



2017 COMMUNITY NEEDS ASSESSMENT

September 12, 2017

**Opportunities for Chenango
and
Opportunities for Chenango Early Head Start / Head Start**



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Overview of the State of the Grantee

Opportunities for Chenango (OFC) receives \$2,634,912 annually to provide Head Start program services to at-risk children and their families in Chenango County, New York. This dollar amount includes base funding of \$2,594,478 that supports Head Start (HS) and Early Head (EHS) operations, staff, supplies and services necessary to meet the Head Start Program Performance Standards and \$40,434 for training and technical assistance which aids staff in improving qualifications and in sustaining high-quality programs.

Chenango County Head Start offers services through two models; center based and home based. It has successfully offered programming within the county for 49 years and is recognized as a leader in providing comprehensive health, nutrition, and child and family development services. Full-day center-based early care and education services are provided to 102 HS eligible children aged 3-5 years in 6 classrooms located in Bainbridge, Greene, New Berlin, North Norwich, Norwich and Oxford. All HS centers are open for 6 hours daily, 5 days per week, 1,020 hours per year. The HS home based program provides services to 36 children through weekly 90 minute home visits, which includes 16 socializations. In EHS, the program serves 72 infants, toddlers, or pregnant women through 90 minute home visits for 46 weeks annually which includes 22 socializations. EHS center based services are offered to 16 toddlers for 5 days per week/46 weeks per year, for 6 hours per day, and for 1,380 hours annually. Teachers in center-based programs provide 2 home visits and parent conferences.

Executive Summary of the Community Assessment

This report summarizes primary data collected from people living on low incomes and other stakeholders of the Chenango County community. In addition, it presents secondary data primarily compiled through the NYSCAA Community Commons tool which extracts data from a wide variety of sources. In addition, program data from the OFC Early Head Start and Preschool Head Start programs is summarized and compared with other secondary data. Analysis of the foregoing data produced the following key findings for the OFC service area:

- **Finding 1:** High cost of living and low wages combine to create a high cost-income ratio that positions families in the circumstance of poverty.
- **Finding 2:** Conditions of poverty include ongoing efforts to gain and preserve access to the mix of earned income, charity, credit, benefits and services needed for survival.
- **Finding 3:** Not enough people are benefitting from early childhood, K-12 and post-secondary education.
- **Finding 4:** Chenango County residents, including OFC program participants, lag peer groups on outcomes of health and well-being.

A full discussion of these findings begins on page 72 of this report. Recommendations to respond at the community, agency and family level follow the discussion of findings.

Methodology: The Community Assessment Process

Primary data were collected through surveys completed by parents involved in Head Start programs, other OFC program participants and community stakeholders. In addition, two focus groups were held involving OFC and OFC Head Start program participants. Secondary data were compiled from the NYSCAA Community Commons, NYSED School District Report Cards, and Program Data.

All data were analyzed and compared in the Matrix of Perceived and Observed Conditions (*Appendix I.*) Conditions that appear as observed in the service area population, observed in the program population, perceived by program participants, and perceived by other stakeholders were identified as issues for response.

Service Area Data

Introduction and Overview

Chenango County NY is a rural county in the Southern Tier region of New York State. It is bordered by five counties – Madison, Otsego, Delaware, Broome, and Cortland. From Norwich, which is the County seat (and located in the geographic center of the County), it is approximately 112 miles west of Albany, 40 miles north of Binghamton, and 60 miles southeast of Syracuse. Chenango County encompasses 21 townships, 8 villages, and 1 city.

With a land area of 899 square miles, Chenango County has a rural landscape full of rolling hills and beautiful valleys. Four rivers run through the county; the Susquehanna, the Chenango, the Unadilla, and the Otselic. Approximately 35% of the county's land is devoted to agricultural use, while over 60% is forested. Only about 5% of the county's total land area is developed in commercial, industrial, or residential use. Approximately 112,000 acres or 20% of Chenango County's land is state owned.

Chenango County residents access New York State's major population centers via New York State Route 12 which provides links to the NYS Thruway, Interstates 81, 86, and 88, and State Routes 20, 23 and 26. There is access to air transportation through the Lt. Warren Eaton Airport in Norwich and larger airports such as the Binghamton Regional Airport, the Oneida City Airport in Utica, the Hancock International Airport in Syracuse, and the Albany International Airport are within a 1 to 2 hour drive. The county is not connected by commuter rail transportation, nor does it have the capacity to transport freight via the railway system. Coach USA and Greyhound Bus Lines offer bus transportation services to the area, with buses running daily from Binghamton to Utica on NYS Route 12.

Population Profile

Population Change

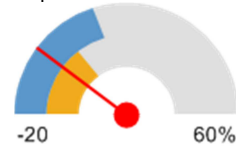
Population change within the report area from 2000-2015 is shown below. During the fourteen-year period, total population estimates for the report area declined by -3.6 percent, decreasing from 51,401 persons in 2000 to 49,549 persons in 2015.



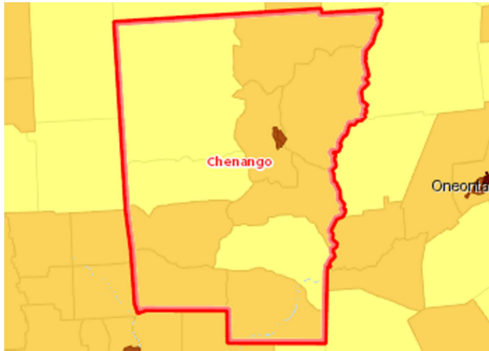
Report Area	Total Population, 2015 ACS	Total Population, 2000 Census	Population Change from 2000-2015 Census/ACS	Percent Change from 2000-2015 Census/ACS
Chenango County, NY	49,549	51,401	-1,852	-3.6%
New York	19,673,174	18,976,457	696,717	3.67%
United States	316,515,021	281,421,906	35,093,115	12.47%

Data Source: US Census Bureau, American Community Survey. US Census Bureau, Decennial Census. Source geography: County

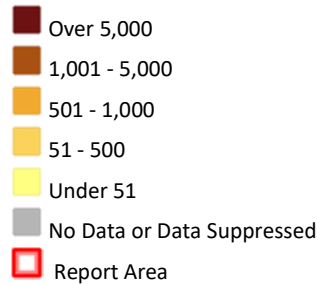
Percent Change in Population



■ Chenango County, NY (-3.6%)
■ New York (3.67%)
■ United States (12.47%)



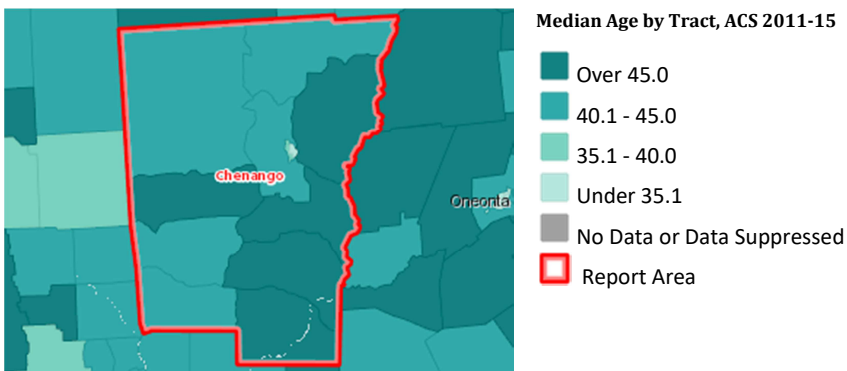
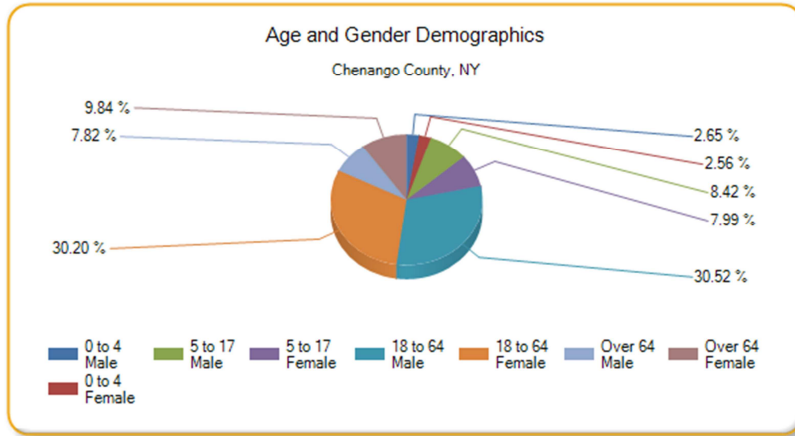
Population, Density (Persons per Sq Mile) by Tract, ACS 2011-15



Age and Gender Demographics

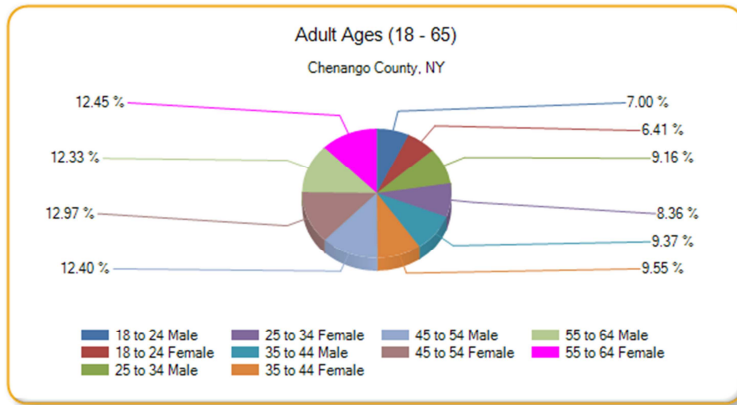
Population by gender within the report area is shown below. According to ACS 2011-2015 5 year population estimates for the report area, the female population comprised 50.59% of the report area, while the male population represented 49.41%.

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



Adult Ages (18 - 65)

Report Area	18 to 24 Male	18 to 24 Female	25 to 34 Male	25 to 34 Female	35 to 44 Male	35 to 44 Female	45 to 54 Male	45 to 54 Female	55 to 64 Male	55 to 64 Female
Chenango County, NY	2,090	1,913	2,734	2,495	2,797	2,852	3,703	3,871	3,681	3,717
New York	1,002,737	982,868	1,391,208	1,412,404	1,239,681	1,289,116	1,369,873	1,449,302	1,174,503	1,289,273
United States	16,071,993	15,296,681	21,615,387	21,266,262	20,230,555	20,421,355	21,623,393	22,272,465	18,998,498	20,419,130



Hispanic Ages (Male and Female Combined)

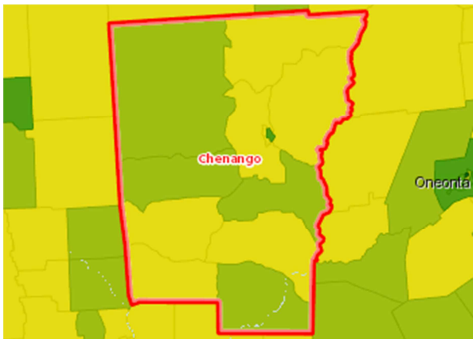
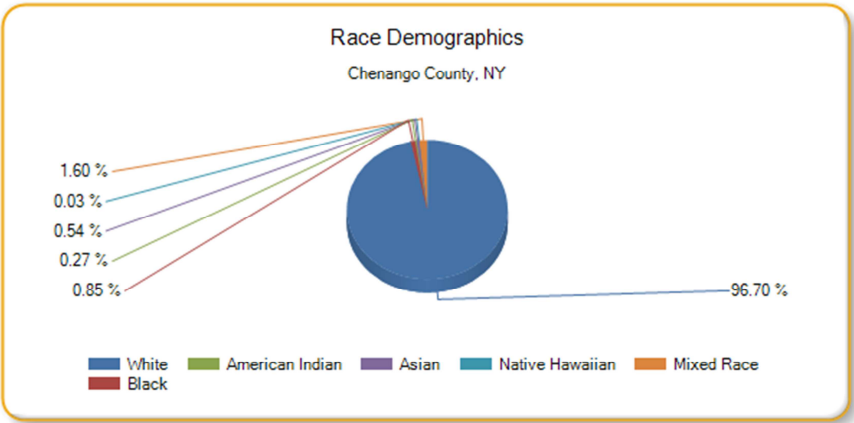
Report Area	0 to 4	5 to 17	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	Over 65
Chenango County, NY	97	254	114	120	121	144	96	78
New York	304,728	698,680	433,239	605,822	525,931	451,369	309,311	290,578
United States	5,130,888	12,626,575	6,522,443	8,747,116	7,861,007	6,120,657	3,868,608	3,354,911

Race Demographics

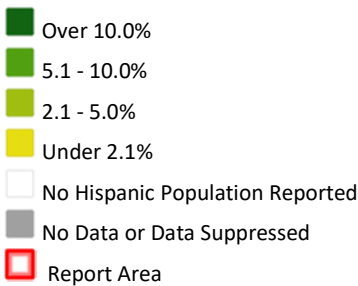
Population by gender within the report area is shown below. According to ACS 2011-2015 5 year population estimates, the white population comprised 96.7% of the report area, black population represented 0.85%, and other races combined were 2.44%. Persons identifying themselves as mixed race made up 1.6% of the population.

Report Area	White Total	Black Total	American Indian Total	Asian Total	Native Hawaiian Total	Mixed Race Total
Chenango County, NY	47,687	421	134	265	14	791
New York	12,704,637	3,070,392	74,793	1,570,223	6,485	560,879
United States	232,943,055	39,908,095	2,569,170	16,235,305	546,255	9,447,883

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



Population, Minority (Non-White), Percent by Tract, ACS 2011-15

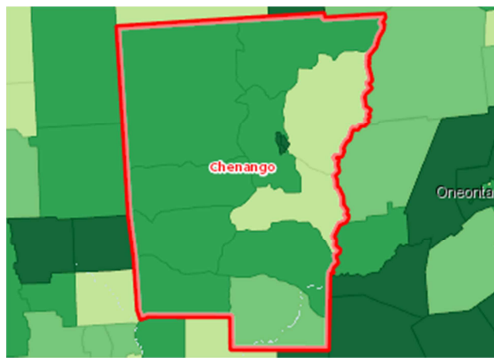
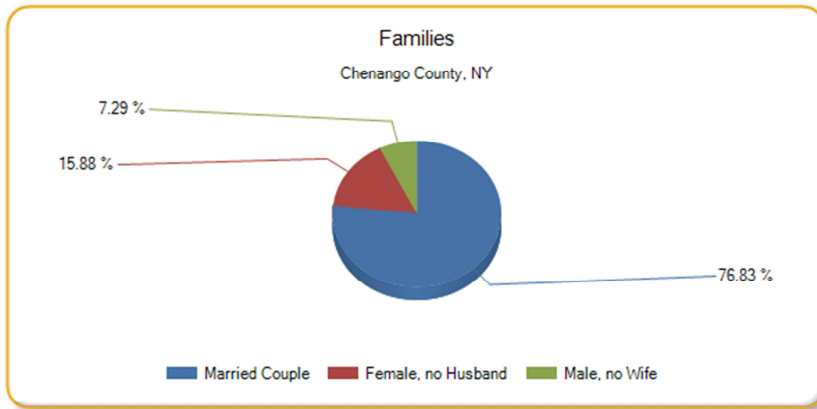


Families

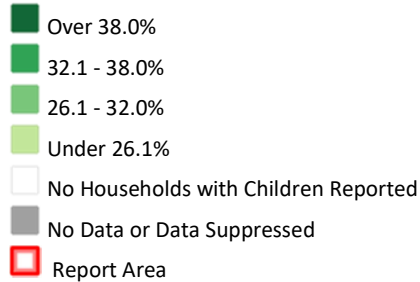
The American Community Survey (ACS) estimated there were 12,634 families in the report area in 2015. Married couple families comprised 76.83% of the total number. Families headed by men without wives comprised 7.29% of the total, while women without husbands headed 15.88% of families.

Report Area	Total Number of Families	Married Couple	Female, no Husband	Male, no Wife
Chenango County, NY	12,634	9,707	2,006	921
New York	4,625,960	3,194,010	1,071,316	360,634
United States	77,260,546	56,478,631	15,169,183	5,612,732

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



**Single Parent Households with Children (Age 0-17),
Percent by Tract, ACS 2011-15**



Languages Spoken at Home

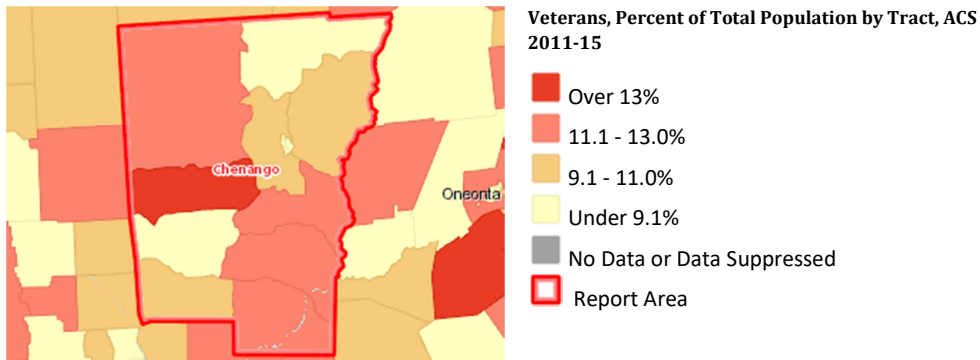
The overwhelming majority (97%) of Chenango County residents over age 5 speak English only at home. Of those who speak another language, a small fraction (1.1%) speak English "less than very well." The other language spoken most commonly (1.5% of residents) is Spanish.

Veterans, Age and Gender Demographics

Veterans, Age and Gender Demographics show the number of veterans living in the report area. According to the American Community Survey (ACS), 9.45% of the adult population in the report area are veterans, which is more than the national average of 8.32%.

Report Area	Veterans Total	Veterans Male	Veterans Female	% Pop over 18 Total	% Pop over 18 Males	% Pop over 18 Females
Chenango County, NY	3,676	3,425	251	9.45%	17.83%	1.28%
New York	828,586	777,623	50,963	5.38%	10.59%	0.63%
United States	20,108,332	18,529,804	1,578,528	8.32%	15.81%	1.27%

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



Veterans by Age

Report Area	Veteran Age Males 18-34	Veteran Age Females 18-34	Veteran Age Males 35-54	Veteran Age Females 35-54	Veteran Age Males 55-64	Veteran Age Females 55-64	Veteran Age Males Over 65	Veteran Age Females Over 65
Chenango County, NY	125	8	672	85	679	43	1,949	115
New York	49,204	9,737	147,844	21,233	144,806	9,230	435,769	10,763
United States	1,390,821	319,891	4,215,934	687,067	3,835,781	301,390	9,087,268	270,180

Violent Crime

According to the New York State Division of Criminal Justice Services statistics, a total of 0 murders, 41 assaults, 7 robberies and 51 rapes took place within the report area in 2016.

Report Area	Total Violent Crime	Murder	Assault	Robbery	Rape
Chenango County, NY	101	0	41	7	51
New York	73,959	629	44,891	22,236	6,203

Data Source: New York State Division of Criminal Justice Services. Source geography: county

Property Crime

Occurrences of property crime within the report area are shown in the table below. According to the New York State Division of Criminal Justice Services statistics, a total of 172 burglaries, 684 incidents of larceny, and 10 automotive thefts were recorded in 2016 within the report area.

Report Area	Total Property Crime	Burglary	Larceny	Auto Theft
Chenango County, NY	866	172	684	10
New York	302,003	39,470	248,237	14,296

Data Source: New York State Division of Criminal Justice Services. Source geography: county

Comment [ML1]: Definitions for robbery etc here:

<http://blogs.findlaw.com/blotter/2015/01/whats-the-difference-between-burglary-robbery-and-theft.html>

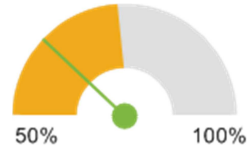
Average Daily Population Counts in County Jails

The average daily number of persons held in county jails are shown in the selected report area. An average total of 103 persons were held in county jails on 2014.

Report Area	Average Daily Population Count Total	Average Daily Population Count Male	Average Daily Population Count Female	Facility Capacity Total	Facility Capacity Percent
Chenango County, NY	103	86	17	166	62.05%
New York	16,227	14,204	2,023	21,869	74.2%

Data Source: The Nelson A. Rockefeller Institute of Government. Source geography: county

Facility Capacity Percent



Chenango County, NY (62.05%)
New York (74.2%)

Employment

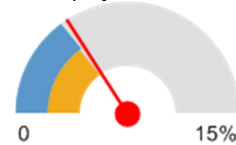
Current Unemployment

Labor force, employment, and unemployment data for each county in the report area is provided in the table below. Overall, the report area experienced an average 4.8% percent unemployment rate in June 2017.

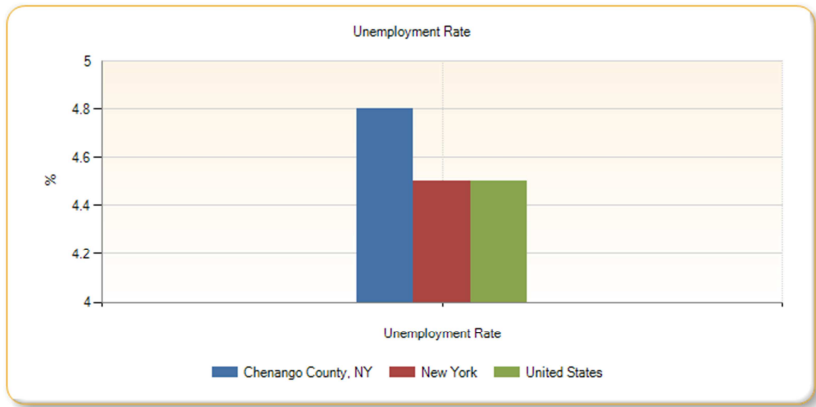
Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Chenango County, NY	23,052	21,953	1,099	4.8%
New York	9,739,671	9,298,689	440,982	4.5%
United States	162,424,340	155,071,840	7,352,500	4.5%

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

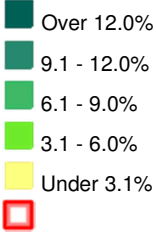
Unemployment Rate



Chenango County, NY (4.8%)
New York (4.5%)
United States (4.5%)



Unemployment, Rate by County, BLS 2017 - June

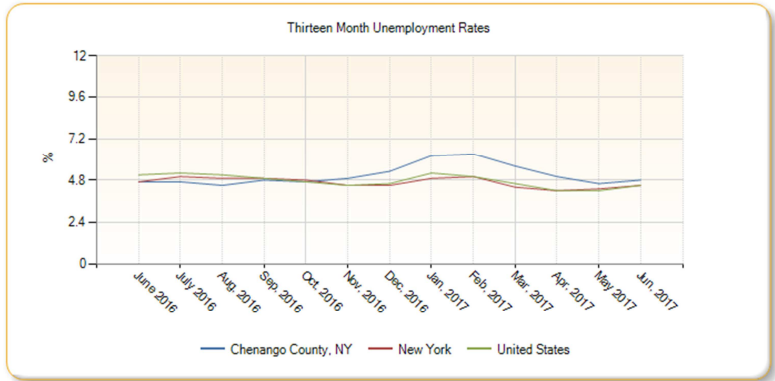


Thirteen Month Unemployment Rates

Unemployment change within the report area from June 2016 to June 2017 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this thirteen month period grew from 4.7% percent to 4.8% percent.

Report Area	June 2016	July 2016	Aug. 2016	Sep. 2016	Oct. 2016	Nov. 2016	Dec. 2016	Jan. 2017	Feb. 2017	Mar. 2017	Apr. 2017	May 2017	Jun. 2017
Chenango County, NY	4.7%	4.7%	4.5%	4.8%	4.7%	4.9%	5.3%	6.2%	6.3%	5.6%	5%	4.6%	4.8%
New York	4.7%	5%	4.9%	4.9%	4.8%	4.5%	4.5%	4.9%	5%	4.4%	4.2%	4.3%	4.5%
United States	5.1%	5.2%	5.1%	4.9%	4.7%	4.5%	4.6%	5.2%	5%	4.6%	4.2%	4.2%	4.5%

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

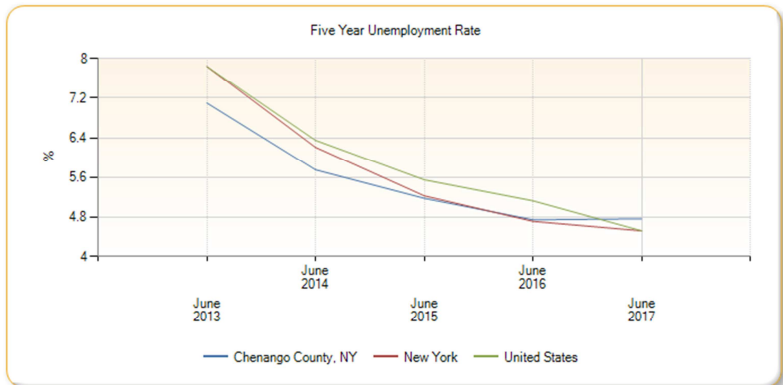
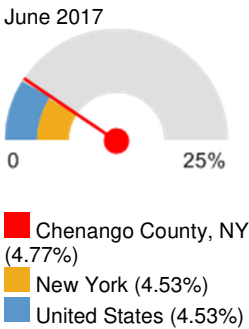


Five Year Unemployment Rate

Unemployment change within the report area from June 2013 to June 2017 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this five year period fell from 7.1% percent to 4.77% percent.

Report Area	June 2013	June 2014	June 2015	June 2016	June 2017
Chenango County, NY	7.1%	5.75%	5.18%	4.75%	4.77%
New York	7.84%	6.21%	5.23%	4.72%	4.53%
United States	7.84%	6.35%	5.55%	5.13%	4.53%

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



Commuter Travel Patterns

This table shows the method of transportation workers used to travel to work for the report area. Of the 21,111 workers in the report area, 75.9% drove to work alone while 12.5% carpooled. 0.7% of all workers reported that they used some form of public transportation, while others used some optional means including 5.2% walking or riding bicycles, and 0.6% used taxicabs to travel to work.

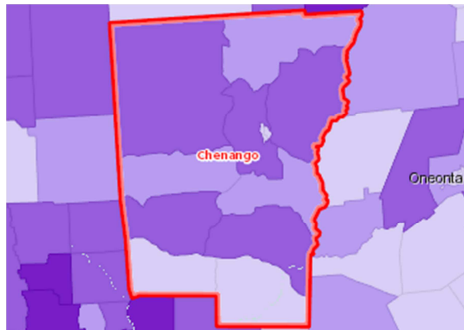
Report Area	Workers 16 and Up	Percent Drive Alone	Percent Carpool	Percent Public Transportation	Percent Bicycle or Walk	Percent Taxi or Other	Percent Work at Home
Chenango County, NY	21,111	75.9%	12.5%	0.7%	5.2%	0.6%	5.2%
New York	9,064,986	53.2%	6.7%	27.8%	7%	1.3%	3.9%
United States	143,621,171	76.4%	9.5%	5.1%	3.4%	1.2%	4.4%

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

Percent Drive Alone



■ Chenango County, NY (75.9%)
■ New York (53.2%)
■ United States (76.4%)

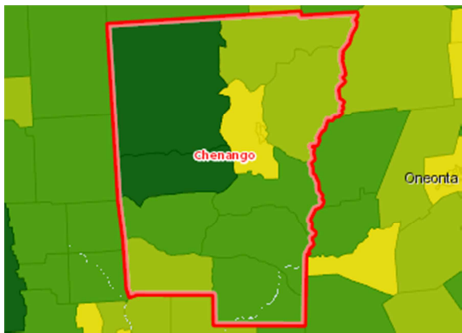
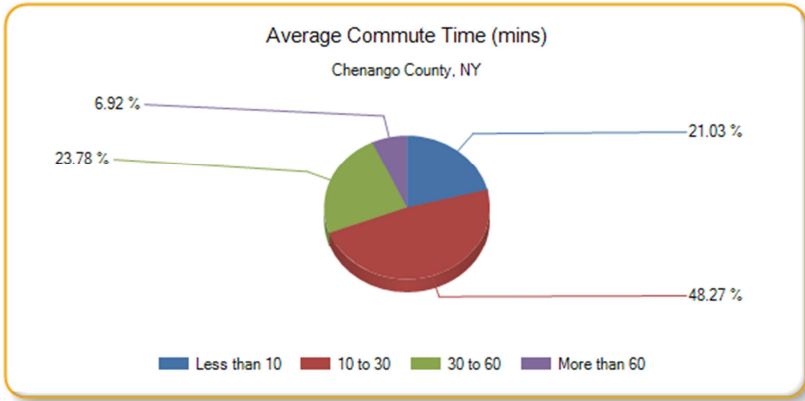


Workers Traveling to Work by Car, Percent by Tract, ACS 2011-15

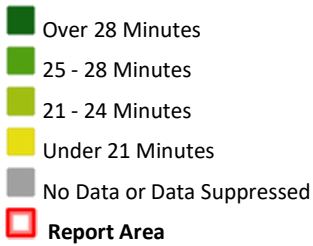
■ Over 95.0%
■ 91.1 - 95.0%
■ 87.1 - 91.0%
■ Under 87.1%
■ No Data or Data Suppressed
 Report Area

Travel Time to Work

Travel times for workers who travel (do not work at home) to work is shown for the report area. The median commute time, according to the American Community Survey (ACS), for the report area of 22.51 minutes is shorter than the national median commute time of 24.78 minutes.



Average Work Commute Time (Minutes), Average by Tract, ACS 2011-15



Top Employers

According to the NYS Bureau of Labor Statistics, the top employers in the Southern Tier Region include: Amphenol Aerospace, Arnot Ogden Medical Center, BAE Systems Inc., Cornell University, Ithaca College, Lockheed Martin Corp., Lourdes Hospital, United Health Services, Wal-Mart Stores, Inc., Wegmans Food Markets. According to the Commerce Chenango Economic Development Strategic Plan, the top employers in the county are depicted in the chart below (captured from the strategic plan document).

Table 12: Largest Employers in Chenango County (over 100 employees)

Employer	Location	Product/Service	Employees
The Raymond Corp.	Greene	Forklift Manufacturer	1500+
Chobani, Inc.	Columbus/Norwich	Greek Yogurt Products	1250+
Chenango County Govt	Various	Government services	700+
NBT Bank, NA	Norwich	Financial	546
Norwich Pharmaceuticals, Inc.	North Norwich	Pharmaceutical	398
Chenango Memorial Hospital	Norwich	Health care/long term care	395
DCMO BOCES	North Norwich	Education	375
Frontier Communications	Sherburne/County-wide	Telecommunications	350
Sherburne-Earlville Schools	Sherburne	Education	350
Unison Industries	Norwich	Aerospace manufacturer	345
Norwich City School District	Norwich	Education	338
NYS Veterans Home	Oxford	Health Care/Senior Living	300
Preferred Mutual Insurance Co.	New Berlin	Insurance	262
Valley Ridge CIT	Norwich	Developmental Facility	240
CWS	Norwich	Assembly	225
Greene Central Schools	Greene	Public school district	219
Unadilla Valley Central School	New Berlin	Public school district	189
Valley Ridge CIT	Norwich	Mental health/rehab	170
Bainbridge Guilford Schools	Bainbridge	Public school district	165
Oxford Academy Central School	Oxford	Public school district	157
Doris L. Patrick Retirement Fac.	Norwich	Long term care nursing	150
Blue Ox Corporation	Oxford	Energy/convenience stores	150
Sidney Federal Credit Union	Multiple locations	Financial	149
Golden Artist Colors	New Berlin	Paint manufacturer	148
Wal-Mart	Norwich	Retail	145
Price Chopper	Norwich	Retail/grocery	142
Mang Insurance Agency	Norwich	Insurance	140
Opportunities for Chenango	Multiple locations	Human services/housing	130
Snyder Communications	Norwich	Media	127
Norwich YMCA	Norwich	Community organization	114
Kerry Bio-science	Norwich	Pharmaceutical/food ing.	112
Chase Memorial Nursing Home	New Berlin	Long term care nursing	110
Lowe's	Norwich	Retail	105

Source: Commerce Chenango, February 2014

Education

High School Graduates

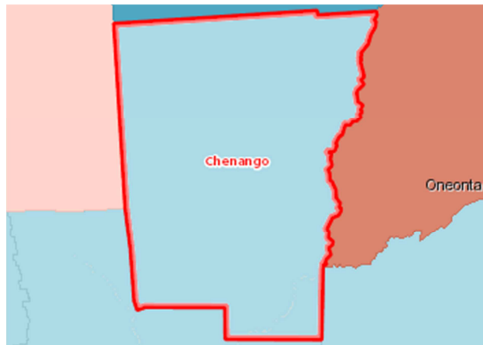
The table below shows the number of Public High School Graduates in the selected region for the 2015/2016 academic years.

Report Area	Graduates	Graduates	Graduates	Graduation Rate	Graduation Rate	Graduation Rate
-------------	-----------	-----------	-----------	-----------------	-----------------	-----------------

	Total	Male	Female	Total	Male	Female
Chenango County, NY	550	271	279	84.62%	81.87%	87.46%
New York	169,403	82,915	86,488	81.38%	77.98%	84.93%

Note: This indicator is compared with the state average.

Data Source: New York State Education Department. Source geography: county



High School Graduation, Rank by County, CHR 2016

- 1st Quartile (Top 25%)
- 2nd Quartile
- 3rd Quartile
- 4th Quartile (Bottom 25%)
- Bottom Quintile (Rhode Island Only)
- No Data or Data Suppressed; -1
- Report Area

School Enrollment and Performance Data

The following chart details school enrollment comparisons from 2012-2013 to 2015-2016 and student academic performance data from the 2015-2016 school year. In the past three years, enrollment has increased in all but one school district in the service area.

DISTRICT	K-12 Enrollment 2012-2013	K-12 Enrollment 2015-2016	+/- Enroll 2012 SY -2015 SY	Graduation Rate 2015-2016 (4-yr, 5 yr)	Grad Rate meets criterion? (4-yr, 5-yr)	Lower than State Avg. ELA	Lower than State Avg. Math
Afton CSD	551	514	-7%	84%	Yes	Gr. 3, 4, 5, 6, 7 & 8	Gr. 4, 6, 7
Bainbridge-Guilford CSD	797	803	1%	89%	Yes	Gr. 3, 4, 5, 6 & 7	Gr. 3, 4, 5, 6 & 7
Georgetown-South Otsego CSD	358	323	-10%	85%	Yes	Gr. 3, 4, 5, 6, 7 & 8	Gr. 3, 4, 5, 6, 7 & 8
Greene CSD	1,048	940	-10%	86%	Yes	Gr. 4 & 5	Gr. 8
Norwich City SD	1,885	1,743	-8%	80%	Yes	Gr. 3, 4, 5, 6, 7 & 8	Gr. 4, 5 & 8
Oxford Academy & CSD	746	734	-2%	82%	Yes	Gr. 4, 5, 6, 7 & 8	Gr. 4, 6, 7 & 8
Sherburne-Earlville CSD	1,367	1,321	-3%	85%	Yes	Gr. 3, 4, 5, 6 & 8	Gr. 3, 4, 5, 6 & 8
Unadilla Valley CSD	771	741	-4%	77%	No	Gr. 3, 4, 5, 6, 7 & 8	Gr. 3, 4, 5, 6, 7 & 8

School District Enrollment and Performance Data

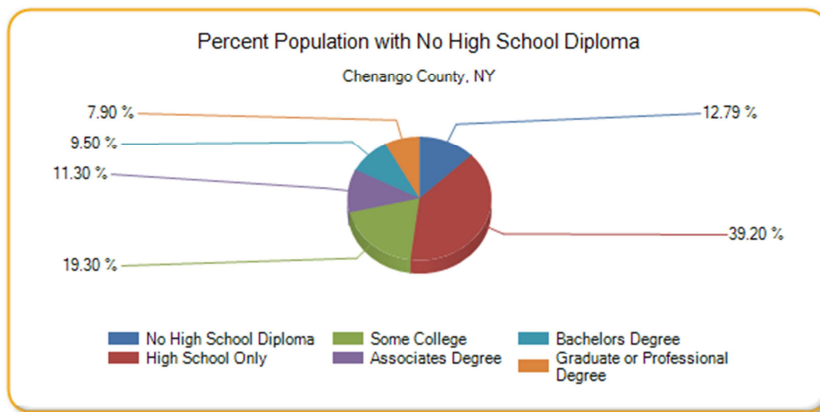
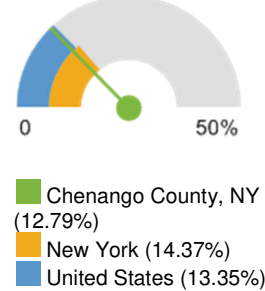
Educational Attainment

Educational Attainment shows the distribution of educational attainment levels in the report area. Educational attainment is calculated for persons over 25, and is an estimated average for the period from 2011 to 2015.

Report Area	Percent No High School Diploma	Percent High School Only	Percent Some College	Percent Associates Degree	Percent Bachelors Degree	Percent Graduate or Professional Degree
Chenango County, NY	12.79%	39.2%	19.3%	11.3%	9.5%	7.9%
New York	14.37%	26.7%	16.2%	8.5%	19.4%	14.8%
United States	13.35%	27.8%	21.1%	8.1%	18.5%	11.3%

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

Percent Population with No High School Diploma



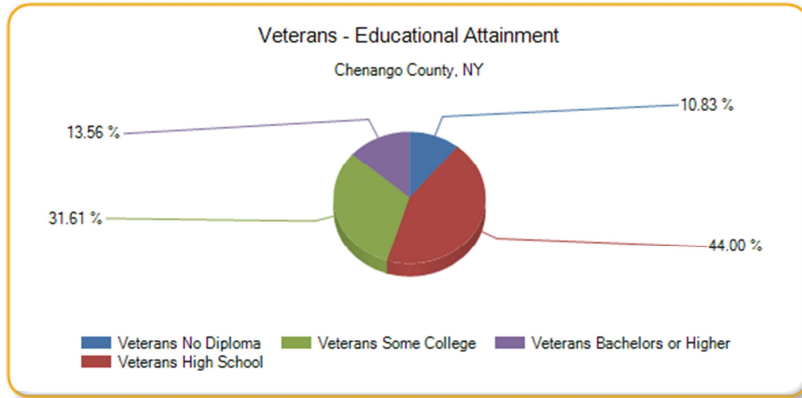
Veterans - Educational Attainment

Veterans Educational Attainment contrasts the distribution of educational attainment levels between military veterans and non-veterans in the region. Educational attainment is calculated for persons over 25, and is an estimated average for the period from 2011 to 2015.

Report Area	Veterans % No Diploma	Veterans % High School Diploma	Veterans % Some College Diploma	Veterans % Bachelors or Higher Diploma	Non-Veterans % No Diploma	Non-Veterans % High School Diploma	Non-Veterans % Some College Diploma	Non-Veterans % Bachelors or Higher Diploma
Chenango County, NY	10.83%	44%	31.61%	13.56%	13.03%	38.61%	30.45%	17.9%
New York	8.27%	33.34%	32.89%	25.51%	14.78%	26.29%	24.16%	34.77%
United States	7.11%	29.05%	36.85%	27%	14.04%	27.68%	28.24%	30.03%

Note: This indicator is compared with the state average.

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



Colleges, Universities, and Trade Schools

The number of colleges, universities, and trade schools for 2015/2016 school year are in the report area shown below. The higher education institution in the service area is SUNY Ag/Tech Morrisville-Norwich.

Report Area	Total Institutions	4-Year or Higher Institutions	2-Year Institutions	Other Institutions
Chenango County, NY	1	0	0	1
New York	481	242	100	139

Data Source: National Center for Education Statistics, NCES - Integrated Post-secondary Education Data System. Source geography: county

Housing

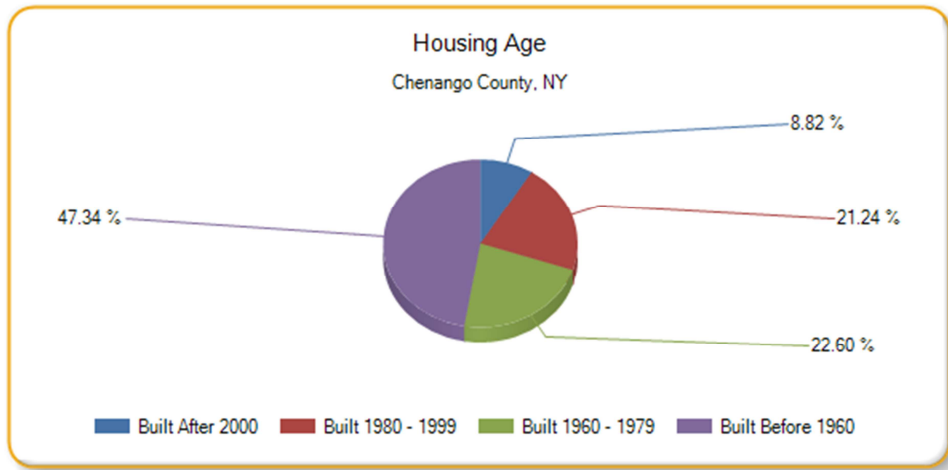
Housing Age

American Community Survey (ACS) totals for housing units, median year built and median age in 2015 for the report area are shown in the table below.

Report Area	Total Housing Units	Median Year built	Built After 2000	Built 1980 - 1999	Built 1960 - 1979	Built Before 1960
Chenango County, NY	24,742	1963	2,183	5,254	5,591	11,714
New York	8,171,725	1956	619,008	1,116,583	1,846,290	4,589,844
United States	133,351,840	1976	21,949,614	36,968,463	35,522,494	38,911,269

Note: This indicator is compared with the state average.

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

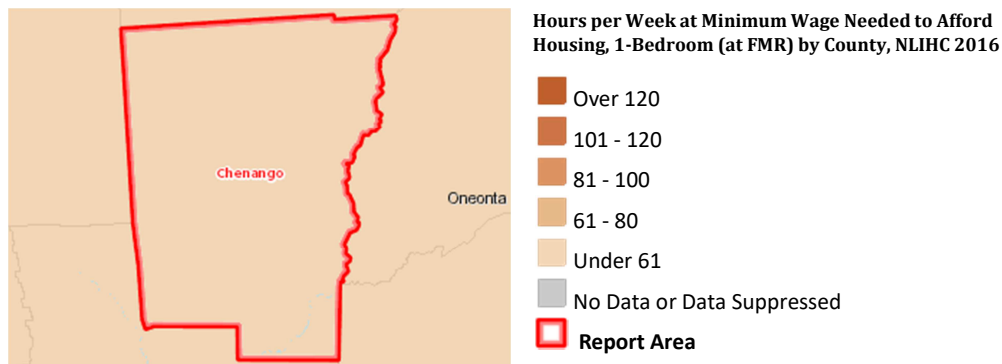


Fair Market Rent

Fair market monthly rent for 2016 (0-4 bedrooms) is shown below.

Report Area	Fair Market Rent (Monthly) 0 Bedrooms	Fair Market Rent (Monthly) 1 Bedrooms	Fair Market Rent (Monthly) 2 Bedrooms	Fair Market Rent (Monthly) 3 Bedrooms	Fair Market Rent (Monthly) 4 Bedrooms
Chenango County, NY	\$560	\$584	\$680	\$971	\$1,069
New York	\$687.92	\$784.48	\$953.21	\$1,227.16	\$1,374.23

Data Source: National Low Income Housing Coalition. Source geography: County

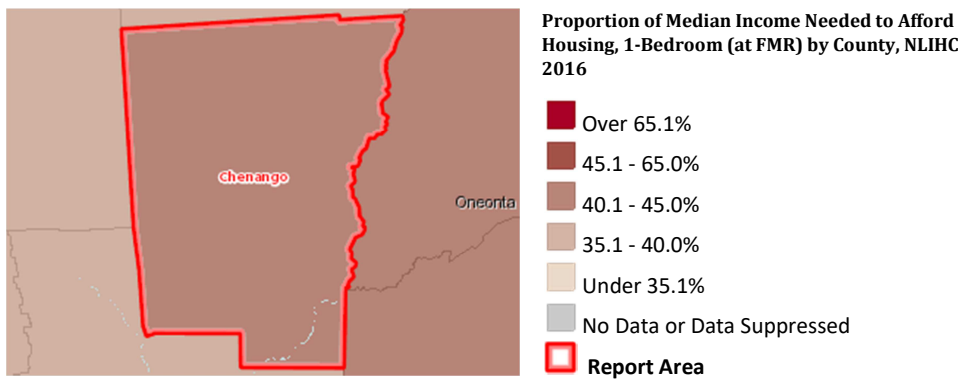


Housing Affordability

The National Low Income Housing Coalition reports each year on the amount of money a household must earn in order to afford a rental unit based on Fair Market Rents in the area and an accepted limit of 30% of income for housing costs.

Report Area	Average Renter Hourly Wage	Hourly Wage 0 Bedrooms	Hourly Wage 1 Bedrooms	Hourly Wage 2 Bedrooms	Hourly Wage 3 Bedrooms	Hourly Wage 4 Bedrooms
Chenango County, NY	\$10.90	\$10.77	\$11.23	\$13.08	\$18.67	\$20.56
New York	\$22.85	\$20.91	\$22.70	\$26.69	\$34.30	\$37.98

Data Source: National Low Income Housing Coalition. Source geography: County



Vacancy Rates

The U.S. Census Bureau provides vacancy data based on American Community Survey 5-year estimates (2011 - 2015). Vacancy rates for the report area are reported below. Vacant non-rental housing totals 635 units and includes those for sale only and sold but not occupied. For the report area, that is a non-rental housing vacancy rate of 2.57%, in comparison the national rate is 1.59%. Vacant rental housing totals 340 units and includes those for rent and rented but not occupied. For the report area, that is a rental housing vacancy rate of 1.37%, in comparison the national rate is 2.67%. Vacant other housing totals 4,126 units and includes those used for seasonal, recreational, or occasional use, as well as units used for migrant workers. For the report area, that is an other housing vacancy rate of 16.68%, in comparison the national rate is 8.05%.

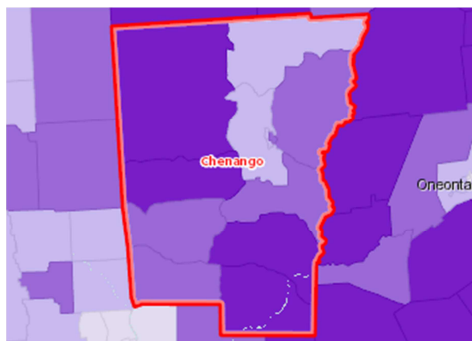
Report Area	Total Housing Units	Vacant Non-Rental	Vacant Non-Rental Rate	Vacant Rental	Vacant Rental Rate	Vacant Other	Vacant Other Rate
Chenango County, NY	24,742	635	2.57%	340	1.37%	4,126	16.68%
New York	8,171,725	108,153	1.32%	194,029	2.37%	607,264	7.43%
United States	133,351,840	2,120,851	1.59%	3,565,741	2.67%	10,738,943	8.05%

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

Vacant Non-Rental Rate



Chenango County, NY (2.57%)
New York (1.32%)
United States (1.59%)



Vacant Housing Units, Percent by Tract, ACS 2011-15

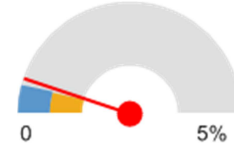
Over 20.0%
14.1 - 20.0%
8.1 - 14.0%
Under 8.1%
No Data or Data Suppressed
Report Area

Number of Unsafe, Unsanitary Homes

The number and percentage of occupied housing units without plumbing are shown for the report area. U.S. Census data shows 123 housing units in the report area were without plumbing in 2000 and ACS five year estimates show 102 housing units in the report area were without plumbing in 2015.

Report Area	Occupied Housing Units 2000	Housing Units without Plumbing 2000	Percent without Plumbing 2000	Occupied Housing Units 2015	Housing Units without Plumbing 2015	Percent without Plumbing 2015
Chenango County, NY	19,926	123	0.51%	19,641	102	0.52%
New York	7,056,860	58,418	0.76%	7,262,279	33,021	0.45%
United	106,741,426	736,626	0.69%	116,916,30	498,998	0.43%

Percentage of Housing Units Without Complete Plumbing Facilities



Chenango County, NY (0.52%)
New York (0.45%)

■ United States (0.43%)

Housing Units Lacking Complete Plumbing Facilities, Percent by Tract, ACS 2011-15

- Over 2.0%
- 1.1 - 2.0%
- 0.1 - 1.0%
- 0.0%
- No Data or Data Suppressed
- Report Area**

The Housing Choice Voucher program in Chenango County is administered by Opportunities for Chenango, which reports on its website a wait list of 18-24 months.

Report Area	Housing Authorities wait list (public housing)
Chenango County, NY	According to the Norwich Housing Authority website, the public housing waiting list is open. The website did not report a wait time.

Homelessness

Poverty & Income

The following report section shows population estimates for all persons in poverty for the report area. According to the American Community Survey (ACS) 5 year estimates, an average of 15.86% of all persons lived in a state of poverty during the 2011 - 2015 period. The poverty rate for all persons living

¹ NYS TEACHS SIRS Data on Student Homelessness, retrieved from: <http://www.nysteachs.org/info-topic/statistics.html>

in the report area is greater than the national average of 15.47%.

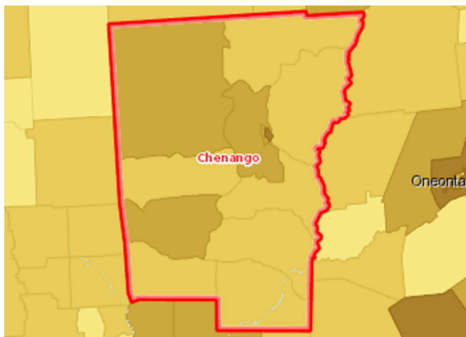
Report Area	Total Population	Population in Poverty	Percent Population in Poverty
Chenango County, NY	48,794	7,741	15.86%
New York	19,164,034	3,005,943	15.69%
United States	308,619,550	47,749,043	15.47%

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

Percent Population in Poverty



■ Chenango County, NY (15.86%)
■ New York (15.69%)
■ United States (15.47%)

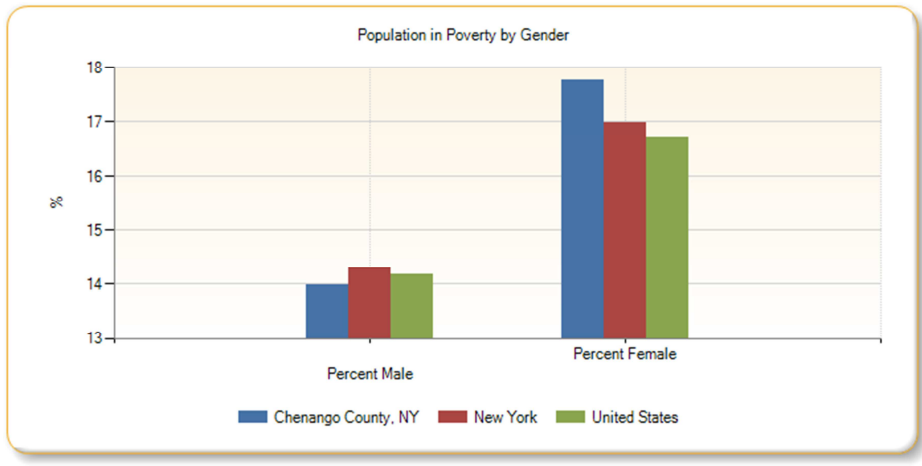


Population Below the Poverty Level, Percent by Tract, ACS 2011-15

■ Over 20.0%
■ 15.1 - 20.0%
■ 10.1 - 15.0%
■ Under 10.1%
■ No Data or Data Suppressed
□ Report Area

Population in Poverty by Gender

Report Area	Total Male	Total Female	Percent Male	Percent Female
Chenango County, NY	3,403	4,338	13.98%	17.75%
New York	1,326,089	1,679,854	14.31%	16.97%
United States	21,410,511	26,338,532	14.18%	16.71%

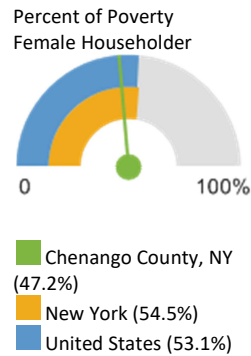


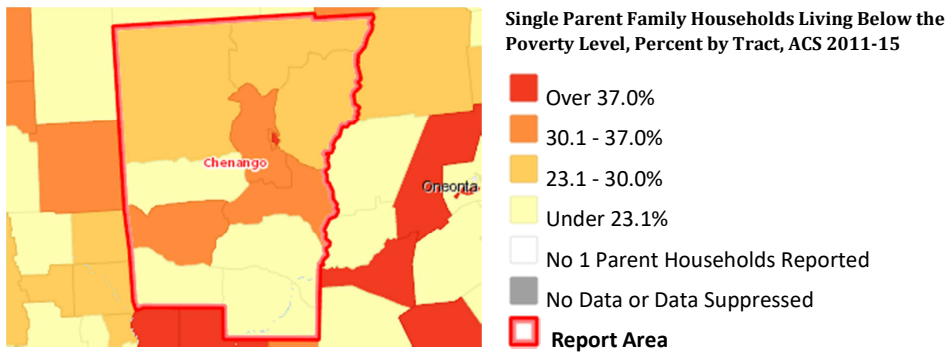
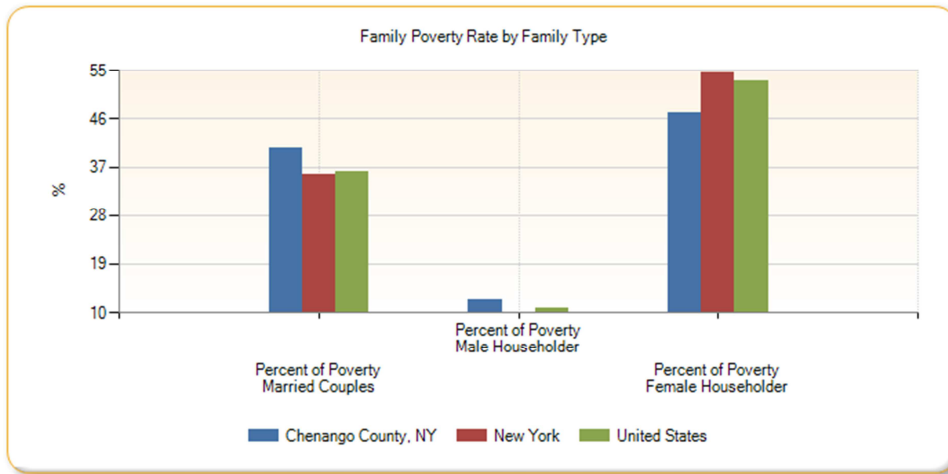
Family Poverty Rate by Family Type

The percentage of households in poverty by household type are shown for the report area. It is estimated that 10.8% of all households were living in poverty within the report area, compared to the national average of 11.3%. Of the households in poverty, female headed households represented 47.2% of all households in poverty, compared to 40.5% and 12.3% of households headed by males and married couples, respectively.

Report Area	Poverty Rate All Types	Percent of Poverty Married Couples	Percent of Poverty Male Householder	Percent of Poverty Female Householder
Chenango County, NY	10.8%	40.5%	12.3%	47.2%
New York	12%	35.5%	10%	54.5%
United States	11.3%	36.2%	10.7%	53.1%

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





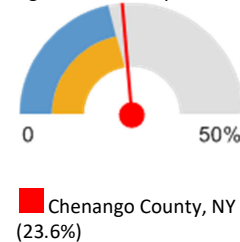
Child Poverty Rate (ACS) Ages 0-17

Population and poverty estimates for children age 0-17 are shown for the report area. According to the American Community Survey 5 year data, an average of 23.6% percent of children lived in a state of poverty during the survey calendar year. The poverty rate for children living in the report area is greater than the national average of 21.7 percent.

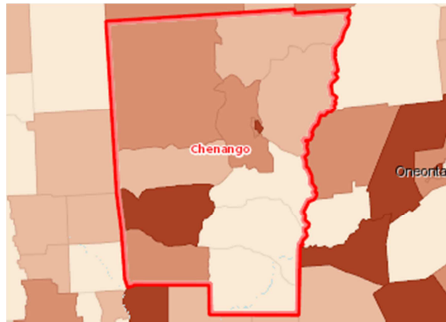
Report Area	Ages 0-17 Total Population	Ages 0-17 In Poverty	Ages 0-17 Poverty Rate
Chenango County, NY	10,376	2,447	23.6%
New York	4,182,128	929,921	22.2%
United States	72,540,829	15,760,766	21.7%

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

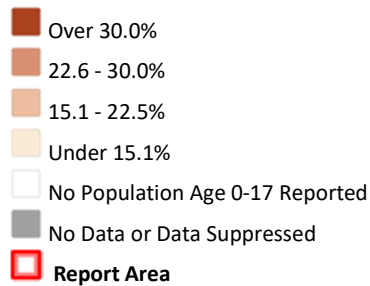
Ages 0-17 Poverty Rate



New York (22.2%)
United States (21.7%)



Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2011-15

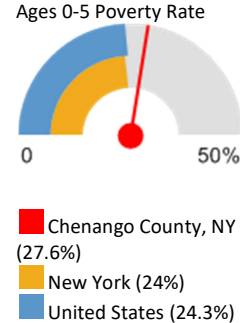


Child Poverty Rate (ACS) Ages 0-5

Population and poverty estimates for children age 0-5 are shown for the report area. According to the American Community Survey (ACS) 5 year data, an average of 27.6% of children lived in a state of poverty during the survey calendar year. The poverty rate for children living in the report area is greater than the national average of 24.3%.

Report Area	Ages 0-5 Total Population	Ages 0-5 In Poverty	Ages 0-5 Poverty Rate
Chenango County, NY	3,071	847	27.6%
New York	1,381,163	331,422	24%
United States	23,620,492	5,748,795	24.3%

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



Child Poverty Rate (ACS) Ages 5-17

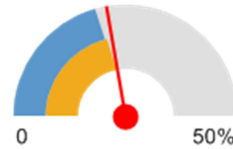
Population and poverty estimates for children age 5-17 are shown for the report area. According to the American Community Survey 5 year data, an average of 22.2% percent of children lived in a state of poverty during the survey calendar year. The poverty rate for children living in the report area is greater than the national average of 20.7 percent.

Report Area	Ages 5-17 Total Population	Ages 5-17 In Poverty	Ages 5-17 Poverty Rate
Chenango County, NY	7,835	1,738	22.2%
New York	3,026,313	651,939	21.5%

Ages 5-17 Poverty Rate

United States	52,934,945	10,965,727	20.7%
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Data Source: US Census Bureau, American Community Survey. Source geography: County



Chenango County, NY (22.2%)
New York (21.5%)
United States (20.7%)

Poverty Rate (ACS) Ages 18-64

Population and poverty estimates for adults age 18-65 are shown for the report area. According to the American Community Survey (ACS) 5 year data, an average of 15.8% of adults lived in a state of poverty during the survey calendar year. The poverty rate for adults living in the report area is greater than the national average of 14.5%.

Report Area	Ages 18-64 Total Population	Ages 18-64 In Poverty	Ages 18-64 Poverty Rate
Chenango County, NY	29,679	4,687	15.8%
New York	12,257,771	1,762,879	14.4%
United States	192,765,185	27,929,918	14.5%

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

Ages 18-64 Poverty Rate



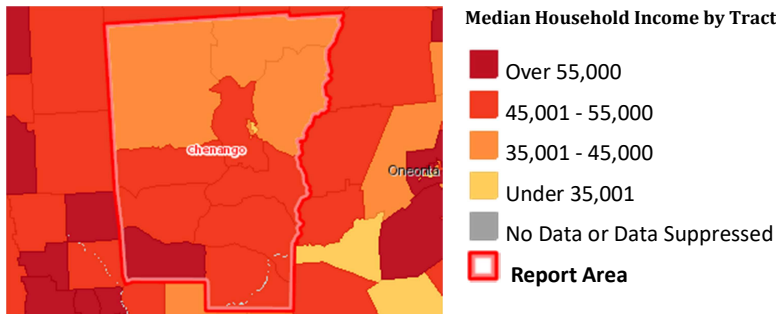
Chenango County, NY (15.8%)
New York (14.4%)
United States (14.5%)

Income Levels

Three common measures of income are Median Household Income, Per Capita Income, and Average Income based on American Community Survey (ACS) estimates. All Three measures from the 2011 - 2015 ACS are shown for the report area below. The Census Bureau defines an earner as someone age 15 and older that receives any form of income, whether it be wages, salaries, benefits, or other type of income.

Report Area	Median Household Income	Per Capita Income	Average Income Per Earner
Chenango County, NY	\$45,668	\$23,036	\$31,210
New York	\$59,269	\$33,236	\$47,616
United States	\$53,889	\$28,930	\$41,703

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



Wages

Average weekly wages for the report area during the period April - June, 2016, are provided below. Wage and employment figures are shown by county of employment. The report area has an average weekly wage of \$838.

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
Chenango County, NY	18,024	\$838	86	\$859	4,374	\$908	13,564	\$824
New York	9,263,975	\$1,210	116,560	\$1,326	1,290,889	\$1,221	7,856,526	\$1,206

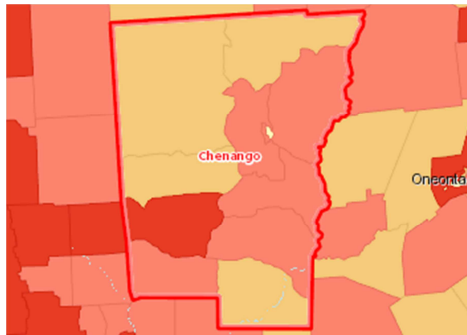
Data Source: US Department of Labor, Bureau of Labor Statistics. Source geography: county

Living Wage

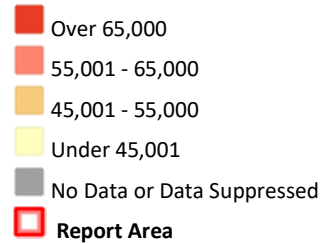
The living wage shown is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). The Minimum Hourly Wage for the majority of New York counties is \$9.70. In New York City, it is \$10.50 per hour for businesses with 10 or fewer employees, and \$11.00 per hour for businesses with 11 or more employees. In Nassau, Suffolk and Westchester counties, it is \$10.00 per hour.

Report Area	One Adult	One Adult One Child	Two Adults	Two Adults One Child	Two Adults Two Children
Chenango County, NY	\$10.11	\$22.86	\$8.11	\$12.68	\$16.32
New York	\$13.1	\$27.16	\$9.94	\$14.83	\$18.46

Data Source: Massachusetts Institute of Technology, Living Wage Calculator. Source geography: County



Average Wage/Salary Income, Average by Tract, ACS 2011-15



Temporary Assistance for Needy Families (TANF)

The number of persons receiving TANF in January 2017, within the report area is shown in below. The New York Office of Temporary and Disability Assistance reported that 701 persons were receiving TANF benefits at a cost of \$195,059, or \$278.26 per recipient.

Report Area	Recipients Total	Recipients Children	Recipients Adults	Cases	Expenditures Total	Expenditures Per Case	Expenditures Per Person
Chenango County, NY	701	394	307	413	\$195,059	\$472.30	\$278.26
New York	556,305	278,455	277,850	291,467	\$179,977,570	\$617.49	\$323.52

Data Source: New York Office of Temporary and Disability Assistance. Source geography: county

Temporary Assistance for Needy Families (TANF) Trend

Below are trend amounts for recipients of the Temporary Assistance for Needy Families program (TANF) for the selected report area. The amount has decreased from 730 in 2010 to 701 in 2017. The data listed is for January of each year.

Report Area	2010	2011	2012	2013	2014	2015	2016	2017
Chenango County, NY	730	631	662	702	692	835	734	701

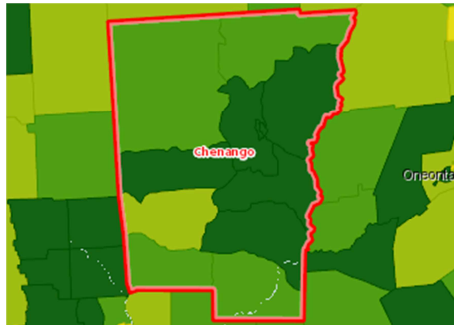
Data Source: New York Office of Temporary and Disability Assistance. Source geography: County

Supplemental Security Income Trend

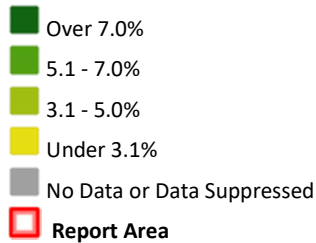
Below are trend amounts in Expenditures Per Recipient of Supplemental Security Income for the selected report area. The amount has increased from \$469.28 to \$546.71 over the last 11 years. The data listed is for January of each year.

Report Area	2010	2011	2012	2013	2014	2015	2016	2017
Chenango County, NY	\$505.73	\$522.89	\$524.05	\$540.26	\$552.26	\$556.50	\$551.06	\$546.71
New York	\$558.52	\$559.64	\$575.74	\$584.68	\$583.17	\$578.96	\$586.55	\$591.13

Data Source: New York Office of Temporary and Disability Assistance. Source geography: county



Households with Supplemental Security Income, Percent by Tract, ACS 2011-15



Child Support Collections

Child support collections for the report area are shown below. During January 2017, child support collections totaled \$374,594.03.

Report Area	Child Support Collections Total	Child Support Collections Current Assistance	Child Support Collections Former Assistance	Child Support Collections Never Assisted
Chenango County, NY	\$374,594.03	\$13,673.9	\$219,614.15	\$141,305.98
New York	\$134,344,834.4	\$4,892,497.49	\$68,997,924.36	\$60,454,412.55

Data Source: New York Office of Temporary and Disability Assistance. Source geography: county

Health Care - Access

Medicare and Medicaid Providers

Total institutional Medicare and Medicaid providers, including hospitals, nursing facilities, Federally qualified health centers, rural health clinics and community mental health centers for the report area are shown. According to the U.S. Department of Health and Human Services, there were 8 active Medicare and Medicaid institutional service providers in the report area in the fourth quarter of 2016.

Report Area	Total Institutional Providers	Hospitals	Nursing Facilities	Federally Qualified Health Centers	Rural Health Clinics	Community Mental Health Centers
Chenango County, NY	8	1	5	0	0	0
New York	2,405	248	624	380	9	0
United States	72,892	7,175	15,652	7,666	4,156	163

Data Source: US Department of Health Human Services, Center for Medicare Medicaid Services, Provider of Services File. Source geography: County

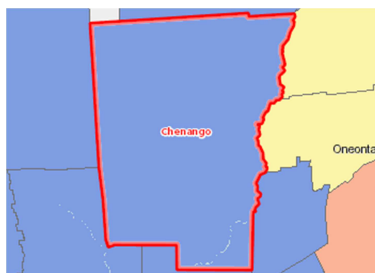
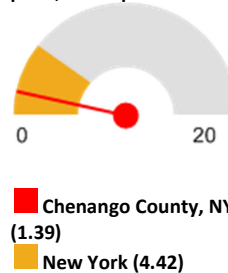
Physicians

The table below shows the number of Physicians, Physicians with 3-year licenses, Physician assistants and Specialist assistants for the report area. There are 1.39 physicians per 1000 persons in the report area; the statewide average is 4.42 physicians per 1000 persons.

Report Area	Physicians, MD	Physicians, 3yr	Physician Assistants	Specialist Assistants	Physicians/Assistants per 1,000 Persons
Chenango County, NY	57	0	12	0	1.39
New York	74,578	0	12,291	89	4.42

Data Source: US Census Bureau, American Community Survey. New York State Education Department. Source geography: county

Physicians/Assistants, Rate per 1,000 Population



Health Professional Shortage Area - Primary, Designated Population Group by Shortage Area, HRSA HPSA Database April 2016

- Medicaid Eligible Population HPSA
- Migrant Seasonal Worker Population HPSA
- Geographic HPSA
- Report Area

Dentists

The table below shows the number of Dentists, Dental Hygienists and Certified Dental Assistants for the report area. There are 1.09 dental professionals per 1000 persons in the report area; the statewide average is 1.36 dental professionals per 1000 persons.

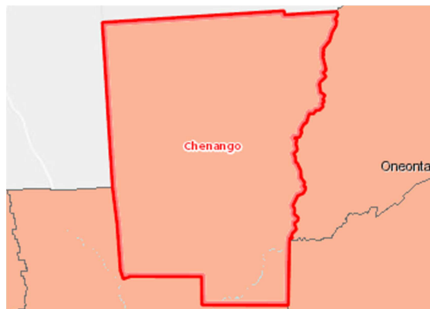
Report Area	Dentists	Dental Hygienists	Certified Dental Assistants	Dental Professionals per 1,000 Persons
Chenango County, NY	15	32	7	1.09
New York	15,214	10,196	1,375	1.36

Data Source: US Census Bureau, American Community Survey. New York State Education Department. Source geography: county

Dental Professionals, Rate per 1,000 Population



Chenango County, NY (1.09)
New York (1.36)



Health Professional Shortage Area - Dental, Designated Population Group by Shortage Area, HRSA HPSA Database April 2016

- Homeless Population HPSA
- Low Income Population HPSA
- Low Income Homeless Population HPSA
- Geographic HPSA
- Report Area

Nurses

The table below shows the number of Nurses, Nurse Practitioners, and Midwives for the report area. There are 18.06 nurse professionals per 1000 persons in the report area; the statewide average is 16.25 nurse professionals per 1000 persons.

Report Area	Nurse, RN	Nurse, LPN	Nurse Practitioners	Midwives	Nurses per 1,000 Persons
Chenango County, NY	506	360	28	1	18.06
New York	234,312	64,939	19,447	975	16.25

Data Source: US Census Bureau, American Community Survey. New York State Education Department. Source geography: county

Nurses, Rate per 1,000 Population



Chenango County, NY (18.06)
New York (16.25)

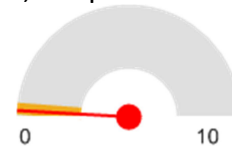
Mental Health Professionals

The table below shows the number of Mental Health Professionals for the report area. There are 0.18 mental health professionals per 1000 persons in the report area; the statewide average is 0.47 mental health professionals per 1000 persons.

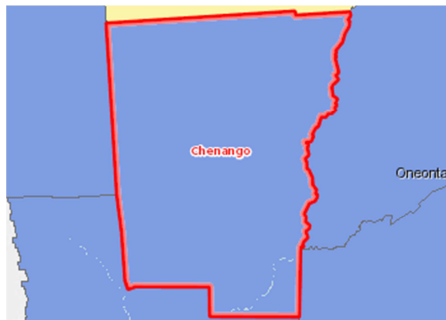
Report Area	Psychoanalysts	Mental Health Counselors	Creative Arts Therapists	Marriage and Family Therapists	Mental Health Professionals per 1,000 Persons
Chenango County, NY	0	6	0	3	0.18
New York	690	6,141	1,485	1,003	0.47

Data Source: US Census Bureau, American Community Survey. New York State Education Department. Source geography: county

Mental Health Professionals, Rate per 1,000 Population



■ Chenango County, NY (0.18)
■ New York (0.47)



Health Professional Shortage Area - Mental, Designated Population Group by Shortage Area, HRSA HPSA Database April 2016

- Medicaid Eligible Population HPSA
- Migrant Seasonal Worker Population HPSA
- Geographic HPSA
- Report Area

Therapists

The below table shows the number of Physical, Occupational and Massage Therapists for the report area. There are 2.50 therapist professionals per 1000 persons in the report area; the statewide average is 2.65 therapist professionals per 1000 persons.

Report Area	Physical Therapist	Physical Therapist Assistants	Occupational Therapist	Occupational Therapist Assistants	Massage Therapists	Therapists/Assistants per 1,000 Persons
Chenango County, NY	28	28	17	5	46	2.50
New York	18,067	5,231	11,366	3,720	13,734	2.65

Data Source: US Census Bureau, American Community Survey. New York State Education Department. Source geography: county

Therapists/Assistants,
Rate per 1,000
Population



■ Chenango County, NY (2.50)
■ New York (2.65)

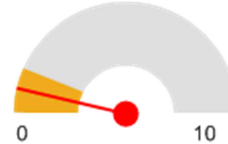
Special Health Professionals

The below table shows the number of Optometrists, Audiologists, Speech Pathologists, Respiratory Therapists, and Respiratory Technicians for the report area. There are 0.73 special health professionals per 1000 persons in the report area; the statewide average is 1.39 special health professionals per 1000 persons.

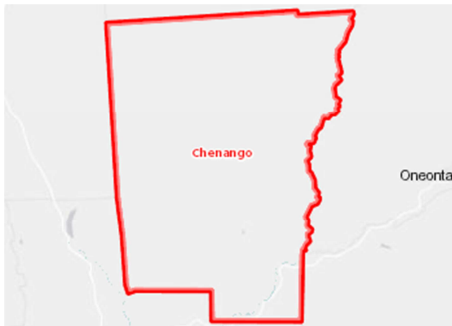
Report Area	Optometrists	Audiologists	Speech Pathologists	Respiratory Therapists	Respiratory Technicians	Special Health Professionals per 1,000 Persons
Chenango County, NY	4	1	20	11	0	0.73
New York	2,766	1,300	16,702	5,682	825	1.39

Data Source: US Census Bureau, American Community Survey. New York State Education Department. Source geography: county

Special Health
Professionals, Rate per
1,000 Population



■ Chenango County, NY (0.73)
■ New York (1.39)



Outpatient Physical Therapy/Speech Pathology Facilities, POS Dec. 2016

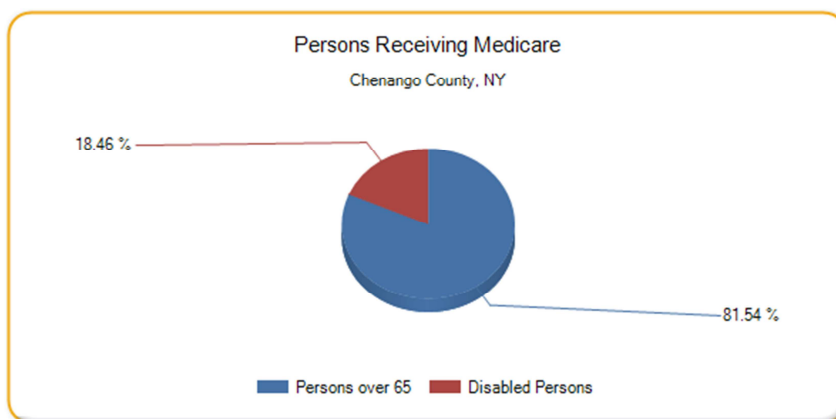
 Report Area

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. The U.S. Department of Health and Human Services reported that a total of 11,354 persons were receiving Medicare benefits in the report area in 2015. 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 2,096 disabled persons in the report area received Medicare benefits in 2015.

Report Area	Persons Over 65 Receiving Medicare	Disabled Persons Receiving Medicare	Total Persons Receiving Medicare
Chenango County, NY	9,257	2,096	11,354
New York	5,663,942	1,034,757	6,698,698
United States	46,727,720	8,856,429	55,584,149

Data Source: Centers for Medicare and Medicaid Services. Source geography: County

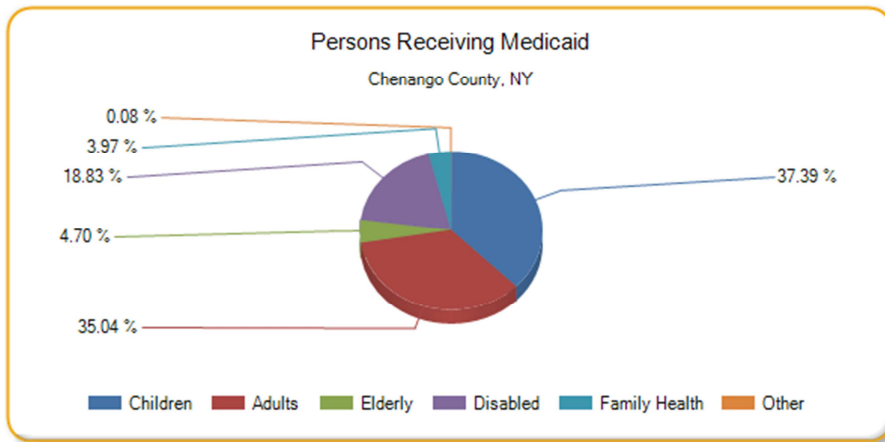


Persons Receiving Medicaid

The average number of persons receiving Medicaid during 2014 is shown below for the report area.

Report Area	Recipients Children	Recipients Adults	Recipients Elderly	Recipients Disabled	Recipients Family Health	Recipients Other	Total	Per 1000
Chenango County, NY	3,723.08	3,489.67	467.58	1,875.00	395.00	7.92	\$9,844.42	196.41
New York	1,816,194.58	1,679,607.67	292,636	634,979.42	220,514.50	260,806.5	\$4,842,490.00	248.50

Data Source: New York State Department of Health. Source geography: county



Child Health Plus

The table below shows the total enrollment for the New York Child Health Plus program for each September 2010 - 2016. According to the New York Department of Health, there were 756 persons enrolled in the Child Health Plus Program during September 2016. Between September 2010 and September 2016, enrollment decreased in the report area by -360 persons, or -32.3%.

Report Area	Enrollment Sept 2010	Enrollment Sept 2011	Enrollment Sept 2012	Enrollment Sept 2013	Enrollment Sept 2014	Enrollment Sept 2015	Enrollment Sept 2016
Chenango County, NY	1,116	1,095	876	823	725	680	756
New York	395,312	411,892	345,741	309,335	292,802	277,947	303,430

Data Source: New York State Department of Health. Source geography: county

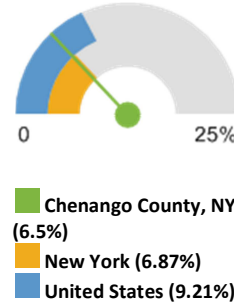
Uninsured Population

The uninsured population is calculated by estimating the number of persons eligible for insurance (generally those under 65) minus the estimated number of insured persons.

Report Area	Insurance Population (2015 Estimate)	Number Insured	Number Uninsured	Percent Uninsured
Chenango County, NY	49,549	36,552	2,534	6.5%
New York	19,673,174	15,066,810	1,351,396	6.87%
United States	316,515,021	237,874,187	29,165,227	9.21%

Data Source: US Census Bureau, American Community Survey. US Census Bureau, Small Area Health Insurance Estimates. Source geography: County

Percent Uninsured



Health

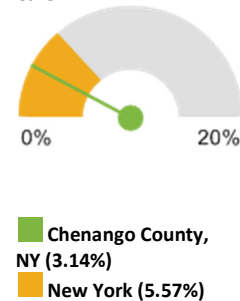
Prenatal Care

In 2012, a total of 4 women did not receive prenatal care in the report area. This figure indicates that 1% of pregnant women did not receive prenatal care during pregnancy.

Report Area	First Trimester	Second Trimester	Third Trimester	No Prenatal Care	Unknown	Not Reported	Total Births	No Prenatal or Third Trimester Care
Chenango County, NY	445	80	13	4	no data	no data	542	3.14%
New York	171,805	47,953	11,439	1,514	2,151	4,362	239,224	5.57%

Data Source: The Nelson A. Rockefeller Institute of Government. Source geography: county

No Prenatal or Third Trimester Care

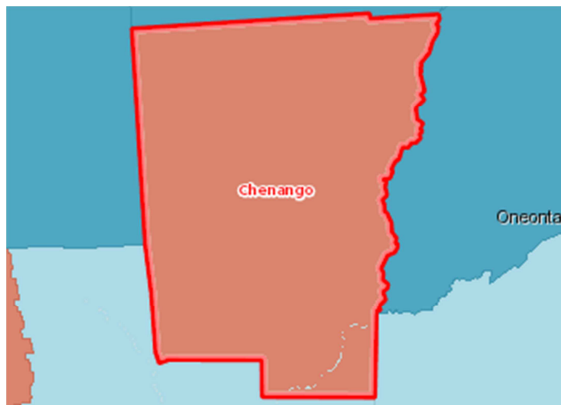
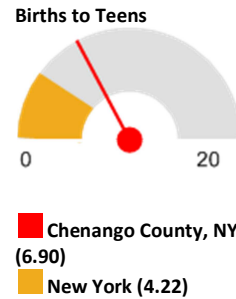


Teen Births

Births to teens in the totaled 38, or 7% of all live births, in the report area.

Report Area	Age Under 15	Age 15 to 17	Age 18 to 19	Total Live Births	Births to Teens	Births to Teens
Chenango County, NY	1	7	30	551	38	6.90%
New York	102	2,571	7,372	238,000	10,045	4.22%

Data Source: New York State Department of Health. Source geography: county



Teen Births, Rank by County, CHR 2016

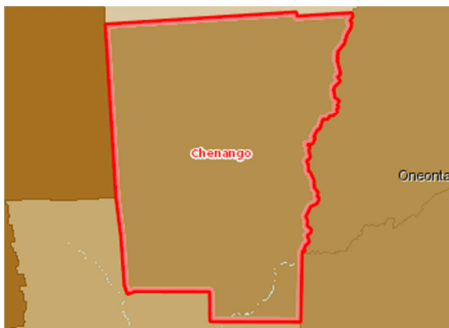
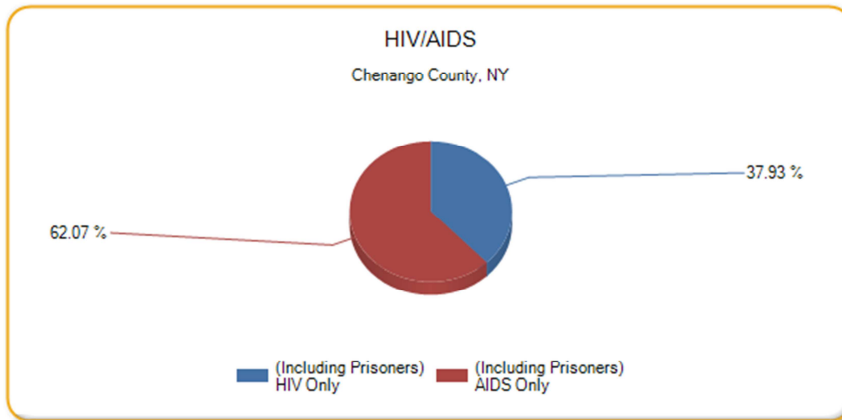
- 1st Quartile (Top 25%)
- 2nd Quartile
- 3rd Quartile
- 4th Quartile (Bottom 25%)
- No Data or Data Suppressed; -1
- Report Area

HIV/AIDS

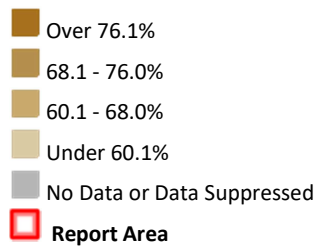
In 2013, there were 58 reported cases of HIV/AIDS in the report area. HIV/AIDS cases are reported as total cases and non-prison cases. Based on this, an estimated 17% of reported cases were in the prison population.

Report Area	(Including Prisoners) Total HIV/AIDS	(Including Prisoners) HIV Only	(Including Prisoners) AIDS Only	(Excluding Prisoners) Total HIV/AIDS	(Excluding Prisoners) HIV Only	(Excluding Prisoners) AIDS Only
Chenango County, NY	58	22	36	48	20	28
New York	28,176	11,758	16,418	22,415	9,471	12,944

Data Source: The Nelson A. Rockefeller Institute of Government. Source geography: county



**Adults Age 18 Never Screened for HIV / AIDS,
Percent by County, BRFSS 2011-12**



Disabilities

According to the American Community Survey, roughly one-half of one percent of children under the age of five have a disability. The ACS estimates that 17.7 percent of the total civilian, noninstitutionalized population in Chenango County has a disability. In Chenango County Schools, approximately 1,267 students in PreK through Grade 12 (17 percent of the student body) is classified as having a disability. The Chenango County Division for Children with Special Needs reports that 133 children in the county were identified with disabilities and that, of these: 96 received itinerant services, 32 received half-day programming at Family Enrichment Network, 4 received programming at the Handicapped Children's Association and 1 received programming elsewhere.

Data Source. 2015 American Community Survey 5-Year Estimates, retrieved from <https://factfinder.census.gov>

Lung Health

Chenango County is in the 4th (worst) ranking group on the following indicators of lung health: chronic lower respiratory disease (crude & age-adjusted); asthma mortality rate (crude & age adjusted), and percentage of adults living in homes where smoking is prohibited.

Diabetes

More than 10 percent of adults in Chenango county are diagnosed by a physician with diabetes, placing the county in the 3rd ranking group on this indicator. The county is in the 4th ranking group for its rate of hospitalizations with diabetes as the primary diagnosis.

Cancer

The county is placed in the 4th ranking group for the following cancer-related indicators:

- Cancer Incidence (crude & age adjusted)
- Cancer Mortality (crude & age adjusted)
- Lip, Oral Cavity and Pharynx Cancer Mortality (crude & age adjusted)
- Colon and Rectum Cancer Incidence (crude & age adjusted)
- Colon and Rectum Cancer Mortality (crude)
- Female Breast Cancer Late Stage Incidence (crude & age adjusted)
- Incidence of Cervix Uteri Cancer (crude & age adjusted)
- Prostate Cancer Mortality Rate (crude & age adjusted)
- Prostate Cancer Late Stage Incidence (crude & age adjusted)
- Melanoma Cancer Mortality (crude)
- % of women, aged 50-74 years, who had a mammogram between October 1, 2012 and December 31, 2014

Data Source: NYS Department of Health County Health Assessment Indicators, retrieved from www.health.ny.gov

Deaths

In 2012, there was a total of 551 deaths in the report area, which equals a death rate of 10.9 per 1000 persons.

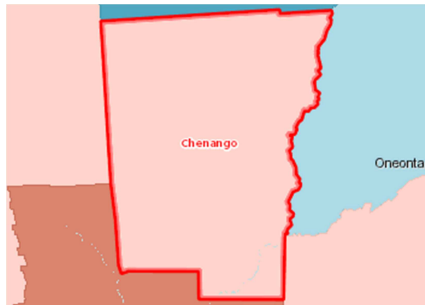
Report Area	2007 Total	2008 Total	2009 Total	2010 Total	2011 Total	2012 Total	2012 Rate/1000
Chenango County, NY	569	527	523	552	500	551	10.9
New York	146,266	147,469	144,874	144,913	147,105	147,390	7.6

Data Source: The Nelson A. Rockefeller Institute of Government. Source geography: county

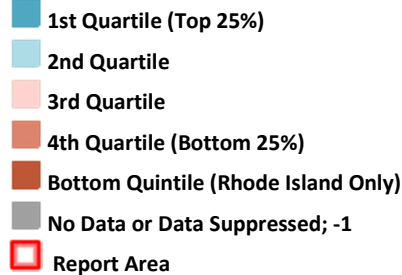
2012 Total Deaths, Rate per 1,000 Population



■ Chenango County, NY (10.9)
■ New York (7.6)



Mortality, Rank by County, CHR 2016



Leading Causes of Premature Death

The top five leading causes of premature death (before age 75) in Chenango County are: cancer, heart disease, chronic lower respiratory disease, unintentional injury and stroke.

Data Source: NYS Department of Health County Health Assessment Indicators, retrieved from www.health.ny.gov

Nutrition

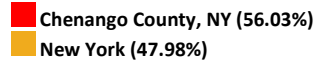
Free and Reduced Lunch Program

The table below shows the number of students eligible for the Free and Reduced Lunch Program during January, 2016. The figures below include all School Food Authority agencies. 56.03% of the students in the report area were eligible for free or reduced lunches, compared to a statewide rate of 46.12%.

Report Area	Total Student Enrollment (January, 2016)	Students Eligible	Percent of Students Eligible
Chenango County, NY	7,212	4,041	56.03%
New York	1,601,752	768,549	47.98%

Data Source: New York State Education Department. Source geography: county

Percentage of Students Eligible for Free or Reduced Price Lunch



Free and Reduced Lunch Program by School

The table below shows the number of students eligible for the Free and Reduced Lunch Program during January, 2017. The figures below include all School Food Authority agencies, including public and non-public.

County Name	School Food Authority	Enrollment	Free Eligible	Free Eligible	Reduced Eligible	Reduced Eligible	Free and Reduced
Chenango County	Afton CSD	551	311	56.4%	40	7.3%	63.7%
Chenango County	Bainbridge-Guilford CSD	815	352	43.2%	66	8.1%	51.3%
Chenango County	Greene CSD	1,000	419	41.9%	82	8.2%	50.1%
Chenango County	Holy Family School	97	8	8.2%	4	4.1%	12.4%
Chenango County	Norwich City SD	1,858	988	53.2%	118	6.4%	59.5%
Chenango County	Oxford Academy CSD	756	397	52.5%	52	6.9%	59.4%
Chenango County	Sherburne-Earlville CSD	1,315	567	43.1%	129	9.8%	52.9%
Chenango County	Unadilla Valley CSD	820	443	54%	65	7.9%	62%
Chenango County	Chenango County	7,212	3,485	48.3%	556	7.7%	56%
New York State	New York State	1,601,752	703,867	43.9%	64,682	4%	48%

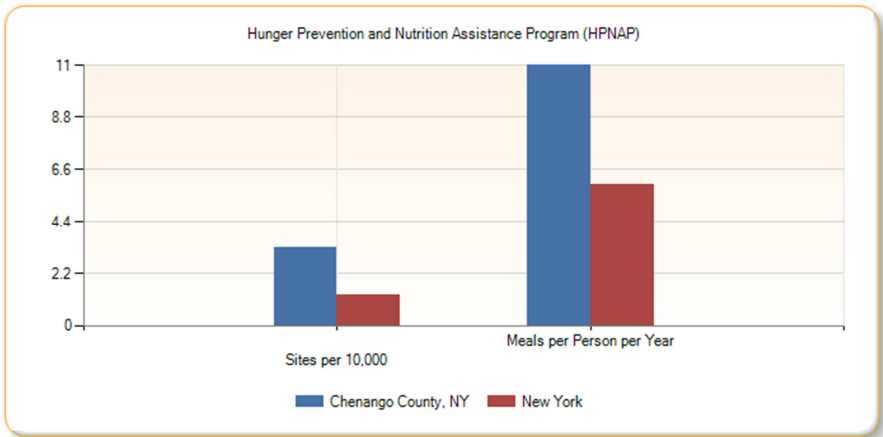
Data Source: New York State Education Department. Source geography: county

Hunger Prevention and Nutrition Assistance Program (HPNAP)

The number of meals provided through Hunger Prevention and Nutrition Assistance Program (HPNAP) Supported Soup Kitchens, Food Pantries and Shelters is shown below. The statewide average number of meals served per day was meals 212 meals per site.

Report Area	HPNAP Sites	Sites per 10,000	Average Meals Served per Site per Day	Meals per Person per Year
Chenango County, NY	17	3.3	122	11
New York	2,522	1.3	212	6

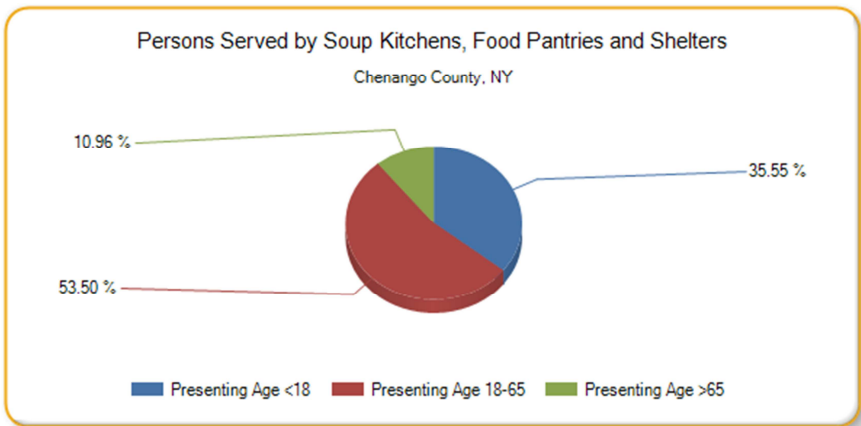
Data Source: New York State Department of Health. Source geography: county

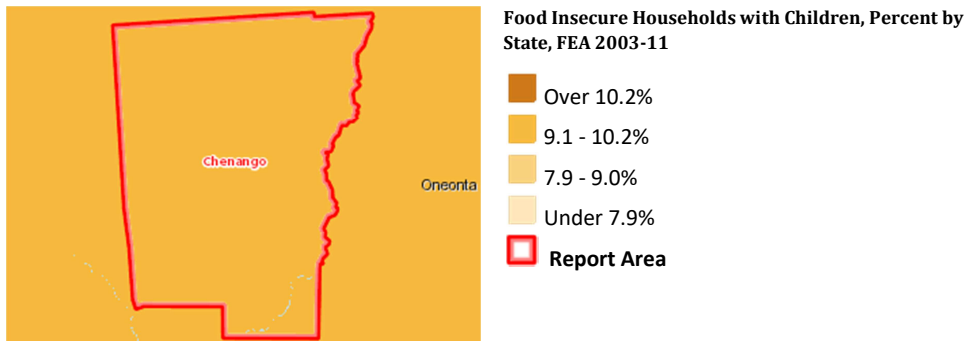


Persons Served by Soup Kitchens, Food Pantries and Shelters

The number of persons being served at Hunger Prevention and Nutrition Assistance Program (HPNAP) Supported Soup Kitchens, Food Pantries and Shelters is shown in the table below. On average, the statewide number of people served per day was 82,507.

Data Source: New York State Department of Health. Source geography: county





Obesity

Nearly 37 percent of elementary school students in the county are overweight or obese. The county is in the 4th (worst ranking group on this indicator). Among children age 2-4 in the WIC program, 13.3 percent are obese. More than 72 percent of adults in the county are overweight or obese, placing the county in the 4th ranking group on this indicator.

Social Services Needs in the Service Area

Transportation

According to the Chenango County Comprehensive Plan, residents have access to 1,755.4 miles of road. There are 308 miles of highway classified either as “major,” or “collector,” roads. The plan describes this network of roadways as, “adequate for local travel but deficient for servicing industrial and commercial business not in close proximity to the interstate highway system.” Approaching 10 miles of Interstate 88 is in Chenango County. There is not an airport with commercial passenger service in the county. Residents travel primarily to Binghamton, Syracuse or Albany to access commercial air travel. Public transportation is limited to services for Medicaid recipients and those served by the Office for the Aging, although the plan indicates that the county is exploring a 511NY/Ride Share program through the NYS Department of Transportation. The fate of the rail system was unknown while a repair project awaited approval after an Army Corps of Engineers environmental impact study relating to adjacent wetlands.

Data Source: Chenango County Comprehensive Plan, retrieved from <https://www.co.chenango.ny.us/planning/planning-board/>

Child Welfare and Family Well-being

According to the NYS Kids’ Wellbeing Indicators Clearinghouse (KWIC), the rate of children in indicated reports of child abuse and neglect has risen from 35.1 per 1,000 in 2010 to 42.2 per 1,000 in 2015 and this 2015 rate compares to a statewide rate of 13.8 per 1,000. The rate of children admitted to foster care has grown from 2.6 per 1,000 to 3.0 per 1,000 and is higher than the state rate of 1.6 per 1,000. The rate of children in foster care has declined and is lower than the state rate.

Of the 851 grandparents living with their own grandchildren under the age of 18, 35.1 percent are responsible for their grandchildren, compared with 29.2% of similar grandparents across the state.

In 2016, there were 140 victims of intimate partner violence, 107 of whom were female. There were 44 additional victims of domestic violence who were other family victims (not intimate partners), for a total of 184 domestic violence victims reported in the county in 2016.

Substance Abuse

The county is in the 4th ranking group for the rate of newborn drug-related diagnoses per 10,000 newborn discharges.

In 2015, there were 22 emergency department visits for opioid overdose. By September of 2016, there had already been 23 visits. Although these numbers are low, the rates per 100,000 population are a bit higher than the rates reported for the rest of New York State excluding New York City. EMS reported 31 Naloxone administrations in 2015 compared with 52 administrations in 2016. This may account for an apparent decline in opioid overdose deaths from 7 in 2015 to a total of two as of September 2016.

Data Source: New York State Department of Health, retrieved from <https://www.health.ny.gov/statistics/>

Since 2012, drug arrests as a percentage of all felony arrests in Chenango County has risen from 8.2 percent to 16.9 percent. DWI arrests as a percentage of all felony arrests has declined from 10.1 percent to 4.1 percent. Both drug and DWI arrests as a percentage of all misdemeanor arrests have declined very slightly from 2012 to 2016.

Data Source: New York State Division of Criminal Justice Services, retrieved from <http://www.criminaljustice.ny.gov/crimnet/ojsa/arrests/index.htm>

Early Education Need and Capacity

Child Care Need Among Head Start Families

According to 2015-16 PIR data, 34 percent of Head Start families and 28 percent of Early Head Start families have all parents working and these 114 families may rely on the programs for child care. While 32 percent of families in Head Start programs have all parents in the work force, 68.1 percent of children in the general population have both parents working². All children and families in Head Start and Early Head Start benefit from the child and family development experiences received in the program. The following chart displays the employment status and child care need among Head Start and Early Head Start families.

² Note: The program data reflects a number of families and the Census Bureau data reflects a number of children.

Information About Two-parent Families						
Program	# Two-parent families in program	% Enrolled Families That Are Two-Parent Families	# with both parents working	# with one parent working	# with both not working	# Families Who "need" child care
Head Start	110	46%	27	57	26	27
Early Head Start	58	48%	11	26	21	11
Sub_Need						38
Information About One-parent Families						
Program	# One-parent families in program	% of Enrolled Families That Are One-Parent Families	# with the parent working		# with the parent not working	# Families Who "need" child care
Head Start	127	54%	53		74	53
Early Head Start	63	52%	23		40	23
Sub_Need						76
TOTAL ENROLLED FAMILIES		358	TOTAL ENROLLED WITH CHILD CARE "NEED"			114

Child Care Need Among Head Start and Early Head Start Families

Other Child Care Programs Serving Young Children

Early Head Start and Head Start Eligible Children

The following table demonstrates the estimated number of eligible 3 and 4 year-old children in the county based on 2015-2016 school enrollment. Enrollment levels for the 2016-2017 school year have not yet been published, but it should be noted that service area data in this report show a downward trend in school enrollment, and local school districts report anecdotally that enrollment in UPK for 2017-2018 is down. Rates of free school lunch in 2015-2016 were higher than the state rate of 47% in Georgetown-South Otselic (58%); Unadilla Valley (56%); Afton (55%) and Oxford (50%). Therefore, eligible children may be found in higher concentrations in these districts.

Estimated Head Start Eligible 3 & 4 year olds: Chenango County						
School District	15-16 K Enroll.	15-16 Gr. 1 Enroll	15-16 Gr. 2 Enroll	Est 3 & 4 y.o. (2/3 total K-2)	County Rate of Poverty Children < Age 5	Estimated Eligible 3 & 4 y.o.
Afton CSD	35	36	39	73	0.276	20
Bainbridge-Guilford CSD	53	49	57	105	0.276	29
Georgetown-South Otselic CSD	27	29	26	54	0.276	15
Greene CSD	63	75	69	137	0.276	38
Norwich City SD	105	132	148	254	0.276	70
Oxford Academy & CSD	62	64	51	117	0.276	32
Sherburne-Earlville CSD	100	132	105	222	0.276	61
Unadilla Valley CSD	58	54	49	106	0.276	29
				1068	Total Eligible	295
					2016-17 Funded Enrollment	138
					HS Unfunded Eligible	157

Head Start Eligible Children

The following table demonstrates the estimated number children under age 3 in the county who are eligible for the program. County birth rates in the past four years reached a low of 472 in 2015 to a high of 580 in 2014. Rates of free school lunch in 2015-2016 were higher than the state rate of 47% in Georgetown-South Otselic (58%); Unadilla Valley (56%); Afton (55%) and Oxford (50%). Therefore, eligible children may be found in higher concentrations in these districts.

Estimated Early Head Start Eligible <3 year olds: Chenango County							
School District	Births 2012	Births 2013	Births 2014	Births 2015	Est <3y.o. (3/4 total Births 2011- 2014)	County Rate of Poverty Children < Age 5	Estimated Eligible 3 & 4 y.o.
Afton CSD	32	34	39	28	100	0.276	28
Bainbridge-Guilford CSD	42	59	46	40	140	0.276	39
Georgetown-South Otselic CSD	27	21	35	30	85	0.276	23
Greene CSD	49	74	70	63	192	0.276	53
Norwich City SD	177	148	171	133	472	0.276	130
Oxford Academy & CSD	57	45	47	43	144	0.276	40
Sherburne-Earlville CSD	112	93	105	77	290	0.276	80
Unadilla Valley CSD	74	48	67	58	185	0.276	51
					1608	Total Eligible	444
						2016-17 Funded Enrollment	98
						Unfunded Eligible	346

Early Head Start Eligible Children

As the above tables show, an estimated 157 children who are eligible for Head Start cannot be served by the program. The county's eight school districts served 332 four-year-olds in the Universal Prekindergarten program in the 2015-2016 School Year, which may have included some of these 157 eligible preschoolers. Three of these programs (in Afton, Greene, and Sherburne-Earlville School Districts) are half-day programs only. Norwich City School District offers both half-day and full-day options in UPK. No school districts in Chenango County were awarded New York State grants to serve 3 year-olds.

An estimated 346 infants and toddlers who are eligible for Early Head Start cannot be served by the program. It should be noted that just 16 children are served by center-based Early Head Start, which was new in the 2016-2017 program year. The remaining 82 were served in the home-based program.

Looking beyond EHS/HS eligible children, there are an estimated 430 preschoolers in the county not served by Head Start or Universal Prekindergarten who "need" child care. There are an estimated 1,084 infants and toddlers not served by center-based Early Head Start who "need" child care. To arrive at the estimated number needing child care, the number served in public programs is subtracted from the total number in the age group and the difference is multiplied by the rate of children under age 6 with all parents in the workforce, which for Chenango County is 68 percent.³

³ U.S. Census Bureau, 2015 American Community Survey 5-Year Estimates, retrieved from <https://factfinder.census.gov>

Other programs serving young children

Overall, there are an estimated 1,514 children under age five who are not served by public programs and who need child care based on having two parents in the workforce. To serve this estimated demand for 1,514 slots of care for children under age five, the child care market in Chenango County offers just 377 slots of regulated capacity, reflecting an overall shortage of 1,137 slots. The following chart describes the supply of child care in the county⁴:

	Child Care Centers	Family Child Care	Group Family Child Care
Afton	0	1	0
Bainbridge/Guilford	0	0	0
New Berlin	0	2	1
Norwich	0	8	7
Oxford	0	2	2
Sherburne	0	5	4
Greene	0	5	1
Surrounding Areas	0	2	1
Chenango County Totals	0	25	16

**Child Care Supply in
Chenango County**

In addition, there are 47 enrolled, legally exempt child care providers in Chenango County. The fact that there are more legally exempt providers than regulated providers in the county suggests this form of care is popular among families. The level of **quality** in the care provided by this type of provider is unknown because law requires that only 20 percent of legally exempt providers be inspected annually, and only to verify the accuracy of the Health & Safety checklist submitted at enrollment.

When it comes to **affordability**, the market rate in New York for infants, toddlers and preschoolers in family childcare is \$150 per week, while this report shows the average weekly wage in Chenango county is \$838. Therefore, a family earning the average weekly wage would have to pay 18 percent of its income to pay for child care for one child, while an acceptable level of affordability for child care is ten percent of family income. The Family Enrichment Network Community Assessment notes that just 64 families in Chenango County receive child care fee assistance to help with the high cost of child care.

Even while estimates show a shortage of early care and education slots for young children, programs report anecdotally that they reach full enrollment levels only with heightened outreach effort. Since the county saw 108 fewer children were born in 2015 versus 2014, there may be fewer young children overall to serve. Another issue is geographic mobility. In the Head Start parent survey, 42 percent of respondents said they had moved 1-2 times in the past two years, and an additional 8 percent said they had moved 3-5 times in that period. Programs could be experiencing difficulty enrolling children due to flight out of the county that hasn't yet appeared in school enrollment data.

⁴ Family Enrichment Network Community Assessment

Needs of Low-income Individuals, Families and Children: Perceived by Community and Customer Stakeholders

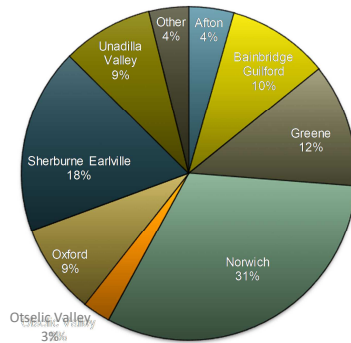
Summary of Survey Data

Head Start Family Survey Summary

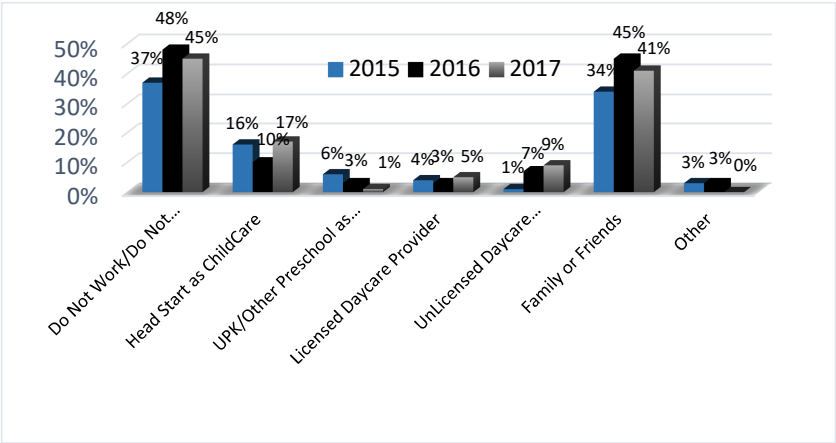
In February of 2017, all 202 Head Start families were asked to complete the 2016-2017 Family Survey. Of these, 181 completed and returned the survey. Twenty-five of the families have a child in both Early Head Start (EHS) and Preschool Head Start (PHS), but submitted just one response. Therefore, 90% of Head Start families are reflected in the completed data. Information from these surveys assists Head Start Administrators in determining areas of unmet need and with future planning. Program leaders use this data to make financial and programmatic decisions about the types of services to provide for children and families, as well as their location within the county. The following Family Survey data summary contains valuable information regarding housing, childcare, literacy, transportation, family finances and concerns, and access to medical and dental care.

Distribution of Respondents by School District

A total of 181 families responded to the survey representing school district residence as displayed in the following chart.



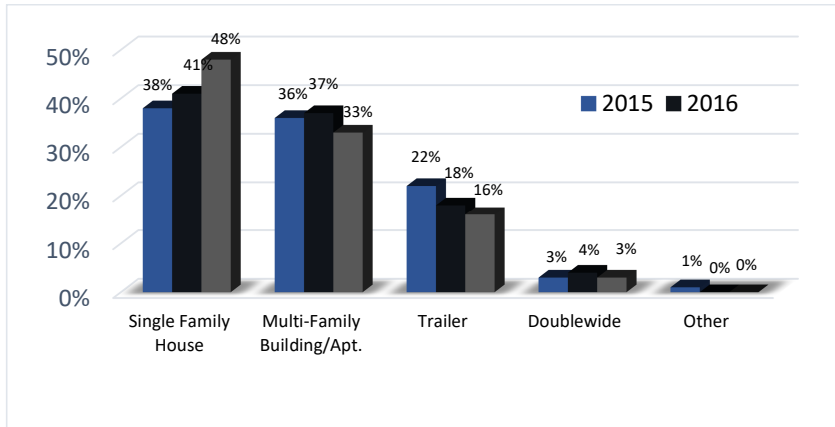
Trends In Child Care Arrangements Reported by EHS/PHS Families



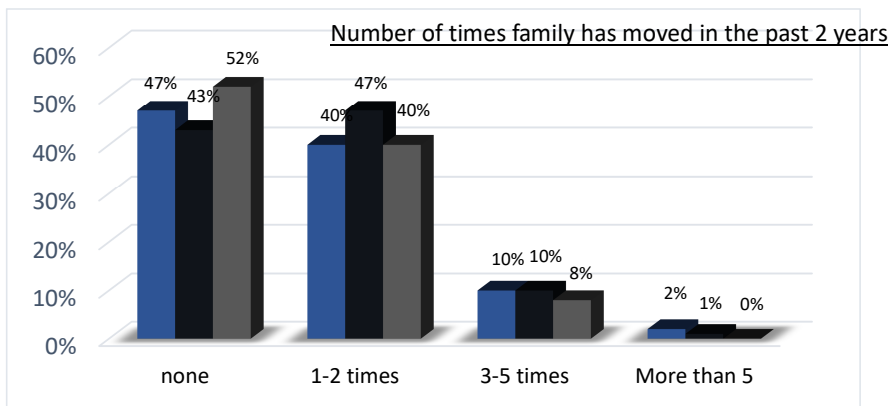
Trends In Housing Arrangements Reported by EHS/PHS Families

	Own	Rent heat separate	Rent- heat included	Rent Lot Own Mobile Home	Own Lot Own Mobile Home	Share Housing	Share Housing, Temporary	Live With Someone	Homeless	Other
2015	42	96	32	20	6	9	6	9	1	4
	19%	43%	14%	9%	3%	3%	4%	6%	0%	2%
2016	46	107	33	10	1	7	12	3	2	6
	19%	48%	15%	4%	0%	4%	5%	1%	1%	3%
2017	44	78	26	6	4	7	7	6	1	2
	24%	44%	15%	3%	2%	4%	4%	3%	1%	1%

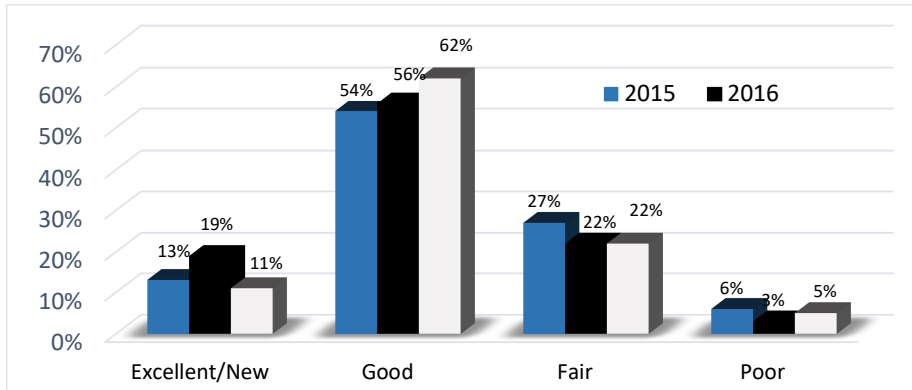
Trends In Type of Housing Reported by EHS/PHS Families



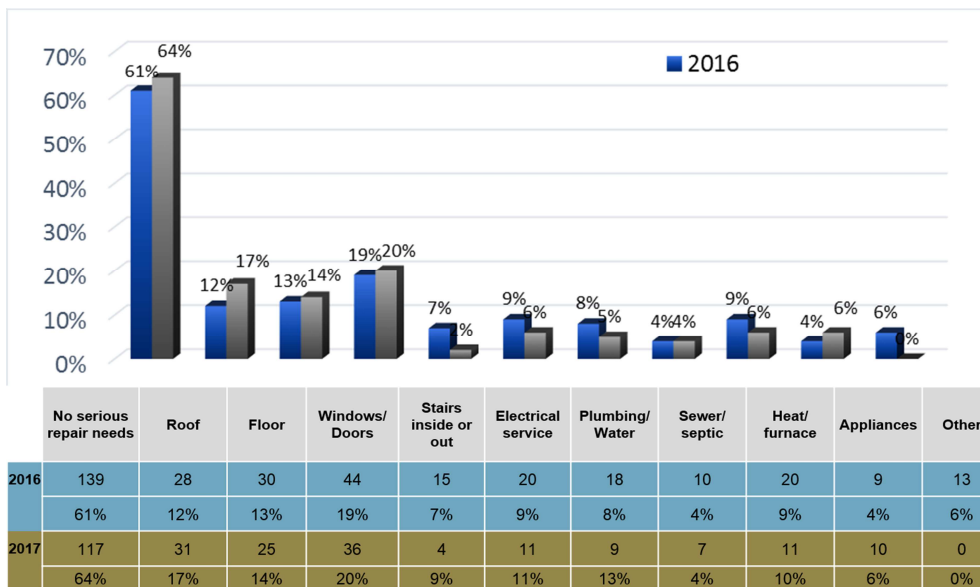
Trends in Geographic Mobility Reported by EHS / PHS Families



Trends in Housing Condition Reported by EHS / PHS Families



Trends in Housing Repair Needs Reported by EHS / PHS Families

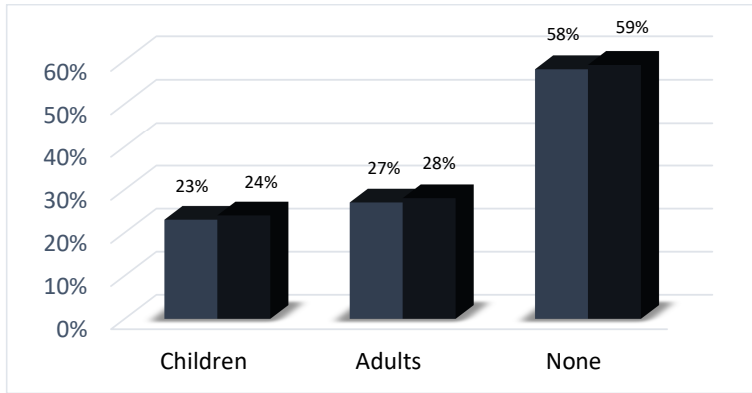


Trends in Money Sources Reported by EHS / PHS Families

	Full time employment	Part-time employment	Odd jobs for cash	Unemployment	SS/SSD	Social Security Retirement	Workers Comp	TANF	Child Support	Student Loans	My Family Gives Me Money	I Own A Business	Other
2015	123	52	21	9	49	6	5	29	48	6	15	16	20
	55%	23%	9%	4%	22%	3%	2%	13%	21%	3%	7%	6%	9%
2016	131	47	22	2	43	4	1	27	28	6	17	7	14
	58%	21%	10%	1%	19%	2%	0%	12%	12%	3%	7%	3%	6%
2017	106	35	13	5	38	3	1	16	28	6	16	5	5
	59%	19%	7%	3%	21%	2%	0%	9%	15%	3%	9%	3%	3%

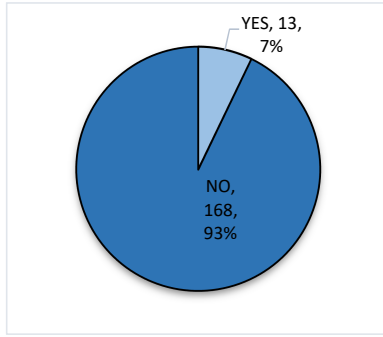
Trends in Banking Reported by EHS / PHS Families

	Checking	Savings	Banked/Other	None
2014	116	99	131	57
	61%	52%	69%	30%
2015	152	122	170	54
	68%	54%	76%	24%
2016	168	141	193	34
	74%	62%	85%	15%
2017	136	106	144	37
	75%	59%	80%	20%

Trends in Respiratory Problems in the Home Reported by EHS / PHS Families

2016	52	61	131
2017	43	51	106

Family Members Receiving Treatment for Substance Abuse Reported by EHS / PHS Families



Trends in Food Resources Used Reported by EHS / PHS Families

	Food Stamps	WIC	Food Pantries	Community Meals	Church Donations	Family	Do Not Use	Eat Less/Go Without
2016	140	137	80	9	59	49	42	8
	62%	60%	35%	4%	26%	22%	19%	4%
2017	117	113	56	6	44	36	29	11
	65%	62%	31%	3%	24%	20%	16%	6%

Ways of Accessing and Preserving Food Reported by EHS / PHS Families

Popular ways of grocery shopping include shopping at large grocery stores (selected 161 times), on a regular basis (selected 145 times), using a list (selected 113 times). It is also popular to use farmers markets (selected 97 times), coupons (82 selections) and grocery ads (70 selections.)

In addition, a number of EHS / PHS families provide or grow their own food by growing / gathering fruits and veggies (61 selections), hunting / trapping (25 selections), and fishing (21 selections). The primary way of preserving home grown foods is by freezing (135 selections.)

Physical Activity Reported by EHS / PHS Families

The majority (74%) of survey respondents report that children get two hours or more of physical activity daily. A plurality (48%) of respondents say that adults get physical activity or exercise daily followed by 34% who say adults exercise 2-4 days per week.

Food and Drink Consumption Reported by EHS / PHS Families

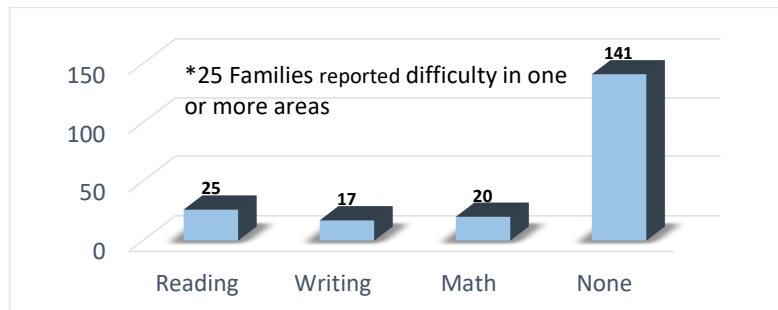
The greatest share of families (38%) report eating three servings of fruit and vegetables per day. Respondents say that the most popular drinks among children are milk (167 selections), water (166 selections,) and juice (145 selections). Respondents say adults primarily drink water (152 selections), milk (150 selections) and coffee/tea (142 selections.) Respondents indicate that the most common way they choose to improve health and nutrition is by drinking more water and unsweetened beverages.

Trends in Access to Transportation in Own Vehicle Reported by EHS/PHS Families

	Driver's License		Working Vehicle	
	Yes	No	Yes	No
2015	201	24	185	40
	89%	11%	82%	18%
2016	198	29	186	41
	87%	13%	82%	18%
2017	167	14	146	35
	92%	8%	81%	19%

In a subsequent phone survey of returning families, just two indicated they would have trouble transporting their child to the program. In addition, when the data is segregated to reflect only Head Start participating families, results show that, in 2016-2017, just one family did not have access to reliable transportation, compared with eight families in 2015-2016 and five families in 2014-2015.

Difficulty with Reading, Writing or Math Reported by EHS / PHS Adults



Families say they don't access help with learning skills primarily because they are not interested (selected 20 times.)

Trends in Family Participation in Asset Building Programs Reported by EHS / PHS Families

	Parenting Ed	Financial Ed	Credit Counseling	VITA	None
2016	32	15	11	4	181
	14%	7%	5%	2%	80%
2017	35	12	4	7	133
	18%	6%	2%	4%	70%

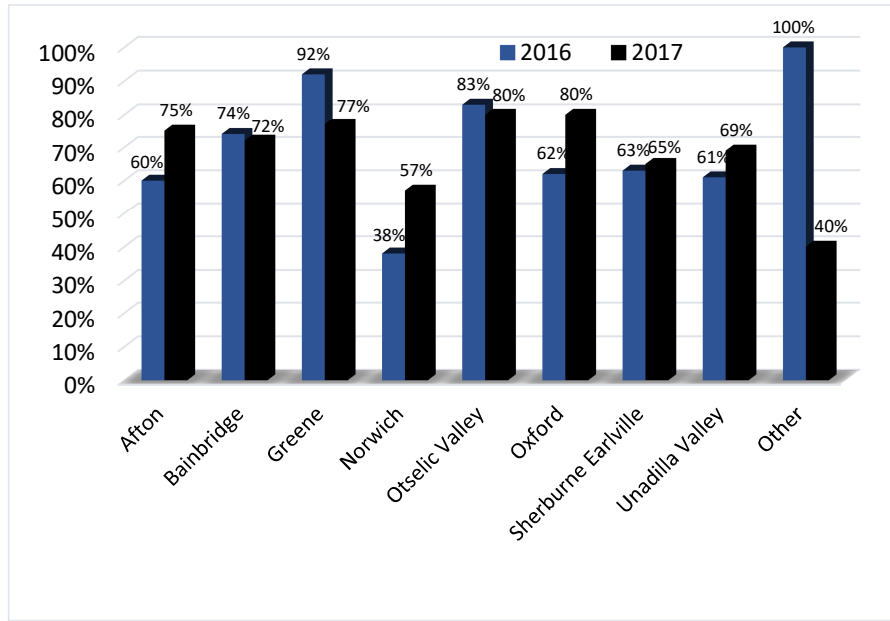
Trends in Parent Education Resources Reported by EHS / PHS Families

	Head Start	Family	Friends	Medical Provider	Public Health	Parenting Magazines	Internet	WIC	Other
2016	169	153	111	140	30	57	79	99	34
	74%	67%	49%	62%	13%	25%	35%	44%	15%
2017	161	121	92	121	27	41	62	80	28
	89%	67%	51%	67%	15%	23%	34%	44%	15%

Biggest Concerns About the Family's Future Reported by EHS / PHS Families

	Finding a good job	Keeping current job	Condition of my housing	Having enough food	relationships/ custody	Health	basics: heat, food, gas, clothes	Reliable transportation	Emergency \$ /Retirement \$	Crime and violence	Current and future wars	Quality of education	Problems w/ drugs, alcohol, addictions	sex violence, bad language around kids	State of economy	None	Other
2015	87	52	55	37	60	66	98	62	81	22	22	67	29	37	65	0	8
	39%	23%	24%	16%	27%	29%	44%	28%	36%	10%	10%	30%	13%	16%	29%	0%	4%
2016	71	42	44	31	66	52	88	56	81	25	26	60	41	41	73	22	10
	31%	19%	19%	14%	29%	23%	39%	25%	36%	11%	11%	26%	18%	18%	32%	10%	4%
2017	62	34	42	22	51	70	71	52	61	15	19	45	25	33	49	0	11
	34%	19%	23%	12%	28%	39%	39%	28%	34%	8%	10%	25%	14%	18%	27%	0%	6%

Families Involved in their Community by School District



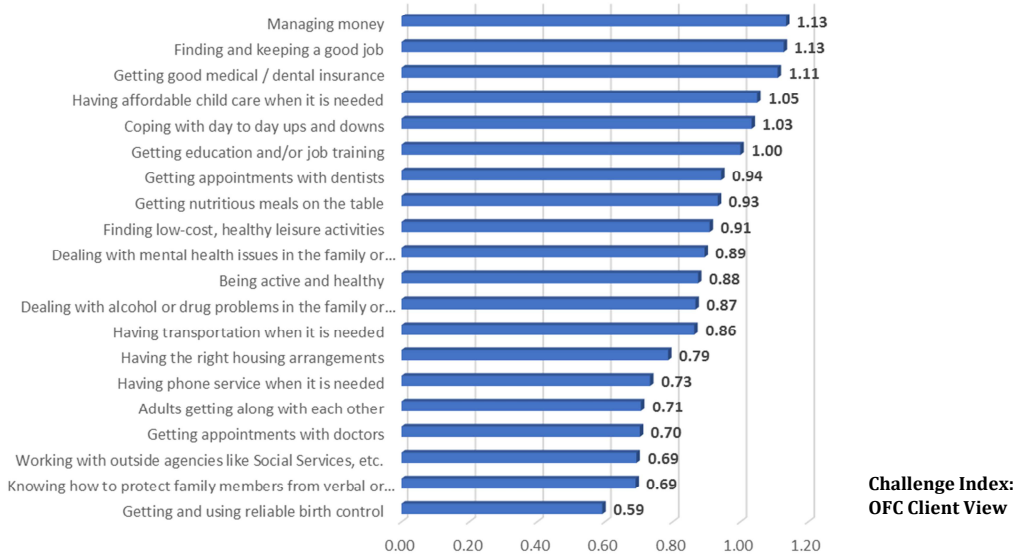
A plurality (40%) of respondents say they are not involved in their community.

OFC Client Need Survey Summary

Challenges

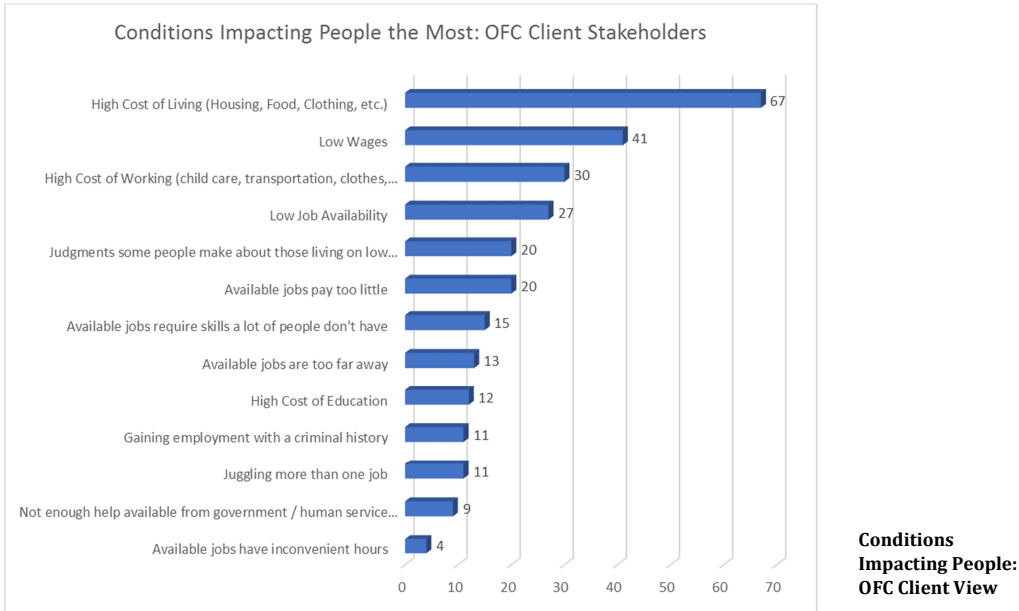
The survey asked respondents to select how challenging certain life factors are for people with low or moderate incomes. Fixed choice responses were assigned values as follows: “not a challenge” earned a zero; “a manageable challenge” earned a 1; “a major challenge” earned a two. Weighted averages were calculated to produce a “challenge index” ranging from zero and two. OFC clients (n=26) rated none of the 20 life factors above a 1.18, suggesting they view none of these factors as a major challenge, and see all but a few as only approaching a manageable challenge. Looking across all of the factors presented, “a manageable challenge” was selected most frequently (39.1% of all responses) followed by, “not a challenge,” selected in 36.3 percent of all responses. “A major challenge” was selected in 24.6 percent of the 1,749 total responses to all factors. The top most challenging life factors according to client stakeholders are: (#1) managing money and finding and keeping a good job (tied); (#2) getting good medical/dental insurance; (#3) having affordable child care when it is needed; (#4) coping with day-to-day ups and downs, and (#5) getting education and/or job training. The following chart shows the results.

Challenge Index: OFC Clients



Conditions

Survey respondents were also asked to select three conditions they think impact people with low incomes the most. The following chart displays the frequency of selections for each condition.



Perceived Problems and Solutions

Open-ended questions prompted survey respondents to consider three big challenges and to offer potential solutions. Overwhelmingly, their **responses reflect the reality of living with a scarcity of resources to meet one's needs**. Representative comments are presented in problem / solution format.

A high frequency of responses cite low wages as a problem and offer as a solution higher pay or lower costs. Representative comments include, *"Low wages / Better pay," "Jobs pay too little / Increasing wages, decreasing cost of living,"* and *"Not enough income / Need pay to increase to bring home after pay to child care."* Another side of the same coin is the instability that some respondents describe as juggling more than one job.

A similarly high frequency of responses cite high cost of living as a problem, and offer as a solution to lower prices and lower bills or access to help or services. Representative comments include: *"High cost of living and groceries / Help to deal and solve problems," "Cost of living expenses. Assistance," "Utilities / Cutting back on people's bills,"* and *"Cost of living / Lower prices."*

In addition to general references to high cost of living, respondents describe housing costs, child care costs and food costs as being unaffordable. Representative comments include: *"Rent is too expensive / Landlords could make their apartments more affordable," "Expensive child care / Maybe creating a more affordable agency,"* and *"Getting healthy food / Up food assistance."*

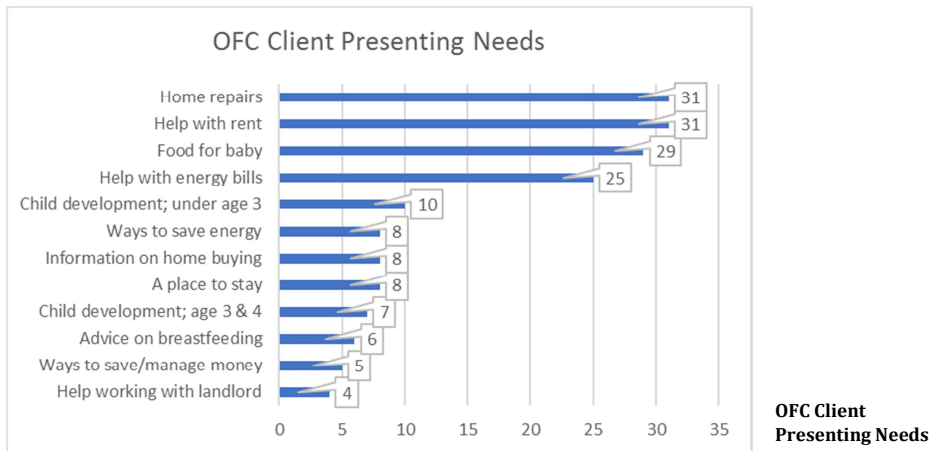
Respondents also describe a lack of jobs as a problem, either in terms of an overall lack of jobs or a mismatch between the skills required for available jobs and the skills that people possess. For example, one respondent wrote, *"Not enough jobs / Develop county more,"* while another noted, *"Available jobs requiring skills a lot of people don't have / More attention to trades training and less on college degrees."* Someone else wrote, *"Some jobs need higher education / Helping lower income enroll in classes."* A couple of respondents pointed out the difficulty of getting a job with a criminal background.

Some respondents cited transportation as a problem for which access to service was a suggested solution. A few respondents mentioned health and mental health as problems, and access to service was the solution. Some also mentioned the problem of loss of benefits when income rises. One respondent captured the sentiment, saying, *"There is no good solution. People like me will always struggle. As soon as we move up, our benefits get cut and we are right back to struggling. I can't get out of being low income."*

With some variations, the primary theme emerging from these open-ended comments about problems and solutions was that income is not high enough to live on given the costs of housing, child care, food and other expenses.

Presenting Needs

In customer satisfaction surveys, OFC clients selected from fixed choices the **presenting needs** that brought them to OFC with the following frequency:



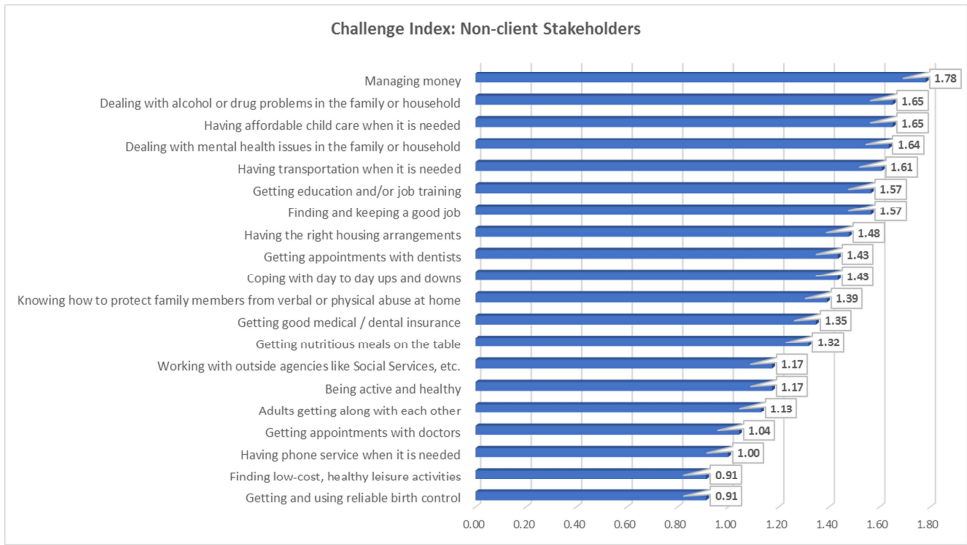
Please note: additional OFC customer satisfaction survey data is included in *Appendix III*.

OFC Non-client Community Stakeholder Survey Data

There were 23 respondents to the Community (non-client) stakeholder survey. Of these the majority (78.3%) were agency and program staff. Thirteen percent of respondents were from the private sector and 8.7 percent were from the public sector.

Challenges

The survey asked respondents to select how challenging certain life factors are for people with low or moderate incomes. Fixed choice responses were assigned values as follows: “not a challenge” earned a zero; “a manageable challenge” earned a 1; “a major challenge” earned a two. Weighted averages were calculated to produce a “challenge index” ranging from zero and two. OFC stakeholders (n=23) rated seven of the 20 life factors above a 1.5, suggesting they view these factors as a major challenge, and see all but two of the remaining factors as manageable challenges with ratings over 1.0. Looking across all of the factors presented, “a manageable challenge” was selected most frequently (50.4% of all responses) followed by, “a major challenge,” selected in 42.8 percent of all responses. “Not a challenge” was selected in just 6.8 percent of the 458 total responses to all factors. The top most challenging life factors according to non-client stakeholders are: (#1) managing money; (#2) dealing with alcohol or drug problems in the family or household *and* having affordable child care when it is needed (tied); (#3) dealing with mental health issues in the family or household; (#4) having transportation when it is needed, and (#5) getting education and/or job training *and* finding and keeping a good job (tied). The following chart shows the results.



Challenge Index: OFC Non-client View

Conditions

Survey respondents were also asked to select three conditions they think impact people with low incomes the most. The following chart displays the frequency of selections for each condition.



Conditions
Impacting People:
OFC Non-client View

Perceived Problems and Solutions

Open-ended questions prompted survey respondents to consider three big challenges and to offer potential solutions. Overwhelmingly, their **responses reflect the reality of living with a scarcity of resources to meet one's needs**. Representative comments are presented in problem / solution format.

A common theme in the open-ended responses was **low wages** are a problem. Unsurprisingly, the solution offered was higher wages. Representative comments include, *"People not making enough money to afford bills to live," / "Pay people more, since bills are increasing;"* and *"Receiving adequate wages to keep up with the cost of living."* / *"Anyone working at a full-time position should not be at or below the poverty level."*

Similarly, **scarcity of jobs** is cited as a problem for which respondents suggest as a solution efforts to attract employers to the area. Representative comments include, *"Lack of jobs that pay a sufficient wage."* / *"Bring more business and manufacturing to the county"* and *"The lack of good-paying jobs."* / *"Support/funding to bring viable employers to the area."*

In conjunction with low pay and scarcity of good-paying jobs, respondents cite the **high cost of living** as something that compounds the problem with comments such as, *"High cost of living," / "Make wage increases to help offset the rising costs of housing, food, transportation, etc.,"* and *"It is very difficult to survive on minimum wage, the housing and transportation as well as childcare make it nearly impossible to break the cycle of poverty."* / *"I believe there are solutions available but they are not being used enough, such as day care assistance and section 8 housing. It seems there needs to be more emphasis on what kind of help there is actually available."*

A number of comments cite the high cost of child care specifically, such as, *"Affordable child care," / "More middle class daycare grants."* And *"Childcare," / "Change income guidelines for childcare assistance."* Similarly, the high cost of housing is called out as a problem calling for resources and service access. These comments explain: *"Good affordable housing," / "Utilize more grants/funding for housing in this county,"* And *"Lack of decent affordable housing," / "Provide new housing facilities."*

Summary of Focus Group Dialogue

Two focus groups were held that involved Opportunities for Chenango program participants, including Head Start and Early Head Start families, WIC recipients, and recipients of housing assistance. Questions were designed to provoke group conversation about hopes for the future, causes and conditions of poverty, money-related stress, services that help when money is tight, and resilience in the face of adversity. The following themes emerged in the discussions that took place.

Economic Conditions and Lack of Good Jobs Contribute to Poverty

Focus group participants were prompted to think about what causes poverty. In their responses, they describe a region with very limited job opportunities due to certain economic conditions and aspects of the business climate. Speaking about Oxford one participant commented, *"It's going to be nothing but a resort community; there's no industry, vacant storefronts that are not utilized. When people try to get in, there are so many rules, and high rent."* To this another replied, *"The other issue is all of those stores are on the floodplain so the insurance is really high,"* and one participant claimed that business leaders for that reason lobbied against portions of Route 12 being declared floodplain, which hurt residents seeking FEMA assistance after flooding. In addition to some communities transforming from year-round to

seasonal or weekend “resorts,” participants describe a time when there was enough industry to employ local residents with good jobs, but businesses have left or, in one example “*Norwich ran Procter and Gamble out.*” They describe both population flight and the loss of industry but it isn’t clear if they believe that one has caused the other.

Of the large employers remaining (they cite Raymond, Chobani and Norwich Pharmaceutical), participants describe unfavorable work climates in terms such as, “*The management treat people like crap,*” and “*They are mean.*” In addition, participants express a belief that job security is low at these companies because, “*They let you work two months and then let you go,*” or “*They let you work a year and then let you go when it’s time to make you permanent.*”

High Cost of Living Contributes to Stress About Money

When participants were asked whether managing money causes them stress, the examples they gave highlighted the condition of poverty concerning effort to meet larger expenses they face including housing, child care, and transportation. For example, a retired participant explained, “*I really think, now we’re 70, there should be a cap on this rent that Social Security and this pays because people our age, for us to go out and rent an apartment for \$1,000, you can’t afford it. You can own a house cheaper than you could afford that rent. When you see these places, people paying \$700 and it isn’t worth it for the tiny space. There should be some control on that.*” Another participant described her circumstance by saying, “*Money is on my mind every day. My car is getting up there, the mileage and stuff and every 2,000 miles you need to do an oil change, and every other month something goes wrong. The other thing is I’m trying to get out on my own with my daughter; I’m a single mom and rent is \$800.*” Similar comments followed the same note in both groups, including: “*For me money’s always on my mind. My kids are 8, 7, [?] and 3 and one of us is home. I can’t make enough to pay child care. My mom and step-dad, their health is deteriorating, so they can’t do it,*” and, “*Child Care is really expensive; it takes at least half your income. And then you have gas*”

The stressful condition of poverty as a daily struggle for survival is evident in this comment made by one participant, “*You almost can’t even think about a future trying to live now. I hate to say it but I’m just trying to make ends meet. Maybe there are programs to save up or show you how to buy your own home, but how do you even buy a home when there are so many things? I just had two tires blow so there goes that money.*”

Loss of Assistance Due to Higher Earnings Creates Instability

Participants describe as a condition of poverty the struggle to maintain a balance between earning income and losing assistance that they need to survive. As one person put it, “*I would like to earn money, but if I earn two dollars more I will lose social security; I’m so scared to go out there.*” Another person summed up this issue saying, “*If I work part-time, I lose my help. So I would have to make triple what I can make to make it work to lose the help.*” Participants were prompted to speak about their hopes for the future and, while they want higher earnings, they feel caught between a rock and a hard place. Here is what one participant had to say:

“My hope is for more stability in my life. For example, I just started on the First Time Home Buyer program but my income is probably just like \$1,000 over the thing, and I damaged my credit before I was like 18 and I feel like this is one of the only ways that I can be able to buy my own house. It’s important to me for my children; when I die, I want them to have something. I don’t want to give all my money to some landlord who barely fixes anything ... I’m grateful; I’m an RN

and nobody in my family has ever made this kind of money but I have 6 kids so I'm broke. I just want to be stable ... just have my stuff and not be struggling all the time."

The above quote references the problem of just missing the cutoff for assistance, while painting a detailed picture of the bumpy terrain one must navigate to escape poverty and become financially stable. Participants also reference the high cost of child care as a reason that people opt not to work when their children are very young.

Access to Formal Services and Informal Systems of Mutual Support Help People Through Tough Times

In both focus groups, as participants discussed hopes for the future and barriers to achieving the future they want, money stress, causes of poverty and strengths to draw on in the face of challenge, two themes emerged: **access to services** and the **value of informal systems of mutual support**.

Time and again throughout the focus groups, participants would learn from other participants about other services they had not before known about, which spawned discussion about a need for people to be informed about **services** that exist. One person cited lack of awareness of service as a barrier standing between her and the future she wants. She said, *"Knowledge of being able to find these programs and who and where to go for the help because if you're not part of one of these programs automatically it's not something you stumble upon."* People also describe specific ways that access to services makes a difference. For example, in the case of the First Time Home Buyer Program, one participant declared, *"I feel that that class ... you should go to it if you haven't been ... if you don't go through the class you don't realize all the stuff involved. Nothin' happens overnight, but it happens; it's a wonderful program. They taught us how to put so much away each week, find a way. Best class I've ever taken."* Another participant raved about the Weatherization program saying, *"If you weatherize, you don't need HEAP. It blew my mind."*

Beyond these formal service programs, the first focus group in particular was ready to engage in problem-solving for and with one another. In discussing hardships and challenges faced by low-income people, they generated three valuable ideas worth sharing, all highlighting systems of **mutual support**. This report documents the following ideas that were generated in the first of the two focus groups held for this study:

- OFC opens a supported child care program where recent early education graduates can get their initial work experience, families can receive child care at a discount, and other support jobs (kitchen help, maintenance) are created.
- OFC opens supported employment program offering auto service to provide experience to trade students and discounted services to those who need them to stretch limited resources.
- People served by OFC, and other people living on low incomes, start a blog and bulletin board to swap goods, services, and tips for being frugal, finding bargains, etc.

The topic of mutual support also arose when participants were asked to consider what strengths they draw on when faced with challenges. One comment in particular underscored the importance of a social support system, *"I am lucky and I have my family. I have my mental health. Having a support system is so important and many don't realize it. I have a nest egg and I try to keep that but even if that ran out, I know I have my Mom and Grandma to help."* Other strengths that people cited as useful when facing challenges are organizational skills, inspiration taken from others, and motivation to provide for and be a role model for children.

Needs of OFC Head Start Children and Families: Observed in Program Data

Income and Employment

More than 83 percent of Head Start (HS) families and more than 87 percent of Early Head Start (EHS) families qualify for the program based on having incomes of less than 100 percent of the Federal Poverty Level (FPL) or based on receiving Temporary Assistance for Needy Families (TANF). Based on Program Information Report Data (PIR), more than 17 percent of HS and more than 13 percent of EHS families receive TANF.

Although the majority of HS / EHS families experience poverty, the majority also work, with 55 percent having at least one income earner. Accordingly, 45 percent of families have no earned income, while the rate of households without income in the general Chenango County population is 29 percent according to the American Community survey. Nearly 14 percent of HS families and more than 17 percent of EHS families receive SSI income, while just over eight percent of the general population receives this type of income. Thirty-two percent of Chenango County Head Start and Early Head Start children have all parents in the labor force while 68 percent of children under age 6 in the general population have all parents in the labor force.

Despite working, Head Start and Early Head Start families have lower rates of earned income, higher rates of SSI income, and higher rates of poverty than peers in the general population. Despite having low incomes, about half of families served by Head Start and Early Head Start do not receive public assistance.

Education

Among HS parents, the majority and plurality (55.7%) have a high school diploma as their highest level of education attained. The next greatest share (27.8 %) have attained less than a high school diploma. Among EHS parents, the majority and plurality (61.2%) have a high school diploma as their highest level of education attained. The next greatest share (19.0%) have attained less than a high school diploma, followed by 15.7 percent with an associates degree. Compared with their peers in the general population, HS/EHS parents have lower overall levels of educational attainment. While 17.4 percent of the general population in Chenango County have a bachelor's degree or higher, just 4.2 percent of HS/EHS parents do. While 12.8 percent of the general population in Chenango County have less than a high school diploma, nearly 1 in 4 parents involved in Head Start programs do. Despite this, just 6.7 percent of Head Start families and 1.7 percent of Early Head Start families used Adult Education or GED services during the 2015-2016 program year. Last year, all families in both the Early Head Start and Head Start programs spoke primarily English at home.

Head Start and Early Head Start families have attained lower levels of education than their peers in the general population.

Health

Physical Health

The chronic condition for which the greatest share (94.3%) of Head Start children received treatment in the 2015-2016 program year was hearing difficulties. In 2012-2013, vision problems were most

prevalent, with 63 percent of children receiving medical treatment getting it for vision problems. More than 31 percent of those receiving treatment for any condition last year received treatment for asthma, compared with 12.2 percent in 2012-2013. Among Early Head Start Children receiving treatment for a chronic condition, nine received it for anemia (compared with 1 in 2012-2013) and 6 received it for high lead levels (compared with 2 in 2012-2013). Rates of asthma in the general population were not at concerning levels. Among children less than age 5 with a disability, 0.5 percent had hearing difficulty.

About 82 percent of Head Start families and 48 percent of Early Head Start families used Health Education Services in the 2015-2016 program year. In 2012-2013 and in 2015-2016, large majorities of Head Start and Early Head Start children had an established medical home. The rate of children enrolled in EHS who were up to date at the end of the program year on a schedule of age-appropriate preventive and primary health care has declined from 84 percent in 2012-2013 to 72 percent in 2015-2016. The rate also declined for children in HS from 98 percent in 2012-2013 to 90 percent in 2015-2016.

Dental Health

In 2015-2016, nearly 93.8 percent of Head Start children had a “dental home,” compared with 88.7 percent in 2012-2013. In 2012-2013 and in 2015-2016, 33.6 percent of Early Head Start children had a dental home.

Healthcare Access

When it comes to health insurance, less than one percent of children in both programs had no insurance at the end of the 2012-2013 program year. Less than one percent of Head Start children had no insurance at the end of the 2015-2016 program year, and 1.5 percent of Early Head Start children had no insurance at the end of 2015-2016. These rates compare favorably to the general population, where an estimated 9.4 percent of children under age 6 are uninsured (American Community Survey). Within Head Start programs, most children are insured through Medicaid and/or CHIP.

Children involved in Head Start programs experience hearing difficulties and asthma at greater rates than their peers in the general population, but they are health insured at higher rates. Despite having health insurance, children in Head Start and Early Head Start are accessing preventive care services at declining rates compared with three years ago.

Disabilities

The concentration of Head Start children with an Individualized Education Plan has increased from 16.7 percent in 2012-2013 to 23.8 percent in 2015-2016. The rate of Early Head Start children with an Individualized Family Service Plan held steady over the past three years at about 24 percent. As an indication of incidence of disability, these figures show that EHS and HS children experience disability at rates higher than their peers in the general population, where 5.2 percent of children under age 5 were served by the County Division for Children with Special Needs. Even when compared with the rate of Chenango County school children with disabilities (17%), children in EHS/HS experience disability at higher rates. All children in the Head Start program determined to have a disability are classified as having a non-categorical developmental delay.

Children in Early Head Start and Head Start experience disability at much higher rates than their peers in the general population.

Mental Health

The number of children served by Head Start who were referred outside the program for mental health services has risen from 8 in 2012-2013 to 10 in 2015-2016. For children served by Early Head Start, the number referred outside the program for mental health services has risen from one in 2012-2013 to 16 in 2015-2016. In both years, about half of the Head Start children referred received services. The PIR reports that the one EHS child referred in 2012-2013 did not receive services and that all 16 children referred in 2015-2016 did receive services. Chenango County has a much lower access to mental health professionals than the rest of the state, with 0.18 professionals per 1,000 population in Chenango compared with 0.47 professionals per 1,000 across New York State.

In 2015-2016, 11.3 percent of Head Start families and 18.2 percent of Early Head Start families participated in family services related to mental health.

Mental Health referrals for children served by Head Start and Early Head Start are on the rise. Access to mental health professionals is low for children involved in Head Start programs and for all residents of Chenango County.

Nutrition

In the 2015-16 program year, 38.3 percent of Head Start participants were overweight or obese, compared with 36.2 percent in the 2012-2013 year. This rate is about on par with elementary students in the broader Chenango County population where 37 percent were overweight or obese, placing the county in the 4th ranking group on this indicator. **Almost 4 in 10 young children in Chenango County, including those in Head Start, are at an unhealthy weight.**

When it comes to food security, about half of Head Start recipient families access SNAP and WIC, while 43 percent and 59 percent of Early Head Start recipient families, respectively, access these programs. Throughout the county, the rate of children eligible for free and reduced lunch is 8 percentage points higher than the state rate, and 9.1-10.2 percent of households with children is food insecure. **Food insecurity disproportionately affects high concentrations of Head Start, Early Head Start and Chenango County families with children.**

Social Services Needs in the Service Area

Homelessness

Among children served by Head Start in the 2015-2016 program year, 10 percent experienced homelessness. This figure represents a 6-point increase over three years ago, and is 7.5 points higher than the rate of homelessness among children attending Chenango County schools. Among children served by Early Head Start in the 2015-2016 year, 3 percent experienced homelessness, a decrease of 2.6 points since 2012-2013. Twenty-one children in the two programs were eligible in the 2019-2016 year based on their status as homeless.

Children served by Head Start and Early Head Start experience homelessness at higher rates than peer groups in the general population.

Child Welfare and Family Well-being

A little more than 3 percent of children participating in Head Start in 2015-2016 experienced foster care at any time during the year, up about one-half of a point since 2012-2013. Among children served in Early Head Start, 4.5 percent experienced foster care at any point during 2015-2016, compared with 4 percent in 2012-2013. The rate of all Chenango County children admitted into foster care was higher than the state rate in the most recently reported year. More than 85 percent of Head Start participating families and 57 percent of Early Head Start participating families used parenting education services during the 2015-2016 program year.

Transportation

Head Start provided program transportation to 191 children in 2012-2013 and to 147 children in 2015-2016. Early Head Start does not provide transportation services to children.

Community Resources

Chenango County is served by the Susquehanna River Region 2-1-1 service, where those seeking assistance can call or look up online programs and services that help in various categories of need. An online search through this 2-1-1 website produced the following results in the categories identified as priority areas of need in Chenango County.

Resources to Address Income/Poverty/High Cost of Living Needs

Roots and Wings - Norwich
Catholic Charities, Chenango County
34-36 Berry St
Norwich, NY 13815-1119

Bargain Basket Thrift Shop - Earlville
First Baptist Church - Earlville
6 Greene St
Earlville, NY 13332

Common Cents Thrift Shop (CCTS)
Common Cents Thrift Shop – Oxford & Oxford Food Pantry
64 N Canal St
Oxford, NY 13830

Hearts and Hands Clothing Bank - Greene
Greene Community Clothing Bank
49 Genesee St
Greene, NY 13778-1229

Hearts and Hands Clothing Bank - Greene Area
Highland Park Alliance Church
134 N Chenango St
Greene, NY 13778-1145

Magic Closet Clothing Exchange - Morris
Morris Episcopal Parish
162 E Main St
Morris, NY 13808-0158

Clothing Bank and Household Goods - Project Concern
Chenango Fenton Project Concern
23 Kattelville Rd
Chenango Bridge, NY 13745

Care & Share Food Pantry - South Otselic
South Otselic United Methodist Church
102 Clarence Church Rd
South Otselic, NY 13155-0047

God's Bread I Mission Food Pantry - Smyrna Township
Residents Only
God's Bread Mission Food Pantry - Sherburne/Smyrna
Smyrna First United Methodist Church
3 E Main St
Smyrna, NY 13464-0556

Community Ecumenical Food Pantry - McDonough
Community Ecumenical Food Pantry
United Methodist Church
1149 County Rd 5
McDonough, NY 13801-2101

Our Daily Bread Food Pantry
Our Daily Bread Food Pantry at Emmanuel Episcopal
Church
Pantry @ Emmanuel Episcopal Church

37 W Main St
Norwich, NY 13815

New Beginnings Church Food Pantry
New Beginnings Church
81 E Silver St
Norwich, NY 13815-1112

God's Bread II Mission Food Pantry - Sherburne
God's Bread Mission Food Pantry - Sherburne/Smyrna
Sherburne United Methodist Church
11 Chapel St
Sherburne, NY 13460

Sherburne Community Food Pantry
St. Malachy Church
33 E State St
Sherburne, NY 13460-0722

Earlville Food Cupboard - Sherburne-Earlville area
First Baptist Church - Earlville
9 W Main St
Earlville, NY 13332-0127

Community Food Pantry of Oxford
Community Food Pantry of Oxford
16 Fort Hill Pk
Oxford, NY 13830-0566

Southtown Food Pantry
First Baptist Church - South New Berlin
3294 Main St (NY Rt 8)
South New Berlin, NY 13843-0069

St. Andrew Food Pantry - New Berlin
St. Andrew Episcopal Church - New Berlin
42 S Main St
New Berlin, NY 13411-0370

Guilford Our Daily Bread Food Pantry
Guilford United Methodist Church
1277 Main St
Guilford, NY 13780

Greene Area Food Pantry
Berean Bible Church

Route 12S
Greene, NY 13778

Food Pantry - Bainbridge
Bainbridge Council of Churches Food Pantry
27 N Main St
Bainbridge, NY 13733-0286

Inter-Church Food Pantry Volunteers - Afton
Inter-Church Food Pantry - Afton
Afton United Methodist Church
34 Spring St
Afton, NY 13730

SNAP Supplemental Nutrition Assistance Program -
Chenango DSS
Chenango County Social Services Department
5 Court St
Norwich, NY 13815-0590

HEAP - Home Energy Assistance Program - Chenango
Opportunities for Chenango
44 W Main St

Emergency Aid to Families (EAF) - Chenango DSS
Chenango County Social Services Department
5 Court St
Norwich, NY 13815

HeartShare - Project Share Heating Fund - Chenango
County
New York State Electric and Gas
Catholic Charities Roots and Wings
34-36 Berry St
Norwich, NY 13815

Homeownership and Housing Services Center - Chenango
Opportunities for Chenango
44 W Main St
Norwich, NY 13815

Habitat for Humanity - Chenango County
Habitat for Humanity
PO Box 68
Mt Upton, NY 13809-0068

Resources to Address Employment Need

CDO Workforce BEAM - Chenango County One-Stop
Career Center - Norwich
Chenango/Delaware/Otsego CDO Workforce NY
1 O'Hara Dr
Norwich, NY 13815-2042

Chenango/Delaware/Otsego CDO Workforce NY
21 Liberty St
Sidney, NY 13838-1246

Career and Technical Education - DCMO BOCES
BOCES Delaware Chenango Madison Otsego
6678 County Rd 32
Norwich, NY 13815-3554

Headwaters Youth Conservation Corps - Norwich
Christian Neighborhood Center of Norwich
22 E Main St
Norwich, NY 13815

Community Workshop - Chenango NYSARC (previously
ARC)
Achieve of Chenango County
17 Midland Dr
Norwich, NY 13815-1999

Placement Assistance - Chenango
New York State Labor Department - Chenango
1 O'Hara Dr
Norwich, NY 13815

Roots and Wings - Norwich
Catholic Charities, Chenango County
34-36 Berry St
Norwich, NY 13815-1119

The Chenango Club - Social Club
Chenango County Behavioral Health Services
27 W Main St Ste 13

Norwich, NY 13815-1656

Teen Development Programs - Norwich
Christian Neighborhood Center of Norwich
22 E Main St
Norwich, NY 13815

Norwich City Civil Service Office
Norwich City Offices
One City Plaza
Norwich, NY 13815-1848

New Berlin Library Access to Job Openings List
New Berlin Library and Museum
15 S Main St
New Berlin, NY 13411-0610

Employment and Computer Resources - Greene
Moore Memorial Library and Museum
59 Genesee St
Greene, NY 13778

ACCES-VR Vocational Rehabilitation
ACCES-VR Adult Career and Counseling Education Services
- Southern Tier
44 Hawley St 7th Fl
Binghamton, NY 13901-4470

Resources to Address Educational Attainment Needs

Adult Education Division - DCMO BOCES
BOCES Delaware Chenango Madison Otsego
6678 County Rd 32
Norwich, NY 13815-3554

Career and Technical Education - DCMO BOCES
BOCES Delaware Chenango Madison Otsego
6678 County Rd 32
Norwich, NY 13815-3554

Degree Programs - SUNY BCC
SUNY Broome Community College
907 Upper Front St
Binghamton, NY 13905

GED Preparation - Adult and Continuing Education
Afton Central School District
29 Academy St
Afton, NY 13730

GED Preparation - DCMO BOCES
BOCES Delaware Chenango Madison Otsego
6678 County Rd 32
Norwich, NY 13815-3554

School of Practical Nursing - DCMO BOCES
BOCES Delaware Chenango Madison Otsego
6678 County Rd 32
Norwich, NY 13815-3554

Resources to Address Child Care & Early Education Needs

Pre-School - DCMO BOCES - Chenango Campus
BOCES Delaware Chenango Madison Otsego
6678 County Rd 32
Norwich, NY 13815-3554

Child and Family Development - Chenango
Opportunities for Chenango
44 W Main St
Norwich, NY 13815-0470

Child Care Program - Fun Club - YMCA Norwich
Young Men's Christian Association - Norwich
68-70 N Broad St
Norwich, NY 13815-1398

Child Care Program - Nursery School - YMCA Norwich
Young Men's Christian Association - Norwich
68-70 N Broad St
Norwich, NY 13815-1398

Child Care Resource and Referral (CCRR) - Chenango -
(FEN)
Family Enrichment Network
21 S Broad St
Norwich, NY 13815-1619

Holy Family School Extended Care - Norwich
Holy Family School (PreK-6th)
17 Prospect St
Norwich, NY 13815-1299

Child Care - Chenango DSS
Chenango County Social Services Department
5 Court St
Norwich, NY 13815

School-Age Programs for Children (5-12 yrs) - Norwich
Christian Neighborhood Center of Norwich
22 E Main St
Norwich, NY 13815

Resources to Address Housing Needs

Housing Repair and Rehabilitation Services
Opportunities for Chenango
44 W. Main St
Norwich, 13815

HUD/Section 8 Housing - Chenango
Opportunities for Chenango
44 W. Main St
Norwich, NY 13815-2038

Chenango Valley Home - Norwich
Chenango Valley Home and Apartments
24 Canasawacta St
Norwich, NY 13815-1623

Chenango House & Apartments - Chenango
Catholic Charities, Chenango County
49 Fair St
Norwich, NY 13815

Chenango Valley Apartments - Norwich
Chenango Valley Home and Apartments
61 Fair St
Norwich, NY 13815-1392

Homeownership and Housing Services Center - Chenango
Opportunities for Chenango
44 W Main St
Norwich, NY 13815

Housing - NHA
Norwich Housing Authority
13 Brown St
Norwich, NY 13815-1823

Low-Income Elderly/Disabled/Handicapped Housing - CHIP
Chenango Housing Improvement Program
27 W Main St
Norwich, NY 13815-1491

Low-Income Intergenerational Housing - CHIP
Chenango Housing Improvement Program
27 W Main St
Norwich, NY 13815-1491

Norwich Senior Housing
Norwich Senior Housing
17 W. Main St
Norwich, NY 13815

Rural Housing Rehabilitation Project - Chenango
Chenango County Planning and Development
44 W Main St
Opportunities for Chenango

44 W. Main St.
Norwich, NY 13815

Supported Housing - Chenango
Catholic Charities, Chenango County
3 O'Hara Dr
Norwich, NY 13815-2000

Supportive Apartments - Chenango NYSARC (previously
ARC)
Achieve of Chenango County
17 Midland Dr
Norwich, NY 13815-1999

Subsidized Housing - Sherburne
Sherburne Meadows Apartments
33 Classic St
Sherburne, NY 13460-0804

Habitat for Humanity - Chenango County
Habitat for Humanity
PO Box 68
Mt Upton, NY 13809-0068

The Impact Project - Greene
The Impact Project
4 Clinton St
Greene, NY 13778-1006

Norma Gardens - CHIP
Chenango Housing Improvement Program
33 Golden Ln
Harpursville, NY 13787

Identification of Issues and Recommendations

Findings Concerning the Causes and Conditions of Poverty

Observed and perceived conditions revealed in the data collected for this research were organized into a matrix (*Appendix I*). Where concerning conditions appear as both observed and perceived needs, the issue is highlighted for response. Accordingly, this report presents the following findings and recommendations.

Finding 1: High cost of living and low wages combine to create a high cost-income ratio that positions families in the circumstance of poverty.

While the unemployment rate is only slightly lower in Chenango County than in New York State as a whole, the rate of poverty is higher, and in particular among married couple families, single parent families and children. Data presented in this report show that people earning the median renter income (\$10.90 per hour) consume upwards of 40 percent of their earnings just to pay for housing (a cost-income ratio of 0.39). In addition, those earning average weekly wages need to use 18 percent of earnings to pay for child care (a cost-income ratio of 0.18). The equation is grossly out of balance because these combined costs, to be affordable, should represent no more than 30 percent and 10 percent of household income, respectively. **If costs are unaffordable for those earning average incomes, it follows that people earning below-average incomes face an even higher, more oppressive cost burden that traps them in the circumstance of poverty.**

These data substantiate the sentiment frequently expressed by OFC focus group participants that the cost of living is too high to be affordable at their income level. These participants single out housing and child care when referencing the high cost of living.

One consequence of this high cost-income ratio is that families with children have little choice but for one of the parents (or the only parent) to opt out of the workforce and care for the children, thus limiting the family's earning capacity and perpetuating the circumstance of poverty.

Finding 2: Conditions of poverty include ongoing efforts to gain and preserve access to the mix of earned income, charity, credit, benefits and services needed for survival.

If poverty can be understood as possessing a scarcity of resources to meet one's needs, then one of its defining conditions is an ongoing hunt for resources. When earned income is not enough for survival, people seek the aid of charitable friends and family, credit, social safety net benefits, and services that lower their expenses, provide additional resources or increase their earning potential. Navigating this resource acquisition system is an ongoing survival effort that consumes mental, physical and emotional energy. Focus group participants describe turning to family and friends for cash when they lack it, and they mention using credit as a last resort, sometimes with lasting consequences. They describe their reliance on SNAP, WIC, HCV and HEAP to meet basic needs. They continually search for savings, bargains and free offerings to reduce their cost burden, and they are eager to share their finds with people in similar circumstances.

A complicating factor in this hunt for resources is the outsize effect that a small increase in earned income can have on the calculus that governs eligibility for sources of aid. Low-income focus group participants decry this factor as a major risk and barrier to their attainment of financial stability. Incomes don't rise in increments of sufficient size to change one's ability to be financially self-reliant, yet these small income increases have the power to push one over the threshold of eligibility for aid.

What's more, the mind-share, time and energy occupied by a **daily quest for resources inhibits the capacity to envision, plan for and work toward a position of financial self-reliance.**

Finding 3: Not enough people in the service area are benefitting from high quality early childhood education programs, K-12 schooling and post-secondary education.

In the general population and among OFC Head Start participating families, Chenango County residents have lower levels of educational attainment than their fellow New Yorkers. For the most part, Chenango County school students underperform statewide average proficiency rates on state English Language Arts and Math exams. Broad disparities in academic outcomes exist between students with economic disadvantage and those without disadvantage. Some children under the age of five who are eligible for Early Head Start and Head Start cannot access the programs. Universal Prekindergarten serves a fraction of the four-year-olds in the county and regulated child care is insufficient to meet the need for child care among children under age five. Meanwhile, families seem to be using legally exempt child care of unknown quality.

Low access to high quality early care and education – delivered in regulated child care, Early Head Start, Head Start and Universal Prekindergarten – inhibits present and future workforce potential.

High quality early care and education programs serve the dual purpose of supporting parent workforce participation and establishing school readiness among young children experiencing these programs. Since parents are more reliable, productive employees when their children are cared for in a high-quality setting, broadened access to high quality care has the potential to benefit the entire community by stabilizing **today's workforce**. Since school readiness is a predictor of third-grade academic proficiency, high school graduation and college/workforce readiness, broadened access to high quality early childhood education has the potential to benefit the entire community by producing a **future workforce** capable of meeting employer needs.

Even with college degrees, **some focus group participants were not experiencing the expected benefits of a college education.** One was searching for an opportunity to build experience required for jobs in her field. Another was earning what she viewed as a high income, but due to a large household size, this income was still insufficient. Statistics demonstrate that income rises with levels of education, but experiences like this can give the appearance that a college education is a risky investment.

Finding 4: Chenango County residents, including OFC program participants, experience poor outcomes in health and well-being compared with peer groups and could benefit from participation in OFC programs.

Death, cancer, and obesity disproportionately affect Chenango County residents. Disability disproportionately affects children in Head Start/ Early Head Start. Drug problems seem to be on the rise. Chenango county children and Head Start children experience foster care at higher rates than their peers. At the same time, access to healthcare is low with fewer practitioners in primary and specialty care as well as therapies for the mentally ill and disabled. In addition, Head Start and Early Head Start children accessed preventive care at lower rates than three years ago.

While these topics did not specifically come up as high needs on stakeholder surveys and in focus groups, the combination of unfavorable indicators of the health and well-being of Chenango County residents should be noted and monitored. At the same time, research participants did specify that their use of formal services is instrumental in addressing the general conditions of poverty, and indicated that more should be done to make the public aware of the community resources available to help. In fact, focus group participants expressed a desire to help one another navigate systems of help and share informal tactics for saving and managing money.

Recommendations

While it is beyond the scope of a single agency to solve causes and conditions of poverty over which it has no control, there are some steps that OFC can take at the program level and at the community level to advance Community Action's goals for families, the agency and the community.

Community- and Agency-level Responses

- Align agency performance targets for affordable housing with Commerce Chenango Strategic Plan objectives.
- Explore the potential benefit of UPK/Head Start partnerships with local school districts to optimize the capacity of both programs to serve young children and families in the service area.
- Work with other service providers to identify ways to optimize subsidy dollars so that more families access higher quality child care and early education programming.
- Partner with BOCES and CDO Workforce Investment Board to extend career exploration and preparation opportunities to OFC program participants and their families.
 - Provide career exploration events / programs at low-income housing sites.
 - Encourage parents of young children to explore at-home income-earning opportunities.
- Advocate with the county and state to use the highest allowable asset and income thresholds and longest allowable recertification periods for public benefits.

Program- or Family-level Responses

- Expand Early Head Start, home-based or center-based as able.
- Partner with BOCES to facilitate access to discount auto repair service for OFC program participants.
- Encourage broader use of adult education and health education family services offered in HS/EHS.
- Offer a forum for program participants to meet, network and support one another.

- A curriculum such as *Parent Leadership Initiative* builds capabilities for leadership and project planning, including a project capstone experience. Given the enthusiasm of OFC program participants to develop a mutual support network, there might be interest in attending such a program. Another model known as *Parents Anonymous* is an informal support group with some leadership development opportunity with no formal curriculum delivered.
- Participants have a wide variety of expertise to share with one another. A forum such as this could be loosely structured while encouraging a different person to lead a learning or craft activity each meeting.
- If a space is available, perhaps it could include resources such as WiFi, computer, craft supplies, shelving, white board, etc.
- Provide additional workshops related to nutrition such as making homemade baby food, canning, etc.
- Hold landlords accountable for meeting safety and health standards in properties where Housing Choice Vouchers are used.
 - Provide TA and/or financial support for bed-bug mitigation if needed.
- Continue to establish affordable housing options including development of permanent supportive housing units owned and operated by OFC.
- Assist participants of any one OFC program to enroll in other OFC programs for which they may be eligible.
 - Establish a, “no wrong-door” intake process supported by a client data system that determines the individual’s potential eligibility for all OFC programs after basic eligibility information is entered.
 - Encourage WIC-eligible Early Head Start and Head Start participants to enroll in WIC.
 - Use WIC clinics as an opportunity to promote other OFC programs such as rental assistance, financial / housing education, weatherization and home repairs.
- Identify and implement strategies to improve customer satisfaction rates in the Home Ownership / First Time Home Buyer program, particularly in the areas of overall quality, ease of program use and time to get service.
 - Conduct a process audit to uncover ways to streamline the experience for clients

Appendices

Appendix I: Matrix of Perceived and Observed Needs with Priority Areas Highlighted

EDUCATION				
Condition / Outcome Area	Observed in General Population	Observed in Head Start Population	Perceived Need Among OFC & OFC Head Start Participants	Perceived Need Among Non-client OFC stakeholders
Educational Attainment	<ul style="list-style-type: none"> Lower than state bachelor's or higher (17.4% vs. 34.2%) Higher than state high school only (39.2% vs. 26.7%) Lower than state avg. performance on state tests with few exceptions 	<ul style="list-style-type: none"> Higher than gen. pop < High School (24.9% vs. 12.8%) Lower than gen. pop ≥ Bachelors (4.2% vs. 17.4%) 	<ul style="list-style-type: none"> Client survey respondents suggest education and training to gain job skills Getting ed / job training 6th ranked on challenge index 	<ul style="list-style-type: none"> Getting education or job training rated #6 among challenges facing families
Early Childhood Care & Education	<ul style="list-style-type: none"> Insufficient supply of regulated child care Child care unaffordable at 18% of average wage Subsidy uptake low at 64 	<ul style="list-style-type: none"> 32% of families have all parents employed and need child care 	<ul style="list-style-type: none"> Child care cited as a burdensome cost in focus groups and surveys Low use of licensed daycare reported on survey / high use of family/friend care reported on survey 	<ul style="list-style-type: none"> Having affordable childcare rated #3 among challenges indexed on non-client survey High cost of working ranked 3 among conditions affecting families living on low incomes (includes cost of child care) High cost of child care cited as a problem on open-ended questions

HEALTH				
Condition / Outcome Area	Observed in General Population	Observed in Head Start Population	Perceived Need Among OFC & OFC Head Start Participants	Perceived Need Among Non-client OFC stakeholders
Substance Abuse	<ul style="list-style-type: none"> Opioid overdoses: early data needs further monitoring 	<ul style="list-style-type: none"> 	<ul style="list-style-type: none"> Did not emerge as a perceived need. 	<ul style="list-style-type: none"> Dealing with alcohol or drug problems in the family or household rated #2 among challenges indexed on non-client survey
Healthcare Access	<ul style="list-style-type: none"> Physicians and PAs per 1,000 population a lot lower than state (1.39 vs. 4.42) Lower access to other health professionals, too. 9.4% children <6 uninsured 	<ul style="list-style-type: none"> Lower rates accessing preventive care vs. 3 years ago 	<ul style="list-style-type: none"> Access to healthcare brought up in open-ended survey questions and focus group discussion 	<ul style="list-style-type: none">
Disabilities	<ul style="list-style-type: none"> 17.7% of all Chenango residents have a disability, vs. 11.1% statewide rate Less than one-half of one percent of children <5 have disabilities High concentration of SSI income (5-7% in much of the county) 	<ul style="list-style-type: none"> SSI cited as a source of money in about 1 in 5 survey responses 14% HS and 17% EHS receive SSI 	<ul style="list-style-type: none"> Disability did not emerge as a perceived need per se but a couple of survey and focus group comments expressed a need for jobs that don't require lifting, etc. 	
Maternal/Child Health	<ul style="list-style-type: none"> Higher than state teen pregnancy rate (lowest ranking group) 			
General Health	<ul style="list-style-type: none"> Higher death rate than state (10.9 per 1,000 vs. 7.6 per 1,000) Incidence & Mortality rates of several cancers in 4th ranking group 	<ul style="list-style-type: none"> Children in HS experience asthma and hearing difficulties at higher rates than peers Health Education a popular family service 	<ul style="list-style-type: none"> Health one of the biggest concerns on family survey (39% of responses) 	

NUTRITION				
Condition / Outcome Area	Observed in General Population	Observed in Head Start Population	Perceived Need Among OFC & OFC Head Start Participants	Perceived Need Among Non-client OFC stakeholders
Overweight & Obesity	<ul style="list-style-type: none"> >72% adults overweight or obese, 4th ranking group 37% of elementary students overweight or obese, 4th ranking group 	<ul style="list-style-type: none"> 38 percent of HS children overweight or obese 	<ul style="list-style-type: none"> Did not emerge as a perceived problem 	<ul style="list-style-type: none">
Food Security	<ul style="list-style-type: none"> Higher than state rate of school children receiving free & reduced lunch 9-10% of HH with children are food insecure 	<ul style="list-style-type: none"> 43-59% receive WIC and/or SNAP 	<ul style="list-style-type: none"> High cost of food cited in family survey as a big concern Cost of food cited in customer survey as a problem Food for baby a top presenting need among OFC clients 	<ul style="list-style-type: none">

SOCIAL SERVICES				
Condition / Outcome Area	Observed in General Population	Observed in Head Start Population	Perceived Need Among OFC & OFC Head Start Participants	Perceived Need Among Non-client OFC stakeholders
Housing	<ul style="list-style-type: none"> 40-45% of Median Income needed to afford 1BR @ fair market rent 18-24 month HCV waiting list 2.5% of school students classified as homeless 	<ul style="list-style-type: none"> 10% of HS children experienced homelessness 	<ul style="list-style-type: none"> Cost and quality of housing are repeat topics in focus groups 23% call housing conditions a big concern on family survey Client survey open ended responses include broad reference to high, unaffordable rent Housing top presenting need among OFC Clients 	<ul style="list-style-type: none"> High cost of housing cited as a problem on open-ended non-client survey responses
Transportation	<ul style="list-style-type: none"> County plan notes a lack of public transportation 	<ul style="list-style-type: none"> Clients surveyed by phone can transport children to program 	<ul style="list-style-type: none"> Survey and focus group respondents discuss transportation as a high cost of living 	<ul style="list-style-type: none"> Having transportation when needed ranked 5th among challenges indexed on non-client survey
Family / emotional well-being / parenting	<ul style="list-style-type: none"> Higher than state rate of children in indicated reports of abuse / malt.. (42.2/1,000 vs. 13.8/1,000) 	<ul style="list-style-type: none"> Slightly higher than general population children in foster care 	<ul style="list-style-type: none"> Did not emerge as a perceived need 	<ul style="list-style-type: none"> Dealing with mental health issues in the family or household ranked 4th among challenges indexed on non-client survey

INCOME AND POVERTY				
Condition / Outcome Area	Observed in General Population	Observed in Head Start Population	Perceived Need Among OFC & OFC Head Start Participants	Perceived Need Among Non-client OFC stakeholders
Income / Poverty	<ul style="list-style-type: none"> Poverty rate a little higher than the state (15.86 vs. 15.69) Concentration of poverty among married couple families higher than state (40.5% vs. 35.5%) Child poverty rate higher than state (23.6% vs. 22.2%) 	<ul style="list-style-type: none"> >80% qualify at 100% FPL or receive TANF 	<ul style="list-style-type: none"> High cost of living and low wages cited as problems in customer survey High cost of living, low wages, and high cost of working cited as top 3 conditions impacting people the most Cost of basic necessities a big concern on family survey Focus group participants describe managing money as a stressor Managing money rated highest on challenge index 	<ul style="list-style-type: none"> Managing money rated as top challenge facing low income families among challenges indexed on non-client survey High cost of living and low wages ranked high as conditions affecting families and cited as problems on open-ended questions
Employment	<ul style="list-style-type: none"> Unemployment has not dropped as low as state in recovery High concentrations (5-7%) of SSI Income throughout the county 	<ul style="list-style-type: none"> 55% have earned income, 45% do not 14-17% receive SSI 	<ul style="list-style-type: none"> Finding and keeping a good job ranked highest on challenge index on client survey Finding a good job among biggest concerns on family survey Many comments on open ended customer survey responses relating to getting jobs Focus group discussion describes change in economy, loss of good jobs 	<ul style="list-style-type: none"> Finding and keeping a good job ranked 7th among challenges indexed on non-client survey Scarcity of jobs cited as a problem on open-ended questions

Appendix II: Head Start Parent Survey

Appendix III: OFC Client Satisfaction Survey Data Summary

Opportunities for Chenango 2017 Customer Satisfaction Survey Data Summary

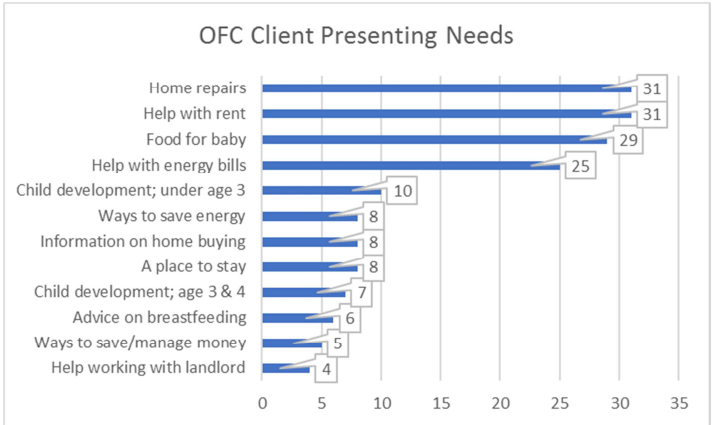
July 20, 2017

Responses

There were 104 responses to the survey out of XXX surveys mailed to clients for a response rate of XX%.

Presenting Need

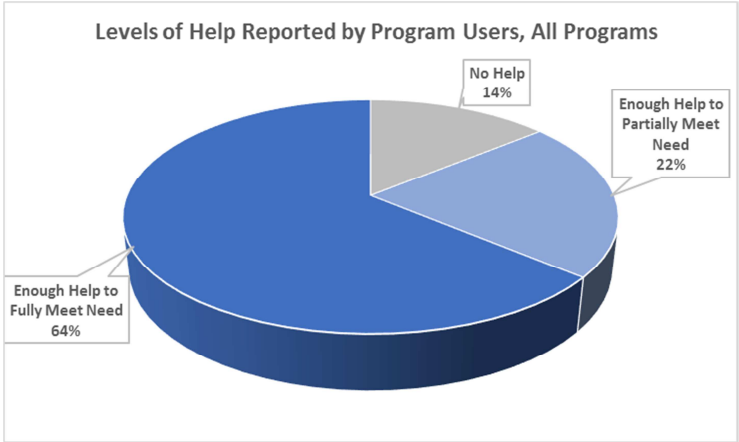
Respondents selected from fixed-choice responses the need that first brought them to OFC seeking services. The following chart shows the frequency of the responses selected:



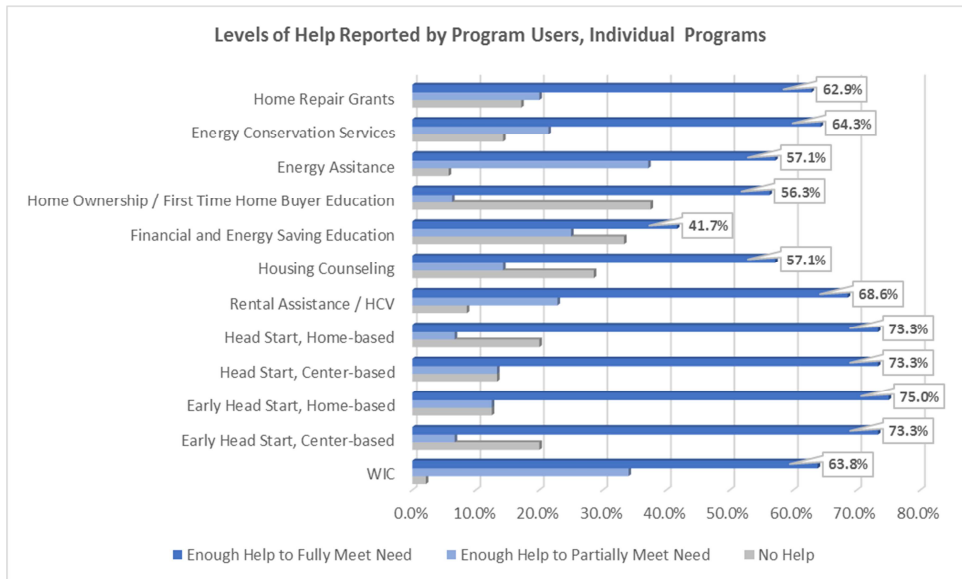
Help Received

Level of Help Received

For each program used, respondents selected the extent to which their need was met. Among all respondents who used programs, the following **levels of help** were reported.

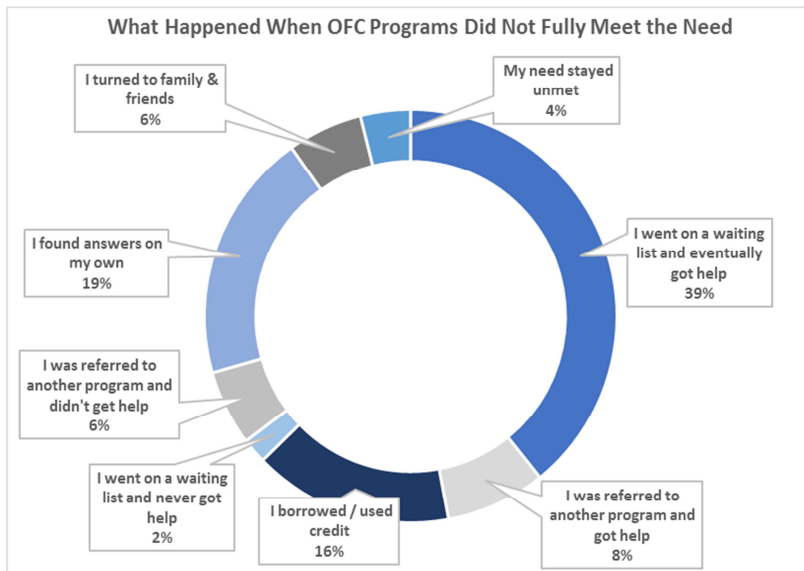


The following chart shows the **levels of help** reported by program users of individual programs.



Actions Taken When Needs Were Not Fully Met

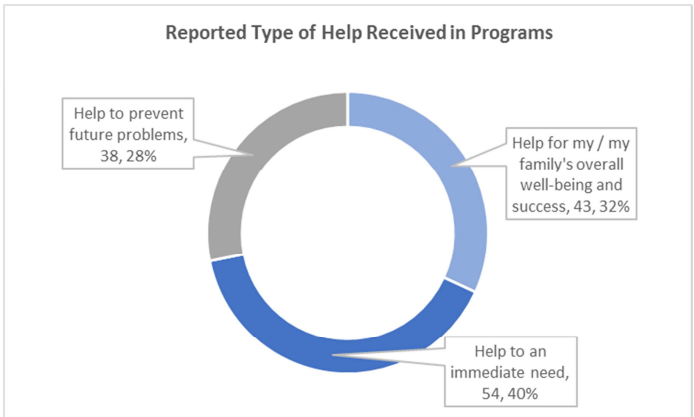
Survey respondents were asked to select as many that apply from a set of fixed choice responses about **what happened when OFC programs did not fully meet their need**. Fifty-one selections were made; the following chart shows the distribution of responses.



Nine comments were offered in conjunction with this question. A few expressed that their needs were fully met. A few described circumstances of program eligibility. One comment expressed a need for help.

Type of Help Received

The survey asked respondents to select the type of help received in any programs used. The following chart shows the frequency and distribution of selected responses.

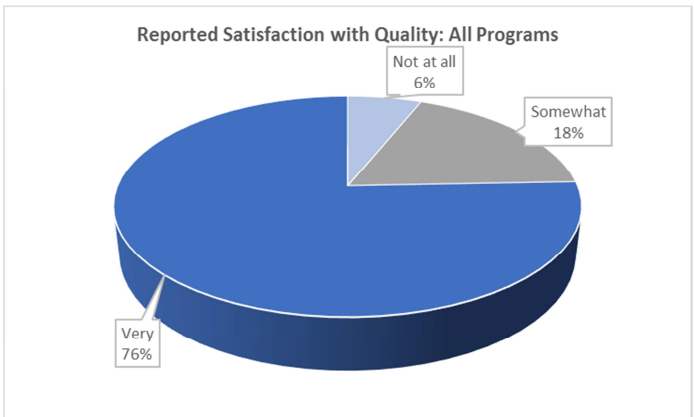


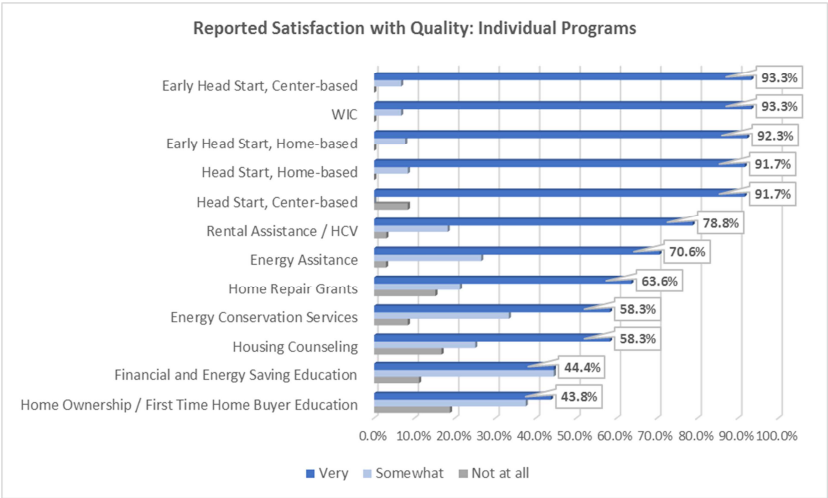
Customer Satisfaction

Survey respondents were asked about their experience with OFC programs.

Satisfaction with Quality of Service

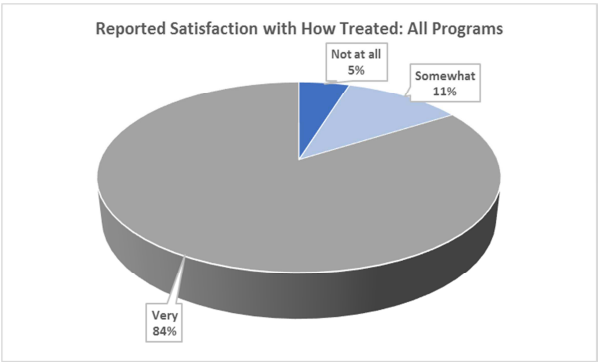
Pertaining to their **level of satisfaction with the quality of service**, the following charts depict the distribution of responses across all programs, and by individual program.

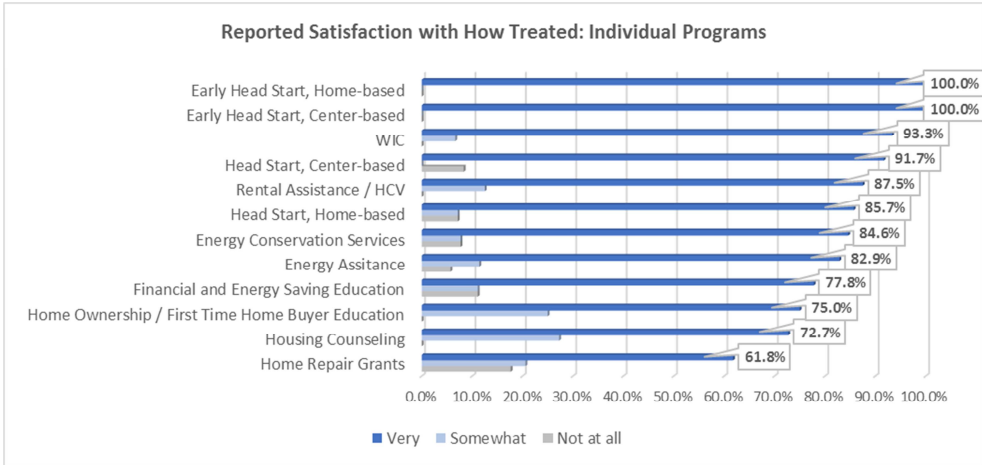




Satisfaction with How They “Were Treated”

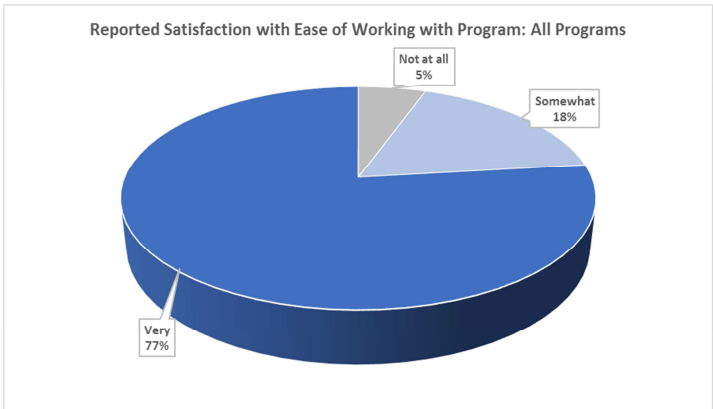
Pertaining to their **level of satisfaction with, “how you were treated,”** the following charts depict the distribution of responses across all programs, and by individual program.

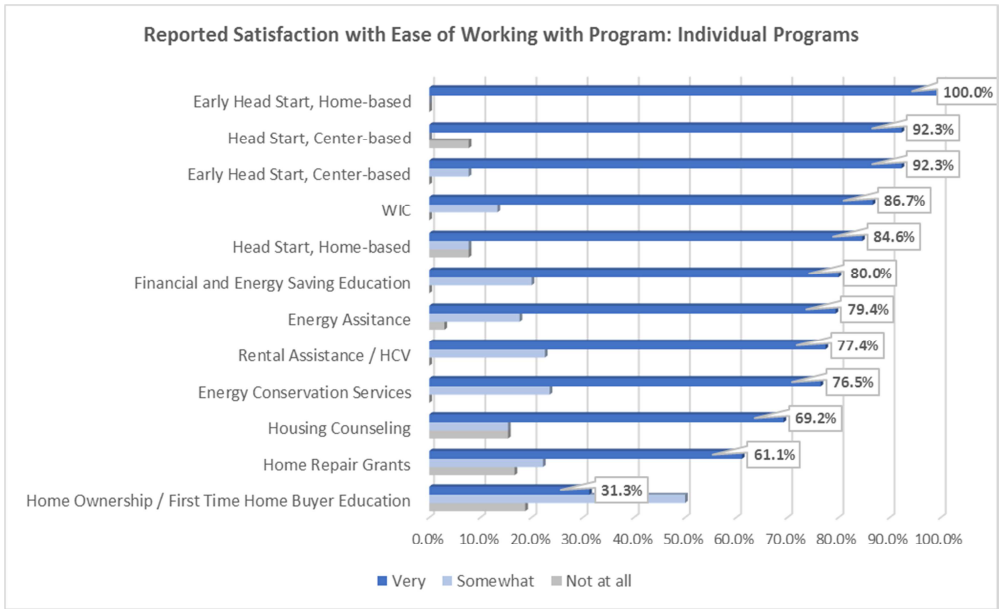




Satisfaction with Ease of Working with Program

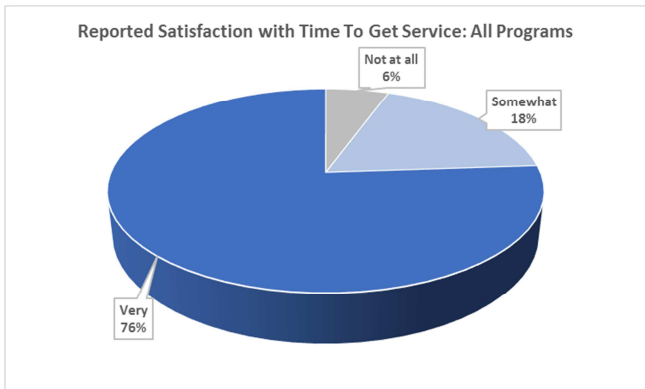
Pertaining to their **level of satisfaction with, “ease of working with program,”** the following charts depict the distribution of responses across all programs, and by individual program.

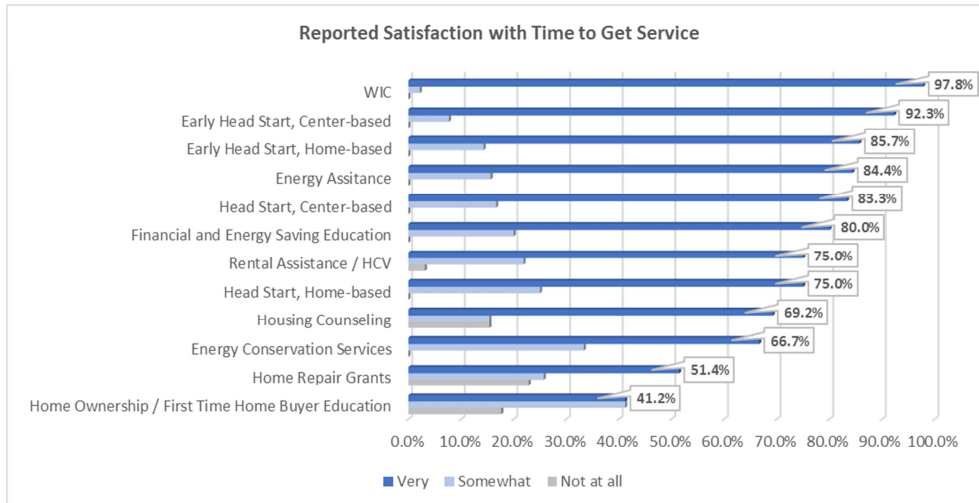




Satisfaction with Time it Took to Get Service

Pertaining to their **level of satisfaction with the time it took to get service**, the following charts depict the distribution of responses across all programs, and by individual program.





Agency Recommendation

The survey asked if respondents would recommend OFC to others. Of 96 responses, 93 selected “yes,” while 3 selected, “other,” and wrote qualifications that would come with a recommendation.

Ways OFC Could Improve

Respondents were asked an open-ended question about how OFC could improve its services. Many respondents used this space to express their satisfaction or high praise for the program. Many respondents suggested communications improvements related to better promotion of programs or better communication with current program participants. A handful of people described property management needs or suggested improved access to services. A couple of respondents described possible improvements to program quality.

Appendix IV: OFC Community Need Survey

What's On Your Mind? Opportunities for Chenango: Community Needs Survey

Please answer based on your own experience and what you observe in other individuals and families.

How challenging are the following issues for people with low and moderate incomes?

	NOT A CHALLENGE	A MANAGEABLE CHALLENGE	A MAJOR CHALLENGE
Adults getting along with each other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Coping with day-to-day ups and downs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Finding and keeping a good job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting education and/or job training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting good medical / dental Insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting appointments with doctors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting appointments with dentists	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting and using reliable birth control	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Managing money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Having transportation when it is needed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Having phone service when it is needed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Having affordable child care when it is needed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Having the right housing arrangements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dealing with alcohol or drug problems in the family or household	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dealing with mental health issues in the family or household	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting nutritious meals on the table	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Finding low-cost, healthy leisure activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Being active and healthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowing how to protect household members from verbal or physical abuse	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Working with outside agencies like Social Services, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Which conditions are impacting people with low and moderate incomes the most? Choose THREE conditions you think affect people the most.

Condition	"X"
Low Wages	
High Cost of Living (housing, food, clothing, etc.)	
High Cost of Working (child care, transportation, clothes, lunch, etc.)	
High Cost of Education	
Low Job Availability	
Available jobs require skills a lot of people don't have	
Available jobs pay too little	
Available jobs are too far away	
Available jobs have inconvenient hours	
Juggling more than one job	
Gaining employment with a criminal history	
Not enough help available from government / human service agencies	
Judgments some people make about those living on low incomes	
Other:	
Other:	

What are three big problems facing people with low incomes right now? What would help?

WHAT ARE THREE BIG PROBLEMS?	WHAT WOULD HELP?

Appendix IV: Outside Organizations Receiving Surveys by Sector