

This snapshot of conditions in Area IV was produced using data sources, including surveys of Area IV clients and the U.S. Census Bureau.

The client survey covered seven different needs categories, and participating respondents ranked the needs in each category according to the most needed. The following are the top needs for each category for Area IV.

NEEDS CATEGORIES	TOP CLIENT NEEDS	SPECIFYING NEED
Adult skills training	Financial aid	56%
Financial skills training	Budgeting money	61%
Household support (Family)	Youth programs	48%
Household support (Services)	Tools to live a healthy lifestyle	52%
Food	Food assistance	68%
Home maintenance & repair	Insulation/weatherization	55%
Affordable housing	Help for electric/gas/water bills	78%

Area IV Client Survey Highlights

- 55% of clients surveyed have only needed services from the agency once in the last year
- 84% of clients stated that the customer service received from the CAA staff was either excellent or good
- 89% of clients stated that they were highly likely or likely to return to the CAA for additional services
- 71% of the clients surveyed have a checking account and 41% of the clients have a savings account
- 34% of the clients have a credit card
- 20% indicated that they use check cashing or cash advance services
- 37% of the clients stated that cost of obtaining childcare is an issue
- 42% of clients have not been able to obtain rental housing because they do not have the money for a security deposit and/or the first or last month's rent
- 29% of clients state that a physical disability hinders employment.

Area IV Fast Facts

	AREA IV	INDIANA
Population, 2013	257,642 3.9% of Indiana's Total Population	6,570,902
% Hispanic, 2013	8.1%	6.2%
Most populated city, 2013	Lafayette, Tippecanoe County; 70,373	Indianapolis, Marion County; 843,393
Poverty rate, 2013	17.1%	14.8%
Unemployment rate, 2013	6.2%	6.9%
Number of drug arrests (per 1,000 people), 2012	4.33	4.11

OVERVIEW OF AREA IV DEMOGRAPHICS

Table 1 displays the percent change of the population by age in Area IV and Indiana from 2009 to 2013. The largest change in Area IV was for residents who are 65 or older. Area IV had a decrease in residents 18-24 years old while the state increased overall.

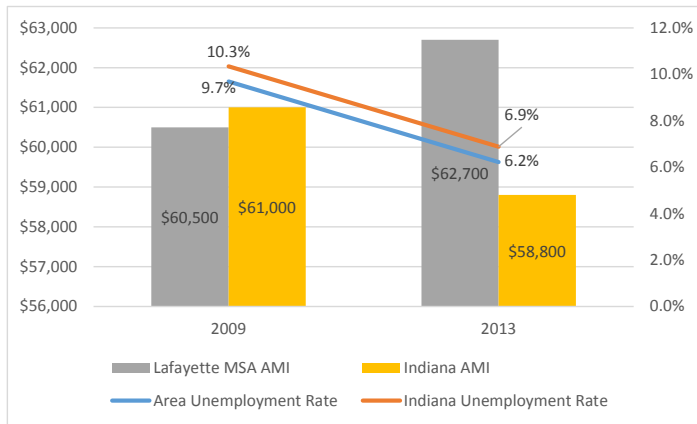
Table 1: Age of Area IV Residents

	Under 5 Yrs	5-17 Yrs	18-24 Yrs	25-44 Yrs	45-64 Yrs	65 or Older
Area IV	-4.6%	5.5%	-4.7%	10.3%	7.8%	11.4%
Indiana	-5.6%	1.9%	3.5%	-1.2%	3.7%	10.4%

U.S. Census Bureau, American Community Survey, 5 Year Estimates

ECONOMIC STATUS OF AREA IV

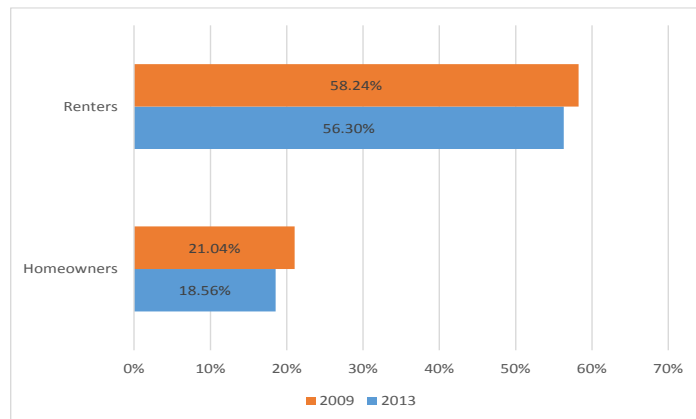
Figure 1: Changes in Area Median Income and Unemployment in Area IV Compared to Indiana



Indiana Business Research Center, STATS Indiana, Not Seasonally Adjusted Labor Force Overview, 2009 & 2013; Housing and Urban Development Data Sets, FY 2009 and FY 2013 Income Limits

Figure 1 compares the changes in the Area Median Income (AMI) and the unemployment rate for Area IV and the state. AMI is used by HUD to define the income limits for Housing Choice and other housing programs. The AMI used for Area IV is the Lafayette MSA AMI. Area IV's AMI has increased to exceed Indiana's AMI, which decreased from 2009-2013. In 2013, the unemployment rate in Area IV was 6.2% and Indiana's was 6.9%.

Figure 2: Residents Paying Over Thirty Percent of their Income on Housing Expenses (Excessive Housing Burden)



U.S. Census Bureau, American Community Survey, 5 Year Estimates

Figure 2 is a comparison of housing cost burden for Area IV between 2009 and 2013. Over 50% of the renters spend at least 30% of their income to pay rent and utilities. There was a 9% decrease in the number of homeowners who are experiencing the burden of excessive housing costs.

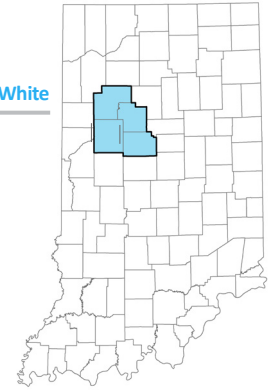


Table 2: Area IV Needs for Food Stamp and Free/Reduced Lunches

	2009	2013	2009-2013 % Change
Area IV Food Stamps	8.6%	10.7%	20.2%
Indiana Food Stamps	11.4%	14.0%	17.2%
Area IV Free/Reduced Lunch	36.4%	41.5%	30.0%
Indiana Free/Reduced Lunch	38.0%	43.7%	26.3%

Indiana Family and Social Services, 2009 and 2013

The percent of the population who qualify for food stamps and free or reduced lunches has increased faster in Area IV than in Indiana. Over 40% of children in Area IV qualify for free or reduced school lunches.

Table 3: Poverty Rate Compared to State, Area IV by County, 2013

	Total in Poverty	Poverty Rate	Children in Poverty	Child Poverty Rate	Seniors in Poverty	Senior Poverty Rate
Carroll	2,123	10.6%	612	12.9%	244	7.1%
Clinton	4,489	13.6%	1,872	21.9%	237	4.7%
Tippecanoe	34,870	19.4%	7,658	20.6%	823	4.5%
White	2,600	10.6%	866	15.0%	216	4.8%
Area IV	44,082	17.1%	11,008	19.6%	1,520	4.9%
Indiana	969,881	14.8%	342,185	21.6%	60,818	6.6%

U.S. Census Bureau, American Community Survey, 2013 5 Year Estimates

Table 3 displays the poverty rates of Area IV residents by county. Child and Senior poverty rates in Area IV are lower than the state. Tippecanoe is the only county that has poverty rates higher than the state.

DRUG RELATED ARRESTS

Community discussions cited most often the negative impact of drug and substance abuse with heroin and methamphetamine. Table 4 shows the number of arrests for synthetic drugs (methamphetamine) and opiates (heroin). This data may be used to provide insight into the level of substance abuse in the CAA. It also lists the totals for the state and provides an overall drug arrest rate for comparison.

Table 4: Drug Related Arrests

	2012 Total Drug Arrests	2012 Drug Ar- rests per 1,000	2012 Synthetic Drug Arrests	2012 Opiate Drug Arrests	2009-12 Change in Total Drug Arrests
Area IV	1089	4.33	183	104	-2.42%
Indiana	26674	4.11	3018	3109	-11.82%

National Archive of Criminal Justice Data, FBI Uniform Crime Reporting; County level data, Arrests, All Ages, 2009-2012

EDUCATIONAL ATTAINMENT

The percentage of Area IV residents who have completed an Associate’s degree or higher is greater than Indiana. The opportunity to increase educational attainment is accessible in Tippecanoe and Clinton counties, which have at least one 2-year degree program facility located in the county.

Table 5: 2013 Educational Attainment of Area IV Residents

	Less Than High School Diploma	High School Diploma or GED	Associate’s Degree or Higher	Bachelor’s Degree or Higher
Carroll	12.3%	63.5%	24.2%	16.0%
Clinton	15.3%	65.5%	19.2%	13.0%
Tippecanoe	9.3%	47.6%	43.1%	35.7%
White	10.8%	63.1%	26.1%	15.4%
Area IV	10.6%	53.4%	36.0%	28.3%
Indiana	12.8%	56.2%	31.1%	23.2%

U.S. Census Bureau, American Community Survey, 5 Year Estimates



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