



mid michigan
COMMUNITY
Action

2024 Community Needs Assessment

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Executive Summary

The 2024 Community Needs Assessment conducted by the Mid Michigan Community Action Agency (Mid Michigan CAA) provides a comprehensive analysis of the socioeconomic conditions affecting eight counties in central Michigan: Bay, Clare, Gladwin, Mecosta, Midland, Muskegon, Oceana, and Osceola. This assessment, based on quantitative data from sources like the American Community Survey and qualitative insights from a community survey with over 1000 responses, and 8 focus groups, offers a data-driven framework for understanding poverty and the needs of the community, listed below:

Community Needs

1. Housing
2. Income & Employment
3. Childcare & Education
4. Health
5. Food Security
6. Transportation
7. Community Connection
8. Digital Access

Poverty remains a persistent challenge in the region, with 14% of the population—approximately 70,300 individuals—living below the federal poverty level, exceeding both the national and state averages. This economic hardship is unevenly distributed, with Clare County experiencing the highest poverty rate at 22%, while Midland County fares better at 10%. Racial disparities further exacerbate economic inequality; Black residents in the service area face a poverty rate of 31%, more than double that of White residents at

12%. The assessment also reveals that women and children are disproportionately affected by poverty, with 19% of children and 15% of women living in financial distress.

Housing instability emerged as the most pressing issue, with 31% of survey respondents citing challenges in affording or maintaining stable housing. Nearly one in four households (23%) is cost-burdened, spending more than 30% of their income on housing. Renters, in particular, face the highest financial strain, with 42% experiencing cost burdens. Housing shortages, rising rents, and an aging housing stock further compound the crisis, making it difficult for low- and middle-income families to secure adequate housing. Homelessness remains a critical concern, with 357 individuals experiencing homelessness on any given night, and youth homelessness surpassing both state and national averages, affecting 2% of students in the service area.

Income stability is another major concern, with median household incomes across the region trailing state and national figures. Clare County has the lowest median income at \$47,793, compared to Michigan's \$69,097 and the U.S. median of \$77,719. Wage disparities persist across industries, and 5% of the labor force remains unemployed, exceeding state and national averages. Underemployment, income volatility, and limited access to financial resources leave many households vulnerable to financial instability, with one-third of survey respondents reporting recent income loss. Nearly half of all survey respondents had less than \$100 in their bank accounts, highlighting the precarious nature of financial security in the region.

Access to childcare and education is another pressing challenge. While preschool enrollment has improved in some counties, participation has declined in others

due to cost, availability, and transportation barriers. Special education needs are rising, underscoring the demand for early intervention services. Among adults, 8% lack a high school diploma, limiting employment prospects and economic mobility. Additionally, literacy rates in the service area lag behind state and national benchmarks, affecting workforce readiness and civic engagement.

Healthcare access remains a significant barrier, with provider shortages limiting the availability of primary care, dental care, and mental health services. The region has only 106 primary care providers per 100,000 residents, well below Michigan's 139. The impact is evident in emergency room utilization, with one in four Medicare and Medicaid patients relying on emergency services for healthcare needs. Mental health issues are on the rise, with one in five Michigan adults reporting frequent mental distress, and financial barriers prevent many from seeking necessary care. Healthcare costs are a persistent concern, with one in four survey respondents forgoing medical treatment due to affordability.

Food insecurity affects most households in the region, with more than 50% of survey respondents having relied on food pantries in the past two years. Despite government assistance programs like SNAP and WIC, gaps in coverage persist, leaving many families struggling to afford nutritious food. Geographic barriers exacerbate the problem, with 26% of low-income residents living in areas with limited grocery store access. Muskegon County is particularly affected, with 45% of its low-income population experiencing food access challenges. The number of grocery stores per capita in the region is also declining, further restricting access to healthy and affordable food options.

Transportation and digital access remain key concerns,

especially for rural residents. Public transit options are limited, forcing many to rely on personal vehicles, yet car ownership is financially out of reach for many low-income households. One in five survey respondents reported missing work due to a lack of transportation. Digital connectivity is another issue, with 15,000 households lacking a digital device and nearly one-third of low-income residents without home internet access. The digital divide limits access to employment, education, telehealth, and other essential services.

The strength of the community remains a crucial asset in fostering resilience and long-term stability. Social capital, or the relationships and networks that connect individuals within a community, plays a key role in economic mobility and well-being. Economic connectedness—measured by the likelihood of lower-income individuals forming friendships with those in higher-income brackets—stands at 38% across the service area. While this figure varies by county, research shows that higher levels of economic connectedness correlate with greater opportunities for financial advancement. These relationships serve as vital pathways to employment opportunities, educational resources, and mentorship, helping to break cycles of poverty and improve overall economic mobility.

The findings of this Community Needs Assessment will serve as a guiding framework for Mid Michigan CAA's strategic planning efforts, ensuring that agency programs are directly aligned with the region's most pressing concerns.

Introduction

The following report is the 2024 Community Needs Assessment created by Mid Michigan Action Agency (Mid Michigan CAA). This assessment serves as a critical tool to understand and frame the strengths, challenges, and evolving needs of the population within the agency's service area. It provides an opportunity to analyze the current conditions of poverty and ensure that agency programs are effectively aligned with community priorities.

Poverty is a complex and far-reaching issue that affects individuals, households, and communities. It impacts access to housing, medical care, education, and healthy food. Poverty also disrupts communities, isolates individuals, and limits opportunities for economic stability. This comprehensive assessment evaluates the barriers to economic mobility and identifies opportunities for collaboration and growth.

This report presents a data-driven analysis of socioeconomic trends, community assets, and identified needs within the service area. It integrates quantitative data, such as demographic profiles and economic indicators, with qualitative insights gathered through community surveys, focus groups, and a collaborative staff data analysis workshop. Together, these perspectives provide a well-rounded understanding of the issues facing the community.

The findings of this Community Needs Assessment will guide Mid Michigan CAA in updating its strategic planning efforts and prioritizing programs to best address the needs of residents. Grounded in a clear understanding of local conditions, the agency remains committed to creating pathways out of poverty and fostering resilience within the community.

Methodology

Survey data was collected from April to November in 2024. To gather qualitative insights, staff conducted focus groups both virtually and in person.

The primary quantitative data source for this report was the Community Action Partnership's Data Hub, which served as a foundation for further analysis. This platform directed the author to comprehensive data sources, such as the American Community Survey, enabling a more in-depth examination of key issues.

For the first time in the history of Mid Michigan Community Action Agency, artificial intelligence (AI) was integrated into the Community Needs Assessment process. AI played a crucial role in identifying relevant data sources, streamlining the search for comprehensive datasets. AI was also used to help analyze hundreds of pages of transcripts from the focus groups. Automating qualitative data analysis allowed the author to allocate more time to researching the relationships between community needs and poverty.

After AI processed the qualitative survey data, the most frequently cited community concerns were identified. These issues were then combined with the quantitative survey results to determine the top eight community needs. The author conducted further research on these eight domains, examining their impact on and correlation with poverty to provide a comprehensive assessment.

In December, the agency also held a data review session—a group analysis of the collected data. Agency staff collaborated in a shared space, using their firsthand experience working with participants to help guide the Needs Assessment.

Service Area Demographics

Mid Michigan CAA is the Community Action Agency responsible for fighting poverty in eight of central Michigan’s counties—Bay, Clare, Gladwin, Mecosta, Midland, Muskegon, Oceana, and Osceola. The following sections explore community demographics and poverty data for the aforementioned service area.

Poverty Guidelines

The federal poverty guidelines are a set of income levels established each year by the U.S. Department of Health and Human Services (DHHS). These guidelines help determine who is eligible for various federal assistance programs. The income levels vary based on the number of people in a household and are adjusted for inflation annually.

"Deep poverty" refers to individuals or families whose income is less than half of the federal poverty guideline. This means they have even less money than those at the poverty line and face greater challenges in meeting basic needs like food, housing, and healthcare.

The term "ALICE" stands for Asset Limited, Income Constrained, Employed. It describes households that earn more than the federal poverty level but still struggle to afford basic living expenses. These working individuals and families often do not qualify for federal assistance programs, yet they find it difficult to cover necessities such as housing, childcare, food, transportation, and healthcare. In 2022, approximately two in every five U.S. households fell below the ALICE threshold, highlighting the widespread nature of financial hardship among employed individuals.

Understanding these terms is important for recognizing the different levels of financial struggle that individuals and families may experience. While federal poverty guidelines help identify those in need of assistance, many people living above and below these thresholds, including those in deep poverty and ALICE households, continue to face significant economic challenges.

In 2024, the poverty guideline for households in Michigan is shown on Table 1, alongside deep poverty and ALICE guidelines. Values shown are for yearly income.

Table 1 : Poverty Guidelines, Yearly Income

Persons in Household	Deep Poverty	Poverty	ALICE†
1	\$7,530	\$15,060	\$27,372
2	\$10,220	\$20,440	\$41,016
3	\$12,910	\$25,820	\$56,352
4	\$15,600	\$31,200	\$64,752
5	\$18,290	\$36,580	\$77,016
6	\$20,980	\$41,960	\$86,520
7	\$23,670	\$47,340	\$96,528
8+*	\$26,360	\$52,720	\$107,652

†ALICE values for 2+ people in household are calculated as 2 adults and remaining people as children.

*To calculate poverty guidelines in households with more than 8 persons, add \$5,380 for each additional person. To calculate deep poverty guidelines, add \$2,690 for each additional person. To calculate ALICE guidelines, add \$11,124 for each additional person.

Total Population Growth & Density

Population varies greatly from county to county in the service area, with a low of 23,022 in Osceola County to a high of 175,947 in Muskegon County in 2022. The service area is home to a population of 509,518 spread across 4,189.88 square miles. As shown in Figure 1, this results in a population density of approximately 122 persons per square mile, which is notably higher than the national average of 94 persons per square mile but lower than Michigan’s statewide density of 178 persons per square mile.

Among the individual counties, Muskegon County has the highest population density at 349 persons per square mile, driven by its significant urban and suburban areas. Conversely, Osceola County has the lowest density, with only 41 persons per square mile, reflecting its more rural and sparsely populated nature. Other counties, such as Midland and Bay, feature moderate densities of 161 and 235 persons per square mile, respectively, highlighting a mix of urban and rural environments.

As illustrated in Table 2, growth trends between 2010 and 2020 show a slight decline in the overall report area, with a population decrease of 0.9%. While some counties, like Muskegon and Oceana, experienced modest growth of 2.1% and 0.3%, respectively, others such as Mecosta and Bay Counties saw significant declines of 7.2% and 3.6%.

These population patterns have important implications for community planning. Areas with higher densities may have greater access to services, while rural counties with lower densities may face challenges related to infrastructure, transportation, and economic development. Addressing these disparities is essential for ensuring equitable opportunities and improving overall quality of life across the region.

Figure 1: Population Density

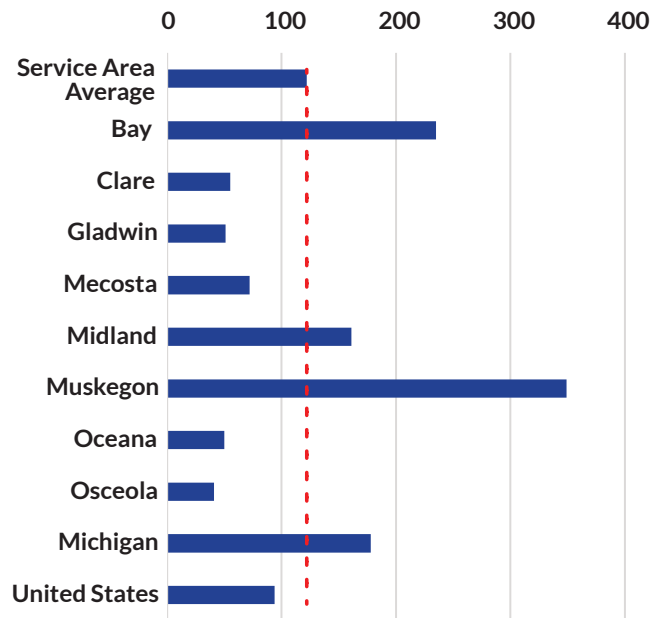


Table 2 : Population Growth by County

County	2020 Population	Population Change, 2010-2020	Population Change, 2010-2020 %
Bay	103,856	-3,915	-3.6%
Clare	30,856	-70	-0.2%
Gladwin	25,386	-306	-1.2%
Mecosta	39,714	-3,084	-7.2%
Midland	83,494	-135	-0.2%
Muskegon	175,824	+3,636	+2.1%
Oceana	26,659	+89	+0.3%
Osceola	22,891	-636	-2.7%

Total Population in Poverty

The total population in poverty across the report area is approximately 70,300 individuals. This represents 14% of the total population within the region. This poverty rate is slightly higher than the national average and Michigan average of 13%, highlighting a regional need for focused economic and social interventions.

The counties within the service area exhibit varying levels of poverty, reflecting varied economic conditions and resources. Clare County has the highest poverty rate at 22%, indicating significant economic challenges. On the other hand, Midland County has the lowest poverty rate at 10%, suggesting stronger economic stability in that area.

Total Population and Poverty by Sex

The male population in Clare, Gladwin, Mecosta, Muskegon, Oceana, and Osceola counties is marginally higher than the female population. Bay and Midland counties have a marginally higher female population. Overall makeup of the service area is 50.13% male, and 49.87% female.

When examining poverty by sex, 13% of males and 15% of females within the service area live below the federal poverty level. This disparity aligns with broader national trends, where females are often more vulnerable to economic hardship.

These sex-based differences in poverty rates are observed consistently across the counties in the service area. For instance, Bay County shows poverty rates of 13% for males and 17% for females, while Clare County reports even starker contrasts, with 20% of males and 24% of females living in poverty. Midland County, which has the lowest overall poverty rate in

the region, still reflects a sex disparity with 10% of males and 11% of females experiencing poverty.

Total Population by Race & Ethnicity

Race refers to a person's self-identified physical characteristics or ancestry, such as White, Black, Asian, or some other race. The Census also allows respondents to identify with multiple racial categories. In contrast, ethnicity focuses specifically on whether an individual identifies as Hispanic, Latino, or of Spanish origin, regardless of their race. Ethnicity is defined independently from race, meaning individuals of any racial category may identify as Hispanic or Latino. Analyzing combined race and ethnicity data offers a comprehensive view of the community, ensuring no groups are overlooked. This broader perspective provides context for understanding patterns and disparities, allowing for the development of policies and programs that address the unique needs of distinct populations.

As illustrated on Table 3, the racial composition of the service area is predominantly Non-Hispanic White, comprising 85% of the population. Non-Hispanic Black residents represent 5%, with Muskegon County accounting for the highest proportion at 13%. Non-Hispanic Asian residents make up 0.8%, concentrated primarily in Midland County, which reports the largest share at 2%. Non-Hispanic Native American or Alaska Native (NAAN) residents constitute 0.5%, with the highest percentages in Oceana County (0.9%). Individuals identifying as some Other race represent 0.5%, with Oceana County reporting a relatively higher proportion at 2%. In the service area, individuals identifying as non-Hispanic and of multiple races comprise 3% of the total population, with Muskegon County having the highest proportion at 4%

The ethnic composition reveals that 5% of the population identify as Hispanic or Latino, a figure significantly below the national average of 18%. Oceana County stands out with 15% of its population identifying as Hispanic or Latino.

Muskegon County is the most racially and ethnically varied, with 13% of its population identifying as Black or African American and 6% as Hispanic or Latino. Muskegon, Bay, Mecosta, and Midland counties are all less than 91% Non-Hispanic White, and all have large urban centers. Oceana, at 81% Non-White Hispanic, is the only county in the service area with significant racial variance without an large urban center.

Poverty by Race and Ethnicity

The analysis of poverty rates by race alone reveals significant disparities within the service area. Figure 2 shows poverty rates—larger circles indicate a larger percentage of the population that is in poverty. Smaller circles indicate a smaller percentage of the population in poverty. Circles are colored red or green based on if the poverty rate for that county and racial group is higher or lower than the national average.

When examining Figure 2, poverty rates for certain racial populations in specific counties can appear disproportionately high due to the small sample sizes of these populations. When a racial group has a limited presence in a county, even a slight variation in

Table 3: Total Population by Race & Ethnicity

	Non-Hispanic White	Non-Hispanic Black	Non-Hispanic Asian	Non-Hispanic NAAN*	Non-Hispanic NPI †	Non-Hispanic Other ‡	Non-Hispanic Multiple Races	Hispanic or Latino
Total Service Area	430,730	26,017	3,869	1,833	153	967	19,093	26,424
Bay	91,466	1,301	403	62	72	217	3,696	6,019
Clare	29,140	128	112	134	0	59	852	684
Gladwin	23,855	64	102	95	3	46	835	544
Mecosta	36,297	887	331	262	4	60	1,351	1,125
Midland	75,076	1,138	1,815	192	17	201	2,426	2,785
Muskegon	132,042	22,045	1,000	894	53	193	8,488	10,663
Oceana	21,492	249	27	131	3	40	704	4,135
Osceola	21,367	238	81	79	0	141	749	462

* Non-Hispanic NAAN = Non-Hispanic Native American or Alaska Native

† Non-Hispanic NPI = Non-Hispanic Native Hawaiian or Pacific Islander

‡ Non-Hispanic Other = Non-Hispanic Some Other Race

Mid Michigan Community Action Agency

the number of individuals experiencing poverty can lead to significant fluctuations in the calculated poverty rate. For instance, in Clare County, the poverty rate for Asian residents is reported at 69%, yet the actual Asian population in the county is 112 people, and even less households. In Gladwin County, the poverty rate for Black residents is reported at 51%, but the total Black population in the county is only 69 individuals. Such small sample sizes make the poverty rate highly sensitive to changes and less representative of larger trends. These examples highlight the need for cautious interpretation of poverty data for small racial populations in less varied counties.

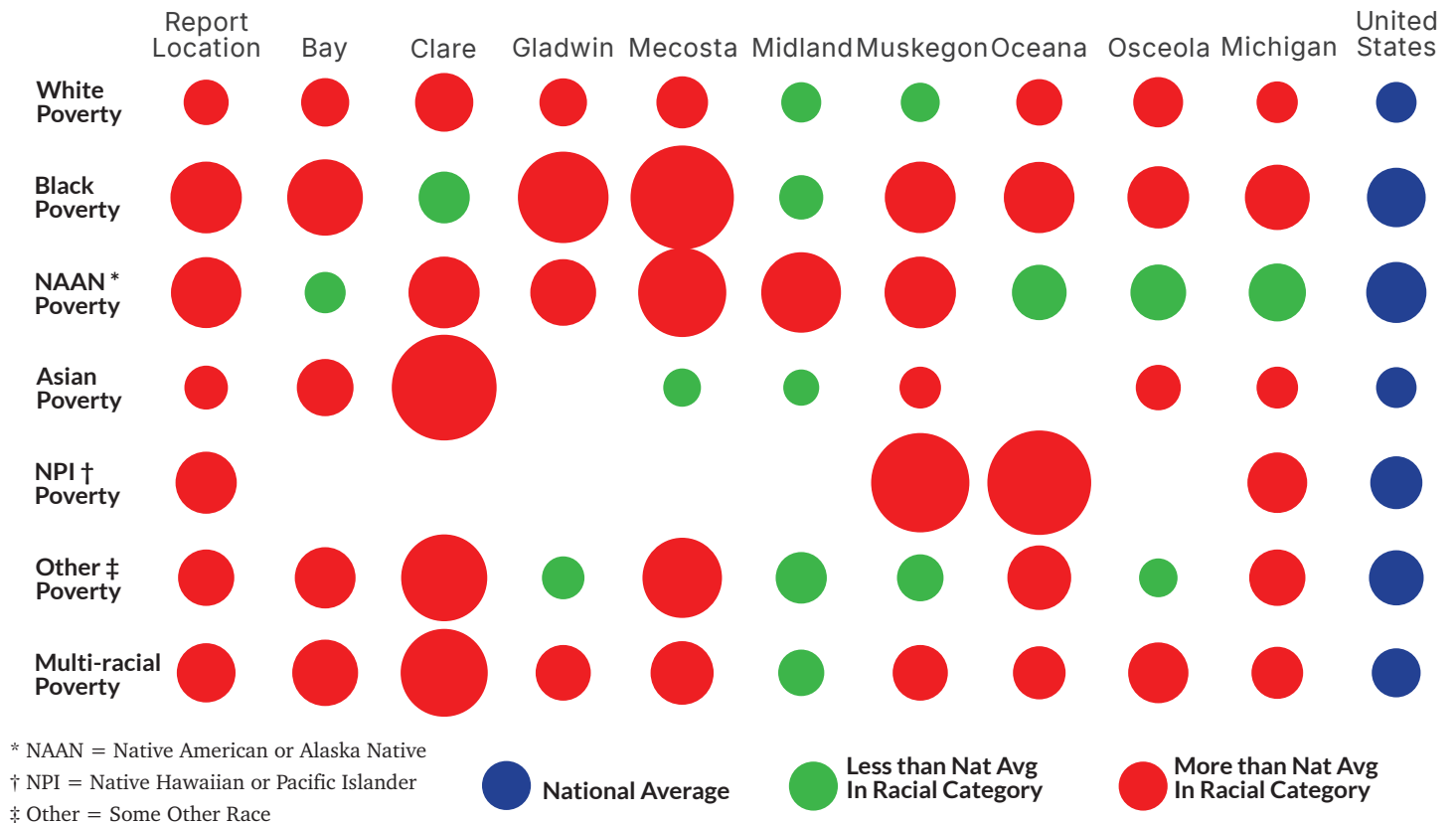
White residents have a poverty rate of 13%, slightly higher than the national average for White individuals at 10%. While this group represents the largest share of individuals in poverty due to its size, the relative

poverty rate is notably lower compared to other racial groups.

Black residents experience the highest poverty rates in the service area at 31%, significantly higher than the overall service area poverty rate of 14%. Counties with notable Black populations, such as Muskegon County, see similarly elevated rates of 31%. Similarly, NAAN* residents face a poverty rate of 31%, with counties like Mecosta and Clare reporting rates above 30%.

Other racial groups also show elevated poverty rates. Individuals identifying as “Other Race” experience a poverty rate of 19.48%, with Oceana County reporting one of the highest rates at 25%. Multiracial residents also experience disproportionately high poverty rates at 21%, with Clare County showing a rate of 47%. Although Asians generally have a lower national

Figure 2: Poverty Rates by County and Race



poverty rate, localized disparities are evident, with Asian residents in Clare County facing a poverty rate of 69%.

Hispanic or Latino residents also experience higher poverty rates compared to their non-Hispanic counterparts. Within the service area, 17% of Hispanic individuals live in poverty, compared to 14% of non-Hispanic residents. In some counties, this gap is even wider. In Clare County, 47% of Hispanic individuals are living below the poverty level, compared to 21% of non-Hispanic individuals. These figures suggest that Hispanic communities may face unique economic hardships and barriers to resources, such as employment opportunities, education, and access to social services.

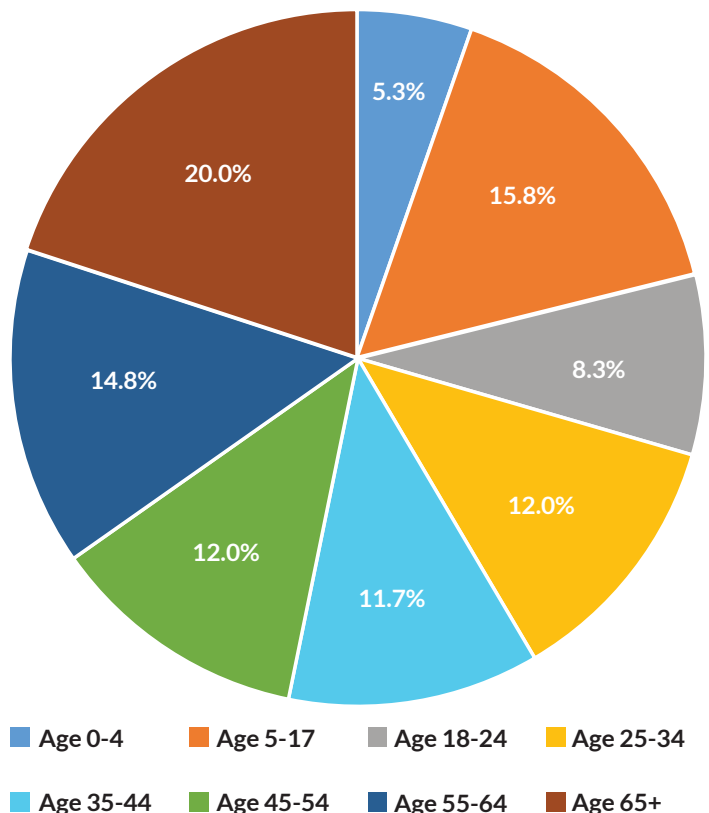
The data also show variations in poverty trends over time. While the overall poverty rate has decreased slightly in recent years, racial disparities remain persistent. The poverty rate among Black or African American individuals has declined from 45% in 2016 to 31% in 2023, but it is still more than double the rate for White residents. Similar trends are observed for other minority groups, such as Native American and multiracial individuals, who continue to experience higher-than-average poverty rates. These persistent disparities indicate a need for targeted support programs to address the unique challenges faced by these populations. Hispanic poverty rates in the service area have followed a similar pattern to other minority groups, with slight declines over time but persistent disparities compared to non-Hispanic residents. While the current rate stands at 17%, this figure has fluctuated in recent years, influenced by economic conditions, employment opportunities, and access to social services.

Total Population by Age Groups

Figure 3 highlights the age group distribution within the service area, showing that 41% of the population is under the age of 35. This proportion is lower than the national average of 45% and Michigan's 44%, reflecting an aging demographic that is likely to increase demand for healthcare, housing, and community services tailored to older adults. Individuals aged 18-64 make up 59% of the population. While this age group generally has fewer specialized needs than children (0-18) and seniors (65+), addressing their various requirements in workforce development, healthcare, and housing remains crucial.

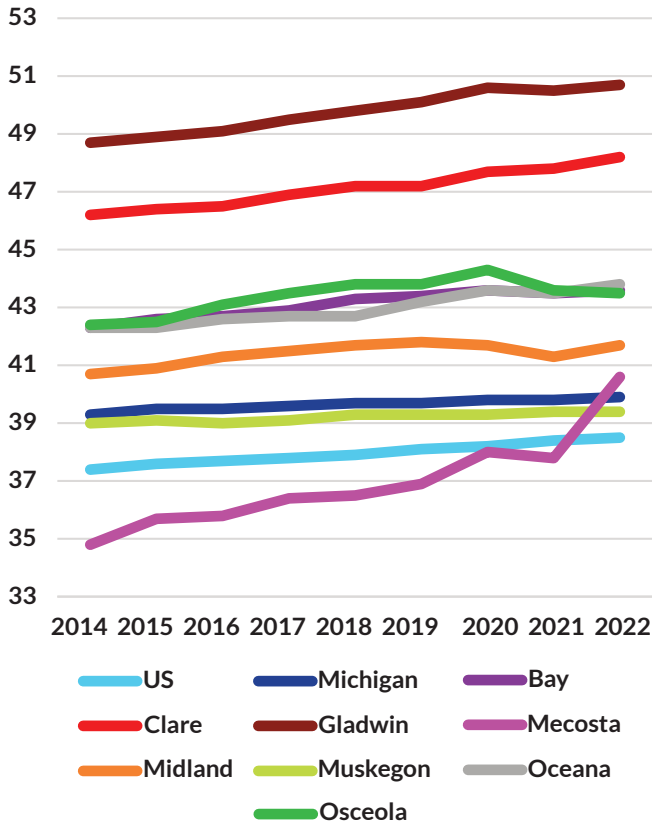
The median age across the service area varies significantly, ranging from 39.4 years in Muskegon

Figure 3: Total Population by Age Groups



County to 50.7 years in Gladwin County, as shown in Figure 4. Median ages have steadily increased in all counties, as well as in Michigan and the U.S., over time. From 2014 to 2022, Michigan’s median age rose faster than the national average, reflecting a broader aging trend. Rural counties like Gladwin and Clare experienced the most significant increases, reaching 50.7 and 48.2, respectively, likely due to younger population outflows and an influx of retirees. Conversely, Mecosta County, which started as the youngest county, saw the most dramatic rise, from 34.8 to 40.6, suggesting notable demographic shifts. Urban counties like Midland showed moderate aging, while Muskegon remained stable at around 39 years. These trends underscore the disparities between rural and urban areas, with rural counties aging more rapidly and requiring targeted policies to address elder services, housing, and workforce sustainability.

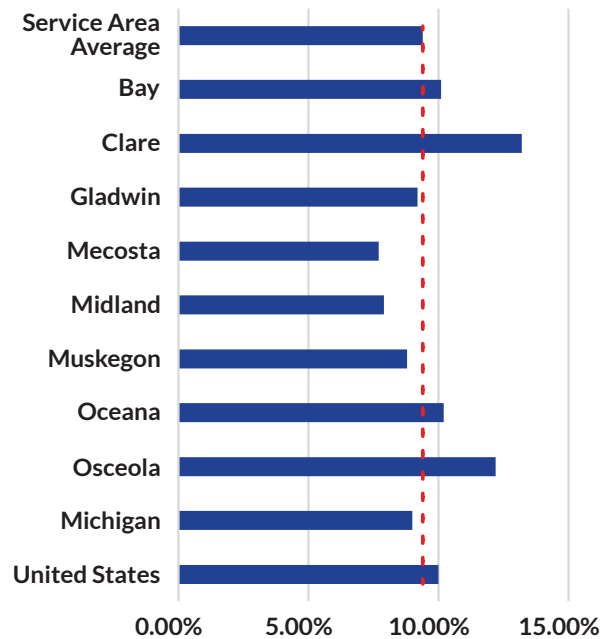
Figure 4: Median Age over Time



Seniors in Poverty

The national average for seniors (defined as 65+) in poverty is currently 10%. As illustrated in Figure 5, the defined service area has a rate of seniors in poverty at 9%, lower than the national average but higher than the Michigan average of 9%. When seniors in poverty are broken down by sex, women are much more likely to be in poverty than men, except for Gladwin county, which has 10% of senior men in poverty, and 8% of senior women in poverty.

Figure 5: % Of Seniors in Poverty



Children in Poverty

In the report area, and as shown on Figure 6, 19.11% of children aged 0-17, live in poverty, exceeding both the state average of 18% and the national average of 17%.

Child poverty rates vary notably across counties within the region. Clare county reports the highest rate, with over one in three children living in poverty, compared to Midland counties rate of one in eight. These

disparities reflect differences in local economic conditions and resource availability. Differences by sex are also evident, with boys experiencing a slightly higher poverty rate (20%) than girls (19%).

Ethnic and racial disparities are pronounced. Hispanic or Latino children have a poverty rate of 24%, higher than the 19% for non-Hispanic children. Black or African American children in the area experience a poverty rate of 42%, while American Indian or Alaska Native children face the highest rate at 49%. By contrast, non-Hispanic White children have a poverty rate of 15%. These figures highlight the significant intersection of race, ethnicity, and economic hardship.

For children aged 0-4, the poverty rate rises to 23%, exceeding the national average of 18.1%. Disparities

within this group persist, as Clare County has the highest poverty rate for children under five at 37%, while Midland County reports the lowest at 15%.

The poverty rate for children aged 5-17 is slightly lower at 18%, though it remains above the national average of 16%. County-level variations persist, with Clare County reporting the highest rate for school-age children at 32%, compared to Midland County's lowest rate of 12%.

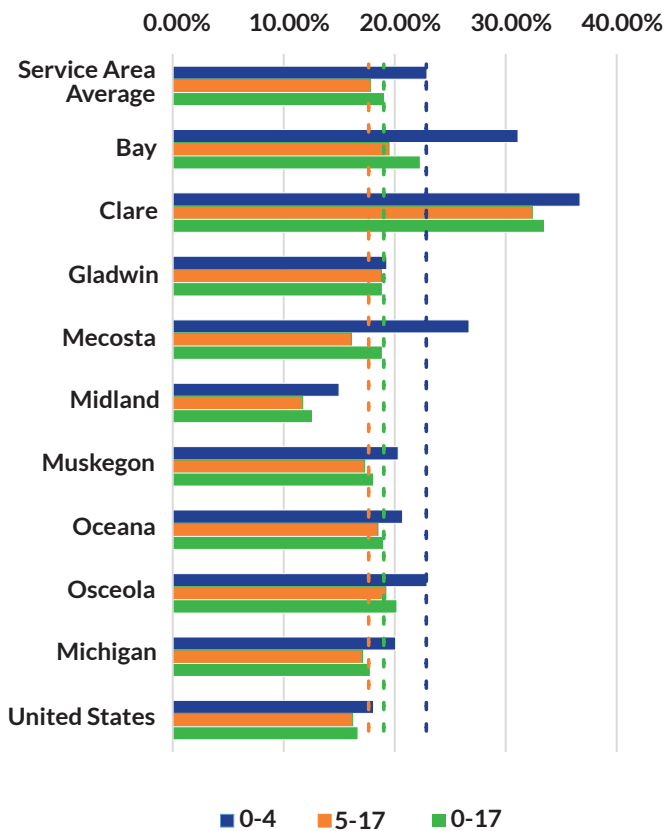
Total Population & Poverty by Household Composition

Household composition significantly influences poverty levels, with notable disparities impacting family stability and individual well-being. As defined by the US Census Bureau, a family household is any housing unit in which the householder is living with one or more individuals related to him or her by birth, marriage, or adoption. Family households make up 65% of all households. A non-family household is any household occupied by the householder alone, or by the householder and one or more unrelated individuals. Non-family households account for 35%, slightly below the national average, highlighting the region's predominantly family-oriented structure.

Poverty disproportionately affects specific household types, particularly single-parent families. Female-headed households comprise only 12% of total households, but account for 52% of those living in poverty. In contrast, male-headed households and married-couple households respectively represent 11% and 37% of households in poverty.

Older adults living alone, who make up 13% of all households, also face unique economic challenges. Of these senior households, 39% consist of a single occupant, reflecting potential vulnerabilities in meeting basic needs like housing and healthcare.

Figure 6: Children In Poverty



Total Population with a Disability

In the service area, 16% of the population has a disability, higher than both Michigan’s 14%, and Federal 13%. The American Community Survey (ACS) measures disability status within different age groups: hearing and vision difficulty for all the people; cognitive, ambulatory, and self-care for people 5 years and older; and independent living for people 18 years and older. Figure 7 illustrates these values for the entire service area.

The prevalence of disabilities varies by age group. Only 5% of children under 18 years have a disability, but the percentage rises sharply among adults aged 18–64 at 14% and is highest among seniors aged 65 and older, with one in three experiencing some form of disability. This pattern highlights and reinforces the prior identified pattern of the increasing support needs of aging populations.

Geographically, the distribution of individuals with disabilities within the service area demonstrates notable disparities, with some counties exhibiting

significantly higher prevalence rates than others. Clare County has the highest proportion, with 23% of the population living with a disability, followed closely by Gladwin County at 20% and Osceola County at 20%. These rates are well above both the state and national averages, highlighting these areas as priority locations for enhanced disability services.

Midland County reports a lower disability prevalence at 14%, which is closer to the state average. Muskegon County, despite having the largest population in the service area, has a disability rate of 14%, which is slightly below the area average but still represents a substantial number of individuals requiring support due to its population size.

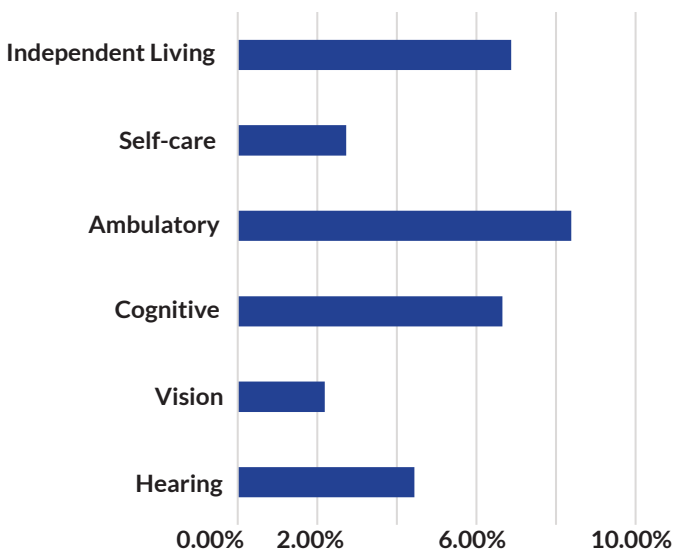
Population with a Disability in Poverty

Due to restrictions with data, the following section contains information about people with disabilities in poverty for Michigan as a whole. Even though this data is not broken down into the service area, the general conclusions made can be mirrored into the service area.

In Michigan as a whole, individuals with disabilities face significant economic challenges, with poverty disproportionately affecting this population. According to statewide data, 19% of people with disabilities live below the Federal Poverty Level, and an additional 28% fall under the ALICE threshold, meaning nearly half of all individuals with disabilities struggle to meet basic living expenses.

The economic challenges faced by this group are compounded by employment barriers. In 2019, people with disabilities in Michigan were more than three times as likely to be out of the labor force compared to those without disabilities. Even those who were employed faced economic challenges, with 21% of

Figure 7: Individuals with Disabilities



full-time workers with disabilities living below the ALICE threshold, compared to 16% of workers without disabilities.

Educational attainment also plays a significant role in financial outcomes. Across all education levels, individuals with disabilities are more likely to live in poverty or below the ALICE threshold than their non-disabled peers. 49% of people with disabilities who are exclusively high school graduates live below the ALICE threshold, compared to 31% of non-disabled high school graduates.

Sex and race significantly impact the experiences of people with disabilities in poverty across Michigan. Women with disabilities face higher rates of economic hardship compared to men with disabilities. In 2019, 51% of women with disabilities lived below the ALICE threshold, compared to 44% of men with disabilities.

Racial disparities further deepen the challenges faced by people with disabilities in poverty. Black, Hispanic, and NAAN individuals with disabilities experience disproportionately high rates of financial hardship compared to their White and Asian counterparts. For example, 65% of Black individuals with disabilities and 62% of NAAN individuals with disabilities live below the ALICE threshold. 43% of White individuals with disabilities and 34% of Asian individuals with disabilities fall below this threshold.

Veterans in Service Area in Poverty

Within the service area, veterans make up 8% of the adult population, which is higher than the national average of 7%. This population includes 32,662 veterans, with 30,020 identified as male and 2,642 as female. The percentage of male veterans in the area is 15%, while female veterans make up 1% of the adult female population. These percentages vary slightly across counties, with Clare County having the highest

veteran population percentage at 10% and Midland County the lowest at 7%.

Veterans in the area are distributed across various age groups. Approximately 6.3% of veterans are aged 18–34, while the largest group at 28%, are aged 65–74. Notably, 26% of veterans are aged 75 and older, reflecting the aging demographic of the veteran population. These patterns highlight the significant presence of veterans in the community, emphasizing the need for targeted resources to address their unique needs, particularly among older populations.

Service Area Demographics Data Sources

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Early Childhood Demographics

Mid Michigan CAA offers Early Head Start (EHS) services in five counties: Midland, Clare, Gladwin, Mecosta, and Osceola, and Head Start services in two counties: Clare & Gladwin. The following sections explore demographics for children in the aforementioned service area.

Early Childhood Race & Ethnicity

The racial and ethnic composition of children under the age of five in the designated service area reveals notable racial variance patterns. The majority of this age group is non-Hispanic White, accounting for approximately 88% of the population. Black children make up 2%, while Asian children represent 0.9%. Children classified under "Some Other Race" comprise 2%, and those of multiple races account for 6%. These figures mirror the entire service area with the relatively low racial variance in the region compared to state and national levels. When examining ethnicity, Hispanic or Latino children make up 5% of the population under age five.

Further racial analysis shows disparities in the percentage of young children within specific racial groups. Black children represent 9% of their total population, a higher proportion than other racial groups, while NAAN children account for 4%. The percentage of Asian children under five varies by county, with Midland County showing the highest representation at 4%. Young children reporting as Hispanic or Latino make up 8% of all the Hispanic or Latino population. These increasing amounts for each racial or ethnic minority indicate emerging variance in the Early Childhood service area.

Early Childhood Poverty

Young children living in poverty face significant challenges that can impact their development and future well-being. In the EHS service area, 22% of children under the age of five live in poverty. This rate is higher than both the state average of 19% and the national average of 18%. The highest child poverty rates are found in Clare County (31%) and Mecosta County (30%), indicating a greater need for support services in these areas.

Poverty affects children across all demographics, but some groups experience it at higher rates. Hispanic or Latino children in the report area have a poverty rate of 39%, which is significantly higher than the 21% rate for non-Hispanic children. Children from multiple racial backgrounds face a poverty rate of 42%, while Black children experience an even greater rate of 50%. These disparities suggest that economic challenges are not evenly distributed and that targeted interventions may be needed to address racial and ethnic inequalities in poverty.

The effects of poverty on young children can be severe, influencing their health, education, and future opportunities. Families struggling with low incomes often have difficulty affording necessities such as nutritious food, stable housing, and healthcare. Without these basic needs, young children may experience developmental delays and health issues that can have long-term consequences. Addressing child poverty requires a combination of community support programs, access to quality early childhood education, and economic opportunities for families. By investing in young children, communities can help break the cycle of poverty and create a stronger foundation for the future.

Early Childhood Homelessness

There is limited data about youth homelessness for children under the age of 5, and the available data is only for the state of Michigan as a whole.

The period of life from prenatal through age three is critical for physical and social-emotional development, but the experience of homelessness jeopardizes healthy growth and can have long-term consequences. Roughly 2% of all children in Michigan ages 0-3 are homeless. 91% of those 2% are not enrolled in any form of early childhood program, such as home visits, EHS, or a Local Education Agencies.

The need for increased resources is particularly urgent in rural areas, where service availability is even more limited. Families experiencing homelessness in these regions often lack access to reliable transportation, making it difficult to reach early childhood programs or healthcare services. Additionally, homelessness in young children is often hidden, with families doubling up with relatives or staying in motels, making identification and support efforts more challenging.

Strengthening partnerships between housing agencies, schools, and healthcare providers will also be essential in ensuring that infants and toddlers experiencing homelessness in Michigan receive the care and early learning opportunities they need to thrive.

Early Childhood Foster Care

There is limited data about children in foster care broken down by county. The following section will explore foster care stats for children under the age of 5 for Michigan as a whole.

In Michigan, the foster care system serves thousands of children each year, with a focus on providing stable placements and long-term solutions. Over the past

decade, the number of children in foster care has significantly declined. As of May 2023, there were approximately 8,196 children in foster care, representing a 30% decrease from 11,671 in the 2012.

Children aged 0 to 5 make up a substantial portion of Michigan's foster care population. In 2019, the rate of foster care placement for children aged 1 to 5 was 7 per 1,000, but this decreased to 6 per 1,000 in both 2020 and 2021. However, for infants under 1 year old, the placement rate remained steady at 10 per 1,000, indicating that very young children are especially vulnerable to removal due to safety concerns, neglect, or family instability.

Younger children, particularly those aged 0 to 5, are more likely to be placed in family settings, with 90% of them in either relative or non-relative foster homes. While most children are placed in family-based settings, some remain in group homes or institutions, particularly older children or those requiring specialized care.

Demographics also play a role in Michigan's foster care system, with racial disparities evident in the placement of children. Black or African American children represent 31% of the foster care population despite making up only 16% of the state's total child population. Meanwhile, White children make up 50% of the foster care population but account for 66% of the overall child population.

The decline in overall foster care numbers is a positive trend, but the steady placement rate for infants and the disparities in racial representation highlight areas where additional resources and interventions are needed. Continued investment in family support services, early intervention programs, and foster care placement stability will be critical in improving outcomes for Michigan's youngest children.

Early Childhood Disability

The American Community Survey (ACS) reports that there are 186 children under the age of 5 with disabilities across the selected counties. This number may seem small, but several factors contribute to this low count. One key reason is that disabilities in very young children can be difficult to diagnose. Many developmental delays or disabilities, such as autism or cognitive impairments, are not formally identified until children are older and begin school. Early childhood is a time of rapid growth, and some developmental differences may not be apparent or officially diagnosed at such a young age.

Another reason for the low number is the ACS's limited definition of disability for children under 5. The survey only asks about hearing and vision difficulties for this age group, excluding other types of disabilities that are more common in early childhood. Many disabilities, such as mobility impairments, speech delays, and developmental disorders, are not accounted for, leading to an underrepresentation of children with disabilities in the data.

This limitation in data collection presents several downsides. Because the ACS does not capture a full range of disabilities in young children, this report and the decisions it informs will not have an accurate understanding of the need for early intervention programs. Limited data can also affect funding and resource allocation, making it harder for communities to advocate for necessary services like speech therapy, occupational therapy, or early childhood special education programs. Without a more comprehensive approach to measuring disabilities in young children, many families may struggle to find the support they need at a critical time in their child's development.

Early Childhood Parent Schedules

The following section is entirely based on the Community Needs Assessment survey responses, looking at answers from respondents that had children under the age of 5.

In the mornings, 37% of respondents are working or looking for work outside the home, while 20% are working or looking for work from home. The largest group, 50%, reports being at home during this time, which may reflect caregiving responsibilities. A smaller percentage, 9%, are in school.

In the afternoons, the number of respondents working or looking for work outside the home increases slightly to 41%, while those working from home decrease to 19%. Similarly, 47% of parents remain at home in the afternoons, suggesting that caregiving remains a priority for many. Only 8% of respondents are in school during this time.

Evenings see a significant increase in the percentage of parents at home, with 71% staying in, possibly for family time or childcare. Fewer parents are working or looking for work outside the home (23%) or from home (12%) in the evenings. The percentage of those in school remains relatively stable at 8%.

Overall, the data highlight the importance of flexible schedules and childcare options for parents of young children, as most spend significant portions of their day at home.

Early Childhood Demographic Sources

- Annie E. Casey Foundation. (2024). Kids Count Data Center: Michigan. Retrieved February 4, 2025, from <https://datacenter.aecf.org/data#MI/5/0/char/0>
- SchoolHouse Connection. (2022). Infants and toddlers experiencing homelessness. Retrieved February 4, 2025, from <https://schoolhouseconnection.org/article/infants-and-toddlers-homelessness>

Community Needs

The following sections in this community needs assessment look at eight domains and the identified needs of the community pertaining to those domains. The eight domains are listed here, in order of importance as identified during the community needs survey and focus groups:

- Housing
- Income & Employment
- Childcare & Education
- Health & Healthcare
- Food Security
- Transportation
- Community Engagement
- Digital Access

Housing

The most identified need in the Community survey and focus groups was housing, identified as an issue 517 times.

Affordable Housing

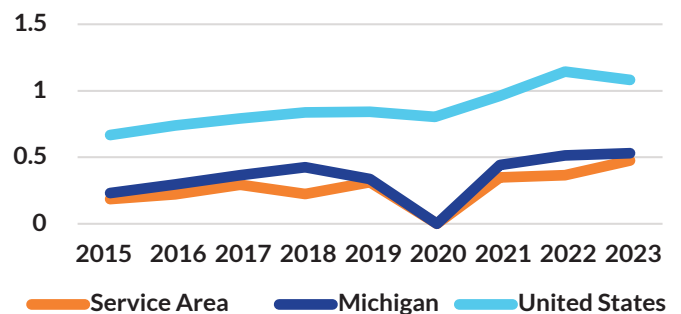
The housing situation in the service area highlights a growing crisis that significantly affects residents' quality of life and financial stability. Housing affordability is not just a concern for those living in poverty; it is a widespread issue impacting households across income levels. Community members overwhelmingly recognize the severity of this problem, with 83% of survey respondents identifying affordable housing—encompassing both market-rate and subsidized options—as their top issue. This sentiment reflects a shared struggle to secure and maintain stable housing in an increasingly costly market.

Survey responses highlight the impact of a tight housing market, with limited growth in housing stock and increasing demand. From 2015 to 2023, the service area added just 305 housing units, a net increase insufficient to keep pace with demand. This stagnation drives competition, escalating housing costs and exacerbating affordability issues for low- and moderate-income households. Figure 8 illustrates these trends in housing unit changes across the service area, Michigan, and the United States.

Survey data further highlights the financial strain residents face even more acute than what broader American Community Survey data suggests. 67% of respondents reported that they or someone they know missed a housing payment in the past two years. Additionally, 82% reported missing a utility payment during the same period, and 74% noted receiving or knowing someone who received a utility shutoff notice.

Cost-burdened households are another part of the critical issue in the service area. Approximately one in four households, or 47,512 households, spend at least 30% of their income on housing costs, meeting the definition of cost-burdened. As illustrated in Figure 9, 42% of renters are cost-burdened, while 22% of homeowners with a mortgage and 12% of homeowners without a mortgage face the same issue. These statistics highlight the disproportionate impact

Figure 8: Housing Units % Change Per Year



of housing costs on renters, who are more likely to experience financial instability. The prevalence of cost-burdened households underscores the urgent need for affordable housing solutions, such as increasing housing supply, expanding rental assistance, and implementing housing cost controls. Without intervention, these cost burdens will continue to erode financial stability and hinder the overall well-being of the community.

“We can’t find any housing. It’s the biggest problem. There’s nothing available, and when something does open up, it’s either too expensive or gets filled immediately.”

—Midland County Resident

The service area is facing significant challenges related to affordable housing. Minimal growth in housing stock, coupled with high rates of cost-burdened households, has created an increasingly un-affordable housing market. Survey results reveal widespread financial strain, with many residents struggling to afford housing and utilities. Addressing these challenges will require a multifaceted approach, including targeted investments in affordable housing, policies to stabilize rental costs, and support programs

for households at risk of housing insecurity. Without comprehensive action, the housing affordability crisis will continue to impact the most vulnerable populations in the service area.

Evictions & Foreclosures

Addressing eviction and foreclosure rates through targeted interventions, such as tenant support programs and affordable housing initiatives, is essential to promoting stability and preventing further displacement in the community.

91 people from the Community Needs survey identified that within the last two years, they moved due to eviction or foreclosure. 45% of survey respondents knew someone who had moved because of eviction or foreclosure within the last two years.

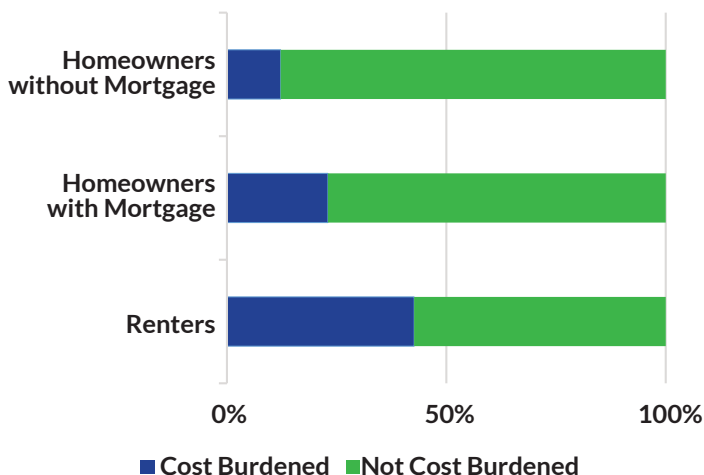
All counties excluding Muskegon county have an eviction filing rate between 5.9 and 9.8. Muskegon has an eviction filing rate of 19.4 which is 2.7 points more than Michigan’s comprehensive eviction filing rate of 16.7.

Affordable housing initiatives, such as increasing the supply of low-cost rental units and providing subsidies to cost-burdened households, are crucial to addressing the root causes of housing instability. Community education programs on tenants’ rights and financial literacy could also help prevent evictions and foreclosures by equipping residents with the tools to navigate challenges before they escalate.

Substandard Housing

Housing quality and safety are critical components of overall well-being, yet many residents in the service area face significant issues with their homes. When asked to identify major issues within their house, 47%

Figure 9: % of Households Cost Burdened



of survey respondents identified one or more of the issues listed below:

- Leaky roof or ceiling
- Broken/not closing windows
- Exposed wires in living space
- Toilet/plumbing issues
- Holes in walls/ceilings

The American community survey also asks questions about substandard housing, listed below:

- Incomplete plumbing facilities
- Incomplete kitchen facilities
- 1 or more occupants per room
- Selected monthly owner costs as a percentage of household income greater than 30%
- Gross rent as a percentage of household income greater than 30%

25% of households within the service area identified as having substandard housing by the definition of the American Community Survey. While these set of questions have some overlap, the Community Needs Survey better covers issues people may be having with their house, which explains the larger percentage of people with substandard housing. Communities would benefit from programs that provide financial assistance for critical home repairs, such as fixing leaky roofs, replacing broken windows, addressing electrical hazards, and repairing plumbing issues. Additionally, education and support for homeowners and renters about available resources, coupled with partnerships with local contractors and service providers, could help resolve these issues more effectively. Addressing these specific housing concerns would improve safety, comfort, and overall well-being for residents, while also ensuring homes meet basic livability standards.

Homelessness

Homelessness, as defined in this section, refers to individuals or families who lack a fixed, regular, and adequate nighttime residence. Further defined as being in any of the following living situations:

- Individuals whose primary nighttime location is not intended for human habitation.
- Those living in shelters or temporary housing arrangements.
- People exiting institutions after short stays who were previously in emergency shelters or similar situations.

According to the National Alliance to End Homelessness, approximately 357 people in the service area are homeless on any given night in 2023, with 458 experiencing homelessness over the course of the year. Additionally, 2% of respondents in the Community Needs Survey, equating to 20 individuals, identified as homeless. These figures underscore the ongoing presence of homelessness in the community, highlighting the need for targeted interventions and resources.

While homelessness affects a small percentage of the population, it represents a significant challenge for those impacted. Addressing this issue requires a multi-faceted approach that includes providing permanent housing solutions, expanding access to supportive services, and implementing preventative measures to reduce housing instability. Ensuring the availability of affordable housing is a critical component of these efforts, as it addresses the root cause of homelessness by providing individuals and families with secure and stable living conditions.

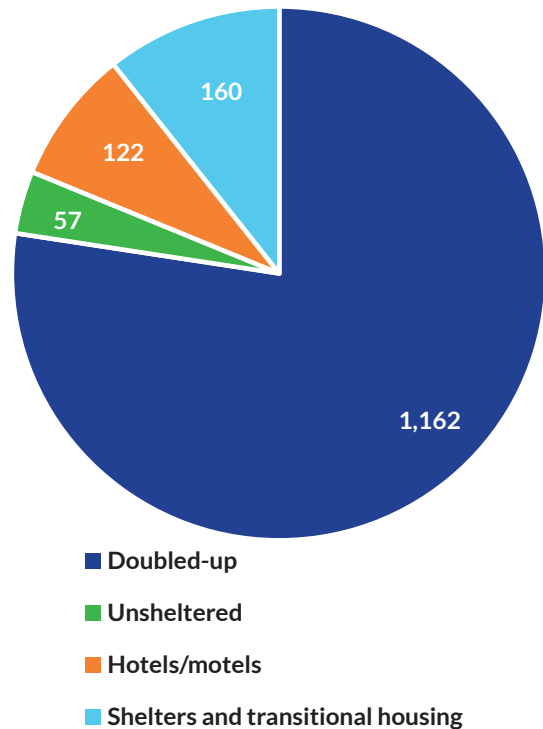
Housing Unstable Children & Youth

Youth housing instability is a significant issue in the service area, with housing instability affecting a notable portion of the student population and surpassing both state and national averages. The number of students experiencing housing instability, defined as individuals who lack a fixed, regular, and adequate nighttime residence, is concerning. There are 65,167 total students in school districts within the service area, with 1,693 students meeting this definition of homeless. This makes 3% of all students in the service area homeless, compared to Michigan’s and the national average of 2%. Figure 10 illustrates that the largest portion of homeless students falls into the “doubled-up” category, defined alongside other classifications of homelessness below:

- **Doubled-up:** Refers to doubled-up or shared housing due to loss of housing, economic hardship, or similar reasons.
- **Unsheltered:** Includes situations such as living in cars, parks, campgrounds, temporary trailers (including FEMA trailers), or abandoned buildings.
- **Hotels/Motels:** As indicated by the name, refers to stays in hotels or motels.
- **Shelters and Transitional Housing:** Refers to stays in shelters or transitional housing programs, as indicated.

Youth homelessness presents a critical challenge within the service area, with rates surpassing both state and national averages. The prevalence of students living in doubled-up situations highlights the strain on families and communities in addressing housing instability. Addressing this issue requires a collaborative effort to provide stable housing solutions, increase access to support services, and ensure that all youth have the opportunity to thrive in safe and secure environments.

Figure 10: Youth Homelessness by Nighttime Residence



Housing Data Sources

- U.S. Department of Education. (2023). Homeless student data dashboard: 2022-2023. Retrieved January 20, 2025, from <https://eddataexpress.ed.gov/dashboard/homeless/2022-2023?sy=2955&s=795>
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- National Alliance to End Homelessness. (2023). State of homelessness dashboard: Michigan. Retrieved January 23, 2025, from <https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-dashboards/?State=Michigan>

Income & Employment

The second most identified need in the Community survey and focus groups was income & employment, identified as an issue 416 times.

Income Stability

Income stability is a critical component of individual and community well-being, directly impacting the ability of households to meet basic needs, build savings, and plan for the future. Stable income ensures families can afford essentials like housing, food, and healthcare, reducing the risk of poverty and economic insecurity. In many communities, barriers such as limited job opportunities, low wages, and a lack of access to skills training contribute to financial instability.

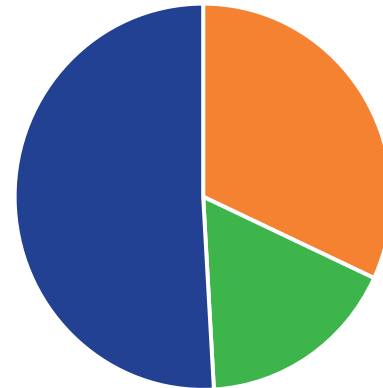
One key factor for income stability is having a bank account, and having money in that bank account. 82% of survey respondents identified having a bank account. Of those respondents with a bank account, Figure 11 shows that over half have less than \$100 in their bank account. This lack of financial cushion makes it difficult for households to manage unexpected expenses.

372 respondents, or one out of every three households have within the past two years, have lost income. The reasons for lost income could be for someone leaving the household or someone losing the ability to work. Coupled with low savings, these households are at greater risk of financial crisis.

Three survey questions asked respondents about missing payments or having overdrew their bank account, listed below:

- In the last two years, me or someone in my household missed a car or car insurance payment.

Figure 11: Amount of Money in Bank Account



■ Between \$100 and \$2000 ■ Over \$2,000 ■ Under \$100

- In the last two years, me or someone in my house missed a student loan payment.
- In the last two years, me or someone in my household overdrew a bank account.

Over 80% of those who reported these financial struggles were from households that had lost income. This data highlights the fragile financial state of many community members and the significant challenges they face in maintaining economic stability.

The data highlights the critical challenges faced by lost-income households, emphasizing the fragile state of financial stability for many in the community. The prevalence of missed payments, overdrawn accounts, and minimal savings underscores the significant barriers to achieving and maintaining economic security. Addressing these issues requires a targeted approach that includes strengthening workforce development, providing financial capability education, and expanding access to resources that support income stability.

Figure 12: Median Household Income

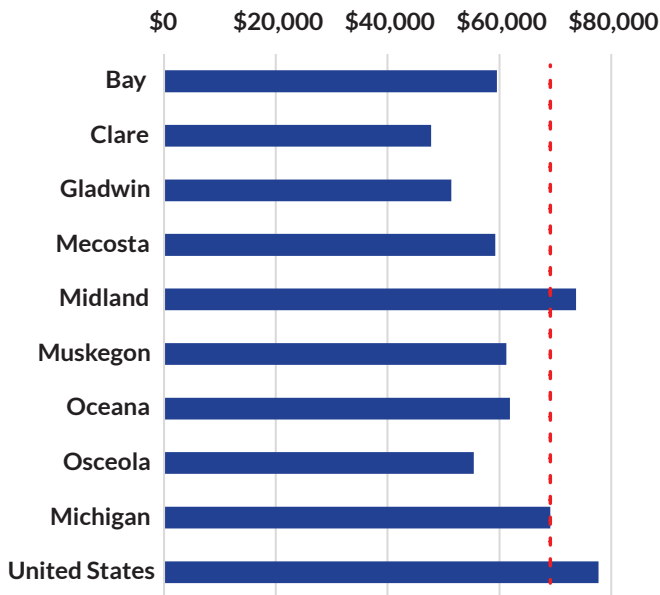
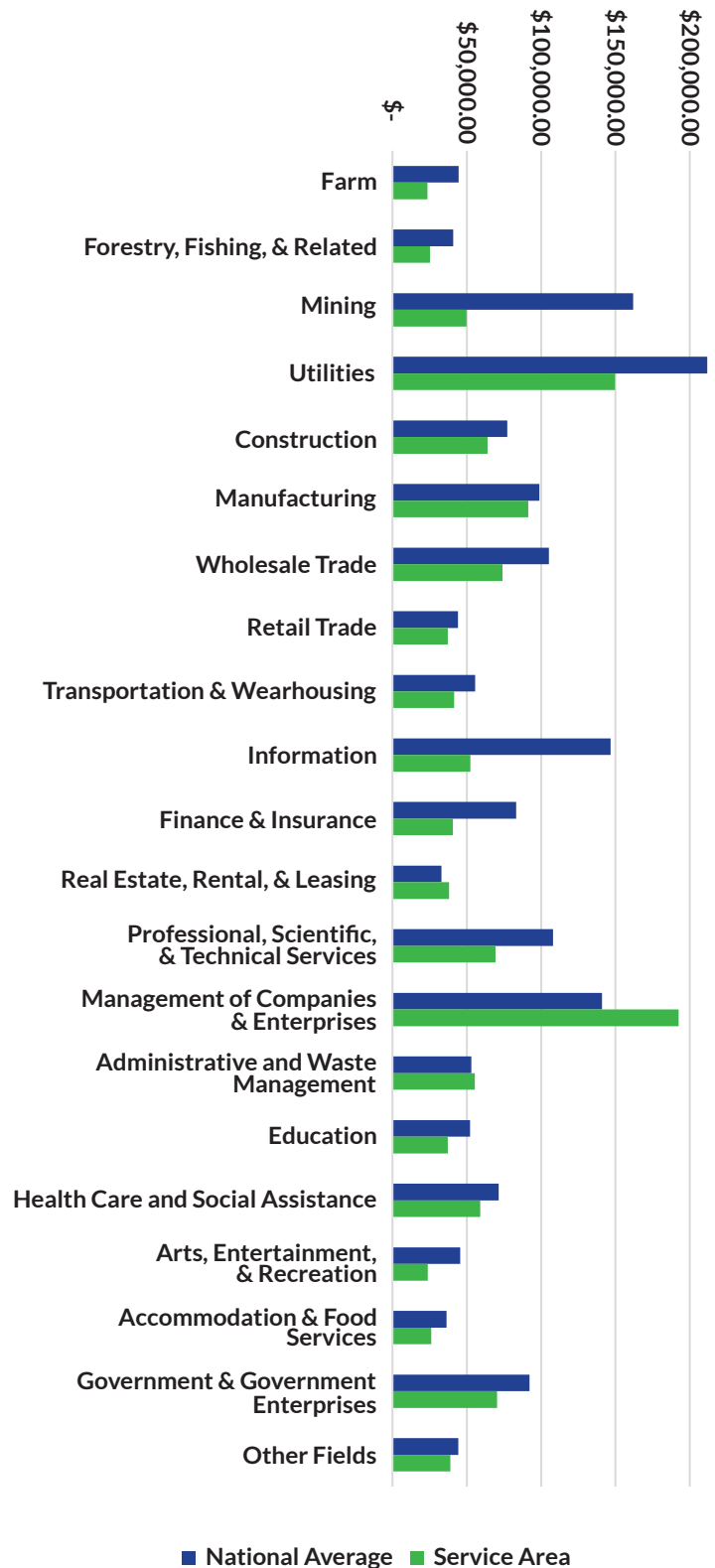


Figure 13: Income Disparity by Sector



Median Household Income

The median household income in the service area shows notable variations across counties, as illustrated in Figure 12. Clare County reports the lowest income at \$47,793. While the median household income for Michigan is \$69,097, the United States median is higher at \$77,719. Most counties in the service area fall below both the state and national medians, highlighting the challenges many households face in meeting basic needs, as incomes in the region lag behind broader benchmarks.

Wage Disparities

Figure 13 illustrates the income disparity across various sectors within the service area compared to the national average, revealing a significant economic challenge. For most sectors the average wage in the service area falls below the national average. This disparity suggests that local workers in these industries are earning less than their counterparts nationwide, which may contribute to economic insecurity and limit opportunities for upward mobility.

Unemployment & Underemployment

Unemployment remains a significant concern within the community, directly impacting economic stability and contributing to the challenges faced by households in meeting their basic needs. The unemployment rate in the service area was 5% in November 2024, higher than both Michigan's state average and the national average of 4%. This indicates a more significant economic challenge in the region. The total labor force in the service area was 242,758 people with 12,662 individuals unemployed.

Unemployment rates varied across counties within the service area. Midland County had the lowest unemployment rate at 4%, followed by Bay County at 5%. The highest unemployment rates were observed in Clare County (7%) and Oceana County (6%), highlighting pockets of economic difficulty. Other counties, including Mecosta, Muskegon, Osceola, and Gladwin, reported unemployment rates between 5% and 6%, reflecting varying levels of labor market challenges.

Over the past year, unemployment increased by 1.4 percentage points in the service area, mirroring the rise seen across Michigan but significantly higher than the national increase of 0.5 percentage points. This upward trend suggests that local economic conditions have worsened, potentially requiring targeted interventions to address employment needs and stabilize the labor market.

While unemployment statistics provide insight into joblessness, they do not capture the full scope of economic hardship in the region. Underemployment is a growing issue, as many individuals are working part-time jobs despite needing full-time work or are employed in positions that do not align with their skills and education. Stagnant wages and a lack of job

opportunities that provide sustainable incomes mean that even those who are employed struggle to afford basic necessities.

This issue is particularly evident among the ALICE population, which includes households that earn above the federal poverty level but still do not make enough to cover the cost of living. In many counties within the service area, a significant portion of the workforce falls into this category, facing financial insecurity despite holding jobs. Rising costs of housing, childcare, healthcare, and transportation place additional pressure on ALICE households, making it difficult for them to achieve financial stability.

These figures highlight disparities in economic stability across counties and underscore the need for focused efforts to support workforce development and job creation in the region. Expanding access to skills training, increasing job opportunities with livable wages, and implementing supportive policies such as childcare assistance and affordable transportation can help address both unemployment and underemployment. Without targeted interventions, many working families will continue to struggle, limiting overall economic growth and stability in the service area.

Income & Employment Data Sources

- U.S. Census Bureau. (2022). ACS demographic and housing estimates (Table DP05). Retrieved January 23, 2025, from https://data.census.gov/table/ACSDP5Y2022.DP05?q=population&g=010XX00US_040XX00US26_050XX00US26017,26035,26051,26107,26111,26121,26127,26133&moe=false
- U.S. Bureau of Labor Statistics. (2023). Local area unemployment statistics: County data. Retrieved January 23, 2025, from <https://www.bls.gov/lau/laucnty23.txt>
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Childcare & Education

The third most identified need in the Community survey and focus groups was childcare & education, identified as an issue 218 times.

Early Childhood Education

The data reveals both progress and challenges in preschool enrollment and preschool special education services within the service area. Several counties have made significant strides in reducing the percentage of children not attending preschool, highlighting improvements in access to early education. There are counties where preschool enrollment rates have declined, and the increasing number of children aged 0-5 in special education raises important considerations for the community. These trends

provide critical insights into the unmet needs and existing gaps that must be addressed to improve early childhood outcomes.

Four counties—Clare, Mecosta, Muskegon, and Gladwin—showed increases in the percentage of children not attending preschool, as illustrated in Figure 14. These trends suggest potential barriers such as limited program availability, high costs, transportation challenges, or decreased outreach to families.

At the same time, the increasing number of children aged 0-5 in special education across almost all counties, as shown in Figure 15, has significant implications. This trend may indicate that early screening and identification processes have improved,

Figure 14: % Children 3-4 Not in Preschool

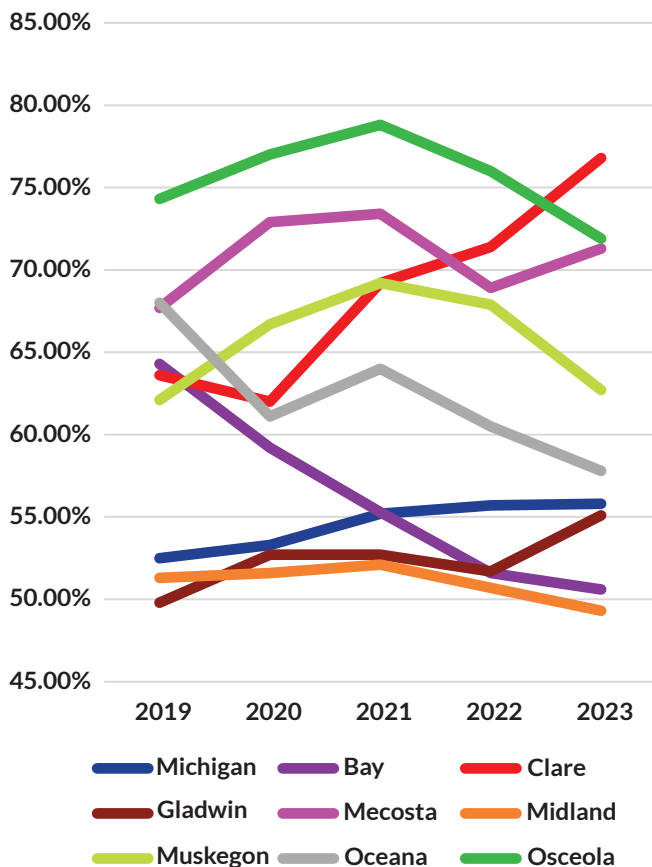
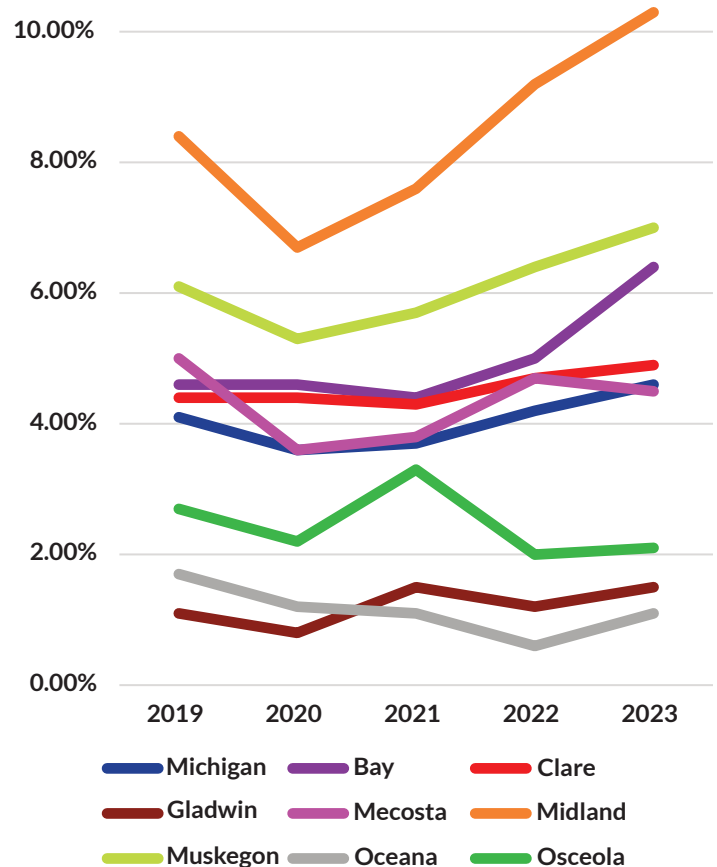


Figure 15: % Of Children 0-5 in Special Education



allowing developmental delays and disabilities to be addressed at younger ages. While this is a positive development, it also highlights a growing demand for specialized programs and resources, such as therapists, special education teachers, and assistive services, to support these children effectively. Additionally, the rise in special education enrollment reflects successful outreach and increased family awareness of available services. However, it also underscores the need to ensure equitable access, particularly for under-served populations. Expanding special education capacity, improving coordination among service providers, and addressing systemic barriers to participation will be critical steps in ensuring all children can benefit from these resources.

"Early Head Start was able to refer us to Early On and get into speech therapy and different things. It was really nice to have somebody kind of walking alongside of us saying, 'Hey, let's see if we can get some extra help with things.'"

—Clare County Resident

Findings from the community needs survey reveal gaps in family awareness and connectivity. 351 people in the community needs survey identified having children. Of those, only 33% identified knowing how to access preschool opportunities for their children, and only 24% were aware of opportunities to interact with other families with young children. These figures highlight a critical need for improved outreach and communication to ensure families are informed and connected to early childhood resources.

The data highlights areas where the community must focus its resources and planning efforts. Ensuring equitable access to preschool programs and meeting the growing demand for special education services are essential priorities for fostering early childhood development. By addressing barriers to enrollment,

increasing program capacity, and strengthening collaboration across agencies, the community can better meet the needs of children and families, creating a foundation for long-term success.

Adult Education

Educational attainment and adult education play a crucial role in shaping a community's economic stability, workforce readiness, and overall quality of life. The level of education among adults in the service area reflects both strengths and challenges, highlighting areas where further investment in education and training could improve opportunities for residents.

The region demonstrates a broad spectrum of educational attainment among adults aged 25 and older. Approximately 8% of residents lack a high school diploma. While this percentage is lower than the national average of 11% and closely aligns with Michigan's state average of 8%, it still represents a significant barrier to employment and economic advancement for many individuals. Additionally, 35% of the population has completed high school as their highest level of education, making this the most common level of attainment in the area. Another 23% of adults have pursued some college education but have not earned a degree. These figures indicate that while many individuals have foundational education, they may lack the credentials needed to secure higher-paying or specialized jobs.

Higher education levels show notable variation across the region. Only 15% of adults hold a bachelor's degree, and 8% have obtained a graduate or professional degree. These percentages fall well below the national averages of 21% and 13%, respectively. The rural counties of Clare and Gladwin report even lower levels of higher education attainment,

suggesting disparities in access to colleges, universities, and workforce training opportunities. Limited access to higher education institutions and economic barriers may contribute to these lower numbers, further reinforcing the need for targeted educational programs.

Beyond formal education, literacy levels are another key indicator of workforce readiness and community well-being. Data from the Program for the International Assessment of Adult Competencies (PIACC) categorizes adult literacy into three levels. Individuals at Level 1 literacy are at risk of struggling to understand basic printed material. Those at Level 2 literacy can complete some text-based informational tasks but may still find it difficult to analyze and interpret complex information. Individuals at Level 3 literacy are proficient in understanding and evaluating written material, making them better equipped for professional and technical fields.

"There are programs out there, but people don't know how to find them. We need a better way to connect adults with education and job skills training."
—Clare County Resident

In the service area, approximately one in five adults are classified at or below Level 1 literacy. An estimated 37% of adults are at Level 2 literacy, indicating that a substantial portion of the population lacks full reading proficiency. These figures exceed both state and national averages, emphasizing the urgent need for literacy programs that support adults with lower reading skills. Limited literacy can create significant barriers to employment, reduce civic engagement, and hinder overall economic growth.

A major consideration for the future of the agency is the reading level of outward facing documents that

will be seen by the public. Clear, simple language ensures that all patrons, including those with limited literacy skills, can effectively understand and use the information provided. Incorporating iconography—such as symbols, pictograms, and visual cues—can further improve accessibility by reinforcing key messages without relying solely on text. Well-designed icons can help individuals quickly identify important information, navigate documents more easily, and engage with resources more effectively. By prioritizing readability and visual aids, the agency can better serve the community, promote engagement, and support equitable access to programs and assistance.

These patterns in educational attainment and literacy highlight the importance of strategic investments in adult education, workforce training, and academic support services. Programs that facilitate high school completion, provide adult literacy development, and create accessible pathways to higher education are essential for closing achievement gaps and meeting the demands of the local economy. Expanding opportunities for adult learners will help develop a more skilled workforce, increase earning potential, and strengthen economic resilience across the region.

Childcare & Education Data Sources

- U.S. Census Bureau. (2022). ACS demographic and housing estimates (Table DP05). Retrieved January 23, 2025, from https://data.census.gov/table/ACSDP5Y2022.DP05?q=population&g=010XX00US_040XX00US26050XX00US26017,26035,26051,26107,26111,26121,26127,26133&moe=false
- Annie E. Casey Foundation. (Dec 2022). Custom report: Kids Count Data Center. Retrieved January 27, 2025, from <https://datacenter.aecf.org/data/customreports/3752,3761,3769,3797,3799,3804,3807,3810/any>
- National Center for Education Statistics. (2022). PIAAC skills map: State and county indicators of adult literacy and numeracy. Retrieved January 27, 2025, from <https://nces.ed.gov/surveys/piaac/skillsmap/>

Health

The fourth most identified need in the Community survey and focus groups was health & healthcare, with 173 instances of health being an issues.

Healthcare Access

Access to healthcare is a fundamental component of a community’s well-being, yet many residents in the service area face challenges in obtaining necessary medical, dental, and mental health services. A strong healthcare system relies on the availability of primary care providers, specialists, and preventive services to ensure individuals receive timely treatment, manage chronic conditions, and avoid preventable emergency room visits. However, healthcare provider shortages in the region create barriers that make it difficult for residents to access consistent and comprehensive care.

The shortage of healthcare professionals affects multiple aspects of well-being—leading to delayed diagnoses, increased rates of unmanaged chronic conditions, and greater reliance on emergency departments for non-urgent medical needs. The availability of primary care providers in the region is lower than both state and national averages, with a rate of 105.96 providers per 100,000 people, compared to Michigan’s 139.35 and the national rate of 116.28. Similarly, dental care access remains limited, with only 57.4 dental providers per 100,000 people, significantly below Michigan’s 73.94 and the national average of 66.47. While the availability of mental health providers is stronger at 338.92 per 100,000 people, it still falls below Michigan’s rate of 455.74, leaving many residents without timely access to critical mental health support.

The consequences of these shortages are reflected in the region’s high rate of emergency room utilization.

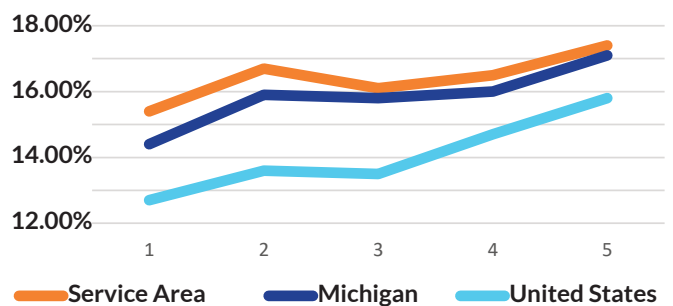
In 2022, the service area had 34,435 visits to the emergency room from Medicare & Medicaid patients. With a total 134,937 persons in the service area with Medicare or Medicaid, this equates to one in every four patients having a ER visit. When primary and preventive healthcare services are not easily accessible, residents are more likely to seek care in emergency settings, which not only strains hospital resources but also results in higher healthcare costs for individuals and the community. The shortage of dental and mental health providers further complicates the issue, as untreated dental infections and unaddressed mental health crises frequently lead to emergency visits.

Mental Health

Mental health is a growing concern across Michigan, affecting individuals of all ages, sexes, and income levels. While the following section focuses on statewide data rather than specific figures from the service area, these statistics provide important context for understanding broader trends in mental health challenges. Factors such as age, sex, and economic status play a significant role in mental health, with younger adults, women, and lower-income individuals being disproportionately effected.

Nearly one in five Michigan adults experienced poor mental health for 14 or more days in the past month, an indicator of frequent mental distress. As illustrated in Figure 16, this number has been increasing since

Figure 16: % Adults with Frequent Mental Distress



2018. This issue unequally affects younger adults, with 29% of those aged 18-24 reporting frequent distress, compared to only 7% of adults aged 75 & older.

Economic factors play a major role in mental health outcomes. Among those earning less than \$20,000 per year, 29% reported frequent mental distress, while only 11% of those earning \$75,000 or more experienced similar challenges. Financial insecurity is strongly linked to increased stress and anxiety, highlighting the need for affordable mental health resources.

"Local healthcare would make a huge difference. ... people should be able to get what they need closer to home."

—Clare County Resident

In addition to general mental distress, one in four Michigan adults have been diagnosed with a depressive disorder. Younger adults again reported the highest rates, with 31% of those aged 18-24 having been diagnosed, compared to 13% of adults aged 75 and older.

Women were almost twice as likely to report depression than men.

29% of individuals with less than a high school education reported a depression diagnosis, compared to 19% of college graduates. These statistics demonstrate a need for more accessible and affordable depression treatment, particularly in low-income communities and mental health education programs in schools and workplaces to reach younger individuals and those with limited educational attainment.

The service area greatly needs expanded mental health services, particularly for younger adults, low-

income individuals, and women. Integrating mental health screenings in primary care settings, expanding crisis intervention programs, and ensuring more mental health professionals in underserved areas can help reduce the burden of mental health conditions, ultimately improving the well-being of individuals and the community.

Healthcare Costs

The high cost of healthcare is a significant barrier for many individuals in the community. Over one in four survey respondents reported not receiving medical care due to financial constraints, while one in three chose not to fill a prescription because of the cost. These findings highlight the urgent need for more affordable healthcare options, including expanded insurance coverage, reduced prescription costs, and increased access to low-cost or free clinics. Without intervention, financial barriers will continue to prevent individuals from receiving necessary medical treatment, leading to worsening health outcomes and higher long-term healthcare costs.

Health & Healthcare Data Sources

- Centers for Medicare & Medicaid Services. (2022). Medicare geographic variation by national, state, and county. Retrieved January 27, 2025, from <https://data.cms.gov/summary-statistics-on-use-and-payments/medicare-geographic-comparisons/medicare-geographic-variation-by-national-state-county/data>
- Centers for Medicare & Medicaid Services. (2024). Data dissemination. Retrieved January 27, 2025, from <https://www.cms.gov/medicare/regulations-guidance/administrative-simplification/data-dissemination>
- Michigan Department of Health & Human Services. (2024). Behavioral Risk Factor Survey (BRFS). Retrieved January 27, 2025, from <https://www.michigan.gov/en/mdhhs/keep-mi-healthy/communicablediseases/epidemiology/chronicepi/bfrs>
- U.S. Census Bureau. (2022). Small Area Health Insurance Estimates (SAHIE). Retrieved January 27, 2025, from <https://www.census.gov/data-tools/demo/sahie/#/>

Food Security

The fifth most identified need in the Community survey and focus groups was food security, identified as an issue 110 times.

Food Access

Ensuring reliable access to nutritious and affordable food is essential for the health and well-being of a community. Many households in the service area face barriers that limit their ability to obtain fresh and healthy food. These challenges stem from financial constraints, geographic isolation, and an insufficient number of full-service grocery stores.

Families with low incomes often rely on food assistance programs such as the Supplemental Nutrition Assistance Program (SNAP) or WIC, but gaps in coverage persist. Physical access to food sources is a growing concern, particularly in areas classified as food deserts, where residents have limited access to grocery stores and fresh produce. Emergency food resources such as food pantries play a crucial role in filling the gap for struggling households. According to recent survey data, 50% of respondents reported using a food bank in the past two years, underscoring the widespread need for supplemental food assistance.

15% of households in the service area received SNAP benefits. However, despite qualifying based on income, 14,517 households living below the poverty level did not receive SNAP assistance—highlighting gaps in food assistance coverage. This lack of benefits

leaves many households struggling to afford adequate nutrition.

The amount of children aged 0-5 receiving WIC benefits within the service area is 14,418, or 55% of all 0-5 children in the service area. This number ranges from a low of 35% of children in Midland county, to a high of 74% of children in Clare county. By addressing nutritional needs early, WIC contributes to better long-term health outcomes, school readiness, and overall community well-being.

Geographic access to food further complicates the issue. A significant portion of the low-income population—26%—has low food access, meaning they live more than one mile from a supermarket in urban areas or more than ten miles in rural areas. Muskegon County has the highest percentage of low-income residents facing food access challenges, with 45% of its low-income population affected. Additionally, the USDA identifies 105,484 residents in the region as living in a food desert. Food deserts not only lack nearby grocery stores but also often have additional barriers, such as low vehicle ownership, making it difficult for households to obtain fresh and nutritious food.

The types of food retailers available also play a role in food access. There are two main types of SNAP-eligible stores: grocery stores and food stores. Grocery stores include supermarkets and smaller retailers that primarily sell a variety of food, including fresh produce, meats, and frozen goods. In contrast, food stores—while accepting SNAP—typically have a more

"We have very few places to go for things like [food assistance], and even if we do find places where there are food pantry's, ... there's a lot of challenges with when they're open, when people can get there, and being able to get there because there is no public transportation."

—Oceana County Resident

Mid Michigan Community Action Agency

limited selection of fresh food and may primarily sell processed items. Food stores include businesses such as convenience stores, dollar stores, and gas stations.

The availability of grocery stores is declining, as illustrated in Figure 17, further limiting access to nutritious food. In 2022, the service area had 76 grocery establishments, equating to 14.94 per 100,000 residents—lower than the state (16.52) and national (18.90) averages. Muskegon County, the most populated county in the region, has a grocery store rate of just 9.67 per 100,000 residents, significantly below state and national levels.

"... I know people on assistance can't afford to get fresh vegetables—it just costs way too much money."
—Bay County Resident

While 586 retailers in the service area accept SNAP benefits, many are food stores. As shown in Figure 18, the ratio of grocery stores to food stores highlights the restricted availability of healthy food for SNAP recipients. This means that even when residents receive SNAP benefits, their ability to purchase fresh

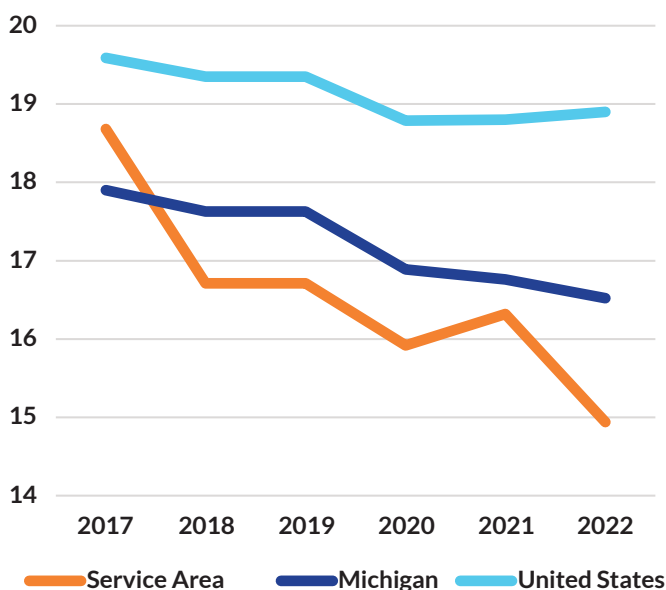
and nutritious food is often constrained by store availability and product selection.

Efforts to improve food access should focus on increasing the number of grocery stores in underserved areas, expanding transportation options to food sources, and enhancing local food programs such as farmers' markets that accept SNAP benefits. Expanding food pantries and community gardens could also help bridge the gap.

Figure 18: Ratio of Grocery Stores to Food Stores



Figure 17: Grocery Stores per 100,000 Pop.



Food Security Data Sources

- U.S. Department of Agriculture, Food and Nutrition Service. (2025). SNAP retailer locator. Retrieved February 3, 2025, from <https://usda-snap-retailers-usda-fns.hub.arcgis.com/datasets/8b260f9a10b0459aa441ad8588c2251c/explore?location=43.661426%2C-83.505542%2C7.88>
- U.S. Department of Agriculture, Economic Research Service. (2025). Food Access Research Atlas. Retrieved February 3, 2025, from <https://www.ers.usda.gov/data-products/food-access-research-atlas>
- U.S. Census Bureau. (2022). County Business Patterns (CBP). Retrieved February 3, 2025, from <https://www.census.gov/programs-surveys/cbp.html>
- Annie E. Casey Foundation. (2025). Children ages birth to 4 receiving Women, Infants, and Children (WIC) program benefits. Retrieved February 4, 2025, from <https://datacenter.aecf.org/data/tables/5900-children-ages-birth-to-4-receiving-women-infants-and-children-wic-program-benefits?loc=24&loct=5#detailed/5/3752,3761,3769,3797,3799,3804,3807,3810/false/2545,1095,2048,574,1729,37,871,870,573,869/any/12518,13160>

Transportation

The sixth most identified need in the Community survey and focus groups was transportation, identified as an issue 109 times.

Public Transportation

Public transportation in the service area is extremely limited, creating significant challenges for residents, especially those living in poverty. Much of the service area is rural, with most areas lacking regular scheduled transit. The public transportation services within the service area are often small-scale, reservation-based, or restricted to certain populations, such as seniors and individuals with disabilities. While two counties have more developed transit systems with scheduled bus routes, most rely on appointment-based transportation, which may not be available daily or at convenient times. The lack of regular, accessible public transportation makes it especially difficult for rural residents to travel efficiently.

“If you were to go from downtown out to the Meijer or the Walmart, it costs you \$8 one way. For somebody that's already struggling, it costs them \$16.00 to get to Meijer and back—like, that's not gonna happen.”—Bay County Resident

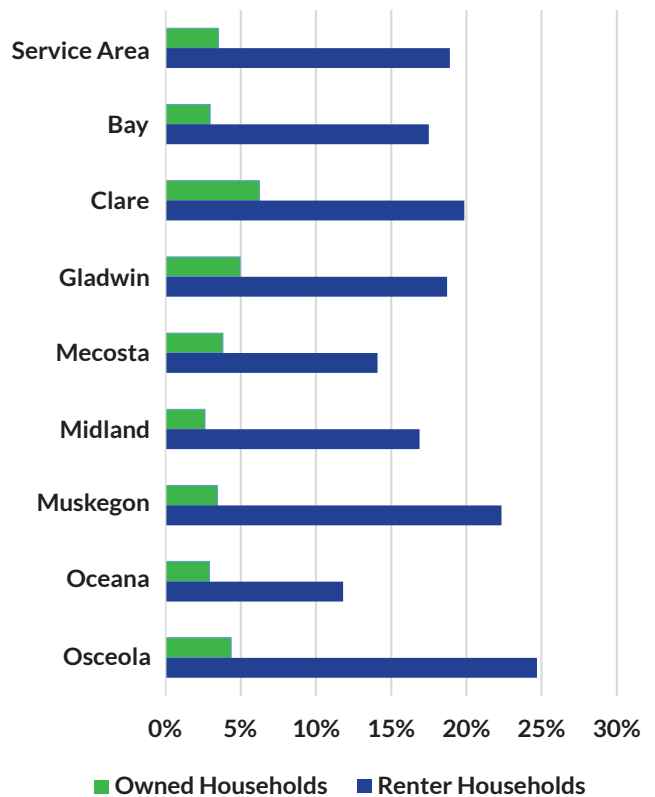
In many cases, there are no public transit connections between different rural towns and across county lines, leaving people stranded if they need to travel beyond their immediate community. Additionally, the cost of using call-ahead services or dial-a-ride programs can be a burden for those already struggling financially. Without dependable public transportation, rural residents face significant disadvantages. Expanding rural transit networks, increasing service frequency, and improving affordability could help alleviate these barriers and create more equitable access to essential services.

Car Ownership

On average in Michigan, 6% of households do not have a motor vehicle. Within the service area, three counties have even lower rates of vehicle ownership—Clare at 8%, and Muskegon and Osceola at 7%. In a region where rural areas far outweigh urban centers, not having access to a personal vehicle can be a major obstacle—limiting residents’ ability to participate in their community or access critical services. This challenge is even greater for families experiencing poverty, as they often lack alternative transportation options, leaving them cut off from employment, healthcare, education, and support services.

As illustrated in Figure 19, renters in every county are more likely to be without a motor vehicle, further compounding transportation difficulties. Without

Figure 19: % Households Without a Car by Household Type



reliable transportation, they may struggle to reach jobs, limiting their ability to improve their economic situation. This lack of mobility has a direct impact on economic stability—1 in every 5 survey respondents reported missing work in the past two years due to a lack of transportation. These missed workdays can result in lost wages, job instability, and even job loss, making it even harder for low-income households to escape poverty.

Travel Time to Work

Travel time for commuters in the service area varies significantly, reflecting both the rural nature of the region and the distance to employment opportunities. 16% of commuters have a short drive of less than 10 minutes, likely due to living near their workplace or working within urban centers. These individuals benefit from reduced transportation costs and time savings, which can contribute to a better work-life balance.

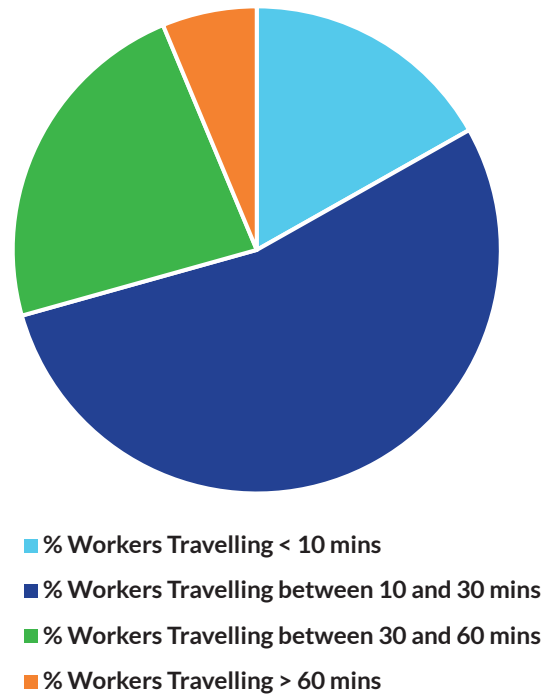
Over half of all employed people in the service area travel between 10 and 30 minutes to reach their jobs. This suggests that many residents work in nearby towns or communities, requiring a moderate but manageable commute. While this travel time is common in rural areas, it still represents a daily commitment that can add up over time in terms of fuel costs and vehicle maintenance. Without public transportation options, residents must rely on personal vehicles, increasing the financial burden on lower-income households.

Longer commutes are a reality for a significant portion of the population. One in four workers spend between 30 and 60 minutes commuting each way, while 6% travel over an hour. For these residents, transportation costs, fuel expenses, and vehicle wear-and-tear are considerable concerns. Long commutes can also impact job satisfaction, family time, and overall well

being, particularly for lower-income workers who may have fewer options for employment closer to home.

The lack of public transportation in the area further complicates commuting for those without reliable vehicles. Individuals with longer commutes may face greater financial strain due to rising fuel prices and maintenance costs. Improving transportation access would allow more residents to reach job opportunities while easing financial stress on households.

Figure 21: Travel Time To Work



Transportation Data Sources

- U.S. Census Bureau. (2023). ACS 5-Year estimates: Physical housing characteristics (Table S2504). Retrieved February 3, 2025, from <https://data.census.gov/table/ACSST5Y2023.S2504>
- TransitLink. (2025). Michigan counties public transit information. Retrieved February 4, 2025, from <https://www.transitlink.org/mi/counties>
- U.S. Census Bureau. (2023). ACS 5-Year estimates: Means of transportation to work (Table B08012). Retrieved February 4, 2025, from <https://data.census.gov/table/ACSST5Y2023.B08012>

Community Connection

The seventh most identified need in the Community survey and focus groups was a lack of community, identified as an issue 37 times.

Social Groups

Strong social connections and community engagement are essential for a thriving and resilient community. A social group includes membership organizations, assorted clubs, and fitness centers. All of which provide opportunities for residents to build relationships, support local initiatives, and enhance overall well-being. In the service area, the rate of social groups is slightly higher than the state and national averages, with 102.23 establishments per 100,000 people compared to Michigan’s 97.31 and the U.S. average of 96.98. Community involvement is closely linked to social support, mental health, and economic opportunity. When residents participate in local organizations, they are more likely to build trust, exchange resources, and advocate for community needs.

"For families with kiddos, there's not a whole lot, especially smaller kiddos. There's not a whole lot for us to do in the community to stay a part of the community." —Clare County Resident

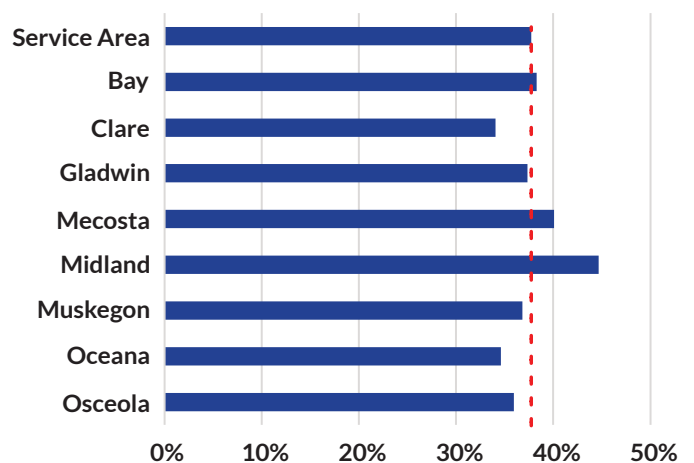
Challenges such as the rural nature of the service area and limited public transportation may prevent some individuals from accessing these opportunities. Addressing these barriers through increased outreach, virtual engagement options, and enhanced transportation access could strengthen social networks and foster greater community participation.

Social Capital

Social capital refers to the networks and relationships among people in a community. These connections can influence various aspects of life, including economic opportunities and social mobility. One important aspect of social capital is economic connectedness, which measures how individuals from different socioeconomic backgrounds form friendships. Research indicates that when people with lower incomes have friends with higher incomes, it can lead to better economic outcomes for the less advantaged individuals.

In the service area, the average economic connectedness is 38%. This means that 38% of friendships between people with lower incomes are with people who have higher incomes. As illustrated in Figure 20, this value ranges from a high of 45% in Midland County to a low of 34% in Clare. Studies have shown that higher levels of economic connectedness are linked to greater upward income mobility. For instance, if children from low-income families grow up in areas with higher economic connectedness, their incomes in adulthood tend to be higher.

Figure 20: % Economic Connectedness



Low-income individuals benefit from having friends with higher incomes because these connections provide access to valuable information, opportunities, and social networks that can lead to greater financial stability. People with higher incomes often know about better job opportunities, career growth, and financial strategies that may not be as common in low-income communities. These friendships can offer new ideas, encouragement, and guidance that help individuals reach their personal and financial goals. Being connected to people from different economic backgrounds can also build confidence, expand future possibilities, and inspire new opportunities.

"If we could help people build better social connections, then we might reduce some of the level of need we're seeing. People would be helping each other instead of always having to rely on outside resources."

—Muskegon County Resident

Improving economic connectedness in a community can involve creating opportunities for people from various backgrounds to interact and form meaningful relationships. This can be achieved through community programs, mixed educational settings, and public spaces that encourage social mixing. By fostering these connections, communities can enhance social capital, leading to better economic and social outcomes for their members.

Community Connection Data Sources

- U.S. Census Bureau. (2022). County Business Patterns (CBP). Retrieved February 5, 2025, from <https://www.census.gov/programs-surveys/cbp.html>
- Social Capital Atlas. (2022). Measuring social capital across communities. Retrieved February 4, 2025, from <https://socialcapital.org/>

Digital Access

The eighth most identified need in the Community survey and focus groups was digital access, identified as an issue 26 times.

Computers & Internet

Access to computers and the internet is essential for full participation in modern society. From education and employment to healthcare and social services, digital connectivity plays a critical role in daily life. Many residents in the service area face significant barriers to digital access, particularly those in lower-income households. Without a computer or internet connection, individuals have limited opportunities to apply for jobs, complete schoolwork, schedule medical appointments, or access vital resources and support services.

Nationally, 5% of households lack a digital device of any kind, including desktops, laptops, smartphones, or tablets. As shown in Figure 22, in the service area, every county exceeds this percentage, with rates ranging from 6% in Midland County to 11% in Clare County. This means that more than 15,000 households in the region are entirely without a device, cutting them off from many opportunities.

Internet access is also deeply tied to income. Among households earning less than \$20,000 per year, 29% do not have internet access at home, compared to just 11% of households earning more than \$20,000 annually. This affordability gap highlights the financial burden that digital connectivity places on low-income families.

The lack of home internet further limits access to remote work opportunities, online learning, telehealth services, and social support networks, placing

economically vulnerable residents at an even greater disadvantage. While many residents in the service area have a computer, a significant number do not have access to the internet. In Clare County, 7% of the population has a computer but no internet subscription, one of the highest rates in the region. These figures suggest that even when residents can afford a computer, the cost or availability of reliable internet service remains a barrier.

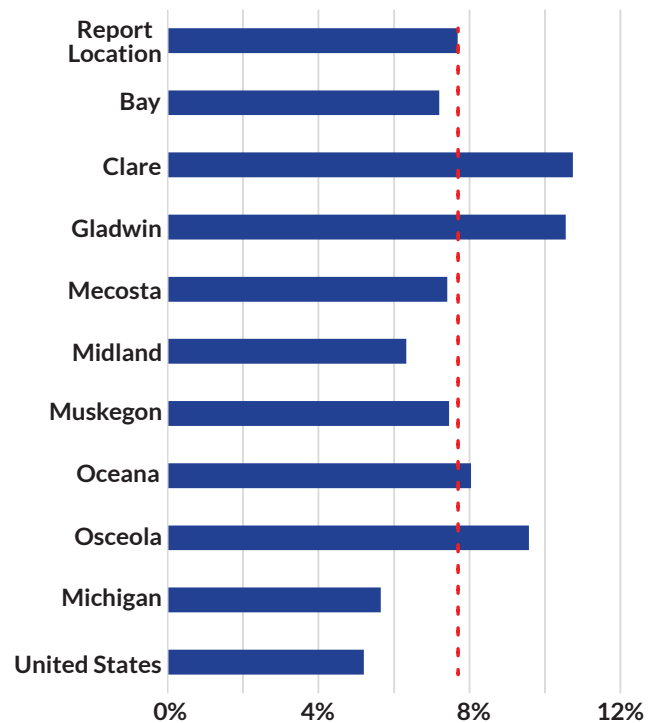
"There's free online training for people who want to work remotely, but a lot of people don't even know it exists. We need to do more to connect people with job skills and technology resources."

—Midland Country Resident

In the service area, public access points such as libraries often offer internet services, but these locations are not always accessible due to transportation barriers or the general fact that rural libraries often have shorter hours and may be closed more days of the week. Some areas in the service area lack the infrastructure for high-speed internet, further limiting options for residents. Households with children are particularly impacted, as many school assignments and educational resources require online access. Seniors and individuals with disabilities also face difficulties, as many essential services, including healthcare scheduling and social support programs, are beginning to, or have already moved online.

These disparities in digital access are not just a matter of convenience—they significantly impact quality of life, educational attainment, workforce development, and overall well-being. Bridging the digital divide is essential to ensuring that all residents, regardless of income level or geographic location, have equal opportunities to thrive in today's increasingly digital world.

Figure 22: % Households With No Digital Device



Digital Access Data Sources

- U.S. Census Bureau. (2023). ACS 5-Year estimates: Types of internet subscriptions (Table S2801). Retrieved February 4, 2025, from <https://data.census.gov/table/ACSST5Y2023.S2801?q=internet&g=040XX00US26050XX00US26017,26035,26051,26107,26111,26121,26127,26133&moe=false>