

COMMUNITY ACTION, INC COMMUNITY NEEDS ASSESSMENT

Clarion and Jefferson Counties



2022



Board Approved: November 17, 2022

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Mission Statement

Community Action, Inc. partners with community members to improve low-income situations by assisting families with activities to overcome barriers, improve economic status, and enhance their quality of life.

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.

2022 Community Needs Assessment

Executive Summary and Analysis (Clarion and Jefferson Counties)

Community Action, Inc.'s (CAI) mission is to partner with community members to improve low-income situations by assisting families with activities to overcome barriers, improve economic status, and enhance their quality of life. 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 1,300 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 August 2022 from 164 community stakeholders. This survey was also distributed to CAI's board of directors and staff with 7 board of directors and 25 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 10 residents providing responses. In September, CAI conducted focus groups in Clarion and Jefferson counties consisting of staff from selected service providers and consumers. 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 high priority. This indicates that even with existing services and activities provided, there is much more work that needs to be 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 2016 – 2020 for Clarion-Jefferson Counties is 14.93%, which is substantially higher than Pennsylvania’s rate of 11.99%. According to the U.S. Department of Labor quarterly census of employment and wages for the third quarter of 2021, the weekly wages for Clarion-Jefferson Counties is approximately 67% of the weekly wages of Pennsylvania. The poverty rate and wage data help to support the reasoning behind the survey showing difficulty affording utilities and heat as a considerable challenge for residents, with difficulty affording rent and limited access to a reliable vehicle as severe challenges for residents.

Stakeholders identified 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 seven challenges in the survey as identified as severe challenges are adult drug abuse, youth drug abuse, limited access to a reliable vehicle, alcohol abuse, and preventable diseases (diabetes, smoking, obesity, etc.), domestic violence, and difficulty affording rental rates.

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** – None.
- b. **High Priority** – Improving public transportation, Expanding affordable housing, Expanding recreation opportunities, Expanding access to health care, Expanding quality of health care, Providing greater access to Medicare and Medicaid, Providing greater access to utilities assistance, Providing greater access to heating assistance, Providing greater access to rental assistance, Increasing access to food assistance, Increasing employment opportunities, Increasing employment training opportunities, Increasing access to affordable child care, Increasing access to affordable pre-school, Improving quality of K-12 education, Improving post-secondary educational opportunities, Enhancing family financial management skills, Increasing literacy, Improving senior citizen services, Improving veterans’ services, Increasing access to drug and alcohol services.
- c. **Moderate Priority** – None.

d. **Low Priority** – None.

e. **Not a Priority** – None.

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

- a. The consensus of the Stakeholders is **TRANSPORTATION** is a considerable to severe challenge for the bi-county residents. Access to public transportation, public transportation affordability, and having limited access to a reliable vehicle are a considerable challenge for residents. With Clarion and Jefferson Counties being rural, and with limited public transportation available, it is understandable having limited access to a reliable vehicle is a greater challenge for those residents lacking needed transportation service.
- b. The consensus of the Stakeholders is **HOUSING** is a considerable to severe challenge for the bi-county residents with the issues of homelessness, eviction from their place of residence, difficulty affording utilities and heat, and having difficulty accessing housing being a considerable challenge for residents but having difficulty affording rental rates being a severe challenge for residents. With nearly 15% of the bi-county households living in poverty, it is understandable being able to afford utilities, heat, and rent is a considerable to severe challenge for residents.
- c. The consensus of the Stakeholders is **EMPLOYMENT** is a moderate to considerable challenge for the bi-county residents with lack of available employment opportunities being a moderate challenge but the issues of lack of available job training opportunities, limited previous education or skills, and difficulty-affording childcare as all 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 are 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 lack of available post-secondary educational programs being a moderate challenge for residents, but having difficulty affording additional training or education, lack of information related to existing education and training opportunities, difficulty acquiring financial management training or information, and limited availability of literacy training/education are all 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, area medical providers not accepting Medicare or Medicaid, and not having health insurance being a moderate challenge for residents. Also, 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 15% and the average private weekly wage only \$813 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 a lack of: available pre-schools; affordable pre-schools; available K – 12 educational alternatives all being a moderate challenge for residents. Also, public schools not meeting children's educational needs; lack of adequate educational resources for children with special 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 moderate to considerable challenge for the bi-county residents with elder abuse being a moderate challenge for residents, and 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; and utility assistance being a moderate challenge, but homelessness assistance; financial medical assistance; and transportation assistance being a considerable challenge for residents. With nearly 15% 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, assault and battery, sexual abuse, rape, and burglary/robbery being a considerable challenge for residents. However, preventable diseases, adult drug abuse,

youth drug abuse, domestic violence, 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 25 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 2021 the Needs Assessment was completed by 358 of the over 4,500 households served and a summary follows.

1. Need help with **paying utilities** – **107** (need help with utility bills – 107).
2. Need help with **transportation** – **172** (lack a car or it needs repaired – 65, need transportation to medical appointments – 83, need a child safety seat – 10, and other – 14).
3. Need assistance with **other basic needs** – **51** (need furniture, household items, or clothing – 51)
4. Need help with **employment** – **60** (need a job – 26, need assistance searching for a job – 9, need to improve their job skills – 8, need assistance with preparing resumes – 6, need to improve their interviewing skills – 5, and other – 6).
5. Need help in dealing with **family issues** – **72** (need to improve parenting and coping skills – 4, need to learn how to manage stress and/or self-esteem building – 14, need assistance with children having behavioral problems – 15, need help with alcohol and drug problems – 2, need help dealing with loneliness and depression – 19, need more family activities/recreation opportunities – 12, and other – 6).
6. Need help **maintaining housing** – **53** (need telephone service – 5, need repairs to the home – 14, need running water to their house – 2, need furnace repaired/replaced – 2, need hot water tank repaired/replaced – 2, need house weatherized – 18, and other – 10).
7. Need help with **medical/health care** – **26** (can't afford health insurance – 3, can't afford regular exams and/or prescriptions – 4, need dental, eye and hearing care aids, glasses – 15, and other –

4).

8. Need help with **education** – **36** (need a GED – 16, need help reading, writing or understanding - 2, need help identifying suitable schools/training opportunities – 5, need to improve computer skills – 9, and other – 4).
9. Need help with **managing finances** – **80** (need help with budgeting – 20, need help collecting child support – 3, need help dealing with creditors and managing debt – 24, and other – 33).
10. Need help to resolve **homelessness and prevent homelessness** – **127** (need housing currently homeless – 14, living doubled up with friends or family – 9, in danger of eviction or foreclosure – 24, can't afford rent and mortgage payments – 74, having landlord problems – 6).
11. Need assistance with **nutrition** – **30** (can't afford food – 19, need assistance applying for food stamps – 6, and other – 5).
12. Need assistance with **child care** – **15** (need money to pay for child care – 8, need assistance finding child care – 5, 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 4,500 households sought and received available services through CAI demonstrates the overall need to assist low-income households.

During 2021 the Consumer Satisfaction Survey was completed by 360 of the over 4,500 households served and a summary follows.

1. Was your problem solved or needs met?
Yes 329 No 8
2. How satisfied were you with the service(s) you received?
 - a. Very satisfied 299
 - b. Satisfied 48
 - c. Disappointed 1
 - d. Very disappointed 2
3. Were you referred to another organization for additional help?
Yes 41 No 216
4. Do you have other needs but not sure who to contact?
Yes 8 No 252
5. Are you interested in volunteering?

Yes 23 No 267

6. Are you interested in serving on the CAI Board of Directors or advisory council?

Yes 4 No 222

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 1,300 community stakeholders and received 164 responses. The results of the key stakeholders survey is the primary source of information used to identify needs in the community. The key stakeholders' survey was also distributed to CAI's board of directors and staff. Seven board of directors and 25 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 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.

Implications of COVID-19 on Data

The onset of COVID-19 impacted life for everyone in unprecedented ways. People had to learn to adapt to constantly changing rules and mandates. The focus on public health issues increased. For those in Community Action, Inc.'s rural communities, the amount of barriers that residents were already experiencing increased. Transportation to medical appointments decreased because of the difficulty of maintaining social distancing in a shared ride situation. Providers opted to use telehealth services. Children stayed at home and attended school online. Broadband issues impacted educational and medical services because many in the area do not have access to reliable internet

services or cell phone reception. If people experienced lay-offs, many waited weeks for unemployment assistance, leaving them without income to survive. Eviction and utility moratoriums were put into place to help renters stay in their homes, but they were still accruing bills. Homeless services in the area were limited to serving fewer people due to social distancing guidelines. Social service programs were created to assist people who were impacted due to COVID. These programs helped people stay afloat during the public health emergency but lacked long-term vision for how people would survive when they received the maximum amount of assistance they were allotted. Transportation, education, housing, and employment issues existed prior to COVID-19, but the pandemic increased the challenges experienced in both counties.

Information obtained throughout the community needs assessment process is reflective of populations impacted by COVID-19. Community Action, Inc. received a decrease in needs assessment surveys due to limited in-person interaction. Community perceptions of issues in the community remained consistent, but the additional challenges of COVID-19 cannot be discounted.

Key Findings

According to the U.S. Census Bureau, American Community Survey 5 year averages, an average of 14.93% of the people in the bi-county area lived in a state of poverty during 2020. 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. When families do obtain resources, such as an increase in income, then they are at risk of losing their supportive services. This cliff effect leaves families with the choice of decreasing their income to continue to utilize the supportive services or increase their income but struggle to maintain their housing, food costs, medical costs, etc.

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. Although the lack of public transportation is an overwhelming and consistent issue, some members of the community within the Clarion Area School District are creating their own solutions through purchasing vans to transport parents and children to school meetings. 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 high priority. 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 all 21 issues listed on the survey as being a high priority over the next three years, including increasing employment opportunities and increasing employment-training opportunities. 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 being identified and determining 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 81,733. There has been a 4.06% decrease in population since the 2010 Census. The female population is 50.87% and the male population is 49.13%; with the highest population residing in two person households. The bi-county area is comprised of primarily white residents at 96.85%, followed by black residents at .95%, mixed race residents at 1.61%, and other races at .59%. Non-citizens make up .32% of residents. In the combined report location of Clarion and Jefferson Counties, poverty makes up 14.61% of households and 15.3% of children live in poverty. Throughout this report, the report area or report location terminology represents the combination of Clarion and Jefferson Counties data.

Population Change

Population change within the report area from 2010-2020 is shown below. During this ten-year period, total population estimates for the report location declined by 4.06 percent, decreasing from 85,189 persons in 2010 to 81,733 persons in 2020.

Report Area	Total Population, 2010 Census	Total Population, 2020 Census	Population Change, 2010-2020	Population Change, 2010-2020, Percent
Report Location	85,189	81,733	-3,456	-4.06%
Clarion County, PA	39,989	37,241	-2,748	-6.87%
Jefferson County, PA	45,200	44,492	-708	-1.57%
Pennsylvania	12,702,385	13,002,700	300,315	2.36%
United States	312,471,161	334,735,155	22,263,994	7.13%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, Decennial Census, 2020. Source geography: Tract

Age and Gender Demographics

Population by gender within the report area is shown below. According to ACS 2016-2020 5 year population estimates for the report location, the female population comprised 50.87% of the report area, while the male population represented 49.13%.

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	2,315	2,115	6,181	5,954	24,631	24,306	6,947	9,111
Clarion County, PA	1,033	924	2,697	2,627	11,842	11,923	3,147	4,150
Jefferson County, PA	1,282	1,191	3,484	3,327	12,789	12,383	3,800	4,961
Pennsylvania	359,858	342,373	996,364	950,987	3,891,315	3,918,884	906,379	1,313,499
United States	10,051,876	9,598,316	27,404,878	26,241,668	100,097,513	100,812,240	20,905,372	29,098,554

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

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	77	222	118	169	66	42	84	37
Clarion County, PA	23	122	42	73	45	28	46	15
Jefferson County, PA	54	100	76	96	21	14	38	22
Pennsylvania	97,109	235,569	117,699	160,194	135,276	102,981	68,263	54,722
United States	5,025,433	13,444,962	6,809,518	9,372,450	8,531,810	6,940,374	4,856,733	4,379,740

Race Demographics

Population by gender within the report area is shown below. According to ACS 2016-2020 5 year population estimates, the white population comprised 96.85% of the report location, black population represented 0.95%, and other races combined were 0.59%. Persons identifying themselves as mixed race made up 1.61% of the population.

Report Area	Total Population	White Total	Black Total	American Indian Total	Asian Total	Native Hawaiian Total	Some Other Total	Mixed Race Total
Report Location	82,203	79,612	782	74	257	0	152	1,326
Clarion County, PA	38,633	37,117	576	51	144	0	37	708
Jefferson County, PA	43,570	42,495	206	23	113	0	115	618
Pennsylvania	12,794,885	10,155,004	1,419,582	20,798	449,320	4,268	312,888	433,025
United States	326,569,308	229,960,813	41,227,384	2,688,614	18,421,637	611,404	16,783,914	16,875,542

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

Race Demographics - Male

Report Area	White Male	Black Male	American Indian Male	Asian Total	Native Hawaiian Male	Some Other Male	Mixed Race Male
Report Location	39,351	438	52	99	0	73	704
Clarion County, PA	18,234	315	31	65	0	28	336
Jefferson County, PA	21,117	123	21	34	0	45	368
Pennsylvania	4,978,474	685,897	10,965	216,318	1,797	160,345	215,346
United States	113,664,533	19,730,397	1,336,572	8,774,740	306,498	8,587,766	8,418,024

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	431	40,286	1.06%	98.94%
Clarion County, PA	210	18,799	1.10%	98.90%
Jefferson County, PA	221	21,487	1.02%	98.98%
Pennsylvania	494,975	5,774,167	7.90%	92.10%
United States	29,963,974	130,854,556	18.63%	81.37%

Race Demographics – Female

Report Area	White Female	Black Female	American Indian Female	Asian Female	Native Hawaiian Female	Some Other Female	Mixed Race Female
Report Location	40,261	344	22	158	0	79	622
Clarion County, PA	18,883	261	20	79	0	9	372
Jefferson County, PA	21,378	83	2	79	0	70	250
Pennsylvania	5,176,530	733,685	9,833	233,002	2,471	152,543	217,679
United States	116,296,280	21,496,987	1,352,042	9,646,897	304,906	8,196,148	8,457,518

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	384	41,102	0.93%	99.07%
Clarion County, PA	184	19,440	0.94%	99.06%
Jefferson County, PA	200	21,662	0.91%	99.09%
Pennsylvania	476,838	6,048,905	7.31%	92.69%
United States	29,397,046	136,353,732	17.74%	82.26%

Hispanic Population

The estimated population that is of Hispanic, Latino, or Spanish origin in the report area is 815. This represents 0.99% of the total report location population, which is less than the national rate of 18.18%. 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	40,635	40,320	99.22%	315	0.77%
Clarion County, PA	19,072	18,888	99.03%	184	0.96%
Jefferson County, PA	21,687	21,487	99.08%	200	0.92%
Pennsylvania	6,525,143	6,048,905	92.71%	476,838	7.29%
United States	166,811,432	136,353,732	81.74%	29,397,046	17.74%

Report Location	82,203	81,388	99.01%	815	0.99%
Clarion County, PA	38,633	38,239	98.98%	394	1.02%
Jefferson County, PA	43,570	43,149	99.03%	421	0.97%
Pennsylvania	12,794,885	11,823,072	92.40%	971,813	7.60%
United States	326,569,308	267,208,288	81.82%	59,361,020	18.18%

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

Household Types

The U.S. Census Bureau estimated there were 34,330 households in the report location in 2020. Single person households comprised 29.32% of the total, two person households comprised 37.02% of the total, three person households comprised 13.71% of the total, four person households comprised 11.37% of the total, and larger households of 5 or more made up 8.57% of the total.

Jefferson County, PA has the highest number of five-or-more-person households with 1,613, while Clarion County, PA has the fewest in this report area with 1,329.

Report Area	Total Households	1 Person	2 People	3 People	4 People	5 or More People
Report Location	34,330	10,067	12,710	4,708	3,903	2,942
Clarion County, PA	15,930	4,550	5,916	2,119	2,016	1,329
Jefferson County, PA	18,400	5,517	6,794	2,589	1,887	1,613
Pennsylvania	5,106,601	1,521,428	1,787,540	774,243	615,435	407,955
United States	122,354,219	34,254,532	41,488,418	18,998,206	15,743,153	11,869,910

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County

Citizenship status

The table below shows the numbers and percent of population by citizenship status for the report location. According the American Community Survey Data, 2016-2020, Clarion County, PA has the largest number of non-Citizens with 183, while Jefferson County, PA has the fewest number of non-Citizens with 76. The report location has a total of 259 non-Citizens, or 0.32% of the total population of 82,203 persons, in contrast to the Pennsylvania average of 3.21% of the population being non-citizens and the national average of 6.64% being non-citizens.

Report Area	Native	Born in a US Territory	Born Abroad to US Citizens	Naturalized	Non-Citizen	Non-Citizen, Percent
Report Location	81,239	42	341	322	259	0.32%
Clarion County, PA	38,114	29	169	138	183	0.47%
Jefferson County, PA	43,125	13	172	184	76	0.17%

Pennsylvania	11,649,436	160,342	88,254	486,000	410,853	3.21%
United States	277,155,748	2,041,524	3,246,408	22,456,684	21,668,944	6.64%

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County

Hispanic or Latino Citizens

This indicator reports the citizenship status of the Hispanic or Latino population within the report area.

Report Area	Native Born	Native Born	Foreign Born	Foreign Born
Report Location	687	84.29%	128	15.71%
Clarion County, PA	289	73.35%	105	26.65%
Jefferson County, PA	398	94.54%	23	5.46%
Pennsylvania	762,129	78.42%	209,684	21.58%
United States	39,886,947	67.19%	19,474,073	32.81%

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 2020, it is estimated that there were 5,017 households, or 14.61%, living in poverty within the report location, compared to a Pennsylvania average of 11.8%. Clarion County, PA had the highest poverty rate (16.5%), while Jefferson County, PA had the lowest poverty rate (13.0%).

Report Area	Total Households	Households in Poverty	Percent Households in Poverty
Report Location	34,330	5,017	14.61%
Clarion County, PA	15,930	2,627	16.5%
Jefferson County, PA	18,400	2,390	13.0%
Pennsylvania	5,106,601	602,145	11.8%
United States	122,354,219	15,312,497	12.5%

Note: This indicator is compared to the state average

Data Source: US Census Bureau, American Community Survey, 2016-20. 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 report location, there are 878 married couples living in poverty, compared to 937 female headed households in poverty. In 2020, it is estimated that there were 5,017 households, family and non-family, living in poverty within the report location. 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 556.

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	21,942	5,017	2,929	878	273	937
Clarion County, PA	10,139	2,627	1,724	368	154	381
Jefferson County, PA	11,803	2,390	1,205	510	119	556
Pennsylvania	3,254,545	602,145	340,100	83,574	29,170	149,301
United States	79,849,830	15,312,497	8,066,793	2,684,272	768,434	3,792,998

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County

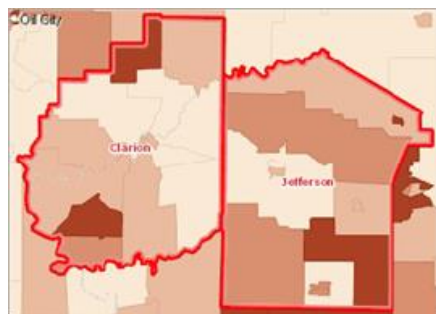
Child (0-17) Poverty Rate (ACS)

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 20.7% of children lived in a state of poverty during the survey calendar year. The poverty rate for children living in the report location is greater than the national average of 17.5%. Per the chart below, Clarion County, PA had the lowest poverty rate at 18.8% while Jefferson County, PA had the highest child poverty rate at 22.3%.

Report Area	Ages 0-17 Total Population	Ages 0-17 In Poverty	Ages 0-17 Poverty Rate
Report Location	16,145	3,350	20.7%
Clarion County, PA	7,121	1,342	18.8%
Jefferson County, PA	9,024	2,008	22.3%
Pennsylvania	2,600,657	434,413	16.7%
United States	72,065,774	12,598,699	17.5%

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 2016-20

- 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

2020 poverty estimates show a total of 9,358 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 (12.8%), while Jefferson County, PA had the lowest poverty rate (11%).

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	9,358	11.83%	2,461	15.31%	1,722	14.58%
Clarion County, PA	4,689	12.8%	1,076	15.2%	738	14.3%
Jefferson County, PA	4,669	11%	1,385	15.4%	984	14.8%
Pennsylvania	1,345,976	10.9%	367,804	14.3%	258,736	13.7%
United States	38,371,394	11.90%	11,204,423	15.70%	7,798,566	14.90%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, *Small Area Income and Poverty Estimates*, 2020. 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 14.93% of all persons lived in a state of poverty during the 2020 calendar year. The poverty rate for all persons living in the report area is less than the Pennsylvania average of 11.95%. Clarion County, PA had the highest poverty rate (16.08%), while Jefferson County, PA had the lowest poverty rate (13.91%).

Report Area	Total Population	Population in Poverty	Population in Poverty, Percent
Report Location	80,145	11,962	14.93%
Clarion County, PA	37,470	6,027	16.08%
Jefferson County, PA	42,675	5,935	13.91%
Pennsylvania	12,387,061	1,480,430	11.95%
United States	318,564,128	40,910,326	12.84%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, *American Community Survey*, 2016-20. Source geography: Tract

Population in Poverty by Gender

Report Area	Male	Female	Male, Percent	Female, Percent
Report Location	5,025	6,937	12.61%	17.22%
Clarion County, PA	2,482	3,545	13.35%	18.78%
Jefferson County, PA	2,543	3,392	11.96%	15.85%
Pennsylvania	653,231	827,199	10.81%	13.04%
United States	18,171,512	22,738,814	11.64%	13.99%

Population in Poverty by Ethnicity Alone

This indicator reports the population in poverty in the report area by ethnicity alone.

Report Area	Hispanic or Latino	Not Hispanic or Latino	Hispanic or Latino, Percent	Not Hispanic or Latino, Percent
Report Location	42	11,920	5.51%	15.02%
Clarion County, PA	18	6,009	4.96%	16.19%
Jefferson County, PA	24	5,911	6.02%	13.98%
Pennsylvania	249,217	1,231,213	26.55%	10.75%
United States	10,642,653	30,267,673	18.29%	11.62%

Population in Poverty Race Alone, Percent

This indicator reports the percentage of population in poverty in the report area by race alone.

Report Area	White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Report Location	14.86%	13.69%	12.16%	4.90%	No data	37.21%	19.48%
Clarion County, PA	16.13%	7.24%	13.73%	5.00%	No data	34.62%	21.39%
Jefferson County, PA	13.75%	38.02%	8.70%	4.76%	No data	37.86%	17.43%
Pennsylvania	9.28%	24.87%	24.56%	13.43%	22.39%	29.89%	18.34%
United States	10.60%	22.07%	24.13%	10.61%	16.81%	19.66%	15.08%

Population in Poverty by Race Alone, Total

This indicator reports the total population in poverty in the report area by race alone.

Report Area	Non-Hispanic White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Report Location	11,565	79	9	12	0	48	249
Clarion County, PA	5,829	33	7	7	0	9	142
Jefferson County, PA	5,736	46	2	5	0	39	107

Pennsylvania	916,064	332,886	4,819	58,408	905	90,871	76,477
United States	23,820,939	8,726,814	626,766	1,917,691	99,642	3,234,981	2,483,493

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 9.7% of people lived in a state of poverty during the survey calendar year. The poverty rate for people living in the report location is greater than the national average of 9.3%. Jefferson County, PA had the lowest poverty rate at 8.9% while Clarion County, PA had the highest senior poverty rate at 10.7%.

Report Area	Ages 65 and Up Total Population	Ages 65 and Up In Poverty	Ages 65 and Up Poverty Rate
Report Location	16,088	1,568	9.7%
Clarion County, PA	7,355	787	10.7%
Jefferson County, PA	8,733	781	8.9%
Pennsylvania	2,255,892	185,413	8.2%
United States	51,072,143	4,756,707	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. The consensus of the stakeholders is transportation is a considerable to severe challenge. 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 counties with lower incomes are unable to pay for vehicle repairs and since both counties are rural, there are 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, 80% 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 65 consumers need assistance with a vehicle, while 83 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 23 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. If residents are not receiving Medical Assistance, scheduling a ride through a paratransit service is expensive. Between both counties, there are 2,541 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 groups recommended reviewing Uber or Lyft services for transportation.

Resources

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. If no other resources are available, the Punxsutawney Area Hospital assists patients with transportation if they are

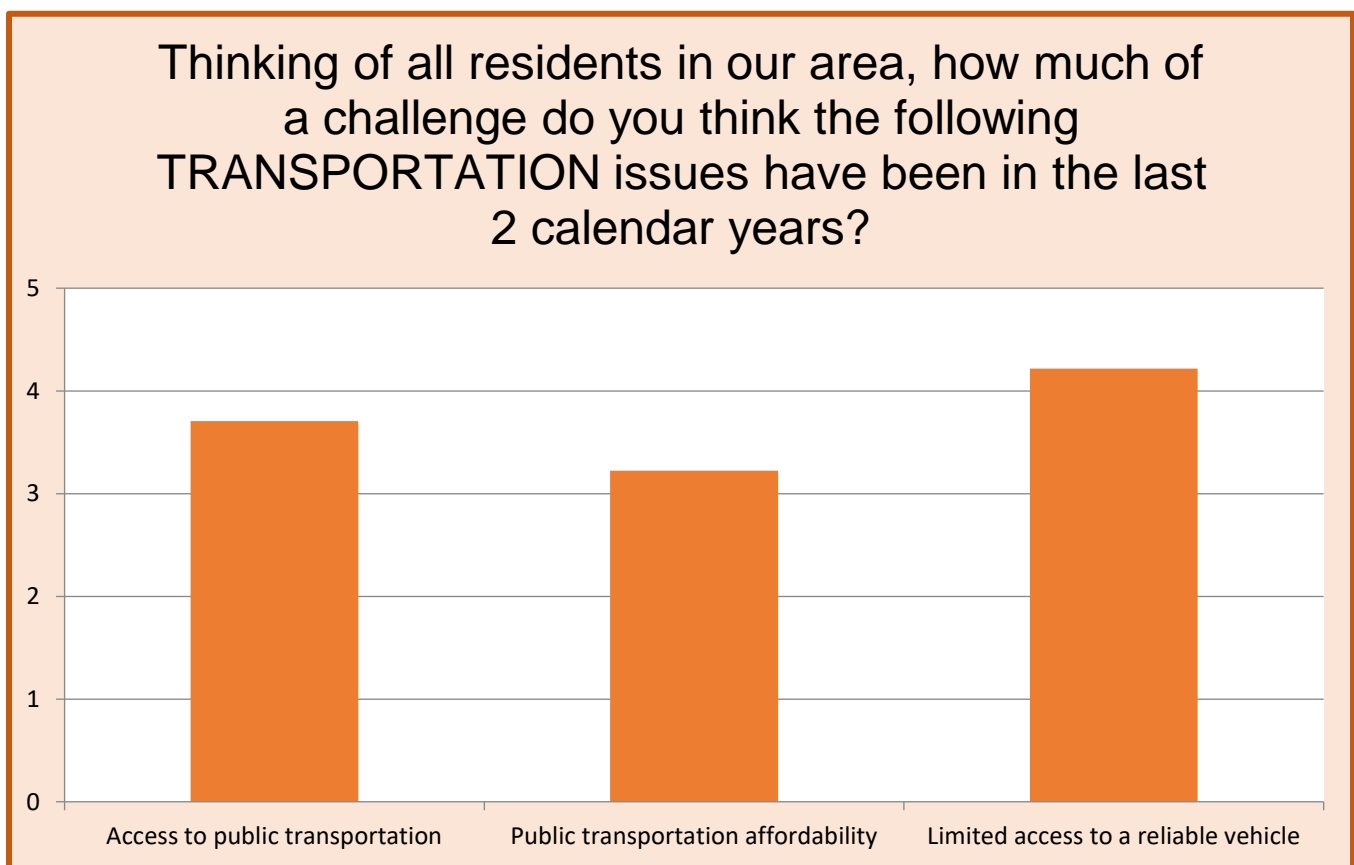
stranded at the hospital. Within the Clarion County School District, vans were purchased to transport parents and children to school meetings. This approach demonstrates community solutions to a long-standing problem.

Gaps

The focus group indicated both counties lack assistance for vehicle repairs and have 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 indicator shows the method of transportation workers used to travel to work for the report area. Of the 36,559 workers in the report location, 80.9% drove to work alone while 8.4% carpooled. 0.6% of all workers reported that they used some form of public transportation, while others used some optional means including 4.0% walking or riding bicycles, and 1.3% 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	36,559	80.9%	8.4%	0.6%	4.0%	1.3%	4.8%
Clarion County, PA	17,274	78.6%	9.0%	0.5%	4.0%	1.4%	6.5%
Jefferson County, PA	19,285	83.0%	7.9%	0.7%	3.9%	1.2%	3.3%
Pennsylvania	6,085,959	74.5%	8.2%	5.2%	4.0%	1.1%	7.1%
United States	153,665,654	74.9%	8.9%	4.6%	3.1%	1.3%	7.3%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2016-20. 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	36,559	89.34%	0.62%	5.28%	4.77%
Clarion County, PA	17,274	87.59%	0.51%	5.43%	6.47%
Jefferson County, PA	19,285	90.89%	0.72%	5.14%	3.25%
Pennsylvania	5,693,291	82.87%	5.05%	4.83%	7.25%

White Non-Hispanic Commuters

Report Area	Workers 16 and Up	Travel by Car	Use Public Transit	Bike/Walk	Work from Home
Report Location	32,226	88.80%	0.40%	5.69%	5.11%
Clarion County, PA	14,639	86.26%	0.05%	6.56%	7.12%
Jefferson County, PA	17,587	90.91%	0.69%	4.96%	3.43%
Pennsylvania	4,751,059	85.13%	2.96%	4.42%	7.49%
United States	95,588,361	84.95%	2.82%	3.98%	8.25%

Hispanic Commuters

Report Area	Workers 16 and Up	Travel by Car	Use Public Transit	Bike/Walk	Work from Home
Report Location	0	0.00%	0.00%	0.00%	0.00%
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	392,668	79.19%	7.18%	8.31%	5.32%
United States	27,568,467	84.54%	5.89%	4.90%	4.68%

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. Of the 34,330 total households in the report location, 2,541 or 7.40% are without a motor vehicle.

Report Area	Total Occupied Households	Households with No Motor Vehicle	Households with No Motor Vehicle, Percent
Report Location	34,330	2,541	7.40%
Clarion County, PA	15,930	1,204	7.56%
Jefferson County, PA	18,400	1,337	7.27%
Pennsylvania	5,106,601	544,554	10.66%
United States	122,354,219	10,344,521	8.45%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

Housing

The key stakeholder survey indicated housing continues to be a considerable to severe challenge for residents in both counties. In both counties, there are 33,623 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, 107 consumers who completed a needs assessment survey said they need help with utility bills, and 74 need assistance with rent or mortgage payments.

Approximately 39% of renters and 27% 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 1.27% average of families in an overcrowded living situation. Community Action, Inc.'s Consumer Needs Assessment Surveys show 14 families stated they were homeless or did not have any place to live. The focus groups identified homelessness as a growing program. Per the Jefferson County focus group, the amount of families who qualified for Head-Start due to homelessness increased from previous years.

In the bi-county area, there is a limited availability of affordable housing and consumers are put on wait lists. As of 2020, there are 1,431 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 also discussed the trend of landlords selling rental properties because they can't afford the upkeep and maintenance. On the other hand, rental costs have increased due to inflation, and residents can't always afford the increased rates.

In addition to the key stakeholder survey, the focus groups 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 were not discussed during the focus groups.

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. Community Action, Inc. also operates other rent and utility assistance programs. 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. Clarion County Children and Youth Services offers a direct referral family transitional housing program through a partnership with Community Action, Inc.

Jefferson County offers a direct referral family shelter through a partnership with Community Action, Inc. and the Jefferson County Housing Authority, as well as 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.

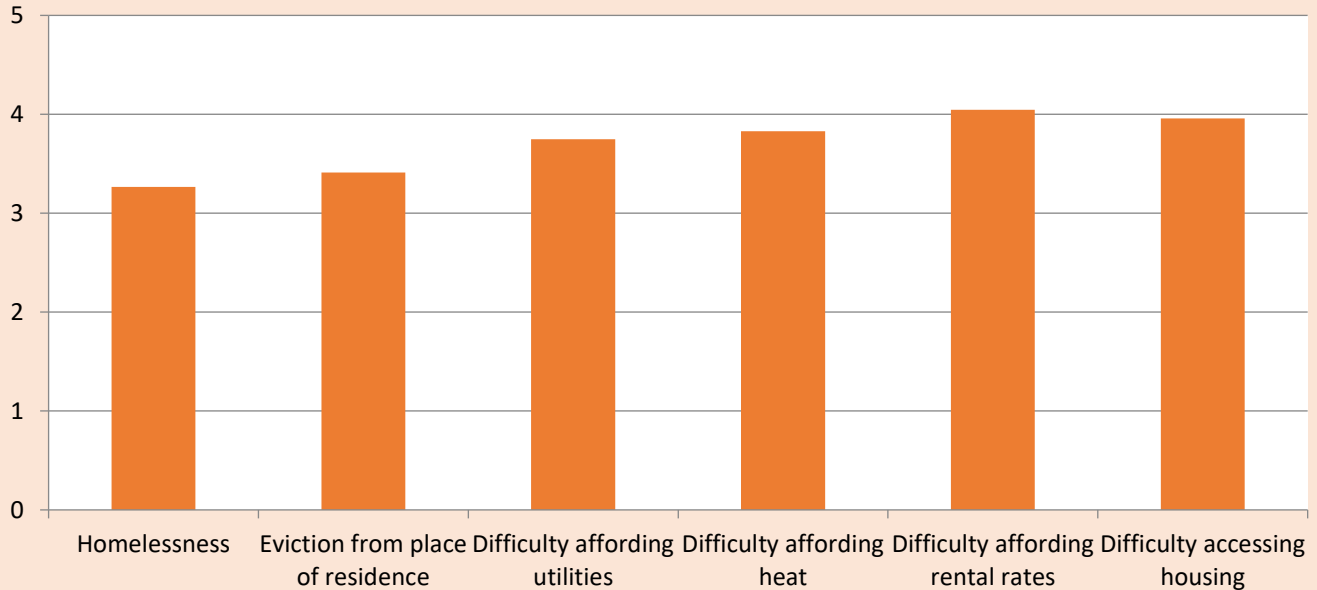
Gaps

Gaps in both counties include a lack of emergency shelter for various populations, a lack of affordable housing, and a lack of resources for home repairs.

Quantitative Data

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

Thinking of all residents in our area, how much of a challenge do you think the following HOUSING issues have been in the last 2 calendar years?



Housing Units

The number of housing units within the report area in July of each year from 2012-2021 are shown below. According to the U.S. Census, there were a total of 40,872 housing units in the report location in 2021, an decrease of -1,694 (or -3.98%) since 2012 compared to a 3.06% increase statewide.

Report Area	July 2012	July 2013	July 2014	July 2015	July 2016	July 2017	July 2018	July 2019
Report Location	42,566	42,615	42,686	43,135	43,182	43,236	43,272	43,339
Clarion County, PA	20,022	20,045	20,069	20,464	20,521	20,538	20,541	20,584
Jefferson County, PA	22,544	22,570	22,617	22,671	22,661	22,698	22,731	22,755
Pennsylvania	5,599,169	5,614,657	5,632,733	5,654,171	5,673,520	5,693,469	5,712,698	5,732,628

Data Source: US Census Bureau, Census Population Estimates. Source geography: County

Homeowners

The U.S. Census Bureau estimated there were 25,767 homeowners in the report area in 2000, and

24,840 homeowners in the report area for the 5 year estimated period from 2016 - 2020. This equates to a change of -3.6%.

Report Area	Homes 2000	Homes 2020	Percent Change 2000-2020
Report Location	25,767	24,840	-3.60%
Clarion County, PA	11,599	11,075	-4.52%
Jefferson County, PA	14,168	13,765	-2.84%
Pennsylvania	3,406,337	3,522,269	3.40%
United States	69,815,753	78,801,376	12.87%

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County

Housing-Cost Burden (Renters)

The 2016 - 2020 American Community Survey (ACS) shows in the report area that 45.66% of occupied units paying rent nationwide pay 30% or more of their income on housing costs. For the study area, 38.6% 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	34,330	9,490	3,663	38.60%
Clarion County, PA	15,930	4,855	1,885	38.83%
Jefferson County, PA	18,400	4,635	1,778	38.36%
Pennsylvania	5,106,601	1,584,332	683,521	43.14%
United States	122,354,219	43,552,843	19,886,052	45.66%

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: tract

Housing-Cost Burden (Owners)

The 2016 - 2020 American Community Survey (ACS) shows in the report area that 27.25% of homeowners with mortgages nationwide pay 30% or more of their income on housing costs. 18.58% of owners with mortgages and 9.65% 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	34,330	11,717	2,177	18.58%	13,123	1,267	9.65%
Clarion County, PA	15,930	5,439	946	17.39%	5,636	523	9.28%
Jefferson County, PA	18,400	6,278	1,231	19.61%	7,487	744	9.94%
Pennsylvania	5,106,601	2,111,469	508,006	24.06%	1,410,800	197,861	14.02%
United States	122,354,219	48,974,364	13,344,089	27.25%	29,827,012	3,898,607	13.07%

*Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2016-20.*

Overcrowded Housing

Occupied housing units, overcrowded housing units, and percent overcrowded for 2011-2015 and 2016-2020 American Community Survey Estimates 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 location for 2020 is 1.27%, compared to a statewide average of 1.74% and a national average of 4.44%.

Jefferson County, PA has the most overcrowded housing in 2020 with 262, while Clarion County, PA has the fewest in this report area with 166.

Report Area	Occupied Housing Units 2015	Overcrowded Housing Units 2015	Percent Overcrowded 2015	Occupied Housing Units 2020	Overcrowded Housing Units 2020	Percent Overcrowded 2020
Report Location	33,683	447	1.33%	33,623	428	1.27%
Clarion County, PA	15,449	213	1.38%	15,472	166	1.07%
Jefferson County, PA	18,234	234	1.28%	18,151	262	1.44%
Pennsylvania	4,208,287	66,050	1.57%	4,235,813	73,543	1.74%
United States	90,647,126	3,889,851	4.29%	91,401,117	4,060,649	4.44%

*Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2016-20. 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 (2020)	Total HUD-Assisted Housing Units	HUD-Assisted Units, Rate per 10,000 Housing Units
Report Location	34,330	1,431	416.84
Clarion County, PA	15,930	670	420.59
Jefferson County, PA	18,400	761	413.59
Pennsylvania	5,106,601	221,343	433.44
United States	123,559,968	5,024,504	406.64

*Note: This indicator is compared to the state average.
Data Source: US Department of Housing and Urban Development. 2021. Source geography: County*

Housing Age

Total housing units, median year built and median age in 2020 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 1967 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	43,292	No data	4,370	8,180	10,713	20,029
Clarion County, PA	20,554	1967	2,149	4,192	5,533	8,680
Jefferson County, PA	22,738	1960	2,221	3,988	5,180	11,349
Pennsylvania	5,713,345	1963	661,971	1,096,387	1,294,329	2,660,658
United States	138,432,751	1978	27,470,857	37,714,151	35,317,337	37,930,406

*Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey. 2016-20. 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 consensus of the stakeholders is that health care access is a moderate to considerable challenge. 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, 26 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 farther or experience long wait times for dental issues. Residents could choose not to utilize dental services which could negatively impact their health. Demographic data from 2015 states there are 32 dentists available between both counties, but this does not identify if these dentists are still practicing or accept Medicare or Medicaid.

Focus groups also supported the survey data with the idea residents have difficulty affording health insurance and prescriptions. Within both counties, 18,294 receive Medicaid and 20,373 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. The focus groups also discussed the lack of financial assistance for medical services, which can impact how or if residents seek care.

Within both counties, there are the following amounts of medical professionals: 62 medical physicians, 32 physician assistants, 47 osteopathic physicians or surgeons, 1,040 registered nurses, and 93 mental health providers. Like the dentists, this data does not indicate the type of insurance accepted or availability. 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 groups discussed the challenges of recruiting medical professionals to the rural communities. When medical facilities are recruiting medical professionals, not only do they have to sell the idea of working for their practice, they have to sell the community. Typically, medical professionals are at the higher end of the income spectrum and are looking for vibrant communities with upscale housing. If the area is distressed, this could be a barrier to medical professionals wanting to relocate to the area.

The focus groups discussed several ideas regarding health care access. For the barriers in accessing dental services, expanded education in relation to dental care (such as brushing your teeth with just water if toothpaste is not available) can help maintain proper dental hygiene. There are mobile dentistry services within the rural communities to help meet the demand of dental services. The Punxsutawney Area Hospital holds events in the community which offers free services, such as health screenings. There is a focus within the medical community on preventative care.

Resources

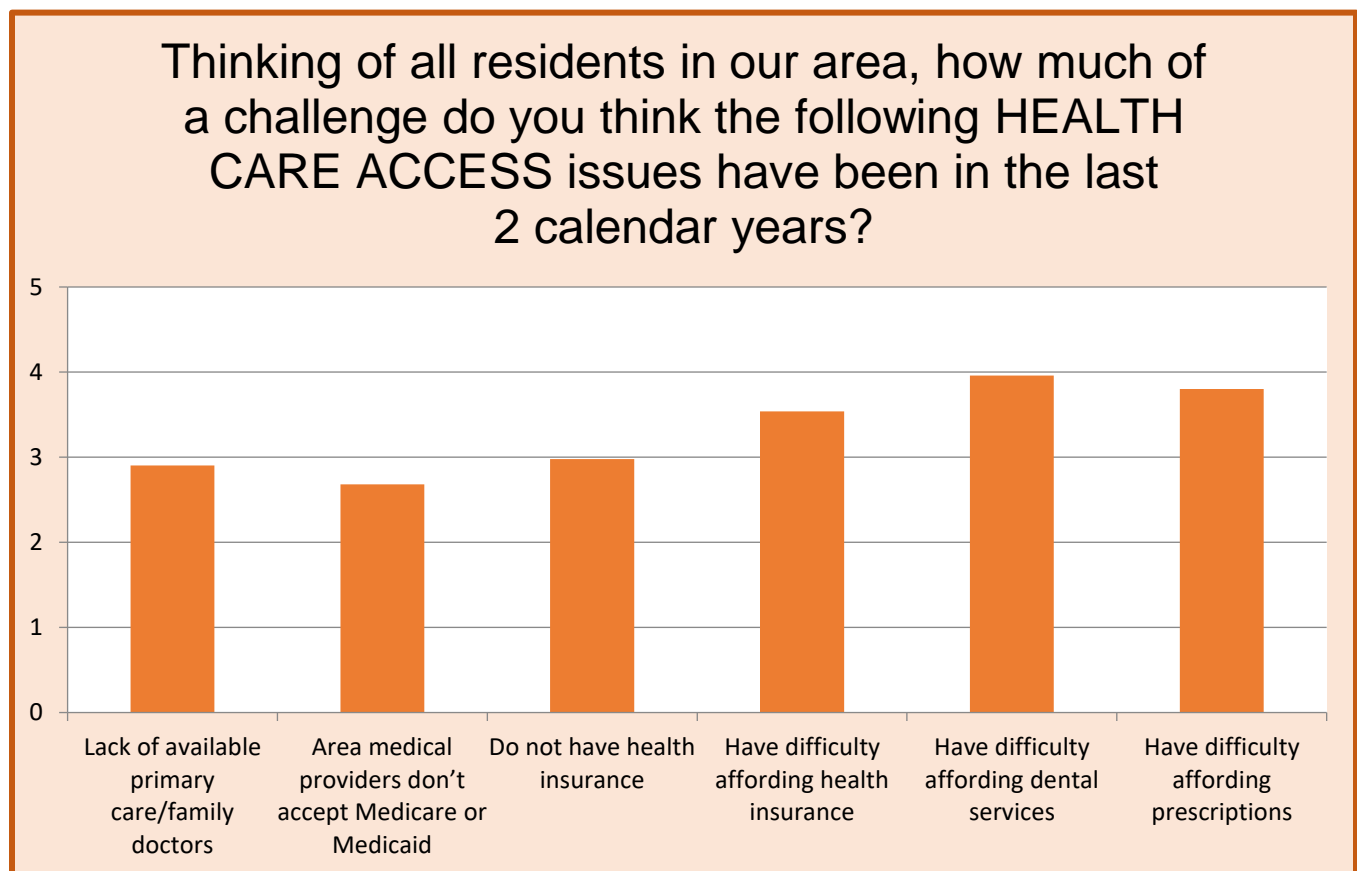
Residents in both counties who are eligible for Medical Assistance can receive help with their co-payments and medical transportation. There is a health clinic which offers primary care at no cost in the village of Walston. UPMC offers mobile dentistry services which helps consumers in both Clarion and Jefferson Counties. The Punxsutawney Area Hospital holds events in the community which offer free services such as health screenings.

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 other medical 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

0.85 dental professionals per 1000 persons in the report location. The Pennsylvania average is 1.26 dental professionals per 1000 persons. Jefferson County, PA has the smallest number, 0.76 dental professionals per 1,000 persons, while Clarion County, PA has the most with 0.96 dental professionals per 1,000 persons.

Report Area	Dentists	Dental Hygienists	Dental Professionals per 1,000 Persons
Report Location	28	42	0.85
Clarion County, PA	14	23	0.96
Jefferson County, PA	14	19	0.76
Pennsylvania	8,214	8,229	1.29

*Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2016-20. 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.

Within the report location there are 32.00 dentists. This represents 38.10 dentists per 100,000 total population.

Report Area	Total Population, 2015	Dentists, 2015	Dentists, Rate per 100,000 Population
Report Location	83,928.00	32.00	38.10
Clarion County, PA	39,498.00	13.00	32.91
Jefferson County, PA	44,430.00	19.00	42.76
Pennsylvania	12,802,503.00	8,368.00	65.40
United States	321,418,820.00	210,832.00	65.60

*Note: This indicator is compared to the state average
Data Source: US Department of Health & Human Services, Health Resources and Services Administration, HRSA - Area Health Resource File, 2015. Source geography: County*

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 20,373 persons were receiving Medicare benefits in the report area in 2019. 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 3,235 disabled persons in the report location received Medicare benefits in 2019. Jefferson County, PA had the highest number (1,800) of Medicare recipients among disabled persons, while Clarion County, PA had the lowest number (1,435) of Medicare recipients among disabled persons.

Report Area	Persons Over 65 Receiving Medicare	Disabled Persons Receiving Medicare	Total Persons Receiving Medicare
Report Location	17,138	3,235	20,373
Clarion County, PA	7,837	1,435	9,272
Jefferson County, PA	9,301	1,800	11,101
Pennsylvania	4,684,851	780,390	5,465,240
United States	52,987,966	8,519,960	61,507,926

Data Source: Centers for Medicare and Medicaid Services, CMS - Geographic Variation Public Use File . 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	81,202	75,398	18,294	24.26%
Clarion County, PA	38,186	35,466	7,651	21.57%
Jefferson County, PA	43,016	39,932	10,643	26.65%
Pennsylvania	12,590,644	11,884,753	2,479,111	20.86%
United States	321,525,041	293,466,138	64,526,347	21.99%

Population Receiving Medicaid by Age Group, Percent

Report Area	Under Age 18	Age 18 - 64	Age 65 +
Report Location	39.97%	19.06%	13.48%
Clarion County, PA	34.73%	17.06%	13.45%
Jefferson County, PA	44.20%	20.93%	13.51%
Pennsylvania	36.91%	15.57%	11.88%
United States	37.87%	14.65%	13.49%

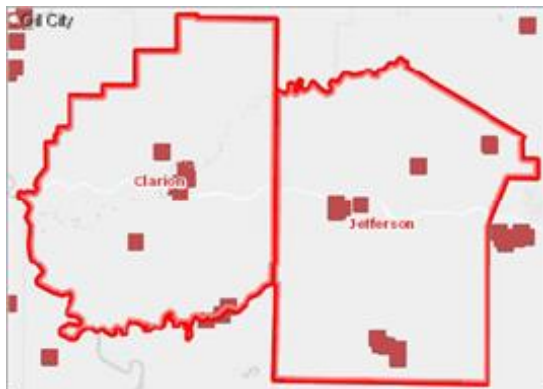
Medicare and Medicaid Providers

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 30 active Medicare and Medicaid institutional service providers in the report location in the 3rd quarter of 2020. Clarion County, PA and Jefferson County, PA have the same number of providers (15).

Report Area	Total Institutional Providers	Hospitals	Nursing Facilities	Federally Qualified Health Centers	Rural Health Clinics	Community Mental Health Centers
Report Location	30	4	7	4	5	0
Clarion County, PA	15	2	3	3	3	0
Jefferson County, PA	15	2	4	1	2	0
Pennsylvania	2,937	242	685	371	71	8
United States	77,398	7,292	15,269	10,382	4,894	129

Data Source: US Department of Health & Human Services, Center for Medicare & Medicaid Services, [Provider of Services File](#). September 2020. Source geography: County



All Providers of Service, POS September 2020

- All Providers of Service, POS September 2020
- Report Location

Physicians

The table below shows the number of physicians and physician assistants for the report area. There are 1.76 physicians per 1,000 persons in the report location; the Pennsylvania average is 3.92 physicians per 1,000 persons. Clarion County, PA has the smallest number, 1.73 physicians per 1,000 persons, while Jefferson County, PA has the most with 1.79 physicians per 1,000 persons.

Report Area	Medical Physicians / Surgeons	Medical Physician Assistants	Osteopathic Physicians / Surgeons	Physicians / Assistants per 1,000
Report Location	62	36	47	1.76
Clarion County, PA	20	13	34	1.73
Jefferson County, PA	42	23	13	1.79
Pennsylvania	37,365	8,603	7,627	4.19

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, [American Community Survey](#). 2016-20. 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.

Within the report location there are 39 primary care physicians. This represents 47.1 providers per 100,000 total population.

Report Area	Total Population (2017)	Primary Care Physicians (2017)	Primary Care Physicians, Rate per 100,000 Population
Report Location	82,816	39	47.1
Clarion County, PA	38,998	19	48.72
Jefferson County, PA	43,818	20	45.64
Pennsylvania	12,787,641	10,353	81
United States	324,985,539	249,103	76.7

Note: This indicator is compared to the state average.

Data Source: US Department of Health & Human Services, Health Resources and Services Administration, HRSA - Area Health Resource File. 2017. Source geography: County

Nurses

The table below shows the number of nurses, nurse practitioners, and nurse specialists for the report area. There are 22.35 nursing professionals per 1,000 persons in the report location. The Pennsylvania average is 19.41 nursing professionals per 1,000 persons. Clarion County, PA has the smallest number, 21.79 nursing professionals per 1,000 persons, while Jefferson County, PA has the most with 22.84 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	1,040	734	63	0	22.35
Clarion County, PA	463	349	30	0	21.79
Jefferson County, PA	577	385	33	0	22.84
Pennsylvania	194,509	51,098	12,597	216	20.20

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey. 2016-20. Source geography: County

Mental Health Professionals

The table below shows the number of mental health professionals for the report area. There are 0.13 mental health professionals per 1,000 persons in the report location. The Pennsylvania average is 0.43 mental health professionals per 1,000 persons. Clarion County, PA has the smallest number, 0.13 mental health professionals per 1,000 persons, while Jefferson County, PA has the most with 0.14 mental health professionals per 1,000 persons.

Report Area	Psychologists	Psychologist per 1,000 Persons
Report Location	11	0.13
Clarion County, PA	5	0.13
Jefferson County, PA	6	0.14
Pennsylvania	5,394	0.42

Note: This indicator is compared to the state average.
 Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County

Access to Mental Health Providers

This indicator reports the number of mental health providers in the report area as a rate per 100,000 total area population. Mental health providers are defined as psychiatrists, psychologists, licensed clinical social workers, counselors, marriage and family therapists, and mental health providers that treat alcohol and other drug abuse, as well as advanced practice nurses specializing in mental health care. Data from the 2021 Centers for Medicare and Medicaid Services (CMS) National Provider Identifier (NPI) downloadable file are used in the 2022 County Health Rankings.

Within the report location there are 93 mental health providers with a CMS National Provider Identifier (NPI). This represents 114.2 providers per 100,000 total population.

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	81,413	93	875.4	114.2
Clarion County, PA	38,305	57	672	148.8
Jefferson County, PA	43,108	36	1,197.4	83.5
Pennsylvania	12,783,254	30,391	420.6	237.7
United States	329,484,124	928,839	354.7	281.9

Note: This indicator is compared to the state average.
 Data Source: Centers for Medicare and Medicaid Services, CMS - National Plan and Provider Enumeration System (NPPES). Accessed via County Health Rankings, 2021. Source geography: County

Therapists

The table below shows the number of physical therapists, occupational therapists, and chiropractors for the report area. There are 1.30 physical therapy, occupational therapy, and chiropractor professionals per 1,000 persons in the report location. The Pennsylvania average is 1.83 physical therapists, occupational therapists, and chiropractors per 1,000 persons. Clarion County, PA has the smallest number, 0.96 physical therapists, occupational therapists, and chiropractors per 1,000 persons, while Jefferson County, PA has the most with 1.61 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	47	33	27	1.30
Clarion County, PA	16	11	10	0.96
Jefferson County, PA	31	22	17	1.61
Pennsylvania	13,395	8,106	3,706	1.97

Note: This indicator is compared to the state average.
 Data Source: US Census Bureau, [American Community Survey](#). 2016-20. 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 1.57 special health professionals per 1,000 persons in the report location. The Pennsylvania average is 1.09 special health professionals per 1,000 persons. Jefferson County, PA has the smallest number, 1.49 special health professionals per 1,000 persons, while Clarion County, PA has the most with 1.66 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	16	18	3	92	1.57
Clarion County, PA	6	5	2	51	1.66
Jefferson County, PA	10	13	1	41	1.49
Pennsylvania	4,075	2,094	1,282	6,804	1.11

Note: This indicator is compared to the state average.
 Data Source: US Census Bureau, [American Community Survey](#). 2016-20. 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. The consensus of the stakeholders is that employment is a moderate to considerable challenge for bi-county residents. Focus groups supported these results. The average unemployment rate between Jefferson and Clarion Counties for June 2022 is 5.0%. The focus groups indicated transportation as the biggest barrier for employment. They also discussed the lack of people seeking employment. Members of the focus groups noted the challenge of motivating others to “do better”, such as setting and achieving goals, having enough income to afford to live without needing supportive services, etc.

The focus groups also mentioned a lack of soft skills. There is a change in culture about work and the perception in the community is that “people don’t want to work”, people are not held accountable (not showing up to interviews, quitting without notice, etc.), and people are surviving without employment (mostly through social service programs). For those low-income families who do have household members that are employed, they are in danger of the cliff effect, where the more income they receive the less social service programs are available to them. They might not be able to afford their needs without the assistance.

On CAI’s Consumer Needs Assessment Survey, 9 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. The number one employer in Clarion County is the PA State System of Higher Education and the number one employer in Jefferson County is Owens-Brockway Glass Container. 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 \$813.10, which is low when compared to the PA average of \$1,205. Results from CAI’s Consumer Needs Assessment Survey indicated 60 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.

The stakeholder survey indicated affording child care as a barrier to employment. Both counties lack child care for odd shifts, emergency situations, or short term service. 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 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, 15 households indicated 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.

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

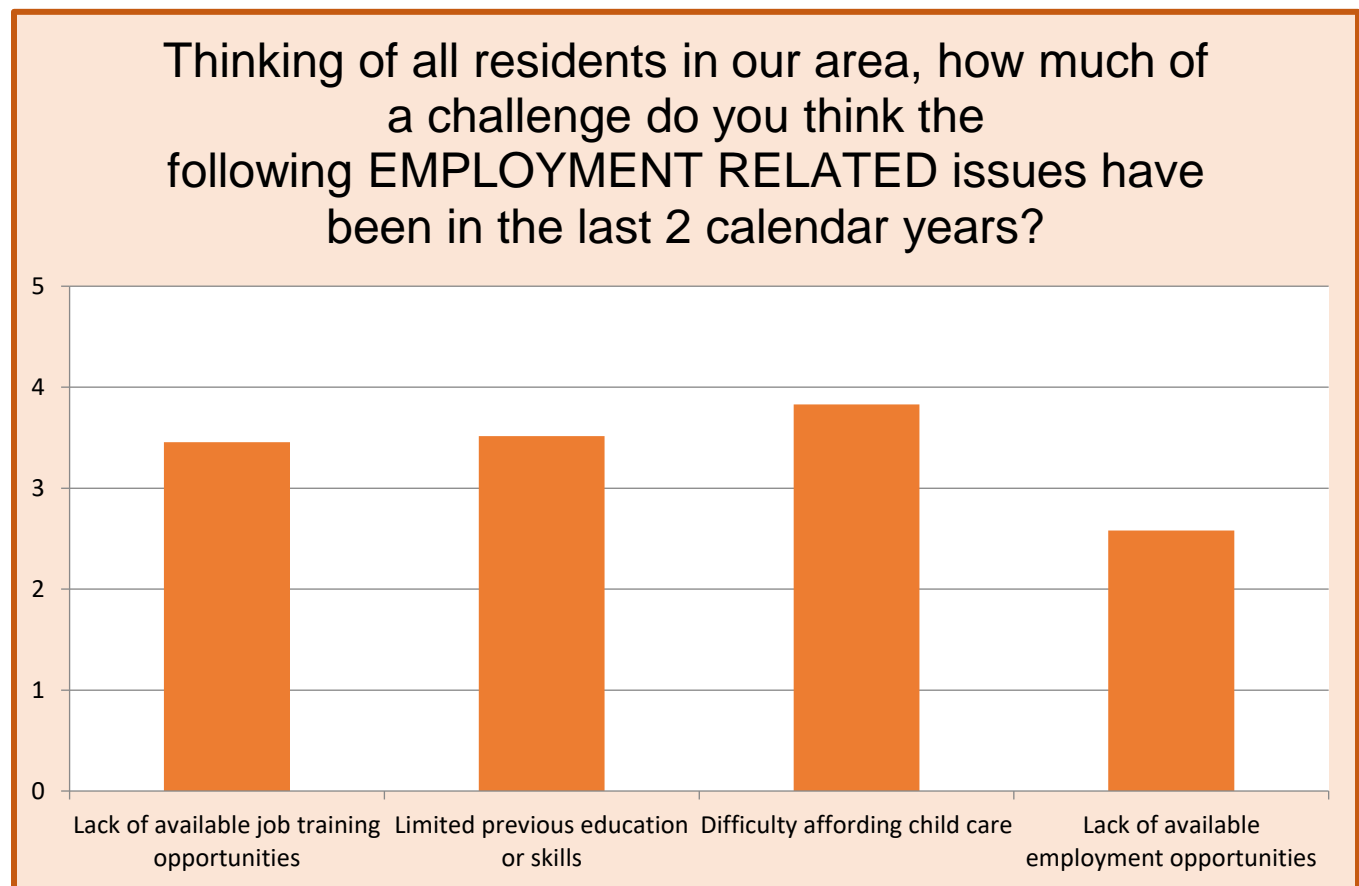
training, Indiana University of Pennsylvania – Punxsutawney Campus, Butler County Community College – Brockway (BC3), and Penn West Clarion, and Penn State DuBois are locally available, however residents could face cost barriers when trying to enroll. For assistance with child care both counties utilize 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. Families lack transportation to get to work.

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 location experienced an average 5.0% unemployment rate in June 2022.

Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Report Location	36,345	34,520	1,825	5.0%
Clarion County, PA	16,599	15,725	874	5.3%
Jefferson County, PA	19,746	18,795	951	4.8%
Pennsylvania	6,470,440	6,171,007	299,433	4.6%
United States	166,188,470	159,785,756	6,402,715	3.9%

Note: This indicator is compared to the state average.

Data Source: US Department of Labor, Bureau of Labor Statistics, 2022 - June. Source geography: County

Top Employers

Lists the top 50 employers, by county, for the 4th quarter of 2020.

County	Rank	Employer
Clarion		
Clarion	1	PA State System of Higher Education
Clarion	2	Clarion Hospital
Clarion	3	Wal-Mart Associates Inc
Clarion	4	Training Toward Self Reliance Inc
Clarion	5	State Government
Clarion	6	Colony Homes
Clarion	7	Commodore Homes
Clarion	8	Clarion County
Clarion	9	New Light Inc
Clarion	10	Riverview Intermediate Unit
Clarion	11	Champion Modular Inc
Clarion	12	ABG Operating LLC
Clarion	13	UHS of Pennsylvania Inc
Clarion	14	Redbank Valley School District
Clarion	15	Swartfager Welding Inc
Clarion	16	Clarion Area School District
Clarion	17	Clarion Laminates LLC
Clarion	18	Clarion-Limestone Area School District
Clarion	19	Allegheny Clarion Vly School District
Clarion	20	Clarion Boards LLC
Clarion	21	Keystone School District

Clarion	22	Clarview Rest Home Inc
Clarion	23	Point of Caring Incorporated
Clarion	24	Union School District
Clarion	25	Car Mate Trailers Inc
Clarion	26	Federal Government
Clarion	27	GRP Management Inc
Clarion	28	WRC Pennsylvania Memorial Home
Clarion	29	North Clarion County School District
Clarion	30	Shipperville Healthcare & Rehab Ctr
Clarion	31	Dolgencorp LLC
Clarion	32	United Comm Independence Programs
Clarion	33	Central Electric Cooperative Inc
Clarion	34	Clarion Vocational Services ISO Inc
Clarion	35	Avonelle Inc
Clarion	36	Clarion-Forest Visiting Nurses Assn
Clarion	37	Clarion Healthcare & Rehab Ctr
Clarion	38	Compass Two LLC
Clarion	39	Structural Modulars Inc
Clarion	40	Lifeway Services LLC
Clarion	41	Francis J Palo Inc
Clarion	42	JM Smucker LLC
Clarion	43	Health Services of Clarion Inc
Clarion	44	Sharp Shopper Inc
Clarion	45	First United National Bank
Clarion	46	Charles Machine Inc
Clarion	47	Deer Creek Winery LLC
Clarion	48	Apple American Group LLC
Clarion	49	ADS Waste Holdings Inc
Clarion	50	PEC Management #2
Jefferson		
Jefferson	1	Owens-Brockway Glass Container
Jefferson	2	Beverage Air Corp
Jefferson	3	Punxsutawney Area Hospital Inc
Jefferson	4	Punxsutawney Area School District
Jefferson	5	Guardian Home & Community Services
Jefferson	6	State Government
Jefferson	7	Wal-Mart Associates Inc
Jefferson	8	Brookville Area School District
Jefferson	9	JDRC Managed Services LLC

Jefferson	10	Miller Welding & Machine Co
Jefferson	11	SMX LLC
Jefferson	12	Brookville Equipment Corporation
Jefferson	13	Goodwill Industries of North Central PA
Jefferson	14	Guardian Elder Care LLC
Jefferson	15	Brookville Hospital
Jefferson	16	Jefferson County
Jefferson	17	Bprex Healthcare Brookville Inc
Jefferson	18	Brockway Area School District
Jefferson	19	Matson Lumber Company
Jefferson	20	Penn Highlands Jefferson Manor
Jefferson	21	Symmco Operating Co
Jefferson	22	Proform Powdered Metals Inc
Jefferson	23	Metal Powder Products LLC
Jefferson	24	Universal Pressure Pumping Inc
Jefferson	25	WRC Pennsylvania Memorial Home
Jefferson	26	Federal Government
Jefferson	27	Punxsutawney Finishing Works Inc
Jefferson	28	Niagara Cutter LLC
Jefferson	29	Compassionate Care Nursing
Jefferson	30	In Home Solutions Plus
Jefferson	31	Jefferson-Clarion Head Start Inc
Jefferson	32	Giant Eagle Inc
Jefferson	33	GRP Management Inc
Jefferson	34	Sheetz Inc
Jefferson	35	Shop 'n Save
Jefferson	36	ADS Waste Holdings Inc
Jefferson	37	Glen-Gery Corporation
Jefferson	38	ACME Machine & Welding Company
Jefferson	39	Femco Holdings LLC
Jefferson	40	Jefferson County - Dubois AVTS
Jefferson	41	TA Operating LLC
Jefferson	42	Guardian Long Term Care Pharmacy
Jefferson	43	Sintergy Inc
Jefferson	44	Phoenix Sintered Metals LLC
Jefferson	45	OCI Division
Jefferson	46	Brookville Behavioral Health Inc
Jefferson	47	Mulberry Square Elder Care & Rehab
Jefferson	48	Brownlee Lumber Inc

Jefferson	49	DBI Inc
Jefferson	50	Plylers at Your Service 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 2016 to 2020. The report location shows 9.43% 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	10.11%	9.43%	48.74%	12.62%	9.91%	12.11%	7.19%
Clarion County, PA	9.66%	9.44%	45.99%	12.24%	9.35%	13.64%	9.34%
Jefferson County, PA	10.52%	9.42%	51.09%	12.94%	10.39%	10.80%	5.35%
Pennsylvania	9.35%	9.01%	34.18%	15.86%	8.63%	19.51%	12.82%
United States	11.55%	11.47%	26.67%	20.30%	8.64%	20.21%	12.71%

Note: This indicator is compared to the state average

Data Source: US Census Bureau, American Community Survey, 2016-20. 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 location 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

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	\$15.8

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

Wages

Average weekly wages for the report area during the period July - September, 2021, are provided in the table below. Wage and employment figures are shown by county of employment. The average federal government weekly wage is \$902.78, which compares to the average state and local government weekly wage of \$859.46 and the average private weekly wage is \$804.51. Average weekly salaries range from \$786 in Clarion County, PA to \$853 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	27,078	\$813.10	203	\$902.78	3,867	\$859.46	23,008	\$804.51
Clarion County, PA	12,407	\$786	93	\$878	2,269	\$1,074.5	10,045	\$745
Jefferson County, PA	14,671	\$853	110	\$908	1,598	\$1,025.5	12,963	\$852
Pennsylvania	5,685,429	\$1,205	99,036	\$1,498	560,297	\$1,228.5	5,026,096	\$1,202

Data Source: US Department of Labor, Bureau of Labor Statistics. 2021. 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. The consensus of the stakeholders is that children's education issues are a moderate to considerable challenge.

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 4 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. 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. Some schools are able to communicate with parents through virtual platforms. Although the key stakeholders feel public schools are not meeting needs, 92.6% of students are graduating from both counties. The focus groups discussed the challenges schools are facing, such as: an increase in mental health issues, an increase in behavioral and emotional issues, drugs and weapons being brought into school settings, and schools filling in the gaps when parents fail to nurture and teach their children life skills. When schools do try to enforce the rules, there is pushback from parents and students. Sometimes, parents will remove their children from school and enroll them in cyber schools.

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 cyber schools, but parental involvement is important for children to understand what they need to do to make sure they are compliant with the curriculum. Currently, 9,897 students are enrolled in public school, and 1,307 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 2,081 children participated in Early Head Start (ages 0-2 years) and Head Start (ages 3-4). Focus groups discussed the importance of early education for children. Head-Start enrollments were negatively impacted by COVID, and similarly to many businesses, Head-Start is understaffed. Funding limits the amount staff can be paid.

Resources

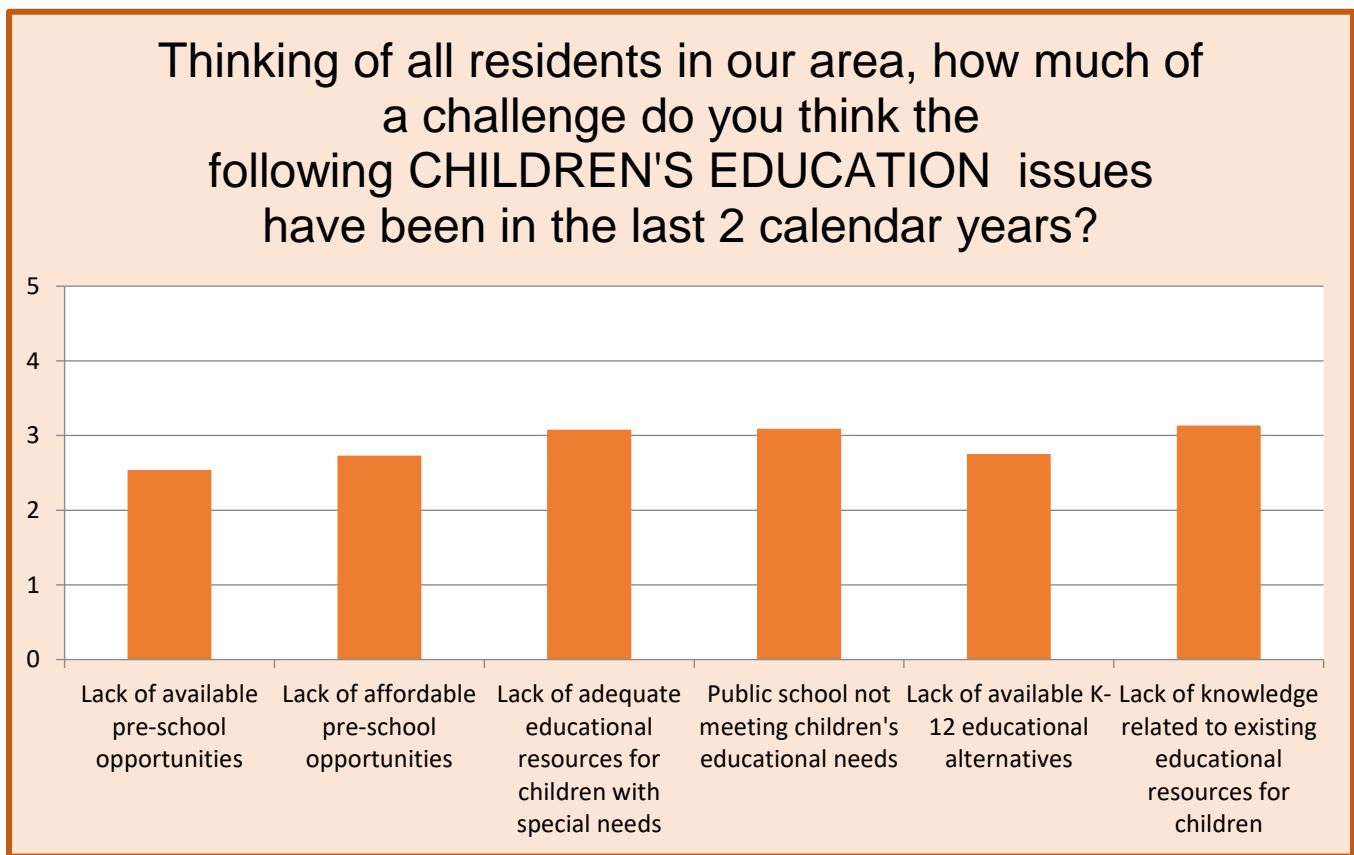
Students with special needs can receive assistance through the Intermediate Unit programs in both counties, as well as early intervention programs offered by several organizations. There are 26 pre-schools as well as PA Pre-K counts programs within both counties.

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 show the total public and non-public school enrollment for 2020-2021. In this report area, a total of 11,204 persons were enrolled in school. In this report, private schools refer to both private and nonpublic institutions and for the report area, 1,307 students are enrolled in private schools or 11.67% of the student population. Clarion County, PA has the largest total enrollment with 5,745, while Jefferson County, PA has the fewest in this report area with 5,459.

Report Area	Total Enrollment	Public Enrollment	Private Enrollment
Report Location	11,204	9,897	1,307
Clarion County, PA	5,745	5,283	462
Jefferson County, PA	5,459	4,614	845
Pennsylvania	1,910,061	1,696,022	214,039

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

Early Childhood Programming and Head Start Participation

The below table reflects 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, Head Start, 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. The consensus of the stakeholders is that adult education related issues are a moderate to considerable challenge. 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 also stated that there is a lack of knowledge about local jobs in demand. The focus groups felt that the community needs to be made aware of the demand for skilled workers to fill jobs in the trades.

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 16 people need assistance with GED and 5 want help or information about school or training. Within both counties, there is a high school dropout rate of .85%. Regarding adult literacy, 18.2% 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 available resources in our area; however, people are not knowledgeable about what they are or how they operate. The focus groups also discussed an increase in students at Jeff Tech.

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 community also has other affordable training opportunities such as: Jeff Tech, Indiana University of Pennsylvania, Butler County Community College, Triangle Tech, Penn West Clarion, and Penn State DuBois.

Gaps

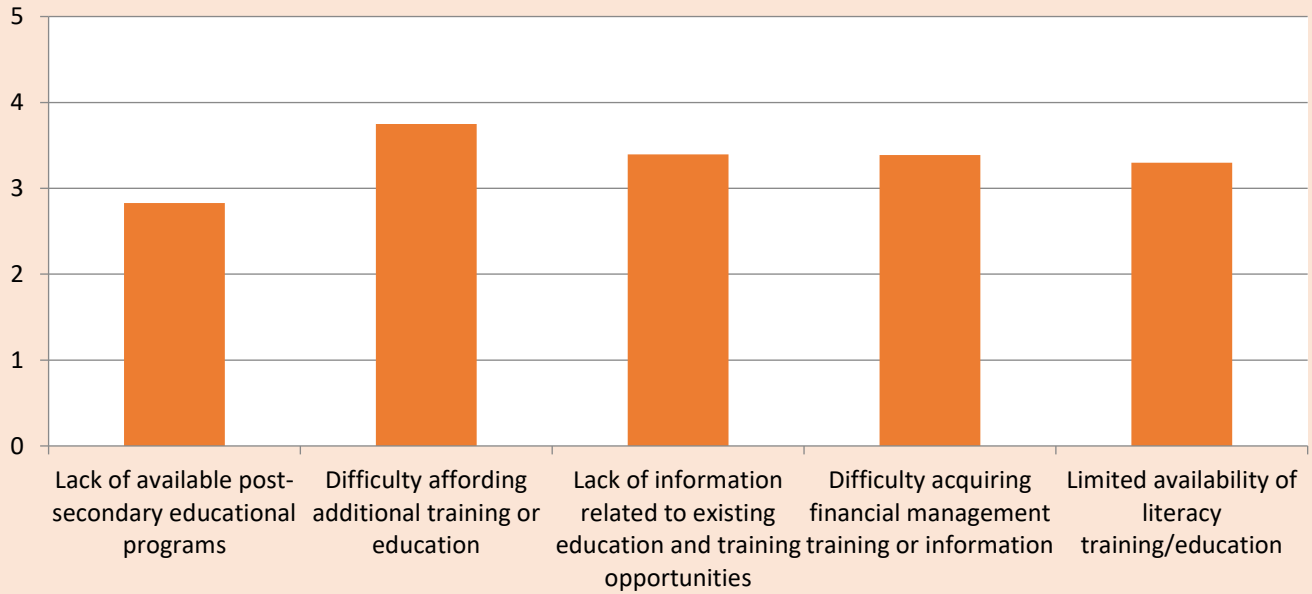
There is a lack of knowledge in the community about the local jobs that are in demand.

Quantitative Data

This chart shows the top adult education related problems as identified by the key

stakeholders in Clarion and Jefferson Counties.

Thinking of all residents in our area, how much of a challenge do you think the following ADULT EDUCATION RELATED issues have been in the last 2 calendar years?



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 2019-2020, a total of 42 students dropped out. The largest amount was found in Jefferson County, PA where 25 students dropped out, the lowest number occurs in Clarion County, PA County with 17.

Report Area	Enrollment Grades 7-12	Dropouts Male	Dropouts Female	Dropouts Total	Dropout Rate
Report Location	4,933	28	14	42	0.85%
Clarion County, PA	2,558	12	5	17	0.66%
Jefferson County, PA	2,375	16	9	25	1.05%
Pennsylvania	812,630	6,842	4,823	11,665	1.44%

Note: This indicator is compared to the state average
Source: Pennsylvania Department of Education. Source geography: County

High School Graduation Rate (EdFacts)

The adjusted cohort graduation rate (ACGR) is a graduation metric that follows a “cohort” of first-time 9th graders in a particular school year, and adjust this number by adding any students who transfer into the cohort after 9th grade and subtracting any students who transfer out, emigrate to another country, or pass away. The ACGR is the percentage of the students in this cohort who graduate within four years. In the report area, the adjusted cohort graduation rate was 92.6% during the most recently reported school year. Students in the report area performed better than the state, which had an ACGR of 88.3%.

Report Area	Adjusted Student Cohort	Number of Diplomas Issued	Cohort Graduation Rate
Report Location	734	680	92.6%
Clarion County, PA	356	336	94.4%
Jefferson County, PA	378	344	91.0%
Pennsylvania	123,855	109,424	88.3%
United States	3,095,240	2,715,610	87.7%

Note: This indicator is compared to the state average
 Data Source: US Department of Education, [EDFacts](#). Additional data analysis by CARES, 2018-19. Source geography: School District

Population with No High School Diploma

Within the report location there are 5,428 persons aged 25 and older without a high school diploma (or equivalency) or higher. This represents 9.43% 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	Population Age 25+ with No High School Diploma, Percent
Report Location	57,563	5,428	9.43%
Clarion County, PA	26,503	2,501	9.44%
Jefferson County, PA	31,060	2,927	9.42%
Pennsylvania	8,989,998	809,967	9.01%
United States	222,836,834	25,562,680	11.47%

Note: This indicator is compared to the state average
 Data Source: US Census Bureau, [American Community Survey](#), 2016-20. Source geography: Tract

Population with No High School Diploma by Gender

Report Area	Male	Female	Male, Percent	Female, Percent
Report Location	2,966	2,462	10.50%	8.40%
Clarion County, PA	1,316	1,185	10.16%	8.75%
Jefferson County, PA	1,650	1,277	10.79%	8.10%
Pennsylvania	411,690	398,277	9.51%	8.54%

United States	13,141,042	12,421,638	12.19%	10.80%
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Population with No High School Diploma by Ethnicity Alone

Report Area	Hispanic or Latino	Not Hispanic or Latino	Hispanic or Latino, Percent	Not Hispanic or Latino, Percent
Report Location	57	5,371	14.32%	9.40%
Clarion County, PA	24	2,477	11.59%	9.42%
Jefferson County, PA	33	2,894	17.28%	9.38%
Pennsylvania	138,101	671,866	26.48%	7.93%
United States	10,134,213	15,428,467	29.74%	8.17%

Population with No High School Diploma by Race Alone, Total

Report Area	White	Black	Asian	Native American or Alaska Native	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Races
Report Location	5,204	50	40	4	0	11	119
Clarion County, PA	2,353	22	16	0	0	11	99
Jefferson County, PA	2,851	28	24	4	0	0	20
Pennsylvania	561,493	114,437	49,577	2,980	512	61,101	19,867
United States	15,123,109	3,547,596	1,655,662	327,426	51,083	3,624,534	1,233,270

Adult Literacy

Literacy data published by the Program for the International Assessment of Adult Competencies (PIACC) breaks adult literacy into three different "Levels". Those reported as Level 1 are at risk for being able to understand printed material. Those at the upper end of Level 1 can read and understand the text well enough to be able to perform small task, but might have difficulty understanding or drawing inferences from multiple forms of text. Those at the lower end may struggle with basic vocabulary or even be functionally illiterate.

The percentage at or below Level 1 for literacy in the report area is estimated at 18.2%, with a 95% probability that the actual (true, unknown) percentage is between 14.3% and 22.1%.

Report Area	Population Ages 16-74	Total At or Below Level 1	At or Below Level 1	Total Lower Credible Interval	Lower Credible Interval	Total Upper Credible Interval	Upper Credible Interval
Report Location	61,022	11,092	18.2%	8,738	14.3%	13,475	22.1%

Clarion County, PA	29,102	5,442	18.7%	4,365	15%	6,548	22.5%
Jefferson County, PA	31,920	5,650	17.7%	4,373	13.7%	6,927	21.7%
Pennsylvania	9,434,719	1,705,057	18.1%	1,384,037	14.7%	2,024,325	21.5%
United States	235,567,157	51,401,095	21.8%	42,569,858	18.1%	60,378,678	25.6%

Note: This indicator is compared to the state average.
 Data Source: National Center for Education Statistics, *NCES - Program for the International Assessment of Adult Competencies, 2017.*

Adult Literacy Level 2

Those reported at Level 2 still struggle to perform text based informational tasks, but are considered to be nearing reading proficiency. People in this literacy level can usually be able to read printed words and digital print, as well as being able to relate and make inferences from multiple pieces of information that can be pulled from more than one document. Complex evaluation and inferencing may still be too difficult.

The percentage at or below Level 2 for literacy in the report area is estimated at 46.6%, with a 95% probability that the actual (true, unknown) percentage is between 40.9% and 52.1%.

Report Area	Population Ages 16-74	Total At or Below Level 2	At or Below Level 2	Total Lower Credible Interval	Lower Credible Interval	Total Upper Credible Interval	Upper Credible Interval
Report Location	61,022	28,441	46.6%	24,957	40.9%	31,803	52.1%
Clarion County, PA	29,102	13,183	45.3%	11,583	39.8%	14,726	50.6%
Jefferson County, PA	31,920	15,258	47.8%	13,374	41.9%	17,077	53.5%
Pennsylvania	9,434,719	3,539,356	37.5%	3,083,194	32.7%	3,985,650	42.2%
United States	235,567,157	76,178,529	32.3%	64,300,451	27.3%	88,084,541	37.4%

Adult Literacy Level 3

Those reported at Level 3 still are proficient in reading. This includes being able to understand and work with multiple complex texts, while still being able to evaluate the reliability of sources. People in this level can infer complex ideas and sophisticated meanings from written documents and texts.

The percentage at or below Level 3 for literacy in the report area is estimated at 35.2%, with a 95% probability that the actual (true, unknown) percentage is between 30% and 40.5%.

Report Area	Population Ages 16-74	Total At or Below Level 3	At or Below Level 3	Total Lower Credible Interval	Lower Credible Interval	Total Upper Credible Interval	Upper Credible Interval
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Report Location	61,022	21,457	35.2%	18,287	30%	24,694	40.5%
Clarion County, PA	29,102	10,477	36%	8,934	30.7%	11,990	41.2%
Jefferson County, PA	31,920	10,980	34.4%	9,353	29.3%	12,704	39.8%
Pennsylvania	9,434,719	4,190,529	44.4%	3,766,103	39.9%	4,629,225	49.1%
United States	235,567,157	107,981,194	45.8%	96,513,724	41%	119,346,496	50.7%

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. The consensus of the stakeholders is that youth related issues are a considerable challenge. 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 120 youth in both counties who receive services for juvenile delinquent activities. The focus groups discussed that youth are already aware of issues within the community, such as drug use. 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 12 families were looking for family activities or recreation.

The focus groups discussed general perceptions of what is impacting youth to experience the issues identified within the surveys (lack of mentoring, lack of after-school programs, difficulty accessing affordable youth programs and events). There is a perception that the family unit has changed, and there is more of a focus on screen time and less of a focus on bonding between parents and children. If parents have other priorities, the assumption is that this could lead to a lack of people wanting to volunteer as youth mentors.

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.

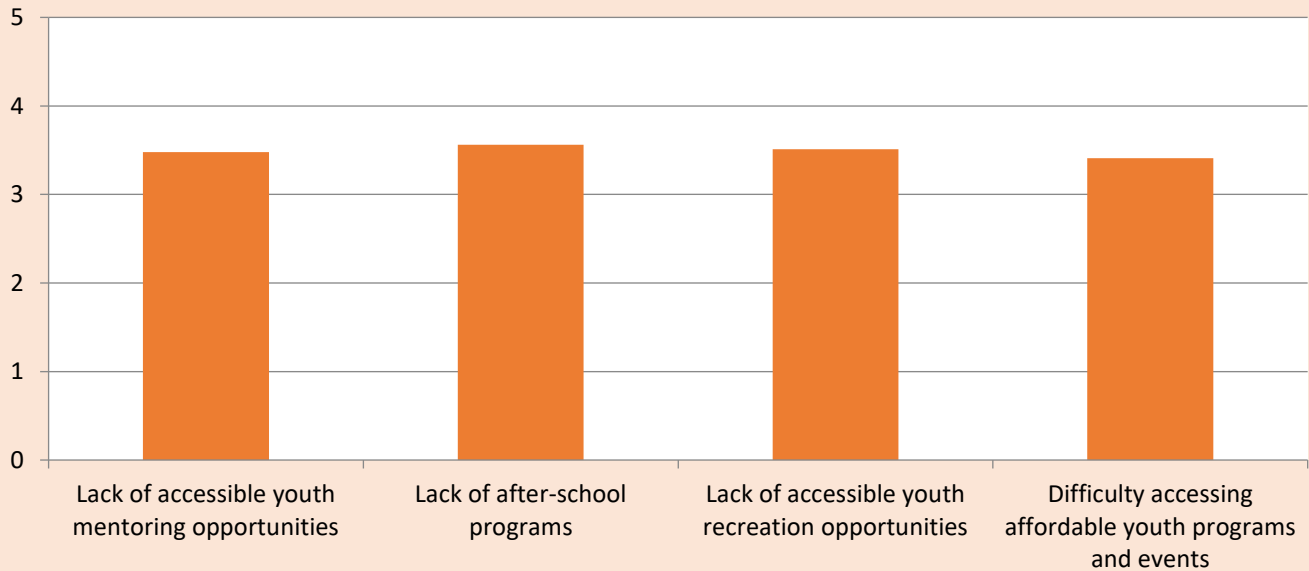
Gaps

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.

Thinking of all residents in our area, how much of a challenge do you think the following YOUTH RELATED issues have been in the last 2 calendar years?



Juvenile Court Referrals

Court referrals for the report area in 2020 are shown in the table below. Clarion County, PA has the highest volume of juvenile court referrals with 63, while the lowest occurs in Jefferson County, PA with 57.

Report Area	Total	Withdrawn / Dismissed	Referral to Another Agency	Informal Adjustment	Consent Decree
Report Location	120	9	7	10	60
Clarion County, PA	63	7	5	10	16
Jefferson County, PA	57	2	2	0	44
Pennsylvania	14,460	2,721	823	2,673	3,149
Report Area	Deferred Adjudication	Probation	Placement	Transfer to Criminal Proceedings	Other
Report Location	1	21	4	0	8
Clarion County, PA	1	13	4	0	7
Jefferson County, PA	0	8	0	0	1
Pennsylvania	0	2,605	723	25	1,741

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. The key stakeholders survey found that senior related issues are a moderate to considerable challenge for the bi-county residents.

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. There is a waitlist for caregivers, so many seniors are not receiving the help that they need to maintain their health and home. 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, 408 seniors receive SSI, with an average payment of \$558.26 per month. There are 9.7% of seniors living in a state of poverty, with a higher percentage of females (12.41%) living in poverty compared to males (6.62%). 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. Some medical providers opt to use telehealth services, but this is difficult due to a lack of internet access within the area as well as seniors not being able to utilize technology.

Resources

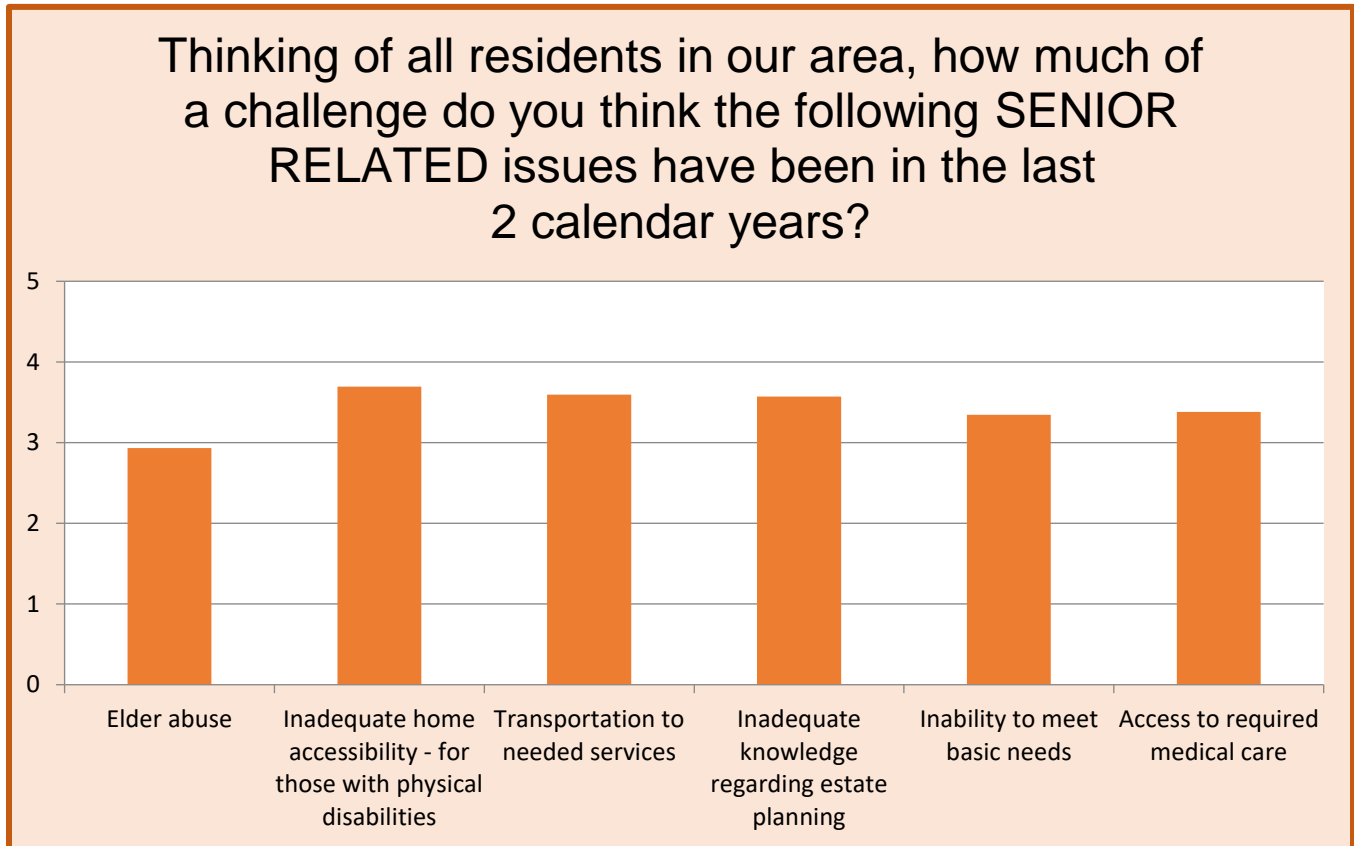
Both counties offer services through the Area Agency on Aging, which can assist with transportation, food assistance, referrals, medical insurance application assistance, as well as other services. Seniors are able to visit senior centers for socialization activities, or volunteer through RSVP (retired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

Gaps

There is a waitlist for caregivers. Seniors also lack reliable transportation.

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 in the table below. The number of recipients in the report location totaled 2,549 receiving \$1,423,000 in payments with an average payment of \$558.26 per month. At 1,266, Jefferson County, PA had the lowest number of recipients, while Clarion County, PA had the greatest number at 1,283.

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	2,549	\$1,423	\$558.26	378	1,763	408
Clarion County, PA	1,283	\$709	\$552.61	167	907	209

Jefferson County, PA	1,266	\$714	\$563.98	211	856	199
Pennsylvania	355,814	\$212,816	\$598.11	60,928	223,303	71,583

*Note: This indicator is compared to the state average.
Data Source: United States Social Security Administration. 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 9.7% of people lived in a state of poverty during the survey calendar year. The poverty rate for people living in the report location is greater than the national average of 9.3%. Jefferson County, PA had the lowest poverty rate at 8.9% while Clarion County, PA had the highest senior poverty rate at 10.7%.

Report Area	Ages 65 and Up Total Population	Ages 65 and Up In Poverty	Ages 65 and Up Poverty Rate
Report Location	16,088	1,568	9.7%
Clarion County, PA	7,355	787	10.7%
Jefferson County, PA	8,733	781	8.9%
Pennsylvania	2,255,892	185,413	8.2%
United States	51,072,143	4,756,707	9.3%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County

Poverty by Gender: Age 65 and Up

Report Area	Total Male	Total Female	Percent Male	Percent Female
Report Location	490	1,078	6.62%	12.41%
Clarion County, PA	208	579	6.20%	14.48%
Jefferson County, PA	282	499	6.98%	10.64%
Pennsylvania	63,953	121,460	6.43%	9.63%
United States	1,737,553	3,019,154	7.62%	10.68%

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 to considerable challenge for bi-county residents according to the results of the key stakeholders' survey.

Community Action, Inc.'s Consumer Needs Assessment Surveys of those responding to the survey indicated: 7% of consumers either cannot afford food or need assistance applying for food stamps; 27% of consumers either are being/was evicted or foreclosed, or cannot afford rent or mortgage payments; 30% of consumers need help with utility bills; 11% of consumers were either homeless or living with family/friends; and 42% 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 barriers residents experience for seeking services to help meet their basic needs. For those applying for services, the paperwork can be confusing, and they might not be able to obtain the required back-up documentation. They might not have a photo ID or a driver's license. For housing related services, they might not be able to afford application fees, have acceptable credit references, or pass a background check. For some programs, residents are over-income.

Within the bi-county area, rising costs make obtaining basic needs difficult. For those who rent, rental costs have increased. For those who own their homes, homeowner's insurance and the cost of home repairs have increased. Families continue to struggle with homelessness, and social service agencies have noted that there is an increase in the number of requests for emergency shelter. Families are also struggling with substance abuse, and there have been an increase in reports of child abuse. The focus groups also discussed the idea of personal responsibility. Individuals have the freedom to make choices, but can face consequences for those choices. The perception from the focus groups is that many societal problems lie with individuals not creating the problem in the first place. The idea that more stipulations could be placed on social service programs was discussed in the hope that those receiving the services are truly in need.

Resources

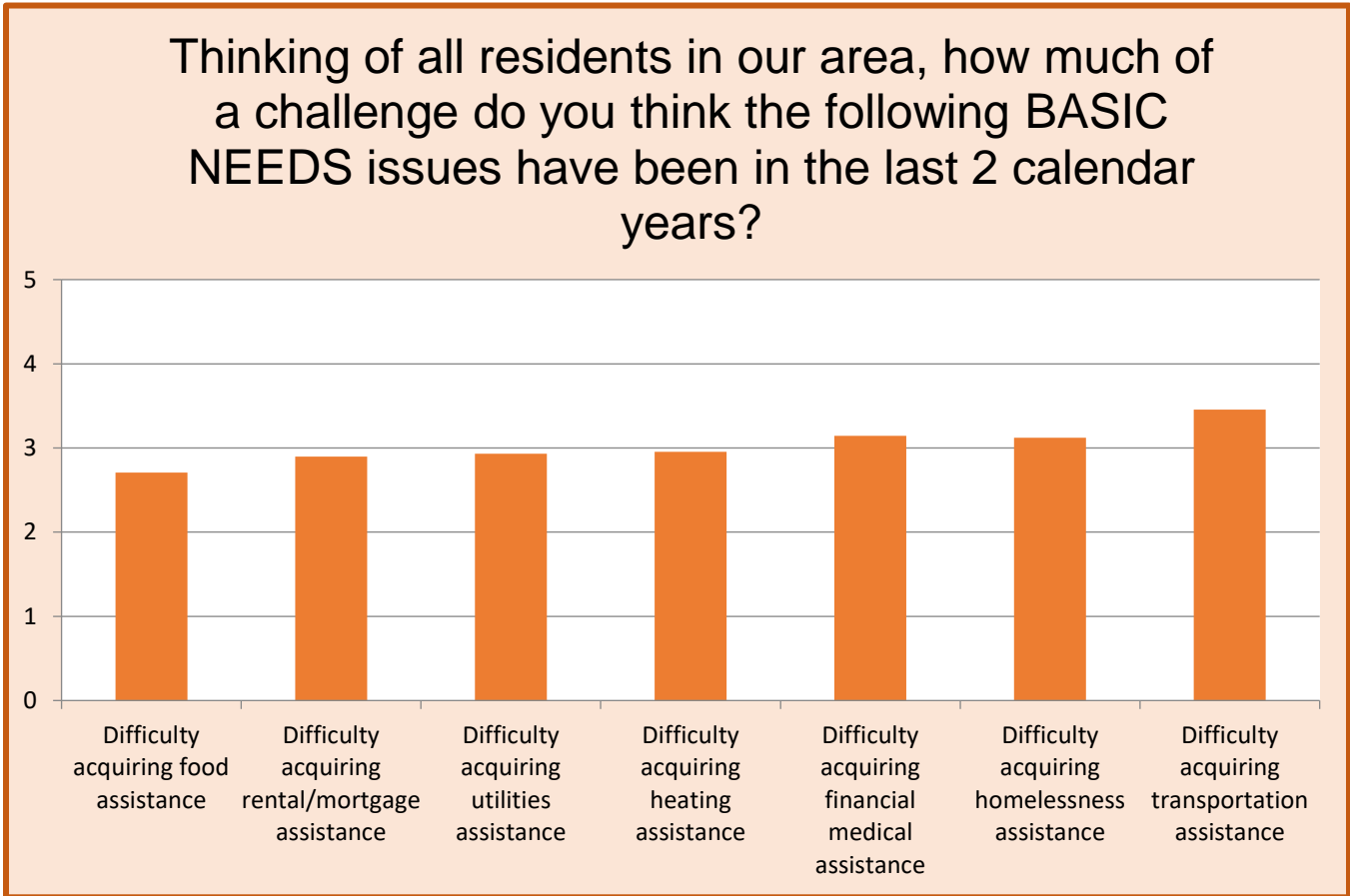
As previously identified throughout the other categories, to assist families with their basic needs, both counties offer assistance through: County Assistance Offices, Medical Assistance Transportation Programs, Homeless Assistance Programs, food and personal hygiene pantries, and various financial and utility assistance programs. Residents seeking assistance can utilize 2-1-1 for referrals.

Gaps

One of the major gaps in the bi-county area is the lack of available and affordable housing. Transportation continues to remain a barrier for many local residents.

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. Of the 34,330 total households in the report location, 2,541 or 7.40% are without a motor vehicle.

Report Area	Total Occupied Households	Households with No Motor Vehicle	Households with No Motor Vehicle, Percent
Report Location	34,330	2,541	7.40%
Clarion County, PA	15,930	1,204	7.56%

Jefferson County, PA	18,400	1,337	7.27%
Pennsylvania	5,106,601	544,554	10.66%
United States	122,354,219	10,344,521	8.45%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: Tract

Households Receiving SNAP by Poverty Status (ACS)

The table below shows that 34,330 households (or 15.09%) received Supplemental Nutrition Assistance Program (SNAP) payments, formerly known as food stamps, during 2020. Of those 5,179 households, 39.74% or 2,058 households have at least one working family member and 39.14% or 2,027 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	34,330	5,179	15.09%	2,369	2,810	2,058	2,027
Clarion County, PA	15,930	2,439	15.31%	1,144	1,295	849	1,040
Jefferson County, PA	18,400	2,740	14.89%	1,225	1,515	1,209	987
Pennsylvania	5,106,601	670,877	13.14%	298,992	371,885	322,238	255,298
United States	122,354,219	13,892,407	11.35%	6,370,420	7,521,987	7,466,423	4,937,008

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: County

Housing-Cost Burden (Renters)

The 2016 - 2020 American Community Survey (ACS) shows in the report area that 45.66% of occupied units paying rent nationwide pay 30% or more of their income on housing costs. For the study area, 38.6% 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	34,330	9,490	3,663	38.60%
Clarion County, PA	15,930	4,855	1,885	38.83%
Jefferson County, PA	18,400	4,635	1,778	38.36%
Pennsylvania	5,106,601	1,584,332	683,521	43.14%

United States	122,354,219	43,552,843	19,886,052	45.66%
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Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey, 2016-20. Source geography: tract

Housing-Cost Burden (Owners)

The 2016 - 2020 American Community Survey (ACS) shows in the report area that 27.25% of homeowners with mortgages nationwide pay 30% or more of their income on housing costs. 18.58% of owners with mortgages and 9.65% 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	34,330	11,717	2,177	18.58%	13,123	1,267	9.65%
Clarion County, PA	15,930	5,439	946	17.39%	5,636	523	9.28%
Jefferson County, PA	18,400	6,278	1,231	19.61%	7,487	744	9.94%
Pennsylvania	5,106,601	2,111,469	508,006	24.06%	1,410,800	197,861	14.02%
United States	122,354,219	48,974,364	13,344,089	27.25%	29,827,012	3,898,607	13.07%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey, 2016-20.

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

The table below shows the number of approved applications and dollars spent in cash grants for the Low-Income Home Energy Assistance Program (LIHEAP) which helps low-income families, typically with a one-time payment to help pay their heating bill during the winter months. For the fiscal year 2016-2017, the total approved applications were 3,120 with an average one-time payment of \$255.33. Cash payments amounts include one supplemental cash payment issued during the program year. Jefferson County, PA received the most dollars spent on cash grants with a total of \$421,351, while Clarion County, PA had the lowest with \$375,277.

Report Area	Number of Approved Applications	Dollars Spent	Average Grant Amount
Report Location	3,120	\$796,628	\$255.33
Clarion County, PA	1,411	\$375,277	\$265.97
Jefferson County, PA	1,709	\$421,351	\$246.55
Pennsylvania	348,680	\$90,600,998	\$259.84

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 2020-2021. According to the Pennsylvania Department of Public Welfare, the total number of eligible persons for this report area is 10,606. The average monthly SNAP (Food Stamp) allocation for the report area households is \$68.08. The highest number is located in Jefferson County, PA with 5,893 eligible persons, this compares to the lowest number located in Clarion County, PA with 4,713 eligible persons.

NOTE: To be Food Stamp Eligible, individuals must meet both resource and income requirements as determined by the Pennsylvania Department of Public Welfare. Income requirements include both gross and net income. To be eligible to receive food stamps, a person's gross income cannot exceed 160% of the poverty level, nor can their net income exceed 100% of the poverty level.

Report Area	Total Households	Persons Eligible for SNAP	Household SNAP Payments	Average SNAP Payment per all Households
Report Location	34,448	10,606	\$2,345,333.52	\$68.08
Clarion County, PA	16,021	4,713	\$1,051,169.50	\$65.61
Jefferson County, PA	18,427	5,893	\$1,294,164.02	\$70.23
Pennsylvania	5,053,106	1,822,089	\$416,698,178.55	\$82.46

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, American Community Survey. Pennsylvania Department of Public Welfare. 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. Community Action, Inc.'s Consumer Needs Assessment Surveys indicated 2 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. Focus groups suggested that there is an increase in drug and alcohol abuse in the bi-county area. Alcohol is the most prevalent form of addiction in adults, with meth being noted as the second. Alcohol consumption has skyrocketed during COVID. The focus groups also discussed that the bulk of the people addicted to drugs are not people who were prescribed the drug, but illegally obtained them.

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.). Discussion occurred within the focus groups to support this conclusion. Per the focus groups, there is more of a focus on preventable health measures which could potentially decrease some of the health conditions identified in the survey. 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 7% 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. During 2021, Community Action, Inc. assisted 734 adults and 285 children with issues related to domestic violence and provided 865 nights of shelter to adults and 368 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 stakeholders 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. Based on the 2016 Annual Uniform Crime Report, within the bi-county area, there were 118 incidents of reported violent crime (72 incidents of assault, 7 incidents of robbery, 36 incidents of rape, and 3 incidents of homicide); and 497 incidents of reported property crime (136 incidents of burglary, 330 incidents of larceny, 5 incidents of arson, and 26 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. The Punxsutawney Area Hospital holds health screening events.

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.

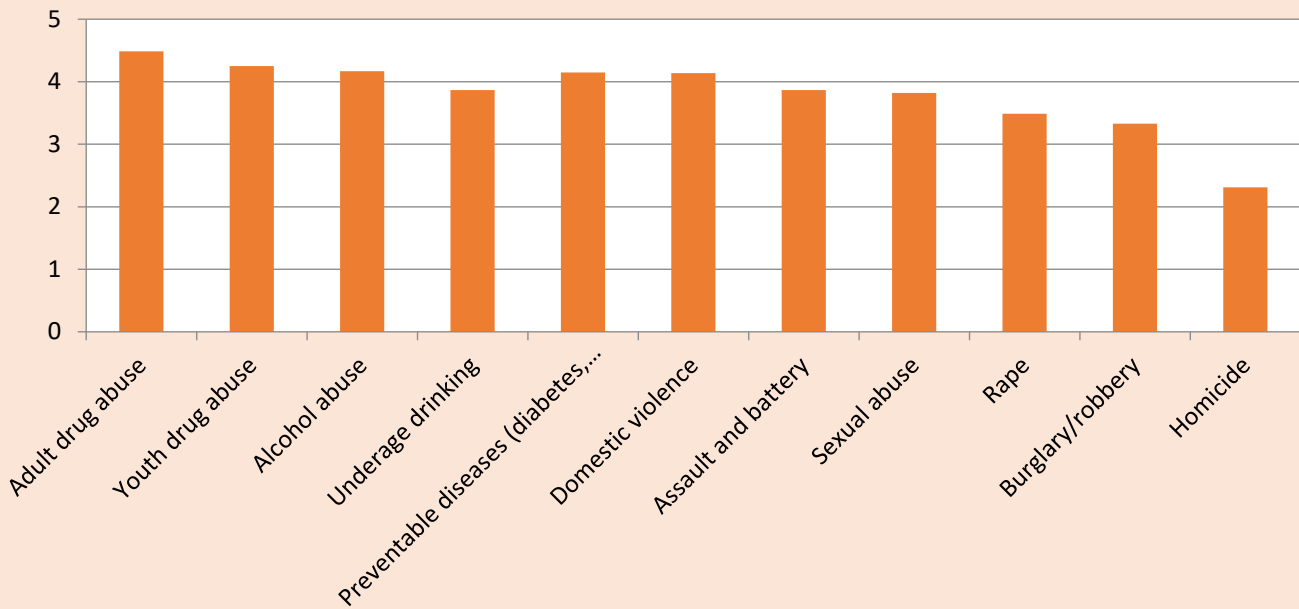
Gaps

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.

Thinking of all residents in our area, how much of a challenge do you think the following SOCIAL issues have been in the last 2 calendar years?



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 3 murders, 72 assaults, 7 robberies and 36 rapes took place within the report area.

Report Area	Total Violent Crime	Homicide	Assault	Robbery	Rape
Report Location	118	3	72	7	36
Clarion County, PA	71	0	49	5	17
Jefferson County, PA	47	3	23	2	19
Pennsylvania	39,136	783	24,052	9,835	4,466

Data Source: Pennsylvania Uniform Crime Report. 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 136 burglaries, 330 incidents of larceny, 5 incidents of arson, and 5 automotive thefts were recorded within the report area.

Report Area	Total Property Crime	Burglary	Larceny	Arson	Auto Theft
Report Location	497	136	330	5	26

Clarion County, PA	254	75	163	2	14
Jefferson County, PA	243	61	167	3	12
Pennsylvania	191,865	27,093	150,213	1,439	13,120

Data Source: Pennsylvania Uniform Crime Report. Source geography: County