

2008 Porter County Needs Assessment

Volume I:

Introduction
Living Wage
Home Ownership
Emergency Shelter
Public Transportation
Elder Care
Child Care
Youth Programs & Activities
Volunteer Resources for Nonprofits
Literacy

Introduction 5
 Executive Summary 7
 Data Usage and Sources 13
 Supporting Research 15

Volume I

Living Wage

Overview 19
 Public Opinion 21
 What is Poverty? 23
 What is Living Wage? 25
 Poverty and Living Wage in Porter County 27
 Jobs in Porter County 31
 Best Practices 33
 Resources 35

Home Ownership

Overview 39
 Public Opinion 41
 Housing Trends 43
 Affordable Housing 47
 Foreclosure 53
 Subsidized Housing 55
 Best Practices 57
 Resources 59

Emergency Shelter

Overview 63
 Public Opinion 65
 Definition and Need 67
 Porter County Emergency Shelters 71
 Best Practices 77
 Resources 81

Public Transportation

Overview 85
 Public Opinion 87
 Public Transportation Benefits
 Ridership 91
 Economic Value 92
 Environment 95
 Safety 96
 Public Transportation in Porter County 97
 Best Practices 101
 Resources 105

Table of Contents - continued

Elder Care	
Overview	109
Public Opinion	111
Elder Care Options.....	113
Assisted Living	115
Nursing Homes.....	119
Cost of Elderly Care	125
Best Practices.....	127
Resources	129
Child Care	
Overview	133
Public Opinion.....	135
Child Care Options	137
Licensed Child Care Facilities.....	141
Child Care Assistance Programs.....	145
Best Practices.....	149
Resources	151
Youth Programs and Activities	
Overview	155
Public Opinion	157
Early Intervention	159
Youth Supplement Programs	161
Residential Services	163
Juvenile Justice Programs	165
Community Service	167
Teen Mentors	169
Best Practices	171
Resources	173
Volunteer Resources for Nonprofits	
Overview	177
Public Opinion.....	179
Volunteer Trends.....	181
Volunteer Service Organizations.....	185
Best Practices.....	189
Resources	191
Literacy	
Overview	195
Public Opinion	197
What is Literacy?	199
Adult Literacy	201
Porter County Graduation Rates	205
Youth Literacy	207
Porter County Literacy Programs	211
Indiana Literacy Programs	213
United States Literacy Programs	215
Best Practices	217
Resources	221

Volume II

Medical Care

Overview 5
 Public Opinion 7
 Medical Care in Porter County 9
 Heart Disease 17
 Cancer 21
 Stroke 25
 Immunization 27
 Best Practices 29
 Resources 31

Mental Health Care

Overview 35
 Public Opinion 37
 Types of Mental Health Care 39
 Depression 41
 Child Mental Health 45
 Facilities in Porter County 47
 Best Practices 53
 Resources 55

Prescription Drugs

Overview 59
 Public Opinion 61
 Prescription Drug Dependence 63
 The Cost of Prescription Drugs 67
 Community Programs 69
 State Programs 71
 Government Programs 75
 Best Practices 77
 Resources 79

Health Insurance

Overview 83
 Public Opinion 85
 Health Insurance Guidelines 87
 Health Insurance Providers 89
 Income-Eligible Health Insurance Programs 93
 Best Practices 101
 Resources 103

Table of Contents - continued

Drug & Alcohol Treatment

Overview	107
Public Opinion	109
Adult Alcohol Abuse	111
Adult Drug Abuse	115
Youth Alcohol Abuse	123
Youth Drug Abuse	127
Porter County Treatment Facilities	129
Best Practices	131
Resources	135

Drug & Alcohol Prevention

Overview	139
Public Opinion	141
Evaluation of Programs	143
Porter County School Prevention Programs	145
Porter County Prevention Programs	153
Indiana State Prevention Programs	155
National Prevention Programs	157
Best Practices	159
Resources	163

Domestic Violence

Overview	167
Public Opinion	169
Effects of Domestic Violence	171
Domestic Violence and Children	175
Porter County Facilities	179
Best Practices	183
Resources	185

Discrimination

Overview	189
Public Opinion	191
Incidents of Racial Discrimination	193
Cause of Discrimination	199
Hate Crimes	201
Community Programs	207
Best Practices	209
Resources	213

Perspectives Consulting Group, Inc.	215
--	-----

After assessing the 2007 Citizens Survey, 2007 Stakeholder Survey, and the 2007 Inventory of Needs, the United Way of Porter County and the Porter County Community Foundation compiled a list of seventeen top priority areas in the community to assess the needs of the community.

Resources used to obtain the information in the 2008 Porter County Needs Assessment is the last page of each section. All information is publicly available.

The research and collection of secondary data came from local sources and focuses on information obtained from January through July 2008. The data reported is the most recent available as of publication in July 2008. Some sections, such as medical related information, are not released for two to three years due to the time required to compile and report the data. In addition, some data may be based off the 2000 Census and could be outdated until the next update in 2010.

The United Way of Porter County would like to thank the Porter County Community Foundation for their funding support of the 2008 Porter County Needs Assessment.

In addition, thank you to the 800 respondents who participated in the Citizen Survey, the 56 participants to the Stakeholder Survey, and all of the participants in the Inventory of Needs and Focus Groups.

The 2008 Porter County Needs Assessment includes 17 priority sections in Porter County that have been separated into two volumes. There are nine sections in Volume I, and eight in Volume II. The executive summary includes all 17 sections of the 2008 Porter County Needs Assessment.

Volume I:

Living Wage

Living wage is a term used by advocates to point out that the federal minimum wage is not high enough to support a family. The level of a living wage is often determined by consulting the U.S. Census Bureau's poverty guidelines. Living wages are created through ordinances, usually at a city or county level. A living wage ordinance requires employers to pay wages that are above federal or state minimum wage levels. The Indiana Chamber of Commerce set the living wage as twice (200.0%) the poverty rate in a recently released report. That report, "Indiana's Adult Education and Workforce Skills Performance Report," states that since 2000, 16.5% of all Indiana adults 18-64 years old are struggling to earn a living wage. Porter County's poverty rate by population has increased from almost six percent (5.9%) in 2001, to over eight percent (8.4%) in 2005. However, both Indiana and the United States have higher poverty rates than Porter County from 2001 to 2005. The average median household income for Porter County residents is \$56,710 compared to \$45,394, which is Indiana's median income. Less than thirty percent (28.8%) of Northwest Indiana jobs pay the living wage of \$19.97 per hour for a household of two adults, one working, and two children. Almost all jobs in Northwest Indiana (96.4%) pay the living wage of \$7.05 per hour for a household of one adult. The top occupation for Porter County is precision production, craft and repair occupations, which represents sixteen percent (16.0%) of Porter County's workforce.

Home Ownership

According to Freddie Mac, a financial company whose goal is to provide affordable housing to individuals with low-income, there are many great reasons to owning a home. Owning a home provides shelter for an individual and his/her family. In Porter County, twenty-six percent (26.2%) of individual's household income is \$50,000 to \$74,999, representing the majority of households. Approximately 31.0% of renters and 16.2% of homeowners in Porter County are considered to be cost burdened. Additionally, 14.0% of renters and 5.8% of homeowners in Porter County are considered to be severely cost burdened. One individual categorized as "low income" per year in Porter County makes a maximum of \$33,900 annually. With the median monthly housing cost in 2006 for Porter County at \$1,263, one individual in this category would be spending \$15,156 annually for housing. This cost is equivalent to having a forty-five percent (44.7%) cost burden. Individuals in this category make up ten percent (10.4%) of Porter County's population as referenced in the household income chart provided by the U.S. Census Bureau. Porter County has experienced the largest number of foreclosure sheriff sales in 2007 than any other year. Programs in Porter County and in Indiana have been created to help low-income families own homes. Some of these programs include: Section 8 and 42 programs, Energy Assistance Program, and the Weatherization Assistance Program.

Emergency Shelter

The need for emergency shelters in Porter County exists to the point that there is not enough capacity to meet the needs of the community. When contacting emergency shelter facilities in Porter County, all sources indicated that the community needs to find more housing alternatives to facilitate the need of Emergency Shelters. Emergency shelters typically specialize in providing shelter for individuals fleeing a specific type of situation, such as women, victims of domestic violence, or victims of sexual abuse. There are six emergency shelter facilities in Porter County, three of which are located directly in Valparaiso. Spring Valley Shelter is Porter County's largest emergency shelter, totaling 68 beds and facilitating the largest amount of individuals seeking emergency shelters.

Public Transportation

According to the American Public Transportation Association, public transportation can provide various cost savings and efficiency gains, including: congestion reduction, road and parking cost savings, consumer savings, reduced crash damages, and improved public health. In Porter County, the state of Indiana, and the United States, the most common form of transportation used to get to work is driving a car, truck, or van alone. Eleven percent (11.3%) of Porter County residents carpool to work, which is higher than the percent of Indiana residents who carpool to work (9.9%). Only 14.0% of residents in Porter County use public transportation to get to work in the state of Indiana; therefore, the majority of Porter County residents who use public transportation to get to work are employed in another state. Public transportation organizations such as the South Shore Line, Porter County Aging and Community Services, Opportunity Enterprises, and Valparaiso V-Line offer public transportation options to Porter County residents.

Elder Care

According to the U.S Census Bureau, approximately 43.0% of Americans age 65 and over will spend time in a nursing home. Long term care costs are rising at 6.0% annually, and by 2012, 75.0% of Americans over the age of 65 will require long term care. In 2006, Porter County residents age 65 and older have a median household income of \$31,185, which is \$2,491 higher (8.0%) than the median average household income in Indiana for residents over age 65. Although Porter County seniors age 65 and older have a higher household income when compared to Indiana, this is not a significant amount of income when trying to afford all necessary items for living. On average, Porter County senior citizens only make about \$2,600 monthly. In Porter County the cost of nursing homes can range from \$150 to \$200 per day, or \$4,500 to \$6,000 a month. Assisted living daily rates range from \$80 to \$100 per day, or \$2,400 to \$3,000 monthly. When comparing these rates to the average monthly income of Porter County senior citizens, there exists constraint in elderly individuals not being able to afford the proper care. There are seven assisted living options and facilities in Porter County for the elderly; however, the services, prices, and capacity of these facilities vary greatly.

Child Care

According to the National Institute of Health, early childhood development through proper child care can improve early language development, vocabulary, numeracy, and lead to a successful future. There are three basic types of child care programs offered in Porter County, which include: child care centers, child care homes, and child care provided within the parents of the child's home. There are over 40 available child care facilities throughout Porter County; however, nine have been used in the Porter County Needs Assessment to generalize the different types of child care services offered. The Indiana Youth Institute conducted a study and recorded trends of the number of licensed child care centers, licensed child care homes, and registered child care ministries in Porter County. The number of Porter County licensed child care centers have increased from 2003 to 2006 by 33.3%. However, licensed child care centers from 2000 to 2006 have decreased in Indiana by twelve percent (11.8%). Child care assistance programs such as the Child Care Development Fund, Head Start, and Early Head Start have been created to increase the quality, availability, and affordability of child care in Porter County to low-income families.

Youth Programs and Activities

By providing opportunities to youths through programs of guidance and support, the crucial stages of late childhood to early adolescence can be fostered into a foundation for the future of youths and their community. A national youth supplement program called, "The National School Program (NSLP)," which is a federally assisted meal program that operates in both public and private schools, has been implemented in the state of Indiana. From 2006 to 2007, Porter County and Indiana have seen a steady increase in the percentage of students eligible for free and reduced price lunches. Youths that have been expelled or dropped out of public education are prime users of the long-term and temporary residential treatment programs. These programs are for youths that are unable to function in their homes, schools, or are awaiting juvenile court intervention. These homes provide education and training by qualified staff, and offer valuable assessments and treatments. In 2006, Porter County received its most significant number of juvenile delinquency case filings of 508. The number of cases filed in courts on behalf of children younger than age 18 who were alleged to have committed status offenses in Porter County, reached its largest number in 2002 of 79. There are also many youth volunteer opportunities that are being offered in Porter County that are currently requesting teen volunteers. Some of the organizations are the Porter County YMCA facilities, Boys and Girls Club of Porter County, 4-H of Porter County, Boy Scouts, Girl Scouts, The Power of Youth, Portage Resale Shop, and the CCA/Spring Valley Shelter.

Volunteer Resources for Nonprofits

Volunteering has a large impact on a community by providing the necessary services that the needy or nonprofit organizations need to function. A volunteering is someone who works for community organizations primarily because they choose to do so. Of the volunteers who completed the 2007 Needs Assessment Citizen Survey, religious organizations are the most common organization in which the individuals of Porter County have volunteered for. There are two organizations in Porter County that serve as volunteer service organizations which include: The United Way Regional Volunteer Center and The Retired and Senior Volunteer Program. The United Way Regional Volunteer Center has collected information regarding individuals who have used their services and have found that the majority are females, Caucasians, and have volunteered before using the services. These programs in Porter County have been a large influence in creating a higher volunteer rate within the community.

Literacy

Literacy, as defined by the Workforce Investment Act of 1998 is, "An individual's ability to read, write, speak in English, compute and solve problems at levels of proficiency necessary to function on the job, in the family of the individual, and in society." Problems caused by low literacy include: inability to understand medicine dosage, inability to find locations on a map, inability to read to children, inability to communicate through e-mail or other written correspondence, inability to create or use spreadsheets, and the inability to complete government forms, such as tax forms. To be literate in today's world, individuals need to be able to read, write, speak, and listen. According to the 2006 American Community Survey by the U.S. Census Bureau, thirty seven percent (37.1%) of citizens age 25 and over have attained an education level of high school graduate or equivalent in Porter County, which is higher than the national average of thirty percent (30.2%). In Indiana, the percentage of individuals age 25 and over whose educational attainment in 2006 was less than a high school level was almost fifteen percent (14.9%); however, in Porter County the rate is much lower at 9.2%. In 2006, residents over the age of 25 in Porter County had a higher level of academic achievement than Indiana. In order to improve literacy among residents of Porter County, seven programs have been created and these include: Northwest Indiana Literacy Coalition, Chesterton Adult Learning Center, Portage Adult Education, The Discovery Alliance, Boys and Girls Club, Reiner Center, and Parents as Teachers.

Volume II:

Medical Care

According to the Indiana Department of Health, medical care is defined as any professional service administered by a physician or another professional provider for the treatment of an illness or accidental injury. In Porter County, there are a variety of services and specific facilities that can be found throughout the county. According to the Indiana Department of Health, the majority of Indiana's hospitals (68.0%) were established to offer general acute care services. According to the 2005 Epidemiological Report on Health Concerns of Northwest Indiana, the three leading causes of death in Porter County were heart disease (28.4%), cancer (23.9%), and stroke (5.6%) in 2002. During 2003 to 2005, the mortality rate of heart disease in Porter County, according to the report, has a lower number of total deaths than Indiana. However, both Porter County and Indiana have an overall decrease of heart disease mortality from 2003 to 2005. In order to treat and prevent heart disease, Porter County has three locations that offer specific heart related cardiologists, which are: Northwest Indiana Cardiovascular Physicians, Porter Hospital, and Portage Heart Care. Porter County is also very interested in prevention of childhood and adolescent diseases by increasing the awareness of available vaccinations to Porter County residents.

Mental Health Care

According to the 2005 Epidemiological Report, there is an existing need for mental health care in Porter County. Compared to other counties in Northwest Indiana, Porter County has the highest percentage (23.8%) of individuals who have experienced a mental health occurrence three or more days in the past month. In addition, Porter County has the second highest percent (50.0%) of individuals who sought professional help with a mental or emotion problem, compared to LaPorte and Lake Counties. According to the 2005 Epidemiological Report, 25.0% of individuals in Porter County have experienced periods of depression which lasted two or more years. Porter County had the highest percentage of depression occurrence compared to other counties in Northwest Indiana and the United States. Porter County's mental health care facilities are primarily located in Portage and Valparaiso. The only mental health care facility in southern Porter County is the Midwest Center for Youth and Families in Kouts, IN. Mental health care facilities offer services that assist in the prevention and treatment of mental disorders for both adults and children.

Prescription Drugs

Prescription drugs are essential for complementing medical procedures which include: substitutes for surgery and other medical procedures, and new treatments where there previously were none. According to the Distributing Truths and Dangerous Trends: The Facts About Medicare Beneficiaries and Prescription Drug Coverage, those that are most reliant on prescription drugs are the elderly and individuals with disabilities. In Porter County, elderly (individuals that are 65 years old or older) account for eleven percent (11.3%) of the total population in 2007. According to the U.S Census Bureau, the distribution of elderly in the Porter County community has increased consistently at about 2.3% per year since 2000. With the increasing number of individuals older than 65, the need for supplemental prescription drug coverage is needed. According to the 2005 Epidemiological Report, the older an individual in Northwest Indiana becomes, the more likely that individual will have some form of disability; thus, the need for prescription drugs could increase. Porter County offers affordable, but not the least expensive prescription drugs for its residents; Lake County offers the most affordable prescription drugs compared to Lake and Starke Counties. State programs such as HoosierRx, Indiana Medicare Buy-Ins, and various community programs have been created to assist residents of Porter County in affording of prescription drugs.

Health Insurance

Health insurance coverage is essential to providing the necessary funds in order for individuals to pay medical expenses. In 2000, the U.S. Census Bureau released data on the number of residents in Indiana and Porter County who have health insurance coverage. Porter County had a smaller percent of uninsured residents of all ages than Indiana. Therefore, the percentage of residents with insurance in Porter County is about 0.5% larger than Indiana in the year 2000. In Porter County, there are multiple independent insurance companies that offer a variety of health insurance plans. These plans can range from Fee-for-Service Plans, Preferred Provider Organization Plans, Point of Service Plans, Exclusive Provider Organization Plans, and Health Maintenance Organizations. Programs such as Medicaid, Hoosier Healthwise, Healthy Insurance Plan, and the Indiana Temporary Assistance for Needy Families have been created to offer benefits that assist low-income families afford the proper health care needed.

Drug and Alcohol Abuse Treatment

According to the Family & Social Services Administration Division of Mental Health and Addiction, the annual spending per household on alcohol in Porter County has steadily increased from 2004 to 2006 and is higher in dollars per household than both Indiana and the United States. A higher percentage of adults age 25 to 44 have abused alcohol in Porter County than any other age group. There are 4,736.0 adults age 25-44 per 100,000 individuals in Porter County that have abused alcohol in the past month, which is a rate six times higher than adults 18 to 24, and fourteen times higher than adults 65 and over. There are 3,078.4 adults per 100,000 individuals in Porter County that have been dependent on alcohol in their lifetime, while 3,774.3 adults per 100,000 individuals in Indiana have been dependent on alcohol in their lifetime. Porter County Adult Probation reports an increasing percentage of referrals that are due to drugs. According to Porter County Adult Probation, a referral is when a person is put on probation due to a court ruling. In 2004, 13.1% of all adult probation referrals were due to drugs, which increased to 13.3% in 2005, and in to 14.4% in 2006. The percentage of Indiana 6th, 8th, 10th and 12th grade students who have participated in binge drinking has increased slightly from 2005 to 2007, but is significantly lower than levels reported in 2000. The prevalence of drug and alcohol abuse is significant issue in Porter County and Indiana. Facilities in Porter County that address drug and alcohol abuse include: Alice's Halfway House for Women, Michiana Behavioral Health Care, Choices Counseling Services, Morine House, Porter-Starke Methadone Clinic, Fresh Start Counseling, and Joseph Corporation. Most facilities have payment assistance and accept many types of health insurance.

Drug and Alcohol Abuse Prevention

Drug and alcohol prevention increases awareness of usage, which allows individuals to be informed of the details pertaining to substance abuse. In the public schools of Porter County, there are at least eleven different prevention programs; and there are three community-wide prevention programs. Some of the community prevention programs include: the Porter County Red Ribbon Campaign, Porter County Drunk Driving Task Force, and the Tobacco Education and Prevention Coalition for Porter County. According to the Indiana Youth Institute, from 2000 to 2005, the percentage of Indiana high school students who have reported riding with a drunk driver in the past year has decreased on average 5.8% (4.9% for 9th graders, 4.7% for 10th graders, 7.0% for 11th graders, and 6.7% for 12th graders). National drug and alcohol abuse prevention programs are also profiled within this section.

Domestic Violence

American Families conducted a "Risk Factors and Adoptions to Violence" study of 6,000 families nationally and found that 50.0% of the men who frequently assaulted their wives, also frequently abused their children. Domestic violence starts when one person in a relationship has the need to control or dominate another. This can be caused from a person's feeling of lack of control, jealousy towards others, low self-esteem, and feelings of being inferior. According to the 2005 Epidemiological Report, Porter County has the lowest percentage of domestic violence victims in the past five years when compared to Northwest Indiana and the United States. In Northwest Indiana, there are a higher percentage of women (3.7%) than men (2.4%) who have been victims of domestic violence in the past five years. Children under the age of 18 in Porter County have seen a decrease of 52.8% in the rate of child abuse and neglect per 1,000 children from 2004 to 2006. In an effort to provide support for victims of domestic violence, Porter County created organizations and programs which include: Family and Youth Services Bureau of Porter County, The Caring Place, Child Abuse and Neglect Hot Line, Northwest Indiana Family Life Skill Center, Porter County Council on Aging Community Services, Inc., Porter Starke Services, St. Jude House of Lake County, and Agape Christian Counseling Center.

Discrimination

Direct Discrimination occurs when individuals are treated unfairly, or receive less favorable treatment, just because they have a specific attribute such as sex, age, religion, family status, or national origin. The Community Research and Service Center (CRSC), which is based out of Valparaiso University, conducts an ongoing collection of data on bias motivated incidents which can measure and establish discrimination based on race, religion, disability, sexual orientation, and ethnicity in Porter County. According to Dr. Larry Baas, professor of political science at Valparaiso University, "The rising number of bias-motivated incidents seems to have more to do with the spread of ethnic groups across the region." According to the Community Research and Services Center, the majority of bias motivated incidents appear to be centered in the Valparaiso and Portage areas in Porter County. Of the recorded bias motivated incidents, harassment and vandalism were the largest forms of discrimination. In a Quality of Life Indicators report conducted by the Northwest Indiana Quality of Life Council, the lack of diversity in individual's communities can be accountable for decreasing the exposure and acceptance of multicultural views in the Porter County community. In 2002, the Detroit News identified the Gary metropolitan area, which includes both Lake and Porter Counties, as the second most segregated metropolitan area in all of the U.S. Programs have been created in Porter County to address discrimination while celebrating the different forms of race and ethnicity. Valparaiso University has impacted the community by creating many of these programs that promote student and community involvement. Some of these programs include Study Circles on Race Relations, Martin Luther King, Jr., Cultural Center, Office of Multicultural Programs, and The Peace and Social Justice Symposium.

The information in the 2008 Porter County Needs Assessment comes from a variety of sources, collected in a variety of methods. Efforts were made to collect the most recent data as of July 17, 2008. However, it must be noted that data which is several years old may be the most recent data available.

The 2008 Porter County Needs Assessment includes primary, secondary, and self-reported data as of July 17, 2008.

Primary Data

The primary data in the report was collected specifically for the 2008 Porter County Needs Assessment and is from the 2007 Needs Assessment Citizens survey, 2007 Needs Assessment Stakeholder survey, and 2007 Needs Assessment Focus Groups which are explained in detail in **Supporting Research**. All three sources of primary data were conducted from June 2007 through September 2007. Information was gathered from the each report to bring together information based on the most significant issue facing Porter County, most significant issue facing families, and the rank of importance according to the Porter County community and stakeholders. The exact information attained from these reports is included in each section of the 2008 Porter County Needs Assessment and listed under **Public Opinion** of each section.

Secondary Data

The secondary data is information which was already collected, but applicable to the objectives of this report (i.e. Census data). Secondary data is information that was available in the form shown in the report (usually from the Internet) and free of charge. Links to the secondary data used in the 2008 Porter County Needs Assessment are listed under the **Resources** at the end of each section.

A secondary information source that was commonly used throughout the 2008 Porter County Needs Assessment was the Epidemiological Report. An Epidemiological Health Care Report was conducted by Professional Research Consultants for the United Ways of Northwest Indiana, in an effort to address health concerns in Northwest Indiana; specifically targeting Porter County, Lake County, and LaPorte County. In this report, a sample of 1,200 individuals age 18 and older from all three counties was obtained. Therefore, the percentages derived for the Needs Assessment will be reported from this sample size.

Self-Reported Data

Self-reported data consists of information that was requested directly from the organization. While the information was publicly available, it was not in the form that it was reported in this report. For example, to assess the assisted living amenities for elder care facilities in Porter County, interviewing calls were made to the facility administrative office to categorize services and prices offered to the elderly community in Porter County. The organizations contacted and the information needed to contact them are listed under **Resources** at the end of each section.

The 2008 Porter County Needs Assessment consists of three studies, which include: The 2007 Citizen Survey, The 2007 Stakeholder Survey, and The 2007 Inventory of Services and Focus Groups. The studies and focus groups were conducted from June through October 2007 and were developed based on input from United Way of Porter County and Perspectives Consulting Group, Inc.

2007 Citizen Survey

The 2007 Citizen Telephone Survey was administered to citizens of Porter County who were 18 or older. Eight hundred surveys were completed by random dialing in order to correctly represent the demographics of Porter County. The purpose of the survey was to understand how citizens feel about issues facing Porter County, areas of concern to Porter County residents, recent building and development in Porter County and volunteering and charitable contributions.

2007 Stakeholder Survey

The 2007 Stakeholders Telephone Survey was conducted with Stakeholders of Porter County. Stakeholders include Porter County residents involved in organizations who have personal experiences or exposure to the issues discussed in the survey, such as Government Officials, School Superintendents, and business professionals. Topics of the 2007 Stakeholders Survey include: quality of life in Porter County, strengths and issues facing Porter County, community needs and resource allocation.

2007 Inventory Services and Focus Groups

The 2007 Inventory of Services was conducted in order to identify existing needs in Porter County regarding programs and services offered, clients served, locations, cost to clients, outcomes and impacts of programs and services, and unmet needs within organizations. Telephone calls were made to organizations within Porter County from the 2005 Resource Directory, resulting in 104 completed surveys.

In addition, six focus groups were conducted with community members. A list of the community members was provided by United Way of Porter County. Two of the six focus groups consisted of participants representing nonprofit organizations in Porter County. Each of the following groups participated in one focus group each: Porter County youth, employers in Porter County, public safety and government officials from Porter County, and community leaders. All focus groups were moderated by Perspectives Consulting Group, Inc. consultants and discussed the same issues, although all groups were not asked every question. The main topics of discussion in the focus groups included: top issues in Porter County, how to adequately address community needs in Porter County, and explore how the community can better address needs and allocate resources effectively.

This section reviews living wage in Porter County. The definitions of poverty and living wage are discussed as well as the rates of poverty in Porter County, Indiana, and the United States. Growing jobs in Porter County are also discussed, as well as the results of other cities and counties with living wage ordinances.

Overview	19
Public Opinion	21
What is Poverty?	23
What is Living Wage?	25
Poverty and Living Wage in Porter County	27
Jobs in Porter County	31
Best Practices	33
Resources	35

Living wage is a topic of concern within Porter County. The idea of a living wage encompasses issues surrounding the availability of jobs for people who are unemployed, in poverty, and who want to work. Some highlights of this section include:

- The U.S. Census Bureau uses the criteria set by the Office of Management and Budgets (OMB) to provide thresholds of the amount of annual monetary income that determines whether or not a person or household is living in poverty.
- Living wage commonly refers to wages set by local ordinances. Living wage is also a term used by advocates to point out that the federal minimum wage is not high enough to support a family.
- According to the U.S. Census Bureau, Porter County's overall poverty rate has increased from almost six percent (5.9%) in 2001, to over eight percent (8.4%) in 2005.
- Less than thirty percent (28.8%) of northwest Indiana jobs pay the living wage (\$19.97 per hour) for a household of two adults, one working, and two children.
- Among Indiana residents that have no college education 651,609 or about twenty percent (19.9%) are working but living in families that earn less than a living wage of 200.0% of the poverty level.
- According to information found at the Indiana Prevention Resource Center's web site, the top occupation for Porter County is precision production, craft and repair occupations, which represents sixteen percent (16.0%) of Porter County's workforce.
- According to the Indiana Department of Workforce Development, the fastest growing occupation from 2002 to 2012 is a registered nurse (RN) which requires at least an associate's degree. A RN earns an average salary of \$49,067.

The 2007 Needs Assessment Citizen Survey was completed by 800 residents of Porter County in June and July 2007. When asked to identify the three most significant issues facing Porter County residents, the top issues named were employment and substance abuse. Almost twenty-two percent (21.9%) of Porter County residents feel that employment is one of the top three issues facing Porter County residents. When asked to rate their level of concern, 35.0% of respondents feel that the availability of living wage jobs is a moderate concern, while 14.3% of respondents feel that the availability of living wage jobs is a major concern. Thirty percent (30.3%) of respondents feel that the availability of jobs for people who want to work is a moderate concern, and 13.1% of respondents feel that the availability of jobs for people who want to work is a major concern. Only eight percent (7.9%) of respondents feel that poverty is a major concern.

Public Opinion of Living Wage Jobs			
		Community Survey	Stakeholder Survey
Employment	Most significant issue facing Porter County	1st	4th
	Most significant family issue	2nd	NA
	Rank of significance among forty-three (43) issues	4th	16th
	Percentage indicating moderate or major concern	49.3%	64.2%
Poverty	Most significant issue facing Porter County	13th	10th
	Most significant family issue	15th	NA
	Rank of significance among forty-three (43) issues	25th	32nd
	Percentage indicating moderate or major concern	27.8%	37.7%

Source: 2007 Needs Assessment Community Survey and 2007 Needs Assessment Stakeholder Survey

The 2007 Needs Assessment Stakeholder Survey was completed by 53 Porter County stakeholders in September and October 2007. According to the 2007 Needs Assessment Stakeholder Survey, seventeen percent (17.0%) of respondents feel that the availability of living wage jobs is a major concern, while 47.2% of respondents feel that it is a moderate concern. Nearly thirty-six percent (35.8%) of respondents feel that the availability of jobs for people who want to work is a moderate concern, while 11.3% of respondents feel that the availability of jobs for people who want to work is a major concern. Less than ten percent (9.4%) of respondents feel that poverty is a major concern.

Six focus groups were held in September 2007 with; nonprofit organization representatives, youth, employers, public safety and government officials, community leaders, and donors. Comments made during the focus groups may contain information that is incorrect; the comments simply reflect what that person believes. Focus group participants shared the following comments about living wage, employment, and poverty:

- *There is a gap between rich and poor. This is a worldwide problem. The gap is getting substantially larger. In other countries, taxes and welfare are the solutions, but here it's just the opposite – we cut taxes and we cut welfare basically. The gap grows larger; it exacerbates the problem. It's not a race issue, it's a class issue. It could be solved by education and better paying jobs.*
- *Jobs for people under 30 – they're floundering to know what to do in our county. Young people and older people with jobs were brought together through a service learning project several years ago.*
- *Job placement assistance for job placement at all levels. There are people who are unemployed at 60 who are looking for something to do; you have people out of work at 30 who are looking for something to do.*
- *Porter County has things to do, but I don't want to work at the mill. I can't think of any opportunity here that I would be interested in doing for a job.*

- *I'm not sure what I want to do, that is my biggest reason for not staying. The mills are shrinking and because I am a woman I would most likely not be doing manual labor. We have a lot of agricultural jobs, but that does not interest me.*
- *I think the county may not be aware of the amount of people who are in the lower class struggling financially. A large portion of Porter County doesn't realize that there is a lower class that goes unnoticed to some degree. It's not just seniors; it's the working poor and single moms as well.*
- *I think this area is perceived as very affluent. We're not aware of the number of people living in poverty. From our perspective, the press is full of wonderful stories about the quality of our schools, plus the higher education system. But there's such a huge number of people who fall in that gap – people who don't get their high school diploma, people who don't speak English, people who got their high school diploma but never went on to post-secondary education and are not able to advance in the workplace.*
- *If you're not living in a community where, historically, you could finish high school and if you didn't have a vision of something else you could get a job in a mill or manufacturing and not have to go on. For some families that's a real struggle.*
- *The lower entry-level workforce concerns me with their inability to follow directions. It's virtually impossible to find good people to work for \$7.00 per hour.*
- *Some of that goes with the growth in our county in the last five years. But with that growth and bringing in new businesses, you also struggle with businesses saying, "I can't find people who can work for me." So we continue to struggle with economic people saying this business wants to come into our county but there are no people to work for them. It's a vicious circle.*
- *From an educational standpoint, we know that the kids in school today are going to graduate high school and get jobs that haven't even been created yet.*
- *There's also personal responsibility. Really what we need is jobs that will pay a good living wage...and an educated workforce.*
- *I have several people tell me they can't get a job and then the next person that comes in says that there's lots of jobs out there, so I think maybe people are just too selective.*
- *There are jobs available, but the people who can work don't meet these criteria.*
- *Valparaiso does not have enough jobs for the growth that it has seen.*
- *Is there a job clearinghouse in Porter County? We struggle to find people in Porter County to come work for us. People need to know that small companies are there. We offer stable employment.*

Poverty is the lack of the things that determine the quality of life, such as food, clothing, shelter and safe drinking water, but also intangibles such as the opportunity to learn and meaningful employment.

The U.S. Census Bureau uses the criteria set by the Office of Management and Budgets (OMB) to provide thresholds of the amount of annual monetary income that determines whether or not a person, or household, is living in poverty. Monetary income before taxes is used to determine poverty as well as the size of the household and the ages of the members of the household.

Poverty Thresholds					
Size of family unit	Related children under 18				
	None	One	Two	Three	Four
One person	\$10,787				
Two persons	\$13,884	\$14,291			
Three persons	\$16,218	\$16,689	\$16,705		
Four persons	\$21,386	\$21,736	\$21,027	\$21,100	
Five persons	\$25,791	\$26,166	\$25,364	\$24,744	\$24,366
Six persons	\$29,664	\$29,782	\$29,168	\$28,579	\$27,705

Source: U.S. Office of Management and Budgets

For example, if a household consists of one adult and one child, the size of the family unit is two persons, and the number of related children under 18 is one. According to the table, the poverty threshold for such a household is an annual income of \$14,291.

According to the U.S. Census Bureau the official poverty rate in 2006 for the U.S. was 12.3%, or 36.5 million people, which is higher but not statistically different from 2005 data. Over seventeen percent (17.4%) or 12.8 million children under 18 are living in poverty as of 2006. For those over the age of 65, almost eleven percent (10.8%) or 20.2 million are living in poverty as of 2006.

Living wage has several different definitions. Living wage is a term used by advocates to point out that the federal minimum wage is not high enough to support a family. The level of a living wage is often determined by consulting the U.S. Census Bureau’s poverty guidelines. The idea behind a living wage is that wages should not be set at poverty levels because people working full time should not live in poverty. Therefore, some living wage levels are set at the income level where someone no longer qualifies for government assistance which is usually 130.0% of the poverty level according to the Economic Policy Institute.

Living Wage Thresholds					
Size of family unit	Related children under 18				
	None	One	Two	Three	Four
One person	\$21,574				
Two persons	\$27,768	\$28,582			
Three persons	\$32,436	\$33,378	\$33,410		
Four persons	\$42,772	\$43,472	\$42,054	\$42,200	
Five persons	\$51,582	\$52,332	\$50,728	\$49,488	\$48,732
Six persons	\$59,328	\$59,564	\$58,336	\$57,158	\$55,410

Source: Indiana Chamber of Commerce

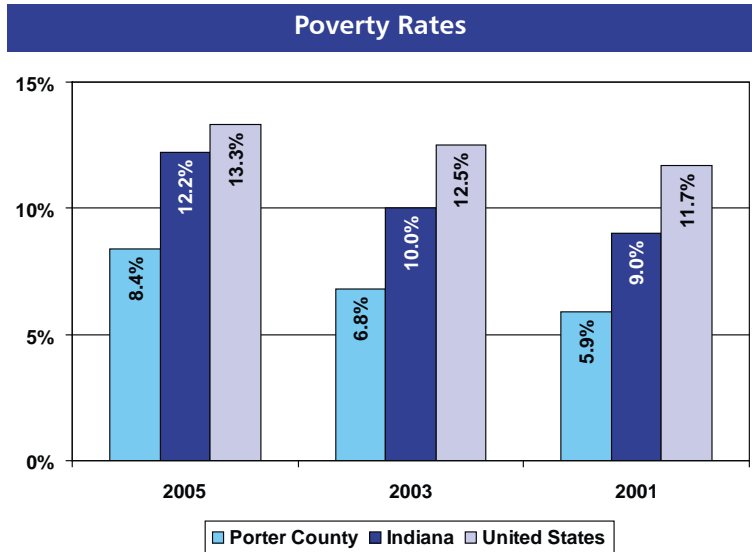
Living wages are created through ordinances, usually at a city or county level. A living wage ordinance requires employers to pay wages that are above federal or state minimum wage levels. As of summer 2006, there were over 140 different living wage ordinances throughout the United States. Often the living wage only affects a specific set of workers, usually those employed by a business that has a contract with the city or county government. The rationale behind these ordinances is that the city and county governments should not contract with employers who pay poverty-level wages.

The Indiana Chamber of Commerce set the living wage as twice (200.0%) the poverty rate in a recently released report. That report, “Indiana’s Adult Education and Workforce Skills Performance Report,” states that since 2000, 16.5% of all Indiana adults age 18-64 years old are struggling to earn a living wage.

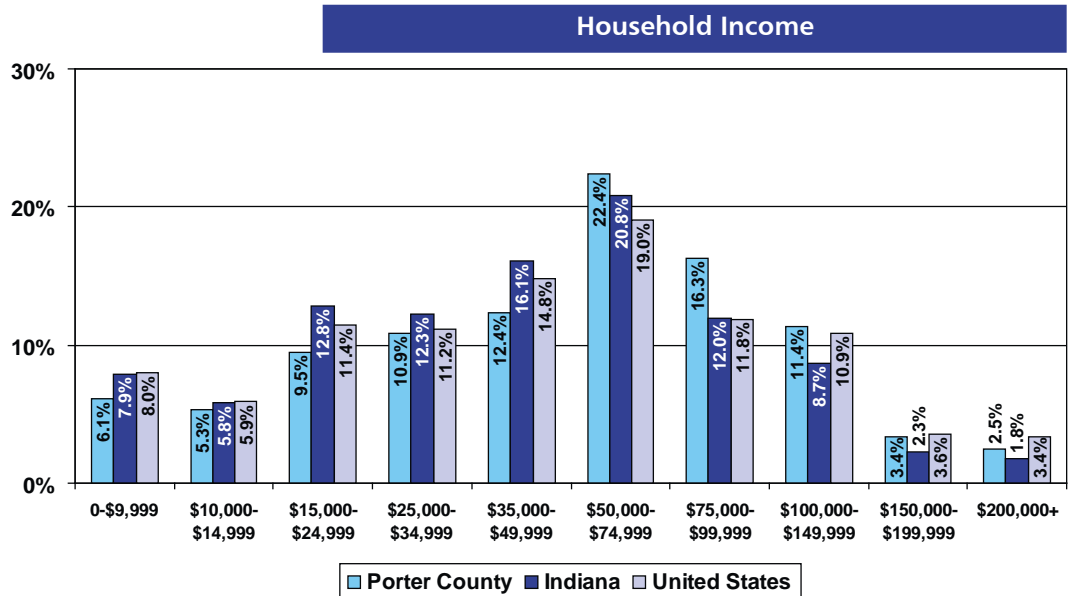
The living wage threshold table uses Indiana’s Chamber of Commerce’s definition of a living wage which is 200.0% of poverty. If a household consists of one adult and one child, the size of the family unit is two persons, and the number of related children under 18 is one. The living wage threshold for such a household is an annual income of \$28,582.

Poverty and Living Wage in Porter County

According to the U.S. Census Bureau, Porter County's poverty rate by population has increased from almost six percent (5.9%) in 2001, to over eight percent (8.4%) in 2005. However, both Indiana and the United States have higher poverty rates than Porter County from 2001-2005. The United States poverty rate was almost twelve percent (11.7%) in 2001, and increased by 1.6% to thirteen percent (13.3%) in 2005. In 2001 Indiana had a poverty rate of nine percent (9.0%), which increased by 3.2% to twelve percent (12.2%) in 2005.



Source: U.S. Census Bureau



Source: U.S. Census Bureau

Data from the 2006 American Community Survey reports that Porter County has a median household income of \$56,710 compared to \$45,394 which is Indiana's median income. The United States has a median household income of \$48,451. The largest portion of Porter County households, twenty-two percent (22.4%), have an income between \$50,000 and \$74,999. Sixteen percent (16.3%) of Porter County households have an income between \$75,000 and \$99,999 which is 4.3% higher than Indiana and 4.5% higher than the United States.

Poverty and Living Wage in Porter County - continued

Living Wage Northwest Indiana

	Living Wage (hourly in dollars)	Percent of Jobs in Northwest Indiana That Pay This Wage
Two Adults, One Working, and Two Children	\$19.97	28.8%
One Adult and One Child	\$13.98	45.6%
One Adult	\$7.05	96.4%

Source: Living Wage Calculator

*Data includes information from Porter, Jasper, Lake, and Newton Counties

Penn State University has developed a Living Wage Calculator that estimates the cost of living in communities regions within the United States. The calculator lists typical expenses, the living wage, and typical wages for the area selected. Data used for the calculator includes food, child care, medical care, health insurance, housing, transportation and other. Calculating the living wage through this method can provide better guidelines for a living wage.

Information on occupational employment and wage estimates was obtained through the U.S. Department of Labor and the Bureau of Labor and Statistics and was not available at a county level. The information provided in the table is based on information that is for Northwest Indiana which includes the counties of Jasper, Lake, Newton and Porter. Less than thirty percent (28.8%) of Northwest Indiana jobs pay the living wage of \$19.97 per hour for a household of two adults, one working, and two children. Almost all jobs in Northwest Indiana (96.4%) pay the living wage of \$7.05 per hour for a household of one adult.

Poverty and Living Wage in Porter County - continued

Living Wage Indiana		
	Living Wage (hourly in dollars)	Percent of Indiana Jobs That Pay This Wage
Two Adults, One Working, and Two Children	\$19.30	27.9%
One Adult and One Child	\$13.31	56.8%
One Adult	\$7.11	99.2%

Source: *Living Wage Calculator*

In Indiana the living wage for a household of two adults (one working) and two children is \$19.30 per hour. Twenty eight percent (27.9%) of jobs in Indiana pay the living wage for a household of two adults, one working, and two children. A household of one adult and one child in Indiana has a living wage of \$13.31 per hour and almost fifty seven percent (56.8%) of jobs in Indiana pay that rate, which is higher than the percentage of jobs in Porter County that pay the living wage for one adult and one child (45.6%).

Indiana’s Adult Education and Workforce Skills Performance Report, which was released February 2008, states that an estimated 960,000 to 1.2 million employed residents have literacy skills below the minimum standard required for successful employment in a knowledge-based economy. Among residents that have no college education 651,609 or about twenty percent (19.9%) are working but living in families that earn less than a living wage of 200% of the poverty level.

Top Five Occupations

Job Rank	Porter County	Indiana	U.S.
1 st	Precision production, craft and repair (16.0%)	Administrative support (15.0%)	Administrative support (16.0%)
2 nd	Professional specialty (15.0%)	Precision production, craft and repair (13.0%)	Professional specialty (14.0%)
3 rd	Administrative support (15.0%)	Service (13.0%)	Executive, administrative, and managerial (12.0%)
4 th	Sales (11.0%)	Professional specialty (12.0%)	Service (12.0%)
5 th	Service (11.0%)	Sales (11.0%)	Sales (12.0%)

Source: Indiana Prevention Resource Center

According to information found at the Indiana Prevention Resource Center’s web site, the top occupation for Porter County is precision production, craft and repair occupations which represents sixteen percent (16.0%) of Porter County’s workforce. Professional specialty and administrative support occupations both represent fifteen percent (15.0%) of Porter County’s workforce. For Indiana, the top occupation is administrative support (15.0% of workforce) followed by service and precision production, craft and repair occupations which each represent 13.0% of Indiana’s workforce. The top occupations in the United States are administrative support (16.0% of workforce) and professional specialty (14.0% of workforce).

Top Five Growing Jobs in Indiana			
Occupation	Growth	Wage	Education and training required
Registered Nurse	15,400	\$49,067	Associate Degree
Postsecondary Teacher	9,150	\$45,890	Doctoral Degree
First-Line Supervisor-Construction & Extraction	2,660	\$51,047	Work experience in related occupation
Computer System Analyst	2,250	\$59,976	Bachelor's Degree
Social Worker	2,090	\$32,625	Bachelor's Degree

Source: *Indiana's Adult Education and Workforce Skills Performance Report 2008*

According to the Indiana Department of Workforce Development the fastest growing occupation from 2002 to 2012 is registered nurse which requires at least an associate's degree and the average salary is \$49,067. Postsecondary teachers (usually college professors) are the second fastest growing occupation. A doctoral degree is required and the average salary is \$45,890.

The effects of a living wage ordinance go beyond financial benefits. In a study conducted by the Labor Studies Center at Wayne State University in 2005 it was found that, "earning a living wage has a positive impact on employees' sense of self-sufficiency and accomplishment." The report also states that the positive impact on employee morale typically results in a decrease in employee absenteeism and greater productivity that benefits the employer. Better wages tend to attract better employees who are more dedicated to their jobs resulting in a higher quality of job performance. The following is information about cities or counties throughout the United States that have enacted living wage ordinances.

Westchester County, New York

November 2002

The county legislature approved a law in November 2002 that ensured pay of at least \$10.00 per hour plus health benefits, or \$11.50 an hour without health benefits for most service contractors doing at least \$50,000 of business in the county. This also applied to firms receiving more than \$100,000 or more in economic development assistance from the county in the form of grants, loans, and tax abatements. The living wage raised in 2006 to \$11.50 an hour plus an extra \$1.50 for benefits.

Lansing, Michigan

September 2003

Lansing enacted a living wage ordinance in September 2003 that provided for a wage that is equivalent to 125.0% of the federal poverty guidelines. In 2005 the rate was \$12.50 per hour. The plan was enacted through the mayor by an executive order.

Durham County, North Carolina

June 2004

The Durham County board of commissioners passed a living wage ordinance in June 2004 setting the county's living wage at 7.5% above the federal poverty level for a family of four, which was \$10.34 as of 2006. The ordinance applies to employees of the county and those working on county service contracts, including temporary contracts.

Bloomington, Indiana

March 2005

In March of 2005 the city of Bloomington, Indiana passed an ordinance that mandates employers to pay a wage of \$10.00 an hour. Employers that provide healthcare may deduct up to 15.0% of the \$10.00 regardless of whether the employee takes the insurance or not. The wage level is indexed to the Consumer Price Index, with any increase taking place at the beginning of the year. The ordinance became effective January of 2008.

Albuquerque, New Mexico

April 2006

In April 2006 the Albuquerque city council became only the fourth city in the country to enact an entire city minimum wage increase. The passed legislation raised the minimum wage to \$7.50 an hour. The raise will take place in increments, with the final raise in 2009.

- 2007 Needs Assessment Citizen Survey, United Way of Porter County, <http://www.unitedwaypc.org>
- 2007 Needs Assessment Inventory of Services and Focus Groups, United Way of Porter County, <http://www.unitedwaypc.org>
- 2007 Needs Assessment Stakeholder Survey, United Way of Porter County, <http://www.unitedwaypc.org>
- 21st Fund, <http://www.21fund.org>
- A Beginner's Guide to Accountable Development, <http://www.goodjobsfirst.org>
- Bureau of Economic Analysis, <http://www.bea.gov>
- Bureau of Labor Statistics, <http://www.bls.gov>
- Economic Policy Institute, <http://www.epi.org>
- Hoosiers By the Numbers, <http://www.hoosierdata.in.gov>
- Income, Earnings, and Poverty Data From the 2006 American Community Survey, <http://www.census.gov/prod/2007pubs/acs-08.pdf>
- Indiana Prevention Resource Center, <http://www.drugs.indiana.edu>
- Indiana's Adult Education and Workforce Skills Performance Report, <http://www.indianachamber.com/adulteducation/INAdultEdWorkforceReport2-08.pdf>
- Inside Indiana Business, <http://www.insideindianabusiness.com>
- Living Up to the Living Wage, <http://www.laborstudies.wayne.edu/research/LW05Report.pdf>
- Living Wage Calculator, <http://www.livingwage.geog.psu.edu>
- Low-Wage Workers Demographic Statistics, <http://www.quintcareers.com>
- Northwest Job Gap Study: Living Wage Jobs in the Economy, <http://www.nwfco.org>
- Poverty and Occupation Statistics, <http://www.factfinder.census.gov>
- Solutions for America, <http://www.solutionsforamerica.org>
- The 2007 Health and Human Services Poverty Guidelines, <http://www.aspe.hhs.gov/poverty/07poverty.shtml>
- The Impact of Wal-Mart Business Practices: A Regional Analysis, http://mpa.ub.uni-muenchen.de/6628/2/MPRA_paper_6628.pdf
- The Living Wage Resource Center, <http://www.livingwagecampaign.org>
- What is a Living Wage?, <http://www.nytimes.com>

This section reviews home ownership in Porter County including: housing trends, affordability of housing for Porter County residents, housing foreclosures, subsidized housing, and programs that benefit low income individuals seeking housing opportunities.

According to Freddie Mac, a financial company whose goal is to provide affordable housing to individuals with low income, there are many great reasons to consider owning a home. Owning a home provides shelter for an individual and his/her family. Owning a home is also a good way for individuals and families to build equity.

However, there are risks involved when individuals or families purchase a home. Some of these risks include: increasing monthly housing expenses such as repair or replacements, property values can depreciate, and if an individual is having financial problems and needs to downsize quickly, it can be more difficult to do with a home as compared to a rented property. Finding affordable housing has become a challenge to residents in Porter County.

Overview	39
Public Opinion	41
Housing Trends	43
Affordable Housing	47
Foreclosure	53
Subsidized Housing	55
Best Practices	57
Resources	59

Home ownership is a primary topic of concern within Porter County. The ways in which a community can provide accessible and affordable housing opportunities to residents is of extreme importance. Some highlights of this section include:

- The number of households in Porter County has increased significantly from 1999 to 2006 in comparison to Indiana.
- When comparing the percentage of renters, owners, and vacant homes in Porter County, almost seventy-four percent (73.3%) are owned, compared to renters (21.8%), and vacant homes (4.9%).
- The majority of Porter County residents have an annual household income between \$50,000 and \$75,000.
- According to 2000 data, approximately 31.0% of renters and 16.2% of homeowners in Porter County are considered to be cost burdened as defined by the U.S. Department of Housing and Development.
- An individual in Porter County who has to pay 30.0% of their income towards housing expenses can only afford a monthly housing cost of \$452. Indiana individuals on average can only afford a monthly cost of \$439.
- Since 2003, Porter County has currently experienced a twenty-five percent (25.4%) increase in the number of foreclosure sheriff sales.
- Section 8 has run out of funds and no longer provides rental assistance for families or individuals in Porter County.

Public Opinion of Home Ownership

The 2007 Needs Assessment Citizen Survey was completed by 800 residents of Porter County in June and July 2007. When asked to identify the most significant Issues facing Porter County residents, availability of affordable housing was ranked sixth with 4.1% of Porter County families feeling that affordable housing is the number one Issue facing their county.

The 2007 Needs Assessment Stakeholder Survey was completed by 53 Porter County stakeholders in September and October 2007. Nearly forty percent (39.6%) of respondents indicated that availability of affordable housing was a moderate concern, while 22.6% feel that the availability of affordable housing is a major concern.

	Community Survey	Stakeholder Survey
Most significant issue facing Porter County	6th	7th
Most significant family issue	6th	N/A
Rank of significance among forty-three (43) issues	15th	11th
Percentage indicating moderate or major concern	38.9%	62.2%

Source: 2007 Needs Assessment Citizen Survey and 2007 Needs Assessment Stakeholder Survey

Six focus groups were held in September 2007 with nonprofit organization representatives, youth respondents, employers, public safety workers and government officials, community leaders and donors. Comments made during the focus groups may contain information that is incorrect; the comments simply reflect what that person believes. Focus group participants shared the following comments about home ownership.

- *Affordable housing is a critical issue in this community.*
- *I think the difficulty is that this region has a large set of problems and when you lay them out, it looks rather dismal. The question becomes which is the most pressing, which is the most challenging. We've got the race issue here, we've got the affordable housing issue, we have one of the lowest higher education attainment rates in the nation, we have one of the lowest high school graduation rates in the nation, we have a pollution problem, we have a drug problem, we have more than our share of obesity, we're at the top of the rank in smoking and cancer for the state. I think that education is the root of the problem.*
- *In town housing is really bad.*
- *Community development has to focus on other things as well. We have a serious problem with housing. There is lead paint in houses; people are living in dangerous conditions.*
- *I do a little branch bank at Pines Village and I see those seniors coming in with their Social Security checks not covering their rent. We need to be looking at housing for seniors. I don't mean 22-story, dilapidated apartments; we need affordable – and that's probably the key word – affordable housing for seniors, especially a single senior person. Couples can work together, but singles are limited.*
- *There is a need for better housing. We need to beef up the home health care to allow people to stay in their home if that's what they want.*

- *We provide services and safe shelter for victims of domestic violence and sexual assault, but many times they'll also need to find housing, they have mental health issues, they have health care problems. So it isn't just one issue, its many issues.*
- *Housing and the cost of housing far out-weigh some of the jobs coming into the county, so that Porter County has the highest housing rates in the state of Indiana.*
- *I know other counties have complexes for just seniors that are affordable. And we touched on elder abuse, but this could possibly be a solution to alleviating some of that. Some of these people may not have to live with their kids, or have someone else take care of them if they had an affordable place where they could live. I'd just really like to see a complex here in Porter County; affordable senior housing. And I know affordable housing is needed for all, but I think specifically seniors need a place where they can congregate.*
- *If there was affordable elderly housing, then people who can't afford to live alone could. But we're seeing a substantially increased number where the children are living with the adults, with the elder, and the children abuse drugs or alcohol or something, and they keep this elder in an abusive situation, or neglect, and they take the income.*
- *With a lot of people moving into our community and with the new housing going in, I don't know if we have done a very good job of informing people of what's going on in Porter County or connecting them with United Way. A lot of people are still very connected with Chicago, but they live in Porter County, and I don't think we've done a very good job of helping them understand how they can connect with Porter County and serve the county. We did a good job marketing and getting them to come here, now they need to feel connected.*
- *The cost of housing overall is getting to be more and more of a problem. Employers have noted the difficulty of hiring people who live locally and then they hire from outside. Naturally they would love to have their employees closer, but one of the downfalls of being successful is the overall cost of housing rising dramatically.*
- *Affordable housing has a stigma and is misunderstood. There is definitely a need for more apartments and there's a negative connotation toward apartment dwelling.*
- *You need to have a place to live; so affordable housing for families.*
- *All of these problems are going to affect the business industry and we need to start showing an investment in some of these social services. Getting the business industry to show a fiscal commitment to the housing, the education, to the prevention programs; because it's going to affect the quality of life if we don't have a business industry that will sustain us.*

In order to have an understanding of home ownership there needs to be an understanding of housing trends in Porter County. This section includes the number of households, household type, home ownership patterns, occupation by owner, percent of housing units occupied, and median home value.

Number of Households in Porter County

Year	Households	Numerical Change	Percentage Change
1990	45,159		
2000	57,616	12,457	27.6%
2006	64,647	7,031	15.6%

Source: U.S. Census Bureau

Number of Households in Indiana

Year	Households	Numerical Change	Percentage Change
2000	2,336,306		
2006	2,443,016	106,710	4.6%

Source: U.S. Census Bureau

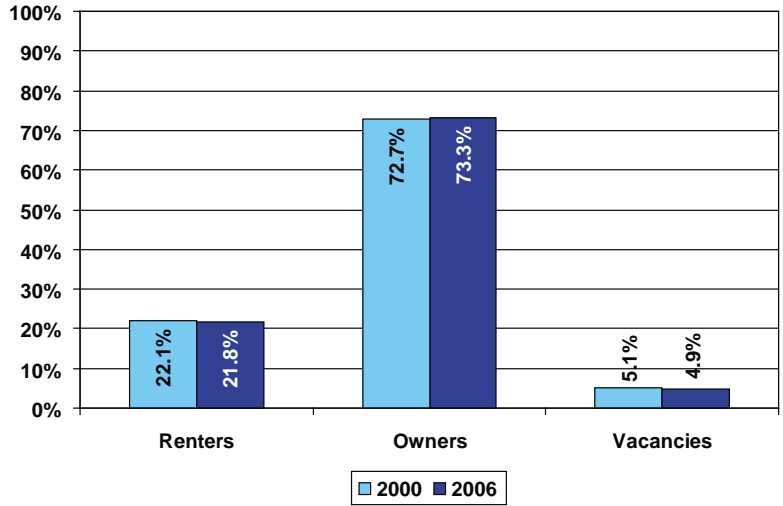
According to the U.S. Census Bureau there has been an increase of 19,488 households in Porter County from 1990 to 2006. The number of Porter County households has increased 15.6% from 2000 to 2006, compared to the 4.6% increase in Indiana. Therefore, Porter County has a larger growing rate of households in the past decade than Indiana.

Porter County Household by Type

According to the 2006 American Community Survey, the majority (69.3%) of household types in Porter County were family households. Of those within the family household category, married couples accounted for sixty-percent (54.7%) of all family households. Of the non-family households in Porter County, householders living alone accounted for twenty-two percent (25.1%).

Household by Type	Percent
Family Households	69.3%
Married-couple family	54.7%
Female householder, no husband present	11.3%
Other Family Household Types	3.2%
Non-Family Households	30.7%
Householder living alone	25.1%
Other Non-Family Household Types	5.7%
Total Households	61,491

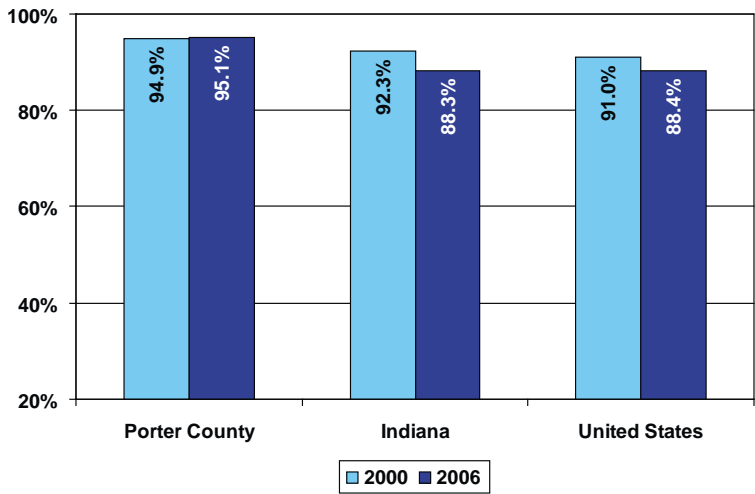
Porter County Renters, Owners, Vacancies



From 2000 to 2006, Porter County trends suggest that there have not been any rapid changes in the percent of renters, owners, or vacant households. The majority of households in Porter County continue to remain owners.

Source: U.S. Census Bureau

Percentage of Housing Units Occupied

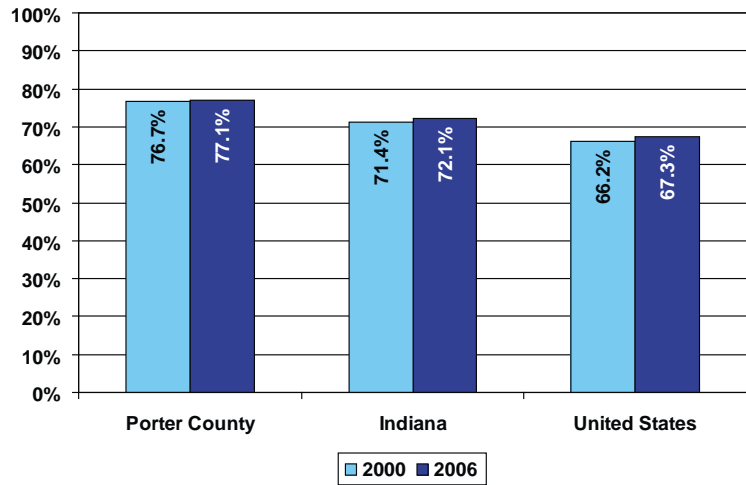


In 2006, there were 64,621 total occupied housing units in Porter County, compared to 57,616 in 2000. Porter County's occupied housing units increased slightly (0.2%) from 2000 to 2006, while both Indiana and the United States housing units occupied decreased.

Source: U.S. Census Bureau

Occupied Housing by Owner

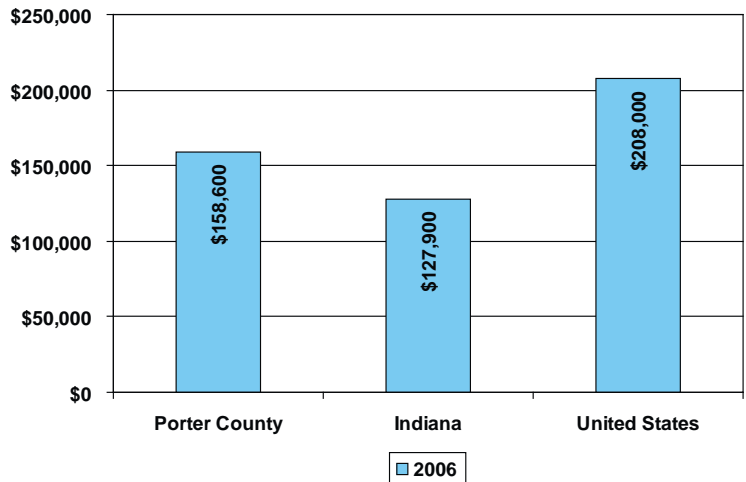
Of the total owner occupied housing units, Porter County, Indiana, and the United States all slightly increased from 2000 to 2006. Indiana however had the largest increase of housing units occupied (0.7%), while Porter County had the smallest increase (0.4%).



Source: U.S. Census Bureau

Median Home Value

In 2006, Porter County had an average median home value of \$158,600. When comparing Porter County's median home value to Indiana and the United States, Porter County's home value is 24.0% larger than Indiana, but 31.1% smaller than the United States.



Source: U.S. Census Bureau

According to the Indiana Coalition on Housing and Homelessness Issues, there are many factors such as population, economic trends, demographics, labor force, and commuting patterns that influence the availability and affordability of housing. However, the two largest factors affecting housing costs are household income and housing conditions. The amount of household income is directly correlated with affordable housing because housing conditions measure the expenses of the home. Older homes demand more maintenance and can lead to more expenses which affect the affordability of the home.

In Porter County, twenty-six percent (26.2%) of household income is between \$50,000 to \$74,999 representing the majority of households. The second largest percentage of household income falls in between \$35,000 to \$49,999 at fifteen percent (15.4%). Depending on the cost of housing in Porter County and the added costs of housing conditions, housing costs can become a burden on individuals in Porter County.

Household Income	
Household Income	Percentage
Less than \$10,000	5.3%
\$10,000 to \$14,999	4.6%
\$15,000 to \$24,999	9.9%
\$25,000 to \$34,999	10.4%
\$35,000 to \$49,999	15.4%
\$50,000 to \$74,999	26.2%
\$75,000 to \$99,999	15.2%
\$100,000 to \$149,999	8.7%
\$150,000 to \$199,999	1.9%
\$200,000 or more	2.3%
Total Households (2000)	57,616

Source: U.S. Census Bureau

According to the U.S. Department of Housing and Development (HUD), Porter County in 2005 had a median family income of \$60,450 which is above the state median family income of \$57,300. Approximately 30.4% of Porter County residents may qualify for state or federal housing assistance programs. The U.S. Department of Housing and Development has created home income limits that specify if families or individuals can qualify for state or federal housing assistance.

HUD income guideline								
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8+ Person
30% Limits	12,700	14,500	16,350	18,150	19,600	21,050	22,500	23,950
Very Low Income	21,150	24,200	27,200	30,250	32,650	35,050	37,500	39,900
Low-Income	33,900	38,700	43,550	48,400	52,250	56,150	60,000	63,900

Source: U.S. Department of Housing and Development

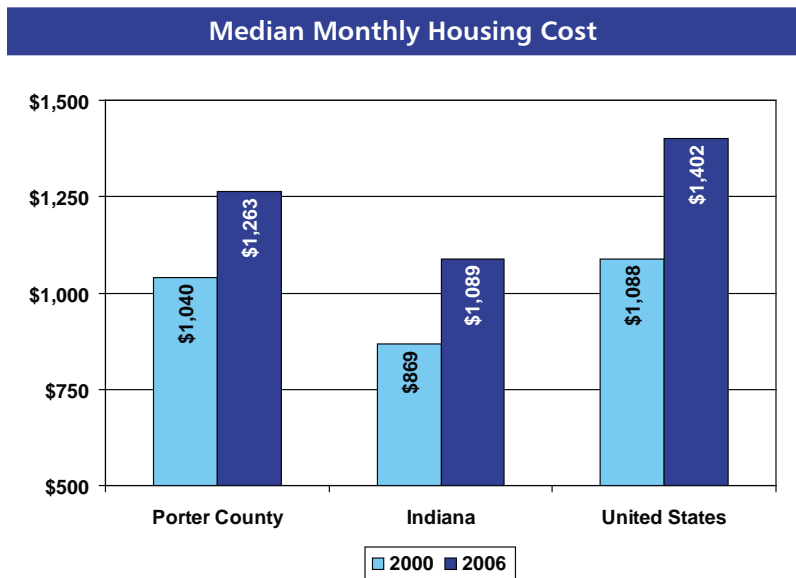
Since home owners shouldn't pay more than 30.0% of their household income on a housing unit, according to HUD, below the 30.0% limit classifies families in the low-income and very-low income categories. Low-income is classified as households whose income is at or below fifty-percent (50.0%) but greater than thirty-percent (30.0%) of the median state family income. Very low-income is defined as households whose income is at or below fifty-percent (50.0%) of the median state family income.

The cost of housing or housing conditions is also a very important aspect to consider. HUD categorizes households into two categories:

- **Cost Burden-** household is paying more than 30% of their total income towards their rent or mortgage.
- **Severely Cost Burden-** household is paying more than 50% of their income towards their rent or mortgage.

According to 2000 data by HUD, approximately 31.0% of renters and 16.2% of homeowners in Porter County are considered to be cost burdened. Additionally, 14.0% of renters and 5.8% of homeowners in Porter County are considered to be severely cost burdened. The affordability of housing decreases dramatically when an individual must spend 50% of their income towards housing costs. Residents of Porter County that are in these situations must find alternative housing or eventually foreclose their home or residence.

According to the U.S. Department of Housing and Development, one individual categorized as "low income" per year in Porter County makes a maximum of \$33,900 annual. With the median monthly housing cost in 2006 for Porter County at \$1,263, one individual in this category would be spending \$15,156 annually for housing. This cost is equivalent to having a forty-five percent (44.7%) cost burden. Individuals in this category make up roughly eleven percent of Porter County's population as referenced in the household income chart provided by the U.S. Census Bureau. When comparing Porter County to Indiana, Porter County's median monthly housing cost has remained consistently higher than Indiana's during both years.



Source: U.S. Census Bureau

When comparing the distribution of income to housing costs for Porter County residents, the majority (26.0%) of residents pay thirty-five percent (35.0%) or more of their income on housing costs. According to the U.S. Department of Housing and Development, this categorizes twenty-six percent (26.0%) of the household owners or renters as being cost burdened within Porter County. In 2006, 16,808 homes were a cost burden to their residents.

Gross Rent as a Percent of Income

Specified Renter-Occupied Housing Units	Percent
Less than 15%	20.0%
15% to 19%	17.5%
20% to 24%	14.7%
25% to 29%	8.8%
30% to 34%	6.6%
35% or more	26.0%
Not computed	6.4%

Source: U.S. Census Bureau

Cost Burden Outline

		Maximum Affordable Monthly Housing Costs by % of Family			
		30%	50%	80%	100%
Porter County	Porter County	\$452	\$754	\$1,206	\$1,508
	Indiana	\$439	\$731	\$1,170	\$1,462

Source: National Low Income Housing Coalition

According to the National Low Income Housing Coalition, a low income family in Porter County makes an average monthly income of \$1,508, compared to \$1,462 per month in Indiana. For families that are cost burdened and have to pay 30.0% of their total monthly income in Porter County, they can afford a maximum housing cost of \$452 per month. The average Indiana family can only afford a maximum total monthly house cost of \$439 per month. Low income families in Porter County can afford a higher monthly cost than low income families in Indiana; however, residents in Porter County pay a higher median monthly housing cost (\$1,263) than Indiana families (\$1,089). This indicates that there is a higher cost burden for Porter County families.

Fair Market Rent, as defined by the National Low Income Housing Coalition, is the amount of money that a given property would command, if it were currently open for leasing.

Fair Market Rents by Number of Bedrooms

	Zero	One	Two	Three	Four
Porter County	\$470	\$586	\$716	\$857	\$883
Indiana	\$441	\$502	\$612	\$785	\$836

According to the National Low Income Housing Coalition, Porter County is considered more expensive when compared to the state of Indiana. Although Porter County when compared to Indiana, on average can allocate a larger number of funds toward monthly housing costs, the average fair market rent by number of bedrooms is larger for Porter County residents than Indiana.

Source: National Low Income Housing Coalition

Income Needed to Afford FMR

	Zero Bedroom	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Porter County	\$18,800	\$23,440	\$28,640	\$34,280	\$35,320
Indiana	\$17,653	\$20,063	\$24,480	\$31,407	\$33,428

According to the National Low Income Housing Coalition, 26.2% of individuals in Porter County have a household income of \$50,000 to \$74,999. With this said, in Porter County you must have an annual income of \$35,320 in order to pay for the average four bedroom home at fair market rent. Without considering additional expenses the average Porter County resident can afford this. When comparing income needs to afford FMR in Indiana, in all number of bedroom categories, Porter County residents must have a higher income to afford these rates.

Source: National Low Income Housing Coalition

Affordable Housing - continued

		Housing Wage				
		Zero Bedroom	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Porter County	Porter County	\$9.04	\$11.27	\$13.77	\$16.48	\$16.98
	Indiana	\$8.49	\$9.65	\$11.77	\$15.10	\$16.07

Source: National Low Income Housing Coalition

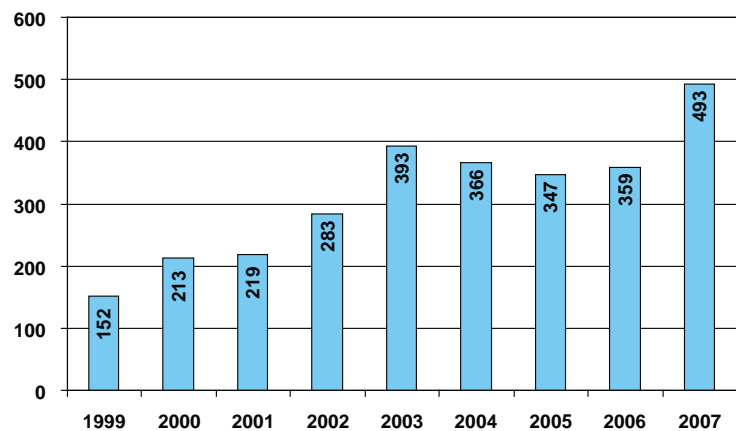
The average hourly wage needed to afford housing by number of bedrooms is higher for Porter County when compared to Indiana. In order for a Porter County resident to afford a zero bedroom home, individuals must have a hourly wage of \$9.04. To afford a zero bedroom in Indiana, the hourly wage is \$0.55 higher than Porter County. As the number of bedrooms increases in a household so does the difference in hourly wage comparison between Porter County and Indiana. In order for a Porter County resident to afford a four bedroom household, individuals must have a hourly wage of \$16.98, which is \$0.91 higher than Indiana's average.

According to the U.S. Department of Housing and Urban Development, foreclosure is the legal process by which an owner's right to a property is terminated, usually due to default. A foreclosure typically involves a forced sale of the property at public auction, with the proceeds being applied to the mortgage debt. Foreclosure is a serious situation and can be caused by a variety of circumstances such as: a divorce, lay-off, increased interest rates, and disability. According to an article in the Northwest Indiana Times published in March of 2008, "Home foreclosures in Porter County jumped by 37 percent last year, with the city of Portage the hardest hit;" according to Kathy Nichols, who arranges for the homes to be auctioned off by the county sheriff's department. "Foreclosures are a nationwide problem," resulting from lenders seeking out greater profits by loaning money at higher interest rates to high risk clients," as quoted in an interview with Donald Coffin, the associate professor of economics at Indiana University Northwest in Gary.

According to Caroline Shook of Housing Opportunities in Porter County, renters do not know that their apartment or house is being foreclosed. When the sheriff comes to their living situation and announces foreclosure, individuals or families only have one week to exit the premises. The bank takes possession of the apartment or rented home, then individuals and families are forced to live with friends, families, or at emergency shelters. Those that are home owners, unlike renters, are more knowledgeable that their home is being foreclosed because the banks will contact individuals or families appropriately before they foreclose on the house. Like renters, individuals and families are forced to live with friends, families, or at emergency shelters. Foreclosure has become a problem in Porter County, which brings new challenges to the community.

Porter County foreclosure sheriff sales represent the number of homes that have been officially categorized as foreclosed and have been officially sold by the Porter County Sheriff's Department. Porter County has experienced the largest number of foreclosure sheriff sales in 2007 than any other year. In 2003, Porter County had the second largest amount of foreclosure sheriff sales ever recorded, 393, which is still 100 homes less than 2007 sales.

Foreclosure Sheriff Sales



Source: Kathy Nichols, Supervisor, Porter County Sheriff's Department

In 2008 the U.S. Department of Housing and Urban Development (HUD) addressed the growing problem of foreclosure on a national level by releasing its own top 10 tips for homeowners who are facing foreclosure. HUD wants to encourage homeowners to take action and use every resource available so that they can gain the appropriate finances to stay in their homes.

The following 10 tips are suggestions made by HUD for someone who is unable to make a mortgage payment:

- 1. Don't ignore the problem** - The further behind individuals become, the harder it will be to reinstate the loan and the more likely they will lose their house.
- 2. Contact a lender if there is a problem** - Lenders do not want an individual's house. They have options to help borrowers through difficult financial times.
- 3. Open and respond to all mail from a lender** - The first notices individuals receive will offer information about foreclosure prevention options that can help decrease their financial problems. Later mail may include an important notice of pending legal action. Failure to open the mail will not be an excuse in foreclosure court.
- 4. Know your mortgage rights** - Individuals should find loan documents and read them carefully. Learn about the foreclosure laws and time frames in Indiana by contacting the State Government Housing Office.
- 5. Understand foreclosure prevention options** - Valuable information about foreclosure prevention (also called loss mitigation) options can be found on the internet at www.fha.gov.
- 6. Contact a non-profit housing counselor** - The U.S. Department of Housing and Urban Development funds free or very low cost housing counseling nationwide. Housing counselors can help individuals understand the law and their options, organize their finances and represent them in negotiations with a lender if needed. Contact Housing Opportunities at (219) 462-3726.
- 7. Prioritize spending** - After health care, keeping your house should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage payment. Look for optional expenses- cable TV, memberships, entertainment-that you can eliminate. Delay payments on credit cards and other "unsecured" debt until you have paid your mortgage.
- 8. Use your assets - do you have assets** - A second car, jewelry, a whole life insurance policy- that individuals can sell for cash to help reinstate your loan? Can anyone in the household get an extra job to bring in additional income? Even if these efforts don't significantly increase the available cash or an individual's income, they demonstrate to your lender that you are willing to make sacrifices to keep their home.
- 9. Avoid foreclosure prevention companies** - Many for-profit companies will contact individuals promising to negotiate a loan with their lender. While these may be legitimate businesses, they will charge a hefty fee (often two or three month's mortgage payment) for information and services that a lender or a HUD approved housing counselor will provide for free if contacted. Individuals don't need to pay fees for foreclosure prevention help, use that money to pay the mortgage instead.
- 10. Don't lose a house to foreclosure recovery scams** - If any firm claims they can stop a foreclosure immediately if individuals sign a document appointing the claim's company to act on their behalf, individuals may signing over their title to the property and becoming a renter in their own home. Never sign a legal document without reading and understanding all the terms getting professional advice from an attorney, a HUD approved housing counselor or trusted real estate professional.

According to the Community Action Agency of Northwest Indiana, subsidized housing is any type of housing that provides government regulated subsidy or rental assistance, including public, non-profit and cooperative housing, as well as rental supplements for people living in private market housing. In many cases tenants are required to pay rent based on their gross income. As mentioned earlier, in order to avoid being cost burdened, an individual's income must allocate no more than 30.0% of their gross income towards a housing unit. In most cases, the 30.0% of gross income is what defines the amount of supplement funding an individual may receive.

The following two programs have been created to provide rental assistance and low-income housing to Porter County residents:

Section 8 Program - This program is funded by the U.S. Department of Housing and Urban Development. Section 8 is designed to provide rental assistance to families or individuals so they can receive safe and sanitary housing by paying a portion of rental costs. Allocations even help cover the cost of utilities. In order to be eligible you must meet county set requirements set by HUD based on income and family composition. These guidelines have already been outlined earlier in the section. As a resident of Porter County, individuals can only pick a housing unit that has met the standards of Porter County Aging and Community Services. The owner of the property must pass a standards examination and be willing to sign a housing assistance payment contract. Once these qualifications are met, a landlord will receive all supplemental payments directly from the Section 8 HUD program. Unfortunately for the past five years, due to lack of funding, section 8 no longer is able to provide rental assistance to families and individuals.

Section 8 Facilities

	Address	City	# of Units	Telephone
James Apartments of Valparaiso	2810 Virginia Park	Valparaiso	200	(219) 462-6149
North Vale Apartments	2610 Valparaiso St.	Valparaiso	15	(219) 773-2910
Swanson Court Apartments	3253 Swanson Road	Portage	96	(219) 938-1600
Williamsburg On The Lake Valparaiso	2810 Winchester Drive	Valparaiso	30	(317) 469-0400
Porter County Aging & Community Services, Administrator of Section 8	1005 Campbell Road	Valparaiso	N/A	(219) 464-9736

Source: <http://ihcdea.in.gov/county/rental/section8/porter.htm>,

*All facilities noted currently do not offer section 8 assistance due to lack of funding

Section 42 Program - Unlike Section 8, Section 42 is an ongoing program that is offered nationally to home owners. Section 42 has been created to benefit low income residents as well as give home owners private equity benefits that are registered and follow regulations set by Section 42. Section 42 provides funding for the developmental costs of low-income housing by allowing a tax payer to take a federal tax credit cut that is usually equivalent to a large percent of the cost that was originally incurred through development expenses. If a Porter County individual or business wishes to apply for the Section 42 program, they must contact the Indiana Housing and Community Development Authority in order to make a proposal. Each year the IHEDA will decide on the amount of annual credits that can be awarded to facilities, these limits can make applying for section 42 by individuals or companies more competitive.

The amount of credit one will receive is based on:

- The amount of credits awarded to the project in the competition.
- The actual cost of the project.
- The tax credit rate announced by the IRS.
- The percentage of the project's units that are rented to low income tenants.

For low-income individuals in Porter County, Section 42 allows them to have access to facilities that provide housing units at lower cost. These costs vary among residents based on family composition and gross income. In order to be eligible, a resident of Porter County must be allocating more than 30.0% of their income towards housing costs.

Porter County has two more programs that offset the cost of home expenses for low income families. These programs are administered through an organization called the Community Action Corporation. The Community Action Corporation provides services for Jasper, Lake, Newton, and Porter Counties. The Porter County administrator is the Porter County Aging and community Services.

Energy Assistance Program - This program is designed to assist low-income households with seasonal heating and cooling expenses. This program is only offered once a year to a household and can be renewed annually if they meet the eligibility guidelines. The following are eligibility guidelines that have been made in order for an individual in Porter County to qualify for these services.

Energy Assistance Income Guidelines		
# of People	Monthly	Annually
1 Person	\$935	\$11,225
2 People	\$1,263	\$15,150
3 People	\$1,590	\$19,075
Add 3,925 for each additional person		

The benefit amount is determined by multiple factors: household size, income (125.0% of the poverty level), heating fuel type, persons at risk, and geographic location. For more information contact Porter County Aging Community Services (219) 464-9736.

Source: <http://www.nwi-ca.com>

Weatherization Assistance Program - This program is designed to reduce the amount of energy consumption of low income families while making homes safer, comfortable and more energy efficient. This not only saves the occupant money but is also environmental friendly. The program provides service to all types of homes including mobile homes, traditional single-family homes, or apartments. These benefits is based on a priority list of need.

The following outlines qualifications set by the Weatherization Assistance Program:

- Any household income at or below 125.0% of federal poverty guidelines.
- Any household with a Temporary Assistance for Needy Families recipient during the 12 months prior to applying.
- Any household eligible for the Low-Income Housing Energy Assistance Program.

Weatherization Assistance Program offers a variety of services based on the situation. Some of these services could be foundation insulation replacement, air infiltration testing and sealing, water heater replacement, cooking stove replacement, refrigerator replacement, client education program, furnace safety check, furnace replacement, and house inspections. For more information contact Porter County Aging Community Services (219) 464-9736.

Howard County, Maryland

Consolidated Plan FFY 2006
 6751 Columbia Gateway Dr., 3rd Floor
 Columbia, MD 21046
 Phone: (410) 313-6318

The Consolidated Plan was established in 2006, creating a five-year strategic plan for housing and community development goals. These goals had been developed in reference to a county needs assessment. This assessment established that providing county financial assistance for housing was of extreme importance. The following four goals were established in relation to affordable housing

Affordable Housing- The objective is decent affordable housing and the anticipated outcome is affordability and availability/accessibility.

- Preservation and rehabilitation of existing housing stock
- Homeownership Assistance to include shared equity and middle income housing (work force) units
- Expansion of affordable rental housing to include middle income (work force housing)
- Continued support of the County's public and assisted housing programs

Once Howard County had been analyzed on a statistical view, the Consolidated Plan implemented a form of strategic plans that are being used to address affordable housing. The following is a list of goals and a brief description of what the Consolidated Plan is doing to reach these goals:

Goal I. Expand efforts to preserve and retain existing Housing Stock.

- Work with villages, homeowner and community associations to revitalize neighborhoods and create or retain affordable housing, stabilize neighborhoods and improve the overall quality of life.

Goal II. Increase affordable housing through Home Ownership Assistance

- Recognizing that the County's main supply of affordable housing is in existing neighborhoods, increase the stock of affordable housing for homeownership; increase supply of well maintained affordable homeownership units; assist low and moderate-income and middle-income (work force) buyers with the purchase of their home.

Goal III. Expand the supply of affordable rental housing

Goal IV. Support the County's existing public and assisted housing programs to provide rental assistance and support services

Goal V. Support the enhancement and development of Crisis Intervention Programs to assist the working poor and others in need.

Lincoln County, Oregon

Ten-Year Housing Plan
225 West Olive Street
NewPort, Oregon 97365
Phone: (541) 752-0667

Lincoln County's Ten-Year Housing Plan, also referred to as "At Home in Lincoln County" has been an initiative to unite stakeholders, agencies, and community members to find resources and build solutions to combat the affordable housing crisis in the county. This report studied the problem, surveyed the community, and came up with many conclusions that have been used to better the community. A list of ten action steps have been created to summarize the new goals that the county has set once creating the Ten-Year Housing Plan.

1. Review and update strategies and goals of the Ten-Year Action Plan
2. Adopt housing fir strategy
3. Stop Discharging People into Homelessness
4. Improve Outreach to Persons Experiencing Homelessness ("opening the back door")
5. Preserve and increase the supply of affordable housing in Lincoln County
6. Review and change development policies to encourage affordable housing development.
7. Prevent homelessness before it starts ("closing the front door")
8. Expand Economic Opportunit3es
9. Improve and better assess homelessness and housing data
10. Promote housing and homelessness education

Greene County, New York

Planning and Economic Development Action Plan
411 Main St.
Catskill, NY 12414
Phone: (518) 719-3290

Greene County legislature received funding through the New York State Office for Small Cities Community Development Block Grant Technical Assistance program and has decided to allocate these funds toward a Planning and Economic Development Action Plan. This plan is currently examining housing needs in the county in an attempt to broaden the understanding of the components of a healthy housing mix as well as providing decision-making that can provide solutions to addressing the needs of the Greene County housing market. The action plan will identify quality housing types that address resident demand in terms of number of bedrooms, location, price, and other considerations. The Planning and Economic Development Action Plan will also build and maintain sustainable communities by encouraging the development of suitable housing affordable to a variety of residents.

The following will outline what the Planning and Economic Development Action Plan will address as stated on their web site:

- Examine the current housing stock in the County and provide a concise report detailing overall findings, future development projections with recommendations regarding current and future housing needs.
- Prepare a housing scenario analysis that will describe the likely housing development by type within Greene County;
- Determine the potential tenant and home buyer demand for various housing options;
- Examine municipal land use regulations for potential barriers to development that pose constraints within Greene County;
- Identify Public, Private and Not-for-Profit partners and potential developers;
- Provide assistance to local municipalities on the creation of appropriate land use regulations;
- Prepare a cost of services analysis for each municipality in the County; and
- Creation of "spec sheets" that will provide typical examples of various housing options appropriately scaled to the local level.

2007 Needs Assessment Citizen Survey, United Way of Porter County, <http://www.unitedwaypc.org>

2007 Needs Assessment Inventory of Services and Focus Groups, United Way of Porter County, <http://www.unitedwaypc.org>

2007 Needs Assessment Stakeholder Survey, United Way of Porter County, <http://www.unitedwaypc.org>

At Home in Lincoln County, A Ten-Year Housing Plan for Lincoln County with a Special Focus on Chronic Homelessness, <http://www.lincolntenyearplan.org>

BC Housing, What is subsidized housing, <http://www.bchousing.org/applicants/affordable>

Foreclosures jump 37 percent in Porter County, Northwest Indiana.com, http://www.newi.com/articles/2008/03/30/news/top_doc

Greene Planning and Economic Development Action Plan, <http://www.greeneplanning.com>

Howard County Maryland Consolidated Plan FFY 2006 - FFY 2010, <http://www.howardcountymd.gov/DH/DH-Docs/FINAL3rdConPlan2006-2010.pdf>

HUD Releases Tips for Avoiding Foreclosure, Information aimed at helping more homeowners stay in their homes, <http://www.hud.gov/news/release.cfm/content=pr07-105.cfm>

Indiana Housing and Community Development Authority Section 42 Qualified Contract Provision and Policies, <http://www.ihcda.in.gov/.../Appendix%20H%20-%20Section%2042%20Qualified%20Contract%20Provision%20Policys.pdf>

Kathy Nicols, Supervisor, Civil Bureau & Warrants Division, Porter County Sheriff's Department, Phone (219) 477-3156

Low Income Home Energy Assistance, Community Action Agency Program at Northwest Indiana, http://www.nwi-ca.com/Caa_liheap.asp

Porter County Housing Needs Assessment, Prepared by the Indiana Coalition on Housing and Homeless Issues, Debie Kardos, Phone (219) 462-3726

Caroline Shook, Indiana Housing Opportunities. (219) 462-3726

Section 8 Housing and Family Development, Community Action Agency Program at Northwest Indiana, http://www.nwi-ca.com/caa_section8.asp

Section 8 rental voucher program, <http://www.hud.gov/progdesc/voucher.cfm>

Weatherization Assistance Program, Community Action Agency at Northwest Indiana, http://www.nwi-ca.com/Caa_wap.asp

This section reviews emergency shelters in Porter County including; the need for emergency shelters, the available facilities in Porter County and their locations, and what other communities are doing to provide treatment and support for those individuals in need of emergency shelters.

According to the U.S. Department of Housing and Urban Development, emergency shelters are places for people to live temporarily when they can't live in their previous residence. Emergency shelters typically specialize in providing shelter for people fleeing a specific type of situation, such as battered women, victims of domestic violence, or victims of sexual abuse. The importance of having facilities in a community that can give shelter and provide the support needed for individuals and families is crucial for a healthy community. Many communities have taken the initiative to offer services and housing to individuals who need the help and support. Porter County has unique organizations that provide residents with accessible temporary housing and support services.

Overview	63
Public Opinion	65
Definition and Need.....	67
Porter County Emergency Shelters.....	71
Best Practices.....	77
Resources	81

Emergency shelters are a primary topic of concern within Porter County. Accessible temporary housing and support is needed in a community in order to assist individuals who need immediate shelter. By providing these services, Porter County can have a healthier community. Some highlights of this section include:

- There are many reasons why people need emergency shelters due to specific types of situations. Some of these situations can include drug dependency, homelessness, domestic violence, lack of affordable housing, poverty, and eviction.
- The need for emergency shelters exist in Porter County; however, there is not enough capacity to meet the needs of the community.
- Domestic violence and alcohol abuse exist in Porter County and can be a possible influence to why there is an overwhelming need for emergency shelters.
- Porter County has the smallest number of residents with income below the poverty level when compared to neighboring counties. Poverty can be associated with the need for emergency shelters.
- Of the five different facilities that have emergency shelter related services, three of them are located around the Valparaiso area. Those seeking emergency shelters in areas outside of Valparaiso experience difficulty if they do not have any form of transportation.

The 2007 Needs Assessment Citizen Survey was completed by 800 residents of Porter County in June and July 2007. When asked to identify the three most significant issues facing Porter County, emergency shelters was ranked 22 out of 23 issues as the top issue facing Porter County. When asked to rate their level of concern, 12.9% of respondents felt that the availability of emergency shelters is a moderate concern, while 6.5% of respondents felt that the availability of emergency shelters is a major concern. Thirty-seven percent (37.0%) of respondents felt that the availability of adolescent emergency shelters is a minor concern, and 30.8% of respondents felt that it is not a concern.

Public Opinion of Emergency Shelters		
	Community Survey	Stakeholder Survey
Most significant issue facing Porter County	22nd	13th
Most significant family issue	20th	N/A
The availability of Emergency Shelters	36th*	22nd*
	1.94**	2.64**

*Rank of Significance among forty-three (43) issues

**Rating of Concern on a 1-4 Scale (1 meaning not concerned 4 meaning very concerned)

Source: 2007 Needs Assessment Community Survey and 2007 Needs Assessment Stakeholder Survey

The 2007 Needs Assessment Stakeholder Survey was completed by 53 Porter County stakeholders in September and October 2007. When asked to identify the three most significant issues facing Porter County residents, emergency shelters placed 13th out of 14 significant issues. According to the 2007 Needs Assessment Stakeholder Survey, twenty-one percent (20.8%) of respondents felt that the availability of emergency shelters is a major concern, followed by 28.3% of respondents who feel it is a moderate concern. Thirty-six percent (35.8%) of respondents felt that the availability of emergency shelters is a minor concern, and 9.4% of respondents felt that the availability of emergency shelters is not a concern.

Six focus groups were held in September 2007 with nonprofit organization representatives, youth respondents, employers, public safety workers and government officials, and community leaders and donors. Comments made during the focus groups may contain information that is incorrect; the comments simply reflect what that person believes. Focus group participants shared the following comments about emergency shelter related issues.

- *A lot of the clients that we have that come to our homeless shelter; hopelessness is not the only problem. There's always so many piggy-backed on top of that and I think it's very difficult when you try to dissect this and choose...it's a combination of all. They can't keep a job because their health is bad and they can't afford treatment, or a place to live, or good nutrition, or cars to get around to get a job so that they can take care of themselves. They've applied for disability through Social Security and been denied, what do they do? If it were just one issue, we could deal with that, but they come in with multiple issues at a time.*
- *We provide services and safe shelter for victims of domestic violence and sexual assault, but many times they'll also need to find housing, they have mental health issues, they have health care problems. So it isn't just one issue, it's many issues.*
- *People are starting to recognize the issues. We had to educate people first that we had a problem with homelessness and that the homeless shelter (Highway 30) really did exist and there were people living there. Once we started educating people, it became a reality and now we have a remodeled facility with ongoing funding from various places.*
- *Limited resources. There are two shelter programs in the county and they're full all the time.*

The need for emergency shelters in Porter County exists to the point that there is not enough capacity to meet the needs of the community. When contacting emergency shelter facilities in Porter County, all sources indicated that the community needs to find more housing alternatives to facilitate the need of emergency shelters. There are many incidences in Porter County that can be attributed to individuals who are in need of emergency shelters due to specific types of situations. Some of these situations can include drug dependency, homelessness, domestic violence, lack of affordable housing, poverty, and eviction.

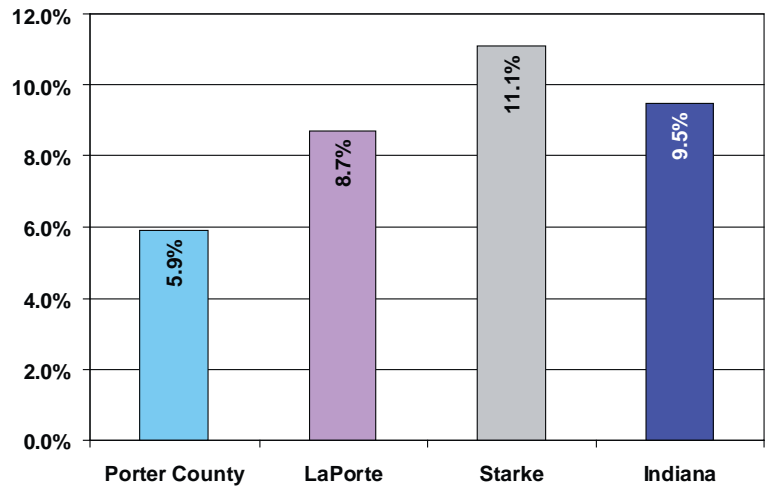
The following summarizes findings for domestic violence, affordable housing, and drug and alcohol abuse that can directly influence an individual or family to enter an emergency shelter. Details about these subjects can be found in their appropriate sections through-out the Needs Assessment.

- When compared to Northwest Indiana and the United States, Porter County has the lowest reported number of domestic violence victims in the past five years. Individuals in Porter County are forty-eight percent (47.6%) less likely than the Northwest Indiana average to be a victim of domestic violence, and 57.1% smaller than the United States average. According to the National Coalition for the Homeless, 22.0% of homeless parents in the U.S. indicated that they left their last place of residence because of domestic violence. Even though Porter County has a lower percent of victims of domestic violence in the past five years than neighboring counties, domestic violence still exists and this contributes to the ongoing need for emergency shelters. Shelters in Porter County provide immediate safety and support for women and their children to assist them in gaining control over their lives. The provision of safe emergency shelters is a necessary first step in meeting the needs of individuals fleeing from domestic violence.
- Porter County has twenty percent (20.1%) more individuals who indicated that they have abused alcohol in the past year than Indiana's average. Of those individuals who have abused alcohol in the past year in Porter County, men were 349.9% more likely than women.

The need for emergency shelters can be attributed to specific situations that influence the need of emergency shelters. Poverty is a specific situation that is an underlying problem for individuals in Porter County and Indiana.

Residents with Income Below the Poverty Level

Residents in Porter County who have income below the poverty level is lower than neighboring counties. Eleven percent (11.1%) of Starke county residents have an annual income that falls below the poverty level, which is five percent (5.2%) higher than Porter County. When compared to Indiana, Porter County also has a smaller percentage of residents who have income below the poverty level (3.6%).



Source: City-Data.com
 * Lake County did not distribute this information

Regardless of the factors that influence an individual to be homeless, individuals who are homeless in Porter County are in need of emergency shelters in order to receive temporary or transitional shelter. According to the Indiana Coalition on Housing and Homeless Issues, individuals or families that are without a home can be broken down into two categories. These categories are homeless and chronically homeless.

The following outlines how the Indiana Coalition on Housing and Homeless Issues defines these two categories.

Homeless is defined as:

- Individuals who are sleeping in areas not meant for human habitation.
- People living in transitional or supportive housing for homeless person but originally came from streets or emergency shelters.
- Ordinarily sleep in transitional or supportive housing for homeless person but are spending a short time in a hospital or another institution.
- Individuals are being evicted within a week from private dwelling units and they lack resources and supportive networks needed to obtain access to housing.
- Individuals are being discharged within a week from institutions in which they have been residents for more than 30 consecutive days, and they lack the resources and support network needed to obtain access to housing.

Distribution of Homeless in Indiana

Indiana	
Emergency Shelter Population	3,230
Transitional Housing Population	3,849
Unsheltered Population	2,798
Total Homeless Population	9,877

Source: Data includes both homeless individuals and people in homeless families with children. 2005 HUD Continuum of Care Applications for Indianapolis, Evansville, South Bend, and the balance of the state

Chronically Homeless is defined as:

- Persons as an unaccompanied homeless individual with a disabling condition who have been continuously homeless for a year or more, or had at least four episodes of homelessness in the past three years.

Distribution of Chronically Homeless in Indiana

Indiana	
Sheltered Population	1,680
Unsheltered Population	592
Total Population	2,272

Source: 2005 HUD Continuum of Care Applications for Indianapolis, Evansville, South Bend, and the Balance of the State

The Indiana Coalition on Housing and Homeless Issues also collected its own data on the amount of homelessness throughout Indiana by recording data that has been reported to their Hoosier Management Information System (HMIS). They can then use this data to assess the actual projected number of homeless people in Indiana and in Porter County. The most recent data was published in January of 2007.

Indiana Homeless Year Count July 06 - June 07

Household Member	HMIS Count	Projected Count
Head of Household	6,631	8,612
Spouses	364	473
Children	2,490	3,234
Total Homeless	9,485	12,318

Source: Indiana Coalition on Housing and Homeless Issues
 *Information excludes Marion County

All data is based on information that has been entered into the HMIS system during 2006 to 2007. Indiana has a total of nearly 10,000 known homeless residents. According to the Indiana Coalition on Housing and Homeless Issues this number can be projected to 12,000 homeless total. In both the HMIS and projected count, the majority of individuals that are homeless are also the head of the household. Of the HMIS count, seventy percent (69.9%) of individuals that are homeless are the head of the household.

Every two years the Indiana Coalition on Housing and Homeless Issues does a one night count statewide on the number of individuals reported in a homeless shelter or emergency shelter. The last night count was conducted on January 25, 2007.

Homeless One Night Count

Total Homeless	
Indiana, One Night Count	7,551
Porter County, One Night Count	72

Source: Indiana Coalition on Housing and Homeless Issues
 *Information excludes Marion County

Based on the total one night count conducted in January, Porter County accounts for 1.0% of the total. All reports for Porter County were reported directly from shelters and did not measure individuals that might not have been sheltered.

Emergency shelters are in a constant struggle to serve the total population of individuals who need emergency care in Indiana and in Porter County. Data does not exist to show the statistical representation of the number of available units and history of emergency shelters in Porter County. However, state data has been calculated by the Indiana Coalition on Housing and Homeless Issues which helps to show the need for emergency shelters on a state level. All emergency shelters in Porter County are consistently at maximum capacity; therefore, the lack of funding or housing alternatives makes this a burden on the community.

The chart represents emergency shelters in Indiana as a whole. Individual facilities outnumber both family units and family beds as the type of total year round facilities. There appears to only be 71 seasonal shelters, which is significantly smaller than total year round shelters. Seasonal shelters are temporarily created in communities to give shelter to the homeless during overnight conditions. Also, as noted, there is a large over-flow of 1,000 vouchers.

Emergency Shelters	
	Indiana
Family Units	558
Family Beds	1,965
Individual	2,136
Total Year Round	4,152
Seasonal	71
Over-flow/ Voucher	1,000

Source: 2005 HUD Continuum of Care Applications for Indianapolis, Evansville, South Bend, and the Balance of the State

Porter County Emergency Shelters - continued

The following shows the location of all five different facilities that have emergency shelter related services, followed by an outline of the programs and services that are offered.



- - Spring Valley Shelter
- - Gabriel's Horn
- - Moraine House
- - Alice's Halfway House for Women
- - The Caring Place

There are only five forms of emergency shelters in all of Porter County, three of which are located in Valparaiso. The low number of available shelters poses as a problem for individuals seeking emergency shelters that live outside of these areas because they aren't as easily accessible. Individuals that do not have some form of transportation might find it more difficult to receive the proper care that they need.

Spring Valley Shelter

2001 N. Calumet Avenue
Valparaiso, IN 46383
Phone: (219) 465-1022

Spring Valley Shelter is Porter County's largest emergency shelter with a total of 68 beds. Depending on the situation, the total capacity can vary but each apartment can potentially have up to 8 family members at a time living in them. Each individual has the opportunity to partake in case management classes, life skills training, counseling, budgeting help, and other programs designed to help the individual address the root cause of their homelessness. Individuals can stay three to four months, or as long as they need to if they meet the expectations. Individuals can be terminated from the shelter if they do not demonstrate the willingness to work toward self-sufficiency. According to Spring Valley Shelter, there are only two reasons that can determine if an individual must vacate the shelter: they have an established apartment or residence to move into due to self-sufficiency, or they have demonstrated they are not making an effort to pursue a sustainable lifestyle.

As presented in the "Chesterton Tribune" in 2005, 379 Porter County households or about 810 individuals requested housing at the Spring Valley Shelter. This number had increased 22.0% since 2004 showing that there has been an increase in the number of homeless individuals seeking emergency shelter alternatives. Spring Valley Shelter believes in working with private and public sectors in Porter County to provide the best services to its clients in motivating them to be self-sufficient.

Gabriel's Horn

792 McCool Ave.
Valparaiso, IN 46385
Phone: (219) 364-1448

Gabriel's Horn was created in 2003 to provide a temporary non-profit shelter for women and children in Porter County that are homeless. Currently the facility is located in Portage Township, and offers five rooms that can accommodate up to 15 people in a family. All individuals who are staying at Gabriel's Horn are required to work or participate in an educational program, which can potentially lead to full-time employment. All children must be attending school and doing required homework. As residents of the facility, they are held responsible for cleaning their own rooms, cleaning and maintaining common areas, as well as attending weekly shelter meetings. According to Timothy Sullivan, Board President, "we find that many of the residents have unique situations, some women have broke up with their partner and are going out on their own, some women haven't finished their high school diploma and are caught in the transitional stage, and some women are going to have a child and need a place."

Gabriel's Horn works hand in hand with the Porter County community to provide all types of services for those that are dependent. They strongly believe that a community can most effectively solve problems via collaborating amongst all of its constituents.

Moraine House

353 W. Lincoln way
Valparaiso, IN 46383
Phone: (219) 531-4809

Moraine House was originally founded in 1976 to provide treatment and shelter for men that are recovering alcoholism. Currently the Moraine House has expanded into helping people who are recovering from all chemical dependencies. There are 13 residents that can live in the Moraine House at one time. The house has a family environment where all individuals interact and work together toward sobriety and resuming roles in society. The recommended amount of time to stay in the Moraine House is 180 days, in which residents are expected to seek and maintain normal health and gain employment. While staying in the Moraine House, there are rules which residents must follow. Some of these include: attending Alcoholics Anonymous and Narcotics Anonymous meetings at least three times a week, participating in the Recovery Dynamics Program, and the Back to Basics program. Residents are also required to attend the Bridge Gap Committee, which reviews the resident's progress each week, and they must actively seek employment. All participants stay until they feel that they are able to completely resume a healthy, self sufficient, lifestyle.

Alice's Halfway House for Women

606 Brown Street,
Valparaiso, In 46383
Phone: (219) 462-7600

Alice's Halfway House for Women serves and supports women in Porter County. The house was created for women who are trapped by chemical dependencies and related disorders. The program is staffed 24/7 providing a 12-step recovery program for someone who seeks to recover from addictions physically, emotionally, and spiritually. Alice's Halfway House is open for single mothers who are seeking to be reunited with their children. The supervision provides in house counseling, shared family meals, and the opportunity to attend open and closed Alcoholics Anonymous and Narcotics Anonymous meetings. Alice's Halfway House for Women creates a drug free environment, a support group, and the opportunity for women to become fully recovered.

The Caring Place, Administrative Office

3107 Cascade Drive
Valparaiso, IN 46383
Phone (219) 464-0840

The Caring Place offers an immediate safe shelter for those that have been directly impacted by domestic violence or sexual assault. The shelter has many services that provide individuals the support and help needed so they can live independently. All services provide unique opportunities for support and help for individuals that have become victims. The Caring Place offers everything an individual in Porter County needs to battle their situation. The facility has 6 bedrooms that has a large living room and kitchen as well as gathering places for adults and children. Facilities also include a deck, large yard, and an office for the staff. The shelter accommodates an average of six individuals per room.

All services are free and confidential; the following is a description of the services offered as presented on The Caring Place's web site:

24- Hour Crisis Line- Emergency crisis support and assistance is available to speak to anyone about their crisis situation. Their local number is (219) 464-2128 or toll-free 1-800-933-0466.

Need Assessment/Goal Planning- A case manager and a client set a specific plan in order to develop a violence-free life.

Porter County Emergency Shelters - continued

Support Services- Case managers have a one-on-one guided session to show how a client has been affected by domestic violence or sexual assault. The Support Service conveys how these specific situations have an impact on their children, then clients are presented with options on how to live a violence-free lifestyle.

Advocacy- The Caring Place has developed many bonds with private and public sectors within the Porter County community, and uses this advantage to provide appropriate services and functions an individual might need from an agency or business.

Support/Educational Groups- Groups are formed to discuss issues such as the dynamics of domestic violence, effects of family violence on children, substance abuse, parenting, nutrition, budgeting and esteem building.

Safety Planning- The case manager and the client form plans on how to address an abusive situation.

Referrals- The Caring Place has a list of agencies that can assist individuals in meeting their goals.

Legal Advocacy- The Legal Services Coordinator provides information about accessing the legal system and obtaining protective orders. The Coordinator or a volunteer may accompany clients to court and attorney appointments.

Porter County Emergency Shelters - continued

Emergency Shelter Outline

	Spring Valley Shelter	Gabriel's Horn	Moraine House	Alice's Halfway House for Women	The Caring Place
Total Capacity	28 households, 148 beds, do not put more than one family in each unit	5 rooms	13 total residents	16 rooms	6 dorm size bedrooms or 25 to 30 people
Current Capacity	Full	Full	Full	Full	2/3 capacity
Average Length of Stay	3 to 4 months	Usually 3 months	180 days	Recommended 6 months	no more than 4 to 6 weeks

Source: Self Reporting Interviewing with each individual organization

Besides The Caring Place, all emergency shelter facilities are at full capacity. The Caring Place is usually two-thirds full because the facility offers shorter emergency shelter care for individuals specifically dealing with domestic violence. All locations have different ways they address being at full capacity.

Spring Valley Shelter has created a waiting list that is based on priorities. For instance, Porter County families with children are given first priority on all accounts. The amount of waiting time can vary based on the need of care in Porter County. Alice's Halfway House for Women also has a waiting list, and the amount of waiting time depends on the need of the county and priority. The Moraine House is constantly at full capacity because it can only facilitate 13 individuals at a time. They are constantly getting referrals to their services; therefore, a waiting list does exist and is based on the priority of individual families listed. Both Gabriel's Horn and The Caring Place do not have a waiting list. Gabriel's Horn is much smaller and the administration does not create an official waiting list. Instead they try to be as flexible as possible in facilitating anyone that they can. Gabriel's Horn gives referrals to neighboring emergency shelters such as Spring Valley Shelter. The Caring Place is a short term housing emergency shelter and does not need a waiting list.

When all facilities were asked how they address a situation when an individual or family needs the facilities services but they are at full capacity, all facilities indicated that they will give referrals to other emergency shelters or alternative services that can offer support. Emergency shelters are a constant need in Porter County and it continues to be a challenge to provide the right services for those in need when most facilities are constantly full.

Valparaiso Christian Ministerial Men's Shelter

Valparaiso's area churches have united to create emergency shelter for single men in Porter County. This service will begin October 1, 2008, and is projected to be active October 2008 through March 2009. The program provides individuals with hot meals, a chance to shower, and a place to sleep. Each night the local churches will rotate responsibility and this will continue through the six month period. In 2007, the Valparaiso Christian Association Men's Shelter tested its services for two months in February and March and found that there was a consistent need for the shelter. Local business men's groups have also become interested in the program and are currently creating plans for a day shelter that provides case management and job training for single men. Spring Valley Shelter has also shown interest and plans to help manage the service. In 2007, there were fifteen churches that participated and more churches are anticipated to participate in 2008.

There are many programs that have been created in other communities that have been successful at providing new alternatives, treatments, and facilities to the homeless. The following outlines some of the programs that are currently being used in the United States.

The “Housing First” Program

Los Angeles County, California

The “Housing First” Program was created to help those in the emergency shelter system of L.A. County become independent and learn how to live on their own. Since its creation in 1989, over 3,200 homeless families and over 11,000 adults and children have been able to rebuild their lives in permanent housing. This program has received many national and international awards such as, Wanted: Solutions for America award nominated by the Pew Partnership for Civic Change, the “100 international Best Practices” chosen by the United Nations Centre for Human Settlement, “25 U.S. Best Practices” chosen by the U.S. Housing and Urban Development Department, and the Nonprofit Sector Achievement Award presented by the National Alliance to End Homelessness.

This “Housing First” Program has two motives:

- Help homeless families move as quickly as possible into permanent affordable rental housing in residential neighborhoods.
- Provide families six months to one full year of individualized case management and social services to enable improved social and economic well-being.

The following outlines the program's three steps:

Step 1: Assessing client needs- In this step the family or individual works with a case manager to develop a Plan of Action, which identifies and outlines the steps they will take to gain social, emotional and economic stability. This in-depth assessment can identify an individual's needs, strengths and weaknesses. Once the plan is agreed upon, both the case manager and the individual sign a contract.

Step 2: Providing housing relocation assistance- In this step the relocation staff begins to find locations to relocate residents to a permanent housing situation within the individual or families needs. Staff assists the whole process and can eliminate barriers such as poor credit, eviction histories, unemployment, and lack of move-in funds. They can also conduct lease and other negotiations with management companies and landlords.

Developing housing resources- The “Housing First” program has established many working relationships with management companies and landlords in the L.A. County area. This relation is unique in that landlords are motivated to work with the program because of the advocacy and credibility provided through The “House First” program.

Step 3: Providing home-based case management- Once the individual or family is in permanent housing, the program provides support up to one full year in carrying out the Family Action Plan. At this step, the program provides ongoing assistance in homemaking, budget planning and money management. Case managers also work on issues such as education and literacy, career development, health, family dynamics and recreation. Progress continues to be evaluated until the individual or family no longer is considered at risk.

Hennepin County, MN

Adult Housing Program
A1501 Government Center
Minneapolis, MN 55487-0151

Hennepin County has been noticed as a state and national leader in developing new tools to rapidly re-house families and individuals experiencing homelessness. Through its county funded shelters and its "Rapid Exit Program," Hennepin County has been able to make a permanent mark on its community. During one year, out of the 588 families and 48 chronically homeless adults that were placed into housing, 94.0% of the families remained out of shelter for at least 12 months and 79.0% of the chronically homeless remained out of the shelter for at least six months. In recent years, Hennepin County has seen a 47% decrease in the length of shelter stays needed to receive permanent residency.

Hennepin County has a list of policies that are followed when delivering their shelter services. They include:

- Helping individuals, families and communities to become strong, stable, healthy and safe.
- Providing shelter services in a manner this is free from discrimination based on an individual's race, color, creed, religion, national origin, sex, age, disability, marital status, sexual orientation, or public assistance status.
- Assuring that the diversity of those experiencing homelessness is valued and respected and that consideration is given to the needs and desires of residents experiencing homelessness.
- Providing the critical safety-net of emergency temporary shelter for those in need who are without funds or resources.
- Eliminating barriers to access.
- Assuring a delivery system that is both responsive to changing demographics and able to maximize use of existing shelter capacity.
- Supporting continuous improvement through innovation by encouraging use of projects/pilots to demonstrate cost effective alternatives in the delivery of shelter services.
- Increasing collaboration and integration of service.
- Partnering with direct and indirect stakeholders.
- Promoting a regional response to homelessness.

Hennepin County's "Rapid Exit Program" has been created to take these individuals who are in the emergency shelters and reestablish a foundation for eventually getting a new permanent living position. The "Rapid Exit Program" is very innovative in that it relies on early identification and resolution of a family's or individual's housing barriers, and provides the assistance necessary to retain their home. When Rapid Exit starts, an individual is assessed by a case manager to identify the existing barriers that might make a local landlord reluctant to rent to a family. The Rapid Exit Coordinator services relies strongly on private and public sectors in the community and use this to leverage positions on permanent housing. Based on the assessment, the individual or family is referred to one of the agencies that the Rapid Exit Coordinators have contracted with to provide clients with individualized assistance to locate and secure housing or provide transitional housing.

Contracted agencies are there to provide individuals with assistance in locating and securing a home. Such assistance may include:

- Direct financial assistance for application fees, deposits and other household “start up” costs.
- Direct financial assistance to resolve other barriers to housing is provided as part of a pilot project and includes activities such as resolving outstanding debt.
- Legal assistance
- Case management to resolve personal issues that are, or may become, barriers to achieving housing stability
- Assistance securing furniture and food.
- Provision of short-term or long-term transitional housing as indicated by the housing barrier assessment and need to reestablish a stable rental history.
- Provision of follow-up case management and referral to stabilize families in their homes following rapid reentry to permanent housing.

Hennepin County has continued to see positive results in its community and has developed a program that many communities are starting to mirror.

Community Emergency Shelter Project

Salisbury County
1101 Camden Ave.
Salisbury, MD 21801

In the winter of 2005 the community of Salisbury noticed that all emergency shelters were filled to full capacity and had to turn down service to many homeless individuals and families in need due to a specific situation. A calculated 40 individuals, or 10.0%, of the area’s recorded homeless had to be turned down. In response to these events the community has taken an initiative to prevent this in years to come. By bringing together local agencies throughout the area, Salisbury was able to provide overnight emergency shelter from January to March. Church congregations that have been supported by project members have become host sites for overnight shelters providing meals and hospitality needs to the homeless who seek overnight shelter. Each night three trained volunteers are present in each night shelter. Each host site must be able to accommodate 25 people at a time. In Salisbury, the community emergency shelter project has been a successful example of how a community has united together to provide shelter to those that are in need.

PADS Crisis Services, Inc.

Lake County, IN
(847) 689-4357

PADS Crisis Services, Inc. is a nonprofit organization that is dedicated to providing emergency shelter, permanent housing, and supportive services to families with children, and individuals who are experiencing homelessness in Lake County. PADS Crisis Services, Inc. is unique to Lake County because they provide the only county resource center and day shelter which is available for individuals and families every day of the year. At the shelter, clients can meet with advocates, access shower and laundry facilities, access computer and GED classes, receive assistance with medical care, and transportation. PADS Crisis Services also provide linkages with representative payee services, education, and employment, through strong collaboration with other community agencies.

- 2007 Needs Assessment Citizen Survey, United Way of Porter County, <http://www.unitedwaypc.org>
- 2007 Needs Assessment Inventory of Services and Focus Groups, United Way of Porter County, <http://www.unitedwaypc.org>
- 2007 Needs Assessment Stakeholder Survey, United Way of Porter County, <http://www.unitedwaypc.org>
- About Moraine House, Moraine House, http://www.morainehouse.org/html/about_moraine_house.html
- Alice's Halfway House for Women, Home, <http://www.alicesvalpo.org/home.html>
- Alice's Halfway House for Women, Program Outline, United Way, <http://www.volunteersolutions.org/uwpc/org/21513892.html>
- American Civil Liberties Union, Women's Rights Project, Domestic Violence and Homelessness, <http://www.aclu.org>
- Domestic Violence and Homelessness, National Coalition for the Homeless, <http://www.nationalhomeless.org>
- Gabriel's Horn Corporation, Program Outline, United Way, <http://www.volunteersolutions.org/uwpc/org/6279262.html>
- Indiana coalition on Housing and Homeless Issues, Indiana 2006, http://www.ichhi.org/clientuploads/downloads/contentDocuments/Awarness_Day_Housing_and_Homeless_Fact_Sheet.pdf
- National Alliance to End Homelessness 2000, Questions and Answers on Homelessness Policy and Research, <http://www.naeh.org/>
- Spring Valley Shelter reports 24 percent increase in housing requests, Chesterton Tribune, http://chestertontribune.com/Duneland%20Community%20News/spring_valley_shelter_reports.html
- Spring Valley Shelter, Volunteer Program Outline, United Way, <http://www.volunteersolutions.org/uwpc/org/222659.html>
- SU Center Coordinates Community Emergency Shelter Project, Public and Media Relations, <http://www.salisbury.edu/newsevents/fullstoryview.asp?id=1698>
- The Caring Place, <http://www.thecaringplacenwi.org/>
- The "Housing First" Program, Beyond Shelter: Los Angeles Programs, Housing First for Homeless Families Program, http://www.beyondshelter.org/aaa_programs/housing_first.shtml
- United Way Agencies, listing, <http://www.unitedwaypc.org/content/view/15/27/>

Public transportation provides one of the most effective strategies to reduce energy consumption and improve air quality without imposing government mandates or regulations according to the report, “Conserving Energy and Preserving the Environment.” The report also states that public transportation saves enough oil per year to equal three months of the energy that Americans use to heat, cool, and operate their homes.

Public transportation can provide various cost savings and efficiency gains, including congestion reduction, road and parking cost savings, consumer savings, reduced crash damages, and improved public health, according to the American Public Transportation Association. The savings filter through the economy as savings to consumers, businesses, and governments, making a region more productive and competitive. This section will provide information about the benefits of public transportation in Porter County, and best practices from around the nation.

Overview	85
Public Opinion	87
Public Transportation Benefits	
Ridership	91
Economic Value	92
Environment.....	95
Safety	96
Public Transportation in Porter County.....	97
Best Practices.....	101
Resources	105

Public transportation is a topic of concern within Porter County. Porter County, Indiana, and the United States can benefit from public transportation through many different ways which are discussed in this section. Some highlights of this section include:

- Of the eight hundred residents of Porter County that completed the 2007 Needs Assessment Citizen Survey, seventy percent (70.0%) work in Porter County.
- One in eight jobs in the U.S. economy is directly linked to transportation.
- In 2005 almost one billion (970.83 million) trips were taken on public transportation in the United States.
- “Every \$1 billion invested in the nation’s transportation infrastructure supports approximately 47,500 jobs—proving that transportation continues to be an economic engine and job creator,” U.S.D.O.T. Secretary.
- If adult bus fare is \$1.50 and monthly passes are purchased, the annual cost for public transportation would be \$566.40 as opposed to an annual cost of \$11,444.00 for a large car, resulting in a savings of \$10,877.60.
- Public transportation reduces more than 7.4 million tons of carbon dioxide a year.
- A person is 25 times less likely to die in a traffic accident when riding public transit versus traveling in a personal vehicle.
- In Porter County, Indiana, and the United States the most common form of transportation used to get to work is driving a car, truck, or van alone.
- Americans lose \$63 billion per year in productivity by sitting in traffic.

Public Opinion of Transportation

The 2007 Needs Assessment Citizen Survey was completed by 800 residents of Porter County in June and July 2007. When asked to identify the most significant issues facing Porter county residents, public transportation was ranked ninth with 8.4% of Porter County residents feeling that public transportation is the number one issue facing their county. When asked to rank the most significant family issue out of twenty-one topics, public transportation ranked in eighth place. Almost twenty-seven percent (26.9%) of respondents feel that public transportation is a minor concern, and 17.0% of respondents feel that public transportation is a major concern.

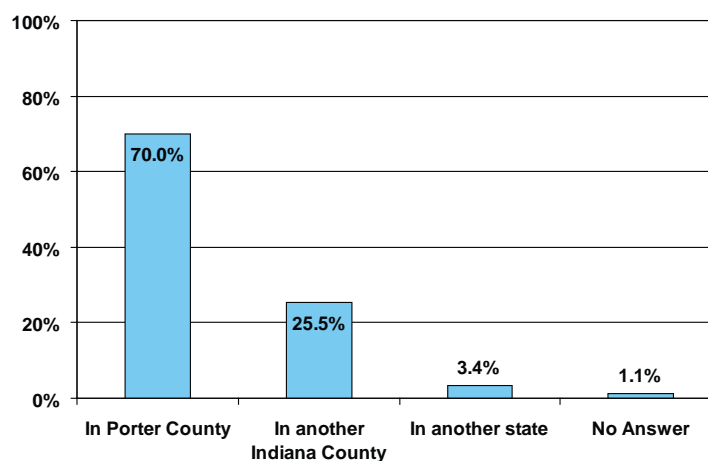
	Community Survey	Stakeholder Survey
Most significant issue facing Porter County	9th	2nd
Most significant family issue	8th	NA
Rank of significance among forty-three (43) issues	22nd	1st
Percentage indicating moderate or major concern	35.5%	86.8%

Source: 2007 Needs Assessment Community Survey and 2007 Needs Assessment Stakeholder Survey

The 2007 Needs Assessment Stakeholder Survey was completed by 53 Porter County stakeholders in September and October 2007. When asked to identify the most significant issues facing Porter County, public transportation was ranked in third with 30.1% of respondents feeling that public transportation is the number one issue facing their county. Over twenty-six percent (26.4%) of respondents feel that public transportation is a moderate concern, and 60.4% of respondents feel that public transportation is a major concern.

Where Respondents Work

Of the eight hundred residents of Porter County that completed the 2007 Needs Assessment Citizen Survey seventy percent (70.0%) work in Porter County. Over twenty five percent (25.5%) work in Indiana, but in another county. Only 3.4% work in another state.



Source: 2007 Needs Assessment Community Survey

Six focus groups were held in September 2007 with; nonprofit organization representatives, youth, employers, public safety and government officials, donors and community leaders. Comments made during the focus groups may contain information that is incorrect; the comments simply reflect what that person believes. Focus group participants shared the following comments about public transportation.

- *There are some positive new developments with public transportation, but people commute far to Lake County and Chicago, and a significant number to LaPorte County as well – and we have lots of traffic. Until now, we have not had a bus service and that’s very limited at the moment. Without that happening, in a growing region, it brings a lot of problems in the way of developing our communities.*
- *It [transportation] adds to pollution.*
- *I think this issue is haves and have-nots, not just a class thing. We have a lot of affluent people, we have people who have money and education. They live in a pretty good lifestyle. But we also have people who can’t get around because they don’t have a car, they don’t have a job, their education isn’t that high, they can’t afford rent. They just don’t have a lot of things and therefore they don’t have access to a good job. It’s perpetuating the cycle and I think we have quite a bit of that here.*
- *Transportation in our community is being discussed in different directions. There’s talk of a volunteer taxi service to take people to the doctor or the store.*
- *Transportation is very difficult for people who can’t afford it to get around town. For people who have jobs in town and they just don’t have a car.*
- *I think transportation is an issue, because we don’t have a community bus so some of us feel trapped.*
- *Public transportation; we may be getting it in Valparaiso, but we need it countywide. If you don’t have a car, it’s hard to get around...at any age! Whether it’s seniors or young families just starting out, it’s really tough.*
- *They don’t have any transportation. If they have a car they are living in it.*
- *There are a number of people that don’t have the means to get around because they can’t afford their own transportation, are elderly or disabled.*
- *Without some kind of mass transportation, they can’t get to the services in St. Joe County, LaPorte County, etc.*
- *Those are the kids that need it the most and that we should be focusing on. They are the ones that will benefit the most from mass transportation.*
- *Where does the Gary/Chicago International Airport fit in to all of this? That’s another transportation issue. It could be major, but they kind of keep floundering over there. We’re afraid to make reservations to fly out of that airport because they’ll cancel or change them before you go. There’s that whole major transportation issue.*
- *A lot of these problems have to have money associated with them, especially transportation.*
- *Last night one of the deans of the international department at the University was talking about how there are international students who want to come to the United States and they’ve narrowed it down to a couple schools, and Valparaiso is one of them. But because of the lack of ability to have a vehicle is a stumbling block, and the mere fact that the city has initiated a bus system has opened up all sorts of opportunities for the city to start attracting international students. If that increases over time, we’ll get to the point where we have increased diversity in the community and a different perspective. Maybe our doors will be open to people from distant lands. But foreign students don’t like the fact that they don’t have transportation to get around.*
- *If you don’t have a car in this community, you pretty much can’t get to things. We’re a car society and we have no transit system to get people there.*
- *Again it’s awareness and transportation. Probably people in this room don’t know that Hilltop provides English as a Second Language or Spanish classes. Even if they did know that, they may not be able to get to it because they’re not in our neighborhood, so we don’t know what all we have to offer to one another or the means to get there.*

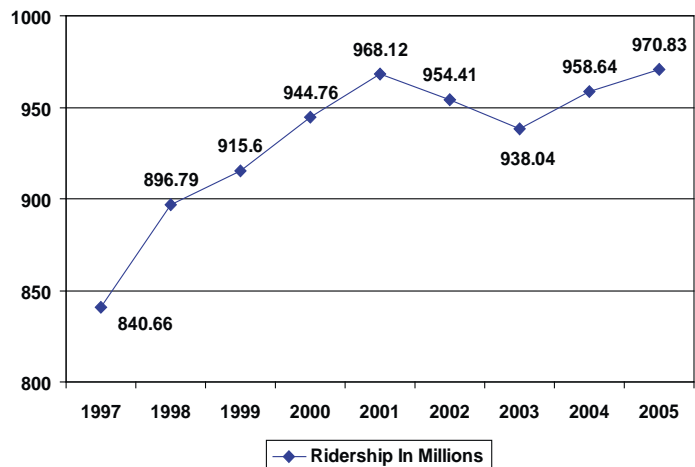
- *I think transportation depends on population. If you're talking about high risk, transportation and lack of funds, it doesn't matter if they can't get to the YMCA because they can't afford the programs. But if they have the money, I don't think transportation or funding are issues, it becomes a communication issue. There are two really distinctive targets and it plays out differently.*

In the United States, transportation is an essential part to almost every citizen's daily life. According to the U.S. Department of Transportation, one in eight jobs in the U.S. economy is directly linked to transportation. Eleven percent (11.0%) of the U.S. gross domestic product is contributed by transportation. Transit, or public transportation, in the United States includes a variety of vehicles such as buses, demand-response vehicles, heavy rail cars, commuter rail cars, and light rail cars. Heavy rail, also known as metro, subway, rapid transit, or rapid rail, is an electric railway with the capacity for a heavy volume of traffic. Commuter rail, also known as metropolitan rail, regional rail, or suburban rail, is an electrical or diesel powered railway for urban passenger train services consisting of local short distance travel. Light rail, also known as a streetcar, tramway, or trolley, is a lightweight passenger rail car that operates independently on fixed rails often on regular roads. Public transportation is a part of everyone's life regardless of whether they use it or not. Urban, small urban and rural communities all use public transportation. This section will address the issues of public transportation, its benefits, and explain how it is a part of everyone's life.

Ridership

In 1997 over eight-hundred million (840.66 million) trips were taken on public transportation in the United States. The use of public transportation has been increasing in the United States with the exception of 2002-2004 where public transportation use declined slightly. In 2005 almost one billion (970.83 million) trips were taken on public transportation in the United States.

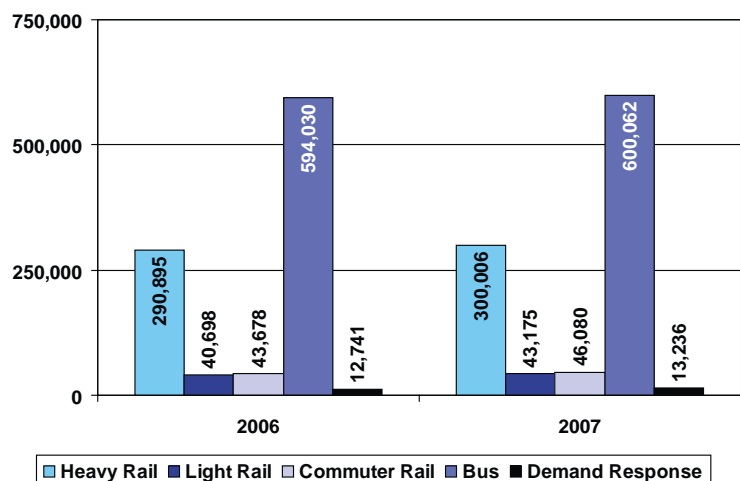
Public Transportation Ridership in Millions



Source: American Public Transportation Association

In 2006 and 2007 the most popular form of public transportation in the United States was the bus. In 2007 over 600 million trips (600,062,000) were taken on a public transportation bus in the United States. Light rail saw the greatest increase in ridership of just over six percent (6.1%) from 2006 to 2007.

Public Transportation Ridership by Mode in Millions



Source: American Public Transportation Association

Economic Value

According to a study performed by Texas A&M University, Americans lose \$63 billion per year in productivity by sitting in traffic. If there was no public transportation, delays would increase by 27.0% resulting in a \$18 billion loss in productivity. According to the United States Department of Transportation Secretary Norman Mineta, "Every \$1 billion invested in the nation's transportation infrastructure supports approximately 47,500 jobs—proving that transportation continues to be an economic engine and job creator."

A report titled, "Public Transportation and Petroleum Savings in the U.S." states that under conservative estimates, current public transportation usage reduces gasoline consumption in the U.S. by 1.4 billion gallons each year—equal to 1/6 of annual oil imports from Saudi Arabia. Specifically that means:

- 108 million fewer cars filling up—300,000 every day.
- 34 fewer oil supertankers leaving the Middle East.
- A savings of 3.9 million gallons of gasoline per day.

Savings from public transportation is especially beneficial for families. A two-adult "public transportation household" saves on average \$6,251 per year compared to an equivalent household with two cars and no public transportation use. A two-adult "public transportation household" is defined as a household located within a mile of public transportation with two adults and one car. These savings are due to three factors:

- **Driving less:** A public transportation household in which one family member uses public transportation drives on average 16 miles less per day, adding up to savings of hundreds of dollars per year.
- **Walking more:** The 2001 National Household Transportation Survey revealed that people living near public transportation tend to drive less in general because of their location they can walk to more places such as stores and local parks.
- **Owning fewer cars:** A family living near public transportation does not need to have an extra car to perform daily activities such as shopping and running errands.

Annual Cost of Operating a Vehicle

		Small Car	Midsize Car	Large Car	Sport Utility Vehicle	Van
Operating Costs (cents per mile)	Gasoline & Oil	6.9	8.5	9.3	10.8	8.9
	Maintenance	4.7	5.8	5.4	5.3	5.7
	Tires	0.5	0.7	0.5	0.9	0.6
Ownership Costs (cost per year in dollars)	License, registration, taxes	\$333	\$390	\$445	\$435	\$389
	Insurance	\$1,456	\$1,195	\$1,212	\$1,398	\$1,130
	Depreciation (15,000 miles annually)	\$2,985	\$4,005	\$4,647	\$4,300	\$3,755
	Finance Charge (10% down; loan @ 6%/5yrs.)	\$553	\$740	\$925	\$891	\$739
Depreciation Adjustments (in dollars)	Under 15,000 Miles Annually	-\$550	-\$925	-\$1,175	-\$950	-\$925
	Over 15,000 Miles Annually	\$650	\$950	\$1,175	\$925	\$950
Total Annual Cost (in dollars)	10,000 Miles Annually	\$5,987	\$6,905	\$7,574	\$7,774	\$6,608
	15,000 Miles Annually	\$7,142	\$8,580	\$9,509	\$9,574	\$8,293
	20,000 Miles Annually	\$8,397	\$10,280	\$11,444	\$11,349	\$10,003

Source: American Public Transportation Association

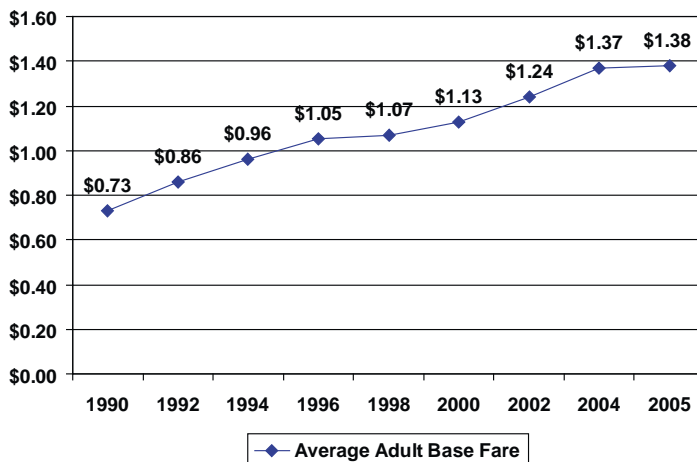
According to the American Public Transportation Association (APTA), the total cost of owning a small car in 2005 if driven 20,000 miles annually is \$8,397. A midsize car will cost about \$10,280 per year if it is driven 20,000 miles per year, and a Sports Utility Vehicle will cost about \$11,349 per year if driven 20,000 miles per year. Factors included in the annual cost of a car include gasoline, oil, maintenance, tires, license, registration, taxes, insurance, depreciation, and finance charges.

Cost of Public Transportation						
Base Annual Cost (472 Trips)						
	Base Fare					
	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00
Regular Price	\$236.00	\$472.00	\$708.00	\$944.00	\$1,180.00	\$1,416.00
Monthly Pass (20% Discount)	\$188.80	\$377.60	\$566.40	\$755.20	\$944.00	\$1,132.80

Source: American Public Transportation Association

According to APTA the cost of riding public transportation to commute to work for a year with a base fare of \$1.00 is \$472.00, or \$377.60 with a 20.0% discount from a monthly pass. Many public transportation providers offer a monthly pass that is generally 20.0% off the regular price. The annual number of trips is estimated by the APTA as 2 trips per 365 days excluding weekends, 7 holidays, 10 vacation days, and 8 sick days resulting in 472 trips.

Adult Base Fare



The average adult base fare for public transportation in the United States has gone up steadily for the past eighteen years according to the APTA. However the price increases have been small. In 1990, the average adult base fare was \$0.73 and in 1996 the average adult base fare was \$1.05. In 2005 the average adult base fare was \$1.38. If adult base fare is \$1.50 and monthly passes are purchased, the annual cost for public transportation would be \$566.40 as opposed to an annual cost of \$11,444.00 for a large car, resulting in a savings of \$10,877.60.

Source: American Public Transportation Association

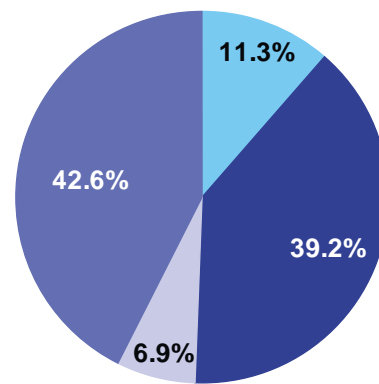
Federal law lets workers receive up to \$115 a month in tax-exempt payroll deductions for transit costs. Employers can provide passes, vouchers, or cash to employees to cover public transportation commuting costs. Employers do not have to pay their share of federal payroll taxes on transit commuter benefits. This payroll tax savings is usually equal or more than the cost of administering the transit passes. Employers and employees can split the cost of commuting or employees can purchase their own transit with pre-tax dollars. The cost of transit is deducted much like the money deducted tax free for medical benefits. Kiplinger's Personal Finance Magazine stated, "Rarely does an employee benefit save both the employee and employer money. But through a great twist of the tax code, you may be able to commute with tax free dollars, and save your boss tax dollars too."

Environment

According to the APTA, a single person commuting alone by car, who switches a 20-mile commute to public transportation, can reduce their annual carbon dioxide emissions by 4,800 pounds per year, equal to a ten percent reduction in all greenhouse gasses produced by a typical two-adult household. Overall, public transportation reduces more than 7.4 million tons of carbon dioxide a year. If Americans used public transportation at the same rate as Europeans, the energy savings would equal nearly all the energy used to produce food in the United States. The U.S. could also reduce its oil dependency on the Persian Gulf by more than 40.0% and on Saudi Arabia by 100.0%.

Energy Consumption In the U.S.

Americans use more energy for transportation than any other form of energy consumption. According to the APTA, almost forty-three percent (42.6%) of energy in the U.S. is consumed by transportation. Thirty-nine percent of energy (39.2%) in the U.S. is consumed by industrial use, which includes factories. Residential accounts for eleven percent of energy use (11.3%) and commercial energy use is almost seven percent (6.9%).



Source: American Public Transportation Association

Safety

According to the National Safety Council, a person is 25 times less likely to die in a traffic accident when riding public transit versus traveling in a personal vehicle. Annually, personal vehicle accidents in the United States are responsible for 45,800 deaths and 2.7 million injuries. The APTA claims that vehicle accidents continue to be the largest cause of deaths and disabilities for people, costing billions of dollars in economic loss.

Transportation Accidents by Mode

	2000	2002	2004
Car	6,394,000	6,316,000	6,288,000
Bus	55,594	57,958	56,543
Railroad	6,485	5,815	6,445
Air	1,985	1,823	1,715

Transportation accidents occur most frequently in cars. During 2004 in the United States, there were nearly 6.3 million car accidents, only 56,543 bus accidents, and 6,455 railroad accidents. If a person is riding in a car they are 111 times more likely to get in an accident than if they were riding in a bus.

Source: American Public Transportation Association

Currently public transportation in Porter County is undergoing many changes. At the beginning of 2008 there were only two means of public transportation within Porter County; the South Shore Line and the demand transportation services through the Porter County Aging and Community Services. By the end of 2008, Porter County will be a part of the "EasyGo" bus system run by the Regional Bus Authority (RBA) that will link and enhance bus systems of Northwest Indiana and Northeast Illinois. The Northwestern Indiana Regional Planning Commission is partnering with the RBA to ensure that the EasyGo system will meet the requirements set by the Federal Transportation Administration (FTA).

South Shore Line

The South Shore Line is run by the Northern Indiana Commuter Transportation District (NICTD) and has been around for over 100 years. NICTD operates the rail service as a public service because the people of Northwest Indiana need an alternative and reliable form of transportation to commute to jobs, schools, and other services found in Chicago and the surrounding areas. The South Shore Line stretches from downtown Chicago along Lake Michigan to South Bend, Indiana. There are three South Shore stations in Porter County; one in Beverly Shores, one in Dune Park, and one in Portage/Ogden Dunes. Trains heading to and from Chicago depart each station approximately once an hour. Tickets can be purchased online, at ticket offices, and on the train. Types of tickets range from one-way to monthly passes. Prices depend on the origin and destination of the trip and can range from \$3.25 to \$10.75 per person. Reduced fare tickets are available for senior citizens, people with disabilities, and children.

Porter County Aging and Community Services

For more than fifty years Porter County Aging and Community Services (PCACS) has provided demand response transportation to disabled and elderly citizens of Porter County. This transportation service is a direct link between the elderly population and access to medical appointments and other necessary services. The cost for a round trip ride is \$6.00. Subsidies are available for those who need assistance to cover the cost of transportation. The services offered through PCACS will become part of the EasyGo bus system during 2008.

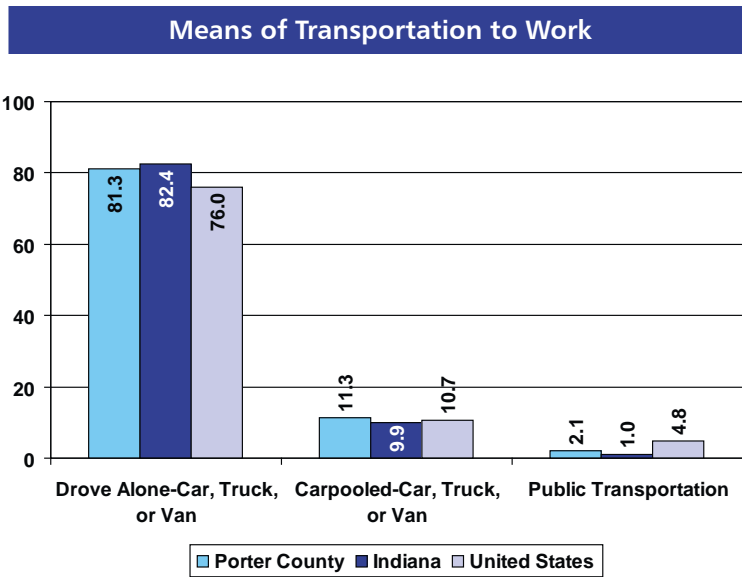
Opportunity Enterprises

Opportunity Enterprises (OE) offers a curb-to-curb bus services for individuals throughout Porter County, and portions of Lake County, and LaPorte County. Riders must call 24 hours in advance for a reservation pick-up time. OE offers this service Monday through Friday from 7:00a.m. to 4:00p.m. Prices for using the OE bus service range from \$7.00 one-way through Porter County, and \$10.00 one-way outside of Porter County. However, if senior citizens need a bus route to a medical appointment, OE can bill Medicaid if that individual has that insurance.

Valparaiso V-Line

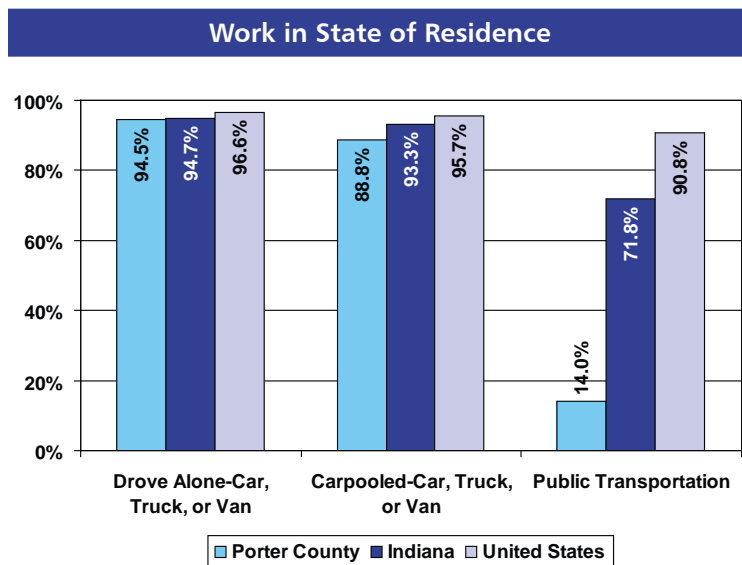
The V-line offers bus transportation for individuals in the City of Valparaiso. The V-Line has three bus routes that run through the city at various times depending on the day. Prices for the V-Line vary depending on age and medical conditions. According to the City of Valparaiso web site; children ride for free, seniors age 65 and older ride for \$.50 one-way, and adults ride for \$1.00 one-way.

Public Transportation in Porter County - continued



Source: U.S. Census Bureau

In Porter County, Indiana, and the United States, the most common form of transportation used to get to work is driving a car, truck, or van alone. Eleven percent (11.3%) of Porter County residents carpool to work, which is higher than the percent of Indiana residents who carpool to work (9.9%). In the United States, almost five percent (4.8%) of residents use public transportation to get to work. In Porter County, only 2.1% of residents use public transportation to get to work, and in Indiana only 1.0% of residents use public transportation to get to work.

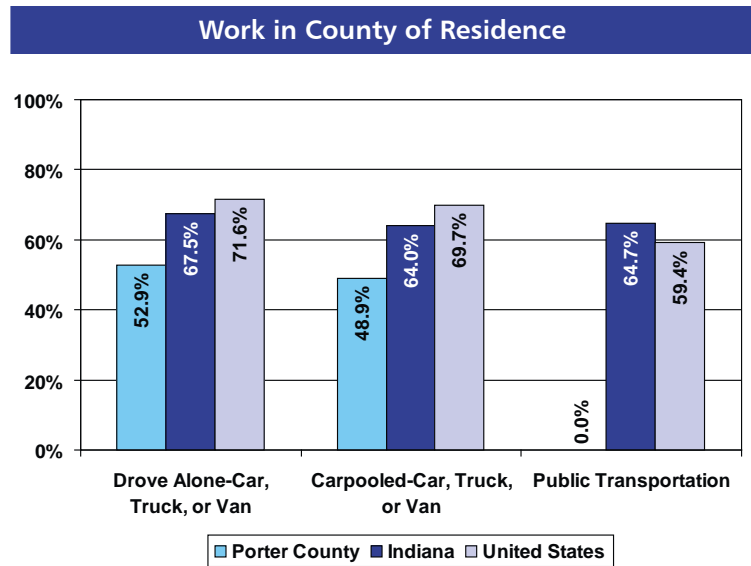


Source: U.S. Census Bureau

Of Porter County residents that use public transportation to get to work, fourteen percent (14.0%) work in Indiana. Therefore, the majority of Porter County residents who use public transportation to get to work, are employed in another state. However, in the United States the opposite is true. Of U.S. residents that use public transportation to get to work, over ninety percent (90.8%) work in the state they reside in. For residents of Indiana that use public transportation to get to work, 71.8% work in Indiana.

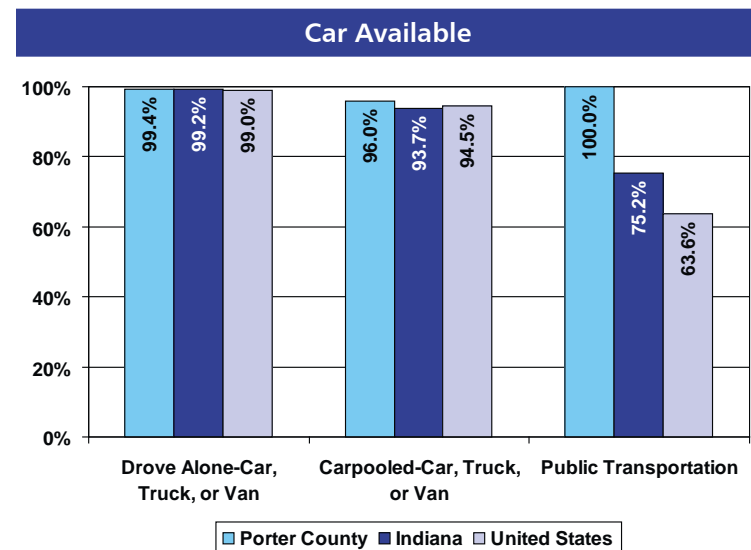
Public Transportation in Porter County - continued

Zero percent (0.0%) of Porter County residents that use public transportation to get to work, actually work in Porter County. In Indiana, almost sixty-five percent (64.7%) of residents that use public transportation to get to work, live in the same county where they work. Almost seventy percent (69.7%) of United States residents that carpool live and work in the same county.



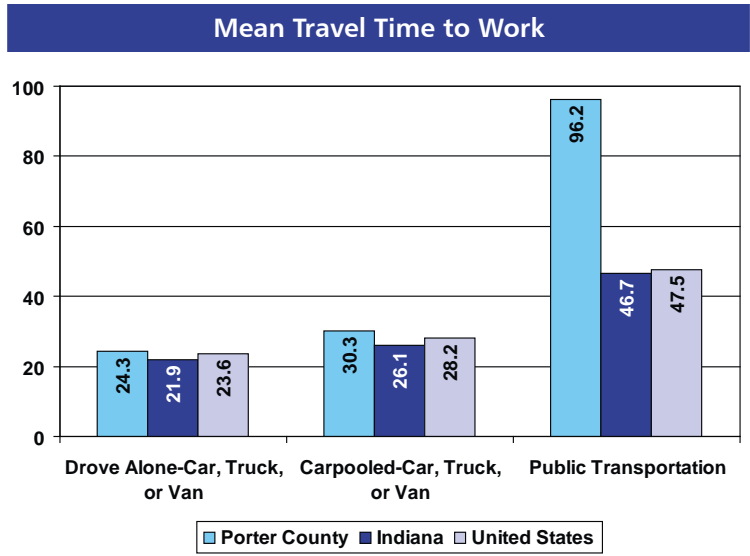
Source: U.S. Census Bureau

Seventy-five percent (75.2%) of Indiana residents that use public transportation to get to work have at least one car available. Only 63.6% of U.S. residents that use public transportation to get to work have at least one car available. However in Porter County, 100.0% of residents who use public transportation to get to work have at least one car available.



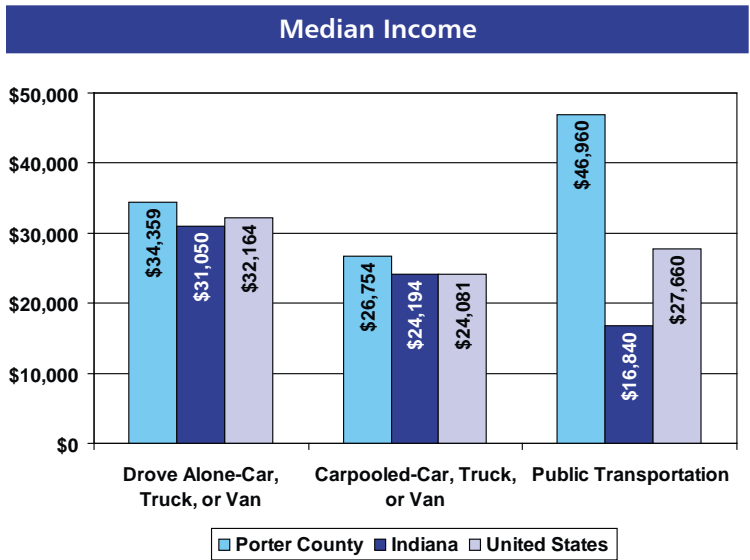
Source: U.S. Census Bureau

Public Transportation in Porter County - continued



The mean time that it takes a Porter County resident to get to work depends on the mode of transportation. If they drive alone to work the mean travel time is 24.3 minutes. The mean travel time for Porter County residents that carpool is 30.3 minutes. The mean travel time for Porter County residents that use public transportation to get to work is 96.2 minutes, which is significantly higher than the mean travel time for those who use public transportation to get to work in Indiana (46.7 minutes) and in the U.S. (47.5 minutes.)

Source: U.S. Census Bureau



In Porter County the median income for residents that drive alone to work is \$34,359. However, Porter County residents that use public transportation to get to work have a median income of \$46,960. Indiana residents that use public transportation to get to work have a median income of \$16,840, and U.S. residents that use public transportation to get to work have a median income of \$27,660.

Source: U.S. Census Bureau

When considering the options surrounding public transportation, it can become complicated and confusing. Public transportation has many potential benefits including:

- Increased transportation to jobs.
- Cost-effective transportation.
- Positive effects on the economy through the creation of new jobs and the attraction of new residents.
- Positive effects on the environment.
- Increased property values.

As Porter County considers its options regarding public transportation, they should capitalize on the following tips from the Public Transportation Partnership for Tomorrow that are great ways to make the most of a public transportation system.

1. **Make Public Transportation a Planning Priority:** When a public transportation system services a wide range of people and their needs, vehicle trips will be reduced and residents will become less dependent on cars. Well-planned public transportation can have a positive impact upon the local traffic, economy, and air quality when people have access to places like libraries, hospitals, religious centers, and civic centers.
2. **Make Public Transportation the Center of Your Community:** Attention to planning was a priority for West Lafayette, Indiana. Their master plan incorporated retail stores, restaurants, theaters, residential housing, parks, hotels, child care centers, an ice rink, and even connected the transit system to the Purdue University Campus.
3. **Make Public Transportation Look Fantastic:** Don't hide public transit facilities; design them as focal points of the community. In Tempe, Arizona the bus shelters are designed by local artists and are creative and colorful. The buses are also adorned with art and are a source of pride in the community.
4. **Make Public Transportation Easy Street for Pedestrians:** Narrow streets reduce speeding cars, which makes it easier for pedestrians to walk to the bus stops. Some public transportation systems have even installed solar panels on the bus stops in an effort to provide a well lit area while being environmentally conscious.
5. **Make Public Transportation the Hottest Ticket in Town:** Local businesses should team with their local public transportation system. The transit system may help advertise for the event, and even offer special promotions for people who use public transit to get to the event.
6. **Make Public Transportation Everybody's Business:** In Tulsa, Oklahoma companies of all sizes can purchase half of an employee's monthly bus pass and then deduct it as a business expense. It is an easy process with great benefits.
7. **Make Public Transportation a Next-Door Neighbor:** A study performed by the University of North Texas reported that housing along the Dallas Area Rapid Transit light rail line has a 25.0% higher value than similar homes not located near the rail line. In Maryland, funds from the state, local municipalities, and employers are combined to a minimum of \$3,000 to give to employees who purchase a home near their place of work. The employee must live there for at least three years which helps stabilize the neighborhood and local economy. Living close to work promotes the use of public transit, supports clean air initiatives, and lessens dependence on automobiles.

8. **Make Public Transportation a Canvas for New Ideas:** A cross-section of residents from Boulder, Colorado partnered with the city in an effort to develop a new transit service in 1994. That service, HOP, surpassed its ridership goal within four weeks. The community has continued its partnership with the city and has developed four other services in the past ten years.
9. **Make Public Transportation a Community Partner:** In Maplewood, New Jersey, a concierge service has been established at the local train station. Commuters can drop off dry cleaning, order food, and have their car serviced all through one stop at the concierge service desk.
10. **Make Public Transportation a Wise Investment:** Most states are starting to include transportation in their welfare reform projects. Grants are awarded to states that develop strategies that help people who are welfare recipients gain better access to employment through public transportation.

Best practices, or successful public transportation services, should be considered. The National Governor's Association suggests these key factors to achieve successful public transportation implementation:

- Leadership - Leaders that advocate, generate support, and institute mechanisms for coordination.
- Participation - The right state, regional, and local stakeholders need to be brought together.
- Continuity - An ongoing community discussion and leadership needs to stay focused on overall goals and constantly changing needs.

The following public transportation systems are exemplary and have won awards from the American Public Transportation Association (APTA).

Laketran

Painesville, OH

Laketran is a bus only system that strives to provide its community with the highest quality service at the lowest possible price. Laketran began in 1974 as a service to transport the ill to medical facilities. Now the buses carry about a million passengers a year to work, shopping, medical facilities, educational institutions, and recreational destinations. Laketran uses federal funding in the majority of its purchases but is funded through a one quarter percent sales tax. The only fare increase happened in 2006, and was an increase of 25 cents. Laketran provides jobs for over 190 local citizens. PuriNOx, a water-based diesel fuel technology is used in the 65 Dial a Ride busses and 37 motor coach buses. Laketran was recognized as an Outstanding Public Transportation System by APTA in 2005.

Muncie Indiana Transit System (MITS)

Muncie, IN

MITS has been serving the Muncie areas for almost thirty years. Despite difficult economic times in the eighties, area citizens supported a significant property tax that made MITS possible. Fares are extremely low at 50 cents for adults and free for students and children. Senior citizens have a fare of 25 cents. MITS was recognized as an Outstanding Public Transportation System by APTA in 2005, and in 2007 was awarded the Gold Award for safety by APTA. MITS continues to set ridership records with routes that service most shopping, medical, government, employment, residential, and recreational locations. Another important effect of MITS is its integral part of the quality of life in Muncie. When industrial and commercial investors consider Muncie for development they know that MITS will provide reliable transportation for their future employees and customers.

Sun Tran

Tucson, AZ

Sun Tran is owned and operated by the city of Tucson. Sun Tran provides well over 500 jobs. Forty-four percent (44.0%) of Sun Tran's employees have been with the company for more than ten years, highlighting the dedication of employees to their community. Over two hundred buses are fueled with alternatives to diesel and service 37 fixed routes. The Get On Board program is a partnership with local businesses that allows local businesses to purchase subsidized passes for their employees. Nearly two million passenger trips are made each month. Solar energy is utilized at most bus shelters to provide lighting at night. As Sun Tran said in the nomination form that won them recognition as an Outstanding Public Transportation System by APTA in 2005, "We're driven by our customers."

Stark Area Regional Transit Authority (SARTA)

Canton, OH

SARTA was established in May 1997 and has been serving Stark County through fixed route services ever since. The mission of SARTA has always been to, “provide safe, responsive, and efficient transportation for all citizens of Stark County.” SARTA implements its mission everyday through their “Five Bold Steps”:

1. Operate Within Budget.
2. Build High-Quality Staff and Board.
3. Grow Ridership.
4. Maximize Financial Flexibility.
5. Build Public Support.

SARTA empowers and motivates over 200 employees through several initiatives that include “Thought of The Day” communications from the CEO/executive director and a Dress for Success Program. SARTA increases its public awareness and ridership through involvement with community activities such as senior fairs, the county fair, Harvest for Hunger, and even playing a large role in the “Don’t Drink & Drive” New Year’s campaign. Their continuous efforts were recognized in 2006 when they received the 2006 APTA Outstanding Public Transportation System award.

Greater Bridgeport Transit Authority (GBTA)

Bridgeport, Connecticut

“Time to Ride” was the theme for GBTA as they implemented a new pass system called ZipTrip that focuses on the concept of charging riders by time instead of by distance or number of rides. Unlimited rides are offered for varying blocks of time such as 90 minute, All-Day, 7-Day, or even month long. For \$3.00 a person can ride GBTA all day long with unlimited trips. Seniors’ fares are half the cost and children under the age of 18 can receive discounted passes. The ZipTrip program has achieved great success with ridership and revenue increasing each month since the inception of the program. The three universities in the area can purchase a U-Pass to distribute to their students at registration. This unique program is a model to other transit systems and was recognized with an Innovation award from APTA in 2007. GBTA also has other initiatives that include a month-long celebration of Earth Day. GBTA gave away over 3,000 free all-day passes for use on Earth Day in 2008. The passes were printed on paper that was infused with flower seeds which can be planted after the passes are used.

2007 Needs Assessment Citizen Survey, United Way of Porter County, <http://www.unitedwaypc.org>

2007 Needs Assessment Inventory of Services and Focus Groups, United Way of Porter County, <http://www.unitedwaypc.org>

2007 Needs Assessment Stakeholder Survey, United Way of Porter County, <http://www.unitedwaypc.org>

2005, 2006, and 2007 Awards, <http://www.apta.com>

American Public Transportation Association: 2007 Annual Report, http://www.apta.com/about/annual_report_07.cfm

Chesterton Tribune, <http://www.chestertontribune.com>

Connections 2030 Preliminary Plan, <http://www.nirpc.org/2030/Executive%20Summary.pdf>

How Transit Benefits People Who Do Not Ride It, <http://www.publictransportation.org/reports>

IndyGo, <http://www.indygo.net>

It Pays to Ride Public Transportation, <http://www.publictransportation.org/reports>

Laketran, <http://www.laketran.com>

Mobility for America's Small Urban and Rural Communities, <http://www.publictransportation.org/reports>

Muncie Indiana Transit System, <http://www.mitsbus.org>

Northern Indiana Commuter Transportation District, <http://www.nictd.com>

Northwest Indiana Community Action Corporation, <http://www.nwi-ca.com>

Northwest Indiana Quality of Life Council, <http://www.nwiqlc.com>

Northwestern Indiana Regional Planning Commission, <http://www.nirpc.org>

Opportunity Enterprises, <http://www.oppent.org/Transportation.php>

Opportunity Enterprises, <http://www.oppent.org>

Porter County Aging & Community Services, Inc., <http://www.portercountyacs.org>

Porter County Highlights, <http://www.hoosierdata.in.gov>

Rail Transit in America: A Comprehensive Evaluation of Benefits, <http://www.publictransportation.org/reports>

Regional Bus Authority, <http://www.nirpc.org/pdf/RBA%20March%2008.pdf>

Stark Area Regional Transit Authority, <http://www.sartaonline.com>

Strategic and Operations Plan Prepared For Regional Bus Authority, <http://www.nirpc.org/pdf/RBA%20Strategic%20Plan.pdf>

SunTran, <http://www.suntran.com/about.php>

Ten Ways to Enhance Your Community: Unleash the Power of Public Transportation, <http://www.publictransportation.org/reports>

The Times, <http://www.nwi.com>

Transportation of the United States, <http://www.nationalatlas.gov/transportation.html>

TriMet, <http://www.trimet.org>

United States Census Bureau, <http://www.factfinder.census.gov>

V-line Bus System, City of Valparaiso City, <http://www.ci.valparaiso.in.us>

This section reviews elder care in Porter County, Indiana, and the United States. According to the U.S. Census Bureau, approximately 43.0% of Americans age 65 and over will spend time in a nursing home. Long term care costs are rising 6.0% annually; by 2012, 75.0% of Americans over the age of 65 will require long term care.

Overview	109
Public Opinion	111
Elder Care Options.....	113
Assisted Living	115
Nursing Homes.....	119
Cost of Elderly Care	125
Best Practices.....	127
Resources	129

Elder care is a topic of concern within Porter County; therefore this section will discuss the availability and affordability of Elder Care. Some highlights of this section include:

- In 2006 there were 37.3 million people age 65 and older living in the United States, accounting for 12.0% of the total population.
- Of people age 65 and older in the United States, 1.6 million live in a nursing facility.
- Approximately 6.3 million people in the United States age 65 and older live in some type of long-term facility according to research done by Georgetown University.
- Typical modifications made to homes to accommodate senior lifestyle changes include; grab bars, shower seats, transfer benches, non-skid strips in bathtub, ramps, insulation, and handrails.
- Medicare is a government social insurance program that is generally for those age 65 years old and older.
- Assisted living facilities offer assistance with Activities of Daily Living (ADL) such as bathing, laundry, and medication management.
- A nursing home is a place for people who require constant nursing care and need help with activities of daily living.
- The Indiana Long Term Care Insurance Program (ILTCIP) is a partnership between the state of Indiana and private long-term care insurance companies.
- Medicaid is a program that is jointly run between the state and federal governments but is managed by the state.

Public Opinion of Elder Care

The 2007 Needs Assessment Citizen Survey was completed by 800 residents of Porter County in June and July 2007. Over thirty-six percent (36.5%) of respondents feel that elder care is a minor concern. Fourteen percent (14.0%) of respondents feel that elder care is a moderate concern, and 7.5% of respondents feel that elder care is a major concern.

The 2007 Needs Assessment Stakeholder Survey was completed by 53 Porter County stakeholders in September and October 2007. Seventeen percent (17.0%) of respondents feel that elder care is a major concern.

	Community Survey	Stakeholder Survey
Most significant issue facing Porter County	12th	11th
Most significant family issue	4th	N/A
Rank of significance among forty-three (43) issues	31	13
Percentage indicating moderate or major concern	21.5%	60.4%

Source: 2007 Needs Assessment Community Survey and 2007 Needs Assessment Stakeholder Survey

Six focus groups were held in September 2007 with; nonprofit organization representatives, youth, employers, public safety and government officials community leaders, and donors. Comments made during the focus groups may contain information that is incorrect; the comments simply reflect what that person believes. Focus group participants shared the following comments about elder care.

- *The aging [population] in the county needs attention. I think we're all focused on kids and the younger generation and what their needs are immediately, but I think as the population ages we aren't geared toward it.*
- *I see seniors coming in with their Social Security checks not covering their rent. We need to be looking at housing for seniors. I don't mean 22-story, dilapidated apartments; we need affordable – and that's probably the key word – affordable housing for seniors, especially a single senior person. Couples can work together, but singles are limited.*
- *I think we have to adequately take care of our senior citizens with the population aging.*
- *The senior population issue, especially those that will fall below the poverty line because they have fewer and fewer resources to live on. I think there are some people who can work their way out of poverty when they're younger, but as costs continue to go up it traps the elderly and I think it's a major problem.*
- *There's a gap between the people who can afford assisted living and nursing homes, and those who don't have the resources to go there and are being taken care of by their children right now. I hear a lot about that. I know the government is pushing keeping people in their homes longer, which is great if you have the resources, but at some point...that gap is large right now.*
- *With senior services there's so much going on, but ensuring an elder friendly community. This would include keeping people in their homes, bigger stop signs, and better access to services.*
- *We really need a good, substantial guardianship program. There's nothing that's solidly in place. And then elder care; you're saying adult protective services, but also the caregivers. Support for the families of adult caregivers. More of something out there for our elderly, and certainly there are going to be more and more of us, and there needs to be something in place...a healthy place to be able to go to whether it's a daycare program, there are a few of those, and affordable.*
- *There's a lot of elder abuse because they're being abused by their adult children. I think because they're burnt out. They think that they shouldn't have to do it and they're totally burnt out.*

- *I know other counties have complexes for just seniors that are affordable. And we touched on elder abuse, but this could possibly be a solution to alleviating some of that. Some of these people may not have to live with their kids, or have someone else take care of them if they had an affordable place where they could live. I'd just really like to see a complex here in Porter County; affordable senior housing. And I know affordable housing is needed for all, but I think specifically seniors need a place where they can congregate.*
- *The Porter County Council on Aging and Community Services does provide transportation. They have six buses and they cover all of Porter County. It's not public transportation; usually you have to call 24 to 48 hours in advance, and it's \$3.00 one way, \$6.00 round trip. And while that may not seem like much compared to a vehicle, some people can't afford that.*
- *Based on what you were saying, if there was affordable elderly housing, then people who can't afford to live alone could. But we're seeing a substantially increased number where the children are living with the adults, with the elder, and the children abuse drugs or alcohol or something, and they keep this elder in an abusive situation, or neglect, and they take the income.*
- *I think we'll continue to see the senior population increase as they live longer, with no anticipated increase in funding, which drains the current service delivery system.*
- *If you look at the senior population, there is a group that will definitely not be able to fend for themselves.*

According to the U.S. Census Bureau, as of July 2006 there were 37.3 million people age 65 and older living in the United States, accounting for 12.0% of the total population. Of people age 65 and older, 1.6 million live in a nursing facility. There are many elder care options that range from telephone reassurance to adult day care. According to the Department of Health and Human Services, some elder care options include:

- **Adult Day Care:** Adult day care centers are for individuals who cannot be left alone during the day because of health or social needs. Adult day care provides services that are both recreational and health-related.
- **Case Management:** Case managers work with family members and older adults to assess, evaluate efforts of seniors and their families to remain independent.
- **Elder Abuse Prevention Programs:** Abuse, neglect, and exploitation of senior citizens are serious matters. There are protective service specialists who investigate allegations of such incidents who can then provide intervention.
- **Legal Assistance:** Legal advice and representation is available to persons age 60 and over for certain types of legal matters including government program benefits, tenant rights, and consumer problems.
- **Nutrition Services:** Home delivered meals, also known as "Meals on Wheels," are nutritious meals delivered to the home of older persons who are homebound.
- **Personal Care:** Individuals can receive assistance with bathing, dressing, shopping, walking, housekeeping, supervision, emotional security, eating, and securing health care from appropriate sources.
- **Senior centers:** Senior Centers offer a variety of recreational and educational programs, seminars, events, and activities for both active and less active seniors.
- **Telephone Reassurance:** Homebound seniors can receive reassurance and safety checks over the phone.
- **Transportation:** Transportation specifically for seniors is available and is usually free or at a reduced price.

Many seniors decide to seek care outside of their home. Long-term options include independent living communities, assisted living, nursing homes, and continuing care retirement communities. Approximately 6.3 million people age 65 and above live in some type of long-term facility according to research done by Georgetown University.

For some seniors moving outside their home is not an option they wish to consider. Home care is an increasingly popular choice for care because it enables individuals to remain in their own environments. Simple daily tasks such as bathing, grooming, dressing, cooking, and opening a container can become increasingly difficult as people age. Various types of home care is available, and can range from a once a week visit to a live-in companion.

If a senior citizen decides to stay in their home, some remodeling can ease daily living tasks and make the home safer. Home modification and repair can allow people to remain in their homes. Typical modifications made to homes to accommodate senior lifestyle changes include; grab bars, shower seats, transfer benches, non-skid strips in bathtub, ramps, insulation, and handrails. Once the home is modified to suit a senior citizen other services, such as home health care, can be utilized from the home.

Home health care and home care are similar. Home health care can be covered by Medicare if a physician provides a qualifying diagnosis. Home health care is more medically oriented with services such as medication management, various types of therapy, and skilled nursing. Home care can be covered by Medicaid and includes services such as bathing, dressing, and cooking assistance.

Another service available from home is meal delivery. Meal delivery programs are often local volunteer programs. The Northwest Indiana Community Action Corporation delivered over 297,000 meals to seniors in 2006. These meals are a well-balanced nutritious choice for the elderly.

Assisted Living Amenities

Services and Amenities	Clare Bridge of Valparaiso	Sterling House of Valparaiso	Sterling House of Portage	Pines Village Retirement Community	Miller's Merry Manor
Beauty/Barber Shop	x	x	x		x
Garden/Gardening	x	x	x		
Transportation	x	x	x	x	x
Medication Management	x	x	x	x	x
Vital Monitoring	x			x	
Catheter Care	x	x			
Ostomy Care	x	x			
Bathing Assistance	x	x	x	x	
Dressing Assistance	x	x	x		
Completion Care Planning	x	x			
Visiting Lab	x	x			
Physical Therapy	x	x			
Podiatry	x	x			
Staff on duty 24 hours a day	x	x	x		
Laundry	x	x	x	x	x
Housekeeping	x	x	x	x	x
Meals	x	x	x	x	x
Recreational Center	x			x	x

Source: Phone calls with each facility and the facilities web sites

Assisted living centers bridge the gap between nursing homes and living on your own. Assisted living facilities offer assistance with Activities of Daily Living (ADL) such as bathing, laundry, and medication management. Assisted living is not an alternative to nursing homes, but is an option for those who may not be able to live on their own. According to helpguide.org, there are approximately 33,000 assisted living facilities within the United States. In Indiana alone there are about 270 assisted living facilities, according to www.carepathways.com. Porter County has five different facilities that provide assisted living, which are discussed below.

Clare Bridge of Valparaiso

Clare Bridge of Valparaiso provides assisted living care for those who suffer from Alzheimer's disease and other forms of dementia. They are a licensed memory care provider and offer oxygen assistance. Clare Bridge has 36 private apartments that have a daily rate of \$91.31.

Sterling House of Valparaiso

Sharing the same parking lot as Clare Bridge of Valparaiso, Sterling House of Valparaiso provides care for those that are not suffering from Alzheimer's disease or dementia. They are a licensed assisted living facility that has 56 apartments and three different apartment sizes to choose from with prices ranging from \$80.26 to \$87.54 a day. Sterling House of Valparaiso offers a BBQ area and a dietician for all their residents.

Sterling of House of Portage

Sterling House of Portage strives to provide a community where individuals are able to continue living on their own terms. Sterling House of Portage has three apartment sizes to choose from with prices ranging from \$91.67 to \$101.17 a day. Guest rooms are available for visitors. Sterling of House of Portage currently has 42 different apartments

Pines Village Retirement Community

Pines Village Retirement Community is a state licensed private duty home health care agency that provides a range of living options for seniors including home or apartment communities and assisted living. Residents can choose to live independently in an apartment with daily rates ranging from \$53.67 to \$81.00. Pines Village Retirement Community currently has 108 independent apartments. Assisted living apartments are \$80.50 a day for a studio, and \$94.83 a day for a one bedroom totalling at 40 total apartments.

Miller’s Merry Manor

Miller’s Merry Manor has a senior assisted living community in Portage, IN. Apartment floor plans for a single person include a studio at \$80.00 a day and a one bedroom apartment at \$88.33 a day. An additional person is \$600.00 extra per month. Miller’s Merry Manor has walking paths and a soda shop for its’ residents. Currently there are 58 apartments and 66 beds in their skilled nursing facility.

Assisted Living Daily Rates

Facilities	Price Range*
Clare Bridge Cottage of Valparaiso	\$91.31
Sterling House of Valparaiso	\$80.26-\$87.54
Sterling House of Portage	\$91.67-\$101.17
Pines Village Retirement Community	\$80.50-\$94.83
Miller’s Merry Manor	\$80.00-\$88.33

Source: Phone calls with each facility

*Price is dependant on unit size ranging from studio to two bedroom

Assisted Living Daily Rates

Provider	Chain Affiliation	Profit Status	Total NF Beds	Occupancy	Medicaid Utilization
Canterbury Place Nursing @ Rehab.	Beverly Enterprises	Profit	102	74.5%	70.8%
Fountainview Place Portage	Beverly Enterprises	Profit	226	73.1%	75.4%
Life Care Center of the Willows	Life Care Centers	Profit	100	79.7%	54.9%
Life Care Center of Valparaiso	Life Care Centers	Profit	110	91.6%	49.6%
Miller’s Merry Manor-Portage	Caremet, Inc.	Profit	66	94.8%	60.3%
The Waters of Duneland	The Park Associates	Profit	100	97.2%	66.8%
Valparaiso Care and Rehabilitation	Care Centers, Inc.	Profit	192	75.2%	73.9%

Source: Indiana Office of Medicaid and Policy Planning

Of the nursing home occupancy levels, The Water Duneland carries the largest percent (97.9%) of occupancy while Whispering Pines Health Care Center has the lowest percent (71.7%). On the other hand, Fountainview Place Portage has the highest percent of Medicaid utilization of 75.4% while the Life Care Center of the Willows has the lowest Medicaid utilization of 54.9%.

Porter County Aging & Community Services, Inc. (PCACS)

Transportation Program

Porter County Aging and Community Services (PCACS) offers a transportation program at low cost for the elderly citizens of Porter County. PCACS can pick up elderly citizens at their homes, drop them off at their desired destination and then return them to their homes. The cost for utilizing the transportation is \$3.00 one way, and \$6.00 round-trip. According to PCACS, over eighty percent of their riders are senior citizens and the disabled. This transportation program allows individuals to live a more independent, productive, and healthy life. Many individuals use this service to commute to doctor appointments, treatments, banks, grocery stores, and many other locations.

Visiting Nurses Association of Porter County (VNA)

Meals on Wheels and Home Health Aids

Meals on Wheels

The Visiting Nurses Association (VNA) offers a "Meals On Wheels" program that delivers nutritious, well-balanced meals to elderly residents in Porter County who are unable to prepare for themselves. This is a five-day per week program where meals are prepared by local hospitals and delivered to the resident's home by a nurse at the VNA. The goal of this program is to assist elderly residents with nutrition; therefore, allowing them to reside in their home rather than a nursing home. In 2007, the VNA of Porter County provided care to over 270 residents in the area.

Home Health Aids

Nurses from the VNA office will drive out to a elderly resident's home to provide personal care, such as: bathing, grooming, and dressing as needed. VNA of Porter County assisted 1,700 patients for in-home care, and over 720 hospice patients in 2007.

Senior citizens that require more care than those in assisted living often choose to live in a nursing home. A nursing home is a place for people who require constant nursing care and need help with activities of daily living. Each retirement home discussed in this section will be evaluated on three measures:

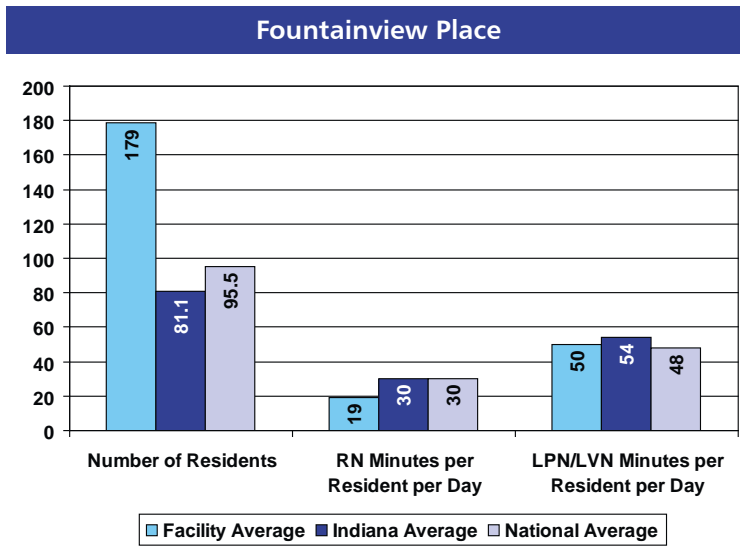
- Number of Residents
- Registered Nurse (RN) Minutes per Resident per Day
- Licensed Practical Nurse (LPN) or Licensed Vocational Nurse (LVN) Minutes per Resident per Day

Information was obtained through Medicare.gov, and phone calls to nursing home facilities.

Nursing Home Daily Rate

	Intermediate Care		Skilled Care	
	Semiprivate Room	Private Room	Semiprivate Room	Private Room
National Average			\$176.00	\$203.00
Indiana Average			\$141.50	\$183.00
Beverly Healthcare-Fountainview Place			\$174.73	
Beverly Healthcare-Canterbury Place			\$182.00	
Life Care Center of the Willows			\$176.00	\$216.00
Miller's Merry Manor			\$198.00	\$215.00
Valparaiso Care and Rehabilitation Center	\$153.00	\$305.00	\$175.00	\$349.00
The Waters of Duneland	\$178.00	\$198.00	\$178.00	\$198.00
Whispering Pines Health Care	\$152.00	\$162.00	\$210.00	

Source: Phone calls with each facility and the facilities web sites
Medicare.gov

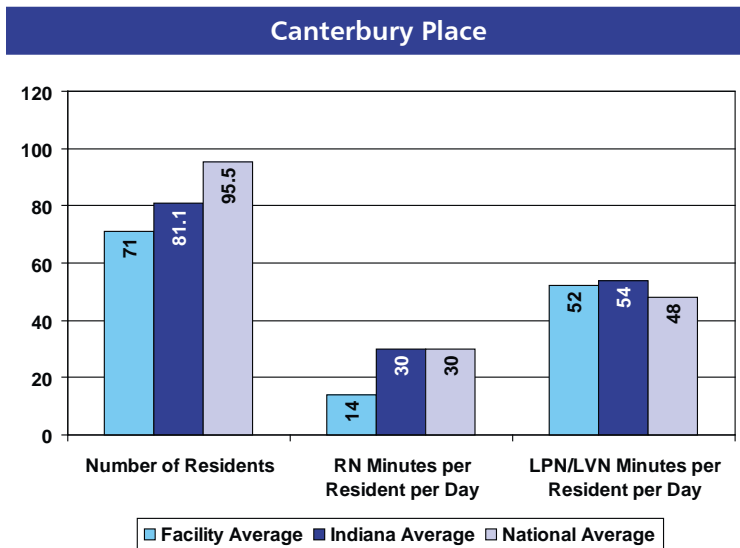


Fountainview and Canterbury Place

Fountainview and Canterbury Place are owned by Beverly Healthcare and are designed for all senior citizens, but especially those with Alzheimer’s disease or other forms of dementia. Nursing staff undergo continuous education in order to be informed with the latest in Alzheimer’s care.

According to Medicare.gov, at Fountainview there are 179 residents. RN and LPN/LVN minutes per day are both below the state average (RN=19; LPN/LVN=50). The daily rate for a room at is \$174.73.

Source: Phone calls with each facility and the facilities web sites Medicare.gov



There are 71 residents at Canterbury Place. RN and LPN/LVN minutes per day are both below the state average (RN=14; LPN/LVN=52). The daily rate for a skilled unit room is \$182.00, and the daily rate for an Alzheimer’s unit is \$187.06.

Source: Phone calls with each facility and the facilities web sites Medicare.gov

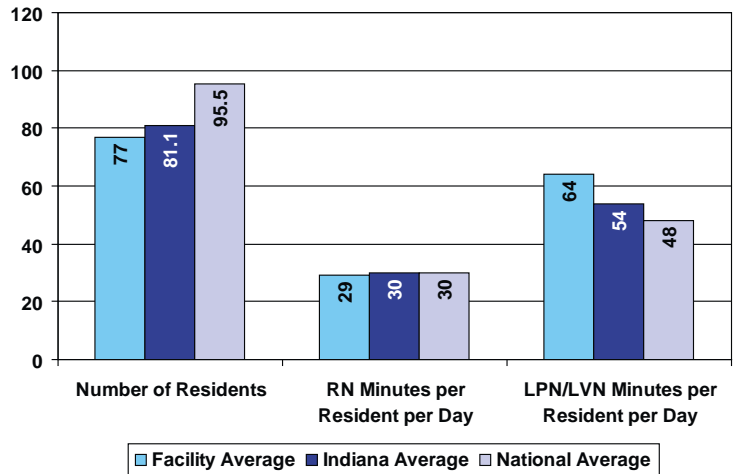
Life Care Center of the Willows and Life Care Center of Valparaiso

Life Care Center of the Willows and Life Care Center of Valparaiso are nursing homes that offer inpatient and outpatient rehabilitation services, a return to home program, and traditional nursing home care. For a semi-private room the daily rate is \$176.00 and for a private room the daily rate is \$216.00. Services and amenities include: post-hospitalization services, adult day care, IV therapy, suction therapy, oxygen therapy, wound management, respite services, orthopedic services, anodyne therapy, ostomy care, hospice care, beauty/barber salon, bus, cable TV, and telephone hookups.

Medicare.gov reports that there are 77 residents at Life Care Center of the Willows, which each receive on average 29 minutes with an RN per day, which is just below the state and national averages. However the LPN/LVN minutes per resident per day is 64, which is above the state and national averages.

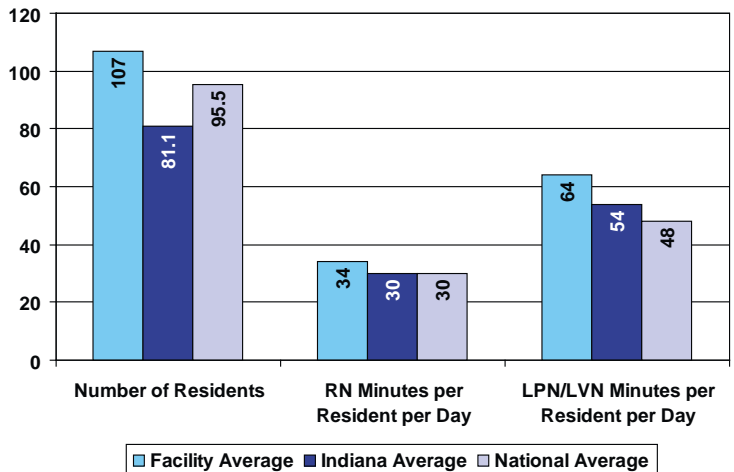
Life Care Center of Valparaiso has 107 residents, which each receive on average 34 minutes with an RN per day, which is above the state and national averages. The LPN/LVN minutes per resident per day is 64, which is above the state and national averages.

Life Care Center of the Willows



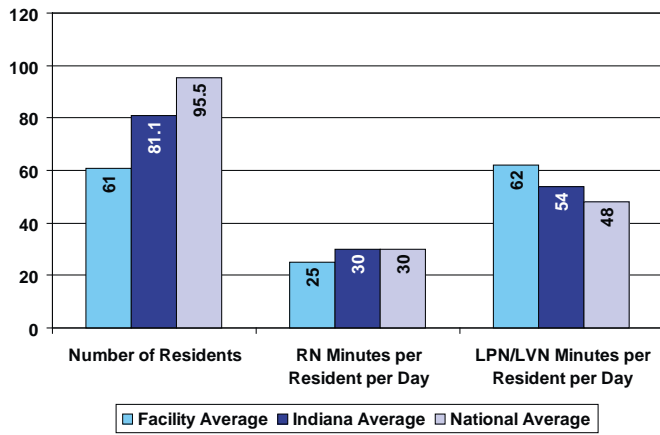
Source: Phone calls with each facility and each facility's web site Medicare.gov

Life Care Center of Valparaiso



Source: Phone calls with each facility and each facility's web site Medicare.gov

Miller's Merry Manor

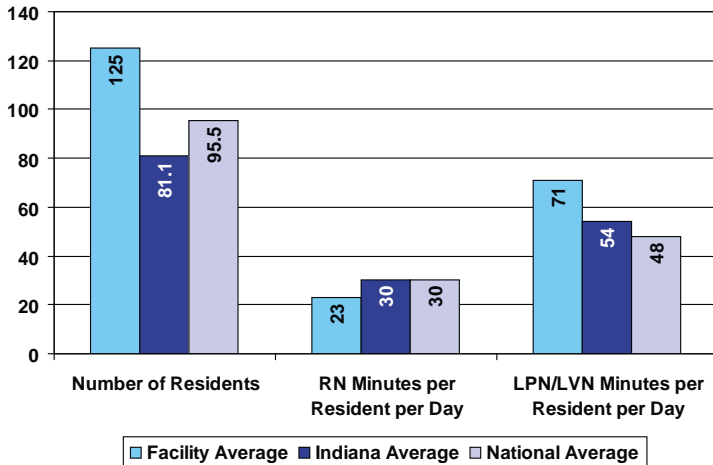


Source: Phone calls with each facility and the facilities web sites Medicare.gov

Miller's Merry Manor

Miller's Merry Manor is a nursing home that offers many services such as: physical therapy, occupational therapy, speech therapy, short-term stays, beauty/barber shop and Alzheimer's care. Miller's Merry Manor has 61 residents and on average each resident receives 25 minutes of RN care a day, lower than the state and national averages. However, each resident gets on average 62 LPN/LVN minutes per day which is above the state and national averages. The daily rate for a semi-private room is \$198.00 and for a private room the daily rate is \$215.00.

Valparaiso Care and Rehabilitation Center



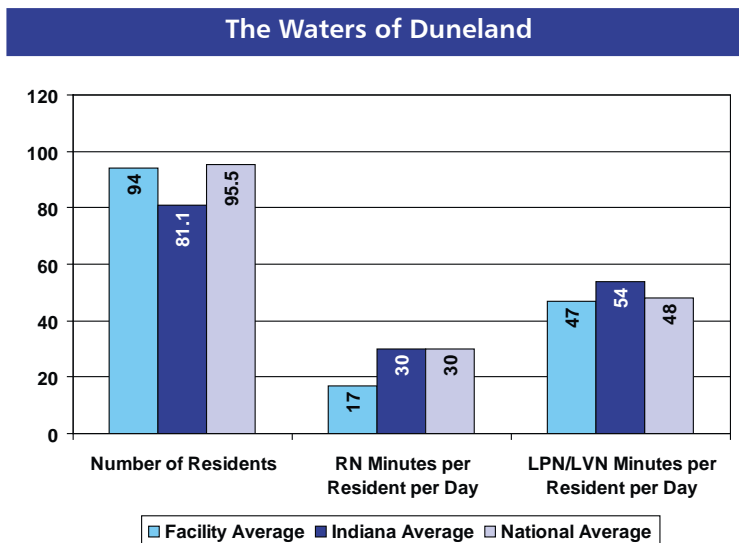
Source: Phone calls with each facility and the facilities web sites

Valparaiso Care and Rehabilitation Center

Valparaiso Care and Rehabilitation Center is a nursing home that is focused on serving people on an individual basis through a wide variety of service such as: respite care, long term care, hospice care, specialized rehabilitation care and various therapies. For an intermediate care level room the daily rate for a semi private room is \$153.00 and for a private room the daily rate is \$305.00. For a skilled care level room the daily rate for a semi private room is \$175.00 and for a private room the daily rate is \$349.00. Valparaiso Care and Rehabilitation Center also offers rehabilitation rooms at a daily rate of \$384.00 and respiratory care units at \$535.00 per day. There are 125 residents at the center and the average amount of time each resident spends with a RN each day is 23 minutes, which is below the state and national levels. The average amount of time each resident spends with a LPN/LVN per day is 71 minutes which is above the state and national averages.

The Waters of Duneland

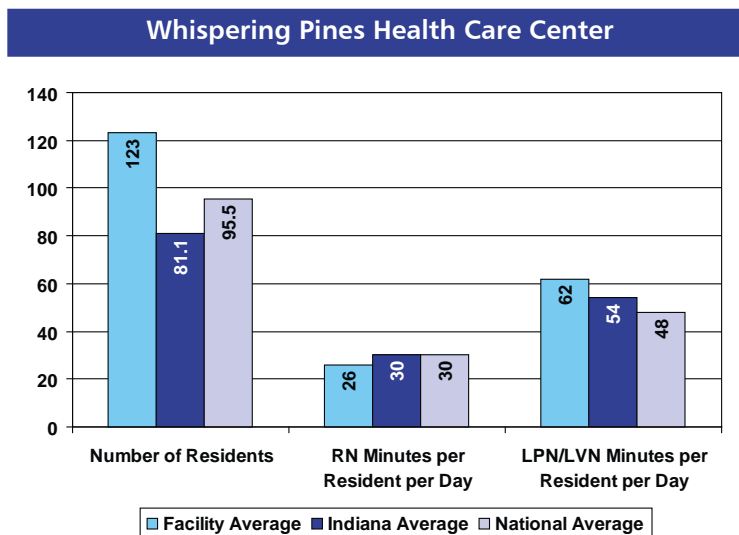
The Waters of Duneland is a skilled nursing and rehabilitation center. Services include: physical therapy, occupational therapy, speech therapy, respiratory care, anodyne treatments, social services, registered dietician, activities, and respite care. There are 96 residents at The Waters and for a semi private room the daily rate is \$178.00. For a private room the daily rate is \$198.00. On average, each resident gets 17 minutes per day with a RN and 47 minutes per day with a LPN/LVN; both of which are below state and national averages.



Source: Phone calls with each facility and each facility's web site Medicare.gov

Whispering Pines Health Care Center

Whispering Pines Health Care Center is set in a comfortable, home-like setting. Services include: congregate living, rehabilitation services and therapy, and an Alzheimer's program. There are 123 residents and each receives on average 26 RN minutes per day, which is below the state and national averages. The average amount of time each resident has per day with a LPN/LVN is 62 which is above state and national levels. For intermediate level care a semi private room is \$152.00 a day, and for a private room the daily rate is \$162.00. For a semi private skilled care unit the daily rate is \$210.00. A semi private Alzheimer's unit is \$162.00 a day and a private Alzheimer's room is \$275.00 per day.



Source: Phone calls with each facility and each facility's web site Medicare.gov

Although Porter County has a variety of services that are offered to the elderly, many of these services can be hard to afford for many individuals. Elderly in Porter County can have fixed incomes leaving them with little room to afford all of the proper care necessary for appropriate health.

The following graph outlines the average household incomes for individuals 65 and older in Porter County.

In 2006, Porter County residents age 65 and older have a median household income of \$31,185, which is \$2,491 higher (8.0%) than the median average household income in Indiana.

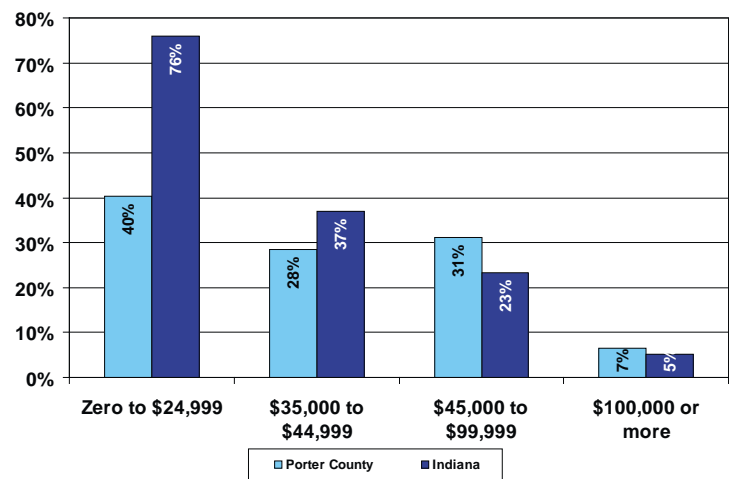
Median Household Income Age 65 and Older

Median Household Income	
Indiana	\$28,694
Porter County	\$31,185

Source: 2006 U.S Census Bureau Data, State and County Data

Although Porter County seniors age 65 and older have a higher household income when compared to Indiana, this is not a significant amount of income when trying to afford all necessary items for living. On average, Porter County seniors 65 and older only make about \$2,600 monthly. In Porter County, as mentioned earlier, the cost of nursing homes can range from \$150 to \$200 per day, or \$4,500 to \$6,000 a month. Assisted living daily rates range from \$80 to \$100 per day, or \$2,400 to \$3,000 monthly. When comparing these rates to the average monthly income of Porter County seniors age 65 and older there exists an obvious constraint in the elderly not being able to afford the proper care that is necessary.

Distribution of Income



For many senior citizens there is not a problem finding the care that they need in Porter County; however, there is often a problem when it comes to affording care. Below are some ways to offset the cost in order to receive needed care.

Long Term Care Insurance Policy

The Indiana Long Term Care Insurance Program (ILTCIP) is a partnership between the state of Indiana and private long-term care insurance companies. Policies that are approved by the ILTCIP, known as "Partnership Policies," offer significant advances that have not previously been available to policy holders. With a state tax deduction, these policies can help Indiana residents protect their savings. The policy holder must be a resident of Indiana; however the care does not have to take care within the state. Some statistics regarding the program as of December 2006 include:

- 89.1% of the policies include home health care.
- 77.0% of the policies qualify for total asset protection.
- Common daily benefits chosen are \$120 for a nursing home and home health care.

Reverse Mortgage

A reverse-mortgage is basically a home-equity loan. The U.S. Department of Housing and Urban Development has their own federal reverse-mortgage program and created an informative list of things to know if a reverse mortgage is being considered; below are some of the highlights.

1. A reverse mortgage is a type of home loan that lets homeowners convert a portion of the equity in his or her home into cash. No repayment is required until the borrower no longer uses the home as their principal residence.
2. To be eligible for a reverse mortgage, the borrower must be a homeowner residing in the home, 62 years of age or older, and have a low mortgage balance or own the home outright.
3. The home must be a single family dwelling or a two-four unit property that is owned and occupied by the owner.
4. When the house is sold or no longer used as a primary residence, the cash received plus interest must be repaid to the lender. This can be done through the sale of the home or through savings.
5. There are five different ways to receive payments:
 - Tenure - equal monthly payments as long as the borrower is living in the home
 - Term - equal monthly payments for a fixed period of time
 - Line of Credit - unscheduled payments or installments at times and in amounts determined by the borrower
 - Modified Tenure - combination of line of credit and monthly payments as long as the borrower is living in the home
 - Modified Term - combination of line of credit with monthly payments for a fixed period of time

Medicare

Medicare is a government social insurance program that is generally for those age 65 years old and older. Medicare usually does not completely cover the cost of care, but it can help off-set the cost by paying for a portion. Medicare includes benefits for hospital stays, outpatient care, prescription drugs, and often will cooperate with private health insurance.

Medicaid

Medicaid is a program that is jointly run between the state and federal governments but is managed by the state. Medicaid is available only to those of low income, but being poor does not automatically guarantee qualification. If a person does qualify for Medicaid many different services can be provided, depending on the state and what the individual qualifies for.

2007 Needs Assessment Citizen Survey, United Way of Porter County, <http://www.unitedway.org>

2007 Needs Assessment Inventory of Services and Focus Groups, United Way of Porter County, <http://www.unitedway.org>

2007 Needs Assessment Stakeholder Survey, United Way of Porter County, <http://www.unitedway.org>

Assisted Living Facilities, <http://www.assisted-living-directory.com>

Eldercare Locator, <http://www.eldercare.gov>

Family Caregiver Alliance, <http://www.caregiver.org>

Housing Options, <http://www.hud.gov>

How to Afford Growing Old, <http://www.nymag.com>

Indiana Elder Care, <http://www.retirementhomes.com>

Indiana Long Term Insurance Program, <http://www.in.gov/fssa/iltcp>

Indiana Medicaid, <http://www.emaxhealth.com>

Indiana Senior Housing and Care Options, <http://www.seniorcitizensguide.com>

Medicaid Information, <http://www.cms.hhs.gov/MedicaidGenInfo>

MedlinePlus Services for Assisted Living, <http://www.apps.nlm.nih.gov>

National Institute on Aging, <http://www.nia.nih.gov>

Northwest Indiana Community Action Corporation, <http://www.nwi-ca.com>

Nursing Home Data, <http://www.Medicare.gov>

Porter County Aging and Community Services Inc., (219) 465-0294

Senior Citizens News and Information Daily on the Web, <http://www.seniorjournal.com>

Senior Corps, <http://www.seniorcorps.org>

The MetLife Market Survey of Nursing Home and Home Care Costs, MetLife Mature Market Institute, 800-525-7279

This section reviews child care in Porter County including: county child care options, availability of licensed child care centers, Indiana’s licensing requirements, child care assistance programs, and best practices for assessing child care needs in Porter County.

According to the National Institute of Health, early childhood development through proper child care can improve early language development, vocabulary, numeracy, and lead to a successful future. Cost, availability, and flexible scheduling of child care are concerns for parents and child care providers.

There are a range of child care options available to fit the needs of parents. Such options include child care centers, family child care, in-home caregivers, before and after school care, vacation and summer programs, and sick child/back-up/emergency care. All offer unique alternatives and scenarios for providing care to children of all ages and abilities.

Overview	133
Public Opinion	135
Child Care Options	137
Licensed Child Care Facilities	141
Child Care Assistance Programs	145
Best Practices	149
Resources	151

Child care is a primary topic of concern within Porter County. The cost, availability, and flexible scheduling of child care are primary concerns for parents and care providers alike. Some highlights of this section include:

- Porter County offers a range of different child care options that can meet the needs of children of all ages. These child care facilities offer a variety of availability, flexibility, and cost.
- The number of Porter County licensed child care centers has steadily increased from 2003 to 2006 by 33.3%. However, licensed child care centers from 2000 to 2006 in Indiana have decreased by twelve percent (11.8%).
- Since 2003, Porter County has seen a consistent increase of children in poverty, age 0-17, as well as a consistent teen birth rate per 1,000 females age 15-17 since 2003.
- With the current need for child care assistance programs in Porter County, programs such as the Child Care Development Fund (CCDF) and the Head Start Association have been created to assist children in providing proper child care.
- With the strong need for CCDF assistance, Porter County has seen an increase in the average number of children on the CCDF waiting list since 2000.

Public Opinion of Child Care

The 2007 Needs Assessment Citizen Survey was completed by 800 residents of Porter County in June and July of 2007. Respondents were asked to identify the most significant issue facing their family. Child care was ranked 13th out of nineteen options with 0.9% of respondents holding it as the primary issue facing their family.

	Community Survey	Stakeholder Survey
Availability of Affordable Child Care	30th*	12th*
	2.00**	2.82**
Availability of Child Care with Flexible Hours	32nd*	10th*
	1.98**	2.90**
Availability of After School Programs	38th*	15th*
	1.94**	2.78**

*Rank of significance among forty-three (43) issues
 **Rating of concern on a 1-4 scale (1 meaning not concerned, 4 meaning very concerned)
 Source: 2007 Needs Assessment Community Survey and 2007 Needs Assessment Stakeholder Survey

Taking a moderate position on the issue, trends continue to be represented when respondents were asked to rate their concerns on an individual basis. On a scale of 1 to 4, where 1 indicates not a concern, and 4 indicates a major concern, related concerns such as the availability of affordable child care received a 2.00, the availability of child care with flexible hours received a 1.98, and the affordability of preschool programs 1.94.

The 2007 Needs Assessment Stakeholder Survey was completed by 53 Porter County stakeholders in September and October 2007. When asked to identify the most significant issues facing Porter County residents on the 1 to 4 scale, where 1 indicates not a concern, and 4 indicates a major concern, patterns showed an increased rate of concern among stakeholders as compared to the Citizen Survey. The issue availability of affordable child care received a 2.82, availability of child care with flexible hours received a 2.90, and the affordability of preschool programs received a 2.78.

Six focus groups were held in September 2007 with nonprofit organization representatives, youth, employers, public safety and government officials, community leaders, and donors. Comments made during the focus groups may contain information that is incorrect; the comments simply reflect what that person believes. Focus group participants shared the following comments about child care.

- *There is one program that is available to parents which provides child care at \$1.00 a day while the parent is attending class at a high school or GED preparation. It's for any Porter County parents and transportation is provided.*
- *Two years ago, 48 girls were pregnant in one freshman class. It was 48 pregnant girls out of 594 students in the class.*

According to studies conducted on the understanding of child care demand and supply concerns, there are many issues that lead to the overwhelming demand of quality child care at a community and state level. Based on two studies conducted in the Los Angeles area, there are findings that can help contribute to child care outpacing supply, that relate to Porter County.

Listed are some of the attributes that help influence the demand of child care:

- Licensed home facility providers who do not want to care for as many children as they are licensed to have.
- Parents who do not want to use licensed providers because of cost fluctuations.
- Waiting lists are said to be overwhelming and often turn people away.
- When openings do exist, they often don't meet parents specific needs.
- Parents who work a non-traditional schedule are more likely to find child care in family child care homes rather than child care centers.
- Few centers are able to accept children with severe special needs.
- Lack of transportation for using available child care.
- Concerns about the cost and quality of care.
- Limiting ratio, child-to-teacher restrictions set by state.
- Lack of qualified care givers.
- Non competitive wages amongst care givers, strong job turn over rates.

There are three basic types of child care programs that are offered in Porter County. These include child care centers, child care homes, and child care providers within the family of the child's home. Outlined in more detail are some of the types of child care in more specific categories that Porter County has to offer.

Child Care Centers:

Child care centers provide care for 12 or more children throughout the week. These facilities care for large groups of children ranging in age from infants to five years olds. Child care centers employ several caregivers and have state inspections for the safety of children being cared for. These facilities offer parents the option of having a more flexible schedule than other forms of child care and offer organized activities, equipment and toys, and often a preschool program.

Family Child Care:

Family child care provides child care on a regular basis in the caregivers personal home. There must be 12 or fewer children present in the home at one time, which includes the caregiver's own children. The home has the option of being licensed through the state of Indiana; however, it is not mandatory. Family child care usually offers care for children of various ages depending on the size of the home and the owner's preference. Family child care offers parents even more flexible hours in comparison to child care centers.

In-Home Caregivers:

In-home caregivers are very similar to services offered by full-time or part-time nannies. Caregivers come to the child's home to baby-sit for a period that is set up previously by the parents. Parents of the child are responsible for providing liability coverage for on-the-job injuries and time off work for injuries. In-home caregivers also offer flexible care planning because the service is planned around the parents' schedule.

Child Care Ministry:

Child care ministries are designed to provide child care while teaching the child beliefs set by the ministry. Often parents use this as a resource for teaching their children their beliefs at a young age. Most child care ministries have churches as facilities or are affiliated with a church. Like child care centers, child care ministries can be licensed care providers, and in most cases providing care for 12 or more children.

Before and After School Care:

There are many options available in Porter County communities for before and after school care. This service is often offered through school programs and is used to enhance activity among children. Throughout Porter County there are programs that are offered through youth groups, church, YMCA, Boys and Girls Club, and athletic programs.

Vacation and Summer Programs

Vacation and summer programs offer opportunities mainly for school-age children that focus on a variety of activities in Porter County. These include sports teams, school-summer camps based on hobbies and activities, and clubs such as Boy Scouts or Girls Scouts in Porter County. Vacation and summer programs are operated at local parks, recreation areas, community organizations, child care centers, churches, YMCA, Boys and Girls Club and youth programs.

Sick Child/Back-Up/Emergency Care

Many child care options have policies regarding the admittance of children with diseases or illnesses. Facilities have trained caregivers to assess the needs of these children. This type of care typically has a nurse on-site or on call. Currently there are none of these services offered in Porter County.

Part-day Preschool Programs and Nursery Schools

Part-day preschool programs and nursery schools are child care programs which operate on a part-time basis. This program can be found in churches, public schools, and child care centers. Indiana does not make it mandatory to license these programs because they operate less than a full-day. This type of care focuses on children two-and-a-half to five years of age, and provides an opportunity for interaction with other children of similar ages.

Programs for Special Needs

Programs for special needs are unique child care programs for children with disabilities. These can be very challenging for parents to find but programs such as the National Information Center for Children and Youth with disabilities offer information, contacts, and local listings of the closest possible service. Opportunity Enterprises of Porter County and Porter County Education Services utilize this service. Many of these services offer programs for many disabilities such as cerebral palsy, downs syndrome, muscular dystrophy, and spina bifida.

Head Start Program

The Head Start program is a nationally funded program that allows families who meet income guidelines to be able to afford preschool for children age three to five years old. According to the U.S. Department of Health and Human Services, families with one child must have a maximum income of \$10,400 to be qualified for admission into Head Start. Income varies based on the number of children in the family. According to the National Child Care Information Center, in 2007 there were 14,231 children in Indiana participating in Head Start, with 145 children in Porter County participating.

Head Start is designed to provide grants to child care services that help promote the development of cognitive and language skills so children can interact with other children. This promotes a smooth transition into kindergarten.

There are many child care facilities offered to Porter County residents, some of these include: Hilltop Neighborhood House, Portage Child Care Center, Learning Tree Too, Building Block Licensed Day Care, Mother's Time-Out, Valparaiso Family YMCA, Portage Township YMCA, Boys & Girls Clubs of Porter County, and Children's Enrichment Center, Inc. Most facilities accept a large variety of age groups and many programs. According to the Yellow Pages of Porter County, there are over 40 available child care centers through out Porter County. These nine facilities have been randomly picked to help generalize the different types of child care services that could be offered in Porter County. None of these facilities offer after-hours care past 8:00 p.m. or weekend care.

Child Care Facilities in Porter County

Services	Hilltop Neighborhood House (219) 477-4222	Portage Child Care Center (219) 762-8856	Learning Tree, Too (219) 464-8232	Building Block Licensed Day Care (219) 996-6449	Mother's Time-Out (219) 531-8793	Valparaiso Family YMCA (219) 462-4185	Portage Township YMCA (219) 762-9622	Boys & Girls Clubs of Porter County (219) 464-7282	Children's Enrichment Center, Inc. (219) 462-5437
Child care in your own home					x				
Before and after school care		x	x	x		x	x	x	x
Vacation and summer programs	x	x	x	x	x	x	x	x	x
Part-day preschool programs	x	x			x	x	x		x
Specific program for special needs	x								
Special needs accessibility	x	x	x	x	x	x	x		x
Licensed facility		x	x	x	x		x		x
Infant Care	x								
Toddler Care	x		x	x	x		x		x
3-4 year old Care		x	x	x	x	x	x		x
Preschool		x	x			x	x		x

Source: Self-reported from interviews with each organization

The importance of the availability of licensed child care facilities is a very valuable resource for families that need child care in Porter County. A list of state requirements for licensed child care facilities has been set in order to maintain the quality and success of these facilities. According to Indiana Family and Social Services Administration, the requirements for licensed child care are as follows:

- Employees must be at least 18 and have a high school education or equivalent
- If working with an infant/toddler group, employees must be at least 21 and have a high school education or equivalent, and 1 year experience
- Must follow set child to care provider ratios

According to the Indiana Administrative Code, all child care employees are required to undergo a background check that includes state and national violent crime and sex offender registries, and a criminal history check. Child care workers are not permitted to have a felony conviction and cannot have participated in: adoption schemes; adulterating drugs, controlled substances, or preparations; aiding or abetting the filing of false claims; allowing an establishment to be used for illegal purposes; any crime that involves a violent act or a threat of a violent act; armed robbery; arson; assault; attempts to commit armed robbery, burglary, or robbery; attempts to commit criminal sexual conduct; attempts to commit homicide or murder; attempts to commit kidnapping; battery; bribery; burglary; child abuse, neglect, or exploitation; concealing stolen property; criminal sexual conduct in any degree; cruelty toward or torture of any animal; cruelty toward or torture of any person; embezzlement; extortion; filing of false claims; fraud; homicide; kidnapping; larceny by conversion; larceny by trick; manslaughter; mayhem; murder; negligent homicide; obtaining property by false pretenses; offenses involving narcotics, alcohol, or controlled substances that result in a felony conviction; poisoning; prostitution or related crimes; receiving stolen property; robbery; and unlawful manufacture or delivery of drugs or possession with intent to manufacture or deliver drugs.

Indiana has set restrictions on the number of children one person can supervise at once. These guidelines help shape the capacity of a child care center.

Child Care Provider Ratios	
Age Range	Provider/Child Ratio
Infants	(1:4)
Toddlers	(1:5)
2 year	(1:5)
3 years	(1:10)
4 years	(1:12)
5 years	(1:15)
6 years and up	(1:20)

Source: Indiana Licensing Standards, Daycare.com

Licensed Child Care Facilities - continued

The Indiana Youth Institute conducted a study and recorded trends in the number of licensed child care centers, licensed child care homes, and registered child care ministries. The following indicates trends specific to Porter County in comparison to Indiana.

Licensed Child Care Centers		
Year	Porter County	Indiana
2000	10	685
2001	11	676
2002	11	668
2003	9	640
2004	10	636
2005	11	603
2006	12	604

The number of Porter County licensed child care centers have steadily increased from 2003 to 2006 by 33.3%. However, licensed child care centers from 2000 to 2006 in Indiana have decreased by twelve percent (11.8%).

Source: Indiana Youth Institute

Licensed Child Care Homes		
Year	Porter County	Indiana
2000	37	3,515
2001	38	3,888
2002	45	4,030
2003	43	3,608
2004	30	3,168
2005	30	3,020
2006	32	2,958

The number of Porter County licensed child care homes peaked in 2002. Since 2002, there has been a 28.9% decrease in Porter County. Indiana licensed child care homes also peaked in 2002 at 4,030 homes. Since 2002, there has been a 26.6% decrease in licensed child care homes in Indiana.

Licensed Child Care Facilities - continued

The number of Porter County registered child care ministries has drastically increased 6400.0% from 2000 to 2006. Indiana also showed dramatic increases between 2000 to 2002 of 318.9%. However, from 2003 to 2006 Indiana experienced a 67.6% decrease in the amount of registered child care ministries.

Registered Child Care Ministries		
Year	Porter County	Indiana
2000	2	3,185
2001	0	10,185
2002	137	13,342
2003	101	5,529
2004	133	8,524
2005	175	7,603
2006	130	4,317

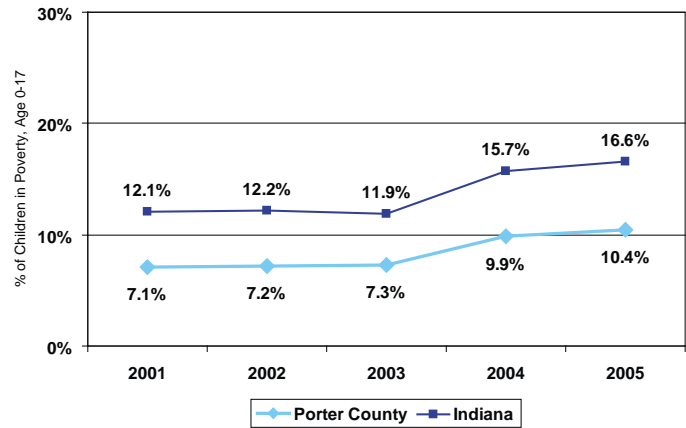
Source: Indiana Youth Institute

Child Care Assistance Programs

Nonprofit and federal programs have been created to assist low income families, and increase the availability, affordability, and quality of child care in Porter County. Porter County has seen an increase in the percentage of families in poverty with children age 0-17, as well as children being born through teen pregnancy. Programs such as the Child Care Development Fund (CCDF), Head Start, and Early Head Start help address issues in Porter County.

According to the Indiana Youth Institute, both Porter County and the state of Indiana remained consistent in the percent of children in poverty, age 0-17, between 2001 to 2003. Both show a steady increase beginning in 2003. The percentage of children in poverty in Porter County increased by 42.5%, while the percentage of children in poverty in Indiana increased by 39.5% from 2003 to 2005.

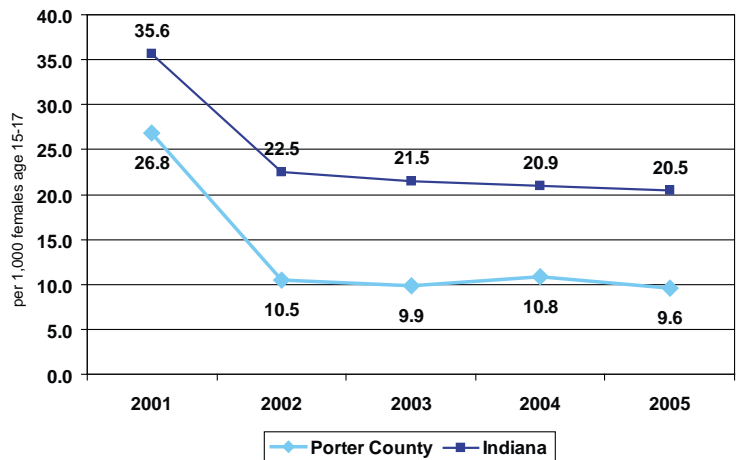
Percentage of Children In Poverty, Age 0-17



Source: Indiana Youth Institute

According to the Indiana Youth Institute, the Porter County teen birth rate had decreased rapidly by sixty-percent (60.8%) from 2001 to 2002. Following 2002, Porter County would remain constant, only decreasing 8.6% until 2005. Indiana shows very similar trends compared to Porter County after 2002, only decreasing by 8.9% until 2005.

Teen Birth Rate per 1,000 Females Age 15-17, 2001-2005



Source: Indiana Youth Institute

Child Care Assistance Programs - continued

Child Care Development Fund (CCDF)

The Child Care Development Fund was created for individuals who need financial assistance in obtaining child care so they can work, attend training, or continue education. These individuals are from low-income families, families receiving temporary public assistance, and those transitioning from public assistance. In order to qualify for the program individuals must be a parent who is working or going to school with proof of identity for all family members within Indiana. The child must also be a U.S. Citizen or qualified legal alien. There are also income guidelines for eligibility to obtain financial assistance.

CCDF Income Guide

Size of Family	Maximum Income Eligibility *
1	\$1,081
2	\$1,449
3	\$1,817
4	\$2,185
5	\$2,554
6	\$2,922
7	\$3,290
8	\$3,659

**Add \$365 for each additional member of the family, Figures are based on monthly income*

Source: Children's Bureau, Inc

There is a waiting list for the CCDF due to strong demand for child care. In order to be placed on the waiting list, you must call CCDF to receive placement. All applicants go through a point system review based on the family's individual needs. The amount of time on the waiting list will vary based on the point system. This system addresses needs of the family and takes into consideration the amount of income, transportation availability, employment, and the number of dependents. The more points a family receives, the greater the chance they will be qualify for CCDF funding.

Number of Children Receiving CCDF Benefits

Year	Porter County	Indiana
2000	924	91,090
2001	1,136	86,199
2002	992	78,559
2003	764	71,592
2004	638	57,964
2005	562	53,616
2006	667	55,844

Source: Indiana Youth Institute

According to the Indiana Youth Institute, the number of Porter County children receiving CCDF benefits peaked in 2001 at 1,136 children. From 2001 to 2006 Porter County has seen a steady decrease of 41.3% in children receiving CCDF benefits. In comparison, the state of Indiana shows similar trends of a steady decrease from 2000 to 2006 of 38.7% in the number of children state-wide receiving CCDF benefits. The gradual decrease is caused by the lack of funding and the decreasing number of participants.

Child Care Assistance Programs - continued

According to the Indiana Youth Institute, Porter County and the state of Indiana both had a sharp increase in the monthly average number of children on the waiting list for CCDF benefits between 2000 and 2002. Porter County has remained consistent between 2002-2005, reaching its peak of 175 children in 2005. Indiana has also remained consistent between 2003 to 2005, reaching its peak of 13,342 in 2002.

Monthly Average Number of Children on CCDF Waiting List

Year	Porter County	Indiana
2000	2	3,185
2001	0	10,185
2002	137	13,342
2003	101	5,529
2004	133	8,524
2005	175	7,603
2006	130	4,317

Source: Indiana Youth Institute

Head Start

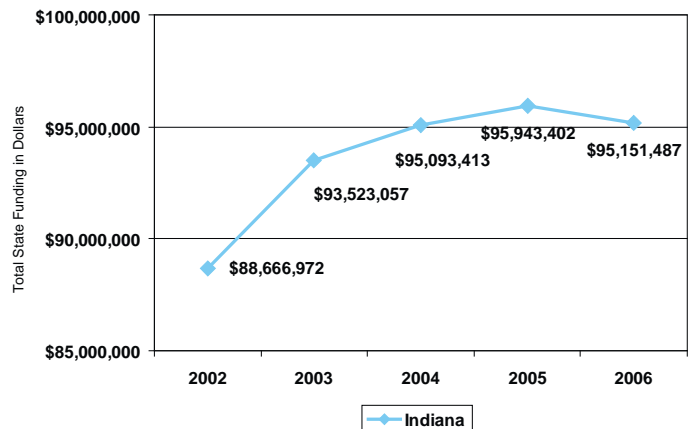
The National Head Start Association is a private nonprofit membership organization dedicated to meeting the needs of Head Start participants that meet the qualifications for financial assistance. This program represents more than 1 million children, 200,000 staff, and 2,700 Head Start programs in the United States. The Head Start Association offers superior training and education for its staff by conducting research, providing information, and offering resources to the Head Start community.

Early Head Start

Early Head Start was created in 1995 by the National Head Start Association. This program has been created as a branch of Head Start but focuses on infants and toddlers. By providing an extensive program, Early Head Start can help low income families at an earlier stage. They take on many roles in bettering children for the future. By guiding families, providing proper child care techniques and practices, and even providing nutritional advice, their efforts strive to improve the general health of society.

The Head Start Association of Indiana has continued to be overwhelmed by the need of child care support by its residents. Consequently, financial support is needed in order to finance the needs of individuals in each community. Financial barriers have limited the number of children participating in Head Start.

Head Start State Funding



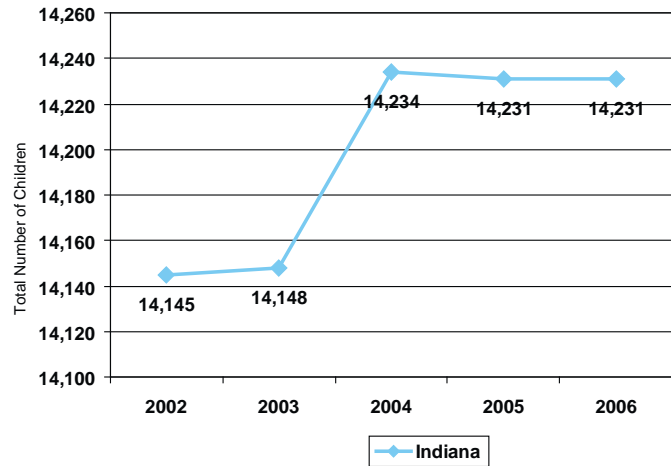
Source: National Child Care Information Center

The National Child Care Information Center has recorded the amount of Indiana Head Start state funding from the years 2002-2006. The state of Indiana reached its maximum amount of funding in 2005 at \$95,943,402. Since 2005 there has been less than one percent (.83%) decrease in funding. Porter County receives funds based on Indiana specific budget regulations, and has received 12 million annually since 1997.

Child Care Assistance Programs - continued

Number of Children Participating in Head Start

The National Child Care Information Center has recorded the number of children participating in Head Start in the state of Indiana from 2002 to 2006. From 2003 to 2004, Indiana had an increase of less than one percent (.63%), followed by a relatively consistent trend from 2004 to 2006. Porter County has limit of 145 children per year due to the facility size. This number has been consistently set among Porter County's four locations since 1997.



Source: National Child Care Information Center

In Porter County there are four different locations that offer Head Start, these include: South Haven I, Westchester Intermediate School, Hebron Resource Center, and Porter County Council on Aging. All locations offer the same Head Start program and allocate acceptance based on a point system that measures the need of the service based on family income, number of dependents, transportation restraints, and situational family need. The more points a family receives, the greater the chance they will be qualify for the Head Start program.

Many proposals have been created nationally to address child care awareness and to supplement the ongoing demand presented nationally.

Hawaii: Early Childhood Education and Care Financing Think Tank Initiative

Sandra Potter Marquardt
Early Childhood Education and Care Coordinator,
Governor's Office of Children and Youth,
P.O. Box 3044, Honolulu, HI, 96802,
Telephone (808) 586-0125
Fax (808) 596-0122

Initially funded by the Governor's Office of Children and Youth, the Hawaii Community Foundation, and the Hawaii Business Roundtable, the Early Childhood Education and Care Financing Think Tank Initiative focuses on the lack of availability of child care for children birth to age five. Many early childhood leaders organized to form a new financial strategy for Hawaii. The program called "Good Beginnings" initially created partnerships among public and private organizations and began attracting funding. Now they have created a statewide, private, nonprofit, charitable membership organization. They have also created an Interdepartmental Council of State Agencies with groups of community councils. Now new financial strategies have been created on a state and local level in developing the appropriate funds for training professional staffing in order to develop better quality child care facilities.

California: Child Care Economic Summit

Mary Petsche
Child Care Coordinating Council of San Mateo County, Inc.,
700 South Claremont Boulevard,
Suite 107, San Matco, CA 94402
Telephone: (415) 696 8780
Fax: (415) 343-8719

Founded in 1993, the Child Care Economic Summit's goal was to create high-quality child care in the California communities. This program has three proposed goal areas: 1.) A child care trust fund supporting parental leave or early care and education; 2.) An expanded mandate of public education to include early care and education; and 3.) A child allowance for purchased care or for parental care in the home. They have used National Association for the Education of Young Children's estimate to implement a general idea of the cost of child care per year for children from birth through age 12, and this estimate has allowed them to make the appropriate financial goals. Through child care awareness, they have been able to gain large amounts of public support.

Washington: Quality Child Care Think Tank

Richard Brandon
Washington Kids Count
Human Services Policy Center,
Box 353060, University of Washington,
Seattle, WA 98195
Telephone: (206) 54308483
Fax: (206) 616-5769

The Washington Quality Child Care Think Tank program was created in Seattle to address competitive wages, staffing turnovers, and the quality of care. Initially it was imaged off of California and Hawaii's think tank models. Its goal in 1995 was to create a statewide strategy for marketing high-quality child care. They did this through offering financial incentives for increasing the quality of care they offered. Most of the funding has been created through working groups, corporations, and local, state, and federal government sources. They have begun to make set standards of quality for child care services on the state level.

North Carolina: TEACH Early Childhood O' Project

Child Care Services Association
P.O. Box 901
Chapel Hill, NC 27514
Telephone: (919) 967-3272

The North Carolina TEACH Early Childhood O' Project provides scholarships to child care providers to partially cover the cost of tuition, books, release time, and travel expenses. Participants are required to complete a certain number of college course credits. These scholarships are available to all 58 community colleges in the state as well as the universities. There is even more funding for child care providers who provide care to children birth to age three. They also offer a health insurance program, which covers one-third of the cost of health insurance. Originally this was privately funded but now is funded with state and federal dollars and operates in all 100 counties of North Carolina. They have also taken the initiative on helping twenty-one other states replicate the program. By providing a database, training, and quality assurance tools they can implement these procedures. Approximately 20,000 early childhood teachers, family child care providers, and directors participate in TEACH Early Childhood O' Project nationally.

- 2007 Needs Assessment Citizen Survey, United Way of Porter County, <http://www.unitedwaypc.org>
- 2007 Needs Assessment Inventory of Services and Focus Groups, United Way of Porter County, <http://www.unitedwaypc.org>
- 2007 Needs Assessment Stakeholder Survey, United Way of Porter County, <http://www.unitedwaypc.org>
- Child Care Development Fund (CCDF), Children’s Bureau, Inc, <http://www.childrensbureau.org/html/ccdf.cfm>
- Child Care Services Association, About Association, <http://www.childcareservices.org/about.html>
- Early Head Start National Resource Center, About EHSNRC, <http://www.ehsnrc.org/AboutUs/Index.html>
- Financing Quality Child Care in Indiana, The Child Care Partnership Project, <http://nccic.org/ccpartnerships/cases/indiana.html>
- Indiana Licensing Standards for Day Care Centers, <http://www.daycare.com/indiana/>
- Information About Children and Families, Teenage Pregnancy, <http://community.michiana.org/famconn/teenpreg.html>
- National Child Care Information Center, Indiana Profile, <http://nccic.acf.hhs.gov/statedata>
- National Head Start Association, About NHSA, <http://www.nhsa.org/about/index.html>
- North Carolina T.E.A.C.H. Early Childhood @ Child Care Wage, <http://www.clasp.org/ChildCareAndEarlyEducation/map030707nc2.htm>
- Office of Head Start, <http://www.acf.hhs.gov/programs/hsb/about/index.html>
- The Child Care Partnership Project, U.S Department of Health and Human Services, the Administration for Children and Families, the Administration on Children, Youth and Families, the Child Care Bureau. <http://nccic.org/ccpartnerships.home.html>
- The Future of Children, Statewide Initiatives for Financing Early Childhood Care and Education, <http://www.futureofchildren.org>
- The Indiana Youth Institute, Kids Count State Profile Indiana, <http://www.iyi.org/data>
- The Indiana Youth Institute, Kids Count in Porter County Indiana, <http://www.iyi.org/data>
- “Understanding Child Care Demand and Supply Issues: New Lessons from Los Angeles,” 2001-06-00, Jacobson, Linda
- Who’s Minding the Kids” Child Care Arrangements: Winter 2002, US Census Bureau, <http://www.census.gov/population/www/socdemo/childcare.html>

Youth Programs and Activities

This section reviews youth programs and activities in Porter County including; early intervention programs, youth supplement programs, residential services, juvenile justice programs, teen mentors, and community service opportunities in Porter County.

By providing opportunities to youth through programs of guidance and support, the crucial stages of late childhood to early adolescence can be fostered into a time that sets the foundation for the future of the youth and their community. The parents, youth workers, educators, and community leaders of Porter County are assessing what can be done so that more young people can successfully transition from childhood to early adolescence and ultimately improve the future of Porter County youth and their community.

Overview	155
Public Opinion	157
Early Intervention	159
Youth Supplement Programs	161
Residential Services	163
Juvenile Justice Programs	165
Community Service	167
Teen Mentors	169
Best Practices	171
Resources	173

Youth programs and activities are of great importance to the people of Porter County. The quality and variety of these programs and activities can help determine how much a community can impact the success of youths.

- Early intervention programs allow the community of Porter County to target many aspects of a youth's life at its most early stages. Although there has been a decrease from 2000 to 2006 in the rate of child abuse and neglect cases, the need for early intervention still exists.
- Porter County has seen an increase in the number of termination of parental rights case filings from 2000-2006.
- Youth supplement programs such as the National School Lunch Program have been created to provide nutritious lunches to students whose families are income eligible. The number of students eligible for reduced price and free lunches continues to increase, which illustrate the importance of supplement programs.
- Porter County continues to use residential services as a solution to troubled youth who are dealing with being expelled or dropping out of school. These services allow youth to get alternative services that can then offer the additional support to help the individual succeed in the future.
- Juvenile justice programs are created and used by the Porter County courts, correctional facilities, and juvenile probation process. These programs that take a more detailed approach.
- Community service continues to be a very valuable opportunity for youth to have a positive impression on the community of Porter County. Many places are still in need of volunteers and offer many opportunities to develop essential skills for the future of youth.

Public Opinion of Youth Concerns

The 2007 Needs Assessment Citizen Survey was completed by 800 residents of Porter County in June and July 2007. When asked to identify the most significant issues facing Porter County residents, youth concerns was ranked fifth with 4.3% of Porter County residents feeling that youth concerns are the number one issue facing their county. In related issues such as the availability of after-school programs, availability of recreational facilities, and availability of organized recreational programs, the availability of after-school programs had thirty-two percent (32.6%) of respondents feeling it is a minor concern, followed by

	Community Survey	Stakeholder Survey
Most significant issue facing Porter County	10th	13th
Most significant family issue	5th	N/A
Rank of Significance among forty-three (43) issues	34th	24th
Percentage indicating moderate or major concern	17.7%	1.0%

Source: 2007 Needs Assessment Community Survey and 2007 Needs Assessment Stakeholder Survey

27.1% of respondents who feel that the availability of after-school programs is not a concern. Over twelve percent (12.6%) of respondents feel that the availability of after-school programs is a moderate concern, and 5.1% of respondents feel that it is a major concern. Over twenty-two percent (22.5%) of respondents were unsure. The availability of recreational facilities had forty-two percent (42.1%) of respondents feel that the availability of recreational facilities is a minor concern, followed by 34.0% of respondents who feel that it is not a concern. Fourteen percent (14.4%) of respondents feel that the availability of recreational facilities is a moderate concern, and 6.8% of respondents feel that it is a major concern. Three percent (2.8%) of respondents were unsure. Forty-two percent (42.4%) of respondents indicated that the availability of organized recreational programs is a minor concern, followed by 35.5% of respondents who said that it was not a concern. Over thirteen percent (13.5%) of respondents who that the availability of organized recreational programs is a moderate concern, and 4.5% of respondents said that it was a major concern. Four percent (4.1%) of respondents were unsure.

The 2007 Needs Assessment Stakeholder Survey was completed by 53 Porter County stakeholders in September and October 2007. When asked to identify the most significant issues facing Porter County residents on a scale of 1 to 4, where 1 indicates not a concern, and 4 indicating a major concern, availability of after-school programs received a 2.60 rating placing it twenty-fourth place of forty-three issues. Availability of recreational facilities and the availability of organized recreational programs both received a rating of 2.06 of forty-three issues.

Six focus groups were held in September 2007 with; nonprofit organization representatives, youth, employers, public safety and government officials, community leaders, and donors. Comments made during focus groups may contain information that is incorrect; the comments simply reflect what that person believes. Focus group participants shared the following comments about youth programs and activities:

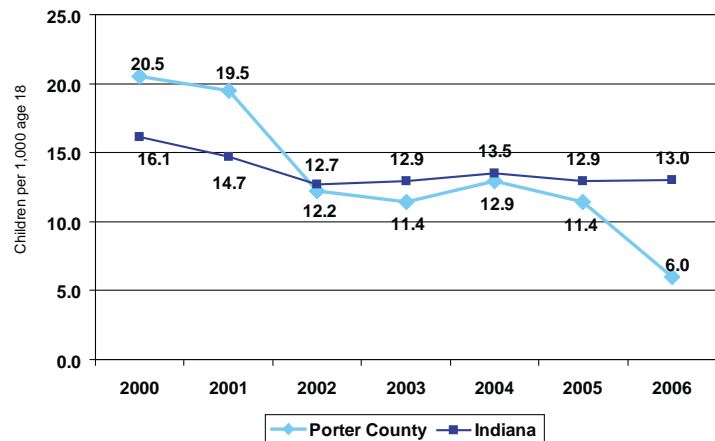
- I think the youth have become more difficult to reach. Ten years ago it was no problem to get a dodge ball game going, but now it's more challenging to keep them engaged.
- *The community is becoming more and more aware of how serious the drug issue is and that we need to combat it, but what are we doing to create positive activities for the youth?*
- *In general, I think this is pervasive throughout society, not just Porter County, but a greater investment in positive youth development. They are our future. We need to take kids and develop them into healthy adults.*

- *More effort put into youth drug prevention.*
- *How do you coordinate the cooperation to help individuals? It goes back to family and youth – developing those skills at a young age. By the time you're grown and have kids and problems of your own, if you haven't developed those skills, life is rolling fast.*
- *United Way can get the youth organizations together to put together a comprehensive plan.*
- *Need more expansion of youth activities to keep them engaged. The recurring theme is that there is nothing for the kids to do, but it is true.*
- *The community can't afford to put forth the large diversity of items for the youth.*

There are many different types of programs and activities that are offered to Porter County youth that target many aspects of their lives; the first of which is early intervention. These programs help set the foundation for youth at the earliest stage. According to The Family and Youth Services Bureau the earlier a family can address the significant family risk factors, the earlier they can significantly brighten the future of their children.

Child Abuse and Neglect Rate Per 1,000 Children Under Age 18

The Porter County Child Abuse and Neglect rate per 1,000 children under age 18 has decreased 70.0% between 2000 and 2006. Indiana has also experienced a decrease of 19.3% between 2000 and 2006. The existence of child abuse and neglect is an issue that early intervention programs attempt to prevent at the early stages of an adolescent.



Source: Indiana Youth Institute

Number of Termination of Parental Rights Case Filings

The number of case filings for the termination of parental rights in Porter County has seen an increase of 94.1% from 2000 to 2006. These numbers were determined by the Indiana Supreme Court, Division of State Court Administration; therefore, the number of terminated parental rights case filings represents the number of new cases filed in Indiana and Porter County courts from 2000 to 2006. In cases involving multiple children, a new case is filed for each child. Indiana has also seen an increase from 2000 to 2006 of 55.5% in the number of termination of parental rights case filings. The increasing number of termination of parental rights case filings is used to help prevent the improper parenting of children at an early age in their life. Therefore, the more cases that are filed, the more a community is aware of the abuse and neglect of children. This is indicated by the significant decrease in the rate of child abuse and neglect for both Porter County and Indiana.

Year	Porter County	Indiana
2000	17	1,637
2001	13	1,550
2002	23	1,516
2003	11	1,803
2004	26	2,097
2005	28	2,231
2006	33	2,545

Source: Indiana Youth Institute

Early Intervention - continued

In order to improve the quality of parenting and lessen the likelihood of child abuse and neglect at a young age, programs have been created that the community of Porter County can use in order to improve the future of their youth.

Two national programs have been created that are offered to families of Porter County. One of these is a program called Healthy Families. Which promotes the positive parenting of newborns to set the foundations for their teen years. The goal is to give families a healthy start and they do this through programs that involve home visits and referrals from trained staff. Through promoting positive parenting, enhancing child health and development, and preventing child abuse and neglect, they strive to create a better future for families in Porter County.

Another program created to address early intervention and prevention is a program called Tot Shop. This program gives families the incentive to be responsible parents by issuing coupons that are redeemable for baby equipment, toys, clothing, and diapers based on the parents willingness to complete tasks that are related to good parenting.

The Early Intervention Program of Opportunity Enterprises, Inc.

3101 Evans Avenue
Valparaiso IN, 46383
Phone: (219) 462-0786

Opportunity Enterprises of Valparaiso offers an early intervention program called "All About the Kids." This program provides a variety of developmental services to thousands of children in the Northwest region of Indiana. The program is designed to give children a positive beginning during critical formative early years. In order to be eligible for the program, a child must be between the ages of birth and three years with a disability, a diagnosed developmental delay, or biologically at risk. There is a small cost for families that are above the median income level, those families that are below the median income level pay nothing. Services are funded by state and federal funds, local taxes, and United Way contributions.

HealthLinc Family Case Management for Family Early Intervention

454 South College Road,
Valparaiso IN, 46383
Phone: (219) 462-7504

HealthLinc has psychiatrists and social workers that can help families learn how to provide the proper care for a child in their early childhood stages. HealthLinc teaches practices and activities that are successful for families in order to raise a child to have a positive childhood and future. All meetings and trainings are confidential and can be set up by calling the facility and making an appointment.

A program offered nationally and in Porter County is The National School Lunch Program (NSLP) which is a federally assisted meal program that operates in both public and private schools. It provides nutritional lunches to students whose families are income eligible.

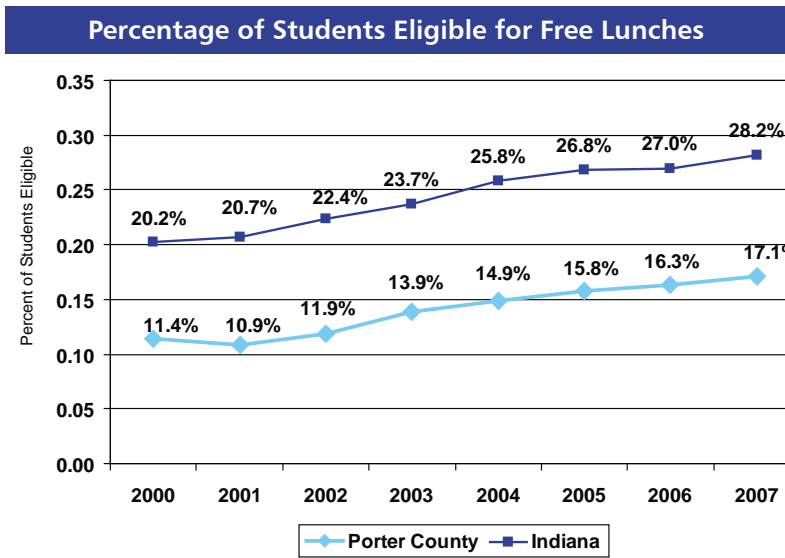
The following are the income eligibility guidelines set by the NSLP for the 2007-2008 School Year.

NSLP Income Eligibility Guidelines

Household Size	Per Year	Per Month	Twice Per Month	Per 2 Weeks	Per Week
1	\$18,889	\$1,575	\$788	\$727	\$364
2	\$25,327	\$2,111	\$1,056	\$975	\$488
3	\$31,765	\$2,648	\$1,324	\$1,222	\$611
4	\$38,203	\$3,184	\$1,492	\$1,470	\$735
5	\$44,641	\$3,721	\$4,861	\$1,717	\$859
6	\$51,079	\$4,257	\$2,429	\$1,965	\$983
7	\$57,517	\$4,794	\$2,397	\$2,213	\$1,107
8	\$63,955	\$5,330	\$2,665	\$2,460	\$1,230
For each additional household member add:	\$6,438	\$537	\$269	\$248	\$124

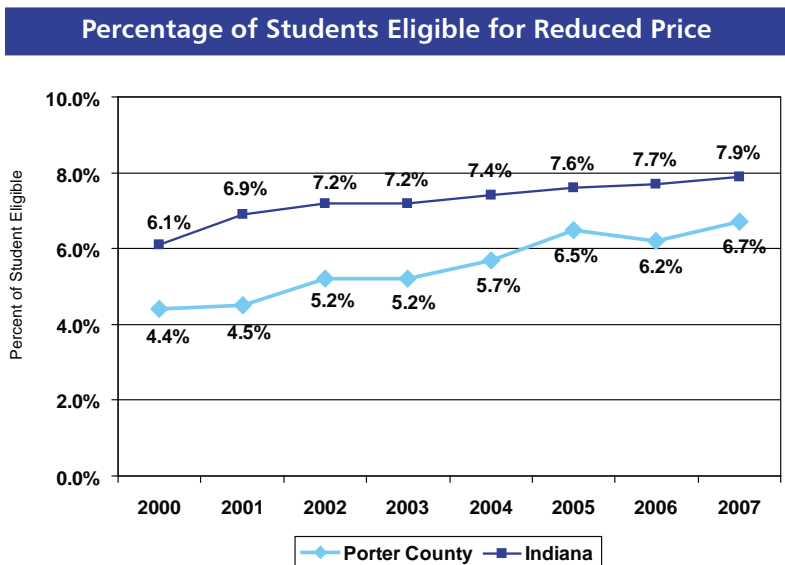
Source: In Accordance with Federal Law and U.S. Department of Agriculture Policy

Youth Supplement Programs - continued



From 2006-2007 Porter County and Indiana have seen a steady increase in the percentage of students eligible for free lunches. Porter County has seen a 50.0% increase while Indiana has seen a 39.6% increase. Porter County continues to remain on average 65.0% lower than Indiana's percent of students eligible for free lunches. The overall need for free lunches among students exists in Porter County and Indiana and NSLP has continued to provide a supplemental service for the youth.

Source: Indiana Youth Institute



From 2000 to 2007 has seen a 52.3% growth in the percentage of students eligible for reduced price lunches, while Indiana has also seen growth of 29.5% in the percentage of students eligible for reduced priced lunches. The increasing need for reduced priced lunches since 2000 has illustrated the ongoing need for programs such as the NSLP.

Source: Indiana Youth Institute

Porter County provides long-term and temporary residential treatment programs for youth that are unable to function in their homes, schools, or are awaiting juvenile court intervention. These homes provide education and training by qualified staff, and offer valuable assessments and treatments. Youth that seek alternative education and/or have been expelled/dropped out of public education are prime users of the residential services in Porter County.

From 2000 to 2006 Porter County has experienced a 56.0% increase in the number of public school dropouts. However, Indiana has seen a less drastic increase in the number of public school dropouts of 15.4%

Number of Public School Dropouts

Year	Porter County	Indiana
2000	75	8,309
2001	92	7,441
2002	92	6,714
2003	99	6,769
2004	101	8,034
2005	97	7,984
2006	171	9,821

Source: Indiana Youth Institute

Number of Alternative Education Enrollment

Porter County has decreased 67.4% between 2002 to 2006 in the number of alternative education enrollment which is a significant greater change than Indiana which significantly experienced a 2.4% change in the number of alternative education enrollment in the years 2000 to 2006.

Year	Porter County	Indiana
2002	883	30,011
2003	868	29,826
2004	283	31,955
2005	185	30,254
2006	288	29,295

Source: Indiana Youth Institute

Total Number of Expulsions

Year	Porter County	Indiana
2000	154	7,307
2001	183	6,781
2002	132	6,094
2003	149	5,879
2004	144	6,596
2005	195	6,273
2006	247	6,656

From 2000 to 2006 Porter County has experienced 60.3% increase in the number of expulsions. However there has been a 8.9% decrease in Indiana as a whole in the number expulsions. It is these individuals who might get referrals or might seek residential services.

Source: Indiana Youth Institute

There are three main residential services that have been offered in Porter County, unfortunately in 2008 two of these services are no longer available due to lack of funding (The Niequist Center, The Hanson House).

The Niequist Center:

The Niequist Center is focused on reuniting problem children with their families and communities by offering a long-term residential treatment setting for teens with psychiatric and/or behavioral problems. Education is provided through a combination of providing teachings in both alternative school settings and in local public schools. Often tutors are used who implement specific educational plans based on the individual.

The Niequist Center has many forms of treatment and these include; residential counselors, case managers, therapists, psychologists, and psychiatrists.

The Hanson House:

The Hanson House is a short term facility that can only be used through coming directly from the juvenile probation department and the Office of Family and Children. All children are under court order through the process. The Hanson House works with teens between 12-18 and focuses on providing immediate crisis management and emphasis on replacement to solve the immediate needs of the teens and their families. The program offered will run up to 60 days.

The Learning Place:

The Learning Place is an alternative school-like day treatment program for individuals who have been expelled from school or who have been referred by schools or the juvenile court. The Learning Place offers an alternative setting for troubled kids who are in need of a different approach to education. The Learning Place has a 20 to 30 individual capacity limit.

Many programs that are offered work directly with the Porter County courts, correctional facilities, and juvenile probation processes. These programs all focus on providing effective, practical and cost effective alternatives for the youth and their families. In Porter County there is a consistent need for juvenile justice service programs that can address the needs of these youth in their community.

Youths that are involved in juvenile delinquency cases often are referred to juvenile justice programs as a solution to improve future lifestyle choices. From 2000 to 2006, Porter County had an overall increase of (53.9%) the number of juvenile delinquency case filings compared to Indiana (13.9%) during the same years.

Number of Juvenile Delinquency Case Filings		
Year	Porter County	Indiana
2000	330	24,419
2001	397	25,517
2002	500	26,101
2003	497	25,861
2004	452	25,024
2005	458	26,926
2006	508	27,835

Source: Indiana Youth Institute

The number of cases filed in courts on behalf of children younger than age 18 who were alleged to have committed status offenses in Porter County reached its largest number in 2002 of 79. In the following years from 2003 to 2006 there has been an overall decrease in the number of juvenile status case filings of 34.2%. In contrast, Indiana has experienced consistent growth of 16.9%, peaking at 7,448 in 2006.

Number of Juvenile Status Case Filings		
Year	Porter County	Indiana
2001	65	6,373
2002	79	6,314
2003	51	6,832
2004	56	7,376
2005	60	6,661
2006	38	7,448

Source: Indiana Youth Institute

Juvenile Justice Programs - continued

Porter County has seen an overall decrease in the number of juveniles committed to the Department of Corrections from 2000 to 2006 (65.0%), compared to Indiana (48.4%). These numbers represent the amount of individuals who will be referred to juvenile justice programs.

Number of Juveniles Committed to the Department of Corrections

Year	Porter County	Indiana
2000	20	2,035
2001	16	1,920
2002	23	1,813
2003	25	1,571
2004	12	1,269
2005	2	1,033
2006	7	1,050

Source: Indiana Youth Institute

Some of the juvenile justice services currently being used are:

Risk Management:

By teaching new skills and behaviors, Risk Management, can focus on taking adolescents and their families with long histories in the juvenile justice system and teaching them a better way to live their lives. This program involves intensive supervision with a program that lasts a minimum of 44 weeks. This program can be broken down into two phases.

Phase I: This phase lasts for 16 weeks. Parents must meet with the administrators and the child at least once during a weekly basis. Usually under Phase I, electronic monitoring and house arrest are used to control behavioral tendencies. During this phase, there is a focus on behavioral, academic, and educational learning skills.

Phase II: This phase involves a strong connection to a support network in the community. Phase II takes a minimum of 28 weeks where the adolescent is required to spend several hours, four times per week carrying out tasks and activities specified by officials. At the end of phase II, the individual must appear before the community board and be accepted back into the community and school.

Community Transition/Day Reporting Program:

The Community Transition/Day Reporting Program was created to assist the youth and his/her family upon returning to a community setting. By reinforcing short-term and long-term goal setting and implementing positive choices there is a stronger chance that the program can reduce the chance of the youth returning to the criminal justice system. This program also refers adolescents and their families to appropriate agencies and development procedures.

Saturday Detention Program:

The Saturday Detention Program was designed to keep juvenile court offenders accountable for their actions. If probation is violated, they will be given Saturday detention which consists of life skills lessons, community service, and volunteer work.

According to Young Volunteers in Action, youth volunteers in a community can have a large positive impact. It can make a difference and set the foundations for a better future for the community and its volunteers. As a volunteer, the individual has the chance to develop skills and earn references for college, scholarships, and job applications, as well as expand on their resume. There are many programs and opportunities for the youth of Porter County to become involved and set the future for their community.

There are many youth volunteer opportunities that are being offered in Porter County that are currently requesting teen volunteers. Some of these opportunities include:

Portage Township YMCA, Valparaiso Family YMCA, and Duneland YMCA

The YMCA facilities in Porter County are currently looking for youth programs assistants to help at annual events, and labor on building and property. This position can be long-term or short-term depending on the volunteer's preferences. There are no special skills needed or physical requirements; however, a parental permission slip is necessary.

Boy Scouts of America

The mission of the Boy Scouts of America is to prepare young people to make ethical and moral choices over their lifetimes by instilling in them values. The program is designed to emphasize leadership and the importance of working positively with other individuals. Nationally, the amount of participants has risen dramatically making the Boy Scouts of America one of the largest youth programs in existence. In communities all over the nation, Boy Scouts have been able to positively impact the community in many ways. Local Council leaders are in charge of running local practices. Currently there are two councils in Porter County. There is the Calumet Council serving Portage Township and the LaSalle Council serving every township except Portage Township.

Girl Scouts of the USA

The Girl Scouts of the USA was founded in 1912 and has grown from 18 members in Georgia to 3.6 million members throughout the United States. Girls Scouts of the USA has also expanded into over 90 countries overseas. This program focuses specifically on girls and promotes a nurturing environment by building character to become successful women in the future. Through community involvement and stressing the importance of making positive life choices, this group has established a large population of girls and women working together to improve their future. Girl Scouts of the USA has groups of girls based on region throughout the nation. These groups are encouraged to make positive impacts on their community through volunteering and making positive impacts on their peers. The Drifting Dunes Girls Scout Council Program Center is the closest group of Girls Scouts in Porter County. Both the office and the shop are located in Merrillville, IN.

4-H of Porter County

The Porter County 4-H is designed to assist youths and adults in developing life skills by conducting hands-on educational programs. As members of 4-H, individuals will work with adult and teen volunteers to learn and build skills in a variety of areas. Some of these may include: photography, veterinary science, gardening, animals/livestock, arts & craft, sewing and many more. The cost of the program may vary based on the activity. Individuals of all ages are welcome to join. To receive more information about Porter County 4-H, contact the Porter County office of the Purdue University Cooperative Extension Service.

Community Service Programs - continued

Power of Youth

The Power of Youth program is an alliance of nine high schools in Porter County, whose goals are to create a more positive perspective for the youth in the community. Currently there is a 24 member council representing key clubs such as the National Honor Society and Student Council. The Power of Youth works directly with local agencies to volunteer, advocate, and raise funds. Since the Power of Youth has been created, they have accomplished the following:

- Cell Phone Collection Boxes for the Caring Place
- Porter County Walk for the Homeless raising over \$2,000
- Homeless Awareness at Kouts High School
- Challenge Education Retreat
- Lemonade Stand Fund-raising and Education

The Power of Youth's current mission is to create funds to aid some of the youth-based non-for-profits in the Porter County community

Boys and Girls Club of Porter County

The Boys and Girls Club of Porter County is currently looking for youth tutors or individuals that can assist in staffing activities such as games and sports. They would prefer volunteers to volunteer their time at least once a week. No special skills are needed except the ability to work in a fast paced, physical activities environment. A parental permission slip is not required.

Portage Resale Shop

The Portage Resale Shop is currently looking for volunteers who can work to tag clothing, unpack boxes, check and clean toys, break down boxes, and clean shelves. They will accept one time volunteers and the only special skills needed are the willingness to work and follow instructions. A parental permission slip is required.

CCA/Spring Valley Shelter

The CCA/Spring Valley Shelter is looking for middle schoolers who can help serve meals, do building, and grounds projects. High schoolers are also wanted who can assist in child enrichment programs as well as doing ground projects. They are accepting one time volunteers as well as long-term volunteers. All physical and special skills requirements vary by task. No parental permission slip is needed.

According to the Journal of Youth and Adolescence, the value of teen mentors is a necessity in improving the futures of youth who are between their late childhood and early adulthood. In evaluating the outcomes of volunteer mentoring there are many positive outcomes that can be seen in the youth which include improvements in youth's self-concept and academic achievement, lower recidivism rates among juvenile delinquents, and reduction in substance abuse.

Teen mentors allow individuals to volunteer in their community, learn new positive aspects on life, and then teach them to their young peers. Porter County has two programs that are offered that allow the youth of their community to become mentors.

The Indiana Network of Students Inspiring Good Health Today

The Indiana Network of Students Inspiring Good Health Today, also called the INSight Youth Corps, is a high school student lead group that receives training on public speaking, developing educational programs, leadership, and teamwork skills. This program was initiated by high school students and allows students to learn many valuable tools and then teach the members of the community the importance of health issues, physical activity, good nutrition, and tobacco prevention. This program is practiced in Porter County and among many other communities in Indiana.

Natural Helpers

Natural Helpers is a program designed for school communities, grades 6 to 12. It is based on the idea that when students have a problem they often turn to their friends or other adults who they trust for help. The program is designed to seek and identify those individuals who make a difference among school peer members. Students are selected to participate in the Natural Helpers program through a school-wide survey which identifies those individuals who are naturally sought out by their peers. Once selected, these individuals go on a two day retreat that covers topics such as: trust, team building, enhancing listening and problem solving skills, and identifying stereotyping.

Creating A Safe Social Climate In Our Schools (CASS)

The CASS program is designed to address bullying within schools. High school student mentors and teachers use personal stories, role playing, discussions and other activities to prevent bullying at an early age. There is a strong mentoring bond between highschoolers and middle schoolers because highschoolers can relate to what younger children are going through. The CASS program creates a strong bond between older and younger individuals within the school system, and creates strong bonds that help teach alternatives to bullying within schools. As of 2003, both Ben Franklin Middle School and Thomas Jefferson Middle Schools of Porter County have been administering this program.

The importance of mentoring our youth and providing them with the tools and environmental surroundings needed in order to succeed is a primary goal on a national level. Many different programs have been formed that promote the success of youths.

Big Brothers Big Sisters of Indiana

Big Brothers Big Sisters of Central Indiana
2960 North Meridian Street, Suite #150
Indianapolis, IN 46208
Phone: (317) 921-2201

Big Brothers Big Sisters of Indiana allows the youth to be involved with a large-scale mentoring organization. Youth can volunteer their time to be paired with younger individuals of the same sex and then through one-on-one activities they create strong bonds that will then be used to teach better lifestyle choices. All youth volunteers are given a structured outline of what they must implement and through the process both the child and the mentor learn how to become better individuals for themselves and for their community.

Indiana Youth Institute (IYI)

603 East Washington Street, Suite 800
Indianapolis, IN 46204
Phone (800) 343-7060

The Indiana Youth Institute provides the latest youth statistics and trends for nonprofits usage at the school-district level. IYI provides essential information needed to support grant proposals, youth program development, advocacy, community assessments, and public policy decisions. Some of the programs they provide include: trainings, audio conferences, professional development grants, Kids Count in Indiana Conference, youth service help line, consulting services, and custom solutions. This Indiana Youth Institute also provides resources to help youth workers strengthen parent involvement, build community engagement, and connect networks of caring adults who are committed to healthy youth development.

National Institute on Out-Of-School Time

Ellen Gannett
Codirector
Wellesley College Center for Research on Women
106 Central Street
Wellesley, MA 02481

The National Institute on Out-Of-School Time was created to raise public awareness of the importance of children's out-of-school time. By focusing on improving the quantity and quality of school-age after school programs nationally through collaborative work with communities, organizations, and selective individuals, they have been able to set standards for after school programs.

The Association for Childhood Education International

Gerald C. Odland
Executive Director
17904 Georgia Ave,
Suite 215
Olney, MD 20832

The Association for Childhood Education International was created to promote the professional growth of educators in an effort to educate and develop children in a changing society. Their focus is on children from birth through early adolescence. By providing the best educators and service, they believe the quality and amount of education can help change the future for the nation's youth. The Association for Childhood Education International has seen large improvements upon its creation. In many communities they have formed networks of individuals and programs that provide access to the appropriate education for developing children.

Children's Defense Fund

Marian Wright Edelman
Founder and CEO
25 E. Street N.W.
Washington, D.C. 20000
(202) 628-8787

The Children's Defense Fund is a voice for all the children of America. Their goal is to focus on health, education, child welfare, mental health, child care, adolescent pregnancy, family income, and youth employment. By encouraging positive outcomes among youth, striving on youth leadership, and giving them a voice in the community, the Children's Defense Fund feels like they can better improve the future for upcoming generations. The Children's Defense Fund continues to see positive outcomes and continues to encourage a positive influence of the youth in the community. The Children's Defense Fund provides programs to communities that give critical summer and after-school enrichment through a model curriculum that supports children and families around five essential components. These components are: high quality academic enrichment, parent and family involvement, civic engagement and social action, inter generational leadership development, and nutrition, health and mental health.

- 2007 Needs Assessment Citizen Survey, United Way of Porter County, <http://www.unitedwaypc.org>
- 2007 Needs Assessment Inventory of Services and Focus Groups, United Way of Porter County, <http://www.unitedwaypc.org>
- 2007 Needs Assessment Stakeholder Survey, United Way of Porter County, <http://www.unitedwaypc.org>
- Big Brothers Big Sisters, Agency Information, 2006 Annual Report, <http://www.bbsnei.org/agencyinf/agencyinfo.htm>
- Boys and Girls Club of Porter County-South Haven Unit, <http://www.volunteersolutions.org/uwpc/org/222994.html>
- Department of Health and Human Services, Youth Risk Behavior Survey, 2007 Indiana YRBS, <http://www.in.gov/yrbs>
- Indiana Government, Porter County Youth Camps, http://www.in.gov/isdh/regsvcs/saneng/yc_roster/porter.htm
- Indiana Respect, How much do you really know, <http://www.indianarespect.com/activities.asp>
- Indiana State Department of Health, Healthy Habits in Indiana High School Students, http://www.in.gov/inshape/files/INSight_Youth_Corp_PR.pdf
- Indiana YMCA, Youth and Government, <http://www.inyag.org/>
- Indiana Youth Group, LGBT youth, <http://www.indianayouthgroup.org/aboutus/history.php>
- Program Assessment and Improvement Through Youth- Adult Partnership, The Yalpe Resource Kit, <http://www.joe.org/joe/2005october/tt4.shtml>
- Porter County 4-H Club, <http://www.ces.purdue.edu/Porter/4hwebpage/welcome>
- The Indiana Youth Institute, Kids Count in Indiana 2007, Porter County, <http://www.iyi.org/data>
- Porter County Government, Mentoring Programs, http://www.porterco.org/juvenile_mentoring.html
- Responsive Communities, Youth Mentoring, <http://www.polis.iupui.edu/RUC/Newsletters/Responsive/vol2no2.htm>
- R.O.C.K., After School Drug Prevention Program for Indiana Youth, <http://www.cfiy.org/rock.asp>
- The National Rifle Association Headquarters, Youth Programs, <http://www.nrahq.org/youth/>
- U.S Department of Labor, Youth Services, http://www.doleta.gov/youth_services/
- William Randolph Hearst Foundation United States Senate Youth Program, http://www.doe.state.in.us/opd/sen_youth/intropg.html
- Young Rembrandts, The Power of Drawing, <http://www.youngrembrandts.com/about/>
- Youth Leadership Initiative, United Way of Central Indiana, <http://www.uwci.org/index.asp>

Volunteer Resources for Nonprofits

This section reviews volunteer resources for nonprofit organizations in Porter County including: an overview of public opinion, volunteer trends in the United States, Indiana, and the Northeastern U.S. Region, volunteer service organizations, Porter County trends, as well as best practices.

According to the Bureau of Labor and Statistics, about 60.8 million people or 26.2% of people in the United States volunteered through or for an organization at least once between September 2006 and September 2007. Volunteering has a large impact on a community by providing the necessary services that the needy or nonprofit organizations need in order to function. A Volunteer is someone who works for a community organizations or for the benefit of the environment primarily because they choose to do so. Many organizations such as hospitals, homeless shelters, food banks, parks, and United Way organizations have a continual need for volunteer services in Porter County. There are countless volunteer opportunities available in Porter County and some organizations are attempting to spread awareness to increase the number of volunteer participants.

Overview	177
Public Opinion	179
Volunteer Trends	181
Volunteer Service Organizations	185
Best Practices	189
Resources	191

Volunteer resources for nonprofit organizations is a primary topic of concern within Porter County. Volunteer resources prove to be a large community asset impacting everyone positively. Some highlights of this section include:

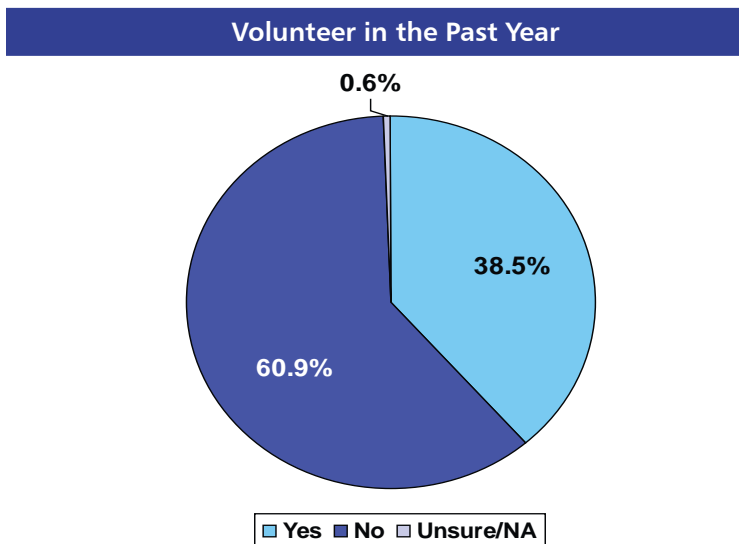
- Of the volunteers who completed the 2007 Needs Assessment Citizen Survey, religious organizations are the most common organization in which the individuals of Porter County have volunteered.
- Of those who completed the 2007 Need Assessment Citizen Survey, the majority of individuals have not volunteered for an organization in the past year.
- In recent years, Indiana, unlike the entire Northeast U.S. Region and the United States as a whole, has seen a positive increase in the number of volunteers from 2002 to 2006.
- In 2006, Indiana had a 31.5% volunteer rate, marking its highest recorded rate. This percentage is comparably the highest when compared to the U.S. Northeast Region and the United States since 2002.
- When comparing the distribution of volunteers among Indiana, U.S. Northeast Region, and the United States, the only statistic that held constant among all three regions was that the median hours by age was proportionally higher in individuals age 65 and older, as compared to other age groups.
- In all three regions, fundraising and selling items to raise money was the most usual form of volunteering.
- There are two organizations in Porter County that serve as volunteer service organizations which include: The United Way Regional Volunteer Center and The Retired and Senior Volunteer Program.
- The United Way Regional Volunteer Center has collected information regarding individuals who have used their services and have found that the majority have heard about The Volunteer Center Services through an "other" source or through on-line searches. They have also found that the majority who use the service are female, Caucasian, and have volunteered before using the service.
- The United Way Regional Volunteer Center has seen a continual increase in the number of referrals and volunteers since 2003.

The 2007 Needs Assessment Citizen Survey was completed by 800 residents of Porter County in June and July 2007. Respondents who have volunteered in the past year were asked which types of organizations they volunteered for. Responses total more than 100% since respondents were able to list all types of organizations they have volunteered for. Forty percent (39.9%) of respondents have volunteered for religious organizations in the past year, followed by 25.0% of respondents who volunteered for schools. Only five percent (4.9%) of respondents have volunteered with United Way. Six respondents (1.9%) were unsure of the types of organizations for which they volunteered.

Organizations Volunteered For	
Organizations	% of Respondents
Religions organization	39.9%
Schools	25.0%
Health and human service organization	15.6%
Service organization	14.9%
Parks and recreation	8.8%
United Way	4.9%
Other	10.7%
Unsure/NA	1.9%

Source: 2007 Needs Assessment Citizen Survey

Respondents were asked if they had volunteered their time in the past year. Sixty-one percent (60.9%) of respondents have not volunteered their time in the past year, while 38.5% of respondents have volunteered their time in the past year. Five respondents (0.6%) were unsure



Source: 2007 Needs Assessment Citizen Survey

Six focus groups were held in September 2007 with nonprofit organization representatives, youth, employers, public safety and government officials, donors, and community leaders. Comments made during the focus groups may contain information that is incorrect; the comments simply reflect what that person believes. Focus group participants shared the following comments about volunteer resources for non-profit related issues.

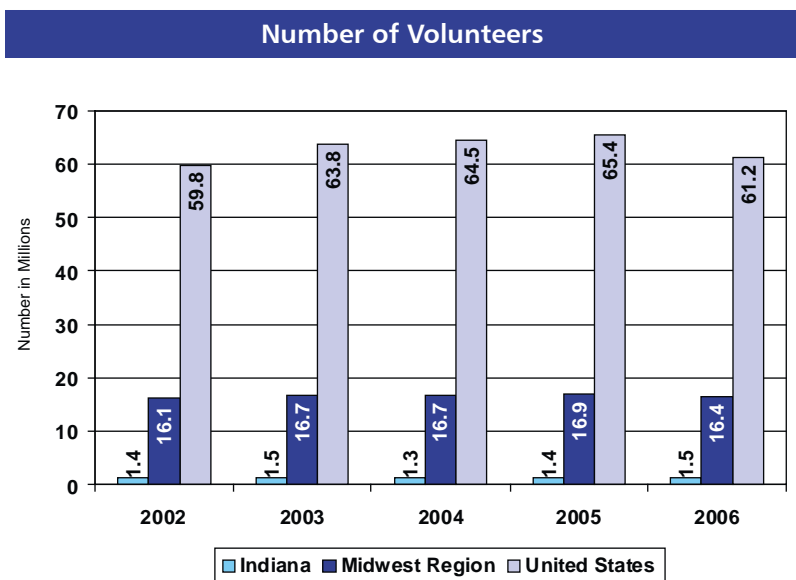
- *There's a really neat program called Circles of Support. When a person is in need the Community Action Agency puts together 8 to 10 volunteers who are that person's support network. The agency facilitates training. We're the ones who can change the system.*
- *We haven't mentioned Valparaiso University yet, and that's another great asset to our greater community. It has places and things that you can draw from to assist and help do stuff. One of the things the school of business might do is volunteer work. It may cost a lot of money otherwise, but with volunteers...we need to get it into the notes that they do that, make sure United Way can access that.*
- *We need more volunteers to make things go smoothly.*
- *We have a lack of people coming in asking to be volunteers; and we don't have the time to recruit and train. I think that's a typical problem. For most volunteers – when you find them – to keep them involved and to keep them going, you need to have the resources. I think all nonprofits need to cultivate them, to keep them coming back, to give them meaningful things to do. More volunteers add to your employee base because you're spending less money on staff when you have those dedicated volunteers.*
- *Schools will mandate that we provide certain programs and then the funding does not follow. We have an excellent program called "No Bullying Allowed," which addresses school violence and we're piecing it together every year, trying to keep it going because there's no steady revenue stream, there are no government grants. So while they mandate that we keep it going, there is no funding to pay us, so we're doing it as a volunteer operation with unpaid staff, but it can't continue from year to year unless we find a secure revenue stream to sustain it.*
- *We get a lot of our volunteers, as well as financial support, from faith-based organizations. They're more likely than most to get involved, even if they don't have critical needs themselves.*

Volunteer Trends

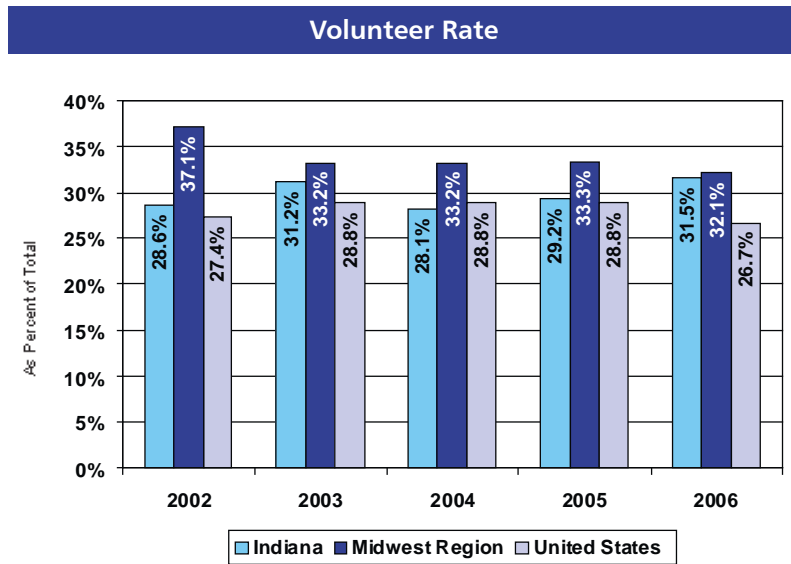
A nonprofit organization within Porter County has many ways in which they can find volunteers. Many organizations can find volunteers by advertising the opportunities through publications, their organizational web sites, word of mouth, community involvement, and many more. Some nonprofit organizations will also refer to other organizations within the community that specialize in spreading awareness and resourcing volunteer workers.

The following charts and graphs outline many aspects of volunteering by comparing Indiana, U.S. Midwest Region, and the United States. These findings will give a better understanding of volunteer trends that can then be applied to Porter County.

From 2002 to 2006 Indiana, the Midwest Region, and the United States have seen an increasing number of volunteers. Indiana shows a 0.1%, while the United States has shown a 1.4% overall growth. The U.S. Midwest Region has remained fairly steady from 2002 to 2006.

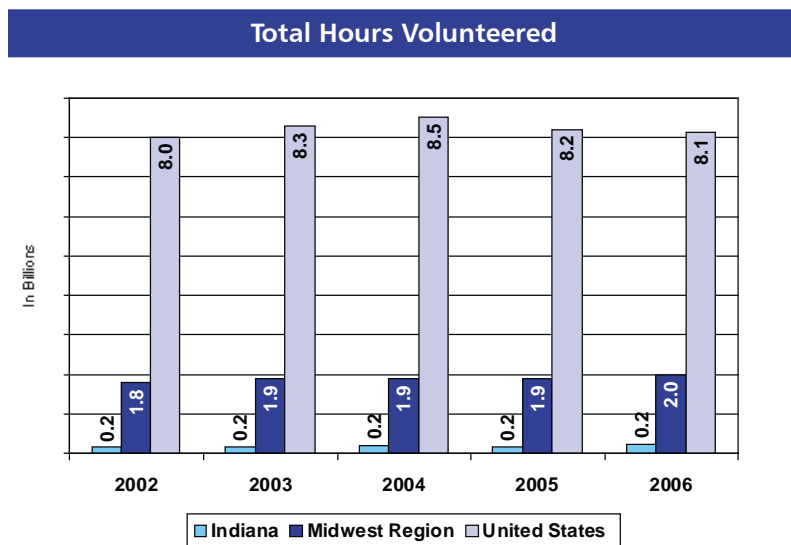


Source: National and Community Service, 2007 State Trend Rankings in Civil Life



The Midwest Region has continued to have the highest volunteer rate peaking in 2002 with thirty-seven percent (37.1%) of individuals volunteering compared to the United States and Indiana. In all cases the rates are staggered but from 2002 to 2006 Indiana increased three percent (2.9%), the Midwest Region increased less than one percent (0.4%), and the United States decreased 0.7%.

Source: National and Community Service, 2007 State Trend Rankings in Civil Life



The total hours volunteered has stayed very consistent at .2 billion hours in Indiana from 2002 to 2006. The Midwest Region had its largest growth of 0.1% from 2005 to 2006. The United States had its largest growth from 2002 to 2004 of 0.5%.

Source: National and Community Service, 2007 State Trend Rankings in Civil Life

Distribution Of Volunteerism

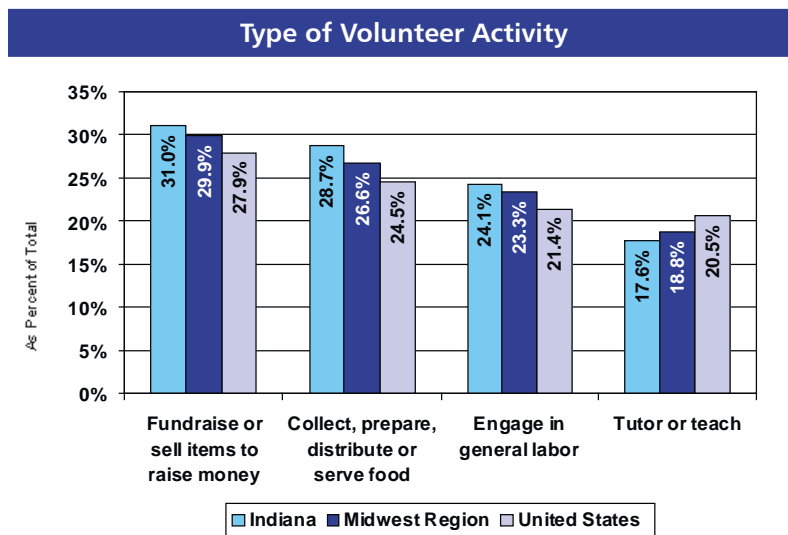
Age	Indiana		Midwest Region		United States	
	Median Hours	Rate	Median Hours	Rate	Median Hours	Rate
16 -24 years	30	25.6%	34	26.1%	39	23.4%
25-34 years	48	26.5%	30	27.9%	37	24.7%
35 -44 years	48	35.2%	48	38.6%	48	33.3%
45 - 54 years	54	31.6%	50	36.6%	52	32.2%
55-64 years	52	32.0%	53	31.4%	60	29.3%
65+ years	104	26.3%	81	28.5%	100	24.4%
Age Group						
College Students	30	35.1%	32	31.8%	40	29.6%
Baby Boomers	55	33.8%	50	36.9%	52	32.2%
Gender						
Male	52	27.3%	48	28.4%	52	24.3%
Female	48	31.8%	48	35.8%	50	31.6%

Source: National and Community Service, 2007 State Trend Rankings in Civil Life

When looking at Indiana’s distribution of volunteerism, individuals age 65 and older had the largest median hours of volunteering (104 hours), followed by age 45 to 54 that had just over half the number of hours at 54. However, when comparing the rates of volunteering in Indiana, individuals age 35 to 44 had the highest rate (35.2%) making these individuals 3.2% more likely to volunteer than the second highest rate of 32.0% held by age 55 to 64. When viewing age group distribution, Indiana’s baby boomers had the highest median hours of 55, which is 25 hours higher than college students. However when comparing rates, college students were one percent (1.3%) more likely to volunteer. When comparing volunteerism by gender, males were more likely to volunteer three more hours on average than females, but females were five percent (4.5%) more likely to volunteer than males.

When looking at the Midwest Region distribution of volunteerism, individuals age 65+ had the highest median hours of volunteering (81). Like Indiana, individuals 65+ have the highest number of median hours; however, 81 median hours is 28.4% less than Indiana’s 104 median hours. In the Midwest Region, individuals 55 to 64 hold the second highest hours of 53 which are 28 hours less than individuals age 65+. However when comparing rates, individuals 45 to 54 are sixteen percent (16.6%) more likely to volunteer than individuals 55 to 64 and ten percent (10.2%) more likely to volunteer than individuals 65+. When comparing age groups in Midwest region, baby boomers, like Indiana, have the highest median hours (50). Like individuals 65+, baby boomers volunteer five hours less or 10.0% less than Indiana’s baby bombers median hours. Baby boomers in the Midwest region also hold the highest rate of 36.9. When comparing gender in the Midwest Region, males and females volunteer the same number of hours. However, females are twenty percent more likely to volunteer than males.

When looking at the United States distribution of volunteerism, similar to Indiana and the U.S. Midwest Region, individuals age 65+ have the highest median hours. Individuals 65+ in the United States average 100 hours of volunteering, which is 40 hours more than the second highest median hours (60) volunteered by individuals 55 to 64 years old. In the United States individuals 35 to 44 are most likely to volunteer, with an average rate of 33.3%. When compared to age groups 65+ who volunteered the highest number of median hours, individuals 35-44 years old in the United States are eight percent (7.8%) more likely to volunteer than 65+ and three percent (2.9%) more likely to volunteer than individuals 55 to 64. When comparing age groups, baby boomers in the United States are three percent (2.6%) more likely to volunteer than college students. Baby boomers also have the highest median hours (52), which is twelve hours more than college students. When comparing gender, in the United States males are more likely to volunteer than females. On the other hand, the U.S. Midwest Region males and females have volunteered equal hours.



Source: National and Community Service, 2007 State Trend Rankings in Civil Life

When comparing the type of volunteer activities in Indiana, U.S. Midwest Region, and the United States, the majority of volunteer activities are for a fundraiser or to sell items to raise money. The Midwest Region has remained lower than Indiana’s distribution of volunteer activities in fundraising or selling items to raise money, holding a percentage that is 1.1% lower than Indiana’s (31.0%). In general, collecting, preparing, distributing or serving food holds the second highest volunteer activity for all three regions. In this area, Indiana reports the largest percentage of food collection (28.7%) which is 2.1% higher than the United States Midwest Region percent of volunteer activity.

There are two organizations in Porter County that serve as volunteer service organizations, providing resources to individuals and nonprofit organizations. The two organizations include the United Way Regional Volunteer Center and the Retired and Senior Volunteer Program (RSVP). These organizations give volunteer referrals and represent the majority of volunteer opportunities in Porter County. They also spread awareness in the community, overall increasing the number of volunteer participants. Both prove to be excellent sources of volunteer opportunities to nonprofit organizations.

United Way Regional Volunteer Center

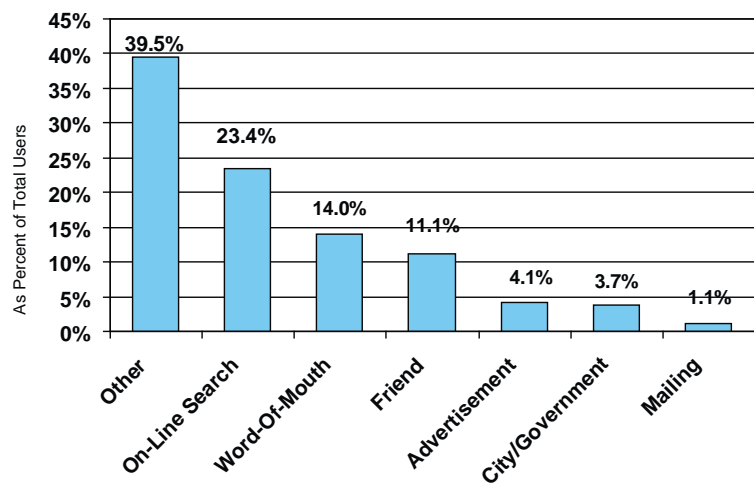
The United Way Regional Volunteer Center was designed to provide easy access to volunteer opportunities for those in the community seeking volunteer work. This is mainly done through their web site which contains a list of nonprofit agencies and up-to-date information regarding volunteer status and openings. The web site can be used for individuals who are looking for opportunities or for nonprofit agencies who are looking to post openings for volunteer positions. The United Way Regional Volunteer Center is unique in that nonprofit agencies searching for volunteers can create an online account and post volunteer opportunities for the community. This provides convenient access to those searching for volunteer positions while providing the nonprofit organization with a medium of communication with the community.

The United Way Regional Volunteer Center also emphasizes employee and family volunteering. Employee volunteering is the best way for a company to express their values to the public as well as spread team values to become more productive as a unit. According to United Way, family volunteering opportunities also offer a way to teach values to children within the family. The United Way Regional Volunteer Center is the leading organization in promoting community awareness of the need of volunteers throughout the community. The United Way Regional Volunteer Center provides volunteer management training to nonprofits and faith-based organizations. It also coordinates an annual day of caring, where teams provide volunteer help to area nonprofits,

The following data has been given by The United Way Regional Volunteer Center to best illustrate the different users of this volunteer service organization and to help get a better understanding of volunteer resources in Porter County.

How did you Hear about the The Volunteer Center Services

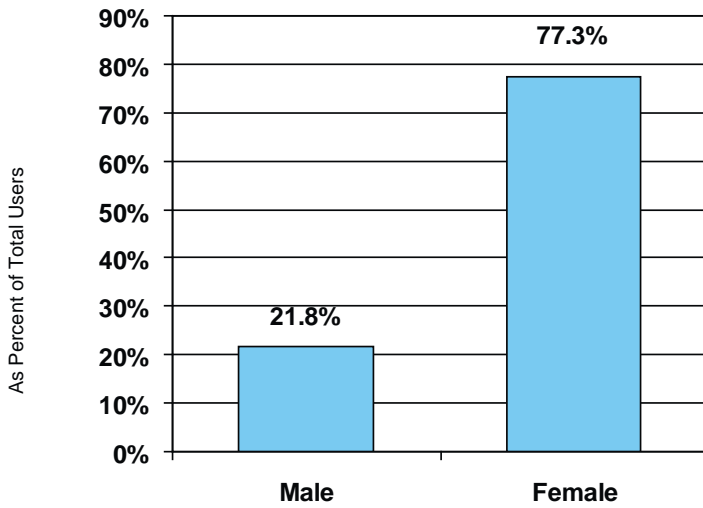
It is important to the United Way Regional Volunteer Center to understand how the residents of Porter County are hearing about the Volunteer Center's services so that they can expose the community to more volunteer opportunities. In Porter County the majority of individuals have heard about The Volunteer Center's services through the "other" category. The second largest category is those seeking volunteer opportunities who have heard about The Volunteer Center's services through an on-line search, which is sixteen percent (16.1%) less than the "other" category. It is important for The Volunteer Center to continue to promote their volunteer opportunities through their web site because this is one of the leading ways of exposing volunteer opportunities to the community.



Source: Britta Neinast, Volunteer Coordinator, United Way Regional Volunteer Center

Volunteer Service Organizations - continued

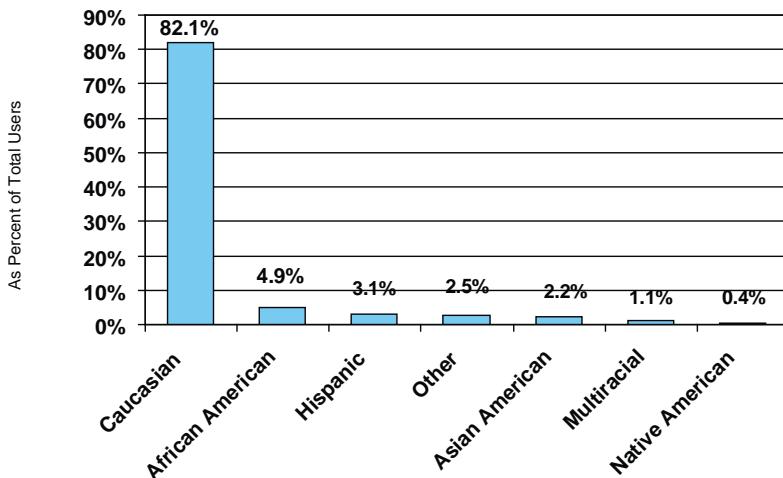
Users by Gender



Of the individuals in Porter County that have used The Volunteer Center's web site to search for volunteer opportunities, the majority have been female. There are 55.5% more females in Porter County who use the Volunteer Center services than males.

Source: Britta Neinast, Volunteer Coordinator, United Way Regional Volunteer Center

Ethnic Distribution of Users



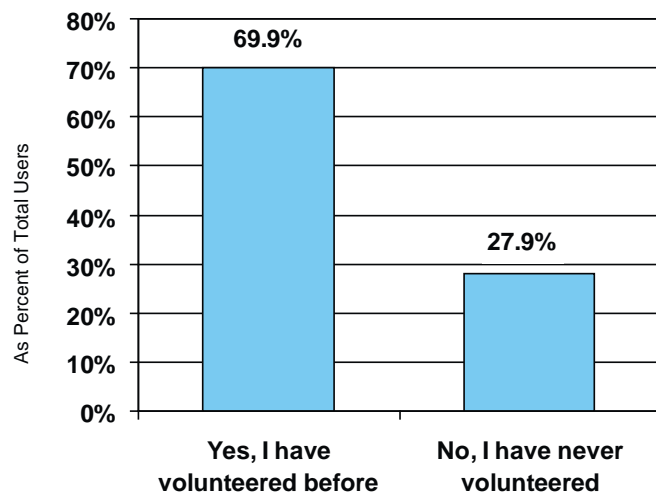
When comparing the ethnic distribution of users of The Volunteer Center's web site, the majority of users are Caucasian (82.1%) followed by African Americans (4.9%). These statistics are largely influenced by the distribution of ethnicities in Porter County because the majority of residents are Caucasian.

Source: Britta Neinast, Volunteer Coordinator, United Way Regional Volunteer Center

Volunteer Service Organizations - continued

Have You Volunteered Previously

Of the users seeking volunteer opportunities on The Volunteer Center's web site, seventy percent (69.9%) have volunteered in the past compared to 27.9% who have not volunteered. It is important for The Volunteer Center to understand the frequency of users, and if they are consistent volunteers in the community or if they are individuals who have never volunteered before and are looking for opportunities.



Source: Britta Neinast, Volunteer Coordinator, United Way Regional Volunteer Center

History of Referrals and Number of Volunteers

Year	Referrals	# of Volunteers
2003	213	132
2004	507	329
2005	486	311
2006	905	551
2007	1105	581
Through 5/08	797	339
Totals	4,013	2,243

Source: Britta Neinast, Volunteer Coordinator, United Way Regional Volunteer Center

In order to measure The Volunteer Center's impact on Porter County, there needs to be an understanding of the history of referrals and the number of volunteers. From 2003 to 2007 there has been a recorded increase of 892 referrals or an eighty-one percent (418.0%) increase. Of the referrals given throughout the years, there have also been an increasing number of volunteers annually since 2003. From 2003 to 2007 there have been an increase of 449 individuals or a seventy-seven percent increase (340.0%). In total there have been 4,013 referrals, and of these referrals fifty-six percent (55.9%) of individuals have volunteered based on data recorded from 2003 to May 2008.

Retired and Senior Volunteer Program (RSVP)

1005 Campbell St.
Valparaiso, IN 46385
Phone: 219 464-1028

The Retired and Senior Volunteer Program was designed to assist public and nonprofit agencies in recruiting older individuals (ages 55 and older) to volunteer. Volunteer positions can be long or short term and can have a variety of responsibilities. RSVP has made such a large impact on Porter County and their senior population by bettering the community through their services while giving seniors a more active lifestyle. RSVP currently has over 300 volunteers with 48 different volunteer stations. These stations represent organizations or programs in which RSVP addresses the need for volunteers and provides referrals to those who want to get involved. RSVP emphasizes the importance of providing a volunteer opportunity that fits an individual's comfort level and skill. RSVP and The United Way Regional Volunteer Center by United Way are the two largest organizations that provide volunteer resources to nonprofit organizations within the community. The Retired and Senior Volunteer Program is part of the Porter County Community Service organization.

According to *Volunteer Growth in America: A Review of Trends Since 1974* by the National & Community Service; volunteering is at a 30 year high. Unfortunately the need for volunteers is inexhaustible and essential for a community's nonprofit organizations to perform. Counties throughout the nation are doing whatever they can to create programs and to spread awareness in order to make volunteering more convenient and meaningful for the residents in their communities.

Boulder County, Colorado

Volunteer Initiatives
Phone: (303) 441-4889

Boulder County, like the two volunteer resources in Porter County, has created an online resource for those in the county seeking volunteer opportunities. Boulder County's web site is designed to show the viewer current volunteer opportunities which are categorized by area of interest. Each volunteer program offered is summarized so the viewer can have an easy understanding of what services are needed, and a contact number is listed. The Boulder County volunteer web site also promotes county involvement by having an additional photo album link which shows what has been done in the community by volunteers.

Pinellas County, Florida

Volunteer Services
Pinellas County Service Center
2431 Tampa Road
Palm Harbor, FL 34684
Phone: (727) 453-7394

The Pinellas County Volunteer Services are very distinctive in that they have a very well rounded county program that spreads awareness of the available volunteer activities. The mission of the Pinellas County Volunteer Services program is to promote, recruit and place citizen volunteers in their county government and facilitate the involvement of Pinellas County government employees in community events and projects. One of the first initiatives was creating a handbook that has been distributed among its residents. This handbook introduces the public to the Pinellas County Volunteer Services mission statement, followed by a more in-depth view of the benefits of volunteering and who is gaining from the experiences. This handbook is a structured way of introducing the public into the initial processes of becoming a volunteer. Not only do they have a handbook, but they have a very detailed web site that lists events, involvement opportunities, local recognitions, contacts, and other opportunities.

Currently Pinellas County Volunteer Services has been focusing on recruiting volunteers for their environmental management. One of the programs offered is a partnership opportunity between staff and volunteers in preserving 14,000 acres of wilderness. Most of the environmental management programs could not operate without the help of volunteers, and this is why Pinellas County Volunteer Services has made such a difference. The wilderness preserves are needed to protect habitat that provide refuge for a wide diversity of wildlife unique to the county. The program emphasizes the importance of volunteers because they bring diversity of their own backgrounds, skills, and education. Pinellas County Volunteer Services profiles these opportunities by listing volunteer services and how they can benefit the volunteer.

The following is an example of how Pinellas County Volunteer Services lists the volunteer services and benefits as pertaining to the environmental management opportunities.

- Typical Volunteer Opportunities
- Hike guides
- Canoe/kayak guides
- Field research assistants
- Large-mammal tracking monitors

- Shore bird monitors
- Horse trail monitors
- Fence line monitors
- Trail maintenance (hiking and canoe)
- Clerical help
- Community speakers
- Education Center positions
- Plant and wildlife species surveyors
- Educational camps
- Special One-Day Volunteer Events include cleanups, annual bird counts, butterfly counts, exotic plant removal and restoration planting.

How Does Volunteering Help You?

- Provides training for special interests
- Helps you learn new skills
- Develops goals based on your skills and interests
- Provides opportunities to meet people with similar interests
- Allows you to participate at a time that is convenient for your schedule
- Helps meet community needs
- Provides references for future employment
- Helps your natural environment

Salt Lake County, Utah

Volunteer Opportunity Program
2001 South State Street, S2100
Salt Lake City, Utah 84190
Phone: (801) 468-2185

The Salt Lake County Volunteer Opportunity Program, like other best practices, spreads awareness of volunteer opportunities largely through its web site. The web site is used to show the public the constant need for volunteers. Some of the options the web site has are up-to-date new volunteer opportunities, one day or half day opportunities, opportunity finders by activity, common volunteer questions, community links, community leaders, brief descriptions of the benefits of volunteering, and contact information.

2007 Needs Assessment Citizen Survey, United Way of Porter County, <http://www.unitedwaypc.org>

2007 Needs Assessment Stakeholder Survey, United Way of Porter County, <http://www.unitedwaypc.org>

Boulder County's Volunteer Program, homepage, <http://www.bouldercounty.org/volunteer/index.htm>

Britta Neinast, Volunteer Coordinator, Porter County United Way Regional Volunteer Center, Phone: (219) 464-3585

Pinellas County Volunteer Services, homepage, <http://www.pinellascounty.org/volserv/default.htm>

Porter County Aging & Community Services, Inc; program outline, <http://www.portercountyacs.org/index.htm>

National and Community Service: Making the Vision Succeed in the 21st Century, <http://www.nationalservice.gov>

News Bureau of Labor Statistics, United States Department of Labor, <http://www.bls.gov/cps/>

Retired & Senior Volunteer Program (RSVP), about us, <http://www.cssny.org/rsvp/>

RSVP of Porter County Indiana, United Way Program Outline Volunteer Stations, <http://www.volunteersolutions.org/uwpc/org/222643.html>

Volunteer Center Orange County, about us, <http://www.volunteercenter.org/>

Valparaiso Family YMCA, Volunteer application packet, <http://www.valpoyymca.org/volunteer.php>

Volunteer Growth in America: A Review of Trends Since 1974, <http://www.nationalservice.gov>

Volunteering in America: 2007 State Trends and Rankings in Civil Life, <http://www.nationalservice.gov>

This section reviews literacy and literacy programs in Porter County, Indiana, and the United States. Literacy, as defined by the Workforce Investment Act of 1998 is, "An individual's ability to read, write, speak in English, compute and solve problems at levels of proficiency necessary to function on the job, in the family of the individual, and in society." In modern definitions, the word refers to reading and writing at a level adequate for communication, or at a level that lets one understand and communicate ideas in a literate society.

Overview	195
Public Opinion	197
What is Literacy?	199
Adult Literacy	201
Porter County Graduation Rates	205
Youth Literacy	207
Porter County Literacy Programs	211
Indiana Literacy Programs	213
United States Literacy Programs	215
Best Practices	217
Resources	221

Literacy is a topic of concern within Porter County. Literacy can be defined several ways and there are many solutions to increase literacy throughout communities, counties, states, and nationally. Some highlights of this section include:

- Types of literacy include: written, oral, computer, math, financial, and health.
- Thirty-seven percent (37.1%) of Porter County individuals age 25 and over have attained an education level of high school graduate or equivalent, which is higher than the national average of thirty percent (30.2%).
- Fourth graders in Indiana outperformed the nation's fourth graders in the 2003, 2005, and 2007 Mathematic National Assessment of Educational Progress.
- A study that was conducted by the National Center for the Study of Adult Learning and Literacy reported that after one year of receiving assistance from an adult literacy program, participants had a positive change in employment, self-esteem, community, and/or children's education.
- According to the Indiana Literacy Association, it is estimated that between 800,000 and 1.5 million adults in Indiana do not have the literacy skills necessary for life in the United States.
- Problems caused by low literacy include; inability to understand medicine dosage, inability to find locations on a map, inability to read to children, inability to communicate through e-mail or other written correspondence, inability to create or use spreadsheets, and the inability to complete government forms, such as tax forms.
- In 2007, the eighth graders of Porter County's school districts had a higher percentage of passing scores than Indiana for the Math ISTEP+.

The 2007 Needs Assessment Citizen Survey was completed by 800 residents of Porter County in June and July 2007. Over thirty-seven percent (37.6%) of respondents feel that illiteracy is a minor concern, and 4.4% of respondents feel that illiteracy is a major concern.

The 2007 Needs Assessment Stakeholder Survey was completed by 53 Porter County stakeholders in September and October 2007. Over thirty-two percent (32.1%) of respondents feel that illiteracy is a moderate concern, and 3.8% of respondents feel that illiteracy is a major concern.

Public Opinion of Literacy		
	Community Survey	Stakeholder Survey
Most significant issue facing Porter County	22nd	12th
Most significant family issue	20th	NA
Rank of significance among forty-three (43) issues	41st	37th
Percentage indicating moderate or major concern	18.0%	35.9%

Source: 2007 Needs Assessment Community Survey and 2007 Needs Assessment Stakeholder Survey

Six focus groups were held in September 2007 with: nonprofit organization representatives, youth, employers, public safety and government officials, donors and community leaders. Comments made during the focus groups may contain information that is incorrect; the comments simply reflect what that person believes. Focus group participants shared the following comments about literacy.

- *I think literacy has been an issue.*
- *I think financial literacy is an issue. The younger people are going to have to learn how to use their money better.*
- *My daughter is a sophomore in high school and still can't write a paper in English. We need to improve education in the school systems.*
- *I think No Child Left Behind has had a huge impact on equitable opportunities for all students of all backgrounds. It's also altered education in the classroom. Children no longer learn because they're excited about learning, they're taught to test. It's a significant amount of pressure.*
- *Even with No Child Left Behind going on, literacy rates are still plummeting. People think being illiterate means you can't read, but I take it deeper than that: following directions.*
- *I think we really need to take a look at educational attainment. There is generational poverty, but we know that the single most important factor affecting a child's literacy is his mother's ability to read. Those who aren't literate can't take care of their health care needs or their financial needs. So really the core issue is education.*
- *Literacy is part of the issue here. I think there are people in the community who have a really hard time understanding things, reading it and getting it. They just struggle understanding the words, the language, the instructions, using a computer. That could be older people too. They are functionally illiterate. It's getting more complicated.*

Literacy has a variety of definitions; however, the most traditional definition is from the Workforce Investment Act of 1998, which defines literacy as "An individual's ability to read, write, speak in English, compute and solve problems at levels of proficiency necessary to function on the job, in the family of the individual, and in society." Types of literacy include: written, oral, computer, math, financial, and health. According to the Indiana Literacy Association, the education required for some factory jobs is now at the college level.

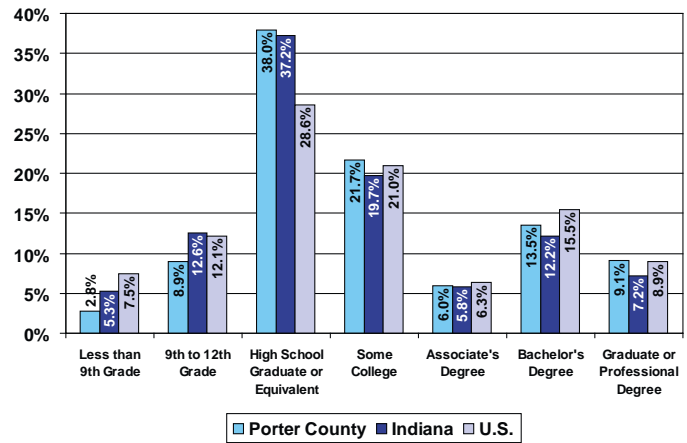
Problems caused by low levels of literacy include; inability to understand medicine dosage, inability to find locations on a map, inability to read to children, inability to communicate through e-mail or other written correspondence, inability to create or use spreadsheets, and the inability to complete government forms, such as tax forms. To be literate in today's world, individuals need to be able to read, write, speak, and listen. Individuals must also be able to compute problems, have problem solving skills, set individual goals, and be able to increase their own skills. This report will provide an understanding of adult literacy in Porter County, Indiana, and the United States, as well as educational attainment and the National Assessment of Adult Literacy.

According to the 2006 American Community Survey by the U.S. Census Bureau, in Porter County, thirty seven percent (37.1%) of citizens age 25 and over have attained an education level of high school graduate or equivalent. This average is higher than the national average of thirty percent (30.2%). The greatest increase between 2000 and 2006 for Porter County's educational attainment was citizens age 25 and over with an Associate's degree, which increased from six percent (6.0%) in 2000 to 8.6% in 2006. However, the percentage of citizens age 25 and over with a graduate or professional degree decreased from nine percent (9.1%) in 2000 to eight percent (8.5%) in 2006.

In the state of Indiana, the percentage of citizens age 25 and over who have an educational attainment of 9th-12th grade has decreased from 12.6% in 2000 to ten percent (10.2%) in 2006. Compared to Porter County, more of Indiana's citizens age 25 and over have attained some college degree. Seven percent (7.2%) in 2006 had an associate's degree compared to 5.8% in 2000. The percentage of citizens age 25 and over in Indiana with a bachelor's degree has increased from 2000 to 2006.

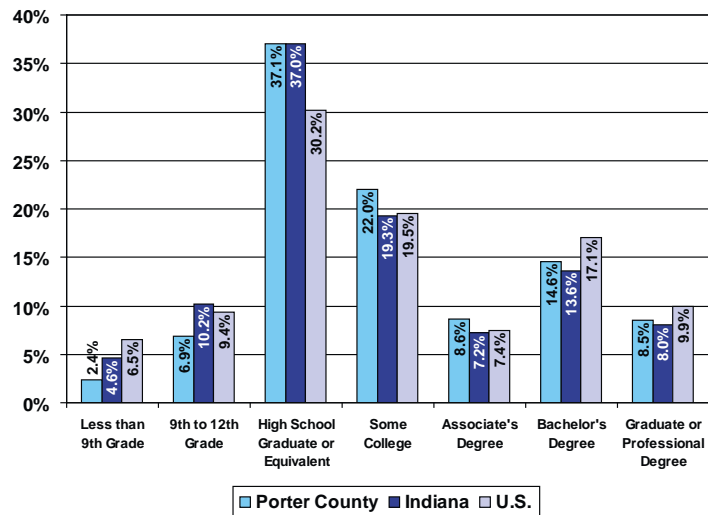
In 2006 seventeen percent (17.1%) of U.S. citizens age 25 and over had a bachelor's degree, which rose from 15.5% in 2000. In 2000 citizens age 25 and over had an educational attainment of 12.1% for grades 9th-12th, while in 2006 that rate dropped to 9.4%.

Educational Attainment, 2000



Source: U.S. Census Bureau

Educational Attainment, 2006



Source: U.S. Census Bureau

Educational Attainment

Educational Attainment Percent of Population 25 Years Old and Over				
		2006	2000	% Change from 2000 to 2006
Porter County	Less Than High School	9.2%	11.7%	-2.5%
	High School Graduate or Equivalent	37.1%	38.0%	-0.9%
	Some College	22.0%	21.7%	0.3%
	Associate's Degree	8.6%	6.0%	2.6%
	Bachelor's Degree	14.6%	13.5%	1.1%
	Graduate or Professional Degree	8.5%	9.1%	-0.6%
Indiana	Less Than High School	14.9%	17.9%	-3.0%
	High School Graduate or Equivalent	37.0%	37.2%	-0.2%
	Some College	19.3%	19.7%	-0.4%
	Associate's Degree	7.2%	5.8%	1.4%
	Bachelor's Degree	13.6%	12.2%	1.4%
	Graduate or Professional Degree	8.0%	7.2%	0.8%

Source: 2000 and 2006 Census Fact Finder

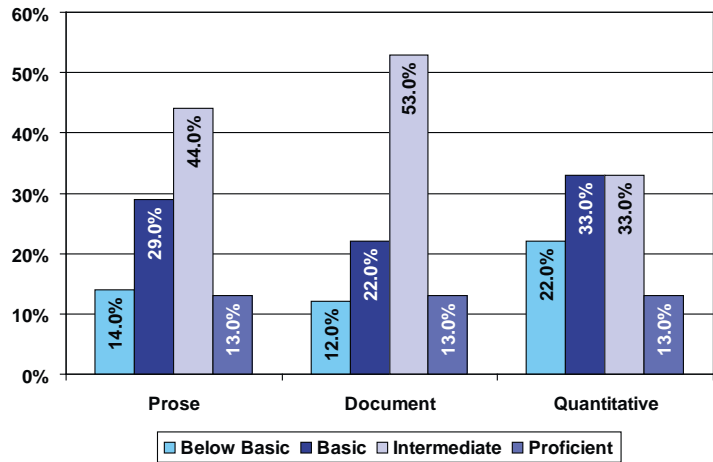
In Indiana, the percentage of people age 25 and over whose educational attainment in 2006 was less than high school was almost fifteen percent (14.9%), however in Porter County the rate is much lower at 9.2%. In 2006 residents over the age of 25 in Porter County had a higher level of academic achievement than Indiana. Porter County has a higher percentage of people with a graduate or professional degree than Indiana for both 2000 and 2006. In all of the categories, except less than high school, Porter County outperformed Indiana.

The National Assessment of Adult Literacy (NAAL) is a test for adults age 16 and over that assesses three types of literacy (prose, document, and quantitative). In 1992 and 2003 the test was conducted nationally to study the literacy of the United States. Over 19,000 people participated in the 2003 assessment; however, information is not available at a state or county level. The NAAL defines literacy as, "using printed and written information to function in society, to achieve one's goals, and to develop one's knowledge and potential."

There are four levels that can be achieved on the NAAL; Below Basic, Basic, Intermediate, and Proficient. Adults scoring Below Basic have a score range of 0-209 in prose, 0-204 in document, or 0-234 in quantitative. A Basic score would be in the 210-264 range for prose, 205-249 for document, or 235-289 for quantitative. Intermediate scores are 265-339 for prose, 250-334 for document, or 290-349 for quantitative. Adults in the Proficient range scored 340-500 in prose, 335-500 in document, or 350-500 in quantitative. The majority of people in the United States scored intermediate in all three sections.

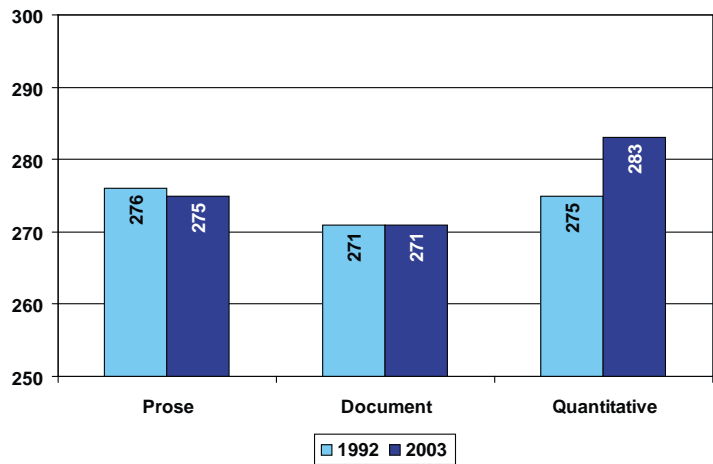
The average NAAL prose score in 2003 was 275, down one point from 276 in 1992. The average document score was 271 for 1992 and 2003. The biggest change from 1992 to 2003 was the quantitative score which rose from 275 to 283. A quantitative score of 283 is in the Basic range, while the prose and document scores are both in the Intermediate range.

NAAL Percent of U.S.



Source: National Assessment of Adult Literacy

NAAL U.S. Average Score



Source: National Assessment of Adult Literacy

According to the NAAL, educational attainment doesn't fully capture literacy proficiency; therefore, the U.S. Department of Education put together literacy levels, which are based off the literacy definition defined by the Workforce Investment Act of 1998 at the beginning of this section.

A Literacy Needs Assessment was created by The Discovery Alliance (TDA) and the Center for Workforce Innovations (CWI) to address the current status of literacy in Northwest Indiana. TDA and CWI worked with community leaders and literacy providers in order to develop a regional literacy plan in 2005. In this study, TDA and CWI used literacy levels defined by the U.S. Department of Education to determine Northwest Indiana's percentage of the population for literacy levels one and two. Levels of literacy range from 1 (lowest) to 5 (highest); the literacy range emphasizes the continuum of levels of ability for different kinds of skills. For example, the U.S. Department of Education reported that twenty-one to twenty-three percent (21.0-23.0%) of U.S. adults have skills at the lowest level (level 1). The levels and skills are defined by the Literacy Needs Assessment below.

Adults functioning at level one can:

- Sign a document.
- Identify a country in a short article.
- Locate the expiration date on a driver's licence.
- Total a bank deposit entry.

Adults functioning at level two can:

- Underline the meaning of a term in a government brochure.
- Locate two features of information in a sports article.
- Interpret instructions from an appliance warranty.

Percent of Population of Literacy Levels 1 and 2

County	Level 1	Level 2
Porter County	10.0%	34.0%
Lake County	24.0%	52.0%
LaPorte County*	16.0%	46.0%
Starke County	18.0%	53.0%
Indiana	16.0%	43.0%
United States	21.0-23.0%	46.0-51.0%

According to the Literacy Needs Assessment for Northwest Indiana, Porter County has a higher literacy level than the state average. Compared to neighboring counties, Porter County has a higher level of literacy for levels one and two.

Source: Literacy in Northwest Indiana, Needs Assessment

*Due to the two Department of Correctional Facilities in LaPorte County, literacy percentages may be inflated

Porter County Graduation Rates

The state of Indiana defines graduation rate for public schools as the percentage of students within a cohort who graduate during their expected graduation year. Graduation is defined as the successful completion by a student of a sufficient number of academic credits, or the equivalent of academic credits; and the graduation examination or waiver process, resulting in the awarding of a high school diploma or academic honors diploma. Graduation does not include the granting of a general educational development diploma.

In the 2006-2007 school year, the graduation rate for high school students earning a high school diploma in Indiana was 76.4%. All school districts in Porter County exceed the state's graduation rate.

Porter County Graduation Rates		
School	2005-2006	2006-2007
Duneland School Corp.	73.0%	83.1%
East Porter County School Corp.	93.0%	92.3%
MSD Boone Township	90.8%	90.5%
Portage Township Schools	83.0%	81.1%
Porter Township Schools	81.6%	88.5%
Union Township School Corp.	91.3%	89.4%
Valparaiso Community Schools	92.2%	90.6%

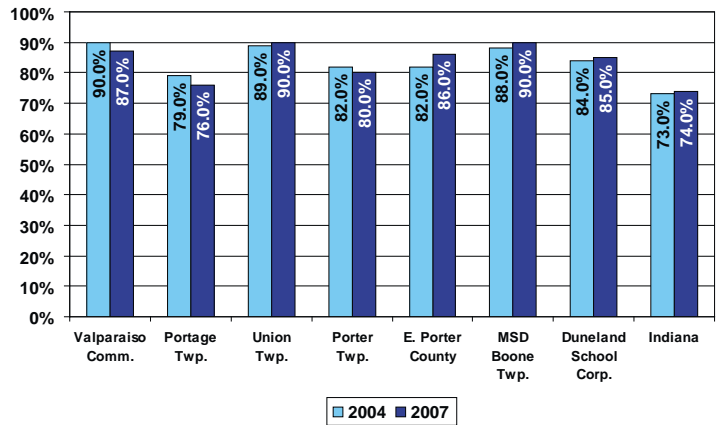
Source: Indiana Department of Education

According to research conducted by the University of New Brunswick, youth with higher levels of literacy tend to lead healthier lifestyles, have less disease, and have a better outlook on their future. Information will be presented in this section on the ISTEP+ and the NAEP in order to better understand youth literacy.

The ISTEP+ is the Indiana Statewide Testing for Educational Progress-Plus; an annual test for third through tenth graders, implemented by the Indiana Department of Education. Indiana students must pass the ISTEP+ Graduation Qualifying Exam in the tenth grade in order to be eligible for graduation.

The percentage of fourth graders in Porter County school districts who passed the English ISTEP+ was higher than the Indiana average for 2004 and 2007. In 2007, MSD Boone Township and Union Township had the highest percentage (90.0%) of 4th graders who passed the English ISTEP+. Portage Township had the lowest percentage of passing scores in the county with 76.0%, which is still two percent (2.0%) above the state average of 74.0%.

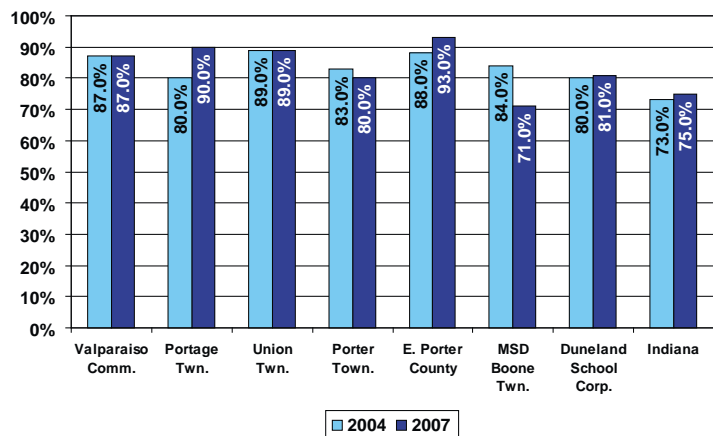
Fourth Grade English ISTEP+ Percent Pass



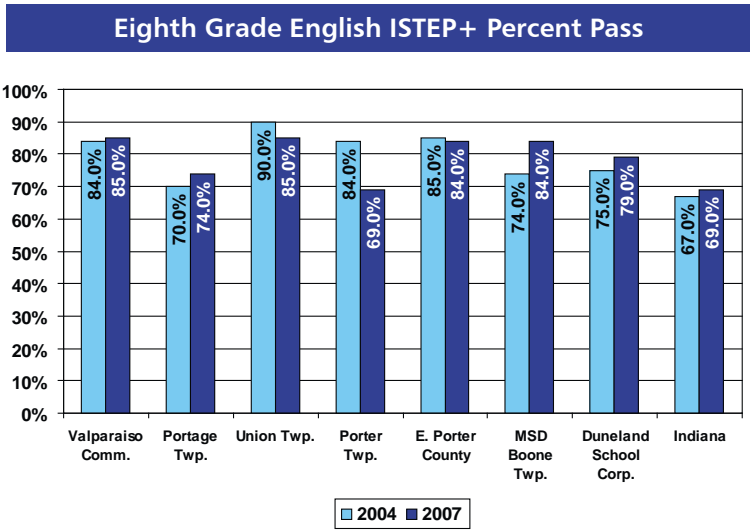
Source: Indiana Department of Education

The county's districts performed well in the fourth grade 2007 Math ISTEP+, with all but one district having a higher percentage of passing scores than the state. Portage Township Schools saw the largest increase (10.0%) of any district in Porter County from 2004 to 2007.

Fourth Grade Math ISTEP+ Percent Pass

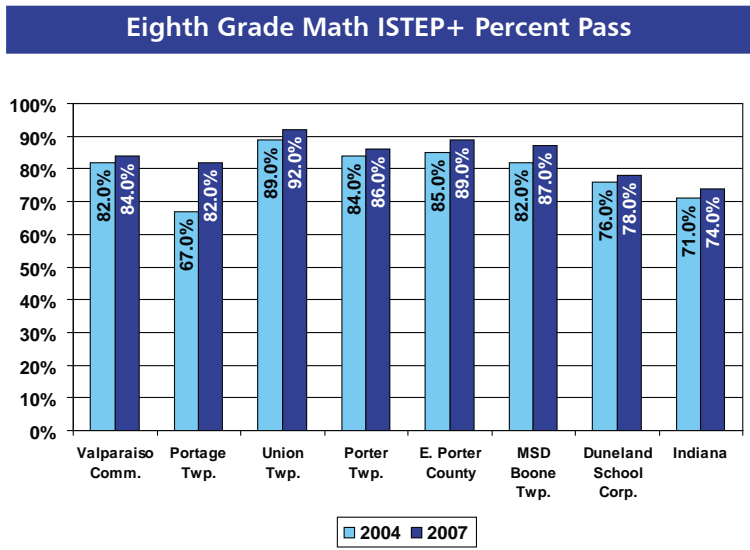


Source: Indiana Department of Education



Porter County school districts also performed well in the 2004 and 2007 eighth grade English ISTEP+. In both years, all districts in Porter County met or exceeded Indiana’s percentage of passing scores for the eighth grade English ISTEP+ (67.0% and 69.0% respectively). The greatest improvement was seen in the MSD Boone Township district with a ten percent (10.0%) increase from 2004 to 2007.

Source: Indiana Department of Education



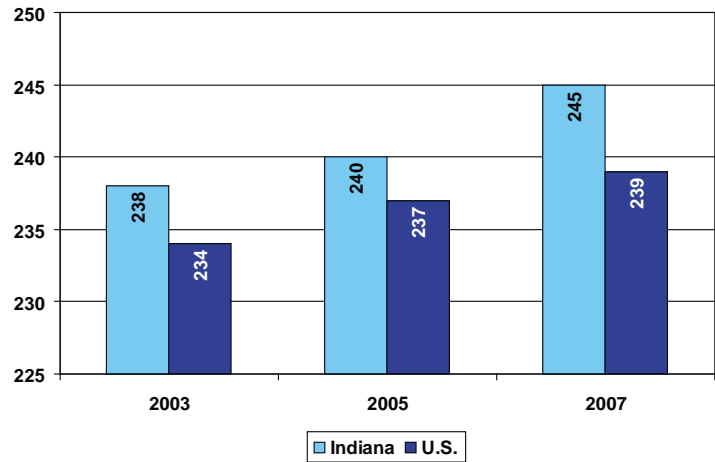
In 2007, eighth graders of Porter County’s school districts had higher percentages of passing scores than Indiana for the Math ISTEP+. Portage Township Schools had the greatest increase in math passing scores, with a fifteen percent (15.0%) increase from 2004 to 2007.

Source: Indiana Department of Education

The National Assessment of Educational Progress (NAEP) is a national assessment of student's across America in grades 4, 8, and 12. Subjects assessed include: math, reading, science, writing, the arts, civics, economics, geography, and U.S. history. The NAEP does not provide scores for individual students, schools, districts, or counties.

Fourth graders of Indiana outperformed the nation's fourth graders in the 2003, 2005, and 2007 mathematic NAEP. Indiana saw an increase each year with average scores of 238 in 2003, 240 in 2005, and 245 in 2007.

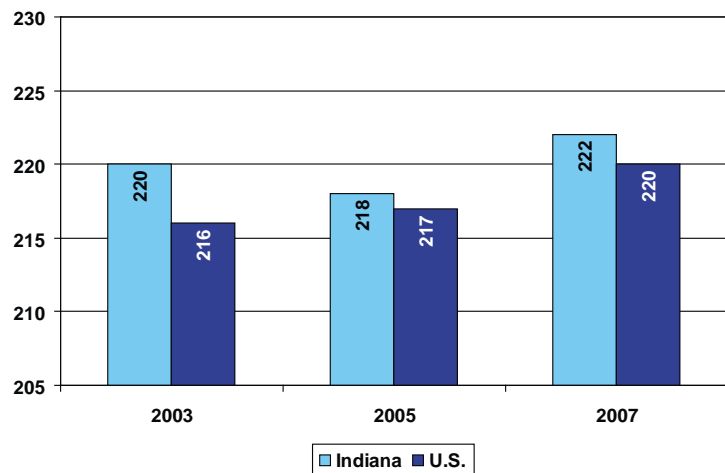
Fourth Grade Mathematic NAEP Average Score



Source: National Center of Education Statistics

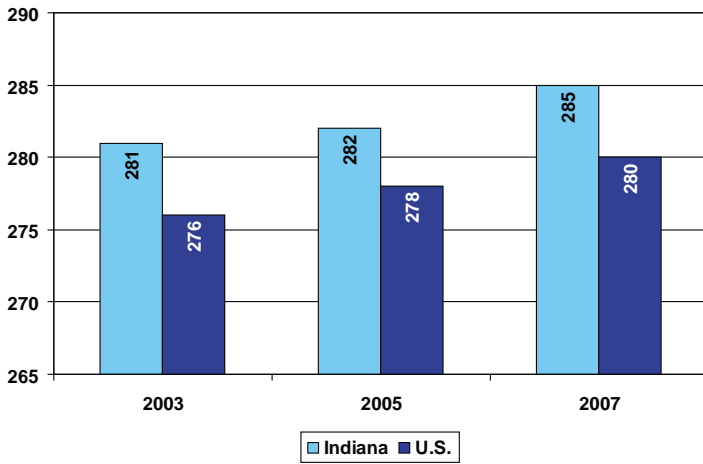
Indiana's fourth grade average NAEP reading scores were also above the nation's average scores for 2003, 2005, and 2007. In 2007, Indiana's fourth graders had an average NAEP reading score of 222, while the nation had an average score of 220.

Fourth Grade Reading NAEP Average Score



Source: National Center of Education Statistics

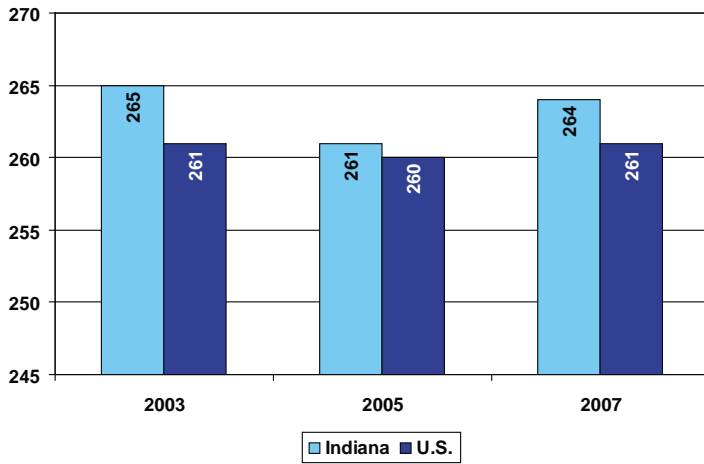
Eighth Grade Mathematic NAEP Average Scores



Eighth graders of Indiana outperformed the nation's eighth graders in the 2003, 2005, and 2007 mathematic NAEP. In 2003 Indiana's eighth graders had an average mathematics score of 281 while the nation had an average score of 276. In 2007 Indiana's eighth graders had an average mathematics score of 285 and the nation had an average score of 280.

Source: National Center for Education Statistics

Eighth Grade Reading NAEP Average Score



Eighth graders of Indiana also did well on the reading NAEP in 2003, 2005, and 2007. In 2003, Indiana's eighth graders had an average reading score of 265, while the nation's average was 261. Indiana's eighth graders had an average reading NAEP score of 264 in 2007 and the nation had an average score of 261.

Source: National Center for Education Statistics

There are six literacy programs in Porter County that will be discussed in this section. These programs are not inclusive of every organization that offers tutoring, mentoring, or literacy assistance for children. For additional organizations, reference the Porter County Yellowpages.

Northwest Indiana Literacy Coalition

The Northwest Indiana Literacy Coalition has been involved with public awareness, partnerships, and information sharing between communities and literacy programs since 1987. Their main focus has been on improving adult literacy and basic skills improvement in the workforce. The coalition is involved with several initiatives including Time Out for Reading, Executive Spelling Bee, Mini Grants, and several seminars and workshops.

Time Out for Reading

Each year a day in early September is set aside for Time Out for Reading when everyone is asked to stop what they are doing at 10 a.m. and simply read. Time Out for Reading is a program that increases community awareness on literacy. The event is a part of the state-wide effort "Put Your Nose in a Book."

Executive Spelling Bee

The Executive Spelling Bee is hosted each September by the coalition and The Post-Tribune. Companies from Porter County create teams of three spellers and one coach, and one of those team members must be an executive. The entry fee is tax deductible and goes to the coalition to support local literacy efforts.

Mini Grants

Grants are offered to tutors who volunteer to help others gain literacy skills. Five grants of \$500 are given out each year. In past years, the grant money has been used to purchase reading supplies in other languages, dictionaries, printers, or other items that volunteers need to increase literacy throughout Porter County.

Chesterton Adult Learning Center

The Chesterton Adult Learning Center provides one-on-one instruction and assistance to adults looking to receive their GED or high school diploma. Services are also offered to those who are learning English as a new language. Volunteers are available throughout the weekdays, evenings, and some weekends.

Portage Adult Education

Portage Adult Education has been providing help for people age 16 and over since 1974. Services provided include: help with basic literacy skills, high school diploma or GED, and improved workplace skills. Portage Adult Education has a goal to explore new ways that they can provide for those in need of educational services. In 1992 project CAPABLE began assisting entire families with literacy skills in collaboration with several other Porter County based organizations. Project CAPABLE works with members of a family, regardless of age, helping them to work together and increase their literacy.

The Discovery Alliance

The Discovery Alliance (TDA) is a combination of four Northwest Indiana Community Foundations that united to improve educational attainment in Northwest Indiana. According to their web site, TDA focuses on literacy; supporting literacy programs for all ages in Lake, Porter and LaPorte Counties through funding, partnership development, research, technical assistance, training, strategic planning, public awareness and capacity building. They have implemented a Literacy in Northwest Indiana Needs Assessment in 2004 to develop a regional literacy plan in 2005.

Boys and Girls Club

The Boys and Girls Club locations in Porter County have a tutoring program called Link n' Learn for members age five to eighteen. During the school year, there are four, 45-minute tutoring programs four days a week at the Boys and Girls Club. Local volunteers from universities and high-schools help children with their math and reading homework. There is also one-on-one tutoring during the summer months, as well as educational group activities such as: learning about the history of Indiana by talking with a park ranger.

Reiner Center

The Reiner Center, located in Valparaiso, offers an after school program for children in first grade through fourth grade. This program provides a safe environment for children to come after school, receive assistance with homework, and play age appropriate games with volunteer students from Valparaiso University. The after school program runs from 3:30 to 5:30 five days a week during the school year, and eight weeks during the summer.

The Reiner Center also offers a mentoring program which runs every Wednesday from 3:30 to 5:30 during the school year. Student volunteers from Valparaiso University commit to spending one-on-one time with students in first through fourth grade for the entire year, so students and children can develop a close relationship. There were 20 students enrolled in the mentoring program during the 2007-2008 school year.

Parents as Teachers

Parents as Teachers (PAT) is a national program that provides parents with child development knowledge and parenting support. In Porter County, Duneland School Corporation has a PAT program that is available to all families living in Porter County who are expecting a child or have a child, birth to kindergarten entry. The program is free of charge in order to maximize a child's potential to learn, despite the family's household income. PAT includes monthly visits arranged with a parent educator at a family's home or a PAT facility.

There are three literacy programs available throughout the state of Indiana that are discussed in this section.

Adult Education Works in Indiana

Adult Education Works in Indiana provides assistance for individuals or businesses. Services offered for individuals include: basic skills development, high school credit completion, English as a second language, General Education Diploma (GED) preparation, and Graduation Qualifying Exam (GQE) preparation. Services offered for businesses include: on-site training to increase literacy in math, reading, critical thinking, effective problem solving, and communication. This program is a priority of the Indiana Department of Education (DOE). By increasing workforce education, the DOE hopes to build stronger and more competitive businesses and increase the quality of life for residents of Indiana.

Indiana Literacy Association

According to the Indiana Literacy Association, it is estimated that between 800,000 and 1.5 million adults in Indiana do not have the literacy skills necessary to lead an average life in the United States. In order to improve literacy skills, the Indiana Literacy Association was established to support and enhance volunteer programs across the state. The association held the first State Meet-UP; a conference where volunteers and tutors across the state gathered together to share ideas and plan for the future. Due to support from the Indiana Literacy Association, there are adult literacy programs in almost every county that provide services ranging from GED preparation to English tutoring.

Division of Adult Education

The Division of Adult Education provides information and assistance to Indiana residents. They assist adult educators through training and provide manuals and other teaching materials. Services for individuals include: adult basic education, family literacy, GED preparation, workplace literacy, English as a second language tutoring, and adult secondary education. Their web site provides program locators and information for employers, educators, administrators, and adults.

A study that was conducted by the National Center for the Study of Adult Learning and Literacy reported that after one year of receiving assistance from an adult literacy program, participants had a positive change in employment, self-esteem, community, and/or children's education. Literacy programs provide proven positive results and are available to almost anyone. The following are programs that are available throughout the United States.

National Coalition for Literacy

National Coalition for Literacy is a volunteer program that strives to; increase public awareness of illiteracy, answer questions, provide guidance, and raise funds to support these efforts. For 27 years the coalition has worked to unite literacy programs and worked with the government to increase literacy nationally. In recent years the health literacy has become a main initiative for the coalition. The coalition has engaged in dialogues with health professionals to begin to understand the scope of the health literacy problem.

America's Literacy Directory

At www.literacydirectory.org a person can search for literacy programs for adults or young adults. Information is also available for children's programs, programs for employers, people with learning disabilities, and opportunities for volunteers. This web site provides up-to-date and organized information. The site is a service of the National Institute for Literacy and Programs.

National Even Start Association

Literacy programs that are for young mothers or low-income families are eligible to receive grants through the National Even Start Association. The programs supported by the association are school-community programs that try to break the cycle of illiteracy and poverty. These programs use research based techniques to; support families, provide instruction to individuals or families, provide literacy services, and to aid in language development.

National Literacy Project

National Literacy Project (NLP) has a goal to improve literacy throughout schools nationwide. NLP offers training for educators and administrators in all subject areas. A team of literacy professionals meets with a school and develops a plan for professional development, a summer institute, and/or a partnership with the school district. The NLP follows the guidelines set up by No Child Left Behind, a federal law enacted in 2001.

There are a wide variety of literacy programs that have been scientifically researched and could be beneficial to the residents of Porter County. The following programs have been thoroughly tested and have been shown to be effective in the advancement of literacy.

Jumpstart

308 Congress Street
6th Floor
Boston, MA 02210
Phone: (617) 542-5867

Jumpstart is a program that pairs young children from low-income families, usually at pre-school age, with trained college students. Twice a week, two-hour sessions are scheduled where the volunteer, or Corps member, engage the children in group activities that are focused on language, literacy, initiative, and social skill acquisition. These sessions can take place in a classroom the school has set aside for Jumpstart, or within the child's main classroom. If the session is held in the child's main classroom, other children that are not involved with the program may participate, allowing more children to be exposed to Jumpstart. The Corps members also spend six hours a week in the regular classroom assisting teachers. The children who participate in this program are evaluated in the fall and spring to monitor progress. The results from the 2005-2006 program evaluation indicate that:

- Children who participated in Jumpstart made significant gains in school readiness skills compared to non-participating children.
- On average, a 26 percent gain in development was recorded for the participating children, which was significantly higher than the non-participating children.

Reach Out and Read

56 Roland Street
Suite 100D
Boston, MA 02129-1243
Phone: (617) 455-0600

Reach Out and Read is a unique program that trains pediatricians and other clinicians to encourage parents to read out loud to their children. At appointments nurses and doctors give parents tips and give every child between the age of six months and five years a new age-appropriate book to keep. Because this program is implemented by medical staff, the program can help people in all kinds of settings. Studies, such as one published in the Journal of the National Medical Association, show that when pediatricians promote literacy through the Reach Out and Read model, there is a significant effect on parental reading to children, as well as improvements in the language scores of young children.

First Book

1319 F Street, NW, Suite 1000
Washington, DC 20004-1155
Phone: 1-866-READ-NOW

Giving children from low-income families the opportunity to read and own their first book is the goal of First Book. Since 1992, First Book has distributed more than 50 million books in over 3,000 communities across the nation. Books are distributed by local First Book advisory boards and other volunteer organizations that have joined forces with the program. A national women's sorority, Alpha Xi Delta, has created a children's book, "What Can I do?" in cooperation with First Book and is distributed to nearly 5,000 children each year. This organization has created an alliance between Build a Bear Workshop and First Book. Anyone can go to a Build a Bear Workshop and stuff a First Book bear to donate to a child in need. Not only does the child receive a bear, but proceeds from the purchase of the bear go to First Book so that more books can be purchased and distributed around the country. A study funded by the U.S. Department of Education was conducted to determine the effectiveness of the First Book program. Results include:

- More than half (55.0%) of the children reported having a greater interest in reading, and the children who reported having a high interest in reading nearly tripled (increasing from 23% to 61%) after receiving books from first book.
- Ninety-eight percent (98.0%) of volunteers for First Book state that their community is better off because of First Book's work.

Reading Is Fundamental, Inc.

1825 Connecticut Avenue, N.W.
Suite 400
Washington, DC 20009
Phone: 1-877-RIF-READ or (202) 536-3400

Reading is Fundamental (RIF) is the oldest national children's literacy organization. Since 1966, this program has been distributing books and initiating activities that promote literacy. RIF works with children and their families to encourage reading motivation, family and community involvement, and the excitement of choosing free books to keep. Research performed by the U.S. Department of Education has shown that children who spontaneously learn to read early come from families who read together, have books at home, and whose adults engage in literacy activities themselves. According to the U.S. Department of Education, the single most important activity for eventual success in reading is parental reading to children.

Plugged in to Reading

270 Skipjack Road
Prince Frederick, MD 20678
Phone: 1-800-638-1304

Plugged in to Reading focuses on older children who are struggling with their reading skills. The program attempts to motivate these children through a combination of teacher instruction, independent reading, and classroom reading. Students can check their comprehension skills with each book they read, and learn new skills and techniques to improve their literacy. The teachers are provided with detailed lesson plans, an instructional method, and suggested small group activities. This program encourages the students to gain responsibility for their reading skills, and uses books that capture the attention of resistant and reluctant readers. Research by the Carnegie Corporation of New York shows that 77.0% more pages are read by those in the program, and a 34.0% increase in reading comprehension.

Dolly Parton's Imagination Library

The Dollywood Foundation
4009 Clation Drive
Columbia, MO 65202
Phone: (573) 817-0117

In 1996, Dolly Parton launched the Imagination Library, which is a program for preschool children. This program fosters children's reading abilities by introducing them to a new, age appropriate book every month. This program ensures that every child will receive a book, regardless of the family's income.

In order to begin this program, a community must make the program accessible to all preschool children in their area. The community pays for the books, promotes the program, registers the children, and enters the information into the database. The Dollywood Foundation takes over from there and manages the system to deliver the books to the child's home.

Parents as Teachers

Parents as Teachers National Center, Inc.
Attn: Public Information Specialist
2228 Ball Drive
St. Louis, Mo. 63146
Phone: (314) 432-4330

Parents as Teachers provides parents with child development knowledge and parenting support through the Parents as Teachers National Center. The National Center has four program areas that were developed based on their mission. These are listed below.

- Born to Learn - Delivers the Parents as Teachers program through parent educators directly to the parents.
- Professional Development - Delivers the Parents as Teachers program directly to professionals.
- Meld - Facilitated group model that draws on peer support.
- Advocacy - Works through both public and private sectors to promote positive policies for young families.

Although several vehicles are used to implement the programs, the network is an organized affiliation of many organizations and people with a common mission. The Parents as Teachers web site revealed that a recent article in the "Journal of Primary Prevention" indicated that Parents as Teachers improves parenting practices in ways that lead to both school readiness and academic achievement.

- 2007 Needs Assessment Citizen Survey, United Way of Porter County, <http://www.unitedwaypc.org>
- 2007 Needs Assessment Inventory of Services and Focus Groups, United Way of Porter County, <http://www.unitedwaypc.org>
- 2007 Needs Assessment Stakeholder Survey, United Way of Porter County, <http://www.unitedwaypc.org>
- About The Solutions, http://www.all4ed.org/about_the_solution
- Adult Education Works in Indiana, <http://www.adultedworks.org>
- Adult literacy in Indiana, National Adult Literacy Survey, http://nces.ed.gov/naal/pdf/state_summaries/Indianapolis.pdf
- America's Literacy Directory, <http://www.literacydirectory.org>
- Best Practices in Literacy Instruction, <http://www.everything2.com>
- Dolly Parton's Imagination Library, <http://www.dollysimaginationlibrary.com/howworks.php>
- Educational Attainment, <http://www.drugs.indiana.edu>
- Even Start, <http://www.ed.gov/programs/evenstartformula/index/html>
- Family Literacy & Professional Development, <http://www.familit.org/site/c.gtjwjdmaqise/b.1423191>
- First Book, <http://www.firstbook.org>
- Indiana Literacy Association, <http://www.indianaliteracy.org>
- Information Literacy Competency Standards for Higher Education, <http://www.ala.org/ala/acrl/acrlstandards/standards/pgf>
- Jumpstart, <http://www.jstart.org>
- 'Literacy Program has Lasting Impact on Indiana Students, <http://www.news.unc.purdue.edu>
- National Assessment of Adult Literacy, <http://www.nces.ed.gov/fastfacts>
- National Center for Education Statistics, <http://www.nces.ed.gov>
- Northwest Indiana Literacy Coalition, <http://www.nwiliteracy.org>
- Parents as Teachers National Center, <http://www.parentsasteachers.org>
- Plugged In, <http://www.pluggedintoreading.com>
- Portage Adult Education, <http://www.volunteersolutions.org>
- Raise the Region, Discovery Literacy, <http://www.thediscoveryalliance.com>
- Ramp Up Literacy, <http://www.ncee.org>

Reach Out and Read, <http://www.reachoutandread.org>

Resources for Literacy Programs and Reading Teachers, <http://www.literacyconnections.com>

Results From the 2001 and 2006 Progress in International Reading Literacy Study, <http://nces.ed.gov/pubs2008/2008017.pdf>

'The Outcomes and Impacts of Adult Literacy Education in the United States' & 'Changes in Learners' Lives One Year After Enrollment in Literacy Programs', <http://www.ncsall.net>

Types of Literacy Programs, <http://www.sil.org/lingualinks/literacy>

Types of Literacy, <http://www.ets.ogr/potal/site/ets/menuitem>

U.S. Census Bureau, <http://www.factfinder.census.gov>

Writers Advantage, <http://www.ncee.org>