The background features a stylized illustration of several hands in various shades of blue, reaching upwards to support a globe. The globe is also rendered in shades of blue. The overall background is a solid, medium-blue color.

# **SMCAA**

## **Community**

### **Needs**

## **Assessment**

# **2018**

Approved by the Board: 9/19/2018

## Introduction

In 1964, Congress passed the Economic Opportunity Act initiating America's War on Poverty. As a result of this initiative, a network of Community Action Agencies sprang up all over the country to alleviate the impact of poverty at the local level and to support people with low incomes improve the quality of their lives. All Community Action Agencies are overseen by a state agency designated by the U.S. Department of Health and Human Services (DHHS). In Michigan, this state agency is the Bureau of Community Action and Economic Opportunity.

Every three years, all Community Action Agencies must conduct a thorough needs assessment of its service area and create a Community Action Plan. The resulting Community Action Plan synthesizes the input of many people and provides a touch point for us as we move forward.

The Southwest Michigan Community Action Agency (SMCAA) is a private, non-profit Community Action Agency - part of a state and national network. In 1982, the agency started servicing Van Buren county. In 1986, our agency was incorporated and began providing human services to Cass and Van Buren counties. In 1992, Berrien County was officially added to its service delivery area. Over the past 36 years, as the needs of the community have changed and new funding opportunities have become available and as a result the agency has evolved and grown tremendously.

Today, SMCAA is an umbrella agency that provides the overall leadership, policy guidance, coordination, and support necessary to successfully manage a wide array of over 20 grants. And allowing SMCAA to serve over 5,000 households each year.

SMCAA Staff and Board of Directors provided oversight for this process and consulted widely with stakeholder groups while delineating these needs. We heard from staff, fellow service providers, other organizations and businesses, and community residents with low incomes.

SMCAA compiled extensive research into secondary sources of information about our community, and analyzed responses from surveys completed by staff, community organizations, and adult constituents with low incomes. The Board of Directors, the Executive Director, the Operations Manager, the Program Managers, and Special Projects Worker all played key roles in pulling this information together.

This Community Action Needs Assessment is simply a slice in time of a dynamic process that continues all year round, every year.

Assessment and planning do not stop with the publication of this report. As conditions in our communities change, we will adjust the routes that we take to reach the goals we have set for ourselves. And we may need to set new goals. We are confident that defining our community's needs will result in better service to our participants, better outcomes for them, and a clearer path for all of us to follow.

## Agency Information

SMCAA's current portfolio of services includes Emergency Assistance (including shelter), individual and asset development, weatherization and housing development.

Emergency Assistance for low-income families and individuals includes: emergency and commodity food, utility, rent/mortgage assistance, and other miscellaneous assistance, and emergency shelter in Van Buren in County. Through Community Development programs, SMCAA helps individuals and families find and secure housing using a variety of tools including: permanent Supportive housing and Rapid Rehousing homeless services in Cass and Van Buren Counties; housing counselor provides Homeownership and Financial Capability counseling. The Weatherization and Housing Development program provides Weatherization, Energy Education, Homeowner and Rental Rehabilitation, and emergency repairs for homes of low-income residents. This is done as the third-party administrator for the City of Benton Harbor, and Berrien, Cass, and Van Buren Counties MSHDA Housing Resource Fund Grants.

## Service Area Statistics

SMCAA serves Berrien, Cass, and Van Buren Counties through the aforementioned programs. According to the U.S. Census Bureau American Community Survey 2012-2015 and the Community Commons database the population of our service area was 282,145. The population is made up of 155,134 from Berrien County, 51,795 from Cass County, and 75,216 from Van Buren County. Households living Below 200% of Federal Poverty Level for 2018 (example person of one \$24,120) Berrien 38.71%, Cass 33.75% and Van Buren 40.04%. Public school students eligible for Free/Reduced price lunch 55.04% Berrien, 55.74% Cass and 49.78% in Van Buren Counties.

## Instrument

The Community Needs Assessment (CNA) was conducted from January 1, 2018 through June 30, 2018. A paper survey instrument was distributed to clients of all SMCAA programs throughout our service area. Respondents were instructed to complete and return the form. July 1, 2018 through July 31, 2018 CNA Survey Monkey was sent out to SMCAA board of directors, partners, County Commissioners, faith based organizations and local business.

## Limitations

As with any survey, study or assessment, there are limitations that must be identified and considered. The SMCAA CNA Survey limitations include "no answer", no Spanish version.

First, there was a high percentage--(in some cases almost 30%), of respondents that answered only the demographic questions. Therefore, for the purposes of this report percentages were calculated using the number that responded to the question not the total number of surveys collected.

Finally, although clients were offered assistance in completing the survey few requested help.

## Use

The survey report is shared with SMCAA's Board of Directors, staff, the Bureau of Community Action and Economic Opportunity (BCAEO), funders and community partners.

SMCAA uses the data to identify areas of opportunity, areas of need and data used for applying for funding.

## Acknowledgments

We thank the hundreds of people who answered surveys, our staff, our board, and our community collaborators for their commitment and goodwill throughout this process. Special thanks to our Board of Directors, Kim Smith Oldham Operations Manager and Jacob Cogswell Special Projects Worker for conducting, gathering, analyzing and compiling the information for this report.

## Mission, Vision, Values and Promise

### **Mission**

SMCAA exists to assist people in economic need and enable them to achieve and sustain self-sufficiency while respecting their diversity.

### **Vision**

SMCAA improves the quality of life and creates opportunities in our communities.

### **Values**

We believe that....

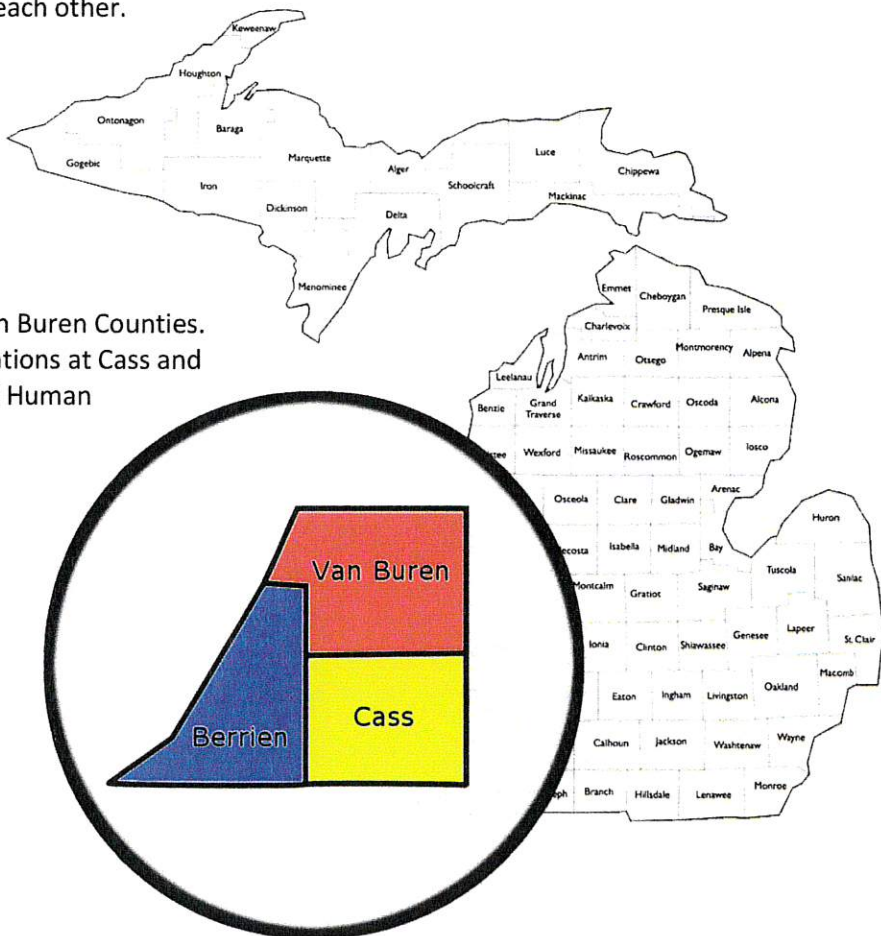
- As poverty reduction advocates we must listen to our community and our clients and modify our services using that data to effectively empower the individuals and communities we serve to achieve self-sufficiency.
- We must assess client needs on client-defined terms, partner with them in the service delivery process and hold them accountable for achieving their own outcomes because they are the experts of their own lives.
- We must continually broaden our resource base in order to efficiently deliver goods, products, and service to our community and clients.
- Our Board needs adequate information and knowledge to champion the Agency and help effectively chart our policy direction and engage this knowledge within the community.
- Our staff need the core competencies, based upon industry best practices, to meet client-defined needs and, to that end must continuously upgrade their skills.
- Growth is a requirement of improvement. We are committed to growing our agency, our capacity, our services, and most importantly, our impact.

### Promise

Community Action changes people’s lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.

### Service Area

SMCAA services Berrien, Cass and Van Buren Counties. We are fortunate to have service locations at Cass and Van Buren Department of Health and Human services.



In 2017, SMCAA served 5,145 families. These families received at least one of the myriad of services and programs available through SMCAA tri-county service area:

- Supportive Services for Permanent Supportive Housings and Rapid Rehousing.
- Rental Assistance
- Emergency Utility Assistance
- Emergency Solutions Grant – Permanent and Rapid Rehousing Services
- Homebuyer Education
- Homeless Shelter Services
- Commodity Surplus Food Program
- Temporary Food Assistance Program
- Food Pantry
- Housing Rehab
- Weatherization
- Information and Referrals Services

In 2017, 3.2% of barriers addressed statewide were addressed by the agency. SMCAA was under the statewide cost per client by \$6.84.

## Background

Federal poverty thresholds were originally developed in the 1960’s by the Social Security Administration. At that time, a study showed that families of three or more persons facing some short-term hardships used about one-third of their total money (after taxes) on food. Using “three times the cost of food” methodology, poverty thresholds were developed for families of all sizes. Since that time, updates have only been made in relation to the Consumer Price Index, and no other factors

Annually, the updated Federal Poverty Guidelines are issued by the Department of Health and Human Services.

### The 2017 poverty guidelines are as follows:

Community Action agencies receive federal Community Services Block Grant (CSBG) dollars, designed to reduce poverty, revitalize low-income communities and to empower low-income families to become self-sufficient. This funding supports agency operations and administration, and direct service programming impacting those individuals and families at or below 125% of the federal poverty limit.

Household Size	100%	150%	200%
1	\$12,140	\$18,210	\$24,280
2	\$16,460	\$24,690	\$32,920
3	\$20,780	\$31,170	\$41,560
4	\$25,100	\$37,650	\$50,200
5	\$29,420	\$44,130	\$58,840
6	\$33,740	\$50,610	\$67,480
7	\$38,060	\$57,090	\$76,120
8	\$42,380	\$63,570	\$84,760

## **Family – Community – Agency Level Needs**

Using Community Action’s ROMA (Results Oriented Management and Accountability) practices, needs identified in this assessment have been categorized as one of three levels; Family, Community, and Agency level.

Family level need is what human service or helping agencies are the most familiar with. These needs impact an individual or family, because a person has a barrier, challenge or deficiency that they are unable to resolve themselves. For example, some who lacks job skills and therefore can’t get a livable wage paying job, has a family level need. The resolution may be to provide the person with the job skills necessary.

But, let’s say that individuals living in our communities have the adequate skills, but there aren’t enough employers for the available workforce. That’s a community level need. The community has a barrier, challenge or deficiency that needs resolution.

An agency level need is the ability of the community organizations/partners to come together to resolve either a family level or community level need. For example, new collaborations may need to be formed or services may have to be funded differently to impact the need on an organizational level.

Many needs can be at least partially categorized on each level. In the example of jobs, we may have a workforce that needs to learn new skills, but we also may need to attract new employers, and to accomplish both, we may need to create an innovative partnership to secure creative funding. But, by defining the need by level, we are better able to see the difference between a cause and a condition, and therefore can implement better interventions and ultimately achieve better outcomes.

Community Action agencies are charged with not only understanding the conditions of poverty in our communities, but also the causes; and then providing the type of services and supports to eradicate those causes at the root.

## **Participant/Client Surveys**

SMCAA surveyed clients and program participants, agency staff and our Board of Directors, regarding their perspective on needs in our communities.

Collectively, these groups identified a number of needs, however, analysis of responses clearly indicated five (5) core barriers to self-sufficiency:

- Utility Assistance
- Food
- Housing Repair
- Dental Assistance
- Transportation

As part of this process for understanding needs and the causes and conditions of poverty in our tri-county service area, SMCAA also completed an extensive internal evaluation of its current programs and services, utilizing the ROMA (Results Oriented Management & Accountability) process. This evaluation allowed the agency to learn more about the impacts programs and services SMCAA is making on the lives of individuals and families, and provided a foundation of understanding that will help shape and mold initiatives to meet ongoing and/or future needs in our communities.

## **Community Organization/Partner Surveys**

Surveys were electronically distributed across a broad cross-section of community organizations and partners. Distribution lists included focused outreach to educational, private organizations, human service organizations, faith based and others over a course of one month. 38 responses were received.

Collectively, these groups identified a number of needs, however, analysis of responses clearly indicated five (5) core barriers to self-sufficiency:

- Safe Affordable Housing
- Transportation
- Food
- Health Care
- Employment

## **General Public/Consumer Surveys**

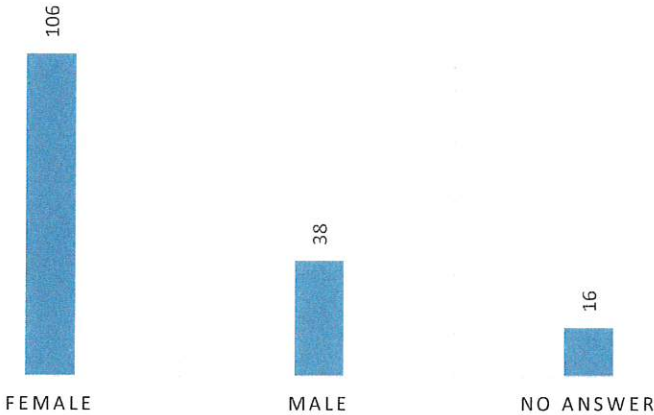
Surveys of the general public and individuals accessing one of Community Action's services or programs were also conducted. Although we did not specifically ask respondents to identify themselves by County, instead asking them to identify as a larger tri-county community, we did receive completed surveys from across the entire region, including Berrien, Cass and Van Buren Counties.

The "typical" respondent was White/Caucasian, Black/African American female between the ages of 25-39 and 40-59.

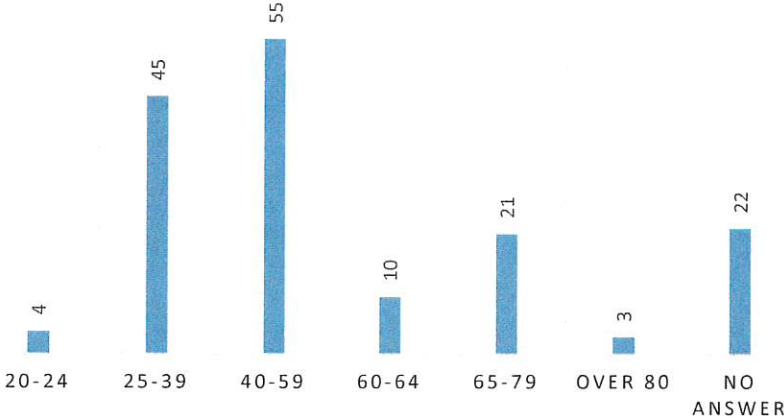
Respondents were asked to identify basic demographics:



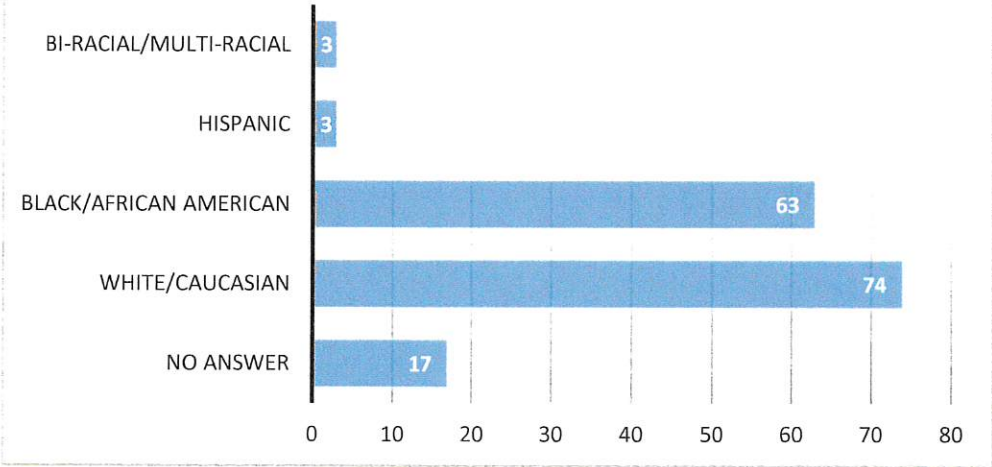
### GENDER



### AGE



### Race



## **Executive Summary**

As part of an ongoing assessment of community need, SMCAA engaged in a comprehensive process of interviews, surveys, data gathering and analysis to identify the root causes and conditions of poverty in Berrien, Cass and Van Buren Counties.

While the priority of each specific need may vary by location, the primary needs of Food, Housing Repairs, Transportation, Health Care, and Community Resources were identified by a broad cross-section of community organizations and partners, the general public, SMCAA consumers, staff and Board of Directors.

Our tri-county service area is a little higher than state or national average unemployment and poverty, but has a high amount of cost-burdened homeowners and renters. In addition, access to transportation is a significant issue especially in Cass and Van Buren Counties due to the fact they are mostly rural areas, with low usage of public transportation.

Lack of income makes meeting household needs, accessing transportation and affording safe housing issues more difficult.

At the most basic level, the best way to increase household income is through employment. However, low-income families in our service area lack career paths.

Recommendations for combating the causes and conditions of poverty include prioritizing career pathways, finding creative solutions to transportation and developing a more robust collaboration and partnerships with area agencies and organizations.

In addition, understanding affordable housing options and gaps more clearly, and understanding the unique challenges faced by families requires further study.

This assessment process will inform SMCAA in its next strategic plan and annual work plan, and will continue to be updated, evaluated and assessed.

A comprehensive picture of the conditions combined with a good understanding of the causes is indispensable to the achievement of strategic community goals.

This picture of conditions can do many things:

- Create openings for community by-in
- Create opportunities for new alliances and connections with new partners
- Form successful strategies
- Insure services meet the needs of the community
- Build credibility
- Provide a foundation for funding
- Guide board governance in sound decision making
- Guide staff training and educational planning
- Enhance capacity to respond to change
- Generate authentic input from stakeholders
- Indicate causes and conditions

## Profile of Our Tri-County service area by Identified Need

Working with 2010 Census data and demographics from the 2014 American Community Survey (ACS), core demographic data in identified key need areas was obtained.

### Methodology

Counts of households and households by income type are acquired from the U.S. Census Bureau’s American Community Survey. Data represent estimates for the 5 year period 2012-2016.

### Income

#### Social & Economic Factors

Economic and social insecurity often are associated with poor health. Poverty, unemployment, and lack of educational achievement affect access to care and a community’s ability to engage in healthy behaviors. Without a network of support and a safe community, families cannot thrive. Ensuring access to social and economic resources provides a foundation for a healthy community.

#### Adult Disability

Adult disabilities are a barrier to both financial self-sufficiency and access to services and supports. Statewide in 2014, according to U.S. Census data 12.1% of non-senior adults (from age 18-64) are disabled. Over all by county the rates are, 14.57% Berrien, 17.34% Cass and 15.16% Van Buren by 2014 Census data.

#### Veterans

Veterans According to the 2014 Census ACS estimates, there are 20,408 veterans residing in the SMCAA service area. The percentage of veterans, broken out by county, ranges from 8.98% Berrien, 10.9% Cass and 9.09% in Van Buren. The statewide percentage of veterans in 2014 for Michigan is 8.5% of the adult population.

#### Household Income

Michigan’s statewide median household income in 2017 is \$71,953, according to the U.S. Census ACS data. A family household is any housing unit in which the householder is living with one or more individuals related to him or her by birth, marriage, or adoption. Family income includes the incomes of all family members age 15 and older. All three counties in our service area have a median household income below the state’s median. Earnings are the major source of household income in the three counties.

#### Berrien County

Report Area	Married-Families without Children	Married-Families with Children	Single-Males without Children	Single-Males with Children	Single Females without Children	Single Females with Children
Berrien County, MI	\$69,724	\$74,933	\$50,469	\$37,143	\$36,789	\$20,212
Michigan	\$71,953	\$86,147	\$49,349	\$36,812	\$41,359	\$21,828
United States	\$78,162	\$87,757	\$53,570	\$39,618	\$44,636	\$25,130

2018 Community Needs Assessment

*Cass County*

Report Area	Married- Families without Children	Married- Families with Children	Single- Males without Children	Single- Males with Children	Single Females without Children	Single Females with Children
Cass County, MI	\$64,209	\$70,896	\$53,125	\$40,765	\$36,068	\$20,722
Michigan	\$71,953	\$86,147	\$49,349	\$36,812	\$41,359	\$21,828
United States	\$78,162	\$87,757	\$53,570	\$39,618	\$44,636	\$25,130

*Van Buren County*

Report Area	Married- Families without Children	Married- Families with Children	Single- Males without Children	Single- Males with Children	Single Females without Children	Single Females with Children
Van Buren County, MI	\$63,898	\$69,875	\$40,338	\$28,021	\$34,469	\$26,069
Michigan	\$71,953	\$86,147	\$49,349	\$36,812	\$41,359	\$21,828
United States	\$78,162	\$87,757	\$53,570	\$39,618	\$44,636	\$25,130

**Income - Public Assistance Income**

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

*Berrien County*

Report Area	Total Households	Households with Public Assistance Income	Percent Households with Public Assistance Income
Berrien County, MI	62,282	1,657	2.66%
Michigan	3,860,394	120,970	3.13%
United States	117,716,237	3,147,577	2.67%

*Cass County*

Report Area	Total Households	Households with Public Assistance Income	Percent Households with Public Assistance Income
Cass County, MI	20,246	615	3.04%
Michigan	3,860,394	120,970	3.13%
United States	117,716,237	3,147,577	2.67%

2018 Community Needs Assessment

*Van Buren County*

Report Area	Total Households	Households with Public Assistance Income	Percent Households with Public Assistance Income
Van Buren County, MI	28,623	995	3.48%
Michigan	3,860,394	120,970	3.13%
United States	117,716,237	3,147,577	2.67%

**Income - Per Capita Income**

*Berrien County*

The per capita income for the report area is \$26,308. This includes all reported income from wages and salaries as well as income from self-employment, interest or dividends, public assistance, retirement, and other sources. The per capita income in this report area is the average (mean) income computed for every man, woman, and child in the specified area.

Report Area	Total Population	Total Income (\$)	Per Capita Income (\$)
Berrien County, MI	155,134	\$4,081,356,600	\$26,308
Michigan	9,909,600	\$272,996,325,000	\$27,548
United States	318,558,162	\$9,502,305,741,900	\$29,829

*Cass County*

The per capita income for the report area is \$25,954. This includes all reported income from wages and salaries as well as income from self-employment, interest or dividends, public assistance, retirement, and other sources. The per capita income in this report area is the average (mean) income computed for every man, woman, and child in the specified area.

Report Area	Total Population	Total Income (\$)	Per Capita Income (\$)
Cass County, MI	51,795	\$1,344,336,700	\$25,954
Michigan	9,909,600	\$272,996,325,000	\$27,548
United States	318,558,162	\$9,502,305,741,900	\$29,829

*Van Buren County*

The per capita income for the report area is \$23,943. This includes all reported income from wages and salaries as well as income from self-employment, interest or dividends, public assistance, retirement, and other sources. The per capita income in this report area is the average (mean) income computed for every man, woman, and child in the specified area.

## 2018 Community Needs Assessment

Report Area	Total Population	Total Income (\$)	Per Capita Income (\$)
Van Buren County, MI	75,216	\$1,800,925,800	\$23,943
Michigan	9,909,600	\$272,996,325,000	\$27,548
United States	318,558,162	\$9,502,305,741,900	\$29,829

## Housing

Cost-burdened status is a key indicator for family stability and financial success. A household that spends more than 30% of its gross income on maintaining their housing; including taxes, rent/mortgage, insurance, and basic utilities, is considered cost-burdened and therefore, has less income available for their other basic needs.

Cost-burdened status speaks to many of the needs identified in the survey process, including not having enough income to meet household needs, lack of affordable and/or quality housing and inability to afford quality/safe housing.

## Housing - Substandard Housing

This indicator reports the number and percentage of owner-occupied and renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1.01 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 30%, and 5) gross rent as a percentage of household income greater than 30%. Selected conditions provide information in assessing the quality of the housing inventory and its occupants. This data is used to easily identify homes where the quality of living and housing can be considered substandard.

### *Berrien County*

Report Area	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Percent Occupied Housing Units with One or More Substandard Conditions
Berrien County, MI	62,282	17,742	28.49%
Michigan	3,860,394	1,145,293	29.67%
United States	117,716,237	39,729,263	33.75%

### *Cass County*

Report Area	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Percent Occupied Housing Units with One or More Substandard Conditions
Cass County, MI	20,246	5,403	26.69%
Michigan	3,860,394	1,145,293	29.67%
United States	117,716,237	39,729,263	33.75%

*Van Buren County*

Report Area	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Percent Occupied Housing Units with One or More Substandard Conditions
Van Buren County, MI	28,623	8,160	28.51%
Michigan	3,860,394	1,145,293	29.67%
United States	117,716,237	39,729,263	33.75%

**Housing - LIHTC**

The Low Income Housing Tax Credit (LIHTC) program gives State and local LIHTC-allocating agencies the equivalent of nearly \$8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households. This indicator reports the total number of housing units benefiting from Low Income Housing Tax Credits.

*Berrien County*

Report Area	LIHTC Properties	LIHTC Units
Berrien County, MI	20	1,607
Michigan	1,394	83,766
United States	43,092	2,784,155

*Cass County*

Report Area	LIHTC Properties	LIHTC Units
Cass County, MI	6	208
Michigan	1,394	83,766
United States	43,092	2,784,155

*Van Buren County*

Report Area	LIHTC Properties	LIHTC Units
Van Buren County, MI	16	570
Michigan	1,394	83,766
United States	43,092	2,784,155

**Housing - Assisted Housing**

This indicator reports the total number of HUD-funded assisted housing units available to eligible renters as well as the unit rate (per 10,000 total households).

*Berrien County*

Report Area	Total Housing Units (2010)	Total HUD-Assisted Housing Units	HUD-Assisted Units, Rate per 10,000 Housing Units
Berrien County, MI	76,922	3,113	404.7
Michigan	4,532,233	145,611	321.28
United States	133,341,676	5,005,789	375.41

*Cass County*

Report Area	Total Housing Units (2010)	Total HUD-Assisted Housing Units	HUD-Assisted Units, Rate per 10,000 Housing Units
Cass County, MI	25,887	495	191.22
Michigan	4,532,233	145,611	321.28
United States	133,341,676	5,005,789	375.41

*Van Buren County*

Report Area	Total Housing Units (2010)	Total HUD-Assisted Housing Units	HUD-Assisted Units, Rate per 10,000 Housing Units
Van Buren County, MI	36,785	451	122.6
Michigan	4,532,233	145,611	321.28
United States	133,341,676	5,005,789	375.41

**Housing - Vacancy Rate**

This indicator reports the number and percentage of housing units that are vacant. A housing unit is considered vacant by the American Community Survey if no one is living in it at the time of interview. Units occupied at the time of interview entirely by persons who are staying two months or less and who have a more permanent residence elsewhere are considered to be temporarily occupied, and are classified as "vacant."

*Berrien County*

Report Area	Total Housing Units	Vacant Housing Units	Vacant Housing Units, Percent
Berrien County, MI	76,842	14,560	18.95%
Michigan	4,544,920	684,526	15.06%
United States	134,054,899	16,338,662	12.19%

*Cass County*

Report Area	Total Housing Units	Vacant Housing Units	Vacant Housing Units, Percent
Cass County, MI	25,921	5,675	21.89%
Michigan	4,544,920	684,526	15.06%
United States	134,054,899	16,338,662	12.19%



*Van Buren County*

Report Area	Total Housing Units	Vacant Housing Units	Vacant Housing Units, Percent
Van Buren County, MI	36,700	8,077	22.01%
Michigan	4,544,920	684,526	15.06%
United States	134,054,899	16,338,662	12.19%

**Food****Food Access - Low Income & Low Food Access***Berrien County*

Report Area	Total Population	Low Income Population	Low Income Population with Low Food Access	Percent Low Income Population with Low Food Access
Berrien County, MI	156,813	63,230	14,101	22.30%
Michigan	9,883,640	3,543,228	657,243	18.55%
United States	308,745,538	106,758,543	20,221,368	18.94%

*Cass County*

Report Area	Total Population	Low Income Population	Low Income Population with Low Food Access	Percent Low Income Population with Low Food Access
Cass County, MI	52,293	18,606	2,025	10.88%
Michigan	9,883,640	3,543,228	657,243	18.55%
United States	308,745,538	106,758,543	20,221,368	18.94%

*Van Buren County*

Report Area	Total Population	Low Income Population	Low Income Population with Low Food Access	Percent Low Income Population with Low Food Access
Van Buren County, MI	76,258	34,518	727	2.11%
Michigan	9,883,640	3,543,228	657,243	18.55%
United States	308,745,538	106,758,543	20,221,368	18.94%

**Food Access - Low Food Access**

This indicator reports the percentage of the population with low food access. Low food access is defined as living more than ½ mile from the nearest supermarket, supercenter, or large grocery store. Data are from the 2017 report, [Low-Income and Low-Supermarket-Access Census Tracts, 2010-2015](#). This indicator is relevant because it highlights populations and geographies facing food insecurity.

*Berrien County*

Report Area	Total Population	Population with Low Food Access	Percent Population with Low Food Access
Berrien County, MI	156,813	37,513	23.92%
Michigan	9,883,640	2,252,117	22.79%
United States	308,745,538	69,266,771	22.43%

*Cass County*

Report Area	Total Population	Population with Low Food Access	Percent Population with Low Food Access
Cass County, MI	52,293	6,966	13.32%
Michigan	9,883,640	2,252,117	22.79%
United States	308,745,538	69,266,771	22.43%

*Van Buren County*

Report Area	Total Population	Population with Low Food Access	Percent Population with Low Food Access
Van Buren County, MI	76,258	1,557	2.04%
Michigan	9,883,640	2,252,117	22.79%
United States	308,745,538	69,266,771	22.43%

**Children Eligible for Free/Reduced Price Lunch**

Within the report area 13,017 public school students or 55.04% are eligible for Free/Reduced Price lunch out of 23,648 total students enrolled. This indicator is relevant because it assesses vulnerable populations which are more likely to have multiple health access, health status, and social support needs. Additionally, when combined with poverty data, providers can use this measure to identify gaps in eligibility and enrollment.

*Berrien County*

Report Area	Total Students	Number Free/Reduced Price Lunch Eligible	Percent Free/Reduced Price Lunch Eligible
Berrien County, MI	23,648	13,017	55.04%
Michigan	1,485,144	685,306	46.17%
United States	50,611,787	25,893,504	52.61%

*Cass County*

Report Area	Total Students	Number Free/Reduced Price Lunch Eligible	Percent Free/Reduced Price Lunch Eligible
Cass County, MI	7,271	4,053	55.74%
Michigan	1,485,144	685,306	46.17%
United States	50,611,787	25,893,504	52.61%

*Van Buren County*

Report Area	Total Students	Number Free/Reduced Price Lunch Eligible	Percent Free/Reduced Price Lunch Eligible
Van Buren County, MI	14,947	7,441	49.78%
Michigan	1,485,144	685,306	46.17%
United States	50,611,787	25,893,504	52.61%

**Health Care and Insurance**

**Clinical Care**

A lack of access to care presents barriers to good health. The supply and accessibility of facilities and physicians, the rate of uninsurance, financial hardship, transportation barriers, cultural competency, and coverage limitations affect access.

Rates of morbidity, mortality, and emergency hospitalizations can be reduced if community residents access services such as health screenings, routine tests, and vaccinations. Prevention indicators can call attention to a lack of access or knowledge regarding one or more health issues and can inform program interventions.

**Access to Dentists**

This indicator reports the number of dentists per 100,000 population. This indicator includes all dentists - qualified as having a doctorate in dental surgery (D.D.S.) or dental medicine (D.M.D.), who are licensed by the state to practice dentistry and who are practicing within the scope of that license.

*Berrien County*

Report Area	Total Population, 2015	Dentists, 2015	Dentists, Rate per 100,000 Pop.
Berrien County, MI	154,636	86	55.61
Michigan	9,922,576	6,967	70.2
United States	321,418,820	210,832	65.6

*Cass County*

Report Area	Total Population, 2015	Dentists, 2015	Dentists, Rate per 100,000 Pop.
Cass County, MI	51,657	11	21.29
Michigan	9,922,576	6,967	70.2
United States	321,418,820	210,832	65.6

*Van Buren*

Report Area	Total Population, 2015	Dentists, 2015	Dentists, Rate per 100,000 Pop.
Van Buren County, MI	75,077	26	34.63
Michigan	9,922,576	6,967	70.2
United States	321,418,820	210,832	65.6

**Dental Care Utilization**

This indicator reports the percentage of adults aged 18 and older who self-report that they have not visited a dentist, dental hygienist or dental clinic within the past year. This indicator is relevant because engaging in preventive behaviors decreases the likelihood of developing future health problems. This indicator can also highlight a lack of access to preventive care, a lack of health knowledge, insufficient provider outreach, and/or social barriers preventing utilization of services.

*Berrien County*

Report Area	Total Population (Age 18+)	Total Adults Without Recent Dental Exam	Percent Adults with No Dental Exam
Berrien County, MI	119,631	32,300	27%
Michigan	7,542,469	1,920,252	25.50%
United States	235,375,690	70,965,788	30.20%

*Cass County*

Report Area	Total Population (Age 18+)	Total Adults Without Recent Dental Exam	Percent Adults with No Dental Exam
Cass County, MI	39,963	12,472	31.20%
Michigan	7,542,469	1,920,252	25.50%
United States	235,375,690	70,965,788	30.20%

*Van Buren*

Report Area	Total Population (Age 18+)	Total Adults Without Recent Dental Exam	Percent Adults with No Dental Exam
Van Buren County, MI	56,781	13,535	23.80%
Michigan	7,542,469	1,920,252	25.50%
United States	235,375,690	70,965,788	30.20%

**Access to Mental Health Providers**

This indicator reports the rate of the county population to the number of mental health providers including psychiatrists, psychologists, clinical social workers, and counsellors that specialize in mental health care.

*Berrien County*

Report Area	Estimated Population	Number of Mental Health Providers	Ratio of Mental Health Providers to Population (1 Provider per x Persons)	Mental Health Care Provider Rate (Per 100,000 Population)
Berrien County, MI	155,233	267	581.4	172
Michigan	9,894,636	22,036	449	222.7
United States	317,105,555	643,219	493	202.8

*Cass County*

Report Area	Estimated Population	Number of Mental Health Providers	Ratio of Mental Health Providers to Population (1 Provider per x Persons)	Mental Health Care Provider Rate (Per 100,000 Population)
Cass County, MI	51,607	48	1,075.20	93
Michigan	9,894,636	22,036	449	222.7
United States	317,105,555	643,219	493	202.8

*Van Buren County*

Report Area	Estimated Population	Number of Mental Health Providers	Ratio of Mental Health Providers to Population (1 Provider per x Persons)	Mental Health Care Provider Rate (Per 100,000 Population)
Van Buren County, MI	75,195	76	989.4	101
Michigan	9,894,636	22,036	449	222.7
United States	317,105,555	643,219	493	202.8

**Access to Primary Care**

This indicator reports the number of primary care physicians per 100,000 population. Doctors classified as "primary care physicians" by the AMA include: General Family Medicine MDs and DOs, General Practice MDs and DOs, General Internal Medicine MDs and General Pediatrics MDs. Physicians age 75 and over and physicians practicing sub-specialties within the listed specialties are excluded. This indicator is relevant because a shortage of health professionals contributes to access and health status issues.

*Berrien County*

Report Area	Total Population, 2014	Primary Care Physicians, 2014	Primary Care Physicians, Rate per 100,000 Pop.
Berrien County, MI	155,233	134	86.32
Michigan	9,909,877	9,474	95.6
United States	318,857,056	279,871	87.8

*Cass County*

Report Area	Total Population, 2014	Primary Care Physicians, 2014	Primary Care Physicians, Rate per 100,000 Pop.
Cass County, MI	51,608	10	19.38
Michigan	9,909,877	9,474	95.6
United States	318,857,056	279,871	87.8

*Van Buren County*

Report Area	Total Population, 2014	Primary Care Physicians, 2014	Primary Care Physicians, Rate per 100,000 Pop.
Van Buren County, MI	75,199	42	55.85
Michigan	9,909,877	9,474	95.6
United States	318,857,056	279,871	87.8

**Insurance - Population Receiving Medicaid**

This indicator reports the percentage of the population with insurance enrolled in Medicaid (or other means-tested public health insurance). This indicator is relevant because it assesses vulnerable populations which are more likely to have multiple health access, health status, and social support needs; when combined with poverty data, providers can use this measure to identify gaps in eligibility and enrollment.

*Berrien County*

Report Area	Total Population (For Whom Insurance Status is Determined)	Population with Any Health Insurance	Population Receiving Medicaid	Percent of Insured Population Receiving Medicaid
Berrien County, MI	153,951	138,372	34,130	24.67%
Michigan	9,798,384	8,974,782	2,044,959	22.79%
United States	313,576,137	276,875,891	59,874,221	21.62%

*Cass County*

Report Area	Total Population (For Whom Insurance Status is Determined)	Population with Any Health Insurance	Population Receiving Medicaid	Percent of Insured Population Receiving Medicaid
Cass County, MI	51,672	46,487	10,047	21.61%
Michigan	9,798,384	8,974,782	2,044,959	22.79%
United States	313,576,137	276,875,891	59,874,221	21.62%

*Van Buren County*

Report Area	Total Population (For Whom Insurance Status is Determined)	Population with Any Health Insurance	Population Receiving Medicaid	Percent of Insured Population Receiving Medicaid
Van Buren County, MI	74,743	66,518	18,622	28%
Michigan	9,798,384	8,974,782	2,044,959	22.79%
United States	313,576,137	276,875,891	59,874,221	21.62%

**Insurance - Uninsured Population**

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

This indicator reports the percentage of the total civilian non-institutionalized population without health insurance coverage. This indicator is relevant because lack of insurance is a primary barrier to healthcare access including regular primary care, specialty care, and other health services that contributes to poor health status.

*Berrien County*

Report Area	Total Population (For Whom Insurance Status is Determined)	Total Uninsured Population	Percent Uninsured Population
Berrien County, MI	153,951	15,579	10.12%
Michigan	9,798,384	823,602	8.41%
United States	313,576,137	36,700,246	11.70%

*Cass County*

Report Area	Total Population (For Whom Insurance Status is Determined)	Total Uninsured Population	Percent Uninsured Population
Cass County, MI	51,672	5,185	10.03%
Michigan	9,798,384	823,602	8.41%
United States	313,576,137	36,700,246	11.70%

*Van Buren*

Report Area	Total Population (For Whom Insurance Status is Determined)	Total Uninsured Population	Percent Uninsured Population
Van Buren County, MI	74,743	8,225	11%
Michigan	9,798,384	823,602	8.41%
United States	313,576,137	36,700,246	11.70%

**Employment & Transportation**

Adequate employment is key to families having enough resources to meet their needs.

Our unemployment rates seems to be slight higher with Van Buren County the highest at 5.2%. However, this does indicate that many of the families in our service area have a job.

**Unemployment Rate**

Total unemployment in the report area for the current month was 3,544, or 4.7% of the civilian non-institutionalized population age 16 and older (non-seasonally adjusted). This indicator is relevant because unemployment creates financial instability and barriers to access including insurance coverage, health services, healthy food, and other necessities that contribute to poor health status.

*Berrien County*

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Berrien County, MI	75,210	71,666	3,544	4.7
Michigan	4,952,111	4,738,472	213,639	4.3
United States	164,383,283	157,469,839	6,913,444	4.2

Total unemployment in the report area for the current month was 1,053, or 4.3% of the civilian non-institutionalized population age 16 and older (non-seasonally adjusted). This indicator is relevant because unemployment creates financial instability and barriers to access including insurance coverage, health services, healthy food, and other necessities that contribute to poor health status.

*Cass County*

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Cass County, MI	24,404	23,351	1,053	4.3
Michigan	4,952,111	4,738,472	213,639	4.3
United States	164,383,283	157,469,839	6,913,444	4.2



2018 Community Needs Assessment

Total unemployment in the report area for the current month was 1,826, or 5.2% of the civilian non-institutionalized population age 16 and older (non-seasonally adjusted). This indicator is relevant because unemployment creates financial instability and barriers to access including insurance coverage, health services, healthy food, and other necessities that contribute to poor health status.

*Van Buren County*

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Van Buren County, MI	35,365	33,539	1,826	5.2
Michigan	4,952,111	4,738,472	213,639	4.3
United States	164,383,283	157,469,839	6,913,444	4.2

Over the course of time, we have seen unemployment rates decline.

**Top 7 employers by county**

**Berrien County**

- Whirlpool
- Lakeland Regional Health System
- Andrew’s University
- Four Winds Casino
- Leco Corporation
- Berrien County Government
- Lake Michigan College

**Cass County**

- Pokagon Band of Potawatomi
- Southwestern Michigan College
- Lee Memorial Hospital
- Smurfit-Stone
- Edwardsburg Public Schools
- Cass County
- North American Forest Products

**Van Buren County**

- MPI Research
- Entergy Nuclear Palisades
- Bronson Hospital
- Coca Cola- Minute Maid
- South Haven Hospital
- Welche’s
- Honee Bear Canning Co.

### Households with No Motor Vehicle

This indicator reports the number and percentage of households with no motor vehicle based on the latest 5-year American Community Survey estimates.

#### *Berrien County*

Report Area	Total Occupied Households	Households with No Motor Vehicle	Percentage of Households with No Motor Vehicle
Berrien County, MI	62,282	5,406	8.68%
Michigan	3,860,394	309,613	8.02%
United States	117,716,237	10,562,847	8.97%

#### *Cass County*

Report Area	Total Occupied Households	Households with No Motor Vehicle	Percentage of Households with No Motor Vehicle
Cass County, MI	20,246	900	4.45%
Michigan	3,860,394	309,613	8.02%
United States	117,716,237	10,562,847	8.97%

#### *Van Buren County*

Report Area	Total Occupied Households	Households with No Motor Vehicle	Percentage of Households with No Motor Vehicle
Van Buren County, MI	28,623	1,650	5.76%
Michigan	3,860,394	309,613	8.02%
United States	117,716,237	10,562,847	8.97%

### Use of Public Transportation

This indicator reports the percentage of population using public transportation as their primary means of commute to work. Public transportation includes buses or trolley buses, streetcars or trolley cars, subway or elevated rails, and ferryboats.

#### *Berrien County*

Report Area	Total Population Employed Age 16+	Population Using Public Transit for Commute to Work	Percent Population Using Public Transit for Commute to Work
Berrien County, MI	68,394	394	0.58%
Michigan	4,356,501	61,812	1.42%
United States	145,861,221	7,476,312	5.13%

*Cass County*

Report Area	Total Population Employed Age 16+	Population Using Public Transit for Commute to Work	Percent Population Using Public Transit for Commute to Work
Cass County, MI	22,059	26	0.12%
Michigan	4,356,501	61,812	1.42%
United States	145,861,221	7,476,312	5.13%

*Van Buren County*

Report Area	Total Population Employed Age 16+	Population Using Public Transit for Commute to Work	Percent Population Using Public Transit for Commute to Work
Van Buren County, MI	31,869	90	0.28%
Michigan	4,356,501	61,812	1.42%
United States	145,861,221	7,476,312	5.13%

**Key Findings**

Respondents of our surveys were representative of the “typical” SMCAA consumer.

Our communities have relatively low unemployment rates, which means individuals are working. But we also have high rates of families who are cost-burdened with housing. The combination of low unemployment and high cost-burdened rates, means in our tri-county service area, we have families that technically do not meet the criteria for “poverty” but are not earning enough income to meet their household needs, and risk having one incident or unplanned event catapult them into crisis.

Lack of income makes accessing reliable transportation, affording safe housing, securing quality child care, and treating mental health and addiction issues more difficult. Affordable housing in particular was identified by all groups surveyed, and in all three counties, as one of the top five priority need areas.

**Comments on Community Organizations survey:**

1. What do you know about our Agency and services that we provide that help low-income persons?

*Majority of responses stated they are aware of SMCAA and that know of some of the programs.*

2. Is your organization currently addressing any of the needs that you identified?

*Majority of responses stated they had limited funding or they do assist with some of the needs with SMCAA help. We provide stable and safe housing; we provide cohesion and coordination of service for our clients.*

3. How can our agency partner with you organization to address the needs that you identified?

*Most organizations stated they are already partners of the agency. Some responded they would be willing to partner and would seek funds to provide the aforementioned services for additional resources for low-income individuals and families.*

4. Do you have any feed back?

*SMCAA is a much needed organization. Public awareness is always important. Continue the good work.*

**Comments from our Board Members survey:**

1. What do you know about our Community Action Agency and the services that we provide that help low-income persons?

*I went through a fairly extensive training during my onboarding. I volunteer at SMCAA with multiple events throughout the year. I am aware of the services provided. Well informed.*

2. What do you think are the top 5 needs of low-income in your service area?

*Housing & Home repairs, Transportation, Food, Employment, Job skills.*

3. What suggestion can you provide on how the needs could be addressed?

*More funding. Need one-efficient public transportation system instead of multiple. Proactive educational programs. Get the entire community involved. Encourage low-income people to advocate for themselves and their children.*

4. What do you think are some key community revitalization needs?

*More transportation options that will work in our seasonal climate. Better public transportation. Affordable housing.*

5. How do you think our community can address the identified community revitalization needs.

*Work together, Stop fighting between the various transportation vendors and work together to create a real solution. Meet with city and county officials and express their needs after they have received training on how to advocate for low-income families.*

6. Do you have any feedback?

*SMCAA does great work. More needs assessments over a longer period.*

Through surveying process, additional needs in our communities were also identified. While various stakeholders prioritized the other needs differently, fundamentally, they can be broken down into causes and conditions:

### **Conditions of Poverty**

Families do not have enough household income to meet their basic needs. As a result, they are also unable to afford quality and/or safe housing, access reliable transportation, food and employment. Agencies in our communities that work with low-income families have limited funds and complicated systems of support.

### **Causes of Poverty**

At its most basic level, the way for a family to increase their household income is to increase their earnings. However, most families and individuals in our service area lack skills for higher paying jobs.

For instance, the National Low-Income Housing Coalition *Out of Reach 2018* report a 2 bedroom residence under fair market rates would require an hourly income of \$14.50 per hour at full-time employment in Berrien county. In Cass county this requires \$15.27 per hour at full-time employment and in Van Buren county \$15.58.

### **Recommendations & Next Steps**

The needs assessment process is not a linear start-here, stop-there process. Instead, it is an ongoing assessment and evaluation of need and impact in our communities. But, based on the knowledge gained, several key recommendations for SMCAA can be made:

- Affordable housing should be studied more. This assessment did not specifically identify where gaps in housing exist, or what potential solutions may be. Partnerships should be developed to increase SMCAA's understanding and capacity to assist low-income families in securing and maintaining affordable housing. SMCAA will continue to seek funding for housing with support services and continue to be the lead Housing Assistance Resource Agency (HARA) in Van Buren County.
- Rather than just focus on getting an individual a job, the focus should shift to developing career paths so that as a person increases skills and knowledge, they can move into higher paying positions. Career paths should begin in the primary and secondary education arena, but can be developed for the under- and unemployed adults currently in our communities. SMCAA will continue to refer participants to job skills education agencies like Michigan Works, Lake Michigan College, Andrews University and Southwestern Michigan. Collaboration and partnership with these organizations is a must.
- Coordinated public transportation cannot be the only answer to the transportation issue. Transportation is a big issue especially in Cass and Van Buren Counties because they are very Rural. Since this is an ongoing issue, but very difficult to address as a single entity. This would need to be a collaborated effort with many organizations.
- SMCAA has a long history in economic development of challenged communities. While this assessment did not specifically study potential development areas, it did reflect that community building activities should integrate both community development and direct service programming in order to achieve better outcomes. Through partnerships, collaboration and

other resources available we leverage the funding to assist other communities in our tri-county region.

- Priority areas of Berrien, Cass and Van Buren Counties should receive additional study and focus. These communities have conditions in place that may be impacting poverty, but not enough information is known about them. SMCAA should develop the partnerships necessary to understand the needs of these communities.
- SMCAA will continue the needs assessment process, leveraging the resources in the community, so that together and collectively multiple agencies and organizations eradicate poverty.

SMCAA will use the knowledge gained through this process to develop a multi-year strategic plan, and annual work plans to combat poverty in our communities. To date, several programmatic changes have already been implemented including:

- There is a need for more safe, affordable housing. Assistance to pay rent and utilities is climbing, with many households exceeding the “pay 30% or less of your income for housing” recommendation. Developing and sustaining supportive housing programs in Cass and Van Buren Counties has been a priority. Last year SMCAA was asked to take on the Housing Assistance Resource Agency (HARA) in Van Buren County, SMCAA administers the Emergency Solutions Grant (ESG) through the Michigan State Housing Development Authority (MSHDA) for Prevention and Rapid Rehousing. This has been a wonderful collaboration with the Van Buren Continuum of Care (COC). SMCAA receives funding from the Department of Health and Human Services Housing and Homeless Division for Rapid Rehousing and Permanent Supportive housing in Cass and Van Buren Counties.
- Several agencies, including SMCAA, are currently working on improving referral systems, and longer-term case management is often cited as a key component to helping people access the services they need to move out of poverty. Empowering people to become self-advocates is part of this educational process as well. SMCAA has added a case management component to our programs and services. Through this process, we use the 80/20 philosophy; participants have a stake in their future.
- SMCAA will continue to service participants with emergency needs such as utility assistance, food pantry and commodity surplus food when individuals face a heat or eat need. SMCAA will continue to refer participants to other agencies that will assist them with their needs and help them become self-sufficient.

Finally, SMCAA will continue to be a leader in understanding poverty in our region. We will continue providing advocacy and outreach, and creating or joining in coalitions and partnerships that will improve communities, help people and change lives. We are dedicated to helping people help themselves and each other.