2026

Community Needs Assessment

Serving Gratiot, Ionia, Isabella and Montcalm Counties






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EightCAP, Inc.

Governing Board Accepted November 20, 2026

A Message from Our President

As EightCAP celebrates 60 years of Community Action in 2026, this Community Needs Assessment is a meaningful reminder of why our organization was founded and why our work remains so important today.

The Community Action movement was born out of the War on Poverty in 1964, grounded in the belief that lasting change begins with understanding the causes of poverty and engaging communities in developing solutions. Sixty years later, that responsibility remains at the heart of our mission.

Our 2026 Community Needs Assessment brings together the voices of residents, community partners, and local data to better understand the challenges and opportunities across Gratiot, Ionia, Isabella and Montcalm counties. The findings remind us that poverty is complex, needs are interconnected, and meaningful progress requires thoughtful planning, strong partnerships and a willingness to respond as our community's change.

This assessment is more than a collection of data. It is the foundation for informed decisions about our priorities, programs, partnerships and resources. Most importantly, it challenges us to turn what we learn into action that addresses not only the effects of poverty, but its underlying causes.

I extend my sincere appreciation to everyone who contributed to this assessment, particularly those who led the research, analysis and development of this comprehensive report. Thank you as well to the residents, community partners and stakeholders who shared their perspectives and experiences.

As we reflect on six decades of service, we recognize how much has changed, but also how much work remains. The next chapter of Community Action will not be defined simply by the needs we identify, but by what we choose to do about them**.** I challenge our staff, community partners and local leaders to use these findings to ask difficult questions, challenge assumptions and work together toward solutions that address the underlying causes of poverty.

Sixty years ago, our communities believed that change was possible. Today, we carry that belief forward with a shared responsibility to turn what we learn into meaningful action, measure the difference we make and create greater opportunities for generations to come.

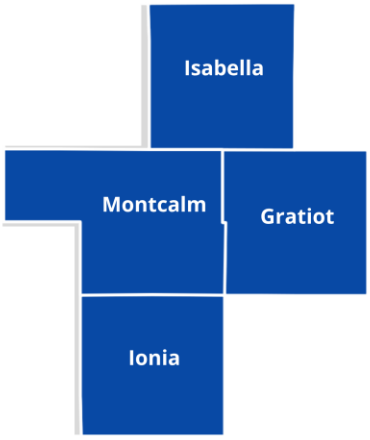


Lori Johnson, President, EightCAP, Inc.

EXECUTIVE SUMMARY

2026 Community Needs Assessment
AT A GLANCE

EightCAP conducts a Community Needs Assessment every three years to better understand the conditions affecting individuals and families in Gratiot, Ionia, Isabella, and Montcalm counties. The findings highlight the strengths of our communities and the most significant challenges facing residents today.



EIGHTCAP'S FOUR-COUNTY SERVICE AREA

240,340	2,418	4
Total Residents	Square Miles	Counties Served

Population: U.S. Cencus Bureau, ACS 2020-2024 5-Year Estimates

Three Priority Needs Emerged

Based on community input and data from multiple sources, three key needs rise to the top as the most significant challenges facing individuals and families across the four-county service area.

HOUSING

Safe • Stable • Affordable
Appropriate

44%

of renters are **housing-cost burdened** (spending 30% or more of household income on housing costs).

ECONOMIC STABILITY & BASIC NEEDS

Income • Food • Utilities
Financial Resilience

79%

of **community survey** respondents **could not cover** an unexpected $500 expense.

TRANSPORTATION

Employment • Healthcare
Food • Services •Connection

#1

barrier to accessing services identified by community partners.

How We Developed This Assessment

EightCAP gathered input from individuals and families, including EightCAP clients, older adults, community partners, and other stakeholders.

Community Input

Direct input from people who live, work, and serve in our communities.

403 Community/Client Survey respondents who identified their county of residence

177 Senior Community Survey respondents

38 Community Partner Survey respondents

23 older adults participating in two focus groups

Additional input: Business, partner and resident dot surveys, plus limited Parent Café feedback.

Data and Research

We reviewed local, state, and national data and research, including:

- Community Action Partnership Report (2026), including U.S. Census Bureau American Community Survey data (2020–2024)
- United For ALICE — Michigan ALICE Report (2026)
- Michigan Poverty & Well-being Map
- Bowen National Research — Regional Housing Needs Study
- Feeding America West Michigan — Montcalm County Community Research Brief (2026)

What We Heard

Across surveys, partner input and focus groups, many of the same challenges were identified. Housing costs were the leading anticipated household challenge; food, utilities, transportation and wages were also frequently identified. Older adults also expressed concerns about financial stability, home maintenance, access to healthcare and opportunities for social connection.

> *"I make it all in one big swoop. I don't make a little jaunt here, a little jaunt there. You can't do that anymore."*
>
> -Older Adult Focus Group Participant

What Happens Next

The findings from this Community Needs Assessment will help EightCAP implement its 2025–2029 Strategic Plan, inform its Community Action Plan, guide program and service decisions, and strengthen partnerships that address the needs identified across our four-county service area.

Together, we can help individuals and families thrive in communities across Gratiot, Ionia, Isabella, and Montcalm counties.

Read the Full 2026 Community Needs Assessment

8cap.org

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About EightCAP

EightCAP, Inc. is a private, nonprofit Community Action Agency that has been helping people and building stronger communities across Gratiot, Ionia, Isabella and Montcalm counties for 60 years.

As a trusted partner and convener, we work alongside individuals, families, community partners and local leaders to reduce poverty, increase opportunity and build stronger, thriving communities.

Our Mission

EightCAP, Inc. improves our community by collaborating with private, government, and community organizations to deliver programs that alleviate the causes of poverty and its effects allowing individuals to become self-sufficient.

Our Vision

The despair of poverty is replaced with the hope and comfort of opportunity for children, adults, and seniors in our community.

Our Core Values

Our work is guided by four core values that shape everything we do:



Accountability

Acting with integrity and honesty, taking responsibility for our actions and their impact on others and our community.



Communication

All members of the community have a right to be heard and acknowledged.



Compassion

Showing empathy, understanding and kindness to create positive change for individuals and communities.



Empowerment

Every single person has value and the ability to succeed.

What We Do

EightCAP provides a range of programs and services that support individuals and families at every stage of life.

Our work focuses on meeting basic needs, promoting stability, and creating opportunities for people to reach their goals.

- Community Services
- Court Appointed Special Advocates (CASA)
- Early Head Start & Head Start
- Foster Grandparent & Senior Companion programs
- Greenville Optimist Camp
- Housing & Homeless Services
- Weatherization Assistance



Our Service Area



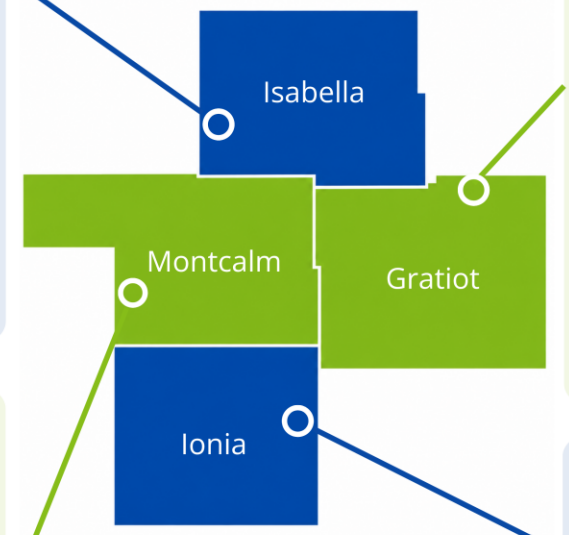
EightCAP serves four rural counties in central Michigan: Gratiot, Ionia, Isabella and Montcalm. Together, our service area covers 2,418 square miles and is home to 240,340 people. Our communities include small cities, villages and rural townships with strong local identities, diverse opportunities and shared challenges.

Isabella County

Home to **64,565 residents**, including the City of Mount Pleasant and surrounding rural communities. Central Michigan University contributes to the local economy and community life. Isabella County also has the highest poverty rate in EightCAP's four-county service area at **21.9%**.

Montcalm County

The largest of EightCAP's four counties geographically, Montcalm is home to **67,816 residents**, including the City of Greenville, smaller communities and rural townships. Covering approximately **705 square miles**, the county's size and rural geography are important considerations when connecting residents with services.



Gratiot County

Home to **41,385 residents**, including the City of Alma and surrounding rural communities, Gratiot County has a strong agricultural presence. With approximately **73 residents per square mile,** it is the least densely populated of EightCAP's four counties. About **45% of children** live in households with incomes below 200% of the federal poverty level.

Ionia County

Home to **66,574 residents**, including the City of Ionia, several villages and rural townships. The county has a mix of agricultural, residential and small-town communities. Ionia has the lowest poverty rate in EightCAP's four-county service area at **10.6%**, although economic challenges remain for some households

How Geography Shapes Community Needs

EightCAP's four-county service area encompasses a diverse mix of small cities, rural communities and agricultural areas, each with distinct economic and community characterisitics. While residents share many common needs, geographic differences can influence the challenges they experience and the resources available to address them.

The rural nature of the region can create additional barriers for individuals and families, particularly when employment, healthcare, affordable housing and essential services are located outside their immediate communities. Transportation availability, travel distance and differences in local resources are important considerations when evaluating community needs and determining how services can be delivered effectively.

About This Assessment

EightCAP conducts a Community Needs Assessment (CNA) every three years to gain a comprehensive understanding of the conditions, challenges and opportunities in our four-county service area. The CNA helps us learn from community members, partners and other stakeholders so we can plan, prioritize and deliver programs and services that make the greatest impact.

Purpose of the Assessment

The purpose of this assessment is to gather and analyze information about the needs and strengths of individuals, families and communities in Gratiot, Ionia, Isabella and Montcalm counties. The information collected provides a deeper understanding of current conditions, emerging issues and opportunities to improve the well-being of residents.

The assessment also helps EightCAP evaluate how well services align with community needs and informs strategic planning, program development, resource allocation and advocacy efforts.

What the Assessment Examines

- Conditions contributing to poverty and economic instability.
- Needs experienced by individuals, families and communities.
- Differences among populations and across the four counties.
- Community strengths, existing resources and service gaps.
- Barriers that may prevent residents from accessing assistance and opportunity

How the Assessment Will Be Used

- Guide agency strategic planning and program development.
- Inform decisions about current and future services.
- Identify gaps and opportunities for new or enhanced services.
- Support grant applications and resource development.
- Strengthen partnerships and advocacy efforts.

From Assessment to Action

The Community Needs Assessment is the first phase of EightCAP's planning cycle. Findings from the assessment help the agency identify priority needs, consider the resources available to address them, determine where partnership is needed and connect community conditions to agency goals and strategies.

The completed assessment will be reviewed and formally accepted by EightCAP's Governing Board before it is used to inform subsequent planning.

How We Gathered Community Input

EightCAP gathered input from residents, clients, community partners and other stakeholders through multiple methods. These perspectives, combined with secondary data, provide a broader understanding of needs across our service area.

Community/Client Survey

EightCAP conducted a community survey from late April through August 17, 2026, to identify household challenges, anticipated needs and barriers to accessing services. Distributed electronically through email and text messaging, the survey gathered input from clients and community members, including households with low incomes.

Community Partner Survey

From May 11-26, 2026, EightCAP invited community partners to complete an online survey about significant community challenges, service gaps and barriers to accessing assistance. Partner responses provided a system-level perspective to compare with resident experiences.

Senior Community Survey

Conducted from late May through July 2026, this survey was distributed primarily on paper through local Commissions on Aging to reach older adults, including those less likely to participate online.

Older Adult Focus Groups

Two focus groups held at Gratiot County congregate meal sites in September 2026 explored affordability, housing, transportation, service access and other concerns affecting older adults.

Event Based Dot Surveys

Dot surveys at the May 5 Fusion B2B event and May 28 Utility Assistance Day gathered input on community challenges and service barriers. The May 1 Parent Café explored preschool parents' concerns and anticipated household challenges, with limited participation. See Appendix B for details.

Community Health Assessment Collaboration

EightCAP partnered with the Ionia County Health Department during its community health assessment process, sharing client survey findings to help inform its examination of community needs and social determinants of health in Ionia County. This collaboration supported coordination between community action and public health assessment efforts.

Secondary Data and Research

Community input was examined alongside Census/ACS data, federal and state datasets, United for ALICE, regional housing research and other cited sources.

How Sources Were Used Together

No single survey, focus group or secondary source was treated as representative of the entire service area. EightCAP compared findings across sources to identify recurring patterns, differences among counties and populations, and areas where community experiences were supported by quantitative evidence.

How We Analyzed and Prioritized Community Needs

EightCAP reviewed findings across all primary and secondary data sources to identify needs, differences among populations and counties, and areas in which community experiences were supported by quantitative evidence.

Community needs are often interconnected. During the analysis, related findings were consolidated when the evidence indicated they represented different aspects of a broader condition. This helped provide a clearer picture of the most significant challenges and how they affect individuals and families across the service area.

How Priorities Were Identified

Potential needs were considered based on **Prevalence** (how widespread the need was); **Severity** (how significantly it affected households' stability, health or safety); **Evidence Across Sources** (whether it was supported by multiple independent sources); **Disproportionate Impact** (whether particular populations or counties were more significantly affected); **Service Gap or Barrier** (whether existing resources were insufficient, unavailable or difficult to access). These considerations were used as a decision-making framework rather than as a statistical ranking.

No single data source determined the priorities.

EightCAP looked for patterns repeated across community voices, partner perspectives, qualitative conversations and quantitative data.

Assessment Considerations

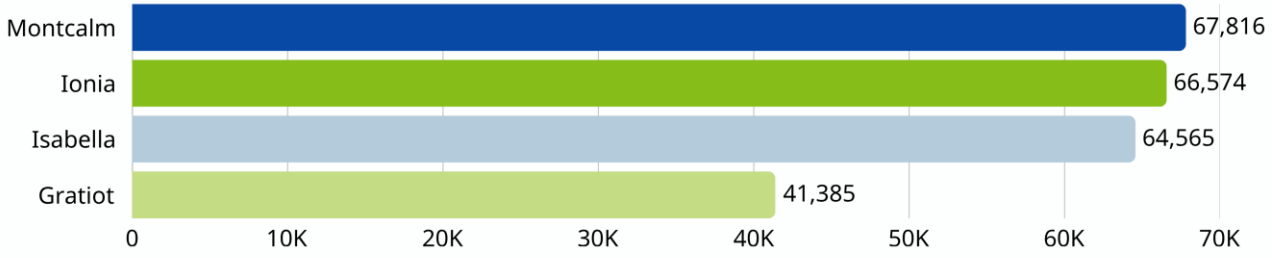
Community input was gathered through multiple methods to reach a range of residents and stakeholders; however, participation was voluntary and should not be interpreted as a statistically representative sample of the entire four-county population. Some outreach methods may also have been more likely to reach individuals already connected to community organizations or services. These considerations were addressed by comparing community input with multiple independent quantitative and qualitative data sources.

The complete needs prioritization matrix is included in the appendices.

Our Four-County Community

EightCAP's four-county service area is home to 240,340 residents across Gratiot, Ionia, Isabella and Montcalm counties. While the counties share many characteristics, differences in population and age distribution are important considerations when assessing community needs and planning services.

Population by County



Source: U.S. Census Bureau, American Community Survey (ACS), 2020–2024

A Community Across Generations

Our four counties include a mix of children, working-age adults and older residents. The table below shows the age distribution for each county compared to the four-county total.

County	Under 18	Ages 18-64	Age 65+
Gratiot	19.5%	62.7%	17.8%
Ionia	21.0%	63.3%	15.8%
Isabella	17.8%	68.3%	14.0%
Montcalm	20.9%	61.3%	17.9%
Four-county area	**19.8%**	**64.0%**	**16.2%**

Source: U.S. Census Bureau, American Community Survey 2020–2024. Percentages are rounded.

What the Data Tells Us

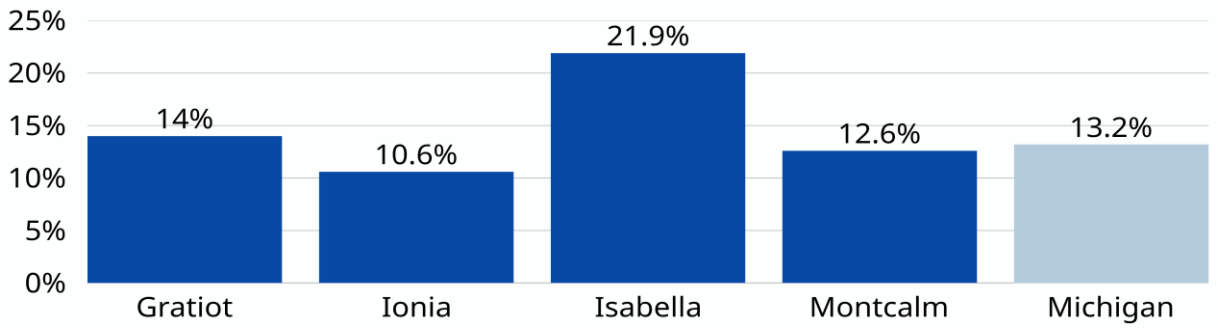
Age patterns vary across EightCAP's four-county service area, reflecting different community characteristics and needs. Gratiot and Montcalm counties have the highest proportions of residents age 65 and older, while Isabella County has a larger young adult population, influenced by the presence of Central Michigan University. These differences can affect demand for services such as transportation, housing, childcare and assistance that supports older adults living independently. Understanding the age distribution within each county helps EightCAP plan services that are responsive to the needs of residents at different stages of life.

Poverty and Economic Conditions

Economic stability is an important indicator of overall well-being. Poverty and household income data help us understand the financial challenges facing individuals and families in our four-county service area and how they compare to the state.

Poverty Rates Across Our Four Counties

An estimated 14.7% of residents in the four-county area for whom poverty status was determined live below the federal poverty level, compared with 13.2% statewide.



Source: U.S. Census Bureau, American Community Survey (ACS), 2020–2024

Median Household Income

Median household income provides another measure of economic well-being. In the four-county area, the median household income is lower than the Michigan median.

County	Median Household Income
Gratiot	$63,556
Ionia	$75,611
Isabella	$55,237
Montcalm	$67,344
Four-county area	**$65,464**
Michigan	$72,875

Source: U.S. Census Bureau, ACS 2020–2024.

What the Data Tells Us

County level poverty and income figures reveal meaningful differences across EightCAP's service area. Isabella County has the lowest median household income, while Ionia County has the highest. These differences suggest that economic conditions and the potential need for assistance are not uniform across the four counties. Poverty rates and median income provide an important starting point, but additional measures are needed to understand the extent of financial hardship among residents whose incomes exceed the federal poverty threshold.

Poverty Across Demographic Groups

Poverty does not affect all residents equally. Examining poverty rates by gender, race, ethnicity, and age provides a clearer understanding of which populations face greater economic challenges across Gratiot, Ionia, Isabella, and Montcalm counties.

Poverty by Gender

Across the four-county service area, **17.5% of females live in poverty, compared with 12.1% of males**. This disparity exists in all four counties and is especially pronounced in Isabella County, where 25.5% of females and 18.2% of males experience poverty.

Poverty by Race and Ethnicity

Poverty rates also vary across racial and ethnic groups. Across the service area, 23.9% of American Indian or Alaska Native residents and 18.8% of residents identifying with multiple races experience poverty, compared with 14.4% of White residents.

Among Hispanic or Latino residents, the poverty rate is 17.5%, compared with 14.6% among non-Hispanic residents. Gratiot County shows a particularly significant disparity, with poverty affecting 32.3% of Hispanic or Latino residents compared with 12.4% of non-Hispanic residents.

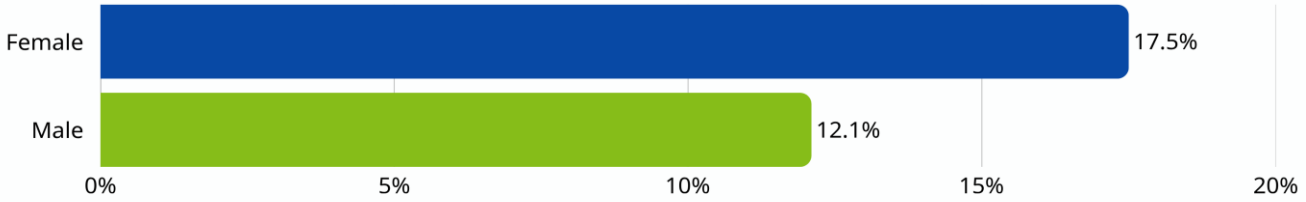
Poverty Among Older Adults

Approximately **9.8% of adults age 65 and older** across the service area live in poverty, representing 3,672 residents. Older women face greater economic vulnerability: 11.7% live in poverty, compared with 7.6% of older men.

What the Data Tells Us

These differences demonstrate why poverty cannot be understood through an overall community rate alone. The findings underscore the importance of recognizing disparities across populations and ensuring that outreach, resource navigation, and supportive services are responsive to the needs of residents facing the greatest economic challenges.

Poverty Rate by Gender



Source: U.S. Census Bureau, ACS 2020–2024, Five-Year Estimates

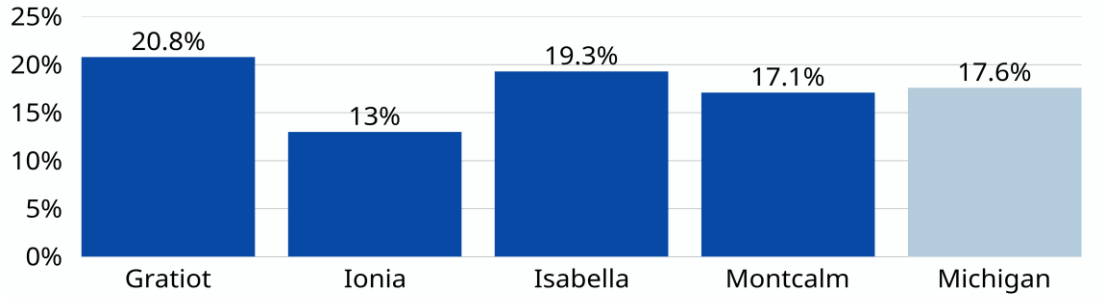
Source: U.S. Census Bureau, American Community Survey, 2020–2024 Five-Year Estimates; Community Action Partnership Report, April 16, 2026.

Children and Families Experiencing Poverty

Children are disproportionately affected by poverty, with significant differences across EightCAP's four counties. Gratiot County has the highest child poverty rate at 20.8%, followed by Isabella County at 19.3%. Looking beyond the official poverty threshold reveals an even larger population of children living in households with limited financial resources.

Children Living Below the Federal Poverty Level

Across EightCAP's four counties, approximately 7,900 children (17.1%) live in households below the federal poverty level. However, the percentage varies considerably by county.



Source: U.S. Census Bureau, American Community Survey (ACS), 2020–2024

Children in Households Below 200% of the Poverty Level

The official poverty rate does not capture all families experiencing financial hardship. Looking at children in households with incomes below 200% of the federal poverty level, meaning less than twice the federal poverty threshold, provides a broader picture of the number of children in families with limited financial resources.

County	Number of Children	Percentage
Gratiot	3,502	45.1%
Ionia	4,371	32.3%
Isabella	4,711	42.1%
Montcalm	5,955	43.1%
Four-county area	**18,539**	**40.1%**
Michigan	796,053	37.8%

Source: U.S. Census Bureau, ACS 2020–2024.

What the Data Tells Us

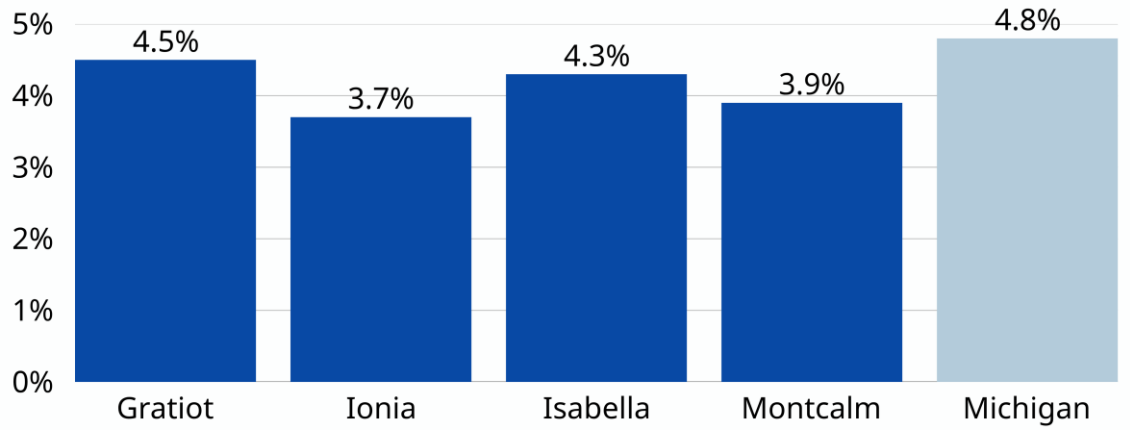
While approximately 17% of children across the four-county area live below the federal poverty level, **40.1% live in households with incomes below 200% of that threshold**. This substantial difference reveals the broader reach of financial hardship among families who may not meet the official definition of poverty. These findings reinforce the importance of considering families with limited financial resources when identifying community needs and opportunities to support children's well-being and family stability.

Employment and Workforce Conditions

Steady employment and adequate wages are important to the economic stability of individuals and families. Access to reliable employment helps households meet basic needs, maintain financial stability and participate in their communities. Understanding local unemployment rates provides insight into workforce conditions and the challenges residents may face in securing and maintaining employment.

Unemployment Rates by County - September 2026

In September 2026, unemployment rates ranged from 3.7% in Ionia County to 4.5% in Gratiot County. All four counties had rates below Michigan's comparable rate of 4.8%.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, September 2026, retrieved through FRED/ALFRED. Rates are not seasonally adjusted.

4 of 4 Counties

had unemployment rates below Michigan's rate in September 2026.

What the Data Tells Us

Unemployment rates were below the Michigan rate in all four counties, although differences remained within the service area. Gratiot and Isabella had the highest rates, while Ionia had the lowest.

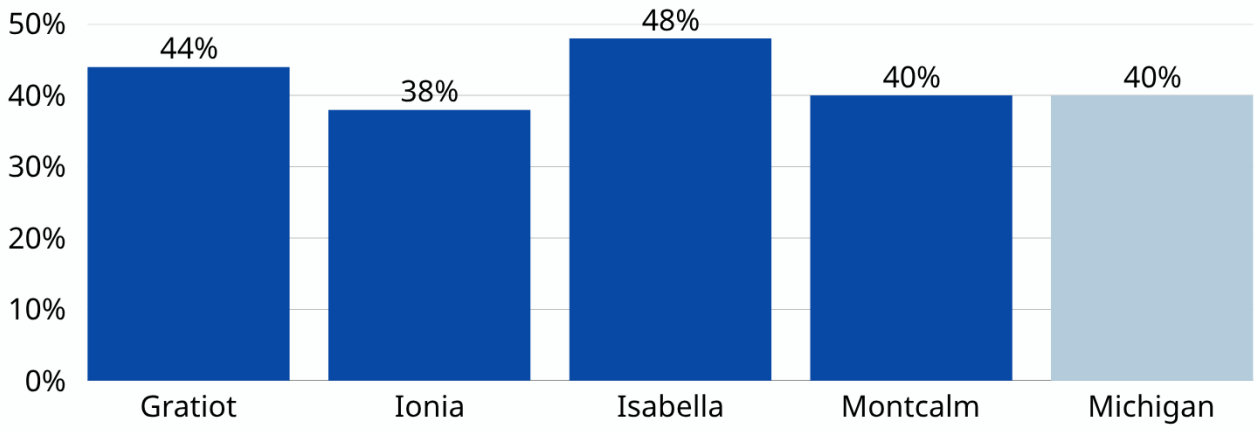
Unemployment rates alone do not capture the full picture of economic stability. They do not reflect wage adequacy, job quality or whether employed households earn enough to meet basic needs. These factors remain important when assessing financial hardship and opportunities to support household stability.

Working Families and Financial Hardship

The federal poverty level does not capture every household experiencing financial hardship. The ALICE Threshold considers the local cost of basic necessities and provides a broader picture of households struggling to make ends meet.

Households Below the ALICE Threshold (2024)

The ALICE Threshold includes households living in poverty and those earning above the federal poverty level but unable to afford the basic cost of living.



Source: United For ALICE, 2026 Michigan Report (2024 data).

What is ALICE?

ALICE stands for Asset Limited, Income Constrained, Employed. ALICE households earn above the federal poverty level but cannot afford the basic cost of living in their communities.

What the Data Tells Us

Across EightCAP's service area, a substantial share of households struggle to afford basic necessities despite earning above the federal poverty level. Isabella County faces the greatest challenge, with 48% of households below the ALICE Threshold, compared with 40% statewide.

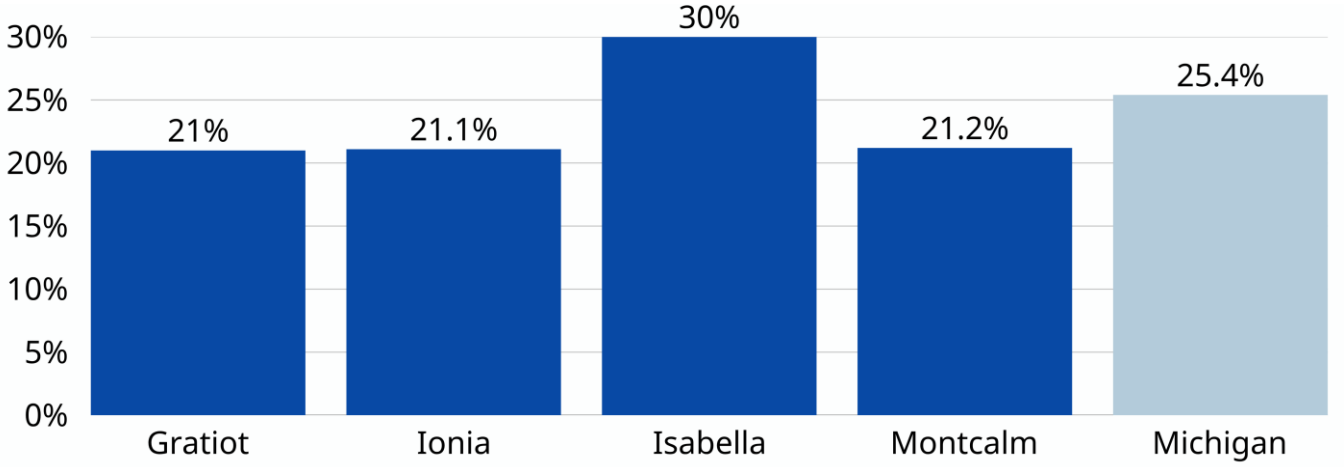
These findings highlight a potential gap between financial need and eligibility for assistance. Households may earn too much to qualify for programs based on federal poverty guidelines while still lacking sufficient income to meet the actual cost of living. Understanding this gap is important when identifying service needs, evaluating eligibility barriers and developing strategies to support working families.

Housing Affordability and Stability

Housing affordability is an important factor in household financial stability. When housing costs consume a substantial portion of household income, families may have fewer resources available for food, transportation, healthcare and other necessities. Examining housing cost burden helps identify the extent to which housing expenses place financial pressure on households throughout EightCAP's service area.

Housing Cost Burden by County

Percentage of Households spending 30% or more of income on Housing (2020-2024)



Source: U.S. Census Bureau, American Community Survey (ACS), 2020–2024

Housing Cost Burden Across the Four-County Service Area

20,714 households

Nearly one in four households (23.7%) spend at least 30% of their income on housing.

What the Data Tells Us

Nearly one in four households across EightCAP's service area spends at least 30% of their income on housing. The burden is particularly pronounced in Isabella County, where 30% of households are cost burdened, compared with approximately 21% in each of the other three counties.

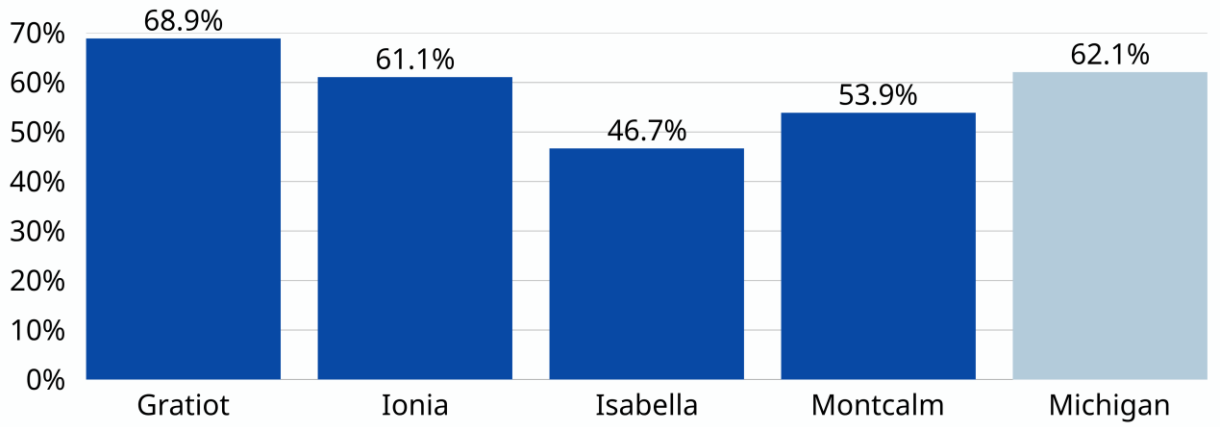
High housing costs can leave households with limited resources for food, transportation, healthcare, and unexpected expenses, increasing their vulnerability to financial instability. These findings reinforce the importance of addressing housing affordability and preventing housing instability before households experience eviction, foreclosure, or displacement.

Housing Age and Preservation

The age of a community's housing stock provides important context for understanding housing maintenance, energy efficiency and preservation needs. Older homes may require improvements to heating systems, insulation, accessibility and other features that support safe, affordable living. Examining housing age helps identify potential challenges facing homeowners and renters throughout EightCAP's four-county service area.

Housing Units Built Before 1980

Percent of total housing units



Source: U.S. Census Bureau 2020-2024 ACS 5-Year Estimates, Table B25034, Year Structure Built

54,806 (56.1%)

Housing units in the four-county service area were built before 1980.

Why Housing Age Matters

Older homes may require improvements to insulation, heating systems and energy efficiency. These improvements can help reduce energy costs and support the long-term preservation of existing housing.

What the Data Tells Us

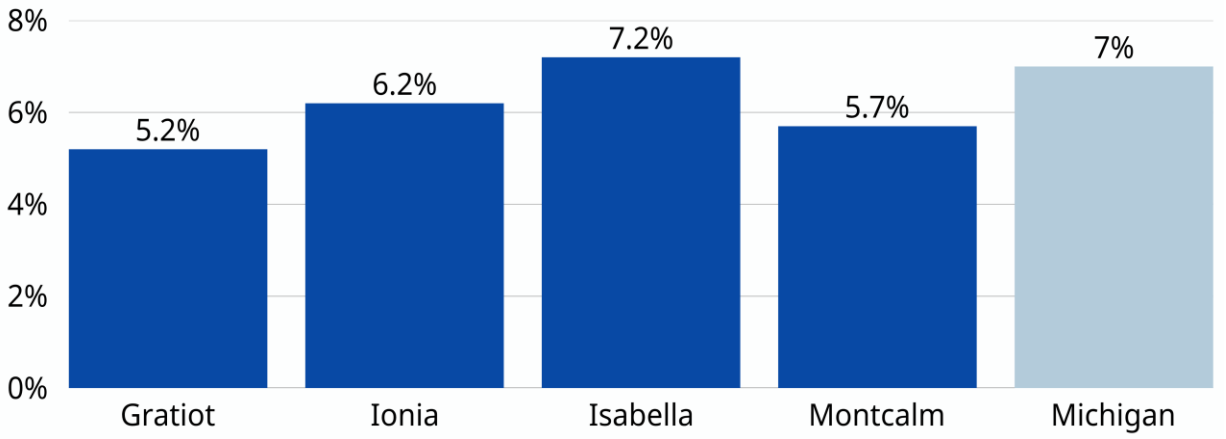
More than half of the housing units across EightCAP's four-county service area were built before 1980, with particularly high percentages in Gratiot (68.9%) and Ionia (61.1%) counties. This older housing stock may present challenges related to energy efficiency, maintenance and accessibility, especially for households with limited financial resources.

Preserving existing housing is particularly important in rural communities where affordable housing options may be limited. These findings reinforce the value of weatherization, home repairs, accessibility improvements, and partnerships that help residents maintain safe, affordable and stable homes.

Transportation Access and Barriers

Reliable transportation is essential for accessing employment, health care, education, food and other basic services. In rural communities, distances between homes, workplaces and service providers can create additional challenges, particularly for households without access to a vehicle. Transportation costs, vehicle reliability and limited alternatives can also affect a household's ability to meet everyday needs.

Households Without Access to a Motor Vehicle



Source: U.S. Census Bureau, American Community Survey (ACS), 2020–2024

5,407

Households across EightCAP's four-county service area have no motor vehicle available.

Vehicle Access by Housing Tenure

16.6%
of renter-occupied households have no vehicle available.

2.7%
of owner-occupied households have no vehicle available.

What the Data Tells Us

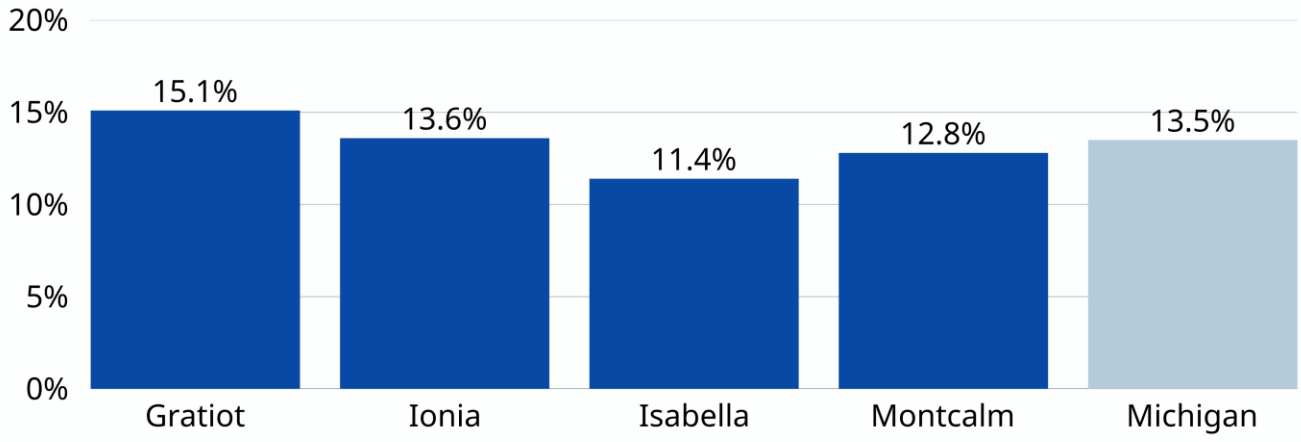
More than 5,400 households across EightCAP's service area have no vehicle available, creating potential barriers to employment, healthcare, food, and other essential services. The disparity is especially pronounced among renters: 16.6% of renter-occupied households lack a vehicle, compared with just 2.7% of owner-occupied households.

Vehicle availability, however, does not capture the full extent of transportation challenges. Even households with vehicles may struggle with fuel costs, unexpected repairs, or limited transportation alternatives. In rural communities, where essential services and employment opportunities are often spread across considerable distances, these challenges can affect household stability and economic opportunity.

Food Access and Food Insecurity

Access to affordable, nutritious food is an essential component of household stability and well-being. Families with limited financial resources may struggle to meet their food needs while also paying for housing, utilities, transportation and other necessities. In rural communities, distance to grocery stores and limited transportation options can create additional challenges, particularly for households already experiencing financial hardship.

Households Reporting SNAP Receipt



Source: U.S. Census Bureau, American Community Survey (ACS), 2020–2024 five years estimates.

11,366

Households across EightCAP's four-county service area received SNAP benefits.

15,568

Low-income residents were identified as having limited access to a major grocery store.

Source: USDA Food Access Research Atlas, 2019.

What the Data Tells Us

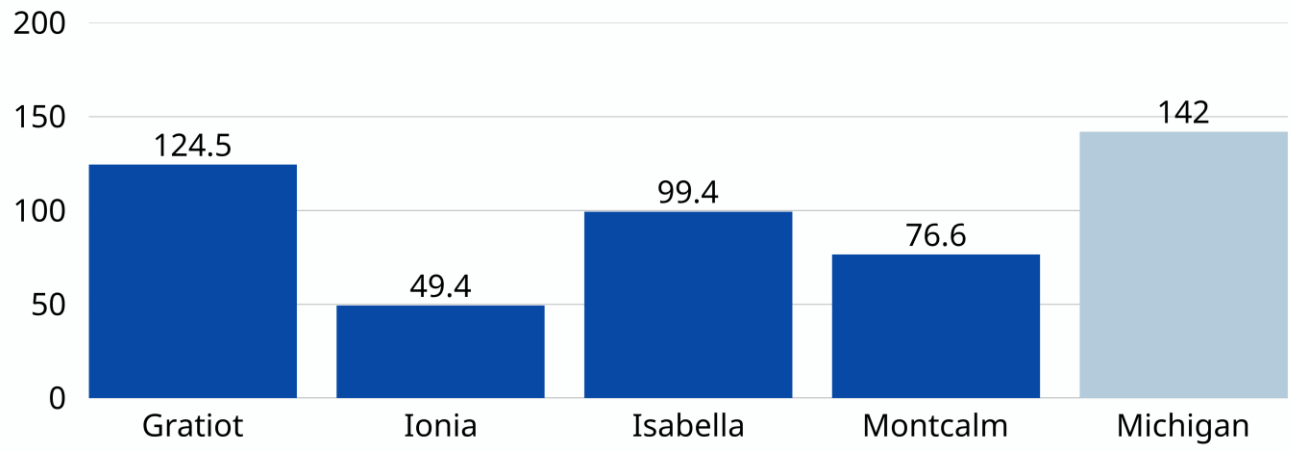
Food access challenges are not evenly distributed across EightCAP's service area. Of the 15,568 low-income residents identified as having limited access to a major grocery store, 7,030 live in Gratiot County. This concentration suggests that geographic access to food is a particularly important concern in that county.

SNAP participation reflects the role of nutritional assistance, while geographic food-access data highlights challenges related to reaching grocery stores. Neither measure captures all households experiencing food insecurity. Together, these findings reinforce the importance of addressing both food affordability and physical access through community resources and partnerships.

Health Care Access and Barriers

Access to affordable, timely health care is essential to individual and family well-being. In rural communities, limited availability of health care providers, transportation challenges and the cost of care can make it difficult for residents to obtain needed services. Examining primary care provider availability and health insurance coverage helps identify potential barriers to accessing health care throughout EightCAP's four-county service area.

Primary Care Providers per 100,000 Residents



Source: Centers for Medicare & Medicaid Services (CMS), NPPES, March 2026.

83.5

Primary care providers per 100,000 residents across EightCAP's service area, compared to 142.0 statewide.

9,330

Adults ages 18-64 across the four counties lacked health insurance in 2023 (7.0%).

Sources: CMS NPPES, March 2026; U.S. Census Bureau, Small Area Health Insurance Estimates, 2023.

What the Data Tells Us

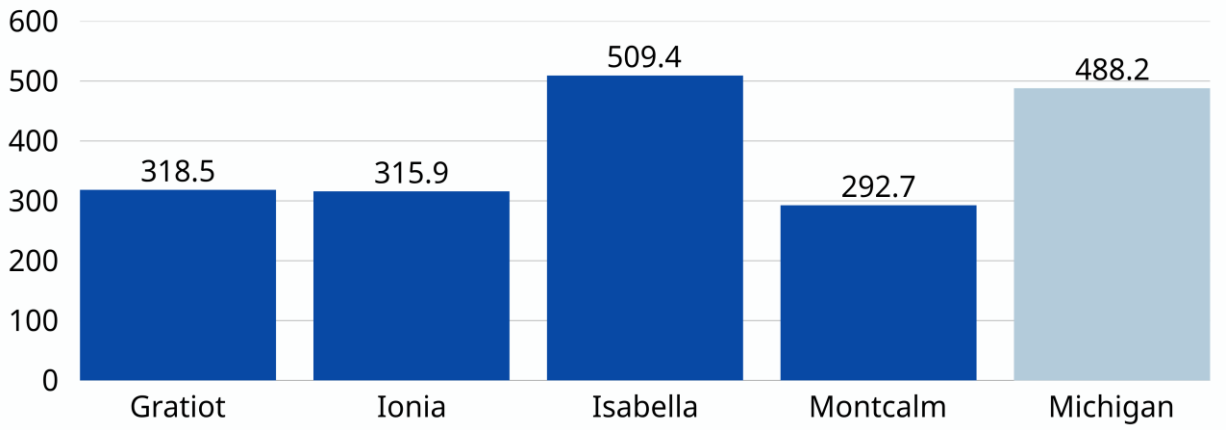
Primary care provider availability is substantially lower across EightCAP's service area than statewide, with the greatest disparities in Ionia and Montcalm counties. Ionia County has just 49.4 primary care providers per 100,000 residents, compared with 142.0 statewide. These differences suggest potential challenges in accessing nearby primary care services.

Insurance coverage presents an additional barrier, with approximately 9,330 adults ages 18–64 lacking health insurance across the four counties. Together, these findings demonstrate that improving health care access requires attention to both the availability of local providers and residents' ability to obtain and afford needed care.

Mental Health Care Access

Access to mental health services is an important part of individual and family well-being. Individuals experiencing emotional or behavioral health challenges may face difficulties obtaining timely, affordable care, particularly in rural communities where specialized providers may be limited. Examining the availability of mental health professionals helps identify potential differences in access to services throughout EightCAP's four-county service area.

Mental Health Providers per 100,000 Residents



Source: Centers for Medicare & Medicaid Services (CMS), NPPES, March 2026.

26% lower

Mental health provider rate per 100,000 residents across EightCAP's four counties compared with Michigan overall.

3 of 4

Counties have mental health provider rates below the Michigan average.

What the Data Tells Us

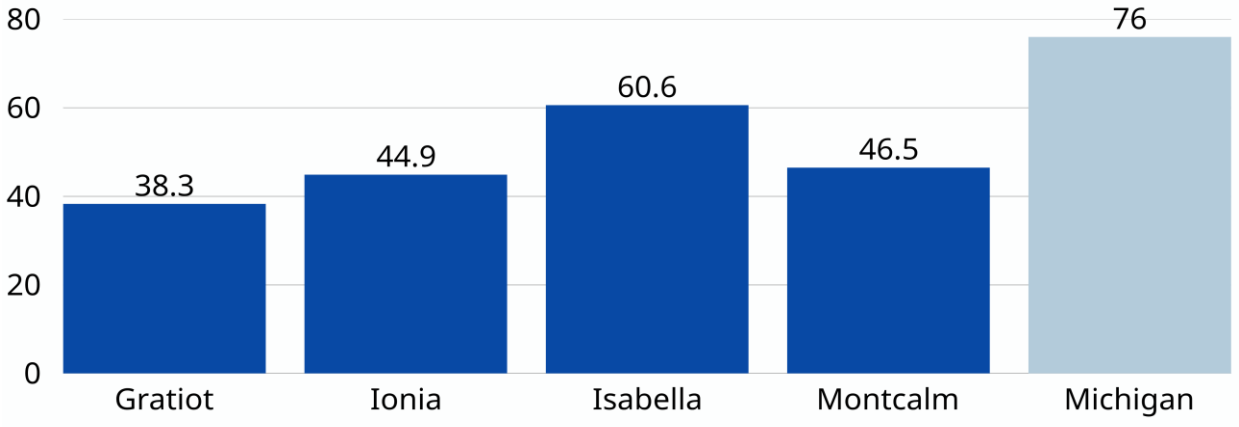
Mental health provider availability varies across EightCAP's service area. Isabella County has the highest rate of providers, exceeding the Michigan average, while Gratiot, Ionia, and Montcalm counties have substantially lower rates. Montcalm County has the lowest rate at 292.7 providers per 100,000 residents. These differences suggest that residents may experience varying levels of access to mental health services depending on where they live.

Provider counts alone do not capture all barriers to receiving care. Insurance coverage, transportation, cost, appointment availability, and the types of services offered can influence whether residents are able to obtain appropriate treatment. These findings highlight the importance of strengthening connections to mental health resources and addressing barriers that may limit access to care.

Dental Care Access

Access to dental care is an important component of overall health and well-being. Untreated dental problems can affect nutrition, physical health and quality of life. In rural communities, limited provider availability, transportation challenges and the cost of services can create barriers to obtaining preventive and restorative dental care. Examining the availability of dental health providers helps identify potential gaps in access throughout EightCAP's four-county service area.

Dental Health Care Providers per 100,000 Residents



Source: Centers for Medicare & Medicaid Services (CMS), NPPES, 2024.

36% fewer

Dental providers per 100,000 residents across EightCAP's four-county service area compared with Michigan overall.

4 of 4

Counties have dental provider rates below the Michigan average.

What the Data Tells Us

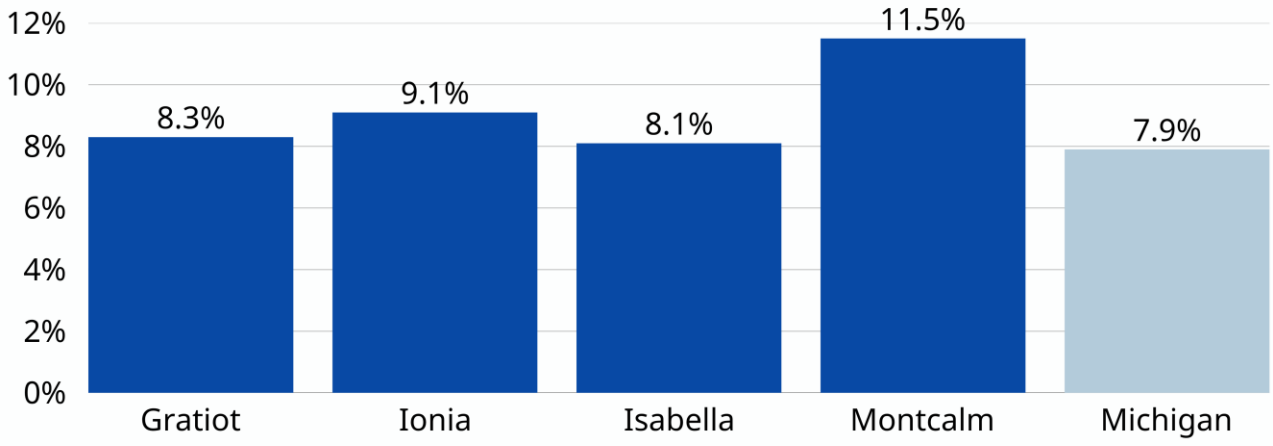
Dental provider availability is below the Michigan average in all four counties served by EightCAP, indicating a regional disparity in access to dental care. Within the service area, Gratiot County has the lowest provider rate, while Isabella County has the highest. Both fall below the statewide rate.

The findings suggest that improving dental care access may require more than increasing the number of providers. Understanding whether residents can obtain affordable appointments, including preventive and restorative services, is important when identifying gaps in oral healthcare across the region.

Educational Attainment and Opportunity

Educational attainment can influence employment opportunities, earning potential and long-term financial stability. Adults with limited educational credentials may face additional barriers to securing higher-paying jobs or advancing in the workforce. Examining educational attainment across EightCAP's four-county service area helps identify opportunities for adult education, workforce training and career development.

Adults Ages 25 and Older Without a High School Diploma



Source: U.S. Census Bureau, ACS 2020-2024.

45% higher

Montcalm County's rate of adults without a high school diploma compared with Michigan overall.

4 of 4

Counties have a higher percentage of adults without a high school diploma than Michigan overall.

What the Data Tells Us

All four counties in EightCAP's service area have higher percentages of adults without a high school diploma than Michigan overall, with Montcalm County experiencing the greatest disparity at 11.5%, compared with 7.9% statewide. This suggests a greater need for accessible educational and workforce development opportunities, particularly in communities with lower educational attainment.

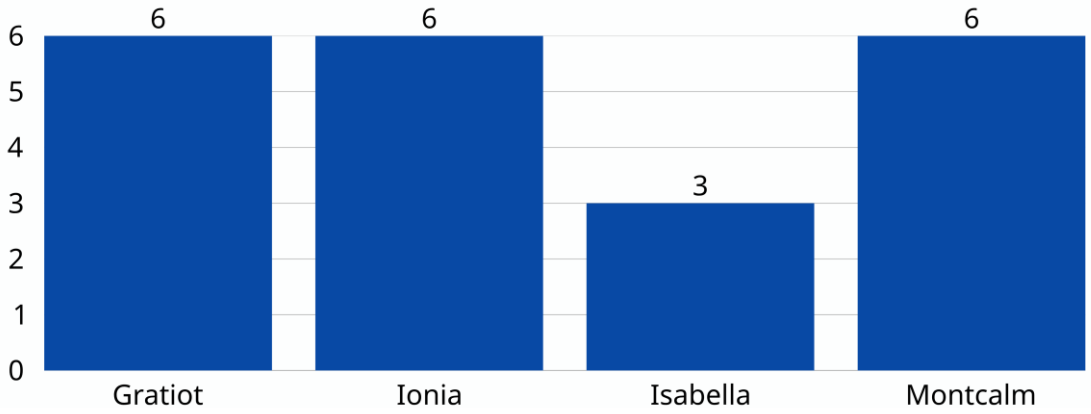
Adults without a high school diploma may face barriers to higher-paying employment and career advancement. These findings reinforce the importance of adult education, GED completion and workforce training opportunities that help residents strengthen their qualifications and improve their long-term economic stability.

Childcare Availability and Access

Access to affordable, reliable childcare supports employment and household financial stability. Michigan State University's Child Care Mapping Project provides county-level estimates of childcare supply relative to the number of children.

Estimated Children per Childcare Spot

County level estimates. Higher ratios indicate more limited supply



Source: Michigan State University, Child Care Mapping Project, Child Care Supply and Demand; accessed October 2026. Licensed provider data update daily; license-exempt data cover September 2023–June 2025.

4 of 4 counties

Meet the project's threshold for limited childcare availability.

The threshold is three or more children per available childcare spot, or no providers.

What the Data Tells Us

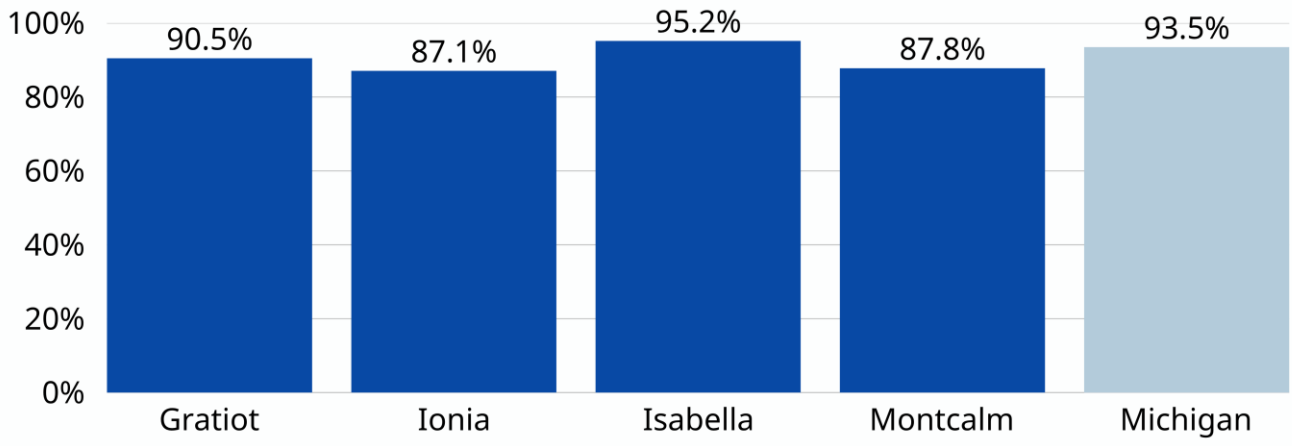
Childcare supply is limited across EightCAP's service area. Gratiot, Ionia and Montcalm counties each have approximately six children per childcare spot, compared with three in Isabella County. These differences indicate that childcare availability is a community-level concern, with more pronounced supply constraints in three of the four counties.

Limited childcare options can affect parents' ability to work and maintain household stability. This finding provides important context for the employment-related childcare challenges identified through EightCAP's Community/Client Survey.

Broadband Access and Digital Connectivity

Reliable, high-speed internet access is increasingly essential for education, employment, health care and everyday activities. Residents may depend on internet connectivity to apply for jobs, participate in online learning, access telehealth services and connect with community resources. In rural communities, gaps in broadband infrastructure can create additional barriers for households and limit opportunities to participate fully in an increasingly digital world.

Locations With Access to High-Speed Broadband (100/20 Mbps)



Source: Federal Communications Commission (FCC), Broadband Serviceable Location Fabric; additional analysis by CARES, June 2025

Nearly 1 in 8

Locations in Ionia County lack access to broadband service at speeds of 100/20 Mbps.

3 of 4

Counties have a lower high-speed broadband availability than Michigan overall

Source: FCC Broadband Serviceable Location Fabric, June 2025.

What the Data Tells Us

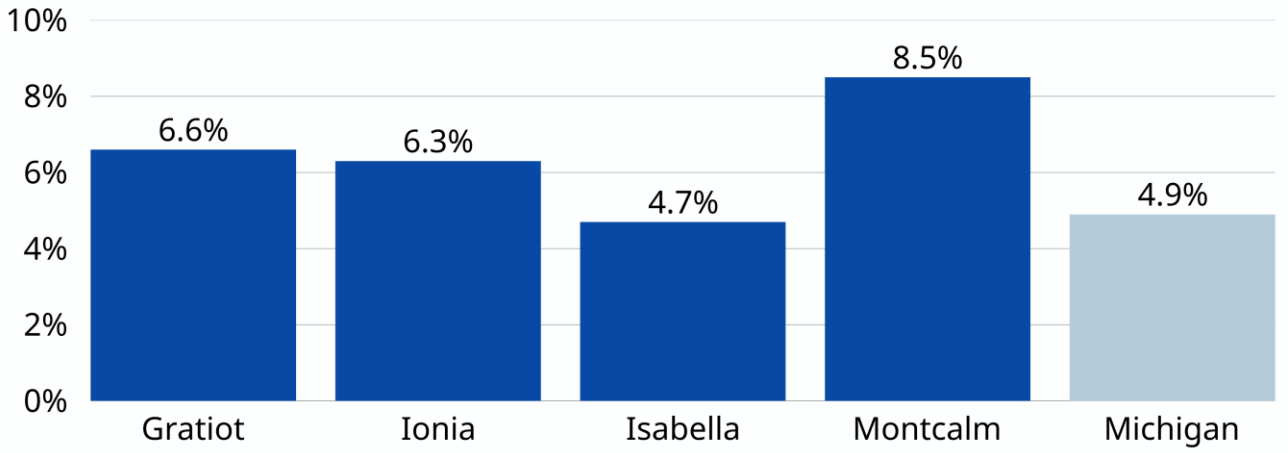
High-speed broadband availability varies across EightCAP's four-county service area. Ionia and Montcalm counties have the lowest availability of service at 100/20 Mbps, while Isabella County exceeds the Michigan average. These differences suggest that some rural communities continue to face infrastructure limitations that may affect their ability to access essential online services.

However, having broadband service available does not necessarily mean households are connected. Despite having the highest broadband availability in the service area, Isabella County also has the highest percentage of residents living in households with a computer but no internet subscription. This distinction highlights the importance of considering both infrastructure and household-level barriers, including affordability, when evaluating digital access.

Computer and Internet Access

Access to computers and reliable internet services play an important role in education, employment, health care and access to essential resources. While broadband infrastructure determines whether service is available in a community, household internet subscriptions and access to technology help illustrate whether residents are equipped to use online services. Examining these measures provides a more complete picture of digital access across EightCAP's four-county service area.

Households Without a Computer



Source: U.S. Census Bureau, ACS 2020-2024.

5,673

Households across EightCAP's four counties do not have a computer

12.2%

Of Isabella County residents live in households with a computer but no internet subscription, compared with 4.1% statewide.

What the Data Tells Us

Computer access remains a challenge for some households across EightCAP's service area. More than 5,600 households lack a computer, with Montcalm County experiencing the greatest disparity. Its percentage of households without a computer is approximately 73% higher than Michigan overall.

Limited access to technology can create barriers to employment searches, online applications, education and health services. When combined with gaps in broadband availability and household internet subscription, these findings illustrate how digital access can affect residents' ability to connect with essential opportunities and resources.

Community Engagement Findings

Community input provides an important perspective on the challenges facing individuals and families across EightCAP's four-county service area. While secondary data identifies broader economic and social conditions, surveys and community conversations help explain how those conditions affect residents' daily lives.

EightCAP gathered perspectives from residents, clients, older adults and community partners through community, senior and partner surveys; two older adult focus groups; and dot surveys at business and utility-assistance events. A Parent Café dot survey provided limited supplemental input. Together, these sources add context for understanding community needs.

What Community Input Adds to Our Understanding

Community feedback helps reveal the experiences behind the statistics, including how financial pressures, transportation limitations, and difficulties in accessing services affect everyday life. It can also identify challenges that may not be fully captured in county-level data, such as uncertainty about where to seek assistance or reluctance to ask for help.

From Community Feedback to Action

Community engagement provides opportunities not only to identify unmet needs but also to understand how EightCAP can better communicate with residents, connect individuals and families to resources, and deliver services. These findings will help inform ongoing planning, strengthen community partnerships, and identify opportunities to improve how the agency responds to community needs.

The following pages present findings from EightCAP's community engagement efforts, highlighting recurring concerns, differences among populations, and opportunities for action.

Community/Client Survey Findings

Financial Pressures and Access to Assistance

EightCAP's 2026 Community/Client Survey reveals significant financial vulnerability among participating households. Responses indicate that many residents struggle to manage unexpected expenses, make difficult choices between basic necessities and face barriers to seeking assistance.

79%
Could not cover an unexpected $500 expense

67%
Household income below $30,000

48%
Chose between food and another bill

57%
Needed help but did not seek services

Source: EightCAP 2026 Community/Client Survey. Percentages reflect respondents who answered each question.

What the Findings Tell Us

Limited financial flexibility increases household vulnerability. Nearly four in five respondents could not cover an unexpected $500 expense, while almost half reported having to choose between food and another essential household bill. Together, these findings suggest that many participating households have little financial cushion and may be vulnerable to disruptions such as vehicle repairs, medical expenses, or changes in employment.

Needing assistance does not always lead to seeking it. More than half of respondents reported needing help but not seeking services. Reasons identified included uncertainty about where to turn, previous negative experiences, stigma or judgment, and transportation difficulties. These findings highlight opportunities to improve awareness of available resources, reduce barriers to seeking assistance, and create welcoming, accessible pathways to services

Community/Client Survey Findings

Housing and Transportation Challenges

Housing conditions and reliable transportation emerged as important challenges among Community/Client Survey respondents. Beyond the cost of meeting basic needs, these findings illustrate how the condition of a home or access to a dependable vehicle can affect household stability, employment and daily life.

Housing Stability

40% of respondents reported needing minor home repairs.

16% of respondents reported needing major home repairs.

26% of repondents reported being behind on rent or mortgage payments.

Transportation & Employment

32% of respondents said transportation difficulties prevented them from accepting or keeping a job.

Source: EightCAP 2026 Community/Client Survey. Percentages reflect respondents who answered each question.

What the Findings Tell Us

Housing needs extend beyond affordability. More than one-quarter of respondents reported falling behind on housing payments, while many also identified needed home repairs. These findings suggest that housing stability involves both the ability to maintain payments and the resources needed to keep homes safe and in good condition.

Transportation barriers can limit economic opportunities. Nearly one-third of respondents reported that transportation difficulties had prevented them from accepting or keeping a job. This finding reinforces the importance of reliable transportation as a factor in employment stability and household financial security, particularly in rural communities where travel distances can complicate access to work and services.

Community/Client Survey Findings

Healthcare Access and Mental Health

Responses to EightCAP's 2026 Community/Client Survey reveal challenges related to healthcare affordability, prescription medications, dental care and mental health. These findings provide additional insight into how residents experience barriers to maintaining their health and well-being.

Healthcare Challenges Reported by Survey Respondents



Source: EightCAP 2026 Community/Client Survey. Percentages reflect respondents who answered each question.

What the Findings Tell Us

Mental health concerns affect a substantial share of respondents. More than half reported struggling with their mental health during the past year. While this finding does not establish whether respondents sought or received treatment, it underscores the importance of considering mental health alongside other household challenges when assessing community needs.

Healthcare costs can interfere with access to essential services. Nearly three in ten respondents reported that someone in their household had been unable to obtain prescription medications because of cost, while 17% reported similar barriers to medical care. Additionally, 30% of respondents said they never visit a dentist. Together, these findings point to gaps in access to routine and necessary healthcare, even when services may be available in the community.

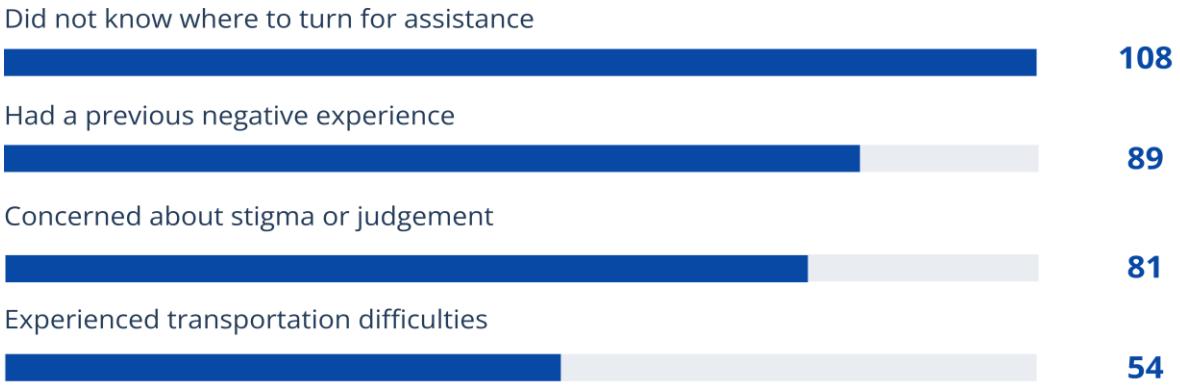
Community/Client Survey Findings

Barriers to Assistance and Anticipated Household Needs

While previous survey findings highlight the financial and practical challenges facing respondents, additional responses provide insight into why residents may not seek assistance and what concerns they anticipate in the coming years. Understanding these barriers and expectations can help identify opportunities to improve access to community resources.

Reasons Respondents Did Not Seek Assistance

Number of times each reason was selected



Source: EightCAP 2026 Community/Client Survey. Multiple responses were allowed. Bars compare the number of selections; the longest bar represents 108 selections, not 100% of respondents.

29%

Identified housing costs as their biggest anticipated challenge in the next 1-2 years.

24%

Reported having lost or been unable to keep a job because of unreliable childcare.

Source: EightCAP 2026 Community/Client Survey. Percentages reflect respondents who answered each question.

What the Findings Tell Us

Barriers to assistance extend beyond the availability of services. Uncertainty about where to seek help, previous negative experiences, concerns about judgment and transportation difficulties were among the reasons respondents did not seek assistance. These findings highlight the importance of clear information, welcoming services and effective connections to resources.

Household stability remains a concern for the future. Housing costs were the most frequently selected individual anticipated challenge for the next one to two years. Additionally, nearly one-quarter of respondents reported having lost or been unable to keep a job because of unreliable childcare, demonstrating how practical barriers can affect financial stability.

Senior Community Survey Findings

Housing Conditions and Financial Vulnerability

EightCAP's 2026 Senior Community Survey provides additional insight into the challenges older adults face in maintaining safe, stable housing and managing unexpected expenses. The survey received 177 responses, primarily through local Commissions on Aging.

Senior Community Survey: Key Findings

56%

Reported a housing condition needing attention

Repairs, weatherization, accessibility or unsafe conditions.

37%

Could not cover a $500 expense

Indicating limited financial flexibility

Source: EightCAP 2026 Senior Community Survey. Percentages reflect respondents who answered each question.

What the Findings Tell Us

Home maintenance and accessibility are significant concerns for participating older adults. More than half of respondents who answered the housing-needs question identified at least one issue affecting their home. These findings suggest that maintaining safe and suitable housing may be difficult for some older adults, particularly when repairs, energy improvements or accessibility modifications are needed.

Limited financial flexibility can make housing needs harder to address. More than one-third of respondents could not cover an unexpected $500 expense. When combined with reported home maintenance needs, this raises concerns about older adults' ability to afford necessary repairs or respond to unexpected household costs. These findings reinforce the importance of considering housing conditions and financial vulnerability together when assessing the needs of older residents.

Senior Community Survey Findings

Transportation, Social Connection and Independence

Transportation and social connection are important factors in older adults' ability to maintain independence. Responses to EightCAP's Senior Community Survey reveal challenges related to transportation costs, access to essential destinations and feelings of isolation.

Transportation and Social Connection

23%
Identified the cost of gas as a transportation challenge.

15%
Reported having no vehicle as a transportation challenge.

34%
Reported feeling isolated or alone sometimes or often

Source: EightCAP 2026 Senior Community Survey. Percentages reflect respondents who answered each question.

What the Findings Tell Us

Transportation challenges can affect access to essential activities. Although many respondents reported no transportation difficulties, others identified the cost of gas, lack of a vehicle, and limited public transportation as barriers. Among those who identified activities affected by transportation difficulties, getting to appointments was the most frequently selected challenge, followed by grocery shopping and attending activities or services.

Social isolation is another important consideration. More than one-third of respondents reported feeling isolated or alone at least sometimes. This finding highlights the importance of opportunities for social connection and access to community activities, particularly for older adults who may face mobility or transportation limitations.

Older Adult Focus Group Findings

Everyday Challenges and Access to Support

In September 2026, EightCAP conducted two focus groups with 23 older adults at congregate meal sites in Gratiot County. The discussions provided an opportunity to explore findings from the Senior Community Survey and better understand the experiences, challenges and resources important to older adults.

Affordability and Transportation

Participants described how the cost of gasoline, groceries and utilities affects their daily decisions. In the Breckenridge/Wheeler area, limited shopping options and transportation services require some residents to travel outside their communities for essential needs. One participant described combining appointments and shopping into a single trip to conserve gasoline.

Housing and Healthcare Access

In Ithaca, participants shared experiences involving difficulty finding affordable housing, rising rents and uncertainty about where to seek assistance. Dental care was another concern, particularly when insurance was not accepted or significant out-of-pocket payments were required.

Social Connection and Community Resources

Participants emphasized the value of congregate meal sites as places for social interaction, activities and access to information. Commissions on Aging were identified as trusted sources of assistance, while printed newsletters and word of mouth remained important ways to reach older adults who may not regularly use digital resources.

Volunteering and Community Engagement

One participant described enjoying volunteer work at a local school but expressed reluctance to commit to a fixed schedule. This experience suggests that flexible volunteer opportunities may help older adults remain engaged in their communities while accommodating their interests and availability.

What the Findings Tell Us

The discussions reinforced several concerns identified in the Senior Community Survey while revealing how challenges can overlap. Transportation costs can limit access to food and healthcare, and available services may remain out of reach when residents do not know where to turn or face financial barriers. Participants also emphasized the importance of trusted community gathering places, personal outreach and flexible opportunities to remain connected. These findings suggest that improving access to assistance requires attention not only to available services, but also to how older adults learn about, reach and engage with those resources.

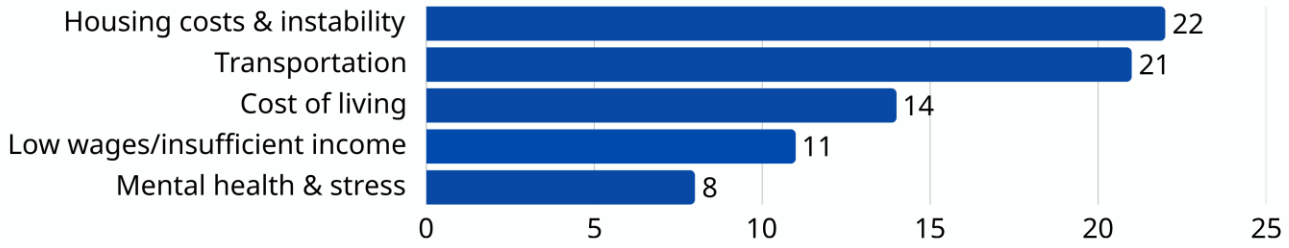
Community Partner Survey Findings

Community Needs and Barriers to Services

EightCAP's 2026 Community Partner Survey gathered input from 38 respondents representing organizations serving residents across the region. Partners identified the needs they are seeing in their work, gaps in available services and barriers that prevent individuals and families from receiving assistance.

Most Frequently Identified Community Challenges

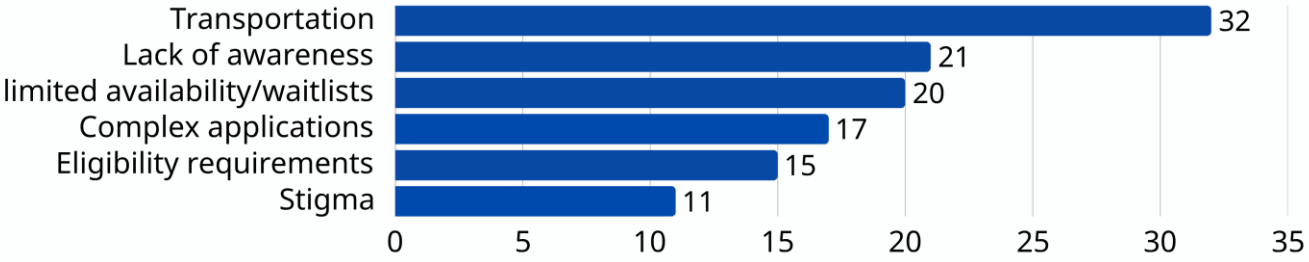
Number of partner responses (respondents could select up to three challenges)



Source: EightCAP 2026 Community Partner Survey

Barriers to Accessing Services

Number of partner responses (multiple selections allowed)



Source: EightCAP 2026 Community Partner Survey

What the Findings Tell Us

Housing instability and transportation are the leading community concerns. Community partners most frequently identified housing costs and instability, followed closely by transportation, as challenges facing the people they serve. These findings reinforce the importance of affordable housing and reliable transportation in supporting household stability.

Barriers to accessing services can compound existing challenges. Transportation was also the most frequently identified barrier to receiving assistance, followed by lack of awareness and limited service availability. Partners additionally identified complex applications and eligibility requirements, highlighting opportunities for stronger service coordination, clearer communication and assistance navigating available resources.

Event-Based Community and Stakeholder Input

Community Challenges and Barriers to Assistance

EightCAP used dot surveys at two events to gather perspectives from business stakeholders, community partners and residents seeking utility assistance. Participants identified household or community challenges and barriers to obtaining help.

Fusion B2B Networking Event

May 5, 2026 · Greenville

Housing cost burden (11 selections) and cost of living (10) led the community challenges. Transportation, mental health stress and substance use recovery support received five selections each.

Leading service barriers were lack of awareness (10), transportation and limited availability/waitlists (7 each), and eligibility requirements (6).

Consumers Energy Utility Assistance Day

May 28, 2026 · Mt. Pleasant

Community partners and residents seeking utility assistance identified utility bills (5 selections) and food costs (4) most frequently. Affordable housing, stress/mental health and finding good-paying jobs received three selections each.

Leading barriers were not knowing where to go (6), difficulty qualifying for help (5), paperwork and discomfort asking for help (3 each).

What the Findings Tell Us

The events reinforce two connected concerns: difficulty meeting essential expenses and difficulty obtaining assistance. Utility-event selections add context about immediate household pressures, while the business event highlights housing costs and broader financial strain.

Both activities identified awareness and eligibility as access concerns. These findings support clearer information and help navigating assistance, alongside attention to household financial needs. Differences between the events reflect their distinct settings and participants; selection totals should not be compared as measures of community-wide prevalence.

Sources: EightCAP dot-survey records, May 5 and May 28, 2026. Counts represent selections, not unique participants; findings are not representative estimates.

What We Heard Across Our Communities

Common Themes from Community Engagement

Input gathered from residents, older adults, community partners and business stakeholders revealed several recurring challenges across EightCAP's four-county service area. While each source reflects different experiences and perspectives, the consistency of several findings helps identify areas warranting further consideration in the assessment.

Financial Stability and Housing

Financial vulnerability emerged across multiple sources. Residents reported difficulty covering unexpected expenses and meeting essential household costs, while older adults identified home maintenance and repair needs. Community partners and business stakeholders also emphasized housing affordability and the rising cost of living.

Transportation and Access to Services

Transportation was a recurring concern among residents, older adults and community partners. Survey responses and focus group discussions illustrated how transportation difficulties can affect employment, healthcare access, grocery shopping and participation in community activities.

Awareness and Service Navigation

Across several engagement activities, participants identified obstacles to obtaining assistance. Residents reported uncertainty about where to seek help, while partners and stakeholders emphasized lack of awareness, limited service availability and other barriers that can prevent people from accessing needed assistance.

What the Findings Tell Us

These recurring concerns provide important evidence of community needs, but the frequency with which a challenge was identified does not alone determine its priority.

The following analysis considers these findings alongside county-level data, the severity of identified needs, their impact on particular populations and gaps in available services. Together, this evidence will inform the identification and prioritization of needs across EightCAP's four-county service area.

Identified Community Needs

Connecting Community Conditions to Household Needs

EightCAP examined community engagement findings alongside demographic, economic, housing and other secondary data to identify needs affecting individuals, families and communities across Gratiot, Ionia, Isabella and Montcalm counties.

The assessment distinguishes between needs experienced directly by households and broader community conditions that contribute to those challenges or limit opportunities to address them. These needs are often interconnected, but distinguishing their different dimensions helps inform appropriate responses.

Family-Level Needs

Challenges directly affecting a household's ability to maintain stability, health, safety and meet basic needs.

Examples include financial hardship, housing conditions, transportation and healthcare access.

Community-Level Needs

Broader conditions and service gaps that affect access to resources and opportunities across the community.

Examples include affordable housing availability, transportation options and access to community resources.

From Identified Needs to Priorities

Identifying a community need does not automatically establish it as an agency priority. EightCAP considered the prevalence and severity of each need, evidence across multiple sources, disproportionate impacts on particular populations or counties, and gaps in existing services.

The following pages examine the identified needs and supporting evidence before presenting the assessment's priorities.

Housing Affordability, Conditions and Stability

Identified Need: Access to Safe, Stable and Affordable Housing

Housing emerged as a significant need across EightCAP's four-county service area. Secondary data and community engagement findings demonstrate that housing challenges extend beyond affordability to include limited housing options, needed home repairs and the ability of residents to remain safely in their homes.

Evidence of the Need

Housing affordability: Across the four counties, 20,714 households spend at least 30% of their income on housing, limiting resources available for other essential expenses. The burden is particularly pronounced in Isabella County, where 30% of households are housing cost-burdened, compared with approximately 21% in each of the other three counties.

Housing stability: In EightCAP's Community/Client Survey, 26% of respondents reported having been at least 30 days behind on rent or mortgage payments.

Housing conditions: Among Community/Client Survey respondents, 40% reported needing minor home repairs and 16% reported needing major repairs. Older adults also identified home maintenance, repairs and accessibility as important concerns.

Community perspectives: Housing costs and instability were the most frequently identified community challenge among Community Partner Survey respondents and received the most votes among challenges identified through the Fusion B2B stakeholder activity.

23.7%

of households across EightCAP's four counties spend at least 30% of their income on housing.

20,714 households • ACS 2020-2024

What the Evidence Tells Us

Housing needs across EightCAP's service area involve both household financial pressures and broader community conditions. High housing costs can make it difficult for families to meet other basic needs, while inadequate housing conditions and repair costs can threaten safety and long-term stability.

The consistency of housing concerns across secondary data, resident surveys, older adult input and community stakeholders supports identifying safe, stable and affordable housing as a significant family-level and community-level need.

Economic Security and Basic Needs

Identified Need: Greater Household Financial Stability and Access to Basic Necessities

Economic insecurity remains a significant challenge across EightCAP's four-county service area. Poverty and household income data reveal financial vulnerability, while community engagement findings demonstrate how limited resources affect residents' ability to meet everyday expenses and manage unexpected financial setbacks.

Evidence of the Need

Poverty and income: An estimated 14.7% of residents across the four counties live below the federal poverty level, compared with 13.2% statewide. Median household income across the service area is $65,464, below Michigan's median of $72,875.

Families with children: Approximately 40.1% of children in the service area live in households with incomes below 200% of the federal poverty level, indicating that financial vulnerability extends well beyond families officially classified as living in poverty.

Household financial vulnerability: In EightCAP's Community/Client Survey, 79% of respondents reported being unable to cover an unexpected $500 expense, while 48% reported having to choose between purchasing food and paying another essential household bill.

Community perspectives: Community partners and business stakeholders identified rising living costs as a concern. Survey findings highlighted housing costs, transportation expenses and insufficient income, while Utility Assistance Day participants most frequently selected utility bills and food costs as current family challenges.

79%

of survey respondents could not cover an unexpected $500 expense.

318 of 403 respondents

What the Evidence Tells Us

Financial insecurity affects households across EightCAP's service area, extending beyond those officially classified as living in poverty. Low household incomes, rising living expenses and limited financial reserves can make it difficult for families to consistently meet basic needs and manage unexpected costs.

The combination of secondary data and community input demonstrates that economic security is a significant family-level need. Broader community conditions, including housing costs, transportation expenses and limited income opportunities, can further contribute to financial instability and increase the need for assistance with basic necessities.

Transportation and Access to Essential Services

Identified Need: Reliable and Affordable Transportation to Employment, Healthcare and Essential Resources

Transportation is a significant challenge across EightCAP's rural service area. Limited transportation options, travel distances and vehicle-related expenses can affect residents' ability to reach employment, healthcare, groceries and essential services.

Evidence of the Need

Employment and economic stability: In EightCAP's Community/Client Survey, respondents reported that transportation difficulties had prevented them from accepting or keeping a job.

Older adults: In the Senior Community Survey, respondents identified gasoline costs and lack of access to a vehicle as transportation challenges. Among those reporting activities affected by transportation, medical appointments, grocery shopping and community activities were frequently identified.

Community partners: Transportation was identified as a leading community challenge by 21 of 38 Community Partner Survey respondents and was the most frequently selected barrier to accessing services, identified by 32 respondents.

Business stakeholders: Transportation also emerged during the Fusion B2B stakeholder activity, receiving five votes as a community challenge and seven votes as a barrier to obtaining assistance.

32%

of Community/Client Survey respondents reported that transportation difficulties prevented them from accepting or keeping a job.

What the Evidence Tells Us

Transportation barriers affect employment, healthcare access and the ability to meet everyday needs. Consistent findings from residents, older adults, community partners and business stakeholders demonstrate that transportation is both a family-level and community-level need, with affordability and limited transportation options affecting household stability and access to essential services.

Healthcare and Behavioral Health

Identified Need: Improved Access to Affordable Healthcare and Behavioral Health Services

Healthcare and behavioral health emerged as important needs across EightCAP's service area. Earlier findings documented differences in provider availability, gaps in health insurance coverage and barriers related to the cost of care. Community input further demonstrated that residents experience challenges obtaining the services they need.

Evidence of the Need

Access to care: The four-county service area has approximately 26% fewer mental health providers per capita than Michigan overall, while primary care provider availability is also below the statewide rate. Transportation and affordability barriers can further limit residents' access to timely healthcare.

Behavioral health: In EightCAP's Community/Client Survey, 52% of respondents reported struggling with mental health in the past year. Mental health concerns were also identified through the Community Partner Survey and Fusion B2B stakeholder activity.

Financial barriers: Residents reported difficulties affording prescriptions and medical care, illustrating how healthcare needs intersect with household economic insecurity.

Key Finding

Healthcare access is shaped by three interconnected factors: the availability of providers, the affordability of care, and residents' ability to reach services.

What the Evidence Tells Us

Healthcare and behavioral health needs intersect with transportation and economic insecurity, making them difficult to address through any single service or program. These findings support continued attention to healthcare access through EightCAP's planning, referrals and community partnerships.

Sources: Community Action Partnership Report (April 16, 2026), using CMS NPPES (March 2026) and U.S. Census Bureau Small Area Health Insurance Estimates (2023); EightCAP 2026 Community/Client Survey, Community Partner Survey, and Fusion B2B Stakeholder Activity.

Childcare and Family Supports

Identified Need: Greater Access to Affordable, Reliable Childcare and Family Support Services

Access to affordable, reliable childcare is an important component of family economic stability. For working parents and caregivers, difficulty finding or maintaining childcare can affect employment, household income and opportunities for education or training.

Evidence of the Need

Employment impacts: In EightCAP's Community/Client Survey, 24% of respondents reported having lost or been unable to keep a job because of unreliable childcare, demonstrating a direct connection between childcare access and household financial stability.

Affordability and availability: MSU's Child Care Mapping Project documents limited childcare supply across the service area. Cost and care that fits parents' work schedules are additional considerations, particularly for families with lower incomes.

Compounding financial pressures: Childcare needs intersect with other challenges identified throughout the assessment, including housing costs, transportation difficulties and the inability of many households to manage unexpected expenses.

Key Finding

Childcare challenges can become employment challenges, limiting families' ability to earn a stable income and achieve greater economic security.

What the Evidence Tells Us

Reliable childcare is essential to household stability and economic opportunity. The connection between childcare difficulties and employment disruptions supports continued attention to affordable childcare and family supports as part of EightCAP's broader efforts to strengthen family economic security.

Sources: EightCAP 2026 Community/Client Survey; Michigan State University, Child Care Mapping Project, accessed October 2026

Older Adults: Independence and Social Connection

Identified Need: Supports That Help Older Adults Remain Safe, Independent and Connected

Older adults across EightCAP's service area face challenges that can affect their ability to remain safely and independently in their homes. Findings from the Senior Community Survey identified concerns related to home maintenance, financial security, transportation and social connection. These needs often overlap, making it difficult to address one challenge without considering others.

Evidence of the Need

Home safety and maintenance: Home-related needs were among the concerns identified by older adult survey respondents. Difficulties managing repairs, upkeep and accessibility improvements can affect residents' ability to remain safely at home.

Financial vulnerability: Survey findings revealed limited financial flexibility among some older adults, raising concerns about their ability to manage unexpected expenses or pay for needed home improvements.

Social connection: Older adults reported experiencing isolation, highlighting the importance of opportunities for meaningful social interaction and community participation.

Transportation and access: Transportation challenges can make it more difficult for older adults to reach medical appointments, grocery stores and community activities, potentially increasing isolation and limiting access to essential services.

Key Finding

For older adults, maintaining independence depends on more than housing alone. Financial stability, transportation and social connection all contribute to the ability to age safely at home.

What the Evidence Tells Us

Older adults' needs are interconnected. Limited financial resources can make home maintenance difficult, while transportation challenges can reduce access to healthcare, essential goods and social opportunities.

These findings support coordinated approaches that help older adults maintain safe living conditions, access needed services and remain connected to their communities.

Sources: EightCAP 2026 Senior Community Survey and Older Adult Focus Groups.

Cross-Cutting Barriers to Assistance

Identified Need: Improved Awareness, Accessibility and Coordination of Community Services

Across EightCAP's four-county service area, residents face barriers that can make it difficult to obtain assistance, even when programs and resources are available. Community input identified challenges related to service awareness, transportation, eligibility requirements and program capacity. These barriers extend across multiple identified needs and can prevent individuals and families from receiving timely support.

Evidence of the Need

Resident experiences: In the Community/Client Survey, 57% (228 of 403 respondents) reported needing help but not seeking services. Reasons selected included not knowing where to go, previous negative experiences, stigma and transportation difficulties.

Partner and event perspectives: In the Community Partner Survey, 21 respondents identified lack of awareness, 20 identified waitlists and 17 identified complex application processes as barriers. At the Utility Assistance Day, leading barriers included not knowing where to go and difficulty qualifying for help.

Rural Geography and Transportation

Longer distances between homes, workplaces and service locations can increase travel time and expense. Transportation barriers may also prevent residents from reaching programs intended to address other needs.

Availability, Eligibility and Service Capacity

Waitlists, eligibility requirements and limited local service options can affect whether assistance is timely and accessible. The Fusion B2B stakeholder activity also identified awareness, transportation, waitlists and eligibility as recurring barriers.

What the Evidence Tells Us

These findings suggest that unmet needs reflect both difficulty connecting with assistance and limits on the assistance available. Residents may not seek help because they do not know where to turn or anticipate a difficult experience. Those who do seek help may still encounter waitlists, eligibility restrictions or transportation barriers. As a result, the presence of a program does not necessarily mean a household can obtain timely support.

Clearer information and coordinated referrals may improve access, but they cannot resolve shortages in service capacity. For EightCAP and its partners, this distinction matters: some barriers call for simpler processes and follow-through, while others require additional resources or service options. Understanding where residents encounter difficulty can help guide an appropriate response.

Sources: EightCAP 2026 Community/Client Survey, Community Partner Survey, Fusion B2B Stakeholder Activity and Consumers Energy Utility Assistance Day dot survey.

Community Strengths and Opportunities

Assets That Can Support a Coordinated Response

While the assessment identifies significant challenges across EightCAP's four-county service area, it also highlights the value of established community relationships, local knowledge and opportunities for collaboration. These assets can help organizations develop more coordinated responses to identified needs.

Existing Community Connections

Residents reported using food pantries, churches, health departments and 211, demonstrating an existing network of assistance. Connections with Commissions on Aging, community organizations and business stakeholders also bring local knowledge into planning. These resources provide a foundation for responding to needs, although their presence does not establish that assistance is sufficient or accessible to everyone.

Cross-Sector Collaboration

EightCAP's collaboration with the Ionia County Health Department during its community health assessment process demonstrates the value of working across organizations. Sharing findings and coordinating planning efforts can help identify overlapping needs, strengthen partnerships and reduce fragmented approaches to service delivery.

Opportunities Identified Through the Assessment

Improve access and navigation: Strengthen awareness of available services, simplify pathways to assistance and improve referral coordination and follow-through.

Coordinate housing-related supports: Explore opportunities to connect housing stability, home preservation, weatherization and other resources that address household safety and affordability.

Address transportation barriers: Work with community partners to identify practical approaches to improving access to employment, healthcare and essential services.

Respond to different community needs: Consider variations among the four counties and the distinct experiences of families with children, older adults and other populations when developing strategies.

Implications for Community Planning

Community relationships can help partners connect services and use existing resources more effectively. Addressing gaps may also require additional funding or service capacity. EightCAP should weigh these opportunities alongside agency responsibilities, available resources and partner capacity.

Summary of Identified Needs

Connecting Evidence to Community Priorities

EightCAP's 2026 Community Needs Assessment identified three primary needs consistently supported by community input and secondary data: housing, economic security and basic needs, and transportation. While these needs emerged as the strongest priorities, the assessment also identified additional challenges and barriers that should inform agency planning and community partnerships.

Primary Identified Needs

Housing

Economic Security & Basic Needs

Transportation

Additional Significant Needs

Healthcare and behavioral health access, childcare and family supports, and older adults' independence and social connection also emerged as important concerns. Although these needs were not identified as the three leading priorities, they affect household well-being and often intersect with the primary needs.

Unmet and Anticipated Needs

Limited awareness of services, complex application processes, transportation challenges, waitlists and eligibility requirements can prevent residents from accessing assistance. These barriers affect multiple needs and highlight opportunities to improve service coordination and navigation. Looking ahead, Community/Client Survey respondents most frequently identified housing costs as their greatest anticipated household challenge over the next one to two years. This suggests that housing stability will remain an important planning concern, alongside efforts to reduce barriers to assistance.

Understanding the Priorities

The three primary needs reflect the overall strength and consistency of evidence across the assessment. Prioritization considered the prevalence and severity of needs, findings across multiple sources, disproportionate impacts and barriers to available services. The priorities represent evidence-informed assessment rather than a numerical ranking of individual needs.

From Assessment to Action

Using the Findings in EightCAP Planning

The 2026 Community Needs Assessment provides an evidence-based foundation for EightCAP's ongoing planning and decision-making. Its findings will help the agency evaluate community priorities, strengthen service delivery and identify opportunities for collaboration, while considering available resources, program responsibilities and organizational capacity.

Strategic and Program Planning

The findings will support implementation and review of EightCAP's existing 2025–2029 Strategic Plan and inform its Community Action Plan and program planning. They will help guide service delivery, resource allocation and connections to appropriate assistance.

Partnerships and Resource Development

The assessment provides documented evidence to support collaboration with community organizations, local governments and other partners. Findings can help identify shared priorities, strengthen funding proposals and explore opportunities to address needs that extend beyond the capacity of any single organization.

Monitoring and Continuous Improvement

EightCAP will use community data, program outcomes and feedback from residents and partners to evaluate progress and identify emerging needs. Continued monitoring will help the agency assess whether its strategies remain responsive to changing community conditions.

Governance and Accountability

The completed assessment and identified priorities will be presented to EightCAP's Governing Board for review and formal acceptance in accordance with agency procedures. The findings will also provide a reference for future discussions about agency priorities, progress and accountability. Following Board acceptance, the assessment will be made available on EightCAP's website and the Michigan Statewide CNA website and maintained in empowOR.

Appendices

Supporting Evidence and Documentation

The following appendices provide additional information about the assessment's methodology, community input, data sources and prioritization process. They document how findings were developed and interpreted and provide supporting information for agency planning and future reference.

Community surveys and engagement activities reflect the perspectives of participating residents and stakeholders. Because participation was voluntary, these findings should not be interpreted as statistically representative of all residents across EightCAP's service area.

Appendix A — Needs Prioritization Matrix

The following matrix summarizes the evidence supporting each identified need and its interpretation within the assessment. Priorities were determined through a qualitative review of prevalence, severity, consistency across sources, disproportionate impacts and service gaps or barriers. The matrix is not a numerical scoring system or statistically weighted ranking.

Identified need	Supporting evidence	Planning interpretation
Housing	Housing cost burden; resident concerns about housing instability and repairs; partner and stakeholder input	Primary identified need
Economic Security and Basic Needs	Poverty and income measures; financial vulnerability; food and household expense tradeoffs; utility-event input	Primary identified need
Transportation	Employment-related barriers; older adult experiences; partner and stakeholder concerns	Primary identified need and cross-cutting access barrier
Healthcare and Behavioral Health	Provider availability; uninsured adults; resident health and affordability concerns	Additional significant need
Childcare and Family Supports	County childcare supply estimates; resident reports of employment disruption related to childcare	Additional significant need
Older Adult Independence and Connection	Senior survey findings on home needs, financial security, transportation and isolation	Population-specific need
Awareness and Service Navigation	Resident help-seeking barriers; partner and event input on awareness, eligibility, waitlists and applications	Cross-cutting service barrier

Matrix interpretation: The three primary needs reflect the overall strength and consistency of evidence across the assessment. The order of entries does not represent a calculated score or numerical ranking

Appendix B — Community Input Methods

Survey and Engagement Summary

EightCAP gathered community input through surveys, focus groups and stakeholder engagement activities conducted during 2026. These methods provided perspectives from residents, community organizations and other stakeholders to complement the secondary data used in the assessment.

Community/Client Survey

Conducted from late April through August 17, 2026, and distributed electronically through email and text messaging. A total of 407 survey submissions were received. Participation was voluntary, and the number of respondents varied by question.

Senior Community Survey

Conducted from late May through July 2026, primarily using paper surveys distributed through local Commissions on Aging. A total of 177 older adults participated.

Community Partner Survey

Conducted May 11–26, 2026, with 38 respondents representing community organizations and service providers. Some questions allowed respondents to select multiple answers.

Older Adult Focus Groups

Two discussions were held at Gratiot County Commission on Aging congregate meal sites in September 2026, with a combined total of 23 participants. The discussions provided additional context about older adults' experiences and needs.

Fusion B2B Stakeholder Activity

Conducted May 5, 2026, in Greenville, with business owners, employers and private-business representatives providing private-sector input. Participants used an interactive dot-voting activity to identify community challenges and barriers to accessing services. Vote totals reflect selections rather than individual participants.

Consumers Energy Utility Assistance Day

Held May 28, 2026, in Mt. Pleasant, with community partners and residents seeking utility assistance. Dot surveys gathered current family challenges and barriers to obtaining help. Counts reflect selections; the number of unique participants was not documented.

Parent Café

A May 1, 2026, dot survey at EightCAP's Orleans office asked parents of preschool-aged children about community concerns and anticipated household challenges. Approximately two to three parents attended. Given limited participation, selections were retained as supplemental feedback and were not used to establish group-level findings or rankings.

Interpretive Limitations

Community engagement activities were designed to gather perspectives and identify recurring concerns rather than produce a statistically representative sample of the four-county population. Survey percentages reflect respondents who answered each question, and findings from multiple-response questions, focus groups and stakeholder voting should be interpreted accordingly.

Appendix C — Selected Community Input Findings

Key Measures Referenced in the Assessment

Selected findings from EightCAP's 2026 community engagement activities support the identified needs; complete survey results are not reproduced here.

Community/Client Survey

Financial Security and Basic Needs

- **79%** (318 of 403) reported being unable to cover an unexpected $500 expense**.**
- **48%** (196 of 405) reported choosing between food and another essential bill.
- **57%** (228 of 403) reported needing help but not seeking services.
- **26%** (106 of 404) reported being more than 30 days behind on rent or mortgage payments.

Housing Conditions

- **40%** (160 of 403) reported needing minor home repairs.
- **16%** (63 of 403) reported needing major home repairs.

Employment and Childcare

- **32%** (130 of 401) reported having lost a job or been unable to accept a job because of transportation issues.
- **24%** (97 of 404) reported having lost or been unable to keep a job because of unreliable childcare; the total includes 130 respondents who selected "not applicable."

Health and Behavioral Health

- **52%** (213 of 407) reported experiencing mental health struggles during the previous year.
- **29% (116 of 407)** reported that someone in their household could not obtain a prescription because of cost during the previous year.

Senior Community Survey

- **56%** (96 of 170) reported needing home repairs or improvements.
- **37%** (61 of 164) could not cover an unexpected $500 expense.
- **34%** (52 of 152) reported feeling isolated sometimes or often.

Community Partner Survey

Among 38 respondents, leading challenges were housing costs/instability (22) and transportation (21). Service barriers included transportation (32), lack of awareness (21), waitlists (20) and complex applications (17).

Fusion B2B Stakeholder Activity

Leading community challenges were housing cost burden (11 votes) and cost of living (10), followed by transportation, mental health stress and substance use recovery support (5 each). Leading service barriers were lack of awareness (10), transportation and limited availability/waitlists (7 each), and eligibility requirements (6).

Consumers Energy Utility Assistance Day

Leading family challenges were utility bills (5 selections) and food costs (4). Leading barriers were not knowing where to go (6), difficulty qualifying for help (5), paperwork and discomfort asking for help (3 each).

Appendix D — Secondary Data Sources and Definitions

Sources Supporting the Community Assessment

Secondary data were drawn primarily from the Community Action Partnership Report (April 16, 2026), supplemented by the sources listed below. Data years vary by measure.

U.S. Census Bureau, American Community Survey (ACS), 2020–2024 five-year estimates

Population, household income, poverty, housing cost burden, housing age, vehicle availability and related community indicators.

United For ALICE, 2026 Michigan Report (2024 data)

Measures of households earning above the federal poverty level but below the income needed to afford basic household necessities.

U.S. Bureau of Labor Statistics

County unemployment data cited in the assessment.

U.S. Census Bureau, Small Area Health Insurance Estimates, 2023

Health insurance coverage estimates for adults.

Centers for Medicare & Medicaid Services - National Plan and Provider Enumeration System, March 2026

Healthcare provider availability measures used in the assessment.

U.S. Department of Agriculture - Food Access Research Atlas, 2019

Geographic access to major grocery stores for low-income residents.

East Central Michigan Housing Needs Assessment - Bowen National Research

Regional housing research examining housing conditions, affordability, availability and housing needs in East Central Michigan.

Michigan State University, Child Care Mapping Project, October 2026

County childcare supply estimates; capacity does not indicate vacant openings.

Feeding America West Michigan

Montcalm County community research brief (2026).

Key Definitions

Housing Cost Burden: Households spending 30% or more of their income on housing costs.

Below 200% of Poverty: Income below twice the applicable federal poverty threshold.

ALICE: Asset Limited, Income Constrained, Employed; describes households earning above the federal poverty level but below the estimated cost of basic necessities.

Appendix E — Community/Client Survey

Reformatted for print from the original Jotform survey. Question wording and response options are unchanged.

Community Survey

The Community Survey will help EightCAP, Inc., learn about the four counties we serve. Your answers will help us understand what is going well and where people may need more support. The survey has six parts: Housing, Pregnancy and Childcare, Transportation, Health, Community Concerns, and Basic Information. Thank you for taking the time to share your thoughts with us—we truly appreciate it! This survey will take 5-10 minutes and remain confidential.

Housing

1. Which county do you live in?

☐ Gratiot ☐ Ionia ☐ Isabella ☐ Montcalm ☐ Shiawassee ☐ Other

2. What is your current housing status?

☐ Own ☐ Rent ☐ Staying with friend/family ☐ Camper/tent ☐ Car ☐ Homeless ☐ Other

3. How many people live in your household?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ More than 5

4. What is your current employment status?

☐ Part-time ☐ Full-time ☐ Retired ☐ Self-employed ☐ Seasonal ☐ Other

5. What is your household income?

☐ Under $15,000 ☐ Between $15,000 and $29,999 ☐ Between $30,000 and $49,999 ☐ Between $50,000 and $74,999 ☐ Between $75,000 and $99,999 ☐ Over $100,000

6. Pick the one that best describes the condition of your home:

☐ Good shape, no repairs needed ☐ Needs minor repairs ☐ Needs major repairs ☐ Needs Weatherization measures (insulation, air sealing, weatherstripping) ☐ Needs accessibility improvements (wheelchair ramp, wider doorways, etc.) ☐ Poor condition and is not safe

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

☐ Yes ☐ No

8. Do you have running water in your home?

☐ Yes ☐ No

9. If you have a septic tank, is it working?

☐ Yes ☐ No ☐ N/A

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

☐ Yes ☐ No

Pregnancy and Childcare

11. If you have been pregnant in the last 5 years, did you receive regular pre-natal care?

☐ Yes ☐ No ☐ N/A

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

_____

13. Do you have children under the age of 5?

☐ Yes ☐ No

14. If you have children, who is your primary childcare provider?

☐ Self ☐ Family/friends ☐ School/preschool ☐ Daycare ☐ Do not have reliable daycare ☐ Do not have children in childcare ☐ Other

15. Have you ever lost a job or been unable to keep a job due to unreliable childcare?

☐ Yes ☐ No ☐ N/A

Transportation

16. Have you ever lost a job or not been able to accept a job due to transportation issues?

☐ Yes ☐ No

17. What transportation challenges do you face? (Check all that apply)

☐ No vehicle ☐ Vehicle not reliable ☐ Cost of gas ☐ No public transportation (or limited routes/hours) ☐ Other ☐ Not a problem

Health and Wellbeing

18. How do you normally receive medical care?

☐ Primary Care Physicians ☐ Urgent Care ☐ Emergency Room ☐ I don't normally seek medical care

19. What type of insurance do you have?

☐ Employer provided plan ☐ Medicaid ☐ Medicare ☐ Self-paid health insurance ☐ Marketplace (Obamacare) ☐ I don't have health insurance

20. In the last year, has anyone in your household NOT been able to receive medical care because of the cost?

☐ Yes ☐ No

21. In the last year, has anyone in your household NOT been able to get a prescription because of the cost?

☐ Yes ☐ No

22. Do you visit the dentist?

☐ Yes, routinely ☐ Yes, for emergencies ☐ No

23. In the past year, have you struggled with mental health?

☐ Yes ☐ No

24. If yes, how did you cope? (check all that apply)

☐ Sought medical attention (therapy/medication) ☐ Got help from family or friends ☐ Established a self-care routine ☐ Drugs/Alcohol ☐ Other

Community Concerns

25. What are the most important community concerns for you and your family or friends? (check all that apply)

☐ Cost of food ☐ High utility bills ☐ Mental health ☐ Cost of medical care ☐ Affordable childcare ☐ Affordable/obtainable housing ☐ Available rental units ☐ Fair wage jobs ☐ Finding safe environments/fleeing domestic violence ☐ Other

26. Of the concerns listed above, which THREE are most important?

_____

27. Have you ever needed help but did not seek services?

☐ Yes ☐ No

28. If yes, why not? (check all that apply)

☐ Didn't know where to go ☐ Transportation issues ☐ Hours didn't work ☐ Too much paperwork ☐ Concern about stigma/judgement ☐ Previous negative experience ☐ Other ☐ N/A

29. What services or resources have you used in your community? (check all that apply)

☐ 211 ☐ Churches ☐ Diaper bank ☐ Food pantry ☐ 988 ☐ IM Safe Child Advocacy Center ☐ The SafeCenter ☐ United Way ☐ Shelters ☐ WIC ☐ SNAP ☐ TANF ☐ Health Department ☐ Other

30. What services were hard to find in your community that may be helpful to see in the future?

_____

31. If you had an unexpected $500 expense, could you cover it?

☐ Yes ☐ No

32. What do you think will be the biggest challenge for your household in the next 1-2 years?

☐ Housing costs (rent/mortgage, repairs, insurance, homelessness risk) ☐ Utility costs (heat, electricity, water) ☐ Food costs ☐ Finding or keeping stable employment ☐ Low wages/not enough income ☐ Access to affordable childcare ☐ Transportation (reliable vehicle, gas costs, public transportation) ☐ Access to healthcare (medical, dental, mental health, etc.) ☐ Cost of prescriptions ☐ Mental health/stress ☐ Caring for children ☐ Caring for aging or disabled family members ☐ Home repairs/unsafe housing conditions ☐ Access to education or job training ☐ Substance use/recovery support ☐ Legal issues (eviction, custody, etc.) ☐ Technology access (internet/devices) ☐ Nothing major anticipated ☐ Other (please specify below)

33. If you selected "other" above, please explain:

_____

34. Is there anything else you would like us to know about challenges in your community?

_____

35. What is the ONE thing that would make the biggest difference in your life right now?

_____

36. Have you received services from EightCAP in the past 2 years?

☐ Yes ☐ No

Demographics

37. What is your age?

☐ Under 25 ☐ 25-34 ☐ 35-44 ☐ 45-54 ☐ 55-64 ☐ 65+ ☐ Prefer not to answer

38. Gender

☐ Male ☐ Female ☐ Prefer not to answer

39. Marital Status

☐ Single ☐ Married ☐ Separated ☐ Divorced ☐ Widowed ☐ Living with a partner ☐ Prefer not to answer

40. Are you a veteran?

☐ Yes ☐ No ☐ Prefer not to answer

41. Highest level of education completed

☐ Some school ☐ High School graduate ☐ GED ☐ Some college ☐ Associate's Degree ☐ Bachelor's Degree ☐ Master's Degree ☐ Doctoral Degree ☐ Professional Certificate/Trade Certificate ☐ Prefer not to answer

42. Race (check all that apply)

☐ White/Caucasian ☐ Black/African American ☐ American Indian or Alaska Native ☐ Asian/Asian American ☐ Other ☐ Prefer not to answer

43. Ethnicity

☐ Hispanic or Latino ☐ Not Hispanic or Latino ☐ Prefer not to answer

44. What is your zip code?

_____

Appendix F — Senior Community Survey

Reformatted for print from the original Jotform survey. Question wording and response options are unchanged.

Senior Community Survey

The Senior Community Survey will help EightCAP, Inc. learn about seniors in the four counties we serve. Your answers will help us understand what is going well and where people may need more support. The survey has five parts: Housing, Transportation, Health, Community Concerns, and Basic Information. Thank you for taking the time to share your thoughts with us—we truly appreciate it! This survey will take 5-10 minutes and remain confidential.

Housing

1. Which county do you live in?

☐ Gratiot ☐ Ionia ☐ Isabella ☐ Montcalm ☐ Other

2. What is your current housing status?

☐ Own ☐ Rent ☐ Staying with friend/family ☐ Camper/tent ☐ Car ☐ Homeless ☐ Other

3. How many people live in your household?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ More than 5

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

☐ Yes ☐ No

5. What is your current employment status?

☐ Retired ☐ Part-time ☐ Full-time ☐ Self-employed ☐ Seasonal ☐ Other

6. What is your household income?

☐ Under $15,000 ☐ Between $15,000 and $29,999 ☐ Between $30,000 and $49,999 ☐ Between $50,000 and $74,999 ☐ Between $75,000 and $99,999 ☐ Over $100,000

7. Pick the one that best describes the condition of your home:

☐ Good shape, no repairs needed ☐ Needs minor repairs ☐ Needs major repairs ☐ Needs Weatherization measures (insulation, air sealing, weatherstripping) ☐ Needs accessibility improvements (wheelchair ramp, wider doorways, etc.) ☐ Poor condition and is not safe

8. Do you have running water in your home?

☐ Yes ☐ No

9. If you have a septic tank, is it working?

☐ Yes ☐ No ☐ N/A

10. In the last year, has anyone in your household had to choose between buying food and paying a bill to meet other basic needs (housing, heat, electricity, water, prescriptions etc.)?

☐ Yes ☐ No

11. Do you have access to reliable internet?

☐ Yes ☐ No

12. Do you need help with any of the following to remain safely in your home?

☐ Home repairs ☐ Yard maintenance ☐ Accessibility modifications ☐ Utility assistance ☐ Household chores ☐ Other

13. Do you have access to a smartphone or computer?

☐ Yes ☐ No

Transportation

14. What transportation challenges do you face? (Check all that apply)

☐ No vehicle ☐ Vehicle not reliable ☐ Cost of gas ☐ No public transportation (or limited routes/hours) ☐ Other ☐ Not a problem

15. Do transportation challenges make it difficult for you to:

☐ Get to appointments ☐ Buy groceries ☐ Attend activities/services ☐ Other

Health and Wellbeing

16. Do you visit the dentist?

☐ Yes, routinely ☐ Yes, for emergencies ☐ No

17. Do you have access to telehealth services?

☐ Yes ☐ No

18. How do you normally receive medical care?

☐ Primary Care Physicians ☐ Urgent Care ☐ Emergency Room ☐ I don't normally seek medical care

19. In the last year, has anyone in your household NOT been able to get a prescription because of the cost?

☐ Yes ☐ No

20. What type of insurance do you have?

☐ Medicare ☐ Employer provided plan ☐ Medicaid ☐ Self-paid health insurance ☐ Marketplace (Obamacare) ☐ I don't have health insurance

21. How often do you feel isolated or alone?

☐ Never ☐ Rarely ☐ Sometimes ☐ Often

22. Are you currently caring for a spouse, family member, or grandchild?

☐ Yes ☐ No

23. In the last year, has anyone in your household NOT been able to receive medical care because of the cost?

☐ Yes ☐ No

24. In the past year, have you struggled with mental health?

☐ Yes ☐ No

25. If yes, how did you cope? (check all that apply)

☐ Sought medical attention (therapy/medication) ☐ Got help from family or friends ☐ Established a self-care routine ☐ Drugs/Alcohol ☐ Other

Community Concerns

26. What are the most important community concerns for you and your family or friends? (check all that apply)

☐ Cost of food ☐ High utility bills ☐ Mental health ☐ Cost of medical care ☐ Affordable childcare ☐ Affordable/obtainable housing ☐ Available rental units ☐ Fair wage jobs ☐ Finding safe environments/fleeing domestic violence ☐ Other

27. Of the concerns listed above, which THREE are most important?

_____

28. If you had an unexpected $500 expense, could you cover it?

☐ Yes ☐ No

29. What services were hard to find in your community that may be helpful to see in the future?

_____

30. What is the ONE thing that would make the biggest difference in your life right now?

_____

31. Have you ever needed help but did not seek services?

☐ Yes ☐ No

32. If yes, why not? (check all that apply)

☐ Didn't know where to go ☐ Transportation issues ☐ Hours didn't work ☐ Too much paperwork ☐ Concern about stigma/judgement ☐ Previous negative experience ☐ Other ☐ N/A

33. What services or resources have you used in your community? (check all that apply)

☐ 211 ☐ Churches ☐ Diaper bank ☐ Food pantry ☐ 988 ☐ IM Safe Child Advocacy Center ☐ The SafeCenter ☐ United Way ☐ Shelters ☐ SNAP ☐ TANF ☐ Health Department ☐ Other

34. Is there anything else you would like us to know about challenges in your community?

_____

35. Have you received services from EightCAP in the past 2 years?

☐ Yes ☐ No

36. What do you think will be the biggest challenge for your household in the next 1-2 years?

☐ Housing costs (rent/mortgage, repairs, insurance, homelessness risk) ☐ Utility costs (heat, electricity, water) ☐ Food costs ☐ Finding or keeping stable employment ☐ Low wages/not enough income ☐ Transportation (reliable vehicle, gas costs, public transportation) ☐ Access to healthcare (medical, dental, mental health, etc.) ☐ Cost of prescriptions ☐ Mental health/stress ☐ Caring for children ☐ Caring for aging or disabled family members ☐ Home repairs/unsafe housing conditions ☐ Substance use/recovery support ☐ Legal issues (eviction, custody, etc.) ☐ Technology access (internet/devices) ☐ Nothing major anticipated ☐ Other (please specify below)

37. If you selected "other" above, please explain:

_____

Demographics

38. What is your age?

☐ 55-64 ☐ 65-74 ☐ 75-84 ☐ 85+ ☐ Prefer not to answer

39. What is your zip code?

_____

40. Gender

☐ Male ☐ Female ☐ Prefer not to answer

41. Marital Status

☐ Single ☐ Married ☐ Separated ☐ Divorced ☐ Widowed ☐ Living with a partner ☐ Prefer not to answer

42. Are you a veteran?

☐ Yes ☐ No ☐ Prefer not to answer

43. Highest level of education completed

☐ Some school ☐ High School graduate ☐ GED ☐ Some college ☐ Associate's Degree ☐ Bachelor's Degree ☐ Master's Degree ☐ Doctoral Degree ☐ Professional Certificate/Trade Certificate ☐ Prefer not to answer

44. Race (check all that apply)

☐ White/Caucasian ☐ Black/African American ☐ American Indian or Alaska Native ☐ Asian/Asian American ☐ Other ☐ Prefer not to answer

45. Ethnicity

☐ Hispanic or Latino ☐ Not Hispanic or Latino ☐ Prefer not to answer

Appendix G — Community Partner Survey

Reformatted for print from the original Jotform survey. Question wording and response options are unchanged.

EightCAP Community Needs Assessment - Partner Survey

EightCAP is conducting a Community Needs Assessment to better understand the needs, gaps, and opportunities in our communities. Your input will help guide future services, funding decisions, and partnerships. This survey should take about 5-7 minutes to complete.

1. What type of organization do you represent?

☐ Nonprofit ☐ Government ☐ Healthcare ☐ Education ☐ Faith-based ☐ Business ☐ Other

2. What populations do you primarily serve? (select all that apply)

☐ Families with young children ☐ Youth/teens ☐ Seniors ☐ People with disabilities ☐ Low-income households ☐ People experiencing homelessness ☐ Veterans ☐ Rural populations ☐ General population ☐ Other

3. Which county(ies) do you serve?

☐ Gratiot ☐ Ionia ☐ Isabella ☐ Montcalm ☐ Other

4. What needs or challenges have increased the most in the past 1-2 years? (Select up to 3)

☐ Housing costs (rent/mortgage, repairs, insurance, homelessness risk) ☐ Cost of living Utility costs (food, utilities) ☐ Finding or keeping stable employment ☐ Low wages/not enough income ☐ Access to affordable childcare ☐ Transportation (reliable vehicle, gas costs, public transportation) ☐ Access to healthcare (medical, dental, mental health, etc.) ☐ Mental health/stress ☐ Childcare access ☐ Caring for aging or disabled family members ☐ Home repairs/unsafe housing conditions ☐ Substance use/recovery support ☐ Technology access (internet/devices) ☐ Other

5. What are the top challenges facing the people or community YOU serve? (Select up to 3)

☐ Housing costs (rent/mortgage, repairs, insurance, homelessness risk) ☐ Cost of living Utility costs (food, utilities) ☐ Finding or keeping stable employment ☐ Low wages/not enough income ☐ Access to affordable childcare ☐ Transportation (reliable vehicle, gas costs, public transportation) ☐ Access to healthcare (medical, dental, mental health, etc.) ☐ Mental health/stress ☐ Childcare access ☐ Caring for aging or disabled family members ☐ Home repairs/unsafe housing conditions ☐ Substance use/recovery support ☐ Technology access (internet/devices) ☐ Other

6. Where do you see the biggest gaps in services in our community?

_____

7. What barriers make it difficult for people to access services (Select all that apply)

☐ Transportation ☐ Lack of Awareness ☐ Complex application process ☐ Eligibility requirements ☐ Stigma ☐ Limited availability/waitlists ☐ Hours of operation ☐ Other

8. Which populations are most impacted by unmet needs (Select all that apply)

☐ Families with young children ☐ Seniors ☐ People with disabilities ☐ Rural residents ☐ Single-parent households ☐ ALICE households ☐ People experiencing homelessness ☐ Veterans ☐ Other

9. What services, programs, or resources are working well in our community?

_____

10. What changes would most improve quality of life in the communities you serve?

_____

11. What do you know about EightCAP and the services we provide that help address the needs of low-income households?

_____

12. Where do you see the greatest opportunity for EightCAP to have an impact?

_____

13. What strength or positive feedback about EightCAP do you hear most often from others?

_____

14. What opportunity for improvement about EightCAP do you hear most often from others?

_____

15. Do you know someone not currently on the staff or board that you think EightCAP should connect with? (potential partner, resource, supporter, etc.)

_____

16. How well are organizations working together to meet community needs?

☐ Very well ☐ Somewhat well ☐ Not well ☐ Not sure

17. Is there anything else you would like to share about community needs or opportunities?

_____

18. Would you be willing to be contacted for follow up?

☐ Yes ☐ No

19. If yes, please provide your name and email (optional):

_____

Appendix H — Older Adult Focus Group Questions

Reformatted from the original discussion guide. Discussion prompts and questions are unchanged.

Discussion guide used for both older adult focus groups, September 23 and 25, 2026.

Opening and Introduction

Information about EightCAP and why we do a CNA.

We recently asked seniors in our communities what's going well and what challenges they're facing. Some of you may have even helped us with that, thank you.

We heard quite a few things, but we know a survey doesn't tell the whole story. So today, we just want to have a conversation with you—does what we heard sound right? What are you seeing or experiencing? And what did we miss?

Discussion Questions

Thinking about yourself and other older adults you know in this community, what are the biggest challenges seniors are facing right now?

In our survey, the cost of food and utilities were two of the concerns we heard most often. Does that match what you're seeing in this community?

What are seniors doing when their income doesn't stretch far enough? Are there things people are going without or cutting back on?

We also heard that taking care of a home can become harder as people get older. Things like repairs, yard work, household chores, or making a home safer can be challenging. Is this something you or other seniors you know are dealing with?

What kind of help would make a difference?

Most survey respondents said they currently have transportation, but some had difficulty getting to medical appointments, grocery stores, activities, and other places. What happens in this community when an older adult doesn't drive or can no longer drive?

How easy is it for older adults in this community to get the healthcare and dental care they need?

What makes it difficult—cost, transportation, finding a provider, insurance, wait times, or something else?

We heard in the survey that some older adults feel lonely or isolated at times. What helps seniors in our community stay connected to other people?

You’re all here today and connected to the Commission on Aging in some way. What about the seniors who aren’t here? Are there people in the community who are more isolated or who don’t participate in programs or activities like this?

Why do you think they aren’t participating? What might help us reach them?

Are there things that keep people from getting involved?

Some people in our survey said they needed help but didn't seek it, and one reason was that they didn't know where to go. How do older adults in this community usually find out about services and assistance?

Are there seniors who aren't hearing about available help? What's the best way to reach them? What makes people hesitant to ask for help?

We've talked about several needs today. What have we missed? If you could make one change in this community to make life better for older adults, what would it be?

Prioritization Activity

Put these on a large easel pad:

- Affording basic needs
- Staying safely at home
- Transportation
- Healthcare & Dental care
- Social Connection
- Knowing where to find help

These are some of the major themes we heard in the survey. Looking at this list, which two or three do you think are the biggest concerns for older adults in your community? Why?