

2022



**Center for
Community
Action** *Empowering Families.
Transforming Communities.*

Community Needs Assessment



Contents

<i>Executive Summary</i>	2
<i>About the Center for Community Action</i>	6
Mission	8
Vision	8
National Community Action Network Goals	8
Programs & Services	9
<i>Community Needs Assessment Objectives</i>	10
<i>Community Needs Assessment Approach</i>	10
Leadership Team	11
Data Limitations	11
<i>Insights Into Causes of Poverty & Community Stability</i>	12
The Opportunity Atlas	13
The Social Vulnerability Index	14
Demographic Profile	16
Social Determinants of Health	20
Economic Stability.....	21
Education Access & Quality	28
Neighborhood & Built Environment	30
Health Care Access & Quality.....	47
Health Status Profile	48
Mental Health & Substance Use	51
<i>Qualitative Research Approach</i>	55
Community Strengths of the CCA Service Area	56
Qualitative Discussion Themes	57
High-Level Action Areas & Observations	59
Access to Health Care	60
Affordable & Quality Childcare	61
Behavioral Health Care & Substance Use Treatment	62
Housing Insecurity & Lack of Affordable Housing.....	64
<i>Community Survey</i>	67
Respondent Demographics	67
Community Survey Results	69
Causes & Conditions of Poverty	73
<i>Needs Prioritization</i>	74

Appendices..... 75
Appendix A: Additional Secondary Data Tables76
Appendix B: Stakeholder Interview Guide80
Appendix C: Focus Group Discussion Guide83
Appendix D: Community Survey Questions88
Appendix E: Additional Community Survey Tables.....99

Executive Summary

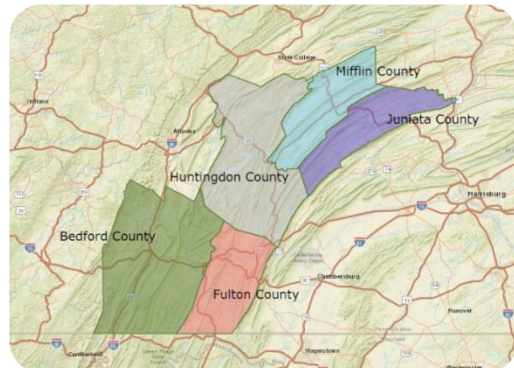
The Center for Community Action (CCA) commissioned a Community Needs Assessment (CNA) to help the agency better understand its service areas and provide community services and programs that meet the needs of their communities.

The CCA Community Needs Assessment included a combination of quantitative and qualitative research methods designed to evaluate the perspectives and opinions of area stakeholders and community members – including those from low-income and underserved populations. The methodology used helps prioritize the needs and establish a basis for continued community engagement and implementation. The major sections of the methodology include the following:

- Overview of the community served
- Environmental profile
- Community stakeholder discussions
- Community survey results
- Needs prioritization processes

Overview of Communities Served

CCA serves approximately 180,000 individuals across 3,153 square miles of geographically diverse areas in south-central Pennsylvania. For this assessment, the CNA focused on five counties – Bedford, Fulton, Huntingdon, Juniata, and Mifflin. The data sets in the Environmental Profile show information for all five counties, the State of Pennsylvania, and U.S., where helpful.



Environmental Profile

The secondary data illuminates a diverse set of community challenges. However, the emerging data story also provides some clear opportunities for interventions that can better meet the needs of underserved populations and low-income families (and individuals) within the CCA service area.






The five-county CCA service area is comprised of approximately 180,000 individuals across 3,153 square miles in rural southcentral Pennsylvania. The population is primarily white and with a median age of 44.5 years. Approximately 20% of the population in each county is over the age of 65, which has a major impact on local community service requirements. As individuals age, their health may decline – requiring greater access to health care and social services.

More key observations include:

- The median age in all five counties is higher than state and national averages.
- Median household income in all five counties is much lower than state and national averages. The median household income is from \$7,865 to \$11,525 less in these counties than the Pennsylvania median household income.
- Approximately 13.5% of the population in Mifflin County lives below poverty, higher than state and national averages (12.4%, 13.4% respectively).
- In all five service area counties the unemployment rate ranges from 3% to almost 6%.
- The percent of the population that is 65 years or older and the population with a disability is higher in the five counties than state and national averages.
- The percent of the population who owns a mobile home in all five counties is much higher than the state and national average.
- In Mifflin County 11.1% of the population has no vehicle while 5.4% of the population in Bedford County has no vehicle.

Community Stakeholder Discussions

Qualitative data was collected through focus groups with community members and stakeholder interviews with CCA Board members and other community leaders. Over 100 community members participated in qualitative research. The top themes discussed as the top gaps, barriers, and challenges in the community include the following:

-  **Access to Health Care**
-  **Affordable & Quality Childcare**
-  **Behavioral Health Care & Substance Use Treatment**
-  **Housing Insecurity & Lack of Affordable Housing**
-  **Transportation & Broadband**

Community Survey Results

Quantitative and qualitative data were collected from the greater community through an online and paper-based community survey available in both English and Spanish. The survey was completed by 262 individuals. Survey respondents were largely white women between the ages of 45 and 64 earning an annual household income of \$75,000 to \$99,000. The survey asked a series of questions about CCA services, top community challenges, access to services, and causes and conditions of poverty. The community identified the following 20 needs as needs or issues requiring much more focus within the five-county service area.

Need	Percent "Much more needed"	Rank
Affordable childcare for infants/toddlers (0-3)	53.6%	1
Affordable health care	51.9%	2
Affordable after school care for school-aged children	48.3%	3
Substance abuse (drug/alcohol) services	48.3%	4
Affordable Internet	48.1%	5
Transportation	48.0%	6
Youth programs and activities (12 to 18 years old)	47.3%	7
Affordable childcare for ages 3 to 5 (Pre-K)	47.0%	8
Affordable housing	46.7%	9
Services for veterans	45.0%	10
Mental health counseling, marriage and other counseling services	44.4%	11
Affordable health insurance	44.3%	12
Affordable dental care	43.4%	13
Help paying for medication	42.3%	14
Increasing programs for major housing repairs (roofs, windows, etc.)	40.5%	15
Help paying for classes at a technical or commercial school, or college	36.7%	16
Help for major home repairs	34.3%	17
Programs and activities for the elderly such as a senior center	33.1%	18
Nutrition assistance for elderly such as home-delivered meals or meals at senior centers	32.9%	19
Help to make homes more energy efficient (heat/air conditioning)	32.4%	20

Needs Prioritization Process

The Needs Prioritization Process was a two-stage initiative that included (Stage 1) a discussion with the CCA Board followed by an online quantitative survey (Stage 2) to confirm the top needs discussed during the Board meeting. During the Board meeting, the quantitative and qualitative research results were presented along with top needs identified. Approximately 12 Leadership Group members participated in the Board meeting discussion to identify which of the previously listed needs the CCA could impactfully address in the community. The discussion yielded 16 needs. The Leadership Group was then asked to rank each of the 16 needs on a scale of need severity. The following table contains the final list of top needs in order of priority.

Top Needs
Develop affordable housing
Develop and expand childcare capacity
Develop “tele hubs” for telemedicine appointments
Support the development and expansion public transportation
Support the expansion of broadband/internet in the region
Increase funding for the vehicle assistance program
Expand services for people experiencing homelessness
Support access to behavioral health services through referrals
Provide emergency rental assistance program
Increase the number of volunteer drivers for transportation programs
Develop a resource guide to help with health care and social service referrals
Develop and expand shelters for people experiencing homelessness
Provide utility assistance programs
Provide access to internet through the mobile hotspot program
Provide financial education for individuals and households
Support the expansion of the VA clinic transportation program

The results of the Community Needs Assessment will be used by the Center for Community Action to create a work plan for Community Service Block Grant (CSBG) programs.

About the Center for Community Action

For eight years, beginning in 1977, the Bedford County Weatherization Program (BCWP) provided an array of energy conservation measures to assist low-income households in reducing their energy costs. The Department of Community Affairs approached BCWP to see if weatherization services could be provided by Bedford County Weatherization to low-income residents in Fulton County. The Counties' Commissioners unanimously approved the agency as the Bedford and Fulton Counties contractor. BCWP was notified that two utility companies were beginning pilot weatherization programs that dealt with energy conservation measures for low-income households with high kilowatt usage. Penelec and West Penn Power discussed their goals for a new pilot program with BCWP representatives. Local officials agreed that BCWP would serve as the subcontractor for the two utility companies.

As weatherization staff performed in-house energy audits, documents of other serious health and safety issues came to the surface. Some of these problems delayed or prohibited weatherization measures to be performed (major roof leaks, holes in the roof, unsafe electrical wiring, lack of indoor plumbing or bathrooms, deteriorating siding, etc.)

No other agencies in the two-county area operated programs that would address these serious housing contentions. With the cooperation of elected officials, the local weatherization program was permitted to form a private, non-profit organization named Bedford-Fulton Housing Services, Inc. (BFHS).

On July 1, 1993, BFHS embarked upon a new adventure, responding to many housing needs of low-income residents. BFHS also became a packager for USDA Rural Development's 502 and 504 programs and PHFA's Homeowner Emergency Mortgage Assistance Program (HEMAP).

In quick succession, BFHS developed several units of transitional housing to be used by victims of domestic violence, transitional housing, and permanent rental housing.

On July 01, 2001, the human service programs and employees of the Bedford County Human Services Department became incorporated under the BFHS organization. Some of the additional programs included GED instruction, subsidized childcare, medical assistance transportation, HSDF adult transportation and homemaker services, emergency food and shelter, homeless assistance programs, SPOC services, and the early care and education program. As a result of the merger, BFHS changed its name to be more reflective of its entire scope of service, "Center for Community Services" (CCS).

In 2003, CCS was approached by Everett Borough Council to administer rehab contracts for them; to date, two separate contracts have been successfully administered by CCS. In 2004, the Everett Area Community Housing asked if CCS would be interested in taking over the corporation. CCS was approved unanimously, and within four months, had addressed all of EACH's former non-compliance issues. In 2005, Bedford Borough Council received successful assistance from CCS in preparing a housing rehab application. More recent requests for rehab assistance have come from Hyndman Borough and Saxton Borough, with Broad Top Township in the wings.

In the meantime, Keystone CAP/Huntingdon County Human Services Department was feeling some growth pangs.

Huntingdon County wrote the first proposal for Community Services Block Grant funds in 1981 and was awarded the initial grant of \$18,959 in 1982 to be used as a planning grant, not a Community Action

Grant. Huntingdon County was then awarded \$100,000 to provide services in 1982-1983 and 1983-1984. In 1984 the Huntingdon County Commissioners were informed that to be eligible for community action funds beyond 1984 they would need to comply with the Department of Community Affairs' requirement to have a 100,000 population base. At that point, the un-served, contiguous counties of Bedford, Fulton, and Mifflin joined with Huntingdon County to form a four-county consortium. Huntingdon County acted as the lead agency and received a pass-through allocation from 1984 to 1989. In July 1989, Governor Casey officially named Huntingdon County the eligible entity to receive Community Service Block Grant funds and provide services to Huntingdon, Bedford, Fulton, and Mifflin Counties, allowing the counties to receive funds directly from DCA. In July 1993, Juniata County was added to make this a five-county service area. The consortium was named the "Keystone Community Action Program" and was administered by the Huntingdon County Human Services Department.

The Administration Board began to investigate the privatization of Keystone CAP in October 2001. They believed that the look of funding was changing and that boards of directors should begin seeking a comprehensive approach to services, that agencies should be changing the look of poverty, and that the impact of dollars should be geared to projects and partnerships that build on community assets.

The Keystone CAP Administrative Board continued pursuing the advantages of privatization throughout the next several years. On March 01, 2004, the Administrative Board of Directors voted to request that the Commissioners from all five counties begin the process of looking at the privatization of Keystone CAP. The Huntingdon County Commissioners were approached about the vote. The Commissioners sent a letter of invitation to the Administrative Board, the other four counties' Commissioners, Dennis Darling, Department of Community and Economic Development, and John Wilson, Community Action Association of PA, to attend a meeting on June 10, 2004, to begin addressing the concerns of the area. The meeting was well attended and many issues were discussed. It was decided to continue looking at the privatization of Keystone CAP.

On October 25, 2004, the Administrative Board for the Keystone Community Action Program (KCAP), a public non-profit organization serving Bedford, Fulton, Huntingdon, Juniata, and Mifflin Counties, unanimously voted to privatize KCAP. On January 06, 2005, the Administrative Board met with representatives from the Community Action Association of PA (CAAP) and the Department of Community and Economic Development (DCED) to consider their options for privatization. On March 07, 2005, the unanimous decision was made by the Administrative Board of the Keystone CAP to merge with the Center for Community Services. Effective July 01, 2005, and on behalf of Governor Edward Rendell, DECD designated the Center for Community Services as the community action agency serving Bedford, Fulton, and Huntingdon Counties. On December 14, 2006, the agency officially became the Center for Community Action.

In 2018 CCA expanded its services and has been identified as the Community Action Agency for Mifflin and Juniata Counties.

CCA offers the following programs in their service areas: Weatherization/Energy Programs, Housing Rehabilitation and Modification programs, Medical Assistance Transportation Program, Early Learning Resource Center Services, Homeless Assistance Program, Information and Referral Services, Emergency Food and Shelter Program, emergency and transitional housing services, family and financial literacy and GED/HiSET services, State Food Purchase Program, Emergency Food Assistance Program, case

management, Employment and Retention Network, community engagement, Community Based Organization for the Social Determinants of Health programs and partnering with community organizations.

Mission

Center for Community Action coordinates, partners, and provides services and resources to low-income individuals and families, to promote self-sufficiency, and foster community and economic development in our service area.

Vision

Center for Community Action will serve as a catalyst for economic, educational, social, and workforce development to assist low-income individuals and families through collaboration and cooperation in the communities we serve. Center for Community Action provides diverse resources that promote self-sufficiency, reduce poverty, and foster community and economic development.

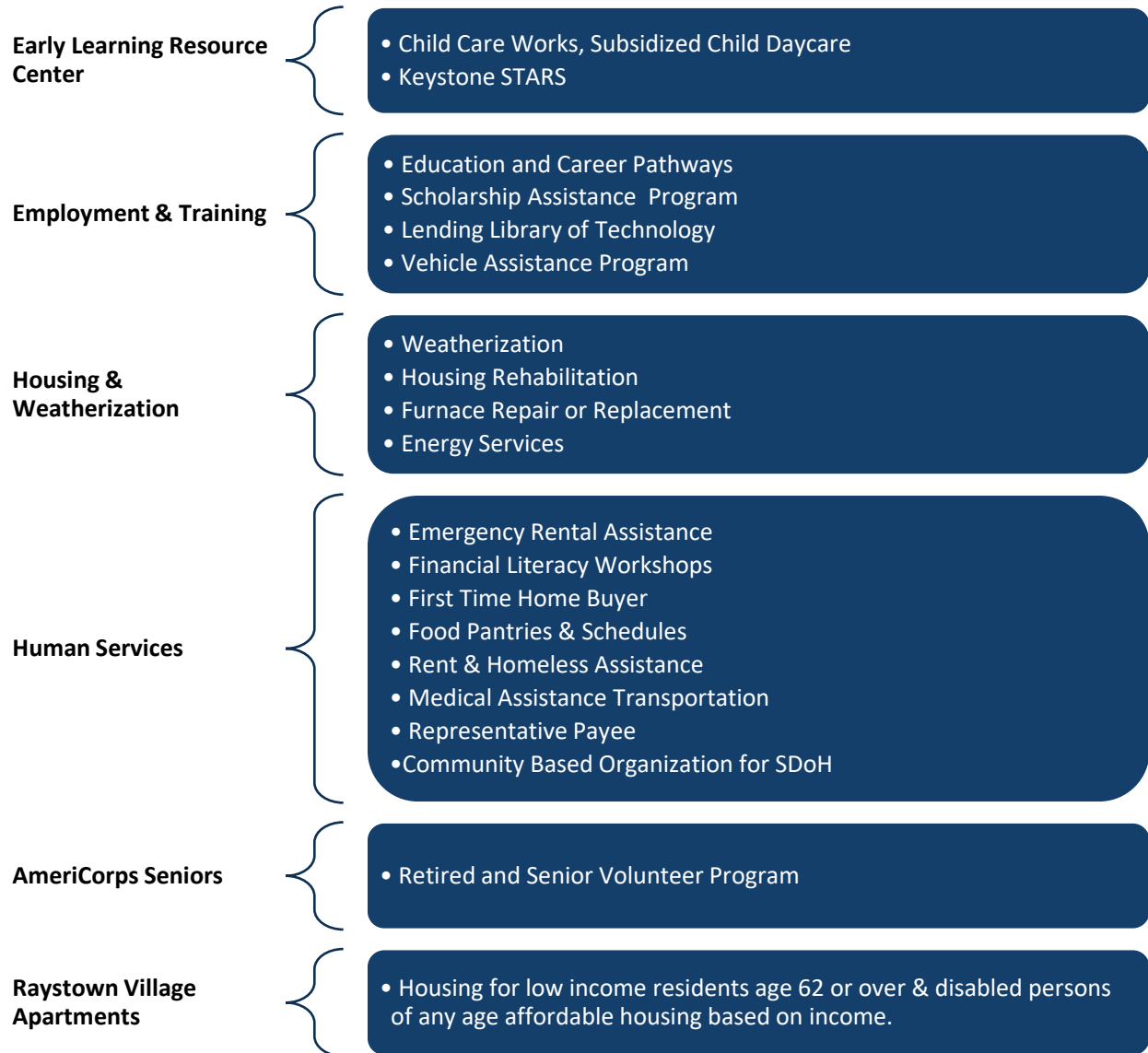
National Community Action Network Goals

Center for Community Action, as part of the national Community Action Network, also shares the national goals developed by the Office of Community Services related to families and communities:

- Helping low-income people become more self-sufficient.
- Improving the conditions in which low-income people live.
- Helping low-income people own a stake in their community.
- Creating and maintaining partnerships among supporters and providers of services to low-income people.
- Increase agency capacity to achieve results.
- Strengthen family and other supportive systems in low-income people's lives, especially vulnerable populations so they achieve their full potential.

Programs & Services

Center for Community Action provides a variety of services and programs for individuals and households that meet the eligibility criteria in the five-county service areas. Key services, many of which are funded by Community Service Block Grant (CSBG) grants are listed below.



Community Needs Assessment Objectives

Community Action Agencies are required to complete a Community Needs Assessment (CNA) every three years to receive Community Service Building Grant (CSBG) funding. Section 676(b)(11) of the CSBG Act states “...that the State will secure from each eligible entity in the State ...a community action plan ...that includes a community needs assessment for the community served, which may be coordinated with community needs assessment conducted for other programs...” A Community Needs Assessment must meet the CSBG Standards Category Three for Community Assessments.

A Community Needs Assessment that meets the standards establishes a profile of a community, noting both needs, as well as the community resources. Community Action Agencies (CAAs) conduct these assessments of services related to a community that can be addressed and help identify the most impacted populations. CAAs should include both qualitative and quantitative data to assist in identifying needs in the community. The identification of needs at the family, community, and agency levels used in conjunction with a strategic planning process, can determine the outcomes that the agency plans to achieve for the next three years.

Community Needs Assessment Approach

The methodology for this community needs assessment (CNA) includes a combination of quantitative and qualitative research methods designed to evaluate the perspectives and opinions of community stakeholders and consumers – especially those from underserved populations. This methodology helps prioritize the needs and establishes a basis for continued community engagement by developing a broad, community-based list of needs. The major phases of the research methodology include the following:

Stage 1: Environmental Analysis	Purpose: Environmental Profile of CCA's Served Communities
	Method: Secondary Research
Stage 2: Needs Assessment & Stakeholder Input	Purpose: Comprehensive Community-based Research
	Methods: Community Stakeholder Interviews, Focus Group Discussions & Access Audit
Stage 3: Prioritization & Reporting	Purpose: Implementation Planning, Program Initiation & Report Development
	Methods: Needs Prioritization & Reporting of Results

Leadership Team

Board of Directors	CCA Directors
Rene Chamberlain	Natasha Brubaker
Diane Cogan	Diana Dick
Mary Ann Demi	Chris Gresko
Richard Irvin	Tiffany Jones
Layla Knooihuizen	Cheryl Lafferty
Connie Kough-Pittenger	Wendy Melius
Roy McCabe	Paula Steele
Amy Melius	Amy Streightiff
Susan Michalik	
Elen Ott	
Deborah Shughart	
Carl Duane Souders	
Valerie Thomas	
Jesse Topper	
Robin White	

Data Limitations

Overall, Community Needs Assessments utilizes the most up-to-date secondary data sets available at the time. The dramatic changes throughout 2020, 2021, and continuing into 2022 caused by the COVID-19 pandemic have impacted traditional projection tools and data collection methodology. The U.S. Census American Community Survey (ACS), which provides essential detailed population-based information related to service area communities, revised its messaging, altered mailout strategies, and made sampling adjustments to accommodate the National Processing Center's staffing limitations.¹ Additionally, the release date for data reflecting 2016 to 2020 has been delayed past the traditional December 2021 deadline. Where relevant, the impacts of new data due to the COVID-19 pandemic are noted throughout this report. In addition, in-person interviews and focus group discussions were conducted only by telephone or in a virtual setting. It is important to note that this decision may have impacted traditional in-person dynamics for the CNA.

¹ Link to Source (U.S. Census Bureau).

Insights Into Causes of Poverty & Community Stability

Simply put, “people living in poverty are less likely to have access to health care, healthy food, stable housing, and opportunities for physical activity”. These disparities mean people living in poverty are more likely to die from preventable diseases. Programs and policies that make food, housing, health care, and education more affordable can help reduce poverty.

Prior to COVID, in 2018 the official poverty rate in the U.S. had declined to 11.8%. This was the first time in 11 years that the official poverty rate was significantly lower than in 2007, the year before the Great Recession. In 2019 the official poverty rate was 10.5% - the sixth year of decline. Yet as anyone who has actually lived at these income levels, the Federal Poverty Level describes an austere level of existence.

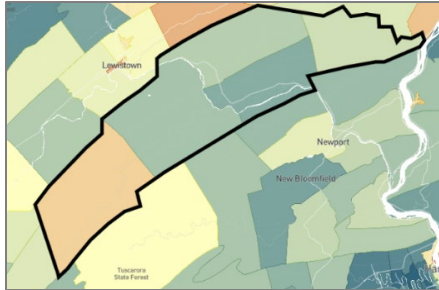
Across the nation, that 10.5% rate describes 34 million people living in poverty. Of those, approximately 10.5 million individuals were under the age of 18. In CCA’s service area, the poverty rate in 2019 before the pandemic was approximately 12%. In other words, one in 10 or 21,493 households is living at the level described in the 2021 Federal Poverty Guideline table.

2021 POVERTY GUIDELINES	
Persons in family/household	Federal Poverty Guideline
1	\$12,880
2	\$17,420
3	\$21,960
4	\$26,500
5	\$31,040
6	\$35,580
7	\$40,120
8	\$44,660

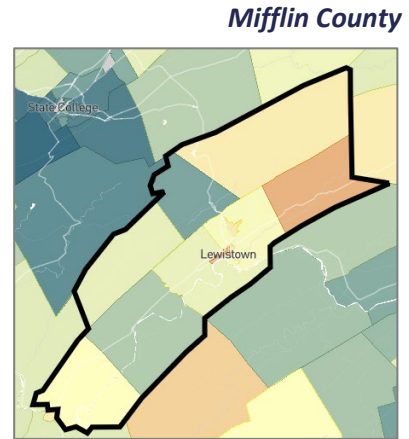
The Opportunity Atlas

The Opportunity Atlas is a useful tool for analyzing census data to track economic and social factors among individuals born in distinct geographic regions. To further illustrate the needs and disparities within CCA’s service areas, Exhibit 1 captures the median household income at age 35 in all five counties. The darker blue and green colors represent areas of higher income potential for children raised in the respective area, while orange and red indicate lower income opportunities.

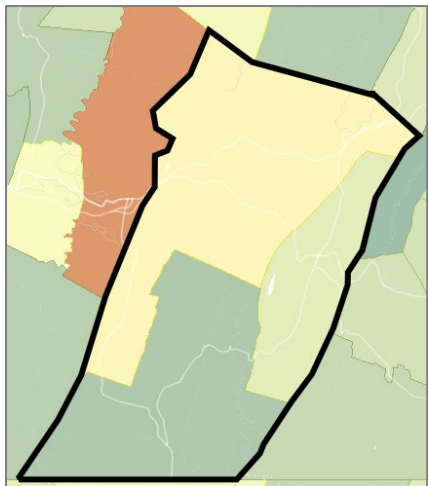
Exhibit 1: The Opportunity Atlas



Juniata County

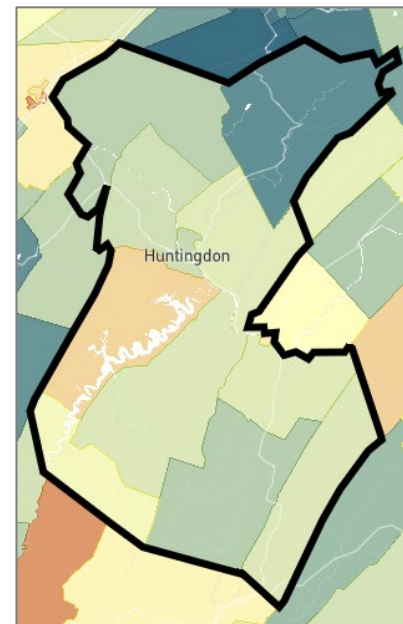


Mifflin County

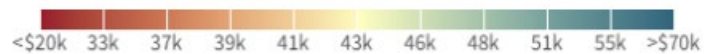
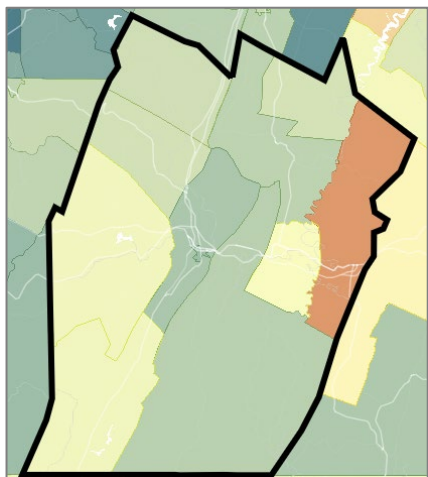


Fulton County

Huntingdon County



Bedford County



Source: The Opportunity Atlas²

² The Opportunity Atlas.

The Social Vulnerability Index

The Social Vulnerability Index (SVI) helps identify areas of need in the community. Developed by the Centers for Disease Control and Prevention (CDC) as a metric for analyzing population data to identify vulnerable populations, the SVI's measures are housed within the domains of Socioeconomic Status, Household Composition and Disability, Minority Status and Language, Housing, and Transportation. This tool may be used to rank overall population wellbeing and mobility relative to county and state averages. It can also be used to determine the most vulnerable populations during disaster preparedness and global pandemics.

Social Vulnerability Index Indicators	
Socioeconomic Status	<ul style="list-style-type: none"> Below Poverty Unemployed Low Income No High School Diploma
Household Composition & Disability	<ul style="list-style-type: none"> Population 65 + Population Under 18 Population Living With a Disability Single-Parent Households
Minority Status & Language	<ul style="list-style-type: none"> Ethnic Minorities Population Who Doesn't Speak English
Housing & Transportation	<ul style="list-style-type: none"> Multi-Unit Structures Mobile Homes No Vehicle Access Group Quarters

Notable SVI characteristics seen in Exhibit 1 are compared across the United States, Pennsylvania, and service area counties.

Exhibit 1: Social Vulnerability Index

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Total Population	324,697,795	12,791,530	48,337	14,506	45,369	24,624	46,276
Median Age	38.1	40.8	46.5	45.4	43.7	42.9	44.0
Median Household Income	\$62,843	\$61,744	\$50,509	\$53,476	\$51,678	\$53,879	\$50,219
Below Poverty	13.4%	12.4%	11.9%	11.3%	12.3%	10.8%	13.5%
Unemployment Rate	5.3%	5.3%	4.5%	5.3%	5.6%	3.3%	3.5%
Age 65 +	15.6%	17.8%	22.2%	21.0%	20.5%	19.9%	21.1%
Age 17 or Younger	22.6%	20.8%	19.7%	20.1%	18.2%	22.6%	22.5%
Population with a Disability	12.6%	14.0%	16.5%	16.8%	17.2%	13.6%	16.0%
Single-Parent Households ³	14.0%	26.0%	15.0%	24.0%	21.0%	10.0%	20.0%
Multi-Unit Structures	3.6%	4.4%	2.5%	1.4%	3.1%	1.3%	3.9%
Mobile Homes	6.2%	3.9%	14.8%	18.1%	13.5%	11.6%	8.3%
No Vehicle	8.6%	10.9%	5.4%	6.4%	6.8%	7.8%	11.1%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

- The median age in all five counties is higher than state and national averages.
- Median household income in all five counties is much lower than state and national averages. The median household income is from \$7,865 to \$11,525 less in these counties than the Pennsylvania median household income.
- Approximately 13.5% of the population in Mifflin County lives below poverty, higher than state and national averages (12.4%, 13.4% respectively).
- In all five service area counties the unemployment rate ranges from 3% to almost 6%.
- The percent of the population that is 65 years or older and the population with a disability is higher in the five counties than state and national averages.
- The percent of the population who owns a mobile home in all five counties is much higher than the state and national average.
- In Mifflin County 11.1% of the population has no vehicle while 5.4% of the population in Bedford County has no vehicle.

³County Health Rankings, 2021.

Demographic Profile

Out of all five counties that the Center of Community Action serves, Bedford County has the largest population (48,337) and is over three times the size of Fulton County (14,506).

Exhibit 2: Population by Gender & Age

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Total Population	324,697,795	12,791,530	48,337	14,506	45,369	24,624	46,276
Male	49.2%	49.0%	49.6%	50.5%	53.1%	50.0%	48.8%
Female	50.8%	51.0%	50.4%	49.5%	46.9%	50.0%	51.2%
Median Age	38.1	40.8	46.5	45.4	43.7	42.9	44.0
Under 5	6.1%	5.5%	4.8%	4.8%	4.5%	5.8%	6.2%
5 to 9	6.2%	5.7%	5.5%	6.0%	4.8%	6.3%	6.1%
10 to 14	6.4%	6.0%	5.5%	5.6%	5.6%	6.3%	6.3%
15 to 19	6.5%	6.4%	5.7%	5.6%	6.4%	6.4%	5.8%
20 to 24	6.8%	6.5%	5.4%	5.5%	6.6%	5.1%	5.5%
25 to 34	13.9%	13.1%	10.1%	10.7%	11.9%	11.2%	11.1%
35 to 44	12.6%	11.7%	10.7%	11.2%	11.9%	11.2%	10.4%
45 to 54	13.0%	13.2%	14.2%	14.7%	13.4%	13.7%	13.5%
55 to 59	6.7%	7.2%	7.7%	7.4%	7.4%	7.2%	6.9%
60 to 64	6.2%	6.9%	8.0%	7.5%	7.1%	7.1%	7.1%
65 to 74	9.1%	10.0%	11.9%	12.0%	11.7%	11.1%	11.4%
75 to 84	4.6%	5.3%	7.3%	6.8%	6.6%	5.4%	6.9%
85 +	4.6%	2.5%	3.1%	2.2%	2.2%	3.3%	2.9%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

- The median age of residents who lived in Bedford County was 46.5 years which is higher than the state and national averages (40.8 years, and 38.1 years, respectively).

The five counties that the CCA serves are primarily White with little ethnic diversity. Huntingdon County had the highest percentage of residents who identify as Black or African American and Juniata County had the highest percentage of residents who identify as Hispanic or Latino.

Exhibit 3: Population by Race & Ethnicity

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
White	72.5%	80.5%	97.6%	96.6%	91.5%	97.0%	96.9%
Black or African American	12.7%	11.3%	0.6%	1.5%	5.6%	1.1%	0.5%
Asian	5.5%	3.4%	0.4%	0.3%	0.6%	0.4%	0.3%
American Indian & Alaska Native	0.8%	0.2%	0.1%	0.3%	0.2%	0.0%	0.2%
Native Hawaiian & Other Pacific Islander	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Some Other Race	4.9%	2.2%	0.2%	0.2%	0.4%	0.9%	0.5%
Hispanic or Latino	18.0%	7.3%	1.2%	1.2%	2.0%	3.8%	1.6%
Not Hispanic or Latino	82.0%	92.7%	98.8%	98.8%	98.0%	96.2%	98.4%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

- The population who identifies as Black or African American accounted for 5.6% of Huntingdon County - the highest in all five counties, but less than half of the average Black population of Pennsylvania.
- Compared to the Bedford, Fulton, Huntingdon, and Mifflin Counties, Juniata County had the highest percentage of those who identify as Hispanic or Latino (3.8%)

Similar to the United States and Pennsylvania, the majority of residents in the five CCA counties only speak English. Juniata County has the greatest number of residents who speak languages other than English. In all five counties, there is a very small presence of foreign-born residents. Latin America and Asia are countries where a high percentage of residents were born. Although Spanish speakers make up a small percentage in the five counties, Spanish-speaking residents made up the large percentage of Juniata County (5.6%). The largest percentages of Latinx immigrants lived in Juniata and Bedford counties (60.6%, and 40.9% respectively).

Exhibit 4: Languages Spoken

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
English only	78.4%	88.6%	97.2%	98.7%	96.0%	89.8%	90.6%
Language other than English	21.6%	11.4%	2.8%	1.3%	4.0%	10.2%	9.4%
Speak English less than “very well”	8.4%	4.3%	0.9%	0.3%	1.3%	4.1%	2.7%
Spanish	13.4%	5.0%	0.8%	0.7%	1.6%	4.0%	1.0%
Other Indo-European languages	3.7%	3.7%	1.8%	0.5%	1.5%	5.6%	8.3%
Asian and Pacific Islander languages	3.5%	2.0%	0.3%	0.1%	0.7%	0.1%	0.0%
Other languages	1.1%	0.7%	0.0%	0.0%	0.3%	0.5%	0.1%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Exhibit 5: Foreign-Born Population

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Foreign-Born	13.6%	6.9%	0.8%	0.9%	1.5%	2.2%	0.9%
Europe	10.8%	19.1%	21.3%	18.9%	25.0%	9.3%	15.9%
Asia	31.0%	39.3%	31.7%	3.9%	40.0%	13.0%	42.6%
Africa	5.1%	8.7%	5.3%	12.6%	8.5%	15.6%	2.9%
Oceania	0.6%	0.4%	0.0%	23.6%	0.0%	0.0%	0.0%
Latin America	50.6%	30.8%	40.9%	29.9%	25.4%	60.6%	32.1%
Northern America	1.9%	1.9%	0.8%	11.0%	1.2%	1.7%	6.4%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

The veteran population in all five counties is relatively small but higher than state and national averages. Mifflin County had the largest veteran population while Bedford County had the smallest veteran population.

Exhibit 6: Veteran Population

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Population 18 +	250,195,726	10,122,590	38,838	11,588	37,084	19,044	35,882
Veterans	7.3%	7.5%	8.9%	9.2%	9.4%	8.2%	9.9%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Social Determinants of Health

Social determinants of health (SDOH) are the conditions in the environments where people are born, live, learn, work, play, worship, and grow older. These factors affect a wide range of health, functioning, and quality-of-life outcomes and risks.⁴ They are the conditions that shape the conditions of daily life. These forces and systems include economic policies and systems, development agendas, social norms, social policies, and political systems. The SDOH has an important influence on health inequities - the unfair and avoidable differences in health status seen within and between countries. In countries at all levels of income, health and illness follow a social gradient: the lower the socioeconomic position, the worse the health.⁵



⁴ Healthy People 2030, Social Determinants of Health.

⁵ World Health Organization, Social Determinants of Health.

Economic Stability

Economic stability is a key social determinant of health. As noted, people living in poverty are less likely to have access to health care, healthy food, stable housing, and opportunities for physical activity. Further research suggests that low-income status is associated with adverse health consequences, including shorter life expectancy, higher infant mortality rates, and other poor health outcomes.⁶

Income & Employment

Similar to the national and state median income ranges, households in CCA's five service area counties have a median household income ranging from \$50,000 to \$74,999. Households with a median household income in the ranges above \$100,000 are higher at the state and national level than in the five counties of CCA's service area.

Exhibit 7: Household Income

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Median HH Income	\$62,843	\$61,744	\$50,509	\$53,476	\$51,678	\$53,879	\$50,219
Less than \$10,000	6.0%	6.1%	5.7%	6.0%	5.8%	5.4%	4.4%
\$10,000 to \$14,999	4.3%	4.3%	5.6%	4.8%	5.7%	3.4%	5.0%
\$15,000 to \$24,999	8.9%	9.3%	12.1%	9.4%	11.0%	10.6%	12.3%
\$25,000 to \$34,999	8.9%	9.2%	11.2%	11.0%	10.6%	11.0%	12.6%
\$35,000 to \$49,999	12.3%	12.3%	15.0%	15.1%	15.0%	15.8%	15.5%
\$50,000 to \$74,999	17.2%	17.6%	20.5%	21.4%	19.9%	19.9%	21.3%
\$75,000 to \$99,999	12.7%	13.1%	13.7%	15.6%	14.1%	13.9%	12.9%
\$100,000 to \$149,999	15.1%	15.2%	11.8%	11.9%	12.3%	13.6%	11.5%
\$150,000 to \$199,999	6.8%	6.4%	2.6%	3.3%	3.9%	4.4%	2.5%
\$200,000 or more	7.7%	6.6%	1.7%	1.6%	1.7%	2.1%	2.1%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

- More residents in the five-county service area have median incomes of \$25,000 to \$34,999, and \$50,000 to \$74,999 than at the state and national level.

⁶ American Academy of Family Physicians, Poverty and Health - The Family Medicine Perspective.

Disparities between race and ethnicity are seen across all five service counties, Pennsylvania, and the United States. Residents who identify as Black or African American and live in Fulton County and Huntingdon County make approximately \$20,000 less than the average median income in Fulton County (\$53,476) and Huntingdon County (\$51,678). Black or African American households (HH) in Bedford, Juniata, and Mifflin counties make above the median income average.

Exhibit 8: Income by Race & Ethnicity

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Median HH Income	\$62,843	\$61,744	\$50,509	\$53,476	\$51,678	\$53,879	\$50,219
White	\$66,536	\$65,306	\$50,567	\$53,827	\$52,002	\$53,659	\$50,482
Black or African American	\$41,935	\$38,560	\$115,804	\$34,474	\$31,406	\$74,125	\$52,000
American Indian and Alaska Native	\$43,825	\$40,622	ND	ND	\$17,143	ND	ND
Asian	\$88,204	\$76,682	ND	ND	ND	ND	ND
Native Hawaiian and Other Pacific Islander	\$63,613	\$47,237	ND	ND	ND	ND	ND
Some other race	\$49,221	\$36,566	\$53,125	ND	ND	\$67,500	ND
Two or more races	\$59,184	\$48,713	ND	\$32,188	\$51,250	\$31,705	\$33,068
Hispanic or Latino origin (of any race)	\$51,811	\$41,725	\$24,907	\$60,893	\$49,886	\$36,964	\$28,214
White alone, not Hispanic or Latino	\$68,785	\$66,184	\$50,911	\$53,792	\$52,051	\$54,470	\$50,685

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

- Households of Huntingdon County who identify as American Indian and Alaska Native have a median income of \$17,143 significantly lower than the county median income of \$51,678.
- In four out of the five counties, households who identify as Hispanic or Latino origin have a median income much lower than the median average.
 - Hispanic and Latinx households in Bedford County have a median income of \$24,907 - less than half the median household income of the county (\$50,509).
 - In Huntingdon County, the median income is slightly lower for Hispanics and Latinx households (\$49,886) than the median income for the county (\$51,678).
 - Hispanic and Latinx households in Juniata County have a median income of \$36,964 much lower than the county’s median income (\$53,879).
 - The median income for Hispanic and Latinx households in Mifflin County (\$28,214) is much lower than the median income for Mifflin County (\$50,219).

Educational services, health care, and social assistance comprise the largest employment industry segment in the country, state, and service area counties. Manufacturing is the second-largest employment industry segment.

Exhibit 9: Total Population by Employment Industry

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Employed Population, 16 +	259,662,880	10,442,963	40,088	11,907	38,181	19,750	37,148
Agriculture, forestry, fishing and hunting, and mining	1.8%	1.3%	3.9%	3.9%	3.4%	5.0%	2.8%
Construction	6.6%	5.8%	9.3%	10.7%	10.0%	9.7%	7.1%
Manufacturing	10.1%	11.8%	13.5%	21.4%	14.0%	19.9%	23.2%
Wholesale trade	2.6%	2.7%	3.0%	2.5%	1.6%	2.2%	1.9%
Retail trade	11.2%	11.2%	12.5%	11.8%	10.3%	12.7%	11.2%
Transportation and warehousing, and utilities	5.4%	5.6%	8.5%	6.2%	4.5%	7.4%	5.3%
Information	2.0%	1.6%	0.8%	0.8%	1.3%	0.7%	1.0%
Finance and insurance, and real estate and rental and leasing	6.6%	6.4%	2.6%	2.9%	2.9%	4.3%	2.3%
Professional, scientific, management, and administrative and waste management services	11.6%	10.5%	6.0%	4.5%	5.5%	4.8%	4.8%
Educational services, and health care and social assistance	23.1%	25.9%	19.9%	20.5%	28.0%	16.7%	23.7%
Arts, entertainment, and recreation, and accommodation and food services	9.7%	8.3%	10.3%	5.3%	7.0%	5.2%	6.6%
Other services, except public administration	4.9%	4.7%	5.5%	4.1%	4.4%	5.3%	5.4%
Public administration	4.6%	4.0%	4.2%	5.5%	7.1%	6.1%	4.6%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

- Educational services, health care, and social assistance make up the largest employment industry segment for residents of Bedford, Huntingdon, and Mifflin counties (19.9%, 28.0%, and 23.7% respectively).
- The manufacturing employment industry segment has the most employees of residents who resided in Fulton, Juniata, and Mifflin counties (21.4%, 19.9%, 23.2% respectively).

Impoverished Communities

Children, residents of racial and ethnic minorities, and people with lower levels of educational attainment make up larger percentages of the population that lives below the poverty level. Children under 18 years old make up the largest percentage of individuals who live below poverty. Mifflin and Huntingdon counties have the largest population of children living in poverty (21.3%, and 18.8% respectively).

Exhibit 10: Population Below Poverty by Gender & Age

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Population in poverty	42,510,843	1,539,183	5,679	1,624	4,917	2,637	6,127
Male	12.2%	11.3%	10.5%	10.2%	10.0%	9.2%	11.7%
Female	14.6%	13.6%	13.3%	12.4%	14.6%	12.5%	15.1%
Under 5	20.3%	19.2%	15.7%	15.8%	19.5%	14.2%	29.8%
5 to 17	17.9%	17.0%	14.1%	14.8%	18.5%	17.7%	18.1%
Under 18	18.5%	17.6%	14.5%	15.0%	18.8%	16.8%	21.3%
18 to 34	16.3%	16.2%	13.6%	11.7%	13.7%	9.3%	19.3%
35 to 64	10.5%	9.6%	11.3%	11.4%	10.2%	9.4%	9.6%
65 +	9.3%	8.1%	9.4%	7.2%	9.2%	8.2%	7.8%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Exhibit 11: Population Below Poverty by Race & Ethnicity

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Population in poverty	42,510,843	1,539,183	5,679	1,624	4,917	2,637	6,127
White	11.1%	9.7%	11.7%	10.9%	12.2%	10.7%	13.2%
Black or African American	23.0%	26.0%	18.5%	5.1%	22.1%	5.6%	23.5%
American Indian and Alaska Native	24.9%	24.6%	12.0%	4.8%	75.0%	ND	48.9%
Asian	10.9%	13.9%	20.4%	0.0%	0.0%	17.5%	0.7%
Hawaiian and Other Pacific Islander	17.5%	24.5%	ND	ND	0.0%	ND	0.0%
Some Other Race	21.0%	31.4%	19.0%	11.4%	0.0%	11.4%	40.5%
Hispanic or Latino	19.6%	28.1%	18.5%	0.0%	9.5%	27.6%	51.2%
Not Hispanic or Latino	9.6%	8.9%	11.7%	11.0%	12.2%	10.0%	12.8%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

In Bedford County, 20.4% of Asians live below the poverty level followed by Black or African Americans (18.5%) and Hispanic or Latinos (18.5%). The population who has less than a high school graduate education attainment makes up 22.5% of the population, the largest population.

Exhibit 12: Population Below Poverty by Education Attainment

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Population in poverty	42,510,843	1,539,183	5,679	1,624	4,917	2,637	6,127
Less than high school graduate	24.9%	24.4%	22.5%	18.5%	24.3%	19.4%	24.5%
High school graduate (includes equivalency)	13.5%	12.0%	10.9%	12.2%	10.0%	9.2%	9.0%
Some college, Associate degree	9.6%	9.0%	8.3%	6.4%	8.7%	5.0%	6.9%
Bachelor's degree or higher	4.3%	3.9%	4.7%	2.5%	4.7%	4.2%	3.2%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Exhibit 13: Population Below Poverty by Poverty Level⁷

Poverty Level	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
50%	6.0%	5.6%	4.5%	4.1%	4.7%	3.2%	3.7%
125%	17.8%	16.2%	16.9%	14.9%	16.8%	15.1%	18.9%
150%	22.0%	20.0%	22.0%	20.2%	22.1%	22.6%	24.7%
200%	30.9%	28.3%	33.2%	31.8%	33.8%	33.1%	35.7%
300%	47.0%	44.4%	55.1%	51.9%	51.7%	52.2%	58.3%
400%	60.6%	58.8%	71.9%	68.2%	69.4%	69.3%	72.9%
500%	71.1%	70.2%	82.1%	80.8%	81.2%	82.4%	84.0%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

- In Huntingdon County 75.0% of those who identify as American Indian and Alaska Native live below the poverty level. Almost one-quarter of the population (24.3%) have less than a high school graduate education level.
- In Juniata County 27.6% of Hispanic or Latinos live below the poverty level. The population who had less than a high school graduate education level makes up 19.4% of the population, the largest population.
- Mifflin County has the highest disparities of those who live below the poverty level. In Mifflin County, 51.2% of Hispanic or Latinos live below the poverty level followed by American Indians and Alaska Natives (48.9%) and some other race (40.5%). Almost one-quarter of residents in Mifflin County (24.5%) have less than high school graduate education attainment.

⁷ CSBG-funded programs typically require a household to earn less than 125% of the poverty level, however, due to the COVID-19 pandemic, the eligibility increased to 200% of the federal poverty level.

Population Living With a Disability

Disparities by race and ethnicity are also seen in those living with a disability. In Bedford and Mifflin Counties, those who identify as race and ethnic minorities make up larger percentages of people living with a disability.

Exhibit 14: Population Living With a Disability

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Population living with a disability	12.6%	14.0%	16.5%	16.8%	17.2%	13.6%	16.0%
Male	12.5%	13.6%	17.1%	17.6%	17.8%	14.5%	16.9%
Female	12.7%	14.3%	15.8%	16.0%	16.6%	12.8%	15.1%
White	13.1%	13.9%	16.6%	17.0%	17.3%	13.8%	15.8%
Black or African American	14.0%	16.5%	2.8%	10.6%	24.1%	8.5%	37.5%
American Indian and Alaska Native	16.9%	22.9%	23.2%	14.3%	5.4%	ND	26.1%
Asian	7.1%	7.1%	0.0%	0.0%	0.0%	0.0%	26.8%
Native Hawaiian and Other Pacific Islander	10.8%	17.4%	ND	ND	0.0%	ND	55.2%
Some other race	8.3%	15.9%	17.0%	11.4%	4.7%	6.2%	1.8%
Two or more races	10.9%	12.4%	13.6%	13.7%	11.1%	12.1%	19.8%
Hispanic or Latino	9.0%	14.0%	16.6%	0.0%	3.7%	7.8%	7.9%
Not Hispanic or Latino	13.9%	14.0%	16.6%	17.1%	17.5%	14.0%	15.9%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

- The average in Mifflin County of Black or African American people with a disability (37.5%) is more than double that in the nation, the state, or other county residents who identify as white (15.8%). The same is true for the American Indian and Alaska Native populations (26.1%)

Over one-third of the residents in the five-county service area who were 65 years of age and older (seniors) were living with a disability. Most of the disability population had ambulatory, cognitive, and hearing difficulties, as well as difficulty living independently.

Exhibit 15: Disability Population by Age

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Population living with a disability	12.6%	14.0%	16.5%	16.8%	17.2%	13.6%	16.0%
Under 18	4.2%	5.4%	4.6%	4.4%	6.3%	3.7%	5.2%
18 to 64	10.3%	11.3%	12.8%	13.8%	14.7%	9.3%	12.7%
65 +	34.5%	33.6%	36.9%	37.2%	34.0%	38.7%	36.9%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Exhibit 16: Disability Population by Type

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Population living with a disability	12.6%	14.0%	16.5%	16.8%	17.2%	13.6%	16.0%
Hearing difficulty	3.6%	3.8%	5.7%	5.8%	5.8%	5.6%	6.3%
Vision difficulty	2.3%	2.3%	2.5%	2.4%	2.7%	3.0%	2.3%
Cognitive difficulty	5.1%	5.8%	6.3%	6.1%	6.5%	4.9%	6.4%
Ambulatory difficulty	6.9%	7.4%	9.2%	8.6%	9.0%	7.3%	8.0%
Self-difficulty	2.6%	2.8%	2.8%	2.6%	2.8%	3.9%	3.3%
Independent living difficulty	5.8%	6.4%	7.7%	7.8%	7.1%	6.9%	6.6%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Education Access & Quality

Educational attainment and poverty rates affect one another and can result in a generational cycle of poverty. People with higher levels of education are more likely to be healthier and live longer. To realize this potential, communities can increase educational opportunities and help children and adolescents do well in school.⁸ Additionally, poverty and education levels are inextricably linked when children may need to leave school early to work. Individuals with a high school diploma earn an average of \$35,256 per year or approximately \$678 a week⁹. In the five CCA service areas, residents with a high school diploma make up higher percentages than the averages in both Pennsylvania and the United States.

Exhibit 17: Educational Attainment by Population 25 & Older

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Population 25 +	220,622,076	8,954,232	35,299	10,512	32,741	17,294	32,448
Less than 9 th Grade	5.1%	3.2%	3.3%	3.6%	2.7%	6.0%	5.1%
9 th - 12 th Grade, No Diploma	6.9%	6.3%	8.7%	8.6%	7.9%	10.7%	9.9%
High School Graduate and Equivalency	27.0%	34.7%	51.3%	52.2%	48.8%	48.8%	51.8%
Some College, No Degree	20.4%	15.9%	13.6%	14.1%	15.0%	13.1%	14.2%
Associate Degree	8.5%	8.5%	8.3%	7.9%	8.2%	6.9%	7.1%
Bachelor's Degree	19.8%	19.0%	8.9%	7.8%	11.6%	9.2%	8.4%
Graduate or Professional Degree	12.4%	12.4%	5.8%	5.8%	5.8%	5.3%	3.5%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

- High School graduation or equivalency rates are about the same in Fulton County (52.2%), Bedford County (51.3%), Mifflin County (51.8%), and Huntingdon County (48.8%) and, Juniata County (48.8%).
- Residents who have a bachelor's degree are highest in Huntingdon County (11.6%) but still much lower than state and national percentages (19.0%, 19.8%, respectively).

⁸ Healthy People 2030. Education Access & Quality.

⁹ The Average Salary by Education Level.

Disparities by race and ethnicity are also reflected in high school graduation attainment. Residents who identify as Black or African American, Hispanic or Latino, Asian, and Native American (American Indian or Alaska Native) have lower high school graduation attainment than Whites.

Exhibit 18: High School Graduation by Race & Ethnicity

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
White, Non-Hispanic	92.9%	92.6%	88.2%	87.8%	90.2%	84.0%	85.0%
Black or African American	86.0%	86.3%	90.9%	93.5%	79.7%	90.9%	92.0%
Hispanic or Latino	68.7%	71.7%	66.3%	93.8%	75.7%	55.0%	85.2%
Asian	87.1%	83.9%	96.8%	72.7%	94.8%	65.3%	98.9%
American Indian or Alaska Native	80.3%	75.8%	82.0%	90.9%	93.0%	ND	66.7%
Other	62.7%	66.3%	75.5%	100.0%	55.0%	53.4%	78.5%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

- In Bedford County, 66.3% of residents who identify as Hispanic or Latino graduated high school, lower than those who identify as Non-Hispanic White (88.2%).
- Residents in Fulton County who identify as Asian (72.7%) make up the lowest percentage of high school graduates. Note the small population size which may impact the low percentage.
- In Huntingdon County residents who identify as Black or African American, Hispanic or Latino, and other made up the lowest percentage of high school graduates.
- Residents in Juniata County who identify as Hispanic or Latino, Asian, and others have significantly lower percentages of high school graduates than those who identify as Non-Hispanic White (84.0%) and Black or African American (90.9%).
- In Mifflin County residents 66.7% of residents who identify as American Indian or Alaska Native and 78.5% of residents who identify as other have graduated high school.

Neighborhood & Built Environment

The neighborhoods people live in have a major impact on their health and well-being. Many people in the United States live in neighborhoods with high rates of violence, unsafe air or water, and other health and safety risks. The goal of strengthening this area of social determinants is to create neighborhoods and environments that promote health and safety.¹⁰ The United States is currently in the midst of an affordable housing crisis and the COVID-19 pandemic has only exacerbated the issue. With rising costs of housing, low-income individuals and families may struggle more with the ability to afford basic necessities, such as adequate housing and utilities.

There are over twice as many households in Bedford, Huntingdon, and Mifflin counties than in Fulton and Juniata counties. Most households are comprised of married-couple families. Female householders count for approximately a quarter of the population across all five counties. More women over the age of 65 live alone compared to men of the same age group.

¹⁰ Social Determinants of Health, Neighborhood and Built Environment.

Exhibit 19: Household Composition

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Total households	120,756,048	5,053,106	19,882	5,989	16,779	9,372	19,043
Married-couple family	48.2%	47.7%	55.2%	53.9%	54.8%	55.6%	53.4%
Married-couple family with children of the householder under 18 years	18.8%	17.0%	16.6%	15.4%	16.8%	20.1%	16.7%
Cohabiting couple household	6.3%	6.5%	6.7%	5.7%	6.4%	8.3%	7.3%
Cohabiting household with own children of the householder under 18 years	2.2%	2.1%	1.8%	1.8%	2.7%	3.5%	2.9%
Male householder, no spouse/partner present	17.8%	17.8%	16.8%	18.2%	16.4%	16.2%	16.5%
Male with own children of the householder under 18 years	1.3%	1.2%	16.8%	1.4%	1.5%	1.1%	1.2%
Male householder living alone	12.5%	13.0%	13.4%	14.7%	11.9%	12.1%	12.1%
Male 65 +	3.5%	3.9%	4.6%	4.9%	5.1%	4.5%	4.1%
Female householder, no spouse/partner present	27.7%	28.0%	21.3%	22.2%	22.4%	19.8%	22.7%
Female with own children of the householder under 18 years	5.3%	4.9%	2.4%	4.0%	4.4%	2.0%	4.2%
Female householder living alone	15.4%	16.6%	15.1%	13.9%	14.4%	13.9%	13.2%
Female 65 +	7.5%	8.8%	10.4%	9.0%	9.1%	8.2%	8.4%
Households with one or more people under 18 years	31.0%	28.1%	24.5%	25.9%	28.5%	28.5%	27.6%
Households with one or more people 65 +	29.4%	31.8%	38.0%	36.1%	37.4%	33.3%	34.9%
Average household size	2.62	2.45	2.41	2.42	2.37	2.60	2.39
Average family size	3.23	2.45	2.95	2.95	2.83	3.10	2.85

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

In all five service area counties, more grandparents are responsible for their grandchildren compared to state and national percentages. Approximately 55.4% of grandparents are responsible for their grandchildren in Mifflin County while 36.7 in Bedford County and 35.0% in the state of Pennsylvania.

Exhibit 20: Grandparents Responsible for Grandchildren

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Number of grandparents living with own grandchildren under 18 years	7,239,762	236,303	909	277	966	309	914
Grandparents responsible for grandchildren	34.1%	35.0%	36.7%	42.6%	37.5%	46.9%	55.4%
Years responsible for grandchildren							
Less than 1 year	6.3%	6.4%	4.0%	5.8%	3.2%	9.7%	10.9%
1 or 2 years	7.2%	7.3%	5.7%	10.8%	4.3%	7.4%	11.7%
3 or 4 years	5.6%	6.3%	7.0%	10.1%	14.4%	13.3%	18.6%
5 or more years	15.0%	15.0%	20.0%	15.9%	15.5%	16.5%	14.1%
Number of grandparents responsible for own grandchildren under 18 years	2,467,425	82,721	334	118	362	145	506
Who is female	63.0%	64.1%	63.2%	57.6%	57.5%	57.9%	63.2%
Who are married	68.6%	67.0%	66.8%	76.3%	72.9%	64.1%	79.2%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Housing Stock & Characteristics

In general, Pennsylvania and the service area counties have older housing stock which is often more costly to maintain and heat. At the county, state, and national levels rental vacancy rate was higher than homeowner vacancy rates. In 2019, all counties, except for Bedford County, had a lower rental vacancy rate than state and national rates indicating a tight rental market. The United States is currently in a housing crisis and qualitative data suggests that the real vacancy rate is much lower than the secondary data reports.

Exhibit 21: Housing Units

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Occupied housing units	87.9%	88.8%	81.6%	82.5%	73.9%	83.5%	87.1%
Vacant housing units	12.1%	11.2%	18.4%	17.5%	26.1%	16.5%	12.9%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Exhibit 22: Vacancy Rate

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Homeowner vacancy rate	1.6	1.6	1.9	1.9	1.7	1.8	1.2
Rental vacancy rate	6.0	5.4	7.8	5.1	2.4	4.6	4.2

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

In all five counties over three-quarters of housing units are owned while under 50% are rented. In contrast, more residents rent apartments than own apartments.

Exhibit 23: Occupied Housing Units

	United States		Pennsylvania		Bedford County		Fulton County		Huntingdon County		Juniata County		Mifflin County	
	Owner-occupied housing units	Renter-occupied housing units	Owner-occupied housing units	Renter-occupied housing units	Owner-occupied housing units	Renter-occupied housing units	Owner-occupied housing units	Renter-occupied housing units	Owner-occupied housing units	Renter-occupied housing units	Owner-occupied housing units	Renter-occupied housing units	Owner-occupied housing units	Renter-occupied housing units
1 unit, detached	82.5%	27.7%	75.2%	19.6%	85.6%	48.5%	82.9%	47.2%	86.7%	43.1%	87.6%	43.6%	86.5%	41.3%
1 unit, attached	5.9%	6.3%	18.3%	19.4%	0.6%	4.3%	1.5%	3.0%	1.3%	6.6%	2.1%	7.5%	5.4%	12.2%
2 apartments	1.2%	7.3%	0.9%	11.1%	0.4%	10.5%	0.3%	6.1%	0.4%	12.4%	0.3%	4.3%	0.8%	12.0%
3 or 4 apartments	0.9%	10.2%	0.4%	11.3%	0.1%	6.3%	0.1%	4.1%	0.1%	8.5%	0.1%	4.6%	0.0%	7.9%
5 to 9 apartments	0.8%	11.5%	0.3%	9.7%	0.1%	5.0%	0.0%	4.9%	0.2%	6.0%	0.0%	9.8%	0.0%	8.2%
10 or more apartments	2.5%	32.4%	1.1%	26.0%	0.0%	8.7%	0.1%	10.1%	0.1%	9.5%	0.0%	16.7%	0.0%	10.2%
Mobile home or another type of housing	6.3%	4.5%	3.9%	2.8%	13.1%	16.6%	15.0%	24.5%	11.1%	13.7%	9.8%	13.4%	7.2%	8.3%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

In all five of CCA’s service area counties over three-quarters of residents live in a one-unit detached housing unit. In Fulton County, 17.2% of residents live in a mobile home.

Exhibit 24: Multi-Unit Occupied Housing

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Occupied housing units	120,756,048	5,053,106	19,882	5,989	16,779	9,372	19,043
1 unit, detached	62.7%	57.9%	77.9%	74.9%	76.1%	76.4%	73.5%
1 unit, attached	6.0%	18.6%	1.4%	1.9%	2.6%	3.5%	7.4%
2 apartments	3.4%	4.1%	2.5%	1.7%	3.3%	1.3%	4.0%
3 or 4 apartments	4.2%	3.8%	1.4%	1.0%	2.2%	1.2%	2.3%
5 to 9 apartments	4.6%	3.2%	1.1%	1.1%	1.6%	2.5%	2.3%
10 or more apartments	13.3%	8.9%	1.8%	2.3%	2.4%	4.2%	2.9%
Mobile home or other type of housing	5.6%	3.5%	13.8%	17.2%	11.7%	10.8%	7.6%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Exhibit 25: Occupied Housing Units by Year Built

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Total occupied housing units	120,756,048	5,053,106	19,882	5,989	16,779	9,372	19,043
2014 or later	2.4%	1.3%	1.2%	1.1%	1.1%	0.8%	0.8%
2010 to 2013	2.8%	1.7%	1.5%	2.0%	1.8%	1.5%	1.7%
2000 to 2009	14.1%	8.5%	9.1%	11.9%	11.6%	10.4%	7.2%
1980 to 1999	27.4%	19.5%	25.2%	24.7%	21.7%	26.1%	18.7%
1960 to 1979	25.8%	22.8%	22.3%	28.8%	21.8%	25.8%	22.9%
1940 to 1959	15.3%	21.3%	15.3%	12.6%	15.1%	13.3%	22.6%
1939 or earlier	12.2%	25.1%	25.3%	18.9%	27.0%	22.2%	26.1%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

- The greatest percentage of housing units were built between 1960 and 1999. In the past 10 years, there have been very few housing units built. With fewer housing units being built this could impact opportunities of availability of housing for residents in the five service area counties.

Exhibit 26: Services & Facilities

	United States		Pennsylvania		Bedford County		Fulton County		Huntingdon County		Juniata County		Mifflin County	
	Owner-occupied housing units	Renter-occupied housing units	Owner-occupied housing units	Renter-occupied housing units	Owner-occupied housing units	Renter-occupied housing units	Owner-occupied housing units	Renter-occupied housing units	Owner-occupied housing units	Renter-occupied housing units	Owner-occupied housing units	Renter-occupied housing units	Owner-occupied housing units	Renter-occupied housing units
Telephone service	98.7%	96.9%	98.9%	97.2%	99.1%	97.7%	98.4%	95.8%	98.9%	97.8%	96.8%	97.5%	95.8%	96.2%
Utility gas	52.2%	40.5%	52.5%	49.1%	3.1%	6.3%	0.6%	0.5%	4.8%	14.9%	1.6%	1.2%	9.5%	21.7%
Bottled, tank, or LP gas	6.0%	2.6%	5.2%	2.7%	3.7%	5.2%	5.6%	4.0%	3.1%	5.3%	9.3%	7.8%	3.5%	2.4%
Electricity	32.4%	50.4%	17.2%	36.2%	22.2%	28.8%	29.5%	43.6%	19.5%	24.1%	19.9%	41.2%	18.5%	35.7%
Fuel oil, kerosene, etc.	5.6%	3.2%	19.2%	9.2%	48.3%	51.2%	36.8%	42.6%	49.8%	45.5%	39.0%	38.0%	45.2%	31.1%
Coal or coke	0.1%	0.1%	1.5%	0.4%	3.3%	1.1%	1.1%	0.4%	3.5%	0.6%	2.0%	0.2%	2.0%	0.4%
All other fuels	3.1%	1.3%	4.2%	1.5%	18.8%	6.0%	25.9%	8.5%	18.5%	8.1%	27.8%	10.9%	21.0%	8.2%
No fuel used	0.7%	1.9%	0.2%	0.8%	0.6%	1.3%	0.4%	0.4%	0.8%	1.4%	0.4%	0.8%	0.3%	0.6%
With complete plumbing facilities	99.7%	99.4%	99.7%	99.4%	99.8%	99.3%	99.1%	99.7%	99.6%	99.8%	99.9%	99.7%	98.6%	99.3%
With complete kitchen facilities	99.6%	98.3%	99.6%	97.8%	99.9%	98.9%	99.3%	99.6%	99.5%	99.2%	98.9%	95.7%	97.6%	96.3%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

The following exhibits below show the services and facilities of the housing units at the county, state, and national levels.

Exhibit 27: Occupied Housing Units by Services & Facilities

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Total occupied housing units	120,756,048	5,053,106	19,882	5,989	16,779	9,372	19,043
Telephone service	98.1%	98.4%	98.8%	97.8%	98.6%	97.0%	95.9%
Utility gas	48.0%	51.4%	3.8%	0.6%	7.3%	1.5%	13.0%
Bottled, tank, or LP gas	4.8%	4.4%	4.0%	5.3%	3.7%	8.9%	3.2%
Electricity	38.9%	23.1%	23.6%	32.7%	20.6%	25.3%	23.5%
Fuel oil, kerosene, etc.	4.7%	16.1%	48.9%	38.1%	48.8%	38.7%	41.2%
Coal or coke	0.1%	1.1%	2.8%	1.0%	2.8%	1.6%	1.5%
All other fuels	2.4%	3.4%	16.1%	22.0%	16.0%	23.5%	17.3%
No fuel used	1.1%	0.4%	0.7%	0.4%	0.9%	0.5%	0.4%
With complete plumbing facilities	99.6%	99.6%	99.7%	99.2%	99.6%	99.9%	98.8%
With complete kitchen facilities	99.2%	99.0%	99.7%	99.4%	99.4%	98.1%	97.2%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Housing Values

Overall, more Bedford County and Mifflin County residents own their homes than Fulton, Huntingdon, and Juniata counties. All five service area counties have median home values below the home values for Pennsylvania and the United States.

Exhibit 28: Owner-Occupied Unit Value

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Owner-occupied units	77,274,381	3,480,978	15,722	4,638	12,695	6,985	13,580
Less than \$50,000	6.9%	7.2%	11.8%	10.4%	9.0%	8.5%	11.8%
\$50,000 to \$99,999	12.0%	15.0%	21.7%	14.7%	23.8%	18.5%	29.9%
\$100,000 to \$149,999	13.3%	16.3%	21.9%	19.0%	21.5%	23.5%	20.9%
\$150,000 to \$199,999	14.0%	17.4%	18.0%	22.0%	17.7%	24.0%	17.2%
\$200,000 to \$299,999	19.6%	21.3%	15.4%	18.8%	17.0%	15.8%	13.0%
\$300,000 to \$499,999	19.3%	16.1%	7.3%	9.4%	7.4%	5.7%	5.0%
\$500,000 to \$999,999	11.4%	5.8%	2.9%	4.2%	2.6%	2.0%	1.6%
\$1,000,000 or more	3.4%	1.1%	1.0%	1.5%	1.0%	1.9%	0.7%
Median home value	\$62,843	\$61,744	\$50,509	\$53,476	\$51,678	\$53,879	\$50,219

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Approximately half of the housing units have a mortgage and do not have a mortgage. Of those residents in the five counties who have a mortgage, they pay between \$400 to \$1,499 per month while the majority of residents without a mortgage pay \$250 to \$599 per month.

Exhibit 29: Owner-Occupied Units by Mortgage Status

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Owner-occupied units	77,274,381	3,480,978	15,722	4,638	12,695	6,985	13,580
Housing units with a mortgage	62.7%	60.1%	50.0%	49.5%	50.8%	50.1%	51.9%
Housing units without a mortgage	37.3%	39.9%	50.0%	50.5%	49.2%	49.9%	48.1%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Exhibit 30: Housing Units with a Mortgage by Owner Costs

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Housing units with a mortgage	48,416,627	2,092,266	7,854	2,296	6,455	3,500	7,054
Less than \$500	1.2%	1.2%	3.1%	4.0%	3.2%	3.4%	1.3%
\$500 to \$999	17.0%	19.0%	36.4%	25.9%	34.4%	32.7%	36.6%
\$1,000 to \$1,499	27.4%	30.1%	35.9%	40.3%	38.1%	42.2%	44.3%
\$1,500 to \$1,999	21.0%	21.9%	14.8%	17.9%	15.8%	14.7%	11.6%
\$2,000 to \$2,499	13.0%	12.7%	4.8%	7.4%	5.3%	4.2%	3.3%
\$2,500 to \$2,999	7.9%	6.9%	2.5%	2.4%	1.7%	1.0%	0.9%
\$3,000 or more	12.5%	8.2%	2.5%	2.0%	1.6%	1.7%	2.0%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Households that spend over 35% of their income on housing are considered housing burdened, which may impact their ability to afford other basic needs and regular home maintenance to maintain a healthy and safe place to live. Approximately one in five households across the five-county regions pay over 35% of their household income towards housing-related costs.

Exhibit 31: Housing Units without a Mortgage by Owner Costs

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Housing units without a mortgage	28,857,754	1,388,712	7,868	2,342	6,240	3,485	6,526
Less than \$250	11.4%	6.2%	17.3%	11.6%	11.7%	10.6%	3.6%
\$250 to \$399	23.0%	20.2%	40.3%	34.9%	37.5%	35.0%	24.1%
\$400 to \$599	28.6%	33.3%	30.8%	34.5%	34.7%	37.7%	46.3%
\$600 to \$799	16.6%	20.8%	8.5%	12.8%	12.0%	7.9%	19.2%
\$800 to \$999	8.7%	9.9%	1.3%	4.2%	2.6%	4.5%	4.8%
\$1,000 or more	11.8%	9.6%	1.8%	2.1%	1.5%	4.2%	2.0%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Income Exhibit 32: Monthly Owner Costs as a Percentage of Household Income

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
< 20.0%	45.9%	49.0%	49.6%	46.0%	51.1%	54.7%	51.5%
20.0% to 24.9%	15.7%	15.8%	16.8%	17.5%	16.3%	12.5%	15.0%
25.0% to 29.9%	10.5%	10.2%	8.8%	14.2%	8.5%	8.8%	9.2%
30.0% to 34.9%	6.9%	6.4%	6.5%	5.3%	6.4%	6.8%	6.1%
35.0% >	20.9%	18.6%	18.3%	17.1%	17.6%	17.2%	18.2%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Over half of residents in the five service area counties pay approximately \$500 to \$999 in monthly rent which is approximately 35.0% or more of their income.

Exhibit 33: Gross Rent

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Less than \$500	9.4%	12.2%	21.9%	18.5%	24.4%	21.0%	23.6%
\$500 to \$999	36.2%	44.0%	63.6%	64.9%	62.6%	69.3%	65.1%
\$1,000 to \$1,499	30.0%	29.6%	11.2%	15.8%	9.3%	8.6%	10.4%
\$1,500 to \$1,999	14.0%	9.3%	1.4%	0.8%	3.7%	1.0%	0.8%
\$2,000 to \$2,499	5.6%	2.9%	1.2%	0.0%	0.0%	0.0%	0.1%
\$2,500 to \$2,999	2.4%	1.0%	0.6%	0.0%	0.0%	0.0%	0.0%
\$3,000 or more	2.4%	0.9%	0.2%	0.0%	0.0%	0.0%	0.0%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Exhibit 34: Gross Rent as a Percentage of Household Income

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Less than 15.0%	13.1%	14.8%	21.8%	27.8%	23.2%	19.8%	20.6%
15.0% to 19.9%	12.9%	13.5%	11.6%	15.1%	14.6%	20.4%	14.0%
20.0% to 24.9%	12.9%	13.5%	11.6%	11.8%	13.2%	12.6%	14.1%
25.0% to 29.9%	11.6%	11.3%	10.5%	6.5%	13.4%	9.0%	10.6%
30.0% to 34.9%	9.1%	8.7%	7.3%	6.3%	7.3%	8.7%	10.1%
35.0% or more	40.5%	39.0%	37.2%	32.5%	28.3%	29.5%	30.6%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Unsheltered Population

In the state of Pennsylvania, families, students, and individuals experienced homelessness. When calculating homelessness in Pennsylvania by the entire homeless population in the country approximately 0.9% are family households, 2.6% are veterans, and 1.6% are experiencing chronic homelessness.

Exhibit 35: Point-in-Time Count

	United States	Pennsylvania
Total homeless population	580,466	13,375
Family households experiencing homelessness	171,575	1,550
Veterans experiencing homelessness	37,252	977
Persons experiencing chronic homelessness	110,528	1,772
Unaccompanied young adults (aged 18-24) experiencing homelessness	ND	716

Source: United States Interagency Council on Homelessness. Pennsylvania Homelessness Statistics, 2020¹¹

Exhibit 36: Student Homelessness in Pennsylvania

	Pennsylvania
Total number of homeless students	31,822
Number of unaccompanied homeless students	5,789
Nighttime residence: unsheltered	526
Nighttime residence: shelters	7,281
Nighttime residence: hotels/motels	2,428
Nighttime residence: doubled up	21,587

Source: United States Interagency Council on Homelessness. Pennsylvania Homelessness Statistics, 2020¹²

¹¹ United States Interagency Council on Homelessness. Pennsylvania Homelessness Statistics, 2020.

¹² United States Interagency Council on Homelessness. Pennsylvania Homelessness Statistics, 2020.

Transportation & Broadband Access

As in the rest of the nation over three-quarters of residents in the five service area counties drove alone to work. The mean travel time to get to work ranged from 26.6 minutes in Bedford County to 32.2 minutes in Juniata County. A small percentage of residents worked from home, but we expect to see an increase in those who worked from home in census data from 2020.

Exhibit 37: Transportation

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Workers, 16 +	152,735,781	6,081,077	21,536	6,623	18,221	11,189	21,106
Mean travel time to work (minutes)	26.9	27.2	26.6	32.8	31.1	32.2	23.4
Public transportation (excluding taxicab)	5.0%	5.6%	0.6%	0.0%	0.2%	0.2%	0.0%
Car, truck, or van – drove alone	76.3%	75.9%	80.8%	80.2%	78.0%	79.1%	79.7%
Walked	2.7%	3.6%	2.7%	2.4%	4.8%	2.8%	2.4%
Other means	1.8%	1.5%	1.1%	0.9%	1.8%	0.5%	1.6%
Worked from home	5.2%	4.9%	4.8%	3.8%	3.6%	6.7%	4.3%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Exhibit 38: Computer & Internet Access

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Total households	120,756,048	5,053,106	19,882	5,989	16,779	9,372	19,043
Computer access	90.3%	88.0%	79.4%	79.7%	84.3%	79.2%	79.4%
Broadband internet subscription	82.7%	81.5%	73.4%	69.3%	75.9%	73.8%	70.6%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

- Residents in the five service area counties had lower access to computers and broad internet subscriptions compared to Pennsylvania and the United States.

Food Insecurity

Food insecurity rates indicate the percentage of people who do not have consistent and adequate food access due to limited economic and social conditions. ¹³The food insecurity rate is higher in four of the five service area counties (Bedford, Fulton, Huntingdon, and Mifflin) than in Pennsylvania and the United States.

Exhibit 39: Food Insecurity

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Food insecurity rate	10.9%	10.6%	11.5%	11.3%	12.2%	10.7%	12.4%
Number of food insecure persons	35,207,000	1,353,730	5,560	1,640	5,520	2,640	5,730
Low threshold in state ¹⁴	160.0%	160.0%	160.0%	160.0%	160.0%	160.0%	160.0%
The high threshold in state ¹⁵	185.0%	185.0%	185.0%	185.0%	185.0%	185.0%	185.0%
Food insecure ≤ low threshold ¹⁶	50.0%	56.6%	58.9%	56.2%	53.4%	62.8%	62.9%
Food insecure between thresholds ¹⁷	19.0%	9.7%	10.2%	10.4%	7.8%	9.4%	8.7%
Food insecure > high threshold ¹⁸	31.0%	33.7%	30.9%	33.4%	38.8%	27.7%	28.3%
Cost per meal	\$3.13	\$3.17	\$3.50	\$3.14	\$3.25	\$3.36	\$2.88

Source: Feeding America. Map the Meal Gap 2021: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2019

- The number of food-insecure persons was highest in Mifflin (5,730), Bedford (5,560), and Huntingdon (5,520) counties.
- Approximately 62.9% of residents in Mifflin County and 62.8% of residents in Juniata County were food insecure individuals who lived in households with income at or below the low-income threshold.
- The average cost per meal was lowest in Mifflin County (\$2.88) and highest in Juniata County (\$3.36).

¹³ U.S. Department of Agriculture. Definitions of Food Insecurity, 2021.

¹⁴ Lowest gross income limit as a percent of the federal poverty guidelines for any federal nutrition program.

¹⁵ Highest gross income limit as a percent of the federal poverty guidelines for any federal nutrition program.

¹⁶ The percentage of food insecure individuals who live in households with income at or below low threshold in state.

¹⁷ The percentage of food insecure individuals who live in households with income above low threshold and below or equal to high threshold in state.

¹⁸ The percentage of food insecure individuals who live in households with income above high threshold in state.

The percentage of food-insecure children is higher in the service area counties than the state and national average. Approximately 17.7% of children in Mifflin County were food insecure while 14.6% of children in Pennsylvania were food insecure.

Exhibit 40: Food Insecurity in Children

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Child food insecurity rate	14.6%	14.6%	15.2%	15.4%	18.2%	14.5%	17.7%
Number of food insecure children	10,732,000	383,520	1,450	450	1,510	810	1,840
Food insecure children in HH with HH incomes below 185 FPL ¹⁹	77.0%	67.0%	89.0%	83.0%	87.0%	89.0%	92.0%
Food insecure children in HH with HH incomes above 195 FPL ²⁰	23.0%	33.0%	11.0%	17.0%	14.0%	11.0%	8.0%

Source: Feeding America. Map the Meal Gap 2021: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2019

- In the five service area counties, 83.0% to 92.0% of food-insecure children lived in homes that had a household income 185% below the federal poverty level.
- In Fulton County 17.0% of food-insecure children lived in homes that had a household income above 195% above the federal poverty level, lower than those children in the state of Pennsylvania (33.0%).

¹⁹ Percent of food insecure children who live in households with income below 185% of the federal poverty line (the cutoff for many child nutrition programs such as WIC and NSLP).

²⁰ Percent of food insecure children who live in households with income above 185% of the federal poverty line.

According to preliminary Pennsylvania Youth Survey (PAYS) data from 2021, students in 6th, 8th, 10th, and 12th grades reported food insecurity and food security. *Data was not reported for Juniata County (only one district participated online) and Mifflin County

Exhibit 41: Food Insecurity in School-Aged Children by Age

	Bedford County				Fulton County				Huntingdon County			
	6 th	8 th	10 th	12 th	6 th	8 th	10 th	12 th	6 th	8 th	10 th	12 th
Food insecurity ²¹	17.8%	14.9%	16.1%	27.0%	25.3%	11.6%	21.2%	23.2%	22.7%	21.5%	16.5%	16.9%
Food scarcity ²²	5.7%	8.8%	10.1%	19.0%	13.4%	5.0%	15.5%	17.6%	10.1%	13.0%	10.5%	15.0%

Source: Pennsylvania Youth Survey (PAYS). Preliminary 2021 PAYS Data Highlights, 2021. County-Level Special Reports on the Impact of COVID-19

- In Bedford County 27.0% of 12th graders were food insecure. Sixth graders in Fulton and Huntingdon counties made up higher percentages of students food insecure compared to students in other grades (25.3%, 22.7%, respectively).
- In Bedford, Fulton, and Huntingdon counties, students making up the highest percentage of food scarcity were students in 12th grade (19.0%, 17.6%, and 15.0%, respectively).
- Food scarcity was lowest in 6th graders in Bedford County (5.7%) and 8th graders in Fulton County (5.0%).

²¹ The percentage of students who indicated any instance of being worried about running out of food one or more times when asked “how many times have you: worried that food at home would run out before your family got money to buy more?”

²² The percentage of students who indicated having to skip a meal one or more times when asked “how many times have you: skipped a meal because your family didn’t have enough money to buy food?”

Health Care Access & Quality

In the five service area counties residents who had no health insurance made up a larger percentage of the population than those in Pennsylvania and the United States. Residents of Mifflin County made up the lowest percentage of those with private health insurance (64.2%) and the highest percentage of uninsured. Juniata County also has a high percentage of residents who had no health coverage (10.9%) while Huntingdon County had the least percentage of residents without health insurance coverage (4.4%).

Exhibit 42: Health Insurance Status

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
With health insurance coverage	91.2%	94.3%	93.2%	93.9%	95.6%	89.1%	87.7%
With private health insurance	67.9%	73.0%	69.2%	71.3%	71.9%	71.2%	64.2%
With public coverage	35.1%	36.3%	42.4%	41.1%	43.1%	35.2%	42.5%
No health insurance coverage	8.8%	5.7%	6.8%	6.1%	4.4%	10.9%	12.3%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2015-2019

Exhibit 43: Health Care Provider Ratios

	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Mental health providers	ND	64	7	48	4	42
Mental health provider to patient ratio	450:1	750:1	2,080:1	940:1	6,190:1	1,100:1
Primary care physicians	ND	12	3	16	5	25
Primary care physician to patient ratio	1,230:1	4,010:1	4,840:1	2,280:1	4,490:1	1,850:1
Dentist providers	ND	22	3	14	3	17
Dentist provider to patient ratio	1,410:1	2,180:1	4,840:1	3,220:1	8,250:1	2,710:1

Source: County Health Ranking, 2020

- The ratio of patients to primary care providers is extremely high in the five service area counties.
- Juniata County has the highest patient-to-provider ratio at 4,490:1 – nearly 3.5 times higher than the state rate. The mental health provider-to-patient ratio is even worse with 6,190 mental health providers per one patient and the dentist provider-to-patient ratio is 8,250:1.

Health Status Profile

Similar to the nation, the leading cause of death in Pennsylvania in 2019 was heart disease followed by malignant neoplasm, or cancer. Deaths due to COVID-19 in some cases exceed the traditional leading causes of death (noted in an additional table.)

Exhibit 44: Causes of Death by Person

	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Heart disease	32,250	138	37	100	70	130
Malignant neoplasm	27,703	98	38	108	62	154
Chronic lower & respiratory disease	6,645	29	3	24	11	35
Diabetes	3,652	26	8	24	11	12
Alzheimer's disease	4,151	23	9	8	7	18

Source: Commonwealth of Pennsylvania Department of Health Division of Health Informatics. Selected Cause of Death, 2019

Exhibit 45: Chronic Disease Rates

	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Coronary heart disease	6.0	6.0	6.0	6.2	6.3
High blood pressure	30.1	30.1	31.5	31.4	31.1
Asthma	10.6	10.6	10.3	10.8	11.0
Diagnosed diabetes	9.1	9.0	9.3	9.4	9.6

Source: Centers for Disease Control and Prevention. Chronic Disease and Health Promotion Data & Indicators, 2019

- Approximately 138 residents in Bedford County and 130 residents of Mifflin County died of heart disease in 2019. In Mifflin County, 154 people died from malignant neoplasm while 38 people died from the same disease in Fulton County.
- Approximately three people in Fulton County died from chronic lower and respiratory disease while 35 residents of Mifflin County died.
- Death due to diabetes was highest in residents of Bedford County (26 people) and Huntingdon County (24 people). Approximately 23 residents of Bedford County died of Alzheimer's disease.

The COVID-19 pandemic has had major implications on the population. Reported COVID-19 cases, deaths, and vaccination status varies across the five service area counties. **Note:** Data as of March 16, 2022.

Exhibit 46: The COVID-19 Pandemic

	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Total Population	12,791,530	48,337	14,506	45,369	24,624	46,276
Cases	2,298,157	7,369	2,227	9,541	4,380	11,625
Death	43,962	273	65	240	175	276
Partially vaccinated	1,156,321	2,106	355	2,722	841	1,635
Fully vaccinated	7,276,337	17,470	4,366	21,526	9,853	22,121
Received booster	3,258,738	8,445	2,030	10,402	5,079	11,295

Source: Pennsylvania Department of Health. COVID-19 Data for Pennsylvania, 2022

- Bedford and Mifflin counties had the highest number of people who died from COVID-19 (273 people, 276 people respectively) while Fulton County had the lowest amount of people who died from COVID-19 (65 people).
- Out of all five counties, Huntingdon and Mifflin counties have the largest fully vaccinated population (21,526 people or 47.4% of the population in Huntingdon and 22,121 people or 47.8% of the population in Mifflin).

In Mifflin County, 41.0% of the population is obese compared to 28.0% of the population in Fulton County. Approximately 17.0% of residents in Bedford County are smokers and 19.0% of residents in Huntingdon and Mifflin counties are smokers.

Exhibit 47: Physical Health Indicators

	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Obesity	30.0%	30.0%	28.0%	30.0%	32.0%	41.0%
Current smokers	19.0%	17.0%	18.0%	19.0%	18.0%	19.0%
Poor physical health days	4.2	3.9	4.0	4.0	4.0	4.1

Source: County Health Rankings. Pennsylvania, 2020

Exhibit 48: Maternal Health

	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Fertility rate ²³	62.2	59.8	54.5	68.0	77.3
Teen birth ²⁴	18.0	23.6	15.8	14.8	23.0
Low birth weight	5.7%	8.5%	6.8%	6.8%	7.4%
Infant mortality ²⁵	5.1	ND	11.8	7.9	10.7

Source: Pennsylvania Department of Health. County Health Profiles, 2015-2019

- Fulton County had the highest rates of both teen births and low birth weight infants. Infant mortality was highest in Huntingdon County and Mifflin County (11.8 per 1,000 and 10.7 per 1,000 respectively)— nearly double the infant mortality rate in Pennsylvania (6.0 per 1,000).

²³ Per 1,000 females ages 15 to 44.

²⁴ Rater per 1,000 females ages 15 to 19.

²⁵ Rate per 1,000 live births.

Mental Health & Substance Use

Those who have frequent mental distress, have poor mental health days, and have poor physical health days made up higher percentages and rates of the population in the five service area counties than in Pennsylvania. The suicide rate per 100,000 was highest in Bedford County in lowest in Fulton County (21.8 and 15.7 respectively).

Exhibit 49: Mental & Behavioral Health Status

	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Frequent mental distress	15.0%	17.0%	17.0%	16.0%	17.0%	18.0%
Poor mental health days	4.7	5.2	5.2	5.1	5.4	5.5
Poor physical health days	4.0	4.5	4.4	4.4	4.6	4.7

Source: County Health Rankings, 2020

Exhibit 50: Suicide Rates

Rate per 100,000	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Suicide rate	ND	14.5	21.8	15.7	17.8	17.5	20.0
Youth suicide rate	ND	ND	ND	ND	ND	ND	ND

Source: Pennsylvania Department of Health. Suicide Rate, 2015-2019

Out of 50 states, Pennsylvania ranked 44th on the number of people who reported an unmet need for adult mental health treatment. Approximately 26.8% of adults had an unmet need for treatment. Additionally, 53.0% of adults had a mental illness but did not receive treatment. Out of 50 states, Pennsylvania ranked 28th on the reported youth who had a mental illness but didn't receive any treatment. Approximately 57.5% of youth who had a mental illness did not receive treatment. Approximately 15.8% of youth were identified with emotional disturbance for an individualized education program.

Exhibit 51: Adult Mental Health

2021 Adult Mental Health America Indicators	United States	Pennsylvania	Rank
With any mental illness	19.0%	18.2%	11
Diagnosed with a substance use disorder	7.7%	7.3%	15
Have had serious thoughts of suicide	4.3%	4.2%	12
With a mental illness who are uninsured	10.8%	6.0%	8
With any mental illness who did not receive treatment	57.0%	53.0%	21
Reported an unmet need for treatment	23.6%	26.8%	44
With a cognitive disability who could not see a doctor due to cost	28.7%	22.5%	10

Source: Mental Health America, Adult Data 2021

Exhibit 52: Youth Mental Health

2021 Youth Mental Health America Indicators	United States	Pennsylvania	Rank
With at least one major depressive episode	13.8%	11.9%	3
With a severe major depressive episode	9.7%	7.1%	4
With a substance use disorder	3.8%	3.4%	9
With any mental illness who did not receive treatment	59.6%	57.5%	28
With a mental illness who received some consistent treatment	27.3%	37.1%	10
With private insurance that did not cover mental or emotional problems	7.8%	6.1%	17
Identified with emotional disturbance for an individualized education program	7.6%	15.8%	5

Source: Mental Health America, Youth Data 2021

Preliminary 2021 PAYS data indicates that students in 6th, 8th, 10th, and 12th grades significantly high percentages of students’ report experiencing depression or suicidal ideation. In Bedford County, students in 12th grade made up the highest percentages of students with these mental health concerns while 10th graders made up the highest percentages in Fulton County. In Huntingdon County students in 10th and 12th grades made up the highest percentages of students with these mental health concerns. *Data was not reported for Juniata County (only one district participated online) and Mifflin County

Exhibit 53: School-Aged Mental Health Concerns & Suicide Risk by Grade

	Bedford County				Fulton County				Huntingdon County			
	6th	8th	10th	12th	6th	8th	10th	12th	6th	8th	10th	12th
Depression in the past year	15.9%	22.3%	36.7%	41.9%	29.1%	28.1%	32.7%	27.5%	25.7%	29.5%	38.0%	40.4%
Seriously considered suicide in the past year	9.8%	15.3%	23.1%	29.9%	14.3%	15.7%	21.8%	16.2%	11.9%	16.8%	23.5%	27.5%
Made a suicide plan in the past year	6.9%	11.3%	14.3%	20.2%	12.0%	10.8%	19.8%	10.3%	8.3%	15.0%	23.0%	20.9%
Attempted suicide in the past year	4.8%	9.9%	13.5%	16.2%	12.8%	10.8%	15.9%	14.5%	6.1%	11.4%	18.2%	13.2%

Source: Pennsylvania Youth Survey (PAYS). Preliminary Data Highlights, 2021

- In the past year in Bedford County, 41.9% of students in 12th had depression, 29.9% considered suicide, 20.2% had a suicide plan, and 16.2% attempted suicide.
- In Fulton County, 32.7% of students in 10th grade had depression, 21.8% had considered suicide, 19.8% had a suicide plan, and 15.9% attempted suicide in the past year.
- In the past year, students in 10th and 12th grade made up the highest percentages of students with depression (38%, 40.4%, respectively). Approximately 23.5% of 10th graders and 27.5% of 12th graders considered suicide in the past year. Students with a suicide plan in the past year were highest in 10th graders (23.0%) and 12th graders (20.9%). In the past year, 18.2% of 10th graders and 13.2% of 12th graders attempted suicide.

According to 2021 preliminary data from PAYS, students in 6th, 8th, 10th, and 12th-grade report using substances. Across the three counties (Bedford, Fulton, and Huntingdon) alcohol is the most common substance used at all four grade levels. **Note:** Data was not reported for Juniata County (only one district participated online) and Mifflin County.

Exhibit 54: School-Aged Substance Abuse by Grade

	Bedford County				Fulton County				Huntingdon County			
	6th	8th	10th	12th	6th	8th	10th	12th	6th	8th	10 th	12th
Alcohol use ²⁶	11.5%	22.3%	42.7%	61.3%	17.2%	23.8%	48.6%	35.5%	13.5%	34.0%	43.4%	56.6%
Marijuana use ²⁷	1.4%	6.1%	14.1%	32.1%	7.1%	2.3%	19.2%	19.7%	1.1%	6.9%	20.7%	35.3%
Prescription pain reliever use ²⁸	2.9%	1.9%	2.6%	3.7%	3.0%	5.4%	6.7%	2.6%	1.2%	1.2%	3.6%	2.9%
Lifetime cigarette use ²⁹	1.4%	3.7%	12.2%	13.2%	4.0%	4.6%	11.4%	9.2%	2.8%	4.5%	9.6%	15.7%
E-cigarette/vape device use ³⁰	0.0%	1.9%	4.5%	17.6%	0.0%	0.8%	6.7%	14.5%	0.6%	2.1%	9.6%	7.6%

Source: Pennsylvania Youth Survey (PAYS). Preliminary Data Highlights, 2021

- More than half of students in 12th grade who go to schools in Bedford and Huntingdon counties have used alcohol one or more times in their lifetime (61.3%, 56.6%, respectively). In Fulton County, 48.6% of students in 10th grade have used alcohol one or more times in their lifetime.
- Marijuana use was highest in 12th graders in Bedford, Fulton, and Huntingdon counties (32.1%, 19.7%, and 35.3%, respectively). Approximately 19.2% of students who go to school in Fulton County have used marijuana one or more times. Prescription pain reliever use was highest in students in 12th grade in Bedford County (3.7%), 10th grade in Fulton County, and Huntingdon County (6.7%, 3.6%, respectively).
- Approximately 13.2% of 12th graders in Bedford County and 15.7% of 12th graders in Huntingdon County have used cigarettes once or twice in their life. In Fulton County, 11.4% of 10th graders have used cigarettes once or twice in their life.
- Smoking e-cigarettes/vaping more than once a day in the past 30 days was highest in 12th graders in Bedford and Huntingdon County (17.6%, 14.5%, respectively). In Huntingdon County, 9.6% of students in 10th grade smoked e-cigarettes/vaped more than once a in the past 30 days.

²⁶ The percentage of students who reported alcohol use one or more times in their lifetime.

²⁷ The percentage of students who reported marijuana use one or more times in their lifetime.

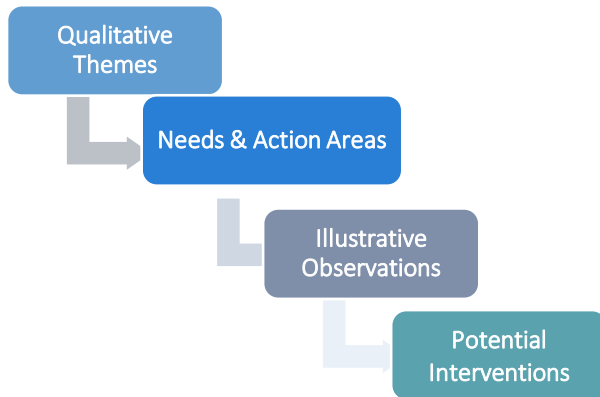
²⁸ The percentage of students who reported prescription pain reliever use one or more times in their lifetime.

²⁹ The percentage of students who reported cigarette use once or twice in their lifetime.

³⁰ The percentage of students who reported e-cigarette/vape use more than once a day in the past 30 days.

Qualitative Research Approach

The qualitative methodology for this assessment included focus group discussions and one-on-one interviews with key stakeholders from CCA’s five-county service area. Thirty-five one-on-one interviews provided the opportunity for in-depth conversations about the major challenges experienced by community members. Over six focus group discussions were held via Zoom using a formal interview guide (Appendix C) that covered participants’ broad perceptions of their community – further enabling participants to highlight areas of consensus as to what they see as the greatest community needs facing the community.



The combination of qualitative methodology resulted in several themes about areas of need. These can be described as Qualitative Discussion Themes. Each theme impacts the subsequent High-Level Observations and Action Areas. The themes identified below utilize de-identified illustrative observations which are representative of respondents’ consensus perspectives. In many cases, the observations highlight examples of potential interventions.

Across the qualitative research stages, community stakeholders provided valuable input from a variety of local organizations and community-based programs. Below are a small sample of participating organizations.

Penn State Extension	Juniata Valley Behavioral and Developmental Services
St. John’s Lutheran Church	MidPenn Legal Services
Bedford County Commissioners	Mifflin County Commissioners
Bedford County Planning Commission	Mifflin County Communities That Care
Broad Top Health and Wellness	Mifflin County Library
Everett Free Library	Mifflin-Juniata Regional Services Corporation
Juniata County Commissioners	SUMMIT Early Learning Inc.
Juniata County Library	Southern Alleghenies Workforce Development Board
Juniata Prevention Board	United Way of Mifflin-Juniata County

Community Strengths of the CCA Service Area

Community stakeholders identified many strengths and positive traits of CCA's service area.

- *"We don't lack volunteers and people willing to volunteer for organizations and causes they are passionate about. I originally volunteered with Blaire County needs assessments and it gives us a voice to step up and analyze where to put money to make our community better."*
- *"I think one of the best things is everybody knows everybody or knows someone who knows someone. There's a lot of building in the community."*
- *"I think one of the great things about our community is people are wired to help one another. If someone is in need people come together to help them."*
- *"There is an incredible sense of community here. It is a great community of family and collaboration. Our human services tend to work well together."*
- *"Locally they are investing a large amount of money in our area. There has been a lot of new growth."*
- *"The community is caring and supportive - Great recreational opportunities."*
- *"I feel like if a tragedy happens the community comes together to help that individual and it is well known across the county and a wonderful thing."*
- *"It is beautiful here, we have a river and the access is unique."*
- *"Everything is close-knit. Everyone knows everyone and people are willing to help their neighbors."*
- *"I think one of the strengths is the human services. They have a strong partnership network of human services and they collaborate well. It is a community that steps up for each other, if something happens to one everyone comes together to help out."*

Qualitative Discussion Themes

The qualitative data indicate that across the service area, families and individuals experience lower socioeconomic status – including the challenges commonly associated with poverty.

- *“We have extreme pockets of poverty. I say that’s the difference between Juniata and Mifflin.”*
- *“Mifflin County is like peanut butter; poverty is spread across. But in Juniata, we have poverty in pockets. There are extreme pockets of areas that have poverty. Poverty in Juniata is like Swiss cheese.”*
- *“Child poverty and homelessness have increased for young adults aged 18 to 26.”*

While a handful of individuals cited that there is good collaboration between some organizations through the service area, the overall qualitative data suggests more collaboration and communication between community service providers can be strengthened.

- *“There is a lack of outreach between organizations - everyone wants to stay in its entity. I think letting an outside resource in cuts into other people’s jobs and people don’t like that. The whole circle of resources and communication is broken.”*
- *“Educating the community with what services are available is a challenge. We have a local newspaper 98% of clients don’t get the newspaper. We need different ways to get information. Current: fairs, newspapers, some radio announcements. We need to advertise more to meet clients where they are at.”*
- *“Agencies are aware but they do get a little confused because we have so many programs, like our vehicle service program. We are doing more outreach and school openings. Some people are really surprised with what’s available.”*
- *“I think that the community, generally, is more aware than it was two years ago but we (CCA) could still do more. It’s something that comes up often in executive board meetings. There are so many programs to try to explain, it’s such an extensive list. We need a marketing plan.”*

Community stakeholders said services to address food insecurity have increased during the COVID-19 pandemic. Although there have been challenges with awareness, community organizations are working together to get individuals the services they need.

- *“In Mifflin County, 99.8% of our clients are on foods stamps or SNAP. A lot of people here shop at Walmart to get their food. There are farmer’s markets for fresh produce. I would say in all four counties they all have farmers’ markets.”*
- *“Fulton County participates in the Pennsylvania Youth Survey (6th, 8th, 10th, and 12th grade). Our kids are demonstrating significant food insecurities. One of the areas that have consistently increased over the last decade looking at these surveys. There are food drops, access through local food banks, and several churches that do food access. Food assistance benefits have increased during the pandemic. Lunches are free, but we don’t know where this is coming from and how to wrap our heads around it.”*

- *“In Bedford County, CCA does a great job because they have a team in the five to six school districts in the county. They do their best to get ample supplies of food for the families. CCA directors are helping people go online to look for resources.”*






Community members had a lot to say about financial disparities and barriers to employment in all five counties. Many jobs are low-paying which has caused people to move out of the area to find employment elsewhere. COVID-19 created many challenges in the workforce. While some community members expressed the pandemic has opened more job opportunities, others have said that the pandemic has created more challenges for employers and employees.

- *“Job training and education for those who want to enter the vocational and labor field have opportunities across the five counties.”*
- *“In Bedford County, there are a lot of people who leave the county for jobs. When you graduate high school, the jobs locally are Walmart, gas stations, and fast-food places.”*
- *“There are job training programs through Career Link, including veteran programs, out-of-prison programs, and placement for teenagers. If you want a higher-paying job people leave the county. It is hard to find a job within the county where you will find a livable wage.”*
- *“We don’t just need jobs, we need high-paying jobs. Once people start making more money, they lose their benefits. It is a very real problem. Bringing more factories into our community isn't going to solve this issue. People who want higher-paying jobs need to want to get the training and no one wants to.”*
- *“In Fulton County, service industries are the underpaid areas. Our fast-food and those types of employers have a decent pay wage. If you are looking at childcare those staff are low-paid jobs \$10-11 an hour, aid in schools \$9.50 an hour.”*
- *“We have a vocational and career technology school in Huntington County, and they offer training for plumbing, fire mechanics that sort of thing. We have a two-year college here and a four-year college.”*
- *“We have a strong community college in Bedford and also Fulton County campus college. It’s been a great way for kids to supplement their education. We have a tech center in Bedford a lot of the manufacturing businesses work in good partnership for job prep.”*
- *“In Mifflin County, they have the Science and Technology Academy. They have specialized programs like nursing CNA and CDL. I know there are other programs but that’s the main post-secondary noneducational college avenue.”*
- *“There are lots of jobs available and many employers have increased the starting wage but there are barriers for those who need transportation and childcare.”*
- *“The extra unemployment payments led to a lack of motivation. They were making more money at home.”*
- *“In Juniata County, COVID has had unintended results. I think people have gotten lazy and have been used to being spoon-fed. Now we have people who don’t understand how to be self-reliant. You are seeing it across many spectrums and I don't know how to fix it. People aren't coming to career links to seek jobs when there are so many out there - it's frustrating.”*

High-Level Action Areas & Observations

Listed below are the High-Level Observations and Action Areas gleaned from the qualitative data. In addition to the observations, certain actions flow naturally from the themes above. These are important to include in any planning response. The comments in the following High-Level Action Areas are most representative of respondents' consensus in both the qualitative interviews and the focus group discussions. The impact of the COVID-19 pandemic has been woven into existing needs to highlight further disparities and challenges included in the following pages.

Please note, that the Action Areas are in alphabetical, not prioritized, order.

-  Access to Health Care
-  Affordable & Quality Childcare
-  Behavioral Health Care & Substance Use Treatment
-  Housing Insecurity & Lack of Affordable Housing
-  Transportation & Broadband

Access to Health Care

Recent research, specific to the state of Pennsylvania, indicates that health inequities are most acute among those living in rural and low resourced areas of the state, as well as among underrepresented populations who lack access to health care, experience the digital divide, and face persistent local health care workforce shortages. An estimated 14% of Pennsylvanians live in a medically underserved area and 22% live in an area that is both medically underserved and designated as having a health professions shortage. Residents of these areas primarily live in rural areas, or are of minority status, poorly educated, live in poverty, and/or have limited access to transportation.³¹ Information gathered from stakeholder interviews and focus groups portrays the need for a higher focus on access to health care services. While there is access to some primary care providers within the service area, it is extremely limited and does not meet the needs of people seeking specialty care like obstetrics and cardiologists. Lack of accessible specialty health care is exacerbated for seniors and people living with a disability.

Access to health care services varies across the five counties, but generally, individuals need to travel outside of their local area to seek specialty care providers. This challenge is directly tied to transportation issues and socioeconomic status.

- *“Fulton County is fairly accessible. They have added doctors but only if you get to McConnellsburg. There is no interventionalist, cardiologist, or orthopedist.”*
- *“In Bedford County, there was a hospital that had a maternity ward but they closed it. Now you have to travel 30 minutes to an hour. Depending on how the county is laid out people have to go far to Lewisburg, McConnellsburg, Altoona, State College to deliver a baby.”*
- *“I live on the southern end of Juniata County, so to get access to a primary care physician you have to drive 25 minutes to get there. Elderly people have complained about trying to get prescription drugs and they have to find someone to take them 25 minutes. There are cars to take them but they are scared of doing that because of COVID. We have called CARS for people to pick them up, but we live so far out here.”*
- *“In Bedford County, there is a critical need for community-based services for people with disabilities. There is a lack of staffing and a lack of funding from state and federal governments to provide those services.”*
- *“In Fulton County, our hospital is a 21-bed hospital with a 60-bed nursing home. We have cardiology and primary care. Our specialty clinic offer physicians to come down one day a month or more. We have an orthopedic surgeon who comes twice a week- a clinic and surgeon. We have full-time surgeons that come down periodically. We don't provide baby delivery, but we have specialists that come down. There is a urologist that comes down twice a month. We also have a podiatrist that comes down as well. We have a dialysis care center as well open three days a week.”*

³¹ Drexel News. New Research Shows Disparities Limiting Access to Health Care Services, Including COVID-19 Vaccines, In Pennsylvania's Underserved Communities, April 2021.

- *“There is a shortage of psychiatrists, especially for kids. Most mental health facilities have a waiting list for both counseling and psychiatry services.”*

Affordable & Quality Childcare

Access to safe and affordable childcare is an essential building block to the overall quality of life for families as parents and caregivers have more opportunities to pursue a career and higher education that contribute to stability and financial security.³² The child care industry has been stunned by the pandemic, along with the overall economy. More parents are leaving their jobs, taking the new opportunity to work from home thus removing the need for childcare. Childcare workers are hard to attract and retain, and classrooms have shuttered because of a lack of teachers, creating at times waitlists for those seeking child care. All the while, there is pressure on child care operators to raise wages while keeping services as affordable as possible.³³ Interviewees cite a list of challenges concerning childcare, including a lack of brick-and-mortar childcare facilities and the qualified staff to run them.

Generally, across all five counties, childcare services are not affordable, have limited hours, or simply do not exist.

- *“While there is childcare, the problem is there is nothing for people who work the second or third shift.”*
- *“It's affordability and lack of facilities. A lot of the parents have to make a choice to be at home for their children or work. Locally, the schools are sending students home and you can't send them home to an empty house.”*
- *“People choose to not work because they are unable to afford childcare.”*
- *“In Fulton County, childcare is a huge challenge. There isn't any childcare. There are a total of four licensed childcare in the county and three of the four are in one town in the county. It is a childcare desert.”*
- *“Childcare services are more expensive than some people want to pay. If multiple children are under school age, then it makes more sense for some people to stay home.”*
- *“There are more private sitters than childcare facilities because they don't need to apply by-laws and it's cheaper. Family and grandma are typically used to cut costs of childcare.”*

³² Hamm, Baider, White, et.al. America, It's Time to Talk About Childcare. October 2019.

³³ The Norwin Star, Covid Pandemic Puts Pressure On Pittsburgh Region's Child Care Services, March 2022.

During the pandemic, daycare facilities shut down, and many childcare services were put on pause.

- *“Mom and pop places closed up because of the lack of referrals. Parents are scared of COVID, or they were scared themselves of bringing kiddos into COVID.”*
- *“Before COVID, childcare was just there and now it’s not. People don’t realize how important it is to our community.”*
- *“In Huntingdon County, the pandemic has also had impacts on Head Start programs. Enrollments are severely down for Head Start. They have tried recruitment. The federal laws require wearing a mask. Staff is required to have vaccination and that has stopped people from using services. People are utilizing in-home services.”*

Behavioral Health Care & Substance Use Treatment

Preliminary data has confirmed that addressing the negative mental health outcomes caused by COVID-19 requires urgent action for children and adolescents. The immediate effect of the COVID-19 pandemic on children and adolescents has been significant, but the long-term effect will be more devastating without urgent action. Recent publications suggest girls aged as young as 11 are now 30% more likely to suffer from poor mental health than boys of the same age. Research has also found that the likelihood of girls hiding poor mental health or distress, has risen from 60% to 80% since the start of the pandemic. The report also cites ‘unhealthy perfectionism’ and ‘extreme self-control’ as having increased by a staggering 60% (20% to 80%).³⁴ Community discussions indicate that this high-level need is rooted in the ability to recruit and retain providers and staff within care facilities. There is a severe lack of youth-based mental health services in addition to several barriers and challenges to substance use disorder treatment.

Lack of mental health care services is a concern across community members throughout the five counties. The COVID-19 pandemic has increased the need for mental health services, especially for youth and the senior population.

- *“We see more mental health incidence reported - in certain counties like Fulton County. There are not a lot of providers, even if we get an intake, it’s four weeks to get an appointment.”*
- *“There are no mental health services at all for the disabled. Providers won’t accept them because of low reimbursement.”*
- *“We’ve seen an increase [in mental health issues] across the lifespan, not just in pediatrics - middle-aged including elderly. The pandemic has been extremely difficult for people to cope with and getting folks to embrace coping mechanisms.”*
- *“In Juniata County, mental health issues in youth have gotten worse. There is assistance through the school program. Access has improved but we are worried about what PAYS³⁵ data is going to look like this time around. Even though we have increased access the need is greater than the access we created.”*

³⁴ Mental Health Today. Girls' Mental Health Is “At A Precipice” As The Pandemic Reveals Its Long-Term Impact, March 2022.

³⁵ Pennsylvania Youth Survey (PAYS).

- *“Through grants, we have school-based mental health programs regardless of income and insurance. Because of federal laws, parents have to sign papers if the student is under a certain age. Parents don’t sign the papers and are disengaged, so the student doesn’t get the care.”*
- *“In Huntingdon County, it has been a heavy year for mental health and many SAD referrals.”*
- *“I feel like, in the past several years, more suicides linked in the elderly population have occurred used with them not being able to deal with having bad health.”*
- *“Service providers are not talking to each other about their client-patient needs. Fulton County is very faith-based, and they [mental health providers] don’t know what their congregation needs. Church leaders and members visit each other so they do see needs, but the social health care groups have not focused on that population. Nobody knows they are in that house with a leaky roof or furnace that won’t work - church folks do know those people, there’s a way to tap into those with needs.”*

Substance use disorder is also a concern for community members. Organizations are working hard to combat the increased number of substance abuse while raising awareness. There are many barriers that individuals face in seeking treatment for substance use disorders. Community members reported that there are no facilities for individuals to seek treatment. Some counties have treatment facilities while others do not.

- *“There is a drug problem in Juniata. In January 2022, six people died in the county alone. That was the most the county has seen in one month.”*
- *“In Bedford County, drug users are moving out to where there are no police officers in the area.”*
- *“Before COVID, substance abuse was not the greatest, but after it got worse. A lot had to do with mental health. I think Juniata County it is getting worse. Everyone is so hush-hush about it, but in reality, it is getting worse. I was approached by another provider asking if there are AA or NA meetings because there were 3 or 4 patients in need of it.”*
- *“In Juniata County, stimulant use has increased. It was here before the pandemic and a lot of stimulants have fentanyl in them. We have a Narcan program to give to schools and first responders but now we can give to the general public. The stimulant use is almost always mixed with fentanyl. Marijuana has fentanyl in it as well”.*
- *“You can get counseling for AA in Mifflin County, but if you are in Juniata County that isn’t possible.”*
- *“In Fulton County, we have a need for a drug and alcohol treatment facility center. Since COVID, we have had patients in our ED because there is no place to place them.”*
- *“We have one outpatient clinic in Fulton County that has counselors and they run groups, but they don’t have medication-assisted treatment. Methadone treatment is very far and in Altoona -at least an hour away. Getting people into facilities is difficult and beds are limited. It is an incredibly long wait for inpatient treatment.”*

Housing Insecurity & Lack of Affordable Housing

When asked about their top concerns, interviewees noted quality, affordable, and safe housing as a priority community challenge. It is a vital component when trying to improve other aspects of their lives. Community members frequently cited a sheer lack of units, as well as the overall affordability. Several participants mentioned hindrances by landlords who have grown weary of housing low-income and other vulnerable residents due to financial pressures caused by the pandemic. The stigma attached to low-income housing was also mentioned. Conversations with community members reflected the need for shelters for housing insecure and unsheltered individuals and families, as qualitative data suggests an anticipated increase in this population.

There is only one shelter located within the service area in Mifflin County, others are located relatively far away. Community members expressed that the local housing insecure population does not look like others commonly seen in larger cities which creates another barrier to addressing the need.

- *“Homelessness is not a visible issue (no tents, etc.) There is a lot of couch surfing. We have one homeless shelter – we are trying to get another one.”*
- *“Homelessness is not obvious. They aren’t wandering around on the streets or on the bench. It’s going to be couch surfing. But if you start talking to people it will come out in conversation.”*

In Bedford County, qualitative data suggests that due to a lack of affordable housing and housing stock, there are no places for people to live which is increasing the homeless population in the area.

- *“I was talking to a landlord the other day. I have a homeless patron in my building, and I was told there are no rentals to put this person in. If the person doesn’t meet requirements within a certain time for assistance programs, the landlord has to kick the person out.”*
- *“This community needs housing for low and middle-income people such as apartments and condos for young people including group housing complexes. Developers say, ‘who is going to live here there are no young people,’ but we need young people to be attracted to this area.”*

In Fulton and Mifflin counties, community members reflected on the increasing number of homeless individuals in the area. In Juniata County, community members spoke about the barriers in accessing the only homeless shelter in the area.

- *“I have heard challenges around homelessness for the first time, especially in the last eight months, actual homelessness challenges. There is a homeless community living at the shelter throughout the year. About 100 people per year go homeless in the community.”*
- *“We have a homeless shelter that serves three counties (Mifflin, Juniata & Huntingdon) located in Mifflin - but it is a private nonprofit faith-based. A barrier is they have to do a drug test. There have been discussions on how to address this issue - but nothing has been successful.”*

- *“Juniata used to have a shelter and moved it to Mifflin County. Having a shelter in Juniata County would be tremendous. People in Juniata cannot access shelter in Mifflin due to transportation.”*

Transportation & Broadband

For decades, the expansion of transportation networks has been an important focus, driven by a need to reduce isolation, boost economic opportunities, and improve safety. Preserving and maintaining this system is a priority and a challenge. There is a strong link to demographic disadvantages as the region’s transportation networks need to adapt to the needs of an aging population and provide modal options that will help attract and retain younger residents. Meeting both needs will often involve similar strategies.

Almost all residents identified transportation as a major challenge, exacerbated by the rural landscape and low socioeconomic status of most individuals and families. This need is intertwined with almost all needs identified throughout this assessment.

- *“There is no public transportation. If they don’t have a car, they are carpooling or they need to coordinate with other people. That hinders people get looking to get a job.”*
- *“If it were profitable, they would be doing public transportation. What we have is a shared ride system that is funded by the Pennsylvania Department of Transportation through an aging system. People don’t want to utilize the shared ride system. They don’t want to wait around or ride with someone they don’t know. But it is the only transportation available.”*
- *“I believe we have an informal network that happens between consumers. They pay a couple of bucks to someone to take them where they need to go. I’ve seen agencies that have bought vans, but participation rates have not gone up significantly. The safety of paying someone a couple of dollars is horrible, but trade and barter are the old way in the poverty system. We have to be careful placing middle-class judgments on ways that work for those in poverty.”*

Transportation is also a barrier for those parents and caregivers who need local childcare. Community members who lack transportation also face barriers to maintaining employment.

- *“There is always a need for affordable childcare. There is a subsidy program available, but it’s located in Centre County and it’s difficult to access. For clients we serve transport is a real concern. To travel to another county is extremely difficult.”*
- *“In Mifflin County, one barrier for childcare and transportation services is that a taxi service is not going to help that. Car seats are difficult with the transportation that we may have.”*
- *“In Fulton County, challenges at the medical center include hiring qualified staff from the community. A lot of medical center employees travel from outside of the county. When recruiting somebody, it is difficult to find a place to live or rent for a period of time until they can find a place to buy. Finding housing for them and their families is a challenge.”*
- *“Parents are facing truancy issues in Huntingdon County. They have worked two different restaurant jobs, at McDonald’s and Arby’s. There are transportation issues. They can’t get to work without a vehicle.”*

- *With our ALICE³⁶ population, which is a group of workers, employed folks that are making more than the federal poverty levels so they don't qualify for subsidies and special help. They aren't making enough to survive. In Huntingdon County 45% to 46% [of the population is ALICE and 80% of jobs pay less than \$20 an hour, which is a survival number.]*

Community members have expressed that there have been challenges with telemedicine due to the lack of broadband internet.

- *"These areas are very rural. CCA did an amazing job setting up hot spots when schools were telling kids to go to parking lots for school. They need to build infrastructure. It's difficult to get the word out with no Internet."*
- *"Two companies in the area are coming into the area to provide better internet, including expansions and access, but outlying areas are struggling."*
- *"Telehealth is an option. During the pandemic, we saw some telemedicine, but people seem like they don't want to do it or don't have the ability due to broadband. Providers prefer face-to-face. As time goes on, we will see more telemedicine and it is part of our strategic plan to build up telemedicine services."*
- *"Most of the population is 50 years and over and they don't want to use technology. People don't want to use telehealth and/or they don't know how to use the technology. People are technology-challenged in our community."*

³⁶ United Way of Pennsylvania, ALICE Populations.

Community Survey

Respondent Demographics

The community survey was completed by 262 individuals from the five-county service area. One in three respondents was from Bedford County. Of the survey respondents, 85% identified as female. Approximately half of the respondents were between the age of 45 and 64 with 13.9% over the age of 65. Over half the survey respondents have at least a bachelor's degree or higher. One in five survey respondents earn an annual household income between \$75,000 and \$99,000. Overall, the survey respondents are more educated and have a slightly higher household income than the typical population of the service area.

Exhibit 55: County Lived of Survey Respondents

County	Percent
Bedford County	32.4
Fulton County	24.3
Huntington County	17.3
Juniata County	3.5
Mifflin County	17.9
Other	4.6

Exhibit 56: Gender of Survey Respondents

Gender	Percent
Male	11.6
Female	85.0
I prefer not to share	3.5

Exhibit 57: Age of Survey Respondents

Age Group	Percent
18-24	1.2
25-34	20.8
35-44	15.6
45-54	23.1
55-64	23.7
65 or older	13.9
I prefer not to share	1.7

Exhibit 58: Highest Level of Education Attained by Survey Respondents

Highest Level of Education	Percent
High school diploma or equivalent	14.5
Technical or trades school	6.9
Some college	13.3
Associate's degree	12.1
Bachelor's degree	26.6
Graduate or professional degree (Masters, Ph.D., MD, etc.)	23.7
I prefer not to share	2.9

Exhibit 59: Annual Household Income of Survey Respondents

Annual Household Income	Percent
Under \$15,000	3.5
Between \$15,000 and \$29,999	9.3
Between \$30,000 and \$49,999	16.3
Between \$50,000 and \$74,999	15.7
Between \$75,000 and \$99,999	21.5
Between \$100,000 and \$150,000	17.4
Over \$150,000	3.5
I prefer not to share	12.8

Exhibit 60: Employment Status of Survey Respondents

Employment Status	Percent
Yes, I am employed full-time	77.4
Yes, I am employed part-time	10.4
No, I am not currently employed, but I am looking for work	1.2
No, I am not currently employed, and I am not looking for work	1.8
No, I am retired	9.1

Community Survey Results

The following tables highlight the needs and challenges the community at large has identified as the top needs in the five-county service areas. Top needs by county are also available. Only 20% of survey respondents have utilized services offered by CCA with the most common service being childcare or preschool (Head Start) programs followed by food pantry information. Due to the demographics that took the survey, most survey respondents would not qualify for CCA services.

Exhibit 61: CCA Services Utilized by Survey Respondents

CCA Service	Percent
I have not used any of CCA's services	80.0
Medical Appointment Transportation	2.9
Assistance with Higher Education	2.4
Help with SSI/Social Security Management	0.6
Employment Assistance	1.8
Help obtaining my GED/Diploma	1.2
Affordable Child Daycare or Preschool	7.1
Educational Assistance	0.6
Help with Life Skill/Budgeting	1.2
Home repair, Weatherization, or Housing Rehabilitation	4.1
A vehicle to return to work	2.9
Food pantry information	5.3
Other	5.9

The community survey respondents identified affordable childcare, health care, internet, housing, and access to mental health and substance use services as some of the top needs across the five-county service area.

Exhibit 62: Top Needs Identified by Survey Respondents

Need	Percent "Much more needed"	Rank
Affordable childcare for infant/toddlers (0-3)	53.6	1
Affordable health care	51.9	2
Affordable after school care for school-aged children	48.3	3
Substance abuse (drug/alcohol) services	48.3	4
Affordable Internet	48.1	5
Transportation	48.0	6
Youth programs and activities (12 to 18 years old)	47.3	7
Affordable childcare for ages 3 to 5 (Pre-K)	47.0	8
Affordable housing	46.7	9
Services for veterans	45.0	10
Mental health counseling, marriage and other counseling services	44.4	11
Affordable health insurance	44.3	12
Affordable dental care	43.4	13
Help paying for medication	42.3	14
Increasing programs for major housing repairs (roofs, windows, etc.)	40.5	15
Help paying for classes at a technical or commercial school, or college	36.7	16
Help for major home repairs	34.3	17
Programs and activities for the elderly such as a senior center	33.1	18
Nutrition assistance for elderly such as home-delivered meals or meals at senior centers	32.9	19
Help to make homes more energy efficient (heat/air conditioning)	32.4	20
Financial education/budgeting assistance	31.8	21
Legal services	29.5	22
Public parks and facilities in your neighborhood	29.3	23
Help finding resources in the community (e.g. health care, housing, education)	28.1	24
Parenting classes and skills	26.8	25
Help with utility bills	26.5	26
Classes on how to improve personal relationships, conflict resolution, etc.	25.9	27
Teen pregnancy prevention programs	24.8	28
Help applying Social Security, SSDI, WIC, TANF, etc.	24.1	29

Need	Percent "Much more needed"	Rank
Help paying rent or mortgage	23.8	30
Healthy cooking/eating workshops	23.6	31
Help with gaining job skills or training	23.0	32
Access to healthy food (grocery stores, farmer's market)	21.5	33
Classes to learn basic computer skills	21.4	34
Access to healthy food at food banks	21.3	35
Help with resumes and job interviews	20.0	36
Job retention classes	18.8	37
Help finding a job	17.3	38
Adult reading, writing and math classes	13.3	39
High school diploma or GED classes	12.0	40
English as a Second Language (ESL) classes	8.0	41

Exhibit 63: Top Needs Identified by Survey Respondents by County

Needs	Bedford County	Fulton County	Huntington County	Juniata County	Mifflin County	Other
Help applying Social Security, SSDI, WIC, TANF, etc.	15.2%	34.3%	26.9%	40.0%	18.5%	28.6%
Help finding resources in the community (e.g. health care, housing, education)	34.0%	26.5%	29.6%	16.7%	22.2%	16.7%
Services for veterans	34.8%	47.1%	39.3%	40.0%	45.8%	42.9%
Affordable childcare for infant/toddlers (0-3)	44.2%	65.8%	50.0%	80.0%	50.0%	57.1%
Affordable childcare for ages 3 to 5 (Pre-K)	52.9%	59.5%	51.9%	60.0%	34.5%	42.9%
Affordable after school care for school-aged children	42.2%	57.5%	46.4%	50.0%	53.6%	28.6%
Increasing programs for major housing repairs (roofs, windows, etc.)	34.7%	53.3%	44.0%	50.0%	34.6%	20.0%
Access to healthy food (grocery stores, farmer's market)	32.7%	16.7%	14.3%	0.0%	17.2%	0.0%
Access to healthy food at food banks	24.4%	11.8%	15.4%	16.7%	24.0%	28.6%
Healthy cooking/eating workshops	25.6%	16.2%	29.6%	20.0%	25.9%	0.0%
Transportation	42.3%	38.7%	48.3%	80.0%	50.0%	57.1%
Legal services	23.8%	28.1%	22.7%	20.0%	43.5%	40.0%
Public parks and facilities in your neighborhood	33.3%	35.9%	16.7%	50.0%	10.3%	16.7%
High school diploma or GED classes	11.6%	10.0%	12.5%	20.0%	9.5%	40.0%
English as a Second Language (ESL) classes	2.9%	11.1%	12.5%	20.0%	0.0%	25.0%
Adult reading, writing and math classes	7.1%	16.1%	12.0%	0.0%	18.2%	20.0%
Classes to learn basic computer skills	21.3%	19.4%	25.9%	20.0%	11.1%	40.0%
Help paying for classes at a technical or commercial school, or college	27.1%	47.2%	32.0%	50.0%	28.6%	40.0%
Help finding a job	14.6%	11.4%	23.1%	20.0%	20.7%	20.0%
Help with gaining job skills or training	10.2%	17.5%	17.9%	40.0%	48.1%	40.0%
Help with resumes and job interviews	10.9%	23.5%	19.2%	20.0%	29.6%	20.0%
Job retention classes	14.3%	14.7%	20.8%	25.0%	26.1%	20.0%
Financial education/budgeting assistance	27.7%	30.6%	32.1%	40.0%	42.9%	0.0%
Parenting classes and skills	25.0%	20.6%	23.1%	20.0%	33.3%	0.0%
Classes on how to improve personal relationships, conflict resolution, etc.	30.6%	26.5%	9.1%	16.7%	24.0%	40.0%
Mental health counseling, marriage and other counseling services	38.0%	43.2%	40.7%	66.7%	55.2%	16.7%
Youth programs and activities (12 to 18 years old)	47.9%	48.7%	41.4%	40.0%	42.9%	42.9%
Teen pregnancy prevention programs	22.0%	16.1%	32.0%	20.0%	36.0%	0.0%

Causes & Conditions of Poverty

The community survey asked the respondents to identify the top five biggest causes and conditions of poverty in the CCA service area. Survey respondents identified the lack of livable wage jobs and substance use disorder as the top two causes of poverty followed by lack of affordable childcare and single-parent households. The top conditions of poverty are individuals on public assistance programs, lack of transportation options, and lack of financial or budgeting education.

Exhibit 64: Top Causes of Poverty

Causes of Poverty	Percent
Lack of jobs paying a living wage	64.6%
Substance (drug or alcohol) abuse	62.3%
Lack of affordable childcare	53.1%
Single-parent households	47.4%
Lack of reliable transportation	44.0%
Intergenerational poverty	41.1%
Lack of affordable and safe housing	33.1%
Lack of college, technical, or trade school education	32.0%
Untreated mental health conditions	30.9%
Lack of parental involvement	20.0%
Lack of affordable health care	20.0%
Lack of jobs available	18.9%
Disability	15.4%
Teen pregnancy	8.0%
Systemic racism or prejudice	5.1%
Outdated policy or regulatory eligibility standards	5.1%

Exhibit 65: Top Conditions of Poverty

Conditions of Poverty	Percent
Individuals in public assistance programs	66.7%
Lack of transportation options	60.8%
Lack of financial or budgeting education	58.5%
Lack of childcare or low-quality childcare	57.9%
Housing market is not affordable	51.5%
Lack of mental health providers & substance use providers	45.6%
Substandard or unsafe housing	25.1%
Lack of employers	24.6%
Poor performing schools	14.6%
Homelessness	11.7%
Lack of adequate nutrition	9.9%
Lack of health care providers	7.0%
Vacant housing	7.0%
High crime rates	5.8%
Lack of dentists	4.1%

Needs Prioritization

The needs prioritization process was a two-stage initiative that included (Stage 1) a discussion with the CCA Board followed by an online quantitative survey (Stage 2) to confirm the top needs discussed during the Board meeting. During the Board meeting, results of the quantitative and qualitative research were presented along with top needs identified, which include the following categories:

- Affordable childcare
- Transportation
- Access to health care
- Affordable dental care
- Lack of broadband/internet
- Workforce development and livable wage jobs
- Access to mental health and substance use services
- Affordable housing
- Utility assistance
- Financial education

Approximately 12 Leadership Group members participated in the Board meeting discuss to and ident of the above category needs that CCA could have an impact on addressing in the community. The discussion yielded 16 needs. The Leadership Group was then asked to rank each of the 16 needs on a scale of severity of need. The following table contains the final list of top needs in order of priority.

Top Needs
Develop affordable housing
Develop and expand childcare capacity
Develop “tele hubs” for telemedicine appointments
Support the development and expansion public transportation
Support the expansion of broadband/internet in the region
Increase funding for the vehicle assistance program
Expand services for people experiencing homelessness
Support access to behavioral health services through referrals
Provide emergency rental assistance program
Increase the number of volunteer drivers for transportation programs
Develop a resource guide to help with health care and social service referrals
Develop and expand shelters for people experiencing homelessness
Provide utility assistance programs
Provide access to internet through the mobile hotspot program
Provide financial education for individuals and households
Support the expansion of the VA clinic transportation program

Appendices

Appendix A: Additional Secondary Data Tables (ACS 5-Year Estimates, 2016-2020)

Appendix B: Stakeholder Interview Guide

Appendix C: Focus Group Discussion Guide

Appendix D: Community Survey Questions

Appendix E: Additional Community Survey Results

Appendix A: Additional Secondary Data Tables

The US Census Bureau released the 2020 Census data and ACS 5-Year Estimate 2016-2020 in March 2022 after the secondary data was pulled for the Community Needs Assessment. The following pages contain several key data tables with the updated 2020 data. Notable SVI characteristics in Exhibit 66 are compared across the United States, Pennsylvania, and service area counties.

Exhibit 66: Social Vulnerability Index

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Total Population	326,569,308	12,794,885	48,154	14,492	45,145	24,657	46,179
Median Age	38.2	40.9	47.0	45.7	44.1	42.9	44.0
Median Household Income	\$64,994	\$63,627	\$51,531	\$55,424	\$53,597	\$53,502	\$52,641
Below Poverty	12.8%	12.0%	11.2%	10.7%	10.6%	9.4%	13.9%
Unemployment Rate	5.4%	5.4%	4.5%	5.2%	5.4%	2.8%	3.5%
Age 65 +	16.0%	18.3%	22.7%	21.3%	20.9%	20.2%	21.6%
Age 17 or Younger	22.4%	20.7%	19.5%	19.9%	18.1%	22.5%	22.3%
Population with a Disability	12.7%	14.0%	16.3%	16.3%	16.4%	13.5%	14.8%
Single-Parent Households ³⁷	14.0%	26.0%	15.0%	24.0%	21.0%	10.0%	20.0%
Multi-Unit Structures	3.5%	4.3%	2.3%	1.4%	4.0%	1.7%	3.6%
Mobile Homes	6.0%	3.8%	14.3%	15.3%	13.0%	10.3%	8.7%
No Vehicle	8.5%	10.7%	4.8%	5.6%	6.0%	7.0%	9.4%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2016-2020

- Median household income is much lower in all five service area counties than state and national medians.
- Approximately 13.9% of the population in Mifflin County lives below poverty, higher than state and national levels (12.8%, 12.0% respectively).
- The unemployment rate is highest in Fulton and Huntingdon counties and lowest in Juniata County.
- The percent of the population that is 65 years or older and the population with a disability is higher in the five counties than state and national percentages.
- The percent of the population who owns a mobile home in all five counties is much higher than the state and national percentage.
- In Mifflin County 9.4% of the population has no vehicle while 4.8% of the population in Bedford County has no vehicle.

³⁷ County Health Rankings, 2021.

The median age of residents who lived in Bedford County was 47.0 years which is higher than the state and national averages (40.9 years, and 38.2 years, respectively). The five counties that the CCA serves are primarily White with little ethnic diversity. Huntington County had the highest percentage of residents who identify as Black or African American and Juniata County had the highest percentage of residents who identify as Hispanic or Latino.

Exhibit 67: Population by Gender and Age

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Total Population	326,569,308	12,794,885	48,154	14,492	45,145	24,657	46,179
Male	49.2%	49.0%	49.3%	50.5%	53.2%	49.7%	49.1%
Female	50.8%	51.0%	50.7%	49.5%	46.8%	50.3%	50.9%
Median Age	38.2	40.9	47.0	45.7	44.1	42.9	44.0
Under 5	6.0%	5.5%	5.0%	4.9%	4.5%	5.7%	6.3%
5 to 9	6.1%	5.6%	5.5%	5.7%	5.0%	6.2%	5.7%
10 to 14	6.5%	6.0%	5.4%	5.7%	5.3%	6.2%	6.6%
15 to 19	6.5%	6.3%	5.6%	5.5%	6.2%	6.4%	5.7%
20 to 24	6.7%	6.3%	5.4%	5.4%	6.5%	5.1%	5.4%
25 to 34	13.9%	13.2%	10.2%	10.9%	11.8%	11.5%	11.1%
35 to 44	12.7%	11.7%	10.6%	11.0%	12.0%	11.1%	10.3%
45 to 54	12.7%	12.9%	13.8%	14.5%	13.4%	13.1%	13.2%
55 to 59	6.7%	7.2%	7.9%	7.7%	7.2%	7.0%	7.4%
60 to 64	6.2%	6.9%	8.0%	7.4%	7.3%	7.5%	6.6%
65 to 74	9.4%	10.3%	12.1%	12.0%	12.0%	11.3%	11.7%
75 to 84	4.7%	5.3%	7.5%	6.9%	6.4%	6.3%	7.0%
85 +	2.0%	2.6%	3.1%	2.4%	2.5%	2.6%	2.9%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2016-2020

Exhibit 68: Population by Race & Ethnicity

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
White	70.4%	79.4%	97.3%	96.2%	91.3%	95.9%	96.3%
Black or African American	12.6%	11.1%	1.0%	1.4%	5.5%	1.3%	0.6%
Asian	5.6%	3.5%	0.2%	0.4%	0.6%	0.3%	0.4%
American Indian & Alaska Native	0.8%	0.2%	0.1%	0.2%	0.2%	0.0%	0.3%
Native Hawaiian & Other Pacific Islander	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Some Other Race	5.1%	2.4%	0.1%	0.6%	0.5%	0.6%	0.5%
Hispanic or Latino	18.2%	7.6%	1.2%	1.2%	2.0%	3.9%	1.6%
Not Hispanic or Latino	81.8%	92.4%	98.8%	98.8%	98.0%	96.1%	98.4%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2016-2020

- The population who identifies as Black or African American accounted for 5.5% of Huntington County - the highest in all five counties, but less than half of the Black population of Pennsylvania.
- Compared to the Bedford, Fulton, Huntingdon, and Mifflin Counties, Juniata County had the highest percentage of those who identify as Hispanic or Latino (3.9%)

Similar to the United States and Pennsylvania, the majority of residents in the five CCA counties only speak English. Juniata County has the greatest number of residents who speak languages other than English. In all five counties, there is a very small presence of foreign-born residents. Latin America and Asia are countries where a high percentage of residents were born.

Exhibit 69: Languages Spoken

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
English only	78.5%	88.5%	97.3%	98.7%	95.9%	90.1%	90.6%
Language other than English	21.5%	11.5%	2.7%	1.3%	4.1%	9.9%	9.4%
Speak English less than “very well”	8.2%	4.4%	0.8%	0.3%	1.5%	3.7%	2.3%
Spanish	13.2%	5.1%	0.7%	0.8%	1.7%	3.8%	1.2%
Other Indo-European languages	3.7%	3.6%	1.8%	0.4%	1.3%	5.5%	8.1%
Asian and Pacific Islander languages	3.5%	2.1%	0.2%	0.1%	0.8%	0.1%	0.1%
Other languages	1.1%	0.7%	0.1%	0.0%	0.3%	0.5%	0.1%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2016-2020

Exhibit 70: Foreign-Born Population

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Foreign-Born	44,125,120	896,848	383	119	681	581	444
Europe	10.8%	18.5%	35.8%	19.3%	21.3%	25.0%	11.9%
Asia	31.3%	39.2%	16.2%	3.4%	38.3%	9.6%	42.1%
Africa	5.4%	9.1%	9.7%	8.4%	8.5%	15.1%	2.7%
Oceania	0.6%	0.4%	0.0%	23.5%	0.0%	0.0%	0.0%
Latin America	50.0%	31.0%	37.3%	35.3%	27.9%	48.4%	36.3%
Northern America	1.9%	1.8%	1.0%	10.1%	4.0%	1.9%	7.0%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2016-2020

The veteran population in all five counties is relatively small but higher than state and national averages. Mifflin and Huntingdon counties have the largest veteran population while Juniata has the smallest veteran population.

Exhibit 71: Veteran Population

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Population 18 +	252,130,477	10,137,264	38,764	11,610	36,951	19,117	35,861
Veterans	7.1%	7.2%	8.4%	8.4%	9.2%	7.9%	9.9%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2016-2020

Exhibit 72: Population Below Poverty by Gender & Age

	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
Population below poverty level	40,910,326	1,480,430	5,297	1,545	4,209	2,278	6,307
Male	11.6%	10.8%	9.4%	9.6%	8.9%	7.7%	12.5%
Female	14.0%	13.0%	12.9%	11.8%	12.3%	11.0%	15.2%
Under 5 years	19.1%	18.2%	14.9%	13.9%	19.7%	15.9%	28.3%
5 to 17 years	16.9%	16.1%	13.3%	14.0%	14.2%	14.4%	19.1%
Under 18 years	17.5%	16.7%	13.7%	14.0%	15.6%	14.8%	21.8%
18 to 34 years	15.4%	15.1%	12.1%	10.4%	12.1%	6.7%	19.2%
35 to 64 years	10.1%	9.4%	10.5%	11.3%	8.7%	8.7%	10.0%
65 +	9.3%	8.2%	9.4%	6.9%	8.4%	7.0%	7.8%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2016-2020

Exhibit 73: Population Below Poverty by Poverty Level

% of the Poverty Level	United States	Pennsylvania	Bedford County	Fulton County	Huntingdon County	Juniata County	Mifflin County
50%	5.8%	5.4%	4.2%	3.7%	4.2%	2.9%	3.1%
125%	17.0%	15.6%	16.4%	14.4%	15.1%	13.4%	18.3%
150%	21.1%	19.3%	21.4%	19.5%	20.0%	19.5%	23.8%
185%	27.2%	25.0%	28.7%	26.8%	27.8%	27.8%	31.6%
200%	29.8%	27.6%	31.8%	29.9%	31.0%	31.0%	35.4%
300%	45.8%	43.5%	52.7%	49.5%	49.0%	51.0%	56.3%
400%	59.5%	57.9%	69.7%	65.5%	67.5%	68.9%	71.4%
500%	70.1%	69.3%	81.7%	79.3%	80.1%	80.4%	83.2%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2016-2020

Appendix B: Stakeholder Interview Guide

Introduction

As you saw in the invitation, Crescendo Consulting Group is assisting the Center for Community Action in the process of conducting its 2021 Community Needs Assessment (CNA). We are inviting a wide range of individuals and organizations to share their ideas and recommendations about community unity strengths, challenges, and needs.

We appreciate your insights and opinions on the subject. Some of the goals of the process are to:

- Identify and understand area needs in the context of the multiple populations CCA serves.
- Determine the services and service levels required to meet those needs
- Identify barriers and gaps that prevent area residents from accessing services.
- Build upon stakeholder engagement to maximize the effectiveness of federal, state, and local resources.

The discussion will include questions from a few broad categories. The discussion will take less than 30 minutes. Shall we get started?

Access, Availability, and Delivery of Services

1. What are some of the positive things that the community has to offer? [PROBE: outdoor activities, lifestyle, other]
2. What are the three greatest challenges the community will face in the next three years?

Housing, Unemployment, and Transportation

3. How is the job market in the area (pre-COVID)? Is it easy to find a full-time job with a good pay job with benefits and retirement? Can families live on the wage share available in the area? Are wages adequate to keep the young people in the area? Why or why not?
4. What are job training opportunities like in your community?
5. To what degree do you (or your constituents) have access to reliable transportation to work, the grocery store, doctors, school, etc.?
6. Is it difficult to access and maintain affordable, adequate, and safe housing in your community? To what degree do community members struggle with utility bills or home maintenance needs?
7. What is internet/broadband access like in your community? What are your options? Is it affordable? How does access or lack of internet/broadband impact households in your community?
8. To what degree is homelessness and/or housing instability a concern within the community?

Head Start, Early Childhood Education, and Childcare

9. Is it easy for families to find affordable childcare in the area? What are some of the challenges or barriers?
10. What is your general perception of the ability of the area to meet Early Childhood (i.e., Head Start services for those prenatal to age 5) services and education needs in the area?
11. What is your general perception of the ability of the area to meet school-age childcare needs – including pre-care, after-school care, and others?
12. What are the greatest challenges for families with complex needs such as learning disabilities or other special needs with regard to early childhood services and education? What about school-aged children?

Affordability of Health Care and Basic Needs

13. What is health care like in this area (e.g., availability of doctors, access to care, primary care, specialized medical care, access to HIGH QUALITY care)? What are the challenges?
14. Describe the mental health and substance use disorder care services in your area? What are the challenges? What is working well?
15. To what degree are community members/families struggling with access to nutritious food, prescription medication, health care, or other services? [PROBE: What are some resources or services that work really well?]
16. What are some of the health challenges the community faces (i.e., obesity, diabetes, depression, etc.)?

COVID-19 Pandemic Impacts

17. How has the COVID-19 pandemic impacted your area? What are people struggling with the most? What do you think the short-term and long-term impacts of the pandemic are?
18. How has the COVID-19 pandemic impacted how your organization provides services to the community? Are there adjustments you made that you plan to continue using after the pandemic?
19. Do you think the pandemic impacted any specific subpopulations (such as age groups, racial/ethnic groups, income brackets, etc.) more than others?

Enhancing Communications and Information

20. To what degree do you think that the community at large is aware of the breadth of available services in the area? What are the challenges to greater awareness and understanding of the availability of services and ways to access them? What might help overcome the challenges?
21. How do consumers generally learn about access to and availability of services in the County (e.g., Online directory; Hotline; Word of Mouth)?

22. What are some of the community-level things that can be done to make an impact on the poverty, emergency services, food, employment, and housing needs in the area? Is there any “low-hanging fruit” that would be addressed quickly?

Magic Wand Question: If money and resources weren’t an issue, what is one thing you would do for your community?

Thank you for your time.

Appendix C: Focus Group Discussion Guide

Welcome, Introductions & Attendance

Good morning [or afternoon]. My name is [Katelyn Michaud or Katelyn Malloy] from Crescendo Consulting Group. As you may know, we are working with the Center for Community Action to conduct a community needs assessment. Thank you for taking the time to join us for this important discussion.

Explain the general purpose of the discussion.

The purpose of our meeting today is to learn more about strengths and resources in your community, ways that people generally seek services, the ongoing impacts of the COVID-19 pandemic, and to collect your insights regarding service gaps and ways to better meet community needs.

Explain the necessity for notetaking and recording.

We're taking notes and recording the session to assist us in recalling your thoughts. We will describe our discussion in a written report; however, individual names will not be used. Please consider what you say and hear here to be confidential.

Describe logistics.

Logistics are a bit different than normal since we're virtual, but we'd appreciate it if you gave us your full attention for the next hour or so. If you need to take a break to use the restroom, please do.

Describe the protocol for those who have not been to a group before.

For those of you who have not participated in a focus group before, the basic process is that I will ask questions throughout our session, however, please feel free to speak up at any time. I encourage you to respond directly to the comments other people make. If you don't understand a question, please let me know. We are here to ask questions, listen, and make sure everyone has a chance to share and feels comfortable.

If you have a private question, feel free to type it in the Chat area of Zoom. Please be respectful of the opinions of others. Honest opinions are the key to this process, and there are no right or wrong answers to the questions. I'd like to hear from each of you and learn more about your opinions,

both positive and negative.

Do you have any questions for me before we start?

Access, Availability & Delivery of Services

1. When you think of the good things about living in this community, what are the first things, words, or phrases that come to mind? [PROBE: things to do, green spaces, strong sense of family]
2. Generally, what are some of the challenges to living here? (Pre-pandemic or current)
3. When people have needs who do they tend to turn to for assistance (health care-related, community services, or otherwise)? [PROBE: friends and family, Town Hall, local Health Department, their doctor, churches]

Social Determinants of Health

4. Does everyone typically have reliable transportation to work, the grocery store, doctors, school? If not, are there services in the community that help those without a vehicle?
5. How was the job market in the area (pre-COVID)? [PROBE: Generally, are “good” jobs here, and can people get them? Is it easy to find a full-time job with good pay, benefits, and retirement?]
 - a. Can families live on the wages that are available in the area? Are wages adequate to keep the young people in the area? Why or why not?
 - b. What are job training opportunities like in the area?
6. Is it difficult to access and maintain affordable, adequate, and safe housing in your community?
 - a. To what degree are homelessness and/or housing instability concern within the community?
7. To what degree do community members struggle with utility bills or home maintenance needs?

Head Start, Early Childhood Education & Childcare

8. How easy is it for families to find affordable and safe childcare in the area? What are some of the challenges or barriers?
9. Are there parts of the county where needs are greater?
10. What are the greatest challenges for families with complex needs with regard to early childhood services and education? What about school-aged children?

Affordability of Health Care & Basic Needs

11. What would you say are the two or three most urgent health care-related needs in the (these) community/communities? [PROBE: obesity, diabetes, depression, primary care, reproductive health, specialty care available in the community]
 - a. Give a reason or root cause you think creates this need.

12. What are some of the challenges or barriers someone in your community may experience with finding and accessing quality health care? [PROBE: are there certain types of care that are more difficult to find?]
 - a. How are people accessing care right now? (virtual/telemedicine, face-to-face)
 - b. Can everyone in the community access health services? Who struggles in particular?

13. How accessible / available is mental health care before the pandemic and currently?
 - a. To what degree is substance use an issue in your community? (PROBE: types of substances commonly misused)
 - b. What are the treatment options for those looking for help?

14. Do community members and / or families struggle with accessing basic needs besides health care, like accessing nutritious/healthy food, affordable prescription medications and hygiene and sexual health products?

Enhancing Outreach and disseminating Information

15. What organizations in the area provide services for individuals and families struggling with poverty, employment, addiction, and housing issues? What programs seem to be the most helpful?
 - a. How do consumers generally learn about access to and availability of services in the County (e.g., Online directory; Hotline; Word of Mouth)?

16. How do community members generally learn about access to and availability of services in the area (e.g., online directory; social media; hotline; word of mouth)? What method tends to work the best or worst?
 - a. What are the challenges to greater awareness and understanding of the availability of services and ways to access them? What might help overcome the challenges?

17. What types of activities would best reach communities of color, people experiencing homelessness, people living with disabilities, or other diverse or hard-to-reach populations?

IMPACT OF COVID-19

18. How has the COVID-19 pandemic impacted your area?
 - a. What do you think the short-term and long-term impacts of the pandemic are?
19. Do you think the pandemic impacted any specific subpopulations (such as age groups, racial/ethnic groups, income brackets, etc.) more than others?

Other

20. What are some of the unique needs of young professionals in the community?

Magic Wand Question: If money and resources weren't an issue, what is one thing you would do for your community?

Housing Deep Dive Questions

1. **From your perspective, what are the top three housing-related needs in the community? These may include things like [reference the list below]**

PROBE as needed:

- Additional services (e.g., shower facilities, shelters, laundry, health care, etc.) for people experiencing homelessness
- Advocacy to provide fair housing, fair housing outreach, testing
- Information assistance to apartment residents and homeowners/buyers
- Assistance to help pay rent (for low-income residents)
- Assistance to purchase housing; homebuyer counseling; down payment assistance
- Centralized information system to learn about housing availability and related services
- Energy-efficient improvements for residential units (either homeowner or tenant occupied)
- Increase the supply of affordable rental housing, housing for low-income seniors, and people living with disabilities, size of units available
- Lead-based paint/lead hazard screenings
- Neighborhood revitalization projects
- Owner-occupied or rental housing rehabilitation (funds to assist with home repairs)
- Develop permanent housing for people experiencing homelessness
- Housing repairs/accommodations for seniors and those with a disability to help keep them in their homes (some HUD funding)

2. What are the most challenging barriers or impediments to addressing housing issues in [county]? In other words, why is it difficult to address some of these needs?
 - How can we address these needs? What would you change?
3. How familiar are you with Fair Housing Laws are? In your own words, can you describe them? If you feel like these laws were violated during the rental or home buying process, who would you turn to for help?
4. What populations are especially vulnerable and/or underserved from your perspective when it comes to housing needs in the community? PROBE: Seniors, Hispanic communities, undocumented, African American communities, Veterans, people living with disabilities, and others.
5. What are some of the needs of those experiencing homelessness or those on the brink of homelessness in the community?
 - Are there services availability in [County] to meet these needs?

Appendix D: Community Survey Questions

Thank you for completing the Community Assessment survey for the Center for Community Action!

By completing this survey, you are helping us identify the top needs of your community and the barriers that may prevent community members from accessing supportive and valued services. This survey will take less than 10 minutes and all answers will be kept confidential. Please complete the survey before March 25, 2022.

The following sections each list a number of Community Needs and ask you to decide how much additional focus each issue should be given.

Please rate the level of additional focus required for each of these community needs. Choose "I'm not sure" if you don't have an opinion, or if you don't know about it.

	No More Needed	A Little More Needed	More Needed	Much More Needed	I'm Not Sure
Help applying Social Security, SSDI, WIC, TANF, etc.					
Help finding resources in the community (e.g., health care, housing, education)					
Services for veterans					
Affordable childcare for infant/toddlers (0-3)					
Affordable childcare for ages 3 to 5 (Pre-K)					
Affordable after school care for school-aged children					
Access to healthy, affordable food (grocery stores, farmer's market)					
Access to healthy food at food banks					
Healthy cooking/eating workshops					
Transportation					
Legal services					
Public parks and facilities in your neighborhood					,
High school diploma or GED classes					
English as a Second Language (ESL) classes					
Adult reading, writing, and math classes					

Classes to learn basic computer skills					
Help paying for classes at a technical or commercial school, or college					
Help finding a job					
Help with gaining job skills or training					
Help with resumes and job interviews					
Job retention classes					
Financial education/budgeting assistance					
Parenting classes and skills					
Classes on how to improve personal relationships, conflict resolution, etc.					
Mental health counseling, marriage, and other counseling services					
Youth programs and activities (12 to 18 years old)					
Teen pregnancy prevention programs					
Programs and activities for the elderly such as a senior center					
Nutrition assistance for the elderly such as home-delivered meals or meals at senior centers					
Affordable housing					
Help paying rent or mortgage					
Help for major home repairs					
Help with utility bills					

Help to make homes more energy efficient (air conditioning)					
Affordable Internet					
Affordable health insurance					
Affordable health care					
Affordable dental care					
Help paying for medication					
Substance abuse (drug/alcohol) services					

Housing

The Center for Community Action is interested in understanding the current housing-related needs in the community and identifying future housing needs as the population changes.

What type of housing do you currently live in?

- Single-family home
- Condo
- Townhouse
- Apartment in a small apartment building (less than 4 apartments)
- Apartment in a large apartment building (more than 5 apartments)
- Mobile home
- I do not have housing
- Other (Please specific)

Do you rent or own?

- Own
- Rent
- Live with family
- I do not have housing
- Other (Please specific)

How do you feel about your current housing situation?

- Very stable and secure
- Fairly stable and secure
- Just somewhat stable and secure
- Fairly unstable and insecure
- Very unstable and insecure
- I'm not sure

On a scale of 1 (Poor condition) to 5 (Excellent condition), please rate the condition of your home.

	1 (Poor Condition)	2	3	4	5 (Excellent Condition)	I don't know
Roof						
Windows and Doors						
Foundation						
Exterior walls						
Insulation						
Plumbing (including bathroom and kitchen)						
Heating system						
Overall condition of your house						

In the past five years, have you thought about moving into a new home?

- Yes, I have moved to a new home in the past five years
- Yes, I am building a new home
- Yes, I have thought about moving but have not yet
- Yes, I wanted to move but could not find a new home
- No, I don't plan to move anytime soon
- Other (Please specify)

Approximately what percent of your gross household income (that is, all income sources, from all household members before taxes are taken out) do you spend on housing costs including rent or mortgage, utilities, and taxes?

- Less than 20%
- 20% to 29%
- 30% to 50%
- More than 50%
- I'm not sure
- Other (Please specify)

For each of the following potential life events, how likely do you believe it will occur today compared to 20 years ago in your community.

	Much more likely to occur today	Somewhat more likely to occur today	Neither more nor less likely to occur today	Somewhat less likely to occur today	Much less likely to occur today	I don't know
Banks foreclosing on homeowners						
Moving to a new city or state for a job						
Renting a home after age thirty (30)						
Moving or relocating after retirement						
Having enough money to put a 20% down payment when buying a home						
Families building equity and wealth through homeownership						

Thinking about your community, how easy would it be to find housing for the following situations?

	Very Easy	Somewhat Easy	Somewhat Challenging	Very Challenging	I Don't Know
For a family of four with an income of about \$35,000 to find affordable quality housing					
For young adults who are just entering the labor force to find affordable housing					
For a family with children to find affordable quality housing near quality public schools					
To find affordable quality housing to buy					
For retired people or senior citizens to find affordable quality housing					
To find affordable quality rental housing					
For a family of four with an income of about \$60,000 to find affordable quality housing					

Are there any other housing needs or challenges within your community that you think are important for us to know?

What Center for Community Action services have you used? Select all that apply

- | | |
|---|---|
| <input type="checkbox"/> I have not used any of CCA's services | <input type="checkbox"/> Educational Assistance |
| <input type="checkbox"/> Medical Appointment Transportation | <input type="checkbox"/> Help with Lifeskills/Budgeting |
| <input type="checkbox"/> Assistance with Higher Education | <input type="checkbox"/> Home repair, Weatherization, or Housing Rehabilitation |
| <input type="checkbox"/> Help with SSI/Social Security Management | <input type="checkbox"/> A vehicle to return to work |
| <input type="checkbox"/> Employment Assistance | <input type="checkbox"/> Food pantry information |
| <input type="checkbox"/> Help obtaining my GED/Diploma | <input type="checkbox"/> Other (please specify) |
| <input type="checkbox"/> Affordable Child Daycare or Preschool | |

Please select your involvement with the Center for Community Action (CCA), if any. Select all that apply.

- No direct involvement with CCA
- CCA Staff Member
- Provider of community-based (non-CCA) services
- Other (please specify)

How do you typically hear about resources and services in your community? Select all that apply.

- | | |
|--|--|
| <input type="checkbox"/> Friends or family | <input type="checkbox"/> Religious leader or faith-based community |
| <input type="checkbox"/> Social media | <input type="checkbox"/> Social service organizations |
| <input type="checkbox"/> Google or internet search | <input type="checkbox"/> Other (please specify) |
| <input type="checkbox"/> Newspaper | |
| <input type="checkbox"/> Radio / Television | |

Causes and Conditions of Poverty

“Causes of poverty” are negative factors that make it more difficult for low-income people to provide for themselves and/or reduce access to resources that might help them meet their basic needs.

What do you believe to be the top 5 biggest causes of poverty in your county? (Choose 5)

- Lack of jobs paying a living wage
- Substance (drug or alcohol) abuse
- Lack of affordable and safe housing
- Single-parent households
- Lack of jobs available
- Untreated mental health conditions
- Inter-generational poverty
- Systemic racism or prejudice
- Outdated policy or regulatory eligibility standards
- Lack of parental involvement
- Lack of reliable transportation
- Lack of affordable health care
- Lack of affordable childcare
- Teen pregnancy
- Lack of college, technical, or trade school education
- Disability

“Conditions of poverty” are negative environmental, safety, health and/or economic conditions that reduce investment or growth in communities where low-income individuals live.

What do you believe to be the top 5 biggest conditions of poverty in your county? (Choose 5)

- Individuals on public assistance programs
- Lack of childcare or low-quality childcare
- Lack of employers
- Housing market is not affordable
- Lack of transportation options
- Lack of mental health and substance abuse providers
- Substandard or unsafe housing
- Lack of health care providers
- Lack of dentists
- Poor performing schools
- Homelessness
- Vacant housing
- Lack of adequate nutrition
- Lack of financial or budgeting education
- High crime rates

A little bit about you

We would like to learn a little bit about you. As a reminder, all answers you provide us are anonymous.

What is your home zip code?

What is your gender identity?

- Male
- Female
- Non-binary / Gender diverse
- My gender identity isn't listed
- I prefer not to share

What County do you live in?

- Bedford County
- Fulton County
- Huntington County
- Juniata County
- Mifflin County
- Other (please specify)

What County do you work in?

- Bedford County
- Fulton County
- Huntington County
- Juniata County
- Mifflin County
- Other (please specify)

What is your age?

- Under 18
- 18 to 24
- 25 to 34
- 35 to 44
- 45 to 54
- 55 to 64
- 65 or older
- I prefer not to share

What is your race? Check all that apply

- White or Caucasian
- Black or African American
- Asian or Asian American
- Native American or Alaska Native
- Another race
- Multiple races
- I prefer not to share
- Other (please specify)

What is your ethnicity?

- Hispanic or Latino
- Not Hispanic or Latino
- I prefer not to share

What is your highest level of education?

- Less than high school or GED
- High school diploma or equivalent
- Some college
- Technical or trades school
- Associate degree
- Bachelor's degree
- Graduate or professional degree (Masters, PhD, MD, etc.)
- I prefer not to share

Which of the following ranges best describes your total annual household income in the past year?

- Under \$15,000
- Between \$15,000 and \$29,999
- Between \$30,000 and \$49,999
- Between \$50,000 and \$74,999
- Between \$75,000 and \$99,999
- Between \$100,000 and \$150,000
- Over \$150,000
- I prefer not to share

Are you currently employed?

- Yes, I am employed full-time
- Yes, I am employed part-time
- No, I am not currently employed, but I am looking for work
- No, I am not currently employed, and I am not looking for work
- No, I am retired
- Other (please specify)

Appendix E: Additional Community Survey Tables

Exhibit 74: CCA Involvement

		Percent
CCA Involvement	No direct involvement with CCA	52.8%
	CCA Staff Member	16.5%
	Provider of community-based (non_CCA) services	26.1%
	Other	6.8%

Exhibit 75: Knowledge of Resources

		Percent
How do you hear about resources?	Family and friends	49.7%
	Social Media	48.6%
	Google and Internet search	25.1%
	Newspaper	27.4%
	Radio and TV	10.9%
	Religious leader	12.6%
	Social service organizations	38.3%
	Other	10.9%

Exhibit 76: Respondents by Race & Ethnicity

		Percent
Race	White or Caucasian	93.1%
	Black or African American	1.7%
	Asian or Asian American	.6%
	Native American or Alaska Native	.6%
	Another race	.6%
	Multiple races	.6%
	I prefer not to share	3.5%
	Hispanic or Latino	0.6%
	Not Hispanic or Latino	92.3%
I prefer not to share	7.1%	