



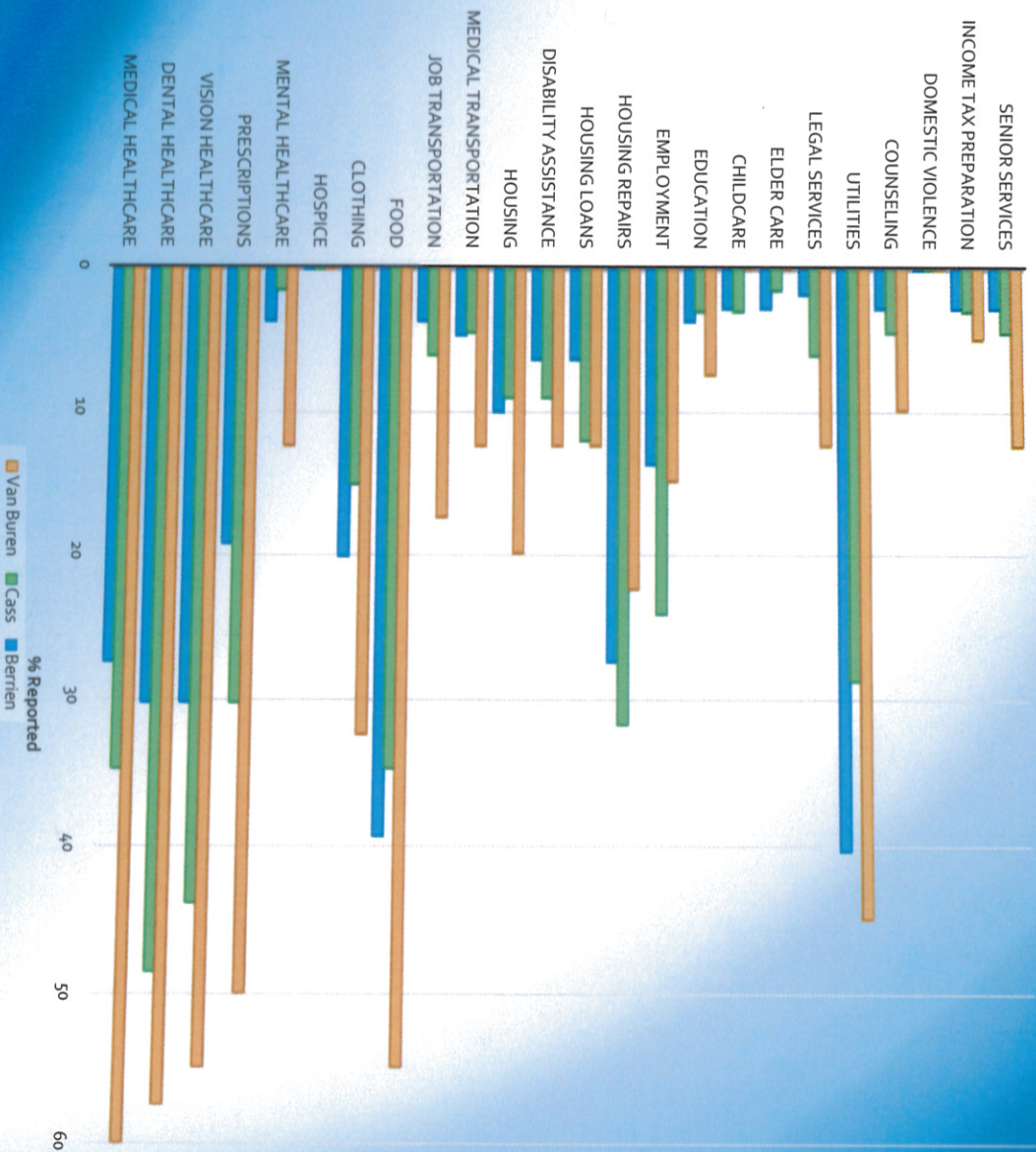
2014 SMCAA Needs Assessment

Helping People. Changing Lives.

Needs Breakdown

- The needs identified most frequently by respondents include utilities, housing repairs, employment, dental healthcare, vision healthcare, food and medical healthcare. In Berrien County, the most frequently identified needs were utilities and food.
- In Cass County, dental and vision healthcare were the needs most frequently identified by respondents. Medical healthcare and food were identified with the second highest frequency, while housing repairs, utilities and prescriptions were third highest.
- In Van Buren County, medical healthcare was first with dental healthcare second. Medical, food, and prescriptions were third.

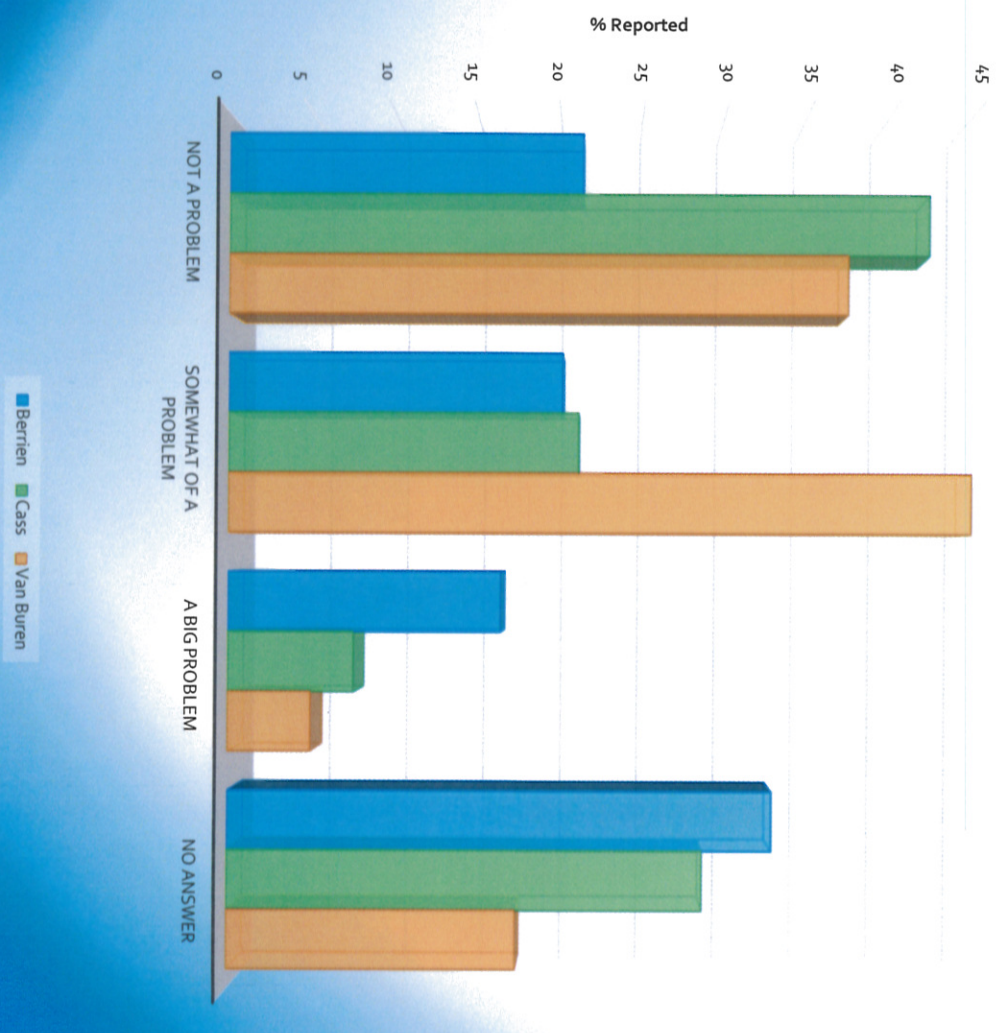
Needs Breakdown



Do not know where to go for help

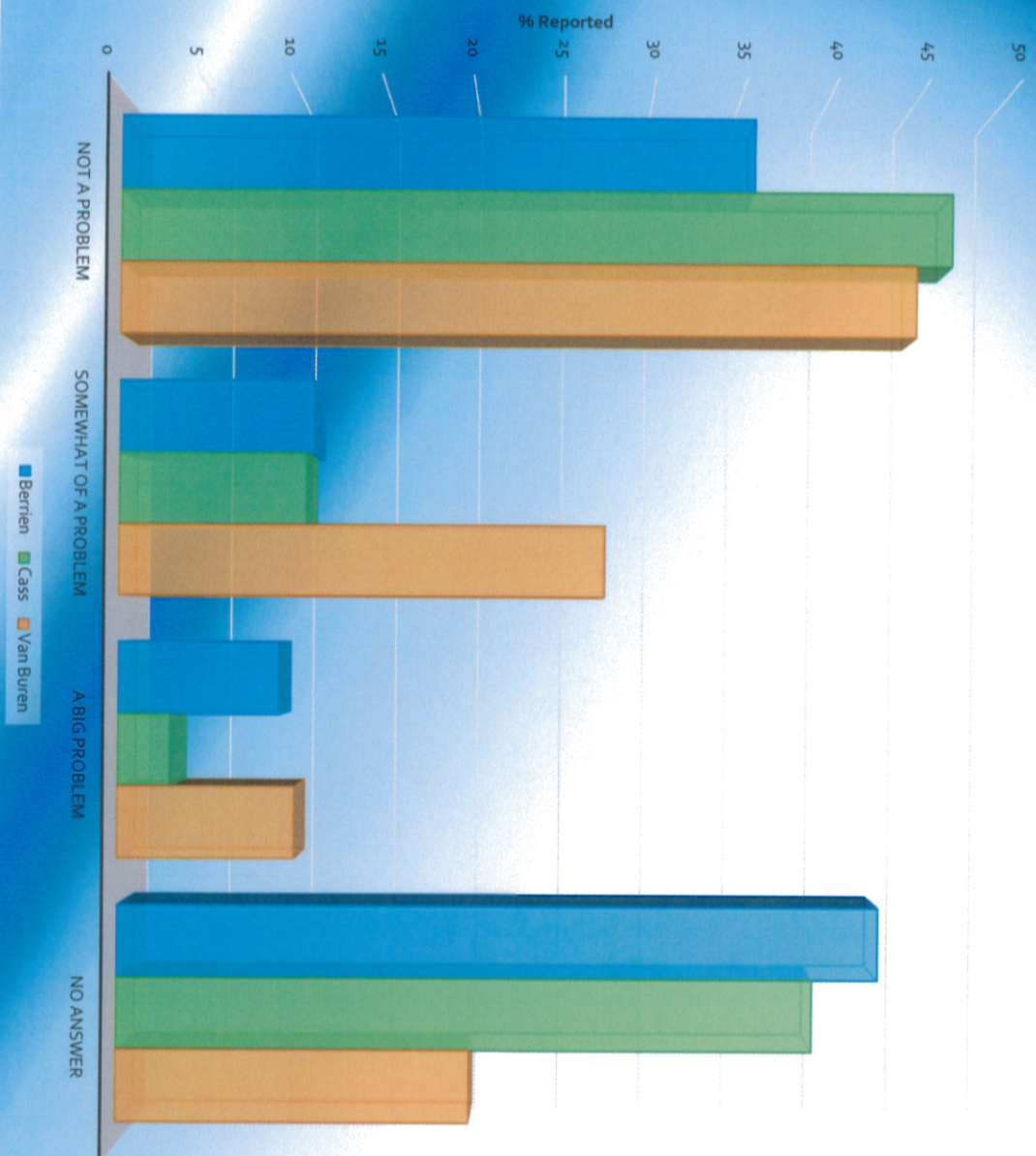
Barriers to Services

- Respondents were also asked to identify any barriers their family had experienced when seeking assistance for their basic needs. Of the barriers listed (can't afford fees; don't qualify; no transportation; don't know where to go; pride; service not available; no childcare; prior bad experience; service hours; and health concern) there were several surprises during our analysis.
- First, our service area is primarily rural with limited service providers in the service area. Surprisingly, 40% reported no problem accessing services because of transportation. Only 17% reported transportation being "somewhat of a problem" or "a significant problem" (8%), and those numbers were lower than expected.
- Another surprise was 25% reported "Don't Know Where to Go for Help" was "somewhat of a problem", while 12% reported it as either a "big" problem.



■ Berrien ■ Cass ■ Van Buren

Availability of Program

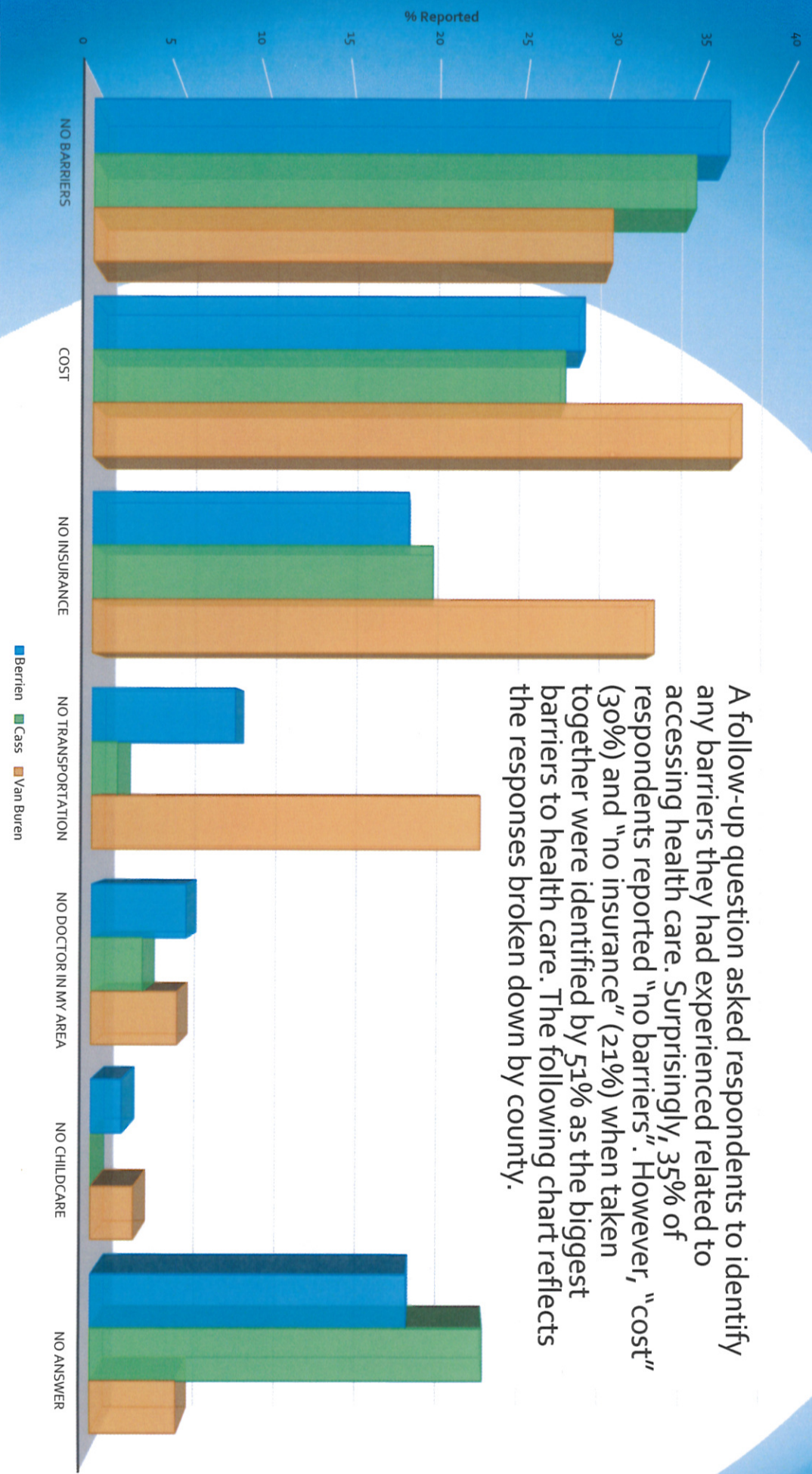


Program Availability

It isn't a surprise that programs aren't available in every community. However, it is surprising that a majority of respondents (41%) indicated that it was "not a problem", while fewer respondents than expected (14%) identified it as "somewhat" of a problem and 8% reported as "a big problem".

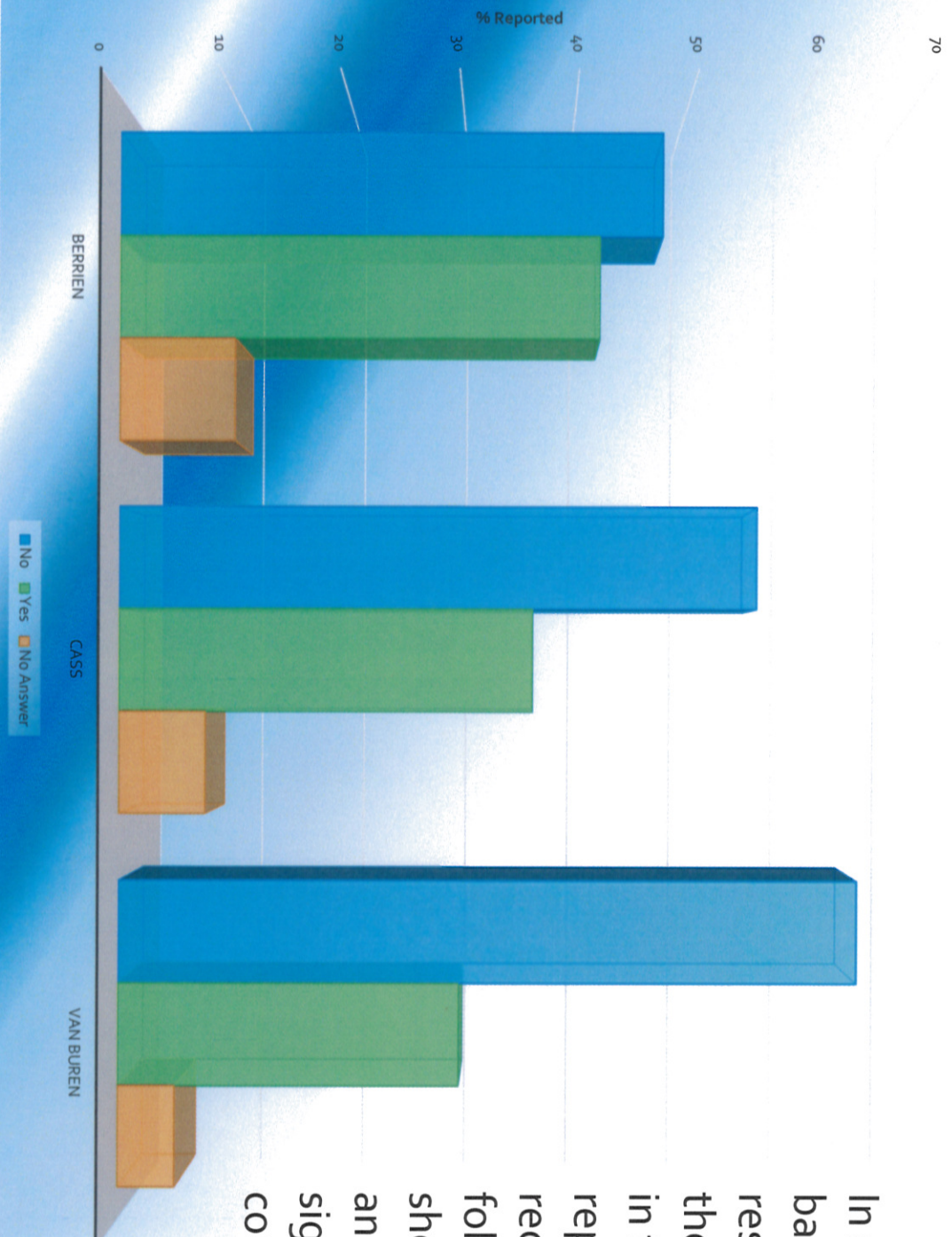
Barriers to Healthcare

A follow-up question asked respondents to identify any barriers they had experienced related to accessing health care. Surprisingly, 35% of respondents reported “no barriers”. However, “cost” (30%) and “no insurance” (21%) when taken together were identified by 51% as the biggest barriers to health care. The following chart reflects the responses broken down by county.



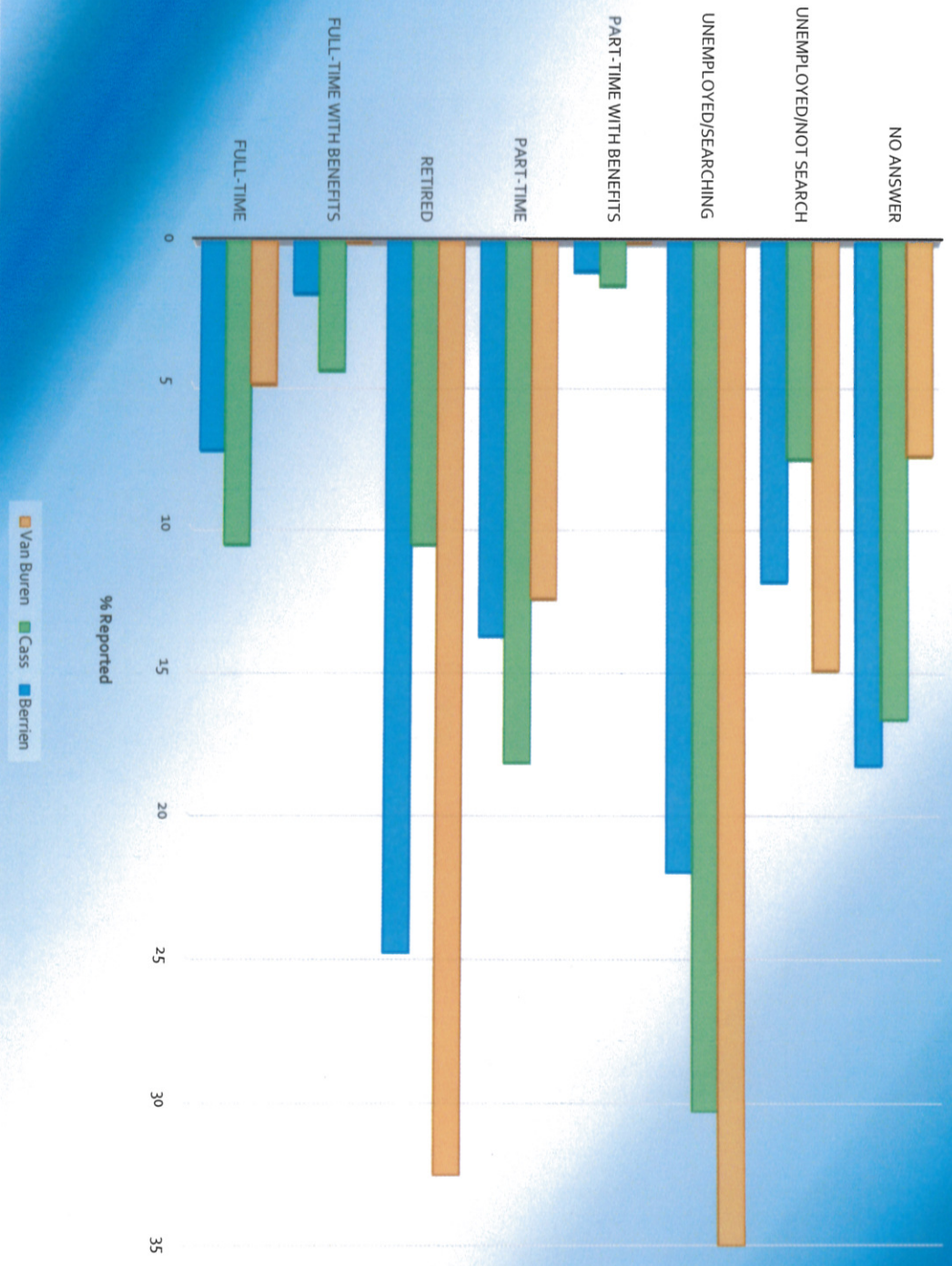
Able to Receive Dental Care

In addition to identifying barriers to healthcare, respondents were asked if they had received dental care in the last 12 months. 53% reported they had not received dental care and the following chart graphically shows that a lack of insurance and costs were the most significant reasons in all three counties

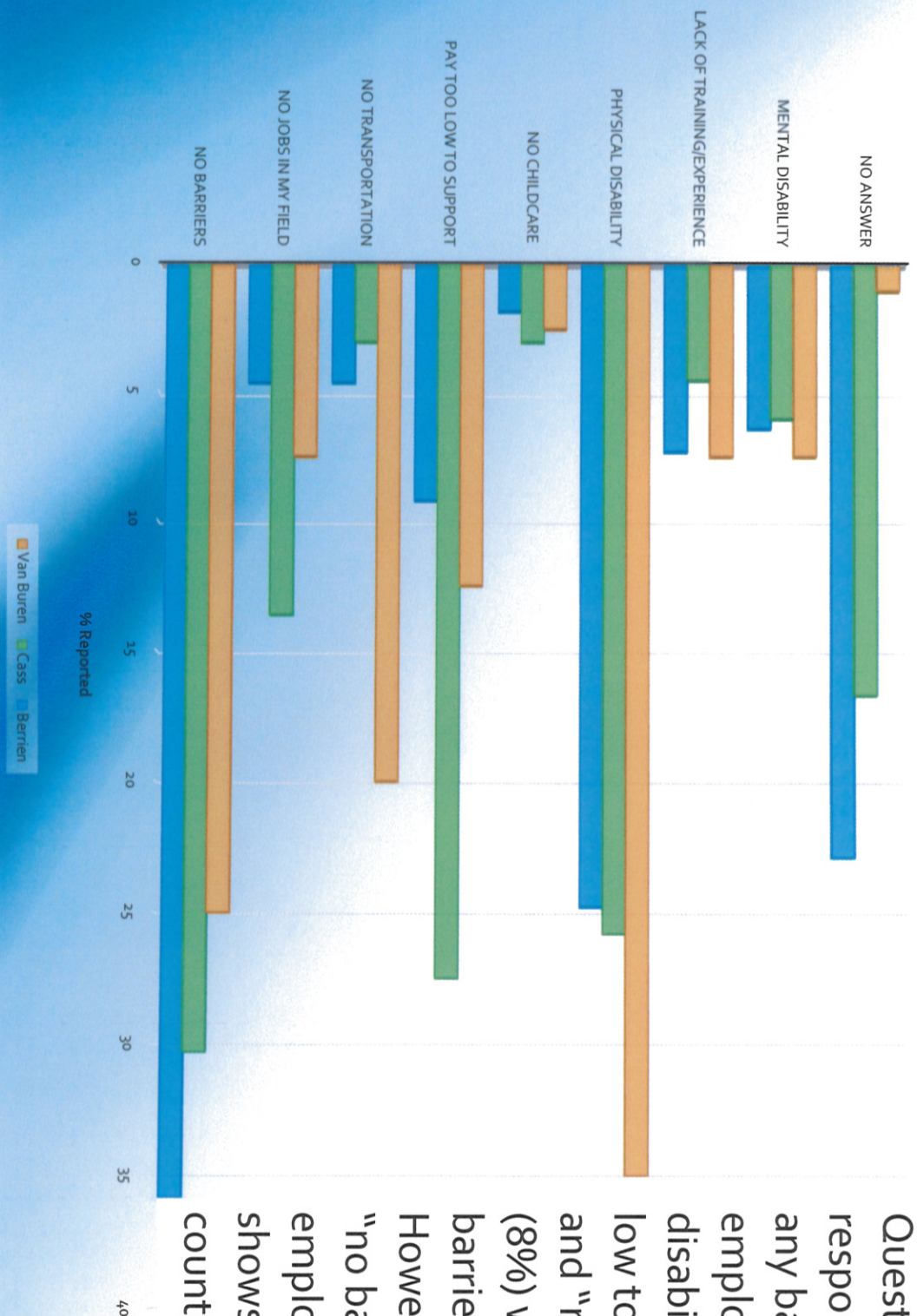


In question 11, respondents were asked to identify their employment status. Of the respondents, 26% reported being employed either full or part-time (11% full-time 16% part-time), 27% reported being unemployed and searching. 11% of respondents reported "being unemployed" and "not searching".

Employment Status

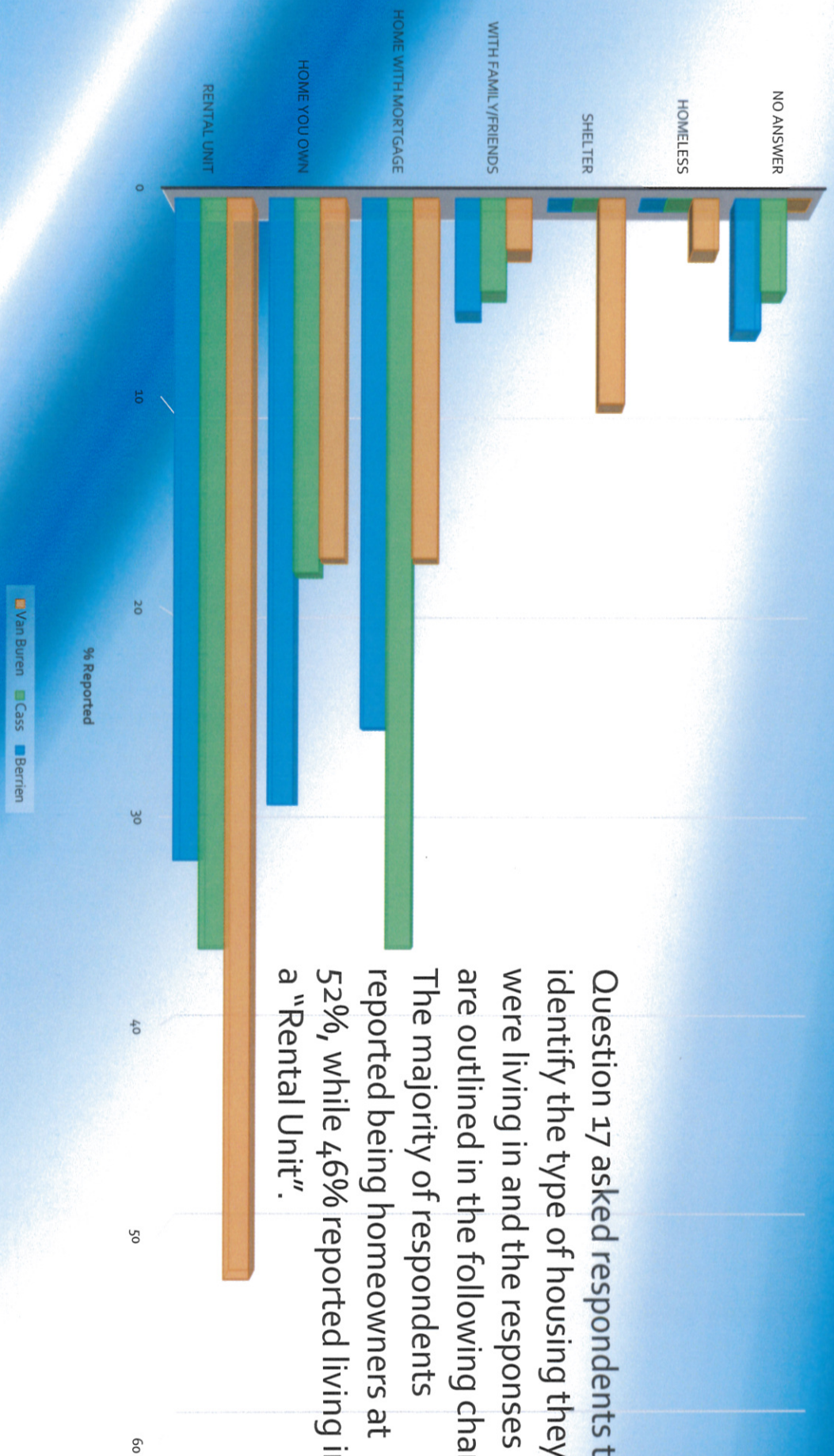


Barriers to Employment



Question 12 asked respondents to identify any barriers to employment. "Physical disability" (25%), "pay too low to support" (12%), and "no jobs in my field" (8%) were cited as barriers to employment. However, 32% reported "no barriers" to employment. The chart shows the breakdown by county.

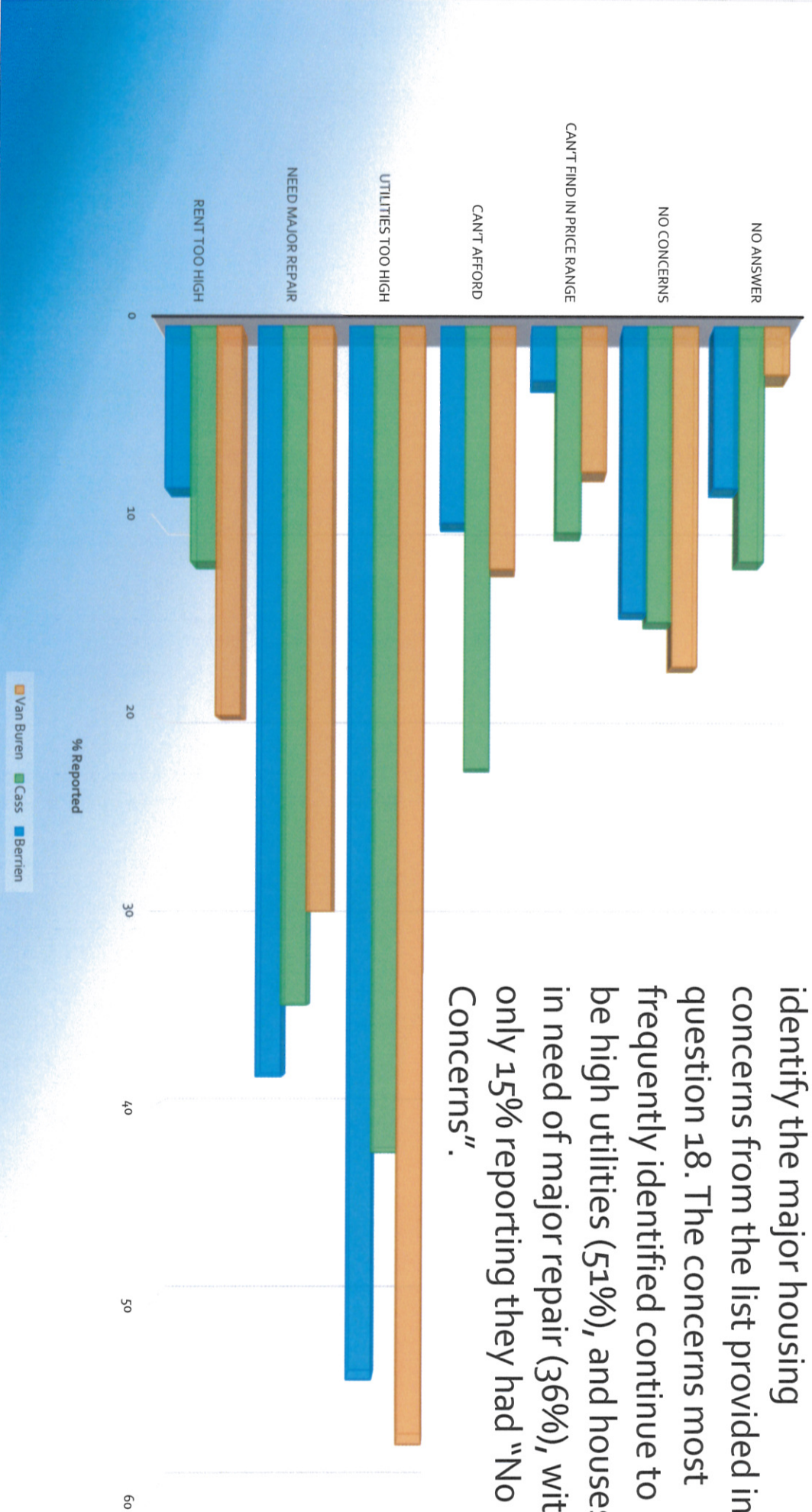
Type of Residence



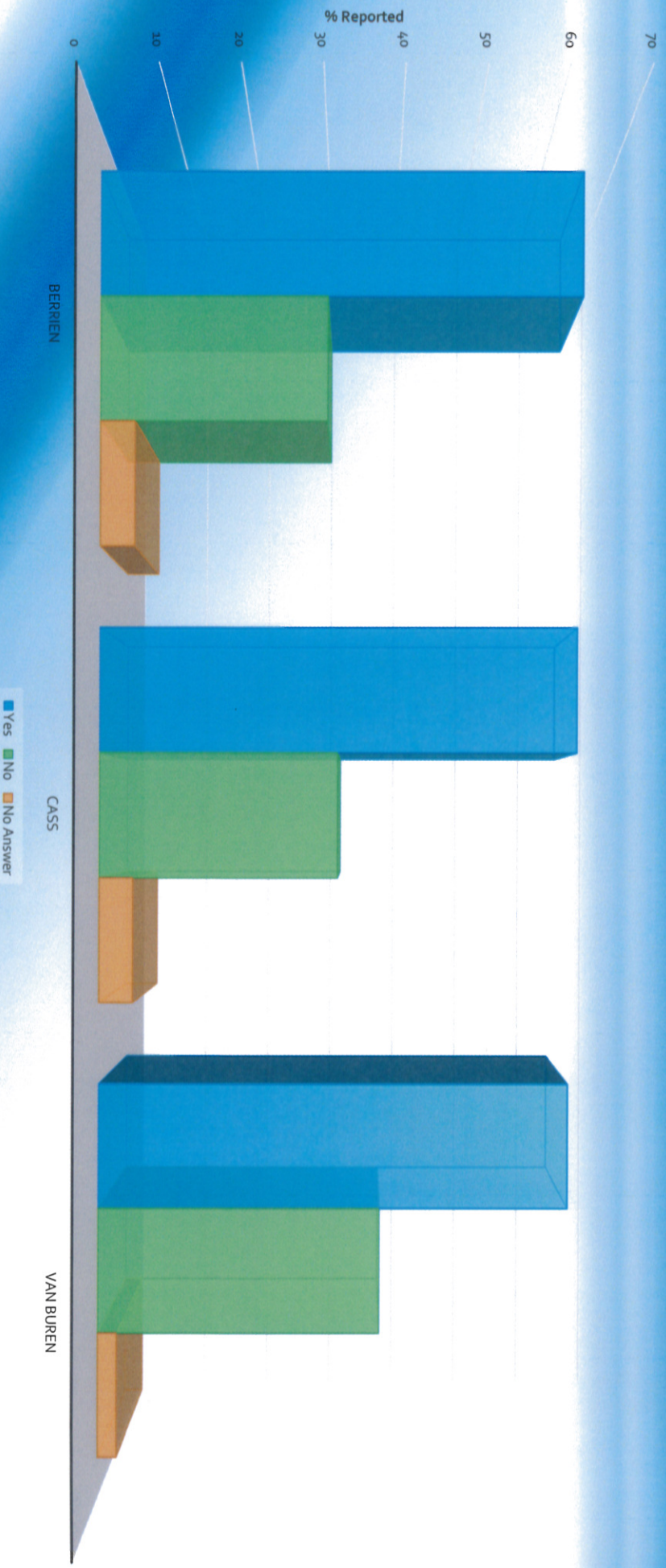
Question 17 asked respondents to identify the type of housing they were living in and the responses are outlined in the following chart. The majority of respondents reported being homeowners at 52%, while 46% reported living in a "Rental Unit".

Major Housing Concerns

Respondents were asked to identify the major housing concerns from the list provided in question 18. The concerns most frequently identified continue to be high utilities (51%), and houses in need of major repair (36%), with only 15% reporting they had “No Concerns”.



Bank Account

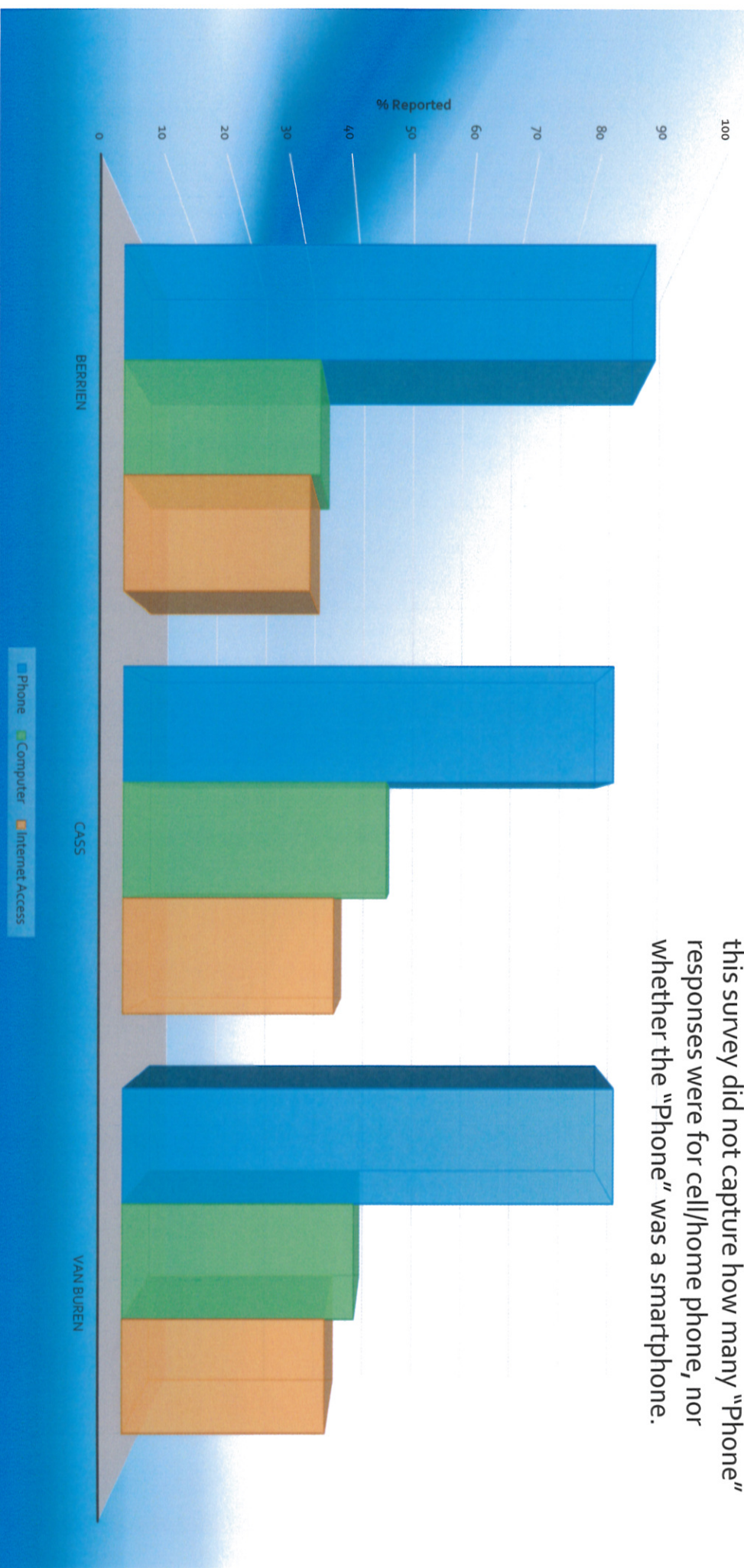


Respondents were asked if they had a bank account. The following chart shows that in all counties, the majority of respondents (64%) do have a bank account. While this data is positive, the high number of unbanked respondents (32%) is concerning.

Another interesting finding is how many respondents don't have either internet access (34%) or a computer (39%). This data is important when considering the move by state and federal agencies to put their applications on-line.

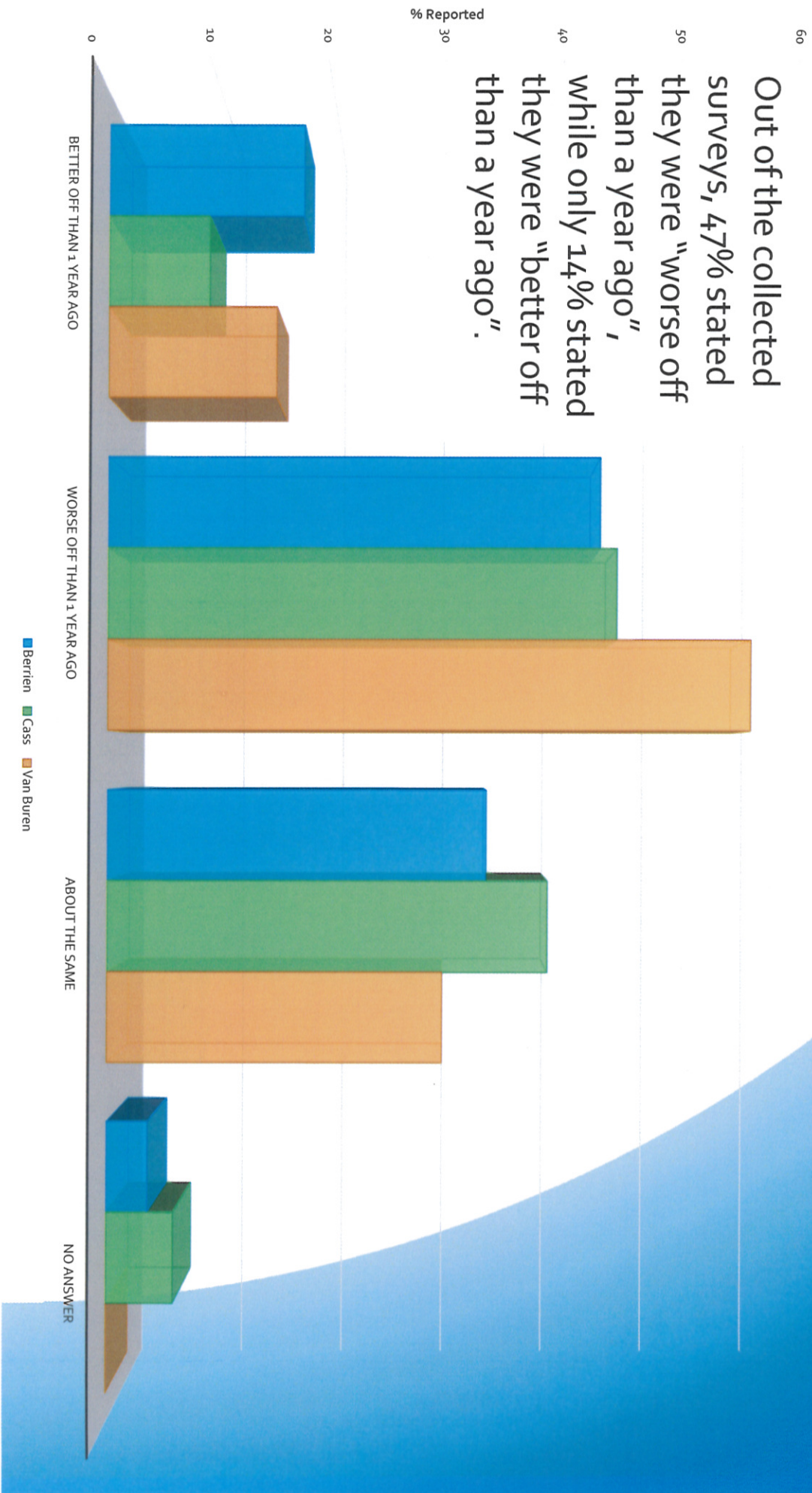
Technology

88% did report back stating they had a phone, this survey did not capture how many "Phone" responses were for cell/home phone, nor whether the "Phone" was a smartphone.



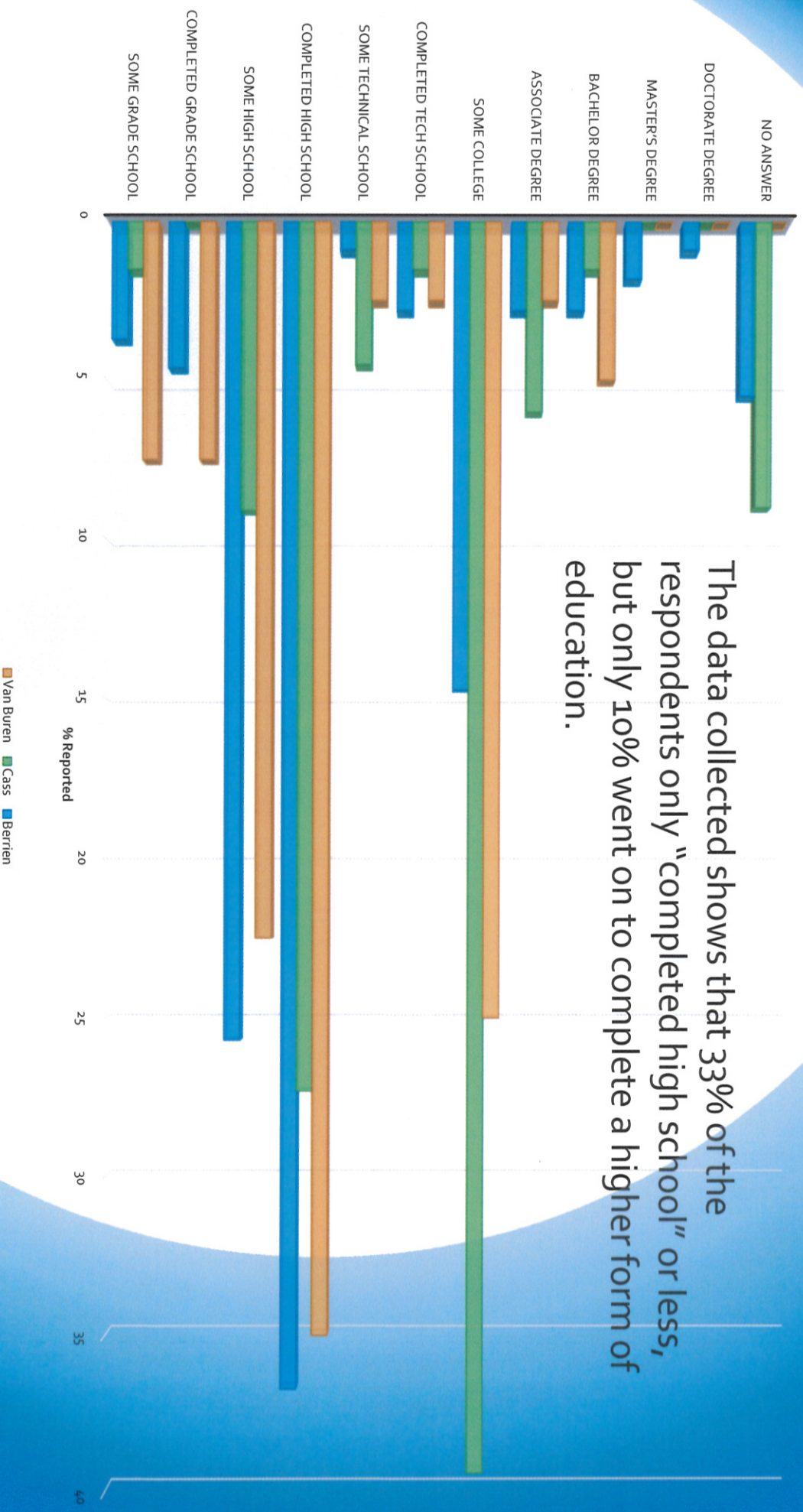
Overall Condition

Out of the collected surveys, 47% stated they were "worse off than a year ago", while only 14% stated they were "better off than a year ago".



Education Level

The data collected shows that 33% of the respondents only “completed high school” or less, but only 10% went on to complete a higher form of education.



Household Income

70% of participants reported making \$20,000 or less per year. Taken from the U.S. Census Bureau, the Average Median Household Income (AMHI) for Berrien County is \$42,625, for Cass County it is \$45,000, and \$44,000 for Van Buren County. The data shows that altogether 80% reported that they were living under the AMHI, while only a slight percent (2%) were living above the AMHI.

