



Community Needs Assessment 2018

Mid Florida Community Services, Inc





Mid Florida Community Services, Inc.

**820 Kennedy Boulevard
Brooksville, Florida 34601**

352.796.1425

www.mfcs.us.com

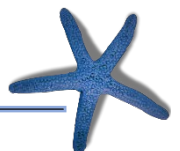


Table of Contents

Executive Summary.....	3
Key Findings	4
Jobs/Employment	4
Housing.....	5
Health & Wellness.....	6
Education/Training.....	7
Conclusion & Recommendations	7
Introduction	9
Community Action	9
National Goals of Community Action	9
Community Needs Assessment.....	10
Mid Florida Community Services, Inc.	13
Mission.....	13
Vision.....	13
History	13
Programs.....	14
Community Profile.....	15
Population	15
Population Density.....	15
Population by Gender Composition	17
Population by Race Composition	18
Population by Ethnicity Composition.....	19
Population by Age Composition	20
Population by Household Composition	24
Population by Veteran Composition.....	24
Veteran Population by Gender Composition.....	26
Veterans by Age Composition.....	26
Poverty Specific Profile.....	28
Poverty Guidelines.....	28
Poverty Population & Poverty Rates	29
Poverty Population by Gender Composition	33
Poverty Population by Age Composition.....	35
Poverty Population by Ethnicity Composition	39
Poverty Population by Race Composition	41
Conditions & Causes of Poverty.....	43



Income Levels	43
Employment & Wages	45
Unemployment Levels	45
Job Wages	46
Livable Wage	49
Housing.....	51
Housing Costs	51
Affordable Housing	52
Housing Mobility	54
Homeless Rates	54
Education	56
Health & Wellness.....	59
Adult Obesity	60
Health/Medical Insurance	61
Public Safety Net Programs & Assistance	62
Free & Reduced School Lunches	62
Supplemental Nutrition Assistance Program (SNAP)	63
Community Assessment Analysis.....	65
Qualitative Surveys	65
General Population.....	65
Community Partners and Leadership	68
MFCS Staff Members	71
MFCS Governing Board Members	74
Focus Groups	77
Seniors.....	77
Head Start/Early Head Start Parents	78
Methodology & Process	79
Process	79
Appendices.....	83
Appendix 1. Governing Board Documentation of Review and Approval	
Appendix 2. Copies of Survey Instruments	



Executive Summary

The 2018 Community Needs Assessment of the residents served by the Mid Florida Community Services' Service Region was conducted between March and September 2018. The Community Needs Assessment is focused on those individuals and families living below the federal poverty thresholds and other vulnerable populations that are living above the Federal Poverty Level but below the Region's basic cost-of-living threshold. The Community Needs Assessment is required every three (3) years under Section 676(b) (11) of the Community Services Block Grant Act.

This report has been compiled not just to meet federal compliance requirements or as a compilation of data, but also as a holistic analysis of the Service Region's needs that Mid Florida Community Services identifies as the people and families served. The Community Needs Assessment is prepared to serve as a tool for the development of policy, programs, and/or funding decisions affecting the community and residents who face poverty.

Direct feedback and input have been compiled from the Service Region's people and households with low-income gathered through a comprehensive survey covering six (6) specific areas of need. Survey responses were received from residents of the seven (7) counties within the Service Region. Over half of the respondents self-reported a household income of less than \$25,000 annually.

Additional feedback and input were compiled through a more in-depth survey covering the same six (6) specific areas of need from identified community partners and leadership members, the employees and staff members of Mid Florida Community Services, and the Governing Board members of Mid Florida Community Services. The community partners and leadership member participants were also representative of all seven (7) counties and included those working/serving within community-based organizations, faith-based organizations, private sector, public sector, and educational institutions.

Senior focus group engagements were conducted with the clients/customers of Mid Florida Community Services in Hernando, Lake, Polk and Sumter counties during regular site/center hours during August 2018. The senior population was specifically selected as a focus group due to growing concerns within the senior population segment. The Mid Florida Community Services' Service Region, like much of the U.S., is beginning to see more seniors below the poverty threshold and their number rise in the low-income populations.

Feedback and input were also obtained through a Head Start/Early Head Start survey collected from Mid Florida Community Services' Head Start/Early Head Start parents/clients/customers in February 2017 and incorporated into the 2017-2018 Community Wide Strategic Planning & Needs Assessment of the Mid Florida Community Services' Head Start/Early Head Start program. Young children living in low-income and poverty level households are identified as a vulnerable population segment, particularly within the Mid Florida Community Services' Service Region. Families with young children in poverty have different household survival budgets needs than other individuals in poverty and although the number of children that are identified as homeless or in poverty has seen a slight decrease in the Service Region, the numbers are still alarming. Improving learning/education environments for young children, coupled with children-focused family services programming is a proven means for improving lives and growing self-sufficiency levels among low-income families with young children.

Survey responses were reviewed, sorted and analyzed. In September 2018, the Steering Committee members reviewed the survey results and qualitative feedback was collected. Discussions were very engaged, provided insight, thought and ideas regarding the needs of the Mid Florida Community Services' Service Region, the community's challenges, barriers and struggles, along with the poverty populations and the families served.

Key Findings

As a result of the process, the following four (4) needs were clearly identified as the most critical for the Mid Florida Community Services' Service Area, ranked in order of importance:

1. Jobs/Employment (including a livable wage, higher wages, job skills, etc.)
2. Housing/Rental Assistance (including utility bills, home repairs, weatherizing, etc.)
3. Health & Wellness Services (including healthy food, mental health, medical and/or dental care, etc.)
4. Education/Training (including literacy, vocational, workforce skill development training, life-skill training)

Jobs/Employment

Jobs and employment needs was the number one concern of the Service Region, by far. The concerns focused around the need for better paying jobs with movement toward a living wage. The Service Region also identified a need for a higher educated/vocationally skilled workforce. Both qualitative and quantitative data supports that Florida and the MFCS Service Region are continuing to struggle with job creation and employment in areas of better jobs, higher/livable job wages and a skilled workforce. Trending employment discussions are focused directly on employers who have jobs available but struggle filling their positions due to a workforce that does not have the needed job skills, training, or education and/or the life-skills needed for employment.

Recently, a statewide study produced by the Florida Department of Economic Opportunity, identified the continuing skills gap in the workforce tied to job vacancies. The study identified the skills gap of job applicants/workforce reported by Florida employers to primarily include the following areas:

- ✓ Reliability and Time Management – including attendance, meeting deadlines, dependability;
- ✓ Communication – including interpersonal, reading and writing, phone etiquette, customer service, sales, active listening, following directions;
- ✓ Leadership – including management, team work/team participation, initiative, motivation, entrepreneurial/business ideas;
- ✓ Problem-Solving – including critical thinking, analytical, research, trouble-shooting;
- ✓ Math – including arithmetic, accounting/bookkeeping, logic, job-specific mathematics requirements;
- ✓ Information Technology or Research – computer/information technology usage, system-specific job related, research, electrical/electronic; and
- ✓ Workplace – including tool use and selection, safety skills.¹

¹ Florida Department of Economic Opportunity (2018). *Skills Gap and Job Vacancy Survey*. Retrieved from <https://careersourceflorida.com/wp-content/uploads/2018/05/Skills-Gap-Report.pdf>



Housing

Housing ranked number two (2) in the Service Region's critical needs. The concerns focused primarily on the cost of housing. Housing as an identified need is supported through the qualitative and quantitative data examined in this assessment.

While the median rental cost for the Mid Florida Community Services' Service Region remains lower than the median rental cost in Florida and the U.S., the rental cost is up by a little over 7% since 2010. The Service Region reported a median gross rent cost of \$886 per month in 2016, while the State of Florida reported its median rental cost as \$1,032 per month. Florida's median rent cost is more than the median rent cost for the U.S., reported as \$949 per month.

When analyzing affordable housing data, household incomes levels must be reviewed in conjunction with housing costs for individuals and families.

A report recently release by the National Low-Income Housing Coalition entitled *Out of Reach 2017*, reported that Florida's "Housing Wage" is the 16th highest in the Nation. The Housing Wage is calculated as the hourly wage a full-time worker must earn to afford modest housing while spending no more than 30% of his or her income on rent and utilities.

The report states that a "household must have an annual income of at least \$44,120 to afford a two-bedroom rental home at HUD's average Fair Market Rent (FMR) of \$1,103 per month in the U.S."²

A two-bedroom rental home within the Mid Florida Community Services' Service Region, applying the Department of Housing and Urban Development's (HUD) average Fair Market Rent (FMR) rate, is estimated at \$960 per month. This would require a household housing wage of \$18.46 per hour or \$38,397 annually. This means that the Service Region's housing wage rate is \$10.21 per hour more than Florida's minimum wage (\$8.25 per hour). A full-time minimum wage earner would be required to work at least 67 hours per week (inclusive of overtime calculations), 52 weeks a year to earn the amount equitable to the housing wage to afford a two-bedroom apartment.

The Housing Wage for the State of Florida is higher than that of the U.S., reported at \$21.50 per hour, due to the rental cost for a two-bedroom rental home reported as \$1,118 per month.

Another need discussed in this area included homelessness. Of particular concern are the number of families with children/youth which are now being identified as homeless through the public-school systems, and the growing number of students identified as couch crashers, staying with family or friends. Those crashing with other family members or friends do not fit into the definition of homelessness previously issued by U.S. HUD and have not been reported in the federal homeless numbers.

In September 2017, the U.S. Department of Health and Human Services, Office of Human Services Policy, released a research brief/report discussing the national trend of Head Start children and families experiencing homelessness. The brief/report states, "Families experiencing homelessness are disproportionately families with young children under the

² National Low-Income Housing Coalition (2018). *Out of Reach 2017: The High Cost of Housing*. Retrieved from <http://nlihc.org/oor>

age of 6. Though it is difficult to separate the effects of homelessness from the effects of poverty, homelessness itself can be traumatizing, especially for young children. Children in families experiencing homelessness have high rates of acute and chronic health problems, and the majority have been exposed to violence. If unaddressed, childhood trauma and adverse childhood experiences can have lasting effects on health. In addition, homelessness can have negative effects on children's academic development. Other research shows that the impact of homelessness diminishes with time as families are re-housed."³

According to the brief/report, about 95% of the children experiencing homelessness in the study were living with/staying in the home of other families and the remaining 5% were literally homeless. Head Start children experiencing homelessness are more likely to be from single-parent households, Hispanic/Latino and from families that speak a language other than English as their primary language. Additionally, they were more likely to have a mother who did not complete high school.

Health & Wellness

Health and wellness ranked number three (3) in the Service Region's critical needs. The concerns focused primarily on affordable health/medical care and insurance coverage to help with the cost of services, affordable fresh fruits and vegetables, knowledge/training to aid better food decisions and healthier/more nutritious food choices. The need for health/medical insurance and care together with the need for healthier food and nutrition is supported by both qualitative and quantitative data in this assessment.

Poverty is both a cause and a consequence of poor health. Poverty does increase your chance of getting ill simply due to poor nutrition, lack of clean water, unhealthy or overcrowded housing situations and lack of medical care. When poor health increases, poverty increases due to reduction of a family's production/lost time at work or school, increased stress and difficulties, and added strain on a family's budget and finances.

Strong health systems improve the health status for the entire population. According to the World Bank Group, an expert on poverty, "Poverty is a major cause of ill health and a barrier to accessing health care when needed. This relationship is financial: the poor cannot afford to purchase those things that are needed for good health, including sufficient quantities of food and health care. But, the relationship is also related to other factors related to poverty, such as lack of information on appropriate health-promoting practices or lack of voice needed to make social services work for them."⁴ The Bank stresses the importance of striving for equity in health outcomes and work to "improve the level and distribution of key health, nutrition and population outcomes...particularly for the poor and the vulnerable."

³ Linsey Hutchinson and Amanda Clincy (2017). *Head Start Children and Families Experiencing Homelessness: Trends, Characteristics, and Program Services*. Retrieved from <https://aspe.hhs.gov/system/files/pdf/258496/HeadStartHomelessFamilies.pdf>

⁴ World Bank Group (2014). "Poverty and Health". Retrieved from <http://www.worldbank.org/en/topic/health/brief/poverty-health>

Education/Training

Education/training ranked number four (4) in the Service Region's critical needs. The concerns focused primarily on the need for job skill/vocational training with improved higher educational levels.

More education leads to better jobs and higher income, but education is also linked to health, life expectancy, median household income and much more. Populations without a high school diploma or above are more at risk of being in poverty.

Both the qualitative and quantitative data in this assessment support the need for additional job skills and higher education levels in the workforce. The Mid Florida Community Services' Service Region has clear indications that populations with less poverty and needs in counties, areas, census tracts are reported when the population reports a higher education level.

Conclusion & Recommendations

The top four (4) critical need areas previously identified are vast and complex areas of focus. Although these are not new issues and concepts to Mid Florida Community Services and the vulnerable communities they currently serve, this assessment provides additional perspective and insight which will undoubtedly push the staff, management, and Governing Board members to realize facets of poverty as well as solutions that may have not been apparent before.

Because of the enormity of these four critical areas combined, all aspects cannot be completely addressed by the professional, compassionate team members of Mid Florida Community Services, but a difference will most definitely be realized. Working together as a team, along with community partners within the Service Region, engaging individuals and families focusing on each need with fresh perspective and possibilities, Mid Florida Community Service will continue to make great strides in the mission "to strengthen partnerships, mobilize resources, and provide integrated services that promote self-sufficiency for targeted individuals and families."

The Story of the Starfish Thrower is a reminder of what Community Action and organizations like Mid Florida Community Services do every day.

"Once upon a time, there was a wise man who used to go to the ocean to do his writing. He had a habit of walking on the beach before he began his work.

One day, as he was walking along the shore, he looked down the beach and saw a human figure moving like a dancer. He smiled to himself at the thought of someone who would dance to the day, and so, he walked faster to catch up.

As he got closer, he noticed that the figure was that of a young man, and that what he was doing was not dancing at all. The young man was reaching down to the shore, picking up small objects, and throwing them into the ocean.

He came closer still and called out "Good morning! May I ask what it is that you are doing?"

The young man paused, looked up, and replied "Throwing starfish into the ocean."



"I must ask, then, why are you throwing starfish into the ocean?" asked the somewhat startled wise man.

To this, the young man replied, "The sun is up and the tide is going out. If I don't throw them in, they'll die."

Upon hearing this, the wise man commented, "But, young man, do you not realize that there are miles and miles of beach and there are starfish all along every mile? You can't possibly make a difference!"

At this, the young man bent down, picked up yet another starfish, and threw it into the ocean. As it met the water, he said,

"It made a difference for that one."



"The Starfish Thrower" by Loren Eisely

It is recommended that Mid Florida Community Services, Inc. utilize this Community Needs Assessment for the next steps of strategic planning activities: set priorities and develop specific goals/activities to impact the four (4) areas of critical need within the low-income community through direct services/funding and/or service coordination, outreach/awareness, education and advocacy.

**1. Community Needs
Assessment**
Identifies Needs



2. Strategic Planning
Sets Priorities



3. Community Action Plan
Identifies Activities



Introduction

Community Action

The idea of Community Action came out of the enactment of the Economic Opportunity Act (EOA) of 1964. The overall purpose of the statute was to eliminate the causes and results of poverty in the United States. Under the Act, a federal Office of Economic Opportunity was established, state level economic opportunity offices were formed, and new community-based organizations called Community Action Agencies evolved.

The *Promise of Community Action* is “to change people’s lives, embody the spirit of home, improve communities, and make America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other. Community Action uses a results-oriented and outcome-focused approach to promote self-sufficiency, family stability and community revitalization to eradicate poverty, through empowerment and helping people help themselves.”

This work is not easy and demands are always shifting and changing. Over the years, the federal government has changed as well. The funding is now part of the Block Grant System which allows for the flexibility and specialization of unique programs. Poverty is viewed as a systemic problem and Community Action is a systemic approach to resolving those issues.

Today there are over 1,000 Community Action Agencies throughout the United States and Puerto Rico that provide services to more than a quarter of all Americans living in poverty and to several million more families with incomes only slightly higher than the poverty threshold each year. Of the millions served, it is estimated that at least 2.8 million in the low-income populations are children under the age of eighteen years old.

National Goals of Community Action

Community action agencies receiving federal Community Services Block Grant (CSBG) monies have worked to the achieve six (6) national performance goals with services created to meet the unique needs of the communities they serve. The six (6) National Performance Goals are:

Goal 1: Low-income people become more self-sufficient.

Goal 2: The conditions in which low-income people live are improved.

Goal 3: Low-income people own a stake in their community.

Goal 4: Partnerships among supporters and providers of services to low-income people are achieved.

Goal 5: Agencies increase their capacity to achieve results.

Goal 6: Low-income people, especially vulnerable populations, achieve their potential by strengthening family and other supportive systems.

In 2017, the Department of Health and Human Services revised the national goals from six (6) to three (3). The new goals will be phased in beginning with the federal fiscal year 2018 program. The new goals are as follows:

Goal 1: Individuals and families with low incomes are stable and achieve economic security.

Goal 2: Communities where people with low incomes live are healthy and offer economic opportunity.

Goal 3: People with low-incomes are engaged and active in building opportunities in communities.

Community Needs Assessment

A comprehensive Community Needs Assessment (CNA) is not only best practice, but it is required in the CSBG authorizing statute, specifically CSBG Act – Section 676(b) (11) which states that “an assurance that the State will secure from each eligible entity in the State... *a community action plan ... that includes a community-needs assessment for the community served*, which may be coordinated with community-needs assessments conducted for other programs...”

The CNA process allows Community Action Agencies to get a picture of the conditions of their community and analyze how best to move forward, allowing them to be less “reactionary” and more “visionary and proactive” in the agency’s future and the work they do in the community. The process should be designed to help a Community Action Agency (CAA) answer the difficult questions and comply with the regulations. Some of the difficult questions include the following:

- In these ever changing and financially challenging times, how can an CAA effectively address the problems related to poverty unless the CAA has a clear understanding of the problems related to poverty?
- How can CAAs step beyond operating services and become a catalyst for change in their communities?
- How can CAAs assess the needs of a community to develop processes that will work toward moving people out of poverty *while* still providing needed services to those in transition?
- How can the CAA ensure that their time and funding is being used in the best way possible to meet the needs of the families and the communities served?

The assessment process is designed to help CAAs look beyond the current status quo and provide guidance in the planning process. A CNA can and should be more than just gathering and analyzing data; it can also be a basis of creating a plan to be a catalyst of change. It can provide important community information for planning and prioritizing services/service delivery and understanding where there are gaps in community services. A CNA provides an opportunity to meet and develop partnerships to strengthen services for citizens in their service area. It provides an opportunity to hear from constituents and clients and include their comments and concerns as part of the solution.

The Community Needs Assessment (CNA) should be completed every three (3) years. As stated above, the CNA is intended to provide a broad understanding of the whole community and to identify new programming opportunities and service gaps. The CNA should not only review areas where the CAA is already providing services, but also include the eleven (11) areas identified through the CSBG service categories:

- ✓ Employment

- ✓ Education
- ✓ Income Management
- ✓ Housing
- ✓ Emergency Services
- ✓ Nutrition
- ✓ Linkages
- ✓ Self Sufficiency
- ✓ Health
- ✓ Services for Youth
- ✓ Services for Seniors

When developing a CNA, consideration must be given to the three (3) levels, namely family, agency, and community, as defined by the model of Community Action. Identifying a general need will often not provide enough information as to how the need can be addressed, therefore it is essential to understand the barriers that are perpetuating and causing the need. By understanding the root cause of the need, programs can be developed, altered or improved to address them holistically.

The CNA helps the agency in its planning process by providing a foundation for effective strategic planning, assessing if the agency is meeting the needs of the community, determining what programs or projects are critical, which may have become obsolete, and what opportunities may provide/create new programs or projects for the agency. It is the beginning of a comprehensive strategic planning process.

The standards and requirements for the CNA are provided by the U.S. Department of Health and Human Services, through the CSBG Organization Standards Center of Excellence (COE) with the adopted organizational standards for Community Action Agencies. Organization standards are adopted for the purpose of ensuring that all CSBG eligible entities have the capacity to provide high-quality services to low-income individuals and communities. Subsequently, the Florida Department of Economic Opportunity (DEO) has adopted the same COE-developed standards and tools for assessment of the Standards for CNAs and reporting.

The following is a list of the standards that must be accomplished with the CNA for compliance:

- 1.1 – The organization demonstrates low-income individuals' participation in its activities.
- 1.2 - The organization analyzes information collected directly from low-income individuals as a part of the CNA process.
- 2.2 – The organization utilizes information gathered from key sectors of the community in assessing the needs and resources, during the community assessment process or other times. These sectors would include at a minimum: community-based organizations, faith-based organizations, private sector, public sector, and educational institutions.
- 3.1 – The organization conducted a community assessment and issue a report within the past three (3) years.

- 3.2 – As part of the community assessment, the organization collects and includes current data specific to poverty and its prevalence related to gender, age, race, and ethnicity for their service area(s).
- 3.3 – The organization collects and analyzes both qualitative and quantitative data on its geographic service area(s) in the community assessment.
- 3.4 – The community assessment includes key findings on the causes and conditions of poverty and the needs of the communities assessed.
- 3.5 - The governing board formally accepts the completed community assessment.

Provided within this Community Needs Assessment Report, you will find that Mid Florida Community Services has met the above enumerated standards as evidenced by:

- 1.1 – Low income individuals participated in focus groups and community needs assessment surveys conducted, collected and analyzed within this report.
- 1.2 – An analysis of information collected from low-income individuals is presented specifically within the Community Profile, Poverty Specific Profile and Community Assessment Analysis sections of this report.
- 2.2 – Information was specifically gathered from key sectors in the community, including community-based organizations, faith-based organizations, private sector, public sector, and educational institutions regarding community needs and resources. An analysis and discussion of the information gathered is specifically presented within the Community Assessment Analysis section of this report.
- 3.1 – This assessment was completed on September 10, 2018 and submitted to the Mid Florida Community Services' Governing Board members for review and approval as evidenced by the backup documents found in Appendix 1. Approval was obtained from the Governing Board on October 10, 2018. The previous Community Needs Assessment was approved by the Mid Florida Community Services' Governing Board on October 14, 2015.
- 3.2 – Qualitative data specific to poverty and its prevalence related to gender, age, race, and ethnicity for the Mid Florida Community Regional Area, collectively and by each county of the Service Region was collected and is included specifically within the Poverty Specific Profile section of this report.
- 3.3 – Both quantitative and qualitative data was collected for the Mid Florida Community Services' Service Region, collectively and by each county of the Service Region.

Quantitative data collected includes, although was not limited to, numeric data and information produced and published by the U.S. Census Bureau and the U.S. Bureau of Labor Statistics, MFCS's internal program counts/data, and other demographic and statistical research and reporting organizations/educational institutions.

Qualitative data collected includes, although was not limited to, opinions, observations, and other descriptive information obtained from the community through surveys, focus groups, and interviews. Additional input, guidance and direction, in the way of qualitative information, was provided by the Steering Committee comprised of governing board members, community partner representatives, and MFCS leadership/staff members.

- 3.4 – Key findings on the causes and conditions of poverty and the needs of the communities served by MFCS were assessed and are specifically presented and discussed within the Executive Summary of this report.
- 3.5 – This assessment was completed on September 10, 2018 and submitted to the governing board members for review and approval as evidenced by the backup documents found in Appendix 1.. Approval was obtained on October 10, 2018.

The Community Needs Assessment for Mid Florida Community Services will identify trends and changes in population demographics which reveal past community and define the current condition of the agency's Service Region population. With this in-depth review, the CNA can aid in understanding the future landscape of the Service Region. The condition of the Service Region will be reviewed closely through several indicators including demographic characteristics and trends, education, equity, physical environments, food, health behaviors, health outcomes, and economic indicators including employment, income and housing.

Further, the Assessment will be utilized as the first step of the agencies' strategic planning process that is undertaken for the purpose of setting priorities, creating organizational goals/activities/programs and then adjusting allocations of staff time, money and resources.

Mid Florida Community Services, Inc.

Mid Florida Community Services, Inc. is a 501(c)(3) Community Action agency dedicated to eliminating the causes of poverty through a comprehensive service delivery approach. The agency currently operates in Citrus, Hernando, Lake, Pasco, Polk, Sumter and Volusia counties, and employs over 325 staff members with an annual operating budget of approximately \$30 million. Ongoing funding and resources are primarily obtained from "pass through" grants originating at the federal and state levels. The agency also heavily relies on local donors, partners, in-kind contributions, fundraising activities, and volunteer support as key strategies to long term sustainability.

Mission

To strengthen partnerships, mobilize resources, and provide integrated services that promote self-sufficiency for targeted individuals and families.

Vision

Mid Florida Community Services Inc. aspires to be a model of excellence for not-for-profit management and service delivery.

History

In 1968, the Hernando County Community Action Agency was established in Brooksville, FL as a result of the Economic Opportunity Act of 1964 in support of Lyndon B. Johnson's "War on Poverty" and vision for a "Great Society". At that time, only three staff were employed with the agency and the primary focus was to evaluate and implement solutions to fight

poverty through a myriad of strategies which included community educational and outreach efforts. Several Executive Directors led the charge over the course of ten years until the current Chief Executive Officer, Michael J. Georgini, was appointed in 1978. There were two other very important events that also occurred during the same year. Hernando Community Action Agency changed its name to Hernando/Sumter Community Action Agency due to the expansion of services into Sumter County and the Head Start program was established, which still remains the largest program to date. Under Mr. Georgini's leadership, Hernando/Sumter Community Action Agency continued to aggressively expand into new counties, increasing resources, and acquiring and/or developing new programs to assist low-income people in their efforts to achieve self-sufficiency. This eventually led to another name change, Mid Florida Community Services, Inc. (MFCS). Today, MFCS covers a vast service area spanning from the west coast to the east coast of Florida, totaling over 7,500 square miles. With over 325 staff and a budget totaling close to \$30 million, MFCS is considered one of the largest Community Action nonprofits in the state of Florida, if not the Nation. While there have been many changes over the course of 50 years, the original purpose and spirit of Community Action remains the same today. The interests of the low-income must be addressed through a multidimensional service delivery approach with a focus on increasing self-sufficiency.

Programs

Family Self-Sufficiency Program - The Family Self-Sufficiency Program assists low-income individuals who need additional education or job skills training with securing employment at a living wage.

Energy Assistance - The Low-Income Energy Assistance Program (LIHEAP) assists eligible households who are at 150% or less of the Federal Poverty Guidelines with paying energy/gas bills to prevent service interruption.

Emergency/Support Services - Emergency/Support Services assistance is available to low-income households who are at 125% or less of the Federal Poverty Guidelines.

Early Head Start and Head Start - Head Start is a federally funded preschool program that promotes the school readiness of low-income children ages birth to 5 years of age by enhancing their cognitive, social and emotional development.

Senior Services - Senior Services Department provides a variety of services designed to help Seniors live a healthy, independent lifestyle and avoid placement in assisted living facilities.

Transportation - This program is the designated Community Transportation Coordinator program for the disadvantaged.

Children's Advocacy Center of Hernando - The Children's Advocacy Center provides a child-friendly environment while assisting victims of child abuse, coordinating response through/with law enforcement, legal, and counseling professionals.

Weatherization Assistance Program - The program is designed to reduce the monthly energy burden on low-income households by improving the energy efficiency of the home.

Community Profile

Population

The Mid Florida Community Services (MFCS) Service Region is comprised of seven (7) Florida counties, including Citrus, Hernando, Lake, Pasco, Polk, Sumter and Volusia. The Service Region, according to the U.S. Census Bureau's latest population estimate for July 1, 2017, reports a total population of over 2.5 million residents. The Service Region increased by 288,329 additional residents between 2010 and 2017, experiencing a 12.7% increase in the number of residents since the 2010 U.S. Census.

Some of the counties in the Service Region reported higher growth rates and/or increases in their population numbers. Between 2010 and 2017, Sumter County maintained an annual increase in population of over 4% per year for five of the seven years; reporting a total percentage increase of 25.36% of residents between 2010 and 2017.

While Sumter County's population increased steadily and by far reported the highest percentage of change between 2010 and 2017, Polk County's population increased with the greatest number of residents. Between 2010 and 2017, Polk County added about 84,388 residents to its population. The rest of the Service Region increased their number of residents by smaller amounts, but still with considerable growth. The other counties increased resident population as follows: Pasco County added 60,946, Lake County added 48,965, Volusia County added 44,099, Sumter County added 31,745, Hernando County added 13,775 and Citrus County added 4,411.

Table 1. depicts the Residential Population's estimated change between the 2010 U.S. Census and the 2017 U.S. Census for the MFCS Service Region. Please note that the years 2011 and 2012 have been excluded from Table 1. for this report.

Table 1.	Annual Estimates of the Resident Population, 2010, 2013, 2014, 2015, 2016, 2017					
	April 1, 2010 Census	Population Estimate (as of July 1)				
		2013	2014	2015	2016	2017
Citrus County	141,236	138,865	138,920	140,443	142,990	145,647
Hernando County	172,778	173,706	175,347	177,883	182,231	186,553
Lake County	297,052	308,146	315,780	325,699	335,431	346,017
Pasco County	464,697	474,782	484,048	495,648	510,561	525,643
Polk County	602,095	622,981	635,152	649,644	667,018	686,483
Sumter County	93,420	106,942	112,334	117,210	122,121	125,165
Volusia County	494,593	500,780	507,276	517,512	529,038	538,692
TOTAL MFCS Service Region	2,265,871	2,326,202	2,368,857	2,424,039	2,489,390	2,554,200

Source: U.S. Census Bureau, Population Division

Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2017-Released March 2018

Population Density

In accordance with the 2017 population estimates, the population density for the MFCS Service Region is approximately 412.71 persons per square mile; overall, this is a greater density than either of the Florida or United States average population density.

Population density is one of the key characteristics used by the U.S. Census Bureau when determining whether an area is urban or rural. Beginning with the 2010 U.S. Census, urban populations were defined by the populations living in both Urbanized Areas and Urban Clusters.

The MFCS Service Region has both urban and rural population areas, however, all of the counties within the Service Region are defined as "mostly urban" counties by the U.S. Census Bureau. Mostly urban counties are those counties that have less than 50% of their total population that live in rural areas.



A review of the population density of the Service Region can provide insight on overall population characteristics and function as a guide for the method by which services are provided. Because each of the Service Region's counties varies slightly in their level of population density, each are enumerated for review and utilization by MFCS and its planning for services/service delivery.

Pasco County is by far the county with the highest population density of the counties served by MFCS; while Citrus County is the county with the lowest population density within the MFCS Service Region. Pasco County's population density has 703.07 residents per square mile, while Citrus County has only 250.30 residents per square mile. The other counties are in between and are provided in Table 2.

Table 2.

Population Estimate and Population Density, 2017

Area	Population Estimate as of July 1, 2017	Total Land Area (Square Miles)	Population Density (Per Square Mile)
Total Service Region	2,554,200	6,188.82	412.71
Citrus County	145,647	581.89	250.30
Hernando County	186,553	472.83	394.55
Lake County	346,017	940.88	367.76
Pasco County	525,643	747.64	703.07
Polk County	686,483	1,796.76	382.07
Sumter County	125,165	547.64	228.55
Volusia County	538,692	1,101.18	489.20
Florida	20,984,400	53,638.93	391.22
United States	325,719,178	3,532,068.58	92.22

Data Source: US Census Bureau, Population Division, March 2018

In December 2016, the U.S. Census Bureau produced a news release discussing population trends and the similar characteristics that they had discovered when comparing urban populations (denser, larger number of people within the area) to rural populations (less dense). The new release stated that "People who live in rural areas are more likely to own their own home, live in the state of birth and have served in the military than their urban counterparts." ⁵ Additionally, the reported stated the census data indicated that adults within rural areas had a median age of 51, while adults within urban areas had a median age of 45. The news release stated, "Compared with households in urban areas, rural households had lower median household incomes (\$52,386 compared with \$54,296), lower median home values (\$151,300 compared with \$190,900), and lower monthly housing costs for households paying a mortgage (\$1,271 compared with \$1,561).

According to the news release, the data indicated that rural areas had lower rates of poverty (11.7% average) than urban areas (14.0% average) but they were less likely to have obtained a bachelor's degree or higher. The same correlation was true for children. Children in rural areas had a lower poverty rate (18.9% average) when compared to children in urban areas which reported a poverty rate of 22.3% average.

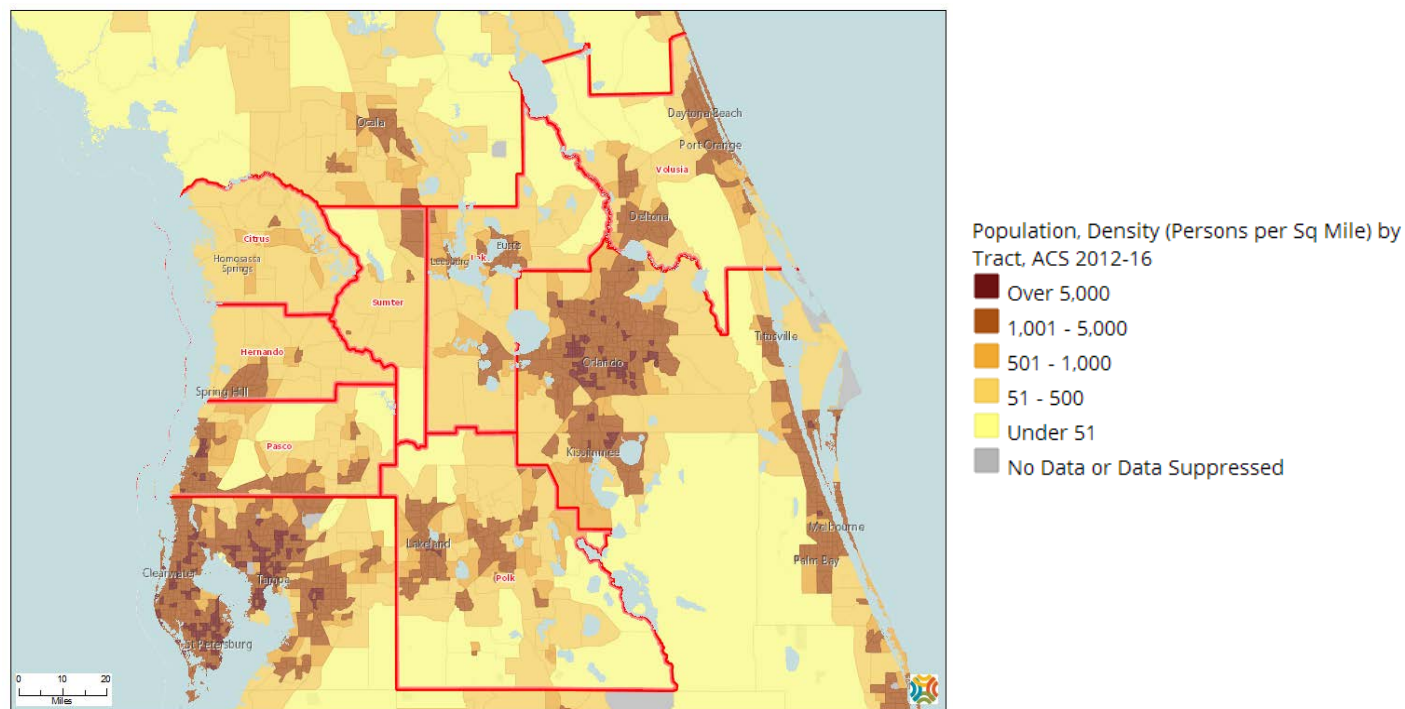
⁵ U.S. Census Bureau (2016). "New Census Data Show Differences Between Urban and Rural Populations", Retrieved from <https://www.census.gov/newsroom/press-releases/2016/cb16-210.html>



The news release also reported that a higher percent of “own children” (includes never-married biological, step and adopted children) in rural areas lived in married couple households than “own children” in urban areas (76.3% compared with 67.4%).

While all counties within the MFCS Service Region have been designated as “mostly urban”, a closer study of the urban clusters or the more urbanized areas of population within the Service Region would most likely be populations with greater poverty rates and therefore have greater needs.

Figure 1.



The population density map above in Figure 1. depicts the urban clusters or more urbanized population areas within the MFCS Service Region, according to the U.S. Census Bureau, American Community Survey: 2012-2016.

Population by Gender Composition

According to the 2017 population estimates, the MFCS Service Region population is comprised of about 51% females and 49% males. This percentage of female to male has remained fairly constant over the last few years.

Each of the counties within the Service Region, except for Hernando and Sumter counties, essentially have the same make-up of female and male populations. In Hernando County, the percentage of females is slightly higher than the Service Region at about 52%, while the male population is 48%. In Sumter County, the percentage of female and male populations is divided at about 50% each. This is a slight change for Sumter County, as previous Census reports have noted about a 2% higher male population than females.

Table 3 shows the change in population by gender between the 2010 U.S. Census and the latest 2017 U.S. Census estimates for the MFCS Service Region.



Table 3.

Population by Gender, by County, MFCS Service Area, 2010, 2017

	April 1, 2010					Population Estimate (as of July 1)				
	Census					2017				
	Both	Male	Female			Both	Male	Female		
Citrus County	141,236	68,359	48.4%	72,877	51.6%	145,647	70,545	48.4%	75,102	51.6%
Hernando Couty	172,778	82,534	47.8%	90,244	52.2%	186,553	89,591	48.0%	96,962	52.0%
Lake County	297,052	143,937	48.5%	153,115	51.5%	346,017	167,475	48.4%	178,542	51.6%
Pasco County	464,697	225,886	48.6%	238,811	51.4%	525,643	255,519	48.6%	270,124	51.4%
Polk County	602,095	295,313	49.0%	306,782	51.0%	686,483	336,644	49.0%	349,839	51.0%
Sumter County	93,420	48,611	52.0%	44,809	48.0%	125,165	62,567	50.0%	62,598	50.0%
Volusia County	494,593	241,715	48.9%	252,878	51.1%	538,692	262,334	48.7%	276,358	51.3%
TOTAL MFCS Service Area	2,265,871	1,106,355	48.8%	1,159,516	51.2%	2,554,200	1,244,675	48.7%	1,309,525	51.3%

Source: U.S. Census Bureau, Population Division

Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties and Puerto Rico Commonwealth and Municipios: April 1, 2010 to July 1, 2017; Released: June 2018

Population by Race Composition

The Mid Florida Community Services' Service Region continues to grow but is experiencing a slight shift in overall racial diversity. Between 2010 and 2017, MFCS Service Region has seen its minority populations grow at a significant level. The largest growth occurred in those residents who are two or more races, which has grown 41.7%. Growth also occurred in those residents who are Native Hawaiian and Other Pacific Islander alone (36.2% growth) and Asian alone (33.2% growth).

Table 4.

Population by Race, 2010, 2017

Race	US Census 2010	US Census Estimate 2017	Percentage of Change Since 2010
Total - All Races	2,265,871	2,554,200	12.7%
Race Alone			
White alone	1,958,089	2,166,529	10.6%
Black or African American alone	218,718	267,013	22.1%
American Indian and Alaska Native alone	11,147	13,631	22.3%
Asian alone	38,744	51,614	33.2%
Native Hawaiian and Other Pacific Islander	1,940	2,643	36.2%
Two or More Races	37,233	52,770	41.7%

Source: U.S. Census Bureau, Population Division Release Date: June 2018

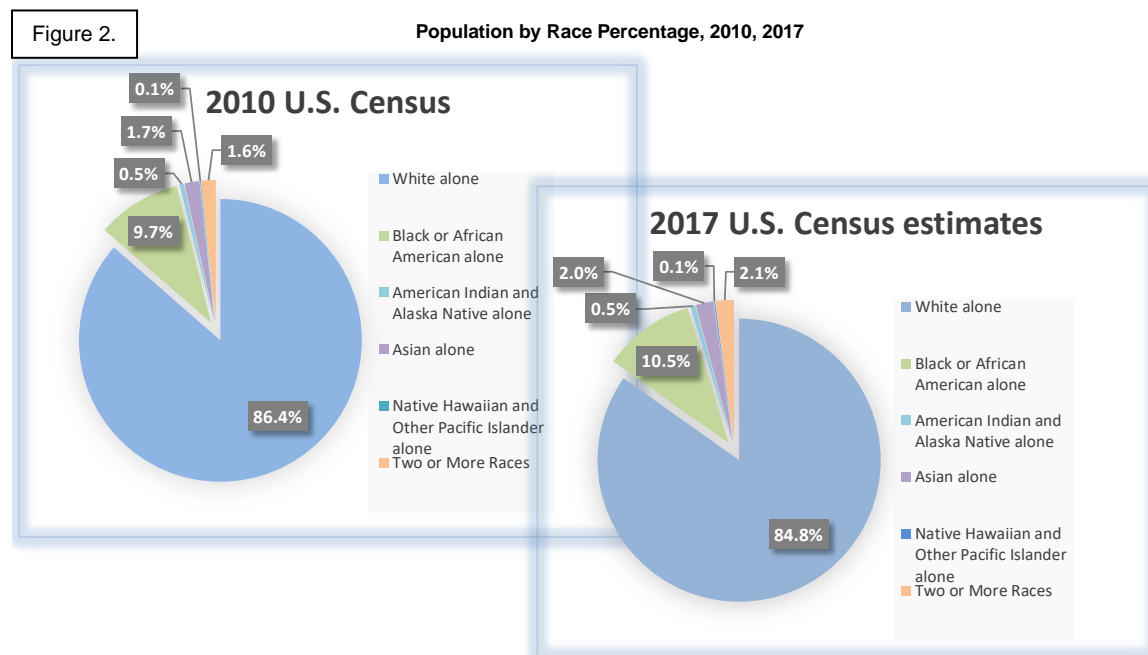
Annual Estimates of the Resident Population by Sex, Race, and Hispanic Origin for the United States, States, and Counties: April 1, 2010 to July 1, 2017

Table 4. depicts the population by race for the MFCS Service Region, comparing the 2010 U.S. Census to the 2017 U.S. Census estimates, showing the percentage of change within each race category.

Although we clearly see that minority populations are growing, most of the residents in the MFCS Service Region are those who are White alone (84.8%), however, those who are White alone decreased between 2010 and 2017, from 86.4% to 84.8%. Those residents who are Black or African American alone grew from 9.7% of the Service Region's population to 10.5%. Asian alone residents increased from 1.7% of the MFCS Service Region to 2.0%



and those who are two or more races increased from 1.6% to 2.1% of the population. These changes are reflected in Figure 2.



Source: U.S. Census Bureau, Population Division Release Date: June 2018
Annual Estimates of the Resident Population by Sex, Race, and Hispanic Origin for the United States, States, and Counties: April 1, 2010 to July 1, 2017

Population by Ethnicity Composition

The MFCS Service Region has also experienced a significant increase in Hispanic or Latino (any race) populations between the 2010 U.S. Census and the 2017 U.S. Census estimates. Those residents with Hispanic or Latino origin increased by 42.0%.

Table 5. **Population by Ethnicity and Race, with Percent of Change, 2010, 2017**

	US Census 2010	US Census Estimate 2017	Percentage of Change Since 2010
Not Hispanic or Latino:	1,983,615	2,153,457	8.6%
White alone	1,704,752	1,810,891	6.2%
Black or African American alone	203,734	242,788	19.2%
American Indian and Alaska Native alone	6,488	7,385	13.8%
Asian alone	37,226	49,380	32.6%
Native Hawaiian and Other Pacific Islander alone	1,126	1,492	32.5%
Two or more races	30,289	41,521	37.1%
Hispanic or Latino	282,256	400,743	42.0%
White alone	253,337	355,638	40.4%
Black or African American alone	14,984	24,225	61.7%
American Indian and Alaska Native alone	4,659	6,246	34.1%
Asian alone	1,518	2,234	47.2%
Native Hawaiian and Other Pacific Islander alone	814	1,151	41.4%
Two or more races	6,944	11,249	62.0%
TOTAL MFCS Service Area	2,265,871	2,554,200	12.7%

Source: U.S. Census Bureau, Population Division
Annual Estimates of the Resident Population by Sex, Race, and Hispanic Origin for the United States, States, and Counties: April 1, 2010 to July 1, 2017; Released 2018

Table 5. shows the change in population by ethnicity and race between the 2010 U.S. Census report and the latest 2017 U.S. Census population estimates for the MFCS Service Region.

All of the counties within the MFCS Service Region experienced a significant increase in their total Hispanic or Latino populations. Lake County saw the highest percentage of increase with a 48.2% increase, while Citrus County had the lowest percentage increase at 26.0%.

Population by Age Composition

Most of the MFCS Service Region's population remained fairly static by age group between the 2010 U.S. Census and the latest 2017 U.S. Census Estimates, with the exception of the 65 years old and over who experienced an increase of 3.0% in population. During the same time, the Service Region saw a slight decrease (-1.4%) in the 45 years old to 64 years old age category. An aging population is not unique to the MFCS Service Region or even the state of Florida, it is a trend in populations across America.

Overall, the Service Region's population by age looks very similar to averages across Florida, with the exception for two (2) age categories – 25-44 years old and 65 years and over. While MFCS Service Region reports 21.9% of its population within the 25-44 years old group, Florida reports 25.1% in this group. MFCS Service Region additionally reports 25.6% of its population within the 65 years and over group, while Florida reports only 20.1% of its population in this group.

Table 6.

Population by Age, MFCS Service Area, 2010, 2017

Age	April 1, 2010 Census		Population Estimate (as of July 1) 2017
Under 5 years	121,357		127,111
5 to 13 years	230,531		247,180
14 to 17 years	108,499		114,462
18 to 24 years	173,171		185,560
25 to 44 years	497,605		558,972
45 to 64 years	623,959		667,702
65 years and over	510,749		653,213
Under 18 years	460,387		488,753
16 years and over	1,860,737		2,124,273
18 years and over	1,805,484		2,065,447
15 to 44 years	752,722		831,763
18 to 64 years	1,294,735		1,412,234
65 years and over	510,749		653,213
85 years and over	60,790		75,439
Median age (years)	48		50

Source: U.S. Census Bureau, Population Division

Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties and Puerto Rico Commonwealth: April 1, 2010 to July 1, 2017; Released June 2018



Table 6. shows the change in population by age between the 2010 U.S. Census and the latest 2017 U.S. Census population estimates for the MFCS Service Region. The table provides several breakdowns of age for review and utilization by MFCS and its planning for services/services delivery.

Most of the counties within the MFCS Service Region have a population by age that reflects a very similar breakdown as the entire area, with the exception of two (2) of the counties which report a very different make-up. Table 7. provides a complete breakdown by age categories for the MFCS Service Region by County based on the 2017 U.S. Census estimates. Table 7. also provides the median age for each of the counties in the Service Region.

Table 7.

2017 U.S. Census Estimate (as of July 1, 2017) for the MFCS Service Region, by County

Age	Citrus	Hernando	Lake	Pasco	Polk	Sumter	Volusia	Service Area	Florida
Under 18 years	21,780	34,479	67,047	107,248	153,297	8,956	95,946	488,753	4,201,983
Under 5 years	5,572	8,544	17,216	27,601	40,013	2,518	25,647	127,111	1,138,095
5 to 13 years	10,940	17,515	34,170	54,359	77,581	4,488	48,127	247,180	2,102,707
14 to 17 years	5,268	8,420	15,661	25,288	35,703	1,950	22,172	114,462	961,181
18 to 64 years	71,565	100,603	187,201	300,026	394,960	44,935	312,944	1,412,234	12,567,782
18 to 24 years	7,805	12,495	23,115	36,741	57,552	3,816	44,036	185,560	1,741,788
25 to 44 years	23,464	37,766	74,374	121,504	169,114	14,644	118,106	558,972	5,260,531
45 to 64 years	40,296	50,342	89,712	141,781	168,294	26,475	150,802	667,702	5,565,463
65 years and over	52,302	51,471	91,769	118,369	138,226	71,274	129,802	653,213	4,214,635
85 years and over	6,120	6,409	10,958	14,574	15,441	5,191	16,746	75,439	555,552
Under 18 years	21,780	34,479	67,047	107,248	153,297	8,956	95,946	488,753	4,201,983
18 to 64 years	71,565	100,603	187,201	300,026	394,960	44,935	312,944	1,412,234	12,567,782
65 years and over	52,302	51,471	91,769	118,369	138,226	71,274	129,802	653,213	4,214,635
Median age (years)	56.6	48.8	47.0	44.6	40.3	67.4	46.8	50	42.1

Source: U.S. Census Bureau, Population Division Release

Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties and Puerto Rico Commonwealth and Municipalities: July 1, 2017; Release Date June 2018

The two (2) counties that look different than the rest of the Service Region are Citrus and Sumter counties. Citrus County reports lower percentages and low population numbers for all of the age categories under 45 years old. In fact, over 63% of the population in Citrus County is 45 years old or over. The residents under 25 years old make-up only a little over 20% of the entire population. Just less than 15% of the population or 21,780 residents are under 18 years old, with only 3.8% of the population or 5,572 residents under the age 5 years.

Sumter County's age population categories look a lot like Citrus County but report even fewer in the younger age categories. Over 78% of the population in Sumter County is 45 years old or over; of that 78%, almost 57% are 65 years old or more. Those residents under 45 years old make-up under 22% of the entire population. The County reports that only 7.2% of the population or 8,956 residents are under 18 years old and 2.0% of the population or 2,518 residents are under 5 years old.

Related to the increase in an older population is the Service Region's Median Age which increased from 48 years old to 50 years old between 2010 and 2017.

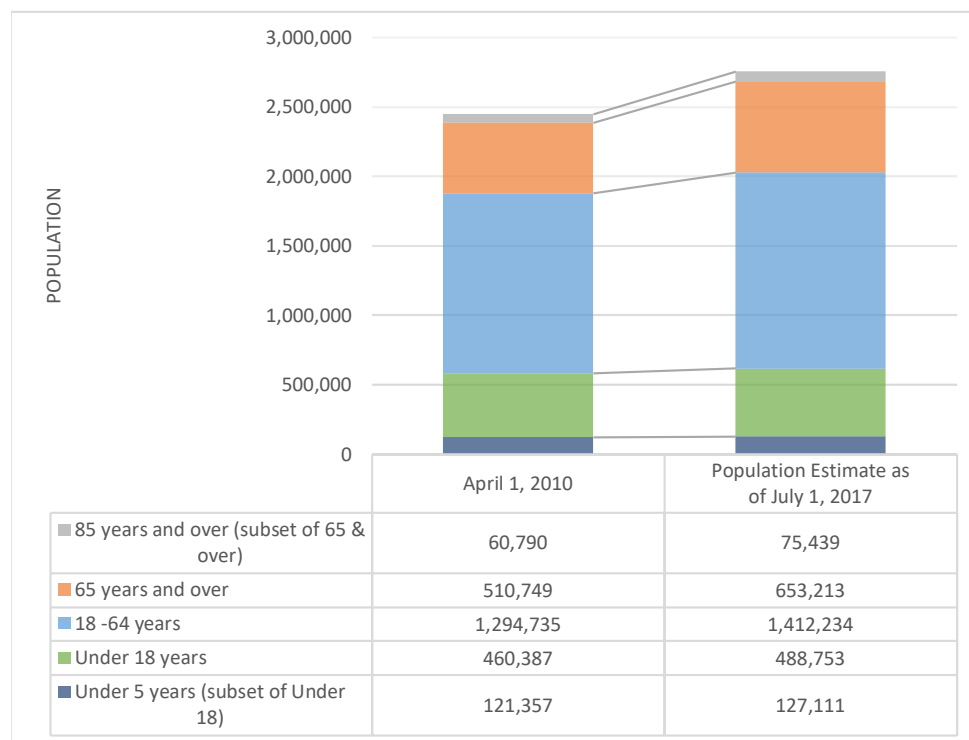
Each of the MFCS counties reports its own median age. They are as follows: Citrus County's median age is 57, Hernando County is 49, Lake County is 47, Pasco County is 45, Polk County is 40, Sumter County is 67, and Volusia County is 47.

One final takeaway when reviewing the ages of the MFCS Service Region's populations which could impact the way services and/or service delivery is planned, is an observation of the growing senior populations. While about 26% of the population or 653,215 residents within the MFCS Service Region are 65 years old or more, only about 12% of those 65 years or older are 85 years or older. The entire Service Region reports 75,439 residents 85 years or older, with the majority of those residing in Pasco, Polk and Volusia counties. The category of 65 years and older is growing larger, along with the 85 years and older populations, as the baby boomers continue to age. This aging population will most likely have an impact on MFCS and the services that are provided.

Figure 3. shows the correlation of residents 45 to 64 years old, 65 years old or older and the subset of residents that are 85 years old or older. The comparison shows the changes within the Service Region between the 2010 U.S. Census and the latest population estimates of 2017. It is important to notice that the populations of 18 years and under remain fairly static, while the categories over 18 years are experiencing growth. The 18-64 years is seeing a healthy increase which is important as this age group is typically seen as the "working age", but the greatest growth is the 65 years and older.

Figure 3.

Population by Age, MFCS Service Region, 2010, 2017



Source: U.S. Census Bureau, Population Division
Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties and Puerto Rico Commonwealth and Municipios: April 1, 2010 to July 1, 2017 - Released June 2018

In a news release issued by the U.S. Census Bureau on June 22, 2017, it stated that "Every state experienced either an increase or had the same median age as a year earlier" (2015). The release went on to say, "In 2016, two counties had median ages over 60: Sumter, Fla. (67.1 years), and Catron, N.M. (60.5 years)." The Release had this to say specifically about



Sumter County: "Sumter, Fla., home to a large retirement community, was the county with the highest median age, and it also showed the highest median age increase. Sumter's median age jumped from 49.2 years in 2000 to 67.1 years in 2016, an increase of 17.9 years."⁶

After releasing the 2017 Population Projections in March 2018, the U.S. Census Bureau issued a News Release entitled, "Older People Projected to Outnumber Children for First Time in U.S. History".⁷ The Release states that "By 2030, all baby boomers will be older than age 65. This will expand the size of the older population so that 1 in every 5 residents will be retirement age." Demographer for the Census Bureau, Jonathan Vespa, said that "The aging of baby boomers means that within just a couple of decades, older people are projected to outnumber children for the first time in U.S. history." Further, "By 2035, there will be 78.0 million people 65 years and older compared to 76.4 million under the age of 18."⁸

The demographic make-up of America has been different until now. According to an article written by Jonathan Vespa, demographer for the U.S. Census Bureau, "This demographic transformation caused by a rapidly aging population is new for the United States but not for other countries. Japan has the world's oldest population, where one in four people are at least 65 years old. Already, its population has started to decline and, by 2050, it is projected to shrink by 20 million people."⁹

The news release states that "As population ages, the ratio of older adults to working-age adults, also known as the old-age dependency ratio, is projected to rise. By 2020, there will be about three-and-a-half working-age adults for every retirement-age person. By 2060, that ratio will fall to just two-and-a-half working-age adults for every retirement-age person."¹⁰

Vespa goes on to talk about the United States in his article, stating that "Higher fertility and more international migration have helped stave off an aging population and the country has remained younger as a result. But those trends are changing. Americans are having fewer children and the baby boom of the 1950s and 1960s has yet to be repeated. Fewer babies, coupled with longer life expectancy equals a country that ages faster."¹¹

With the longer life expectancy and the overall population growing older, Vespa talks about the impacts for services/needs that will most likely occur. He said, "By 2060, nearly one in four Americans will be 65 years and older, the number of 85-plus will triple, and the country will add a half million centenarians. With this swelling number of older adults, the country could see greater demands for healthcare, in-home caregiving and assisted living facilities."

The projected populations of the United States for 2035 and 2060 sound very similar to the current (2017) populations within the MFCS Service Region. As depicted in Figure 3., older adults (65 years and older) already have a population that is considerably larger than the youth population (under age 18). Additionally, the number of residents 85 years or older is increasing at the same time.

⁶ U.S. Census Bureau (2017). "The Nation's Population is Becoming More Diverse". Retrieved from <https://www.census.gov/newsroom/press-releases/2017/cb17-100.html>

⁷ U.S. Census Bureau (2018). "Older People Projected to Outnumber Children for First Time in U.S. History". Retrieved from <https://www.census.gov/newsroom/press-releases/2018/cb18-41-population-projections.html>

⁸ U.S. Census Bureau, "Older People Projected to Outnumber"

⁹ Jonathan Vespa, U.S. Census Bureau (2018). "The Graying of America: More Older Adults Than Kids by 2035". Retrieved from <https://www.census.gov/library/stories/2018/03/graying-america.html>

¹⁰ Ibid.

¹¹ Ibid.



Population by Household Composition

According to the U.S. Census Bureau's 2012-2016, American Community Survey 5 Year Estimates, the average household size within the MFCS Service Region was 2.8 people. This was a 9.5% increase from the 2010 U.S. Census which reported an average household size of 2.5 people. The average family household size was 4.2 people in 2016, a 12.4% increase over the 3.7 people reported in the 2010 U.S. Census.

The MFCS Service Region as a whole experienced a 2.9% increase in the overall number of households between 2010 and 2016. While the number of family households with married couples decreased, family households with single parent males and single parent females increased. The number of non-family households also increased.

In 2016 the family households with married couples reported the greatest numbers in the MFCS Service Region, equating to 462,732 of the 921,328 total households in the Service Region. Single parent male households reported the lowest number with only 40,406 of the total. Non-family households, living alone reported 259,726 in the Service Region.

Table 8. reflects the reported household types as enumerated within the 2010 and 2016 U.S. Census data files along with the percentage of change from 2010 to 2016. This is the latest available data from the U.S. Census Bureau with this breakdown, at the time of this reporting.

Table 8.

Household Type, 2010, 2016 with Percentage of Change

	US Census 2010	US Census Estimate 2016	Percentage of Change Since 2010
Family Households	605,821	607,369	0.3%
Married Couples	477,302	462,732	-3.1%
Male Households, no wife present	34,688	40,406	16.5%
Female Households, no husband present	93,831	104,231	11.1%
Non-Family Housholds	289,388	313,959	8.5%
Householders, living alone	238,962	259,726	8.7%
Householders, not living alone	50,426	54,233	7.5%
TOTAL Households in MFCS Service Region	895,209	921,328	2.9%
Average Family Size	3.7	4.2	13.5%
Average Household Size	2.5	2.8	12.0%

Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates and U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates

Population by Veteran Composition

The Veteran Population within the MFCS Service Region falls within the population age group of 18 years and older and are defined as those who served (even for a short time) but are not currently serving; on active duty in the U.S. Army, Air Force, Marine Corps, or the Coast Guard; or who have served in the U.S. Merchant Marines during World War II.



According to the U.S. Census Bureau's 2012-2016 American Community Survey 5 Year Estimates, the MFCS Service Region had a total veteran population of 238,985, equating to 12.4% of the Service Region's total population over 18 years old. This is a higher percentage than the veteran populations reported for Florida (9.4%) and the United States (8.0%).

Table 9. enumerates the veteran populations for the Mid Florida Community Services' Service Region by county reported in the 2016 U.S. Census data files.

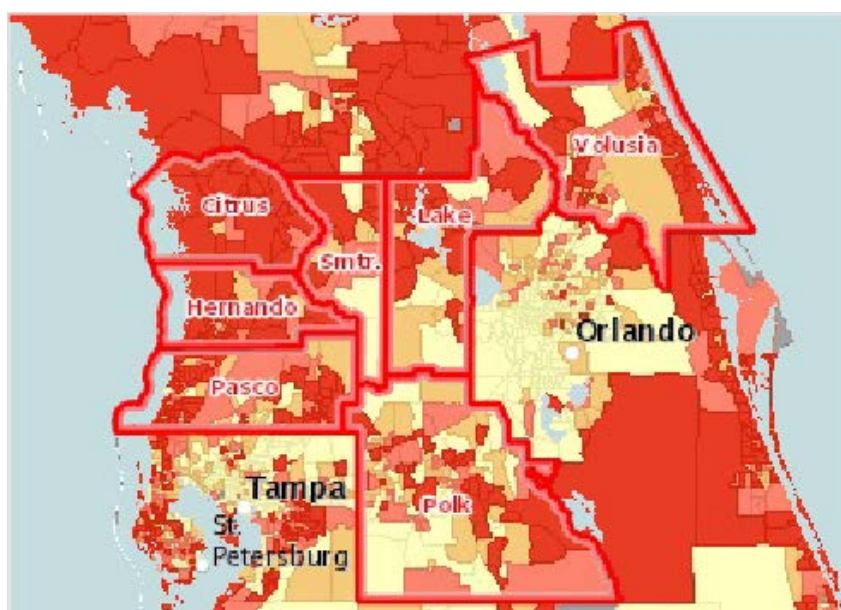
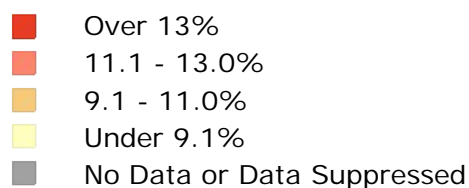
	Total Population Age 18 and older	Total Veterans	Veterans, Percent of Total Population
Citrus County	119,344	19,824	16.6%
Hernando Couty	143,412	19,860	13.8%
Lake County	254,283	32,986	13.0%
Pasco County	387,736	47,030	12.1%
Polk County	492,722	49,342	10.0%
Sumter County	105,039	19,038	18.1%
Volusia County	418,351	50,905	12.2%
TOTAL MFCS Service Region	1,920,887	238,985	12.4%
Florida	15,812,068	1,480,133	9.4%
United States	243,935,157	19,535,341	8.0%

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

Figure 4. below shows the where the veteran populations live in the Region. Veteran populations are mapped by percentage of the population in regional Census tracts.

Figure 4.

Veterans, Percent of Total Population by Tract, ACS 2012-16



When looking at the veteran populations by county in the Service Region, we notice that both Citrus and Sumter counties have a higher percentage of veterans than the rest of the area. Citrus County reports a 16.6% veteran population and Sumter County has an 18.1% veteran population. Both counties have double the percentage of veterans as that of the United States population and Sumter has almost double the percentage of veteran population when compared to the State of Florida. Polk County reports the smallest percentage of veteran population, with only 10% of the population reported as veterans.

Reviewing the number of veterans within the MFCS Service Region population, the highest number of veterans living in the MFCS Service Region reside in Volusia County reporting 50,905 veterans, followed by Polk County with 49,342 veterans and Pasco County with 47,030 veterans.

Veteran Population by Gender Composition

Table 10. below shows the breakdown of the Service Region's veteran population by gender. The reported breakdown within the MFCS Service Region is relatively similar to that of Florida and the U.S., with the exception of the veteran populations in Citrus and Sumter counties as discussed above and reflected in Table 10.

Table 10.	Veteran Population, by Gender, by County, MFCS Service Region, 2016					
	US Census 2016					
	Male			Female		
	Male Veterans	Percentage of Veteran Population	Percentage of Population over 18 years old	Female Veterans	Percentage of Veteran Population	Percentage of Population over 18 years old
Citrus County	18,484	93.2%	15.5%	1,340	6.8%	1.1%
Hernando Couty	18,611	93.7%	13.0%	1,249	6.3%	0.9%
Lake County	30,944	93.8%	12.2%	2,042	6.2%	0.8%
Pasco County	43,531	92.6%	11.2%	3,499	7.4%	0.9%
Polk County	45,654	92.5%	9.3%	3,688	7.5%	0.7%
Sumter County	18,069	94.9%	17.2%	969	5.1%	0.9%
Volusia County	47,752	93.8%	11.4%	3,153	6.2%	0.8%
TOTAL MFCS Service Region	223,045	93.3%	11.6%	15,940	6.7%	0.8%
Florida	1,358,575	91.8%	8.6%	121,558	8.2%	0.8%
United States	17,948,822	91.9%	7.4%	1,586,519	8.1%	0.7%

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

Veterans by Age Composition

The greatest numbers of veteran population in the MFCS Service Region are 75 years or older, as is true for the Region's counties, except for Polk, Sumter and Volusia counties.

Clearly, most of the veterans reported within the MFCS Service Region are age 65 or older, totaling 146,295, while those 18 to 64 years old total 92,690. The Region reports 38.8% of the veteran population as age 18 to 64 years, with the balance of 61.2% age 65 or older.

When comparing all the counties in the MFCS Service Region, the greatest number of younger veterans (18 to 64 years) are living within Pasco, Polk and Volusia counties.

We see the fewest veterans under age 65, in number and percentage, living in Sumter County. In Sumter County, 3,458 or 18.2% of the reported veterans are under the age of 65 years, while 15,580 or 81.8% of the reported veterans are 65 years or older.

Table 11. provides a breakdown of the veteran population by age, by county for the Region.

Table 11.

Veteran Population by Age, by County, 2016

Age	Citrus County	Hernando County	Lake County	Pasco County	Polk County	Sumter County	Volusia County	MFCS Service Region
18 to 34 years	676	966	1,019	2,251	2,716	296	3,078	11,002
35 to 54 years	2,170	3,260	6,149	10,358	9,443	1,232	8,231	40,843
55 to 64 years	3,201	3,304	5,124	7,896	9,190	1,930	10,200	40,845
65 to 74 years	6,591	5,907	10,143	12,204	14,317	8,675	14,765	72,602
75 years or older	7,186	6,423	10,551	14,321	13,676	6,905	14,631	73,693
Total	19,824	19,860	32,986	47,030	49,342	19,038	50,905	238,985

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

Poverty Specific Profile

People and families are considered impoverished or “poor” when they lack the economic resources necessary to experience a minimally-sufficient standard of living. Official U.S. Census Bureau statistics estimate that 43 million persons or 13.5% of the total population, were poor in the United States in 2015. The topic of poverty is widely considered a cause for national action because poor families often encounter material hardships along with a reduced well-being and because children who grow up in poor households are less likely to thrive as adults.

Poverty Guidelines

As defined by the U.S. Census Bureau, “The poverty rate is an estimate of the proportion of people with family or personal income below their poverty threshold. An income-to-poverty ratio evaluates how close a family’s or individual’s income is to their poverty threshold. It measures the depth of poverty for those with income below their poverty threshold.”¹²

If families are earning less than the poverty threshold, they are considered “poor” and those earning above the threshold are considered “not poor.” However, many families are earning an income above the poverty threshold but are still struggling to meet the family’s basic needs.

Poverty status is determined by comparing annual income to a set of dollar values (termed poverty thresholds) that vary by the size of the family, number of children, and the age of the householder. For people not living in families, the poverty status is determined by comparing the individual’s income to his or her poverty threshold.

Poverty thresholds are updated annually to adjust for changes in the cost of living using the Consumer Price Index (CPI-U). Table 12. shows the poverty thresholds/poverty guideline for the 48 contiguous states and the District of Columbia as released by the U.S. Census Bureau for 2017.

Table 12.

Poverty Thresholds by Size of Family and Number of Related Children Under 18 Years, 2017

Size of family unit	Related children under 18 years								
	None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual):									
Under age 65.....	12,752								
Aged 65 and older.....	11,756								
Two people:									
Householder under age 65.....	16,414	16,895							
Householder aged 65 and older.....	14,816	16,831							
Three people.....	19,173	19,730	19,749						
Four people.....	25,283	25,696	24,858	24,944					
Five people.....	30,490	30,933	29,986	29,253	28,805				
Six people.....	35,069	35,208	34,482	33,787	32,753	32,140			
Seven people.....	40,351	40,603	39,734	39,129	38,001	36,685	35,242		
Eight people.....	45,129	45,528	44,708	43,990	42,971	41,678	40,332	39,990	
Nine people or more.....	54,287	54,550	53,825	53,216	52,216	50,840	49,595	49,287	47,389

SOURCE: U. S. Census Bureau, 2017

¹² Alemayehu Bishaw and Craig Benson (2017). *Poverty: 2015 and 2016*. Retrieved from <https://www.census.gov/content/dam/Census/library/publications/2017/acs/acsbr16-01.pdf>



Poverty Population & Poverty Rates

The number of individuals in poverty in the U.S., Florida and the Mid Florida Community Services' Service Region increased with the rising population numbers in 2016, but the U.S. Census Bureau, reported that the percentage of the U.S. population living in poverty fell for the third consecutive year. In 2016, 14% of the U.S. population lived below the poverty line, down from the 2015 percentage of 14.7% and the 2014 percentage of 15.5%.

In 2016, 347,154 people or 14.2% of the population within the Mid Florida Community Services' Services Region were living in households with incomes below the federal poverty level (FPL). This was an increase in both the number of people living in poverty and the percentage of the population living below the poverty line for the Service Region.

The reported percentage of the poverty population for the Service Region is slightly below the poverty population percentage reported for the State of Florida and slightly above the poverty population percentage for the United States. Three (3) of the Service Region's counties reported a poverty rate (percentage of the population living in poverty) higher than the state's poverty rate of 14.7%. The county with the highest poverty rate was 16.9%, followed by Polk County at 16.4% and Hernando County at 15.6%.

Table 13. shows the poverty population and percentage by county for the MFCS Service Region for 2016. The 2016 numbers are the most current data available at the time this report was compiled.

Table 13.

Poverty Population and Percentage* by County, 2016

Area	Population	Poverty Population 2016	Poverty Population Percentage
Total Service Region	2,442,421	347,154	14.2%
Citrus County, FL	139,572	23,564	16.9%
Hernando County, FL	180,408	28,156	15.6%
Lake County, FL	331,863	38,311	11.5%
Pasco County, FL	504,332	66,699	13.2%
Polk County, FL	652,803	106,975	16.4%
Sumter County, FL	114,285	11,366	9.9%
Volusia County, FL	519,158	72,083	13.9%
Florida	20,191,342	2,973,512	14.7%
United States	315,165,470	44,268,996	14.0%

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

*Note: Population numbers reflective of U.S. Census Bureau's "population for whom poverty status is determined" as provided within the 2016 American Community Survey 1-year estimates updated population reports.

Figure 5. depicts the pockets of poverty populations in 2016 across the Mid Florida Community Services' Service Region.

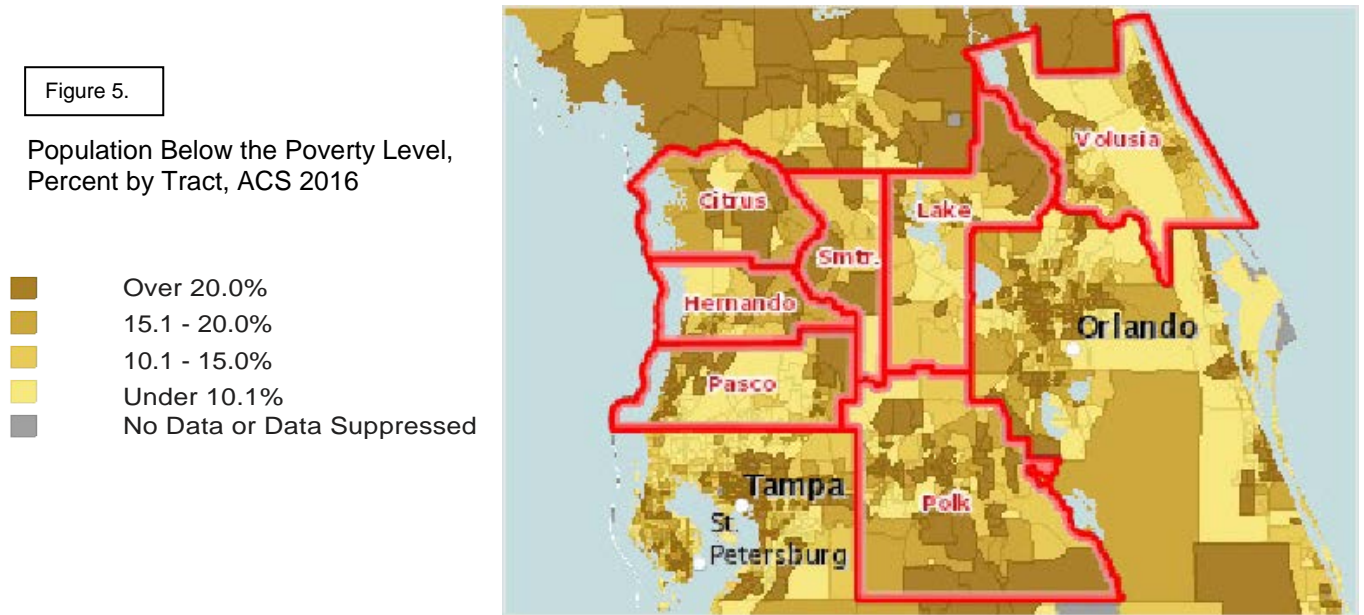
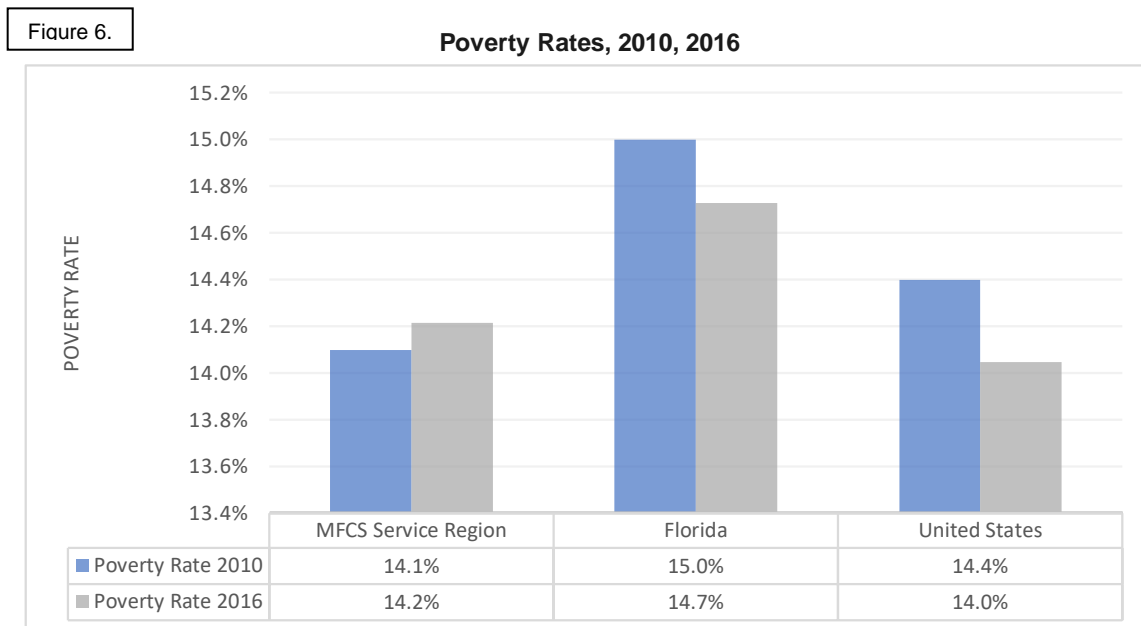


Figure 6. shows a comparison of the poverty rates in 2010 and 2016 for the MFCS Service Region, Florida and the U.S. The U.S. decreased from 14.4% in 2010 to 14.0% in 2016. The State of Florida also enjoyed a decreasing poverty rate between 2010 and 2016. In 2010, Florida reported that a 15.0% poverty rate and a 14.7% poverty rate in 2016.

The MFCS Services Region did not see a decrease in its poverty rate between 2010 and 2016; in fact, the rate rose from 14.1% in 2010 to 14.2% in 2016.



Data Source: U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates and U.S. Census Bureau, 2008-2010 American Community Survey

During the five (5) year period between 2010 and 2016, the MFCS Service Region experienced an overall increase in the number of people living in poverty, with the number of people in poverty increasing by 25,557. In 2016, the Service Region reported 347,154 people living in poverty, as compared to 321,597 in 2010.

Table 14. enumerates the number of individuals living in poverty and the poverty rates for both 2010 and 2016 for the MFCS Service Region.

Table 14. Number of Individuals in Poverty and Poverty Rates*, 2010, 2016					
Area	Persons in Poverty 2010	Poverty Rate 2010	Persons in Poverty 2016	Poverty Rate 2016	Percentage of Change Since 2010
Total Service Region	321,597	14.1%	347,154	14.2%	-0.2%
Citrus County, FL	23,445	16.9%	23,564	16.9%	0.0%
Hernando County, FL	22,330	13.2%	28,156	15.6%	2.4%
Lake County, FL	35,480	12.1%	38,311	11.5%	-0.6%
Pasco County, FL	63,128	13.8%	66,699	13.2%	-0.6%
Polk County, FL	98,797	16.9%	106,975	16.4%	-0.5%
Sumter County, FL	9,189	11.4%	11,366	9.9%	-1.5%
Volusia County, FL	69,228	14.4%	72,083	13.9%	-0.5%
Florida	2,738,408	15.0%	2,973,512	14.7%	-0.3%
United States	42,931,760	14.4%	44,268,996	14.0%	-0.4%

Data Source: U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates and U.S. Census Bureau, 2008-2010 American Community Survey

*Note: Population numbers reflective of U.S. Census Bureau's "population for whom poverty status is determined" as provided within the 2016 American Community Survey 1-year estimates updated population reports.

The counties that collectively make-up the Mid Florida Community Services' Service Region experienced some relief and saw a decrease in their poverty rates between 2010 and 2016, except for Hernando County which increased significantly. Hernando County's number of people living in poverty rose by almost 6,000 people, from 22,330 people in 2010 to 28,156 people in 2016. This equated to a 2.4% increase in County's poverty rate.

Although reporting a decrease in their poverty rate (the percentage of the total population), Polk County had the highest increase in the number of people living in poverty between 2010 and 2016. For Polk County, the number of people living in poverty increased from 98,797 people in 2010 to 106,975 people in 2016, resulting in 8,178 more people living in poverty. Part of an explanation for the poverty rate decrease and population increase, could be the regular population growth for this county during the same time period, and as reported earlier in this report.

The increase or added numbers to the poverty populations within Hernando and Polk counties of 5,826 and 8,178 respectively, make-up almost 55% of the poverty population increase for the entire Service Region.

For Sumter County, the poverty rate significantly decreased, falling from 11.4% in 2010 to 9.9% in 2016 however, although the poverty rate/percentage decreased, the number of people living in poverty increased from 9,189 people (2010) to 11,366 people (2016). Part of an explanation for the significant poverty rate decrease and population increase, could be the regular population growth for this county during the same time period, and as reported earlier in this report.

Citrus County reported the Service Region's highest poverty rate at 16.9% (23,564 people). Citrus County is followed by Polk County, who reported a 16.4% poverty rate.

Figure 7. depicts a comparison of the poverty rates (percentage of population living in poverty) and the number of people living in poverty between 2010 and 2016 within the MFCS Service Region.

Figure 7.

Poverty Rates and Number of Individuals in Poverty, by County, 2010, 2016



Data Source: U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates and U.S. Census Bureau, 2008- 2010 American Community Survey

Poverty Population by Gender Composition

In 2016, the MFCS Service Region reported 37,206 more females than males living in poverty. Of the Service Region's total population living in poverty, 155,134 were male and 192,020 were female.

Every county in the MFCS Service Region has more females than males that are living in poverty. Polk County reports the most significant difference in their males and female's poverty population numbers, reporting over 10,000 more females than males.

Table 15. shows the breakdown between the male and female poverty populations in 2016 for the MFCS Service Region. Further, it reports the percentage of the gender's population that is living in poverty.

Table 15.

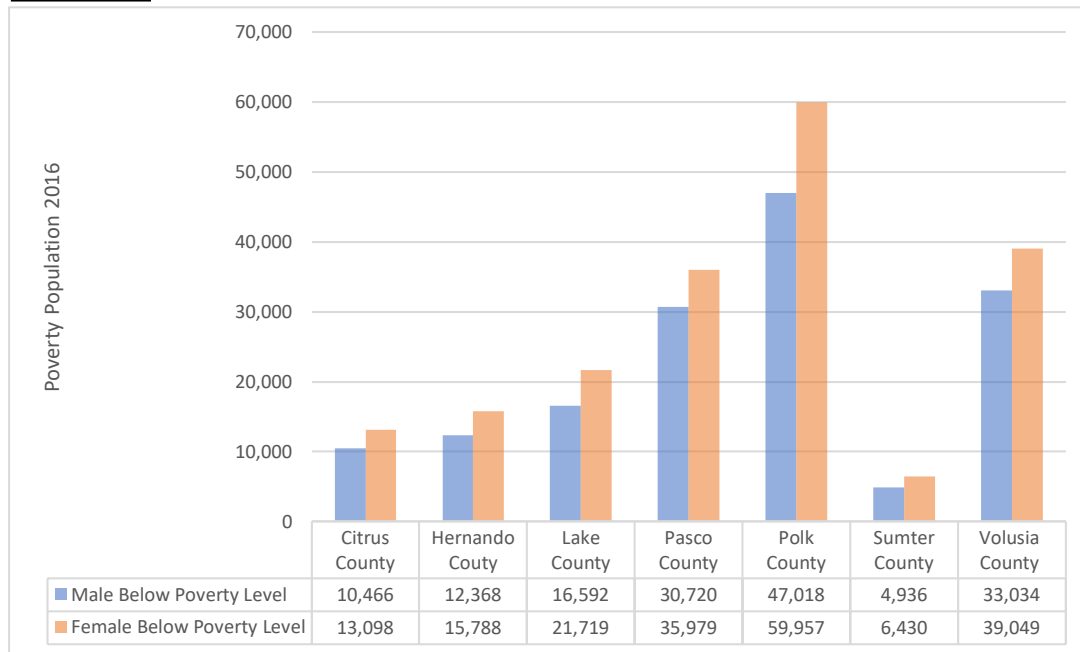
Poverty Population by Gender, by County, MFCS Service Region, 2016

	Total Male Population	Male Below Poverty Level	Male Percent below Poverty Level		Total Female Population	Female Below Poverty Level	Female Percent Below Poverty Level
Citrus County	66,131	10,466	15.8%		73,441	13,098	17.8%
Hernando Couty	86,127	12,368	14.4%		94,281	15,788	16.7%
Lake County	161,160	16,592	10.3%		170,703	21,719	12.7%
Pasco County	245,519	30,720	12.5%		258,813	35,979	13.9%
Polk County	317,742	47,018	14.8%		335,061	59,957	17.9%
Sumter County	52,832	4,936	9.3%		61,453	6,430	10.5%
Volusia County	253,570	33,034	13.0%		265,588	39,049	14.7%
TOTAL MFCS Service Region	1,183,081	155,134	13.1%		1,259,340	192,020	15.2%

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

Figure 8. shows the male and female population levels that are living in poverty by county, as reported in 2016.

Figure 8.

Poverty Population by Gender, by County, MFCS Service Region, 2016

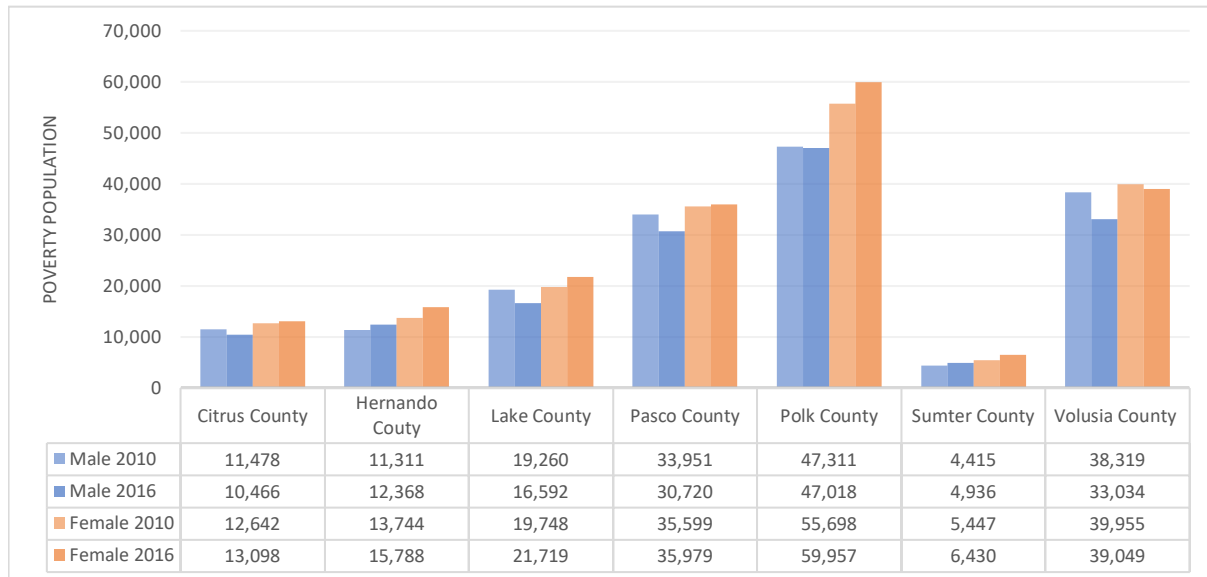
Source: U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates and U.S. Census Bureau, 2008-2010 American Community Survey

When examining the male and female populations living in poverty in both 2010 and 2016 for the overall MFCS Service Region, it is noted that the male poverty population decreased, while the female poverty population increased. In 2010, 166,045 men were living below the poverty line, while only 155,134 males were living below the poverty line in 2016. In 2010, 182,833 females were living below the poverty line, while 192,020 females were reported in 2016.

All counties within the MFCS Service Region experienced a decline in the male poverty population and an increase in the female population with the exception of three (3). Hernando and Sumter counties experienced an increase in the number of both male and female poverty populations, while Volusia County experienced a drop in both the male and female poverty populations.

Figure 9. shows the comparison of the poverty population by gender, by county between 2010 and 2016.

Figure 9.

Poverty Population by Gender, by County, MFCS Service Region, 2010, 2016

Source: U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates and U.S. Census Bureau, 2010 American Community Survey

Poverty Population by Age Composition

In 2016, 56% of the MFCS Service Region's poverty population was between the age of 18 and 64 years old. Children, or those under 18 years old made up 30% of the poverty population and seniors, 65 years and older, were 14% of the poverty population.

This breakdown of the poverty population by age is very similar to the poverty population for the state of Florida in 2016. Florida reported its poverty population as follows: 57% were between the 18 and 64 years old, 29% were under age 18, and 14% were seniors, age 65 years or older.

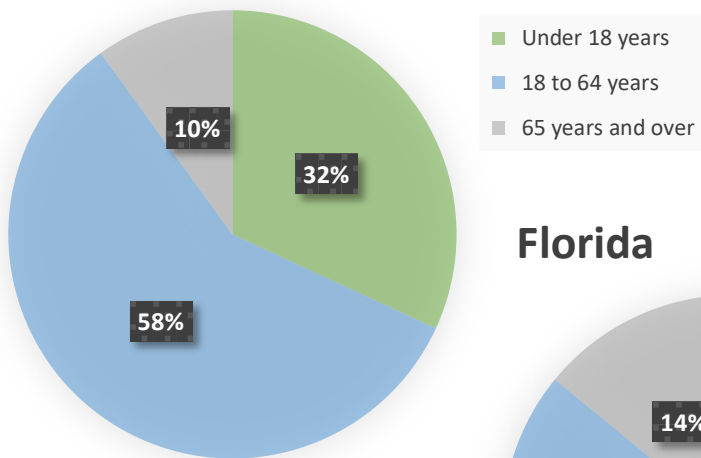
The U.S. poverty population reported a higher percent of children in poverty (32%) and those ages 18 to 64 years (58%), with a lower percentage of seniors (10%).

Figure 10. provides the poverty populations by age, showing a comparison between the MFCS Service Region, Florida and the United States.

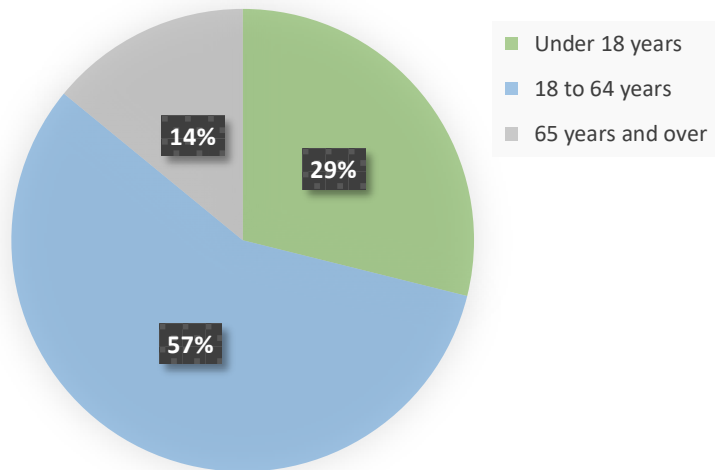
Figure 10.

Poverty Population by Age, U.S., Florida, & MFCS Service Region, 2016

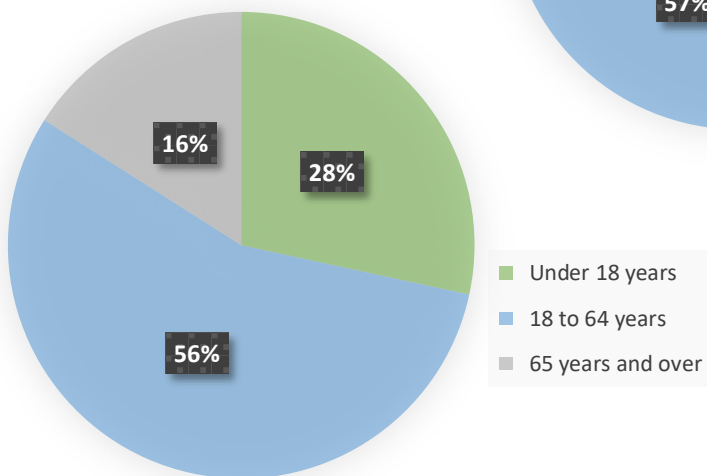
U.S.



Florida



MFCS Service Region



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

Each of the counties within the MFCS Service Region have a very similar make-up of poverty population by age. Table 16. provides several age reporting categories for each county and its poverty population.

Table 16.

Poverty Population by Age by County, 2016

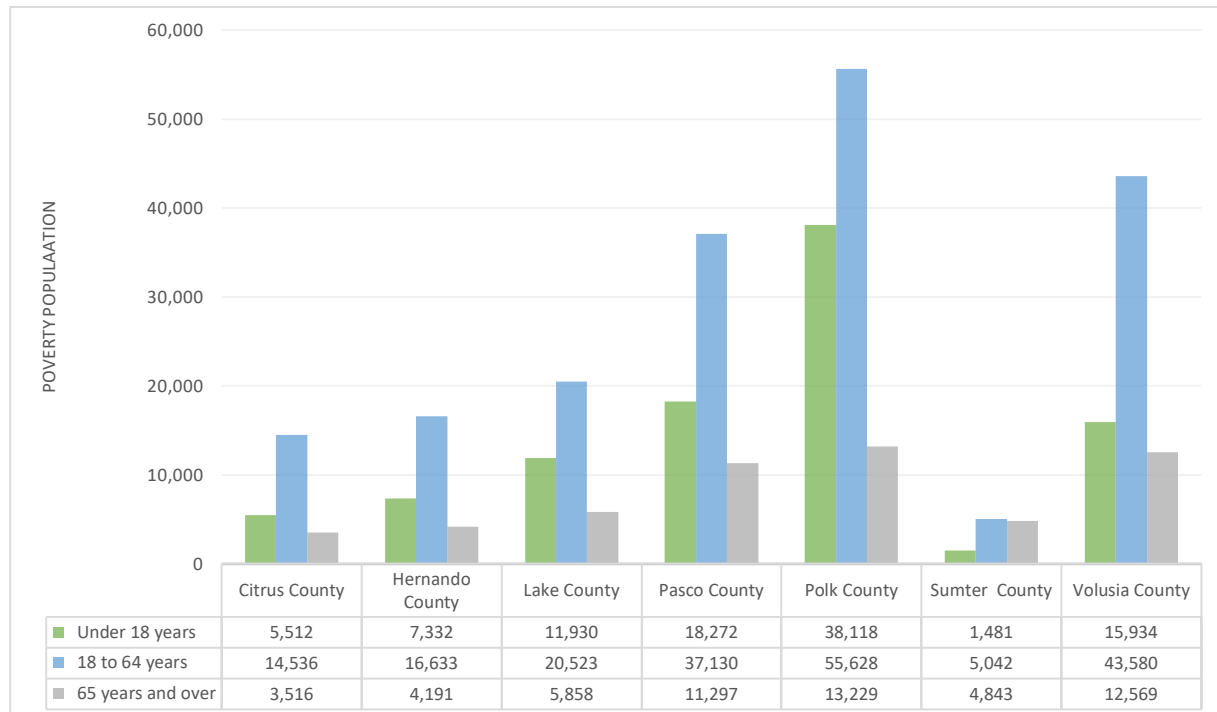
Age	Citrus County	Hernando County	Lake County	Pasco County	Polk County	Sumter County	Volusia County	MFCS Service Region
Under 18 years	5,512	7,332	11,930	18,272	38,118	1,481	15,934	98,579
Under 5 years	1,111	2,376	2,838	5,256	10,383	835	4,533	27,332
5 to 17 years	4,401	4,956	9,092	13,016	27,735	646	11,401	71,247
18 to 64 years	14,536	16,633	20,523	37,130	55,628	5,042	43,580	193,072
18 to 34 years	4,543	6,279	6,666	12,550	23,351	1,387	19,108	73,884
35 to 64 years	9,993	10,354	13,857	24,580	32,277	3,655	24,472	119,188
60 years and over	5,700	5,729	8,696	15,152	18,583	5,491	18,222	77,573
65 years and over	3,516	4,191	5,858	11,297	13,229	4,843	12,569	55,503
TOTAL	23,564	28,156	38,311	66,699	106,975	11,366	72,083	347,154

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

As noted in Table 16. And Figure 11. below, the counties in the Service Region reported the largest poverty population numbers for those between the ages of 18 years old to 64 years old. The children poverty population (ages under 18 years) was the next largest population, with the senior (65 years and over) poverty population reporting the as the smallest poverty population. Sumter County was the exception, reporting a larger number of seniors in poverty than children.

Figure 11. shows the poverty populations for each of the MFCS Service Region's counties by age.

Figure 11.

Poverty Population by Age, by County, 2016

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

Between 2010 and 2016, MFCS Service Region's senior's poverty population increased by 43.5% (from 38,678 to 55,503), while the poverty population between the ages of 18 and 64 years old increased by 8.0% (from 178,745 to 193,072). The children's poverty population declined by 5.4% (from 104,174 to 98,579).

Table 17. provides a breakdown of the MFCS Service Region's population by age, with a comparison of 2010 and 2016.

Table 17.

Poverty Population by Age, MFCS Service Region, 2010, 2016

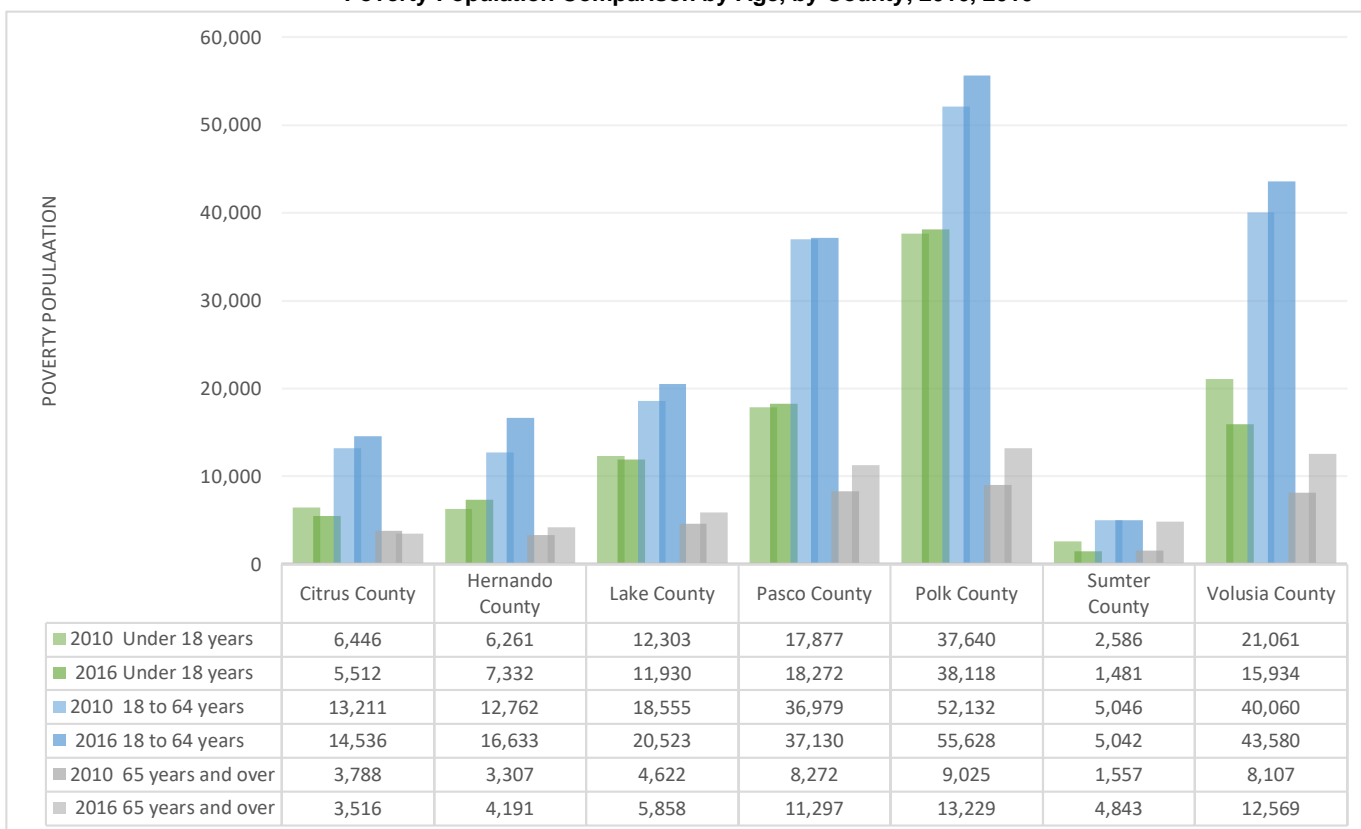
Age	2010	2016	Poverty Population Change	Percentage of Poverty Population Change
Under 18 years	104,174	98,579	(5,595)	-5.4%
18 to 64 years	178,745	193,072	14,327	8.0%
65 years and over	38,678	55,503	16,825	43.5%
TOTAL MFCS Service Region	321,597	347,154	25,557	7.9%

Source: U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates and U.S. Census Bureau, 2008-2010 American Community Survey

Figure 12. shows the comparison of poverty population by age categories by county, of 2010 and 2016.

Figure 12.

Poverty Population Comparison by Age, by County, 2016, 2010



Source: U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates and 2010 American Community Survey



When focusing on the counties with an increase in the poverty rate/percentage or a notable increase in the number of people in poverty, the most significant changes occurred with Hernando and Polk counties. The total poverty population increase of these two (2) counties combined equal well over half of the entire Service Region's poverty population increase between 2010 and 2016.

Hernando County was the only county in the Service Region that experienced an increased poverty rate between 2010 and 2016. The county's poverty rate increased from 13.2% to 15.6%, an increase of 2.4%. The poverty rate increased because Hernando County added almost 6,000 additional people to its poverty population. The total population in poverty rose from 22,330 people in 2010 to 28,156 people in 2016. Of the 5,826 additional people living in poverty, over 2,800 were people between the ages 18 to 64 years old and another 1,400 plus children under the age of 18 years old. The senior poverty population increased by more than over 600 people.

While Hernando County experienced the largest increase in the poverty rate or percentage of the poverty population, Polk County had the greatest increase in the number of people in poverty in the MFCS Service Region. Between 2010 and 2016, Polk County's poverty population increased by 8,178 additional residents living in poverty. Most of the added poverty residents were between the ages of 18 and 64 years; over 7,400 people, 18 to 64 years old, were added to the county's poverty population. The county also added more than 2,800 seniors to its poverty population and another 1,100 plus children.

Citrus County reported the highest poverty rate within the Service Region in 2016. The county's poverty rate was 16.9%, the same rate that was also reported in 2010. Even though the rate remained stagnant, the poverty population shifted within the ages reported of the population. Children in poverty decreased a little (from 6,446 children in 2010 to 5,512 in 2016), the seniors in poverty also decreased slightly (from 3,788 seniors in 2010 to 3,516 in 2016) and those in poverty 18 to 64 years old increased by more than 1,300 people (from 13,211 in 2010 to 14,536 in 2016).

Lake and Pasco counties reported slight in their poverty population numbers. Lake County increased poverty population numbers where residents were 18 to 64 years old and seniors. Pasco's poverty population increased by over 3,000 seniors but was stagnant in the other age categories.

Volusia County added over 3,500 people living in poverty between the ages of 18 to 64 years old and increase by another 4,400 plus in their senior poverty numbers. They offset the increases with a decrease in their child poverty numbers by about 5,000 children.

Poverty Population by Ethnicity Composition

Table 18. reports the breakdown in ethnicity for the Service Region by County. As a percentage of those in poverty, we see that Hispanic/Latino ethnic residents see a higher disparity than the residents of non-Hispanic/Latino ethnicity.

Table 18.

Poverty Population by Ethnicity, by County, MFCS Service Region, 2016

Area	Hispanic/ Latino Poverty Population	Not Hispanic/ Latino Poverty Population	Hispanic/ Latino Poverty Percent	Not Hispanic/ Latino Poverty Percent
Citrus County	1,713	21,051	24.6%	17.1%
Hernando Couty	4,194	19,126	20.8%	13.7%
Lake County	8,711	25,973	20.1%	11.5%
Pasco County	10,889	47,353	16.9%	12.7%
Polk County	30,361	48,870	24.5%	12.6%
Sumter County	1,128	7,712	29.0%	8.3%
Volusia County	15,390	49,391	24.7%	13.4%
TOTAL MFCS Service Region	72,386	219,476	22.9%	12.8%
Florida	989,551	1,228,963	20.9%	11.3%
United States	12,653,597	20,405,106	23.4%	10.6%

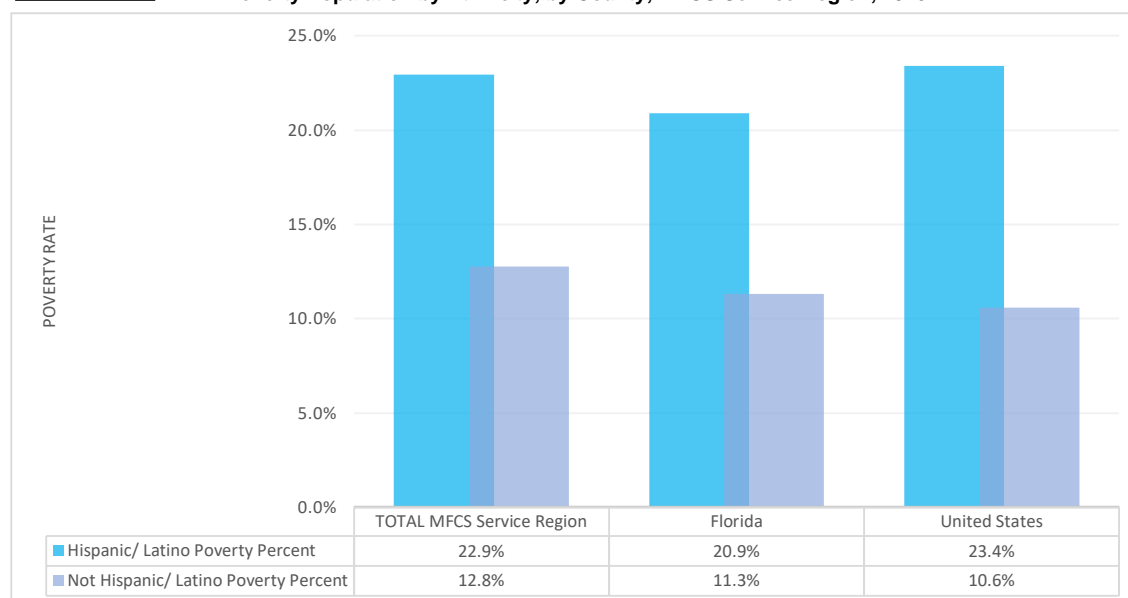
Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

There is a very serious disparity reported for Sumter County. Hispanic/Latino resident have a poverty rate of 29.0%, as compared to non-Hispanic/Latino residents with an 8.3% poverty rate.

Overall, the MFCS Service Region looks very similar to the rest of Florida and the United States with higher, almost double, Hispanic/Latino poverty rates when compared to the non-Hispanic/Latino populations. The Service Region's Hispanic/Latino poverty rate is a little higher than Florida and slightly lower than that of the United States.

Figure 13. depicts the poverty population of the MFCS Service Region by ethnicity, as compared to Florida and the United States.

Figure 13.

Poverty Population by Ethnicity, by County, MFCS Service Region, 2016

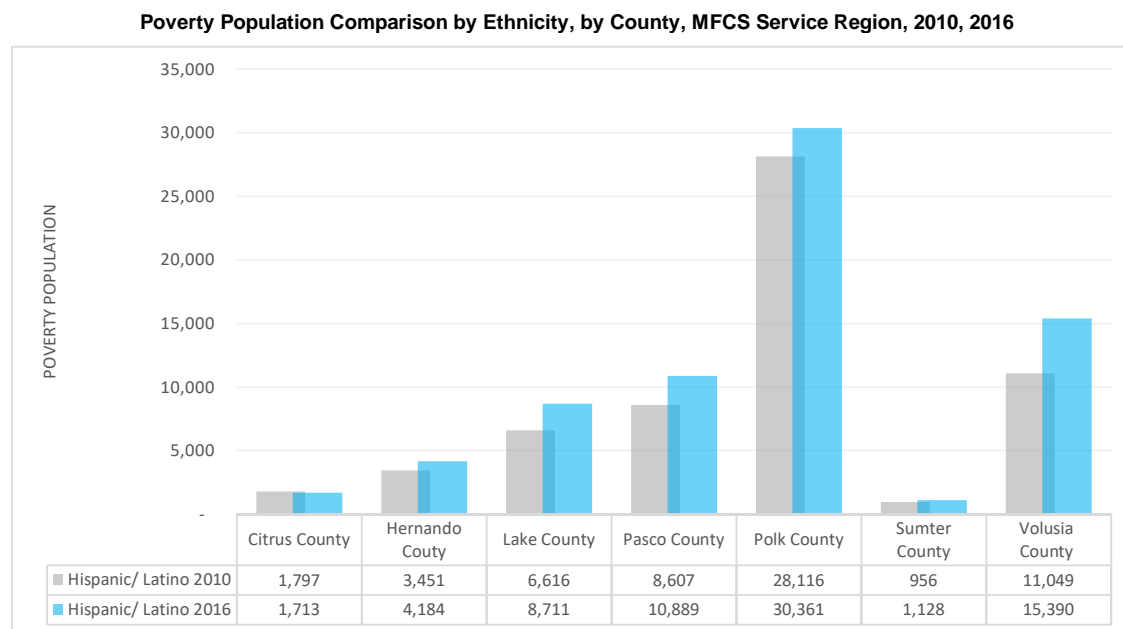
Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

When examining the change in the poverty populations with Hispanic/Latino ethnicity between 2010 and 2016, the numbers for Hispanic/Latino residents living in poverty continue to grow significantly in every county except two (2). Citrus and Sumter counties saw a slight increase in the Hispanic/Latino poverty population. That slight growth did not affect Citrus and Sumter counties' overall numbers as compared with the surrounding counties.

Volusia County experienced the greatest increase in their Hispanic/Latino poverty populations, adding over 4,300 more Hispanic/Latino residents to their poverty numbers.

Depicted in Figure 14. are the 2010 and 2016 poverty population numbers by county by ethnicity.

Figure 14.



Source: U.S. Census Bureau, 2016 American Community Survey 5-Year Estimates and U.S. Census Bureau, 2008-2010 American Community Survey

Poverty Population by Race Composition

Table 19. provides a breakdown of the poverty population by race and by county for 2016. The highest reported poverty population numbers for the Service Region are within the White and Black/African American races as depicted below. White residents total 277,343 or make-up 76.3% of the Region's poverty population numbers. Black/African American residents total 57,747 or make-up 15.9% of the Region's poverty population numbers. The two (2) together represent over 92% of the Service Region's population living in poverty.

Table 19.

Poverty Population by Race, by County, MFCS Service Region, 2016

Area	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	Some Other Race	Two or More Races
Citrus County	22,496	950	74	144	0	72	673
Hernando Couty	22,218	2,750	140	389	6	826	846
Lake County	32,621	6,097	173	281	158	1,883	1,129
Pasco County	56,644	3,877	343	1,093	34	680	2,430
Polk County	73,897	27,316	363	1,426	69	2,662	4,492
Sumter County	8,698	1,404	26	15	0	108	92
Volusia County	60,769	15,353	225	1,586	16	2,941	2,770
TOTAL MFCS Service Region	277,343	57,747	1,344	4,934	283	9,172	12,432

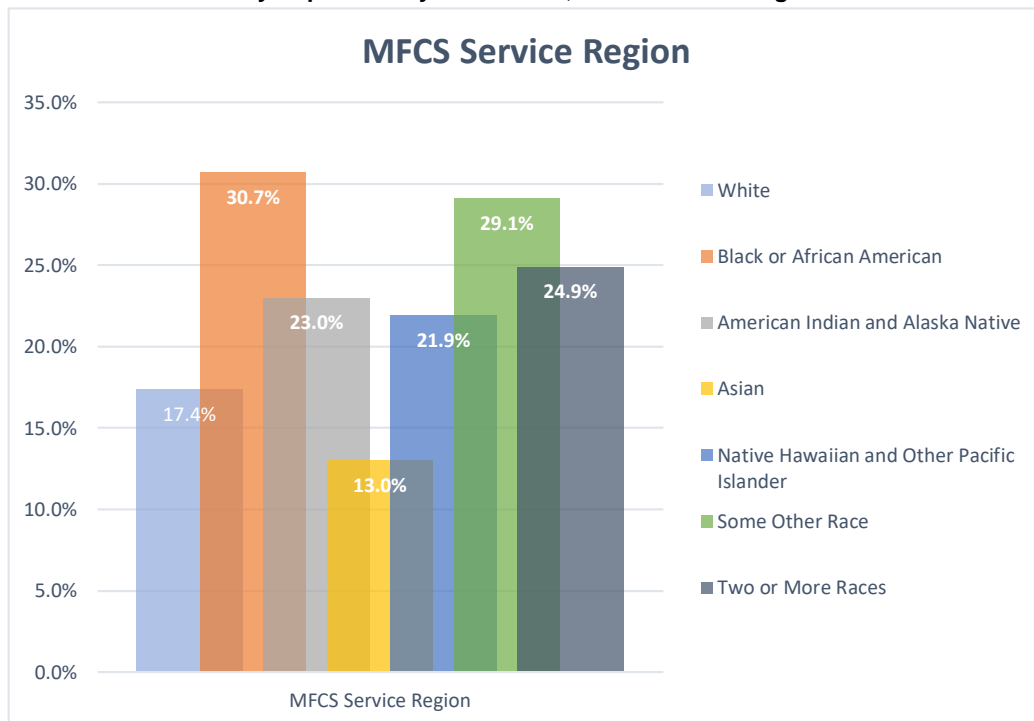
Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

Review of the poverty rates by race for the Service Region show that the level of poverty in the region has disproportionately affected minority communities, particularly Black/African Americans (reporting 30.7%) and residents that are classified as “some other race” (reporting 29.1%) and/or “two or more races” (reporting 24.9%).

The exception to minority populations that experience a higher poverty population percentage are those residents who are Asian. In fact, Asians in the MFCS Service Region report the lowest percentage of population in poverty at 13%.

Figure 15. depicts the poverty population percentages within each race in the MFCS Service Region as reported in 2016.

Figure 15.

Poverty Population by Race Alone, MFCS Service Region 2016

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

Conditions & Causes of Poverty

Income Levels

The Median Household Income (MHI) for the MFCS Service Region continues to seriously lag behind that of the U.S. The Service Region's overall MHI as reported within the 2010 U.S. Census was \$43,153 and increased to \$44,780 with the 2016 U.S. Census estimates, with an increase of just 3.8%. During this same time period, the U.S. MHI grew by 6.6%, increasing from \$51,914 in 2010 to \$55,322 per household. This means, in 2016, MFCS Service Region's MHI was \$10,542 less than the national MHI.

The state of Florida also lags behind the U.S. in the area of Median Household Income. Florida's MHI for 2010 was \$47,662 and rose by only 2.6% to \$48,900 in 2016. This leaves Florida's MHI \$6,422 behind the national MHI, for the year in 2016.

It is important to note that the counties within the Service Region show serious variations in their reported Median Household Income. Between 2010 and 2016, Sumter County reported an increase of 22.1% in HMI, rising from \$43,079 to \$52,594. During the same period of time, Volusia County experienced a decrease of 4.9% in their MHI, dropping from \$44,400 to 42,240.

Table 20. reflects the reported median household and per capita income as enumerated for the 2010 and 2016 U.S. Census data files, with the percentage of change in the median household income from 2010 to 2016. This is the latest available data from the U.S. Census Bureau with this breakdown, at the time of this reporting.

Table 20.

Median Household & Per Capita Income, 2010, 2016

Area	Median household Income 2010	Median household Income 2016	Percentage of Change Since 2010	Per Capita Income 2016
Total Service Region	\$43,153	\$44,780	3.8%	\$24,164
Citrus County	\$37,933	\$39,054	3.0%	\$24,188
Hernando County	\$42,011	\$42,274	0.6%	\$22,435
Lake County	\$46,477	\$47,141	1.4%	\$24,760
Pasco County	\$44,228	\$46,010	4.0%	\$25,225
Polk County	\$43,946	\$44,146	0.5%	\$21,669
Sumter County	\$43,079	\$52,594	22.1%	\$31,591
Volusia County	\$44,400	\$42,240	-4.9%	\$24,834
Florida	\$47,661	\$48,900	2.6%	\$27,598
United States	\$51,914	\$55,322	6.6%	\$29,829

Data Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates and U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates



As shown in Table 20, above the average Per Capita Income for the MFCS Service Region is \$24,164, compared to the Florida average of \$27,598 and the national average of \$29,829. This data confirms that the MFCS Service Region lags behind when compared to both the national per capita income and Florida per capita income levels. The Service Region is \$5,665 less than the national per capita income and \$3,434 less than the Florida per capita income.

Figure 16.

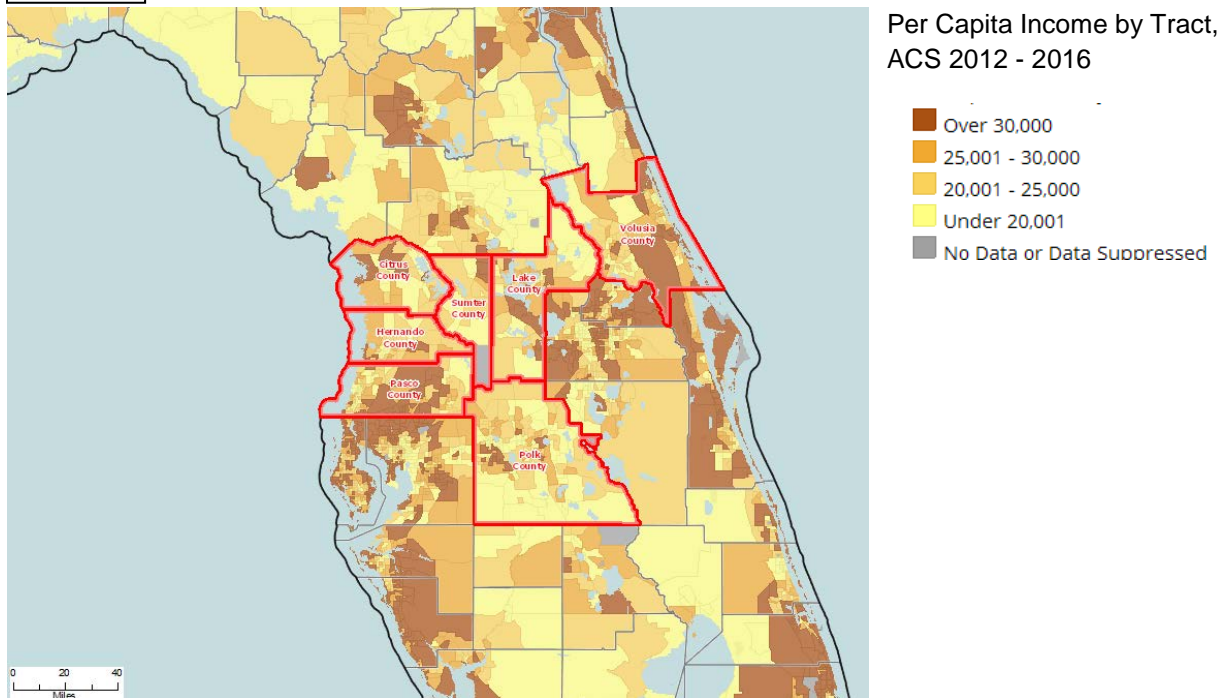


Figure 16. maps the Per Capita Income levels that are found within the Census Tracts of the 2016 U.S. Census estimates. Outlined in red is the MFCS Service Region.

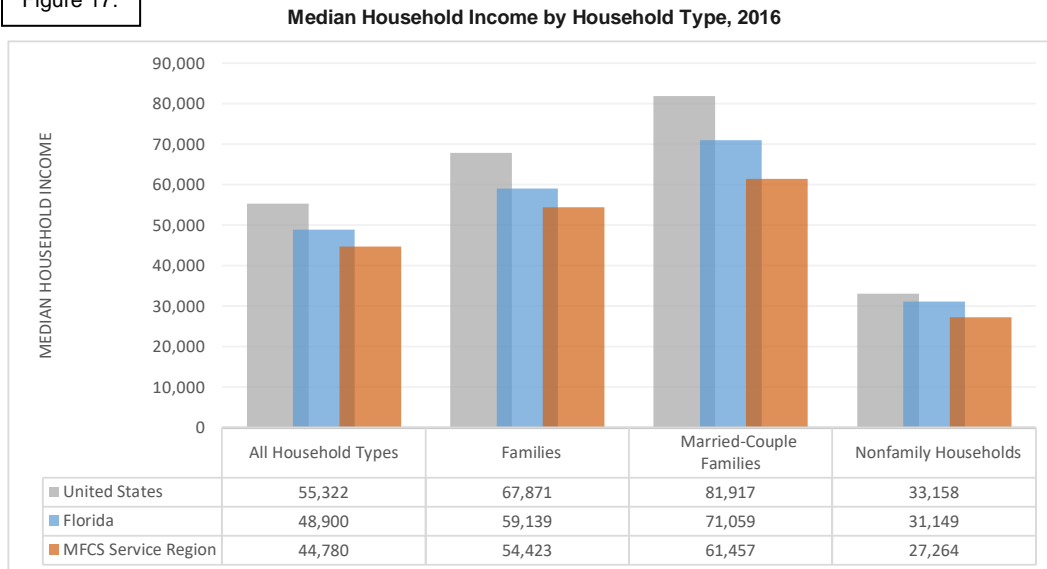
For perspective, recognizing that the per capita income is not always reflective of full-time employment, \$24,164 per person for an annual salary if working full-time (2,080 hours per year) would equate to average hourly earnings of \$11.62 per hour. This is just under the Florida Living Wage for 1 adult, which is currently \$11.75.¹³

When reviewing the Median Household Income by household type which includes families, married-couple families and nonfamily households, the MFCS Service Region lags behind Florida and the nation in every category. The largest gap in this comparison is within the married-couple families' households. The difference of over \$20,000 a year is alarming.

Figure 17. shows the Median Household Income by household types for the MFCS Service Region as compared to Florida and the U.S. for 2016.

¹³ Dr. Amy K. Glasmeier, *The MIT Living Wage Tool*, <http://livingwage.mit.edu/states/12>

Figure 17.



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

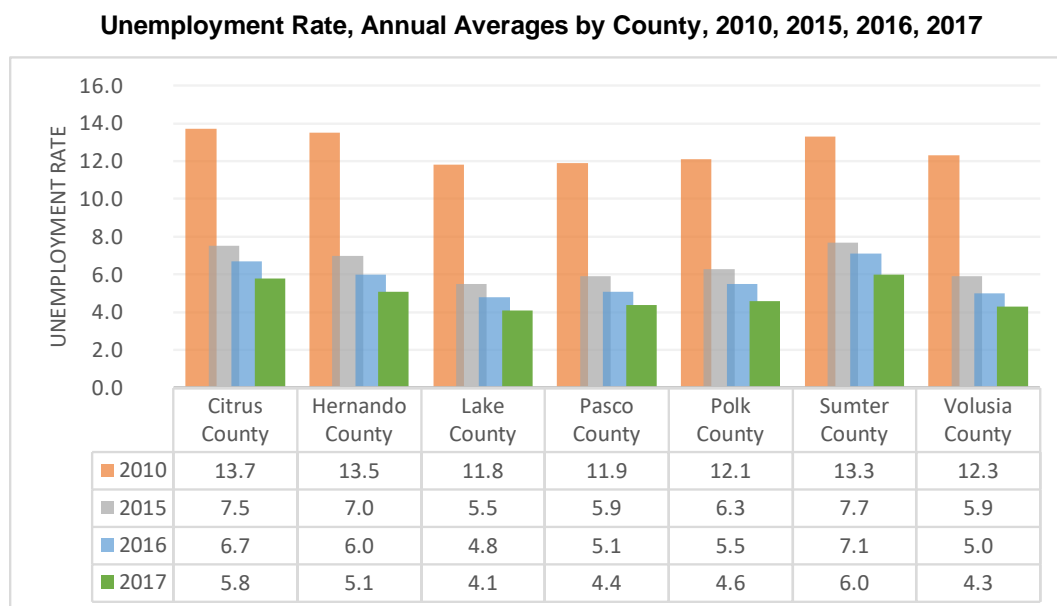
Employment & Wages

The MFCS Service Region has for the most part, recovered from the Great Recession and although the Unemployment Rate for the Service Region continues to improve since 2010, people are still concerned about jobs. Figure 18. below depicts the decreasing Unemployment Rates for 2010, 2015, 2016 and 2017 by county.

Unemployment Levels

According to the Unemployment Annual Averages, the number of people in the workforce reported as unemployed have dropped each year between 2010 and 2017, as shown in Figure 18. by county.

Figure 18.

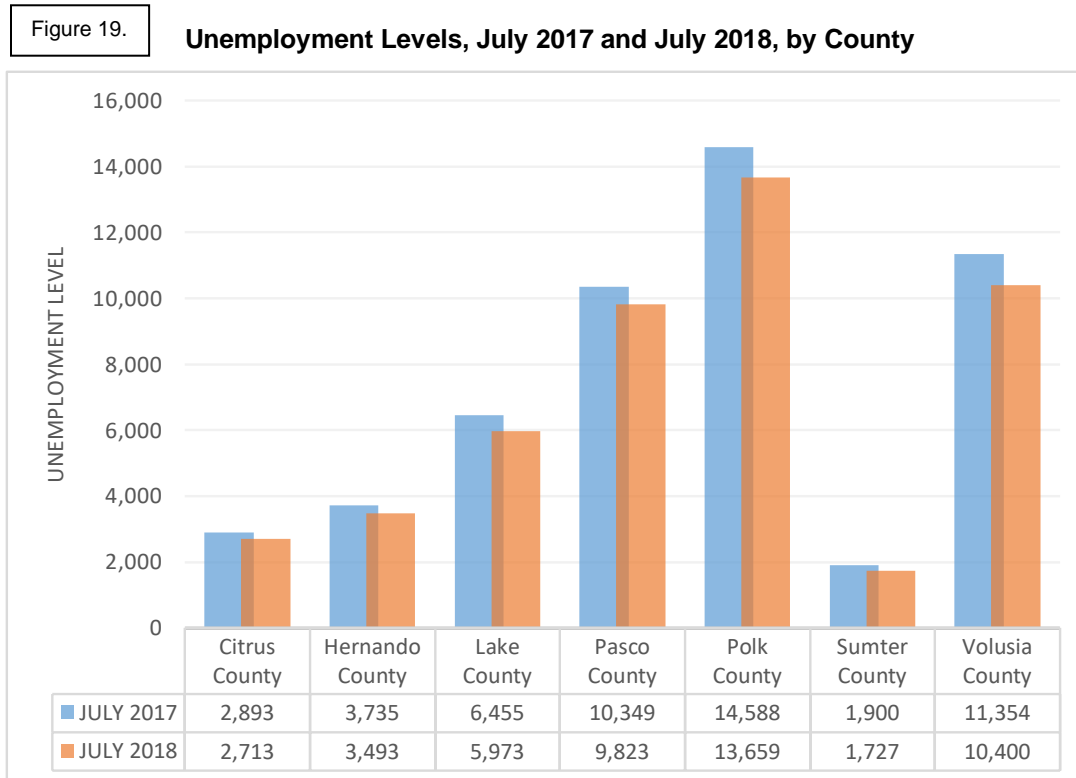


Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics by County, Annual Averages, 2010, 2015, 2016, 2017

For the MFCS Service Region when comparing those unemployed in 2010 to those unemployed in 2017, the number of unemployed fell from 123,167 to 51,274.

Over the last year, the numbers have continued to decrease with fewer people in the workforce being reported as unemployed. Between July 2017 and July 2018, the MFCS Service Region's number of unemployed fell from 51,274 to 47,788.

Figure 19. reports the unemployment levels by county for the MFCS Service Region for both July 2017 and July 2018.



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics by County (not seasonally adjusted); Released August 17, 2018

The Bureau of Economic and Business Research at the University of Florida's Director of Economic Analysis, Hector Sandoval says that the hit Florida took in the recession – 11.2% unemployment rate in 2010 – and the slow recovery drove many workers out of Florida. Many of the recent jobs created in the recovery have often been low-skill, low wage, reflecting Florida's reliance on retirees and tourism.

Meanwhile, many employers are saying that they cannot find workers, particularly skilled workers for their jobs. Some companies are actually utilizing outside recruiters to import skilled tradesmen from out-of-state.

Job Wages

With the unemployment rate low and many measures showing the economy to be strong and growing stronger, the question nationally and in the State of Florida is why wages have not increased in tandem with the demand for labor increases.

From 2012 to 2016, according to research firm Emsi, real wages rose by only about 1% in most Florida metropolitan areas. Yet, during that same time period, wages in Jacksonville only rose by about a half of a percent, they barely budged in Melbourne and wages declined in the Keys.

Federal wage statistics suggest hourly wages in most states have climbed in recent years as the economy recovered. Over the longer term, median wages have only marginally increased. Since the recession began in 2007, median wages have increased less than 2% or declined when adjusted for inflation in nearly half of the United States. Florida has been very slow in recovery and continues to lag well behind the rest of the nation when it comes to wages.

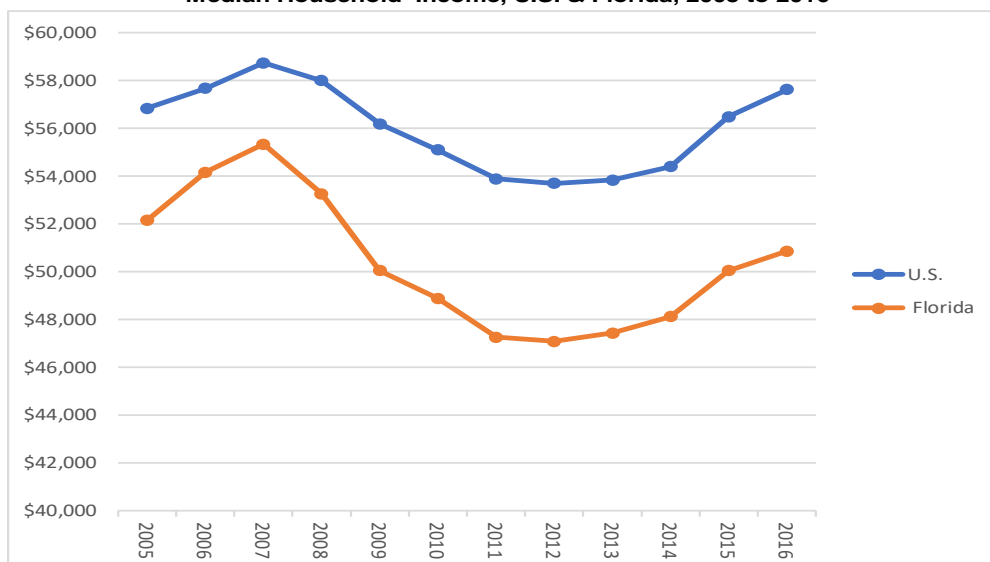
According to the U.S. Census Bureau's American Community Survey 2016 1-Year Estimates (latest figures available), the median household income for Florida was \$50,860. Compared to the median household income for the U.S., the Florida median household income is \$6,757 lower.

Florida's real median household income peaked in 2007 at \$55,337 and now, ten (10) years later, it remains \$4,477 (8.1%) lower. From a post peak low in 2012 of \$47,083, real median household income in Florida has now grown by \$3,777 (8.0%).

Figure 20. below graphically shows the median household income levels for both Florida and the U.S. between 2005 and 2016. This graph shows that Florida's income levels were drastically affected by the Great Recession, particularly its very serious drops in 2007 and 2008 that were not experienced by the U.S.'s median income levels overall. Neither Florida or the U.S. have returned income levels to those of 2007, but Florida remains much further behind.

Figure 20.

Median Household Income, U.S. & Florida, 2005 to 2016



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

The Bureau of Economic and Business Research (BEBR) at the University of Florida recently found signs that wages may be on the rise. According to BEBR, between 2014 and 2015 wages grew across industries and metros, with construction/mining and financial sectors

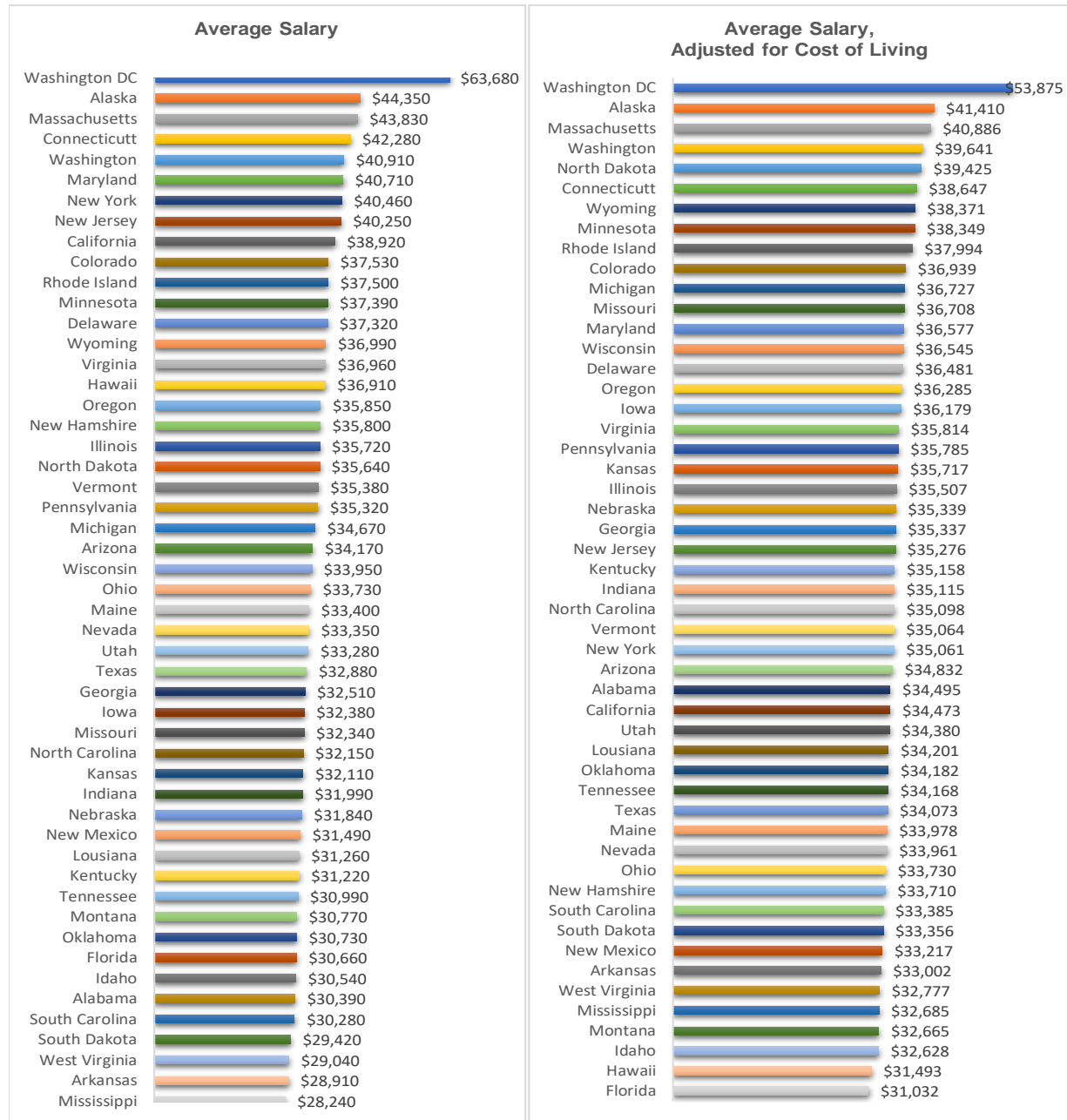
showing the most significant increases. Even with the noted rise in Florida's average annual wages, Florida remains behind.

In a comparison of Florida's average annual salaries to other states in the U.S., we see that Florida is near the bottom, followed by Idaho, Alabama, South Carolina, South Dakota, West Virginia, Arkansas and Mississippi. When average annual salaries are adjusted by the cost of living for the state, Florida hits the very bottom of all states in the U.S.

Figure 21. that follows, depicts the ranking/order of states across America and their average annual salary and then their average annual salary, adjusted by the cost of living.

Figure 21.

Average Salaries Across the United States, 2016



Source: Rasmussen College, "Salary by State: Where Can You Earn the Most?", Retrieved through www.rasmussen.edu/career-center/career-research-hub/salary-by-state/#occupation=All-occupations

Sources & Methodology: Bureau of Labor Statistics, Occupational Employment & Wage Estimates and Bureau of Economic Analysis: Real Personal Income for States and Metropolitan Areas

Livable Wage

As reflected in Figure 19., a major challenge for Florida's workforce is the disparity between the cost of living and wages.

According to editors of the MIT Living Wage Calculator website, "The minimum wage sets an earnings threshold under which our society is not willing to let families slip; nonetheless, it fails to approximate the basic expenses of families in 2017. An analysis of the living wage, compiling geographically specific expenditure data for food, childcare, health care, housing, transportation, and other basic necessities, finds that:

The living wage in the United States is \$16.07 per hour in 2017, before taxes for a family of four (two working adults, two children), compared to \$15.84 in 2016."¹⁴

Further they write, "The minimum wage does not provide a living wage for most American families. A typical family of four (two working adults, two children) needs to work nearly four full-time minimum-wage jobs (a 76-hour work week per working adult) to earn a living wage. Single-parent families need to work almost twice as hard as families with two working adults to earn the living wage. A single-mother with two children earning the federal minimum wage of \$7.25 per hour needs to work 138 hours per week, nearly the equivalent of working 24 hours per day for 6 days, to earn a living wage."¹⁵

Poverty thresholds do not account for geographic variation in the cost of essential household expenses. For that level of comparison, it is important to include a review of the living wage. The living wage is a 'step up' from the poverty levels measured by the poverty thresholds as the living wage considers the basic needs of a family.

"The living wage model is an alternative measure of basic needs. It is a market-based approach that draws upon geographically specific expenditure data related to a family's likely minimum food, childcare, health insurance, housing, transportation, and other basic necessities (e.g. clothing, personal care items, etc.) costs. The living wage draws on these cost elements and the rough effects of income and payroll taxes to determine the minimum employment earnings necessary to meet a family's basic needs while also maintaining self-sufficiency."¹⁶

The minimum wage does not provide a living wage for most U.S. or Florida families. A single-mother with two children earning the federal minimum wage of \$7.25 per hour needs to work 135 hours per week, nearly the equivalent of working 24 hours per day for 6 days, to earn a living wage. The same single-mother working at Florida's minimum wage of \$8.25 per hour would still need to work over 118 hours to earn a living wage for her family.

A typical family of four (two working adults, two children) needs to work nearly four full-time minimum-wage jobs, equating to a 75-hour work week per working adult, to earn a living wage.

¹⁴ Carey Anne Nadeau and Dr. Amy K. Glasmeier (2018). *Bare Facts About the Living Wage in American 2017-2018*. Retrieved from <http://livingwage.mit.edu/articles/31-bare-facts-about-the-living-wage-in-america-2017-2018>

¹⁵ Ibid.

¹⁶ The Living Wage Calculator (2018). Retrieved from <http://livingwage.mit.edu/pages/about>

Table 21. is a comparison across the MFCS Service Region's counties showing the Living Wage, the Poverty Wage (established by the poverty threshold levels), and Florida's Minimum Wage, by household type.

Table 21.

Living Wage by County, Poverty Wage and Minimum Wage Comparison

Hourly Wages	1 Adult	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children	2 Adults (1 Working)	2 Adults (1 Working) 1 Child
Living Wage - Citrus County	\$10.61	\$22.87	\$26.30	\$32.90	\$17.34	\$20.80
Living Wage - Hernando County	\$11.52	\$24.50	\$27.93	\$34.91	\$18.88	\$22.43
Living Wage - Lake County	\$11.86	\$24.42	\$27.85	\$34.86	\$19.02	\$22.36
Living Wage - Pasco County	\$11.52	\$24.50	\$27.93	\$34.91	\$18.88	\$22.43
Living Wage - Polk County	\$11.01	\$23.34	\$26.77	\$33.40	\$17.73	\$21.28
Living Wage - Sumter County	\$10.29	\$22.66	\$26.08	\$33.09	\$17.34	\$20.59
Living Wage - Volusia County	\$10.82	\$24.14	\$27.56	\$34.63	\$18.54	\$22.07
Poverty Wage	\$5.00	\$7.00	\$9.00	\$11.00	\$7.00	\$9.00
Minimum Wage	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25	\$8.25

	2 Adults (1 Working) 2 Children	2 Adults (1 Working) 3 Children	2 Adults (1 Working Part Time) 1 Child*	2 Adults	2 Adults 1 Child	2 Adults 2 Children	2 Adults 3 Children
Living Wage - Citrus County	\$23.65	\$26.03	\$15.92	\$8.67	\$12.26	\$14.63	\$16.75
Living Wage - Hernando County	\$25.28	\$28.04	\$17.01	\$9.44	\$13.07	\$15.44	\$17.76
Living Wage - Lake County	\$25.21	\$27.99	\$16.95	\$9.51	\$13.03	\$15.40	\$17.73
Living Wage - Pasco County	\$25.28	\$28.04	\$17.01	\$9.44	\$13.07	\$15.44	\$17.76
Living Wage - Polk County	\$24.13	\$26.53	\$15.23	\$8.86	\$12.50	\$14.86	\$17.00
Living Wage - Sumter County	\$23.44	\$26.22	\$15.78	\$8.67	\$12.15	\$14.52	\$16.85
Living Wage - Volusia County	\$24.92	\$27.76	\$16.77	\$9.27	\$12.89	\$15.26	\$17.62
Poverty Wage	\$11.00	\$13.00		\$3.00	\$4.00	\$5.00	\$6.00
Minimum Wage	\$8.25	\$8.25		\$8.25	\$8.25	\$8.25	\$8.25

The living wage shown is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). All values are per adult in a family unless otherwise noted. The state minimum wage is the same for all individuals, regardless of how many dependents they may have. The poverty rate is typically quoted as gross annual income. We have converted it to an hourly wage for the sake of comparison.

*Documentation for families with an adult working part-time is available separately on the Living Wage Calculator website.

A living wage, in most cases, is double that of the poverty wage and higher than the state's minimum wage level.

Housing

Housing Costs

In 2016 the MFCS Service Region's median rent cost was approximately \$886 per month, up from \$826 per month in 2010 (a 7.2% increase), according to the U.S. Census Bureau's American Community Survey estimates. The state of Florida reported its median rent costs for 2016 at \$1,032 per month, as compared to \$957 per month in 2010 (a 7.8% increase), while the U.S. reported \$949 per month for 2016, up from \$841 per month in 2010 (a 12.8% increase).

The Service Region's individual counties all weighed in with much lower increases than the Service Region's collectively and certainly less than Florida or the U.S., with the exception of two (2). Pasco County's median rent increased by 9.4% (from \$865 per month to \$946 per month), while Polk County's median rent increased by 17.2%, well-above the percentage increases for Florida and U.S. Polk County's median rent increased to \$883 per month in 2016, from \$835 per month in 2010.

Median rental cost for the Service Region remains lower than the median rental costs for Florida and the U.S. The county reporting the highest median rent was Lake County at \$956 per month, while Citrus County reported the lowest cost, by far, at \$775 per month.

Table 22. provides an account of the reported median gross rent costs, by county for the MFCS Service Region, according to the U.S. Census Bureau's American Community Survey for 2010 and 2016.

Table 22.

Median Gross Rent, by County, MFCS Service Resgion, 2010, 2016

Area	2010 Median Gross Rent	2016 Median Gross Rent	Percentage of Change
Citrus County	\$749	\$775	3.5%
Hernando Couty	\$864	\$904	4.6%
Lake County	\$904	\$956	5.8%
Pasco County	\$865	\$946	9.4%
Polk County	\$835	\$883	5.7%
Sumter County	\$688	\$808	17.4%
Volusia County	\$879	\$931	5.9%
TOTAL MFCS Service Region	\$826	\$886	7.2%
Florida	\$957	\$1,032	7.8%
United States	\$841	\$949	12.8%

Source: U.S. Census Bureau, 2012-2016 and 2006-2010 American Community Survey 5-Year Estimates



While median rents increased across the Service Region, the State of Florida and the U.S., the median homeowner cost for those with a home mortgage dropped, except for Sumter County. This is most likely some continuing effects of the housing market collapse in the mid 2000's and the falling home prices/property values across the State of Florida.

Median homeowner cost for the MFCS Service Region dropped by 10.1%, from \$1,288 per month in 2010 to \$1,157 per month in 2016. The median homeowner cost remains lower than the median homeowner cost for Florida, which decreased from \$1,586 per month in 2010 to \$1,422 per month in 2016 (a 10.3% decrease). With Florida's decrease in 2016, it's median homeowner cost is lower than the U.S. which reported a cost of \$1,491 per month.

The counties within the Service Region experiencing the largest decreases in the median homeowner cost between 2010 and 2016 were Hernando (13.7%), Lake (14.2%), and Volusia (13.8%). Sumter County median homeowner cost increased by 5.3%, up from \$1,111 per month in 2010 to \$1,170 per month in 2016.

Table 23. provides the median homeowner cost for both 2010 and 2016 for the MFCS Service Region by County.

Table 23.

Median Homeowner Cost, by County, MFCS Service Resgion, 2010, 2016

Area	2010 Median Homeowner Costs	2016 Median Homeowner Costs	Percentage of Change
Citrus County	\$1,104	\$977	-11.5%
Hernando Couty	\$1,235	\$1,066	-13.7%
Lake County	\$1,434	\$1,230	-14.2%
Pasco County	\$1,414	\$1,285	-9.1%
Polk County	\$1,321	\$1,171	-11.4%
Sumter County	\$1,111	\$1,170	5.3%
Volusia County	\$1,395	\$1,203	-13.8%
TOTAL MFCS Service Region	\$1,288	\$1,157	-10.1%
Florida	\$1,586	\$1,422	-10.3%
United States	\$1,524	\$1,491	-2.2%

Source: U.S. Census Bureau, 2012-2016 and 2006-2010 American Community Survey 5-Year Estimates, Housing Units with a Mortgage

Affordable Housing

The U.S. Department of Housing and Urban Development and other housing experts consider households that spend more than 30% of their income on housing to have unaffordable housing; putting the household at risk.

The National Low-Income Housing Coalition released a report entitled, *Out of Reach 2017* on June 8, 2018. The report calculates the national 'Housing Wage', the hourly wage a full-



time worker must earn to afford a modest apartment while spending no more than 30% of his or her income on rent and utilities. The report states that this year's national two-bedroom Housing Wage is \$21.21 per hour. The report says that "a household must have an annual income of at least \$44,120 to afford a two-bedroom rental home at HUD's average Fair Market Rent (FMR) of \$1,103 per month. The average hourly wage of renters in the U.S. is \$16.38, which is \$4.83 less than the two-bedroom Housing Wage. The federal minimum wage is \$13.96 less than the Housing Wage, requiring a full-time minimum wage earner to work 117 hours per week, 52 weeks a year to afford a two-bedroom apartment. Despite a minimum wage higher than the federal level in a growing number of states and jurisdictions, in no state, metropolitan area, or county can a full-time minimum-wage worker afford a modest two-bedroom rental home."¹⁷

According to the report, Florida's Housing Wage required to afford the same two-bedroom rental home is \$21.50 per hour, slightly higher than the national Housing Wage. A two-bedroom rental home at HUD's average Fair Market Rent is reported to be \$1,118 per month for the state. The report ranks Florida with the 16th highest Housing Wage in the nation.

Applying the same percentage ratio as Florida to the MFCS Service Region reported rental cost, it is estimated that a two-bedroom rental for the overall region at HUD's average Fair Market Rent to be approximately \$960 per month. This puts the Housing Wage for the MFCS Service Region at \$18.46 per hour.

Table 24. shows the number and percentage of households within the MFCS Service Region, by county, that are spending 30% or more of their household incomes on housing in 2016, making them cost burdened households.

Table 24.

Cost Burdened Households by Tenure, Percent, by County, MFCS Service Region, 2016

Area	Rental Households	Percentage of Rental Households that are Cost Burdened	Owner Occupied Households (with mortgage)	Percentage of Owner Households w/ Mortgages that are Cost Burdened	Owner Occupied Households (no mortgage)	Percentage of Owner Households w/o Mortgages that are Cost Burdened
Citrus County	11,144	52.6%	23,741	34.8%	26,465	11.8%
Hernando County	15,612	50.1%	29,062	35.3%	26,244	11.7%
Lake County	31,754	51.1%	47,586	33.5%	42,696	13.0%
Pasco County	51,432	49.5%	75,446	34.0%	62,414	12.3%
Polk County	71,369	47.6%	80,690	33.1%	71,001	12.7%
Sumter County	4,841	49.2%	17,960	36.9%	26,561	8.9%
Volusia County	62,375	55.4%	77,934	39.5%	65,001	14.7%
TOTAL MFCS Service Region	248,527	50.8%	352,419	35.3%	320,382	12.1%
Florida	2,605,942	53.2%	2,808,279	37.4%	1,979,041	16.1%
United States	42,835,169	47.3%	48,016,540	30.6%	26,864,528	14.0%

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

Cost burdened rental households represented 50.8% of all of the rental households in the MFCS Service Region, according to the U.S. Census Bureau's American Community Survey, 2012-2016, 5-Year Estimates. Most of the counties within the Service Region also reported

¹⁷ National Low-Income Housing Coalition, *Out of Reach 2017*



around 50% of their rental households as cost burdened. Volusia County reported the highest cost burdened rental households with 55.4% reported as cost burdened.

Housing Mobility

Low-income residents who are more likely to live in unaffordable (or inadequate) housing are at risk for moving more frequently than others. Each move increases the instability of the household and places undue stress on the families' finances and the household's social network.

Table 25. shows the population reported in-migration for the MFCS Service Region, by county and percentage for 2016.

Table 25.

Population Geographic Mobility, by County, MFCS Service Region, 2016

Area	Total Poulataion	Population In-Migration	Percent of Population In-Migration
Citrus County	139,682	9,087	6.5%
Hernando Couty	175,135	13,539	7.7%
Lake County	313,940	25,457	8.1%
Pasco County	483,644	31,108	6.4%
Polk County	630,441	37,612	6.0%
Sumter County	113,010	11,389	10.1%
Volusia County	505,617	35,481	7.0%
TOTAL MFCS Service Region	2,361,469	163,673	7.4%
Florida	2,605,942	1,360,675	6.9%
United States	42,835,169	19,417,258	6.2%

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

According to the U.S. Census Bureau's American Community Survey 2012-2016, 5-Year Estimates, as shown in the Table 25., an estimated 7.4% or 163,673 of the 2,361,469 persons residing in the MFCS Service Region relocated to the area within the last year. People who moved to a new household from outside of their current county of residence, from outside of their state of residence, or from abroad are those included in Table 25. and considered part of the in-migrated population. Persons who moved within their county of residence are not included.

Homeless Rates

Each year since its creation in 2001, the Office on Homelessness and its seventeen (17) member Council issues an annual report on statewide homelessness for the State of Florida. The 2018 Report shows that Florida's "literal homelessness" continues to decline, while homelessness by a broader definition, including those couch-surfing with family and friends, living in motels, etc., among school children and their families continues to increase. The report cites the lack of affordable housing available for low-wage earning families as the primary cause.

The Report states that "On one day and one night in January 2018, Florida communities identified 29,717 persons who were living on the streets, in the woods, or in emergency



shelters. Those numbers included 2,515 homeless veterans, 8,300 persons in homeless families, and 5,230 chronically homeless and disabled persons. These were persons meeting the U.S. Department of Housing and Urban Development (HUD) definition of homelessness. Further, for school year 2016-2017, Florida's public schools identified 76,211 students as homeless, including those families that

had lost their housing and were staying in motels or with family and friends (living arrangements that do not fit into the HUD definition of "homelessness")."

In January 2017, Florida communities identified 32,109 persons who were living on the streets, in the woods, or in emergency shelters, including 2,789 homeless veterans, 9,363 persons in homeless families, and 5,120 chronically homeless and disabled persons. For school year 2015-2016, Florida's public schools identified 72,957 students as homeless, including those families that had lost their housing and were staying with family and friends or in motels.

In 2018, communities in the MFCS Service Region identified 3,240 persons who were living on the streets, in the woods, or in emergency shelters. For the overall region, this was a decrease from 2017. Lake, Polk and Sumter counties experienced an increase in their homeless populations, while Citrus, Hernando, Pasco, and Volusia counties homeless population counts decreased.

Table 26. below provides the "point in time" homeless counts for the MFCS Service Region for each year from 2014 to 2018, by County.

Table 26. Point in Time Homeless Counts by County, 2014 - 2018								
Year	Citrus County	Hernando County	Lake County	Pasco County	Polk County	Sumter County	Volusia County	MFCS Service Region
2014	188	77	187	3,305	536	59	1,445	5,797
2015	180	218	265	1,945	464	68	1,222	4,362
2016	224	143	198	1,055	635	30	901	3,186
2017	175	189	242	2,512	512	29	678	4,337
2018	169	182	312	1,356	552	48	621	3,240

Source: Florida Council on Homelessness Annual Report, 2018

For the school year 2016-2017, the public schools in the MFCS Service Region identified 11,368 students as homeless. For the overall region, this was a slight decrease in the number of homeless students reported when compared to 2017. Hernando and Volusia counties reported an increase in the number of homeless students, while Citrus, Lake, and Pasco counties reported a decline. Sumter County's homeless student count remained the same.

Table 27. shows the homeless students reported by public schools in the MFCS Service Region for the school years 2012-2013 through 2016-2017, by county.

Table 27.

Homeless Students in Public Schools by County, 2012-2013 through 2016-2017

Year	Citrus County	Hernando County	Lake County	Pasco County	Polk County	Sumter County	Volusia County	MFCS Service Region
2014	303	521	2,908	1,904	2,547	156	2,195	10,534
2015	312	443	3,229	2,071	3,767	174	2,261	12,257
2016	341	585	2,416	2,190	3,399	153	2,322	11,406
2017	600	522	2,433	2,092	3,856	144	2,171	11,818
2018	592	612	2,395	1,976	3,331	144	2,318	11,368

Source: Florida Department of Education, Reported Homeless Students, 2016-2017

Education

More education leads to better jobs and higher income. Education is also linked to health, life expectancy, median household income and much more. Populations without a high school diploma or above are more at risk of being in poverty.

The MFCS Service Region has a higher percentage of adults (25 years and older) with a high school graduation level or higher which is in-line with the percentages of the state of Florida and the U.S. Overall, the Service Region reports that 87.6% of its adult population has a high school degree or higher. Florida reports that its adult population of high school graduates or higher percentage is 87.5% and the U.S. reports 87.3%.

The Service Region has a percentage of adults with a bachelor's degree or higher that is lower than the state of Florida and the U.S. For the Service Region only 21.6% of adults have a bachelor's degree or above, while Florida reports 28.2% and the U.S. reports 30.7%.

Table 28. below shows the education attainment of adults 25 years or older for the MFCS Service Region, by County for 2016.

Table 28.

Education Attainment, by County, MFCS Service Region, 2016

Area	Population 25 years and over	Less than High School Graduate	High School Graduate	Some College, Associate's Degree	Bachelor's Degree or Higher
Citrus County	109,585	14,269	40,981	34,527	19,808
Hernando Couty	129,706	16,486	47,559	44,221	21,440
Lake County	229,412	27,490	76,650	75,112	50,160
Pasco County	348,508	40,068	115,441	113,857	79,142
Polk County	430,105	67,409	153,598	124,322	84,776
Sumter County	92,788	7,477	26,864	28,759	29,688
Volusia County	370,061	39,007	122,757	124,601	83,696
TOTAL MFCS Service Region	1,710,165	212,206	583,850	545,399	368,710
Florida	13,870,835	1,736,650	4,022,346	4,199,084	3,912,755
United States	210,091,977	26,769,707	57,410,562	61,447,432	64,464,276

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

Polk and Hernando counties have the highest levels of adult populations without a high school diploma. Polk County reported 15.7% of their adults do not have a high school diploma, subsequently, they also report one of the lowest populations with a bachelor's degree or higher. Only 19.7% of the county adults have an education level of a bachelor's degree or above.

Hernando County reported 12.7% of their adults do not have a high school diploma. Hernando County is also the county with the lowest reported adults that have a bachelor's degree or higher, reporting that only 16.5% of their adult population have attained this education level.

Sumter County reports the lowest percentage of adults with no high school diploma (only 8.1% of the population). They also report the highest percentage of adults with a bachelor's degree or higher (32.0%).

A review of the education attainment levels of the poverty population is important. When reviewing the adult populations that are below the poverty level, it is noted that the percentages of those without a high school education or higher are overall lower than the total population percentages.

For the MFCS Service Region, those populations below poverty thresholds reported that 76.1% of those in poverty have a high school education or above. This level is higher than the poverty populations of the state of Florida (reporting 73.6%) and the U.S. (reporting only 70.7%). Polk County reports a great disparity and shows a critical need for education in their poverty populations. Of the county's adult poverty population, only 69.5% possess a high school education level or higher; subsequently, they also report that only 7.3% of the poverty population has a bachelor's degree or higher, while 30.5% of the poverty population has no high school diploma.

Table 29. shows the level of education attainment for the population below poverty levels for the MFCS Service Region, by County for 2016.

Table 29.

Education Attainment of Poverty Status, by County, MFCS Service Region, 2016

Area	Population 25 years and over	Population 25 years and over Below Poverty	Less than High School Graduate	High School Graduate	Some College, Associate's Degree	Bachelor's Degree or Higher
Citrus County	109,585	16,171	3,771	6,793	4,467	1,140
Hernando Couty	129,706	17,109	3,934	6,792	5,000	1,383
Lake County	229,412	25,668	6,188	10,625	6,283	2,572
Pasco County	348,508	41,632	9,001	16,821	11,565	4,245
Polk County	430,105	59,683	18,223	23,313	13,810	4,337
Sumter County	92,788	7,621	1,472	2,661	2,095	1,393
Volusia County	370,061	49,742	9,364	19,365	15,601	5,412
TOTAL MFCS Service Region	1,710,165	217,626	51,953	86,370	58,821	20,482
Florida	13,870,835	1,818,195	480,387	640,121	463,594	234,093
United States	210,091,977	24,767,509	7,246,267	8,189,960	6,409,855	2,921,427

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



When comparing the education attainment from the 2010 U.S. Census, we see that education attainment levels are improving for both the general population and the population below poverty thresholds.

In 2016, the adult population with no high school diploma percentage decreased from the 2010 levels, while the percentages of the adult populations with either high school or bachelor's degrees both increased.

Tables 30. and 31. that follow show the improvement in the adult population percentages and their education level attainments within the MFCS Service Region, by county, between 2010 and 2016. Table 30. shows the education attainment and change of the populations in general, while Table 31. shows the education attainment and change of the poverty populations.

Table 30.

Education Attainment Percentage, by County, MFCS Service Region, 2010, 2016

Area	2010 Percentage of Population No High School	2016 Percentage of Population No High School	Change	2010 Percentage of Population High School Degree or Above	2016 Percentage of Population High School Degree or Above	Change	2010 Percentage of Population Bachelor's Degree or Above	2016 Percentage of Population Bachelor's Degree or Above	Change
Citrus County	14.7%	13.0%	-1.7%	85.3%	87.0%	1.7%	16.5%	18.1%	1.6%
Hernando Couty	14.3%	12.7%	-1.6%	85.7%	87.3%	1.6%	16.2%	16.5%	0.3%
Lake County	12.2%	12.0%	-0.2%	87.8%	88.0%	0.2%	20.2%	21.9%	1.7%
Pasco County	13.8%	11.5%	-2.3%	86.2%	88.5%	2.3%	19.7%	22.7%	3.0%
Polk County	18.0%	15.7%	-2.3%	82.0%	84.3%	2.3%	18.2%	19.7%	1.5%
Sumter County	12.0%	8.1%	-4.0%	88.0%	91.9%	4.0%	22.9%	32.0%	9.1%
Volusia County	12.5%	10.5%	-1.9%	87.5%	89.5%	1.9%	21.3%	22.6%	1.4%
TOTAL MFCS Service Region	14.4%	12.4%	-1.9%	85.6%	87.6%	1.9%	19.4%	21.6%	2.2%
Florida	14.2%	12.5%	-1.7%	85.8%	87.5%	1.7%	26.0%	28.2%	2.2%
United States	14.3%	12.7%	-1.6%	85.7%	87.3%	1.6%	28.4%	30.7%	2.3%

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

Table 31.

Education Attainment Percentage of Poverty Status, by County, MFCS Service Region, 2010, 2016

Area	2010 Percentage of Poverty Population No High School	2016 Percentage of Poverty Population No High School	Change	2010 Percentage of Poverty Population High School Degree or Above	2016 Percentage of Poverty Population High School Degree or Above	Change	2010 Percentage of Poverty Population Bachelor's Degree or Above	2016 Percentage of Poverty Population Bachelor's Degree or Above	Change
Citrus County	27.9%	23.3%	-4.6%	72.1%	76.7%	4.6%	5.3%	7.0%	1.8%
Hernando Couty	27.4%	23.0%	-4.4%	72.6%	77.0%	4.4%	8.1%	8.1%	0.0%
Lake County	28.5%	24.1%	-4.4%	71.5%	75.9%	4.4%	8.0%	10.0%	2.1%
Pasco County	26.6%	21.6%	-5.0%	73.4%	78.4%	5.0%	7.7%	10.2%	2.5%
Polk County	35.9%	30.5%	-5.4%	64.1%	69.5%	5.4%	5.8%	7.3%	1.4%
Sumter County	29.9%	19.3%	-10.6%	70.1%	80.7%	10.6%	6.0%	18.3%	12.3%
Volusia County	23.5%	18.8%	-4.7%	76.5%	81.2%	4.7%	11.4%	10.9%	-0.5%
TOTAL MFCS Service Region	29.0%	23.9%	-5.1%	71.0%	76.1%	5.1%	7.8%	9.4%	1.6%
Florida	30.9%	26.4%	-4.4%	69.1%	73.6%	4.4%	11.2%	12.9%	1.6%
United States	33.6%	29.3%	-4.4%	66.4%	70.7%	4.4%	10.2%	11.8%	1.6%

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



Health & Wellness

According to the World Bank Group, an expert on poverty, “Poverty is a major cause of ill health and a barrier to accessing health care when needed. This relationship is financial: the poor cannot afford to purchase those things that are needed for good health, including sufficient quantities of food and health care. But, the relationship is also related to other factors related to poverty, such as lack of information on appropriate health-promoting practices or lack of voice needed to make social services work for them.”¹⁸ The Bank stresses that it is important to strive for equity in health outcomes and work to “improve the level and distribution of key health, nutrition and population outcomes...particularly for the poor and the vulnerable.”

Strong health systems improve the health status for the entire population. For the low-income populations, the cost of health and medical care and medicine can be prohibitive. The cost of transportation to receive care can be out of reach. Lost work time and income due to a personal or family illness or needed care can take a toll.

There is a growing body of literature that emphasizes the importance of “place” to people’s health. The community where you live can be a greater factor of your overall health than many other reasons, including genetics.

Recently, the University of Wisconsin Population Health Institute published research that found only “10% to 20% of a person’s health is related to access to care and the quality of services received.” The report goes on to state that “40% of the factors that contribute to the length and quality of a person’s life are social and economic, while another 30% are health-related behaviors directly shaped by socio-economic factors, and an additional 10% are related to the physical environment.”¹⁹

Table 32. is a review of some typical indicators for health and wellness of communities. The MFCS Service Region overall is closely aligned with the State of Florida with the exception of a couple areas. The Service Region reports a higher percentage of adult smoking and has a higher percentage of adult obesity. The Service Region has a lower percentage of excessive or binge drinking, experience lower crime and reports a higher percentage of adults that have had a medical check-up in the past year.

¹⁸ World Bank Group (2014). “Poverty and Health” Retrieved from <http://www.worldbank.org/en/topic/health/brief/poverty-health>

¹⁹ Project for Public Spaces (2016). *The Case for Healthy Places: Improving Health Outcomes Through Placemaking*. Retrieved from <https://www.pps.org/article/pps-releases-new-report-the-case-for-healthy-places-how-to-improve-health-through-placemaking>



Table 32.

Selected Health Behavioral Risk Factors, SocioEconomic Indicators & Social and Mental Health Factors, by County, 2016

Area	Adult Smoking	Adult Obesity	Adults Who Had a Medical Check-up in Past Year	Physical Inactivity	Adult that Visited the Dentist in the Past Year	Excessive or Binge Drinking	Percentage of Adults with Health Insurance	Could Not See a Dr. at Least Once in Past Year Due to Cost	Index Crimes - 3 Year Rate Per 100,000	Adults with Good Mental Health
Citrus County	21.4%	24.0%	81.7%	57.3%	62.8%	16.5%	88.0%	12.2%	1,763.5	86.6%
Hernando County	18.0%	35.2%	79.8%	59.8%	63.0%	14.5%	86.1%	17.6%	2,399.3	85.6%
Lake County	19.2%	32.6%	80.4%	58.4%	57.2%	15.8%	86.7%	17.1%	2,508.7	87.5%
Pasco County	23.3%	28.1%	74.9%	63.7%	59.8%	19.2%	86.6%	20.8%	2,595.8	84.9%
Polk County	16.0%	38.8%	77.7%	59.2%	54.6%	12.2%	84.3%	16.3%	2,898.9	88.7%
Sumter County	8.0%	31.3%	93.1%	41.1%	75.2%	11.9%	91.9%	6.9%	1,177.6	93.3%
Volusia County	10.8%	30.9%	76.9%	58.2%	59.3%	17.8%	84.6%	21.1%	3,554.8	84.3%
TOTAL MFCS Service Region	16.7%	31.6%	80.6%	56.8%	61.7%	15.4%	86.9%	16.0%	2,414.1	87.3%
Florida	15.5%	27.4%	76.5%	56.7%	63.0%	17.5%	83.6%	16.6%	3,310.6	88.6%

Source: State of Florida, Department of Health, Bureau of Community Health Assessment, Division of Public Health Statistics & Performance Management, County Health Profiles, 2016

From an overall perspective of the levels reported for the selected health and wellness indicators, Sumter County clearly reports the best or healthiest levels.

Adult Obesity

According to the State of Florida's Department of Health (data reported in Table 32.), all of the counties, in the MFCS Service Region, with the exception of Citrus County, have a higher percentage of adult obesity than the overall state percentage (27.4%). Hernando and Polk counties report the highest levels. Hernando County's current adult obesity rate is 35.2% and Polk County's rate is 38.8%.

According to the most recent National Health and Nutrition Examination Survey (NHANES), 39.8% of U.S. adults age 20 year or older have obesity, including 7.6% with severe obesity, and another 31.8% are overweight.²⁰ NHANES reported that the youth in the U.S. have a much lower obesity rate at 18.5%.²¹ Obesity Rates have increased significantly since 1999-2000, when 13.9% of children and 30.5% of adults had obesity.²²

"Rates of overweight and obesity have increased across the U.S. among people of all ethnic and racial groups, ages and genders, but Black and Latino populations continue to have higher rates of obesity than Whites and Asians. This is true among both children and adults."²³ Among children, obesity and severe obesity increased with age and boys are slightly more likely than girls to be obese. Among adults, women have slightly higher levels of obesity than men, and middle age and older adults are more likely to be obese.²⁴

Seminole County has created healthier communities and taken very serious steps in the last few years to make sure that their young residents grow up with a healthy weight. The

²⁰ Cheryl D. Fryar, MSPH, Margaret D. Carroll, MSPH, and Cynthia L. Ogden, PhD, Division of Health and Nutrition Examination Surveys (2018). *Prevalence of Overweight, Obesity, and Severe Obesity Among Adults Aged 20 and Over: United States, 1960-1962 Through 2015-2016*. Retrieved from https://www.cdc.gov/nchs/data/hestat/obesity_adult_15_16/obesity_adult_15_16.htm

²¹ Robert Wood Johnson Foundation (2018). "U.S. Obesity Rates and Trends". Retrieved from <https://stateofobesity.org/obesity-rates-trends-overview/>

²² Ibid.

²³ Ibid.

²⁴ Ibid.

county has reported a 13.7% decline among children in grades 1, 3 and 6 in their combined overweight and obesity rates between the 2006-2007 school year through the 2013-2014 school year. In 2006-2007 their overweight/obesity rate was 34.3% and in 2013-2014 it was 29.6%.²⁵

How have they done it? More fresh fruits and vegetables, healthy eating/nutritional and lifestyle training, and more physical activity with a community awareness campaign that engaged many local organizations. The county's school system and the Leisure Services Department are working together to create healthier school and community environments for children and families.

"Seminole County is moving forward with fostering strong partnerships to ensure health is considered in all policies," said Dr. Swannie Jett, Health Officer of the Florida Department of Health in Seminole County. "As a community, the more we work together and keep health at the forefront, the more we can change the behaviors, choices and environment in which people live."

Health/Medical Insurance

According to the Florida Department of Health, the data is promising when looking at the percentage of adults with health insurance in the Mid Florida Community Services' Service Region (86.9% overall); however, it is critical to think about the remaining uninsured, which would equate to about 13.1% according to the Department of Health. These numbers are reported in Table 32.

In 2016, the state of Florida had the second highest percentage of uninsured people (nonelderly population) in the nation.²⁶ Although still high, the drop to 13.1% in 2016 was quite an improvement over Florida's 2013 uninsured population of 22.0%.

A report issued by the Kaiser Family Foundation in June says that data shows substantial gains in public and private insurance coverage and historic decreases in uninsured rates since 2014 and the Affordable Care Act; however, 27.6 million people in the United States remain uninsured.

Individuals going without insurance coverage can have serious health consequences, as they are less likely to receive preventive and/or needed care. Delayed care often results in serious illness and concerns for overall health and well-being. Being uninsured can also have serious financial consequences.

According to the Kaiser Family Foundation, "In 2016, 45% of uninsured adults said that they remained uninsured because the cost of coverage was too high. Many people do not have access to coverage through a job, and some people, particularly poor adults in states that did not expand Medicaid, remain ineligible for financial assistance for coverage."²⁷

²⁵ Robert Wood Johnson Foundation (2016). *The State of Obesity, Stories: Rate Decline: Seminole County*. Retrieved from <https://stateofobesity.org/stories/florida-seminole-county/>

²⁶ Rachel Garfield, Anthony Damico, and Kendal Orgera (2018). *The Coverage Gap: Uninsured Poor Adults in States that Do Not Expand Medicaid*. Retrieved from <https://www.kff.org/medicaid/issue-brief/the-coverage-gap-uninsured-poor-adults-in-states-that-do-not-expand-medicaid/>

²⁷ Kaiser Family Foundation (2017). "Key Facts about the Uninsured Population" Retrieved from <http://files.kff.org/attachment/Fact-Sheet-Key-Facts-about-the-Uninsured-Population>

Medicaid and the Children's Health Insurance Program (CHIP) are available for low-income children, but eligibility for adults is more limited, with a median eligibility limit for parents at just 44% of poverty and adults without dependent children ineligible in most cases.

Florida has not expanded Medicaid. Without the Medicaid expansion, many low-income adults living in Florida fall into a "coverage gap". The coverage gap occurs when adults have annual incomes above the Medicaid eligibility limits but below the Marketplace premium tax credits. Florida's "coverage gap" population was estimated at 384,000.²⁸

As of January 2018, the median Medicaid Eligibility Limits were at 43% of the Federal Poverty Level (\$8,935 household income for a family of three). The Marketplace Subsidies are available for individuals with an annual income between \$12,140 (100% of the Federal Poverty Level) and \$48,560 (400% of the Federal Poverty Level). Those adults with an annual income between approximately \$8,935 and \$12,140 are caught in the gap.

According to the Kaiser report, "most uninsured people are in low-income families that have at least one worker in the family." They said that because of the limited availability of public coverage of states like Florida, "adults are more likely to be uninsured than children" and "people of color are at a higher risk of being uninsured than non-Hispanic Whites."²⁹

"People without insurance coverage have worse access to care than people who are insured. One in five uninsured adults in 2016 went without needed medical care due to cost. Studies repeatedly demonstrate that the uninsured are less likely than those with insurance to receive preventive care and services for major health conditions and chronic diseases."³⁰

When the uninsured do seek care, they are often faced with unaffordable medical bills. "In 2016, uninsured nonelderly adults were over twice as likely than their insured counterparts to have had problems paying medical bills in the past 12 months. Additionally, "three in ten (30%) of uninsured nonelderly adults said they were paying off least one medical bill over time." These bills can quickly translate into medical debt since most of the uninsured have low or moderate incomes and have little, if any, savings. Referencing a study produced by the Consumer Financial Protection Bureau, the Kaiser reports says that, Medical debts contribute to over half (52%) of debt collections actions that appear on consumer credit reports in the United States and contribute to almost half of all bankruptcies in the United States."

Public Safety Net Programs & Assistance

Free & Reduced School Lunches

Across the state of Florida 58.85% or 1,642,740 public school students were eligible for Free/Reduced Price lunch out of 2,791,368 total students enrolled in the 2015-16 school year. In the MFCS Service Region over 61% or 196,826 public school students were eligible for Free/Reduced Price lunch out of 322,441 total students enrolled for 2015-16.

The 2015-16 school year reported the highest number of eligible students in the last five (5) years. The MFCS Service Region has a higher percent of eligible students than the state of Florida and almost 10% more than the percentage reported for the U.S.

²⁸ Rachel Garfield, Anthony Damico, and Kendal Orgera. *The Coverage Gap*

²⁹ Ibid.

³⁰ Ibid.

Table 33. shows the number of total students, those eligible for Free/Reduced price lunch, and the percentage of students eligible for Free/Reduced price lunch in the MFCS Service Region for the 2015-16 school year, by county.

Table 33.

Free and Reduced Lunch Program, by County, MFCS Service Region, 2015-16

	Total Students	Number of Free/Reduced Price Lunch Eligible	Percent of Free/Reduced Lunch Eligible
Citrus County	15,283	10,064	65.9%
Hernando Couty	22,144	14,741	66.6%
Lake County	42,462	28,950	68.2%
Pasco County	70,445	39,440	56.0%
Polk County	100,647	57,832	57.5%
Sumter County	8,532	5,226	61.3%
Volusia County	62,928	40,573	64.5%
TOTAL MFCS Service Region	322,441	196,826	61.0%
Florida	2,791,368	1,642,740	58.9%
United States	50,611,787	25,893,504	51.2%

Data Source: National Center for Education Statistics, NCES - Common Core of Data 2015-16

Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program (SNAP) is the cornerstone of the Nation's nutrition assistance safety net. Benefits are available to most people who meet the financial and nonfinancial requirements, and the program serves a broad spectrum of low-income people. In fiscal year 2016, SNAP provided about \$5.22 billion dollars in food benefits to a monthly average of 3,454,530 people in Florida.

Across the state of Florida 14.8% or 1,092,862 households receive Supplemental Nutrition Assistance Program benefits (previously known as food stamps). In the MFCS Service Region 14.3% or 131,956 households receive SNAP benefits.

Table 34. shows the number of households receiving SNAP benefits by poverty status in the MFCS Service Region in 2016, by county.



Table 34.

Households Receiving SNAP by Poverty Status, by County, MFCS Service Region, 2016

Area	Households Receiving SNAP Total	Households Receiving SNAP Percent	Households Receiving SNAP Income Below Poverty	Households Receiving SNAP Income Above Poverty	Households Not Receiving SNAP	Households Not Receiving SNAP Percent	Households Not Receiving SNAP Income Below Poverty	Households Not Receiving SNAP Income Above Poverty
Citrus County	8,685	14.2%	4,618	4,067	52,665	85.8%	5,160	47,505
Hernando County	10,668	15.0%	4,510	6,158	60,250	85.0%	5,708	54,542
Lake County	16,290	13.4%	6,900	9,390	105,746	86.7%	8,743	97,003
Pasco County	26,863	14.2%	11,224	15,639	162,429	85.8%	13,817	148,612
Polk County	36,164	16.2%	16,797	19,367	186,896	83.8%	17,893	169,003
Sumter County	2,697	5.5%	1,372	1,325	46,665	94.5%	3,335	43,330
Volusia County	30,589	14.9%	13,867	16,722	174,721	85.1%	17,365	157,356
TOTAL MFCS Service Region	131,956	14.3%	59,288	72,668	789,372	85.7%	72,021	717,351
Florida	1,092,862	14.8%	496,971	595,891	6,300,400	85.2%	597,455	5,702,945
United States	15,360,951	13.1%	7,717,684	7,633,267	102,355,286	87.0%	8,924,556	93,430,730

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

Community Assessment Analysis

Qualitative Surveys

Copies of surveys instruments utilized can be found in Appendix 2.

General Population

To complete the 2018 Community Needs Assessment for Mid Florida Community Services, feedback was collected and analyzed through a random sample of community residents within the seven (7) counties that comprise the MFCS Service Region. The sample was indicative of the general population make-up of the Service Region and specifically included low-income residents. The survey captured the opinions of 300 respondents of which 169 of the respondents self-identified themselves as having a household income of \$25,000 or less. A further breakdown of household income (in smaller categories) was requested of respondents. The question was not mandatory, and respondents could respond “rather not say”, but some of the respondents did provide additional information. Of the respondents that gave additional information and had a household income of \$25,000 or less, 31 reported that their household income was \$12,140 or less, another 19 reported that their household income was between \$12,141 and \$16,460 and another 12 reported that their household income was between \$16,461 and \$20,780.

Top 5 Community Needs

Survey participants were asked to identify the five (5) most important needs in their community from a list of identified community needs. By ranking, their top five (5) are as follows:

1. Jobs/Employment (including a livable wage, higher wages, job skill/training, etc.)
2. Homeless Shelters and Services
3. Housing/Rental Assistance (including utility bills, home repairs, weatherizing, etc.)
4. Health & Wellness Services (including mental health, medical and/or dental care)
5. Senior/Elderly and/or Veteran Programs/Services

A review of those survey participants with a self-reported household income \$25,000 or below, ranked the five (5) most important needs as follows:

1. Jobs /Employment (including a livable wage, higher wages, job skill/training, etc.)
2. Housing/Rental Assistance (including utility bills, home repairs, weatherizing, etc.)
3. Homeless Shelters and Services
4. Health & Wellness Services (including mental health, medical and/or dental care)
5. Transportation

Transportation

If participants selected transportation in their identified community needs, they were asked to identify why they felt that transportation was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Public transportation is limited
2. Costs for a taxi and/or Uber are not affordable
3. No public transportation
4. People are unable to drive
5. Cost of gas/fuel is not affordable

Those survey participants with a self-reported household income of \$25,000 or below, ranked the top five (5) in the exact same order.

Jobs/Employment

If participants selected jobs/employment in their identified community needs, they were asked to identify why they felt that jobs/employment was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Lack of good paying jobs with benefits
2. Current jobs are not paying a livable wage
3. Few jobs for people without skills
4. Lack of child care
5. Lack of life skills to obtain and/or keep employment
TIED with – High unemployment rate

Those survey participants with a self-reported household income of \$25,000 or below, ranked the top five (5) as follows:

1. Lack of good paying jobs with benefits
2. Current jobs are not paying a livable wage
3. High unemployment rate
4. Few jobs for people without skills
5. Lack of job training
TIED with – Lack of transportation

Housing

If participants selected housing in their identified community needs, they were asked to identify why they felt that housing was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Cost of rent/house payment
2. Affordable housing is not available
3. Cost of utilities/rent deposit
4. Lack of housing assistance or help
5. Cost of utilities (electric, water, etc.)

Those survey participants with a self-reported household income of \$25,000 or below, ranked the top five (5) exactly the same as above.

Health & Wellness Services

If participants selected health & wellness services in their identified community needs, they were asked to identify why they felt that health & wellness services were a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Lack of insurance
2. Lack of income to pay for prescriptions
3. Lack of income to pay for medical emergencies
4. Lack of mental health services/treatment
5. Lack of available dental care

Those survey participants with a self-reported household income of \$25,000 or below, ranked the top five (5) as follows:

1. Lack of insurance
2. Lack of income to pay for medical emergencies
3. Lack of income to pay for prescriptions
4. Lack of mental health services/treatment
5. Lack of available dental care

Education Needs and/or Services

If participants selected education needs and/or services in their identified community needs, they were asked to identify why they felt that education needs and/or services was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Lack of money for tuition and/or books & materials
2. Threats of violence in schools
3. Lack of vocational training available
4. People lack vocational skills
5. Cost of child care

Those survey participants with a self-reported household income of \$25,000 or below, ranked the top five (5) as follows:

1. Lack of money for tuition and/or books & materials
2. Threats of violence in schools
3. Lack of vocational training available
4. Cost of child care
5. People lack vocational skills

Nutritional/Food Programs and/or Services

If participants selected nutritional/food programs and/or services in their identified community needs, they were asked to identify why they felt that nutritional/food programs and/or services was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Healthy food choices are not affordable
2. People lack knowledge/education about nutrition
3. Not enough income to purchase adequate food
4. Fresh fruits and vegetables are not affordable
5. Lack of nutrition programs/training

Those survey participants with a self-reported household income of \$25,000 or below, ranked the top five (5) as follows:

1. Healthy food choices are not affordable
2. Fresh fruits and vegetables are not affordable
3. Not enough income to purchase adequate food
4. People lack knowledge/education about nutrition
5. Not enough people are eligible for food assistance (including SNAP, free/reduced school lunch, etc.)

Personal/Family Needs/Impacts

Survey participants were asked to identify situations that personally impact themselves or their household from a list of identified community needs. They were allowed to select all that they felt applied to their self/family. Respondents collectively ranked the top five (5) as follows:

1. Need for affordable health care (mental health, medical and/or dental services)
2. Need for a job that pays a livable wage
3. Lack of affordable housing
4. Lack of employment opportunities/jobs
5. Lack of transportation

Those survey participants with a self-reported household income of \$25,000 or below, ranked the top five (5) as follows:

1. Need for affordable health care (mental health, medical and/or dental services)
2. Need for a job that pays a livable wage
3. Lack of affordable housing
4. Lack of transportation
5. Lack of employment opportunities/jobs

Veteran Services

If survey participants identified themselves as a United States veteran or dependent of a United States veteran, they were asked to identify assistance that was needed. Respondents collectively ranked the top five (5) as follows:

1. Health or medical care for family members
2. Other (listed was small business assistance or nothing needed)
3. Education/training
4. Disability programs or benefits
5. Health or medical care and/or benefits

Those survey participants with a self-reported household income of \$25,000 or below that reported that they were a veteran or dependent of a veteran, ranked the top five (5) as follows:

1. Health or medical care for family members
2. Education/training
3. Disability programs or benefits
4. Other (listed was small business assistance or nothing needed)
5. Housing

Community Partners and Leadership

To complete the 2018 Community Needs Assessment for Mid Florida Community Services, feedback was collected and analyzed from identified community partners and leadership within the seven (7) counties that comprise the MFCS Service Region. Community partners and leadership members were inclusive of those working/serving within community-based organizations, faith-based organizations, private sector, public sector, and educational institutions. Forty-two (42) community partners and leadership members responded to/participated in the survey.

Top 5 Community Needs

Community partners and leadership members were asked to identify the five (5) most important needs in their community from a list of identified community needs. By ranking, their top five (5) are as follows:

1. Health & Wellness Services (including mental health, medical and/or dental care)
2. Jobs /Employment (including a livable wage, higher wages, job skill/training, etc.)
3. Housing/Rental Assistance (including utility bills, home repairs, weatherizing, etc.)
4. Transportation
5. Homeless Shelters and Services
TIED with Alcohol/Drug Treatment and Prevention Programs

Transportation

If community partners and leadership members selected transportation in their identified community needs, they were asked to identify why they felt that transportation was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Public transportation is limited
2. People do not have a reliable car/vehicle
3. Cost of maintaining a car/vehicle is not affordable
4. Cost of buying/down payment for a car/vehicle
5. Costs for a taxi and/or Uber are not affordable

Jobs/Employment

If community partners and leadership members selected jobs/employment in their identified community needs, they were asked to identify why they felt that jobs/employment was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Lack of good paying jobs with benefits
2. Current jobs are not paying a livable wage
3. Lack of life skills to obtain and/or keep employment
4. People lack skills to obtain a job
5. Lack of job training
TIED with – Lack of transportation
TIED with – Few jobs for people without skills

Housing

If community partners and leadership members selected housing in their identified community needs, they were asked to identify why they felt that housing was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Affordable housing is not available
2. Cost of rent/house payment
3. Cost of utilities (electric, water, etc.)
4. Lack of housing assistance or help
5. Lack of temporary or emergency housing

Health & Wellness Services

If community partners and leadership members selected health & wellness services in their identified community needs, they were asked to identify why they felt that health & wellness services was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5), inclusive of ties, as follows:

1. Lack of mental health services/treatment
2. Lack of resources for preventive health care/services
3. Lack of income to pay for medical emergencies
4. Lack of income to pay for prescriptions
TIED with – Existing health issues or chronic disease
TIED with – Lack of dental care

Education Needs and/or Services

If community partners and leadership members selected education needs and/or services in their identified community needs, they were asked to identify why they felt that education needs and/or services was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5), inclusive of ties, as follows:

1. People lack vocational skills
2. People lack a college education
TIED with - Lack of vocational training available
TIED with - Lack of money for tuition and/or books & materials
TIED with Lack of transportation
TIED with Cost of child care

Nutritional/Food Programs and/or Services

If community partners and leadership members selected nutritional/food programs and/or services in their identified community needs, they were asked to identify why they felt that nutritional/food programs and/or services was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5), inclusive of ties, as follows:

1. People lack education/training for making healthy food choices
2. People lack knowledge/education about nutrition
3. Fresh fruits and vegetables are not affordable
TIED with - Healthy food choices are not affordable
TIED with - Lack of healthy food choices
TIED with – No available food resources close to my home area (including food pantries, food banks, etc.)
TIED with - Not enough income to purchase adequate food

Personal/Family Needs/Impacts

Community partners and leadership members were asked to rank emergencies assistance related needs of low-income people in their community in order of greatest need. Respondents collectively ranked the top five (5) as follows:

1. Getting help with rent payments
2. Getting help with utility bills
3. Shelter assistance

4. Food assistance
5. Transportation

Veteran Services

Community partners and leadership members were asked to identify assistance that was needed most by veterans and their dependents in their community. Respondents collectively ranked the top five (5) as follows:

1. Mental health programs or services
2. Disability programs or benefits
3. Housing
4. Employment
5. Health or medical care and/or benefits

Concerns/Needs of Clients or Customers

Community partners and leadership members were asked to identify the top three (3) greatest concerns/needs of their clients or customers. Respondents collectively ranked the top five (5) as follows:

1. Enough money for bills
2. Earning a livable wage through employment
3. Mental health issues/needs
4. Affordable housing
5. Steady/secure employment

Barriers to Self-Sufficiency

Community partners and leadership members were asked to identify the three (3) greatest barriers to self-sufficiency. Respondents collectively ranked the top five (5) as follows:

1. Mental health issues/needs
2. Cost of basic needs
3. Financial and/or budgeting skills
4. Life and/or coping skills
5. Transportation

MFCS Staff Members

To complete the 2018 Community Needs Assessment for Mid Florida Community Services (MFCS), feedback was collected and analyzed feedback from employees/staff/management of Mid Florida Community Services, Inc. that are employed within the seven (7) counties that comprise the MFCS Service Region, across program/department disciplines. 128 employees/staff members responded to/participated in the survey.

Top 5 Community Needs

Employees/staff members were asked to identify the five (5) most important needs in the MFCS Service Region from a list of identified community needs. By ranking, their top five (5), inclusive of ties, are as follows:

1. Housing/Rental Assistance (including utility bills, home repairs, weatherizing, etc.)
2. Health & Wellness Services (including mental health, medical and/or dental care)
3. Jobs /Employment (including a livable wage, higher wages, job skill/training, etc.)
4. Homeless Shelters and Services

Transportation

If employees/staff members selected transportation in their identified community needs, they were asked to identify why they felt that transportation was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Public transportation is limited
2. People do not have a reliable car/vehicle
3. People are unable to drive
4. Cost of buying/down payment for a car/vehicle
5. Cost of maintaining a car/vehicle is not affordable

Jobs/Employment

If employees/staff members selected jobs/employment in their identified community needs, they were asked to identify why they felt that jobs/employment was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Current jobs are not paying a livable wage
 2. Lack of good paying jobs with benefits
 3. People lack the education needed to obtain a job
 4. Lack of child care during hours needed
 5. Lack of life skills to obtain and/or keep employment
- TIED with – Lack of transportation

Housing

If employees/staff members selected housing in their identified community needs, they were asked to identify why they felt that housing was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Cost of rent/house payment
2. Affordable housing is not available
3. Cost of utilities/rent deposit
4. Where housing is available, neighborhood conditions are not acceptable
5. Lack of housing assistance or help

Health & Wellness Services

If employees/staff members selected health & wellness services in their identified community needs, they were asked to identify why they felt that health & wellness services were a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Lack of insurance
2. Lack of income to pay for medical emergencies
3. Lack of mental health services/treatment
4. Lack of income to pay for prescriptions
5. Existing health issues or chronic disease

Education Needs and/or Services

If employees/staff members selected education needs and/or services in their identified community needs, they were asked to identify why they felt that education needs and/or services was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Lack of money for tuition and/or books & materials
2. People lack a college education
3. Cost of child care
4. Lack of GED assistance and/or programs to obtain GED
5. People lack vocational skills

Nutritional/Food Programs and/or Services

If employees/staff members selected nutritional/food programs and/or services in their identified community needs, they were asked to identify why they felt that nutritional/food programs and/or services was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Not enough income to purchase adequate food
2. Healthy food choices are not affordable
3. Not enough people are eligible for food assistance (including SNAP, free/reduced school lunch, etc.)
TIED with Food assistance runs out before the end of the month
4. People lack education/training for making healthy food choices
5. People lack knowledge/education about nutrition
TIED with - Fresh fruits and vegetables are not affordable

Personal/Family Needs/Impacts

Employees/staff members were asked to rank emergencies assistance related needs of low-income people in their community in order of greatest need. Respondents collectively ranked the top five (5), inclusive of ties, as follows:

1. Getting help with rent payments
2. Food assistance
3. Getting help with utility bills
4. Shelter assistance
TIED with - Emergency health care
TIED with - Transportation

Veteran Services

Employees/staff members were asked to identify assistance that was needed most by veterans and their dependents in their community. Respondents collectively ranked the top five (5) as follows:

1. Mental health programs or services
2. Housing
3. Health or medical care and/or benefits
4. Employment
5. Disability programs or benefits



Concerns/Needs of Clients or Customers

Employees/staff members were asked to identify the top three (3) greatest concerns/needs of their Mid Florida Community Services' clients or customers. Respondents collectively ranked the top five (5) as follows:

1. Enough money for bills
2. Affordable housing
3. Earning a livable wage through employment
4. Transportation
5. Enough food or adequate healthy food

Barriers to Self-Sufficiency

Employees/staff members were asked to identify the three (3) greatest barriers to self-sufficiency. Respondents collectively ranked the top five (5) as follows:

1. Financial and/or budgeting skills
 2. Cost of basic needs
 3. Transportation
 4. Lack of knowledge of services
 5. Lack of support
- TIED with Language/cultural barriers

MFCS Governing Board Members

To complete the 2018 Community Needs Assessment for Mid Florida Community Services (MFCS), feedback from the Governing Board members of Mid Florida Community Services, Inc. was collected and analyzed. Ten (10) members responded to/participated in the survey.

Top 5 Community Needs

Governing Board members were asked to identify the five (5) most important needs in the MFCS Service Region from a list of identified community needs. By ranking, their top five (5), inclusive of ties, are as follows:

1. Jobs /Employment (including a livable wage, higher wages, job skill/training, etc.)
 2. Housing/Rental Assistance (including utility bills, home repairs, weatherizing, etc.)
 3. Parenting Programs/Services (including child care assistance, parenting skills, etc.)
 4. Education Needs and/or Opportunities
- TIED with Children/Youth Programs/Services
TIED with Senior/Elderly and/or Veteran Programs/Services
TIED with Health & Wellness Services (including mental health, medical and/or dental care)

Transportation

If Governing Board members selected transportation in their identified community needs, they were asked to identify why they felt that transportation was a community need. They selected the three (3) most important reasons (because of the limited response numbers for this category, answers are not ranked). Answers included the following:

- Cost of maintaining a car/vehicle is not affordable
- Public transportation is limited
- People do not have a reliable car/vehicle

Jobs/Employment

If Governing Board members selected jobs/employment in their identified community needs, they were asked to identify why they felt that jobs/employment was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Lack of life skills to obtain and/or keep employment
2. People lack skills to obtain a job
3. Current jobs are not paying a livable wage
4. Lack of child care during the hours needed
5. Lack of job training
 - TIED with - Lack of good paying jobs with benefits
 - TIED with – Lack of transportation

Housing

If Governing Board members selected housing in their identified community needs, they were asked to identify why they felt that housing was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Homes need repairs (roofing, plumbing, lighting, etc.)
2. Cost of rent/house payment
3. Affordable housing is not available
4. Cost of utilities/rent deposit
5. Where housing is available, neighborhood conditions are not acceptable
 - TIED with - Lack of housing assistance or help

Health & Wellness Services

If Governing Board members selected health & wellness services in their identified community needs, they were asked to identify why they felt that health & wellness services were a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5) as follows:

1. Lack of insurance
2. Lack of income to pay for prescriptions
3. Lack of mental health services/treatment
4. Lack of income to pay for medical emergencies
5. Doctors will not accept Medicare and/or Medicaid

Education Needs and/or Services

If Governing Board members selected education needs and/or services in their identified community needs, they were asked to identify why they felt that education needs and/or services was a community need. They selected the three (3) most important reasons. Respondents collectively ranked the top five (5), inclusive of ties, as follows:

1. People lack a high school diploma
2. People lack vocational skills
3. Lack of dropout prevention programs
 - TIED with Threats of violence in schools
 - TIED with People lack a college education



TIED with Lack of programs for gaining computer skills

TIED with Cost of child care

TIED with Lack of GED assistance and/or programs to obtain GED

Nutritional/Food Programs and/or Services

If Governing Board members selected nutritional/food programs and/or services in their identified community needs, they were asked to identify why they felt that nutritional/food programs and/or services was a community need. They selected the three (3) most important reasons (because of the limited response numbers for this category, answers are not ranked). Answers included the following:

No available food resources close to my home/area (including food pantries, food banks, etc.)

Not enough income to purchase adequate food

Lack of transportation to available grocers

Personal/Family Needs/Impacts

Governing Board members were asked to rank emergencies assistance related needs of low-income people in their community in order of greatest need. Respondents collectively ranked the top five (5) as follows:

1. Getting help with rent payments
2. Getting help with mortgage payments
3. Getting help with utility bills
4. Transportation
5. Getting help with house repairs

Veteran Services

Governing Board members were asked to identify assistance that was needed most by veterans and their dependents in the MFCS Service Region. Respondents collectively ranked the top five (5), inclusive of ties, as follows:

1. Mental health programs or services
2. Disability programs or benefits
3. Health or medical care for family members
 - TIED with Health or medical care and/or benefits
 - TIED with Employment
 - TIED with Connection to Veterans' organizations

Concerns/Needs of Clients or Customers

Governing Board members were asked to identify the top three (3) greatest concerns/needs of Mid Florida Community Services' clients or customers. Respondents collectively ranked the top five (5), inclusive of ties, as follows:

1. Enough money for bills
2. Earning a livable wage through employment
3. Health and/or dental care
 - TIED with - Transportation
 - TIED with - Affordable housing

Barriers to Self-Sufficiency

Governing Board members were asked to identify the three (3) greatest barriers to self-sufficiency. Respondents collectively ranked the top five (5), inclusive of ties, as follows:

1. Financial and/or budgeting skills
2. Lack of knowledge of services
3. Life and/or coping skills
4. Parenting skills
 - TIED with Mental health issues/needs
 - TIED with Limited access to services
 - TIED with Transportation

Focus Groups

Seniors

To complete the 2018 Community Needs Assessment for Mid Florida Community Services (MFCS), focus group discussions were established with clients/customers of Mid Florida Community Services, Inc. who participate in Senior Meal Sites/Senior Activity Centers. Focus groups were utilized to learn more about the needs and opinions of the senior populations and the customers of MFCS.

Eight (8) group discussions were conducted at MFCS Senior Centers during regular meal site/activity center hours in Hernando, Lake, Hernando, Polk, and Sumter counties. Discussions were moderated by a trained community facilitator. Seniors were asked,

- to identify what matters most in their communities;
- what they would like to see in their communities to make it better for older adults;
- what help is needed for older adults;
- what they worry about most; and
- where they get information on senior programs.

The five (5) most important needs identified by the senior groups in all counties included the following:

1. Food – want better/healthier food choices, better access to healthier foods
2. Transportation – need better transportation services; complaints of required waiting outside in heat for bus to arrive for pick-ups, unreliable timing/scheduling for pick-up, no weekend services
3. Senior Activities – want activities with other seniors, activities that allow interaction with others, activities that allow them to get out of their homes, enjoy exercise and recreational facilities
4. Personal Safety/Crime – concerns for personal safety and protection from crime, particularly during night hours, feel afraid for personal safety and seem to have anxiety/stress regarding safety concerns
5. In-home assistance - need help with housing cleaning, cooking (including healthier cooking) and maintaining/repairing their homes

Seniors have limited knowledge on where to receive assistance or help that is needed for seniors. Some senior centers offer better engagement, activities and assistance type of services.

Seniors seem to come to the senior meal sites/activity centers for not only food and activities, but the support and socialization with others. They look forward to activities, exercise and interacting with others. Some discussions indicated what could be a disconnect or a missing connection with family members (children, grandchildren).

Head Start/Early Head Start Parents

To complete the 2018 Community Needs Assessment for Mid Florida Community Services (MFCS), input/feedback was provided through a parent survey utilized earlier this year to complete the Community Wide Strategic Planning and Needs Assessment for Mid Florida Community Services' Head Start and Early Head Start programs was utilized. 739 Head Start/Early Head Start parents participated in the survey, from Hernando, Sumter, and Volusia counties.

The MFCS Head Start/Early Head Start clients/customers surveys were utilized to learn more about the needs and opinions of families with young children and the customers of MFCS.

Utilizing the survey tool, parents were asked to identify the three (3) greatest needs of their family. Respondents collectively ranked the top five (5) as follows:

1. Child Care
2. Employment
3. Transportation
4. Housing
5. Dental Care

Head Start/Early Head Start parents were asked to identify areas/concerns that may affect their families. Respondents collectively ranked the top five (5) concerns as follows:

1. Mental instability
2. Lack of transportation
3. Lack of recreational activities
4. Alcohol or drug abuse
5. Lack of medical facilities

Head Start/Early Head Start parents were asked to identify areas/concerns that may affect their community. Respondents collectively ranked the top five (5) concerns as follows:

1. Crime
2. Homelessness
3. Child neglect/abuse
4. Domestic violence
5. Lack of medical facilities

Methodology & Process

The 2018 Community Needs Assessment report is a product of a collaborated effort by Professional Human Resource Partners, Inc., Mid Florida Community Services, Inc., and a Steering Committee appointed by Mid Florida Community Services, Inc.

The 2018 Community Needs Assessment of the residents served by the Mid Florida Community Services' Service Region was conducted between March and September 2018. The Community Needs Assessment is focused on those individuals and families living below the federal poverty thresholds and other vulnerable populations that are living above the Federal Poverty Level but below the Region's basic cost-of-living threshold. The Community Needs Assessment is required every three (3) years under Section 676(b) (11) of the Community Services Block Grant Act.

This report has been compiled not just to meet federal compliance requirements or as a compilation of data, but also as a holistic analysis of the Service Region's needs that Mid Florida Community Services identifies as the people and families served. The Community Needs Assessment is prepared to serve as a tool for the development of policy, programs, and/or funding decisions affecting the community and residents who face poverty.

Both quantitative and qualitative data was collected for the Mid Florida Community Services' Service Region, collectively and by each county of the Service Region.

Quantitative data collected includes, although was not limited to, numeric data and information produced and published by the U.S. Census Bureau and the U.S. Bureau of Labor Statistics, MFCS's internal program counts/data, and other demographic and statistical research and reporting organizations/educational institutions.

Qualitative data collected includes, although was not limited to, opinions, observations, and other descriptive information obtained from the community through surveys, focus groups, and interviews. Additional input, guidance and direction, in the way of qualitative information, was provided by the Steering Committee comprised of governing board members, community partner representatives, and MFCS leadership/staff members.

Process

Mid Florida Community Services appointed a Steering Committee that would assist with the planning of the Community Need Assessment and provide guidance for data review and collection. The Steering Committee was also appointed to give feedback and input of the data gathered for formulation of the findings/recommendations of the Assessment.

The Steering Committee included a cross-section of members with knowledge and experience in multi-disciplines. The members included senior management/program directors, staff members, and Governing Board members of Mid Florida Community Services. The members were also representative of a dichotomy of gender, ethnicity, race and age. The members were representative of each county served by Mid Florida Community Services.

The Steering Committee members included:

- Jeanna Baker, Administrative Assistant to COO, MFCS Services and Programs
- Carol Coffie, Head Start Deputy Director of Program Services, Children's Services and Programs

- Elvira Fribley, Senior Services Case Manager, Senior Programs, Family and Children's Services
- Janine Hammett, Children's Advocacy Center Program Director, Domestic & Child Abuse, Criminal Justice
- Jane Hammond, Polk County Elder Point Ministries, Senior Programs, Food/Nutritional Assistance
- Mat Kline, Chief Operating Officer, MFCS Services and Programs
- Donna Maas, Governing Board Member, Children's Programs & Head Start Advocate
- Martha Maner, Head Start Nutritional Coordinator, Food/Nutrition Programs & Health Services
- Serrena Serrano, Community Services Program Director, LHEAP, Emergency Assistance
- Christina Sowers, Governing Board Member, CareerSource/Workforce
- George Wanberg, Governing Board Member, Senior Services and Programs & Veteran Programs and Outreach

During the first meeting held on March 14, 2018, the Steering Committee met to discuss the known and perceived needs within the Service Region. They identified needs, describing specific areas of need, probable factors contributing to the perpetuation of needs. They accomplished the following:

1. Identified the top community sectors with broad characteristics of the needs and assets in the Service Region to reviewed/assessed;
2. Identified and prioritized the community needs to be reviewed/assessed;
3. Created data/information wish lists, by category; and
4. Broadly determined data which was needed and identified the best methods for obtaining the data, whether through existing databases/reports of others, surveys, focus groups, community forums, interviews or other means.

During the second meeting of the Steering Committee held on April 18, 2018, the Committee met discuss community assets, including community partners, leadership and existing organizations within the MFCS Service Region that aid and/or provide services for people in need. They accomplished the following:

1. Identified governmental agencies and providers that were similar or shared in all counties and agencies/organizations in each of the seven (7) counties of the Mid Florida Community Services' Service Region that are seen as partners or organizations that provide services to the low-income populations. Understanding that such an exhaustive list could not be compiled only those organizations seen as primary or contributing in major areas were identified by the Committee; and
2. Reviewed a draft community survey and provided guidance for survey means/administration for gathering qualitative feedback and input.

During the third and final meeting of the Steering Committee held on August 30, 2018, the Committee met to collectively review and discuss raw data collections from both qualitative and quantitative sources. The Committee provided thought, perspective and insight

gleaned from survey results of the general population, partners and leadership members, MFCS staff members and MFCS Governing Board members. The Committee also provided thought, perspective and insight gleaned from demographical information, including general populations and poverty populations with specific breakdowns of gender, ethnicity, race and age.

With the direction and guidance of the Steering Committee, the following steps were taken to complete the 2018 Community Needs Assessment:

1. Specific data/information sources were identified, and information was retrieved utilizing the established list of community sectors and prioritized needs from the Steering Committee.
2. Utilizing the identified community sectors and prioritized needs from the Steering Committee, data/information, studies and quantitative trends were researched and analyzed for discussion/inclusion into the Community Needs Assessment. This included information and data from the U.S. Census Bureau, demographics through the Community Commons source, U.S. Bureau of Labor and Statistics, Florida Department of Health, Florida Department of Education, and many others.
3. Survey tools were created for the general population, community partners and leadership members, MFCS staff members and MFCS Governing Board members utilizing the identified list of community sectors and prioritized needs identified by the Steering Committee. Survey inquiry specific to the needs identified by the Committee were incorporated into the tools.
4. General population surveys were distributed to a random sample of residents within the seven (7) counties of the MFCS Service Region. Specific emphasis was given to a broad inclusion of low-income residents. A random sample of the community was utilized in an effort to obtain a broader perspective of the residents than only those currently served through the programs and services of Mid Florida Community Services. The effort was to identify the need and concerns of the community, without reference or mindset specifically toward MFCS, its staff and its programs.
5. Community partners and leadership members surveys were distributed to a random sample of residents within the seven (7) counties of the MFCS Service Region those partners and leadership members identified by the Steering Committee, inclusive of community-based organizations, faith-based organizations, local educational institutions, local governmental entities, and both private and public sector leadership members.
6. Surveys were distributed to MFCS staff members and Governing Board members.
7. Concurrent with survey response collections, focus group discussions were conducted with MFCS senior clients/customers. Focus group discussions were utilized for specific insight and perspective from this particular segment of the community served by MFCS.



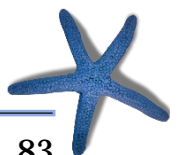
8. The Community Needs Assessment report, particularly the survey results from Head Start/Early Head Start parents, was examined and utilized for specific insight and perspective from this particular segment of the community served by MFCS.
9. Locally sourced data/information, surveys and research reports/materials identifying the strengths, gaps, limits and resources available in the community to meet low-income population needs were examined, screened and interpreted in the identification of community needs and assets.
10. Collected data/information and research reports/materials, both quantitative and qualitative, was reviewed, compiled, analyzed and incorporated within the Community Needs Assessment.



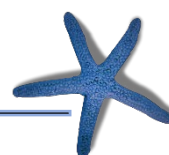
Appendices

Appendix 1. Governing Board Documentation of Review and Approval

Appendix 2. Copies of Survey Instruments



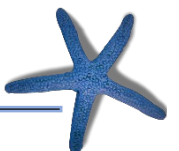
Appendix 1.



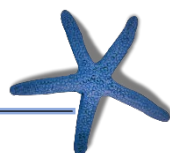
Governing Board

Agenda & Minutes - October 10, 2018

TO BE ADDED

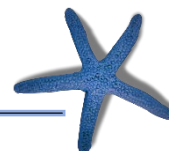


Appendix 2.



General Population Survey

Community Needs Assessment 2018



Questions

1. What is the county in Florida where you live?

☐ [checkboxes] [min 1] [max 1]

Answer options

1. Citrus County, Florida
2. Hernando County, Florida
3. Lake County, Florida
4. Pasco County, Florida
5. Polk County, Florida
6. Sumter County, Florida
7. Volusia County, Florida
8. None of the above [N/A] [Anchored] [EXIT survey]

2. In your opinion, which of the following are needed most in your community? (please check the 5 most important needs)

☐ [checkboxes] [answer randomization] [min 1] [max 5] Answer

options

1. Transportation [@likestransportation]
2. Nutritional/food programs and/or services (including healthy or quality foods) [@likesfood]
3. Parenting programs/services (including child care assistance, parenting skills, etc.)
4. Jobs/employment (including livable wage, higher wages, job/skill training etc.) [@likesjobs]
5. Health & wellness services (including mental health, medical and/or dental care, etc.) [@likeshealth]
6. Housing or rental assistance (including utility bills, home repairs, weatherizing, etc.) [@likeshousing]
7. Senior/elderly and/or veteran programs/services
8. Services for individuals with disabilities
9. Children/youth programs/services
10. Alcohol/drug treatment and prevention programs
11. Homeless shelters and services
12. Personal safety from crime and violence
13. Education needs and/or opportunities [@likeseducation]
14. Domestic violence and/or child abuse prevention and services
15. Other (please list) [Anchored] [Optional OE]

3. Please rank your selections made in Question 2 by the order of greatest community need (number 1 being the greatest need). [Mask by Q2] [hide if Q2RN<2]

☐ [reorder] [subquestion randomization]

Sub-questions

1. Transportation
2. Nutritional/food programs and/or services (including healthy or quality foods)
3. Parenting programs/services (including child care assistance, parenting skills, etc.)
4. Jobs/employment (including livable wage, higher wages, job/skill training etc.)
5. Health & wellness services (including mental health, medical and/or dental care, etc.)
6. Housing or rental assistance (including utility bills, home repairs, weatherizing, etc.)
7. Senior/elderly and/or veteran programs/services
8. Services for individuals with disabilities
9. Children/youth programs/services
10. Alcohol/drug treatment and prevention programs
11. Homeless shelters and services
12. Personal safety from crime and violence
13. Education needs and/or opportunities
14. Domestic violence and/or child abuse prevention and services
15. Other (please list) [Anchored]

4. Transportation is a community need or problem in my area because: (please check the 3 most important reasons) [show if @likestransportation]

☐[checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. Cost of gas/fuel is not affordable
2. People do not have a reliable car/vehicle
3. Families need more than one car/vehicle
4. People are unable to drive
5. There is no public transportation
6. Public transportation is limited
7. Costs for a taxi and/or Uber are not affordable
8. Cost of maintaining a car/vehicle is not affordable
9. Lack of credit to buy a car/vehicle
10. Cost of car repairs
11. Lack of help in learning to drive or getting a license
12. Cost of buying/down payment for a car/vehicle
13. Other (please list) [Anchored] [Optional OE]
14. Transportation is not a problem in my community. [N/A] [Anchored]

5. Jobs/employment is a community need or a problem in my area because: (please check the 3 most important reasons) [show if @likesjobs]

☐[checkboxes] [answer randomization] [min 1] [max 3]

1. Lack of good paying jobs with benefits
2. People lack skills to obtain a job
3. People lack the education needed to obtain a job
4. Lack of child care during hours needed
5. Few jobs for people without skills
6. Lack of transportation
7. Lack of computer skills
8. Current jobs are not paying a livable wage
9. Lack of job training
10. High unemployment rate
11. Lack of high school diploma/GED
12. Lack of higher education opportunities
13. Lack of life skills to obtain and/or keep employment
14. Other (please list) *[Anchored] [Optional OE]*
15. Jobs/employment is not a problem in my community. *[N/A] [Anchored]*

6. Housing is a community need or problem in my area because: (please check the 3 most important reasons) [show if @likeshousing]

☐[checkboxes] [answer randomization] [min 1] [max OFF] Answer options

1. Cost of rent/house payment
2. Cost of utilities/rent deposit
3. Lack of temporary or emergency housing
4. Lack of housing assistance or help
5. Affordable housing is not available
6. Housing size does not meet family needs
7. Where housing is available, neighborhood conditions are not acceptable
8. Homes need weatherization help/assistance
9. Homes need repairs (roofing, plumbing, lighting, etc.)
10. Lack of shelters for emergency situations (domestic violence, child abuse, etc.)
11. Lack of shelters for emergency situations (flooding, hurricanes, etc.)
12. Cost of utilities (electric, water, etc.)
13. Lack of assistance to pay utility (electric, water, etc.) bills
14. Other (please list) *[Anchored] [Optional OE]*
15. Housing is not a problem in my community. *[N/A] [Anchored]*

7. Health & wellness services are a community need or problem in my area because: (please check the 3 most important reasons) [show if @likeshealth]

☐[checkboxes] [answer randomization] [min 1] [max OFF]

1. Lack of available dental care
2. No clinics or doctor offices close to my home/area
3. Doctors will not accept Medicare and/or Medicaid
4. Hospital/emergency room not available close to my home/area
5. Lack of transportation
6. Lack of mental health services/treatment
7. Existing health issues or chronic disease
8. Lack of insurance
9. Lack of income to pay for medical emergencies
10. Lack of income to pay for prescriptions
11. Lack of resources for alcohol or drug abuse treatment
12. Lack of healthy food choices and/or nutrition services
13. Lack of resources for preventive health care/services
14. Other (please list) *[Anchored] [Optional OE]*
15. Health and wellness services are not a problem in my community. *[N/A] [Anchored]*

8. Education needs and/or opportunities are a community need or problem in my area because: (please check the 3 most important reasons) [show if @likeseducation]

☐[checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. People lack a high school diploma
2. Lack of GED assistance and/or programs to obtain GED
3. Cost of child care
4. Lack of computer skills
5. Lack of programs for gaining computer skills
6. Cost of transportation
7. Lack of transportation
8. Lack of money for tuition and/or books & materials
9. Lack of vocational training available
10. People lack vocational skills
11. People lack a college education
12. Threats of violence in schools
13. Lack of dropout prevention programs
14. Other (please list) *[Anchored] [Optional OE]*
15. Education is not a problem in my community. *[N/A] [Anchored]*

9. Nutritional/food programs and/or services are a community need or problem in my area because: (please check the 3 most important reasons) [show if @likesfood]

☐[checkboxes] [answer randomization] [min 1] [max 3]

1. Lack of transportation to available grocers
2. Not enough income to purchase adequate food
3. Food assistance runs out before the end of the month
4. No available food resources close to my home/area (including food pantries, food banks, etc.)
5. Not enough people are eligible for food assistance (including SNAP, free/reduced school lunch, etc.)
6. People lack knowledge/education about nutrition
7. Lack of food
8. Lack of healthy food choices
9. Healthy food choices are not affordable
10. Lack of nutrition programs/training
11. Lack of fresh fruits and vegetables
12. Fresh fruits and vegetables are not affordable
13. People lack education/training for making healthy food choices
14. Other (please list) *[Anchored] [Optional OE]*
15. Nutritional/food programs and/or services are not a problem in my community. *[N/A] [Anchored]*

10. Do any of the following personally impact you or your household? (please check any/all that apply)

☐[checkboxes] [answer randomization] Answer options

1. Lack of affordable child care
2. Lack of affordable housing
3. Lack of education
4. Need for job training
5. Lack of employment opportunities/jobs
6. Need for a job that pays a livable wage
7. Lack of services for seniors/elderly
8. Need for affordable health care (mental health, medical and/or dental services)
9. Alcohol or drug abuse
10. Lack of transportation
11. Mental health issues
12. Crime/violence
13. Lack of healthy food choices
14. Need for emergency financial assistance
15. Other (please list) *[Anchored] [Optional OE]*

11. Are you a United States Veteran or a dependent of a United States Veteran?

☒ [radio buttons]
Answer options

1. Yes *[skip to Q12]*
2. No *[skip to Q13]*

12. As a Veteran or dependent of a Veteran, do you need assistance with any of the following? (please check all that apply) [hide if Q11A2]

☐[checkboxes] [answer randomization] [min 1] [max OFF]

1. Connecting to Veterans' organizations
2. Disability programs or benefits
3. Education and/or training
4. Employment
5. Health or medical care and/or benefits
6. Mental health programs or services
7. Housing
8. Health or medical care for family members
9. Life insurance
10. Obtaining military records and/or medals
11. Pension assistance
12. Transportation
13. Other (please list) *[Anchored] [Optional OE]*
14. I am not a Veteran nor a Veteran's dependent *[N/A] [Anchored]*

13. How many people live in your home?

☒ [radio buttons]

Answer options

1. 1
2. 2
3. 3
4. 4
5. 5
6. 6
7. 7
8. 8
9. 9
10. 10 or more

14. Please check the income level that best describes the total income level of everyone living in your home?

☒ [radio buttons]

Answer options

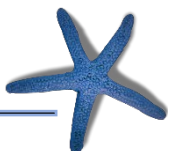
1. \$12,140 or less
2. \$12,141 to \$16,460
3. \$16,461 to \$20,780
4. \$20,781 to \$25,100
5. \$25,101 to \$29,420
6. \$29,421 to \$33,740
7. \$33,741 to \$38,060
8. \$38,061 to \$42,380
9. \$42,381 to \$46,700
10. \$46,701 to \$51,020
11. \$51,021 or more
12. Prefer not to answer.

Order details

- Randomize question answers: on
- Balanced by: Income

Partners & Leadership Survey

Community Needs Assessment 2018



MFCS CNA Partner & Leadership

Community Needs Survey (*visible to respondents*)

Preview link:

<https://aytm.com/preview/KFFxmREArmS0HUf7>

Questions

1. Please read:

☐ [instruction]

Hello!

You have been identified as a valuable community partner and leader that can provide important community insight in helping us identify critical needs. Please assist us by completing this survey prior to August 22nd.

We know that your time is valuable, so this survey is fairly simple and should only take about 15 minutes to complete.

Your participation will help us identify the most critical needs within our community as we plan our programs and set goals. There are no right or wrong answers & all responses/answers are completely anonymous.

Thank you for helping!

2. What is the county where you live?

☒ [radio buttons]

Answer options

1. Citrus County, Florida
2. Hernando County, Florida
3. Lake County, Florida
4. Pasco County, Florida
5. Polk County, Florida
6. Sumter County, Florida
7. Volusia County, Florida
8. Other (please list)

3. In your opinion, which of the following are needed most in your community? (please check the 5 most important needs)

☐ [checkboxes] [answer randomization] [min 1] [max 5]

1. Transportation [[@likestransportation](#)]
2. Nutritional/food programs and/or services (including healthy or quality foods) [[@likesfood](#)]
3. Parenting programs/services (including child care assistance, parenting skills, etc.)
4. Jobs/employment (including livable wage, higher wages, job/skill training etc.) [[@likesjobs](#)]
5. Health & wellness services (including mental health, medical and/or dental care, etc.) [[@likeshealth](#)]
6. Housing or rental assistance (including utility bills, home repairs, weatherizing, etc.) [[@likeshousing](#)]
7. Senior/elderly and/or veteran programs/services
8. Services for individuals with disabilities
9. Children/youth programs/services
10. Alcohol/drug treatment and prevention programs
11. Homeless shelters and services
12. Personal safety from crime and violence
13. Education needs and/or opportunities [[@likeseducation](#)]
14. Domestic violence and/or child abuse prevention and services
15. Other (please list) [*Anchored*] [*Optional OE*]

4. Please rank your selections made in the prior question by the order of greatest community need (number 1 being the greatest need). [Mask by Q3] [hide if Q3RN<2]

☐[reorder] [subquestion randomization] Sub-questions

1. Transportation
2. Nutritional/food programs and/or services (including healthy or quality foods)
3. Parenting programs/services (including child care assistance, parenting skills, etc.)
4. Jobs/employment (including livable wage, higher wages, job/skill training etc.)
5. Health & wellness services (including mental health, medical and/or dental care, etc.)
6. Housing or rental assistance (including utility bills, home repairs, weatherizing, etc.)
7. Senior/elderly and/or veteran programs/services
8. Services for individuals with disabilities
9. Children/youth programs/services
10. Alcohol/drug treatment and prevention programs
11. Homeless shelters and services
12. Personal safety from crime and violence
13. Education needs and/or opportunities
14. Domestic violence and/or child abuse prevention and services
15. Other (please list) [*Anchored*]

5. Transportation is a community need because: (please check the 3 most important reasons) [show if [@likestransportation](#)]

☐[checkboxes] [answer randomization] [min 1] [max 3]

1. Cost of gas/fuel is not affordable
2. People do not have a reliable car/vehicle
3. Families need more than one car/vehicle
4. People are unable to drive
5. There is no public transportation
6. Public transportation is limited
7. Costs for a taxi and/or Uber are not affordable
8. Cost of maintaining a car/vehicle is not affordable
9. Lack of credit to buy a car/vehicle
10. Cost of car repairs
11. Lack of help in learning to drive or getting a license
12. Cost of buying/down payment for a car/vehicle
13. Other (please list) *[Anchored] [Optional OE]*

6. Jobs/employment is a community need because: (please check the 3 most important reasons) [show if @likesjobs]

☐[checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. Lack of good paying jobs with benefits
2. People lack skills to obtain a job
3. People lack the education needed to obtain a job
4. Lack of child care during hours needed
5. Few jobs for people without skills
6. Lack of transportation
7. Lack of computer skills
8. Current jobs are not paying a livable wage
9. Lack of job training
10. High unemployment rate
11. Lack of high school diploma/GED
12. Lack of higher education opportunities
13. Lack of life skills to obtain and/or keep employment
14. Other (please list) *[Anchored] [Optional OE]*

7. Housing is a community need because: (please check the 3 most important reasons) [show if @likeshousing]

☐[checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. Cost of rent/house payment
2. Cost of utilities/rent deposit
3. Lack of temporary or emergency housing
4. Lack of housing assistance or help
5. Affordable housing is not available
6. Housing size does not meet family needs
7. Where housing is available, neighborhood conditions are not acceptable
8. Homes need weatherization help/assistance
9. Homes need repairs (roofing, plumbing, lighting, etc.)
10. Lack of shelters for emergency situations (domestic violence, child abuse, etc.)
11. Lack of shelters for emergency situations (flooding, hurricanes, etc.)
12. Cost of utilities (electric, water, etc.)
13. Lack of assistance to pay utility (electric, water, etc.) bills
14. Other (please list) *[Anchored] [Optional OE]*

8. Health & wellness services are a community need because: (please check the 3 most important reasons)

[show if @likeshealth]

☐[checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. Lack of available dental care
2. No clinics or doctor offices close to my home/area
3. Doctors will not accept Medicare and/or Medicaid
4. Hospital/emergency room not available close to my home/area
5. Lack of transportation
6. Lack of mental health services/treatment
7. Existing health issues or chronic disease
8. Lack of insurance
9. Lack of income to pay for medical emergencies
10. Lack of income to pay for prescriptions
11. Lack of resources for alcohol or drug abuse treatment
12. Lack of healthy food choices and/or nutrition services
13. Lack of resources for preventive health care/services
14. Other (please list) *[Anchored] [Optional OE]*

9. Education needs and/or opportunities are a community need because: (please check the 3 most important reasons) **[show if @likeseducation]**

☐[checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. People lack a high school diploma
2. Lack of GED assistance and/or programs to obtain GED
3. Cost of child care
4. Lack of computer skills
5. Lack of programs for gaining computer skills
6. Cost of transportation
7. Lack of transportation
8. Lack of money for tuition and/or books & materials
9. Lack of vocational training available
10. People lack vocational skills
11. People lack a college education
12. Threats of violence in schools
13. Lack of dropout prevention programs
14. Other (please list) *[Anchored] [Optional OE]*

10. Nutritional/food programs and/or services are a community need because: (please check the 3 most important reasons) **[show if @likesfood]**

☐[checkboxes] [answer randomization] [min 1] [max 3]

1. Lack of transportation to available grocers
2. Not enough income to purchase adequate food
3. Food assistance runs out before the end of the month
4. No available food resources close to my home/area (including food pantries, food banks, etc.)
5. Not enough people are eligible for food assistance (including SNAP, free/reduced school lunch, etc.)
6. People lack knowledge/education about nutrition
7. Lack of food
8. Lack of healthy food choices
9. Healthy food choices are not affordable
10. Lack of nutrition programs/training
11. Lack of fresh fruits and vegetables
12. Fresh fruits and vegetables are not affordable
13. People lack education/training for making healthy food choices
14. Other (please list) *[Anchored] [Optional OE]*

11. Please rank the following emergency assistance related needs of low-income people in your community. Please rank in the order of greatest need with the first position being the most needed.

☐[reorder] [subquestion randomization] Sub-questions

1. Food assistance
2. Clothing assistance
3. Shelter assistance
4. Getting help with utility bills
5. Getting help with house repairs
6. Getting help with rent payments
7. Getting help with mortgage payments
8. Emergency health care
9. Transportation
10. Dealing with depression

12. In your opinion, which of the following are needed most by veterans or dependents of veterans within your community. (please check the 5 most important needs)

☐[checkboxes] [answer randomization] [min 1] [max 5] Answer options

1. Connecting to Veterans' organizations
2. Disability programs or benefits
3. Education and/or training
4. Employment
5. Health or medical care and/or benefits
6. Mental health programs or services
7. Housing
8. Health or medical care for family members
9. Life insurance
10. Obtaining military records and/or medals
11. Pension assistance
12. Transportation
13. Other (please list) *[Anchored] [Optional OE]*

13. Do you and/or your organization provide services/programs to low-income populations in your community?

☒ [radio buttons]

1. Yes
2. No *[skip to Q24]*

14. Which of the following counties does your organization serve? (please check all that apply)

☐ [checkboxes] [min 1] [max 1] Answer options

1. Citrus County, Florida
2. Hernando County, Florida
3. Lake County, Florida
4. Pasco County, Florida
5. Polk County, Florida
6. Sumter County, Florida
7. Volusia County, Florida
8. None of the above *[N/A] [Anchored] [skip to Q24]*

15. What best describes your organization's role(s) in providing services to low-income populations in your service area?

☒ [radio buttons]

Answer options

1. Direct service provider
2. Indirect service provider
3. Support and/or provide funding for service providers
4. Mixed - both a service provider and provide support/funding to other service providers

16. Which best describes the mission of and/or services provided by your organization? (please check all that apply)

☐ [checkboxes] [answer randomization] [min 1] [max OFF] Answer options

1. Public safety and/or justice
2. Social services and/or child welfare
3. Faith-based community
4. Prevention
5. Health care (medical and/or dental)
6. Employment/jobs and labor
7. Higher education
8. K-12 education
9. After-school & youth programs/services
10. Early childhood care and development
11. Business
12. Behavioral/mental health care
13. Local government
14. Other (please list) *[Anchored] [Optional OE]*

17. Please tell us about the services that your organization provides. (please check all that apply)

☐ [checkboxes] [answer randomization] [min 1] [max OFF]

1. Housing referrals
2. Employment referrals
3. After-school programs
4. Youth services and/or programs
5. Counseling
6. Mental health services
7. Job finding assistance
8. Education, including job and/or skill training
9. Child development
10. Health and wellness programs, including nutrition/food services
11. Bilingual services
12. Child care
13. Respite services
14. Senior, elderly and/or veterans services
15. Other (please list) *[Anchored] [Optional OE]*

18. For the services that you provide related to low-income individuals and families, please indicate which populations you serve. (please check all that apply)

☐ [checkboxes] [answer randomization] [min 1] [max 1] Answer options

1. Court system and/or corrections
2. Homeless
3. Veterans
4. Immigrants
5. Migrants
6. Seniors
7. Special needs populations
8. Underemployed or unemployed
9. Low-income adults
10. School age children (6 to 18 years)
11. Young children (1 to 5 years)
12. Infants (under 1)
13. Disabled
14. Other (please list) *[Anchored] [Optional OE]*

19. Which best characterizes your fee structure for clients?

☒ [radio buttons]

Answer options

1. No fee
2. Sliding fee
3. Flat fee
4. Special and/or varying fee
5. Other (please explain)

20. When thinking about your clients/customers, please tell us which of the following areas/issues are the ones that you believe that your clients/customers worry about most? (please select only the 3 most important)

☐ [checkboxes] [answer randomization] [min 1] [max 3]

1. Steady/secure employment
2. Learning English
3. Alcohol and/or drug abuse
4. Mental health issues/needs
5. Domestic violence or child abuse
6. Education/training for themselves or their child(ren)
7. Earning a livable wage through employment
8. Immigration or citizenship status
9. Enough food or adequate healthy food
10. Neighborhood or personal safety
11. Affordable housing
12. Transportation
13. Health and/or dental care
14. Enough money for bills
15. Other (please list) *[Anchored] [Optional OE]*

21. Thinking about the needs that you identified in the previous question, what kinds of circumstances typically create the biggest barriers to self-sufficiency? (please check the 3 greatest barriers)

☐[checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. Lack of knowledge of services
2. Language/cultural barriers
3. Transportation
4. Limited access to services
5. Cost of basic needs
6. Mental health issues/needs
7. Life and/or coping skills [*@likescoping*]
8. Family issues
9. Parenting skills
10. Lack of support
11. Financial and/or budgeting skills
12. Legal issues
13. Other (please list) *[Anchored] [Optional OE]*

22. You identified "life and/or coping skills" as a barrier to self-sufficiency, please explain what came to your mind when you saw "life and/or coping skills". [show if *@likescoping*]

☐[open ended] [mandatory]

23. What services are needed to address the most important community needs or barriers that you identified?

☐[open ended] [mandatory]

24. Of the things being done to address poverty in your community, what do you think is helping the most?

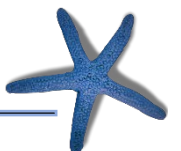
☐[open ended] [mandatory]

25. If you had the resources and all barriers were removed, what is the one thing that you would do to address poverty?

☐[open ended] [mandatory]

MFCS Staff Members Survey

Community Needs Assessment 2018



MFCS CNA Staff

Community Needs Survey (*visible to respondents*)

Preview link: <https://aytm.com/preview/gJVwEWEZLvNWcgB7>

Questions

1. Please read:

☐[instruction]

Hello! We are asking that you, as a staff member of Mid Florida Community Services, Inc. (MFCS), answer the questions within this survey regarding the needs of low-income individuals and families that live in the MFCS' Service Area (Citrus, Hernando, Lake, Pasco, Polk, Sumter and Volusia counties). The information that you provide will be helpful as we plan programs and set goals. Please base your responses on your knowledge of the needs of low-income people with the MFCS Service Area.

Please help us by completing the survey prior to August 20th. The survey is fairly simple and should only take about 15 minutes to complete. All answers are completely anonymous.

THANK YOU!

2. What is the county where you live?

☐[checkboxes][min 1][max 1] Answer options

1. Citrus County, Florida
2. Hernando County, Florida
3. Lake County, Florida
4. Pasco County, Florida
5. Polk County, Florida
6. Sumter County, Florida
7. Volusia County, Florida
8. Other (please list) [Optional OE]

3. In your opinion, which of the following are needed most in the Mid Florida Community Services' Service Area? (please check the 5 most important needs)

☐[checkboxes][answer randomization][min 1][max 5] Answer options

1. Transportation [@likestransportation]
2. Nutritional/food programs and/or services (including healthy or quality foods) [@likesfood]
3. Parenting programs/services (including child care assistance, parenting skills, etc.)
4. Jobs/employment (including livable wage, higher wages, job/skill training etc.) [@likesjobs]
5. Health & wellness services (including mental health, medical and/or dental care, etc.) [@likeshealth]
6. Housing or rental assistance (including utility bills, home repairs, weatherizing, etc.) [@likeshousing]
7. Senior/elderly and/or veteran programs/services
8. Services for individuals with disabilities
9. Children/youth programs/services
10. Alcohol/drug treatment and prevention programs
11. Homeless shelters and services
12. Personal safety from crime and violence
13. Education needs and/or opportunities [@likeseducation]
14. Domestic violence and/or child abuse prevention and services
15. Other (please list) [Anchored] [Optional OE]

4. Please rank your selections made in Question 2 by the order of greatest community need (number 1 being the greatest need). [Mask by Q3] [hide if Q3RN<2]

☐[reorder] [subquestion randomization] Sub-questions

1. Transportation
2. Nutritional/food programs and/or services (including healthy or quality foods)
3. Parenting programs/services (including child care assistance, parenting skills, etc.)
4. Jobs/employment (including livable wage, higher wages, job/skill training etc.)
5. Health & wellness services (including mental health, medical and/or dental care, etc.)
6. Housing or rental assistance (including utility bills, home repairs, weatherizing, etc.)
7. Senior/elderly and/or veteran programs/services
8. Services for individuals with disabilities
9. Children/youth programs/services
10. Alcohol/drug treatment and prevention programs
11. Homeless shelters and services
12. Personal safety from crime and violence
13. Education needs and/or opportunities
14. Domestic violence and/or child abuse prevention and services
15. Other (please list) [Anchored]

5. Transportation is a community need because: (please check the 3 most important reasons) [show if

@likestransportation]

☐[checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. Cost of gas/fuel is not affordable
2. People do not have a reliable car/vehicle
3. Families need more than one car/vehicle
4. People are unable to drive
5. There is no public transportation
6. Public transportation is limited
7. Costs for a taxi and/or Uber are not affordable
8. Cost of maintaining a car/vehicle is not affordable
9. Lack of credit to buy a car/vehicle
10. Cost of car repairs
11. Lack of help in learning to drive or getting a license
12. Cost of buying/down payment for a car/vehicle
13. Other (please list) [Anchored] [Optional OE]

6. Jobs/employment is a community need because: (please check the 3 most important reasons) [show if

@likesjobs]

☐[checkboxes] [answer randomization] [min 1] [max 3]

Answer options

1. Lack of good paying jobs with benefits
2. People lack skills to obtain a job
3. People lack the education needed to obtain a job
4. Lack of child care during hours needed
5. Few jobs for people without skills
6. Lack of transportation
7. Lack of computer skills
8. Current jobs are not paying a livable wage
9. Lack of job training
10. High unemployment rate
11. Lack of high school diploma/GED
12. Lack of higher education opportunities
13. Lack of life skills to obtain and/or keep employment
14. Other (please list) *[Anchored] [Optional OE]*

7. Housing is a community need because: (please check the 3 most important reasons) [show if @likeshousing]

☐[checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. Cost of rent/house payment
2. Cost of utilities/rent deposit
3. Lack of temporary or emergency housing
4. Lack of housing assistance or help
5. Affordable housing is not available
6. Housing size does not meet family needs
7. Where housing is available, neighborhood conditions are not acceptable
8. Homes need weatherization help/assistance
9. Homes need repairs (roofing, plumbing, lighting, etc.)
10. Lack of shelters for emergency situations (domestic violence, child abuse, etc.)
11. Lack of shelters for emergency situations (flooding, hurricanes, etc.)
12. Cost of utilities (electric, water, etc.)
13. Lack of assistance to pay utility (electric, water, etc.) bills
14. Other (please list) *[Anchored] [Optional OE]*

8. Health & wellness services are a community need because: (please check the 3 most important reasons) [show if @likeshealth]

☐[checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. Lack of available dental care
2. No clinics or doctor offices close to my home/area
3. Doctors will not accept Medicare and/or Medicaid
4. Hospital/emergency room not available close to my home/area
5. Lack of transportation
6. Lack of mental health services/treatment
7. Existing health issues or chronic disease
8. Lack of insurance
9. Lack of income to pay for medical emergencies
10. Lack of income to pay for prescriptions
11. Lack of resources for alcohol or drug abuse treatment
12. Lack of healthy food choices and/or nutrition services
13. Lack of resources for preventive health care/services
14. Other (please list) *[Anchored] [Optional OE]*

9. Education needs and/or opportunities are a community need because: (please check the 3 most important reasons) [show if @likeseducation]

☐[checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. People lack a high school diploma
2. Lack of GED assistance and/or programs to obtain GED
3. Cost of child care
4. Lack of computer skills
5. Lack of programs for gaining computer skills
6. Cost of transportation
7. Lack of transportation
8. Lack of money for tuition and/or books & materials
9. Lack of vocational training available
10. People lack vocational skills
11. People lack a college education
12. Threats of violence in schools
13. Lack of dropout prevention programs
14. Other (please list) [Anchored] [Optional OE]

10. Nutritional/food programs and/or services are a community need because: (please check the 3 most important reasons) [show if @likesfood]

☐[checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. Lack of transportation to available grocers
2. Not enough income to purchase adequate food
3. Food assistance runs out before the end of the month
4. No available food resources close to my home/area (including food pantries, food banks, etc.)
5. Not enough people are eligible for food assistance (including SNAP, free/reduced school lunch, etc.)
6. People lack knowledge/education about nutrition
7. Lack of food
8. Lack of healthy food choices
9. Healthy food choices are not affordable
10. Lack of nutrition programs/training
11. Lack of fresh fruits and vegetables
12. Fresh fruits and vegetables are not affordable
13. People lack education/training for making healthy food choices
14. Other (please list) [Anchored] [Optional OE]

11. Please rank the following emergency assistance related needs of low-income people in your community. Please rank in the order of greatest need with the first position being the most needed.

☐[reorder] [subquestion randomization] Sub-questions

1. Food assistance
2. Clothing assistance
3. Shelter assistance
4. Getting help with utility bills
5. Getting help with house repairs
6. Getting help with rent payments
7. Getting help with mortgage payments
8. Emergency health care
9. Transportation
10. Dealing with depression

12. In your opinion, which of the following are needed most by veterans or dependents of veterans within the Mid Florida Community Services' Service Area? (please check the 5 most important needs)

☐ [checkboxes] [answer randomization] [min 1] [max 5] Answer options

1. Connecting to Veterans' organizations
2. Disability programs or benefits
3. Education and/or training
4. Employment
5. Health or medical care and/or benefits
6. Mental health programs or services
7. Housing
8. Health or medical care for family members
9. Life insurance
10. Obtaining military records and/or medals
11. Pension assistance
12. Transportation
13. Other (please list) *[Anchored] [Optional OE]*

13. When thinking about the clients served by Mid Florida Community Services, please tell us which of the following areas/issues are the ones that the clients worry about most? (please select only the 3 most important)

☐ [checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. Steady/secure employment
2. Learning English
3. Alcohol and/or drug abuse
4. Mental health issues/needs
5. Domestic violence or child abuse
6. Education/training for themselves or their child(ren)
7. Earning a livable wage through employment
8. Immigration or citizenship status
9. Enough food or adequate healthy food
10. Neighborhood or personal safety
11. Affordable housing
12. Transportation
13. Health and/or dental care
14. Enough money for bills
15. Other (please list) *[Anchored] [Optional OE]*

14. Thinking about the needs that you identified in the previous question, what kinds of circumstances typically create the biggest barriers to self-sufficiency? (please check the 3 greatest barriers)

☐ [checkboxes] [answer randomization] [min 1] [max 3]

Answer options

1. Lack of knowledge of services
2. Language/cultural barriers
3. Transportation
4. Limited access to services
5. Cost of basic needs
6. Mental health issues/needs
7. Life and/or coping skills [[@likescoping](#)]
8. Family issues [[@likesfamily](#)]
9. Parenting skills
10. Lack of support
11. Financial and/or budgeting skills
12. Legal issues
13. Other (please list) [[Anchored](#)] [[Optional OE](#)]

15. You identified "life and/or coping skills" as a barrier to self-sufficiency, please explain what came to your mind when you saw "life and/or coping skills". [[show if @likescoping](#)]
☐[[open ended](#)] [[mandatory](#)]

16. You identified "family issues" as a barrier to self-sufficiency, please explain what came to your mind when you saw "family issues". [[show if @likesfamily](#)]
☐[[open ended](#)] [[mandatory](#)]

17. What services are needed to address the most important community needs or barriers that you identified?
☐[[open ended](#)] [[mandatory](#)]

18. Of the things being done to address poverty in the Mid Florida Community Services' Service Area, what do you think is helping the most?
☐[[open ended](#)] [[mandatory](#)]

19. If you had the resources and all barriers were removed, what is the one thing that you would do to address poverty?
☐[[open ended](#)] [[mandatory](#)]

20. Is there anything that we did not ask you that you want to add or believe is important regarding community needs, self-sufficiency and/or poverty?
☐[[open ended](#)] [[mandatory](#)]

21. Which is the department/program area that you work for Mid Florida Community Services?
☒ [[radio buttons](#)] [[answer randomization](#)]

Answer options

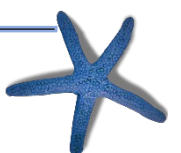
1. Finance
2. Program & Operations
3. Senior Services
4. Transportation
5. CSBG/LIHEAP
6. Children's Advocacy Center
7. Head Start/Early Head Start
8. Weatherization
9. Other (please specify) [[Anchored](#)] [[Optional OE](#)]

Order details

- ◆ Randomize question answers: on

MFCS Governing Board Members Survey

Community Needs Assessment 2018



Questions

1. What is the county in Florida where you live?

☐ [checkboxes] [min 1] [max 1]

Answer options

1. Citrus County, Florida
2. Hernando County, Florida
3. Lake County, Florida
4. Pasco County, Florida
5. Polk County, Florida
6. Sumter County, Florida
7. Volusia County, Florida
8. None of the above [N/A] [Anchored] [EXIT survey]

2. In your opinion, which of the following are needed most in your community? (please check the 5 most important needs)

☐ [checkboxes] [answer randomization] [min 1] [max 5] Answer

options

1. Transportation [@likestransportation]
2. Nutritional/food programs and/or services (including healthy or quality foods) [@likesfood]
3. Parenting programs/services (including child care assistance, parenting skills, etc.)
4. Jobs/employment (including livable wage, higher wages, job/skill training etc.) [@likesjobs]
5. Health & wellness services (including mental health, medical and/or dental care, etc.) [@likeshealth]
6. Housing or rental assistance (including utility bills, home repairs, weatherizing, etc.) [@likeshousing]
7. Senior/elderly and/or veteran programs/services
8. Services for individuals with disabilities
9. Children/youth programs/services
10. Alcohol/drug treatment and prevention programs
11. Homeless shelters and services
12. Personal safety from crime and violence
13. Education needs and/or opportunities [@likeseducation]
14. Domestic violence and/or child abuse prevention and services
15. Other (please list) [Anchored] [Optional OE]

3. Please rank your selections made in Question 2 by the order of greatest community need (number 1 being the greatest need). [Mask by Q2] [hide if Q2RN<2]

☐ [reorder] [subquestion randomization]

Sub-questions

1. Transportation
2. Nutritional/food programs and/or services (including healthy or quality foods)
3. Parenting programs/services (including child care assistance, parenting skills, etc.)
4. Jobs/employment (including livable wage, higher wages, job/skill training etc.)
5. Health & wellness services (including mental health, medical and/or dental care, etc.)
6. Housing or rental assistance (including utility bills, home repairs, weatherizing, etc.)
7. Senior/elderly and/or veteran programs/services
8. Services for individuals with disabilities
9. Children/youth programs/services
10. Alcohol/drug treatment and prevention programs
11. Homeless shelters and services
12. Personal safety from crime and violence
13. Education needs and/or opportunities
14. Domestic violence and/or child abuse prevention and services
15. Other (please list) [Anchored]

4. Transportation is a community need or problem in my area because: (please check the 3 most important reasons) [show if @likestransportation]

☐[checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. Cost of gas/fuel is not affordable
2. People do not have a reliable car/vehicle
3. Families need more than one car/vehicle
4. People are unable to drive
5. There is no public transportation
6. Public transportation is limited
7. Costs for a taxi and/or Uber are not affordable
8. Cost of maintaining a car/vehicle is not affordable
9. Lack of credit to buy a car/vehicle
10. Cost of car repairs
11. Lack of help in learning to drive or getting a license
12. Cost of buying/down payment for a car/vehicle
13. Other (please list) [Anchored] [Optional OE]
14. Transportation is not a problem in my community. [N/A] [Anchored]

5. Jobs/employment is a community need or a problem in my area because: (please check the 3 most important reasons) [show if @likesjobs]

☐[checkboxes] [answer randomization] [min 1] [max 3]

1. Lack of good paying jobs with benefits
2. People lack skills to obtain a job
3. People lack the education needed to obtain a job
4. Lack of child care during hours needed
5. Few jobs for people without skills
6. Lack of transportation
7. Lack of computer skills
8. Current jobs are not paying a livable wage
9. Lack of job training
10. High unemployment rate
11. Lack of high school diploma/GED
12. Lack of higher education opportunities
13. Lack of life skills to obtain and/or keep employment
14. Other (please list) *[Anchored] [Optional OE]*
15. Jobs/employment is not a problem in my community. *[N/A] [Anchored]*

6. Housing is a community need or problem in my area because: (please check the 3 most important reasons) [show if @likeshousing]

☐[checkboxes] [answer randomization] [min 1] [max OFF] Answer options

1. Cost of rent/house payment
2. Cost of utilities/rent deposit
3. Lack of temporary or emergency housing
4. Lack of housing assistance or help
5. Affordable housing is not available
6. Housing size does not meet family needs
7. Where housing is available, neighborhood conditions are not acceptable
8. Homes need weatherization help/assistance
9. Homes need repairs (roofing, plumbing, lighting, etc.)
10. Lack of shelters for emergency situations (domestic violence, child abuse, etc.)
11. Lack of shelters for emergency situations (flooding, hurricanes, etc.)
12. Cost of utilities (electric, water, etc.)
13. Lack of assistance to pay utility (electric, water, etc.) bills
14. Other (please list) *[Anchored] [Optional OE]*
15. Housing is not a problem in my community. *[N/A] [Anchored]*

7. Health & wellness services are a community need or problem in my area because: (please check the 3 most important reasons) [show if @likeshealth]

☐[checkboxes] [answer randomization] [min 1] [max OFF]

1. Lack of available dental care
2. No clinics or doctor offices close to my home/area
3. Doctors will not accept Medicare and/or Medicaid
4. Hospital/emergency room not available close to my home/area
5. Lack of transportation
6. Lack of mental health services/treatment
7. Existing health issues or chronic disease
8. Lack of insurance
9. Lack of income to pay for medical emergencies
10. Lack of income to pay for prescriptions
11. Lack of resources for alcohol or drug abuse treatment
12. Lack of healthy food choices and/or nutrition services
13. Lack of resources for preventive health care/services
14. Other (please list) *[Anchored] [Optional OE]*
15. Health and wellness services are not a problem in my community. *[N/A] [Anchored]*

8. Education needs and/or opportunities are a community need or problem in my area because: (please check the 3 most important reasons) [show if @likeseducation]

☐[checkboxes] [answer randomization] [min 1] [max 3] Answer options

1. People lack a high school diploma
2. Lack of GED assistance and/or programs to obtain GED
3. Cost of child care
4. Lack of computer skills
5. Lack of programs for gaining computer skills
6. Cost of transportation
7. Lack of transportation
8. Lack of money for tuition and/or books & materials
9. Lack of vocational training available
10. People lack vocational skills
11. People lack a college education
12. Threats of violence in schools
13. Lack of dropout prevention programs
14. Other (please list) *[Anchored] [Optional OE]*
15. Education is not a problem in my community. *[N/A] [Anchored]*

9. Nutritional/food programs and/or services are a community need or problem in my area because: (please check the 3 most important reasons) [show if @likesfood]

☐[checkboxes] [answer randomization] [min 1] [max 3]

1. Lack of transportation to available grocers
2. Not enough income to purchase adequate food
3. Food assistance runs out before the end of the month
4. No available food resources close to my home/area (including food pantries, food banks, etc.)
5. Not enough people are eligible for food assistance (including SNAP, free/reduced school lunch, etc.)
6. People lack knowledge/education about nutrition
7. Lack of food
8. Lack of healthy food choices
9. Healthy food choices are not affordable
10. Lack of nutrition programs/training
11. Lack of fresh fruits and vegetables
12. Fresh fruits and vegetables are not affordable
13. People lack education/training for making healthy food choices
14. Other (please list) *[Anchored] [Optional OE]*
15. Nutritional/food programs and/or services are not a problem in my community. *[N/A] [Anchored]*

10. Do any of the following personally impact you or your household? (please check any/all that apply)

☐[checkboxes] [answer randomization] Answer options

1. Lack of affordable child care
2. Lack of affordable housing
3. Lack of education
4. Need for job training
5. Lack of employment opportunities/jobs
6. Need for a job that pays a livable wage
7. Lack of services for seniors/elderly
8. Need for affordable health care (mental health, medical and/or dental services)
9. Alcohol or drug abuse
10. Lack of transportation
11. Mental health issues
12. Crime/violence
13. Lack of healthy food choices
14. Need for emergency financial assistance
15. Other (please list) *[Anchored] [Optional OE]*

11. Are you a United States Veteran or a dependent of a United States Veteran?

☒[radio buttons]
Answer options

1. Yes *[skip to Q12]*
2. No *[skip to Q13]*

12. As a Veteran or dependent of a Veteran, do you need assistance with any of the following? (please check all that apply) [hide if Q11A2]

☐[checkboxes] [answer randomization] [min 1] [max OFF]

1. Connecting to Veterans' organizations
2. Disability programs or benefits
3. Education and/or training
4. Employment
5. Health or medical care and/or benefits
6. Mental health programs or services
7. Housing
8. Health or medical care for family members
9. Life insurance
10. Obtaining military records and/or medals
11. Pension assistance
12. Transportation
13. Other (please list) *[Anchored] [Optional OE]*
14. I am not a Veteran nor a Veteran's dependent *[N/A] [Anchored]*

13. How many people live in your home?

☒ [radio buttons]

Answer options

1. 1
2. 2
3. 3
4. 4
5. 5
6. 6
7. 7
8. 8
9. 9
10. 10 or more

14. Please check the income level that best describes the total income level of everyone living in your home?

☒ [radio buttons]

Answer options

1. \$12,140 or less
2. \$12,141 to \$16,460
3. \$16,461 to \$20,780
4. \$20,781 to \$25,100
5. \$25,101 to \$29,420
6. \$29,421 to \$33,740
7. \$33,741 to \$38,060
8. \$38,061 to \$42,380
9. \$42,381 to \$46,700
10. \$46,701 to \$51,020
11. \$51,021 or more
12. Prefer not to answer.

Order details

- Randomize question answers: on
- Balanced by: Income