




2018 COMMUNITY ASSESSMENT FOR OTTAWA COUNTY



United We Fight, United We Win
by assessing and addressing
the community's
most pressing and prevalent needs.

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Liz DeLaLuz
Vice President of Community Impact
Greater Ottawa County United Way



Patrick Moran
President
Greater Ottawa County United Way

FOREWORD

The VISION of Greater Ottawa County United Way is that all Ottawa County citizens should have the opportunity to achieve their full human potential. To realize that vision, we support, develop and implement a range of impact strategies that improve lives and create stronger communities. One of the core impact strategies is this Community Assessment.

The Community Assessment is designed to identify pressing and prevalent issues within the health and human services in Ottawa County. This Community Assessment Report is published every three years and is used by a wide spectrum of community leaders and organizations. It also provides benchmarks to gauge progress and foster community engagement around meeting the community's needs.

As it has done for the past 13 years, Greater Ottawa County United Way began this process by seeking the data needed to create a framework within which to make decisions. We contracted with VIP Research and Evaluation as the research arm and facilitator of the Key Stakeholders and Household surveys. Next came the recruitment of the Community Assessment Steering Committee (CASC), many of whom were returning members.

Once the Key Stakeholders survey was conducted, the CASC made the decision to maintain the previous impact areas of: Education, Financial Stability, Health and Basic Needs. Think tanks for each area convened, with members of the Steering Committee serving as think tank leaders. Think tank leaders and members delved into the focus areas, analyzing and reviewing current data and finalizing questions for the household survey. The 2018 Greater Ottawa County United Way household survey was conducted; then the think tanks reviewed the results and created the flexible frameworks of their sections, thus creating the document you are about to explore.

Greater Ottawa County United Way is committed to our vision and to our mission of implementing our engagement and impact strategies. When—as a community—we LIVE UNITED for Education, Financial Stability, Health and Basic Needs, everyone in our community wins.

Patrick Moran
President

Liz DeLaLuz
Vice President of Community Impact

STEERING COMMITTEE

Angie Barksdale
West Michigan Works!

Patrick Cisler
Community SPOKE and Lakeshore Nonprofit Alliance

Liz DeLaLuz
Greater Ottawa County United Way, *Project Lead*

Lynne Doyle
Community Mental Health of Ottawa County

Stacey Gomez
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Ottawa Area Intermediate School District

Angela Huesman
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Angel Mendiola
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Formerly with the American Red Cross

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Greater Ottawa County United Way

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Ottawa County Department of Health & Human Services

Lisa Stefanovsky
Ottawa County Department of Public Health

Keith VanBeek
City of Holland

THINK TANKS

EDUCATION

Peter Haines, Ottawa Area Intermediate School District, Co-Chair

Cal DeKuiper, Zeeland Public Schools, Co-Chair

Tonia Castillo, Ottawa Area Intermediate School District

Holly Crow, Imagination Station

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Yah-Hanna Jenkins-Leys, Good Samaritan Ministries

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Angela Morrison, Ottawa Area Intermediate School District

Jodi Owczarski, Michigan West Coast Chamber of Commerce

Mike Shelton, Grand Haven Area Public Schools

Mary Beth Timmer, Zeeland Public Schools

FINANCIAL STABILITY

Angie Barksdale, West Michigan Works!, Co-Chair

Patrick Cisler, Community SPOKE & LNA, Co-Chair

John Carrier, Love INC of Allendale

Major Sally Davis, The Salvation Army – Grand Haven

Angela Huesman, Lakeshore Advantage

Linda Jacobs, Good Samaritan Ministries

Karen Reenders, The People Center

HEALTH

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Lisa Stefanovsky, Ottawa County Department of Public Health, Co-Chair

Maria Mansaray, Ottawa County Department of Public Health, Co-Chair

Mishelle Bakewell, North Ottawa Community Hospital

David Burdo, Tri-Cities Family YMCA

Jodi Buttery, Love in Action, Tri-Cities

Patrick Cisler, Community SPOKE & LNA

Elizabeth Giddings, Mediation Services

Jack Greenfield, Arbor Circle

Jodi Riley, Four Pointes

Lisa Uganski, Ottawa Food

BASIC NEEDS

Paula Husyer, Community Action Agency of Ottawa County, Co-Chair

Kendra Spanjer, Ottawa County Department of Health and Human Services, Co-Chair

Linda Bazan, Holland Rescue Mission

Laura Driscoll, Good Samaritan Ministries

Ken Estelle, Feeding America West Michigan

Stacey Gomez, CALL 2-1-1

Jack Greenfield, Arbor Circle

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Beth Larsen, Center for Women in Transition

Rebecca Lippard, The Salvation Army – Grand Haven

Dan McCrath, Formerly with Harvest Stand Ministries

Lyn Raymond, Lakeshore Housing Alliance

Karen Reenders, The People Center

Melissa Roessing, Community Action House

Michael Stowell, Formerly with Love in Action

Lisa Uganski, Ottawa Food

Melanie Weaver, The Salvation Army - Holland

ACKNOWLEDGEMENTS

The Greater Ottawa County United Way Staff and Board, along with the Community Assessment Steering Committee, would like to thank each of these dedicated community champions for their hard work. The amount of time, energy and resources committed was substantial, and is deeply appreciated.



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QUESTIONS? CONTACT

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EXECUTIVE SUMMARY

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OPENING STATEMENT

The purpose of this assessment is to take the pulse of what is currently going on in our community, so that the people who are responsible for addressing problems and concerns know better what the real issues are. We've tried to organize the sections in a way that most people would understand, but we realize that you can't possibly pull out education from health, or health from financial stability, or food out of education. They are all interconnected; we always work at separating it out, yet know there's always crossover between these impact areas.

2018 Community Assessment Steering Committee

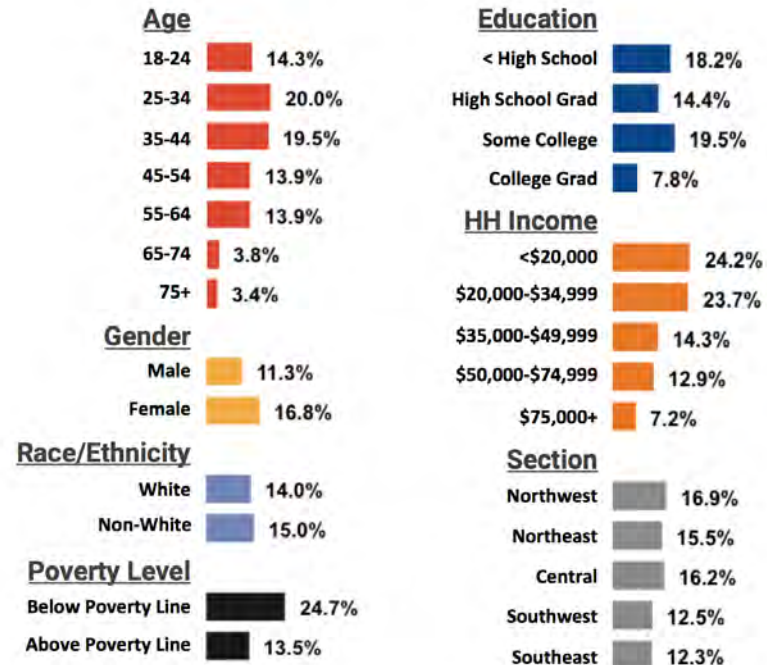
Let us introduce you to **Adverse Childhood Experiences (ACEs)**. This definition is according to SAMHSA; ACEs are stressful or traumatic event, including abuse and neglect. They also include household dysfunction such as witnessing domestic violence or growing up with family members who have substance use disorders. The negative impacts of ACEs are felt throughout the nation, as well as here in Ottawa County and can affect people of all backgrounds.

Ottawa County adults generally experience fewer ACEs compared to others within the state of Michigan as well as the U.S. In Ottawa County, 53% of adults have experienced at least one Adverse Childhood Experience, while 14% have experienced 4 or more. Similar, Michigan is at 15.2% and the U.S. is at 14.3%. Most common among females, low income and/or without a college degree. The more adverse childhood events that occur the more negative outcomes that occur in adulthood.

Adverse Childhood Experiences, Ottawa County

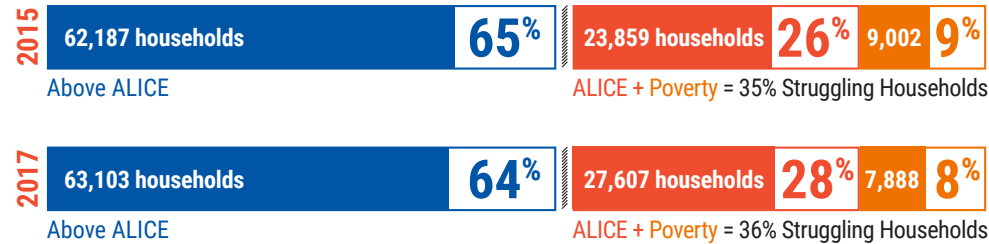
	Number of ACEs		
	None	1-3	4 or More
Health status fair/poor	9.8%	12.3%	18.8%
Poor physical health	6.0%	9.6%	13.3%
Poor mental health	4.3%	6.2%	27.1%
Disability	14.8%	18.4%	40.7%
Anxiety	6.0%	15.6%	42.3%
Depression	7.3%	17.8%	48.5%
Suffer from chronic pain	18.5%	19.7%	48.9%
Current smoker	9.8%	22.8%	32.6%
Heavy drinker	3.2%	5.2%	10.8%
Binge drinker	8.8%	15.3%	29.2%
Obesity	26.3%	29.3%	41.2%
Mild to severe mental illness (Kessler 6)	5.4%	20.6%	39.5%
Suicide attempt in past year (among those who thought of taking their own life)	0.0%	4.3%	50.3%

Four or More ACEs by Demographics



EXECUTIVE SUMMARY

Updated ALICE (Asset Limited Income Constrained Employed), April 2017



36%
of the households in Ottawa County are struggling to make ends meet

ALICE HOUSEHOLD SURVIVAL BUDGET *Ottawa County, MI, 2016*

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$512	\$647	\$647	\$647	\$749	\$749
Child Care	\$-	\$-	\$272	\$595	\$545	\$1,181
Food	\$182	\$414	\$344	\$287	\$691	\$603
Transportation	\$349	\$418	\$418	\$418	\$697	\$697
Health Care	\$214	\$429	\$492	\$376	\$800	\$800
Miscellaneous	\$155	\$232	\$249	\$285	\$386	\$462
Technology	\$55	\$75	\$55	\$55	\$75	\$75
Taxes	\$236	\$339	\$258	\$357	\$300	\$519
Monthly Total	\$1,703	\$2,554	\$2,735	\$3,020	\$4,243	\$5,086
Annual Total	\$20,436	\$30,648	\$32,820	\$36,240	\$50,916	\$61,032
Hourly Wage	\$10.22	\$15.32	\$16.41	\$18.12	\$25.46	\$30.52

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 15 percent; for an additional 4-year-old, by 14 percent; and for a school-age child, by 7 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Early Childhood Investment Corporation, 2016.

ALICE HOUSEHOLD STABILITY BUDGET *Ottawa County, MI, 2016*

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$809	\$936	\$936	\$936	\$1,042	\$1,042
Child Care	\$-	\$-	\$367	\$845	\$733	\$1,619
Food	\$352	\$759	\$663	\$497	\$1,334	\$1,150
Transportation	\$360	\$721	\$721	\$721	\$1,201	\$1,201
Health Care	\$251	\$564	\$714	\$714	\$964	\$964
Miscellaneous	\$188	\$311	\$351	\$382	\$540	\$611
Savings	\$188	\$311	\$351	\$382	\$540	\$611
Technology	\$109	\$129	\$109	\$109	\$129	\$129
Taxes	\$511	\$754	\$756	\$806	\$1,332	\$1,697
Monthly Total	\$2,768	\$4,485	\$4,968	\$5,392	\$7,815	\$9,024
Annual Total	\$33,216	\$53,820	\$59,616	\$64,704	\$93,780	\$108,288
Hourly Wage	\$16.61	\$26.91	\$29.81	\$32.35	\$46.89	\$54.14

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 13 percent; for an additional 4-year-old, by 12 percent; and for a school-age child, by 7 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Early Childhood Investment Corporation, 2016.

The **Household Survival Budget** calculates the actual costs of basic necessities (housing, child care, food, health care, technology and transportation) in Ottawa County, adjusted for different counties and household types.

The **Household Stability Budget** is greater than the basic Household Survival Budget and reflects the cost of household necessities at a modest but sustainable level. It adds a savings category and a technology category, and is adjusted for different counties and household types.

The **ALICE (Asset-Limited, Income-Constrained, Employed) Threshold** is the average income that a household needs to afford the basic necessities defined by the Household Survival Budget for each county in Michigan. *Households earning less than the ALICE threshold include both ALICE and poverty-level households.*

EDUCATION

Early Learning, Preschool and Child Care

► The U.S. Dept. of Education school readiness plan includes goals and objectives for children from birth to age five and addresses five essential developmental domains:

1. Language and literacy
2. Cognition and general knowledge
3. Approaches to learning
4. Perceptual, motor and physical development
5. Social and emotional development

K-12 Education

Reading at Proficiency or Above: 3rd & 8th Grades

Grade Level	All Students OAISD	Economically Disadvantaged	Non-Economically Disadvantaged	Asian	Black or African American	Hispanic of Any Race	White
Third (3rd)	64%	47%	75%	N/A	38%	41%	70%
Eighth (8th)	49%	31%	60%	54%	N/A	23%	56%

Math at Proficiency or Above: 3rd & 8th Grades

Grade Level	All Students OAISD	Economically Disadvantaged	Non-Economically Disadvantaged	Asian	Black or African American	Hispanic of Any Race	White
Third (3rd)	63%	48.6%	73%	66%	40%	43%	69%
Eighth (8th)	59%	42%	68%	68%	N/A	38%	63%

► In all grades and in all subjects, students that are economically disadvantaged and/or non-white show lower performance than peers.

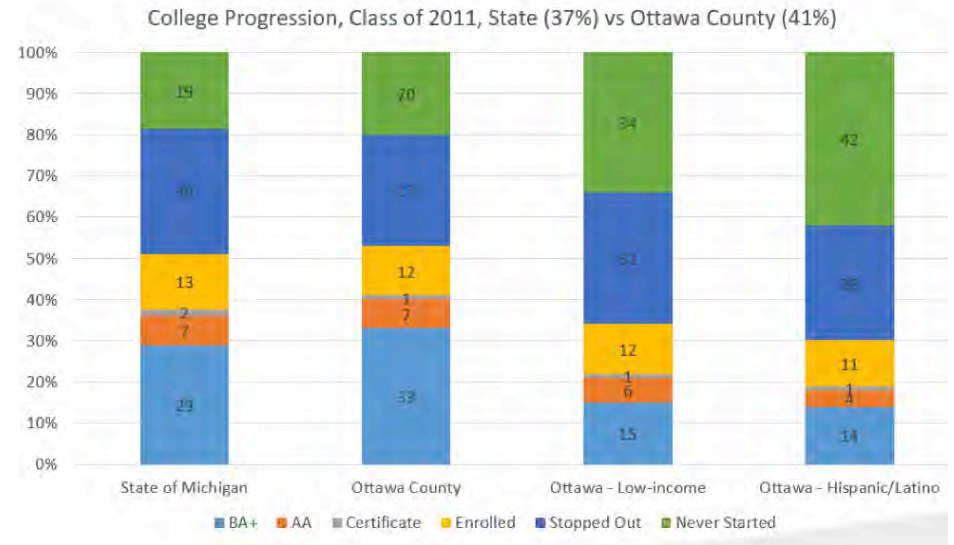


EXECUTIVE SUMMARY

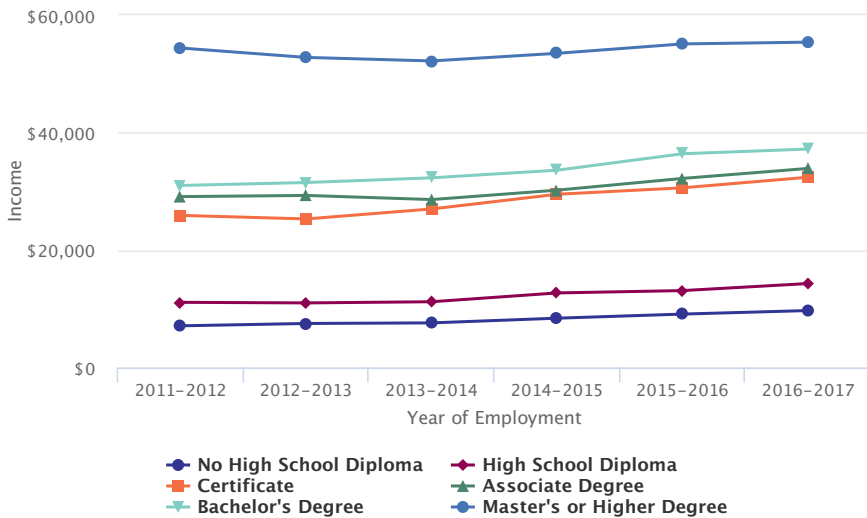


Post Secondary Experiences and Workforce Development

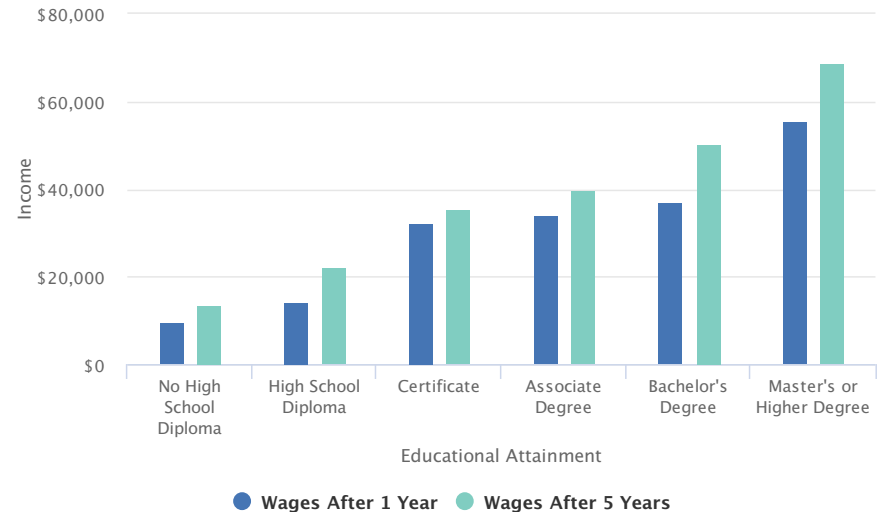
Credential Completion Within 6 Years



Entry Level Wages Over Time By Attainment



Michigan Wages By Attainment



FINANCIAL STABILITY

Housing Affordability

Gap in rental stock has increase by 86.2% it continues to grow. WHY?

There are several contributing factors:

- The increase in construction costs.
- The increase in people falling below the ALICE threshold
- The continued growth of the county's population as well as
- Stagnant wages at the lowest level.



A key indicator of financial health of households is the amount of affordable local housing stock for households with income below the ALICE threshold. The Department of Housing and Urban Development (HUD) defines affordable housing as 30% of income and extreme housing burden, defined as housing costs exceeding 35% of income.

County	Owner Occupied Units			Renter Occupied Units			Source	
	Owner Occupied	Percent Owned by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Owners Pay more than 35% of Income	Renter Occupied	Percent Rented by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Renters Pay more than 35% of Income	Gap in Rental Stock Affordable for all HHs Below ALICE Threshold	American Community Survey
2012 Ottawa County	74,384	30%	15%	20,664	74%	41%	8,191	1 year estimate
2015 Ottawa County	76,393	31%	17%	22,205	69%	43%	15,258	1 year estimate

Final FY 2017 & Final FY 2016 FMRs by Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2017 FMR	\$526	\$670	\$773	\$1105	\$1128
Final FY 2016 FMR	\$512	\$647	\$749	\$1024	\$1028
Percentage Change	2.7%	3.6%	3.2%	7.9%	9.7%

Employment

2018 HOUSEHOLD SURVEY QUESTIONS

How would you describe your current employment status? Would you say you are...

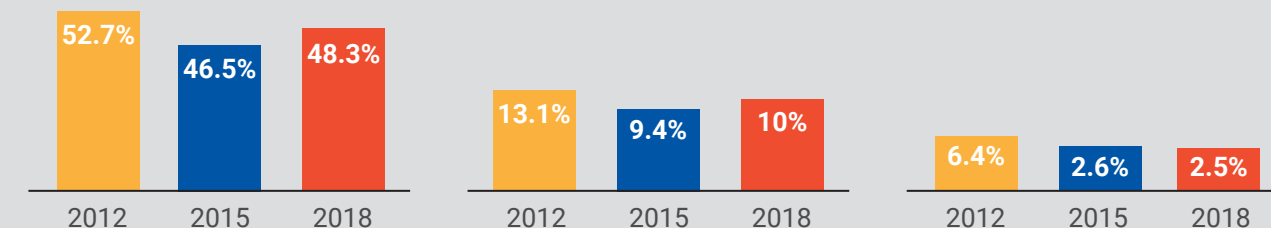
Working and satisfied with your job

Working but want a better job

Not working but looking for a job

➤ Of those 'working and satisfied with their job'

• 48% had a job that required credentials, certification or licenses.



EXECUTIVE SUMMARY

Employment Challenges

In Michigan, continuing challenges in the labor market as presented by The Bureau of Labor Market Information and Strategic Initiatives.

Despite major labor market improvements, several trends highlight continued challenges, including:

- ▶ Flattening labor force participation rates.
 - Major demographic forces have shrunk the workforce.
- ▶ Stubborn long-term unemployment.
 - 22% of all unemployed have been out of work for 27-plus weeks.
- ▶ Persistent involuntary part-time employment.
 - 21% of all employment is part time and 5% of total employment being part-time who want full-time.



Financial Literacy

2018 HOUSEHOLD SURVEY QUESTIONS

In the past 12 months, have you done any of the following?		
	Yes / 2015	Yes / 2018
Used a cash advance service such as payday advance	2.6%	1.5%
Been over the limit on a credit card	5.2%	3.5%
Used a rent-to-own store	2.1%	2.5%
Was overdrawn on my checking/bank account	*	9.4%

* New or changed question.

Although percentages seem small they do equate to:

- 3,201 adults
- 7,468 adults
- 5,335 adults
- 20,058 adults

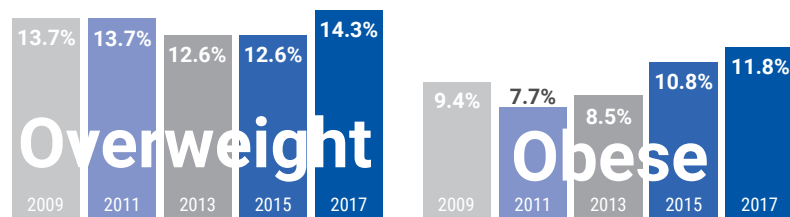
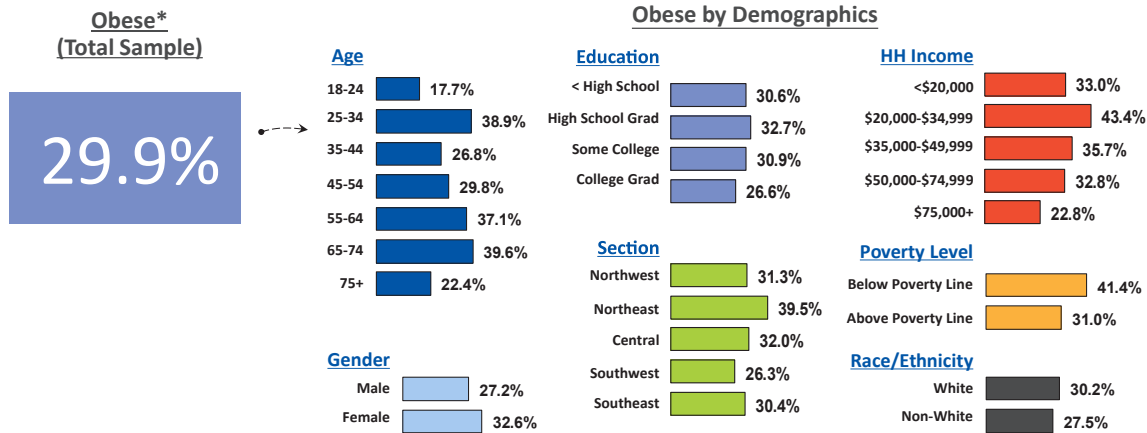
HEALTH

Physical Health

According to the 2017 Behavioral Risk Factor Survey for Ottawa County, 23.4% of Ottawa County adults report less than 2 hours of leisure time physical activity. Physical activity is directly related to income and education; those with higher income and education levels tend to be more active than those with less.

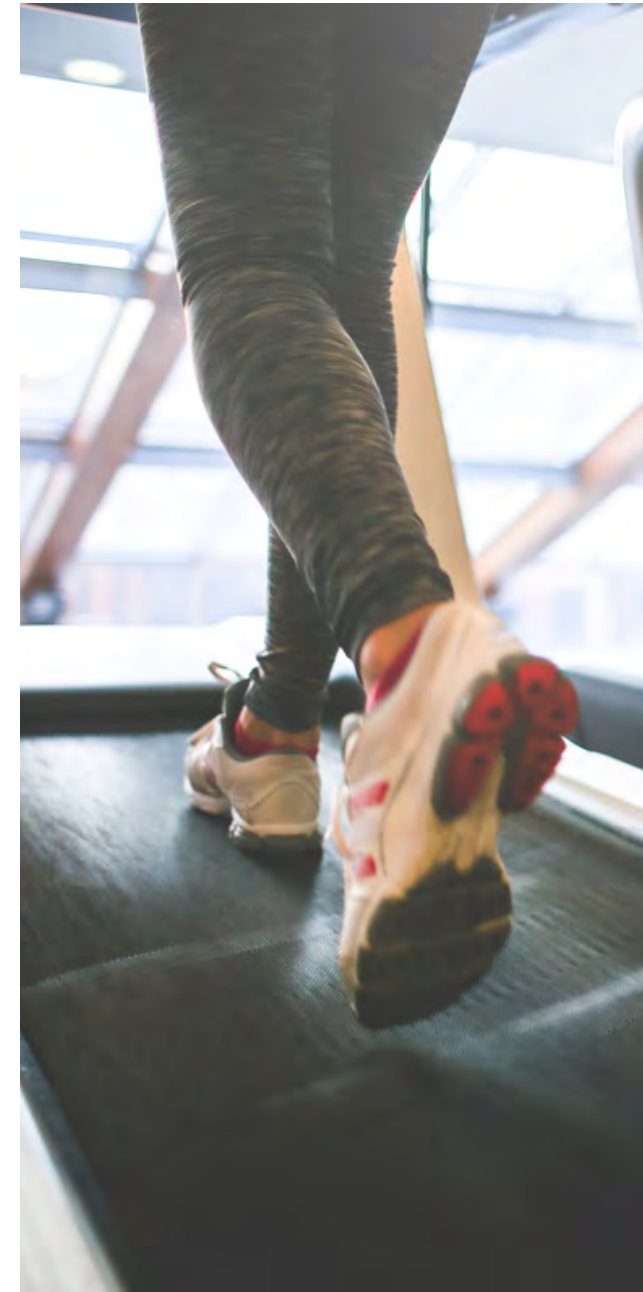
Overweight & Obesity

Three in ten (29.9%) area adults are obese per their BMI, and it's fairly universal among demographics. That said, obesity is slightly more common in women than in men and more common in those below the poverty line than in those above it. It's less common among those with a college degree and/or with the highest incomes.



The graphs to the left tell us that the 2017 cycle of the Ottawa County Youth Assessment is at a percentage high for both overweight and obesity at 14% or 12% respectively.

Obesity is more prevalent in males and Hispanics are 2x more likely than other groups to be overweight or obese.



EXECUTIVE SUMMARY

Tobacco Use

More than one-third (37.2%) of Ottawa County adults have smoked at least 100 cigarettes in their lifetime. Of these, 36.8% currently smoke every day and 10.7% smoke some days.

Using 100 cigarettes as the minimum to be classified as a current or former smoker, 17.6% of Ottawa County adults are considered to be current smokers, 19.5% are former smokers, and 62.9% of adults never smoked.

Substance Abuse

- ▶ Heavy drinkers are more likely within the 25-34 age group and from the northeast part of Ottawa County

Non Drinker	51.0%
Light/Moderate Drinker	43.3%
Heavy Drinker	5.7%

- ▶ Binge Drinking, among all adults 14.1% have engaged in binge drinking in the past 30 days and among drinkers this proportion rises to 28.7%.
- ▶ Again, adults age 25-34, higher among men and non-Whites.



The Ottawa County Opiate Taskforce is working to educate the community about the Opiate crisis, provide Narcan kits to all first responders, host drug takeback events to help keep illegally obtained opiates off the streets, and they are working with local prescribers to promote responsible prescribing habits.

In Ottawa County, there were 29 opiate related overdoses in 2017, and almost 500 lbs of unused and unwanted medications during drug takeback events.

Information from the 2017 Ottawa County Youth Assessment Survey:

Tobacco Use

- ▶ **Cigarette Access**
 - 43.5% of students who were under age 18, stated it would be easy or very easy to get cigarettes.
- ▶ **Cigarette Use**
 - 13.1% of teens say they have smoked a whole cigarette.
 - Of those teens, 29% stated that they smoked a whole cigarette for the first time before the age of 13.
 - 11.7% of teens believe there is no or slight risk to smoking one or more packs of cigarettes per day, which goes along with 1 in 5 teens saying their friends feel it is NOT WRONG for them to smoke.

Youth Alcohol Access and Use

- ▶ Over half of the students (56.3%) answered; it would be sort of easy or very easy for them to get alcohol.
- ▶ In the past year, have you ever:
 - 38.1 attended a party where alcohol was available; 27% being 8th graders.
 - 17.5% were given alcohol by a legal age (21+) person; 31% being 12th graders.

BASIC NEEDS

Homelessness

The **Point-in-Time Count** is conducted annually on one day during the last 10 days of January. Data is gathered through the shared database, agency reporting and a biannual street count of persons living unsheltered. The Annual Homeless Assessment Report is conducted to determine the unduplicated count of persons who were homeless during the previous 12 months. Data are gathered exclusively from the shared database for persons who utilized Emergency Shelter and Transitional Housing as well as Permanent Supportive housing and include a separate count of homeless veterans in each housing category.

POINT IN TIME COUNT


Year	Persons in Emergency Shelter	Persons in Transitional Housing	Unsheltered	Unduplicated Total
2016	117	140	4	261
2017	103	147	8	258
2018	139	71	16	218

HUD funding for Transitional Housing (TH) was reallocated to a new Rapid Re-Housing project decreasing the available beds for TH by 54. See RRH data to the right for additional information.



3 out of 142 rental units available met fair housing market rent limits

Food Insecurity



1 in 5 minority teens goes hungry

1 in 8 participants sometimes, most of the time, or always went hungry because there was not enough food in their home.



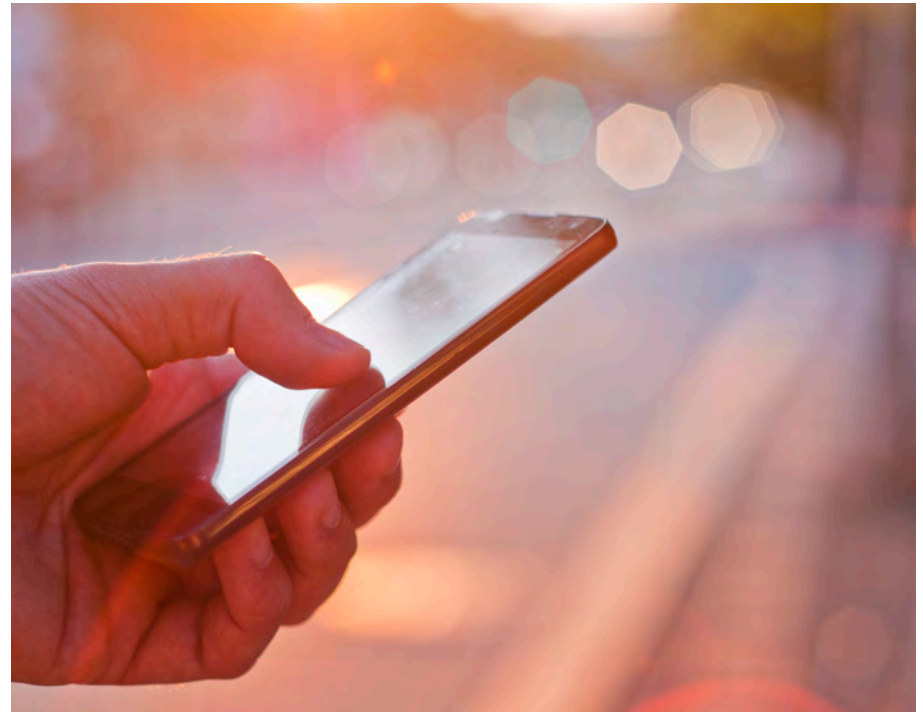
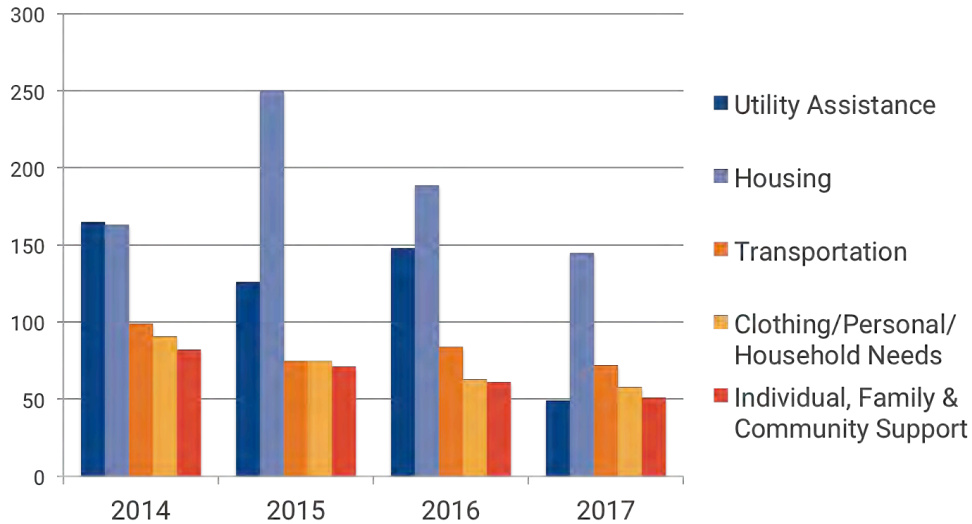
2017/2018 COMMUNITY SURVEY RESPONSES

- According to the 2018 United Way Household Survey approximately 13.8% answered that they worry about running out of money for food, weekly, at least once a month or occasionally. This percentage is a decrease from 2012. (21% in 2012)
- The Ottawa Food – 2018 Food Access Survey shows that 312 food resource users were asked, “How often do you run out of money for food?” 40% stated occasionally, while 19.7% stated every week.
- The Ottawa County 2017 Community Health Needs Assessment also reports that just under 8% of area adults report they sometimes or often don’t have enough food to eat and an equal proportion say they’ve had to cut the size of meals or skip meals due to lack of money.
- 1 in 8 Youth participants sometimes, most of the time or always went hungry because there was not enough food in their home, as stated by the 2017 OCYAS, with 1 in 5 Minority teens going hungry.
- Among women of child-bearing age, 15.7% sometimes/often don’t have enough food, vs. 5.6% among the rest of the sample, stated by the Ottawa County Maternal and Child Health Assessment, 2017.

EXECUTIVE SUMMARY

Access & Referral

CALL 2-1-1 Top 5 Categories for Unmet Requests



Personal Safety

Center for Women in Transition – 2017 Statistics

- Responded to 2,199 calls on their 24 hour help-line.
- 75 adults and 90 children who were fleeing domestic violence found safety in their emergency shelter.

The agency provided:

- 65 sexual assault forensic nurse exams to survivors of a recent sexual assault.
- 565 adults with supportive advocacy and trauma therapy.
- 39 children, who were exposed to domestic violence, with trauma therapy.

Dating Violence Information from the 2017 Ottawa County Youth Assessment Survey

- 2,200 students stated that they have dated or gone out with someone in the past 12 months.

Of those students:

- 326 were called degrading names.
- 279 said whomever they dated or went out with, tried to control when they saw their friends.
- 228 were isolated from family or friends.

Consistently, girls trend higher than boys in all of the above statements.

2017 Statistics from the Children's Advocacy Center of Ottawa County

- Performed 425 forensic interviews of children in Ottawa County who had made allegations of abuse.
- 85 medical exams conducted.
- 1,437 crisis counseling sessions to families.
- 1,837 follow-up support calls.
- Assisted 209 victims of child abuse and their families to navigate the legal system through court preparation and advocacy.

Transportation

A 2018 Transportation Study from Age-Friendly Holland/Zeeland

This study consisted of nine focus groups and a community-wide survey of adults 65 and older. Some of the survey results are as follows:

Q: Do you have difficulties with transportation when you need it?

Some/Very/Extremely	Not at all/Not Very
11%	89%

► 11% represents approximately 1,400 individuals

Q: Has a friend or family member ever taken off work to provide you with transportation?

No	Yes
75%	25%

► This could lead to productivity loss



Core Challenges Identified:

1. Family transportation
2. Unaware of transportation
3. Transportation gaps

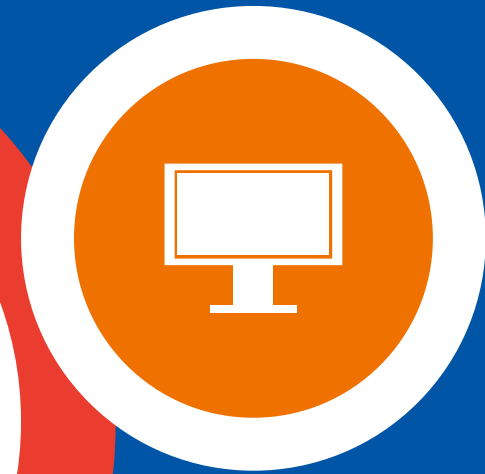


Printed and online versions of this document will allow our residents to better understand the needs in our community



Presentations to groups such as local companies, churches and other civic groups in order to help them focus their charitable and civic efforts on our community needs

3 WAYS TO USE THIS COMMUNITY ASSESSMENT



Staff from nonprofit and human service agencies use it to help guide their programs and leverage grant funding



COUNTY DEMOGRAPHICS

COUNTY DEMOGRAPHICS

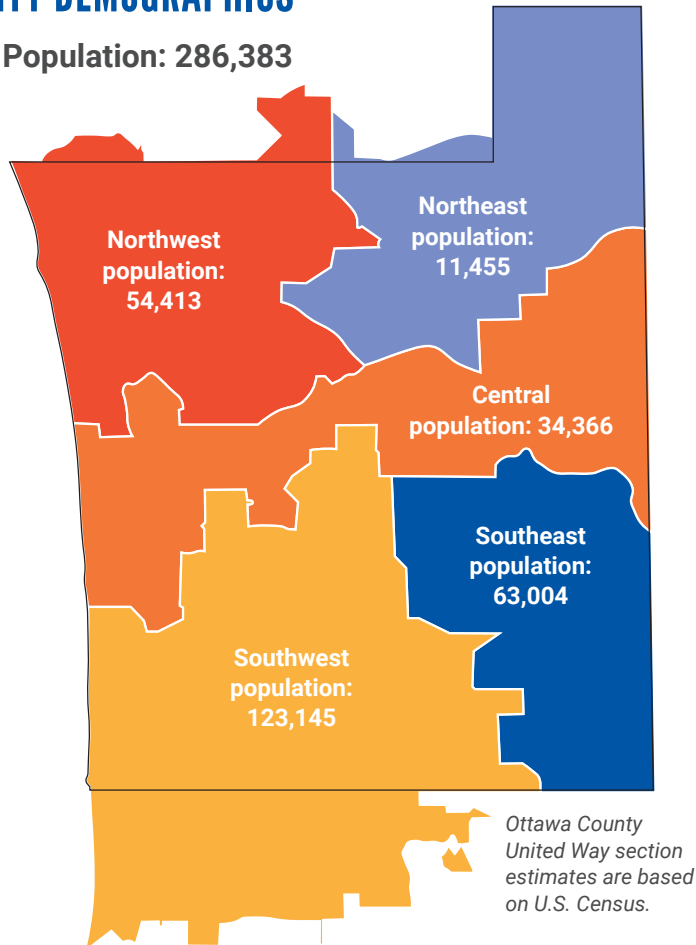
COUNTY DEMOGRAPHICS



DEMOGRAPHICS

COUNTY DEMOGRAPHICS

Total Population: 286,383



Northwest: Ferrysburg, Grand Haven, Spring Lake Village, Crockery Township, Grand Haven Charter Township, Robinson Township, Spring Lake Township

Northeast: Coopersville, Chester Township, Polkton Township, Wright Township

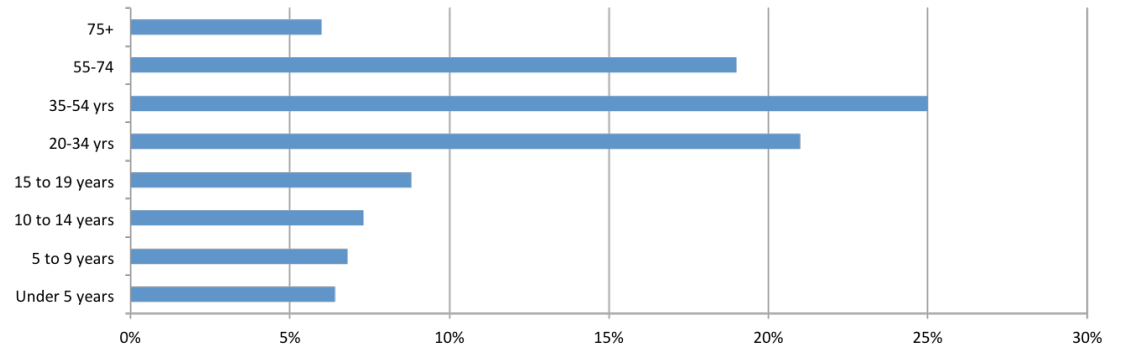
Central: Allendale Charter Township, Port Sheldon Township, Tallmadge Charter Township

Southwest: Holland, Zeeland, Holland Charter Township, Olive Township, Park Township, Zeeland Charter Township

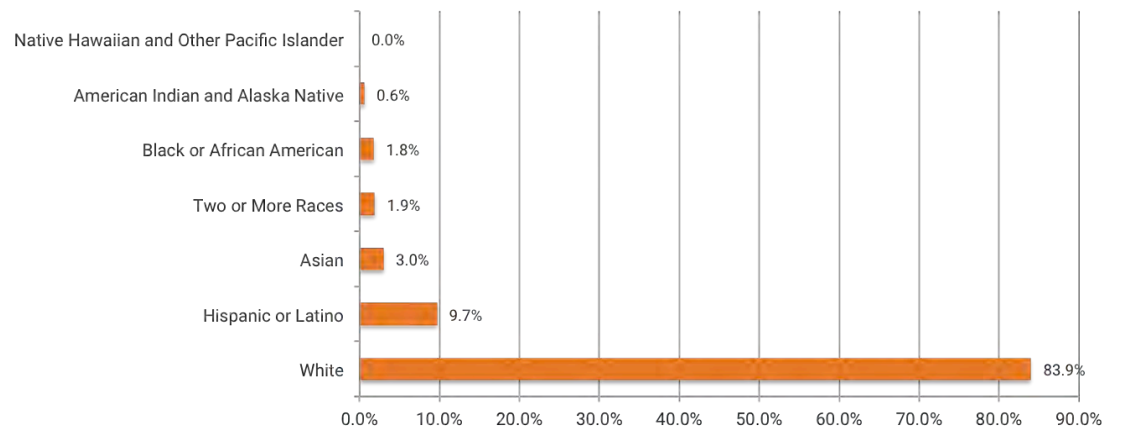
Southeast: Hudsonville, Blendon Township, Georgetown Charter Township, Jamestown Charter Township

U.S. Census Bureau, 2017 Estimates

Ottawa County Population by Age



Ottawa County Population by Race



Ottawa County Population Summary

- The U.S. Census Bureau estimated that Ottawa County grew by 8.6% from 2010 to 2017.
- This represents an additional 22,582 individuals.
- Looking at the poverty, ALICE and above ALICE thresholds, this equates to an additional 1,800 people in poverty, 6,323 additional ALICE individuals and 14,452 individuals above the ALICE threshold.



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When you **Give**, **Advocate** and **Volunteer** with United Way, you help individuals and families in Ottawa County reach their full human potential.

Learn more at www.OttawaUnitedWay.org.

EDUCATION

EDUCATION

Sources

*The following are the numbered sources for the Education section; they will be shown next to each figure in this format: (*1).*

1. Ottawa Area Intermediate School District
2. Hoopes, Stephanie. United Way Northern New Jersey ALICE Project
3. Great Start to Quality Western Resource Center
4. Child Development Services of Ottawa County, Annual Report 2016-2017
5. United States Department of Agriculture Food and Nutrition Service
6. MI School Data
7. Michigan College Access Network
8. Economic Modeling Specialist International (EMSI)
9. W.E. Upjohn Institute for Employment Research, Business Outlook, Vol. 34, No. 1, Spring 2018
10. Career and Technical Information System
11. United Way Worldwide



EDUCATION

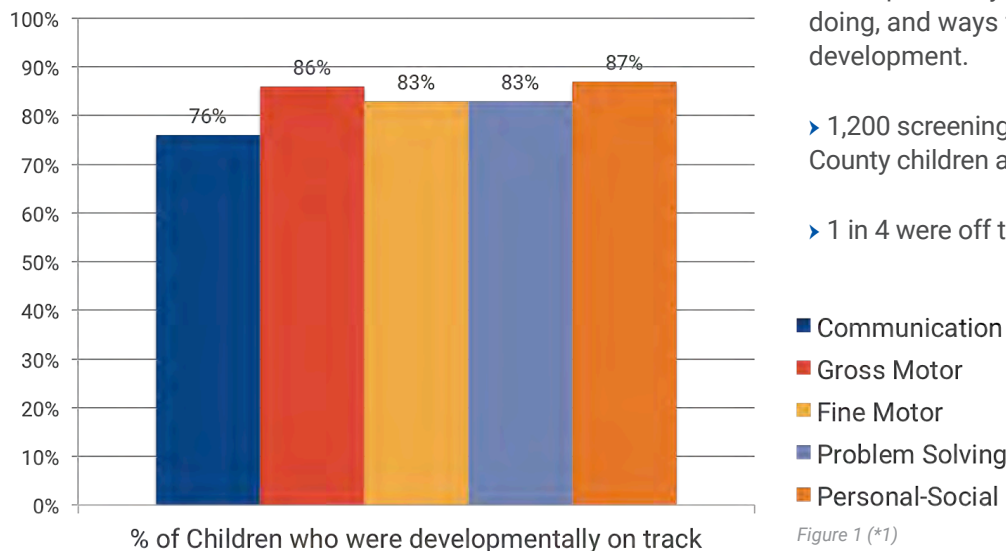
In 2015, the Institute of Medicine and the National Research Council released a report, *Transforming the Workforce for Children Birth Through Age 8: A Unifying Foundation*, which is both ambitious and visionary in its recommendations for how to transform the workforce and set of systems that serve children from birth through age 8, or third grade. One clear message in the report is that collaboration will be necessary to achieve successful implementation of the recommendations.

Pete Haines, Superintendent, Ottawa Area Intermediate School District, Education Think Tank Co-Chair
Cal DeKuiper, Superintendent, Zeeland Public Schools, Education Think Tank Co-Chair

EARLY LEARNING, CHILD CARE & PRESCHOOL

This section of the Community Assessment will look at data that reveal how our community is doing in relation to social determinants, the five developmental domains and the five protective factors.

Ages and Stages: Children Ages 2 Months - 5 Years



- ▶ The ages and stages questionnaire is a research-based tool to support child development; what children are doing developmentally, what children should be doing, and ways for parents to support child development.
- ▶ 1,200 screenings were given to Ottawa County children ages 5 months to 5 years old.
- ▶ 1 in 4 were off track in communication skills.

Figure 1 (*1)

FOCUS AREAS:

- ▶ Early Learning, Child Care & Preschool
- ▶ K-12 Education
- ▶ Post Secondary Experiences and Workforce Development

The World Health Organization defines social determinants as the conditions in which people are born, grow, live, work and age. These circumstances are shaped by the distribution of money, power and resources at global, national and local levels. Looking at demographic data to see how many children may be at risk for being affected by these social determinants we can see that:

- ▶ Total poverty amongst children in Ottawa county is improving with 8.9% of kids 17 and under (approximately 6,000 kids), down from 13.2%, including 2,024 under the age of 5 living in poverty in Ottawa County.
- ▶ 1 in 10 young children in Ottawa County are eligible for SNAP food aid.

As stated in the National Research Council report above, early learning, child care and preschool, and care in the parent home setting are key drivers of starting children on a path to transforming our workforce and creating long-term financial stability in families.



EDUCATION

- ▶ The Center for the Study of Social Policy (CSSP) coordinates the Strengthening Families approach that has identified five protective factors widely used nationally. The Strengthening Families Protective Factors are:
 1. Parental Resilience - Be strong, not stressed
 2. Social Connections - Get and give support
 3. Knowledge of Parenting and Child Development - Learn more so you can parent better
 4. Concrete support in Times of Need - Get help when you need it
 5. The Social-Emotional Competence of Children - Help your child manage feelings and relationships
- ▶ The US. Dept. of Education school readiness plan includes goals and objectives for children from birth to age five and addresses five essential developmental domains:
 1. Language and literacy
 2. Cognition and general knowledge
 3. Approaches to learning
 4. Perceptual, motor and physical development
 5. Social and emotional development

CHILD CARE

Two of the major factors affecting the ability for community members, especially ALICE families with kids under five years old, to receive high quality childcare are **spaces available** and **affordability**.

Availability of Daycare

- ▶ The number of children age 0-5 in Ottawa County continues to rise, according to the 2016 American Community Survey 1 year estimate, now at **17,782**.
- ▶ Since 2014 the number of licensed child care openings has increased by 22, while the number of kids 0-5 with all parents in the workforce has increased by 587.
- ▶ Another availability factor facing families is the lack of sick-care, shift care and year round care.



17,782

Children 0-5
in Ottawa County



13,392

Children 0-5 with all
parents in workforce



10,278

Licensed Child Care
openings county-wide

Child Care Affordability

ALICE Monthly Household Survival Budget, Ottawa County, MI: Child Care

Year	Single Adult	Married Couple	Adult, One Child	Adult, One Child Care	Two Adults, Two Children	Two Adults, Two Child Care
2016	0	0	\$272	\$595	\$545	\$1,181

Figure 2 (*2)

ALICE Monthly Household Stability Budget, Ottawa County, MI: Child Care

Year	Single Adult	Married Couple	Adult, One Child	Adult, One Child Care	Two Adults, Two Children	Two Adults, Two Child Care
2016	0	0	\$367	\$845	\$733	\$1,619

Figure 3 (*2)

- ▶ The Kids Count Data Center reports that more than 13,000 of these children have “all parents in the labor force.”
- ▶ According to the Great Start to Quality Western Resource Center, also increasing is the number of available licensed spaces at 10,278, still far below the need. While evening, overnight and weekend needs are not included in this number.
- ▶ Of the 116 Regular Centers:
 - ▶ Only 60 centers are open year round
 - ▶ 54 centers are open school year only
 - ▶ 2 centers are seasonal

Ottawa County Providers Breakdown

Type of Care	Regular		Evening		Overnight		Weekend	
	Facilities	Capacity	Facilities	Capacity	Facilities	Capacity	Facilities	Capacity
Family Homes	199	1194	12	72	7	42	15	90
Group Homes	27	324	5	60	4	48	5	60
Centers	116	8760	3	297	0	0	0	0
Total	342	10,278	20	429	11	90	20	150

Figure 4 (*3)



PRESCHOOL

Children qualifying for Head Start and Great Start Readiness Program (3 & 4 year olds) are “low-income,” and, based on the World Health Organization’s research on social determinants, would be **at risk for inequity in early education**. The tables to the right show the enormous gains in school readiness that children in these programs experience. This also highlights what could happen with the 57% of Ottawa County children that do not attend preschool.



Head Start Preschool Data 2016/17: Three-Year-Olds

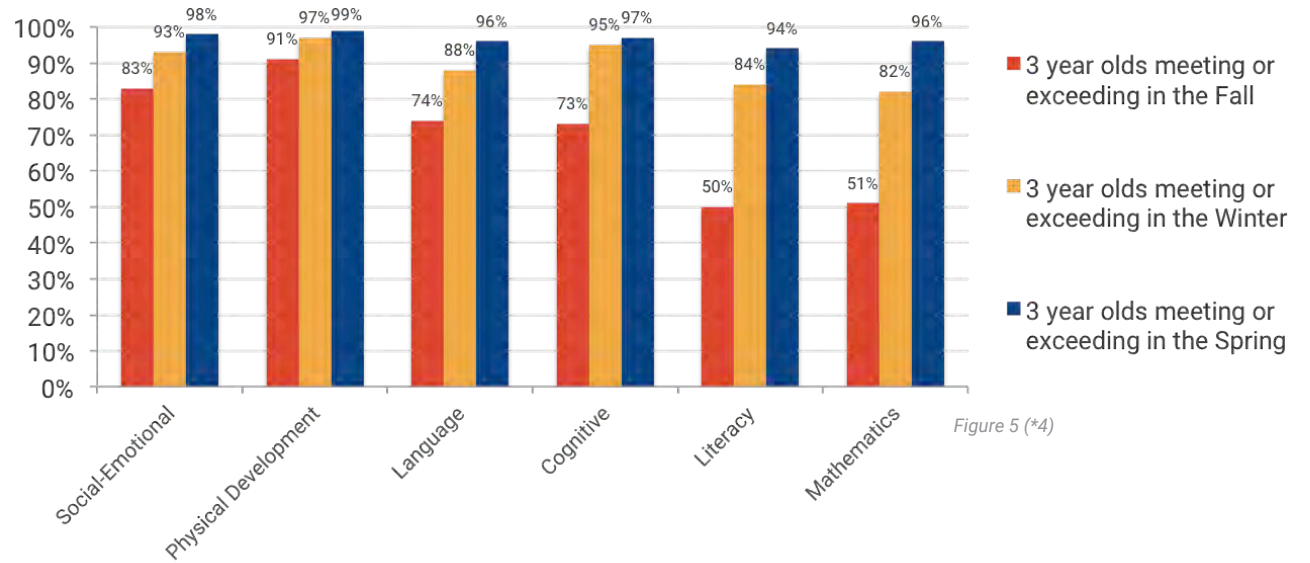


Figure 5 (*4)

Head Start Preschool Data 2016/17: Four-Year-Olds

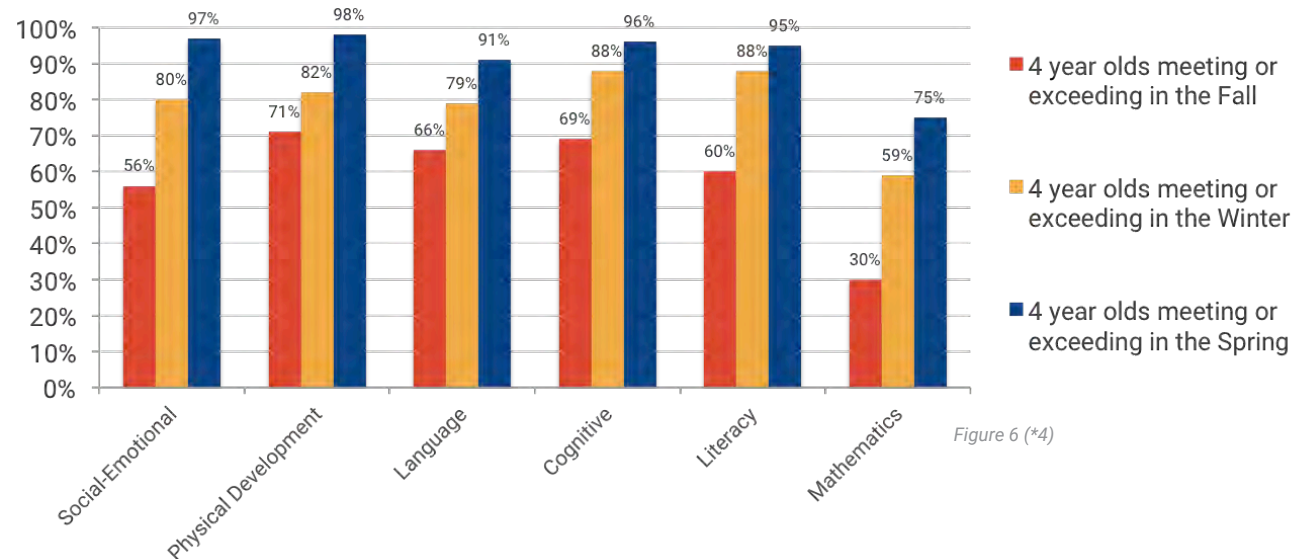


Figure 6 (*4)

Early On

Early On Michigan offers early intervention services for infants and toddlers, birth to three years of age, with developmental delay(s) and/or disabilities, and their families.

Research has shown that by addressing delays early on - especially between birth and age 3 - we can more effectively impact a child's development, even into adulthood.

Ottawa County Early Intervention: Early On Children 0-3

School Year	Number of Children and Families Served
2017-2018	997
2016-2017	887

Figure 7 (*1)



K-12 EDUCATION

SOCIAL DETERMINANTS

- Social determinants continue to play a major role in successful progression in school, with early effects compounding as the student ages. These factors play a major part during critical transition points in a student's life:

2018 HOUSEHOLD SURVEY QUESTIONS

In the past two years, have you had any concerns with your child(ren) transitioning from one level of school to another, such as from preschool to kindergarten, from elementary school to middle school or junior high, or from junior high to high school?

Yes	No
7.6%	82.4%

Those who answered Yes: What were your concerns?

Child's preparedness for the academic rigor of the classroom	31.9%
Child finding a place to fit in	30.8%
Child having the study skills necessary to do well	12.4%



Parents' top concern with children transitioning from one level of school to the next is their child's preparedness for the academic rigor of the classroom.



EDUCATION

Inclusion Placement of Special Education

Ottawa Area Intermediate School District:
Students in Special Education K-12

School Year	Number of Students K-12 in Special Education
2017-2018	6,262
2016-2017	6,121
2015-2016	6,070
2014-2015	6,108
2013-2015	6,231

Figure 8 (*1)



Absenteeism

- Approximately **3,600 students were chronically absent last year**, ranging from less than 5% to over 12% of students in schools across Ottawa County. Ottawa Area Intermediate School District is below the state level of chronic absenteeism of 15%.

2017 Ottawa County Youth Assessment Survey: School Experience

- The majority of the 985 students stated, "I have been bullied or harassed in the past 12 months."
 - 17.8% on school property
 - 5.7% on the way to or from school

For both statements above, the majority are females and 8th graders.

Truancy

2017/2018 Truancy Referrals Breakdown

Grades K-5	Grades 6-8	Grades 9-12
208 referrals	143 referrals	183 referrals

Figure 9 (*1)

Ottawa County Truancy Referrals Total

School Year	Number of Truancy Referrals
2017-2018	534
2016-2017	436
2015-2016	401
2014-2015	400
2013-2014	420
2012-2013	330

Figure 10 (*1)

Student Mobility in Ottawa County Schools

The Student Mobility Report shows how the student population changes within a given school year by comparing the number of students who left the district, transferred into the district or remained in the district after fall count day. The data are important, because **instances of frequent mobility can disrupt student learning**. The student mobility report can identify which students or groups of students have high mobility counts. It can help a school understand if there are patterns with certain types of students who are more mobile; this information may be used to help meet the needs of these students.

- ▶ The average mobility rate in Ottawa County High Schools is 4.72%
- ▶ The range is 2.66% - 7.72%
- ▶ Across the County, **economically disadvantaged students are on average four times more likely to experience mobility than their counterparts.**
- ▶ Students with disabilities are three times more likely to experience mobility.
- ▶ In addition to mobility, schools track student homelessness. In 2016/2017 **almost 1,000 students experienced homelessness**. View the Basic Needs section of this report for more information on youth homelessness.

2017 Ottawa County Youth Assessment Survey

This is a collaborative and locally developed teen survey that has been in place since 2005. Prior to 2005 there wasn't a consistent or reliable way to find out about the needs and strengths of teens within our county. The survey is conducted every two years at 8th, 10th and 12th grades in participating Ottawa County Schools. It helps to monitor and measure how many teens are engaged in a variety of risky and beneficial behaviors that affect their health and well-being.

- ▶ 4.2% of the youth stated they were without a place to stay in the past 12 months.
- ▶ Of those who reported being homeless:
 - ▶ 42.4% said they ran away or were "kicked out" of their home.
 - ▶ 38.7% said some other reason
 - ▶ 18.9% said their family was without a place to stay.





Students with Food Insecurity

- ▶ The Feeding America “map the meal gap” report estimates **more than 8% of the population in Ottawa County are food insecure**, meaning the state of being without reliable access to a sufficient quantity of affordable, nutritious food.
- ▶ Ottawa County students that qualify for free and reduced lunch at school, along with many local agencies outside of school day and season, work to provide student with the nutrition they need to focus on school.

Students Eligible for Free or Reduced Priced Lunch (Number & Percent)

Location	Data Type	2012	2013	2014	2015	2016
Michigan	Number	740,296	737,094	702,737	687,937	679,211
	Percent	48.2%	48.6%	46.7%	46.1%	45.8%
Ottawa County	Number	16,068	15,817	15,425	15,743	14,719
	Percent	35.8%	35%	34%	34.8%	32.4%

Figure 11 (*5)

- ▶ 2016 represents the lowest number of the students eligible for free and reduced lunch since 2012. However, at almost 15,000, there is still enormous risk of student hunger, and the barriers to education that creates.

Reading at Proficiency or Above: 3rd & 8th Grades

Grade Level	All Students OAISD	Economically Disadvantaged	Non-Economically Disadvantaged	Asian	Black or African American	Hispanic of Any Race	White
Third (3rd)	64%	47%	75%	N/A	38%	41%	70%
Eighth (8th)	49%	31%	60%	54%	N/A	23%	56%

Figure 12 (*6)

Math at Proficiency or Above: 3rd & 8th Grades

Grade Level	All Students OAISD	Economically Disadvantaged	Non-Economically Disadvantaged	Asian	Black or African American	Hispanic of Any Race	White
Third (3rd)	63%	48.6%	73%	66%	40%	43%	69%
Eighth (8th)	59%	42%	68%	68%	N/A	38%	63%

Figure 13 (*6)

- ▶ In all grades and in all subjects, students that are **economically disadvantaged and/or non-white** show significantly lower performance than peers.

2017/2018 SAT Scores: Ottawa County

Location Name	Mean SAT Score	% Met or Exceeded	% Did Not Meet	Number Assessed
Statewide	1000.1	34.60%	65.40%	105,133
Ottawa Area ISD	1048.8	45.60%	54.40%	3,492
West Ottawa Public School District	1012.6	35.70%	64.30%	515
Coopersville Area Public School District	1023.4	37.60%	62.40%	210
Hudsonville Public School District	1075.2	53.80%	46.20%	422
Holland City School District	963.2	29.60%	70.40%	291
Jenison Public Schools	1102.4	58.80%	41.20%	364
Black River Public School	1154.3	62.20%	37.80%	74
Allendale Public Schools	1049.6	50.00%	50.00%	178
Spring Lake Public Schools	1113.7	63.20%	36.80%	220
Zeeland Public Schools	1047.1	44.00%	56.00%	443
Grand Haven Area Public Schools	1047.2	44.30%	55.70%	476
Average		46.62%	53.38%	

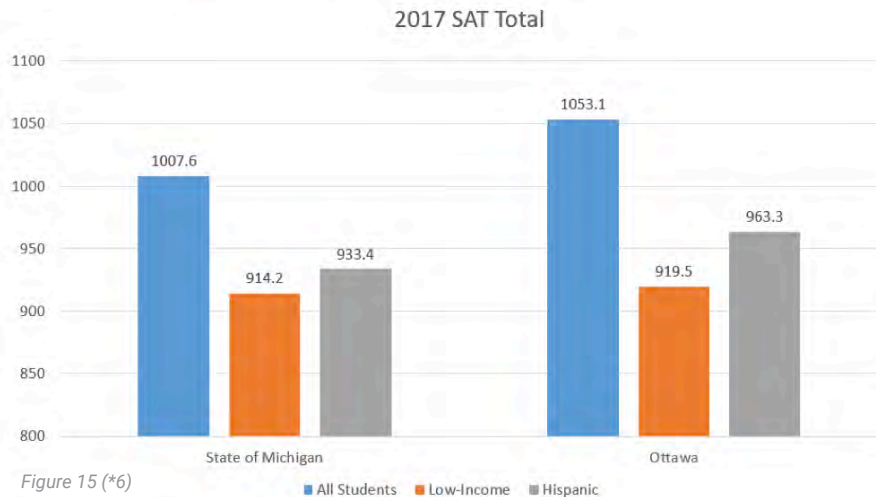
► On average, 46% of Ottawa County students met or exceeded benchmarks for college and career readiness defined by SAT.

► The average college and career readiness scores don't tell the full picture. When the social determinant of income is added to the mix, we see that non-economically disadvantaged students are twice as likely to meet benchmarks than their economically disadvantaged peers in the same school building.

* Data suppression rules in place Note: Some percentages may not add to 100% due to rounding.

Figure 14 (*6)

College Readiness in Ottawa County





2016-17 Graduation/Dropout 4-Year (2017 Graduation Cohort): Ottawa County

Location Name	Total Cohort	Total Graduated	Other Completer (GED, etc.)	Off-Track Continuing*	Graduation Rate	Dropout Rate
Statewide (Michigan)	121,253	97,218	1,283	12,266	80.18%	8.65%
Allendale Public Schools	203	172	15	<10	84.73%	4.43%
Coopersville Area Public School District	183	175	<10	<10	95.63%	2.19%
Grand Haven Area Public Schools	498	419	<10	62	84.14%	3.41%
Hamilton Community Schools	222	200	<10	15	90.09%	3.15%
Holland City School District	289	227	<10	26	78.55%	11.42%
Hudsonville Public School District	455	430	<10	<10	94.51%	3.08%
Jenison Public Schools	376	359	<10	<10	95.48%	2.39%
Saugatuck Public Schools	76	74	<10	<10	97.37%	1.32%
Spring Lake Public Schools	212	206	<10	<10	97.17%	0.47%
West Ottawa Public School District	548	507	<10	<10	92.52%	5.84%
Zeeland Public Schools	444	407	<10	<10	91.67%	5.18%
Black River Public School	79	74	<10	<10	93.67%	3.80%
ICademy Global	37	14	<10	<10	37.84%	51.35%
Ottawa Area ISD	14	<10	<10	13	N/A	7.14%

* Working toward GED, but taking more than four years to complete

Figure 16 (*6)

POST-SECONDARY EXPERIENCES

Graduating high school is a milestone in an individual's life, and an event to be proud of and celebrate. But for an educated workforce ready to tackle the challenges our businesses face, there must be something more, a credential of some form - whether it be a certification, an apprenticeship or college. We must provide opportunities to our high school graduates that match both the requirements of the job and the types of jobs we will need.

Michigan College Access Network (MCAN)

- ▶ MCAN's role is comprehensive and multifaceted, with an emphasis on partnership and collaboration to meet collective goals.
- ▶ MCAN and many other groups support the idea of developing cross-segment partnerships that can increase the likelihood that students enter school ready to learn, successfully progress through school and receive post-secondary completion credentials that match what our local employers need. This pipeline of qualified workers would go a long way toward ensuring financial stability for local families.
- ▶ In order for members of our community to succeed in the future, there needs to be completion of the necessary qualifications and skill sets for the workforce of the future.



Figure 17 (*7)



CREDENTIALS COMPLETION

Social Indicator: Post High School Educational Completions

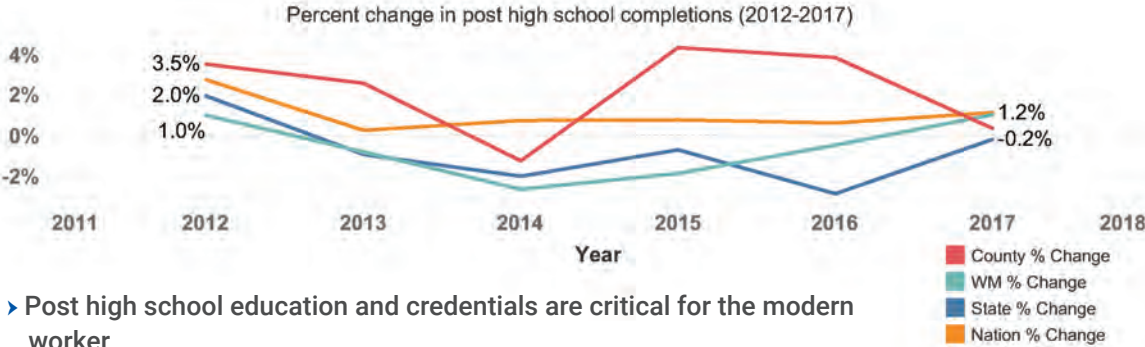


Figure 18 (*8)

► Post high school education and credentials are critical for the modern worker

Note: This number represents the total number of certificates and degrees awarded by educational institutions within the region. It does not represent the number of certificates or degrees for residents within the region.

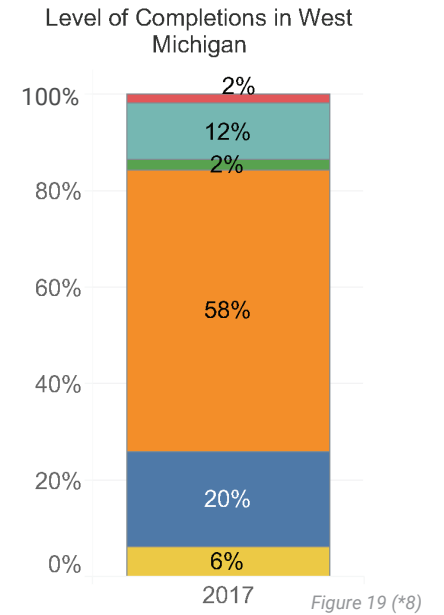
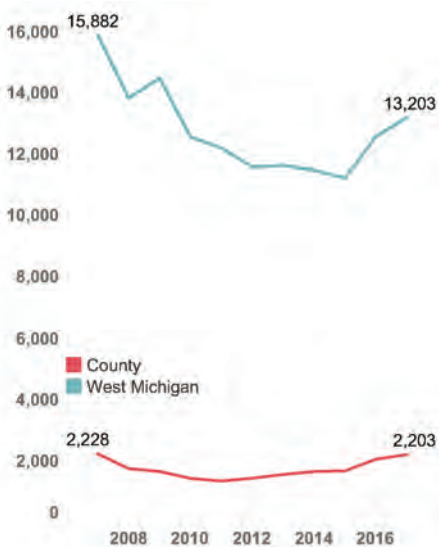


Figure 19 (*8)

Economic Indicator: Career Technical Education (CTE) Enrollment



► Career Technical Education (CTE) high school programs create an educational environment that combines core academics with real-world application. The mission of CTE is to prepare students for success in college and careers by helping them develop the skills, technical knowledge, academic rigor and real-world experience for highly-skilled, highly-demanded and highly successful careers

Note: CEPE = Combined Educational Planning District, which often includes multiple counties. It is currently not possible to get CTE enrollment data strictly by county. All data are for high school students only.

Figure 20 (*10)

Credential Completion Within 6 Years

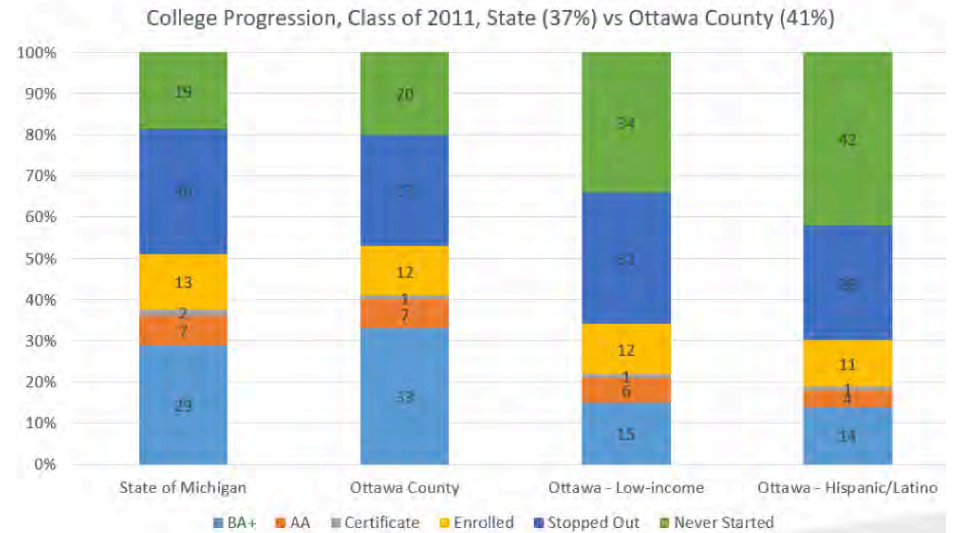


Figure 21(*6)

The Business Outlook for West Michigan from W.E. Upjohn Institute for Employment Research states:

- ▶ Production workers declined by almost one in eight in the decade following the Great Recession, even though manufacturing makes up about 30% of Ottawa County’s jobs.
- ▶ Architecture and engineering jobs were the largest-growing occupation as shown by Figure 22, but food preparation occupations were the second-largest, which seems an odd contrast: the first category represents a shift toward the knowledge economy, while the second comprises lower-skilled occupations.
- ▶ Production jobs led the way in 2017 in share of job postings, despite – or perhaps because of – having lost the most employment share of any industry. As shown in Figure 23 below.
- ▶ The talent pipeline must take into account the future projections by occupation. Otherwise, people will be unable to find employment.

Employment Change by Occupation, 2007–2016 (%)

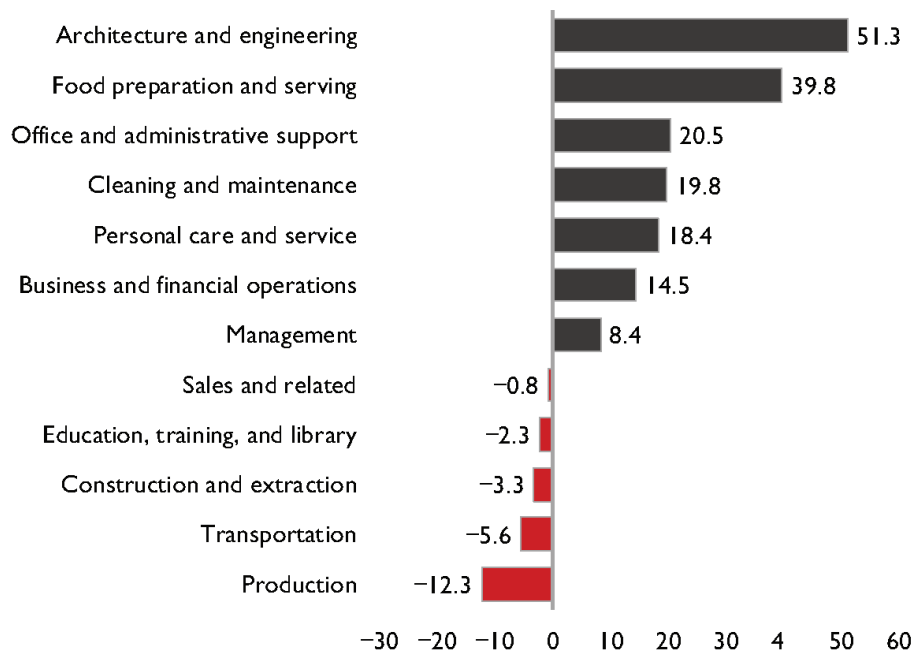


Figure 22(*9)

Job Postings for 2017 (%)

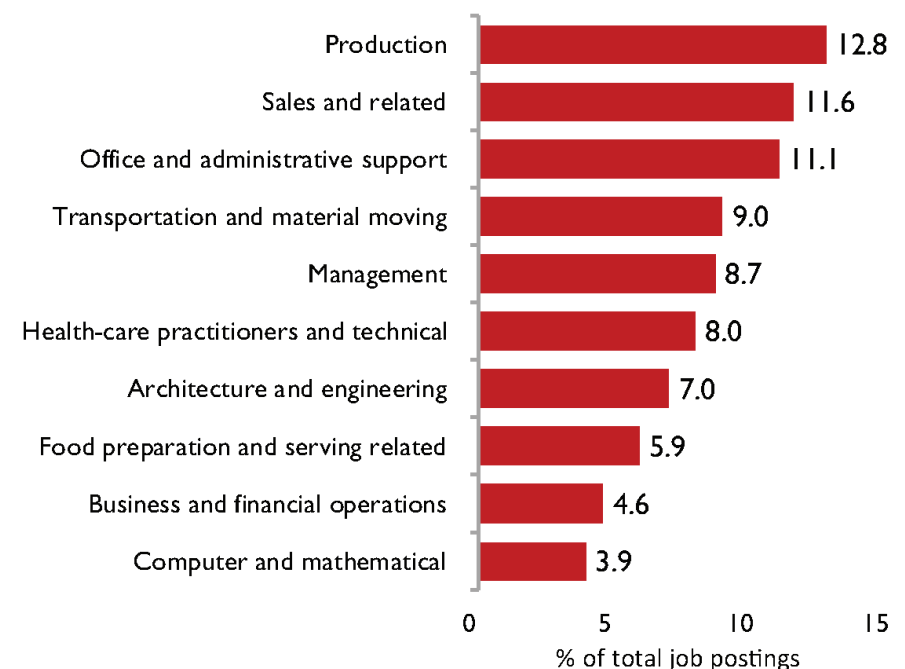


Figure 23(*9)



Post-Secondary Attainment Student Success Rates

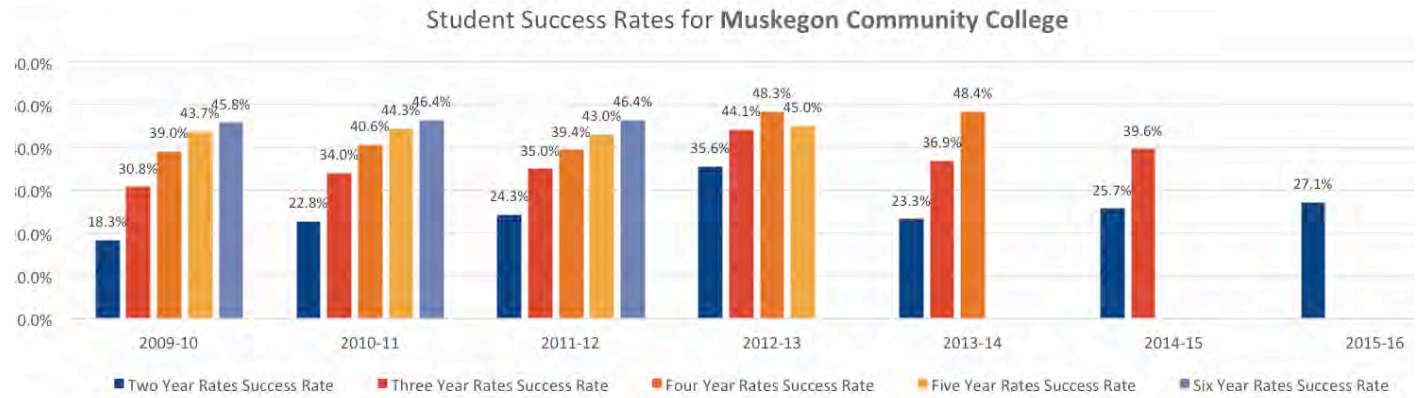


Figure 24(*6)

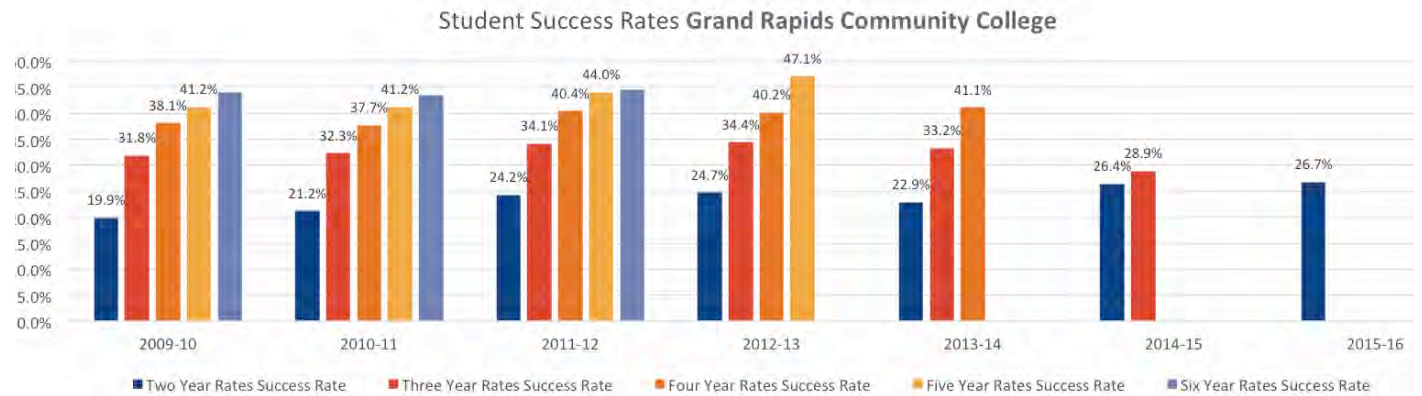


Figure 25(*6)

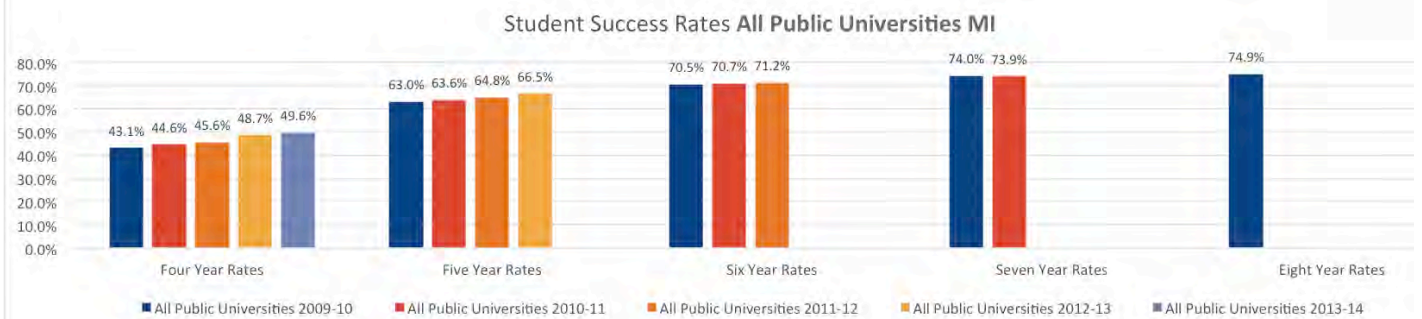


Figure 26(*6)

► The success rate report shows the number of degree-seeking students who enter a program and achieve a successful outcome.

► Across the state, black or African-American students were half as likely to finish a community college program in 3 years than white students, and Hispanic students were one-third less likely to finish in 3 years.

► For public universities in Michigan, the data are very similar.

Entry Level Wages Over Time by Educational Attainment

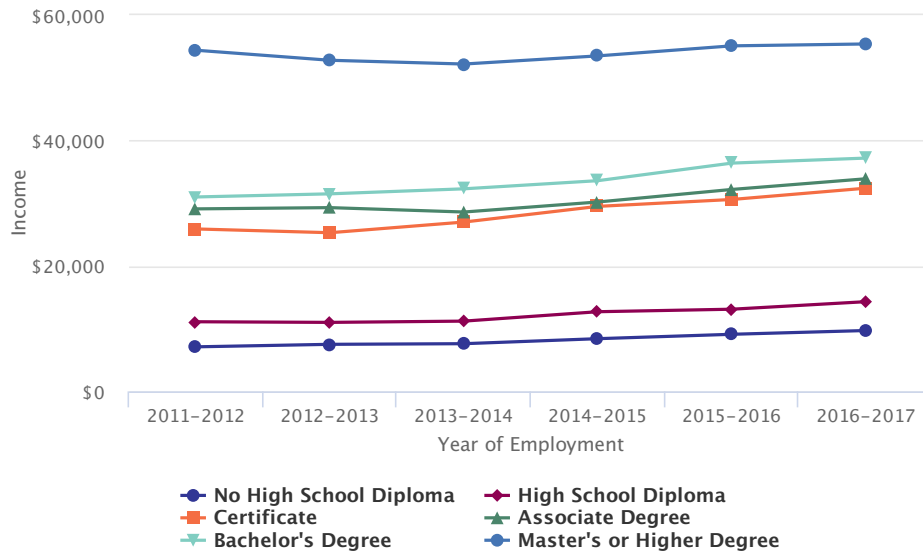


Figure 27(*6)

Michigan Wages by Educational Attainment

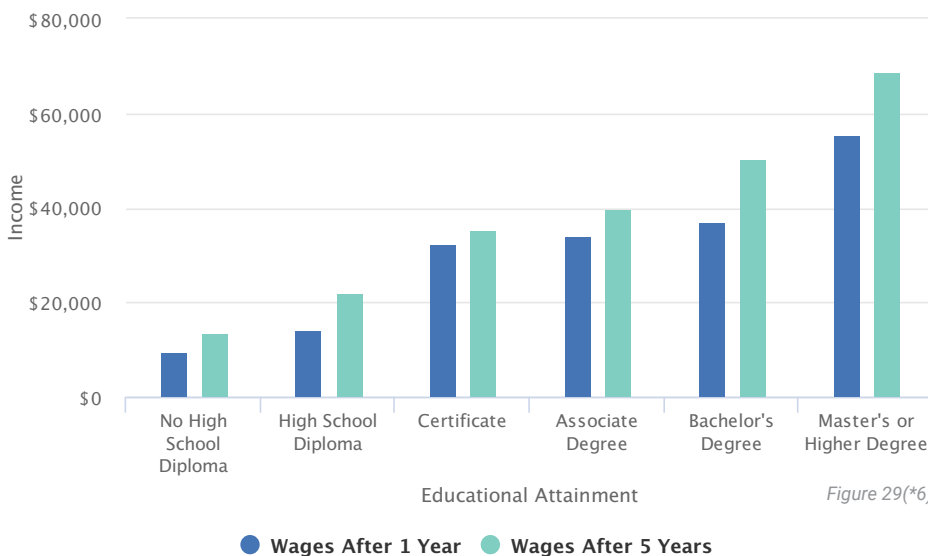


Figure 29(*6)

Entry Level Wages Over Time

Year of Employment	No High School Diploma	High School Diploma	Certificate	Associate Degree	Bachelor's Degree	Master's or Higher Degree
2011-2012	\$7,100	\$11,100	\$25,900	\$29,100	\$31,000	\$54,400
2012-2013	\$7,500	\$11,000	\$25,300	\$29,300	\$31,500	\$52,800
2013-2014	\$7,600	\$11,200	\$27,000	\$28,600	\$32,300	\$52,200
2014-2015	\$8,400	\$12,700	\$29,500	\$30,200	\$33,600	\$53,500
2015-2016	\$9,100	\$13,100	\$30,600	\$32,200	\$36,400	\$55,100
2016-2017	\$9,700	\$14,300	\$32,400	\$33,900	\$37,200	\$55,400

Figure 28(*6)

Median Annual Wages by Educational Attainment

Educational Attainment	Wages After 1 Year	Wages After 5 Years
No High School Diploma	\$9,700	\$13,700
High School Diploma	\$14,300	\$22,100
Certificate	\$32,400	\$35,400
Associate Degree	\$33,900	\$39,700
Bachelor's Degree	\$37,200	\$50,300
Master's or Higher Degree	\$55,400	\$68,700

Figure 30(*6)

Barriers to Business Growth from Lakeshore Advantage:

▶ 65% of the expanding companies report barriers to growth:

- ▶ 81% - skilled labor supply
- ▶ 7% - housing supply
- ▶ 4% - being land-locked
- ▶ 0% - companies reported access to capital as a barrier to growth

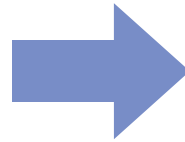
▶ Talent supply remains the top barrier to growth. An emerging trend related to housing supply may impede the ability to attract and retain talent.

UNITED WAY COMMON GOOD FORECASTER

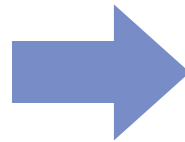
In 2012, United Way, in collaboration with the American Human Development project, created a “Common Good Forecaster” to forecast how things would change in our communities if certain variables in educational attainment improved. This research has received national acclaim and is based on integrating multiple statistical relationships from industry-approved reputable and reliable sources.

CURRENT SCENARIO

Less than High School	8.3%
High School Grad/No College	29.2%
Some College	31%
College Grad	31.6%
Life Expectancy	80.6 years
Median Earnings	\$37,233
Poverty Rate	6.3%
Unemployment	3.9%
Voting Rate	67.4%



*Everyone up
one education
level*



FUTURE SCENARIO = Everyone up one Educational Level

Less than High School	0%
High School Grad/No College	8.3%
Some College	29.2%
College Grad	62.5%
Life Expectancy	82.2 years
Median Earnings	\$42,863
Poverty Rate	3.9%
Unemployment	2.8%
Voting Rate	77%

Figure 31(11)

2018 HOUSEHOLD SURVEY QUESTIONS

- ▶ According to the 2018 United Way Household Survey, of those ‘working but want a better job’ (10% of respondents);
 - 79% wanted better pay
 - 52% wanted better benefits
 - And 16% wanted better health care.
 - 25% said they needed new skills or training
- ▶ Of those ‘working and satisfied with their job’
 - 48% had a job that required credentials, certification or licenses.



FINANCIAL STABILITY

FINANCIAL STABILITY

Sources

*The following are the numbered sources for the Financial Stability section; they will be shown next to each figure in this format: (*1).*

1. Hoopes, Stephanie. United Way Northern New Jersey ALICE Project
2. ALICE, Study of Financial Hardship, Update April 2017
3. HUD User
4. Civic Dashboards by OpenGov
5. W.E. Upjohn Institute for Employment Research, Business Outlook, Vol. 34, No. 1, Spring 2018



FINANCIAL STABILITY

By and large, individuals and families in Ottawa County are better off than they were three years ago, and we as community celebrate that. We attribute this level of improvements to the strengthening economy combined with the incredible efforts of our local nonprofits, government, and faith-based organizations working with individuals in need. Nevertheless, our work in Ottawa County is never done, as there are many people who continue to struggle to make ends meet. This situation can continue to be best captured by the latest ALICE figure showing 28% of households falling into this category, with an additional 8% living in poverty. That is just over one third of Ottawa County households falling into the ALICE or poverty category. The ALICE population represents those households in Ottawa County that are living in Ottawa County and working but can't really afford to be living here. It is often through the supports of nonprofits, government agencies, faith-based organizations, and/or friends/family that these individuals and families are able to stay afloat.

To keep things simple, there are really two primary ways to move the ALICE families out of this situation. Either they need to earn more from their income to afford the cost of living in Ottawa County, or the expenses to live in Ottawa County need to decrease. On the income side, we have seen local wages begin to rise, which is positive, but still not to the level of being truly "livable wages" for families. On the expense side, housing, healthcare, and child care continue to be some of the largest expenses for people. Within those categories, housing continues to be one of the bigger challenges for our community as costs continue to rise while the stock of affordable housing continues to diminish. Taken from the household survey results, 14% of households "occasionally, at least once a month, or all the time" worry about running out of money for housing. While 14% might seem like a small number at first, when you consider it in terms of actual individuals, we are talking about roughly 40,000 people in our community.

In summary, we celebrate the improvement that we have seen to date, while knowing that there is still much work to do. We are fortunate in Ottawa County that there are many collaborative efforts and wonderful organizations aimed at improving the financial sustainability of families and we encourage everyone to continue to support this improvement work so that ALL individuals may truly enjoy a high quality of life in Ottawa County.

Angie Barksdale, West Michigan Works!, Financial Stability Co-Chair

Patrick Cisler, Community SPOKE & Lakeshore Nonprofit Alliance, Financial Stability Co-Chair

FOCUS AREAS:

- › Meet ALICE
- › Housing Affordability
- › Employment
- › Employment Challenges
- › Financial Literacy



2018 HOUSEHOLD SURVEY QUESTIONS

How well are you and your family doing financially today compared to a year ago?	2012	2015	2018
Much better	5.8%	9.1%	9.1%
Somewhat better	20.7%	21.1%	20.8%
About the same	56.3%	56.8%	60.2%
Somewhat worse	13.4%	9.5%	7.7%
Much worse	3%	3.6%	2.2%

› Of those who said somewhat or much worse:

- › They are 2 times more likely to have a high school education or less and they are 2 times more likely to earn \$25k or less.
- › Comments from those that stated somewhat or much worse:
 - More bills/debt/expenses – college expenses, co-pays on medications, household repairs cost so much, student loans, wedding costs.
 - Earning less/less income/fewer incomes – because my earnings are less, I only have my income due to a divorce, because of retirement, lack of pay for farmers, loss of husband's income when he died and have all his medical bills to pay.
 - Health reasons – struggling since went on disability, cancer in the family, change in health, health problems and making payments to the hospital.

FINANCIAL STABILITY

MEET ALICE (ASSET-LIMITED, INCOME CONSTRAINED, EMPLOYED)

ALICE represents the men and women of all ages and races who get up each day to go to work, but who face tough financial choices. ALICE is not an individual, but a conceptual blending of all those in our community who bring home a paycheck that doesn't stretch to cover household needs. ALICE is glad to have a job, proud of their work, and happy to contribute to the community. ALICE has no cushion. ALICE has no fall back, their assets are limited, and their income is constrained. ALICE is one crisis away from poverty. A rent hike, a family illness, the need for new car tires, things that others see as an inconvenience, are a crisis for ALICE all across our nation.

"Our goal, and the goal of the United Way ALICE Project, is to place a clearer lens on the ALICE population. By learning how to give people more and better opportunities to build stability for themselves and their families, we take another step toward restoring that dream."

Ann T. Fillmore, United Way of Midland County, Michigan ALICE Steering Committee Chair, 2017 Update



The tables below represent what different family types can expect to spend monthly to live in Ottawa County.

ALICE HOUSEHOLD SURVIVAL BUDGET *Ottawa County, MI, 2016*

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$512	\$647	\$647	\$647	\$749	\$749
Child Care	\$-	\$-	\$272	\$595	\$545	\$1,181
Food	\$182	\$414	\$344	\$287	\$691	\$603
Transportation	\$349	\$418	\$418	\$418	\$697	\$697
Health Care	\$214	\$429	\$492	\$376	\$800	\$800
Miscellaneous	\$155	\$232	\$249	\$285	\$386	\$462
Technology	\$55	\$75	\$55	\$55	\$75	\$75
Taxes	\$236	\$339	\$258	\$357	\$300	\$519
Monthly Total	\$1,703	\$2,554	\$2,735	\$3,020	\$4,243	\$5,086
Annual Total	\$20,436	\$30,648	\$32,820	\$36,240	\$50,916	\$61,032
Hourly Wage	\$10.22	\$15.32	\$16.41	\$18.12	\$25.46	\$30.52

Note: The budgets reflect different costs based on the age of children in the household, full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 15 percent; for an additional 4-year-old, by 14 percent; and for a school-age child, by 7 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Early Childhood Investment Corporation, 2016.

Figure 1 (*1)

ALICE HOUSEHOLD STABILITY BUDGET *Ottawa County, MI, 2016*

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$809	\$936	\$936	\$936	\$1,042	\$1,042
Child Care	\$-	\$-	\$367	\$845	\$733	\$1,619
Food	\$352	\$759	\$663	\$497	\$1,334	\$1,150
Transportation	\$360	\$721	\$721	\$721	\$1,201	\$1,201
Health Care	\$251	\$564	\$714	\$714	\$964	\$964
Miscellaneous	\$188	\$311	\$351	\$382	\$540	\$611
Savings	\$188	\$311	\$351	\$382	\$540	\$611
Technology	\$109	\$129	\$109	\$109	\$129	\$129
Taxes	\$511	\$754	\$756	\$806	\$1,332	\$1,697
Monthly Total	\$2,768	\$4,485	\$5,073	\$5,392	\$7,815	\$9,024
Annual Total	\$33,216	\$53,820	\$60,876	\$64,704	\$93,780	\$108,288
Hourly Wage	\$16.61	\$26.91	\$30.44	\$32.35	\$46.89	\$54.14

Note: The budgets reflect different costs based on the age of children in the household, full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 13 percent; for an additional 4-year-old, by 12 percent; and for a school-age child, by 7 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Early Childhood Investment Corporation, 2016.

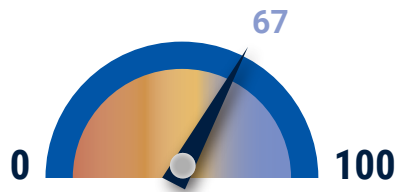
Figure 2 (*1)

- ▶ The **Household Survival Budget** calculates the actual costs of basic necessities (housing, child care, food, health care, technology and transportation) in Ottawa County, adjusted for different counties and household types.
- ▶ The **Household Stability Budget** is greater than the basic Household Survival Budget and reflects the cost of household necessities at a modest but sustainable level. It adds a savings category and a technology category, and is adjusted for different counties and household types.
- ▶ The **ALICE Threshold** is the average income that a household needs to afford the basic necessities defined by the Household Survival Budget for each county in Michigan. *Households earning less than the ALICE threshold include both ALICE and poverty-level households.*

THE ECONOMIC VIABILITY DASHBOARD FOR OTTAWA COUNTY

This dashboard is made up of three indices that evaluate the local economic conditions that matter most to ALICE households– the Housing Affordability Index, the Job Opportunities Index and the Community Resources Index. Each of the indices have key indicators which create an index score and each score ranges from 1 to 100. The higher scores reflect better conditions. A score of 100 does not necessarily mean that conditions are very good; it means that they are better than other counties in the state. These indices are used only for comparison within the state.

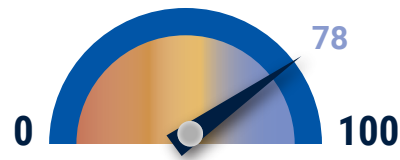
Housing Affordability Index



This Index's key indicators are:
affordable housing gap + housing burden
+ real estate taxes.

The score for Ottawa County is 67,
with a state high of 76 and a state low of 45.

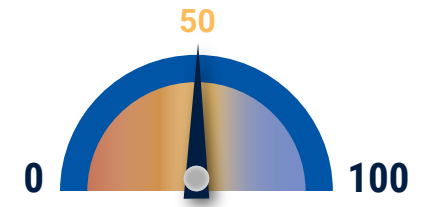
Job Opportunities Index



This Index's key indicators are:
income distribution + unemployment rate
+ new hire wages.

The score for Ottawa County is 78,
with a state high of 85 and a state low of 38.

Community Resource Index



This Index's key indicators are:
education resources + health resources
+ social capital.

The score for Ottawa County is 50,
with a state high of 79 and a state low of 38.

Figure 3 (+2)



FINANCIAL STABILITY

HOUSING AFFORDABILITY

A key indicator of financial health of households is the amount of affordable local housing stock for households with income below the ALICE threshold. According to the Department of Housing and Urban Development (HUD) defines affordable housing as 30% of income and extreme housing burden, defined as housing costs exceeding 35% of income.

Gap in rental stock has increase by 86.2% it continues to grow. WHY?

There are several contributing factors:

- › The increase in construction costs.
- › The increase in people falling below the ALICE threshold
- › The continued growth of the county's population as well as
- › Stagnant wages at the lowest level.

County	Owner Occupied Units			Renter Occupied Units			Source	
	Owner Occupied	Percent Owned by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Owners Pay more than 35% of Income	Renter Occupied	Percent Rented by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Renters Pay more than 35% of Income	Gap in Rental Stock Affordable for all HHs Below ALICE Threshold	American Community Survey
2012 Ottawa County	74,384	30%	15%	20,664	74%	41%	8,191	1 year estimate
2015 Ottawa County	76,393	31%	17%	22,205	69%	43%	15,258	1 year estimate

Figure 4 (*2)

Housing Next was created as a regional response to address the housing shortage across greater Ottawa County. The organization is designed to work with local units of government as well as private and nonprofit developers to bring more housing supply online. Housing Next is a partnership supported by Greater Ottawa County United Way as well as the Community Foundation of Holland/Zeeland, the Grand Haven Area Community Foundation, Lakeshore Advantage, the Lakeshore Nonprofit Alliance, the West Coast Chamber, Grand Haven Chamber of Commerce and Ottawa County.



The Great Recession and foreclosure crisis at the beginning of this decade removed thousands of homes from the hands of local workers and into the hands of regional and national investment groups. At the same time, new construction of homes and apartments has not been able to keep up with population growth along the lakeshore. In a scarce market, those with higher incomes can compete for housing and often drive up prices for higher quality housing. Meanwhile, local units of government have not yet found effective means to allow for more affordable construction of new housing. We need a much greater diversity of housing options across the market and we need local government to allow for more innovation in the market. This may include prefab or modular construction as well as smaller housing units in the form of apartments, town homes and cottages in close proximity to employment and neighborhood amenities. To the extent that we are able create more walkable communities we are also able to allow individuals and families to make rational choices about whether to own one car, two cars or zero cars. Those families have the ability to choose to spend more or less on transportation and devote any dollars saved on housing costs, education or family savings.

Ryan Kilpatrick, AICP & EDFP, HOUSING NEXT Executive Director

FINANCIAL STABILITY

According to the American Community Survey from 2013 – 2016:

- ▶ Median Household Income increased by 8.7%
- ▶ Median Gross Rent increased by 5.2%
- ▶ Median Selected Monthly Owner Costs, housing units with a mortgage decreased 4.8%

As evidenced above, household income is growing faster than median gross rents and total monthly home ownership. This is a shift from the last several decades where rent and home ownership costs were rising more rapidly than household income. However, there is a long way to go to reach access to affordable housing for all.

Final FY 2017 & Final FY 2016 FMRs by Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2017 FMR	\$526	\$670	\$773	\$1105	\$1128
Final FY 2016 FMR	\$512	\$647	\$749	\$1024	\$1028
Percentage Change	2.7%	3.6%	3.2%	7.9%	9.7%

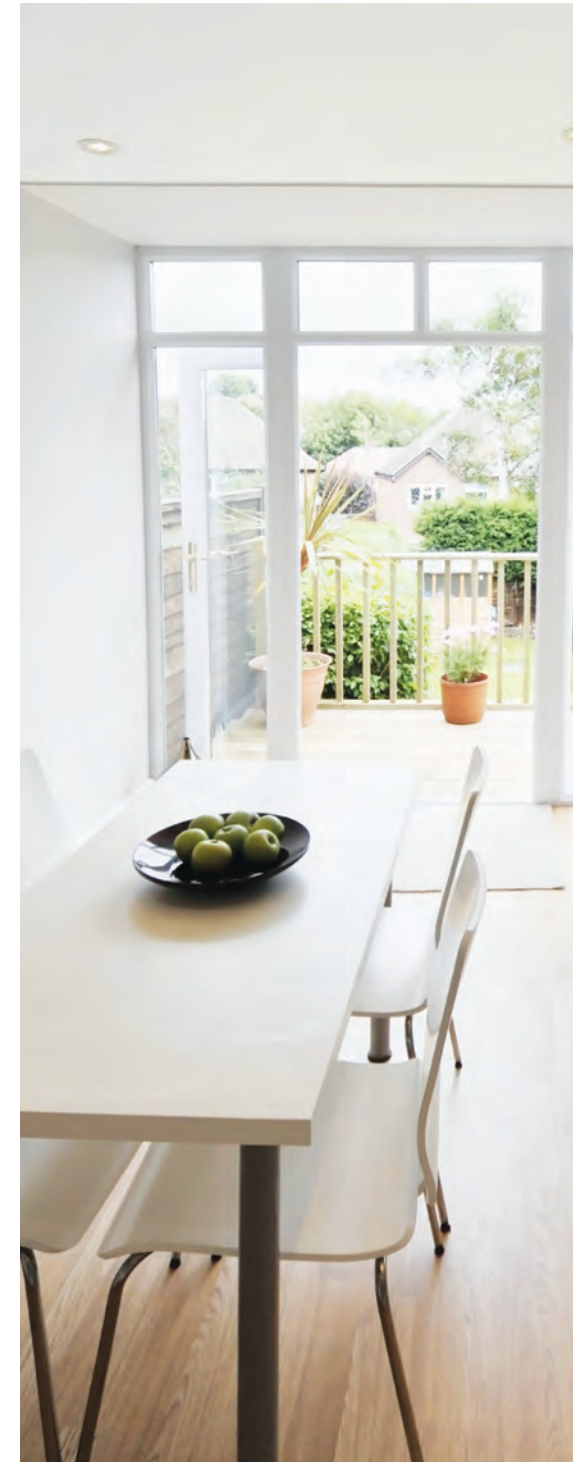
Figure 5 (*3)

Fair Market Rent is a gross rent estimate that includes the base rent, as well as any essential utilities that the tenant would be responsible for paying, such as gas or electric. It does not include non-essential utilities. Fair Market Rents are used to determine rental voucher amount for government assistance housing programs such as Housing Choice Voucher Program. But that doesn't necessarily reflect actual rents or units available.



The Financial Stability Think Tank

continues to feel that our community has at least one unique factor within our community rental stock. While tourism is alive and well in our communities especially along the lakeshore; this tends to remove rentals from the available stock during the summer for year-round residents. For example, a unit could cost \$650 a month during fall, winter or spring, yet during the summer it could cost \$650 a week.



FINANCIAL STABILITY

A 2017 United Way study of 8 apartment complexes representing over 1,500 units in the southwest section of Ottawa County is summarized to the right

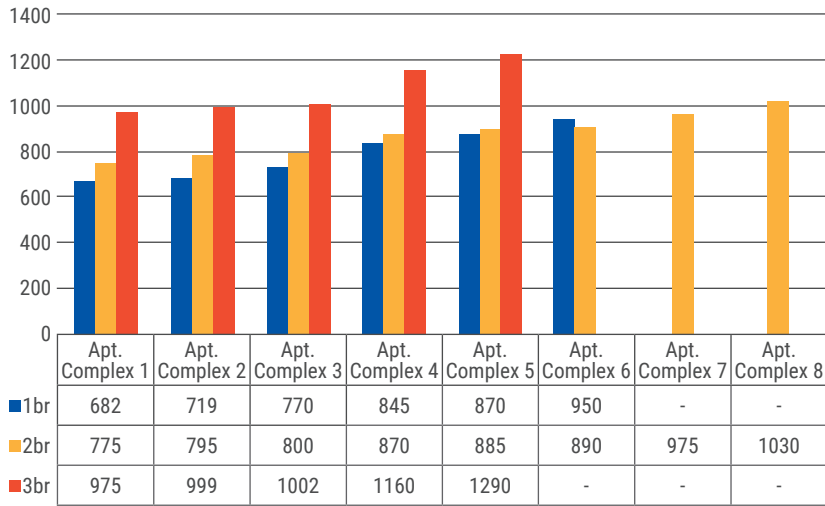


Figure 6 (*3)

- ▶ 6 of the 8 apartments offered 1 BR at an average of \$806 per month plus utilities
- ▶ All 8 apartments offered 2 BR apartments at an average of \$876 per month plus utilities
- ▶ 5 of the 8 apartments offered 3 BR apartments at an average of \$1,085 per month plus utilities

Of all 8 apartment complexes in the study, only 3 had any openings at the time of the study with very rapid re-renting. Rents in the northwest section of the county tend to be approximately **20% higher with less availability.**

In the last 2 years, there has been significant growth in the number of rental units available with several expansions and new projects. However, these projects tend to fall in the \$950 – \$1,350 per month rent range.



2018 HOUSEHOLD SURVEY QUESTIONS

Were there any times in the past 12 months when you or other adults in your household did not have enough money for the following items?

To pay utility bills? – 7.6% yes

Was the gas, trash, electric, water, or propane disconnected? – 29.7% yes

Auto and auto-related expenses? – 8.4% yes

How often did this happen?

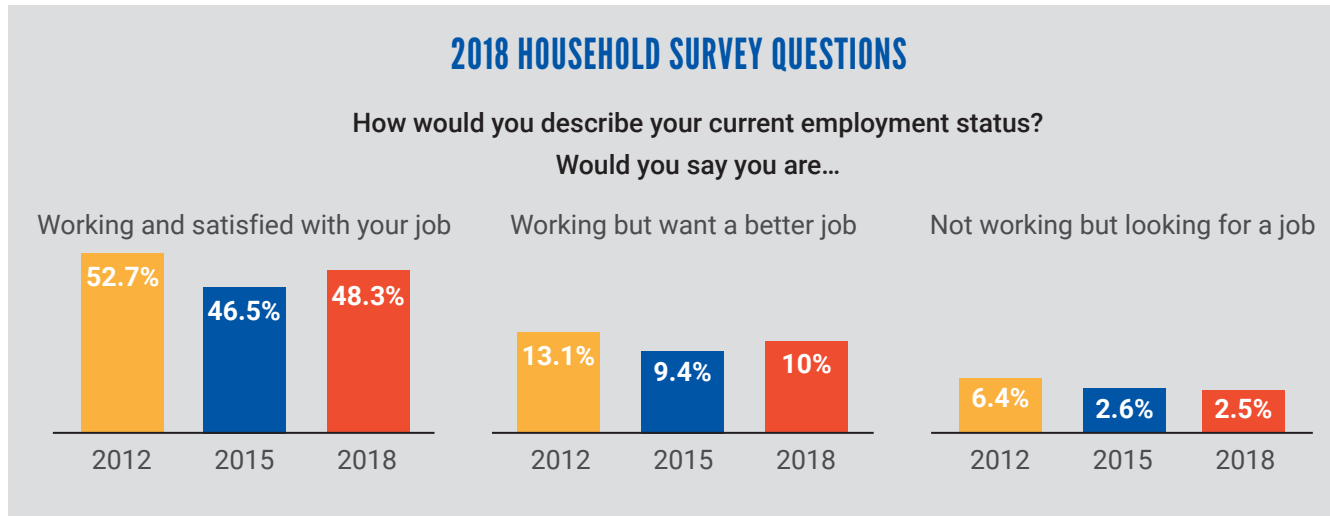
Almost every month – 17.9%

Some months, but not every month – 28%

Only once or twice in the last year – 56.1%

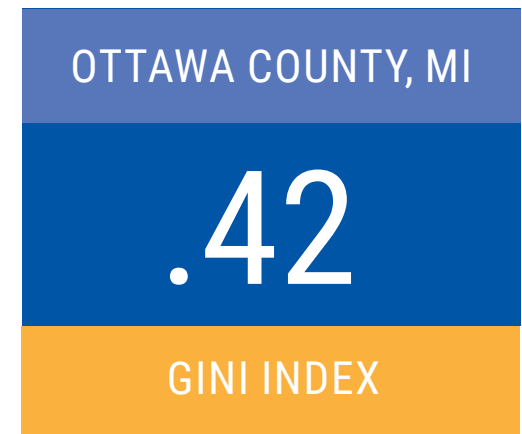
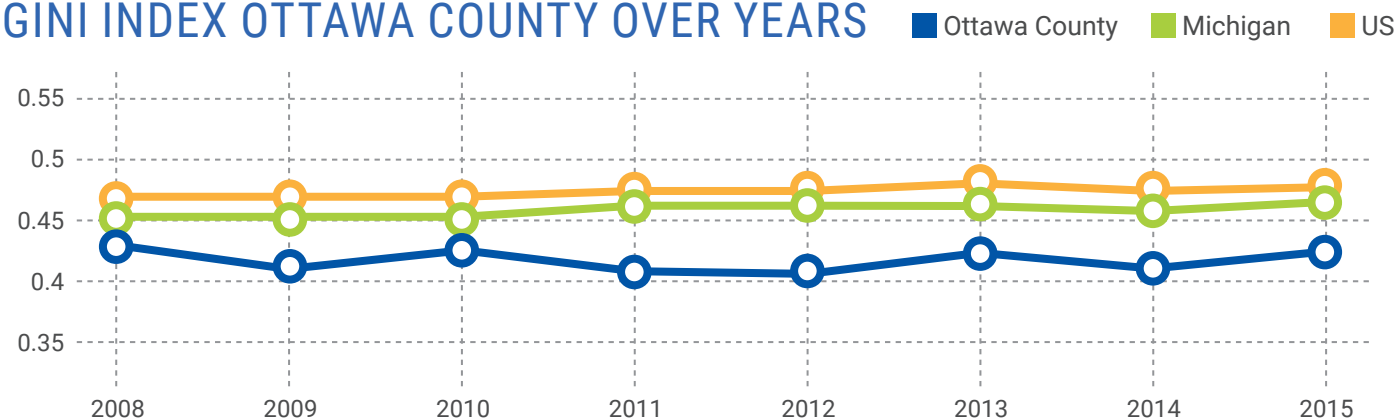
According to local CALL 2-1-1 data, Housing has been the number one or number two request and unmet request since 2014. Complete data shown in the Basic Needs section.

EMPLOYMENT



According to the US Census Bureau, the Gini Index is a summary of income inequality. It summarizes the dispersion of income across the entire income spectrum. The Gini coefficient ranges from 0, indicating perfect equality (where everyone received an equal share), to 1, perfect inequality (where only one recipient or group of recipients receives all the income). Ottawa County is at .42. Ottawa County shows more annual volatility in this metric than either Michigan or the U.S.

GINI INDEX OTTAWA COUNTY OVER YEARS



Ranked out of populations above 65,000

Figure 7 (*4)

FINANCIAL STABILITY

The Business Outlook for West Michigan from W.E. Upjohn Institute for Employment Research states:

- ▶ Production workers declined by almost one in eight in the decade following the Great Recession, even though manufacturing makes up about 30% of Ottawa County's jobs.
- ▶ Architecture and engineering jobs were the largest-growing occupation as shown by Figure 8, but food preparation occupations were the second-largest, which seems an odd contrast: the first category represents a shift toward the knowledge economy, while the second comprises lower-skilled occupations.
- ▶ Production jobs led the way in 2017 in share of job postings, despite – or perhaps because of – having lost the most employment share of any industry. As shown in Figure 9 below.
- ▶ The talent pipeline must take into account the future projections by occupation. Otherwise, people will be unable to find employment.

Employment Change by Occupation, 2007–2016 (%)

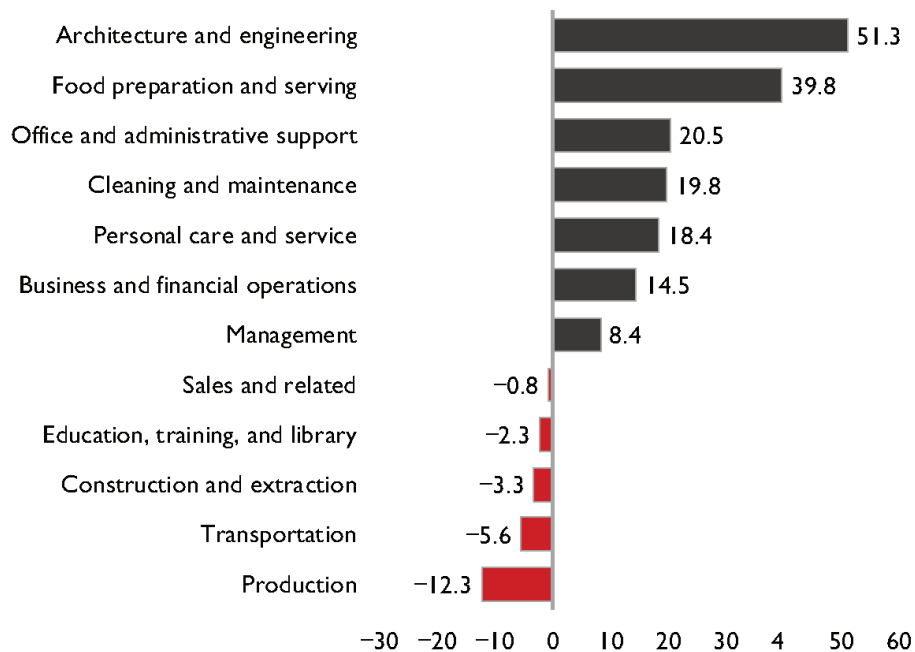


Figure 8(*5)

Job Postings for 2017 (%)

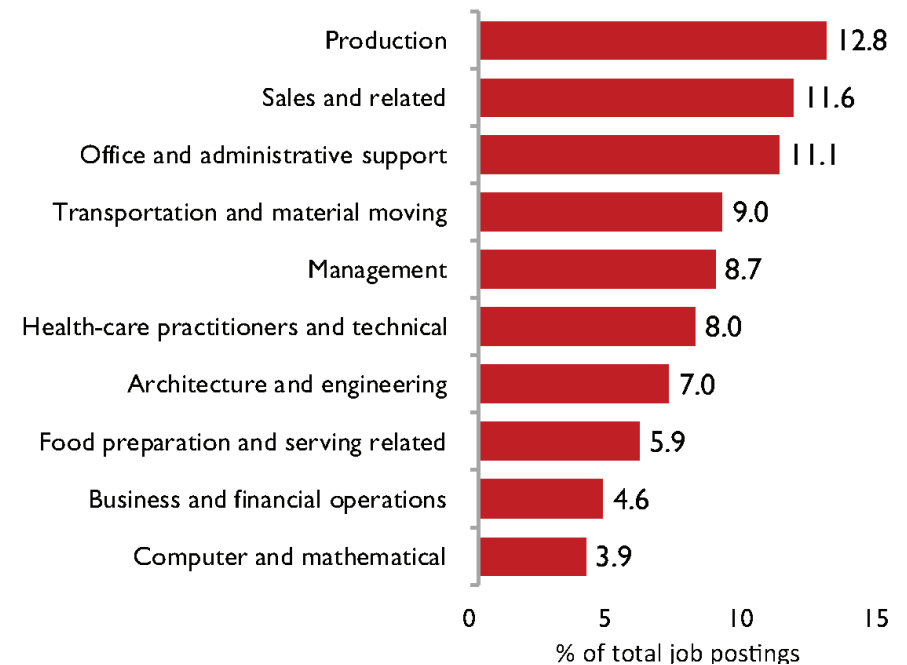


Figure 9(*5)

EMPLOYMENT CHALLENGES

In Michigan, continuing challenges in the Labor Market as presented by The Bureau of Labor Market Information and Strategic Initiatives.

Despite major labor market improvements, several trends highlight continued challenges, including:

- ▶ Flattening labor force participation rates.
 - Major demographic forces have shrunk the workforce.
- ▶ Stubborn long-term unemployment.
 - 22% of all unemployed have been out of work for 27 plus weeks.
- ▶ Persistent involuntary part-time employment.
 - 21% of all employment is part time and 5% of total employment being part-time who want full-time.



The Financial Stability Think Tank

A number of service providers are seeing individuals choosing to keep a car over housing, thus maintaining a housing alternative. People sleeping in their cars should not be an alternative.

2018 HOUSEHOLD SURVEY QUESTIONS

How often have you had problems traveling to and from your job in the past 12 months?

Sometimes	Often and Always
2.3%	1.2%

Have you used local public transportation in the past year?

Yes	No
15.8%	84.2%

Of those that said No:

"Don't Need It" - have access to other options (own/family/friend's) vehicle	Stops were not convenient/ Not where I live
93.6%	6.4%

Of those that said they wanted a better job or looking for a job, they were asked...

What is the MAIN thing keeping you from getting the type of job you want?

Reason stated	2015	2018
Need new skills or training	20.4%	25.1%
Can't find a better job	17.8%	15.9%
Can't take time off from work to look/interview	11.5%	24.2%
Don't want to lose/jeopardize my benefits	9.5%	7.2%



FINANCIAL STABILITY

FINANCIAL LITERACY

2018 HOUSEHOLD SURVEY QUESTIONS

In the past 12 months, have you done any of the following?		
	Yes / 2015	Yes / 2018
Used a cash advance service such as payday advance	2.6%	1.5%
Been over the limit on a credit card	5.2%	3.5%
Used a rent-to-own store	2.1%	2.5%
Was overdrawn on my checking/bank account	*	9.4%

* New or changed question.

- Although percentages seem small they do equate to:
- 3,201 adults
 - 7,468 adults
 - 5,335 adults
 - 20,058 adults

Do you currently have any of the following?		
	Yes / 2015	Yes / 2018
Three months or more worth of savings (three months salary or wages)	*	62.7%
Retirement savings	67.3%	73.3%
Checking account	92.1%	97.1%
A household budget	69.4%	69.9%
An emergency savings account or fund	67.1%	62.7%

* New or changed question.

- These individuals are 2.5 times more likely to earn \$50K+
- These individuals are 2 times more likely to own their home and more likely to have a college degree.

How would you rate your credit level?		
	2015	2018
Excellent	35.3%	39.8%
Very Good	21.8%	21.5%
Good	23.6%	22.3%
Fair	8.8%	9.0%
Poor	10.41%	7.3%

- ▶ Those that answered **excellent** and **very good** are 2.5 times more likely to be White than Hispanic.
- ▶ Individuals ages 18-34 were 3.5 more times to have **fair and poor credit**. 2.5 times likely to be Hispanic and a little over 5 times more likely to have a high school education or less.

What is your current credit score?		
	2015	2018
Know their score	30.8%	38.9%
Don't know their score	69.2%	61.1%

- ▶ Those who answered that they know their score fell within the 35-54 age group; more likely to be married, have a college degree and earning \$50K+.
- ▶ Those who didn't know their score fell within the 18-34 age group; more likely to not be married, renting, have a high school education or less and earn less than \$25K.

HEALTH

HEALTH

Sources

*The following are the numbered sources for the Health section; they will be shown next to each figure in this format: (*1).*

1. Ottawa County 2017 Behavioral Risk Factor Survey
2. County Health Rankings
3. 2017 Ottawa County Youth Assessment Survey
4. Michigan Department of Health and Human Services, Michigan Disease Surveillance System
5. Michigan Department of Health and Human Services, School Status Report for Ottawa County , 2017-2018
6. Michigan Department of Health and Human Services, County Immunization Report Card for Ottawa County



HEALTH

Ottawa County continues to rank as the healthiest in Michigan according to the County Health Rankings. The 2017 Community Health Needs Assessment for Ottawa County states that health improvements include: mental health awareness, the percent of individuals seeking treatment for mental health issues, and confidence navigating the health system. Also fewer people are without healthcare coverage resulting in more individuals getting routine checkups and dental exams. Another important improvement is that fewer adults and teens are binge and heavy drinking.

Unfortunately, this doesn't tell the whole story. Our residents report an increase in obesity and a decline in health behaviors such as getting enough physical activity and consuming enough fruits and vegetables. Mental health continues to be one of the most pressing and prevalent issues with our key informants reporting depression and anxiety as the most important problem in the community. Data are showing an increase in opioid abuse and although the suicide rates for both adults and youth are low, 4 times as many youth think about committing suicide, and twice as many attempt suicide, compared to adults.

Positive health outcomes are more prevalent among adults with higher levels of education and income, while negative health outcomes are more prevalent among those with less education and lower incomes. There is also a direct relationship between health outcomes and age. In many cases, negative outcomes like poor mental health, having psychological distress, anxiety, or depression and lack of health care coverage are more often associated with younger adult age groups. In other cases, such as having chronic diseases like diabetes, arthritis, cancer, cardiovascular disease, and COPD are more often associated with older adult groups.

Lynne Doyle, Community Mental Health of Ottawa County, Health Co-Chair

Lisa Stefanovsky, Ottawa County Department of Public Health, Health Co-Chair

Marcia Mansaray, Ottawa County Department of Public Health, Health Co-Chair

FOCUS AREAS:

- › General Health
- › Physical Health
- › Overweight & Obesity
- › Tobacco Use
- › Substance Abuse
- › Responsible Sexual Behavior
- › Mental Health
- › Access to Health
- › Immunization

2018 HOUSEHOLD SURVEY QUESTIONS

In the past, what has caused you or motivated you to make long-term changes for improved health?

Want to feel better		Want to live longer		Want to look better	
2015	24.7%	2015	26.7%	2015	14.3%
2018	37.6%	2018	33.9%	2018	25.4%

Most of the individuals that answered this way were between 35-54 years of age, Hispanic and women.

When it comes to health, what message should all health-related agencies promote?

Healthy Nutrition		Exercise		Prevention/Wellness	
2012	36.5%	2012	9.4%	2012	6.6%
2015	39%	2015	34.7%	2015	26.8%
2018	45.1%	2018	38.6%	2018	24.9%

Exercise has been part of the top three for the last three cycles.



GENERAL HEALTH

Although over half of Ottawa County adults report very good or excellent health, 12.6% report fair or poor health.

The proportion of adults who perceive their health as fair or poor is inversely related to level of education and household income. People living below the poverty line are more likely to report fair or poor health than those above the poverty line.

Comparison of Ottawa County Behavioral Risk Factor Survey (BRFS) Measures

General Health	Health Status Indicators		
	2011	2014	2017
Fair/Poor	9.9%	10.5%	12.6%

Figure 1 (*1)

Health Fair or Poor by Demographics

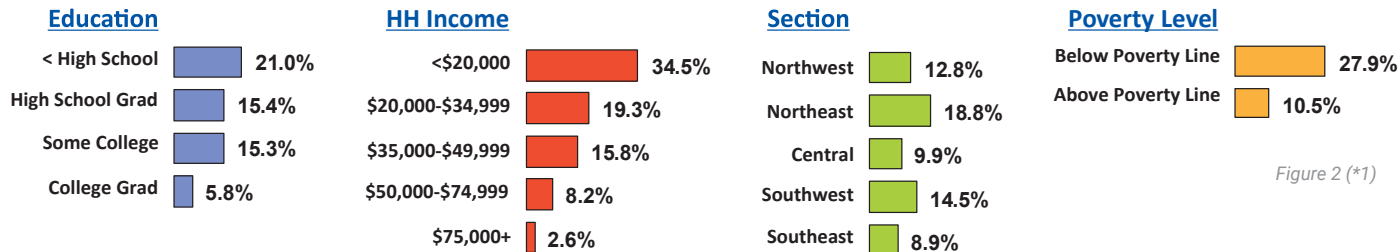


Figure 2 (*1)

Key Stakeholder Comments for the 2017 Community Health Needs Assessment (CHNA):

- ▶ "It's an active community with the opportunity and resources in the area to be out and exercising and enjoying the outdoors."
- ▶ "I think what we're losing is what I would have called the regular people who are moderately active, trying to watch what they eat, could lose five pounds and be healthy – I think that set of population is disappearing, and we're either hyper-fit or hyper-fat."

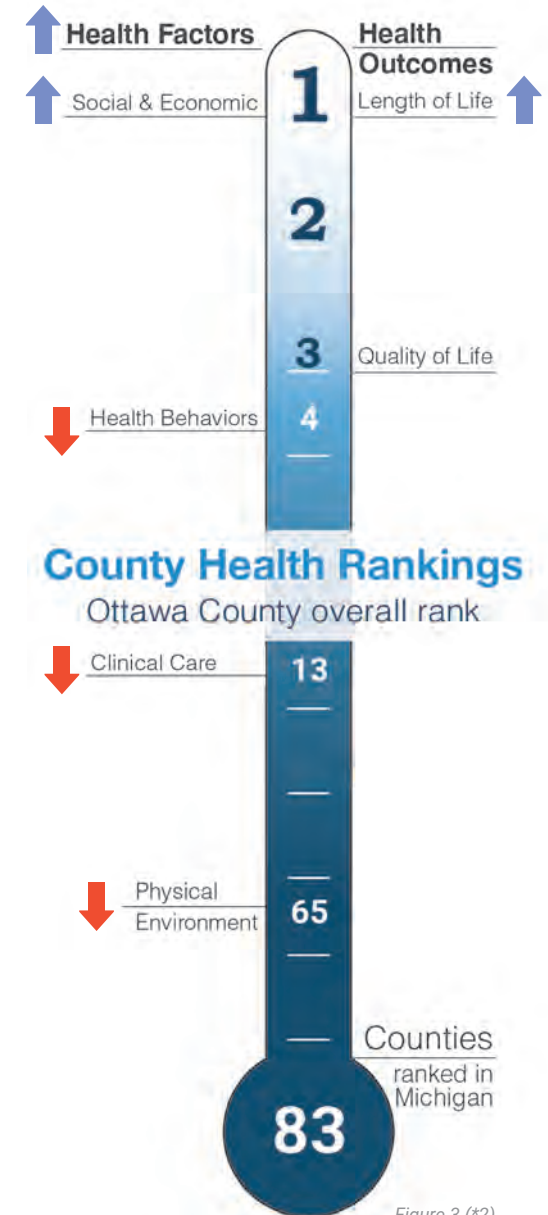
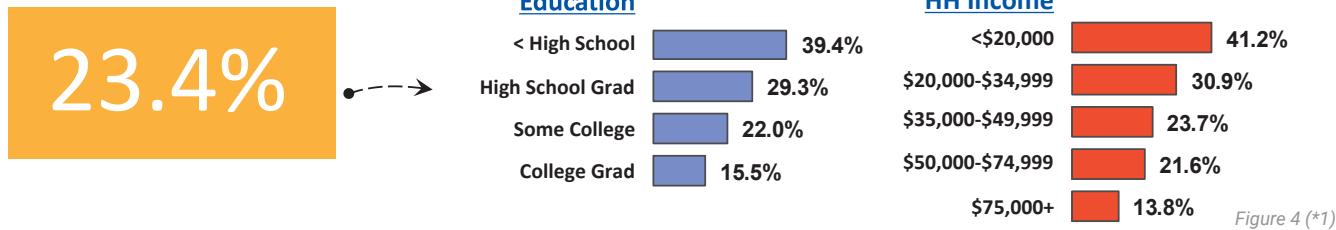


Figure 3 (*2)

PHYSICAL HEALTH

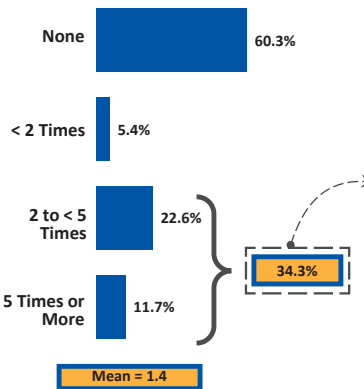
The metric of “No leisure time physical activity” is directly related to income and education; those with higher incomes and/or higher levels of education tend to be more active than those with less. Adults in the southeast section of Ottawa County are more active than those in other sections.

No Leisure Time Physical Activity by Demographics

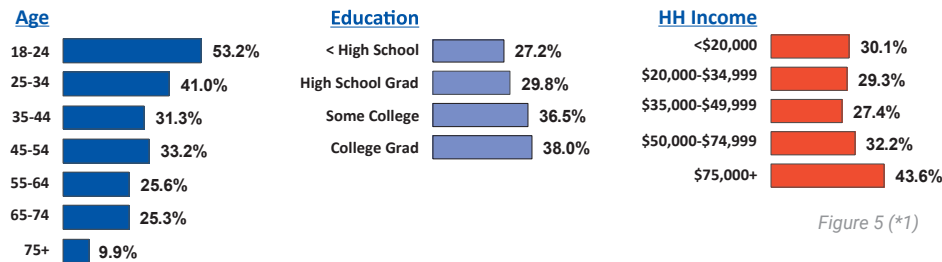


Among Ottawa County adults, 6 in 10 (60.3%) engage in no muscle strengthening activities, while 34.3% perform muscle-strengthening activities at least twice a week. The latter group is more likely to be younger (under 35), male, college educated, and/or from high income households (\$75K+).

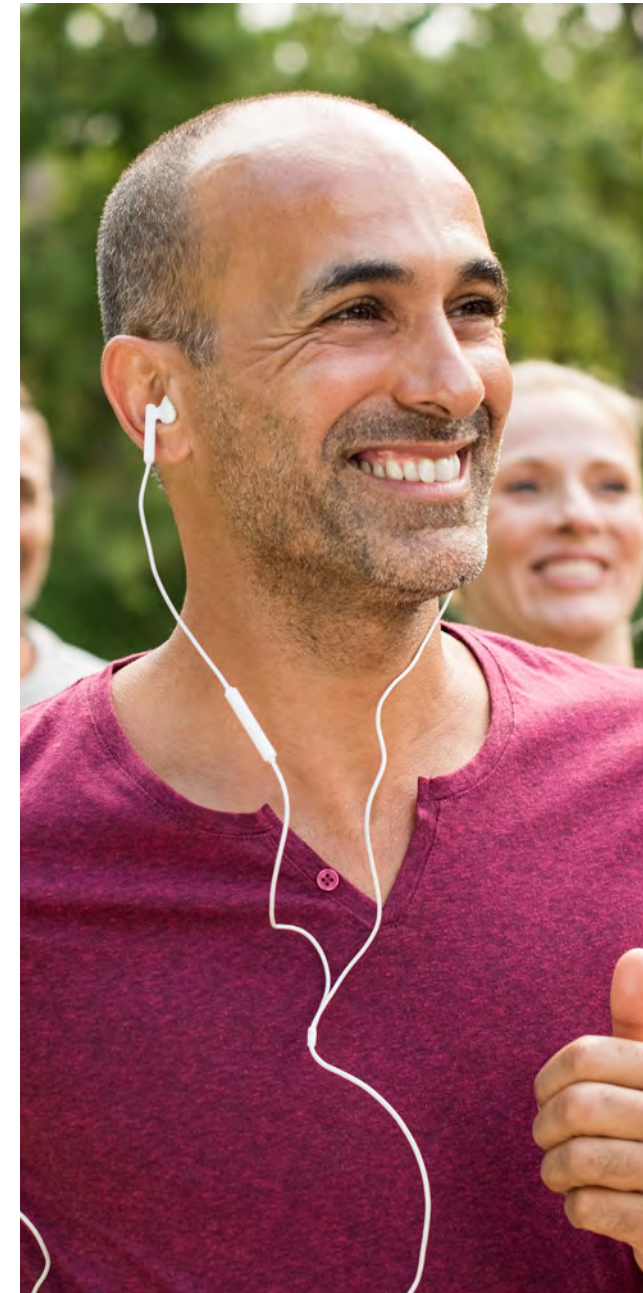
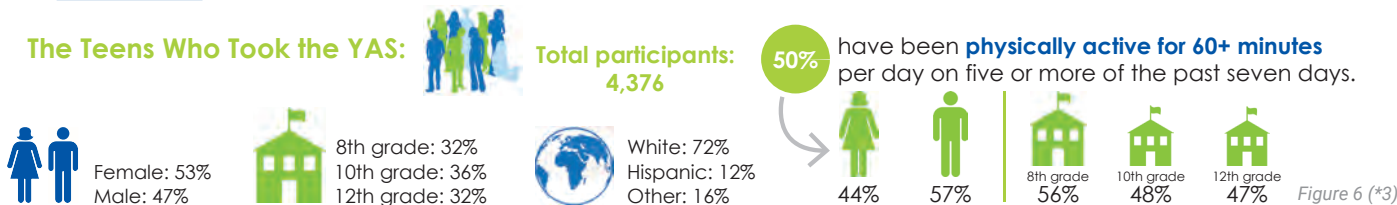
Number of Times Performed Physical Activities to Strengthen Muscles Per Week in Past Month



Performed Muscle Strengthening Activities At Least 2x Per Week by Demographics



The Teens Who Took the YAS:



OVERWEIGHT & OBESITY

ADULTS

More than six in ten (63.2%) Ottawa County adults are considered to be either overweight or obese per their BMI. More than one-third (35.9%) are at a healthy weight.

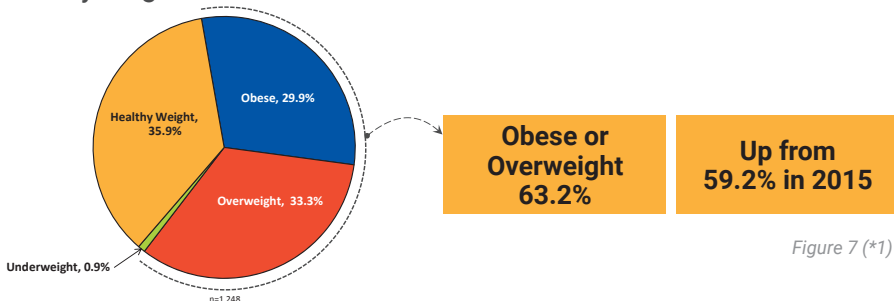


Figure 7 (*1)

Recommended servings of fruits and vegetables is 5 servings a day:

Three in ten (31.5%) adults consume less than one serving of fruit per day; four in ten among non-Whites. Adults less likely to fall into this group are the oldest (75+), those with college degrees, and those with the highest incomes (\$75K+).

One in five (21.4%) adults consume less than one serving of vegetables per day; one-third among non-Whites. Non-whites and those in the lowest income group are least likely to consume vegetables.

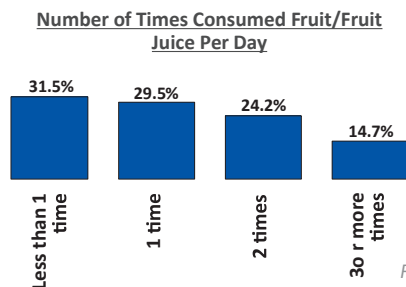


Figure 9 (*1)

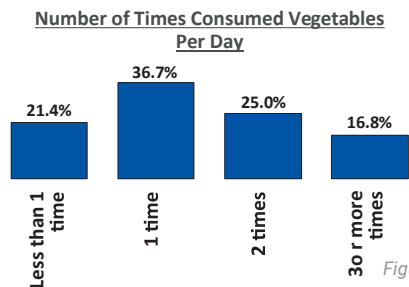


Figure 10 (*1)

Three in ten (29.9%) area adults are obese per their BMI, and it's fairly universal among demographics. That said, obesity is slightly more common in women than in men and more common in those below the poverty line than in those above it. It's less common among those with a college degree and/or with the highest incomes.

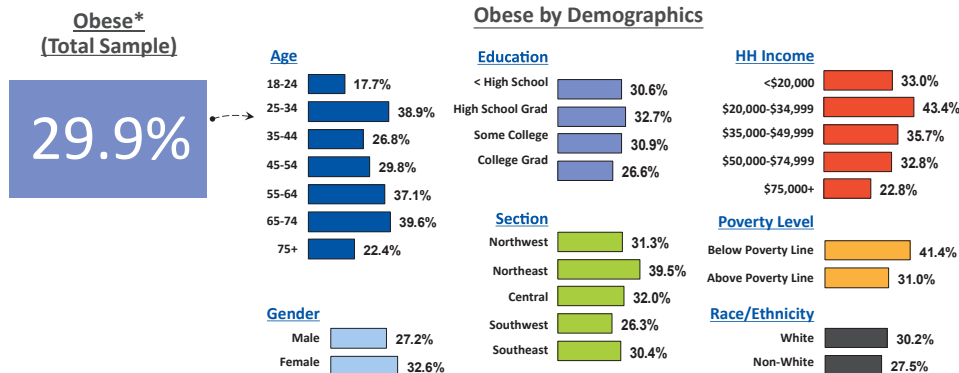


Figure 8 (*1)

YOUTH

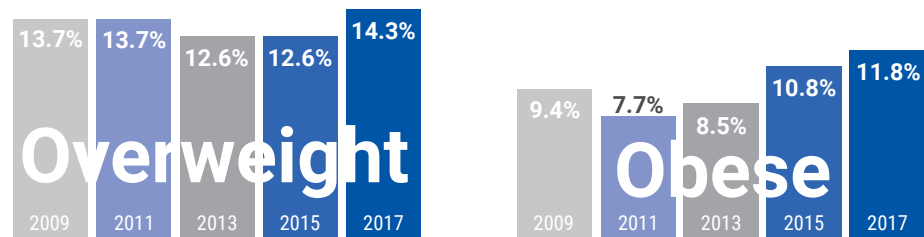


Figure 11 (*3)

The above graph tells us that the 2017 cycle of the Ottawa County Youth Assessment is at a percentage high for both overweight and obesity at 14% or 12% respectively.

Obesity is more prevalent in males, and Hispanics are 2x more likely than other groups to be overweight or obese.

Key Stakeholder Observations for the 2017 Community Health Needs Assessment (CHNA):

The key stakeholders consider obesity to be one of the most pressing or concerning health issues in Ottawa County, not only because it's highly prevalent, but more importantly: It's highly co-morbid with other conditions, or negative outcomes such as diabetes, heart disease, and stroke. It can often be prevented through lifestyle changes in diet, exercise, and avoidance of alcohol.

YOUTH TOBACCO USE

As presented by the 2017 Youth Assessment Survey:

- ▶ **Cigarette Access**
 - 43.5% of students that were under age 18, stated it would be easy or very east to get cigarettes.

- ▶ **Cigarette Use**
 - 13.1% of teens say they have smoked a whole cigarette.

- Of those teens, 29% stated that they smoked a whole cigarette for the first time before the age of 13.

- 11.7% of teens believe there is no or slight risk to smoking one or more packs of cigarettes per day, which goes along with 1 in 5 teens saying their friends feel it is NOT WRONG for them to smoke.

- ▶ **Other Tobacco Use**
 - 1.3% of students said they have chewed tobacco, snuff, or dip in the past 30 days.
 - 4% said they have used cigars, cigarillos, or little cigars in the past 30 days.
 - Both of these percentages continue to trend downward from 2009
 - Both are mainly male and 12th graders.

- ▶ **Electronic Vapor Product Use**
 - 31.6% of teens said they have used an electronic vapor product, an increase from 2015.

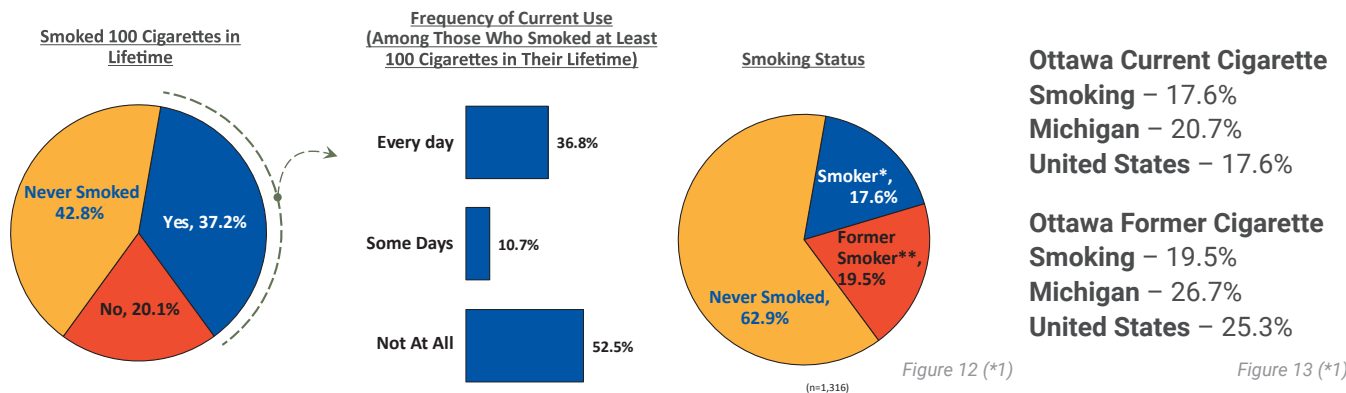
- 20% of teens said they have used within the last 30 days.

- 48.6% stated that they believe there is no or slight risk to using electronic vapor products of e-cigarettes.

TOBACCO USE

ADULT TOBACCO USE

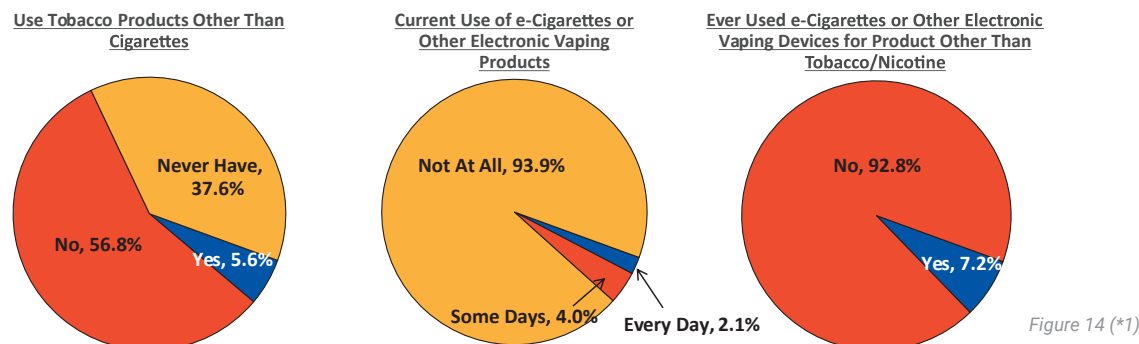
▶ More than one-third (37.2%) of Ottawa County adults have smoked at least 100 cigarettes in their lifetime. Of these, 36.8% currently smoke every day and 10.7% smoke some days. Using 100 cigarettes as the minimum to be classified as a current or former smoker, 17.6% of Ottawa County adults are considered to be current smokers, 19.5% are former smokers, and 62.9% of adults never smoked.



▶ Cigarette smoking is inversely related to age (younger adults 25-34), education (those with less education), and income (those with lower incomes) are more likely to smoke than others

OTHER TOBACCO USE

▶ Small proportions of area adults currently use tobacco products other than cigarettes (5.6%), currently use e-cigarettes (6.1%), and/or have used vaping devices for products other than tobacco or nicotine (7.2%).



SUBSTANCE ABUSE

ADULTS

Alcohol Consumption is listed as one of the top three issues in the 2017 Community Health Needs Assessment.

- ▶ Half of Ottawa County adults are non-drinkers, while slightly more than 4 in 10 are considered to be light to moderate drinkers. Heavy drinkers comprise 5.7%, meaning they consume an average of more than 7 (if female) or 14 drinks (if male) per week.
- ▶ Heavy drinkers are more likely within the 25-34 age group and from the northeast part of Ottawa County

Non Drinker	51.0%
Light/Moderate Drinker	43.3%
Heavy Drinker	5.7%

Figure 15 (*1)

- ▶ Binge Drinking, among all adults 14.1% have engaged in binge drinking in the past 30 days and among drinkers this proportion rises to 28.7%.
- ▶ Again, adults age 25-34, higher among men and non-whites.

Prescription Drugs

- ▶ 2017 Risk Behavior Factor Survey
 - 3 in 10 Ottawa County adults have taken prescription pain medication at some point. Women were more likely than men as well as individuals ages 25-34.
 - 5.5% adults stated knowing anyone who currently takes pain medication that is not prescribed to them.
 - 7.2% adults stated knowing anyone currently taking stimulants or amphetamines that are not prescribed to them.

YOUTH

Youth Alcohol Access and Use, provided by the 2017 Ottawa County Youth Assessment Survey

- ▶ Over half of the students (56.3%) answered it would be sort of easy or very easy for them to get alcohol.
- ▶ In the past year, have you ever:
 - 38.1 attended a party where alcohol was available; 27% being 8th graders.
 - 17.5% were given alcohol by a legal age (21+) person; 31% being 12th graders.

Youth Prescription Drugs

- ▶ 2017 Ottawa County Youth Assessment Survey
 - 1 in 4 teens say prescription drugs are easy to get.
 - 7.8% teens have used a prescription drug without a doctor's prescription this continues to decrease from 2013.
 - 2.5% of teens stated that, in the past 30 days, they have used prescription stimulants such as Ritalin, Adderall, or Fastin without a doctor's prescription.
 - 14.9% stated that they believe there is no or slight risk to using a prescription drug not prescribed to them.

Youth Marijuana Use

- ▶ 21.3% teens stated they used marijuana, 12.5% used on one or more of the past 30 days.
- ▶ Nearly 6 in 10 teens believe there is little to no risk to trying marijuana.

Youth Over-the-Counter Drug Use

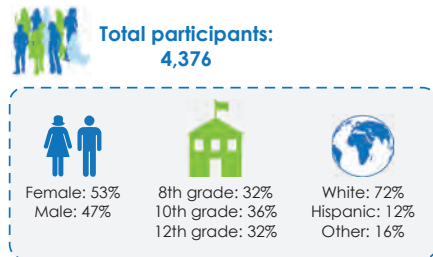
- ▶ 5.3% of our youth stated they have used over-the-counter drugs only for the experience or feeling that they caused, 3.1% of them on one or more of the past 30 days.
- ▶ 18.2% believe there is no or slight risk to using over-the-counter drugs.

The Ottawa County Opiate Taskforce is working to educate the community about the opiate crisis, provide Narcan kits to all first responders, host drug takeback events to help keep illegally obtained opiates off the streets, and they are working with local prescribers to promote responsible prescribing habits. In Ottawa County there were 29 opiate related overdoses in 2017 and almost 500 pounds of unused and unwanted medications received during drug takeback events.

RESPONSIBLE SEXUAL BEHAVIOR

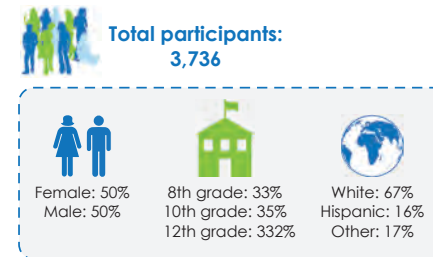
RELATIONSHIPS

The Teens Who Answered Relationship Questions:



SEXUAL HEALTH

The Teens Who Answered Sexual Health Questions:



Among those who reported having sexual intercourse in the past three months...

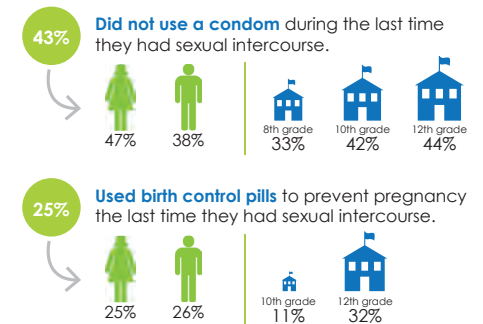


Figure 16 (*3)

► The two most common sexually transmitted diseases are Chlamydia and Gonorrhea, Chlamydia has been the highest incidence reportable disease in Ottawa County (besides influenza). Gonorrhea, though lower in incidence, is increasing at a faster pace (especially in 2018) and primarily among males.

► Top two sexually transmitted diseases in Ottawa County *reminder: these numbers are not an accurate reflection of all occurrences of these diseases. Some may not seek healthcare, and of those that do some could be misdiagnosed or not reported for other reasons.

2017 Ottawa County YAS

The Teens Who Took the YAS:

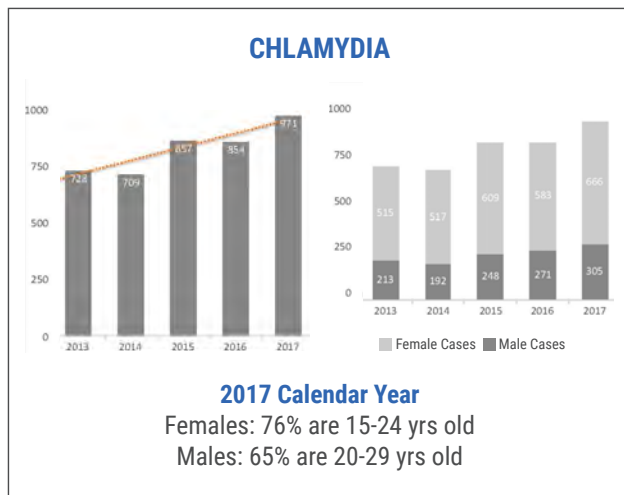


Figure 17 (*4)

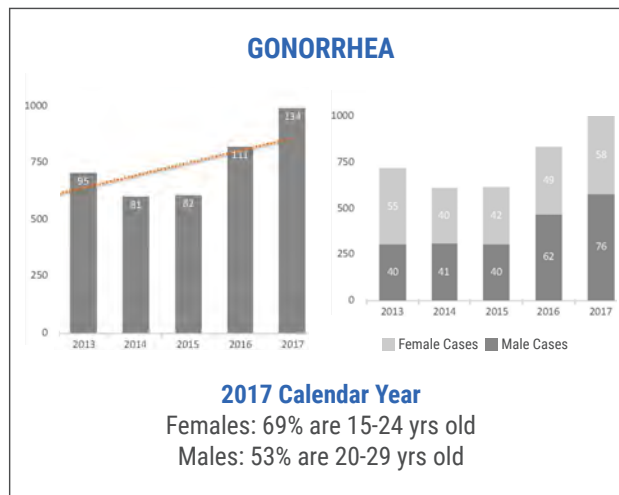


Figure 18 (*4)

In the past year...

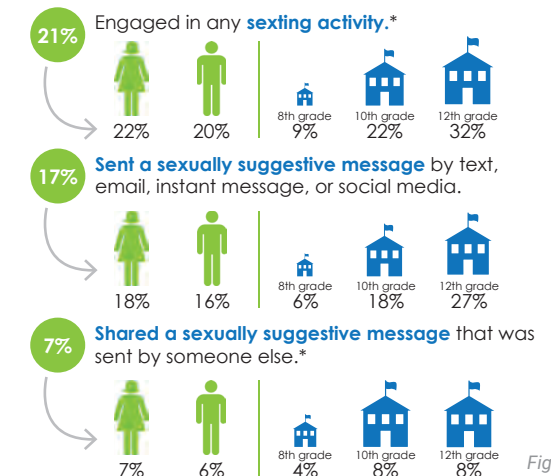


Figure 19 (*3)

MENTAL HEALTH

Mental Health was stated as one of the top three issues within the United Way Household survey and the 2017 Community Health Needs Assessment for Ottawa County (CHNA). The CHNA included comments from Key Stakeholders (Hospital Directors, Clinic Executive Directors) and Key Informants (Physicians, Nurses, Dentists, Pharmacists, Social Workers).

There are nine key findings that are listed within the CHNA.

- ▶ Key Finding #1: Mental health continues to be a critical issue and hasn't improved from 2011.
- ▶ Data demonstrates:
 - 16.2% of Ottawa County adults are considered to have mild to severe psychological distress.
 - 15% of area adults have anxiety disorder.
 - 17.1% of adults have depressive disorder.
 - 17.5% of adults say that growing up they lived with someone who was depressed, mentally ill, or suicidal.

Key Stakeholder Observations for the 2017 Community Health Needs Assessment (CHNA):

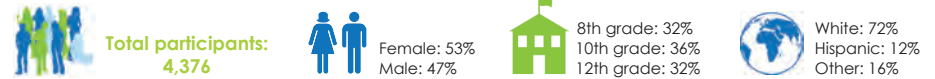
- ▶ Key Stakeholders and Key Informants consider issues surrounding mental health to be the most pressing or concerning health issues currently in Ottawa County and cite four major reasons for their concern:
 - Lack of programs, services, and resources to address the issue
 - Lack of funding for services
 - Specifically, lack of therapists and psychiatrists
 - Continued stigma that may prevent some people from seeking and receiving needed treatment.

SUICIDE

▶ One in twenty area adults have thought about taking their own life in the past year. Of these, one in five has actually attempted suicide in the past year.

2017 Ottawa County YAS

The Teens Who Took the YAS:



In the past year...

I have **seriously thought** about attempting suicide.*



I have **made a plan** about how to attempt suicide.



I **attempted suicide** 1+ times.



Figure 20 (*3)

Key Stakeholder Comments for the 2017 Community Health Needs Assessment (CHNA):

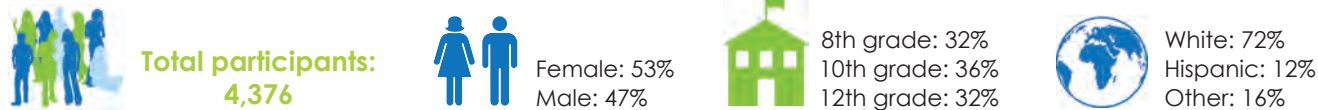
- ▶ "We are finding that suicide among youth is occurring at younger ages in the past two years."
- ▶ "I think what we're seeing is, from a behavioral standpoint, in our schools, with the amount of teen suicides or attempted suicides in our area. It's just heartbreaking, and I know that this something that schools are very, very, worried about."

DEPRESSION

- ▶ As previously stated among all area adults, 15% report having anxiety disorder and 17.1% report having depression.
- ▶ The rate of depression of Ottawa County adults is lower than the state and the nation.
- ▶ Of the Ottawa County women who have been told by a health care professional they have depression, 12.7% were told so following the birth of a child or related to pregnancy.
- ▶ 15.4% of Ottawa County Adults currently take medication or receive treatment for a mental health condition or emotional problem. However, there are many who could benefit from medication/treatment who are not receiving it.

2017 Ottawa County YAS

The Teens Who Took the YAS:



In the past year...

I stopped doing some usual activities because I felt so sad or hopeless almost every day for two weeks or more in a row



Figure 21 (*3)

STIGMA

- ▶ 90% of Ottawa County adults believe treatment can help people with mental illness lead normal lives, 52.8% think people are generally caring and sympathetic to people with mental illness and this drops to 13.9% among those with severe psychological distress.
- ▶ This continued stigma could be the reason more people don't seek treatment even though they could benefit from it.



ACCESS TO HEALTH

- ▶ Ottawa County has a low rate of physicians per capita – 62.1 vs. State of Michigan 80.6 per 100,000 population as per County Health Ranking.org.
- ▶ 2017 CHNA Key finding #4 is Access to Care, which can be summed up as a case of those who have vs. those who have not.
 - Those with insurance and the ability to afford out-of-pocket expenses such as co-pays and deductibles have access to almost any kind of service imaginable. Those without insurance, or with insurance but the inability to afford co-pays/deductibles have trouble accessing needed services and this is most problematic for certain vulnerable or underserved subpopulations.
- ▶ Data prevalence demonstrates:
 - 9.2% of all adults age 18-64 have no health insurance and this proportion rises to 17.1% for underserved adults.
 - Nearly one-fourth of children ages 0-18 have Medicaid.
 - 34.6% of underserved adults have had to skip or stretch their medication in order to save on costs.
 - 60.2% underserved adults report they, or a family member, visited the ER/ED at least once in the past year; 39.8% two or more times.
- ▶ Underserved adults are less health literate than other adults, for example, they are:
 - Less confident when it comes to navigating the health care system.
 - Less confident in completing medical forms.
 - More likely to have problems learning about their health condition.
- ▶ Underserved residents report the programs and services most lacking include:
 - Nutrition classes or programs that teach low income families how to stretch their resources to obtain healthy food and teach ways to prepare and cook healthy food, as well as easy, fast, and inexpensive meals kids will eat.
 - Free or reduced cost exercise/fitness options, especially in winter months.
 - More affordable mental health treatment options.
 - Assistance finding more economical health insurance that better covers medication.

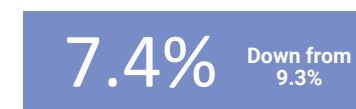
- ▶ Key Stakeholders and Key Informants recognize that certain subpopulations are underserved when it comes to accessing health care, especially those who are uninsured, underinsured, undocumented immigrants and/or non-English speaking for three primary reasons:
 - Even if they have insurance, it may not be accepted by some providers (e.g., Medicaid/Medicare).
 - These groups often have too many barriers to overcome (e.g., cost, transportation, hours of operation, cultural, system distrust, language).
 - Lack of treatment options for these groups, such as primary care, mental health, substance abuse and dental care.



2017 - Ratios of Providers			
	Ottawa County	Michigan	Benchmark
Primary Care Physicians	1,610:1	1,030:1	1,250:1
Dentists	1,840:1	1,280:1	1,380:1
Mental Health Provider	640:1	330:1	430:1

Figure 22 (*2)

No Health Care Access During Past 12 Months Due to Cost* (Total Sample)



No Health Care Access Due to Cost by Demographics

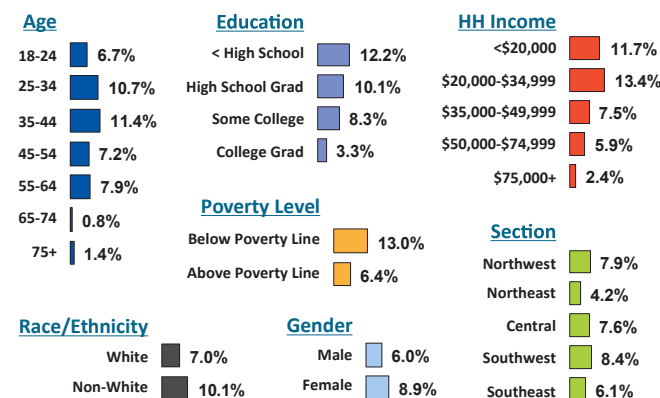


Figure 23 (*1)

IMMUNIZATION WAIVER

A nonmedical immunization waiver is something that a parent must sign in order for their child to attend school or a licensed childcare/preschool; it states that they are NOT going to have their child vaccinated with the required vaccines for school entry. A medical waiver is one that a healthcare provider would sign stating that a child has a medical reason why they cannot receive a vaccine. A waiver is typically for all vaccines, but sometimes parents will waive only some and allow the child to receive others.

Aside from medically indicated waivers, having a high percentage of waivers in a geographic area increases the risk of an outbreak of a disease that would normally be prevented by vaccination. Vaccines are the most effective way to prevent many diseases for which we have no other treatment and that can cause serious complications or worse.

Overall, 3.9% of Ottawa County school children have waivers filed for one or more vaccines compared to the Michigan state average of 3.6%. The prevalence of waivers is 2 times higher among private school students than Public school students (3.4% of public school students versus 7.2% of private school students).

As for childcare, only 2.7% of children in licensed childcare have vaccination waivers. Overall 3.5% of children in licensed childcare facilities or school have vaccination waivers and are missing one or more vaccinations for their age that is required for attendance.

2017-18 Flu Season	Ottawa	MI Avg	US Flu Avg	Rank	HP2020
Flu Complete (6mos-8yrs)	43.5	29.8	—	2	—
1+ Flu (6mos-17yrs)	38.3	28.6	59.3	5	70%
1+ Flu (18yrs+)	35.5	27.9	41.7	16	70%

Figure 24 (*6)

- ▶ Flu Vaccine for 2017/2018 Flu Season (Oct. 1- Apr. 30) The Healthy People 2020 goal for population protection through flu vaccine is 70% of those ages 6 mos. and older.
- ▶ Ottawa, last season: Ages 6mos - 17yrs was 38.3% compared to MI 28.6%, Ages 18+ yrs was 35.5% compared to MI 27.8%

School/Childcare Feb '18	Ottawa	MI Avg
School Completion	95.7	93.8
Percent Waived	3.9	3.6
Child Care Completion	89.1	87.1
Percent Waived	2.7	2.5

Figure 25 (*5)





United Way partners with FamilyWize to offer prescription discount services. Download the FamilyWize app or visit www.familywize.org.

Last year, Ottawa County residents saved **\$350,222** by using **FamilyWize**.

BASIC NEEDS

BASIC NEEDS

Sources

*The following are the numbered sources for the Basic Needs section; they will be shown next to each figure in this format: (*1).*

1. Hoopes, Stephanie. United Way Northern New Jersey ALICE Project
2. Lakeshore Housing Alliance
3. Lakeshore Housing Alliance, Homeless Management Information System
4. Center for Women in Transition
5. Good Samaritan Ministries
6. Ottawa Area Intermediate School District
7. Great Start to Quality Western Resource Center
8. Ottawa County Department of Health and Human Services
9. Ottawa Food - 2018 Food Access Survey
10. Ottawa County 2017 Behavioral Risk Factor Survey
11. Ottawa County Department of Health and Human Services - 2017 Annual Plan
12. United States Department of Agriculture, Food and Nutrition Service
13. MI School Data
14. Community Access Line of the Lakeshore 2-1-1
15. Michigan Incident Crime Report
16. Annie E. Casey Foundation - Kids Count Data Center 2018
17. Michigan Department of Health & Human Services



BASIC NEEDS



It takes a coordinated effort involving public and private agencies to provide a safety net for community members who are unable to meet their basic needs. The agencies' and community's focus is on helping individuals and families in need to remove barriers such as health issues, the lack of transportation, child care, housing, food insecurities and unstable employment. The goal is for families to become self-sufficient and end generational poverty.

Kendra Spanjer, Ottawa County Department of Health and Human Services, Basic Needs Co-Chair
Paula Huyser, Community Action Agency of Ottawa County, Basic Needs Co-Chair

FOCUS AREAS:

- › Homelessness
- › Housing
- › Child Care Needs
- › Food Insecurity
- › Access & Referral
- › Personal Safety

› The **ALICE Threshold** is the average level of income that a household needs to afford the basics defined in the Household Survival Budget for each county in Michigan.

ALICE HOUSEHOLD SURVIVAL BUDGET *Ottawa County, MI, 2016*

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$512	\$647	\$647	\$647	\$749	\$749
Child Care	\$-	\$-	\$272	\$595	\$545	\$1,181
Food	\$182	\$414	\$344	\$287	\$691	\$603
Transportation	\$349	\$418	\$418	\$418	\$697	\$697
Health Care	\$214	\$429	\$492	\$376	\$800	\$800
Miscellaneous	\$155	\$232	\$249	\$285	\$386	\$462
Technology	\$55	\$75	\$55	\$55	\$75	\$75
Taxes	\$236	\$339	\$258	\$357	\$300	\$519
Monthly Total	\$1,703	\$2,554	\$2,735	\$3,020	\$4,243	\$5,086
Annual Total	\$20,436	\$30,648	\$32,820	\$36,240	\$50,916	\$61,032
Hourly Wage	\$10.22	\$15.32	\$16.41	\$18.12	\$25.46	\$30.52

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 15 percent; for an additional 4-year-old, by 14 percent; and for a school-age child, by 7 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Early Childhood Investment Corporation, 2016.

Figure 1 (*1)

› The **Household Survival Budget** calculates the actual costs of basic necessities; housing, child care, food, healthcare, and transportation in Michigan, adjusted for different counties and household types.

ALICE HOUSEHOLD STABILITY BUDGET *Ottawa County, MI, 2016*

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$809	\$936	\$936	\$936	\$1,042	\$1,042
Child Care	\$-	\$-	\$367	\$845	\$733	\$1,619
Food	\$352	\$759	\$663	\$497	\$1,334	\$1,150
Transportation	\$360	\$721	\$721	\$721	\$1,201	\$1,201
Health Care	\$251	\$564	\$714	\$714	\$964	\$964
Miscellaneous	\$188	\$311	\$351	\$382	\$540	\$611
Savings	\$188	\$311	\$351	\$382	\$540	\$611
Technology	\$109	\$129	\$109	\$109	\$129	\$129
Taxes	\$511	\$754	\$756	\$806	\$1,332	\$1,697
Monthly Total	\$2,768	\$4,485	\$4,968	\$5,392	\$7,815	\$9,024
Annual Total	\$33,216	\$53,820	\$59,616	\$64,704	\$93,780	\$108,288
Hourly Wage	\$16.61	\$26.91	\$29.81	\$32.35	\$46.89	\$54.14

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 13 percent; for an additional 4-year-old, by 12 percent; and for a school-age child, by 7 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Early Childhood Investment Corporation, 2016.

Figure 2 (*1)

› The **Household Stability Budget** is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds a savings category, and is adjusted for different counties and household types.

HOMELESSNESS

While Greater Ottawa County United Way's **Lakeshore Housing Alliance** recognizes that many people experience a housing crisis, the data provided below are based on the **definition of homelessness** established by Congress in the 2009 update to the HEARTH ACT and include, but is not limited to:

- › Individuals and families who lack a fixed, regular and adequate nighttime residence;
- › Individuals and families who will imminently lose their primary nighttime residence;
- › Unaccompanied youth;
- › Individuals and families who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking or other dangerous or life-threatening conditions.


The **Point-in-Time Count** is conducted annually on one day during the last 10 days of January. Data is gathered through the shared database, agency reporting and a biannual street count of persons living unsheltered. The Annual Homeless Assessment Report is conducted to determine the unduplicated count of persons who were homeless during the previous 12 months. Data are gathered exclusively from the shared database for persons who utilized Emergency Shelter and Transitional Housing as well as Permanent Supportive housing and include a separate count of homeless veterans in each housing category.

POINT IN TIME COUNT

Year	Persons in Emergency Shelter	Persons in Transitional Housing	Unsheltered	Unduplicated Total
2016	117	140	4	261
2017	103	147	8	258
2018	139	71	16	218

HUD funding for Transitional Housing (TH) was reallocated to a new Rapid Re-Housing project decreasing the available beds for TH by 54. See RRH data to the right for additional information.

Figure 3 (*2)



3 out of **142** rental units available met fair housing market rent limits

Point-in-Time Count for Fair Market Rent Units

On March 22, 2018, Good Samaritan Ministries staff and a group of volunteers through Hope College talked with 53 landlords, discovered 142 open rental units in Ottawa County and found 3 rental units meeting fair market rent limits.

Ottawa County Rapid Re-Housing Data

Rapid Re-Housing rapidly **connects families and individuals experiencing homelessness to permanent housing** through a package of assistance that may include the use of time-limited financial assistance and targeted supportive services. Rapid Re-Housing programs help families and individuals living on the streets or in emergency shelters to solve immediate challenges to obtaining permanent housing, avoid a near-term return to homelessness and link to community resources that promote long-term housing stability. **Single female heads of household made up approximately 75% of households that received Rapid Re-Housing (RRH) financial assistance in 2017.**

Housing Assessment and Resource Agency (HARA) - RRH

Discharges in 2017	Average Length of Time to Housing	Positive Housing Destination
74 (of 131)	28 Days	82%

Figure 4 (*3)

Center for Women in Transition Data

Discharges in 2017	Average Length of Time to Housing	Positive Housing Destination
15	47 days	80%

Figure 5 (*4)

Annual Homeless Assessment Report

Year	Single Adults	Unaccompanied Children	Adults in Families	Children in Families	Unduplicated Total
2015	758	4	172	330	1264
2016	656	*0	179	359	1194
2017	794	*0	175	327	1296

Figure 6 (*3)

The Lakeshore Housing Alliance gathers data using a shared database.

*None of the agencies contributing data is licensed to house unaccompanied children 17 years and younger. For more comprehensive youth data see page 60.


Breakdown of the HARA Intake Calls

Year	Homeless	At Risk	Housing Choice Voucher	Referral	Other/Misc	Total Calls
2015	20%	38.5%	10%	18.5%	13%	5,164
2016	34%	42%	12.5%	6.5%	5%	4,247
2017	52%	29%	10%	7%	2%	5,063

Figure 7 (*5)


Street Outreach

Ottawa County implemented a new Street Outreach program in October 2017. The goal of the Street Outreach program is to help homeless individuals and families living in places not meant for human habitation to access mainstream resources, particularly housing. Between October 2017 and May 2018 the Homeless Outreach Specialist engaged 22 homeless individuals. 17 of those individuals engaged in case management services.



17 out of 22

people living on the street are now receiving case management services thanks to a Homeless Outreach Specialist



PATRICIA'S STORY

Patricia was evicted from her rental unit because her disability benefit could not cover her housing expenses. Her housing options were limited; she felt she had no choice but to sleep in her vehicle.



Patricia faced inclement weather and safety concerns when in her car at night. She endured months of harassment by a man as she slept in her vehicle because she was uncomfortable reporting the behavior to the police. She lacked social supports beyond a few friends she knew from the Community Kitchen. It was there she first met a Homeless Outreach Specialist from Community Action House.

After forming a trusting relationship with the outreach specialist, Patricia gained access to basic needs and created a plan for permanent housing. She connected with the Housing Assessment and Resource Agency (HARA) through which she obtained a Housing Choice Voucher. After eight months of living in her car, Patricia located a one-bedroom apartment; and a local church helped her with first month's rent and deposit.

Patricia now has a place to call home where she can feel safe and secure.



Boys are nearly **2X**
as likely to be kicked
out of home as girls.

BASIC NEEDS

YOUTH HOMELESSNESS

2017 Ottawa County Youth Assessment Survey (OCYAS)

This is a collaborative and locally developed teen survey that has been in place since 2005. Prior to 2005 there wasn't a consistent or reliable way to determine the needs and strengths of teens within our county. The survey is conducted every two years at 8th, 10th and 12th grades in participating Ottawa County Schools. It helps to monitor and measure how many teens are engaged in a variety of risky and beneficial behaviors that affect their health and well-being.

- 4.2% of the youth stated they were without a place to stay in the past 12 months.
- Of those who reported homeless:
 - 42.4% said they ran away or were “kicked out” of their home.
 - The majority of these youth were boys at 61.1%, almost two times more than girls
 - 38.7% said some other reason
 - 18.9% said their family was without a place to stay.

Ottawa Homeless Consortium: Academic Year 2016-2017

Federal law requires school districts to appoint a homeless liaison who is responsible for meeting the unique needs of children experiencing homelessness. The school liaisons track four categories of homelessness. The table below details the number of homeless youth counted in each category during an academic year. Please note that homeless youth are typically a very difficult population to track and serve. The liaisons use a variety of sources within the school system to identify homeless youth including counselors, bus drivers, teachers and administrative staff.

Homeless Youth in Ottawa County 2016/2017

Ottawa County Section	Doubled Up	Hotel/Motel	Shelter/Transitional Housing	Unsheltered	Total
Northwest	155	14	81	*	250
Northeast	23	*	*	*	31
Central	47	*	*	*	58
Southwest	257	47	126	*	433
Southeast	150	*	25	*	186
Total	632	69	237	20	958

*Student count is less than ten

Figure 8 (*6)

HOUSING

Definition of Affordable Housing

A key indicator of the financial health of households is the amount of affordable local housing stock for households with income below the ALICE threshold. Extreme housing burden, defined as housing costs exceeding 35% of income, is another vital gauge of financial stability. The Department of Housing and Urban Development (HUD) defines affordable as 30% of income.

Looking at the ALICE table below, it may seem that survivability is possible for ALICE households. However, with a 15,000+ shortage in rental units at these prices, a majority of ALICE families end up spending significantly more than they should on housing.

ALICE Monthly Household Survival Budget, Ottawa County, MI: Housing

Year	Single Adult	Married Couple	Adult, One Child	Adult, One Child Care	Two Adults, Two Children	Two Adults, Two Child Care
2015	\$581	\$591	\$591	\$591	\$709	\$709
2016	\$512	\$647	\$647	\$647	\$749	\$749
% change	-11.88%	9.48%	9.48%	9.48%	5.64%	5.64%

Figure 9 (*1)

ALICE Monthly Household Stability Budget, Ottawa County, MI: Housing

Year	Single Adult	Married Couple	Adult, One Child	Adult, One Child Care	Two Adults, Two Children	Two Adults, Two Child Care
2015	\$739	\$886	\$886	\$886	\$1,022	\$1,022
2016	\$809	\$936	\$936	\$936	\$1,042	\$1,042
% change	9.47%	5.64%	5.64%	5.64%	1.96%	1.96%

Figure 10 (*1)

2018 HOUSEHOLD SURVEY QUESTION

In the last 12 months, did you live with other family or friends?

Year	Yes	No
2015	17%	83%
2018	12.2%	87.8%

► “Money issues” are no longer stated as the number one reason why individuals may be living with family members or friends. The new number one reason stated is “I was/am a student.” 12.2% calculates to 11,918 households or 26,032 adults.

Think Tank Comment: The data above show that fewer people are living with family or friends, perhaps due to the improved economy.



Aging in Place

Nearly 90% of adults age 65 or over want to remain in their home or local community as they age, preserving their independence and maintaining important social connections.

For some, that means remaining in their own house, making modifications where needed and finding creative ways to balance their monthly budget. Others may seek out an apartment or condominium designed for older adults. But housing that is affordable, accessible and conveniently located close to stores, healthcare offices and public transit is in short supply.

Most of the available developments in Ottawa County have waiting lists of 1-6 years, depending on the location and cost. Fixed incomes in retirement paired with higher medical costs can impact the quality of life for older adults if shelter overburden makes it difficult for them to also afford food, prescriptions and the supportive services they need to remain living independently.

Public/private partnerships to develop additional affordable housing options, combined with out-of-the-box initiatives such as house sharing, cooperative housing, and organized “villages” within existing neighborhoods present potential solutions to meet this growing need.

— Susan Howell–Stuk, formerly of Four Pointes



BASIC NEEDS

CHILD CARE NEEDS

ALICE Monthly Household Survival Budget, Ottawa County, MI: Child Care

Year	Single Adult	Married Couple	Adult, One Child	Adult, One Child Care	Two Adults, Two Children	Two Adults, Two Child Care
2012	0	0	\$331	\$616	\$662	\$1,173
2016	0	0	\$272	\$595	\$545	\$1,181

Figure 11 (*1)

ALICE Monthly Household Stability Budget, Ottawa County, MI: Child Care

Year	Single Adult	Married Couple	Adult, One Child	Adult, One Child Care	Two Adults, Two Children	Two Adults, Two Child Care
2012	0	0	\$371	\$914	\$742	\$1,636
2016	0	0	\$367	\$845	\$733	\$1,619

Figure 12 (*1)

- ▶ The number of Ottawa County children ages 0-5 continues to increase, according to the 2016 American Community Survey 1-Year estimates, now at 17,782.
 - ▶ The Kids Count Data Center reports that more than 13,000 of these children have “all parents in the labor force.”
- ▶ According to the Great Start to Quality Western Resource Center, also increasing is the number of available licensed spaces at 10,278, still far below the need. While evening, overnight and weekend needs are not included in this number.
- ▶ Of the 116 Regular Centers:
 - ▶ Only 60 centers are open year round
 - ▶ 54 centers are open school year only
 - ▶ Two centers are seasonal

Ottawa County Providers Breakdown

Type of Care	Regular		Evening		Overnight		Weekend	
	Facilities	Capacity	Facilities	Capacity	Facilities	Capacity	Facilities	Capacity
Family Homes	199	1194	12	72	7	42	15	90
Group Homes	27	324	5	60	4	48	5	60
Centers	116	8760	3	297	0	0	0	0
Total	342	10,278	20	429	11	90	20	150

Figure 13 (*7)

Ottawa County Child Development and Care (CDC)

The Child Development and Care program provides funding for all or a portion of child day care expenses when the parent, legal guardian or other caretaker is unavailable to provide child care due to employment, attending high school, GED, or training classes; and/or a health/social condition for which treatment is being received. This program provide payments for children up to age 13. (Note: Children ages 13-18 may receive child care under certain circumstances.) MDHHS partners with the Michigan Department of Education to provide resources on providers.

CDC Reimbursement Rates (Per Hour)

Star Rating	Child Care Centers		Family and Group Child Care Homes	
	Birth to Age 2 1/2	Over Age 2 1/2	Birth to Age 2 1/2	Over Age 2 1/2
Base Rate (Blank & 1-Star)	\$4.00	\$2.75	\$3.15	\$2.65
2-Star Rate	\$4.25	\$3.00	\$3.40	\$2.90
3-Star Rate	\$4.75	\$3.50	\$3.90	\$3.40
4-Star Rate	\$5.00	\$3.75	\$4.15	\$3.65
5-Star Rate	\$5.50	\$4.25	\$4.65	\$4.15

Figure 14 (*8)

CDC Reimbursement Rates - License Exempt (Unlicensed)

Level	Birth to Age 2 1/2	Over Age 2 1/2
License Exempt Base Rate (Level 1)	\$1.60	\$1.60
License Exempt Base Rate (Level 2)	\$2.95	\$2.60

Figure 15 (*8)

CDC Assistance during 2017

- CDC payments to an average of 238 families (387 recipients) per month
- The average monthly child care payment per family was \$626.72
- Total Child Day Care payments in Ottawa County were \$1,796,155

Child care continues to be the #1 expense for families with children under the age of five years old.



BASIC NEEDS

FOOD INSECURITY

» The U.S. Department of Agriculture (USDA) defines food insecurity as a lack of consistent access to enough food for an active, healthy life.

Ottawa Food

Ottawa Food (formerly the Ottawa County Food Policy Council) is a collaboration of local



agencies and individuals that exists to ensure that all Ottawa County residents have access to healthy, local and affordable food choices. The vision of Ottawa Food is an available supply of well-balanced meals for all. In 2018, with the help of many local agencies, Ottawa Food collected data from 312 food resource users in Ottawa County to determine existing food-related needs.

ALICE Household Survival Budget, Ottawa County, MI: Food

Year	Single Adult	Married Couple	Adult, One Child	Adult, One Child Care	Two Adults, Two Children	Two Adults, Two Child Care
2016	\$182	\$414	\$344	\$287	\$691	\$603

Figure 16 (*1)

ALICE Household Stability Budget, Ottawa County, MI: Food

Year	Single Adult	Married Couple	Adult, One Child	Adult, One Child Care	Two Adults, Two Children	Two Adults, Two Child Care
2016	\$352	\$759	\$663	\$497	\$1,334	\$1,150

Figure 17 (*1)

2017/2018 COMMUNITY SURVEY RESPONSES

- » According to the 2018 United Way Household Survey approximately 13.8% answered that they worry about running out of money for food, weekly, at least once a month or occasionally. This percentage is a decrease from 2012. (21% in 2012)
- » The Ottawa Food – 2018 Food Access Survey shows that 312 food resource users were asked, “How often do you run out of money for food?” 40% stated occasionally, while 19.7% stated every week.
- » The Ottawa County 2017 Community Health Needs Assessment also reports that just under 8% of area adults report they sometimes or often don’t have enough food to eat and an equal proportion say they’ve had to cut the size of meals or skip meals due to lack of money.
- » 1 in 8 Youth participants sometimes, most of the time or always went hungry because there was not enough food in their home, as stated by the 2017 OCYAS, with 1 in 5 minority teens going hungry.
- » Among women of child-bearing age, 15.7% sometimes/often don’t have enough food, vs. 5.6% among the rest of the sample, stated by the Ottawa County Maternal and Child Health Assessment, 2017.



1 in 5

minority teens goes hungry

1 in 8

participants sometimes, most of the time, or always went hungry because there was not enough food in their home.



BASIC NEEDS

HEALTHY FOOD OPTIONS

Q: How often does your household have resources to eat balanced meals?

Year	A: Some days, but not every day	A: Almost every day
2015	39.2%	26.3%
2018	40.3%	25.6%

Figure 18 (*9)

Q: Which of the following prevents you from eating fruits and vegetables on a regular basis?

Year	A: They are too expensive	A: They are not available at food pantries
2015	55.5%	19.8%
2018	53.1%	22.8%

Figure 19 (*9)

Adult: Fruit and Vegetable Consumption

- According to the Ottawa County 2017 Community Health Needs Assessment, Key Finding #7 includes lack of adequate fruit and vegetable consumption as a remaining issue worth addressing. It also states more than eight in ten (82.4%) adults consume fewer than five servings of fruits and vegetables per day.
- Digging a little deeper, in the Ottawa County 2017 Behavioral Risk Factor Survey it shows that **there is a strong correlation between higher income and education levels and higher likelihood of consuming fruits and vegetables. See the charts below to view this correlation:**

Education Level

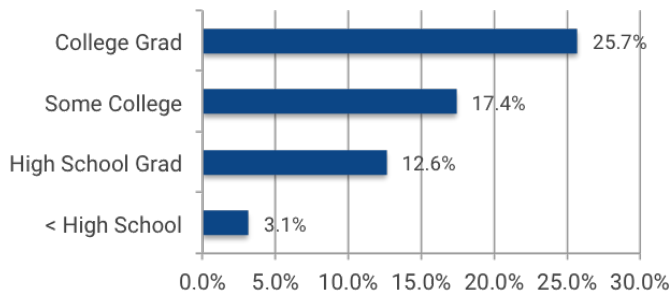


Figure 20 (*10)

Household Income

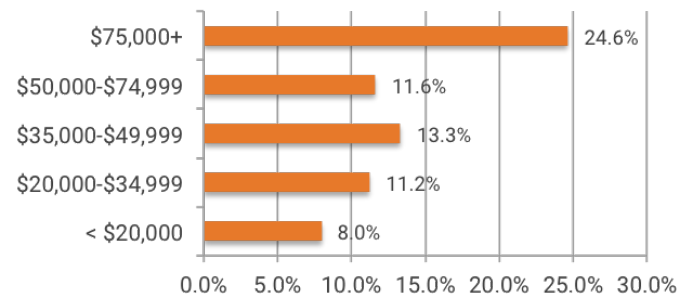


Figure 21 (*10)

Youth: Nutrition

- Only 1 in 4 students eats 5 or more servings of fruits and vegetables on an average day, according to the 2017 Ottawa County Youth Assessment Survey.



1 in 4 students

eat 5 or more servings of fruits & vegetables on

BASIC NEEDS

FOOD ASSISTANCE

The **Food Assistance Program (FAP)** is provided through the Ottawa County Department of Health and Human Services. The program provides financial assistance to increase the food purchasing power of eligible low-income households. Families obtain their benefits through the Bridge Card. FAP is a federal safety net program and benefits are 100% federally funded with administrative costs shared equally between the state and the federal government. Eligibility is based on the financial situation of all members in a household. Everyone who lives together and purchases and prepares food together is considered a member of the same household group. A review of expenses, assets, and income will determine what, if any, benefits are provided.

According to the Ottawa County Department of Health and Human Services - 2017 Annual Plan:

- The average number of cases for 2017 was 6,506; the average number of recipients was 12,953, and the average household size was two.
- In 2017, monthly FAP benefits averaged \$108 per person in Ottawa County.
- Ottawa County residents received \$16,875,701 in FAP benefits during 2017.

Number of Recipients of the Food Assistance Program (FAP)

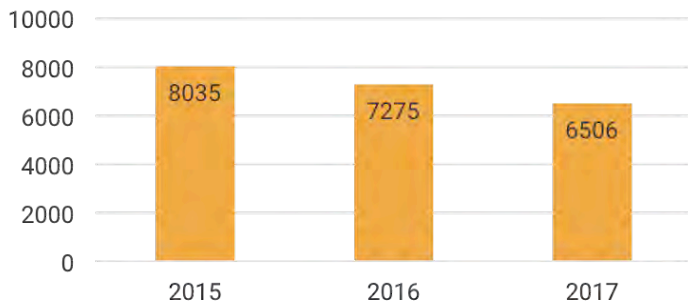


Figure 22 (*11)



Ottawa Food – 2018 Food Access Survey (given to individuals accessing supportive services in Ottawa County)

Q: Which of the following programs do you use for food assistance? (Top four)

Year	Food Pantries	Food Stamps/ Bridge Card/ SNAP Benefits	Mobile Food Pantry/Truck	WIC (Women, Infant and Children)	Food Commodity Distribution
2015	49.2%	41.6%	24.3%	23.2%	10.8%
2018	48.3%	33%	26.7%	16.3%	29.7%

Q: Does the amount of food that you get (purchased and through food assistance programs) usually last throughout the month?

Year	Yes	No	Sometimes
2015	31.7%	41%	27.3%
2018	32.2%	37.3%	29.5%

Q: If you answered “no” or “sometimes” to the question above, please indicate if there are specific times when the food does not last throughout the month?

Year	End of the Month	Middle of the Month	On School Breaks	During the Holidays	Other
2015	50%	36.1%	26.2%	19.7%	13.1%
2018	53.9%	31.9%	14.2%	16.2%	11.3%

Figure 23 (*9)

BASIC NEEDS

Meals on Wheels

Some Ottawa County older adults may have difficulty with the cost or preparation of meals. Meals on Wheels provides nourishing meals to maintain health and well-being while also providing valuable social connection with a daily visitor. Home deliveries are available to homebound adults age 60+, for as long as they are needed – a week, a month, a year. The cost is donation based. Meal options include a hot noon meal Monday through Friday, a supper sack for weekday nights, and frozen meals for weekends, salads, and Ensure nutrition supplements for individuals with a doctor's prescription. **In 2017, 351 Ottawa County older adults received 35,499 meals delivered to their home. Another 1,051 individuals attended congregate meals sites where they shared 21,382 meals.** Congregate meal sites offer opportunities to socialize, a sense of community and access to additional programming such as fitness classes, educational workshops, and leisure pursuits such as art, games and cards.

— Susan Howell–Stuk, formerly of Four Pointes

Family Independence Program

The goal of the Family Independence Program (FIP) is to help families reduce dependence on public assistance and increase self-sufficiency. FIP provides a monthly cash assistance grant to assist in covering personal needs costs. Families with children and pregnant women must meet income and asset requirements to qualify as well as other eligibility standards including (but not limited to): time on assistance, work participation requirements, school attendance and child support requirements.

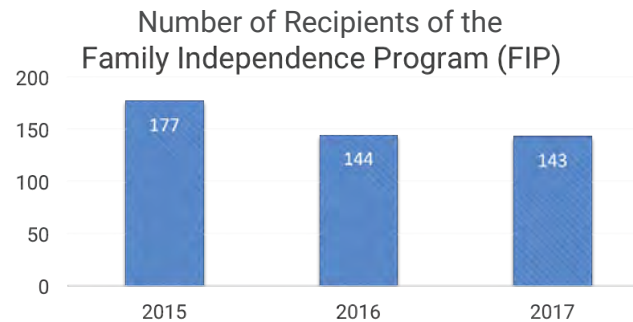


Figure 24 (*11)

Applicants for cash assistance are required to take part in a robust, results-oriented work participation program in conjunction with Michigan Works called PATH (Partnership, Accountability, Training & Hope). The program features a 21-day assessment period during which barriers to employment are identified and caseworkers work individually with clients to connect them with resources to address these barriers.

According to the Ottawa County Department of Health and Human Services - 2017 Annual Plan:

- In 2017, a one time clothing allowance was provided to children in care in August to assist with school clothing.
- The average number of cases for 2017 was 143; the average number of recipients was 299, the average household size was two.
- The average FIP payment per family in Ottawa County in 2017 was \$337.86 per month.
- Ottawa County families received \$578,884 in total FIP payments during 2017.





BASIC NEEDS

Free and Reduced Lunch

According to the United States Department of Agriculture Food and Nutrition Service, the table below shows the income eligibility guidelines for Free and Reduced Price Meals. These guidelines are updated annually for July 1 to June 30; below are the 2016/2017 year. The table shows the household size and annual income limited based on 130% and 185% of the federal poverty guidelines.

Eligibility Guidelines for Free & Reduced Price Meals: 2016/17

Household Size	Federal Poverty Guidelines – Annual Income	Free Meals – 130% - Annual	Reduced Price Meals – 185% - Annual
1	\$11,880	\$15,444	\$21,978
2	\$16,020	\$20,826	\$29,637
3	\$20,160	\$26,208	\$37,296
4	\$24,300	\$31,590	\$44,955
5	\$28,440	\$36,972	\$52,614
6	\$32,580	\$42,354	\$60,273
7	\$36,730	\$47,749	\$67,951
8	\$40,890	\$53,157	\$75,647
For each additional family member, add	\$4,160	\$5,408	\$7,696

Figure 25 (*12)

16,611 students



45,744 students

in Ottawa County qualified for free & reduced lunch in 2017



18% to 74%

range of students at Ottawa County schools who qualified for free & reduced lunch in 2017

BASIC NEEDS



Free & Reduced Price Lunch Counts - 2015-2017 District-Level Data: K-12

District Name	Total Free and Reduced Lunch Eligible					
	2015		2016		2017	
	Number Eligible	Percentage Eligible	Number Eligible	Percentage Eligible	Number Eligible	Percentage Eligible
Allendale Public Schools	736	28%	709	27%	779	29%
Black River Public School	188	20%	211	22%	221	23%
Coopersville Area Public School District	896	34%	988	37%	1061	40%
Eagle Crest Charter Academy	342	50%	316	44%	362	50%
Grand Haven Area Public Schools	2140	34%	2008	33%	2140	35%
Holland City School District	2537	69%	2277	64%	2320	67%
Hudsonville Public School District	1267	20%	1255	19%	1362	20%
ICademy Global	49	22%	37	21%	67	34%
Innocademy	38	13%	59	19%	102	31%
Jenison Public Schools	1386	29%	1293	26%	1517	30%
Ottawa Area ISD	214	54%	175	42%	275	64%
Spring Lake Public Schools	444	18%	412	17%	444	18%
Vanderbilt Charter Academy	328	73%	321	70%	353	74%
Walden Green Montessori	69	38%	79	43%	110	48%
West MI Academy of Arts and Academics	106	22%	104	21%	170	38%
West Ottawa Public School District	3801	55%	3189	47%	3839	57%
Zeeland Public Schools	1202	21%	1286	22%	1489	25%

Figure 26 (*13)

BASIC NEEDS

ACCESS AND REFERRAL

CALL 2-1-1 Top 5 Categories for All Service Requests

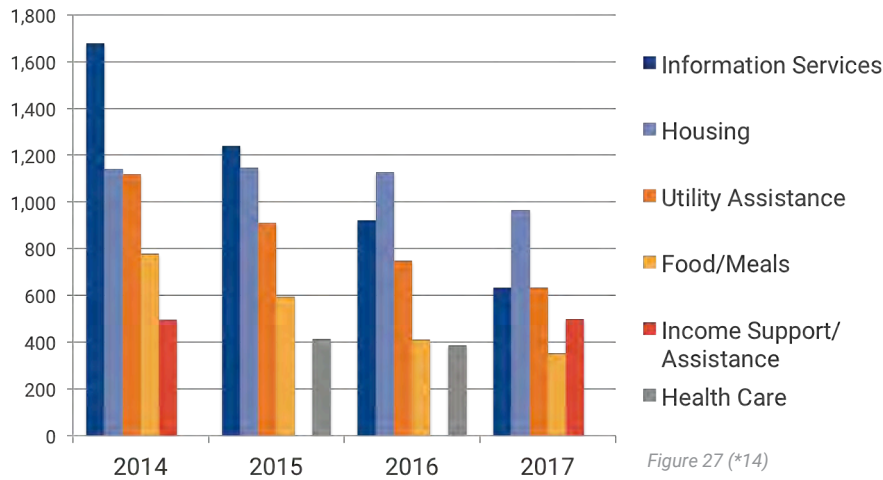


Figure 27 (*14)

▶ Although calls for utility and food have reduced significantly since the recession, housing calls remain consistent.

CALL 2-1-1 Top 5 Categories for Unmet Requests

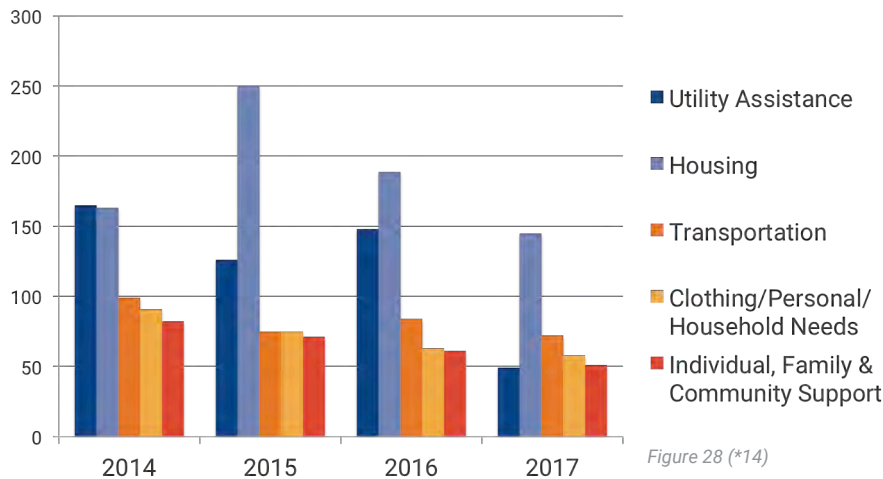


Figure 28 (*14)

CALL 2-1-1 Statistical Report: Total Number of Calls by Section, 2014-2017

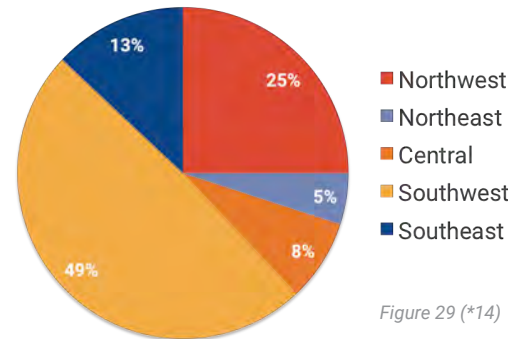


Figure 29 (*14)

CALL 2-1-1 Top 5 Category Searches via ReferWEB (online database)

2014

1. Food and Meals = 1,257
2. Housing = 990
3. Personal and Household items = 699
4. Financial and Public Assistance = 410
5. Utilities = 372

2015

1. Food and Meals = 957
2. Housing = 815
3. Mental Health & Substance Abuse Services = 357
4. Community Services = 320
5. Utility Assistance = 236

2016

1. Housing = 396
2. Food and Meals = 276
3. Employment = 247
4. Community Services = 192
5. Mental Health & Substance Abuse Services = 165

2017

1. Employment = 358
2. Housing and Utilities = 160
3. Food = 138
4. Bill Payment Assistance = 77
5. Health Care = 33

2018 HOUSEHOLD SURVEY QUESTIONS

If you needed some extra help meeting your basic needs, would you know where to get help?

Year	Yes	No
2015	74.2%	25.8%
2018	78%	22%

Where or to whom would you turn for help?

Year	Family Members (spouse, children, parents, other relatives)	Church, Synagogue or other religious congregation	Friends & Neighbors	Other nonprofit or human services agency	A phone hotline, such as the 2-1-1 Service
2015	60.8%	25.4%	14.7%	14.1%	9.5%
2018	74%	34.8%	27.1%	19.7%	14.1%

PERSONAL SAFETY

Adults: Domestic Violence

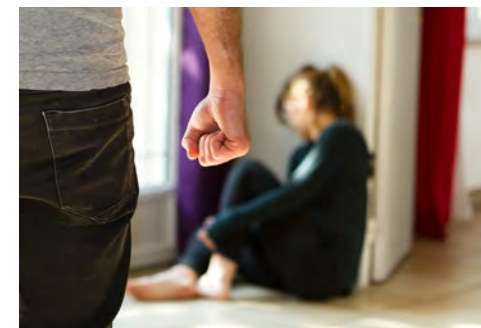
Violence in our community is interconnected and necessitates a collective effort among all the players within the system. The Lakeshore Alliance Against Domestic and Sexual Violence is a community task force with representatives from the courts, prosecution, law enforcement, schools, health department, child welfare, batterer intervention programs and domestic and sexual assault service providers. We work collectively to effectively respond to and prevent domestic and sexual violence in our community.

— **Beth Larsen**, Executive Director,
Center for Women in Transition

Ottawa County Domestic Violence Victim Information from MI Incident Crime Reporting

Year	Total Domestic Violence Victims
2015	2,570
2016	2,549
2017	2,644

Figure 30 (*15)



Center for Women in Transition – 2017 Statistics

- Responded to 2,199 calls on their 24 hour help-line.
- 75 adults and 90 children who were fleeing domestic violence found safety in their emergency shelter.

The agency provided:

- 65 sexual assault forensic nurse exams to survivors of a recent sexual assault.
- 565 adults with supportive advocacy and trauma therapy.
- 39 children, who were exposed to domestic violence, with trauma therapy.

2017 OTTAWA COUNTY YOUTH ASSESSMENT SURVEY

Dating Violence

➤ 2,200 students stated that they have dated or gone out with someone in the past 12 months. Of those students:

- 326 were called degrading names.
- 279 said that those they dated or went out with, tried to control when they saw their friends.
- 228 were isolated from family or friends.

Consistently, girls trend higher than boys in all of the above statements.



Sexing

➤ 862 students stated that they have engaged in a “sexting” activity in the past 12 months.

Of those students:

- 680 said that they sent a sexually suggestive message by text, email, instant message, social network, etc. during the past 12 mos.
A decrease from 2013 (770) and a slight increase from 2015 (672).
- 430 said that they sent or posted a naked or semi-naked photo or video of themselves by text, email, social profile, website, blog, etc. during the past 12 months.
An increase from 2013 (366) and 2015 (352).

Bullying

- 985 students stated “I have been bullied or harassed in the past 12 months.”
- Among those who reported this, 518 said it happened electronically through e-mail, chat rooms, instant messaging, websites, texting, Facebook, Twitter, etc.

Driving

- 634 youth reported riding in a vehicle driven by someone who had been drinking alcohol during the past 30 days.
- **Of those who drive:**
 - 715 teens stated that they used internet or apps while driving in the past 30 days.
 - 714 teens stated that they texted or e-mailed while driving in the past 30 days.

CHILD ABUSE AND NEGLECT

2017 Statistics from the Children's Advocacy Center of Ottawa County

- Performed 425 Forensic Interviews of children in Ottawa County who had made allegations of abuse
- 85 Medical Exams conducted
- 1,437 crisis counseling sessions to families
- 1,837 follow-up support calls
- Assisted 209 victims of child abuse and their families to navigate the legal system through court preparation and advocacy
- 9,512 individuals attended various child sexual abuse prevention programs in Ottawa County. This includes 497 adults who attended Darkness to Light* trainings and 1,470 teachers who attended prevention programs.
- In addition the CAC educated 4,012 individuals through community awareness trainings.
- In terms of outreach in school settings, 3,528 3rd grade children and 4,017 pre-school to 2nd grade children were provided with age appropriate body safety and prevention information.

*Darkness to Light is a program to raise awareness of the prevalence and consequences of child sexual abuse by educating adults about the steps they can take to prevent, recognize and react responsibly to the reality of child sexual abuse.

Child abuse is a pervasive and deadly problem. Its impact extends beyond individual victims and the damage is greater than physical injuries.

"The numbers tell the bittersweet story of child abuse in America: Although the numbers represent a steady decline of abused and neglected children over the last three years, even one abused child is one too many. The decline is good news and the 854 child advocacy centers ("CACs") across the nation are an important part of this success. CACs intervened in some 334,626 child abuse cases last year, and provide over 1,905,892 individuals with child abuse prevention training and 207,516 kids received evidence-based mental health treatment. That's about the same number of pre-K students in California, Michigan, Virginia and New York combined. Clearly, the dual approach of intervention and prevention is working.

Nonetheless, crimes involving children as victims and/or witnesses are among the most commonly under-reported. And so, we must continue to focus on education as the key to reaching a far greater number of victims and potential victims. Every adult needs to know the signs of abuse, how to report child abuse, and how to prevent maltreatment. National Children's Alliance stands for the proposition that communities working together on behalf of child victims of abuse can make all the difference in terms of response and intervention and in the lives of child victims themselves."

Teresa Huizar, Executive Director, National Children's Alliance



Confirmed Victims of Abuse and/or Neglect, Ages 0-17

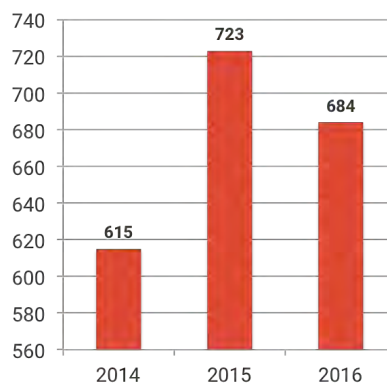


Figure 31 (*16)

Confirmed Victims of Abuse and/or Neglect, Ages 0-5

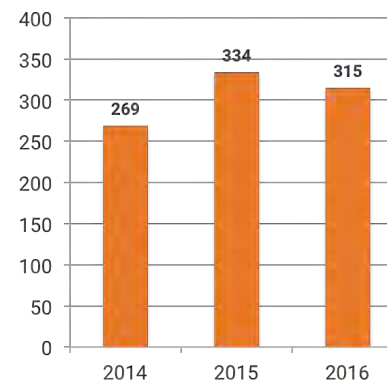


Figure 32 (*16)

Children Ages 0-17 in Out of Home Care, Abuse or Neglect

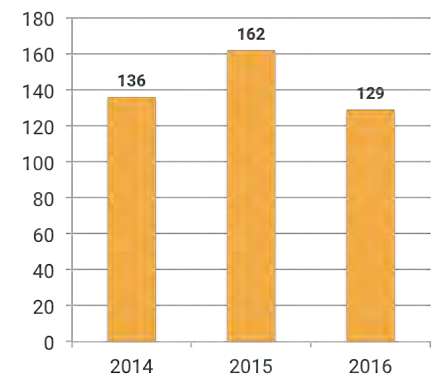


Figure 33 (*16)

BASIC NEEDS

OLDER ADULT CONCERNS

Adult Independent Living Services provides case management, home-help services, and supported services to enable individuals to remain in their own homes as an alternative to nursing home or institutional settings.

Adult Protective Services Specialists investigate allegations of abuse, neglect or exploitation and provide protection to vulnerable adults (persons 18 years or older). Investigators coordinate with mental health, public health, law enforcement, to probate courts, the aging network, community groups and the general public to take the necessary steps to correct their abuse/neglect situation.

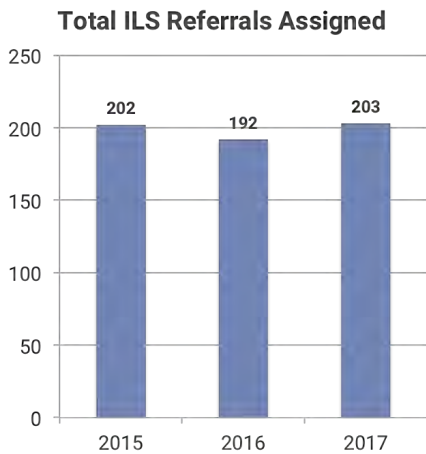


Figure 34 (*17)

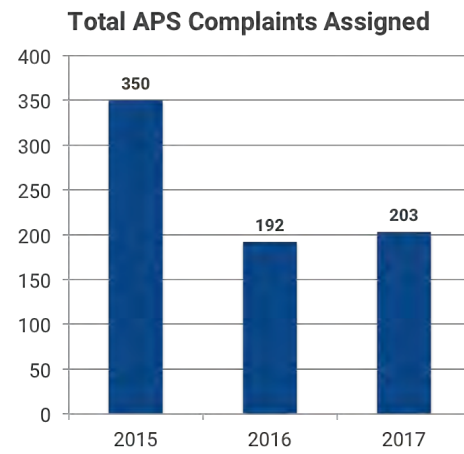


Figure 35 (*17)



A 2018 Transportation Study from Age-Friendly Holland/Zeeland

This study consisted of nine focus groups and a community-wide survey of adults 65 and older. Some of the survey results are as follows:

Q: Do you have difficulties with transportation when you need it?

Some/Very/Extremely	Not at all/Not Very
11%	89%

► 11% represents approximately 1,400 individuals

Q: How do you overcome transportation barriers?

Get a ride from family/friend	MAX Transit	Borrow family/friend car	Other
70%	14%	8%	8%

Q: Has a friend or family member ever taken off work to provide you with transportation?

No	Yes
75%	25%

► This could lead to productivity loss

BASIC NEEDS

A 2018 Transportation Study from Age-Friendly Holland/Zeeland Continued...

Some common challenges shared through focus groups:

- › Giving up driving at an older age
 - › Has always driven and can't imagine not having that independence
- › Family caring for older parents
 - › Feeling guilty when telling parents they can't drive them
- › Isolation among older adults
 - › Would like to visit family, friends and go out to dinner more often, but with limited income and limited transportation options, they mostly stay at home



Core Challenges Identified:

1. Family transportation
2. Unaware of transportation
3. Transportation gaps



DISASTER RESPONSE

2018 HOUSEHOLD SURVEY QUESTIONS

Do you have a family plan to deal with the following?

Year	A House Fire	A Community Tornado	A Community Flood	A Larger Event (e.g. disaster, terror event nuclear plant event, epidemic)
2012	68.9%	N/A	N/A	47.6%
2015	71.4%	61.3%	28.2%	20.3%
2018	65.8%	57%	51.4%	46.7%

Do you have homeowner's or renter's insurance that would cover any losses from events such as fires or other disasters?

Year	Yes	No
2015	87.4%	88.4%
2018	12.6%	11.6%

NEED HELP? CALL 2-1-1

Or, search online at www.call-211.org

Get help with the following at CALL 2-1-1:

- Food, Housing & Clothing
- Utility Assistance
- Support Groups
- Healthcare Services
- Teen Pregnancy
- Senior Issues
- Mental Health Services
- Transportation
- Prescription Assistance
- Seasonal Programs
- Support Groups
- And more...



NOTES



THANK YOU

Sponsorship for the 2018 Community Assessment was provided by:

SPECTRUM HEALTH



Grand Haven Area
community foundation

Allendale
community foundation

Coopersville Area
community foundation



Greater Ottawa County
United Way

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Greater Ottawa County
United Way

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