





# 2023 EightCAP, Inc. Community Needs Assessment

Gratiot, Ionia, Isabella & Montcalm Counties



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### **Executive Summary**

I'm pleased to present the 2023 Community Needs Assessment Report that will guide our plan to engage with community partners, stakeholders, and, most importantly, you – the residents. This assessment is vital to our commitment to alleviate poverty and promote self-sufficiency in our community. We believe in the power of coming together, understanding each other's needs, and working collectively towards a brighter future.

The purpose of this Community Needs Assessment Report is not just to gather data but to actively involve our community members. We aim to fulfill the requirements specified by Community Action funders and CSBG, all while keeping the needs, strengths, and assets of our community at the forefront. This report draws its information from various sources, including direct input from low-income individuals. We strongly believe in "maximum feasible participation," where the voices of those facing poverty are heard and valued. These experiences, insights, and feedback are essential to this process.

Your participation is instrumental in achieving our mission – reducing poverty, expanding opportunities, and making self-sufficiency a reality for all in Central Michigan.

Thank you for your support and dedication to our shared goals,

Lori Johnson, President, EightCAP, Inc.

### Methodology

The Community Needs Assessment employed a robust methodology to comprehensively understand the needs of our community. We initiated a survey through the JotForm platform, distributed via email and text, targeting individuals who received EightCAP services within the past year. We also extended the survey to our invaluable community partners and dedicated Governing Board members. This extensive outreach yielded an impressive 364 responses, effectively amplifying the voices of those we serve. The survey was instrumental in highlighting the community's input, providing essential insights into what our community considers the most pressing concerns. It emphasized the importance of community engagement and participation in shaping our assessment.

In addition to the survey, we leveraged the Community Action Partnership Community Needs Assessment Tool (https://communityactionpartnership.com/online\_tools/community-needs-assessment-tool/). This tool allowed us to map our service area with a focus on critical data elements, including demographics, employment, education, housing, income, nutrition, and healthcare.

By analyzing this quantitative data, we were able to pinpoint key poverty indicators within our service area, facilitating a more targeted approach to addressing community needs. To ensure a holistic assessment, our team diligently reviewed customer satisfaction data from clients who had benefited from our services. This not only helped identify any potential issues but also provided valuable insights into the level of satisfaction among our clients, ultimately aiding us in refining our service delivery model. Our methodology was designed to be inclusive, data-driven, and reflective of our commitment to improving the lives of those we serve in Central Michigan.

### KEY FINDINGS TO INFORM EIGHTCAP'S FOCUS

Our Community Needs Assessment has not only unearthed critical insights into our community's challenges but also reinforced the significance of EightCAP's mission to alleviate poverty and promote self-sufficiency. The data we've gathered resonates deeply with the services we offer, and it highlights areas where our intervention is most needed.

**Age and Diversity**: The demographic landscape, with a notable concentration of 5-17-year-olds and those aged 65 and over, underscores the importance of our Head Start and Early Head Start programs, which lay the foundation for the education and development of young children, while our services for seniors cater to the needs of our aging population.

**Disability**: The higher-than-average percentage of individuals with disabilities within our service area aligns perfectly with our commitment to providing support and opportunities for those facing physical or cognitive challenges. In addition to our existing programs, such as AmeriCorps Seniors Foster Grandparent and Senior Companion initiatives, which offer companionship and assistance to seniors and individuals with disabilities, we recognize the pressing need for permanent supportive housing programs. These programs will provide stable housing and essential services for individuals with disabilities, ensuring they have a safe and supportive environment to thrive and achieve self-sufficiency.

**Economic Disparities**: The disparities in median incomes across our counties reveal the urgent need for income support and job training programs.

**Poverty Reduction:** While our service area has seen a remarkable 7.42% decrease in poverty rates from 2010 to 2020, the fact that 15.33% of individuals still live below the Federal Poverty Level demonstrates that there is more work to be done. Our Community Services Block Grant (CSBG) funding can be directed towards targeted initiatives aimed at poverty alleviation, such as job placement services, financial literacy programs, and emergency assistance for those in crisis.

**Food Insecurity and Housing**: The community's concern around the cost of food, combined with the presence of food deserts and housing cost burdens, highlights the necessity for services addressing basic needs. EightCAP's initiatives can focus on food distribution programs, affordable housing advocacy, and support for those struggling with housing costs.

**Employment and Education**: Transportation and childcare barriers to employment, along with a significant portion of the population lacking a high school diploma, underscore the importance of job training and education programs. EightCAP can expand its efforts to provide accessible transportation options and referrals to adult education services.

**Healthcare**: The inability to afford medical care for a substantial portion of our community highlights the need for healthcare support services. We can explore partnerships to connect residents with affordable healthcare resources and provide health education programs.

The review of the data analyzed within this report provides EightCAP with information to help design programming that will help meet the needs of those most vulnerable in our community. The following action items represent our dedication to meeting the needs of Central Michigan residents effectively.

✓ Cost of Food (Family-Level and Community-Level Need): In response to the community's concern about the cost of food, EightCAP is committed to enhancing access to affordable and nutritious food. Gratiot County will be an area of focus as 45% of the low-income population has low food access and 37% of the population lives within a food desert. We will expand our food assistance programs, ensuring that low-income individuals and families have reliable access to the sustenance they need. Collaborations with local food banks and farmers will be fostered to

provide fresh, affordable produce. Advocacy efforts will continue, aimed at influencing policies that improve food affordability and accessibility within our region.

- ✓ High Utility Bills (Family-Level Need): Recognizing the financial challenges posed by high utility bills, EightCAP will implement energy efficiency programs. These initiatives will aid low-income households in reducing their utility costs through home weatherization and energy-saving upgrades. We will design financial counseling/budgeting services that will be bundled with emergency services to assist individuals in managing their utility expenses and exploring available energy assistance programs. We will also work to raise awareness in the community about energy-saving practices and collaborate with utility companies to seek discounted rates or assistance programs for our low-income customers.
- Affordable/Obtainable Housing (Family-Level and Community-Level Need): EightCAP is dedicated to addressing the community's need for affordable housing. We will continue to collaborate with local housing authorities and developers in efforts to create housing options tailored to the unique needs of our community. Rental assistance programs will be offered to support low-income families in securing stable housing. Our advocacy efforts will focus on policies that promote affordable housing development and tenant protections. Housing navigators will provide guidance to individuals navigating the rental and housing market and increase outreach to landlords in efforts to increase available housing for low-income individuals.
- ✓ Mental Health (Family-Level and Community-Level Need): Mental health is a vital concern, and EightCAP is committed to improving access to services. We will establish partnerships with mental health organizations to expand referrals to counseling and support services. We will continue to support our community education campaigns aimed at reducing the stigma surrounding mental health issues.
- ✓ Affordable Childcare (Family-Level and Community-Level Need): We recognize that affordable childcare is a crucial concern for working families in our community and are committed to bolstering our Head Start and Early Head Start programming. These initiatives not only provide vital early childhood education but also offer a reliable and affordable childcare solution for low-income families. Moreover, we will continue to collaborate closely with local childcare providers, Great Start Readiness Programs, and coordinate with the Michigan Universal Preschool initiative to enhance the availability of affordable and reputable childcare services. Through these efforts, we strive to empower parents with the support they need to navigate childcare challenges effectively.

Considering our comprehensive understanding of the community profile and the critical insights garnered through our recent Community Needs Assessment, we can take purposeful action over the next several years. Our steady commitment to fulfilling our mission and serving our community remains constant. By identifying and closely aligning with community needs, we will formulate a strategic roadmap to empower individuals and families, promoting self-sufficiency, and making a meaningful impact in Central Michigan.

Through collaborative efforts, targeted initiatives, and a holistic approach, EightCAP can address these concerns comprehensively. By recognizing the interconnections between these challenges and the broader community landscape, we will strive to enhance the overall well-being and resilience of our community members.

### **COMMUNITY PROFILE**

### POPULATION DEMOGRAPHICS

### **Total Population**

A total of 240,375 people live in the 2,417.73 square mile EightCAP service area according to the U.S. Census Bureau American Community Survey 2017-21, 5-year estimates. The population density for the EightCAP service area, estimated at 99 people per square mile, is greater than the national average population density of 93 people per square mile.

Report Area	Total Population	Total Land Area (Square Miles)	Population Density (Per Square Mile)
8CAP Service Area	240,735	2,417.73	99
Gratiot County, MI	41,758	568.38	73
Ionia County, MI	66,564	571.32	117
Isabella County, MI	65,623	572.70	115
Montcalm County, MI	66,430	705.33	94
Michigan	10,062,512	56,608.34	178
United States	329,725,481	3,533,041.03	93

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

### Population Change (2010 – 2020)

According to the United States Census Bureau Decennial Census, between 2010 and 2020 the population in the EightCAP service area fell by -461 persons, a change of -0.19%.

Report Area	Total Population, 2010 Census	Total Population, 2020 Census	Population Change, 2010-2020	Population Change, 2010-2020, %
8CAP Service Area	240,034	239.573	-461	-0.19%
Gratiot County, MI	42,476	41,761	-715	-1.68%
Ionia County, MI	63,905	66,804	2,899	4.54%
Isabella County, MI	70,311	64,394	-5,917	-8.42%
Montcalm County, MI	63,342	66,614	3,272	5.17%
Michigan	9,883,642	10,077,331	193,689	<mark>1.96%</mark>
United States	312,471,161	334,735,155	22,263,994	7.13%

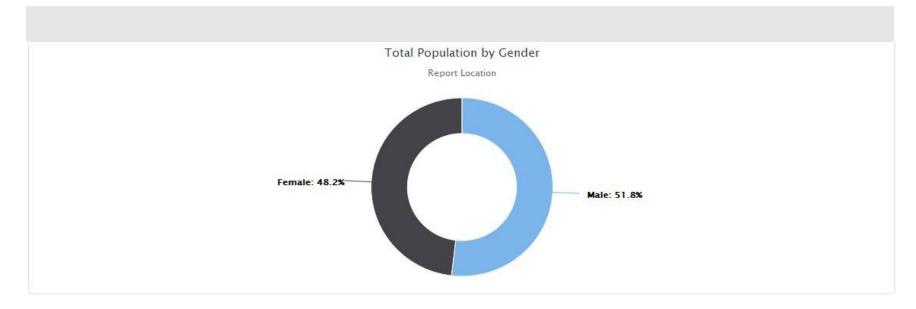
Data Source: US Census Bureau, Decennial Census. 2020. Source geography: Tract



### Total Population by Gender

This indicator reports the total population of the report area by gender. The percentage values could be interpreted as, of all the population within the report area, the male population is 51.85%; the female population is 48.15%.

Report Area	Male	Female	Male, %	Female, %
8CAP Service Area	124,625	115,750	51.85%	48.15%
Gratiot County, MI	22,518	19,240	53.92%	46.08%
Ionia County, MI	35,775	30,789	53.75%	46.25%
Isabella County, MI	31,890	33,733	48.60%	51.40%
Montcalm County, MI	34,442	31,988	51.85%	48.15%
Michigan	4,983,325	5,079,187	49.52%	50.48%
United States	163,206,615	166,518,866	49.50%	50.50%



Total Population by Age Groups, Total

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
8CAP Service Area	12,213	37,138	33,175	30,435	29,496	29,346	31,460	37,112
Gratiot County, MI	1,853	6,357	4,570	5,489	5,561	5,155	5,591	7,182
Ionia County, MI	3,666	11,140	6,040	8,675	9,275	8,864	8,970	9,934
Isabella County, MI	3,006	8,528	17,442	7,935	6,561	6,528	7,136	8,487
Montcalm County, MI	3,688	11,113	5,123	8,336	8,099	8,799	9,763	11,509
Michigan	564,817	1,624,039	950,524	1,299,035	1,192,280	1,282,178	1,416,583	1,733,056
United States	19,423,121	54,810,954	30,339,089	45,360,942	42,441,883	41,631,458	42,829,413	52,888,621

Data Source: US Census Bureau, American Community Survey. 2017-21.

Total Population by Age Groups, Percent

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
8CAP Service Area	5.08%	15.45%	13.80%	12.66%	12.27%	12.21%	13.09%	15.44%
Gratiot County, MI	4.44%	15.22%	10.94%	13.14%	13.32%	12.34%	13.39%	17.20%
Ionia County, MI	5.51%	16.74%	9.07%	13.03%	13.93%	13.32%	13.48%	14.92%
Isabella County, MI	4.58%	13.00%	26.58%	12.09%	10.00%	9.95%	10.87%	12.93%
Montcalm County, MI	5.55%	16.73%	7.71%	12.55%	12.19%	13.25%	14.70%	17.33%
Michigan	5.61%	16.14%	9.45%	12.91%	11.85%	12.74%	14.08%	17.22%
United States	5.89%	16.62%	9.20%	13.76%	12.87%	12.63%	12.99%	16.04%

Total Population by Race, Total

Report Area	White	Black	Asian	Native American/ Alaska Native	Native Hawaiian / Pacific Islander	Other	Multiple Races
8CAP Service Area	216,017	8,386	1,805	2,555	58	2,148	9,406
Gratiot County, MI	37,303	2,464	232	96	25	262	1,376
Ionia County, MI	60,238	2,946	366	72	6	556	2,380
Isabella County, MI	56,764	1,511	1,064	2,184	14	816	3,270
Montcalm County, MI	61,712	1,465	143	203	13	514	2,380
Michigan	7,715,291	1,368,177	322,218	48,361	2,915	142,181	463,369
United States	224,789,109	41,393,012	18,782,924	2,722,661	615,557	18,382,796	23,039,422

Data Source: US Census Bureau, American Community Survey. 2017-21.

Total Population by Race, Percent

Report Area	White	Black	Asian	Native American / Alaskan Native	Native Hawaiian / Pacific Islander	Other	Multiple Races
8CAP Service Area	89.87%	3.49%	0.75%	1.06%	0.02%	0.89%	3.91%
Gratiot County, MI	89.33%	5.90%	0.56%	0.23%	0.06%	0.63%	3.30%
Ionia County, MI	90.50%	4.43%	0.55%	0.11%	0.01%	0.84%	3.58%
Isabella County, MI	86.50%	2.30%	1.62%	3.33%	0.02%	1.24%	4.98%
Montcalm County, MI	92.90%	2.21%	0.22%	0.31%	0.02%	0.77%	3.58%
Michigan	76.67%	13.60%	3.20%	0.48%	0.03%	1.41%	4.60%
United States	68.17%	12.55%	5.70%	0.83%	0.19%	5.58%	6.99%

Total Population by Ethnicity, Total

Report Area	Total Population	Hispanic or Latino Population	Hispanic or Latino, %	Non-Hispanic Population	Non-Hispanic, %
8CAP Service Area	240,375	11,240	4.68%	229,135	95.32%
Gratiot County, MI	41,758	2,730	6.54%	39,028	93.46%
Ionia County, MI	66,564	3,346	5.03%	63,218	94.97%
Isabella County, MI	65,623	2,743	4.18%	62,880	95.82%
Montcalm County, MI	66,430	2,421	3.64%	64,009	96.36%
Michigan	10,062,512	540,036	5.37%	9,522,476	94.63%
United States	329,725,481	60,806,969	18.44%	268,918,512	81.56%

Data Source: US Census Bureau, American Community Survey. 2017-21.

### Population Ages 0-4

Of the estimated 319,270 total population in the 8CAP service area, an estimated 16,525 are children under the age of 5, representing 5.18% of the population.

Report Area	Total Population	Population Age 0-4	Percent of Population Age 0-4
8CAP Service Area	240,375	12,213	5.08%
Gratiot County, MI	41,758	1,853	4.44%
Ionia County, MI	66,564	3,666	5.51%
Isabella County, MI	65,623	3,006	4.58%
Montcalm County, MI	66,430	3,688	5.55%
Michigan	10,062,512	564,817	5.61%
United States	329,725,481	19,423,121	5.89%

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

### Median Age

Report Area	Total Population	Median Age
8CAP Service Area	240,375	No data
Gratiot County, MI	41,758	39.9
Ionia County, MI	66,564	39.0
Isabella County, MI	65,623	29.0
Montcalm County, MI	66,430	40.7
Michigan	10,062,512	39.8
United States	329,725,481	38.4

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

### Population with Any Disability

This indicator reports the percentage of the total civilian non-institutionalized population with a disability. The report area has a total population of 229,887 for whom disability status has been determined, of which 33,944 or 14.77% have any disability. This indicator is relevant because disabled individuals comprise a vulnerable population that requires targeted services and outreach by providers.

Report Area	Total Population (For Whom Disability Status Is Determined)	Population with a Disability	Population with a Disability, Percent
8CAP Service Area	229,887	33,944	14.77%
Gratiot County, MI	37,498	6,152	16.41%
Ionia County, MI	63,292	7,953	12.57%
Isabella County, MI	65,149	9,181	14.09%
Montcalm County, MI	63,948	10,658	16.67%
Michigan	9,959,489	1,399,388	14.05%
United States	324,818,565	41,055,492	12.64%

Population with a Disability,
Percent

0%
20%
Report Location (14.77%)
Michigan (14.05%)
United States (12.64%)

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

### Urban and Rural Population

This indicator reports the percentage of the population living in urban and rural areas. Urban areas are identified using population density, count, and size thresholds. Urban areas also include territory with a high degree of impervious surface (development). Rural areas are all areas that are not urban. Of the report area's 239,573 population: 84,462 of the population is classified urban (35.26%), while 155,111 is rural (64.74%).

Report Area	Total Population	Urban Population	Rural Population
8CAP Service Area	239,573	35.26%	64.74%
Gratiot County, MI	42,476	39.84%	60.16%
Ionia County, MI	63,905	39.46%	60.54%
Isabella County, MI	70,311	53.41%	46.59%
Montcalm County, MI	63,342	15.38%	84.62%
Michigan	9,883,640	74.57%	25.43%
United States	312,471,327	80.89%	19.11%

Data Source: US Census Bureau, Decennial Census. 2010. Source geography: Tract

### Rural Population by Age Group

Report Area	< 18	Population Age 18-64	Population Age 65 +
8CAP Service Area	65.63%	61.53%	72.58%
Gratiot County, MI	67.63%	56.74%	64.04%
Ionia County, MI	64.24%	58.41%	64.54%
Isabella County, MI	64.05%	39.85%	64.46%
Montcalm County, MI	82.79%	85.50%	83.89%
Michigan	24.90%	24.89%	28.80%
United States	18.52%	18.69%	22.26%

Data Source: US Census Bureau, Decennial Census. 2010. Source geography: Tract

### Families with Children

According to the most recent American Community Survey estimates, 28.32% of all occupied households in the report area are family households with one or more child(ren) under the age of 18. As defined by the US Census Bureau, a family household is any housing unit in which the householder is living with one or more individuals related to him or her by birth, marriage, or adoption. A non-family household is any household occupied by the householder alone, or by the householder and one or more unrelated individuals.

Report Area	Total Households	Total Family Households	Number of Families with Children < 18	Percentage of Families with Children < 18
8CAP Service Area	85,909	55,558	24,326	28.32%
Gratiot County, MI	14,859	10,036	4,156	27.97%
Ionia County, MI	22,782	15,702	7,155	31.41%
Isabella County, MI	24,582	13,746	6,236	25.37%
Montcalm County, MI	23,686	16,074	6,779	28.62%
Michigan	3,976,729	2,522,202	1,106,185	27.82%
United States	124,010,992	80,755,759	37,558,302	30.29%

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

### Veteran Population

This indicator reports the 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 190,945 population of the report area, 12,959 or 6.79% are veterans.

Report Area	Total Population Age 18+	Total Veterans	Veterans, Percent of Total Population
8CAP Service Area	190,945	12,959	6.79%
Gratiot County, MI	33,545	2,039	6.08%
Ionia County, MI	51,716	3,722	7.20%
Isabella County, MI	54,085	2,933	5.42%
Montcalm County, MI	51,599	4,265	8.27%
Michigan	7,868,746	516,924	6.57%
United States	254,296,179	17,431,290	6.85%

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

### INCOME

### Income Levels

Two common measures of income are Median Household Income and Per Capita Income based on American Community Survey 5-year estimates. Both measures are shown for the report area below.

Report Area	Total Households	Median Household Income	Per Capita Income
8CAP Service Area	85,909	-	\$26,232
Gratiot County, MI	14,859	\$53,347	25,651
Ionia County, MI	22,782	\$64,436	\$27,317
Isabella County, MI	24,582	\$48,840	\$26,156
Montcalm County, MI	23,686	\$54,803	\$25,586
Michigan	3,976,729	\$63,202	\$34,768
United States	124,010,992	\$69,021	\$37,638

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: County

### Median Household Income by Household Size

Report Area	1-Person Households	2-Person Households	3-Person Households	4-Person Households	5-Person Households	6-Person Households	7-or-More-Person Households
Gratiot County, MI	\$26,997	\$58,546	\$72,188	\$86,558	\$76,250	\$62,366	\$49,185
Ionia County, MI	\$32,186	\$68,088	\$76,814	\$86,297	\$83,120	\$91,058	\$107,045
Isabella County, MI	\$26,118	\$56,733	\$60,864	\$69,281	\$71,677	\$68,646	\$71,071
Montcalm County, MI	\$28,237	\$58,097	\$68,297	\$76,495	\$72,656	\$94,402	\$98,728
Michigan	\$32,912	\$70,910	\$85,279	\$100,878	\$96,386	\$88,448	\$85,843
United States	\$35,334	\$76,650	\$89,386	\$104,149	\$97,274	\$94,889	\$102,234

### Public Assistance Income

This indicator reports the percentage of households receiving public assistance income. Public assistance income includes general assistance and Temporary Assistance to Needy Families (TANF). Separate payments received for hospital or other medical care (vendor payments) are excluded. This does not include Supplemental Security Income (SSI) or noncash benefits such as Food Stamps.

Report Area	Total Households	# Receiving Public Assistance Income	% Receiving Public Assistance Income
8CAP Service Area	85,909	2,637	3.07%
Gratiot County, MI	14,859	450	3.03%
Ionia County, MI	22,782	648	2.84%
Isabella County, MI	24,582	851	3.46%
Montcalm County, MI	23,686	688	2.90%
Michigan	3,976,729	107,498	2.70%
United States	124,010,992	3,248,323	2.62%



Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

### Average Public Assistance Dollars Received

Report Area	Total Households Receiving Public Assistance Income	Aggregate Public Assistance  Dollars Received	Average Public Assistance Received (in USD)
8CAP Service Area	2,637	\$7,534,500	\$2,857
Gratiot County, MI	450	\$1,317,900	\$2,928
Ionia County, MI	648	\$1,229,700	\$1,897
Isabella County, MI	851	\$2,932,300	\$3,445
Montcalm County, MI	688	\$2,054,600	\$2,986
Michigan	107,498	\$373,125,300	\$3,470
United States	3,248,323	\$12,586,202,100	\$3,874

### Poverty Rate Change (2010 – 2020)

The poverty rate change in the report area from 2010 to 2020 is shown below. According to the U.S. Census, the poverty rate for the area decreased by -6.84%, compared to a national change of -3.4%.

Report Area	Persons in Poverty 2011	Poverty Rate 2011	Persons in Poverty 2021	Poverty Rate 2021	Change
8CAP Service Area	46,564	21.31%	32,195	14.47%	-6.84%
Gratiot County, MI	6,763	18.3%	4,787	13.7%	-4.6%
Ionia County, MI	9,415	16.2%	5,727	9.6%	-6.6%
Isabella County, MI	20,707	32.5%	11,258	17.4%	-15.1%
Montcalm County, MI	12,223	20.4%	7,926	13.1%	-7.3%
Michigan	1,614,110	16.7%	1,232,948	12.6%	-4.1%
United States	46,215,956	15.3%	38,371,394	11.9%	-3.4%



Data Source: US Census Bureau, Small Area Income and Poverty Estimates. 2021. Source geography: County

### Poverty – Population Below 100% FPL

Within the report area, 15.33% or 34,013 individuals for whom poverty status is determined are living in households with income below the Federal Poverty Level (FPL).

Report Area	Total Population	Number in Poverty	Percentage in Poverty
8CAP Service Area	221,901	34,013	15.33%
Gratiot County, MI	35,847	5,457	15.22%
Ionia County, MI	62,833	6,278	9.99%
Isabella County, MI	59,569	14,166	23.78%
Montcalm County, MI	63,652	8,112	12.74%
Michigan	9,850,305	1,310,058	13.30%
United States	321,897,703	40,661,636	12.63%

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract



### Poverty – Population Below 125% FPL

Within the report area, 20.06% or 44,516 individuals for whom poverty status is determined are living in households with income below 125% Federal Poverty Level (FPL). 125% of the FPL is the statutory eligibility for CSBG funds.

Report Area	Total Population	Income at or below 125% FPL	Percentage in Poverty
8CAP Service Area	221,901	44516	20.06%
Gratiot County, MI	35,847	7,181	20.03%
Ionia County, MI	62,833	8,833	14.06%
Isabella County, MI	59,569	17,343	29.11%
Montcalm County, MI	63,652	11,159	17.53
Michigan	9,850,305	1,698,612	17.24%
United States	321,897,703	53,601,341	16.65%



### Poverty – Children Below 100% FPL

In the report area, 17.04% or 8,158 children aged 0-17 are living in households with income below the Federal Poverty Level (FPL).

Report Area	Total Population	Population < 18	Population < 18 in Poverty	Percent of Population < 18 in Poverty
8CAP Service Area	221,901	47,881	8,158	17.04%
Gratiot County, MI	35,847	7,862	1,719	21.86%
Ionia County, MI	62,833	14,305	1,786	12.49%
Isabella County, MI	59,569	11,204	2,281	20.36%
Montcalm County, MI	63,652	14,510	2,372	16.35%
Michigan	9,850,305	2,150,429	390,576	18.16%
United States	321,897,703	72,996,065	12,443,424	17.05%



Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography

### Child Poverty Rate (ACS) Ages 0-4

Population and poverty estimate for children aged 0-4 are shown for the report area. According to the American Community Survey 5-year data, an average of 19.1% of children living in a state of poverty during the survey calendar year. The poverty rate for children living in the report area is greater than the national average of 18.5%.

Report Area	Ages 0-4 Total Population	Ages 0-4 In Poverty	Ages 0-4 Poverty Rate
8CAP Service Area	11,866	2,265	19.1%
Gratiot County, MI	1,757	449	25.6%
Ionia County, MI	3,503	351	10.0%
Isabella County, MI	2,969	803	27.0%
Montcalm County, MI	3,637	662	18.2%
Michigan	555,554	116,005	20.9%
United States	19,064,128	3,535,591	18.5%



Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: County

### Households Receiving SNAP by Poverty Status (ACS)

According to the American Community Survey (ACS), 10,137 households (or 11.8%) received SNAP payments during 2017-2021. During this same period, there were 7,993 households with income levels below the poverty level that were not receiving SNAP payments. The top identified community concern in the community survey was "cost of food".

Report Area	Number of Households Receiving SNAP	Percentage of Households Receiving SNAP	Households Receiving SNAP with Income BELOW Poverty	Households NOT Receiving SNAP with Income BELOW Poverty
8CAP Service Area	10,137	11.8%	4,872	7,993
Gratiot County, MI	2,027	13.64%	994	945
Ionia County, MI	2,580	11.32%	1,221	970
Isabella County, MI	2,601	10.58%	1,303	4,468
Montcalm County, MI	2,929	12.37%	1,354	1,610
Michigan	499,148	12.55%	235,438	276,852
United States	14,105,231	11.37%	6,300,621	9,081,147

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: County

### Low Income and Low Food Access

This indicator reports the percentage of the low-income population with low food access. Low food access is defined as living more than 1 mile (urban) or 10 miles (rural) from the nearest supermarket, supercenter, or large grocery store. Data are from the April 2021 Food Access Research Atlas dataset. This indicator is relevant because it highlights populations and geographies facing food insecurity.

17.19% of the low-income population in the report area have low food access. The total low-income population in the report area with low food access is 15,568.

Report Area	Total Population	Low Income Population	Low Income Population with Low Food Access	Percent Low Income Population with Low Food Access
8CAP Service Area	240,034	90,548	15,568	17.19%
Gratiot County, MI	42,476	15,540	7,030	45.24%
Ionia County, MI	63,905	18,683	4,384	23.47%
Isabella County, MI	70,311	33,319	3,493	10.48%
Montcalm County, MI	63,342	23,006	661	2.87%
Michigan	9,883,640	3,191,469	630,369	19.75%
United States	308,745,538	97,055,825	18,834,033	19.41%



Note: This indicator is compared to the state average

Data Source: US Department of Agriculture, Economic Research Service, USDA - Food Access Research Atlas. 2019. Source geography: Tract

### Seniors in Poverty

Population and poverty estimates for persons age 65 and up are shown for the report area. According to the American Community Survey (ACS) 5-year data, an average of 8.7% of people lived in a state of poverty during the survey calendar year. The poverty rate for people living in the report area is less than the national average of 9.6%.

Report Area	Ages 65 and Up Total Population	Ages 65 and Up In Poverty	Ages 65 and Up Poverty Rate
8CAP Service Area	35,934	3,132	8.7%
Gratiot County, MI	6,664	570	8.6%
Ionia County, MI	9,714	850	8.8%
Isabella County, MI	8,311	692	8.3%
Montcalm County, MI	11,245	1,020	9.1%
Michigan	1,697,338	147,902	8.7%
United States	51,705,664	4,938,116	9.6%

Ages 65 and Up Poverty Rate

0% 50%

Report Location (8.7%)

Michigan (8.7%)

United States (9.6%)

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: County

### **EMPLOYMENT**

### **Current Unemployment**

Overall, the 8CAP service area experienced an average 4.7% unemployment rate in June 2023.

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
8CAP Service Area	111,627	106,367	5,260	4.7%
Gratiot County, MI	18,039	1,144	895	5.0%
Ionia County, MI	31,651	30,427	1,224	3.9%
Isabella County, MI	32,752	31,013	1,739	5.3%
Montcalm County, MI	29,185	27,783	1,402	4.8%
Michigan	5,000,467	4,793,142	207,325	4.1%
United States	169,072,003	162,649,217	6,422,785	3.8%



Data Source: US Department of Labor, Bureau of Labor Statistics. 2023 - December. Source geography: County

### Five Year Unemployment Rate

The unemployment rate from June 2019 to June 2023 grew from 4.2% to 4.7%.

Report Area	June 2019	June 2020	June 2021	June 2022	June 2023
8CAP Service Area	4.2%	12.0%	6.2%	4.9%	4.7%
Gratiot County, MI	4.5%	10.6%	6.6%	4.9%	5.0%
Ionia County, MI	3.6%	11.3%	5.6%	4.2%	3.9%
Isabella County, MI	4.3%	12.3%	6.2%	5.7%	5.3%
Montcalm County, MI	4.4%	13.4%	6.4%	4.8%	4.8%
Michigan	4.3%	14.6%	6.7%	4.4%	4.1%
United States	3.9%	11.2%	6.1%	3.9%	3.8%

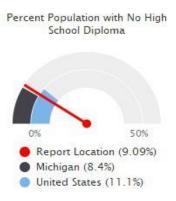
Data Source: US Department of Labor, Bureau of Labor Statistics. 2022 - December. Source geography: County

### **EDUCATION**

### **Educational Attainment**

Educational attainment is calculated for persons over 25 years old and is an estimated average for the period from 2017 to 2021.

Report Area	No High School Diploma	High School Diploma	Some College	Associate degree	Bachelor's Degree	Graduate or Professional Degree
8CAP Service Area	9.09%	38.40%	24.19%	9.47%	12.23%	6.62%
Gratiot County, MI	8.16%	41.2%	24.9%	9.0%	11.5%	5.3%
Ionia County, MI	8.48%	40.5%	24.5%	10.5%	11.7%	4.4%
Isabella County, MI	7.48%	31.5%	22.4%	8.5%	16.8%	13.4%
Montcalm County, MI	11.52%	40.1%	24.9%	9.6%	9.6%	4.3%
Michigan	8.42%	28.5%	22.8%	9.7%	18.6%	12.0%
United States	11.13%	26.5%	20.0%	8.7%	20.6%	13.1%



Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: County

### Access to Head Start (HS)

Report Area	Children < 5	Total HS Programs	HS Programs, Rate (Per 10,000 Children < 5)
8CAP Service Area	13,873	23	16.58
Gratiot County, MI	2,307	5	21.67
Ionia County, MI	4,098	6	14.64
Isabella County, MI	3,634	4	11.01
Montcalm County, MI	3,834	8	20.87
Michigan	596,286	875	14.67
United States	20,426,118	21,511	10.53

Data Source: US Department of Health & Human Services, HRSA - Administration for Children and Families. 2022.



### Preschool Enrollment (Ages 3-4)

This indicator reports the percentage of the population age 3-4 that is enrolled in school. This indicator helps identify places where preschool opportunities are either abundant or lacking in the educational system.

Report Area	Population Age 3-4	Population Age 3-4 Enrolled in Preschool	Percent of Population Age 3-4 Enrolled in Preschool
8CAP Service Area	4,801	1,663	34.64%
Gratiot County, MI	784	271	34.57%
Ionia County, MI	1,529	469	30.67%
Isabella County, MI	1,126	400	35.52%
Montcalm County, MI	1,362	523	38.40%
Michigan	234,810	105,230	44.81%
United States	8,100,136	3,719,992	45.93%

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

### HOUSING

### Housing Units - Overview

The number of housing units within the report area in July of each year from 2013-2022 is shown below. According to the U.S. Census, there were a total of 97,754 housing units in the report area in 2022, a decrease of -73 (or -0.07%) since 2013 compared to a 305.76% increase statewide.

Report Area	July 2013	July 2014	July 2015	July 2016	July 2017	July 2018	July 2019	July 2020	July 2021	July 2022
8CAP Service Area	97,827	98,256	98,442	98,699	99,003	99,370	99,722	97,115	97,368	97,754
Gratiot County, MI	16,303	16,296	16,295	16,303	16,326	16,347	16,370	16,033	16,056	16,094
Ionia County, MI	24,759	24,772	24,807	24,857	24,951	25,048	25,172	24,669	24,744	24,854
Isabella County, MI	28,484	28,877	28,973	29,081	29,153	29,252	29,308	28,507	28,616	28,685
Montcalm County, MI	28,281	28,311	28,367	28,458	28,573	28,723	28,872	27,906	27,952	28,121
Michigan	4,546,159	4,553,857	18,257,580	18,311,460	18,378,360	18,456,492	18,518,444	18,295,896	18,362,112	18,446,640
United States	133,538,615	134,388,318	135,285,123	136,286,436	137,366,902	138,516,439	139,684,244	140,805,345	142,153,010	143,786,655

Data Source: US Census Bureau, US Census Population Estimates. Source geography: County

### Housing Costs - Cost Burden (30%)

This indicator reports the percentage of the households where housing costs are 30% or more of total household income. This indicator provides information on the cost of monthly housing expenses for owners and renters. The information offers a measure of housing affordability and excessive shelter costs. The data also serves to aid in the development of housing programs to meet the needs of people at different economic levels. Of the 85,909 total households in the report area, 20,680 or 24.07% of the population live in cost burdened households.

Report Area	Total Households	Cost-Burdened Households	Cost-Burdened Households, Percent
8CAP Service Area	85,909	20,680	24.07%
Gratiot County, MI	14,859	3,228	21.72%
Ionia County, MI	22,782	4,624	20.30%
Isabella County, MI	24,582	7,377	30.01%
Montcalm County, MI	23,686	5,451	23.01%
Michigan	3,976,729	1,030,529	25.91%
United States	124,010,992	37,625,113	30.34%

Percentage of Households where Housing Costs Exceed 30% of Income

0% 50%

Report Location (24.07%)

Michigan (25.91%)

United States (30.34%)

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

### Cost-Burdened Households by Tenure, Percent

These data show the percentage of households by tenure that are cost burdened. Cost burdened rental households (those that spent more than 30% of the household income on rental costs) represented 44.03% of all of the rental households in the report area, according to the U.S. Census Bureau American Community Survey (ACS) 2017-2021 5-year estimates. The data for this indicator is only reported for households where tenure, household housing costs, and income earned was identified in the American Community Survey.

Report Area	Rental Households Cost- Burdened, Percent	Owner-Occupied Households w/ Mortgage Cost-Burdened, Percent	Owner-Occupied Households w/o Mortgage Cost-Burdened, Percent
8CAP Service Area	44.03%	20.80%	11.95%
Gratiot County, MI	44.74%	16.97%	12.12%
Ionia County, MI	35.51%	19.28%	10.62%
Isabella County, MI	49.77%	23.32%	11.57%
Montcalm County, MI	41.44%	22.59%	13.29%
Michigan	44.86%	22.32%	13.16%
United States	45.99%	27.08%	13.09%

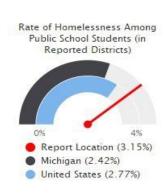
Data Source: US Census Bureau, American Community Survey. 2017-21.

### Homeless Children & Youth

This indicator reports the number of homeless children and youth enrolled in the public school system during the school year 2019-2020. According to the data source definitions, homelessness is defined as lacking a fixed, regular, and adequate nighttime residence. Those who are homeless may be sharing the housing of other persons; living in motels, hotels, campgrounds, or in emergency transitional shelters; or may be unsheltered. In the report area, of all the 30,010 students enrolled in reported districts during the school year 2019-2020, there were 944 (or 3.15%) homeless students, which is higher than the statewide rate of 2.42%.

Report Area	Number of Students in Reported Districts	Number of Homeless Students	Percent of Homeless Students
8CAP Service Area	30,010	944	3.15%
Gratiot County, MI	5,198	203	3.90%
Ionia County, MI	8,927	257	2.90%
Isabella County, MI	7,482	178	2.40%
Montcalm County, MI	8,403	306	3.60%
Michigan	1,430,034	34,609	2.42%
United States	47,386,316	1,311,089	2.77%

Data Source: US Department of Education, EDFacts. Additional data analysis by CARES. 2019-2020. Source geography: School District



### **Evictions**

This indicator reports information about formal evictions based on court records from 48 states and the District of Columbia, compiled by the Eviction Lab. The number of evictions and eviction filings within the report area is shown below. The "filing rate" is the ratio of the number of evictions filed in an area over the number of renter-occupied homes in that area. An "eviction rate" is the subset of those homes that received an eviction judgment in which renters were ordered to leave. For the year 2016, the Eviction Lab reports that, of 25,686 rental homes in the report area, there were 1,606 eviction filings, for an eviction filing rate of 6.25%. 429 of the eviction filings ended in an eviction, for an eviction rate of 1.67%.

Note: Not all counties have data that has been provided. Indicator data do not include information about "informal evictions", or those that happen outside of the courtroom.

Report Area	Renter Occupied Households	Eviction Filings	Evictions	Eviction Filing Rate	Eviction Rate
8CAP Service Area	25,686	1,606	429	6.25%	1.67%
Gratiot County, MI	3,912	297	121	7.59%	3.09%
Ionia County, MI	5,228	408	85	7.8%	1.63%
Isabella County, MI	11,221	613	165	5.46%	1.47%
Montcalm County, MI	5,325	288	58	5.41%	1.09%
Michigan	1,037,704	138,169	34,016	13.31%	3.28%
United States	38,372,860	2,350,042	898,479	6.12%	2.34%



Data source: Eviction Lab. 2016. Source

geography: County

### Household Structure - Older Adults Living Alone

This indicator reports the percentage of households occupied by a single older adult (age 65+). This indicator is important because older adults who live alone are vulnerable populations who may have challenges accessing basic needs, including health needs.

Report Area	Total Occupied Households	Total Households with Seniors (Age 65+)	Households with Seniors Living Alone	Percentage of Total Households	Percentage of Senior Households
8CAP Service Area	85,909	25,255	9,352	10.89%	37.03%
Gratiot County, MI	14,859	4,841	1,816	12.22%	37.51%
Ionia County, MI	22,782	6,677	2,396	10.52%	35.88%
Isabella County, MI	24,582	5,915	2,292	9.32%	38.75%
Montcalm County, MI	23,686	7,822	2,848	12.02%	36.41%
Michigan	3,976,729	1,235,253	490,576	12.34%	39.71%
United States	124,010,992	37,491,224	13,888,306	11.20%	37.04%

Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

### OTHER SOCIAL AND ECONOMIC FACTORS

### Food Environment - Food Desert Census Tracts

This indicator reports the number of neighborhoods in the report area that are within food deserts. The USDA Food Access Research Atlas defines a food desert as any neighborhood that lacks healthy food sources due to income level, distance to supermarkets, or vehicle access. The report area has a population of 33,822 living in food deserts and a total of 7 census tracts classified as food deserts by the USDA.

Report Area	Food Desert Census Tracts	Other Census Tracts	Food Desert Population	Other Population
8CAP Service Area	7	44	33,822	206,212
Gratiot County, MI	3	7	15,701	26,775
Ionia County, MI	1	12	3,752	60,153
Isabella County, MI	2	13	8,803	61,508
Montcalm County, MI	1	12	5,566	57,776
Michigan	339	2,417	1,131,629	8,752,011
United States	9,293	63,238	39,074,974	269,670,564

Data Source: US Department of Agriculture, Economic Research Service, USDA - Food Access Research Atlas. 2019. Source geography: Tract

### Food Environment - Grocery Stores

Healthy dietary behaviors are supported by access to healthy foods, and Grocery Stores are a major provider of these foods. There are 33 grocery establishments in the report area, a rate of 13.77 per 100,000 population. Grocery stores are defined as supermarkets and smaller grocery stores primarily engaged in retailing a general line of food, such as canned and frozen foods; fresh fruits and vegetables; and fresh and prepared meats, fish, and poultry. Delicatessen-type establishments are also included. Convenience stores and large general merchandise stores that also retail food, such as supercenters and warehouse club stores, are excluded.

Report Area	Total Population (2020)	Number of Establishments	Establishments, Rate per 100,000 Population
8CAP Service Area	239,573	33	13.77
Gratiot County, MI	41,761	5	11.97
Ionia County, MI	66,804	8	11.98
Isabella County, MI	64,394	10	15.53
Montcalm County, MI	66,614	10	15.01
Michigan	10,077,331	1,702	16.89
United States	331,449,275	62,268	18.79



Data Source: US Census Bureau, County Business Patterns. Additional data analysis by CARES. 2020. Source geography: County

### Built Environment - Households with No Computer

This indicator reports the percentage of households who don't own or use any types of computers, including desktop or laptop, smartphone, tablet or other portable wireless computer, and some other type of computer, based on the 2017-2021 American Community Survey estimates. Of the 85,909 total households in the report area, 8,000 or 9.31% are without a computer.

Note: The ACS2017-21 questions about internet/computer usage are not asked for the group quarters population, so data do not include people living in housing such as dorms, prisons, nursing homes, etc.

Report Area	Total Households	Households with No Computer	Households with No Computer, Percent
8CAP Service Area	85,909	8,000	9.31%
Gratiot County, MI	14,859	1,581	10.64%
Ionia County, MI	22,782	1,907	8.37%
Isabella County, MI	24,582	1,502	6.11%
Montcalm County, MI	23,686	3,010	12.71%
Michigan	3,976,729	301,427	7.58%
United States	124,010,992	8,613,533	6.95%



Data Source: US Census Bureau, American Community Survey. 2017-21. Source geography: Tract

### **Broadband Access**

Data is based on the reported service area of providers offering download speeds of 25 MBPS or more and upload speeds of 3 MBPS or more. Data represents both wireline and fixed/terrestrial wireless internet providers. Cellular internet providers are not included.

Report Area	Total Number of Broadband Serviceable Locations	Access to DL Speeds >= 25MBPS and UL Speeds >= 3 MBPS
8CAP Service Area	96,089	79.02%
Gratiot County, MI	16,475	71.03%
Ionia County, MI	24,977	81.34%
Isabella County, MI	23,286	78.22%
Montcalm County, MI	30,339	75.35%
Michigan	4,027,799	90.09%
United States	113,499,990	92.88%

Data Source: FCC FABRIC Data. Additional data analysis by CARES. 2022. Source geography: Tract

### HEALTH

### Insurance – Uninsured Adults

The lack of health insurance is considered a *key driver* of health status. This indicator reports the percentage of adults age 18 to 64 without health insurance coverage. 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.

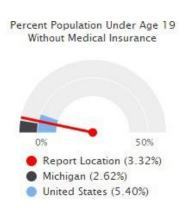
Report Area	Total Population (Age 18-64)	Number w/o Insurance (Age 18-64)	Percent w/o Insurance (Age 18-64)
8CAP Service Area	135,025	12,612	9.34%
Gratiot County, MI	20,369	18,725	8.07%
Ionia County, MI	35,681	2,903	8.14%
Isabella County, MI	43,656	4,932	11.3%
Montcalm County, MI	35,319	3,133	8.87%
Michigan	5,883,430	457,691	7.78%
United States	195,681,336	24,218,806	12.38%



### Insurance – Uninsured Children

The lack of health insurance is considered a *key driver* of health status. This indicator reports the percentage of children under age 19 without health insurance coverage. 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.

Report Area	Total Population (Under Age 19)	Number w/o Insurance (Under Age 19)	Percent w/o Insurance (Under Age 19)
8CAP Service Area	48,970	1,627	3.32%
Gratiot County, MI	7,937	197	2.48%
Ionia County, MI	14,506	461	3.18%
Isabella County, MI	12,529	508	4.05%
Montcalm County, MI	13,998	461	3.29%
Michigan	2,175,449	2,118,456	2.62%
United States	74,854,414	4,038,715	5.40%



Data Source: US Census Bureau, Small Area Health Insurance Estimates. 2020. Source geography: County

### Access to Care- Primary Care Providers

This indicator reports the number of providers with a CMS National Provider Identifier (NPI) that specialize in primary care. Primary health providers include practicing physicians specializing in general practice medicine, family medicine, internal medicine, and pediatrics. The number of facilities that specialize in primary health care are also listed (but are not included in the calculated rate).

Report Area	Total Population (2020)	Number of Facilities	Number of Providers	Providers, Rate per 100,000 Population	Primary Care Providers, Rate per
8CAP Service Area	239,573	99	176	73.46	100 000 B 1 .:
Isabella County, MI	64,394	25	42	65.22	
Montcalm County, MI	66,614	36	53	79.56	
Gratiot County, MI	41,761	16	49	117.33	
Ionia County, MI	66,804	22	32	47.90	0 200
Michigan	10,077,331	4,788	12,979	128.79	Report Location (73.46)
United States	334,735,155	122,140	366,013	109.34	<ul> <li>Michigan (128.79)</li> <li>United States (109.34)</li> </ul>

Data Source: Centers for Medicare and Medicaid Services, CMS - National Plan and Provider Enumeration System (NPPES). July 2023. Source geography: Address

### Poor Mental Health

The percentage of adults aged 18 and older who report 14 or more days during the past 30 days during which their mental health was not good.

Report Area	Total Population (2020)	Adults Age 18+ with Poor Mental Health
8CAP Service Area	237,816	17.0%
Gratiot County, MI	40,283	16.40%
Ionia County, MI	64,553	16.30%
Isabella County, MI	69,504	18.70%
Montcalm County, MI	63,476	16.40%
Michigan	9,966,555	15.85%
United States	331,449,281	13.50%

Percentage of Adults Age 18+
with Poor Mental Health

0% 20%

Report Location (17.0%)

Michigan (15.85%)

United States (13.50%)

Data Source: Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System. Accessed via the PLACES Data Portal. 2020. Source geograph

### QUALITATIVE DATA-CUSTOMER SATISFACTION AND SUCCESS STORIES

### **Housing Program Successful Outcome**

EightCAP's housing programs are designed to set households up for success by helping them through their crisis and assisting them in becoming self-sufficient. Tracy took the program seriously and worked to make a better life for her family.

Tracy was in the EightCAP Consolidated Rapid Rehousing (CRH) Program working with Housing Resource Specialist Kaylan for almost a year. While completing her program exit interview, Tracy shared that she has made tremendous improvement in 12 months. Tracy was in the shelter when she was enrolled in the program. Tracy has lived in her apartment since April 7, 2022, but shared that she struggled with the transition from being in the shelter (where basic things like toilet paper is provided for you) to becoming solely independent.

Prior to leaving the homeless shelter, Tracy had purchased a vehicle but needed to have her driver's license re-instated before she could legally drive the vehicle. She accomplished that by the beginning of May 2022. After moving in, she secured a job in early May 2022 so she could pay some expenses including the electric bill, while EightCAP helped with rental assistance. The vehicle enabled her to drive to and from work, helping her to become self-sufficient.

When MSHDA began paying a percent of her rent in September 2022, Tracy became responsible for \$219 a month in rent. Tracy was concerned that the amount was too high. She was stressing each month to make her portion of the rent payment plus other bills. However, just six months later, Tracy expressed that since beginning her new job in home health care, she worries less because she is able to earn more money. Her budgeting skills enabled her to have money left over after paying all her bills last month. Tracy said, "I am happy and proud of myself".

Tracy expressed that she has learned so much about herself throughout this entire process. "Everything I thought I couldn't do, I did. Things are so much better for me and my kids!"

### **Weatherization Program Success**

Mr. Young stated, "The crew was always very professional, always on time, and very respectful of our belongings. The crew never complained when they needed to move items so they could do the work that they needed to do to make our home more efficient. The new furnace is working wonderfully and keeps the house warm with all the insulation that was added. The old electric was fixed and replaced. The asbestos was removed, making the house safer." Mr. Young was very thankful for all the work that was done.

Mr. Roberson stated during our state monitoring that he had already noticed a reduction in his electric bill of around \$100.



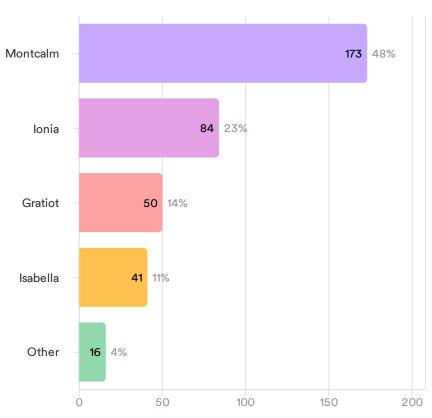
## **Customer Satisfaction Survey**



# EightCAP Community Needs Survey

### What is your county of residence?





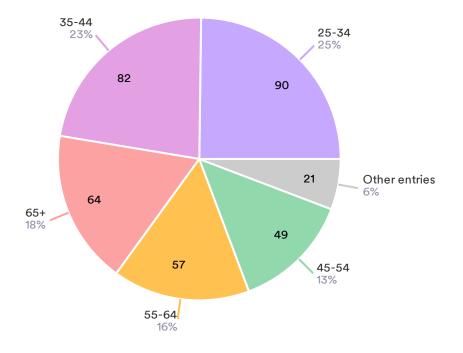
### What is your Zip Code?

359 Responses- 6 Empty

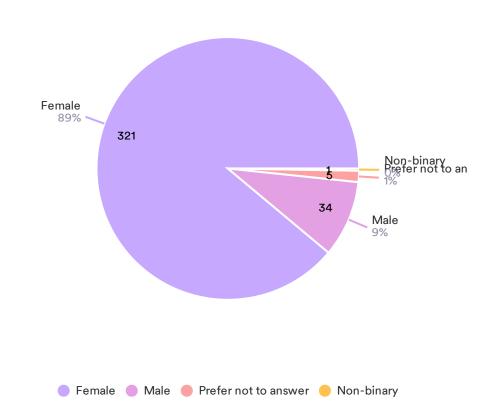
Data	Responses
48838	60
48858	34
48846	34
48888	29
48809	23
48801	22
48829	11
48850	11
Other entries	135

# **EightCAP Community Needs Survey**





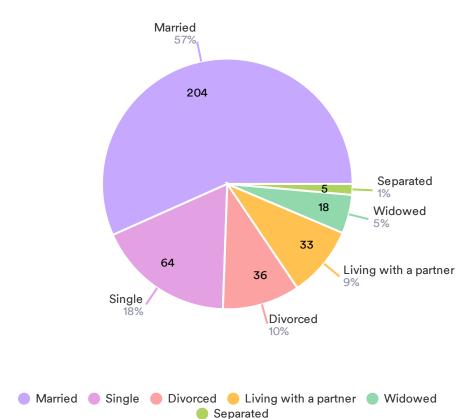




# **EightCAP Community Needs Survey**

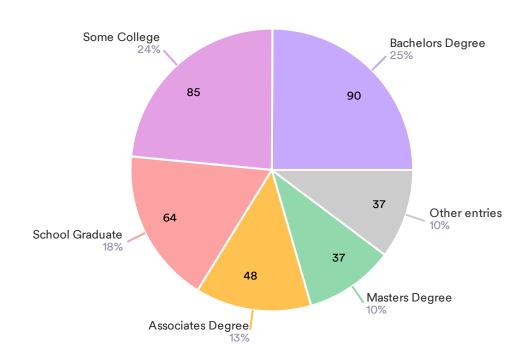


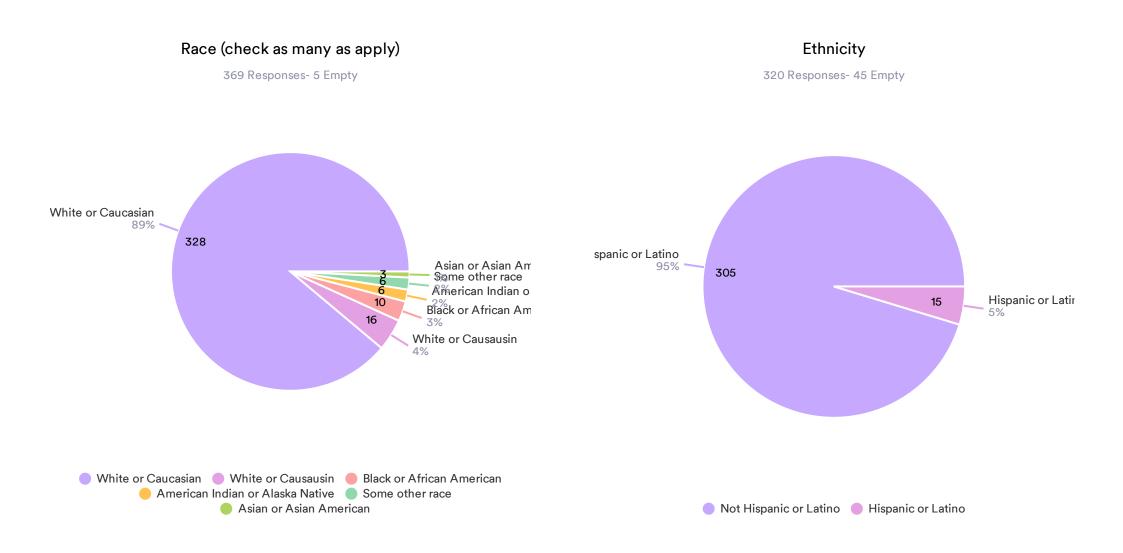
360 Responses- 5 Empty



### Highest level of education completed

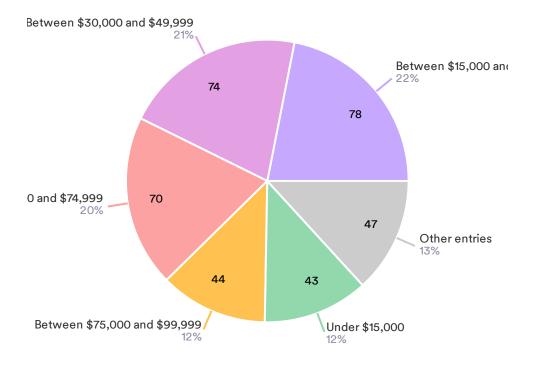
361 Responses- 4 Empty





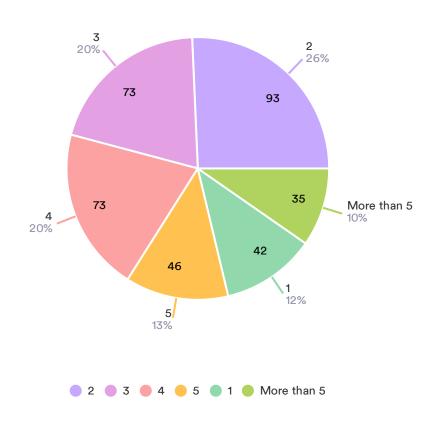
## What is your annual household income?

356 Responses- 9 Empty



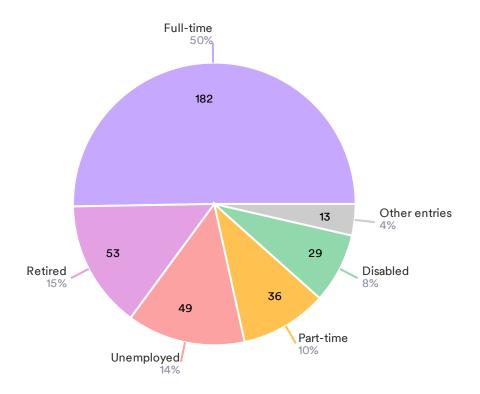
## How many people live in your household?

362 Responses- 3 Empty



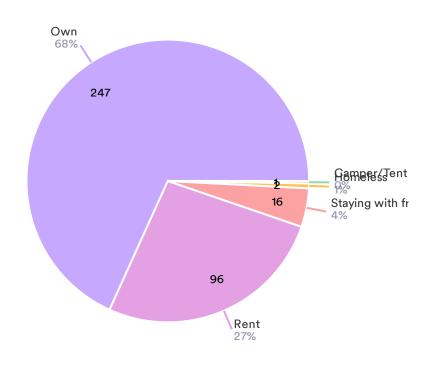
## What is your employment status?

362 Responses- 3 Empty



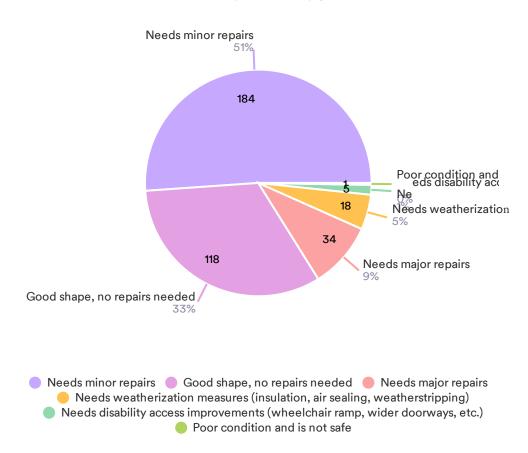
## What is your current housing status?

362 Responses- 3 Empty



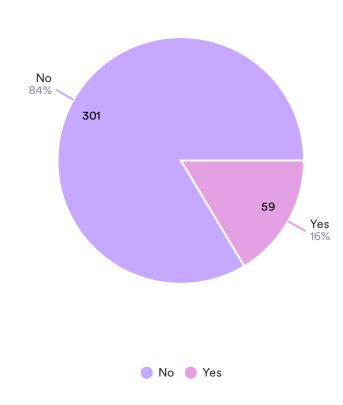
### Pick the one that best describes the condition of your home?

360 Responses- 5 Empty



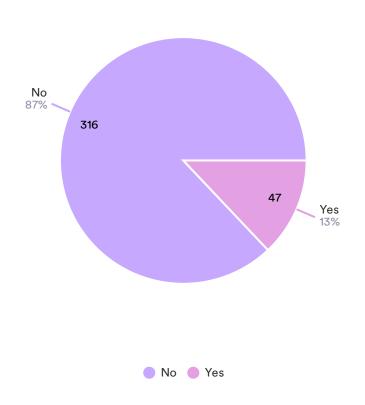
# Have you ever been behind more than 30 days on your rent or mortgage payments?

360 Responses- 5 Empty



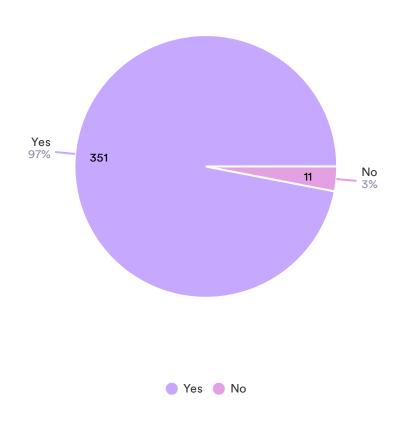
# Have you ever lost a job or not been able to accept a job because of transportation issues?

363 Responses- 2 Empty



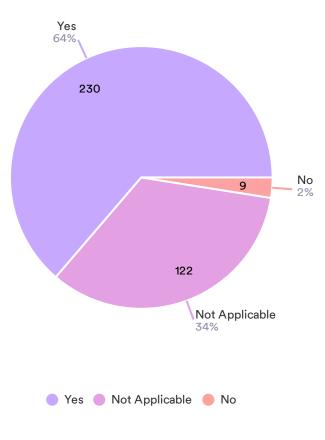
## Do you have running water in your home?

362 Responses- 3 Empty



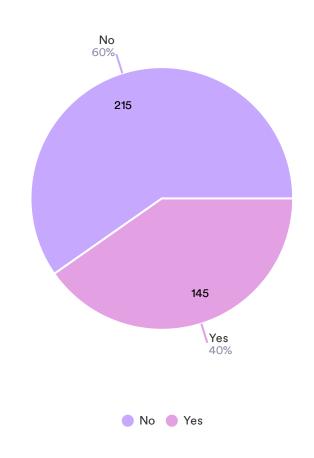
## If you have a septic tank, is it working?

361 Responses- 4 Empty



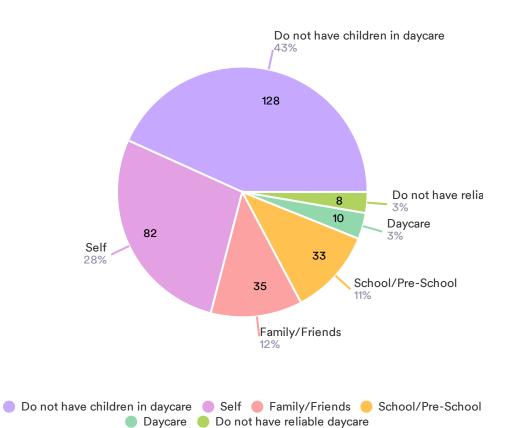
## Do you have children under the age of 5?

360 Responses- 5 Empty



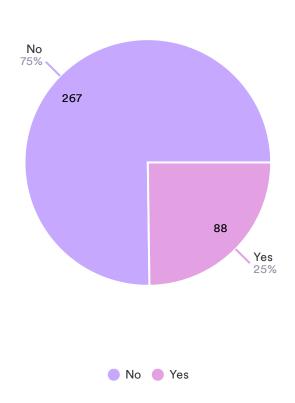
## If you have children, who provides childcare most of the time?

296 Responses- 69 Empty



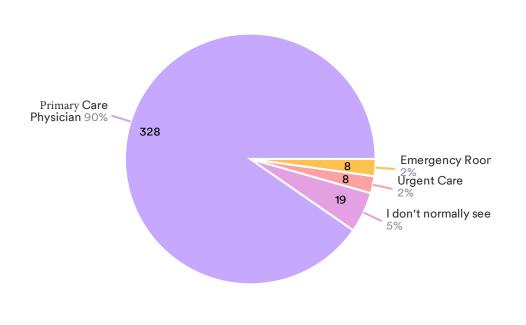
# Have you ever lost a job or been unable to accept a job because you did not have reliable daycare?

355 Responses- 10 Empty



### How do you normally receive medical care?

363 Responses- 2 Empty

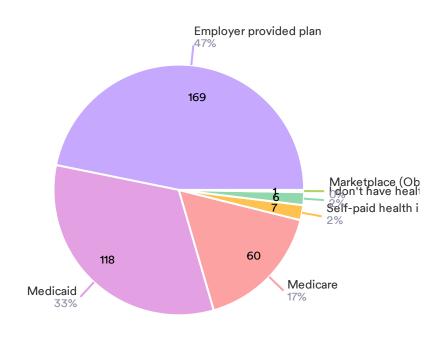


Primary Care Physician I don't normally seek medical care Urgent Care

Emergency Room

#### What type of insurance do you have

361 Responses- 4 Empty



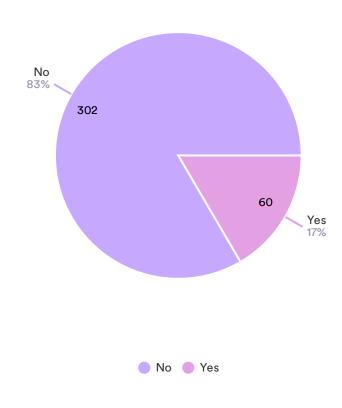


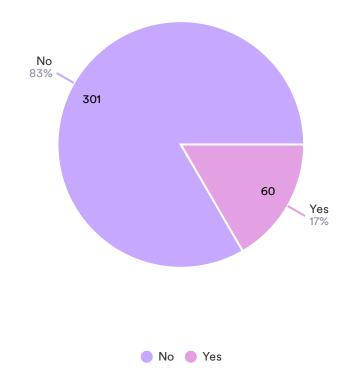
In the last year, have you or anyone in your household not been able to afford to receive medical care because of the cost?

362 Responses- 3 Empty

In the last year, have you or anyone in your household not been able to afford a prescription because of the cost?

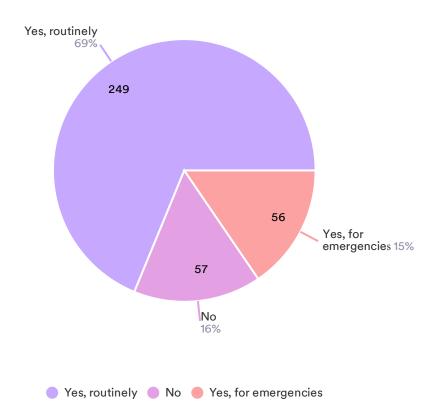
361 Responses- 4 Empty





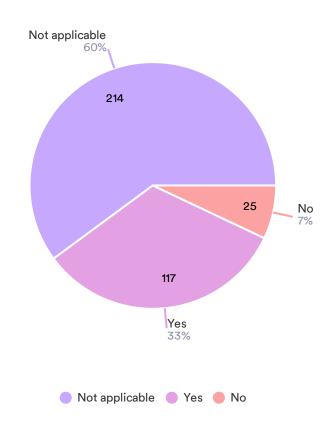
## Do you visit the dentist?

362 Responses- 3 Empty



# If you have been pregnant in the last five years, did you receive regular pre-natal care?

356 Responses- 9 Empty



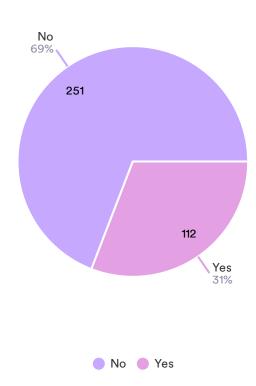
## If you did not receive regular pre-natal care, why not?

10 Responses- 355 Empty

Data	Responses
N/A	2
Always received routine + care.	1
Because our children are adopted	1
Was unable to get to the OB. They kept pushing my Appointments out and then ended up with a Misscarriage.	1
Had a hysterectomy 38 years ago.	1
NA	1
Only if needed	1
Nobody cares.	1
Other entries	1

In the last year, have you or anyone in your household had to choose between buying food or paying a bill to meet other basic needs (housing, heat, electricity, water, etc.)

363 Responses- 2 Empty



What are the most important community concerns right now for you and your family or friends?

