Community Action Agency’s

2016 Community Needs Assessment

CAA Board Accepted 4/27/17
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Appendices

Appendix 1 – Report of Findings from Community Forums, Customer Focus Groups and
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Appendix 2 – Customer Survey Demographic Data Table

Introduction

Community Action Agency is pleased to share with our partners and customers the results of the Community Assessment the agency has been engaged in developing over the past year. We are grateful to those in our communities who dedicated time to participate in this assessment process and want to thank you for your invaluable contributions and insights. We are particularly honored by the participation of the over 10,000 customers who shared so much of their lives with us through the survey process.

We look forward to working together in putting this data to work to better understand what customers need to move to self-sufficiency and then develop or expand the key partnerships, programs and services identified. We encourage you to utilize the data provided in this document to enhance your work; we only ask that you credit Community Action Agency when you do.

CAA will continue to analyze the data collected, and will have supplemental findings in the future. Please feel free to contact us for additional information.

Sincerely,

Toby L Berry
Chief Executive Officer
Methodology for Completing the Community Needs Assessment

To complete the 2016 Community Needs Assessment, Community Action Agency (CAA) gathered and analyzed current demographic community data; collected feedback from community partners and stakeholders; conducted customer focus groups and surveyed a total of 10,992 low-income customers over two years.

A wide range of community stakeholders, including representatives from community-based organizations, faith based organizations, educational institutions and the private and public sectors were invited to three community forums held in May 2016. A total of 114 community members and staff attended the forums and provided input on the most critical conditions facing the low-income community after reviewing the current community data. The key findings and other details from the Community Forums are included in Appendix 1.

Further community input on issues and unmet needs of low-income residents was gathered through three focus groups held in September, 2016. The sessions were held at the Agency’s Hillsdale and Jackson offices and at the Centre in Adrian. Each session was 90 minutes in length. A total of 71 customers attended the sessions. The findings from these focus groups are included in Appendix 1.

In addition, CAA designed and distributed a survey for CAA customers, across all programs and counties in both 2014 and 2015. 6,810 surveys were completed in 2014 and a total of 4,182 were completed and collated 2015, completing the picture of low-income customers’ experiences and circumstances of living in poverty, as well as identifying the biggest problems they face (the conditions of poverty) and clients’ perspective on the root causes of poverty. The complete customer demographics and characteristics of those surveyed in 2015 are included as Appendix 2 and the Survey Instrument used for both years is included as Appendix 3.

All the data and information identifying the strengths, gaps, limits, and resources available in the community to meet the low income population’s needs was examined and interpreted by CAA’s leadership team to establish the framework for services and solutions needed to address the needs identified. The priorities developed are also included in Appendix 1. These findings will be used to complete the agency’s ongoing Community Action Plan activities.
**Sources of Quantitative Data:**

- U.S. Census data, primarily the most recently released five year estimates in the American Community Survey (ACS) data, which is the 2010-2014 five year estimates. Comparative data over time is also the ACS five year estimates.
- Michigan School Data from www.mischooldata.org
- Demographic and Conditions data included in the 2014 and 2015 CAA Customer Survey

**Sources of Qualitative Data:**

- 2016 Community Stakeholders Forums (3)
- 2016 Staff Focus Group (1)
- 2016 Customer Focus Groups (3)
- 2014 & 2015 Community Action Agency Low-income customer surveys on perceptions of problems, priority needs and gaps in availability of services

**Analysis**

The analysis includes data gathered from the quantitative and qualitative sources listed above. It is organized into three components. First, the key community conditions and trends affecting poverty in the three county Community Action Agency region. This data examines the general population in the region and is available to use as a comparison to the findings related to CAA low-income customers. Second is an overview of the demographic characteristics, conditions and circumstances of CAA customers. This data is provided to better understand the perspectives and opinions of those living in poverty focused on understanding the impact of poverty on their lives. Finally, the qualitative data from both the community stakeholders and customers, which provides their insights into 1) identifying the critical conditions facing the community; 2) what is currently most needed to move low income households to self-sufficiency, and 3) suggested strategies to reduce poverty.

**Key Community Conditions and Trends**

The community assessed in this report is defined as the three counties included in the Community Action Agency service area – Jackson, Lenawee and Hillsdale Counties. The majority of the community conditions data reviewed comes from the U.S. Census American Community Survey (ACS) using the five year estimates (2010-2014). Other data sources are identified where used. Data regarding the general population of Michigan, from the same source, is often used as a benchmark for the three county conditions in this assessment.
Key trends for the community include the loss of population, the loss of jobs, increases in poverty rates, and increases in factors that cause poverty such as growing inequalities in wages, low education levels for adults, and changes in household composition that impact household stability. Finally, community trends in housing are examined, because both community stakeholders and CAA customers identified a variety of housing issues as significant community problems.

When examining the community condition trends for the CAA service area, one of the most striking findings is how different they are when examined at the county and sub-county level. These variations in trends by rate, scope, etc. will be highlighted throughout the report. The differences will require different strategies and solutions at the county level, when CAA designs partnerships and/or programs to address the underlying community causes and conditions of poverty.

**Population Demographics and Characteristics.**

*Population Trends*

The population in the CAA service region has been stagnant over the last decade. The region fared better than the state of Michigan overall, which lost population between the 2000 Census count and the 2014 Census ACS estimate. The smallest county in the region became smaller in the last fifteen years since Hillsdale lost population from 2000 to 2014. In contrast there are slight increases in population for Lenawee and Jackson counties since 2000. In the short term, however, the one year population estimates for 2015 show a slight decrease for all three counties: Jackson (159,494); Lenawee (98,573); and Hillsdale (45,941).
Population Density

One of the demographic differences by county in the CAA service area is the very rural composition of Hillsdale County. As seen in the population density map for Michigan, Hillsdale is more rural than either Jackson or Lenawee, or most of the lower peninsula of Michigan. This affects Hillsdale residents’ perceptions of barriers to self-sufficiency such as access to supportive services, transportation barriers and local job opportunities.

Age Ranges & Trends

The median age for the three counties in the service area is rising, consistent with Michigan’s median age trend. The median age in Michigan in 2014 is 39.3 years. All three counties have a median age higher than statewide, with Hillsdale the oldest. This demographic trend will also impact the county level differences in demand for supportive services, customer perceptions and priorities.
Race/Ethnicity

Comparing the Region to Michigan
The majority (87.5%) of residents in the CAA region are identified racially as, White alone. The local percentage of White Alone is greater than for Michigan statewide, (at 76.1%). Minorities are 12.5% of the region’s population, with African-Americans at 5.2%, the highest percentage among minority residents. The percentage of African-Americans residing in Michigan (13.8%) is more than twice the rate in the three county region.
While the percentage of Asians (at 0.5%) in the three county region is also significantly lower than Michigan overall, at 2.6%, the percentage of Hispanics and Native Americans, as well as those who identify as ‘Some other race’ in this region are similar to the statewide rates for these demographic categories.
Comparing the Counties within the Region

The race/ethnicity background of residents by county is one of the demographic characteristics where significant differences exist. Hillsdale County (at 95.5%) has a significantly greater White alone population. Jackson has both the largest percentage and count of African American residents, while Lenawee has the largest percentage of Hispanics in the region. Lenawee County has the highest percentage of Hispanic residents (at 7.6%), a rate higher than for Michigan overall.
Comparing Race/Ethnicity within Jackson County

Distinctions in population by race and ethnicity are also apparent within Jackson County. When the Census data for population by race/ethnicity is compared by City vs. Out-county, Out-county Jackson is more similar to Hillsdale County than the City of Jackson in its racial/ethnic profile.
Adult Disability

Adult disabilities are a barrier to both financial self-sufficiency and access to services and supports. Statewide in 2014, according to U.S. Census data 12.1% of non-senior adults (from age 18-64) are disabled. Over all by county the rates are 13.6% for Jackson, 12.5% for Lenawee and 13.4% of all the population for Hillsdale by 2014 Census data. The disabled population is not evenly distributed across the three counties; the percentage by community within the county varies from a low of 6.2% to a high of 24.0%.

Children Disability Rates

Fewer children (defined here as those under age 18) have been diagnosed as disabled. According to the U. S. Census data, the percentage statewide of children who are disabled is 4.9%. By county, the highest percentage of disabled children is in Lenawee, at 6.3%, with Jackson County at 5.2%. Hillsdale County, at 3.4%, is the only county
below the state average. Disabled children are not concentrated in the same geographic locations as adult disabled residents.

**Legend:**

**Data Classes**

<table>
<thead>
<tr>
<th>Percent</th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.0 - 10.6</td>
<td>11.1 - 12.3</td>
</tr>
<tr>
<td>12.6 - 13.7</td>
<td>13.9 - 15.0</td>
</tr>
<tr>
<td>15.2 - 16.0</td>
<td>16.2 - 18.1</td>
</tr>
<tr>
<td>18.8 - 22.8</td>
<td></td>
</tr>
</tbody>
</table>

**Household Composition Characteristics and Trends**

**Marital Status Trends**

A household composition trend affecting poverty is the dropping percentages of married people—resulting in fewer households with the potential of two wage-earners. Statewide in 2000 more than half of Michigan adults were married, but by 2014 less than half (at 48.4%) are married. In the region, while the percentage of married adults has dropped in all three counties, only Jackson County follows the state trend of dropping below 50% married by 2014.
With the drop in the percentage of Marrieds statewide, there is a corresponding increase in adults reporting as Never Married. Statewide this has risen to 32.7% of the population age 15 and over. Again, all three counties in the region also show an increase in the percentage of Never Marrieds, with Jackson having the highest percentage among the three.
**Grandparents Raising Grandchildren**

According to 2014 U.S. Census data estimates, there are 1,006 households in the CAA service area where grandparents are living with their grandchildren and the household is in poverty. The greatest numbers are living in Jackson County, at 584; the fewest are in Hillsdale County, at 132.

**English Not Spoken in Home**

The number of households where English is not spoken is relatively small across the three counties. According to the 2014 Census estimates there are 3,357 households where English is not the language used at home, and 692 households where no one over the age of 14 speaks English well. These households (379) are concentrated in Lenawee. The predominate language spoken (other than English), according to the Census Bureau data is Spanish, except in Hillsdale, where more people are identified as speaking an Indo-European language at home than Spanish. The greatest number of people (instead of households) not speaking English at home are found in Jackson County at 4,910.
Veterans

According to the 2014 Census ACS estimates, there are 23,223 veterans residing in the CAA region. The percentage of veterans, broken out by county, ranges from 9.5% in Lenawee County to 10.1% in Hillsdale. The statewide percentage of veterans in 2014 for Michigan is 8.5% of the adult population.

Most veterans residing in the CAA region, served in the Vietnam era. This ranges by county from 33.5% of veterans in Jackson County serving in the Vietnam era, to 43.1% in Hillsdale County. Hillsdale County is the only county where the percentage of Vietnam era veterans is above the 2014 statewide rate of 37.0%.
Poverty Demographics

Poverty levels are defined by the federal government (HHS) and are updated each year. Poverty is also defined by household size and is slightly different between the 48 contiguous states compared to Alaska and Hawaii. The 2015 poverty guidelines applicable for Michigan counties are set out below. These guidelines are the income limits used in determining program eligibility for the CAA customers completing the 2016 Needs Survey and collated for this Needs Assessment report.

<table>
<thead>
<tr>
<th>Persons in family/household</th>
<th>Poverty guideline</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$11,770</td>
</tr>
<tr>
<td>2</td>
<td>$15,930</td>
</tr>
<tr>
<td>3</td>
<td>$20,090</td>
</tr>
<tr>
<td>4</td>
<td>$24,250</td>
</tr>
<tr>
<td>5</td>
<td>$28,410</td>
</tr>
<tr>
<td>6</td>
<td>$32,570</td>
</tr>
<tr>
<td>7</td>
<td>$36,730</td>
</tr>
<tr>
<td>8</td>
<td>$40,890</td>
</tr>
</tbody>
</table>

For families/households with more than 8 persons, add $4,160 for each additional person.

In 2014, the year most of the Census data and demographics used in this Assessment, the poverty limits were even lower than 2015. These 2014 poverty guidelines should be used in interpreting Census poverty demographics for the service area.

<table>
<thead>
<tr>
<th>Persons in family/household</th>
<th>Poverty guideline</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$11,670</td>
</tr>
<tr>
<td>2</td>
<td>$15,730</td>
</tr>
<tr>
<td>3</td>
<td>$19,790</td>
</tr>
<tr>
<td>4</td>
<td>$23,850</td>
</tr>
<tr>
<td>5</td>
<td>$27,910</td>
</tr>
<tr>
<td>6</td>
<td>$31,970</td>
</tr>
<tr>
<td>7</td>
<td>$36,030</td>
</tr>
<tr>
<td>8</td>
<td>$40,090</td>
</tr>
</tbody>
</table>

For families/households with more than 8 persons, add $4,060 for each additional person.
Poverty Trends

Poverty rates have increased since 2000 in all three counties although at varying rates. Hillsdale (in green) has been above the Michigan rate since 2007 (the dotted line). Lenawee (in red) has the lowest poverty rate, and has consistently been below the MI rate. Poverty in Jackson County (in blue) has tracked closely to the state rate.
Poverty by Gender

In all three counties in the CAA service area, women are more likely to be in poverty than men.

There are at least two factors in why more women are in poverty than are men. First, women earn less than men. In all three counties in CAA’s service area and for the largest cities in each, the male median earnings are higher than the median earnings for females, when both are working full time and year round. (See also household income data on page 26 below.)

Secondly, poverty is determined by family size, and there are more female headed households with children than male headed households with children, in Michigan and in the three service area counties. Larger sized households supported by one earner,
combined with lower earnings for females, increases the percentage of households, and the females heading them, being in poverty.

### Number of Single Head of Households with Children under age 18 by Gender (2014)

<table>
<thead>
<tr>
<th>Gender</th>
<th>Michigan</th>
<th>Jackson</th>
<th>Lenawee</th>
<th>Hillsdale</th>
<th>City of Jackson</th>
<th>Adrian</th>
<th>City of Hillsdale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>86,069</td>
<td>1,676</td>
<td>835</td>
<td>422</td>
<td>350</td>
<td>194</td>
<td>74</td>
</tr>
<tr>
<td>Female</td>
<td>274,318</td>
<td>4,665</td>
<td>2,627</td>
<td>921</td>
<td>2,043</td>
<td>943</td>
<td>231</td>
</tr>
</tbody>
</table>

**Poverty by Age**

In the three counties, poverty rates by age are highest for children and lowest for seniors (those ages 65 and older). This data is consistent with Michigan poverty rates when broken out by age. Two of the counties in CAA’s service area have child poverty rates higher than the statewide rate of 23.6%, with Hillsdale rates increasing the fastest. Note that while Jackson County’s poverty rate for adults is similar to the statewide rate, the Jackson child poverty rate is higher than the state child poverty rate.

### Poverty Rates for Children (Under Age 18) Compared by County Over Time

- **2000**: 7.1%, 13.4%, 12.4%, 8.8%
- **2007**: 15.0%, 18.9%, 20.7%, 22.8%
- **2010**: 19.1%, 20.5%, 22.6%, 24.5%
- **2012**: 18.9%, 22.8%, 24.9%, 30.9%
- **2014**: 20.1%, 23.7%, 28.5%, 32.1%
Looking at poverty for children under age 5, a different trend emerges compared to the state, particularly in Lenawee and Hillsdale. The Lenawee poverty rate for those under age 5 starts below the state rate, then exceeds it in 2010 and 2012, with a drop back below the Michigan rate in 2014. The Hillsdale poverty rate for those under age 5 has also dropped since 2012, while Michigan and Jackson poverty rates for under age 5 continues to climb.

### Poverty by Race/Ethnicity

While the percentage as well as the number of minorities residing in the CAA three county service area is smaller, this minority population is disproportionately poor, compared to Whites alone. African-American residents are more likely to be in poverty than Hispanics in every county. Jackson has the highest percentage of African-American residents in poverty while Lenawee has the greatest percentage of both Hispanic and Native American residents in poverty among the three counties.
**Ratios of Poverty - Deep Poverty (50%) & Self Sufficiency (200%) Percentages**

Deep poverty is defined by the Census Bureau as living on household income that is 50% or less of the poverty limit for the relevant family size. As tracked by the Census Bureau, the percentage of persons in deep poverty in 2014 has increased in all three counties and in all three major cities when compared to the percentage in the 2009 Census estimates.

Most poverty experts use 200% of poverty as an income level where families have achieved financial self-sufficiency. As the Census data shows, the percent of people who have achieved this financial self-sufficiency has dropped in 2014 compared to 2009 in all three counties and in each county’s biggest city, most significantly in Lenawee and Adrian. This data quantifies what is often called the “new poor” which often require different strategies for moving back to financial stability.
Conditions and Causes of Poverty in Community

Jobs/ Wages

The priority given to developing good jobs in the region, identified by both community stakeholders and Community Action Agency customers, is understandable given the job loss all counties have faced in the past decade.

By county, Jackson County lost the greatest number of jobs (7,547) between 2000 and 2015. No county in the region has increased jobs available from the peak numbers in 2000, although all three counties have climbed back some since the low reported in 2009. (Data Source is the Michigan Bureau of Labor Market Information.)
Trends on Jobs by Sector

In 2014 the greatest percentage of jobs in Michigan were in the combined sector covering education, health and social services, with the manufacturing sector second, and the retail sector providing the third highest percentage of jobs. High paying jobs, such as those found in the Professional & Scientific, Finance & Insurance or Information sectors, are a small percentage of Michigan’s job market.
The top three sectors have remained the three fields with the greatest percentage of jobs since 2000, but the percentage of manufacturing jobs has decreased while the combined Education, Health, Social Services sector increased and the retail sector stayed at roughly 11% of all available jobs.
Compared to the state, the three Community Action Agency counties also have these three sectors providing the largest percentage of local jobs, but with slightly different percentages for education/health care and manufacturing.

Counties in this region have both a higher percentage of manufacturing and retail jobs than found statewide, but proportionally fewer food services jobs than statewide. However, food services is the job sector projected to have the third most job openings in the region through 2020.
The top projected openings for the region are retail salesperson jobs, with a median wage in 2015 of $11.40 is an annualized salary that is only $658 over the poverty level for a household of three in 2015, and will not provide the living wage jobs prioritized by both community stakeholders and CAA customers.

### PROJECTED JOBS FOR REGION 2010-2020

<table>
<thead>
<tr>
<th>Occupation Category</th>
<th># Annual Openings</th>
<th>Median Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales and Related Occupations</td>
<td>362</td>
<td>$11.40</td>
</tr>
<tr>
<td>Office and Administrative Support</td>
<td>335</td>
<td>$14.86</td>
</tr>
<tr>
<td>Food Preparation and Serving Related</td>
<td>330</td>
<td>$8.73</td>
</tr>
<tr>
<td>Production Occupations</td>
<td>288</td>
<td>$15.55</td>
</tr>
<tr>
<td>Transportation and Material Moving</td>
<td>174</td>
<td>$15.43</td>
</tr>
<tr>
<td>Healthcare Practitioners and Technical</td>
<td>153</td>
<td>$29.03</td>
</tr>
<tr>
<td>Education, Training, and Library</td>
<td>146</td>
<td>$23.21</td>
</tr>
<tr>
<td>Management</td>
<td>133</td>
<td>$40.50</td>
</tr>
<tr>
<td>Installation, Maintenance, and Repair</td>
<td>116</td>
<td>$20.84</td>
</tr>
<tr>
<td>Personal Care and Service</td>
<td>114</td>
<td>$10.06</td>
</tr>
<tr>
<td>Business and Financial Operations</td>
<td>102</td>
<td>$27.85</td>
</tr>
<tr>
<td>Construction and Extraction</td>
<td>90</td>
<td>$18.49</td>
</tr>
<tr>
<td>Healthcare Support Occupations</td>
<td>80</td>
<td>$13.41</td>
</tr>
<tr>
<td>Building and Grounds Cleaning and Maintenance</td>
<td>69</td>
<td>$10.57</td>
</tr>
<tr>
<td>Protective Service Occupations</td>
<td>63</td>
<td>$25.53</td>
</tr>
<tr>
<td>Community and Social Services</td>
<td>60</td>
<td>$20.73</td>
</tr>
<tr>
<td>Architecture and Engineering Occupations</td>
<td>55</td>
<td>$32.60</td>
</tr>
</tbody>
</table>
**Unemployment Trends**

Currently, all three counties have unemployment rates lower than the state’s unemployment rate, which was 5.4% annually in 2015. This reverses the trend up until 2009 when unemployment in the state was lower than in the three counties. The unemployment rate for the City of Jackson is significantly higher than for either the counties or the state, and this trend has held since 2000. (The City of Jackson is the only city in the three county region large enough to have unemployment tracked and reported in the State’s Bureau of Labor Market Information data.)

![Graph of Unemployment Rate Compared by State, County & City Over Time]

**Household Income**

Michigan’s statewide median household income in 2014 is $49,087, according to the U.S. Census ACS data. All three counties in the region have a median household income below the state’s median.

Earnings are the major source of household income in the three counties. In Michigan and all three counties and the largest city in each, median earnings for males working
full-time and year round are higher than for females working at the same level. The gap in earnings is greatest in Hillsdale County, where women’s median earnings are 74.4% of men’s. Statewide women are earning 75.5% of men in 2014.

<table>
<thead>
<tr>
<th></th>
<th>Michigan</th>
<th>Jackson</th>
<th>Lenawee</th>
<th>Hillsdale</th>
<th>City of Jackson</th>
<th>Adrian</th>
<th>City of Hillsdale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>$50,845</td>
<td>$47,757</td>
<td>$46,548</td>
<td>$42,437</td>
<td>$35,537</td>
<td>$42,139</td>
<td>$36,891</td>
</tr>
<tr>
<td>Female</td>
<td>$38,381</td>
<td>$36,116</td>
<td>$34,123</td>
<td>$31,575</td>
<td>$31,586</td>
<td>$29,250</td>
<td>$29,507</td>
</tr>
</tbody>
</table>

Reviewing earnings by census tract, in 2012 there are three census tracts in the region (two in Jackson County and one in Lenawee) where women working fulltime earn more than men working full time, according to 2012 Census data. In the vast majority of census tracts, women are earning less than 80% of men.
Trends in Median Household Income in real and constant dollars

Median Household income in real dollars has dropped across Michigan starting in 2007, with a slight upturn from 2013 to 2014, according to U.S. Census data. The same trend of stagnant or falling household income follows for all three counties. While Lenawee County also reports a slight increase in household income between 2013 and 2014, Jackson and Hillsdale income continues to fall in this time period. Household income in Jackson and Hillsdale has been consistently below the state median household income while Lenawee was above the state’s median household income until 2011. Hillsdale remains the lowest median household income when compared to the state and Jackson and Lenawee.

When comparing the buying power of a household’s income over time, median household income for all three counties has dropped since 2011. The following chart uses constant 2016 dollars to track the median household income over time.
In addition to examining median household income, reviewing a comparison of household expenses by household size fills in the picture of financial instability for lower income families. The following budgets use the modest costs for normal living expenses by family size to help describe the monthly income needed to make a family self-sufficient.

Monthly Basic Needs Budget Comparisons

<table>
<thead>
<tr>
<th>Budget Items for Jackson</th>
<th>Single Household</th>
<th>Single Parent with 2 children</th>
<th>Two Working Parents with 2 Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$583.00</td>
<td>$752.00</td>
<td>$1,017.00</td>
</tr>
<tr>
<td>Child Care</td>
<td>0</td>
<td>$964.00</td>
<td>$964.00</td>
</tr>
<tr>
<td>Food</td>
<td>$251.75</td>
<td>$497.28</td>
<td>$720.30</td>
</tr>
<tr>
<td>Transportation</td>
<td>$400.20</td>
<td>$400.20</td>
<td>$664.70</td>
</tr>
<tr>
<td>Clothing &amp; Personal Needs</td>
<td>$200.20</td>
<td>$452.92</td>
<td>$1,542.58</td>
</tr>
<tr>
<td>Health Care</td>
<td>$214.00</td>
<td>$392.33</td>
<td>$407.92</td>
</tr>
<tr>
<td>Taxes</td>
<td>$513.74</td>
<td>$162.24</td>
<td>$267.58</td>
</tr>
<tr>
<td><strong>Monthly Total</strong></td>
<td><strong>$2,162.89</strong></td>
<td><strong>$3,620.97</strong></td>
<td><strong>$5,584.08</strong></td>
</tr>
</tbody>
</table>
### Budget Items for Lenawee

<table>
<thead>
<tr>
<th>Budget Item</th>
<th>Single Household</th>
<th>Single Parent with 2 children</th>
<th>Two Working Parents with 2 Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$560.00</td>
<td>$713.00</td>
<td>$885.00</td>
</tr>
<tr>
<td>Child Care</td>
<td>0</td>
<td>$972.00</td>
<td>$972.00</td>
</tr>
<tr>
<td>Food</td>
<td>$251.75</td>
<td>$497.28</td>
<td>$720.30</td>
</tr>
<tr>
<td>Transportation</td>
<td>$400.20</td>
<td>$400.20</td>
<td>$664.70</td>
</tr>
<tr>
<td>Clothing &amp; Personal Needs</td>
<td>$200.20</td>
<td>$452.92</td>
<td>$542.58</td>
</tr>
<tr>
<td>Health Care</td>
<td>$214.00</td>
<td>$392.33</td>
<td>$407.92</td>
</tr>
<tr>
<td>Taxes</td>
<td>$320.33</td>
<td>$163.57</td>
<td>$280.39</td>
</tr>
<tr>
<td><strong>Monthly Total</strong></td>
<td><strong>$1,946.48</strong></td>
<td><strong>$3,591.30</strong></td>
<td><strong>$4,478.89</strong></td>
</tr>
</tbody>
</table>

### Budget Items for Hillsdale

<table>
<thead>
<tr>
<th>Budget Item</th>
<th>Single Household</th>
<th>Single Parent with 2 children</th>
<th>Two Working Parents with 2 Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$521.00</td>
<td>$658.00</td>
<td>$892.00</td>
</tr>
<tr>
<td>Child Care</td>
<td>0</td>
<td>$815.00</td>
<td>$815.00</td>
</tr>
<tr>
<td>Food</td>
<td>$251.75</td>
<td>$497.28</td>
<td>$720.30</td>
</tr>
<tr>
<td>Transportation</td>
<td>$400.20</td>
<td>$400.20</td>
<td>$664.70</td>
</tr>
<tr>
<td>Clothing &amp; Personal Needs</td>
<td>$200.20</td>
<td>$452.92</td>
<td>$542.58</td>
</tr>
<tr>
<td>Health Care</td>
<td>$214.00</td>
<td>$392.33</td>
<td>$407.92</td>
</tr>
<tr>
<td>Taxes</td>
<td>$325.01</td>
<td>$170.17</td>
<td>$279.55</td>
</tr>
<tr>
<td><strong>Monthly Total</strong></td>
<td><strong>$1,912.16</strong></td>
<td><strong>$3,385.90</strong></td>
<td><strong>$4322.08</strong></td>
</tr>
</tbody>
</table>

*Housing* – Housing costs are based on the county 2015 Fair Market Rates calculated by the U.S. Department of Housing and Urban Development (HUD). Fair market rates are set by apartment size and include all housing utilities. For the basic needs budget, a one bedroom apartment rate was used for the single adult household; a two bedroom rate used for the single parent with two children and a three bedroom apartment used for the four person household.

*Child Care Calculation* - The cost of child care used comes from research done in 2013 by the Michigan ECIC for the average monthly full time childcare costs by county, and then adjusted to 2015 dollars. Average child care costs vary by the age of children in care. Costs are calculated for two children under the age of 5.
Food Cost Calculation- Food costs are set by the U.S. Department of Agriculture’s (USDA) Low-cost Food Plan for November 2015, which calculates food costs for persons and families in the bottom third income bracket, taking into account the family’s size, age and gender. These food costs are calculated on a national basis and are not adjusted by state or county differences.

Transportation Cost Calculation- Transportation costs are based on the IRS mileage reimbursement rate for 2015 (of .575 cents per mile). The number of miles used in the calculation for two working parents is 1,156, calculated as the number of miles driven per month in the 2009 national Household Travel Survey conducted by U.S. Department of Transportation. That survey also sets 696 miles per month as the average driving distances to use for singles, or single working parent households.

Clothing & Personal Needs Calculation – Included in this line item are: clothing costs; housekeeping supplies (including laundry and toilet supplies); personal care products such as shampoo, soap, toothpaste, shaving products and other personal care items for either men or women; and telephone service. The cost used is the average expense by household size as reported in the 2014-2015 Department of Labor Consumer Expenses Survey. Data is reported annually in the survey and is converted to monthly costs here.

Health Care costs- Health care cost calculations also come from the Consumer Expense Survey 2014-2015. Health care expenditures include the cost of health insurance, medical services, drugs and other medical supplies for the Midwest region for a 1-person, 3-person or 4-person household.

Taxes- Taxes are calculated using the National Bureau of Economic Research’s Internet TAXSIM (v.9) for tax year 2015, and using income of 200% of poverty for each household size in 2015. Taxes included in the calculation are federal personal income taxes, state income taxes and federal Social Security and Medicare payroll taxes. Jackson City Income taxes are included for the Jackson County calculation. The calculation also assumes the household qualifies and receives all the EITC credits for children in the household.
Public Safety Net Programs Available

SNAP

Statewide in Michigan 17.1% of households received food stamps (now called SNAP – Supplemental Nutritional Assistance Program) benefits in 2014. As an indicator of the need for financial supports in the region, the percentage of households receiving food assistance through this supplement program exceeds the statewide rate only in Jackson County. Over time, the percentage of SNAP households has increased in every county since 2010.
The higher rate of SNAP benefit coverage in Jackson County is driven by the higher percent of households in the City of Jackson eligible for, and receiving, SNAP benefits in the last 12 months (at 38.0%).

TANF
Across Michigan only 3.7% of households receive Temporary Assistance to Needy Families (TANF and formerly called AFDC) benefits, a percentage that has declined since 2012.
The percentage of households in Hillsdale (at 2.9%) and Lenawee (at 3.6%) in 2014 report a lower rate of TANF eligibility than statewide, while the City of Jackson, (at 7.6%), and Adrian (at 6.7 %) have a greater percentage of households receiving TANF than the statewide percentage. TANF benefits correlate more closely to the percentage of people living in deep poverty (at 50% or less of the poverty rate).

**PERCENTAGE OF HOUSEHOLDS RECEIVING TANF, BY COUNTY 2014**

*Legend:*

- **Data Classes:**
  - Percent
  - 0.0 - 0.9
  - 1.0 - 1.7
  - 1.9 - 2.4
  - 2.5 - 3.1
  - 3.3 - 3.9
  - 4.3 - 6.0
  - 6.7 - 7.8

*Education*

The educational level completed by the adult head of household impacts median household income, with those with more education earning progressively higher incomes. Thus, those without a high school degree- and more recently, with only a high school diploma, are more at risk of being in poverty. Across the CAA region, no county has a percentage of adults with a four year college degree or more that is higher than Michigan’s rate according to 2014 U.S. Census data, while Hillsdale shows the lowest average education level completed among the three counties.
## PERCENTAGE OF ADULTS (AGE 25 AND OLDER) BY EDUCATION LEVELS COMPLETED 2014

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Michigan</th>
<th>Jackson</th>
<th>Lenawee</th>
<th>Hillsdale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than H.S.</td>
<td>10.7%</td>
<td>10.3%</td>
<td>10.2%</td>
<td>12.7%</td>
</tr>
<tr>
<td>H.S./GED</td>
<td>30.2%</td>
<td>34.6%</td>
<td>36.9%</td>
<td>40.9%</td>
</tr>
<tr>
<td>Some College</td>
<td>23.9%</td>
<td>27.2%</td>
<td>24.7%</td>
<td>23.2%</td>
</tr>
<tr>
<td>Associate Degree</td>
<td>8.8%</td>
<td>8.8%</td>
<td>8.6%</td>
<td>7.6%</td>
</tr>
<tr>
<td>4 Yr. Degree or more</td>
<td>26.4%</td>
<td>19.0%</td>
<td>14.9%</td>
<td>15.6%</td>
</tr>
</tbody>
</table>

County wide Hillsdale County has the highest percentage of adults with less than a high school diploma; however, these adults are spread more widely across the county when compared to Jackson or Lenawee. Those without a high school diploma in Jackson are concentrated in the City of Jackson and Rives Township, and for Lenawee, in the southwest (around Hudson Township) corner of Lenawee County.

Influencing the education levels achieved by the counties are the high school dropout rates for all students in ninth grade and older. The following chart provides an early warning on the barriers to achieving ‘Further education.’

<table>
<thead>
<tr>
<th>School Districts</th>
<th>Dropout Rate 2014-15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jackson ISD</td>
<td>46.15%</td>
</tr>
<tr>
<td>Hillsdale ISD</td>
<td>40.00%</td>
</tr>
<tr>
<td>Da Vinci Institute</td>
<td>35.29%</td>
</tr>
<tr>
<td>Lenawee ISD</td>
<td>33.33%</td>
</tr>
<tr>
<td>Litchfield</td>
<td>25.93%</td>
</tr>
<tr>
<td>Waldron Area</td>
<td>25.00%</td>
</tr>
<tr>
<td>Jonesville</td>
<td>17.65%</td>
</tr>
<tr>
<td>Jackson Public</td>
<td>16.35%</td>
</tr>
<tr>
<td>North Adams-Jerome</td>
<td>14.29%</td>
</tr>
<tr>
<td>Pittsford Area</td>
<td>13.73%</td>
</tr>
<tr>
<td>Hillsdale Community</td>
<td>12.50%</td>
</tr>
<tr>
<td>Morenci</td>
<td>10.61%</td>
</tr>
<tr>
<td>Reading</td>
<td>10.14%</td>
</tr>
<tr>
<td>Hudson</td>
<td>9.21%</td>
</tr>
<tr>
<td>MI statewide</td>
<td>9.12%</td>
</tr>
<tr>
<td>Springport</td>
<td>8.82%</td>
</tr>
<tr>
<td>Camden-Frontier</td>
<td>8.82%</td>
</tr>
<tr>
<td>East Jackson</td>
<td>8.54%</td>
</tr>
<tr>
<td>Tecumseh</td>
<td>6.85%</td>
</tr>
<tr>
<td>Western</td>
<td>6.81%</td>
</tr>
<tr>
<td>Sand Creek</td>
<td>6.25%</td>
</tr>
<tr>
<td>Northwest</td>
<td>6.11%</td>
</tr>
<tr>
<td>Columbia</td>
<td>5.84%</td>
</tr>
<tr>
<td>Adrian</td>
<td>5.83%</td>
</tr>
<tr>
<td>Clinton</td>
<td>5.50%</td>
</tr>
<tr>
<td>Britton-Deerfield</td>
<td>5.00%</td>
</tr>
<tr>
<td>Hanover-Horton</td>
<td>5.00%</td>
</tr>
<tr>
<td>Onsted</td>
<td>4.51%</td>
</tr>
<tr>
<td>Napoleon</td>
<td>4.17%</td>
</tr>
<tr>
<td>Vandercook Lake</td>
<td>3.85%</td>
</tr>
<tr>
<td>Addison</td>
<td>3.66%</td>
</tr>
<tr>
<td>Madison</td>
<td>3.53%</td>
</tr>
<tr>
<td>Concord</td>
<td>1.47%</td>
</tr>
<tr>
<td>Blissfield</td>
<td>1.10%</td>
</tr>
<tr>
<td>Grass Lake</td>
<td>1.05%</td>
</tr>
<tr>
<td>Michigan Center</td>
<td>0.98%</td>
</tr>
<tr>
<td>Will Carleton Charter</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Some College

As reported in the Census data on page 34, a greater percent of adults in the three county region have completed ‘Some College’ without gaining either an associates or four year degree, when compared to the state wide averages. This indicates greater barriers to completing higher education goals, with the greatest impact in Jackson County.

PERCENTAGE OF ADULTS WITH SOME COLLEGE AS THE HIGHEST EDUCATION LEVEL COMPLETED 2014

Health Insurance

In Michigan 89.1% of the civilian population has health insurance coverage according to the 2014 U.S. Census ACS estimates. In the three CAA counties, the rate of health insurance is 89.7% in Lenawee (the highest), 88.9% in Jackson County and 85.9% in Hillsdale County (the lowest). By township or place in the counties, uninsured residents are more likely to live in the City of Jackson in Jackson County, but are spread across the rural southwest corner of Hillsdale. As identified by community stakeholders, uninsured rates in these Hillsdale townships are likely to be influenced by the percentage of Amish households in that rural area who are not insured. (See also the sub-county level map for where English is not spoken at home in the region, pages 12-13.)
Public Health Insurance Coverage

Statewide, of those with health insurance coverage, most have private insurance (69.3%), with 34.2% having publicly supported health insurance through either the Medicare or Medicaid program. Two years of data has been reported by the Census ACS on the type of insurance coverage used. All three counties report an increase in public insurance coverage from 2013 to 2014—this includes Medicare, Medicaid, and VA Health coverage. The short term trend for employer based (in blues) is not consistent over the three counties; while the percentage of employer based coverage dropped slightly in Jackson and Lenawee, it went up in Hillsdale (again, this is the county with the lowest overall insured population). Hillsdale has the highest percentage of employer based coverage while Jackson has the lowest. Lenawee has the lowest rates of public insurance coverage.
Housing

Housing affordability, homeownership, housing maintenance and housing stability are all identified as significant priorities for the low-income population in the three county region both through the community stakeholder forums and the customer needs surveys.

Since the national foreclosure crisis starting in 2008, homeownership rates for the U.S. and Michigan have dropped steadily. This trend is followed in all three counties, although homeownership is consistently higher across the local region than either statewide or nationally.
Housing Costs
In 2014 the statewide median cost for renting in Michigan was $780, up from $768 in 2013, according to the U.S. Census ACS estimates. These costs also increased in the CAA service area by county. Only in the City of Jackson did median rents drop (slightly).
While median rents increased in the state and for the counties, the median homeowner cost for those with a home mortgage dropped in all the same geographic areas. This is most likely to be a continuing effect of the housing market collapse, and the (lower) reset for home prices in Michigan.

The dropping housing costs experienced by homeowners across the region is not as relevant to those currently living in poverty, as only a small percentage of those living in poverty are homeowners. Most of those in poverty are renters, and thus, are more likely to be impacted by the increasing rent costs.
Availability

One indicator of housing availability is vacancy rates. The lower the vacancy rate the less housing that is available to rent or buy. In the three county region housing vacancy rates are lowest in Jackson County, rental vacancy rates are lower than the combined homeowner and rental rate. Rental vacancies in the City of Jackson are the lowest, compared to the county or statewide rates. This data supports CAA customer survey views on the lack of rental housing in Jackson, see pages 100-111.
Affordability
HUD and housing experts define those that must spend more than 35% of household income on housing as living in unaffordable housing – which puts the household at risk. Those spending at least 50% of household income on housing are considered “Severely cost burdened.” By Census tract, a higher percentage of households are in this high risk category in the larger cities in Jackson and Lenawee, while the pattern is somewhat different in Hillsdale County.

The percentage of renters paying 35% of household income for housing is much higher than reported for those paying 50% of income for housing; ranging up to 90.7% of renters in Rome Township in Lenawee County. In all three counties, renters with unaffordable housing costs are more widespread and not concentrated in the larger cities.
The percentage of renters paying 35% or more of household income for housing increased in every county between 2013 and 2014. The percentage of homeowners with a mortgage who are spending 35% or more of household income dropped in every county in the same time frame according to the U.S. Census estimates.

Housing affordability is one of the conditions of poverty where there is a significant difference between the circumstances and conditions as experienced by residents of the City of Jackson neighborhoods compared to those in communities in out-county Jackson. While overall for the City the percentage of renters paying 35% or more is 49.0% - not much higher than the 46.1% for the County overall, when the data is broken
down by census track it looks very different – ranging from 26.0% to 70.8%. This is one measure of the income inequality found in the City.

**Housing Mobility**

Low-income persons— who are more likely to live in unaffordable (or inadequate) housing—are also at-risk for moving more frequently than others. Each move increases the instability of the household, both financially—because of the added costs of a move, and the stresses put on the household’s social network. Stable housing was identified by focus group customers as the realization of their hopes and dreams for the future.
In reviewing the location of movers by poverty status, while movers at all income levels are concentrated in the largest cities in the region, the percentage of low-income movers is both greater and more widespread across the townships in the region.
Homeless Counts

Homeless count data comes from Community Action Agency’s participation in the three Homeless Continuum of Care (CoC) entities that serve the counties in the region.

<table>
<thead>
<tr>
<th>2015 Homeless Profile for CAA Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Homeless Single persons in Year</td>
</tr>
<tr>
<td>Number of Homeless People in Families in Year</td>
</tr>
<tr>
<td>Number of Homeless Unaccompanied Youth in Year</td>
</tr>
<tr>
<td>Total Number of Homeless Persons Identified in Year</td>
</tr>
</tbody>
</table>

Subsidized Housing Available by Location

Jackson County offers the most subsidized housing units in the local region overall and by type, except for Section 236 funded housing units. Reviewing by each type, Jackson has the most subsidized rent vouchers – these are rental subsidies that renters can use to rent private units anywhere in the county if the private housing stock meets housing quality standards (and the private landlord is willing to take the rent allowance
amount). Project based Section 8, Section 236 and 202 funded housing are what people usually view as public housing – housing complexes with federally subsidized units. The Section 202 is set aside for elderly housing and currently is only available in Jackson County. In addition to these federal housing programs, there are public housing Commissions in Jackson and Hillsdale that provide an additional 603 units of rental housing for low income families or seniors, mostly in Jackson.

<table>
<thead>
<tr>
<th></th>
<th>Jackson</th>
<th>Lenawee</th>
<th>Hillsdale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Choice Voucher Units</td>
<td>895</td>
<td>244</td>
<td>42</td>
</tr>
<tr>
<td>Project-Based Section 8 Units</td>
<td>1,061</td>
<td>376</td>
<td>361</td>
</tr>
<tr>
<td>Section 236 Units (Federal Housing Authority Projects)</td>
<td>0</td>
<td>239</td>
<td>0</td>
</tr>
<tr>
<td>Public Housing Authority Units</td>
<td>543</td>
<td>0</td>
<td>60</td>
</tr>
<tr>
<td>Section 202 Units (Supportive Housing for the Elderly)</td>
<td>0</td>
<td>40</td>
<td>0</td>
</tr>
<tr>
<td>Other Multi-Family Program Units (RAP, SUP, Moderate Rehab, Etc.)</td>
<td>0</td>
<td>0</td>
<td>9</td>
</tr>
</tbody>
</table>

**Child Care**

According to 2016 Michigan Licensing and Regulatory Affairs (LARA), there are 323 licensed child care providers in the three county region: the most providers (148) are in Jackson County, and the fewest (53) are in Hillsdale County. In the region, there are more Child Care Center providers than Group or Family child care providers. Head Start centers, operated by CAA in Jackson and Hillsdale are included in the Child Care Center count. By type of provider, there are 6,972 slots held by child care centers; 1,077 slots with Group providers (up to 12 slots per facility); and 642 slots provided by family providers who can offer up to 6 slots of child care. In comparing the child care supply to the number of children forming the demand for child care, there are 9,102 children under age 5 in Jackson; 5,381 children under age 5 in Lenawee; and 2,646 in this age group in Hillsdale County.
The percentage of children who qualify for a child care subsidy through DHHS has been dropping steadily across the state and in the three counties. Hillsdale has the lowest percentage of subsidized child care although the highest rates of children in poverty among the three counties. In Hillsdale, 1.9% of children ages 0-12 are eligible for a subsidy in 2014. This compares to 37.5% of children under age 5 and 32.1% of all children in the county being in poverty.

The percentage of children receiving subsidized child care in all three counties is lower than the percentage eligible for a subsidy. The difference in rates is greatest in Lenawee (2.9% eligible vs. 1.9% receiving a subsidy).
Key Community Stakeholder Responses to Community Conditions Related to Poverty

Across the three counties, community stakeholders realize that people in poverty are not getting ahead, either statewide or in this region. Stakeholders also identified a need for structural infrastructure improvements, to the conditions of poverty. Stakeholders also identified the relatively fewer residents who have a college degree as a significant barrier to self-sufficiency.

Critical changes needed to move individuals to greater self-sufficiency identified in all three counties were: better transportation options for workers, access to affordable higher education, job skills training and ‘non-traditional’ education. Jackson and Lenawee stakeholders also identified the race/gender disparities as a critical barrier to self-sufficiency. Hillsdale identified the lack of sufficient basic needs program supports – food, utilities, child care, etc. as the key barriers to self-sufficiency.

Additional affordable housing was identified as a critical need by Jackson stakeholders, while safe and quality housing was the key concern from Lenawee stakeholders. Stakeholders in all three counties saw a need for mentoring or help in navigating the current system as necessary for low income families’ success in moving to self-sufficiency. Stakeholders see a role for CAA to advocate for program and policy changes based on the customers’ experiences as a part of the needed navigation assistance. (See Appendix 1 for more detailed findings from the Community Stakeholders Forums.)
Demographic Conditions Related to Poverty of Surveyed Clients

The following key demographics about the customers CAA surveyed in 2014 and 2015 provides greater insight into what respondents have experienced as conditions of poverty, and provides a greater understanding of the local priorities, and opinions on unmet needs from the perspective of the low income population.

Gender

Most of the CAA customers responding to the survey questionnaire are female (71.9%). Gender is not as significant an indicator of customer perceptions on priority needs as is age. Differences in opinions by gender do show up in customer responses to neighborhood living conditions, however. Female respondents consider more basic neighborhood supports missing (2.21 on average) compared to males who averaged 2.11).

![Gender Pie Chart]

ALL RESPONDENTS BY GENDER 2015

<table>
<thead>
<tr>
<th>Gender</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>28.1%</td>
</tr>
<tr>
<td>Female</td>
<td>71.9%</td>
</tr>
</tbody>
</table>
Age

Lenawee County respondents are younger than the CAA customers surveyed in the other two counties—consistent with a large portion of those surveyed in Lenawee participating in the WIC program. This contrasts with the general population where Jackson County has the lowest median age. Hillsdale residents have the oldest median age in both the general and CAA survey populations.

By Program

In 2015 WIC program respondents are the youngest of the CAA programs, even younger than those in Head Start/EHS.
Race/Ethnicity

More CAA survey respondents are minorities, particularly African-American, than are found in the general population in the region.
By County

Comparing the racial/ethnicity demographic by county, CAA survey respondents are similar to the 2014 Census data in that the greatest percentage of African-Americans are reported in Jackson County, and highest percentage of Hispanics are in Lenawee County. In all three counties, (including Hillsdale by a mere .02%) a higher percentage of minority respondents are included in the survey result than found in the general population.

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Jackson</th>
<th>Lenawee</th>
<th>Hillsdale</th>
</tr>
</thead>
<tbody>
<tr>
<td>African-American</td>
<td>19.0%</td>
<td>4.1%</td>
<td>1.4%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>11.3%</td>
<td>2.6%</td>
<td>0.7%</td>
</tr>
<tr>
<td>American Indian</td>
<td>0.5%</td>
<td>0.6%</td>
<td>0.4%</td>
</tr>
<tr>
<td>Caucasian</td>
<td>81.5%</td>
<td>95.3%</td>
<td>0%</td>
</tr>
<tr>
<td>Asian</td>
<td>0.3%</td>
<td>0.5%</td>
<td>0.6%</td>
</tr>
<tr>
<td>Multirace</td>
<td>3.0%</td>
<td>2.0%</td>
<td>1.1%</td>
</tr>
<tr>
<td>Other</td>
<td>0.3%</td>
<td>0.1%</td>
<td>0.4%</td>
</tr>
</tbody>
</table>

**Marital Status**

Significantly more CAA survey respondents report their marital status as ‘Never Married’ than found in the general population in the region, and much fewer report being ‘Married’.
By County

By Race/ethnicity

‘Never Married’ survey respondents are more likely to be African-American, although over 50% of clients who report their race/ethnicity status as “multi-racial” or “Hispanic” also report as ‘Never Married’.
Education

Overall, most of the CAA survey respondents report the highest grade completed to be a high school diploma (at 63.8%). More CAA customers reporting completing “Some College” are found in Jackson County. Lenawee has the highest percentage of respondents with a four year degree or more.
By programs, significantly more CAA survey respondents in the Housing programs have a four year degree, while Head Start parents are the least likely to have a four year degree. This may explain the higher ranking Head Start parents place on ‘Furthering education’ as a priority.

### Respondents Education Levels Completed by Program 2015

<table>
<thead>
<tr>
<th>Program</th>
<th>Some</th>
<th>Four Year Degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head Start</td>
<td>16.5%</td>
<td>2.5%</td>
</tr>
<tr>
<td>VITA</td>
<td>20.0%</td>
<td>5.9%</td>
</tr>
<tr>
<td>WIC</td>
<td>15.0%</td>
<td>2.6%</td>
</tr>
<tr>
<td>Housing</td>
<td>14.9%</td>
<td>10.4%</td>
</tr>
<tr>
<td>Vets</td>
<td>7.1%</td>
<td>3.6%</td>
</tr>
<tr>
<td>Other</td>
<td>12.3%</td>
<td>5.6%</td>
</tr>
</tbody>
</table>

*Health Insurance*

While the majority (89.5%) of CAA customers surveyed report having health insurance, respondents still identify having health insurance as their top priority. The explanation for this discrepancy was explored in greater detail through the customer focus groups.

### Respondents Health Insurance Coverage by County 2015

<table>
<thead>
<tr>
<th>County</th>
<th>Health Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>89.5%</td>
</tr>
<tr>
<td>Jackson</td>
<td>90.8%</td>
</tr>
<tr>
<td>Lenawee</td>
<td>89.3%</td>
</tr>
<tr>
<td>Hillsdale</td>
<td>87.7%</td>
</tr>
</tbody>
</table>
**Housing Tenure**

Overall, CAA respondents’ views on the root causes of housing unaffordability and the priority of housing assistance being available differ between homeowners and renters. Unlike the ratio of homeowner to renter found in the general population, more CAA customers are renters than homeowners.

![RESPONDENT HOUSING TENURE BY COUNTY 2015](chart)

**By Program**

A majority of survey respondents in only one CAA program – Veterans Supports Services (VETS) -- at 66.7% – are more likely to be homeowners than renters. Veteran program participants are also, on average, one of the oldest client populations responding to the survey. This points to a correlation between age and homeownership in the CAA customer base.
Subsidized Rent

Most CAA survey respondents are not currently receiving help with housing costs through federal, state or local housing vouchers or subsidies. The percentage of respondents receiving assistance with rent costs dropped between 2014 and 2015. The highest percentage of subsidized rent is reported in Jackson, consistent with the location of most subsidized units in the region (see above at pages 46-47).
**Subsidized by Program**

Although a number of CAA customers in the housing programs qualify for subsidized housing through their program participation, the greatest percentage of respondents reporting receiving a housing subsidy are in the Head Start/Early Head Start program. The lowest percentage of reported housing subsidies is in the WIC program, where clients share the age and family demographics with Head Start clients, but are located in Lenawee county instead of Jackson or Hillsdale counties.

![Respondents Have Rent Subsidized by Program 2015](chart)

**Moves in Past Year**

Survey respondents reported more frequent moves than found in the general population, even for those living in poverty. In the general population, 20.6% of residents in Jackson County living in poverty moved within the county in the prior year, the highest rate among the three counties, while 26.6% of Jackson County CAA survey respondents reported moving at least once in the past year. If they moved at all in the past year, Hillsdale County respondents have a higher number of moves, an indicator of continuing instability for the household.
By tenure, the most stable surveyed CAA customers are homeowners, with 92.9% reporting not moving in the past year. Renters who have a rental subsidy move less often than do all renters, an indication that the affordable rent supports do help stabilize families.
By Program

WIC program respondents have the least stable housing situation by program, while the Veterans program respondents have the most stable housing. This seems to correlate to the average age of program participants.

<table>
<thead>
<tr>
<th>Program</th>
<th>No Move</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head Start</td>
<td>52.5%</td>
</tr>
<tr>
<td>VITA</td>
<td>73.7%</td>
</tr>
<tr>
<td>WIC</td>
<td>45.3%</td>
</tr>
<tr>
<td>Housing</td>
<td>75.2%</td>
</tr>
<tr>
<td>Vets</td>
<td>92.9%</td>
</tr>
<tr>
<td>Other</td>
<td>63.1%</td>
</tr>
</tbody>
</table>

Housing stability as reported by CAA respondents is strongly influenced by age.

<table>
<thead>
<tr>
<th>Age Group</th>
<th>No Move</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18</td>
<td>52.0%</td>
</tr>
<tr>
<td>18-23</td>
<td>40.5%</td>
</tr>
<tr>
<td>24-44</td>
<td>60.2%</td>
</tr>
<tr>
<td>45-54</td>
<td>79.1%</td>
</tr>
<tr>
<td>55-69</td>
<td>88.6%</td>
</tr>
</tbody>
</table>
Financial Circumstances

Household Income

The percentage of respondents reporting over $1,000 in monthly household income has increased from 41.5% of all respondents in 2013 and 49.0% of respondents in 2014.

By County

Surveyed Hillsdale County customers report a slightly lower average monthly household income (at $1,092.10 compared to $1,099 for the other two counties). Jackson respondents report both the highest percentage with under $200 a month in income and the highest percentage with over $1,000 per month in income.
By Program

By program, VETS report the highest percentage having over $1,000 per month in household income. VETS also report the highest percentage of homeowners, report fewer moves, are more likely to have a bank account, and have a credit card by CAA program,-- all characteristics of greater financial stability for the household.
Source of Income

Public Assistance continues to drop as a source of income for CAA customers. The percentage of all CAA clients surveyed receiving public assistance in 2015 is 7.5%; which is down from 12.3% in 2010. The percent of respondents with SSA benefits is also down in 2015, from 35.3% in 2014, while SSI eligibility is up slightly from 10.9% in 2014.

The majority of pre-retirement age adults in CAA programs are working, as evidenced by wages in the household income. While 60.6% or respondents age 18-23 and 67.5% of those ages 24-44 have wages as a source of income, the percentage drops to 50.8% of those in the prime earning ages of 45-54. The percentage of respondents with SSA is over 50% for the age group 55-69, indicating most of CAA survey respondents are collecting SSA as soon as possible.
More Hispanic respondents report wages as income (at 62.4%) than any other racial/ethnic demographic category surveyed. Women completing the 2015 survey are more likely to report wages as income (at 53.6%) than men (at 50.4%).

**By County**

The highest percentage of wages in Lenawee County is influenced by both the younger average age respondents and higher percentage of Hispanics in the county. This is another difference across the counties to account for in developing income/employment self-sufficiency solutions.

![Source of Household Income by County 2015](image)

**Banked**

Most (75.6%) of CAA survey respondents currently have a bank account. The percent of banked CAA survey respondents has climbed since 2004, when only 48.5% reported having a bank account. The percentage is also up slightly from 2014, where 74.3% of survey respondents report having an account.
The percentage of customers reporting a bank account varies more by program than county. Account holders range from 92.4% of VETS program respondents to 66.9% of Head Start parents.

While most surveyed customers report having a bank account, most also report having very little savings in them. In 2015, 61.1% of respondents with a bank account report having under $100 in that account. The percentage of those with $100 - $1,000 saved has grown from 21.7% in 2013, while the percentage with less than $100 dropped from 67.7% in 2013. Fewer respondents (14.2%) report having more than $1,000 saved in their bank account.

More respondents reporting at least $1,000 in savings are found in the VETS program (at 31.5%) and the VITA program (at 17.5%). Based on the age composition for those programs, this corresponds to those with a financial cushion of $1,000 also being older-- 19.3% of those age 55-69 and 46.5% of those age 70+ have savings of $1,000 or more.

19.1% of respondents who set ‘Good Credit’ as a priority also have $1,000 saved in the bank indicating this priority is more likely recognized by those with more financial security.

There are differences in savings available by race and ethnicity. 15.9% of Whites report having $1,000 or more in a bank account, while only 5.0% of African Americans, 8.1% of Hispanic respondents, and 2.8% of Multi-racial customers do the same.
Credit Card/Debit Card
Most customers surveyed do not have a credit card (33.6% have a credit card) but do report having a debit card (66.6%). Lenawee County respondents report the highest rates for all types of cards. 46.6% of those with a credit card and 74.0% of those with a debit card consider “Good credit” a priority, compared to only 27.7% of all respondents.
By Program
More respondents in the Veterans program report having a credit card, while more VITA program participants have a debit card. The much lower reported use for prepaid cards by all program participants may indicate unfamiliarity with the label for this type of refillable money card rather than low use.

<table>
<thead>
<tr>
<th>Program</th>
<th>Credit</th>
<th>Debit</th>
<th>Prepaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head Start</td>
<td>13.9%</td>
<td>6.8%</td>
<td>3.6%</td>
</tr>
<tr>
<td>VITA</td>
<td>45.3%</td>
<td>60.7%</td>
<td>3.6%</td>
</tr>
<tr>
<td>WIC</td>
<td>12.6%</td>
<td>5.1%</td>
<td>9.1%</td>
</tr>
<tr>
<td>Housing</td>
<td>47.4%</td>
<td>53.2%</td>
<td>9.1%</td>
</tr>
<tr>
<td>Vets</td>
<td>53.0%</td>
<td>43.3%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Other</td>
<td>52.4%</td>
<td>8.5%</td>
<td>9.1%</td>
</tr>
</tbody>
</table>

Alternative Financial Services to Banking
Consistent with past survey results, few CAA customers surveyed in 2015 report using the alternative banking options of check cashing stores, or payday lending.

<table>
<thead>
<tr>
<th>Service</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Used Check Cashing</td>
<td>5.7%</td>
</tr>
<tr>
<td>Used Pay Day Lending</td>
<td>6.8%</td>
</tr>
<tr>
<td>None Used</td>
<td>89.6%</td>
</tr>
</tbody>
</table>

FINANCIAL CARD HOLDERS BY TYPE & BY PROGRAM 2015

ALTERNATIVE FINANCIAL SERVICES USED BY RESPONDENTS 2015
Somewhat surprising, payday lending is used at a higher rate by CAA customers who report SSI as a source of income (a steady but limited source of a fixed monthly income) than by those who actually have a pay day (i.e., report having wages).

By county, Lenawee County residents reported the highest rate for using check cashing and payday lending, while Hillsdale customers reported the lowest use of either.
By Program
Housing Program customers report using payday lending the most, while more Veterans Program participants report using check cashing services than participants in other CAA programs.

| ALTERNATIVE FINANCIAL SERVICES USED BY PROGRAM 2015 |
|-------------------------------|-----------------|-----------------|
| Head Start                   | VITA            | WIC             |
| Check Cashing                | PayDay Lending  |                 |
| 4.0%                         | 2.7%            | 2.5%            |
| 2.9%                         | 3.0%            | 2.9%            |

| Housing                      | Vets            | Other           |
| Check Cashing                | PayDay Lending  |                 |
| 6.9%                         | 4.7%            | 3.3%            |
| 2.8%                         | 3.7%            | 2.9%            |

Saving for Retirement
Overall, only 14.2% of working CAA survey respondents report they have contributed to their retirement savings through a 401k, pension, IRA or other similar savings plan in 2015. This is up slightly from 14.1% in 2004 and 12.0% in 2013.

<table>
<thead>
<tr>
<th>REPORTED RETIREMENT CONTRIBUTION – ALL - 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, 14.2%</td>
</tr>
<tr>
<td>No, 85.8%</td>
</tr>
</tbody>
</table>
By age, those between ages 24-44 are most likely to have made a contribution—at 16.2%. The next highest percentage reporting contributing to retirement by age group are even younger customers, those age 18-23, who report contributing at a rate of 15.9%. Respondents reporting unemployment income in the household income have the highest retirement savings rate – at 22.6% -- of all sources of income. By race/ethnicity, 17.5% of both Hispanics and Multi-racial respondents contributed to their retirement, these are the highest rates reported by race/ethnicity. African-Americans reported contributing to retirement at a 3.5% rate, while 14.3% of Whites reported contributions.

By county, the highest rate of contributions to retirement were made by Lenawee respondents (at 15.3%) and the lowest rate by Hillsdale (at 12.9%). This is likely to be influenced by the demographic characteristics for Lenawee, as Lenawee County has the greatest percentage of Hispanics, the second highest percentage of 24-44 year olds, and the highest percentage of either wage earners or unemployment income among the respondents from the three counties.

By program, more VITA (tax assistance) respondents had contributed to a retirement account than any other program participants and those in the Supportive Services for Veterans (VETS) program were least likely to have contributed. Both VITA and VETS program respondents are, on average, older than other CAA program participants.
Computer/Internet Access

Overall, 30.3% of CAA customers surveyed report having a computer at home, while 68.5% have internet access at home when access through a smart phone is included. This year survey response options included a computer, a smart phone or both for internet access at home, so the higher percentage of internet connectivity than computers reported is also an indicator of smart phone use by survey respondents. Hillsdale County respondents have the lowest rates by county for having either computers or a smart phone for internet access at home, but Hillsdale also has the highest percentage of computers available at home.
By program, WIC clients report the highest rates of internet connectivity, with 86.6% reporting access through some device. Housing program customers report the lowest percentage of internet access (at 58.6%). Smart phones are over taking computers in the homes of the younger clients participating in the Head Start, WIC and the combined ‘Other’ programs. As noted in both the stakeholder and the customer focus groups, although smart phones do provide an internet connection, they are not always compatible for applying on-line for jobs or other needed social services.
Community Unmet Needs Identified

Qualitative data on the priority needs and problems in the region was gathered from both community stakeholders and CAA low-income customers. The analysis of the gathered perspectives is analyzed to identify the priorities and emerging issues Community Action Agency will address.

Priority Needs Identified – All Customers

‘Having health insurance’ has been the top priority for customers for the past five years. It is the top ranked priority in all three counties, in all education levels, and income, race/ethnicity categories, and by gender. The only sub-category of customer demographics examined that does not follow this trend are two age categories. Survey respondents age 18-24 rank ‘having health insurance’ second to Further Education; and for those Under age 18, having health insurance is ranked third to Further Education (1st) and Parenting skills (2nd).

The intensity of the priority placed on ‘Having health coverage’ varies despite being the top choice for most respondents, as measured by the percentage of respondents choosing ‘Having health care’ as their top priority. By program although ranked first, the percentage choosing the priority varies from 65.2% of VETS respondents identifying Health as a priority down to 40.8% of Housing program respondents, and from 80.5% of those age 70+ to only 40.5% of those with under $600 per month in income.
### Changes Over Time

While the top five priorities in 2014 and 2015 are ranked in the same order, more respondents identified all five by a higher percentage in 2015 than in 2014. The greatest percentage change is for ‘Good credit’, which increased from 24.1% in 2014 to 27.7% in 2015.

Changes in ranking between 2014 and 2015 include ‘Further education’ which moved to sixth in 2015 from eighth in 2014 and was chosen by 21.0%, up from 16.6%. ‘Buying a home’ was chosen by 18.4% of respondents in 2015, up from 13.7% in 2014. In other housing issues on the priority list, the percentage choosing ‘Affordable housing’ increased slightly from 17.7% in 2014 and ‘Moving’ increased to 7.5% from 6.8% in 2014.

<table>
<thead>
<tr>
<th>Priority Need</th>
<th>2014 Percentage</th>
<th>2015 Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have health insurance</td>
<td>50.1%</td>
<td></td>
</tr>
<tr>
<td>Utility bills paid</td>
<td>29.6%</td>
<td></td>
</tr>
<tr>
<td>Reliable transportation</td>
<td>26.6%</td>
<td></td>
</tr>
<tr>
<td>Good credit</td>
<td>26.1%</td>
<td></td>
</tr>
<tr>
<td>Better wages</td>
<td>22.5%</td>
<td></td>
</tr>
<tr>
<td>Further education</td>
<td>19.7%</td>
<td></td>
</tr>
<tr>
<td>Enough food</td>
<td>19.6%</td>
<td></td>
</tr>
<tr>
<td>Affordable housing</td>
<td>18.7%</td>
<td></td>
</tr>
<tr>
<td>Buy home</td>
<td>17.3%</td>
<td></td>
</tr>
<tr>
<td>Better benefits</td>
<td>11.0%</td>
<td></td>
</tr>
<tr>
<td>Keep kids in school</td>
<td>9.8%</td>
<td></td>
</tr>
<tr>
<td>Job training</td>
<td>7.1%</td>
<td></td>
</tr>
<tr>
<td>Move</td>
<td>7.1%</td>
<td></td>
</tr>
<tr>
<td>Parenting skills</td>
<td>6.4%</td>
<td></td>
</tr>
<tr>
<td>Child care</td>
<td>6.3%</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>2.2%</td>
<td></td>
</tr>
<tr>
<td>Literacy skills,</td>
<td>2.1%</td>
<td></td>
</tr>
<tr>
<td>Alcohol/drug addictions</td>
<td>1.3%</td>
<td></td>
</tr>
<tr>
<td>Domestic abuse</td>
<td>0.6%</td>
<td></td>
</tr>
</tbody>
</table>
By County

Jackson

Reliable transportation is ranked higher in Jackson than in either other county. Jackson also identifies ‘Keeping kids in school;’ ‘Move;’ and ‘Literacy skills’ by almost twice the percentage found in Lenawee.
**Lenawee**

Good credit is ranked higher, and chosen by a higher percentage, by Lenawee County respondents, when compared to Jackson or Hillsdale. Also, Lenawee respondents identify ‘Buy a home’ by the highest rate among the counties.

<table>
<thead>
<tr>
<th>Priority Need</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have health insurance</td>
<td>49.0%</td>
</tr>
<tr>
<td>Utility bills paid</td>
<td>28.8%</td>
</tr>
<tr>
<td>Good credit</td>
<td>26.9%</td>
</tr>
<tr>
<td>Reliable transportation</td>
<td>24.8%</td>
</tr>
<tr>
<td>Better wages</td>
<td>24.3%</td>
</tr>
<tr>
<td>Further education</td>
<td>22.7%</td>
</tr>
<tr>
<td>Enough food</td>
<td>20.0%</td>
</tr>
<tr>
<td>Affordable housing</td>
<td>18.9%</td>
</tr>
<tr>
<td>Buy home</td>
<td>18.9%</td>
</tr>
<tr>
<td>Better benefits</td>
<td>12.3%</td>
</tr>
<tr>
<td>Parenting skills</td>
<td>9.7%</td>
</tr>
<tr>
<td>Child care</td>
<td>8.7%</td>
</tr>
<tr>
<td>Keep kids in school</td>
<td>6.1%</td>
</tr>
<tr>
<td>Job training</td>
<td>5.9%</td>
</tr>
<tr>
<td>Move</td>
<td>4.3%</td>
</tr>
<tr>
<td>Other</td>
<td>3.0%</td>
</tr>
<tr>
<td>Literacy skills,</td>
<td>1.5%</td>
</tr>
<tr>
<td>Alcohol/drug addictions</td>
<td>0.5%</td>
</tr>
<tr>
<td>Domestic abuse</td>
<td>0.4%</td>
</tr>
</tbody>
</table>

**Priority Needs Lenawee - 2015**

- **Have health insurance**: 49.0%
- **Utility bills paid**: 28.8%
- **Good credit**: 26.9%
- **Reliable transportation**: 24.8%
- **Better wages**: 24.3%
- **Further education**: 22.7%
- **Enough food**: 20.0%
- **Affordable housing**: 18.9%
- **Buy home**: 18.9%
- **Better benefits**: 12.3%
- **Parenting skills**: 9.7%
- **Child care**: 8.7%
- **Keep kids in school**: 6.1%
- **Job training**: 5.9%
- **Move**: 4.3%
- **Other**: 3.0%
- **Literacy skills**: 1.5%
- **Alcohol/drug addictions**: 0.5%
- **Domestic abuse**: 0.4%
Hillsdale identifies the emergency needs of ‘Utilities paid’ and ‘Enough food’ by significantly greater percentages that reported by customers in the other counties. Transportation is also chosen by a higher percentage of Hillsdale CAA customers, which is consistent with Hillsdale being the county with the least public transportation available.

<table>
<thead>
<tr>
<th>Priority Need</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have health insurance</td>
<td>52.6%</td>
</tr>
<tr>
<td>Utility bills paid</td>
<td>38.4%</td>
</tr>
<tr>
<td>Reliable transportation</td>
<td>31.9%</td>
</tr>
<tr>
<td>Good credit</td>
<td>26.6%</td>
</tr>
<tr>
<td>Enough food</td>
<td>20.5%</td>
</tr>
<tr>
<td>Better wages</td>
<td>19.5%</td>
</tr>
<tr>
<td>Affordable housing</td>
<td>19.1%</td>
</tr>
<tr>
<td>Buy home</td>
<td>15.9%</td>
</tr>
<tr>
<td>Further education</td>
<td>12.9%</td>
</tr>
<tr>
<td>Keep kids in school</td>
<td>10.4%</td>
</tr>
<tr>
<td>Better benefits</td>
<td>9.7%</td>
</tr>
<tr>
<td>Move</td>
<td>6.8%</td>
</tr>
<tr>
<td>Job training</td>
<td>4.9%</td>
</tr>
<tr>
<td>Parenting skills</td>
<td>4.5%</td>
</tr>
<tr>
<td>Child care</td>
<td>3.8%</td>
</tr>
<tr>
<td>Other</td>
<td>2.8%</td>
</tr>
<tr>
<td>Literacy skills,</td>
<td>1.7%</td>
</tr>
<tr>
<td>Alcohol/drug addictions</td>
<td>1.7%</td>
</tr>
<tr>
<td>Domestic abuse</td>
<td>0.7%</td>
</tr>
</tbody>
</table>
By Program

Age significantly influences respondents’ priorities which, consequently impacts priorities compared by program responses. This is demonstrated by comparing the ranking and percentages of all respondents to the younger respondents found in the Head Start/EHS program.

By Key Demographic Characteristics

Race

There are differences in priorities reported by race and ethnicity. ‘Health insurance’, ‘Utilities paid’ and ‘Enough food’ are not the priority issues for African Americans that they are for White or Hispanics respondents. ‘Buying home’ and ‘Job with better benefits’ are greater priorities to Hispanics than for either surveyed Whites or African Americans. Views on ‘Further education’ and ‘Keeping kids in school’ are more similar for African-Americans and Hispanic, when compared to White respondents’ views. ‘Better wages,’ and ‘Job training’ are considered a higher priority by African-American customers than those who are White or Hispanic.
Age
Responses by age vary the most on customers’ priorities. The highest percentage of respondents choosing Having health insurance comes from those age 70+, while those under age 24 are the only age group to not rank ‘Having health insurance’ first.
Comparing Emergency Needs vs Longer Term Systemic Needs

This year, clients’ answers on their priority concerns, are also analyzed by grouping the listed priorities into related categories. Priorities were grouped into five categories of related concerns—Asset building; Basic Needs; Job/Career; Family/Education and Health Related. The results were then analyzed to see: 1) if any of these broader themes predominate in clients’ concerns or 2) if there is a pattern for areas of concern by either the CAA program represented, or by a specific client demographic across programs. We also wanted to learn if there is a pattern related to moving to self-sufficiency using these groupings as indicators of when is a client working on crisis level issues (Basic Needs); mid-range stability issues (Family/Education or Job/Career); or long range self-sufficiency goals (Asset Building).

We learned that CAA clients continue to be most concerned about (and facing risks in) meeting their basic needs, with 39.0% of all responses fitting into this category, up slightly from the 2013 percentage of 38.6%. A positive trend in survey responses is that the long range self-sufficiency category, ‘Asset building,’ increased to 15.4% from 7.3% in 2013.
By Program

The Asset Building category of priority issues includes ‘Buy a home’ and ‘Good credit.’ The Basic Needs category concerns include the housing priorities of ‘Move’ and ‘Affordable housing’ as well as ‘Pay utility bills.’ This may explain why CAA housing program respondents choose both Basic Needs and Asset Building by the highest percentage among program participants.

Deeper Analysis of Top Eight Priorities for Respondents

Health

While ‘Having health insurance’ has consistently been the top ranked priority, (picked by at least half of all respondents each year), the drop in the percentage choosing this issue in 2015 was led by Lenawee respondents, who went from having the highest percentage concerned about Health coverage among the counties in 2014 to the lowest in 2015.
Demographics with Above Average Health Insurance Priority Identified

Clients who picked this priority are more likely to be men, White, older, have more income, and have both Medicare and Private insurance – all of which point to a different sort of barrier than we may have assumed initially. Profile demographics that point to the cost of health insurance being the underlying concern and barrier, comes from knowing that people who picked this priority also reporting more check cashing and payday lending use.
Consumer Focus Group Insights

Both Stakeholders and CAA customers who attended the county focus groups were asked follow up questions about why Having Health Insurance coverage was still such a high priority. Responses point to the out of pocket costs for respondents, even with insurance, (deductibles and co-pays, as well as out of network coverage costs that are treated as uncovered by insurance). Further, customers noted dental care is not covered through health insurance, although this is considered a medical expense by families as a practical matter.

National Survey Data

Recent national studies and surveys also provide some guidance into why this is a continuing high priority for CAA customers who also report having health insurance. First, using the national supplemental poverty measure data, between 3 and 4 percent of Americans fall into poverty annually because of out-of-pocket medical expenses whether insured or not they have health insurance. (This data is collected and analyzed since 2011 when the Affordable Care Act provisions went into effect.)

![Percentage of Americans driven into poverty by out-of-pocket medical expenses](image-url)
In the 2015 data, MOOP (Medical Out-of-Pocket) bills account for the greatest number of persons moved to poverty under the supplemental standard. By age, more people age 18-64 (under the age for Medicare eligibility) are impacted by these medical costs.

Other national research conducted by the Consumer Financial Protection Bureau shows that medical bills are more likely to go to debt collection and for smaller amounts owed when compared to non-medical consumer debt. This information offers another reason CAA respondents with health insurance are still concerned about health care coverage.
Finally, a 2015 Kaiser Foundation survey provides further guidance on why health insurance coverage remains such a high priority. Of those who reported problems paying their medical bills, more had coverage through an employer than were uninsured, i.e., having health insurance is not stopping medical debt. Of those with health insurance coverage through an employer or self-purchased, half had a high deductible plan, which results in more out-of-pocket medical costs. As defined in the Kaiser Foundation survey, ACA policies are high deductible plans.

The top three specific reasons provided in the Kaiser Foundation survey for unaffordability included out of network care as the second most frequent cause of the medical debt. These survey responses align with local stakeholder and customer responses.
A more recent study of out of network costs to consumers (October 2016) also helps explain the higher than average percentage of CAA respondents who reported using payday lending while also identifying ‘Having health insurance’ as a priority issue. Nationally, more insured households used payday lending than did uninsured households to deal with medical debt.

<table>
<thead>
<tr>
<th>What did in last year because of medical debt</th>
<th>Insured</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Put off vacations, major purchases</td>
<td>77%</td>
<td>64%</td>
</tr>
<tr>
<td>Cut back on household spending</td>
<td>75%</td>
<td>62%</td>
</tr>
<tr>
<td>Used up all or most of savings</td>
<td>63%</td>
<td>51%</td>
</tr>
<tr>
<td>Taken an extra job or worked more hours</td>
<td>42%</td>
<td>40%</td>
</tr>
<tr>
<td>Increased credit card debt</td>
<td>38%</td>
<td>24%</td>
</tr>
<tr>
<td>Borrowed money from friends or family</td>
<td>37%</td>
<td>38%</td>
</tr>
<tr>
<td>Been unable to pay for food, heat, housing</td>
<td>34%</td>
<td>39%</td>
</tr>
<tr>
<td>Borrowed money from a payday lender</td>
<td>15%</td>
<td>12%</td>
</tr>
<tr>
<td>Changed living situation, such as moving</td>
<td>14%</td>
<td>23%</td>
</tr>
<tr>
<td>Sought the aid of a charity or nonprofit</td>
<td>11%</td>
<td>15%</td>
</tr>
</tbody>
</table>
Transportation

Transportation is ranked third overall as a priority concern for CAA survey respondents. The percentage of CAA respondents who consider reliable transportation as a priority need has increased over time.

Ranking Over Time

<table>
<thead>
<tr>
<th>Year</th>
<th>All</th>
<th>Jackson</th>
<th>Lenawee</th>
<th>Hillsdale</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>24.0%</td>
<td>23.7%</td>
<td>23.1%</td>
<td>22.0%</td>
</tr>
<tr>
<td>2013</td>
<td>25.7%</td>
<td>23.9%</td>
<td>23.7%</td>
<td>22.4%</td>
</tr>
<tr>
<td>2014</td>
<td>28.3%</td>
<td>27.1%</td>
<td>26.8%</td>
<td>28.1%</td>
</tr>
<tr>
<td>2015</td>
<td>30.2%</td>
<td>26.3%</td>
<td>28.1%</td>
<td>33.5%</td>
</tr>
</tbody>
</table>

Root Cause Questions on Transportation Over Time

When customer respondents were asked their opinion on why transportation is a problem in the community, insurance costs for driving has the highest percentage of responses in the 2015 surveys, the first time this has been identified by customers as the root cause of transportation barriers. All of the listed root cause choices had an increase in the percentage of customers selecting the option except for gas prices, which dropped for the second year in a row. The low percentage of respondents considering ‘Bus/taxi unavailable’ as a primary transportation barrier, is consistent with both the use of cars (vs. public transportation) to commute to work in this region, and
the distances lower income workers are traveling to work, which unlike relying on bus/taxi is not a practicable community option.

CAA customers attending the Customer focus groups were asked to provide some reasons why ‘Lack of drivers’ licenses’ was a growing barrier for transportation. Responses from all three counties confirmed ‘cost’ as a reason, including the relatively new cost found from ‘driver responsibility’ fines and costs added to tickets, which become an added barrier to getting a license reinstated. Customers also identified the cost of drivers training for those under age 18 and the cost for permit testing.

<table>
<thead>
<tr>
<th>PRIMARY CAUSE OF TRANSPORTATION BARRIER OVER TIME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of Drv. Lisc.</td>
</tr>
<tr>
<td>10.9%</td>
</tr>
<tr>
<td>11.5%</td>
</tr>
<tr>
<td>11.5%</td>
</tr>
</tbody>
</table>

Root Cause Transportation Question by County

Consistent with the lack of public transportation in Hillsdale County, respondents from Hillsdale identified bus/taxi unavailable by the highest percentage. The higher response of ‘Lack of Driver’s license’ in Jackson County is likely tied to the higher responses by African Americans for this choice, as African American CAA customers completing the survey predominately reside in Jackson County.
Root Cause Transportation Question by Race

The 2015 responses to the Transportation Root Cause question, varies more by race/ethnicity than for the other three root cause questions in the survey.
Missing Public Transportation

Consistent with root cause survey responses by county, and the priority of ‘reliable transportation,’ for CAA customers, Public Transportation is also identified by as missing in their community by a growing percentage of survey respondents in all three counties over time. The increase is led by Hillsdale respondents.

![Graph showing Public Transportation identified as missing in community over time across all counties and years]

Good Credit

Good Credit is the fourth most often identified priority concern for CAA respondents in 2015. Good credit has been identified by a growing percentage of CAA respondents since 2012. The increase is across all three counties.
Priority Over Time

HAVING GOOD CREDIT AS PRIORITY OVER TIME

Priority by Age

Older respondents continue to see ‘Good credit’ as a higher priority than younger CAA respondents.
Priority by Financial Characteristics

CAA customer respondents who prioritized the need for good credit also reported being more current engagement in the financial world, by having a bank account, using credit and alternatives to banking, than do all CAA survey respondents.

Having Good Credit as Compared by Financial Circumstances—2015

Further Education

‘Further education’ is ranked the 6th highest priority by all CAA respondents in the 2015 survey data. While CAA survey respondents’ priority for ‘Further education’ has not returned to the rates in 2012, in 2015 it is up from 2014 rankings in both Jackson and Lenawee. Hillsdale respondents have the lowest percentage choosing ‘Further education’ as a priority and the percentage from Hillsdale continues to slide downward.
Responses By Key Demographics

Women prioritize ‘Further education’ more than men in the CAA survey, as do minorities compared to White respondents. Both differences might be explained by the differences in the average age of these demographic sub-categories. Male survey respondents are on average older than female respondents, as are White respondents compared to younger minority respondents. As noted above, age is a clear determinate of the priority further education has for CAA survey respondents.
Employment

There are three employment related priorities listed for customers to identify as their priority: Jobs with better wages; Jobs with better benefits; and Job training. In 2015, Jobs with better wages is ranked 5th by all respondents, Jobs with better benefits is ranked 10th and Job training is ranked 12th. The ranking order remains consistent with the 2014 survey results, except Job training moved up from 13th overall.

Responses by County

Jackson respondents have a higher priority for job training than the other two counties. Hillsdale continues to report a lower ranking for all three employment priorities. This is likely influenced by the older age of Hillsdale respondents.

![TOP EMPLOYMENT PRIORITY BY COUNTY - 2015](image)

Root Causes Over Time

Survey respondents are also asked for their views on the root cause of unemployment in this community. The question has been asked in CAA surveys for a decade. Significant changes in views are most apparent for the ‘Not enough jobs’ response, which has been
dropping steadily since the 2009 survey response rate of 78.3% for this option. In the last four years of survey results there have been a growing percentage of respondents identifying ‘Poor job skills’ and ‘Transportation’ as emerging barriers to work.

A ‘Criminal record’ as a work barrier was consistently and frequently identified in the ‘Other’ responses in the seven years before 2014, so it was added as a listed option in that year. Since 2014 the most frequent responses in ‘Other’ is ‘All of the above.’

**Primary Barrier to Employment Locally - Over Time**

<table>
<thead>
<tr>
<th>Year</th>
<th>Lack of child care</th>
<th>Poor job Skills</th>
<th>Too easy not to work</th>
<th>Not enough jobs</th>
<th>Transportation</th>
<th>Criminal record</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>5.5%</td>
<td>8.3%</td>
<td>11.9%</td>
<td>16.0%</td>
<td>11.3%</td>
<td>5.3%</td>
<td>5.4%</td>
</tr>
<tr>
<td>2013</td>
<td>4.1%</td>
<td>9.7%</td>
<td>13.2%</td>
<td>5.3%</td>
<td>6.1%</td>
<td>9.9%</td>
<td>3.9%</td>
</tr>
<tr>
<td>2014</td>
<td>5.8%</td>
<td>9.9%</td>
<td>5.3%</td>
<td>6.1%</td>
<td>6.3%</td>
<td>4.9%</td>
<td>5.7%</td>
</tr>
<tr>
<td>2015</td>
<td>5.5%</td>
<td>9.7%</td>
<td>11.9%</td>
<td>16.0%</td>
<td>11.3%</td>
<td>5.3%</td>
<td>5.4%</td>
</tr>
</tbody>
</table>

**Enough Food**

‘Having enough food’ is ranked the 7th highest priority overall, with for 19.6% of all survey respondents in 2015 picking this emergency need.

**Responses Over Time by County**

It is only in the last two surveys that Hillsdale respondents have the highest percentage of customers by county for ‘having enough food’ as a priority need. Previously, more Lenawee respondents identified this emergency need item as a priority.
Responses by Age

Unlike responses for the priorities of ‘Having health insurance,’ ‘Further education,’ or ‘Good credit,’ the priority of ‘Enough food’ is not correlated to age. While ‘Enough food’ is a top priority for 38.2% of those under age 18, the second highest percentage it is identified as a priority by age is by those from ages 55 to 69.
Responses by Key Characteristics

Of surveyed clients in 2015, 745 picked ‘Enough food’ as a priority. Of these, 341 also reported having Food Stamps (45.8%) and 404 reported they did not (54.2%). Survey respondents with food insecurity identified as a priority need are also more likely to be white, older, homeowners, have health insurance and use the alternative finance options of check cashing and payday lending.

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Food</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>86.5%</td>
<td>80.3%</td>
</tr>
<tr>
<td>Age 55-69</td>
<td>28.5%</td>
<td>24.4%</td>
</tr>
<tr>
<td>Homeowner</td>
<td>38.1%</td>
<td>33.6%</td>
</tr>
<tr>
<td>SNAP</td>
<td>45.8%</td>
<td>43.3%</td>
</tr>
<tr>
<td>Health Ins.</td>
<td>90.5%</td>
<td>89.5%</td>
</tr>
<tr>
<td>Credit card</td>
<td>19.8%</td>
<td>26.8%</td>
</tr>
<tr>
<td>Check Cashing</td>
<td>5.4%</td>
<td>2.8%</td>
</tr>
<tr>
<td>Pay day Lending</td>
<td>8.1%</td>
<td>3.3%</td>
</tr>
</tbody>
</table>

Housing

Responses Over Time

There are four needs related to housing included in the listing for survey customers to identify as a priority. Of the four, the emergency need of having utilities paid was ranked second highest priority overall this year, and affordable housing ranks eighth. While the ranking is unchanged, the percentage of customers identifying ‘Utilities paid’ as a top priority has dropped slightly (from 30.0% in 2012) and affordable housing has increased (from 17.6% in 2012 and 16.8% in 2013).

Responses by County

By county, Hillsdale responses lead in identifying a need for utility assistance while Jackson respondents are most likely to identify a need to move and Lenawee respondents have the highest percentage of ‘Buy a home’ as their housing priority.
Housing Priorities by Program

Head Start respondents are more likely to identify ‘Buy home’ and ‘Move’ than their counterparts in other CAA programs.
Root Cause of Housing Question Over Time

In addition to the survey question on the priority of housing supports listed for respondents, the 2015 survey again asked customers to identify the primary cause of housing unaffordability in their community. Responses in the 2015 survey show surveyed CAA customers to be more concerned with the cost of rental housing than the cost of homeownership. Since 2013 there has also been a significant increase in the percent of respondents who consider “Not enough rentals” as the primary cause of housing barriers in the community. Identifying this barrier to affordable housing was led by Hillsdale respondents (at 11.1%) in 2015 but by Jackson respondents in 2014 (at 5.6%).

<table>
<thead>
<tr>
<th>PRIMARY CAUSE OF AFFORDABLE HOUSING BARRIER OVER TIME</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Rents</td>
</tr>
<tr>
<td>Credit</td>
</tr>
<tr>
<td>Not enough rentals</td>
</tr>
<tr>
<td>Not enough quality housing</td>
</tr>
<tr>
<td>Too expensive to own</td>
</tr>
<tr>
<td>Criminal Record</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td>2013</td>
</tr>
<tr>
<td>43.5%</td>
</tr>
<tr>
<td>45.4%</td>
</tr>
<tr>
<td>40.8%</td>
</tr>
<tr>
<td>14.2%</td>
</tr>
<tr>
<td>13.7%</td>
</tr>
<tr>
<td>1.3%</td>
</tr>
<tr>
<td>9.4%</td>
</tr>
</tbody>
</table>

Root Cause by Education Level

Reviewing survey responses by education level, the cost to own and having a criminal record as the primary barrier are identified by the highest percentage by respondents with a college degree. Credit is identified the most by those with a high school diploma.
At 18.3%, more respondents with some college chose the responses, ‘Lack of quality housing’ than respondents with other education levels.

### PRIMARY CAUSE OF UNAFFORDABLE HOUSING BY EDUCATION LEVEL - 2015

<table>
<thead>
<tr>
<th>Education Level</th>
<th>High rents</th>
<th>Credit</th>
<th>Not enough rentals</th>
<th>Not enough good housing</th>
<th>Too expensive to own</th>
<th>Criminal record</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than HS</td>
<td>14.1%</td>
<td>8.4%</td>
<td>8.6%</td>
<td>2.1%</td>
<td>18.0%</td>
<td>11.9%</td>
</tr>
<tr>
<td>HS</td>
<td>18.0%</td>
<td>7.0%</td>
<td>1.5%</td>
<td>10.5%</td>
<td>16.7%</td>
<td>13.2%</td>
</tr>
<tr>
<td>Some College</td>
<td>43.0%</td>
<td>8.2%</td>
<td>1.6%</td>
<td>14.6%</td>
<td>8.3%</td>
<td>14.6%</td>
</tr>
<tr>
<td>College Degree</td>
<td>45.8%</td>
<td>4.2%</td>
<td>4.2%</td>
<td>12.5%</td>
<td>8.3%</td>
<td>4.2%</td>
</tr>
</tbody>
</table>

**Community Development Needs Identified**

The third set of questions included in the survey to learn more about the circumstances and conditions CAA customers live in have been asked periodically in the CAA surveys since 2010. First, customers were asked to identify the three characteristics they considered most important to a good community. Overall clients averaged 2.81 responses. Lenawee clients had the highest average by county at 2.89.

**What is Most Valued**

Survey responses in 2015 show the top valued community characteristic to be ‘Safe Streets,’ with ‘Good schools’ second. The same valued Neighborhood characteristics have been included in the top five—Safe streets, Good local jobs, Good schools and Affordable housing and Responsible Neighbors—over the past years, although in the 2015 survey results, Good schools moved ahead of Good paying jobs, which had been ranked second in 2013 and 2014 survey results.
Across demographic characteristics CAA clients have more similarities than differences in their opinions and perspective of what goes into making a good neighborhood.

**Housing Components as Valued Assets in Neighborhood**

Specifically looking at the community characteristics related to housing choices, the percentage identifying safe streets as a valued component has risen steadily overall, as has the value placed on buildings in good repair.
Responses by County

By county, Jackson leads the response rate for valuing safe streets; Lenawee leads for good schools and Hillsdale leads in valuing affordable housing. As reported above, Hillsdale County has the fewest units of subsidized rental housing in the three county region.

<table>
<thead>
<tr>
<th>VALUED COMPONENTS BY COUNTY - 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Safe Streets</td>
</tr>
<tr>
<td>Schools</td>
</tr>
<tr>
<td>Good paying jobs</td>
</tr>
<tr>
<td>Affordable Housing</td>
</tr>
<tr>
<td>Responsible Neighbors</td>
</tr>
<tr>
<td>Strong Neighborhood Assoc.</td>
</tr>
<tr>
<td>Public Transportation</td>
</tr>
<tr>
<td>Good Buildings</td>
</tr>
<tr>
<td>Parks/Play areas</td>
</tr>
<tr>
<td>Recycling</td>
</tr>
<tr>
<td>Local Libraries</td>
</tr>
<tr>
<td>Convenience Stores</td>
</tr>
<tr>
<td>Other</td>
</tr>
</tbody>
</table>
Responses by Program

By program, the order of ranking the top five seems to be influenced by clients’ program related interests—for example, Good schools are ranked higher by Head Start and WIC clients, who by definition have young children in the household. Housing program participants report the highest percentage of valuing affordable housing. Less obvious correlations between high rankings and program participants are: Responsible neighbors the highest response by VITA program participants; and Safe streets identified by the highest percentages by Head Start and WIC parents.

<table>
<thead>
<tr>
<th>TOP FIVE VALUED NEIGHBORHOOD COMPONENTS BY PROGRAM - 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Responsible Neighbors</td>
</tr>
<tr>
<td>VITA</td>
</tr>
<tr>
<td>61.7%</td>
</tr>
<tr>
<td>61.7%</td>
</tr>
<tr>
<td>31.0%</td>
</tr>
<tr>
<td>31.0%</td>
</tr>
<tr>
<td>31.0%</td>
</tr>
</tbody>
</table>
Responses by Key Characteristics

There are three neighborhood characteristics valued more by male respondents than female respondents in the 2015 survey—responsible neighbors, buildings in the community in good repair, and strong neighborhood associations.

Responses by Tenure

Affordable housing is valued by a greater percentage of renters than homeowners, while more homeowners value good paying local jobs than do renters.
What is Considered Missing in Local Neighborhoods

As a follow up question, clients are also asked to list all of the identified characteristics that they considered missing from their own neighborhood. 16.2% of survey respondents did not make any choice for what is missing- these responses can be considered as either nothing is missing in the respondent’s neighborhood, or, that this section of the survey was not completed. Of respondents who provided at least one response to this ‘What’s missing?’ question, Jackson averaged the most at 2.62 and those in Lenawee averaged the fewest, at 2.46.

Despite the similarity in CAA clients views on what is included in the “ideal” good neighborhood, client responses on what is missing in their neighborhood demonstrates a greater divide in the conditions CAA clients are actually living.

All Responses

The percentage of respondents who consider their neighborhood unsafe (at 20.6%) is lower, ranked fourth, compared to 56.5% who value safety as a top characteristic of their neighborhood and rank it as the top valued characteristic.
Responses Over Time

Good jobs and good schools are the only neighborhood characteristics that fewer Customers see missing in 2015 than in 2013. The greatest increases, by year, in missing characteristics as identified by CAA customers are: Affordable housing; and buildings repaired. The biggest jump by percentage from 2013 to 2015 is for missing neighborhood associations.
What is Missing Responses by County

Jackson has a significantly higher response of missing safe streets than do either Lenawee or Hillsdale responses. Hillsdale respondents view public transportation as missing by a much higher percentage than the other county residents. Lenawee has the highest percentage for missing affordable housing by county, but not by as significant percentage as seen for the disparity by county for safe streets or public transportation.
Responses by Tenure
There are many more differences between renters and homeowners on what is missing in their neighborhood than are reported between renters and homeowners on what is viewed as a good neighborhood characteristic.

Another indication that neighborhoods in this region are segregated by race/ethnicity comes from the different responses to what is considered missing in a respondent’s neighborhood by race or ethnicity. Specifically, views on safety have the most variation by race/ethnicity.
**Key Community Stakeholder Responses to Customer Priorities**

Stakeholders in all three counties identified a disconnect between the low customer perception of drug abuse as a serious problem as compared to the community view of this issue.

Stakeholders see the increasing identification by customers of barriers other than lack of jobs for the root cause of unemployment as a growing unmet need for nontraditional education and skills training. Types of non-traditional education needed that were specifically identified by community stakeholders include:

- Soft skills
- Mentoring
- Parenting education

In all three counties stakeholders identified the priority customers gave to having health care coverage as surprising and that the reasons why and what can resolve this perceived gap needed further research.
Specific to Jackson, stakeholders identified the importance of ‘safe streets’ to customers as housing priority, which seemed a community specific priority.

Specific to Lenawee, the customer data led stakeholders to the conclusion that more family care – child care, including after hours; elderly care; and care for disabled is needed. Hillsdale stakeholders also identified the need for more 2nd and 3rd shift child care from customer survey responses.

Customers Views on Future

Goals for Future
Closely related to Client priorities, are CAA clients’ self-identified goals. Surveyed CAA clients are asked each year to write in on the survey their self-identified goals, and to include as many as they want to list. In 2015, 1,147 respondents gave an answer to this question, with wide ranging results. A Word Cloud of all CAA client responses is presented here. The larger the word font in the diagram, the more frequently the word was used by clients.

As can be seen, education related goals such as, School, GED, College, finish degree, or graduate predominate for those who provided an answer.
Better or Worse Off Conditions

Responses Over Time

Since 1994 CAA has asked survey respondents if they consider themselves to be better off, worse off or about the same as they were a year ago. The all-time high for CAA survey respondents who considered their conditions improving came in 2003 when 48.6% reported being better off. The all-time low in customers’ perception of their well-being conditions came the following year, 2004, when 39.3% reported being worse off. Since 2011, the trend is for surveyed customers to report an increasing percentage who consider themselves better off and or the same, while a declining percentage report being worse off this year.

Responses by County

As is true this year, Hillsdale survey respondents have consistently offered fewer ‘Better Off’ responses than found in the other two counties in past surveys. However, while Jackson respondents have traditionally had the highest ‘Better Off’ response, this year
Lenawee respondents report the highest percentage of better off. The results are influenced by the average age of respondents by county.

Responses by Age

Consistent with prior CAA surveys, age strongly influences customers’ response on this question. The older the respondent, the less likely he or she is to identify as ‘Better off’ and the more likely to indicate the stability of ‘About the same.’ While younger clients are less likely to report being worse off than older clients, those in middle age (45-54) have the highest response rate reporting worse off.
Responses by Program

Veterans program and the VITA tax program participants are the oldest clients at CAA, which likely influences the lower ‘Better Off’ responses reported by these two programs. While WIC clients are slightly younger than Head Start parent respondents in the survey, Head Start parents have the highest percentages of ‘Better Off’ responses by program.

<table>
<thead>
<tr>
<th>Program</th>
<th>Better Off</th>
</tr>
</thead>
<tbody>
<tr>
<td>VITA</td>
<td>28.6%</td>
</tr>
<tr>
<td>HS</td>
<td>53.8%</td>
</tr>
<tr>
<td>WIC</td>
<td>43.7%</td>
</tr>
<tr>
<td>Housing</td>
<td>27.0%</td>
</tr>
<tr>
<td>VETS</td>
<td>26.8%</td>
</tr>
<tr>
<td>Other</td>
<td>40.2%</td>
</tr>
</tbody>
</table>

Responses by Gender

Survey respondents who are male are heavily weighted by the participants in the VETS program and to a lesser degree, the VITA program; both, on average, are older program participants. This likely is the reason for the difference in Better off/ Worse Off responses by both program and gender.

<table>
<thead>
<tr>
<th>Gender</th>
<th>Better Off</th>
<th>Worse Off</th>
<th>Same</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>26.8%</td>
<td>22.7%</td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>35.5%</td>
<td>19.2%</td>
<td></td>
</tr>
</tbody>
</table>
By Race/Ethnicity

Some of the differences in customers' responses by Race/Ethnicity can be understood as also differences in age, as White respondents are, on average, older CAA clients.

Responses by Education

The correlation between Better Off / Worse Off by age doesn’t follow for responses when broken out by education. While more of those with a college degree report being better off, those with ‘Some college’ report the highest rate of worse off.
Responses by Financial Circumstances

Somewhat surprising, those with what are generally considered more secure financial circumstances i.e., having higher monthly incomes, or more savings, do not consider themselves ‘Better off’ by higher percentages than those with less income or savings.

<table>
<thead>
<tr>
<th>BETTER OR WORSE OFF BY FINANCIAL CIRCUMSTANCES - 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking Acct</td>
</tr>
<tr>
<td>28.9%</td>
</tr>
</tbody>
</table>

Responses from Focus Groups

Customer focus group attendees were also asked to describe their hopes and dreams for the future. Items provided by attendees as measures of success in meeting their hopes and dreams include:

- Having shelter, and not homeless and being able to afford to keep that shelter
- Having one’s own home
- Being financially stable – taking care of living expenses without assistance; having a savings account
- More education
• Stable employment that does not require working 3-4 jobs; a living wage
• Being able to “get ahead”
• Having help in understanding the agencies and institutions available to move ahead

These responses provide further insight into what CAA customers mean by being ‘better off.’

Customers who participated in the focus groups also provided some guidance into what influences their opinions on whether they consider themselves better or worse off. These influences, which helped CAA staff set their priority strategies, include:

• Customers do not feel they understand the systems they need to navigate for either basic needs or moving to self-sufficiency
• Customers are disconnected from and do not trust the governmental systems and institutions they must interact with for basic needs and/or self sufficiency
• Customers do trust CAA staff to guide them through the confusing systems
• Customers trust CAA staff and programs to treat them with respect.

Priority Strategies Based on Data Analysis

Community Action Agency has used the data collected and analyzed to develop five subject area strategies for future goals and collaborations. In addition to continuing to assist customers with meeting basic needs, CAA sees the priority strategies for the future to be:

• Expand the Getting Ahead and Financial Empowerment Programs.
• Address the housing needs identified by customers and stakeholders for affordable, available and quality housing through new programming and or collaborations.
• Identify opportunities in our communities to collaborate on removing the identified transportation barriers.
• Be prepared to respond to the changing healthcare environment.
• Address the need for developing the skills and behaviors needed to obtain and maintain employment through education and partnerships.

Details of the process for reaching these priorities are found in Appendix 1, Strategy Recommendations
REPORT ON COMMUNITY FORUMS, CUSTOMER & STAFF FOCUS GROUPS
AND FACILITATED STRATEGY RECOMMENDATIONS

PROCESS USED FOR COMMUNITY AND CUSTOMER INPUT

Process Approach
Community Action Agency Jackson, Hillsdale, Lenawee (CAA JLH) has utilized a meaningful community assessment model comprised of two major components: timely demographic data and broad stakeholder input.

By engaging the customer and the community in assessing the current and future environment, CAA JLH is best positioned to utilize the assessment product to realign their programs and services to meet customer/community needs in the future. CAA programs address basic needs as well as how to best empower customers to break through the cycle of poverty toward greater self-sufficiency.

The CAA JLH community needs assessment outreach process conducted by Rebecca Kraus, Rebecca Kraus & Associates LLC included:

Three Community Forums:
Three Community Forums, one in each service County were conducted during the month of May 2016. Each forum posed the same questions to the audiences:

Based on the presentation data what key messages emerge relative to the state of poverty in ( ) County?

1. Based on the study, what would appear to be the most critical conditions that need to be addressed to help move individuals to greater self-sufficiency?
2. From your perspective, what data emerged that you find curious, surprising and/or potentially calling for further study?
3. Based on the data to date, where can community action collaborating with community partners, have the greatest impact and what recommendations do you have?

Three Customer Focus Groups
Three Customer Focus Groups, one in each service County, were conducted during the month of September 2016. For consistency each focus group explored the following areas to further validate previously gathered data:
1. Types of services received
2. Experiences in CAA service delivery
3. Hopes and dreams
4. Issues in securing a driver’s license
5. Distance traveled to sources of employment

Employee Focus Group

An employee focus group was held on November 22, 2016. The 2-hour session presented all data gathered to date including demographic data overview, community forum and customer feedback. Employees were queried to their reactions to the data, gaps and opportunities that appear to be emerging that would signal new or improved means to serve the customer and community.

Recommendation Meeting

A 7-hour planning session was conducted on January 19, 2017 at the CAA Jackson, Michigan offices to transform the data gathering and analysis of findings into a set of recommendations. These recommendations will be assimilated into the current agency strategic plan as well as plan a major role in setting the course in updating the current plan.

Findings of each of these sessions follow.
COMMUNITY FORUMS

JACKSON COUNTY COMMUNITY FORUM
COMMUNITY ACTION AGENCY JACKSON OFFICE
JACKSON, MICHIGAN
MAY 16, 2016

OVERVIEW

46 participants representing local business, non-profits, faith-based and government joined representatives of CAA JLH the morning of May 16, 2016.

Representation consisted of:
- 32 Community Based representatives*
- 2 Faith Based representatives
- 4 Education representatives*
- 1 Private representatives*
- 9 Public representatives
* Individual is in more than one category.

14 Staff from the Jackson program were also in attendance.

The Community Forum included a welcome by CEO Toby Berry followed by a comprehensive data presentation by Kate Martin on the state of poverty in Jackson County. Following the presentation the audience, seated at one of 10 tables, discussed and identified key messages, priorities and recommendations for four questions. The following details a summary of group feedback.

SUMMARY OF RESPONSES:

QUESTION #1

*Based on the presentation data what key messages emerge relative to the state of poverty in Jackson County?*

- The State of Poverty
  - People are not getting ahead; things are not getting better, locally as well as the state.

- Infrastructure
  - There is a lack of infrastructure: Transportation, education, healthcare and housing.
• Healthcare  
  o Customers consider healthcare a high priority.  
  o Medicare is hard to navigate.  
  o There are implications to availability of healthcare, wages and benefits.

QUESTION #2

_Based on the study, what would appear to be the most critical conditions that need to be addressed to help move individuals to greater self-sufficiency?_

• Transportation  
  o Greater access to car pooling, public transportation.  
  o Limited busing.  
  o The cost of having transportation.

• Education  
  o Need for the support of case managers.  
  o Need for training, skills.  
  o Need for pre-school-grade 12 and all ages.

• Healthcare  
  o There is a need for a healthy population.

• Housing  
  o Need for affordable housing.

• Jobs/Wages

• Racism/Discrimination  
  o Experiences of those who have been incarcerated,

QUESTION #3

_From your perspective, what data emerged that you find curious, surprising and/or potentially calling for further study?_

• Transportation  
  o The commuting data.

• Jobs  
  o Race vs. employment: need for more data.  
  o The wage gap – men vs. women*
• Priorities
  o Finding of importance of safe streets. Is this a worry though they seem to feel safe?
  o The “whys” of the priorities.

• Housing
  o County wide housing assistance. What are the gaps? Work with the Jackson County Landlords Association.

QUESTION #4

Based on the data to date, where can community action collaborating with community partners, have the greatest impact and what recommendations do you have?

Create a network of Information/educational service providers.

  o List serves, websites.
  o Utilize resources such as the library.

• Need for more effective navigation of the system
  o Pre-screening processes.
  o Creation of a clearing house.

• Benchmark other communities’ structures.

• Transportation.
  o JATA.

• Jobs.
  o JAMA.
LENAWEE COUNTY COMMUNITY FORUM

THE CENTRE
ADRIAN, MICHIGAN
MAY 19, 2016

OVERVIEW

37 participants representing local business, non-profits, faith-based and government joined representatives of CAA Lenawee on May 19, 2016 at the Centre, Adrian, Michigan. Representation consisted of:

- 16 Community Based representatives*
- 7 Faith Based representatives
- 7 Education representatives*
- 2 Private representatives*
- 8 Public representatives*
* Individual is in more than one category.

14 Staff from the Lenawee program were also in attendance.

The Community Forum began with a comprehensive data presentation by Kate Martin on the state of poverty in Lenawee County. Following the presentation the audience discussed and identified key messages, priorities and recommendations for four questions. The following document details a summary of group feedback as well as full detail of all notes generated by the audience.

SUMMARY OF RESPONSES:

QUESTION #1

Based on the presentation data what key messages emerge relative to the state of poverty in Lenawee County?

- Non-specific Category Comments
  - Need to build trust.
  - Need to simplify processes for customer access.
  - Address the root causes of poverty.
  - People need safety nets.

- Drug abuse
  - Low priority for customers.
  - Impacts employment as a result of drug testing.
• Utility Assistance.

• Employment (Jobs)
  o Impacted by distance to travel, criminal records, gender pay gaps.

• Education/Training
  o Access to opportunities.
  o Race/gender disparities.

• Child care
  o Need for care that is affordable and available including off-hours.

• Food
  o The availability and accessibility of SNAP: Where and how to access.

• Credit/Debt
  o Need for education on the impacts of bad credit.

• Outreach
  o Greater outreach to the Hispanic population would seem to be needed.

• Technology
  o More data needed on customer access to technology tools.

• Transportation
  o Major issue
  o Appears to be a disconnect in the transportation data relative to the driver license information.

• Housing
  o Lack of safe, quality housing.
  o Impacts of poor credit and upkeep of home.

QUESTION #2

Based on the study, what would appear to be the most critical conditions that need to be addressed to help move individuals to greater self-sufficiency?

• Meeting basic needs.

• Government Assistance.
  o Policy changes needed.
• Wages.

• Education – Non-traditional, including:
  o More resources.
  o Soft skills.
  o Mentoring.
  o Parenting education.
  o Investment in employees.

• A need for a Client Center?
  o Providing mentoring, case management.
  o Resources, systems, programs.

• Affordable healthcare.

• Housing
  o Safe, affordable, quality.

• Financial Management
  o Awareness of impact of credit scores.

• Family Care
  o Child care, more needed including after hours.
  o Elderly care.
  o Care for the disabled.

• Substance Abuse
  o Need to more greatly involve the recovery community.

• Removing Barriers
  o “No wrong door” centralized location for services.

QUESTION #3

From your perspective, what data emerged that you find curious, surprising and/or potentially calling for further study?

• Non-specific Category Comments
  o The poverty rate appears double from past years.
  o More data on City of Adrian vs. County data would be helpful.
  o Needs for greater collaboration and systems.
  o Front line staff opinions on services would be helpful.
  o Seek more customer responses.
• Employment
  o How many County residents are being displaced by workers coming into our county?
  o The gender wage gap. Would be helpful to better understand full time, part time, hourly statistics.
• Substance Abuse
  o More data is needed to understand.
• Education
  o Hispanic vs. white ethnicity.
  o Breakout Associate Degreed vs. some college.
  o How many of the bachelor’s degreeed individuals found work in their major?
  o Does the data reflect credentials and skilled trades certifications?
• Technology
  o What are the needs of customers?
• Subsidized Housing
  o Need to conduct a housing study to better understand priorities.
  o Fact of rents averaging $450-$750.
• Transportation
  o Cost of car insurance.
  o Why are people traveling out county for low wages?

QUESTION #4

Based on the data to date, where can community action collaborating with community partners, have the greatest impact and what recommendations do you have?

Improve the culture among providers.
  o Send staff to community and collaboration partner meetings.
  o Create a “211” type office.
  o Partner/share clients and space to better utilize funds. Look at the Raise Up program.

• Expand programs
  o Utilize a train the trainer approach to maximize resources.
  o Create a Community Operations Team. Look at “Every Door is the right door” training in September.
• Increase awareness
  o Increase marketing and outreach efforts.
  o Share CAA data to increase awareness.

• Transportation
  o Need county-wide transportation.

• Technology
  o Maximize technology classes.

• Housing
  o Conduct a comprehensive housing study.
HILLSDALE COUNTY COMMUNITY FORUM

COMMUNITY ACTION AGENCY HILSDALE OFFICE
HILSDALE, MICHIGAN
MAY 23, 2016

OVERVIEW

31 participants representing local business, non-profits, faith-based and government joined representatives of CAA JLH and the Hillsdale office the morning of May 23, 2016.

Representation consisted of:
- 16 Community Based representatives
- 4 Faith Based representatives
- 6 Education representatives
- 1 Private representative
- 5 Public representatives
* Individual is in more than one category.

11 Staff from the Lenawee program were also in attendance.

The Community Forum included a welcome by CEO Toby Berry followed by a comprehensive data presentation by Kate Martin on the state of poverty in Jackson County. Following the presentation the audience, seating at one of 6 tables, discussed and identified key messages, priorities and recommendations for four questions. The following document details a summary of group feedback

SUMMARY OF RESPONSES:

QUESTION #1

*Based on the presentation data what key messages emerge relative to the state of poverty in Hillsdale County?*

- Health insurance
  - Co pays, supplemental.

- Eligibility requirements
  - Stability of assistance.
Poverty is not improving
- Particularly southern Hillsdale County.
- The low priority items ranked by customers are actually what is needed most to move out of poverty.
- Those in poverty lack education, earnings and knowledge of available programs.

Transportation
- Poor are driving 50 miles to work for employment.
- Impacts by auto upkeep costs, insurance, gas, lack of driver licenses.

Childcare is needed, particularly for 2\textsuperscript{nd} and 3\textsuperscript{rd} shift.

Drug abuse
- Drug abuse is not seen as serious an issue by customers as it is public perception.

Jobs
- Often require drug testing and this is a barrier.
- Distance/wage of available jobs does not yield stability.

Housing issues
- Must include considerations of cost of utilities, insurance, safety, affordability, access to rentals, etc.

Food Needs.

QUESTION #2

Based on the study, what would appear to be the most critical conditions that need to be addressed to help move individuals to greater self-sufficiency?

- Transportation.

- Education
  - Literacy.
  - Early intervention.
  - Access to affordable education.
  - College educated jobs.
  - Skilled trades programs.

- Mentoring
  - Life skills.
  - Marriage.
Does the system allow/support lower divorce rate?

- Mental Health.
- Food.
- Childcare.
- Utilities.
- Employment
  - Hands-on training needed.
  - Drug testing a barrier.
- Substance Abuse
  - Marijuana is not seen as an issue by customer respondents.
- The changing mindset of clients
  - Future thinkers.
  - Generational poverty.
- A need for awareness of opportunities.

**QUESTION #3**

*From your perspective, what data emerged that you find curious, surprising and/or potentially calling for further study?*

- Health care: priority vs. need.
- Mental health.
- Daycare
  - The lack of daycare.
- Housing
  - The amount of subsidized housing.
- Substance abuse
  - The lack of customer recognition as a factor.
  - Medical card.
  - Impact on employment opportunities.
• Disabilities  
  o Have fixed incomes.  
  o Lack resources.  

• Employment  
  o The need for soft skills.  
  o Projected jobs in region – low wage.  
  o Why going out of HSD?  
  o Impact of turnover.  
  o The wage gap – men vs. women.  

• Dropping Birthrate  
  o Contributes to showing a decrease of children in poverty.  

• Food Stamps.  

• Homelessness  
  o Need a definition.  

• Generational poverty  
  o Youth are not viewed as a problem.  

• Divorce Rate  
  o Co-habitation reinforced due to court ordered restrictions on 10pm-6am relationships?  

QUESTION #4  

Based on the data to date, where can community action collaborating with community partners, have the greatest impact and what recommendations do you have?  

• Create a network of Information/educational service providers  
  o Listserves, websites.  
  o Utilize resources such as the library.  
  o Collaborate - CTE-CAA need to become a member partner.  

• Increase the awareness/educate on poverty.  
  o Increase efforts around subsidized housing.  
  o Expand the Getting Ahead program into the schools.  
  o Need to educate the community on what a CAA client looks like.
• Follow the client after the service to better understand results/needs.

• Medicaid/Uninsured.

• Access
  o Create a one-step outreach site offering diverse programs and services in one site.

• Mental health.

• Substance abuse.

• Increased job awareness
  o Collaborate on workforce development opportunities.
  o Identify any missing stakeholders that need to be brought into the collaborations.
CUSTOMER FOCUS GROUPS

HILLSDALE COUNTY OVERVIEW & FINDINGS

The first of three customer focus groups was held on Monday September 19, 2016, in the Auditorium of the Hillsdale offices of CAA JLH. 17 people were in attendance. The session was conducted from 11:30AM-1:00PM with a luncheon provided for customers. Sign in sheets noting name and programs customers received services from were used for tracking attendees. Rebecca Kraus, President of Rebecca Kraus & Associates facilitated the focus group. A total of 6 questions were posed to the group, with answers captured on flipcharts. Literature on agency service programs was available for attendees.

The program kicked off with a welcome and introductions of customers in attendance by Maxine Vanlerberg, Director of the Hillsdale office. Maxine asked each customer to share which programs they had experience in receiving support from. (Note Services list below.) She also shared the purpose of the focus group and thanked the audience for their participation.

Rebecca then explained that no responses were tied to an individual (anonymous) and that she needed their help in providing the clearest picture of how the agency performed and how to best address customer need. She explained the creation of recommendations and an action plan that would directly result from their feedback and the appreciation she also had for their time and attention.

The questions, feedback and summaries follow below.

Services

Participants self-declared receiving services from the following programs. Note number of respondents is shown in parentheses:

- Early Head Start (6) including Bailey and Pittsford locations
- Getting Ahead (3)
- Yoga Tots (1)
- Veterans’ Assistance/Low income housing (5)
- Emergency & Supportive Housing (4)
- Permanent Support Housing (Heritage) (2)
- CDBG – Weatherization/Home Repairs (1)
- The Opportunity Program
• Utilities Assistance (2)
• Tax Assistance VITA (1)
• Home Buyer class (1)
• Reading Program (1)
• Proud Fathers class (1)
• Variety of Children’s Programs & In Home Schooling

Experiences in CAA Service Delivery

The audience was overwhelmingly positive in praising CAA and the Hillsdale office on their experiences securing assistance. Many employees were specifically named for special attention during the session. Employees were described as respectful, positive and going above and beyond to help, including providing cell phone numbers, prompt responses and providing clear, step by step instructions and support.

When pressed, the audience had no negative feedback except for the experiences of one customer with a Weatherization contractor. She was currently attempting to have several issues addressed with her completed home repairs and stated she was unable to get assistance with her problems.

Hopes & Dreams

Service employees are highly conscious that the aspirations and definitions of success they may individually possess are not necessarily the same for their customers. To more clearly understand the hopes and dreams of their customers CAA JLH decided to specifically ask that question during customer focus groups.

When the group was posed the question, “What are your hopes and dreams for the future?” they seemed baffled by the question. When rephrased as “What needs, if addressed would most increase the probability of achieving those hopes and dreams?” the audience responded with:

• Scholarships for college.
• GED Programs.
• Greater awareness of agency and other institutions available programs.
• Employment opportunities providing a living wage that would include customized jobs for the disabled.
• Improved job assessment methods of candidates, identifying their unique strengths and competencies, similar to the state of Florida.
• Increased staffing for agencies (DHS Michigan Rehabilitative Services was named) to place more people in jobs.
• Employer job pools where employers work with employees to find the right fit for the company and individual.
• The need for additional services for Veterans and the disabled.
• Childcare services – customer spoke of losing job as she missed too many days of work due to illness of children and lack of childcare.
• Education of children- one customer pointed out the waiting list for Early Head Start and Head Start programs.
• Gas vouchers to help people to afford to seek work/drive to work.
• Auto insurance assistance – cost of insurance is prohibitive.
• Ability to cover increasing rental costs. One customer mentioned monthly rents are $600 plus and this takes a huge portion of their monthly budget.
• Access to more affordable housing and home ownership.
• Assistance in qualifying for home ownership.
• Access to shared housing units to provide homes for those in need.
• Help with dental care.
• Assistance with medical needs and special treatments. It was stated that Medicaid patients are limited to access for treatments, care. It was believed that if over 60 certain services were not accessible.
• Assistance for males. It was acknowledged by the audience that women and children have far greater access to services and assistance than males, including emergency housing. This leads to families being split up.
• Elimination in the “gaps” in healthcare coverage with the challenge of being “too young or too old.”
• Food vouchers at stores where it is perceived one receives far more for their money. The audience mentioned the desire to be able to have the agency have a contract with the local Walmart, etc. as vs. smaller stores where prices are high.
• Greater assistance with drug addiction issues.
• Community gardens providing greater access to healthy foods.
• CPR and first aid classes for adolescents/teenagers so they might work as babysitters.
• Allowing of pets and therapy animals by all rental and housing owners/companies.

Driver’s Licenses

During the Spring 2016 community forums, customer survey data showed a difficulty in securing a driver’s license. CAA JLH wanted to better understand this finding and consequently the customer audience was asked for their experiences.

Customers indicated that seeking a driver’s license requires the expenditures of drivers training, testing, permit and licensing fees and auto insurance. These alone, irrespective
of access to a vehicle appear to be real limiters to many people, dissuading them from seeking a driver’s license.

Distance Traveled For Employment

During the Community Forums data revealed that customers were routinely driving 50+ miles from their communities to seek employment. The Agency wanted to better understand why. A final question asked for insight into this finding and the audience identified the lack of jobs they were skilled for, accepting the first job offered (after series of rejections), as well as the belief that employers do not hire back employees they may have previously let go. Additionally, the belief was shared that employers “know who was let go/who not to hire” which taints opportunities in the community for customers.

The focus group concluded with the distribution of $10 per attendee and the joint thanks of the facilitator and agency representatives.
LENAWEE COUNTY OVERVIEW & FINDINGS

The second of three customer focus groups was held on Tuesday September 27, 2016, at the River Raisin Room, Human Services Building, Adrian, Michigan. 35 people were in attendance. The session was conducted from 4:30PM-6:00PM with boxed dinners provided for customers. Sign in sheets noting name and programs that customers received services from were used for tracking attendees. Rebecca Kraus, President of Rebecca Kraus & Associates facilitated the focus group. A total of 6 questions were posed to the group, with answers captured on flipcharts. Literature on agency service programs was available for attendees.

The program kicked off with a welcome by Rebecca. She shared the purpose of the focus group and thanked the audience for their participation.

She then explained that no responses would be tied to an individual (anonymous) and that she needed their help in providing the clearest picture of how the agency performed and how to best address customer need. She explained the creation of recommendations and an action plan that would directly result from their feedback and the appreciation she also had for their time and attention.

The questions, feedback and summaries follow.

Services

Participant’s self-identified the services received from the following programs. Note the number of respondents is shown in parentheses:

- Getting Ahead (19)
- Individual Development Account (IDA) (7)
- Tax Assistance (VITA) (8)
- Utilities Assistance (11)
- CDBG – Weatherization/Home Repairs (11)
- Women, Infant, Children Services (WIC) (5)
- Complete Approach to Self Sufficiency Program (CASS) (13)
- Financial Stability Program (FS) (12)
- Basic Budgeting Program (BB) (6)
- Foreclosure Counseling (FC) (6)
- Home Buyer Education (HBE) (6)
- Support Services for Veteran Families (SSVF) (1)
- Mortgage Assistance (1)
Experiences in CAA Service Delivery

The audience was again overwhelmingly positive in praising CAA and the Adrian office on their experiences securing assistance. Many employees were specifically named for special attention during the session. As with the Hillsdale focus groups, participants described agency employees as respectful, positive and going above and beyond to help, staying additional hours to resolve problems, solving problems for customers that in one case had gone on for over two years, provided cell phone numbers, prompt responses and clear, step by step instructions and support. (Indeed the audience was so appreciative of the agency’s assistance and kind treatment that customers stayed after the session to share more success stories and “above and beyond” actions by employees.)

A participant did believe that some current or prospective customers have anxiety with the volume of paperwork and the intrusiveness of personal information needed to participate in the Getting Ahead program. This individual also indicated that challenges with program participation occurred due to a lack of transportation to sessions as well as a lack of daycare. Other comments indicated similar feelings relative to the volume of information and redundant paperwork needed for Tax Assistance services. Another individual commented that he/she had to wait two months for a Utility Assistance appointment. Finally, one participant stated she had initially been treated “rudely” by a Foreclosure representative but upon reporting the incident was switched to another employee and that the service experience has been positive since that time.

Hopes & Dreams

As stated in the other focus group reports, agency employees are highly conscious that the aspirations and definitions of success they may individually possess are not necessarily the same for their customers. To more clearly understand the hopes and dreams of their customers CAA JLH decided to specifically ask that question during customer focus groups.

When the group was posed the question, “What are your hopes and dreams for the future?” they again seemed baffled by the question. Several customers cited:

- Having one’s own home. Habitat House was mentioned by several customers.
- Not having to pay property taxes on a home.
- Help and support with domestic violence issues.
- Financial freedom -Several customers spoke of the financial freedom they attained through the Getting Ahead Program and Budgeting classes. Personal,
inspirational stories that spoke highly of these programs and the dramatic differences brought to their lives were shared. People spoke of the pride of having a savings account and the increase in their personal confidence, optimism and growing control over their lives.

- The cost of healthcare and help with budgeting for associated expenses.

In an effort to gather more information on this topic, the facilitator asked, “What needs if addressed would most increase the probability of achieving these hopes and dreams?” The audience responded with (note list is not by priority):

- Budgeting assistance.
- The Getting Ahead Program.
- The Home Buyer Program.
- Financial Stability classes.
- Domestic Violence support.
- Providing a venue for people to share their stories such as this focus group, helping people see and feel that they are not alone.
- Providing a venue such as this gathering to exchange ideas and information and to learn from each other.
- The CASS Program.
- Assistance with health care and the cost of co-pays, inadequate health insurance.
- Prescription medicine financial and paperwork assistance.
- The need for emergency housing for those with no children or people in their 50-60’s. One customer spoke of losing his/her job, having children and not being able to secure housing support.
- Assistance with water bills.
- Assistance in dealing with local slum lords.
- The need for childcare resources so that customers can attend classes.
- The need for agencies and churches to work more collaboratively together to help those in need.

Customers also shared that churches are often resources for help as well as naming True North as an agency that provides electrical utility assistance.

**Driver’s Licenses**

During the Spring 2016 community forums, customer survey data showed a difficulty in securing a driver’s license. CAA JLH wanted to better understand this finding and consequently the customer audience was asked for their experiences.
Customers provided the following insights into barriers in securing a license:

- The cost of licensing including the cost of purchasing a copy of one’s birth certificate.
- The cost of drivers training for those younger than 18 years of age. Customers pointed out training can cost $300 and that this training in years past had been offered for no cost through the school districts. Not having a driver’s license contributes to younger people not being able to seek employment, creating more free time and the temptation to get into trouble.
- The cost of the written Michigan drivers test.
- The requirement to own a street legal car.
- The high cost of automobile insurance.

Attendees spoke of the impact of not having a driver’s license in a community where taxis are expensive and there is no mass transportation. This prevents them from access to stores such as Walmart where goods are more reasonably priced and limits them to shop at more expensive local convenience stores, etc.

**Distance Traveled For Employment**

During the Community Forums data revealed that customers were routinely driving 50+ miles from their communities to seek employment. The Agency wanted to better understand why.

Customers indicated that this situation was due to the following factors:

- The impact of many small factories closing. In past years these businesses represented good employment and living wages.
- Relocation of companies out of Adrian. One customer spoke of having to drive to Dundee (approx. 25 miles one way), works 7 days a week, and as the family has one car the small children make the trek each day with two round trips so that the vehicle can be used by the other parent.
- Higher pay in some communities requires additional driving. Several customers cited that pay is higher in Ann Arbor than Tecumseh.
- A lack of local business tolerance/understanding of conditions such as ADHD. It was indicated that these individuals sought companies where the business was open to giving him/her a chance and work with their individual challenges.

One customer stated she sacrificed a good paying job out of family needs to be closer to home.

The focus group concluded with the distribution of $10 per attendee and the joint thanks of the facilitator and agency representatives.
JACKSON COUNTY OVERVIEW & FINDINGS

The third and final CAA JLH community needs assessment customer focus group was held on Friday September 30, 2016, at the conference room of the Jackson office of CAA JLH, Jackson, Michigan. 19 people were in attendance. The session was conducted from 11:30AM-1:00PM with a deli lunch provided for customers. Sign in sheets noting name and program the customer participated in were used for tracking attendees. Rebecca Kraus, President of Rebecca Kraus & Associates facilitated the focus group. A total of 6 questions were posed to the group, with answers captured on flipcharts. Literature on agency service programs was available for attendees.

The program kicked off with a welcome by Rebecca. She shared the purpose of the focus group and thanked the audience for their participation.

She then explained that no responses would be tied to an individual (anonymous) and that she needed their help in providing the clearest picture of how the agency performed and how to best address customer need. She explained the creation of recommendations and an action plan that would directly result from their feedback and the appreciation she also had for their time and attention.

The questions, feedback and summaries follow below.

Services

Participant’s identified receiving services from the following programs. Note the number of respondents is shown in parentheses:

- Getting Ahead (3)
- MEAP and Summer Fuel Utilities Assistance (4)
- Head Start Program (3)
- Early Head Start Program (7)
- Support Services for Veteran Families (SSVF) (4)
- Emergency Services (1)
- Housing (1)

Experiences in CAA Service Delivery

As with the other two focus groups, the audience was again overwhelmingly positive in praising CAA and the Jackson office on their experiences securing assistance. Many employees were specifically named for special attention during the session. Participants described agency employees as respectful, positive and going above and beyond to
help, staying additional hours to resolve problems, providing cell phone numbers, prompt responses and clear, step by step instructions and support. Customers also spoke of the timeliness of decision making and the overall speed of responsiveness. Customers appreciated not being “talked down to” and being able to talk directly to “a human being.” Several said that interactions felt like dealing with people who personally understood the situation and feelings of the customer, seeming to know what one was going through. It was mentioned that if the agency employee did not know the answer they would find out and actually followed through – getting back to the customer. Overall, customers spoke of “fewer hoops” to jump through for services as well as appreciated transportation services that were available.

**Hopes & Dreams**

As stated in the other focus group reports, agency employees are highly conscious that the aspirations and definitions of success they may individually possess are not necessarily the same for their customers. To more clearly understand the hopes and dreams of their customers CAA JLH decided to specifically ask that question during customer focus groups.

When the group was posed the question, “*What are your hopes and dreams for the future?*” customers initially seemed confused by the question. Several customers ultimately named:

- Shelter and reducing homelessness.
- Financial stability (defined by one person as taking care of everything on my own without assistance.)
- An education.
- Employment that creates stability as versus working 3-4 jobs.
- Being able to get “ahead.”

In an effort to gather more information on this topic, the facilitator asked, “*What needs if addressed would most increase the probability of achieving these hopes and dreams?*” The audience responded with (note list is not by priority):

- Access to housing. It was suggested that homes being torn down in the city be repaired and provided to the homeless.
- Simplify the services process.
- Make program information and requirements more understandable.
- Provide assistance/access to computers for application, updates, etc.
- Provide assistance to parents with learning disabilities with hands on parenting classes.
- Reassess the definition of homelessness. A story was shared of a person staying in a house of 15 people because she cannot secure assistance.
- Reassess the guidelines for what is considered poverty and what conditions qualify for help with services. (A story was shared of a man with 6 children who cannot receive assistance as his income is on the borderline but not considered impoverished. The family needs help with home repairs, etc. but do not qualify and can’t afford to make them on their own.)
- Reduce the number of people “gaming” the system, securing services when they could afford them while those in real need are denied.
- Re-establish an in-school based Head Start program.

**Driver’s Licenses**

During the Spring 2016 community forums, customer survey data showed a difficulty in securing a driver’s license. CAA JLH wanted to better understand this finding and consequently the customer audience was asked for their experiences.

Customers provided the following insights as to challenges in securing a license:

- The number of DUI’s an individual had.
- Previous driving without a license tickets and court costs.
- Cost of drivers training classes for those under 18 years of age.
- Passing the road exam and parallel parking difficult for some disabled individuals.

**Distance Traveled For Employment**

During the Community Forums data revealed that customers were routinely driving 50+ miles from their communities to seek employment. The Agency wanted to better understand why.

Customers indicated that this situation was due to the following factors:

- The impact of many small factories closing. In past years these businesses represented good employment and living wages.
- The loss of local jobs such as at Kmart (closing in Jackson), restaurants, etc.
- Higher pay (example of $12 hr.) in some communities is worth the additional driving.
- The requirement of a GED for many jobs. One customer said it was difficult to find time to study when they were working multiple jobs.
• A former felony on one’s record prohibits employment opportunities so people drive where they can find work.

The focus group concluded with the distribution of $10 per attendee and the joint thanks of the facilitator and agency representatives.
EMPLOYEE FOCUS GROUP

On November 22, 2016, employee representatives of the agency met with Kate Martin and Rebecca Kraus to be updated as to the customer focus group findings and observations gathered during the three sessions held in September 2016.

Following introductions, the facilitators overviewed the process:

- Three 90-minute customer focus groups held in Hillsdale, Adrian and Jackson.
- Same 6 questions asked of each group:
  1. Services received by customers
  2. Customer experience working with CAA JLH
  3. Customer hopes and dreams
  4. Achieving customer hopes and dreams (needs)
  5. Perspective on driver’s license accessibility
  6. Perspective on transportation/distance to work

Customer Focus Group Profile

The customer focus group profile was comprised of:

- Total of 71 customers: Hillsdale, 17; Adrian, 35; Jackson, 19.
- Services/ Programs Used:
  - Getting Ahead – 25
  - Summer Fuel, Utilities Assistance - 17
  - CASS – 13
  - Early Head Start - 13
  - Financial Stability class – 12
  - Weatherization – 12
  - SSVF – 9
  - IDA - 7
  - Home Buyer Program – 7
  - Basic Budgeting class – 6
  - Foreclosure Counseling- 6
  - WIC – 5
  - Housing – 3
  - Head Start – 3
  - Emergency Services, Mortgage Assistance, Yoga Tots, Reading program, all named 1 time.
Customer Experience

Overall, the customer experience as described by attendees across the three agencies was:

- Overwhelmingly positive.
- Employees were described as respectful, caring, positive, empathetic and understanding of situations as if they had experienced it themselves.
- Appreciation was expressed for never being “talked down to” or judged and treated as “a human being.”
- Numerous stories of employees who went above and beyond to aid the customer including, staying late/non-office work hours, providing personal cell phone numbers, etc. were shared to the facilitator.
- Customers noted “fewer hoops” to jump through for services overall as compared to other agencies.
- Overall, the staff was described as prompt and responsive, often pre-anticipating needs and taking the initiative to resolve or head off a problem or barrier. Decision making was portrayed as efficient and timely.
- One participant noted anxiety caused by volumes of required paperwork, specifically for the Getting Ahead and Tax Prep programs. This received some additional audience support.
- One participant stated waiting two months for a Utility Assistance appointment.
- One participant said transportation to the agency was an issue in seeking services.
- One participant named the lack of available childcare as an issue in seeking services.

Hopes and Dreams

The facilitator shared her experiences and data gathered during presentation of the next question relative to customer hopes and dreams. Customers were initially appeared baffled by the question and struggled to answer. Responses from the audiences were:

- Having one’s own home, shelter.
- Habitat House was mentioned by several customers.
- Reducing homelessness.
- Having an education. Employment that creates stability.
- Being able to “get ahead.
- Not having to pay property taxes on a home.
- Help and support with domestic violence issues.
- Financial stability/freedom -Several customers spoke of the financial freedom they attained through the Getting Ahead Program and Budgeting classes. Personal, inspirational stories that spoke highly of these programs and the dramatic differences brought to their lives were shared. People spoke of the pride of having a savings account and the increase in their personal confidence, optimism and growing control over their lives.
• The cost of healthcare and help with budgeting for associated expenses.

In an attempt to gather further insight, the facilitator modified the question and asked:

“What needs if addressed would most increase the probability of achieving these hopes and dreams?”

The facilitator noted that each community was unique in its perspectives and provided the employee audience participants a breakout document of each community’s responses to the question. The following is a complete list of all factors, uncategorized by community.

• Budgeting assistance.
• The Getting Ahead Program.
• The Home Buyer Program.
• Financial Stability classes.
• Domestic Violence support.
• Providing a venue for people to share their stories such as this focus group, helping people see and feel that they are not alone.
• Providing a venue such as this gathering to exchange ideas and information and to learn from each other.
• The CASS Program.
• Assistance with health care and the cost of co-pays, inadequate health insurance.
• Prescription medicine financial and paperwork assistance.
• The need for emergency housing for those with no children or people in their 50-60’s. One customer spoke of losing his/her job, having children and not being able to secure housing support.
• Assistance with water bills.
• Assistance in dealing with local slum lords.
• The need for childcare resources so that customers can attend classes.
• The need for agencies and churches to work more collaboratively together to help those in need.
• Simplify the services process.
• Make program information and requirements more understandable.
• Provide assistance/access to computers for application, updates, etc.
• Provide assistance to parents with learning disabilities with hands on parenting classes.
• Reassess the definition of homelessness. A story was shared of a person staying in a house of 15 people because she can’t secure assistance.)
• Reassess the guidelines for what is considered poverty and what conditions qualify for help with services. (A story was shared of a man with 6 children who cannot receive assistance as his income is on the borderline but not considered.
impoverished. The family needs help with home repairs, etc. but do not qualify and can’t afford to make them on their own.)
• Reduce the number of people “gaming” the system, securing services when they could afford them while those in real need are denied.
• Re-establish an in-school based Head Start program.
• GED Programs.
• Greater awareness of agency and other institutions available programs.
• Employment opportunities providing a living wage that would include customized jobs for the disabled.
• Improved job assessment methods of candidates, identifying their unique strengths and competencies, similar to the state of Florida.
• Increased staffing for agencies (DHS Michigan Rehabilitative Services was named) to place more people in jobs.
• Employer job pools where employers work with employees to find the right fit for the company and individual.
• The need for additional services for Veterans and the disabled.
• Childcare services – customer spoke of losing job as she missed too many days of work due to illness of children and lack of childcare.
• Education of children- one customer pointed out the waiting list for Early Head Start and Head Start programs.
• Gas vouchers to help people to afford to seek work/drive to work.
• Auto insurance assistance – cost of insurance is prohibitive.
• Ability to cover increasing rental costs. One customer mentioned monthly rents are $600 plus and this takes a huge portion of their monthly budget.
• Access to more affordable housing and home ownership.
• Assistance in qualifying for home ownership.
• Access to shared housing units to provide homes for those in need.
• Help with dental care.
• Assistance with medical needs and special treatments. It was stated that Medicaid patients are limited to access for treatments, care. It was believed that if over 60 certain services were not accessible.
• Assistance for males. It was acknowledged by the audience that women and children have far greater access to services and assistance than males, including emergency housing. This leads to families being split up.
• Elimination in the “gaps” in healthcare coverage with the challenge of being “too young or too old.”
• Food vouchers at stores where it is perceived one receives far more for their money. The audience mentioned the desire to be able to have the agency have a contract with the local Walmart, etc. as vs. smaller stores where prices are high.
• Greater assistance with drug addiction issues.
• Community gardens providing greater access to healthy foods.
• CPR and first aid classes for adolescents/teenagers so they might work as babysitters.
• Allowing of pets and therapy animals by all rental and housing owners/companies.
Hopes and Dreams... How can CAA JLH best serve the customer?

Building on the previous data gathered from customers, the facilitator then asked the employees how they can best see CAA JLH addressing customer needs in the future. The employees summarized observations as:

- Clients are recognizing importance of education.
- There is a growing voice of customers relative to policies, and having their voices heard.
- There are unmet needs – housing, childcare and transportation to employment.
- There is a lack of self-esteem in women supporting the family and men who lose their jobs.
- A discrepancy between jobs available and perception seems to exist.
- There is a lack of transportation to out-city Jackson, other communities.
- There is a lack of childcare and transportation to attend classes.
- Need an equivalent of an IDA program for getting a car (do have in Lenawee).
- The agency needs a program to assist in car repairs cost.
- The agency needs to use incentives like gas cards to attract customers to classes.
- Provide access to computers at sites to do job applications or resumes at the same sites where classrooms are. This may build a connection to the building and to attending actions there.
- Continually educating ourselves so we can best explain to our clients.
- Expand classes like Getting Ahead to those areas that lack transportation - (out cities, etc.)
- Utilize customers testimonials – social capital – to get the attention and desire of customers to make the commitment.
- Building connection is a huge factor in a success customer relationship.
- People will act when they are ready.
- Having had taken classes as employees lets us speak and encourage customers to do so. Trust in us translates to possible greater participation.

Customer Driver’s License Accessibility Barriers

The facilitators shared data showing that there were indications of a number of barriers to customers procuring their driver’s license. The following customer feedback relative to these barriers are:

- The cost of licensing including the cost of purchasing a copy of one’s birth certificate.
- The cost of drivers training for those younger than 18 years of age. Customers pointed out training can cost $300 and that this training in years past had been offered for no cost through the school districts. Not having a driver’s license contributes to younger people not being able to seek employment, creating more free time and the temptation to get into trouble.
• The cost of the written Michigan drivers test.
• The requirement to own a street legal car.
• The high cost of automobile insurance.
• The number of DUI’s an individual had.
• Previous driving without a license tickets and court costs.
• Passing the road exam and parallel parking difficult for some disabled individuals.
• Lacking a license limits options for shopping, impacting purchase costs.

Customer Feedback Relative to Distance Driven to Work

Assessment of customer data also showed surprising numbers as to the distance customers were driving to find work. This question was posed to customers in each of the three focus groups and subsequently shared in the employee forum. Reasons for driving up to 50 miles to seek/find work were identified by customers as:

• Accepting the first job one was offered (after a series of rejections.)
• Perception that some local employers do not hire back individuals who have left the company.
• The impact of many small factories closing. In past years these businesses represented good employment and living wages.
• Relocation of companies outside of the community.
• The loss of local jobs such as at Kmart (closing in Jackson), restaurants, etc.
• Higher pay (example of $12 hr.) in some communities is worth the additional driving. The requirement of a GED for many jobs. One customer said it was difficult to find time to study when they were working multiple jobs.
• A former felony on one’s record prohibits employment opportunities so people drive where they can find work.
• A lack of local business tolerance/understanding of conditions such as ADHD. It was indicated that these individuals sought companies where the business was open to giving him/her a chance and work with their individual challenges.

Employees were then asked how the agency could best impact this situation.

Suggestions were:

• Encourage customers to work off fees owed to state as an option for drivers license
• Increase access to child care.
• Increase advocating efforts for our clients, including accompanying them.
• Share information as to who is hiring, posting openings, newspapers.
• It was noted that some believe temp agencies monopolize positions.
Health Insurance Observations

Employees were asked to share their suggestions for further addressing the gaps in health care assistance available to customers. They suggested:

- Help is needed with deductibles.
- Offer more education on when parents need to/don’t need to go to the ER (in Hillsdale AER is the main “go to” point of service.)
- Educate customers on the cost of health care choices and relative impact.
- Educate clients relative to prescription programs, cost, etc.
- Increase customer knowledge of applying, staying on Medicaid
- Provide Information on penalties for not being insured.
- Host a medical advocacy class.
- Educate staffs on the DHHS process so we can educate our customers as well as payment plans and the 180-day window to pay a medical bill.

Financial Literacy Observations

- Employees were then asked to share their suggestions for further addressing how to increase the agency’s financial literacy education efforts. They suggested:
- People need to be ready to get the value. To move a person they have to be out of the crisis mode first; the customer can’t be in crisis and respond.
- Personalize the customer experience. The greater the personalization, seeing employees working in several places themselves shows them we can relate to their situations.
- Look for teachable moments to further awareness, example being turned down.
- Increase discussions with customers on the household budget and the impacts of tobacco and alcohol.
- Take the opportunity at tax season if refund coming) to further educate.
STRATEGY RECOMMENDATIONS

Overview:
On January 19, 2017, representative staff of CAA Jackson Lenawee Hillsdale met in a 7-hour session to review all data gathered during the course of the Community Needs Assessment project and develop final recommendations. The agenda of the session appears on page 2. The following detail highlights the assessment and recommendations of the planning team.

The January 19th meeting followed an early-January 2017 webinar hosted by Community Action lobbyist David Bradley. The following New Congress Update captures the planning teams impressions, key messages and potential impacts emerging from Mr. Bradley’s presentation on the incoming Trump Administration. Following this segment, facilitators Rebecca Kraus & Kate Martin led the group through a discussion identifying conclusions relative to program and process gaps, opportunities and finally recommendations for action. The findings were as follows:

What Are Your Initial Impressions, Key Messages You’ve Gleaned and Potential Impacts of What You Have Heard From The New Congress Update?

Summary:

- Look at opportunities- don’t give into emotions.
- There is a role for CAA to lead: smart, strategic.
- Focus in on our values- not the fears – having the same message.

Programmatic Needs & Gaps Relative to Learnings from the Needs Assessment

- The drug issue is a bigger issue than customers believe.
- Job training is a huge deficit. There is a need for more on the job training, access to education to secure jobs.
- There is a lack of transportation and failure to pass drug screening. These are barriers to hiring.
- There is a need for affordable senior housing, repair dollars. Money is going primarily to urban rather than rural recipients.
- There are some untapped aging in place opportunities.
- The senior demographic is the fastest growing in this region.
- There is a gap for people not meeting the definition of homelessness but need housing and are sharing space or bouncing from site to site. This need is currently unfunded.
• There is an opportunity to work with landlords in more of a collaborator intermediary role.
• Some children are left with just anyone – child abandonment.
• The ongoing local bedbug infestation impact in shelters and housing is significant. Education? Funding?
• Opportunity for education of the tenant, landlord responsibilities (to avoid being on a ban list).
• There is a housing gap.
• There is a need for increased education on programs we offer with our customers.
• There are opportunities for follow up after visit- basic needs.
• There is a driver’s license challenge with the cost and lack of access to a working vehicle.
• There is a staffing shortage with a lack of qualified teachers for HS, EHS.
• We have some communication channel breakdowns (tuition $, etc.) due to distributed staff, some tunnel thinking to one’s own program.

Process Needs & Gaps Relative to Learnings from the Needs Assessment

• We need to strengthen our communication channels internally and externally.
• There is a need for repetition of message, in the home, with new staff (ever-changing) and at same time we overwhelm our clients with information. There is a need for more memorable “stick to it” experiences.
• We need to increase our connectedness with the customer.
• We need to increase the explanation and the “why” of why you are asking the customer for data.
• Use the faith-based community collaborations to reach people and to educate the faith community on what we do. They can help their parish.
• Investigate reducing redundancy of paperwork through electronic use.
• There is a need for more root cause correction of our systems for real improvement.
• We need to have regular reviews of what we are doing to ask ourselves does it still fit? Then we need to realign as determined.
• Getting Ahead program gaps: We need money for staffing and incentives to get them in the door. Another benefit is the bonding (church/brotherhood/community) experience,
• Transportation needs to be more door-to-door in Lenawee. Access to jobs, doctors, groceries, everything is critical.
Opportunities/Actions We Should Further Consider:

- Expand the Getting Ahead Program.
  - Set a goal to have every family enter into the GA Program
  - Focus on family preparedness to enter the program
  - Use the GA model to seed other CAA programs with this same approach for consistency and alignment
  - Sell the private sector on the value and show the mission-value alignment with results
  - Build peer group experience into all programs where possible for groups
  - Build a “teaser” module in for individual interactions. This is a paradigm shift.

- Create a talk sheet with ROI for the private sector potential collaborator/funder.
- Take the next step to seek more financial support from the private sector.
- Increase outreach to the faith based sector.
- Identify opportunities in our communities to more greatly collaborate on the need to remove transportation barriers.
- Educate customers on transportation, insurance.
- Create an IDA-type program that would help people afford costs. Cultivate auto shops that would sponsor reasonable car repair. Possibly engage churches in this effort as well. Also look at possibility of creating a share ride concept.
- Provide soft-skills training for navigating situations, employment, handling difficult situations, dressing for interviews.
- Re-establish the relationship with South Central Michigan Works! relative to job training, soft skills to ascertain degree of support available through them. What are they doing and should they be a partner?
- Provide home maintenance/ repair workshops with potential of partnering with Habitat for Humanity.
- Tap into career centers, culinary, vocational centers to provide opportunities for their students to teach or to actually do repairs for needy homeowners.
- Position all our communications with a consistent message of what we are doing to further self-sufficiency.
- Further the building of working relationships with landlords.
- Expand the Credit Counseling Program through securing more funding.
- Conduct community conversations resulting in a plan addressing increasing affordable housing, accessible to our customers, in our communities.
- Be prepared to respond to the changing healthcare environment.
- Build capacity to serve pre-school children through external partnerships.
• We need to always be ready to prove we have an impact and achieve results. Be proactive in telling the story, testimonials with data.

**FINAL RECOMMENDATIONS**

In addition to providing basic needs, CAA will:

Expand the Getting Ahead and Financial Empowerment Programs.

• Address the housing needs identified by customers and stakeholders for affordable, available and quality housing through new programming and or collaborations.

• Identify opportunities in our communities to collaborate on the need to remove transportation barriers.

• Be prepared to respond to the changing healthcare environment.

• Address the need for developing the skills and behaviors needed to obtain and maintain employment through education and partnerships.
# Customer Survey Demographic Data 2015

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<td>511</td>
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<td>358</td>
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<td>66.4</td>
<td>1,083</td>
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<td>622</td>
<td>63.5</td>
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<td>67.5</td>
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<td>1,594</td>
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<td>980</td>
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### Have Debit Card

<table>
<thead>
<tr>
<th></th>
<th>All #</th>
<th>All %</th>
<th>Jackson</th>
<th>Jackson</th>
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<th>Lenawee</th>
<th>Hillsdale</th>
<th>Hillsdale</th>
</tr>
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<tbody>
<tr>
<td>Yes</td>
<td>2,367</td>
<td>66.6</td>
<td>1,017</td>
<td>63.1</td>
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<td>74.4</td>
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<td>596</td>
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<td>1,613</td>
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### Have Pre-paid Card

<table>
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<th>Hillsdale</th>
<th>Hillsdale</th>
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<tbody>
<tr>
<td>Yes</td>
<td>204</td>
<td>6.5</td>
<td>91</td>
<td>5.8</td>
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<td>1,477</td>
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<td>750</td>
<td>90.7</td>
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<td>95.7</td>
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<td>1,568</td>
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<td>827</td>
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### Used in past year?

#### Check cashing

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<th>Jackson</th>
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<th>Hillsdale</th>
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<td>590</td>
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<td>1,590</td>
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<td>838</td>
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#### Payday loan

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<tr>
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<td>774</td>
<td>91.9</td>
<td>577</td>
<td>94.0</td>
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<tr>
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<td>1,586</td>
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<td>842</td>
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#### Money Contributed in Retirement?

<table>
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<tr>
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<th>All %</th>
<th>Jackson</th>
<th>Jackson</th>
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<th>Lenawee</th>
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<th>Hillsdale</th>
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<tbody>
<tr>
<td>Yes</td>
<td>471</td>
<td>14.2</td>
<td>202</td>
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<td>1,159</td>
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#### On-line Capacity

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<th>All %</th>
<th>Jackson</th>
<th>Jackson</th>
<th>Lenawee</th>
<th>Lenawee</th>
<th>Hillsdale</th>
<th>Hillsdale</th>
</tr>
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<tbody>
<tr>
<td>Computer</td>
<td>962</td>
<td>30.3</td>
<td>440</td>
<td>30.9</td>
<td>287</td>
<td>25.4</td>
<td>199</td>
<td>38.9</td>
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<tr>
<td>Smart phone</td>
<td>987</td>
<td>31.1</td>
<td>423</td>
<td>29.7</td>
<td>372</td>
<td>33.0</td>
<td>164</td>
<td>32.0</td>
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<tr>
<td>Both</td>
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<td>129</td>
<td>9.1</td>
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<td>3.0</td>
<td>25</td>
<td>4.9</td>
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<td>1,425</td>
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<td>1,128</td>
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</table>

#### Internet by any device?

<table>
<thead>
<tr>
<th></th>
<th>All #</th>
<th>All %</th>
<th>Jackson</th>
<th>Jackson</th>
<th>Lenawee</th>
<th>Lenawee</th>
<th>Hillsdale</th>
<th>Hillsdale</th>
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<tbody>
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<td>405</td>
<td>31.3</td>
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<td>31.3</td>
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<td>21.8</td>
<td>364</td>
<td>22.3</td>
<td>301</td>
<td>23.3</td>
<td>135</td>
<td>19.7</td>
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<tr>
<td>Yes by both</td>
<td>569</td>
<td>15.1</td>
<td>247</td>
<td>15.1</td>
<td>252</td>
<td>19.5</td>
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<td>8.6</td>
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<tr>
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<td>31.6</td>
<td>501</td>
<td>30.6</td>
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<td>25.9</td>
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<td>1,292</td>
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<td>684</td>
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<td>374</td>
<td>29.5</td>
<td>264</td>
<td>38.8</td>
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<tr>
<td>---------</td>
<td>------</td>
<td>------</td>
<td>-----</td>
<td>------</td>
<td>-----</td>
<td>------</td>
<td>-----</td>
<td>------</td>
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<td>Homeowner</td>
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<td>839</td>
<td>51.5</td>
<td>610</td>
<td>48.2</td>
<td>294</td>
<td>43.2</td>
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<td>Renter</td>
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<td>17.5</td>
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<td>122</td>
<td>17.9</td>
</tr>
<tr>
<td>Other</td>
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<td>1,629</td>
<td>100.0</td>
<td>1,266</td>
<td>100.0</td>
<td>680</td>
<td>100.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Average Rent amount</th>
</tr>
</thead>
</table>

| Rent subsidized | 443 | 21.5 | 242 | 25.4 | 103 | 15.3 | 78  | 22.5 |
| Rent subsidized | 1,616 | 78.5 | 710 | 74.6 | 570 | 84.7 | 269 | 77.5 |
| Total            | 2,059 | 100.0 | 952 | 100.0 | 673 | 100.0 | 347 | 100.0 |

| Number of Moves | 0 | 2,499 | 70.6 | 1,138 | 73.4 | 796 | 66.2 | 454 | 71.4 |
| Number of Moves | 1 | 678  | 19.2 | 272 | 17.5 | 275 | 22.9 | 107 | 16.8 |
| Number of Moves | 2 | 225  | 6.4 | 86 | 5.5 | 85 | 7.1 | 47 | 7.4 |
| Number of Moves | 3 | 88   | 2.5 | 36 | 2.3 | 36 | 3.0 | 15 | 2.4 |
| Number of Moves | 4 | 31   | 0.9 | 11 | 0.7 | 5 | 0.4 | 10 | 1.6 |
| Number of Moves | 5 | 12   | 0.3 | 6 | 0.4 | 3 | 0.2 | 1 | 0.2 |
| Number of Moves | 6 or more | 6 | 0.2 | 2 | 0.1 | 2 | 0.2 | 2 | 0.4 |
| Total            | 3,539 | 100.0 | 1,551 | 100.0 | 1,202 | 100.0 | 636 | 100.0 |

| Food Stamps | 1,640 | 43.3 | 747 | 45.4 | 536 | 41.5 | 295 | 42.8 |
| Food Stamps | 2,145 | 56.7 | 900 | 54.6 | 757 | 58.5 | 394 | 57.2 |
| Total        | 3,785 | 100.0 | 1,647 | 100.0 | 1,293 | 100.0 | 689 | 100.0 |

| County       | 1,697 | 45.2 |
| County       | 1,346 | 35.8 |
| County       | 714   | 19.0 |
| Total        | 3,757 | 100.0 |
Community Needs Survey - 2015

Please answer the following questions by circling the number next to the most accurate answer. Please circle only one answer for questions A to E:

A. Lack of Affordable Housing in this community is a problem because:
1. High rents
2. Credit problems
3. Not enough rentals
4. Not enough good quality housing
5. Too expensive to own
6. Someone in household has criminal record
7. Other __________________________

B. Unemployment is a problem in this community because:
1. Lack of child care
2. Lack of training
3. Not beneficial to work
4. Not enough jobs in the county
5. Lack of transportation to higher wage jobs
6. Criminal record makes it difficult to get work
7. Other __________________________

C. High heating and utility costs are a problem in this community because:
1. Low wages
2. Landlords not paying
3. Poor budgeting by consumers
4. Fuel/utility costs are unpredictable
5. Poorly insulated houses/old appliances
6. Other __________________________

D. Transportation is a problem because:
1. Lack of driver’s license
2. Car not running
3. Insurance costs
4. Gas prices
5. Bus/taxi not accessible
6. Other __________________________

E. In general, do you feel that you are:
1. Better off than 1 year ago
2. Worse off than 1 year ago
3. About the same

F. Is there something that you want to do or are determined to do within the next few years?
________________________________________
________________________________________
________________________________________

G. Please circle 3 of the following areas that are most important to you right now.
1. Having health insurance
2. Further education
3. Getting training for a new job
4. Moving to a better neighborhood
5. Buying a home
6. Reliable transportation
7. Child care
8. Getting a job with better wages
9. Getting a job with benefits
10. Having affordable housing
11. Keeping kids in school
12. Getting help for alcohol or drug addictions
13. Having enough food
14. Keeping utility bills current
15. Having good credit
16. Parenting skills
17. Domestic Abuse
18. Reading, writing and math
19. Other____________________________

H. In your view of the following, which are most important to having a good community (circle 3).
1. Good neighborhood schools
2. Affordable housing
3. Safe streets
4. Neighborhood Convenience stores
5. Recycling available
6. Buildings in good repair
7. Good public transportation
8. Good local library
9. Responsible neighbors
10. Plenty of parks/play areas
11. Strong neighborhood associations
12. Good paying jobs locally
13. Other____________________________

I. Which of the following are missing from your neighborhood? (Circle all that apply).
1. Good neighborhood schools
2. Affordable housing
3. Safe streets
4. Neighborhood Convenience stores
5. Recycling available
6. Buildings in good repair
7. Good public transportation
8. Good local library
9. Responsible neighbors
10. Plenty of parks/play areas
11. Strong neighborhood associations
12. Good paying jobs locally
13. Other____________________________

PLEASE TURN OVER ➔
Page 1 of 2 (January 2015)
We would like to know some general information about you that will help us use the results of this survey. Your identity and answers will be confidential and we are not asking for your name.

1. Culture: (circle all that apply)
   1. Black or African American
   2. Hispanic or Latino
   3. American Indian
   4. White
   5. Asian
   6. Multi Race
   7. Other (Please write)_____________________

2. Sex:
   1. Male
   2. Female

3. Age Group: (circle only one)
   1. 17 and under
   2. 18 - 23
   3. 24 - 44
   4. 60 and over

4. Marital Status: (circle only one)
   1. Married
   2. Divorced/Separated
   3. Never Married
   4. Widowed
   5. Other (Please write)_____________________

5. Schooling, last grade completed:_____

6. County: (circle only one)
   1. Jackson
   2. Hillsdale
   3. Lenawee

7. At CAA for:
   1. Head Start or Early Head Start
   2. VITA
   3. WIC (Lenawee Only)
   4. Housing Assistance
   5. Veteran’s Services
   6. Other (Please write)_____________________

8. Source of Income (Note: If you have more than one source of income, circle all that apply)
   1. Wages
   2. Public Assistance
   3. Child Support
   4. Social Security
   5. Supplemental Security Income (SSI)
   6. Retirement/Pension
   7. Unemployment
   8. Other_____________________

9. Gross Household Income per month (before taxes are taken out)
   1. $200 or less
   2. $201 - $400
   3. $401 - $600
   4. $601 - $800
   5. $801 - $1,000
   6. $1,001 - $1,500
   7. $1,501 - $2,000
   8. $2,001 - $2,500
   9. $2,501 - $3,000
   10. $3,001 - $4,000
   11. $4,001 +

10. Do you have a (circle all that apply):
    1. Checking Account
    2. Savings Account

11. If yes, is your bank/savings balance:
    a. Under $100
    b. $100-$1,000
    c. Over $1,000

12. Have you closed a bank account in the past year?
    Yes    No

13. Do you have a:
    Credit card    Debit card    Pre-paid Card    None

14. Have you used a: (circle all that apply) within the
    last year?
    a. Check cashing store
    b. Payday loan store
    c. None

15. If you are not yet retired, have you put money
    into a retirement plan, through IRA, 401(k), or
    work pension in the last 6 months?
    1. Yes
    2. No

16. Which do you have at home (circle all that apply)?
    a. Computer/tablet
    b. Smartphone

17. Do you have access to the internet at home?
    1. Yes, through computer or table
    2. Yes, through smartphone
    3. No

18. Are you a homeowner or a renter?
    1. Homeowner
    2. Renter
    3. Other
    a. If you own your home:
       How much is your house payment each month? $_____
    b. If you rent your home/apartment:
       How much rent do you pay each month? $_____

19. Is this rent subsidized?
    1. Yes
    2. No

20. How many times have you moved in the
    past year: ______

21. Do you receive food stamps?
    1. Yes
    2. No

22. Do you or your children have health insurance?
    1. Yes
    2. No

23. If you or your children have health insurance,
    what type of insurance do you have? (Note:
    If you have more than one type of insurance,
    circle all that apply)
    1. Medicaid
    2. Insurance from a private company
    3. Medicare
    4. MI Child
    5. Other

(January 2015)

Thanks for your time!