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Community Needs Assessment 2025

SAGINAW COUNTY COMMUNITY ACTION COMMITTEE, INC.



SAGINAW COUNTY COMMUNITY ACTION COMMITTEE, INC.

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Helping People Help Themselves.

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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, CCAP & Mary McMath.

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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)*



This Community Needs Assessment Report aims to help the Saginaw County Community Action Committee (SCCAC) meet Community Action funders and CSBG requirements by evaluating the current needs, strengths, and assets of the Community Action Service area. It uses data from various sources, including low-income individuals, to encourage “maximum feasible participation” of the poor in programs. In addition to meeting funding criteria, the findings will inform SCCAC’s strategic planning.

History of Community Action

The story of Community Action begins in the 1960s, when President John F. Kennedy announced his 'War on Poverty.' After Kennedy’s assassination, Lyndon B. Johnson took office and declared the War on Poverty on January 8, 1964, in his State of the Union Address. Johnson then appointed Sargent Shriver, head of the Peace Corps, as Director of the Office of Economic Opportunity (OEO), overseeing the Community Services Block Grant (CSBG), which funds Community Action Agencies (CAAs). On August 20, 1964, Johnson signed the Economic Opportunity Act, initiating programs to help the disadvantaged achieve self-sufficiency.

When Congress passed this act, CAAs emerged nationwide to combat poverty locally and help low-income people improve their lives. All are overseen by a state agency appointed by the U.S. Department of Health and Human Services (DHHS). In Michigan, this 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, CAAs received local “initiative” funds to support community programs against poverty. Over time, these programs became more established, reducing available “free” money for new initiatives. Meanwhile, other funds emerged through Title II of the Economic Opportunity Acts and various Federal and State agencies. By 1970, the number of CAAs nationwide stabilized at about 1,000 due to consolidations of small, rural, single-county CAAs into larger, multi-county/agency entities, increasing coverage to 95% of the nation’s counties.

FUNDER REQUIREMENTS

CSBG Requirement	Page(s)
Standard 1.1: The Organization demonstrates low-income individuals’ participation in activities	10,11, Appendix C
Standard 1.2: The Organization analyzes information collected directly from low-income individuals as part of the Community Assessment	10,11, 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.	10,11, Appendix A, B,C,D,and E
Standard 3.1: The Organization conducted a Community Needs Assessment and issues a report within the past 3 years.	10,11
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).	17-26
Standard 3.4: The Community Assessment includes key findings on the causes and conditions of poverty and the needs of the communities assessed.	10,11;56-62
Standard 3.5: The governing Board formally accepted the completed Community Assessment.	11-20-2025

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

2024 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 independently of any other individual in the building and have direct access from outside the building or through a common hallway. In accordance with this definition, each apartment unit in an apartment building is considered a single 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 tables 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, the group was provided with information on the Supplemental Poverty Measure. Facilitated discussions included the 1990 origins of the measure and the definition of poverty as offered by the Supplemental Poverty Measure. This definition suggests 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. Additionally, a discussion was held on why governments are hesitant to transition from the current measures of poverty to the supplemental poverty measure.

Defining Poverty

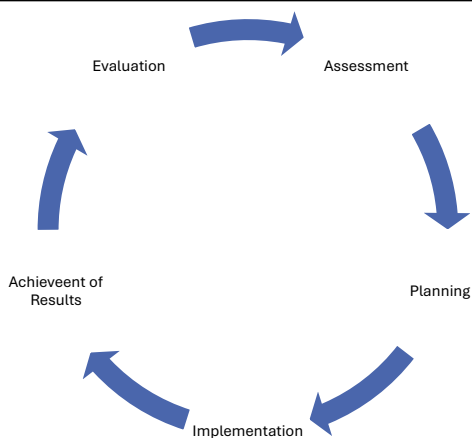
While acknowledging the multi-faceted and inherently complex undertaking in “defining” poverty (Lemanski, 2016), for the discussion, the facilitators relied on the well-recognized conceptualization of poverty provided by Spicker’s (2007) and Spicker et al (2007). Spicker conceptualizes poverty from three possible perspectives: Material, Economic, and Social suggests 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 given 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 a circumstance in which people lack the income, wealth, or resources to acquire or consume the things that 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.

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 Groups, 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 Saginaw County's community needs to examine data at the county, state, and national levels for the following domains: population, employment, education, housing, income, health, and socioeconomics. In undertaking this analysis, we also examined the intersectionality of the data, considering age, race/ethnicity, and gender. We reviewed a five-year time frame (2018-2023), with 2025 being the most current and 2018 being the oldest available data. The sources used to collect this data included the United States Census, the United States Department of Labor, the United States Department of Housing and Urban Development, the Michigan Department of Education, the American Community Survey, the Community Action Partnership Needs Assessment Data, the Michigan Department of Health, and the Michigan Department of 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 Committee, 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 administered throughout Saginaw County via SurveyMonkey.com (n = 357).

Method for Assessing Community Needs by Community Groups

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.

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

Focus group participants, representing various stakeholders of the Saginaw CAC, were identified and assembled. The goal of the focus group meetings was threefold. 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 the most pressing community needs, and to identify barriers to success in each of these domains. Three focus groups were conducted between August 2025 and September 2025. A total of 48 people participated in the focus groups.

AGENCY BACKGROUND

The Saginaw County Community Action Committee, Inc. (CAC), part of a state and national network, aims to mobilize local, state, federal, and private resources to combat poverty. It seeks to empower families and individuals to become self-sufficient and improve community life. For sixty years, CAC has advocated for disadvantaged populations through programming and partnerships, focusing on family development, self-sufficiency, and addressing poverty disparities. Its vision is a community where self-sufficient, financially capable people can thrive. CAC combines grant funds and donations to run programs like homeless prevention, utility assistance, case management, weatherization, home repairs, youth employment, emergency food, and family services.

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

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 12-member tripartite Board of Directors, comprised of equal representation from the public, private, and consumer (low-income) sectors.

2023-2024 Board of Directors

Public Sector	Private Sector	Consumer Sector
Mayor Brenda F. Moore, Chairperson (23-24)	Viloshinee Murugan, Vice-Chair (24-present)	Sabrina Jackson
County Commissioner, Michael Webster	Marlana Cork, Chairperson (24-present)	Jeanette Barnett
Representative Amos O’Neal, James Glenn (proxy)	Sheila Ray-Danley	Kimberly Schollaert
Amaya Bradley, Saginaw Twp Trustee	Monica Hernandez-Alaniz	Exie Robinson

In (FY24) 2024, Saginaw CAC employed 21 full-time staff members, 4 part-time staff members, and numerous volunteers who provided 2,905 hours of service (1,743 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 responded to surveys, our staff, our Board of Directors, and our community collaborators for their commitment and goodwill throughout this lengthy Community Needs process. A special thank you to Dr. Melvin McDowell (Professor of Sociology, SVSU) and the master-level students (class of 2024) who wrote a special housing study, which was used in this Community Needs Assessment. Wonderful job, students!

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

According to SCCAC’s FY24 counts, Community Action provided services to **2,321** unduplicated individuals and **689** 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 FY24 are summarized below.

2,321	Unduplicated individuals	689	Unduplicated households
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Community Assistance Impact	
7,780	Households received food
456	Households received utility/fuel assistance
1,035	Seniors referred to other agencies
528	Households received children’s diapers
14	Seniors enrolled in Fitness and Nutrition Classes

Community Development Impact	
245	Households obtained emergency housing assistance
8	Homeless households obtained safe temporary shelter
102	Obtained employment through Workforce development initiatives
671	Seniors maintained independent living

Weatherization and Housing Rehab Impacts	
36	Households received improved health due to home improvements
16	Households received energy-saving measures in their homes.

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

Characteristics of Individuals Served

SCCAC collects demographic data on participants from select programs. the following is data collected on 1430 unique individuals served in FY24.

Federal Poverty Level

The majority of individuals serviced by the Agency are at or below the FPL. Roughly 51% of clients served at SCCAC were below the FPL

Gender

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

Race population of Individuals Served in 2024

American Indian or Alaska Native	0
Asian	0
Black or African American	841
White	185
Other	123
Multi-race (2 or more of above)	26
Unknown/not reported	9
TOTAL	1,184

****There is a count in the population serviced that is unaccounted for outside of our EmpowOR CRM.***

Ethnicity Population of Individuals Served in 2024

Hispanic, Latino or Spanish Origins	124
Not Hispanic, Latino or Spanish Origins	960
Unknown / Not Reported	100

***This is an increase from the last reporting period.**

Education Attainment

Of those who were at least 25 old and served by SCCAC in FY 24(1430), the highest percentage were high school graduates without college experience (39%)

Less than HS graduate	HS graduate	Some College	Associate degree or higher
82	332	77	144

Employment Status

Part-time	Full-time	Unemployed			Retired
		<i>Unemployed</i>	<i>Short-term</i>	<i>6 months +</i>	
105	74	267	66	44	160

Disabling Conditions

SCCAC served a higher percentage without a disabling condition (834) than with a disabling condition (255).

Characteristics of Households Served

SCCAC also collects demographic data on unique households from select programs each year. The following is data collected on 689 unique households serviced in FY24.

Housing

Of the total households SCCAC serviced in FY24 (203) lived in owner-occupied housing and (458) lived in renter-occupied units. (2) identified as homeless. Some programs do not require this information to be collected at intake, so there were 18 households that did not report their housing tenure.

Household Size & Household Type

Most households were single people (315). Two-person households accounted for significantly fewer of those serviced (60). Two (2) were identified as homeless. Some programs. (245) were single-parent households with a female head. Male-headed single-parent households only accounted for 19 of those served by SCCAC in FY24.

“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

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” report 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
- Pandemic 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 km²), of which 800 square miles (2,100 km²) is land, and 16 square miles (41 km²) 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 population growth/decline in the Saginaw County Area with those in the State of Michigan and the United States. This chapter also examines the population trends, considering the intersections of race and gender.

Report Area	Total Population	Total Land Area (Square Miles)	Population Density (Per Square Mile)
Saginaw County, MI	189,210	800.81	236
Michigan	10,051,595	56,610.28	178
United States	332,387,540	3,533,298.58	94

Data Source: US Census Bureau, American Community Survey, 2019-23.

Total Population by Age Groups, Percent

This indicator reports the percentage of age groups in the population of the report area.

The percentage values could be interpreted as, for example, "Of the total population in the report area, the percentage of population age 0-4 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	5.63%	15.88%	9.19%	12.59%	11.21%	11.74%	13.85%	19.92%
Michigan	5.47%	15.97%	9.25%	13.09%	12.03%	12.24%	13.80%	18.16%
United States	5.70%	16.46%	9.12%	13.69%	13.08%	12.29%	12.82%	16.84%

Data Source: US Census Bureau, American Community Survey, 2019-23.

Total Population by Race Alone, Total

This indicator reports the total population of the report area by race alone, without considering respondents' ethnicity. An ACS survey respondent may identify as a single race, or may choose multiple races. Respondents selecting multiple categories are racially identified as "Two or More Races."

Report Area	White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Two or More Races
Saginaw County, MI	135,723	35,809	2,263	676	73	3,614	11,052
Michigan	7,516,312	1,346,689	329,676	46,010	2,670	176,786	633,452
United States	210,875,446	41,070,890	19,352,659	2,924,996	629,292	21,940,536	35,593,721

Data Source: US Census Bureau, American Community Survey, 2019-23.

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	189,210	17,188	9.08%	172,022	90.92%
Michigan	10,051,595	576,808	5.74%	9,474,787	94.26%
United States	332,387,540	63,131,589	18.99%	269,255,951	81.01%

Data Source: US Census Bureau, American Community Survey, 2019-23.

Veteran Population by Age Group, Total

This indicator reports the total veteran population in the report area by age group.

Report Area	Age 18-34	Age 35-54	Age 55-64	Age 65-74	Age 75+
Saginaw County, MI	477	1,836	1,630	3,083	2,799
Michigan	31,248	95,429	91,198	129,686	131,554
United States	1,390,967	3,948,537	3,070,764	3,988,264	4,170,617

Data Source: US Census Bureau, American Community Survey, 2019-23.



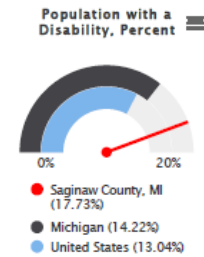
Veterans, Percent of Total Population by Tract, ACS 2019-23



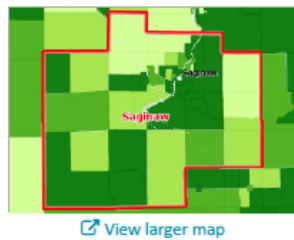
Population with Any Disability

This indicator reports the percentage of the total civilian non-institutionalized population with a disability. The report area has a total population of 185,867 for whom disability status has been determined, of which 32,963 or 17.73% have any disability. This indicator is relevant because disabled individuals may require targeted services and outreach by providers.

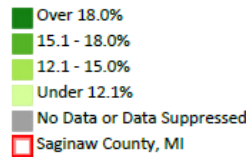
Report Area	Total Population (For Whom Disability Status Is Determined)	Population with a Disability	Population with a Disability, Percent
Saginaw County, MI	185,867	32,963	17.73%
Michigan	9,944,298	1,414,434	14.22%
United States	327,425,278	42,703,063	13.04%



Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2019-23.



Population with Any Disability, Percent by Tract, ACS 2019-23



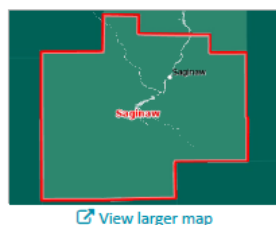
Income Domain

Household Income

Median annual household incomes in the report area for 2023 are shown in the table below. Since this reports a median amount, a "Report Area" value is not able to be calculated.

Report Area	Estimated Population	Median Household Income
Saginaw County, MI	182,086	\$59,188
Michigan	9,794,385	\$69,097
United States	326,104,344	\$77,719

Data Source: US Census Bureau, Small Area Income and Poverty Estimates, 2023.



Median Household Income by County, SAIPE 2023

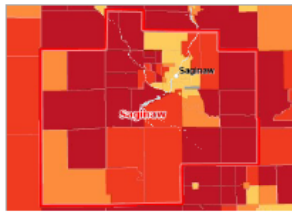
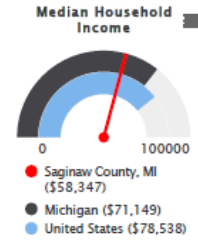


Income - Median Household Income

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 77,586 households in the report area, with an average income of \$81,912.44 and a median income of \$58,347.

Report Area	Total Households	Average Household Income	Median Household Income
Saginaw County, MI	77,586	\$81,912.44	\$58,347
Michigan	4,040,168	\$96,299.25	\$71,149
United States	127,482,865	\$110,490.58	\$78,538

Note: This indicator is compared to the state average.
 Data Source: US Census Bureau, American Community Survey, 2019-23.



[View larger map](#)

Median Household Income by Tract, ACS 2019-23

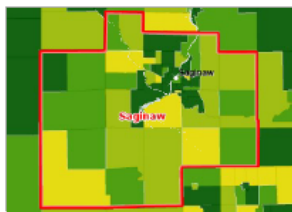
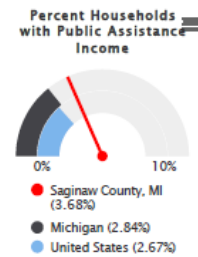
- Over \$70,000
- \$60,000 - \$70,000
- \$50,000 - \$59,999
- Under \$50,000
- No Data or Data Suppressed
- Saginaw County, MI

Income - Public Assistance Income

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

Report Area	Total Households	Households with Public Assistance Income	Percent Households with Public Assistance Income
Saginaw County, MI	77,586	2,853	3.68%
Michigan	4,040,168	114,859	2.84%
United States	127,482,865	3,403,586	2.67%

Note: This indicator is compared to the state average.
 Data Source: US Census Bureau, American Community Survey, 2019-23.



[View larger map](#)

Households with Public Assistance Income, Percent by Tract, ACS 2019-23

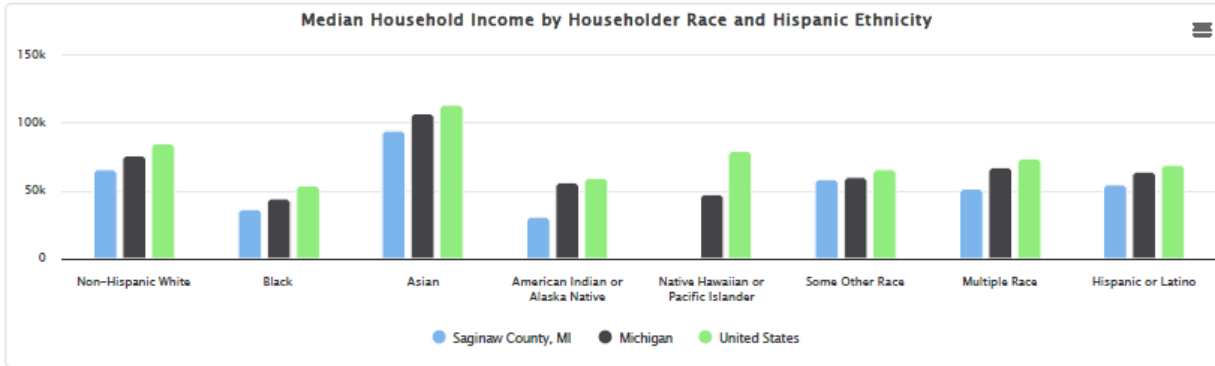
- Over 3.0%
- 2.1 - 3.0%
- 1.1 - 2.0%
- Under 1.1%
- No Data or Data Suppressed
- Saginaw County, MI

Median Household Income by Householder Race and Hispanic Ethnicity

This indicator reports the median household income of the report area by race / ethnicity of householder.

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	\$65,589	\$36,046	\$94,333	\$30,893	No data	\$58,293	\$50,949	\$53,979
Michigan	\$76,012	\$44,133	\$106,601	\$56,268	\$47,115	\$60,219	\$67,171	\$63,924
United States	\$84,745	\$53,444	\$113,106	\$59,393	\$78,640	\$65,558	\$73,412	\$68,890

Data Source: US Census Bureau, American Community Survey, 2019-23.



Poverty Domain

Factors causing and contributing to poverty are complex, community-specific, and at both community and individual levels. To create a relevant Community Needs Assessment for Saginaw County, the Saginaw County Community Action team held several meetings with the CAC Advisory Group. The first meeting focused on the process of preparing the assessment, including discussions on the community's definition of poverty, its causes, and key poverty domains. The committee was guided through defining poverty using official guidelines (Bureau of Labor Statistics, US Department of Health and Human Services), the Supplemental Poverty Measure (Census Bureau), and Spicket's (2018) definitions to develop a working definition and identify focus areas.

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 - Population Below 100% FPL

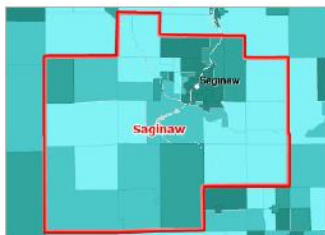
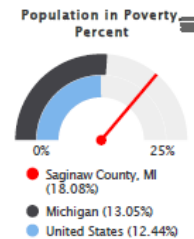
Poverty is considered a *key driver* of health status.

Within the report area 18.08% or 33,133 individuals for whom poverty status 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.

Note: The total population measurements for poverty reports are lower than population totals for some other indicators, as poverty data collection does not include people in group quarters. See "Show more details" for more information.

Report Area	Total Population	Population in Poverty	Population in Poverty, Percent
Saginaw County, MI	183,306	33,133	18.08%
Michigan	9,842,260	1,284,470	13.05%
United States	324,567,147	40,390,045	12.44%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2019-23.



[View larger map](#)

Population Below the Poverty Level, Percent by Tract, ACS 2019-23

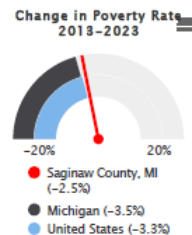


Poverty Rate Change

Poverty rate change in the report area from 2013 to 2023 is shown below. According to the U.S. Census, the poverty rate for the area decreased by -2.5%, compared to a national change of -3.3%.

Report Area	Persons in Poverty 2013	Poverty Rate 2013	Persons in Poverty 2023	Poverty Rate 2023	Change in Poverty Rate 2013-2023
Saginaw County, MI	35,555	18.7%	29,498	16.2%	-2.5%
Michigan	1,646,038	17.0%	1,322,242	13.5%	-3.5%
United States	48,810,868	15.8%	40,763,043	12.5%	-3.3%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, Small Area Income and Poverty Estimates, 2023.



Poverty - Children Eligible for Free/Reduced Price Lunch

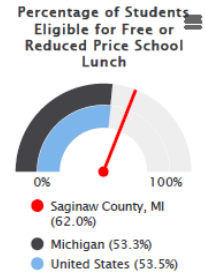
Free or reduced price lunches are served to qualifying students in families with income between under 185 percent (reduced price) or under 130 percent (free lunch) of the US federal poverty threshold as part of the federal National School Lunch Program (NSLP).

Out of 25,519 total public school students in the report area, 15,808 were eligible for the free or reduced price lunch program in the latest report year. This represents 62.0% of public school students, which is higher than the state average of 53.3%.

Note: States with more than 80% records "not reported" are suppressed for all geographic areas, including hospital service area, census tract, zip code, school district, county, state, etc.

Report Area	Total Students	Students Eligible for Free or Reduced Price Lunch	Students Eligible for Free or Reduced Price Lunch, Percent
Saginaw County, MI	25,519	15,808	62.0%
Michigan	1,387,785	739,584	53.3%
United States	46,791,755	24,677,523	53.5%

Note: This indicator is compared to the state average.
Data Source: National Center for Education Statistics, NCES - Common Core of Data, 2022-2023.



Education

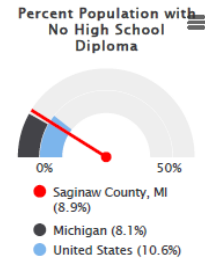
Attainment - Overview

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 years old, and is an estimated average for the period from 2019 to 2023.

For the selected area, 14.9% have at least a college bachelor's degree, while 32.8% stopped their formal educational attainment after high school.

Report Area	No High School Diploma	High School Only	Some College	Associate's Degree	Bachelor's Degree	Graduate or Professional Degree
Saginaw County, MI	8.9%	32.8%	23.5%	11.3%	14.9%	8.6%
Michigan	8.1%	28.2%	22.2%	9.7%	19.3%	12.5%
United States	10.6%	26.2%	19.4%	8.8%	21.3%	13.7%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2019-23.



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 2019 to 2023.

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	7.38%	36.32%	38.64%	17.65%	9.06%	32.51%	34.55%	23.88%
Michigan	5.12%	31.19%	39.87%	23.83%	8.33%	27.99%	31.34%	32.34%
United States	4.76%	27.07%	37.05%	31.12%	11.10%	26.17%	27.45%	35.27%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2019-23.

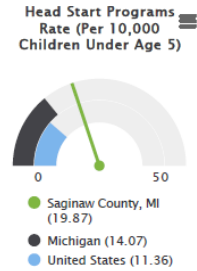
Access - Head Start

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) 2024 Head Start locator. Population data is from the 2020 US Decennial Census. The report area has a total of 21 Head Start programs with a rate of 19.87 per 10,000 children under 5 years old.

Report Area	Children Under Age 5	Total Head Start Programs	Head Start Programs, Rate (Per 10,000 Children Under Age 5)
Saginaw County, MI	10,570	21	19.87
Michigan	548,875	772	14.07
United States	18,515,341	21,035	11.36

Note: This indicator is compared to the state average.
Data Source: US Department of Health & Human Services, HRSA - Administration for Children and Families. 2025.

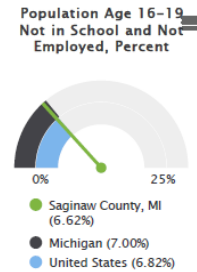


Youth Not Working and Not in School

This indicator reports the percentage of youth age 16-19 who are not currently enrolled in school and who are not employed. The report area has a total population of 10,515 between the ages, of which 696 are not in school and not employed.

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	10,515	696	6.62%
Michigan	520,282	36,416	7.00%
United States	17,415,920	1,187,439	6.82%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2019-23.



Housing

Households by Composition and Relationship to Householder

This indicator reports households by composition and relationship to householder.

Report Area	Total Households	Married Family Households	Single Male Family Households	Single Female Family Households	Non-Family Households
Saginaw County, MI	77,586	32,935	3,133	11,530	29,988
Michigan	4,040,168	1,868,746	198,385	467,721	1,505,316
United States	127,482,865	60,193,570	6,433,814	15,592,781	45,262,700

Data Source: US Census Bureau, American Community Survey. 2019-23.

Housing Units - Overview

The number of housing units within the report area in July of each year from 2015-2024 is shown below. According to the U.S. Census, there were a total of 86,423 housing units in the report area in 2024, an decrease of -726 (or -0.83%) since 2015 compared to a 2.32% increase statewide.

Report Area	July 2015	July 2016	July 2017	July 2018	July 2019	July 2020	July 2021	July 2022	July 2023	July 2024
Saginaw County, MI	87,149	87,409	87,588	87,813	88,036	85,986	86,141	86,251	86,339	86,423
Michigan	9,128,790	9,155,730	9,189,180	9,228,246	9,259,222	9,150,286	9,193,800	9,244,330	9,296,316	9,340,262
United States	135,285,123	136,286,436	137,366,902	138,516,439	139,684,244	140,811,440	142,172,055	143,799,370	145,359,015	146,770,711

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

Cost-Burdened Households by Race Alone, Percent

This indicator reports the percentage of cost-burdened households (i.e., those that spend more than 30% of their household income on housing costs) by the householder's race alone, without considering respondents' ethnicity. The percentage values could be interpreted as, for example, "Of all occupied housing units with a white alone householder within the report area, the proportion whose housing costs exceed 30% of their household income in the past 12 months is (value)." Note that data are only reported for households where household housing costs, income earned, and race was identified in the 2019-23 American Community Survey.

Report Area	White	Black	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Two or More Races
Saginaw County, MI	20.12%	37.19%	10.75%	36.36%	No data	24.43%	26.73%
Michigan	22.48%	39.38%	21.36%	24.49%	30.19%	27.93%	28.19%
United States	25.61%	41.10%	30.02%	30.74%	37.97%	40.56%	35.13%

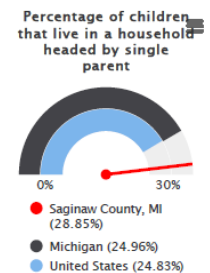
Data Source: US Census Bureau, American Community Survey, 2019-23.

Household Structure - Single-Parent Households

This indicator reports the percentage of children who live in households where only one parent is present.

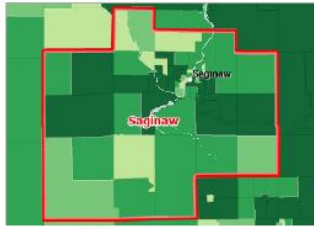
Report Area	Population Age 0-17	Children in Single-Parent Households	Percentage of Children in Single-Parent Households
Saginaw County, MI	40,523	11,691	28.85%
Michigan	2,150,029	536,556	24.96%
United States	73,466,592	18,244,481	24.83%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2019-23.



Household Structure - Older Adults Living Alone

This indicator reports the percentage of households occupied by a single older adult (age 65+). This indicator is important because older adults who live alone are vulnerable populations who may have challenges accessing basic needs, including health needs.



[View larger map](#)

Households with Seniors (Age 65+) Living Alone, Percent by Tract, ACS 2019-23



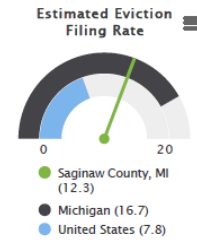
Evictions

This indicator 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 eviction 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. For the year 2018, the Eviction Lab reports that, of 22,967 rental homes in the report area, there were 2,835 eviction filings, for an eviction filing rate of 12.3.

Note: Not all counties have data that has been provided. Indicator data do not include information about “informal evictions”, or those that happen outside of the courtroom.

Report Area	Renter Occupied Households	Estimated Eviction Filings	Estimated Eviction Filing Rate
Saginaw County, MI	22,967	2,835	12.3
Michigan	2,305,691	383,911	16.7
United States	140,706,143	10,969,285	7.8

Note: This indicator is compared to the state average.
Data Source: Eviction Lab, 2018.



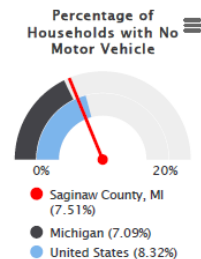
Other Social & Economic Factors

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 77,586 total households in the report area, 5,823 or 7.51% are without a motor vehicle.

Report Area	Total Occupied Households	Households with No Motor Vehicle	Households with No Motor Vehicle, Percent
Saginaw County, MI	77,586	5,823	7.51%
Michigan	4,040,168	286,327	7.09%
United States	127,482,865	10,602,826	8.32%

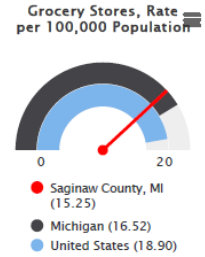
Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2019-23.



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 29 grocery establishments in the report area, a rate of 15.25 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.

Report Area	Total Population (2020)	Number of Establishments	Establishments, Rate per 100,000 Population
Saginaw County, MI	190,124	29	15.25
Michigan	10,077,331	1,665	16.52
United States	331,449,275	62,647	18.90



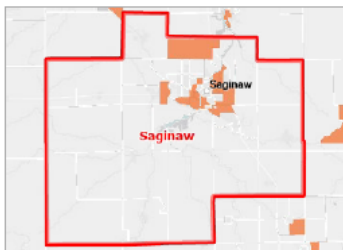
Note: This indicator is compared to the state average.
 Data Source: US Census Bureau, County Business Patterns. Additional data analysis by CARES, 2022.

Food Environment - Food Desert Census Tracts

This indicator reports the number of neighborhoods in the report area that are within food deserts. The USDA Food Access Research Atlas defines a food desert as any neighborhood that lacks healthy food sources due to income level, distance to supermarkets, or vehicle access. The report area has a population of 47,742 living in food deserts and a total of 16 census tracts classified as food deserts by the USDA.

Report Area	Total Population (2010)	Food Desert Census Tracts	Other Census Tracts	Food Desert Population	Other Population
Saginaw County, MI	200,169	16	40	47,742	152,427
Michigan	9,883,640	339	2,417	1,131,629	8,752,011
United States	308,745,538	9,293	63,238	39,074,974	269,670,564

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



[View larger map](#)

Food Desert Census Tracts, 1 Mi. / 10 Mi. by Tract, USDA - FARA 2019

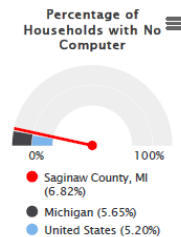
- Food Desert
- Not a Food Desert
- No Data
- Saginaw County, MI

Built Environment - Households with No Computer

This indicator reports the percentage of households who don't own or use any types of computers, including desktop or laptop, smartphone, tablet or other portable wireless computer, and some other type of computer, based on the 2019-2023 American Community Survey estimates. Of the 77,586 total households in the report area, 5,292 or 6.82% are without a computer.

Note: The ACS 2019-23 questions about internet/computer usage are not asked for the group quarters population, so data do not include people living in housing such as dorms, prisons, nursing homes, etc.

Report Area	Total Households	Households with No Computer	Households with No Computer, Percent
Saginaw County, MI	77,586	5,292	6.82%
Michigan	4,040,168	228,194	5.65%
United States	127,482,865	6,624,173	5.20%



Note: This indicator is compared to the state average.
 Data Source: US Census Bureau, American Community Survey, 2019-23.

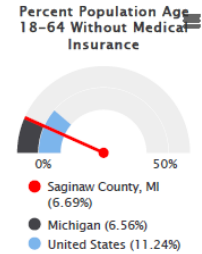
Insurance - Uninsured Adults

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

This indicator reports the percentage of adults 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 contributes to poor health status.

Report Area	Total Population Age 18-64	Pop. Age 18-64 w/ Insurance	Pop. Age 18-64 w/ Insurance, Percent	Pop. Age 18-64 w/o Insurance	Pop. Age 18-64 w/o Insurance, Percent
Saginaw County, MI	106,190	99,091	93.31%	7,099	6.69%
Michigan	5,925,708	5,536,981	93.44%	388,727	6.56%
United States	197,858,423	175,621,269	88.76%	22,237,154	11.24%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, Small Area Health Insurance Estimates, 2022.



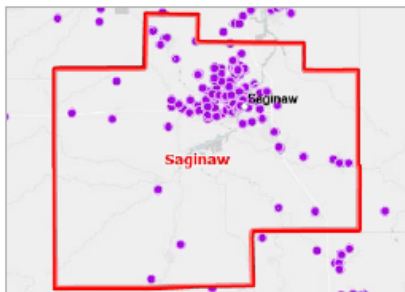
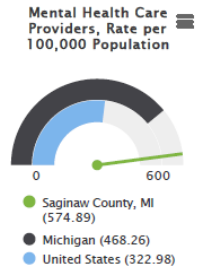
Access to Care - Mental Health Providers

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 the calculated rate). Data are from the latest Centers for Medicare and Medicaid Services (CMS) National Provider Identifier (NPI) downloadable file.

Within the report area there are 1,093 mental health providers with a CMS National Provider Identifier (NPI). This represents 574.89 providers per 100,000 total population.

Report Area	Total Population (2020)	Number of Facilities	Number of Providers	Providers, Rate per 100,000 Population
Saginaw County, MI	190,124	102	1,093	574.89
Michigan	10,077,331	7,364	47,188	468.26
United States	334,735,155	148,789	1,081,127	322.98

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), June 2025.



[View larger map](#)

Mental Health Providers, CMS NPPES June 2025

- Mental Health Providers, CMS NPPES June 2025
- Saginaw County, MI

Deaths of Despair (Suicide + Drug/Alcohol Poisoning)

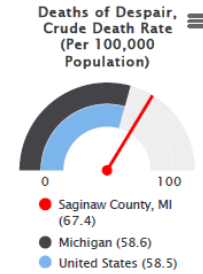
This indicator reports average rate of death due to intentional self-harm (suicide), alcohol-related disease, and drug overdose, also known as "deaths of despair", per 100,000 population. Figures are reported as crude rates. Rates are resummarized for report areas from county level data, only where data is available. This indicator is relevant because death of despair is an indicator of poor mental health.

Within the report area, there were 638 deaths of despair. This represents a crude death rate of 67.4 per every 100,000 total population.

Note: Data are suppressed for counties with fewer than 20 deaths in the time frame.

Report Area	Total Population, 2019-2023 Average	Five Year Total Deaths, 2019-2023 Total	Crude Death Rate (Per 100,000 Population)
Saginaw County, MI	189,222	638	67.4
Michigan	10,015,119	29,369	58.6
United States	331,563,969	970,307	58.5

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. 2019-2023.



Mortality - Firearm

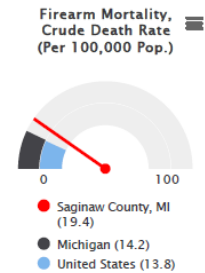
This indicator reports the 2019-2023 five-year average rate of death due to firearm wounds per 100,000 population, which includes gunshot wounds from powder-charged handguns, shotguns, and rifles. Figures are reported as crude rates. This indicator is relevant because firearm deaths are preventable and they are a cause of premature death.

Within the report area, there are a total of 184 deaths due to firearm wounds. This represents a crude death rate of 19.4 per every 100,000 total population.

Note: Data are suppressed for counties with fewer than 20 deaths in the time frame.

Report Area	Total Population, 2019-2023 Average	Five Year Total Deaths, 2019-2023 Total	Crude Death Rate (Per 100,000 Population)
Saginaw County, MI	189,222	184	19.4
Michigan	10,015,119	7,106	14.2
United States	331,563,969	228,691	13.8

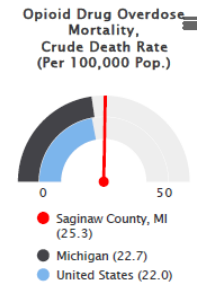
Note: This indicator is compared to the state average.
 Data Source: Centers for Disease Control and Prevention, CDC - National Vital Statistics System. Accessed via CDC WONDER. 2019-2023.



Mortality – Opioid Overdose

Report Area	Total Population, 2019-2023 Average	Five Year Total Deaths, 2019-2023 Total	Crude Death Rate (Per 100,000 Population)
Saginaw County, MI	189,222	239	25.3
Michigan	10,015,119	11,353	22.7
United States	331,563,969	364,717	22.0

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. 2019-2023.



Mortality - Infant Mortality (CDC)

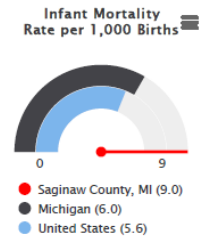
This indicator reports information about infant mortality, which is defined as the number of all infant deaths (within 1 year) per 1,000 live births. Data were from the National Center for Health Statistics - Mortality Files (2016-2022) and are used for the 2025 County Health Rankings.

Within the report area, 126 infants died during the 2016-22 seven year period. This represents 9.0 deaths per 1,000 live births.

Note: Data are suppressed for counties with fewer than 20 infant deaths in the time frame.

Report Area	Number of Infant Deaths	Deaths per 1,000 Live Births
Saginaw County, MI	126	9.0
Michigan	4,869	6.0
United States	147,939	5.6

Note: This indicator is compared to the state average.
Data Source: University of Wisconsin Population Health Institute, County Health Rankings, 2016-2022.



****End of Qualitative Research Section ****

Quantitative Review of Community Needs Assessment

SCCAC COMMUNITY NEEDS ASSESSMENT



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 key community information and secondary data. Surveys occurred between June 2025 and August 30, 2025.

“I chose housing... Many depend on this due to disability; some are not working; families are hurting; food prices are high; there are many people who have to budget themselves to make sure they can pay their bills but barely have food on the table.”

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

“Emergency services is always a need; people also need emergency shelter; we need legislation to stop landlords from raising rents; youth need jobs and a sense of belonging to help their households bring in more income.”

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 on What CAC provides to the Community

“Our Fatherhood Program was a strong outreach program and conduit for case management. The response from our men in the program was breathtaking. Some men said it gave them a renewed sense of purpose and belonging.”

SCCAC Staff Members’ Survey Response on the Needs of the Community

Background

The federal poverty thresholds were created in the 1960s by the Social Security Administration. Back then, a study found that families of three or more people spent about one-third of their after-tax income on food during hard times. They used a method called “three times the cost of food” to decide what counts as poverty, and this method has been used for families of all sizes. Since then, only changes in the cost of living, measured by the Consumer Price Index, have been used to update these thresholds.

Across the United States, Community Action agencies get CSBG funds to help reduce poverty, improve low-income communities, and help families become self-sufficient. This money supports the agencies' work, including running programs and providing services to people and families who are at or below the official poverty line.

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 one with which human services or helping agencies are most familiar. These needs affect an individual or family because a person faces a barrier, challenge, or deficiency that they cannot resolve on their own. For example, someone who lacks job skills and therefore cannot secure a living-wage job has a family-level need. The solution may be to provide this person with the necessary job skills to earn and maintain a living-wage position.

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

An agency-level need refers to the community organization and/or partners coming together to address a family or community need. This can be achieved through various methods, such as forming new collaborations or securing new funding opportunities for services to address the need at 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 & Board of Directors Survey	(LLEAD) Hispanic/LatinoX Survey/Saginaw CAP	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 and Services 	<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=357)

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 355 surveys representing the entire Community were returned: Saginaw (78%, n=276), Saginaw Township (12%, n=43), Buena Vista Township (5%, n=16), Bridgeport Township (3%, n=11), Carrollton Township (1.98%, n=5), James Township (1.98%, n=5), Chesaning (1.98%, n=5), Brant (1.19%, n=3), Freeland (2.5%, n=9), and Hemlock (1.19%, n=3). The areas of residence (urban 53%, n=153; suburban 30%, n=103; rural 16%, n=56) were represented well, with those living in rural areas responding lower than those living in suburban areas, dramatically lower than those living in urban areas. This was an increase from our previous needs assessment, where we gathered 2 surveys over a span of 3 months.

This pool of public responses also answered several service-focused questions such as the needs of their families, needs unmet by SCCAC, barriers to employment, and concerns with housing. Analysis of responses to 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 one survey; both received 24% of the selections. We also did not solely depend on the customer surveys to determine the county's top needs.

Taking into account the responses from our Agency staff members, the SCCAC Board of Directors, and Community partners, as well as the responses provided by the general public regarding services offered by SCCAC and other agencies within the county region, an exploration was conducted to identify the root causes and conditions of poverty.

While priority on each specific need may vary by individual, a 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.

Profile by Identified Need

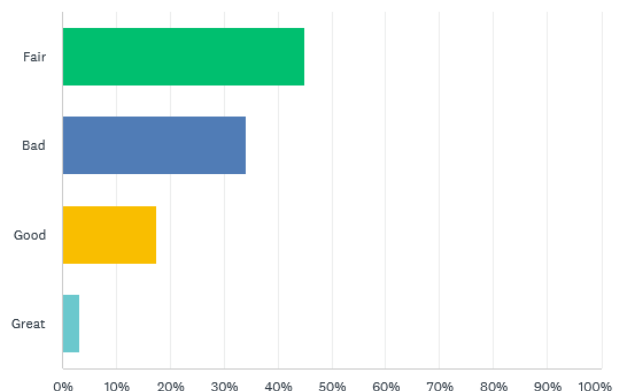
#1 - Safe, Affordable Housing (Family-Level and Community-Level Need)

Many survey participants highlighted the need for repairs in their homes and noted limited access to home repair programs in Saginaw County. SCCAC asked clients about the type of residence they live in; the majority of respondents own their homes either outright or with a mortgage (71%, n=245). The second largest group rents (25%, n=90). Others live with family or friends (2%, n=6), some own a trailer with associated fees (2%, n=6), and one person is currently homeless (.57%, n=2).

According to the East Central Region Housing Study, Saginaw County had an estimated 78,479 occupied housing units in 2024. About 72% are owner-occupied, and 27.1% are rental units. This reflects a higher proportion of renters compared to the regional average, but a similar distribution by tenure to the state. Of the total 85,538 housing units in the county, 8.3% (7,059) are vacant. The region’s vacancy rate stands at 13.8%, compared to 11.3% for the state. Rental prices exceed the median rents for market-rate and Tax Credit multifamily units in the area. Although

Affordable housing in your community?

Answered: 342 Skipped: 13



some lower-income households might afford certain non-traditional rentals, there is a notable shortage of availability within Saginaw County (East Region Housing Study, 2025). On the homeownership front,

sales volume and median sales prices have significantly increased from January 2022 through December 2024.

There was a 9% decrease in sales volume of homes between 2022 and 2023, followed by a 10.8% increase in 2024. There has been a steady increase over the last few years, resulting in the median sales price of homes sold in Saginaw County increasing by 17.2% between January 2020 and September 2024.

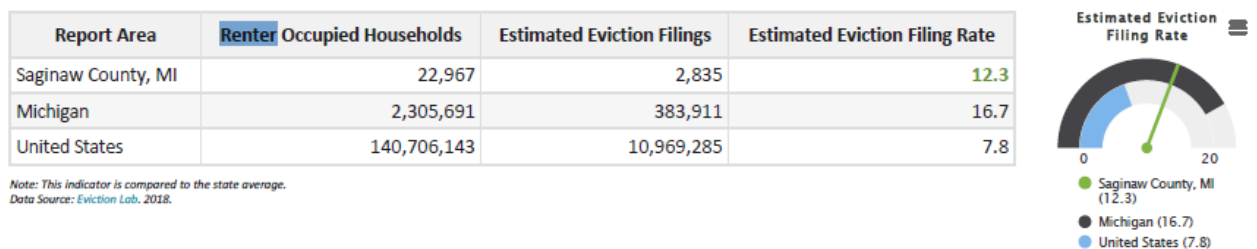
Across Michigan, there is a shortage of affordable housing units, especially for our extremely low-income households (ELI). ELI households are defined as those with incomes at or below 50% of the area’s median income (AMI). In Saginaw County, the AMI was \$30,845 in 2020. Many of these ELI households are also classified as “housing cost burdened,” meaning they spend more than 30% of their income on housing. Some spend over 50%, which leaves them with little for essentials like healthy food, healthcare, childcare, and transportation. As a result, they are more likely to face unstable housing situations, such as eviction. Please see Figure 5.6 for the Cost Burdened Households by Tenure.

Rental or Mortgage Assistance

Besides the urgent need for more Safe, Affordable Housing, our CNA survey also identified Rental or Mortgage Assistance as a top priority across Saginaw County. Since it falls under Emergency Assistance and Services, it was ranked #2 for the most pressing needs in families among the 357 surveys collected in Saginaw County. While rental housing, rent payment assistance, and eviction prevention are clearly vital, mortgage assistance and foreclosure prevention are equally important.

Due to the halt in adding new housing units in Saginaw County, the loss of publicly-supported housing will alter the impact on both those seeking housing and those who have already secured housing.

Figure 5.10 shows the number of evictions and the eviction filing rate for Saginaw County, Michigan, and the United States. The “eviction rate” refers to the portion of those homes that received an eviction judgment, in which tenants were ordered to leave.



Saginaw County had a lower eviction rate (12.3%) than the state (16.7%), but it was higher than the country at 7.8%, which has increased by 5.05% since the 2023 Community Needs Assessment. It is true that renters (25%) face a higher percentage of cost burden than homeowners with a mortgage (39%). In Saginaw County, with a per capita income of \$33,991.57, many renters might be paying above-normal rental rates. The state's per capita income is \$43,288.98. The community survey asked residents about their housing concerns, and most responses indicated issues such as "major repairs," "high utility

costs," and "inability to afford rent or mortgage." Housing repairs, being among the top five needs in our Community Needs Assessment, point to a shortage of affordable housing stock. Residents also rated their satisfaction with housing problems, including affordable housing, new housing developments, rent and mortgage costs, and home conditions. Most rated these as "Good" or "Fair," with only a small number considering them "Bad." Regarding rent and mortgage costs, about 153 of 342 respondents (44%) said costs were "Fair," while 128 of 342 (37%) said they were "Bad." According to 2025 rental price data, Michigan had the 33rd highest rent in the country relative to the Fair Market Rent (FMR). FMR is defined as the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers within a local housing market. This percentile indicates the average rent is slightly higher, and FMR includes utilities. It is primarily used for setting payment amounts for the Housing Choice Voucher program, rents for Section 8 contracts, and other government housing assistance programs. Saginaw County's FMR aligns with the state's FMR as follows:

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom or House
Saginaw (2022)	\$623	\$707	\$931	\$1186	\$1251
Saginaw (2025)	\$739	\$822	\$1,027	\$1,317	\$1,474

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

2025

It is important to put these FMR prices into the proper perspective. Review the United Way 2023 Alice Report, which presents a valuable opportunity to understand the actual income a household needs to live and work in Michigan's modern economy. Standing for *Asset Limited, Income Constrained but Employed (ALICE)*. This report describes those in our communities who are working yet struggling to make ends meet. The following report suggests a "Household Survival Budget," which is an estimate of the minimal total costs of not only rent payments but also household essentials – childcare, food,

ALICE Household Survival Budget, Saginaw County, Michigan, 2023								
Monthly Costs	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Adult 65+	Two Adults 65+
Housing	\$704	\$798	\$798	\$798	\$1,050	\$1,050	\$704	\$798
Child Care	\$0	\$200	\$533	\$0	\$400	\$1,200	\$0	\$0
Food	\$438	\$741	\$665	\$803	\$1,348	\$1,190	\$403	\$739
Transportation	\$416	\$539	\$539	\$635	\$964	\$964	\$352	\$507
Health Care	\$180	\$447	\$447	\$447	\$670	\$670	\$552	\$1,104
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$182	\$281	\$307	\$280	\$455	\$519	\$210	\$326
Taxes	\$305	\$259	\$317	\$405	\$392	\$541	\$375	\$682
Monthly Total	\$2,311	\$3,351	\$3,692	\$3,484	\$5,395	\$6,250	\$2,682	\$4,272
ANNUAL TOTAL	\$27,732	\$40,212	\$44,304	\$41,808	\$64,740	\$75,000	\$32,184	\$51,264
Hourly Wage	\$13.87	\$20.11	\$22.15	\$20.90	\$32.37	\$37.50	\$16.09	\$25.63

transportation, health care, technology, taxes, and a miscellaneous contingency fund. This budget for Saginaw County looks like this:

Right now, the average cost of household basics in Saginaw County are well above the FPL. For a single adult, the 2025 FPL is \$15,650, but the average Household Survival Budget is \$27,732. The gaps are even larger for families. The FPL for a four-person family is \$32,150 while a surviving budget is \$64,740. This information reveals the magnitude of financial hardships being experienced across the 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 2024 was 10,140,459 people. So theoretically, there could be about 1.5 million 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. Many households in Saginaw County 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. Several elements of emergency assistance may tie into different requests from residents, such as homeownership needs, home repair needs, and transportation needs. More importantly, the 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. Considering 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 (46%, n=147) from the 357 responses we received. When we combine dental, vision, medical, mental, and prescriptions, then healthcare also ranked extremely high [ranked at #7] as well, with individuals and families 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 16,823 referrals for services in 2024. We were able to speak with 2-1-1 leadership about the needs in Saginaw County and they provided us with some of the top requests/referrals during 2024:

- Housing Assistance (32%)
- Utility Assistance (27%)
- Income Support (9%)
- Food/Meals (9%)
- Clothing/Personal/Household Needs (6%)
- Transportation (4%)

2-1-1: 2025

(January 2025 through September 2025)

- Utility Assistance (37%)
- Housing Assistance (20%)
- Income Support/Assistance (20%)
- Food/Meals (7%)
- Clothing/Personal/Household Needs (5%)
- Transportation (2%)

Also, the top five unmet needs from the YTD September 2025 report for Saginaw County are:

- Electric Service Payment Assistance – client ineligible/previously assisted
- Electric Service Payment Assistance – client ineligible/target population requirement
- Electric Service Payment Assistance – no immediate resources available
- Water Service Payment Assistance – client ineligible/previously assisted
- Rent Payment Assistance – client ineligible/previously assisted/no documentation

It's no secret why utility bills and home energy costs are a financial burden for many low-income households. Weatherization measures and home repairs or maintenance are crucial steps to conserve energy, help homeowners maximize efficiency, and reduce utility bills. Unexpected expenses can

“Analysis of 211 Northeast Michigan data shows that Saginaw County consistently records the highest volume of contacts and unmet needs for utility and housing payment assistance across the 23-county service area. These findings underscore a critical gap between demand and available resources, emphasizing the urgent need for increased community investment, resource development, and collaborative strategies to address this persistent challenge.” - Shirley Fulco, 2-1-1 Michigan

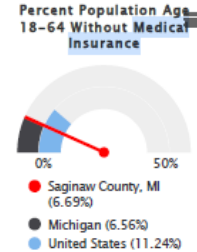
significantly impact an individual’s ability to own and maintain a home. In Saginaw, Michigan, various financial challenges—such as high housing costs, poor housing conditions, and economic insecurity—make homeownership increasingly difficult (SVSU, Housing Study, 2024).

Access to Healthcare

Access to healthcare services is crucial for maintaining stable health, yet many low-income individuals and families face various barriers to access. 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 can conveniently and confidently access services such 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 both the State of Michigan and the United States as a whole. The county has been intentionally working to ensure that all residents have proper medical insurance. Around 93% of the county has medical insurance, compared to the US average of 88%.

Report Area	Total Population Age 18-64	Pop. Age 18-64 w/ Insurance	Pop. Age 18-64 w/ Insurance, Percent	Pop. Age 18-64 w/o Insurance	Pop. Age 18-64 w/o Insurance, Percent
Saginaw County, MI	106,190	99,091	93.31%	7,099	6.69%
Michigan	5,925,708	5,536,981	93.44%	388,727	6.56%
United States	197,858,423	175,621,269	88.76%	22,237,154	11.24%

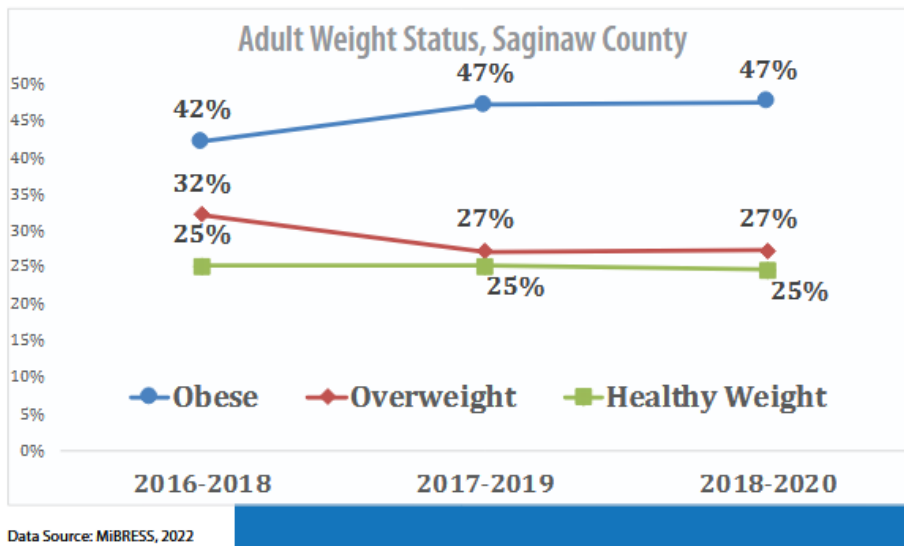


Note: This indicator is compared to the state average.
Data Source: US Census Bureau, Small Area Health Insurance Estimates, 2022.

Maybe where the county struggles is 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 detailed breakdown of Saginaw County’s access to healthcare (Data USA) shows that about 96% of the population has some form of health coverage, with 45.1% enrolled in employer plans, 23.4% on Medicaid, 14.7% on Medicare, 11.9% in non-group plans, and 0.995% on military or VA plans. Primary care physicians in Saginaw County see an average of 1,171 patients per year, which is a decrease of 3.62% from the previous year (2020). According to a survey from the Saginaw County Health Needs Assessment 2020-2023 (Saginaw Public Health.org), three major health concerns affecting Saginaw County were:

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



According to 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 aforementioned survey are not the leading causes 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

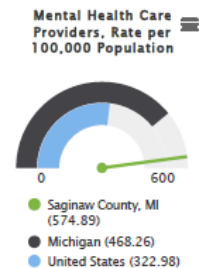


1 out of 3 Saginaw County residents who make less than \$30,000 a year reported having poor mental health days in the past 3 months.

Source: Share Your Story Survey, 2019

Access to mental healthcare was also a top priority in Saginaw County, as highlighted in the Saginaw County Need Health Assessment. Mental health issues are very common in the United States, with an estimated 50% of the population diagnosed with a mental illness or disorder. Mental illnesses, such as depression, are the third leading cause of hospitalization in the U.S. for those aged 18-44, and adults living with serious mental illness die an average of 25 years earlier than others. This indicator reports the number of providers with a CMS National Provider Identifier (NPI) who 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 specializing in mental health is also listed (but not included in the 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	102	1,093	574.89
Michigan	10,077,331	7,364	47,188	468.26
United States	334,735,155	148,789	1,081,127	322.98



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), June 2025.

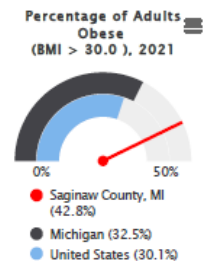
This represents 271.93 providers per 100,000 population, which is a 47% increase from 2023’s Community Needs Assessment. Based on this information above, Saginaw County has ample providers to handle our population size, but the lack of communication and access to these services is limited due to transportation barriers, likely to lack of connection to these services and its providers.

Certain populations are at higher risk of experiencing more severe mental health issues or having co-occurring mental health problems. Additionally, individuals with a mental illness face a greater risk of various health and socioeconomic consequences. Although trauma affects people regardless of class and race, low-income children, youth, and their families, as well as children, youth, and families of color, are disproportionately exposed to trauma (NCCP, 2007). Since many Saginaw County residents are part of the ALICE population and live in poverty, they are at a heightened risk of experiencing trauma.

Obesity is also common nationwide—42.4% of all adults were obese in 2023, which is a 5% increase. Michigan reported that 32.5% of its adults are obese, ranking the state as the #7 in the country for highest obesity rates. Obesity is a serious and costly disease. Conditions related to obesity 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 a top priority in the Saginaw County Health Survey (2023).

Report Area	Population Age 20+	Adults with BMI > 30.0 (Obese)	Adults with BMI > 30.0 (Obese), Percent
Saginaw County, MI	143,194	61,287	42.8%
Michigan	7,637,274	2,484,408	32.5%
United States	232,757,930	70,168,831	30.1%

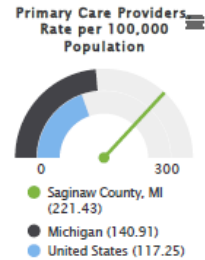
Note: This indicator is compared to the state average.
Data Source: Centers for Disease Control and Prevention, National Center for Chronic Disease Prevention and Health Promotion, 2021.



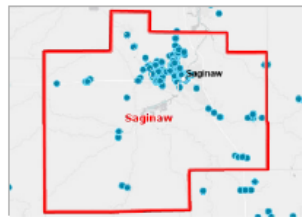
In Saginaw County, 42.8% of adults have a BMI over 30 compared to our state (32.5%) and the nation (30%). There are disparities in obesity rates, especially among different races/ethnicities and socioeconomic statuses. A clear link exists between these factors. About 43% of all people of color in the U.S. are obese. Hispanic/Latino individuals are second with 35%, and Whites are third at 32.6%. Overall, men and women with college degrees tend to have lower obesity rates than those with less education. Adults without a high school diploma or equivalent have the highest obesity rate at 36.2%, followed by high school graduates at 34.3%, adults with some college at 32.8%, and college graduates at 25%. Obesity is less common in both the lowest and highest income groups compared to middle-income groups.

Based on Saginaw County’s 2023 population of 189,210, the ratio of residents to healthcare providers is very strong. From primary care and dental care to mental health, Medicare, and Medicaid providers, there are more than enough providers to serve the residents of Saginaw County. The only issue is that the locations of these facilities do not cover or serve the entire county, so rural and urban citizens do not have the same access to care.

Report Area	Total Population (2020)	Number of Facilities	Number of Providers	Providers, Rate per 100,000 Population
Saginaw County, MI	190,124	137	421	221.43
Michigan	10,077,331	5,171	14,200	140.91
United States	334,735,155	132,926	392,464	117.25



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), June 2025.



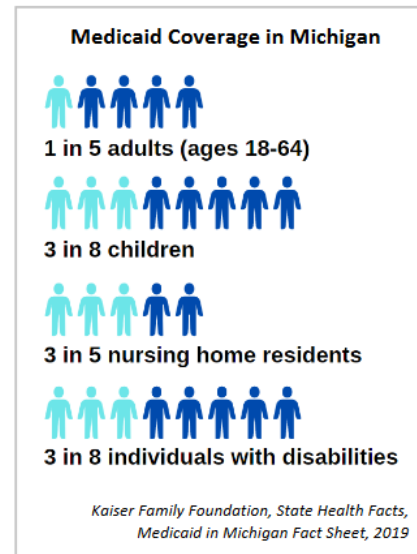
[View larger map](#)

Primary Care Physicians, All, CMS NPPES June 2025

- All, CMS NPPES June 2025' /> Primary Care Physicians, All, CMS NPPES June 2025
- Saginaw County, MI

In the future, this will be a great chance to develop health centers throughout the Saginaw County area that can offer consistent, high-quality care so residents in outlying areas won't have to travel to the greater Saginaw region for top healthcare. It could have been the community developer's master plan to make Saginaw the hub of healthcare, but if transportation remains a major issue, then alternative locations will need to be established.

Medicare and Medicaid are two of the best-known government programs providing medical and other health-related services to Americans. Both assist vulnerable people 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 (2023), 28% of the population received Medicaid, and 13% of the population received Medicare, based on the Michigan Health Improvement Alliance Dashboard.



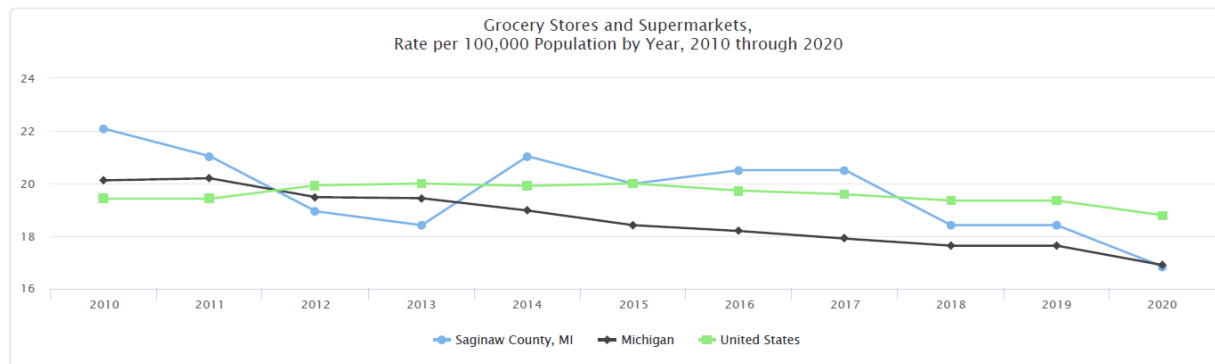
PLEASE NOTE: Of all the providers, there was not a single community mental health center acting as a Medicare or Medicaid institutional provider in Saginaw County nor were there any Rural Health Clinics in Saginaw County. There are no Community Mental Health Centers for Medicaid and Medicare patients in Michigan, and only 122 in the United States.

The challenges related to the availability and affordability of healthcare are a small percentage of the barriers preventing the Community from meeting its health standards. Other barriers include aspects that are not quite tangible but are nevertheless important, such as social stigmas, privacy issues, health literacy, and a lack of quality health data, which hinders the discovery of opportunities for improvement. For low-income individuals who are concerned about their mental health, sexual health, or substance abuse.

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

It's no secret that diets rich in vegetables, fruits, whole grains, and lean proteins can help people maintain a healthy weight and reduce the risk of chronic diseases like diabetes, cancer, and heart disease. However, for many people in our country, state, and county, eating a healthier diet is more complex than simply choosing healthier food options. Several factors contribute to the challenges, including the distance to grocery stores, food prices, food and nutrition assistance programs, and community characteristics that impact food choices and diet quality.

Studies have shown that better access to grocery stores promotes healthier food intake. They also reveal that greater availability of fast-food restaurants and lower-priced fast-food options lead to poorer diets. In these studies, low food access is defined as living more than half a mile from the nearest supermarket or large grocery store.



Over the last 10 years, numbers have fluctuated from a high of 22% in 2010 to 16.83% in 2020. Many stores have closed as corporations downsized and drove the market out of mom-and-pop establishments. This decline began in 2014 and continued steadily. Our Community Resident Survey showed us that food assistance programs are among the most important services in the community. In the SCCAC Survey, 87 respondents (39.37%) ranked Food Assistance as the #1 most important program SCCAC currently offers. There are two main reasons for this. First, those participating in this program are often unable to receive food stamps because they are seniors with a fixed income and no children in need of food at home. Second, it is largely due to households experiencing economic hardship. Some people have to cut back on food by skipping meals or buying the most filling and cheapest items to stretch their dollars. Every family should have access to enough food daily, and



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

There are many 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, providing nutrition benefits to supplement the food budgets of low-income families, enabling them to purchase healthy food. Based on research from the American Community Survey (ACS), since the last Community Needs Assessment (2023), Saginaw County has seen a 1.4% increase in households (19.81%) that received SNAP payments between 2019 and 2023.

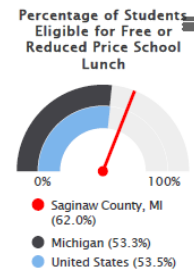
Report Area	Households Receiving SNAP Total	Households Receiving SNAP Percent	Households Receiving SNAP Income Below Poverty	Households Receiving SNAP Income Above Poverty	Households Not Receiving SNAP Total	Households Not Receiving SNAP Percent	Households Not Receiving SNAP Income Below Poverty	Households Not Receiving SNAP Income Above Poverty
Saginaw County, MI	15,368	19.81%	7,899	7,469	62,218	80.19%	5,672	56,546
Michigan	528,080	13.07%	238,119	289,961	3,512,088	86.93%	287,693	3,224,395
United States	15,004,950	11.77%	6,447,353	8,557,597	112,477,915	88.23%	9,432,695	103,045,220

Data Source: US Census Bureau, American Community Survey, 2019-23.

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	25,519	15,808	62.0%
Michigan	1,387,785	739,584	53.3%
United States	46,791,755	24,677,523	53.5%

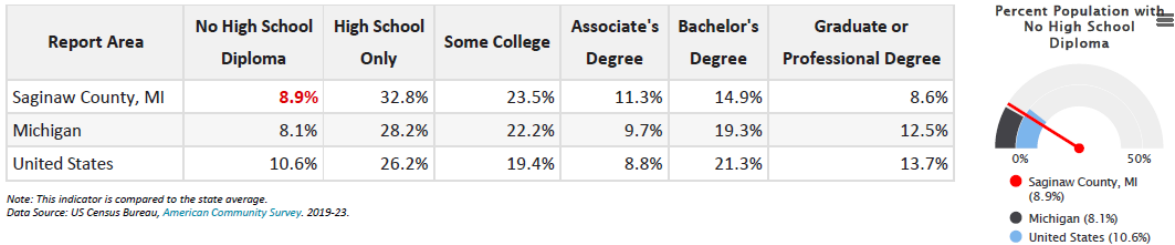
Note: This indicator is compared to the state average.
Data Source: National Center for Education Statistics, NCES - Common Core of Data, 2022-2023.



In Saginaw County, out of 25,981 total students, 15,808 (62%) are eligible for free or reduced-price lunch, which is a 3% increase since the 2023 Community Needs Assessment. The state of Michigan’s average is 50% and the United States is 42%. There are critical issues that impact these numbers, 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 needed resources are linked to financial security. Issues including poverty, income, and unemployment all contribute to elevated rates

Education, Job Training, and/or Skill Development

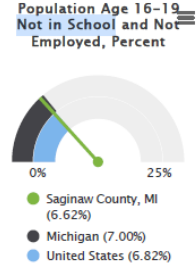
The chart below shows the educational attainment in Saginaw County according to the data from the American Community Survey (2019-2023). Educational attainment refers to the highest level of education completed by the time of the survey. It is reported in as “some high school education with no diploma; 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.



Roughly 8.9% of Saginaw County residents do not have a high school diploma. Out of those residents, 32.8% have a high school diploma only. Only 23.5% 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 (14.9%) as compared to the state average of 19.3%. Only 8.6% of the residents in Saginaw County have a Graduate or Professional Degree compared to 12.5% in Michigan and 13% in the nation. Educational attainment percentages for those who participated in the Community Resident Survey have some select answers that mirror the data presented above. Out of the 357 participants in the SCCAC survey, 29% have some college, 61% have at least a high school diploma or GED, 13.39% have a Bachelor’s degree, 12.6% have an Associate’s degree, 53% have a Master's degree, 1% have not graduated from high school, and 3.5% have some technical school.

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	10,515	696	6.62%
Michigan	520,282	36,416	7.00%
United States	17,415,920	1,187,439	6.82%



Note: This indicator is compared to the state average.
 Data Source: US Census Bureau, American Community Survey, 2019-23.

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 2019-2023 to provide an average population between ages 16-19 that are not in school or employed. In Saginaw County, we have done a very good job at reducing this number since the last needs assessment was taken in 2022. We have see a 1.72% decrease in this poplation not in school and not employed. This is now lower than the state and national average. There has been a wave of 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 2023-24.

School Year: 2023-24 | Entity Type: District | Location: Saginaw ISD (73) | Report Category: All Students/Staff

Metrics: Graduation/Dropout (Groupings) + 4-Year Graduatio... | Open Filter Pane

Location	School Year	Report Category	4-Year Graduation Rate
Freeland Community School District (73200)	2023-24	All Students/Staff	>95%
Merrill Community Schools (73230)	2023-24	All Students/Staff	>95%
Saginaw Covenant Academy (73900)	2023-24	All Students/Staff	*
Saginaw ISD - District created from ISD (73000)	2023-24	All Students/Staff	*
Frankenmuth School District (73190)	2023-24	All Students/Staff	94.12%
Chesaning Union Schools (73110)	2023-24	All Students/Staff	92.66%
Hemlock Public School District (73210)	2023-24	All Students/Staff	91.30%
Swan Valley School District (73255)	2023-24	All Students/Staff	90.91%
Saginaw, School District of the City of (73010)	2023-24	All Students/Staff	82.55%
Birch Run Area Schools (73170)	2023-24	All Students/Staff	81.30%
Saginaw Township Community Schools (73040)	2023-24	All Students/Staff	79.33%
Bridgeport-Spaulling Community School District (73180)	2023-24	All Students/Staff	74.62%
St. Charles Community Schools (73240)	2023-24	All Students/Staff	73.24%
Carrollton Public Schools (73030)	2023-24	All Students/Staff	70.59%

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 provide the ability for one to access the knowledge necessary to obtain a job and make a living.

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

- Transportation
- Lack of Education
- Retaining 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 the demand jobs
- Minimum 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 tough time finding qualified workers.

Unemployment change within Saginaw County was reported from 2021-2025 (5 year study). According to the U.S. Department of Labor, unemployment for this five year period fell from 7.2% to 6.8%.

Report Area	April 2021	April 2022	April 2023	April 2024	April 2025
Saginaw County, MI	7.2%	5.3%	4.7%	5.4%	6.8%
Michigan	5.9%	4.0%	3.1%	4.0%	4.7%
United States	5.8%	3.4%	3.1%	3.5%	3.9%

Data Source: US Department of Labor, Bureau of Labor Statistics, 2025 - April.

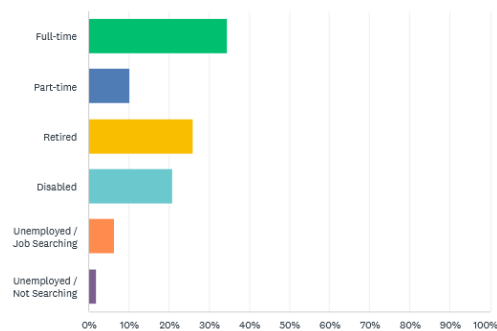
Did you Know?

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”.

The SCCAC Needs Assessment Survey collected responses from 357 local residents. Most respondents (35%, or 123 people) work full-time, while a smaller group is retired (24.86%, or 87 people). Others work part-time (10.86%, or 38 people), are out of the workforce due to disability (21%, or 74 people), or are unemployed (7%, or 28 people). Even though many respondents work full-time, they still face barriers that their income from work doesn't fully address.

What is your employment status?

Answered: 254 Skipped: 1

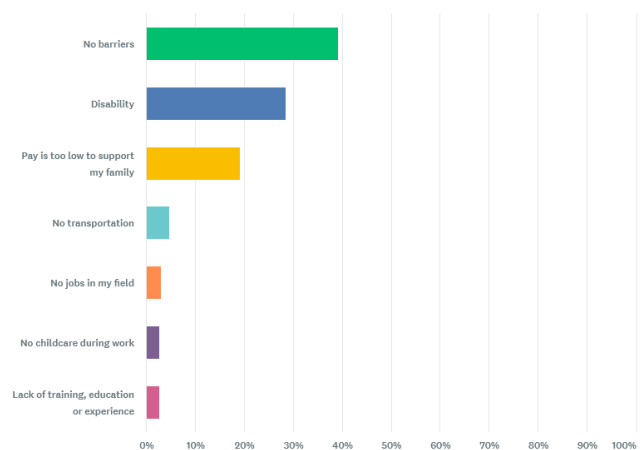


A total of 357 people participated in the survey, and approximately 348 responded to a question about their household's annual income. Of these, approximately 43.39% (or 151 households) earn \$29,000 or less per year. Only one person reported no income at all. Interestingly, some individuals in this group are employed full-time or part-time, yet still earn less than \$30,000 annually.

Some employment barriers among the people surveyed could help us better understand the issues. Looking at the chart on the right, we see that a large percentage of respondents (39%, n=117) did not face any employment barriers. The next largest group (29%, n=85) faced barriers because of their disability, which many Americans experience. The third largest group (19%, n=57) faced barriers due to low pay that couldn't support their families. Other barriers mentioned included transportation, childcare, or lack of education, training, or experience (9.87%, n=27).

What are your employment barriers?

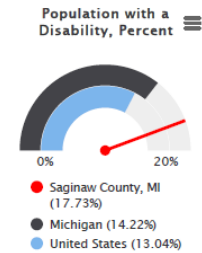
Answered: 298 Skipped: 57



Disability or Mental Illness

With 74 out of the 357 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 32,963 or 17.73% 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	185,867	32,963	17.73%
Michigan	9,944,298	1,414,434	14.22%
United States	327,425,278	42,703,063	13.04%

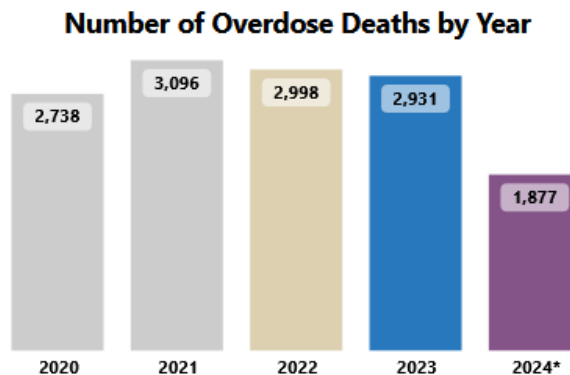


Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2019-23.

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 public. Nationwide, the unemployment rate is higher among adults who have a mental illness (5.8%) than those who do not (3.6%). High school students with significant symptoms 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

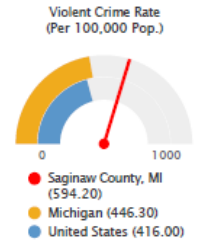
Mental illness stems from other issues and could lead to more intensive issues such as **Substance Abuse**. Depressive feelings may result to increased risk of substance abuse such as excessive alcohol consumption or using illicit drugs. Opioid use is a growing concern across the nation, our state, and 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 released these numbers on 2020-2024 Opioid deaths by year. We have seen a substantial drop in the number of Overdose Deaths in 2024.

Criminal history can be a barrier to employment, as highlighted in our surveys and focus groups with community stakeholders, experts, Saginaw pastors, and the Unity in the Community Neighborhood Association. A criminal record, often called a “rap sheet,” is a list of arrests and convictions. It includes details such as the date of conviction, charges, sentences, and whether the crime was a felony or

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

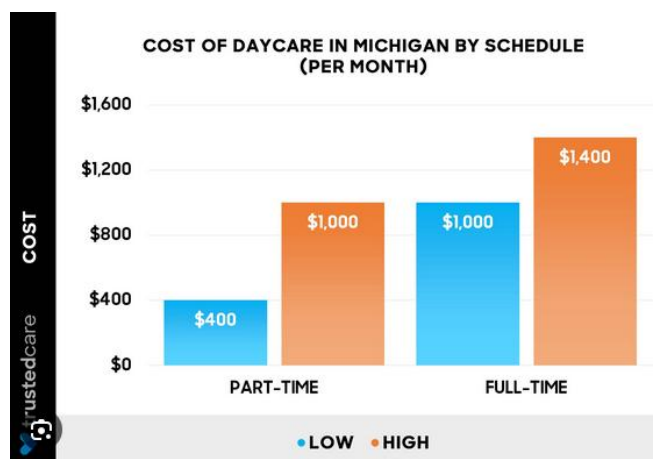
misdemeanor. Having a criminal record can make it harder to find a job or a place to live. According to the U.S. Department of Justice’s Bureau of Justice Statistics, about 1 in 3 American adults have a criminal record. This can make it more difficult for them to get a job or move up in their careers. 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 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 also 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 was reported.”

Sheriff Federspiel, Saginaw County Sherriff

Another barrier to employment that was listed in our focus groups and surveys was **childcare** needs. Of the estimated 189,210 total population in Saginaw County (2019-2023), an estimated 10,651 are children under the age of 5, representing 5.63% of the population (US Census 2023). 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.

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. “We still have this childcare crisis, and it's because of the lack of capacity in the system,” said Kevin Stotss, President of Talent First. It is also a business issue. A Michigan Chamber of Commerce study concluded that the childcare crisis costs the state an estimated \$2.9 billion annually in employee turnover, absenteeism, and taxes.

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 a growing demand for childcare flexibility in scheduling to meet the needs of parents in the nontraditional workforce.

Reliable Transportation

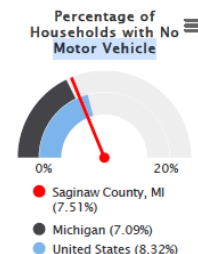
Transportation was one of the notable needs from the Community Needs Survey conducted for the residents. It was also identified as a barrier to childcare and employment, as well as an overall barrier in Saginaw County, by the focus groups (Community experts/Stakeholders, Staff, Board, and Saginaw Pastors). 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 recognized the importance of having reliable transportation available for critical workers during the pandemic (June 2020 through August 2021), the CARES funding allocated by Congress allowed residents in Saginaw County to ride the bus service free of charge. Today, our local transit department has seen budget cuts and price increases to offset the costs for the program.

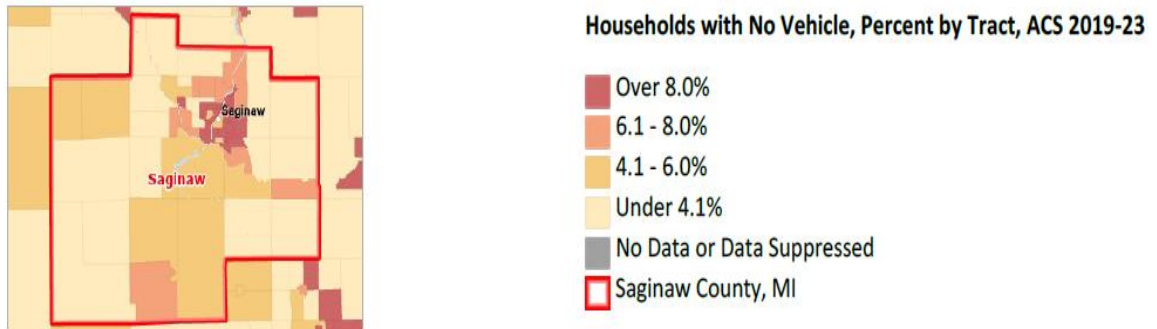
In Saginaw County, there is an estimated 77,586 total households. Out of those households, 5,823 people, or 7.51% of that group, are without a motor vehicle. This average is higher than both the state (7.09%) and the nation (8.32%). There has been a slight reduction in the county, state, and national estimates since the last study.

Report Area	Total Occupied Households	Households with No Motor Vehicle	Households with No Motor Vehicle, Percent
Saginaw County, MI	77,586	5,823	7.51%
Michigan	4,040,168	286,327	7.09%
United States	127,482,865	10,602,826	8.32%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2019-23.



Saginaw County has a mix of rural and urban areas where people live. Also, some of our major job sites 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.



Looking at the map above, in Saginaw County, in Merrill/Hemlock, as well as Saginaw City, Buena Vista, Bridgeport, Chesaning, Carrollton, and in some areas of Saginaw Township, there are areas where 6% or

Check out STARS (Saginaw Transit Authority & Regional Services) on transportation:

At STARS, we see every day that reliable, affordable transit isn't just about moving from one place to another — it's about access. Whether connecting residents to education, employment, healthcare, or essential services, transportation links opportunities to those who need it most. Most people don't realize that only the City of Saginaw invests in STARS, unlike most counties in the state that offer countywide service. This leaves many Saginaw County residents without access to essential resources. Advocacy for expanded support for public transit is crucial for equity, growth, and improving the quality of life for all residents.

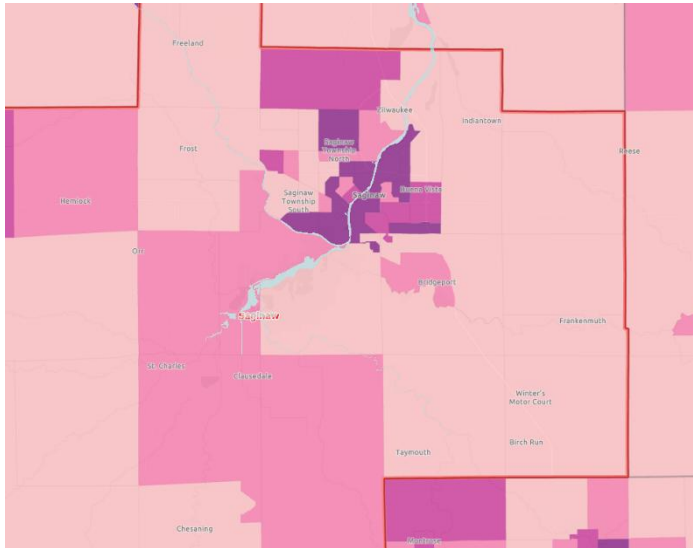
Jaime Forbes, Director of External Affairs

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.

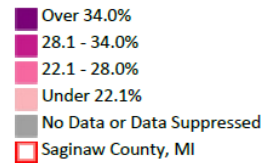
The American Public Transportation Association's (APTA) analysis of car ownership considers the fixed costs—insurance, license, and registration, depreciation, and financial charges—and estimates these costs to be \$6,202 per year. Unfortunately, one must consider that in 2020, Michigan's average auto 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)

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.



Substandard Housing Units, Percent of Total by Tract, ACS 2019-23

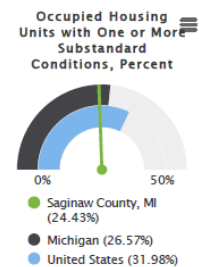


Remember, owning a home is a long-term financial strategy, so people must treat their homes as investments. Home maintenance is the checking, diagnosing, and repairing of all aspects of a home. It is the practice of making sure everything works the way it is supposed to.

Saginaw County has a mix of urban, suburban, and rural areas, which diversifies the needs within the community. As a whole, one would say that Saginaw County is doing well in regards to 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	77,586	18,955	24.43%
Michigan	4,040,168	1,073,325	26.57%
United States	127,482,865	40,765,129	31.98%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2019-23.



The average US housing units with problems is about 32%, but Michigan has fewer at around 27%. Saginaw County is doing even better at about 24%. This suggests the county has been effective at fixing and maintaining homes, likely due to local rules and inspections. However, in certain areas, especially urban and suburban parts of Saginaw County, like Saginaw City and others listed, the percentage of homes with issues can be 28% or higher. When residents were asked about housing concerns, 31% said their homes needed major repairs, while 22% had no concerns. This shows that some parts of the county need more housing help, but many areas are doing okay.

Based on the 2023 Annual Report on Homelessness in the State of Michigan, the state experienced a significant increase in the demand for social services. There was a 45% overall rise in housing requests. These needs included requests for home repair services, weatherization services, and furnace/water heater replacements. In Saginaw County, weatherization services remain among the most requested for homeowners, facilitated through referrals from the Department of Health and Human Services,

community partners, and clients of the Saginaw County Community Action Agency. Weatherization, at its core, is an energy efficiency program primarily measured by energy savings. It acknowledges that homes and buildings function as systems with interconnected parts and employs the “House as a System” methodology to evaluate and treat these structures. An effective weatherization program understands that insulating an attic is ineffective if roof leaks are not addressed, as leaks would compromise insulation performance. Consequently, repairs to the roof should be completed prior to insulation installation, or other necessary repairs must be made first. Hence, home repair remains a vital aspect for all residents and homeowners. Without a proper maintenance schedule, the effectiveness of programs like weatherization is limited until homes are sufficiently maintained to support these services.

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

“We have a large family. Paying for the Consumers Energy Bill, Water Bill, and Spectrum (internet & cable) takes a toll on our ability to function. Then to think our housing payments still are increasing...”

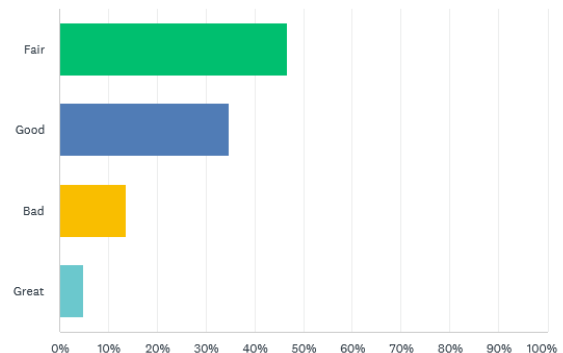
-Response from client from website request

A significant financial challenge for homeowners in Saginaw is the burden of high mortgage payments and housing-related expenses.

Renters also face high rental rates and are cost-burdened in Saginaw County. According to the Community Action Partnership Housing Report (2023), 21.37% of homeowners with a mortgage in Saginaw County spend more than 30% of their income on housing costs, classifying them as cost-burdened.

Condition of homes in your community is:

Answered: 343 Skipped: 12



Out of our respondents to this question (n=346), White and Blacks both believed that homes in their communities are considered “Good” (20%, n=70 white and 8% n=29 black), and Hispanics/Latinos said they were “Good” (5%, n=18). Whites also answered “Fair” (23%, n=81), Blacks answered “Fair” (8%, n=29), and Hispanics answered “Fair” (3%, n=12). When asked whether their homes/houses were considered “Bad”, Whites answered (5%, n=17), Blacks (17.86%, n=20), and Hispanic/Latino (0%, n=0).

We also 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 believed 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 (7%, n=24), and Hispanic/Latino (-1%, n=3) all said it was bad.

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

The burden of unexpected expenses significantly limits access to homeownership in Saginaw, MI. Housing cost burdens, high maintenance costs, and financial instability contribute to the economic instability of potential home buyers. As a result, more individuals remain in rental housing, where affordability remains an issue. Furthermore, unexpected financial burdens can exacerbate housing instability, contributing to cycles of poverty and hindering economic progress.

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 Assistance” 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 pay their rent consistently.”

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

-Annual Report, Ending Homelessness in Michigan (2022)

The history of renter-occupied housing in Saginaw County reflects broader economic and social shifts. Industrial growth initially fostered a strong rental market, but economic decline and changing affordability trends have created ongoing challenges. The integration of HUD-assisted housing programs and policy interventions is vital in addressing rental affordability and stability. Understanding this historical context is crucial for developing policies that address housing stability, affordability, and quality for renters in the region.

Saginaw County Community Action Committee enhanced its efforts to assist residents with rental and mortgage payments in Saginaw County by making 140 emergency rent payments and 42 mortgage payments. Additionally, 8 residents received property tax assistance through special CARES funds, helping them avoid eviction or foreclosure. Overall, the emergency service Specific Assistance budgets increased by over 300% during the pandemic years (2020-2022) to meet the growing demands of the clients served.

SUMMARY – KEY FINDINGS AND RECOMMENDATIONS

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 involved reviewing definitions of poverty and identifying the key domains of poverty. The development of these definitions from the Saginaw County CAC advisory group’s perspective was also part of the process.

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 discussions facilitated by the CAC advisory group, Saginaw CAP, Great Lakes Bay LLEAD, and Saginaw County Pastors suggested the following six domains as manifestations 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 of the 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. Both “service” and “Computer,

Engineering, and Science” are categories where women earn a higher median income than men. This is inconsistent with data from the State of Michigan and the US, where there are no jobs in which women’s earnings are more than or equal to men’s. When examining who has the lowest median income, women in Saginaw County, Michigan, and the US who work in ‘Natural Resources, Construction, and Maintenance” earn the smallest percentage of men’s earnings compared to other occupations. Conversely, in Michigan and the US, women who work in “Computer, Engineering, and Science” earn the highest percentage of men’s earnings among various occupations.

In Saginaw County, 56.3% of jobs in management, business, and financial occupations are held by women. Over 63% of jobs in education, legal, community service, arts, and media are filled by women. In healthcare, practitioners, and technical roles, 77% of all positions are occupied by women. In the service industry in Saginaw County, women hold 59% of healthcare support jobs. Sales and office roles are mostly occupied by women, accounting for 69% of these jobs. Men work in these segments as well, but unfortunately, they earn more than women in each of these occupations. For example, in computer, engineering, and science fields, men earn \$93,955 compared to women’s \$64,671, a nearly \$30,000 gap. However, in healthcare practitioner and technical roles, the median earnings are closer—\$67,806 for men and \$65,981 for women, a difference of only about \$2,000. In the service sector (healthcare support), women earn slightly more than men, averaging \$32,242 versus \$31,239. Women also earn more than men in sales and office management roles, with averages of \$39,256 and \$37,339, respectively. While disparities do exist across race, gender, and ethnicity, the workforce should aim to level the playing field and evaluate candidates based on their skills rather than gender, race, or ethnicity.

Regarding unemployment, over the past four years, the unemployment rate in Saginaw County has been higher than both Michigan (4%) and the United States (3.8%). Currently, Saginaw County has a 5.9% unemployment rate, which is lower than in 2020 (9.7%) and 2021 (7.6%), when rates increased due to the COVID-19 pandemic. It is higher than in 2018 (4.3%) and also higher than in 2019 (4.6%), but it should steadily decline as the global economy recovers, which will eventually benefit our local economy here in Saginaw County, Michigan.

Income Domain

The median income of residents in Saginaw County falls below both the state and national medians. Saginaw County’s median household income is \$49,565, compared to Michigan’s \$59,234 and the national average of \$64,994. Due to limited diverse job opportunities in certain industries and a lower percentage of residents with a bachelor’s degree or higher, Saginaw County struggles to maintain relevance. A higher-than-average unemployment rate among county residents worsens these economic challenges. Racial and gender disparities further intensify these issues. Income inequality between races in the county is notable, with Asians earning a median of \$31,288 more than Whites (\$55,318), and over \$50,000 more than Blacks (\$30,655); meanwhile, their income is about \$42,000 less than that of Hispanics 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 by location. There are five areas with poverty levels at 20% or higher: 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 regions that also have a higher percentage of minority residents, specifically Buena Vista and Saginaw City. A closer look at poverty in Saginaw County reveals that race and gender significantly influence who lives in poverty. Accordingly, Black and Hispanic females have lower median earnings than their counterparts, are more likely to be in poverty, yet Black females are more likely than Black males to earn graduate degrees. An ongoing wealth gap cuts across race, gender, and ethnicity, creating distinct social classes with glass ceilings that remain unbroken.

Education Domain

Data shows that the higher a person climbs in education, the more likely they are to escape poverty and make more money. In Saginaw County, the number of people who finish school is lower than in Michigan and the U.S. Overall, about 9.74% of residents in Saginaw County do not have a high school diploma. This is higher than the state average of 8.7% but lower than the national average of 11.4%. More residents in Saginaw County have only a high school diploma—about 32.7%—which is higher than 28% for Michigan and 26% for the U.S. About 24% of people in the county have some college experience, compared to 23% in Michigan and 20% in the U.S. Fewer people in Saginaw County have gone to college for a bachelor’s degree or more, which helps explain why household incomes are lower than in the state and nation. Many big companies have not invested in this area for white-collar jobs.

Housing Domain

In 2021 (US Census, American Community Survey), the overwhelming majority of the population in Saginaw County (71.5%), Michigan (71.7%), and the U.S. (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 Blacks or Hispanics to own their homes. Additionally, those who own homes are less likely to be in poverty (14.54%) than renters (58.31%). The median property value in Saginaw County, MI, was \$106,200. Property values have increased by 4.84% since 2019. An interesting fact about Saginaw County is that the average household has 2 cars, highlighting the importance of transportation. These amenities vary in urban areas facing poverty, where the need for transportation is greater in neighborhoods with lower median 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 cost-burdened and may struggle to afford necessities such as food, clothing, transportation, and medical care.” In Saginaw County, nearly 80% of families earning less than \$20,000 spend 30% of their income on housing. This severely impacts their ability to live comfortably. Among all renters in Saginaw County, 24.61% are cost-burdened compared to under 7% of owner-occupied households with mortgages. The percentage is lower for owner-occupied households without mortgages (5.69%). While homeownership is generally better, owners must have the means to afford maintenance and upkeep, which is one of the top 3 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 death rate of despair is 57.8% compared to the State of Michigan at 51% and the United States at 47%. Also, Saginaw County is reported to be one of the top 3 most dangerous counties in Michigan (US Census), after Wayne County (#1), Genesee County (#2). Our Mortality rate in terms of firearms 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 a good job at implementing the correct programs and services to truly meet the needs of those we are desperately trying to serve.

WRAP UP: KEY TAKEAWAYS FROM THE COMMUNITY NEEDS ASSESSMENT

1. **Population Shifts and Demographic Dynamics:** *The population is declining.* Saginaw County lost over 10,000 residents between 2010 and 2020, while Michigan and the US saw increases. *Aging White Population:* The White population skews older, while the Black and Hispanic populations are younger, mainly concentrated in childhood and adolescent age groups. *Growing Youth of Color:* Hispanic youth (ages 5-17) and Black children (ages 0-5) make up large proportions of their respective populations, indicating future demographic shifts and needs.
2. **Employment and Income Inequities:** While women dominate in many occupational categories, they still earn less than men in most sectors. *There are unique trends in Saginaw.* Women in “Service” and “Computer, Engineering, and Science” earn more than men, contrary to state and national trends. *There is still occupational segregation.* Women are overrepresented in healthcare, education, and office work, sectors that often pay less. There is high unemployment. At 5.9%, unemployment in Saginaw remains higher than state (4%) and national (3.8%) averages, despite recent improvements.
3. **Income and Poverty Disparities:** *There is lower household income.* Saginaw’s median income (\$49,565) significantly trails both the state (\$59,234) and national (\$64,994) figures. *There is a stark racial income gap.* Median income for Asians is more than \$50,000 higher than for Blacks

and \$42,000 higher than for Hispanics. *There is a higher concentration of poverty.* Poverty is highly localized in urban, minority-majority areas such as Carrollton Township (40%), Buena Vista Township (20%), and Saginaw City (34%).

4. **Educational Gaps:** *Academic underperformance despite graduation rates.* While graduation rates are improving and often exceed the state averages, academic proficiency (meeting state standards) is extremely low in most schools. *Post-secondary attainment lags.* Lower rates of bachelor's degrees and above correlate with reduced economic mobility and fewer high-wage employment opportunities.
5. **Housing Instability and Cost Burden:** *Racial disparity in homeownership.* White residents are far more likely to own homes than Black or Hispanic residents. *There is a severe rent burden due to high rental rates.* Nearly 80% of families earning under \$20,000 spend more than 30% of their income on housing. *Transportation is still considered a barrier in both housing and employment sectors.* High car ownership masks real transportation needs in low-income, urban areas with limited access.
6. **Health and Nutrition Challenges:** *Poor health outcomes exist.* Saginaw has higher rates of infant mortality (9%), obesity, deaths of despair, and firearm mortality than state and national averages. *Racial health disparities exist in Saginaw County.* Black women experience the highest obesity rates and worse overall health outcomes. *Saginaw still has Food Deserts.* Limited access to nutritious food is a pressing issue in low-income, urban neighborhoods.

RECOMMENDATIONS FOR MOVING FORWARD

To solve the difficult problems in Saginaw County, the community needs a plan that focuses on fairness and working together. The county's population is going down, especially among young workers, and many neighborhoods in the city have poverty and mostly minority residents. This shows we need to invest in the area. Leaders, bosses, and schools should team up to bring in new industries that pay well and are steady jobs. They should also help residents, especially young people and BIPOC groups, prepare for jobs in healthcare, trades, tech, and growing fields. To close the wage gaps, especially for women who do many important service jobs but still earn less than men, we need special strategies.

Housing is also a big problem. Almost 80% of families earning less than \$20,000 spend over 30% of their money just on housing, which makes it hard to move up. Racial differences in homeownership and the link between renting and poverty mean we need bold investments in housing support and home maintenance help. Transportation is another issue for low-income residents, many of whom live in places with poor or no bus service. Planning transportation well should be part of community growth plans so people can get to work, healthcare, and school.

In schools, graduation rates are going up, but students are still not performing well academically, especially in schools with lots of poor students. This could hurt future job opportunities and community growth. The community needs to expand early childhood programs, extra academic help, college prep, and fair access to higher education. Improving education is key to ending the cycle of poverty and attracting new families and businesses.

Healthcare access and outcomes also require urgent attention. High rates of infant mortality, chronic illness, obesity, and deaths of despair point to systemic gaps in care and prevention, especially among

Black women and low-income residents. While the county has made progress in increasing healthcare coverage rates, access to nutritious food, mental health services, and culturally competent care remains limited. These issues are compounded in neighborhoods with poor transportation and economic instability. Partnerships with hospitals, nonprofits, and local government can help align resources and deliver care where it is needed most. Addressing social determinants of health—such as housing, income, and education—will be key to improving overall community wellness.

Even though there are challenges, the data shows there are also signs of strength and chances to improve. Graduation rates are increasing, more women are working, and more people have access to healthcare than in the state or country. These are good starting points. Over the next three years, if we invest wisely and work together, Saginaw County can reduce differences, boost its economy, and make life better for everyone. By focusing on fairness, new ideas, and listening to the community, our group and our partners can help create real and lasting change. This report not only shows what's needed but also points the way to a healthier, fairer, and more hopeful future for Saginaw County.

APPENDIX A – 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)
Mental Health – 24 Hour Crisis Hotline

800.438.6233
800.922.1418

Adult Education & Job Readiness

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

First Ward Community Center
1410 N. 12th Sreet
Saginaw, MI 48601
989.753.0411

Great Lakes Bay Michigan Works
312 E. Genesee, Saginaw, MI 48607
(989) 752-3145

Child & Family Resources

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

Salvation Army

www.salvationarmy.org

2030 N. Carolina St., Saginaw, MI 48602

989.401.7881

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

TriHope

www.trihopemichigan.com

6115 Shattuck Rd., Saginaw, MI 48602

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

Saginaw YMCA

www.saginawymca.org

915 Fordney St., Saginaw, MI 48602

989.753.7721

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

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

Boys & Girls Club Saginaw

1006 State St., Saginaw, MI 48602

989.399.5122

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

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

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

Volunteers of America Thrift Shop

5204 Bay Rd., Saginaw, MI 48604

989.252.7408

WOC – Clothing Pantry

2405 Bay St., Saginaw, MI 48602

989.752.2955

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

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

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

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

Saginaw County Community Mental Health
Authority

500 Hancock St., Saginaw, MI 48602
989.797.3400

Catholic Family Services

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

Holy Cross Children's Services

925 N. River Road, Saginaw, MI 48609
989.781.2780

Saginaw Department of Public Health

www.saginawpublichealth.org
1600 N. Michigan, Saginaw, MI 48602
989.758.3800

Birch Run – 989.624.9664

Saginaw Valley Rehabilitation Center
Industries, Inc. (SVRC)

919 Veterans Memorial Parkway
Saginaw, MI 48601

2355 Schust St., Saginaw, MI 48603
989.797.6880 or 800.763.6336

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

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

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

Aleta E. Lutz VA Medical Center

(Veterans Administration Hospital)

1500 Weiss St., Saginaw, MI 48602

989.497.2500

First Presbyterian Church

121 S. Harrison, Saginaw, MI 48602

989.793.9890

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

Hemlock United Methodist Church

Corner of M-46 and Maple

406 W. Saginaw, Hemlock, MI 48626

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

Great Lakes Bay Health Centers
www.greatlakesbayhealthcenters.org
804 S. Hamilton St., Saginaw, MI 48602
989.921.5372
multiple locations across the county

CMU Health
1000 Houghton Avenue
Saginaw, MI 48602
989.583.6800

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

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

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

Birch Run – 989.624.9664

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

MedExpress Urgent Care Centers
Frankenmuth – 989.652.1320
Saginaw – 989.583.0100 (State St.)

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

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
1840 N. Michigan Ave
Saginaw, MI 48602
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

Housing / Shelter (Cont'd)

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

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

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

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

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

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

Transportation Services

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

Department of Health and Human Services

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

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

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

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

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

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

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

www.michigan.gov/dhhs
411 E. Genesee, Saginaw, MI 48607
989.758.1100

APS Employment Services, Inc. 1840 N Michigan
Ave, Suite 3, Saginaw, MI 48602 1 (800) 926 – 2816
Hours of Operation: Monday – Friday (8:30am to
4:30p)

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

Big Brothers Big Sisters of GLBR
4600 Fashion Sq. Blvd, Suite 203
Saginaw, MI 48604
989-755-6558

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