



2021 Community Needs Assessment

Final Report - December 15, 2021

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Introduction

Project Overview

Northwest Michigan Community Action Agency (NMCAA) is a private nonprofit agency providing critical services and supports to the people of Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon and Wexford Counties in Northwest Lower Michigan. NMCAA's vision is "strengthening our communities by empowering people to overcome barriers, build connections and improve their quality of life."

As a recipient of the federal Community Services Block Grant (CSBG), NMCAA is required to conduct a comprehensive Community Needs Assessment (CNA) every three years. The last time NMCAA completed this CNA was in 2018. The CNA process is intended gain input from clients, community members and partners about community strengths, needs, resources and opportunities.

The data gathered from the Community Needs Assessment helps NMCAA determine the role it can play in addressing the needs in its 10-county service area. Data also helps NMCAA determine if current programs and plans are achieving the strategic goals set forth by the Board of Directors and Agency staff.

A large number of Agency staff members, community partners, people living in poverty (both NMCAA clients and others) and other concerned citizens participated in the Community Needs Assessment. NMCAA would like to thank all who participated and all who helped distribute and collect the Community Needs Assessment survey!

"I'm so glad you are providing an opportunity for community members to comment on what they need." – Survey Participant

"I am in a safe and secure space right now and the services you provide have helps get me here! I used NMCAA for home buying and budgeting help, tax preparation and my son was in Head Start when he was younger. Thank you!" – Survey Participant

Glossary of Terms

Throughout this document, the following terms are used:

"The Region" and "Regional" – generally refers to the 10-county service area of NMCAA; occasionally, interviewees and other community stakeholders included reference to neighboring counties that exhibit similar characteristics to the counties in NMCAA's 10-county service area (i.e., are rural, have median incomes below the statewide average, etc.

"Agency" and "The Agency" – when presented in this way refers to Northwest Michigan Community Action Agency

The Project Team – a subset of NMCAA's Results-Oriented Management and Accountability (ROMA) committee who led the work of the Community Needs Assessment in partnership with Avenue ISR, a third-party research and strategy consultancy based within the region

Survey Data – unless otherwise noted refers to a Community Needs Assessment survey conducted in Fall, 2021 by NMCAA with the help of a variety of community partners including the feedback of 1,155 residents of the region

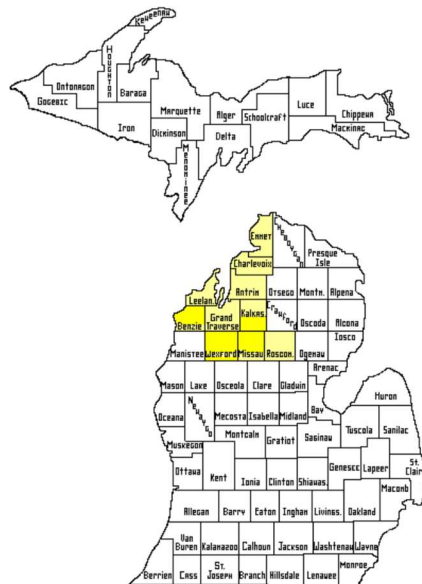
Assumptions

Qualitative and quantitative data used for this Community Needs Assessment were gathered from a variety of sources and using a wide variety of methods. In general, the following assumptions were used in selecting data sources:

- Used the most current data available; where secondary data significantly lags behind 2021, attempted to identify current and credible trend data
- Worked in partnership with multiple other agencies and community groups to gather input from clients, members, constituents and other stakeholders for the widest possible perspective
- Drew conclusions about community needs if possible when multiple data sets (e.g., survey data, secondary data) confirmed a community need
- Emphasized to respondents that their input was both confidential and anonymous so that they would be objective about family, community and NMCAA agency needs

Community Profile

NMCAA's 10-county service area is in rural Northwest Lower Peninsula Michigan and consists of the following counties: Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon and Wexford.



The region is quite beautiful and is characterized by rolling hills, woods and freshwater lakes and streams. For this reason, many parts of the region are popular vacation and retirement destinations. Within any given county there can be a stark contrast between properties and amenities that cater to affluent residents and visitors (often in waterfront communities adjoining Lake Michigan or one of the many inland lakes) within a very short distance from families and communities experiencing poverty, homelessness and other challenges.

This regional character drives the local economy. Approximately 1 in 6 jobs is directly or indirectly related to tourism¹. Regional employment and unemployment can be highly seasonal with unemployment

rates doubling or tripling in the winter months. Winters are harsh, with annual average extreme minimum temperatures between negative 5 and negative 20 degrees Fahrenheit².

The region has a geographic area the size of Connecticut³. Low population density (64.61 people per square mile...roughly a third that of the 175.8 people per square mile in Michigan – see Appendix) presents unique challenges for a social services agency trying to support people in overcoming barriers and build connections to improve their quality of life. Residents of the region tend to live far apart from each other and from agencies and organizations providing support.

Median Household Income

Table I shows that average household income in most counties within the region trail behind the Michigan average of \$78,400. The exceptions are Grand Traverse County (\$85,405) and Leelanau County (\$90,159). Per the note (above), these data can be misleading as these counties contain both very affluent enclaves (that can pull up average income statistics) as well as communities with lower incomes and higher rates of poverty

Seven out of ten counties in the 10-County region have a median household income below the Michigan average of \$57,144. Kalkaska, Roscommon, Missaukee, and Wexford counties have the lowest median household incomes – below \$50,000. Highest median household incomes are in Leelanau and Grand Traverse Counties.

Table 1 – Median Household Income (2019)

Geographical Area	Total Households	Avg. Household Income	Median Household Income
10-County Region	126,417	\$74,457	\$55,914 ⁴
Antrim County, MI	9,899	\$75,224	\$56,165
Benzie County, MI	6,792	\$70,067	\$57,974
Charlevoix County, MI	11,503	\$75,996	\$55,760
Emmet County, MI	14,463	\$76,988	\$55,829
Grand Traverse County, MI	37,319	\$85,405	\$63,575
Kalkaska County, MI	7,145	\$58,863	\$46,898
Leelanau County, MI	9,139	\$90,159	\$65,249
Missaukee County, MI	6,055	\$58,955	\$47,194
Roscommon County, MI	11,139	\$53,935	\$42,054
Wexford County, MI	12,963	\$62,864	\$47,193
Michigan	3,935,041	\$78,400	\$57,144
United States	120,756,048	\$88,607	\$62,843

Data Source: US Census Bureau, American Community Survey. 2015-19.

Poverty

Table 2 shows that most counties within the 10-county region have seen poverty rates nudge down between 2016 and 2019. Wexford County’s poverty rate fell over this period by the greatest rate – 3.6 percentage points. Kalkaska County is the only county in the 10-county region in which the poverty rate increased from 2016 to 2019.

The poverty rate for the 10-county region was 11.0% in 2019, which is marginally lower than the rates for Michigan overall (14.4%) and the United States (13.4%).

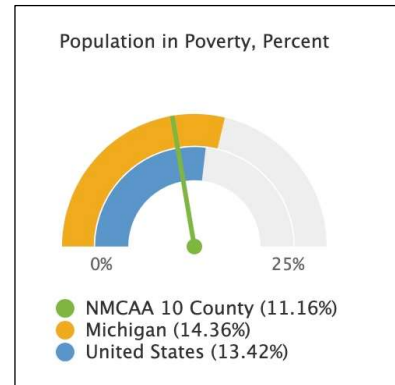


Table 2 – Regional Poverty Rate (2016 and 2019)

Geographical Area	Persons in Poverty 2016	Poverty Rate 2016	Persons in Poverty 2019	Poverty Rate 2019	Change in Poverty Rate 2016-2019
10-County Region	36,859	12.4%	33,386	11.0%	-1.4%
Antrim County, MI	2,686	11.7%	2,527	11.0%	-0.7%
Benzie County, MI	1,876	10.8%	1,650	9.5%	-1.3%
Charlevoix County, MI	2,981	11.5%	2,607	10.1%	-1.4%
Emmet County, MI	3,841	11.8%	2,984	9.1%	-2.7%
Grand Traverse County, MI	8,985	10.0%	8,703	9.6%	-0.4%
Kalkaska County, MI	2,612	15.3%	2,905	16.7%	+1.40
Leelanau County, MI	1,739	8.1%	1,310	6.1%	-2.0%
Missaukee County, MI	2,198	14.7%	2,111	14.2%	-0.5%
Roscommon County, MI	4,129	17.7%	3,924	16.7%	-1.0%
Wexford County, MI	5,812	17.8%	4,665	14.2%	-3.6%
Michigan	2,899,367	14.9%	1,398,527	14.4%	-0.5%
United States	44,268,996	14.0%	42,510,843	13.4%	-0.6%

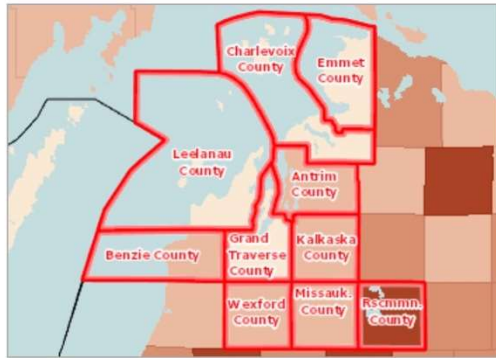
Data Source: 2019 ACS 5-Year Estimates Subject Table (Table ID: S1701) Poverty Status in The Past 12 Months

Children in Poverty

Within the region 9,182 children aged 0-17 are living in households with income below the Federal Poverty Level (FPL). This equates to 15.8% for all children 0-17 in the region. Based on these data, roughly 1 in 6 children in the region are currently living in households experiencing poverty. This is somewhat lower than the overall Michigan rate of 19.9%.

Table 3 shows that within the 10-county region there are several counties with higher rates of children in poverty as compared to the statewide average – Roscommon (30.0%), Kalkaska (20.5%), Wexford (20.5%) and Missaukee (20.0%).

The overall regional percentage of children in poverty declined from 2016 to 2019 (2.1 percentage point reduction) in similar fashion to the overall regional poverty rate. Wexford (-9.4 percentage points) and Leelanau (-7.0 percentage points) both saw significant declines in the rates of children in poverty while Grand Traverse saw an increase of 1.7 percentage points.



Population Below the Poverty Level, Children (Age 0-17), Percent by County, ACS 2015-19

- Over 30.0%
- 22.6 - 30.0%
- 15.1 - 22.5%
- Under 15.1%
- No Population Age 0-17 Reported
- No Data or Data Suppressed
- NMCAA 10 County Region

Table 3 – Children in Poverty

Geographical Area	Ages 0-17 Poverty Rate 2016	Ages 0-17 Poverty Rate 2019	Change in Poverty Rate Ages 0-17 2016-2019
10-County Region	17.9%	15.8%	-2.1%
Antrim County, MI	20.4%	16.8%	-3.6%
Benzie County, MI	14.2%	15.5%	+1.3%
Charlevoix County, MI	18.2%	14.4%	-3.8%
Emmet County, MI	13.0%	10.3%	-2.7%
Grand Traverse County, MI	11.5%	13.2%	+1.7%
Kalkaska County, MI	21.3%	20.5%	-0.8%
Leelanau County, MI	14.6%	6.9%	-7.0%
Missaukee County, MI	20.4%	20.0%	-0.4%
Roscommon County, MI	32.7%	30.0%	-2.7%
Wexford County, MI	29.9%	20.5%	-9.4%
Michigan	22.8%	19.9%	-2.9%
United States	21.2%	18.5%	-2.7%

Data Source: US Census Bureau, American Community Survey. 2015-19. Source geography: Tract

Seniors in Poverty

Table 4 shows that within the region 6.6% of all seniors (people aged 65 or older) live in households experiencing poverty. This number has increased by 0.4 percentage points since 2016. There are several counties within the region with higher rates of seniors in poverty – Kalkaska (11.2%), Roscommon (7.4%), Missaukee (7.0%), Antrim (6.9%), Wexford (6.8%) and Charlevoix (6.7%).

Table 4 – Seniors in Poverty

Geographical Area	Ages 65 and Up Poverty Rate 2016	Ages 65 and Up Poverty Rate 2019	Change in Poverty Rate Ages 65 and Up 2016-2019
10-County Region	6.2%	6.6%	+0.4%
Antrim County, MI	6.4%	6.9%	+0.5%
Benzie County, MI	5.2%	5.7%	+0.5%
Charlevoix County, MI	6.0%	6.7%	+0.7%
Emmet County, MI	5.6%	6.4%	+0.8%
Grand Traverse County, MI	6.3%	5.4%	-0.9%
Kalkaska County, MI	7.3%	11.2%	+3.9%
Leelanau County, MI	3.5%	4.4%	+0.9%
Missaukee County, MI	9%	7.0%	-2.0%
Roscommon County, MI	7.9%	7.4%	-0.5%
Wexford County, MI	6.3%	6.8%	+0.5%
Michigan	8.1%	No data	
United States	9.3%	No data	

Data Source: American Community Survey – 2019: ACD 5-year Estimates Subject Tables – Table ID: S1701 Poverty Status in the Past 12 Months

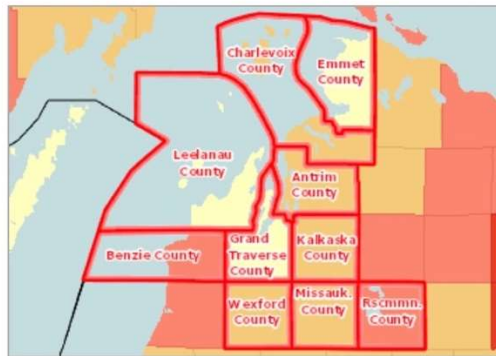
Veterans

Table 5 shows the number and percentage of the population age 18 and older that served (even for a short time), but is not currently serving, on active duty in the U.S. Army, Navy, Air Force, Marine Corps, or the Coast Guard, or that served in the U.S. Merchant Marine during World War II. Of the 243,456 population of the 10-County region, 23,579 or 9.69% are veterans.

Table 5 – Veterans

Geographical Area	Total Population Age 18+	Total Veterans	Veterans, Percent of Total Population
10-County Region	243,456	23,579	9.69%
Antrim County, MI	18,964	2,004	10.57%
Benzie County, MI	14,340	1,623	11.32%
Charlevoix County, MI	21,115	1,926	9.12%
Emmet County, MI	26,632	2,305	8.66%
Grand Traverse County, MI	73,181	6,293	8.60%
Kalkaska County, MI	13,887	1,454	10.47%
Leelanau County, MI	18,116	1,572	8.68%
Missaukee County, MI	11,548	1,084	9.39%
Roscommon County, MI	20,194	2,582	12.79%
Wexford County, MI	25,479	2,736	10.74%
Michigan	7,783,227	549,526	7.06%
United States	250,195,726	18,230,322	7.29%

Data Source: US Census Bureau, American Community Survey. 2015-19.

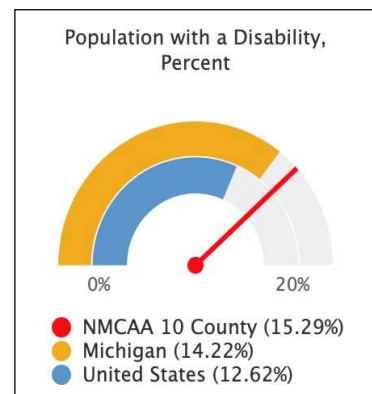


Veterans, Percent of Total Population by County, ACS 2015-19

- Over 13%
- 11.1 - 13.0%
- 9.1 - 11.0%
- Under 9.1%
- No Data or Data Suppressed
- NMCAA 10 County Region

Disabled Population

The NMCAA 10-County region has a higher percentage of people living with disabilities than both Michigan and the United States. The 10-County region percentage of people living with a disability are 15.29%, while Michigan and the United States are 14.22% and 12.6% respectively. Kalkaska, Roscommon and Missaukee counties have the highest percentage of people living with disabilities, over 18%. Benzie, Leelanau, Emmet, Charlevoix and Grand Traverse have the lowest percentage of those living with a disability in the region, ranging between 12.1% and 15%





Disabled Population, Percent by County, ACS 2015-19

- Over 18.0%
- 15.1 - 18.0%
- 12.1 - 15.0%
- Under 12.1%
- No Data or Data Suppressed
- NMCAA 10 County Region

ALICE (Asset Limited, Income Constrained, Employed) Population

The federal poverty level (FPL) is assessed annually by using an official poverty measure (OPM) that compares pre-tax cash income against a threshold that is set at three times the cost of a minimum food diet in 1963 and adjusted for family size. However, given the significant household expenses that have grown disproportionately since 1963, it can be important to look at a wider cross-section of lower income households.

The concept of ALICE households was originally pioneered by the United Way network to better capture at risk individuals nationwide. The designation corresponds to approximately 250% of the FPL. Table 6 shows that rates of ALICE households are fairly universally high across counties in the region and two percentage points above the Michigan average.

Table 6 – ALICE Populations

Geographical Area	Households	ALICE, Percent of All Households
10-County Region	126,417	27%
Antrim County, MI	9,899	23%
Benzie County, MI	6,792	29%
Charlevoix County, MI	11,503	26%
Emmet County, MI	14,463	26%
Grand Traverse County, MI	37,319	24%
Kalkaska County, MI	7,145	26%
Leelanau County, MI	9,139	37%
Missaukee County, MI	6,055	27%
Roscommon County, MI	11,139	29%
Wexford County, MI	12,963	27%
Michigan	3,935,041	25%

Data Source: US Census Bureau, American Community Survey. 2015-19.

Key Findings and Recommendations

Top Community Needs

Multiple data sources confirm that the following community needs are widespread throughout the region and are significant barriers preventing individuals from improving their quality of life. The Project Team has identified six key community needs requiring additional focus and action by the agency as well as several additional community needs with unique additional implications.

Unmet Needs Requiring Additional Focus

- I. **COVID-19 Impacts** – The COVID-19 pandemic has had a profound negative impact on households in the region. Some impacts directly relate to the disease itself, but most are related to economic and social effects indirectly caused by the pandemic. Though quantitative secondary data is still emerging, this appears to be a cause of poverty for many.
 - As of September 23, 2021, the region had seen over 25,000 confirmed cases of COVID-19 and 445 deaths. Rates of confirmed cases and deaths from COVID-19 generally lag statewide averages. However, as of the time of the writing this report (December 2021) rates of infection, hospitalization and mortality are on the rise in the region.
 - The pandemic has had a direct economic impact on households. In survey data, 59% of all respondents reported one or more economic impacts on their households over the course of the pandemic:
 - Many households are getting squeezed “at both ends,” as 23% lost income due to coronavirus (typically because of layoff, furlough or hours reduction) while 29% have experienced higher costs of living due to coronavirus.
 - Inflation in key basic goods is accelerating. For example, according to Trading Economics, the price of propane increased 0.36 USD/GAL or 56.30% since the beginning of 2021 through December 7, 2022⁵. This can create significant hardship in a rural region where many households use propane as their primary source of home heating. These effects persist – of the 42% of respondents who reported experiencing layoff, furlough, hours reduction or similar constriction of income, close to a third (29%) are still experiencing the layoff, furlough, etc.
 - In survey results, 23% of all respondents and 40% of those experiencing poverty report needing help “paying utility bills.”
 - In addition, many community leaders and partners of the agency confirm that COVID is multiplying or deepening the impact of other community needs. For example, those seeking ECE (Early Childhood Education) for their young children (0-5) may have fewer options as some providers have closed their doors. In verbatim comments, many regional seniors report that social distancing requirements and other COVID protocols have caused them to be more isolated and to experience negative impacts to behavioral health.

“I am trying to take care of myself and make a life for myself, but getting a job with COVID is getting harder. Everywhere is closing for full days and heavily shortening hours and has heavy restrictions.” – Survey Participant

2. Housing Quality, Access and Affordability – Many parts of the country are experiencing housing pressures in 2021, and the 10-county region served by NMCAA is no exception. Barriers and needs in housing generally fall into one of three areas.

- **Quality** – A healthy “built environment” is recognized as an essential Social Determinant of Health⁶. The median age of homes in the region ranges by county from 35 to 46 years old. Many of these homes are inefficient to heat and are in need of significant repairs.
 - In survey results, 28% of all respondents and 32% of those experiencing poverty indicate they need help “making your home more energy efficient with lower utility costs.”
 - In survey results, 24% of all respondents and 28% of those experiencing poverty indicate they need help “making home repairs – major or emergency.”
- **Access** – In interviews with community partners who work on housing as well as residents of the region living in poverty, interviewees report that even when clients experiencing homelessness have housing vouchers and prospective homeowners have achieved the down payment and financing necessary to purchase a home, they are unable to find housing options.
- **Affordability** – As of 2019, more than 25% of households in the region were “cost-burdened” in their housing costs – that is, spending more than 30% of household income costs. This number has likely increased. In self-reported survey results, 41% of respondents report spending more than 30% of household income, on average, for housing costs. This number rises to more than 72% for those experiencing poverty.
 - In survey results, the most significant barriers to homeownership were stated to be:
 - Cannot afford down payment (23% overall, 33% for those experiencing poverty)
 - Bad credit (22% overall, 34% for those experiencing poverty)
 - Cannot find a home that is affordable (21% overall, 28% for those experiencing poverty)
 - Payments too high (13% overall, 18% for those experiencing poverty)
 - In survey results, 23% of all respondents and 35% of those experiencing poverty need help “buying a house.” On a related note, 19% of all respondents and 29% of those experiencing poverty need help “finding affordable housing to move into” and 15% of all respondents and 25% of those experiencing poverty need help “paying rent or mortgage.”

Lack of access to quality affordable housing is both a cause and a condition of poverty. It is a family need though it is also a community problem.

“My house is doubled up with a second family, relatives. They cannot find housing. There are no openings at apartment complexes.” – Survey Participant

3. Early Childhood Education – High quality early childhood education (ECE) in the first 5 years of life has been shown through multiple longitudinal studies⁷ to correlate to higher educational attainment, reduced incidence of poverty and multiple other positive outcomes. When families do not have access to affordable high quality ECE, both parents/caregivers and young children can be negatively impacted.

- In survey results 22% of parents and caregivers with young children (0-5) report needing child care or preschool for one or more children
- In survey results lack of child care is the #1 reported barrier to work, with 20% of those under the age of 45 and 25% of those with young children (0-5) citing this as a current barrier

In addition to seeking improved access to preschool and child care, parents also report wanting access to “information on child learning and development, positive parenting skills, parenting tips and advice, etc.” In survey results 33% of parents with children report they are currently using this information or want it (21% are not using now but need or want).

Lack of access to quality early childhood education is a cause of poverty. Parents who desire to enter the workforce but cannot due to a lack of ECE options are limited in their ability to contribute to household income. Since high quality early childhood experiences have been shown to improve educational attainment, lack of access to quality ECE can be a contributor to intergenerational poverty.

The need for ECE is a family need, but the lack of options has community level impacts on a regional economy that is eager for an expanded workforce.

“Child care is expensive, yet we make too much and were waitlisted for GSRP. I quit my job to be able to take care of our child. This has taken a toll on my mental health, even while seeking weekly counseling. Money has become extremely tight.” – Survey Participant

4. Additional Support for Seniors – Seniors in any geographic region, whether or not they lack support from family, can experience a number of challenges related to independent living. Multiple interviews with community partners, as well as the direct experience of agency managers, confirms that COVID protocols for social distancing have exacerbated the extent to which senior in the region are cut off from direct supports, both tangible and socio emotional. This in turn is having a negative impact on behavioral and physical health.

- In survey results, those 65 years of age and older reported that the following activities are “difficult and/or limited”
 - Heavy housework (56% of respondents 65 or older)
 - Walking (40% of respondents 65 or older)
 - Shopping (32% of respondents 65 or older)
 - Meal preparation (28% of respondents 65 or older)

Over the past two years, seniors are bearing additional burdens, including taking on part-time and full-time child care for grandchildren and others...child care is one of the fastest growing issues affecting seniors in the region, according to the Executive Director of the Area Agency on Aging.

These needs of seniors generally comprise a condition of poverty. These are family/household needs.

“Cannot perform regular normal maintenance - hooking up and changing light bulbs etc., cleaning windows, walls, cabinets, etc. laundry, hanging curtains.” – Senior Survey Participant

5. Vehicle/Transportation Support – As mentioned, the geographic area of the region is relatively large and population density is low. To have access to employment, health care, community amenities and services and supports, residents need a reliable and affordable form of transportation. Public transportation is an important piece of regional infrastructure, yet many

would choose personal vehicles if possible.

- In survey results 22% of all respondents and 33% of those experiencing poverty report needing “help paying for car repairs on a vehicle you own”
- In survey results 5% of all respondents and 9% of those experiencing poverty report “lack reliable transportation to get to work or job search” as a barrier to work

Lack of access to transportation is both a cause and condition of poverty. These are family/household needs.

“I work at a non-profit in the community and know of several people in rural areas of Antrim County who need assistance with car repairs” –Survey Participant

6. Food and Nutrition – In interviews with community leaders and partnering agencies, the question “Are there needs you see facing your clients and communities that are significant but well met by existing programs and community resources?” most often produced an answer similar to this – “We are generally doing a good job feeding people. People should not be going hungry in our region unless they do not know where to find available resources.” However, survey data suggests that many need information about available food as well as nutrition.

- In survey results 15% of all respondents and 26% of those experiencing poverty report needing “help finding food banks”
- In survey results 14% of all respondents and 14% of those experiencing poverty are need information about healthy eating and nutrition

Participants in the Meals on Wheels program often called it out as a critical program helping to alleviate household conditions. However, this is a program that most households are not able to access today.

Lack of access to food is generally a condition of poverty. This is a family/household need.

“Meals on Wheels has been a GREAT HELP. Thank you!” –Survey Participant

Additional Needs

The following additional community needs were also identified by survey respondents in high numbers. In each case the first number represents the overall result from regional respondents and the second is for people living in households experiencing poverty:

- Repairing credit or improving my credit score – 23% overall / 31% for people experiencing poverty
- Free tax preparation – 21% / 25%
- Mental health counseling – 21% / 26%
- Budgeting, financial planning and personal finances – 18% / 19%

The agency has programs and services intended to address these needs. These data suggest those efforts should be maintained and strengthened.

Implications

In interviews and focus groups, participants spoke glowingly of the services and supports provided by NMCAA. Regional early childhood programs, home weatherization, personal finance, senior services and other program areas were called out by name as high quality, relevant and a “big help” to people experiencing poverty and other at-risk residents of the region. In addition to thinking creatively about how to address regional needs highlighted in this report, NMCAA has an opportunity to enhance impact through the following approaches. These are “agency needs” and opportunities.

Help Overcome Barriers to Finding and Receiving Help

In survey results, respondents reported experiencing the following barriers to receiving help over the prior 12 months. In each case the first number represents the overall result from regional respondents and the second is for people living in households experiencing poverty:

- Cost – 9% overall / 10% for people experiencing poverty
- Did not know where to find help – 8% / 12%
- Fear/apprehension – 7% / 9%
- No child care – 7% / 8%
- Too long of a wait for an appointment – 6% / 4%
- I’m not available during hours of operation – 4% / 4%
- No reliable transportation – 4% / 7%
- Distance – 3% / 5%
- Privacy/confidentiality concerns – 3% / 4%

Taken all together 29% of all respondents and 31% of those experiencing poverty had to contend with one or more of these barriers to finding and receiving help. Addressing these through systems and practices is an area of opportunity to enhance help to those in need.

Work in Collaboration With Community Partners to Address Community Needs

According to interviews and the experiences of agency leaders, NMCAA is already working with an array of community partners on many of the issues identified in this Community Needs Assessment. Some non-profit agencies and others are already working in close collaboration with the agency to provide “no wrong door” experiences for clients and to tackle complex problems through systems change approaches. However, there are additional opportunities to partner with organizations across sectors – employers/business, local government, communities of faith.

Help Clients and Agency Partners Understand How/Where NMCAA Can Help

Many in the community are confused by who the agency serves and the span of services provided. This may even be true for those within the agency itself. Interviewees shared “I don’t need to know all the details about programs (what they are called, who funds them, etc.); I just need to know who you can help and how you can help them.” There may be opportunities to develop additional communications tools and infographics that begin with the help that NMCAA can provide for people in different circumstances. If these are done in partnership with community partners, there can be a more seamless array of where people in need can turn for help.

Methodology

Representatives of NMCAA's Results-Oriented Management and Accountability (ROMA) committee including the agency's executive director, multiple program managers and directors and agency staff familiar with the community guided all of the work that went into the Community Needs Assessment and formed the CNA's assessment team. This Community Needs Assessment team made the determination to engage Avenue ISR, a third-party research and strategy consultancy based within the region, to assist with the work. This group comprised the agency's core project team. In addition, a wide array of community leaders, agency partners, client of the agency and other residents of the region contributed to the CNA. Work began in early 2021 and continued throughout the year.

Process

The project team followed the following process to complete the work of the CNA:

- Kicked off project; refined goals and logistics
- Developed and confirmed a plan to collect secondary data
- Developed and confirmed a set of community partners to partner with for the CNA; reached out and secured multiple willing partners to work with the project team on data collection and analysis
- Compiled and incorporated secondary data
- Developed and confirmed a draft survey instrument
- Developed and confirmed a survey sampling frame and distribution plan
- Interviewed community partners
- Conducted focus groups and interviews with people having lived experience of community needs
- Analyzed all data and developed draft reporting
- Prioritized top needs
- Discussed implications
- Created a plan for dissemination back to community partners

Survey Approach

The project team developed a 27-question survey (see Appendix for full survey instrument and detailed results) to gather data directly from clients and non-clients in the region with lived experience of community needs. The survey was provided online and in printed form to accommodate different needs. The survey was promoted using email, mass text messages, social media and website promotion by the agency and the following community partners:

- Area Agency on Aging of Northwest Michigan
- Benzie Area Christian Neighbors
- The Great Start Collaborative Traverse Bay
- Networks Northwest (regional agency operating Michigan Works!)
- Northwest Food Coalition
- Northwest Michigan Coalition to End Homelessness

In addition, the agency and the Area Agency on Aging of Northwest Michigan provided printed versions of the survey to clients of the Meals on Wheels program and other senior clients. These survey responses were then scanned and entered into the data file. 1,155 individuals from the 10 counties of the region participated in the survey.

Interviews and Focus Groups

The following community interviews were conducted as part of the Community Needs Assessment. The sector represented by the interview is included in parentheses.

- Debbie Aldridge, Community Connections, Benzie Leelanau Health Department
(community-based organizations)
- Deb Ballard, Lake Osceola State Bank
(private sector)
- Marguerite Cotto, Northwestern Michigan College
(educational institutions)
- Mary Fry, Roscommon County Commission on Aging
(community-based organizations)
- Heidi Gustine, Area Agency on Aging of Northwest Michigan
(community-based organizations)
- Jill Haan, Charlevoix-Emmet ISD
(educational institutions)
- Ashley Halladay-Schmandt, Northwest Michigan Coalition to End Homelessness
(community-based organizations)
- Liz Ham, Benzie Area Christian Neighbors
(community-based organizations)
- Rachel Johnson, Cherryland Electric
(private sector)
- David Jones, Petoskey/Harbor Springs Community Foundation
(community-based organizations)
- Jane Lippert, Central United Methodist Church
(faith-based organizations)
- Matt McCauley, Networks Northwest (NW Michigan Works!)
(community-based organizations)
- Judy Nichols, Wexford County Board of Commissioners
(public sector)
- Becky Oien, Grand Traverse Band of Ottawa and Chippewa Indians
(public sector)
- Andy Robitshek, Bay Motor Products, Inc.
(private sector)
- Val Stone, NW Michigan Food Coalition/Food Rescue
(community-based organizations)
- Kristin Witt, Great Start to Quality Northwest Resource Center
(educational institutions)

In addition, the project team collected additional qualitative data using the following sources:

- Interviews with three formerly homeless individuals made available by the Northwest Michigan Coalition to end homelessness
- A Neighborhood Meeting conducted with NMCAA clients in the NMCAA headquarters parking lot
- A virtual focus group conducted with parents of 21st Century Community Learning Centers of Forest Area Middle School, Mesick Elementary School and Betsie Valley Elementary School
- A virtual focus group conducted with members of the Grand Traverse Band of Ottawa and Chippewa Indians
- A community meeting of business leaders held in Kingsley (Grand Traverse County)
- A community meeting of community leaders held in Beulah (Benzie County)

Summary qualitative data from interviews and focus groups appears in the Appendix

Data Analysis

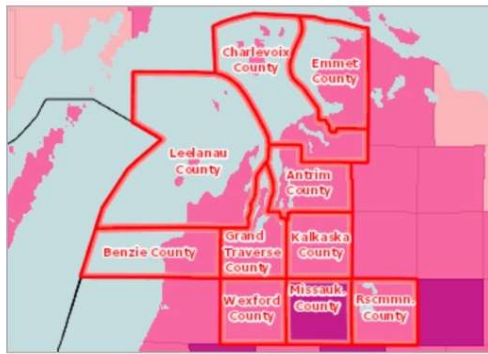
Data analysis was completed by Avenue ISR under the direction of the project team. Survey data was evaluated using frequencies and cross-tabulations for different groups based on county of residence, relative household poverty, age group, gender identity, racial background, disability status, and presence of children (0-17) in the home. Although data collected was fairly representative of the geographic and demographic makeup of the region, Avenue ISR also created weighted results to determine whether or not there were significant skews to the data (which by and large there were not). Where possible in examining secondary data, the project team employed trend analysis to determine regional trends. In creating the final list of prioritized community needs, the project team examined similarities and differences between qualitative and quantitative data.

Secondary Data

Housing and Built Environment

Housing

Of the 126,417 total occupied housing units in the NMCAA 10-County Service area, 32,416 or 25.64% have one or more substandard conditions. Substandard living conditions include at least one of the following 1) lacking complete plumbing facilities 2) lacking complete kitchen facilities, 3) with 1 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 30%, and 5) gross rent as a percentage of household income greater than 30%. Missaukee county has the highest percentage of owner or renter occupied housing units with substandard conditions at 28.19%.

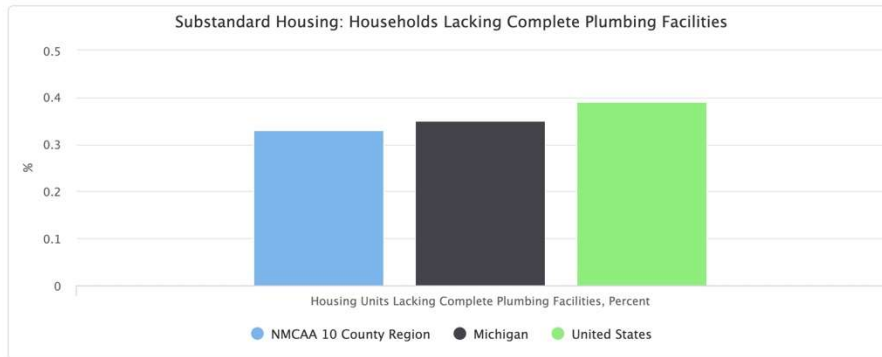


Substandard Housing Units, Percent of Total by County, ACS 2015-19

- Over 34.0%
- 28.1 - 34.0%
- 22.1 - 28.0%
- Under 22.1%
- No Data or Data Suppressed
- NMCAA 10 County Region

Data in Chart 1 shows that just over 0.3% of households in the region lack complete plumbing facilities.

Chart 1 – Households Lacking Complete Plumbing Facilities



Data in Chart 2 shows that about 2.5% of households in the region lack complete kitchen facilities

Chart 2 – Households Lacking Complete Kitchen Facilities

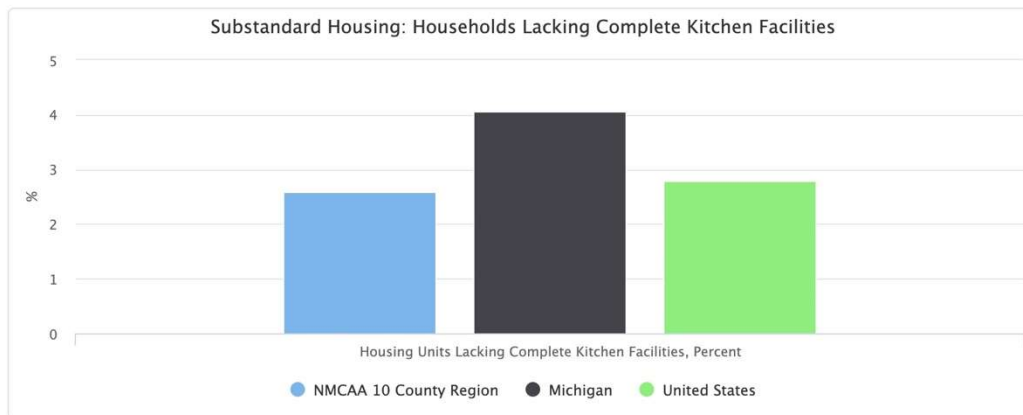


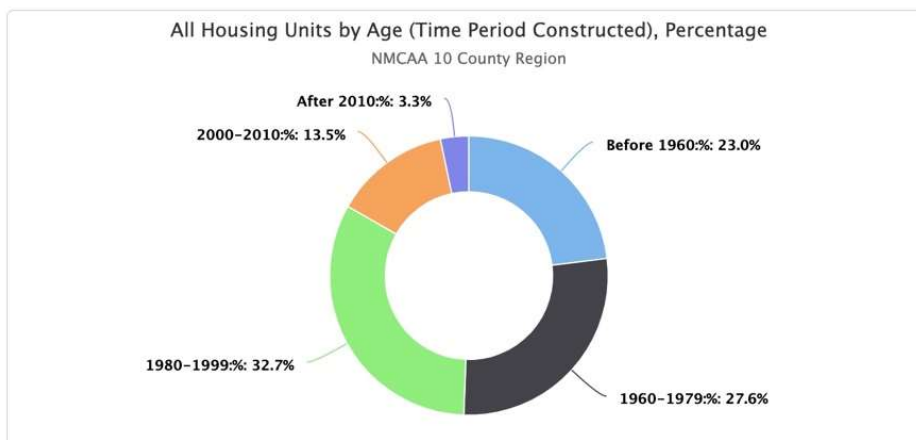
Table 7 shows that median age of housing stock in the region ranges county by county from 1975 in Roscommon County to 1986 in Grand Traverse County. Chart 3 shows that the majority of housing in the region was built before 1980.

Table 7 – Age of Housing Stock

Geographical Area	Total Housing Units	Median Year Structures Built
10-County Region	192,624	No data
Antrim County, MI	18,069	1977
Benzie County, MI	12,524	1981
Charlevoix County, MI	17,678	1976
Emmet County, MI	21,678	1981
Grand Traverse County, MI	43,942	1986
Kalkaska County, MI	12,370	1979
Leelanau County, MI	15,638	1984
Missaukee County, MI	9,227	1977
Roscommon County, MI	24,538	1975
Wexford County, MI	16,960	1977
Michigan	4,596,198	1971
United States	137,428,986	1978

Data Source: US Census Bureau, American Community Survey. 2015-19.

Chart 3 – Age of Housing Stock



Housing affordability is an issue in the region, about on par with the rest of the state of Michigan. 25.39% of households in the region are cost burdened when it comes to housing (housing costs exceed 30% of household income) as compared to the 26.75% of Michigan households that are cost burdened. Table 8 shows that the percentage of cost burdened households varies by county from a low of 22.74% in Antrim County to a high of 26.90% in Leelanau County.

Percentage of Households where Housing Costs Exceed 30% of Income



Table 8 – Housing Cost Burden

Geographical Area	Total Households	Cost Burdened Households (Housing Costs Exceed 30% of Income)	Cost Burdened Households, Percent
10-County Region	126,417	32,097	25.39%
Antrim County, MI	9,899	2,251	22.74%
Benzie County, MI	6,792	1,750	25.77%
Charlevoix County, MI	11,503	2,784	24.20%
Emmet County, MI	14,463	3,811	26.35%
Grand Traverse County, MI	37,319	9,718	26.04%
Kalkaska County, MI	7,145	1,817	25.43%
Leelanau County, MI	9,139	2,458	26.90%
Missaukee County, MI	6,055	1,564	25.83%
Roscommon County, MI	11,139	2,883	25.88%
Wexford County, MI	12,963	3,061	23.61%
Michigan	3,935,041	1,052,617	26.75%
United States	120,756,048	37,249,895	30.85%

Data Source: US Census Bureau, American Community Survey. 2015-19.

Education and Cognitive Development

Educational Attainment

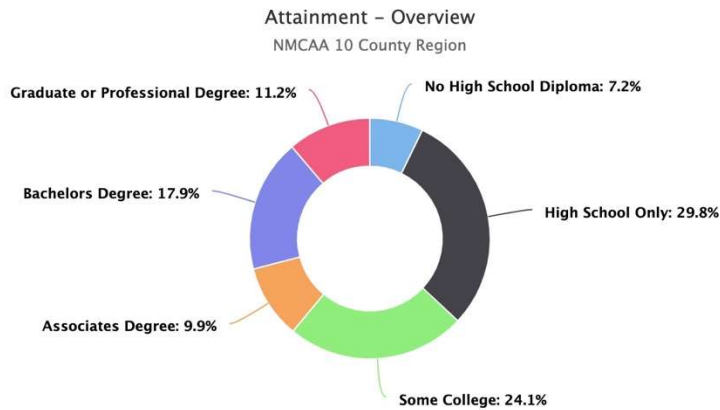
Table 9 shows that for the 10-County region, 37% of adults have a high school degree or less, about on par with the 38% of Michigan residents with the same educational attainment. Note: Educational attainment is calculated for persons over 25 and is an estimated average for the period from 2014 to 2019. Rates of post-secondary education are lowest in Kalkaska County (45% are college educated), Roscommon (52% college educated) and Wexford (53% college educated).

Table 9 – Educational Attainment

Geographical Area	No High School Diploma	High School Only	Some College	Associates Degree	Bachelor's Degree	Graduate or Professional Degree
10-County Region	7.20%	29.8%	24.1%	9.9%	17.9%	11.2%
Antrim County, MI	8.34%	31.6%	22.2%	9.1%	18.1%	10.8%
Benzie County, MI	6.72%	31.2%	21.8%	10.1%	18.7%	11.6%
Charlevoix County, MI	5.98%	29.7%	23.3%	10.0%	18.1%	13.0%
Emmet County, MI	6.15%	24.7%	25.1%	10.7%	20.2%	13.2%
Grand Traverse County, MI	4.80%	24.0%	25.1%	10.1%	22.6%	13.5%
Kalkaska County, MI	12.69%	42.1%	24.1%	9.2%	7.5%	4.4%
Leelanau County, MI	4.34%	21.6%	20.0%	9.4%	25.8%	18.9%
Missaukee County, MI	10.49%	41.9%	22.0%	11.6%	9.4%	4.6%
Roscommon County, MI	10.05%	38.4%	26.7%	9.4%	9.0%	6.5%
Wexford County, MI	10.40%	36.4%	25.5%	9.4%	12.4%	5.8%
Michigan	9.19%	28.9%	23.4%	9.4%	17.7%	11.4%
United States	12.00%	27.0%	20.4%	8.5%	19.8%	12.4%

Data Source: US Census Bureau, American Community Survey. 2015-19.

Chart 3 – Educational Attainment by Degree Completed



Preschool Enrollment

Enrollment in preschool in several NMCAA 10-county regions are much lower than Michigan overall. Identifying the reasons for the lack of enrollment in these counties is important. Is there a lack of availability in these regions, are the available spots but they are not being filled? If so, what are the reasons?

Table 10 – Preschool Enrollment

Geographical Area	Population Age 3-4	Population Age 3-4 Enrolled in School	Population Age 3-4 Enrolled in School Percent
10-County Region	6,389	2,572	40.26%
Antrim County, MI	433	154	35.57%
Benzie County, MI	375	118	31.47%
Charlevoix County, MI	443	245	55.30%
Emmet County, MI	708	222	31.36%
Grand Traverse County, MI	2,285	983	43.02%
Kalkaska County, MI	314	164	52.23%
Leelanau County, MI	294	150	51.02%
Missaukee County, MI	410	132	32.20%
Roscommon County, MI	353	112	31.73%
Wexford County, MI	774	292	37.73%
Michigan	234,842	111,486	47.47%
United States	8,151,928	3,938,693	48.32%

Data Source: US Census Bureau, American Community Survey. 2015-19.



Enrollment in School, Children (Age 3-4), Percent by County, ACS 2015-19

- Over 55.0%
- 45.1 - 55.0%
- 35.1 - 45.0%
- Under 35.1%
- No Population Age 3-4 Reported
- No Data or Data Suppressed
- NMCAA 10 County Region

Child care

Child care is a critical need in the 10-county region. Table 11 shows that throughout the region there are between 1.4 and 2.5 young children for every available spot of child care capacity.

Table 11 – Child care Capacity

Geographical Area	Children Ages 0-5	Capacity	Ratio of Children Per Spot
Antrim County, MI	1,197	883	1.4
Benzie County, MI	985	374	2.6
Charlevoix County, MI	1,343	967	1.4
Emmet County, MI	1,871	960	1.9
Grand Traverse County, MI	5,825	4,143	1.4
Kalkaska County, MI	1,114	623	1.8
Leelanau County, MI	1,058	527	2.0
Missaukee County, MI	1,147	468	2.5
Roscommon County, MI	1,048	436	2.4
Wexford County, MI	2,477	1,086	2.3

Sources: Population ages 0-5 is from National Center for Health Statistics (NCHS), Bridged-Race Population Estimates, 2019. Provider Capacity is from Michigan Department of Licensing and Regulatory Affairs, November 2020.

Table 12 – Infant and Toddler Care

Geographical Area	Number of Providers	Accepting Infants	Centers	Group Homes	Family Homes	Cost Infant Care/Month	Cost Toddler Care/Month
Antrim County, MI	17	9	4	2	3	\$662	\$662
Benzie County, MI	14	8	1	2	5	\$599	\$599
Charlevoix County, MI	33	20	1	10	9	\$551	\$551
Emmet County, MI	27	16	5	6	5	\$567	\$539
Grand Traverse County, MI	117	77	19	19	39	\$699	\$658
Kalkaska County, MI	21	13	2	4	7	\$545	\$524
Leelanau County, MI	21	14	1	5	8	\$690	\$588
Missaukee County, MI	19	14	4	7	3	\$473	\$454
Roscommon County, MI	18	12	6	4	2	\$522	\$522
Wexford County, MI	49	34	4	12	18	\$523	\$507
Michigan	8,292	5,210	1,527	1,575	2,108	\$708	\$683

Source: The number of providers is from Michigan Department of Licensing and Regulatory Affairs, November 2020; Cost of care: Early Childhood Investment Corporation, September 2020

Child Care Cost

Even when child care is available, it can be difficult for many young families to pay the cost. Especially for service workers earning minimum wage, the cost of child care exceeds 27% of income throughout the region with child care costs highest in Grand Traverse (\$638 per month), Antrim (\$630 per month and Benzie (\$599 per month).

Note: The number is the weighted average monthly cost for infants, toddlers, preschoolers, and school-age children in day care centers, group homes and family homes in September of the year listed. The percentage is the cost of child care as a percentage of income from a full-time minimum wage job (40 hrs/wk).

Table 13 – Child care Cost as Percentage of Income from Full-Time Minimum Wage

Geographical Area	Number	Percent
Antrim County, MI	630	37.8%
Benzie County, MI	599	35.8%
Charlevoix County, MI	553	33.1%
Emmet County, MI	545	32.6%
Grand Traverse County, MI	638	38.2%
Kalkaska County, MI	515	30.8%
Leelanau County, MI	577	34.5%
Missaukee County, MI	457	27.4%
Roscommon County, MI	521	31.2%
Wexford County, MI	485	29.0%
Michigan		38.7%

Data Source: The Annie E. Casey Foundation - Kids Count Data Center - Average Cost of Full-Time Child Care per Month (Percent of Full-Time Minimum Wage) in Michigan

Food

SNAP Benefits

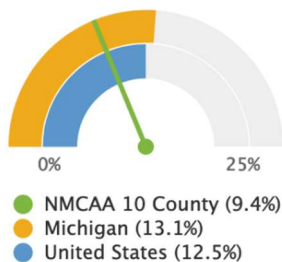
The Supplemental Nutrition Assistance Program, or SNAP, is a federal program that provides nutrition benefits to low-income individuals and families that are used at stores to purchase food. This indicator reports the average percentage of the population receiving SNAP benefits during the month of July during the most recent report year. Table 14 shows that SNAP benefits are an important support throughout the region, with higher rates of usage in Wexford (16.7%) and Roscommon (16.3%).

Table 14 – Population Receiving SNAP (SAIPE)

Geographical Area	Total Population	Population Receiving SNAP Benefits	Population Receiving SNAP Benefits, Percent
10-County Region	303,348	28,407	9.4%
Antrim County, MI	23,269	2,056	8.8%
Benzie County, MI	17,604	1,472	8.4%
Charlevoix County, MI	26,219	1,820	6.9%
Emmet County, MI	33,127	2,126	6.4%
Grand Traverse County, MI	91,796	6,252	6.8%
Kalkaska County, MI	17,595	2,512	14.3%
Leelanau County, MI	21,676	865	4.0%
Missaukee County, MI	15,031	1,878	12.5%
Roscommon County, MI	23,775	3,864	16.3%
Wexford County, MI	33,256	5,562	16.7%
Michigan	9,976,447	1,305,539	13.1%
United States	325,147,121	40,771,688	12.5%

Data Source: US Census Bureau, [Small Area Income and Poverty Estimates](#), 2017.

Percentage of Total Population Receiving SNAP Benefits



Healthcare

Insurance

The lack of health insurance is considered a key driver of health status.

Table 15 shows that in the region 6.71% of the total civilian non-institutionalized population are without health insurance coverage. That is 1.2 percentage points higher than the state average of 5.51%. This indicator is relevant because lack of insurance is a primary barrier to healthcare access including regular primary care, specialty care, and other health services that contributes to poor health status. The county in the region with the highest percentage of the population without health insurance is Kalkaska.

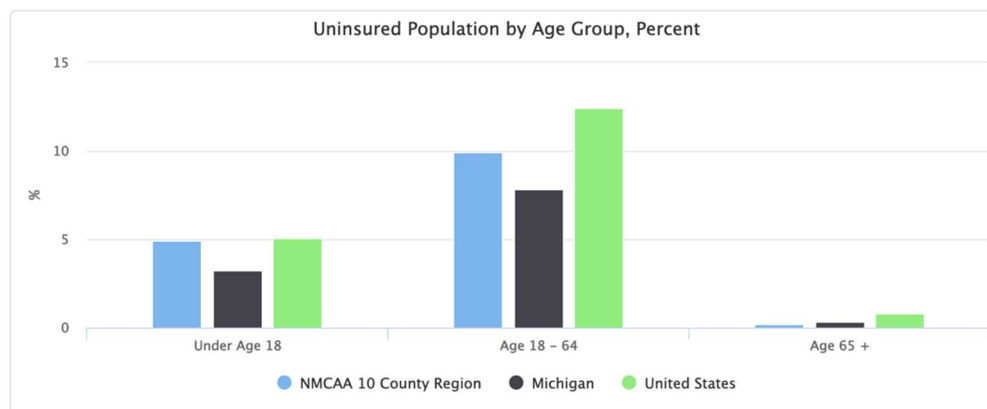
Table 15 – Uninsured Population

Geographical Area	Total Population (From Whom Insurance Status is Determined)	Uninsured Population	Uninsured Population, Percent
10-County Region	300,633	20,174	6.71%
Antrim County, MI	23,031	1,409	6.12%
Benzie County, MI	17,430	923	5.30%
Charlevoix County, MI	25,935	1,741	6.71%
Emmet County, MI	32,780	2,298	7.01%
Grand Traverse County, MI	90,808	5,895	6.49%
Kalkaska County, MI	17,528	1,705	9.73%
Leelanau County, MI	21,495	1,107	5.15%
Missaukee County, MI	14,924	1,262	8.46%
Roscommon County, MI	23,640	1,587	6.71%
Wexford County, MI	33,062	2,247	6.80%
Michigan	29,855,966	542,855	5.51%
United States	319,706,872	28,248,613	8.84%

Data Source: US Census Bureau, American Community Survey. 2015-19.

Chart 4 shows that rates of being without insurance are highest among adults 18-64, the age at which comprehensive public insurance programs (MI Child, Medicare) are not available.

Chart 4 – Uninsured by Age

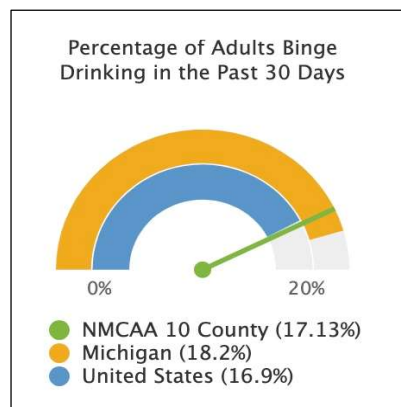
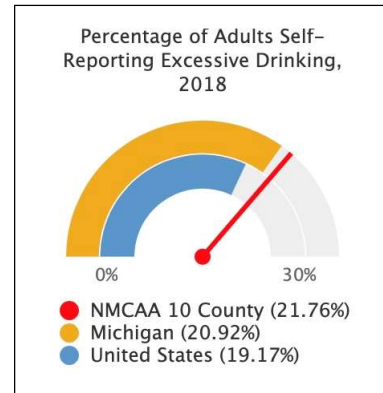


Data Source: US Census Bureau, American Community Survey. 2015-19.

Health

This section reports on a number of behaviors and indicators affecting overall health and wellness.

In the 10-County region, 66,447, or 21.76% adults self-report excessive drinking in the last 30 days, which is slightly higher than the state rate of 20.92%. Data for this indicator were based on survey responses to the 2018 Behavioral Risk Factor Surveillance System (BRFSS) annual survey and are used for the 2021 County Health Rankings. Excessive drinking is defined as the percentage of the population who report at least one binge drinking episode involving five or more drinks for men and four or more for women over the past 30 days, or heavy drinking involving more than two drinks per day for men and more than one per day for women, over the same time period.



Within the region area there are 17.13% adults who reported binge drinking within the last month. Note binge drinking is defined by adults aged 18 and older who report having five or more drinks (men) or four or more drinks (women) on an occasion in the past 30 days.

Table 16 shows that 19.6% of adults in the region were smokers as of 2019.

Table 16 – Tobacco Usage: Current Smokers

Geographical Area	Total Population (2019)	Percentage of Adult Smokers
10-County Region	305,294	19.63%
Antrim County, MI	23,324	18.5%
Benzie County, MI	17,766	17.0%
Charlevoix County, MI	26,143	17.4%
Emmet County, MI	33,415	16.3%
Grand Traverse County, MI	93,088	16.9%
Kalkaska County, MI	18,038	23.3%
Leelanau County, MI	21,761	13.5%
Missaukee County, MI	15,118	21.6%
Roscommon County, MI	24,019	20.1%
Wexford County, MI	33,631	22.3%
Michigan	9,986,857	18.6%
United States	328,239,523	15.3%

Data Source: Centers for Disease Control and Prevention, [Behavioral Risk Factor Surveillance System](#). Accessed via the [500 Cities Data Portal](#). 2018.

Teen Births

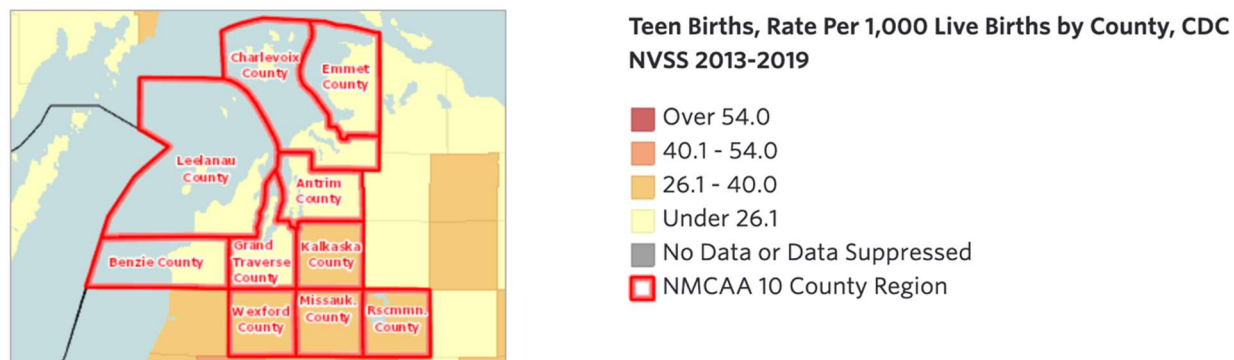
Table 17 shows that the rate of teen births in the region (19.5) is somewhat above the statewide average of 18.5.

This indicator reports the seven-year average number of births per 1,000 female population age 15-19. Data were from the National Center for Health Statistics - Natality files (2013-2019) and are used for the 2021 County Health Rankings.

Table 17 – Teen Births

Geographical Area	Female Population Age 15-19	Teen Births, Rate per 1,000 Female Population Age 15-19
10-County Region	57,572	19.5
Antrim County, MI	4,325	19.0
Benzie County, MI	3,220	20.2
Charlevoix County, MI	5,250	19.2
Emmet County, MI	6,802	12.6
Grand Traverse County, MI	18,034	15.0
Kalkaska County, MI	3,188	29.2
Leelanau County, MI	3,736	10.4
Missaukee County, MI	2,969	29.6
Roscommon County, MI	3,412	28.1
Wexford County, MI	6,636	30.3
Michigan	4,555,976	18.5
United States	144,319,360	20.9

Data Source: Centers for Disease Control and Prevention, [National Vital Statistics System](#). Accessed via [County Health Rankings](#). 2013-2019.



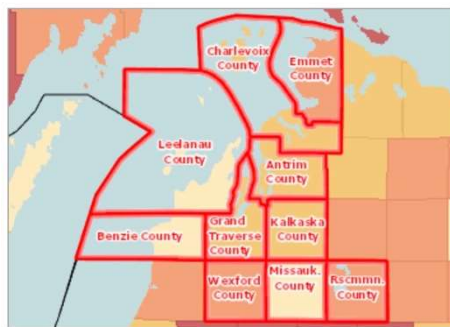
Transportation

Table 18 shows that the percentage of households without a motor vehicle in the region is 5.23%, below both Michigan and national averages. Given the region’s reliance on household passenger vehicles, this underscores the regional importance of keeping vehicles functioning and in good repair.

Table 18 – Households with no motor vehicles

Geographical Area	Total Occupied Households	Households with No Motor Vehicle	Household with No Motor Vehicle, Percent
10-County Region	126,417	6,610	5.23%
Antrim County, MI	9,899	413	4.17%
Benzie County, MI	6,792	235	3.46%
Charlevoix County, MI	11,503	684	5.95%
Emmet County, MI	14,463	913	6.31%
Grand Traverse County, MI	37,319	1,899	5.09%
Kalkaska County, MI	7,145	295	4.13%
Leelanau County, MI	9,139	330	3.61%
Missaukee County, MI	6,055	231	3.82%
Roscommon County, MI	11,139	786	7.06%
Wexford County, MI	12,963	824	6.36%
Michigan	3,935,041	303,277	7.71%
United States	120,756,048	10,395,713	8.61%

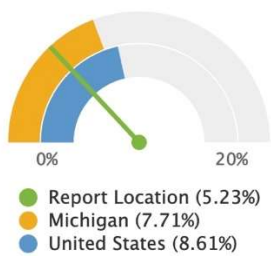
Data Source: US Census Bureau, *American Community Survey, 2015-19*. Source geography: Tract



Households with No Vehicle, Percent by County, ACS 2015-19

- Over 8.0%
- 6.1 - 8.0%
- 4.1 - 6.0%
- Under 4.1%
- No Data or Data Suppressed
- Report Location

Percentage of Households with No Motor Vehicle



Civic Engagement and Community Involvement

Voter Participation Rate

This indicator reports the percentage of the adult population that voted in the national elections on November 2, 2020. Results are preliminary as of December 14, 2020. Voter participation rates are calculated as a percentage of the voting age population (age 18+) and not as a percentage of registered voters. In the 2020 election, of the report area's 241,164 voting age population, 197,193 or 81.8% have cast a vote. Table 19 shows that the voter participation rate in all counties in the region is higher than the national average. However, voter participation in the region varies widely from a high of 94.6% in Leelanau County to a low of 72.0% in Wexford County.



Table 19 – Voter Participation Rate

Geographical Area	Total Citizens Age 18+	Total Votes Cast	Voter Participation Rate
10-County Region	241,164	197,193	81.8%
Antrim County, MI	18,820	15,949	84.7%
Benzie County, MI	14,274	12,262	85.9%
Charlevoix County, MI	20,927	17,000	81.2%
Emmet County, MI	26,401	22,177	84.0%
Grand Traverse County, MI	72,254	60,236	83.4%
Kalkaska County, MI	13,740	10,631	77.4%
Leelanau County, MI	17,856	16,900	94.6%
Missaukee County, MI	11,430	8,755	76.6%
Roscommon County, MI	20,105	15,018	74.7%
Wexford County, MI	625,357	18,265	72.0%
Michigan	7,495,884	5,539,302	73.9%
United States	230,428,731	158,433,557	68.8%

Data Source: [Townhall.com Election Results](https://www.townhall.com/election-results), 2020.

Impact of COVID

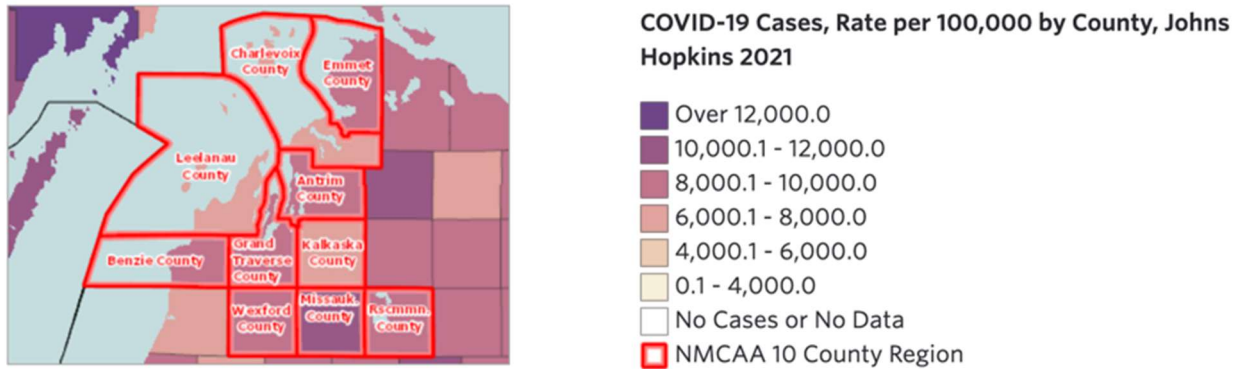
Table 20 shows that as of September 23, 2021 there had been 25,670 total confirmed cases of COVID-19 in the region. The rate of confirmed cases is 8,408.29 per 100,000 population, which is lower than the state average of 10,966.32. Data are current as of September 23, 2021.

Table 20 – Confirmed Covid Cases

Geographical Area	Total Population	Total Confirmed Case	Confirmed Cases, Rate per 100,000 Population	Late Update
10-County Region	305,294	25,670	8,408.29	9/23/2021
Antrim County, MI	23,365	1,910	8,174.62	9/23/2021
Benzie County, MI	17,753	1,447	8,150.74	9/23/2021
Charlevoix County, MI	26,244	2,065	7,868.47	9/23/2021
Emmet County, MI	33,308	2,823	8,475.44	9/23/2021
Grand Traverse County, MI	92,573	7,658	8,272.39	9/23/2021
Kalkaska County, MI	17,824	1,419	7,961.18	9/23/2021
Leelanau County, MI	21,764	1,460	6,708.33	9/23/2021
Missaukee County, MI	15,113	1,657	10,964.07	9/23/2021
Roscommon County, MI	23,884	2,112	8,842.74	9/23/2021
Wexford County, MI	33,466	3,119	9,319.81	9/23/2021
Michigan	9,995,915	1,096,184	10,966.32	9/23/2021
United States	326,262,499	41,905,357	12,844.06	9/23/2021

Note: This indicator is compared to the state average.

Data Source: [Johns Hopkins University](#). Accessed via [ESRI](#). Additional data analysis by [CARES](#). 2021. Source geography:



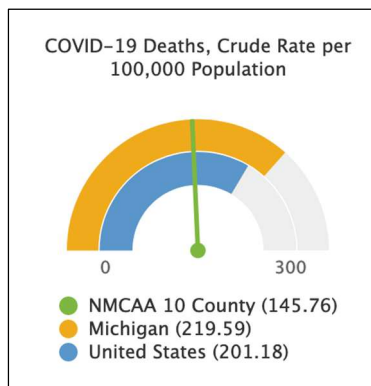
As of September 23, 2021, there had been 445 total deaths among patients with confirmed cases of the coronavirus disease COVID-19. The mortality rate in the region is 145.76 per 100,000 population, which is less than the state average of 219.59.

Table 21 – Covid Mortality

Geographical Area	Total Population	Total Deaths	Deaths, Rate per 100,000 Population	Late Update
10-County Region	305,294	445	145.76	9/23/2021
Antrim County, MI	23,365	34	145.52	9/23/2021
Benzie County, MI	17,753	38	214.05	9/23/2021
Charlevoix County, MI	26,244	29	110.50	9/23/2021
Emmet County, MI	33,308	46	138.10	9/23/2021
Grand Traverse County, MI	92,573	108	116.66	9/23/2021
Kalkaska County, MI	17,824	29	162.70	9/23/2021
Leelanau County, MI	21,764	22	101.08	9/23/2021
Missaukee County, MI	15,113	30	198.50	9/23/2021
Roscommon County, MI	23,884	59	247.03	9/23/2021
Wexford County, MI	33,466	50	149.41	9/23/2021
Michigan	9,995,915	21,950	219.59	9/23/2021
United States	326,262,499	656,378	201.18	9/23/2021

Note: This indicator is compared to the state average.

Data Source: [Johns Hopkins University](#). Accessed via [ESRI](#). Additional data analysis by [CARES](#). 2021.



Appendices

Tools and Instruments Used

Quantitative Survey Instrument – provided online and as printed version

Northwest Michigan Community Action Agency 2021 Community Needs Assessment Survey FINAL

Thanks for taking the time to fill out this survey! Your answers will help local service agencies plan how they help our communities. All of your survey answers will be confidential and anonymous, but if you need help now, you'll have a chance to ask for help. When you have completed the survey, you will have a chance to enter a drawing to win a \$100 gift card.

ABOUT YOU

1. Where do you currently live?

- | | |
|---|--|
| <input type="radio"/> Antrim County | <input type="radio"/> Leelanau County |
| <input type="radio"/> Benzie County | <input type="radio"/> Manistee County |
| <input type="radio"/> Charlevoix County | <input type="radio"/> Missaukee County |
| <input type="radio"/> Emmet County | <input type="radio"/> Roscommon County |
| <input type="radio"/> Grand Traverse County | <input type="radio"/> Wexford County |
| <input type="radio"/> Kalkaska County | <input type="radio"/> Other, please specify: _____ |

2. How do you identify your gender?

- | | |
|------------------------------|--|
| <input type="radio"/> Male | <input type="radio"/> Prefer to self-describe: _____ |
| <input type="radio"/> Female | <input type="radio"/> Prefer to not answer |

3. How old are you? _____ years old

4. What is your ethnic background? (select all that apply)

- | | |
|---|---|
| <input type="radio"/> Black or African-American | <input type="radio"/> Native Hawaiian or other Pacific Islander |
| <input type="radio"/> East Asian, South Asian or Asian American | <input type="radio"/> White (Non-Hispanic) or European-American |
| <input type="radio"/> Latin-x or Hispanic American | <input type="radio"/> Other: _____ |
| <input type="radio"/> Middle Eastern or Arab American | <input type="radio"/> Prefer to not answer |
| <input type="radio"/> American Indian or Alaska Native | |

5. What is the highest level of school you have finished?

- | | |
|---|---|
| <input type="radio"/> Less than high school | <input type="radio"/> Associate's degree |
| <input type="radio"/> Some high school | <input type="radio"/> Bachelor's degree |
| <input type="radio"/> High school diploma or GED | <input type="radio"/> Master's or doctoral degree |
| <input type="radio"/> Some college or certification program | |

6. How many people (of any age) currently live in your household?

- 1 – me only
 2 – me plus one other person
 More than 2, please specify: _____

CHILDREN

7. Do any children (under age 18) live in your household - some of the year or all of the year?

- No children in household [SKIP TO “INCOME AND EMPLOYMENT” BELOW]
- Yes, please specify how many children: _____

8. Which age(s) are the children in your household? (select all that apply)

- 0-2
- 3-5
- 6-12
- 13-17

IF YOU HAVE CHILDREN... (OTHERWISE SKIP TO “INCOME AND EMPLOYMENT”)

9. How many of the following, if any, apply to you? (select all that apply)

- I am a single parent
- Two parents in household
- I share custody of my children with an ex or other person
- The children in my household are my grandchildren
- The children in my household are other relatives' children
- I have foster children or am caring for other people's children
- None of these

10. Do you have one or more children who currently attend or need child care or preschool (this could include before or after school, during the summer or other)? (select all that apply)

- Yes, currently have children in child care
- Yes, currently have children in preschool (e.g. Head Start, GSRP, paid preschool)
- Have one or more children who need child care or preschool
- No, none of my children need child care or preschool [SKIP TO “INCOME AND EMPLOYMENT”]

11. If one or more children currently have child care... [IF NOT, PLEASE SKIP THIS QUESTION]

	Yes	No	Not sure
Is your current provider <u>licensed</u> by the state of Michigan?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Is your provider a family member?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12. Are you using any of these services? Do you need or want any of these services?

	Using Now	Not Using Now, But Need or Want	Do Not Need or Want	Not sure
Early Head Start – for infants/toddlers under 3 and pregnant women; family at or below poverty level	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Head Start – preschool for children 3-5; family at or below poverty level	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Great Start Readiness Program (GSRP) – preschool for children 4-5; family at 101-250% of poverty level	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help/Assistance <u>paying for</u> the cost of child care or preschool	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help/Assistance <u>finding</u> available child care or preschool	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Care/Preschool for child(ren) with special needs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Infant/Toddler care (0-2 years old)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
After hours care (e.g. to cover evening work or school)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on child learning and development, positive parenting skills, parenting tips and advice, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

INCOME AND EMPLOYMENT

13. What is your total household income, before taxes? All adults living in your home combined.

- | | | |
|---|---|---|
| <input type="radio"/> Less than \$5,000 | <input type="radio"/> \$35,000 - \$39,999 | <input type="radio"/> \$70,000 - \$74,999 |
| <input type="radio"/> \$5,000 - \$9,999 | <input type="radio"/> \$40,000 - \$44,999 | <input type="radio"/> \$75,000 - \$79,999 |
| <input type="radio"/> \$10,000 - \$14,999 | <input type="radio"/> \$45,000 - \$49,999 | <input type="radio"/> \$80,000 - \$84,999 |
| <input type="radio"/> \$15,000 - \$19,999 | <input type="radio"/> \$50,000 - \$54,999 | <input type="radio"/> \$85,000 - \$89,999 |
| <input type="radio"/> \$20,000 - \$24,999 | <input type="radio"/> \$55,000 - \$59,999 | <input type="radio"/> \$90,000 - \$94,999 |
| <input type="radio"/> \$25,000 - \$29,999 | <input type="radio"/> \$60,000 - \$64,999 | <input type="radio"/> \$95,000 - \$99,999 |
| <input type="radio"/> \$30,000 - \$34,999 | <input type="radio"/> \$65,000 - \$69,999 | <input type="radio"/> \$100,000 or more |

14. What is your current employment status?

- | | |
|---|---|
| <input type="radio"/> Non-working student | <input type="radio"/> Unemployed less than 6 months |
| <input type="radio"/> Working student | <input type="radio"/> Unemployed more than 6 months |
| <input type="radio"/> Self employed | <input type="radio"/> On disability/Unable to work |
| <input type="radio"/> Full-time employed | <input type="radio"/> Retired |
| <input type="radio"/> Part-time employed (working less than full time, my choice) | <input type="radio"/> Stay at home parent, homemaker, family manager or similar |
| <input type="radio"/> Under-employed (hours less than full time, not my choice; or overqualified for current job) | <input type="radio"/> I am able to work but choose not to |
| <input type="radio"/> On furlough from job | <input type="radio"/> Other, please explain: _____ |

15. Did coronavirus have any of the following impacts on you or a member of your household in 2020 or 2021? (select all that apply)

- Unemployed because of coronavirus
- Furloughed because of coronavirus
- Hours reduced (or income for self-employed) because of coronavirus
- Took a job that pays less than previous job because of coronavirus
- Household overall lost income due to coronavirus
- Increased costs of living due to coronavirus
- Any other economic impact on your household: _____
- None of these

16. If you indicated you or someone in your household have been unemployed, furloughed, or had hours or income reduced because of coronavirus, are you still experiencing this/these?

- | | |
|--|--|
| <input type="radio"/> Yes, ____ of us are still unemployed, furloughed or underemployed (write in number of household members) | <input type="radio"/> No, not any more |
|--|--|

17. Are you currently experiencing any of the following barriers to work? (select all that apply)

- | | |
|--|--|
| <input type="radio"/> Lack reliable transportation to get to work or job search | <input type="radio"/> Lack care for one or more adults in my household who need support |
| <input type="radio"/> Do not have a valid driver's license | <input type="radio"/> Have a physical disability that makes it difficult or impossible to work |
| <input type="radio"/> Lack the skills necessary to find a job | <input type="radio"/> Have a mental health issue that makes it difficult or impossible to work |
| <input type="radio"/> Lack a degree (high school, college) necessary to find a job | <input type="radio"/> Not sure how or where to find a decent job |
| <input type="radio"/> Have a criminal record | <input type="radio"/> Other, please explain: _____ |
| <input type="radio"/> Experience discrimination because of age, ethnicity, disability or other | <input type="radio"/> None of these |
| <input type="radio"/> Lack child care for one or more children | |

HOUSING

18. What is your current living situation?

- Own
- Rent
- Own mobile home but pay lot rent
- Staying with friend or family member
- Experiencing homelessness
- Other, please explain: _____

19. What are you paying per month for housing? This overall number should include rent, mortgage payments, property taxes, homeowner’s or renter’s insurance and condo/association fees.

_____ per month

20. Are you currently experiencing any of the following barriers to home ownership? (select all that apply)

- Payments too high
- Can’t afford down payment
- Bad credit
- Cannot find a home that is affordable
- Other, please explain: _____
- None of these

21. Do you need any housing help? Are you getting help now? Do you know where to find help?

	Don't Need This	Getting Help Now	Need This, Know Where to Find	Need This, Don't Know Where
Finding affordable housing to move into	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paying rent or mortgage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying a house	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Making home repairs – major or emergency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Making your home more energy efficient with lower utility costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paying utility bills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

GENERAL CIRCUMSTANCES AND NEEDS

22. Please answer ‘Yes’ or ‘No’ to the following.

	Yes	No
Own a computer	<input type="radio"/>	<input type="radio"/>
Have internet access at home (dialup or less than unlimited high speed)	<input type="radio"/>	<input type="radio"/>
Have internet access at home (unlimited high speed)	<input type="radio"/>	<input type="radio"/>
Have internet access on a mobile phone or device	<input type="radio"/>	<input type="radio"/>

23. Are any of the following activities difficult and/or limited for you? (select all that apply)

- Getting in/out of bed
- Walking
- Using the toilet
- Bathing
- Dressing
- Use of telephone
- Heavy housework
- Light housework
- Getting out of the house
- Shopping
- Meal preparation
- Eating
- Money management
- Managing medications
- None

24. Have you had a formal disability determination that allows you to make disability claims and receive services?

- Yes
- No
- Not sure

25. Are you currently covered by any health insurance?

- Yes No

26. Have you wanted help or support in your community in the past 12 months but experienced one or more of these barriers to receiving help? (select all that apply)

27.

- | | |
|---|---|
| <input type="radio"/> Cost
<input type="radio"/> Distance
<input type="radio"/> I'm not available during hours of operation
<input type="radio"/> Too long of a wait for an appointment
<input type="radio"/> Too long of a wait in waiting room
<input type="radio"/> No child care
<input type="radio"/> No reliable transportation | <input type="radio"/> No access for people with disabilities
<input type="radio"/> No one spoke my language
<input type="radio"/> Fear/apprehension
<input type="radio"/> Privacy/confidentiality concerns
<input type="radio"/> Did not know where to find help
<input type="radio"/> Other: _____
<input type="radio"/> None of these |
|---|---|

28. Do you need help with any of the following items? Are you getting help now? Do you know where to find help?

	Don't Need This	Getting Help Now	Need This, Know Where to Find	Need This, Don't Know Where
Free tax preparation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help finding food banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help finding hot meals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mental health counseling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Substance use treatment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Affordable loan products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fast cash OR check cashing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Classes or counseling on healthy relationships and resolving conflict	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help applying for public benefits like Social Security, WIC, TANF, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help paying for a child's college	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help paying for car repairs on a vehicle you own	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Assistance with student loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Budgeting, financial planning and personal finances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Repairing credit or improving my credit score	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information about healthy eating and nutrition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Learning English as a second language	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting a GED (graduate equivalency degree)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Learning computer skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Learning job related skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

29. Please feel free to list below any other comments/questions/concerns that you may have or other needs you may have.

These really are challenging times. If you need help with anything immediately please click through this [LINK](#) and fill out the form. [LINK TO "Customer Needs Assessment" FORM]

Detailed Survey Findings

**NMCAA
2021 Community Needs Assessment
Detailed Survey Results as of December 6, 2021**

		All Respondents in NMCAA's 10-County Service Area	People Currently Living at 100% of Poverty Level or Below	People Currently Living at 250% of Poverty Level or Below
Count (Number of Respondents Per Group)		1155	379	827
Means/Averages				
	Household Size (number of people)	2.9	3.1	3.1
	Annual Household Income	\$38,377	\$13,376	\$26,118
	Monthly Cost of Housing	\$778	\$598	\$686
	Housing as a Percent of Income	41.3%	75.2%	48.8%
Percentages				
q1: Where do you currently live?				
	Antrim County	6.1%	4.5%	5.7%
	Benzie County	5.0%	5.0%	4.5%
	Charlevoix County	4.9%	4.0%	4.4%
	Emmet County	7.5%	5.6%	7.0%
	Grand Traverse County	30.0%	29.6%	31.6%
	Kalkaska County	3.5%	1.9%	3.0%
	Leelanau County	6.6%	4.5%	5.1%
	Manistee County	0.0%	1.3%	1.9%
	Missaukee County	10.1%	10.6%	9.6%
	Roscommon County	2.2%	4.2%	2.8%
	Wexford County	24.2%	25.4%	21.5%
	Other, please specify	0.0%	3.4%	2.9%
q2: How do you identify your gender?				
	Female	85.0%	91.0%	87.0%
	Male	14.9%	9.0%	12.9%
	Prefer to self describe:	0.2%	0.0%	0.1%
q3: How old are you?				
	18-44	49.3%	55.0%	53.2%
	45-64	23.5%	22.8%	19.5%
	65 or older	27.2%	22.2%	27.3%

		All Respondents in NMCAA's 10-County Service Area	People Currently Living In Poverty	People Currently Living at 250% of Poverty Level or Below
q4: What is your ethnic background? (select all that apply)				
	White (Non-Hispanic) or European-American	95.1%	93.8%	94.7%
	American Indian or Alaska Native	3.4%	3.5%	3.6%
	Latin-x or Hispanic American	2.0%	2.4%	2.1%
	Black or African-American	0.7%	1.4%	1.1%
	East Asian, South Asian or Asian American	0.4%	0.3%	0.2%
	Middle Eastern or Arab American	0.3%	0.3%	0.2%
	Native Hawaiian or other Pacific Islander	0.4%	0.5%	0.2%
	Other	0.4%	0.5%	0.2%
	White only	93.1%	91.1%	92.2%
	Black, indigenous or people of color	6.9%	8.9%	7.8%
q5: What is the highest level of school you have finished?				
	Less than high school	2.3%	4.0%	3.3%
	Some high school	4.6%	8.4%	6.0%
	High school diploma or GED	26.8%	37.7%	31.4%
	Some college or certification program	30.7%	33.5%	33.3%
	Associate's degree	12.3%	7.7%	11.2%
	Bachelor's degree	15.8%	7.1%	10.9%
	Master's or doctoral degree	7.4%	1.6%	3.9%
q6: How many people (of any age) currently live in your household?				
	1 – me only	23.4%	25.9%	24.9%
	2 – me plus one other person	27.1%	19.5%	22.9%
	More than 2	49.5%	54.6%	52.2%
q7: Do any children (under age 18) live in your household - some of the year or all of the year?				
	No children in household	47.8%	38.5%	42.1%
	Yes, please specify how many children:	52.2%	61.5%	57.9%
q8: [IF CHILDREN IN HOUSEHOLD] Which age(s) are the children in your household? (select all that apply)				
	0-2	34.9%	42.1%	36.9%
	3-5	62.1%	65.2%	65.8%
	6-12	46.5%	46.4%	48.1%
	13-17	28.9%	27.0%	28.1%

		All Respondents in NMCAA's 10-County Service Area	People Currently Living In Poverty	People Currently Living at 250% of Poverty Level or Below
q9: [IF CHILDREN IN HOUSEHOLD] How many of the following, if any, apply to you? (select all that apply)				
	I am a single parent	26.4%	42.9%	30.8%
	Two parents in household	64.0%	49.8%	61.7%
	I share custody of my children with an ex or other person	18.8%	21.0%	20.6%
	The children in my household are my grandchildren	4.7%	4.7%	4.0%
	The children in my household are other relatives' children	2.0%	2.1%	2.3%
	I have foster children or am caring for other people's children	2.4%	2.6%	2.1%
	None of these	1.0%	0.4%	0.6%
q10: [IF CHILDREN IN HOUSEHOLD] Do you have one or more children who currently attend or need child care or preschool (this could include before or after school, during the summer or other)? (select all that apply)				
	Yes, currently have children in child care	13.5%	5.6%	10.4%
	Yes, currently have children in preschool (e.g. Head Start, GSRP, paid preschool)	43.9%	49.8%	47.9%
	Have one or more children who need child care or preschool	16.9%	14.6%	16.7%
	No, none of my children need child care or preschool	36.0%	38.2%	34.6%
q11a: [IF CHILDREN IN HOUSEHOLD AND ONE OR MORE CHILDREN HAVE CHILD CARE] Is your current provider licensed by the state of Michigan?				
	Yes	75.0%	53.8%	74.5%
	No	22.4%	38.5%	21.3%
	Not sure	2.6%	7.7%	4.3%
q11b: [IF CHILDREN IN HOUSEHOLD AND ONE OR MORE CHILDREN HAVE CHILD CARE] Is your provider a family member?				
	Yes	12.0%	30.8%	14.9%
	No	88.0%	69.2%	85.1%
	Not sure	0.0%	0.0%	0.0%

		All Respondents in NMCAA's 10-County Service Area	People Currently Living In Poverty	People Currently Living at 250% of Poverty Level or Below
q12: [IF CHILDREN IN HOUSEHOLD] Are you using any of these services? Do you need or want any of these services?				
<u>Using Now + Need or Want (total need, both met and unmet)</u>				
	Head Start – preschool for children 3-5 family at or below poverty level	45.9%	58.5%	50.8%
	Information on child learning and development, positive parenting skills, parenting tips and advice, etc.	33.5%	35.8%	36.2%
	Great Start Readiness Program (GSRP) – preschool for children 4-5 family at 101-250% of poverty level	31.1%	29.2%	32.0%
	Early Head Start – for infants/toddlers under 3 and pregnant women family at or below poverty level	30.5%	39.5%	33.3%
	Help/Assistance paying for the cost of child care or preschool	26.4%	25.7%	26.6%
	Help/Assistance finding available child care or preschool	21.9%	23.7%	21.4%
	After hours care (e.g. to cover evening work or school)	21.3%	15.4%	19.6%
	Infant/Toddler care (0-2 years old)	19.0%	19.0%	17.7%
	Care/Preschool for child(ren) with special needs	9.4%	9.9%	9.9%
<u>Not Using Now, But Need or Want (unmet need)</u>				
	Information on child learning and development, positive parenting skills, parenting tips and advice, etc.	20.5%	23.3%	21.9%
	Help/Assistance paying for the cost of child care or preschool	20.3%	16.7%	19.4%
	Help/Assistance finding available child care or preschool	16.1%	15.5%	14.6%
	After hours care (e.g. to cover evening work or school)	15.4%	12.0%	14.5%
	Head Start – preschool for children 3-5 family at or below poverty level	12.1%	10.4%	11.2%
	Infant/Toddler care (0-2 years old)	11.7%	12.1%	11.8%
	Great Start Readiness Program (GSRP) – preschool for children 4-5 family at 101-250% of poverty level	11.4%	10.7%	10.3%
	Early Head Start – for infants/toddlers under 3 and pregnant women family at or below poverty level	10.8%	8.6%	9.7%
	Care/Preschool for child(ren) with special needs	3.8%	3.9%	4.0%

		All Respondents in NMCAA's 10-County Service Area	People Currently Living In Poverty	People Currently Living at 250% of Poverty Level or Below
q12: [IF CHILDREN IN HOUSEHOLD] Are you using any of these services? Do you need or want any of these services? (continued)				
<u>All Responses</u>				
Early Head Start (program described – see above)	Using Now	19.7%	30.9%	23.6%
	Not Using Now, But Need or Want	10.8%	8.6%	9.7%
	Not sure	11.5%	12.9%	12.0%
	Do Not Need or Want	58.0%	47.6%	54.7%
Head Start – (program described – see above)	Using Now	33.8%	48.1%	39.6%
	Not Using Now, But Need or Want	12.1%	10.4%	11.2%
	Not sure	8.4%	5.6%	8.7%
	Do Not Need or Want	45.7%	35.9%	40.5%
Great Start Readiness Program (GSRP) (program described – see above)	Using Now	19.7%	18.5%	21.7%
	Not Using Now, But Need or Want	11.4%	10.7%	10.3%
	Not sure	15.9%	19.7%	17.5%
	Do Not Need or Want	52.9%	51.1%	50.5%
Help/Assistance paying for the cost of child care or preschool	Using Now	6.1%	9.0%	7.2%
	Not Using Now, But Need or Want	20.3%	16.7%	19.4%
	Not sure	15.4%	19.7%	17.7%
	Do Not Need or Want	58.2%	54.5%	55.7%
Help/Assistance finding available child care or preschool	Using Now	5.8%	8.2%	6.8%
	Not Using Now, But Need or Want	16.1%	15.5%	14.6%
	Not sure	11.4%	13.3%	13.1%
	Do Not Need or Want	66.8%	63.1%	65.6%
Care/Preschool for child(ren) with special needs	Using Now	5.6%	6.0%	5.9%
	Not Using Now, But Need or Want	3.8%	3.9%	4.0%
	Not sure	7.0%	11.6%	8.0%
	Do Not Need or Want	83.6%	78.5%	82.0%
Infant/Toddler care (0-2 years old)	Using Now	7.3%	6.9%	5.9%
	Not Using Now, But Need or Want	11.7%	12.1%	11.8%
	Not sure	6.3%	9.9%	7.2%
	Do Not Need or Want	74.8%	71.1%	75.1%
After hours care (e.g. to cover evening work or school)	Using Now	5.9%	3.4%	5.1%
	Not Using Now, But Need or Want	15.4%	12.0%	14.5%
	Not sure	9.7%	12.0%	9.7%
	Do Not Need or Want	69.0%	72.5%	70.7%
Information on child learning and development, positive parenting skills, parenting tips and advice, etc.	Using Now	13.0%	12.5%	14.3%
	Not Using Now, But Need or Want	20.5%	23.3%	21.9%
	Not sure	8.7%	9.5%	9.3%
	Do Not Need or Want	57.8%	54.7%	54.5%

		All Respondents in NMCAA's 10-County Service Area	People Currently Living In Poverty	People Currently Living at 250% of Poverty Level or Below
q13: What is your total household income, before taxes? All adults living in your home combined				
	Less than \$5,000	9.6%	26.6%	12.2%
	\$5,000 - \$9,999	4.8%	12.7%	5.8%
	\$10,000 - \$14,999	8.8%	24.3%	11.1%
	\$15,000 - \$19,999	10.8%	15.3%	13.2%
	\$20,000 - \$24,999	9.4%	10.8%	12.6%
	\$25,000 - \$29,999	6.9%	6.9%	9.1%
	\$30,000 - \$34,999	8.3%	2.4%	10.4%
	\$35,000 - \$39,999	5.6%	0.8%	6.7%
	\$40,000 - \$44,999	5.2%	0.0%	5.8%
	\$45,000 - \$49,999	3.5%	0.3%	2.8%
	\$50,000 - \$54,999	3.6%	0.0%	3.3%
	\$55,000 - \$59,999	3.1%	0.0%	2.2%
	\$60,000 - \$64,999	2.9%	0.0%	1.8%
	\$65,000 - \$69,999	2.2%	0.0%	1.2%
	\$70,000 - \$74,999	3.1%	0.0%	0.5%
	\$75,000 - \$79,999	2.0%	0.0%	0.5%
	\$80,000 - \$84,999	2.1%	0.0%	0.6%
	\$85,000 - \$89,999	1.1%	0.0%	0.2%
	\$90,000 - \$94,999	0.8%	0.0%	0.1%
	\$95,000 - \$99,999	1.0%	0.0%	0.0%
	\$100,000 or more	5.5%	0.0%	0.0%
Poverty Coding Based on Annual Household Income (HHI) and Household Size				
	HHI <100% Federal Poverty Level (FPL)	36.0%	100.0%	45.8%
	HHI 100% to 250% of FPL	42.6%	0.0%	54.2%
	HHI Above 250% of FPL	21.5%	0.0%	0.0%
q14: What is your current employment status?				
	Non-working student	2.0%	3.7%	2.4%
	Working student	1.9%	1.3%	1.8%
	Self employed	3.3%	1.6%	2.5%
	Full-time employed	30.7%	14.8%	22.8%
	Part-time employed (working less than full time, my choice)	6.9%	5.8%	7.6%
	Under-employed (hours < full time, not my choice or overqualified for current job)	2.4%	3.4%	3.0%
	On furlough from job	0.0%	0.0%	0.0%
	Unemployed less than 6 months	2.4%	3.7%	2.7%
	Unemployed more than 6 months	3.3%	8.2%	4.4%
	On disability/Unable to work	10.4%	19.5%	12.7%
	Retired	24.1%	19.8%	24.1%
	Stay at home parent, homemaker, family manager or similar	10.0%	14.8%	13.2%
	I am able to work but choose not to	0.1%	0.0%	0.2%
	Other, please explain:	2.6%	3.4%	2.5%

		All Respondents in NMCAA's 10-County Service Area	People Currently Living In Poverty	People Currently Living at 250% of Poverty Level or Below
q15: Did coronavirus have any of the following impacts on you or a member of your household in 2020 or 2021? (select all that apply)				
	Unemployed because of coronavirus	20.0%	25.5%	23.2%
	Furloughed because of coronavirus	6.2%	1.3%	5.2%
	Hours reduced (or income for self-employed) because of coronavirus	17.0%	15.6%	17.4%
	Took a job that pays less than previous job because of coronavirus	4.7%	5.6%	5.8%
	Household overall lost income due to coronavirus	22.6%	22.5%	24.0%
	Increased costs of living due to coronavirus	28.7%	27.9%	29.8%
	Any other economic impact on your household	6.9%	7.7%	7.5%
	None of these	40.7%	40.8%	39.2%
q16: [IF UNEMPLOYED, FURLOUGHED OR HOURS OR INCOME REDUCED] If you indicated you or someone in your household have been unemployed, furloughed, or had hours or income reduced because of coronavirus, are you still experiencing this/these?				
	Yes, ___ of us are still unemployed, furloughed or underemployed. Please write in number of household members:	28.4%	44.6%	34.3%
	No, not any more	71.6%	55.4%	65.7%
q17: Are you currently experiencing any of the following barriers to work? (select all that apply)				
	Have a physical disability that makes it difficult or impossible to work	12.2%	19.6%	15.5%
	Lack child care for one or more children	10.1%	14.6%	12.3%
	Have a mental health issue that makes it difficult or impossible to work	8.7%	14.1%	10.8%
	Lack reliable transportation to get to work or job search	4.7%	9.3%	6.4%
	Do not have a valid driver's license	3.5%	7.7%	5.0%
	Lack a degree (high school, college) necessary to find a job	2.7%	4.5%	3.4%
	Have a criminal record	2.4%	2.1%	2.8%
	Experience discrimination because of age, ethnicity, disability or other	2.4%	3.2%	2.8%
	Not sure how or where to find a decent job	2.2%	3.2%	2.7%
	Lack the skills necessary to find a job	1.4%	2.4%	1.7%
	Lack care for one or more adults in my household who need support	0.9%	0.8%	1.2%
	Other	4.1%	8.0%	4.7%
	None of these	63.3%	44.3%	55.8%

		All Respondents in NMCAA's 10-County Service Area	People Currently Living In Poverty	People Currently Living at 250% of Poverty Level or Below
q18: What is your current living situation?				
	Own	54.8%	28.5%	45.1%
	Rent	34.6%	55.7%	42.3%
	Own mobile home but pay lot rent	2.4%	2.7%	2.9%
	Staying with friend or family member	4.6%	6.3%	5.2%
	Experiencing homelessness	1.0%	2.2%	1.4%
	Other, please explain:	2.6%	4.6%	3.1%
q20: Are you currently experiencing any of the following barriers to home ownership? (select all that apply)				
	Payments too high	13.4%	17.7%	15.7%
	Can't afford down payment	22.6%	33.2%	28.2%
	Bad credit	21.5%	33.8%	27.3%
	Cannot find a home that is affordable	21.2%	28.3%	24.7%
	Other	4.2%	6.0%	5.3%
	None of these	61.3%	47.1%	54.4%
q21: Do you need any housing help? Are you getting help now? Do you know where to find help?				
<u>Need This Or Getting Help Now (total need, both met and unmet)</u>				
	Making your home more energy efficient with lower utility costs	27.7%	31.9%	32.5%
	Buying a house	25.7%	41.2%	32.5%
	Finding affordable housing to move into	24.4%	40.8%	31.0%
	Making home repairs – major or emergency	23.6%	28.2%	28.3%
	Paying utility bills	22.6%	40.4%	29.2%
	Paying rent or mortgage	22.8%	40.3%	29.3%
<u>Need This (Whether Or Not Know Where to Find); Not Getting Help Now (total unmet need)</u>				
	Making your home more energy efficient with lower utility costs	25.5%	27.7%	30.0%
	Buying a house	22.6%	35.4%	28.6%
	Making home repairs – major or emergency	21.6%	25.6%	26.1%
	Finding affordable housing to move into	19.1%	28.8%	23.8%
	Paying utility bills	17.3%	30.1%	22.7%
	Paying rent or mortgage	14.8%	24.7%	18.9%
<u>Need This, Don't Know Where to Find</u>				
	Making your home more energy efficient with lower utility costs	17.9%	22.4%	21.9%
	Buying a house	16.4%	26.2%	21.1%
	Making home repairs – major or emergency	16.1%	19.7%	19.8%
	Finding affordable housing to move into	13.0%	21.8%	17.3%
	Paying utility bills	11.5%	19.7%	15.6%
	Paying rent or mortgage	10.4%	18.9%	13.9%

		All Respondents in NMCAA's 10-County Service Area	People Currently Living In Poverty	People Currently Living at 250% of Poverty Level or Below
q21: Do you need any housing help? Are you getting help now? Do you know where to find help? (continued)				
<u>All Responses</u>				
Finding affordable housing to move into	Don't Need This	75.6%	59.2%	69.0%
	Getting Help Now	5.4%	12.0%	7.2%
	Need This, Know Where to Find	6.1%	7.0%	6.5%
	Need This, Don't Know Where	13.0%	21.8%	17.3%
Paying rent or mortgage	Don't Need This	77.2%	59.7%	70.7%
	Getting Help Now	7.9%	15.6%	10.4%
	Need This, Know Where to Find	4.4%	5.8%	5.0%
	Need This, Don't Know Where	10.4%	18.9%	13.9%
Buying a house	Don't Need This	74.3%	58.8%	67.5%
	Getting Help Now	3.2%	5.8%	4.0%
	Need This, Know Where to Find	6.2%	9.2%	7.5%
	Need This, Don't Know Where	16.4%	26.2%	21.1%
Making home repairs – major or emergency	Don't Need This	76.4%	71.8%	71.7%
	Getting Help Now	1.9%	2.5%	2.2%
	Need This, Know Where to Find	5.5%	5.9%	6.3%
	Need This, Don't Know Where	16.1%	19.7%	19.8%
Making your home more energy efficient with lower utility costs	Don't Need This	72.3%	68.1%	67.5%
	Getting Help Now	2.1%	4.2%	2.4%
	Need This, Know Where to Find	7.6%	5.3%	8.1%
	Need This, Don't Know Where	17.9%	22.4%	21.9%
Paying utility bills	Don't Need This	77.4%	59.6%	70.8%
	Getting Help Now	5.3%	10.4%	6.5%
	Need This, Know Where to Find	5.8%	10.4%	7.1%
	Need This, Don't Know Where	11.5%	19.7%	15.6%
q22: Please answer 'Yes' or 'No' to the following				
<u>Yes Responses</u>				
	Own a computer	69.6%	56.0%	65.4%
	Have internet access at home (dialup or less than unlimited high speed)	63.4%	65.1%	65.2%
	Have internet access at home (unlimited high speed)	67.1%	61.7%	65.4%
	Have internet access on a mobile phone or device	80.0%	80.9%	79.3%

		All Respondents in NMCAA's 10-County Service Area	People Currently Living In Poverty	People Currently Living at 250% of Poverty Level or Below
q23: Are any of the following activities difficult and/or limited for you? (select all that apply)				
	Heavy housework	25.8%	28.7%	29.9%
	Walking	16.9%	18.8%	18.3%
	Shopping	13.7%	15.2%	16.1%
	Meal preparation	13.0%	10.2%	14.2%
	Getting out of the house	9.6%	10.6%	11.6%
	Money management	9.2%	8.6%	10.3%
	Light housework	8.4%	8.3%	8.8%
	Bathing	5.6%	7.3%	6.7%
	Getting in/out of bed	5.0%	5.0%	5.4%
	Managing medications	4.5%	4.3%	4.5%
	Dressing	3.5%	3.3%	3.6%
	Using the toilet	2.4%	2.6%	2.5%
	Eating	2.2%	2.6%	2.6%
	Use of telephone	1.9%	2.0%	1.9%
	None of these	59.3%	54.1%	54.6%
q24: Have you had a formal disability determination that allows you to make disability claims and receive services?				
	Yes	15.7%	26.6%	18.1%
	No	77.7%	64.1%	74.3%
	Not sure	6.6%	9.4%	7.6%
q25: Are you currently covered by any health insurance?				
	Yes	95.8%	94.3%	95.0%
	No	4.2%	5.7%	5.0%
q26: Have you wanted help or support in your community in the past 12 months but experienced one or more of these barriers to receiving help? (select all that apply)				
	Cost	8.8%	9.6%	10.6%
	Did not know where to find help	8.0%	12.2%	10.8%
	Fear/apprehension	7.1%	9.2%	8.3%
	No child care	6.8%	8.3%	6.9%
	Too long of a wait for an appointment	6.0%	4.3%	5.7%
	I'm not available during hours of operation	4.2%	3.6%	3.8%
	No reliable transportation	4.0%	6.6%	5.2%
	Distance	3.1%	5.0%	4.2%
	Privacy/confidentiality concerns	3.3%	4.3%	3.8%
	Too long of a wait in waiting room	1.7%	1.7%	1.9%
	No access for people with disabilities	0.8%	0.7%	0.9%
	No one spoke my language	0.0%	0.0%	0.0%
	Other	2.4%	1.3%	2.9%
	None of these	71.2%	68.3%	67.9%

		All Respondents in NMCAA's 10-County Service Area	People Currently Living In Poverty	People Currently Living at 250% of Poverty Level or Below
q27: Do you need help with any of the following items? Are you getting help now? Do you know where to find help?				
Need This Or Getting Help Now (total need, both met and unmet)				
	Repairing credit or improving my credit score	22.6%	30.6%	28.6%
	Help paying for car repairs on a vehicle you own	22.1%	32.6%	28.5%
	Free tax preparation	21.1%	24.6%	23.9%
	Mental health counseling	20.8%	26.3%	22.0%
	Budgeting, financial planning and personal finances	18.1%	19.0%	19.3%
	Help finding food banks	15.3%	26.4%	20.3%
	Information about healthy eating and nutrition	13.6%	14.4%	14.1%
	Affordable loan products	13.8%	15.9%	16.0%
	Assistance with student loans	13.2%	9.8%	12.4%
	Help applying for public benefits like Social Security, WIC, TANF, etc.	13.1%	19.9%	16.6%
	Help paying for a child's college	13.2%	14.1%	14.2%
	Classes or counseling on healthy relationships and resolving conflict	12.2%	13.2%	13.1%
	Help finding hot meals	9.6%	13.8%	11.5%
	Learning computer skills	7.2%	8.0%	7.4%
	Fast cash OR check cashing	4.5%	7.0%	5.5%
	Learning job related skills	4.5%	7.4%	5.0%
	Getting a GED (graduate equivalency degree)	3.5%	6.1%	4.6%
	Substance use treatment	2.7%	3.3%	2.6%
	Learning English as a second language	1.6%	2.6%	1.7%
Need This (Whether Or Not Know Where to Find); Not Getting Help Now (total unmet need))				
	Help paying for car repairs on a vehicle you own	21.3%	32.3%	27.6%
	Repairing credit or improving my credit score	19.1%	25.9%	24.3%
	Budgeting, financial planning and personal finances	15.0%	14.6%	15.9%
	Free tax preparation	14.1%	16.5%	16.1%
	Help paying for a child's college	12.5%	13.8%	13.6%
	Affordable loan products	12.8%	15.2%	15.1%
	Assistance with student loans	11.8%	8.8%	11.1%
	Mental health counseling	10.8%	15.2%	12.7%
	Information about healthy eating and nutrition	9.9%	10.4%	10.1%
	Classes or counseling on healthy relationships and resolving conflict	9.3%	10.5%	10.2%
	Help finding food banks	9.1%	15.9%	11.8%

		All Respondents in NMCAA's 10-County Service Area	People Currently Living In Poverty	People Currently Living at 250% of Poverty Level or Below
q27: Do you need help with any of the following items? Are you getting help now? Do you know where to find help? (continued)				
<u>Need This (Whether Or Not Know Where to Find); Not Getting Help Now (total unmet need) (continued)</u>				
	Help applying for public benefits like Social Security, WIC, TANF, etc.	6.8%	7.8%	8.4%
	Learning computer skills	6.4%	7.7%	6.7%
	Learning job related skills	3.9%	7.1%	4.4%
	Fast cash OR check cashing	3.5%	5.7%	4.3%
	Help finding hot meals	3.9%	7.7%	5.1%
	Getting a GED (graduate equivalency degree)	2.9%	5.4%	4.0%
	Substance use treatment	1.4%	2.0%	1.4%
	Learning English as a second language	1.4%	2.3%	1.4%
<u>Need This, Don't Know Where to Find</u>				
	Help paying for car repairs on a vehicle you own	17.2%	26.9%	22.8%
	Repairing credit or improving my credit score	14.6%	20.5%	19.1%
	Budgeting, financial planning and personal finances	10.5%	12.2%	12.0%
	Affordable loan products	10.1%	13.5%	12.1%
	Help paying for a child's college	9.1%	12.1%	10.8%
	Assistance with student loans	8.1%	7.1%	8.4%
	Classes or counseling on healthy relationships and resolving conflict	7.1%	8.1%	7.8%
	Information about healthy eating and nutrition	6.6%	9.1%	8.2%
	Free tax preparation	6.8%	9.1%	7.9%
	Mental health counseling	6.0%	10.1%	7.5%
	Help finding food banks	5.4%	9.8%	7.0%
	Learning computer skills	4.8%	6.7%	5.8%
	Help applying for public benefits like Social Security, WIC, TANF, etc.	3.8%	5.1%	5.1%
	Learning job related skills	2.9%	6.1%	3.4%
	Getting a GED (graduate equivalency degree)	2.1%	4.4%	3.1%
	Help finding hot meals	2.3%	4.7%	3.3%
	Fast cash OR check cashing	2.2%	3.7%	2.8%
	Substance use treatment	0.7%	1.3%	1.0%
	Learning English as a second language	0.8%	1.3%	1.0%

		All Respondents in NMCAA's 10-County Service Area	People Currently Living In Poverty	People Currently Living at 250% of Poverty Level or Below
q27: Do you need help with any of the following items? Are you getting help now? Do you know where to find help? (continued)				
<u>All Responses</u>				
Free tax preparation	Don't Need This	79.0%	75.3%	76.1%
	Getting Help Now	7.0%	8.1%	7.8%
	Need This, Know Where to Find	7.3%	7.4%	8.2%
	Need This, Don't Know Where	6.8%	9.1%	7.9%
Help finding food banks	Don't Need This	84.7%	73.6%	79.6%
	Getting Help Now	6.2%	10.5%	8.5%
	Need This, Know Where to Find	3.7%	6.1%	4.8%
	Need This, Don't Know Where	5.4%	9.8%	7.0%
Help finding hot meals	Don't Need This	90.5%	86.1%	88.5%
	Getting Help Now	5.7%	6.1%	6.4%
	Need This, Know Where to Find	1.6%	3.0%	1.8%
	Need This, Don't Know Where	2.3%	4.7%	3.3%
Mental health counseling	Don't Need This	79.3%	73.7%	78.1%
	Getting Help Now	10.0%	11.1%	9.3%
	Need This, Know Where to Find	4.8%	5.1%	5.2%
	Need This, Don't Know Where	6.0%	10.1%	7.5%
Substance use treatment	Don't Need This	97.3%	96.6%	97.3%
	Getting Help Now	1.3%	1.3%	1.2%
	Need This, Know Where to Find	0.7%	0.7%	0.4%
	Need This, Don't Know Where	0.7%	1.3%	1.0%
Affordable loan products	Don't Need This	86.2%	84.2%	84.0%
	Getting Help Now	1.0%	0.7%	0.9%
	Need This, Know Where to Find	2.7%	1.7%	3.0%
	Need This, Don't Know Where	10.1%	13.5%	12.1%
Fast cash OR check cashing	Don't Need This	95.5%	92.9%	94.5%
	Getting Help Now	1.0%	1.3%	1.2%
	Need This, Know Where to Find	1.3%	2.0%	1.5%
	Need This, Don't Know Where	2.2%	3.7%	2.8%
Classes or counseling on healthy relationships and resolving conflict	Don't Need This	87.8%	86.9%	86.9%
	Getting Help Now	2.9%	2.7%	2.9%
	Need This, Know Where to Find	2.2%	2.4%	2.4%
	Need This, Don't Know Where	7.1%	8.1%	7.8%
Help applying for public benefits like Social Security, WIC, TANF, etc.	Don't Need This	86.9%	80.1%	83.4%
	Getting Help Now	6.3%	12.1%	8.2%
	Need This, Know Where to Find	3.0%	2.7%	3.3%
	Need This, Don't Know Where	3.8%	5.1%	5.1%
Help paying for a child's college	Don't Need This	86.8%	85.9%	85.8%
	Getting Help Now	0.7%	0.3%	0.6%
	Need This, Know Where to Find	3.4%	1.7%	2.8%
	Need This, Don't Know Where	9.1%	12.1%	10.8%

		All Respondents in NMCAA's 10-County Service Area	People Currently Living In Poverty	People Currently Living at 250% of Poverty Level or Below
q27: Do you need help with any of the following items? Are you getting help now? Do you know where to find help? (continued)				
<u>All Responses (continued)</u>				
Help paying for car repairs on a vehicle you own	Don't Need This	77.9%	67.3%	71.5%
	Getting Help Now	0.8%	0.3%	0.9%
	Need This, Know Where to Find	4.1%	5.4%	4.8%
	Need This, Don't Know Where	17.2%	26.9%	22.8%
Assistance with student loans	Don't Need This	86.8%	90.2%	87.6%
	Getting Help Now	1.4%	1.0%	1.3%
	Need This, Know Where to Find	3.7%	1.7%	2.7%
	Need This, Don't Know Where	8.1%	7.1%	8.4%
Budgeting, financial planning and personal finances	Don't Need This	81.8%	81.1%	80.7%
	Getting Help Now	3.1%	4.4%	3.4%
	Need This, Know Where to Find	4.5%	2.4%	3.9%
	Need This, Don't Know Where	10.5%	12.2%	12.0%
Repairing credit or improving my credit score	Don't Need This	77.3%	69.4%	71.3%
	Getting Help Now	3.5%	4.7%	4.3%
	Need This, Know Where to Find	4.5%	5.4%	5.2%
	Need This, Don't Know Where	14.6%	20.5%	19.1%
Information about healthy eating and nutrition	Don't Need This	86.4%	85.5%	85.8%
	Getting Help Now	3.7%	4.0%	4.0%
	Need This, Know Where to Find	3.3%	1.3%	1.9%
	Need This, Don't Know Where	6.6%	9.1%	8.2%
Learning English as a second language	Don't Need This	98.5%	97.3%	98.2%
	Getting Help Now	0.2%	0.3%	0.3%
	Need This, Know Where to Find	0.6%	1.0%	0.4%
	Need This, Don't Know Where	0.8%	1.3%	1.0%
Getting a GED (graduate equivalency degree)	Don't Need This	96.6%	93.9%	95.4%
	Getting Help Now	0.6%	0.7%	0.6%
	Need This, Know Where to Find	0.8%	1.0%	0.9%
	Need This, Don't Know Where	2.1%	4.4%	3.1%
Learning computer skills	Don't Need This	92.9%	91.9%	92.5%
	Getting Help Now	0.8%	0.3%	0.7%
	Need This, Know Where to Find	1.6%	1.0%	0.9%
	Need This, Don't Know Where	4.8%	6.7%	5.8%
Learning job related skills	Don't Need This	95.6%	92.6%	94.9%
	Getting Help Now	0.6%	0.3%	0.6%
	Need This, Know Where to Find	1.0%	1.0%	1.0%
	Need This, Don't Know Where	2.9%	6.1%	3.4%

NMCAA 2021 Community Needs Assessment Interview Guide

As I explained in my email, we are conducting this work on behalf of Northwest Michigan Community Action Agency. Every three years NMCAA conducts a Community Needs Assessment across 10 Northern Michigan Counties (Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Missaukee, Roscommon and Wexford). This primary data about residents' needs, concerns and priorities is paired with focus group data, interviews with community partners like you and significant analysis of our region's changing demographics.

- 1. As I understand it, your organization serves _____ with programs geared toward _____. Did I get that right, or am I missing some key details?**
- 2. Are there needs you see facing your clients and communities that are significant but well met by existing programs and community resources (provided by your organization or others)? We're looking for "success stories" here.**
- 3. What about needs that are NOT currently being met or where the need is much greater than available resources?**
- 4. Are there unmet needs that are particularly challenging for particular groups or marginalized populations? Why?**
- 5. What impact has COVID had on client and community needs? Which of these needs do you think will persist beyond the next several months?**
- 6. What do you think that NMCAA does particularly well? What do you think that NMCAA can improve?**
- 7. As part of this project, would you be interested in collaborating with NMCAA's Community Needs Assessment? Collaboration could take one of several forms:**
 - Collaborating to develop a regional survey and make it available through your existing communications channels.
 - Sharing in analysis and interpretation of results – making sense of our community needs together.
 - Sharing in communications related to this moment as we tell the story of challenges facing our community to a broader audience.

Qualitative Data

The following qualitative insights and quotes were accumulated through interviews, focus groups and community meetings conducted as a part of the Community Needs Assessment process:

COVID-19 Impacts

- At this time, money and other support to help replace lost income due to covid helps immensely
- Could use help with my gas bill
- COVID has been a disaster for any vulnerable person. For homeless people it has been an “everyone is untouchable” situation. When case workers are not able to meet with at risk people, they are not as able to help them transition out of homelessness.
- COVID-19 has had a very negative hard impact on the whole country. Just please try to help everywhere you can with everyone. God Bless
- Family doesn't want to accommodate on household money
- Help with utilities and getting car fixed. Rent help would help to get back on top of bills. So can manage house hold expenses again. With budget
- I as a RN Case manager of ICU/MICU/Trauma have witnessed thousands of deaths and also the isolation of my family and the anxieties of my family and separation from my children. It is really PTSD for our communities and more are worried about the COVID itself than the mental wellness of our children, our seniors, our communities and our future.
- Provide emergency funds to offset the increase in expenses due to Covid 19.
- Keep getting screwed over with no warning ...trying to take care of myself and make a life for myself, get a job with covid is getting harder. Everywhere is closing for full days and heavily shortening hours and has heavy restrictions that I would love to comply with but because of a physical position I'm in and trying to get out of. Just want to be okay

Housing Quality, Access and Affordability

- A couple of years ago NMCAA 's weatherization program helped me immensely. The paperwork to apply was a bit challenging and I could see it being too challenging for some.
- Affordable housing options without extensive wait lists.
- Affordable rental housing has gotten very tight in our area over the past year, with rates increasing \$150-\$200 for same apartments. Access for mental health counseling is limited in our area with long wait times to begin or no access to CMH without Medicaid.
- Brother needs place to live. Physically disabled and mental health issues. No help available
- Finding AFFORDABLE handyman services for home repairs, and affordable electrical & plumbing services.
- Finding ways to better insulate my home to reduce heating costs. Have a 43-year-old modular - windows are single pane
- Home repairs and weatherization
- Home repairs, windows and wood pecker damage
- I am greatly concerned about the lack of affordable housing for low-income people in our community. I know building low-income apartments isn't as profitable as building high income housing, but as a community, we need to help provide for the needs of all residents.

- I am in a safe and secure space right now and the services you provide have helps get me here! I used NMCAA for home buying and budgeting help, tax preparation and my son was in Head Start when he was younger. Thank you!
- I am signed on the key to own program but have been waiting over year to hear about it or what to do for it because of cornea
- I do need help with getting assistance to help pay rent
- I don't need housing but there is a lack of affordable housing for many people in the community.
- I need help with rent even though I've received it before.
- I would like to apply to get a USDA home loan for RD construction. Can I apply for this product here?
- My house is doubled up with a second family, relatives. They cannot find housing. There are no openings at apartment complexes. I can't return to work because scheduling and lack of affordable child care. We make do but find it's often a choice between a household repair or vehicle repair.
- Need help buying a family property, home etc.
- Need help fixing a shed. Live in a trailer need to know if my tank needs emptied.
- No affordable housing for sale or rent.
- Thank you for all you do! (participated in the weatherization program a few years ago)
- There is an exterior area outside going directly around the house I feel is clearly dangerous as it aged and wondered what financial help might be available. Not used to looking into.
- There is not enough housing, especially true ADA housing. Many places say ADA but are not done according to standards.
- Trying to find builder to reroofing house, addition to house, remodel kitchen - but getting any builder to respond to calls is impossible. May have serious roof leaks if I'm unable to get house reroofed.
- We are living in our parents' camper right know and are in need help to find a place to live and help with furniture

Early Childhood Education

- Child care is expensive, yet we make too much and were waitlisted for GSRP. I quit my job to be able to take care of our child. This has taken a toll on my mental health, even while seeking weekly counseling. Money has become extremely tight. This has made my mental health worse because of impulsive behaviors leading to monetary deficit.
- Child care is a crisis in northern Michigan. Professionals with dual income are still finding it difficult to locate and afford child care.
- Currently can't find affordable daycare. Hard to work a full-time job and pay for daycare.
- Early Head Start has been an awesome help with my family! They are giving me positive parenting skills, ways to teach my two-and-a-half-year-old son, resources in the community, a very dependable wealth of knowledge for all of us.
- I was on the waiting list for Early Head Start for over 2 years. By the time I finally was in the system, I no longer needed the support or services that they offered. 2 years is an excessively long time to wait around and avoid making other arrangements due to being on a 'wait list'. 0/10 would recommend.
- I'm feeling confident in my child's schooling thanks to NMCAA
- I'm worried about child care the most

- I'm just very thankful for all the help the program can give out. Thank u for taking good care of families and students
- It would be wonderful to have more evening/weekend opportunities for gatherings for children outside of the traditional school system to gather and socialize.
- Moved out of northern Michigan due to lack of child care.
- NMCAA was huge in getting our foster kids into Head Start/Strong Beginnings. The people in that program are some of the best I've dealt with thru this entire fostering program.
- Very disappointed my son was not able to get in to preschool due to our income status and alternative programs were not offered.
- Wondering why my child wasn't place in a class even though she has a possible speech delay

Additional Support for Seniors

- Cannot perform regular normal maintenance - hooking up and changing light bulbs etc., cleaning windows, walls, cabinets, etc. laundry, hanging curtains
- Companionship
- COVID restrictions and warnings have led to isolation for elders
- Group recreation activities-non sports for senior citizens.
- Grown children provide help when possible. Meals on Wheels very helpful.
- Have a "payee." Need to get "re-vaccinated" afraid to go out. Lost all COVID antibiotics now. I appreciate the Commission on Aging and Meals on Wheels.
- Help with hanging drapes x 2 and hardware. Need attorney for law suit x 2
- I am pretty much comfortable with my living conditions. Could use a little help in cleaning my home.
- I am surviving, but I'm concerned about my community. There are so many elderly and disabled people who have no one to check in on them. I hope that building a 24-hour Community Crisis Service is something we can focus on soon. When a person is in need of help (housing, medical care, mental health intervention etc.) they just get picked up by police. The officers usually try to help, but they don't have the tools to do much.
- I need help with cleaning my house (dust, vacuum, clean bathroom)
- Need help with house cleaning due to disability.

Vehicle Transportation/Support

- Help with affordable automobile. Help with find work for my age.
- I plan to stop driving next month, so that transportation will become a problem.
- I work at a non-profit in the community and know of several people in rural areas of Antrim County who need assistance with car repairs
- I've not had a running car since Aug 2, 2021. Can't make it to doctor visits Etc. Our income is very limited.
- Maybe gas cards to help find employment and for important appointments and school, work etc.
- My SS pays my rent. I have to use my money in savings from selling my house to pay my monthly bills plus food and anything extra I need for the month. Gas, repairs, etc. needed for my vehicle. I have to get new tires before winter.
- Need help to get a vehicle, insurance and a vehicle license. - Bonnie Young (231-434-2826)
- Need help with car repairs

- Need help with vehicle repairs/tires and car insurance
- Really need help with a newer car and a place to live for my family as we are homeless

Food and Nutrition

- Currently have Meals on Wheels and would like to continue Meals on Wheels
- I do appreciate very much our food box - the people who bring it are friendly and very nice.
- I really appreciate Meals on Wheels
- Meals on Wheels has been a GREAT HELP. THANK YOU.
- Medical bills for husband keep us on a very tight budget, commodity food helps out a lot, we keep utilities to a minimum to try to keep them affordable.
- Wish Meals on Wheels would return to hot meal delivery

Misc.

- A place to exercise and coaching
- Affordable, unlimited internet access has been impossible to obtain. Access to online classes, remote work, video chats, online library services, banking, and government websites is not available to those of us that are outside of town. Cell phone service is also limited in my area.
- Anytime I try to look for aid we are declined because our income is too high. But we are over our heads in debt and payments on things. Our own fault yes, but we could really use a hand getting out of the hole we are in.
- At the moment I don't know what I want/need so I will say nothing for now.
- Could use a caregivers support group.
- Desperately need a computer that Addalyn can be schooled on during breaks.
- Family obtaining services for me.
- Finding resources for a child who is medically considered homebound. His special needs require a lot of specific equipment and materials. Would be great if there was anything that helped cover this or even part of it. The school is involved but is not helping specifically with materials we feel we need for my child to be successful.
- Getting my back unemployment been waiting for 6 + months
- Have had to go back to work because social security is not enough to live on!!
- Help find the right job
- I am a head injured person all my life from age 3
- I appreciate the help you have given me IMMENSELY. Keep up the good work - You are angels :)
- I don't need many of these services, but I know people in the community that do. You guys do an amazing job. I will let others know about the survey.
- I have HS internet because of EBB (Emergency Broad Band program). When that's gone, I will probably lose it forever. The \$100 Device Credit is not available with that place. I need help with repairs and cleaning of apartment the management does not want to address. Bus transportation is sometimes adequate for grocery shopping. My problem with housing is that I have had 3 floods in 5 years under the same management company. They are not realistic and proactive enough in preventing floods and refuse to change. This has caused several thousand dollars of property damage (renter's insurance does not cover mold). It causes thousands of hours of time consumption. In addition, it greatly contributed to homelessness and the consumption of over \$7,000. If I try to find another place, I am likely

- to lose my subsidy because of all the competition for what I need. My medical conditions leave me too fragile to recover.
- I have gone through the program, took all the classes, then my councilor quit and I was told that I would have to go through the classes all over again. I don't think that is necessary. I'd like to pick up where I left off and finish the program.
 - I need eyeglasses
 - I recently had surgery to remove my right lower lobe and ACA shot in it - 4 weeks recovery has been slow.
 - I would like to learn more about computers but can't afford one
 - I'm doing well.
 - Joe is a fine man. Looking to see him every Thursday. Nice man :).
 - Just a quick note to thank all of you there at NMCAA. You have helped me with my tax preparation for a while now & I can't tell you how much I appreciate it. The services you offer to our community are invaluable. God bless you all!!
 - Learn more job-related skills
 - Married 31-year-old mother of 3. Husband has been fighting for disability for past 5 years due to spinal injury with no luck. How do we get help to receive ssi benefits? And myself having cardiac issues resulting in syncope and collapse, as well as rat bitmorphal slowing of the brain causing epileptic type brain waves without seizures. How do I gain employment without employers denying my application due to medical conditions even though my physicians will state fully capable to work!?
 - Might have to apply for disability - serious health issues - latest keratitis (2 oster). Totally impaired sight.
 - Most of these questions don't apply to retired people like me.
 - My brother has applied for SSD, waiting on a determination after reevaluation. We have Covid difficulties in that we did not expect to be living together in a one bed apartment (I sleep on couch). We need to move and need assistance with rent but there is no affordable housing.
 - My husband needs toenail care!
 - My tax lady retired after more than 25 years of doing my taxes this year
 - My thought is that, unfortunately, those who may be most in need of any of the above services aren't going to be taking this survey.
 - Need a place to be social without alcohol
 - Need to file for bankruptcy, and need help
 - Need to get help with Medicare questions
 - Need to look into 24/7 help for 1st 2 weeks after surgery. Doctor's office is clueless where to find this. I live alone and have no family or friends that can do this.
 - I'm so glad you are providing an opportunity for community members to comment on what they need.
 - On question 24 my husband and I are both disabled, him totally and I care for him, which leaves no time for yard work etc.
 - Past two years husband under the weather. Past 1 yrs ago Aug 17th I am working at Goodwill - great help!!
 - Paying rent and utility bills

- Right now my 2 daughters paid Oct rent but Nov needs to be paid by the 1st of November and my utility bills need to be paid. I have no money and don't know if I ever can go back to work with my heart.
- Seems like disabled people are overlooked. We have a much lower quality of life, everything in our lives is unreliable, and most if not all social services are for children or Seniors.
- Seems like the Northern Michigan area treats even slightly physically disabled people really poorly. I am embarrassed for them.
- Smile
- Some of our daughter's needs are not the same as ours
- Thank you
- Thank you
- Thank you. I am helping and caring for Samuel for now, as long as I can.
- Thank you for all you do for myself and others
- Thank you for all your help. You do know what it does to a person in need. Have a blessed day
- Thank you for sending this questionnaire, but guess I'm doing pretty good
- Thank you for what you do!
- Thank you.
- Thanks
- Thanks for letting me see how blessed I am.
- Thanks for your continued support
- This survey reminded me how fortunate I am, I am very appreciative of the things you do in our community. Consider adding childhood mental health to your questionnaire, I do take my daughter to therapy, and it is incredibly helpful.
- Understanding dementia
- We teach Dave Ramsey's get out of debt course and help people to learn to budget if you find the need is there.
- Would like to see more things available that do not require you to be destitute. Everyone needs a little help now and then.

Additional Data

Table A-1: Land Area and Population for 10-County Region

	Land Area (square miles) ⁸	2019 Estimated Population ⁹	Population per Sq Mi
Michigan	56,803.8	9,986,857	175.81
Antrim	475.70	23,206	48.78
Benzie	319.70	17,615	55.10
Charlevoix	416.34	26,188	62.90
Emmet	467.49	33,104	70.81
Grand Traverse	464.33	92,181	198.52
Kalkaska	559.87	17,585	31.41
Leelanau	347.17	21,652	62.37
Missaukee	564.73	15,028	26.61
Roscommon	519.64	23,851	45.90
Wexford	565.00	33,256	58.86
TOTAL	4,700.0	303,666	64.61
% Of Michigan	8.3%	3.0%	

References

¹ Traverse City Tourism (2020) Regional Impact of Tourism study conducted by Avenue ISR.

² United States Department of Agriculture, Average Annual Extreme Minimum Temperature 1976-2005. Retrieved from https://www.fs.fed.us/pnw/pubs/journals/pnw_2012_daly001.pdf.

³ Connecticut has an area of 4,845 square miles; the 10 counties served by NMCAA have an area of 4,700 square miles.

⁴ Regional median household income is presented as a weighted average of the median incomes of each of the 10 counties in NMCAA's 10-county service area.

⁵ Trading Economics price trending on propane is based on trading on a contract for difference (CFD) that tracks the benchmark market for this commodity. Retrieved from <https://tradingeconomics.com/commodity/propane>.

⁶ An overview of all Social Determinant of Health can be found at [health.gov](https://health.gov/healthypeople/objectives-and-data/social-determinants-health). This includes reference to safe housing. Retrieved from <https://health.gov/healthypeople/objectives-and-data/social-determinants-health>.

⁷ As one example, High/Scope Perry Preschool began in 1962 in Ypsilanti, Michigan and was conducted over 4 decades by the late David P. Weikart, founder of the High/Scope Educational Research Foundation and colleagues. Children in the study were randomly assigned either to receive the High/Scope Perry Preschool program or to receive no comparable program and were then tracked throughout their lives to age 40. Children exposed to receive the high quality ECE program

outperformed their peers in terms of high school graduation rate, annual salary, lower incarceration rates and a host of other outcomes.

⁸ Index Mundi. (2019) Michigan Land Area In Square Miles. Retrieved from

<http://www.indexmundi.com/facts/united-states/quick-facts/michigan/land-area#map>.

⁹ United States Census Bureau. (2019) American Fact Finder: 2019 Population Estimates. Retrieved from <http://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>.