

# 2014 Community Needs Assessment Final Report

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## **PREFACE**

This Community Needs Assessment Final Report is an attempt to identify the individual and family needs of lower-income residents of Hancock, Hardin, Wyandot and Putnam counties. The findings will assist the HHWP Community Action Commission in updating our Strategic Plan, and determining future programming initiatives and adjustments to existing services. The conclusions are drawn from a variety of resources, including:

- ◆ Survey of low-income residents throughout our four county service area in the summer of 2014.
- ◆ Survey of area social service agencies in 2014.
- ◆ Review of existing services available throughout the four counties, as listed in county directories.
- ◆ Review of 2000 and 2010 US Census, 2012 ACS 5-Year Estimates, and other demographic statistics.
- ◆ Review of other surveys and studies done by area agencies.
- ◆ Review of current economic and legislative trends, and changes in regulations.

This Report is a subjective review of the aforementioned data, and does not claim to be a statement of fact. There are certainly other sources of information that could have altered some of the findings in this Report. This data and new information will be continuously analyzed and interpreted to facilitate program decision-making. Readers should take this report and assimilate it with other known information to arrive at their own conclusions.

All of the information has been computerized and can easily be updated with new trends and survey results done by our Agency and others. Updates of this Report will be published at no more than three-year intervals. Any agencies having information that could impact these assessments, or would like further demographic breakdowns of client survey results, are encouraged to contact: Dave Salucci, Deputy Director, HHWP Community Action Commission, PO Box 179, Findlay, OH 45839, or by calling 419-423-3755, or email [dsalucci@hhwpcac.com](mailto:dsalucci@hhwpcac.com).

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## **HHWP Community Action Commission Mission Statement**

*“The HHWP Community Action Commission is dedicated to advocating on behalf of and providing direct services to the low-income residents of our service area. We are committed to creating opportunities for individuals and families to improve the quality of their lives and to assist them to obtain the skills and motivation necessary to strive for self-sufficiency.”*

To accomplish the Mission, the Agency will collect and analyze data on the nature of poverty and the existing resources in the area. The Agency will involve public and private agencies, and the population to be served, in developing action plans to address needed services. These activities shall include helping other agencies to improve and expand their services, and assisting with the development of new organizations. The Agency will seek out governmental and private resources to initiate and administer innovative programs in such areas as employment, education, housing development, transportation, health, emergency needs, food/nutrition, advocacy, etc.

## HHWP COMMUNITY ACTION COMMISSION DESCRIPTION

The HHWP Community Action Commission was founded in 1965 as a private nonprofit agency, as a result of the Economic Opportunity Act that was passed by Congress that year. The County Commissioners of Hancock, Hardin and Wyandot counties called for public meetings and appointed representatives to serve on the Board of Directors of the three-county agency. Putnam County joined the Agency in 1966, giving it the acronym HHWP for the four counties.

In order to implement the Mission of a new Community Action agency, a thorough assessment of low-income residents' needs in the service area was initiated in 1965. Approximately every three years since then a new assessment process has occurred to keep the CAC's management in tune with changing needs and issues. Many of the services provided directly by the CAC have changed over the years in response to those needs and legislative actions. The CAC receives funding from a variety of Federal and State government sources, as well as private sources. The operating budget for 2014 is approximately \$8.7 million, and the CAC employs approximately 170 people. Below is a brief description of the current services provided to area residents:

- ◆ **Case Management:** Caseworkers assist clients by helping them develop a spending plan so they may live within their means, manage debt, reduce financial stress, and reach their goals.
- ◆ **Emergency Services and HEAP:** Provides financial assistance for utilities, prescriptions and makes referrals.
- ◆ **Hancock Area Transportation Services:** HATS provides daily transportation services to the general public of Hancock County utilizing a fare system. Also contracts with other agencies to provide limited trips at no cost to their designated customers.
- ◆ **Head Start/Child Development:** Comprehensive kindergarten readiness program for preschool children ages 3-5 in a classroom setting with participation by the parents as a vital part of the program. This is a part-day, part-year program in the four county area.
- ◆ **Homeless Crisis Response Program:** Provides financial assistance and services to either prevent individuals and families from becoming homeless or help those who are experiencing homelessness to be quickly re-housed and stabilized.
- ◆ **Housing Development:** Creation of affordable housing through a variety of methods, including housing rehabilitation services, new construction of single-family homes, and new construction of lower-rent apartments. Specific projects vary by county each year.
- ◆ **Individual Development Accounts:** IDA's are dedicated savings accounts by participants to purchase a home, obtain education/training, or start/expand a business. Participants receive personal finance and goal-specific training. Participant saves \$1,000 + \$4,000 match provided = \$5,000 to purchase asset.

- ◆ **Ohio Benefit Bank Tax Assistance:** A free, web-based, counselor-assisted program that simplifies the process of filing state and federal income tax returns. Provided to low-moderate income individuals and families. Also assists applying for the earned income tax credit (EITC), the child care credit, and the Federal Application For Student Aid (FAFSA).
- ◆ **Small Business Development:** Provides business training, financial assistance, and ongoing technical support for persons wishing to start or expand a small business.
- ◆ **Weatherization:** Provides home weatherization services including insulation, ventilation, heating system repair, and consumer education on ways to reduce energy use. Can replace inefficient refrigerators and light bulbs for AEP customers. (Also serves Allen County)
- ◆ **Women, Infants, and Children:** Provides nutrition education and supplemental food coupons that can be redeemed at participating stores or pharmacies for healthy food choices. Promotes breastfeeding and provides education and support. Open to pregnant women, breastfeeding mothers, and children up to age five in Hancock, Hardin, and Putnam counties.

In addition to the customer services, the CAC is also dedicated to assisting other nonprofit agencies that are providing services that address the CAC's mission. This assistance has taken many different forms over the years, from organizational structure, to funding issues, to personnel management. Working collaboratively with other agencies is now the standard procedure for operating our existing services and creating new services. New opportunities are continuously being sought that will facilitate the CAC's general purpose and mission.

## **DEMOGRAPHIC DESCRIPTION OF SERVICE AREA**

The HHWP Community Action Commission (CAC) primarily serves Hancock, Hardin, Wyandot and Putnam counties with most of its programs; however, the Weatherization program also serves Allen County. Also, some of HHWP's Low Income Housing Tax Credit (LIHTC) housing development projects have occurred in other counties in Ohio. For the purposes of this Community Needs Assessment (CNA) Final Report, we will only focus on the primary four-county service area. A sampling of demographic statistics and the printout from the Community Needs Assessment Online Tool (<http://www.communityactioncna.org/>) can be found in Appendix C. It should be noted that U.S. Census counts have traditionally under-counted residents lacking literacy skills and those with cultural differences (Amish, non-English speaking Hispanics, etc.). The national figures on poverty have started to show a leveling off (smaller poverty rate increase) across the country in the number of families now below poverty level or are considered "low-income." This can also be said about the study area. From 2000 to 2012, the number of people in poverty increased by 62.5%. For county poverty breakdowns in this report, poverty estimates provided by the U.S. Census 2012 American Community Survey 5-Year Estimates were used. The Census estimates show an increase in poverty rates from 2000 in the CAC service area, rising from an average of 7.9% in 2000 to 12.5% in 2012, a 62.5% increase in the poverty rate. This rate is higher than the national increase in poverty of 62.5% over the same time span.

The 2012 ACS reported the total population of the four-county service area to be 164,100, which is an increase of 3,226 (2%) from 2000. However, almost all of that increase occurred in Hancock County (3,748). Hardin County only showed an increase of 41 people while Putnam and Wyandot Counties populations declined slightly (-282 and -281 people respectively).

The entire area is considered rural; however, the City of Findlay in Hancock County, with 41,301 residents, has more of an urban environment. The next largest city is Kenton in Hardin County with 8,205, however, this city is losing population. Next is Upper Sandusky in Wyandot County with 6,794, Ada in Hardin with 6,126, and Ottawa in Putnam County with 4,456. More importantly, there are significant cultural differences between counties that have contributed to different socio-economic conditions. Below is a review of each county's demographic make-up and local trends.

### **HANCOCK COUNTY**

From 2000 to 2012, Hancock County has experienced a slight increase in population (5.26%) while also seeing a significant increase in population below the poverty level (7.6%). The majority of the population in Hancock County is White (93.9%) with 4.5% of the population being Hispanic.

The past economic growth brought in new residents. Currently under construction are a number of residential subdivisions. Of the four counties, Hancock has the highest percentage of housing units constructed in the last 14 years – 10.9%. The median house price in 2012 was \$129,800.



The new residents of Hancock County are more racially diverse, increasing the County's numbers of Asian, Hispanic and Black residents.

A number of East Asian companies have located here, as well as new distribution centers for Kohl's Department Stores, Lowe's, and Best Buy Stores. Findlay is the headquarters for Marathon Petroleum, Cooper Tire and Rubber, Hercules Tire, and a number of growing companies like Hancor. The biggest growth sector, however, was and still is the retail trades. Many new department stores and shopping centers have been developed in the last 15 years, as Findlay has become a regional retail center for surrounding counties. In 2012 Hancock County ranked 10<sup>th</sup> in the State for percentage of workers in retail trade jobs. In the last several years, several retailers/restaurants have closed down, mitigating some of the new development still occurring. There are now a number of empty commercial properties, both from new rental construction that haven't been filled, and from stores closing recently.

Economic and population growth has resulted in Hancock County having the lowest unemployment rates in the service area. It also has, by far, the highest percentage of residents over 25 with Bachelor Degrees – 24.6%, compared to about 15.6% for the other three counties.

The unemployment rate in February 2014 for Hancock County was 5.2% percent. That is over 1% below the next lowest unemployment rate in the HHWP service area (Putnam County = 6.3%). The unemployment rate jumped from around 4.5% in 2005, to 7.3% in September 2011. The rate has started to fall back down to pre-recession levels with an unemployment rate of 5.2% in February 2014. While the unemployment rate is relatively low, job growth in Hancock County cannot be attributed to decline in unemployment. From 2007 to 2012, job growth in Hancock County has decreased by 1.8%. This leads HHWP to believe that the low unemployment rate can be attributed to workers traveling outside of the County to work, and/or workers falling out of the workforce (stopped looking for jobs, disability, or retired).

Hancock County is home to the University of Findlay. Based on figures compiled by the Ohio Board of Regents in the "[Total Headcount Enrollment by Institution, Fall Term 2000 to 2009](#)" the enrollment at the University has declined by 5% with most of that occurring from 2008 to 2009. [U.S. News](#) is reporting that 2013 enrollment at the University of Findlay is up to 4,880 students from the low in 2009 of 4,278. The recent increase in enrollment can be attributed to the increase in foreign born students enrolling at the University of Findlay. Sixty-two (62) percent of the student body is female while only 38% is male. The decline in enrollment can be attributed to the economic recession in 2008. The University is a private school so tuition is more expensive and thus it was more difficult for students to pay the costs. Some of the decline in enrollment at University of Findlay can be attributed to Owens Community College (main campus in Toledo) expanding its branch in Findlay (Hancock County). Currently in the fall of 2014, 1,678 students attend the Findlay branch of Owens Community College. Over half of the students come from Hancock County while 12% each come from Wood and Seneca Counties.

## **HARDIN COUNTY**

Hardin County has a very different environment than Hancock County. Economic activity and population growth have been somewhat stagnant the last 25 years, with several major manufacturing employers leaving the area. In recent years, the County has had fewer business starts than business terminations, bringing the total number of active businesses from 646 in 1995, to 463 in 2013. From 2000 to 2012, Hardin County has experienced a very slight increase in population (0.13%) while also seeing an increase in population below the poverty level (6%). The majority of the population in Hardin County is White (96.5%) with 1.3% of the population being Hispanic.

The workforce in Hardin County was negatively impacted by the shutdown of the Rockwell plant and lack of new employment opportunities to replace it. Fewer employment opportunities in the county helped to push the unemployment rate to 9.3% in September 2011. However, in recent years there has been a concerted effort by local officials to stimulate the economy. This effort has led to a decrease in the unemployment rate in Hardin County to 6.4% in February 2014.

Hardin County has the lowest per capita income (\$19,804), the lowest median household income (\$40,732), and lowest median house value (\$99,100) in HHWP's service area.

The cultural make-up of Hardin County has two unique features. First, there is a large Amish population in the southern half of the county. Because of some of the beliefs of the Amish population, not only is there a negative effect on economic activity, but Census and other survey information can be somewhat skewed, as some Amish do not complete Census surveys.

More important to the economy, however, is the large Appalachian influence in the county. This occurred back in the early 1900's when many Kentucky and West Virginia laborers were brought in to work the abundant onion fields in western Hardin County. When new drainage and ditching systems were constructed in the 1930's, the onion fields dried up and traditional crops were planted. Many of the laborers stayed in the county, trying to find what work they could. The Appalachian culture, which traditionally includes lower education levels, higher unemployment levels, and poorer housing conditions, makes the county's statistics very different than all of the neighboring counties in this part of the State.

## **WYANDOT COUNTY**

Wyandot has the lowest number of residents of the four counties (22,626), and had been fairly stable in terms of population and economic growth. From 2000 to 2012, Wyandot County has seen a 1.23% decrease in population with a 67.2% increase in population below the poverty level. Upper Sandusky, the county seat, has begun experiencing new economic development as several new businesses have constructed facilities.

The county has had a low level of poverty and an average unemployment rate, until recent plant closings in Upper Sandusky pushed the unemployment rate to an area high of 6.4% in February 2014. It does have the oldest housing stock of the four counties (over 37.4% built prior to 1940),

which is an indication that housing rehabilitation and lead abatement activities may be needed. However, the median house price increased from \$82,300 in 2000, \$105,200 in 2010, and \$105,400 in 2012 reflecting the new construction that had been occurring around Upper Sandusky.

## **PUTNAM COUNTY**

Putnam County has had a near stagnant population over the last 12 years. From 2000 to 2012 the population of Putnam County has declined by 0.81% or 281 people. While the population has been fairly stagnant, the percentage of the population in poverty has not. Over the same time frame, the percentage of people in poverty has risen by 4.1%. Overall, the county's poverty level (10.1%) is lower than the CAC service area average (12.9%). Putnam has the highest household median income, due to a higher average household size. This is partially attributable to the "family farm" agricultural economy, which can provide adequate income for the larger families. Whirlpool is operating a facility in the Village of Ottawa and employing many local residents, a huge boost to the Village.

The percentage of Hispanic population in Putnam County is the highest in the CAC service area. Over 5% of the population is Hispanic. This is attributed by the influx of migrant workers who work on the farms that make up a majority of Putnam County farm laborers.

Putnam County has the highest percentage of high school graduates in the area. Nearly 92% of the population in Putnam County has a high school degree.

Putnam County also has the highest percentage of houses built since 2000 and the highest median house value in the area.

The County is very rural with many scattered towns and villages. That rural nature coupled with the predominant cultural/religious background and the lack of any public transportation has resulted in a strong feeling of independence. Most of the settled-out Hispanic migrants reside in the Leipsic and Belmore areas, whereas the towns of Kalida and Glandorf are primarily of German ancestry. In years past, some public officials were not very receptive to "outside influences." This attitude has started to change as more collaborative social service efforts with agencies outside the County are occurring.

## **GENERAL TRENDS**

This section of the study looks at economic trends that affect low-income individuals at the national, state, and local levels. The sources used in this section are a group of topic-specific recession briefs put forth by the Russell Sage Foundation in conjunction with the Stanford Center for Poverty and Inequality, research performed by the Federal Reserve Bank of Cleveland, and the Ohio Poverty Report published in February of 2014 by the Ohio Development Services Agency. Local trend information was gathered during phone interviews with economic development offices in each county, as well as interviews with program department heads within the HHWP Community Action Commission.

## **NATIONAL TRENDS**

The nation is still recovering from the recession. While the economy has generally been gaining strength, there are still lasting effects from the downturn. According to the Stanford Center for Poverty and Inequality and the Russell Sage Foundation, the recession has decreased the median income of middle class families, and especially single-parent families. The housing crisis has decreased the value of homes, for many making what they owe more than what their home is worth, and rent has increased rather than decreased. The proportion of households that pay more than fifty percent of their income towards housing has increased in the recession.

Unemployment has generally fallen, with the national unemployment rates falling from around 9% in 2011 to approximately 6% as of August 2014. However, unemployment rates for Hispanics and African Americans are higher than for Asians and Whites. Further, men were hit harder for employment in this recession, most likely due to their prevalence in the construction and building trades. Women, on the other hand, experienced less unemployment, most likely due to their prevalence in the social service and public sector trades which received stimulus funds to stay afloat. Older individuals who lost their jobs as a result of the recession were forced into early retirement, meaning that they needed to access Social Security before they typically would have, causing their monthly income to be less. As is always the case, but which was deepened in the recession, the risk of being unemployed declines as education rises. College graduates experienced only 4.3% unemployment rates during much of the recession.

The recession also impacted public and political opinion. When the economic downturn occurred, the number of Americans identifying as Democrats increased, as is evidenced by the presidential and congressional elections of 2008. When large amounts of people were losing their jobs, the majority of the public had a more favorable idea of governmental involvement and the need for social programs and were very mistrustful of financial institutions. As the recession took its course, the number of Americans identifying as Democrats has decreased, and Republicans took back congressional seats in 2012 which they had previously lost. A general mistrust of government, along with low congressional and executive branch approval ratings, is the outlook of the public today.

## **OHIO TRENDS**

As for Ohio trends, many follow the national trends discussed above. Ohio's previous reliance on manufacturing jobs created a very slow path to recovery as many of these companies either left the state or experienced major lay-offs. Almost 47% of all job loss in Ohio came from the manufacturing sector, according to the Federal Reserve Bank of Cleveland. That being said, rates of unemployment have decreased. The rate peaked at 10.6% during the recession, and as of June 2014, the rate has decreased almost by half to 5.5%.

In Ohio, poverty rates statistically vary by circumstance. Households with the lowest poverty rates tend to be those with married couples, who tend to not have children, and/or they have at least one member of the household working full-time. The households with the highest poverty rates are the opposite: single-parent households, households with children, and households without a member working full-time. Many of these impoverished households receive cash assistance, although this has never been proven to bring anyone out of poverty. In 2012, the poverty rate in Ohio was 16.3%. A large number of individuals, 33.5% in 2012, are "near poor;" that is, living below 200% of the poverty rate.

In the past, Ohio has experienced lower rates of poverty than the national average; since 2005 it has experienced greater rates of poverty than the national average. In Ohio's cities, the poverty rates have increased drastically since 1999, with cities like Akron, Hamilton, Dayton, Cleveland, Columbus, and Toledo increasing by 8% to 10%. Canton, Springfield, and Youngstown experienced increases in poverty between 11% and 13%.

The age group most affected by poverty in Ohio is children ages 0 to 4, with a poverty rate of 28.6% in 2012. The group with the next highest are ages 18 to 24, with a rate of 27.9%. Children age 5 have a poverty rate of 27.1%, and children ages 6 to 11 have a rate of 23.7%. The age group with the lowest poverty rate are those individuals over 65. In Ohio, African Americans experience the most poverty, with rates ranging from 26.5% to 35.6%. Hispanics also experience a greater level of poverty than Asians and Non-Hispanic Whites, with poverty rates between 20% and 30%.

## **LOCAL TRENDS**

According to the HHWP Community Action Commission, the region is experiencing an upturn. Programs are generally seeing a decrease in enrollment as previous clients no longer need assistance. The general public outlook on the job market seems to be better; people are becoming less afraid of losing their jobs or not receiving raises. While the initial fear instilled by the recession is lessening, residents are not choosing to open small businesses as they are more comfortable and secure being employed at larger companies. The majority of residents in the four-county area identify with conservative political principles, and there is a general mistrust of government that causes some businesses and individuals to refuse assistance from the programs that exist through the Community Action Commission.

While employment rates are rising, in some counties, it is better than others. Hancock County has the lowest unemployment rate of 6.3%, while Hardin County has the highest with 7.1%. Putnam County has the lowest overall poverty rate, with 77.8% of residents living above 200% of the poverty level. Hardin County has the highest overall poverty rate, with only 60.6% of residents living above 200% of the poverty level.

### **Hancock County**

In Hancock County, no significant businesses or major employers have left in recent years. The overall trend seems to be that companies forced to down-size at the start of the recession have been slowly making their way back to being able to hire more employees. Unemployment is down and Hancock County residents are breathing a bit easier about their economic situation. While overall the situation has recovered quite a bit, the high cost of heat in the winter still plagues the low-income population.

Currently, Hancock County is in the midst of a battle of sorts with its farmers. The four-county area deals with flooding issues from time to time, recently a fairly substantial one. The City of Findlay would like to install flood mitigation systems to help counteract flood damage, but this causes problems for the farmers, such as loss of cropland due to new water retention areas and water channels that will divert the river flow around Findlay, thus cutting through farmland.

Hancock County is experiencing an opiate epidemic which is affecting families, especially the children. Children are being removed from their homes and placed in the care of grandparents or other relatives. This has led to more children in Hancock County to feel abandonment.

### **Hardin County**

Hardin County has been experiencing small development in the form of small restaurants and doctor's offices. No new housing developments are available to speak of, and no major employer has left the county since 2009 (Cyprus). Most employers of Hardin County residents are outside of the county, most villages within the county are bedroom communities. While Hardin County's employment rate has been slowly increasing, the jobs that are becoming available are skilled labor jobs. Those who don't have the skills needed are still finding it difficult to obtain gainful employment and pulling themselves out of poverty.

### **Wyandot County**

Wyandot County has not seen any major housing or new business development come into the area, although they have seen expansions in many of the manufacturing companies in the county. The unemployment rate is not to the point it was before the recession, but the rate is the lowest it has been since then. No major tax increases have occurred in the county, although an increase on real estate taxes on farm land was just approved.

## **Putnam County**

Putnam County has not experienced much growth in the way of retail or small business developments, but a few of their large local employers have expanded in recent years. The county boasts two new housing developments in Kalida and in Ottoville. Employment remained steady for Putnam County as a whole, and the county enjoys the lowest percentage of residents living below 200% of the poverty level out of the four counties served by HHWP Community Action Commission.

While the economy is recovering nicely, Putnam County still has its share of issues affecting its low income population. Ottawa was particularly hit hard by the most recent flood. A few locally-owned businesses in downtown Ottawa were forced to close due to flood damage. Home rental assistance and the homelessness prevention programs are still very much needed, as is the Community Housing Improvement Program.

# 2014 COMMUNITY NEEDS ASSESSMENT SURVEY RESULTS

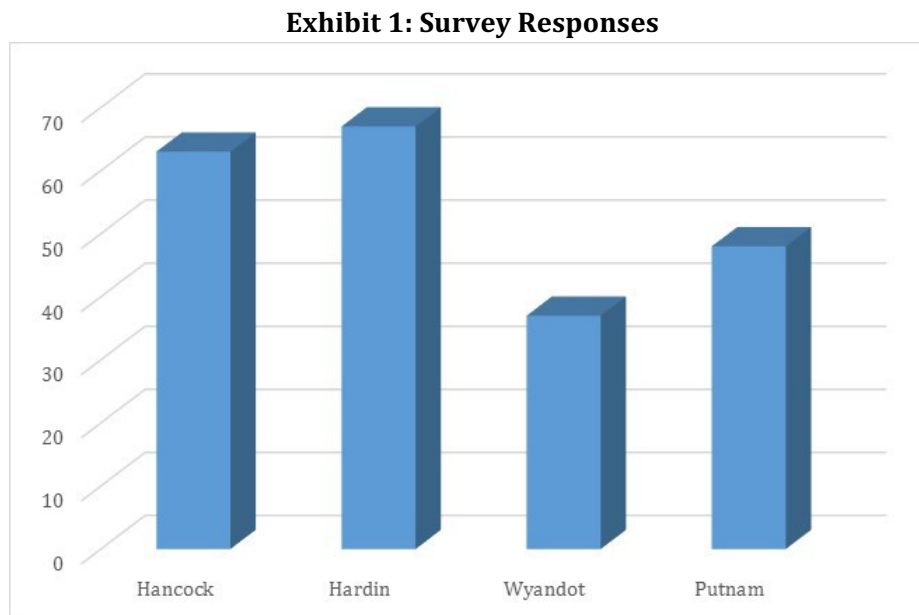
## LOW-INCOME SURVEY

During the summer of 2014, HHWP CAC staff distributed low-income surveys to individuals in the service area. Actual survey results can be found in Appendix B. The 214 responses are summarized overall and then broken down by county when the data warranted more analysis.

## OVERALL SURVEY RESULTS

### Introduction

HHWP received a total of 214 responses. Exhibit 1 shows 63 surveys came from Hancock County, 67 from Hardin County, 36 from Wyandot, and 48 from Putnam.



The average household size of low-income survey respondents was 2.96 persons. Each survey respondent was then asked to write in how many people fell into each age category. The following table (Table 1) shows the totals of all respondents for each category.

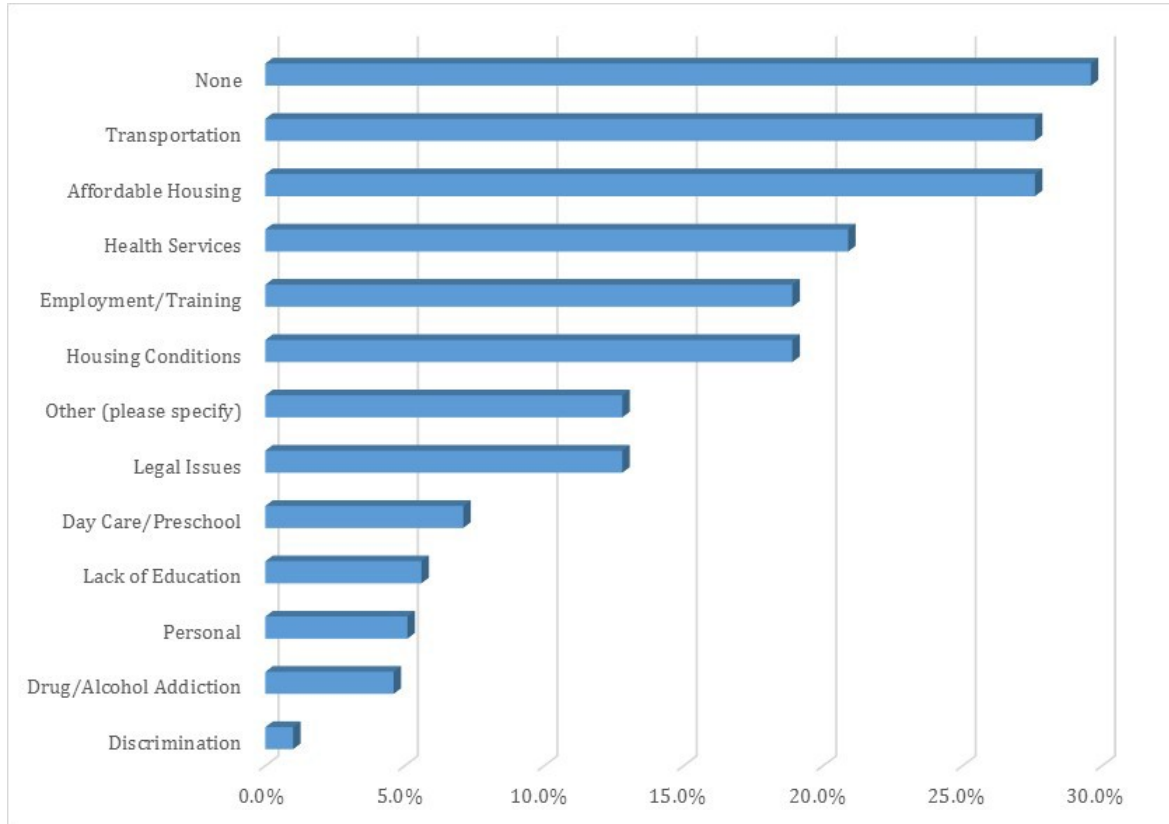
**Table 1: Household Age Category**

Age Category	Total Count
0-2 Years Old	23
3-5 Years Old	48
6-17 Years Old	157
18-59 Years Old	271
60 and Over	90



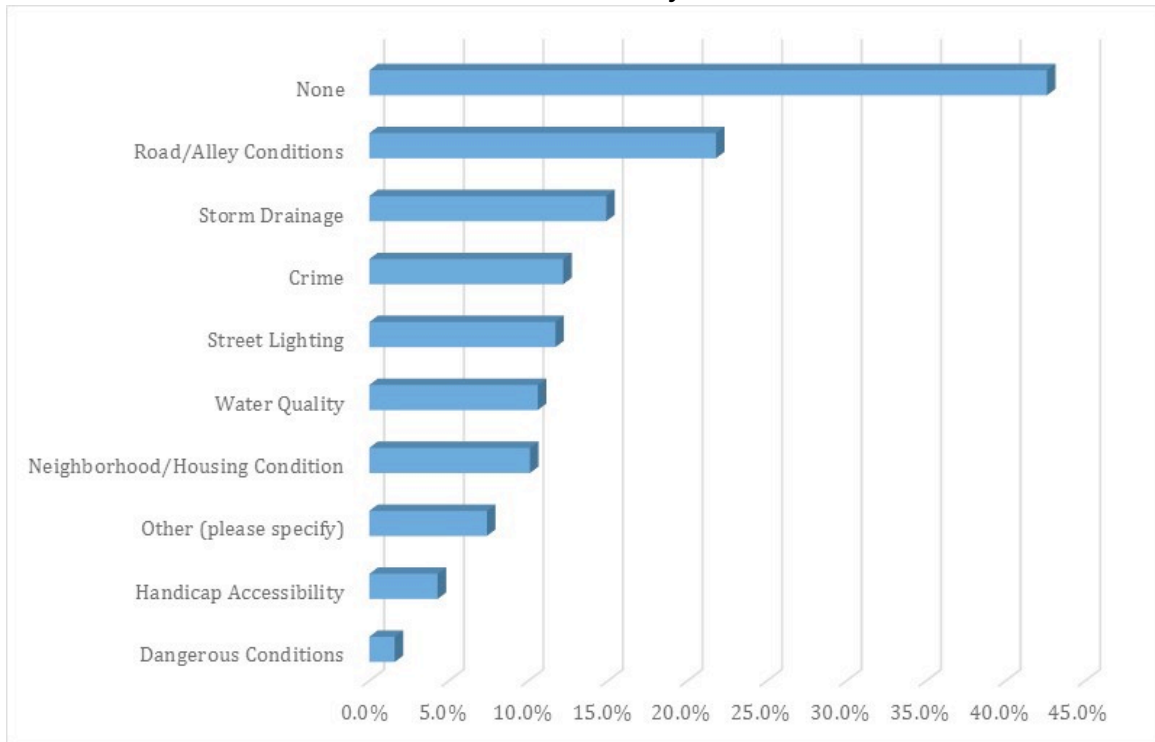
Most respondents felt that nothing could help their family’s needs, while some felt that more affordable housing and transportation would be of benefit. Exhibit 2 shows health services, employment/training, and housing conditions also received over 18% of survey responses.

**Exhibit 2: Family Needs**



The next question related to community improvements that the respondent needed help correcting. Again the most common answer was nothing (none). Exhibit 3 shows road/alley conditions, storm drainage, crime, street lighting, and water quality each received over 10% of survey responses.

**Exhibit 3: Community Needs**



**Education/Childcare**

Respondents with children were asked if they were looking for full-day, full-year childcare for their children. Over 75% of respondents were not looking for these services. For the 24% who did need full-day, full-year childcare services, most did not use the formal programs because the associated costs were too high.

Respondents who had children in preschool or day care but not Head Start were asked why they chose not to use Head Start. Responses included 'children too old,' 'home schooled,' 'not religious based,' 'too far away,' and 'income is too high.'

Most respondents who have 3 to 5 year old children on average fed the children “fast food” one to two times per week. Only one respondent said they fed their children “fast food” five or more times per week. Almost 74% of respondents also stated that they let their children watch zero to two hours of TV per day.

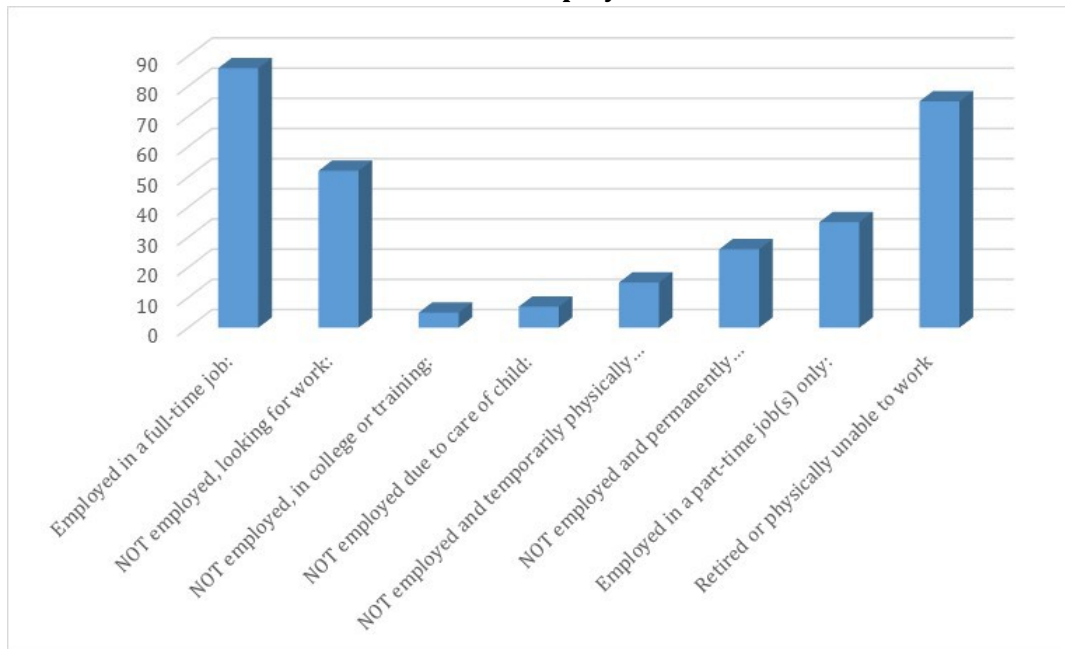
More specific results related to childcare are provided in Appendix B.

**Employment**

Employment is always a need throughout the United States and the CAC service area. To try and ascertain the employment situation of low-income residents, respondents were asked to provide the employment status of each adult member of the household. Exhibit 4 shows that most of the

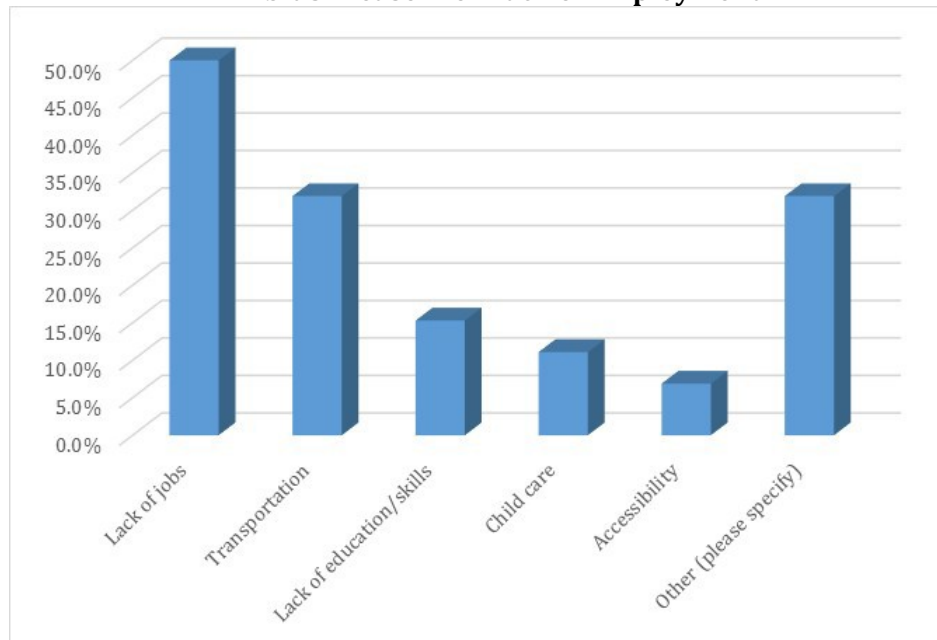
adult household members of survey respondents were employed in full-time jobs, retired, or physically unable to work.

**Exhibit 4: Adult Employment Status**



The respondents who stated they were seeking employment were asked what was keeping them from obtaining suitable employment. By far the most frequent response was lack of jobs (50%). Respondents also stated transportation and other as reasons for not finding suitable employment. Exhibit 5 is a visual representation of the responses.

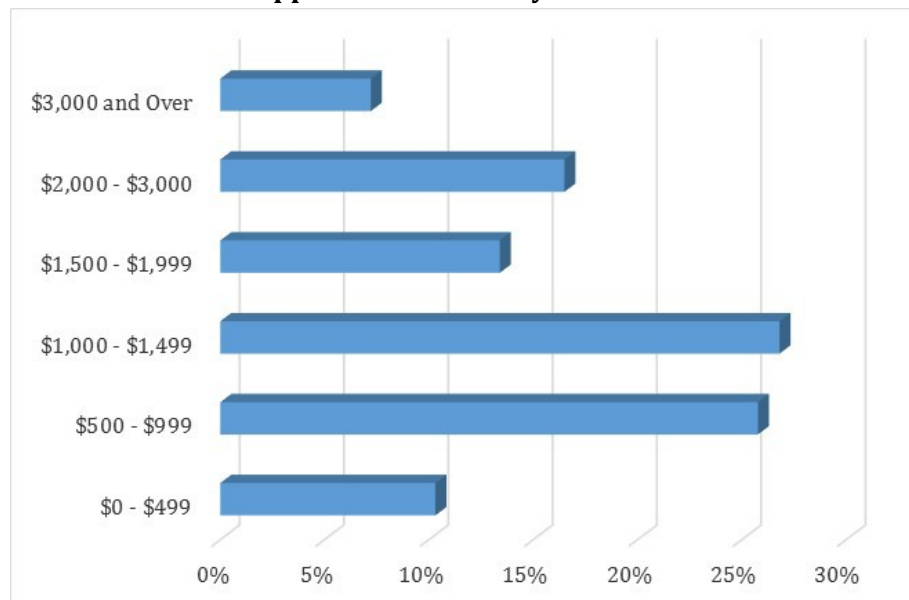
**Exhibit 5: Reason for Lack of Employment**



In order to identify survey validity, respondents were asked to provide their approximate monthly household income. In order for a respondent's survey to be validated, their monthly household income had to fall within 80% of the median household income in their respective county. Only a few of the respondents had incomes above this threshold, and thus had to be discounted.

The average household income for survey respondents was \$1,381.20 per month. Exhibit 6 shows that a majority of the respondents had monthly household incomes less than \$1,500.

**Exhibit 6: Approximate Monthly Household Income**



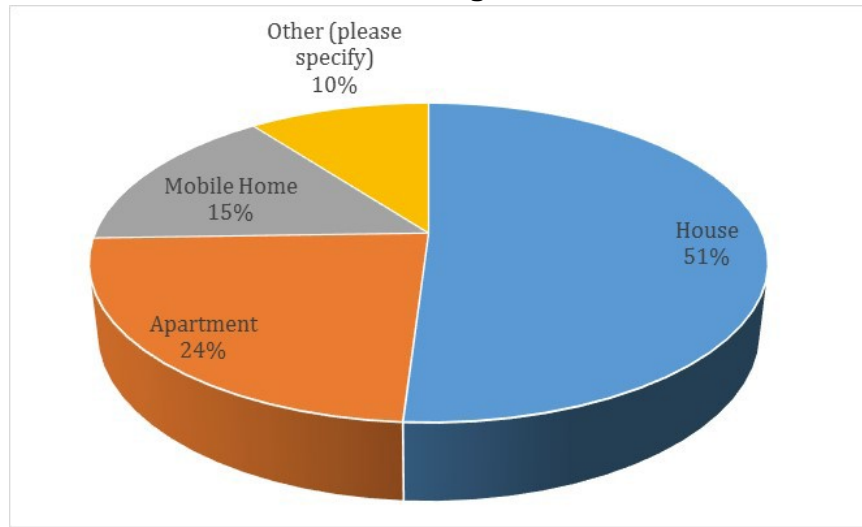
After respondents provided their household monthly income, they were asked if the wages made by the members of the household were adequate to pay for housing, food, clothing, and medical expenses. Over 72% stated it was not enough.

The remaining employment questions dealt with small business startups. Seventeen (17) respondents stated that someone in their household had started either a home-based, internet-based, or "store-front" small business. The biggest challenge the small businesses faced getting started was the lack of capital. Respondents were then asked how many people in their household would be interested in participating in a low-cost, small business training program. Fifty-two (52) respondents and/or members of their household would be interested in this type of program.

### **Housing**

The next section of the survey related to housing in the CAC service area. More than half of the survey respondents live in a house. Exhibit 7 visually represents living situations of an apartment, mobile home, or other (duplex and City Mission (homeless shelter)) for respondents.

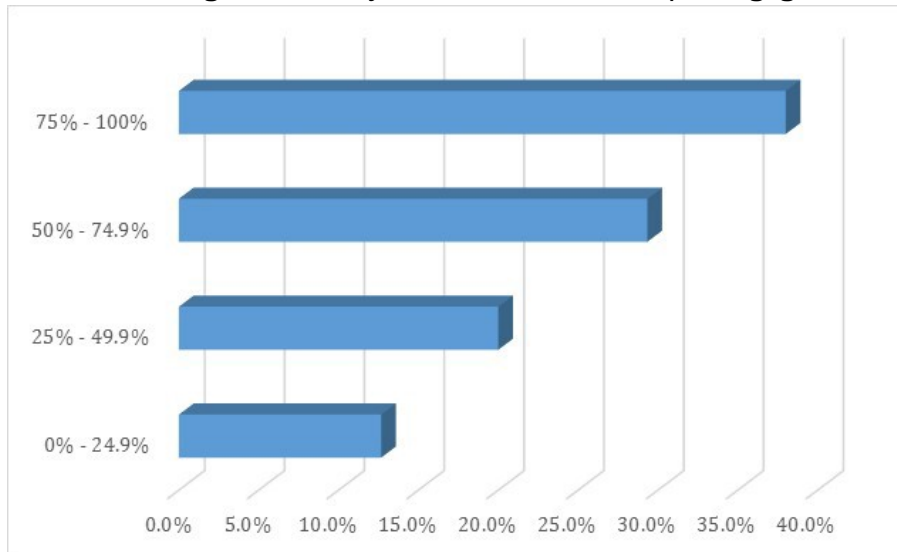
**Exhibit 7: Living Situation**



The next set of questions related to the respondents' financial situation and housing. Survey respondents were asked if they had to live in a car, tent, on the "street," in a homeless shelter, or move in with friends/family due to a lack of money. Thirty-three (33) respondents said they did have to make one or more of these living arrangements in the past year.

Based on survey responses, the average percent of monthly household income spent on rent/mortgage and utilities is 57.9%. Thirty-eight (38) percent of respondents spent over 75% of their monthly household income on rent/mortgage and utilities. Exhibit 8 shows the breakdown of percentage of monthly income used on rent/mortgage and utilities.

**Exhibit 8: Percentage of Monthly Income used on Rent/Mortgage and Utilities**



## **Nutrition/Health**

When it comes to food supply, over 60% of survey respondents stated they had run out of food, missed a meal, and/or had to obtain food from a local food pantry in the past year. Only 12% of survey respondents stated they lacked a refrigerator and/or stove to properly store and prepare meals.

Respondents were then asked if they had chosen not to go to the doctor in the past year when they felt a doctor's care was required. Over 28% stated yes, and of those 28%, 75% said that affordability was the reason why they chose not to go, while 'transportation,' 'doctors would not accept Medicaid,' 'couldn't miss work,' and 'no insurance' were also reasons for not going to the doctor.

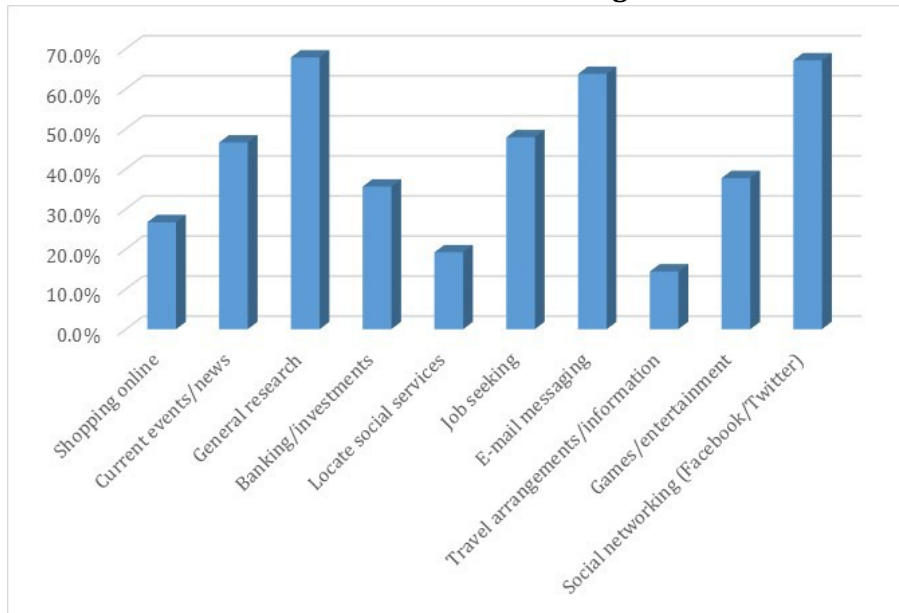
Over 36% of those surveyed responded that at some point in the past year they lacked the money to have prescriptions filled. Of the 36% who lacked the money, over 55% had someone else help pay for the prescription.

Medical insurance has been a highly debated topic following the passage of the Affordable Care Act. Those who responded to the survey were asked how many people in their household do not have adequate medical insurance. Respondents stated that 78 people did not have adequate medical insurance. The main reasons cited for not getting medical insurance were costs and the confusion associated with signing up for medical insurance through a private provider or the new "ACA health exchange."

## **Technology**

HHWP CAC included questions about Internet and cell phone use for low-income individuals in the service area. Almost 78% of survey respondents know how to use the Internet; 64% of respondents have regular access to the Internet. Survey respondents who had regular access to the Internet were asked what type of sites they visited when browsing. The three highest items/purposes were general research, e-mail messaging, and social networking. Exhibit 9 provides a visual breakdown of the items/purposes survey respondents use the Internet.

**Exhibit 9: Internet Usage**



The final question in the technology section of the survey asked if respondents had cell phones, were there times they only had texting available. Over 47% of respondents said yes, sometimes they are only able to text on their cell phone.

### **Transportation**

Reliable transportation is a major issue for low-income populations throughout the country. The CAC service area is no different as over 37% of survey respondents stated that they lacked reliable transportation to get to where they needed to go. Of the over 37% who lacked reliable transportation, 35% stated the cost of insurance/gas/repairs prevented them from getting where they needed to go. Over 22% responded with “other” which almost exclusively was “no car.”

The remainder of the transportation questions were county specific and will be analyzed in the individual county sections.

### **Other Community Needs**

The final section of the low-income community needs assessment survey collected some demographic data, asked about any discrimination issues, problems obtaining social and medical services, tax preparation, how they get information on social services, familiarity with HHWP CAC’s services, and types of bank accounts used by household members.

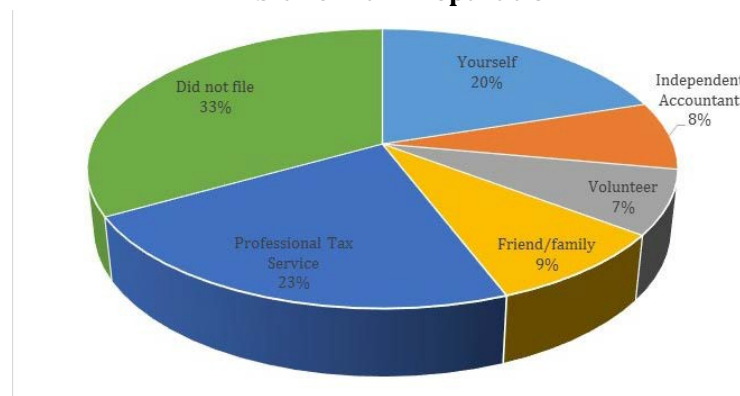
Survey respondents were asked how many members in their household had a physical or mental handicap. A total of 84 people in survey respondent households have a physical or mental disability; none of them are under the age of five.

The next question related to race of survey respondent household members. Over 86% of survey respondent households' race was white. The next highest percentage was Hispanic at 7.1%. The full breakdown can be found in Appendix B.

Only 5.8% of survey respondents felt they had been discriminated against in the past two years due to race or a disability. The full explanation of why they felt discriminated against can be found in Appendix B.

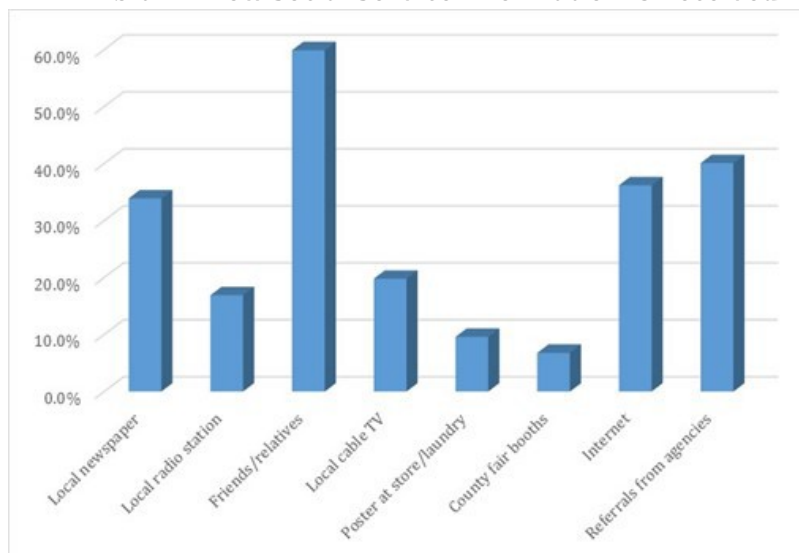
When asked about preparing for their 2013 IRS income tax forms, 33% of survey respondents stated they did not file taxes in 2013. Over 22% used a professional tax service while 20% prepared their taxes themselves.

**Exhibit 10: Tax Preparation**



The most frequent source for information about social services comes from friends/relatives (59.9%). Referrals from agencies, the Internet, and local newspaper also received more than 33% of survey respondent choices as a normal source for social service agency program information.

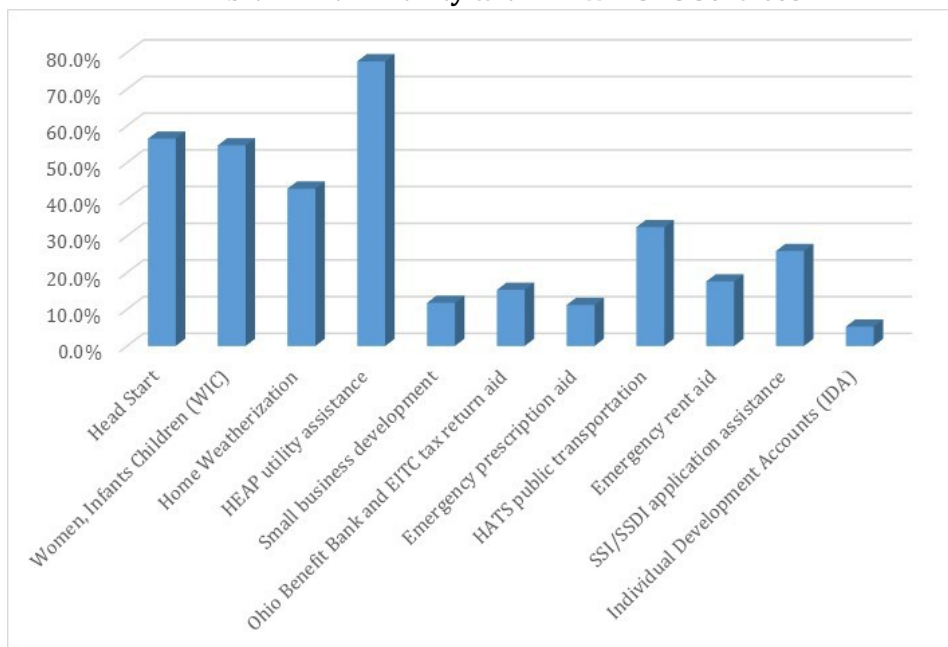
**Exhibit 11: How Social Service Information is Received**





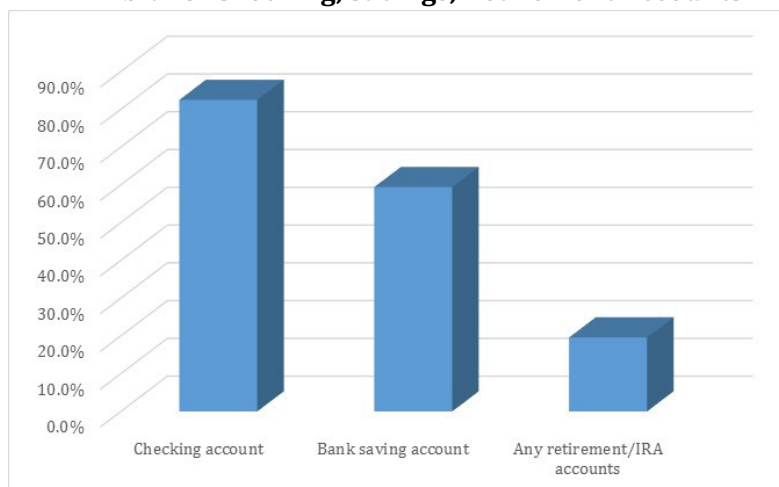
HHWP CAC asked survey respondents to indicate with which of the services the CAC provides they are most familiar. HEAP utility assistance was the most recognized CAC program with over 77% of respondents choosing HEAP. Head Start, WIC, and home weatherization all received over 42% of survey responses.

**Exhibit 12: Familiarity with HHWP CAC Services**



The final question on the low-income community needs assessment asked respondents if they had a checking and/or savings account and/or any retirement/IRA accounts. Over 82% of respondents stated they had a checking account, while almost 60% had a savings account. Only 19.6% of respondents had a retirement/IRA account.

**Exhibit 13: Checking, Savings, Retirement Accounts**



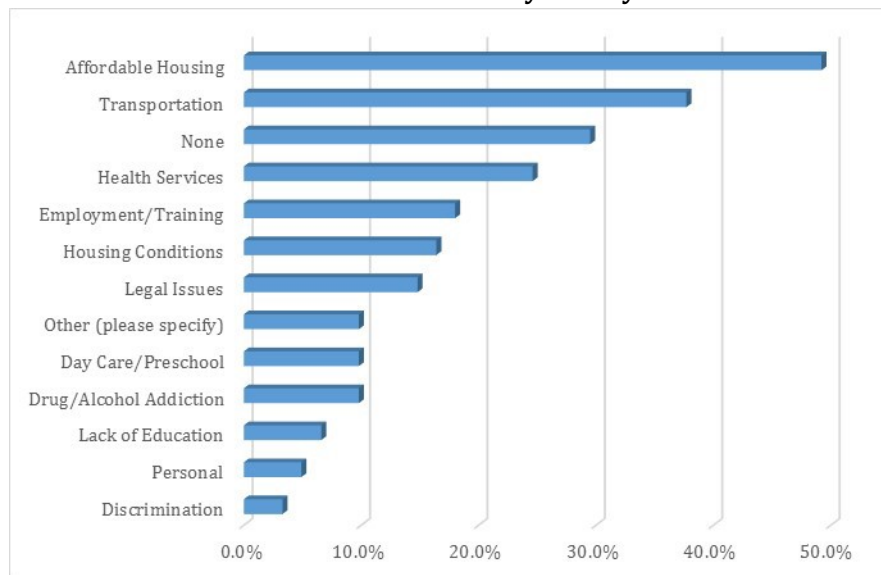
## COUNTY BY COUNTY SURVEY RESULTS

In this section of the report any significantly different results and/or questions related to a specific county are provided.

### Hancock County

Hancock County low-income respondents differed in a few areas from the overall service area. The first difference was in family needs. Affordable housing was the most frequent answer for Hancock County residents (49.2%) followed by transportation (37.7%) and none (29.5%).

**Exhibit 14: Hancock County Family Needs**



Hancock County residents stated that transportation was the main reason household members seeking employment were having problems finding suitable employment. Lack of jobs was the second most frequent answer for Hancock County respondents.

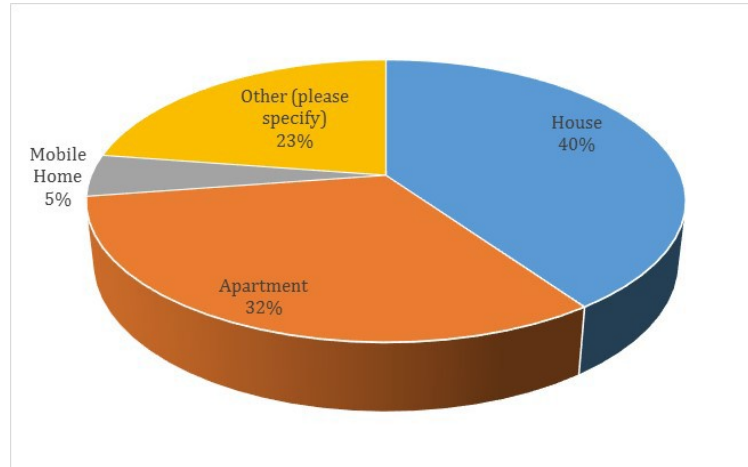
The average monthly household income for Hancock County residents was \$1,312.33. This is very similar to the average for the entire CAC service area.

More Hancock County respondents thought the wage earners income was adequate to pay for basic housing, food, clothing, and medical expenses. Nearly 43% of respondents answered 'yes' as compared to 27.8% of respondents from the entire CAC service area.

Twenty-two (22) people in Hancock County respondent households would be interested in participating in a low-cost, small business training program. Over 42% of the total respondents and/or members of their household that indicated they would be interested in this type of program are from Hancock County.

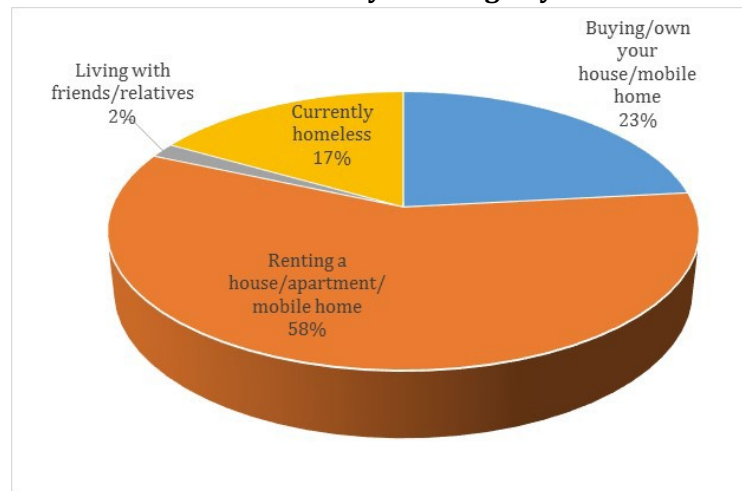
In Hancock County, more respondents reported living in apartments and the City Mission, while less reported living in mobile homes than the entire CAC service Area. Exhibit 16 shows how Hancock County residents responded to their living situation.

**Exhibit 15: Hancock County Living Situation**



Fewer survey respondents of Hancock County reported buying/own their house/mobile home. For the entire CAC service area, over 40% reported buying/owning their house/mobile home as compared to only 23.3% of Hancock County respondents. Also because more people lived at City Mission, more Hancock County respondents reported being homeless. This led to more respondents reporting to have lived in a car, a tent, on the “street,” in a homeless shelter, or having moved in with friends or relatives, due to a lack of money in the past year.

**Exhibit 16: Hancock County Housing Payment Situation**



Based on survey responses, the average percent of monthly household income spent on rent/mortgage and utilities is 53.8% for Hancock County residents. This is similar to what the entire CAC service area respondents spent on rent/mortgage and utilities (57.9%).

Nineteen (19) of the 78 survey respondents who did not have adequate health insurance reside in Hancock County.

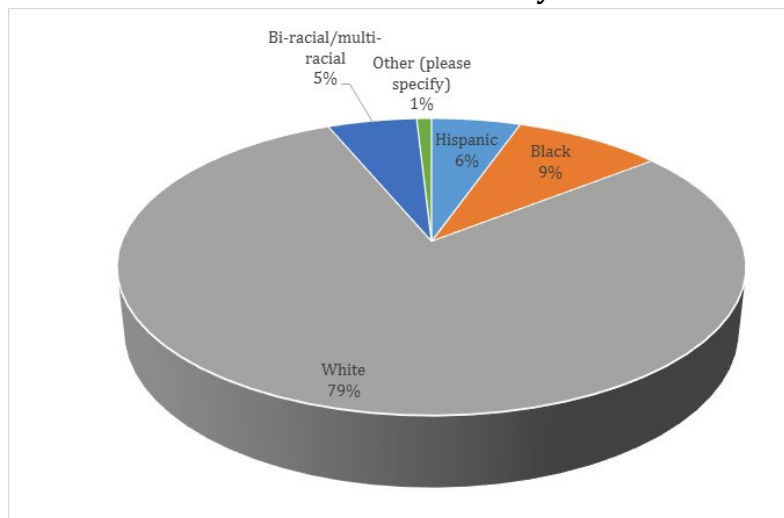
More people in Hancock County stated they lacked a reliable source of transportation for doing things they need or want to do. More than 48% of Hancock County respondents stated they lacked reliable transportation as compared to only 37.8% of respondents in the CAC service area.

All of the survey respondents from Hancock County knew about Hancock Area Transportation Service (HATS), but only 35.2% of the respondents had used HATS in the past year. The biggest reason for not choosing to ride HATS was that the respondent owned their own vehicle. Other reasons for not riding included 'hours of service,' 'riding with others,' 'cost,' 'did not answer my calls,' and 'difficulty of scheduling a ride.'

Fifteen (15) of the 84 physical or mentally handicapped household members surveyed live in Hancock County. None of these residents are under the age of five.

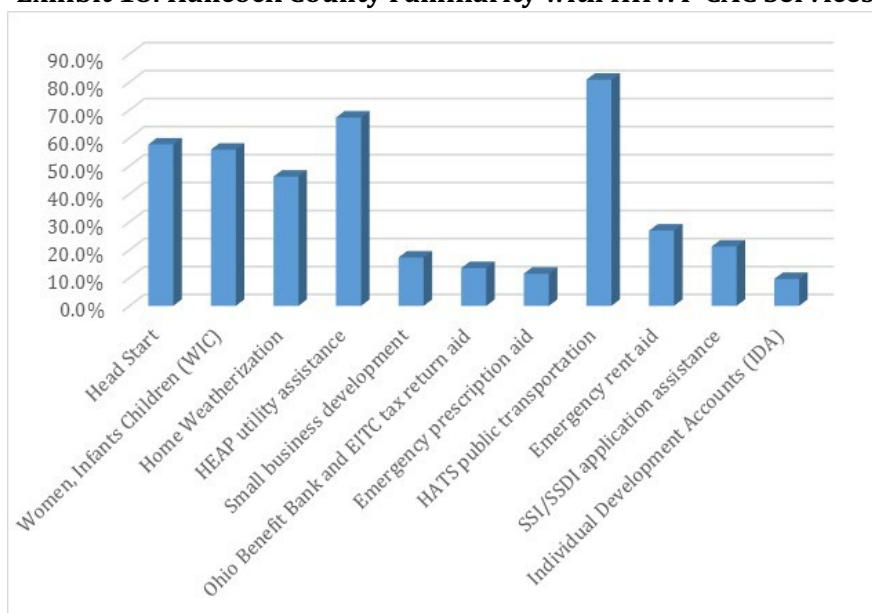
The racial breakdown of survey respondents from Hancock County was slightly different than that of the entire CAC service area. Over 71% of all Black survey respondents came from Hancock County.

**Exhibit 17: Hancock County Race**



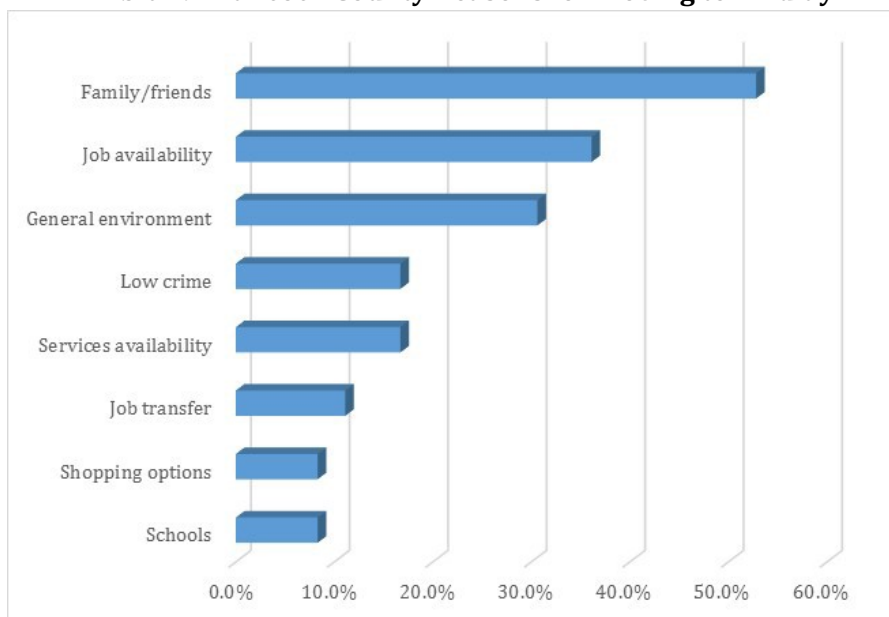
As is expected, more people in Hancock County were aware of HATS public transportation services, but it was the HHWP CAC program that Hancock County residents were most familiar. HEAP utility assistance, WIC, and Head Start received over 55% of responses.

**Exhibit 18: Hancock County Familiarity with HHWP CAC Services**



Hancock County residents who live in Findlay were asked, if they moved to Findlay as an adult, what was the most important reason. The biggest reason for moving to Findlay was family and friends. Job availability and general environment also received over 30% of survey responses.

**Exhibit 19: Hancock County Reasons for Moving to Findlay**

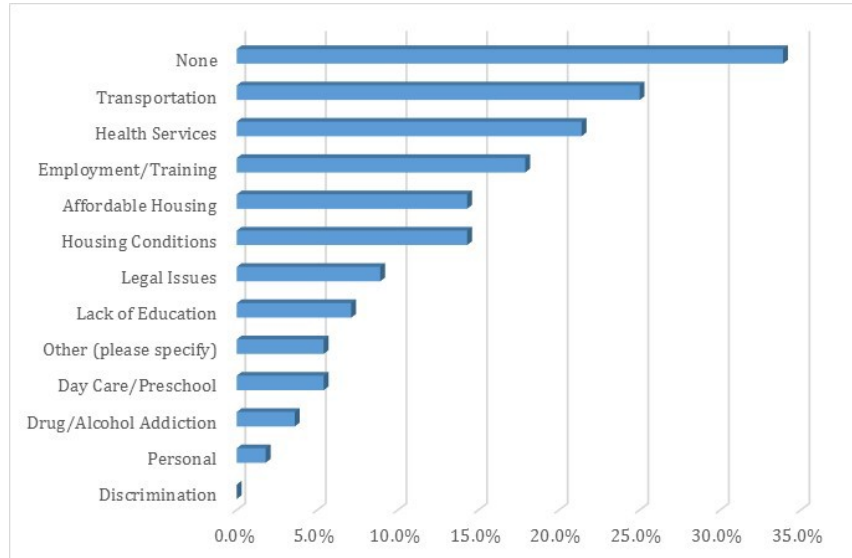


**Hardin County**

Hardin County low-income respondents had a few differences when compared to the overall CAC service area. Survey responses came from people who live in Kenton, Forest, McGuffey, Ada, Patterson, Alger, and Dunkirk. The first difference for Hardin County residents was in family

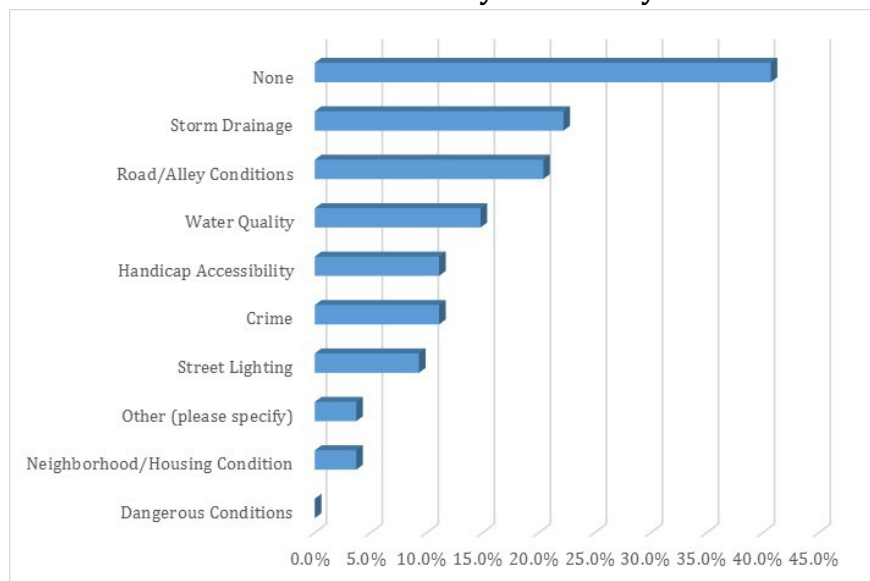
needs. 'None' was the most frequent answer for Hardin County residents (33.9%) which was similar to the overall CAC service area, but transportation (25%), health services (21.4%), and employment/training (17.9%) were the next highest family needs.

**Exhibit 20: Hardin County Family Needs**



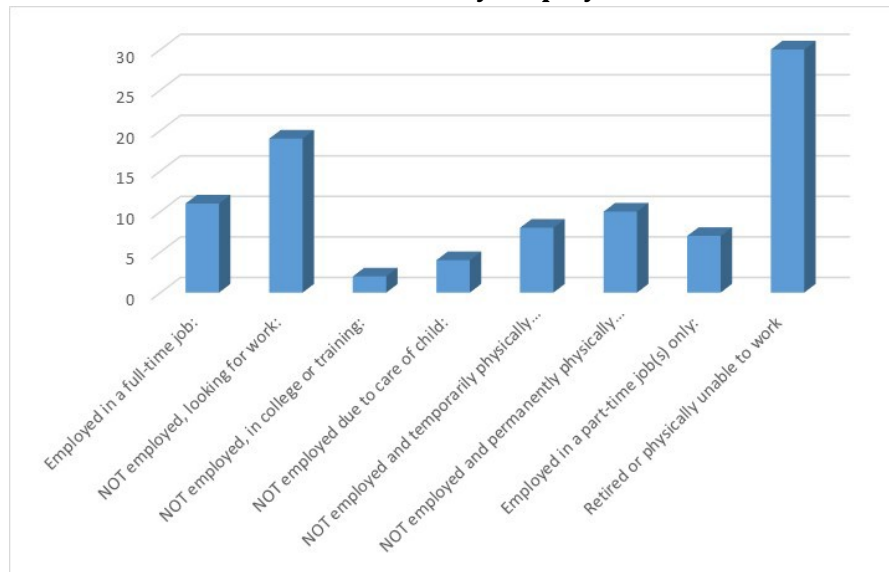
For Hardin County respondents there were a few slight differences in their community needs as compared to the entire service area. More respondents in Hardin County felt storm drainage, water quality, and handicap accessibility to be more important community needs as compared to the rest of the CAC service area.

**Exhibit 21: Hardin County Community Needs**



Hardin County had more retired/physically unable to work respondents and less full-time employed respondents as compared to the CAC service area.

**Exhibit 22: Hardin County Employment Status**

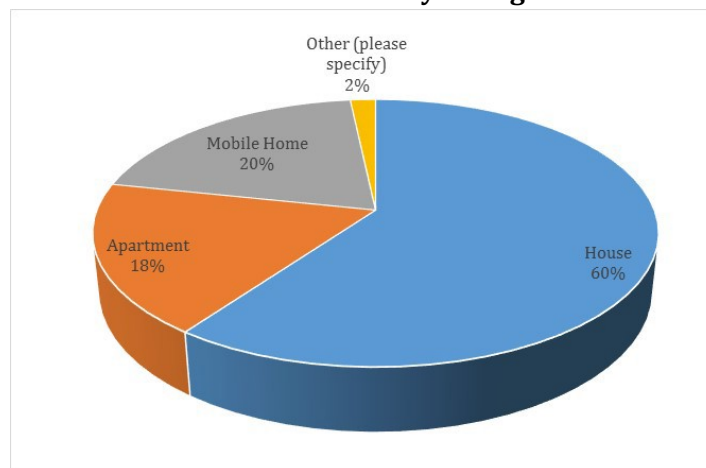


The average monthly household income for Hardin County residents was \$1,226.21. This is significantly below the average for the entire CAC service area (\$1,381.20).

Ten (10) people in Hardin County respondent households would be interested in participating in a low-cost, small business training program. Over 19% of the total respondents and/or members of their household who would be interested in this type of program are from Hardin County.

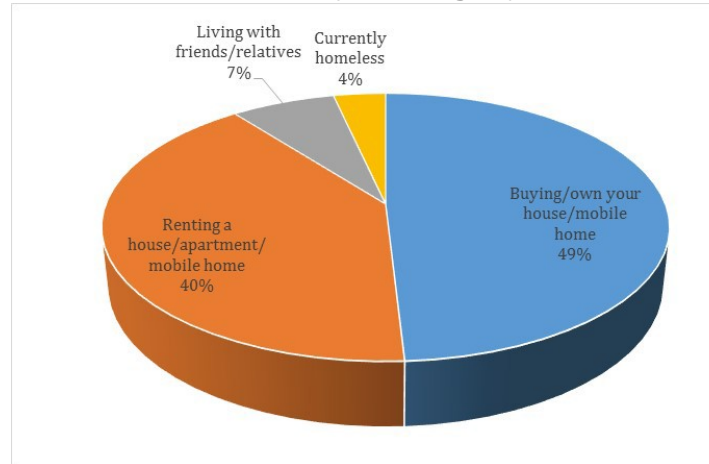
In Hardin County, slightly more respondents reported living in houses and mobile homes and less reported living in apartments and other dwellings than the entire CAC service Area. Exhibit 23 shows how Hardin County residents responded to their living situation.

**Exhibit 23: Hardin County Living Situation**



More survey respondents of Hardin County reported buying/own their house/mobile home. For the entire CAC service area, over 40% reported buying/owning their house/mobile home as compared to 49.1% of Hardin County respondents. Also because fewer people were living in apartments, fewer people in Hardin County were renting a house/apartment/mobile home (40.4%).

**Exhibit 24: Hardin County Housing Payment Situation**



Based on survey responses, the average percent of monthly household income spent on rent/mortgage and utilities is 61.6% for Hardin County residents.

Twenty-eight (28) of the 78 survey respondents who did not have adequate health insurance reside in Hardin County.

When asked about regular Internet access, Hardin County respondents were more likely to not have regular access to the Internet. Over 42% of Hardin County respondents, as compared to 36% of all survey respondents, did not have regular access to the Internet.

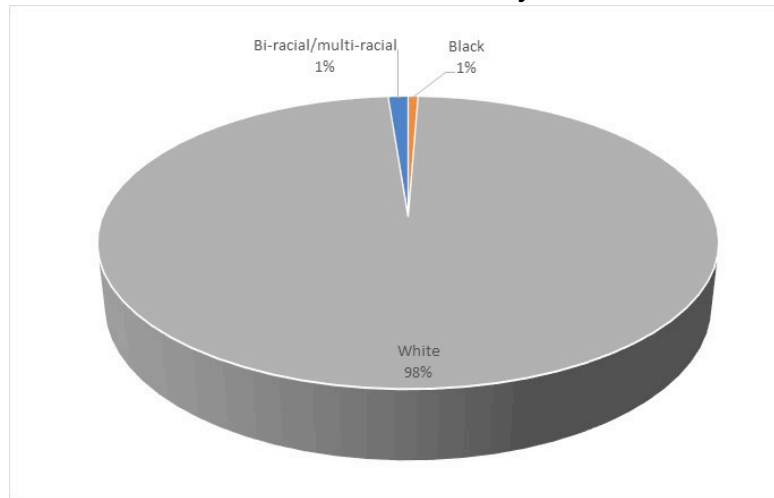
Respondents from Hardin, Wyandot, and Putnam counties were asked if they would ride a demand-response public transportation system in their county regularly; 55.6% of Hardin County respondents stated 'yes.' The questions also stipulated the service would be "shared-ride," low-fare, 24 hour advance reservation transportation system.

Thirty-five (35) of the 84 physical or mentally handicapped household members live in Hardin County. None of these residents are under the age of five.

The racial breakdown of survey respondents from Hardin County was almost exclusively White. Only one person in a respondent's household was black, and two people were bi-racial/multi-racial.



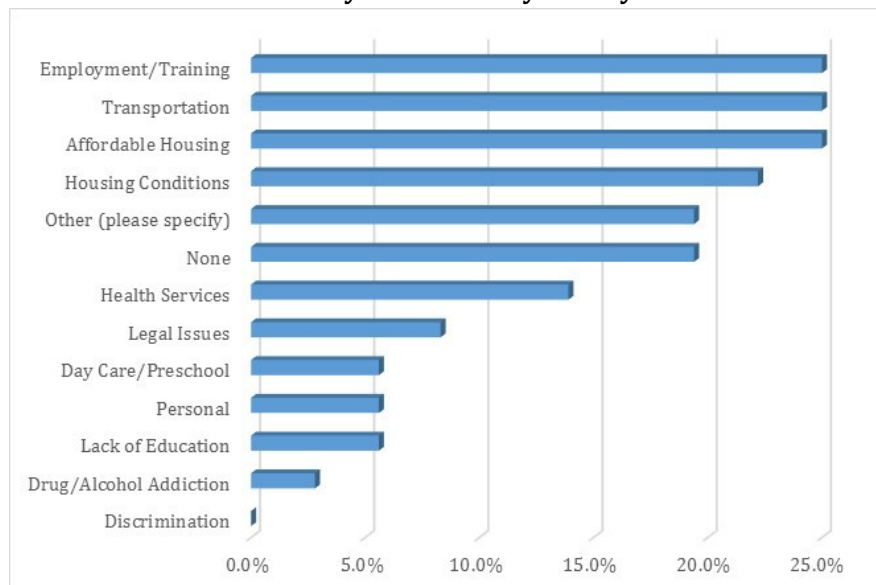
**Exhibit 25: Hardin County Race**



**Wyandot County**

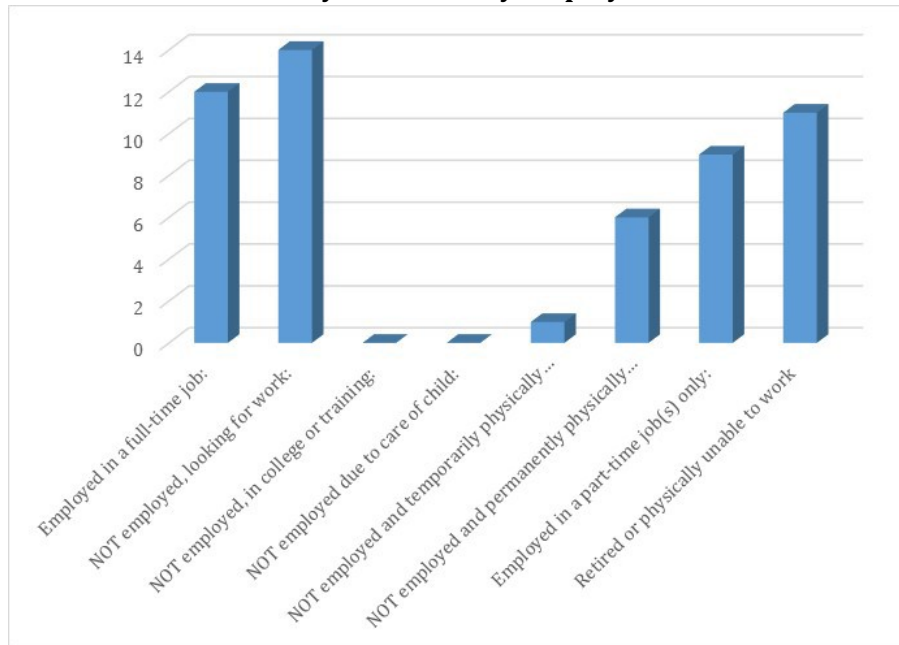
Wyandot County low-income respondents had a few differences when compared to the overall CAC service area. Survey responses came from people who live in Carey, Upper Sandusky, Nevada, and Sycamore. The first difference for Wyandot County residents was in family needs. Affordable housing, transportation, and employment/training were the most frequent answers for Wyandot County residents (25%). Also, housing conditions made up 22.2% of survey responses.

**Exhibit 26: Wyandot County Family Needs**



Wyandot County had an almost equal amount of full-time, not employed, part-time, and retired or physically unable to work survey respondents. Because of this even distribution, fewer full-time employed respondents filled out the survey while more part-time responses were received as compared to the entire CAC service area.

**Exhibit 27: Wyandot County Employment Status**

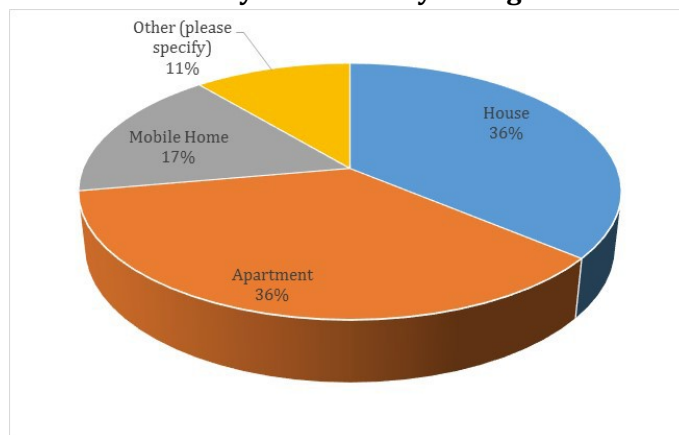


The average monthly household income for Wyandot County residents was \$1,383.88. This is similar to the average for the entire CAC service area (\$1,381.20).

Eight (8) people in Wyandot County respondent households would be interested in participating in a low-cost, small business training program. Over 15% of the total respondents and/or members of their household that would be interested in this type of program are from Wyandot County.

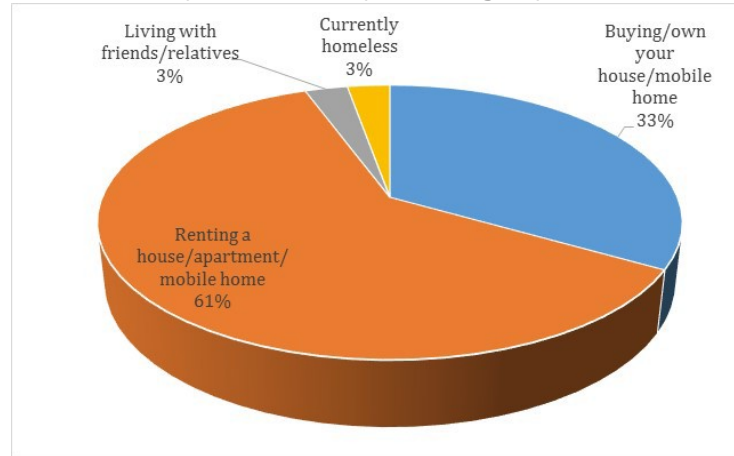
In Wyandot County, more respondents reported living in apartments and fewer reported living in houses than the entire CAC service Area. Exhibit 28 shows how Wyandot County residents responded to their living situation.

**Exhibit 28: Wyandot County Living Situation**



More survey respondents of Wyandot County reported renting a house/apartment/mobile home. For the entire CAC service area, over 49% reported renting a house/apartment/mobile home as compared to 61.1% of Wyandot County respondents. Also because fewer people were living in houses, fewer people in Hardin County were buying/owning their own house/mobile home (33.3%).

**Exhibit 29: Wyandot County Housing Payment Situation**



Based on survey responses, the average percent of monthly household income spent on rent/mortgage and utilities is 62.4% for Wyandot County residents.

A significant amount of survey respondents from Wyandot County reported having run out of food and missed a meal(s) in the past year. In the CAC service area 60.4% of respondents reported not having food while 81.8% of Wyandot County respondents reported not having food and missing a meal(s).

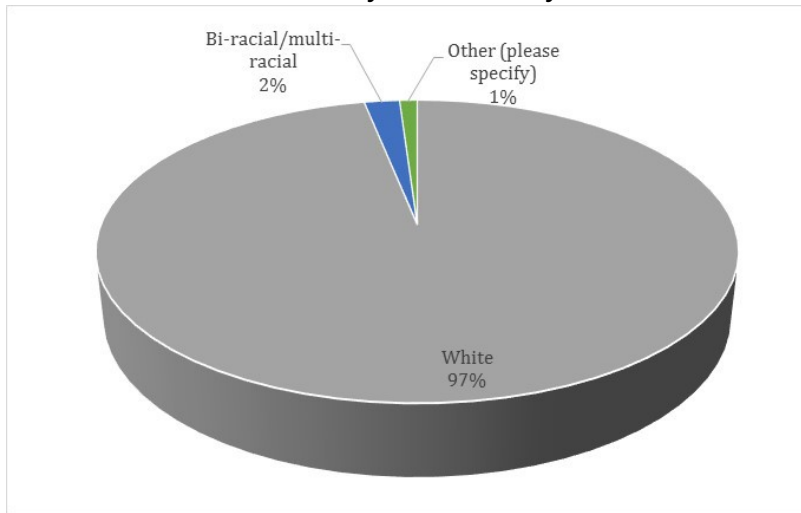
Twenty (20) of the 78 survey respondents who did not have adequate health insurance came from Wyandot County.

Respondents from Hardin, Wyandot, and Putnam counties were asked if they would ride a demand-response public transportation system in their county regularly; 54.8% of Wyandot County respondents stated 'yes.' The questions also stipulated the service would be “shared-ride,” low-fare, 24 hour advance reservation transportation system.

Seventeen (17) of the 84 physical or mentally handicapped household members live in Wyandot County. None of these residents are under the age of five.

The racial breakdown of survey respondents from Wyandot County was almost exclusively White. Only one person in a respondent’s household was other, and two people were bi-racial/multi-racial.

**Exhibit 30: Wyandot County Race**

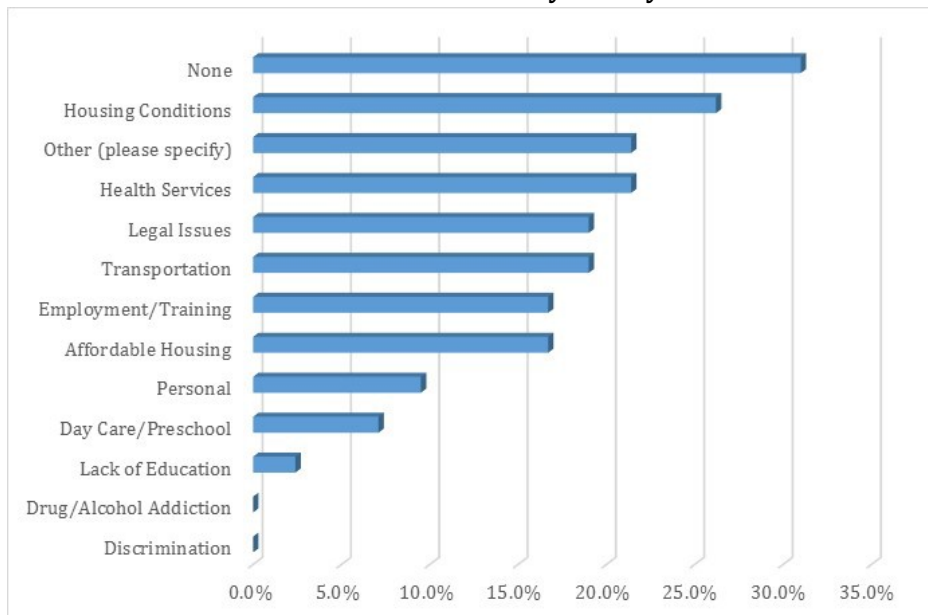


As compared to the entire CAC service area (33.2%), Wyandot County had a significantly higher percentage of respondents who did not file their IRS income taxes in 2013 (51.5%).

**Putnam County**

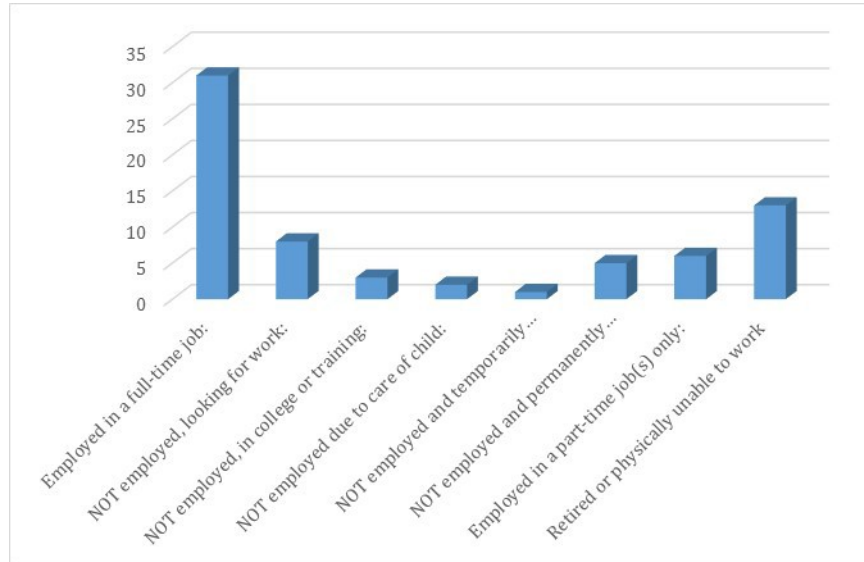
Putnam County low-income respondents had a few differences when compared to the overall CAC service area. Survey responses came from people who live in Leipsic, Kalida, Ottawa, Bellmore, Glandorf, Continental, Dupont, and Columbus Grove. 'None' was the most frequent family need answer for Putnam County residents (31%) which was similar to the overall CAC service area, but housing conditions (26.2%), health services (21.4%), and other (21.4%) were the next highest family needs.

**Exhibit 31: Putnam County Family Needs**



Putnam County had many more survey respondents (59%) who were working full-time when compared to the entire CAC service area (38.6%). Exhibit 32 shows the number of responses by each category.

**Exhibit 32: Putnam County Employment Status**

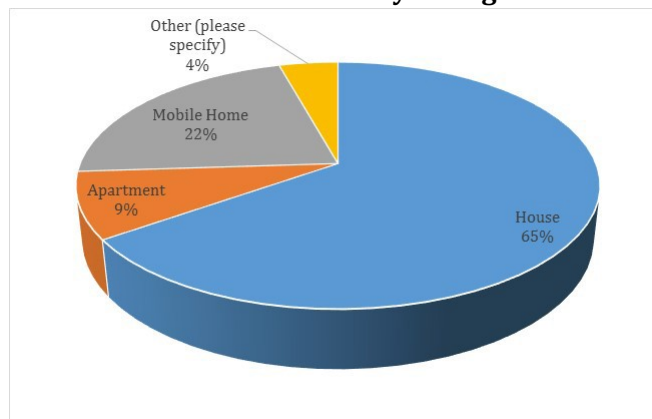


The average monthly household income for Putnam County residents was \$1,656.60. This is significantly higher than the average for the entire CAC service area (\$1,381.20).

Twelve (12) people in Putnam County respondent households would be interested in participating in a low-cost, small business training program. Over 23% of the total respondents and/or members of their household who would be interested in this type of program are from Putnam County.

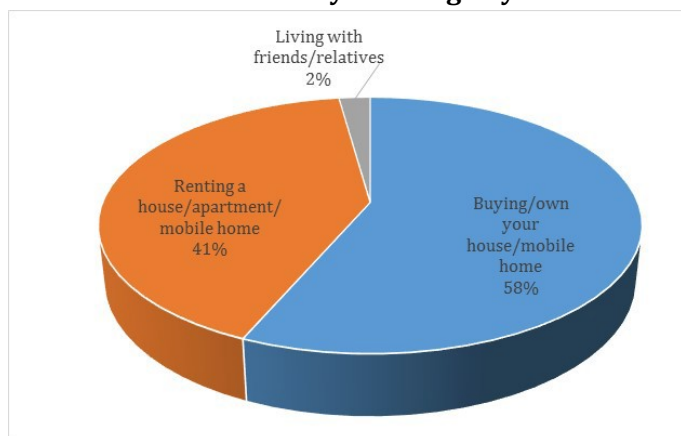
In Putnam County, significantly more respondents reported living in houses and mobile homes and fewer reported living in apartments and other dwellings than the entire CAC service Area. Exhibit 33 shows how Putnam County residents responded to their living situation.

**Exhibit 33: Putnam County Living Situation**



More survey respondents of Putnam County reported buying/own their house/mobile home. For the entire CAC service area, over 40% reported buying/owning their house/mobile home as compared to 56.5% of Putnam County respondents. Also, because fewer people were living in apartments, fewer people in Putnam County were renting a house/apartment/mobile home (41.3%).

**Exhibit 34: Putnam County Housing Payment Situation**



Based on survey responses, the average percent of monthly household income spent on rent/mortgage and utilities is 56.7% for Putnam County residents.

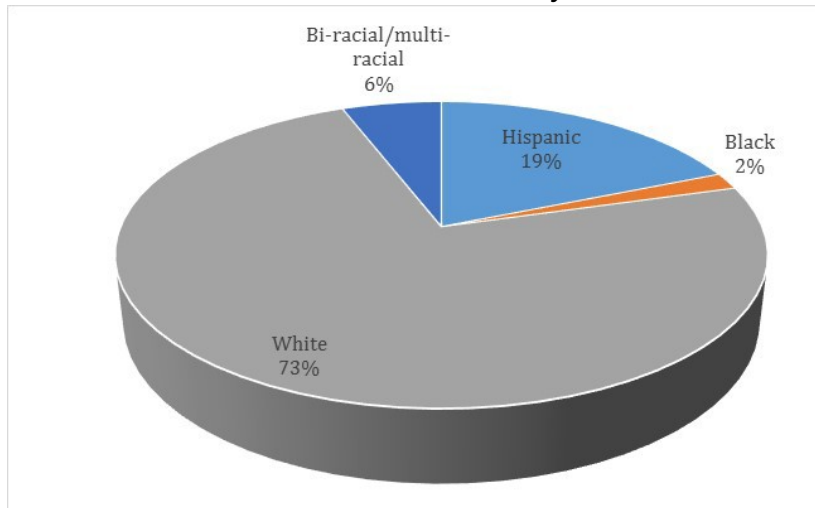
Eleven (11) of the 78 survey respondents who did not have adequate health insurance came from Putnam County.

Respondents from Hardin, Wyandot, and Putnam counties were asked if they would ride a demand-response public transportation system in their county regularly; 79.1% of Putnam County respondents stated 'yes.' The questions also stipulated the service would be “shared-ride,” low-fare, 24 hour advance reservation transportation system.

Seventeen (17) of the 84 physical or mentally handicapped household members live in Putnam County. None of these residents are under the age of five.

The racial breakdown of survey respondents from Putnam County was much more diverse than the other CAC counties. Although 73% of Putnam County's respondents were White, over 84% of the total Hispanic survey respondents resided in Putnam County. Exhibit 35 shows the racial breakdown of Putnam County survey respondents.

**Exhibit 35: Putnam County Race**



As compared to the entire CAC service area (33.2%), Putnam County had a significantly lower percentage of respondents who did not file their IRS income taxes in 2013 (13.3%).

### **COUNTY BY COUNTY DIFFERENCES**

Each County had different priorities when it came to family needs. Hancock County respondents reported 'affordable housing' as the most important family need while Hardin County reported 'none' and 'transportation' as the most important. Putnam County rated 'none' and 'housing conditions' the highest, while Wyandot County rated 'affordable housing,' 'transportation,' and 'employment/training' as the most important family needs. These responses are in line with the lack of transportation options outside of Hancock County and the lack of well-paying jobs.

The majority of the respondents in each county did not indicate that anything could be done to help them with community needs. Some of the respondents in all four counties did indicate improved road/alley conditions were a community need. Hancock County respondents reported that crime was more of an issue than any of the other three counties.

In Hancock and Putnam Counties, more survey respondents were employed in a full-time job as compared to Hardin and Wyandot Counties. Hardin County has a significantly higher percentage of retired or physically unable to work respondents. Wyandot County had a fairly even distribution of full-time, part-time, retired, and unemployed respondents.

For Hancock County the biggest issue for people seeking employment is the lack of transportation. For Hardin, Wyandot, and Putnam Counties the biggest issue is lack of jobs.

Putnam County survey respondents had the highest average monthly household income at \$1,656.60. Putnam County was followed by Wyandot County (\$1,383.88), Hancock County (\$1,312.33), and Hardin County (\$1,226.21).

Significantly more people in Hardin, Putnam, and Wyandot Counties felt their employment wages were not adequate enough to pay for basic housing, food, clothing, and expenses as compared to Hancock County respondents.

Wyandot County had a significantly higher percentage of survey respondents state they had ran out of food or missed a meal, and/or had to obtain food from a local food pantry. This may lead to the CAC having to shift more resources to Wyandot County for food pantries and food supply issues.

Hardin and Wyandot Counties had the highest number of survey respondent household members without adequate health insurance (28 and 20 respectively).

## **SOCIAL SERVICE AGENCY SURVEY**

Forty-five (45) completed questionnaires were received from area social service agencies indicating what the respondents perceived the needs/issues of low-income residents to be. Their responses are itemized in Appendix E. In addition, some of these agencies have conducted their own surveys in recent years to determine some of the community needs that pertain to their area of service, and have provided information directly to CAC staff at various meetings. That information is included in this summary.

## **OVERALL ISSUES/SUGGESTIONS**

- ◆ Needs/Problems
  - Drugs (problem)
  - Public transportation (need)
  - Rent assistance (need)
  - Financial aid (need)
  - Financial counseling (need)
  - Utility assistance (need)
  - Jobs (need)
  - Child care services for children with special needs (problem/need)
  - Health care insurance (problem/need)
  - Job training (need)
  - Prescription assistance (need)
  - Affordable housing (problem/need)
  
- ◆ Suggestions/Improvements
  - Work with Family Resource Center
  - Improve HATS
    - Implement a bus schedule (fixed route)
    - Collaborate with nonprofits who offer classes to provide transportation vouchers
  - Gas Vouchers
  - Water assistance program
  - Budget training
  - Coordinate with agencies to maximize all programs and reduce administrative costs



- Provide matching funds or grants
- Prisoner re-entry program
- Carpool program
- Computer classes
- Streamline services
- Reduce size of Needs Survey
- Make housing applications consumer friendly
- Promote available CAC services and eligibility criteria
- Updated CAC directory for other social service agencies in the surrounding area and email the head person with updates
- One single brochure that lists all CAC programs
- More detailed CAC website with program qualifiers so service providers could refer correctly
- Clarify and simplify guidelines for CAC programs
- Have CAC staff available for more days per week
- More money for prescription assistance
- Access to computers while at CAC so clients can obtain required verifications and turn them in while at CAC
- Public information meetings of CAC services held across the service area at many different type of locations (housing projects, schools, senior centers, social service agencies, and churches)
- Define CAC measurable to show their successes
- Mobile service on a designated day/evening per month

## **COUNTY SPECIFIC ISSUES/SUGGESTIONS**

### **Hancock County**

- ◆ Needs/Problems
  - Lack of food
  - Better public transportation
  - More job training/job/job fairs
  - Higher paying jobs
  - Mental health services
  - Child care services for children with special needs (problem/need)
  - Affordable housing
  - Transportation for 3<sup>rd</sup> shift workers
  - STD testing
- ◆ Suggestions/Improvements
  - Gas vouchers
  - Create a fixed route public transportation service
  - HATS open on weekends
  - Same day pick up and drop offs
  - Taxi service available 24/7
  - Work with Family Resource Center
  - Collaboration with other agencies/ better communication
  - Promote available CAC services and eligibility criteria
  - Online access to programs

## **Hardin County**

- ◆ Needs/Problems
  - Transportation
  - Food subsidies
  - Water subsidies
  - Prescription assistance
  - Job training
  - Housing
  - Utility assistance
  - Medical insurance
- ◆ Suggestions/Improvements
  - Updated CAC directory for other social service agencies in the surrounding area and email the head person with updates
  - Training sessions on budgeting, job hunting, computers, and other similar skills.
  - Carpool program
  - More detailed CAC website with program qualifiers so service providers could refer correctly
  - Public information meetings of CAC services held across the service area at many different type of locations (housing projects, schools, senior centers, social service agencies, and churches)

## **Wyandot County**

- ◆ Needs/Problems
  - Child care
  - Employment transportation
  - Behavioral and mental health services for children
  - Utility assistance in Carey and Sycamore (private utility companies)
  - Services offered on more days of the week
  - Affordable and accessible housing
- ◆ Suggestions/Improvements
  - Becoming independent classes
  - Drug and alcohol counseling
  - Provide more transportation options for families who do not qualify for Medicaid
  - Co-pay car repair program
  - Newly hired employee transportation program (transportation to and from a new job for the first week or month)
  - Gas vouchers
  - Have staff available more days of the week
  - Advertise services
  - Access to computers while at CAC so clients can obtain required verifications and turn them in while at CAC
  - HATS expansion to Wyandot County
  - Updated CAC directory for other social service agencies in the surrounding area and email the head person with updates

## **Putnam County**

- ◆ Needs/Problems
  - Transportation – non-medical appointments and people under 60
  - Rent/Housing assistance
  - Home repairs
  - Grocery in Leipsic
- ◆ Suggestions/Improvements
  - Handle Putnam County issues in Putnam County (housing assistance)
  - Finance counseling
  - Expand HATS to Putnam County
  - Clarify and simplify guidelines for CAC programs
  - Provide matching funds or grants
  - More office hours

## SUMMARY OF EXISTING SERVICE GAPS

A review was made of the social service directories in each county to determine what services were not being provided to low-income residents. This summary is certainly not all-inclusive, but attempts to identify major gaps in services. The following is a county-by-county list identifying services not available in each county, grouped into major functional areas.

### HANCOCK COUNTY

- ◆ **Health** – Hancock County provides a wealth of health services available to the low income population. The Caughman Clinic is a primary care clinic in Findlay. Findlay is also home to two different dental clinics, the Nationwide Children’s Hospital Dental Clinic and The Dental Center of NW Ohio, located in the Family Center. Hancock County does not, however, have a prenatal clinic.
- ◆ **Housing** – Organizations such as Hope House, Habitat for Humanity, HHWP Community Action Commission, and the Hancock Metropolitan Housing Authority provide services to help alleviate homelessness, provide home weatherization services, and rent and utility assistance. The gaps in these services continue to be a lack of a designated long-term men’s shelter and runaway shelter. There is also a need for more rent-subsidized, accessible housing for low-income disabled adults.
- ◆ **Education** – Hancock County provides all necessary education services.
- ◆ **Transportation** - The HATS program provides transportation services anywhere in the County for a \$1.50 or \$2.50 fare to the general public, 7:15 AM – 9:45 PM, Monday – Friday and 7:15 AM – 4:45 PM on Saturdays. All trips require a one-day advance reservation. Public transportation outside of HATS service hours is provided by local cab companies, although cab fare is nowhere near as inexpensive as HATS. Hancock County needs a low-cost, on-demand transportation service.
- ◆ **Miscellaneous** – Hancock County provides the necessary emergency and legal services to its residents.

### HARDIN COUNTY

- ◆ **Health** – With the addition of the Kenton Community Health Center, which provides both primary care and dental services, Hardin County is able to provide most needed health services in-county. The county still needs a prenatal clinic.
- ◆ **Housing** – Metropolitan Housing for Hardin County has more demand than it can handle for rent vouchers. Many times this organization refers residents in need of service to other counties as the wait lists in each county vary. Multiple shelters exist for homeless women and children, but nothing is provided for homeless men. Rent-subsidized, accessible housing is need for low-income, disabled adults.
- ◆ **Education** – Hardin County provides all necessary education services.

- ◆ **Transportation** – Currently, the only public transportation option in Hardin County is Kenton Taxi. The Hardin County Council on Aging provides senior and medical transportation only. Medical transportation is provided to individuals under the age of 60, as long as those individuals are covered under another program. The County needs affordable public transportation options for individuals who do not meet the age or other eligibility requirements set by the Council on Aging and/or other programs.
- ◆ **Miscellaneous** – Hardin County provides necessary emergency and legal services, although demand often is more than the emergency services can handle. Legal counsel is provided by the Ohio Northern University Legal Clinic 5 days a week for civil cases, and charges no attorney fees.

## WYANDOT COUNTY

- ◆ **Health** – Wyandot County does have a hospital in the county, Wyandot Memorial Hospital, but does not have a primary care clinic. The County now has a Family Planning Clinic, located in Upper Sandusky, but no prenatal clinic.

A major health issue in Wyandot County is obesity, which also leads to heart disease, and diabetes. Another prevalent health issue is substance abuse. Heroin use in Wyandot County has become more prevalent which is leading to more Hepatitis C cases. People with Hepatitis C have to go outside of the County for services which is more challenging for low-income and/or uninsured individuals.

- ◆ **Housing** – No metropolitan housing authority is present in Wyandot County, and little is provided in the way of rent vouchers. Residents suffering from homelessness have to travel to neighboring counties for shelters; long-term or temporary shelters are only available for residents who are victims of domestic violence in Wyandot County. The County does provide home repairs and a few rent vouchers through the CHIP program.
- ◆ **Education** – Similar to Putnam County, Wyandot County contains no universities or technical colleges but has access to these resources in neighboring counties. All other educational resources are provided.
- ◆ **Transportation** – The Wyandot County Council on Aging provides senior transportation, and the Board of Developmental Disabilities provides transportation to disabled residents. No public transit is available in Wyandot County, not even a taxi service.
- ◆ **Miscellaneous** – Legal aid and Social Security assistance must be obtained outside of the county.

## PUTNAM COUNTY

- ◆ **Health** – Putnam County does not have a hospital within the county, although the Blanchard Valley Bluffton location is very close. There also is no prenatal clinic nor family planning services available within the county.

A major health issue in Putnam County is obesity. In some of the smaller communities within the county, there are no major grocery stores that offer fresh fruit and vegetables. Unhealthy foods are a much easier and less time-consuming choice for these residents. Other prevalent health issues are substance abuse and mental health. The county is trying to increase awareness of the programs that exist for residents suffering from these issues, and to decrease the stigma associated with mental health problems so that these residents will be more inclined to seek help.

- ◆ **Housing** – Putnam County uses CHIP (Community Housing Improvement Program) grants to fund home repairs and occasionally rent vouchers to low income residents of the county. Outside of this, no rent vouchers are provided. No metropolitan housing authority exists in Putnam County currently.
- ◆ **Education** – While the county has no universities or technical colleges, these resources are close by in neighboring counties. Putnam County provides all other necessary educational resources.
- ◆ **Transportation** – No public transportation exists in Putnam County, although the Putnam County Council on Aging provides transportation for seniors. There has been some local discussion about HATS expanding into Putnam County, but so far funding restraints have prevented this from coming to fruition.
- ◆ **Miscellaneous** – Putnam County has no social security office within the county.

## SUMMARY

None of the counties have a prenatal clinic, the nearest one is in Fremont, OH. Another issue is the inability to meet the high demand for rent subsidies and rent-subsidized housing. Transportation is a major service gap; only Hancock County has an affordable public transit system. In counties like Putnam and Wyandot County, where many services for low income individuals are located outside of the county, this makes those services more difficult to obtain for those individuals.

## **FINDINGS AND CAC PROGRAMMING ISSUES**

Upon review of all of the needs-assessment information presented in the previous sections of the report, the CAC has determined what it believes are the major issues that will have a significant impact on program strategies.

### **COMMUNITY SERVICES**

The amount of HHWP's case management and emergency resources will continue to be divided according to the approximate number of low-income residents in each county. Hancock and Hardin County have the largest number, followed by Putnam and then Wyandot County. The number of requests for emergency financial support may continue to increase, as gasoline/heating, water, and health care costs continue to rise. Currently the funding levels for HEAP emergency services are increasing while the requests for services are remaining flat. Additional sources for financial aid may need to be generated in the future should there be reductions in rent subsidies, Home Energy Assistance Program (HEAP), Winter Crisis, and/or Summer Crisis funding.

HHWP CAC will continue to build relationships with local energy providers to allow expansion of Winter Crisis HEAP funds to smaller gas bottling providers. Because some of these smaller companies are not a part of the public utility commission, they do not have to accept HEAP or any of its crisis funding. This leaves some area residents without needed heat during the winter months.

### **TRANSPORTATION**

Public transportation is a need in Hardin, Putnam, and Wyandot Counties, while improved public transportation is needed in Hancock County. Many of the low-income and social service agency respondents would like to see an expansion of HATS into the surrounding counties (Putnam, Hardin, and Wyandot). Some would like to make same-day reservations on HATS for people who may not be able to schedule a trip in advance (only if a slot is available). More transportation is needed for employment, grocery shopping, and social service agency appointments in all of the CAC counties.

In addition to the Community Needs Assessment survey, HHWP CAC has updated the Public Transit- Human Services Coordination Plan in 2014. The coordination plan is a requirement set forth by the Moving Ahead for Progress in the 21<sup>st</sup> Century (MAP-21) legislation (October, 2012). The plan purpose is, in large part, driven by the Federal Transit Administration Section 5310 Program. MAP-21 requires that projects selected for funding must be included in a locally developed, coordinated public transit-human services transportation plan.

The coordination plan was developed using surveys with stakeholders, an extensive public and rider survey, one public meeting, and two stakeholder meetings. Further information was collected through analysis of U.S. Census data, and The Ohio Development Services Agency's County Profiles.

The surveys and information collected was used to establish specific goals and strategies to address the unmet transportation service needs of residents of Hancock, Hardin, Wyandot, and Putnam Counties. The goals and strategies addressed in the coordination plan will address many of the unmet needs identified in the Community Needs Assessment.

CAC recently donated money to help fund a volunteer driver program for the Hope House, Getting Ahead Program. Programs similar to this are ways the CAC is working with local agencies to improve transportation options in the service area.

## **MICROENTERPRISE DEVELOPMENT**

The microenterprise development program has seen a decrease in attendance and graduation rate in the last few years. As the economy in the area has started to regain some of its pre-recession form, fewer people have shown an interest in starting their own business.

The lack of dependable transportation and the interest of survey respondents in a low-cost, small business training program indicates the need to locate training sites in each county. Due to the passing of the Affordable Care Act, a training topic about health insurance should be included and literacy and language issues are important for successful participation, so linkages with agencies providing those services are needed.

## **HEAD START**

There are several issues that will have significant effect on Head Start programs. An increase in the demand for child-care services (day-care and preschool) throughout the service area is possible. Head Start currently has a waiting list but it is not substantial in length. By providing full-day services, Head Start could accommodate some of that demand. Presently no full-day services are provided; however, full-day, full-year childcare for children was not as much a priority for survey respondents.

The continued trend or conversation currently occurring in the area is the probable impact of the opening of more public preschools run by the local school districts. If this happens, Head Start must transition from servicing children mainly from age four to five to focus more on children ages zero to three. There has been discussion about the need to begin servicing the 0-3 population. Most private and public day-care centers do not serve children that young. Providing "Early" Head Start would require some site assessments, different licensing and educational criteria. Staffing patterns and requirements will be different, resulting in a higher per-child cost. The transition to servicing 0-3 would require a lot of planning, resources and partnerships. There does not appear to be any new money for EHS startups, but the possibility of slot conversions and partnerships down the road may serve the program well.

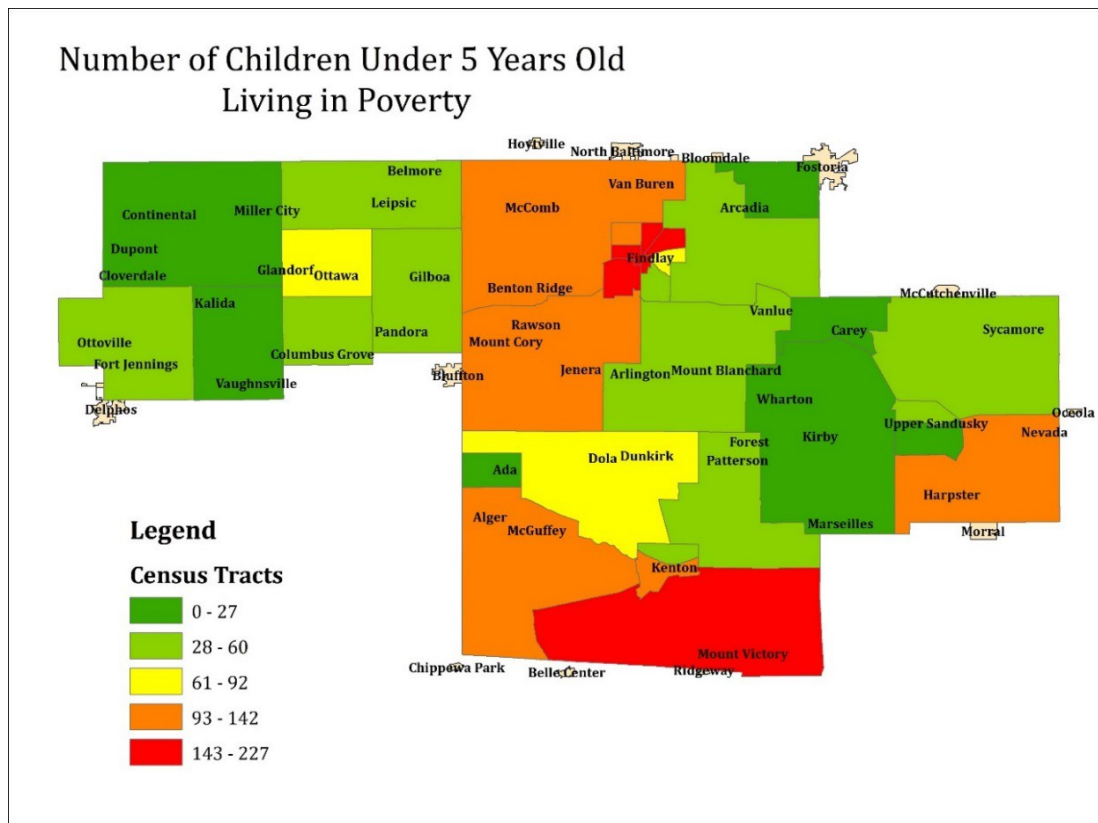
One of the other issues the CAC Head Start program is facing is the development of community partnerships in order to better service the children's health needs/requirements. Head Start requires that children receive dental, vision, hearing, hemoglobin and lead screenings while in



the program. CAC is looking for agencies, businesses, or individuals to help them provide these screenings at little to no cost to the participant. CAC Head Start would prefer to have someone who can come on-site and provide the screenings and possible subsequent follow up treatment.

Obtaining dental treatment is one of the biggest issues facing potential and current Head Start children as parents do not have the funds for the follow up treatment that occurs after the exam nor is the importance or relevancy always understood. Head Start cannot remove a child from their program if they do not receive the screening but this could pose a major problem for the program as a whole. The CAC Head Start's goal is to continue to educate the parents and children about the need for these screenings to help them in their long term learning development.

The actual location of low-income children throughout the area is important in determining the location of classrooms. A Census Tract breakdown of the 2012 ACS 5-Year Estimates for zero to five year olds will give indications of where there “were” enough children to establish centers, and where CAC’s recruitment efforts should be directed. The highest concentrations of children under the age of five living in poverty are in Findlay and the southern portion of Hardin County.



Based on experience and survey results, distributing literature through existing participants to their friends and family, and through other social service agencies would be the most effective recruitment techniques.

## HOUSING

As the number of Section 8 rent certificates decreases, the need to find other creative ways to develop more affordable housing is a major issue. Handicap-accessible housing is needed in every county, but is difficult to develop because of the additional cost of retrofitting older houses. New housing development can be made accessible for little additional cost.

The cost of maintaining older housing escalates faster than the resident's income, not only because a contractor's rate increases with inflation, but they also make more trips to the house as the house ages. Improved home maintenance education of residents could reduce the need for contractor visits, and prolong the life of older dwellings.

In Findlay the Alcohol, Drug Addiction, and Mental Health Services (ADAMHS) is building a residential treatment center for recovering addicts. The former cabinet store will be used to house 12 people who are overcoming substance abuse. ADAMHS also has two grant applications pending for two different recovery homes for substance abuse recovery. Each house will have a five bed capacity with one being dedicated to woman and the other for men.

Relationships with utility companies to operate DSM programs could lower residents' utility bills. CAC currently has a few relationships in place, but more are needed. Some of the survey respondents stated that lack of assistance for gas heating is an issue. Some of the smaller bottled gas companies do not offer any assistance to its residents. Reduced consumption and weatherization could also help lower the rate being charged to all consumers. The cost to weatherize a house has increased, but the funding for weatherization services has increased. This will allow more CAC customers the ability to weatherize their home. Energy usage education is also an important service for residents that can have a significant effect on utility bills.

The establishment of housing maintenance codes by local officials would improve the living conditions of low-income tenants. If the overall housing market kept up with the demand for affordable housing, the amount of these maintenance costs that could be passed on to the tenant in higher rents would be limited. The CAC's rehabilitation efforts have not been active for a number of years although Hancock County's Habitat for Humanity has started to receive funds to rehab homes, not just build new homes. The addition of these services will provide more housing options in Hancock County and could potentially lead to similar projects in the surrounding counties.

The population influx, coupled with the loss of wages/income, has caused affordable housing shortages. At the same time, many market-rate apartment complexes have vacancies. New investor-owners are still buying old properties, duplexing them, and then charging market rents. There is no significant housing or building code in Findlay (other than plumbing), so low-income families are paying higher rents for some properties that are not being properly maintained. They are also spending more of their income on utilities from leaking windows and bad insulation. The survey respondents help back this up as the average percentage of monthly

household income spent on rent/mortgage plus utilities was 57.9%. This far exceeds the suggested amount of around 35%.

The Hardest Hit Program provides mortgage foreclosure counseling and financial assistance. This program is in the process of finishing up existing cases but most, if not all, of the existing home owners who could apply for the program already have.

## **WOMEN, INFANTS AND CHILDREN (WIC)**

The case load for the Woman, Infants and Children (WIC) services has been on the decline over the past few years. The exact reason for the decrease in case load is not known, but it can be inferred that the low birth rate and turnaround of the economy have some sort of effect on the case loads. This trend is not specific to the HHWP CAC. Most WIC programs throughout the state and country are seeing a decrease in case loads. Survey responses showed that respondents were not interested in using a Well Child Clinic or Prenatal Clinic for check-ups while about half of the respondents that were not currently enrolled WIC but were WIC eligible did not know about the new fruit and vegetable coupons or breastfeeding support provided by Peer Helpers. CAC has begun to do more outreach efforts to make more women aware of WIC services.

The one area of WIC that has seen an increase in usage is the Peer Helpers program. Since the program became mandatory, more mothers have used the Peer Helpers for breastfeeding support. CAC also expects to see a rise in WIC cases once the coupon program switches over to an electronic benefit card. This will allow WIC clients to remain more anonymous when shopping for groceries. Going forward, the case load of WIC could also increase as the 2012 ACS 5-Year Estimates show that the majority (54.7%) of households below poverty are female households.

## **INDIVIDUAL DEVELOPMENT ACCOUNTS**

The Individual Development Accounts (IDA) program is the least utilized, but more requested program among survey respondents. Many respondents asked for financial counseling, workshops, or trainings to help people become more efficient with their money. The intent of the IDA program is to make individuals financially responsible. The IDA program serves all four counties, but economic literacy and homeownership classes are held in Findlay. Transportation from Hardin, Wyandot, and Putnam Counties could be a problem affecting attendance as the participation in the program has remained flat. CAC is currently working with their extension offices in Hardin, Wyandot, and Putnam Counties to provide IDA classes in those counties. Day care/babysitting service while adults attend class is another issue, which is already partially being addressed by providing a babysitting stipend to participants. Providers can be accessed through the JFS offices. As more adults drop off TANF/OWF cash assistance, they will lose eligibility for IDA participation if they don't get a job quickly. The program already addresses the need for budget counseling and credit repair.

People are still afraid of participating in the program because of the long term nature of the program and the fact that the money is coming from the Federal Government. Eligible

participants feel that since Federal funds are being used that there will be a “catch” associated with the money. This “stigma” is something CAC is working to eliminate and show people that there is no “catch” and the money they contribute will never be taken away.

### **OHIO BENEFITS BANK (OBB)**

Survey results indicate a significant number of low-income households did not file tax returns for 2013, resulting in their inability to obtain Earned Income Tax Credits (EITC). Additionally, many pay too much for paid preparers for simple returns (up to \$350). Households are paying these fees because they need the tax money quickly. The free tax preparation service of the CAC's OBB program should find a significant market for its services, generating additional cash for families needing the money to pay for higher utility bills and transportation costs.

### **GENERAL CAC FINDINGS**

Since the last Community Needs Assessment (2011), the SSI/SSDI program has been lost while the OBB program that provides tax services, but not online benefit services, has expanded. The emergency prescription payment service has seen an expansion. CAC has added water bills to utilities it can help with through the Community Services Block Grant (CSBG).

The most important factor affecting the CAC in the next few years will be the direction that the Federal government decides to go with a variety of social service programs, especially the ones currently operated. Some services may disappear, or, at a minimum, be curtailed. Or, if other nonprofits are placed in serious jeopardy of continuing due to funding cuts, it is possible the CAC could pick up other services from those failing nonprofits.

Because the CAC office headquarters is in Findlay, some residents and officials in the other three counties don't really consider the CAC as a "local" agency. New working relationships as a result of these trends has altered some of that sentiment, as well as the establishment of CAC-owned service facilities in each county. The CAC has developed such facilities in Kenton, Ottawa, and Upper Sandusky.

There are a number of gaps in services that could be addressed by the CAC, possibly in collaboration with other agencies. However, each opportunity must be carefully evaluated based on the existing administrative capacity to expand, the areas of expertise of the current management staff, the relationship of the problem area to the CAC's stated Mission, and the feasibility of adequately accomplishing the task based on the availability of funding and the willingness of collaborating agencies.

Finally, the flood control efforts in Findlay may involve the CAC headquarters building on Clinton Court. The proposed flood mitigation studies are to be presented and voted upon in the near future. Based on the initial reports from these studies, CAC is in the process of evaluating where to locate its headquarters. The options to buy, build, or rehab are being considered and a decision will be made within the next two years.

# Appendix A

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HHWP Community Action Commission  
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**HHWP COMMUNITY ACTION COMMISSION**  
**2014 Community Needs Survey**

The HHWP Community Action Commission would like your help in determining what programs and services it will offer in the future. This survey will also help HHWP identify the problems and needs of the residents of its service area and design solutions that can best address them. Please complete the entire survey. Your help is greatly appreciated!

1. In which county do you live?  Hancock  Hardin  Wyandot  Putnam
  
2. Do you live within the corporation limits of a city, town or village?  Yes  No  
If yes, name of town: \_\_\_\_\_
  
3. How many people live in your household, including yourself? \_\_\_\_\_
  
4. How many people in your household are in these age groups?  
0-2 \_\_\_\_\_ 3-5 \_\_\_\_\_ 6-17 \_\_\_\_\_ 18-59 \_\_\_\_\_ 60 & over \_\_\_\_\_
  
5. **FAMILY NEEDS:** Please describe any needs or problems you or your family have that you feel you need some help to correct.  
 Housing Conditions  Affordable Housing  Transportation  Legal Issues  
 Lack of Education  Health Services  Employment/Training  
 Discrimination  Drug/Alcohol Addiction  Personal  Day Care/Preschool  
 None  Other (please specify): \_\_\_\_\_
  
6. **COMMUNITY NEEDS:** Please describe any problems that may exist in your neighborhood or community that you feel need to be corrected.  
 Street Lighting  Storm Drainage  Water Quality  Crime  
 Dangerous Conditions  Road/Alley Conditions  Handicap Accessibility  
 Neighborhood/Housing Condition  None  
 Other (please specify): \_\_\_\_\_

**EDUCATION/CHILD CARE (if no children at home, skip to Question 20)**

7. Are you looking for full-day, full-year childcare for your children?  Yes  No
  
8. If yes to question 7, how many children in each age group?  
under 3 yrs:\_\_\_ 3-5 yrs:\_\_\_ 6 yrs and over:\_\_\_
  
9. How many children ages 3 - 5 live at home? \_\_\_\_\_
  
10. If you have children these ages, how many are participating in each of the following:  
Head Start \_\_\_\_\_ Private school preschool \_\_\_\_\_ Public school preschool \_\_\_\_\_  
With babysitter \_\_\_\_\_ Other private day care centers \_\_\_\_\_

11. If any of these children are not enrolled in any of these programs, why not?  
None in area    Not interested    Over-income    Do not know who to call  
Bad experiences    Can't afford cost    Not available when needed    Child not ready  
No transportation    Other reasons: \_\_\_\_\_
12. If enrolled in a preschool or day care program, but not in Head Start, why not in Head Start?  
 \_\_\_\_\_  
 \_\_\_\_\_
13. If you have a 3 – 5 year old at home, on average, how many times a week does he/she eat at a “fast food” restaurant (McDonalds, Burger King, etc.)? 1–2    3–4    5+
14. On average, how many hours per day does your 3- 5 year old child spend watching TV, or playing video games, or is on the computer for non-educational activities? 0–2    3–5    6+
15. On average, how many times per week do you and your child participate in physical activities (sports, walking/running, riding bikes, etc.)? You: 0    1–2    3–4    5+  
 Your child: 0    1–2    3–4    5+
16. Would you be interested in a no-cost, home-based program where a teacher comes to your home once a week to teach you how to work with your preschool child? Yes    No
17. If you have children from 0 – 3 years old, are you interested in receiving educational services for them? Yes    No
18. If Yes to question 17, which service are you interested in?  
Full-day/full-year daycare    Half-day/school-year services  
Home-based service where the teacher comes to your home weekly to teach you how to do educational activities with your child
19. Would you be interested in participating in educational activities and special events geared for fathers of preschool children? Yes    No  
 If yes, what kinds of activities? \_\_\_\_\_

## EMPLOYMENT

20. How many adult members of the household are:  
Employed in a full-time job: \_\_\_\_\_  
NOT employed, looking for work: \_\_\_\_\_  
NOT employed, in college or training: \_\_\_\_\_  
NOT employed due to care of child: \_\_\_\_\_  
NOT employed and temporarily physically unable to work: \_\_\_\_\_  
NOT employed and permanently physically unable to work: \_\_\_\_\_  
Employed in a part-time job(s) only: \_\_\_\_\_  
Retired or physically unable to work: \_\_\_\_\_

21. For those in your household who are seeking employment, please list any problems that you feel are keeping them from getting suitable employment.
- Lack of jobs    Transportation    Lack of education/skills    Child care  
Accessibility    Other (please specify): \_\_\_\_\_
22. What is your household's approximate monthly income from all sources? \$ \_\_\_\_\_
23. If you have a wage earner in your household, are the employment wages adequate to pay for your basic housing, food, clothing, and medical expenses?    Yes    No
24. Has anyone in your household started a small business that was (check all that apply):  
Home-based    Internet-based    "Store-front" location
25. What were the challenges to starting this business?  
Lack of capital    Marketing    Supplier problems    Credit  
Health reasons    Other (please specify): \_\_\_\_\_
26. How many adults in your household would be interested in participating in a low-cost, small-business training program that would teach you how to start and run a small business? \_\_\_\_\_

## HOUSING

27. In what type of dwelling do you live? (check one)    House    Apartment    Mobile home  
Other (please specify): \_\_\_\_\_
28. Are you: (check one):    Buying/own your house/mobile home  
Renting a house/apartment/mobile home    Living with friends/relatives    Currently homeless
29. If you currently or have previously owned a home, do you feel you received adequate homebuyer counseling prior to the purchase?    Yes    No
30. In the past year, have you had to live in a car, a tent, on the "street," in a homeless shelter, or move in with friends or relatives, due to a lack of money?    Yes    No
31. In the past year, have you been unable to pay for initial deposits OR monthly payments for Rent/Mortgage?    Yes    No
32. In the past year, have you been unable to pay for initial deposits OR monthly payments for Utilities?    Yes    No
33. Approximately what percentage of your monthly household income is spent on rent/mortgage and utility payments combined? \_\_\_\_\_%
34. Please describe any current problems with your housing, such as a leaking roof, holes in walls/floors, windows/doors that are damaged or don't fit tight, rotten wood, electrical/plumbing/heating problems, lack of insulation, mold, handicap accessibility issues, etc.
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_



## NUTRITION/HEALTH

35. Have you occasionally run out of food and missed a meal(s), and/or had to obtain food from a local food pantry or the Salvation Army in the past year? Yes No
36. Do you lack a refrigerator and/or stove to properly store and prepare meals? Yes No
37. In the past year, have you or any member of your family had a health problem that you felt required a doctor's care, or needed a preventive health check-up for a child, but did NOT go to the doctor?  
Yes No
38. If yes to question 37, why didn't you go? Affordability Transportation  
Doctor would not accept Medicaid Other (please specify): \_\_\_\_\_
39. Does your family go to a dentist regularly? Yes No  
If no, why not? \_\_\_\_\_
40. If your child needed dental treatment (fillings, crowns, braces) in the past two years, did you have it completed? Yes No If no, why not? \_\_\_\_\_
41. In the past year, have you lacked the money to have prescriptions filled? Yes No
42. If yes to question 41, did you get help from someone else to pay for it? Yes No
43. How many people in your household do NOT have adequate medical insurance? \_\_\_\_\_
44. If you don't have health insurance, and you did not use the new Affordable Care Act "health exchanges" to get insurance, why not?  
Too costly Too confusing Do not want insurance
45. If you have children under the age of 8, would you use the low-cost services of a Well Child Clinic for periodic check-ups for your children? Yes No
46. If you are expecting a child, or would like to have another child, would you use the low cost services of a Prenatal Clinic for expectant mother check-ups? Yes No
47. If you are between the ages of 15 and 45, would you use the low-cost services of a Family Planning Clinic for birth control services or disease detection? Yes No
48. If there is a woman of child-bearing age in your home, and NOT currently in the WIC program, does she know that WIC now provides fruits and vegetables in its coupon program? Yes No
49. If there is a woman of child-bearing age in your home, and NOT currently in the WIC program, does she know that WIC now provides breastfeeding support? Yes No

## TECHNOLOGY

50. Do you know how to use the Internet and browse to different sites? Yes No

51. Do you have regular access to the Internet?  Yes  No
52. If you do use the Internet, check each item/purpose for which you use it:
- Shopping online       Current events/news       General research
  - Banking/investments    Locate social services    Job seeking
  - E-mail messaging       Travel arrangements/information       Games/entertainment
  - Social networking (Facebook/Twitter)
53. If you have a cell phone but no home phone, are there times when you only have texting available?  
 Yes  No

## TRANSPORTATION

54. Does a lack of reliable transportation keep you from doing things you need or would like to do?  
 Yes  No
55. If yes to question 54, why?
- Can't drive/Do not know how    No license/suspended/legal       Cost of insurance/gas/repairs
  - Disabled       Other (please specify): \_\_\_\_\_
56. (Hardin, Wyandot, Putnam residents only) If there was a public transportation system with low fares that provided "shared-ride" service from your home to any destination in your county, with a 24-hour notice, would you use this service on a regular basis?  Yes  No
57. (Hancock residents only) Are you aware there is a public transportation service called H.A.T.S. (Hancock Area Transportation Service) available?  Yes  No
58. If yes to question 57, have you used HATS in the past year?  Yes  No
59. If you are aware of the HATS service, but choose not to use it, why not?
- Hours of service       Timeliness       Ride with others       Cost
  - Safety       Other (please specify): \_\_\_\_\_
60. Are you aware of HATS' half price fare for elderly and disabled riders?  Yes  No

## OTHER

61. How many members of your household are physically or mentally handicapped? \_\_\_\_\_  
Of those, how many are under 5 years old? \_\_\_\_\_
62. How many members of your household are: Hispanic \_\_\_\_\_ Black \_\_\_\_\_ White \_\_\_\_\_  
Asian \_\_\_\_\_ Bi-racial/multi-racial \_\_\_\_\_ Other (please specify): \_\_\_\_\_
63. In the last two years, do you feel you have been discriminated against because of your race or disability?  Yes  No If yes, briefly explain the situation:  
\_\_\_\_\_  
\_\_\_\_\_

64. In the past two years, have you been turned down for rental housing because you had children?  
 Yes  No

65. Please describe any problems you've had obtaining services from social service agencies and health providers in the last two years.

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66. Who prepared your 2013 IRS income tax forms?  
 Yourself  Independent accountant  Volunteer  
 Friend/family  Professional tax service  Did not file

67. If you paid for tax form preparation services, about how much did you pay? \$ \_\_\_\_\_

68. Are you aware of the free tax clinics available?  Yes  No

69. If yes to question 68, and you chose NOT to use them, why not?

Hours of service  Refund delay

Other (please specify): \_\_\_\_\_

70. Which of the following information sources do you normally use the most to find out about social service programs? (check all that apply)  Local newspaper  Local radio station  
 Friends/relatives  Local cable TV  Poster at store/laundry  County fair booths  
 Internet  Referrals from agencies

71. Indicate which of the HHWP Community Action Commission's services you are familiar with (check all that apply):

- |  |  |
|--|--|
| <input type="checkbox"/> Head Start                            | <input type="checkbox"/> Women, Infants Children (WIC)             |
| <input type="checkbox"/> Home Weatherization                   | <input type="checkbox"/> HEAP utility assistance                   |
| <input type="checkbox"/> Small business development            | <input type="checkbox"/> Ohio Benefit Bank and EITC tax return aid |
| <input type="checkbox"/> Emergency prescription aid            | <input type="checkbox"/> HATS public transportation                |
| <input type="checkbox"/> Emergency rent aid                    | <input type="checkbox"/> SSI/SSDI application assistance           |
| <input type="checkbox"/> Individual Development Accounts (IDA) |  |

72. If you have moved to Findlay as an adult, what were the most important reasons?

- Job availability  Services availability  Family/friends  Job transfer  
 Low crime  Schools  Shopping options  General environment

73. Does anyone in your household have (check all that apply):  Checking account

- Bank savings account  Any retirement/IRA accounts

**Do NOT sign your name.**

**THANK YOU FOR YOUR HELP!! Please return survey to a CAC representative, or mail to:**

**HHWP Community Action Commission, P.O. Box 179, Findlay, OH 45839  
or email: "dsalucci@hhwpcac.com"**

## Appendix B

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HHWP Community Action Commission  
122 Jefferson St.  
P.O. Box 179  
Findlay, OH 45839  
Phone: 419-423-3755  
Fax: 419-423-4115  
Email: [dsalucci@hhwpcac.com](mailto:dsalucci@hhwpcac.com)  
Website: [www.hhwpcac.org](http://www.hhwpcac.org)

## APPENDIX B: LOW-INCOME SURVEY RESULTS

Question	Hancock	Hardin	Wyandot	Putnam
1. In which county do you live?	63	67	36	48
2. Number that live within the corporation limits of a city, town or village?	49	42	27	39
3. Average household size	2.3	2.9	2.7	3.9
4. Number Household Age Groups: 0-2	8	8	4	3
3-5	10	14	12	12
6-17	27	39	15	76
18-59	68	80	52	71
60+	25	37	12	16
5. Percent Family Needs – Top 5: None	29.5%	33.9%	19.4%	31%
Transportation	37.7%	25%	25%	19%
Affordable Housing	49.2%	14.3%	25%	16.7%
Health Services	24.6%	21.4%	13.9%	21.4%
Employment/Training	18%	17.9%	25%	16.7%
6. Percent Community Needs – Top 5: None	48.3%	40.7%	33.3%	45.2%
Road/Alley Conditions	20.7%	20.4%	27.3%	19%
Storm Drainage	6.9%	22.2%	15.2%	16.7%
Crime	19%	11.1%	12.1%	4.8%
Street Lighting	12.1%	9.3%	12.1%	14.3%
7. Number looking for full-day, full-year childcare for your children	8	4	1	6
8. Number Under 3	1	5	0	0
3-5 Years	10	14	12	12
6 Years and Over	7	14	0	15
9. Number Children 3-5 living at home	10	14	12	12
10. Number participating in: Head Start	2	6	3	1
Private School Preschool	2	0	0	2
Public School Preschool	0	10	2	0
With Babysitter	8	2	2	0
Other Private Day Care Center	2	0	0	0
11. Percent Why not enrolled in these programs (question 10)? – None in area	10%	0%	0%	0%
Not Interested	40%	30%	0%	20%
Over-income	10%	10%	16.7%	20%
Do not know who to call	0%	10%	0%	0%
Bad experience	0%	0%	0%	0%
Can't afford cost	20%	20%	16.7%	20%
Not available when needed	10%	0%	0%	20%
Child not ready	20%	30%	33.3%	0%
No transportation	0%	0%	0%	20%
Other reasons	20%	30%	50%	40%
12. If enrolled in a preschool or day care but not Head Start, Why not Head Start?	Listed Below	Listed Below	Listed Below	Listed Below

Question	Hancock	Hardin	Wyandot	Putnam
13. If you have a 3 – 5 year old at home, on average, how many times a week does he/she eat at a “fast food” restaurant - 0	0%	11.1%	10%	0%
1-2	81.8%	77.8%	90%	55.6%
3-4	18.2%	0%	0%	44.4%
5+	0%	11.1%	0%	0%
14. How many <u>hours per day</u> does your 3- 5 year old child spend watching TV, or playing video games, or is on the computer? - 0-2	53.8%	90%	81.8%	75%
3-5	38.5%	10%	18.2%	25%
6+	7.7%	0%	0%	0%
15. On average, how many times per week do you and your child participate in physical activities (sports, walking/running, riding bikes, etc.)? You				
0	0%	0%	0%	0%
1-2	26.7%	25%	33.3%	11.8%
3-4	53.3%	56.3%	44.4%	35.3%
5+	20%	18.8%	22.2%	52.9%
Your Child - 0	0%	6.7%	11.1%	0%
1-2	0%	0%	11.1%	0%
3-4	66.7%	33.3%	55.6%	20%
5+	33.3%	60%	22.2%	80%
16. Number interested in a no-cost, home-based program where a teacher comes to your home once a week to teach you how to work with your preschool child?	7	2	2	2
17. Number have children from 0 – 3 years old, are you interested in receiving educational services for them?	4	3	3	3
18. Which service are you interested in?				
Full-day/full-year daycare	66.7%	0%	0%	25%
Half-day/school-year services	33.3%	66.7%	0%	0%
Home-based service where the teacher comes to your home weekly to teach you how to do educational activities with your child	0%	33.3%	100%	75%
19. Number interested in participating in educational activities and special events geared for fathers of preschool children?	3	2	0	4
20. Number of Adults employed: Full-time	26	9	10	23
Not employed, look for work	11	13	10	7
College or training	0	1	0	2
Not employed, care of child	1	4	0	2
Not employed, temp. unable to work	5	5	1	1
Not employed, permanently unable to work	5	8	6	5
Part-time	12	7	8	6
Retired or physically unable to work	17	22	9	10
Survey Respondent Unemployment Rate	29.1%	46.2%	37.9%	20.5%

Question	Hancock	Hardin	Wyandot	Putnam
21. Percent of people and reason for having problems finding suitable employment - Other	33.3%	23.8%	33.3%	40%
Lack of jobs	37.5%	61.9%	33.3%	66.7%
Transportation	41.7%	42.9%	16.7%	13.3%
Lack of education/skills	16.7%	4.8%	25%	20%
Child care	16.7%	9.5%	0%	13.3%
Accessibility	8.3%	0%	25%	0%
22. Average monthly household income	\$1,312.33	\$1,226.21	\$1,383.88	\$1,656.60
23. Percentage of wage earners who say wage is adequate for basic expenses	42.9%	25%	16%	20.6%
24. Started a small business – Home-based	5	1	2	4
Internet-based	2	0	0	3
“Store-front” location	0	1	0	1
25. Challenges to starting small business				
Lack of capital	7	4	2	4
Marketing	5	0	0	1
Supplier problems	1	0	0	1
Credit	5	3	0	0
Health reasons	0	0	0	2
Other	1	0	2	3
26. Number adults interested in small business training program	22	10	8	12
27. Type of dwelling - House	40.3%	60%	36.1%	65.2%
Apartment	32.3%	18.3%	36.1%	8.7%
Mobile Home	4.8%	20%	16.7%	21.7%
Other	22.6%	1.7%	11.1%	4.3%
28. Way of paying for dwelling – Buying/own	23.3%	49.1%	33.3%	56.5%
Renting	58.3%	40.4%	61.1%	41.3%
Living with friends/relatives	1.7%	7%	2.8%	2.2%
Homeless	16.7%	3.5%	2.8%	0%
29. Percent that received adequate homebuyer counseling prior to purchase	37%	48.8%	22.7%	40%
30. Percent Past year lived in a car, tent, “street,” homeless shelter, or move with friends/relatives due to lack of money	26.8%	19.3%	17.6%	2.3%
31. Percent Past year unable to pay initial deposit or payment for rent/mortgage	46.4%	42.9%	45.2%	51.2%
32. Percent Past year unable to pay initial deposit or payment for utilities	43.1%	47.2%	64.5%	60%
33. Average percentage of household income used for rent/mortgage and utilities	53.8%	61.6%	62.4%	56.7%
34. Housing Issues	Listed Below	Listed Below	Listed Below	Listed Below
35. Percent run out of food or missed a meal	50.8%	59.6%	81.8%	58.1%
36. Percent that lack a refrigerator and/or stove	13.3%	12.7%	11.4%	9.3%
37. Percent that required doctor’s care but did not go	23.7%	31%	38.7%	25%

<b>Question</b>	<b>Hancock</b>	<b>Hardin</b>	<b>Wyandot</b>	<b>Putnam</b>
38. Why didn't they go – Affordability	85.7%	63.2%	66.7%	90.9%
Transportation	35.7%	26.3%	16.7%	9.1%
Doctor wouldn't accept Medicaid	28.6%	15.8%	8.3%	18.2%
Other	21.4%	10.5%	50%	18.2%
39. Percent families that go to dentist regularly	44.1%	52.5%	42.9%	73.9%
40. Percent families whose children received dental treatment	85%	60%	77.8%	66.7%
41. Percent that lacked money for prescriptions	35.6%	39%	45.7%	26.7%
42. Percent someone else paid for prescription	61.9%	66.7%	52.6%	37.5%
43. Number not adequate medical insurance	19	28	20	11
44. No health insurance, why not – Too costly	53.3%	64.3%	76.9%	42.9%
Too confusing	53.3%	50%	46.2%	71.4%
Do not want insurance	0%	0%	0%	14.3%
45. Percent Children under 8, number that would use a Well Child Clinic for check-ups	61.1%	84.2%	63.6%	40%
46. Percent that would use prenatal clinic if expecting or wanting a child	30.8%	43.8%	40%	50%
47. Percent between 15 and 45 that would use Family Planning Clinic for birth control or disease detection	55%	50%	50%	60%
48. Percent of woman child-bearing age not in WIC, do they know about WIC fruit and vegetable coupon program	38.9%	43.5%	69.2%	68.4%
49. Percent of woman child-bearing age not in WIC, do they know about WIC breastfeeding support	37.5%	52.4%	61.5%	56.3%
50. Percent that know how to use internet and browse different sites	76.7%	75.4%	82.9%	79.1%
51. Percent with regular access to internet	69%	57.6%	65.7%	64.4%
52. Percent what purpose they use the internet				
Shopping online	26.7%	17.1%	27.6%	38.7%
Current events/news	55.6%	46.8%	37.9%	38.7%
General research	73.3%	80.5%	51.7%	58.1%
Banking/investments	42.2%	31.7%	34.5%	32.3%
Locate social services	22.2%	22%	13.8%	16.1%
Job seeking	53.3%	41.5%	41.4%	54.8%
E-mail messaging	75.6%	56.1%	62.1%	58.1%
Travel arrangements/information	17.8%	14.6%	13.8%	9.7%
Games/entertainment	35.6%	36.6%	41.4%	38.7%
Social networking (Facebook/Twitter)	71.1%	61%	69%	67.7%
53. Percent who use cell phone as primary phone and only have texting available at times	40.8%	60%	28.1%	60.5%
54. Percent who lack reliable transportation	48.2%	31.1%	31.4%	38.6%
55. Why do they lack reliable transportation				
Can't drive/Do not know how	4.0%	16.7%	8.3%	0%
No license/suspended/legal	36%	38.9%	33.3%	18.8%
Cost of insurance/gas/repairs	36%	16.7%	25%	62.5%



Question	Hancock	Hardin	Wyandot	Putnam
Disabled	0%	5.6%	8.3%	0%
Other	24%	22.2%	25%	18.8%
56. Hardin, Wyandot, Putnam if there was public transportation would you use it regularly	N/A	55.6%	54.8%	79.1%
57. Hancock residents are you aware of HATS	100%	N/A	N/A	N/A
58. Percent that has used HATS in the past year	35.2%	N/A	N/A	N/A
59. Why don't you use HATS				
Hours of service	7.9%	N/A	N/A	N/A
Timeliness	0%	N/A	N/A	N/A
Ride with others	5.3%	N/A	N/A	N/A
Cost	10.5%	N/A	N/A	N/A
Safety	0%	N/A	N/A	N/A
Other (have a car)	76.3%	N/A	N/A	N/A
60. Percent aware of HATS' half price fare for elderly and disabled riders	47.8%	8.3%	33.3%	14.3%
61. Number physically or mental handicapped	15	35	17	17
62. Percent of each race - Hispanic	5.4%	0%	0%	18.8%
Black	9%	0.6%	0%	1.8%
White	79.3%	98.2%	96.8%	73.5%
Asian	0%	0%	0%	0%
Bi-racial/multi-racial	5.4%	1.2%	2.1%	5.9%
Other	0.9%	0%	1.1%	0%
63. Number in the past two years that have felt discriminated against	3	5	1	1
64. Number in the past two years that have been turned down for rental housing because of children	1	2	0	3
65. Describe problems receiving services from social service agencies and health providers in the last two years	Listed Below	Listed Below	Listed Below	Listed Below
66. Who prepared 2013 IRS income taxes				
Yourself	27.6%	20.4%	6.1%	20%
Independent accountant	6.9%	9.3%	6.1%	8.9%
Volunteer	6.9%	3.7%	6.1%	13.3%
Friend/family	12.1%	5.6%	12.1%	6.7%
Professional tax service	20.7%	14.8%	18.2%	37.8%
Did not file	25.9%	46.3%	51.5%	13.3%
67. Average cost of tax preparation services	\$102	\$101.64	\$195	\$161.15
68. Percent aware of free tax clinics	68%	50%	60%	39.5%
69. Why didn't you chose to use them - Other	73.7%	40%	80%	85.7%
House of service	21.1%	20%	0%	0%
Refund delay	5.3%	40%	20%	14.3%
70. Normal source to find out about social service programs - Local newspaper	38.9%	32%	30.3%	32.5%
Local radio station	11.1%	36%	9.1%	7.5%
Friends/relatives	51.9%	64%	72.7%	55%
Local cable TV	24.1%	22%	24.2%	7.5%

Question	Hancock	Hardin	Wyandot	Putnam
Poster at store/laundry	13%	10%	9.1%	5%
County fair booths	7.4%	10%	6.1%	2.5%
Internet	37%	28%	36.4%	32.5%
Referrals from agencies	44.4%	28%	33.3%	55%
71. Services they are familiar with – Head Start	57.7%	50%	60.6%	58.5%
Woman, Infants, Children (WIC)	55.8%	52.3%	48.5%	61%
Home Weatherization	46.2%	38.6%	48.5%	39%
HEAP utility assistance	67.3%	88.6%	81.8%	75.6%
Small business development	17.3%	9.1%	9.1%	9.8%
Ohio Benefit Bank and EITC tax return aid	13.5%	13.6%	21.2%	14.6%
Emergency prescription aid	11.5%	13.6%	12.1%	7.3%
HATS public transportation	80.8%	6.8%	15.2%	12.2%
Emergency rent aid	26.9%	11.4%	21.2%	9.8%
SSI/SSDI application assistance	21.2%	34.1%	36.4%	14.9%
Individual Development Accounts (IDA)	9.6%	2.3%	6.1%	2.4%
72. If you moved to Findlay, what was the reason				
Job availability	36.1%	N/A	N/A	N/A
Services availability	16.7%	N/A	N/A	N/A
Family/friends	52.8%	N/A	N/A	N/A
Job transfer	11.1%	N/A	N/A	N/A
Low crime	16.7%	N/A	N/A	N/A
Schools	8.3%	N/A	N/A	N/A
Shopping options	8.3%	N/A	N/A	N/A
General environment	30.6%	N/A	N/A	N/A
73. Households bank accounts				
Checking account	87.5%	77.1%	87%	81.3%
Bank savings account	72.5%	68.8%	39.1%	43.8%
Any retirement/IRA accounts	25%	14.6%	21.7%	18.8%

**QUESTION 12. IF ENROLLED IN A PRESCHOOL OR DAY CARE BUT NOT HEAD START, WHY NOT HEAD START?**

**Hancock County**

- ◆ Didn't know
- ◆ Only want daycare

**Hardin County**

- ◆ home school
- ◆ Head start would take one child but not the other
- ◆ Too old

**Wyandot County**

- ◆ Would like to have child in head start but make too much
- ◆ List was too long

### **Putnam County**

- ◆ Not religion-based
- ◆ Head Start is too far to drive
- ◆ My son went to the same school
- ◆ Don't know where

## **QUESTION 34. HOUSING ISSUES**

### **Hancock County**

- ◆ Window problems (10)
- ◆ Handicap accessibility (3)
- ◆ Roof problems (6)
- ◆ Septic/plumbing issues (4)
- ◆ Old framing
- ◆ Mold (2)
- ◆ Bad electric wiring
- ◆ Gutter issues (2)
- ◆ Ceiling tiles falling down, no flooring
- ◆ Stove needs replaced
- ◆ Lack of insulation (4)
- ◆ No washer/dryer
- ◆ Doors problems (2)
- ◆ Heating/cooling unit damaged

### **Hardin County**

- ◆ Window problems (7)
- ◆ Door problems (4)
- ◆ Plumbing problems (4)
- ◆ Roof problems (7)
- ◆ Electrical (5)
- ◆ Heating problems (2)
- ◆ Lack of insulation (2)
- ◆ Floor problems (4)
- ◆ Furnace is very old and is not working well
- ◆ Kitchen ceiling fell down (2)
- ◆ Old baseboard heat (2)
- ◆ We have an 11 month old daughter and our apartment has become dangerous
- ◆ Both front door and side door needs a porch. The steps are dangerous.
- ◆ Handicap accessibility (2)
- ◆ Ceiling fans
- ◆ Kitchen cabinets are broken

### **Wyandot County**

- ◆ Door problems (5)
- ◆ No smoke detectors
- ◆ Window problems (7)

- ◆ Electrical (4)
- ◆ Ceiling problems (2)
- ◆ Plumbing (3)
- ◆ Bathtub wall needs fixed
- ◆ Floor problems (2)
- ◆ Roof problems (2)
- ◆ Chipped paint, landlord won't fix issues, no exhaust fan on stove
- ◆ Carpet replaced (2) and vinyl floors replaced
- ◆ Oven door does not work right, missing towel bar
- ◆ Lack of insulation
- ◆ Light fixtures, water pressure
- ◆ No sub-pump under the house so there is 3-6 inches of standing water under house

### **Putnam County**

- ◆ Door problems (6)
- ◆ Plumbing problems (4)
- ◆ Siding damage
- ◆ Electrical (4)
- ◆ Roof problems (7)
- ◆ Window problems (7)
- ◆ Central air issues
- ◆ Deep well pump motor burned out. You must buy (drinking, cooking) water.
- ◆ Toilet is leaking water from bottom of tank
- ◆ Furnace breaks down all time (2)
- ◆ Drafty floors, possibly need floor boards replaced - water damage on bathroom floor (2), needs bath for disability, help with driveway repair
- ◆ Kitchen sink leaking, mold (2)
- ◆ Insulation (3)
- ◆ Floors falling out, axel rusting, bath tub leaks

## **QUESTION 65. DESCRIBE PROBLEMS RECEIVING SERVICES FROM SOCIAL SERVICE AGENCIES AND HEALTH PROVIDERS IN THE LAST TWO YEARS**

### **Hancock County**

- ◆ Too long
- ◆ Getting a hold of my case workers
- ◆ Didn't know about them
- ◆ Old balances at eye doctor (\$64) and dental center (\$75) must be paid before I can schedule an appointment. They are the only providers that accept Medicaid
- ◆ Used to use HATS to go to work but then they told me I would need my schedule 2 weeks ahead and I only get it a few days before the working week
- ◆ Christian clearinghouse (food pantry) won't help with food because they say she has too much money, but the money runs out too quickly
- ◆ Had trouble obtaining food stamps
- ◆ Assistance with housing due to age - because we weren't younger and didn't have children - no help was available
- ◆ Veteran's administration - having trouble receiving medical benefits

### **Hardin County**

- ◆ Food stamps say we make too much
- ◆ I'm on spenddown at end of 2011, I turned in quite a bit \$78,000 worth toward spenddown, had to have my things scanned four times because they kept losing us. Would of helped with medical sat on case, never did anything came or next review and state hearing, just wanted me to go away. I have to catch all up. There error
- ◆ Calling the office and talking to someone. I always have to leave a message and they never call back
- ◆ They refused to do tests on all 3 of us.
- ◆ Wishes someone would look in to renting to her even though she has a felony

### **Wyandot County**

- ◆ Can't get help with food stamps - asking unreasonable working conditions and can't work
- ◆ Had trouble getting food stamps
- ◆ There are zero services available for people who had zero children at home, always say too much income!
- ◆ Having trouble getting enough food/money to pay for household and food resources
- ◆ I make too much money for food stamps etc...
- ◆ I work a job but do not make enough to cover my needs since I am 7 months pregnant. I need help but since I work I don't get the help I need.
- ◆ Food, affordable housing assistance, and job searching

### **Putnam County**

- ◆ Housing
- ◆ Medicaid wanted too much money before paying anything
- ◆ No rent money, prescription help told don't qualify
- ◆ Not taking Buckeye and/or Medicare
- ◆ Health issues. very little "over income"

## Appendix C

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HHWP Community Action Commission  
122 Jefferson St.  
P.O. Box 179  
Findlay, OH 45839  
Phone: 419-423-3755  
Fax: 419-423-4115  
Email: [dsalucci@hhwpcac.com](mailto:dsalucci@hhwpcac.com)  
Website: [www.hhwpcac.org](http://www.hhwpcac.org)

**Appendix C: Demographics**

Description	Source	Hancock	Hardin	Wyandot	Putnam	Total
Population 2000	2000 Census	71,295	31,945	22,908	34,726	160,874
Population 2010	2010 Census	74,782	32,058	22,615	34,499	163,954
Population 2012	2012 American Community Survey	75,043	31,986	22,626	34,445	164,100
Percent Change	2000 to 2012	5.26%	0.13%	-1.23%	-0.81%	2.01%
Number Below Poverty	2000 Census	5,176	3,928	1,241	1,908	12,253
Number Below Poverty	2012 American Community Survey	10,732	4,771	2,773	2,236	20,512
Percent Below Poverty	2012 American Community Survey	14.6%	16%	8.2%	10.1%	12.9%
Percent Change	2000 to 2012	7.6%	6.0%	2.9%	4.1%	5.8%
Number 0-4 Below Poverty	2012 American Community Survey	1,252	566	142	293	2,253
Percent 0-4 Below Poverty	2012 American Community Survey	27.7%	28.3%	10.4%	11.9%	21.8%
Number <150% Poverty	2012 American Community Survey	17,706	8,318	3,890	4,804	34,718
Race: White	2012 American Community Survey	70,460	30,877	22,074	33,307	156,718
Race: Hispanic	2012 American Community Survey	3,409	421	508	1,891	6,229
Race: Minority	2012 American Community Survey	4,583	1,109	552	1,138	7,382
Percent Unemployment 2014	U.S. Bureau of Labor Statistics	5.2%	6.4%	6.4%	6.3%	5.8%
Percent Job Growth 2007-2012	Ohio Office of Policy, Research and Strategic Planning	-1.8%	-3.0%	-9.7%	-0.8%	X
Number of Businesses 2013	Ohio Office of Policy, Research and Strategic Planning	1,250	463	528	804	3,045
Median Household Income	2012 American Community Survey	\$49,350	\$40,732	\$46,129	\$60,693	X
Per Capita Income	2012 American Community Survey	\$25,785	\$19,804	\$22,682	\$25,160	X
Percent High School Graduates	Ohio Office of Policy, Research and Strategic Planning	90.9%	86.6%	88.6%	91.7%	X
Percent College Graduates (Bachelor's or higher)	Ohio Office of Policy, Research and Strategic Planning	24.6%	14.0%	13.1%	19.7%	X
Percent Houses <1940	Ohio Office of Policy, Research and Strategic Planning	27.0%	31.3%	37.4%	27.6%	X
Percent Houses >2000	Ohio Office of Policy, Research and Strategic Planning	10.9%	9.9%	9.7%	11.4%	X
Median House Value	Ohio Office of Policy, Research and Strategic Planning	\$129,800	\$99,100	\$105,400	\$133,700	X
Fair Market Rent 2bed	2014 Fair Market Rent U.S. HUD	\$629	\$614	\$626	\$614	X
Rental Vacancy Rate	2012 American Community Survey	8.5%	10.0%	5.9%	4.7%	X
Percent of Population with a Disability	2012 American Community Survey	10.8%	14.2%	9.8%	13.7%	X
Percent with no Bank Relat.	2010 US Treasury	5.4%	9.4%	4.3%	3.3%	X
Percent Child w/Elevated Lead Levels	2012 Ohio Department of Health	0.15%	0.77%	0.34%	0.00%	X
Percent Receiving Public Assistance	April 2014 Department of Job & Family Services	9.3%	12.1%	8.0%	7.6%	X
Number of Crimes Reported	Ohio Office of Policy, Research and Strategic Planning	2,518	939	53	125	3,635

Number of Children Born Per County of Residence Per Year						
Source: Ohio Department of Health, Center for Public Health Statistics and Informatics	Year	Hancock	Hardin	Wyandot	Putnam	Total
	2010	870	412	260	483	2025
	2009	962	401	285	499	2147
	2008	951	403	287	518	2159

## 2014 Number of/Where Preschool Children Are Served

**Number of Children Born Per County of Residence Per Year**  
(Ohio Dept. of Health Information Warehouse)

	Hancock	Hardin	Wyandot	Putnam
<b>2009</b>	962	401	285	499
<b>2010</b>	870	412	260	483
<b>2011</b>	882	353	245	432
<b>Totals</b>	2714	1166	790	1414

### Where Preschool Age Children are Being Served

Based on September 2014 Survey of Childcare and Public Preschool Providers

	Hancock	Hardin	Wyandot	Putnam
<b># of Private Preschools</b>	22	5	5	9
<b># of Public Preschools</b>	9	4	5	6
<b># Disabled/IEPs</b>	183	25	55	63
<b># Served by Itinerant Staff at Home/Other Preschools</b>	6	6	3	5
<b># Served in Public Preschools</b>	395	138	136	236
<b># Served in Private Preschools</b>	693	183	159	454
<b># Served in Head Start</b>	160	118	59	57
<b>Total # Served</b>	<b>1248</b>	<b>439</b>	<b>354</b>	<b>747</b>

### Estimated # of Children 3-4 Being Served Per County of Residence and Poverty Status

County	# Children Age 3-4 (born 09-11)	# Children Age 3-4 Served (per center survey)	# Children Age 3-4 Not Served	% Children <FPG (2013 Census Est.)	# Children Age 3-4<FPG	# Children Age 3-4<FPG Not Served
Hancock	2714	1248	1466	19.7%	535	289
Hardin	1166	439	727	23.1%	269	168
Wyandot	790	354	436	14.2%	112	62
Putnam	1414	747	667	10.1%	143	67
<b>Totals</b>	<b>6084</b>	<b>2788</b>	<b>3296</b>	<b>-----</b>	<b>1059</b>	<b>586</b>

The above chart indicates that there are **approximately 586 eligible children who are not being served in our four county areas**, either by child care centers, public preschools, or by Head Start. Due to the length of time it takes to gather census type data, this number is an estimate.

**Types of Disabilities/IEP's Are Similar in All 4 Counties:** Social/Emotional/Mental; Cognitive Delays/Disabilities; Communication/Speech/Deafness; Physical Disabilities requiring Physical/Occupational Therapy and/or Orthopedic Equipment; Premature Birth; Low Birth Weight; Medical Illnesses/Syndromes; Vision/Blindness; Developmental Disabilities

**Services Available/Provided:** Itinerant Services; Speech Therapy; Physical Therapy; Occupational Therapy; Transportation; Physician/Medical Interventions; Nutrition Counseling; Services for the Blind/Deaf; Counseling/Mental Health Services/Behavior Intervention Plans.



# community needs assessment online tool

Supporting the Development of Comprehensive Community Needs Assessments

Prepared on May 12, 2014

## Introduction and Overview

This report presents an overview of the current community conditions for the following areas (see map below):

- Hancock County, Ohio
- Hardin County, Ohio
- Putnam County, Ohio
- Wyandot County, Ohio



- This report includes information derived from national sources on:

### Population Profile

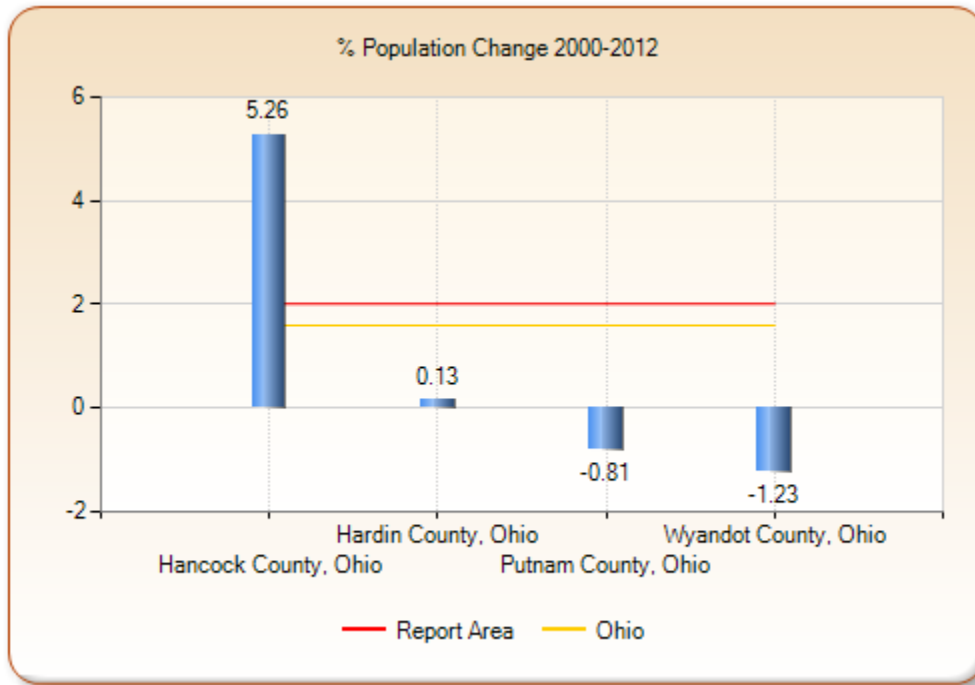
- Population Change
- Age and Gender Demographics
- Race Demographics
- Veterans, Age and Gender Demographics

- Poverty, 2012
- Poverty Rate Change, 2000 - 2012
- Households in Poverty
- Poverty Rate (ACS)
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- Household Poverty Rate by Family Type
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  - Travel Time to Work
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  - Federally Qualified Health Centers
  - Medicare and Medicaid Providers
  - Persons Receiving Medicare
  - Uninsured Population

# Population Profile

## Population Profile: Population Change

Population change within the 4 county report area from 2000-2012 is shown in Table 1. During the twelve-year period, total population estimates for the report area grew by 2.01%, increasing from 160,874 persons in 2000 to 164,100 persons in 2012. The greatest growth occurred in Hancock County, Ohio, which experienced a 5.26% increase in population, whereas Wyandot County, Ohio, experienced a -1.23% change.



**Table 1. Population Change 2000 - 2012**

Geographic Area	Census 2000 Population	ACS 2008-2012 Population	Population Change	% Change
Hancock County, Ohio	71,295	75,043	3,748	5.26
Hardin County, Ohio	31,945	31,986	41	0.13
Putnam County, Ohio	34,726	34,445	-281	-0.81
Wyandot County, Ohio	22,908	22,626	-282	-1.23
Report Area	160,874	164,100	3,226	2.01
Ohio	11,353,140	11,533,561	180,421	1.59

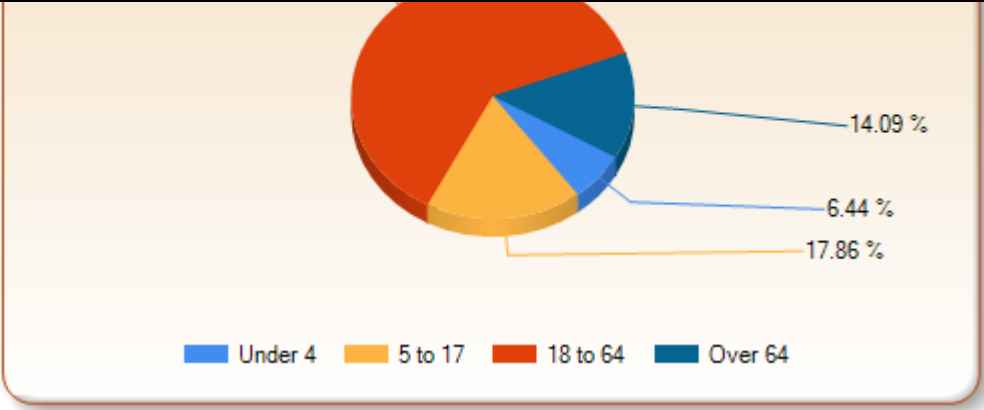
Source: [U.S. Census Bureau, Population Division, Census 2010. Release Date: February 2011](#) and [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013](#).

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Geographic Area	0 to 4		5 to 17		18 to 64		65 and over
	M	F	M	F	M	F	
Hancock County, Ohio	2,255	2,360	6,515	6,429	22,782	23,725	4,327
Hardin County, Ohio	1,075	946	2,912	2,585	9,999	10,142	1,630
Putnam County, Ohio	1,323	1,157	3,344	3,275	10,423	9,971	1,885
Wyandot County, Ohio	691	697	2,117	1,958	6,770	6,667	1,402
Report Area	5,344	5,160	14,888	14,247	49,974	50,505	9,244
Ohio	363,672	349,148	1,024,930	980,328	3,550,163	3,630,718	619,266
United States	10,291,124	9,846,760	27,554,024	26,287,952	96,618,000	97,869,408	5,754,421

**Population Profile: Age and Gender Demographics**

Year population estimates for the report area, the female population, comprised 51.74% of the report area, while the male population represented 48.72%.

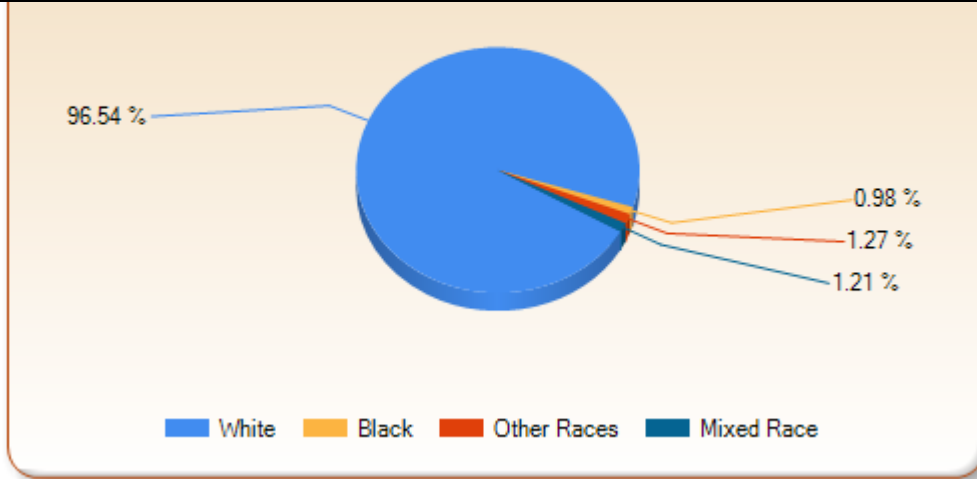


**Table 2. Population By Gender, 2008 - 2012**

Over 64

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)  
 The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Geographic Area	White		Black		Hispanic		Asian		Other		Total
	M	F	M	F	M	F	M	F	M	F	
Hancock County, Ohio	34,128	36,352	634	563	73	84	593	679	10	38	3
Hardin County, Ohio	15,243	15,634	162	79	61	25	83	103	11	8	2
Putnam County, Ohio	16,671	16,624	149	87	12	11	37	0	0	0	2
Wyandot County, Ohio	10,857	11,217	63	2	0	0	99	136	0	4	
Report Area	76,901	79,817	908	681	146	120	775	955	21	50	8
Ohio	4,689,552	4,888,180	667,513	735,725	10,430	11,017	93,759	102,636	1,109	1	120,0
United States	113,159,432	116,139,472	18,509,428	20,316,420	1,258,126	1,270,974	7,055,679	7,804,116	257,706	25	4,126



**Table 3. Population By Race, 2008 - 2012**

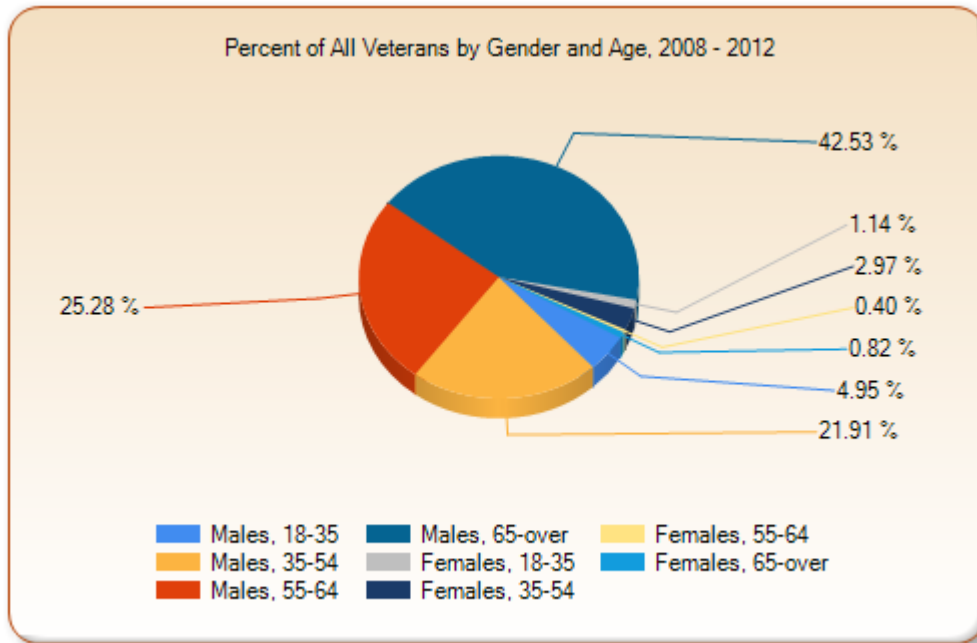


Mixed Race  
n

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](http://www.census.gov)  
The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

## Population Profile: Veterans, Age and Gender Demographics

Table 4 shows the numbers of veterans living in the 4 county report area. In the adult population, the greatest percentage (10.13%) of veterans live in Hancock County, Ohio, while Putnam County, Ohio, has the smallest percentage of Veterans (7.85%). 9.43% of the adult population in the report area are veterans, which is less than the national average of 9.34%.



**Table 4. Age and Gender Demographics of Veterans, 2008 - 2012**

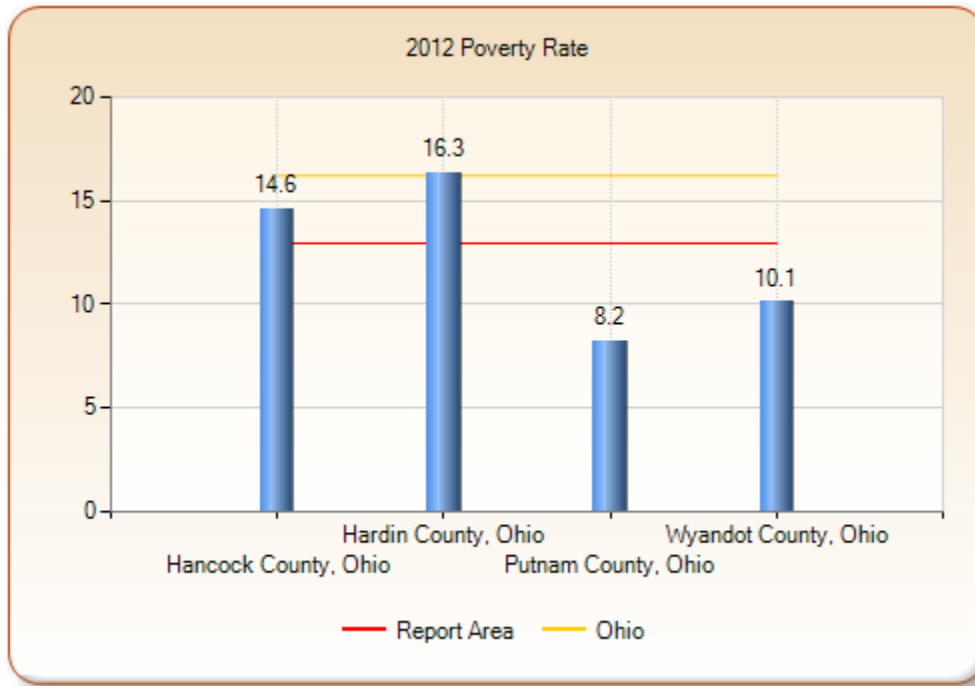
Geographic Area	Veterans			Percent of Population over 18 by Gender		
	Total	Males	Females	Total	Males	Females
Hancock County, Ohio	5,820	5,516	304	10.13	20.09	1.01
Hardin County, Ohio	2,254	2,125	129	9.21	17.91	1.02
Putnam County, Ohio	1,990	1,907	83	7.85	15.21	0.65
Wyandot County, Ohio	1,664	1,555	109	9.71	18.67	1.24
Report Area	11,728	11,103	625	9.43	18.45	0.97
Ohio	893,168	839,955	53,213	10.14	19.85	1.16
United States	21,853,912	20,306,044	1,547,868	9.34	17.94	1.28

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

## Population Profile: Poverty, 2012

2012 poverty estimates show a total of 20,512 persons living below the poverty rate in the report area. In 2012, Hardin County, Ohio, had the highest poverty rate (16.3 percent), while Putnam County, Ohio, had the lowest poverty rate (8.2 percent).



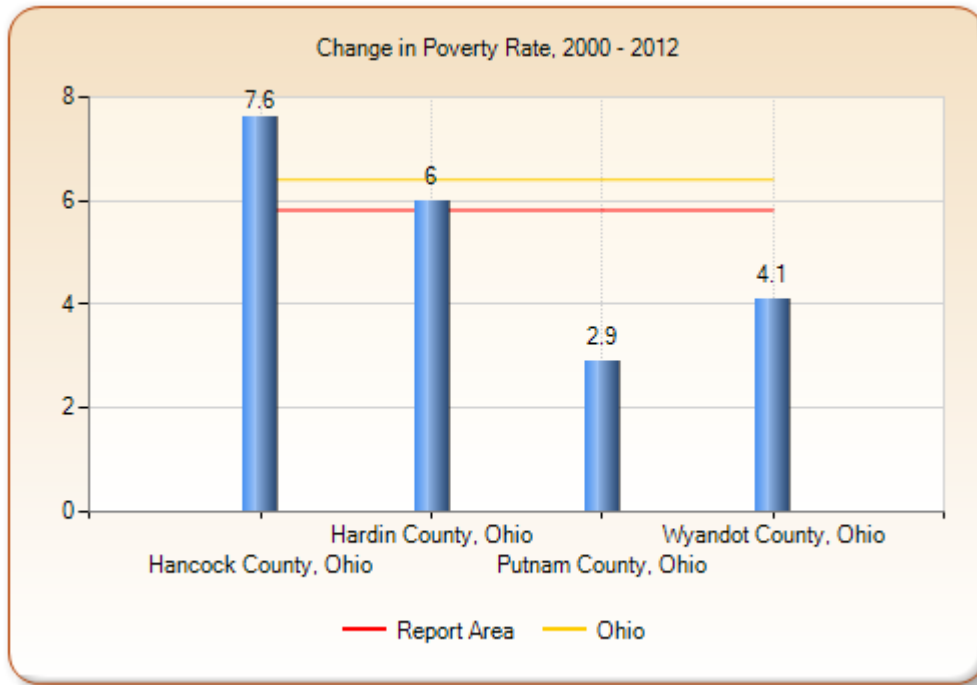
**Table 5. Poverty, 2012**

Geographic Area	All Ages		Age 0-17		Age 5-17	
	Number of Persons	Poverty Rate	Number of Persons	Poverty Rate	Number of Persons	Poverty Rate
Hancock County, Ohio	10,732	14.6	3,340	19.7	2,103	17.0
Hardin County, Ohio	4,771	16.3	1,636	23.1	1,124	21.8
Putnam County, Ohio	2,773	8.2	875	10.1	574	9.1
Wyandot County, Ohio	2,236	10.1	745	14.2	503	13.0
Report Area	20,512	12.9	6,596	17.4	4,304	15.5
Ohio	1,818,886	16.2	617,006	23.6	411,818	21.4
United States	48,760,123	15.9	16,396,863	22.6	11,086,537	21.0

Source: [U.S. Census Bureau, Small Area Income and Poverty Estimates \(SAIPE\), 2012](#). Estimates for 2012 were released in December 2013.

## Population Profile: Poverty Rate Change, 2000 - 2012

Poverty rate change in the 4 county report area from 2000 to 2012 is shown in Table 6. According to the U.S. Census, the poverty rate for the 4 county area increased by 5.8%, compared to a national increase of 4.6%. Hancock County, Ohio County experienced the greatest change in poverty, increasing by 7.6% from 2000-2012 and Putnam County, Ohio County experienced the least amount of change, increasing by 2.9%.



**Table 6. Change in Poverty Rate, 2000 - 2012**

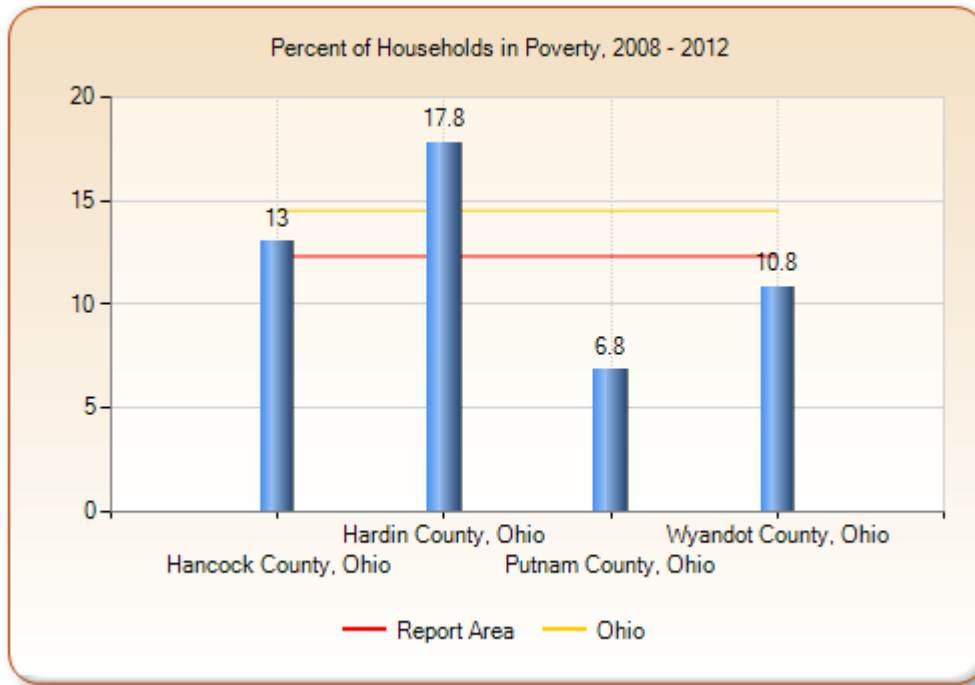
Geographic Area	Persons in Poverty, 2000	Poverty Rate, 2000	Persons in Poverty, 2012	Poverty Rate, 2012	Change in Poverty Rate, 2000 - 2012
Hancock County, Ohio	4,928	7.0	10,732	14.6	7.6
Hardin County, Ohio	3,064	10.3	4,771	16.3	6.0
Putnam County, Ohio	1,835	5.3	2,773	8.2	2.9
Wyandot County, Ohio	1,350	6.0	2,236	10.1	4.1
Report Area	11,177	7.1	20,512	12.9	5.8
Ohio	1,088,381	9.8	1,818,886	16.2	6.4
United States	31,581,086	11.3	48,760,123	15.9	4.6

Source: [U.S. Census Bureau, Small Area Income and Poverty Estimates \(SAIPE\), 2012](#). Estimates for 2011 were released in December 2012.



## Population Profile: Households in Poverty

Table 7 shows the number and percentage of households in poverty in the 4 county report area. At 6.8 percent, Putnam County, Ohio, had the lowest percentage of households in poverty while the Hardin County, Ohio, had the largest percentage of households in poverty. In 2012, it is estimated that there were 7,942 households, or 12.31 percent, living in poverty within the report area.



**Table 7. Households in Poverty, 2008 - 2012**

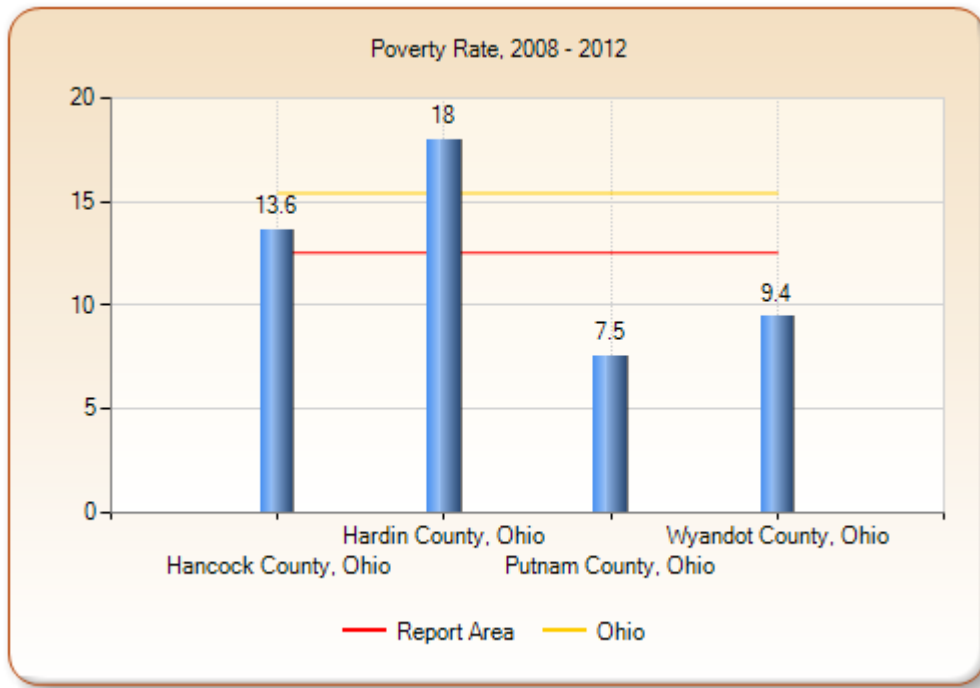
Geographic Area	Total Households, 2008/2012	Households in Poverty, 2008/2012	% Households in Poverty, 2008/2012
Hancock County, Ohio	30,342	3,943	13.0
Hardin County, Ohio	11,822	2,104	17.8
Putnam County, Ohio	13,083	889	6.8
Wyandot County, Ohio	9,281	1,006	10.8
Report Area	64,528	7,942	12.3
Ohio	4,555,709	662,157	14.5
United States	115,226,800	15,920,513	13.8

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

## Population Profile: Poverty Rate (ACS)

Table 8 shows the total population estimates for all persons in poverty for the 4 county report area. According to the American Community Survey 5 year estimates, an average of 12.51 percent of all persons lived in a state of poverty during the 2008 - 2012 period. Putnam County, Ohio, had the lowest poverty rate (7.5 percent) while Hardin County, Ohio, had the highest poverty rate of 18 percent. The poverty rate for all persons living in the 4 county report area is less than the national average of 14.9 percent.



**Table 8. Poverty Rate (ACS), 2008 - 2012**

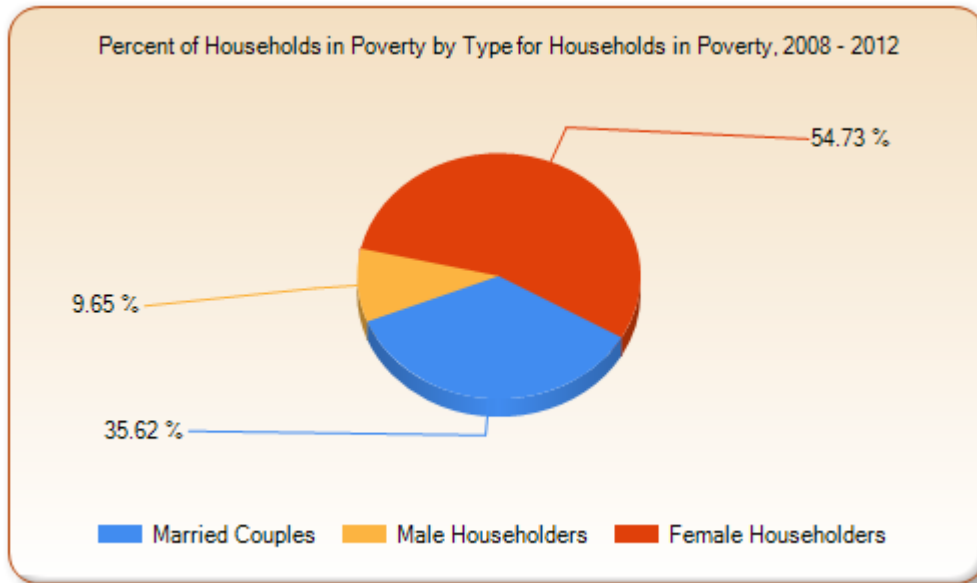
Geographic Area	Poverty Rate for All Persons		
	Total Population	In Poverty	Poverty Rate
Hancock County, Ohio	73,158	9,930	13.6
Hardin County, Ohio	29,761	5,364	18.0
Putnam County, Ohio	34,050	2,541	7.5
Wyandot County, Ohio	22,172	2,075	9.4
Report Area	159,141	19,910	12.5
Ohio	11,222,568	1,723,485	15.4
United States	301,333,408	44,852,528	14.9

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

## Population Profile: Households in Poverty by Family Type

Table 9 shows the number of households in poverty by type in the 4 county report area. At 207 households, Wyandot County, Ohio, had the lowest number of female-headed households in poverty while Hancock County, Ohio, had the largest number of female-headed households in poverty. The U.S. Census Bureau estimates that there were 3,658 households living in poverty within the report area.



**Table 9. Households in Poverty by Family Type, 2008 - 2012**

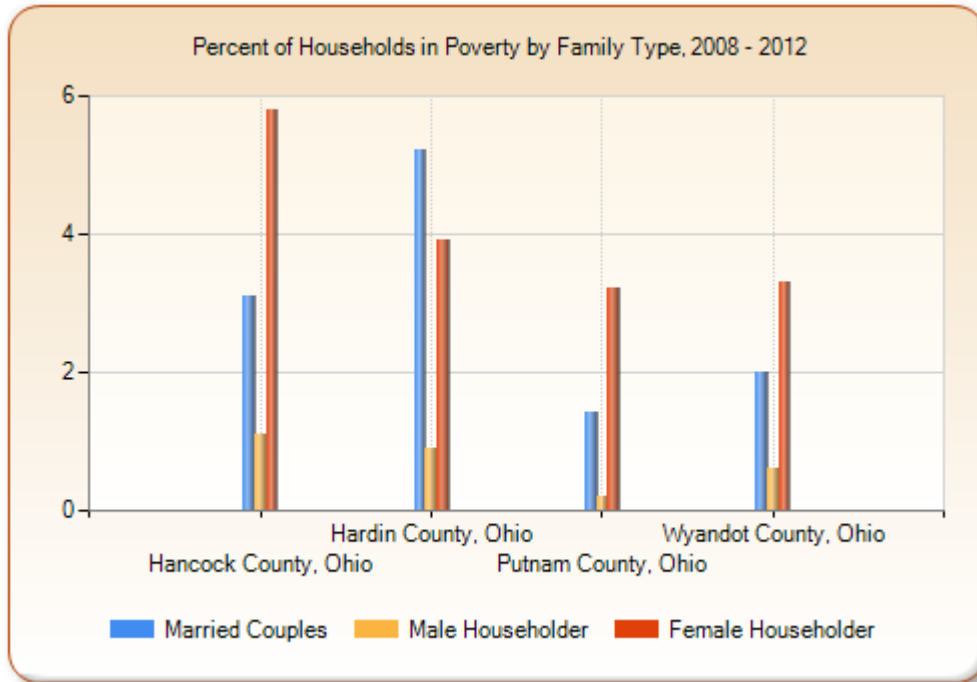
Geographic Area	Total Households, 2007-2011	Households in Poverty			
		Overall	Married Couples	Male Householder	Female Householder
Hancock County, Ohio	20,365	2,038	639	222	1,177
Hardin County, Ohio	7,832	781	404	72	305
Putnam County, Ohio	9,725	469	134	22	313
Wyandot County, Ohio	6,266	370	126	37	207
Report Area	44,188	3,658	1,303	353	2,002
Ohio	2,962,217	332,154	98,150	35,794	198,210
United States	76,595,552	8,363,024	3,031,161	873,067	4,458,796

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013](#). The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

Note: The poverty rate for Household type is based on the total number of households for that household type.

## Population Profile: Household Poverty Rate by Family Type

Table 10 shows percentage of households in poverty by household type in the 4 county report area. At 3.2 percent, Putnam County, Ohio, had the lowest percentage of female-headed households in poverty while the Hancock County, Ohio, had the largest percentage of female-headed households in poverty. In 2012, it is estimated that 8.28 percent of all households were living in poverty within the report area, compared to the national average of 10.9 percent. Of the households in poverty, female headed households represented 54.73 percent of all households in poverty, compared to 9.65 and 35.62 percent of households headed by males and married couples, respectively.



**Table 10. Household Poverty Rate by Family Type, 2008 - 2012**

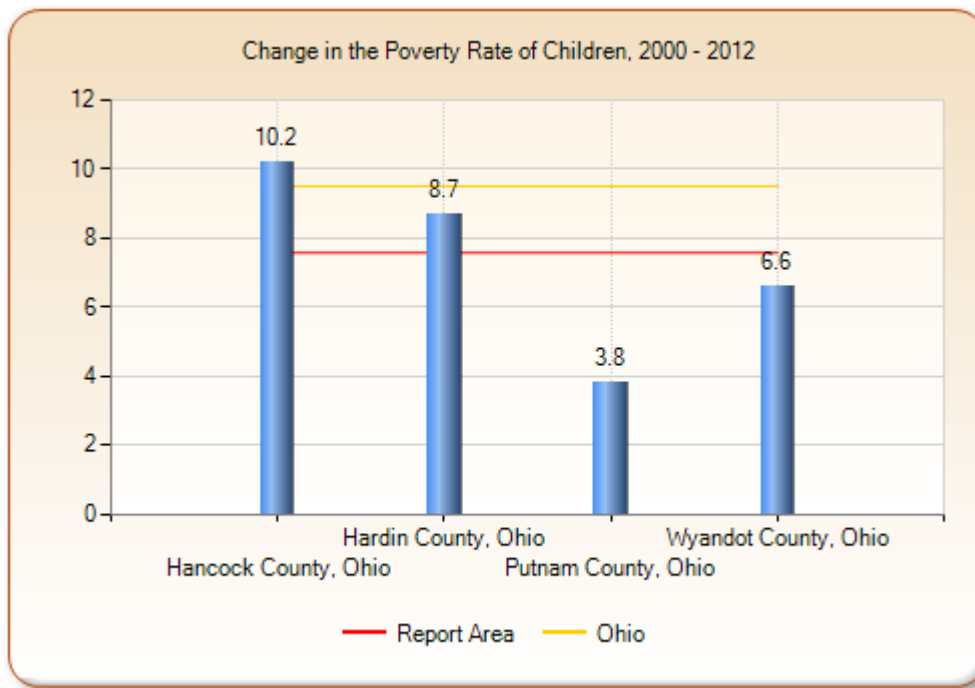
Geographic Area	All Types	Married Couples	Male Householder	Female Householder
Hancock County, Ohio	10.0	3.1	1.1	5.8
Hardin County, Ohio	10.0	5.2	0.9	3.9
Putnam County, Ohio	4.8	1.4	0.2	3.2
Wyandot County, Ohio	5.9	2.0	0.6	3.3
Report Area	8.3	2.9	0.8	4.5
Ohio	11.2	3.3	1.2	6.7
United States	10.9	4.0	1.1	5.8

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2012](#). The 2013 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

Note: The poverty rate for Household type is based on the total number of households for that household type.

## Population Profile: Child (0-17) Poverty Rate Change, 2000 - 2012

The poverty rate change for all children in the 4 county report area from 2000 to 2012 is shown in Table 11. According to the U.S. Census, the poverty rate for the 4 county area increased by 7.6%, compared to a national increase of 6.4 percent. Hancock County, Ohio, experienced the greatest change in poverty, increasing by 10.2% from 2000-2012 and Putnam County, Ohio, experienced the least amount of change, increasing by 3.8 percent.



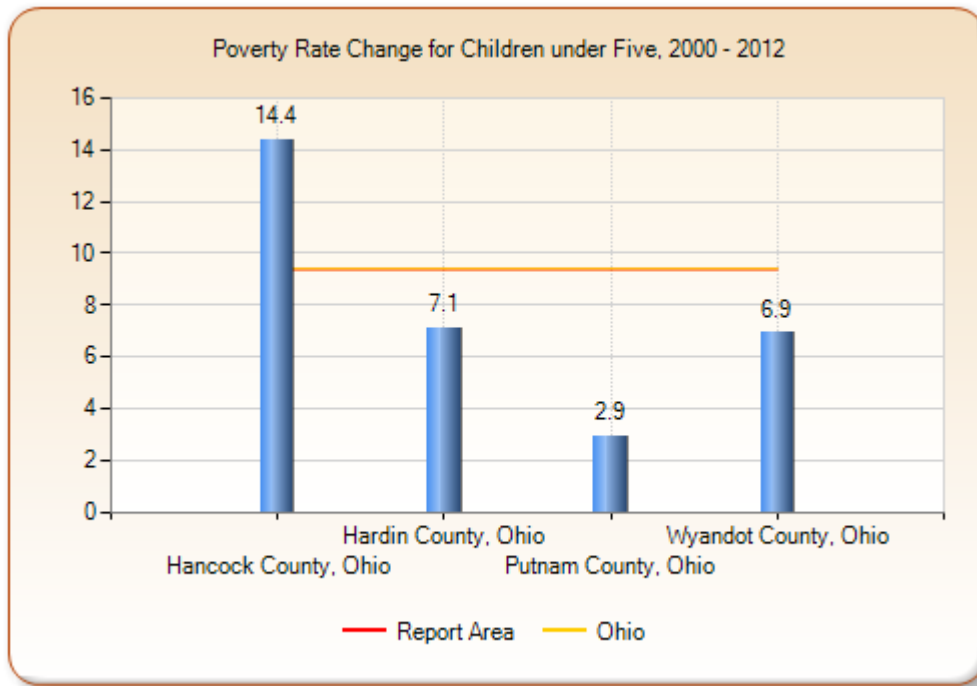
**Table 11. Change in Childhood (0-17) Poverty Rate, 2000 - 2012**

Geographic Area	ChiChildren in Poverty, 2000	Poverty Rate, 2000	Children in Poverty, 2012	Poverty Rate, 2012	Change in Poverty Rate, 2000 - 2012
Hancock County, Ohio	1,710	9.5	3,340	19.7	10.2
Hardin County, Ohio	1,083	14.4	1,636	23.1	8.7
Putnam County, Ohio	631	6.3	875	10.1	3.8
Wyandot County, Ohio	435	7.6	745	14.2	6.6
Report Area	3,859	9.4	6,596	16.9	7.6
Ohio	400,440	14.1	617,006	23.6	9.5
United States	11,587,118	16.2	16,396,863	22.6	6.4

Source: [U.S. Census Bureau, Small Area Income and Poverty Estimates \(SAIPE\), 2012.](#)

## Population Profile: Child (0-4) Poverty Rate Change, 2000 - 2012

The poverty rate change for children under five years of age in the 4 county report area from 2000 to 2012 is shown in Table 12. According to the U.S. Census, the poverty rate for the 4 county area increased by 9.4%, compared to a national increase of 6.5 percent. Hancock County, Ohio, experienced the greatest change in poverty, increasing by 14.4% from 2000 - 2012 and Putnam County, Ohio, experienced the least amount of change, increasing by 2.9 percent.



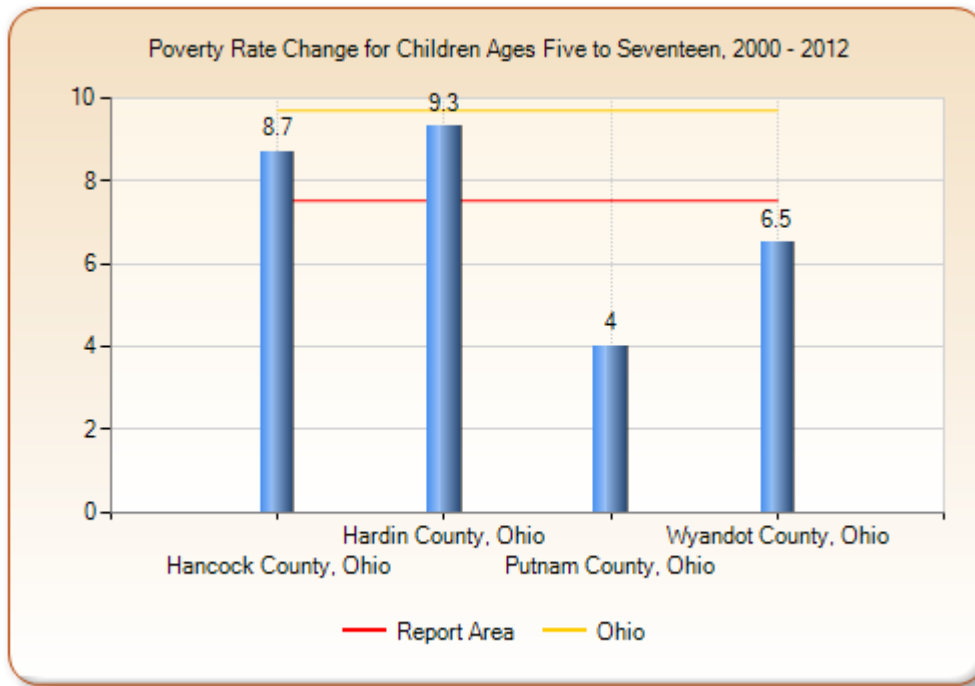
**Table 12. Poverty Rate Change for Children under Five, 2000 - 2012**

Geographic Area	Children 0-4 in Poverty, 2000	Poverty Rate, 2000	Children 0-4 in Poverty, 2012	Poverty Rate, 2012	Change in Poverty Rate, 2000 - 2012
Hancock County, Ohio	630	12.6	1,237	27.0	14.4
Hardin County, Ohio	398	19.5	512	26.6	7.1
Putnam County, Ohio	249	9.9	301	12.8	2.9
Wyandot County, Ohio	162	10.6	242	17.6	6.9
Report Area	1,439	13.0	2,292	22.4	9.4
Ohio	160,729	20.3	205,188	29.7	9.4
United States	4,050,543	20.3	5,310,326	26.9	6.5

Source: [U.S. Census Bureau, Small Area Income and Poverty Estimates \(SAIPE\), 2012.](#)

## Population Profile: Child (5-17) Poverty Rate Change, 2000 - 2012

The poverty rate change for children ages five to seventeen in the 4 county report area from 2000 to 2012 is shown in Table 13. According to the U.S. Census, the poverty rate for the 4 county area increased by 7.5%, compared to a national increase of 6.4%. Hardin County, Ohio, experienced the greatest change in poverty, increasing by 9.3% from 2000-2012 and Putnam County, Ohio, experienced the least amount of change, increasing by 4%.



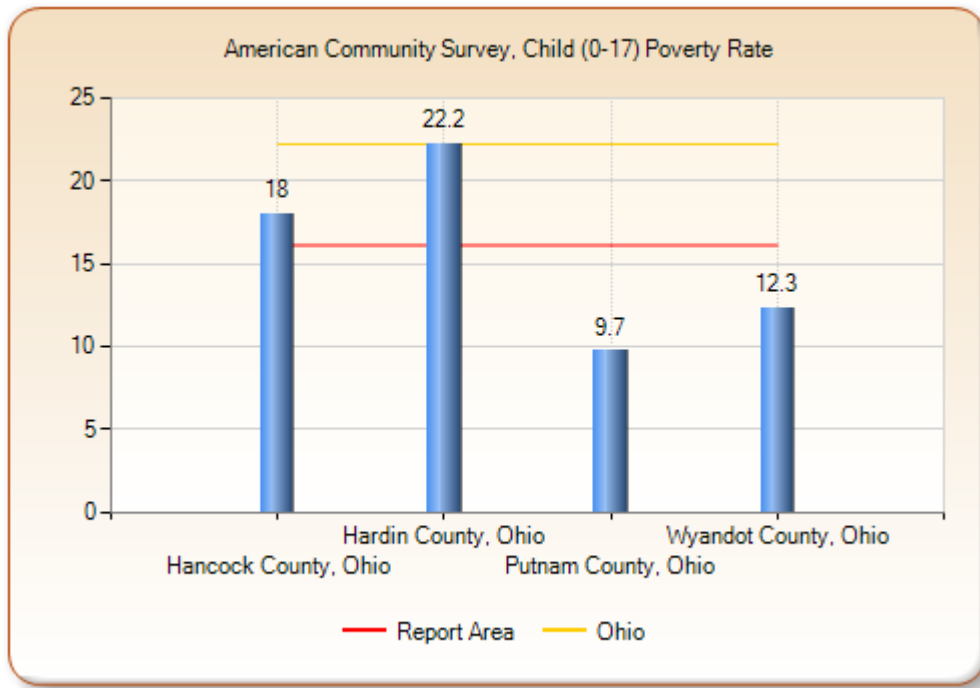
**Table 13. Poverty Rate Change for Children Ages Five to Seventeen, 2000 - 2012**

Geographic Area	Children 5-17 in Poverty, 2000	Poverty Rate, 2000	Children 5-17 in Poverty, 2012	Poverty Rate, 2012	Change in Poverty Rate, 2000 - 2012
Hancock County, Ohio	1,080	8.3	2,103	17.0	8.7
Hardin County, Ohio	685	12.5	1,124	21.8	9.3
Putnam County, Ohio	382	5.1	574	9.1	4.0
Wyandot County, Ohio	273	6.5	503	13.0	6.5
Report Area	2,420	8.0	4,304	15.5	7.5
Ohio	239,711	11.7	411,818	21.4	9.7
United States	7,536,575	14.6	11,086,537	21.0	6.4

Source: [U.S. Census Bureau, Small Area Income and Poverty Estimates \(SAIPE\), 2012.](#)

## Population Profile: Child (0-17) Poverty Rate (ACS)

Table 14 shows the population and poverty estimates for children in the 4 county report area. According to the American Community Survey 5 year data, an average of 16.10 percent of children lived in a state of poverty during the 2012 calendar year. Putnam County, Ohio, had the lowest poverty rate (9.7 percent) while Hardin County, Ohio, had the highest child poverty rate of 22.2 percent. The poverty rate for children living in the 4 county report area is less than the national average of 20.8 percent.



**Table 14. American Community Survey, Child (0-17) Poverty Rate**

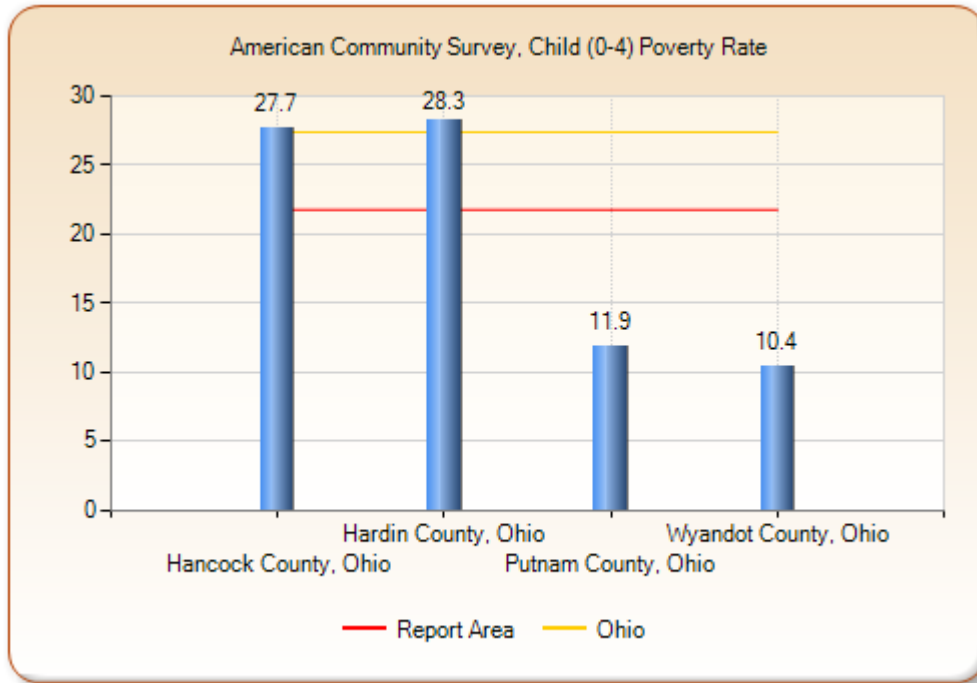
Geographic Area	Children, Ages 0 - 17 years		
	Total Population	In Poverty	Poverty Rate
Hancock County, Ohio	17,358	3,126	18.0
Hardin County, Ohio	7,360	1,635	22.2
Putnam County, Ohio	9,014	874	9.7
Wyandot County, Ohio	5,365	660	12.3
Report Area	39,097	6,295	16.1
Ohio	2,675,185	593,726	22.2
United States	72,869,120	15,188,844	20.8

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013](#).  
The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012.



## Population Profile: Child (0-4) Poverty Rate (ACS)

Table 15 shows the population and poverty estimates for children under five years of age for the 4 county report area. According to the American Community Survey 5 Year data, an average of 21.77 percent of children under five years of age lived in a state of poverty during the 2012 calendar year. Wyandot County, Ohio, had the lowest poverty rate (10.4 percent) while Hardin County, Ohio, had the highest poverty rate for children under five years of age of 28.3 percent. The poverty rate for children under five years of age living in the 4 county report area is less than the national average of 24.1 percent.



**Table 15. Child (0-4) Poverty Rate**

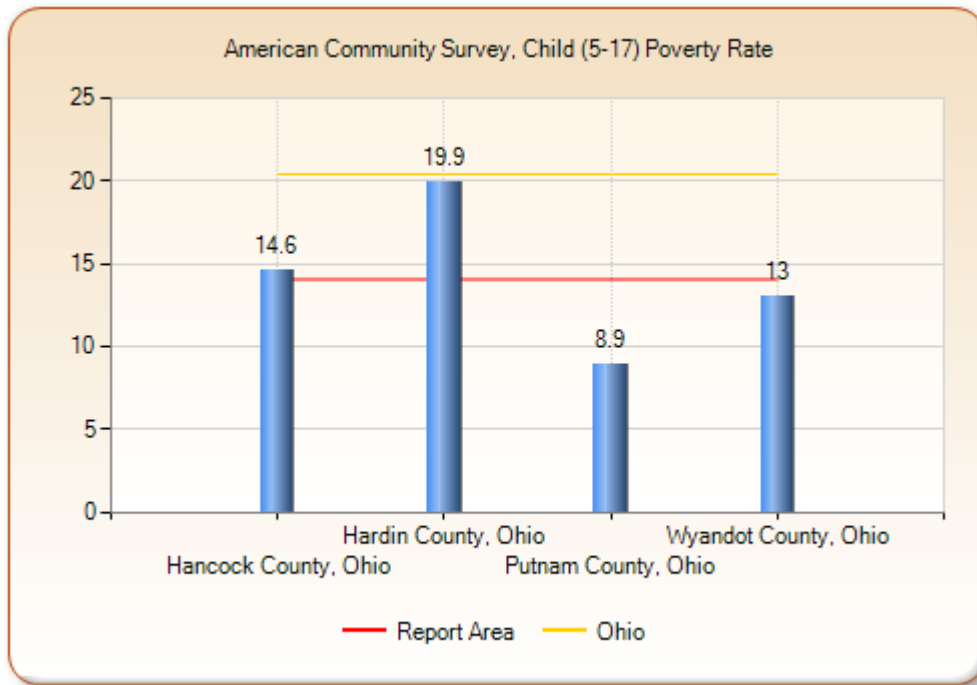
Geographic Area	Children, Ages 0 - 4 years		
	Total Population	In Poverty	Poverty Rate
Hancock County, Ohio	4,519	1,252	27.7
Hardin County, Ohio	1,998	566	28.3
Putnam County, Ohio	2,467	293	11.9
Wyandot County, Ohio	1,367	142	10.4
Report Area	10,351	2,253	21.8
Ohio	702,482	192,214	27.4
United States	19,835,588	4,776,397	24.1

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

## Population Profile: Child (5-17) Poverty Rate (ACS)

Table 16 shows the population and poverty estimates for children aged five to seventeen for the 4 county report area. According to the American Community Survey 5 year data, an average of 14.06 percent of children aged five to seventeen lived in a state of poverty during the 2012 calendar year. Putnam County, Ohio, had the lowest poverty rate (8.9 percent) while Hardin County, Ohio, had the highest poverty rate of 19.9 percent for children aged five to seventeen. The poverty rate for children age five to seventeen living in the 4 county report area is less than the national average of 19.6 percent.



**Table 16. Child (5-17) Poverty Rate**

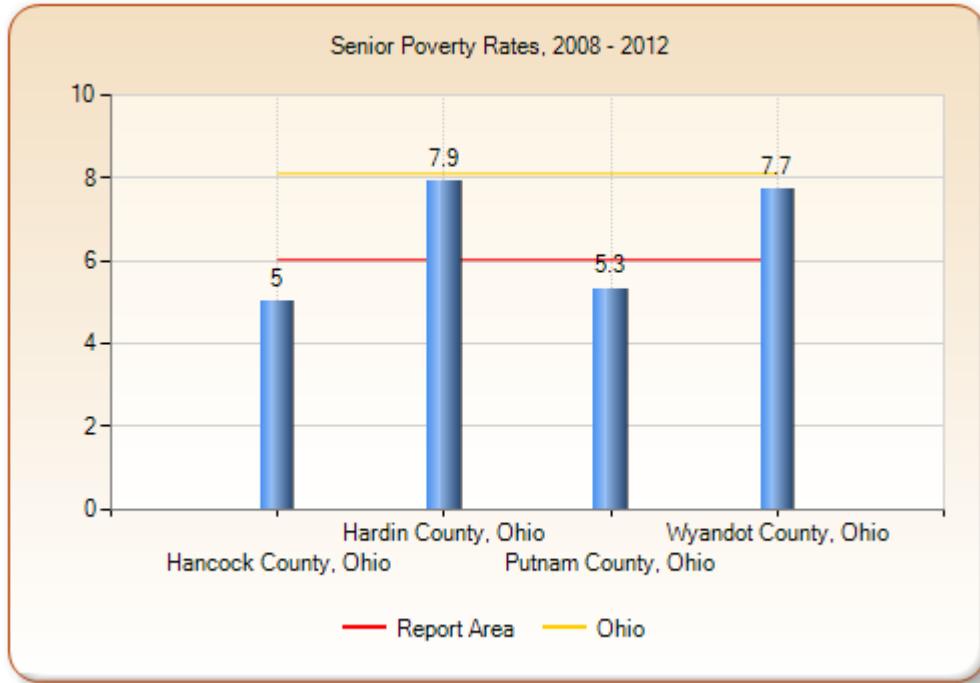
Geographic Area	Children, Ages 5 - 17 years		
	Total Population	In Poverty	Poverty Rate
Hancock County, Ohio	12,839	1,874	14.6
Hardin County, Ohio	5,362	1,069	19.9
Putnam County, Ohio	6,547	581	8.9
Wyandot County, Ohio	3,998	518	13.0
Report Area	28,746	4,042	14.1
Ohio	1,972,703	401,512	20.4
United States	53,033,532	10,412,447	19.6

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

## Population Profile: Seniors in Poverty

Poverty rates for seniors (persons age 65 and over) are shown in Table 17. At 5 percent, Hancock County, Ohio, had the lowest percentage of seniors in poverty while Hardin County, Ohio, had the highest percentage of seniors in poverty. According to American Community Survey estimates, there were 1,367 seniors, or 6 percent, living in poverty within the report area.



**Table 17. Seniors in Poverty, 2008 - 2012**

Geographic Area	Seniors	Seniors in Poverty	Senior Poverty Rate
Hancock County, Ohio	10,446	524	5.0
Hardin County, Ohio	4,143	327	7.9
Putnam County, Ohio	4,694	251	5.3
Wyandot County, Ohio	3,437	265	7.7
Report Area	22,720	1,367	6.0
Ohio	1,564,775	126,033	8.1
United States	39,358,824	3,702,237	9.4

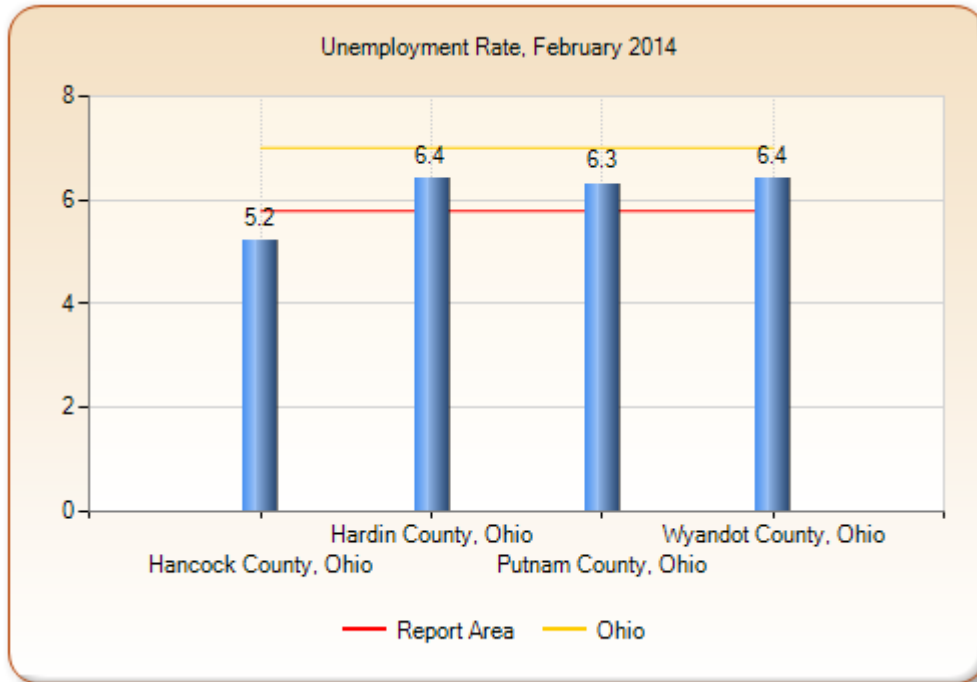
Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

# Employment

## Employment: Current Unemployment

Labor force, employment, and unemployment data for each county in the 4 county report area is provided in Table 18. According to the U.S. Department of Labor in February, unemployment in the report area varies from 5.2 percent in Hancock County, Ohio to 6.4 percent in Hardin County, Ohio. Overall, the report area experienced an average 5.8 percent unemployment rate in February 2014.



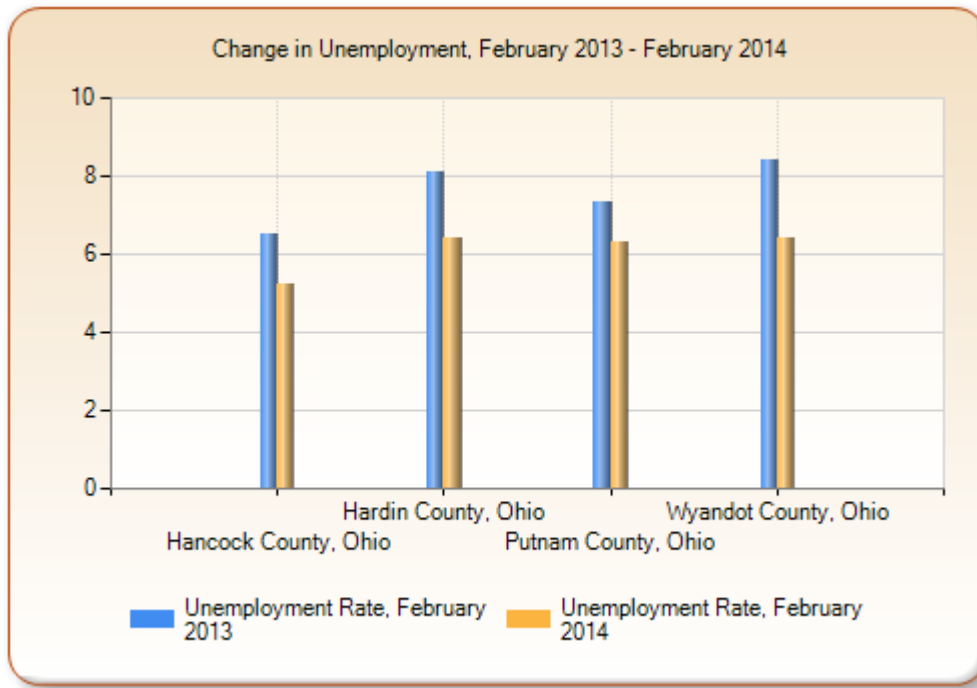
**Table 18. Employment/Unemployment Information, February 2014**

Geographic Area	Labor Force	Employment	Unemployment	Unemployment Rate
Hancock County, Ohio	39,949	37,885	2,064	5.2
Hardin County, Ohio	14,923	13,962	961	6.4
Putnam County, Ohio	17,336	16,249	1,087	6.3
Wyandot County, Ohio	10,923	10,228	695	6.4
Report Area	83,131	78,324	4,807	5.8
Ohio	5,700,036	5,301,466	398,570	7.0
United States	156,199,010	145,135,159	11,063,851	7.1

Source: [U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics, April 9, 2014.](#)

## Employment: Unemployment Change

Unemployment change within the 4 county report area during the 1-year period from February 2013 to February 2014 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this one year period fell from 5,995 persons to 4,807 persons, a rate change of -1.41 percent. The greatest change in the unemployment rate occurred in Wyandot County, Ohio, with a rate increase of 2 while the smallest change was in Putnam County, Ohio, with a rate increase of 1 percent.



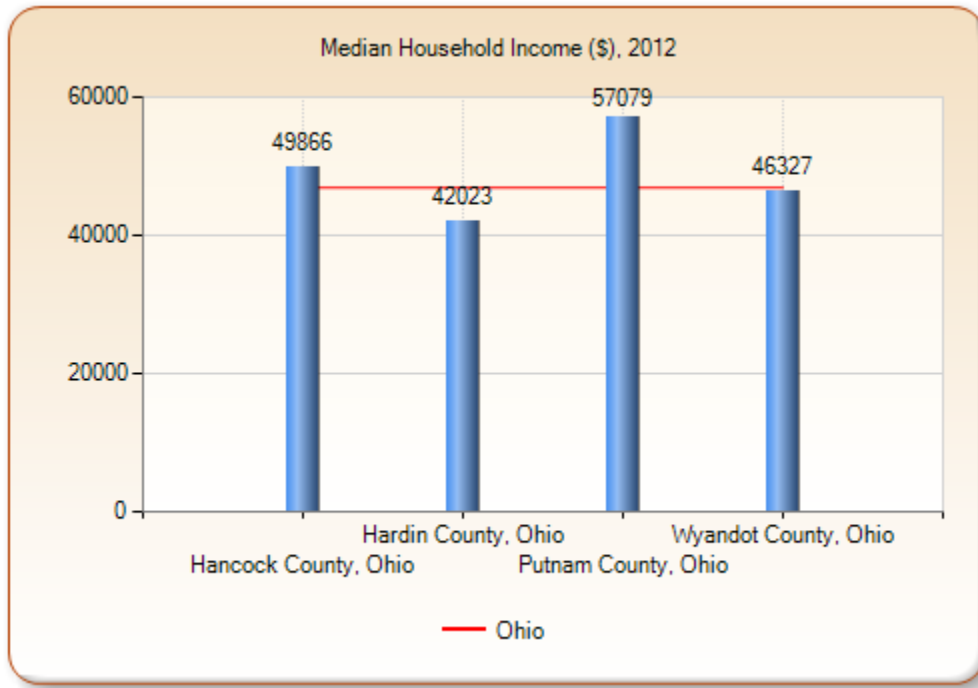
**Table 19. Change in Unemployment, February 2013 - February 2014**

Geographic Area	Unemployment, February 2013	Unemployment, February 2014	Unemployment Rate, February 2013	Unemployment Rate, February 2014
Hancock County, Ohio	2,614	2,064	6.50	5.20
Hardin County, Ohio	1,179	961	8.10	6.40
Putnam County, Ohio	1,273	1,087	7.30	6.30
Wyandot County, Ohio	929	695	8.40	6.40
Report Area	5,995	4,807	7.19	5.78
Ohio	462,700	398,570	8.10	7.00
United States	12,665,680	11,063,851	8.10	7.10

Source: [U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics, April 9, 2014.](#)

**Employment: Household Income**

Median annual household incomes in the 4 county report area are shown in Table 20. According to the U.S. Census, Median Annual Household Incomes ranged from a low of \$42,023 in Hardin County, Ohio to a high of \$57,079 in Putnam County, Ohio in 2012.



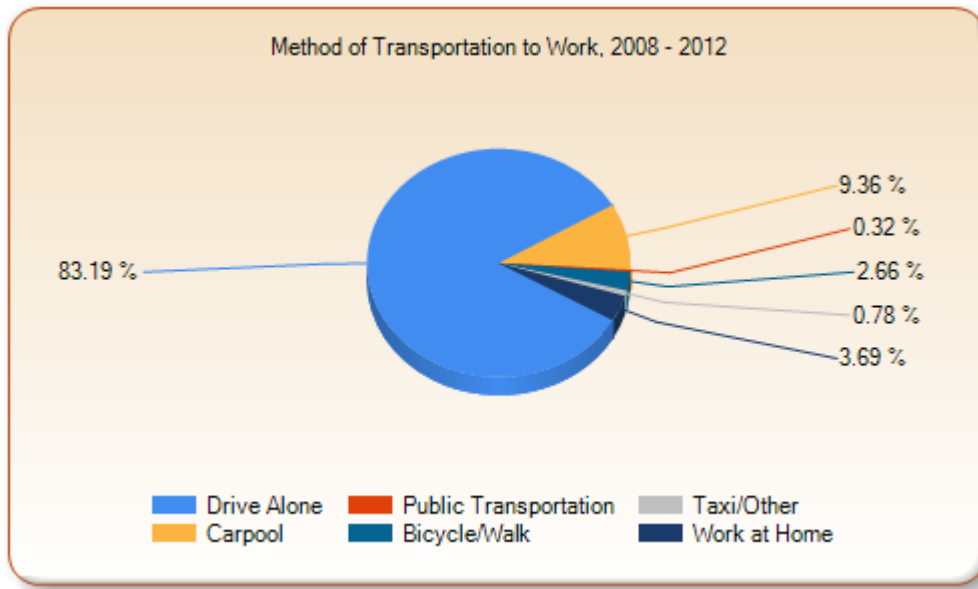
**Table 20. Median Annual Household Income, 2012**

Geographic Area	Median Household Income (\$)
Hancock County, Ohio	49,866
Hardin County, Ohio	42,023
Putnam County, Ohio	57,079
Wyandot County, Ohio	46,327
Ohio	46,873
United States	51,371

Source: [U.S. Census Bureau, Small Area Income and Poverty Estimates \(SAIPE\), 2012](#). Estimates for 2012 were released in December 2013.

**Employment: Commuter Travel Patterns, 2008 - 2012**

Table 21 shows the method of transportation workers used to travel to work for the 4 county report area. Of the 77,272 workers in the report area, 92.55 percent, or 71,515 workers used private automobiles to travel to work. Of these, 83.19 percent drove to work alone while 9.36 percent carpooled. 0.32 percent of all workers reported that they used some form of public transportation, while 3.44 percent (or 2,659 workers) used some other means including walking, bicycles, and taxicabs to travel to work.



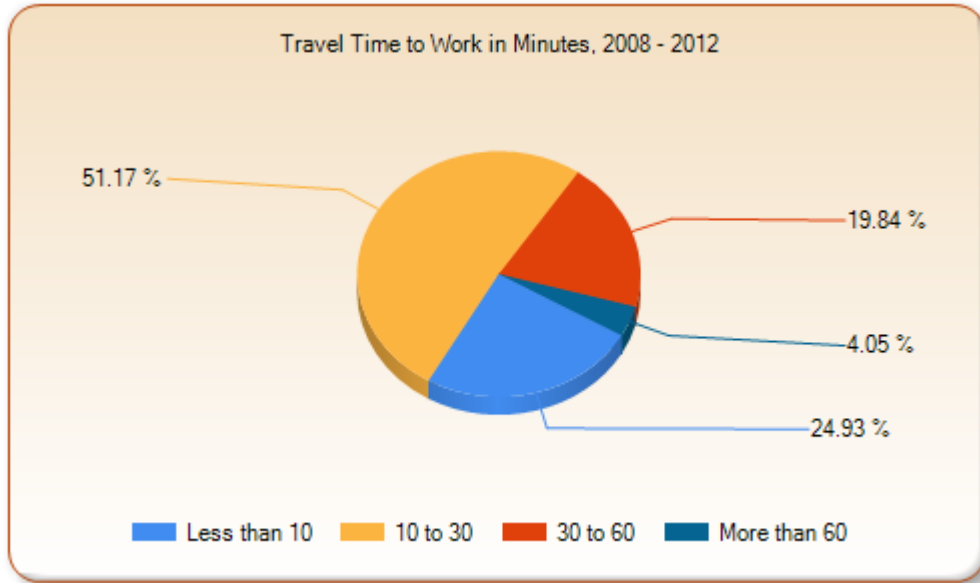
**Table 21. Method of Transportation to Work**

Geographic Area	Workers 16 and Up	Method of Transportation to Work (Percent)					
		Drive Alone	Carpool	Public Transportation	Bicycle/Walk	Taxi/Other	Work at Home
Hancock County, Ohio	35,953	83.7	8.9	0.2	2.9	0.7	3.6
Hardin County, Ohio	13,257	76.4	11.7	0.4	4.5	1.5	5.6
Putnam County, Ohio	17,396	86.2	8.5	0.3	1.4	0.5	3.2
Wyandot County, Ohio	10,666	85.1	9.4	0.6	1.8	0.8	2.3
Report Area	77,272	83.2	9.4	0.3	2.7	0.8	3.7
Ohio	5,196,293	83.1	8.3	1.7	2.6	0.8	3.5
United States	139,893,632	76.1	10.0	5.0	3.4	1.2	4.3

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)  
 The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

## Employment: Travel Time to Work

Travel times for workers who travel (do not work at home) to work is shown in Table 22 for the 4 county report area. Hancock County, Ohio had the shortest median commute time of 16.49 minutes while Wyandot County, Ohio had the longest commute time at 22.16 minutes. The median commute time for the report area of 19 minutes is shorter than the national median commute time of 24 minutes.



**Table 22. Travel Time to Work, 2008 - 2012**

Geographic Area	Workers 16 and Up	Travel Time to Work in minutes (Percent of Workers)				Average Commute Time (mins)
		Less than 10	10 to 30	30 to 60	More than 60	
Hancock County, Ohio	35,953.00	25.50	59.18	12.39	2.92	16.49
Hardin County, Ohio	13,257.00	25.86	40.91	27.78	5.45	21.84
Putnam County, Ohio	17,396.00	22.70	45.32	27.87	4.11	21.87
Wyandot County, Ohio	10,666.00	25.55	46.33	22.08	6.04	22.16
Report Area	77,272.00	24.02	49.29	19.11	3.90	19.00
Ohio	5,196,293.00	15.04	55.47	24.56	4.93	22.18
United States	139,893,632.00	13.65	50.79	27.48	8.07	24.35

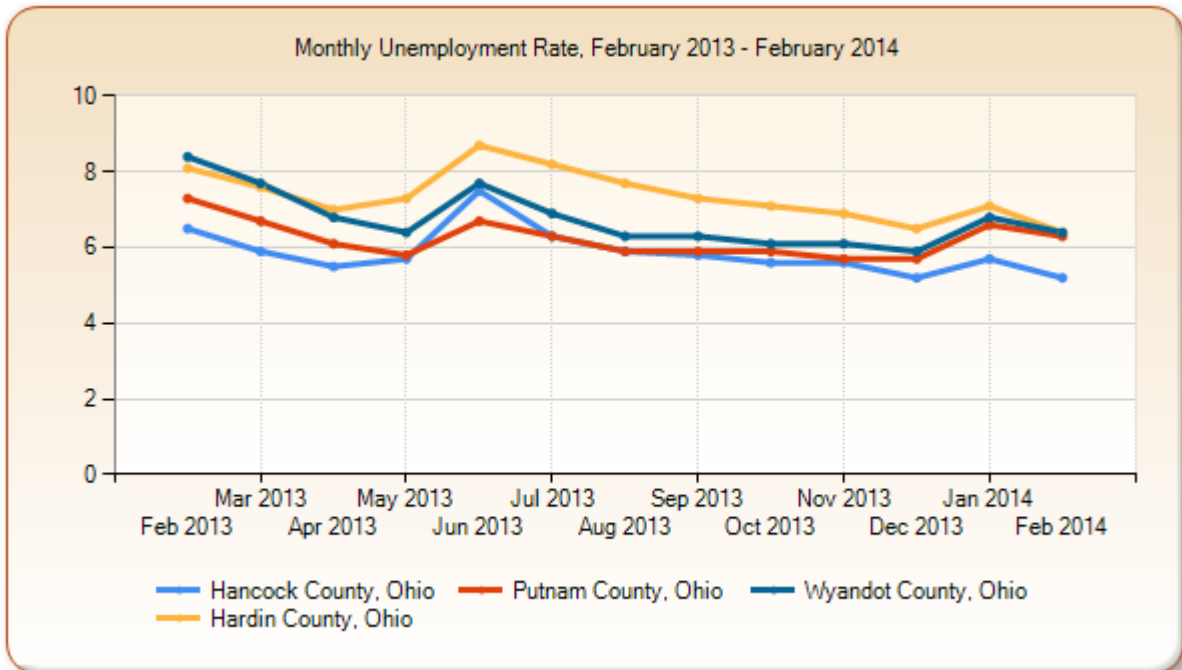
Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.



## Employment: Thirteen Month Unemployment Rates

Unemployment change within the 4 county report area from February 2013 to February 2014 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this thirteen month period fell from 7.19 percent to 5.78 percent. For February, the thirteen month unemployment change for the report area varies from 1 percent in Putnam County, Ohio to 2 percent in Wyandot County, Ohio.

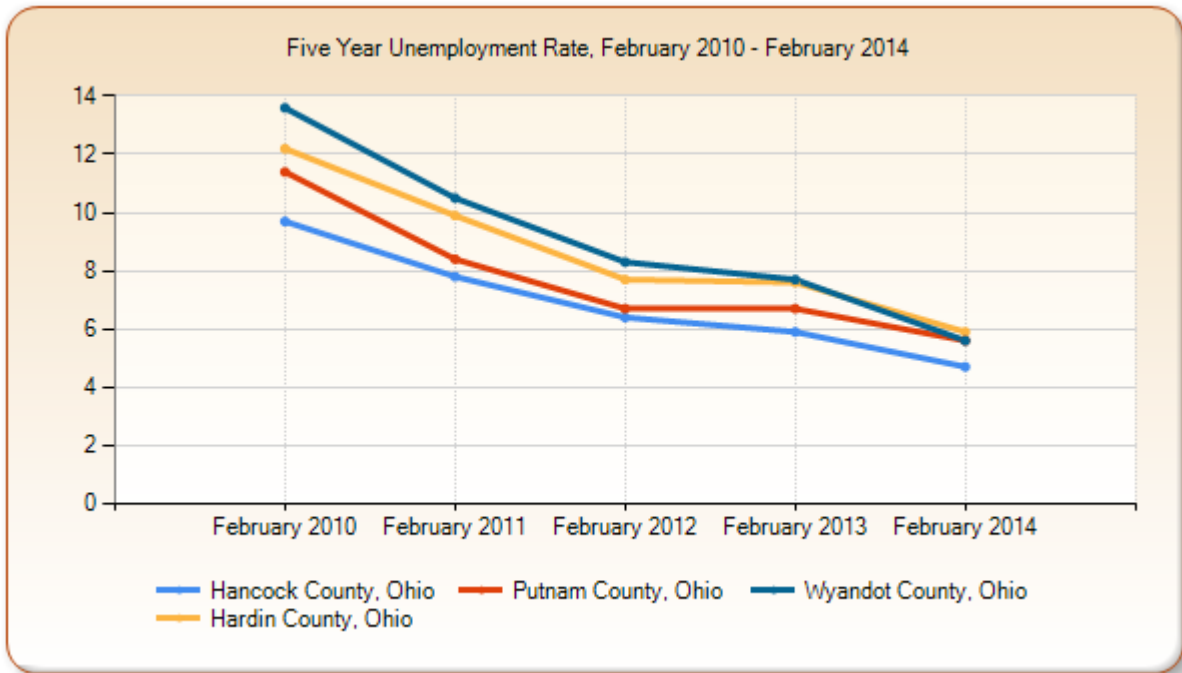


**Table 23. Change in Unemployment Rates, February 2013 - February 2014**

Geographic Area	Feb 2013	Mar 2013	Apr 2013	May 2013	Jun 2013	Jul 2013	Aug 2013	Sep 2013	Oct 2013	Nov 2013	Dec 2013	Jan 2014	Feb 2014
Hancock County, Ohio	6.50	5.90	5.50	5.70	7.50	6.30	5.90	5.80	5.60	5.60	5.20	5.70	5.20
Hardin County, Ohio	8.10	7.60	7.00	7.30	8.70	8.20	7.70	7.30	7.10	6.90	6.50	7.10	6.40
Putnam County, Ohio	7.30	6.70	6.10	5.80	6.70	6.30	5.90	5.90	5.90	5.70	5.70	6.60	6.30
Wyandot County, Ohio	8.40	7.70	6.80	6.40	7.70	6.90	6.30	6.30	6.10	6.10	5.90	6.80	6.40
Report Area	7.19	6.62	6.06	6.11	7.56	6.71	6.25	6.16	6.00	5.90	5.66	6.27	5.78
Ohio	8.10	7.50	6.90	7.00	7.70	7.60	7.20	7.10	7.10	6.90	6.60	7.50	7.00
United States	8.10	7.70	7.20	7.30	7.80	7.70	7.40	7.10	7.00	6.70	6.50	7.10	7.10

## Employment: Five Year Unemployment Rate

Unemployment change within the 4 county report area from February 2010 to February 2014 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this five year period fell from 11 percent to 5.2 percent. For February, unemployment change in the report area from 2009 to 2013 varies from -8 percent in Wyandot County, Ohio to -5 percent in Hancock County, Ohio.



**Table 24. Five Year Unemployment Rate, February 2010 - February 2014**

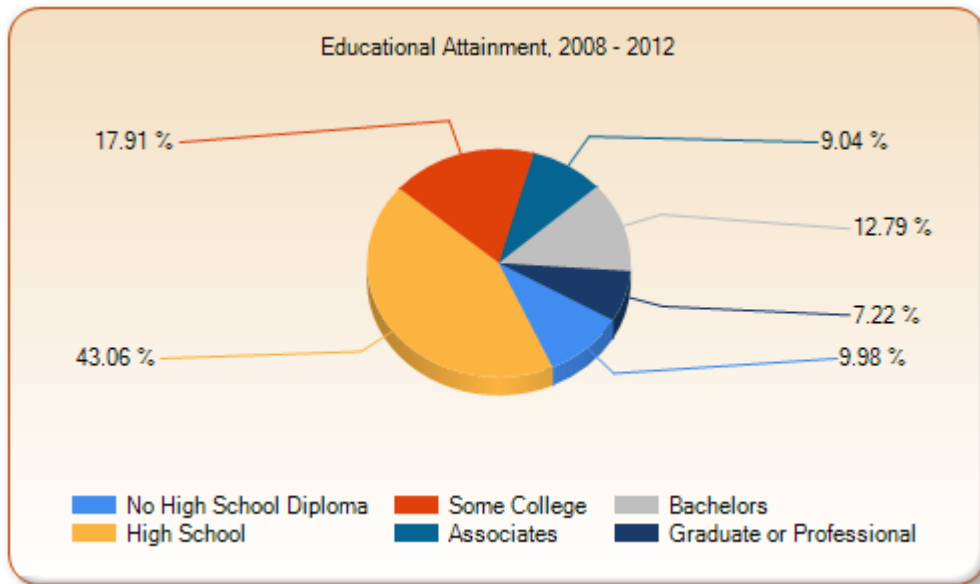
Geographic Area	February 2010	February 2011	February 2012	February 2013	February 2014
Hancock County, Ohio	9.7	7.8	6.4	5.9	4.7
Hardin County, Ohio	12.2	9.9	7.7	7.6	5.9
Putnam County, Ohio	11.4	8.4	6.7	6.7	5.6
Wyandot County, Ohio	13.6	10.5	8.3	7.7	5.6
Report Area	11.0	8.6	6.9	6.6	5.2
Ohio	11.0	9.1	7.8	7.5	6.2
United States	10.3	9.3	8.4	7.7	6.8

Source: [U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics, April 9, 2014.](#)

# Education

## Education: Educational Attainment

Table 25 shows the distribution of educational attainment levels in the 4 county region. Educational attainment is calculated for persons over 25, and is an average for the period from 2008 to 2012.



**Table 25. Percent Attaining Educational Levels, 2008 - 2012**

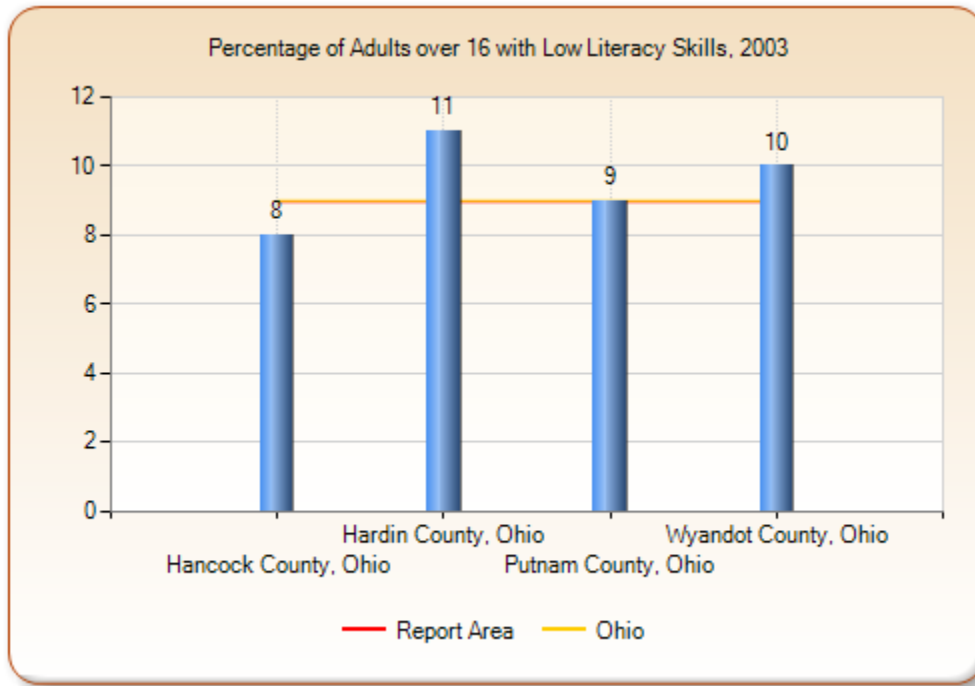
Geographic Area	% No High School Diploma	% High School Only	% Some College	% Associates	% Bachelors	% Graduate or Professional
Hancock County, Ohio	9.02	37.4	20.2	8.7	16.0	8.6
Hardin County, Ohio	13.34	51.5	14.8	6.3	8.1	5.9
Putnam County, Ohio	8.30	44.0	15.8	12.2	12.6	7.1
Wyandot County, Ohio	11.30	49.1	17.6	8.9	8.6	4.5
Report Area	9.98	43.1	17.9	9.0	12.8	7.2
Ohio	11.79	34.9	20.9	7.7	15.7	9.1

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

## Education: Adult Literacy

The National Center for Education Statistics (NCES) produces estimates for adult literacy based on educational attainment, poverty, and other factors in each county. Estimated literacy rates for the 4 county report area ranged from 8 in Hancock County, Ohio, to 11 in Hardin County, Ohio, in 2003.



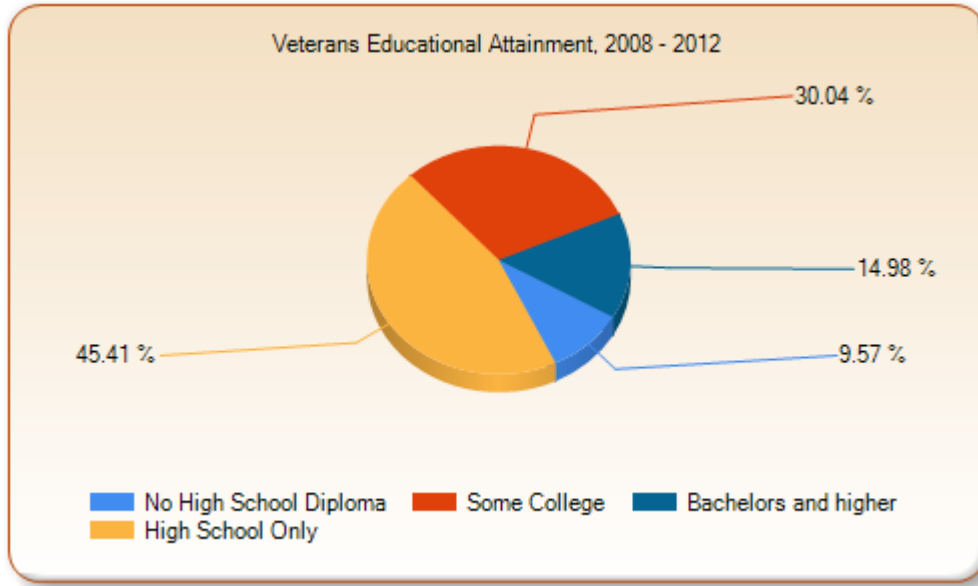
**Table 26. Persons Lacking Basic Prose Literacy Skills, 2003**

Geographic Area	Estimated Population over 16	Percent Lacking Literacy Skills
Hancock County, Ohio	55,989	8
Hardin County, Ohio	23,625	11
Putnam County, Ohio	26,123	9
Wyandot County, Ohio	17,650	10
Report Area	123,387	9
Ohio	8,715,916	9
United States	15,058,111	22

Source: [U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics, State and County Estimates of Low Literacy, 2003.](#)

**Education: Veterans - Educational Attainment**

Table 27 contrasts the distribution of educational attainment levels between military veterans and non-veterans in the 4 county region. Educational attainment is calculated for persons over 25, and is an average for the period from 2007 to 2011.



**Table 27. Percent Attaining Educational Levels by Veteran Status, 2008 - 2012**

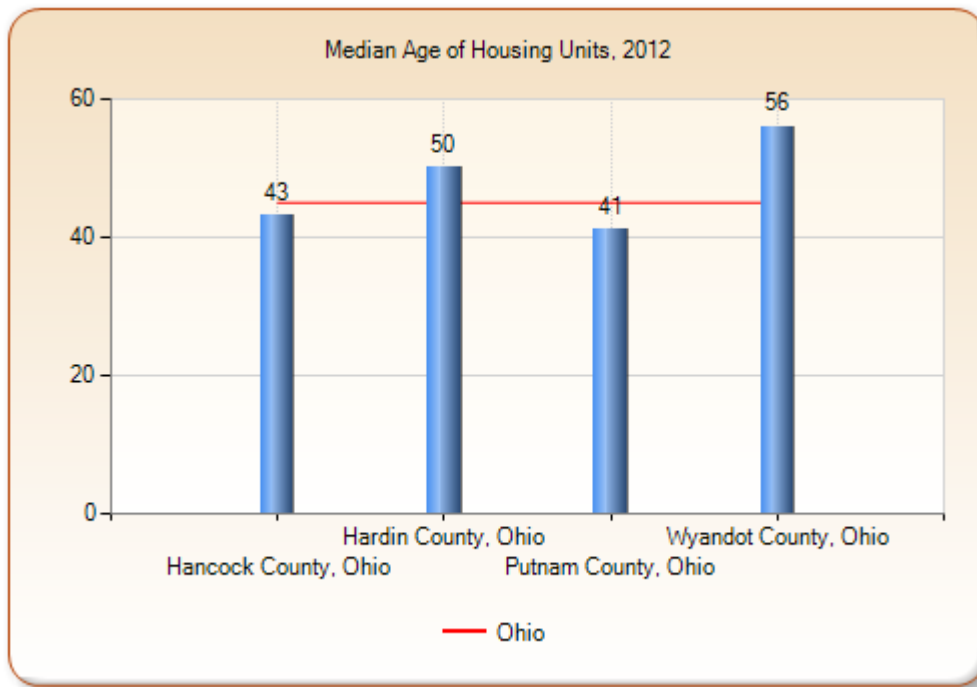
Geographic Area	Veterans				Non-Veterans			
	% No Diploma	% High School Diploma	%Some College	% Bachelors/Higher	% No Diploma	% High School Diploma	%Some College	% Bachelors/Higher
Hancock County, Ohio	6.31	37.74	34.09	21.86	9.36	37.41	28.23	25.00
Hardin County, Ohio	11.68	58.37	23.27	6.68	13.58	50.67	20.83	14.92
Putnam County, Ohio	14.56	50.79	27.55	7.10	7.73	43.32	28.01	20.94
Wyandot County, Ohio	12.22	48.41	27.93	11.43	11.16	49.15	26.32	13.38
Report Area	9.57	45.41	30.04	14.98	10.03	42.78	26.57	20.62
Ohio	9.92	37.69	33.11	19.28	12.06	34.60	27.93	25.41
United States	8.06	29.64	36.22	26.08	15.07	28.13	28.06	28.75

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)  
 The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

# Housing

## Housing: Housing Age

Total housing units, median year built and median age in 2012 for the 4 county report area are shown in Table 28. According to the U.S. Census Bureau, the median age of housing ranged from 41 years in Putnam County, Ohio, to 56 years in Wyandot County, Ohio.



**Table 28. Median Housing Unit Age, 2012**

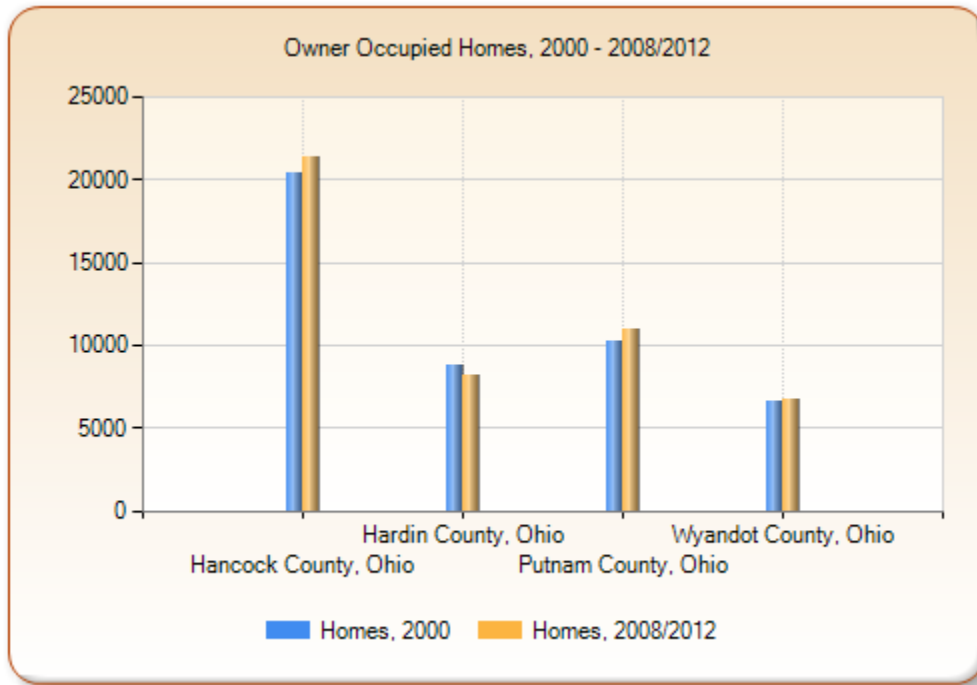
Geographic Area	Total Housing Units	Median Year Built	Median Age (in 2012)
Hancock County, Ohio	33,171	1969	43
Hardin County, Ohio	13,131	1962	50
Putnam County, Ohio	13,734	1971	41
Wyandot County, Ohio	9,868	1956	56
Report Area	69,904		
Ohio	5,124,503	1967	45
United States	131,642,456	1975	37

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

## Housing: Homeowners

The U.S. Census Bureau estimated there were 46,026 homeowners in the 4 county report area in 2000, and 47,247 owner occupied homes in the report area for the 5 year estimated period from 2008 - 2012.



**Table 29. Owner Occupied Homes, 2000 - 2008/2012**

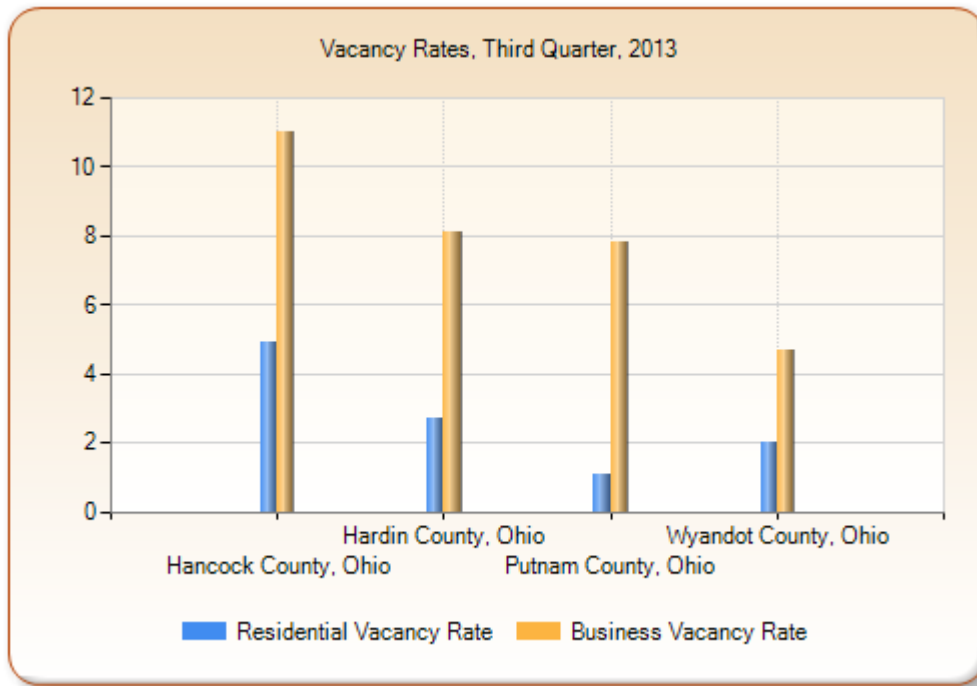
Geographic Area	Homes, 2000	Homes, 2008/2012
Hancock County, Ohio	20,394	21,332
Hardin County, Ohio	8,732	8,221
Putnam County, Ohio	10,261	11,008
Wyandot County, Ohio	6,639	6,686
Report Area	46,026	47,247
Ohio	3,072,522	3,098,283
United States	1,293,556	1,544,719

Source: [U.S. Census Bureau, 2000 Census of Population and Housing, Summary File 1, 2000](#); [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013](#).

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

## Housing: Vacancy Rates

The U.S. Postal Service provided information quarterly to the U.S. Department of Housing and Urban Development on addresses identified as vacant in the previous quarter. Residential and business vacancy rates for the 4 county report area in the third quarter of 2010 are reported in Table 30. In the third quarter of 2013, a total of 2,385 residential addresses were identified as vacant in the report area, a vacancy rate of 3.4, and 509 business addresses were also reported as vacant, a rate of 9.2.



**Table 30. USPS Address Vacancies, Third Quarter, 2013**

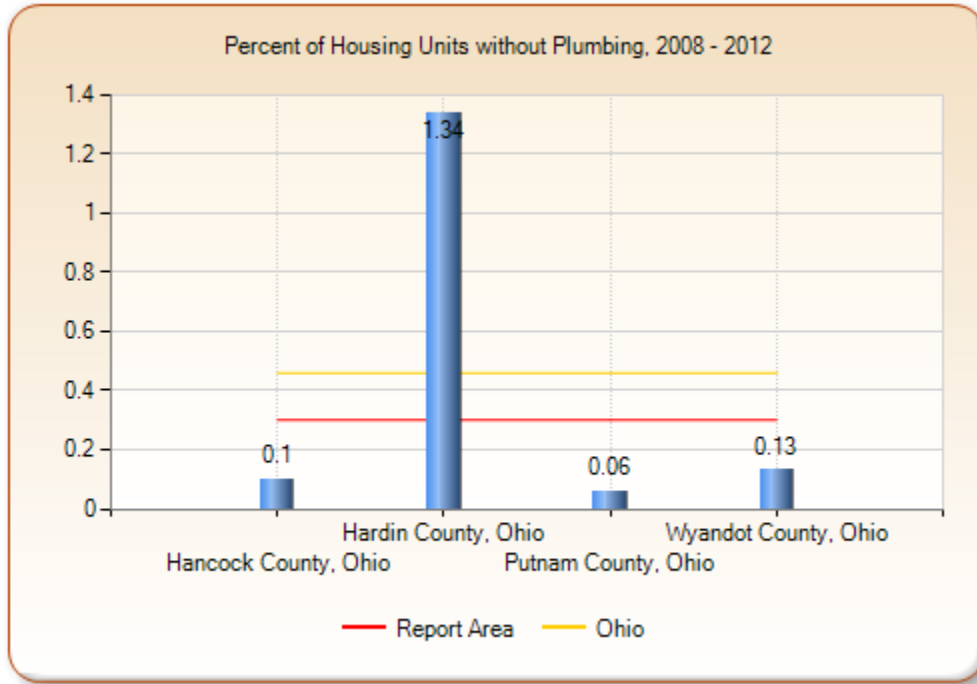
Geographic Area	Residential Addresses	Vacant Residential Addresses	Residential Vacancy Rate	Business Addresses	Vacant Business Addresses	Business Vacancy Rate
Hancock County, Ohio	33,138	1,619	4.9	2,944	325	11.0
Hardin County, Ohio	16,242	440	2.7	1,172	95	8.1
Putnam County, Ohio	11,972	137	1.1	714	56	7.8
Wyandot County, Ohio	9,609	189	2.0	705	33	4.7
Report Area	70,961	2,385	3.4	5,535	509	9.2
Ohio	5,400,633	264,784	4.9	449,281	53,769	12.0
United States	141,547,763	4,783,419	3.4	13,392,592	1,321,150	9.9

Source: [U.S. Department of Housing and Urban Development, Aggregated USPS Administrative Data on Address Vacancies, Third Quarter, 2013.](#)



## Housing: Number of Unsafe, Unsanitary Homes

The number and percentage of occupied housing units without plumbing are shown in the 4 county report area in Table 31. U.S. Census data shows 275 housing units in the report area were without plumbing in 2000 and ACS five year estimates show 210 housing units in the report area were without plumbing in 2012.



**Table 31. Housing Units without Plumbing, 2000 and 2008 - 2012**

Geographic Area	Occupied Housing Units, 2000	Housing Units without Plumbing, 2000	Percent without Plumbing, 2000	Occupied Housing Units, 2008-2012	Housing Units without Plumbing, 2008-2012	Percent without Plumbing, 2008-2012
Hancock County, Ohio	27,898	49	0.16	33,171	31	0.10
Hardin County, Ohio	11,963	140	1.08	13,131	159	1.34
Putnam County, Ohio	12,200	57	0.45	13,734	8	0.06
Wyandot County, Ohio	8,882	29	0.31	9,868	12	0.13
Report Area	60,943	275	0.45	69,904	210	0.30
Ohio	4,445,773	19,407	0.41	5,124,503	21,165	0.46
United States	1,737,080	11,005	0.56	2,172,647	9,528	0.52

Source: [U.S. Census Bureau, 2000 Census of Population and Housing, Summary File 3, 2000.](#); [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

# Income

## Income: Income Levels, 2008 - 2012

Two common measures of income are Median Household Income and Per Capita Income, based on U.S. Census Bureau estimates. Both measures are shown for the 4 county report area in Table 32. Household incomes ranged from \$40,732 in Hardin County, Ohio, to \$60,693 in Putnam County, Ohio. The average Per Capita income for the 4 county report area is \$23,358 as compared to a national average of \$28,051.



**Table 32. Income Levels by County, 2008 - 2012**

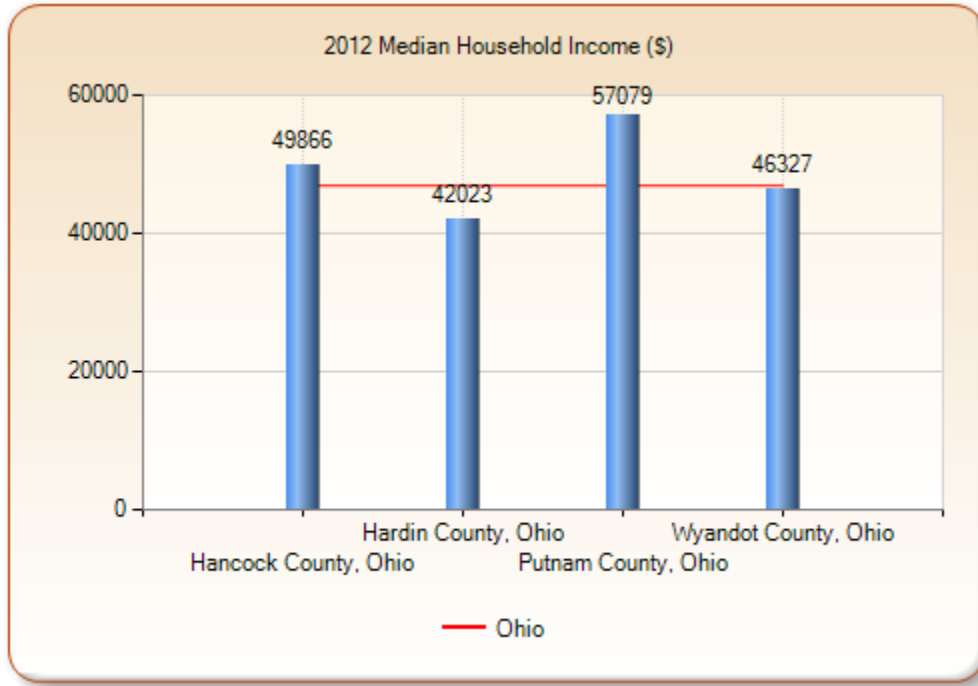
Geographic Area	Median Household Income, 2012	Per Capita Income, 2012
Hancock County, Ohio	49,350	25,785
Hardin County, Ohio	40,732	19,804
Putnam County, Ohio	60,693	25,160
Wyandot County, Ohio	46,129	22,682
Report Area	49,226	23,358
Ohio	48,246	25,857
United States	60,119	29,733

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

**Income: Household Income**

Median annual household incomes in the 4 county report area are shown in Table 33. According to the U.S. Census, Median Annual Household Incomes ranged from a low of \$42,023 in Hardin County, Ohio, to a high of \$57,079 in Putnam County, Ohio, in 2012.



**Table 33. 2012 Median Annual Household Income**

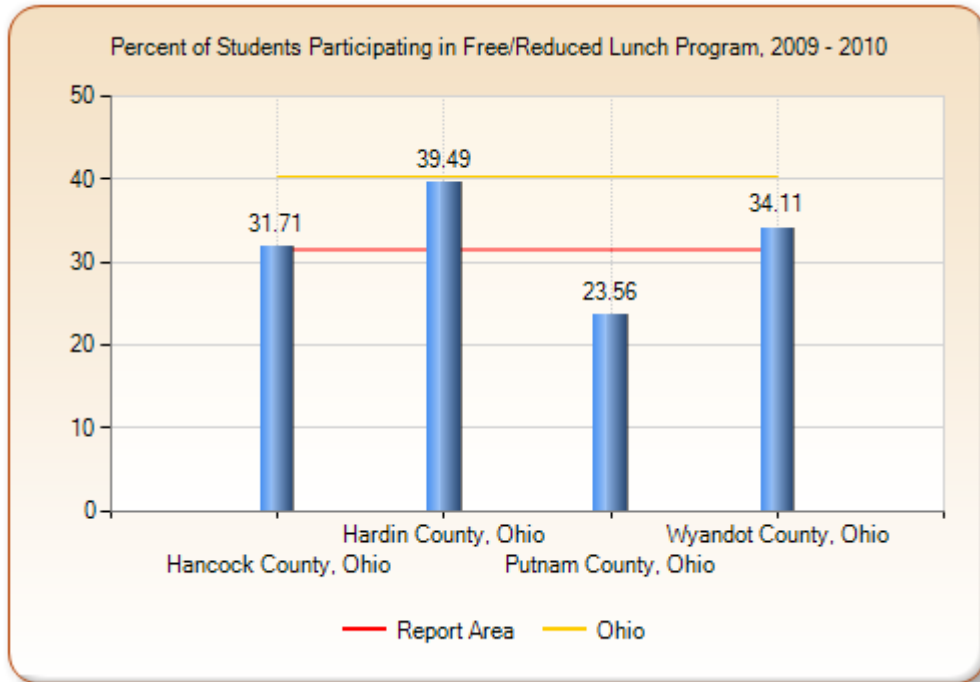
Geographic Area	Median Household Income (\$)
Hancock County, Ohio	49,866
Hardin County, Ohio	42,023
Putnam County, Ohio	57,079
Wyandot County, Ohio	46,327
Ohio	46,873
United States	51,371

Source: [U.S. Census Bureau, Small Area Income and Poverty Estimates \(SAIPE\), 2012](#). Estimates for 2012 were released in December 2013.

## Nutrition

### Nutrition: Free and Reduced Lunch Program

Table 34 shows that 8,309 students (or 31.46 percent) received free or reduced price lunches during the 2009 - 2010 school year. At 23.56 percent, Putnam County, Ohio, had the smallest percentage of students participating in the school lunch program, while Hardin County, Ohio, had 39.49 percent of students participating, which is less than the national average of 46.62 percent.

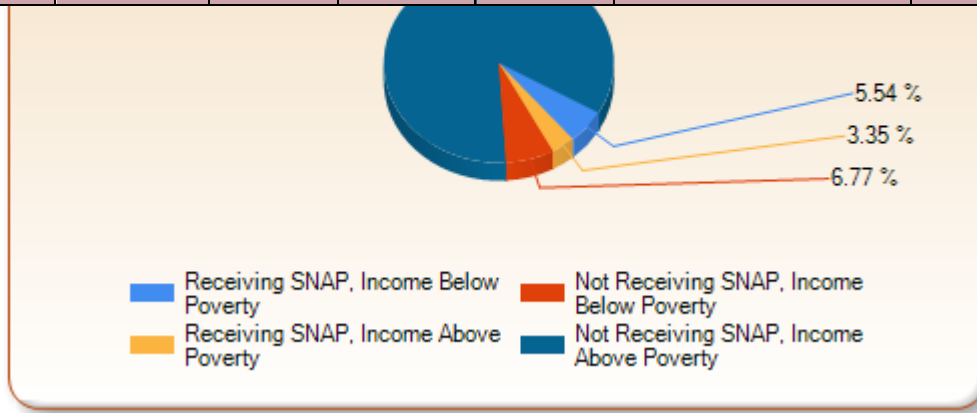


**Table 34. Students Participating in the Free and Reduced Lunch Program, 2009 - 2010**

Geographic Area	Students Participating	Total Student Enrollment	Percent of Students Participating
Hancock County, Ohio	3,865	12,189	31.71
Hardin County, Ohio	1,785	4,520	39.49
Putnam County, Ohio	1,453	6,166	23.56
Wyandot County, Ohio	1,206	3,536	34.11
Report Area	8,309	26,411	31.46
Ohio	710,173	1,761,994	40.31
United States	25,117,278	53,878,820	46.62

Source: [National Center for Educational Statistics \(NCES\), Common Core of Data \(CCD\), 2009-10 School Universe data.](#)

Geographic Area	Households Receiving SNAP				Total	Percent	Income Below Poverty	Income Above Poverty
	Total	Percent	Income Below Poverty	Income Above Poverty				
Hancock County, Ohio	2,804	9.24	1,908	896	27,538	90.76		2,035
Table 35 shows that 5,733 households (or 8.88 percent) received SNAP payments during 2012. During this								
Hardin County, Ohio	1,219	10.31	769	450	10,603	89.69		1,335
Households receiving SNAP payments, while Hardin County, Ohio, has the highest percentage of households receiving SNAP payments, which is more than the national average of 7.8 percent.								
Putnam County, Ohio	816	6.24	448	368	12,267	93.76		441
Wyandot County, Ohio	894	9.63	448	446	8,387	90.37		558
Report Area	5,733	8.88	3,573	2,160	58,795	91.12		4,369
Ohio	610,144	13.39	354,516	255,628	3,945,565	86.61	7,641	3,637,924
United States	13,180,710	11.44	6,982,939	6,197,771	102,046,090	88.56	937,574	93,108,517



**Table 35. Households Receiving SNAP by Poverty Status, 2012**

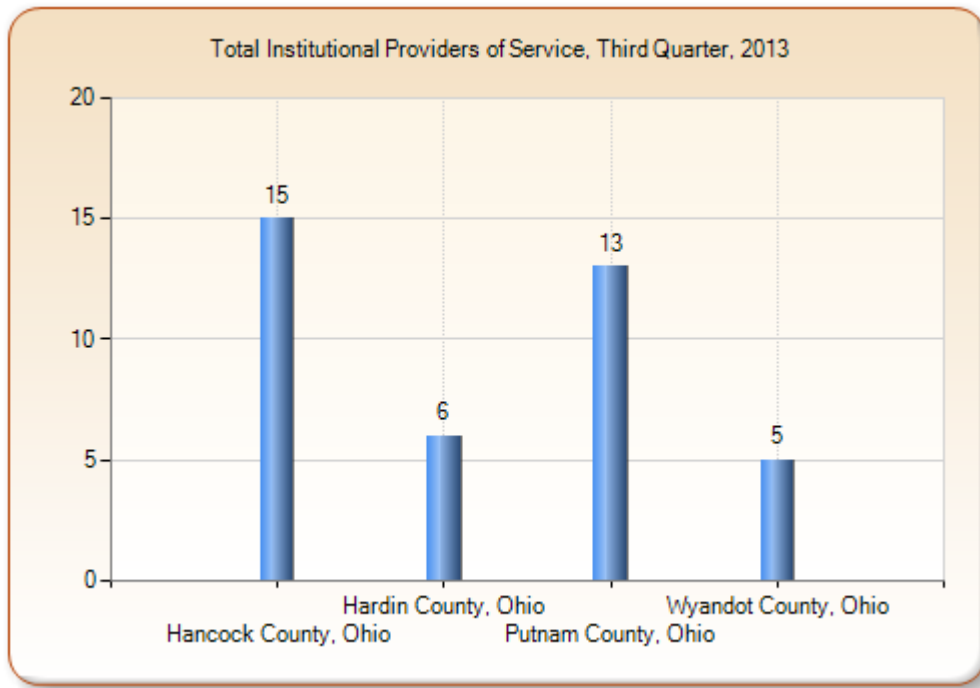
iving SNAP

Source: [U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.](#)

The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012. SNAP numbers are for the last 12 months of the five-year average (2012).

## Health Care: Medicare and Medicaid Providers

Total institutional Medicare and Medicaid providers, including hospitals, nursing facilities, Federally qualified health centers, rural health clinics and community mental health centers for the 4 county report area are shown in Table 37. According to the U.S. Department of Health and Human Services, there were 39 active Medicare and Medicaid institutional service providers in the report area in the third quarter of 2013. Hancock County, Ohio, had the most active providers (15), while Wyandot County, Ohio, had the fewest (5).



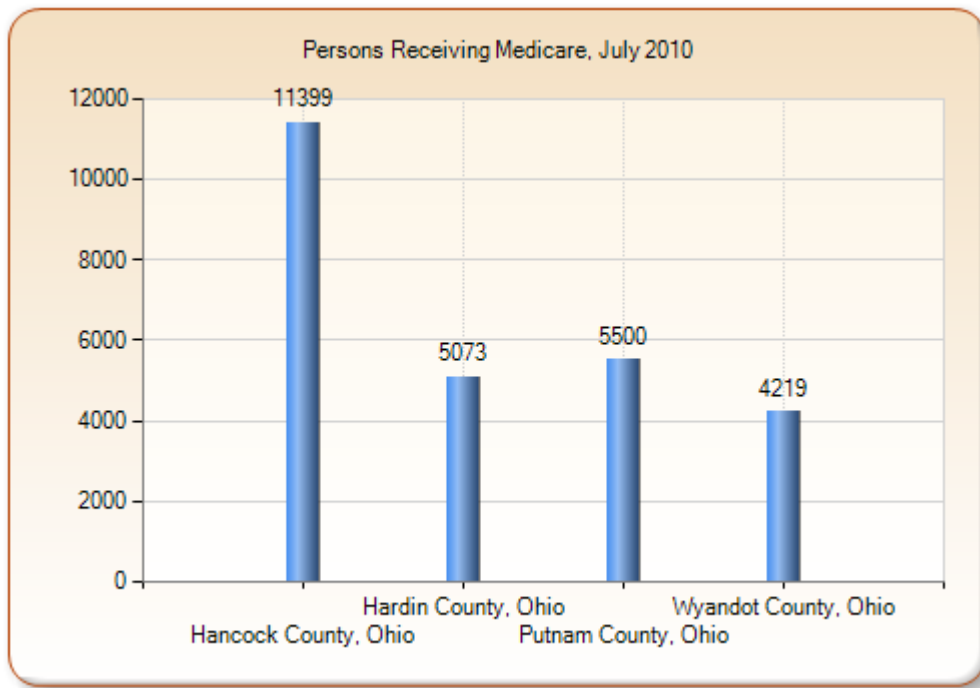
**Table 37. Institutional Medicare and Medicaid Providers, 2013**

Geographic Area	Total Institutional Providers	Hospitals	Nursing Facilities	Federally Qualified Health Centers	Rural Health Clinics	Community Mental Health Centers
Hancock County, Ohio	15	1	6	0	0	0
Hardin County, Ohio	6	1	2	1	0	0
Putnam County, Ohio	13	0	6	0	0	0
Wyandot County, Ohio	5	1	2	0	0	0
Report Area	39	3	16	1	0	0
Ohio	3,355	270	957	188	22	13
United States	70,657	7,191	15,683	5,768	4,013	537

Source: [U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, Provider of Services File, Third Quarter, 2013.](#)

## Health Care: Persons Receiving Medicare

The total number of persons receiving Medicare is shown, broken down by number over 65 and number of disabled persons receiving Medicare for the 4 county report area in Table 38. The U.S. Department of Health and Human Services reported that a total of 26,191 persons were receiving Medicare benefits in the report area in 2011. A large number of individuals in our society are aware that persons over 65 years of age receive Medicare; however, many of them are unaware that disabled persons also receive Medicare benefits. A total of 3,645 disabled persons in the report area received Medicare benefits in 2011. Hancock County, Ohio, had the highest number (1,733) of Medicare recipients among disabled persons, while Wyandot County, Ohio, had the lowest number (523) of Medicare recipients among disabled persons.



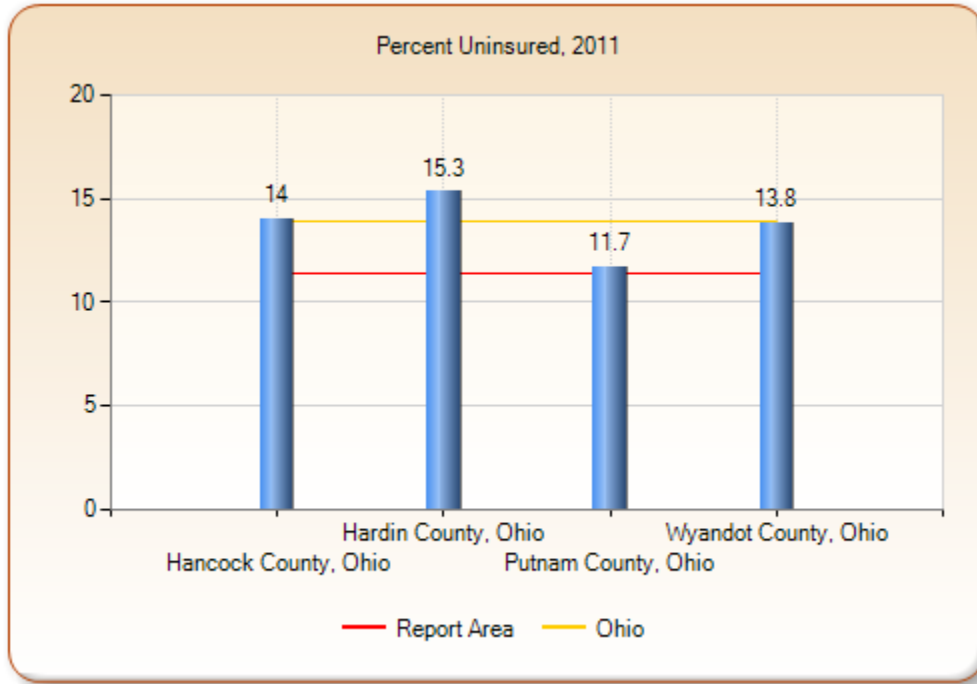
**Table 38. Medicare Enrollment by County, 2011**

Geographic Area	Persons Over 65 Receiving Medicare	Disabled Persons Receiving Medicare	Total Persons Receiving Medicare
Hancock County, Ohio	9,666	1,733	11,399
Hardin County, Ohio	4,249	824	5,073
Putnam County, Ohio	4,935	565	5,500
Wyandot County, Ohio	3,696	523	4,219
Report Area	22,546	3,645	26,191
Ohio	1,569,754	310,391	1,880,145
United States	38,802,763	7,865,374	46,668,299

Source: [U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, Medicare County Enrollment Report, 2011.](#)

## Health Care: Uninsured Population

The uninsured population is calculated by estimating the number of persons eligible for insurance (generally those under 65) minus the estimated number of insured persons. In 2011, the percentage of persons uninsured ranged from 11.7 in Putnam County, Ohio, to 15.3 in Hardin County, Ohio.



**Table 39. Uninsured Persons, 2011**

Geographic Area	Insurance Population (2011 Estimate)	Number Insured	Number Uninsured	Percent Uninsured
Hancock County, Ohio	74,847	53,852	8,771	14.00
Hardin County, Ohio	32,127	21,657	3,923	15.30
Putnam County, Ohio	34,546	25,629	3,388	11.70
Wyandot County, Ohio	22,661	16,263	2,610	13.80
Report Area	164,181	117,401	18,692	11.38
Ohio	11,525,536	8,309,396	1,338,208	13.90
United States	306,603,774	217,966,406	45,725,534	14.91

Source: [U.S. Census Bureau, Small Area Health Insurance Estimates, 2011 \(August 2013 release\)](#).



## Appendix D

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HHWP Community Action Commission  
122 Jefferson St.  
P.O. Box 179  
Findlay, OH 45839  
Phone: 419-423-3755  
Fax: 419-423-4115  
Email: [dsalucci@hhwpcac.com](mailto:dsalucci@hhwpcac.com)  
Website: [www.hhwpcac.org](http://www.hhwpcac.org)

**HHWP COMMUNITY ACTION COMMISSION**  
**2014 Community Needs Assessment**  
**Social Service Agency Survey**

The HHWP Community Action Commission is conducting its triennial Community Needs Assessment and would like your help in determining what programs and services we will offer in the coming years to help residents become self-sufficient. This short survey will help us identify the problems and needs of the residents of our four-county service area, as seen by social service agencies. We are conducting other surveys of low-income families and we are collecting Census and other data for the final report, which should be done by early fall, 2014. Please give these several questions some serious thought, then complete and return it to the CAC. Attach additional notes, if you wish. Your assistance will be greatly appreciated!

1. In the space below, please identify any needs or problems encountered by low and moderate income families in our area for which adequate services do not exist:

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2. Please describe any ways in which you think the Community Action Commission could, either by acting alone or in collaboration with other agencies, address the needs you have identified above:

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3. Please describe any ways in which you feel the CAC could change or improve upon its existing programming to better address the needs of our residents:

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4. List any other comments you feel may be helpful for this assessment process, or to the CAC in trying to achieve our mission of enabling area residents to become economically self-sufficient.

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Agency responding: \_\_\_\_\_

Service area: \_\_\_\_\_

Thank you for participating in this survey! If you have any questions about our Community Needs Assessment process, or would like a copy of the final report, please attach a note with this survey or call Dave Salucci at 419-423-3755 or [dsalucci@hhwpcac.com](mailto:dsalucci@hhwpcac.com). Please return this survey by August 22 to:

Dave Salucci  
HHWP Community Action Commission  
P. O. Box 179  
Findlay, OH 45839

## Appendix E

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HHWP Community Action Commission  
122 Jefferson St.  
P.O. Box 179  
Findlay, OH 45839  
Phone: 419-423-3755  
Fax: 419-423-4115  
Email: [dsalucci@hhwpcac.com](mailto:dsalucci@hhwpcac.com)  
Website: [www.hhwpcac.org](http://www.hhwpcac.org)

**1. In the space below, please identify any needs or problems encountered by low and moderate income families in our area for which adequate services do not exist:**

**Hancock County**

- The community is experiencing an opiate epidemic. It is having a devastating impact on families, especially children. Children are being removed from parents and being raised by grandparents. They are experiencing abandonment. The CAC may have children in Head Start with this issue. Intervention is necessary to prevent further trauma to them.
- We frequently have adult education students asking for assistance paying for our classes or tuition, as we are not able to offer financial aid and cannot offer free classes.
- Public transport system that has a continuous route; Gas voucher program; Planned Parenthood; Sliding fee scale for help with M.H services (just taken away at our agency)
- Full time jobs with benefits; Transportation (No transportation greatly impedes those seeking social services and jobs); Addiction and mental health services for recovery
- Public transportation after 6pm and on weekends. HATS only operates certain hours and no weekends; Quality LMI daycare.
- More options for child care for special needs kids, and for finding jobs (i.e. Job Solutions)
- Needs are: transportation; child care services; helping with payments for housing.
- Anything to assist the aging/elderly population.
- Running out of available housing units affordable to LMI families. Also not enough emergency housing for those who are evicted or because of disaster, bed bugs, domestic discord, etc. There is insufficient housing resources for those who are doubled up (staying with friends or relatives, "couch surfing," etc.).
- Adequate transportation services, something that is available on an on-call/as-needed basis with services available 24/7.
- Transportation on short notice. STD testing. Getting kids involved in sports/activities.
- Transportation for third shift workers; same day pick up and drop off in case of last minute appointments or need; general (fixed) bus routes.
- Affordable Housing
- Senior prescription and health needs.  
People on the cliff – want to work but puts them just above benefits and can't make ends meet. Summer nutritious food (average food bill goes up \$400 a month when kids are home). Free/low cost activities for kids/families and advertise them. Money management - preparing youth with life skills. Kindergarten readiness. Reading skills for kids and adults. Better job skills based on job needs in Hancock County.
- Program to encourage focus, being independent, match-mentors. Then when they get off assistance, help others.

## **Hardin County**

- Supportive housing for recovery individuals. Transportation for low income individuals who aren't elderly.
- Hardship requests we get are rent, water, gas, food. While food demand is heaviest at the moment, water is the most problematic. Rent, electric, and gas assistance programs exist. There's nothing for water.
- Many good services in place, just need more money! Can always use more services for children; weekend meals, summer meals, clothes, school supplies, etc.
- Transportation. Prescription assistance. Adult dental care over \$350.00.
- Housing; Transportation; Job training; Weatherization
- Many of my learners have trouble getting to class - they don't own car or don't drive
- Transportation to jobs; Paying rent.
- Transportation for work purposes. 3rd shift child care.
- 1. Transportation – any form of transportation is an affordability issue for many LMI families. If they have an auto, they may run into maintenance issues/costs, and insurance affordability, gas, etc. Need some form of public transportation so consumers could get around the county at minimal/no cost to get to medical appointments, grocery, etc.  
2. Prescription Assistance – Many families that don't qualify for Medicaid cannot afford monthly medications throughout year.  
3. People with felony histories have a hard time finding housing, and jobs to pay for rent.  
4. Medical insurance for those families that fall between the cracks – not being able to qualify for Medicaid and not able to afford a premium through the Federal Exchange  
5. Utility assistance – If a consumer has to pay back PIPP if/when they move, it isn't really helpful assistance because they already did not have the finances to pay their heat bill.
- Lack of knowledge about the furnace and repair programs, especially for the seniors.  
Lack of assistance for people needing to apply for SSI.  
Transportation other than through the NET program for Medical services. Creates barrier to employment for those trying to get back into employed status.

## **Wyandot County**

- Program to encourage focus, becoming independent, match-mentors. Then when they get off assistance, help others.
- Homeless shelter. Boys and Girls Club (after school).
- Child Care: most working parents find jobs that pay the minimum, and finding child care that they can afford is very difficult.  
Affordable/good housing. Education and training for employment.
- Transportation to and from employment. There are clients that either have to turn down employment or lose employment due to transportation issues, especially in the beginning days of employment prior to receiving their first check.

- Car repair
- There is a limited amount of behavioral and mental health services for children. We have also encountered issues in the past where clients couldn't receive assistance for utilities because Carey/Sycamore have private utility companies. Low income families have less resources to travel out of town to receive services.
- Services are not offered every day during the week. Emergencies do not always happen on Tues or Thurs.
- Public transportation for all times of the day. Or even group the 4 counties together to provide transportation to elderly and people with disabilities. With all joining as a group we could better serve residents and working together to achieve the best interest of all.
- Affordable, one-floor accessible houses.
- Affordable counseling for drugs and alcohol; affordable housing with three or more bedrooms; public transportation to and from grocery stores, work and appointments; infant mental health; and day care.

### **Putnam County**

- Transportation services are lacking in Putnam County, especially for non-medical appointments. Rent assistance, without a court-ordered eviction, would assist many people. No one helps with rent in Putnam County.
- Help with air conditioning/central air; car repairs; finance counseling to cut household finances; coupons; gas incentives.
- Leipsic no longer has a grocery store, so people need to travel to get their food. Extra support for food pantries and transportation services would be helpful.
- We have no transportation in our county for people under 60. It's a rural community so it's hard for some people to hold down a job. People on fixed income/ old cannot afford it.
- Public transportation is a big concern for our county, especially in the outlying areas.
- Confusion among consumers on program eligibility. Assist clients with self-sufficiency.

**2. Please describe any ways in which you think the Community Action Commission could, either by acting alone or in collaboration with other agencies, address the needs you have identified above:**

### **Hancock County**

- Work with Family Resource Center to ensure that children who have experienced a change of custody as a result of substance abuse receive some specialized intervention.
- Need assistance promoting our workforce education programs for high school and adult students. We also have several student-run businesses that offer services to the public.
- Public transport system that is accessible for those that don't plan ahead well; gas vouchers can be earned via community service hours or treatment compliance; help to

give women care for family planning

- Educate employers on the effects of part time jobs vs full time with benefits.
- Organize agencies to seek solution to transportation needs, and for further cooperation and partnering to maximize all programs and reduce administrative costs. Collaborate with HATS for this problem. Collaborate with Head Start, FABS, and JFS.
- Better communication between organizations is a huge asset for communities to thrive.
- Creating public transit would assist lots of families getting to/from places. Some don't have money for a car or gas. If agencies learned more about what other agencies offer we could better assist individuals.
- Collaboration with Hancock County Agency on Aging and Alzheimer's Association for programing/education.
- A brainstorming session among service agencies may help. Maybe some ideas could come out of it, a plan, maybe multiple agencies can have more impact and create more public awareness than one agency alone.
- Would it be feasible to contract with a taxi service to accept individuals with vouchers?
- Sponsor an STD clinic. Transportation to: food banks; notice (text) sent out on phones to WIC families when food arrives; Kohl's; and to agencies to help families connect. Transportation to CHOPIN hall, doctors, etc. on shorter notice. Families with ill children end up in ER, no one available on short notice to take to dr. Summer lunch program, pick up kids, families to get to the program. Mentorship for families, ie: printing papers for release for sports, getting physicals and equipment on an individual basis. These kids need more support to get involved. Mentorships for shopping to save money and budget to end of month.
- I believe a collaboration built on what CAC already does in our community would work. Build out a service for third shift workers, routes to and from grocery stores, routes to and from downtown.
- Look at other agencies that do similar services and collaborate – less silos = more effectiveness.
- Do you ask your clients how they find out about activities or community happenings, or the best way to let them know about things?
- Work with all agencies: Help Me Grow - Century Health - Mentoring Connection

### **Hardin County**

- Create safe places for children with troubled parents. Facilitate youth groups for community youth, not limited to criminal justice youth.
- Water assistance program
- Training sessions on budgeting, job hunting, reading, computer, etc.



- Mediate tenant disputes; transportation to and from employers; affordable care act; prisoner re-entry services - esp. housing and employment for felons.
- Could there be a pick-up/take home service for people coming to class?
- I would like to see a carpool program to the larger business areas.
- Work locally with pharmacies so that patients who qualify for prescription assistance can go directly to their pharmacy where a voucher system has already been set-up so that they can get their prescribed medicines throughout the year.
- Rental housing is an issue in Hardin County for LMI families and people with felonies. People without jobs or working part-time cannot afford monthly rent. Some agencies try to help for 1 month or so but that does not fix the problem if they have no job. I don't believe CAC can help if they don't have a job or some means of income. This leaves many people homeless because they are without income and so they cannot rent. Possibly working with local apartment complexes or individual house rentals to find appropriate housing, and have the means to keep them there for 6-12 months until they can get a job or get back on their feet. With all the empty homes in foreclosure throughout the county, it would make sense to figure out how an agency could utilize those places.
- People fall through the cracks between being able to access Medicaid and affording a monthly premium in the Marketplace, so many families do without medical insurance. If there were funds available to pay for medical premiums or possibly working with local insurance agencies to find affordable coverage.
- Although there is some help for heat bills, utilities are an expense on top of rent or the monthly cost of buying a home that LMI people just can't keep up with. Programs like PIPP are helpful, but it is hard for a consumer to catch up and pay it off. Collaborating directly with utility companies to work out affordable arrangements, not just for the medically needy or disabled, but for LMI families who need help.
- Find improved methods to get information out to the communities on programs available. This can be done through community meetings, radio and television announcements, and through organizations.  
Find a way to fund SSI specialist for populations other than the homeless.

### **Wyandot County**

- Work with all agencies: i.e. Help Me Grow
- Start a program that can help newly employed individuals get transportation for the first week or month of employment, gas cards, etc. Public transit for employment.
- Clients should be required to prove employment and necessity of having a vehicle to maintain employment (i.e. more than a couple of miles from home to work, no other operational vehicle, etc). Clients should also pay some type of co-pay i.e. 10-25% of car repair. Work out agreements with garages to ensure reasonable rates for repairs.
- Work with private utility companies to get agreements in order to serve more clients.

Provide more transportation options for families who may not qualify for Medicaid.

- Cover as many days during the week as possible in Wyandot.
- CAC does an excellent job assessing and then addressing needs in our community.
- Housing; transportation; early childhood daycare.

#### **Putnam County**

- Implement a bus/van schedule to assist low income individuals.
- Seek grants for housing assistance and handle these appointments at Putnam Office!
- Provide funding to area agencies by grants or matching money to assist them.
- Expanding HATS to the county could be a possible option.
- Streamline services for clients so not going back and forth between agencies. This is difficult to resolve due to services being the payer of last resort and needing to know who else can assist prior to their approval, but it makes it difficult and lengthy for consumers.

### **3. Please describe any ways in which you feel the CAC could change or improve upon its existing programming to better address the needs of our residents:**

#### **Hancock County**

- Transportation, it's difficult for our clients to use HATS due to limitations
- Organize agencies for further cooperation and partnering to maximize all programs and reduce administrative costs.
- Help people who are falling through the cracks.
- It would be helpful to create public transit and help out with child care payments. Assisting with child support or driver's license payments would also assist with keeping people out of jail and maintain employment.
- Make other agencies more aware of all your services and eligibility criteria, be open and cooperative, collaborative.
- Some way have HATS available/on call rather than all transports being scheduled. Possibly try a fixed bus route again, with A LOT of publicity.
- You are a great resource.
- Would like to see a collaboration with nonprofits who may offer classes to receive transportation vouchers, and the participants be able to arrive on time to the class and not have to leave the class early.
- Reevaluate transportation options.  
Better marketing of who you are and what you provide.  
Define your measurables – logic models – to show more of your successes.

Find a way to reach out – not have them have to come to you – Mobile service designated day/evening per month. Hang a banner on a HATS van.

- You are very kind and generous, don't know how you could be more giving

#### **Hardin County**

- What I know of is very helpful.
- Easier communication. Half the numbers listed for Hardin County are no longer valid.
- We send people for prescription assistance, but return and say they could not get help.
- More detailed website with program qualifiers so service providers could refer correctly.
- I believe CAC does try to do the best you can with the funds and programs available.
- Public information meeting to explore programs and eligibility. Hold at housing projects, schools, senior facilities, agencies and churches.

#### **Wyandot County**

- You are very kind and generous, don't know how you could be more giving
- Have staff available more than one or two days a week
- Possibly advertise more what you do offer, such as your Head Start Program. You are always welcome to drop off information at our food center location that could be distributed to our clients.
- Expand transportation services for the newly employed
- Provide access to computers for clients onsite to make sure clients can obtain any required verifications and turn them in while the client is at CAC.
- Consistency/accuracy of HATS/CAC transit services for JFS clients.
- If all counties worked together and communicated together all of us could help one another on sharing rides witch would lower fuel cost.
- Would love to see HATS be able to expand its public transit services into Wyandot County
- There has been inconsistency in staff that makes it difficult for agencies to work with CAC because we don't know who to talk to or when they are available. It would be nice to offer programming outside Findlay, like microenterprise. Not sure how many people in my county take advantage of the IDA program or if they even know about it so promoting your programs other than Head Start and HEAP more.

#### **Putnam County**

- Sometimes it seems Putnam residents have to call the Findlay office or go to Findlay office for appointments. Putnam residents don't want to travel to the Findlay office, especially when transportation is already a concern. Also, your process for handling housing applications seems not consumer friendly. To open the program for applicants only on one day of the month for a few hours seems too restrictive.

- Keep the public and service agencies informed of your programs and services available
- The rental program that is available is difficult for individuals to maneuver and the guidelines are hard to meet.  
The availability of office hours does not accommodate the needs of the county. It's also hard for clients to contact the main office to obtain information and set up appointments.
- Clarify and simplify guidelines for programs. It is very confusing to other service professionals and to consumers on guidelines of CAC programs. It seems requirements and guidelines change.

**4. List any other comments you feel may be helpful for this assessment, or to the CAC in trying to achieve our mission of enabling area residents to become economically self-sufficient.**

**Hancock County**

- CAC is a good collaborator with other organizations, willing to attempt creative solutions.
- Don't know much about CAC other than HATS and tax assistance clinics at Millstream
- It seems that the survey for individuals is rather long and overwhelming.
- Improve education and language skills to get people better jobs and better life. They need to become economically self-sufficient
- Services in place (i.e. HATS, HEAP, etc.) are creative and helpful as resources for clients!
- Providing knowledge on the resources available would help bring awareness to clients about the programs able to assist them.
- Updating the application for the homeless program (rent aid to prevent eviction) may be beneficial. Also, making the dates for the application process known would be helpful when referring people, they would be made aware when the application can be accepted.
- HATS is a great resource, but most of our high needs families still cannot afford to take mom and 3 kids anywhere together.
- CAC could help pay maintenance for participant vehicles. Also could offer participants a way to purchase vehicles (used), like Changing Gears in Cincinnati.
- Evaluate your staff, do you have the right people in the right places? Improve your data systems (not sure but I believe you had programs that were managed manually without online access.)

**Hardin County**

- Continue helping with their first steps
- A single brochure listing ALL the programs you assist with would be nice
- Communicate constantly
- Everyone I have worked with from CAC has been very professional and client friendly!
- More businesses and factory work would create the jobs for many working class folks

which would in turn make them economically more self-sufficient

- The client survey for the needs assessment is rather long and most people will not complete. CAC should have customers complete for several months through CAC offices.

**Wyandot County**

- Teach financial planning or refer clients to other agencies that teach financial planning
- Providing public transportation would allow means of transportation to work.
- Keep up the good work!
- Better promotion of your programs

**Putnam County**

- Finance counseling/classes to cut household finances, coupons, gas incentives, etc.
- I have worked in public assistance for years and have always appreciated the services CAC provided the citizens of our county
- This survey is a great way to reach out and get information.