

Map of Illinois:



Population

The population of the State of Illinois, according to the U.S. Census Bureau estimates is 12,859,995. The population of the counties in Northwestern Illinois Community Action Agency's (NICAA) service area, Jo-Daviess and Stephenson Counties, are 22,678 and 47,711 respectively.

Map of Jo-Daviess County:



Jo-Daviess County is the most northwestern county in Illinois. Jo-Daviess is a very rural county and its total area is 619 square miles; 601 square miles of it is land and 18 square miles is made up of water.

The population of Jo-Daviess County is 22,678. 58% of Jo-Daviess county's residents live in the villages and towns of the county. The other 42% live rurally or in unincorporated villages of which there are four in Jo-Daviess County. They are; Schapville, Massbach, Woodbine and Council Hill.

Jo-Daviess County abuts the state of Iowa on its western border, Wisconsin on its northern border, Stephenson County on the eastern border, and Carroll County on its Southern border. The most northwestern town in Jo-Daviess County is East Dubuque. East Dubuque is ¼ mile from Dubuque, Iowa (just cross the Mississippi River bridge) and ½ mile from the Wisconsin border. Another town by the name of Warren is one of the northernmost towns on the Eastern side of Jo-Daviess County is a mile from the Wisconsin line. The smallest town and easternmost town in Jo-Daviess County is the Village of Nora with a population of 116 people.

The Village of Scales Mound, with a population of 361, and is located twelve miles from Galena on the historic Stagecoach Trail. It is the home to "Charles Mound", the highest natural point in the State of Illinois.

Galena, with a population of 3,284, is the most populous town in Jo-Daviess County. It is located twelve miles from the center of the county and is the Jo-Daviess County seat.

Jo-Daviess County has two towns: East Dubuque and Galena, and eight villages: Apple River, Elizabeth, Hanover, Menominee, Nora, Scales Mound, Stockton and Warren.

Jo-Daviess County is also divided into twenty-three townships and each has their own form of governing bodies.

Jo-Daviess is mostly agricultural with pockets of retail and especially in Galena, a tourist destination; retail and hospitality industries generate the most income and employment base.

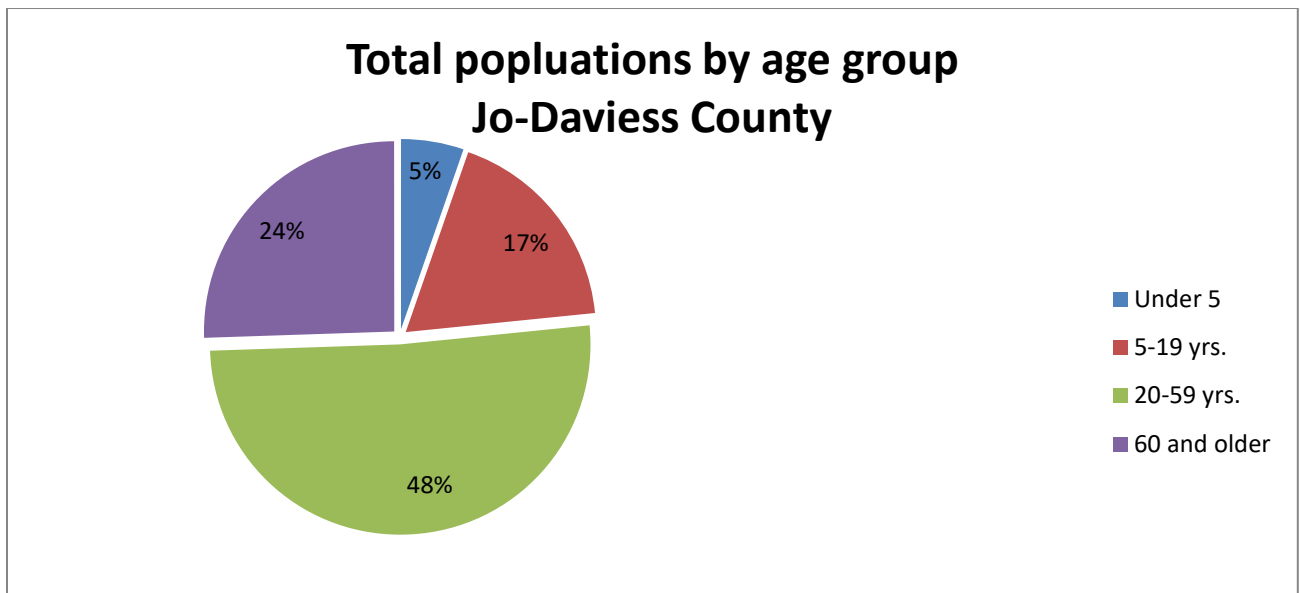
Demographics of Jo-Daviess County:

The median age in Jo-Daviess (for 2015) is 48.2 years; the State of Illinois is 34.5 years.

Jo-Daviess County population:

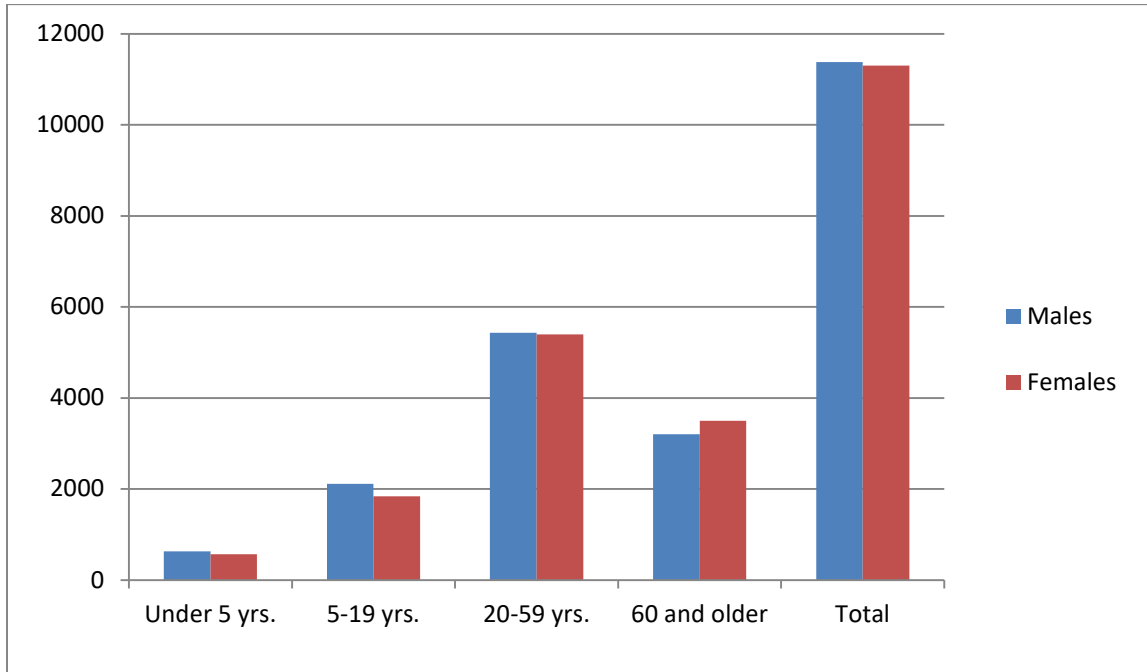
As of 2015 the population breakdown for Jo-Daviess is as follows:

Age Group:	Number & Percent of Total
Under 5	1,194 – 5%
5-19	3,955 – 17%
20-59	10,825 – 48%
60 and older	6,704 – 30%



Gender Demographics:

Of the total 22,678 people living in Jo Daviess County, there are 11,377 males (50.2%) and 11,301 females (49.8%).



Legend:

	<u>Males</u>	<u>Females</u>
Under 5 yrs.	630	564
5-19 yrs.	2113	1842
20-59 yrs.	5429	5396
60 and older	3205	3499
Total	11,377	11,301

Poverty Statistics:

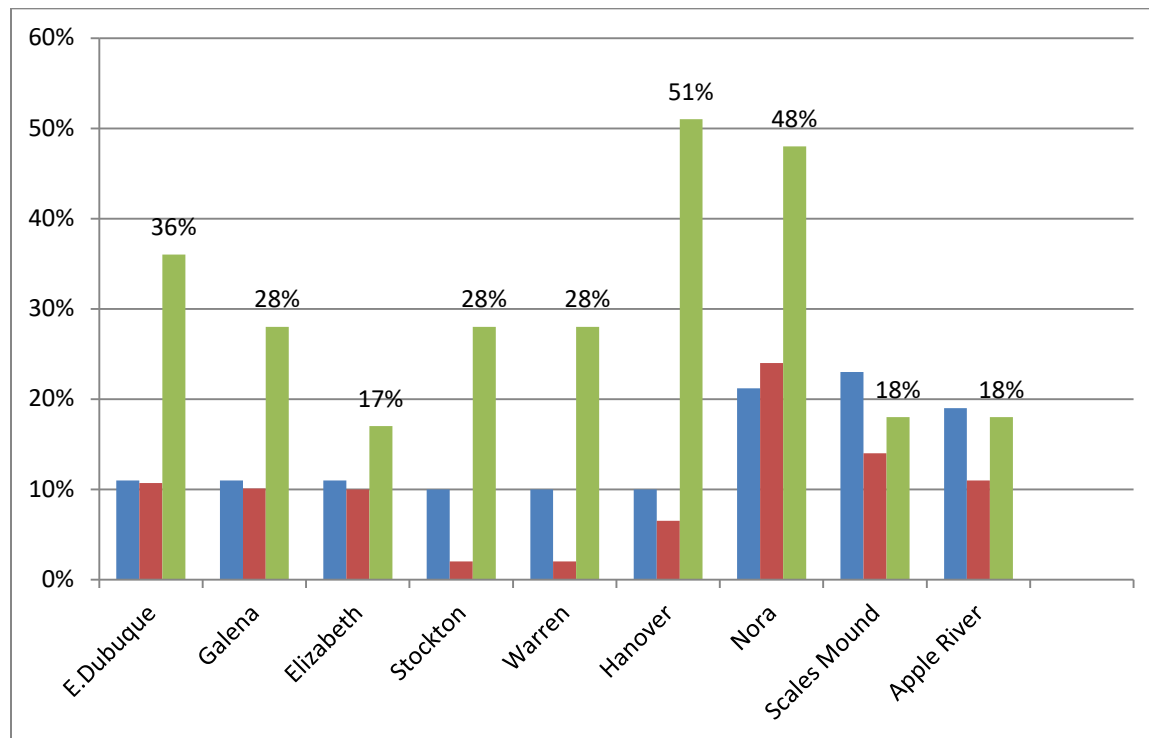
According to The Social IMPACT Research Center website, The 2016 Report on Illinois Poverty County Data; Jo-Daviess County has a “Well Being Index” of 3 on an 8 point scale. Jo-Daviess County is NOT on the “Watch” list.

“Well-Being Index

Four key indicators of well-being are assessed in each of Illinois’ 102 counties: high school graduation rates, unemployment rates, teen birth rates, and poverty rates. Counties in Illinois are evaluated using a point system, with a higher number of points indicating a worse score. A county receives a point if its rate is worse than the state rate and/or if it has worsened since the previous year. For each indicator a total of 2 points is possible, and overall a total of 8 points is possible. Counties that score 4 or 5 points are placed on the Watch List, and counties that score 6, 7, or 8 points are placed on the Warning List.

Using this methodology, this year 57 out of 102 Illinois counties have been placed on either the Poverty Watch (35) or Poverty Warning (22) lists.”

The Poverty rate overall for Jo-Daviess County is 11% or 2, 494 people live in poverty in the county. The poverty rate for Jo-Daviess County is lower than the State rate at 14.4%. Of the households in poverty in each Jo-Daviess County community, the highest poverty rates were in Single-Parent headed households.



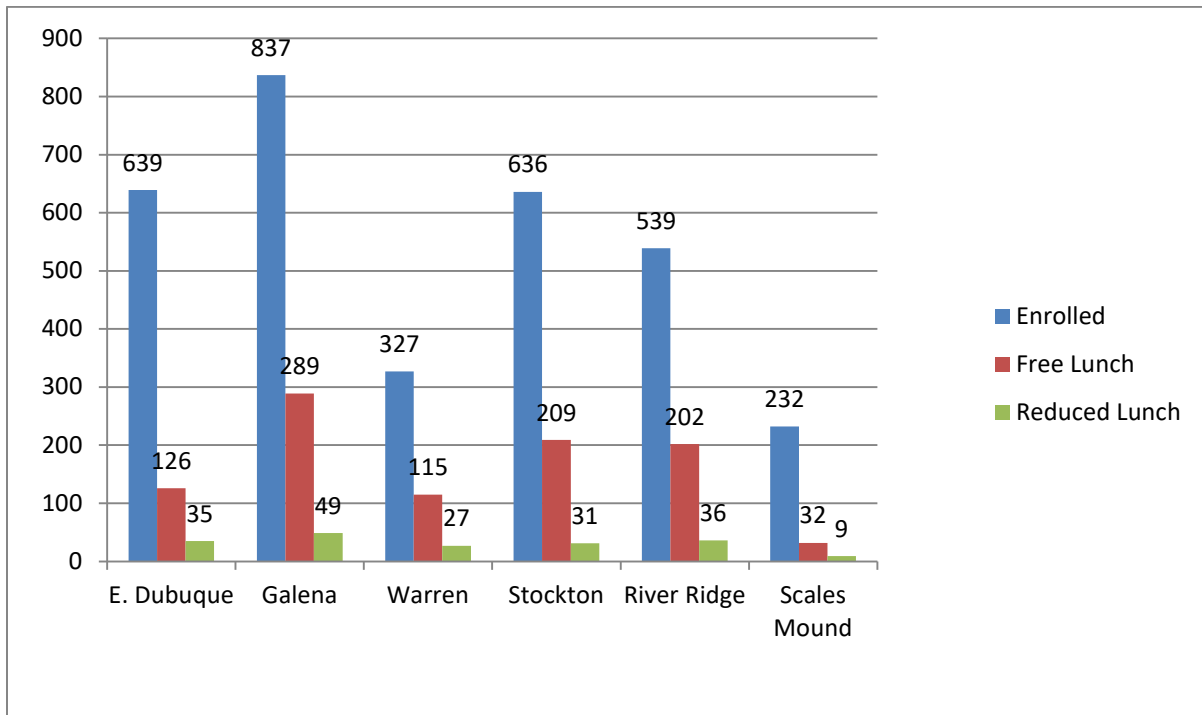
LEGEND:

<u>Town:</u>	<u>Poverty Rate</u>	<u>Kids in Poverty:</u>	<u>Single parent headed households in Poverty:</u>
E. Dubuque	11%	10.70%	36%
Galena	11%	10.10%	28%
Elizabeth	11%	10%	17%
Stockton	10%	2%	28%
Warren	10%	2%	28%
Hanover	10%	6.50%	51%
Nora	21.20%	24%	48%
Scales	23%	14%	18%
Mound			
Apple River	19%	11%	18%

Children in Poverty:

Below is a chart showing the number of students enrolled in the Public School’s Free or Reduced lunch Program.

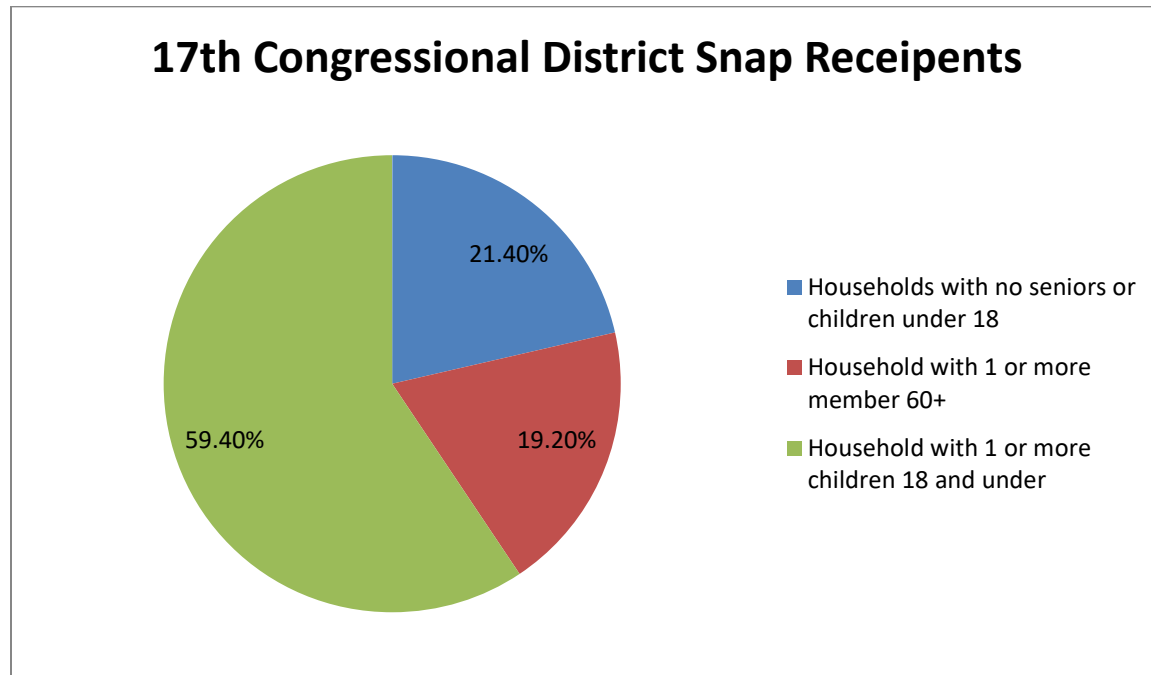
Number of Public School Students Enrolled in the Free or Reduced Lunch Program (School Year 9/2015-5/2016):



Legend:

<u>School Districts:</u>	<u>Enrolled</u>	<u>Free Lunch</u>	<u>Reduced Lunch</u>	<u>% of Students with Free or Reduced Lunch:</u>
E. Dubuque	639	126	35	25%
Galena	837	289	49	40%
Warren	327	115	27	56%
Stockton	636	209	31	38%
River Ridge	539	202	36	44%
Scales Mound	232	32	9	18%

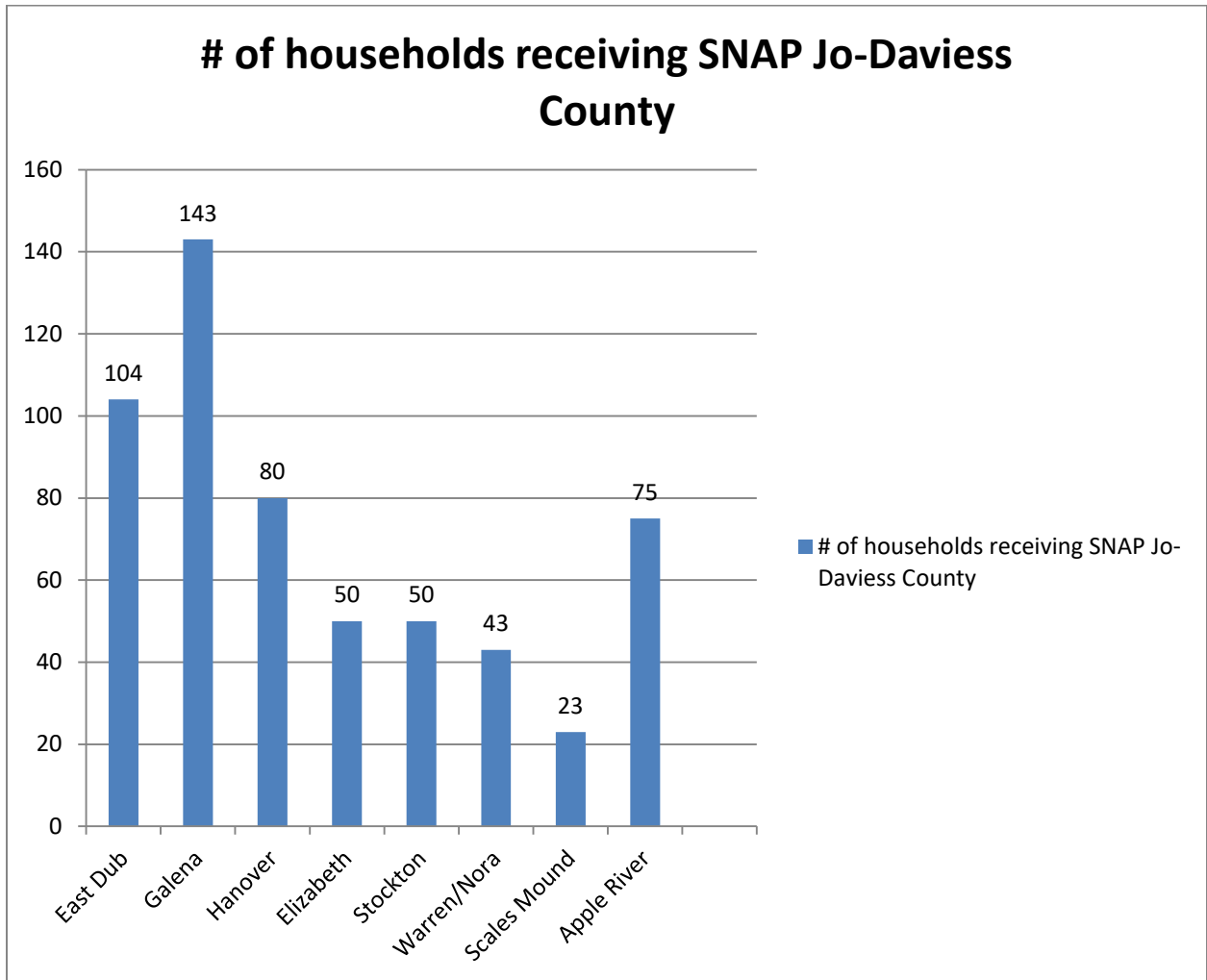
SNAP: According to U.S.D.A. website, out of 267, 844 for the 17th Congressional District there were 28,173 household receiving Snap benefits.



LEGEND:

<u>17th Congressional District SNAP Recipients</u>	<u>Percent:</u>
Households with no seniors or children under 18	21.40%
Household with 1 or more member 60+	19.20%
Household with 1 or more children 18 and under	59.40%

The Jo Daviess County DHS combined with Stephenson County and information obtained from the DHS website did not separate the counties for individual information on households receiving SNAP in Stephenson County for 2015. However, on the Community Commons website the statistics were 568 households in Jo Daviess County were receiving SNAP (for 2014).

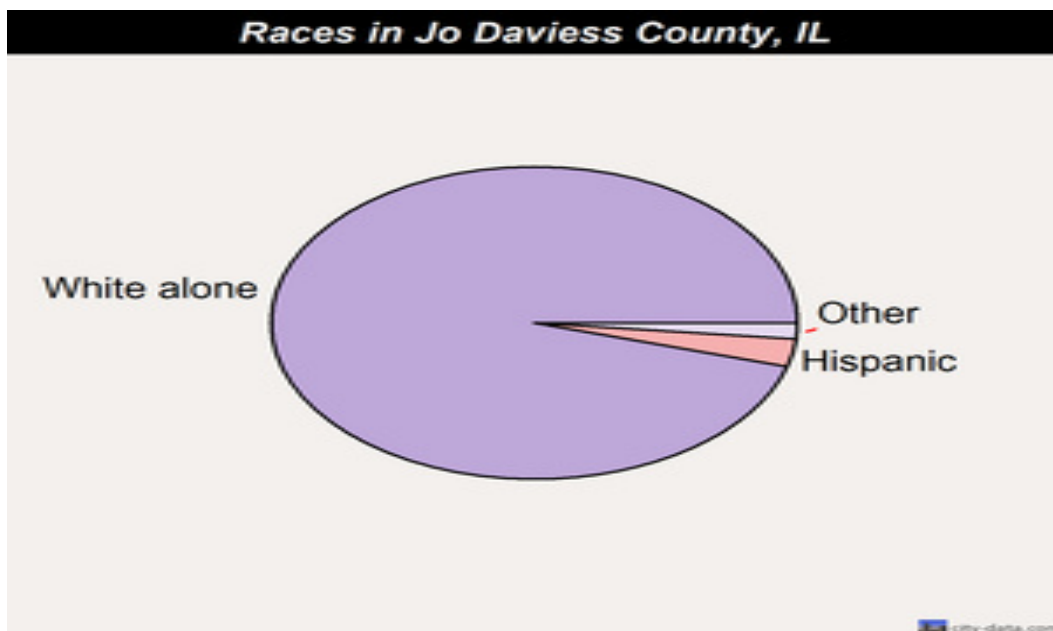


# of households receiving SNAP Jo-Daviess County	
East Dub	104
Galena	143
Hanover	80
Elizabeth	50
Stockton	50
Warren/Nora	43
Scales Mound	23
Apple River	75

Racial Demographic of Jo-Daviess County:

According to the data from the U.S. Census Bureau website the population of Jo-Daviess County as of July 1, 2015 is 22,678.

“White or Caucasian with European descent is the predominant race in the county. The race and ethnicity makeup of the county indicates the numbers are typical of many locations in rural Illinois. However, data collected from many sources suggests that the population of Hispanic origin residents may be higher than census data reports from 2010, for the service area and the cities of Galena and East Dubuque (Source-Jo-Daviess County Health Dept. IBFRSS).”



(www.city-data.com)

White-95.6%

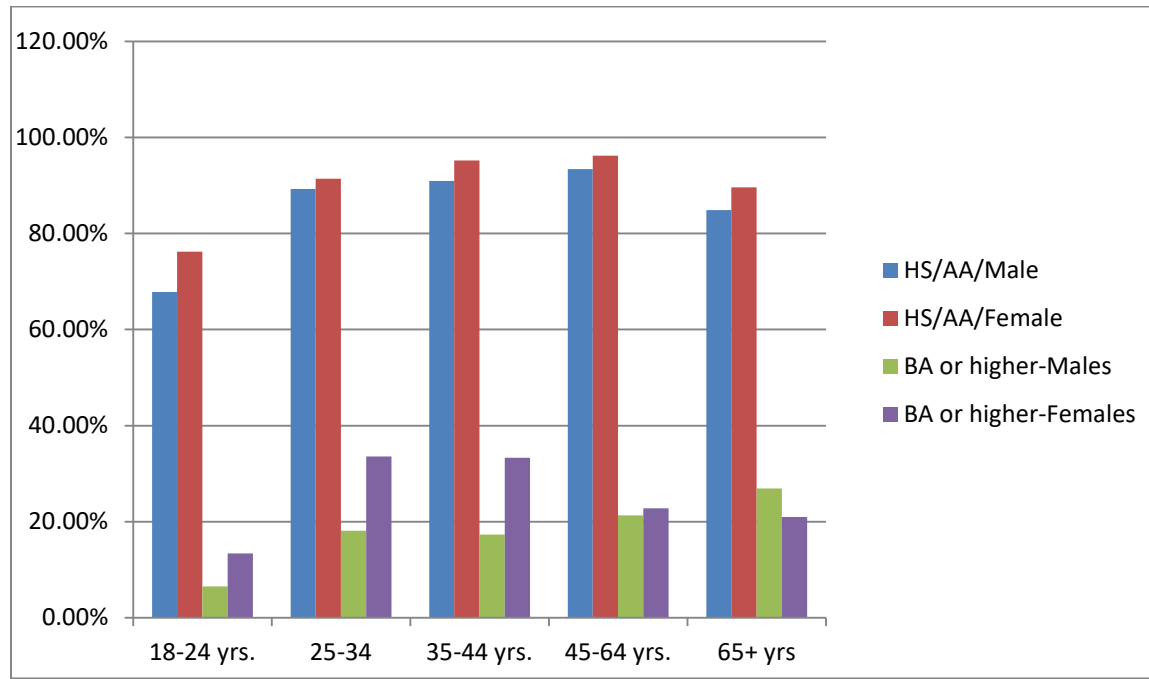
African-American-1.6%

Hispanic-2.0%

Other including Multi-Race-.0.8% (collectively)

Educational Levels for Jo-Daviess County:

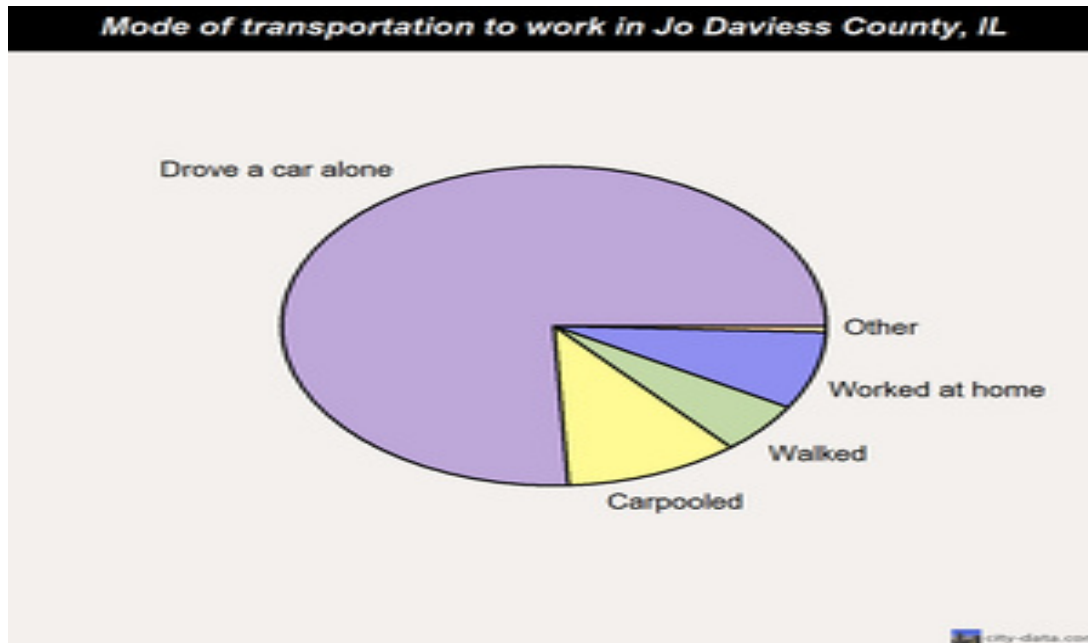
The following chart shows the percent of Jo-Daviess County residents who have achieved a high school diploma or GED and an Associate's Degree or higher.



At the time of this report, there is not a higher education facility in Jo-Daviess County. Highland Community College, whose service area includes Jo-Daviess County, is based in Freeport. Highland did have a satellite location in Elizabeth, a central point in Jo-Daviess County however that location was closed at the end of spring semester in May 2014.

Now Jo-Daviess County residents who wish to attend Highland Community college must drive to the Highland Campus in Freeport unless there is an option for on-line courses. For residents living in East Dubuque, this is a 62 mile one way trip. This can be a real hardship for residents at or below the 150% of the poverty level and without reliable transportation. If Jo-Daviess County residents reside in East Dubuque or Galena many attend Northeast Iowa Community College (NICC) in Peosta, Iowa. NICC has an inter-state agreement with some towns on the Illinois/Iowa border.

Transportation in Jo-Daviess County:



www.city-data.com

Drove a privately owned car-8,636 people or 76%

Carpooled-1,187 people or 10%

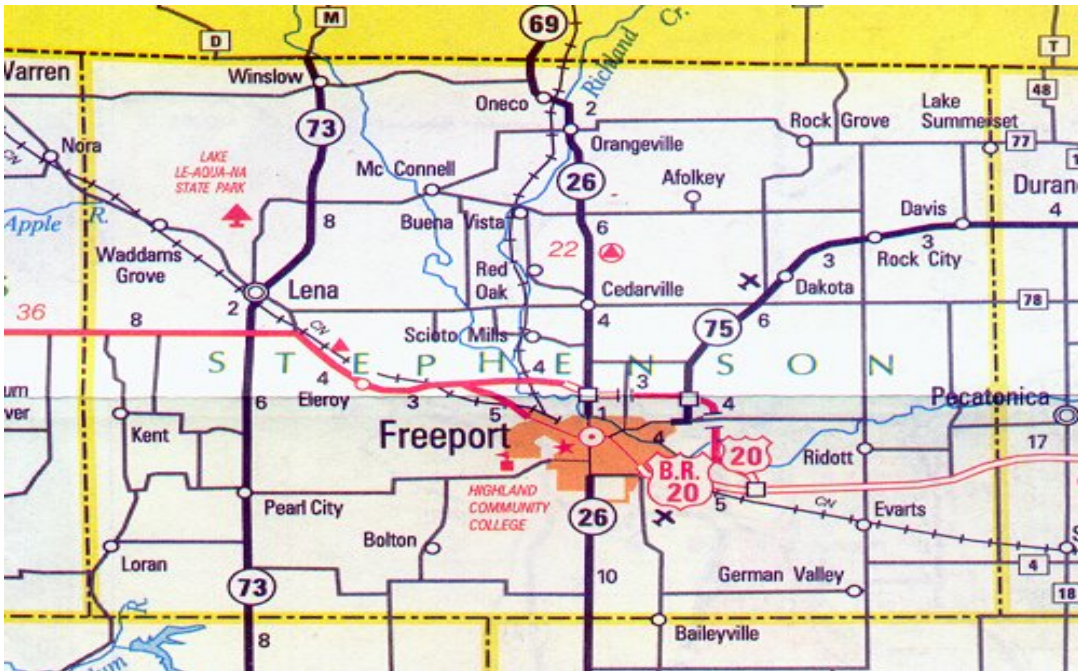
Walked-592 people or 5%

Rode a bus or trolley bus-29 people or .013%

Other means-38 people or .017%

Public Transportation: The Jo-Daviess County Transit System, a county-wide transit service, which is open to the general public, serves all communities in Jo-Daviess County. The Transit System provides transportation to and from medical appointments and errands around Jo-Daviess County. The Transit System will also transport clients to medical appointments in Dubuque, Iowa and Freeport, Illinois and accommodates people with mobility devices. An appointment needs to be made with the transit system preferably twenty-four hours in advance. A Demand Response Service, which is curb to curb, service is available in various communities and is open to the general public. The routes and service times available are based on program funding and the availability of drivers and seats on the vehicles. Fees apply for the trips. The hours of operation are 7:00 Am-5 Pm weekdays. According Jo-Daviess County Transit data, an average of 73 people use the Transit Service daily.

Map of Stephenson County:



Stephenson County is bordered on the north by the state of Wisconsin, on the west by Jo-Daviess County, on the south by parts of Carroll and Ogle Counties and on the east by Winnebago County. Stephenson County covers 565 Square miles of land. Freeport, the largest city in Stephenson County, is the county seat.

Stephenson County's population is 47,711 according to the US Census bureau. 60% of Stephenson county residents live in the cities, towns, and villages with the remaining 40% living in the rural areas of the county. Stephenson County has one city, Freeport; one town, Dakota; Eight villages; Cedarville, Davis, German Valley, Lena, Pearl City, Ridott, Rock City and Winslow. Stephenson County also has 18 unincorporated communities.

Stephenson County is also divided into eighteen townships and each has their own form of governing bodies.

Some of Stephenson County's notable historical events are:

- Freeport is the site of the second Lincoln-Douglas Debate that took place on August 27, 1858. A bronze statue of Abraham Lincoln and Stephen A. Douglas sits on the famous debate site.
- The small town of Cedarville, is the birth place to Jane Addams, of Hull-House and the Women's International League for Peace and Freedom.

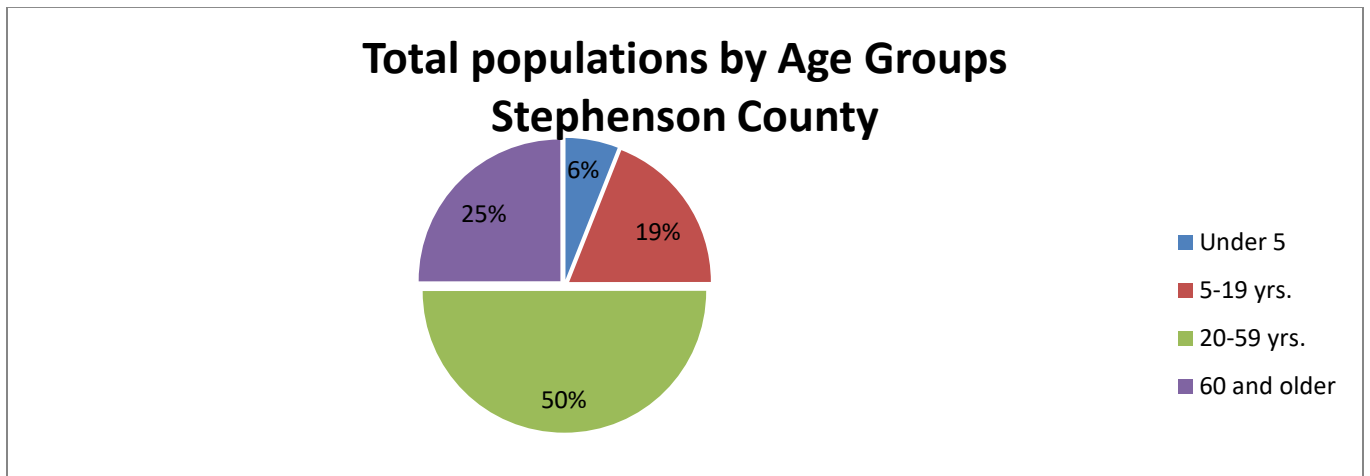
Demographics of Stephenson County:

The median age in Stephenson County (for 2015) is 44.2 years; the State of Illinois is 34.5 years.

Stephenson County population:

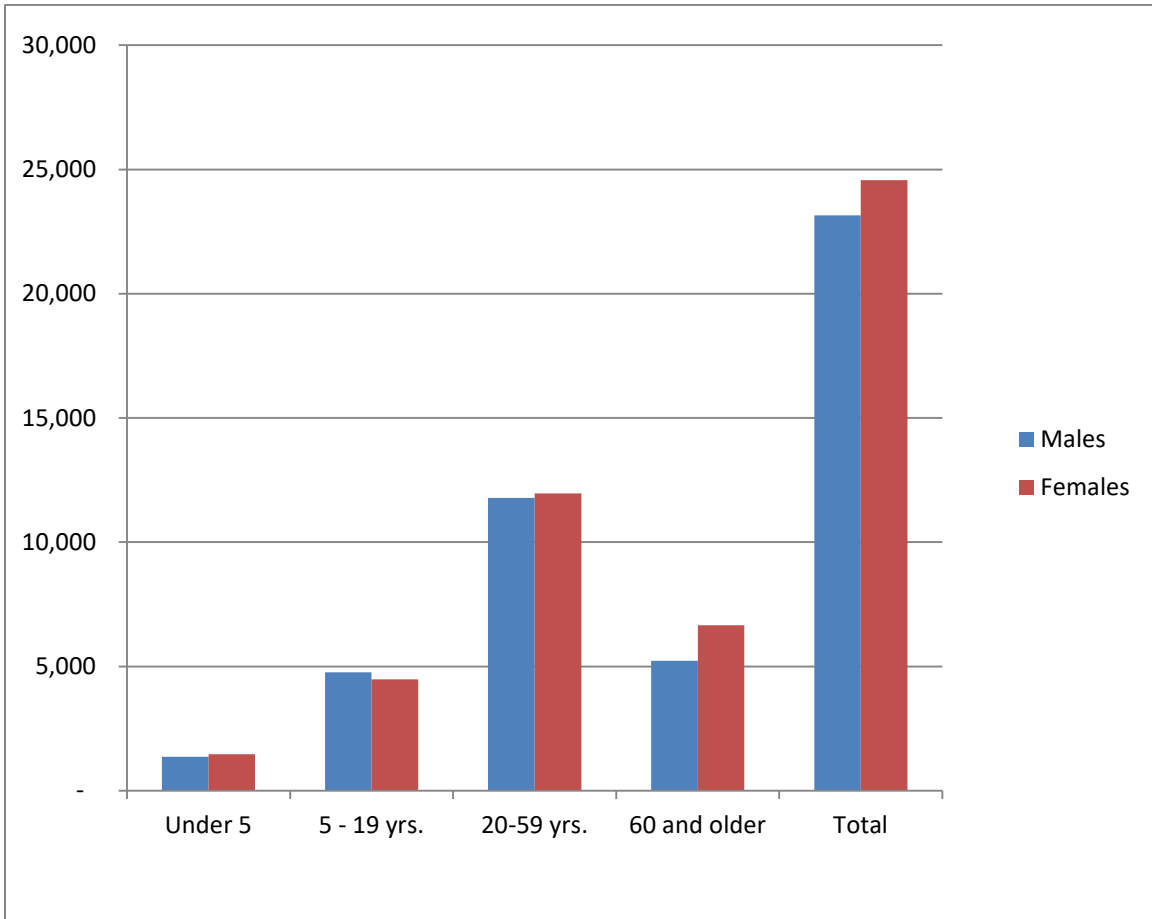
The population breakdown for Stephenson County is as follows:

Age Group:	Number & Percent of Total
Under 5	2,833 – 6%
5-19 yrs.	9,244 – 19%
20-59 yrs.	23,748 – 50%
60 and older	11,886 – 25%



Gender Demographics:

Of the total 47,711 residents in Stephenson County, there are 23,146 males (48.5%) compared to 24,565 females (51.5%). This statistic coincides with the national norm of more females than males in the U.S. population.



<u>Age Group</u>	<u>Males</u>	<u>Females</u>
Under 5	1,369	1,464
5 - 19 yrs.	4,762	4,482
20-59 yrs.	11,787	11,961
60 and older	5,228	6,658
Total	23,146	24,565

Poverty Statistics:

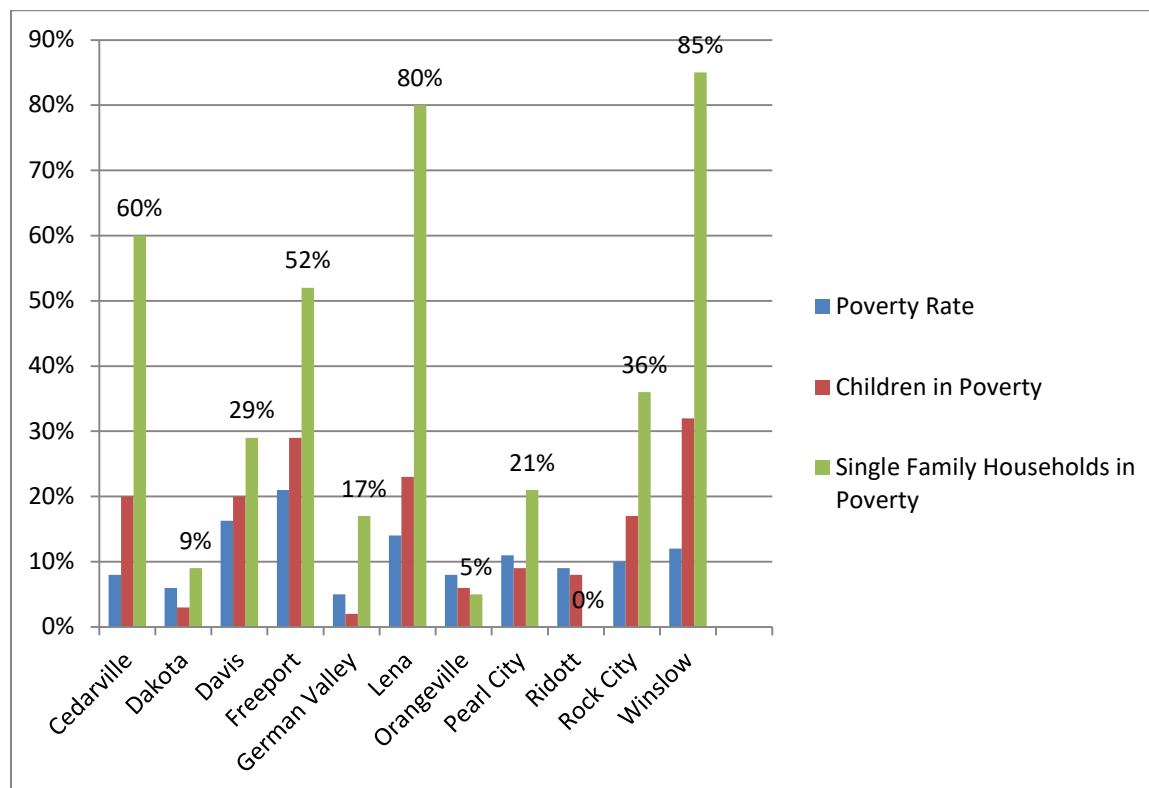
According to The Social IMPACT Research Center website, The 2016 Report on Illinois Poverty County Data; Stephenson County has a “Well Being Index” of 2 on an 8 point scale. Stephenson County is NOT on the “Watch” list.

“Well-Being Index

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Using this methodology, this year 57 out of 102 Illinois counties have been placed on either the Poverty Watch (35) or Poverty Warning (22) lists.

Poverty Rates by Percentage-Stephenson County:



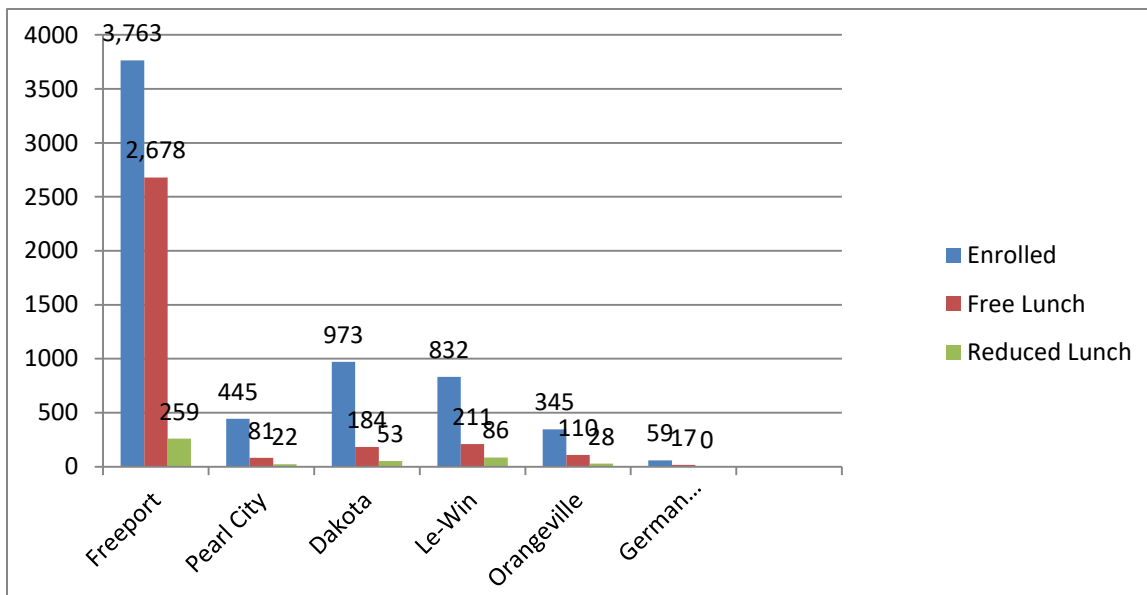
LEGEND:

<u>Town:</u>	<u>Poverty Rate</u>	<u>Kids in Poverty:</u>	<u>Single Parent Household:</u>
Cedarville	8%	19%	60%
Dakota	6%	3%	9%
Davis	16%	20%	29%
Freeport	21%	29%	52%
German Valley	5%	2%	17%
Lena	14%	23%	80%
Orangeville	8%	6%	5%
Pearl City	11%	9%	21%
Ridott	9%	8%	0%
Rock City	10%	17%	36%
Winslow	12%	32%	85%

Children in Poverty:

Below is a chart showing the number of students enrolled in the Public School's Free or Reduced lunch Program.

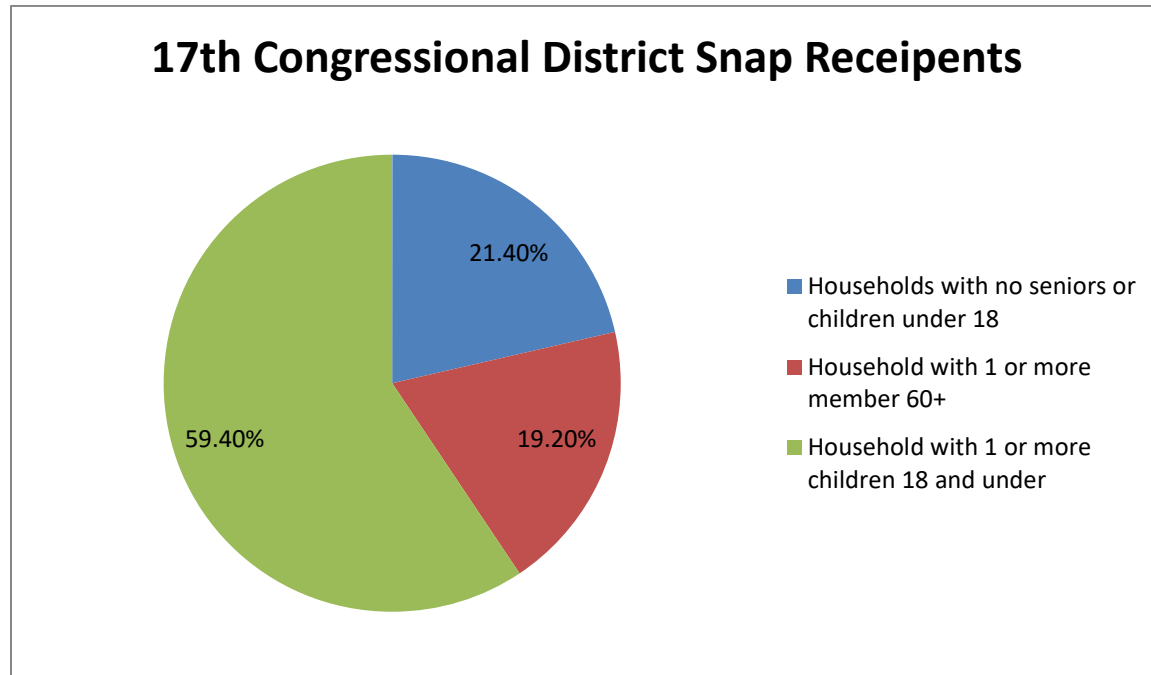
Number of Public School Students Enrolled in the Free or Reduced Lunch Program (School Year 9/2015-5/2016):



Legend:

School Districts:	Enrolled	Free Lunch	Reduced Lunch	% of Students with Free or Reduced Lunch:
Freeport	3,763	2,678	259	85%
Pearl City	445	81	22	23%
Dakota	973	184	53	24%
Le-Win	832	211	86	36%
Orangeville	345	110	28	40%
German Valley	59	17	0	29%

SNAP: According to U.S.D.A. website, out of 267, 844 for the 17th Congressional District there were 28,173 household receiving Snap benefits.

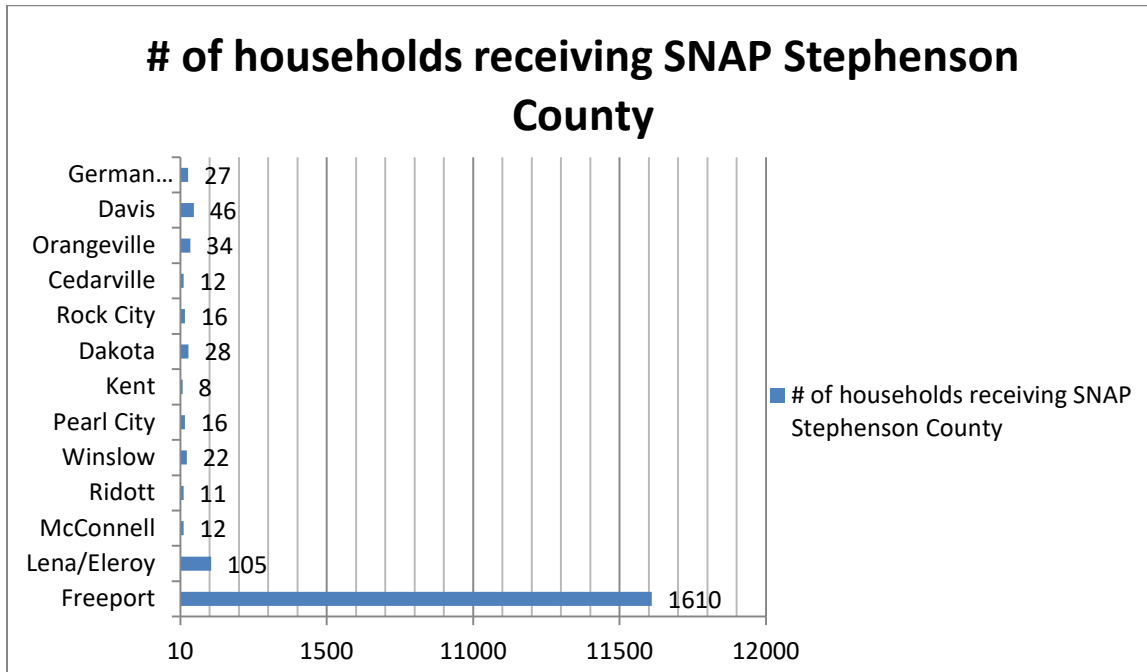


LEGEND:

17th Congressional District SNAP Recipients	Percent:
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Household with 1 or more member 60+	19.20%
Household with 1 or more children 18 and under	59.40%

The Stephenson County DHS combined with Jo-Daviess County and information obtained from the DHS website did not separate the counties for individual information on households receiving SNAP in Stephenson County for 2015. However, on the Community Commons website the statistics were 1,947 households in Stephenson County were receiving SNAP (for 2014).

The breakdown per Stephenson County Towns/City is illustrated below:



Legend:

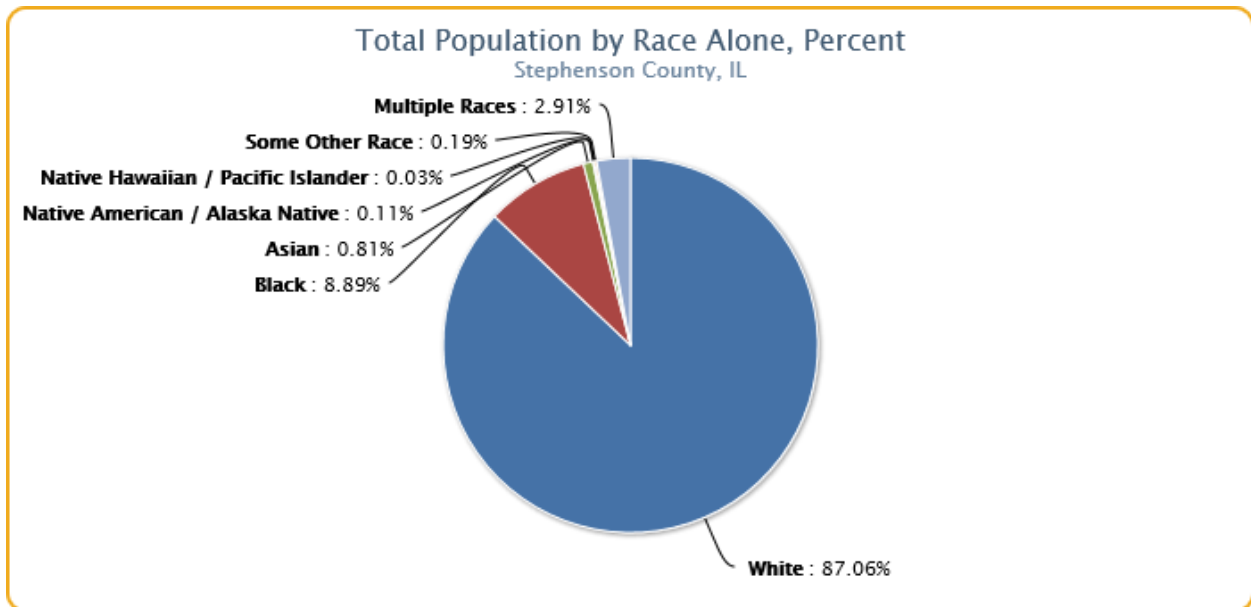
Town/City:	# of households receiving SNAP Stephenson County
Freeport	1610
Lena/Eleroy	105
McConnell	12
Ridott	11
Winslow	22
Pearl City	16
Kent	8
Dakota	28
Rock City	16
Cedarville	12
Orangeville	34
Davis	46
German Valley	27

Racial Demographic of Stephenson County:

According to the 2015 data from the U.S. Census Bureau website the population of Stephenson County as of July 1, 2015 is 45,749.

“While most (87.06%) county residents are white, non-Hispanic, Stephenson County is home to a substantial minority population comprised of blacks (8.9%), Asians (0.81%) and persons of two or more races (3.85%). Hispanics and some other race made up .19% of the county’s 2015 population.”

(Source: Stephenson County Health Department IPLAN, 2006-updates added 7/14/16).



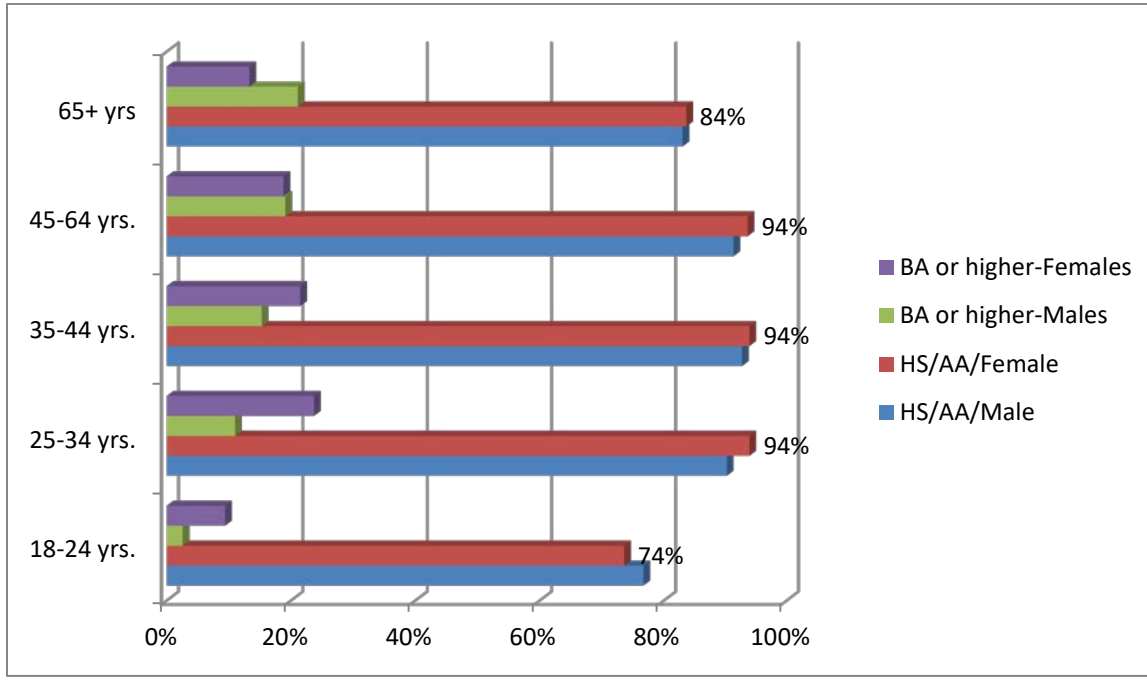
White-87.06%

African-American-8.9%

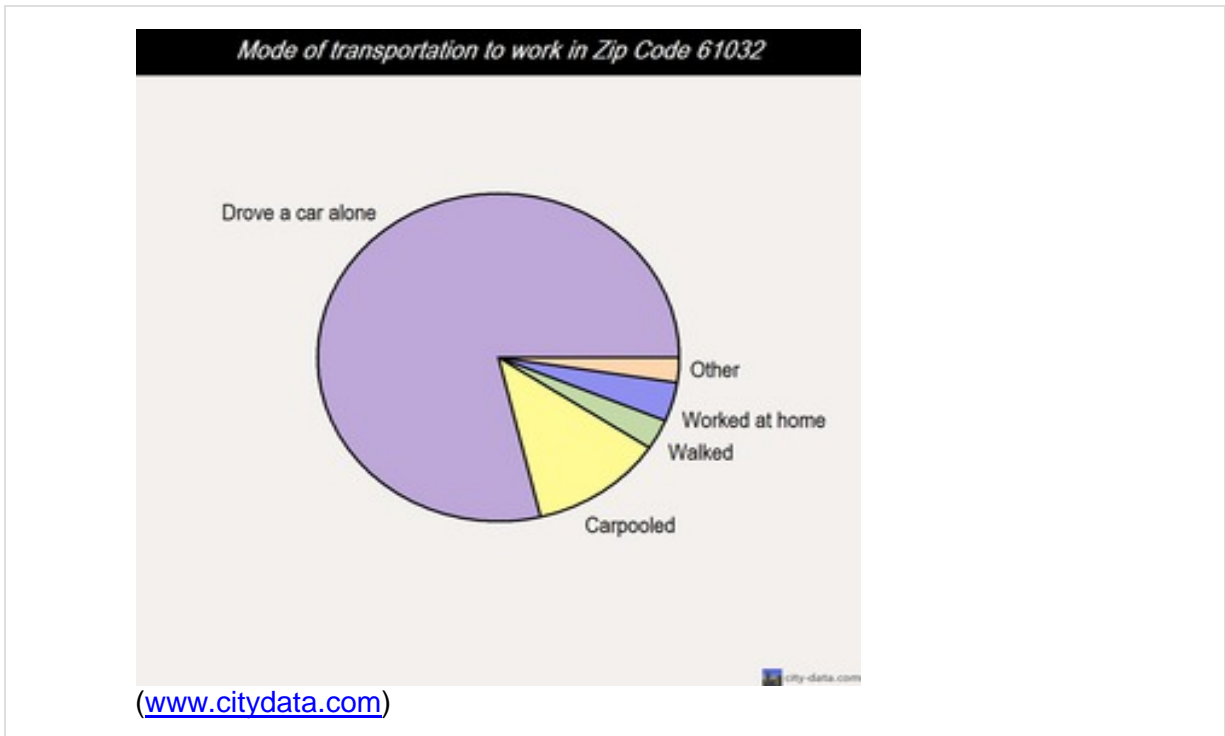
Hispanic or other race-.19%

Other including Multi-race-3.85%

Educational Levels for Stephenson County:



At the time of this report was generated there are two higher educational facilities in Stephenson County. Highland Community College which is based in Freeport also has a facility with Columbia College, also located on the Highland campus.



Transportation to work in Stephenson County:

- Drove a privately owned car alone-79%**
- Carpooled-12%**
- Rode a bus or trolley/other-6.26%**
- Walked-3%**
- Worked at Home-4%**

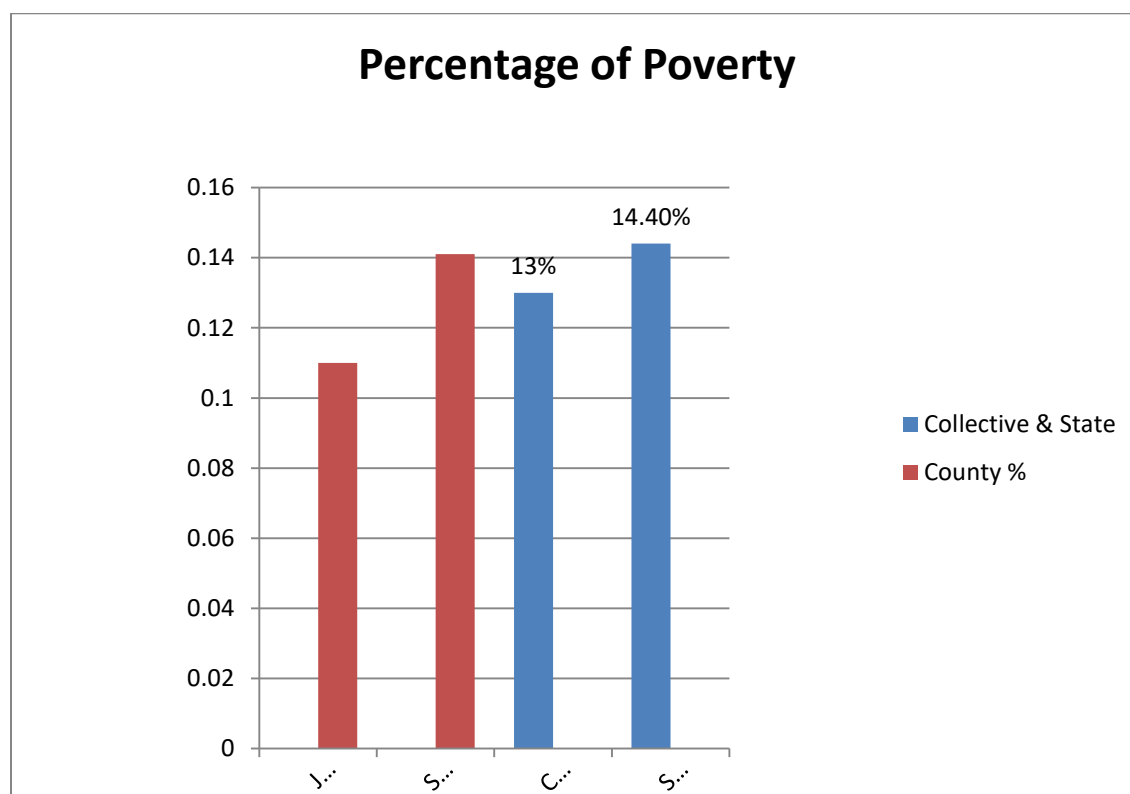
Public Transportation:

Pretzel City Transit company services the transportation needs for Stephenson County. Their handicap accessible vehicles can aid a variety of persons with wheel chairs, or other limited mobility concerns. They are partnered with the Senior Resource Center and serve the senior population in this capacity. The hours of operation are operates weekdays from 6 a.m. to midnight, Saturday from 6 a.m. to 1 p.m., and no service on Sunday. Twenty-four hour notice in advance is usually required and fees apply. Pretzel City Transit provided 83,095 rides for their last Fiscal year (July 1,2015-Junes 30, 2016).

RESULTS OF NEEDS ASSESSMENTS:

Northwestern Illinois Community Action Agency (NICAA), conducted a Needs Assessment survey through mass mailings to NICAA clients, Service Organizations, Religious Organizations, Health Care Providers, Governmental Bodies, Educational Institutions, NICAA Board members and staff members. Clients also filled out the surveys in person, during the intake process at the Main Office location, Head Start sites, and the six Outreach sites.

NICAA’s service area is Stephenson and Jo-Daviess Counties with combined total population of 70,389. Of these 70,389 residents from two of the Northern most counties in Illinois, a combined population of 8,833 or 13% of people are at or below the Federal Poverty Guidelines of 150%. The State Poverty Level is 14.4%

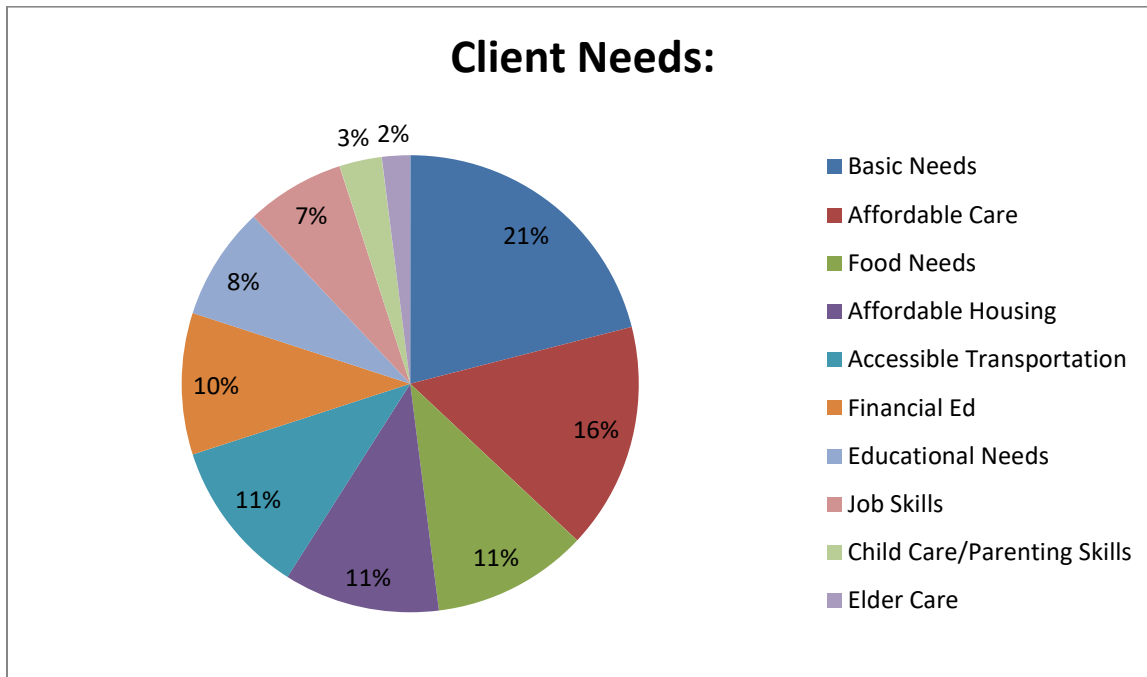


Location:	Percentage/People in Poverty
Jo-Daviess	11%
Stephenson	14.1%
Both Counties (collectively)	13%
State Of Illinois	14.4%

Top Five Concerns from Needs Assessment in rank order:

NICAA used the Illinois Community Action Agencies and Illinois Department of Commerce and Economic Opportunities, Community Services Block Grant Needs Assessment Surveys. These surveys were in three categories; Client Needs Assessment, Community Stakeholders and Board and Staff Members. Only the top five concerns from the clients are addressed in this analysis.

The Categories in rank order of Importance by clients in both Counties. According to the Needs Assessment Survey are as follows (in rank order):



LEGEND:

<u>NEEDS:</u>	<u>PERCENT:</u>
Basic Needs	21%
Affordable Care	16%
Food Needs	11%
Affordable Housing	11%
Accessible Transportation	11%
Financial Ed	10%
Educational Needs	8%
Job Skills	7%
Child Care/Parenting Skills	3%
Elder Care	2%

I).Basic Needs-The number one concern, overall, according to the survey results from the clients from both counties were meeting basic needs. According to the survey questions basic needs categories ranged from how to obtain basic housewares, appliances and furniture to getting financial assistance with the utility bills.

RESOURCES:

NICAA administers, three utility assistance programs; LIHEAP/PIPP, Jo-Carroll Neighbor-to-Neighbor and the Com Ed Residential Hardship Program. These programs assisted low income clients as follows:

- LIHEAP served 407 households(1,017 people, 41% of poverty population) in Jo-Daviess County and 1,862 households (4,655 people, 69% of poverty population) in Stephenson County with one or more LIHEAP benefits during the PY2016 program year. These clients needed to be at or below 150% of the Federal Poverty Income Guidelines for their household size to receive assistance.
- Since January 1, 2016; 136 residents of both counties applied for Com Ed Hardship and received assistance. For the Com Ed Hardship Program, a client may receive assistance once every two years. The maximum assistance is \$750.The household may qualify with income up to 250% of the Federal Poverty Income Guidelines for their household size.
- From July 1, 2015, to July 13, 2016, 200 Jo-Daviess County residents have applied for and received Jo-Carroll funds. The household may have income up to 300% of the Federal Poverty Income Guidelines, for their household size and receive a limit of \$500 in a rolling year from the Jo-Carroll Neighbor-to-Neighbor Program.
- There are also other Community Resources that can help county residents in obtaining household goods, such as; Salvation Army in Freeport, for Stephenson County residents and the Sonshine Center in Schapville, for Jo-Daviess County residents. The Mop Shop located in Elizabeth in Jo-Daviess County, gives household cleaning supplies and paper goods to low income Jo-Daviess County residents. Various Food Pantries in both counties also give paper products to income eligible residents, if they have the products in stock.

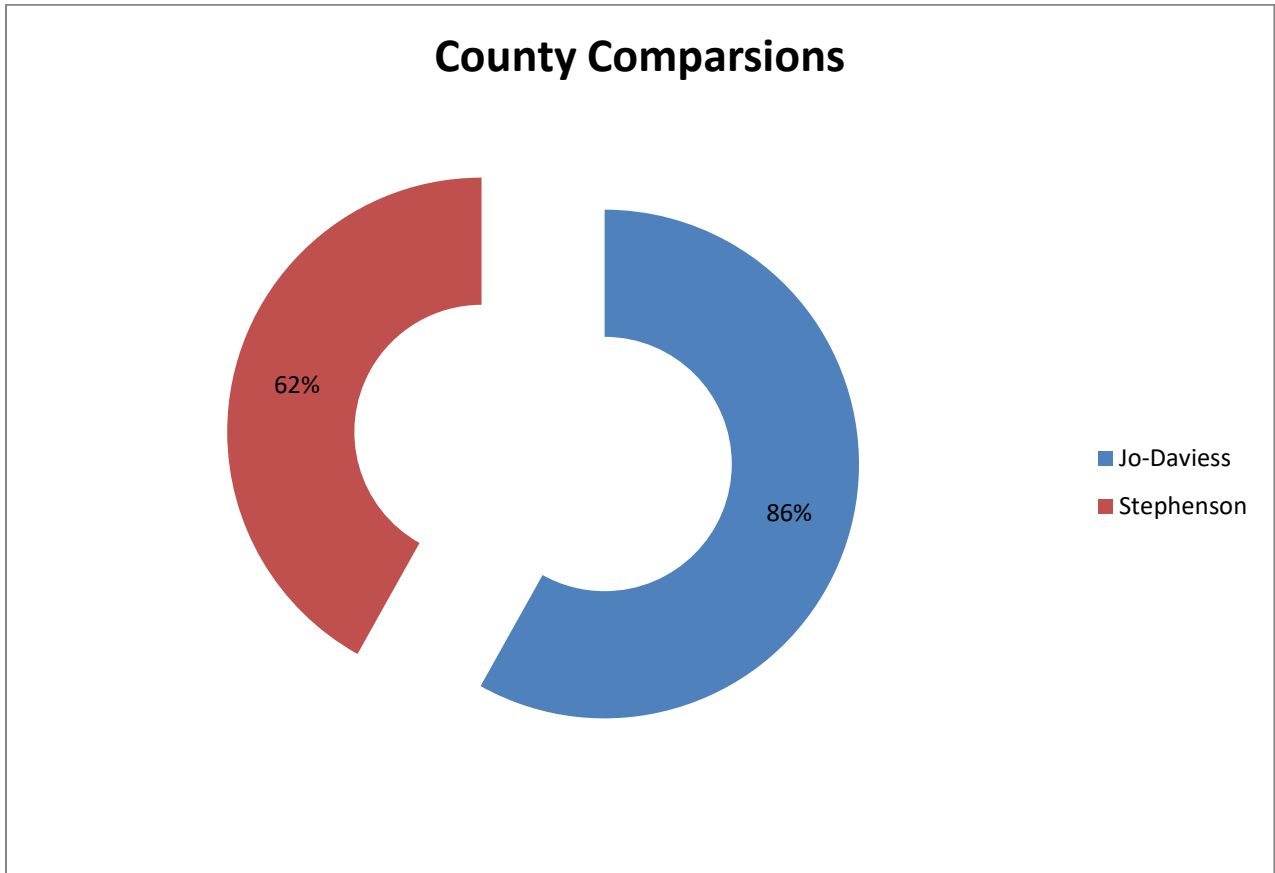
- The NICAA Head Start Program also publishes a Resource Book for each county and distributes these books to the Head Start families for the county in which they reside to help them identify and connect with assistance they need.

Freeport Area Church Cooperative (FACC)-The FACC can also help with rent and they work in co-junction with NICAA on the Homeless Prevention and Rapid Rehousing Program (HPRP). FACC's programs have their own rules and qualifications for their specific programs. They also operate a couple of shelters and half-way houses for clients in transition or who are completely homeless.

Lena Area Ministerial Association-(LAMA)-The LAMA is located in Lena, Illinois but has and will assist clients referred to them in Stephenson and the Eastern part of Jo-Daviess Counties regardless of the town of residence. The LAMA can assist with rent and utility payments. They also work in conjunction with NICAA on certain cases to assist qualified residents in need. LAMA's programs have their own rules and qualifications for their specific programs.

Salvation Army (SA) – The Salvation Army administers the NICOR sharing program for households that do not qualify for LIHEAP. The SA's home base, in the NICAA service area, is located in Freeport. There is a Salvation Army contact for Jo-Daviess County, but they are very limited in funding and the scope of services they can provide. The Salvation Army in Dubuque, Iowa can assist Jo-Daviess County residents who live in the far Western part of Jo-Daviess County (i.e. East Dubuque and Galena), on a case by case basis. The Salvation Army can also assist with household goods, paper products, obtainment of food and cash assistance for rent and utilities on a very limited basis. The Salvation Army also delivers holiday baskets and toys for Christmas to needy families.

II). Access to Reliable and Affordable Transportation: The second concern among residents of both counties is access to reliable/affordable transportation. In Stephenson County 62% and 86% in Jo-Daviess County residents felt there was a lack of access to reliable and affordable transportation. For clients in Jo-Daviess County the situation is a little more dire as the limited hours, limited routes and availability of drivers for the public transit system is not conducive for job seeking or transportation to jobs, especially second to third shift jobs.



LEGENDS:

<u>County</u>	<u>Percent:</u>
Jo-Daviess	86%
Stephenson	62%

RESOURCES:

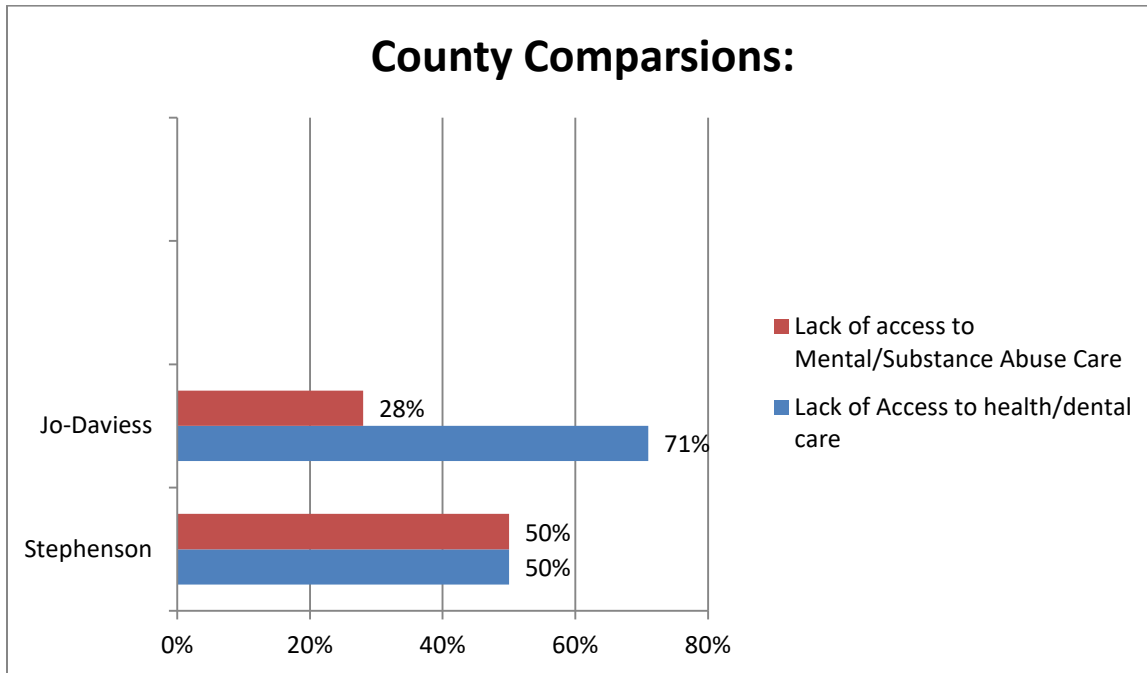
Stephenson and Jo-Daviess counties have a demand response public transportation systems the fees and hours of operation vary and sometimes the routes vary depending on availability of the drivers. In Jo-Daviess County the system is operated through the Jo-Daviess County Workshop and called the Jo-Daviess County Transit system. In Freeport it is called the Pretzel City Area Transit system and is operated through the Stephenson County Senior Center.

NICAA’s CSBG Medical Transportation Program- NICAA can offer medical transportation rides through the CSBG program for income qualified adults. Residents wishing to use NICAA’s Medical Transportation Program must pre-register with NICAA and be income qualified. There is no charge for qualified residents.

Transit Systems Comparisons:

TYPE OF TRANSPORTION:	PRETZEL CITY TRANSIT STEPHENSON COUNTY	JO-DAVIESS COUNTY TRANSIT
Demand response	\$3.00 door-to-door service	\$6.00 per hour
Kids under 6	Free	Same fees as adults
Kids under 11	Free	Same fees as adults
Adults 11-59	\$3.00 in Freeport/\$6.00 outside Freeport each way	\$6.00 per hour
Seniors aged 60+/Disabled	Free	Medicaid & Medicare may pay fee
Doctors Trips	Out of County medical \$25 per trip	\$6.00 per hour
Weekday Hours	6 AM-12 AM	7 AM-5 PM
Weekend Hours	6 AM-1 AM	8 AM- 2PM

III). Access to Affordable Health Care: 50% of respondents from Stephenson and 71% from Jo-Daviess felt that access to affordable or on-going health issues were a major need that was not being met. Many respondents had trouble finding Health Care/Dental Health Care Providers that accepted the Medicaid and/or Medicare cards.



LEGEND:

<u>County:</u>	<u>Lack of Access to health/dental care</u>	<u>Lack of access to Mental/Substance Abuse Care</u>
Stephenson	50%	50%
Jo-Daviess	71%	28%

In far Western Jo-Daviess County most people have to travel across state borders to Iowa to find a dentist who accepts the Illinois Medical Card for dental care. In the Eastern part of Jo-Daviess and some of Stephenson travel to Monroe, Wisconsin or Rockford, Illinois to obtain Health and Dental care with the Illinois Medicaid and Medicare card.

For Jo-Daviess and Stephenson County residents, having to travel so far for some basic services such as health and dental care providers that accept lower income patients and their forms of insurance or are willing to work out a payment plan for cash patients can be very difficult.

RESOURCES:

Jo-Daviess County Health Department- The health department administers many health care, immunization, nutrition education and home health care programs. They are located at 9483 US Route #20 in Galena. Their website is tied into the Jo-Daviess County website. For more information on the health concerns of the county's residents please refer to the five year IPLAN on the Jo-Daviess County's Health Department website.

Stephenson County Health Department- The health department administers many health care, immunization, nutrition education, home health care and a dental care (for Medicaid children only) programs. They are located at 10 West Linden Street in Freeport. Their website is tied into the Stephenson County website. For more information on the health concerns of the county's residents please refer to the five year IPLAN on the Stephenson County's Health Department website.

IV). Housing Concerns:-Most of the concerns from the Jo-Daviess and Stephenson County residents were being able to pay their rent or mortgage or finding affordable housing.

Subsidized Housing:

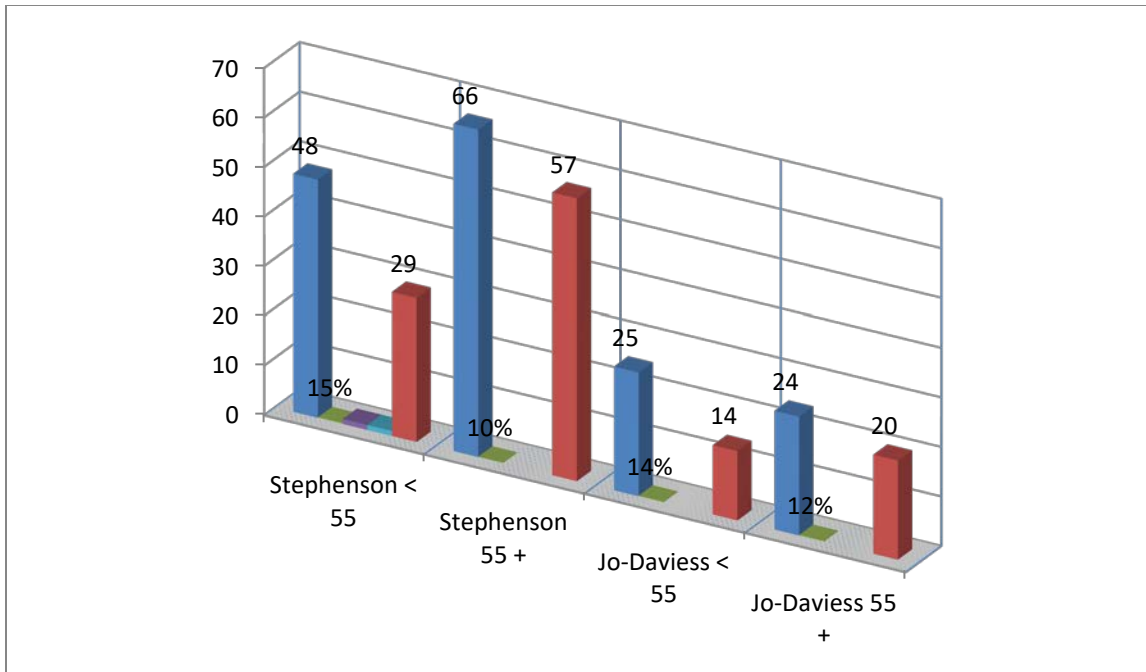
In **Jo-Daviess County** there are 104 rental units overseen by the Jo-Daviess County Housing Authority. There are also 15 Section 8 Housing Unit Vouchers and 254 Housing units that are subsidized by other State and Federal funding sources, such as the USDA. There are 2 locations and 56 Senior Individual Rental Units.

For 2016 the Fair Market Value of rents for Jo-Daviess County ranged from \$417 for a studio apartment to \$929 for a four bedroom rental unit, with the median rental amount of \$632. In the Jo-Daviess County the numbers of renters increased from 4,372 (2010) to 4,550 in (2015). 21% of households in Jo-Daviess County are renters. 33% of renters are overburdened with rent.

In **Stephenson County** there are 446 rental units overseen by the Freeport/Stephenson County Housing Authority. There are also 186 Section 8 Housing Unit Vouchers and 62 Housing units that are subsidized by other State and Federal funding sources, such as the USDA. There also 7 locations or a total of 257 individual Senior Rental Units.

For 2016 the Fair Market Value of rents for Stephenson County ranged from \$426 for a studio apartment to \$870 for a four bedroom rental unit, with the median rental amount of \$601. 28% are rental households in Stephenson County. 50% of renters are overburdened with rent.

Jo-Daviess and Stephenson County residents also expressed concerns about being able to qualify for a loan to buy a home and the costs of home maintenance and repair, which became a higher concern as the respondent was in the 60+ age category.



LEGEND:

<u>County & Age Group:</u>	<u>Total Responses</u>	<u>Actual #</u>	<u>Percent</u>
<u>Stephenson-under 55</u>	48	29	15%
<u>Stephenson over 55</u>	66	57	10%
<u>Jo-Daviess under 55</u>	25	14	14%
<u>Jo-Daviess over 55</u>	24	20	12%

RESOURCES:

The Housing Authorities in both Jo-Daviess and Stephenson Counties administer most of the subsidized Housing Programs.

For Section Eight Housing Vouchers in Jo-Daviess County the waiting list is closed and was last open for applications in July of 2015. However, The Jo-Daviess County Housing Authority is currently accepting waiting lists pre-applications for families and senior/disables households. There is no notice of when the list will re-open, per the "*Affordable Housing and Housing Authorities website*," (August 16, 2016).

In Jo-Daviess County there 73 units in three public housing communities that offer Section 8 and one privately owned property with 18 units available under Section 8.

For Section Eight Housing Vouchers in Stephenson County the Section 8 applicants must apply through the Winnebago County Housing Authority. In Stephenson County there are three properties with 186 units available under Section 8. There is no mention of a waiting list for Stephenson County, per the "*Affordable Housing and Housing Authorities website,*" (August 16, 2016).

The maximum amount a resident might pay under Section 8 is 30% of their adjusted income in both public and privately owned housing, unless a client finds a privately owned property above the maximum payment standard then a client may pay up to 40% of their income to make up the difference in rent!

CSBG: Community Service Block Grant (CSBG) is a block grant that provides assistance with rent for households with a financial crisis. It is an income based program and clients who apply must be at or below 125% of the Federal Poverty Level. There are other program qualifications that are required in the application process.

Freeport Area Church Cooperative (FACC)-The FACC can also help with rent and they work in conjunction with NICAA on the Homeless Prevention and Rapid Rehousing Program. FACC's programs have their own rules and qualifications for their specific programs. They also operate a homeless shelter and a permanent supportive housing program for the chronically homeless.

Lena Area Ministerial Association-(LAMA)-The LAMA is located in Lena, Illinois but has and will assist clients referred to them in Stephenson and the Eastern part of Jo-Daviess Counties regardless of the town of residence. The LAMA can assist with rent and utility payments. They also work in conjunction with NICAA on certain cases to assist qualified residents in need. LAMA's programs have their own rules and qualifications for their specific programs.

Resources for Home Owners/Homebuyers:

Weatherization: NICAA has a Weatherization Program that helps income eligible Stephenson County and Jo Daviess County households reduce their energy usage through energy upgrades to their homes. This is accomplished through, Air Sealing, Insulation, replacement of doors and windows and other energy conservation methods. The needs of each household are based on a Weatherization Assessment by licensed Weatherization Assessors, which includes blower door meter readings. These services are of no charge to the homeowner. During the PY2016 program year, 27 homes were weatherized in Stephenson county and 7 in Jo Daviess County.

Habitat for Humanity-Habitat for Humanity is home ownership program for people who make at least \geq \$19,000 and have a credit score of 525 or higher. There are sweat equity hours prospective home owners must work and other program qualifications. To qualify for the program and file an application the prospective home owner must contact the local contact person for there are/county. Jo-Daviess County did have a Habitat for Humanity but it disbanded a few years ago.

U.S.D.A. Home Repair Grant and Rural Development Loan- These programs are administered by United States Department of Agriculture and the Rural Development Loan is a loan at 1% interest for twenty years. These homes that are being considered for purchase must be in an area designated as a rural area by the U.S.D.A. The maximum limit for a Home Repair Grant is \$7,500. These programs also have their own set of qualifications and income guidelines and to apply for the program. A potential homebuyer needs to contact the local contact person for their area. Some financial institutions also collaborate with the U.S.D.A. on helping potential home buyers qualify and apply for the loans.

There are also some local financial institutions that may work with lower income earners in buying a house but it is on a case-by-case basis, and prospective buyers must have a good credit score.

Home Repairs/Maintenance: Other than NICAA's Weatherization Programs, there are many churches, schools and youth groups that require community service hours to fulfill badge and Servant Leadership hours and local school districts require these hours to graduate from high school. A home owner seeking low or no cost help to repair or maintain their home and /or yard, will be referred to local churches, service organizations or scout organizations.

V). **Food Needs**, which includes having too much month at the end and not enough SNAP benefits to cover, how to cook and buy nutritious food with SNAP and/or a very limited food budget (usually the money left over after the rent and utilities are paid) and how to cook/plan a balanced nutritious menu for everyday of the week.

For a breakdown of the number of households for the counties of Jo-Daviess and Stephenson counties in NICAA's service area see pages 18-19 and 38-39, respectively.

RESOURCES:

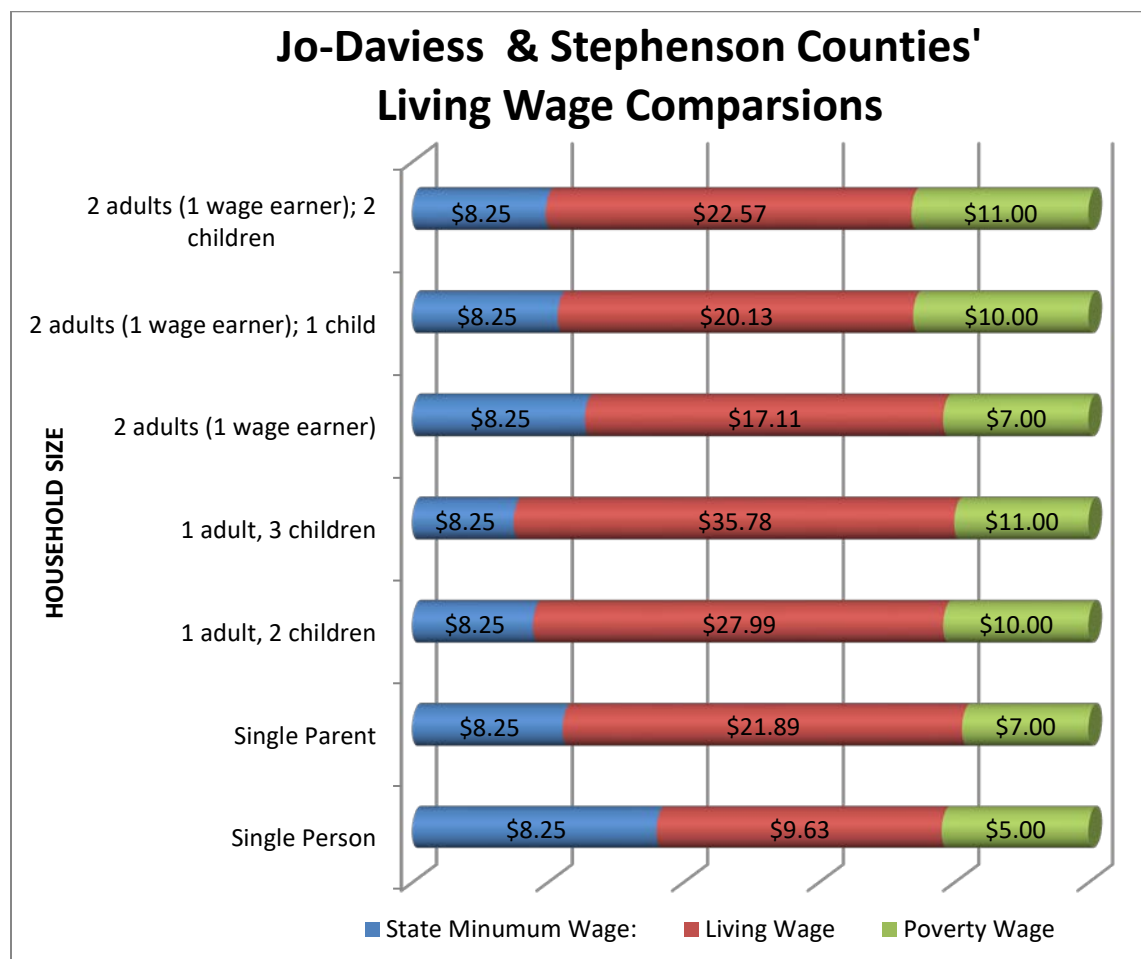
The resources in Jo-Daviess and Stephenson Counties for people facing food insecurities are as follows:

- 1). **The Family Community Resource Center/DHS Office-1631 South Galena Ave. Freeport, IL. 61032-For SNAP, WIC, Medicaid and TANF benefits for both Jo-Daviess and Stephenson Counties.**
- 2). **NICAA** administers the Golden Meals program which provides daily home delivered and congregate meals for senior citizens 60 and over in both counties. NICAA also maintains a list of current food pantries and contact information in Jo-Daviess and Stephenson Counties for client referrals.
- 3). **Area churches-many area churches operate their food pantries or may be able to buy some groceries for their church membership/community members that are struggling. Each church has their own guidelines for their programs. Contact each church individually.**
- 4). **Salvation Army-the Salvation Army also has a food pantry/food distribution truck and in addition they also give holiday food baskets to needy qualified families who register ahead of time. Contact the Salvation Army.**
- 5). **Freeport Area Church Cooperative (FACC)-FACC operates a food pantry and a shelter Chicago Avenue in Freeport, amongst other programs. To apply for any assistance programs or the shelter residents must contact the FACC.**

NICAA Staff, Board Members and Community Members Survey Results

Lack of Living Wage Jobs- NICAA staff, board members and community members ranked lack of living wage jobs as most important issue in addressing the cause of poverty in Stephenson and Jo Daviess Counties.

A living wage job is defined as the (hourly) rate an individual must earn to support their family IF they are working full-time or approximately 2,080 per year. In the resource that was used, the Living Wage, Poverty Wage and State Minimum Wage are shown for comparisons, (*Glassier, Dr. Amy, 2016/living wage.mit.edu*). This resource illustrates (see below), that current prevailing wages in Jo-Daviess and Stephenson counties are not sufficient to raise an individual or family out of poverty or stabilize them for the future. The living wage amount as pertains to the survey was \$15.00 per hour minimum.



LEGEND for Chart:

	<u>State Minimum Wage:</u>		<u>Living Wage</u>		<u>Poverty Wage</u>	
Single Person	\$	8.25	\$	9.63	\$	5.00
Single Parent	\$	8.25	\$	21.89	\$	7.00
1 adult, 2 children	\$	8.25	\$	27.99	\$	10.00
1 adult, 3 children	\$	8.25	\$	35.78	\$	11.00
2 adults (1 wage earner)	\$	8.25	\$	17.11	\$	7.00
2 adults (1 wage earner); 1 child	\$	8.25	\$	20.13	\$	10.00
2 adults (1 wage earner); 2 children	\$	8.25	\$	22.57	\$	11.00

***The Living Wage comparisons for Jo-Daviess and Stephenson Counties are the same except for the following categories*:**

<u>Household Size:</u>	<u>Living Wage:</u>
1 adult, 3 children	JD-\$35.78/Stephenson-\$35.45
2 adults (1 wage earner)	JD-\$17.11/Stephenson-\$16.68

In both counties, the most readily available jobs are in the service industry which usually pay only minimum wage or below minimum wage with tips accounting for the rest of the income to make the minimum wage threshold.

This holds true to high degree in Galena. Galena has a high tourist transit population and most of the jobs are wait staff or hotel service people oriented. Downtown Galena has many restaurants, “hometown” pubs and eatery’s and when the tourist population decreases in the winter months many service people are laid off and unemployment compensation barely and often does not cover the rental and basic daily living costs.

- For 2016 the Fair Market Value of rents for Jo-Daviess County ranged from \$417 for a studio apartment to \$929 for a four bedroom rental unit, with the median rental amount of \$632. The hourly wage needed to afford an apartment at this cost is \$13.16 at 40 hours per week.
- For 2016 the Fair Market Value of rents for Stephenson County ranged from \$426 for a studio apartment to \$870 for a four bedroom rental unit, with the median rental amount of \$601. The wage needed in Stephenson County to afford a two-bedroom apartment at the Fair Market Value is \$12.13 per hour and must work a 59 hour week!

Adding to already depressed economic environment in Jo-Daviess County, on September 30,2015 Robert Shaw Industries, a large manufacturer in Hanover, Illinois, small town in Jo-Daviess County with a population of 844 residents closed its' Hanover plant and moved the production lines to Matamoros, Mexico. This plant closing put 200 people out of work, with a large majority of workers residing in Hanover or in the rural areas surrounding Hanover. This was one of the three largest employers in Western Jo-Daviess County, with Galena Territories (seasonal service jobs), Wal-Mart located in Galena with a large workforce of part-time employees, being the other two. Robert Shaw Industries also offered high wages with basic assembler positions starting at \$13 per hour to over \$30+ per hour for upper management level jobs. Robert Shaw Industries was also one of the very few employers in Jo-Daviess County offering full-time high wage positions with benefits. Hanover was not able to absorb all of the displaced workers.

Some retired, some retrained for other fields and other crossed county lines into Carroll County to look for work at a local Colony Brands (formerly Swiss Colony, Incorporated) Distribution Center, located in Savanna, Illinois. The Savanna center is slated to close sometime in this year and a local rumor is that The Colony Brands is going to move the Distribution Center to Hanover in the now abandoned Robert Shaw building. But, this rumor was not verified by the Mayor or Treasurer of the Village of Hanover. They acknowledged that Colony Brands Management looked at the now defunct factory building but the owners wanted a high purchase price so nothing has moved forward and neither the Village Mayor or Treasurer were aware of any on-going negotiations.

Stephenson County also has experienced economic problems. Stephenson County used to be a manufacturing and insurance company hub. It was once the home of W.T. Raleigh Company, Kelly-Springfield Tire Company, Micro Switch, Honeywell, Crum and Forster/Western States Insurance, Economy/St. Paul/MetLife and General Casualty Insurance companies.

Many of the manufacturing companies left Freeport. Titan tire bought Kelly-Springfield and greatly reduced their workforce and Honeywell sold out to Sensata. Sensata moved their base of operations to Mexico and closed the Freeport plant between 2012 and 201. Two hundred people lost their well-paying jobs, most at twenty dollars an hour or more and most had been at the plant for more than twenty years. The base operations of Honeywell are now in Morristown, New Jersey.

On May 1, 2014, Met Life, which was another large employer, with approximately 460 employees in Freeport, laid off a large workforce of 200 people in December of 2014, when they closed their doors permanently. According to the WIFR TV station's website, "MetLife has been downsizing in Freeport since 2006. It's one of six major companies in Freeport that has either closed or had large layoffs in the last few years. The company's payroll makes up for one third of the "white collar" workers in the finance, insurance, and real-estate field in the city!"

Met Life's wages were also high, ranging from \$12 per hour starting pay for a receptionist upwards to \$27 per hour or more for a Claims Adjustor

That is a huge economic impact on a city with a population of 25,638 (in 2015). MetLife has been downsizing in Freeport since 2006, but it was a surprise when they totally pulled out of Freeport and created an operations hub in Charlotte, North Carolina, where most of Freeport operations were moved to. Met Life absorbed or reassigned approximately 200 employees, who could relocate to North Carolina or work from home, the other 260 employees, were without a job in December 2014, when Met Life left Freeport.

Sixteen months before Met Life's closing in December of 2014, the Freeport office of the Illinois Department of Employment Security announced it closing its' Freeport office in December of 2012 and moving to Sterling/Rock Falls. Although the office was closing and moving operations to a different locale, the office manager Mr. Greg Rivera was quoted on The Freeport Journal Standard website, a Freeport area news source; as saying,

"After a meeting we've decided to reconsolidate and close the Freeport office," said Rivera. "The most important thing to note is that there are no lay-offs involved here."

Rivera said that there will be 10 regular positions and one manager who will be affected by this change. Rivera said that those positions should be absorbed into IDEA offices in Rockford and Sterling, but will depend on their union's bidding rights.

"These are not lay-offs," said Rivera. "We want these individuals to continue to work for the Department of Employment Security." (FJS website, 9/26/2012).

In addition, according to article, the major reason for closing the Freeport IDES was expiration of the lease on the building in December 2012 and the IDES choosing not to renew the lease. Many people who became unemployed due to their employers relocating or closing the business, now have to drive 85 miles for an East Dubuque, Jo-Daviess County resident to reach an IDES office. For a Freeport resident, a 38 mile trip is required to go to an IDES office. It is now required that those filing for unemployment benefits must also register with Illinois Jobs Skills Match site. This process requires the resident to have access to a computer and file on-line. Sometimes the website recommends that he the

applicant come to the office in person as the website blocks a client from registering on-line. Many NICAA staffers assist people in filing on-line for an initial Unemployment claim if needed. For people who are laid off, the unemployment compensation barely, and often does not, cover rent and basic daily living costs.

People in Jo-Daviess County on the Iowa and Wisconsin borders can cross the state lines and search for work in Dubuque, Iowa or Monroe, Wisconsin. Stephenson County residents also venture to Monroe or Rockford/Belvidere Illinois, all of which have large, major employers. Two of the largest being Colony Brands located in Monroe, Wisconsin and the Chrysler Assembly Plant located in Belvedere.

However, if a county resident is at or below 150% percent of the poverty level and is struggling to pay for necessary services (e.g. rent, mortgage, utilities etc....) then it appears that having extra money for transportation costs (e.g. gas, maintenance, insurance) to go a longer distance for a job or two part-time jobs, which many residents work, would increase the financial strain on the most financially vulnerable households.

These facts show the pressing needs of stable, full-time, living wage jobs with benefits in Jo-Daviess and Stephenson Counties.

A Client Story: The Community Needs Assessment Survey had spaces for clients to express any comments they had on their needs being met or unmet needs in which they felt more services were needed to meet these basic needs.

- For example NICAA's Head Start parents overwhelming said meeting basic needs was a huge concern for their families, especially assistance with utilities and rent.
- The Head Start program serves 190 Head Start families in Jo-Daviess and Stephenson Counties. However only 79 Head Start families in Stephenson and two in Jo-Daviess County applied for LIHEAP.
I called twelve Head Start families Jo-Daviess County, that had not already applied for LIHEAP and of those twelve, eight told me the utility bills were not in their names, therefore, they did not qualify for utility assistance or the Jo-Carroll Neighbor-to-Neighbor Program, the electric supplier for all of Western Jo-Daviess County, which can pay deposit and back bills up to \$500, so the clients can get at least the electric bill in their name. When I explained the program to the Head of Household and also explained IF the electric bill was in their name they could receive

assistance through LIHEAP. She thanked me for the information but explained she did not “want the government involved” in her life and **the risk was not worth the benefit.**

She had bad experience with DCFS in another state and she is working a seasonal job and she said that when she gets laid off, unemployment will not cover the bills. Therefore, she prefers paying her friend and when she gets laid off she does not worry about getting utilities shut off. She pays her friend off every year when she gets her income tax refund with EI credits. Although, this seems like a precarious situation and she does not seem stable with her basic needs, including utilities, she has found a way to survive and function and take care of her children.

RESOURCES: Job Seeking/Training Resources:

1). **IDES-Illinois Job Link and Illinois Work Net and Workforce Innovation and Opportunity Act.**- Job skills registry and job training programs through the Illinois Department of Employment Security. Register for these program at the IDES website/www.ides.illinois.gov

2). **Business Employment Skills Team (BEST)**- BEST serves Northwest Central Illinois and according to their flyer offer job seekers Education, Career and Employment services. They have an office in Jo-Daviess County at the Jo-Daviess County Health Department in Galena. They also service Carroll, Lee, Ogle, LaSalle and Bureau Counties.

3). **Temporary Employment Agencies in NICAA’s Service Area:**

A). Located in Freeport, Illinois:

Hughes Resources-www.hughesresources.com

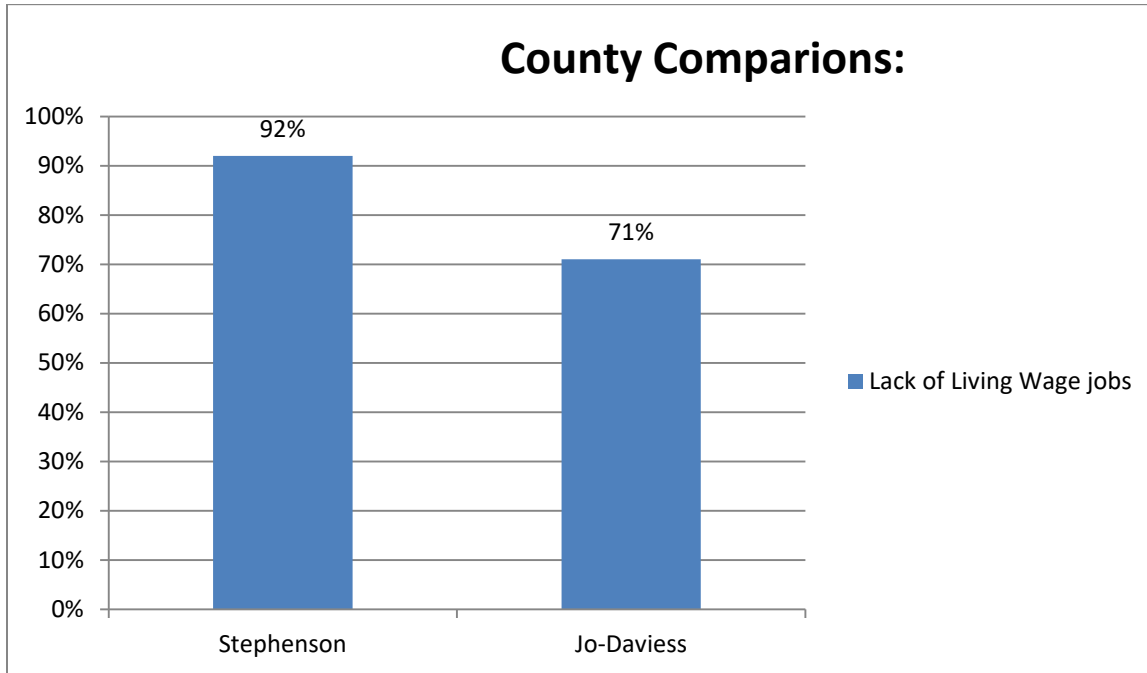
Manpower-www.manpower.com

Spherion-www.spherion.com

B). Located in Jo-Daviess County:

Furst Staffing-furst.com

Obstacles to Living Wage Jobs: Community Needs Assessment responded that there were many obstacles in retaining living wage jobs (permanent, full-time with in-kind benefits); the biggest obstacle was the lack of availability and opportunities of jobs in this category. 92% of respondents from Stephenson and 71% from Jo-Daviess Counties felt that there were not enough jobs opportunities available at this level.

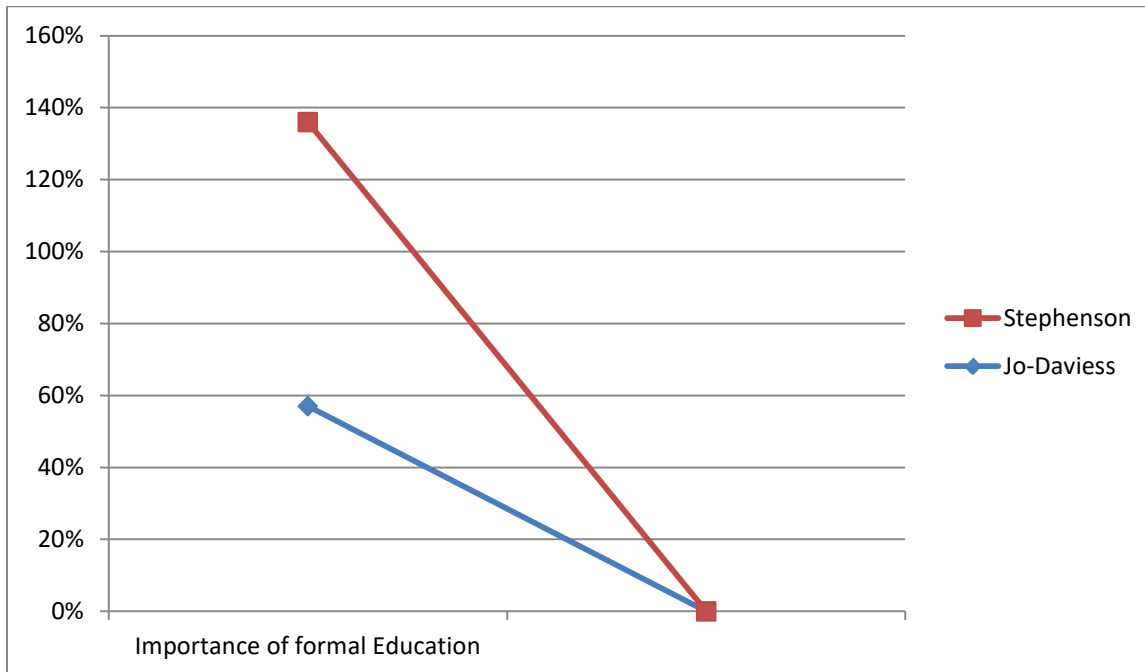


LEGEND:

County:	<u>Lack of Living Wage jobs</u>
Stephenson	92%
Jo-Daviess	71%

The Clients’ Needs Assessment Survey responses for the section on Education, ranked 7th or received 8 % in importance with NICAA’s clients; however, the NICAA staff and board and Community Stakeholders ranked it second in importance after Living Wage Job Availability/Opportunities!

	<u>Jo-Daviess</u>	<u>Stephenson</u>
<u>Importance of formal Education</u>	57%	79%



NICAA has provided services for many families which still qualify at 150% of the poverty level or below in which one family member has an advanced degree. There are also two households, one in Jo-Daviess and one in Stephenson, in which a household member holds a PH.D.

The client in Jo-Daviess County is single and worked at Wal-Mart in receiving making \$12 an hour! She states at an LIHEAP intake appointment that there no jobs in Jo-Daviess and Stephenson Counties open for PH.D.'s. In addition, the student loan debt is quite high and she could NOT wait around for a job offer. She felt some income was better than none. However, she found she could not make ends meet on her income and she has since moved out of the area and in with her mother in downstate Illinois. She transferred to another Wal-Mart.

Other obstacles many NICAA clients face with advanced degrees is that the jobs that are available and they apply for, their applications are rejected because they are over qualified for the position they seek. If it is a management or upper management (e.g. Director or Principal ship of a school) experience is required. Many then become frustrated and quit looking for work or are underemployed. Obtaining a higher education is NOT a guarantee to protect someone from poverty but it is tool and may create a better opportunity for upward mobility for the household.

The Effects of Poverty on Children:

Head Start Needs Assessment

Located on the Wisconsin border in Northwest Illinois, Northwestern Illinois Community Action Head Start Agency serves a primary population of 45,749. **Stephenson County** residents, with a rural population density of 84.5 people per square mile. The majority of these residents are Caucasian (72.4%). The non-white population is 12.6% African America, .9% Asian/Pacific Islander, and 2.9% other races. In Stephenson County there are 17.5% persons living in poverty, with 22.8% being from families with children under the age of 18, and 14% of all residents over the age of 25 do not have a high school diploma.

Jo-Daviess County borders Stephenson County to the west, and is on the Iowa and Wisconsin borders. The county is rural in nature with hilly topography and the Mississippi River on the western side of the county. This is a primarily agricultural community but does have some manufacturing companies throughout. Galena is the county seat; the other cities include Warren, Stockton, and East Dubuque, along with the villages of Hanover, Elizabeth, Scales Mound, Woodbine, Nora and Apple River totaling 601 square miles. According to the US Census, the population of the county is 22,289, with 1331 being children under the age of five. The race and makeup of the county indicates the numbers are typical of many locations in rural Illinois. 97.2% of the residents (89% are children 0-5) are Caucasian and 2.7% are Hispanic (9% are children 0-5).

Demographic County Comparison

Demographic	Jo-Daviess County	Stephenson County	Illinois
Population	22,086	45,749	
Unemployment Rate	4.4	5.5	5.8
Median Income	\$50,495	\$54,367	\$57,166
Poverty Rate	9.0	18.6	10.2
Free & Reduced Lunch	49% (2012)	71.9%	54.2%
% Increase Free & Reduced Lunch	37.7% (2000-2012)	13% (2009-2014)	12.5% (2011-2015)
% Children under 5	1331 (6%)	3141 (6%)	6%
% children under 5 living at or below 50% of the poverty level	9%	10%	10%
% children under 5 living at or below 100% of the poverty level	18%	27%	22%
% children living in single parent homes	44%	47%	34%

Although we have experienced a 29% increase in the Free and Reduced lunch rate from 2000 (37.7%) to 49% in 2012, **Jo-Daviess County** is still well below the State average of 54.2%. According to the Illinois State Board of Education school report card, there is no homeless rate for school-aged children.

66% of survey respondents indicate that budgeting and managing money is their biggest financial concern. This carries over to their food budget as well, with 66% indicating they need assistance learning how to stretch their food dollar.

The Early Childhood Asset Map indicates that there are 3141 children (6% of the general population) under the age of 5 living in **Stephenson County**. 76% are Caucasian, 13% are Black, 8% are Hispanic, and 3% are Asian. 10% of these children live at or below 50% of the poverty level and 27% of these children live at or below 100% of the Federal poverty level. 2% of these children are linguistically isolated. 47% of the children in this county age 0-5 live with a single parent.

The **Jo-Daviess County** poverty rate is 9.0; lower than the State of IL at 10.2, and much lower than Stephenson County. The Illinois Early Childhood Asset Map indicates that 9% of the 1331 children aged 0-5 live at or below 50% of the poverty level and 18% of these children live at 100% of the poverty level. 44% of the children age 0-5 in Jo-Daviess County live with a single parent. The 2012 median household income was estimated at \$50,495 compared to \$50,502 in 2011 for all US Households, and continues to increase. The Census estimate is \$54,217 for 2017. The median household income is higher than many rural communities. The average unemployment rate for **Jo-Daviess County** was 7.4% for 201, compared to 8.0% for Illinois and 8.1% for US.

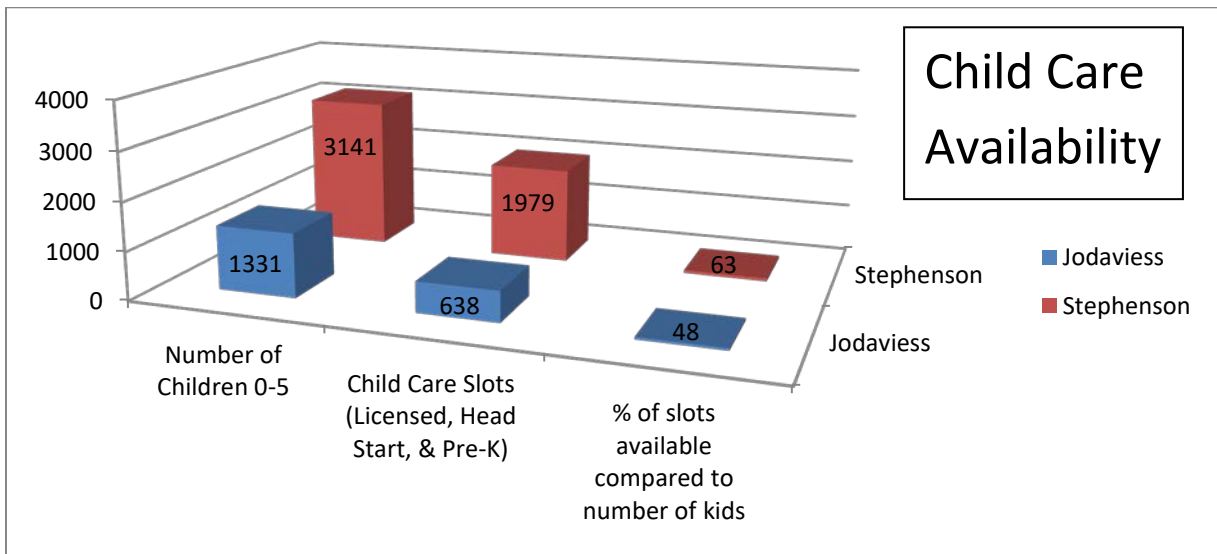
The following chart indicates where children are located in the bordering counties

City (<i>Stephenson</i>)	Number/percent of population 3141 children 0-5	City (<i>Jo- Daviess</i>)	Number/percent of population 1331 children 0-5
Cedarville	35/1%	Apple River	52/4%
Rock City	26/1%	East Dubuque	357/27%
German Valley	58/2%	Elizabeth	132/10%
Dakota	53/2%	Galena	313/24%
Pearl City	126/4%	Hanover	63/5%
Orangeville	130/4%	Nora	2/0%
Davis	166/5%	Scales Mound	44/3%
Lena	237/8%	Stockton	272/20%
Freeport	2,258/72%	Warren	96/7%

In **Stephenson County**, there are 3,141 children under the age of 5. There are 1,979 child care slots (including Head Start, Licensed and Licensed-Exempt, and Preschool for All programs) which translates to spaces for only 63% of the children to attend an organized program prior to entering Kindergarten. 14% of survey respondents indicate that finding child care in a convenient location is an issue, followed closely with 12% having difficulty finding affordable child care. In support of this data, the Northern Illinois Workforce Alliance Focus Group Study participants

stated that lack of child care was a barrier to finding employment, especially with the statewide cuts to the childcare assistance program. Also, those who work second or third shift find it nearly impossible to find care, although many available jobs in Freeport are during these times.

These same focus group participants also indicated that lack of affordable transportation was a barrier to employment. Many participants are dependent on public transportation, which they feel is inadequate. Survey results show that getting financial assistance to buy a dependable car is the number one barrier in transportation, thus forcing families to rely on public transportation where they have to drop children off at childcare facilities, and then get to work and back home. At \$3.00 per ride, it becomes very costly, and has shortened hours for weekend workers.



In Jo-Daviess County, there are 1,331 children under the age of 5. There are 638 child care slots (including Head Start, Licensed and Licensed-Exempt, and Preschool for All programs) which mean there are only spaces for 48% of the children to attend an organized program prior to entering Kindergarten. 100% of the Head Start survey respondents in Jo-Daviess County reported that their number one childcare concern is finding affordable child care in a convenient location.

Jo-Daviess County has limited public transportation. The Jo-Daviess County Transit Authority provides limited transportation upon request for medical appointments of other social services or court related appointments. The Head Start survey indicated that the major transportation issue (66%) is getting financial assistance to make car repairs.

Between 4-6% of the Stephenson County 0-2 population have Individual Family Service Plans through the Early Intervention Program which indicates the number of children ages birth to three with developmental delays or diagnosed disabilities. 56 Children were served by this program in 2013. In addition, our Preschool for All program reports 30% of the children enrolled ages three to five have Individualized Education Plans.

Stephenson County Survey results indicate the number one employment need (24%) respondents have is knowledge about what jobs are available. This is followed by 19% who feel that getting an education for the job they want is a barrier. 23% report that obtaining a two-year college degree is their number one educational need, but 17% report they need financial assistance to continue their education. 16% report that job training is a need, along with 21% who report needing assistance choosing a career. Families need reliable child care to sustain employment. This differs a bit in **Jo-Daviess County**, where 92% have a high school diploma (86% in Stephenson). According to the Head Start survey, the primary concern here is finding a permanent full-time job that will support their family (66%).

In **Stephenson County**, there are 694 low-income housing slots and 766 rent subsidy units and 52.6% of the renters in Stephenson County are rent-overburdened. 19% of program participants indicate that their number one housing need is learning basic home repair and property maintenance skills, with 16% indicating they have a need to find affordable housing to fit their family needs. 23% report that getting basic furniture, appliances or housewares for the home is difficult.

23% of **Stephenson County** survey respondents indicate that getting financial assistance with their utility bills (heating, electric, and/or water) is a barrier. In 2015, NICAA provided LIHEAP services to 867 renter households (51%), 525 home owners (31%), and an additional 312 households in public housing (18%). **Jo-Daviess County** paints a different picture. The primary housing concern in this county is directed at home ownership; qualifying for a loan, making a down payment, and obtaining home ownership education. LIHEAP services in this county were provided to 155 renters (41%), 181 home owners (48%), and 33 in subsidized housing (9%).

There is only one hospital in the county, but **Stephenson County** is served by two health systems, as this county borders Wisconsin. A large percentage of our families deliver at Monroe Clinic. The Midwest Medical Center is the only hospital in **Jo-Daviess County**, which is located in Galena. 90.2% of children enrolled in WIC (Women, Infants & Children) and Case Management programs in both Stephenson and **Jo-Daviess Counties** have current immunizations. 100% have had three or more well child visits before the age of one. The Stephenson County Health Department holds the contract for both counties for these programs, thus the numbers are ported together.

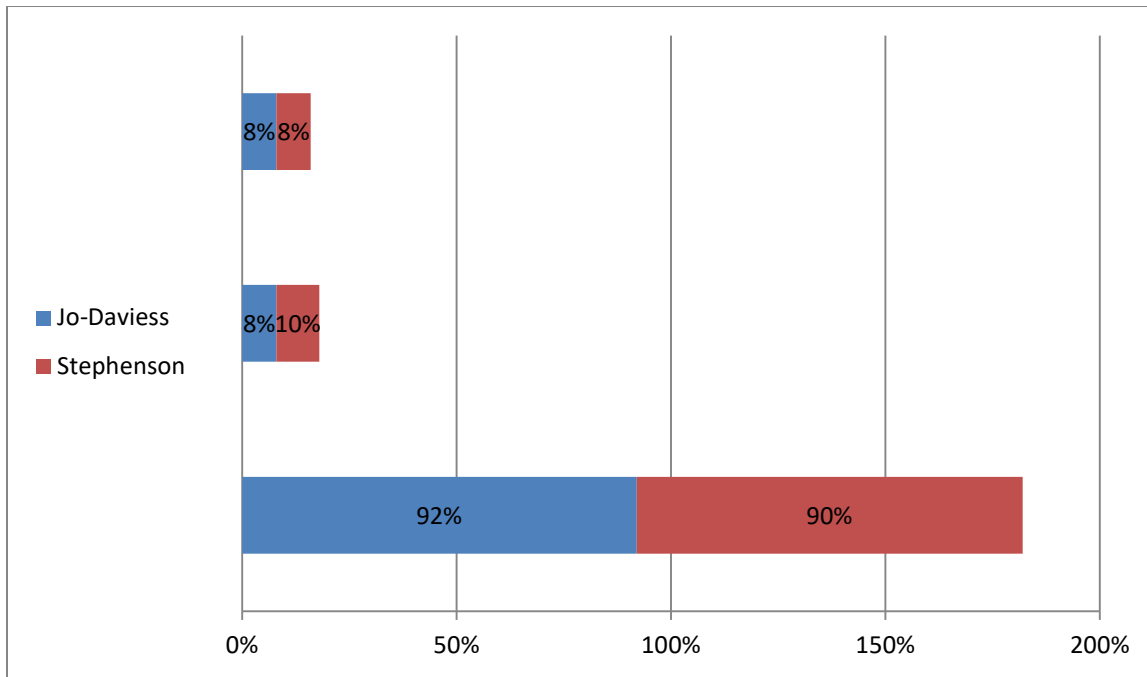
16% of adults report having poor or fair health in **Stephenson County**, and 12% in **Jo-Daviess County** with 29% of adults being obese in both counties. 53 children ages 0-5 enrolled in the WIC program from both counties are at risk of childhood obesity. Head Start combined data also indicates that 15% of the enrolled children are over the Body Mass Index for their age.

In both counties there is a reported concern in regards to finding a dentist that will accept Medicaid as payment. Of the children enrolled in Head Start 28% screened needed dental treatment, with 7% needing urgent treatment. Illinois County Health

Rankings support this. In **Jo-Daviess County** there is 1 dentist for every 2,230 residents. In **Stephenson County**, there is 1 dentist for every 1,930 residents.

Both counties have a wide range of available social service agencies that provide for the needs of the residents. However, declining grant funding, and the stagnancy of the State budget has forced many programs to scale back services and hours of operations, leaving only services for those in dire need. Gaps in services are in the cost of public transportation, as well as local dentists that take Medicaid (see client concern number two).

County Comparisons-Educational Attainment Levels vs. Illiteracy rates:



LEGEND:

	<u>Jo-Daviess</u>	<u>Stephenson</u>
@least HS grad or more	92%	90%
Non HS Grad	8%	10%
Illiteracy rate	8%	8%

In conclusion, The Client Need Assessment results have shown the economic environment and needs of the low income residents of the counties in NICAA's service area. The results point back to the major issue for people in poverty in Jo-Daviess and Stephenson counties is lack of living wage jobs. This is a major obstacle to stabilization of low income households along with the other barriers to stabilization associated in sufficient household income.

Through partnerships with other social service organizations, educational institutions, and local businesses, NICAA will continue on their mission to diminish the causes and effects of poverty by helping people identify and obtain the resources to achieve stability in order to build stronger families and communities.