



COMMUNITY ACTION, INC

COMMUNITY NEEDS ASSESSMENT

Clarion and Jefferson Counties

2019



Board Approved: May 23, 2019

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Mission Statement

Community Action, Inc. will be a community catalyst to provide and coordinate activities which promote family self-sufficiency and advance community prosperity

Vision Statement

Community Action, Inc. will be recognized as a premier organization dedicated to solving social and economic problems of the community.

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Community Action, Inc.

2019 Community Needs Assessment

Executive Summary and Analysis

(Clarion and Jefferson Counties)

Community Action, Inc.'s (CAI) mission is to be a community catalyst to provide and coordinate activities that promote family self-sufficiency and advance community prosperity. To serve our community better, CAI conducted a community needs assessment of Clarion and Jefferson Counties to identify unmet needs. CAI will use this information to adjust its activities and target unmet needs in the community through being a catalyst and collaborating with others to promote family self-sufficiency and advance community prosperity, as well as, providing direct services.

With Walt Whitmer's, Senior Extension Associate, Penn State Cooperative Extension, direction and input from the Community Action Solutions Group, reliable survey instruments were developed for use with key stakeholders of the community as well as the general population. CAI distributed the key stakeholders' survey to approximately 900 community stakeholders including community-based organizations/non-profit service providers, faith-based organizations, public sector, educational institutions, and private sector. Survey results were received in October 2018 from 148 community stakeholders. This survey was also distributed to CAI's board of directors and staff with 10 board of directors and 29 staff responding. CAI also conducted a community needs assessment survey for Clarion and Jefferson Counties' residents through CAI's website. Residents were notified of the survey through news releases with only 12 residents providing responses. In November, CAI conducted focus groups in Clarion and Jefferson counties consisting of staff and consumers from selected service providers. The results of the key stakeholders survey is the primary source of information used to identify needs in the community. Focus groups reviewed the results of the key stakeholders' survey and through discussion provided additional qualitative information regarding underlying issues causing the needs in the community. CAI's Community Needs Assessment also includes demographic information compiled through the Community Action Association of Pennsylvania's Community Needs Assessments Tool, customer satisfaction information compiled from CAI's Customer Satisfaction Surveys, and CAI's customers needs compiled from CAI's Consumer Needs Assessments. CAI's ROMA trained staff completed the analysis and preparation of CAI's Community Needs Assessment documents.

When key stakeholders in the community were asked to rank the priority for 21 issues over the next 3 years as: not a priority; low priority; moderate priority; high priority; and essential, the priority for all 21 issues were ranked as a moderate priority or higher with increasing employment opportunities and increasing employment training opportunities as being essential. This indicates that even with existing services and activities provided, there is much more work that needs done in all of these areas especially the areas related to jobs.

In the key stakeholders survey many identified unmet needs of individuals and families seem to center around insufficient financial resources. The poverty rate according to the American Community Survey

5 year averages for 2012 – 2016 for Clarion-Jefferson Counties is 16.4%, which is substantially higher than Pennsylvania's rate of 13.3%. According to the U.S. Department of Labor quarterly census of employment and wages for the third quarter of 2017, the weekly wages for Clarion-Jefferson Counties is approximately 68% of the weekly wages of Pennsylvania. The poverty rate and wage data help to support the reasoning behind the survey showing difficulty affording utilities, heat, rent, and limited access to a reliable vehicle as a considerable challenge for residents.

Stakeholders identified lack of available employment opportunities, lack of available job training opportunities, and limited previous education or skills as being considerable challenges. This suggests many workers may not be qualified for current job openings. This is consistent with the thoughts of many in the region who believe our schools need to do a better job of promoting the trades and technical jobs for our youth and tailoring education to prepare the youth for these jobs, thereby matching our workforce to the existing jobs in the region.

The key stakeholders survey included questions regarding the following categories: transportation; housing; employment; adult education related issues; health care access; children's education issues; youth related issues; senior related issues; basic needs; and social issues. The top four challenges identified in the survey are youth drug abuse, adult drug abuse, alcohol abuse, and preventable diseases (diabetes, smoking, obesity, etc.).

Analysis of the Key Stakeholders Survey

Analysis of the Key Stakeholders Survey shows those responding represent a broad cross section of the community having primary contact with a wide variety of populations in the community.

1. Priorities identified over the next three years are as follows:

- a. **Essential** – Increasing employment opportunities and increasing employment-training opportunities.
- b. **High Priority** – Improving public transportation, expanding affordable housing, expanding access to health care, expanding quality of health care, providing greater access to utilities assistance, providing greater access to rental assistance, increasing access to affordable child care, increasing access to affordable pre-school, improving quality of K-12 education, improving post-secondary opportunities, enhancing family financial management skills, increasing literacy, improving senior citizen services, improving veteran's services, and increasing access to drug and alcohol services.
- c. **Moderate Priority** – Expanding recreation opportunities, providing greater access to Medicare and Medicaid, providing greater access to heating assistance, and increasing access to food assistance.
- d. **Results of the survey show none of the priorities listed in the survey are a low priority or not a priority.**

2. Level of challenges residents experienced over the past two years are as follows:

- a. The consensus of the Stakeholders is **TRANSPORTATION** is a moderate to considerable challenge for the bi-county residents with public transportation affordability being a moderate challenge but having access to public transportation and having limited access to a reliable vehicle being a considerable challenge for residents. With Clarion and Jefferson Counties being rural, with limited public transportation available, it is understandable having limited access to a reliable vehicle as being a greater challenge for those residents lacking needed transportation service.
- b. The consensus of the Stakeholders is **HOUSING** is a moderate to considerable challenge for the bi-county residents with the issues of homelessness, and eviction from their place of residence being a moderate challenge for residents but having difficulty affording utilities, heat and rent, and having difficulty accessing housing being a considerable challenge for residents. With nearly 14% of the bi-county households living in poverty, it is understandable being able to afford utilities, heat, and rent is a considerable challenge for residents.
- c. The consensus of the Stakeholders is **EMPLOYMENT** is a considerable challenge for the bi-county residents with the issues of lack of available job training opportunities, limited previous education or skills, difficulty-affording childcare, and lack of available employment opportunities all as being a considerable challenge for residents. The trend over the last many years has been major manufacturing and the coal industry jobs have been leaving the region and replaced by service industry jobs that typically pay lower wages, and part-time. These lower paying jobs make it difficult to be able to afford day care and support a family.
- d. The consensus of the Stakeholders is **ADULT EDUCATION RELATED ISSUES** are a moderate to considerable challenge for the bi-county residents with issues of lack of available post-secondary educational programs, and limited availability of literacy training/education as being a moderate challenge for residents. Also having difficulty affording additional training or education, lack of information related to existing education and training opportunities, and difficulty acquiring financial management training or information are a considerable challenge for residents.

The value of education is in the knowledge achieved which leads to well-rounded functioning adults who have the skills to successfully interact in society and be self-sufficient. In order to reduce poverty, it is critical adults acquire the knowledge and skills for the jobs currently available in the community.

- e. The consensus of the Stakeholders is **HEALTH CARE ACCESS** is a moderate to considerable challenge for the bi-county residents with lack of available primary care and family doctors, and area medical providers not accepting Medicare or Medicaid as being a moderate challenge for residents. Also not having health insurance, having difficulty affording health insurance, having difficulty affording dental services, and having difficulty affording

prescriptions are a considerable challenge for residents. With the area's poverty rate being nearly 14% and the average private weekly wage only \$666 it is understandable residents find it difficult to afford health insurance, dental services and prescriptions.

- f. The consensus of the Stakeholders is **CHILDREN'S EDUCATION ISSUES** are a moderate to considerable challenge for the bi-county residents with, and lack of: available pre-schools; affordable pre-schools; adequate educational resources for children with special needs; available K – 12 educational alternatives; all being a moderate challenge for residents. Also public schools not meeting children's educational needs, and inadequate knowledge related to existing educational resources for children are a considerable challenge.
- g. The consensus of the Stakeholders is **YOUTH RELATED ISSUES** are a considerable challenge for the bi-county residents with lack of: accessible youth mentoring opportunities; after-school programs; accessible youth recreation opportunities, as well as, difficulty accessing affordable youth programs and events all being a considerable challenge for residents. With Clarion and Jefferson Counties being very rural, transportation can be a major problem for youth being able to access the available youth opportunities.
- h. The consensus of the Stakeholders is **SENIOR RELATED ISSUES** are a considerable challenge for the bi-county residents with elder abuse, inability to meet basic needs, access to required medical care, inadequate home accessibility for those with physical disabilities, transportation to needed services, and inadequate knowledge regarding estate planning all being a considerable challenge for residents. Overall, the survey found the need for improving senior citizen services as a high priority over the next three years.
- i. The consensus of the Stakeholders is **BASIC NEEDS** are a moderate to considerable challenge for the bi-county residents with difficulty acquiring: food assistance; rental/mortgage assistance; utility assistance; financial medical assistance as being a moderate challenge, but homelessness assistance; and transportation assistance as being a considerable challenge for residents. With nearly 14% of the bi-county households living in poverty and with limited assistance for basic needs, it is understandable residents find it difficult to acquire assistance sufficient to meet all their basic needs.
- j. The consensus of the Stakeholders is **SOCIAL ISSUES** are a moderate to severe challenge for the bi-county residents with homicide being a moderate challenge for residents, and underage drinking, domestic violence, assault and battery, sexual abuse, rape, and burglary/robbery being a considerable challenge for residents. However, preventable diseases, adult drug abuse, youth drug abuse, and alcohol abuse are a severe challenge. Clarion and Jefferson Counties are like much of the rest of the country regarding needing to find a solution to the problems of drug and alcohol abuse.

The dynamics of a community are complex. The observation of the survey data demonstrates there are many correlations existing in a community and making a single change can affect many other sectors of the community.

This Community Needs Assessment will be the impetus for more community discussion on the causes and effects of poverty and the exploration for solutions.

Analysis of CAI's Consumer Needs Assessment and Satisfaction Surveys

For 22 years, CAI has requested consumers to complete Needs Assessments and Consumer Satisfaction Survey Forms. Every consumer seeking services at CAI is given a Needs Assessment to complete. The purpose of the needs assessment is to identify all the services the consumer needs, not just those provided by CAI. Monthly, these forms are tallied to determine the areas of greatest need and the areas for which services are not available.

During 2018 the Needs Assessment was completed by 315 of the over 4,000 households served and a summary follows.

1. Need help with **paying utilities – 67** (need help with utility bills – 63, and other – 4).
2. Need help with **transportation – 177** (lack a car or it needs repaired – 44, need transportation to medical appointments – 114, need a child safety seat – 7, and other – 12).
3. Need assistance with **other basic needs – 48** (need furniture, household items, or clothing – 48)
4. Need help with **employment – 82** (need a job – 36, need assistance searching for a job – 12, need to improve their job skills – 15, need assistance with preparing resumes – 8, need to improve their interviewing skills – 5, and other – 6).
5. Need help in dealing with **family issues – 70** (need help identifying and solving family problems – 3, need to improve parenting and coping skills – 6, need to learn how to manage stress and/or self-esteem building – 13, need assistance with children having behavioral problems – 5, need help with alcohol and drug problems – 5, need help dealing with loneliness and depression – 18, need more family activities/recreation opportunities – 14, and other – 6).
6. Need help **maintaining housing – 47** (need telephone service – 4, need repairs to the home – 11, need running water to their house – 3, need furnace repaired/replaced – 2, need hot water tank repaired/replaced – 1, need house weatherized – 18, and other – 8).
7. Need help with **medical/health care – 24** (can't afford health insurance – 6, can't afford regular exams and/or prescriptions – 2, need dental, eye and hearing care aids, glasses – 10, and other – 6).
8. Need help with **education – 70** (need a GED – 44, need help identifying suitable schools/training opportunities – 8, need to improve computer skills – 13, and other – 5).
9. Need help with **managing finances – 75** (need help with budgeting – 19, need help collecting child support – 6, need help dealing with creditors and managing debt – 24, and other – 26).

10. Need help to resolve **homelessness and prevent homelessness – 75** (need housing currently homeless – 20, living doubled up with friends or family – 14, in danger of eviction or foreclosure – 17, can't afford rent and mortgage payments – 21, having landlord problems – 3).
11. Need assistance with **nutrition – 25** (can't afford food – 13, need assistance applying for food stamps – 7, and other – 5).
12. Need assistance with **child care – 14** (need money to pay for child care – 6, need assistance finding child care – 6, and other – 2).

CAI's Consumer Needs Assessment represents the needs of low-income consumers but has a tendency to be skewed based on the services the consumer is requesting. In addition, participation in completing the Consumer Needs Assessment is voluntary with only a small number of consumers choosing to complete. However, the fact that over 4,000 households sought and received available services through CAI demonstrates the overall need to assist low-income households.

During 2018 the Consumer Satisfaction Survey was completed by 909 of the over 4,000 households served and a summary follows.

1. Was your problem solved or needs met?
Yes 736 No 22
2. How satisfied were you with the service(s) you received?
 - a. Very satisfied 762
 - b. Satisfied 124
 - c. Disappointed 3
 - d. Very disappointed 3
3. Were you referred to another organization for additional help?
Yes 74 No 367
4. Do you have other needs but not sure who to contact?
Yes 37 No 387
5. Are you interested in volunteering?
Yes 33 No 396
6. Are you interested in serving on the CAI Board of Directors or advisory council?
Yes 7 No 381

CAI's Customer Satisfaction Survey shows over 99% of CAI's consumers are satisfied or very satisfied with the CAI services they received and over 97% acknowledged their problem was solved or their need was met.

Resources

Many resources available to residents of the bi-county area are identified throughout the community needs assessment. However, this is not a comprehensive listing of resources. To identify the resources available to address a particular need, go to the Pennsylvania 2-1-1 Northwest website at <http://pa211nw.org/>.

Methodology

Community Action, Inc. (CAI) developed reliable survey instruments for key stakeholders in the community (community-based organizations/non-profit service providers, faith-based organizations, public sector, educational institutions, and private sector) and residents of Clarion and Jefferson counties utilizing the services of Penn State Cooperative Extension and the Community Action Solutions Group. CAI distributed the key stakeholders' survey to approximately 900 community stakeholders and received 148 responses. The results of the key stakeholders survey is the primary source of information used to identify needs in the community. The key stakeholder's survey was also distributed to CAI's board of directors and staff. Ten board of directors and 29 staff responded to the survey. Both the responses from the board of directors and the staff were compared to the responses of the key stakeholders to analyze whether there was a significant difference between the responses. In comparing the responses from the key stakeholders to the responses of CAI's board of directors and staff no significant differences were noted.

Focus groups were formed in Clarion and Jefferson Counties from selected providers and their consumers. The focus groups reviewed the results of the key stakeholders' survey and through discussion provided additional qualitative information regarding underlying issues causing the needs in the community.

CAI utilized the Community Action Association of Pennsylvania's Community Needs Assessments Tool to obtain demographic and quantitative data for Clarion and Jefferson Counties, as well as, the state of Pennsylvania and the United States. By comparing Clarion and Jefferson Counties data to that of Pennsylvania and the Nation, it provided perspective to the meaning of the quantitative data. In addition to the items mentioned above, data from the results of CAI's Consumer Needs Assessments, CAI's consumer satisfaction surveys, and other data were analyzed to develop this Community Needs Assessment.

Key Findings

According to the U.S. Census Bureau 2016 poverty estimates, 13.62% of people are living in poverty in the bi-county area. To highlight one issue as being the cause of poverty is difficult, so to examine the results, multiple issues must be addressed to help identify what factors are preventing families from being able to move to self-sufficiency. Throughout the community assessment process, the following categories were reviewed: transportation; housing; employment; adult education; health care access; children's education; youth related issues; senior related issues; basic needs; and social issues. However, just like there is not one specific cause to poverty, the effects poverty has on the bi-county area does not occur on one level. Poverty can be examined at the family, community, and agency levels to help obtain a clearer picture of what is occurring where we live and work.

Reviewing the results from the surveys, focus groups, and CAI consumer needs assessments, CAI staff analyzed the causes and conditions of poverty at each level (family, community, and agency). At the family level, families lack the skills and resources to move themselves out of poverty and into self-sufficiency. Families do not have reliable transportation (which affects going to work, appointments, or schools) or they do not have enough income to cover their expenses (which could lead to utility shut-off notices, evictions, or homelessness). Families also lack basic living skills like budgeting, planning, and advocating for themselves or their children. By not having enough resources or skills, families spend more time trying to resolve crises in their daily lives and are not able to focus on future goals. In addition, families suffer from generational poverty, and are unable to break the cycle.

At the community level, there are a lack of supports offered to families. Due to both counties being rural, there is a lack of public transportation offered to residents, which can affect many daily activities, especially if the family does not have transportation of their own. There is also a lack of family emergency shelters, so if families are experiencing homelessness they might have to separate to receive help which disrupts the structure of the family unit. Both communities try to address this issue through the Shelter Task Force, a group of community partners who address homelessness issues within the community, but still lack the resources to develop more shelter opportunities. Another issue the community faces is a lack of medical providers who accept Medicare and Medicaid. There is also a lack of day care centers open during various shifts in the community.

Within the agency level, there is a lack of consistent funding available to help with consumer needs. Although funding is available for rent, utility, weatherization, etc. assistance, the funding streams for programs are volatile. If funding is not consistent, it can be difficult to analyze the long-term effects of a program. Agency programming and funding for transportation, financial assistance with health related costs, and financial assistance for housing when one has a criminal record is limited or non-existent.

When key stakeholders in the community were asked to rank the priority for 21 issues over the next 3 years as: not a priority; low priority; moderate priority; high priority; and essential, the priority for all 21 issues were ranked as moderate priority or higher. This indicates even with existing services and

activities being provided to residents of the bi-county area, there is much more work to be done in all of these areas.

The key stakeholders' survey identified increasing employment opportunities and increasing employment-training opportunities as the only issues needing to be prioritized over the next three years as essential. The survey also identified adult drug abuse, youth drug abuse, and alcohol abuse as issues considered a severe challenge over the past two years. These are critical areas where collaborating among community organizations, schools, government, etc. are necessary in order to have an impact on resolving these issues. These results are interesting from the perspective that many employers state they have a difficult time finding employees who can pass a drug test and show up for work sober and on time.

Poverty is a complex issue to resolve. Providing safety net services typically provides temporary stability to a family but does little or nothing to prevent poverty or moving families out of poverty. Personal responsibility is a key factor to moving out of poverty and becoming economically secure. However, if this is not learned from within the home, there has not been a practical way to reach our youth and instill personal responsible behavior consistently and on a large scale. The only chance of breaking the cycle of poverty is to reach youth living in poverty, instill in them personal responsibility and provide them with a pathway to becoming economically secure. This is our challenge.

While there are available resources to address each of the ten categories of issues addressed in the Key Stakeholders Survey (Transportation, Housing, Employment, Adult Education, Health Care Access, Children's Education, Youth Related, Senior Related, Basic Needs, and Social), they are not sufficient to resolve every need. This is evidenced by every item in all of the categories being identified as a moderate, considerable, or severe challenge. Since there are way too many issues to address at one time, issues should be evaluated one at a time starting with the highest priority issues identified, determine what resources currently exist, what other resources are needed, and who in the community is best suited and has the capacity.

The results obtained through the key stakeholders' survey are very similar to the results obtained from the same survey three years earlier.

Clarion and Jefferson County – Demographic Information

Clarion and Jefferson Counties are rural counties located in Western Pennsylvania along the interstate 80 corridor and have an overall population of 83,005. There has been a 5.35% decrease in population since the 2000 Census. The female population is 51.19% and the male population is 48.81%; with the highest population residing in two person households. The bi-county area is comprised of primarily white residents at 97.53%, followed by black residents at .86%, Hispanic residents at .82%, and other races at 1.61%. Non-citizens make up .37% of residents. Poverty makes up 15.16% of households and 21.80% of children live in poverty.

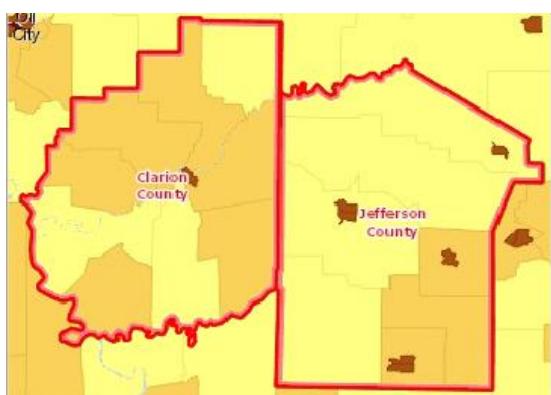
Population Change

Population change within the report area from 2000-2017 is shown below. During the thirteen-year period, total population estimates for the report area declined by 5.35 percent, decreasing from 87,697 persons in 2000 to 83,005 persons in 2017.

Report Area	Total Population, 2017 ACS	Total Population, 2000 Census	Population Change from 2000-2017 Census/ACS	Percent Change from 2000-2017 Census/ACS
Report Location	83,005	87,697	-4,692	-5.35%
Clarion County, PA	38,747	41,765	-3,018	-7.23%
Jefferson County, PA	44,258	45,932	-1,674	-3.64%
Pennsylvania	12,790,505	12,281,054	509,451	4.15%
United States	321,004,407	281,421,906	39,582,501	14.07%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). US Census Bureau, [Decennial Census](#). 2013-17. Source geography: County



Population, Density (Persons per Sq Mile) by Tract, ACS 2013-17

- Over 5,000
- 1,001 - 5,000
- 501 - 1,000
- 51 - 500
- Under 51
- No Data or Data Suppressed
- Report Location

Age and Gender Demographics

Population by gender within the report area is shown below. According to ACS 2013-2017 5 year population estimates for the report area, the female population comprised 51.19% of the report area, while the male population represented 48.81%.

Report Area	0 to 4 Male	0 to 4 Female	5 to 17 Male	5 to 17 Female	18 to 64 Male	18 to 64 Female	Over 64 Male	Over 64 Female
Report Location	2,281	2,131	6,225	6,041	25,355	25,147	6,287	8,791
Clarion County, PA	1,003	923	2,688	2,682	12,068	12,274	2,817	3,936
Jefferson County, PA	1,278	1,208	3,537	3,359	13,287	12,873	3,470	4,855
Pennsylvania	364,406	347,241	1,012,152	965,118	3,941,254	3,979,312	835,245	1,238,674
United States	10,151,822	9,701,693	27,458,617	26,289,147	99,353,006	100,317,733	18,945,773	26,677,081

Data Source: US Census Bureau, [American Community Survey](#). 2013-17. Source geography: County

Hispanic Ages (Male and Female Combined)

Report Area	0 to 4	5 to 17	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	Over 65
Report Location	52	165	147	109	37	58	59	52
Clarion County, PA	18	74	101	21	10	35	47	5
Jefferson County, PA	34	91	46	88	27	23	12	47
Pennsylvania	90,874	212,980	112,795	144,782	120,208	91,953	56,870	44,371
United States	5,134,740	13,034,122	6,665,654	9,002,730	8,160,321	6,491,314	4,267,131	3,754,559

Race Demographics

Population by gender within the report area is shown below. According to ACS 2013-2017 5 year population estimates, the white population comprised 97.53% of the report area, black population represented 0.86%, and other races combined were 1.61%. Persons identifying themselves as mixed race made up 0.96% of the population.

Report Area	White Total	Black Total	American Indian Total	Asian Total	Native Hawaiian Total	Mixed Race Total
Report Location	80,899	711	181	325	30	799
Clarion County, PA	37,509	446	72	211	16	442
Jefferson County, PA	43,390	265	109	114	14	357
Pennsylvania	10,378,174	1,417,611	24,995	417,525	3,665	297,320
United States	234,370,202	40,610,815	2,632,102	17,186,320	570,116	10,081,044

Data Source: US Census Bureau, [American Community Survey](#). 2013-17. Source geography: County

Race Demographics - Male

Report Area	White Male	Black Male	American Indian Male	Asian Total	Native Hawaiian Male	Mixed Race Male
Report Location	39,843	393	64	140	10	408
Clarion County, PA	18,292	254	27	80	10	241
Jefferson County, PA	21,551	139	37	60	0	167
Pennsylvania	5,084,157	683,422	12,900	199,726	1,608	148,056
United States	115,855,404	19,400,543	1,305,353	8,155,022	283,824	5,028,197

Ethnicity Demographics - Male

Report Area	Total Males Hispanic / Latino	Total Males Not Hispanic / Latino	Percent Males Hispanic / Latino	Percent Males Not Hispanic / Latino
Report Location	372	40,523	0.91%	99.09%
Clarion County, PA	163	18,769	0.86%	99.14%
Jefferson County, PA	209	21,754	0.95%	99.05%
Pennsylvania	447,091	5,813,069	7.14%	92.86%
United States	28,563,644	129,455,109	18.08%	81.92%

Race Demographics – Female

Report Area	White Female	Black Female	American Indian Female	Asian Female	Native Hawaiian Female	Mixed Race Female
Report Location	41,056	318	117	185	20	391
Clarion County, PA	19,217	192	45	131	6	201
Jefferson County, PA	21,839	126	72	54	14	190
Pennsylvania	5,294,017	734,189	1,2095	217,799	2,057	149,264
United States	118,514,798	21,210,272	1,326,749	9,031,298	286,292	5,052,847

Ethnicity Demographics – Female

Report Area	Total Females Hispanic/ Latino	Total Females Not Hispanic/ Latino	Percent Females Hispanic / Latino	Percent Females Not Hispanic/ Latino
Report Location	307	41,803	0.73%	99.27%
Clarion County, PA	148	19,667	0.75%	99.25%
Jefferson County, PA	159	22,136	0.71%	99.29%
Pennsylvania	427,742	6,102,603	6.55%	93.45%
United States	27,946,927	135,038,727	17.15%	82.85%

Hispanic Population

The estimated population that is of Hispanic, Latino, or Spanish origin in the report area is 679. This represents 0.82% of the total report area population, which is less than the national 17.6% rate. Origin can be viewed as the heritage, nationality group, lineage, or country of birth of the person or the person's parents or ancestors before their arrival in the United States. People who identify their origin as Hispanic, Latino, or Spanish may be of any race.

Report Area	Total Population	Non-Hispanic Population	Percent Population Non-Hispanic	Hispanic or Latino Population	Percent Population Hispanic or Latino
Report Location	83,005	82,326	99.18%	679	0.82%
Clarion County, PA	38,747	38,436	99.2%	311	0.8%
Jefferson County, PA	44,258	43,890	99.17%	368	0.83%
Pennsylvania	12,790,505	11,915,672	93.16%	874,833	6.84%
United States	321,004,407	264,493,836	82.4%	56,510,571	17.6%

Data Source: US Census Bureau, [American Community Survey](#), 2013-17. Source geography: Tract

Household Types

The U.S. Census Bureau estimated there were 34,377 households in the report area in 2017. Single person households comprised of 29.07% of the total, two person households comprised 38.09% of the total, three person households comprised 14.02% of the total, four person households comprised 11.92% of the total, and larger households of 5 or more made up 6.9% of the total.

Report Area	Total Households	1 Person	2 People	3 People	4 People	5 or More People
Report Location	34,377	9,992	13,094	4,821	4,099	2,371
Clarion County, PA	15,925	4,592	6,249	2,153	1,863	1,068
Jefferson County, PA	18,452	5,400	6,845	2,668	2,236	1,303
Pennsylvania	5,007,442	1,484,869	1,739,681	771,869	613,418	397,605
United States	118,825,921	32,863,560	40,171,259	18,689,250	15,485,363	11,616,489

Data Source: US Census Bureau, [American Community Survey](#), 2013-2017. Source geography: county

Citizenship status

The table below shows the numbers and percent of population by citizenship status for the report area. According the American Community Survey Data, 2013-2017, Clarion County, PA has the largest number of non-Citizens with 212, while Jefferson County, PA has the fewest number of non-Citizens with 92. The report area has a total of 304 non-Citizens, or 0.37% of the total population of 83,005 persons, in contrast to the Pennsylvania average of 3.15% of the population being non-citizens and the national average of 6.96% being non-Citizens.

Report Area	Native	Born in a US Territory	Born Abroad to US Citizens	Naturalized	Non-Citizen	Non-Citizen Percent
Report Location	82,056	38	213	394	304	0.37%
Clarion County, PA	38,155	25	108	247	212	0.55%
Jefferson County, PA	43,901	13	105	147	92	0.21%
Pennsylvania	11,728,385	144,938	75,451	438,578	403,153	3.15%
United States	273,082,894	1,925,944	2,967,442	20,690,362	22,337,765	6.96%

Data Source: US Census Bureau, [American Community Survey](#). 2013-17. Source geography: county

Hispanic Citizens

Report Area	Native Born	Native Born	Foreign Born	Foreign Born
Report Location	566	0.68%	113	0.14%
Clarion County, PA	220	0.57%	91	0.23%
Jefferson County, PA	346	0.78%	22	0.05%
Pennsylvania	682,173	5.33%	192,660	1.51%
United States	37,095,483	11.56%	19,415,088	6.05%

Households in Poverty

The table below shows the number and percentage of households in poverty based on the Poverty Thresholds in the report area. In 2017, it is estimated there were 5,213 households, or 15.16%, living in poverty within the report area, compared to a Pennsylvania average of 12.7%. Clarion County, PA had the highest poverty rate (16.3%), while Jefferson County, PA had the lowest poverty rate (14.2%).

Report Area	Total Households	Households in Poverty	Percent Households in Poverty
Report Location	34,377	5,213	15.16%
Clarion County, PA	15,925	2,602	16.3%
Jefferson County, PA	18,452	2,611	14.2%
Pennsylvania	5,007,442	636,533	12.7%
United States	118,825,921	16,390,109	13.8%

Note: This indicator is compared to the state average

Data Source: US Census Bureau, [American Community Survey](#). 2013-17. Source geography: County

Households in Poverty by Family Type

The below table shows the number of households in poverty by type in the report area. In this area, there are 1,014 married couples living in poverty, compared to 922 female headed households in poverty. In 2017, it is estimated that there were 5,213 households, family and non-family, living in poverty within the report area. At 381 households, Clarion County, PA had the lowest number of female-headed households in poverty while Jefferson County, PA had the largest number of female-headed households in poverty with 541.

Report Area	Total Households	Households in Poverty	Non-Family Households in Poverty - Including Persons Living Alone	Married Couples in Poverty	Male Head of Household in Poverty	Female Head of Household in Poverty
Report Location	22,189	5,213	3,002	1,014	275	922
Clarion County, PA	9,968	2,602	1,603	452	166	381
Jefferson County, PA	12,221	2,611	1,399	562	109	541
Pennsylvania	3,217,046	636,533	350,696	92,496	31,490	161,851
United States	78,298,703	16,390,109	8,136,721	3,023,580	880,989	4,348,819

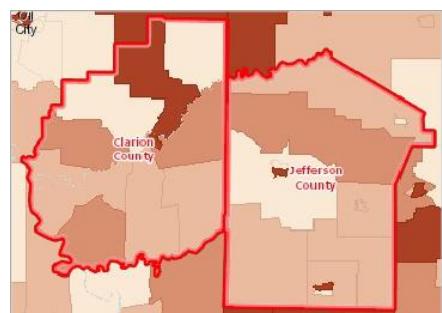
Child (0-17) Poverty Rate (ACS)

Population and poverty estimates for children age 0-17 are shown for the report area. According to the American Community Survey (ACS) 5 year data, an average of 21.8% of children lived in a state of poverty during the survey calendar year. The poverty rate for children living in the report area is less than the national average of 20.3%. Jefferson County, PA had the lowest poverty rate at 20.8% while Clarion County, PA had the highest child poverty rate at 23.1%.

Report Area	Ages 0-17 Total Population	Ages 0-17 In Poverty	Ages 0-17 Poverty Rate
Report Location	16,324	3,563	21.8%
Clarion County, PA	7,107	1,642	23.1%
Jefferson County, PA	9,217	1,921	20.8%
Pennsylvania	2,642,527	490,831	18.6%
United States	72,430,017	14,710,485	20.3%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2013-17. Source geography: County



Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2013-17

- Over 30.0%
- 22.6 - 30.0%
- 15.1 - 22.5%
- Under 15.1%
- No Population Age 0-17 Reported
- No Data or Data Suppressed
- Report Location**

Poverty

2016 poverty estimates show a total of 11,371 persons living below the poverty level in the report area. Poverty information is at 100% of the federal poverty income guidelines. Clarion County, PA had the highest poverty rate (15.2%), while Jefferson County, PA had the lowest poverty rate (13.3%).

Report Area	All Ages No of Persons	All Ages Poverty Rate	Age 0-17 No of Persons	Age 0-17 Poverty Rate	Age 5-17 No of Persons	Age 5-17 Poverty Rate
Report Location	11,371	13.62%	3,164	18.81%	2,161	17.46%
Clarion County, PA	5,628	15.2%	1,423	20.1%	1,007	19.5%
Jefferson County, PA	5,743	13.3%	1,741	19%	1,154	17.4%
Pennsylvania	3,179,169	12.43%	964,593	17.83%	659,918	16.58%
United States	44,268,996	13.90%	14,115,713	19.18%	9,648,486	17.95%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [Small Area Income & Poverty Estimates](#). 2016. Source geography: County

Poverty Rate (ACS)

The table below shows the total population estimates for all persons in poverty for the report area. According to the American Community Survey 5 year averages, an average of 15.74% of all persons lived in a state of poverty during the 2017 calendar year. The poverty rate for all persons living in the report area is less than the Pennsylvania average of 13.12%. Clarion County, PA had the highest poverty rate (17.54%), while Jefferson County, PA had the lowest poverty rate (14.19%).

Report Area	Total Population	Population in Poverty	Percent Population in Poverty
Report Location	80,763	12,710	15.74%
Clarion County, PA	37,362	6,553	17.54%
Jefferson County, PA	43,401	6,157	14.19%
Pennsylvania	12,377,251	1,623,537	13.12%
United States	313,048,563	45,650,345	14.58%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2013-17. Source geography: Tract

Population in Poverty by Gender

Report Area	Total Male	Total Female	Percent Male	Percent Female
Report Location	5,575	7,135	13.97%	17.46%
Clarion County, PA	2,938	3,615	16.02%	19%
Jefferson County, PA	2,637	3,520	12.22%	16.12%
Pennsylvania	717,479	906,058	11.9%	14.27%
United States	20,408,626	25,241,719	13.31%	15.8%

Population in Poverty by Ethnicity Alone

Report Area	Total Hispanic / Latino	Total Not Hispanic / Latino	Percent Hispanic / Latino	Percent Not Hispanic / Latino
Report Location	131	12,579	20.73%	15.7%
Clarion County, PA	54	6,499	18.69%	17.53%
Jefferson County, PA	77	6,080	22.45%	14.12%
Pennsylvania	259,020	1,364,517	30.79%	11.83%
United States	12,269,452	33,380,893	22.15%	12.96%

Population in Poverty Race Alone, Percent

Report Area	White	Black or African American	Native American / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Report Location	15.37%	59.94%	46.41%	17.41%	66.67%	41.94%	15.91%
Clarion County, PA	17.05%	61.18%	48.61%	26.57%	37.5%	37.93%	12.17%
Jefferson County, PA	13.94%	43.55%	44.95%	0%	100%	100%	19.94%
Pennsylvania	10.28%	27.56%	27.63%	15.3%	27.3%	33.43%	24.22%
United States	12.05%	25.19%	26.78%	11.93%	19.01%	23.85%	18.43%

Population in Poverty by Race Alone, Total

Report Area	White	Black or African American	Native American / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
Report Location	12,133	289	84	55	20	13	116
Clarion County, PA	6,192	208	35	55	6	11	46
Jefferson County, PA	5,941	81	49	0	14	2	70
Pennsylvania	1,036,506	368,064	6,515	61,638	964	80,987	68,863
United States	27,607,156	9,807,009	681,207	2,011,217	104,944	3,638,390	1,800,422

Seniors in Poverty (ACS)

Population and poverty estimates for persons age 65 and up are shown for the report area. According to the American Community Survey (ACS) 5 year data, an average of 9.2% of people lived in a state of poverty during the survey calendar year. The poverty rate for people living in the report area is less than the national average of 9.3%. Jefferson County, PA had the lowest poverty rate at 9.1% while Clarion County, PA had the highest senior poverty rate at 9.3%.

Report Area	Ages 65 and Up Total Population	Ages 65 and Up In Poverty	Ages 65 and Up Poverty Rate
Report Location	15,271	1,404	9.2%
Clarion County, PA	6,916	640	9.3%
Jefferson County, PA	8,355	764	9.1%
Pennsylvania	2,101,568	171,803	8.2%
United States	46,424,881	4,317,192	9.3%

Community Analysis

Transportation

The key stakeholder survey data indicated three key issues related to the area of transportation: limited access to a reliable vehicle; access to public transportation; and public transportation affordability. These identified topics were presented to focus groups in Clarion and Jefferson County for additional discussion and information. Both counties supported the survey data stating residents have limited access to a reliable vehicle. Residents in both county with lower incomes are unable to pay for vehicle repairs and since both counties are rural, there is not always other transportation options available. There are bus routes but the routes are often limited to specific areas. Residents are not always able to depend on family members for transportation if their vehicle needs repairs. This could cause them to miss health, housing, and employment appointments. In the bi-county area, 86% of residents commute for work. Without a reliable vehicle, this could limit their ability to continue employment.

Community Action, Inc.'s Consumer Needs Assessment Surveys indicated 44 consumers need assistance with a vehicle, while 114 need assistance for medical appointments, drug store, other errands, etc. Another transportation issue faced in the community is access to public transportation. Available bus routes are limited in how far they travel and how many hours they operate. This is not a reliable option for employment schedules that are outside of the bus/hours of operation or for employment within the county but outside of the transportation service area. On average, half of the residents travel 10 to 30 minutes to work. Per the focus group, depending on where a resident is located they might not be able to use MATP (Medical Assistance Transportation Program) to travel to medical appointments. Consumers who are not eligible for MATP have used the ambulance for transportation, which is not cost effective for the consumer or the community. Between both counties, there is an average of 1,454 households without a motor vehicle. In addition to a lack of public transportation, the focus groups agreed with the key stakeholders that affordability for public transportation is an issue. Fees for public transportation can be expensive and there are not set prices or monthly passes.

The focus group recommended developing a system for a monthly bus pass to assist with public transportation costs. Currently consumers have to pay as they go, and are not able to save money by purchasing a monthly pass.

Resources

For assistance with a vehicle in either county, families with TANF (Temporary Assistance for Needy Families) can contact their case worker at the CAO (County Assistance Office) in the county they reside. Community Action, Inc. works closely with the CAO and offers this information to families who are eligible. Both counties offer MATP for medical transportation to appointments for families who receive Medical Assistance. Residents can also utilize ATA

(Area Transit Authority) through self-payment if needed.

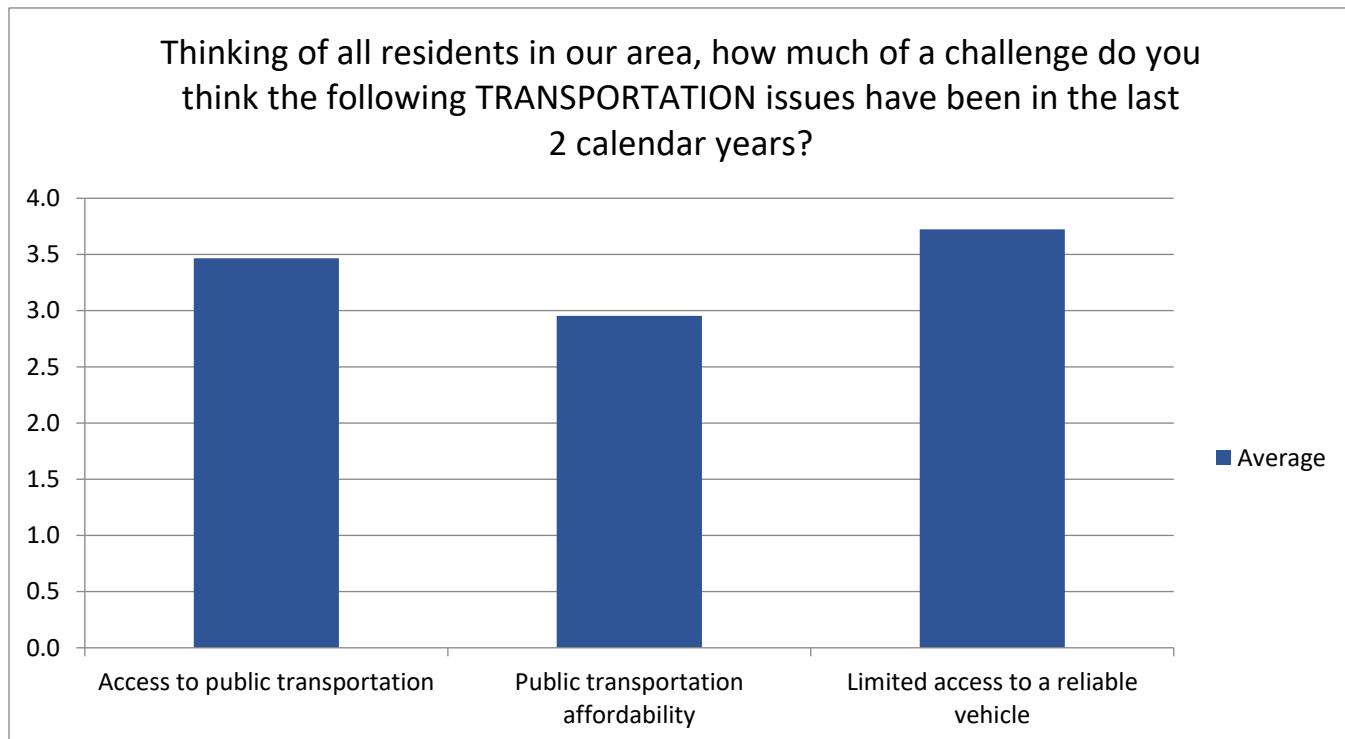
In addition to these resources, Clarion County has a taxi service. The Primary Health Network offers some transportation services to their consumers. Jefferson County offers transportation for Veterans to medical appointments through the Jefferson County Veterans Affairs Office.

Gaps

The focus group indicated both counties lack assistance for vehicle repairs and a lack of public transportation.

Quantitative Data

This chart shows the top three transportation related problems as identified by the key stakeholders in Clarion and Jefferson Counties.



Commuter Travel Patterns

This table shows the method of transportation workers used to travel to work for the report area. Of the 36,377 workers in the report area, 83.1% drove to work alone while 7.6% carpooled. 0.4% of all workers reported that they used some form of public transportation, while others used some optional means including 4.7% walking or riding bicycles, and 1% used taxicabs to travel to work.

Report Area	Workers 16 and Up	Percent Drive Alone	Percent Carpool	Percent Public Transportation	Percent Bicycle or Walk	Percent Taxi or Other	Percent Work at Home
Report Location	36,377	83.1%	7.6%	0.4%	4.7%	1%	3.2%
Clarion County, PA	16,883	82.9%	6.7%	0.2%	5.3%	1%	3.9%
Jefferson County, PA	19,494	83.2%	8.5%	0.5%	4.2%	1%	2.7%
Pennsylvania	5,976,599	76.4%	8.5%	5.6%	4.3%	0.9%	4.4%
United States	148,432,042	76.4%	9.2%	5.1%	3.3%	1.2%	4.7%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2013-17. Source geography: County

Non-Hispanic Commuters

Report Area	Workers 16 and Up	Travel by Car	Use Public Transit	Bike/Walk	Work from Home
Report Location	36,377	90.69%	0.38%	5.67%	3.25%
Clarion County, PA	16,883	89.55%	0.24%	6.3%	3.92%
Jefferson County, PA	19,494	91.68%	0.51%	5.13%	2.67%
Pennsylvania	5,646,448	85.18%	5.38%	4.98%	4.45%
United States	148,432,042	85.6%	5.13%	4.54%	4.73%

White Non-Hispanic Commuters

Report Area	Workers 16 and Up	Travel by Car	Use Public Transit	Bike/Walk	Work from Home
Report Location	31,752	90.11%	0.32%	5.95%	3.62%
Clarion County, PA	14,092	88.29%	0.29%	6.8%	4.62%
Jefferson County, PA	17,660	91.57%	0.35%	5.27%	2.81%
Pennsylvania	4,784,635	87.44%	3.21%	4.66%	4.7%
United States	No data	No data	No data	No data	No data

Hispanic Commuters

Report Area	Workers 16 and Up	Travel by Car	Use Public Transit	Bike/Walk	Work from Home
Report Location	0	0%	0%	0%	0%
Clarion County, PA	No data	No data	No data	No data	No data
Jefferson County, PA	No data	No data	No data	No data	No data
Pennsylvania	330,151	79.98%	8.6%	8.38%	3.03%
United States	No data	No data	No data	No data	No data

Households with No Motor Vehicle

This indicator reports the number and percentage of households with no motor vehicle based on the latest 5-year American Community Survey estimates.

Report Area	Total Occupied Households	Households with No Motor Vehicle	Percentage of Households with No Motor Vehicle
Report Location	34,377	2,908	8.46%
Clarion County, PA	15,925	1,276	8.01%
Jefferson County, PA	18,452	1,632	8.84%
Pennsylvania	5,007,442	553,867	11.06%
United States	118,825,921	10,468,418	8.81%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2013-17. Source geography: Tract

Housing

The key stakeholder survey indicated housing continues to be a need in both counties. In both counties, there are 43,254 occupied housing units, with about half of the units being occupied by homeowners. Difficulty affording rent and utilities, threat of eviction, and homelessness affect the people who reside in both counties. The focus groups agreed with the findings of the key stakeholder surveys. Residents have difficulty affording utilities due to limited financial assistance. They also have high arrearages, which prevents them from having utilities turned on without a co-payment or a security deposit. This could also prevent them from being eligible for payment assistance programs. Consumers lack knowledge about how to work with utility companies and this can lead to complications for enrolling in assistance programs. Between both counties, 63 consumers said they need help with utility bills, and 38 need assistance with rent or mortgage payments.

Approximately 39% of renters and 22% of homeowners pay more than 30% of their income for rent. If utilities or rent aren't paid, residents are at risk of eviction. Families who cannot afford rent can find themselves in doubled-up situations or even homeless. There is a 1.23% average of families in an overcrowded living situation. Community Action, Inc.'s Consumer Needs Assessment Surveys show 20 families stated they were homeless or did not have any place to live. Although the focus groups did not discuss homelessness, the key stakeholder survey results highlighted this as an issue in both counties.

In the bi-county area, there is a limited availability of affordable housing and consumers are put on wait lists. As of 2017, there are 1,315 HUD assisted units in both counties. However, families who have income are not always eligible for assistance. As income increases, benefits decrease and families are not able to afford their living situation. Additional comments on the survey and within the focus groups agree there is a gap between those who qualify for help and those who are trying to increase their employment and move themselves towards self-sufficiency. By living paycheck to paycheck, families are not able to afford additional expenses (emergencies, health care, etc.) and can fall behind on their rent payments.

Residents struggle accessing housing. They experience difficulty being approved for Section 8 and locating landlords who accept subsidies. They also have issues paying security deposits. Within both counties, there is a lack of assistance for security deposits. Residents with criminal records have issues finding housing or assistance. The focus groups indicated although there are issues locating housing in both areas, people do not necessarily want to move out of the area because they lose their support network.

In addition to the key stakeholder survey, the focus group elaborated on additional housing problems including people living in older homes, which need repairs but lack resources for assistance. Housing repairs lead to additional costs for people in the community. The majority of homes in Clarion and Jefferson Counties were built before 1960. Weatherization services are available in both counties, but the wait list can be long and the focus group indicated the approval process could be difficult.

Recommendations include creating programming which focuses on budgeting assistance and budget planning. Many case management programs have this as a component, but not everyone who could benefit from budgeting skills receives case management services. Another idea on an agency level was to offer gradual help over the years to assist those who increase their income but still need assistance. As income grows in the household, families start to lose their benefits but do not make enough to sustain on their own. By offering gradual assistance, families would still receive help as they move toward self-sufficiency.

Resources

Although there seems to be plenty of resources in the community available for rent and utility assistance, funding is volatile. When funding is available, the Salvation Army assists with utilities. From November through March, the County Assistance Office operates LIHEAP and CRISIS for heating assistance. Community Action, Inc. and Adult Services operate the Homeless Assistance Program (HAP) to help with rent and utility shut-off notices. Other organizations also offer similar help when funding is available: Center for Community Resources, Community Guidance Center, Agape, etc. The Housing Authorities in both counties offer assistance through public housing and the Section 8 program.

Clarion County does not operate emergency shelter programs, but has transitional housing programs through Community Action, Inc. and Center for Community Resources (with a focus on individuals with mental health barriers). The Clarion County Shelter Task Force was originally created to help bring an emergency or family shelter into Clarion County. Jefferson County offers a direct referral family shelter through a partnership with Community Action, Inc. and the Jefferson County Housing Authority, as well as transitional housing and a men's homeless shelter. If consumers are homeless, they are limited in their options within both counties. Sometimes churches and other organizations can pay for nightly hotel stays, but this is often limited and a short-term solution.

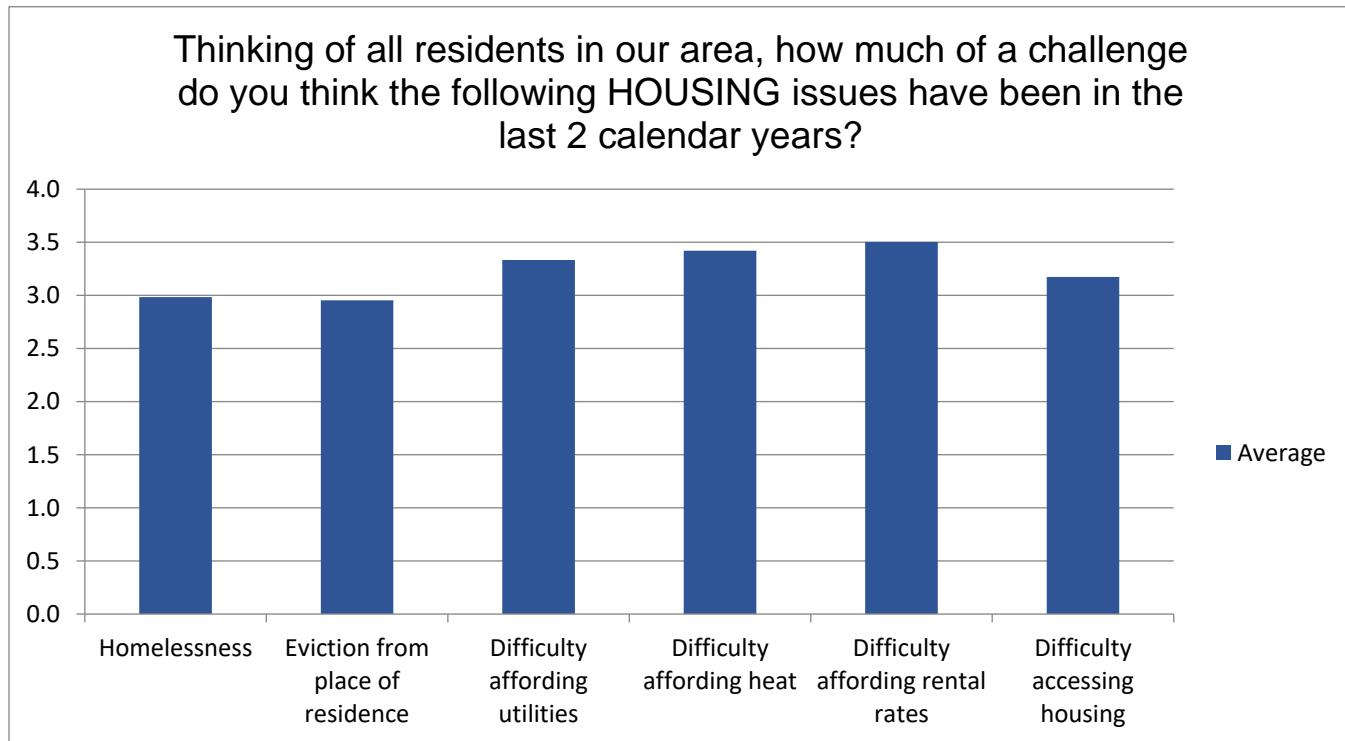
For assistance with energy efficiency and home repairs, Community Action, Inc. operates the Weatherization Program in both counties. However, if consumers have additional housing issues, there are not many local resources to assist with this since many home repairs can be costly. Jefferson County Department of Development offers a housing rehabilitation program.

Gaps

Gaps in both counties include a lack of emergency shelter for various populations, housing assistance for consumers with criminal records, and a lack of budgeting knowledge. At one time, funding existed for the NorthWest 9 (NW9) program to assist consumers who are not eligible for Section 8 obtain and retain housing, however this program is no longer operational. Both the survey comments and the focus groups agreed a lack of budgeting knowledge could lead to consumers getting behind on bills.

Quantitative Data

This chart shows the top housing related problems as identified by the key stakeholders in Clarion and Jefferson Counties.



Housing Units

Report Area	July 2010	July 2011	July 2012	July 2013	July 2014	July 2015	July 2016	July 2017
Report Location	42,413	42,575	42,502	42,624	42,697	43,148	43,197	43,254
Clarion County, PA	19,970	20,029	19,999	20,053	20,079	20,476	20,535	20,554
Jefferson County, PA	22,443	22,546	22,503	22,571	22,618	22,672	22,662	22,700
Pennsylvania	5,571,041	5,599,306	5,587,332	5,614,802	5,632,896	5,654,419	5,673,977	5,694,130

Data Source: US Census Bureau, [United States Census Population Estimates](#). 2013-17. Source geography: County

Homeowners

The U.S. Census Bureau estimated there were 25,767 homeowners in the report area in 2000, and 24,871 homeowners in the report area for the 5 year estimated period from 2013 - 2017. This equates to a change of -3.5%.

Report Area	Homes 2000	Homes 2017	Percent Change 2000-2017
Report Location	25,767	24,871	-3.48%
Clarion County, PA	11,599	11,058	-4.66%
Jefferson County, PA	14,168	13,813	-2.51%
Pennsylvania	3,406,337	3,456,360	1.47%
United States	69,815,753	75,833,135	8.62%

Data Source: US Census Bureau, [American Community Survey](#). US Census Bureau, [Decennial Census](#). 2013-17. Source geography: County

Housing-Cost Burden (Renters)

The 2013 - 2017 American Community Survey (ACS) shows in the report area that 46.84% of occupied units paying rent nationwide pay 30% or more of their income on housing costs. For the study area, 39.31% of occupied units paying rent have a housing cost burden. When 30% or more of income is spent on housing costs it is considered a "housing-cost burden".

Total housing units are defined as "total rentals and owned where rent/owned and income known".

The number of occupied units is limited to those where gross rent as a percentage of household income is able to be calculated.

Report Area	Total Housing Units	Occupied Units Paying Rent	30 Percent or More of Income Paying Rent	Percent of Renters Spending 30 Percent or More of Income with Rent
Report Location	34,377	9,506	3,737	39.31%
Clarion County, PA	15,925	4,867	2,014	41.38%
Jefferson County, PA	18,452	4,639	1,723	37.14%
Pennsylvania	5,007,442	1,551,082	695,297	44.83%
United States	118,825,921	42,992,786	20,138,321	46.84%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2013-17. Source geography: tract

Housing-Cost Burden (Owners)

The 2013 - 2017 American Community Survey (ACS) shows in the report area that 29.33% of homeowners with mortgages nationwide pay 30% or more of their income on housing costs. 22.66% of owners with mortgages and 10.55% of owners without mortgages spend 30% or more of their income on housing costs in the report area. 30% or more of income spent on housing costs is considered a "housing-cost burden". Total housing units are defined as "total rentals and owned where rent/owned and income known". The number of occupied units is limited to those where gross rent as a percentage of household income is able to be calculated.

Report Area	Total Housing Units	Owners with Mortgage	30 Percent or More Income with Mortgage	Percent of Owners Spending 30 Percent or More of Income with Mortgage	Owners without Mortgages	30 Percent or More of Income without Mortgage	Percent of Owners Spending 30 Percent or More of Income without Mortgage
Report Location	34,377	11,758	2,664	22.66%	13,113	1,383	10.55%
Clarion County, PA	15,925	5,160	1,111	21.53%	5,898	578	9.8%
Jefferson County, PA	18,452	6,598	1,553	23.54%	7,215	805	11.16%
Pennsylvania	5,007,442	2,097,646	561,562	26.77%	1,358,714	210,300	15.48%
United States	118,825,921	48,185,314	14,130,580	29.33%	27,647,821	3,808,509	13.78%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2013-17

Overcrowded Housing

Occupied housing units, overcrowded housing units, and percent overcrowded for 2000 and 2017 are provided for the report area below. Figures listed are for those occupied housing units where occupants per room is known. The average for the report area for 2017 is 1.23%, compared to a statewide average of 1.64% and a national average of 4.35%. Clarion County, PA has the most overcrowded housing in 2017 with 228, while Jefferson County, PA has the fewest in this report area with 189.

Report Area	Occupied Housing Units 2000	Overcrowded Housing Units 2000	Percent Overcrowded 2000	Occupied Housing Units 2017	Overcrowded Housing Units 2017	Percent Overcrowded 2017
Report Location	34,427	17	0.05%	33,817	417	1.23%
Clarion County, PA	16,052	5	0.03%	15,615	228	1.46%
Jefferson County, PA	18,375	12	0.07%	18,202	189	1.04%
Pennsylvania	4,777,003	6,949	0.15%	4,233,249	69,359	1.64%
United States	106,741,426	1,075,110	1.01%	92,326,423	4,015,804	4.35%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). US Census Bureau, [Decennial Census](#). 2013-17. Source geography: County

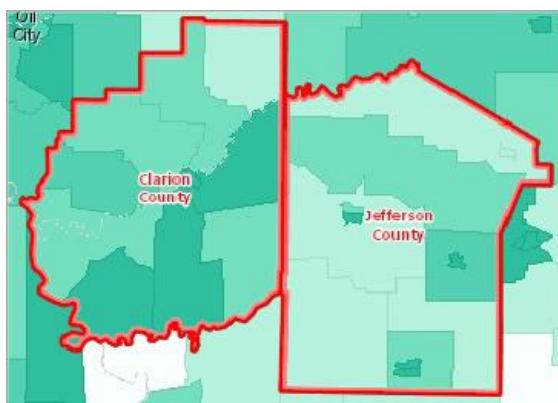
Assisted Housing – HUD

This indicator reports the total number of HUD-funded assisted housing units available to eligible renters as well as the unit rate (per 10,000 total households).

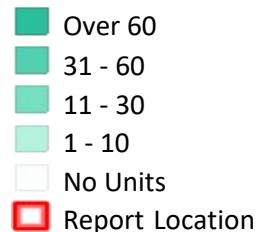
Report Area	Total Housing Units (2010)	Total HUD-Assisted Housing Units	HUD-Assisted Units, Rate per 10,000 Housing Units
Report Location	42,396	1,415	333.76
Clarion County, PA	19,962	653	327.12
Jefferson County, PA	22,434	762	339.66
Pennsylvania	5,567,315	220,259	395.63
United States	133,341,676	5,005,789	375.41

Note: This indicator is compared to the state average.

Data Source: US Department of Housing and Urban Development. 2016. Source geography: County



Assisted Housing Units, All by Tract, HUD 2016



Housing Age

Total housing units, median year built and median age in 2017 for the report area are shown below.

Housing units used in housing age include only those where the year built is known. According to the U.S. Census Bureau, the median age built of housing ranged from 1960 in Jefferson County, PA to 1970 in Clarion County, PA.

Report Area	Total Housing Units	Median Year built	Built After 2000	Built 1980 - 1999	Built 1960 - 1979	Built Before 1960
Report Location	42,962	No data	4,703	8,284	10,398	19,577
Clarion County, PA	20,329	1970	2,590	4,241	5,255	8,243
Jefferson County, PA	22,633	1960	2,113	4,043	5,143	11,334
Pennsylvania	5,653,599	1962	585,442	1,080,885	1,279,785	2,707,487
United States	135,393,564	1977	23,966,314	37,345,249	35,497,437	38,584,564

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey. 2013-17. Source geography: county

Health Care Access Related Issues

Both counties have various health care access related issues which affect individuals needing services. The key stakeholder survey results indicated residents experience: difficulty affording dental services, health insurance, and prescriptions; not having health insurance; a lack of available primary care and family doctors; and medical providers in the area who do not accept Medicare or Medicaid. The focus groups supported the idea residents have difficulty affording dental services because the cost of services and co-payments are expensive. In addition, if consumers do not have insurance, or the dentist does not accept the type of insurance they have, they might have to pass a credit check to be approved for a payment plan if this is even an option. On CAI's Consumer Needs Assessment Survey 24 families noted they need help affording varying degrees of health care.

The focus groups added to the survey responses in stating both counties have limited access to dentists who accept MA patients, and this forces patients to travel further or experience long wait time for dental issues. Residents could choose not to utilize dental services which could negatively impact their health. Demographic data from 2015 states there are 38 dentists available between both counties, but this does not identify if these dentists are still practicing or accept Medicare or Medicaid. This missing information is relevant because the focus groups reported wait times can be between 6-9 months, which could lead to additional costs and potential health barriers.

Focus groups also supported the survey data with the idea residents have difficulty affording health insurance and prescriptions. Within both counties, 16,519 receive Medicaid and 19,482 receive Medicare. However, if consumers do not qualify for medical assistance, then they have additional difficulties paying for health insurance out of pocket and are unable to afford co-payments for prescriptions. Paying for prescriptions can be a burden for consumers due to the high costs of some prescriptions, which according to the focus groups, could lead to people not taking the medication they need.

Within both counties, there are the following amounts of medical professionals: 63 medical physicians, 38 physician assistants, 49 osteopathic physicians or surgeons, 1,043 registered nurses, and 72 mental health providers. Similar to the dentists, this data does not indicate the type of insurance accepted or availability. According to the focus groups, some practices in the area are not accepting new patients or have waiting lists. Navigating the health care system can be an intensive and confusing process for consumers in all aspects from locating a health care professional to finding the adequate and affordable insurance.

The focus group identified creating incentives to keep dentists in the area since there is a lack of dental professionals. They also suggested utilizing mobile dentistry to help meet the needs of residents.

Resources

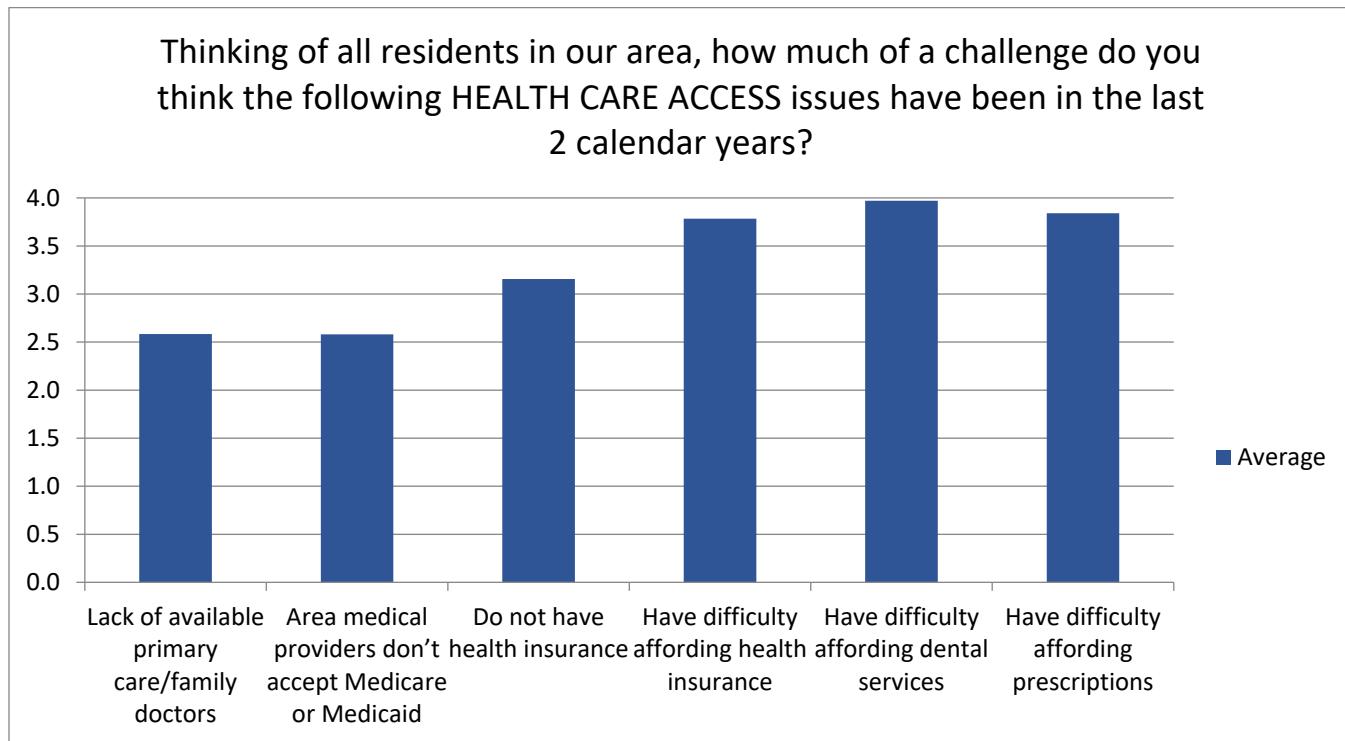
Residents in both counties who are eligible for Medical Assistance can receive help with their co-payments and medical transportation. For people who are not eligible, they could utilize facilities in the area which offer sliding scale fees for prescriptions.

Gaps

There are a few gaps in relation to health care access, which involve a lack of financial assistance for health related costs for people not on Medical Assistance, a lack of dental providers, and a lack of mental health providers.

Quantitative Data

This chart shows the top health care access related problems as identified by the key stakeholders in Clarion and Jefferson Counties.



Dentists

The table below shows the number of dentists and dental hygienists for the report area. There are 0.83 dental professionals per 1,000 persons in the report area. The Pennsylvania average is 1.26 dental professionals per 1,000 persons. Jefferson County, PA has the smallest number, 0.69 dental professionals per 1,000 persons, while Clarion County, PA has the most with 0.99 dental professionals per 1,000 persons.

Report Area	Dentists	Dental Hygienists	Dental Professionals per 1,000 Persons
Report Location	33	37	0.83
Clarion County, PA	17	22	0.99
Jefferson County, PA	16	15	0.69
Pennsylvania	16,200	16,066	1.26

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey, Pennsylvania Bureau of Professional and Occupational Affairs. Source geography: County

Access to Dentists

This indicator reports the number of dentists per 100,000 population. This indicator includes all dentists - qualified as having a doctorate in dental surgery (D.D.S.) or dental medicine (D.M.D.), who are licensed by the state to practice dentistry and who are practicing within the scope of that license.

Report Area	Total Population, 2015	Dentists, 2015	Dentists, Rate per 100,000 Pop.
Report Location	83,928	32	38.1
Clarion County, PA	39,498	13	32.91
Jefferson County, PA	44,430	19	42.76
Pennsylvania	12,802,503	8,368	65.4
United States	321,418,820	210,832	65.6

Persons Receiving Medicare

The total number of persons receiving Medicare is shown, broken down by number over 65 and number of disabled persons receiving Medicare, for the report area in the table below. The U.S. Department of Health and Human Services reported that a total of 19,482 persons were receiving Medicare benefits in the report area in 2017. A large number of individuals in our society are aware that persons over 65 years of age receive Medicare; however, many of them are unaware that disabled persons also receive Medicare benefits. A total of 3,125 disabled persons in the report area received Medicare benefits in 2017. Jefferson County, PA had the highest number (1,771) of Medicare recipients among disabled persons, while Clarion County, PA had the lowest number (1,354) of Medicare recipients among disabled persons.

Report Area	Persons Over 65 Receiving Medicare	Disabled Persons Receiving Medicare	Total Persons Receiving Medicare
Report Location	16,358	3,125	19,482
Clarion County, PA	7,292	1,354	8,645
Jefferson County, PA	9,066	1,771	10,837
Pennsylvania	4,466,533	803,556	5,270,085
United States	49,775,028	8,768,041	58,543,069

Data Source: [Centers for Medicare and Medicaid Services](#). 2012-16. Source geography: County

Population Receiving Medicaid

This indicator reports the percentage of the population with insurance enrolled in Medicaid (or other means-tested public health insurance). This indicator is relevant because it assesses vulnerable populations which are more likely to have multiple health access, health status, and social support needs; when combined with poverty data, providers can use this measure to identify gaps in eligibility and enrollment.

Report Area	Total Population (For Whom Insurance Status is Determined)	Population with Any Health Insurance	Population Receiving Medicaid	Percent of Insured Population Receiving Medicaid
Report Location	82,076	75,106	16,519	21.99%
Clarion County, PA	38,353	35,157	7,482	21.28%
Jefferson County, PA	43,723	39,949	9,037	22.62%
Pennsylvania	12,586,845	11,693,210	2,273,356	19.44%
United States	316,027,641	282,850,495	61,856,728	21.87%

Population Receiving Medicaid by Age Group, Percent

Report Area	Under Age 18	Age 18 - 64	Age 65 +
Report Location	36.61%	16.23%	13.3%
Clarion County, PA	36.98%	15.59%	12.62%
Jefferson County, PA	36.31%	16.82%	13.86%
Pennsylvania	35.16%	13.36%	11.81%
United States	37.98%	13.5%	13.76%

Medicare and Medicaid Providers

The total number of institutional Medicare and Medicaid providers, including hospitals, nursing facilities, federally qualified health centers, rural health clinics and community mental health centers for the report area is shown in the table below. According to the U.S. Department of Health and Human Services, there were 34 active Medicare and Medicaid institutional service providers in the report area in the 1st quarter of 2018.

Report Area	Total Institutional Providers	Hospitals	Nursing Facilities	Federally Qualified Health Centers	Rural Health Clinics	Community Mental Health Centers
Report Location	34	4	7	5	6	0
Clarion County, PA	17	2	3	4	4	0
Jefferson County, PA	17	2	4	1	2	0
Pennsylvania	2,838	258	694	256	74	8
United States	73,554	7,153	15,635	8,350	4,246	142

Data Source: US Department of Health & Human Services, Center for Medicare & Medicaid Services, [Provider of Services File](#). March 2018. Source geography: County



Physicians

The table below shows the number of physicians and physician assistants for the report area. There are 1.78 physicians per 1000 persons in the report area; the Pennsylvania average is 3.92 physicians per 1,000 persons. Jefferson County, PA has the smallest number, 1.77 physicians per 1,000 persons, while Clarion County, PA has the most with 1.8 physicians per 1000 persons.

Report Area	Medical Physicians / Surgeons	Medical Physician Assistants	Osteopathic Physicians / Surgeons	Physicians / Assistants per 1,000
Report Location	63	38	49	1.78
Clarion County, PA	23	16	32	1.8
Jefferson County, PA	40	22	17	1.77
Pennsylvania	72,168	14,124	13,932	3.92

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey. Pennsylvania Bureau of Professional and Occupational Affairs. 2017. Source geography: County

Access to Primary Care

This indicator reports the number of primary care physicians per 100,000 population. Doctors classified as "primary care physicians" by the AMA include: General Family Medicine MDs and DOs, General Practice MDs and DOs, General Internal Medicine MDs and General Pediatrics MDs. Physicians age 75 and over and physicians practicing sub-specialties within the listed specialties are excluded. This indicator is relevant because a shortage of health professionals contributes to access and health status issues.

Report Area	Total Population, 2014	Primary Care Physicians, 2014	Primary Care Physicians, Rate per 100,000 Pop.
Report Location	83,459	40	47.9
Clarion County, PA	38,821	20	51.52
Jefferson County, PA	44,638	20	44.8
Pennsylvania	12,787,209	12,643	98.9
United States	318,857,056	279,871	87.8

Note: This indicator is compared to the state average.

Data Source: US Department of Health & Human Services, Health Resources and Services Administration, [Area Health Resource File](#). 2014. Source geography: County

Nurses

The table below shows the number of nurses, nurse practitioners, and nurse specialists for the report area. There are 21.65 nursing professionals per 1,000 persons in the report area. The Pennsylvania average is 19.41 nursing professionals per 1,000 persons. Clarion County, PA has the smallest number, 20.56 nursing professionals per 1,000 persons, while Jefferson County, PA has the most with 22.61 nursing professionals per 1,000 persons.

Report Area	Registered Nurses	Practical Nurses	Registered Nurse Practitioners	Clinical Nurse Specialists	Nurses per 1,000 Persons
Report Location	1,043	730	50	0	21.65
Clarion County, PA	458	325	28	0	20.56
Jefferson County, PA	585	405	22	0	22.61
Pennsylvania	375,048	100,004	20,650	386	19.41

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). Pennsylvania Bureau of Professional and Occupational Affairs. Source geography: County

Mental Health Professionals

The table below shows the number of mental health professionals for the report area. There are 0.11 mental health professionals per 1,000 persons in the report area. The Pennsylvania average is 0.43 mental health professionals per 1,000 persons. Jefferson County, PA has the smallest number, 0.09 mental health professionals per 1,000 persons, while Clarion County, PA has the most with 0.13 mental health professionals per 1000 persons.

Report Area	Psychologists	Psychologist per 1,000 Persons
Report Location	9	0.11
Clarion County, PA	5	0.13
Jefferson County, PA	4	0.09
Pennsylvania	10,972	0.43

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). Pennsylvania Bureau of Professional and Occupational Affairs. Source geography: County

Access to Mental Health Providers

This indicator reports the rate of the county population to the number of mental health providers including psychiatrists, psychologists, clinical social workers, and counsellors that specialize in mental health care.

Report Area	Estimated Population	Number of Mental Health Providers	Ratio of Mental Health Providers to Population (1 Provider per x Persons)	Mental Health Care Provider Rate (Per 100,000 Population)
Report Location	82,586	72	1,147	87.2
Clarion County, PA	38,513	42	917	109.1
Jefferson County, PA	44,073	30	1,469.1	68.1
Pennsylvania	12,778,090	22,874	558.6	179
United States	317,105,555	643,219	493	202.8

Note: This indicator is compared to the state average.

Data Source: University of Wisconsin Population Health Institute, [County Health Rankings](#). 2018. Source geography: County

Therapists

The table below shows the number of physical therapists, occupational therapists, and chiropractors for the report area. There are 1.12 physical therapy, occupational therapy, and chiropractor professionals per 1,000 persons in the report area. The Pennsylvania average is 1.83 physical therapists, occupational therapists, and chiropractors per 1,000 persons. Clarion County, PA has the smallest number, 0.89 physical therapists, occupational therapists, and chiropractors per 1,000 persons, while Jefferson County, PA has the most with 1.32 physical therapists, occupational therapists, and chiropractors per 1,000 persons.

Report Area	Physical Therapists	Occupational Therapists	Chiropractors	Therapists / Chiropractors per 1,000 Persons
Report Location	44	28	22	1.12
Clarion County, PA	17	10	8	0.89
Jefferson County, PA	27	18	14	1.32
Pennsylvania	24,806	14,428	7,476	1.83

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey. Pennsylvania Bureau of Professional and Occupational Affairs. Source geography: County

Special Health Professionals

The table below shows the number of dietitian-nutritionists, optometrists, doctors of podiatric medicine, and speech pathologists for the report area. There are 1.53 special health professionals per 1,000 persons in the report area. The Pennsylvania average is 1.09 special health professionals per 1,000 persons. Jefferson County, PA has the smallest number, 1.39 special health professionals per 1,000 persons, while Clarion County, PA has the most with 1.7 special health professionals per 1,000 persons.

Report Area	Dietitian-Nutritionists (LDN)	Optometrists	Doctors of Podiatric Medicine	Speech Language Pathologists	Special Health Professionals per 1,000 Persons
Report Location	17	19	3	90	1.53
Clarion County, PA	7	6	2	52	1.7
Jefferson County, PA	10	13	1	38	1.39
Pennsylvania	7,516	4,030	2,504	13,926	1.09

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey. Pennsylvania Bureau of Professional and Occupational Affairs. Source geography: County

Employment

The key stakeholder survey results identified the following issues as employment related problems for residents in both counties: limited previous education of skills; difficulty affording child care; lack of available job training opportunities; and lack of available employment opportunities. Focus groups supported these results. The average unemployment rate between Jefferson and Clarion Counties for August 2018 is 4.8%. Both counties agree schools eliminated basic living (operating a bank account, budgeting, loan and money management, etc.) and employment preparation (work ethics, communication skills, punctuality, etc.) curriculum programs which could make it difficult for youth to develop skills needed to sustain employment. The focus groups also noted increasing high school dropout rates as an issue, as well as students in both counties enrolling in cyberschool and not completing due to lack of internal drive or family support.

In addition to basic life skills and employment preparation skills, the focus group mentioned residents in the area who are out of school lack the technology education to keep up with today's careers and are unable to apply for jobs online. On CAI's Consumer Needs Assessment Survey, 13 people indicated they needed assistance with computer classes. In order to improve their employment skills, residents may seek out job training opportunities, which are available in both counties but are limited and possibly costly. There is also a lack of available employment opportunities. The number one employer in Clarion County is Clarion University and the number one employer in Jefferson County is Guardian Home and Community Services. A variety of employment opportunities for people in the area are fast food minimum wages jobs which do not lead to family sustaining wages. On average, weekly pay is \$665.68, which is low when compared to the PA average of \$990. Results from CAI's Consumer Needs Assessment Survey indicated 75 people needed assistance in the following areas: need a job; need help searching for a job; improving job skills, preparing a resume; and needing interviewing skills.

Both the stakeholder survey and focus groups indicated affording child care as a barrier to employment. Both counties lack child care for odd shifts, emergency situations, or short term service. If the child is enrolled in child care and doesn't attend, the parent is still charged. Although there are some assistance payment programs, co-payments can still be expensive and not everyone is eligible for assistance. In some cases, to receive help a parent must already be working, which could make job searching difficult if parents are unemployed. The focus groups indicated it could be more cost effective for families to have one person stay home and watch the children instead of working. The average cost of daily full-time child care in Clarion County is \$26.91 and in Jefferson County is \$22.32 per day. Based off of needs assessments completed by consumers who received CAI services, 14 households indicates they needed assistance with child care. This number is low, possibly because CAI stopped operating CCIS (child care information services) several years ago, and people might not know we can refer them to other resources.

At the community level, focus groups indicated there needs to be more child care facilities who are open for various hours, emergency situations, or on short notice. Also, people looking for work could benefit from more computer classes to be offered in the community.

Resources

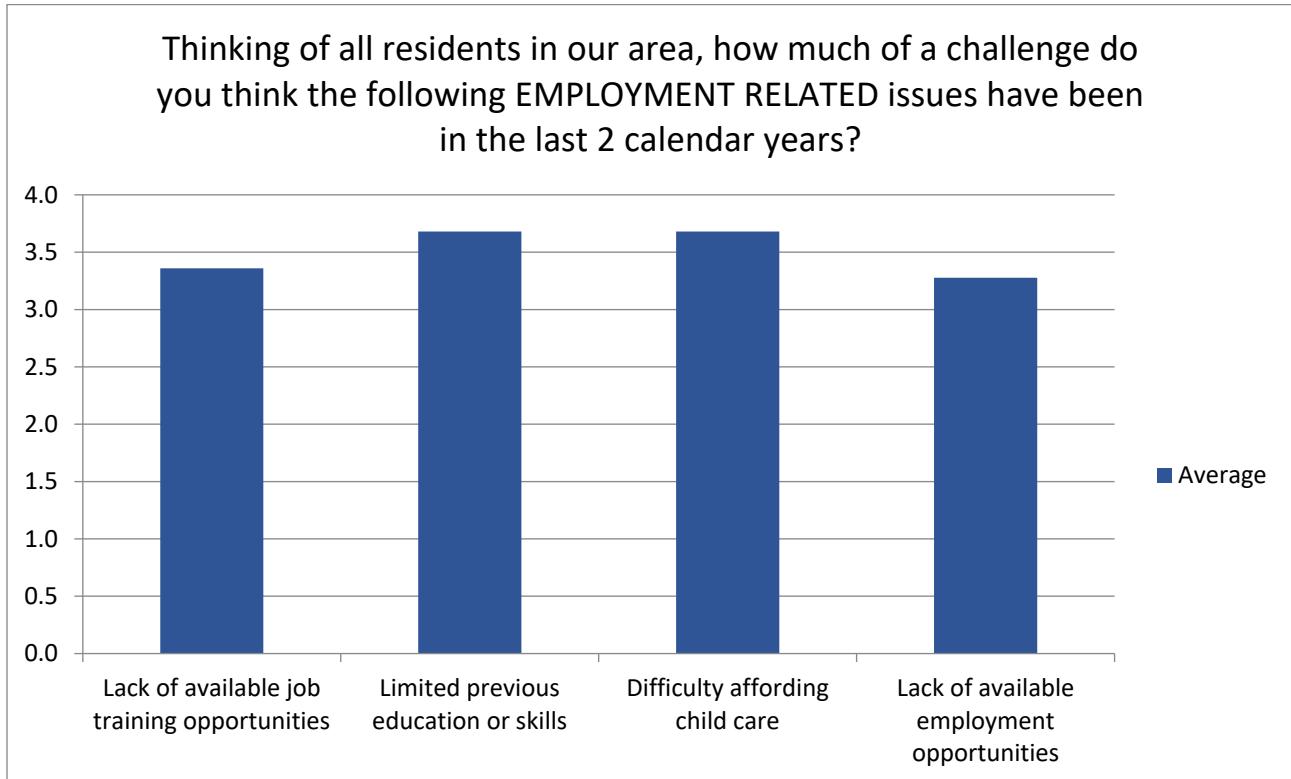
Both counties have CareerLink resources to assist people seeking employment. There are also trade schools available (Jeff Tech and Clarion Career Center) for people to develop their skills. For additional training, Indiana University of Pennsylvania – Punxustawney Campus, Butler County Community College – Brockway (BC3), and Clarion University are locally available, however residents could face cost barriers when trying to enroll. For assistance with child care both counties utilize the Early Learning Resource Center.

Gaps

Both counties have a lack of child care for parents working various shifts or who are in emergency situations.

Quantitative Data

This chart shows the top employment related problems as identified by the key stakeholders in Clarion and Jefferson Counties.



Current Unemployment

Labor force, employment, and unemployment data for each county in the report area is provided in the table below. Overall, the report area experienced an average 4.8% percent unemployment rate in August 2018.

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Report Location	37,950	36,144	1,806	4.8%
Clarion County, PA	17,338	16,500	838	4.8%
Jefferson County, PA	20,612	19,644	968	4.7%
Pennsylvania	6,435,111	6,149,035	286,076	4.4%
United States	162,996,774	156,527,318	6,469,456	4%

Note: This indicator is compared to the state average.

Data Source: US Department of Labor, [Bureau of Labor Statistics](#). 2018 - August. Source geography: County

Top Employers

Lists the top 50 employers, by county, for the 4th quarter of 2017.

County	Rank	Employer
Clarion	1	PA State System of Higher Education
Clarion	2	Clarion Hospital
Clarion	3	Training Toward Self Reliance Inc
Clarion	4	Wal-Mart Associates Inc
Clarion	5	State Government
Clarion	6	Riverview Intermediate Unit
Clarion	7	New Light Inc
Clarion	8	Clarion County
Clarion	9	Redbank Valley School District
Clarion	10	TCC Clarion Limited Partnership
Clarion	11	Commodore Homes
Clarion	12	UHS of Pennsylvania Inc
Clarion	13	Abg Operating LLC
Clarion	14	Champion Home Builders Inc
Clarion	15	Clarion-Limestone Area School District
Clarion	16	Clarview Rest Home Inc
Clarion	17	Keystone School District
Clarion	18	Swartfager Welding Inc
Clarion	19	Allegheny Clarion Vly School District
Clarion	20	Compass Two LLC
Clarion	21	Clarion Laminates LLC
Clarion	22	Clarion Area School District
Clarion	23	Clarion Boards Inc
Clarion	24	GRP Management Inc

County	Rank	Employer
Clarion	25	Point of Caring Incorporated
Clarion	26	Union School District
Clarion	27	Federal Government
Clarion	28	Shippenville Healthcare & Rehab Ctr
Clarion	29	North Clarion County School District
Clarion	30	WRC Pennsylvania Memorial Home
Clarion	31	Car Mate Trailers Inc
Clarion	32	Clarion-Forest Visiting Nurses Asso
Clarion	33	Health Services of Clarion Inc
Clarion	34	Central Electric Cooperative Inc
Clarion	35	Clarion Healthcare & Rehab Ctr
Clarion	36	Structural Modulars Inc
Clarion	37	Bluewater Management Group Inc
Clarion	38	Deer Creek Winery LLC
Clarion	39	JM Smucker LLC
Clarion	40	Allegheny Wood Products Inc
Clarion	41	United Comm Independence Programs
Clarion	42	Apple American Group LLC
Clarion	43	Sharp Shopper Inc
Clarion	44	Avonelle Inc
Clarion	45	County HomeMakers Incorporated
Clarion	46	Charles Machine Inc
Clarion	47	The Arc of Clarion and Venango Counties
Clarion	48	Eat'n Park Hospitality Group
Clarion	49	PennKraft Building Systems LLC
Clarion	50	Francis J Palo Inc
Jefferson	1	Guardian Home & Community Services
Jefferson	2	Owens-Brockway Glass Container
Jefferson	3	Punxsutawney Area School District
Jefferson	4	Punxsutawney Area Hospital Inc
Jefferson	5	Beverage Air Corp
Jefferson	6	Miller Welding & Machine Co
Jefferson	7	Brookville Area School District
Jefferson	8	Brookville Equipment Corporation
Jefferson	9	State Government
Jefferson	10	Goodwill Industries of North Central PA
Jefferson	11	Wal-Mart Associates Inc
Jefferson	12	SMX LLC
Jefferson	13	Brookville Hospital

County	Rank	Employer
Jefferson	14	Universal Pressure Pumping Inc
Jefferson	15	Jefferson County
Jefferson	16	Proform Powdered Metals Inc
Jefferson	17	Jeffco Health Services Inc
Jefferson	18	WRC Pennsylvania Memorial Home
Jefferson	19	Bprex Healthcare Brookville Inc
Jefferson	20	Brockway Area School District
Jefferson	21	Guardian Elder Care LLC
Jefferson	22	NST Falls Creek LLC
Jefferson	23	Matson Lumber Company
Jefferson	24	Symmco Operating Co
Jefferson	25	Niagara Cutter LLC
Jefferson	26	Federal Government
Jefferson	27	Punxsutawney Finishing Works Inc
Jefferson	28	Jefferson-Clarion Head Start Inc
Jefferson	29	Punxsutawney SHOP'n SAVE
Jefferson	30	Femco Holdings LLC
Jefferson	31	BBH LLC
Jefferson	32	ADS Waste Holdings Inc
Jefferson	33	GRP Management Inc
Jefferson	34	Sheetz Inc
Jefferson	35	TA Operating LLC
Jefferson	36	Seneca Resources Corporation
Jefferson	37	STA of Pennsylvania Inc
Jefferson	38	Laurel Eye Clinic
Jefferson	39	Mikes Super Market
Jefferson	40	In Home Solutions Plus
Jefferson	41	Jefferson County - Dubois AVTS
Jefferson	42	ACME Machine & Welding Company
Jefferson	43	Mulberry Square Elder Care & Rehab
Jefferson	44	Giant Eagle Inc
Jefferson	45	Phoenix Sintered Metals LLC
Jefferson	46	Sintergy Inc
Jefferson	47	Glen-Gery Corporation
Jefferson	48	Plylers at Your Service Inc
Jefferson	49	Dubois Regional Medical Center
Jefferson	50	DBI Inc

Data Source: [Pennsylvania Department of Labor & Industry](#). Source geography: county

Educational Attainment

This table shows the distribution of educational attainment levels in the area region. Educational attainment is calculated for persons over 25 except where noted, and is an average for the period from 2013 to 2017. The report area shows 10.89% percent with no high school diploma.

Report Area	Over Age 18 and No High School Diploma	No High School Diploma	High School Only	Some College	Associates	Bachelors	Graduate or Professional
Report Location	11.34%	10.89%	48.16%	13.13%	9.25%	11.85%	6.72%
Clarion County, PA	10.91%	11.02%	45.92%	12.77%	8.46%	13.27%	8.55%
Jefferson County, PA	11.72%	10.78%	50.04%	13.43%	9.91%	10.65%	5.19%
Pennsylvania	10.36%	10.12%	35.58%	16.06%	8.15%	18.25%	11.83%
United States	12.78%	12.69%	27.32%	20.78%	8.28%	19.13%	11.8%

Note: This indicator is compared to the state average

Data Source: US Census Bureau, American Community Survey. 2013-17. Source geography: tract

Child Care Facilities

The number of day care centers and group day care homes within the report area are shown below. According to the Pennsylvania Departments of Public Welfare and Education, there were a total of 38 licensed child care facilities in the report area in 2018. Jefferson County, PA has the most facilities with 21, while Clarion County, PA has the fewest in this report area with 17.

Report Area	Number of Facilities	Total Capacity	Day Care Centers	Day Care Center Capacity	Group Day Care Homes	Group Day Care Home Capacity	Family Child Care Homes	Family Child Care Homes Capacity
Report Location	38	1,415	20	1,277	5	60	13	78
Clarion County, PA	17	654	11	600	3	36	3	18
Jefferson County, PA	21	761	9	677	2	24	10	60
Pennsylvania	7,336	376,080	4,889	357,375	709	8,277	1,738	10,428

Data Source: Pennsylvania Department of Education. Source geography: county

Child Care Costs

The 2013-2014 Department of Public Welfare reports the average costs for child care based on responses from licensed care provider centers in each county. Cost of child care for each type of care and age group for the report area is shown below. These figures include the average cost of care for all age ranges including: Infant care, Toddler care, Pre-school care, School-age Before and After Care and School-age Full Day rates.

County	Type of Care	Daily Cost, Full-Time	Daily Cost, Part-Time
Clarion	CENTER	\$26.91	\$17.18
Jefferson	CENTER	\$22.32	\$15.80

Data Source: [Pennsylvania Department of Education](#). Source geography: County

Wages

Average weekly wages for the report area during the period July - September, 2017, are provided in the table below. Wage and employment figures are shown by county of employment. The average federal government weekly wage is \$782.83, which compares to the average state and local government weekly wage of \$764.37 and the average private weekly wage is \$665.68. Average weekly salaries range from \$655.00 in Clarion County, PA to \$728.00 in Jefferson County, PA.

Report Area	Total Employees	Avg Weekly Wage	Federal Employees	Avg Federal Government Weekly Wage	State/Local Employees	Avg State/Local Government Weekly Wage	Private Employees	Avg Private Weekly Wage
Report Location	29,381	\$680.45	219	\$782.83	4,138	\$764.37	25,024	\$665.68
Clarion County, PA	13,612	\$655.00	103	\$794.00	2,395	\$990.00	11,114	\$603.00
Jefferson County, PA	15,769	\$728.00	116	\$817.00	1,743	\$949.00	13,910	\$720.00
Pennsylvania	5,836,506	\$1,002.00	97,125	\$1,396.00	582,740	\$1,080.50	5,156,641	\$990.00

Data Source: [US Department of Labor, Bureau of Labor Statistics](#). Source geography: County

Children's Education Related Issues

Key stakeholders found the following issues involving children's education in the community: there is a lack of knowledge related to existing educational resources for children; public schools are not meeting children's educational needs; there is a lack of adequate educational resources for children with special needs; a lack of affordable and available pre-school opportunities and a lack of available K-12 educational alternatives.

Focus groups supported the findings of families experiencing a lack of knowledge related to educational resources. On the family level, there is a need for advocacy from parents and guardians to be aware of what resources are available to assist them with their children. CAI's Consumer Needs Assessment Survey results indicated 6 families need parenting or coping skills. Parents might not be aware of what barriers their children are facing or if there are any accommodations their children might need to be successful. If parents are not aware of resources, they might miss having their child assessed or evaluated for help, or even miss having an Individualized Education Plan (IEP). Although the key stakeholders feel public schools are not meeting children's educational needs, this could be an issue which is related to the lack of knowledge related to resources. If schools and parents are not connecting to help children, this could lead to confusion over what the schools are doing and what resources are available. The focus groups also noted children are missing basic life skills (financial literacy, cursive handwriting, home economics, etc.) and are being instructed from a curriculum created for state testing. The focus group did admit this could be due to changes in schools funding and time constraints. Although the key stakeholders and focus groups feel public schools are not meeting needs, 91.6% of students are graduating from both counties.

For students who need additional assistance, there are a lack of adequate educational resources for children with special needs and a lack of available K-12 educational alternatives. There are limited options for parents to send their students to other schools directed for students with special needs and teachers in public schools might not have options to help. Students who need to go to other schools must travel longer distances to have their educational needs met. Some students might benefit from cyberschools, but parental involvement is important for children to understand what they need to do to make sure they are compliant with the curriculum. Currently, 10,533 students are enrolled in public school, and 1,081 are enrolled in private school.

The key stakeholders also believe there is a lack of affordable and available pre-school opportunities within both counties. A total of 346 children participated in Early Head Start (ages 0-2 years) and Head Start (ages 3-4). The focus group mentioned that sometimes transportation for parents to get their children to these programs is difficult because in some situations the school bus does not travel the entire way to pick the students up.

Resources

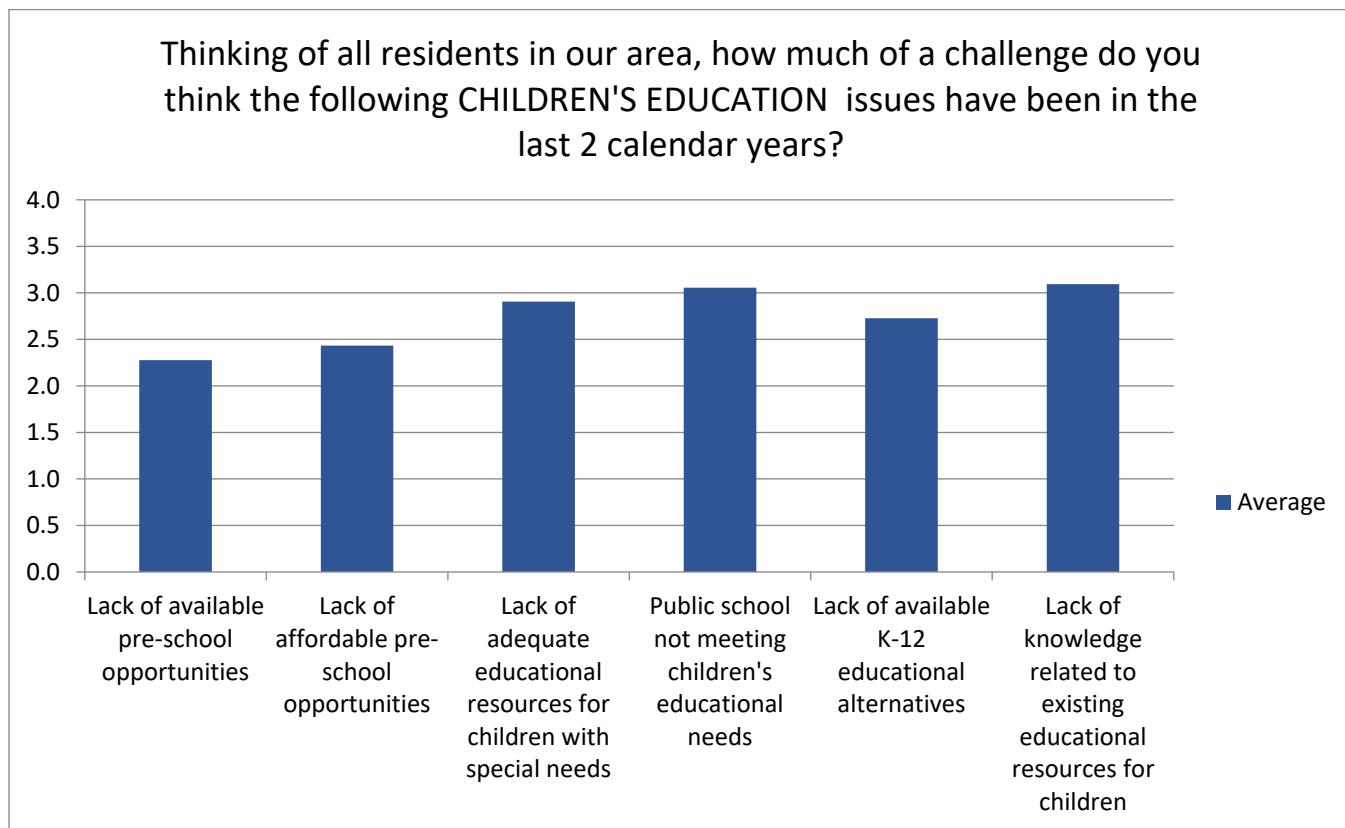
Students with special needs can receive assistance through the Intermediate Unit programs in both counties, as well as early intervention programs offered by several organizations.

Gaps

At the family level, there needs to be more advocacy to ensure children are receiving the education they need.

Quantitative Data

This chart shows the top children's education related problems as identified by the key stakeholders in Clarion and Jefferson Counties.



School Enrollment

These tables shows the total public and non-public school enrollment for 2017-2018. In this report area, a total of 11,614 persons were enrolled in school. In this report, private schools refer to both private and nonpublic institutions and for the report area, 1,081 students are enrolled in private schools or 9.31% of the student population.

Report Area	Total Enrollment	Public Enrollment	Private Enrollment
Report Location	11,614	10,533	1,081
Clarion County, PA	5,900	5,607	293
Jefferson County, PA	5,714	4,926	788
Pennsylvania	1,941,364	1,719,336	222,028

Data Source: Pennsylvania Department of Education. Source geography: county

Early Childhood Programming and Head Start Participation

The below tables reflect the following: Children Served, Ages 0 - 2 includes children served in the following programs: the Nurse Family Partnership, the Parent Home program and Healthy Families America. Children Served, Ages 3 - 4 includes children served in the following programs : the Parent Child Program, Parents as Teachers, Headstart, Pre-K Counts, School District Pre - K, Early Intervention, Keystone Stars. Children served in Head Start and Early Head Start are also listed, as indicated by the Departments of Education and Public Welfare, Office of Child Development and Early Learning, Reach and Risk Report. For the 2015-2016 year, the number of children ages 0-4 included in this report area totals 4,694, while those participating in an early childhood program or Head Start equaled 2,081, or 44.33%.

Report Area	Children Ages 0-2	Children Ages 3-4	Served Ages 0-2	Served Ages 3-4
Report Location	2,812	1,882	760	1,321
Clarion County, PA	1,277	827	314	628
Jefferson County, PA	1,535	1,055	446	693
Pennsylvania	418,384	299,039	97,986	138,445

Data Source: Pennsylvania Department of Education. Source geography: county

Adult Education

The key stakeholder survey indicated both counties have various issues involving adult education. Residents in both communities have difficulty affording additional training or education, acquiring financial management training or information, and experience a lack of information related to existing education and training opportunities, experience a limited availability of literacy training and education, and have a lack of post-secondary educational program options. Overall, the focus groups supported these findings; however, they did not perceive difficulty affording training or education as much as a potential barrier as the surveys indicated. The focus groups discussed when it came to affording training or education, the resources are available, but people do not know about them. They did state other barriers could increase the cost of trying to obtain an education such as child care or transportation. The focus groups reflected on the idea people experience difficulty acquiring financial management training or information.

The key stakeholder surveys indicated there is a limited availability of literacy training and education. Regarding adult education, neither the survey nor focus groups specified assistance with GED as a need, however this population could benefit from literacy training and education. CAI's Consumer Needs Assessment Survey results showed 44 people need assistance with GED and 8 want help or information about school or training. Within both counties, there is a high school dropout rate of 1.06%. Regarding adult literacy, 14% of our population lack literacy skills, so the population who could benefit from literacy training and education exists. The surveys found key stakeholders believe there is a lack of post-secondary educational program options. This also differs from the focus group who believes there are some available resources in our area; however, people are not knowledgeable about what they are or how they operate.

Within the realm of adult education, there were some differences in opinion between the key stakeholders and the focus groups regarding a lack of resources versus a lack of knowledge of resources. This is relevant to highlight because it reflects possible confusion in the public's perception over what and if the appropriate resources exist for the population who needs them; or if more outreach needs to be done to educate the public about what is available in our local area.

Resources

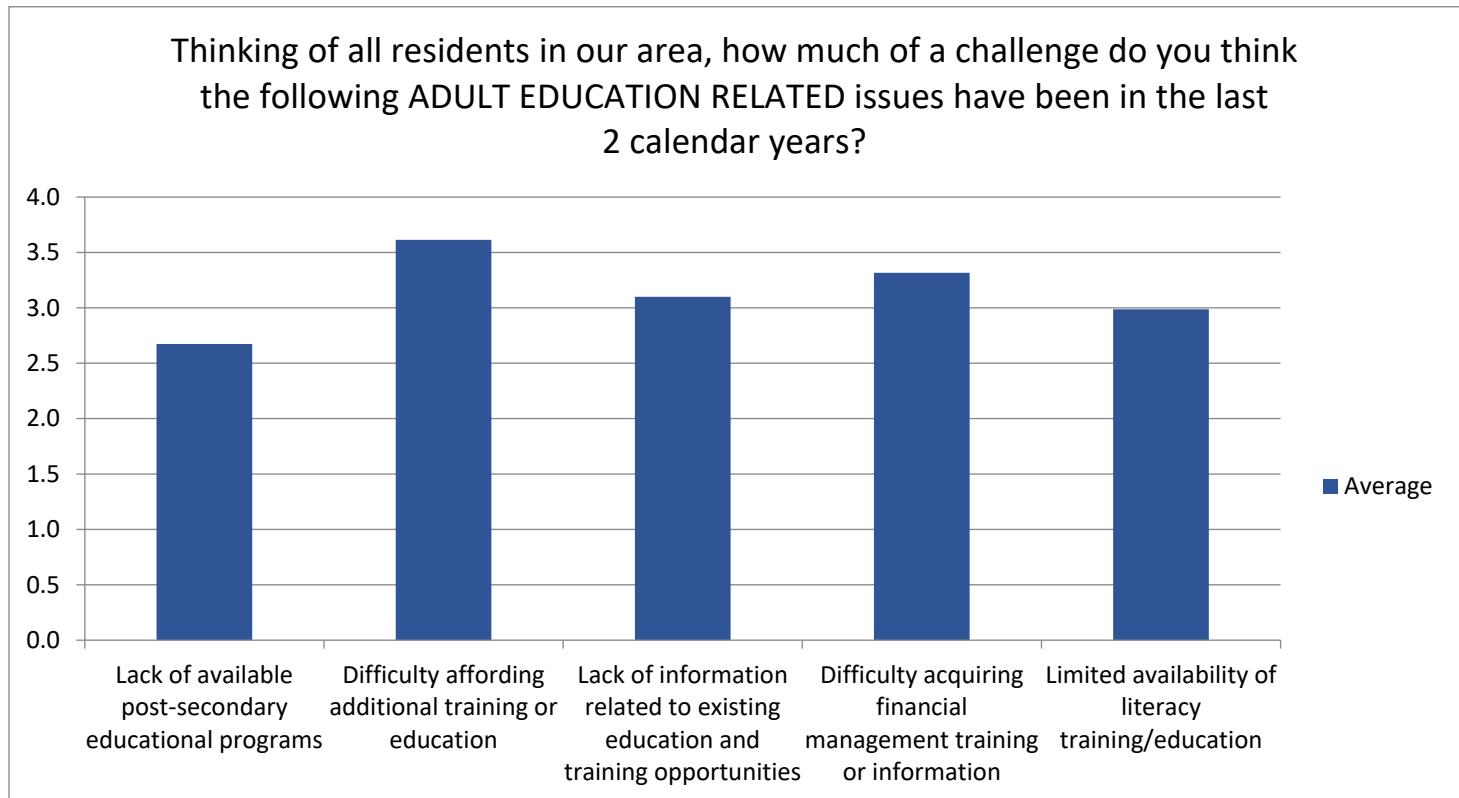
Both counties offer GED classes for residents in need. Careerlink is available to assist with job search and sometimes offers funding for job related needs and placement. The area also has some options for higher education.

Gaps

Much like employment, gaps for adult education include a lack of available child care services for various schedules.

Quantitative Data

This chart shows the top adult education related problems as identified by the key stakeholders in Clarion and Jefferson Counties.



High School Dropouts

The table below shows the annual High School Dropout rate which is defined as the number of students who, for any reason other than death, leave school before graduation without transferring to another school or institution. For the academic year 2016-2017, a total of 55 students dropped out. The largest amount was found in Clarion County, PA where 30 students dropped out, the lowest number occurs in Jefferson County, PA with 25.

Report Area	Enrollment Grades 7-12	Dropouts Male	Dropouts Female	Dropouts Total	Dropout Rate
Report Location	5,183	32	23	55	1.06%
Clarion County, PA	2,659	17	13	30	1.13%
Jefferson County, PA	2,524	15	10	25	0.99%
Pennsylvania	807,216	8,089	5,794	13,883	1.72%

Note: This indicator is compared to the state average

Data Source: [Pennsylvania Department of Education](#). Source geography: county

High School Graduation Rate (EdFacts)

Within the report area 91.6% of students are receiving their high school diploma within four years. Data represents the 2015-16 school year. This indicator is relevant because research suggests education is one the strongest predictors of health ([Freudenberg & Ruglis, 2007](#)).

Report Area	Total Student Cohort	Estimated Number of Diplomas Issued	Cohort Graduation Rate
Report Location	771	706	91.6
Clarion County, PA	376	346	92
Jefferson County, PA	395	360	91.1
Pennsylvania	122,067	108,049	88.5
United States	3,135,216	2,700,120	86.1

Note: This indicator is compared to the state average

Data Source: US Department of Education, [EDFacts](#). Accessed via [DATA.GOV](#). Additional data analysis by [CARES](#). 2015-16. Source geography: School District

Population with No High School Diploma

Within the report area there are 6,276 persons aged 25 and older without a high school diploma (or equivalency) or higher. This represents 10.89% of the total population aged 25 and older. This indicator is relevant because educational attainment is linked to positive health outcomes ([Freudenberg & Ruglis, 2007](#)).

Report Area	Total Population Age 25+	Population Age 25+ with No High School Diploma	Percent Population Age 25+ with No High School Diploma
Report Location	57,639	6,276	10.89%
Clarion County, PA	26,281	2,897	11.02%
Jefferson County, PA	31,358	3,379	10.78%
Pennsylvania	8,885,953	898,982	10.12%
United States	216,271,644	27,437,114	12.69%

Note: This indicator is compared to the state average

Data Source: US Census Bureau, [American Community Survey](#). 2013-17. Source geography: Tract

Population with No High School Diploma by Gender

Report Area	Total Male	Total Female	Percent Male	Percent Female
Report Location	3,390	2,886	12.08%	9.76%
Clarion County, PA	1,577	1,320	12.36%	9.76%
Jefferson County, PA	1,813	1,566	11.84%	9.76%
Pennsylvania	452,431	446,551	10.6%	9.67%
United States	13,972,645	13,464,469	13.38%	12.04%

Population with No High School Diploma by Ethnicity Alone

Report Area	Total Hispanic / Latino	Total Not Hispanic / Latino	Percent Hispanic / Latino	Percent Not Hispanic / Latino
Report Location	51	6,225	16.19%	10.86%
Clarion County, PA	3	2,894	2.54%	11.06%
Jefferson County, PA	48	3,331	24.37%	10.69%
Pennsylvania	135,805	763,177	29.64%	9.06%
United States	10,547,156	16,889,958	33.3%	9.15%

Population with No High School Diploma by Race Alone, Total

Report Area	White	Black	Asian	Native American / Alaska Native	Native Hawaiian /Pacific Islander	Some Other Race	Multiple Races
Report Location	6,119	50	23	7	0	21	56
Clarion County, PA	2,836	23	11	4	0	14	9
Jefferson County, PA	3,283	27	12	3	0	7	47
Pennsylvania	657,169	127,892	47,139	4,109	611	46,349	15,713
United States	17,567,195	3,862,947	1,620,370	326,999	46,308	3,491,331	521,964

Adult Literacy

The National Center for Education Statistics (NCES) produces estimates for adult literacy based on educational attainment, poverty, and other factors in each county.

Report Area	Estimated Population over 16	Percent Lacking Literacy Skills
Report Location	68,841	14%
Clarion County, PA	32,288	14%
Jefferson County, PA	36,553	14%
Pennsylvania	9,561,844	13%
United States	219,016,209	14.64%

Note: This indicator is compared to the state average
Data Source: National Center for Education Statistics, NCES - Estimates of Low Literacy. Source geography: County

Youth

Focus groups and the key stakeholder survey results supported each other's findings regarding issues which impact the youth population in the bi-county area. Youth face a lack of mentoring opportunities; experience difficulty accessing affordable youth programs and events; as well as a lack of after-school programs and accessible youth recreation opportunities. Per the PA Youth Survey (PAYS), "problematic youth behavior can be guarded against when youth are exposed to protective factors such as family or community involvement". There are 90 youth in both counties who receive services for juvenile delinquent activities. By providing youth with more options for positive activities, based on the idea of protective factors, possible delinquent behaviors could be reduced. CAI's Consumer Needs Assessment Survey indicated 14 families were looking for family activities or recreation.

Survey results and the focus groups agreed there is a lack of accessible youth mentoring opportunities in both counties. The biggest issue involves a lack of volunteers to act in a mentoring role. Results indicated the possible reasons people are not able to volunteer are: not enough time available to volunteer; possible volunteers are unable to make a set time commitment; there is too much paperwork involved; volunteers don't want to participate in the process to obtain clearances; and volunteers are confused or don't want to become involved with the newer laws regarding working or volunteering with children.

Youth have difficulty accessing programs and events due to cost and transportation. There is also a lack of activities in the winter months available for youth participation. Both counties have a lack of community centers and options which could be difficult for youth to attend. Since both counties are rural, if youth do not have a form of transportation, there is not a lot of public transportation available to assist. Transportation and cost also affect after-school programs and other recreational activities.

Resources

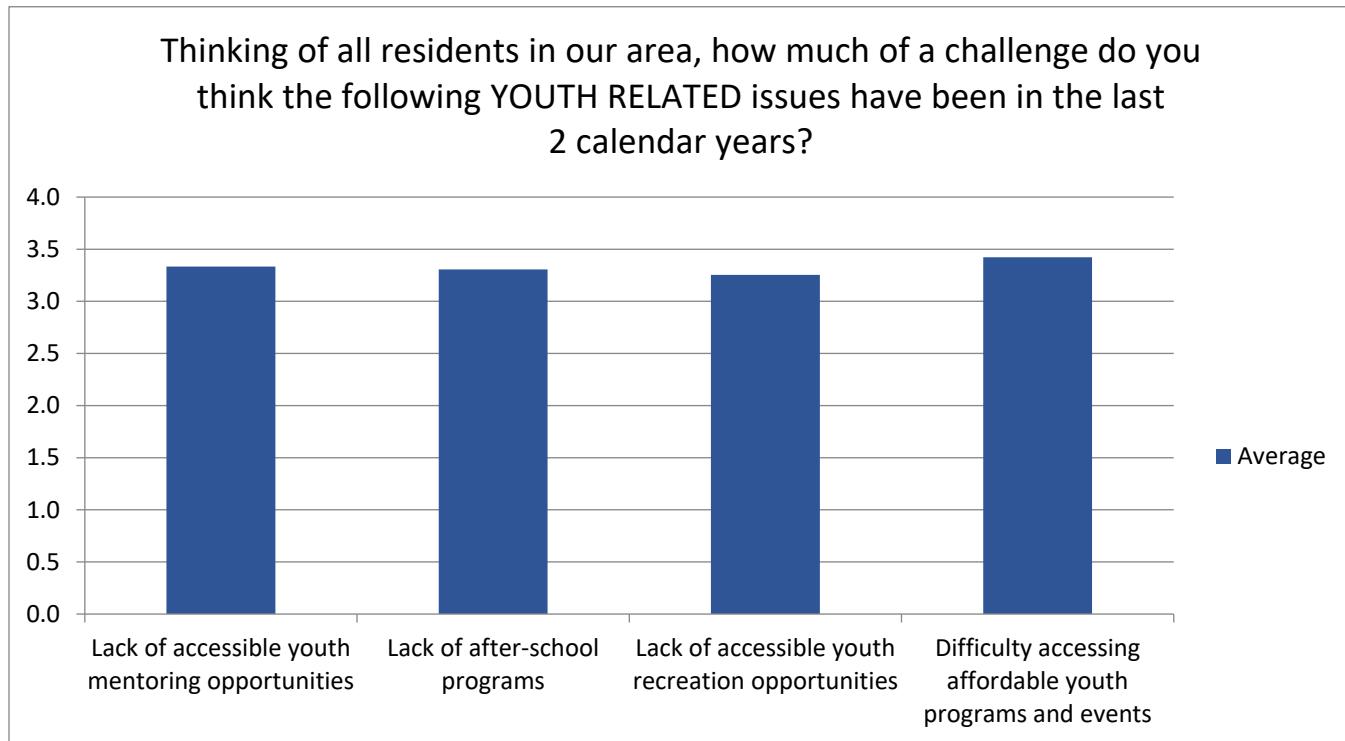
Both counties school systems offer after school activities. Community service organizations offer activities for youth throughout the year.

Gaps

There are a lack of volunteers for youth mentorship programs. There is also a lack of transportation for youth.

Quantitative Data

This chart shows the top youth related problems as identified by the key stakeholders in Clarion and Jefferson Counties.



Juvenile Court Referrals

Court referrals for the report area in 2017 are shown in the table below. Jefferson County, PA has the highest volume of juvenile court referrals with 55, while the lowest occurs in Clarion County, PA with 35.

Report Area	Total	Withdrawn / Dismissed	Referral to Another Agency	Informal Adjustment	Consent Decree
Report Location	90	12	5	5	46
Clarion County, PA	35	11	0	1	10
Jefferson County, PA	55	1	5	4	36
Pennsylvania	22,309	4,271	1,082	3,960	4,814
Report Area	Deferred Adjudication	Probation	Placement	Transfer to Criminal Proceedings	Other
Report Location	1	21	12	0	19
Clarion County, PA	1	14	1	0	17
Jefferson County, PA	0	7	11	0	2
Pennsylvania	1,354	4,139	1,692	61	4,823

Data Source: Office of Juvenile Justice and Delinquency Prevention (OJJDP). Source geography: County

Seniors

The senior population face unique challenges. For most, they have lived active and productive lives where they were in control, self-sufficient, and made decisions independently. As they age, they begin experiencing issues which were never a problem for them before, such as feeling they have inadequate knowledge regarding estate planning. Some seniors spent their lives living day-to-day and did not plan for retirement. They can find themselves confused over how to plan and who to contact.

According to the focus groups, as the senior population reaches the golden years they are at higher risk of elder abuse. This could present itself as actual physical abuse, mental abuse, or as family members or caregivers taking advantage of them financially. Per the results of the key stakeholders' survey, many find, as they grow older they experience mobility issues and other medical issues which compromise their homes accessibility. Within both counties, there are limited resources to assist with home modifications to help seniors continue living in their homes. Some homes are not handicapped accessible, and public housing has limited options for ADA compliant housing.

Many seniors find themselves living on fixed incomes. Within the bi-county area, 409 seniors receive SSI, with an average payment of \$547 per month. There are 9.2% of seniors living in a state of poverty, with a higher percentage of females (10.83%) living in poverty compared to males (7.19%). As time passes expenses continue to increase but incomes remain relatively the same. This leads to many seniors being unable to meet their basic needs. The CAI Consumer Needs Assessment Survey does not have specific categories for senior related issues, instead seniors choose what they need assistance with from other general categories (such as: housing; medical care; finances; etc.) The bi-county region is mostly rural and there is very limited public transportation available. Therefore, to access medical care and other needed services seniors must rely on traveling by car. This can become a problem for two reasons. First, as identified above, living on a fixed income may prevent them from owning or having access to a car, and secondly, due to health issues they may no longer be able to drive.

Resources

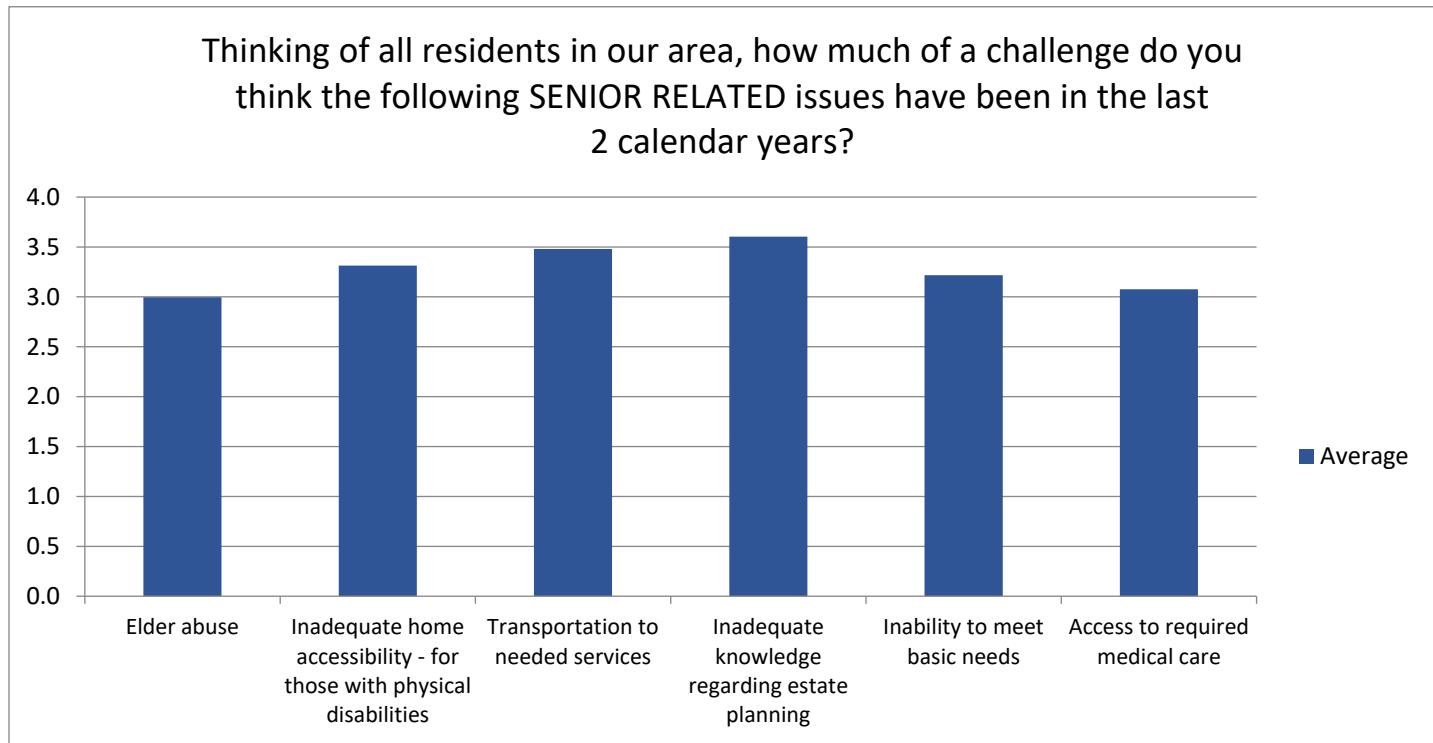
Both counties offer services through the Area Agency on Aging which can assist with transportation, food assistance, referrals, medical insurance application assistance, as well as other services. Seniors are able to visit senior centers for socialization activities, or volunteer through RSVP (retired senior volunteer program).

Gaps

There is a lack of planning assistance available for seniors.

Quantitative Data

This chart shows the top senior related issues as identified by the key stakeholders in Clarion and Jefferson Counties.



Supplemental Security Income

The number of Supplemental Security Income recipients and expenditures in the report area are shown below. The number of recipients in the area totaled 2,585 receiving \$1,414,000 in payments with an average payment of \$547 per month. At 1,259, Clarion County, PA had the lowest number of recipients, while Jefferson County, PA had the greatest number at 1,326.

Report Area	Total Recipients	Amount of Payments (\$1,000)	Average Monthly Payment	Recipients Under 18	Recipients Age 18-64	Recipients 65 or Older
Report Location	2,585	\$1,414.00	\$547.00	405	1,771	409
Clarion County, PA	1,259	\$682.00	\$541.70	176	872	211
Jefferson County, PA	1,326	\$732.00	\$552.04	229	899	198
Pennsylvania	361,250	\$212,837.00	\$589.17	63,355	228,294	69,601

Note: This indicator is compared to the state average.

Data Source: [United States Social Security Administration](#). 2013-17. Source geography: County

Seniors in Poverty (ACS)

Population and poverty estimates for persons age 65 and up are shown for the report area. According to the American Community Survey (ACS) 5 year data, an average of 9.2% of people lived in a state of poverty during the survey calendar year. The poverty rate for people living in the report area is less than the national average of 9.3%. Jefferson County, PA had the lowest poverty rate at 9.1% while Clarion County, PA had the highest senior poverty rate at 9.3%.

Report Area	Ages 65 and Up Total Population	Ages 65 and Up In Poverty	Ages 65 and Up Poverty Rate
Report Location	15,271	1,404	9.2%
Clarion County, PA	6,916	640	9.3%
Jefferson County, PA	8,355	764	9.1%
Pennsylvania	2,101,568	171,803	8.2%
United States	46,424,881	4,317,192	9.3%

Poverty by Gender: Age 65 and Up

Report Area	Total Male	Total Female	Percent Male	Percent Female
Report Location	493	911	7.19%	10.83%
Clarion County, PA	198	442	6.41%	11.55%
Jefferson County, PA	295	469	7.83%	10.22%
Pennsylvania	57,033	114,770	6.22%	9.69%
United States	1,524,034	2,793,158	7.39%	10.82%

Basic Needs

Meeting basic needs can be an ongoing struggle for families. This is especially true for families of low-income. Difficulty acquiring: food assistance; rental/mortgage assistance; utilities assistance; heating assistance; financial medical assistance; homelessness assistance; and transportation assistance all were identified as being a moderate challenge for bi-county residents according to the results of the key stakeholders' survey. Interestingly the results of CAI's staff survey identified all of the basic needs except difficulty acquiring food assistance as being a considerable challenge for bi-county residents. Since CAI staff are constantly working with families of low-income, the difference in the results of the two surveys seems to validate families of low-income have a larger challenge in meeting their basic needs.

The results of the key stakeholders' survey completed by CAI's board supports the findings of the key stakeholders' survey with the exception they found the difficulty acquiring homeless assistance and transportation assistance as being a considerable challenge for bi-county residents. Community Action, Inc.'s Consumer Needs Assessment Surveys of those responding to the survey indicated: 6% of consumers either cannot afford food or need assistance applying for food stamps; 12% of consumers either are being/was evicted or foreclosed, or cannot afford rent or mortgage payments; 20% of consumers need help with utility bills; 11% of consumers were either homeless or living with family/friends; and 50% of consumers don't have a car or car needs repair or they need transportation to medical appointments, drug stores, etc. Completing CAI's Consumer Needs Assessment Survey is voluntary and many choose not to complete the survey. This compromises the reliability of the results of the survey.

In addition to many of those items mentioned above, the focus groups discussed the lack of medical insurance contributing to consumers needing financial assistance to pay medical bills. Many employers do not offer their employees medical insurance coverage leaving families of low-income with few options when it comes to being able to pay medical bills. The population most effected by medical expenses are those families who do not receive health insurance through their employer or do not qualify for government medical coverage. The focus groups also recognized the need for acquiring rental/mortgage assistance often stems from lost or reduced employment. When this occurs, there are not programs available that will assist with rent/mortgage payments to prevent evictions or foreclosures. Typically, even when a family may income qualify for assistance they must also have an eviction notice or already be in foreclosure. At this point, it may already be too late to avoid the crisis. Families also experience difficulties acquiring transportation assistance as there are limited resources in both counties to help with general transportation needs.

Resources

As previously identified throughout the other categories, to assist families with their basic needs, both counties offer assistance through: County Assistance Offices, Medical Assistance Transportation

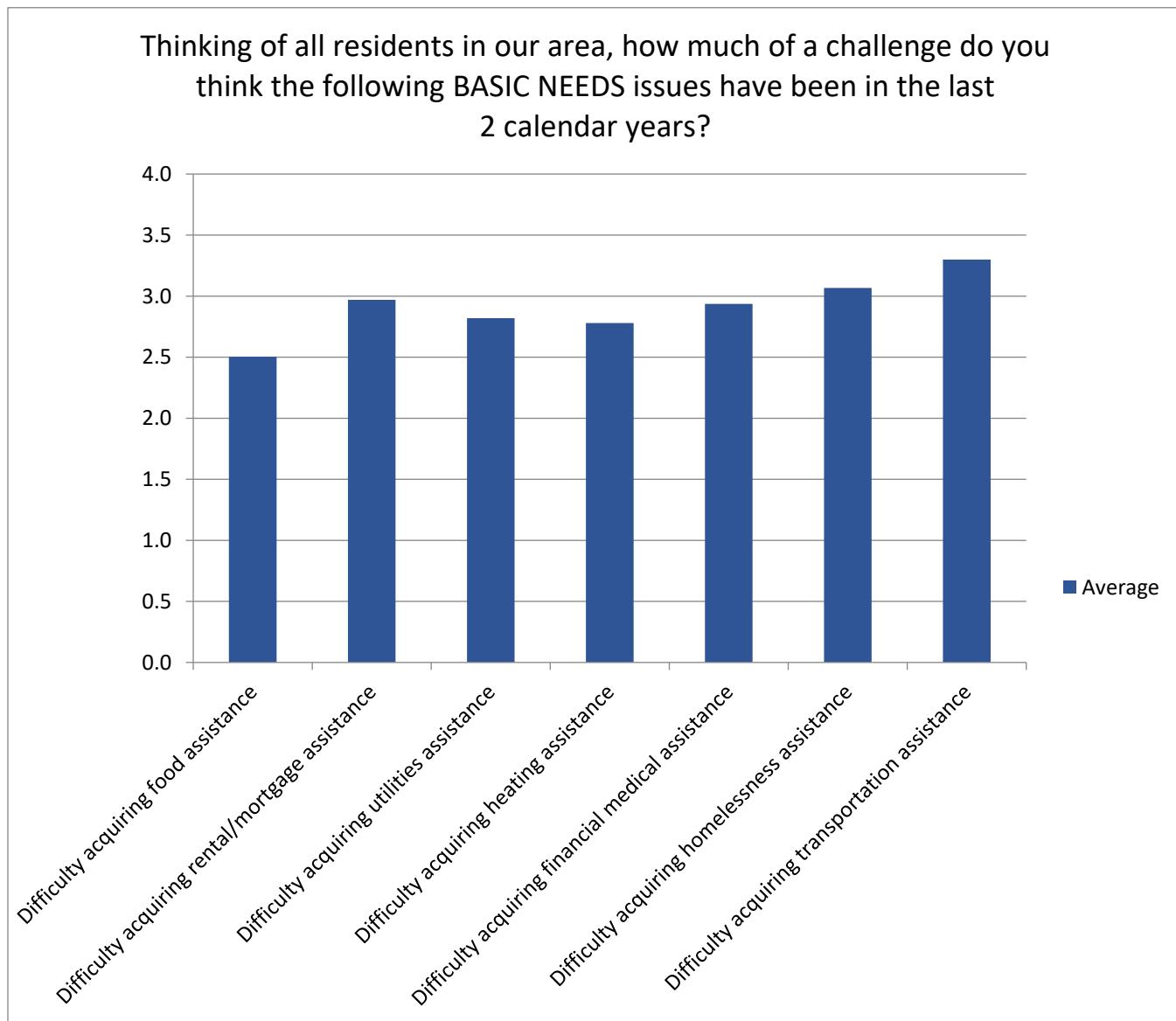
Programs, Homeless Assistance Programs, food and personal hygiene pantries, and various financial and utility assistance programs.

Gaps

Although many families face barriers involved with basic needs, the barrier of transportation is the most difficult to overcome. There is a lack of public transportation and very limited resources to assist with vehicle repairs.

Quantitative Data

This chart shows the top basic needs related issues as identified by the key stakeholders in Clarion and Jefferson Counties.



Households with No Motor Vehicle

This indicator reports the number and percentage of households with no motor vehicle based on the latest 5-year American Community Survey estimates.

Report Area	Total Occupied Households	Households with No Motor Vehicle	Percentage of Households with No Motor Vehicle
Report Location	34,377	2,908	8.46%
Clarion County, PA	15,925	1,276	8.01%
Jefferson County, PA	18,452	1,632	8.84%
Pennsylvania	5,007,442	553,867	11.06%
United States	118,825,921	10,468,418	8.81%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2013-17. Source geography: Tract

Households Receiving SNAP by Poverty Status (ACS)

The table below shows that 34,377 households (or 14.54%) received Supplemental Nutrition Assistance Program (SNAP) payments, formerly known as food stamps, during 2017. Of those 4,999 households, 41.19% or 2,059 households have at least one working family member and 33.69% or 1,684 are over the age of 60.

Report Area	Total Households	Total Households Receiving SNAP	Percent	Income Below Poverty	Income Above Poverty	Family has at Least 1 Working Member	Age 60 and Older
Report Location	34,377	4,999	14.54%	2,529	2,470	2,059	1,684
Clarion County, PA	15,925	2,202	13.83%	1,152	1,050	964	686
Jefferson County, PA	18,452	2,797	15.16%	1,377	1,420	1,095	998
Pennsylvania	5,007,442	648,528	12.95%	315,733	332,795	307,624	213,907
United States	118,825,921	15,029,498	12.65%	7,420,946	7,608,552	8,220,579	4,586,260

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2013-17. Source geography: County

Housing-Cost Burden (Renters)

The 2013 - 2017 American Community Survey (ACS) shows in the report area that 46.84% of occupied units paying rent nationwide pay 30% or more of their income on housing costs. For the study area, 39.31% of occupied units paying rent have a housing cost burden. When 30% or more of income is spent on housing costs it is considered a "housing-cost burden".

Total housing units are defined as "total rentals and owned where rent/owned and income known".

The number of occupied units is limited to those where gross rent as a percentage of household income is able to be calculated.

Report Area	Total Housing Units	Occupied Units Paying Rent	30 Percent or More of Income Paying Rent	Percent of Renters Spending 30 Percent or More of Income with Rent
Report Location	34,377	9,506	3,737	39.31%
Clarion County, PA	15,925	4,867	2,014	41.38%
Jefferson County, PA	18,452	4,639	1,723	37.14%
Pennsylvania	5,007,442	1,551,082	695,297	44.83%
United States	118,825,921	42,992,786	20,138,321	46.84%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2013-17. Source geography: tract

Housing-Cost Burden (Owners)

The 2013 - 2017 American Community Survey (ACS) shows in the report area that 29.33% of homeowners with mortgages nationwide pay 30% or more of their income on housing costs. 22.66% of owners with mortgages and 10.55% of owners without mortgages spend 30% or more of their income on housing costs in the report area. 30% or more of income spent on housing costs is considered a "housing-cost burden". Total housing units are defined as "total rentals and owned where rent/owned and income known". The number of occupied units is limited to those where gross rent as a percentage of household income is able to be calculated.

Report Area	Total Housing Units	Owners with Mortgage	30 Percent or More Income with Mortgage	Percent of Owners Spending 30 Percent or More of Income with Mortgage	Owners without Mortgages	30 Percent or More of Income without Mortgage	Percent of Owners Spending 30 Percent or More of Income without Mortgage
Report Location	34,377	11,758	2,664	22.66%	13,113	1,383	10.55%
Clarion County, PA	15,925	5,160	1,111	21.53%	5,898	578	9.8%
Jefferson County, PA	18,452	6,598	1,553	23.54%	7,215	805	11.16%
Pennsylvania	5,007,442	2,097,646	561,562	26.77%	1,358,714	210,300	15.48%
United States	118,825,921	48,185,314	14,130,580	29.33%	27,647,821	3,808,509	13.78%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2013-17

Low-Income Home Energy Assistance Program (LIHEAP), Crisis Grants

The table below shows the number of approved applications for the Low-Income Home Energy Assistance Program (LIHEAP) and dollars spent in crisis grants for energy assistance in the report area. For the fiscal year 2016-2017, the total approved applications were 697 grants for an average grant amount of \$325.82. Crisis funds can be used for two purposes: to repair a furnace or heating system for an eligible household during the winter months if the heating system is not working, or for emergency fuels if the family has almost run out of their supply of main heating fuel (coal, fuel oil, propane, wood, etc.).

Report Area	Number of Approved Applications	Dollars Spent	Average Grant Amount
Report Location	697	\$227,095.00	\$325.82
Clarion County, PA	288	\$92,751.00	\$322.05
Jefferson County, PA	409	\$134,344.00	\$328.47
Pennsylvania	98,557	\$33,736,421.00	\$342.30

Note: This indicator is compared to the state average.

Data Source: Pennsylvania Department of Public Welfare. Source geography: County

Supplemental Nutrition Assistance Program (SNAP) (formerly Food Stamp Program)

Monthly Average Food Stamp Eligible Persons by County are shown for fiscal year 2016-2017.

According to the Pennsylvania Department of Public Welfare, the total number of eligible households for this report area is 5,954. The average monthly SNAP (Food Stamp) allocation for the report area is \$201.29. The highest number is located in Jefferson County, PA with 3,224 eligible households, this compares to the lowest number located in Clarion County, PA with 2,730 eligible households.

Report Area	Total Households	Households Eligible for SNAP	Total SNAP Payments	Average SNAP Payment per Households
Report Location	34,377	5,954	\$1,198,471.12	\$201.29
Clarion County, PA	15,925	2,730	\$538,297.00	\$197.17
Jefferson County, PA	18,452	3,224	\$660,174.00	\$204.77
Pennsylvania	5,007,442	958,376	\$226,222,989.19	\$236.05

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey. Pennsylvania Department of Public Welfare. 2013-17. Source geography: County

Social Issues

Clarion and Jefferson Counties are very similar to much of the rest of the country when it comes to challenging social issues. According to the key stakeholder's survey, drug and alcohol abuse for both adults and youth is the most serious social issue facing the bi-county area. The focus groups indicated mental health issues, stress brought about from lack of employment opportunities, housing, and transportation, along with a lack of self-esteem and confidence contribute to adults turning to drug use. The focus groups also felt personal responsibility and accountability was necessary in order for any programs to be successful in assisting adults to get off drugs. While the focus groups identified lack of employment opportunities contributing to adults turning to drug use, they also identified employers have a difficult time filling job openings because they are not able to find workers who can pass a drug test. In addition to the items mentioned above, the focus groups felt attitudes of youth towards drug use is they don't see some drugs as causing a problem and don't recognize the long term consequences and impact of using drugs. Many youth also come from homes where parents' attitudes are favorable towards drug use and may even use drugs themselves. This sends the message to youth experimenting with drugs is acceptable behavior. The focus groups recognized drug abuse could lead to addiction and criminal activity. When it comes to alcohol abuse, the focus groups recognized driving under the influence (DUI) is considered socially unacceptable, while alcohol use is considered a social norm and those who do not consume alcohol are viewed as the outcasts. They also recognized youth participate in underage drinking due to a lack of youth activities in the rural area. Community Action, Inc.'s Consumer Needs Assessment Surveys indicated 5 consumers were facing alcohol or drug problems. Completing CAI's Consumer Needs Assessment Surveys is voluntary and many choose not to complete the survey. This compromises the reliability of the results of the survey.

The next challenging need identified by the key stakeholders' survey is the need for residents to change their lifestyles in order to combat preventable diseases (diabetes, smoking, obesity, etc.). Results from CAI's staff and board surveys both support this conclusion. One of the lifestyle changes which could lead to better health is consuming more healthy foods. Purchasing healthier foods tends to be more expensive and may be difficult for many persons of low-income. Community Action, Inc.'s Consumer Needs Assessment Surveys indicate just over 6% of CAI's consumers responded they could not afford food or need assistance applying for food stamps.

Another issue identified by the key stakeholders' survey is domestic violence. Community Action, Inc. assisted 772 adults and 379 children with issues related to domestic violence and provided 393 nights of shelter to adults and 380 nights of shelter to children. Domestic violence can affect many facets of a person's life and make it difficult for them to maintain resources needed to help them become self-sufficient. Per the director of the CAI's domestic violence program, domestic violence is an issue in our area which supports the key stakeholder's survey. It was discussed when people are fleeing a domestic violence situation two of the biggest barriers they face are a lack of affordable housing and transportation. Both

Jefferson and Clarion Counties have one shelter each; which increases difficulty for residents in outlying areas of each county to receive assistance without transportation. Also, with one shelter, this limits availability and accessibility for people in need.

Key stakeholders' also noted sexual abuse, assault and battery, burglary and robbery, rape, and homicide as social related issues. Within the bi-county area there were 118 incidents of reported violent crime (77 incidents of assault, 4 incidents of robbery, and 37 incidents of rape); and 760 incidents of reported property crime (114 incidents of burglary, 615 incidents of larceny, 4 incidents of arson, and 27 incidents of auto theft). CAI's staff feel reviewing crime statistics can be used as one of the indicators of the economic condition of the community based on the idea areas with higher poverty rates tend to have higher rates of crime. The information can be used to see what services are needed to support the victims and to help reduce recidivism in the offenders. CAI's Consumer Needs Assessment Survey does not include questions about crime.

Resources

There are many different counseling resources available for those suffering with drug and alcohol issues. Different programs work within the school districts to educate youth about the dangers of drug and alcohol use. The Drug and Alcohol Commissions offer both counseling and educational programming to assist with these concerns.

Food pantries are available to assist with food needs, as well as other federal programs. Crossroads and Safe are the two domestic violence providers within Jefferson and Clarion Counties, offering assistance over the phone, in person, and through shelter.

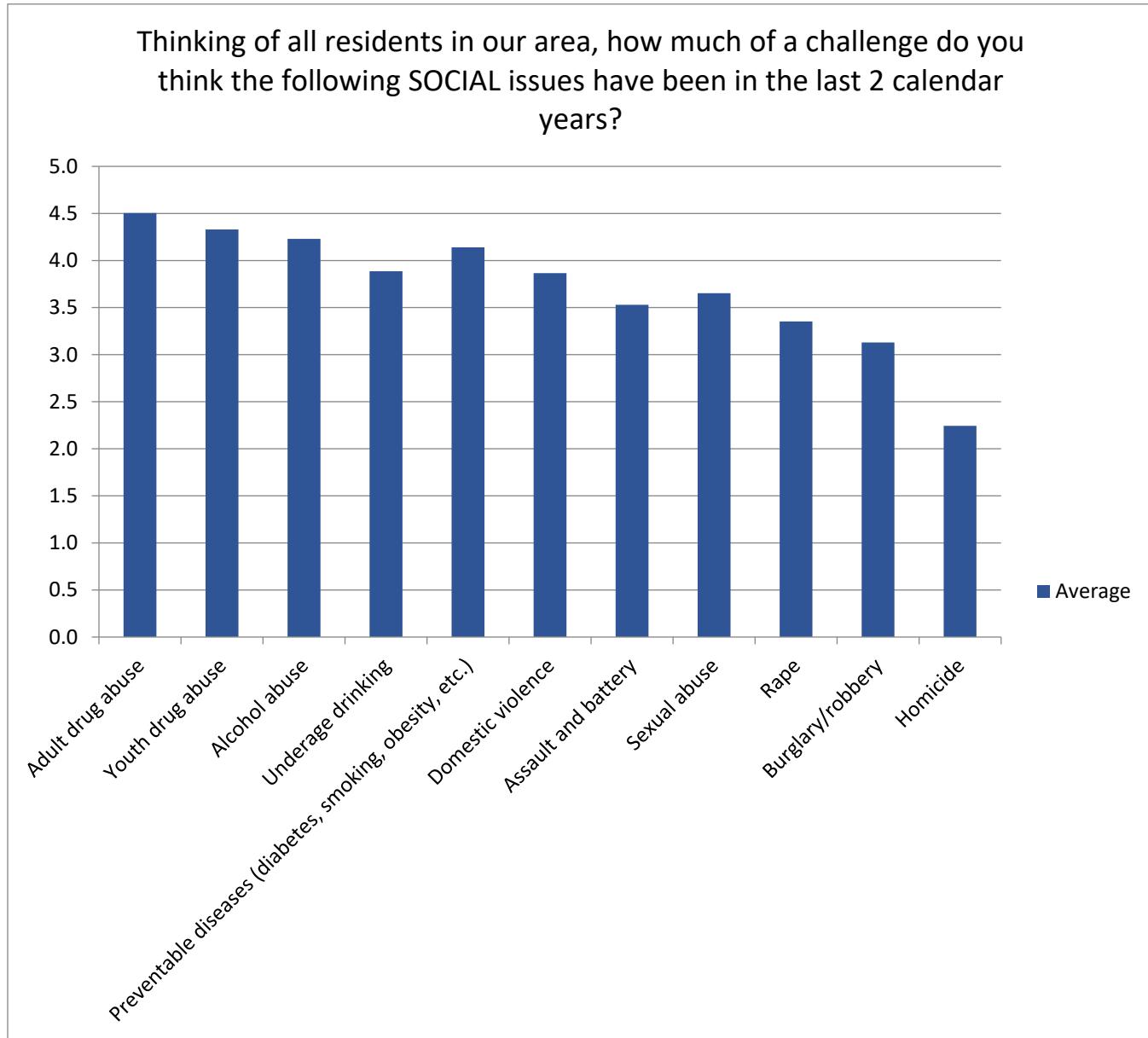
Larger municipalities have their own police force however smaller municipalities only have police protection through the Pennsylvania State Police.

Gaps

There is a lack of additional domestic violence shelters within both counties.

Quantitative Data

This chart shows the top social related issues as identified by the key stakeholders in Clarion and Jefferson Counties.



Violent Crime

Occurrences of violent crime within the report area are shown in the table below. According to the 2016 Annual Uniform Crime Report, a total of 0 murders, 77 assaults, 4 robberies and 37 rapes took place within the report area.

Report Area	Total Violent Crime	Homicide	Assault	Robbery	Rape
Report Location	118	0	77	4	37
Clarion County, PA	46	0	26	3	17
Jefferson County, PA	72	0	51	1	20
Pennsylvania	40,352	673	22,939	12,296	4,444

Data Source: [Pennsylvania Uniform Crime Report](#), 2012-14. Source geography: County

Property Crime

Occurrences of property crime within the report area are shown in the table below. According to the 2016 Annual Uniform Crime Report, a total of 114 burglaries, 615 incidents of larceny, 4 incidents of arson, and 4 automotive thefts were recorded within the report area.

Report Area	Total Property Crime	Burglary	Larceny	Arson	Auto Theft
Report Location	760	114	615	4	27
Clarion County, PA	444	55	377	1	11
Jefferson County, PA	316	59	238	3	16
Pennsylvania	223,469	35,085	173,507	1,833	13,044

Data Source: [Pennsylvania Uniform Crime Report](#), 2012-14. Source geography: County