

**Community Needs Assessment for the  
Saginaw County Area**

**Prepared For**

**Saginaw County  
Community Action Committee**

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**By**

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Finally, we want to acknowledge Malachi Nelson, an SVSU student who under supervision developed, administered and collated the findings of the interviews of the pastors from the Saginaw County.

Dr. Joseph Ofori-Dankwa

Dr. Dawn Hinton

## EXECUTIVE SUMMARY

Saginaw County CAC contracted with Dr. Joseph Ofori-Dankwa and Dr. Dawn Hinton of Saginaw Valley State University to undertake a community needs assessment of Saginaw county.

### DEFINING POVERTY AND SELECTING KEY DOMAINS FOR SAGINAW COUNTY'S COMMUNITY NEEDS ASSESSMENT

The consultants met with the CAC advisory board to define the parameters of the community needs assessment. This process included reviewing definitions of poverty and the identification of the key poverty domains that should be the focus of the assessment. A working definition of poverty from the Saginaw County CAC advisory group's perspective was developed.

***Poverty can be defined as the lack of critical social and financial resources that result in substantial deprivation and substantially low standards of living***

Furthermore, the facilitated discussion by the CAC advisory group suggested the following six domains as manifest of and critical for poverty alleviation in the Saginaw County context:

***Population, Employment, Income, Education, Housing, and Health/Nutrition.***

### ALTERNATIVE EVALUATION SOURCES

To provide as comprehensive a community needs assessment as possible, we sought and utilized four different evaluation sources. The use of different evaluation sources of the community needs of the Saginaw County enables triangulation and hence a better overall assessment. Each of these alternative evaluation sources used relevant and varied qualitative and quantitative methodologies. These were:

1. Analyses of secondary, government data sources for trends relating to the Saginaw County's population, earnings and unemployment, poverty, education, health and housing. In particular, the intersectionality of the data with race, age and gender was analyzed.
2. Analyses of the findings from a Community Needs Assessment Summit held at Saginaw Valley State University. Diverse community experts from the Saginaw County in the fields of Education, Health, Business & Finance and Government met on February 9, 2018 made several recommendations.
3. Interviews with Pastors from both the City of Saginaw and the Saginaw County requesting them to identify and prioritize the community needs of the Saginaw County. These interviews were carried out in May to Mid-July of 2018 by an SVSU student, Malachi Nelson, with supervision by Dr. Ofori-Dankwa.
4. Focus group meetings were carried out with individuals from the City of Saginaw and Chesaning who utilize Saginaw County CAC services; Saginaw County professionals who typically do not utilize CAC's services, Saginaw Neighborhood Association and the Saginaw CAC Advisory committee. These were carried out from April 17 through June 19<sup>th</sup>, 2018. These were carried out from April 17 through June 19<sup>th</sup>, 2018.

Assessment of the community needs of the Saginaw County was undertaken, considering each of the identified poverty domains and using the four different evaluation sources identified above. In addition, considering the six domains, an assessment of individuals who are employed but given limited assets and income constraints, fall below the poverty threshold was undertaken for the Saginaw County area using the Asset Limited, Income Constraint, Employed (ALICE) database. The individuals in this population typically do not get help from the Saginaw County CAC, given that their income levels exceed the stipulated income limits.

Finally, the organizations and corporations in the Saginaw County area that potentially could be very useful partners for the Saginaw County CAC were identified and an assessment of the extent to which formal partnerships with these organizations/corporations existed was undertaken.

## KEY FINDINGS

### Population

- Data from the Census indicates that there is a downward trend for the Saginaw County population as between 2013 and 2016, the county population decreased by 2%. In contrast, the population in both the State of Michigan and the United States has slightly increased over this same time period.
- Approximately 70% of the population in Saginaw county is White, 18% is Black and 8% identify as Hispanic.
- Both Black and Hispanic populations, when compared to the White population, have smaller proportions of their population who are over 65.

### Employment

- Data from the Census indicates that Saginaw County consistently exceeds the State of Michigan and United States in terms of unemployment rates. For example, in 2018, Saginaw County's unemployment rate was 6.6% compared to 5.3% for the State of Michigan and 4.1% for the United States.
- Community business and finance experts also highlighted urgent community needs associated with the high level of unemployment in the Saginaw County area. To address this, the experts suggest:
  - Sharper emphasis at secondary and tertiary institutions on entrepreneurial thinking to generate business start-ups
  - Greater emphasis on financial literacy education
  - Greater community (e.g. affordable housing) to make the Saginaw County more attractive to potential employers.
- Government leaders also highlighted urgent community needs associated with employment and noted:
  - Saginaw County in general and the City of Saginaw in particular, has a relatively low tax base which results in low revenue and funding sources, making it difficult to provide attractive financial packages for prospective employers.
  - There is a great need to address the perception of the Saginaw area as “Bad”.
  - The weak relationships and low levels of engagement between the Saginaw communities and their local governments make it difficult for development and implementation of innovative strategies to attract jobs.
- The focus groups addressed the question of “identifying the greatest barriers for Employment” in the Saginaw County. Some of the major barriers identified by the focus group participants included: *Lack of effective communication about existing jobs, Lack of Transportation, Lack of Job Readiness, Lack of Access to Appropriate Dress, Lack of Resume Skills.*
- Amongst the pastors surveyed, “Unemployment” was identified as an urgent and pressing community need.
- An important and related community concern about employment is associated with the intersectionality of gender with employment, earnings and occupational issues.
  - In general, women in the Saginaw County earn substantially less than their male counterparts.
  - Another significant issue is the income disparity that exist between men and women within the same occupational categories.

- In Saginaw County, there are only two categories of occupations (Service and Computer, Engineering & Science) where women make as much as or more than men.

## Income

- Data from the Census indicates that economic trends show that Saginaw County lags behind that of the State of Michigan in terms of the median income rates. Specifically, the median income in Saginaw County in 2016 lags behind the State of Michigan and the United States, by \$7,000 and \$12,000 respectively.
- Poverty trends reveal that three areas in the Saginaw County (Buena Vista, Carrollton Township and Saginaw City) have high levels of poverty with poverty rates that are at or above 30%.
- Overall, examining the intersectionality of gender and race with income and poverty, white males have the lowest proportion of its population who live in poverty and they have the highest median income.
- Women of all races, Black/White/Hispanic, have median incomes that are lower and poverty rates that are higher than their male counterparts.
- In examining household poverty, Black Single Female Headed Households were more likely to be in poverty than any other household type

## Education

- Data from the Census indicates that with respect to educational attainment trends, and in general, the Saginaw County levels of attainment are at par with those of the State of Michigan and national data.
- Saginaw County however lags behind the State of Michigan and National averages in the attainment of Bachelor and Graduate degrees
- Education experts at the Saginaw Community Needs Summit also highlighted urgent community needs to enhance the level of education in the Saginaw county area. Their suggestions included:
  - Generating a greater pool of teacher applicants who are enthusiastic about teaching
  - Greater level of inter-institutional collaboration between the tertiary and K-12 institutions
  - Better understanding of the Saginaw community's diverse cultural dynamics
- The focus groups addressed the question of “identifying the greatest barriers for Education” in the Saginaw County. The barriers that they identified include: *Lack of an effective guidance counselling and its associated support systems, the increasingly expensive cost of education, Racism/Discrimination, Lack of information about available educational resources, Poorly performing schools, and Transportation difficulties*
- Pastors surveyed and interviewed identified “Access to good education” as one of the most pressing community needs.

## **Housing**

- Data from the Census on housing trends suggests that the majority of the population in the Saginaw County (72%) own their homes, and this is at par with the Michigan rates of 71%.
- The focus groups addressed the question of “identifying the greatest barriers for Housing” in the Saginaw County. Some of the key concerns identified included: *lack of finances to purchase houses, not having positive credit ratings, income limits making access of credit problematic, and getting money for the initial deposit for the home purchase (even if monthly payments could be made).*

## **Health/Nutrition**

- Data from the Michigan Department of Health point to heart disease and cancer as the leading course of death in the Saginaw County. While infant death rates mirror those of the State of Michigan, there is clearly a higher infant death rate for black children than for white children.
- Community health experts highlighted urgent community needs particularly relating to infant mortality and trauma. They suggest that:
  - Greater focus on the issue of infant mortality
  - Higher emphasis on health education and training particularly for dealing with health issues of trauma, foster families and STD
  - Greater building of partnership between different ethnic and racial communities and health providing institutions
  - Better communication of health-related Nutrition issues and available community health resources
- The focus groups addressed the question of “identifying the greatest barriers for Health Care.” In the Saginaw County. The major barriers for effective health care that was identified by the focus groups were: *The lack of Affordability and the Lack of knowledge of what health related resources and opportunities are available, Transportation difficulties and Understanding the nature, scope and coverage of different health care insurance programs.*

## **ALICE Report**

The Asset Limited, Income Constrained, Employed, database (ALICE) refers to “Households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county” (ALICE, 2017, p. 219). This is identified as the ALICE Threshold (AT). The database indicates that 49% of all households in Saginaw County fall below the ALICE Threshold. Further, the areas with the largest percentage of those who fall below the AT are: Buena Vista Charter Township at 67%, and Saginaw City at 61%, both of these areas have majority Black populations (ALICE 2017).

## **CAC Services and Community Partnerships**

Analysis of survey data from individuals using CAC services indicates very positive and high ratings. Constituents using services provided by CAC were very satisfied with the quality of service and professionalism of the CAC staff. The individuals who were surveyed were however primarily from only one category of services: Those provided utility services.

While the Saginaw County CAC provides a myriad of services and programs such as Temporary Emergency Food Assistance, Minority Senior Outreach and Advocacy, and Weatherization, CAC does not generate an estimate of the number of people who are NOT being served and need the services. would therefore want or

could benefit from these services. Further, CAC has not developed a waiting list of people who require or need these services.

Our assessment identified several existing corporations and community assets that the Saginaw County CAC could develop formal partnerships with to help alleviate the identified community needs. For example, in the Employment and Income domains, corporations such as Nexteer Automotive, Morley Companies, Meijer and Hemlock Semiconductor/Dow Corning all have over 1000 employees and are operating in the county. In the Education domain, at the college level, institutions such as Saginaw Valley State University and Delta College are in operation. While at the K-12 level, there are 14 school districts which serve over 30,000 students (Census, 2017). In the Health domain, Covenant and St Mary's of Michigan are key health care providers. Our assessment however indicates that there are no strong formal institutional and strategic partnerships have been developed with these key community organizations and corporations.

## RECOMMENDATIONS

Focusing on the six selected poverty domains and taking into account the varied community needs identified through different evaluation sources, we make the following observations and recommendations

1. Triangulation from the different evaluation sources all point a strong community need to address existing levels of poverty and perceived barriers for advancement in the Saginaw County area. Triangulation from the different evaluation sources also makes a strong case for the continued provision and the extension of services currently offered by the Saginaw County CAC.
2. The relatively low levels of economic opportunity in the Saginaw County area are evident when compared to the State of Michigan. Saginaw County lags behind the State of Michigan in terms of median income and the disparity in unemployment rates point to the need for CAC to strategize to develop services associated with alleviating these economic issues. We therefore recommend:
  - a. CAC should provide a greater emphasis on financial literacy. CAC currently serve 108 clients in their Financial Literacy Program and could increase their level of offerings to address the need
  - b. CAC should provide a greater emphasis on educational and training programs that provide entrepreneurial skills to help generate business start-ups in the community
  - c. Saginaw County CAC strengthening its relationships and levels of engagement with the various City, local and township entities.
  - d. CAC could look for funds to assist in training women for higher paying jobs that are predominantly occupied by men
3. While respect to educational attainments of the Saginaw County, the majority of the school districts in the county had drop-out rates of less than 5%. However, most high schools in the county have less than 50% of the population who meet the State of Michigan's academic standards. We therefore recommendations:
  - a. CAC to substantially expand and scale up the tutoring program that they currently have. With over 30,000 students in the Saginaw County, CAC only served 40 students in their Literacy After-school program and 25 students in their Literacy Summer program in 2018
4. Almost 80% of families in the Saginaw County who have an income less that \$20,000, spend 30% or more of their income on housing. According to the U.S Department of Housing and Urban Development "families who pay more than 30% of their income for housing are considered cost burdened and may have difficulties affording necessities such as food, clothing, transportation and medical care". We therefore recommendations:
  - a. CAC pursue funding or external corporate relationships that will allow them to identify and assist families with housing related challenges



- b. CAC could explore partnering with Habitat for Humanity that has a strong presence in the Saginaw County.
- 5. There is also a need for stronger community health and community development initiatives. In particular, various health initiatives that address the infant mortality, heart disease, obesity and family trauma issues are warranted. We therefore recommend:
  - a. CAC currently serve 92 clients in their Enhanced Fitness Program and could increase their level of offering to address the need.
  - b. CAC could partner with the YWCA to address the obesity issue.
  - c. CAC could partner with the health care providers (e.g. Covenant Hospital, St Mary's of Michigan) to share resources.
  - d. CAC could partner with the Saginaw County Public Health Department to provide additional resources to deal with the high infant mortality rate.
- 6. Substantial number of individuals in the Saginaw county fall below the Asset limited, Income Constrained, Employed (ALICE) thresholds. Given the stipulated income restrictions, the Saginaw County CAC typically cannot provide services for household who fall below the ALICE thresholds. We therefore recommend:
  - a. The Saginaw County CAC should strategize to identify Federal, State of Michigan and community resources to assist in reaching this population
- 7. CAC currently offers several programs and services. We therefore recommend:
  - a. For each of the programs and services offered, the Saginaw County CAC should generate an estimate of the number of people who are currently NOT being served. These would be Saginaw County constituents who therefore would want and/or could benefit from these services.
  - b. CAC should develop a waiting list of people who require or need these services.
- 8. It also appears that several individuals who use some of CAC services are not aware of all of the services and various resources that CAC provides. We therefore recommend:
  - a. Saginaw County CAC should therefore do a better job in providing information and education about the myriad community services provided.
  - b. Saginaw County CAC should look to diversify the methods used to communicate to the population it serves.
- 9. Saginaw County CAC does not have extensive collaborative relationships with major corporate and civic organizations. We therefore recommend:
  - a. CAC should develop strategic collaborative partnerships with the several major corporations and organization in the Saginaw County area to help address the community needs highlighted in the six domains. This will also help to identify potential resources that could be used to meet the needs of those they serve.
  - b. Recent development in the Saginaw community of "Conscious Capitalism" concepts and its links with the philosophy of corporate social responsibility could be used to effectively leverage for resources
- 10. Overwhelmingly, individuals who used the Saginaw County CAC services described the staff as very friendly and professional. We therefore recommend:
  - a. CAC are encouraged to continue with this.

## INTRODUCTION

On March 1, 2018, a meeting was held between Mrs. Lillie Williams-Grays, the Executive Director of the Saginaw County Community Action Committee (CAC); Ms. Tracy Thompkins the Deputy Director/HR Manager of the Saginaw County CAC; Dr. Joseph Ofori-Dankwa and Dr. Dawn Hinton both of Saginaw Valley State University (SVSU). Following this meeting, Saginaw County CAC contracted with SVSU to use the services of Dr. Joseph Ofori-Dankwa and Dr. Dawn Hinton to conduct a community needs assessment of Saginaw County. Given the time constraints of the Saginaw County CAC it was agreed that the project would take place from March 16, 2018 to July 16, 2018 and would include both a qualitative and quantitative analysis of community needs. The project submission date was extended to July 23, 2018 and a final project was submitted by this deadline. It was determined by Saginaw County Community Action Committee, that the report submitted met the agreed upon contract. However, subsequent meetings with CAC officials, lead the organization to realize that what they requested of the researchers would not suffice. Dr. Joseph Ofori-Dankwa and Dr. Dawn Hinton agreed to work with Saginaw County CAC to develop a separate project that would meet their needs. This project was completed on February 28, 2019.

The consultants met with the CAC advisory board to define the parameters of the community needs assessment. This process included reviewing definitions of poverty and the identification of the key poverty domains that should be the focus of the assessment. The domains identified were population, employment, income, education, housing and health care/nutrition.

To provide a comprehensive community needs assessment, four different evaluation sources were identified and their respective appropriate methodologies were employed. The four different evaluation sources were:

1. Saginaw County, State of Michigan and National data sources that highlight and enable comparison to trends relating to the Saginaw County's population, earnings and unemployment, poverty, education, health and housing. These data trends all depict various aspects of Saginaw County's community needs. The data analysis also highlights the intersectionality of the trends identified with race, age and gender.
2. Diverse community experts from the Saginaw County in Education, Health, Religion, Business & Finance and Government met at a Saginaw Community Needs Summit at Saginaw Valley State University on the 9<sup>th</sup> of February, 2018 to identify the key community needs in their area of expertise and to suggest ways of effectively addressing and alleviating these identified needs. Trained SVSU business school students, under the supervision of Dr. Ofori-Dankwa and Dr. Hinton helped to facilitate the discussions.
3. Interviews with Pastors from the Saginaw County (both in the Saginaw Township and the City of Saginaw) were conducted to identify what they saw as key community needs for the Saginaw County. An SVSU student, Malachi Nelson carried out the interviews, under directions of Dr. Joseph Ofori-Dankwa and Dr. Dawn Hinton.
4. Focus group meetings were carried out with individuals from the City of Saginaw and Chesaning who utilize Saginaw County CAC services, Saginaw County professionals who typically do not utilize CAC's services, Saginaw Neighborhood Association and the Saginaw CAC Advisory committee. For the individuals using the CAC services, these focus groups meetings sought to identify CAC services utilized, the extent of knowledge of varied CAC services that are provided. For the other groups, the focus group sought to identify the extent to which they were aware of the Saginaw County CAC and the services they provided. These focus groups were conducted by Dr. Joseph Ofori-Dankwa and Dr. Dawn Hinton.

This report is organized into twelve chapters. Chapter One draws from Saginaw County CAC’s website and information provided by CAC management to provide an overview of CAC goals and includes a brief history of CAC and the different services provided. Chapter Two describe detail the process by which the Saginaw County CAC Advisory Board discussed the multiple “Faces of Poverty”, came up with a working definition of poverty and selected the six domains that would be the focal points in undertaking the community needs assessment. The six domains selected as most relevant to the Saginaw County community’s needs assessment are: Population, Employment, Income, Education, Housing and Health/Nutrition. Chapter Three highlight the four different evaluation sources utilized in this report and describes the different qualitative and quantitative methodologies used. Chapters Four through Nine focus on the six poverty domains identified by the Saginaw County CAC advisory council and include: Population, Employment, Income, Education, Housing and Health/Nutrition. Chapter Ten uses the Asset limited, Income Constrained, Employed (ALICE) database provides a brief assessment of the population in the Saginaw County who fall below the ALICE threshold. Chapter Eleven provides an evaluation of the services provided by CAC. This chapter also identifies key corporate and community organization in the Saginaw County area that operate in the six domains identified and assesses the extent to which the Saginaw County CAC has developed strategic collaborative partnerships with them. Finally, in Chapter Twelve provide the Key Findings and Recommendations.

## **CHAPTER 1: SAGINAW COUNTY CAC: AN OVERVIEW**

This chapter reviews the history of Saginaw County CAC, initiatives and core activities taken on by this organization and the current state of services offered through the Saginaw County CAC. Saginaw County Community Action Center, Inc. is a community action agency that provides programming to the low income and the elderly population of Saginaw County. It is one of 30 community action agencies serving the State of Michigan and part of a network of over 1000 community action agencies serving the entire nation. This network affords the Saginaw Community Action Center access to a supportive network of community action problem solvers. We provide a brief history of the national Community Action Committees and an overview of the Saginaw County CAC using material drawn from their website.

### **The History of CAC**

On August 20, 1964, President Lyndon Johnson signed the Economic Opportunity Act (EOA) establishing the Office of Economic Opportunity (OEO) in the Executive Office of the President. The programs launched by OEO ranged from Head Start and Job Corps to Senior Opportunities and Services (SOS), Legal Services and Community Economic Development. All of these programs had the same goal to help the poor break the cycle of poverty and advance to a fuller, more productive life. Community Action Agencies help the poor in the areas of self-sufficiency, employment, housing, education, management, information, and referral. Over half the nation's Head Start programs are administered by CAA's, and most CAA's are heavily involved with Weatherization and Section 8 Rental Assistance Programs. CAA's are a primary source of support for more than 38 million Americans living in poverty. For the estimated 12 million Americans below the poverty line, who do not receive welfare benefits – the working poor, intact families and childless adults – CAA's are their chief source of assistance. There are many rural areas and sections of urban America where the CAA is the only group able and willing to reach out to the poor.

### **Local Initiatives**

Originally, CAA was given local "initiative" funds to support locally designed and administered programs to combat poverty in their communities. As the years went by, the local initiative programs became more entrenched and the local CAA had less "free" money with which to start new programs. But, at the same time, other program funds became available, not only through Title II of the Economic Opportunity Act, but through other Federal and State agencies and departments as well. By 1970 there were some 1,200 CAA's nationwide, serving areas in which 90 percent of the nation's poor resided. During the 70's, the number of CAA's nationally leveled off at about 1,000 as a result of consolidation of a number of small, rural, single county CAA's into larger multi-agencies, but the coverage actually increased to 95 percent of the nation's counties.

### **Saginaw County CAC Core Activities**

Saginaw County CAC has a long history of serving the economically disadvantaged. This is done by the provision of a number of well-established programs in the community. These programs include: Gardening Program, Dental Care Program, Information and Referrals, Minority Senior Outreach and Advocacy, Neighborhood Environmental Code Enforcement, Emergency Services/Housing, Food and Nutrition Services, Minor Home Repairs and Weatherization Programs.

**Table 1: Services Provided by Saginaw County CAC in 2018**

<b>CAC Programs</b>	<b>Number Served Per Program</b>	<b># Waitlisted or Unserved</b>	<b>Current Funding</b>	<b>Eligibility Requirements/ Barriers</b>
Temporary Emergency Food Assistance Program	2000	None	Michigan Department of Education	No Income Limits – ID Required
Minority Senior Outreach & Advocacy	1081	None	Region VII Area Agency on Aging/CSBG/In-Kind	No Income Limits – ID Required
Emergency Services – Utility Assistance	461	Unknown	LIHEAP Crisis Assistance/Walk for Warmth/Michigan Energy Assistance Program/Consumers Energy Discretionary	150% FPL – ID for all adults over 18, SS cards for every household member, income last 30 days
Weatherization	63	Unknown	Low Income/Home Energy Assistance Program/Department of Energy	
Literacy +1 Afterschool Tutoring Program	25	Unknown	Community Services Block Grant; Community Development Block Grant	125% FPL – ID for all adults over 18, SS cards for every household member, income last 90 days.
Literacy +1 Summer Program	40	Unknown	Community Services Block Grant	125% FPL – ID for all adults over 18, SS cards for every household member, income last 90 days.
Case Management	165	Unknown	Community Services Block Grant	
Income Tax Assistance	23	Unknown	Community Services Block Grant	125% FPL – ID for all adults over 18, SS cards for every household member, income last 90 days.
Community Housing Development Organization	23	Unknown	Community Development Block Grant	Must be at or below 80% of the AMI and reside in Saginaw City
Housing Repairs	25	Unknown	Development	
Minor Home Repair	11	Unknown	CDBG/CSBG/Saginaw Community Foundation/Home Depo	Must reside in the Unity in the Community Neighborhood
Dream Catchers II (Summer Youth Employment Program)	12	Unknown	Michigan Department of Natural Resources	
Emergency Services – Rental Assistance	34	Unknown	Federal Emergency Management Assistance	State ID, proof of income of last 30 days, SS card for all household members
Financial Literacy	108	Unknown	CRA Bankers Association	
Enhanced Fitness	92	Unknown	Community Services Block Grant	

## **Services Provided by Saginaw County CAC in 2018**

The data in Table 1 was provided by the Saginaw County CAC office to illustrate the range of services provided in 2018. According to Table 1 CAC provides a wide range of services impacting different categories of populations, including the elderly, families and children. The majority of these programs are provided to those who are at 125% to 150% of the Federal Poverty Line and are funded through Block grants provided by the Michigan Department of Education, Michigan Department of Energy and several local community foundations and philanthropists.

The data provided in Table 1 indicates that the program which serves the largest number of people is the Temporary Emergency Food Assistance Program with 2000 residents served. The Minority Senior Outreach & Advocacy programming served 1081 people. Neither of these programs have an income limit, but both require ID. The emergency services associated with utility assistance served 461 people. Programs aimed at enhancing levels of financial literacy, health related fitness and case management served 108, 92 and 165 people respectively.

Youth in the community are directly impacted through afterschool tutoring and summer programming and also the Summer Youth Employment Program. There is also programming geared specifically to obtaining and maintaining a home. These services include home maintenance and repair, utility assistance, weatherization and rental assistance. Overall the services provided are geared towards fighting poverty the in the community, by assisting family, the elderly and the youth.

## CHAPTER 2– FACES OF POVERTY: IDENTIFYING KEY POVERTY DOMAINS TO ASSESS

Factors that cause and contribute to poverty both at the community and individual levels are complex, multi-faceted and community specific. Consequently, to provide a community relevant community needs assessment relating to poverty in the Saginaw County, the consultants, from Saginaw Valley State University, had several meetings with the Saginaw County CAC Advisory Group.

During the first meeting the discussions centered around the process involved in preparing a Community Assessment for the organization. This process included conversations with the advisory council on their definition of poverty, their perceptions of the causes and conditions of poverty and a consensus of the key poverty domains that a community relevant, community needs assessment would focus on. During the second meeting, the advisory committee was guided through a process that would assist in defining poverty. Specifically, official poverty guidelines (Bureau of Labor Statistics and the US Department of Health and Human Services), the Supplemental Poverty Measure (Census Bureau) and Spicker's (2018) definitions of Poverty were used to help provide a working definition of poverty for Saginaw County and to select key domains of poverty that the community needs would focus on.

### **Poverty Guidelines**

An initial general discussion on poverty was undertaken. This included a brief history of the role played by Mollie Orshansky, a staff economist at the Social Security Administration in helping to define poverty. A description of how the current poverty threshold is defined was provided. The 2018 Poverty Guidelines from the US Department of Health and Human Services was shared with the group, See Table 2 Below.

<b>TABLE 2: 2018 Poverty Guidelines for the 48 Contiguous States and the District of Columbia</b>	
<b>Persons in family/household</b>	<b>Poverty guideline</b>
For families/households with more than 8 persons, add \$4,320 for each additional person.	
1	\$12,140
2	\$16,460
3	\$20,780
4	\$25,100
5	\$29,420
6	\$33,740
7	\$38,060
8	\$42,380

US Department of Health and Human Services  
Office of the Assistant Secretary for Planning and Evaluation

*Following the Office of Management and Budget's (OMB) Statistical Policy Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). <https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>*

### **Supplemental Poverty Measure**

Following a discussion on the poverty guidelines, information on the Supplemental Poverty Measure was shared with the group. Facilitated discussions included the 1990 origins of the measure and the definition of poverty as offered by the Supplemental Poverty Measure. This definition suggest that poverty is a “lack of economic resources for consumption of basic needs such as food, housing, clothing, and utilities” (Current Population Reports, 2018). A comparison was made between the supplemental poverty measure thresholds and the current poverty guidelines, see Table 3 below. In addition, a discussion on why governments are hesitant to change from the current measures of poverty to the supplemental poverty measure was carried out.

Table 3: Percent of People in Poverty by Official Poverty Level and Supplemental Poverty Level

	<b>Official Poverty Measure</b>	<b>Supplemental Poverty Measure</b>	<b>Difference</b>
<b>2017</b>	12.3%	13.9%	5.2 million

US Department of Commerce

Current Population Reports “The Supplemental Poverty Measure: 2017”

### **Defining Poverty**

While acknowledging the multi-faceted and inherently complex undertaking in “defining” poverty (Lemanski, 2016), for the purposes of the discussion, the facilitators relied on the well-recognized conceptualization of poverty provided by Spicker’s (2007) and Spicker et al (2007). Spicker (2007) conceptualizes poverty from three possible perspectives: Material, Economic, and Social and suggest that there are multiple potential definitions of poverty within each of these categories. Building on Spicker (2007), the facilitator presented six relatively distinct definitions of poverty and led a discussion with the group on identifying how poverty in Saginaw County would be defined. The following definitions were presented to the group to consider:

1. *A Pattern of Deprivation*, Poverty is a constellation of issues where people might suffer from shifting combinations of problems over time.
2. *Limited Resources*, Poverty is circumstances in which people lack the income, wealth or resources to acquire or consume the things which they need.
3. *Standard of Living*, Poverty occurs when your level of living, measured in terms of income or consumption, is below a particular standard.
4. *Dependency*, Poverty involves people who receive social benefits because of their lack of means.
5. *Lack of Basic Security*, Poverty results when the lack of basic security simultaneously affects several aspects of people’s lives and when it is prolonged.
6. *Exclusion*, A set of social relationships in which people are excluded from participation in the normal pattern of social life.

The facilitator first reviewed all six definitions with the entire CAC advisory group subsequently divided the group into three smaller groups. Each smaller group was tasked with:

1. Carefully reviewing and as a group considering all definitions
2. Individually rank ordering all the six definitions, in terms of their applicability to Saginaw County.
3. As a group agreeing and rank ordering the six definition of poverty with *ONE* representing the definition that best fits Saginaw County and *SIX* as the definition that least fits Saginaw County.

The facilitator subsequently collated and tallied the findings from the three sub groups. The three top ranked definitions of poverty for the entire CAC Advisory group were: Limited Resources, A Pattern of Deprivation and Standard of Living. These three definitions were discussed in detail by the CAC Advisory group and there was consensus that these three definitional rankings will be used.



Table 4 represents the final outcome associated with the poverty defining, rank ordering process that was carried out by the Saginaw County CAC Advisory group:

Table 4: Saginaw County Definition of Poverty

Definition of Poverty	Ranking
Limited Resources	1
Deprivation	2
Standard of Living	3
Dependency	4
Exclusion	5
Lack of Security	6

The next segment of the facilitated discussion focused on identifying and clustering key manifestations of poverty associated with the selected three key definitions of poverty. Clustering these key manifestations of poverty enabled the group to pinpoint key poverty domains that if addressed could substantially help in poverty alleviation. The consensus from the facilitated discussion by the CAC advisory group suggested the following six poverty domains as critical for the Saginaw County context: Population, Employment, Income, Education, Housing, and Health/Nutrition. In particular, there was general consensus that some of the key consequences of poverty in Saginaw County are manifested in the lack critical financial, informational, social and physical resources in these six domains. Lastly, the group suggested that those in poverty in Saginaw County could benefit from well-established support systems providing services, such as provided by Saginaw County CAC. There was also consensus by the group that effective provision of these services by Saginaw County CAC would be predicated on maintaining and enhancing well-developed trust-oriented relationships between the community and CAC.

Taking the three top ranked definitions, the consultants termed a working definition of poverty from the Saginaw County CAC advisory group's perspective. **Poverty can be defined as the lack of critical social and financial resources that result in substantial deprivation and substantially low standards of living** Furthermore, the facilitated discussion by the CAC advisory group suggested the following six domains as manifest of and critical for poverty alleviation in the Saginaw County context: **Population, Employment, Income, Education, Housing, and Health/Nutrition.**

## **CHAPTER 3: METHODS USED IN COMMUNITY NEEDS ASSESSMENTS**

Ms. Lillie Williams, the executive director of the Saginaw County CAC contacted SVSU to implement a Community Needs Assessment (CNA). As a result of this initial contact Dr. Dawn Hinton, Dr. Joseph Ofori-Dankwa and Riley Hufner met with Ms. Lillie Williams and Ms. Tracey Thompson to discuss the implementation of a CNA for the Saginaw County CAC. Dr. Ofori-Dankwa and Dr. Hinton met with the Saginaw County CAC's Advisory board, composed of the CAC board of directors, CAC staff, and community members in Saginaw County.

As detailed in Chapter Two above, multiple meeting occurred to: discuss the need for a Community Needs Assessment, define poverty as it is represented in Saginaw county and to identify the specific domains that would be examined as the CAN is carried out. Both quantitative and qualitative data were collected.

We assessed the Saginaw County community needs from four different perspectives: trends associated with secondary national, State of Michigan and County data, well recognized community experts in the field of Business, Education, Health, Government, community pastors in the Saginaw Township and the City of Saginaw and focus group meetings of CAC service users.

Taking into account recommended approaches in the preparation and conducting of community needs assessment (Crocker, 2018), we adopted the following sequential key steps detailed in Figure 1.

1. Several meetings of the Consultants with the top management of CAC, the Board of CAC, the CAC Advisory Board resulting in the definition of poverty from the CAC perspective and in-depth discussion of the complex, multi-faceted nature, causes and consequences of poverty.
2. Discussion and consensus of the six domains (Population, Employment, Income, Education, Housing, Health/Nutrition) to serve as focal units in carrying out the Community Needs Assessment
3. Gathering of relevant quantitative and qualitative data from four different perspectives (secondary national, State of Michigan and County data, community experts in the field of Business, Education, Health, Government, community pastors and CAC service users).
4. Using the above to identify key community needs
5. Provisions of several recommendations that the Saginaw County CAC can undertake

### **QUANTITATIVE DATA COLLECTION**

#### **Method for Assessing Community Needs using Secondary Data Sources**

As a result of our conversations with various stakeholders in the Saginaw County Community several domains were identified. This assessment of community needs of Saginaw County examines data at the county, state and national level for the following domains: population, employment, education, housing, income and health care. In undertaking this analysis, we also examined the intersectionality of the data considering age, race, and gender. We looked at a five-year (2013 – 2017) time frame, 2017 is the most current data available. The sources used to collect this data were the United States Census, the United States Department of Labor, United States Department of Housing and Urban Development, Michigan Department of Education, and the Michigan Department of Health and Human Services.

### **QUALITATIVE DATA COLLECTION**

#### **Method for Assessing Community Needs by Community Experts**

As part of SVSU's community engagement, and since 2012, professors from Business (Joseph Ofori-Dankwa), Art (Michael Mosher), Theater (David Rzeszutek) and Sociology (Dawn Hinton), have developed the (BATS) program and set up joint BATS student teams from their classes. These interdisciplinary collaborative teams experientially and extensively engage SVSU students with the community and to examine potential strategies to assist with community revitalization.

An important part of the Winter 2018 project entailed the BATS teams working with the SVSU's Center for Community Engagement (CEE) to undertake a Saginaw Community Urban Needs Identification Summit. Six well recognized community experts from diverse cultural backgrounds, in the fields of Business, Government, Health and Education were brought to the Saginaw Valley State University campus. Students were trained on effective strategies for leading community forum discussions. Specifically, the focus group meetings of community experts sought to identify, prioritize and make recommendations for addressing the most urgent community needs in the Saginaw area in each of the identified areas above.

### **Method for Assessing Community Needs by Community Pastors**

The goal of this community survey was to find out from a diverse, cross-section of pastors in the Saginaw County, what they thought were the most important community needs. 20 pastors were contacted through phone and or email and each interviewed in person for about 60- 90 minutes. The demographic profile of the pastors interviewed were: 19 male, 1 female; 14 White, 6 Black; 9 had churches in the Saginaw Township and 11 had churches in the City of Saginaw. The responses of ALL the pastors to the question of what they thought were the most important and urgent community needs of Saginaw were content analyzed and condensed into 10 "Community Needs" (CN). Subsequently, the number of the pastors who identified each of the 10 "community needs" was collated to provide an estimation of the most important community needs.

The profile of all pastors interviewed is included in Table 5 below.

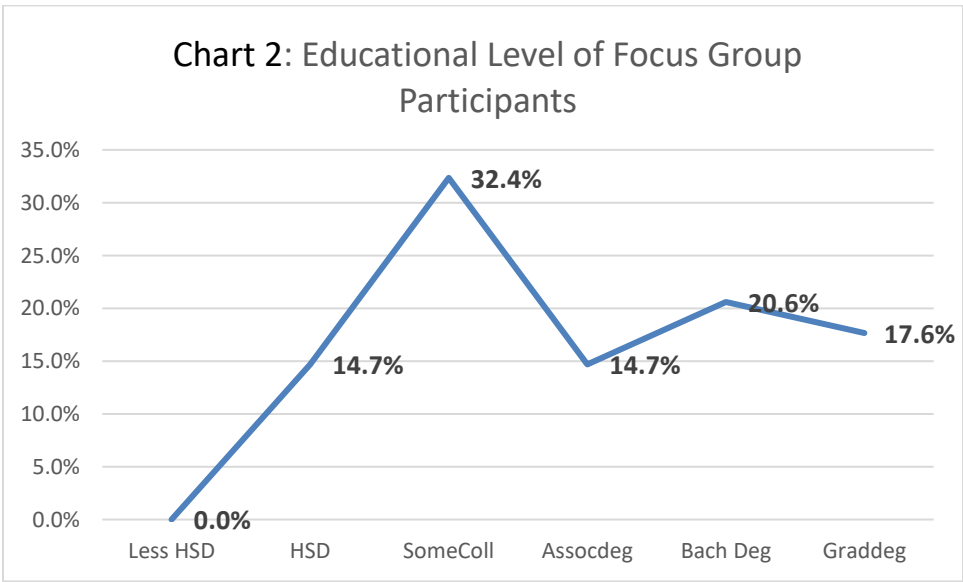
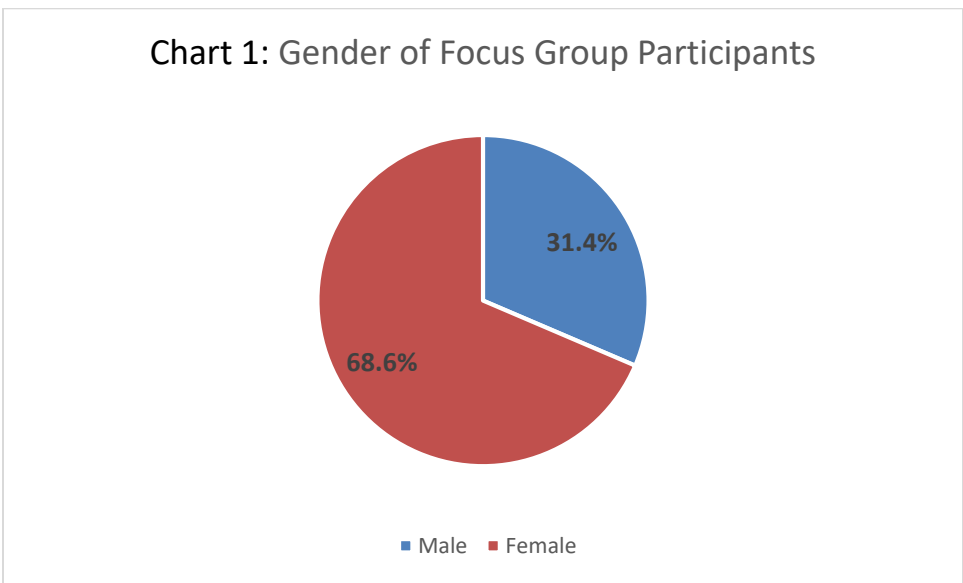
Table 5: Pastors Profiles

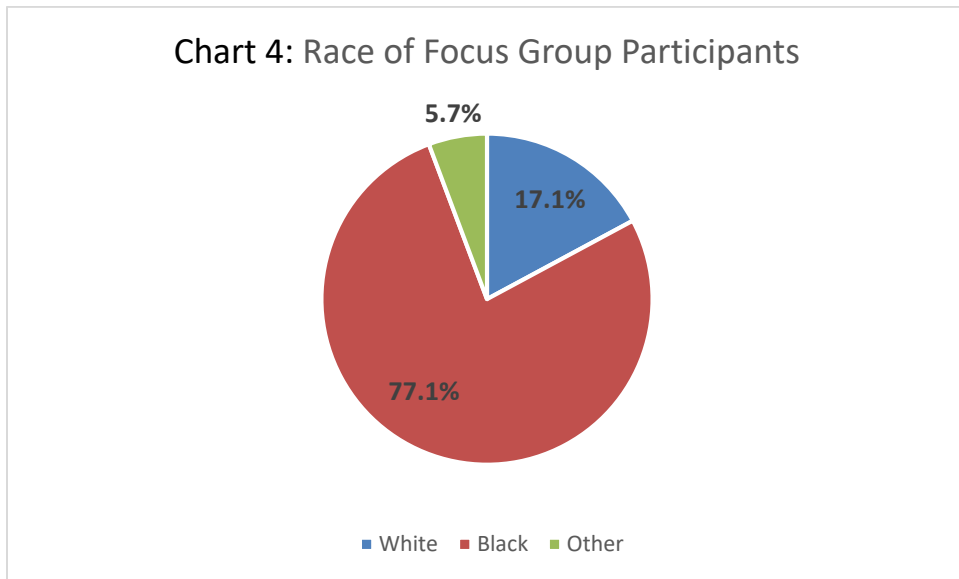
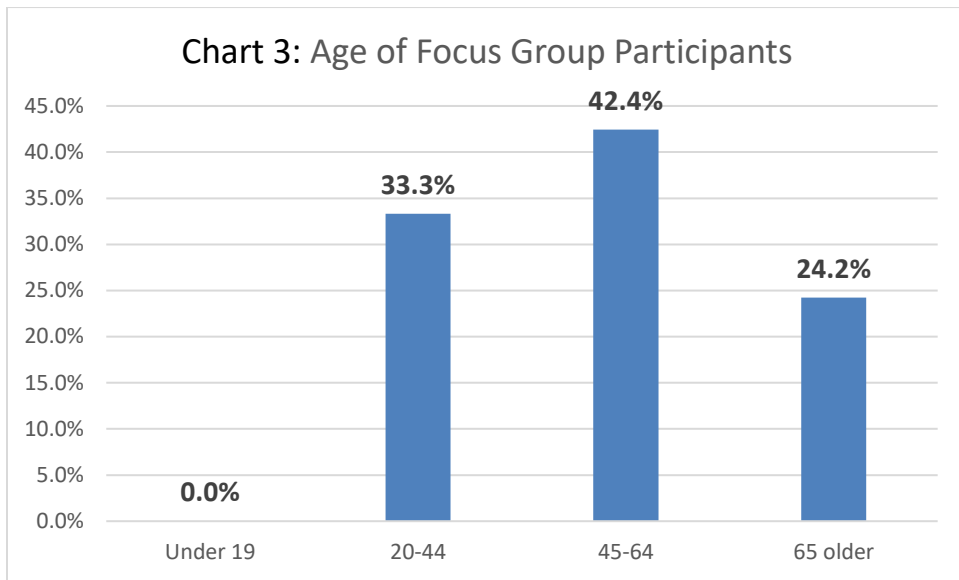
<b>Pastor</b>	<b>Gender</b>	<b>Race</b>	<b>Age</b>	<b>Denomination</b>	<b>Geographical Location</b>
1	Male	White	50s	Non-denom	Township
2	Male	White	50s	Baptist	Township
3	Male	White	50s	Church of the Brethren	Township
4	Male	White	40s	Non-denom	Township
5	Male	White	40s	Non-denom	Township
6	Male	White	40s	Non-denom	Township
7	Male	White	40s	Assembly of God	City
8	Male	Black	70s	Non-denom	City
9	Male	Black	40s	Non-denom	City
10	Male	White	60s	UMC	City
11	Male	White	40s	Lutheran	City
12	Male	White	50s	Catholic	City
13	Male	White	50s	Church of the Nazarene	Township
14	Male	White	40s	Non-denom	Township
15	Female	Black	40s	UMC	City
16	Male	White	40s	Reformed Church	Township
17	Male	White	20s	Non-denom	City
18	Male	Black	50s	Non-denom	City
19	Male	Black	50s	Baptist	City
20	Male	Black	40s	A.M.E.	City

### Method for Focus Groups Assessing Community Needs

Focus group participants, representing various CAC stakeholders were identified by Saginaw County CAC and assembled. The goal of the focus group meetings was three-fold. First, for participants to identify the different services provided by the Saginaw County CAC. Second, for the participants to provide an evaluation of the services provided by CAC. Finally, to use the six key domains identified above, to highlight most pressing community needs, and to identify barriers to success in each of these domains.

Five focus groups were conducted between April 2018 and October 2018. There was a total of 73 people who participated in the focus groups and the profile for these groups are represented in Charts 1 - 4.





The demographic breakdown of the focus groups indicates that those who participated in the focus groups were overwhelmingly women (68.8%) and Black (77.1%). There was a wide distribution of age as indicated by Chart 1 the largest population of participants were between 45 and 64 years of age. However, it is notable that none of the participants were under 19.

There was a robust distribution of educational levels among those who participated in focus groups. Approximately 15% have earned a high school diploma. The largest percentage of those who participated were those who indicated “Some College” as their level of education. However, Bachelor degree and Graduate degree were also significantly represented in the distribution with 20.6% and 17.6% respectively.

The focus group meetings followed the same format. The facilitators were introduced by Saginaw County CAC staff, who explained the purpose of the focus group. Each participant was then given a short survey to complete (Appendix B). The survey included demographic data and two questions about their perceptions of the business climate of Saginaw County.

After the completion of the survey, participants were broken up into two or three groups (depending on the size). Each group was given a set of questions (Appendix C) to which to respond and a large poster to record their answers. All groups were asked to:

1. Identify service provided by the Saginaw County CAC
2. Identify services provided by the Saginaw County CAC that they used
3. Identify their personal “greatest need”
4. Areas that Saginaw County CAC can improve
5. Areas that the Saginaw County has done well

There were a set of questions that depending on the number of groups in the meeting, each group got to answer either two or three. These questions were:

1. What are the greatest barriers for families getting help for employment
2. What are the greatest barriers for families getting help for housing
3. What are the greatest barriers for families getting help for healthcare
4. What are the greatest barriers for families getting help for nutrition
5. What are the greatest barriers for families getting help for education
6. What are the greatest barriers for families getting help for childcare

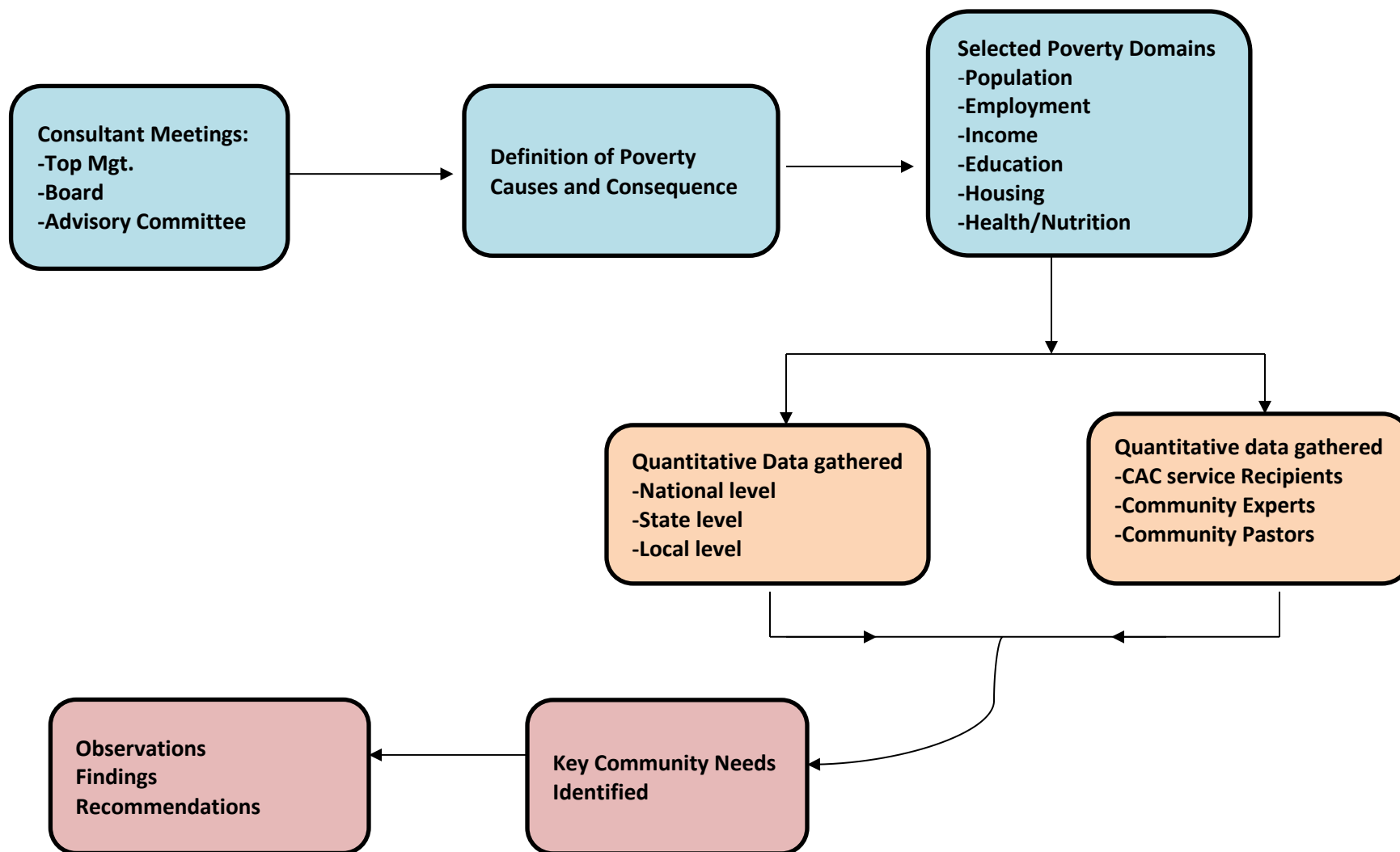
Once each group had completed answering their assigned questions, they reported their findings to the larger group on large posters and were asked to elaborate on the content of their responses. Each group then took turns looking at the answers provided by the other group/groups and identifying and listing key barriers that may have been missed.

Finally, the entire participants, as a whole reviewed and discussed the barriers that had been identified in each of the six areas. Each session was wrapped up with a reiteration of what the data will be used for and how the findings will be shared by the researchers.

## **Summary**

Mixed methods were used to gather data for this CNA. This assessment used multiple sources of quantitative and qualitative data, which allows for a richer discussion of the needs of the community. A comprehensive examination of the quantitative data was provided based on a number of governmental sources, including the Census, The Bureau of Labor Statistics and the Michigan Department of Health. Qualitative data is used to supplement and provided context for the quantitative data used in this assessment. The qualitative data came in the form of interviews with community leaders and experts and residents of Saginaw County. This mixed methodology allows for a comprehensive analysis of the causes and consequences of poverty.

**Figure 1**  
STEPS IN IDENTIFYING OUR COMMUNITY NEEDS:  
Saginaw County Community Action Committee



## CHAPTER 4 – POPULATION DOMAIN

### Introduction

This chapter compares the population growth/decline of the Saginaw County Area with the population in the State of Michigan and the United States. This chapter also examines population trends taking into account the intersections of race and gender.

**Table 6: Total Population of County, State and Nation**

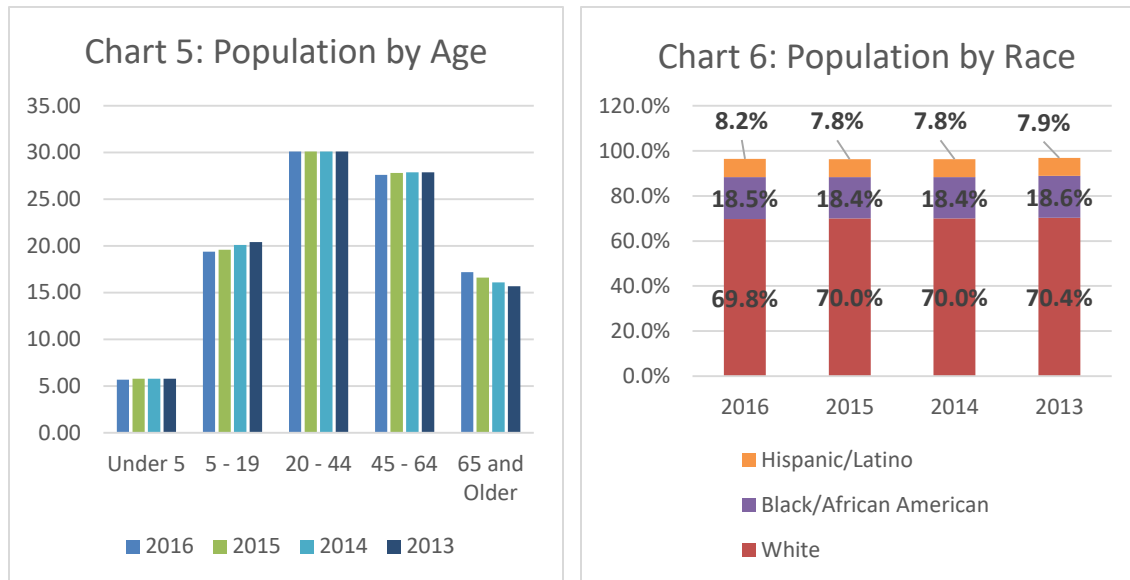
	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
<b>Saginaw County</b>	192,326	193,307	195,012	196,542
<b>Michigan</b>	9,909,600	9,900,571	9,889,024	9,886,095
<b>US</b>	318,558,162	316,515,021	314,107,084	311,536,594

Source: US Census: American Community Survey 5-year estimates

- The population of Saginaw County decreased between 2013 and 2016, as indicated in the above table, Saginaw County has lost 4,216 residents, the equivalent of two percent of its population.
- However, the populations of both Michigan and the United States have increased consistently over the above 4-year period.
- Michigan's population has increased two tenths of a percent (23,505 residents) and the US population has increased two percent (7,022,168 residents).



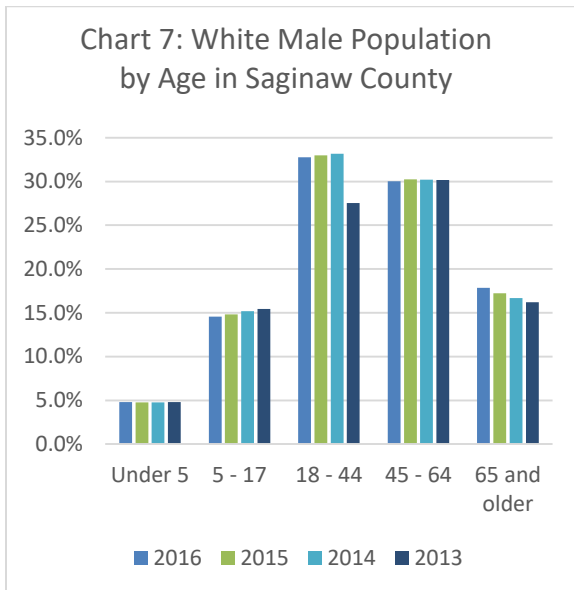
- **Saginaw County Population Trends**



**Source:** U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

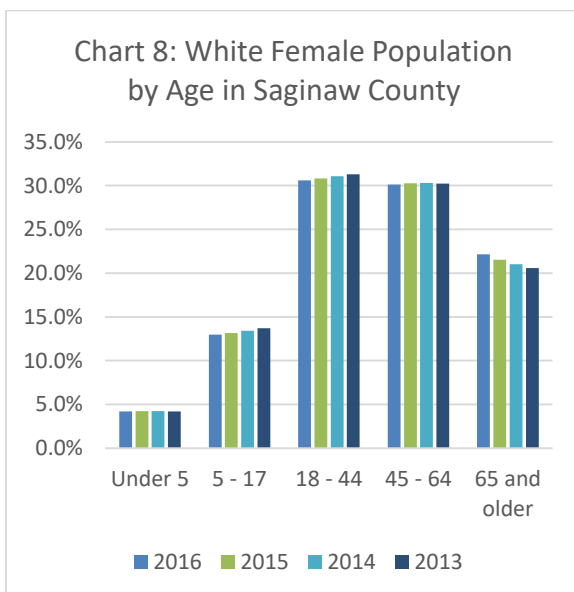
- Population trends by age and race in Saginaw County have been consistent over the above 4-year period.
- The largest age groups in the county are those who are between 20 and 44 years old, this represents 30% of the population.
- In terms of race, the populations have also remained consistent; each year there is approximately 70% of the population who are White, 18% that identify as Black and approximately 8 percent who identify as Hispanic.

## Saginaw County Population for White Males and White Females



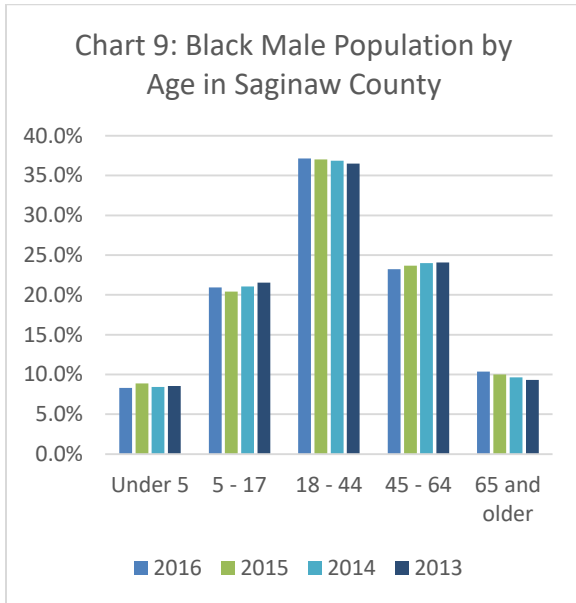
**Source:** U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

- The distribution of age for both White Males and White Females in Saginaw County is consistent across the 4-year period considered.
- Approximately 5% of each population is under 5 years old.
- Between 14%-15% range from 5–17 years old.
- White Males have a slightly larger percentage of their population who are between 18 and 44 years old.
- The age group of 45–64 and those who are 65 and older have the same proportion of White Male and White Female.

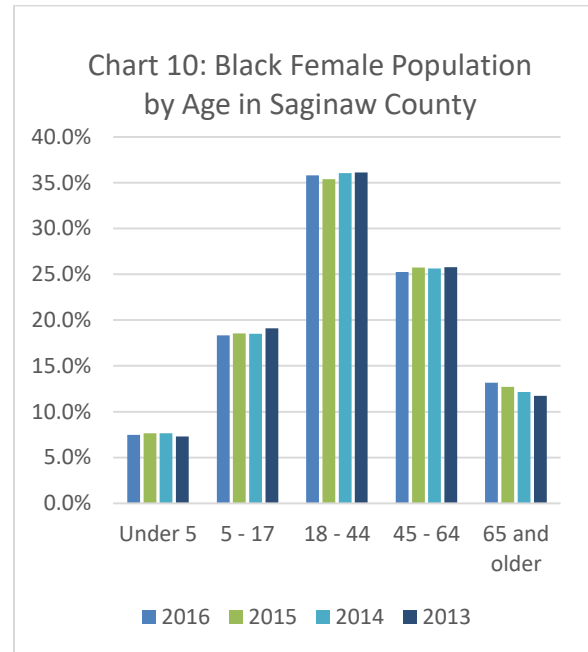


**Source:** U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

## Saginaw County Population for Black Males and Black Females



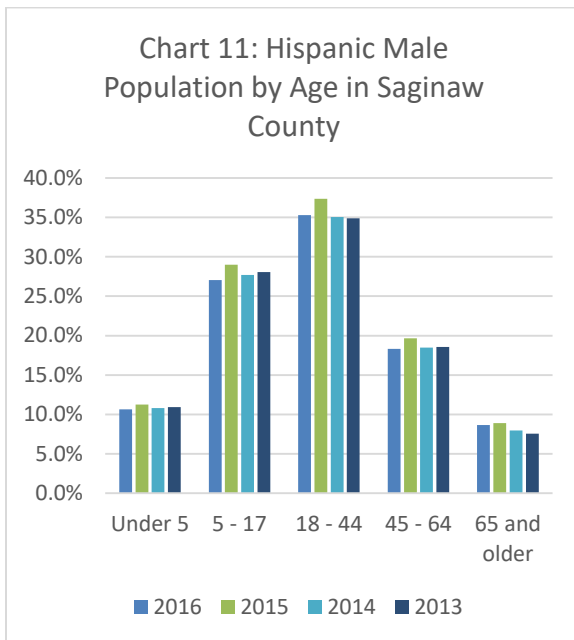
**Source:** U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates



**Source:** U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

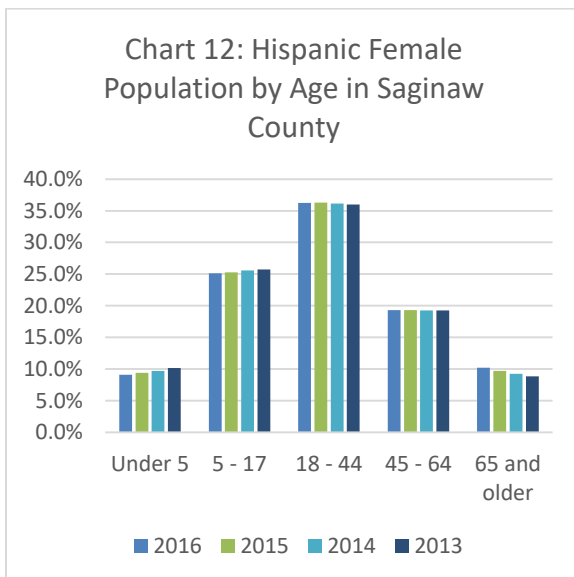
- The Population for Black Males and Black Females in Saginaw County are consistently distributed across the age group.
- Both Black Men and Women have equally representative population under 5 between 7% and 8%.
- The Black population between 18-44 years old averages the same for both male and female ranging between 35%-37%.
- However, as this population ages Black women have a larger percentage of their population that is over 45 years old.

## Saginaw County Population for Hispanic Males and Hispanic Females



**Source:** U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

- The distribution of age for both Hispanic Males and Hispanic Females in Saginaw County is consistent across the 4-year period considered.
- Approximately 10% of each population is under 5 years old.
- Between 25%-28% range from 5–17.
- Hispanic Males have a slightly larger percentage of their population who are between 18 and 44.
- The age group of 45–64 and those who are 65 and older have the same proportion of Hispanic Male and Hispanic Female.



**Source:**

U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

## **Summary**

According to Table 6, the population of Saginaw County has decreased between 2013 and 2016 and lost 4,216 an equivalent of two percent of its population. This is not the trend in Michigan nor the US, both of which saw increases in its population over the same time period. Data for 2013 through 2016 indicates some important trends.

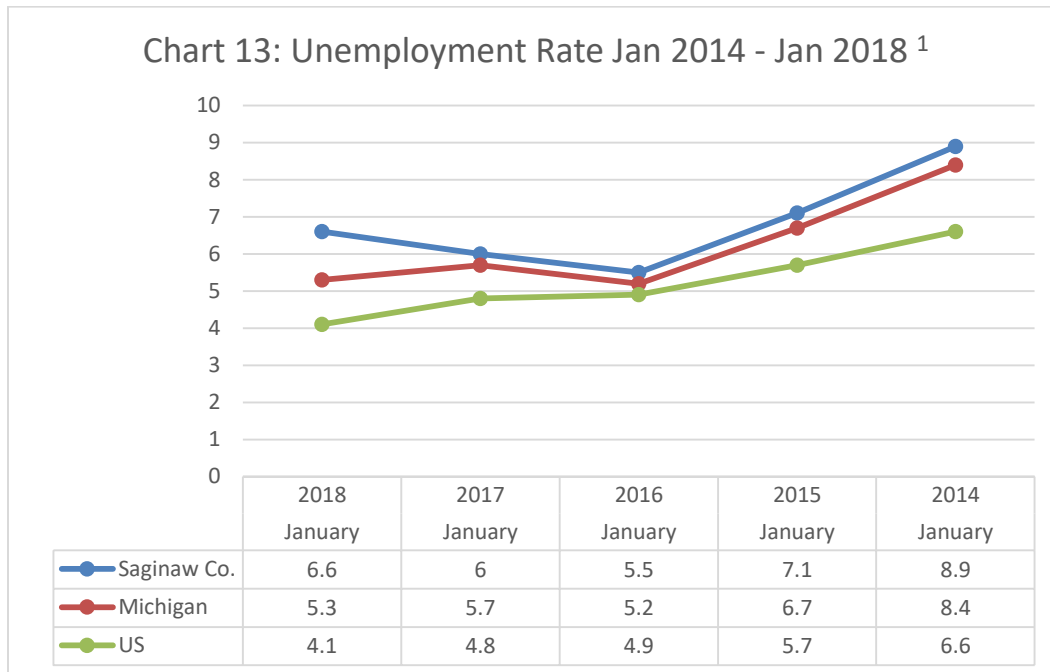
Approximately 70% of the population in Saginaw county is White, 18% is Black and 8% identify as Hispanic. Of the White population, the largest proportion of that population for both White Males and White Females is between the ages of 18 and 44. Both Black and Hispanic populations, when compared to the White population, have smaller proportions of their population who are over 65. However, the Hispanic population has the largest proportion of their population who are under five, when compared to the White and Black populations.

## CHAPTER 5 - EMPLOYMENT DOMAIN

### Introduction

This chapter compares the 2014 to 2018 unemployment rates of the Saginaw County with the national and the State of Michigan rates. This chapter also highlights the perception of pastors in the Saginaw County on unemployment as an urgent community need. Major barriers associated with gaining employment were identified by focus groups participants. Finally, the intersectionality of gender with occupational categories are examined. for employment.

### 2014 – 2018 Unemployment Rates for Saginaw County, The State of Michigan and the United States



<sup>1</sup>Unemployment rate not seasonally adjusted.

**Source:** United States Department of Labor. Bureau of Labor Statistics. data.bls.gov

- Over the past 4 years the unemployment rate in Saginaw County has exceeded the rate in both Michigan and the US.
- The Current unemployment rate for the Saginaw County is 6.6 while that of the State of Michigan and the United States are 5.3 and 4.1 respectively
- There has been an overall decrease in unemployment in the Saginaw County, the State of Michigan and the United States since 2014.
- A small increase in the rate for all areas begins in 2016 and continues through 2018

### Community Business and Government Experts

Well recognized experts in Business/Finance and Government who attended a Community Needs Assessment Summit at Saginaw Valley State University. Based on the proceedings of the Summit, Community business and finance experts also highlighted urgent community needs associated with the high level of unemployment in the Saginaw County area. To address this, the experts suggest a sharper emphasis at secondary and tertiary institutions on entrepreneurial thinking to generate business start-ups

- Greater emphasis on financial literacy education

- Greater community (e.g. affordable housing) to make the Saginaw County more attractive to potential employers.
- Government leaders also highlighted urgent community needs associated with employment and noted:
  - Saginaw County in general and the City of Saginaw in particular, has a relatively low tax base and it results in low revenue and funding sources, making it difficult to attract employers
  - There is a great need to address the perception of the Saginaw area as “Bad”.
  - The weak relationships and low levels of engagement between the Saginaw communities and their local governments make it difficult for development and implementation of innovative strategies to attract jobs

### Focus Groups

The focus groups addressed the question of “identifying the greatest barriers for Employment” in the Saginaw County. Some of the major barriers identified by the focus group participants included: *Lack of effective communication about existing jobs, Lack of Transportation, Lack of Job Readiness, Lack of Access to Appropriate Dress, Lack of Resume Skills*. Table 7 below indicates other barriers that were identified by each focus group.

Table 7: Unique Employment Barriers Identified by different Focus Groups

<b>Neighborhood Association</b>	<b>Professional</b>	<b>Advisory</b>	<b>Saginaw</b>	<b>Chesaning</b>
Race	Day Care	Day Care	Lack of knowledge of how to present self	Better Advertisement
Lack of experience	Unqualified	People don't understand their value		
Interview Skills	Housing	Lack of job availability		
No Apprenticeship programs	Mental Disabilities	Age discrimination		
Knowledge of where jobs are	Legal Woes	Lack of work ethic		
Money for Scholarships	Over Qualified	Increased rent when employed		
Peer Pressure	Not a Livable Wage	Felonies on record		
Negative attitude	Workplace Apathy	Inexperience		
Computer Skills				

### **Pastor Survey**

Amongst the pastors surveyed in the Saginaw County “Unemployment” was identified as a major and pressing community need. Unemployment as an urgent community need was highlighted both by pastors whose churches are in the City of Saginaw and those whose churches are in the Saginaw Township (See Table X in Appendix X).

### **Intersectionality of Gender with Earning and Occupational Categories: Saginaw County, The State of Michigan and United States, 2016**

We next examined the intersectionality of gender with earnings and occupational categories for Saginaw County, The State of Michigan and the United States. We used the 2016 data, as it was recent and the most readily available. Table 8 presents this data.

Table 8: Occupation by Sex and Median Earnings for the Civilian Employed Population 16 years and over in Saginaw County (2016)

	Male	Female	Women’s Earnings as a Percentage of Men’s earnings
Service	35.5%	64.5%	108.1%
Sale and Office	32.7%	67.3%	83.5%
Production, Transportation and Material Moving	76.5%	23.5%	68.8%
Education, Legal, Community Service, Arts, and Media	32.2%	67.8%	52.9%
Natural Resources, Construction, and Maintenance	95.4%	4.6%	43.5%
Management, Business, science, and arts	44.6%	55.4%	62.3%
Healthcare Practitioner and Technical	21.5%	78.5%	44.5%
Computer, Engineering, and Science	78.0%	22%	103%

Source: U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates



Table 9: Occupation by Sex and Median Earnings for the Civilian Employed Population 16 years and over in the State of Michigan (2016)

	Male	Female	Women's Earnings as a Percentage of Men's earnings
Service	40%	60%	76.7%
Sale and Office	35.7%	64.3%	70.7%
Production, Transportation and Material Moving	76.5%	23.5%	76.9%
Education, Legal, Community Service, Arts, and Media	35.6%	64.4%	76.1%
Natural Resources, Construction, and Maintenance	95%	5%	54.9%
Management, Business, Science, and Arts	48.1%	51.9%	66.6%
Healthcare Practitioner and Technical	24.5%	75.5%	68.6%
Computer, Engineering, and Science	77.2%	22.8%	80%

Source: U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates

Table 10: Occupation by Sex and Medial Earnings for the Civilian Employed Population 16 years and over in The United States (2016)

	Male	Female	Women's Earnings as a Percentage of Men's earnings
Service	43.6%	56.4%	73.5%
Sale and Office	38%	62%	73.8%
Production, Transportation and Material Moving	77.8%	22.2%	66.9%
Education, Legal, Community Service, Arts, and Media	35.3%	64.7%	76.9%
Natural Resources, Construction, and Maintenance	95.3%	4.7%	59.9%
Management, Business, science, and arts	55.4%	44.6%	68.7%
Healthcare Practitioner and Technical	25.2%	74.8%	68.6%
Computer, Engineering, and Science	74.4%	25.6%	79.2%

Source: U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates

Table 8 – 10 identify the types of occupations that are possessed by gender for Saginaw County, The State of Michigan and the United States.

- There are no jobs, in either geographic area, that are occupied by 50% Male and 50% Female. The closest occupation to meet these criteria is “Management, Business, Science and Arts.”
- The top three occupations for women in Saginaw County are “Health Care Practitioner and Technical,” “Education, Legal, Community Service, Arts, and Media,” and “Sales and Office,” with 78.5%, 67.8% and 67.3% respectively. These occupations are also the top three occupations for women in both the State of Michigan and the United States.
- Men in the Saginaw County dominate in the Production, Transportation and Material Moving, Natural Resources, Construction and Maintenance, Computer, Engineering and Science occupations with 78%, 95% and 74% respectively.
- The bottom three occupations for women in Saginaw County are “Natural Resources, Construction, and Maintenance,” “Computer, Engineering, and Science,” and “Production, Transportation and Material Moving,” with 4.6%, 22% and 23.5% respectively. These occupations are also the bottom three occupations for women in both the State of Michigan and the United States.
- It is true that women, regardless of occupation, earn less than men. However, in Saginaw County, there are two occupations where women earn more than men. Both “Service” and “Computer, Engineering, and Science” are categories where women earn a higher median income than men. This is inconsistent with the data from the State of Michigan and the United States, where there are no jobs where women’s earnings are more than or equal to men.
- In Saginaw County, the State of Michigan and the United States, women who work in ‘Natural Resources, Construction, and Maintenance’ earn the smallest percentage of men’s earnings when compared to other occupations.
- In the State of Michigan and the United States women who work in “Computer, Engineering, and Science” earn the largest percentage of men’s earnings, when compared to other occupations.

### Summary

This chapter indicates a major Saginaw County community need as the unemployment rate in Saginaw County substantially exceeds the rates in the State of Michigan and the United States.

This concern was echoed by the Pastors in this study who identified unemployment as a major problem for Saginaw County. Some of the major barriers identified by the focus group participants included: *Lack of effective communication about existing jobs, Lack of Transportation, Lack of Job Readiness, Lack of Access to Appropriate Dress, Lack of Resume Skills.*

Experts from the community in the business field and in the governmental (elected officials, etc.) also highlighted urgent community needs associated with the high level of unemployment in the Saginaw County area. To address this, the experts in the Business area suggest:

- Sharper emphasis at secondary and tertiary institutions on entrepreneurial thinking to generate business start-ups
- Greater emphasis on financial literacy education
- Greater community (e.g. affordable housing) to make the Saginaw County more attractive to potential employers.

Government official and leaders also provided some suggestions to address this concern:

- Saginaw County in general and the City of Saginaw in particular, has a relatively low tax base and it results in low revenue and funding sources, making it difficult to attract employers
- There is a great need to address the perception of the Saginaw area as “Bad”.

- The weak relationships and low levels of engagement between the Saginaw communities and their local governments make it difficult for development and implementation of innovative strategies to attract jobs

Finally, an important and related community concern about employment is associated with the intersectionality of gender with employment, earnings and occupational issues. In general, women earn substantially less than their male counterparts. Another significant issue is the income disparity that exist between men and women within the same occupational categories. In Saginaw County, there are only two categories of occupations where women make as much as or more than men.

## CHAPTER 6 – INCOME DOMAIN

### Introduction

This chapter examines the median income/household income, poverty rates and income/poverty data and its intersectionality with race and gender, for Saginaw County, the State of Michigan and the United States.

### 5 year (2012 – 2016) Estimates of Median Income for Saginaw County, The State of Michigan and the United States

We compare the 5 year (2012 – 2016) Estimates of Median Income for Saginaw County, The State of Michigan and the United States using Table 11 below.

Table 11: Median Income by County, State and Nation

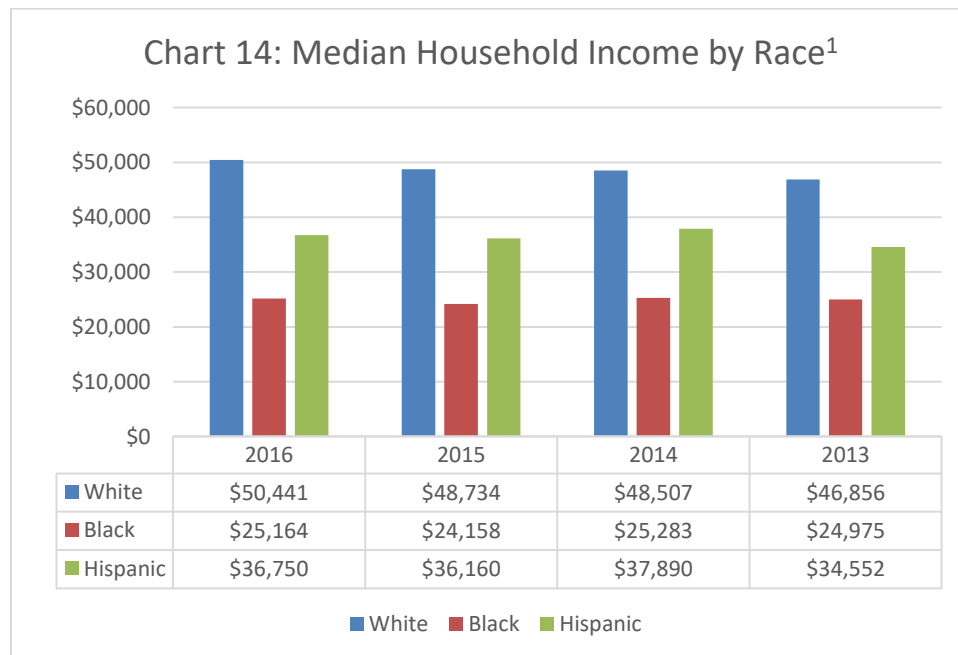
Saginaw County	Michigan	United States
\$43,712	\$50,803	\$55,322

Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

Table 13 indicates that the median income in Saginaw County in 2016 lags behind the State of Michigan and the United States, by \$7,000 and \$12,000 respectively.

### 5 year (2012 – 2016) Estimates of Median Income for Saginaw County by Race and Gender

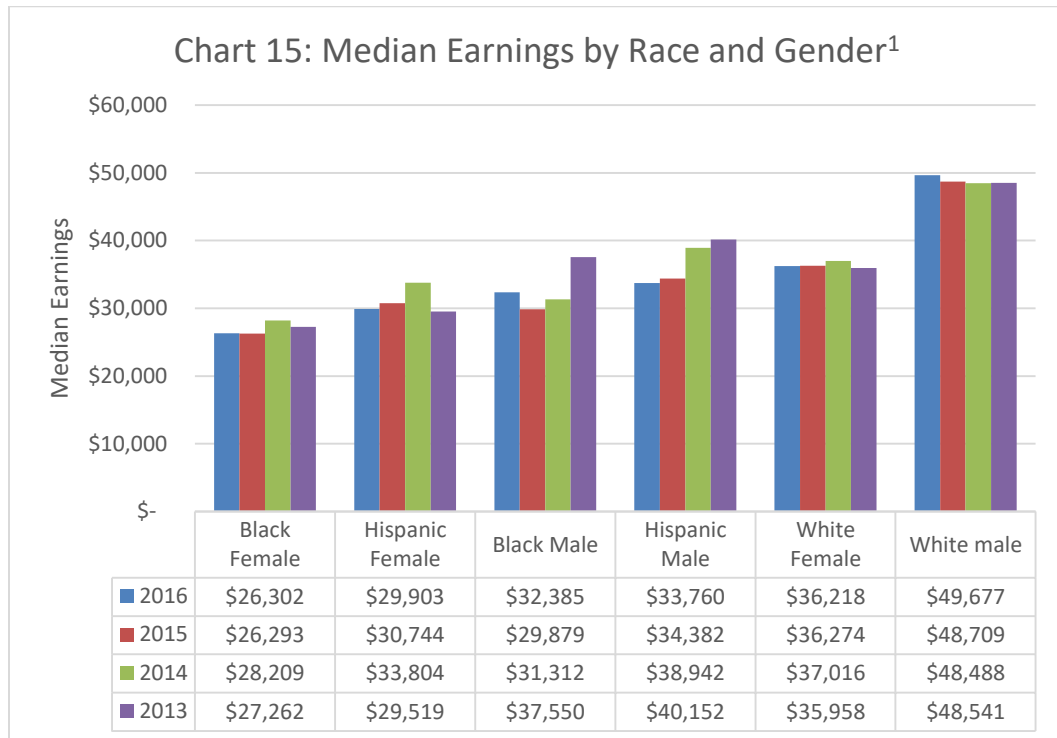
We compare the 5 year (2012 – 2016) Estimates of Median Income for Saginaw County by race and gender using Chart 14 and Chart 15 below.



<sup>1</sup> MEDIAN HOUSEHOLDS INCOME in Inflation-adjusted dollars

Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

- There is considerable income inequality in Saginaw County. Over the 4-year time span identified above, the median income for Whites is between \$22,000 and \$25,000 more than Blacks and approximately \$12,000-\$16,000 more than Hispanics.

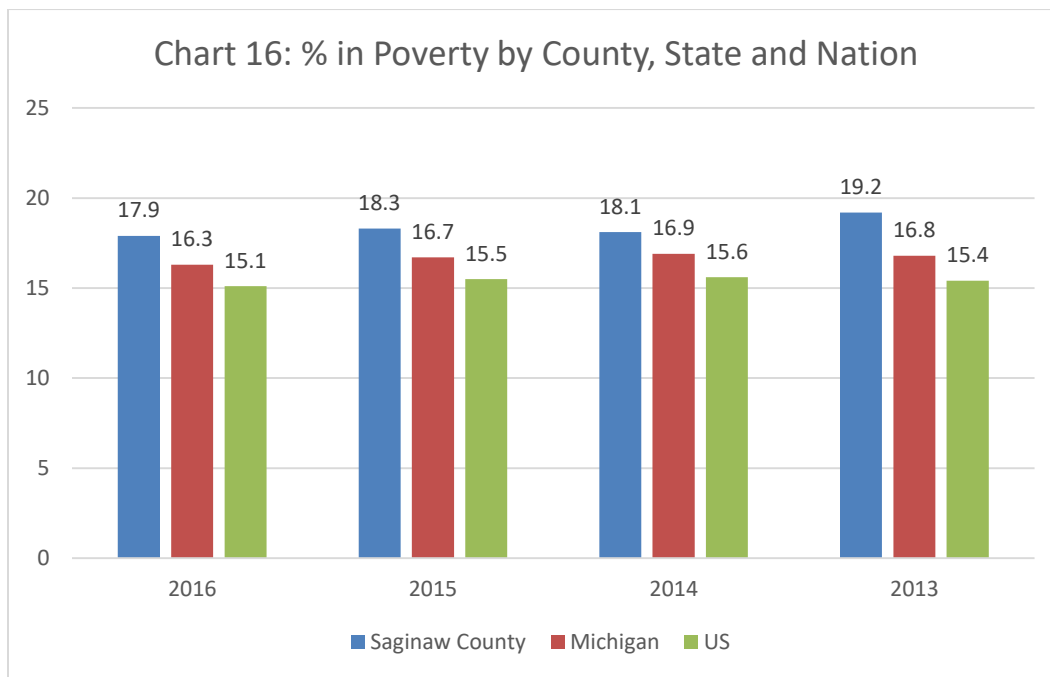


<sup>1</sup> This chart reflects the median earnings by race and gender for those who live in Saginaw County. This data is based on those who are 16 and over and who worked full time. **Source:** U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

- Over the four-year period of 2013 and 2016 median incomes have decreased for every population with the exception of White males.
- The trend between 2013 and 2016 is that White Males have the highest median income and that Black females have the lowest median income.
- In 2016, White males' median income was between \$13,459 and \$23,375 more than their counterparts.
- Other trends show that women of each race have a lower median income than their male counterparts.

### **Saginaw County, State of Michigan and National Poverty Rates**

We compared the 5 year (2012 – 2016) estimate of poverty in the Saginaw County with those of the State of Michigan and the United States.



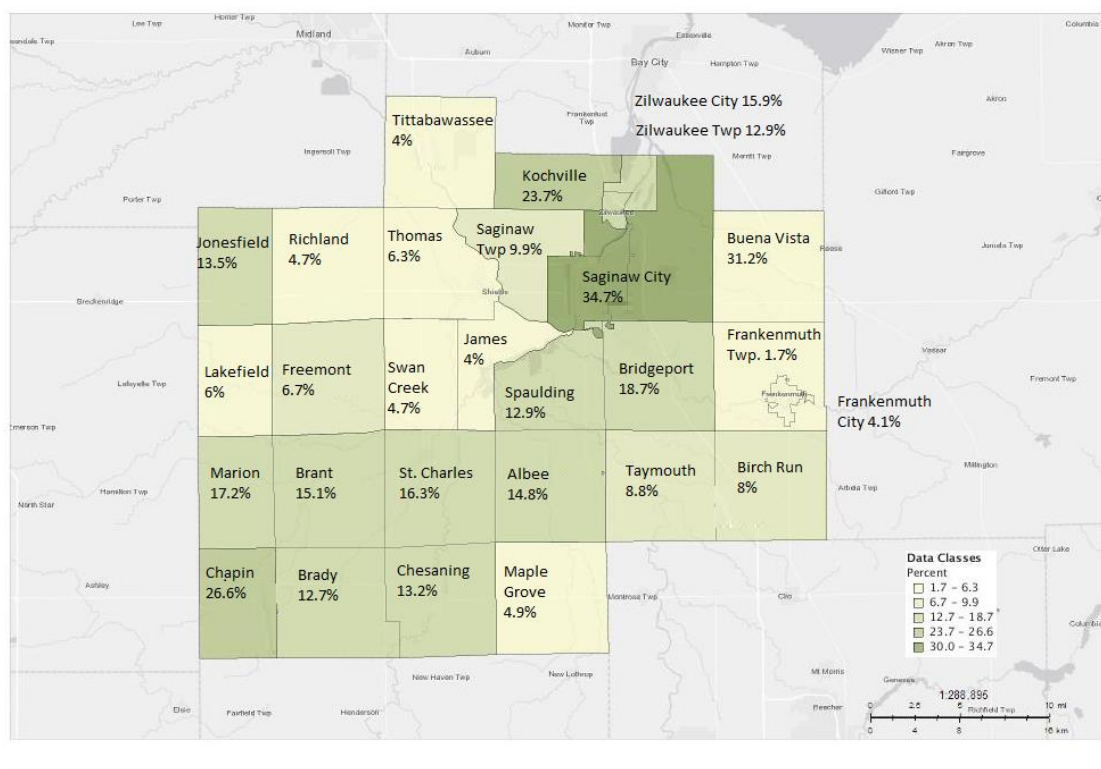
**Source:** US Census Bureau, 2012-2016 American Community Survey 5-year estimates

- Poverty has remained at a consistent rate in Michigan and the US since 2013. However, there have been decreases in poverty each year since 2013.
- Although poverty has decreased in Saginaw County over time, the rate of poverty is remains greater in Saginaw County than in Michigan or the US.

We also examined the extent of poverty in the Saginaw County by geography (See Image 1 and Table 12 below)

### Saginaw County Poverty Data

Image 1: Poverty by Geographical Area (Saginaw County, 2016)



**Poverty Map:** US Census Bureau, 2012-2016 American Community Survey

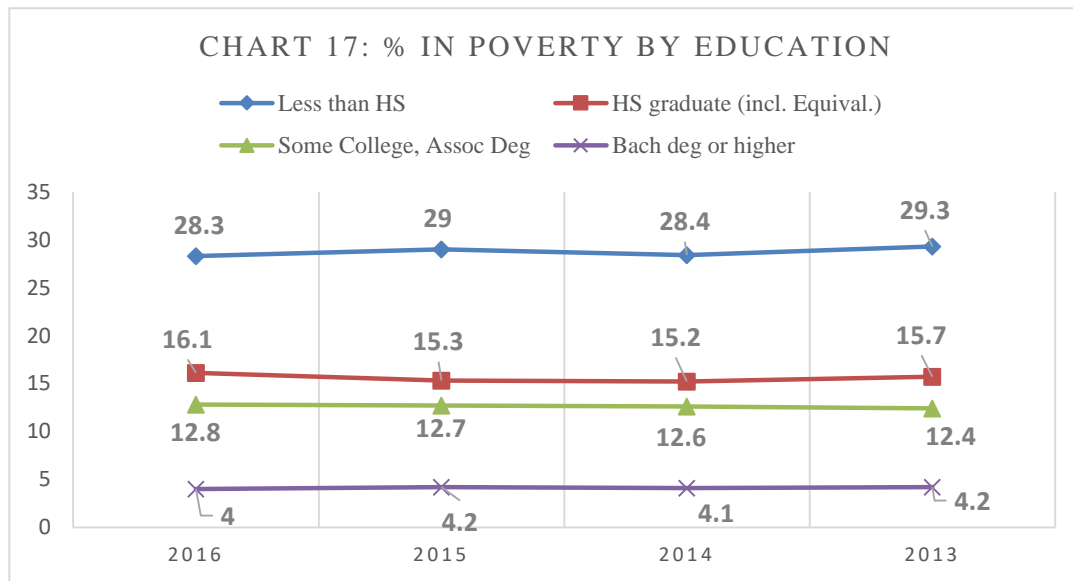
Table 12: Saginaw County Population and percent in Poverty by Area

Area	Population	% in poverty	Area	Population	% in Poverty
Albee Twp.	1950	14.8%	Kochville Twp.	2836	23.7%
Birch Run Twp.	5846	8%	Lakefield Twp.	940	6%
Blumfield Twp.	1841	5.8%	Maple Grove Twp.	2592	4.9%
Brady Twp.	2087	12.7%	Marion Twp.	930	17.2%
Brant Twp.	1985	15.1%	Richland Twp.	4031	4.7%
Bridgeport Charter Twp.	10053	18.7%	Saginaw City	48839	34.7%
Buena Vista Charter Twp.	8093	31.2%	Saginaw Charter Twp.	39508	9.9%
Carrollton Twp.	5907	30%	St. Charles Twp.	3216	16.3%
Chapin Twp.	875	26.6%	Spaulding Twp.	2005	12.9%
Chesaning Twp.	4467	13.2%	Swan Creek Twp.	2236	4.7%
Frankenmuth City	4787	4.1%	Taymouth Twp.	4379	8.8%
Frankenmuth Twp.	2276	1.7%	Thomas Twp.	11510	6.3%
Freemont Twp.	2032	6.7%	Tittabawassee Twp.	8362	4%
James Twp.	1752	4%	Zilwaukee City	1883	15.9%
Jonesfield Twp.	1568	13.5%	Zilwaukee Twp.	155	12.9%

**Source:** US Census Bureau, 2012-2016 American Community Survey 5-year estimates

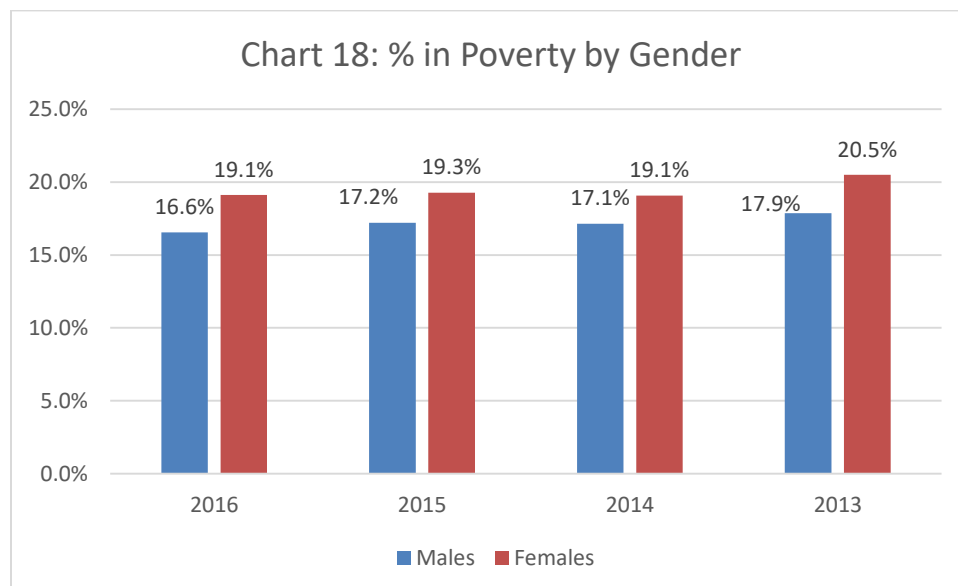
The data shown in Image 1 and Table 12 indicates that compared to surrounding areas, the City of Saginaw has the highest level of poverty. The data also shows that Bridgeport, Buena Vista and Kochville, areas in the Saginaw County and adjoining to the City of Saginaw all have very high rates of poverty.

Finally, we examined the intersectionality of poverty with education, race, gender and house hold types. This is reflected in charts 17 to 20.



**Source:** US Census Bureau, 2012-2016 American Community Survey 5-year estimates

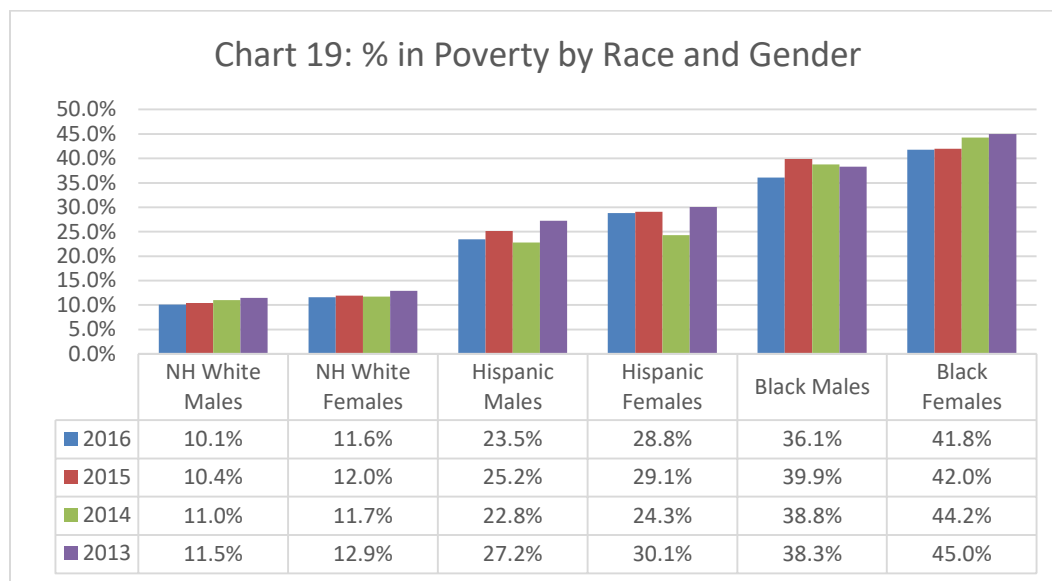
- In Saginaw County, those with less than a High School diploma are the most likely to be in poverty.
- Those who have earned a Bachelor degree or higher are the least likely to be in poverty.
- Since 2013 the poverty level for those with less than a high school diploma and those with a Bachelor degree has decreased while those with Some College and High School Graduates have increased slightly.
- Overall, the higher your level of education the less likely you are to be in poverty.



**Source:** US Census Bureau, 2012-2016 American Community Survey 5-year estimates

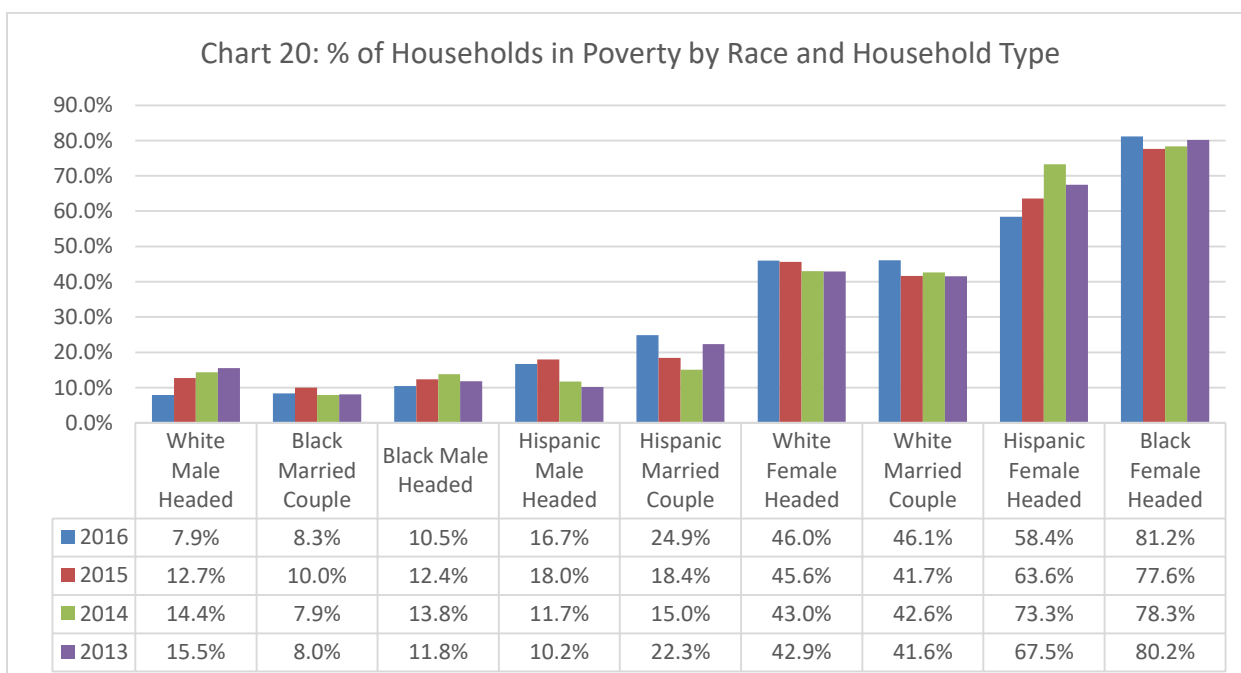


- In Saginaw County, females are more likely to be in poverty than males
- Since 2013 poverty has decreased for both male and female populations, however, there remains a gap between males and females in poverty.



**Source:** US Census Bureau, 2012-2016 American Community Survey 5-year estimates

- Race matters, in that Blacks and Hispanics are more likely to be in poverty.
- Gender matters in that females are more likely than males to be in poverty.
- Black females are the most likely to be in poverty when compared to all their counterparts
- White males are least likely to be in poverty.



**Source:** US Census Bureau, 2012-2016 American Community Survey 5-year estimates

- Female Headed Households are more likely than Male Headed Households and Married Couple households to be in poverty. The outlier is White Married Couple Households which is more likely to be in poverty than White Female Headed Households.
- Black and Hispanic Female Headed Households are, by 30%, the most likely to be in poverty.
- White Male Headed households are the least likely to be in poverty than their counterparts.

### **Summary**

The overall major finding is that the median income for Saginaw County is significantly less than the median income of the State of Michigan and the United States. The average median income (2012 – 2016) for the Saginaw County was \$43,713 compared with \$50,803 for the State of Michigan and \$55,322 for the United States.

Within Saginaw County there were substantial differences when considering the intersectionality of Race and Gender, with both median income and poverty. Overall, examining the intersectionality of gender and race with income and poverty, white males have the lowest proportion of its population who live in poverty and they have the highest median income. Women of all races, Black/White/Hispanic, have median incomes that are lower and poverty rates that are higher than their male counterparts. However, in examining household poverty, Black Single Female Headed Households were more likely to be in poverty than any other household type

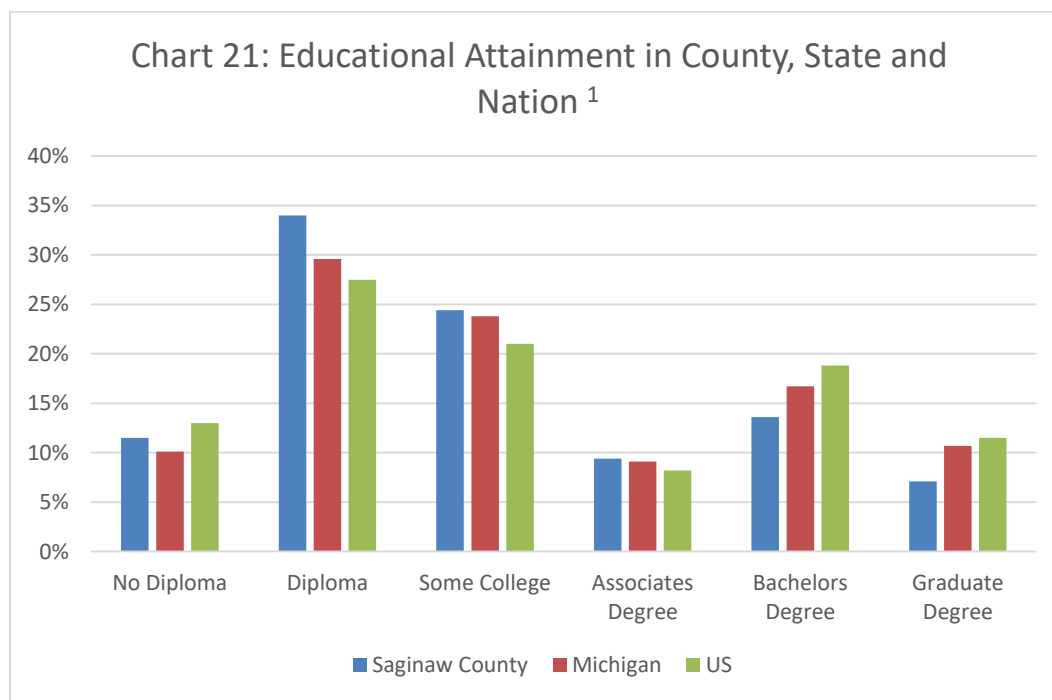
## CHAPTER 7 - EDUCATION DOMAN

### Introduction

This chapter compares the 2012 to 2016 educational attainment levels of the Saginaw County with the national and the State of Michigan rates. This chapter also examines the intersectionality of gender, race and age with educational attainment in the Saginaw County. In addition, the perception of pastors in the Saginaw County on an urgent community needs associated with difficulties in gaining good education is highlighted. Major barriers associated with getting a good education in the Saginaw County were identified by focus groups participants. Finally, recommendations and suggestions for improving the level of education in the Saginaw County were presented by regional education experts, from Saginaw County who attended a Community Needs Assessment Summit at Saginaw Valley State University.

### 5 year (2012 – 2016) Estimates of Educational Attainment for Saginaw County, The State of Michigan and the United States

We compare the 5 year (2012 – 2016) Estimates of educational attainment for Saginaw County, The State of Michigan and the United States using Chart 21 below.



Source: US Census Bureau, 2012-2016 American Community Survey 5-year estimates.

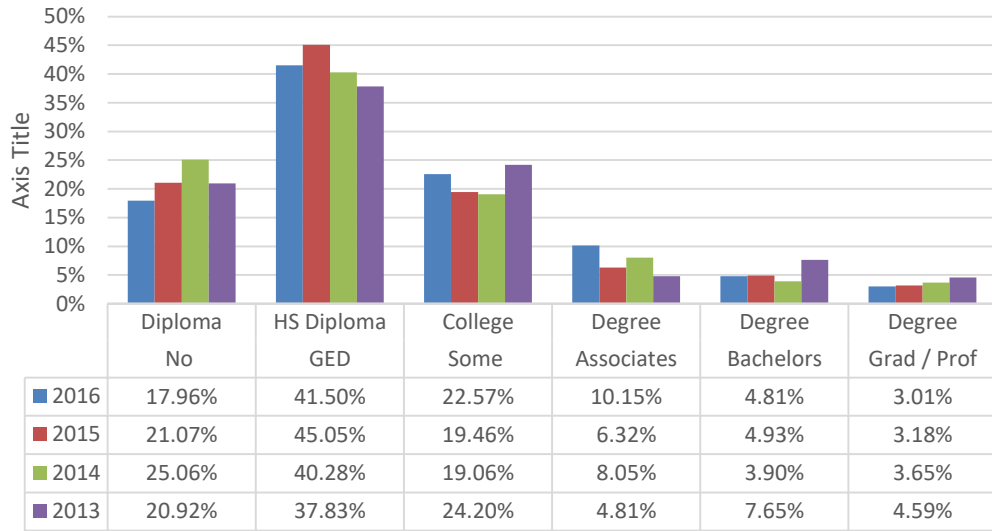
<sup>1</sup> For the Population 25 years and over

- Educational Attainment levels for residents of Saginaw County are generally, consistent with those in Michigan and the US.
- A High School Diploma is the most common level of education for those in Saginaw County, Michigan and the US. This is followed by those who have attained “Some College.”
- At the Bachelor and Graduate degree levels, Saginaw County lags behind the State of Michigan and the national statistics.

### 5 year (2012 – 2016) Educational attainment levels for Saginaw County by Race, Gender and Age

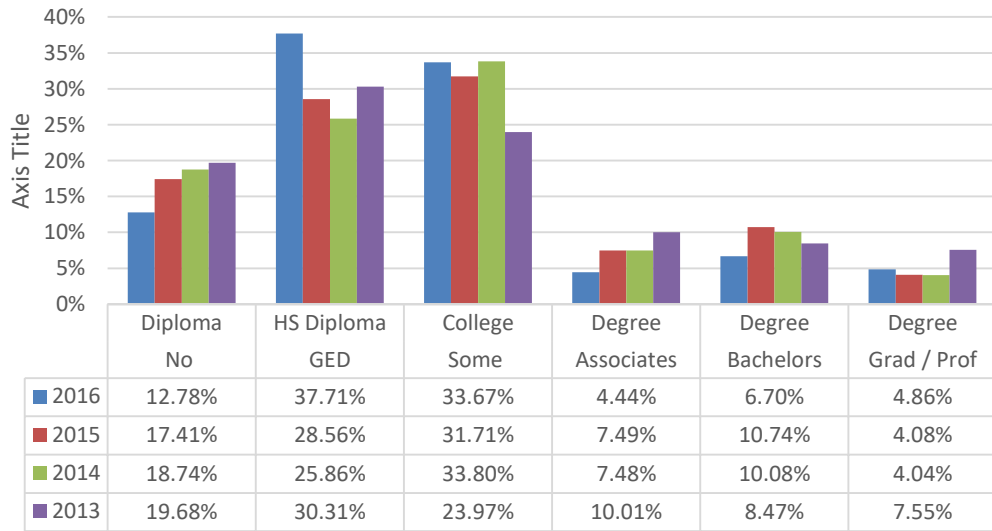
We compare the 5 year (2012 – 2016) Educational attainment levels for Saginaw County by Race, Gender and Age using Charts 22 through 27 below.

Chart 22: Black Male Educational Attainment, 25 years and over



Source: US Census Bureau, 2012-2016 American Community Survey 5-year estimates

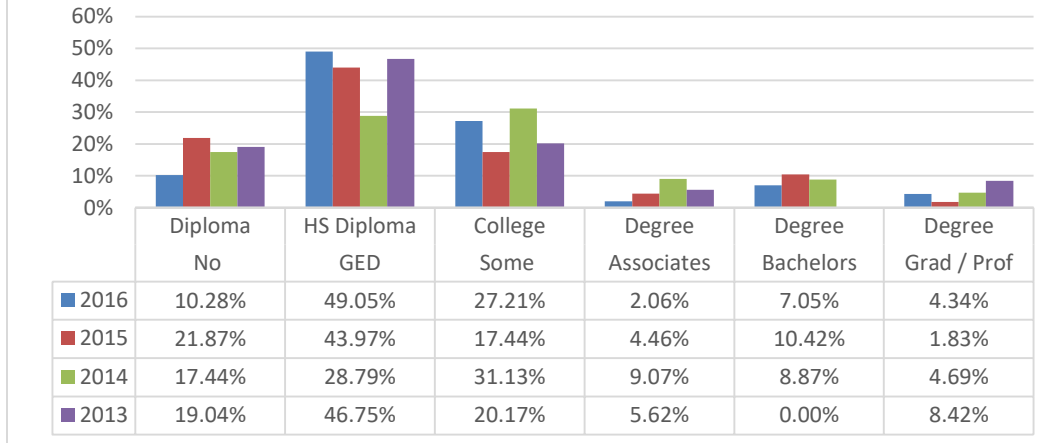
Chart 23: Black Female Educational Attainment, 25 years and over



Source: US Census Bureau, 2012-2016 American Community Survey 5-year estimates

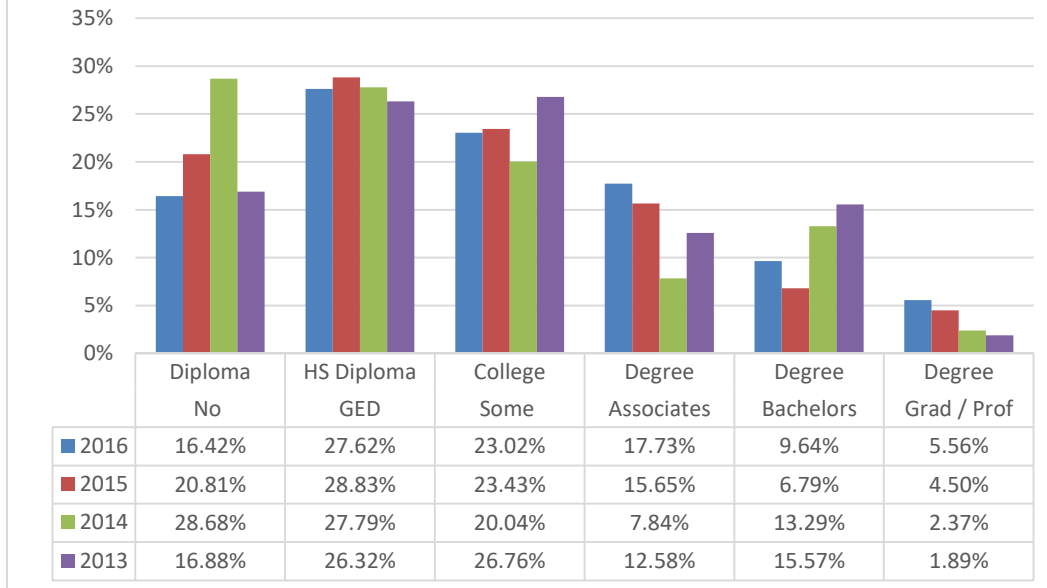
- Black Males are more likely to earn a High School Diploma or GED than Black Females.
- Black Males are less likely to start college and have a smaller percentage of those who earn college credit or a college degree than Black Females.
- Black Females are more likely to earn a Bachelor's degree or a Graduate/Professional Degree than Black Males.

Chart 24: Hispanic Male Educational Attainment, 25 years and older



Source: US Census Bureau, 2012-2016 American Community Survey 5-year estimates

Chart 25: Hispanic Female Educational Attainment, 25 years and older



Source: US Census Bureau, 2012-2016 American Community Survey 5-year estimates

- There is considerable variation over time between the Hispanic female and male population when it comes to educational attainment.
- Both male and female populations are more likely to earn a high school diploma than any other educational degree.
- There has been a decrease in the number of Hispanic females who have earned Bachelor degree since 2013 but an increase in the number of Associate degrees.
- For the Hispanic male population, there is an increase in the number who have some college and a decrease in those who have earned Associates, Bachelors or Graduate degrees.
- For the Hispanic female population, there has been an increase in those who are receiving a Graduate degree and Associate degree but a decrease in those who are receiving a Bachelor's degree.

Chart 26: White Male Educational Attainment, 25 Years and Older

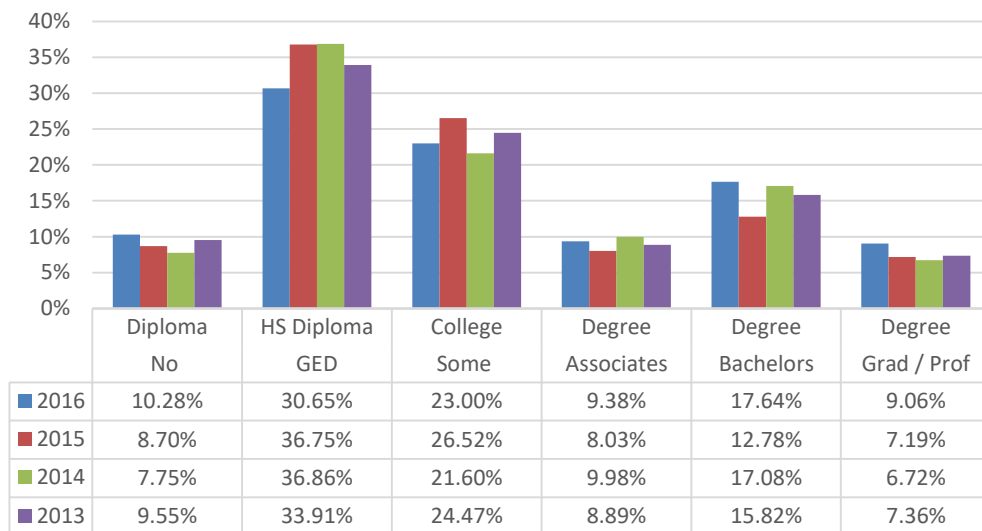
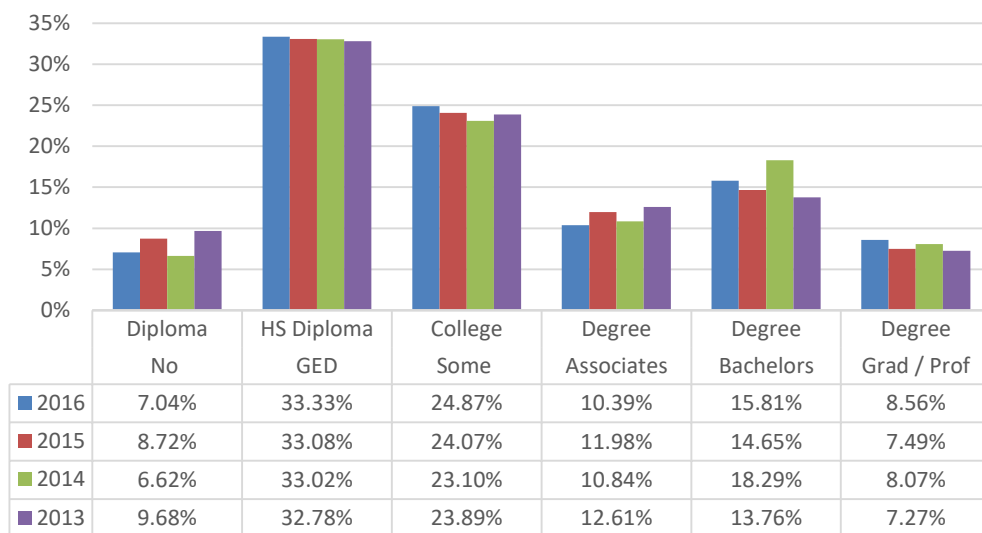


Chart 27: White Female Educational Attainment, 25 Years and Older

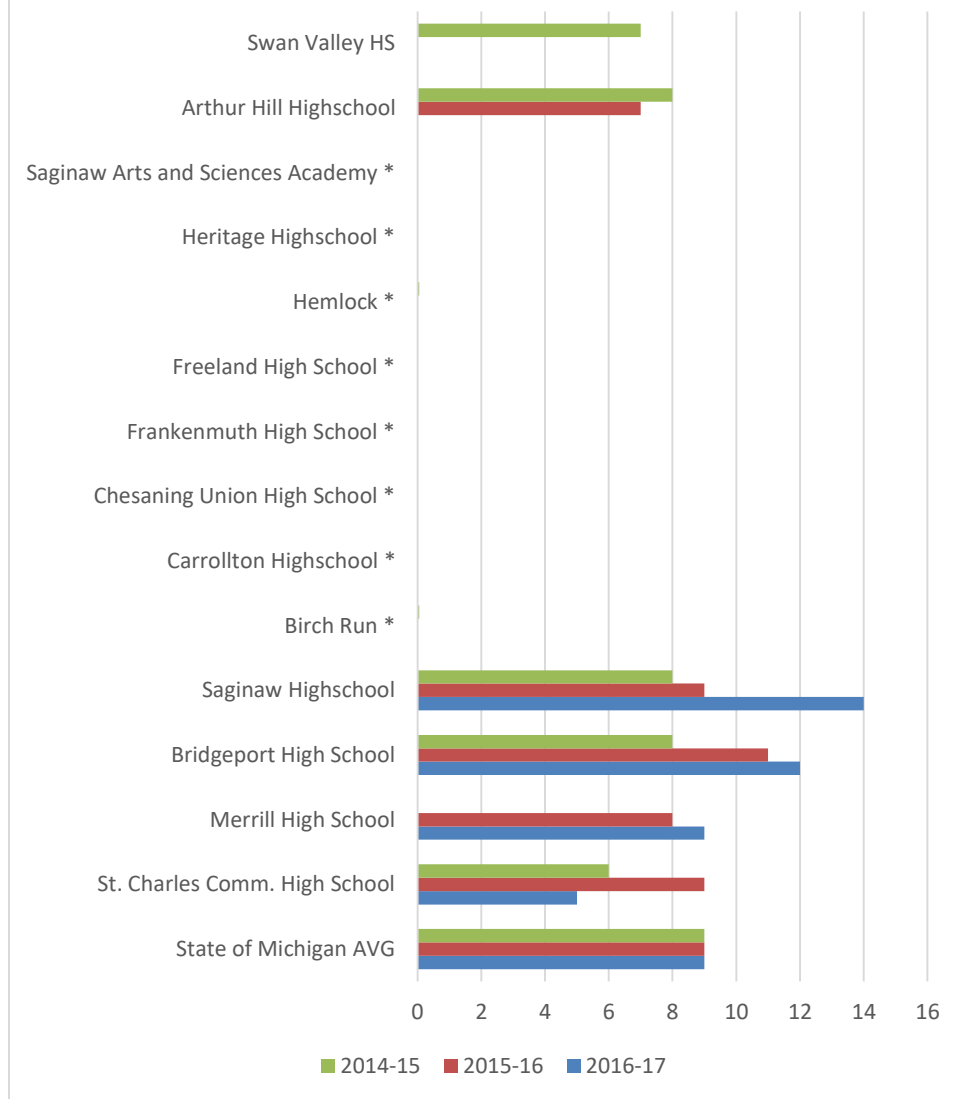


**Source:** US Census Bureau, 2012-2016 American Community Survey 5-year estimates

- For both White males and White females, the High School Diploma/GED is the most common educational degree earned.
- White females have a larger percentage of their population who will earn an Associate Degree while White males have larger percentages who earn Bachelor degrees and Graduate and Professional Degrees.

## High School Achievement in Saginaw County

Chart 28: % of Students Who Dropped Out of High School

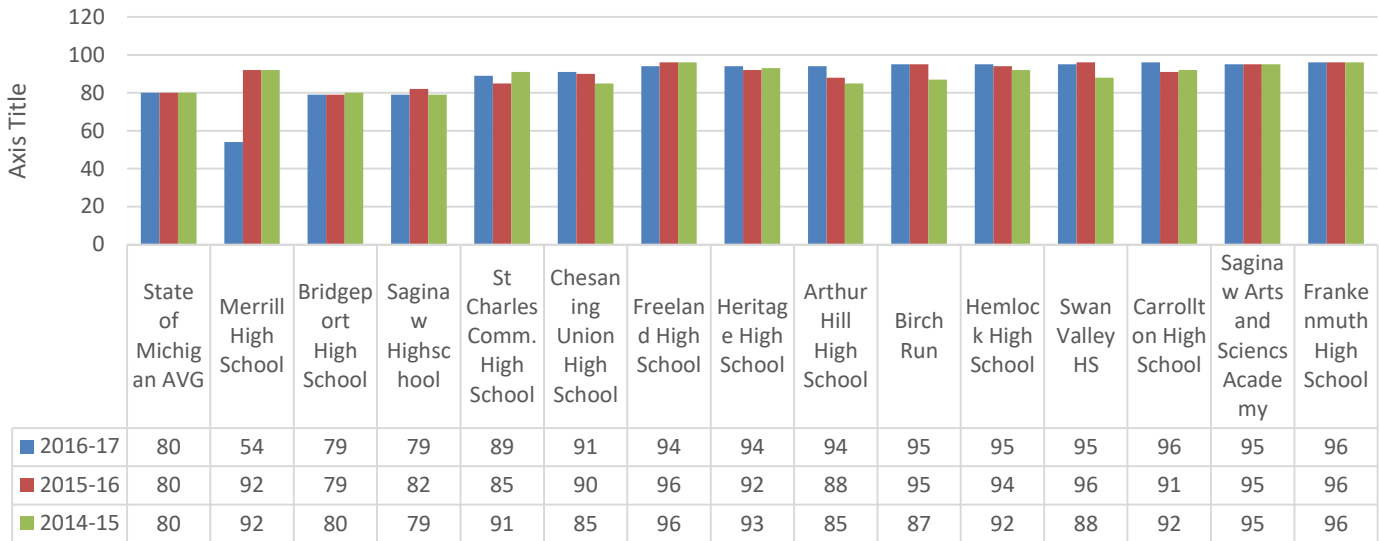


Source: Michigan Department of Education. Mischooldata.org

\*indicates schools with less than 5% of dropout rates

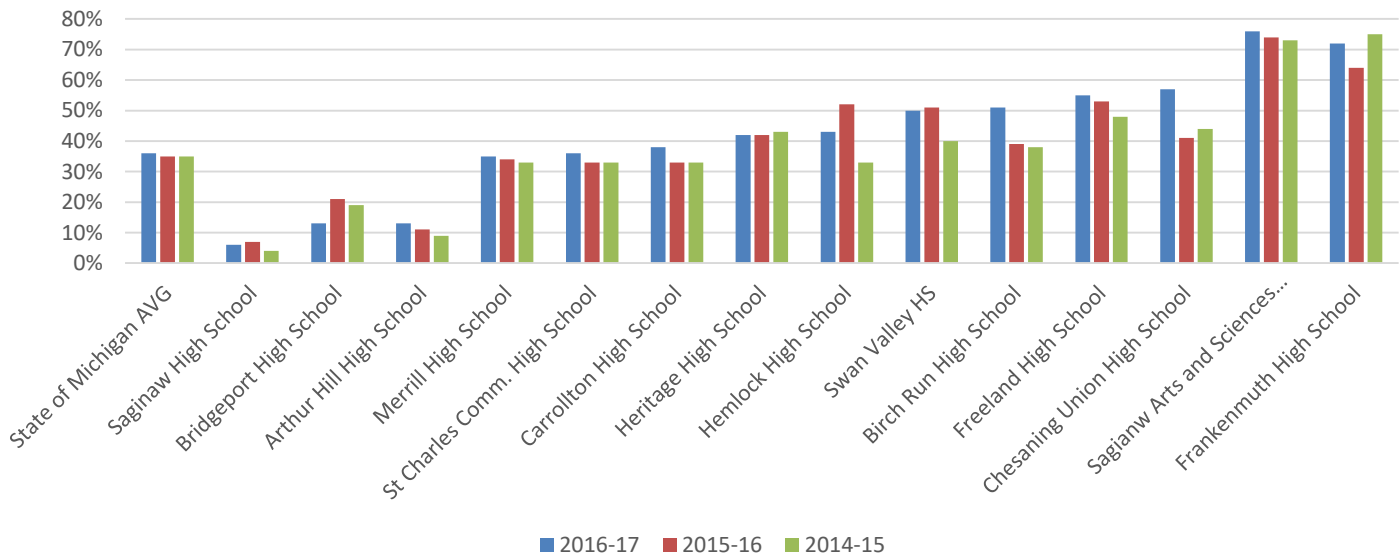
- For the state of Michigan, the average dropout rate is 9% for each school year represented above.
- The majority of the school districts in the county had dropout rates that were less than 5 percent.
- Both Saginaw High School and Bridgeport High School exceeded these levels for the 2015-16 and 2016-17 school years.

Chart 29: % of Students Graduating from HS in 4 years



Source: Michigan Department of Education. Mischooldata.org

Chart 30: % Students Meeting State Academic Standards All Subject Areas Combined



Source: Michigan Department of Education. Mischooldata.org

- In considering the 4-year high school graduation rates, all the public high schools in Saginaw County have exceeded the State of Michigan Average except for 3 high schools: Merrill, Bridgeport and Saginaw High Schools.
- Most high schools in the county have less than 50% of the population who meet the academic Standards in All Subject Areas Combined. This is measured by their performance on State Test (M-STEP, MI-Access and SAT).

## Focus Groups



The focus groups addressed the question of “identifying the greatest barriers for Education” in the Saginaw County. The barriers identified that cut across the different focus groups and that were most highlighted include: *Lack of an effective guidance counselling and its associated support systems, the increasingly expensive cost of education, Racism/Discrimination, Lack of information about available educational resources, Poorly performing schools, and Transportation difficulties.* Additional barriers that were unique to each focus group are identified in Table 13.

Table 13: Unique Educational Barriers identified by Focus Groups

<b>Advisory</b>	<b>Neighborhood Association</b>	<b>Saginaw</b>	<b>Chesaning</b>	<b>Professional</b>
Lack of Trust	Peer Pressure	Embarrassment about Lack of Knowledge	Financial Forms are Overwhelming	Lack Necessary Documents
Reluctant to Share Challenges	Lack Positive Attitude	Too Many Half Days of School	Homelessness	Lack Motivation
Unable to set and meet goals	Lack Computer Skills	Problems with Home Schooling	Struggle to Graduate High School	
Other Life Experiences	Gerrymandering	School Closings		
Culture	Lack of Tutors			
Not Proficient	No Birth to 5 Programs			
Unable to Pass Standardized Tests				

### **Pastors Survey**

Pastors with churches in the City of Saginaw and the Saginaw Township and irrespective of race (Black or White) all identified “Access to good education” as an urgent and pressing community need.

### **Education Experts**

Education experts, from Saginaw County who attended a Community Needs Assessment Summit at Saginaw Valley State University also highlighted urgent community need to enhance the level of education in the Saginaw county area. Their suggestions included:

- Generating a greater pool of teacher applicants who are enthusiastic about teaching.
- Greater level of inter-institutional collaboration between the tertiary and K-12 institutions.
- Better understanding of the community’s diverse cultural dynamics.
- Needed to develop a greater level of inter-institutional collaborations between different educational institutions. This collaboration would lead to a better understanding of the community’s cultural dynamics.

## Summary

Educational attainment for residents of Saginaw County are very generally similar to with those in the State of Michigan and the United States when considering individuals with Associate degrees and some college education. Saginaw County, compared to the State of Michigan and the United States, however has a higher proportion of the population with high school diplomas and a lower proportion of the population with Bachelor and Graduate degrees

The most common level of education for Saginaw County is the High School diploma. There are some differences between races and within each race. Whites have a larger proportion of their population who have earned Bachelors and Graduate degrees than their Black and Hispanic counterparts. Black Females are more likely to earn a Bachelor's degree or a Graduate/Professional degree than Black Males. The level of educational attainment for both Hispanic Males and Hispanic Females have decreased over time. White females have a larger percentage of their population who will earn an associate degree while White males have larger percentages who earn bachelor degrees and graduate and professional degrees.

In considering the public schools of Saginaw County, data from the Michigan Department of Education reveal that the majority of the school districts in the county had dropout rates that were less than five percent. However, Saginaw High School and Bridgeport High School have the highest dropout rates and the lowest high school graduation rates. Overall, most high schools in the county have less than 50% of the population who meet the academic standards in *All Subject Areas Combined*.

Amongst the pastors surveyed "Education" was identified as the single most pressing community needs. In general, urban pastors and Black pastors were more likely to rank "Education" as the most urgent community need. For focus group participants, the greatest barriers for Education" in the Saginaw County include: *Lack of an effective guidance counselling and its associated support systems, the increasingly expensive cost of education, Racism/Discrimination, Lack of information about available educational resources, Poorly performing schools, and Transportation difficulties.*

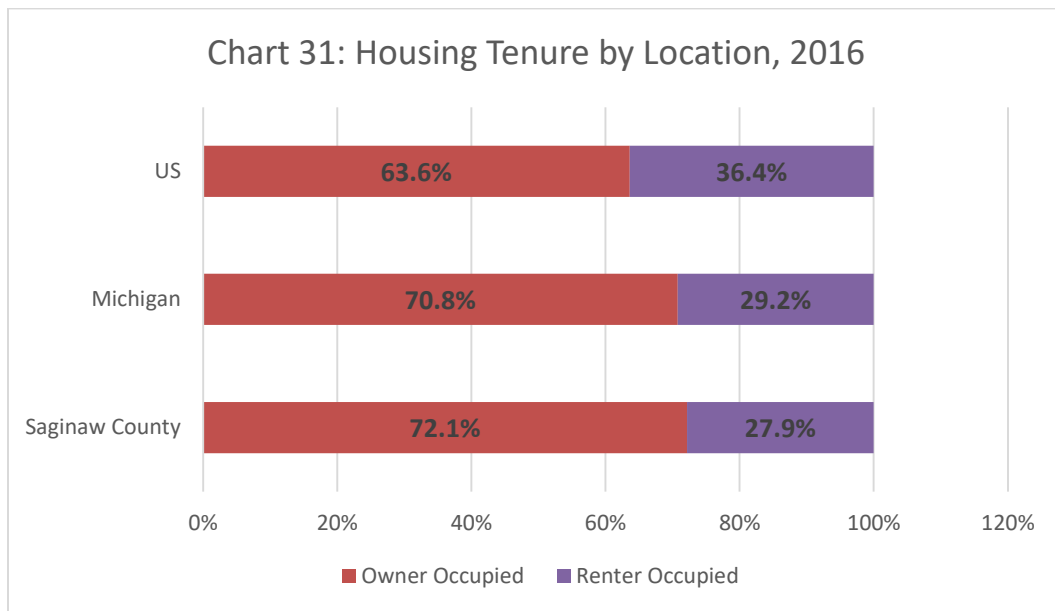
## CHAPTER 8 – HOUSING DOMAIN

### Introduction

This chapter compares the 5 year (2012 to 2016) estimates of home ownership versus home rental rates of the Saginaw County, the State of Michigan and the United States. This chapter also looks at the proportion of houses built 2014 and later and compares this to houses built earlier. Housing tenure based on Race, Gender and Poverty are explored. Finally, the proportion of income on housing is examined.

### 2016 Estimates of Housing Ownerships Status for Saginaw County, State of Michigan and United States

We compare the 2016 Housing Ownership status (Ownership versus rental) for the Saginaw County, the State of Michigan and the United States using Chart 31 below.



Source: US Census Bureau, 2012-2016 American Community Survey 5-year Estimates.

- The overwhelming majority of the population of Saginaw County, Michigan and the US (72%, 71% and 64% respectively) own their homes.
- The data for the Saginaw County on home ownership (versus rental) is similar to the State of Michigan data and compares favorably with the National data.
- Less than one-third of Saginaw County and Michigan residents have renter occupied households. In the US 36.4% live in households that are renter occupied.

### Saginaw County houses built 2014 and later with proportion of houses built earlier

Table 14: Year Housing Built

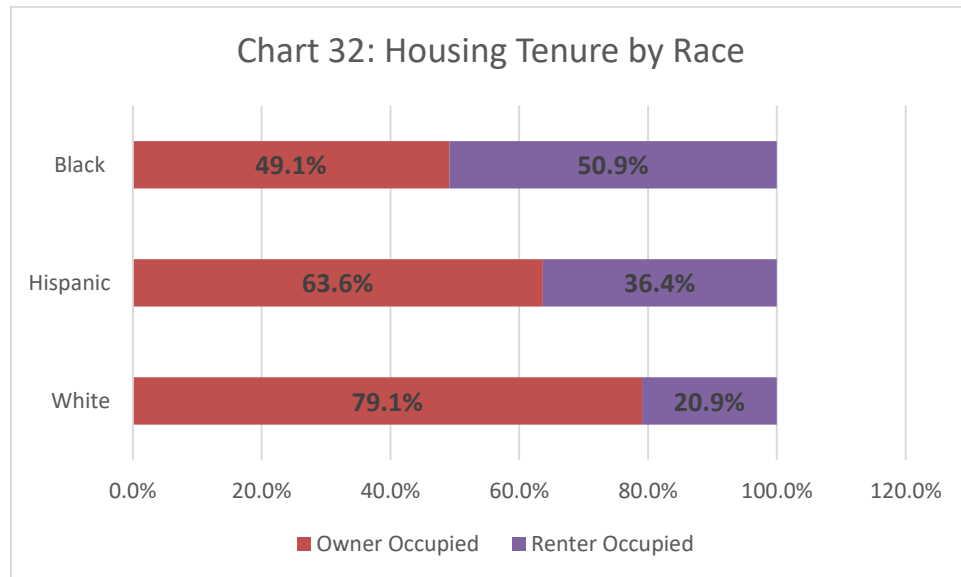
Saginaw County 2016	
Structure Built	
Built 2014 or Later	0.1%
Built Prior to 1970	76.4%
Built 1939 or Earlier	18.1%

Source: US Census Bureau, 2012-2016 American Community Survey 5-year Estimates.

- Most homes (76.4%) in Saginaw County were built prior to 1970 with 18.1% built 1939 or earlier.
- Only a small proportion (.01%) have been recently (2014) built.

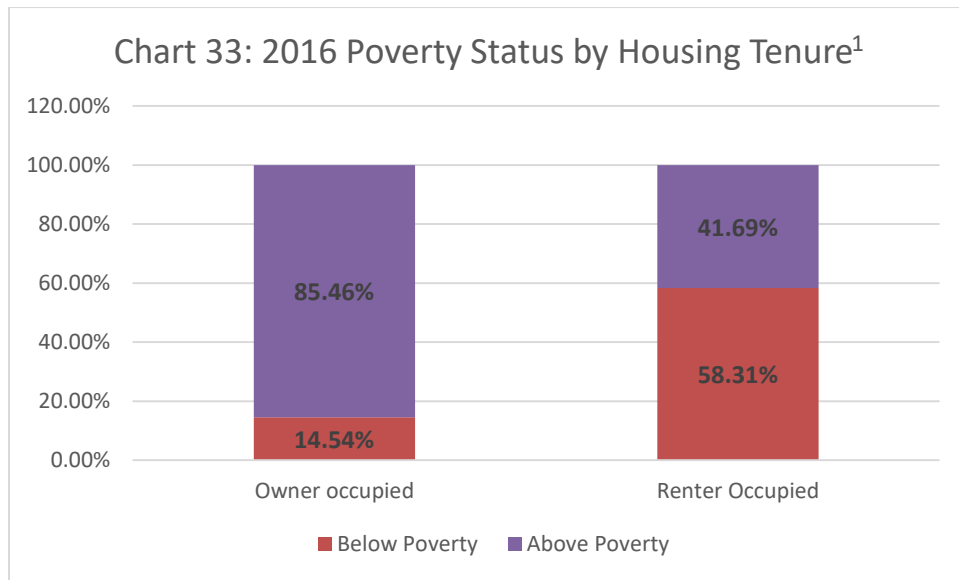
### Comparing the intersectionality of Saginaw County house ownership status (Own versus rent) with Race, Poverty Status and Gender

We compare the intersectionality of Saginaw County house ownership status (Own versus rent) with Race, Poverty Status and Gender using Charts 32 to 36 below



**Source:** US Census Bureau, 2012-2016 American Community Survey 5-year Estimates.

- In Saginaw County Whites are more likely than Blacks or Hispanics to live in Owner Occupied households.
- For the Hispanic population 63.6% of the population lives in Owner Occupied households compared to 49.1% of Blacks.
- Overall Blacks in Saginaw County have the largest proportion of their population in renter occupied households.

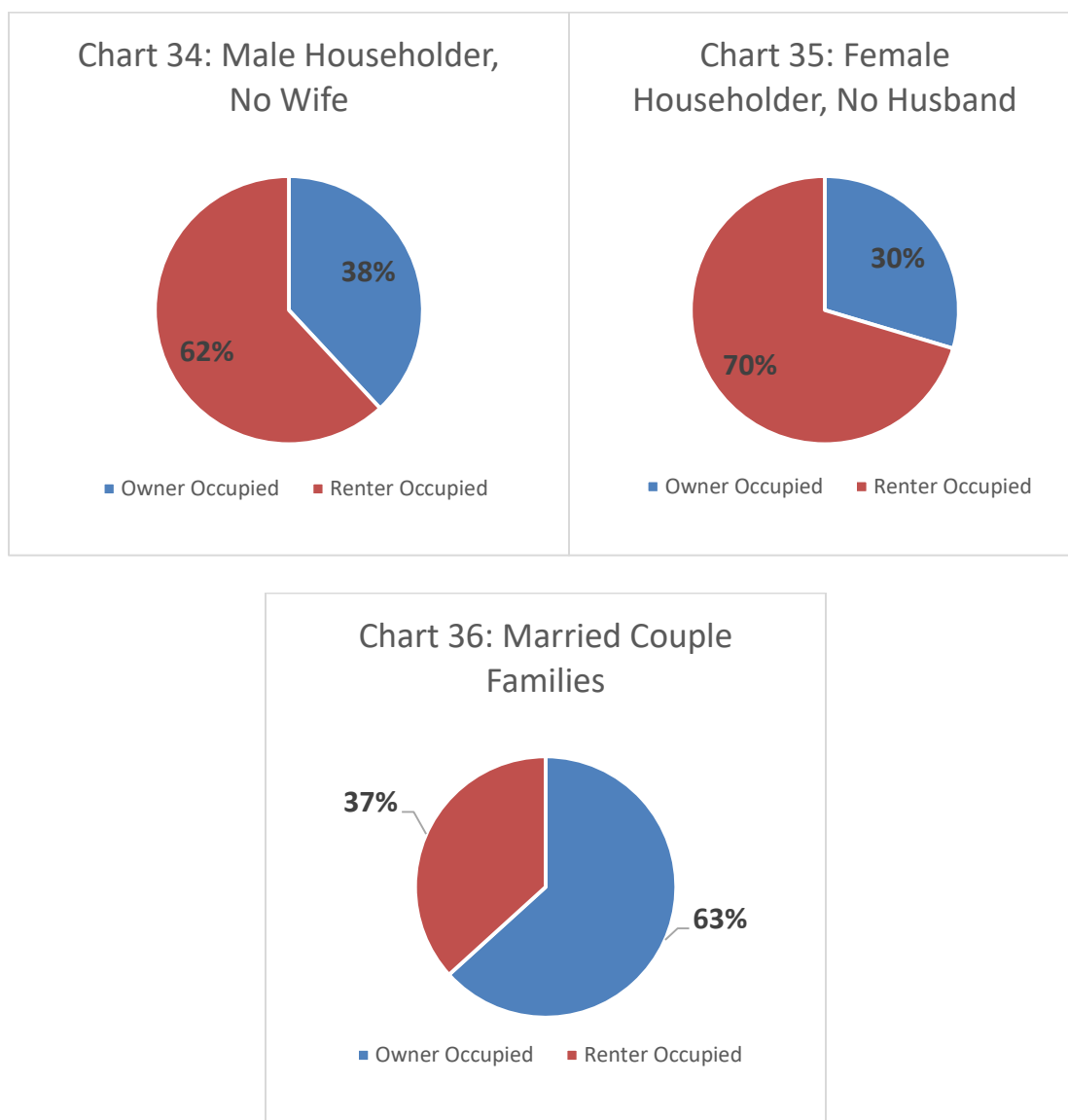


**Source:** US Census Bureau, 2012-2016 American Community Survey 5-year Estimates.

<sup>1</sup>Poverty Status in the Last 12 months

- Of those who live in owner occupied households 85.46% live above poverty and 14.54% live below poverty.
- For those who live in renter occupied households 58.31% are below poverty and 42% are above poverty.
- Those who own their homes are less likely to be in poverty than those who rent.

### *Housing Tenure based on Family Type*

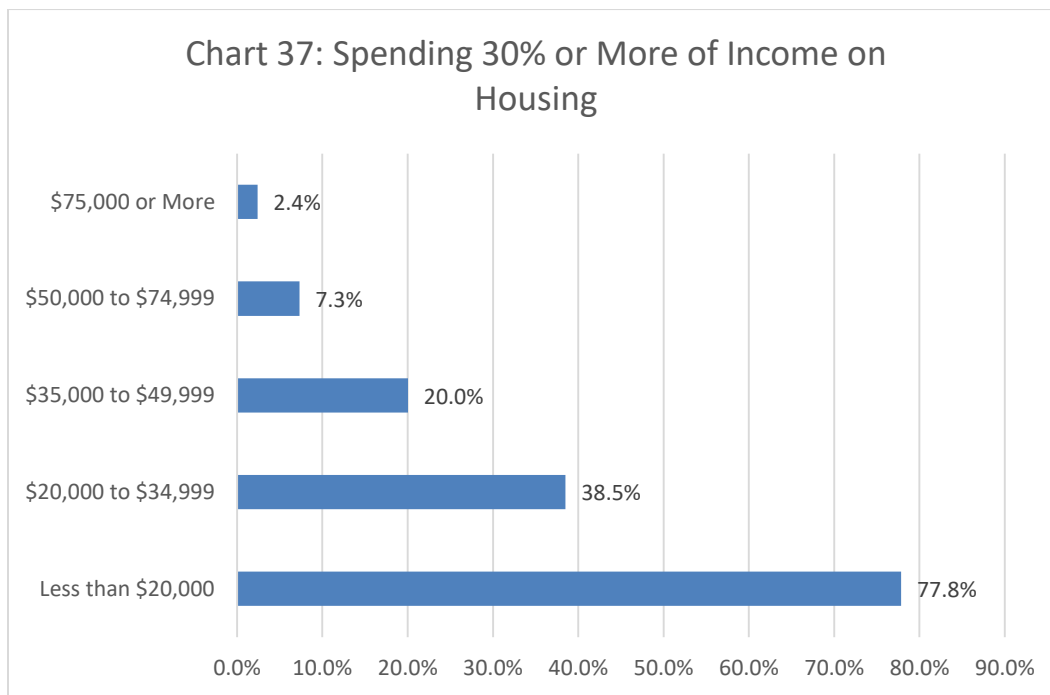


**Source:** US Census Bureau, 2012-2016 American Community Survey 5-year Estimates.

- In Saginaw County, 63% of married couple families live in renter occupied housing.
- In Female Households, with no husband present 70% of this population lives in renter occupied housing.
- 62% of Male Households, with no wife present live in renter occupied housing.

### **5 year (2012 – 2016) estimate of proportion of income spent on housing in Saginaw County**

We examined the 5 year (2012 – 2016) estimate of proportion of income spent on housing in Saginaw County using Chart 37 below.



**Source:** US Census Bureau, 2012-2016 American Community Survey 5-year Estimates.

- Almost 80% of families in Saginaw County who have an income less than \$20,000 spend 30% or more of their income on housing.
- The more money you make the less of that income is spent on housing.
- According to the US Department of Housing and Urban Development, “families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care”  
[https://www.hud.gov/program\\_offices/comm\\_planning/affordablehousing/](https://www.hud.gov/program_offices/comm_planning/affordablehousing/).

### **Focus Groups**

The focus groups addressed the question of “identifying the greatest barriers for Housing” in the Saginaw County. Some of the major concerns identified by most focus groups included: *lack of finances to purchase houses, not having positive credit ratings, income limits making access of credit problematic, and getting money for the initial deposit for the home purchase*. Additional barriers that the different focus groups identified are provided in the table below.

Table 15: Unique Housing Barriers identified by Focus Groups

Professional	Chesaning	Neighborhood Association	Advisory	Saginaw*
Family Size	Pet Friendly Housing	Jobs	Lack of Knowledge	
Single Person Income	Availability of References	Realtors	Background Check	
Availability of check stub	Knowledge of What is Available	CAC Housing Program	Getting the Right Size Home for Family	
Neighborhood safety	Location of Housing	Bankers (Redlining)		
Education	Transportation	Decreasing Property Values		
Financial Literacy				
Waiting List				
Mental Health				
Lack of Life Skills				
Shady Landlords				
Housing Discrimination				
Lack of Updates in Rentals				
Section 8 Requirements				
Criminal Background				
Neighborhood Safety				

\*The Saginaw Focus Group only identified income as a barrier

## Summary

Approximately one-third of the populations in Saginaw County, Michigan and the US live in households that are renter occupied. Data indicates that those who own their homes, in Saginaw County, are less likely to be in poverty than those who rent.

In terms of race, data indicates that Blacks in Saginaw County have the largest proportion of their population in renter occupied households. The outcomes are similar when considering gender, in female households, with no husband present 70% live in renter occupied housing.

Overall, almost 80% of families in Saginaw County who have an income less than \$20,000 spend 30% or more of their income on housing.

The focus groups identifying the greatest challenges and barriers for Housing in the Saginaw County as including: *lack of finances to purchase houses, not having positive credit ratings, income limits making access of credit problematic, and getting money for the initial deposit for the home purchase (even if monthly payments could be made).*



## CHAPTER 9 – HEALTH/NUTRITION DOMAIN

### Introduction

This chapter examines the intersectionality of gender and race with the leading causes of death in the Saginaw County. This chapter also examines the intersectionality of obesity with gender and race for the State of Michigan and the Saginaw County. Health trends (low birth weights & Infant death rates) of Michigan and Saginaw County infants are examined. Finally, major barriers associated with getting a good health care in the Saginaw County were identified by focus groups participants and discussed by local health experts and practitioners.

### Health Trends for Adults in Saginaw County

Table 16: Ten Leading Causes of Death in Saginaw County by Gender<sup>1</sup>

	All Races	
	Male	Female
Heart Disease	246.1	242.8
Cancer	248.2	214.4
Chronic Lower Respiratory Diseases	78.1	66.8
Unintentional injuries	49.2	28.3
Stroke	47.1	48.6
Alzheimer's Disease	42.8	79.9
Diabetes Melitus	36.4	34.4
Kidney Disease	30	28.3
Pneumonia/Fly	25.7	18.2
Intentional self-Harm	19.3	*

Source: Michigan Department of Health & Human Services. <https://www.mdch.state.mi.us/osr/chi/Deaths/frame.html>.

<sup>1</sup>Per 100,000 Residents. (\*) An Asterisk indicates that the data do not meet standards of reliability or precision.

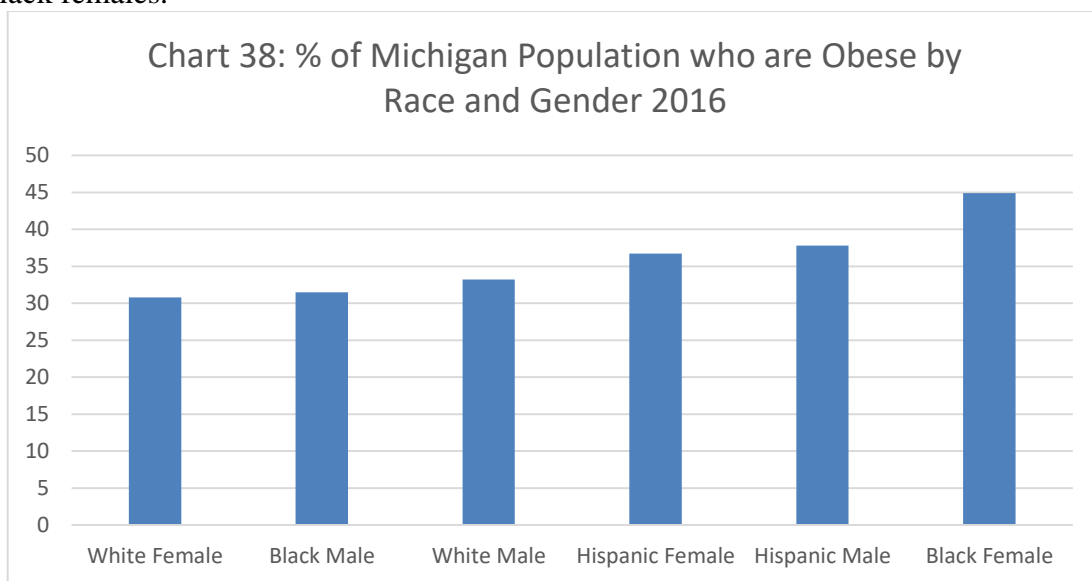
Table 17: Ten Leading Causes of Death in Saginaw County by Race and Gender<sup>1</sup>

	White Male	White Female	Black Male	Black Female
<b>Heart Disease</b>	277.7	245.8	139.4	253
<b>Cancer</b>	258.5	223.5	230.5	194.6
<b>Chronic Lower Respiratory Diseases</b>	86.6	74.9	48.2	43.8
<b>Unintentional injuries</b>	45.4	32.9	53.6	*
<b>Stroke</b>	48.1	50	32.2	43.8
<b>Alzheimer's Disease</b>	49.5	98.6	*	*
<b>Diabetes Melitus</b>	35.7	34.2	32.2	38.9
<b>Kidney Disease</b>	24.7	27.6	48.2	34.1
<b>Pneumonia/Fly</b>	22	21	32.2	*
<b>Intentional self-Harm</b>	22	*	*	*

Source: Michigan Department of Health & Human Services. <https://www.mdch.state.mi.us/osr/chi/Deaths/frame.html>.

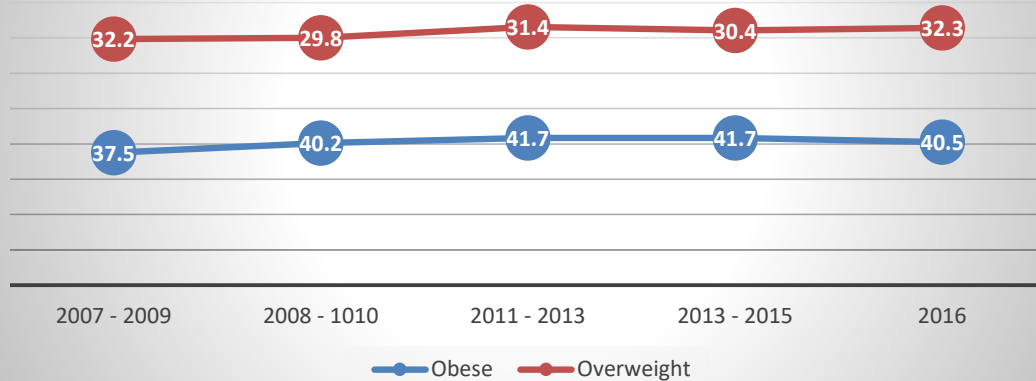
<sup>1</sup>Per 100,000 Residents. (\*) An Asterisk indicates that the data do not meet standards of reliability or precision.

- Heart Disease and Cancer are the leading causes of death in Saginaw County for both Males and Females regardless of race or gender.
- Amongst White males' chronic lower respiratory disease is the next most common cause. White women have a higher likelihood of death by Alzheimer's than others.
- Within the Black population unintentional injuries are the third most common cause of death among Black males and stroke and chronic lower respiratory diseases are the third most common cause of death for Black females.



Source: Michigan Behavioral Risk Factor Survey (MRFS). BRFs Estimates by Race and Ethnicity.

**Chart 39: % of Saginaw County Population that is Obese<sup>1</sup> and Overweight<sup>2</sup>**



**Source:** Michigan BRFS Regional & Local Health Departments

<sup>1</sup>Obese is the proportion of adults whose BMI was greater than or equal to 30.0.

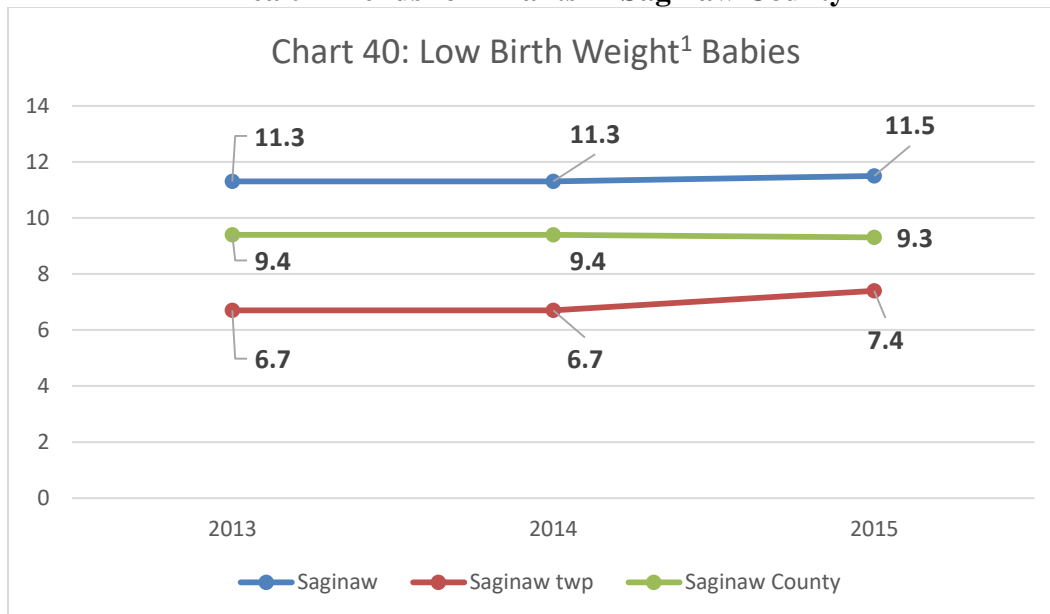
<sup>2</sup>Overweight is the proportion of adults whose BMI was greater than or equal to 25.0, but less than 30.0. BMI, is body mass index, is defined as weight (in kilograms) divided by heights (in meters) squared.

Weights and heights were self-reported. Pregnant women were excluded.

- There is a larger percentage of the population, in Saginaw County, that is obese than overweight.
- The obese population in Saginaw County has seen a slight increase in 2008-2010 but has since been on the decline.
- The overweight population in Saginaw County has seen some variation but remained constant since 2007-2009.
- Black women are more likely than their counterparts to be obese.

**Health Trends for Infants in Saginaw County**

**Chart 40: Low Birth Weight<sup>1</sup> Babies**

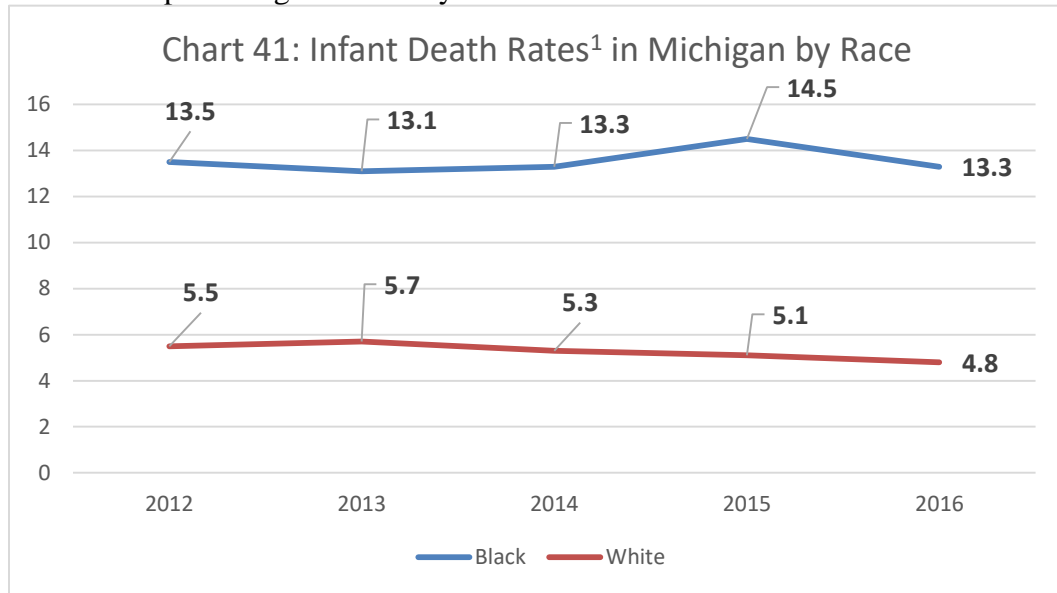


**Source:** Michigan Department of Health and Human Services, Division for Vital Records and Health Statistics. 2016 Geocoded Michigan Death Certificate Registry.

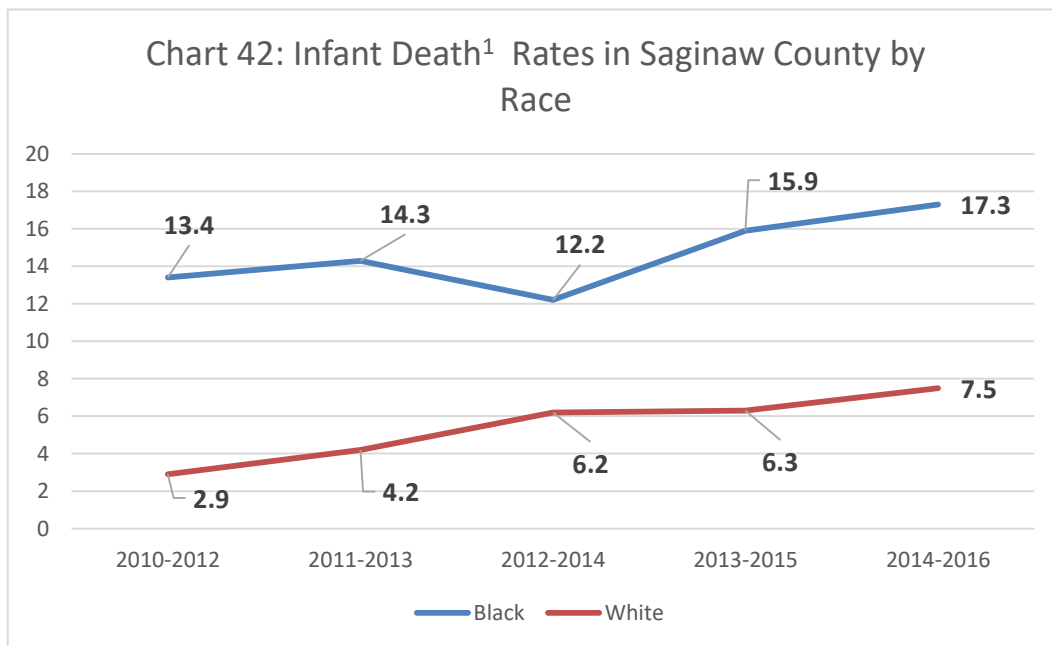
<sup>1</sup>Babies who weigh less than 2,500 grams (approximately 5 lb. 8 oz.) at birth are considered low-birthweight. The percent is based on total live births.

**Footnotes:** These data are based on three-year averages, with the latest year listed. Births by county and city are based on the mother's residence.

- Birth weight for babies in Saginaw, Saginaw Township and Saginaw County have remained stable over the last three years.
- Babies born in the city of Saginaw are more likely to have low birth weight than those babies born in Saginaw Township and Saginaw County. This has remained constant over the last three years.



**Source:** 1970 - 2016 Michigan Resident Birth and Death Files, Division for Vital Records & Health Statistics, Michigan Department of Health & Human Services. <https://www.mdch.state.mi.us/osr/InDxMain/Tab2.asp>.



**Source:** Michigan Department of Health & Human Services. <https://www.mdch.state.mi.us/osr/InDxMain/BckCoTbl.asp>

<sup>1</sup>Rates are per 1,000 live births.

- Infant death rates in Saginaw County mirror those in the state of Michigan in that there is a higher infant death rate for Blacks than Whites.
- In addition, the infant death rate is greater in Saginaw County than in the State of Michigan.

- Amongst the White population in Saginaw County there has been a consistent increase in the infant death rate since 2010-2012 from 2.9% in 2010-2012 to 7.5% in 2014-2016.
- Amongst the Black population there was a decrease between 2011-2013 and 2012-2014. Since this time, the number of Black infant death has consistently increased.
- However, the infant death rate for Whites has never exceeded that for Blacks.

### Focus Groups

Only four of the five focus groups provided information on the question of “identifying the greatest barriers for Health Care.” We were not able to collect information from the focus group done with the Neighborhood associations given limited time. These focus groups identified the following major barriers: *The lack of Affordability and the Lack of knowledge of what health related resources and opportunities are available, Transportation difficulties and Understanding the nature, scope and coverage of different health care insurance programs.* There were other unique barriers identified by each focus group and they are detailed in Table 18.

Table 18: Barriers to Health Care Identified by Different Focus Groups

<b>Saginaw</b>	<b>Chesaning</b>	<b>Advisory</b>	<b>Professional</b>
Lack of Knowledge about how to use Technology required to access Health Care	Availability	Over the Income Limit	Shortage of Practitioners
Vision and Hearing Aid	Lack of Coverage for Hearing Aids and Dental Care	Problems with Preexisting Conditions	
Lack of Awareness of AARP	Cannot Afford Prescriptions	Health Care is Not a Priority for Many	
Many Do Not Want to Admit They are Seniors		Lack of Education	
Knowledge about Community Health Care Resources			

### Health Experts

Health experts and practitioners in Saginaw County attended a Community Needs Assessment Summit at Saginaw Valley State University. Based on the proceedings of the Summit, the health experts suggested:

- Greater focus on the issue of infant mortality.
- Higher emphasis on health education and training particularly for dealing with health issues of trauma, foster families and STD.
- Greater building of partnership between different ethnic and racial communities and health providing institutions.
- Better communication of nutrition information and health-related opportunities and resources.

### Summary

Data that discusses the status of health in Saginaw county indicates that Heart Disease and Cancer are the leading causes of death for both males and females regardless of race or gender. In examining obesity, we find that there is a larger percentage of the population, in Saginaw County, that is obese than overweight and that Black women are more likely than their Black men, White men and women, and Hispanic men and women to be obese.

The health of infants in Saginaw County is examined using data from the Michigan Department of Health. This data indicates that babies born in the city of Saginaw are more likely to be born with low birth weight than those babies born in Saginaw Township and Saginaw County. This has remained constant over the last three years. In terms of infant death rates, there has been a consistent increase in infant death rates for Whites and some fluctuation amongst the Black population. However, the infant death rate for Whites has never exceeded that for Blacks.

These focus groups identified the following major barriers: *The lack of Affordability and the Lack of knowledge of what health related resources and opportunities are available, Transportation difficulties and Understanding the nature, scope and coverage of different health care insurance programs.*

Community health experts suggested greater focus on the issue of infant mortality and health education and training particularly for dealing with health issues of trauma. They also suggest building of partnership between different ethnic and racial communities and health providing institutions. Finally, they also suggest better communication of nutrition information and health-related opportunities and resources

## CHAPTER 10: THE ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED (ALICE) ASSESSMENT

The Asset Limited, Income Constrained, Employed (ALICE) has documented an underserved population of people who need services provided by the Saginaw County CAC. The ALICE population refers to “Households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county” (ALICE, 2017, p. 219). This is identified as the ALICE Threshold (AT). The AT is determined by the “Household Survival Budget.” Given the income restrictions that the Saginaw County CAC operate under, services cannot be provided by Saginaw County CAC for this underserved population. It is the hope of CAC to identify resources to assist in reaching this population.

Table 19 identifies the monthly cost of Housing, Child Care, Food, Transportation, Healthcare, Taxes and Miscellaneous expenses that are used to compute the ALICE Threshold in 2018.

Table 19: Household Survival Budget, Saginaw County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Cost</b>		
<b>Housing</b>	\$419	\$699
<b>Child Care</b>	-	\$1,152
<b>Food</b>	\$184	\$609
<b>Transportation</b>	\$349	\$697
<b>Health Care</b>	\$184	\$707
<b>Miscellaneous</b>	\$129	\$419
<b>Taxes</b>	\$158	\$321
<b>Monthly Total</b>	\$1,423	\$4,604
<b>ANNUAL TOTAL</b>	\$17,076	\$55,248
<b>Hourly Wage</b>	\$8.54	\$27.62
Source: ALICE Report 2018		

Using these expenses and comparing them to Saginaw County data indicates that 49% of all households in Saginaw County fall below the ALICE Threshold. Further, the data indicates that the areas with the largest percentage of the population falling below the ALICE Thresholds are: Buena Vista Charter Township at 67%, and Saginaw City at 61%. Both of these areas have majority Black populations (ALICE 2017).

## **CHAPTER 11: ASSESSMENT OF CAC SERVICES PROVIDED AND EXTENT OF STRATEGIC COLLABORATIVE COMMUNITY PARTNERSHIPS**

We sought to provide an assessment of the extent to which Saginaw County CAC effectively undertook community collaborations and partnerships. We provided this assessment from two perspectives. First, an evaluation by Saginaw County community members of the services provided by CAC services and an assessment of the Saginaw community's awareness of the different services and programs provided by CAC. Second, the extent to which Saginaw County CAC had established strategic collaborative partnerships with major corporations and civil organizations in the Saginaw county.

### **Evaluation of Saginaw County CAC Services by Community**

To provide an evaluation of the services that the Saginaw County CAC provided, a short questionnaire was developed and subsequently administered from December, 2017 to February, 2018. Specifically, three sets of questionnaires were administered to several individuals who received CAC services. Saginaw County CAC secured 44 completed surveys in December 2017; 25 in January of 2018 and 19 in February of 2018, making a total of 88 respondents. The respondent profile was as follows: 50% of the respondents were in the 20 – 44 years old; 41% were in the 45 – 64 years old; and 6.7% were 65 year and older. Approximately 81% of the respondents had been provided utility services by CAC.

A four-point scale with 1= poor, 2= fair, 3 = good and 4 = excellent was used to assess three questions.

1. How did staff treat you?
2. Did staff do what they said they would do to assist you?
3. How was your overall service experience?

Overall the ratings of the service provided by respondents for services provided by CAC was excellent. On average and using the four- point scale, the ratings were 3.95 for questions 1 and 3 and 3.94 for question 2. Comments were provided by 74 (84%) of the 88 respondents. There were NO negative comments and overwhelmingly, most of the comments from respondents were very positive. A sample of these positive comments include “great work”, “staff and programs were awesome,” and “well done.”

A major cautionary point to note was that most of the respondents had been provided with utility services. While the results of this evaluation are positive, it is important that subsequent questionnaires are administered to a wider group of people receiving services, in order to obtain a more comprehensive assessment.

While the Saginaw County CAC provides a myriad of services and programs such as Temporary Emergency Food Assistance, Minority Senior Outreach and Advocacy, and Weatherization, CAC does not generate an estimate of the number of people who are NOT being served and need the services. would therefore want or could benefit from these services. Further, CAC has not developed a waiting list of people who require or need these services.

To get an assessment of the extent community members who are provided with services by CAC are also aware of the myriad additional programs and services CAC offer, focus group participants were asked to list the services provided by CAC. Overwhelmingly, participants were not aware of all the different services and programs being offered.

### **Evaluation of extent of Saginaw County CAC collaboration with key community corporations and organizations**

The extent and scope of the multi-layered community needs associated with poverty in the Saginaw County that this report highlights means that Saginaw County CAC will not have the resources to deal with these by itself.



To provide an assessment of the extent to which CAC is in active collaboration with, we first asked Saginaw County CAC to provide us with the names of corporations and organizations that they were actively partnering with, next identified major corporations and civic organizations that operate in the six key domains and finally examined whether CAC had existing formal collaborative partnership with these entities.

Appendix D provides a list of corporations and civic organizations that provide funds for the different programs that are run by CAC. The corporations and civic organizations that Saginaw County CAC partner with include several federal (Federal Emergency Management Assistance) State of Michigan (Michigan Department of Education, Michigan Department of Energy, Michigan Department of Natural Resources), Corporations (Consumer Energy, Home Depot) and civic organizations (Saginaw Community foundation, CRA Bankers Association).

Our general review indicates that there are several major corporations (e.g., with over 1000 employees) and civic minded community based, non-profit organizations that operate in the Saginaw County and that Saginaw County CAC has not strategically reached out to. These could potentially provide CAC with needed and additional financial, personnel and informational resources. Appendix D provide several examples of corporations and civic organizations in the 6 specific domains of Employment, Income, Education, Housing, Health/ Nutrition. that undergird this report. Appendix D also provides examples of organizations whose operations are more intersectional and cut across our identified domains.

In the **Employment and Income** domains, there are several examples of relatively large corporations who could strategically be engaged with to help, for example, with Saginaw County CAC creating job bank or even exploring potential funding associated with the corporate social responsibility emphases of these corporations.

In the **Education** domain, tertiary institutions such as Saginaw Valley State University, Delta College and Northwood could be strategically engaged to assist with the educational needs identified. For example, the financial literacy program that CAC has could be substantially scaled up by strategically engaging with the SVSU or Delta College. Referencing the K-12, there are over 20 public and charter school districts and more than 35 area private and parochial schools in the Saginaw County that could be creatively and strategically engaged to help address some of the community needs identified in the educational domain.

In the **Housing** domain, the well-known Habitat for Humanity has a branch in the Saginaw County and could be strategically partnered with to address the housing needs that CAC had identified. In addition, there are churches (e.g. Hopevale Church) who could be strategically engaged so that their teams of house related resource people who could potentially be of assistance to CAC in helping to deal with housing related needs

In the **Health and Nutrition** domain, Saginaw County is home to nearly 600 health care providers. Several of these such as Covenant Health Care, St Mary's of Michigan, Great Lakes Bay Health and Saginaw County Community Health Authority have strong, community-oriented foci and well developed health programs could potentially be engaged with to assist CAC with the community health needs that have been identified.

Finally, there were several organizations who operate at the **Intersectionality of multiple** domains. Some examples of these include the Saginaw Community Foundation, the Saginaw County chamber of Commerce, the Saginaw Futures and the United Way of Saginaw County. The mission statements and operating foci of these organizations seek to address the multiple community needs that the Saginaw County CAC had identified.

Our assessment indicates that Saginaw County CAC does have some community partnership arrangements and collaborations. For example, CAC partners with the Michigan Department of Education for the Temporary

Emergency Food Assistance Program, the Saginaw Community Foundation and Home Depot to fund their Minor Home Repair program.

Saginaw County CAC, however, could more fully develop, a systematic process of identifying potential community partners and approaching them with a goal of creating potential mutually beneficial partnerships. Consequently, CAC could engage in formal collaborative arrangements with most of the major corporate and civic oriented organizations in the Saginaw County. Such a systematic process of identifying, engaging and building relationships with new corporate and civic minded organizational partners could potential provide access to and make possible the leveraging of additional financial, personnel and informational resources.

## CHAPTER 12 – SUMMARY OF KEY FINDINGS AND RECOMMENDATIONS

### DEFINING POVERTY AND SELECTED KEY DOMAINS FOR SAGINAW COUNTY'S COMMUNITY NEEDS ASSESSMENT

The consultants met with the CAC advisory board to define the parameters of the community needs assessment. This process included reviewing definitions of poverty and the identification of the key poverty domains that should be the focus of the assessment. A working definition of poverty from the Saginaw County CAC advisory group's perspective was developed.

***Poverty can be defined as the lack of critical social and financial resources that result in substantial deprivation and substantially low standards of living***

Furthermore, the facilitated discussion by the CAC advisory group suggested the following six domains as manifest of and critical for poverty alleviation in the Saginaw County context:

***Population, Employment, Income, Education, Housing, and Health/Nutrition.***

### KEY FINDINGS

#### Population Domain

The population of Saginaw County has decreased between 2013 and 2016 and lost 4,216 an equivalent of two percent of its population. This is not the trend in Michigan nor the US, both of which saw increases in its population over the same time period. Data for 2013 through 2016 indicates some important trends.

Approximately 70% of the population in Saginaw county is White, 18% is Black and 8% identify as Hispanic. Of the White population, the largest proportion of that population for both White Males and White Females is between the ages of 18 and 44. Both Black and Hispanic populations, when compared to the White population, have smaller proportions of their population who are over 65. However, the Hispanic population has the largest proportion of their population who are under five, when compared to the White and Black populations.

#### Employment Domain

It is true that women, regardless of occupation, earn less than men. However, in Saginaw County, there are two occupations where women earn more than men. Both "Service" and "Computer, Engineering, and Science" are categories where women earn a higher median income than men. This is inconsistent with the data from the State of Michigan and the United States, where there are no jobs where women's earnings are more than or equal to men. In examining who has the lowest median income, in Saginaw County, the State of Michigan and the United States, women who work in "Natural Resources, Construction, and Maintenance" earn the smallest percentage of men's earnings when compared to other occupations. However, In the State of Michigan and the United States women who work in "Computer, Engineering, and Science" earn the largest percentage of men's earnings, when compared to other occupations.

There are no jobs, in either geographic area, that are occupied by 50% Male and 50% Female. The closest occupation to meet these criteria is "Management, Business, Science and Arts." The top three occupations for women in Saginaw County are "Health Care Practitioner and Technical," "Education, Legal, Community Service, Arts, and Media," and "Sales and Office," with 78.5%, 67.8% and 67.3% respectively. These occupations are also the top three occupations for women in both the State of Michigan and the United States. The bottom three occupations for women in Saginaw County are "Natural Resources, Construction, and Maintenance," "Computer, Engineering, and Science," and "Production, Transportation and Material Moving," with 4.6%, 22% and 23.5% respectively. These occupations are also the bottom three occupations for women in both the State of Michigan and the United States.

In terms of unemployment, over the past 4 years the unemployment rate in Saginaw County has exceeded the rate in both Michigan and the US. However, there has been an overall decrease in unemployment in all three areas since 2014. A small increase in the rate for all areas begins in 2016 and continues through 2018.

### Income Domain

The median income of those who live in Saginaw county also lags behind those in the state and the nation. These facts are intensified by the higher than average unemployment rate of Saginaw county residents. These economic trends are exacerbated by race and gender. Income inequality between races in the county is problematic when the median income of Whites in 2016 was \$25,000 more than Blacks and \$16,000 more than Hispanic.

Poverty in Saginaw county varies based on location there are five areas with poverty levels above 20%: Buena Vista (31.2%), Carrollton Twp. (30%), Chapin Twp. (26.6%), Kochville Twp. (23.7%), Saginaw City (34.7%). The areas with the largest proportion of the population in poverty are urban areas that have a larger proportion of minority population, Buena Vista and Saginaw City. A closer look at poverty in Saginaw County tells us that race and gender play a significant role in determining who is in poverty. Accordingly, Black and Hispanic females have the lowest median earnings of any of their counterparts, are more likely to be in poverty and yet Black females are more likely than their Black male contemporaries to earn graduate degrees.

### Education Domain

It appears that higher education mitigates poverty. The higher your level of education the less likely you are to be in poverty. Educational attainment levels for residents of Saginaw county are consistent with those in Michigan and the US. However, Saginaw County had a smaller proportion of Bachelors and Graduate degrees. In considering the 4-year high school graduation rates of the public schools in Saginaw county, we find that all high schools have equaled or exceeded the state of Michigan average with the exception of Merrill High School, Bridgeport High School and Saginaw High school. In addition, each of these schools have graduation rates at or near 80%, the state of Michigan average. However, all high schools in the county have less than 50% of the population who meet the academic standards in all subject areas combined, with the exception of Saginaw Arts and Sciences Academy and Frankenmuth High School. This indicates that there are a greater proportion of students, in Saginaw county, who graduate high school in 4-years than meet the academic standards set by the state of Michigan.

### Housing Domain

In 2016, the overwhelming majority of the population in Saginaw County, Michigan and the US own their homes; 72%, 71% and 64% respectively. However, when considering the impact of race on homeownership in Saginaw county we find that Whites are more likely than Blacks or Hispanics to own their homes. In addition, those who own their homes are less likely to be in poverty (14.54%) than those who rent their homes (58.31%). According to the US Department of Housing and Urban Development, "families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care"

[https://www.hud.gov/program\\_offices/comm\\_planning/affordablehousing/](https://www.hud.gov/program_offices/comm_planning/affordablehousing/). In examining Saginaw County, we find that almost 80% of families who have an income less than \$20,000 spend 30% or more of their income on housing. Hence, the more money you make the less of that income is spent on housing.

### Health Care/Nutrition Domain

Health trends in Saginaw County, as measured by the Michigan Department of Health, indicate that regardless of race and gender heart disease and cancer are the leading causes of death in Saginaw county. It is also reported that babies born in the city of Saginaw are more likely to have low birth weight than those babies born in Saginaw Township and Saginaw County. Infant death rates in Saginaw county mirror those in the state of Michigan in that there is a higher infant death rate for Blacks than whites, however, it should be noted that the

death rate is greater in Saginaw county than in the state of Michigan. Residents of Saginaw County were more likely to be obese than overweight. Black women in Saginaw County had the largest part of their population who were obese.

## **RECOMMENDATIONS**

Focusing on the six selected poverty domains and taking into account the varied community needs identified through different evaluation sources, we make the following observations and recommendations

1. Triangulation from the different evaluation sources all point a strong community need to address existing levels of poverty and perceived barriers for advancement in the Saginaw County area. Triangulation from the different evaluation sources also makes a strong case for the continued provision and the extension of services currently offered by the Saginaw County CAC.
2. The relatively low levels of economic opportunity in the Saginaw County area are evident when compared to the State of Michigan. Saginaw County lags behind the State of Michigan in terms of median income and the disparity in unemployment rates point to the need for CAC to strategize to develop services associated with alleviating these economic issues. We therefore recommend:
  - a. CAC should provide a greater emphasis on financial literacy. CAC currently serve 108 clients in their Financial Literacy Program and could increase their level of offerings to address the need
  - b. CAC should provide a greater emphasis on educational and training programs that provide entrepreneurial skills to help generate business start-ups in the community
  - c. Saginaw County CAC strengthening its relationships and levels of engagement with the various City, local and township entities.
  - d. CAC could look for funds to assist in training women for higher paying jobs that are predominantly occupied by men.
3. While respect to educational attainments of the Saginaw County, the majority of the school districts in the county had drop-out rates of less than 5%. However, most high schools in the county have less than 50% of the population who meet the State of Michigan's academic standards. We therefore recommendations:
  - a. CAC to substantially expand and scale up the tutoring program that they currently have. With over 30,000 students in the Saginaw County, CAC only served 25 students in their Literacy After-school program and 40 students in their Literacy Summer program in 2018
4. Almost 80% of families in the Saginaw County who have an income less that \$20,000, spend 30% or more of their income on housing. According to the U.S Department of Housing and Urban Development "families who pay more than 30% of their income for housing are considered cost burdened and may have difficulties affording necessities such as food, clothing, transportation and medical care". We therefore recommendations:
  - a. CAC pursue funding or external corporate relationships that will allow them to identify and assist families with housing related challenges
  - b. CAC could explore partnering with Habitat for Humanity that has a strong presence in the Saginaw County.
5. There is also a need for stronger community health and community development initiatives. In particular, various health initiatives that address the infant mortality, heart disease, obesity and family trauma issues are warranted. We therefore recommend:
  - a. CAC currently serve 92 clients in their Enhanced Fitness Program and could increase their level of offering to address the need.
  - b. CAC could partner with the YWCA to address the obesity issue.

- c. CAC could partner with the health care providers (e.g. Covenant Hospital, St Mary's of Michigan) to share resources.
  - d. CAC could partner with the Saginaw County Public Health Department to provide additional resources to deal with the high infant mortality rate.
- 6. Substantial number of individuals in the Saginaw county fall below the Asset limited, Income Constrained, Employed (ALICE) thresholds. Given the stipulated income restrictions, the Saginaw County CAC typically cannot provide services for household who fall below the ALICE thresholds. We therefore recommend:
  - a. The Saginaw County CAC should strategize to identify Federal, State of Michigan and community resources to assist in reaching this population
- 7. CAC currently offers several programs and services. We therefore recommend:
  - a. For each of the programs and services offered, the Saginaw County CAC should generate an estimate of the number of people who are currently NOT being served. These would be Saginaw County constituents who therefore would want and/or could benefit from these services.
  - b. CAC should develop a waiting list of people who require or need these services.
- 8. It also appears that several individuals who use some of CAC services are not aware of all of the services and various resources that CAC provides. We therefore recommend:
  - a. Saginaw County CAC should therefore do a better job in providing information and education about the myriad community services provided.
  - b. Saginaw County CAC should look to diversify the methods used to communicate to the population it serves.
- 9. Saginaw County CAC does not have extensive collaborative relationships with major corporate and civic organizations. We therefore recommend:
  - a. CAC should develop strategic collaborative partnerships with the several major corporations and organization in the Saginaw County area to help address the community needs highlighted in the six domains. This will also help to identify potential resources that could be used to meet the needs of those they serve.
  - b. Recent development in the Saginaw community of "Conscious Capitalism" concepts and its links with the philosophy of corporate social responsibility could be used to effectively leverage for resources
- 10. Overwhelmingly, individuals who used the Saginaw County CAC services described the staff as very friendly and professional. We therefore recommend:
  - a. CAC are encouraged to continue with this.

## **Appendix A**

### **COMMUNITY NEEDS IDENTIFIED BY SAGINAW COUNTY PASTORS**

The community survey sought to interview a cross-section of pastors in Saginaw, to find out what they thought were the most urgent Community Needs (CN) of Saginaw County. 20 pastors from the Saginaw Township and Saginaw city were interviewed. This Appendix provides an overview and summary of the findings.

#### **Urgent Saginaw Community Needs Identified by Saginaw Pastors**

The 10 most urgent community needs (in no particular order of ranking) identified are defined as follows:

- *Racial Injustice*
- *Unemployment*
- *Difficulties associated with assessing the Formal Education system*
- *Difficulties with having knowledge of Informal Education skills*
- *Lack of Interdenominational Church Collaborations*
- *Lack of Accessibility to Physical and Mental Health Resources*
- *Poverty*
- *Lack of Community Development*
- *Lack of Effective Legislation and Policy addressing Community Problems*

Table 20: Most Urgent Community Needs as Perceived by Saginaw Pastors

Pastors	Community Needs								
	Racial Injustice	Unemployment	Formal Education Difficulties	Informal Education Difficulties	Inter-denominational Collaborations	Lack of Health resource	P o v e r t y	Lack of Community Development	Lack of Legislation and policy
1			*			*	*	*	
2				*		*			
3			*				*		
4			*					*	
5					*		*	*	
6					*			*	
7				*		*			
8	*	*	*				*		*
9		*	*					*	
10	*			*	*		*		*
11						*			
12		*	*					*	*
13	*	*		*					
14				*		*	*	*	
15					*				
16	*	*	*	*					
17						*	*	*	
18			*				*	*	
19	*			*	*			*	
20			*			*	*		
<b>Total</b>	<b>5</b>	<b>5</b>	<b>9</b>	<b>7</b>	<b>5</b>	<b>7</b>	<b>9</b>	<b>10</b>	<b>3</b>

### Overall Findings

Lack of Community development, the high incidence of poverty and the urgent needs associated with both formal and informal education were identified as the most urgent CNs of Saginaw by the pastors interviewed.

Table 21: Saginaw Pastors Profiles by Race and Geographical Location

	Church in Saginaw Township	Church in Saginaw City
Black Pastors	0	6
White Pastors	9	5



Table 22: Most Urgent Community Need Ranked by Race

Ranking	Black Pastors (6 pastors)		White Pastors (14 pastors)	
	Community Need	<i># of times identified</i>	Community Need	<i># of times identified</i>
#1	Formal Education difficulties	<u>4</u>	Lack of Community Development	<u>7</u>
#2	Lack of Community Development	<u>3</u>	Poverty	<u>6</u>
	Poverty	<u>3</u>	Lack of Health Access	<u>6</u>
			Informal Education difficulties	<u>6</u>
#3	Racial Injustice	<u>2</u>	Formal Education difficulties	<u>5</u>
	Unemployment	<u>2</u>		
	Lack of Interdenominational Collaborations	<u>2</u>		
#4	Lack of Legislation and Policy	<u>1</u>	Racial Injustice	<u>3</u>
	Informal Education difficulties	<u>1</u>	Lack of Interdenominational Collaborations	<u>3</u>
	Lack of Health Access	<u>1</u>	Unemployment	<u>3</u>
#5			Lack of Legislation and Policy	<u>2</u>

### Pastors Ranking of Urgent Community Needs by Race

#### ***Black pastors:***

Formal Education Difficulties, Lack of Community Development and Poverty were ranked as the most urgent CNs.

#### ***White pastors:***

Lack of Community development, Poverty, Lack of Health Access, Informal Education Difficulties were ranked as the most urgent CNs.

Table 23: Most Urgent Community Needs Ranked by Geographical Location

Ranking	Township (9 pastors)		City (11 pastors)	
	Community Need	<u># of times identified</u>	Community Need	<u># of times identified</u>
#1	Lack of Community Development	<u>5</u>	Formal Education difficulties	<u>5</u>
			Lack of Community Development	<u>5</u>
			Poverty	<u>5</u>
#2	Formal Education difficulties	<u>4</u>	Lack of Health Access	<u>4</u>
	Poverty	<u>4</u>		
	Informal Education difficulties	<u>4</u>		
#3	Lack of Health Access	<u>3</u>	Racial Injustice	<u>3</u>
			Informal Education difficulties	<u>3</u>
			Lack of Interdenominational Collaborations	<u>3</u>
			Lack of Legislation and Policy	<u>3</u>
			Unemployment	<u>3</u>
#4	Racial Injustice	<u>2</u>		
	Unemployment	<u>2</u>		
	Lack of Interdenominational Collaborations	<u>2</u>		
#5	Lack of Legislation and Policy	<u>0</u>		

### Pastors Ranking of Urgent Community Needs by Geographical Location

#### *Township pastors:*

Lack of Community Development, Formal Education Difficulties, Informal Education Difficulties and Poverty were ranked as the most urgent CNs.

#### *City pastors:*

Lack of Community Development, Formal Education Difficulties, Poverty, and the Lack of Health Access were ranked as the most urgent CNs.

## Appendix B – Survey for Focus Group Participants

### Saginaw County Community Action Committee–Focus Group Survey

Thank you for attending this CAC focus group on Community Needs. Please answer the questions below completely. **Please DO NOT put your name or any other identifying information on this form.**

1. What is your sex?
  - a. Male
  - b. Female
2. What is your race?
  - a. White
  - b. Black
  - c. Hispanic
  - d. Asian
  - e. Other: \_\_\_\_\_
3. What is your age range?
  - a. Under 19
  - b. 20 – 44 years of age
  - c. 45 – 64 years of age
  - d. 65 and older
4. How many adults live in your household?
5. What are the number of adults in your household who are employed for pay?
6. Do you receive public assistance?
  - a. Yes
  - b. No
7. What is your home ownership status?
  - a. Own
  - b. Rent

8. What is your level of education?
- a. Less than high school Diploma
  - b. High school Diploma
  - c. Some College
  - d. Associate Degree
  - e. Bachelor Degree
  - f. Graduate Degree
2. Are there one or more seniors in the household?
- a. Yes
  - b. No
3. Are there one or more children under five in the household?
- a. Yes
  - b. No
4. It is easy to learn about business and employment opportunities.
- a. Strongly Agree
  - b. Agree
  - c. Disagree
  - d. Strongly Disagree
5. Saginaw is in a good position to attract new business in the next three years.
- a. Strongly Agree
  - b. Agree
  - c. Disagree
  - d. Strongly Disagree

## **Appendix C – Focus Group Questions**

### **CAC Focus Group Questions**

1. What services are provided by CAC?
2. Identify the services you have used from CAC?
3. What are your greatest needs?
4. What are the greatest barriers for families getting help for employment?
5. What are the greatest barriers for families getting help for housing?
6. What are the greatest barriers for families getting help for healthcare?
7. What are the greatest barriers for families getting help for nutrition?
8. What are the greatest barriers for families getting help for education?
9. What are the greatest barriers for families getting help for childcare?
10. In what areas can CAC improve?
11. What has CAC done well?

## **APPENDIX D – MAJOR CORPORATIONS AND CIVIC ORGANIZATIONS IN THE SAGINAW COUNTY**

Listed below are major corporations (having more than 1000 employees) and civic organizations, illustrative of several that are operating in the Saginaw county. We have categorized them into two: those that primarily operate within one of the six domains (Population, Income, Employment, Education, Housing, Health & Nutrition) that we have identified for this report and those whose operations intersect the six different domains.

### **EMPLOYMENT AND INCOME DOMAINS**

#### **Nexteer Automotive**

Mission Statement – We create value through innovation. While partnering with winning automotive OEMs, we can continue to grow our company and achieve geographic, customer and vehicle platform diversity

Services provided – Steering Systems: active steering, electric power steering, hydraulic power steering and torque overlay solutions

#### **Morley Companies, Inc.**

Mission Statement – We believe that the best way to build relationships is to assemble a great team of people, equip them with great tools and give them the authority to do what's right. This belief acknowledges the fact that we're all associates working together for the betterment of our clients. Our culture of service leads the way. We believe so strongly in this culture that we've even given it a name. We call it Morley Gold Standard® service, and it's at the heart of everything that we do.

Services provided – Meetings & Incentives, Business Process Outsourcing, Exhibits & Displays

#### **Meijer**

Mission Statement – As the pioneer of the “one-stop shopping” concept, we offer excellent customer service, low prices, quality foods and a broad selection of national and Meijer brand items. Our growth and innovation remain focused on our core values: customers, competition, freshness, family, and health and safety.

#### **Hemlock Semiconductor/ Dow Corning Corporation**

Mission Statement – Dow combines the power of science and technology to passionately innovate what is essential to human progress. The Company is driving innovations that extract value from material, polymer, chemical and biological science to help address many of the world's most challenging problems, such as the need for fresh food, safer and more sustainable transportation, clean water, energy efficiency, more durable infrastructure, and increasing agricultural productivity. Dow's integrated, market-driven portfolio delivers a broad range of technology-based products and solutions in high-growth sectors such as packaging, infrastructure, transportation, consumer care, electronics, and agriculture.

Services provided – Adhesives and Sealants, Antifoams, Conductive Materials, Elastomers – Rubber, Emulsifiers, Surfactants and Stabilizers, Emulsions, Fluids and Blends, Gels and Encapsulants, Optical Materials, Resins, Coatings and Additives, Silanes and Siliconates, Thermosets, Waxes, Powders and

Gums Industries: Advanced Manufacturing, Medical Technology, Renewable Energy, Professional Services, Agribusiness

## **EDUCATION DOMAINS**

### **Saginaw Valley State University**

Mission Statement – We transform lives through educational excellence and dynamic partnerships, unleashing possibilities for impact in our community and worldwide.

### **Delta College**

Mission Statement - Delta College serves the Great Lakes Bay Region by educating, enriching and empowering our diverse community of learners to achieve their personal, professional and academic goals.

### **Northwood University**

Mission Statement - Our mission is to develop the future leaders of a global, free-enterprise society. As part of our code of ethics, we believe: Equality of opportunity is fundamental, but reward is based on effort and contribution.

### **Davenport University**

Mission Statement - Davenport University prepares and transforms students to achieve the highest levels of academic performance, leading them to excel and advance in their chosen fields in the 21st century.

### **Heritage High School- 1556 students**

Mission Statement - The Saginaw Township Community Schools mission is to educate, guide, and challenge all students to develop lifelong learning skills necessary to successfully contribute and compete in a rapidly changing global society.

### **Arthur Hill High School- 706 students**

Mission Statement – Arthur Hill High School fosters, within our students, the academic passion, purpose, and perseverance -the GRIT- to be successful in the college and/or career of their choosing.

### **Freeland Middle School and High School- 883 students**

Mission Statement – The purpose of the Freeland Community School District is to prepare students to be successful adults by providing a challenging curriculum that connects students' lives to their future in a safe and supportive environment.

### **Saginaw High School - 577**

Mission Statement - Saginaw High School is committed to ensuring a safe and secure environment where students will become academically proficient, lifelong learners and productive citizens.

## **HOUSING DOMAINS**

### **Saginaw Habitat for Humanity**

Mission Statement - Seeking to put God's love into action, Saginaw-Shiawassee Habitat for Humanity brings people together to build homes, communities and hope.

Services Provided - Advocate for fair and just housing policies, provide training and access to resources to help families improve their shelter conditions, Help build, renovate, and preserve homes

### **Hopevale Church**

Mission Statement - We are a community of grace and truth inviting people to know and follow Jesus.

Services provided - Christmas boxes for kids, Mission trips, Disaster relief

## **HEALTH DOMAINS**

### **Covenant Healthcare**

Mission Statement - Extraordinary care for every generation.

Services provided - Medical Services

### **St. Mary's of Michigan**

Mission Statement – At Ascension St. Mary's Hospital, we continue to grow our outreach and expand our vision. Our medical advancements in cardiac sciences, neurosciences, oncology, and trauma are rivaled only by our passion. Our compassion to heal body, mind and spirit

Services provided – Electrophysiology, Brain and Spine Conditions, Bone Health, Breast Health, Cancer Care, Cardiac Rehabilitation, Diabetes Care and Endocrinology, Digestive Health, Emergency Care, Employer Solutions, Family Medicine, Heart and Vascular Health, Cardiac and Vascular Surgery, Hospice Care, Neurology Rehabilitation and Support, Nuclear Medicine, Orthopedics, Pain Management, Pediatrics, Physical Therapy, Radiation, Radiology, Oncology Rehabilitation, Respiratory Health, Robotic Surgery, Specialty Cancer Care, Stroke Care, Surgery, Vascular Health, Weight Management

### **Aleda E. Lutz VA Hospital**

Mission Statement - To fulfill President Lincoln's promise "To care for him who shall have borne the battle, and for his widow, and his orphan" by serving and honoring the men and women who are America's veterans.

### **Great Lakes Bay Health Centers.**

Mission Statement - The mission of Great Lakes Bay Health Centers is to provide excellent health care to individuals and communities, especially those who are underserved, uninsured, or underinsured. The services provided are sensitive to the needs of the community, are not based on ability to pay, and are



offered without regard to criteria such as race, religion, national origin, sexual orientation, or gender identity.

### **Saginaw County Community Mental Health Authority**

Mission Statement - As the public manager of supports and services for citizens with mental illness, developmental disabilities and chemical dependency and their families, SCCMHA actively strives to develop a system of care and a community that values and embraces the potential and contributions of all individuals with disabilities.

Services - Adults with Mental Illness, Children with Serious Emotional Disturbances, Persons with Intellectual & Developmental Disabilities, Persons with Substance Use Disorders, Access & Eligibility Crisis Services, Customer Service & Recipient Rights, Health Home & Wellness Center, Self-Determination, HCBS Rule Implementation.

### **INTERSECTING MULTIPLE DOMAINS**

#### **Saginaw Community Foundation**

Mission Statement - To fulfill donor wishes and enable community initiatives to come to life, now and forever.

Services - Connect community resources with community needs and opportunities, Identify and support innovative solutions to community needs and serve as a catalyst for change, help community groups help themselves, increase community charitable giving, help donors achieve their charitable goals and interests, serve as an outstanding steward of financial resources, Bring outside resources into the community.

#### **Saginaw County Chamber of Commerce**

Mission Statement - The Chamber offers information and educational opportunities to support local business. We are a critical communications link between our members and issues that impact the business environment, providing an opportunity to make informed and strategic decisions for the future.

#### **Saginaw Future**

Mission Statement - The mission of Saginaw Future Inc. (SFI) is to increase economic opportunity in Saginaw County by facilitating and supporting business retention, expansion, attraction, and new business development. SFI collaborates with business, education, government and community partners to position Saginaw County as a great place to live, work and locate a business. Our organization identifies and meets the needs of businesses at every stage, from start-ups to mature organizations and from micro-businesses to multi-national corporations. Our vision is to be recognized as the premier organization providing proactive and focused economic development assistance, striving for diversified growth, increased tax base and job creation and retention for all of Saginaw County.

Services - Saginaw Future assists companies with Financial and Incentive Packaging, identifying State Business Opportunity Programs, Government Contracting, Site Location Assistance, Shovel-ready

FREE land, Industrial Site Development, Business Advocacy and Community Liaison assistance, Workforce Development needs and more!

### **Saginaw County Commission on Aging**

Mission Statement - Since 1973 the Saginaw County Commission on Aging has provided many programs and services to meet the needs of older adults. Our Goal is to help older adults to continue living independently in their own homes. We also offer unlimited volunteer opportunities for older adults who desire to stay active and involved in the community.

Services - The Saginaw County Commission on Aging has several programs and services to benefit the older adult. The following lists services and programs offered: Information & Referral, Meal on Wheels, Dining Senior Style Program, Senior Centers in Saginaw County, Senior Center Events Calendar & Senior Center Listing, Case Management, Care Giver Support Program, Care Management for Frail Elderly, Cell Phones for Seniors - FREE!, Transportation, Kinship Caregiver Support Program, Foster Grandparent Program, Emergency Food Assistance, Minority Outreach Program, In-Home Support Services Program, Volunteer Opportunities, Saginaw County Dementia Advisory Board, Saginaw County Commission on Aging Board Meetings, Legal Consultation & Referral Clinics, Project Lifesaver.

### **United Way of Saginaw County**

Mission Statement - We focus on three key impact areas of health, education and financial stability. National and local research has shown that these are the fundamental building blocks for thriving communities. United Way is proud to be taking a new step forward by getting to the root causes of the community's pressing health and human service needs.

Services - United Way volunteers investigate the needs within our community and ensure United Way dollars are distributed to programs that work to address core issues within the community. By giving, advocating, and volunteering, we can all work towards achieving the vision of a vibrant Saginaw County community where all families can thrive. We have one life. To live better, we must Live United.

### **Valley Organization for Improved Communication and Equality**

Mission Statement - The mission of the Valley Organization for Improved Communications and Equality for the Deaf and Hard-of-Hearing (V.O.I.C.E.) is to insure that a comprehensive, coordinated system of services (Advocacy, Interpreting, Employment Assistance, Community Support) is accessible to people with disabilities, with a primary focus on those who are deaf and hard of hearing, enabling them to achieve their maximum potential through increased independence, productivity and integration into their communities.

### **Good Neighbors Mission**

Mission Statement - Provide or assist in the name of Christ Food, clothing, emergency financial aid, counseling, religious guidance, and any other charitable service to those in need.

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