

Family Resources Community Action Needs Assessment
Conducted by:
The Capacity Group and The Rhode Island Community Action Association

Total Community Action Agency Client Respondents: 98

Region In Which Clients Live:

Pawtucket; Central Falls; Cumberland; Lincoln	4%
Cranston; Coventry; Scituate; Foster	2%
Providence	6%
North Providence; Johnston; North Smithfield; Smithfield; Burrillville; Gloucester	6%
Woonsocket	80%
Exeter; Charleston; North Kingstown; Narragansett; Westerly; South Kingstown; Hopkinton; Richmond; West Greenwich; Block Island	1%

Total Spanish Language – 6%

Total English Language – 94%

Respondent Gender: Male: 28% Female 72%

(statewide the CAP agency clients had a similar male/female respondent ratio)

Respondent Age

19-24: 21%

25-44: 51%

45-64: 21%

65-older: 7%

Hispanic or Latino respondents: 28% (versus 29% CAP client average)

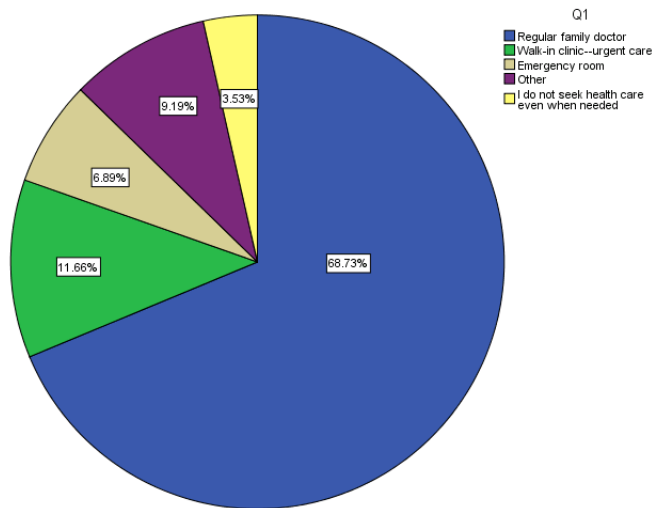
Race of respondents:

	CAP Average	FRCA
Caucasian/White	65%	70%
Asian	2%	2%
African American	12%	13%
Pacific Islander	1%	0%
Native American/Alaskan Native	2%	3%
Other or Multi-racial	18%	12%

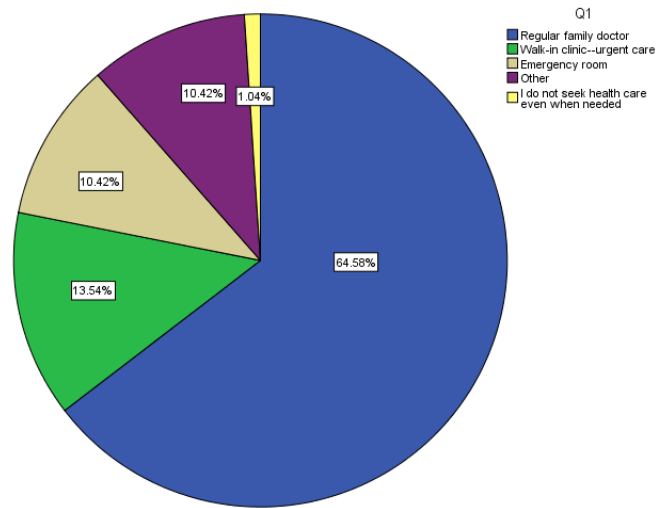
Q1 When you need routine healthcare, where do you generally go?

Only 1% of FRCA agency clients are not seeking routine healthcare when they need it. However, 24% of FRCA agency clients are using-urgent care walk-in clinics or the emergency room when they need healthcare. This is very similar to the data across CAP agencies.

Statewide CAP Client Data



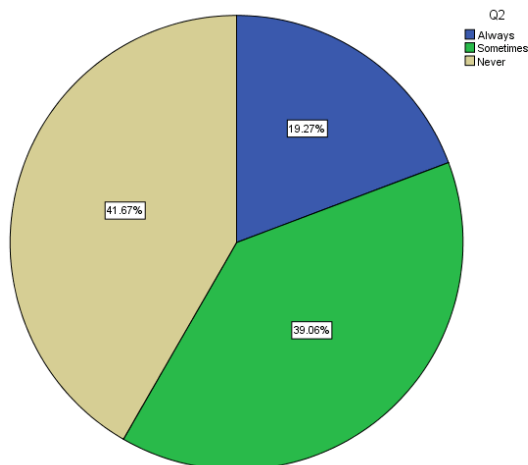
FRCA Client Data



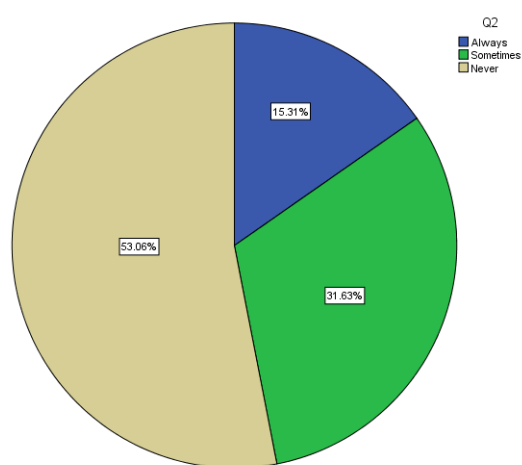
Q2 How often do you delay healthcare because of the cost?

47% of FRCA agency clients delay healthcare because of the cost, a lower percentage than the statewide CAP average. 15% of FRCA agency clients say that they *always* delay healthcare because of the cost. This is very similar to the data across CAP agencies.

Statewide CAP Client Data



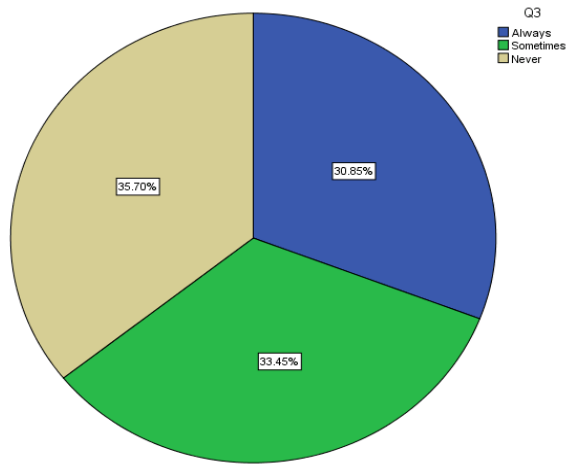
FRCA Client Data



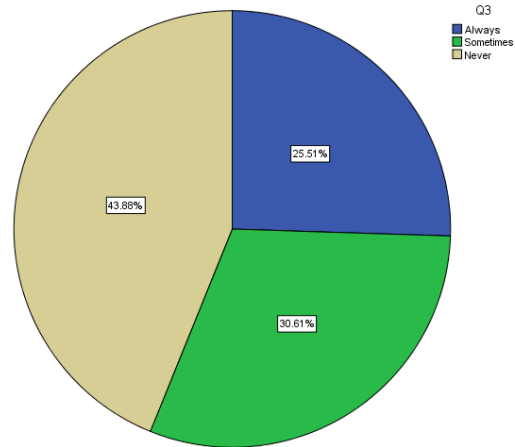
Q3 How often do you delay seeing the dentist because of the cost?

56% of FRCA agency clients delay seeing the dentist because of the costs, somewhat lower than the CAP client average. 26% of FRCA agency clients say that they *always* delay dental care because of the costs, similar to statewide client data.

Statewide CAP Client Data



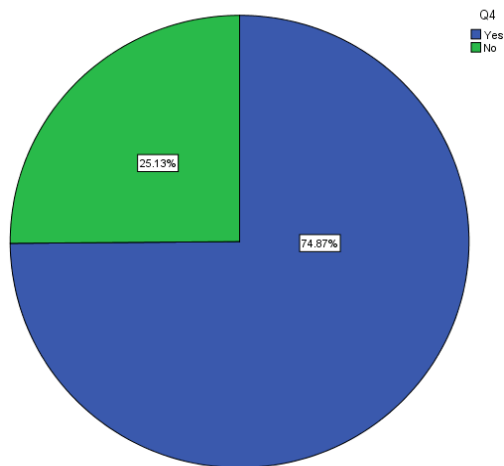
FRCA Client Data



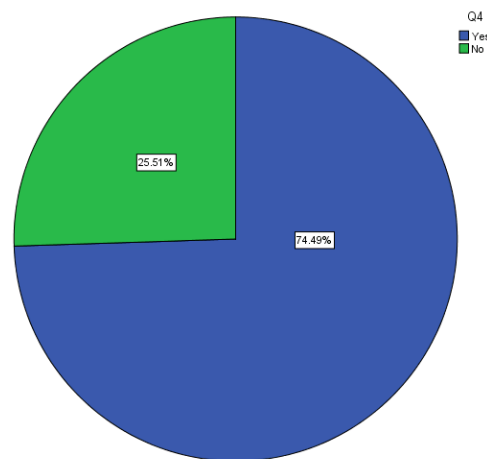
Q4 Do you have access to reliable transportation?

While the majority of FRCA agency clients have access to reliable transportation, 26% of FRCA agency clients do not have access to reliable transportation, similar to the statewide CAP client average.

Statewide CAP Client Data



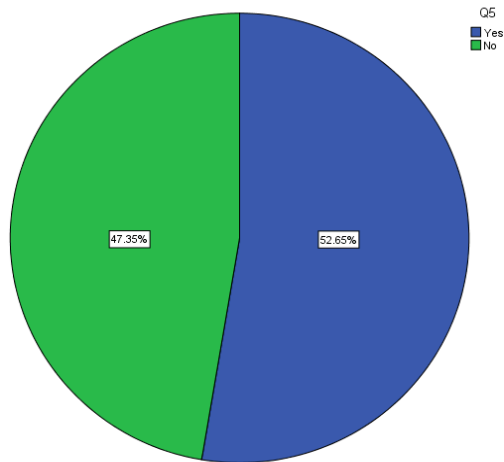
FRCA Client Data



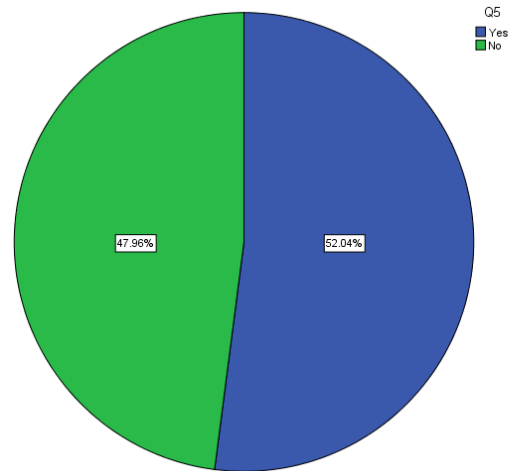
Q5 Are you raising children in your household?

Just over half of FRCA clients are raising children, similar to the statewide CAP agency client average.

Statewide Client Data



FRCA Client Data



Q6 If you have children in your household, which of the following are issues for you? (Select all that apply)

For those FRCA agency clients that have children in their household, the main issues are the cost of childcare (23%) and the lack of night or weekend childcare (20%). 45% said they have no need for childcare. FRCA has a lower percentage than statewide CAP clients of concern for the cost of childcare though it is still the main concern. FRCA clients are slightly more likely to lack night or weekend childcare and to feel that care is too far away/lack transportation. They are also likely to indicate a slightly higher lack of availability of childcare and a lack or care for special needs children.

Issues Regarding Children	Statewide CAP Percent	FRCA Percent
I have no need for child care	47.80%	45.0%
Cost of child care	28.20%	23.3%
Lack of night or weekend child care	17.30%	20.0%
Child care is too far away/lack transportation to and from child care	7.50%	11.7%
Lack of infant care	1.10%	11.7%
Lack of school age child care	3.20%	8.3%
Lack of sick child care	3.20%	8.3%
Lack of childcare openings	1.10%	8.3%
Other	9.10%	6.7%
Lack of child care for special needs children	2.70%	5.0%

Q7 If you could have any type of educational services for your child (birth to 5 years), what would they be? (Select all that apply)

7% of FRCA agency clients identified a need for childcare services for children with special need and 14% indicated a need for services in the home, both slightly higher than the statewide average. Most FRCA agency clients that identified a childcare need focused on traditional early childhood child care for birth to age 3 (27%), pre-school age (29%) with full day educational services (29%) much more important than part day (9%). This data was similar to the statewide CAP client data though the need for was higher among FRCA clients.

Educational Services	Statewide	
	CAP Percent	FRCA Percent
I have no children aged birth to 5 years	36.30%	30.5%
Preschool--age 3-5	28.20%	28.8%
Full day educational services	21.40%	28.8%
Early childhood care--birth to age 3	19.50%	27.1%
Educational services that are brought into your home	9.20%	13.6%
No services	10.80%	8.5%
Part day educational services	7.10%	8.5%
Services for special needs children	5.40%	6.8%

Q8 What needs to be repaired at your residence?

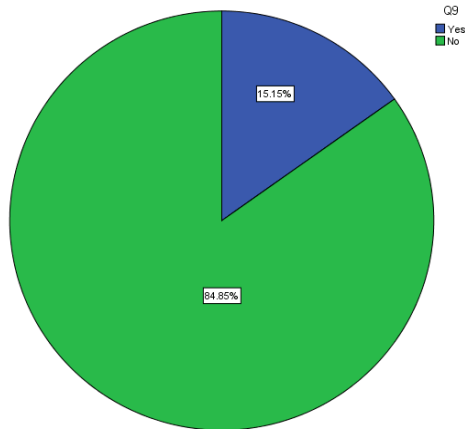
Around 37% of FRCA agency clients are in homes in need of some type of repair. This is lower than the need among statewide CAP agency clients.

Needed Home Repairs	Statewide Valid Percent	FRCA Valid Percent
No repairs are needed	53.30%	62.5%
Structure (roof, walls, foundation, etc)	20.20%	18.8%
Plumbing and/or electrical	19.90%	15.6%
Heating and/or cooling systems	14.60%	11.5%
Appliances	15.80%	10.4%
Other	11.80%	8.2%

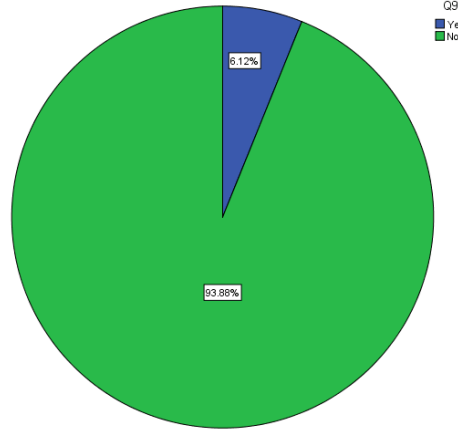
Q9. Do you own your own home?

A very small percentage of FRCA clients own their own home. 6% of FRCA clients own their own home versus 15% of average CAP agency clients.

Statewide CAP Client Data



FRCA Client Data



Q10. There are many reasons why people don't own their own homes. Which of the following are reasons why you may not own your own home? (Select all that apply)

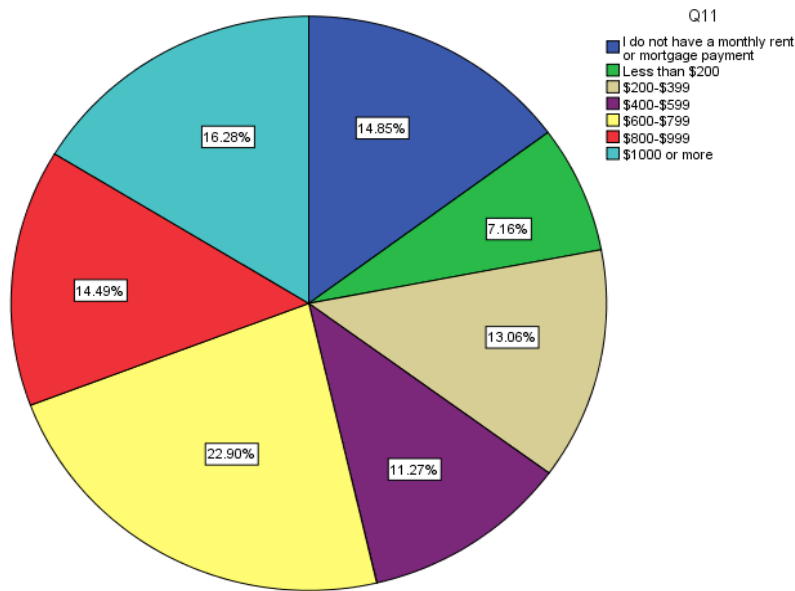
The majority of FRCA agency clients cite a poor credit rating (48%), unable to get a loan (39%) or inability to make a down payment (41%) as reasons for not owning their own home. These top the list on statewide CAP client data as well but the percentages of clients with who cite a poor credit rating or inability to get a loan are higher for FRCA clients, likely accounting for the lower percentage of FRCA clients owning homes.

Reasons for Not Owning Home	Statewide CAP Client Percent	FRCA Client Percent
Poor credit rating	44.00%	48.4%
Unable to make down payment	41.90%	40.7%
Unable to get a loan	33.80%	38.5%
I do not wish to own my own home at this time	29.70%	25.6%
Lack of home buying assistance for first-time homebuyers	14.50%	22.0%
Lack of available housing	7.10%	6.6%
Lack of quality housing	4.90%	2.2%
I am currently in the process of purchasing a home	2.60%	1.1%

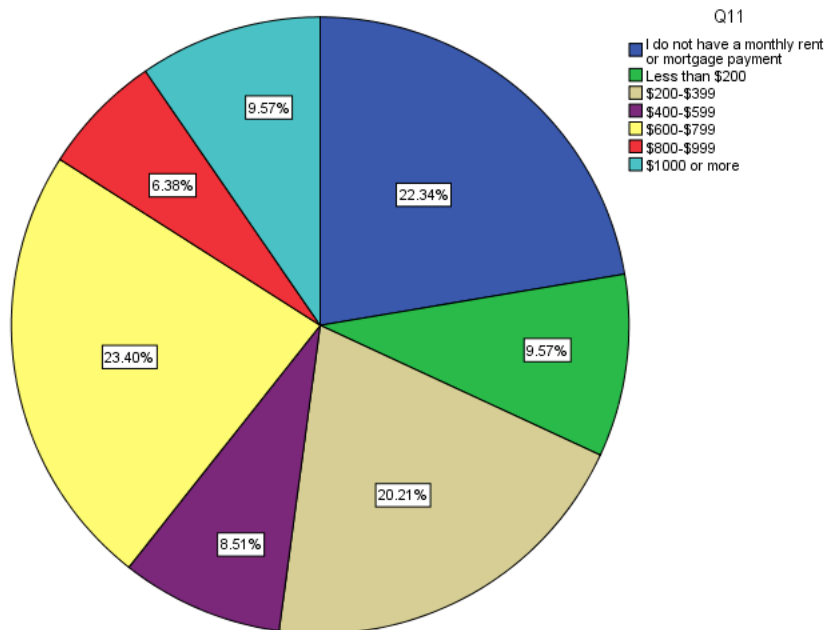
Q11. What is your monthly rent or mortgage?

The cost of monthly rent or mortgage varies widely among FRCA agency clients, as it does for CAP clients across the state. Ranging from not having to pay rent or a mortgage (22%), which was significantly higher than the statewide average who do not have to pay rent or a mortgage (14%), to those paying \$1,000 or more a month (6%), which was significantly less than the 16% of statewide CAP clients that pay \$1,000 or more. The largest category was those who paid \$600-\$999 (23%) closely followed by those who do not have to pay rent or a mortgage at (22%) and those who paid \$200-\$399 (20%).

Statewide CAP Client Data



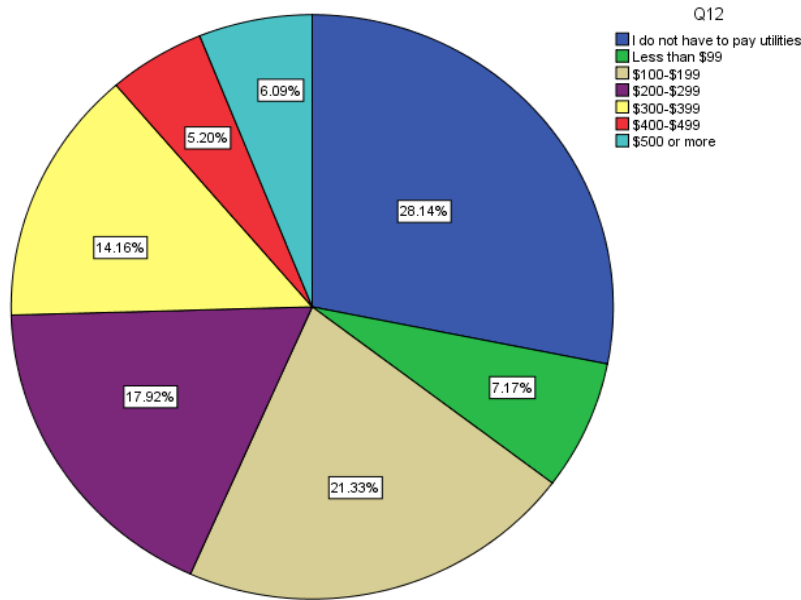
FRCA Client Data



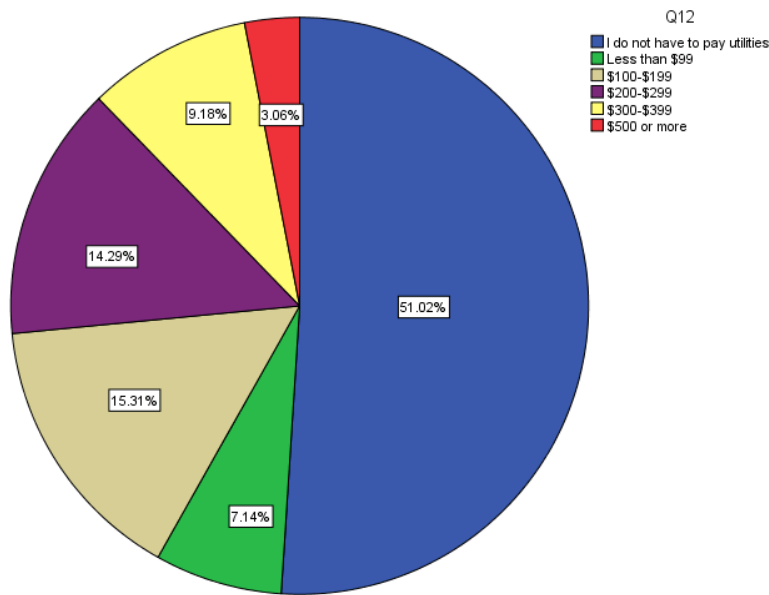
Q12. About how much do you pay each month for utilities (heating/cooling, water, electricity, sewer, trash)?

The cost of utilities varies among FRCA agency clients as it does across the state. 51% do not pay any utilities, which is much higher than the statewide CAP client average of 28%. Statewide 26% of clients pay \$300 or more in utilities versus 12% of FRCA clients.

Statewide CAP Client Data



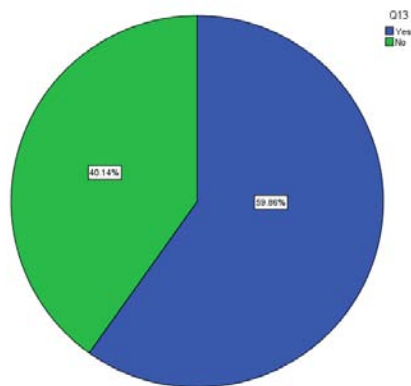
FRCA Client Data



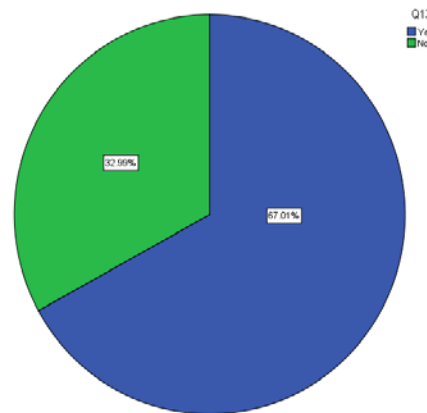
Q13. Are any adults in your household unemployed?

67% of FRCA agency clients have an unemployed person in the household, somewhat higher than the 60% of statewide CAP clients. While this reflects a difficult jobs environment, it also reflects that even those who are working are in need of additional supports, either because they cannot get enough hours or because the wages are not sufficient to meet their needs.

Statewide CAP Client Data



FRCA Client Data



Q14. If any adult in your household in unemployed, what is preventing him/her from finding employment? (Select all that apply)

The most significant barriers to employment for unemployed FRCA agency clients are a lack of available jobs (44%) and health problems or a disability (35%). This is very similar to the statewide CAP client data, however FRCA clients cite health problems/disability less than the average CAP client but are much more likely to cite a lack of childcare (22% versus 14%). They are also much more likely to cite inadequate transportation (18%) and somewhat less likely to cite a lack of specific job skills (13% versus 15%) and much less likely to cite a lack of required education (8% versus 13%) .

Barriers to Employment	Statewide CAP	
	Valid Percent	FRCA Valid Percent
Lack of available jobs	42.1%	43.6%
Health problems/disability	41.3%	34.6%
Lack of childcare	13.7%	21.8%
Inadequate transportation	10.6%	18.0%
Not looking for employment	13.4%	16.7%
Lack of specific job skills	15.0%	12.8%
Lack of required education	12.4%	7.7%

Q15. Please select all sources of income in your household from the last year (Select all that apply).

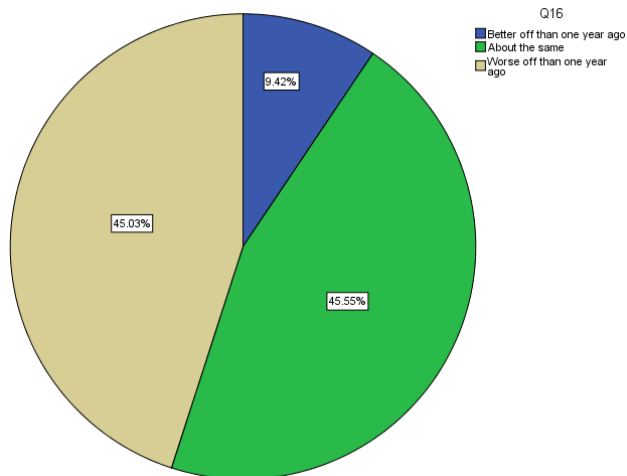
35% of FRCA clients received employment income in the past year, this is much less than the 50% of statewide CAP agency clients. Only 13% of FRCA agency clients receive public assistance. 36% of FRCA agency clients are on social security.

Sources of Income	Statewide CAP Client Valid Percent	FRCA Client Valid Percent
Employment	44.6%	30.9%
Social Security	29.8%	25.8%
Supplemental Security Income	14.3%	21.7%
Other	13.6%	16.5%
TANF/Public Assistance	11.2%	24.7%
Child support	8.6%	8.3%
Unemployment	9.5%	7.2%
Self-Employed	5.7%	4.1%
Retirement	4.6%	2.1%

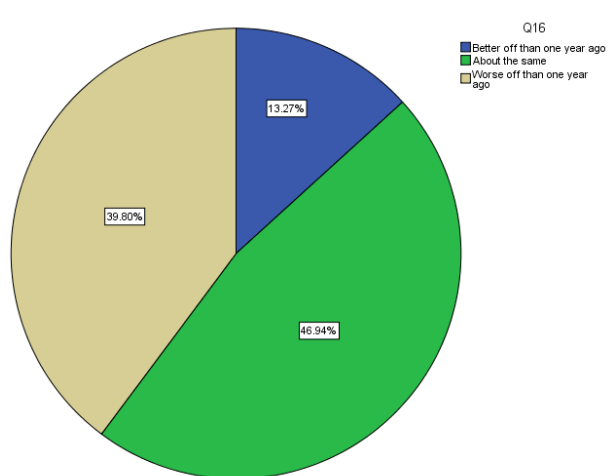
Q16. Which statement best describes your current financial status?

Only 13% of FRCA clients feel they are better off financially than they were a year ago versus 10% of statewide CAP agency clients. 40% feel that they are worse off than a year ago and 47% feel that things are about the same.

Statewide CAP Client Data



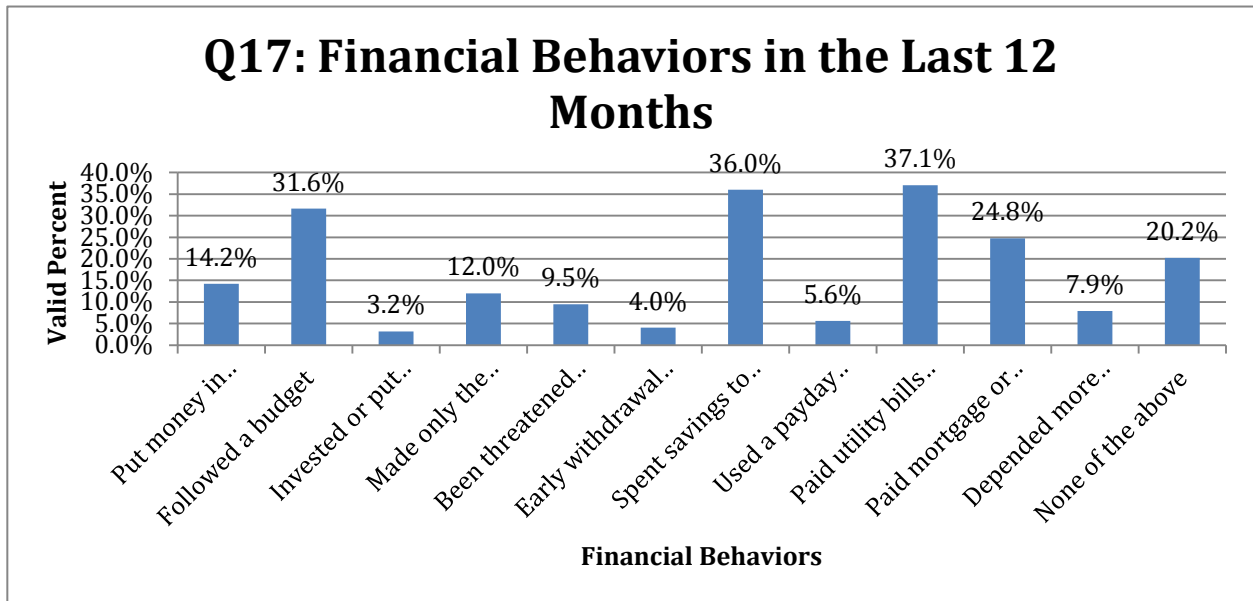
FRCA Client Data



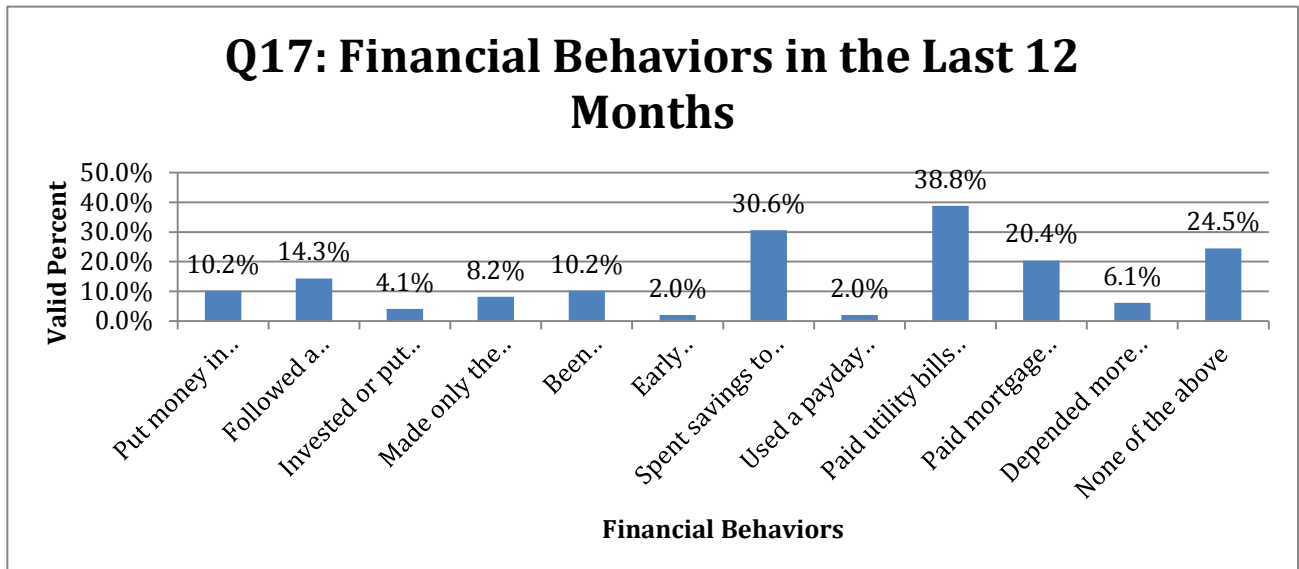
Q17. Which of the following have you done in the past 12 months (Select all that apply).

Only 14% of FRCA agency clients followed a budget in the past year versus 32% of statewide CAP agency clients. 31% of FRCA clients and 36% of statewide CAP clients have found themselves spending their savings to meet day-to-day expenses. Similar to statewide data, a large percentage are paying their mortgage or rent late (21%) or their utility bills late (39%),

Statewide CAP Client Data



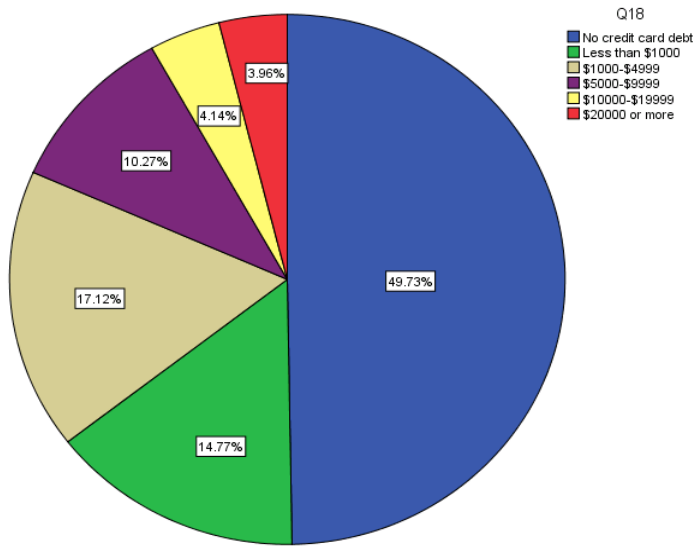
FRCA Client Data



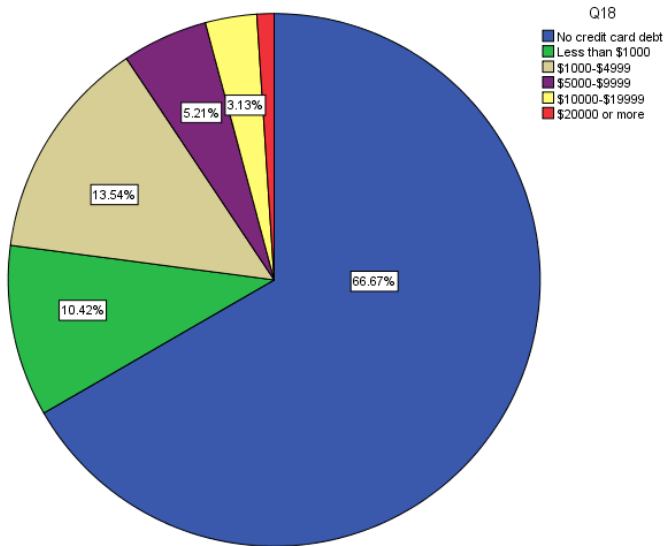
Q18. Approximately how much credit card debt do you carry?

Most FRCA agency clients do not carry credit card debt (67%) or carry less than \$1,000 (11%) fewer than the statewide CAP client average of 50%. However, a small but significant percent carry \$5,000-\$10,000 in debt at 8%. This is similar to statewide CAP agency client data.

Statewide CAP Agency Client Data



FRCA Client Agency Data



Q19 Number of people in the household that contribute to the household's yearly income:

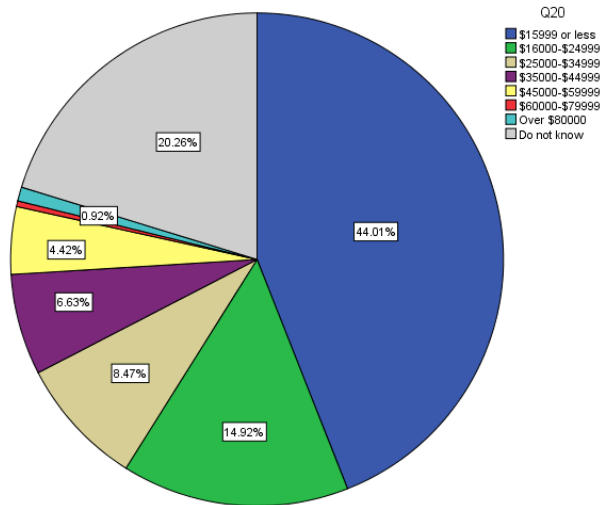
The majority of FRCA agency clients live in single income households, which is similar to statewide data.

Number of People Contributing to Income	Statewide CAP Valid Percent	FRCA Valid Percent
1 person	65.8%	69.0%
2 people	25.9%	18.4%
3 or more people	8.3%	12.6%

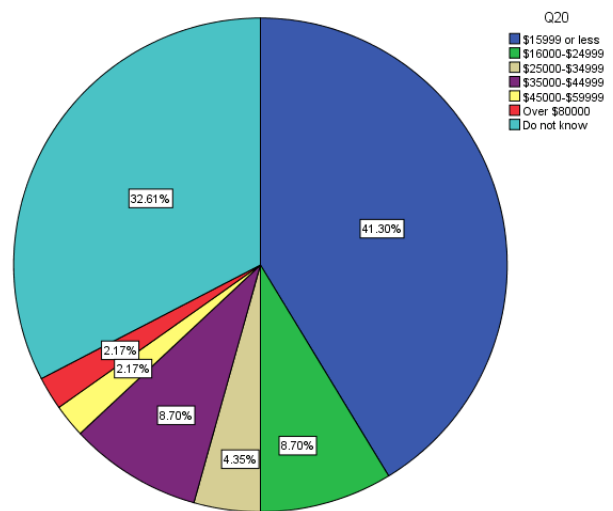
Q20. About how much income did your household make last year? (Before taxes.)

52% of FRCA agency households had incomes of \$15,999 or less, which is similar to the statewide higher than the CAP agency client data of 44%. A large percentage, 27%, claimed they did not know. Only 1% had incomes over \$45,000.

Statewide CAP Agency Client Data



FRCA Client Data



Q21. Please choose what you believe to be the top three (3) causes of poverty.

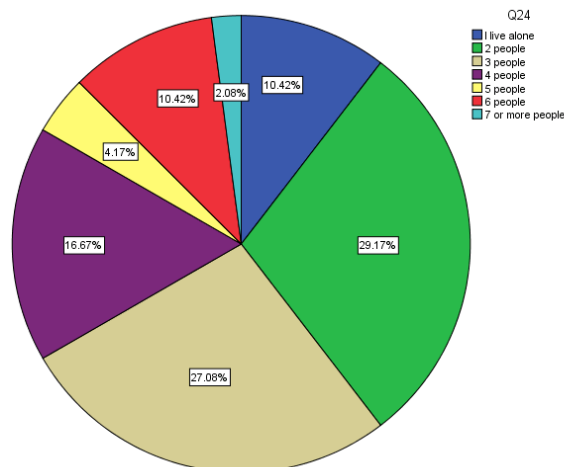
Among FRCA agency clients, who are themselves poor, they felt the number cause of poverty (68% of respondents, slightly higher than the CAP agency client average of 60%) was “not enough jobs” followed by “lack of training/education,” (47%), which is also connected to the job market and comparable to the statewide CAP agency client average). These were followed by single parent household (30%) and lack of affordable/quality housing (31%), and drug abuse/addiction (29%)

Cause of Poverty	Statewide CAP Percent of Respondents	FRCA Percent of Respondents
Not enough jobs	60.20%	67.7%
Lack of training/education	46.00%	46.9%
Lack of affordable and/or quality housing	27.80%	31.3%
Single parent household	32.80%	30.2%
Drug abuse/addiction	25.40%	29.2%
Low Motivation	20.40%	24.0%
Not enough government help	21.10%	22.9%
Disability	20.80%	17.7%
Geographic location	6.20%	4.2%
Other (specify)	5.70%	4.2%

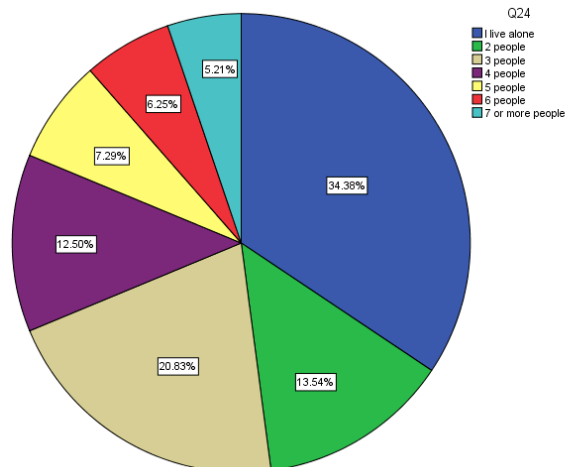
Q24. How many people live in your household?

34% of FRCA agency clients live alone versus 22% of the statewide CAP agency clients. 46.8% of clients have 2-4 people in the household versus 62% statewide.

Statewide CAP Agency Client Data



FRCA Client Data

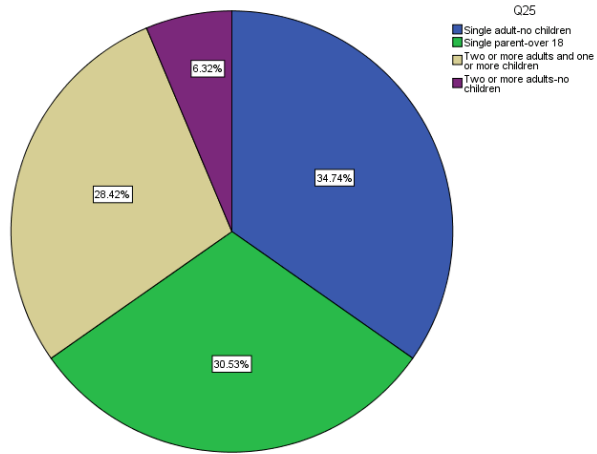
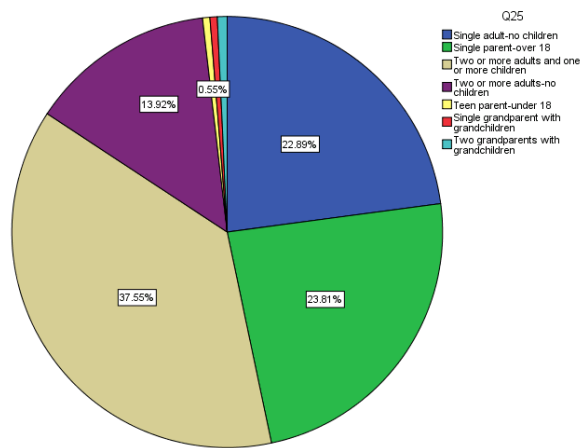


Q25. Which of the following best describes your household? (Select only one)

28% of FRCA agency clients describe themselves as having two or more adults in the household and one or more children. This number is 38% for the statewide average of CAP agency clients. 35% of FRCA agency clients are single adults with no children versus 23% statewide. 6% describe themselves as having two or more adults and no children versus 14% statewide. 31% are single parents versus 23% of statewide CAP agency clients.

Statewide CAP Agency Client Data

FRCA Client Agency Data



Q26. Please mark the age groups in which the child(ren) living in your household fit(s). (Select all that apply)

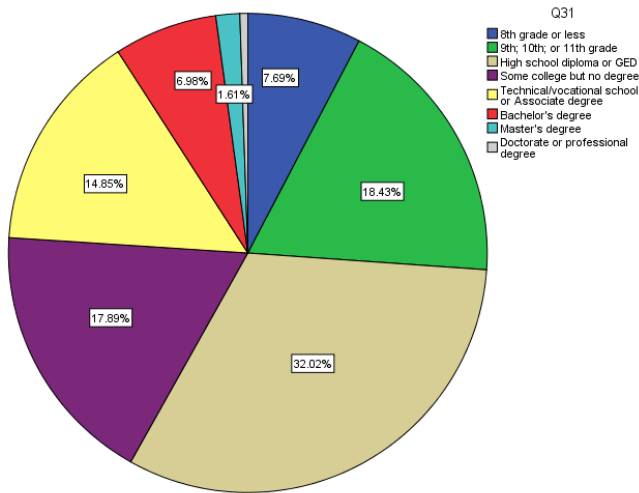
44% of FRCA agency clients have no children living in the household versus 32% of statewide CAP agency clients.

Age Groups	Statewide Valid Percent	FRCA Valid Percent
No children living in the household	32.4%	43.5%
6-11 years	25.2%	31.5%
0-5 years	31.6%	30.4%
12-18 years	22.6%	23.9%

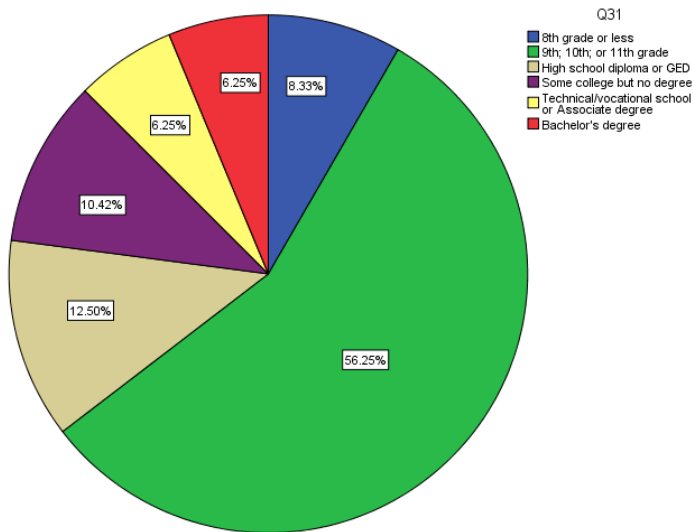
Q31. What is your highest level of education?

24% of FRCA clients do not have a high school degree. This is comparable to the CAP agency client average of 26%. 17% have a degree beyond high school versus the 24% statewide CAP client average.

Statewide CAP Agency Client Data



FRCA Client Data



Q23. Please indicate how serious of a problem each of the following is for your household.

FRCA clients listed similar serious or somewhat serious concerns as the average CAP client. Although they were still the top concerns, FRCA clients were more likely to list “affordable place to live” (48% versus 39%), affordable clothing (45% versus 37%), and transportation (31% versus 23%) and somewhat less likely to list “paying for utilities (41% versus 49%), affordable dental care (29% versus 43%), affordable medical care (26% versus 38%) and affordable eye care (24% versus 39%).

Problems	CAP Client Avg Very or Somewhat Serious Problem	FRCA Very or Somewhat Serious Problem
Affordable place to live	38.8%	48.4%
Affordable clothing	36.5%	45.1%
Paying for utilities (gas, electricity, water, etc)	49.0%	40.9%
Affordable food choices	39.9%	40.4%
Transportation	22.6%	31.1%
Affordable dental care for the whole family	43.1%	29.2%
Safe place to live	23.8%	28.7%
Affordable medical care for the whole family	37.8%	26.4%
Affordable eye care for the whole family	39.2%	23.9%
Home maintenance and repair	22.1%	21.3%
Affordable legal services	22.5%	20.5%
Shopping	20.7%	20.2%
Meals	18.7%	20.2%
Access to employment services (job seeking, resume writing)	20.0%	19.6%
Access to disability services for adults	14.3%	17.0%
Affordable child care	19.2%	16.9%
Access to safe activities for teens during the summer	14.3%	14.4%
Neighborhood/community safety	10.4%	13.8%
Access to mental health care	14.6%	12.5%
Access to safe activities for teens after school	12.4%	10.3%
Opportunities for parents to meet other parents	8.2%	10.0%
Access to safe activities for teens on the weekends	12.3%	9.9%
Access to resources for learning or reading English	9.6%	9.1%
Access to education support services for children	9.3%	8.9%
Access to disability services for children	7.2%	8.0%
Access to a Head Start program in your community	6.9%	6.7%
Access to preschool programs	7.6%	5.6%
Access to support and education for breastfeeding mothers	4.0%	4.5%
Access to help for drug or alcohol abuse	4.9%	4.4%
Access to parenting classes	7.0%	3.4%