



A local Saginaw resident volunteering for a Food Distribution

COMMUNITY NEEDS ASSESSMENT REPORT

SAGINAW COUNTY COMMUNITY ACTION COMMITTEE, INC.



SAGINAW COUNTY COMMUNITY ACTION COMMITTEE , INC.
2824 PERKINS STREET
SAGINAW, MI 48601
(989) 753-7741

Helping People Help Themselves.

www.saginawcac.org

Background of Community Assessment In 2012, the Federal Office of Community Services (OCS) provided funding to establish the CSBG Organizational Standards Center of Excellence (OSCOE). The OSCOE was charged with developing a set of organizational standards designed to ensure that CSBG Eligible Entities (CEE) have the capacity to provide high-quality services to families and communities with low incomes.

The Standards reflect many of the requirements of the CSBG Act, applicable Federal laws and regulations, good management practices, and the values of Community Action. They are organized into three thematic groups comprised of nine categories with a total of 58 for private CEEs. Community Assessment is one of the nine categories under the “Maximum Feasible Participation” group.

Community Needs Assessment Overview

A community needs assessment establishes a profile of a community, noting both needs as well as resources. CEEs conduct assessments to determine the needs in a community that can be addressed and the population that is most impacted by the need. CEEs should include both qualitative and quantitative data to assist in identifying needs in the community. From this identification of needs on both the family and community level, and through strategic process that includes consideration of agency needs, CEEs determine the outcomes they plan to achieve.

The process of conducting a community needs assessment and the resulting report is the first step in gathering data for the agency-wide strategic plan. While some CEEs may have a focus on CSBG supported services when they do the assessment, the data considered during the process should be sufficient to inform agency-wide strategic choices.

Report Prepared by Hurley Coleman III, MSA & Mary McMath.

Reviewed & Edited by: Natoya D. Coleman, Ph.D



Table of Contents

INTRODUCTION	6
History of Community Action	6
Local Level Assistance	7
Purpose of the Community Needs Assessment	8
FUNDER REQUIREMENTS	8
NOTES	8
KEY FINDINGS	11
On the Community Profile	11
On Community Resources.....	11
On the SCCAC Community Needs Assessment.....	11
Safe, Affordable Housing	12
Emergency Assistance and Services.....	12
Home/Housing Repairs	12
Job Opportunities with Livable Wages.....	13
Food Nutrition	13
METHODS USED IN COMMUNITY NEEDS ASSESSMENT	15
QUANTITATIVE DATA COLLECTION <i>Methodology for Assessing Community Needs using Secondary Data Sources</i>	16
QUALITATIVE DATA COLLECTION	16
Method for Assessing Community Needs by Community Pastors	16
Method for Focus Group(s) & Surveys Assessing Community Needs	16
AGENCY BACKGROUND.....	17
Community Profile & Poverty Statistics	22
POPULATION	22
INCOME DOMAIN.....	35
POVERTY DOMAIN	39
EDUCATION DOMAIN.....	46
HOUSING DOMAIN.....	51
SOCIO-ECONOMIC DOMAIN	57
Health Domain.....	61
SCCAC COMMUNITY NEEDS ASSESSMENT SEGMENT	72
Background.....	73

Top 5 Community Needs per SCCAC Surveys by Survey Target Group(s)	74
Agency-Wide Client Community Needs Survey (n=255)	74
Top 5 Needs in Saginaw County	75
#1 - Safe, Affordable Housing (Family-Level and Community-Level Need)	75
#2 Emergency Assistance and Services (Family-Level and Community-Level Need)	78
#3 - Food/Nutrition (Family-Level Need and Community-Level Need)	83
#4 Job Opportunities with Living Wages (Family-Level and Community-Level Need).....	85
#5 - Home/Housing Repairs (Family-Level and Community-Level Need).....	94
#6 – Rent/Mortgage Payment Assistance (Family-Need & Community-Need)	95
SUMMARY – KEY FINDINGS AND RECCOMENDATIONS	98
KEY FINDINGS	98
RECOMMENDATIONS FOR MOVING FORWARD	102
REFERENCES	105
Appendix A – Community Stakeholders Needs	108
Appendix B – Saginaw Pastors Community Needs	109
Appendix C – Focus Group Questions	110
Appendix C – Focus Group Questions	111
Community Resident CNA Survey	111
Appendix D – Board of Directors/Elected Officials Questions	115
Appendix E – Staff Survey Questions	117
APPENDIX F – COMMUNITY RESOURCES	119

INTRODUCTION

“The final conquest of poverty is within our grasp. This administration here and now declares unconditional war on poverty.”

President Lyndon B. Johnson, *Presidential Address (1965)*



The purpose of this Community Needs Assessment Report is to provide the Saginaw County Community Action Committee (SCCAC) with a community assessment to fulfill the requirements specified by Community Action funders and CSBG, and to determine the current needs, strengths, and assets of the Community Action Service area. Information for this assessment comes from a variety of sources including responses directly from low-income individuals in order to demonstrate “maximum feasible participation” – encouragement and support of the poor playing a major role in Community Action programs and services. In addition to meeting the timelines and criteria established by funding sources, the results of this study will guide SCCAC’s strategic planning process.

History of Community Action

The story of Community Action dates to the early 1960’s when President John F. Kennedy pronounced to the country his concept on the “War on Poverty.” Upon the demise of Kennedy’s assassination, Lyndon B. Johnson ascended to the Presidency and carried on with the War on Poverty which he declared on January 8, 1964, during his first State of the Union Address. Following this great announcement and declaration, President Johnson began to communicate with people who could carry out this work. He called out to Sargent Shriver, the head of the American Peace Corps, to be the Director of the Office of Economic Opportunity (OEO) and lead this war. The OEO oversees the Community Services Block Grant (CSBG) which funds Community Action Agencies (CAAs) across the nation. On

August 20, 1964, Johnson signed the Economic Opportunity Act which began a multitude of programs designed to help economically disadvantaged people work towards self-sufficiency.

When Congress passed this act, a network of CAAs sprang up all over the country to alleviate the impact of poverty at the local level and to support people with low incomes to improve the quality of their lives. All CAAs are overseen by a state agency designated by the U.S. Department of Health and Human Services (DHH). In Michigan, this state agency is the Bureau of Community Action and Economic Opportunity (BCAEO).

Here are some interesting facts about CAAs that many people may not have known. Over half the nation's Head Start programs are administered by CAAs, and most CAAs are heavily involved with Weatherization and Section 8 Rental Assistance Programs. CAAs are the 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 – CAAs 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 Level Assistance

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 CA 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 Acts, but through other Federal and State agencies and departments as well. By 1970, there were number of CAA's nationally level off at about 1,000 as a result of consolidation of a number of small, rural, single county CAAs into large multi-agencies, but the coverage actually increased to 95 percent of the nation's counties.

Purpose of the Community Needs Assessment

To conduct a community needs assessment with an emphasis on meeting the CSBG requirements and developing a report of top community needs to be used by SCCAC and its community partners for program and service planning and other related efforts.

FUNDER REQUIREMENTS

CSBG Requirement	Page(s)
Standard 1.1: The Organization demonstrates low-income individuals' participation in activities	15,16, Appendix C
Standard 1.2: The Organization analyzes information collected directly from low-income individuals as part of the Community Assessment	15,16, Appendix C
Standard 2.2: The Organization utilizes information gathered from key sectors of the community in assessing needs and resources, during the Community Assessment process or other times. These sectors would include at minimum: community-based organizations, faith-based organizations, private sector, public sector, and educational institutions.	15,16, Appendix A, B,C,D,E,F
Standard 3.1: The Organization conducted a Community Needs Assessment and issues a report within the past 3 years.	15,16
Standard 3.2: As part of the Community Assessment, the Organization collects and includes current data specific to poverty and its prevalence related to gender, age, and race/ethnicity for their service area(s).	22-61
Standard 3.4: The Community Assessment includes key findings on the causes and conditions of poverty and the needs of the communities assessed.	15,16;102-104
Standard 3.5: The governing Board formally accepted the completed Community Assessment.	12-15-2022

NOTES

Terminology

Living Wage: The hourly rate that an individual must earn to support his/herself and family. This is assuming the sole provider is working full time (2,080 hours per year).

Violent Crime: A crime in which the victim is harmed by or threatened with violence, including rape and sexual assault, robbery, assault, and murder.

Working Age: Those in the production over the age of 16, unless otherwise distinguished

Aged: Those in the population over the age of 65, unless otherwise distinguished

Children: Those in the population under the age of 5, unless otherwise distinguished

Federal Poverty Level

Throughout this report, the Federal Poverty Level (FPL) is heavily reference and cited. The FPL, also known as the Federal Poverty Guidelines (FPG), is a measurement of the minimum amount of annual income that is needed for individuals and families to pay for essentials, such as shelter, food, clothes, and transportation. The FPL considers the number of people in a household, their income, and the state in which they live.

Many Federal and State programs that aid individuals and families use the FPL to calculate their annual and/or monthly income limits for program eligibility. The Department of Health and Human Services (MDHHS) publishes this information and updates it each January for the current year. The numbers are based on data collected by the U.S. Census Bureau. We will utilize the 2020 Poverty Guidelines throughout this report, unless otherwise stated.

Table 2: Percent of People in Poverty by Official Poverty Level and Supplemental Poverty Level

2020 Federal Poverty Guidelines				
	125% FPL		150%	200%
Family Size	Annual	Monthly	FPL Annual	FPL Annual
1	\$16,988	\$1,415	\$20,385	\$27,180
2	\$22,888	\$1,907	\$27,465	\$36,620
3	\$28,788	\$2,399	\$34,545	\$46,060
4	\$34,688	\$2,890	\$41,625	\$55,500
5	\$40,588	\$3,382	\$48,705	\$64,940
6	\$46,488	\$3,874	\$55,785	\$74,380
7	\$52,388	\$4,365	\$62,865	\$83,820
8	\$58,288	\$4,857	\$69,945	\$93,260
*Add \$5,900 for each person over 8		*Add \$492 for each person over 8	*Add \$7,080 for each person over 8	*Add \$9,440 for each person over 8

These guidelines are used as an eligibility criterion for several federal programs, including those listed below which Community Action agencies and/or similar community organizations administer:

- Community Services Block Grant (Community Action’s main funding)
- Head Start (administered by Saginaw intermediate School District)
- Low-Income Home Energy Assistance Program (LIHEAP)
- Job Opportunities for Low-Income Individuals
- Supplemental Nutrition Assistance Program (SNAP)
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- Weatherization Assistance for Low-income Persons (WAP)
- Foster Grandparent Program or Senior Companion Program

Housing Unit

A housing unit, as defined for purposes of this report, is a house, an apartment, a group of rooms or a single room intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and have a direct access from outside of the building or through a common hall. In accordance with this definition, each apartment unit in an apartment building is counted as one housing unit. Housing units, as distinguished from “HUD-code” manufactured (mobile) homes, include conventional “site-built” units, prefabricated, panelized, componentized, sectional, and modular units. Housing unit statistics in these table exclude group quarters (such as dormitories and rooming houses), transient accommodations (such as transient hotels, motels, and tourist courts), “HUD-code” manufactured (mobile) homes, moved or relocated units, and housing units created in an existing residential or nonresidential structure.

Supplemental Poverty Measure

Following a discussion on the poverty guidelines, information on the Supplemental Poverty Measure 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 threshold 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.

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 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 involved 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.

KEY FINDINGS

On the Community Profile

The population in Saginaw CAC's service areas has decreased over the past few years, and the average poverty rate of the Community remains higher than the State of Michigan Average as well as the nation. According to data, Saginaw County had a poverty rate of 15.9% in comparison to the State of Michigan at 13.1%.

There are some differences between the demographic characteristics of people in the county regarding gender, age, and race. First while Saginaw County has a higher percentage of females, the poverty rate for females is also higher than males. Second, the highest percentage of those in poverty in the Saginaw County area comes from the population under the age of 18 (24.44%) which is higher than the State of Michigan and the nation. Lastly, Saginaw County has mostly White racial make-up, but more Hispanic or Latino and Black or African American residents are in poverty by percentage.

The influences of systematic racism and gender bias, as well as the fact incomes have simply not kept up with the cost of living, have created poverty conditions in Saginaw County that are difficult for people to overcome. Women head of households and minority groups disproportionately higher for people in poverty to save money, let alone obtain assets as costs of necessities increase beyond the capacity of these individual's income.

On Community Resources

Community Resources are spread evenly across Saginaw County. There is ample access to healthcare, but proximity to providers poses concerns for out-county (rural) residents. There is ample access to convenience stores for food, but urban communities lack access to fresh produce and meats in many areas we call a "food desert". A variety of services for many populations are provided through the County administration through healthcare, but Saginaw County non-profits and faith-based organizations (including churches) provide an assortment of services for residents.

On the SCCAC Community Needs Assessment

In Saginaw County, certain communities' needs were identified as the causes and conditions of poverty, and are thus barriers to creating economic opportunity for those must be vulnerable in the community. Key informants named the community's Top Five Needs as:

- **Safe, Affordable Housing**
- **Emergency Assistance and Services**
- **Home/Housing Repairs**
- **Job Opportunities with Livable Wages**
- **Food/Nutrition**



Overall, when public assistance programs are based on FPL rather than actual living costs, it can be assumed that programs offering assistance are serving far fewer households than those actually in need of assistance. The current CSBG federal poverty guideline of 125% is not enough for households to cover even their most minimal costs. There are many households in the Community forced to prioritize their limited incomes.

Safe, Affordable Housing

Approximately 15% of Americans qualify for some level of housing assistance. The population in Michigan is around 9,883,000 people. It is fair to assume that approximately 1,482,000 people in Michigan may be receiving housing assistance and/or benefits. However, when public assistance programs are based on FPL rather than actual living costs, it can be assumed that programs offering rent and/or mortgage assistance are serving far fewer households than those in need of assistance. Saginaw CAC is considerate that safe, affordable housing is imperative to the financial well-being and stability of individuals and families across its services such as emergency assistance payments, eviction evasion, foreclosure assistance, and homeless assistance. Agency representatives also attend the local Continuum of Care (CoC) which addresses homeless and housing issues at the County level. Establishing meaningful community partnerships that help to create affordable housing opportunities and assistance with high rent or mortgage payments are necessary for our community and its residents.

Emergency Assistance and Services

Saginaw County's community survey found that Emergency Assistance and Services is a top priority and one of the top five needs in the CNA. Utility assistance is not the only community need when it comes to Emergency Assistance and Services. Access to healthcare services such as mental healthcare, dental healthcare, and primary care physicians are all needs as well. In Saginaw County, there is ample healthcare services to cover the entire county – rural and urban. The major needs come from the ALICE population that are working but need temporary relief from certain living expenses. The county's poverty rate is higher than the state, yet it is worse in the urban areas of Saginaw County – especially the Black population. There are significant disparities amongst races in areas of income, health, and employment. Data shows that racial and ethnic minority groups experience higher rates of illness and death when compared to White counterparts. In Saginaw County alone, there were significant variations in mortality rates among races and ethnic groups. These mortality rates paralleled with income point back to the overall poverty of certain subsets of people living in Saginaw County, predominately Black and Hispanic/Latino people.

Saginaw County is considerate that emergency assistance and services provide positive impacts in the lives of low-income individuals and families assisted. As mentioned previously, the Agency offers emergency assistance through rent and mortgage payments, housing repairs, utility bill assistance, transportation assistance, property tax assistance, diapers for mothers and food assistance. Our leverage to assist with other services needed in this area will come from developing strategic partnerships with other community organizations, healthcare, faith-based, and school systems to respond to issues that are arising on the ground level.

Home/Housing Repairs

In Saginaw County, an average of 25.42% of households experienced at least one major housing concern in 2020. Housing repairs (34%, n=85) also ranked high in community needs in the Community Resident Survey. Saginaw County has a mix between urban, suburban, and rural areas with diversifies the needs within the community. As a whole, our housing conditions are better than the state of Michigan and the nation, but in highly concentrated areas within certain communities, it is much more concerning. The regions where the most substandard housing units are located are in Saginaw City, Buena Vista Township, Bridgeport, Carrollton Township, Merrill, Hemlock, Chesaning, and St. Charles. On the state level, the Annual Report on Homelessness saw a 30% overall increase to all housing requests. Out of

these needs came from requests for home repair services, weatherization services, and furnace/water heater replacement requests. Other needs such as roof replacements, asbestos/mold remediation, and rodent control were requested as well. These issues are the same in Saginaw County and parallel the state's demands. At the end of the day, BIPOC households continue to face crucial disparities in access and maintaining housing in Michigan.

Saginaw CAC is considerate that housing repairs are important to households in Saginaw County because they ultimately save energy dollars, increase comfort levels, and make homes safer. Saginaw CAC facilitates the Department of Energy's (DOE) Weatherization Assistance Program in Saginaw County. Referrals come in from Saginaw Department of Health and Human Services as well as other programs around the county and is still one of most highly requested programs. We also facilitate a minor home repair program with the City of Saginaw, which is a very highly sought-after program for residents. There is always a waiting list, and other residents across the county desire these services too, but programs are limited. There is a great need for facilitating additional home repair programs in the county so that all residents/owners have access to improve their homes and housing units.

Job Opportunities with Livable Wages

There is a strong correlation between employment and poverty. For individuals, an ability to earn a living wage hinges upon three key components: 1) the skills the individual possesses to get, keep, and grow in a job, 2) the availability of jobs demanding those skills, and 3) the accessibility of those available jobs. Many barriers that arose within our Focus Group sessions, surveys, and conversations are surrounded around lack of education/skills training for these jobs, and access to good paying jobs. When people do not have education, it puts individuals at-risk to jump into poverty cycles. Skill development programs that have a Diversity, Equity, and Inclusion goal will be more successful at pulling the right subsets out of poverty. Lack of transportation, mental health, disabilities, criminal history, childcare, are all social determinants of health and could potentially block a person from acquiring or maintaining good employment. On the other hand, even though we have a large percentage of our population working, the current minimum wage in Saginaw County, Michigan, and the nation is not enough for a sufficient living wage. In fact, two in five American households are currently struggling to make ends meet which run up to the middle-class population.

Saginaw CAC is considerate of the fact that in order for the economy to prosper despite a shrinking workforce, Saginaw County can no longer afford to have so much of its potential labor force standing on the sidelines. More people need to be equipped to overcome employment barriers and enter or re-enter the workforce. There must be an overall concentrated effort on making sure skilled labor jobs are available, training, educational, and support accessibility that remove barriers for low-income residents. This gives them a fighting chance to come out of poverty and stay out of poverty. The agency is invested in county-wide taskforces that are centered around economic development and job/skills creation.

Food Nutrition

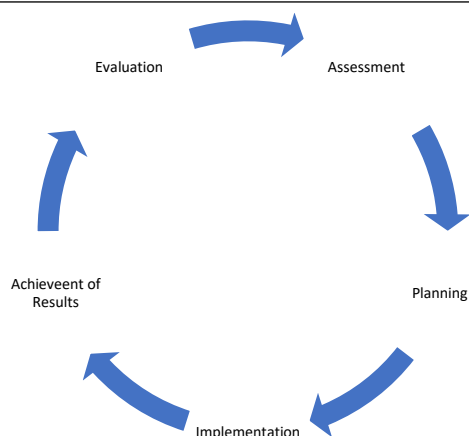
It is no secret that diets high in vegetables, fruits, whole grains, and lean proteins help people maintain a healthy weight and avoid chronic diseases such as diabetes, cancer, and heart disease. There is a direct correlation between poverty and health. Poverty is one of the social determinates of health. If people cannot afford healthy alternatives, then they will resort to cheaper foods which are worse in nutritional value. In the Community Resident Survey, Food Assistance was the #1 most important program at SCCAC. One of the reasons for this is that those who participate in this program at CAC are generally not

able to receive food stamps because they are senior citizens on fixed incomes and have no children needing food in their homes. Secondly, this is in large part due to households who experience economic hardships. Some people cut corners on food by skipping meals or purchasing the most filling and cheapest food daily. As for children, over 59% of students in Saginaw County are eligible for free or reduced lunch. Without this option, many children would go hungry in their homes. This number is higher than the state of Michigan (50%) and the nation (42%). There is not a shortage of convenience stores, there is a shortage of fresh produce and meat places and lower costs for these foods.

SCCAC offers multiple food distributions and food pantries for residents. The agency's food assistance program, TEFAP and the community Pantry, provide supplemental food packages to low-income, pregnant, and postpartum women, children under the age of 6, seniors aged 60 and older, and other vulnerable individuals. The agency partners with other local food pantries to provide needed commodities to help fill needs with those they serve. These programs fill the gap between local cost-of-living and incomes by distributing thousands of boxes and pounds of food each year.

METHODS USED IN COMMUNITY NEEDS ASSESSMENT

The Results Oriented Management and Accountability Cycle (ROMA)



Hurley Coleman, Executive Director of the Saginaw County CAC contacted several Community Action Agencies across the State of Michigan to discuss how to conduct an internal Community Needs Assessment (CNA). He also reached out to local professors at Saginaw Valley State University, Rosina Housson, Ph.D., and professor of Sociology to discuss their approach to conducting an CNA. Ultimately, Saginaw County Community Action Committee decided to conduct the CNA internally without the assistance of a local university. Hurley Coleman assembled a team of managers, CAC Staff, volunteers, board members, focus groups, and CAC's advisory board, composed of community stakeholders and leaders in Saginaw County.

The team created a schedule of meetings, workshops, Focus Groups, and Board meetings to discuss the project, define poverty as it is represented in Saginaw County and to identify the specific domains that would be examined as the CNA is carried out. Both quantitative and qualitative data were collected.

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

Considering recommended approaches in the preparation and conducting of community needs assessment (Crocker, 2018), we adopted the following sequential key steps detailed in this report.

1. Several meetings of the researcher with the top leaders 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, 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

Methodology 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, health, and socio-economic. In undertaking this analysis, we also examined the intersectionality of the data considering age, race/ethnicity, and gender. We reviewed a five-year (2016-2020) time frame, with 2022 being its most current and 2016 being its oldest data available. The sources used to collect this data were the United States Census, United States Department of Labor, United States Department of Housing and Urban Development, Michigan Department of Education, American Community Survey, Community Action Partnership Needs Assessment Data, Michigan Department of Health, and Human Services.

QUALITATIVE DATA COLLECTION

Methodology for Assessing Community Needs by Community Experts & Residents

The Community Needs Assessment Team led by Hurley Coleman, Executive Director of Saginaw County Community Action created multi-pronged surveys to be collected by community stakeholders, CAC staff, CAC Board of Directors, Unity in the Community Neighborhood Association, and County Residents. In-person surveys and focus groups were conducted by the CNA team and online surveys were conducted throughout Saginaw County via SurveyMonkey.com (n=255).

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 Saginaw County, what they thought were the most important community needs. 14 pastors were contacted through phone and or email and each interviewed in person for about 120 minutes. The demographic profile of pastors interviewed were 13 male, 1 female; 8 black; 6 white; 8 had churches in the City of Saginaw; 2 had churches in Bridgeport Charter Township; 1 had a church in Saginaw Township; 1 had a church in Buena Vista Township, and 1 had a church in Carrollton Township. The responses of ALL the pastors to the question of what they thought were the most important and urgent community needs of Saginaw County were content analyzed and condensed into top Community Needs.

Method for Focus Group(s) & Surveys Assessing Community Needs

Focus group participants, representing various CAC stakeholders were identified by Saginaw 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 earlier, to highlight most pressing community needs, and to identify barriers to success in each of these domains. Three focus groups were conducted between September 2022 and November 2022. There was a total of 48 people who participated in the focus groups.

AGENCY BACKGROUND

The Saginaw County Community Action Committee, Inc. (CAC) -part of a state and national network. The agency strives to mobilize all available local, state, federal and private resources to help alleviate the causes and conditions of poverty. The focus is to empower economically challenged families and individuals to become self-sufficient citizens and to substantially improve the standards and quality of community life.

For fifty-eight years, the CAC has advocated for disadvantaged populations through programming and partnerships with the community to provide opportunities and effective services. CAC is a leader in family development, self-sufficiency and the fight against the “disparity of poverty in the midst of plenty.” Our vision is having a community where self-sufficient, financially capable people have the opportunities to thrive where they live, work and play.

Saginaw County Community Action Committee, Inc. brings together federal and state grant funds and donated dollars from local, private, and public sources. These resources are then directed into community outreach resources and special programs which aid the low income, vulnerable, and otherwise disadvantaged individuals and households residing In Saginaw County. CAC current portfolio of services includes homeless prevention, heat and utility assistance, case management, weatherization, home repairs, youth employment, emergency food and family programming.

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

The core values that guide Saginaw CAC are:

Action- We are committed to setting goals for our programs and working persistently and sensibly towards meeting benchmarks and facilitating impactful economic and social change.

Respect- We acknowledge and appreciate the dignity, humanity, experience, intelligence, and potential of each member in our community.

Stewardship- We believe we have an obligation to be good stewards and to utilize our resources strategically and thoughtfully.

Integrity- We take responsibility for our actions and the results of those actions with honesty and transparency.

Community- We believe in developing active partnerships in order to build effective solutions and high-quality programs for the community we serve.

Saginaw Community Action Committee, Inc. is governed by a 9-member tripartite Board of Directors, comprised of equal representation from the public, private, and consumer (low-income) sectors.

2020-2021 Board of Directors

Public Sector	Private Sector	Consumer Sector
Mayor Brenda F. Moore, Chairperson	Dr. Barbara Jones, Vice-Chair	Wesley Spencer
County Commissioner, Gerald Little	Sabrina Jackson	Jeanette Barnett
Representative Amos O’Neal	Sheila Ray-Danley	Janice Powell-Coleman
Township Supervisor Torri Lee	Monica Hernandez-Alaniz	Exie Robinson

In (FY21) 2020, Saginaw CAC employed 34 full time staff members, 4 parttime staff members and numerous volunteers who provided 2815 hours of service (812 hours of which were donated by low-income individuals).

Leadership Team

Hurley J. Coleman III, M.S.A., Executive Director
Mary McMath, Deputy Director
Shelly Hardt, Finance Director

Special Acknowledgements

Saginaw County Community Action Committee, Inc., would like to thank the hundreds of community members who answered surveys, our staff, our Board of Directors, and our community collaborators for their commitment and good will throughout this lengthy Community Needs process. A special thank you our community Pastors for your input.

SERVICES PROVIDED

Characteristics of current SCCAC program participants and services during the most recently completed fiscal year can provide useful insights and guidance about future needs of low-income people and the services that can be provided by the Agency to meet those needs. It is reasonable to assume that program participants and service needs of low-income people in the Community will be similar over the next few years to the experience of FY20 especially given “the new normal” of society following the global COVID-19 pandemic.

As SCCAC strives to help people change lives, several programs and services are administered by the Agency in Saginaw County.

According to SCCAC’s FY21 counts, Community Action provided services to **1430** unduplicated individuals and **926** unduplicated households through programs and services offered. The

number of individuals or households served, and types of services provided in each of SCCAC's impact areas for FY21 are summarized below.

1,430 Unduplicated
individuals

926 Unduplicated
households

Community Assistance Impact	
9,341	Households received food
977	Households received utility/fuel assistance
1,213	Seniors referred to other agencies
528	Households received children's diapers

Health & Social Development Impacts	
350	Received Self-testing COVID-19 Kits
7,970	Received COVID-19 PPE Gear
15	Seniors enrolled in Fitness and Nutrition Classes

Community Development Impact	
164	Households obtained safe affordable housing
14	Homeless households obtained safe temporary shelter
8	Youth obtained Summer Employment
671	Seniors maintained independent living

Weatherization and Housing Rehab Impacts	
36	Households received improved health due to home improvements
28	Households received energy saving measures in home.

It is SCCAC's continued goal to eliminate the cause of poverty, increase self-sufficiency of individuals and families, and revitalize communities.

"My husband lost his job due to COVID-19. They did not bring him back. We lost so much income, and we did not know where to turn. We found CAC on google and they helped us with our utility bills, gave us food boxes, and signed us up to receive a tablet and internet for my kids. They were a lifesaver!"

-Testimonial from Saginaw County Resident - Client Satisfaction Survey

Characteristics of Individuals Served

SCCAC collects demographic data on participants from select programs. the following is data collected on 1430 unique individuals served in FY21.

Federal Poverty Level

The majority individuals serviced by the Agency are at or below the FPL. Roughly 51% (n=926 households) of clients served at SCCAC were below the FPL

Gender

More individuals receiving SCCAC services identified as females were (66%, n=950) than male (33%, n= 477). Three individuals chose not to report their gender.

Age

SCCAC served a higher proportion of those over the age of 65 in comparison to the percentage of youth. SCCAC served a higher proportion of those over the age of 65 in comparison to the percentage of youth. Those over the age of 65 accounted for (522) of those served, adults aged 18 to 64 (611), youth aged 6 to 17 at (200), and children under the age of 5 at (97).

Ethnicity and Race

Most individuals served by SCCAC in 2021 identified as not having Hispanic, Latino or Spanish origins. More individuals served their race as black or Africa American (1043). The second highest race identification was white (281) a graph of the total racial make-up of the population served in FY21 is as follows:

Race population of Individuals Served in 2021

American Indian or Alaska Native	9
Asian	3
Black or African American	1,043
White	281
Other	20
Multi-race (2 or more of above)	54
Unknown/not reported	20
TOTAL	1,430

Ethnicity Population of Individuals Served in 2021

Hispanic, Latino or Spanish Origins	109
Not Hispanic, Latino or Spanish Origins	1,264
Unknown / Not Reported	57

Education Attainment

Of those who were at least 25 old and served by SCCAC in FY 21(1430), the highest percentage were high school graduates without college experience (32%, n=1430)

Less than HS graduate	HS graduate	Some College	Associate degree or higher
302	461	59	223

Employment Status

Part-time	Full-time	Unemployed			Retired
		<i>Unemployed</i>	<i>Short-term</i>	<i>6 months +</i>	
67	91	213	52	85	532

Disabling Conditions

SCCAC served a higher percentage without a disabling condition (932) than of those with a disabling condition (498).

Characteristics of Households Served

SCCAC also collects demographic data on unique households from select programs each year. The following is data collected on 1430 unique households serviced in FY21.

Housing

Of the total households SCCAC serviced in FY21 (476) lived in owner-occupied housing and (421) lived in renter-occupied units. (11) identified as homeless. Some programs do not require this information to be collected at intake, so there were (529) of households that did not report their housing tenure.

Household Size & Household Type

Most households were single person (650). Two-person households made up significantly less of those serviced (154). (11) were identified as homeless. Some programs Do not require this information to be collected at intake, so there were (529) of households that did not report their housing tenure. The (564) of households SCCAC served in FY21 were single person households. (173) were single parent households with a female head. Male head single parent households only accounted for (19) of those served by SCCAC in FY21. Married couples accounted for (12).

Community Profile & Poverty Statistics

The purpose of the community profile on the following pages is to provide an overview of Saginaw County.

*We will be creating a “Quick Facts” has been constructed that can provide key demographic data through a comparison across our county, the State of Michigan, and the whole United States (See Appendix #).

This community profile includes:

- Geographical description
- Population trends
- Racial identity
- Household composition
- Socio-economic factors
- Social Health factors
- Occupational data by gender, race, and ethnicity
- Housing factors by race, gender, and ethnicity
- Eviction rates

- Median household income
- Unemployment rate
- Work force composition
- Home Ownership Rate
- Educational factors & graduation rates
- COVID-19 statistics and data

- Poverty rate*
- Gender of those in poverty*
- Age of those in poverty *
- Racial identify of those in poverty*

**Indicates data required by CSBG*

Geographical Description

According to the US Census Bureau, the county has a total area of 816 square miles (2,110 km), of which, 800 square miles (2,100 km) is land, and 16 square miles (41km) is water. It is part of the Flint/Tri-Cities region of Mid-Michigan. The median elevation in Saginaw County, MI is 620 feet (190 m) above sea level. Major rivers that flow through Saginaw County are the Saginaw River, Shiawassee River (Cass River, Flint River, and Bad River), and the Tittabawassee River.

Quantitative Research Section

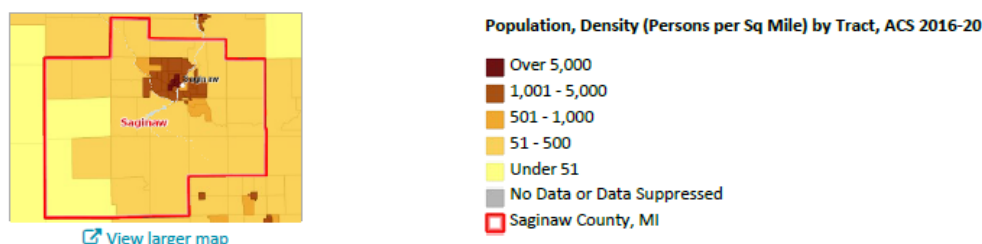
POPULATION

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 the population trends taking into account the intersections of race and gender.

Figure 1.1

Report Area	Total Population	Total Land Area (Square Miles)	Population Density (Per Square Mile)
Saginaw County, MI	191,166	800.80	239
Michigan	9,973,907	56,608.22	176
United States	326,569,308	3,533,038.14	92

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract



A total of 191,166 people live in the 800.80 square mile report area defined for this assessment according to the U.S. Census Bureau American Community Survey 2016-2020 (5-year estimates). The population density for this area, estimated at 239 persons per square mile, is greater than the national average population density of 92 persons per square mile.

Figure 1.2

Report Area	Male	Female	Male, Percent	Female, Percent
Saginaw County, MI	92,795	98,371	48.54%	51.46%
Michigan	4,911,965	5,061,942	49.25%	50.75%
United States	160,818,530	165,750,778	49.24%	50.76%

Data Source: US Census Bureau, American Community Survey, 2016-20.

This indicator reports the total population of the report area by gender. The percentage values could be interpreted as, of all the population within the report area, the male population is 48.54%; the female population is 51.46%.

Reviewing total population by age group as seen below in Figure 1.3 shows an increased number of senior citizens who are living in the county. School aged youth (ages 5-17) have the second largest group in the county as many of their needs will continue to shift the way services can be provided.

Figure 1.3

Total Population by Age Groups, Total

This indicator reports the total population of the report area by age groups

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Saginaw County, MI	11,089	29,953	18,121	23,760	20,695	23,858	27,056	36,634
Michigan	568,326	1,593,437	958,470	1,288,625	1,165,587	1,288,586	1,398,035	1,712,841
United States	19,650,192	53,646,546	30,435,736	45,485,165	41,346,677	41,540,736	42,101,439	52,362,817

Data Source: US Census Bureau, American Community Survey, 2016-20.

Chart 1.1

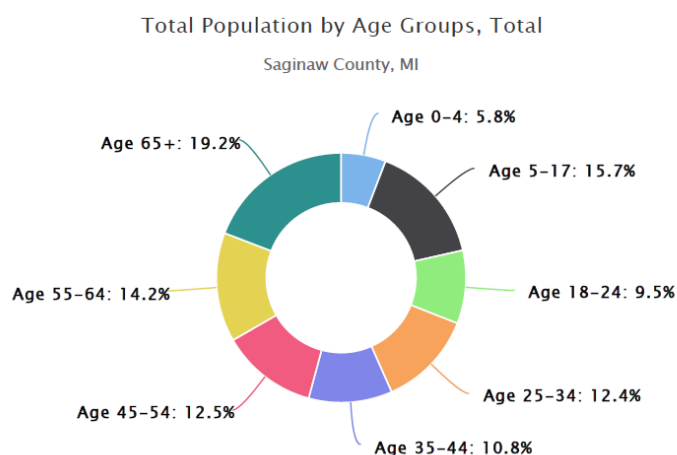


Figure 1.5

Total Population by Race Alone, Total

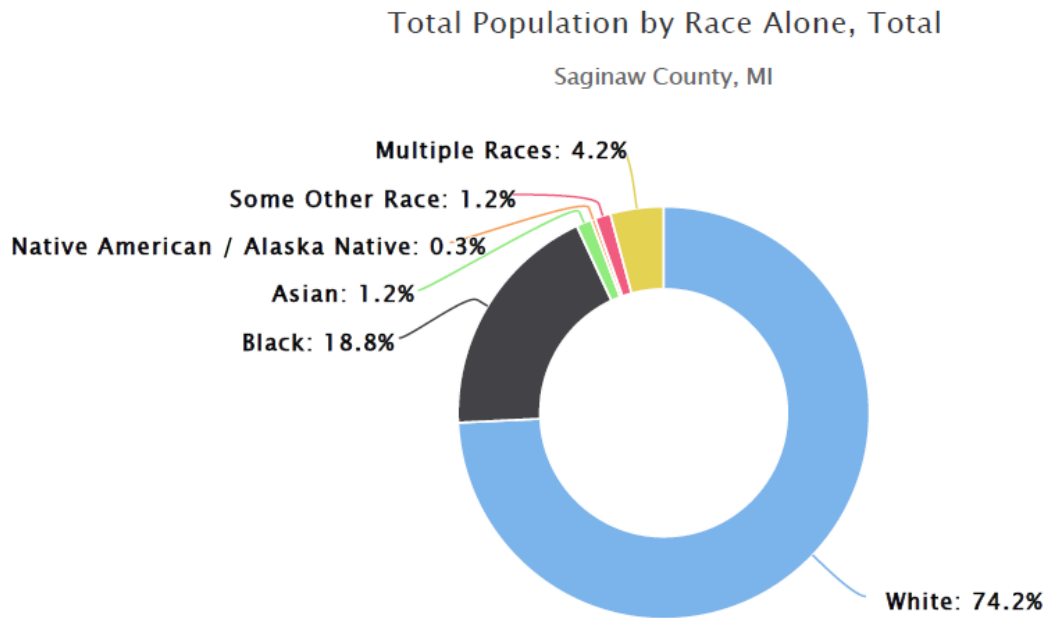
This indicator reports the total population of the report area by race alone.

Report Area	White	Black	Asian	Native American / Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Races
Saginaw County, MI	141,928	36,004	2,259	640	20	2,318	7,997
Michigan	7,735,902	1,360,149	316,844	50,035	3,117	131,580	376,280
United States	229,960,813	41,227,384	18,421,637	2,688,614	611,404	16,783,914	16,875,542

Data Source: US Census Bureau, American Community Survey, 2016-20.

Figure 1.5 shows the total population area by race alone. Figure Chart 1.2 will show percentages of total population area by race alone.

Chart 1.2



Saginaw County has a large population of African Americans in this space and many of them live in poverty. The next indicator in Figure 1.6 reports the percentage of Hispanic or Latino population in the report area by race alone.

Figure 1.6

Total Population by Ethnicity Alone

This indicator reports the total population of the report area by ethnicity alone.

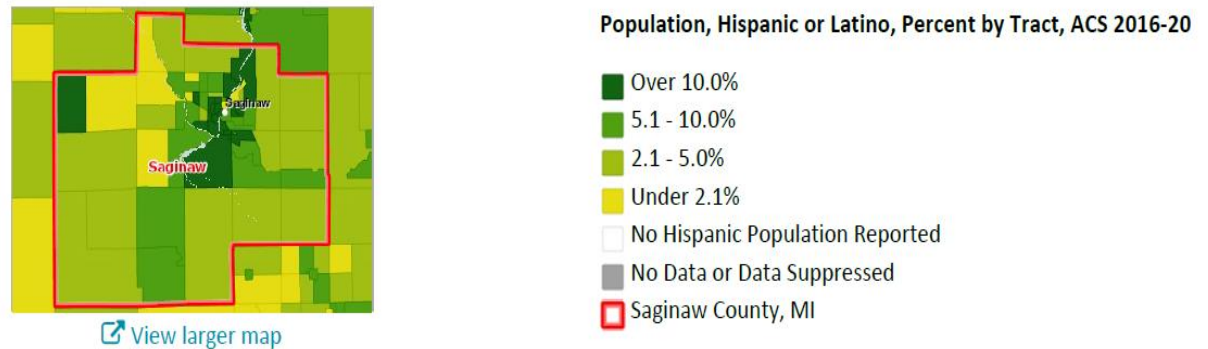
Report Area	Total Population	Hispanic or Latino Population	Hispanic or Latino Population, Percent	Non-Hispanic Population	Non-Hispanic Population, Percent
Saginaw County, MI	191,166	16,680	8.73%	174,486	91.27%
Michigan	9,973,907	521,203	5.23%	9,452,704	94.77%
United States	326,569,308	59,361,020	18.18%	267,208,288	81.82%

Data Source: US Census Bureau, American Community Survey, 2016-20.

The Hispanic population represents only 8.73% of the total population in Saginaw County in comparison to the 5.23% in the State of Michigan. This percentage of Hispanic/Latino population is still a larger number than the entire state. The Hispanic population is growing in size and economic value as well as they continue to make strides in areas of entrepreneurship and education.

Chart 1.3

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract



As reported in Chart 1.3, the Hispanic or Latino population has dense numbers in the urban areas and a few rural outliers of Saginaw County with over 10% respectively and 5.1-10%.

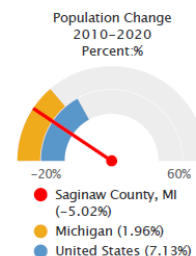
Total Population Change 2010-2020

According to the United States Census Bureau Decennial Census, between 2010 and 2020 the population in the report area fell by -10,045 persons, a change of -5.02%. A significant positive or negative shift in total population over time impacts healthcare providers and the utilization of community resources. People have left this county while others have entered the states. The population change in the State suggests a nearly 2% growth and 7% growth nationwide, but a 5% decline in population in Saginaw County.

Figure 1.7

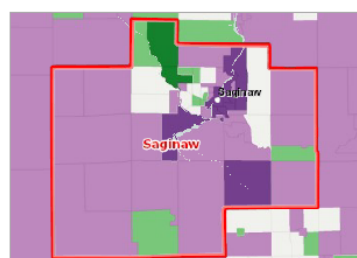
Saginaw County Community Action Committee, Inc.
2022 Community Needs Assessment Report

Report Area	Total Population, 2010 Census	Total Population, 2020 Census	Population Change, 2010-2020	Population Change, 2010-2020, Percent
Saginaw County, MI	200,169	190,124	-10,045	-5.02%
Michigan	9,883,642	10,077,331	193,689	1.96%
United States	312,471,161	334,735,155	22,263,994	7.13%



Note: This indicator is compared to the state average.
Data Source: US Census Bureau, Decennial Census, 2020. Source geography: Tract

Chart 1.4



[View larger map](#)

Population Change, Percent by Tract, US Census 2010 - 2020

- Over 10.0% Increase (+)
- 2.0 - 10.0% Increase (+)
- Less Than 2.0% Change (+/-)
- 2.0 - 10.0% Decrease (-)
- Over 10.0% Decrease (-)
- No Population or No Data
- Saginaw County, MI

Percentage Population Change (2010-2020) by Race

Figure 1.8 shows a 10 year population change by race for Saginaw County. In Saginaw County, there are noticeable trends between Whites, Blacks, Non Hispanic American Indian or Alaska Native races. There is a decrease in each of these populations as they are moving out of the county. Hispanic or Latino ethnicity experienced an 8.5% increase in population. Those who are multi-racial and non-Hispanic Some other race has seen exponential increases above 100% within the last 10 years.

Report Area	Non-Hispanic White	Non-Hispanic Black	Non-Hispanic American Indian or Alaska Native	Non-Hispanic Asian	Non-Hispanic Native Hawaiian or Pacific Islander	Non-Hispanic Some Other Race	Non-Hispanic Multiple Race	Hispanic or Latino
Saginaw County, MI	-8.83%	-9.87%	-30.00%	14.80%	54.55%	344.51%	124.66%	8.55%
Michigan	-3.62%	-1.83%	-13.28%	40.51%	19.95%	276.88%	130.74%	29.35%
United States	-2.60%	5.98%	0.20%	35.62%	29.16%	179.59%	127.07%	20.61%

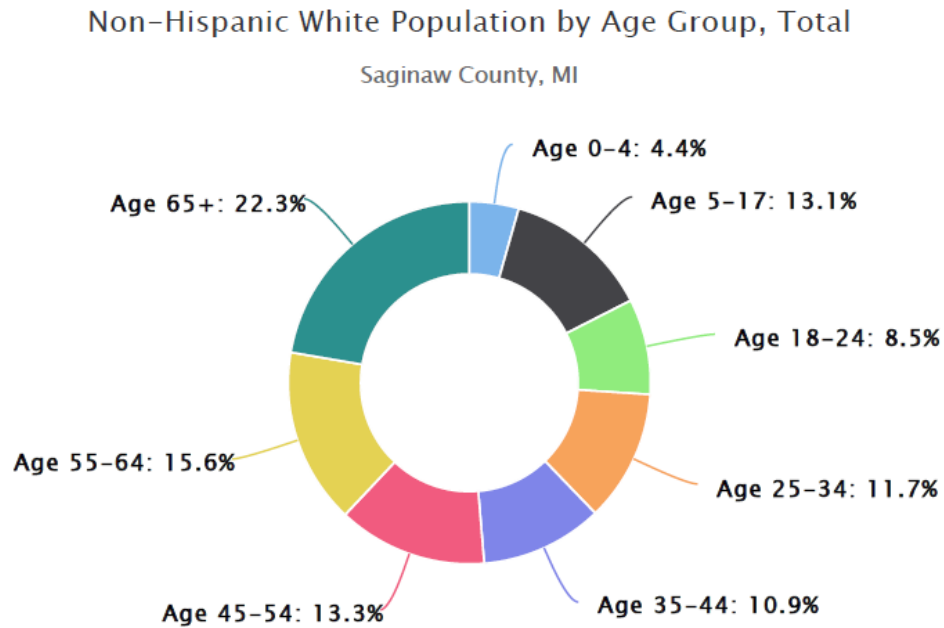
Figure 1.9

Non-Hispanic White Population by Age Group, Total

This indicator reports the total count of the non-Hispanic white population by age group.

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Saginaw County, MI	5,811	17,244	11,248	15,464	14,405	17,570	20,618	29,395
Michigan	367,824	1,063,656	659,593	905,091	848,797	991,368	1,144,424	1,447,869
United States	9,550,794	27,007,965	16,203,621	25,012,082	23,307,863	25,864,643	29,375,773	39,928,634

Chart 1.5



As mentioned in Figure 1.9, the Non-Hispanic White Population's largest group is the senior population (65+) at 29,395. The second largest group is senior ages adults (55yrs-64yrs) at 20,618 based on 2020 US Census Bureau. Chart 1.5 shows a dynamic breakdown of the Total Non-Hispanic White population by Age Group.

Black or African American Population

The estimated population that is Black or African American in the report is 36,004. This represents 18.83% of the total report population, which is greater than the national rate of 12.62%.

Figure 2.0

Black or African American Population by Gender

This indicator reports the total and percentage of Black or African American population by gender.

The percentage values could be interpreted as, for example, "Of all the Black or African American population in the report area, the percentage of males is (value)."

Report Area	Male	Female	Male, Percent	Female, Percent
Saginaw County, MI	17,059	18,945	47.38%	52.62%
Michigan	647,701	712,448	47.62%	52.38%
United States	19,730,397	21,496,987	47.86%	52.14%

Figure 2.1

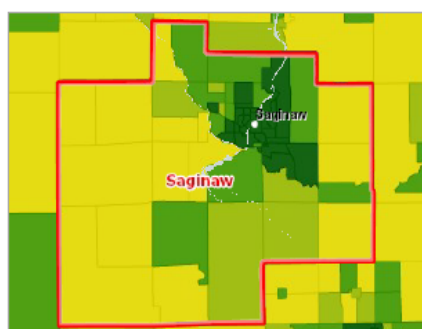
Black or African American Population

The estimated population that is Black or African American in the report area is 36,004. This represents 18.83% of the total report area population, which is greater than the national rate of 12.62%.

Report Area	Total Population	Black or African American Population	Percent Population Black or African American
Saginaw County, MI	191,166	36,004	18.83%
Michigan	9,973,907	1,360,149	13.64%
United States	326,569,308	41,227,384	12.62%

There are dense numbers of African Americans living among the urban areas of Saginaw County. Those places tend to be in Saginaw City, Buena Vista Township, Bridgeport Charter Township, Saginaw Township, and Carrollton Township. Chart 1.6 can provide an example of the population of Black or African Americans by geographical location.

Chart 1.6



[View larger map](#)

Population, Black or African American, Percent by Tract, ACS 2016-20

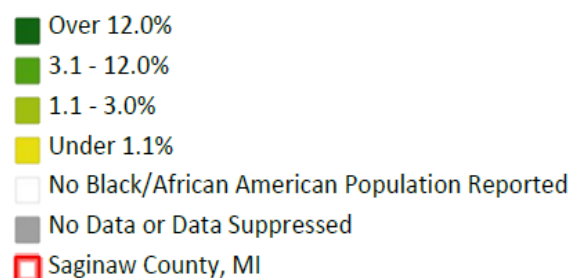


Figure 2.2

Black or African American Population by Age Group, Percent

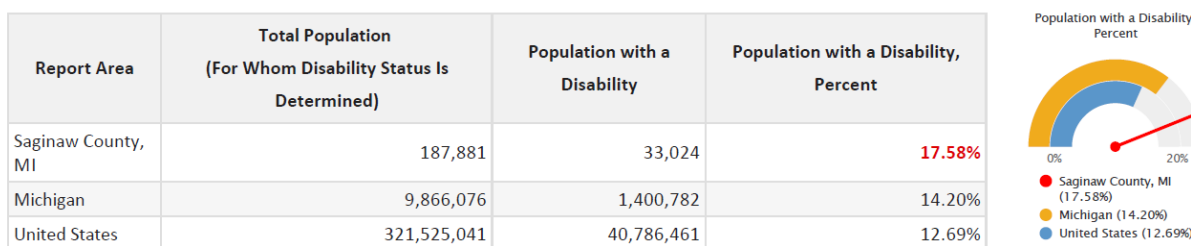
This indicator reports the percentage of Black or African American population by age group.

The values could be interpreted as, for example, "Of all the population age 0-4 in the report area, the percentage of Black or African American population is (value)."

Report Area	Age 0-4	Age 5-17	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Saginaw County, MI	26.65%	23.74%	22.57%	20.72%	18.24%	15.79%	16.26%	13.61%
Michigan	16.62%	15.53%	15.36%	15.86%	13.82%	13.37%	11.53%	10.06%
United States	13.78%	13.95%	14.57%	14.03%	12.92%	12.51%	11.64%	9.14%

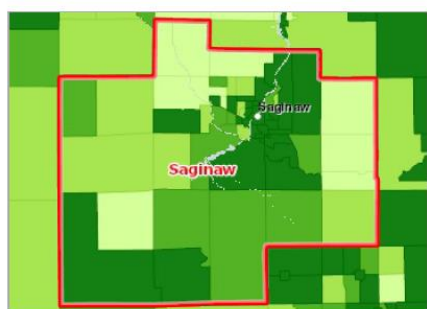
Saginaw County serves as a medical hub in the business sector. Many of the social determinates of health have become key indicators over the last 10 years for the region to specifically focus on ramping up its efforts to serve our community. Population with Any Disability as seen in Figure 2.3 shows the percentage of the total civilian non-institutionalized population with a disability. The report area in Figure 2.3 shows a total population of 187,881 for whom disability status has been determined, of which 33,024 or 17.58% have any disability. This indicator is relevant because individuals that disabled comprised comprise a vulnerable population that requires targeted services and outreach by providers.

Figure 2.3



Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

Chart 1.8



[View larger map](#)

Disabled Population, Percent by Tract, ACS 2016-20

- Over 18.0%
- 15.1 - 18.0%
- 12.1 - 15.0%
- Under 12.1%
- No Data or Data Suppressed
- Saginaw County, MI

Saginaw County has higher than normal population with a disability as seen in Figure 2.3 and Chart 1.8 and explains with justification why the need for additional medical support services are necessary for our area.

Figure 2.4

Population with Any Disability by Gender

This indicator reports the percentage of the total civilian non-institutionalized population with a disability by gender. The percentage values could be interpreted as, within the report area, the population with disability is 17.53% of all the male population; the population with disability is 17.62% of all the female population.

Report Area	Male	Female	Male, Percent	Female, Percent
Saginaw County, MI	15,844	17,180	17.53%	17.62%
Michigan	677,696	723,086	14.01%	14.38%
United States	19,719,672	21,066,789	12.55%	12.82%

Data Source: US Census Bureau, American Community Survey. 2016-20.

Figure 2.5

Population with Any Disability by Ethnicity Alone

This indicator reports the percentage of the total civilian non-institutionalized population with a disability by ethnicity alone. The percentage values could be interpreted as, for example, "Among the Hispanic population in the report area, the percentage of the population with disability is (value)."

Report Area	Hispanic or Latino	Not Hispanic or Latino	Hispanic or Latino, Percent	Not Hispanic or Latino, Percent
Saginaw County, MI	2,371	30,653	14.46%	17.88%
Michigan	52,488	1,348,294	10.17%	14.42%
United States	5,396,728	35,389,733	9.21%	13.46%

Data Source: US Census Bureau, American Community Survey. 2016-20.

Figure 2.6

Population with Any Disability by Race Alone, Percent

This indicator reports the percentage of the total civilian non-institutionalized population with a disability by race alone. The percentage values could be interpreted as, for example, "Of all the white population in the report area, the percentage of population with disability is (value)."

Report Area	White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Saginaw County, MI	16.42%	23.05%	26.09%	7.33%	0.00%	21.35%	15.05%
Michigan	14.02%	17.54%	21.59%	5.62%	14.25%	13.95%	12.48%
United States	13.28%	13.98%	16.92%	7.22%	11.28%	9.10%	10.39%

Data Source: US Census Bureau, American Community Survey. 2016-20.

Urban and Rural Population

The following indicators will report the percentage of population living in urban and rural areas. Urban areas are identified using population density, count, and size thresholds. Urban areas also include territory with a high degree of impervious surface (development). Rural areas are all areas that are not

urban. Of the report areas 200,169 population, 137,880 or 68.88% of the population is classified urban while 62,289 or 31.12% is rural.

Figure 2.7

Report Area	Total Population	Urban Population	Rural Population	Urban Population, Percent	Rural Population, Percent
Saginaw County, MI	200,169	137,880	62,289	68.88%	31.12%
Michigan	9,883,640	7,369,957	2,513,683	74.57%	25.43%
United States	312,471,327	252,746,527	59,724,800	80.89%	19.11%

Data Source: US Census Bureau, Decennial Census, 2010. Source geography: Tract

Saginaw County is made up of both rural and urban communities. There are dense populations of people living in Saginaw County's urban areas and also pockets of communities living in rural areas. Some of their issues are similar, but sometimes they are clearly different due to the territory and needs.

Chart 1.8

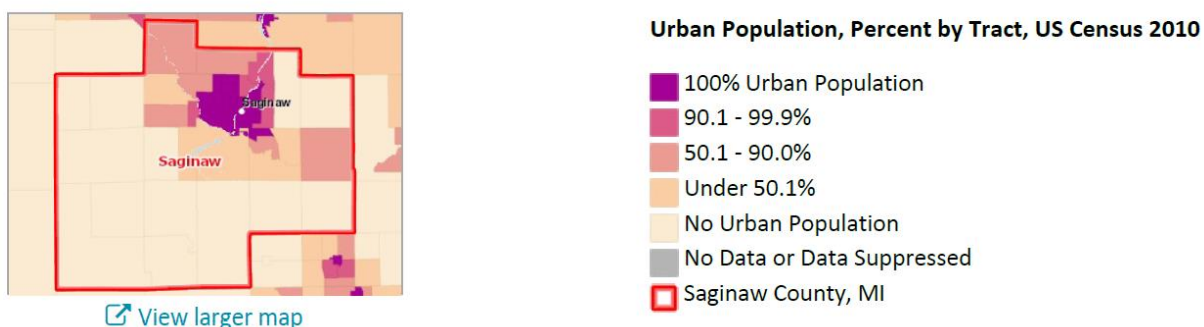


Figure 2.8

Rural Population, Total by Age Group

This indicator reports the total rural population of the report area by age group.

Report Area	Population Under Age 18	Population Age 18-64	Population Age 65 +
Saginaw County, MI	14,045	38,533	9,711
Michigan	583,724	1,537,852	392,107
United States	13,907,394	36,734,957	9,082,449

Families with Children

According to the most recent American Community Survey estimates, 27.38% of all occupied households in the report area are family households with one or more child(ren) under the age of 18. As defined by the US Census Bureau, a family household is any housing unit in which the householder is living with one or more individuals related to him or her by birth, marriage, or adoption. A non-family household is any household occupied by the householder alone, or by the householder and one or more unrelated individuals.

Figure 2.9

Report Area	Total Households	Total Family Households	Families with Children (Age 0-17)	Families with Children (Age 0-17), Percent of Total Households
Saginaw County, MI	78,980	49,274	21,621	27.38%
Michigan	3,980,408	2,526,437	1,113,193	27.97%
United States	122,354,219	79,849,830	37,257,337	30.45%

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

Figure 2.10

Family Households with Children by Ethnicity Alone

This indicator reports the total and percentage of family households with children by ethnicity alone.

The percentage values could be interpreted as, for example, "Of all the Hispanic or Latino family households in the report area, the percentage of households with children under 18 is (value)."

Report Area	Total Hispanic or Latino	Total Not Hispanic or Latino	Percent Hispanic or Latino	Percent Not Hispanic or Latino
Saginaw County, MI	1,837	19,716	58.10%	42.76%
Michigan	65,225	1,043,209	64.22%	43.02%
United States	7,667,202	29,415,450	62.32%	43.55%

Figure 3.0

Family Households with Children by Race Alone, Percent

This indicator reports the percentage of family households with children by race alone.

The percentage values could be interpreted as, for example, "Of all the white family households in the report area, the percentage of households with children under 18 is (value)."

Report Area	White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Saginaw County, MI	39.21%	61.12%	35.94%	44.44%	No data	59.68%	58.29%
Michigan	40.93%	55.80%	49.32%	57.33%	57.81%	58.68%	61.47%
United States	43.03%	55.32%	55.65%	51.53%	59.14%	63.20%	58.46%

Saginaw County Community Action runs programs that assist the entire family, so it is important to find out what demographics exist within different subsets of communities. Family households with children by race can help the agency determine what other needs may exist. Another interest demographic to report is the Incarceration Rate in Saginaw County. The Opportunity Atlas estimates the percentage of individuals born in each census tract who were incarcerated at the time of the 2010 Census. According to the latest Atlas data as of 2018, 1.7% of the report area population were incarcerated. The incarceration rate in the report area is higher than the state average of 1.1%.

Veterans in Saginaw County

This indicator reports the percentage of the population age 18 and older that served (even for a short time), but is not currently serving, on active duty in the U.S. Army, Navy, Air Force, Marine Corps, or the Coast Guard, or that served in the U.S. Merchant Marine during World War II. Of the 150,035 of the report area, 11,821 or 7.88% are veterans. In Saginaw County, our veteran population is higher than both the State of Michigan (6.82%) and the United States.

Report Area	Total Population Age 18+	Total Veterans	Veterans, Percent of Total Population
Saginaw County, MI	150,035	11,821	7.88%
Michigan	7,807,607	532,394	6.82%
United States	252,130,477	17,835,456	7.07%

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

Veteran Population by Gender

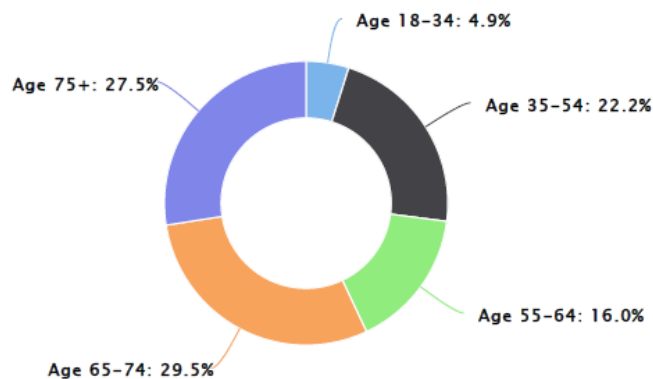
This indicator reports the veteran population in the report area by gender.

The percentage values could be interpreted as, of all the males within the report area, the veteran population is 15.23%; of all the females within the report area, the veteran population is 1.15%.

Report Area	Male	Female	Male, Percent	Female, Percent
Saginaw County, MI	10,918	903	15.23%	1.15%
Michigan	494,427	37,967	13.01%	0.95%
United States	16,207,488	1,627,968	13.24%	1.25%

Veteran Population by Age Group, Total

Saginaw County, MI



INCOME DOMAIN

Introduction

This chapter will examine the median income/household income, poverty rates and income/poverty data and intersectionality with race and gender, for Saginaw County, the State of Michigan and the United States. We will also provide a 5-year estimate of Median Income for Saginaw County the State of Michigan, and the United States between 2016-2020.

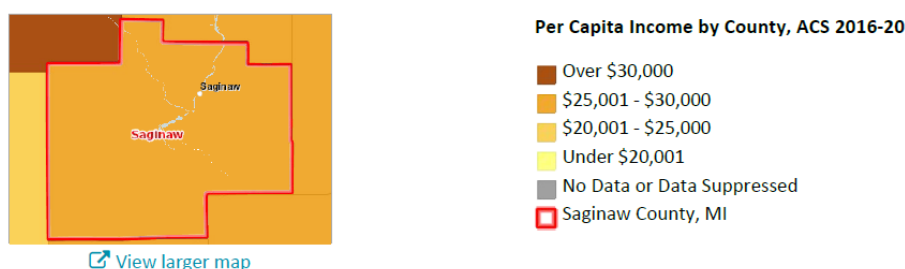
Income Levels

Two common measures of income are Median Household Income and Per Capita income based on America Community Survey 5-year estimates. Both measures are shown for the report area below.

Figure 3.2

Report Area	Median Household Income	Per Capita Income
Saginaw County, MI	\$49,565	\$28,628
Michigan	\$59,234	\$32,854
United States	\$64,994	\$35,384

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County



Household Income

Median annual household incomes in the report area for 2020 are shown in the table below in *Figure 3.3*.

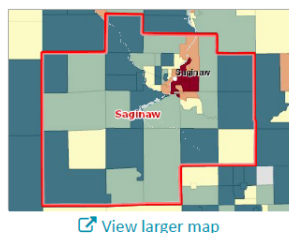
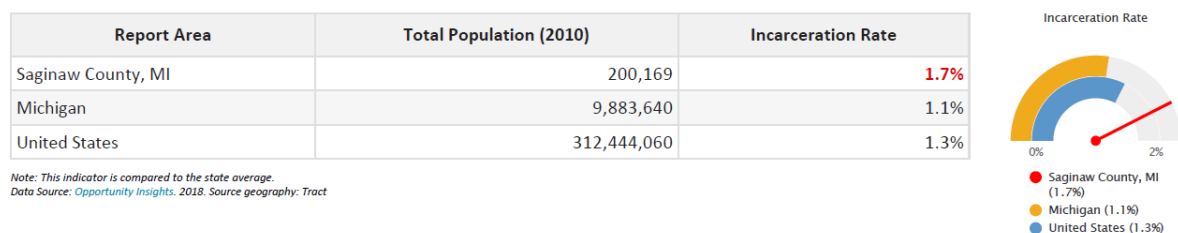
Report Area	Estimated Population	Median Household Income
Saginaw County, MI	183,396	\$51,893
Michigan	9,785,302	\$61,352
United States	322,448,689	\$67,340

Data Source: US Census Bureau, Small Area Income and Poverty Estimates, 2020. Source geography: County

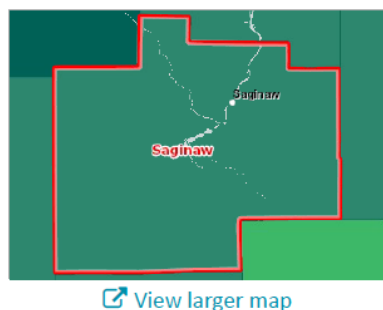
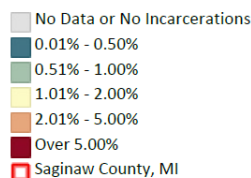
As mentioned in Figure 3.3, Saginaw County is approximately \$10,000 below the State of Michigan's Median Household Income and \$15,000 below the United States Median Household Income.

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2022 Community Needs Assessment Report

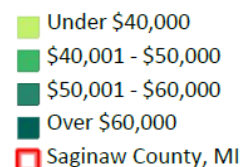
Chart 1.9



Incarceration Rate, Total by Tract, OPP_INS 2018



Median Household Income by County, SAIPE 2020



Income – Median Household Income

This indicator reports median household income based on the latest 5-year American Community Survey estimates. This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Because many households consist of only one-person, average household income is usually less than average family income. There are 78,980 households in the report area, with an average income of \$68,757 and median income of \$49,565.

Figure 3.4

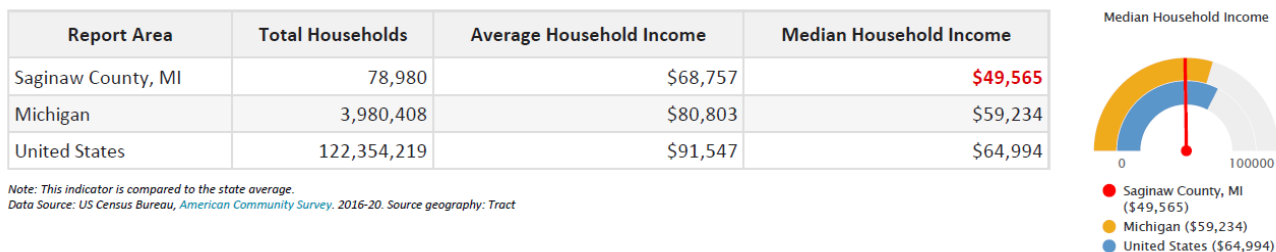


Chart 1.10

Median Household Income by Race / Ethnicity of Householder

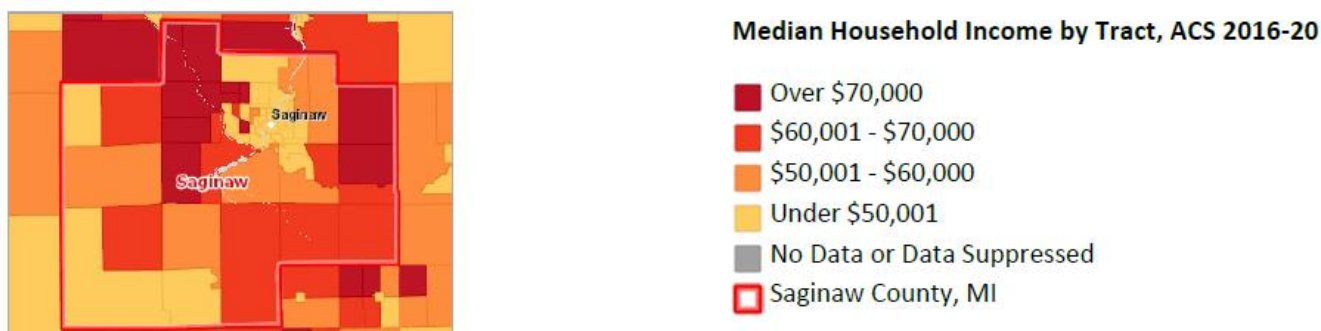
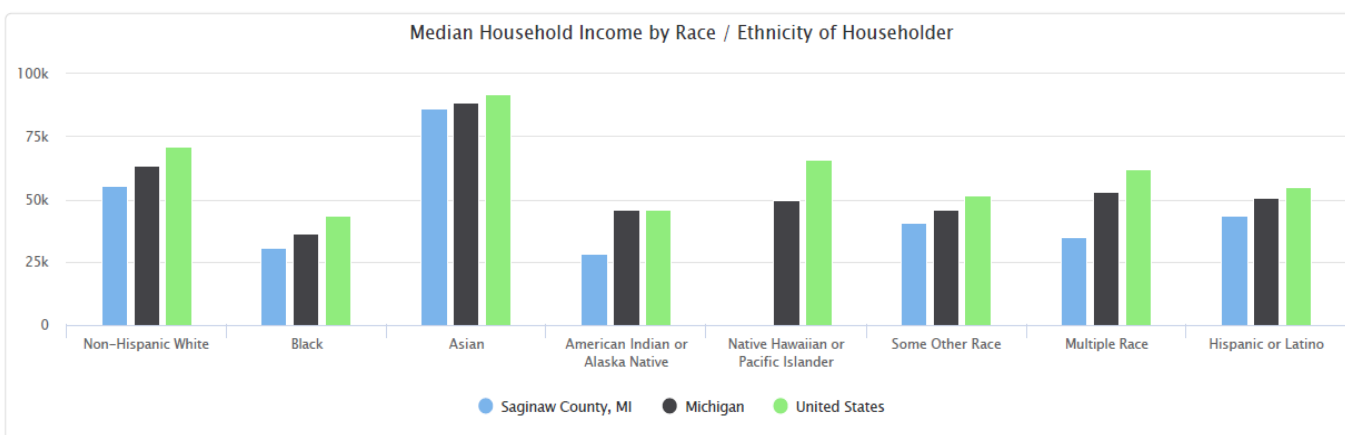


Figure 3.5

Report Area	Non-Hispanic White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race	Hispanic or Latino
Saginaw County, MI	\$55,318	\$30,655	\$86,288	\$28,365	No data	\$40,474	\$34,911	\$43,883
Michigan	\$63,594	\$36,561	\$88,990	\$45,530	\$49,925	\$45,883	\$52,542	\$50,802
United States	\$70,843	\$43,674	\$91,775	\$45,877	\$65,804	\$51,900	\$61,870	\$54,632

There is a are certain trends in Saginaw County that are noticeable across all races and ethnicities when compared against State and US numbers. Notable races are Whites who are \$15,000 below the US average and \$12,000 below the State average. Blacks are \$6,000 below the State average and \$13,000 below the US average. Hispanic or Latino are about \$7,000 below the State’s average and over \$11,000 below the US average. Chart 1.10 shows a breakdown cross race on the averages.

Chart 2.0



Income – Public Assistance Income

The indicator reports the percentage households receiving public assistance income. Public assistance income includes general assistance and Temporary Assistance to Needy Families (TANF). Separate

Saginaw County Community Action Committee, Inc.
2022 Community Needs Assessment Report

payments received for hospital or other medical care (vendor payments) are excluded. This does not include Supplemental Security Income (SSI) or noncash benefits such as Food Stamps. (Figure 3.6)

Report Area	Total Households	Households with Public Assistance Income	Percent Households with Public Assistance Income
Saginaw County, MI	78,980	2,613	3.31%
Michigan	3,980,408	99,619	2.50%
United States	122,354,219	2,995,159	2.45%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

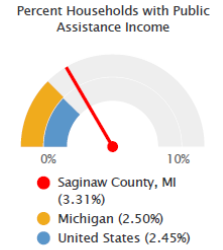
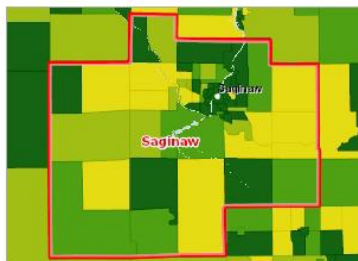


Chart 2.1



Households with Public Assistance Income, Percent by Tract, ACS 2016-20



POVERTY DOMAIN

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 team constructed at Saginaw County Community Action, 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. The committee also 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 Spicket'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 Olshansky, 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 (2022) Poverty Guidelines from the US Department of Health and Human Services was shared with the group, See Table below.

Table 2: Percent of People in Poverty by Official Poverty Level and Supplemental Poverty Level

2020 Federal Poverty Guidelines				
	125% FPL		150%	200%
Family Size	Annual	Monthly	FPL Annual	FPL Annual
1	\$16,988	\$1,415	\$20,385	\$27,180
2	\$22,888	\$1,907	\$27,465	\$36,620
3	\$28,788	\$2,399	\$34,545	\$46,060
4	\$34,688	\$2,890	\$41,625	\$55,500
5	\$40,588	\$3,382	\$48,705	\$64,940
6	\$46,488	\$3,874	\$55,785	\$74,380
7	\$52,388	\$4,365	\$62,865	\$83,820
8	\$58,288	\$4,857	\$69,945	\$93,260
*Add \$5,900 for each person over 8		*Add \$492 for each person over 8	*Add \$7,080 for each person over 8	*Add \$9,440 for each person over 8

Supplemental Poverty Measure

Following a discussion on the poverty guidelines, information on the Supplemental Poverty Measure 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 threshold 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.

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 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 involved 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.

Poverty Rate Change

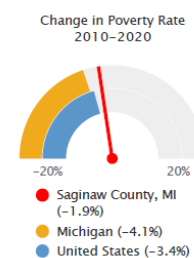
Poverty Rate change in the report area from 2010 to 2020 is shown below in Figure 3.7. According to the U.S. Census, the poverty rate area decreased by -1.9% compared to a national change of -3.4%.

Figure 3.7

Report Area	Persons in Poverty 2010	Poverty Rate 2010	Persons in Poverty 2020	Poverty Rate 2020	Change in Poverty Rate 2010-2020
Saginaw County, MI	34,449	17.8%	29,160	15.9%	-1.9%
Michigan	1,614,110	16.7%	1,232,948	12.6%	-4.1%
United States	46,215,956	15.3%	38,371,394	11.9%	-3.4%

Note: This indicator is compared to the state average.

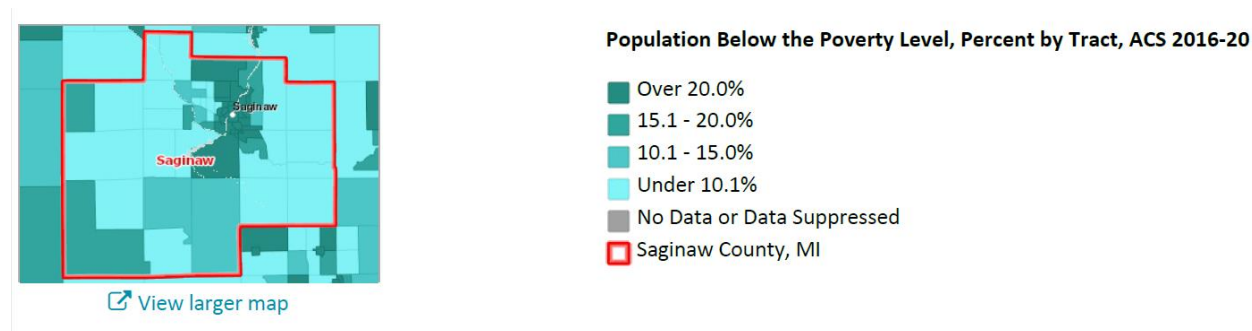
Data Source: US Census Bureau, Small Area Income and Poverty Estimates, 2020. Source geography: County



Poverty – Population Below 100% FPL

Poverty is considered *a key driver* of health status. Within the report area 17.55% or 32,470 individuals for whom poverty is determined are living in households with income below the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status.

Chart 2.1



Population in Poverty by Gender

Figure 3.8

This indicator reports the population in poverty in the report area by gender.

Report Area	Male	Female	Male, Percent	Female, Percent
Saginaw County, MI	13,926	18,544	15.59%	19.39%
Michigan	601,304	735,952	12.57%	14.81%
United States	18,171,512	22,738,814	11.64%	13.99%

Data Source: US Census Bureau, American Community Survey, 2016-20.

The data reported from the US Census Bureau reports that females are more likely to be in poverty than males with 19.39% of the population in Saginaw County. The State of Michigan's average is 14.81% in comparison with the US average of 13.99%. There must be a concentration on creating more opportunities for women to come out of poverty in Saginaw County.

Population in Poverty by Ethnicity Alone

Figure 3.9

This indicator reports the population in poverty in the report area by ethnicity alone.

Report Area	Hispanic or Latino	Not Hispanic or Latino	Hispanic or Latino, Percent	Not Hispanic or Latino, Percent
Saginaw County, MI	4,859	27,611	29.98%	16.36%
Michigan	105,440	1,231,816	20.71%	13.32%
United States	10,642,653	30,267,673	18.29%	11.62%

Data Source: US Census Bureau, American Community Survey, 2016-20.

Population in Poverty by Race Alone, Total

Figure 3.10

This indicator reports the total population in poverty in the report area by race alone.

Report Area	Non-Hispanic White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Saginaw County, MI	16,964	11,622	139	228	0	615	2,902
Michigan	827,888	359,903	10,316	39,044	810	28,241	71,054
United States	23,820,939	8,726,814	626,766	1,917,691	99,642	3,234,981	2,483,493

Data Source: US Census Bureau, American Community Survey, 2016-20.

Population in Poverty by Race, Total Percentage

Figure 4.0

This indicator reports the percentage of population in poverty in the report area by race alone.

Report Area	White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Saginaw County, MI	12.31%	33.49%	29.89%	10.56%	0.00%	26.75%	38.48%
Michigan	10.91%	27.47%	21.31%	12.65%	26.96%	21.75%	19.44%
United States	10.60%	22.07%	24.13%	10.61%	16.81%	19.66%	15.08%

Data Source: US Census Bureau, American Community Survey, 2016-20.

Households in Poverty

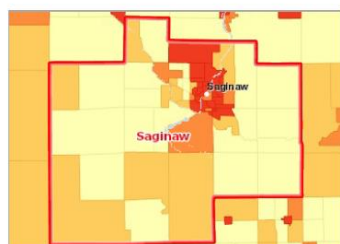
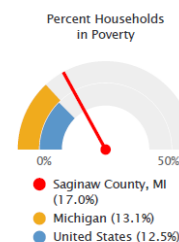
The number and percentage of households in poverty are shown in the report area. In 2020, it is estimated that there were 13,407 households, or 17%, living in poverty within the report area.

Figure 4.1 & Chart 2.1

Report Area	Total Households	Households in Poverty	Percent Households in Poverty
Saginaw County, MI	78,980	13,407	17.0%
Michigan	3,980,408	522,042	13.1%
United States	122,354,219	15,312,497	12.5%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County



[View larger map](#)

Households Living Below the Poverty Level, Percent by Tract, ACS 2016-20

- Over 20.0%
- 15.1 - 20.0%
- 10.1 - 15.0%
- Under 10.1%
- No Data or Data Suppressed
- Saginaw County, MI

Family Poverty Rate by Family Type

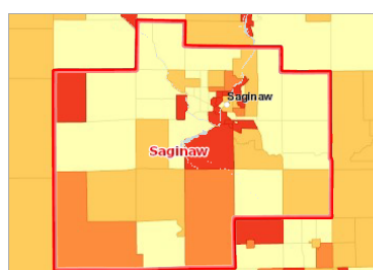
The percentage of households in poverty by household type are shown for the report area. It is estimated that 12.1% of all households were living in poverty within the report area, compared to the national average of 9.1%. Of the households in poverty, female headed households represented 65.2% of all households in poverty, compared to 21.8% and 13.0% of households headed by married couples, respectively.

Figure 4.2

Report Area	Total Families	Families in Poverty Total	Families in Poverty Married Couples	Families in Poverty Male Householder	Families in Poverty Female Householder
Saginaw County, MI	49,274	5,959	1,300	776	3,883
Michigan	2,526,437	232,862	79,316	27,435	126,111
United States	79,849,830	7,245,704	2,684,272	768,434	3,792,998

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County

Chart 2.2



[View larger map](#)

Married Family Households Living Below the Poverty Level, Percent by Tract, ACS 2016-20



Poverty - Low Income and Low Food Access

This indicator reports the percentage of the low-income population with low food access. Low food access is defined as living more than ½ mile from the nearest supermarket, or large grocery store. Data are from the April 2021 Food Access Research Atlas dataset. This indicator is relevant because it highlights populations and geographies facing food insecurity. Roughly 29.9% of the low-income population in the report area have low food access. The total low-income population in the report area with low food access is 22,274. The Percentage of Low-Income Population with Low Food Access is 10% higher than the State of Michigan and the United States. Chart 2.4 focuses on the areas in Saginaw County where low access to food is most prevalent.

Report Area	Total Population	Low Income Population	Low Income Population with Low Food Access	Percent Low Income Population with Low Food Access
Saginaw County, MI	200,169	77,059	22,274	29.55%
Michigan	9,883,640	3,191,469	630,369	19.75%
United States	308,745,538	97,055,825	18,834,033	19.41%

Note: This indicator is compared to the state average.

Data Source: US Department of Agriculture, Economic Research Service, USDA - Food Access Research Atlas, 2019. Source geography: Tract

Percent Low Income Population with Low Food Access

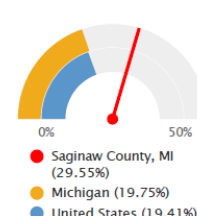
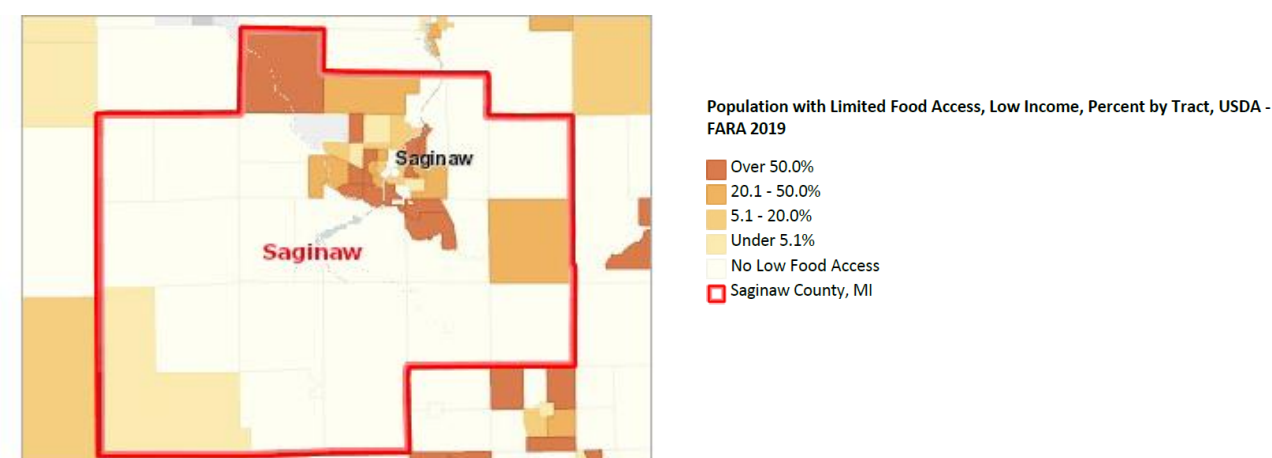


Chart 2.3



Seniors in Poverty

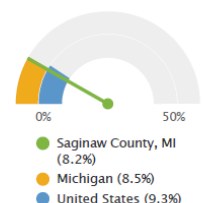
Population and poverty estimate for persons aged 65 and up are shown for the report area. According to the American Community Survey (ACS 5-year data, an average of 8.2% of people lived in a state of poverty during the survey calendar year. The poverty rate for people living in the report area is less than the national average of 9.3%.

Figure 4.4

Report Area	Ages 65 and Up Total Population	Ages 65 and Up In Poverty	Ages 65 and Up Poverty Rate
Saginaw County, MI	35,581	2,902	8.2%
Michigan	1,674,537	141,622	8.5%
United States	51,072,143	4,756,707	9.3%

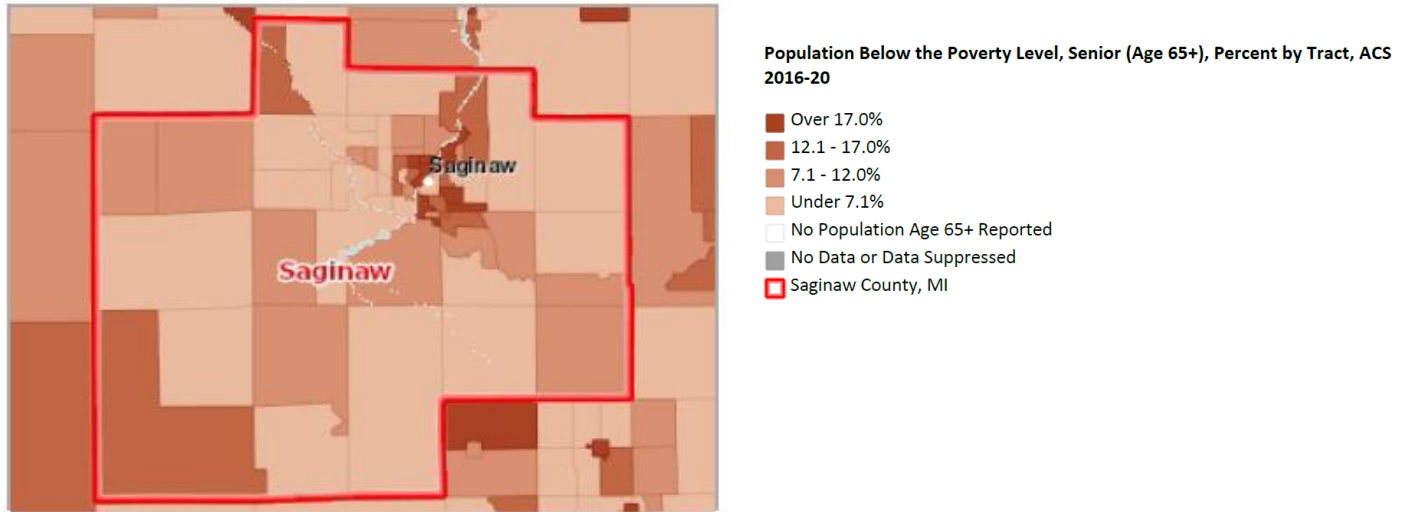
Note: This indicator is compared to the state average.
 Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County

Ages 65 and Up Poverty Rate



Even though the poverty rate for seniors ranks lower than the state and county average, Chart 2.5 will reveal the areas in the county with the highest vulnerabilities. The City of Saginaw, Bridgeport, Buena Vista, Carrollton Township.

Chart 2.4



Five-year Unemployment Rate

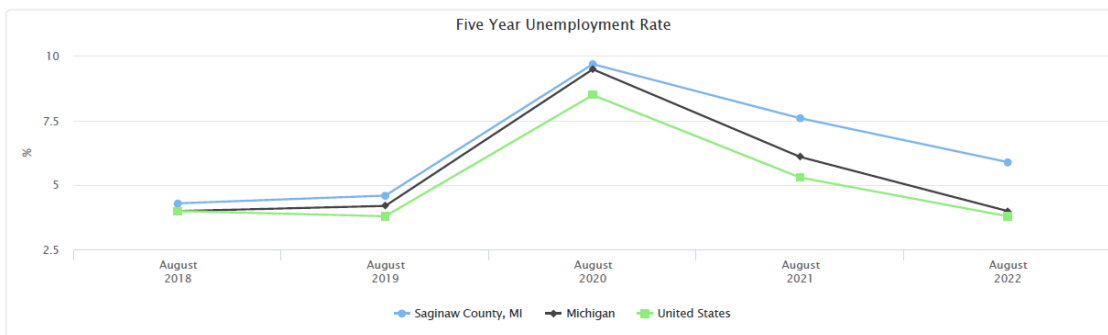
Unemployment change within the report area from August 2018 to August 2022 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this five-year period grew from 4.3% to 5.9%. Due to the pandemic in 2020, COVID-19 and its effects on the economy had a large contribution to the increase in the unemployment rate when the study was conducted in August 2020-2022. The numbers are now returning to pre-pandemic numbers as the economy resets and employer seek desperately for workers.

Figure 4.5

Report Area	August 2018	August 2019	August 2020	August 2021	August 2022
Saginaw County, MI	4.3%	4.6%	9.7%	7.6%	5.9%
Michigan	4.0%	4.2%	9.5%	6.1%	4.0%
United States	4.0%	3.8%	8.5%	5.3%	3.8%

Data Source: US Department of Labor, Bureau of Labor Statistics. 2022 - August. Source geography: County

Chart 2.5



EDUCATION DOMAIN

Attainment – Overview

Educational Attainment shows the distribution of the highest level of education achieved in the report area and helps schools and businesses to understand the needs of adults, whether it be workforce training or the ability to develop science, technology, engineering, and mathematics opportunities. Educational attainment is calculated for persons over 25 and is an estimated average for the period from 2016 to 2020. For the selected area, 14.5% have at least a college bachelor's degree, while 32% stopped their formal educational attainment after high school. Chart 2.6 reviews the geographical areas in Saginaw County with no High School Diploma for residents 18 and over.

Figure 4.6

Report Area	No High School Diploma	High School Only	Some College	Associates Degree	Bachelors Degree	Graduate or Professional Degree
Saginaw County, MI	9.74%	32.7%	24.6%	10.8%	14.5%	7.5%
Michigan	8.70%	28.5%	23.2%	9.6%	18.3%	11.7%
United States	11.47%	26.7%	20.3%	8.6%	20.2%	12.7%

Note: This indicator is compared to the state average.
 Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County

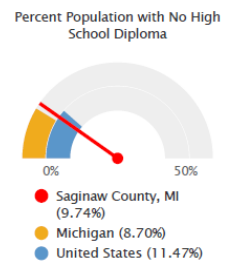
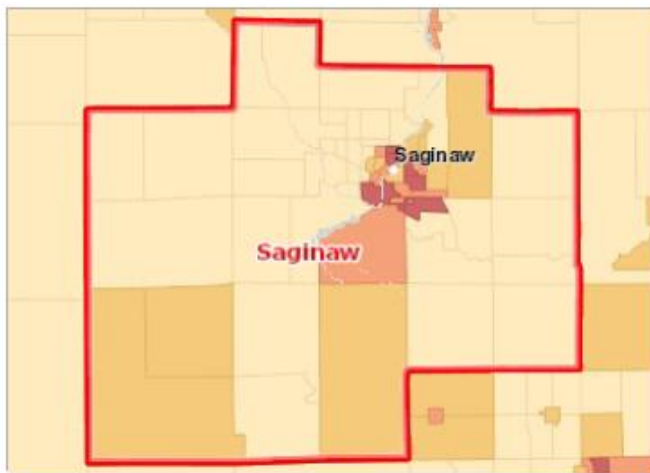
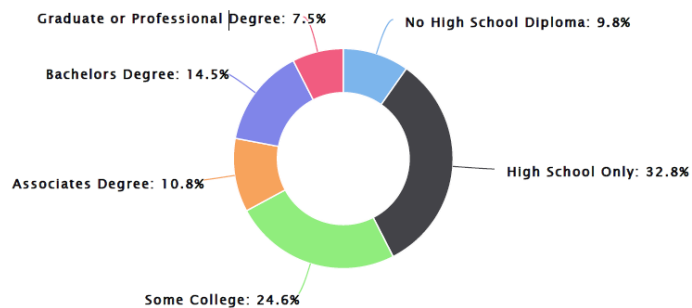


Chart 2.6



Attainment – Overview

Saginaw County, MI



Veterans – Educational Attainment

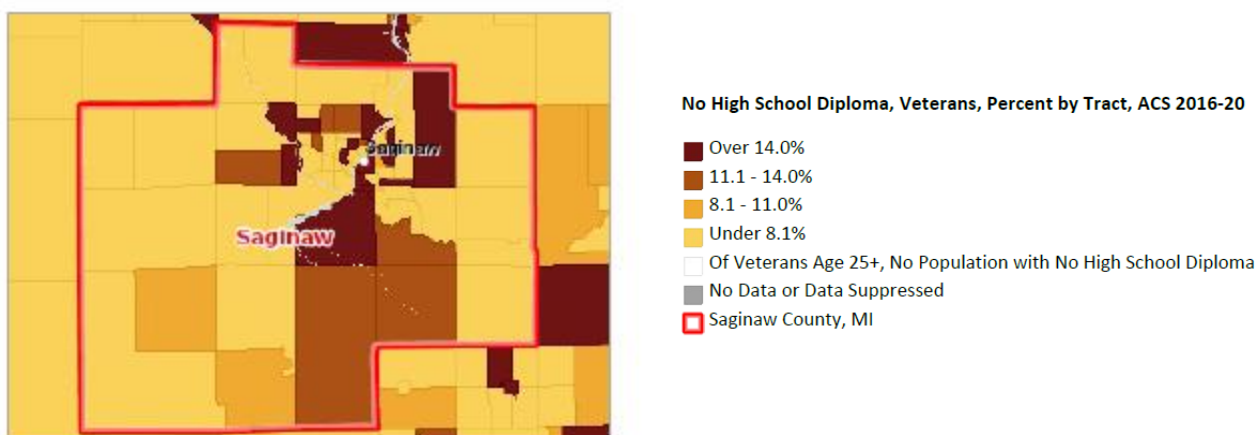
Veterans Educational Attainment contrasts the distribution of educational attainment levels between military veterans and non-veterans in the region. Educational attainment is calculated for persons over 25 and is an estimated average for the period from 2016 to 2020. Figure 4.7 identified the educational attainment for veterans and non-veterans in Saginaw County.

Figure 4.7

Report Area	Veterans % No Diploma	Veterans % High School Diploma	Veterans % Some College Diploma	Veterans % Bachelors or Higher Diploma	Non-Veterans % No Diploma	Non-Veterans % High School Diploma	Non-Veterans % Some College Diploma	Non-Veterans % Bachelors or Higher Diploma
Saginaw County, MI	9.05%	35.94%	37.49%	17.53%	9.81%	32.44%	35.28%	22.47%
Michigan	6.15%	31.91%	39.29%	22.65%	8.92%	28.26%	32.23%	30.59%
United States	5.58%	27.70%	37.33%	29.39%	12.02%	26.62%	28.16%	33.20%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County

Chart 2.7



Veterans in Saginaw County take advantage of the GI Bill and college tuition savings programs that are offered through the Military branches as they stay on par for % of Veterans with Some College/Diploma at 37% in comparison with the US average of 37%. As a State, Michigan's average is at 39%, which is 2% higher than Saginaw County's average. When it comes to a bachelor's degree or higher, Saginaw County sits at 17% in comparison to the State's average of 22% and the US average of 37%.

Access – Head Start

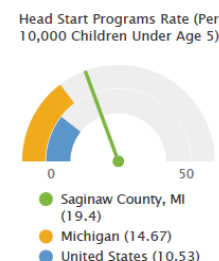
Head Start is a program designed to help children from birth to age five who come from families at or below poverty level. The program's goal is to help children become ready for kindergarten while also providing the needed requirements to thrive, including health care and food support. This indicator reports the number and rate of Head Start program facilities per 10,000 children under age 5. Head Start facility data is acquired from the US Department of Health and Human Services (HHS) 2020 Head Start locator. Population data is from the 2010 US Decennial Census. The report area has a total of 23 Head Start programs with a rate of 19.4 per 10,000 children under 5 years old. The Saginaw ISD administers the Head Start Programs for Saginaw County as their program rate is about 5% higher than the State's average rate and 9% higher than the US average rate.

Figure 4.8

Report Area	Children Under Age 5	Total Head Start Programs	Head Start Programs, Rate (Per 10,000 Children)
Saginaw County, MI	11,854	23	19.4
Michigan	596,286	875	14.67
United States	20,426,118	21,511	10.53

Note: This indicator is compared to the state average.

Data Source: US Department of Health & Human Services, HRSA - Administration for Children and Families. 2019. Source geography: Address



Youth Not Working and Not in School

This indicator reports the percentage of youth aged 16-19 who are not currently enrolled in school and who are not employed. The report area has a total population of 10,649 between the ages, of which 888 are not in school and not employed.

Figure 4.9

Report Area	Population Age 16-19	Population Age 16-19 Not in School and Not Employed	Population Age 16-19 Not in School and Not Employed, Percent
Saginaw County, MI	10,649	888	8.34%
Michigan	524,700	35,716	6.81%
United States	16,992,661	1,153,005	6.79%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey. 2016-20. Source geography: Tract

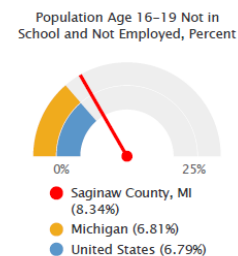
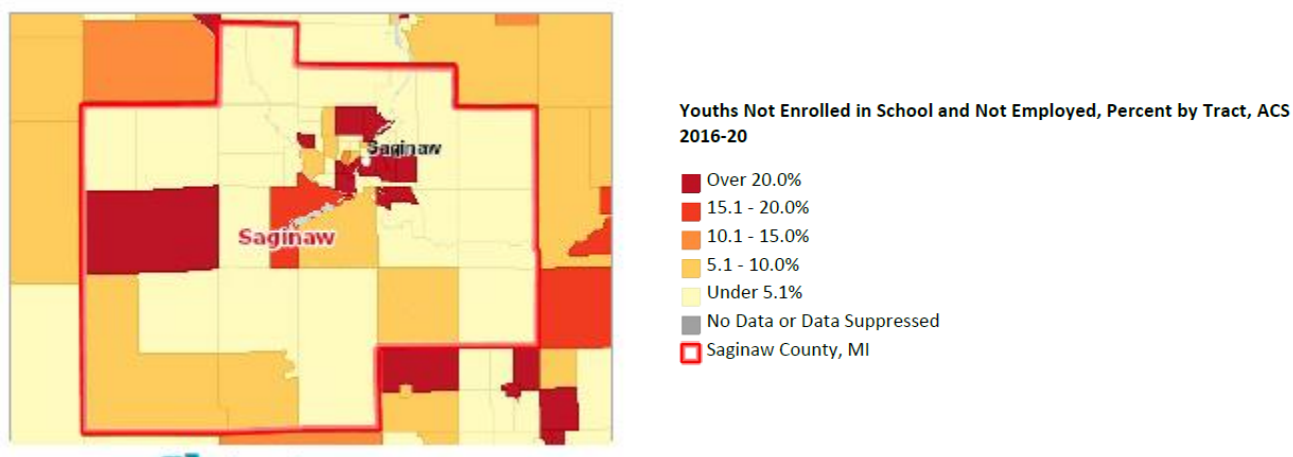


Chart 2.8

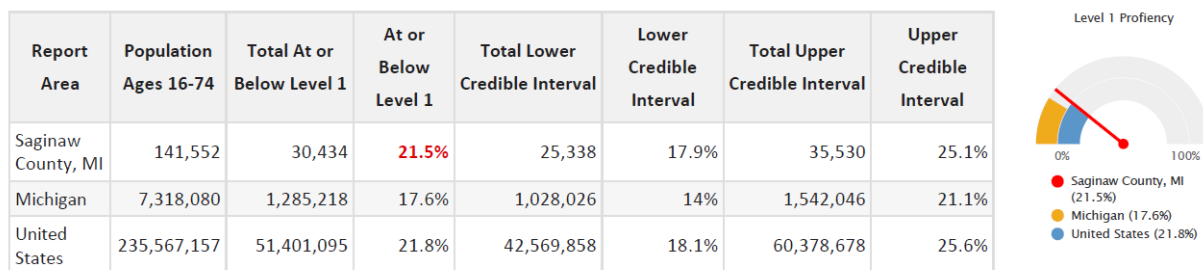


Youth Not working and not in school percentage is about 2% higher than the State of Michigan and United States averages. The youth within this bracket range from ages 16-19. There is a high concentration in the western rural portion of the county as well as within the urban center of Saginaw County which would be over 20% of the 888 people classified in this group.

Adult Literacy

Literacy data published by the Program for the International Assessment of Adult Competencies (PIACC) breaks adult literacy into three different “Levels”. Those reported as Level 1 are at risk for being able to understand printed material. Those at the upper end of Level 1 can read and understand the text well enough to be able to perform small task but might have difficulty understanding or drawing inferences from multiple forms of text. Those at the lower end may struggle with basic vocabulary or even be functionally illiterate. The percentage at or below Level 1 for literacy in the report is estimated at 21.5%, with a 95% probability that the actual (true, unknown) percentage is between 17.9% and 25.1%.

Figure 4.10



Note: This indicator is compared to the state average.
 Data Source: National Center for Education Statistics, *NCES - Program for the International Assessment of Adult Competencies*, 2017.

Saginaw County Community Action Committee, Inc.
2022 Community Needs Assessment Report

Educational Attainment by Gender – All Race (Female)

Figure 5.0

All Races Below 100%	All educational levels			No high school diploma			High school, no college			Some college, less than 4 year degree			4 year degree or higher		
	All income levels	Below 100% of poverty (6)	Percentage below 100% of poverty (7)	All income levels	Below 100% of poverty (6)	Percentage below 100% of poverty (7)	All income levels	Below 100% of poverty (6)	Percentage below 100% of poverty (7)	All income levels	Below 100% of poverty (6)	Percentage below 100% of poverty (7)	All income levels	Below 100% of poverty (6)	Percentage below 100% of poverty (7)
Total	166,398	20,914	12.6	18,055	4,330	24.0	35,986	5,652	15.7	35,763	3,974	11.1	47,530	2,276	4.8
Under 25 years	50,102	7,884	15.7	8,466	1,373	16.2	4,602	912	19.8	5,806	706	12.2	2,165	211	9.7
Under 18 years	35,689	5,627	15.8	6,382	920	14.4	128	19	15.2	77	5	6.3	38	(B)	(B)
18 to 24 years	14,413	2,257	15.7	2,084	453	21.7	4,474	893	19.9	5,728	701	12.2	2,127	211	9.9
25 years and over	116,296	13,030	11.2	9,589	2,957	30.8	31,383	4,740	15.1	29,958	3,268	10.9	45,365	2,065	4.6
25 to 34 years	22,257	3,013	13.5	1,211	496	40.9	5,264	1,155	21.9	5,739	843	14.7	10,044	520	5.2
35 to 44 years	21,610	2,354	10.9	1,651	582	35.2	4,543	755	16.6	5,220	609	11.7	10,196	409	4.0
45 to 54 years	20,246	1,794	8.9	1,653	484	29.3	4,801	639	13.3	5,004	430	8.6	8,789	242	2.7
55 to 64 years	21,636	2,322	10.7	1,797	499	27.8	6,440	901	14.0	6,064	611	10.1	7,334	311	4.2
65 years and over	30,546	3,546	11.6	3,278	896	27.3	10,336	1,291	12.5	7,930	776	9.8	9,002	583	6.5
65 to 74 years	17,874	1,883	10.5	1,579	424	26.8	5,429	666	12.3	5,012	480	9.6	5,854	313	5.4
75 years and over	12,672	1,663	13.1	1,699	472	27.8	4,907	625	12.7	2,918	296	10.1	3,148	270	8.6

Source: U.S. Census Bureau, Current Population Survey, 2022 Annual Social and Economic Supplement (CPS ASEC).

Educational Attainment by Gender – All Race (Male)

Figure 5.1

All Races Below 100%	All educational levels			No high school diploma			High school, no college			Some college, less than 4 year degree			4 year degree or higher		
	All income levels	Below 100% of poverty (6)	Percentage below 100% of poverty (7)	All income levels	Below 100% of poverty (6)	Percentage below 100% of poverty (7)	All income levels	Below 100% of poverty (6)	Percentage below 100% of poverty (7)	All income levels	Below 100% of poverty (6)	Percentage below 100% of poverty (7)	All income levels	Below 100% of poverty (6)	Percentage below 100% of poverty (7)
Total	161,793	17,019	10.5	19,279	3,742	19.4	38,839	4,499	11.6	31,887	2,537	8.0	41,384	1,588	3.8
Under 25 years	51,815	7,418	14.3	8,935	1,282	14.3	5,757	721	12.5	5,186	577	11.1	1,531	186	12.1
Under 18 years	37,247	5,521	14.8	6,560	834	12.7	166	27	16.2	87	6	7.4	29	(B)	(B)
18 to 24 years	14,567	1,897	13.0	2,375	448	18.8	5,591	694	12.4	5,099	570	11.2	1,502	185	12.3
25 years and over	109,979	9,601	8.7	10,344	2,460	23.8	33,081	3,778	11.4	26,701	1,960	7.3	39,853	1,402	3.5
25 to 34 years	22,326	1,931	8.6	1,457	316	21.7	6,840	828	12.1	5,754	438	7.6	8,275	349	4.2
35 to 44 years	21,580	1,793	8.3	1,987	498	25.1	6,166	740	12.0	5,054	350	6.9	8,373	204	2.4
45 to 54 years	19,884	1,498	7.5	1,990	412	20.7	6,021	594	9.9	4,566	320	7.0	7,307	172	2.4
55 to 64 years	20,542	2,123	10.3	2,130	577	27.1	6,813	849	12.5	4,960	429	8.7	6,639	268	4.0
65 years and over	25,647	2,256	8.8	2,780	658	23.7	7,241	767	10.6	6,367	423	6.6	9,259	409	4.4
65 to 74 years	15,830	1,368	8.6	1,524	374	24.5	4,400	485	11.0	4,297	288	6.7	5,609	220	3.9
75 years and over	9,817	888	9.0	1,256	284	22.6	2,841	282	9.9	2,070	135	6.5	3,650	188	5.2

Source: U.S. Census Bureau, Current Population Survey, 2022 Annual Social and Economic Supplement (CPS ASEC).

School District	Graduation Rate	Drop Out Rate
Saginaw City	85%	6.0%
Birch Run	90.5%	2.4%
Bridgeport-Spaulding	71.2%	15.1%
Carrollton	95.1%	2.0%
Chesaning	92.6%	0% (unreported)
Frankemuth	92.7%	2.9%
St. Charles	100%	0%
Swan Valley	100%	0%
Windover	100%	0%
Hemlock	85.7%	14.3%

There are steady trends that show how many residents fall below 100% of FPL based on their educational levels. Males in Saginaw County tend to have stronger income, even though a larger percentage of men do not have a high school diploma than women. Women have more 4-year college degrees than men in Saginaw County, but collectively, they make less money than men.

(4-year Graduation Rate – Saginaw County), to the left

HOUSING DOMAIN

This indicator reports the total number and percentage of households by composition (married couple family, nonfamily, etc.). According to the American Community Survey subject definitions, a family household is any housing unit in which the householder is living with one or more individuals related to him or her by birth, marriage, or adoption*. A non-family household is any household occupied by the householder alone, or by the householder and one or more unrelated individuals.

Figure 5.2

Report Area	Total Households	Family Households	Family Households, Percent	Non-Family Households	Non-Family Households, Percent
Saginaw County, MI	78,980	49,274	62.39%	29,706	37.61%
Michigan	3,980,408	2,526,437	63.47%	1,453,971	36.53%
United States	122,354,219	79,849,830	65.26%	42,504,389	34.74%

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

Households by Composition and Relationship to Householder

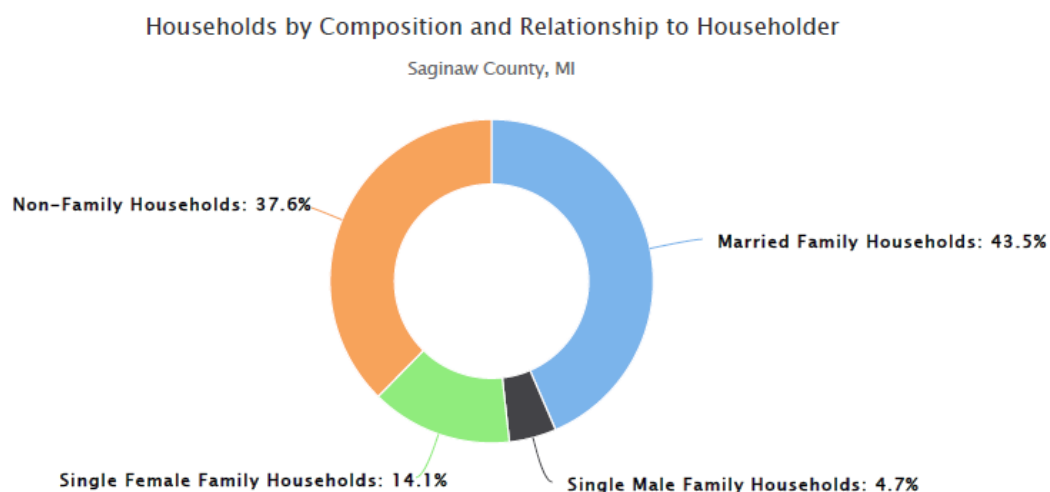
This indicator reports households by composition and relationship to householder.

Figure 5.3

Report Area	Total Households	Family Households	Family Households, Percent	Non-Family Households	Non-Family Households, Percent
Saginaw County, MI	78,980	49,274	62.39%	29,706	37.61%
Michigan	3,980,408	2,526,437	63.47%	1,453,971	36.53%
United States	122,354,219	79,849,830	65.26%	42,504,389	34.74%

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

Chart 2.9



Housing Units – Overview

The number of housing units within the report area in July of year from 2012 -2021 is shown below. According to the U.S. Census, there were a total of 86,139 housing units in the report area in 2021, a decrease of -746 (or -0.86%) since 2012 compared to a 1.13% increase statewide.

Figure 5.4

Report Area	July 2012	July 2013	July 2014	July 2015	July 2016	July 2017	July 2018	July 2019	July 2020	July 2021
Saginaw County, MI	86,885	86,970	87,055	87,149	87,409	87,588	87,813	88,036	85,984	86,139
Michigan	4,539,456	4,546,159	4,553,857	4,564,395	4,577,865	4,594,590	4,614,123	4,629,611	4,573,974	4,590,528
United States	132,834,047	133,538,615	134,388,318	135,285,123	136,286,436	137,366,902	138,516,439	139,684,244	140,805,345	142,153,010

Data Source: US Census Bureau, Census Population Estimates. Source geography: County

Housing Cost – Cost Burden (30%)

This indicator reports the percentage of the households where housing costs are 30% or more of total household income. This indicator provides information on the cost of monthly housing expenses for owners and renters. The information offers a measure of housing affordability and excessive shelter costs. The data also serve to aid in the development of housing programs to meet the needs of people at different economic levels. Of the 78,980 total households in the report area, 20,668 or 26.17% of the population live in cost burdened households.

Figure 5.5

Report Area	Total Households	Cost Burdened Households (Housing Costs Exceed 30% of Income)	Cost Burdened Households, Percent
Saginaw County, MI	78,980	20,668	26.17%
Michigan	3,980,408	1,041,695	26.17%
United States	122,354,219	37,128,748	30.35%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

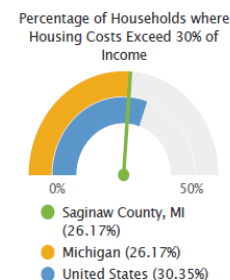
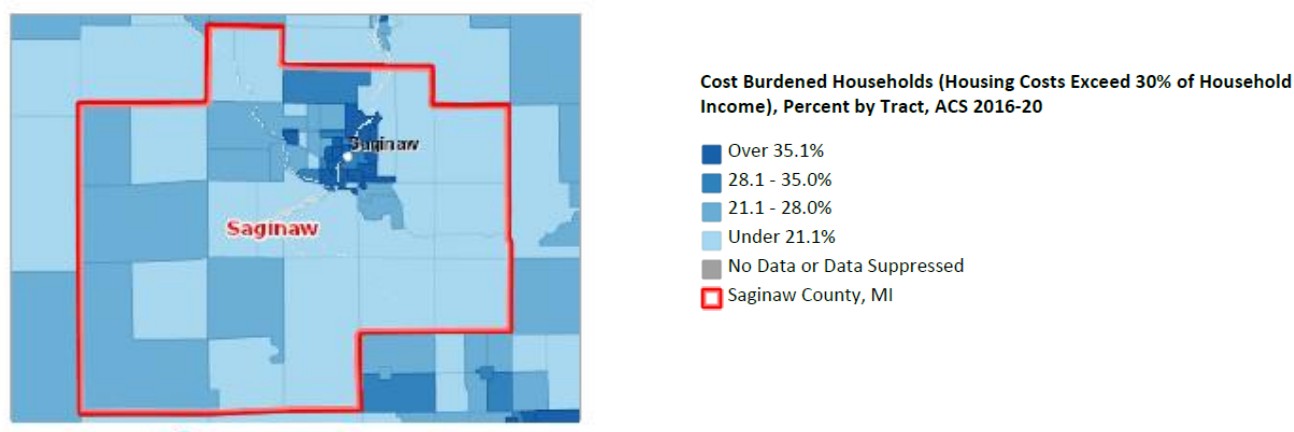


Figure 5.5 shows how our housing stock and costs do not exceed the US average at 30.35%. Saginaw County's cost burdened households average is 26.17% in comparison to the State of Michigan's average at 26.17%. The cost of living in Saginaw County is lower than the rest of the country, yet there are still high rights of poverty within the county.

Chart 2.7



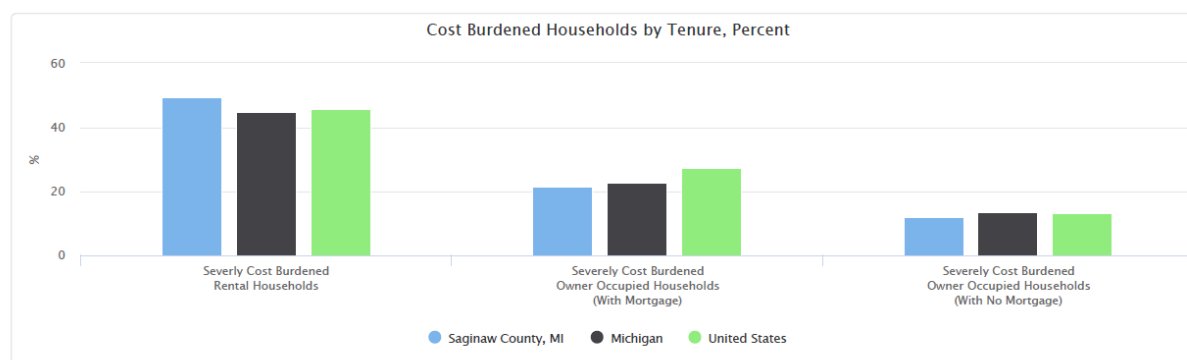
Cost Burdened Households by Tenure, Percent

These data sets show the percentage of households by tenure that are cost burdened. Cost burdened rental households (those that spent more than 30% of the household income on rental costs) represented 49.62% of all the rental households in the report area, according to the US Census Bureau American Community Survey (ACS) 2016-2020 5-year estimates. The data for this indicator is only reported for households where tenure, household housing costs, and income earned was identified in the American Community Survey.

Figure 5.6

Report Area	Rental Households	Percentage of Rental Households that are Cost Burdened	Owner Occupied Households (With Mortgage)	Percentage of Owner Occupied Households w/ Mortgages that are Cost Burdened	Owner Occupied Households (No Mortgage)	Percentage of Owner Occupied Households w/o Mortgages that are Cost Burdened
Saginaw County, MI	22,471	49.62%	29,410	21.44%	27,099	11.86%
Michigan	1,124,923	44.88%	1,702,529	22.52%	1,152,956	13.31%
United States	43,552,843	45.66%	48,974,364	27.25%	29,827,012	13.07%

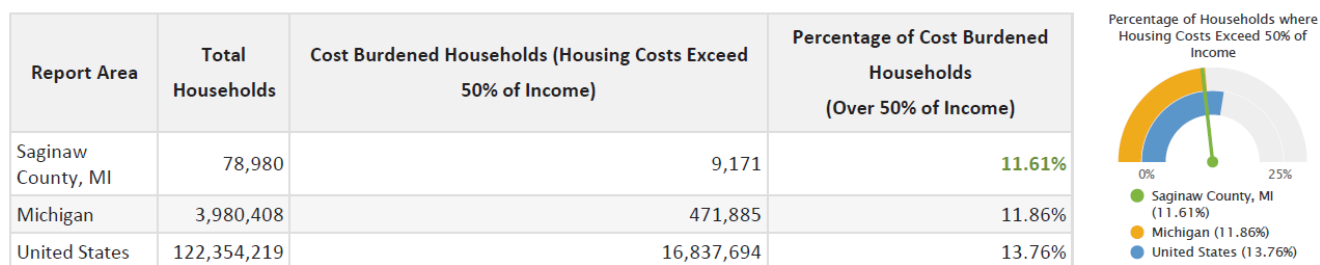
Data Source: US Census Bureau, American Community Survey, 2016-20.



Housing Costs – Cost Burden, Severe (50%)

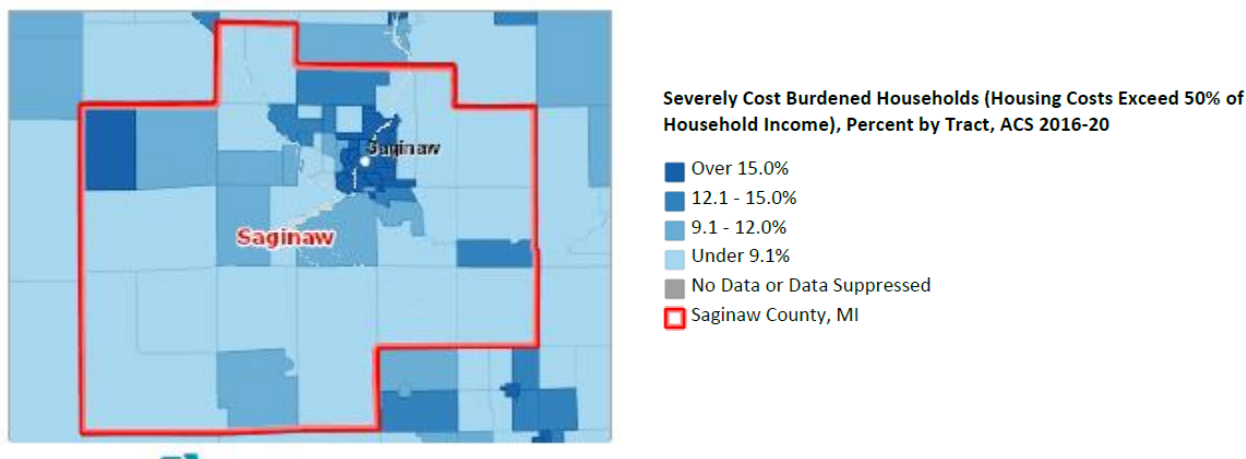
This indicator reports the percentage of the households where housing costs are 50% or more total household income. This indicator provides information on the costs of monthly housing expenses for owners and renters. The information offers a measure of housing affordability and excessive shelter costs. The data also serve to aid in the development of housing programs to meet the needs of people at different economic levels.

Figure 5.7



Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

Chart 2.7



As noted in Figure 5.7, Percentage of Cost Burdened Households are on par in both Saginaw County and the State of Michigan at 11%. The United States average is slightly higher than the county and state average at 13.76%. Chart 2.7 shows that the highest numbers (over 15%) are in the urban center of Saginaw County, and a few outliers on the northwestern portion of the county.

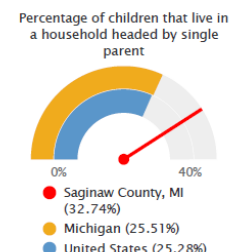
Household Structure – Single-Parent Households

This report shown in Figure 5.8 shows the percentage of children who live in households where only one parent is present. Saginaw County has a high-percentage of single-parent households, and their income tend to be lower than married households.

Figure 5.8

Report Area	Population Age 0-17	Children in Single-Parent Households	Percentage of Children in Single-Parent Households
Saginaw County, MI	40,722	13,334	32.74%
Michigan	2,155,025	549,830	25.51%
United States	73,062,291	18,472,977	25.28%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract



The percentage of children in single-parent households is dramatically higher than the State of Michigan's average (25.5%) and the United States average (25.28%). Saginaw County's percentage of children in single-parent households is 32.74%.

Housing Quality – Substandard Housing

This indicator reports the number and percentage of owner-and-renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 30%, and 5) gross rent as a percentage of household income greater than 30%. Selected conditions provide information in assessing the quality of the housing inventory and its occupants. This data is used to easily identify homes where the quality of living and housing can be considered substandard. Of the 78,980 total occupied housing units in the report area, 20,078 or 25.42% have one or more substandard conditions. One thing to notice in Figure 5.9 is that the occupied housing units with one or more substandard conditions percentage rate is lower than the state and nation at 25.42%, but these numbers are based on a county-wide average. When the looking into certain segments of the county – the urban center, those average percentages are higher. See Chart 2.8.

Figure 5.9

Report Area	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Occupied Housing Units with One or More Substandard Conditions, Percent
Saginaw County, MI	78,980	20,078	25.42%
Michigan	3,980,408	1,051,720	26.42%
United States	122,354,219	38,476,032	31.45%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

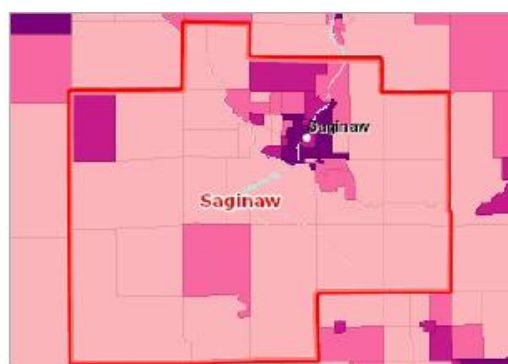
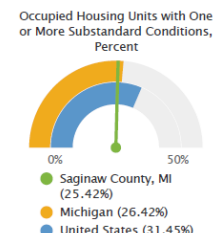
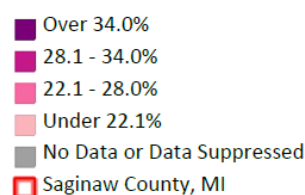


Chart 2.8

Substandard Housing Units, Percent of Total by Tract, ACS 2016-20



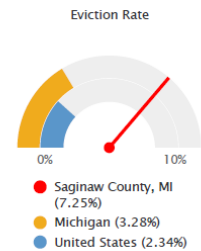
Evictions

This indicator in Figure 5.10 reports information about formal evictions based on court records from 48 states and the District of Columbia, compiled by the Eviction Lab. The number of evictions and evictions filings within the report area is shown in below. The “filing rate” is the ratio of the number of evictions filed in an area over the number of renter-occupied homes in that area. An “eviction rate” is the subset of those homes that received an eviction judgement in which renters were ordered to leave. For the year 2016, the Eviction Lab reports that, out of 22,706 homes in the report area, there were 2,077 eviction filings, for an eviction filing rate of 9.15%. 1,646 of the eviction filing ended in an eviction, for an eviction rate of 7.25%. This rate is higher in Saginaw County than the State of Michigan and the nation’s average eviction rates.

Figure 5.10

Report Area	Renter Occupied Households	Eviction Filings	Evictions	Eviction Filing Rate	Eviction Rate
Saginaw County, MI	22,706	2,077	1,646	9.15%	7.25%
Michigan	1,037,704	138,169	34,016	13.31%	3.28%
United States	38,372,860	2,350,042	898,479	6.12%	2.34%

Note: This indicator is compared to the state average.
Data Source: [Eviction Lab](#), 2016. Source geography: Census Tract



Eviction Filing Rate by Neighborhood Predominate Race / Ethnicity, 2016

Rates by combined race and ethnicity are calculated by aggregating data evictions in census block groups with most of the population (over 50%) belonging to a specific race/ethnicity. Reported race/ethnicity categories include Non-Hispanic White; Black or African American; Asian, and Hispanic or Latino. In some counties there are no majority Black, Asian, or Hispanic census block groups.

Figure 6.0

Report Area	Non-Hispanic White	Non-Hispanic Black	Asian	Hispanic or Latino
Saginaw County, MI	5.90%	3.38%	No data	No data
Michigan	2.57%	1.17%	0.00%	0.04%
United States	1.50%	0.80%	0.01%	0.39%

SOCIO-ECONOMIC DOMAIN

Social Vulnerability Index

The degree to which a community exhibits certain social conditions, including high poverty, low percentage of vehicle access, or crowded households, may affect that community's ability to prevent human suffering and financial loss in the event of disaster. These factors describe a community's social vulnerability.

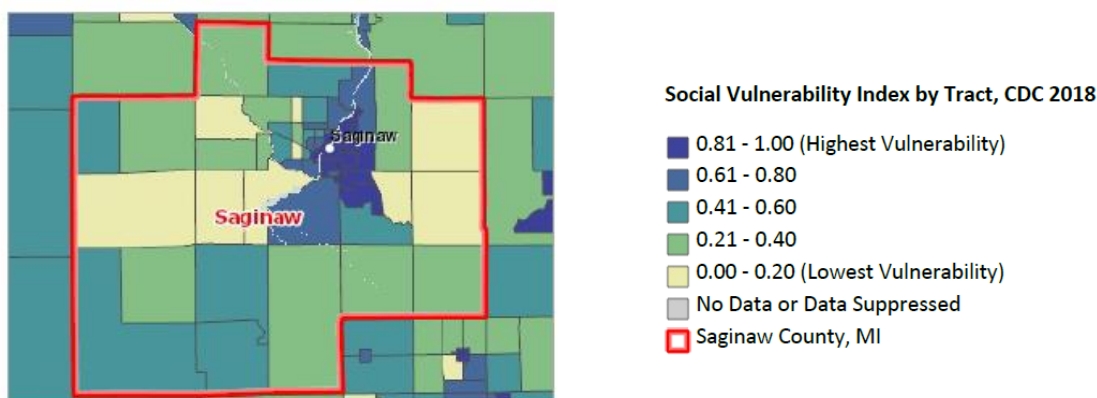
The social vulnerability index is a measure of the degree of social vulnerability in counties and neighborhoods across the United States, where a higher score indicates higher vulnerability. The report area has a social vulnerability index score of 0.70, which is greater than the state overage of 0.46.

Figure 7.0

Report Area	Total Population	Socioeconomic Theme Score	Household Composition Theme Score	Minority Status Theme Score	Housing & Transportation Theme Score	Social Vulnerability Index Score
Saginaw County, MI	192,778	0.62	0.75	0.61	0.64	0.70
Michigan	9,957,488	0.43	0.40	0.61	0.49	0.46
United States	322,903,030	0.30	0.32	0.76	0.62	0.40

Note: This indicator is compared to the state average.
Data Source: Centers for Disease Control and Prevention and the National Center for Health Statistics, CDC - GRASP, 2018. Source geography: Tract

Chart 2.9



Social vulnerability averages are higher than State and Nation averages in the highly urbanized areas of the county. There are a few high areas in rural areas as well located outside of the greater Saginaw area.

Households with No Motor Vehicle

This indicator reports the number and percentage of households with no motor vehicle based on the latest 5-year American Community Survey estimates. Of the 78,980 total households in the report area, 6,972 or 8.83% are without a motor vehicle. Saginaw County averages are higher than both State and Nation averages for Households with No Motor Vehicle.

Figure 7.1

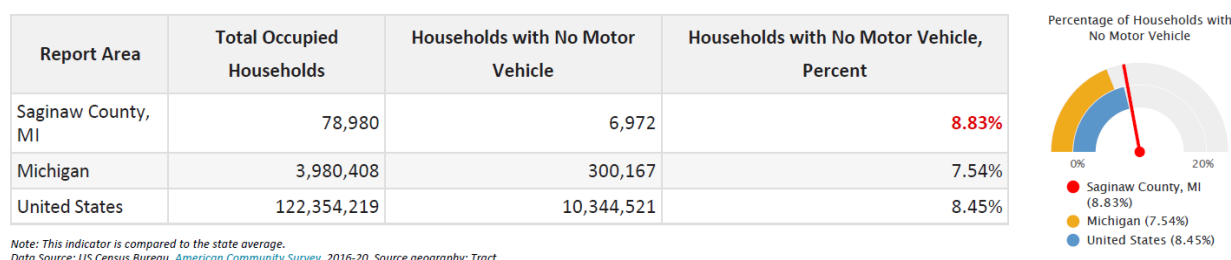
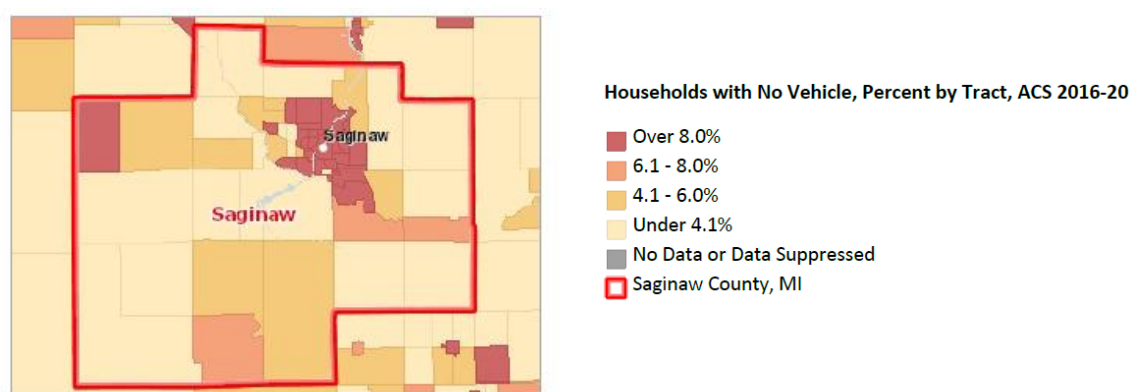


Chart 2.10

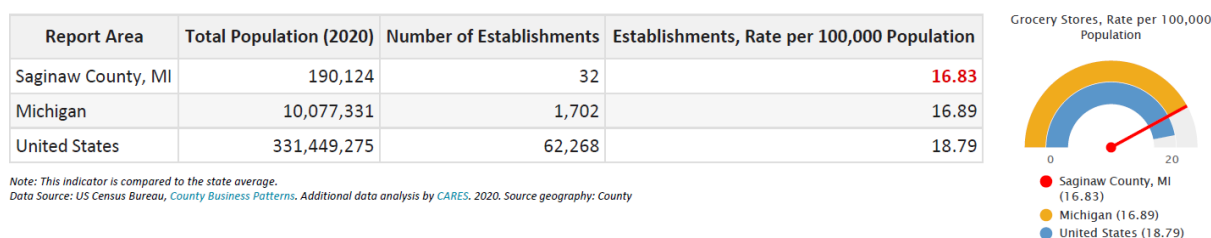


The highest concentration of households with no vehicle are found in the urban center of the county, with one outlier within the northwest portion of the county (rural) with over 8.0%

Food Environment – Grocery Stores

Healthy dietary behaviors are supported by access to healthy foods, and Grocery Stores are a major provider of these foods. There are 32 grocery establishments in the report area, a rate of 16.83 per 100,000 population. Grocery stores are defined as supermarkets and smaller grocery stores primarily engaged in retailing a general line of food, such as canned and frozen foods; fresh fruits and vegetables; and fresh and prepared meats, fish, and poultry. Delicatessen-type establishments are also included. Convenience stores and large general merchandise stores that also retail food, such as supercenters and warehouse club stores, are excluded.

Figure 7.2



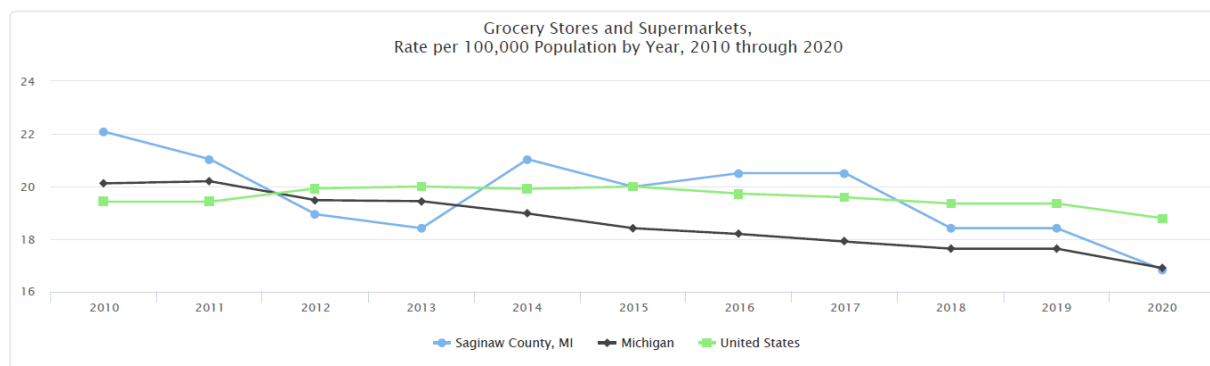
Its relation to the State of Michigan's average, we are right on pace with the number of establishment, but the United States rate per 100,000 people is 2% lower.

Grocery Stores and Supermarkets, Rate per 100,000 Population by Year, 2010 through 2020.

Figure 7.3

Report Area	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Saginaw County, MI	22.09	21.04	18.94	18.41	21.04	19.99	20.51	20.51	18.41	18.41	16.83
Michigan	20.12	20.2	19.48	19.44	18.97	18.41	18.19	17.9	17.63	17.63	16.89
United States	19.42	19.42	19.93	20	19.91	20	19.73	19.59	19.35	19.35	18.79

Chart 3.0



Over the last 10 years, numbers are fluctuated from its highest in 22% in 2010 to 16.83% in 2020. Many stores had been closed down to corporations downsizing and driving the markets out from mom-and-pop type establishments. The decline began in 2014 and steadily declined from there.

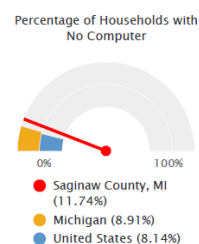
Built Environment – Households with No Computer

This indicator reports the percentage of households who don't own or use any type of computers, including desktop or laptop, smartphone, tablet or other portable wireless computer, and some other type of computer, based on the 2016 – 2020 American Community Survey estimates. Of the 78,980 total households in the report area, 9,276 or 11.4% are without a computer. In Saginaw County, there is a digital divide present only in the urban community but also the rural community with the lack of high-speed internet connectivity and access to computers in the homes.

Figure 7.4

Report Area	Total Households	Households with No Computer	Households with No Computer, Percent
Saginaw County, MI	78,980	9,276	11.74%
Michigan	3,980,408	354,611	8.91%
United States	122,354,219	9,955,693	8.14%

Note: This indicator is compared to the state average.
 Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract



Violent Crime – Total

Violent crime includes homicide, rape, robbery, and aggravated assault. Within the report area, the 2015 – 2017 three-year total of reported violent crimes was 3,698, which equates to an annual rate of 594.20 crimes per 100,000 people, higher than the statewide rate of 446.30.

Figure 7.5

Report Area	Total Population	Violent Crimes, 3-year Total	Violent Crimes, Annual Rate (Per 100,000 Pop.)
Saginaw County, MI	207,446	3,698	594.20
Michigan	9,974,761	133,568	446.30
United States	366,886,849	4,579,031	416.00

Note: This indicator is compared to the state average.

Data Source: Federal Bureau of Investigation, FBI Uniform Crime Reports. Additional analysis by the National Archive of Criminal Justice Data. Accessed via the Inter-university Consortium for Political and Social Research, 2015-2017. Source geography: County

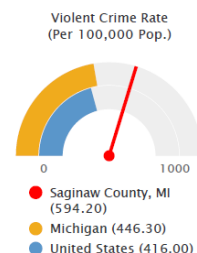


Chart 3.1



Violent Crimes, All, Rate (Per 100,000 Pop.) by County, FBI UCR 2015-2017



The Violent Crimes rate per 100,000 Population shows that the entire county is over 380.0.

Health Domain

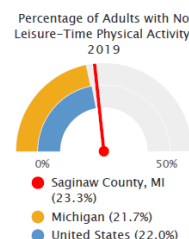
Physical Inactivity

Within the report area, 34,825 or 23.3% of adults aged 20 and older self-report no active leisure time, based on the question: “During the past month, other than your regular job, did you participate in any physical activities or exercises such as running, calisthenics, golf, gardening, or walking for exercise?” This indicator is relevant because current behaviors are determinants of future health and this indicator may illustrate a cause of significant health issues, such as obesity and poor cardiovascular health.

Figure 7.6

Report Area	Population Age 20+	Adults with No Leisure Time Physical Activity	Adults with No Leisure Time Physical Activity, Percent
Saginaw County, MI	144,502	34,825	23.3%
Michigan	7,577,241	1,707,714	21.7%
United States	239,878,217	54,200,862	22.0%

Note: This indicator is compared to the state average.
Data Source: Centers for Disease Control and Prevention, *National Center for Chronic Disease Prevention and Health Promotion*, 2019. Source geography: County



Percentage of Adults Physically Inactive by Year, 2004 – 2019

The table below display trends in the percentage of adults reporting no leisure-time physical activity for years 2004 through 2019.

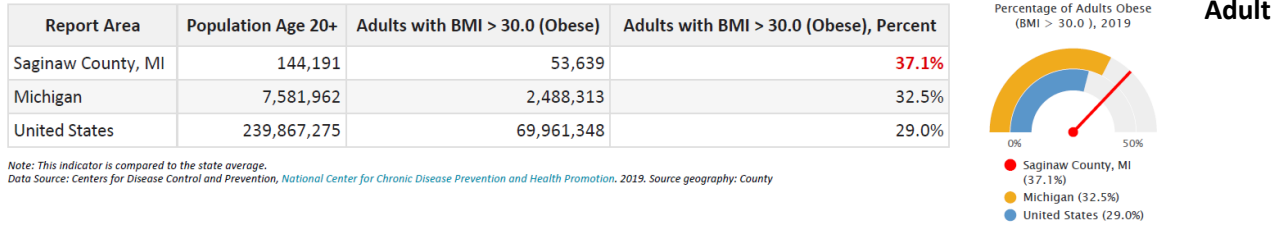
Figure 7.7

Report Area	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Saginaw County, MI	22.1%	16.4%	24.7%	27.0%	30.5%	29.7%	29.3%	26.4%	21.1%	21.9%	20.5%	22.0%	20.9%	24.2%	23.1%	23.3%
Michigan	20.8%	16.5%	21.7%	21.1%	22.8%	23.2%	22.7%	22.4%	20.0%	21.7%	20.8%	21.5%	20.4%	21.3%	21.1%	21.7%
United States	21.2%	18.8%	21.6%	21.7%	22.4%	22.3%	22.0%	21.9%	20.5%	22.0%	20.8%	21.4%	20.7%	21.5%	20.9%	22.0%

Obesity

This indicator reports the number and percentage of adults aged 20 and older self-report having a Body Mass Index (BMI) greater than 30.0 (obese). Respondents were considered obese if their Body Mass Index (BMI) was 30 or greater. Body Mass Index (weight [kg]/height [m]²) was derived from self-report of height and weight. Excess weight may indicate an unhealthy lifestyle and puts individuals at risk for further health issues. Within the report area, there are a total of 53,639 adults aged 20 and older who self-reported having a BMI greater than 30.0. This represents 37.1% of the survey population.

Figure 2.8



Obese (BMI > 30.0) by Gender, 2019

Figure 7.9

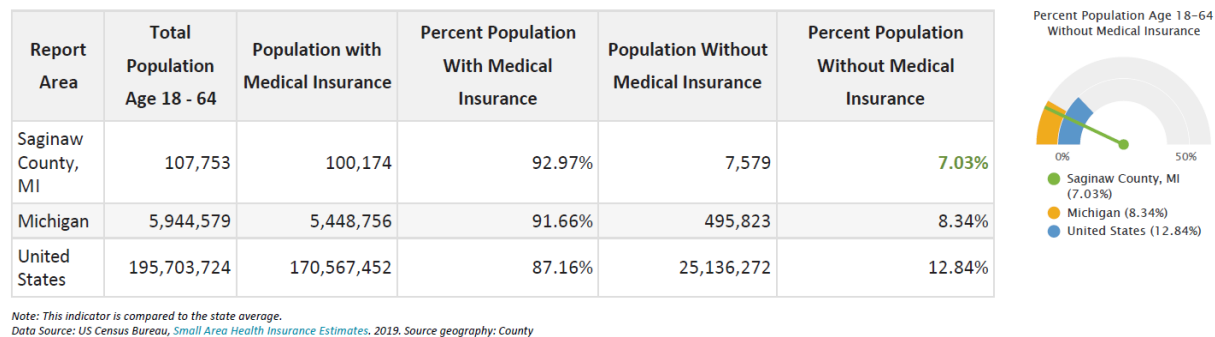
The table below displays national, state, and local variation in the prevalence of obesity among the adult population by gender.

Report Area	Male	Male, Percent	Female	Female, Percent
Saginaw County, MI	24,934	35.7%	28,705	38.6%
Michigan	1,197,856	31.9%	1,290,451	33.1%
United States	33,675,337	28.6%	36,285,952	29.5%

Healthcare Access

The lack of health insurance is considered a key driver of health status. This indicator reports the percentage of adult age 18 to 64 without health insurance coverage. This indicator is relevant because lack of insurance is a primary barrier to healthcare access including regular primary care, specialty care, and other health services that contribute to poor health status.

Figure 7.10



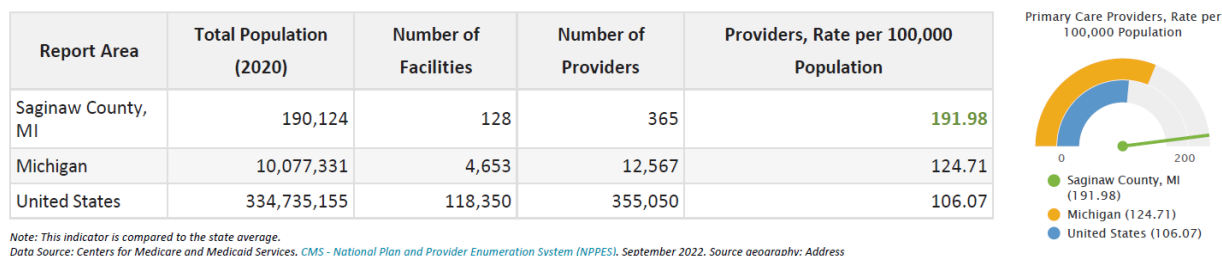
Saginaw County is performing better than the State of Michigan and the United States as a whole. Our county has been intentionally working towards ensuring that all residents have the proper medical insurance. Over 92% of the county has medical insurance as opposed to the US average of 87.16%.

Access to Care – Primary Care Providers

This indicator reports the number of providers with a CMS National Provider Identifier (NPI) that specialize in primary care. Primary health providers include practicing physicians specializing in general practice medicine, family medicine, internal medicine, and pediatrics. The number of facilities specialize in primary health care are also listed (but are not included in the calculated rate). Data are from the

latest Centers for Medicare and Medicaid Services (CMS) National Provider Identifier (NPI) downloadable file.

Figure 8.0

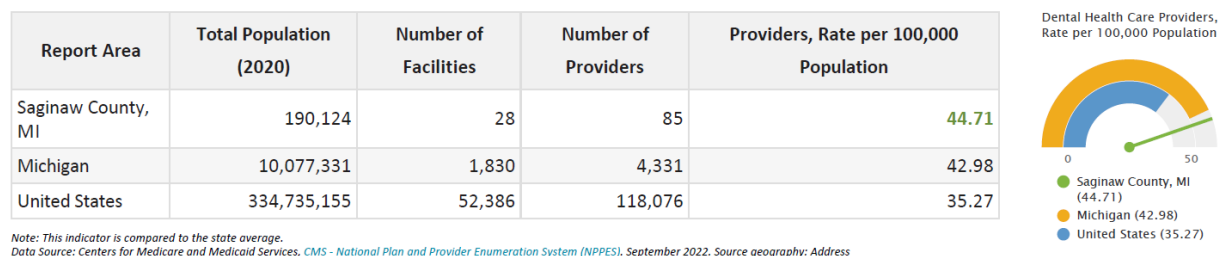


In Saginaw County, Providers are identified to have a rate of 191.98 per 100,000 of population. In State of Michigan, that rate is 124.71 per 100,000 population. United States is only 106.07 per 100,000 population. Healthcare has been a concentration amongst health leaders and community leaders in helping to reshape healthcare in Saginaw County.

Access to Care - Dental Health Providers

This indicator reports the number of oral health care providers with a CMS National Identifier (NPI). Providers included in this summary are those who list “dentist”, “general practice dentist”, or “pediatric dentistry” as their primary practice classification, regardless of sub-specialty. Data is from the latest Centers for Medicare and Medicaid Services (CMS) National Provider Identifier (NPI) downloadable file.

Figure 8.1



Access to Care- Mental Health Providers

This indicator reports the number of providers with a CMS National Provider Identifier (NPI) that specialize in mental health. Mental health providers include licensed clinical social workers and other credentialed professionals specializing in psychiatry, psychology, counseling, or child, adolescent, or adult mental health. The number of facilities that specialize in mental health are also listed (but are not included in calculated rate). Data are from the latest Centers for Medicare and Medicaid Services (CMS) National Provider Identified (NPI).

Within the report area there are 517 mental health providers with a CMS National Provider Identifier (NPI). This represents 271.93 providers per 100,000 population.

Figure 8.2

Saginaw County Community Action Committee, Inc.
2022 Community Needs Assessment Report

Report Area	Total Population (2020)	Number of Facilities	Number of Providers	Providers, Rate per 100,000 Population
Saginaw County, MI	190,124	39	517	271.93
Michigan	10,077,331	2,646	18,992	188.46
United States	334,735,155	58,861	462,439	138.15

Note: This indicator is compared to the state average.

Data Source: Centers for Medicare and Medicaid Services, CMS - National Plan and Provider Enumeration System (NPPES), September 2022. Source geography: Address

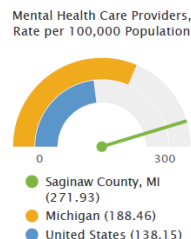
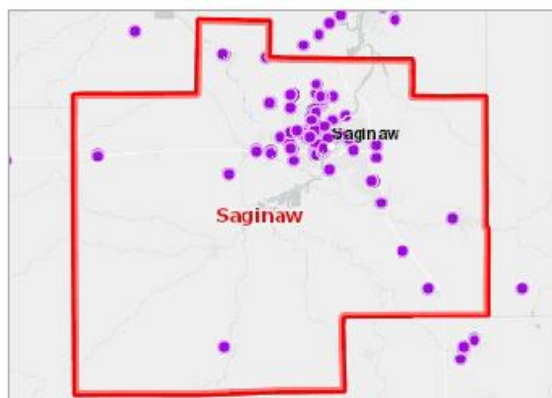


Chart 3.3



Mental Health Providers, All, CMS NPPES September 2022

- Mental Health Providers, All, CMS NPPES September 2022
- Saginaw County, MI

Medicare and Medicaid Providers

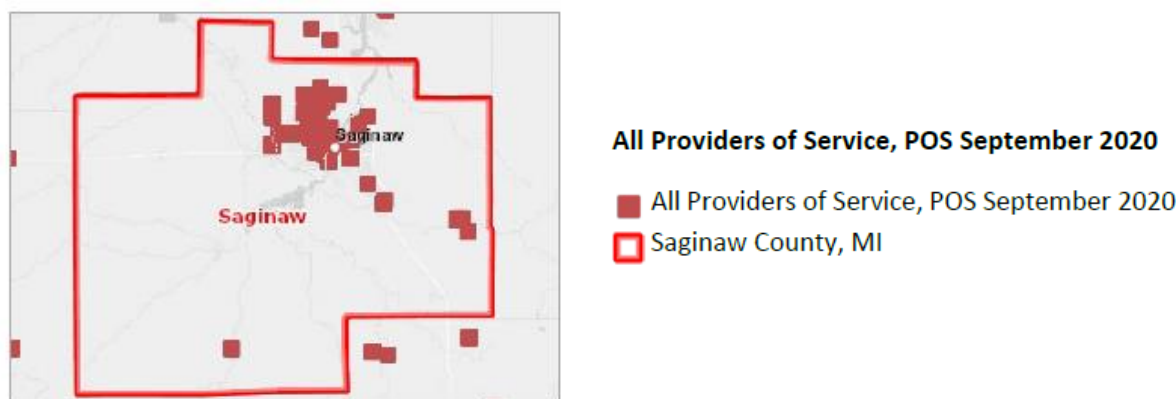
Total institutional Medicare and Medicaid providers, including hospitals, nursing facilities, federally qualified health centers, rural health clinics and community mental health centers for the report are shown. According to the U.S. Department of Health and Human Services, there were 72 active Medicare and Medicaid institutional service providers in the report area in the third quarter of 2020.

Figure 8.3

Report Area	Total Institutional Providers	Hospitals	Nursing Facilities	Federally Qualified Health Centers	Rural Health Clinics	Community Mental Health Centers
Saginaw County, MI	72	5	11	15	0	0
Michigan	2,186	179	435	272	217	2
United States	77,398	7,292	15,269	10,382	4,894	129

Data Source: US Department of Health & Human Services, Center for Medicare & Medicaid Services, Provider of Services File, September 2020. Source geography: County

Chart 3.4



Dental Care Utilization

This indicator reports the percentage of adults aged 18 and older who report having been to the dentist or dental clinic in the previous year. Within the report area, there are 68.50% adults age 18+ who went to the dentist in the past year of the total population age 18+.

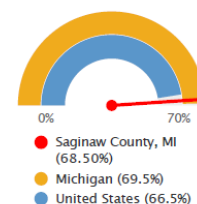
Figure 8.4

Report Area	Total Population (2018)	Adults Age 18+ with Recent Dental Visit (Crude)	Adults Age 18+ with Recent Dental Visit (Age-Adjusted)
Saginaw County, MI	190,800	68.50%	68.00%
Michigan	9,995,915	69.5%	69.1%
United States	163,583,717	66.5%	66.2%

Note: This indicator is compared to the state average.

Data Source: Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System. Accessed via the PLACES Data Portal. 2018.

Percentage of Adults Age 18+ with Dental Visit in Past 1 Year



Hospitalizations – Emergency Room Visits

This indicator reports the number and rate of emergency room (ER) visits among Medicare beneficiaries aged 65 and older. This indicator is relevant because emergency room visits are “high intensity” services that can be a burden on both health care systems and patients. High rates of emergency room visits “may indicate poor care management, inadequate access to care or poor patient choices, resulting in ED visits that could be prevented”. (See footnote on p. 123)

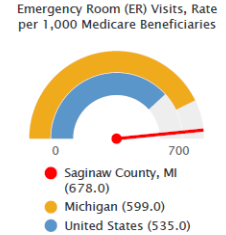
In the latest reporting period, there were 45,185 Medicare beneficiaries in the report area. Beneficiaries had 13,353 emergency room visits, and the rate of visits per 1,000 beneficiaries was 678.0. ER visit rate in the report area was higher than the state rate of 599.0 during the same time.

Hospitalizations – Emergency Room Visits

Figure 8.5

Report Area	Medicare Part A and B Beneficiaries	Emergency Room Visits	Emergency Room Visits, Rate (per 1,000 Beneficiaries)
Saginaw County, MI	45,185	13,553	678.0
Michigan	2,037,871	586,527	599.0
United States	58,738,711	17,332,356	535.0

Note: This indicator is compared to the state average.
Data Source: Centers for Medicare and Medicaid Services, CMS - Geographic Variation Public Use File - 2020. Source geography: County



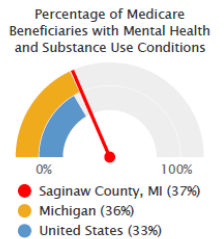
Poor Mental Health – Mental Health and Substance Use Conditions

This indicator reports the rate of diagnosis for mental health and substance use conditions among the Medicare population. Figures are reported as age-adjusted to year 2000 standard. Rates are re-summarized for report area from county level data, only where data is available. This indicator is relevant because mental health and substance use is an indicator of poor health.

Figure 8.6

Report Area	Medicare Beneficiaries	Beneficiaries with Mental Health and Substance Use Conditions, Percent
Saginaw County, MI	44,711	37%
Michigan	1,997,420	36%
United States	57,235,207	33%

Note: This indicator is compared to the state average.
Data Source: Centers for Medicare and Medicaid Services, Mapping Medicare Disparities Tool. 2019. Source geography: County



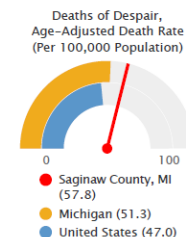
Deaths of Despair (Suicide + Drug / Alcohol Poisoning)

This indicator reports average rate of death due to intentional self-harm (suicide), alcohol-related disease, and drug overdose, also known as “deaths of despair”, per 100,000 population. Figures are reported as crude rates, and as rates age-adjusted to year 2000 standard. Rates summarized for report areas from county level data, only where data is available. This indicator is relevant because death of despair is an indicator of poor mental health. Within the report area on Figure 8.7, there were 572 deaths of despair. This represents an age-adjusted death rate of 57.8 per every 100,000 total population.

Figure 8.7

Report Area	Total Population, 2016-2020 Average	Five Year Total Deaths, 2016-2020 Total	Crude Death Rate (Per 100,000 Population)	Age-Adjusted Death Rate (Per 100,000 Population)
Saginaw County, MI	191,093	572	59.9	57.8
Michigan	9,967,988	26,620	53.4	51.3
United States	326,747,554	806,246	49.4	47.0

Note: This indicator is compared to the state average.
Data Source: Centers for Disease Control and Prevention, CDC - National Vital Statistics System. Accessed via CDC WONDER. 2016-2020. Source geography: County



This number in Saginaw County is 6% higher than the State of Michigan average and 10% higher than the US average. It is based on a Five-Year total death from 2016 to 2020.

Deaths of Despair, Age-Adjusted Rate (Per 100,000) by Gender

This table reports the age-adjusted rate of death due to intentional self-harm (suicide), alcohol-related disease, and drug overdoses, also known as “deaths of despair”, per 100,000 people for the 5-year period 2016-2020 by gender.

Figure 8.8

Report Area	Male	Female
Saginaw County, MI	83.2	33.9
Michigan	71.7	31.6
United States	67.7	27.3

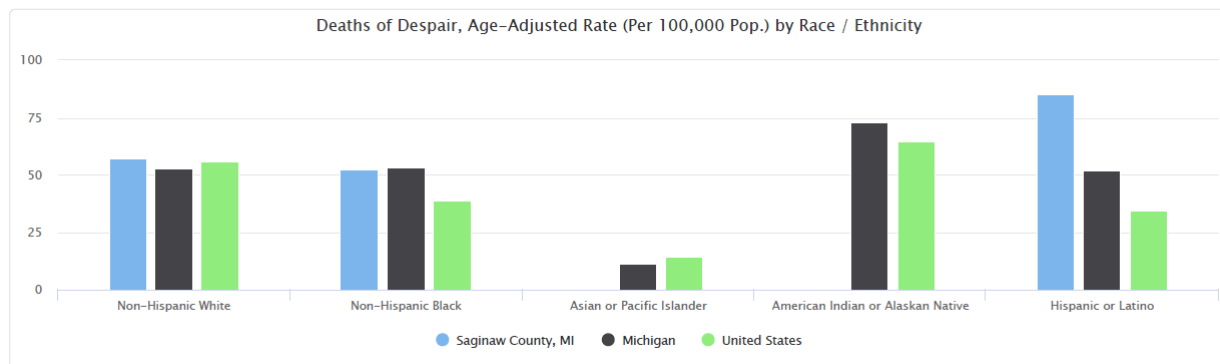
Death of Despair, Age-Adjusted Rate (Per 100,000 population) by Race / Gender

This table reports the age-adjusted rate of death due to intentional self-harm (suicide), alcohol-related disease, and drug overdoses, also known as “death of despair”, per 100,000 people for the 5-year period 2016-2020 by race and by Hispanic origin.

Figure 8.9

Report Area	Non-Hispanic White	Non-Hispanic Black	Asian or Pacific Islander	American Indian or Alaskan Native	Hispanic or Latino
Saginaw County, MI	57.0	52.2	No data	No data	85.1
Michigan	52.8	53.1	11.1	72.9	51.8
United States	55.6	38.6	14.3	64.3	34.6

Chart 3.5



Mortality – Firearm

This indicator reports the 2016-2020 five-year average rate of death due to firearm wounds per 100,000 population, which includes gunshot wounds from powder-charged handguns, shotguns, and rifles. Figures are reported as crude rates, and as rates age-adjusted to year 2000 standard. This indicator is

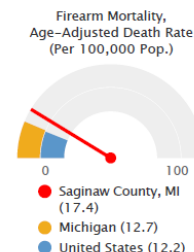
relevant because firearm deaths are preventable, and they are a cause of premature death. Within the report area, there are a total of 164 deaths due to firearm wounds. This represents an age adjusted death rate of 17.4 per every 100,000 total population.

Figure 8.10

Report Area	Total Population, 2016-2020 Average	Five Year Total Deaths, 2016-2020 Total	Crude Death Rate (Per 100,000 Population)	Age-Adjusted Death Rate (Per 100,000 Population)
Saginaw County, MI	191,093	164	17.2	17.4
Michigan	9,967,988	6,352	12.7	12.7
United States	326,747,554	203,100	12.4	12.2

Note: This indicator is compared to the state average.

Data Source: Centers for Disease Control and Prevention, CDC - National Vital Statistics System. Accessed via CDC WONDER. 2016-2020. Source geography: County



Firearm Deaths, Age-Adjusted Rate (Per 100,000 Pop.) by Race/Ethnicity

Figure 9.1

Report Area	Non-Hispanic White	Non-Hispanic Black	Asian or Pacific Islander	American Indian or Alaskan Native	Hispanic or Latino
Saginaw County, MI	10.4	41.2	No data	No data	No data
Michigan	9.1	32.3	2.5	8.1	8.3
United States	11.3	24.8	2.9	10.0	6.8

Mortality – Opioid Overdose

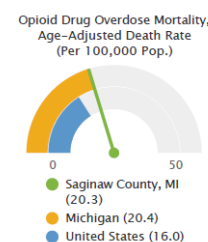
This indicator reports the 2016-2020 five-year average rate of death due to opioid drug overdose per 100,000 population. Figures are reported as crude rates, and as age-adjusted to year 2000 standard. Rates are summarized for report areas from county level data, only where data is available. This indicator is relevant because opioid overdose is the leading cause of injury death in the United States, and they have increased dramatically in recent years. Within the report area, there are a total of 182 deaths due to opioid overdose. This represents an age-adjusted death rate of 20.3 per every 100,000 total population.

Figure 9.2

Report Area	Total Population, 2016-2020 Average	Five Year Total Deaths, 2016-2020 Total	Crude Death Rate (Per 100,000 Population)	Age-Adjusted Death Rate (Per 100,000 Population)
Saginaw County, MI	191,093	182	19.1	20.3
Michigan	9,967,988	9,781	19.6	20.4
United States	326,747,554	256,428	15.7	16.0

Note: This indicator is compared to the state average.

Data Source: Centers for Disease Control and Prevention, CDC - National Vital Statistics System. Accessed via CDC WONDER. 2016-2020. Source geography: County

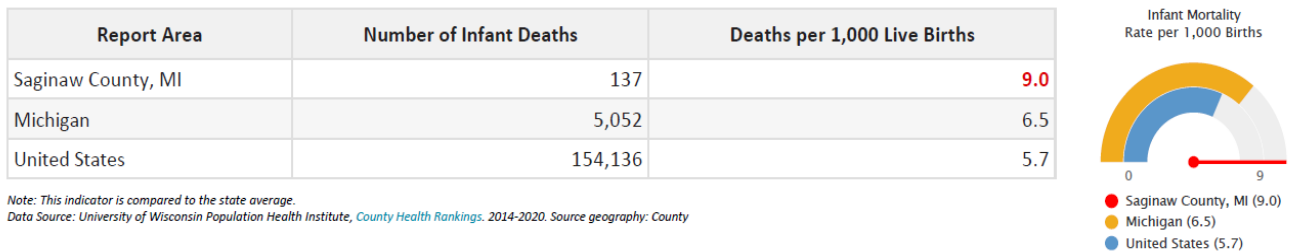


Saginaw County has an average of 20 years (Age-Adjusted Death Rate) which is on par for the State of Michigan's average, but slightly higher in age for the United States average of only 16 years (Age-Adjusted Death Rate).

Mortality – Infant Mortality (CDC)

This indicator reports information about infant mortality, which is defined as the number of all infant deaths (within 1 year of life) per 1,000 live births. Data was taken from the National Center for Health Statistics – Mortality Files (2014-2020) and are used for the 2022 County Health Rankings. Within the report area, 137 infant deaths occurred during the 2014-2020 seven-year period. This represents 9.0 deaths per 1,000 live births.

Figure 9.3

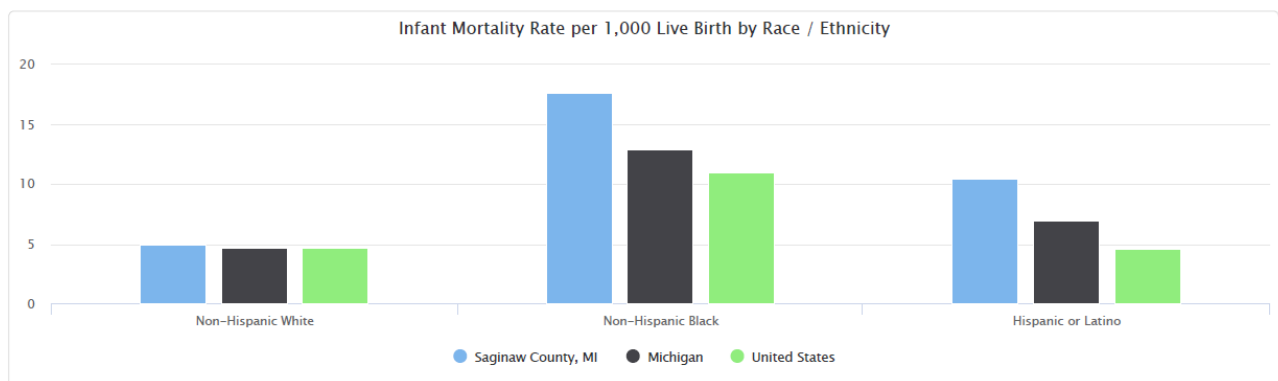


Saginaw County's Infant Mortality death rate is higher than the State of Michigan (6.5) and the United States (5.7). Infant Mortality Rates by Race/Ethnicity show large areas of disproportionate numbers in the BIPOC population. Figure 9.4 shows high numbers in the Black and Hispanic/Latino communities for our county. Hispanic/Latino communities have a higher-than-normal average in Saginaw County than the State of Michigan and United State averages. Black living in Saginaw County have a higher than normal average than the State of Michigan's and United States' average.

Figure 9.4

Report Area	Non-Hispanic White	Non-Hispanic Black	Hispanic or Latino
Saginaw County, MI	5.0	17.6	10.5
Michigan	4.7	12.9	6.9
United States	4.7	10.9	4.6

Chart 3.6



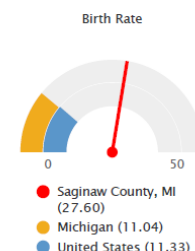
Teen Births (ACS)

Based on the American Community Survey estimates, there was an average of 27.60 births for every 1,000 teens (15-19) in the reported area.

Figure 9.5

Report Area	Females Age 15 to 19	Births to Teens	Births per 1,000 Teens
Saginaw County, MI	6,486	179	27.60
Michigan	319,243	3,526	11.04
United States	10,358,158	117,386	11.33

Note: This indicator is compared to the state average.
 Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County



COVID -19 Statistics

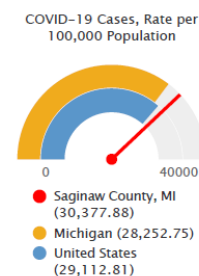
Confirmed Cases – COVID-19

This indicator reports incidence rates of confirmed COVID-19 cases per 100,000 population. Data for this indicator are updated daily and derived from the Johns Hopkins University data feed. In the report area, there have been 57,961 total confirmed cases of COVID-19. The rate of confirmed cases is 30,377.88 per 100,000 population, which is greater than the state average of 28,252.75.

Figure 9.6

Report Area	Total Population	Total Confirmed Cases	Confirmed Cases, Rate per 100,000 Population	Last Update
Saginaw County, MI	190,800	57,961	30,377.88	10/20/2022
Michigan	9,995,915	2,824,121	28,252.75	10/20/2022
United States	326,262,499	94,984,179	29,112.81	10/20/2022

Note: This indicator is compared to the state average.
 Data Source: Johns Hopkins University. Accessed via ESRI. Additional data analysis by CARES, 2022. Source geography: County



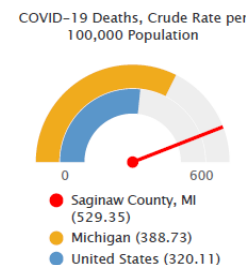
COVID-19 – Mortality

In the report area in Figure 9.7, there have been 1,010 total deaths among patients with confirmed cases of the coronavirus disease COVID-19. The mortality rate in the report area is 529.35 per 100,000 population, which is greater than the state average of 388.73.

Figure 9.7

Report Area	Total Population	Total Deaths	Deaths, Rate per 100,000 Population	Last Update
Saginaw County, MI	190,800	1,010	529.35	10/20/2022
Michigan	9,995,915	38,857	388.73	10/20/2022
United States	326,262,499	1,044,407	320.11	10/20/2022

Note: This indicator is compared to the state average.
 Data Source: Johns Hopkins University. Accessed via ESRI. Additional data analysis by CARES, 2022. Source geography: County



COVID-19 Fully Vaccinated Adults

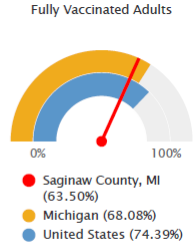
This indicator reports the percent of adults fully vaccinated for COVID-19. Data is updated daily from the CDC API. Vaccine hesitancy is the percent of the population estimated to be hesitant toward receiving a COVID-19 vaccine. The Vaccine Coverage Index is a score of how challenging vaccine rollout may be in some communities compared to others, with values ranging from 0 (least challenging) to 1 (most challenging).

Figure 9.8

Report Area	Percent of Adults Fully Vaccinated	Estimated Percent of Adults Hesitant About Receiving COVID-19 Vaccination	Vaccine Coverage Index	Last Update
Saginaw County, MI	63.50%	9.41%	0.28	09/28/2022
Michigan	68.08%	9.29%	0.32	09/28/2022
United States	74.39%	10.29%	0.44	09/28/2022

Note: This indicator is compared to the state average.

Data Source: Centers for Disease Control and Prevention and the National Center for Health Statistics, CDC - GRASP, 2022. Source geography: County



SCCAC COMMUNITY NEEDS ASSESSMENT SEGMENT



The purpose of the following section is to provide information on the causes and conditions of poverty, and the needs and strengths of communities in Saginaw County. This assessment is based on surveys with community key informants and secondary data. Surveys occurred between September 2022 and November 16, 2022.

“It is difficult to choose between five areas when you really look at needs based on families with children of different ages. How do we account for inflation into these questions and the top 5 needs? Employment at some places, you are still at poverty level and can’t afford decent housing...”

Board of Director’s Survey Response on the Needs of the Community

“ More local continuing educational opportunities, more job readiness training in schools, more available healthy foods resources/stores in the community, more housing developments across the income spectrum.”

Board of Director’s Survey Response on the Needs of the Community

“Saginaw CAC is an important institution in the black community for everything from critical information to political awareness and community efforts; for providing food and comfort to those who are in need, for home weatherization for seniors and needy families, and for the social influence that CAC provides to the larger philanthropic community, focusing on the needs of the community.”

Community Partner’s Survey Response what CAC provides to the Community

“Our Clients not only need help paying their utility bills, but they also have a need for financial literacy education, and an opportunity to truly establish a savings account.”

SCCAC Staff Member’s Survey Response on the Needs of the Community

Background

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

Across the United States, Community Action agencies receive CSBG dollars, designed to reduce poverty, revitalize low-income communities, and empower low-income families to become self-sufficient. This funding supports agency operations and administration, and direct service programming impacting those individuals and families at or below the federal poverty limit.

Note: The FPL eligibility percentage is set per program. Most programs prior to COVID-19 pandemic designated at or below 125% FPL as their eligibility requirements. During and post-pandemic, many programs have increased this designation to at or below 200% FPL. The following assessment information will be in reference to 125%, unless otherwise stated.

Using Community Action's ROMA practices, needs identified within this report have been categorized as one of three different levels: Family, Community, and Agency.

A Family level need is with which human services or helping agencies are the most familiar. These needs impact an individual or family because a person has a barrier, challenge, or deficiency that they are unable to resolve themselves. For example, someone who lacks job skills and therefore cannot get a living-wage paying job has a Family level need. The resolution may be to provide this person with the job skills necessary to earn and maintain a living-wage paying occupation.

However, if an individual living in community has adequate job skills, yet there are not enough employers for available workforce, then this would be a **Community level need**.

An **Agency level need** is the ability of the community organization and/or partners to come together and resolve either a Family or Community level need. This can be in several ways, such as a new collaboration being formed or new funding opportunities for services in order to impact the need on an Agency level.

Many needs can be at least partially categorized on each of these three levels. Think on the example of accessible jobs, an area may have a workforce needing to learn new skills, but that area would also need to attract new employers. To accomplish both, an innovative partnership may need to be created to secure additional funding sources. However, by defining the need by level – Family, Community, or Agency – SCCAC is better able to see the difference between a cause and a condition. This difference allows our agency to implement better interventions and ultimately achieve better outcomes. CAAs are charged with not only understanding the conditions of poverty in our service areas, but also the causes. This then allows us to provide the type of services and supports to eradicate those causes by the root.

Survey Responses

SCCAC surveyed agency staff members, SCCAC Board of Directors, local elected officials, and community partners regarding their perspective on needs in the Community. Collectively, these groups identified several needs and an analysis of their responses clearly indicated five core barriers to self-sufficiency per surveyed target group.

Top 5 Community Needs per SCCAC Surveys by Survey Target Group(s)

SCCAC Staff Survey	Elected Officials and Board of Directors Survey	Community Partner Survey
<ul style="list-style-type: none"> • Emergency Food Assistance • Safe, Affordable Housing • Income Management and Budgeting Education (Financial Literacy) • Housing Repairs • Emergency Assistance 	<ul style="list-style-type: none"> • Safe, Affordable Housing • Education • Emergency Assistance and Services • Employment Opportunities • Mental Health Services 	<ul style="list-style-type: none"> • Safe, Affordable Housing • Education, Job Training/Skill Development • Emergency Assistance and Services • Food/Nutrition • Transportation

Agency-Wide Client Community Needs Survey (n=255)

An online survey was designed to collect information from the general public (potential clients) and individuals accessing one or more of SCCAC's services and/or programs. Respondents were asked to identify themselves by area of residence (city/township). Fortunately, a total of 255 surveys representing the entire Community were returned: Saginaw (73.91%, n=187), Saginaw Township (10.28%, n=26), City of Saginaw (9.88%, n=25), Buena Vista Township (5.14%, n=13), Bridgeport Township (3.56%, n=9), Carrollton Township (1.98%, n=5), James Township (1.98%, n=5), Chesaning (1.98%, n=5), Brant (1.19%, n=3), Freeland (1.19%, n=3), and Hemlock (1.19%, n=3). The areas of residence (urban 49.4%, n=124; suburban 28.29%, n=71; rural 22.31%, n=56) were represented well, with those living in rural areas responding lower than those living suburban areas, dramatically lower than those living in urban areas.

This pool of general public responses also answered a number of service-focused questions such as the needs of their families, needs unmet by SCCAC, barriers to employment, and concerns with housing. Analysis of responses from these questions indicated five needs in the general public's lives:

- Housing Repairs (45%, n=108)
- Food/Nutrition Services (40.83%, n=98)
- Utility Assistance (32.08%, n=77)
- Dental Healthcare (26.67%, n=64)
- Senior Services (24.58%, n=59)
- **6th need – Rent/Mortgage payment Assistance (24.17%, n= 58)

We included a 6th need due to the survey results yielding a difference in needs by 1 survey, both received 24% of the selections.

Taking the responses from our Agency staff members, SCCAC Board of Directors, local elected officials, and community partners and the responses provided by the general public on services offered by SCCAC and services offered by other agencies within the county region, exploration to identify the root causes and conditions of poverty was able to happen.

While priority on each specific need may vary by individual, a general consensus was formed. The top five needs across Saginaw County are:

- **Safe, Affordable Housing**
- **Emergency Assistance and Services**
- **Home/Housing Repairs**
- **Job Opportunities with Livable Wages**
- **Food/Nutrition**



A more in-depth look at these “Top Five” needs will help us to find additional needs identified by our community partners that could stem from our add to these top five needs listed above.

Top 5 Needs in Saginaw County

#1 - Safe, Affordable Housing (Family-Level and Community-Level Need)

Many of survey participants noted the need for housing repairs on their homes, and the lack thereof of available access to home repair programs in Saginaw County. SCCAC asked clients the type of residence he/she lives, and the majority of our residents own their homes by paying a mortgage or they own them outright (54%, n=127). The second largest population of people that completed the survey rent their homes (33.62%, n=79). Others live with family or friends (10.64%, n=25), a few have a trailer with a lot fee (1.28%, n=3), and one is currently homeless (.43%, n=1).

According to the US Census Bureau ACS, there is an estimated 86,139 housing units in Saginaw County as of July 2021. This is a decrease of about -746 houses since 2012 compared to a Statewide increase of 1.13%. Housing in Saginaw County has been at a standstill with not a lot of emerging new builds, renovations, or existing home repair models taking place. In Saginaw County, 84% of all available houses are considered occupied versus vacant. The ownership of occupied units is at 56% and renters at 44%.

Across the State of Michigan, there is a shortage of affordable housing units, in particular, our extremely low-income households (ELI). ELI households are defined as households whose incomes do not exceed 50% of the area’s median income (AMI). The AMI, or the median household income, of Saginaw County was \$30,845 as of 2020. Many of these ELI households are also classified as “housing cost burdened”, meaning they spend over 30% of their income on housing costs. There are even cases where some ELI households spend over 50% of their income on housing costs. This means that those classified in this group spend so much on housing that they must sacrifice the necessities such as healthy foods, healthcare, childcare, reliable transportation in order to pay rent, and they are more likely to experience unstable housing situations such as eviction. Please see figure 5.6 to review the Cost Burdened Households by Tenure.

Rental or Mortgage Assistance

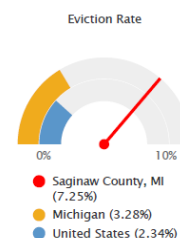
In addition to the critical need for more Safe, Affordable Housing, our CNA survey also identified Rental or Mortgage Assistance as a high priority throughout Saginaw County. It was ranked #6 for the top needs in people’s families amongst the 255 surveys received in Saginaw County. Although rental housing, rent payment assistance, and eviction prevention is clearly important, mortgage assistance and foreclosure prevention are just that important as well.

Due to the standstill in accumulating new housing units in Saginaw County, the loss of publicly supported housing units will alter the impact in both seeking housing and those who have obtained housing.

Figure 5.10 details the number of evictions and the eviction filing rate for Saginaw County, State of Michigan, and United States. The “eviction rate” is the subset of those homes that received an eviction judgment in which renters were ordered to leave.

Report Area	Renter Occupied Households	Eviction Filings	Evictions	Eviction Filing Rate	Eviction Rate
Saginaw County, MI	22,706	2,077	1,646	9.15%	7.25%
Michigan	1,037,704	138,169	34,016	13.31%	3.28%
United States	38,372,860	2,350,042	898,479	6.12%	2.34%

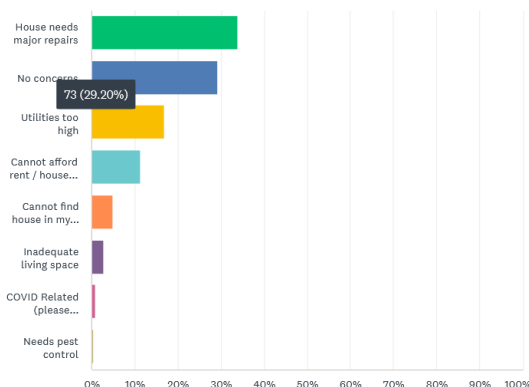
Note: This indicator is compared to the state average.
Data Source: Eviction Lab, 2016. Source geography: Census Tract



Saginaw County averaged a higher eviction rate than the state and country with 7.25%. It is true that renters (49.62%) have higher cost burdened percentages than those of homeowners with a mortgage (21.44%). In Saginaw County, if the average median household income is \$30,845, then many of those who are renting could be paying higher than norm rental rates. The average median household income in the state of Michigan is \$59,234. Looking back at the community survey, residents in Saginaw County were asked about their housing concerns. Most of the responses stated that they “needed major repairs”, “their utilities were too high”, and “they could not afford rent/mortgage”. Housing Repairs is one of the top 5 needs listed in our Community Needs Assessment does point back to the lack of Affordable Housing stock.

What are your housing concerns?

Answered: 250 Skipped: 5



Residents living in Saginaw County also were asked about the Satisfaction ratings with Housing Problems. They were asked about Affordable Housing, new housing developments, mortgage or rent costs, and condition of homes in the community and the residents believe that it is either “Good” or “Fair” with minimal amounts being considered “Bad”. When it came to the cost of rent and mortgage, about 83 people out of 252 that answered the question (32.94%) said the costs were “Bad”.

According to rental price data in 2019, Michigan had the 39th highest rent in the county in reference to the Fair Market Rent. Fair Market Rent (FMR) is described as the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market. This 40th percentile means the average rent is slightly higher, and such gross rent prices include utilities. FMR is primarily used to determine the standard payment amounts for the Housing Choice Voucher program, rents for Section 8 contracts, and deciding payment amounts for other government housing assistance programs. Saginaw County's FMR correlates with the State's FMR as follows:

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom or House
Saginaw	\$623	\$707	\$931	\$1186	\$1251

*RentData.org, Michigan Fair Market Rent, Accurate Rental Price Data, 2022

It is important to put these FMR prices into the proper perspective. Look at the United Way 2021 Alice Report, which offers a great opportunity to capture the reality of how much income a household needs to live and work in Michigan's modern economy. Standing for Asset Limited, Income Constrained, but Employed (ALICE). This report represents those in our communities who are working yet struggling to make ends meet. The following report below suggest a "Household Survival Budget" which is an estimate of the minimal total costs of not only rent payments but also household essentials – childcare, food, transportation, health care, technology, taxes, and a miscellaneous contingency fund. This budget for Saginaw County looks like this:

ALICE Household Survival Budget, 2021						
Monthly Budget	Single Adult	1 Adult, 1 Child	2 Adults	2 Adults, 2 Children	Add 1 Adult	Add 1 Child (School Age)
Rent Payment	\$528	\$593	\$593	\$766		
Childcare	\$0	\$191	\$0	\$381		
Food	\$262	\$454	\$545	\$912		
Transportation	\$457	\$606	\$647	\$929		
Health Care	\$189	\$403	\$403	\$569		
Technology	\$55	\$55	\$75	\$75		
Taxes	\$255	\$261	\$359	\$382		
Misc. Fund	\$230	\$311	\$337	\$476		
Monthly Total	\$1,921	\$2,819	\$2,884	\$4,415	\$1,069	\$785
Annual total	\$23,052	\$33,828	\$34,608	\$52,980	\$12,825	\$9,419
2021 FPL	\$12,880	\$17,420		\$26,500	\$4,540	

United Way 2021 ALICE Report

Right now, the average cost of household basics in Saginaw County are well above the FPL. For a single adult, the 2021 FPL is \$12,880, but the average Household Survival Budget is \$23,052. The gaps are even larger for families. The FPL for a four-person family is \$26,500 while a surviving budget is \$52,980. This information reveals the magnitude of financial hardships being experienced across our community.

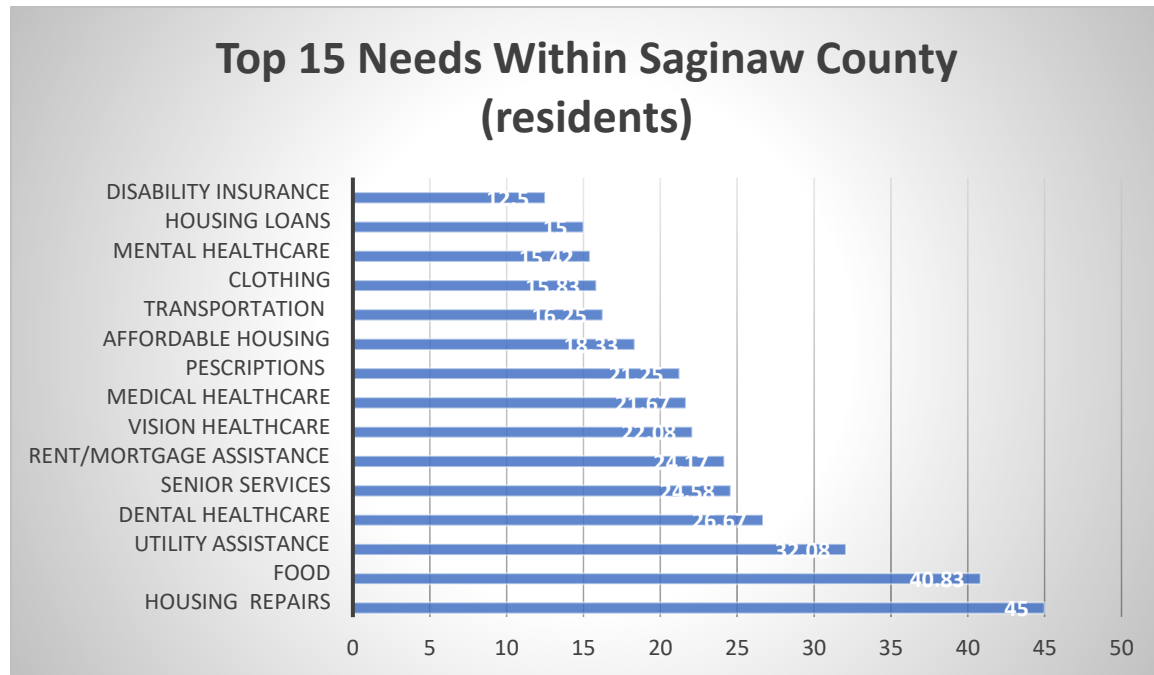
Many housing programs require a maximum FPL of 200%. So approximately 15% of Americans qualify for some level of housing assistance. The population in Michigan in 2020 was 9,973,907 people. So

theoretically, there could be about 1,482,000 people in Michigan who could be receiving housing assistance and/or benefits. However, when public assistance programs are based on FPL rather than actual living costs, it can be assumed that programs offering rent and/or mortgage assistance are serving far fewer households than those in need of assistance. The FPL is not enough for households to cover even their most minimal costs. There are many households in Saginaw County that are forced to prioritize their limited income.

The challenge of affordability requires not just short-term fixes but also long-term fixes but also long-term strategies. Solutions will need to address both the supply side and the demand side of the housing market, and involve public sector and non-profit stakeholders.

#2 Emergency Assistance and Services (Family-Level and Community-Level Need)

Saginaw County's community survey found that **Emergency Assistance and Services** is a top priority and one of the top five needs identified in the Community Needs Assessment. There are several elements of emergency assistance that may tie into different requests from residents such as homeownership needs, home repair needs, and transportation need. More importantly, Department of Health and Human Services defines emergency assistance as immediate help for individuals and families facing conditions of extreme hardship or emergencies threatening health and safety. Because of this, emergency services will be able to cover a wide array of issues ranging from utility assistance to healthcare to clothing to income tax preparation. Taking into account the many needs that residents may face, including Emergency Assistance and Services, the top 15 needs that families in Saginaw County have given us a chance to review what is most important in their present lives.



Housing repairs ranked as the top familial need (45%, n=108) from the 255 responses we received. When we combine dental, vision, medical, mental, and prescriptions, then healthcare also ranked extremely high as well with an average of 52 families (21.67%) needing access to overall healthcare.

Utility Assistance

Saginaw County 2-1-1 tracks all calls received from Residents needing immediate assistance. Saginaw County 2-1-1 made 1,329 connections in October 2022. This recent snapshot of the referrals and its percentages, the top five request/referrals in the month of October 2022 for Saginaw County were:

- Utility Assistance (48.38%)
- Housing Assistance (28.89%)
- Material Goods (3.84%)
- Food (3.39%)
- Legal Services (2.26%)

Also, the top five unmet needs from the October 2022 report for Saginaw County are:

- Housing (5.79%)
- Utility Assistance (4.59%)
- Material Goods (2.48%)
- Individual and Family Support Services (1.73%)
- Transportation (1.43%)

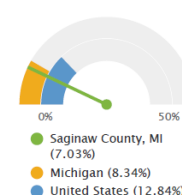
It is no secret why utility bills and home energy costs are a financial burden for several low-income households. Weatherization measures and home repairs and/or maintenance are important steps to conserve energy and allow homeowners to maximize efficiency while also minimizing utility bills.

Access to Healthcare

Access to healthcare services is critical stable health, yet many low-income individuals and families face a variety of access barriers. A report by the National Academies defined access as the “timely use of personal health services to achieve the best possible health outcomes.” Ideally, Saginaw County residents are able conveniently and confidently access services as primary care, dental and vision care, emergency care, and public health services. Access to Mental health services in Saginaw County is not as high. Saginaw county is performing better than the State of Michigan and the United State as a whole. Saginaw County has been intentionally working towards ensuring that all residents have the proper medical insurance. Over 94% of the county has medical insurance as opposed to the US average of 87%.

Report Area	Total Population Age 18 - 64	Population with Medical Insurance	Percent Population With Medical Insurance	Population Without Medical Insurance	Percent Population Without Medical Insurance
Saginaw County, MI	107,753	100,174	92.97%	7,579	7.03%
Michigan	5,944,579	5,448,756	91.66%	495,823	8.34%
United States	195,703,724	170,567,452	87.16%	25,136,272	12.84%

Percent Population Age 18-64 Without Medical Insurance



Note: This indicator is compared to the state average.

Data Source: US Census Bureau, Small Area Health Insurance Estimates, 2019. Source geography: County

Maybe where the county struggles are finding a way to ensure that access to services is communicated widely and broadly across the county in both rural and urban environments.

A more thorough breakdown of Saginaw County's access to healthcare (Data USA) details about 96% of the population has some type of health coverage, with 45.1% on employee plans, 23.4% on Medicaid, 14.7% on Medicare, 11.9% on non-group plans, and 0.995% on military or VA plans. Primary care physicians in Saginaw County see 1,171 patients per year on average which is a decrease (-3.62%) from previous year (2020). In a survey taken from a Saginaw County Health Needs Assessment 2020-2023 (Saginaw Public Health.org), three of the most important health concerns impacting Saginaw County were:

- Mental Health – 51%
- Addiction (Opioid, Alcohol, Drug) – 49%
- Obesity – 42%

Based on the Michigan Department of Health and Human Services data on the Leading Causes of Death in Saginaw County, the top two health concerns listed in the above-mentioned survey are not a leading cause of death in our community. The Leading Causes of Death by percentage in 2018 were:

- Heart Disease
- Cancer
- Chronic Respiratory
- Accidents
- Stroke
- Alzheimer's Disease
- Diabetes
- Kidney Disease
- Pneumonia
- Suicide

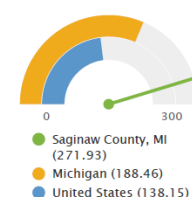
Access to Mental Healthcare was also high on the Top Needs in Saginaw County as mentioned in the Saginaw County Need Health Assessment. Problems with mental health are very common in the United States, with an estimated 50% of the population diagnosed with a mental illness or disorder. Mental illness, such as depression, are the third most common cause of hospitalization in the U.S. for those aged 18-44 years old, and adults living with serious mental illness die an average 25 years earlier than others. This indicator reports the number of providers with a CMS National Provider Identifier (NPI) that specialize in mental health. Mental health providers include licensed clinical social workers and other credentialed professionals specializing in psychiatry, psychology, counseling, or child, adolescent, or adult mental health. The number of facilities that specialize in mental health are also listed (but are not included in calculated rate). Data are from the latest Centers for Medicare and Medicaid Services (CMS) National Provider Identified (NPI).

Report Area	Total Population (2020)	Number of Facilities	Number of Providers	Providers, Rate per 100,000 Population
Saginaw County, MI	190,124	39	517	271.93
Michigan	10,077,331	2,646	18,992	188.46
United States	334,735,155	58,861	462,439	138.15

Note: This indicator is compared to the state average.

Data Source: Centers for Medicare and Medicaid Services, CMS - National Plan and Provider Enumeration System (NPPES). September 2022. Source geography: Address

Mental Health Care Providers, Rate per 100,000 Population



Within the report area there are 517 mental health providers with a CMS National Provider Identifier (NPI). This represents 271.93 providers per 100,000 population. Based on this information above, Saginaw County has ample providers to handle our population size, but the lack of communication and access to these services are limited, likely to lack of connection to these services and its providers.

Certain populations are at higher risk of having more severe mental health issues or co-occurring mental health issues. Additionally, those who have a mental illness are at higher risk for a variety of health and socioeconomic impacts.

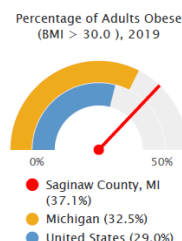
While trauma cuts across class and race, low-income children, youth and their families and children, youth and families of color disproportionately experience trauma (NCCP, 2007). Since many Saginaw County residents are part of the ALICE population and in poverty – they are at increased risk of experiencing trauma.

Obesity is also common nationwide – 42.4% of all adults and 19.3% of children were obese in 2019. Michigan reported 36.0% of its adults as obese, ranking the state as the #7 in the country in highest obesity ratings. Obesity is a serious and costly disease. Obesity related conditions include heart disease, stroke, Type-2 Diabetes, and certain types of cancer. While adult obesity rates in Saginaw County decreased 4% from the 2014-2016 BRFSS to the 2015-2017 BRFSS – more than 1 in 3 adults in Saginaw is still considered obese. It is also considered a Top Priority in Saginaw County Health Survey (2018).

Report Area	Population Age 20+	Adults with BMI > 30.0 (Obese)	Adults with BMI > 30.0 (Obese), Percent
Saginaw County, MI	144,191	53,639	37.1%
Michigan	7,581,962	2,488,313	32.5%
United States	239,867,275	69,961,348	29.0%

Note: This indicator is compared to the state average.

Data Source: Centers for Disease Control and Prevention, National Center for Chronic Disease Prevention and Health Promotion, 2019. Source geography: County



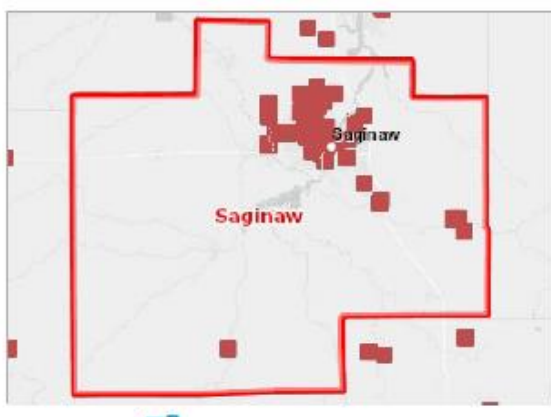
In Saginaw County, 37.1% of adults have a BMI greater than 30% as compared to our State (32.5%) and the nation (29%). There are disparities amongst the obesity ratings, particularly amongst race/ethnicity and socio-economic status. There is a direct correlation between the two. Approximately 48% of all people of color in the U.S. are obese. Hispanic/Latino people are second with 42.5% and Whites third with 32.6. Overall, men and women with college degrees have lower obesity prevalence compared with those with less education. Adults that do not have a High School degree or equivalent had the highest obesity (36.2%), followed by high school graduates (34.3%), adults with some college (32.8%) and college graduates (25%). Obesity is less prevalent in the lowest and highest income groups, compared with the middle-income group.



1 out 3 Saginaw County residents who make less than \$30,000 a year reported having poor mental health days in the past 3 months.

Source: Share Your Story Survey, 2019

Based on Saginaw County's population (2020) of 191,166, our ratio population to healthcare providers is very strong. From Primary Care to Dental Care, to Mental Health, to Medicare and Medicaid Providers, there are more than enough providers to serve the residents in Saginaw County. The only issue is that the geographical location of these facilities does not cover/service the entire county so that rural and urban citizens have the same equal experience of care.

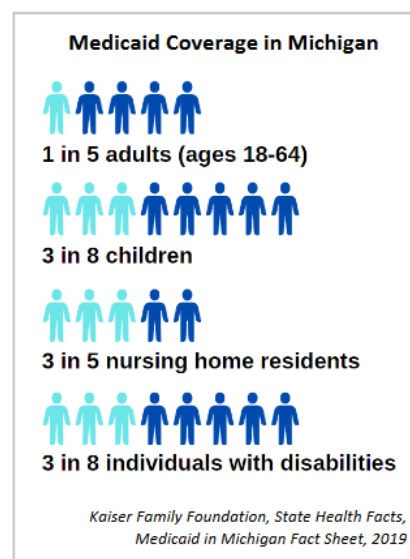


All Providers of Service, POS September 2020

- All Providers of Service, POS September 2020
- Saginaw County, MI

In years to come, this will be a great opportunity to build out health centers across the Saginaw County region that can provide consistent quality of care so residents in outer county locations do not have to travel to the greater Saginaw area for premium healthcare services. It could have been community developer's master plan to make Saginaw the epicenter of healthcare, but if lack of Transportation continues to be a top priority need, then alternative locations will have to be built out.

Medicare and Medicaid are two of the best well-known government programs providing medical and other health-related services to Americans. Both assist vulnerable peoples with access to quality and affordable healthcare through comprehensive coverage. Medicare is a social insurance program, whereas Medicaid is a social welfare and protection program. It serves over 58 million people nationwide. Medicare helps people pay for hospital stays, prescriptions, and other services through four "parts": Part A – hospital insurance, Part B – outpatient medical insurance, Part C – Medicare Advantage, and Part D – prescription drug plan. Those U.S. citizens aged over 65 years or any living with a disability and/or specific diseases are eligible for Medicare. In Saginaw County (2020), 14.7% of the population received Medicaid and 11.9% of the population received Medicare based on the US Census American Community Survey.



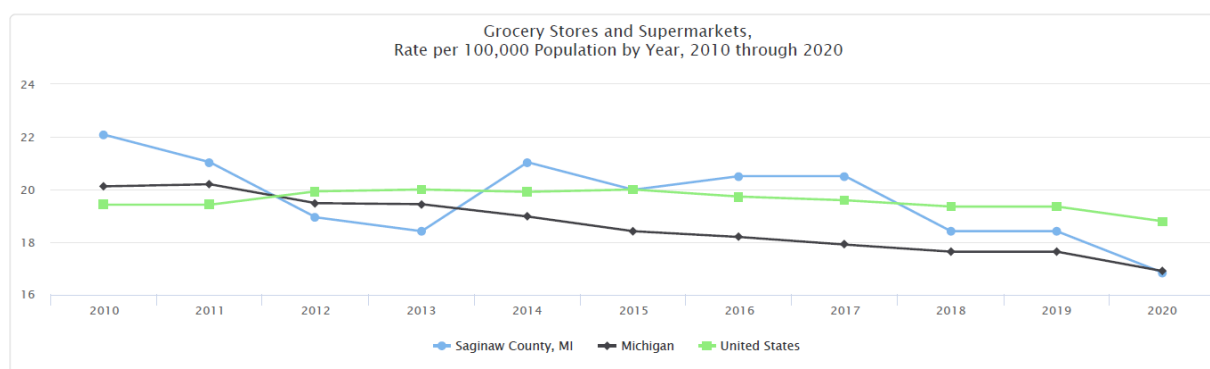
PLEASE NOTE: Of all the providers, there was not a single community mental health center acting as a Medicare or Medicaid institutional provider in Saginaw County nor were there any Rural Health Clinics in Saginaw County. There are only two (2) Community Mental Health Centers for Medicaid and Medicare patients in Michigan, and only 129 in the United States.

The challenges that exist with the availability and affordability of healthcare are a small percent of the barriers preventing the Community from meeting its health standards. Other barriers include aspects not quite tangible, but nevertheless important social stigmas, privacy issues, health literacy, and lack of quality health data to better discover where opportunities for improvement lie. For low-income individuals who view their mental health, sexual health, or substance abuse.

#3 - Food/Nutrition (Family-Level Need and Community-Level Need)

It is no secret that diets high in vegetables, fruits, whole grains, and lean proteins can help people maintain a healthy weight and avoid chronic diseases such as diabetes, cancer, and heart disease. For so many people in our country, state, and county, eating a healthier diet is not as simple as choosing to eat healthier food. There are factors that substantiate or justify why this is so low. Grocery store proximity, food prices (inflation), food and nutrition assistance programs, and community characteristics influence food choices and diet quality.

Studies have demonstrated that better access to grocery stores increase healthier food intake. They also show greater availability of fast-food restaurants (and lower priced fast-food items) result in poorer diets. In these studies, low food access is defined as living more than ½ mile from the nearest supermarket or large grocery store.



Over the last 10 years, numbers are fluctuated from its highest in 22% in 2010 to 16.83% in 2020. Many stores had been closed down to corporations downsizing and driving the markets out from mom-and-pop type establishments. The decline began in 2014 and steadily declined from there. Our Community Resident Survey showed us that food assistance programs are one of the most important found in the Community. In the SCCAC Survey, 87 respondents (39.37%) ranked Food Assistance as the #1 most important program SCCAC currently offers. It is a two-fold reason behind this. First, those who participate in this program are generally not able to receive food stamps because they are seniors who have a fixed income and have no children needing food in the homes. Secondly, this is in large part due to households who experience an economic hardship. Some people must cut corners on food by skipping meals or purchasing the most filling and cheapest items to maximize their dollars. Every family should have a certain amount of food on a daily basis, and that is when



Food Insecurity Healthcare Costs

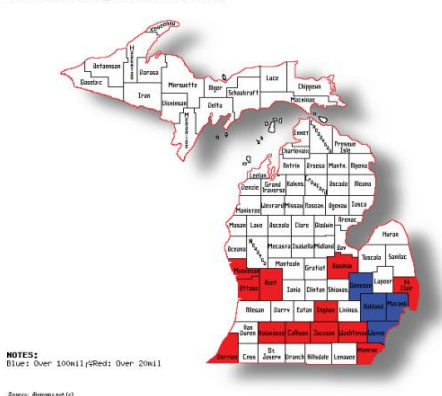


Figure 6. Highest Food Insecurity and Healthcare Costs in Michigan.³⁸

access to food cannot be delayed or avoided. This household-level economic and social condition of limited or uncertain access to adequate food is called “food insecurity.”

There are several different programs to assist households facing food insecurities relative to the maximum income-to-poverty ratio (SNAP, WIC, school meals, CFSP, TEFAP). The Supplemental Nutrition Assistance Program (SNAP) is the largest federal nutrition assistance program and provides nutrition benefits to supplement the food budget of needy families so they can purchase healthy food. Based on research from the American Community

Survey (ACS), 14,470 households (18.32%) received SNAP payments during 2020. Also, during this same period there were 5,046 households with income levels below the poverty level that were not receiving SNAP payments.

Report Area	Households Receiving SNAP Total	Households Receiving SNAP Percent	Households Receiving SNAP Income Below Poverty	Households Receiving SNAP Income Above Poverty	Households Not Receiving SNAP Total	Households Not Receiving SNAP Percent	Households Not Receiving SNAP Income Below Poverty	Households Not Receiving SNAP Income Above Poverty
Saginaw County, MI	14,470	18.32%	8,361	6,109	64,510	81.68%	5,046	59,464
Michigan	506,999	12.74%	246,634	260,365	3,473,409	87.26%	275,408	3,198,001
United States	13,892,407	11.35%	6,370,420	7,521,987	108,461,812	88.65%	8,942,077	99,519,735

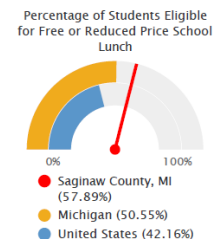
Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County

Nationally, food assistance programs like the Commodity Supplemental Food Program (CSFP) and The Emergency Food Assistance Program (TEFAP) provide supplemental food packages to half a million low-income pregnant and postpartum women, children under the age of 6, and seniors aged 60 and older. These programs, offered by SCCAC, fill the gap between local cost-of-living and incomes by distributing thousands of boxes and pounds of food each year.

Report Area	Total Students	Students Eligible for Free or Reduced Price Lunch	Students Eligible for Free or Reduced Price Lunch, Percent
Saginaw County, MI	25,981	15,033	57.89%
Michigan	1,402,835	709,008	50.55%
United States	53,244,287	22,445,622	42.16%

Note: This indicator is compared to the state average.

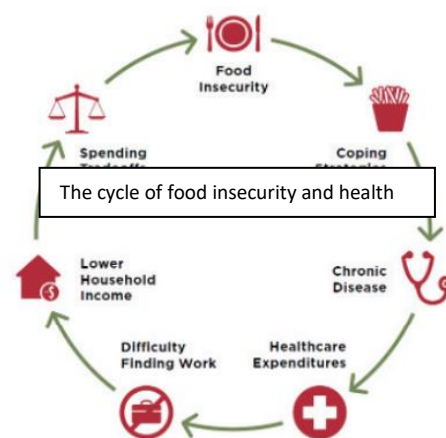
Data Source: National Center for Education Statistics, NCES - Common Core of Data, 2020-2021. Source geography: Address



In Saginaw County, out of 25,981 total students, 15,033 (59.89%) of them are eligible for free or reduced-price lunch. The state of Michigan’s average is 50% and the United States is 42%. There are critical issues that impact these number which can all be pointed towards the median household income, employment, transportation, and education levels. Food insecurity is caused by the lack of resources required to consistently access enough food for every person in a household to lead a healthy

lifestyle. Many of those required resources are linked to financial security. Issues including poverty, income, and unemployment all contribute to elevated rates of food insecurity. In 2020, the U.S. saw its first increase in the rate of poverty in five years due to the COVID-19 pandemic, rising to over 37 million people (Schridder, Jen 2022).

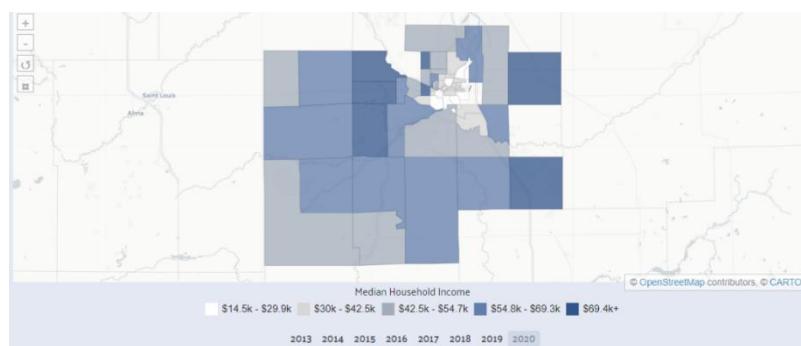
There exists a cyclical relationship between poverty, health, and food insecurity. Food is often one of the first expenses cut after a sudden loss of income, as was the experience of many newly unemployed Michiganders at the beginning of the COVID-19 pandemic. Food insecure households often adopt coping strategies including purchasing less diverse, calorie-dense foods lower in nutritional value. This combined with delays in seeking medical care and/or the rationing of expensive medications makes these individuals more likely to struggle with the management of chronic disease and other health issues. Consequently, this can lead to difficulties in finding or maintaining employment, which adds additional financial strain to the household. This perpetual cycle of income restriction, food insecurity, and adverse health outcomes incredibly difficult to break independently, and highlights the necessity of state, federal, and charitable food assistance programs in support vulnerable populations.



#4 Job Opportunities with Living Wages (Family-Level and Community-Level Need)

We have discussed a number of communities needs within this report thus far, but there is a universal economical truth: money is the necessity to provide for a person's basic needs. Be it food, shelter, warmth, or all the above, money is the tool individuals require to provide for their families. Let it be known that money translates to earning a living through the workforce.

There is a strong correlation between employment and poverty. Work matters. For individuals, an ability to earn a living hinge upon three key components: 1) the skills the individual possesses to get, keep, and grow in a job, 2.) the availability of jobs demanding those skills, and 3.) the accessibility of those available jobs. For communities, economic and social prosperity depends heavily upon the qualifications of the local workforce and the company competition driven by the talent of the people employed. As a basis for this conversation about **Living Wages and Job Opportunities**, the average monthly survival budget for a single adult in Saginaw County is \$1,697 – which equates to \$10.16 per hour wage rate. For 2 adults with 1 preschooler and 1 school aged child, they would need to make \$30.93 per hour to



survive – which is nearly \$20,000 higher than the average household income in Saginaw (Michigan ALICE Report 2017). Below is a chart for Median household income for Saginaw County. Those living within the

Limits of the City of Saginaw undoubtedly make between

\$14,500 to \$29,999 per year. Education is averaging at a High School level thus a result for lower income.

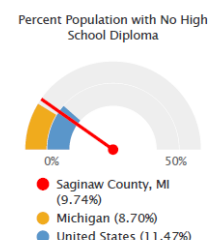
Education, Job Training, and/or Skill Development

The chart below shows the educational attainment in Saginaw County according to the 2020 Census data. Educational attainment refers to the highest level of education completed by the time of the survey. It is reported in as “some high school education with no diploma; high school diploma or GED; some technical school, college, or associate degree; a bachelor’s degree or higher.) Additionally, the chart also shows a comparison between educational attainment of the total population, that of the population living under poverty.

Report Area	No High School Diploma	High School Only	Some College	Associates Degree	Bachelors Degree	Graduate or Professional Degree
Saginaw County, MI	9.74%	32.7%	24.6%	10.8%	14.5%	7.5%
Michigan	8.70%	28.5%	23.2%	9.6%	18.3%	11.7%
United States	11.47%	26.7%	20.3%	8.6%	20.2%	12.7%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County



Roughly 9.74% of Saginaw County residents do not have a high school diploma. Out of those residents, 32.7% have a high school diploma only. Only 24.6 percent have some college experience, which is higher than the State and nation’s average. Saginaw County falls below the state average of persons obtaining a bachelor’s degree (14.5%) as compared to the state average of 18.3%. Only 7.5% of the residents in Saginaw County have a Graduate or Professional Degree compared to 11% in Michigan and 12% in the nation. Educational attainment percentages for those that participated in the Community Resident Survey almost mirror the averages presented above. Out out of the 255 participants in the SCCAC survey, 26.38% have some college, 24.8% have at least HS diploma or GED, 13.39% have an Bachelor’s degree, 12.6% have an Associate’s degree, 11.42% have a Masters degree, 5% have not graduated HS, and 3.5% have some technical school.

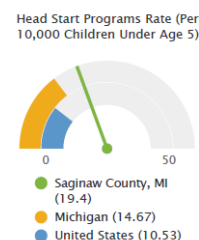
There is a direct correlation between education and poverty. Obviously poverty has an impact on education and skill development. The potential for a person to become a skilled worker begins with adequate training. The pipeline of available skills training starts at a young age and transitions through to college or other postsecondary training options before ultimately leading to the labor market.

It is all in how a community structures is early childhood learning that helps a person to obtain the critical skills necessary for developing them for entering the workforce. A good example of this is an early childhood program such as Head Start. It is a program deisgned to help children from birth to age 5 who come from families at or below FPL. The program’s goal is to help children become ready for

Report Area	Children Under Age 5	Total Head Start Programs	Head Start Programs, Rate (Per 10,000 Children)
Saginaw County, MI	11,854	23	19.4
Michigan	596,286	875	14.67
United States	20,426,118	21,511	10.53

Note: This indicator is compared to the state average.

Data Source: US Department of Health & Human Services, HRSA - Administration for Children and Families. 2019. Source geography: Address



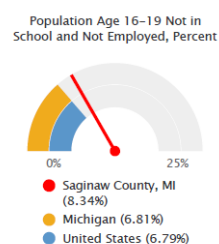
kindergarten while also providing the needed requirements to thrive, including healthcare and food

support. In Saginaw County, Head Start programs are administered by the Saginaw Intermediate School District (ISD) and are responsible for 37 different sites throughout rural, suburban, and urban areas.

Looking on the high school level, there are several pathways to customize a student's training and experience to fit the workforce. One of those pathways is through career and technical education (CTE) which provides students with opportunities to explore a career while learning a set of technical and employability skills integrated into academic studies. This pathway can culminate into postsecondary degrees or certificates, apprenticeships, and/or employment. In Saginaw County, skills development has been something our local college (Delta College) and university (Saginaw Valley State University) has partnered with our local school districts to empower the Saginaw Career Complex. This CTE school partners with all schools within Saginaw County to develop high school students in whatever career tracts they decide to choose from nursing to criminal justice to culinary to sports medicine.

Report Area	Population Age 16-19	Population Age 16-19 Not in School and Not Employed	Population Age 16-19 Not in School and Not Employed, Percent
Saginaw County, MI	10,649	888	8.34%
Michigan	524,700	35,716	6.81%
United States	16,992,661	1,153,005	6.79%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract



There is a population of student aged youth that are not in school nor are they employed. Due to circumstances that may be out of their control or due to other reasons, they are not enrolled in school or working. The US Census Bureau, American Community Survey used data from 2016-2020 to provide an average population between ages 16-19 that are not in school or employed. In Saginaw County, 8.34% are not doing anything, which is higher than both the State and the United States. This creates an opportunity for creative programs that serve at-risk populations to get these targeted student aged residents back in school or in CTE program that can get them ready to enter the workforce and receive a high school diploma. Below is a chart of the graduation rates for Saginaw County based from MI State Data 2021.

Saginaw County 4-year Graduation Rates		
School District	Graduation Rate	Drop Out Rate
Saginaw City	85%	6.0%
Birch Run	90.5%	2.4%
Bridgeport-Spaulding	71.2%	15.1%
Carrollton	95.1%	2.0%
Chesaning	92.6%	0% (unreported)
Frankemuth	92.7%	2.9%
St. Charles	100%	0%
Swan Valley	100%	0%
Windover	100%	0%
Hemlock	85.7%	14.3%

Beyond a high school level education, there is an entire world of adult education programs providing opportunities for adults to improve education levels (especially in math, reading, or writing), obtain a high school credential, or become better English speakers. If a person learns how to read, write, or do basic math, and use computers, they have the ability to uproot themselves out of poverty and make a powerful shift in their life's trajectory. In Saginaw County (21.5%), Literacy levels are higher than the State's (17.6%) average for basic literacy, meaning there are more people in Saginaw County that lack basic

literacy skills than in the State of Michigan.

Data shows that those with a high school credential can earn more than \$6,000 more per year than those without one, and that each year of education provides an average of 10% increase in wages. Individuals with formal education and limited skills stand at severe disadvantage in an economy in which 45% of all jobs demand some skills imparted by at least two-year colleges.

Lacking education will put individuals at risk of falling into the “poverty trap”. The poverty trap involved the inability to escape poverty due to the lack of resources. This can also lead to an intergenerational poverty gap, meaning children of those already in the trap are more likely to be at risk as well. Education and skill development provides the ability for one to access the knowledge necessary to obtain a job and make a living.

In the Needs Assessment Focus Groups (Saginaw Pastors) conducted by SCCAC, some of the identified barriers for families to access employment were:

- Transportation
- Lack of Education
- Retraining of Jobs and Skills
- Opportunities for Career Advancement
- Lack of Motivation
- Criminal Background on ex offenders
- General Literacy
- Technical Training
- Lack of Accountability

In the Needs Assessment Focus Group with (Community Experts) conducted by SCCAC, some of the identified barriers for families to access employment were:

- Lack of skills to match employers needs
- Lack of Dependable Transportation
- Lack of Affordable Quality Childcare
- General Literacy
- Employability w/criminal records
- Education insufficiency for demand jobs
- Minimal wage does not meet standard of living costs

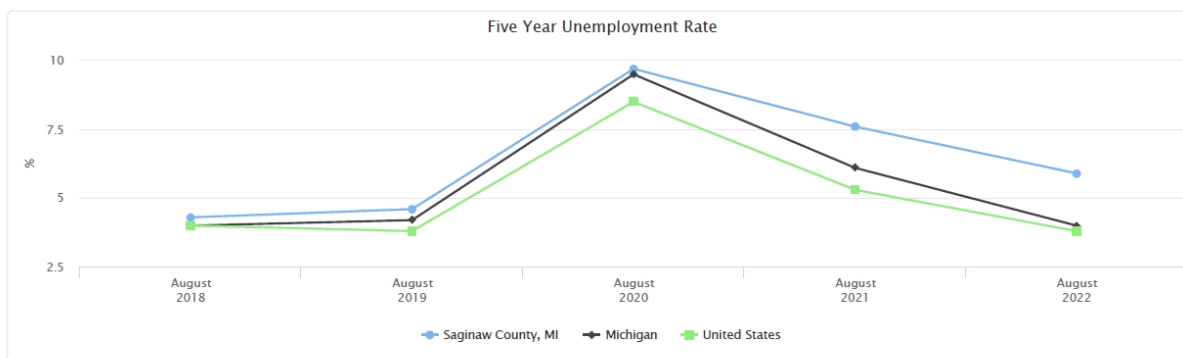
Each year, millions of Americans are exiled from the workforce due to barriers identified like these. At the same time, employers are having a very difficult time finding qualified workers.

Unemployment change within Saginaw County was reported from 2018 -2022 (5 year study). According to the U.S. Department of Labor, unemployment for this five year period grew from 4.3% to 5.9%. Due to the pandemic in 2020, COVID-19 and its effects on the economy had a large contribution to the increase in the unemployment rate then they study was conducted in August 2020-2022. The numbers are now returning to pre-pandemic rates as the economy resets and employers seek for workers to return.

Saginaw County Community Action Committee, Inc.
2022 Community Needs Assessment Report

Report Area	August 2018	August 2019	August 2020	August 2021	August 2022
Saginaw County, MI	4.3%	4.6%	9.7%	7.6%	5.9%
Michigan	4.0%	4.2%	9.5%	6.1%	4.0%
United States	4.0%	3.8%	8.5%	5.3%	3.8%

Data Source: US Department of Labor, Bureau of Labor Statistics. 2022 - August. Source geography: County



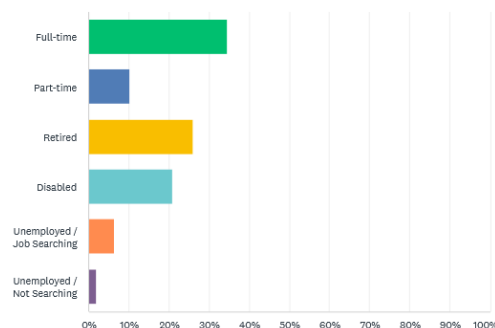
Did you Know?

The unemployment rate is determined by those unemployed and actively seeking a job. Those unemployed and not seeking employment due to any reason (including those barriers mentioned in this study) are considered “Not in the Labor Force”.

SCCAC Needs Assessment Survey from local residents (n=255) imply that most of those that completed this survey are working full-time (34.65%, n=88) with the other majority being retired (25.98%, n=66). Others who completed the survey work part-time (10.24%, n=26), with another portion being out of the workforce due to disability (20.87%, n=53). Out of this group, are the unemployed (7%, n=21). Even with the majority of those who completed this survey working full-time, there were still many barriers that exist in their lives that their income from their jobs cannot solve. Out of those who completed the SCCAC Needs Assessment Survey (n=255) only 251 people answered a question about their household annual income. Out of this group roughly 58% of all households (n=147) make \$29,000 or under and only 2 people reported \$0 income. There are people working currently in this selected group who are employed at either a full-time or part-time level and they still do not make over \$30,000 per year.

What is your employment status?

Answered: 254 Skipped: 1



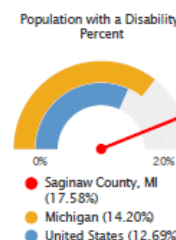
There are employment barriers that exist within this surveyed group that could provide more substance to the issues at hand. Looking at the chart on the right, a large percentage of respondents (37.7%, n=92) were not facing any employment barriers. The second largest percentage of respondents (33.61%, n=82) were experiencing employment barriers due to their Disability, which is what many Americans are facing. The third largest percentage of respondents (17.62%, n=43) were experiencing barriers due to

their pay being too low to support their families. The other reasons that came up were other barriers that were listed in previous pages: transportation, childcare, or lack of education/training/experience (9.87%, n=27).

Disability or Mental Illness

With 82 out of the 244 respondents to this question having Disability as a barrier to employment, it raises a great question on how these types of impairments not only impact the workforce, but their family's income as well. In this report below, shows the total population for whom disability status has been determined, of which 33,024 or 17.5% have a disability. This number for Saginaw County is higher than the State average (14.20%) and the United States average (12.69%).

Report Area	Total Population (For Whom Disability Status Is Determined)	Population with a Disability	Population with a Disability, Percent
Saginaw County, MI	187,881	33,024	17.58%
Michigan	9,866,076	1,400,782	14.20%
United States	321,525,041	40,786,461	12.69%



Note: This indicator is compared to the state average.
 Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

Those who list a “Disability” on their surveys as a barrier to employment may have been referring to mental illness. As mentioned before, mental illness is extremely common – anxiety, depression, and schizophrenia are common mental illnesses that are barriers to employment. The National Alliance on Mental Illness reported 20.6% of American adults experienced mental illness in 2019. This averages out to 1 in 5 adults. This ripple effect of mental illness has frightening statistics as well. Studies by the CDC state that people with depression have a 40% higher risk of developing cardiovascular and metabolic disease than the general public. Nationwide, the unemployment rate is higher among adults who have mental illness (5.8%) than those who do not (3.6%). High school students with significant systems of depression are twice as likely to drop out of high school as their peers.

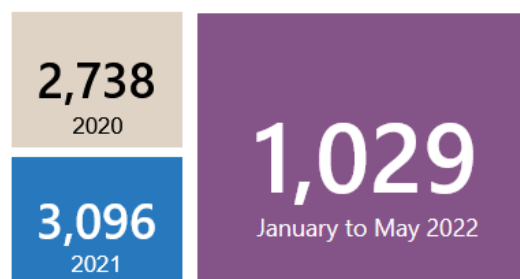
“Sometimes you will never know..”

“People struggling with their mental health may be in your family, live next door, teach your children, work in the next cubicle or sit in the same church pew.”

-Jean Holthaus LISW,MSW

Mental illness stems from other issues and could lead to more intensive issues such as **Substance Abuse**. Depressive feelings may result to increased risk of substance abuse such as excessive alcohol consumption or using illicit drugs. Opioid use is a growing concern across the nation, our state, and our local community. It is on the minds of many health administrators and leaders to tackle this growing epidemic head on. Addiction harms the health of individuals and the communities they live in both directly and indirectly through car crashes, overdose deaths, reduced quality of life, and increased crime. The State of Michigan Opioid Taskforce

Number of Overdose Deaths by Year



released these numbers on 2020-2021 and 2022 YTD Opioid deaths by year. With these numbers ever increasing more supplemental funding will need to be implemented to curb these statistics. On a local level, the Saginaw County Health Department is conducting their needs assessment for 2023 and will have data available to review. In 2018, where 29 people died from a drug overdose (LiveStories.com). Based on new data from CDC – National Vital Statistics System (2020), The five-year-total death rate (age-adjusted death rate) is 20.3 per every 100,000 total population. This rate is on par with the state average of 20.4 and higher than the US average of 16.0.

Concerning a broader spectrum of substance use, Michigan Department of Health and Human Services reported in 2019 an estimated 20% of Michigan adults fit the definition of “excessive drinkers” as defined by the CDC. That percentage included those who fit the definition of binge drinkers (men consuming 5 or more drinks on one occasion at least once per month, and women consuming four or more) and heavy drinkers (men consuming fifteen or more drinks per week, or women consuming eight or more). Excessive alcohol consumption costed Michigan \$8.16 billion dollars in 2019. These costs amounted to about \$2.10 per drink, or about \$826 per person. Costs due to excessive drinking largely resulted from losses in workplace productivity (72% of the total cost), healthcare expenses (11%), and other costs due to a combination of criminal justice expenses, motor vehicle crash costs, and property damage.

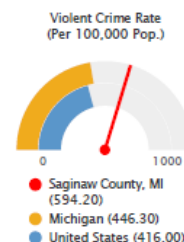
Criminal History as a barrier to employment has been mentioned by in our surveys and focus groups by Community Stakeholders, experts, Saginaw Pastors, and Unity in the Community Neighborhood Association. A criminal record, or more commonly known as a “rap sheet”, is a list of arrest and convictions. This history includes the date of the conviction the charges, the sentence and whether the crime was a felony or a misdemeanor. A person’s criminal history can hold someone back in many ways. Easily finding a place to live and finding a job may be impacted by a criminal record. According to the U.S. Department of Justice’s Bureau of Justice Statistics, approximately 1 in 3 American adults have a criminal record. Having a criminal record makes one’s chances for employment or upward movement that much difficult.

In Saginaw County, violent crimes were reported from 2015-2017. Based on these violent crimes committed, an annual rate of 594.20 crimes per 100,000 people is our average. This is higher than the

Report Area	Total Population	Violent Crimes, 3-year Total	Violent Crimes, Annual Rate (Per 100,000 Pop.)
Saginaw County, MI	207,446	3,698	594.20
Michigan	9,974,761	133,568	446.30
United States	366,886,849	4,579,031	416.00

Note: This indicator is compared to the state average.

Data Source: Federal Bureau of Investigation, FBI Uniform Crime Reports. Additional analysis by the National Archive of Criminal Justice Data. Accessed via the Inter-university Consortium for Political and Social Research, 2015-2017. Source geography: County



statewide average of 446.30 and the national average of 416.00. The people who are committing these crimes will have a more difficult time recovering from these convictions and re-entering the workforce. This is a systemic issue that must be addressed from the root.

“Due to the increase in violent crimes during the pandemic, we only kept our jail closed for 30 days after the emergency stay-in order. Our state-of-the-art jail opened up to help reduce crime on the streets and took on all active crime that were reported.”

Undersheriff Gomez, Saginaw County Sherriff

Another barrier to employment that was listed in our focus groups and surveys was **childcare** needs. Of the estimated 191,166 total population in Saginaw County, an estimated 11,089 are children under the age of 5, representing 5.8% of the population (US Census 2020). Choosing care for a child while working or attending school is one of the most important decisions a parent can make. Unfortunately, the lack of childcare can make it difficult for parents to successfully participate in education, training programs, and committed workforce hours.

Avg. Annual Childcare Costs in Michigan	
Center care for one infant	\$10,603
Center care for two children (an infant and a 4-year-old)	\$19,281
Home care for one infant	\$7,006
Home care for two children (an infant and a 4-year-old)	\$14,363
Public university tuition	\$12,935
Average annual mortgage payment	\$14,904

ChildCare Aware of America, 2021

Nowadays, many households with young children make a choice to spend a significant portion of their income on childcare, finding a cheaper (and potentially lower quality) care option, or leaving the workforce to become a full-time caregiver. After the pandemic, very few providers have changed what they charge for childcare because of COVID-19. Only 17% of providers indicated that the COVID-19 pandemic changed the amount they charge for childcare. The average cost of a childcare provider in Michigan is \$12.99 per hour. With minimum wage in Michigan being \$9.65 per hour, parents can expect to pay an hourly rate between \$9.65 and \$20 for childcare. A child spends an average of 36 hours per week in childcare resulting in potential to spend \$347.40 to \$720 weekly. Reviewing some data from Childcare Aware of America, the average annual cost of childcare for two children is higher than the average annual cost of both public university tuition and household mortgage payments.

While parents are children's first and most important teachers, childcare programs provide early learning opportunities and have a profound impact on young children's development and readiness for school. Beyond the need for more affordable and accessible childcare providers, there is also growing demand for childcare flexibility in scheduling to meet the needs of parents in the nontraditional hour workforce.

Reliable Transportation

Transportation was the 6th top need from the Community Needs Survey conducted for the residents. It also was a suggested barrier to childcare, employment, and overall barrier in Saginaw County from the focus groups (Community experts/Stakeholders, Staff, Board, and Saginaw Pastors). An individual or family without reliable transportation, job seekers are forced to pursue jobs within proximity to their homes or along public transportation lines – and that is only if public transportation is established and accessible in their area.

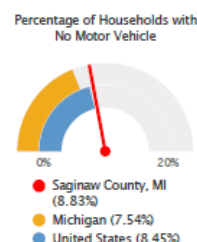
Public transportation is more economical than owning a vehicle for many people. According to the American Public Transportation Association (APTA), individuals who shift from driving to transit save an estimated \$9,797 per year. There is one established public transit system in Saginaw County, STARS (Saginaw Transit Authority Regional Services), which is operated out of the city of Saginaw but also serves other neighboring townships and cities in Saginaw County. Because county leaders realized the importance of having reliable transportation available for those critical workers during the pandemic (June 2020 through August 2021), the CARES funding passed out from Congress allowed residents in Saginaw County to ride the bus service free of charge.

Saginaw County Community Action Committee, Inc.
2022 Community Needs Assessment Report

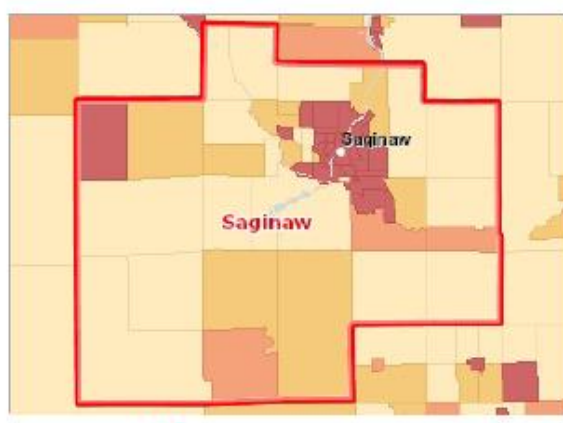
In Saginaw County, there is an estimate of 78,980 total households. Out of those households, 6,972 people or 8.83% of that group are without a motor vehicle. This average is higher than both the state (7.54%) and the nation (8.45%).

Report Area	Total Occupied Households	Households with No Motor Vehicle	Households with No Motor Vehicle, Percent
Saginaw County, MI	78,980	6,972	8.83%
Michigan	3,980,408	300,167	7.54%
United States	122,354,219	10,344,521	8.45%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract



Saginaw County has a mix between rural and urban areas where people live. Also, some of our major job site may be in rural areas and require transportation to get there. Public transportation is available in Saginaw County, but it may not cover all areas.



Households with No Vehicle, Percent by Tract, ACS 2016-20

- Over 8.0%
- 6.1 - 8.0%
- 4.1 - 6.0%
- Under 4.1%
- No Data or Data Suppressed
- Saginaw County, MI

Looking at the map above, in Saginaw County, in the Merrill/Hemlock as well as Saginaw City, Buena Vista, Bridgeport, Chesaning, Carrollton, and in some of Saginaw Township there are areas

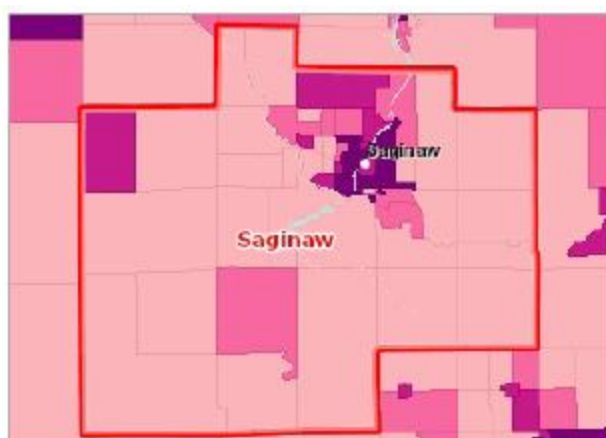
where 6% to over 8% of households have no vehicle. Again, our state average is 7.54% and our US average is 8.45%. This is an area where the ALICE population could benefit from programs that help them achieve critical transportation needs. On the other hand, the cost of owning and using a car includes license and registration, fuel, and maintenance.

“One main focus at STARS has been toward advocating for increased State funding for transit capital and operations to meet an ever-growing list of needs for our community. We have lowered our fares to help ease the burden of increasing costs and inflation and added in key service changes to do more with less, but it is still not enough. We deserve better, and STARS is committed to getting more support for our community.”

-Glenn Steffans, Executive Director/CEO Saginaw Transit Authority Regional Services

The American Public Transportation Association’s (APTA) analysis of car ownership considers the fixed costs – insurance, license, and registration, depreciation, and financial charges – and estimates these costs to be \$6,202 per year. Unfortunately, one must take into consideration that in 2020, Michigan’s average auto insurance premium was the most expensive in the country, the cost of owning, maintaining, and insuring a vehicle is prohibitive for many residents living in poverty.

#5 - Home/Housing Repairs (Family-Level and Community-Level Need)



Substandard Housing Units, Percent of Total by Tract, ACS 2016-20

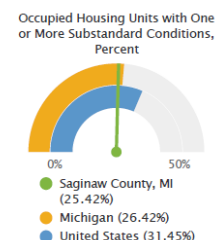
- Over 34.0%
- 28.1 - 34.0%
- 22.1 - 28.0%
- Under 22.1%
- No Data or Data Suppressed
- Saginaw County, MI

In America, homeownership has been a cornerstone element of building wealth and saving for the future. For most people, a home is their single most significant investment, and it comes with many responsibilities. Regular home maintenance can help a homeowner protect their investment and ensure that their home is ready

to fetch top dollar when the time comes to put it on the market. Remember, owning a home is a long-term financial strategy, so people must treat their homes as investments. Home maintenance is the checking, diagnosing, and repairing of all aspects of a home. It is the practice of making sure everything works the way it is supposed to.

Saginaw County has a mix between urban, suburban, and rural areas which diversifies the needs within the community. One would say that Saginaw County is doing well regarding housing quality.

Report Area	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Occupied Housing Units with One or More Substandard Conditions, Percent
Saginaw County, MI	78,980	20,078	25.42%
Michigan	3,980,408	1,051,720	26.42%
United States	122,354,219	38,476,032	31.45%



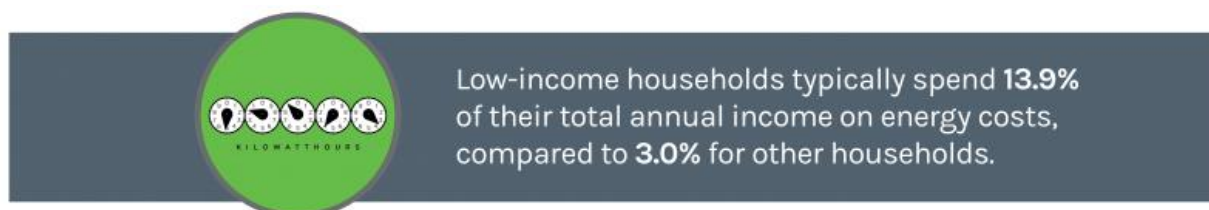
Note: This indicator is compared to the state average.
 Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

The US average for Occupied Housing Units with One or More Substandard Condition is 31.5% out of the total housing units available. The State of Michigan is substantially lower at 26.42%, and Saginaw County is doing better than the State of Michigan's average at 25.42%. This means that our county has done a great job at fixing homes and maintaining them with a minimal number of substandard conditions. This could be the State and local ordinances and statutes that dictate the frequency of inspections and demanding quality throughout the year. However, when we look at these conditions in terms of geographical location, those numbers are more noticeably different.

The US Census Bureau, American Survey (2016-2020) reports in geographical areas where these substandard housing units are located and at what percentage level they are monitored at. Most substandard housing units that are well above the state and national averages are in urban and suburban areas in Saginaw County. Where the regions are the darkest tend to land in Saginaw City, Buena Vista Township, Bridgeport, Carrolton Township, Merrill, Hemlock, Chesaning, and St. Charles. These regions would equate to 28.1% and up. This means that these areas have high amounts of substandard housing units. When we asked the residents in the Community Assessment what their housing concerns were, they said that they needed major repairs to their home (34%, n=85). On the

other hand, some did not have any concerns (29.2%, n=73). This means that even though there are places in our county where people really need housing assistance, there are also areas where people do not have housing repair concerns due to the health of our existing housing stock.

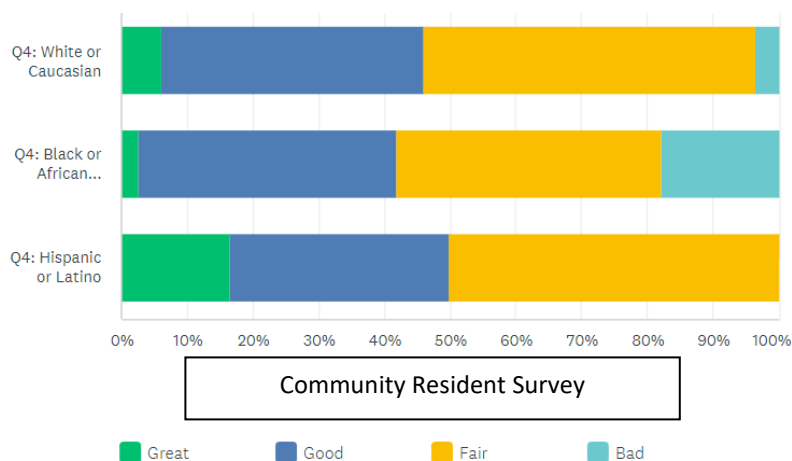
Based on the 2021 Annual Report on Homelessness in the State of Michigan, the state saw an overall increased demand for social services. There was a 30% overall increase to all housing requests. Out of these needs came request for home repair services, weatherization services, and furnace/water heater replacement requests. In Saginaw County, **weatherization services** are some of the most requested



services for homeowners through referrals from Department of Health and Human Services, other community partners, and through Saginaw County Community Action clients. Weatherization at its core, is an energy efficiency program. The Program is largely measured in terms of energy saved. It recognizes homes and buildings work as a system of interrelated parts and follows the “House as a System” methodology to assess and treat the homes. A great weatherization program understand that it is not effective to insulate an attic if the roof leaks and will degrade the insulation’s performance. Therefore, either the roof is repaired before the insulation is installed or the home cannot be done until other repairs are made. Therefore, home repair is such an important aspect to all residents and homeowners. Without a proper maintenance schedule, great programs like weatherization cannot become as effective as its intended purpose until homes are at least adequate to begin these types of services.

#6 – Rent/Mortgage Payment Assistance (Family-Need & Community-Need)

During the pandemic (COVID-19), homeowners and renters were placed on moratoriums, so payments were not required to be made. With the country being in under a state of emergency, and millions of Americans were quarantined inside and laid off from work, there was no way Americans could pay their bills. As the country, states, and towns/cities began to open back up, more and more people were being brought back to work. This created an emerging amount of people who would now need assistance paying their bills. Unfortunately, whatever government assistance that Americans received during the pandemic was spent on other things. There was an increase in the need for housing payment assistance. Across the State of Michigan, in 2021 there was an increase in individuals and families needing direct payment assistance to avoid eviction or one-time financial assistance to acquire rental housing. Between 2020 and 2021, the number of these requests increased by 16%. Rent Payment Assistance Programs continued to be the number housing request received in 2-1-1 and the most referred in 2021. The implementation of the COVID Emergency Rental Assistance (CERA) program in 2021, contributed in part to the increase in calls and referrals.



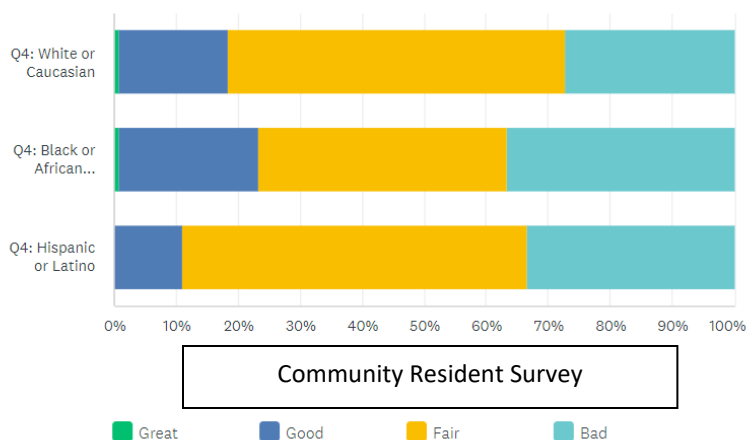
According to the Household Pulse Survey conducted by the US Census Bureau, at the beginning of 2021 in Michigan, 41% of Latino renters and 42% of Black renters had little or no confidence in their ability to pay next month's rent on time, compared to 19% of White renters. By the end of 2021, these percentages were still alarmingly high; 18% of Latino renters and 38% of Black

renters had little or no confidence in their ability to pay their rent compared to 20% of White renters. While some actions have been taken to address the systematic inequities that create these disparities, throughout 2021, BIPOC families have dealt with far more financial uncertainty than their White counterparts. In Saginaw County, when we asked our residents who participated in the Community Survey (n=243) about what the condition of the homes in their community was, we segmented the responses based on their race/ethnicity.

"I just need help paying my rent. With this loss of income, I do not know where to turn."

-Response from client from website request

The Condition of our Homes in our Community Are:



Out of our respondents to this question (n=243), White and Blacks both believed that homes in their communities are considered "Good" (39%, n= 45 white and n=44 black) and Hispanic/Latino said they were "Good" (33%, n=6). Whites also answered "Fair" (50.4%, n=57), Blacks answered "Fair" (40%, n=45), and Hispanics answered "Fair" (50%, n=9). When asked whether their homes/houses were considered "Bad", Whites (3.54%, n=57), Blacks (17.86%, n=20), and Hispanic/Latino (0%, n=0).

When also we asked our residents who participated in the Community Survey (n=244) about the Rent and/or Mortgage costs in their community. When we reviewed the information from this question, we

found that Whites believed their costs were “Fair” (54.39%, n=62), Blacks believe their costs were “Fair” (40.18%, n=45), and Hispanic/Latino residents said it was “Fair” (55.56%, n=10). When asked whether it was “Bad”, Whites (27.19%, n=31), Blacks (36.61%, n=41), and Hispanic/Latino (33.4%, n=6) all said it was bad.

The Rent and/or Mortgage Costs in our Community are:

Black, Indigenous, and Other People of Color (BIPOC) households were especially hard hit by the pandemic. These populations were more likely than White households to contract COVID-19 and develop serious symptoms, struggle with finding and maintaining housing, and were more likely to experience homelessness. These disparities stem from historic inequities and housing discrimination, which still need to be addressed.

Lack of access to existing units disproportionately affects BIPOC renters. A study released in April 2022 conducted by Zillow, a real estate data firm, reported that Black Americans pay significantly more in security deposits than their white counterparts, \$150 more on average. Rental application fees were also higher for Blacks, Asians, and Latinos. MDDHS also reports that “Mortgage Assistance, Rental Assistance, and even Rental down payment Assurances” are some of the most frequently requested services when completing a Service Emergency Request (SER). Nikitra Bailey of the National Fair Housing Alliance said in response to the study, “Some landlords continue to engage in practices rooted in this unfounded association between race and risk in which people of color are viewed as unlikely to consistently pay their rent.”

“BIPOC households continue to face crucial disparities in accessing and maintain housing.”

-Annual Report, Ending Homelessness in Michigan (2022)

According to the Household Pulse Survey conducted by US Census Bureau, at the beginning of 2021, 58% of White renters and 60% of Black renters believed that it was either very or somewhat likely that they would be evicted within 2 months. By the end of 2021, these numbers had dropped to 31% for White renters and 47% for Black renters. As the pandemic began to ease its grip on Americans, the need for returning to work and beginning to recover lost wages became a priority for residents, hence the decreased in this statistic.

Saginaw County Community Action Committee increased its efforts to help relieve rental and mortgage payments for residents in Saginaw County by making 140 emergency rent payments and 42 mortgage payments as well as 8 residents receiving property tax assistance through special CARES dollars and avoiding eviction/foreclosure. Overall, emergency service Specific Assistance budgets were increased over 300% over the pandemic years (2020-2022) to meet the needs of the demands of the clients served.

SUMMARY – KEY FINDINGS AND RECCOMENDATIONS

We Defined Poverty and Selected Key Domains for Saginaw County’s Community Needs Assessment

The CAC team met with the 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 this process included reviewing definitions of poverty from the Saginaw County CAC advisory group’s perspective was developed.

What is Poverty?

“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 discussions by the CAC advisory group, Unity in the Community, and Saginaw County Pastors suggested the following six domains as manifest of and critical for poverty alleviation in the Saginaw County context:

- Population
- Employment
- Income
- Education
- Housing
- Health/Nutrition
- Social-Economic Factors

KEY FINDINGS

Population Domain

The population of Saginaw County has decreased between 2010 and 2020 by -10,045 people. However, there was nearly a 2% increase in population in the State of Michigan and a 7% increase in the population in the United States. Approximately 74% of the population in Saginaw County is White, 19% is Black, and 9% identify as Hispanic/Latino. There is 1% Asians and 4% Multiple Race residents living in Saginaw County. Of the White population, the largest proportion of that population for both White Males and White Females is the senior population (55+). 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 between 5-17 which is the only racial population with this high number in its age group. Blacks ages 5 and under have the highest percentage population.

Employment Domain

It is true that women, regardless of occupation, still earn less than men. However, in Saginaw County, there are two occupations where women earn more than men. However, in Saginaw County, there are two occupations where women are still earning more than men are. 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 US, 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.

In Saginaw County, 56.3% of the jobs in Management, business, and financial occupations are filled by women. Over 63% of the jobs in Education, legal, community service, arts, and media occupations are filled by women. In Healthcare, practitioners, and technical occupations, 77% of all jobs are filled by women. In the Service industry in Saginaw County, 59% of healthcare support workers are filled by women. Sales and office occupations in Saginaw County are mostly filled by women with 69% of the jobs. These segments have men who work there, but unfortunately, the men are making more money than the women in each of these listed occupations. For instance, in Computer, engineering, and science occupations, men make \$93,955 as compared to women who make \$64,671. That is nearly a \$30,000 difference. In the healthcare practitioner and technical occupations, there is only a \$2,000 difference in the median earnings (\$67,806 for males and \$65,981 for females). In the service occupation field (healthcare support), women make more than men do, averaging \$32,242 and men average \$31,239. Women also make more than men in the Sales and office management occupations with an average of \$39,256 and men averaging \$37,339. Although there is some disparity between race, gender, and ethnicity, the workforce must level the playing field and base quality of candidates off of their skills and not their gender, race, or ethnicity.

In terms of unemployment, over the past 4 years the unemployment rate in Saginaw County has exceeded the rate in both Michigan (4%) and the United States (3.8%). Saginaw County currently has a 5.9% unemployment rate which is lower than 2020 (9.7%) and 2021 (7.6%) which were increased due to the COVID-19 Pandemic. It is higher than 2018 (4.3%) and also higher than 2019 (4/6%), but should steadily decrease as the global economy bounces back, which will eventually impact our local economy here in Saginaw County, Michigan.

Income Domain

The median income of those who live in Saginaw County lags behind the State and national median income. Saginaw County’s median household income sits at \$49,565 in comparison to the State of Michigan at \$59,234 and the nation at \$64,994. With the lack of diverse jobs in specific industries to the smaller percentage of bachelor level or higher education, Saginaw County is fighting for a place of relevancy. These economic trends are intensified by the higher-than-average unemployment rate of Saginaw County residents. These economic trends are exacerbated by race and gender. The presence of income inequality between races in the county is problematic when the median income of Asians is

\$31,288 more than Whites (\$55,318), and over \$50,000 more than Blacks (\$30,655), and \$42,000 less than Hispanic or Latinos (\$42,883).

“There is an ever-present wealth gap that pierces through race, gender, ethnicity, and creates noticeable social classes with glass ceilings that have not yet to be shattered.”

-Response from Community expert

Poverty in Saginaw County varies based on location there are five areas with poverty levels at 20% or higher is Carrollton Township (40%) Buena Vista Township (20%), Saginaw City (34%), and Kochville Township (26.8%). 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 counterparts to earn graduate degrees. There is an ever-present wealth gap that pierces through race, gender, ethnicity, and creates noticeable social classes with glass ceilings that have not yet to be shattered.

Education Domain

Data has shown us that the higher one climbs in education, the more likely their chances to escape poverty and improve their earning potential. Educational attainment levels for residents of Saginaw County are lower than the State of Michigan and national averages. For the most basic of requirements to earn a decent, livable wage, 9.74% of residents in Saginaw County do not have a High School diploma, which is higher than the State (8.7%), but lower than the nation (11.4%). Saginaw County does have a higher percentage than the State and the nation with residents with only a High School diploma (32.7%) as compared to 28% for the state and 26% for the nation. About 24% of county residents have some college experience as compared to 23% state average and 20% national average. When we observe bachelor's degree levels and higher, our numbers for the county are lower than both the state and the national averages. Thus, the reason our median household incomes are so much lower than state and national averages, and not many large corporate firms have invested in this region for white-collar labor.

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 (80%) with exception of Bridgeport-Spaulling High School (75%). City of Saginaw High Schools have improved their 4-year graduation rates over the last four years to an average of 85%. However, all high schools in the county have less than 50% of the population who meet the academic standards in all subject combined, except for Saginaw Arts and Sciences 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 2021 (US Census, American Community Survey), most of the population in Saginaw County (71.5%), Michigan (71.7%) and the US (64.4%) own their homes, respectively. However, when considering the impact of race on homeownership in Saginaw County we find that Whites are more likely than Whites are more likely than Black people or Hispanic or Latino people 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%). The median property value in Saginaw County, MI was \$106,200. Property values across the board have increased by 4.84% since 2019. Another fascinating thing to know about Saginaw County is that the average number of cars in a household is 2, which is why transportation is such a big need. These types of amenities are not the same for urban areas that are in poverty, the need for transportation increases more in areas with lower median household incomes. According to the US Department of Housing and Urban Development, “families who pay more than 30 percent of their income for housing are considered costs burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.” In examining Saginaw County, we find that nearly 80% of families who have an income less than \$20,000 spends 30% of their income on housing. The Severely Cost Burdened Households impact people’s ability to live comfortably. Out of all renters in Saginaw County, 24.61% households are cost burdened as compared to under 7% of owner-occupied households with mortgages that are cost burdened. That number is lower when you look at owner-occupied households without mortgages (5.69%). It is truly better to own a home, but those that own homes must have the means to afford the maintenance and upkeep of the properties, and this becomes one of the top 5-6 needs in Saginaw County.

Healthcare/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. Deaths of Despair is an average rate of death due to intentional self-harm (suicide), alcohol-related disease, and drug overdose. In Saginaw County, the deaths of despair rate is 57.8% compared to the State of Michigan at 51% and the United States at 47%. Also, Saginaw County is reported the top three most dangerous County in Michigan (US Census) to Wayne County (#1), Genesee County (#2). Our Mortality rate in terms of firearm, is 17.4% as compared to the State of Michigan (12.7%) and the United States (12.2%). The Infant Mortality rate for Saginaw County is still high based on the University of Wisconsin Population Health Institute, County Health Rankings (2014-2020). Our Infant Mortality rate for Saginaw County is 9% compared to the State of Michigan (6.5%) and the United States (5.7%). Due to lower birth weights in city of Saginaw residents than those born in Saginaw Township and Saginaw County, higher than normal infant mortality rates exist and are more prevalent in impoverished areas. Also, residents of Saginaw County were more likely to be obese than overweight. Black women in Saginaw County had the largest part of the population that were obese. Saginaw County is still considered to have insufficient sources of fresh foods, and that is more prevalent in lower-income urban areas. This is a major barrier in Saginaw County that will need to be addressed, which affects the long-term health conditions of specific BIPOC groups.

There are major insufficiencies in household income, socio-economic status, occupation wellness, and healthcare programs for residents in the most disadvantaged areas. Even though Saginaw County has done an amazing job ramping up its efforts to provide healthcare coverage to all residents, which is

higher in Saginaw County than across the State and the nation, we have not done an excellent job at implementing the correct programs and services to truly meet the needs of those we are desperately trying to serve.

RECOMMENDATIONS FOR MOVING FORWARD

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

1. All the evaluation sources all point a strong community need to address existing levels of poverty and perceived barriers for advancement in the Saginaw County area. These evaluations brought to light the need for existing programs and services for clients and providing opportunities for bringing on additional partners to provide these services.
2. Based on the Qualitative and Quantitative data presented in this research, Saginaw County has exhibited low levels of growth in areas of employment, income, education, and housing. There is a strong need for addressing the “root” causes of these barriers through strategic planning and partnerships.
 - a. The advisory committees, community experts, board members, and staff all pointed out that there is a lack of “general literacy” that makes it difficult for residents to move out of poverty. The issue of general applies to not only basic reading and math, but also financial literacy.
 - b. Saginaw CAC should work to create grassroots programs that “grow” individuals and prepare them to advance through training and specific assistance. CAC should continue its efforts in providing educational and training programs that give residents competency in business/finance/economic sectors.
 - c. Saginaw CAC should intentionally work towards building new and existing relationships and levels of engagement with county municipalities.
 - d. Join the fight against eliminating the wealth gap amongst BIPOC residents, work towards building workforce development programs that can put more women in the pipeline for increased wages. This would be in strategic partnerships that aim at tackling DE&I initiatives.
3. Education in Saginaw County is improving. School systems are increasing their efforts towards higher 4-year graduation rates. Yet, our high schools in the county still have less than 50% of the population who meet the State of Michigan’s academic standards. It has worsened due to COVID-19 and its after-effects on school districts.
 - a. Saginaw CAC must collaborate with local school districts to provide additional education tutoring programs, financial assistance for families needing tutoring for their children. There are more than 30,000 students in Saginaw County, and there are new opportunities to get involve in after-school programs, summer programs, and online-digital tutoring programs.
 - b. Partnering with other non-profits and faith-based entities to create tailored programs for the children in our service area.
4. Tackling the Affordable Housing issue in Saginaw County will be a joint effort between several different players. The School Systems and their counseling programs, the faith-based entities for referrals, the municipalities with home repair programs, federal and state funders, the financial institutions with easily accessible and equitable funding opportunities for the most

vulnerable/ALICE population, and increased dollars to assist other spending necessities that can alleviate pressure from those residents spending over 30% of their income on rent.

- a. Saginaw CAC would encourage the involvement of new corporate philanthropist that can understand the real needs of the community and earmark unrestricted dollars for creative programs and special projects.
 - b. An investment from the County landbank to target and earmark homes for renovation, rental, and potentially homeownership.
5. There is a major growth within the health/nutrition sector in Saginaw County. There must be an increased effort to empower community health and community development projects on the ground level with organizations that have the skills and the capacity but lack the financial resources. Many experts and leaders in this study said that there is not enough representation in the health community and that births a lack of trust.
 - a. Strategic alignment of BIPOC providers that can serve the BIPOC community
 - b. Increased funding efforts to provide more services in areas that affect public health through private funding, government (federal and state) funders, and strategic partnerships within the existing health systems in Saginaw County (Covenant Health, MI-Health, St. Mary's Ascension, Great Lakes Bay Health, etc.).
 - c. Learn from the disparity and issues brought on by COVID-19 and work to ensure that proper health PPE, vaccination accessibility and education is always available to our targeted populations.
6. The ALICE Population, (Asset Limited, income Constrained, Employed) has needs as well. There must be a concerted effort to ensure that Saginaw CAC's programs and services are catered toward this population as well. Make a conscious effort to partner with agencies that have a targeted focus on this population and work to ensure that their needs are being met.
7. Saginaw CAC must focus on finding gaps in its programs and services. There is a population of people in several territories in Saginaw County that are not being served. It must become very strategic and initiative-taking in finding those groups of people and discovering what their needs are.
 - a. Out-county program and service reach
 - b. New partnerships with different community groups.
 - c. An invested effort in bridging relationships with Hispanic/Latino population
 - d. An invested effort in serving "other" unknown races and ethnicities in Saginaw County.
 - e. Joining and leading the charge on building stronger relationships within the existing human services community in Saginaw County.
8. Many people that participate in the resident Community Needs Survey was not familiar with Saginaw CAC's Programs and Services.
 - a. Saginaw CAC must create an intentional strategy that helps to disseminate information and education about the myriad of community services it provides to the county.
 - b. Saginaw CAC should focus on diversifying its methods used to community to the population it serves – with methodologies that reflect today's media environments.
9. Saginaw County CAC must expand its operations and diversify its business model. To grow to the next level, the agency must:
 - a. Recruit new partners that can increase program capacity (media coverage, philanthropy, knowledge, and expertise, results-driven).

- b. Must align itself with invested community partners that are ready to do the demanding work.
 - c. Work towards creating additional streams of income that provide unrestricted funding for agency use.
10. Saginaw CAC has grown rapidly over the past three years by serving the community during the pandemic and providing critical services to families that needed it the most. It has increased its visibility and continues to serve its community with a friendly staff, and proven leadership.

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Appendix A – Community Stakeholders Needs

The Saginaw CAC Advisory Committee was a cross-section of community experts in Saginaw County, to find out what they thought were the most urging Community Needs of Saginaw County; 17 community stakeholders from Saginaw County were interviewed. This Appendix provides an overview and summary of the findings:

Saginaw County Community Needs Identified by Saginaw CAC Advisory Committee were identified in no particular order are listed below:

Barriers in Saginaw County

- Racism
- Not enough grocery stores
- Unequal pay amongst gender
- Childcare too high
- Rent too high
- Lack of Parental involvement in children education
- Transportation
- Mental Healthcare providers
- High turnover in jobs

Top Needs in Saginaw County

- Strengthen Educational System
- Home Repairs
- Affordable Housing
- Transportation
- Mental Healthcare accessibility
- Food desert
- Utility payment Assistance
- Employment advancement & increased pay

Appendix B – Saginaw Pastors Community Needs

The Community Survey sought to interview a cross-section of pastors in Saginaw, to find out what they thought were the most urging Community Needs of Saginaw County; 16 pastors from the Saginaw Township and City were interviewed. This Appendix provides an overview and summary of the findings:

Saginaw County Community Needs Identified by Saginaw Pastors were identified in no particular order are listed below:

Barriers in Saginaw County

- Lack of Resources
- Access to Healthcare
- Lack of Career Opportunities
- Lack of Education
- Affordable Housing
- Exclusion (DE&I)
- Financial Literacy
- Financial Assistance for Churches
- Long-Term Effects of COVID-19

Top Needs in Saginaw County

- Transportation
- Retraining of Jobs & Skills
- Affordable Housing
- Poverty
- Childcare Assistance
- Lack of Trust in Healthcare
- Affordability of Healthcare
- Emergency Assistance

Appendix C – Focus Group Questions

Saginaw CAC Focus Group Questions

This set of questions was used for three focus group sessions held virtually and in-person with the following groups during September 2022 – November 2022.

FOCUS GROUPS:

- Unity in the Community Neighborhood Association (City of Saginaw)
 - Saginaw CAC Advisory Committee (Saginaw County)
 - Saginaw County Pastors (Saginaw County)
-
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 C – Focus Group Questions

Saginaw CAC Focus Group Questions

This set of questions was used to conduct qualitative research in Saginaw County using Survey Monkey.com and written surveys for the public. The following questions were conducted during October 2022 – November 2022.

Community Resident CNA Survey

Saginaw County Community Action Committee is conducting a Community Needs Assessment as a part of the requirements to receive Community Services Block Grant funds from the Michigan Bureau of Community Action and Economic Opportunity. As a part of the survey, we are interviewing our agency's community partners.

1. What city/township do you reside in?

2. Area of resident?

(a) Urban (b) Suburban (c) Rural

3. What is your age?

(a) Under 18 (b) 18-24 (c) 25-34 (d) 35-44 (e) 45-54 (f) 55-64 (g) 65+

4. What is your race?

- a) White or Caucasian
- b) Black or African American
- c) Hispanic or Latino
- d) Asian or Asian American
- e) American Indian or Alaska Native
- f) Native Hawaiian or other Pacific Islander
- g) Other: _____

5. What is your marital Status?

- a) Single
- b) Married
- c) Divorced

- d) Widowed
- e) Separated

6. What is your gender?

- a) Male
- b.) Female
- c.) Choose not to respond

7. What is your highest level of education?

- a. Some grade school
- b. Grade School
- c. Some High School
- d. High School/GED
- e. Some technical school
- f. Some college
- g. Associate's Degree
- h. Bachelor's Degree
- i. Master's Degree or higher

8. Do you have a bank account?

Yes or No

9. Have you ever received services from Saginaw CAC?

Yes or No

10. What are the following needs your family have? (Circle all that apply)

Medical	Dental	Vision	Prescription	Mental Health	Clothing	Transportation
Affordable Housing	Rent/Mortgage	Legal Services	Domestic Violence	Disability Assistance	Food	Education
Childcare	Housing Repairs	Senior Services	Housing Loans	Income Tax Prep	Utility Assistance	Weatherization

11. Rank Saginaw CAC services from MOST important to LEAST Important (please list your top 5 services that are most important to you from the list above.)

- 1.
- 2.
- 3.
- 4.
- 5.

12. What is your household's annual income?

- A. No income
- B. Less than \$10,000

- C. \$10,001 - \$25,000
- D. \$26,000 - \$35,000
- E. \$36,000 - \$45,000
- F. \$46,000 - \$55,000
- G. \$56,000 - \$70,000
- H. \$70,000 – and up

13. How many members in your household?

- A. 1
- B. 2
- C. 3
- D. 4
- E. 5 & up

14. What is your employment status?

- A. Full-time
- B. Part-time
- C. Retired
- D. Disabled
- E. Unemployed/Job Searching
- F. Unemployed/Not Searching

15. What are your employment barriers? (Pick one choice)

- A. No barriers
- B. No jobs in my field
- C. No transportation
- D. Pay is too low to support my family
- E. No childcare during work
- F. Disability
- G. Lack of Training
- H. COVID Related _____

16. What type of residence do you live in?

- A. Rental Unit
- B. Trailer with Lot Fee
- C. Owned home with Mortgage
- D. Owned home without Mortgage
- E. Living with Family/Friends
- F. Living in a Shelter
- G. Homeless

17. What are your major housing concerns?

- A. No concerns
- B. Cannot afford rent/house payment

- C. House needs major repairs
- D. Utilities too high
- E. Cannot find house in my price range
- F. Inadequate living space
- G. Needs pest control
- H. COVID Related (please specify) : _____

18. Rate your satisfaction with the following:

<i>Affordable housing in your community:</i>	Great	Good	Fair	Bad
<i>New housing developments in your community:</i>	Great	Good	Fair	Bad
<i>Mortgage costs and rent cost in your community:</i>	Great	Good	Fair	Bad
<i>Condition of homes in your community:</i>	Great	Good	Fair	Bad

19. Do you have any needs or concerns that Saginaw CAC does NOT Meet? (please circle your answers)

A place to live	Adult foster care	Affordable childcare	Affordable health insurance	Affordable pre-school	Affordable recreation
Affordable rental housing	Child abuse prevention	Dental Care	Drug/alcohol abuse assistance	Food assistance	GED/adult education
Home healthcare	Hospital Service	Job Placement/better job	Job training	Legal help/issues	Mortgage assistance
Medical services	Mental health services	Counseling services	Nursing home care	Nutrition assistance	Parenting Classes
Prescription Drug assistance	Reliable Transportation	Transportation Repair/Assistance	Spousal abuse assistance	Utility bill assistance	Other:

You're all set! Thank you so much for taking the time to complete our survey!

Saginaw County Community Action Committee CNA Team!

Appendix D – Board of Directors/Elected Officials Questions

Saginaw CAC Survey Questions

This set of questions was held virtually and in-person with the following groups during September 2022 – November 2022

Elected Officials/Board Members CNA Survey

Saginaw County Community Action Committee is conducting a Community Needs Assessment as a part of the requirements to receive Community Services Block Grant funds from the Michigan Bureau of Community Action and Economic Opportunity. As a part of the survey, we are interviewing our agency's community partners.

1. What is your full name? _____
2. Please provide the title of your elected/board position?
3. What city/township do you represent?
4. What do you know about Saginaw CAC and the services we provide that address the needs of low-income persons? *(Note: Saginaw CAC Board Members do not need to answer this question.)*
5. What do you think are the Top Five Key Needs of low-income persons in our community? *(Needs could be in areas of employment, education, income management, housing, emergency assistance/services, nutrition, helping persons become self-sufficient, or coordination of services and connecting persons to services, community revitalization, or other needs)*
 - 1.
 - 2.
 - 3.
 - 4.
 - 5.

6. What do you see Saginaw CAC addressing these Top Five Key Needs?

7. Would you have listed five different Top Needs prior to the COVID-19 pandemic?

Yes

No

8. If you answered yes to Question 5, please identify the Top Five Key Needs you think you would have listed prior to the pandemic.

1.

2.

3.

4.

5.

9. What suggestions can you provide on how these other Top Five Key Needs could be addressed?

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

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

Appendix E – Staff Survey Questions

Saginaw CAC Survey Questions

This set of questions was held virtually and in-person with the following groups during September 2022 – November 2022

Saginaw CAC Staff Member CNA Survey

Saginaw County Community Action Committee is conducting a Community Needs Assessment as a part of the requirements to receive Community Services Block Grant funds from the Michigan Bureau of Community Action and Economic Opportunity. As a part of the survey, we are interviewing our agency's community partners.

1. What is your full name? _____
2. Please provide your department and job position at Saginaw CAC.
3. What do you think are the Top Five Key Needs of low-income persons in our community? (*Needs could be in areas of employment, education, income management, housing, emergency assistance/services, nutrition, helping persons become self-sufficient, or coordination of services and connecting persons to services, community revitalization, or other needs*)
 - 6.
 - 7.
 - 8.
 - 9.
 - 10.

4. How do you see Saginaw CAC addressing these Top Five Key Needs?

5. Would you have listed five different Top Needs prior to the COVID-19 pandemic?

Yes

No

6. If you answered yes to Question 5, please identify the Top Five Key Needs you think you would have listed prior to the pandemic.

- 1.
- 2.
- 3.
- 4.
- 5.

7. How did you see Saginaw CAC addressing these Top Five Key Needs prior to COVID-19? (Skip if you did not answer Question 6)

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

9. What do you think are key strengths of our agency in addressing the needs you mentioned above?

10. What do you think are key challenges of our agency in addressing the needs you mentioned above?

APPENDIX F – COMMUNITY RESOURCES

FIRE, POLICE, OR MEDICAL EMERGENCY: DIAL 911

NON-EMERGENCY:

Saginaw County Central Dispatch	989.892.9551
Saginaw County Sherriff	989.790.5456
Michigan State Police	989.759.1289
Arson Tipline	800.442.7766
Bureau of Alcohol, Tobacco, Firearms & Explosives	800.800.3855
Consumers Energy (Electric & Gas Emergency)	800.477.5050
Crisis Intervention Services	989.792.9732
	800.233.0022
Drug Enforcement Administration (DEA)	989.754.2330
If no answer, call DEA Detroit	313.234.4000
FBI – Bay City Office	989.892.6525
If no answer, call Detroit	313.965.2323
National Center for Missing & Exploited Children	800.843.5678
National Child Pornography Tipline	800.843.5678
National Domestic Violence Hotline	800.799.7233
National Human Trafficking Resource Center	888.373.7888
National Parent Helpline	855.427.2136
National Response Center (Oil & Toxic Chemical Spills)	800.424.8802
National Runaway Switchboard	800.786.2929
National Sexual Assault Hotline	800.656.4673
National Suicide Prevention Hotline	800.273.8255
National Teen Dating Abuse	“text” TALK to 38255
2-1-1 Northwest Michigan	Dial 2-1-1
Ronald McDonald House	800.776.4891
Suicide Prevention Lifeline	800.273.8255
Suicide Prevention **Spanish**	800.784.2432
Veteran Crisis Hotline	800.273.8255 ext.1
Postpartum Depression Assistance	800.773.6667
Mothers Against Drunk Driving (MADD)	
800.438.6233	
Mental Health – 24 Hour Crisis Hotline	800.922.1418

Adult Education & Job Readiness

Adult Ed/GED & Young Adult ED
2415 N. Charles, Saginaw, MI 48602
(989) 791.5160

Youth Development Corporation
126 S. Weadock Ave, Saginaw, MI 48601
(989) 316.8729

Great Lakes Bay Michigan Works
312 E. Genesee, Saginaw, MI 48607

Child & Family Resources

Mustard Seed House (Shelter)
1325 Cherry St., Saginaw, MI 48601
989.755.4741

Old Town Christian Outreach Center
600 Gratiot St., Saginaw, MI 48602
989.249.8696

Planned Parenthood
www.plannedparenthood.org
2650 N. McLeod Drive
PO Box 5877, Saginaw, MI 48604
989.249.7736

Pregnancy Care Center
www.saginawpcc.org
916 Gratiot Avenue, Saginaw, MI 48602
989-752-7664

Teen Challenge – Mid-Michigan Teen Challenge, Inc.
www.Midmichiganteenchallenge.com
818 S. Michigan Ave., Saginaw, MI 48602
989.249.8818

Salvation Army
www.salvationarmy.org
2030 N. Carolina St., Saginaw, MI 48602
989.401.7881

TriHope
www.trihopemichigan.com
6115 Shattuck Rd., Saginaw, MI 48602
989.341.4673

Saginaw YMCA
www.saginawymca.org
915 Fordney St., Saginaw, MI 48602
989.753.7721

Boys & Girls Club Saginaw
1006 State St., Saginaw, MI 48602
989.399.5122

CAN (Child Abuse and Neglect) Council
1311 N. Michigan Ave., Saginaw, MI 48602
989.752.7226

Women of Colors, Inc.
www.womenofcolors.org
612 Millard St., Saginaw, MI 48607
989.737.9286

Clothing Assistance

Goodwill – Saginaw
4675 Bay Rd., Saginaw, MI 48603
989.791.3408

Volunteers of America Thrift Shop
5204 Bay Rd., Saginaw, MI 48604
989.252.7408

Underground Railroad Resale
5647 State St. Suite #B
Saginaw, MI 48603
989.249.1924

WOC – Clothing Pantry
2405 Bay St., Saginaw, MI 48602
989.752.2955

Salvation Army Thrift Store
5700 State Street
Saginaw, MI 48603
989.249.0403

Old Town Christian Outreach Center
600 Gratiot St., Saginaw, MI 48602
989.249.8696

Counseling Services

McDowel Healing Arts Center
www.mhacenter.com
3253 Congress Ave., Saginaw, MI 48602
989.475.4171

Saginaw County Community Mental Health
Authority
500 Hancock St., Saginaw, MI 48602
989.797.3400

Child and Family Services of Saginaw
2806 Davenport, Saginaw, MI 48602
989.790.7500

Catholic Family Services
www.cfssite.org
710 N. Michigan, Saginaw, MI 48602
989.753.8446

Great Lakes Bay Health Centers
www.greatlakesbayhealthcenters.org
804 S. Hamilton St., Saginaw, MI 48602
989.921.5372

Holy Cross Children's Services
925 N. River Road, Saginaw, MI 48609
989.781.2780

Disability & Senior Care Services

Disability Network of Mid-Michigan
1705 S. Saginaw Road, Midland, MI 48640
989.835.4041 or 800.782.4160

Saginaw County Community Action (CAC)
www.saginawcac.org
2824 Perkins St., Saginaw, MI 48602
989.753.7741

Healthsource Saginaw
www.healthsourcesaginaw.org
3340 Hospital Road, Saginaw, MI 48603
989.790.7700 or 800.662.6848

Commission on Aging
www.saginawcounty.com/coa
2355 Schust St., Saginaw, MI 48603
989.797.6880 or 800.763.6336

Saginaw Department of Public Health
www.saginawpublichealth.org
1600 N. Michigan, Saginaw, MI 48602
989.758.3800

Birch Run – 989.624.9664
Chesaning – 989.845.3911
Frankenmuth – 989.758.3840
Hemlock – 989.758.3840
St. Charles – 989.865.9400

Saginaw Valley Rehabilitation Center
Industries, Inc. (SVRC)
919 Veterans Memorial Parkway
Saginaw, MI 48601
989.752.6176

Aleta E. Lutz VA Medical Center
(Veterans Administration Hospital)
1500 Weiss St., Saginaw, MI 48602
989.497.2500

Food and Nutrition Services

Hidden Harvest & East Side Soup Kitchen
940 E. Genesee Ave, #2
Saginaw, MI 48602
989.753.4749

Saginaw County Community Action (CAC)
www.saginawcac.org
2824 Perkins St., Saginaw, MI 48602
989.753.7741

First Ward Community Center
www.firstward.us
1410 N. 12th Street, Saginaw, MI 48601
989.753.0411

Old Town Christian Outreach Center
600 Gratiot St., Saginaw, MI 48602
989.249.8696

Bridgeport Area Food Pantry
3821 State St., Bridgeport, MI 48722
989.777.1840

First Presbyterian Church
121 S. Harrison, Saginaw, MI 48602
989.793.9890

Chesaning Area Emergency Relief (CAER)
218 Church St., Chesaning, MI 48616
989.845.6212

Hemlock United Methodist Church
Corner of M-46 and Maple
406 W. Saginaw, Hemlock, MI 48626

St. Peter & Paul Church Food Pantry
4735 W. Michigan Ave., Saginaw, MI 48603
989.799.5448

Hemlock United Methodist Church
Corner of M-46 and Maple
406 W. Saginaw, Hemlock, MI 48626

Healthcare Services

Aleta E. Lutz VA Medical Center
(Veterans Administration Hospital)
1500 Weiss St., Saginaw, MI 48602
989.497.2500

Saginaw Department of Public Health
www.saginawpublichealth.org
1600 N. Michigan, Saginaw, MI 48602
989.758.3800

Great Lakes Bay Health Centers
www.greatlakesbayhealthcenters.org
804 S. Hamilton St., Saginaw, MI 48602
989.921.5372

Birch Run – 989.624.9664
Chesaning – 989.845.3911
Frankenmuth – 989.758.3840
Hemlock – 989.758.3840
St. Charles – 989.865.9400

CMU Health
1000 Houghton Avenue
Saginaw, MI 48602
989.583.6800

Covenant Healthcare
www.covernanthealthcare.com
Saginaw, MI 48602
989.583.7080

St. Mary's Ascension Hospital
www.healthcare.ascenion.org
800 S. Washington Ave
Saginaw, MI 48601
989.907.8000

MedExpress Urgent Care Centers
Frankenmuth – 989.652.1320
Saginaw – 989.583.0100 (State St.)
Saginaw – 989.583.0285 (Pierce Rd.)
Hemlock – 989.583.0670 (Gratiot Rd.)

Healthsource Saginaw
www.healthsourcesaginaw.org
3340 Hospital Road, Saginaw, MI 48603
989.790.7700 or 800.662.6848

Saginaw Psychological Services, Inc.
www.sagpsych.com
2100 Hemmeter Road, Saginaw, MI 48603
989.799.2100

Housing Repair Services

Saginaw County Community Action
www.saginawcac.org
2824 Perkins St., Saginaw, MI 48602
989.753.7741

Habitat for Humanity
www.saginawhfh.org
315 W. Holland St., Saginaw, MI 48602
989.753.5200

Consumers Energy
www.consumernenergy.com
2400 Weiss St., Saginaw, MI 48603
800.477.5050

Commission on Aging
2355 Schust Rd., Saginaw, MI 48603
989.797.6880
800.763.6336

Emergency Housing, Rent, Utility Assistance

Saginaw County Community Action
www.saginawcac.org
2824 Perkins St., Saginaw, MI 48602
989.753.7741

United Way of Saginaw County
www.unitedwaysaginaw.org
100 S. Jefferson Avenue
Saginaw, MI 48601
989.755.0505

Partnership Center
2115 Ring Street
Saginaw, MI 48602
989.401.7239

Partnershift Network
1 Tuscola St. Suite 100A
Saginaw, MI 48607
989.399.0016

Salvation Army
www.salvationarmy.org
2030 N. Carolina St., Saginaw, MI 48602
989.401.7881

Saginaw Department of Health and Human
Services
411 E. Genesee Ave.,
Saginaw, MI 48601
989.758.1100

True North Community Services
6308 S. Warner Ave, Fremont, MI 49412
231.924.0641

Housing / Shelter

Habitat for Humanity
www.saginawhfh.org
315 W. Holland St., Saginaw, MI 48602
989.753.5200

United Way of Saginaw County
www.unitedwaysaginaw.org
100 S. Jefferson Avenue
Saginaw, MI 48601
989.755.0505

Housing / Shelter (Cont'd)

Saginaw Department of Health and
Human Services
411 E. Genesee Ave.,
Saginaw, MI 48601
989.758.1100

Emmaus House
733 S. 14th St., Saginaw, MI 48601
989.755.7538

Teen Challenge – Mid-Michigan Inc.
www.Midmichiganteenchallenge.com
818 S. Michigan Ave., Saginaw, MI 48602
989.249.8818

City Rescue Mission of Saginaw
www.rescuesaginaw.org
1021 Burt St., Saginaw, MI 48601
989.752.6051

Saginaw Housing Commission
www.saginawhousing.org
1803 Norman St., Saginaw, MI 48601
989.755.8183

Saginaw Odyssey House
128 N. Warren St., Saginaw, MI 48601
989.754.8598 ext. 303

Underground Railroad
www.undergroundrailroadinc.org
PO Box 2451, Saginaw, MI 48605
989.755.0413

Mustard Seed House
1325 Cherry St., Saginaw, MI 48601
989.755.4741

Restoration Community Outreach
1205 Norman St., Saginaw, MI 48602
989.753.1886

Saginaw County Community Action
2824 Perkins St., Saginaw, MI 48602
989.752.7741

Innerlink Runaway Program & Transitional
Living Program
1110 Howard St., Saginaw, MI 48602
989.753.3431

Teen Challenge – Mid Michigan
818 S. Michigan, Saginaw, MI 48602
989.249.8818

Transportation Services

Saginaw Transit Authority Regional Services
(STARS)
615 Johnson St., Saginaw, MI 48607
989.907.4000

Commission on Aging
2355 Schust St., Saginaw, MI 48603
989.797.6880 or 866.763.6336

Department of Health and Human Services
www.michigan.gov/dhhs
411 E. Genesee, Saginaw, MI 48607
989.758.1100

Partnershift Network
1 Tuscola St. Suite 100A
Saginaw, MI 48607
989.399.0016

Colleges & Universities

Delta College
1961 Delta Rd.
University Center, MI 48710

Saginaw Valley State University
7400 Bay Road
University Center, MI 48710