

Community Needs Assessment

2013

Dedicated to helping people achieve and maintain independence.

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Background

During the summer of 2013, Community Action collected environmental scans from the past years and client/community surveys in the four counties served by the organization: Barry, Branch, Calhoun, and St. Joseph. These Community Assessments include:

- County Health Rankings 2012
- Report on Homelessness, Barry County United Way, 2012
- Calhoun County Community Report Card
- Community Actions' 2012 Community Needs Assessment

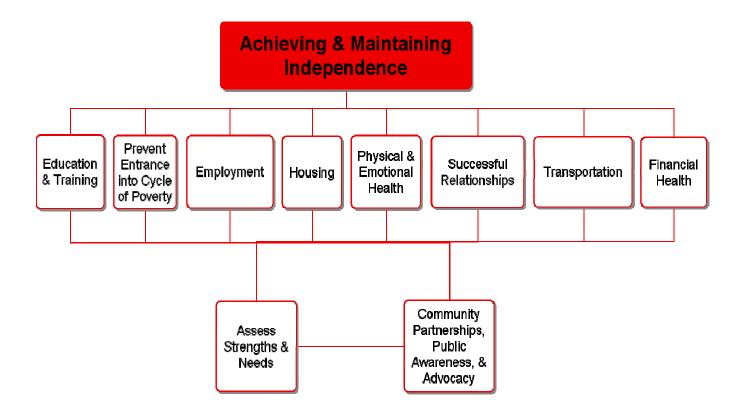
In addition to the community-driven environmental scans, data was also compiled from various statewide and national sources including:

Population Profile:

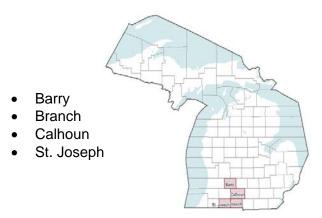
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Introduction and Overview

Community Action Agency has worked diligently collecting, organizing, and preparing for publication relevant data relating to key characteristics of the residents of each of the four counties as they compare with the state and against the pillars identified in the Community Actions strategic planning model. The data provided on each county's summary page links to the pillars on the strategic planning model.



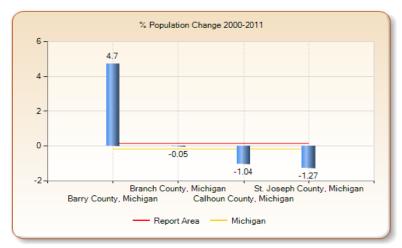
This report presents an overview of the current community conditions for Community Action's four-county service area:



Population Profile

Population Change

Population change within the 4 county report area from 2000-2011 is shown in Graph 1. During the eleven-year period, total population estimates for the report area grew by 0.14%, increasing from 302,949 persons in 2000 to 303,371 persons in 2011. The greatest growth occurred in Barry County, Michigan, which experienced a 4.7% increase in population, whereas St. Joseph County, Michigan, experienced a -1.27% change.

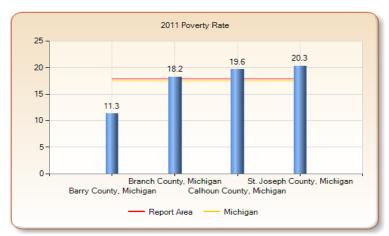


Source: U.S. Census Bureau, Population Division, Census 2010. Release Date: February 2011 and U.S. Census Bureau, American Community Survey, 2011 Data Release, December 2012.

The 2011 American Community Survey 5-year data is a 5-year average of data collected from 2007 through 2011.

Persons in Poverty, 2011

2011 poverty estimates show a total of 52,212 persons living below the poverty rate in the report area. In 2011, St. Joseph County, Michigan, had the highest poverty rate (20.3 percent), while Barry County, Michigan, had the lowest poverty rate (11.3 percent).



Source: <u>U.S. Census Bureau</u>, <u>Small Area Income and Poverty Estimates</u> (<u>SAIPE</u>), <u>2011</u>. Estimates for 2011 were released in December 2012.

Households in Poverty

The table below shows the number and percentage of households in poverty in the 4 county report area. At 8.6 percent, Barry County, Michigan, had the lowest percentage of households in poverty while the Calhoun County, Michigan, had the largest percentage of households in poverty. In 2011, it is estimated that there were 16,102 households, or 14.04 percent, living in poverty within the report area.

Households in Poverty, 2007 - 2011

Geographic Area	Total Households, 2007/2011	Households in Poverty, 2007/2011	% Households in Poverty, 2007/2011
Barry County	22,831	1,958	8.6
Branch County	16,078	2,350	14.6
Calhoun County	53,481	8,517	15.9
St. Joseph County	22,319	3,277	14.7
Report Area	114,709	16,102	14.0
Michigan	3,825,182	546,957	14.3
United States	114,761,360	15,337,307	13.4

Source: U.S. Census Bureau, American Community Survey, 2011 Data Release, December 2013.

The 2011 American Community Survey 5-year data is an average of data collected from 2007 through 2011.

Households in Poverty by Family Type

The following table shows the number of households in poverty by type in the 4 county report area. At 512 households, Barry County, had the lowest number of female-headed households in poverty while Calhoun County, had the largest number of female-headed households in poverty. The U.S. Census Bureau estimates that there were 8,985 households living in poverty within the report area.

Households in Poverty by Family Type, 2007 - 2011

Geographic Area	Total Households,	Households in Poverty					
	2007-2011	Overall	Married Couples	Male Householder	Female Householder		
Barry County	16,689	1,138	560	66	512		
Branch County	11,163	1,408	685	90	633		
Calhoun County	35,095	4,497	1,373	621	2,503		
St. Joseph County	15,840	1,942	660	193	1,089		
Report Area	78,787	8,985	3,278	970	4,737		
Michigan	2,534,769	282,606	93,358	31,241	158,007		
United States	76,507,232	8,000,077	2,890,719	815,895	4,293,463		

Source: <u>U.S. Census Bureau</u>, <u>American Community Survey</u>, <u>2011 Data Release</u>, <u>December 2013</u>. The 2011 American Community Survey 5-year data is an average of data collected from 2007 through 2011.

Note: The poverty rate for Household type is based on the total number of households for that household type.

Child (0-17) Poverty Rate Change, 2000 - 2011

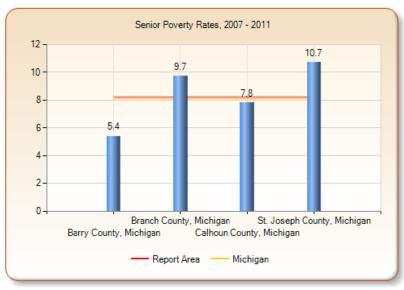
The poverty rate change for all children in the 4 county report area from 2000 to 2011 is shown in the table below. According to the U.S. Census, the poverty rate for the 4 county area increased by 11.9%, compared to a national increase of 6.3 percent. St. Joseph County, experienced the greatest change in poverty, increasing by 15.5% from 2000-2011 and Barry County, experienced the least amount of change, increasing by 8.1 percent.

Change in Childhood (0-17) Poverty Rate, 2000 - 2011

Geographic Area	Children in Poverty, 2000	Poverty Rate, 2000	Children in Poverty, 2011	Poverty Rate, 2011	Change in Poverty Rate, 2000 - 2011
Barry County	1,224	8.2	2,251	16.3	8.1
Branch County	1,808	16.2	2,702	26.0	9.8
Calhoun County	5,447	15.7	9,184	29.2	13.5
St. Joseph County	2,502	15.0	4,634	30.5	15.5
Report Area	10,981	14.2	18,771	26.1	11.9
Michigan	347,234	13.7	556,687	24.6	10.9
United States	11,587,118	16.2	16,386,500	22.5	6.3

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE), 2011.

Senior Poverty Rate, 2007 - 2011



Source: <u>U.S. Census</u>

<u>Bureau, American Community Survey, 2011 Data Release, December 2012.</u> The 2011 American Community Survey 5-year data is an average of data collected from 2007 through 2011.

Employment Profile

Current Unemployment

Labor force, employment, and unemployment data for each county in the 4 county report area is provided in the table below. According to the U.S. Department of Labor in May, unemployment in the report area varies from 5.6 percent in Barry County to 8.4 percent in Branch County. Overall, the report area experienced an average 7.1 percent unemployment rate in May 2013.

Employment/Unemployment Information, May 2013

Geographic Area	Labor Force	Employment	Unemployment	Unemployment Rate
Barry County	30,128	28,452	1,676	5.6
Branch County	19,281	17,657	1,624	8.4
Calhoun County	65,259	60,516	4,743	7.3
St. Joseph County	27,968	25,823	2,145	7.7
Report Area	142,636	132,448	10,188	7.1
Michigan	4,723,975	4,324,983	398,992	8.4
United States	155,733,701	144,431,757	11,301,944	7.3

Source: U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics, July 2, 2013.

Unemployment Change

Unemployment change within the 4 county report area during the 1-year period from May 2012 to May 2013 is shown in the table below. According to the U.S. Department of Labor, unemployment for this one year period fell from 10,485 persons to 10,188 persons, a rate change of -0.30 percent. The greatest change in the unemployment rate occurred in Branch County, with a rate increase of 0.1 while the smallest change was in St. Joseph County, with a rate decrease of 0.8 percent.

Change in Unemployment, May 2012 - May 2013

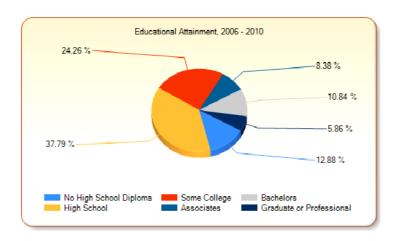
Geographic Area	Unemployment, May 2012	Unemployment, May 2013	Unemployment Rate, May 2012	Unemployment Rate, May 2013
Barry County	1,754	1,676	6.0	5.6
Branch County	1,617	1,624	8.3	8.4
Calhoun County	4,760	4,743	7.4	7.3
St. Joseph County	2,354	2,145	8.5	7.7
Report Area	10,485	10,188	7.4	7.1
Michigan	416,132	398,992	8.9	8.4
United States	12,279,072	11,301,944	7.9	7.3

Source: U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics, July 2, 2013.

Education Profile

Educational Attainment

The following graph shows the distribution of educational attainment levels in the 4 county regions. Educational attainment is calculated for persons over 25, and is an average for the period from 2007 to 2011.



Housing Profile

Number of Unsafe, Unsanitary Homes

The number and percentage of occupied housing units without plumbing are shown in the 4 county report area in the following table. U.S. Census data shows 599 housing units in the report area were without plumbing in 2000 and ACS five year estimates show 478 housing units in the report area were without plumbing in 2011.

Housing Units without Plumbing, 2000 and 2007 - 2011

Geographic Area	Occupied Housing Units, 2000	Housing Units without Plumbing, 2000	Percent without Plumbing, 2000	Occupied Housing Units, 2007-2011	Housing Units without Plumbing, 2007-2011	Percent without Plumbing, 2007-2011
Barry County	21,035	69	0.29	26,935	71	0.31
Branch County	16,349	191	0.96	20,864	245	1.52
Calhoun County	54,100	210	0.36	61,064	90	0.17
St. Joseph County	23,381	129	0.49	27,763	72	0.32
Report Area	114,865	599	0.52	136,626	478	0.35
Michigan	3,785,661	16,971	0.40	4,532,215	17,022	0.44
United States	1,737,080	11,005	0.56	2,161,247	9,688	0.53

Source: U.S. Census Bureau, 2000 Census of Population and Housing, Summary File 3, 2000.; U.S. Census Bureau, American Community Survey, 2011 Data Release, December 2012.

The 2011 American Community Survey 5-year data is a 5-year average of data collected from 2007 through 2011.

Income Profile

Income Levels, 2010 - 2011

Two common measures of income are Median Household Income and Per Capita Income, based on U.S. Census Bureau estimates. Both measures are shown for the 4 county report area in the table below. Household incomes for 20011 ranged from \$42,287 in Calhoun County, to \$52,061 in Barry County. The average Per Capita income for the 4 county report area is \$21,939 as compared to a national average of \$29,659.

Income Levels by County, 2010 - 2011

Geographic Area	Median Household Income 2010	Median Household Income, 2011	Per Capita Income, 2011
Barry County	50,051	52,061	24,989
Branch County	40,462	42,505	19,563
Calhoun County	39,694	42,287	22,430
St. Joseph County	40,796	44,433	20,772
Michigan	45,931	48,669	25,482
United States	49,445	59,317	29,659

Source: U.S. Census Bureau, American Community Survey, 2011 Data Release, December 2012.

The 2011 American Community Survey 5-year data is a 5-year average of data collected from 2007 through 2011.

Nutrition Profile

Free and Reduced Lunch Program

The table below shows that 26,103 students (or 51.07 percent) received free or reduced price lunches during the 2009 - 2010 school year. At 39.82 percent, Barry County, Michigan, had the smallest percentage of students participating in the school lunch program, while St. Joseph County, Michigan, had 57.80 percent of students participating, which is more than the national average of 46.62 percent.

Students Participating in the Free and Reduced Lunch Program, 2009 - 2010

Geographic Area	Students Participating	Total Student Enrollment	Percent of Students Participating
Barry County	3,762	9,447	39.82
Branch County	4,040	7,877	51.29
Calhoun County	11,746	22,450	52.32
St. Joseph County	6,555	11,340	57.80
Report Area	26,103	51,114	51.07
Michigan	742,243	1,617,976	45.87
United States	25,117,278	53,878,820	46.62

Source: National Center for Educational Statistics (NCES), Common Core of Data (CCD), 2009-10 School Universe data.

Households Receiving SNAP by Poverty Status (ACS)

The following table shows that 16,977 households (or 14.80 percent) received SNAP payments during 2011. During this same period there were 7,274 (or 6.34 percent) households with income levels below the poverty level that were not receiving SNAP payments. At 10.92 percent, Barry County, Michigan, had the smallest percentage of households receiving SNAP payments, while Calhoun County, Michigan, had 17.6 percent of households receiving SNAP payments, which is more than the national average of 10.25 percent.

Households Receiving SNAP by Poverty Status, 2011

Geographic Area	Households Receiving SNAP				Households Not Receiving SNAP			
	Total	Percent	Income Below Poverty	Income Above Poverty	Total	Percent	Income Below Poverty	Income Above Poverty
Barry County	2,494	10.92	966	1,528	20,337	89.08	992	19,345
Branch County	2,251	14.00	1,216	1,035	13,827	86.00	1,134	12,693
Calhoun County	9,410	17.60	5,069	4,341	44,071	82.40	3,448	40,623
St. Joseph County	2,822	12.64	1,577	1,245	19,497	87.36	1,700	17,797
Report Area	16,977	14.80	8,828	8,149	97,732	85.20	7,274	90,458
Michigan	547,204	14.31	293,481	253,723	3,277,978	85.69	253,476	3,024,502
United States	11,759,700	10.25	6,361,847	5,397,853	103,001,660	89.75	8,975,460	94,026,203

Source: U.S. Census Bureau, American Community Survey, 2011 Data Release, December 2012.

The 2011 American Community Survey 5-year data is a 5-year average of data collected from 2007 through 2011. SNAP numbers are for the last 12 months of the five-year average (2011).

Health Care Profile

Medicare and Medicaid Providers

Total institutional Medicare and Medicaid providers, including hospitals, nursing facilities, Federally qualified health centers, rural health clinics and community mental health centers for the 4 county report area are shown in the table below. According to the U.S. Department of Health and Human Services, there were 130 active Medicare and Medicaid institutional service providers in the report area in 2012. Calhoun County had the most active providers (59), while Barry County had the fewest (11).

Institutional Medicare and Medicaid Providers, 2012

Geographic Area	Total Institutional Providers	Hospitals	Nursing Facilities	Federally Qualified Health Centers	Rural Health Clinics	Community Mental Health Centers
Barry County	11	6	2	0	0	1
Branch County	26	12	2	0	4	1
Calhoun County	59	30	8	3	2	1
St. Joseph County	34	23	4	0	11	1
Report Area	130	71	16	3	17	4
Michigan	4,579	2,770	443	174	349	52
United States	141,034	84,437	17,397	6,110	8,832	1,880

Source: U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, Provider of Services File, Fourth Quarter, 2012

The U.S. Department of Health and Human Services reported that a total of 51,836 persons were receiving Medicare benefits in the report area in 2011. A large number of individuals in our society are aware that persons over 65 years of age receive Medicare; however, many of them are unaware that disabled persons also receive Medicare benefits. A total of 10,065 disabled persons in the report area received Medicare benefits in 2011. Calhoun County, had the highest number (5,663) of Medicare recipients among disabled persons, while Barry County, had the lowest number (1,276) of Medicare recipients among disabled persons.

Uninsured Population

The uninsured population is calculated by estimating the number of persons eligible for insurance (generally those under 65) minus the estimated number of insured persons. In 2010, the percentage of persons uninsured ranged from 12.4 in Barry County to 15.5 in St. Joseph County.

Uninsured Persons, 2010

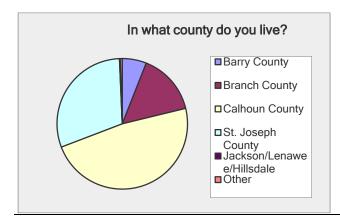
Geographic Area	Insurance Population (2010 Estimate)	Number Insured	Number Uninsured	Percent Uninsured
Barry County	49,729	43,561	6,168	12.4
Branch County	35,910	30,443	5,467	15.2
Calhoun County	113,541	96,292	17,249	15.2
St. Joseph County	51,994	43,927	8,067	15.5
Report Area	251,174	214,223	36,951	14.7
Michigan	8,325,453	7,132,432	1,193,021	14.3
United States	262,403,379	215,846,576	46,556,803	17.7

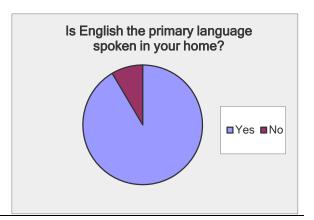
Source: U.S. Census Bureau, Small Area Health Insurance Estimates, 2010 (October 2012 release).

2013 Survey Summary

Between the months of May and September 2013, agency customers and community members were asked to complete a Community Needs Survey. Customers had the option of completing a questionnaire on line or in paper version.

A total of 560 questionnaires were completed with Calhoun County having the highest response, followed by Saint Joseph County, Branch County and Barry County. Head Start staff in Saint Joseph County did an exceptional job of making sure the families participated.



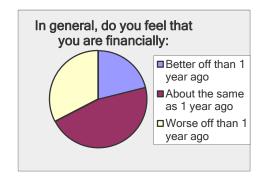


Who answered the survey	Response Percent	Response Count
Food & Nutrition Service Client	23.7%	117
Housing & Support Service Client	23.9%	118
Head Start or Early Head Start Parent	37.3%	184
Transportation Client	3.7%	18
Staff Member	6.7%	33
Other Non-Profit Organization Staff Member	2.2%	11
Community Member: Non-Client	8.7%	43
Other (please specify)		54
ans	swered question	493
s	skipped question	67

What survey respondents said about...

Financial Health:

- 35.6% earn less than \$10,000 per year (81% less than \$25k)
- 10.6% report no income
- 33.4% are drawing Social Security,
 34.9% report income from Employment only,
 11.7% report income from Employment +other sources,
 13.3% SS/Retire
- 32.6% feel they are financially worse off than a year ago



Employment:

- 44.2% maintain adequate, steady employment over the past year
- · Barriers to employment include:
 - Shortage of jobs-8.5%
 - Inability to find a job-4.8%
 - Lack of education-7.8%
 - Lack of skills-3% Childcare-5.5%

Education:

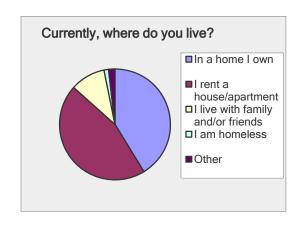
- 34.6% have a high school degree or GED
- 23.9% have less than a high school degree/GED
- 41.5% have more than a high school degree/GED

Housing:

- 41.3% of respondents are homeowners,
 45.4% rent, 10.2% reside with family/friends,
 3.1% are homeless or report other living situations
- Ability to keep/afford housing is primarily affected by:
 - High rent/mortgage payments-18.7%

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- o Credit problems-12.5%
- Ability to pay utilities is impacted by:
 - o Low income-30.9%
 - High utility cost-18.4%

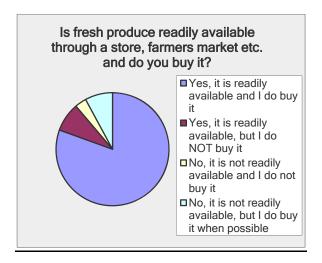


CNA 2013

Physical & Emotional Health:

- 44.2% report someone in the home with a disability
- 7.1% report a child in the home with a disability
- 10.9% report someone 60 years of age or over who is homebound
- 10.1% have no health insurance
- Medicaid and Medicare are the most often cited healthcare insurance providers
- 41.3% have volunteered to work in a community program in the past 6 months
- 340 respondents have accessed one or more food programs over the past year (36.1% WIC or MIC)

80.6% usually purchase fresh produce



Childcare and Early Childhood Education

- 213 respondents have children 3-5 years old in the sample
- 91 respondents have children 0-2 years old in the sample
- 19.7% of respondents report a need for full time child daycare
- 168 respondents have children who attend Head Start or Early Head Start
- Respondents able to access free child daycare would use the time to:
- Go to school-44.1%/Go to work-69.2%/Gain education and social skills for the child-39.8% (Totals add to more than 100% due to multiple choices allowed)
- Successively higher percentages of respondents would access the daycare for longer hours per day (i.e. 19.4% would use child daycare for 8-10 hours/day)
- Barriers to childcare program access include: hours of operation & transportation.

Prevent Entrance into Poverty Cycle:

Respondents need help finding affordable housing, finding higher wage employment, paying utility bills, and paying for home repair (esp. combinations with roof).

Community Needs Assessment 2013

Executive Summary

Community Action conducts an annual set of environmental scans in the four counties served by the organization: Barry, Branch, Calhoun, and St. Joseph. These community assessments included a variety of county health rankings, homeless and housing studies, and aging reports while also accessing the latest census data, "Kids Count" data, crime reports, poverty statistics and other published information relevant to the mission of Community Action: "Dedicated to helping people achieve and maintain independence."

The annual study is conducted to provide an accurate picture of the environment faced by Community Action as it works to accomplish its mission and plan strategically to respond to changes in the challenges and issues which confront the organization.

Community Action conducts a User survey every other year to determine awareness and satisfaction with services, programs and products; the results for that survey will be included in the summary of this report.

Another aspect of the annual Community Assessment is an exercise conducted to reconcile key identified community issues as they relate to each county served. Further, the exercise is designed to show how these key issues impact (or have the potential to impact) the Community Action strategic "Pillars". By recognizing how the current environment as outlined in this exercise has shifted, Community Action leadership may better assess program appropriateness and impact, make adjustments and consider how resources and strategic direction may be aligned to best serve the populations of each county while continuing to address mission critical outcomes.

Michigan

This summary begins with an overview of the State level data and works toward the specifics of the counties served. This year's assessment reveals the State now records 9,920,621 persons. This reflects a population decrease from 9,876,187 persons in 2010 by 44,434. This represents less than a .4% decline. This is compared with the .9% population reduction recorded between 2009 and 2010. The population by age suggests most age cohorts remain proportionally the same although the number of residents under 5 years of age is down by 22,110 residents, while the number of those 65 and older has increased from 13.4% of the population to 14.1%. This suggests a continued increase in the "aging" of Michigan. The median income in Michigan has increased slightly from \$48,432 to \$48,669 which reflects an increase of \$237. (U.S. Census Bureau Community Survey, 2011)

Obesity continues to be a major risk factor among Michigan residents. As the numbers of overweight and obese residents continue to grow within the Michigan adult population, there are more people reported to have a chronic disease associated with obesity, such as diabetes, cardiovascular disease, and arthritis. (Fussman, C. 2012) In 2011, an estimated 23.3% of Michigan adults reported that they currently smoke cigarettes on a regular basis. Compared to the National average this is high but there is a decreasing trend of cigarette smoking nationally and in the state of Michigan. (Michigan Department of Community Health, 2011 MiBRPS)

There is a positive trend in Michigan where health care insurance is concerned. Children (0-18) who receive health care coverage from the MI-child program have increased, while children in Michigan on Medicaid have decreased. According to the National Kids Count data there are still 135,00 children in

the state of Michigan without some sort of health care coverage; which is down from 142,000 last year. (Kid's Count 2012) In the state there are 1,333,577 people over the age of 65 receiving Medicare: There are 303,912 people in the state of Michigan who are disabled and receiving Medicare. The number of people who pay for private insurance or have insurance through their employer is 7,132,432 those statistics reflect that 1,193,021 Michiganders are uninsured, which also reflects an increase in people with health care coverage from the previous community needs assessment. (U.S. Census Bureau, Small Area Health Insurance Estimates, 2010)

From a housing standpoint, according to RealtyTrac, a California based firm that tracks foreclosures, 1 in every 849 housing units in Michigan received a foreclosure notice: Making Michigan rank within the top 5 states for foreclosures, as of February 2013. Even though there are 2,812,607 occupied homes in the state of Michigan showing an increase by 19,483 from 2000; there are still 234,048 habitable homes that are vacant in the state. (U.S. Department of Housing and Urban Development)

The current unemployment rate for Michigan is 8.6% which is slightly lower from last year's rate of 8.7%. This rate is determined by the number of adults in the labor force in the state of Michigan. There are currently 105,553 seniors below the poverty rate.

Currently in Michigan there are 108,839 children between the ages of 0-18 who receive income from FIP (Family Independence Program), 735,623 children receiving FAP (Food Assistance Program), 53,646 children are receiving subsidized child care, 45,753 children (0-17) are receiving SSI benefits, 301,173 children between the ages of 0-4 are receiving WIC, and 747,630 children are eligible for free and reduced lunch. These numbers indicate a significant increase (15.5%) in the number of households receiving food assistance in 2010.

Statewide Michigan residents are reporting a lower literacy rate than a year ago. There are reported to be 114,000 Michigan adults who have less than a high school diploma, 612,00 with a high school diploma, 109,000 with an Associate's Degree, and 334,00 with a Bachelor's Degree or higher; overall the state drop-out rate has improved.

Barry County

Although the state saw a marginal loss in population there was an increase in population for Barry County by 2,667 people. (U.S. Census Bureau, Population Division) There are no significant changes by age cohort or racial mix for Barry County, 97.67% are white and the other 2.33% are black or mixed races.

According to the U.S. Department of Labor the unemployment rate for Barry County fell to 1,676 persons, compared to last year when there were 1,754 people who were unemployed. The median household income for Barry Co. is at \$50,051 which is slightly higher than the state level.

Barry County's health indicators continue to be mixed although the majority of indicators are showing some movement in a negative direction. 14.3% of Barry county residents reported that they were in fair to poor health, which shows a slight increase from the previous year. While obesity is a major risk factor among Michigan adults, the prevalence of obesity in Barry County has remained the same. The county has implemented a number of programs to decrease obesity, increase physical activity and promote healthy eating for adults and children.

Compared to the State of Michigan, Barry County, as a result of the deterioration of some of the health indicators as noted above is now on par with the State on a number of indicators such as percent reporting fair and poor health, percent obese, percent residents who smoke as well as the percentage with hypertension. On the positive side Barry County does report a marginally higher high school

graduation rate than the other counties we serve, even though their graduation rate is down from the previous year; in 2010 Barry County graduated 585 students and in 2011 only 506 students graduated.

Barry has the highest home ownership rate of any of the Counties served which is unchanged from the previous year. Barry County also, has the lowest number of occupied housing units that are unsafe and in unsanitary conditions.

Child Well Being statistics for Barry County are optimistic. 39.82 percent of students enrolled in Barry County participate in the free and reduced lunch program. At this percentage Barry had the smallest percentage of students participating in the school lunch program. At, 10.92 percent, Barry County, Michigan, had the smallest percentage of households receiving SNAP payments, which is below the national average. 16.3 percent of the children in Barry County are below the poverty level that translates into 2,251 children under the age of 17 living in poverty; this statistic is down from the previous year which may be attributed to the change in population (U. S. Census Bureau and Small Area Income and Poverty Estimates (SAIPE). Even though the child well being numbers in Barry County seem to be improving there has been an increase in the number of children between the ages of 0-5 in foster care, the numbers have almost doubled; but, compared to our other service areas the numbers are still lower, and the percentage is lower than the state average.

Overall, Barry County is doing better than other Counties served at some health, economic, employment and child well-being issues. The county has slipped on some other issues and is now closer to the State and the other counties served on some health and child well-being indicators. The County continues to struggle with high rates of smoking, and mothers who smoke while pregnant.

Branch County

Branch County, like Barry, is also reporting a very marginal population decrease for the year with a .05 percent change in population. The median household income for Branch County was reported as \$40,462 this shows a decrease in household income by \$1,651.

The health indicators in Branch County are also mixed. The number of people in Branch County without health insurance has risen; the current number of uninsured is 5,467, which translate to 15.2 percent which is higher than the state average but lower than the national average. There were 57 live births to teenage mothers in 2012 which is the same number reported in 2010, although this does not show a decrease there is no increase either. The leading causes of death in Branch County are heart disease, cancer, and breathing disorders. This could be in correlation to the rise in reported obesity in the county.

In previous years Branch County has had the highest graduation rate. This year their graduation rate is down a little and is the same as Barry County; but higher than Calhoun and St.Joseph counties. Branch County had 409 high school graduates in 2012 down from 443 in 2011. (Kids Count 2012) In 2011 Branch County had 146 children between the ages of 0-5 that received special education services. This number is up from the previous year, when 136 children received special education services. This means that Branch County has the highest percentage of children receiving early childhood special education services than all of Community Action's service areas. As far as preschool services are concerned there are 2,906 children between the ages of 0-5 in Branch County, out of those children only 78 are enrolled in GSRP and 107 are enrolled in Head Start or Early Head Start programs. That means 2,721 children between the ages of 0-5 in Branch County are attending a private preschool or not receiving any preschool services. (KidsCount, 2012)

Overall, Branch County has some positive factors in terms of some health indicators, home ownership, participation in preschool programs and some child well-being factors. However, Branch's

unemployment rate and high number of families in poverty indicate that Branch County has family financial health issues that need to be addressed.

Calhoun County

Calhoun County is almost three times larger than the other counties served by Community Action. Calhoun County, similar to last year, has reported a population decrease. Population change within the county report area from 2000-2011 is substantial. During the eleven-year period, total population estimates for the report area declined by 1,431 residents. 14.13 percent of Calhoun County residents are over the age of 65, which translates to 19,183 senior citizens in Calhoun County. That means there are almost as many elderly in Calhoun County as there are in all three of Community Actions' other service areas (U. S. Census Bureau and Small Area Income and Poverty Estimates (SAIPE).

When we take a look at Calhoun County's health indicators there are some positive and negative indicators. In Calhoun County current smoking decreased with both increasing age and household income level. Arthritis, COPD, and asthma are on the rise in Calhoun County for adults but the county has seen a decrease in the number of children with asthma.

In May of 2013 Calhoun County had an adult workforce of 65,259 and only 60,516 of those adults were employed. That means Calhoun County has an unemployment rate of 7.3%. This rate is down from the same time last year when Calhoun County reported an unemployment rate of 7.4% which was lower than the state average and the same as the national average. The median annual household income for Calhoun County families has decreased from last year by \$2,874; this is \$6,237 less than the state of Michigan's reported median annual income. Housing and economic security statistics appear pretty dismal for Calhoun County .The county reports the lowest homeownership rate for any county in the state, the highest percent of rentals, and the highest income needed to afford a two bedroom apartment.

When looking at the child well being statistics for Calhoun County the statistics are mixed. There are 52.32% of children in the county participating in the free and reduced lunch program; this statistic translates to 11,746 students. 17.60% or 9,410 of households in the county are receiving SNAP benefits and more than half of those families have income 200 percent or more below the poverty level. 2,923 children under the age of 5 in Calhoun County fall below the poverty rate. Although this seems dismal Calhoun County has fewer children in poverty than Branch County and despite the huge difference in population the county reports the same number of children in poverty as St.Joseph County.

Overall, Calhoun, while the largest of the counties served, has some of the greatest healthcare challenges, most difficult economic/homeownership statistics and child well-being statistics of any of Community Actions service areas.

St. Joseph County

St. Joseph County, the second largest county being served by Community Action, has a population of 61,630. This reflects a slight decrease in population from the previous year by. The County median income is \$40,796 this is higher than Branch and Calhoun County's but slightly lower than Barry County. The median income in St.Joseph County is \$5,135 less than the State of Michigan's reported median income. Out of all four counties served by Community Action St.Joseph County has the highest percentage of seniors that fall below the poverty rate.

St. Joseph County's health indicators are about the same as reported a year ago with the number of residents reporting fair/poor health remaining the same; with fair or poor general health increasing with age and being more prevalent with lower income. St. Joseph County reports that 30% of adults in the

county are overweight or obese. This is almost the same as the state average but higher than the national average. There are 8,591 children between the ages of 0-17 insured by Medicaid in St.Joseph County, which means that 51.3% of the children in St.Joseph County are on Medicaid. St. Joseph County reports that 38.5% of their homeless populations are children and they also have the third lowest homeownership rate and the second highest percent of rentals of the counties served. However, the income needed to afford a two bedroom apartment remains the lowest of the counties served.

Child Well Being statistics are also mixed for St.Joseph County. 6,555 school aged children in St.Joseph County participate in the free and reduced lunch program, which is higher than the national average. There are 2,822 families that receive SNAP benefits in the county, ranking it next to the last for the counties served by Community Action, which is a positive trend considering the previous year it was the second highest for SNAP benefits. The teen pregnancy rate for St.Joseph County is decreasing but it is still second highest for the service area, it is at 90, down by 20 from the previous year.

Overall, St. Joseph County, while stable in population and relatively well off in median income, still suffers from poor health indicators, negative trending child well-being data, and one of the lowest high school graduation rates of the counties served.