

Mid Michigan Community Action Agency  
Community Needs Assessment, 2021

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## Introduction and Methodology

The following report is the Community Needs Assessment created by Mid Michigan Community Action Agency (Mid Michigan CAA) in 2021. The data presented here encapsulates the communities found throughout its six county service area collected at a time of national distress during the COVID-19 Pandemic. This report was completed with the assistance of its staff and hundreds of community members that volunteered their time to complete surveys and participate in interviews. The data collected during the creation of this report will continue to be analyzed for supplemental findings in the future. Any questions concerning the report, or its findings, can be directed to Mid Michigan CAA via email at [contactus@mmcaa.org](mailto:contactus@mmcaa.org).

To complete the 2021 Community Needs Assessment, Mid-Michigan Community Action gathered and analyzed the most current demographic community data available, collected survey feedback from a broad cross section of the community and customers, and performed customer interviews to determine both emerging conditions impacting low-income residents and current priority needs.

These surveys were collected from March through October 2021. A total of 737 were completed and collated, providing a complete picture of low-income customers' experiences and circumstances of living in poverty, identification of the biggest problems they face, the programs and services identified as most needed to attain self-sufficiency and which of those same program and services they find unavailable in their local community. This year, the assessment was expanded to include qualitative input from customers interviewed between May and December of 2021.

The complete survey results are included as Appendix 1. Personal data collected to perform interviews over the phone and via video conferencing software has been withheld for privacy.

Survey questions were only slightly modified from previous assessments in order to better trend data long term.

### Sources of Quantitative Data:

- U.S. Census data, the American Community Survey (ACS) data, 2019
- Kids Count Data from the Annie E. Casey Foundation
- Michigan job and unemployment data from Michigan Bureau of Labor Market Information
- Regional economic data, United States Federal Reserve Bank of St. Louis
- Data from the 2018 Community Needs Assessment, Mid Michigan Community Action Agency

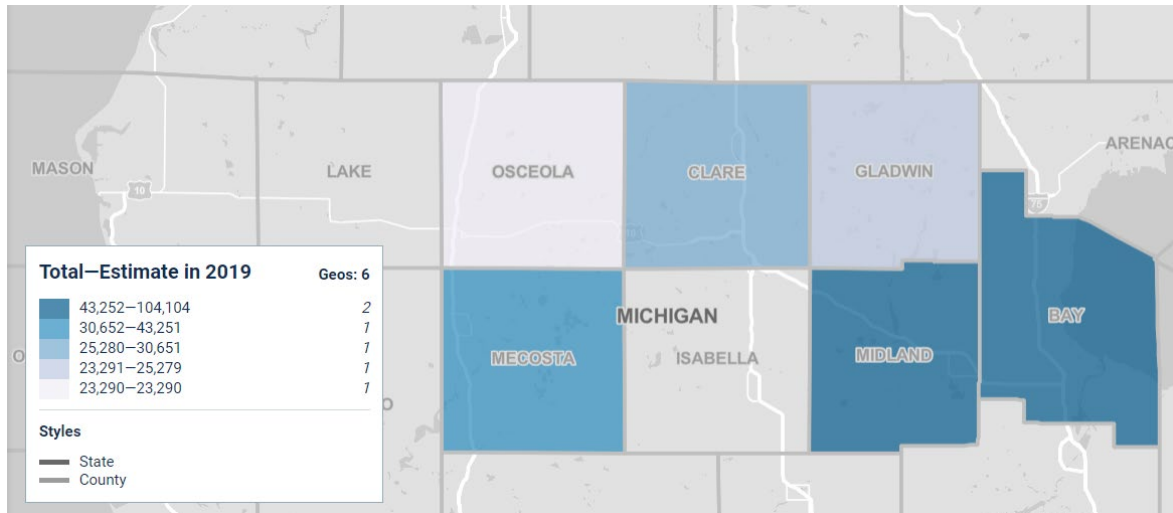
### Sources of Qualitative Data:

- Customer Interviews performed between May and December 2021

# Community Conditions and Trends

## Population Demographics and Characteristics

### Population Density



Mid Michigan Community Action Agency’s (Mid Michigan CAA) current service area includes Bay, Clare, Gladwin, Mecosta, Midland, and Osceola counties. The majority of these counties are rural areas with Bay and Midland counties hosting Urban centers between 75,000 and 175,000 people. Bay City (235/sq mi) and Midland (165/sq mi) represent the largest population centers for the service area. The rest of the counties all have population densities of 78/sq mi or fewer.

### Population Trends

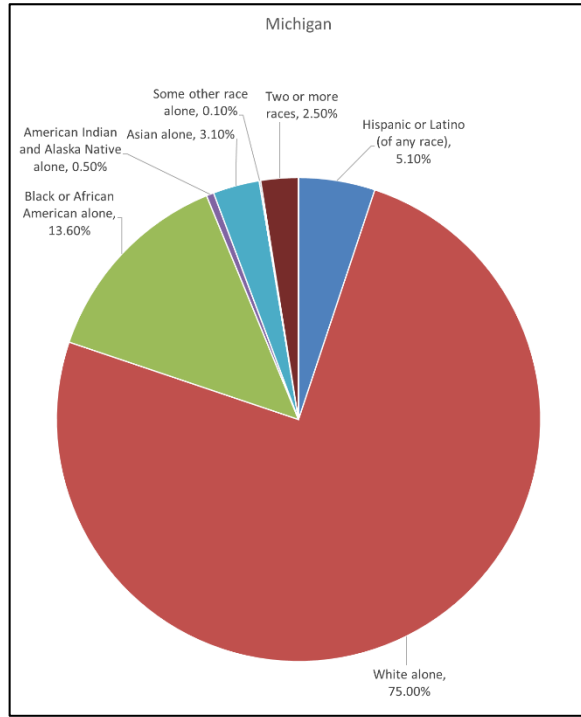
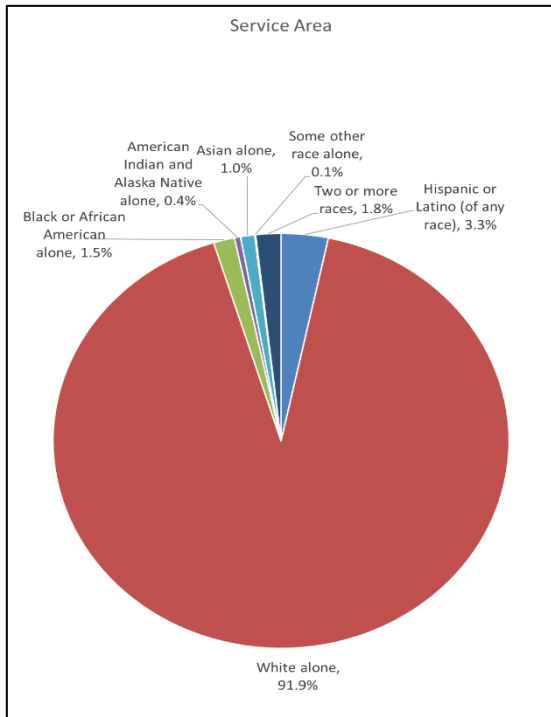
The populations in Bay (-5.83%) and Midland (-0.83%) Counties have steadily decreased since 2010. Clare (1.90%), Gladwin (0.32%), Mecosta (1.77%), and Osceola (0.88%) Counties have reversed previous trends and shown moderate growth over the same period. During this time the state of Michigan’s population grew by 2.0% overall.

### Age Ranges & Trends

The median age of residents for Bay, Clare, Gladwin, Mecosta, Midland, and Osceola continue to increase at a steady rate, with most median age ranges in excess of 40 years. Only Mecosta County has a median age below 40, likely due to the presence of Ferris State University.

### Race/Ethnicity

The service area is over-represented by White residents when compared to national and state averages. This is likely due to a severe underrepresentation by all minority Races and Ethnicities. In fact, since 2016 the proportion of White residents in this area has grown by 0.3%. At the same time, however, the proportion of Hispanic or Latino residents in this area has grown by 0.5% as well.



### Adult Disability Rates

Since 2016 the percentage of adults with a disability has remained steady in the traditional service area for Mid Michigan CAA, continuing to range from 13.6% in Midland County to 22.5% in Clare County vs the 2016 numbers of 13.3% and 21.7%, respectively. There has been some variation, however as in 2016, the percentage of persons with disabilities does not seem to have a direct correlation to the overall age of the population in the counties. Instead, it appears that rates of reported disabilities appear to correlate more indirectly to average family income, with the areas of lower reported incomes experiencing higher rates of reported disabilities and vice versa.

Ambulatory disabilities continue to represent most reported disabilities in the ACS over cognitive disabilities.

### Children Disability Rates

While the overall rates of children under the age of 18 with a disability appears to have remained relatively stable, there is some growth with the proportion of those under the age of 5 with a reported disability raising 0.03% to 5.3%, while the number of those from ages 5-17 with a reported disability growing 1.1% to 7.5%. The number of children with reported disabilities in Clare, Gladwin, Mecosta, Midland, and Osceola are now all above the statewide average (6.3%), with Midland County at the lowest (6.5%) and Mecosta at the highest (10.50%). Bay is the only county with a rate lower than the statewide average at 6.2%.

## Household Composition Characteristics and Trends

### Average Household Size Trends

In the service area, all counties show a majority of households containing married or cohabitating adults. The number of households with persons under the age of 18 within them remains below the state average in all counties. This trend appears to mirror the aging population trend for all the counties served by Mid Michigan CAA.

### Grandparents Raising Grandchildren

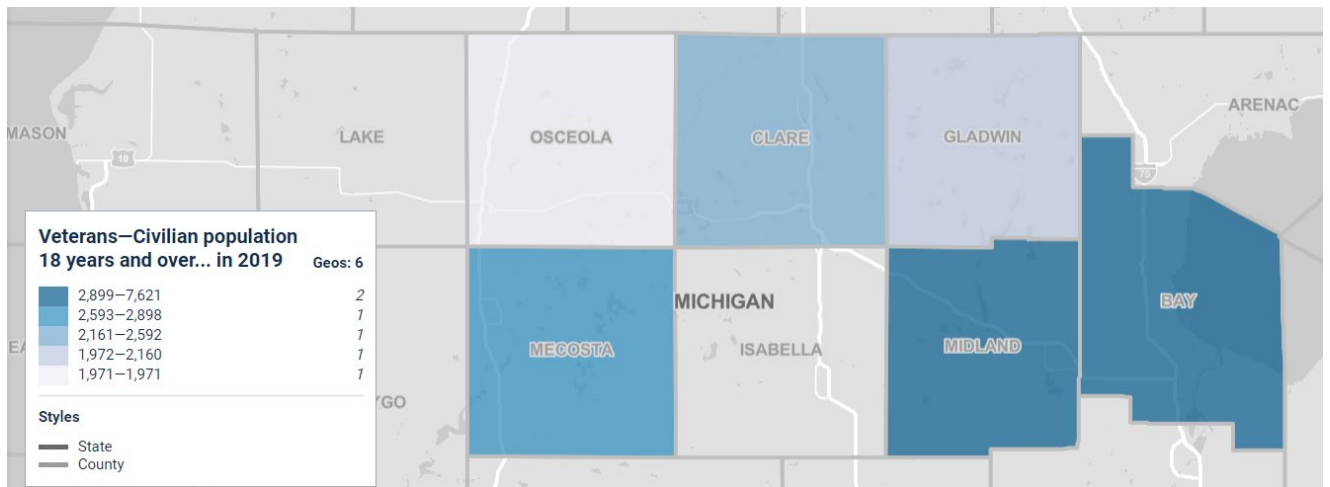
Overall the number of households where grandparents are responsible for raising their grandchildren is up from 2016 to 4,848. In Clare County, for example, 50% of households where grandchildren are present, the grandparents are responsible for raising the children. This rate is also higher than the state and national averages for the same populations in all the counties.

### English Not Spoken in Home

The number of households that speak a language other than English in the home remains relatively small (3.8%) for all counties in the service area. In Clare, Gladwin, and Osceola counties the predominant language other than English spoken in homes is German rather than Spanish.

### Veterans

The population of Veterans in Michigan has decreased since 2016, dropping to 7.1%. In the service area, this is also true. Populations of Veterans remain higher in percentage of the total in the service area than across the state, however, with the lowest county, Midland, at 7.4%. The county with the highest percentage population with Veteran status is Osceola with 10.9% of the population.



## Poverty Demographics

Poverty levels are set each year by the US Department of Health and Human Services. For 2021 the income guidelines, based on household size, are as follows for the lower 48 States, including Michigan:

### **2021 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA**

<b>Persons in family/household</b>	<b>Poverty guideline</b>
1	\$12,880
2	\$17,420
3	\$21,960
4	\$26,500
5	\$31,040
6	\$35,580
7	\$40,120
8	\$44,660
For families/households with more than 8 persons, add \$4,540 for each additional person.	



The most recent income data available for Mid Michigan CAA’s service area comes from the 2019 American Community Survey. The income guidelines applicable for this data and the defined service area are as follows:

**2019 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA**

Persons in family/household	Poverty guideline
1	\$12,490
2	\$16,910
3	\$21,330
4	\$25,750
5	\$30,170
6	\$34,590
7	\$39,010
8	\$43,430
For families/households with more than 8 persons, add \$4,420 for each additional person.	

Poverty Trends

For the State of Michigan the percent of households at or below the Federal Poverty Level (FPL) was 14.4% in 2019. Only one county in the service area was below this percentage, Midland County (10.4%). Clare County has the highest rate of poverty in the service area (22.7%), closely followed by Mecosta (21.2%) and Osceola (17.9%) Counties. Bay (15.8%) County is the closest to the Statewide average.

The trends throughout the service area all coincide with the previous downward trend established in 2016, however, with precipitous drops in Gladwin, Midland, and Osceola Counties. Bay County is the only county whose poverty level is higher than it was in 2010 and its levels remained flat from 2016 to 2019.

### Poverty by Gender

Women continue to face poverty at higher rates than men throughout the service area. There is no federal data for the Mid Michigan CAA for those who identify as Trans and Non-binary, though national statistics indicate that these groups would face such hardships at even higher levels. The county with the lowest disparity based on gender is Midland County (0.6% difference).

### Poverty by Age

The service area continues to face extremely high levels of poverty for children under 5 years, with Bay, Clare, Mecosta, and Osceola Counties all showing percentages in excess of 30% of the total population of those under 5. Midland County's rate of poverty for those under 5 is close to the state total average at 14%. Gladwin County's rate is above 20%.

For those aged 5-17, the percentage of those in poverty have a wider range but the ceiling remains greater than 30% (Clare, 35.3%). Poverty for those aged 18-64 is even lower with the highest percentage at 24.0% (Mecosta), which is likely due to the presence of Ferris State University.

In the last age group, those 65 years and older, rates of poverty are far lower. The lowest rate being in Midland County at 6.8% and the highest being in Clare County at 11.4%.

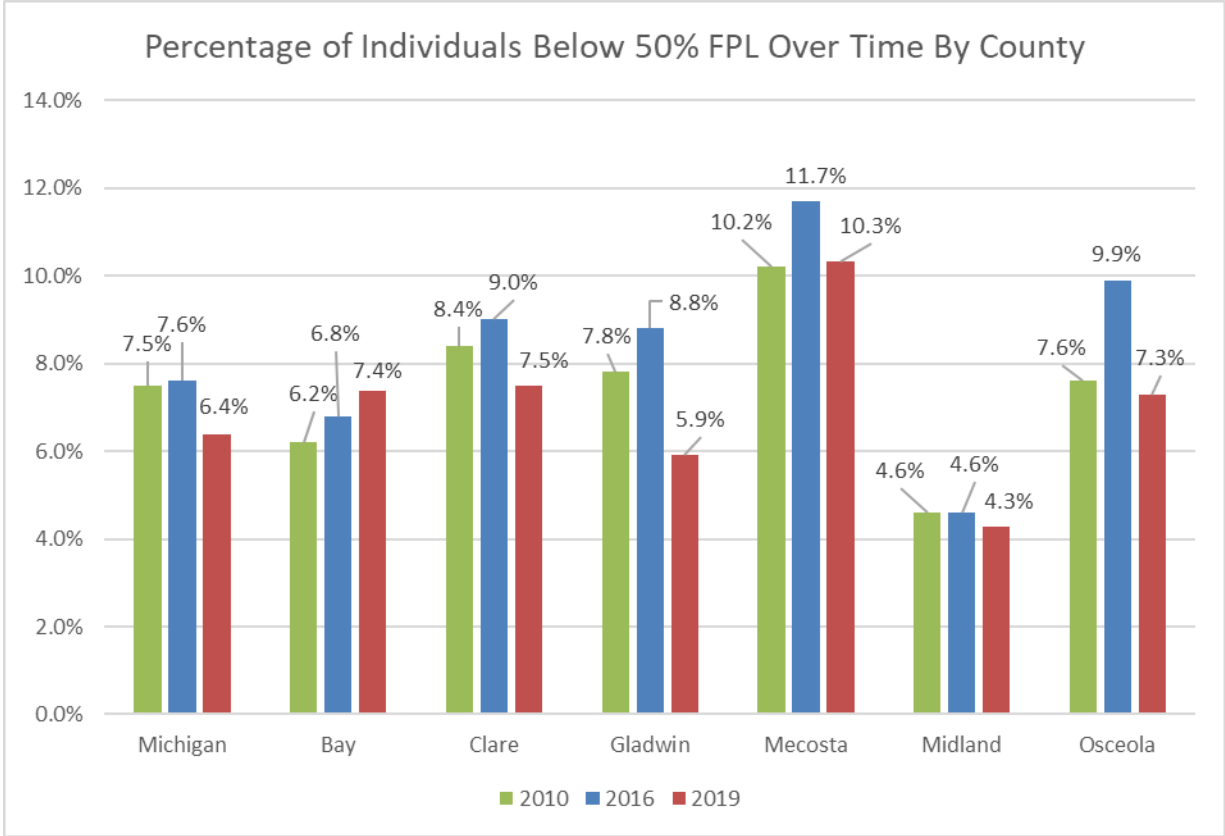
These rates show a drop from the 2016 numbers, a heartening trend.

### Poverty by Race/Ethnicity

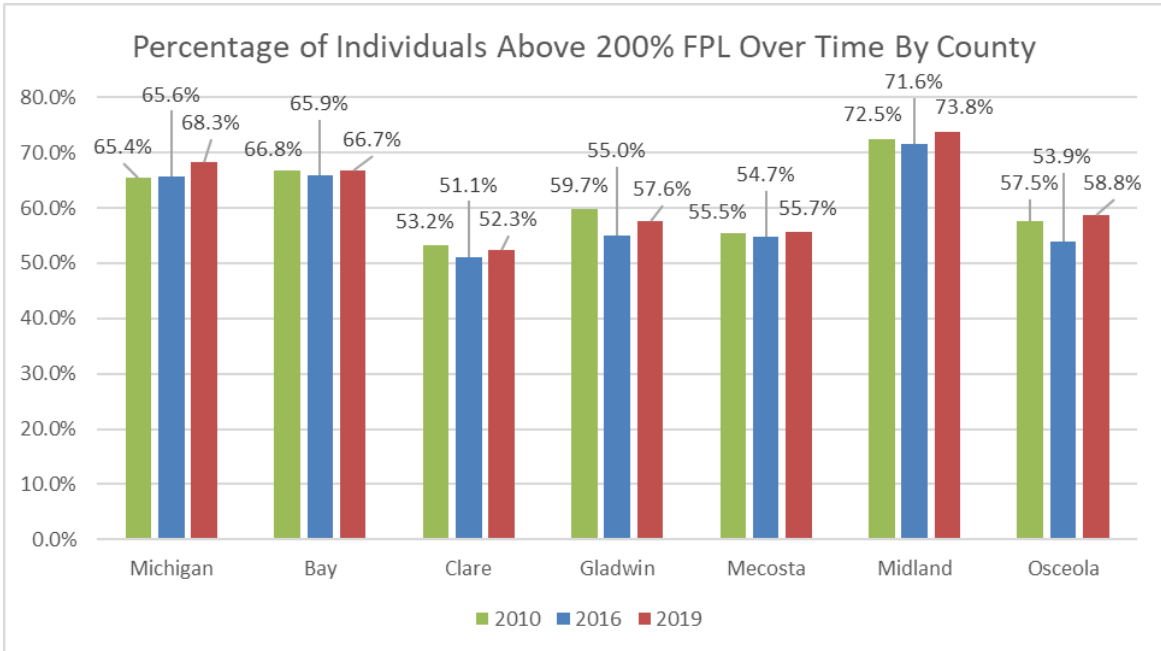
For Bay, Clare, Gladwin, Mecosta, Midland, and Osceola counties the previous trends for poverty among racial and ethnic groups continued. White, non-Hispanic or Latino households are much less likely to be in poverty in these areas than any other racial or ethnic group aside from Asian or Pacific Islander households in Midland County.

### Deep Poverty (50% FPL) vs Self-Sufficiency (200% FPL)

Deep poverty is defined as individuals and families that subsist on income 50% or less than the Federal Poverty Level (FPL). The trends for the number of households in this category remain static. While 2016 saw an increase in the rate of Deep Poverty in Mid Michigan CAA's service area, 2019 saw a relatively equal decrease of the same statistic across the board.



At the same time, 200% of the FPL is known as the Self-Sufficiency threshold. Households above this percentage are self-sufficient while households below it are what is colloquially known as the “Working Poor;” in other words, households that earn enough money to subsist on their own but not enough to thrive. These households exist in a precarious and delicate balance, as many of them do not have the social or financial resources to handle emergencies on their own.

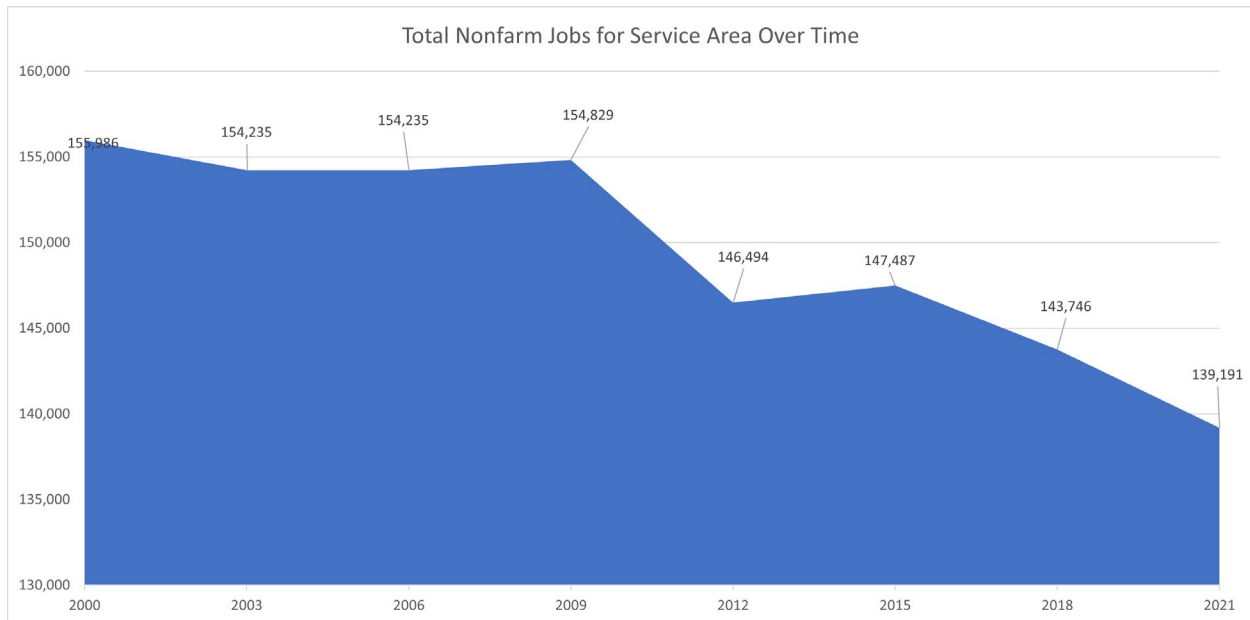


The number of households in the service area that exist above the 200% FPL line offers us a chance to see what percentage of the community is thriving. This category of households has over time increased a very modest amount over the same time frame, indicating that the middle class in Mid Michigan CAA's service area is growing slowly.

## Conditions and Causes of Poverty in Community

### Jobs/ Wages

The total number of jobs available in the area has dramatically decreased since the Great Recession of 2009. While there was modest recovery for the number of jobs from 2012 to 2015, the Coronavirus Pandemic has erased any gains and reduced the number of jobs in the area by 12,000 or more since the bottom of the Great Recession. The greatest loss in jobs over this period occurred in Midland County.



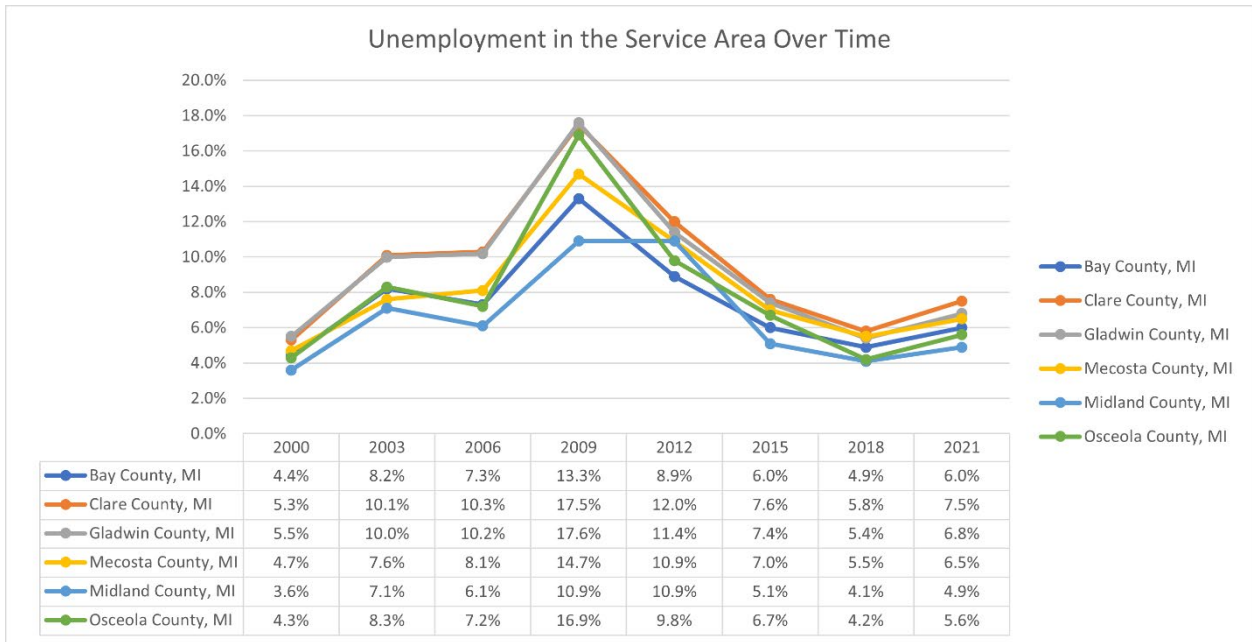
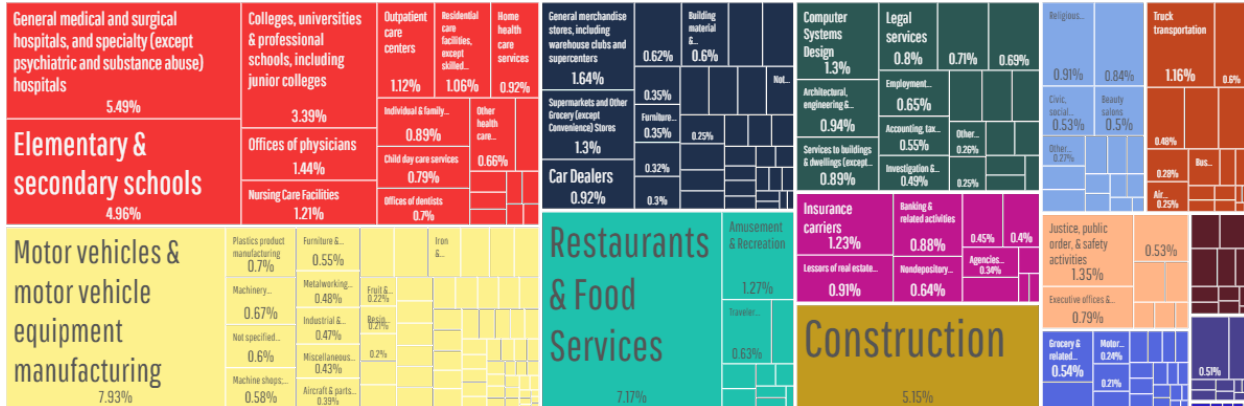
### Jobs and Poverty

Employment status is not a direct indicator of poverty status either. Less than half of unemployed adults are at or below the poverty level in the service area and 6.0% to 16.0% of employed adults in the same area are also at or below the poverty level.

A much stronger indicator of poverty status, whether employed or unemployed is gender. More women are at or below the poverty line in every county of the service area, typically by 140-150% the same proportion of Men.

## Trends on Jobs by Sector

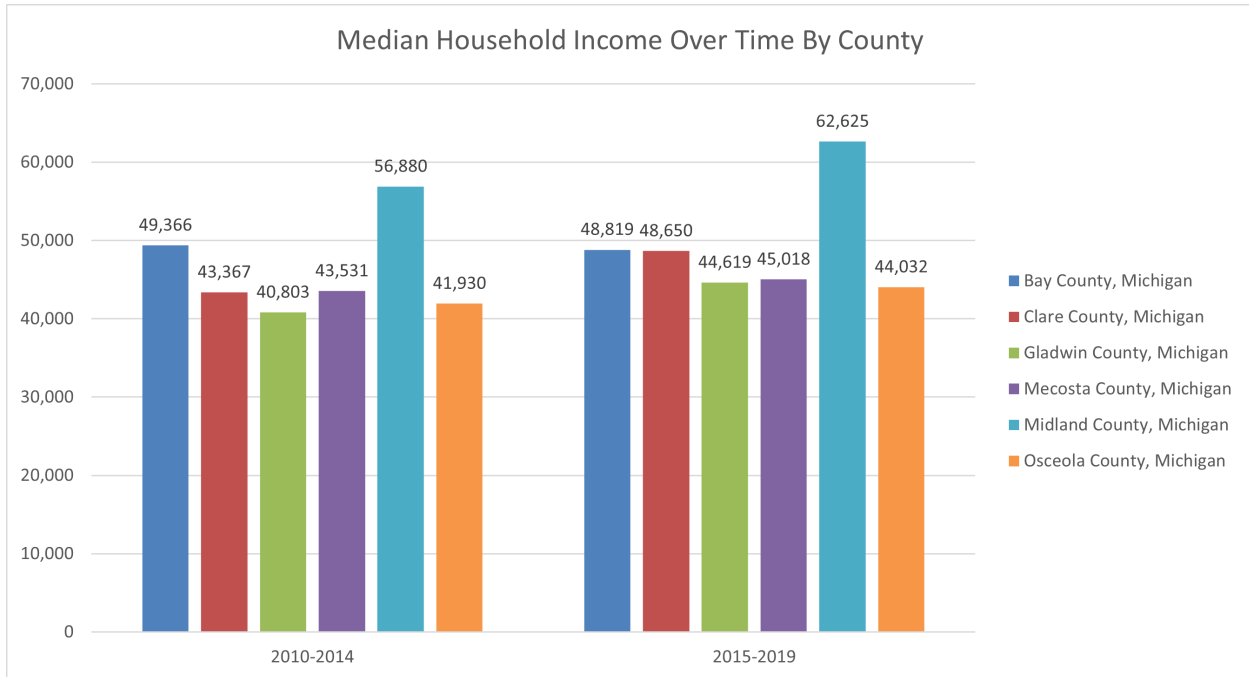
Little has changed in the job trends throughout Michigan since 2016. The top three sectors continue to be Health and Education Services, Manufacturing, and Retail. Higher paying jobs, like those in the Professional & Scientific, Finance & Insurance, or Information sectors continue to remain a smaller portion of the job market. This trend holds true through the service area.



## Unemployment Trends

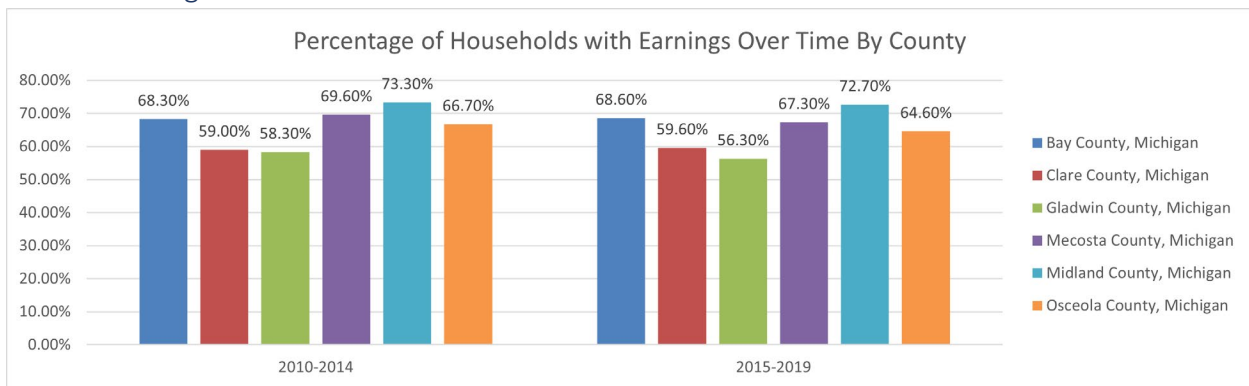
Unemployment is still an issue throughout the service area, as no county is currently at the level of “complete employment,” usually set at 4.5-5% unemployment by demographers and economists. The service area seemed to be on track to reaching complete employment in 2018, but the subsequent economic crash from the pandemic has caused a resurgence of unemployment throughout the area.

## Household Income



Household income has increased for all the service area counties except one, Bay County. As can be seen in the chart, in terms of inflation adjusted dollars, the median income for a household in Bay County has shrunk by approximately \$500 a year. In all the other counties, households have made modest to significant gains over the same period. It is difficult to ascertain based on available data why incomes have shrunk in Bay County, at this time.

## Earnings as a Part of Household Income



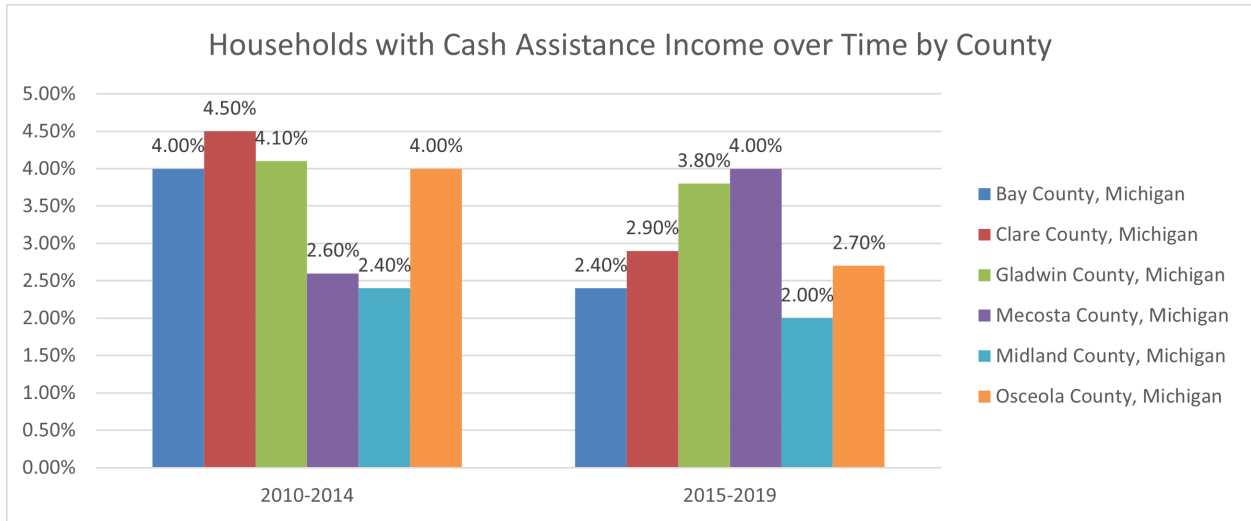
This chart shows the percentage of households whose income includes earnings, or monies earned as a wage or salary. The proportion of households with earnings has not altered dramatically over the last decade, though there is a downward trend in more rural counties. This is likely due to the increase in population that is retirement aged in these communities and may have a relation to the movement of people in the United States from rural to urban areas as well-earning jobs and community resources can increasingly be found centered in urban communities.

### Trends in Earnings by Gender

According to the Michigan League for Public Policy, the wage gap between men and women continues the trend from previous years. Men continue to out-earn women by an average of \$0.28 on the dollar throughout the service area, a larger difference than the state average of \$0.23 on the dollar. The encouraging trend for both men and women shows a significant increase in total wages in the same area since 2016.

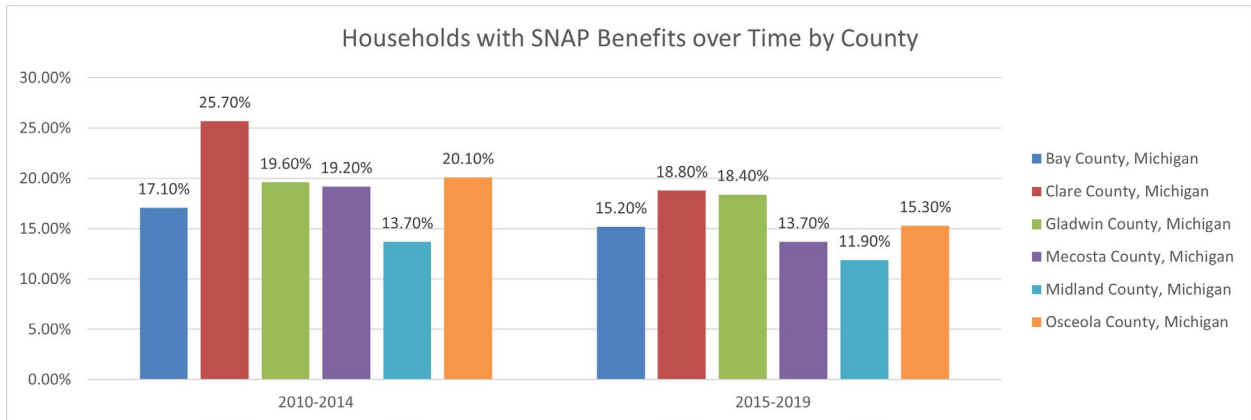
### Public Safety Net Programs Available

#### TANF



Over the last decade, households increasingly rely less on cash assistance in most of the service area. Mecosta County remains the only county that has seen an increase in households receiving such funds. This is likely due to the university community that can be found there, as well as the tightening of federal requirements for receiving cash assistance over the same timeframe, given that the proportion of these communities that are low-income have remained relatively stable.

#### SNAP



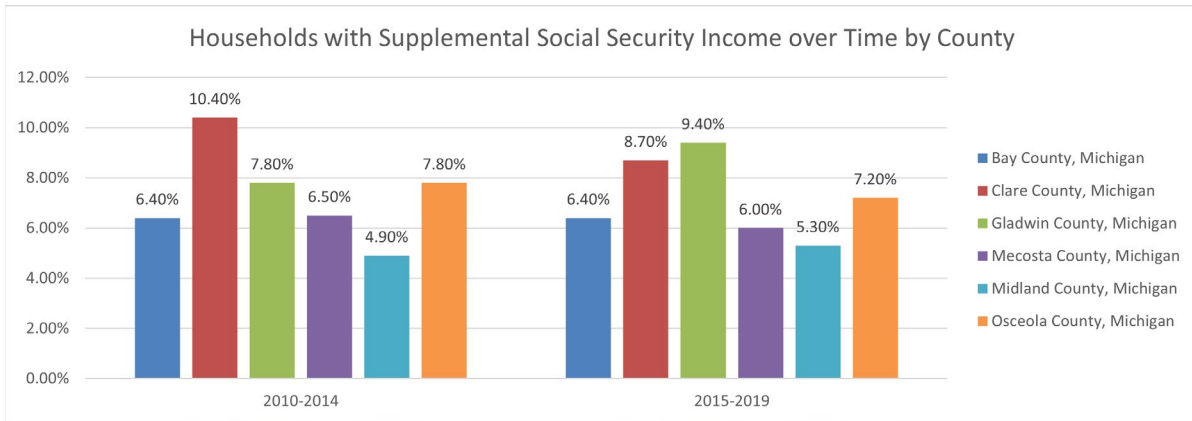
Over the past decade, households that receive SNAP benefits have decreased. This could be due to the federal government reinstating work requirements for Able-Bodied Adults following the recovery from the 2008 Recession. It also could be because of the rising median household



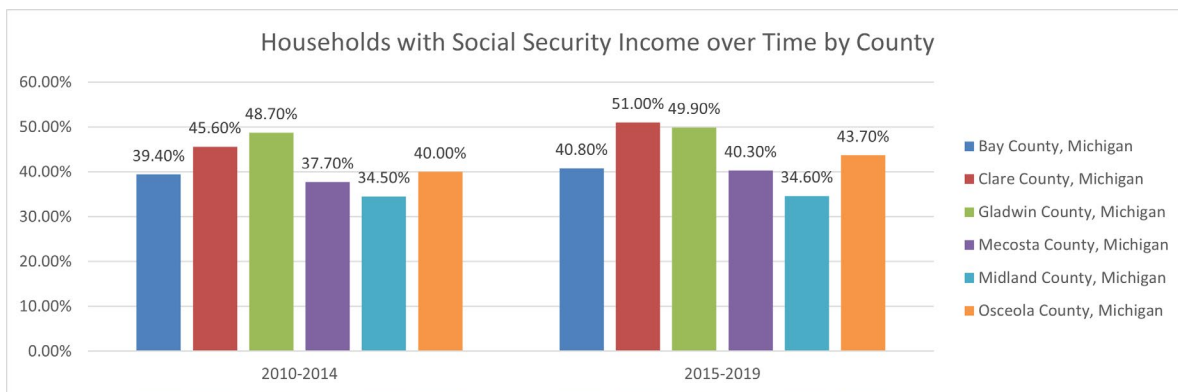
incomes over the same time. Again, given that the proportion of the population in the service area counties that remains moderate to low- and low-income, it is unlikely due to a lessening of the need for food assistance. This is also supported by the increasing number of households experiencing food insecurity, as noted later in this report.

### SSI Benefits

Social Security Income benefits are broken into two categories. First, there are those benefits paid to households in need due to disability or age, known as Supplemental Security Income benefits. Secondly, there are those benefits paid to households that met income requirements during their lives and are now of retirement age.



In Mid Michigan Community Action’s service area, the percentage of households in its six counties that are receiving Supplemental benefits has remained stable, with proportions in some counties falling but with most households, especially those in urban areas, remaining stable or rising. This is supportive of earlier assertions that the number or proportion of moderate to low- and low-income households has remained stable throughout the service area.



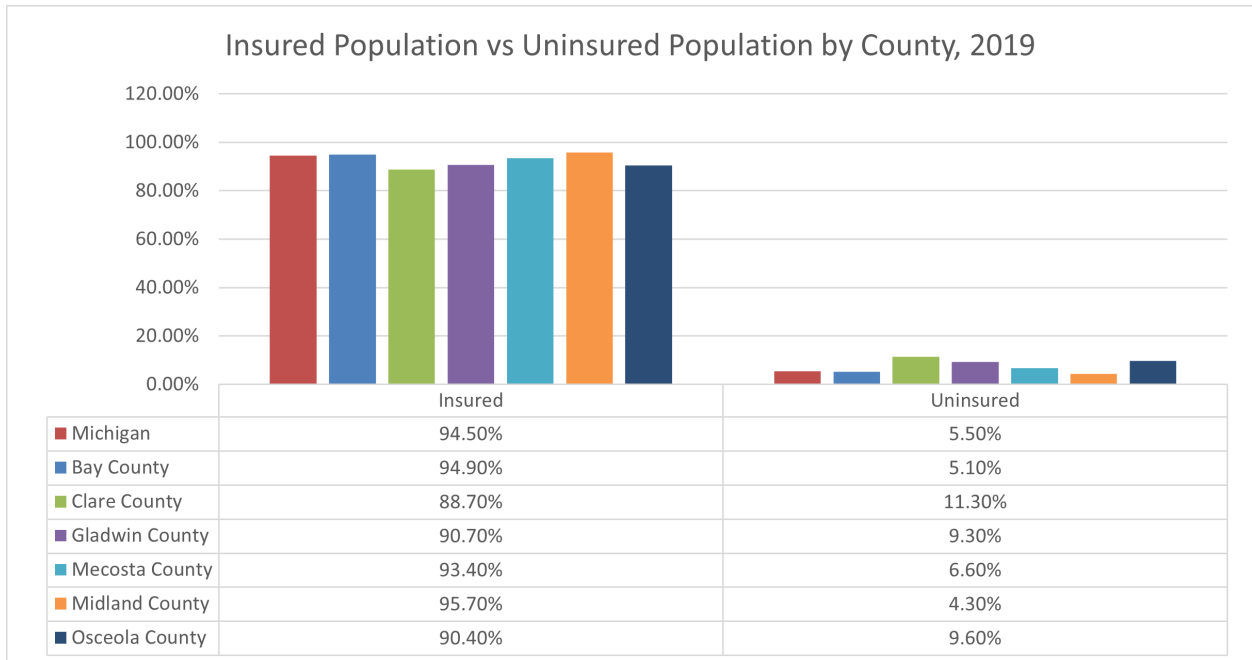
As stated earlier, the number and proportion of households of retirement age or older has increased in most of the service area. This is likely to continue to grow based on the response of many households to COVID to retire in 2020. According to demographic estimates, some 1 million people more than past yearly averages retired during the pandemic. This could create further difficulties for those households not truly prepared for retirement and drawing down on their Social Security Income before they had previously planned.

## Educational Attainment

Geographic Area	Less than 9th grade	9th to 12th grade, no diploma	High school graduate (includes equivalency)	Some college, no degree	Associate's degree	Bachelor's degree	Graduate or professional degree
Michigan	2.9%	6.3%	28.9%	23.4%	9.4%	17.7%	11.4%
Bay County	2.5%	7.0%	34.6%	25.2%	11.4%	13.0%	6.3%
Clare County	5.2%	10.3%	36.6%	26.4%	8.9%	7.9%	4.7%
Gladwin County	4.3%	8.7%	39.3%	24.8%	9.5%	8.0%	5.5%
Mecosta County	3.0%	6.8%	36.0%	22.0%	9.5%	13.3%	9.4%
Midland County	1.8%	4.0%	28.9%	19.9%	10.3%	21.0%	14.1%
Osceola County	3.8%	7.6%	43.8%	21.4%	9.3%	9.3%	4.9%

Educational attainment in Mid-Michigan Community Action's six county service area remains behind state averages. Most adults aged 25 and older in the service area have not earned a post-secondary degree. This is a limiting factor in the lifetime earnings for an individual and their household. Those individuals that have some college education but have not completed a degree of some kind remain a sizeable portion of the population as well.

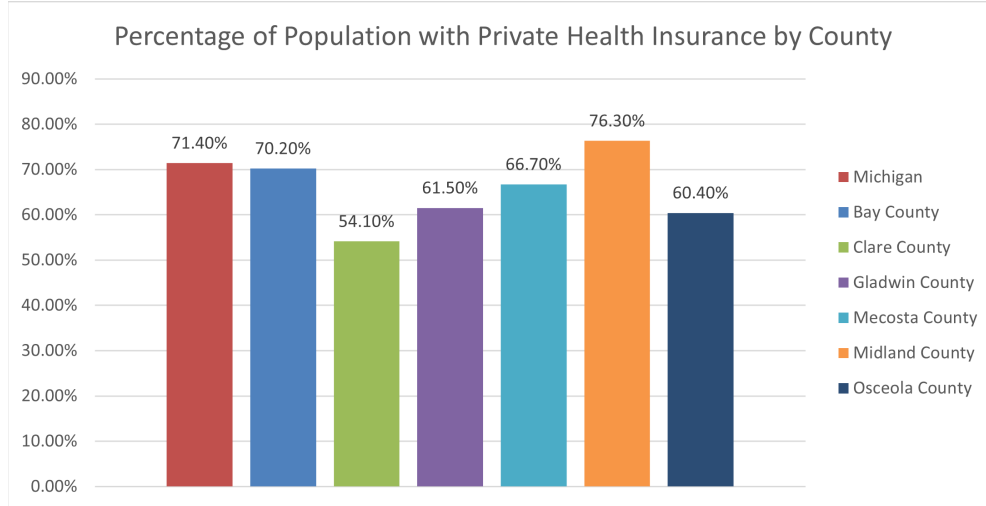
## Health Insurance



In most counties throughout the service area, the insured population of remains in the 95% average range. In those counties with sizeable rural populations, Clare, Gladwin, and Osceola, the percentage of adults with health insurance is much lower; between 88.7% and 90.7%. This is concerning as medical emergencies and subsequent bills are the #1 reason for financial hardship in the United States. Lacking health insurance can make a household susceptible to consequences of such crises.

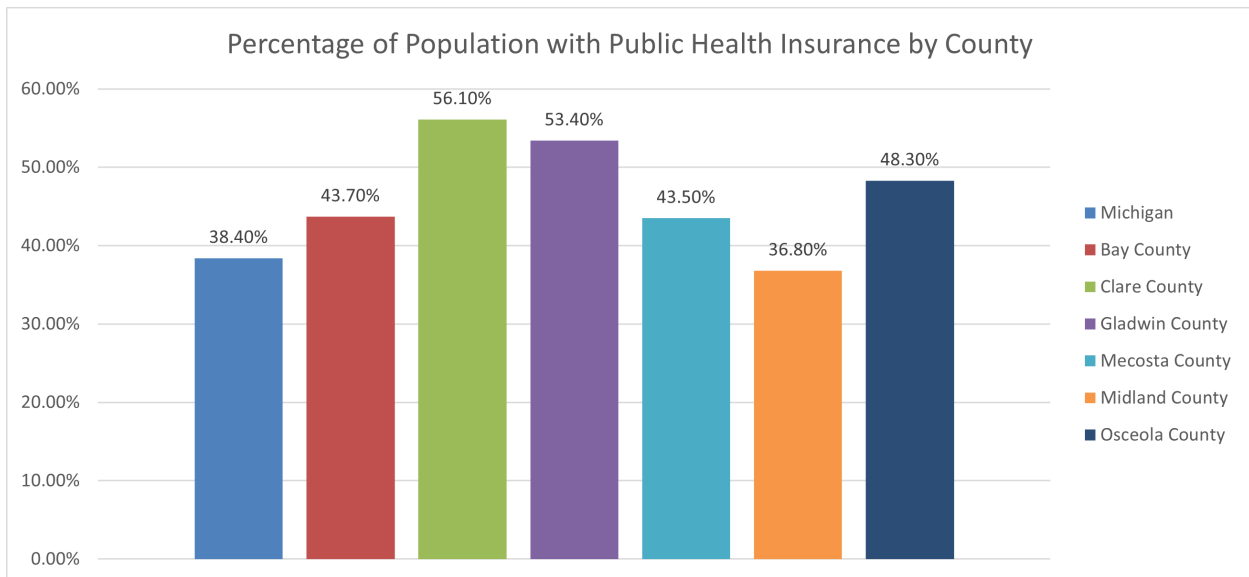
### Private Health Insurance Coverage

Private health insurance remains the primary mode of insurance throughout the service area in all counties except Clare. This trend is similar to the trend in earnings throughout the service area and follows that most employers are required to provide private insurance to their employees.



### Public Health Insurance Coverage

Public health insurance remains a significant source of health insurance for individuals throughout the service area. The numbers provided by the US Census Bureau also show some overlap with many individuals likely having both public and private health insurance. This makes sense as the population throughout this area is aging and more individuals are qualifying for Medicare as well as any insurance they may be privately procuring for themselves. It could also indicate the presence of households where the parents receive private insurance from their employers but their children continue to qualify for Medicaid or CHIP.

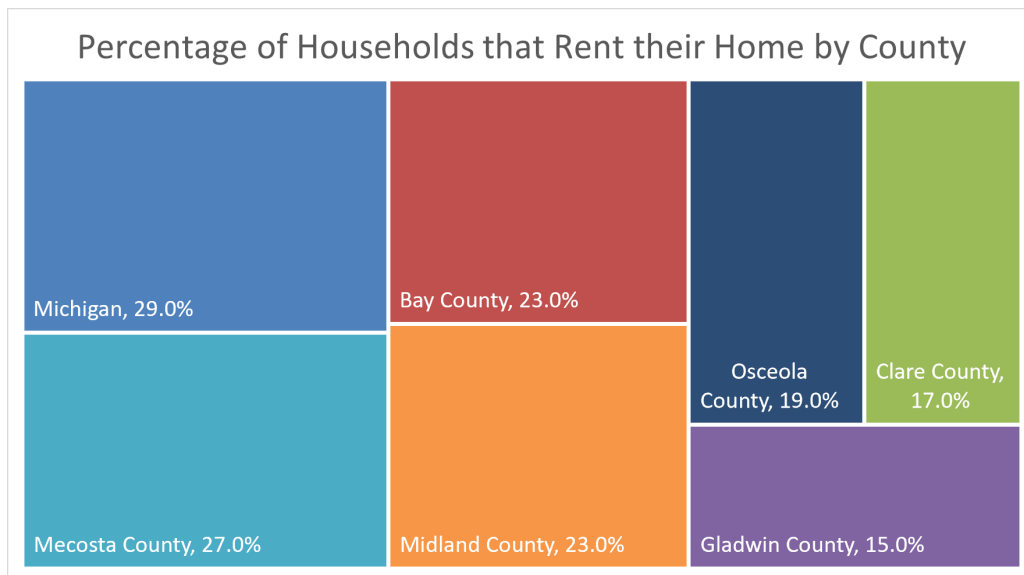
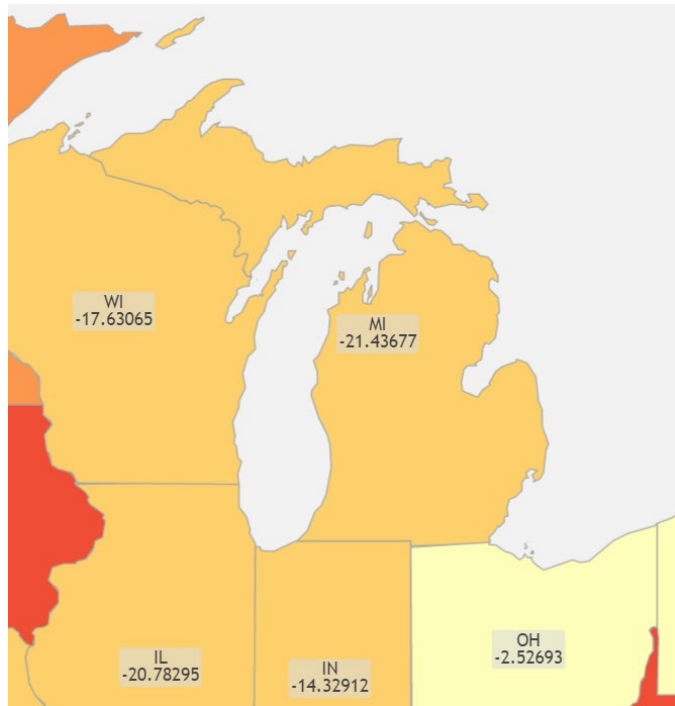


## Housing

### Housing Stock

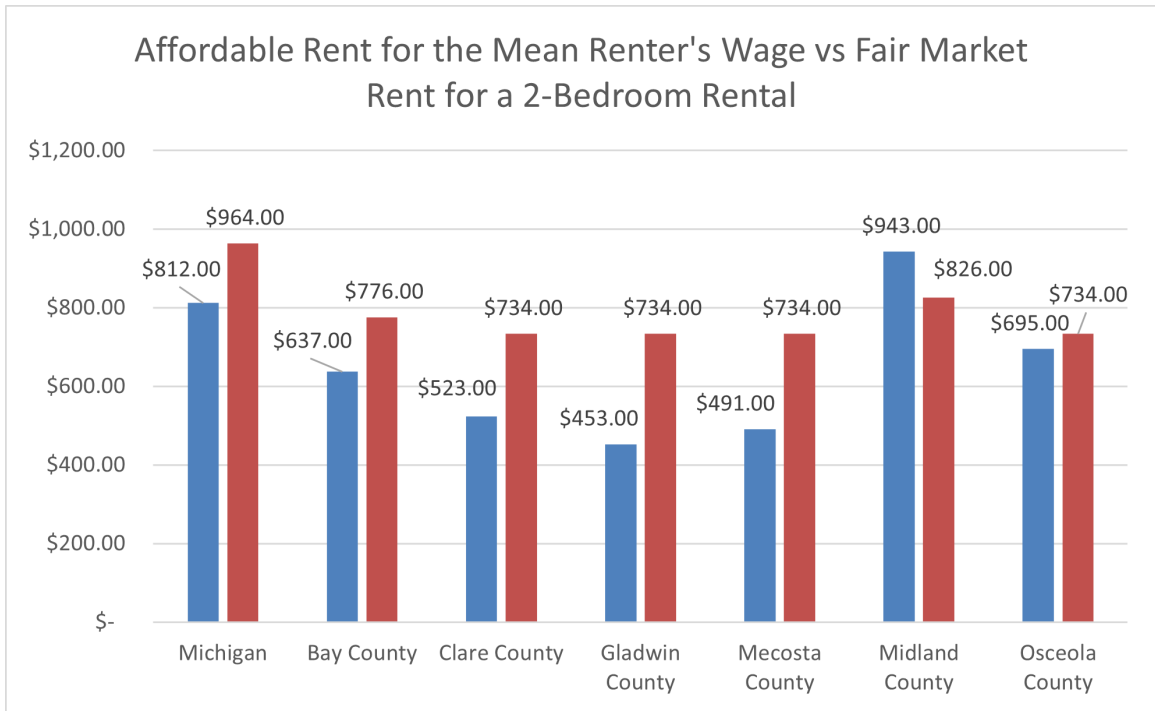
Housing stock continues to be an issue in the service area. Most homes were constructed before 1979 and less than 2% of the available housing stock was constructed in the last 12 years. In fact, according to the Federal Reserve, the available Housing Inventory has decreased by 21.44% since the same time last year, the largest decrease of any state in the Great Lakes area.

This has compounded housing issues throughout the state during the pandemic and has made securing housing for the stable population of renters in the service area difficult.



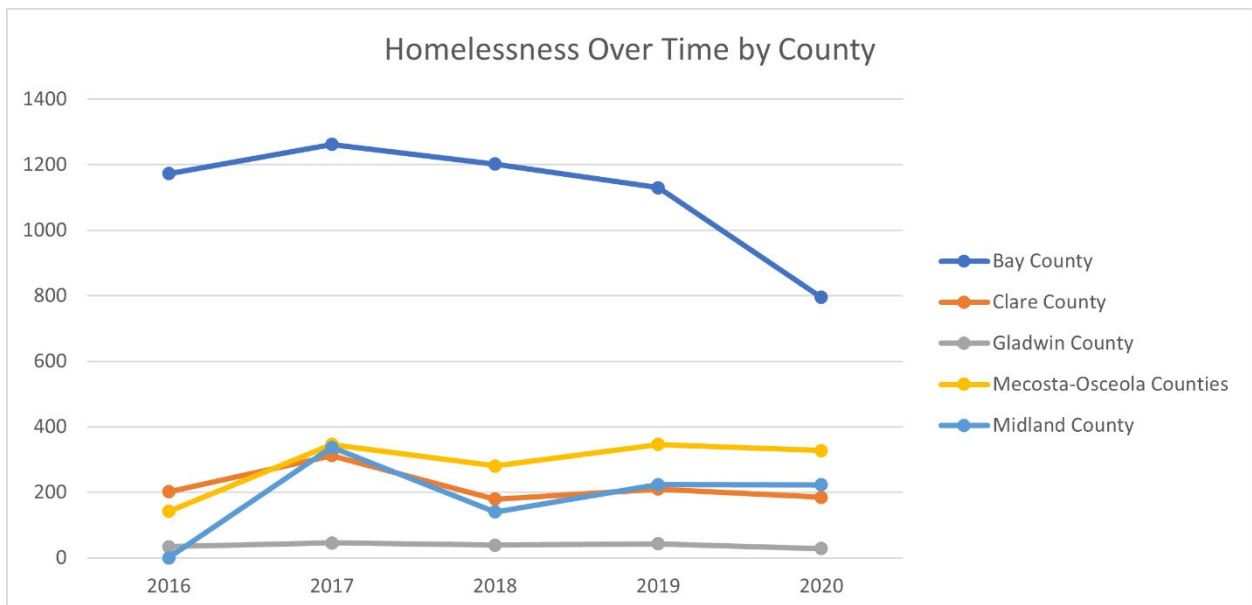
### Housing Costs and Affordability

At the same time, housing costs remain beyond the HUD affordability standard for most persons in the service area. According to the National Low Income Housing Coalition's report on housing for the state of Michigan, there is only one county, Midland, in the service area where the average renter can afford a 2-bedroom unit listed at Fair Market Value. This represents a growing crisis throughout the nation for a lack of affordable housing for all persons.



#### Homelessness

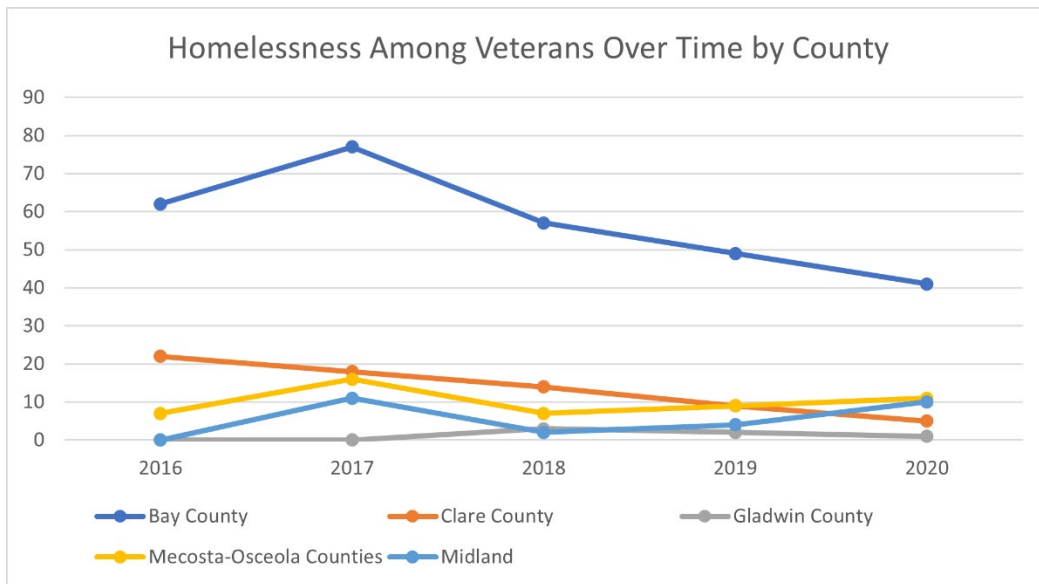
Based on the actual counts of number of overall homeless individuals in the service area, homelessness seems to be on a downward trend in the area. Given that the largest decrease across the counties occurs in 2020, specifically in Bay County, this trend could be largely affected by the government response to the COVID epidemic, primarily the eviction moratorium. This is most apparent in examining the other counties that either remain stable, Clare, Gladwin and Midland, or show an increase over time, Mecosta and Osceola. Data was collected by the Local



Planning Bodies which report to the Michigan Balance of State Continuum of Care, who provide and coordinate services to homeless individuals; There was no available data for Midland County from 2016.

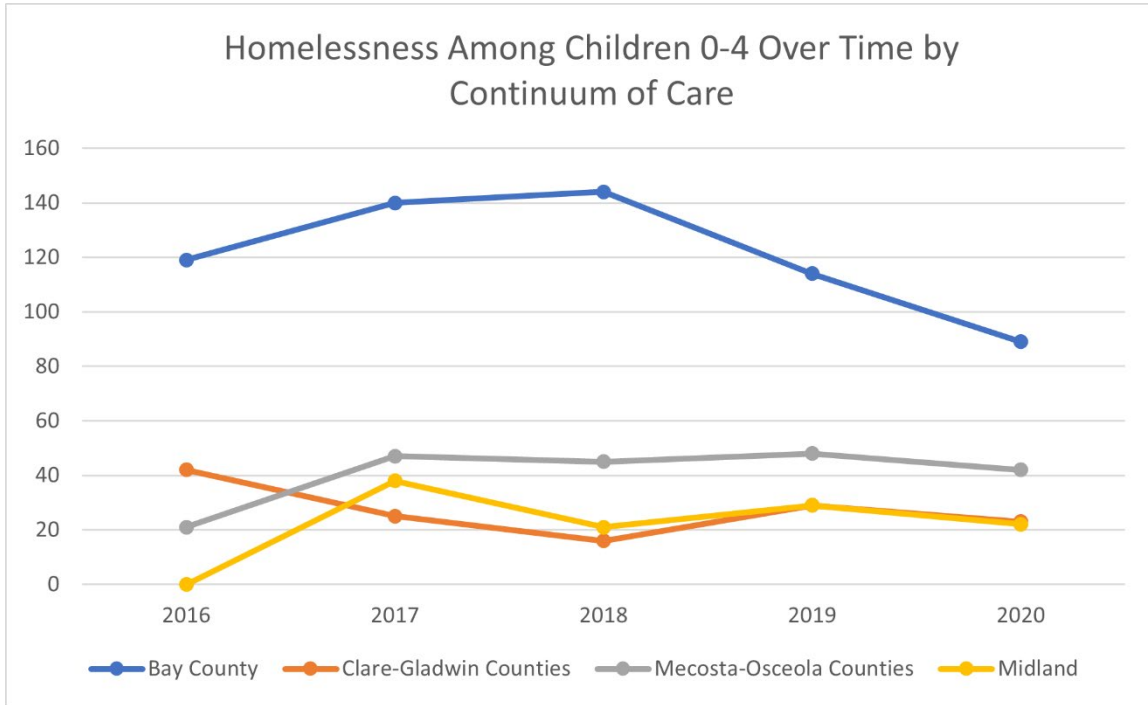
*Homelessness Among Veterans*

Homelessness among veterans in the service area shows a similar trend to the overall trend of homelessness. Bay City shows the most drastic reduction in homelessness, but it is difficult to ascertain how much of this trend is due to the Eviction Moratorium. Given that the other counties show a more steady trend where data is available, it is likely the pandemic and moratorium had an effect on veteran’s homelessness at this time. Data was undifferentiated for Clare and Gladwin Counties in 2016 and 2017, where the total count is shown for both counties in the Clare County trend line. Midland County again did not have data to report for 2016.



### Homelessness Among Children from 0-4

Homelessness among children from ages 0 to 4 in the service area shows a similar trend as well. Bay City shows the most drastic reduction again, but as stated previously it is difficult to ascertain how much of this trend is due to the eviction moratorium. As before, the other counties show a steady trend with little rise or reduction. Midland County again did not have data to report for 2016.



### Subsidized Housing Available by Location

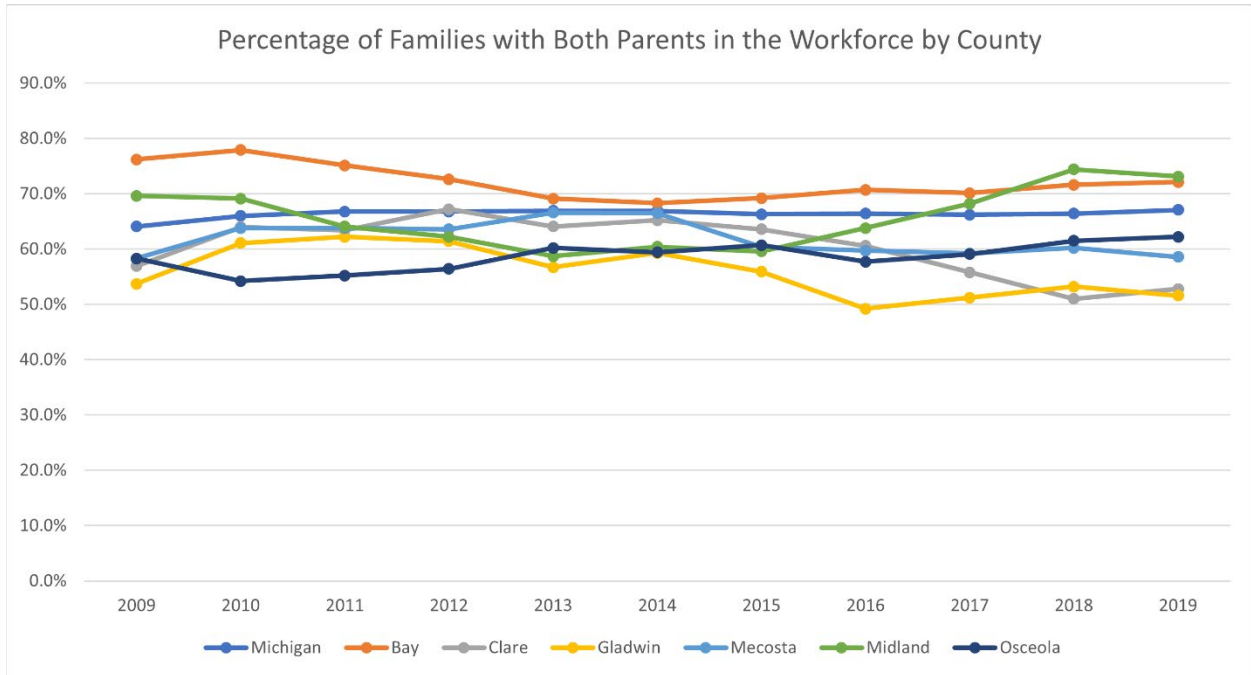
The total number of subsidized housing units in the service area has remained stable since 2018. Based on 2019 data from HUD the percentage of subsidized units that are occupied has decreased, a positive trend that indicates households are either leaving subsidized housing or the number of subsidized units available has increased. Based on the relatively stable percentage of adults with very low or extremely low income in the area, it is likely more so the latter of those two conclusions.

### Child Care – Supply

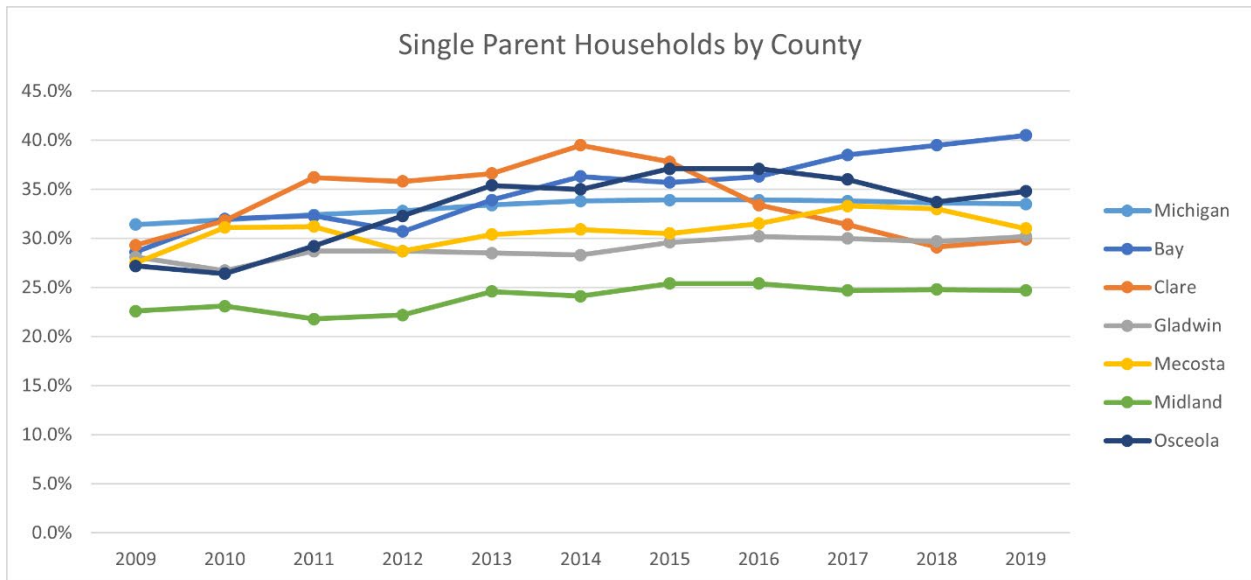
According to the Michigan Department of Education’s Changes in Michigan’s Child Care Landscape report from 2018, the number of available providers and slots for childcare in the service area has decreased since 2010. This is a concerning trend as the percentage of children in moderate to low- and low-income families has increased over the same period across the nation. This is indicative of a broad childcare crisis that has a severe limiting factor on families, potentially requiring more parents to leave the workforce to provide childcare.

### Child Care – Demand

Two indicators that a family is in need of childcare are the percentage of families with children under 6 years old with both parents in the work force:



And the number of children under 6 years old from single parent households:

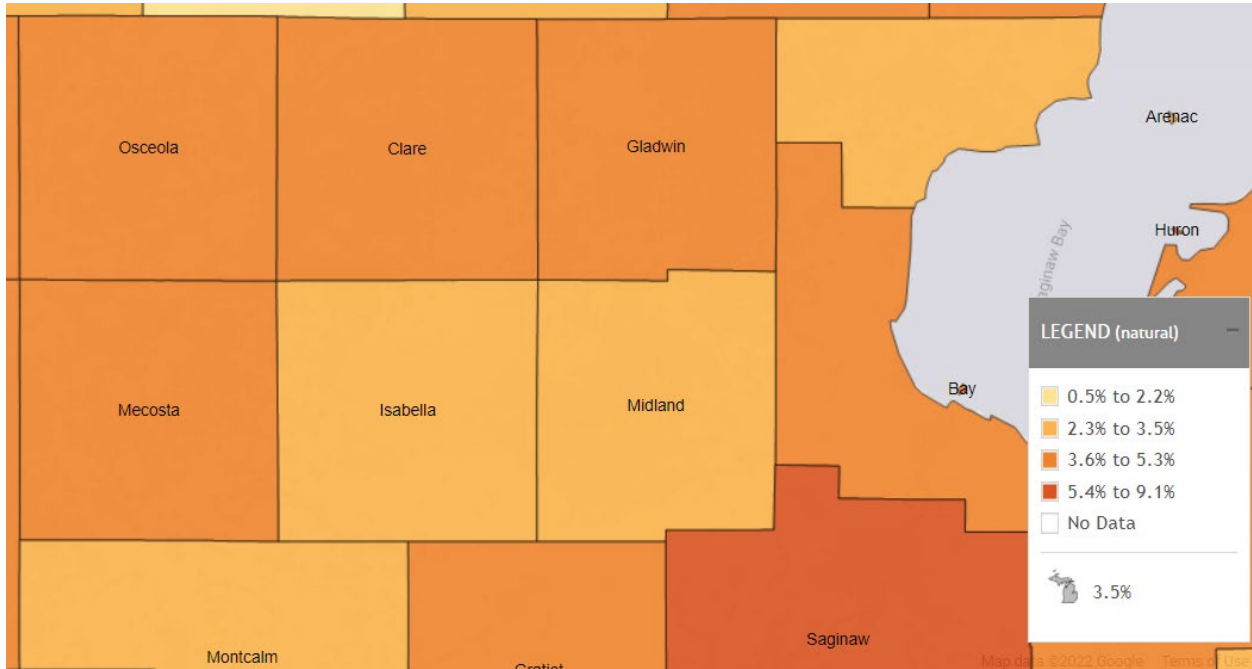


According to the US Census Bureau, these percentages have remained relatively stable with small increases over that period of time. This indicates a slowly increasing demand in the service area for childcare.



## Subsidized Childcare

Funding for subsidized childcare in Michigan continues to receive little financial support when compared to funding from the early 2000's. State funding for subsidized childcare is roughly 10% of what it was 20 years ago. Despite this fact, nearly one third of all children in Michigan qualify for subsidized care. In Mid Michigan CAA's service area, approximately 4.25% of children receive subsidized childcare, 0.75% higher than the state average of 3.5%. Most of these children are in Bay County which has a rate of 5.3%.



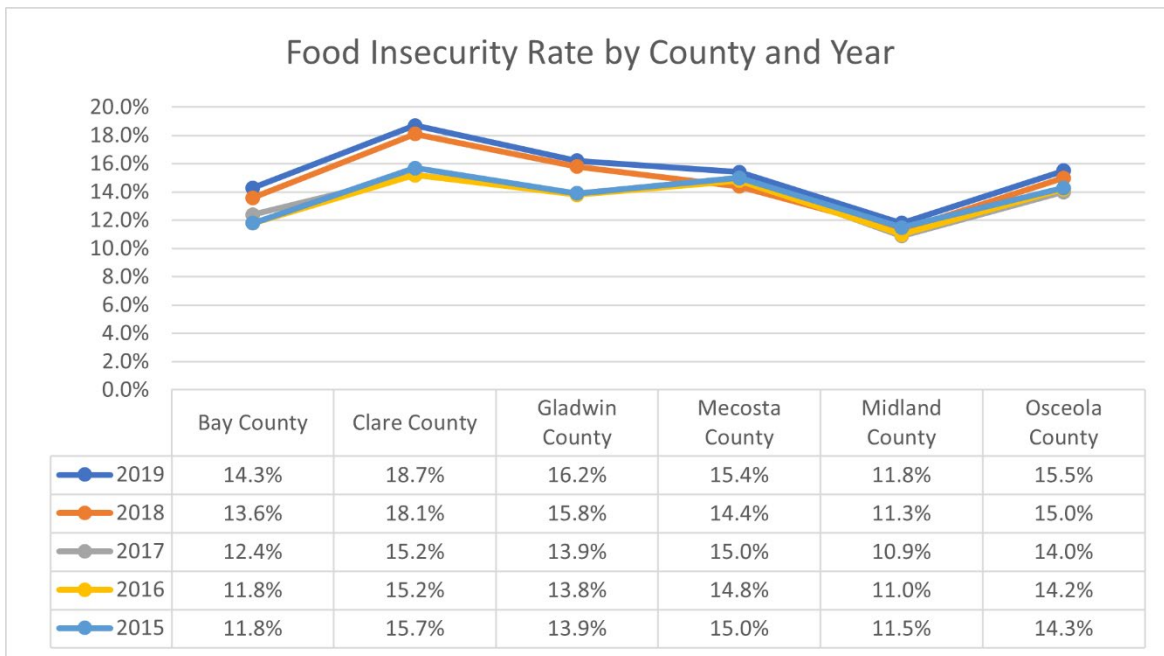
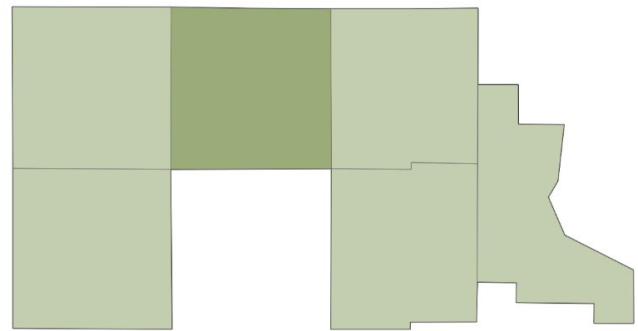
## Food Insecurity

According to the non-profit organization Feeding America, the service area has an average rate of food insecurity in most of the counties of around 15% of households. Clare County is an exception with 18.7% of households experiencing food insecurity. This is concerning as the USDA estimates 10.5% of households across the nation are food insecure (*Household Food Security in the United States in 2020*, USDA).

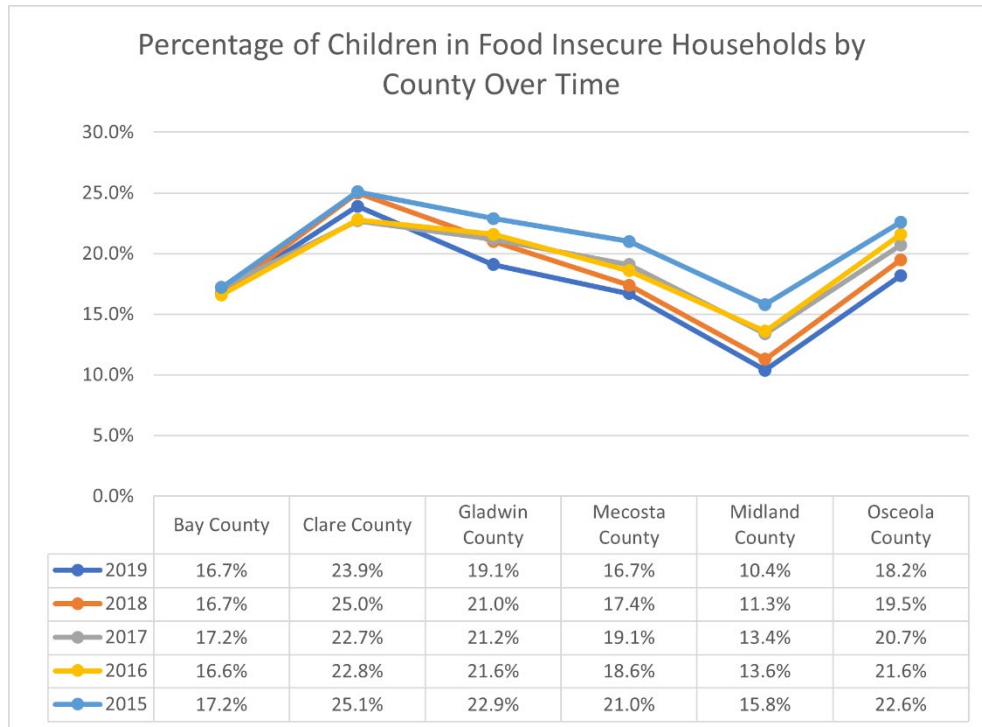
Far more concerning is that Feeding America predicts that these rates will increase by 3-4% for every county in the service area between 2019 and 2020. This is a disturbing trend for the service area.

When charted over the past five years, food insecurity has also increased in 5 of the 6 counties in the service area with Midland County the only location where food insecurity has remained stable.

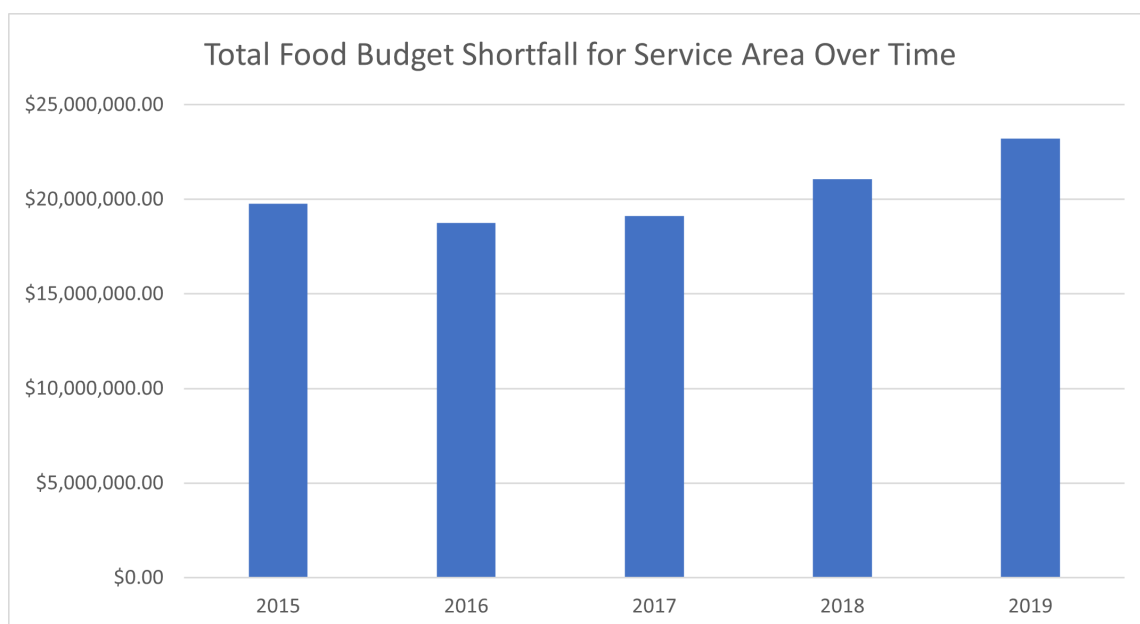
2019 Overall Food Insecurity Rate



Equally concerning for the service area is the rate of children in households that experience food insecurity. In most of the service area, this rate has decreased but in Bay and Clare counties, the rate of children experiencing food insecurity has remained stable or increased. At the same time, Feeding America's model predicts an increase of children in this category across the board for 2020.



The most disturbing trend, however, in the area of food insecurity is the total food budget shortfall for the service area. Feeding America estimates that the 6 county service area experienced a \$23 million food budget shortfall, representing the gap in family income and the estimated cost of feeding the families in the area. This gap is trending upward and points to food insecurity becoming an even larger problem throughout Mid Michigan CAA's service area in the future. All of the data surrounding food insecurity points to an increasing problem in the area as household budgets are stretched thin by increasing costs and stagnant wages, when there are jobs to be had.



## The Coronavirus Pandemic

The Coronavirus Pandemic has had dramatic effects on communities throughout Michigan. While data for the specific effects on Mid Michigan CAA's service area is difficult to find or non-existent, we can look at statewide data to assess potential effects in our communities. The data in this section was provided by the Annie E. Casey Foundation through their website, Kids Count.

### Risk of Eviction or Foreclosure

Due to the economic interruptions of the pandemic, many households struggled to pay rent. The Eviction and Foreclosure Moratorium helped with this, but as the government let it lapse many homes are once again in danger. As of June, 2021, 51% of households that have children in them and rent their home were in danger of Eviction and 23% of households that have children in them and own their home were in danger of foreclosure. This is down from the highest point in the pandemic, but still a worrying statistic.

### Lost Employment Income

At the height of the pandemic, 63% of households in Michigan with children had lost employment income. This number has dropped precipitously since then but remains concerning. As of June 2021, 19% of homes with children had lost employment income.

### Food Insecurity (prior vs last week)

Prior to the pandemic, 11.8% of homes with children in Michigan sometimes or often did not have enough food to eat prior to the pandemic. This number rose during the pandemic but has since dropped to 11.9% of households with children that sometimes or often did not have enough food to eat in the past week as of June 2021.

### Unable to Attend Daycare

Childcare is a significant economic barrier to self-sufficiency, yet without it many households lose employment income as one or more caregivers find it necessary to leave employment to care for their children. As of June 2021, 20% of households with children in Michigan reported being unable to attend daycare or another childcare arrangement because of the coronavirus pandemic. This is down from 26% in April 2021.

### Households with Computer and Internet for Education

At home education presented a difficult burden for many households for many reasons during the pandemic. One of these reasons is the lack of access to regular internet and a device capable of using it for education purposes. As of July 2021, 15% of households in Michigan lacked such access. It is reasonable to assume, due to the low access for much of Mid Michigan CAA's rural communities to broadband internet access as reported by the FCC, that our community is overrepresented in this sample. Less than 50% of homes have access to broadband internet in Gladwin, Osceola, and Oceana Counties. Clare and Mecosta Counties both have 25-30% of households without access. Bay, Midland, and Muskegon Counties all have greater than 85% of households with access to high-speed broadband.

### Lack of Health Insurance

Lack of health insurance continues to be an issue for families in Michigan. As of July 2021, 8% of adults who live with children reported not having access to public or private insurance.

## Mental Health

Feelings of Anxiety and Depression among adults who live with children in Michigan increased greatly during the pandemic. While the self-reported numbers have dropped since the height of the pandemic, they remain high. As of July 2021, 16% of adults living with children in Michigan reported feeling depressed in the last week which is more than twice the national average reported by the National Institute of Mental Health (NIMH) in 2017 (7.1%). At the same time, 22% of adults living with children in Michigan reported having feelings of anxiety. This is greater than the pre-pandemic national average of 19%. The presence of adults experiencing anxiety and depression in the household can have long lasting detrimental effects on the emotional health of children.

## Delayed or Did Not Seek Medical Care Because of Pandemic

With the loss of employment income and health insurance, it is no surprise that many people delayed or did not seek medical treatment during the pandemic. During the height of the pandemic, 33% of adults in a household with children delayed medical treatment and 25% of that same category of adults did not seek care for a medical issue. As of July 2021, the number of adults in a household with children who had delayed medical treatment has fallen to 16%, while 11% of adults in the same category did not seek medical care. Putting off medical care is an indication of financial security and can also cause health and financial crises in the future.

## Survey Results – Community Profiles

### Households with Children

In Mid Michigan CAA's service area, households with children come from a wide variety of family types and sizes. However, the majority tend to be married, white homeowners between the ages of 24 and 44 with between 3 and 4 people in the home. 35% of households with children are from divorced, never married, or widowed adults. Only 40% of these families have children aged 5 or younger in them and of those households with such children, most have one child aged 5 or younger. The primary source of income for these households is wages, with Child Support, Social Security and Supplemental Security Income following in order. Savings is a struggle for these households, as 65% of them have less than \$2,000 in a bank account. Over 97% of respondents report having health insurance.

As stated earlier, 70% of respondents in this category are homeowners. While a significant number of respondents reported having no house payment (25%), most reported home payments were between \$500.00 and \$900.00. Of those households that do rent their home, 30% receive subsidized rent. 92% of renters pay for their utilities separate from their rent. Rent for these respondents tends to be between \$550.00 and \$850.00 per month. 6% of respondents are staying with someone else or homeless. 28% of respondents live in a home that needs repairs to be considered safe.

Of the respondents, 55% of respondents are community members, 27% are currently receiving services from Mid Michigan CAA and 19% are staff with the agency. Of those receiving services, most are enrolled in WIC, have received food assistance, are enrolled in Early Head Start/Head Start, or are receiving utility assistance. Of note, while 40% of families that responded stated that they have children 5 and under and 27% of families are currently receiving services, only 15% of families are enrolled in Early Head Start (10.79%) or Head Start/Preschool (4.32%).

Over 30% of respondents have used a food bank in the past two years and 60% of respondents know someone else that has used a food pantry as well. Along with this, 17% of respondents in this category have skipped a meal due to cost and 30% of respondents know someone else who has skipped a meal also due to cost. 50% of all respondents in this category have referred others to Mid Michigan CAA for food assistance services. Despite this, the number one issue many reported for their communities was a lack of affordable housing (51.8%), followed by a lack of jobs that support families (32.37%) and a shortage of childcare (21.58%). Hunger was the ninth highest issue at 12.23%.

Most of the households with children in the service area have a negative or concerned outlook for the future of their households and communities. As far as their own households, only 46% of respondents feel good/positive about their financial future while 54% are Unsure, Scared/worried, or Hopeless/Helpless. Their outlook for their communities is even worse, with only 14% holding a good/positive outlook for their communities' future.

As far as services these households recommend to benefit their communities, there were many responses with similar results. The top of the list was Affordable Home Repair and Maintenance, followed by Help with Mental Health, Job Training for Better Paying Jobs, Help Paying for Housing, and Help Paying for Childcare. It's notable that, as negative or unsure as the respondents' view of their communities' future is, Help Keeping My Community Safe was only 5.76% of replies, indicating that public safety is not the primary concern respondents have about their homes.

## Working Age Adult Households Without Children

In households without children, there are small but significant differences. While the majority of households in this category are primarily white, African American and Latino households are a significantly larger percentage (7.6% vs 4.6%). Most respondents are still 24-44 years old. The largest single sub-group never married, but most of these households are married or living with a partner. A significantly smaller portion of these respondents own their home with more households renting or living with someone else. The primary source of income for these households is wages with unemployment, social security, and retirement income following in order. Savings continues to be an issue for respondents with only 31.58% having over \$2,000.00 in savings. There is also a marked reduction in the proportion of these respondents who have health insurance (91.46%).

As stated earlier, 51% of respondents in this category are homeowners. While a significant number of respondents reported having no house payment (33%), most reported home payments were between \$450.00 and \$700.00. Of those households that do rent their home, 15% receive subsidized rent. Over 60% of renters pay for their utilities separate from their rent. Rent for these respondents tends to be between \$400.00 and \$800.00 per month. 14% of respondents are staying with someone else or homeless. 41% of respondents live in a home that needs repairs to be considered safe.

Of the respondents, 53% of respondents are community members, 22% are currently receiving services from Mid Michigan CAA and 23% are staff with the agency. Of those receiving services, most have received food assistance, are receiving utility assistance, have received Eviction Diversion services, and/or received Homeless Assistance.

A significant portion of respondents in this category (40%) have not used assistance services in the past two years. Even with that, 30% of respondents have used a food bank in the past two years and 58% of respondents know someone else that has used a food pantry as well. Along with this, 26% of respondents in this category have skipped a meal due to cost and 37% of respondents know someone else who has skipped a meal also due to cost. 48% of all respondents in this category have referred others to Mid Michigan CAA for food assistance services. Despite this, the number one issue many reported for their communities was a lack of affordable housing (43.9%), followed by a lack of affordable healthcare (28.05%) and lack of jobs that support families (28.05%). Hunger was the tenth highest issue at 10.98%.

Most of these households have a negative or concerned outlook for the future of their households and communities. As far as their own households, only 39% of respondents feel good/positive about their financial future while 59% are Unsure, Scared/worried, or Hopeless/Helpless. Their outlook for their communities is even worse, with only 21% holding a good/positive outlook for their communities' future.

As far as services these households recommend to benefit their communities, there were many responses with similar results. The top of the list was Job Training for Better Paying Jobs, followed by Help Paying for Housing, Help with Mental Health, and Help Making Financial Choices. It's notable that, as negative or unsure as the respondents' view of their communities' future is, Help Keeping My Community Safe was only 3.66% of replies, indicating that public safety is not the primary concern respondents have about their homes and communities.

## Retirement Age Households Without Children

Retirement aged households (ages 55 to 70 and up) without children. The majority of households in this category are white. Most respondents were in the 55-69 year old category. The largest single sub-group were divorced, but most of these households are married or living with a partner. A significantly larger portion of these respondents own their home (86%). The primary source of income for these households is Social Security with Retirement Income, Wages, and Supplemental Security Income following in order. Savings continues to be an issue for respondents with only 23.6% having over \$2,000.00 in a savings account. Most of these respondents have health insurance (97.41%).

86% of respondents in this category are homeowners. Most respondents also reported having no house payment (52%), with others reporting house payments between \$200.00 and \$850.00. Of those households that do rent their home, 30% receive subsidized rent. 75% of renters pay for their utilities separate from their rent. Rent for these respondents tends to be between \$400.00 and \$750.00 per month. 4% of respondents are staying with someone else while no respondents reported being homeless. 27% of respondents live in a home that needs repairs to be considered safe.

Of the respondents, 73% of respondents are community members and 27% are currently receiving services from Mid Michigan CAA. Of those receiving services, most have received food assistance, are receiving utility assistance, have received Weatherization services, and/or received Veterans Assistance.

A significant portion of respondents in this category (49%) have not used assistance services in the past two years. Even with that, 30% of respondents have used a food bank in the past two years and 48% of respondents know someone else that has used a food pantry as well. Along with this, 9% of respondents in this category have skipped a meal due to cost and 18.5% of respondents know someone else who has skipped a meal also due to cost. 45% of all respondents in this category have referred others to Mid Michigan CAA for food assistance services. Despite this, the number one issue many reported for their communities was a lack of affordable housing (35.2%), followed by a lack of money to retire and live without worry (30.05%) and lack of jobs that support families (24.9%). Hunger was the tenth highest issue at 11.4%.

Most of these households have a negative or concerned outlook for the future of their households and communities. As far as their own households, only 43.5% of respondents feel good/positive about their financial future while 53% are Unsure, Scared/worried, or Hopeless/Helpless. Their outlook for their communities is even worse, with only 21% holding a good/positive outlook for their communities' future.

As far as services these households recommend to benefit their communities, there were many responses with similar results. The top of the list was Affordable Home Repair and Maintenance, followed by Job Training for Better Paying Jobs, Help with Mental Health, and Help Paying for Housing. It's notable that, as negative or unsure as the respondents' view of their communities' future is, Help Keeping My Community Safe was only 9.33% of replies, indicating that public safety is not the primary concern respondents have about their homes and communities, although it was a greater concern for this group of respondents than previous.



## Qualitative Interviews

With the prevalence of the COVID-19 pandemic during 2021, collecting qualitative data presented a challenge to the agency. Without the ability to safely gather community members to perform focus group interviews, the agency relied on telephone and video-conference interviews with individuals and customers from the service area. The agency used a set of ten vetted qualitative questions to perform several interviews that lasted 10-30 minutes depending on responses from the interviewee. These interviews were recorded and then later analyzed by staff for keywords and common sentiments to collect and aggregate results to provide insight to the Mid Michigan CAA service area.

The overall sentiment about the future of the community tends to be a positive one. Respondents often pointed out how their communities were close-knit and provided support to community members in need when required. The prevalence of this sentiment was stronger in the areas of Gladwin and Midland Counties, likely due to individual experiences of community members during the flooding there in 2020. There was a smaller but significant portion of respondents who were concerned about their communities' future, largely due to the pandemic. Respondents cited adverse changes to their community such as a lowering of community spirit, fear of spending time with others in the community, and lack of community events to bring people together. Recovering from the pandemic may require more community efforts and events on the part of Mid Michigan CAA to rebuild those social supports necessary for resilient and self-sufficient households.

Specific issues that respondents brought up about their communities were varied but three issues were brought up more than others. Interviewees were mostly concerned about the presence of illegal substance abuse in their communities, the prevalence of food insecurity, and the lack of jobs that provide a living wage for households. Mid Michigan CAA is already involved in efforts to reduce food insecurity but increasing service linkages, reducing barriers to access, and strengthening the regional food bank/pantry network could help ameliorate this issue. Mid Michigan CAA does not provide substance abuse programming or jobs programs but could increase its involvement with community partners to increase access to these programs throughout the community.

Other common sentiments conveyed through the interviews by community members and customers alike were satisfaction with services provided by Mid Michigan CAA, the lack of knowledge about Mid Michigan CAA and its service offerings in the community, and a desire to feel like they and other community members are receiving a hand up and not a hand out. Throughout several interviews with customers, they expressed that Mid Michigan CAA provided expert services and treated customers with dignity and aplomb. They also expressed appreciation for the speed at which Mid Michigan CAA responded to their needs. Both community members and customers alike expressed that the services provided by Mid Michigan CAA are not well known in the community and are therefore not used as often as they could be. This could necessitate a more aggressive and consistent community communications strategy in the future. Lastly, many customers and community members expressed the need to feel like they were active participants in receiving assistance and not passively receiving a "hand out" as they said. Independence and dignity were very important aspects of their identities and perception of their communities as well.

## Conclusions

Throughout the process of assembling this report it has become clear that there are many issues faced by members of the communities within Mid Michigan CAA's service area. The most glaring of these are the prevalence of food insecurity, the weakening of informal support structures in communities due to the pandemic, and the continued lack of employment that supports thriving households. These issues are consistently present throughout the report and found in demographic research, survey results, and customer interviews.

Not only are the commodities and food pantry services consistently reported by survey respondents as the number one used and recommended services at Mid Michigan CAA, but they were also frequently mentioned in qualitative interviews as a service used by respondents. Feeding America also projects that food insecurity will increase throughout the service area over the coming years, to the point that Clare County is projected to be one of the top 100 food insecure counties in the nation next year and the number one most food insecure county in Michigan. While Mid Michigan CAA already provides food services to the community it is advisable that the agency seek out new ways to support program linkages and provide expanded program access going forward.

Many survey and interview respondents reported fears about the future of their communities due to effects of the ongoing pandemic. One interview respondent specifically voiced concern about their community support systems when "people are afraid to gather together anymore." The Kids Count COVID-19 data also supports growing instances of depression and anxiety in communities and the long-term, negative effects such issues have on community resiliency. Investing resources to support community ties among customers and help to generate such informal support systems could do much to reverse this trend and reduce the long-term effects of the pandemic on Mid Michigan CAA's service area.

Survey respondents, demographic research, and interviews all indicated that Mid Michigan CAA's communities lack the necessary job opportunities to support more thriving communities in the long term. Households below the retirement age are consistently employed but also show elevated rates of poverty throughout the service area. The strain working poverty places on households has long term affects that are detrimental to both children and adults. Mid Michigan CAA can work to alleviate this issue by seeking further linkages with community partners to both support community members in seeking gainful employment and to make communities attractive locations for businesses.

Mid Michigan CAA can be a leader for change in its communities by working on these areas of food insecurity, community support, and employment that supports thriving households. While there are many other issues raised in this report as well, these three issues represent the largest threats to self-sufficiency in the service area. Advocating among community partners and state leaders for changes to policies or new programming in these areas will help create lasting change and stronger community.

Appendix 1 – Survey Results

## Q1 Please describe your relationship to Mid Michigan Community Action. (Select all that apply)

Answered: 737 Skipped: 0



ANSWER CHOICES	RESPONSES	
I am receiving or have received services. (1)	26.32%	194
I am a staff member. (2)	9.77%	72
I am a board member. (3)	0.54%	4
I am part of a partner organization. (4)	7.73%	57
I am a member of the community. (5)	62.01%	457
Other (please specify) (6)	8.82%	65
Total Respondents: 737		

BASIC STATISTICS				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	6.00	5.00	3.83	1.79

#	OTHER (PLEASE SPECIFY)	DATE
1	seeing this on face book.	11/23/2021 8:43 AM
2	Home owner	11/19/2021 8:16 PM
3	i would like to move to the area	11/19/2021 7:39 PM
4	Have bee. In contact for years	11/19/2021 3:26 PM
5	Family Member received services	11/19/2021 12:33 PM
6	I am the chair of a local food and housing security group	11/19/2021 6:39 AM
7	Clare DHHS	11/18/2021 9:00 PM
8	PART OF THE MARION FOOD PANTRY STAFF	11/18/2021 8:27 PM

Community Needs Assessment Survey 2021

9	I am a mother whos children have have been blessed with your programs	11/18/2021 6:19 AM
10	senior	11/17/2021 6:23 PM
11	I am a former employee	11/17/2021 11:25 AM
12	Friend of a low income Michigan resident	11/12/2021 4:28 PM
13	Friend of a low income Michigan tesident	11/12/2021 4:28 PM
14	Interested in learning about community surveys	11/6/2021 7:45 PM
15	New	10/28/2021 9:38 AM
16	Familiar with program	10/21/2021 3:04 AM
17	I'm	10/18/2021 7:20 PM
18	I had applied for assistance.	10/16/2021 9:09 PM
19	Operations Manager for Caregiving Network	9/30/2021 11:57 AM
20	Not using	9/28/2021 6:06 PM
21	Community member	9/28/2021 12:16 PM
22	I need help with my heat bill	9/28/2021 11:28 AM
23	Never heard of them	9/27/2021 10:55 PM
24	Never gotten services	9/27/2021 7:47 PM
25	None of the above	9/27/2021 6:10 PM
26	I don't know anything about this	9/27/2021 6:08 PM
27	No relationship	9/27/2021 5:12 PM
28	None	9/27/2021 4:28 PM
29	New resident to the area	9/27/2021 3:21 PM
30	Pastor	9/27/2021 3:01 PM
31	Go to thier doctors	9/27/2021 1:41 PM
32	Resident	9/22/2021 3:24 PM
33	Needing utility assistance	9/14/2021 7:48 PM
34	Applying for job	9/2/2021 7:49 AM
35	Asking for service	8/30/2021 10:52 AM
36	I am trying to get help with housing and have started the process	8/30/2021 4:28 AM
37	Seeking utility assistance	8/4/2021 11:59 AM
38	I am hoping to be receiving services	6/26/2021 6:49 PM
39	Im interested in receiving services if there are services that fit my situtaion	6/16/2021 8:22 PM
40	Resident of Osceola County	6/16/2021 1:31 PM
41	Counseling practice in Big Rapids	6/12/2021 5:27 PM
42	None	6/7/2021 1:54 PM
43	No relationship	6/7/2021 1:45 PM
44	Heather Greenwood	6/1/2021 12:04 PM
45	Student looking as survey for learning purposes	5/29/2021 11:36 AM
46	I'm reaching out for help with a gas card	5/19/2021 2:03 PM

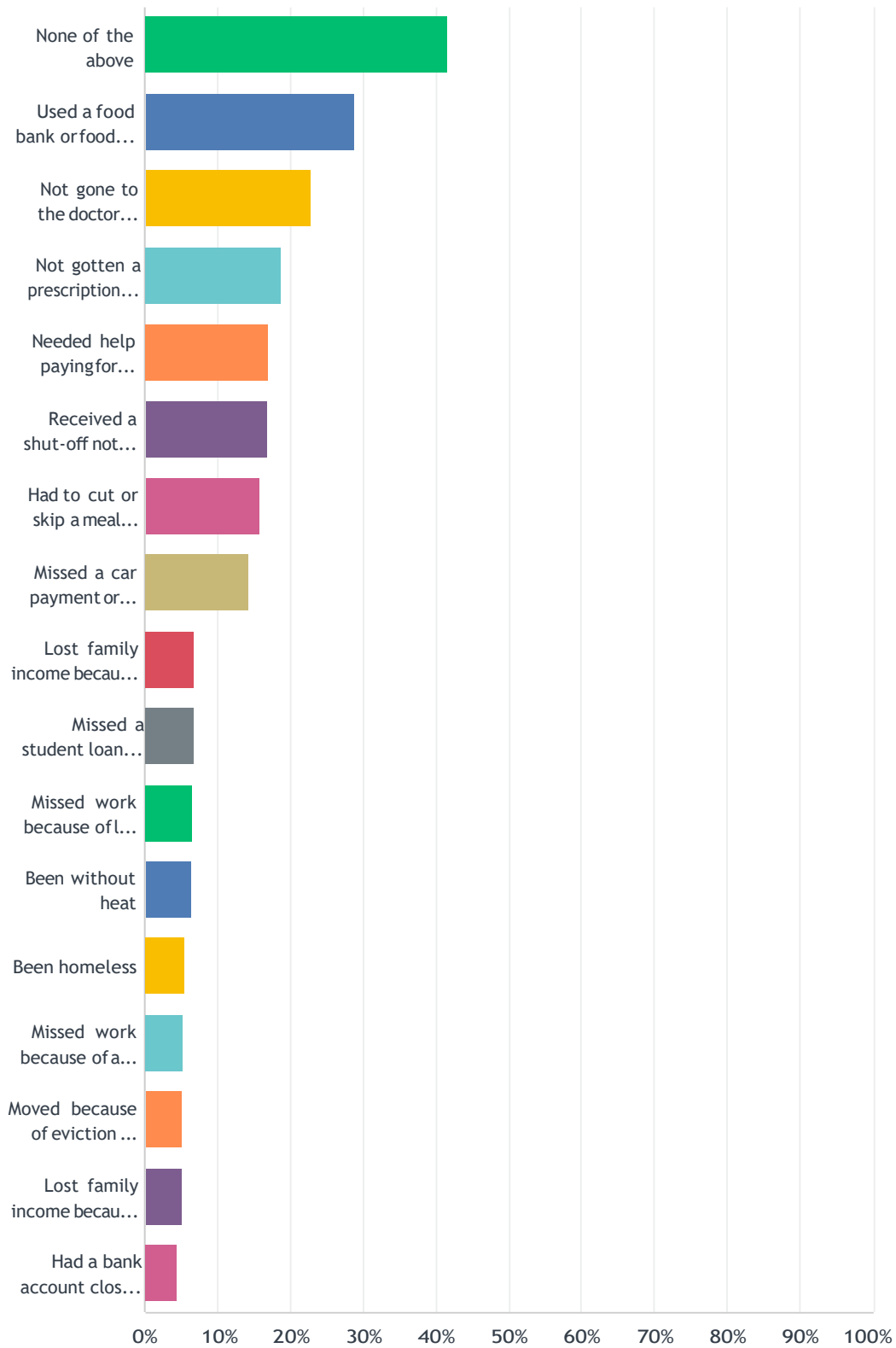
Community Needs Assessment Survey 2021

47	Citizen of Mecosta County	5/8/2021 12:23 AM
48	Landlord	5/7/2021 8:04 AM
49	Unfamiliar with MMCA.	5/6/2021 12:02 PM
50	property manager helping tenants and landlords	5/6/2021 10:29 AM
51	Food bank	5/4/2021 12:18 PM
52	Retired home owner	4/29/2021 4:47 PM
53	County Commissioner	4/22/2021 3:56 PM
54	County Government	4/22/2021 3:42 PM
55	Local McKinney age to Liaison, Harrison	4/16/2021 7:21 PM
56	Ten16 Clare	4/15/2021 1:47 PM
57	8	4/15/2021 9:52 AM
58	Tax preparation	4/14/2021 12:43 PM
59	Previous staff, community member	4/11/2021 3:22 PM
60	Resident	4/11/2021 9:06 AM
61	A resident	4/11/2021 8:13 AM
62	Volunteer in area helping people in need	4/9/2021 9:52 AM
63	Have been volunteer n preschool classrooms	4/8/2021 1:32 PM
64	I am a retired employee of Community Mental Health For Central Michigan	4/7/2021 1:33 PM
65	Regional manager of Assisted Livings within the community	4/7/2021 11:44 AM

**Q2 In the past two years, have you or anyone in your household: (Select all that apply)**

Answered: 622 Skipped: 115

# Community Needs Assessment Survey 2021



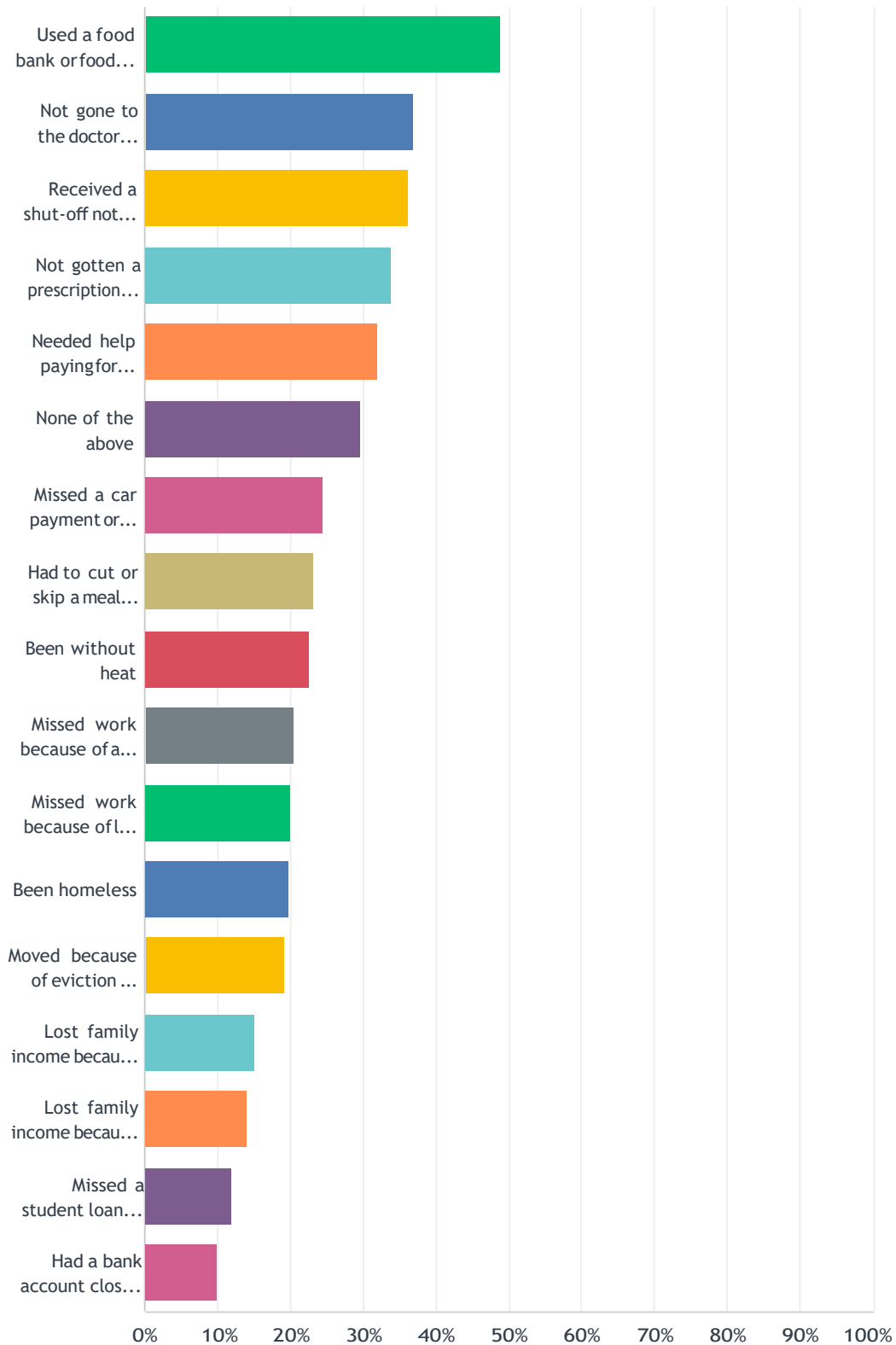


Community Needs Assessment Survey 2021

ANSWER CHOICES	RESPONSES	
None of the above	41.64%	259
Used a food bank or food pantry	28.78%	179
Not gone to the doctor because of cost	22.83%	142
Not gotten a prescription filled because of cost	18.81%	117
Needed help paying for housing costs	17.04%	106
Received a shut-off notice for utilities	16.88%	105
Had to cut or skip a meal because there was not enough money for food	15.76%	98
Missed a car payment or insurance bill because of cost	14.31%	89
Lost family income because an adult became disabled and could not work	6.75%	42
Missed a student loan payment	6.75%	42
Missed work because of lack of transportation	6.59%	41
Been without heat	6.43%	40
Been homeless	5.63%	35
Missed work because of a lack of childcare	5.31%	33
Moved because of eviction or foreclosure	5.14%	32
Lost family income because an adult left the household	5.14%	32
Had a bank account closed because of being overdrawn	4.50%	28
Total Respondents: 622		

### Q3 In the past two years, has anyone you know: (Select all that apply)

Answered: 622 Skipped: 115

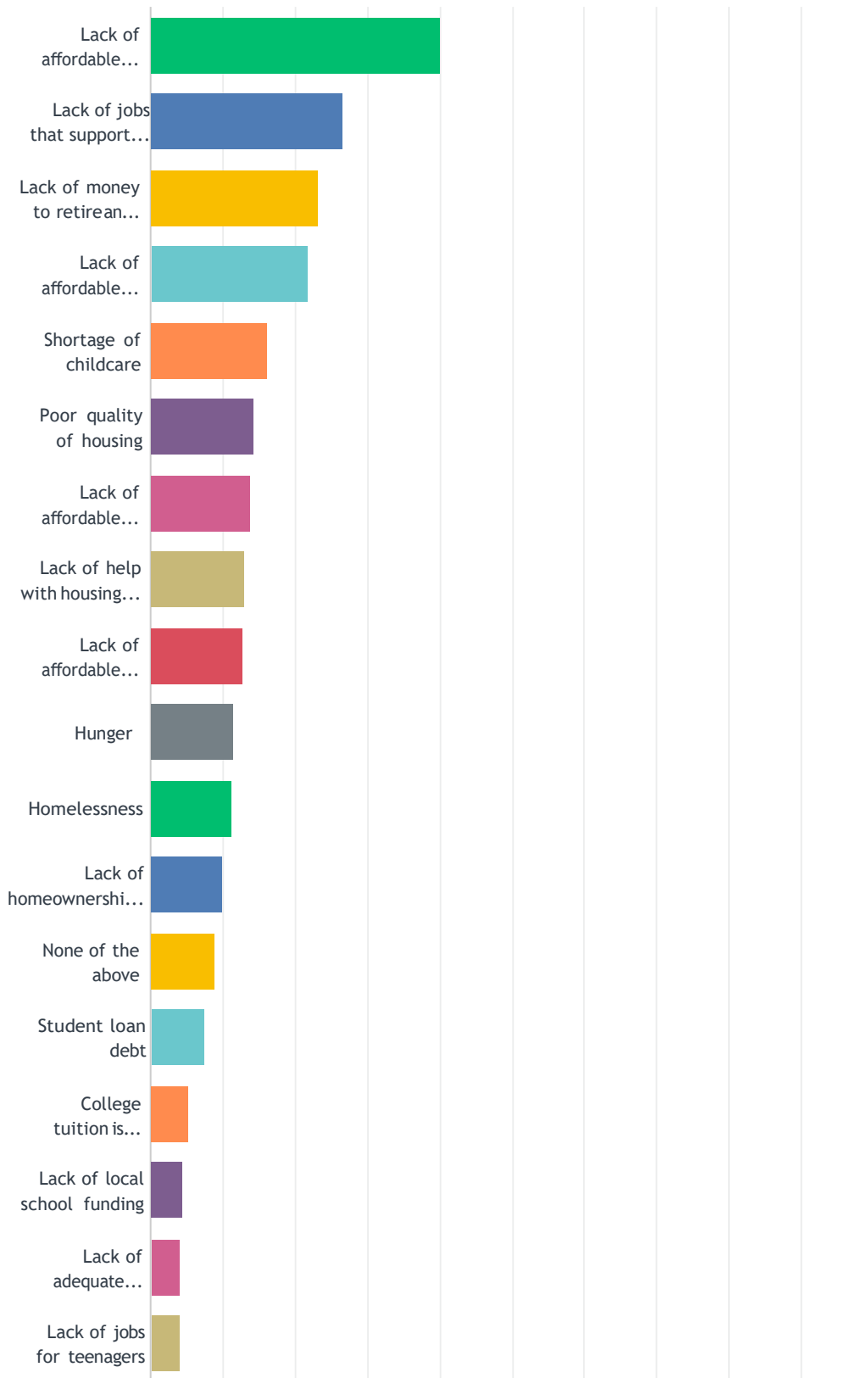


Community Needs Assessment Survey 2021

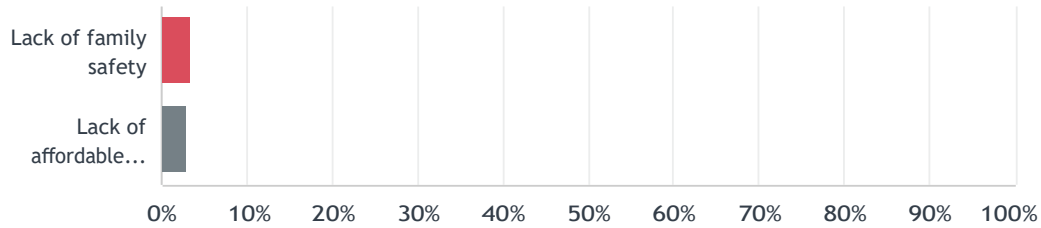
ANSWER CHOICES	RESPONSES	
Used a food bank or food pantry	48.87%	304
Not gone to the doctor because of cost	36.82%	229
Received a shut-off notice for utilities	36.17%	225
Not gotten a prescription filled because of cost	33.92%	211
Needed help paying for housing costs	31.99%	199
None of the above	29.74%	185
Missed a car payment or insurance bill because of cost	24.44%	152
Had to cut or skip a meal because there was not enough money for food	23.31%	145
Been without heat	22.51%	140
Missed work because of a lack of childcare	20.42%	127
Missed work because of lack of transportation	20.10%	125
Been homeless	19.94%	124
Moved because of eviction or foreclosure	19.13%	119
Lost family income because an adult left the household	15.11%	94
Lost family income because an adult became disabled and could not work	13.99%	87
Missed a student loan payment	11.90%	74
Had a bank account closed because of being overdrawn	9.97%	62
Total Respondents: 622		

### Q4 What do you think are the biggest problems in your county? (Choose up to three)

Answered: 573 Skipped: 164



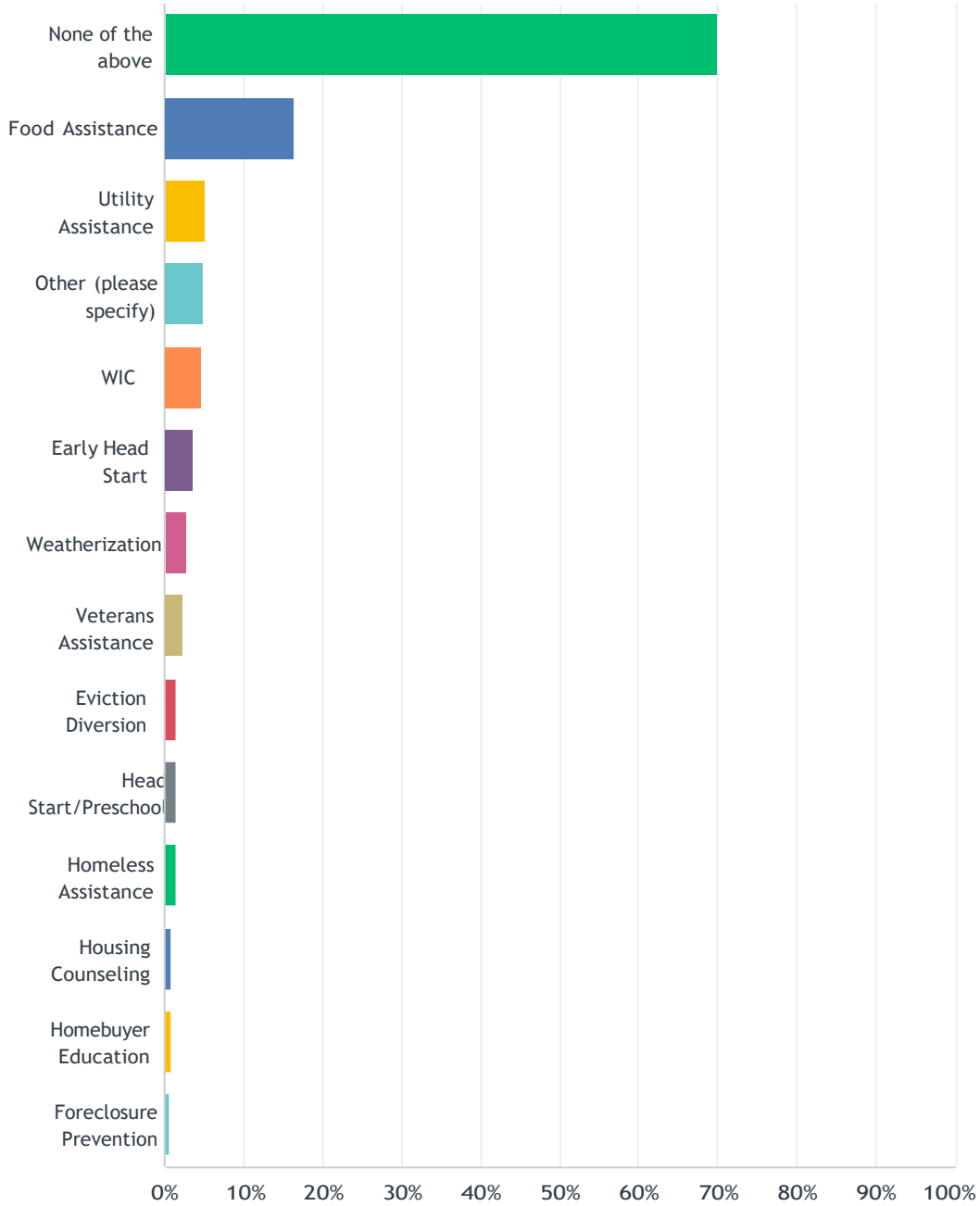
## Community Needs Assessment Survey 2021



ANSWER CHOICES	RESPONSES	
Lack of affordable housing	40.14%	230
Lack of jobs that support families	26.70%	153
Lack of money to retire and live without worry	23.21%	133
Lack of affordable health care	21.82%	125
Shortage of childcare	16.23%	93
Poor quality of housing	14.31%	82
Lack of affordable prescription drugs	13.96%	80
Lack of help with housing costs	13.09%	75
Lack of affordable transportation options	12.74%	73
Hunger	11.52%	66
Homelessness	11.34%	65
Lack of homeownership assistance	10.12%	58
None of the above	8.90%	51
Student loan debt	7.50%	43
College tuition is unaffordable	5.24%	30
Lack of local school funding	4.54%	26
Lack of adequate emergency health care	4.01%	23
Lack of jobs for teenagers	4.01%	23
Lack of family safety	3.32%	19
Lack of affordable preschool opportunities	2.97%	17
Total Respondents: 573		

### Q5 Which Mid Michigan Community Action service or program(s) are you currently using?

Answered: 534 Skipped: 203



Community Needs Assessment Survey 2021

ANSWER CHOICES	RESPONSES	
None of the above	69.85%	373
Food Assistance	16.48%	88
Utility Assistance	5.06%	27
Other (please specify)	4.87%	26
WIC	4.68%	25
Early Head Start	3.56%	19
Weatherization	2.81%	15
Veterans Assistance	2.43%	13
Eviction Diversion	1.50%	8
Head Start/Preschool	1.50%	8
Homeless Assistance	1.50%	8
Housing Counseling	0.94%	5
Homebuyer Education	0.75%	4
Foreclosure Prevention	0.56%	3
Total Respondents: 534		

#	OTHER (PLEASE SPECIFY)	DATE
1	trying to help a family memeber	11/20/2021 8:58 AM
2	Other family members are using some of these.	11/17/2021 6:21 PM
3	Medicaid	10/11/2021 8:54 PM
4	None I'm told I'm not eligible but still in need	10/2/2021 9:07 PM
5	home maintenance program	9/29/2021 5:50 PM
6	VITA	9/29/2021 7:55 AM
7	Evey 3 month box food	9/28/2021 2:13 PM
8	purchest of health equipment	9/28/2021 11:17 AM
9	Tax assistance	9/27/2021 2:54 PM
10	Emergency broadband benefits	9/27/2021 2:46 PM
11	Ive applied for homeless assistance	8/30/2021 4:35 AM
12	Hoping someone will take interest	7/28/2021 6:40 PM
13	Hope to receive homelessness assistance	6/26/2021 6:53 PM
14	fdg	6/21/2021 8:01 AM
15	Monthly Commodites	6/7/2021 11:02 AM
16	Home repairs	6/2/2021 9:02 AM
17	VITA	5/29/2021 6:46 PM
18	Senior housing income based	5/20/2021 3:51 PM



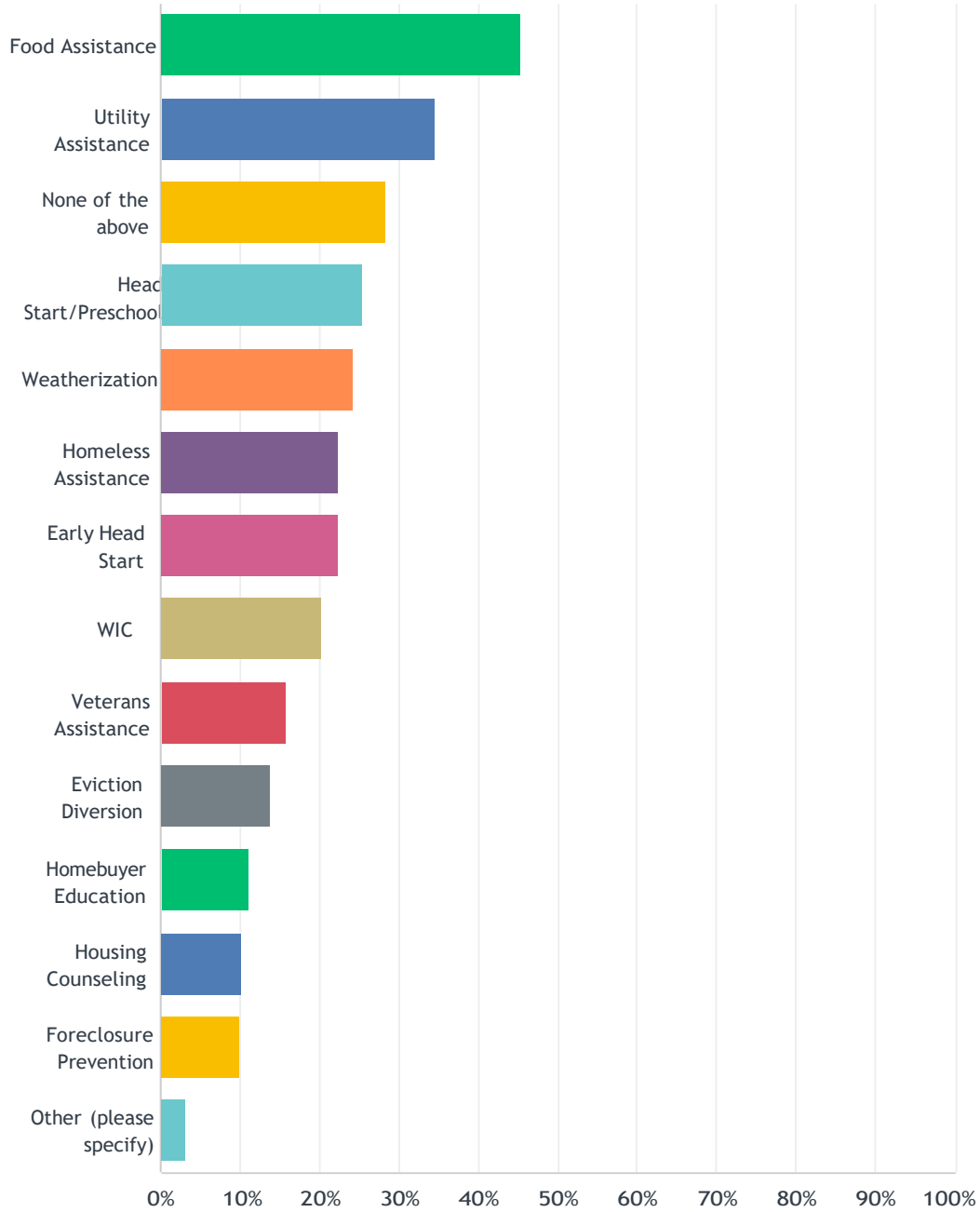


## Community Needs Assessment Survey 2021

20	as prop. manager to help others for above	5/6/2021 10:32 AM
21	Home repairs Drainfeild	5/4/2021 11:18 AM
22	Forgive my answers, are not applicable (county)	4/22/2021 3:44 PM
23	Gladwin Hospice for DME coordination/assistance	4/20/2021 9:02 AM
24	We make referrals	4/15/2021 1:48 PM
25	Tax preparation	4/14/2021 12:48 PM
26	Commodities	4/8/2021 12:17 AM

## Q6 Which Mid Michigan Community Action service or program have you used or referred someone else to?

Answered: 534 Skipped: 203



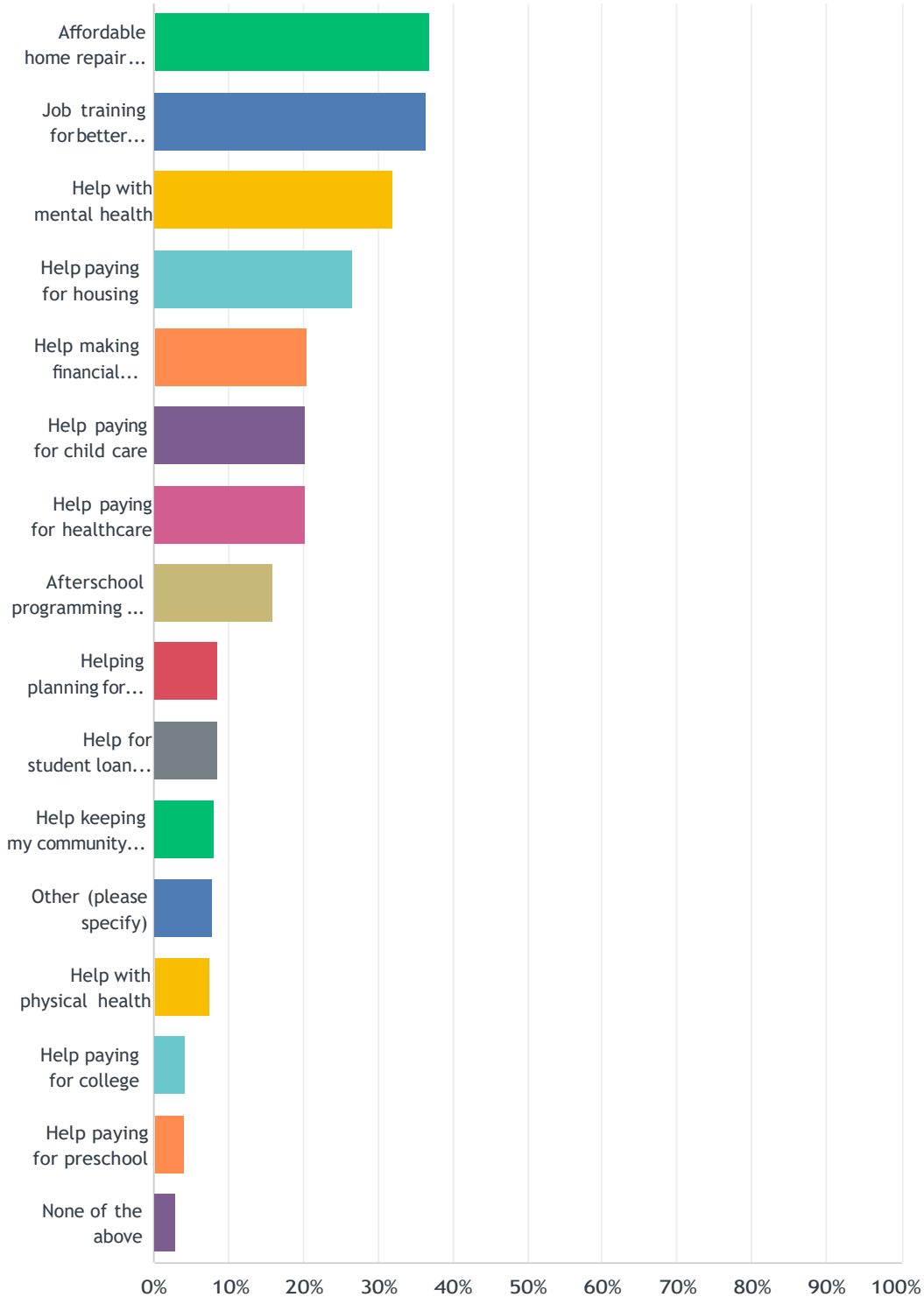
Community Needs Assessment Survey 2021

ANSWER CHOICES	RESPONSES	
Food Assistance	45.51%	243
Utility Assistance	34.64%	185
None of the above	28.28%	151
Head Start/Preschool	25.47%	136
Weatherization	24.34%	130
Homeless Assistance	22.47%	120
Early Head Start	22.28%	119
WIC	20.22%	108
Veterans Assistance	15.73%	84
Eviction Diversion	13.86%	74
Homebuyer Education	11.05%	59
Housing Counseling	10.30%	55
Foreclosure Prevention	10.11%	54
Other (please specify)	3.18%	17
Total Respondents: 534		

#	OTHER (PLEASE SPECIFY)	DATE
1	COUNSELING WITH FINANCIAL ISSUES	11/18/2021 8:30 PM
2	Well replacement	11/18/2021 6:51 PM
3	Unemployment	11/17/2021 6:55 PM
4	Utility help	9/30/2021 12:02 PM
5	Heat assistance	9/28/2021 6:12 PM
6	Senior services	9/28/2021 4:22 PM
7	Hospice care	9/28/2021 12:20 PM
8	I bought a second house for a friend	9/28/2021 10:17 AM
9	Counseling	9/28/2021 9:59 AM
10	Ive applied for homeless assistance	8/30/2021 4:35 AM
11	fdsg	6/21/2021 8:01 AM
12	Ok	5/7/2021 11:38 PM
13	wiring, insulation, drywall, furnace, water heater	5/3/2021 8:33 PM
14	Financial Assistance	4/20/2021 9:02 AM
15	Tax preparation	4/14/2021 12:48 PM
16	Flood assistance	4/8/2021 10:12 AM
17	VITA	4/7/2021 1:26 PM

### Q7 What do you think could best help residents in your community have a better, more secure future? (Choose up to three)

Answered: 506 Skipped: 231



Community Needs Assessment Survey 2021

ANSWER CHOICES	RESPONSES	
Affordable home repair and maintenance	36.96%	187
Job training for better paying jobs	36.36%	184
Help with mental health	32.02%	162
Help paying for housing	26.68%	135
Help making financial choices	20.55%	104
Help paying for child care	20.16%	102
Help paying for healthcare	20.16%	102
Afterschool programming for children	16.01%	81
Helping planning for retirement	8.50%	43
Help for student loan borrowers	8.50%	43
Help keeping my community safe	8.10%	41
Other (please specify)	7.91%	40
Help with physical health	7.51%	38
Help paying for college	4.35%	22
Help paying for preschool	4.15%	21
None of the above	2.96%	15
Total Respondents: 506		

#	OTHER (PLEASE SPECIFY)	DATE
1	Find employment	11/23/2021 12:44 PM
2	All of the above.	11/20/2021 5:59 PM
3	phone services	11/20/2021 8:59 AM
4	HAVING AN OFFICE IN OUR AREA TO HELP WITH OUR PEOPLE	11/18/2021 8:31 PM
5	Help in all areas for working poor	11/17/2021 10:16 PM
6	We have many programs, but often the target audience is unaware or afraid. So .....more "advertising"	10/20/2021 6:23 PM
7	a non corrupt government that works for We the People. These programs would not be needed.	10/13/2021 11:16 AM
8	More Daycare options	10/3/2021 9:19 PM
9	People need to get a job and take care of their self	10/1/2021 6:19 AM
10	affordable housing	9/30/2021 12:02 PM
11	Broadband access and affordable	9/29/2021 7:13 AM
12	more affordable housing	9/28/2021 8:31 PM
13	Teach people to be responsible and not dependent	9/28/2021 6:57 PM
14	Many are not making good decisions from the start. Many depend on assistance rather than help themselves.	9/28/2021 6:16 PM

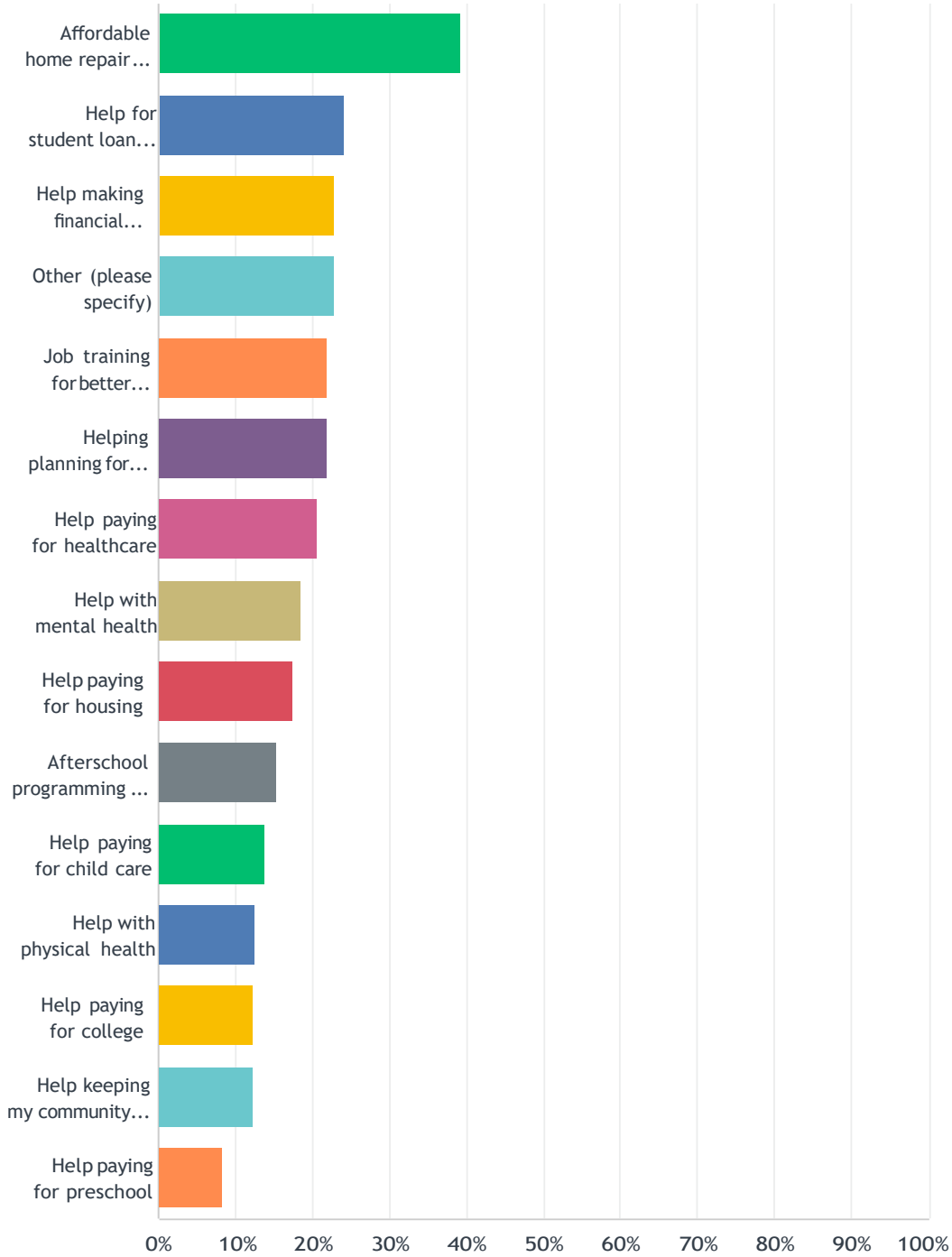


Community Needs Assessment Survey 2021

16	more senior housing non section 8 in all communities	9/28/2021 11:57 AM
17	Rent control	9/28/2021 6:02 AM
18	Affordable Internet services	9/27/2021 7:51 PM
19	Help for people with disabilities under 60yrs old and personal shopping and transportation	9/3/2021 10:52 PM
20	help with home repair and maintenance	6/18/2021 10:59 AM
21	Not sure of some of these	5/28/2021 12:08 PM
22	Help getting a car.	5/5/2021 8:32 AM
23	Rebuilding assistance post dam break/flooding that isn't just for the very poorest residents	5/3/2021 3:59 PM
24	Affordable Housing - For families and single occupancies	4/28/2021 5:29 AM
25	Food assistance	4/23/2021 11:35 AM
26	Help with transportation	4/23/2021 10:16 AM
27	We need to do a better job keeping kids safe. Too often the FOC and MHSD keeps kids with biological parents just because they are biological and it is the worst thing for the child.	4/22/2021 3:09 PM
28	affordable housing	4/18/2021 11:22 AM
29	Help more with pills and stuff for people that r retired	4/15/2021 1:38 PM
30	Help with the cost of nursing home care	4/14/2021 9:59 AM
31	Get Biden administration out of office and america will thrive once again.	4/11/2021 3:31 PM
32	Summer daycare options for school aged children	4/8/2021 10:25 AM
33	Marriage conseling, child care education	4/8/2021 10:15 AM
34	Help getting people who need to restart their lives not be judged by bad choices or for low credit. Lack of affordable homes for SSI recipients	4/8/2021 3:37 AM
35	Help with the cost of the special assessment district that is trying to make homeowners pay for the failure of the Edenville and Sanford dams along with repairs to Secord and Smallwood dams. The county commissioners of both Gladwin and Midland counties don't answer any questions and have turned over the 4 Lakes and dams to a supposedly non profit organization called the 4 Lakes task force. There is no transparency. My lake lot that is unbuildable that has been taxed about 21,00 taxable value is now going to cost me over \$130,000. The commissioners and the 4 Lakes Task force don't care that many people will loose their homes over this outrageous taxation. Please help. Respectfully Dan Zunich please feel free to contact me for more info. 989-435-8086. Thank you.	4/7/2021 4:28 PM
36	I refuse to comply with what is written here, nor do I agree with it. This is a precursor for what the Biden Administration is trying to present to the American people.	4/7/2021 4:08 PM
37	Preschool being free even for over income families that want their children to be educated without paying high dollar amounts for early education.	4/7/2021 3:32 PM
38	more preschool options for over income families	4/7/2021 1:42 PM
39	better pay for the majority of available employment	4/7/2021 1:38 PM
40	Higher wages, can't plan for retirement if you don't have enough money to live on today.	4/7/2021 1:27 PM

### Q8 Which of these services or programs are not available in your community? (Select all that apply)

Answered: 483 Skipped: 254





Community Needs Assessment Survey 2021

ANSWER CHOICES	RESPONSES	
Affordable home repair and maintenance	39.13%	189
Help for student loan borrowers	24.02%	116
Help making financial choices	22.77%	110
Other (please specify)	22.77%	110
Job training for better paying jobs	21.95%	106
Helping planning for retirement	21.95%	106
Help paying for healthcare	20.70%	100
Help with mental health	18.63%	90
Help paying for housing	17.39%	84
Afterschool programming for children	15.32%	74
Help paying for child care	13.87%	67
Help with physical health	12.63%	61
Help paying for college	12.42%	60
Help keeping my community safe	12.42%	60
Help paying for preschool	8.28%	40
Total Respondents: 483		

#	OTHER (PLEASE SPECIFY)	DATE
1	Just moved here and I am just learning local resources	11/23/2021 3:59 PM
2	I really don't know	11/22/2021 8:26 AM
3	Not sure	11/20/2021 9:56 PM
4	I don't know the extent, if any, that IS available.	11/20/2021 6:00 PM
5	not sure	11/20/2021 8:59 AM
6	There may be help with rent in the community, but not everyone gets help that they really need. I pay 600 for rent out of 814.00... Just to keep from being homeless. Doesn't leave much for utilities or prescriptions. But I've kept myself from being homeless at least till warmer weather.	11/20/2021 8:58 AM
7	I'm not sure	11/19/2021 6:45 AM
8	All available?	11/18/2021 9:58 PM
9	WE ARE 30 MILES OR MORE TO MAKE AN IN PERSON APPOINTMENT TO ASK FOR HELP AND MANY DON'T HAVE RELIABLE TRANSPORTATION TO GET TO THE OFFICE IN REED CITY.	11/18/2021 8:34 PM
10	financial help for single childless working adults	11/18/2021 5:50 PM
11	Don't know	11/18/2021 5:39 PM
12	I don't know	11/18/2021 7:36 AM
13	None	11/18/2021 4:43 AM
14	Help getting to medical appointments outside the county	11/17/2021 10:18 PM



Community Needs Assessment Survey 2021

16	Not sure	11/17/2021 2:50 PM
17	Don't know	11/17/2021 7:34 AM
18	Don't Don't	10/21/2021 3:45 PM
19	I think I could find help for all of these. Those who need them, probably not so easily.	10/20/2021 6:25 PM
20	THese programs are not set up to help families. The entire system is corrupt	10/13/2021 11:17 AM
21	Help with taxes	10/8/2021 5:21 AM
22	I think they are all offered	10/3/2021 9:20 PM
23	there is help out there	10/3/2021 10:29 AM
24	All are available in one form or another	10/2/2021 1:30 PM
25	they are all available	10/1/2021 9:49 PM
26	i am not sure	10/1/2021 6:03 PM
27	Our community has it all	10/1/2021 6:20 AM
28	Not sure what's available	9/30/2021 7:46 PM
29	I think there are programs in my community for most of these issues but affordable housing is a very dire need	9/30/2021 12:04 PM
30	Getting seniors quality fresh fruit/veggies	9/29/2021 9:14 PM
31	Not sure	9/29/2021 8:37 PM
32	I don't know the answer to this question	9/29/2021 10:21 AM
33	I don't know	9/29/2021 7:48 AM
34	Not aware of any of the services	9/29/2021 7:14 AM
35	Not sure	9/28/2021 11:38 PM
36	assistance with maintaining a vehicle & car insurance	9/28/2021 8:32 PM
37	I have no idea	9/28/2021 6:57 PM
38	I don't know which of this is actually available.	9/28/2021 3:32 PM
39	I don't know.	9/28/2021 2:20 PM
40	I don't know what programs are available	9/28/2021 2:12 PM
41	I don't know	9/28/2021 1:24 PM
42	there is a lack of available child care with flexible hours	9/28/2021 12:52 PM
43	Unsure	9/28/2021 10:32 AM
44	I don't know	9/28/2021 10:18 AM
45	I don't knpw	9/28/2021 10:06 AM
46	Unsure	9/28/2021 10:00 AM
47	Haven't used any services	9/27/2021 8:48 PM
48	Affordable internet providers	9/27/2021 7:51 PM
49	I am not sure.	9/27/2021 7:10 PM
50	None	9/27/2021 4:32 PM
51	I don't know what services are available.	9/27/2021 4:28 PM
52	Don't know	9/27/2021 4:08 PM
53	I don't know	9/27/2021 3:07 PM

Community Needs Assessment Survey 2021

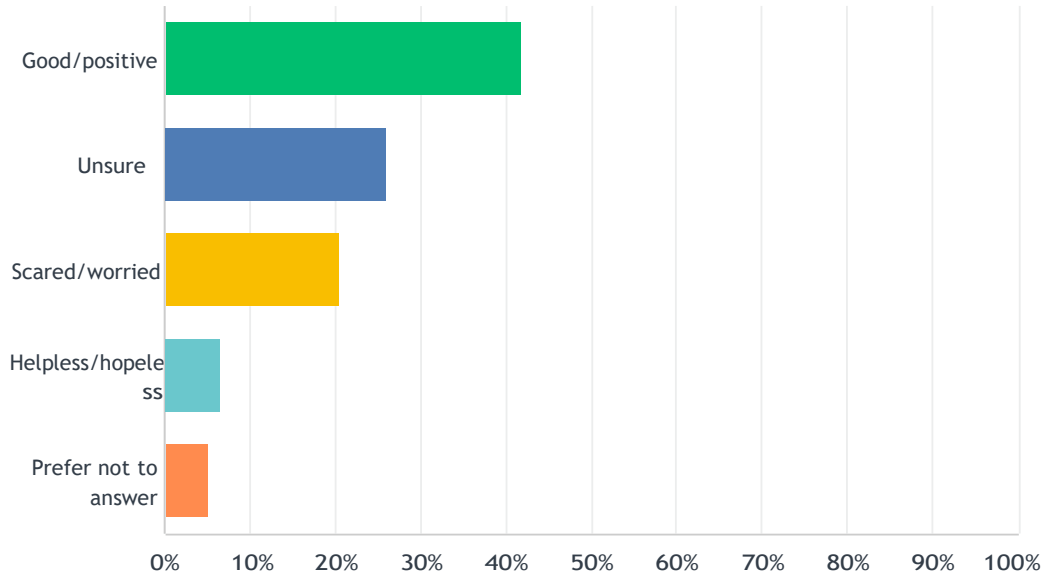
54	Don't know	9/27/2021 2:55 PM
55	Don't know	9/27/2021 2:48 PM
56	I dlon't know	9/27/2021 2:14 PM
57	Don't know	9/27/2021 12:42 PM
58	Dont know	9/27/2021 11:36 AM
59	Paying heating bill	9/7/2021 2:51 PM
60	Transportation to Food distributions and Commodities	8/6/2021 3:54 PM
61	Everything is half assed and a referral to nowhere land	7/28/2021 6:45 PM
62	honestly I don't know what is offered and what isn't	7/21/2021 10:26 PM
63	Help with getting established and parenting skills	7/15/2021 1:53 AM
64	I don't know	7/12/2021 10:30 AM
65	Unsure of help	7/6/2021 1:02 PM
66	shgd	6/21/2021 8:02 AM
67	help for small jobs needed to maintain home	6/18/2021 11:00 AM
68	Not sure. New to the community	6/16/2021 8:26 PM
69	Senior help	6/10/2021 1:16 PM
70	Not sure	6/10/2021 11:34 AM
71	ldk	6/7/2021 1:56 PM
72	No sure of some of these	5/28/2021 12:09 PM
73	Help with more food options and pantries	5/19/2021 2:08 PM
74	unsure	5/6/2021 5:32 PM
75	Poverty wages is the root of all these things.	5/6/2021 4:24 PM
76	Adequate transportation for wheelchair users.	5/6/2021 2:10 PM
77	I don't really know.	5/6/2021 12:11 PM
78	Poverty wages is the root of all these things.	5/6/2021 12:09 PM
79	Not sure	5/5/2021 8:32 AM
80	not sure	5/4/2021 5:19 PM
81	Unsure	5/3/2021 3:23 PM
82	Resources and assistance for relatives of those with mental health issues	5/3/2021 8:53 AM
83	I don't know	4/27/2021 12:14 AM
84	Unsure	4/25/2021 12:23 PM
85	I think all these are available	4/25/2021 9:17 AM
86	I really don't know	4/23/2021 11:35 AM
87	I'm not sure	4/23/2021 10:16 AM
88	County Government	4/22/2021 3:45 PM
89	Still learning about all resources within our community	4/20/2021 9:05 AM
90	not enough affordable housing for low income	4/18/2021 11:22 AM
91	Help for doubled up families and access to housing help for those with past convictions.	4/16/2021 7:27 PM

Community Needs Assessment Survey 2021

92	transportation	4/15/2021 1:49 PM
93	Helping more with the cost of pills	4/15/2021 1:39 PM
94	Help getting commodities to those who can't drive	4/14/2021 11:18 PM
95	Poor means of transport for disabled	4/13/2021 11:32 PM
96	Need more pay, less taxation.	4/11/2021 3:33 PM
97	None	4/11/2021 8:15 AM
98	affordable healthcare	4/8/2021 4:00 PM
99	all of these things are available on a small scale. However, not across the board & easily accessible.	4/8/2021 2:39 PM
100	All are available to some extent but not as accessible for the ALICE population	4/8/2021 10:26 AM
101	Do not know	4/8/2021 10:16 AM
102	I am really not sure. I think there may be help available but maybe people don't know about it or where to turn in several of these categories.	4/8/2021 9:06 AM
103	All of these services are available in our communities; however there are income limits to qualify. There is not a lot of assistance for the working poor of our communities.	4/8/2021 8:25 AM
104	Help with housing for those without means or good credit	4/8/2021 3:38 AM
105	I'm not sure	4/7/2021 5:38 PM
106	As with the previous question. I will not participate with	4/7/2021 4:09 PM
107	I believe all these programs are available, but due to program requirements, I'm not sure they're available to everyone who could benefit from them	4/7/2021 3:56 PM
108	No public transportation	4/7/2021 2:25 PM
109	Again, better pay for employment available	4/7/2021 1:39 PM
110	Cost of living wages/better pay for what we do now	4/7/2021 1:29 PM

## Q9 What best describes how you feel right now about your household's financial future?

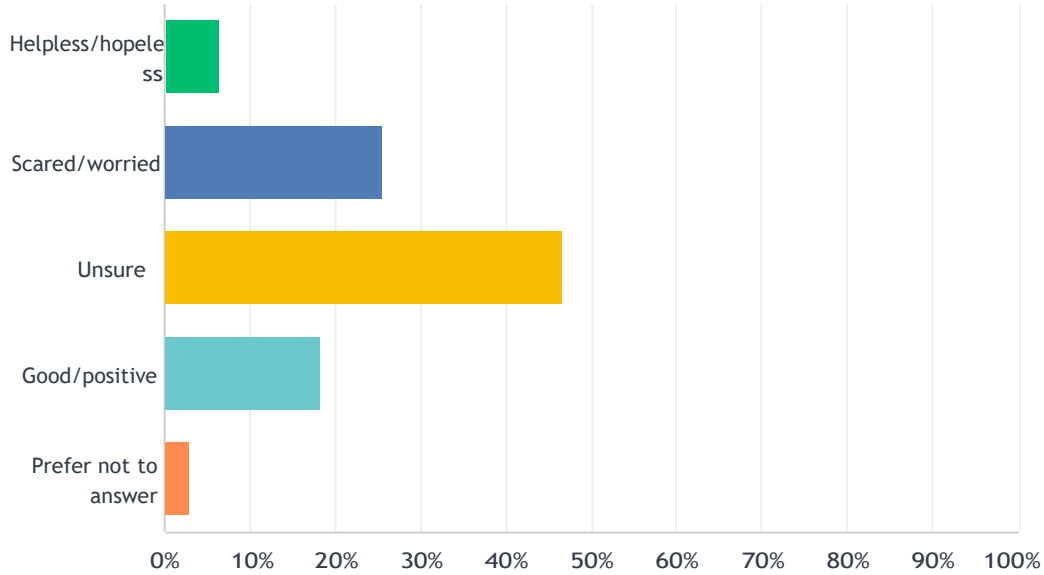
Answered: 478 Skipped: 259



ANSWER CHOICES	RESPONSES	
Good/positive	41.84%	200
Unsure	25.94%	124
Scared/worried	20.50%	98
Helpless/hopeless	6.69%	32
Prefer not to answer	5.02%	24
<b>TOTAL</b>		<b>478</b>

## Q10 What best describes how you feel right now about your community's future?

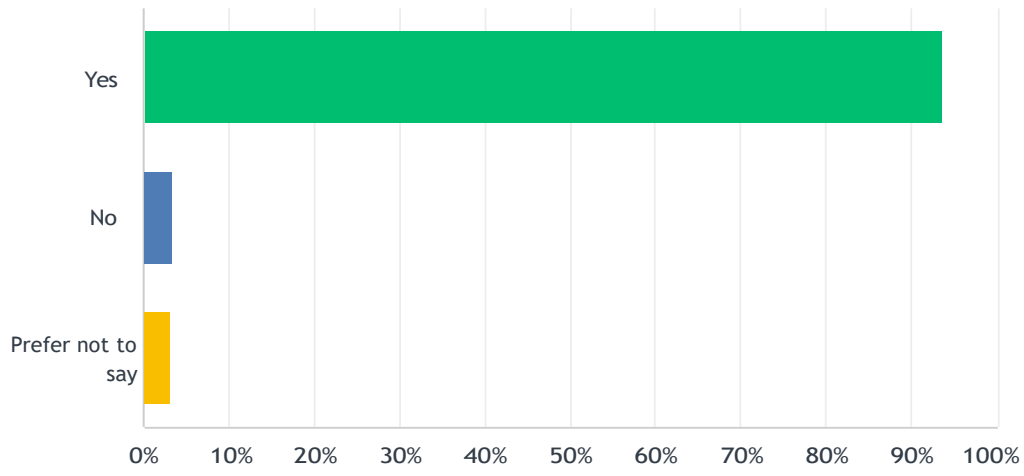
Answered: 478 Skipped: 259



ANSWER CHOICES	RESPONSES	
Helpless/hopeless	6.49%	31
Scared/worried	25.52%	122
Unsure	46.65%	223
Good/positive	18.41%	88
Prefer not to answer	2.93%	14
<b>TOTAL</b>		<b>478</b>

## Q11 Do you currently have health insurance?

Answered: 478 Skipped: 259

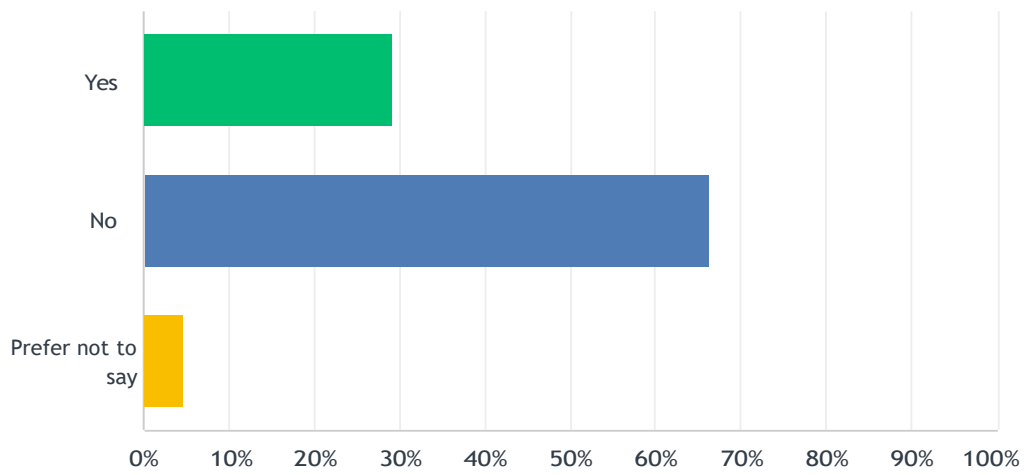


ANSWER CHOICES	RESPONSES	
Yes	93.51%	447
No	3.35%	16
Prefer not to say	3.14%	15
<b>TOTAL</b>		<b>478</b>



## Q12 Are there children in your home?

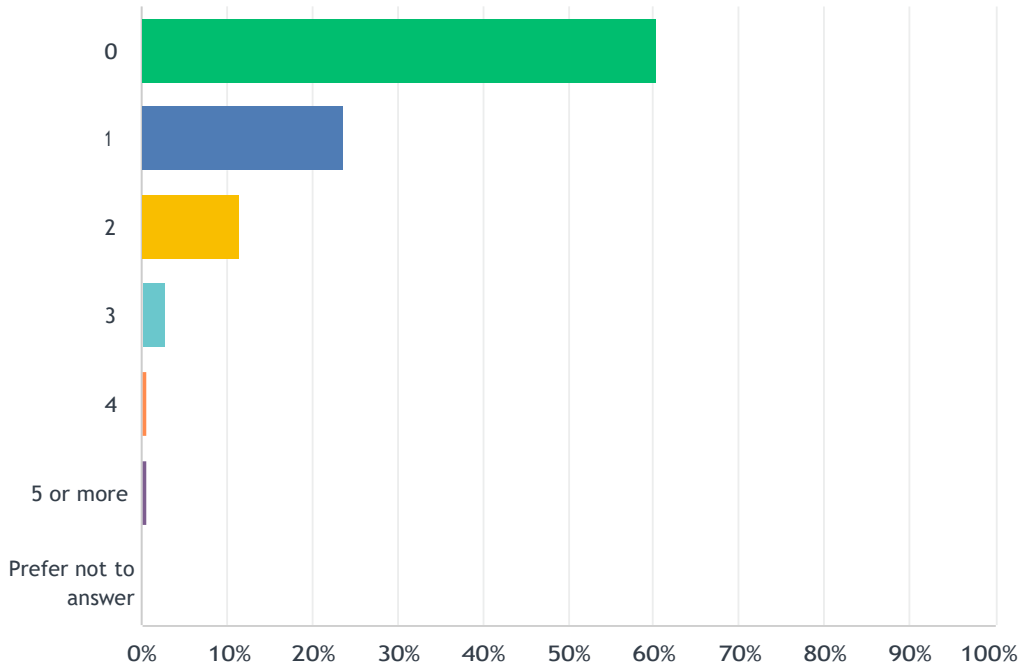
Answered: 477 Skipped: 260



ANSWER CHOICES	RESPONSES	
Yes	29.14%	139
No	66.25%	316
Prefer not to say	4.61%	22
<b>TOTAL</b>		<b>477</b>

### Q13 How many are age 5 or younger?

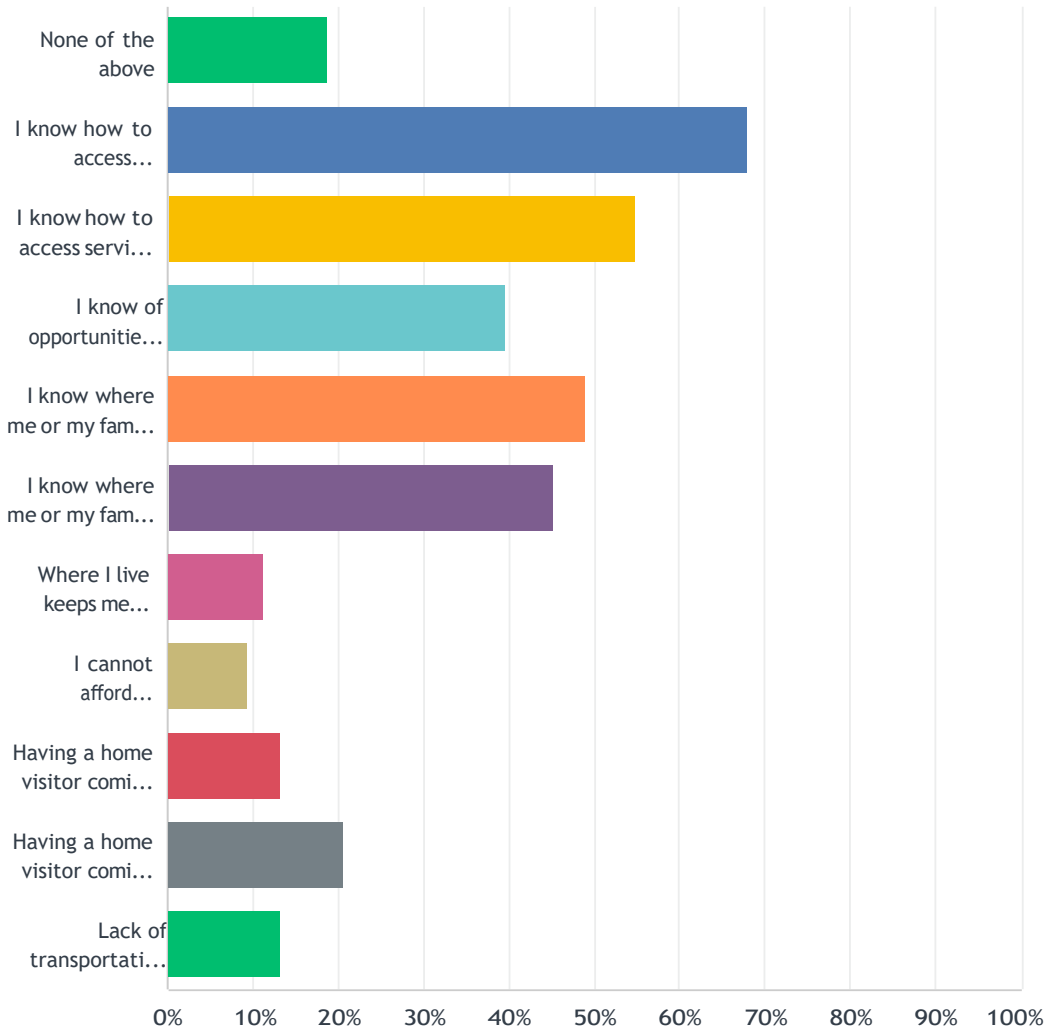
Answered: 139 Skipped: 598



ANSWER CHOICES	RESPONSES	
0	60.43%	84
1	23.74%	33
2	11.51%	16
3	2.88%	4
4	0.72%	1
5 or more	0.72%	1
Prefer not to answer	0.00%	0
<b>TOTAL</b>		<b>139</b>

**Q14 We would like to know your opinions about programs and services for your young child(ren). Please read the following statements and choose all that apply.**

Answered: 53 Skipped: 684

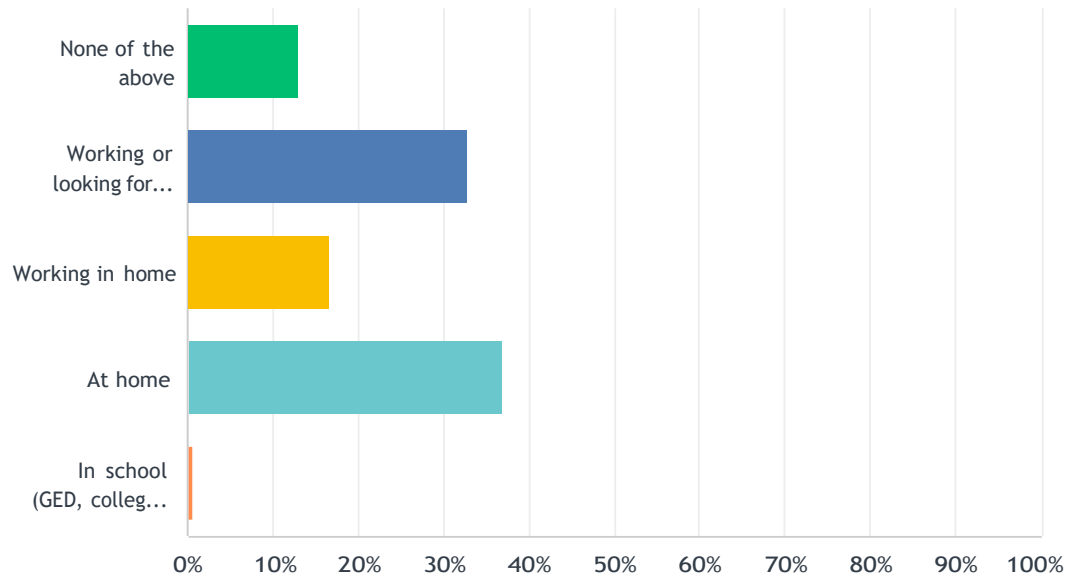


Community Needs Assessment Survey 2021

ANSWER CHOICES	RESPONSES	
None of the above	18.87%	10
I know how to access preschool opportunities for my child.	67.92%	36
I know how to access services that may help me and my family.	54.72%	29
I know of opportunities to interact with other families with young children.	39.62%	21
I know where me or my family could access breastfeeding support.	49.06%	26
I know where me or my family could access childbirth education.	45.28%	24
Where I live keeps me isolated from the community.	11.32%	6
I cannot afford preschool for my child(ren).	9.43%	5
Having a home visitor coming to my home once a week would really help.	13.21%	7
Having a home visitor coming to my home once a week would feel like an intrusion.	20.75%	11
Lack of transportation is an issue for me and my family.	13.21%	7
Total Respondents: 53		

## Q15 Mornings

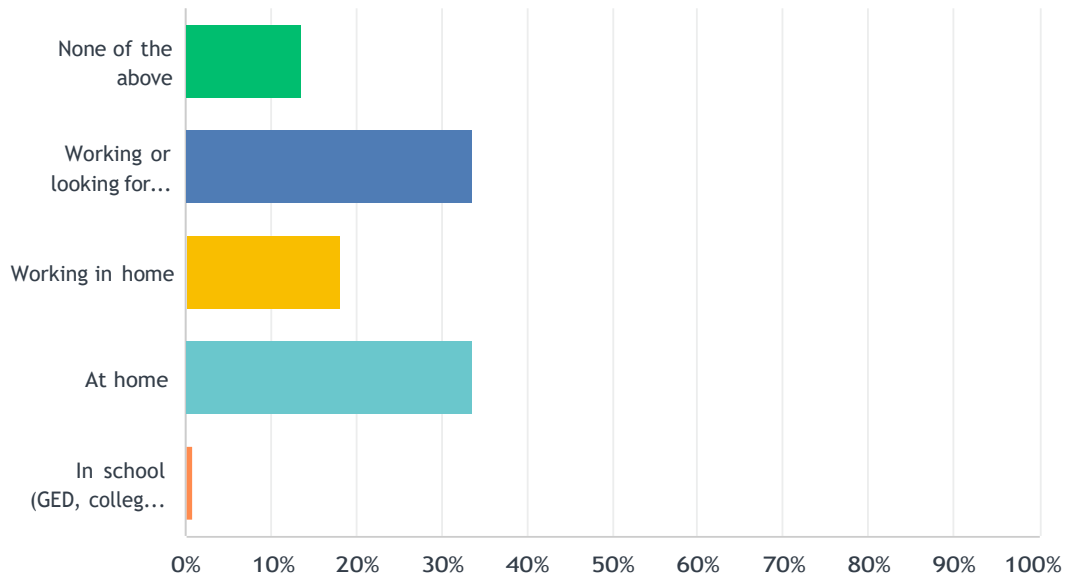
Answered: 473 Skipped: 264



ANSWER CHOICES	RESPONSES	
None of the above	13.11%	62
Working or looking for work outside of the home	32.77%	155
Working in home	16.70%	79
At home	36.79%	174
In school (GED, college, trade school, etc)	0.63%	3
<b>TOTAL</b>		<b>473</b>

## Q16 Afternoons

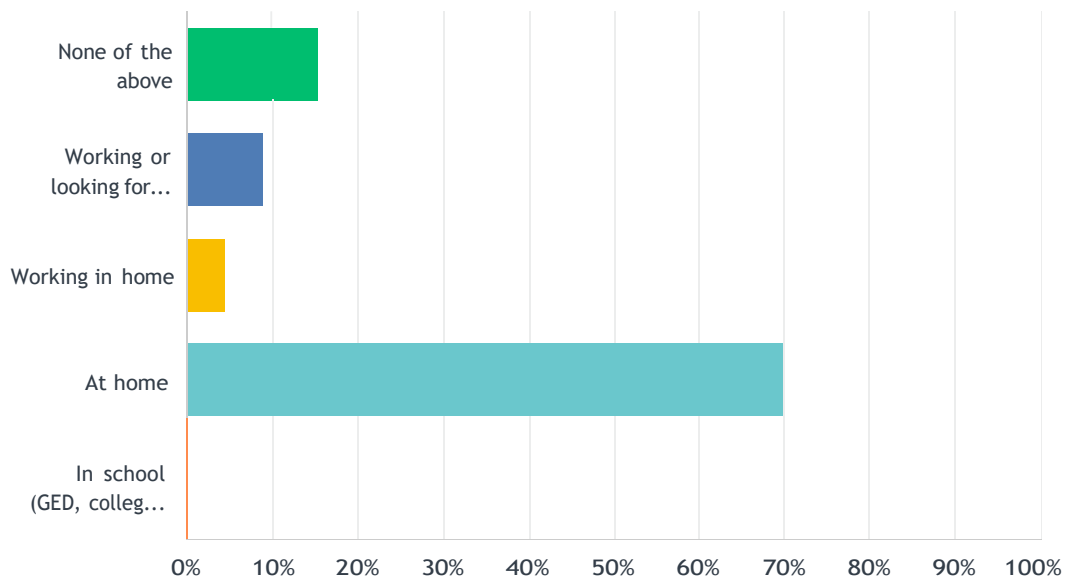
Answered: 473 Skipped: 264



ANSWER CHOICES	RESPONSES	
None of the above	13.74%	65
Working or looking for work outside of the home	33.62%	159
Working in home	18.18%	86
At home	33.62%	159
In school (GED, college, trade school, etc)	0.85%	4
<b>TOTAL</b>		<b>473</b>

## Q17 Evenings

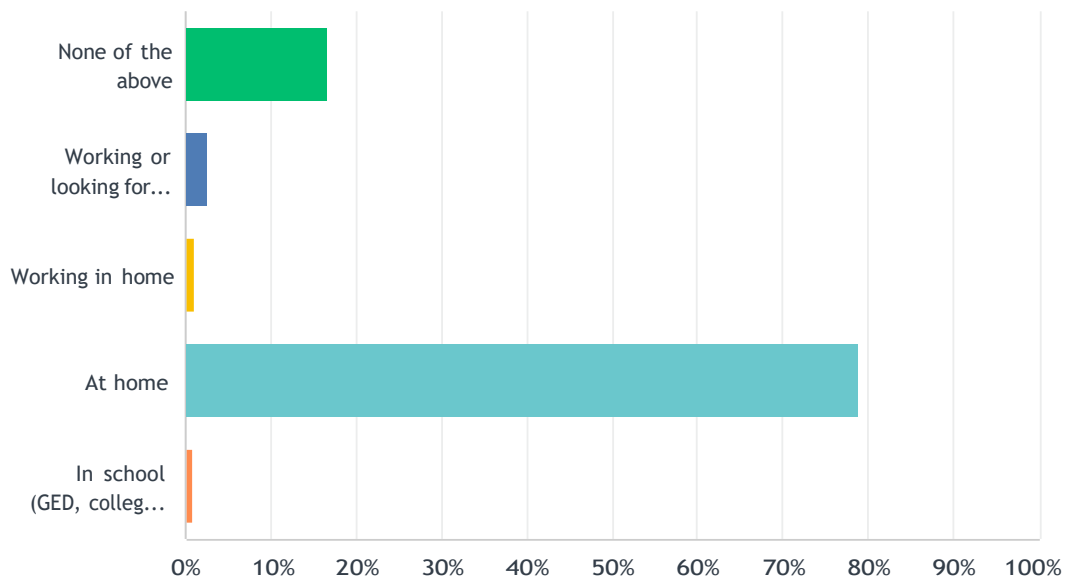
Answered: 473 Skipped: 264



ANSWER CHOICES	RESPONSES	
None of the above	15.64%	74
Working or looking for work outside of the home	9.09%	43
Working in home	4.65%	22
At home	69.34%	328
In school (GED, college, trade school, etc)	1.27%	6
<b>TOTAL</b>		<b>473</b>

## Q18 Overnight

Answered: 473 Skipped: 264

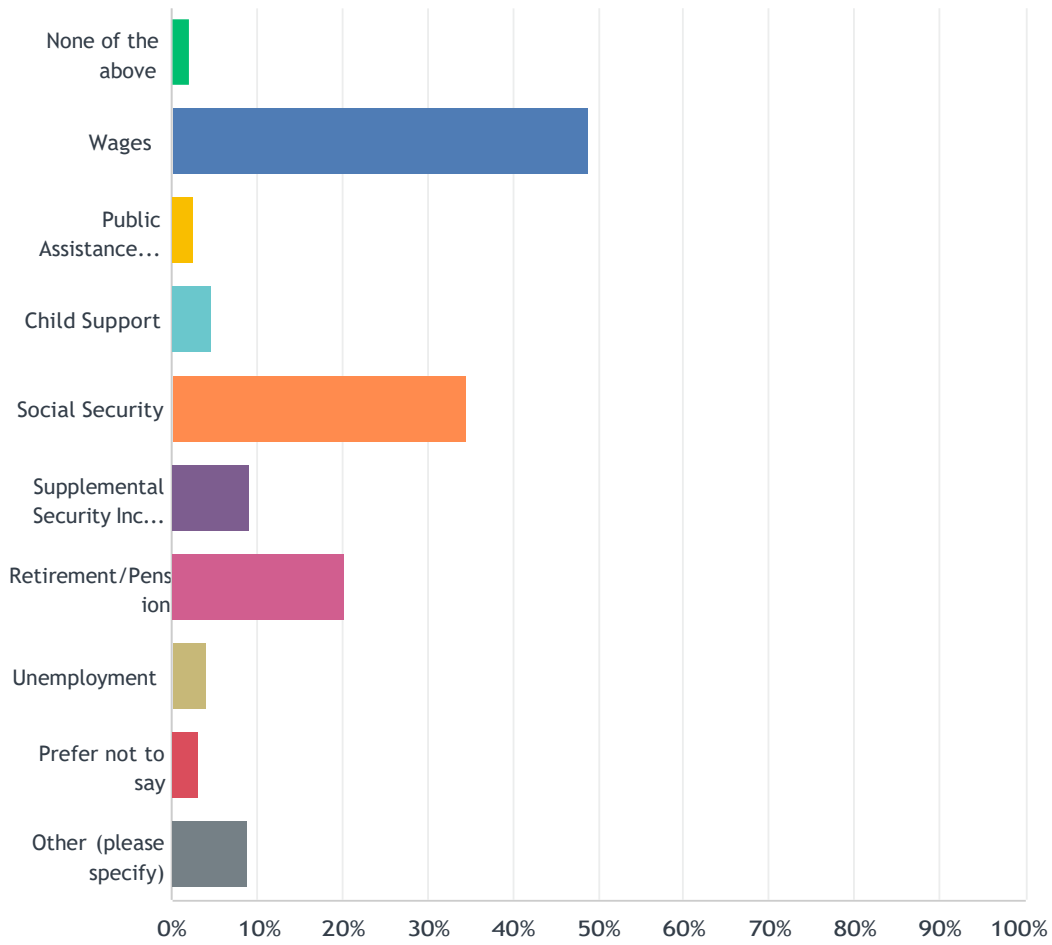


ANSWER CHOICES	RESPONSES	
None of the above	16.70%	79
Working or looking for work outside of the home	2.54%	12
Working in home	1.06%	5
At home	78.86%	373
In school (GED, college, trade school, etc)	0.85%	4
<b>TOTAL</b>		<b>473</b>



### Q19 What are your sources of income? Please, pick all that apply.

Answered: 468 Skipped: 269



Community Needs Assessment Survey 2021

ANSWER CHOICES	RESPONSES	
None of the above	2.14%	10
Wages	48.93%	229
Public Assistance (TANF)	2.56%	12
Child Support	4.70%	22
Social Security	34.62%	162
Supplemental Security Income (SSI)	9.19%	43
Retirement/Pension	20.30%	95
Unemployment	4.06%	19
Prefer not to say	3.21%	15
Other (please specify)	8.97%	42
Total Respondents: 468		

#	OTHER (PLEASE SPECIFY)	DATE
1	Social security disability	11/23/2021 3:09 PM
2	Alimony	11/23/2021 12:47 PM
3	Side jobs	11/21/2021 7:59 AM
4	my brother has bridge card only	11/20/2021 9:01 AM
5	My self none can not get diagnosis and approv for ssi	11/19/2021 7:14 AM
6	None, I applied for Social Security disability and I'm waiting to hear back on that	11/18/2021 4:49 PM
7	Full-time and part-time work between 3 jobs	11/17/2021 6:58 PM
8	Husband's retirement	11/17/2021 2:00 PM
9	Self employment	11/17/2021 11:49 AM
10	savings. recently quit job	11/17/2021 11:35 AM
11	Alimony	11/16/2021 4:17 PM
12	Temporary disability. Recovering from surgery	11/16/2021 3:12 PM
13	Rent, Investment Income	9/29/2021 9:35 AM
14	social security	9/28/2021 9:47 PM
15	Savings	9/28/2021 6:22 PM
16	Investments in roll-over 401k	9/28/2021 2:22 PM
17	Saving, planning	9/28/2021 10:34 AM
18	Self employment	9/27/2021 10:00 PM
19	Self-employed	9/27/2021 7:12 PM
20	Unemployment just expired, no income.	9/27/2021 4:32 PM
21	Savings	9/27/2021 3:47 PM
22	Workman's comp	9/27/2021 2:57 PM
23	Side Job	9/27/2021 12:18 PM

Community Needs Assessment Survey 2021

24	Disability	9/27/2021 11:39 AM
25	survivors benefits	9/3/2021 10:55 PM
26	Family	7/15/2021 1:54 AM
27	Self employed	6/7/2021 1:57 PM
28	food stamps	6/4/2021 10:05 AM
29	Bridge card for food	5/20/2021 3:55 PM
30	Adoption Subsidy	5/19/2021 11:08 PM
31	Working 3rd shift at taco Bell and running low on gas	5/19/2021 2:11 PM
32	Disability	5/8/2021 9:36 AM
33	My SSI is due to my extremely low SSA. Poverty is the problem.	5/6/2021 12:12 PM
34	SSDI	5/3/2021 11:43 PM
35	Alimony	5/3/2021 4:01 PM
36	Disability	4/28/2021 6:24 PM
37	Rental	4/25/2021 9:18 AM
38	Va disability	4/23/2021 11:17 AM
39	Spouse	4/15/2021 8:52 AM
40	Husbands income	4/14/2021 4:16 PM
41	Husband - wages, Me - Self Employed	4/8/2021 2:40 PM
42	Please see previous Answers; I refuse to set a stepping stone for what the current Political Power is doing to destroy America. Your Survey; My Opinion.	4/7/2021 4:12 PM

## Q20 How many people currently live in your household?

Answered: 464 Skipped: 273

#	RESPONSES	DATE
1	1	11/28/2021 9:40 PM
2	1	11/23/2021 4:00 PM
3	1	11/23/2021 3:10 PM
4	1	11/23/2021 12:47 PM
5	3	11/23/2021 11:07 AM
6	3	11/23/2021 8:50 AM
7	2	11/23/2021 3:22 AM
8	4	11/22/2021 9:26 PM
9	2	11/22/2021 2:38 PM
10	5	11/22/2021 12:25 PM
11	3	11/22/2021 10:17 AM
12	2	11/22/2021 9:37 AM
13	1	11/22/2021 8:58 AM
14	1	11/22/2021 8:27 AM
15	6	11/22/2021 2:52 AM
16	2	11/22/2021 1:04 AM
17	1	11/21/2021 9:32 PM
18	1	11/21/2021 4:01 PM
19	3	11/21/2021 10:52 AM
20	2	11/21/2021 9:51 AM
21	7	11/21/2021 9:00 AM
22	2	11/21/2021 8:36 AM
23	2	11/21/2021 7:59 AM
24	2	11/20/2021 10:41 PM
25	1	11/20/2021 9:57 PM
26	1	11/20/2021 8:20 PM
27	2	11/20/2021 6:20 PM
28	2	11/20/2021 6:20 PM
29	1	11/20/2021 6:02 PM
30	2	11/20/2021 2:15 PM
31	2	11/20/2021 1:53 PM
32	2	11/20/2021 12:47 PM
33	2	11/20/2021 9:01 AM

Community Needs Assessment Survey 2021

34	1	11/20/2021 9:01 AM
35	1	11/20/2021 6:58 AM
36	2	11/19/2021 8:23 PM
37	2	11/19/2021 8:17 PM
38	2	11/19/2021 7:46 PM
39	2	11/19/2021 5:16 PM
40	2	11/19/2021 3:33 PM
41	2	11/19/2021 12:41 PM
42	4	11/19/2021 10:23 AM
43	2	11/19/2021 8:37 AM
44	3	11/19/2021 8:23 AM
45	3	11/19/2021 7:14 AM
46	2	11/19/2021 6:47 AM
47	2	11/18/2021 9:59 PM
48	4	11/18/2021 8:42 PM
49	3	11/18/2021 8:38 PM
50	2	11/18/2021 8:36 PM
51	2	11/18/2021 6:55 PM
52	1	11/18/2021 6:55 PM
53	1	11/18/2021 5:51 PM
54	2	11/18/2021 5:39 PM
55	3	11/18/2021 4:49 PM
56	2	11/18/2021 4:17 PM
57	2	11/18/2021 4:10 PM
58	3	11/18/2021 11:45 AM
59	2	11/18/2021 11:04 AM
60	4	11/18/2021 7:37 AM
61	4	11/18/2021 6:26 AM
62	4	11/18/2021 4:45 AM
63	3	11/17/2021 11:16 PM
64	2	11/17/2021 10:20 PM
65	2	11/17/2021 10:10 PM
66	2	11/17/2021 9:30 PM
67	2	11/17/2021 7:26 PM
68	3	11/17/2021 6:58 PM
69	6	11/17/2021 6:25 PM
70	1	11/17/2021 5:53 PM
71	1	11/17/2021 4:57 PM

Community Needs Assessment Survey 2021

72	2	11/17/2021 3:51 PM
73	1	11/17/2021 3:15 PM
74	2	11/17/2021 2:53 PM
75	4	11/17/2021 2:00 PM
76	1	11/17/2021 11:49 AM
77	1	11/17/2021 11:35 AM
78	1	11/17/2021 11:14 AM
79	2	11/17/2021 10:16 AM
80	3	11/17/2021 9:50 AM
81	6	11/17/2021 9:40 AM
82	1	11/17/2021 9:36 AM
83	3	11/17/2021 8:46 AM
84	2	11/17/2021 7:36 AM
85	2	11/17/2021 5:46 AM
86	1	11/16/2021 9:32 PM
87	3	11/16/2021 9:32 PM
88	2	11/16/2021 9:22 PM
89	6	11/16/2021 9:09 PM
90	1	11/16/2021 8:58 PM
91	1	11/16/2021 8:54 PM
92	3	11/16/2021 8:44 PM
93	2	11/16/2021 8:29 PM
94	3	11/16/2021 8:26 PM
95	2	11/16/2021 4:47 PM
96	1	11/16/2021 4:17 PM
97	2	11/16/2021 3:12 PM
98	3	11/10/2021 2:37 PM
99	2	11/6/2021 8:03 PM
100	3	11/4/2021 3:33 PM
101	5	10/22/2021 9:23 PM
102	1	10/21/2021 3:49 PM
103	1	10/20/2021 6:27 PM
104	1	10/19/2021 6:51 PM
105	1	10/18/2021 7:26 PM
106	2	10/13/2021 11:18 AM
107	3	10/11/2021 9:30 PM
108	4	10/11/2021 4:28 PM
109	2	10/10/2021 7:27 PM

Community Needs Assessment Survey 2021

110	2	10/9/2021 2:23 PM
111	2	10/8/2021 5:22 AM
112	2	10/7/2021 9:01 AM
113	2	10/5/2021 11:30 AM
114	3	10/4/2021 8:44 PM
115	1	10/4/2021 2:49 PM
116	4	10/3/2021 9:22 PM
117	1	10/3/2021 8:15 PM
118	1	10/3/2021 10:30 AM
119	6	10/2/2021 9:09 PM
120	1	10/2/2021 7:37 PM
121	3	10/2/2021 1:31 PM
122	2	10/2/2021 10:05 AM
123	4	10/1/2021 9:51 PM
124	2	10/1/2021 6:05 PM
125	2	10/1/2021 3:51 PM
126	2	10/1/2021 2:50 AM
127	3	10/1/2021 1:10 AM
128	2	9/30/2021 8:26 PM
129	2	9/30/2021 7:55 PM
130	2	9/30/2021 7:47 PM
131	2	9/30/2021 4:52 PM
132	2	9/30/2021 12:05 PM
133	1	9/30/2021 11:14 AM
134	2	9/30/2021 9:33 AM
135	1	9/30/2021 9:21 AM
136	1	9/29/2021 9:17 PM
137	3	9/29/2021 8:40 PM
138	1	9/29/2021 5:53 PM
139	2	9/29/2021 1:13 PM
140	3	9/29/2021 11:31 AM
141	2	9/29/2021 10:23 AM
142	2	9/29/2021 9:39 AM
143	2	9/29/2021 9:37 AM
144	1	9/29/2021 9:35 AM
145	2	9/29/2021 7:58 AM
146	1	9/29/2021 7:49 AM
147	2	9/29/2021 7:18 AM

Community Needs Assessment Survey 2021

148	2	9/28/2021 11:53 PM
149	2	9/28/2021 11:40 PM
150	2	9/28/2021 9:47 PM
151	1	9/28/2021 8:33 PM
152	2	9/28/2021 8:05 PM
153	1	9/28/2021 7:31 PM
154	2	9/28/2021 7:19 PM
155	2	9/28/2021 6:59 PM
156	2	9/28/2021 6:23 PM
157	4	9/28/2021 4:43 PM
158	5	9/28/2021 4:38 PM
159	2	9/28/2021 3:34 PM
160	2	9/28/2021 2:43 PM
161	2	9/28/2021 2:29 PM
162	1	9/28/2021 2:23 PM
163	1	9/28/2021 2:20 PM
164	3	9/28/2021 2:14 PM
165	3	9/28/2021 1:25 PM
166	2	9/28/2021 1:06 PM
167	2	9/28/2021 12:54 PM
168	2	9/28/2021 12:26 PM
169	2	9/28/2021 12:01 PM
170	1	9/28/2021 11:22 AM
171	2	9/28/2021 10:34 AM
172	4	9/28/2021 10:19 AM
173	1	9/28/2021 10:07 AM
174	2	9/28/2021 10:01 AM
175	2	9/28/2021 8:47 AM
176	2	9/28/2021 8:45 AM
177	3	9/28/2021 6:48 AM
178	5	9/28/2021 6:04 AM
179	1	9/28/2021 2:17 AM
180	1	9/27/2021 10:04 PM
181	4	9/27/2021 10:00 PM
182	2	9/27/2021 9:40 PM
183	3	9/27/2021 9:30 PM
184	3	9/27/2021 9:13 PM
185	2	9/27/2021 8:53 PM



Community Needs Assessment Survey 2021

186	4	9/27/2021 8:31 PM
187	1	9/27/2021 8:14 PM
188	2	9/27/2021 7:12 PM
189	4	9/27/2021 7:04 PM
190	2	9/27/2021 6:51 PM
191	2	9/27/2021 6:14 PM
192	2	9/27/2021 6:05 PM
193	2	9/27/2021 5:59 PM
194	4	9/27/2021 5:48 PM
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198	3	9/27/2021 5:06 PM
199	4	9/27/2021 5:00 PM
200	1	9/27/2021 4:57 PM
201	2	9/27/2021 4:55 PM
202	2	9/27/2021 4:35 PM
203	1	9/27/2021 4:34 PM
204	2	9/27/2021 4:32 PM
205	2	9/27/2021 4:10 PM
206	2	9/27/2021 3:47 PM
207	3	9/27/2021 3:17 PM
208	2	9/27/2021 3:11 PM
209	2	9/27/2021 3:10 PM
210	3	9/27/2021 2:57 PM
211	1	9/27/2021 2:57 PM
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213	3	9/27/2021 2:49 PM
214	1	9/27/2021 2:47 PM
215	2	9/27/2021 2:16 PM
216	1	9/27/2021 2:06 PM
217	2	9/27/2021 1:30 PM
218	2	9/27/2021 12:44 PM
219	2	9/27/2021 12:39 PM
220	1	9/27/2021 12:18 PM
221	2	9/27/2021 11:39 AM
222	2	9/27/2021 11:09 AM
223	2	9/27/2021 11:06 AM

Community Needs Assessment Survey 2021

224	2	9/14/2021 6:06 PM
225	6	9/8/2021 1:51 PM
226	6	9/7/2021 2:54 PM
227	1	9/3/2021 10:55 PM
228	2	8/23/2021 10:14 PM
229	1	8/13/2021 11:48 AM
230	3	8/6/2021 3:56 PM
231	1	8/4/2021 12:17 PM
232	1	7/28/2021 6:48 PM
233	1	7/27/2021 11:25 AM
234	2	7/23/2021 2:22 PM
235	2	7/23/2021 2:05 PM
236	2	7/22/2021 12:48 PM
237	2	7/22/2021 7:42 AM
238	3	7/21/2021 10:29 PM
239	1	7/20/2021 6:05 PM
240	5	7/15/2021 1:55 AM
241	3	7/14/2021 8:39 AM
242	2	7/13/2021 7:57 PM
243	1	7/12/2021 6:05 PM
244	2	7/12/2021 10:31 AM
245	1	7/9/2021 1:22 PM
246	3	7/6/2021 1:05 PM
247	5	7/4/2021 11:56 AM
248	5	6/30/2021 12:24 AM
249	2	6/26/2021 6:56 PM
250	2	6/22/2021 4:59 PM
251	1	6/20/2021 5:17 PM
252	1	6/18/2021 11:02 AM
253	1	6/17/2021 7:14 PM
254	2	6/16/2021 10:39 PM
255	3	6/16/2021 8:28 PM
256	2	6/16/2021 1:36 PM
257	4	6/15/2021 5:29 PM
258	4	6/15/2021 3:57 PM
259	1	6/15/2021 3:17 PM
260	4	6/15/2021 11:46 AM
261	1	6/14/2021 4:34 PM

Community Needs Assessment Survey 2021

262	2	6/14/2021 1:33 PM
263	3	6/11/2021 12:14 PM
264	1	6/11/2021 10:51 AM
265	1	6/10/2021 1:19 PM
266	1	6/10/2021 11:36 AM
267	2	6/10/2021 10:56 AM
268	1	6/9/2021 8:51 PM
269	3	6/7/2021 1:57 PM
270	1	6/7/2021 11:04 AM
271	1	6/4/2021 10:05 AM
272	2	6/2/2021 2:46 PM
273	2	5/31/2021 3:04 AM
274	2	5/29/2021 6:49 PM
275	4	5/28/2021 7:50 PM
276	2	5/27/2021 11:08 PM
277	1	5/25/2021 11:04 AM
278	1	5/24/2021 6:27 PM
279	3	5/21/2021 12:12 PM
280	1	5/20/2021 3:56 PM
281	3	5/20/2021 9:55 AM
282	6	5/19/2021 11:08 PM
283	3	5/19/2021 2:11 PM
284	1	5/17/2021 12:38 PM
285	1	5/14/2021 7:24 AM
286	1	5/13/2021 2:53 PM
287	2	5/13/2021 11:37 AM
288	2	5/11/2021 2:20 PM
289	3	5/10/2021 3:19 PM
290	4	5/10/2021 1:07 PM
291	2	5/10/2021 10:58 AM
292	1	5/9/2021 7:56 AM
293	6	5/8/2021 6:18 PM
294	1	5/8/2021 12:03 PM
295	2	5/8/2021 9:36 AM
296	4	5/7/2021 2:57 PM
297	1	5/7/2021 12:51 PM
298	2	5/7/2021 11:55 AM
299	4	5/7/2021 10:33 AM

Community Needs Assessment Survey 2021

300	3	5/7/2021 10:33 AM
301	2	5/7/2021 10:26 AM
302	1	5/6/2021 7:36 PM
303	3	5/6/2021 5:33 PM
304	1	5/6/2021 4:26 PM
305	4	5/6/2021 2:11 PM
306	3	5/6/2021 12:14 PM
307	3	5/6/2021 12:13 PM
308	1	5/6/2021 12:12 PM
309	3	5/6/2021 10:35 AM
310	4	5/6/2021 10:09 AM
311	3	5/6/2021 9:46 AM
312	1	5/5/2021 6:19 PM
313	1	5/5/2021 3:12 PM
314	1	5/5/2021 8:34 AM
315	2	5/4/2021 5:20 PM
316	3	5/4/2021 11:20 AM
317	3	5/4/2021 8:55 AM
318	1	5/3/2021 11:44 PM
319	1	5/3/2021 8:38 PM
320	1	5/3/2021 5:45 PM
321	1	5/3/2021 4:01 PM
322	2	5/3/2021 3:31 PM
323	9	5/3/2021 3:27 PM
324	2	5/3/2021 10:15 AM
325	5	5/3/2021 8:55 AM
326	3	5/1/2021 12:32 PM
327	2	4/28/2021 10:17 PM
328	3	4/28/2021 6:24 PM
329	3	4/28/2021 5:31 AM
330	3	4/27/2021 3:21 PM
331	1	4/27/2021 3:18 PM
332	4	4/27/2021 12:15 AM
333	2	4/25/2021 12:25 PM
334	2	4/25/2021 9:18 AM
335	1	4/23/2021 1:43 PM
336	9	4/23/2021 1:36 PM
337	1	4/23/2021 11:37 AM

Community Needs Assessment Survey 2021

338	2	4/23/2021 11:17 AM
339	3	4/23/2021 10:17 AM
340	6	4/23/2021 10:07 AM
341	3	4/23/2021 9:37 AM
342	3	4/23/2021 9:13 AM
343	4	4/23/2021 9:12 AM
344	2	4/23/2021 9:07 AM
345	1	4/23/2021 8:58 AM
346	4	4/23/2021 8:53 AM
347	1	4/23/2021 8:40 AM
348	3	4/23/2021 8:22 AM
349	4	4/23/2021 8:20 AM
350	4	4/23/2021 12:15 AM
351	2	4/22/2021 9:46 PM
352	4	4/22/2021 9:02 PM
353	0	4/22/2021 8:07 PM
354	2	4/22/2021 4:26 PM
355	0	4/22/2021 4:08 PM
356	2	4/22/2021 3:47 PM
357	1	4/22/2021 3:33 PM
358	4	4/22/2021 3:14 PM
359	1	4/22/2021 2:38 PM
360	2	4/22/2021 1:44 PM
361	4	4/22/2021 1:05 PM
362	2	4/22/2021 11:33 AM
363	4	4/22/2021 10:11 AM
364	3	4/22/2021 10:10 AM
365	4	4/21/2021 5:47 PM
366	1	4/20/2021 9:27 AM
367	2	4/20/2021 9:14 AM
368	1	4/20/2021 9:12 AM
369	2	4/18/2021 9:07 PM
370	1	4/18/2021 11:24 AM
371	2	4/18/2021 9:56 AM
372	2	4/18/2021 8:35 AM
373	2	4/17/2021 4:32 PM
374	1	4/16/2021 8:38 PM
375	5	4/16/2021 7:28 PM

## Community Needs Assessment Survey 2021

376	2	4/16/2021 12:59 PM
377	4	4/16/2021 11:10 AM
378	3	4/16/2021 10:01 AM
379	4	4/15/2021 1:50 PM
380	3	4/15/2021 1:43 PM
381	2	4/15/2021 11:43 AM
382	5	4/15/2021 11:20 AM
383	5	4/15/2021 11:17 AM
384	5	4/15/2021 10:07 AM
385	2	4/15/2021 9:24 AM
386	2	4/15/2021 9:00 AM
387	5	4/15/2021 8:52 AM
388	3	4/14/2021 11:20 PM
389	4	4/14/2021 4:34 PM
390	7	4/14/2021 4:16 PM
391	4	4/14/2021 4:09 PM
392	4	4/14/2021 4:07 PM
393	2	4/14/2021 3:32 PM
394	2	4/14/2021 12:51 PM
395	4	4/14/2021 10:03 AM
396	2	4/13/2021 11:33 PM
397	2	4/13/2021 10:59 PM
398	2	4/13/2021 12:52 PM
399	3	4/13/2021 8:42 AM
400	1	4/13/2021 7:36 AM
401	2	4/12/2021 5:15 PM
402	2	4/12/2021 10:53 AM
403	4	4/11/2021 3:35 PM
404	1	4/11/2021 9:10 AM
405	2	4/11/2021 8:15 AM
406	1	4/10/2021 9:46 PM
407	2	4/9/2021 9:33 PM
408	4	4/9/2021 3:30 PM
409	4	4/9/2021 3:22 PM
410	2	4/9/2021 1:47 PM
411	3	4/9/2021 1:33 PM
412	2	4/9/2021 1:14 PM
413	3	4/9/2021 8:14 AM

Community Needs Assessment Survey 2021

414	1	4/8/2021 11:34 PM
415	2	4/8/2021 7:53 PM
416	2	4/8/2021 4:02 PM
417	4	4/8/2021 3:59 PM
418	3	4/8/2021 3:59 PM
419	3	4/8/2021 3:38 PM
420	3	4/8/2021 2:40 PM
421	1	4/8/2021 1:42 PM
422	3	4/8/2021 1:37 PM
423	3	4/8/2021 1:24 PM
424	2	4/8/2021 11:56 AM
425	3	4/8/2021 10:52 AM
426	3	4/8/2021 10:27 AM
427	2	4/8/2021 10:17 AM
428	1	4/8/2021 9:09 AM
429	2	4/8/2021 8:32 AM
430	3	4/8/2021 8:27 AM
431	8	4/8/2021 3:40 AM
432	2	4/8/2021 12:22 AM
433	5	4/7/2021 11:15 PM
434	5	4/7/2021 10:51 PM
435	2	4/7/2021 8:49 PM
436	2	4/7/2021 7:36 PM
437	2	4/7/2021 5:40 PM
438	2	4/7/2021 5:18 PM
439	4	4/7/2021 5:13 PM
440	2	4/7/2021 4:47 PM
441	2	4/7/2021 4:32 PM
442	35	4/7/2021 4:13 PM
443	2	4/7/2021 3:57 PM
444	1	4/7/2021 3:39 PM
445	3	4/7/2021 3:39 PM
446	2	4/7/2021 3:23 PM
447	7	4/7/2021 3:20 PM
448	3	4/7/2021 3:07 PM
449	5	4/7/2021 2:27 PM
450	3	4/7/2021 2:26 PM
451	2	4/7/2021 2:19 PM

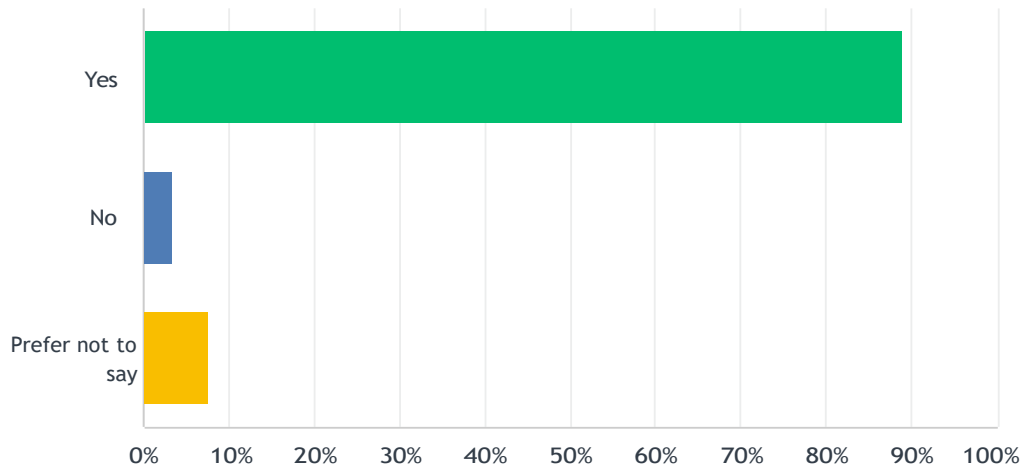
# Community Needs Assessment Survey 2021

452	2	4/7/2021 2:14 PM
453	3	4/7/2021 1:52 PM
454	5	4/7/2021 1:45 PM
455	2	4/7/2021 1:43 PM
456	12	4/7/2021 1:41 PM
457	3	4/7/2021 1:33 PM
458	2	4/7/2021 1:30 PM
459	2	4/7/2021 1:25 PM
460	2	4/7/2021 1:18 PM
461	2	4/7/2021 12:51 PM
462	1	4/7/2021 12:51 PM
463	2	4/7/2021 12:09 PM
464	2	4/7/2021 11:49 AM



## Q21 Do you have a bank account? (checking or savings)

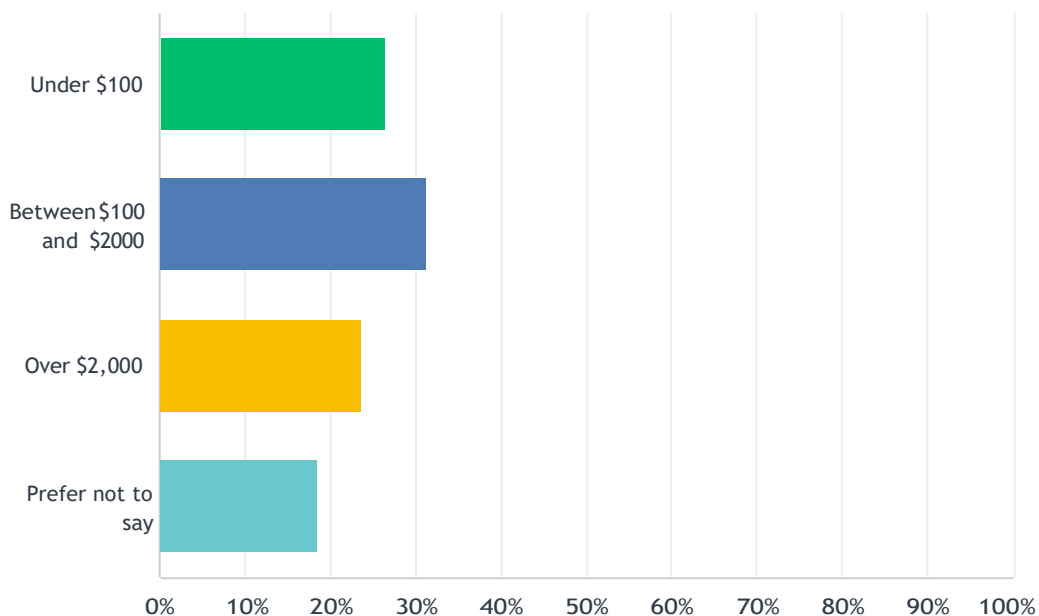
Answered: 460 Skipped: 277



ANSWER CHOICES	RESPONSES	
Yes	88.91%	409
No	3.48%	16
Prefer not to say	7.61%	35
<b>TOTAL</b>		<b>460</b>

## Q22 How much money is usually in your bank account?

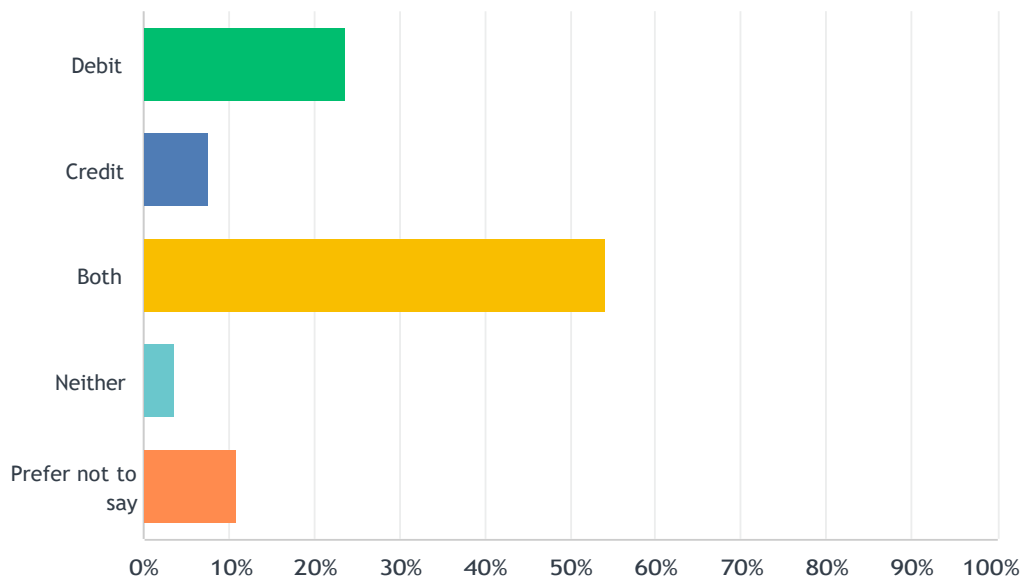
Answered: 409 Skipped: 328



ANSWER CHOICES	RESPONSES	
Under \$100	26.41%	108
Between \$100 and \$2000	31.30%	128
Over \$2,000	23.72%	97
Prefer not to say	18.58%	76
<b>TOTAL</b>		<b>409</b>

## Q23 Do you have a debit or credit card?

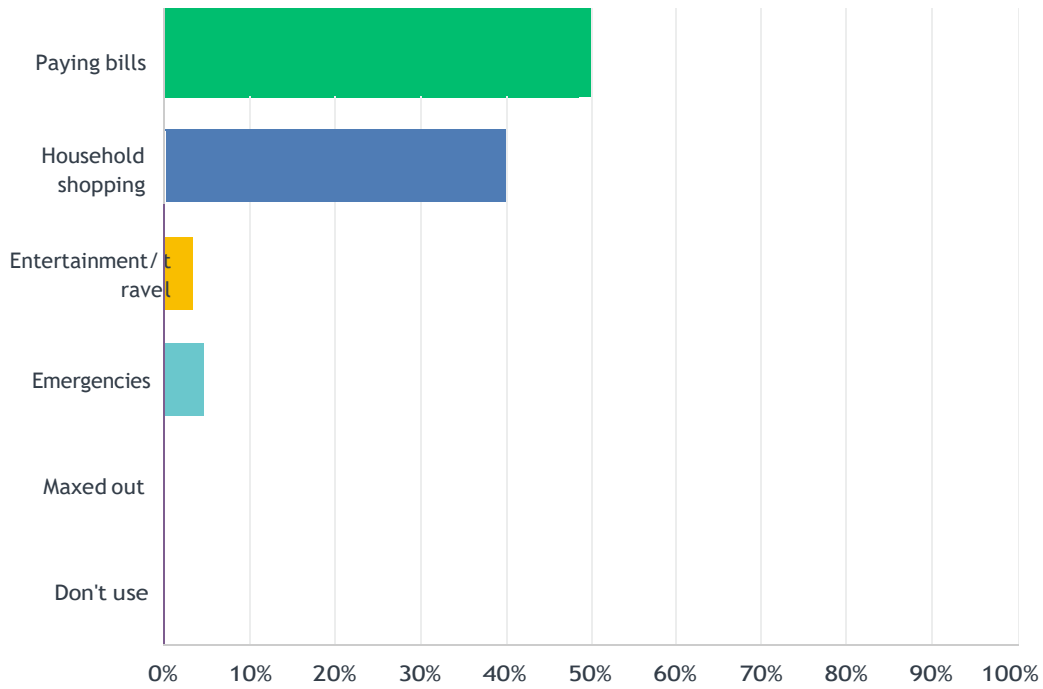
Answered: 460 Skipped: 277



ANSWER CHOICES	RESPONSES	
Debit	23.70%	109
Credit	7.61%	35
Both	54.13%	249
Neither	3.70%	17
Prefer not to say	10.87%	50
<b>TOTAL</b>		<b>460</b>

## Q24 What do you use your debit and/or credit card for the most?

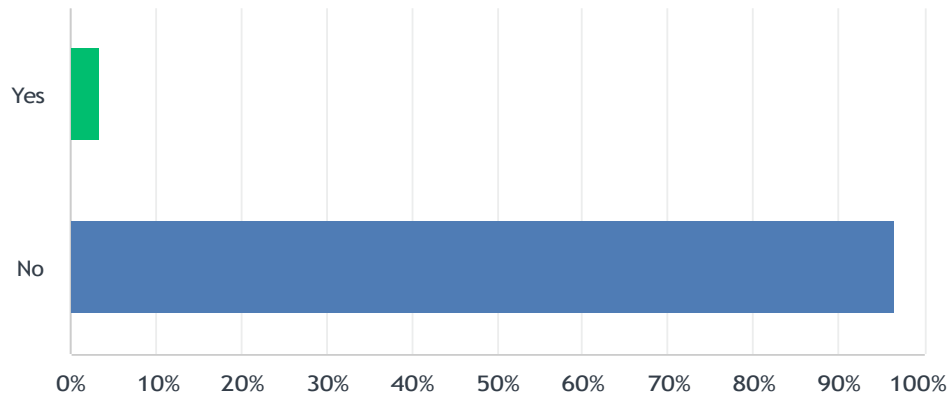
Answered: 391 Skipped: 346



ANSWER CHOICES	RESPONSES	
Paying bills	48.85%	191
Household shopping	40.41%	158
Entertainment/travel	3.58%	14
Emergencies	4.86%	19
Maxed out	0.26%	1
Don't use	2.05%	8
<b>TOTAL</b>		<b>391</b>

## Q25 Payday loan, cash advance, or check cashing store

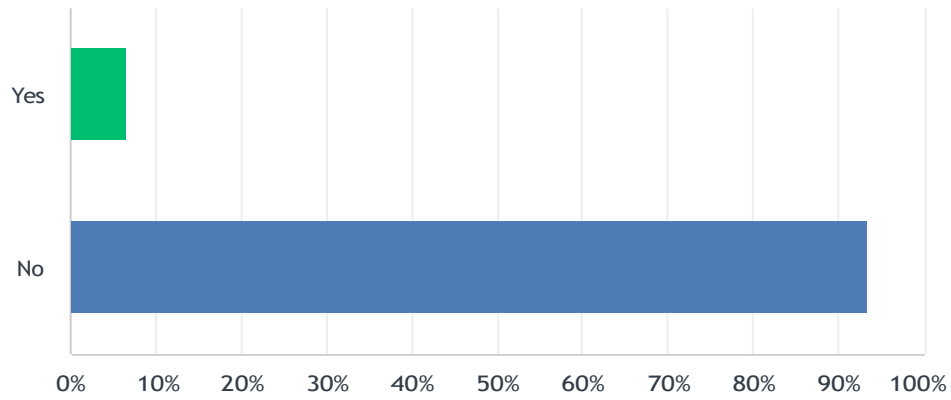
Answered: 455 Skipped: 282



ANSWER CHOICES	RESPONSES	
Yes	3.52%	16
No	96.48%	439
TOTAL		455

## Q26 Rent to own store

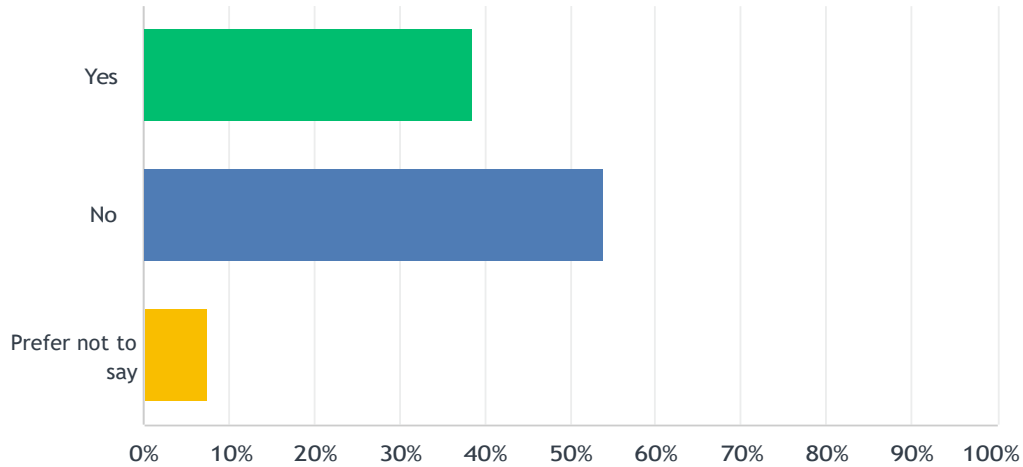
Answered: 451 Skipped: 286



ANSWER CHOICES	RESPONSES	
Yes	6.65%	30
No	93.35%	421
TOTAL		451

## Q27 Have you put money into any retirement plan, IRA, 401(k) or work pension during the last year?

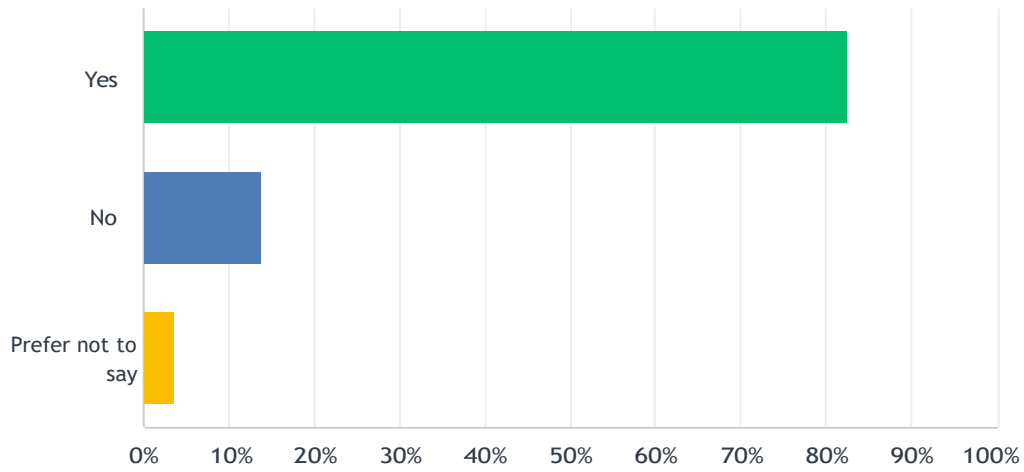
Answered: 454 Skipped: 283



ANSWER CHOICES	RESPONSES	
Yes	38.55%	175
No	53.96%	245
Prefer not to say	7.49%	34
<b>TOTAL</b>		<b>454</b>

## Q28 Do you have a computer at home?

Answered: 452 Skipped: 285

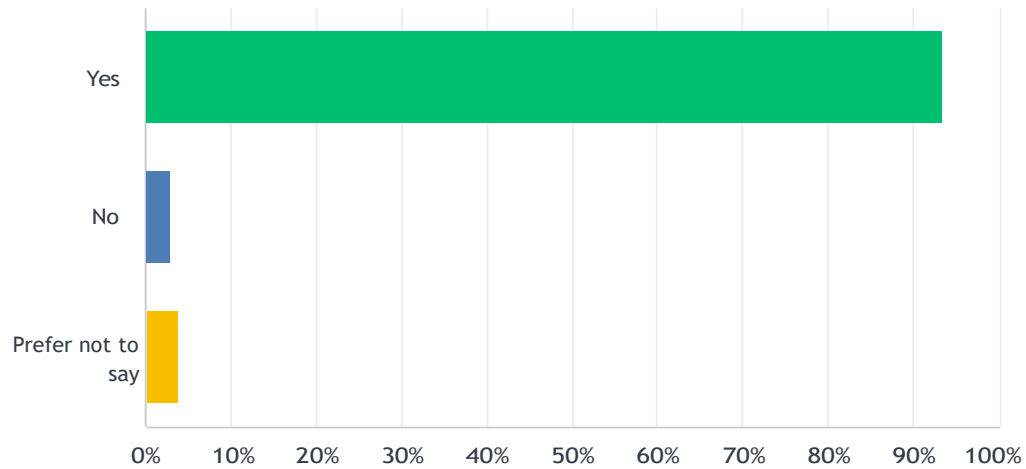


ANSWER CHOICES	RESPONSES	
Yes	82.52%	373
No	13.94%	63
Prefer not to say	3.54%	16
<b>TOTAL</b>		<b>452</b>



## Q29 Do you have an internet connection at home, including through a smart phone?

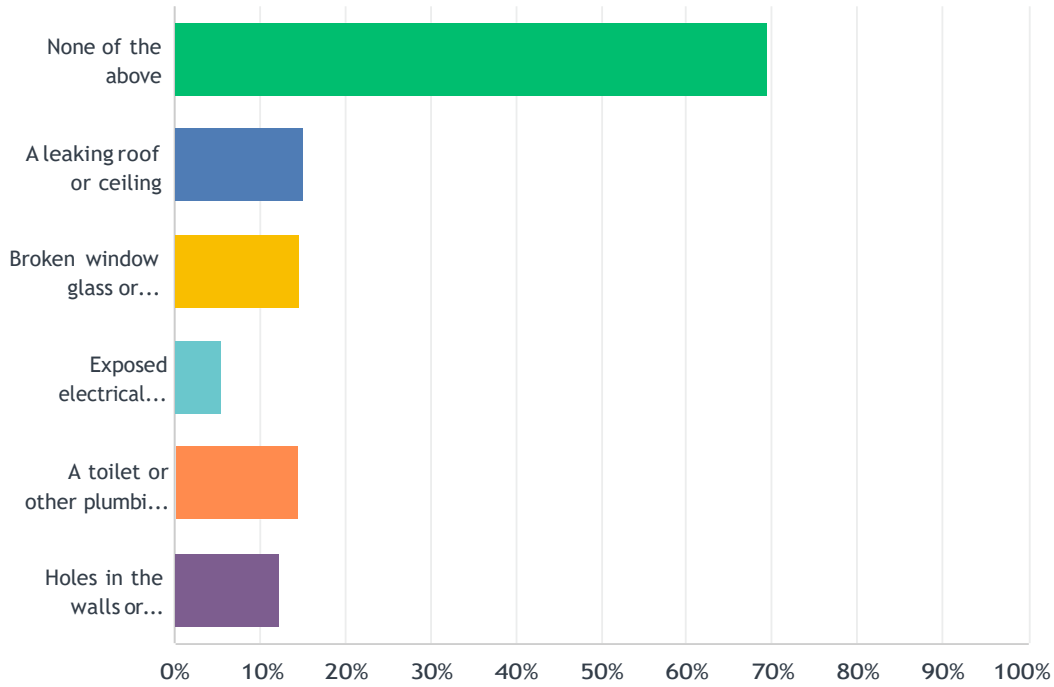
Answered: 450 Skipped: 287



ANSWER CHOICES	RESPONSES	
Yes	93.33%	420
No	2.89%	13
Prefer not to say	3.78%	17
<b>TOTAL</b>		<b>450</b>

### Q30 Does your home have (pick all that apply):

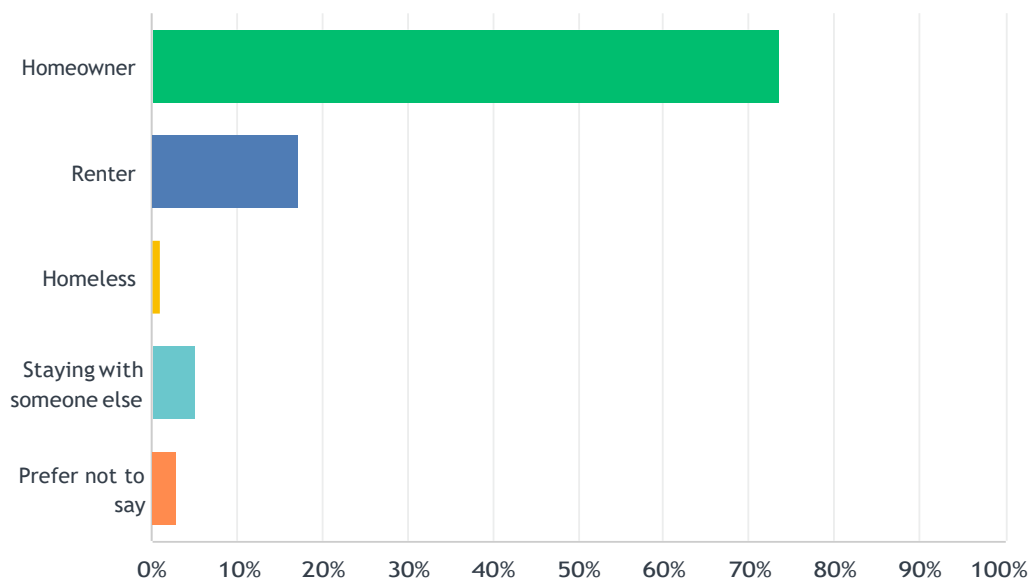
Answered: 449 Skipped: 288



ANSWER CHOICES	RESPONSES	
None of the above	69.49%	312
A leaking roof or ceiling	15.14%	68
Broken window glass or windows that can't shut	14.70%	66
Exposed electrical wires in the living space	5.57%	25
A toilet or other plumbing that doesn't work	14.48%	65
Holes in the walls or ceiling	12.47%	56
Total Respondents: 449		

### Q31 Describe your housing situation.

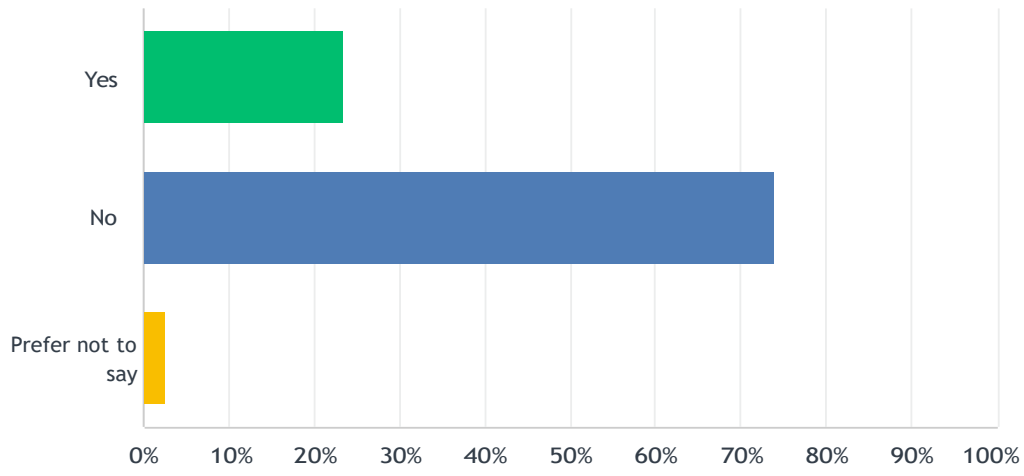
Answered: 447 Skipped: 290



ANSWER CHOICES	RESPONSES	
Homeowner	73.60%	329
Renter	17.23%	77
Homeless	1.12%	5
Staying with someone else	5.15%	23
Prefer not to say	2.91%	13
<b>TOTAL</b>		<b>447</b>

### Q32 Is your rent subsidized?

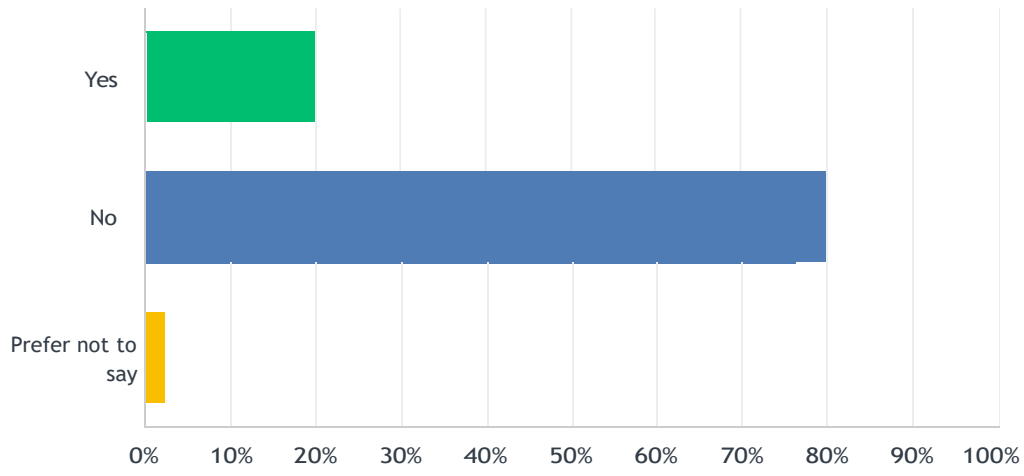
Answered: 77 Skipped: 660



ANSWER CHOICES	RESPONSES	
Yes	23.38%	18
No	74.03%	57
Prefer not to say	2.60%	2
<b>TOTAL</b>		<b>77</b>

### Q33 Are utilities included in your rent?

Answered: 77 Skipped: 660



ANSWER CHOICES	RESPONSES	
Yes	20.78%	16
No	76.62%	59
Prefer not to say	2.60%	2
<b>TOTAL</b>		<b>77</b>

## Q34 What is your monthly rent payment?

Answered: 75 Skipped: 662

#	RESPONSES	DATE
1	600.0	11/23/2021 4:05 PM
2	400.0	11/23/2021 8:52 AM
3	343.0	11/22/2021 8:29 AM
4	753.0	11/21/2021 4:03 PM
5	600.0	11/20/2021 9:59 PM
6	500.0	11/20/2021 8:23 PM
7	496.0	11/20/2021 2:18 PM
8	650.0	11/20/2021 12:49 PM
9	600.0	11/20/2021 9:03 AM
10	335.0	11/19/2021 3:35 PM
11	630.0	11/19/2021 10:26 AM
12	280.0	11/19/2021 6:48 AM
13	525.0	11/18/2021 5:53 PM
14	450.0	11/17/2021 6:59 PM
15	800.0	11/17/2021 9:43 AM
16	800.0	11/16/2021 9:10 PM
17	600.0	11/16/2021 8:30 PM
18	430.0	11/16/2021 4:22 PM
19	500.0	10/11/2021 4:30 PM
20	835.0	10/8/2021 5:24 AM
21	750.0	10/7/2021 9:03 AM
22	420.0	10/5/2021 11:34 AM
23	750.0	9/30/2021 4:54 PM
24	525.0	9/28/2021 8:35 PM
25	400.0	9/28/2021 8:07 PM
26	410.0	9/28/2021 7:33 PM
27	275.0	9/28/2021 2:23 PM
28	753.0	9/28/2021 10:09 AM
29	750.0	9/27/2021 10:06 PM
30	1100.0	9/27/2021 10:02 PM
31	703.0	9/27/2021 8:16 PM
32	1100.0	9/27/2021 2:08 PM
33	36.0	8/23/2021 10:17 PM

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34	400.0	7/28/2021 6:52 PM
35	550.0	7/20/2021 6:07 PM
36	261.0	7/12/2021 10:34 AM
37	818.0	6/30/2021 12:27 AM
38	45.0	6/16/2021 8:30 PM
39	350.0	6/15/2021 5:31 PM
40	550.0	6/7/2021 1:58 PM
41	700.0	6/7/2021 11:06 AM
42	158.0	5/29/2021 6:51 PM
43	425.0	5/20/2021 3:58 PM
44	800.0	5/8/2021 6:24 PM
45	815.0	5/7/2021 2:58 PM
46	1.0	5/6/2021 7:38 PM
47	205.0	5/5/2021 6:21 PM
48	370.0	5/5/2021 8:37 AM
49	525.0	5/3/2021 5:47 PM
50	700.0	5/1/2021 12:34 PM
51	550.0	4/28/2021 5:35 AM
52	800.0	4/27/2021 12:17 AM
53	650.0	4/23/2021 1:44 PM
54	400.0	4/23/2021 11:38 AM
55	500.0	4/23/2021 11:18 AM
56	575.0	4/23/2021 9:39 AM
57	500.0	4/22/2021 9:04 PM
58	850.0	4/22/2021 1:07 PM
59	400.0	4/22/2021 11:38 AM
60	600.0	4/21/2021 5:48 PM
61	783.0	4/17/2021 4:34 PM
62	400.0	4/16/2021 8:41 PM
63	400.0	4/15/2021 1:46 PM
64	751.0	4/14/2021 4:11 PM
65	750.0	4/13/2021 11:02 PM
66	1200.0	4/12/2021 10:54 AM
67	550.0	4/9/2021 1:34 PM
68	500.0	4/8/2021 10:29 AM
69	620.0	4/7/2021 4:39 PM
70	362.5	4/7/2021 3:59 PM
71	460.0	4/7/2021 3:41 PM

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72	600.0	4/7/2021 2:27 PM
73	500.0	4/7/2021 2:15 PM
74	590.0	4/7/2021 1:26 PM
75	1500.0	4/7/2021 12:11 PM



## Q35 What is your monthly house payment?

Answered: 339 Skipped: 398

#	RESPONSES	DATE
1	0.0	11/23/2021 3:12 PM
2	0.0	11/23/2021 12:50 PM
3	400.0	11/23/2021 11:10 AM
4	0.0	11/23/2021 8:53 AM
5	780.0	11/22/2021 9:28 PM
6	350.0	11/22/2021 2:41 PM
7	0.0	11/22/2021 12:28 PM
8	0.0	11/22/2021 10:20 AM
9	0.0	11/22/2021 9:39 AM
10	0.0	11/22/2021 9:00 AM
11	343.0	11/22/2021 8:30 AM
12	695.0	11/22/2021 2:53 AM
13	250.0	11/22/2021 1:08 AM
14	350.0	11/21/2021 9:33 PM
15	0.0	11/21/2021 4:03 PM
16	600.0	11/21/2021 10:55 AM
17	0.0	11/21/2021 9:53 AM
18	500.0	11/21/2021 9:03 AM
19	0.0	11/21/2021 8:01 AM
20	1350.0	11/20/2021 10:45 PM
21	500.0	11/20/2021 8:23 PM
22	0.0	11/20/2021 6:22 PM
23	1200.0	11/20/2021 6:21 PM
24	0.0	11/20/2021 2:19 PM
25	1200.0	11/20/2021 1:54 PM
26	0.0	11/20/2021 7:01 AM
27	760.0	11/19/2021 5:25 PM
28	335.0	11/19/2021 3:35 PM
29	0.0	11/19/2021 12:43 PM
30	365.0	11/19/2021 8:39 AM
31	200.0	11/19/2021 7:16 AM
32	0.0	11/19/2021 6:48 AM
33	934.0	11/18/2021 10:01 PM

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34	500.0	11/18/2021 8:43 PM
35	401.13	11/18/2021 8:41 PM
36	0.0	11/18/2021 6:57 PM
37	506.0	11/18/2021 4:52 PM
38	0.0	11/18/2021 4:12 PM
39	0.0	11/18/2021 11:47 AM
40	400.0	11/18/2021 7:39 AM
41	500.0	11/17/2021 11:19 PM
42	0.0	11/17/2021 10:22 PM
43	0.0	11/17/2021 9:32 PM
44	750.0	11/17/2021 7:29 PM
45	650.0	11/17/2021 7:00 PM
46	0.0	11/17/2021 5:54 PM
47	0.0	11/17/2021 5:00 PM
48	545.0	11/17/2021 3:17 PM
49	0.0	11/17/2021 2:02 PM
50	325.0	11/17/2021 11:38 AM
51	0.0	11/17/2021 10:18 AM
52	700.0	11/17/2021 9:52 AM
53	800.0	11/17/2021 9:43 AM
54	900.0	11/17/2021 8:48 AM
55	500.0	11/17/2021 5:48 AM
56	0.0	11/16/2021 9:35 PM
57	0.0	11/16/2021 9:24 PM
58	800.0	11/16/2021 9:11 PM
59	450.0	11/16/2021 8:56 PM
60	736.0	11/16/2021 8:46 PM
61	0.0	11/16/2021 8:30 PM
62	700.0	11/16/2021 8:28 PM
63	538.0	11/16/2021 4:49 PM
64	0.0	11/16/2021 4:22 PM
65	850.0	11/16/2021 3:13 PM
66	900.0	11/4/2021 3:34 PM
67	1000.0	10/22/2021 9:25 PM
68	1000.0	10/20/2021 6:30 PM
69	736.0	10/19/2021 6:54 PM
70	0.0	10/18/2021 7:28 PM
71	650.0	10/13/2021 11:19 AM

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72	521.0	10/11/2021 9:33 PM
73	500.0	10/11/2021 4:30 PM
74	0.0	10/10/2021 7:28 PM
75	0.0	10/9/2021 2:24 PM
76	835.0	10/8/2021 5:25 AM
77	420.0	10/5/2021 11:35 AM
78	525.0	10/4/2021 8:52 PM
79	400.0	10/4/2021 2:52 PM
80	1445.0	10/3/2021 8:16 PM
81	0.0	10/3/2021 10:31 AM
82	1000.0	10/2/2021 9:10 PM
83	1000.0	10/2/2021 7:40 PM
84	1163.0	10/2/2021 1:33 PM
85	0.0	10/1/2021 9:54 PM
86	0.0	10/1/2021 6:06 PM
87	0.0	10/1/2021 3:53 PM
88	0.0	10/1/2021 1:13 AM
89	0.0	9/30/2021 8:28 PM
90	0.0	9/30/2021 7:57 PM
91	0.0	9/30/2021 7:49 PM
92	0.0	9/30/2021 4:54 PM
93	0.0	9/30/2021 12:06 PM
94	0.0	9/30/2021 11:18 AM
95	570.0	9/30/2021 9:35 AM
96	450.0	9/30/2021 9:24 AM
97	0.0	9/29/2021 9:18 PM
98	2500.0	9/29/2021 5:55 PM
99	0.0	9/29/2021 10:26 AM
100	500.0	9/29/2021 9:41 AM
101	1353.0	9/29/2021 9:39 AM
102	0.0	9/29/2021 9:37 AM
103	0.0	9/29/2021 8:02 AM
104	0.0	9/29/2021 7:50 AM
105	375.0	9/28/2021 11:55 PM
106	0.0	9/28/2021 9:49 PM
107	0.0	9/28/2021 8:35 PM
108	0.0	9/28/2021 8:07 PM
109	410.0	9/28/2021 7:33 PM

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110	455.0	9/28/2021 7:20 PM
111	0.0	9/28/2021 6:25 PM
112	370.0	9/28/2021 4:39 PM
113	0.0	9/28/2021 3:36 PM
114	700.0	9/28/2021 2:31 PM
115	570.0	9/28/2021 2:27 PM
116	0.0	9/28/2021 2:23 PM
117	580.0	9/28/2021 2:15 PM
118	0.0	9/28/2021 1:10 PM
119	0.0	9/28/2021 12:55 PM
120	0.0	9/28/2021 12:29 PM
121	201.0	9/28/2021 11:24 AM
122	0.0	9/28/2021 10:36 AM
123	850.0	9/28/2021 10:21 AM
124	0.0	9/28/2021 10:03 AM
125	300.0	9/28/2021 8:46 AM
126	500.0	9/28/2021 6:50 AM
127	0.0	9/28/2021 6:06 AM
128	0.0	9/28/2021 2:21 AM
129	0.0	9/27/2021 10:02 PM
130	0.0	9/27/2021 9:42 PM
131	1001.0	9/27/2021 9:33 PM
132	550.0	9/27/2021 9:15 PM
133	900.0	9/27/2021 8:32 PM
134	0.0	9/27/2021 8:16 PM
135	700.0	9/27/2021 7:14 PM
136	1050.0	9/27/2021 7:05 PM
137	0.0	9/27/2021 6:16 PM
138	0.0	9/27/2021 6:07 PM
139	900.0	9/27/2021 5:36 PM
140	250.0	9/27/2021 5:26 PM
141	3000.0	9/27/2021 5:16 PM
142	704.0	9/27/2021 5:01 PM
143	0.0	9/27/2021 4:59 PM
144	0.0	9/27/2021 4:59 PM
145	675.0	9/27/2021 4:36 PM
146	350.0	9/27/2021 4:36 PM
147	1.0	9/27/2021 4:15 PM

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148	0.0	9/27/2021 3:50 PM
149	270.0	9/27/2021 3:19 PM
150	850.0	9/27/2021 3:13 PM
151	0.0	9/27/2021 3:11 PM
152	999.19	9/27/2021 3:01 PM
153	435.0	9/27/2021 2:57 PM
154	0.0	9/27/2021 2:49 PM
155	0.0	9/27/2021 2:18 PM
156	350.0	9/27/2021 2:08 PM
157	510.84	9/27/2021 1:32 PM
158	958.0	9/27/2021 12:46 PM
159	2.0	9/27/2021 12:42 PM
160	0.0	9/27/2021 12:19 PM
161	920.0	9/27/2021 11:10 AM
162	0.0	9/27/2021 11:07 AM
163	520.0	9/14/2021 6:09 PM
164	700.0	9/8/2021 1:52 PM
165	315.0	9/7/2021 2:55 PM
166	450.0	9/3/2021 10:57 PM
167	0.0	8/23/2021 10:17 PM
168	500.0	8/13/2021 11:49 AM
169	0.0	8/6/2021 3:57 PM
170	0.0	8/4/2021 12:21 PM
171	1131.0	7/27/2021 11:28 AM
172	0.0	7/23/2021 2:23 PM
173	0.0	7/23/2021 2:06 PM
174	0.0	7/22/2021 12:50 PM
175	935.0	7/22/2021 7:43 AM
176	0.0	7/21/2021 10:32 PM
177	550.0	7/20/2021 6:07 PM
178	1637.0	7/14/2021 8:40 AM
179	420.0	7/13/2021 7:58 PM
180	775.0	7/12/2021 6:09 PM
181	0.0	7/12/2021 10:34 AM
182	454.0	7/9/2021 1:23 PM
183	0.0	7/6/2021 1:08 PM
184	0.0	7/4/2021 11:59 AM
185	0.0	6/30/2021 12:27 AM

Community Needs Assessment Survey 2021

186	0.0	6/22/2021 5:01 PM
187	250.0	6/18/2021 11:05 AM
188	588.63	6/17/2021 7:17 PM
189	1100.0	6/16/2021 10:41 PM
190	0.0	6/16/2021 8:30 PM
191	250.0	6/16/2021 1:37 PM
192	350.0	6/15/2021 5:31 PM
193	325.0	6/15/2021 3:18 PM
194	0.0	6/14/2021 1:35 PM
195	0.0	6/11/2021 12:17 PM
196	545.0	6/11/2021 10:53 AM
197	0.0	6/10/2021 1:24 PM
198	368.0	6/10/2021 11:39 AM
199	545.0	6/10/2021 11:00 AM
200	0.0	6/9/2021 8:53 PM
201	550.0	6/7/2021 1:59 PM
202	0.0	6/7/2021 11:06 AM
203	440.0	6/4/2021 10:06 AM
204	758.0	6/2/2021 2:47 PM
205	0.0	5/31/2021 3:09 AM
206	0.0	5/29/2021 6:51 PM
207	600.0	5/28/2021 7:51 PM
208	800.0	5/27/2021 11:10 PM
209	560.0	5/25/2021 11:07 AM
210	0.0	5/24/2021 6:29 PM
211	800.0	5/21/2021 12:13 PM
212	670.0	5/19/2021 11:10 PM
213	390.0	5/17/2021 12:40 PM
214	350.0	5/13/2021 2:55 PM
215	261.01	5/13/2021 11:40 AM
216	556.0	5/11/2021 2:21 PM
217	0.0	5/10/2021 3:20 PM
218	0.0	5/10/2021 1:09 PM
219	430.0	5/10/2021 10:59 AM
220	500.0	5/9/2021 7:58 AM
221	0.0	5/8/2021 6:24 PM
222	524.0	5/8/2021 12:06 PM
223	0.0	5/8/2021 9:38 AM

Community Needs Assessment Survey 2021

224	815.0	5/7/2021 2:59 PM
225	850.0	5/7/2021 10:35 AM
226	667.0	5/7/2021 10:34 AM
227	0.0	5/6/2021 7:38 PM
228	0.0	5/6/2021 5:35 PM
229	0.0	5/6/2021 12:17 PM
230	1200.0	5/6/2021 10:36 AM
231	1700.0	5/6/2021 10:10 AM
232	547.0	5/5/2021 4:10 PM
233	370.0	5/5/2021 8:37 AM
234	379.0	5/4/2021 5:22 PM
235	415.0	5/4/2021 11:21 AM
236	450.0	5/4/2021 8:57 AM
237	500.0	5/3/2021 11:46 PM
238	0.0	5/3/2021 8:41 PM
239	0.0	5/3/2021 5:47 PM
240	3600.0	5/3/2021 4:03 PM
241	0.0	5/3/2021 3:34 PM
242	450.0	5/3/2021 8:57 AM
243	550.0	4/28/2021 5:35 AM
244	360.0	4/27/2021 3:19 PM
245	800.0	4/27/2021 12:17 AM
246	0.0	4/25/2021 12:27 PM
247	0.0	4/25/2021 9:19 AM
248	0.0	4/23/2021 1:44 PM
249	300.0	4/23/2021 1:38 PM
250	0.0	4/23/2021 11:39 AM
251	500.0	4/23/2021 11:18 AM
252	575.0	4/23/2021 9:39 AM
253	442.0	4/23/2021 9:16 AM
254	1500.0	4/23/2021 9:13 AM
255	450.0	4/23/2021 9:07 AM
256	1000.0	4/23/2021 8:55 AM
257	850.0	4/23/2021 8:42 AM
258	1200.0	4/23/2021 8:21 AM
259	700.0	4/22/2021 9:48 PM
260	1150.0	4/22/2021 4:28 PM
261	1100.0	4/22/2021 3:48 PM

Community Needs Assessment Survey 2021

262	0.0	4/22/2021 3:34 PM
263	800.0	4/22/2021 3:16 PM
264	500.0	4/22/2021 2:40 PM
265	500.0	4/22/2021 1:46 PM
266	0.0	4/22/2021 1:07 PM
267	1200.0	4/22/2021 11:46 AM
268	900.0	4/22/2021 10:12 AM
269	1072.0	4/22/2021 10:11 AM
270	700.0	4/20/2021 9:16 AM
271	262.0	4/20/2021 9:14 AM
272	600.0	4/18/2021 9:10 PM
273	750.0	4/18/2021 11:25 AM
274	600.0	4/18/2021 9:59 AM
275	1100.0	4/18/2021 8:36 AM
276	400.0	4/16/2021 8:42 PM
277	700.0	4/16/2021 1:01 PM
278	497.0	4/16/2021 11:11 AM
279	0.0	4/16/2021 10:03 AM
280	700.0	4/15/2021 1:46 PM
281	1200.0	4/15/2021 11:44 AM
282	1200.0	4/15/2021 11:22 AM
283	748.0	4/15/2021 10:08 AM
284	0.0	4/14/2021 11:23 PM
285	500.0	4/14/2021 4:35 PM
286	300.0	4/14/2021 4:18 PM
287	751.0	4/14/2021 4:11 PM
288	718.0	4/14/2021 4:11 PM
289	475.0	4/14/2021 3:33 PM
290	500.0	4/14/2021 12:53 PM
291	0.0	4/14/2021 10:05 AM
292	0.0	4/13/2021 11:36 PM
293	0.0	4/13/2021 11:02 PM
294	330.0	4/13/2021 12:53 PM
295	0.0	4/13/2021 7:38 AM
296	700.0	4/12/2021 5:17 PM
297	0.0	4/11/2021 3:36 PM
298	575.0	4/11/2021 8:19 AM
299	600.0	4/9/2021 3:31 PM



Community Needs Assessment Survey 2021

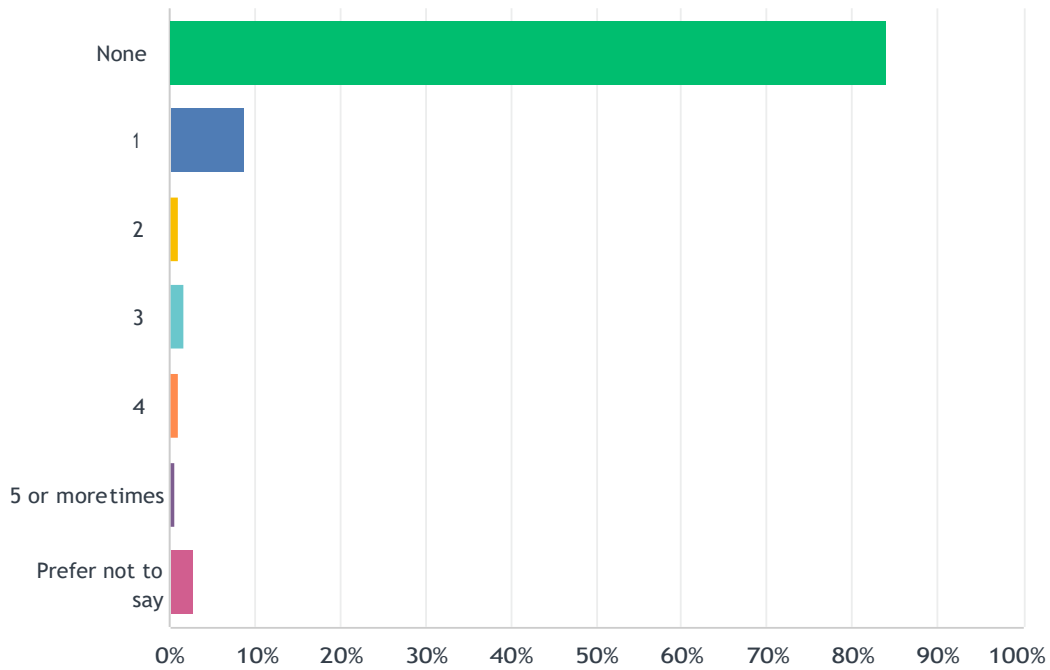
300	798.0	4/9/2021 1:48 PM
301	0.0	4/9/2021 1:34 PM
302	0.0	4/9/2021 1:16 PM
303	504.0	4/9/2021 8:16 AM
304	0.0	4/8/2021 11:36 PM
305	540.0	4/8/2021 7:56 PM
306	1400.0	4/8/2021 4:00 PM
307	700.0	4/8/2021 3:39 PM
308	500.0	4/8/2021 2:41 PM
309	585.0	4/8/2021 1:43 PM
310	987.0	4/8/2021 1:25 PM
311	0.0	4/8/2021 11:58 AM
312	0.0	4/8/2021 10:53 AM
313	0.0	4/8/2021 10:19 AM
314	0.0	4/8/2021 9:12 AM
315	800.0	4/8/2021 8:34 AM
316	1200.0	4/8/2021 3:42 AM
317	395.96	4/8/2021 12:25 AM
318	180.0	4/7/2021 8:51 PM
319	750.0	4/7/2021 7:39 PM
320	1800.0	4/7/2021 5:16 PM
321	795.0	4/7/2021 4:49 PM
322	0.0	4/7/2021 4:34 PM
323	0.0	4/7/2021 3:59 PM
324	0.0	4/7/2021 3:41 PM
325	334.52	4/7/2021 3:40 PM
326	1500.0	4/7/2021 3:21 PM
327	900.0	4/7/2021 3:09 PM
328	0.0	4/7/2021 2:28 PM
329	0.0	4/7/2021 2:27 PM
330	350.0	4/7/2021 1:53 PM
331	612.0	4/7/2021 1:47 PM
332	650.0	4/7/2021 1:45 PM
333	0.0	4/7/2021 1:34 PM
334	0.0	4/7/2021 1:31 PM
335	590.0	4/7/2021 1:26 PM
336	0.0	4/7/2021 1:20 PM
337	0.0	4/7/2021 12:58 PM

# Community Needs Assessment Survey 2021

338	2300.0	4/7/2021 12:11 PM
339	0.0	4/7/2021 11:51 AM

### Q36 How many times have your moved in the last year?

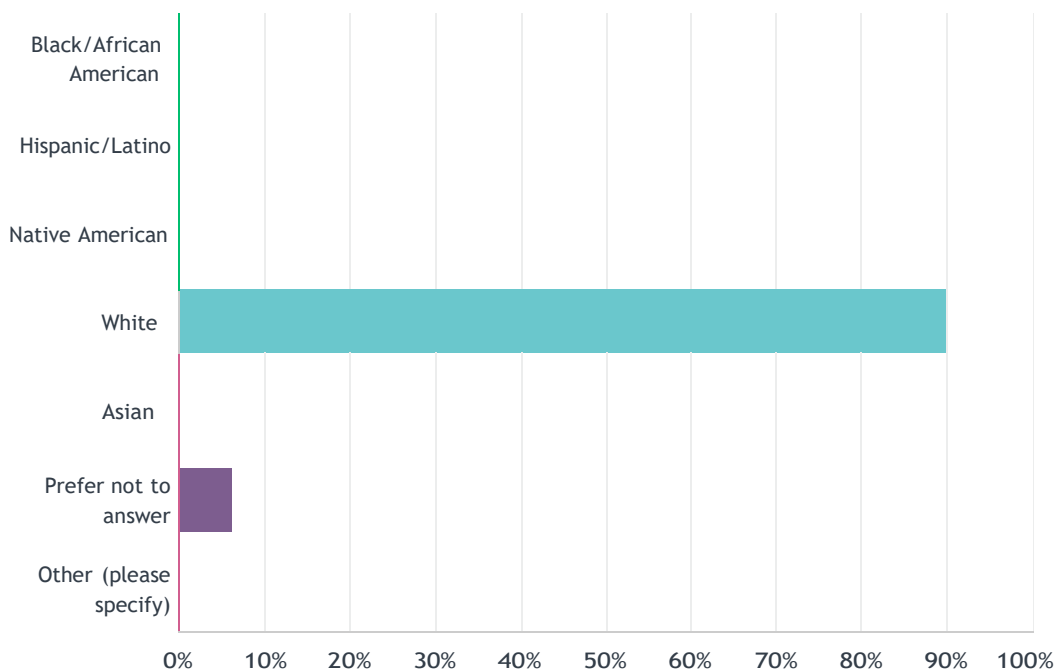
Answered: 437 Skipped: 300



ANSWER CHOICES	RESPONSES	
None	83.98%	367
1	8.70%	38
2	1.14%	5
3	1.60%	7
4	1.14%	5
5 or more times	0.69%	3
Prefer not to say	2.75%	12
<b>TOTAL</b>		<b>437</b>

### Q37 Race/Ethnicity (pick all that apply)

Answered: 434 Skipped: 303



ANSWER CHOICES	RESPONSES	
Black/African American	2.07%	9
Hispanic/Latino	1.84%	8
Native American	1.38%	6
White	89.40%	388
Asian	0.00%	0
Prefer not to answer	6.45%	28
Other (please specify)	1.84%	8
Total Respondents: 434		

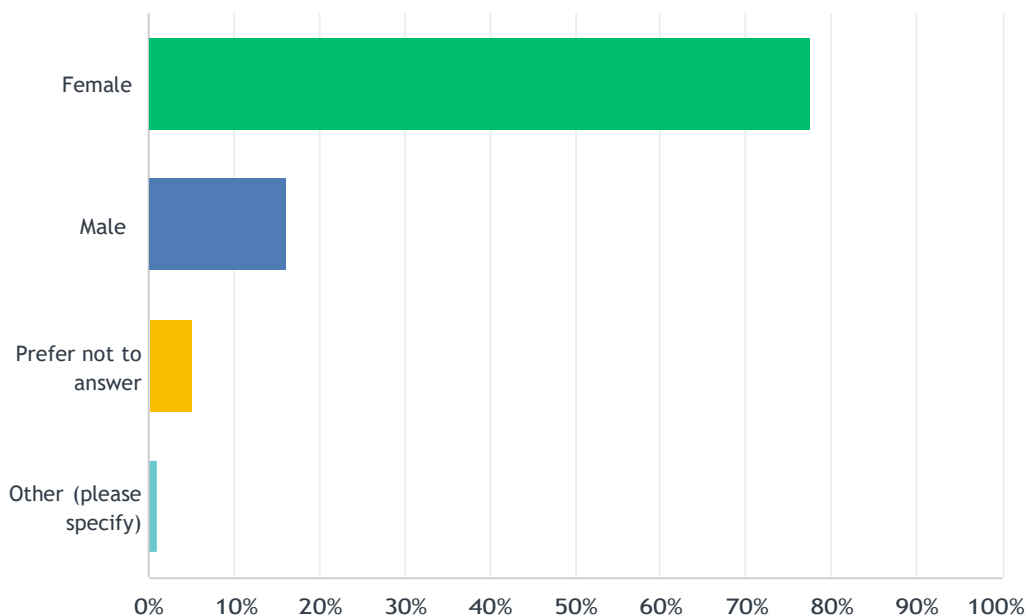
#	OTHER (PLEASE SPECIFY)	DATE
1	American	11/17/2021 9:52 AM
2	Mixed	10/10/2021 7:28 PM
3	Scottish/German/Canadian	9/27/2021 2:58 PM
4	Jewish	5/13/2021 11:41 AM
5	I do not see where race should be a valid question on this survey. What does race matter?	4/11/2021 3:37 PM
6	American	4/9/2021 1:49 PM





### Q38 Gender

Answered: 433 Skipped: 304

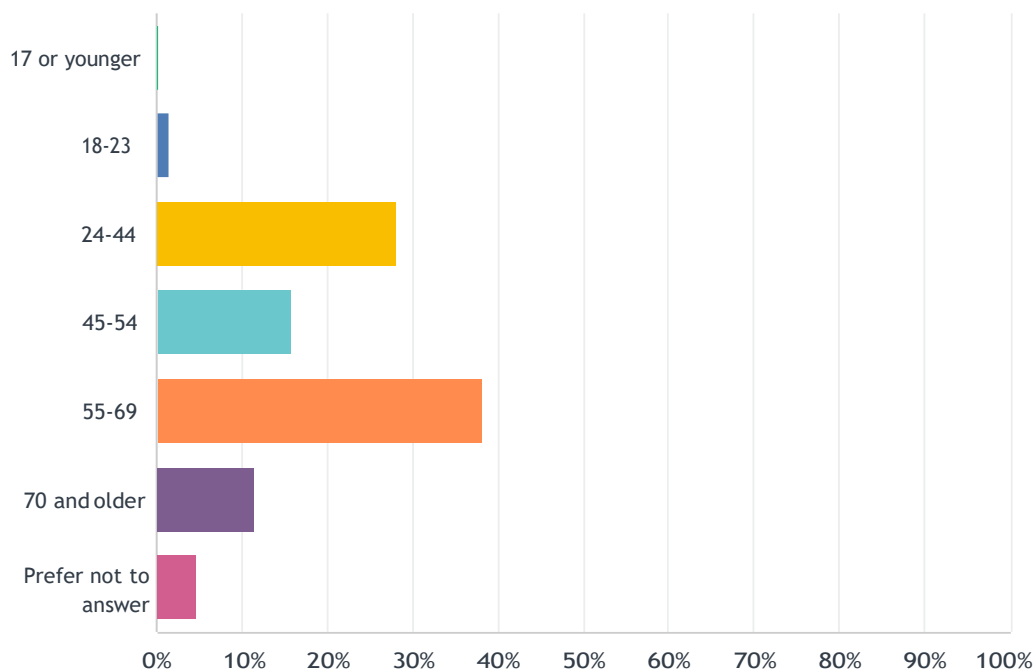


ANSWER CHOICES	RESPONSES
Female	77.60% 336
Male	16.17% 70
Prefer not to answer	5.08% 22
Other (please specify)	1.15% 5
<b>TOTAL</b>	<b>433</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	Non-binary	11/17/2021 7:00 PM
2	THERE ARE ONLY 2 BIOLOGICAL SEXES AND I AM FEMALE. PLEASE DELETE THIS 'OTHER' BECAUSE THERE IS NO OTHER AND SCIENCE AGREES WITH THIS. IF YOU CONTINUE TO INCLUDE THIS, YOU FUEL THE EXTREME CONFUSION AND BREAKDOWN OF OUR SOCIETY.	6/4/2021 10:07 AM
3	What does it matter?	4/11/2021 3:38 PM
4	As before, I chose not to promote equity philosophy	4/7/2021 4:15 PM
5	As before, I chose not to participate in the current narrative of politics	4/7/2021 1:44 PM

### Q39 Age Group

Answered: 432 Skipped: 305

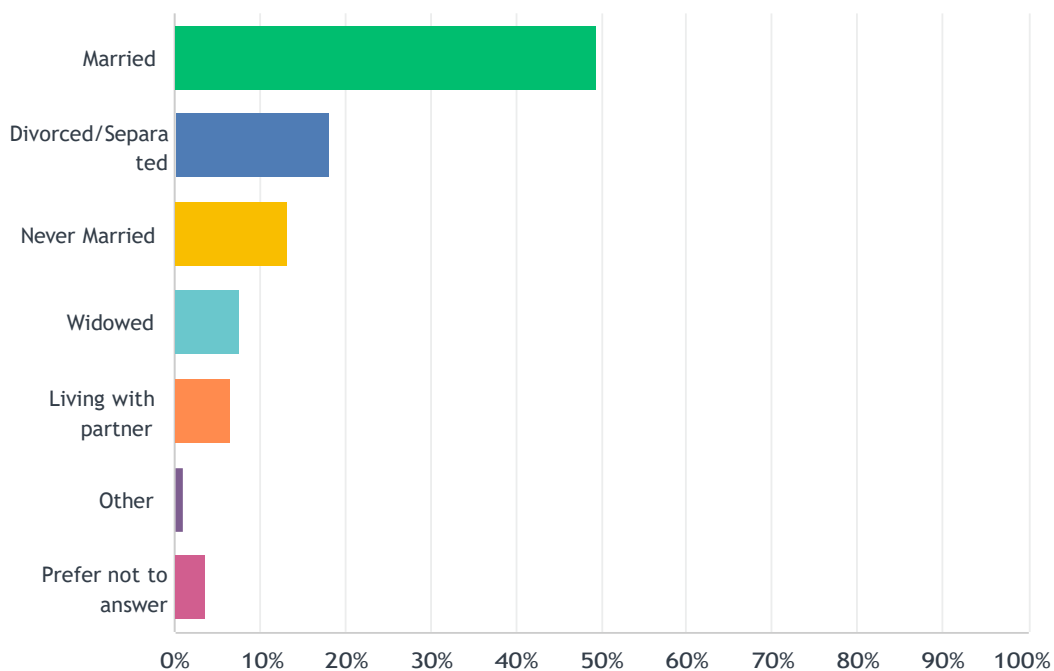


ANSWER CHOICES	RESPONSES	
17 or younger	0.23%	1
18-23	1.39%	6
24-44	28.24%	122
45-54	15.74%	68
55-69	38.19%	165
70 and older	11.57%	50
Prefer not to answer	4.63%	20
<b>TOTAL</b>		<b>432</b>



## Q40 Marital Status

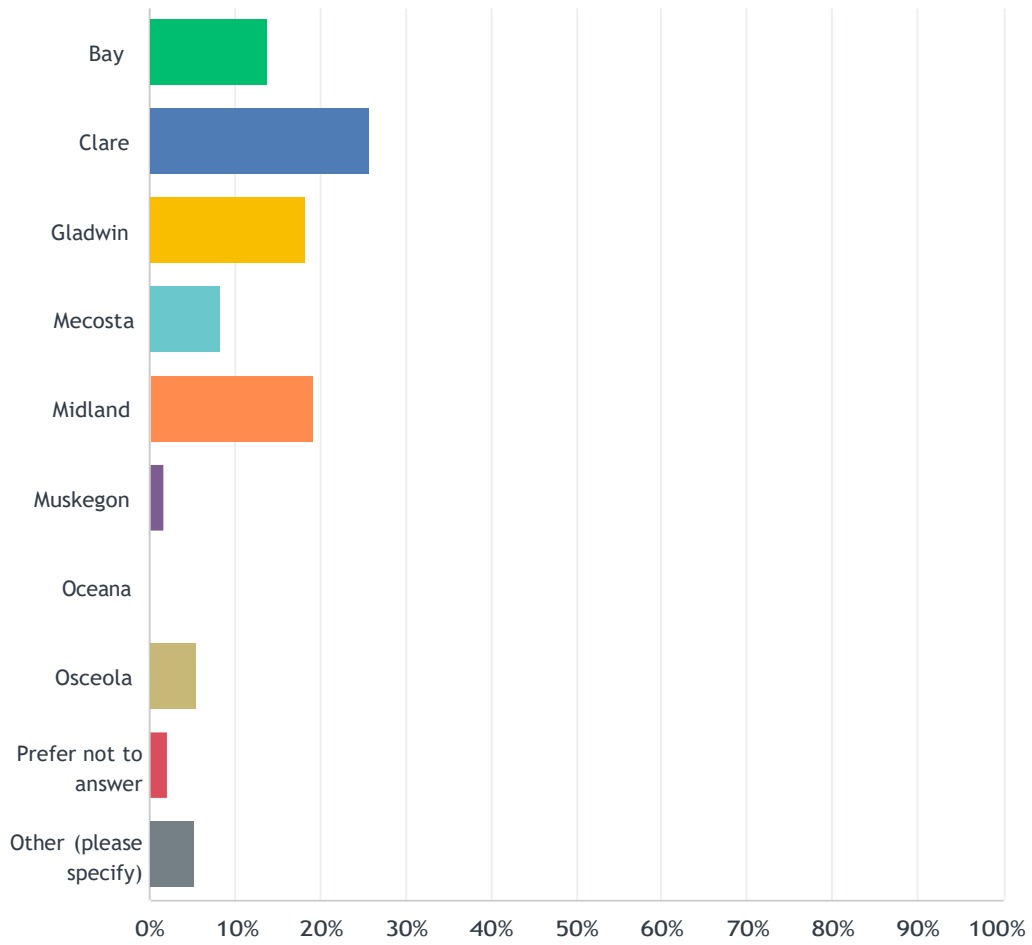
Answered: 432 Skipped: 305



ANSWER CHOICES	RESPONSES	
Married	49.54%	214
Divorced/Separated	18.06%	78
Never Married	13.19%	57
Widowed	7.64%	33
Living with partner	6.71%	29
Other	1.16%	5
Prefer not to answer	4.63%	20
<b>TOTAL</b>		<b>432</b>

## Q41 Which county do you live in?

Answered: 432 Skipped: 305



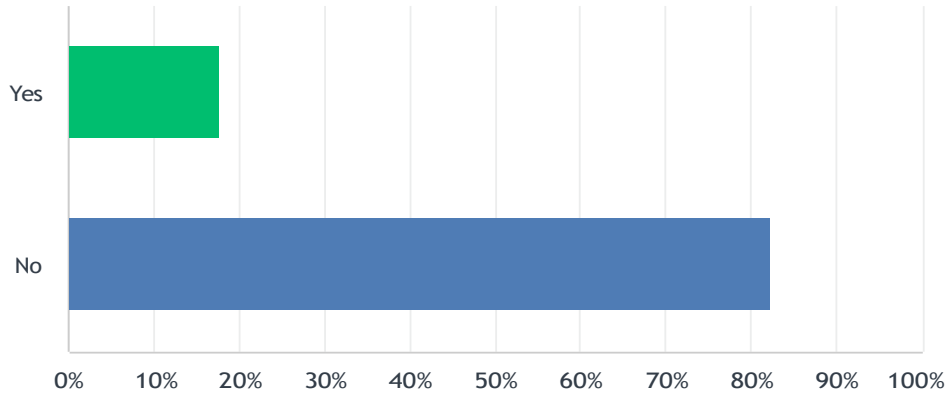
Community Needs Assessment Survey 2021

ANSWER CHOICES	RESPONSES	
Bay	13.89%	60
Clare	25.69%	111
Gladwin	18.29%	79
Mecosta	8.33%	36
Midland	19.21%	83
Muskegon	1.62%	7
Oceana	0.00%	0
Osceola	5.56%	24
Prefer not to answer	2.08%	9
Other (please specify)	5.32%	23
<b>TOTAL</b>		<b>432</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	kent but want to relocate to evart(osceola)	11/19/2021 7:50 PM
2	Isabella	11/19/2021 12:44 PM
3	Gratiot	9/28/2021 11:44 PM
4	GRATIOT	9/27/2021 11:10 AM
5	Saginaw	5/21/2021 12:14 PM
6	Shiawassee	5/20/2021 9:57 AM
7	Saginaw	5/10/2021 1:09 PM
8	Hillsdale	5/9/2021 7:58 AM
9	saginaw	5/7/2021 12:54 PM
10	Tuscola	5/7/2021 11:57 AM
11	Live in Isabella and work in Clare	5/7/2021 10:36 AM
12	Saginaw	5/7/2021 10:35 AM
13	Saginaw	5/6/2021 12:17 PM
14	saginaw	5/6/2021 10:37 AM
15	Saginaw	5/6/2021 9:48 AM
16	Lake	4/28/2021 5:36 AM
17	Isabella	4/23/2021 1:45 PM
18	Does not matter	4/11/2021 3:38 PM
19	Ottawa	4/8/2021 4:00 PM
20	Isabella	4/8/2021 10:29 AM
21	Again, I chose no to promote inequity.	4/7/2021 4:17 PM
22	Isabella	4/7/2021 3:59 PM
23	Roscommon	4/7/2021 12:56 PM

## Q42 Would you like to be interviewed further to assist with the Community Needs Assessment?

Answered: 432 Skipped: 305



ANSWER CHOICES	RESPONSES	
Yes	17.59%	76
No	82.41%	356
TOTAL		432