

Rhode Island Families In Crisis

A recent statewide needs assessment finds that an alarming percentage of our state is made up of working families and the unemployed who are in dire need of support while Rhode Island struggles to get back on track.

A statewide, research validated and randomized survey of Rhode Islanders found that¹:

- 40% have an unemployed person in the household
- 27% indicate that paying for utilities is serious or somewhat serious problem
- 22% indicate finding affordable food choices is a serious or somewhat serious problem
- 23% indicate a lack of affordable places to live as a serious or somewhat serious problem.

Only 10% of Rhode Islanders feel that their financial situation is better off than one year ago. 53% feel that their financial situation is worse than one year ago.

- 18% are paying their mortgage or rent late
- 28% are paying their utility bills late
- 25% are making only the minimum payment on credit cards
- 43% spent savings this year to meet daily living expenses

Despite the obvious crisis, supports for basic needs and employment and training have been cut.

WHO IS ACCESSING BASIC NEEDS SERVICES FROM COMMUNITY ACTION AGENCIES?

MORE THAN HALF ARE WORKING

95% have household incomes under \$45,000

44% make less than \$16,000 a year

64% have children living in the household

30% are on social security

85% are renters

38% are families with two adults and one or more children

22% are single adults with no children

22% are single parents

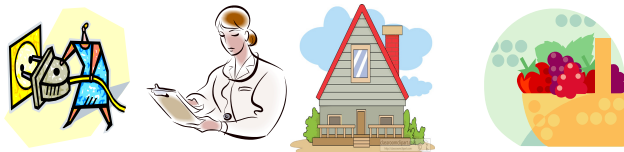
15% are ages 19-24

1% are teen parents

Only 3% of all Rhode Islanders are on TANF, often referred to still as "welfare." Those on TANF make up barely 11% of the clients served by community action agencies. 14% of clients are on disability.

The path to self sufficiency requires a combination of critical supports

Rhode Islanders struggle to meet basic needs.



Over 20% of Rhode Islanders indicate affordable food choices, affordable places to live and utilities as serious problems.

36% of those with an unemployed person in the household indicate healthcare/disability as a cause. Over 50% of Rhode Islanders delay health and dental care because of the cost.³

27% indicate a **lack of specific job skills or required education** as the reason for unemployment⁵



A lack of employer training programs and community job training programs were cited as serious community concerns.^{6,7}

The high cost of college, fear of debt, and the inability to find time while working and raising a family to pursue education were cited in focus groups as barriers to obtaining a degree.⁸



In case studies and focus groups a **lack of jobs, part time jobs and low wages** were cited as reasons for an inability to meet basic needs.¹²



Generational poverty, student loan and medical debt, and criminal records continue to keep some individuals from moving forward.¹³



10% of Rhode Islanders lack a high school degree and in today's economy even a high school degree is not enough for most to attain a livable wage. Yet, **only 54% have a degree beyond high school.**⁴



Transportation is a significant barrier to employment for those in the northern and rural parts of the state.^{9,10}



32% of residents cite the high cost of childcare as a concern and some indicate it is a barrier to employment.¹¹

As long as unemployment remains high in Rhode Island, our state and our communities will need to deliver a stronger safety net and higher levels of basic needs, education, employment and case management supports.

Rhode Island Report Card

Is Rhode Island Making the Grade?

Top Ten Issues Indicated as Serious by Rhode Islanders

	Statewide ¹⁴	Those in Poverty ¹⁵
Affordable dental care for the whole family	29.7%	43.1%
Affordable medical care for the whole family	28.1%	37.8%
Paying for utilities (gas, electricity, water, etc)	27.3%	49.0%
Affordable eye care for the whole family	25.6%	39.2%
Affordable place to live	23.3%	38.8%
Affordable food choices	22.0%	39.9%
Affordable clothing	17.0%	36.5%
Home maintenance and repair	15.8%	22.1%
Affordable legal services	11.7%	22.5%
Safe place to live	10.7%	23.8%

Additional Issues Indicated as Serious by Rhode Islanders

	Statewide ¹⁴	Those in Poverty ¹⁵
Shopping	9.5%	20.7%
Access to employment services (job seeking, resume writing)	9.1%	20.0%
Affordable child care	9.1%	19.2%
Transportation	8.3%	22.6%
Neighborhood/community safety	8.3%	10.4%
Access to safe activities for teens during the summer	7.1%	14.3%
Meals	6.7%	18.7%
Access to safe activities for teens after school	6.1%	12.4%
Access to safe activities for teens on the weekends	6.1%	12.3%
Access to disability services for adults	4.9%	14.3%
Access to mental health care	4.9%	14.6%
Access to education support services for children	4.5%	9.3%
Opportunities for parents to meet other parents	4.0%	8.2%
Access to help for drug or alcohol abuse	2.9%	4.9%
Access to disability services for children	2.9%	7.2%
Access to preschool programs	2.8%	7.6%
Access to a Head Start program in your community	2.3%	6.9%
Access to resources for learning or reading English	1.8%	9.6%
Access to parenting classes	1.7%	7.0%
Access to support and education for breastfeeding mothers	0.9%	4.0%

Real Faces of Need in Our Community

Profiles of Community Action Agency (CAP) Clients¹⁶

Providence: A single father in Providence with two small children works 40 hours a week, making \$8.50/hour and is just staying above water. Between taking care of his children and working full time he cannot imagine finding time to pursue his education or to improve his employment situation. Childcare is expensive and there is no night and weekend childcare for his shift work so he relies on tenuous family support to ensure his children are taken care of while he is at work. He relies on CAP basic needs support.

Wakefield: A 65 year old woman in South County became homeless at the age of 53 when her husband left her. She was married in a decade when it was thought best for women to be homemakers and a career and education were not priorities. When her husband left she had no money and no skills and had to start from scratch. At retirement age she had no social security because she had never worked. She has tried to work but has been plagued by health problems. She relies on SNAP and CAP programs.

Cranston: A woman in Cranston was recently left by her husband and is now a single mother with three children ages 15, 9 and 3. She is 40 years old and has no money and no marketable skills. She had been a homemaker for her whole marriage. She is taking college classes online and working the hours that she can get part time in retail. She is struggling to meet the needs of her family while trying to move forward in her life. She relies on CAP program supports and SNAP.

Warwick: A married couple in their late 50s with two older children no longer living in the household recently came to need services after years of supporting themselves through good employment. The woman was recently diagnosed with MS and can no longer work. The man lost his job and has been unable to find work for two years. They are worried about losing their house. They have had difficulty accessing benefits and rely on the CAP agency for support.

Pawtucket: A teenage girl in Pawtucket recently worked hard to finish her high school degree while pregnant. She is the first in her family to get a high school degree. It is a significant accomplishment for her. Her child's father is still completing his high school degree while he lives with her and helps take care of their child. The next step is unclear to her but she would like to enter a hospitality program. She is focused on taking care of her child so college is not on her radar. CAP programs are helping her move forward.

Newport: A young mom in Newport who grew up in group homes and has had mental health issues, is struggling to keep her youngest child after losing her oldest to DCYF. She struggles with depression and addiction and is in outpatient care for both. She relies on CAP services and lives in public housing, which she feels can be unsafe for her children. She is determined to become a good mother and to learn to take care of herself and her children. The programs she is a part of are trying to help her.

Woonsocket: A single mother lives in Woonsocket with two daughters, ages nine and seven. She had her children young, which she feels set her behind, but she is working hard to make it. She works full time but her wages are not enough to cover her basic needs so she relies on the CAP agency food pantry when SNAP benefits run out and clothing donations.

Johnston: A single mother aged 53 who worked in banking her whole life suddenly found herself with a life threatening disease. While undergoing chemotherapy and trying to take care of a teenage son she ran out of unemployment. She relies on SNAP and CAP agency supports to help her from becoming homeless. She is now recovering physically and the CAP agency is supporting her with finding new employment.

Policy Recommendations

- **Approach increasing Rhode Island employment holistically, taking into account basic needs such as food and nutrition, healthcare, child care, affordable housing and utilities, transportation, adult education and youth employment and education.**
- **Appropriate and adequate funding of these resources in recognition of the need and the connection to economic development and the well being of the citizens of Rhode Island.**
- **Identification of government systems that are bogged down by regulations that impede progress and innovative solutions.**
- **Funding for case management to support individuals in crisis and individuals seeking to move from crisis to self-sufficiency.**

Affordable Housing and Utilities

- Support housing bonds to increase the supply of affordable housing
- Connect housing strategies to employment strategies
- Work in collaboration with businesses, government and community partners to develop strategies for introducing regulations and/or competition to lower utility costs across the state

Food and Nutrition

- Reinstate funding to food and nutrition programs
- Support food banks in increasing healthy food options

Health

- Monitor rollout of affordable care act and the impact on individuals delaying health care due to the cost and health/disability as a barrier to employment

Dental Care

- Monitor rollout of affordable care act and the impact on individuals delaying dental care due to the cost

Childcare

- Support improvements in childcare quality that also enable affordability

Transportation

- Identify areas where a weak transportation system negatively impacts employment and support options for residents
- Invest in transportation as part of larger statewide and regional employment strategy

Adult Employment and Training

- Support current GED legislation to increase funds for testing
- Ensure education funding follows individuals when they are participating in credited community educational programs.
- Support career pathways
- Increase funding for job training and employment programs

Youth Education, Employment & Training

- Ensure education funding follows individuals when they are participating in credited community educational programs and GED programs.

Issues for Further Research and Consideration

- Criminal records impeding individuals' ability to move forward
- Student loan debt and medical debt burdens impeding progress
- Impact of divorce on family sustainability
- Impact of mental health on employment
- Impact of physical health on employment
- Aging population and potential insufficiency of social security to meet basic needs
- Minimum wage jobs insufficient to meet families basic needs
- Employers moving toward part time work versus full time work and depending on public sector for workforce training

Study Methodology

The Capacity Group LLC conducted this statewide needs assessment on behalf of the the Rhode Island Community Action Association. A research validated survey was randomly mailed to 10,000 Rhode Islanders. 929 were returned for a nearly 10% return rate. This data has a 98% confidence interval and strong validity and reliability. The goal of this needs assessment was to obtain a general understanding of the key issues effecting all Rhode Islanders.

The Capacity Group LLC also worked in partnership with the Rhode Island Community Action Association and each individual community action program (CAP) in the state, including West Bay Community Action, Community Action Agency of Providence, Tri-Town Community Action, South County Community Action, Comprehensive Community Action Program, Blackstone Valley Community Action, Family Resources Community Action and East Bay Community Action to distribute the same research validated survey to CAP agency clients. An additional 583 CAP agency clients responded to the survey. Eleven focus groups were also conducted with over 100 CAP agency clients throughout the state. Eight CAP agency clients from throughout the state were chosen for in depth case studies. The Capacity Group LLC spent extended time with these individual clients to get a deeper sense of the needs of those accessing CAP agency services. Interview questions and analysis for both the focus groups and the case studies followed generally accepted qualitative research protocols to ensure validity of data obtained.

Sources

1,3,4,5,6,9,11,14 Rhode Island Community Action Association Statewide Needs Assessment Survey. Conducted by The Capacity Group LLC. 2013.

2,15 Rhode Island Community Action Association CAP Agency Needs Assessment. Conducted by The Capacity Group LLC. 2013

7,8,10,12,13,16 Rhode Island Community Action Association CAP Agency focus groups and case studies. Conducted by The Capacity Group LLC. 2013

Partners

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The Network of Rhode Island's Eight Community Action Agencies

Blackstone Valley Community Action Program • Community Action Partnership of Providence • Comprehensive Community Action • East Bay Community Action Program • Family Resources Community Action South County Community Action • Tri-Town Community Action • Westbay Community Action

For more information on the needs assessment contact Paula McFarland at 401-941-0774 Ext 5 or pmcfarland@ricaa.org. For more information on the Rhode Island Community Action Association visit www.ricommunityaction.org.