

Prepared for Kennebec Valley Community Action Program



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# **About this Report**

As a community action agency that receives federal Community Services Block Grant funding, the Kennebec Valley Community Action Program (KVCAP) must conduct a comprehensive community needs assessment every three years. This report satisfies that requirement. It uses both qualitative and quantitative data to analyze the factors that contribute to poverty in the KVCAP region and the needs of low-income residents. Its findings will help KVCAP identify gaps in services and opportunities to help low-income residents improve their economic, physical, and emotional well-being. It will also serve as a valuable source of information for other local service providers.

#### Service Area Definition

KVCAP's service area spans four Maine counties - Kennebec, Lincoln, Sagadahoc, and Somerset - sometimes referred to as the Kennebec Valley because the Kennebec River flows through the heart of the region. This report provides a comprehensive look at the economic and social conditions of residents in these counties.

#### **Process**

This community needs assessment reflects the collective experiences and observations of hundreds of residents in the Kennebec Valley. To gather their input, KVCAP worked with Plimpton Research, an independent consulting firm that specializes in policy-oriented research in Maine. Together, KVCAP and Plimpton Research held two focus groups, conducted an online survey that drew over 600 responses, and interviewed 19 client and provider key informants with firsthand insight into the challenges facing low-income residents. Plimpton Research also gathered and analyzed the quantitative data presented throughout this report to create a truly comprehensive picture of current conditions in the KVCAP region.

#### Appreciation

Special thanks to Michele Prince, KVCAP Chief Operating Officer, for guiding the research team. Thanks also to the dozens of clients and community members who volunteered their time in focus groups and interviews, and to the hundreds of individuals who completed the online survey. Your feedback made this report possible.

# **Executive Summary**

In the Kennebec Valley, growth and opportunity in some places contrast with poverty and decline in others. Yet low-income residents across the region face similar challenges.

Who is living in poverty?

About 14% of Kennebec Valley residents (33,000 individuals) are living in poverty, up from 10% in 2000. The poverty rate is even higher for **children under five** (27%) and households headed by "**single moms**" with children under five (62%). Poverty also is higher among some racial and ethnic **minorities** and in **service centers**.

What are the causes of poverty?

The causes of poverty are myriad but several factors stand out: lack of **education** and job **skills**; lack of **employment** opportunities; the high cost of **basic needs**; drug and alcohol **addiction**; **mental health** challenges; and geographic and social **isolation**.

What are the conditions of poverty?

- **Transportation:** Forty-two percent of KVCAP-client survey respondents do not own a working, registered vehicle. In a region with very limit public transportation, not having a reliable means of transport limits one's ability to work, shop, access public services, and live.
- **Food Insecurity:** In 2015, nearly 35,000 residents of the KVCAP region had limited or uncertain access to adequate food, and almost 11,000 were children.
- **Housing:** Finding safe, affordable housing is a challenge for many low-income residents in the Kennebec Valley, especially renters.
- **Heating:** Many low-income households rely on heating assistance during Maine's cold winters. "I would not be able to keep my house heated in the winter if KVCAP didn't help."
- **Childcare:** Finding affordable, high-quality childcare is a challenge for working caregivers, especially in remote areas.
- **Employment:** More than half of survey respondents chose *lack of jobs with livable* wages/benefits as one of the top reasons why poverty exists.
- **Health Care:** Poverty can cause or exacerbate many health problems. Finding and affording medical care is a challenge for many low-income residents, especially in remote areas.
- **Cost of Living:** Basic needs such as food, housing, heat, childcare, transportation, and medicine are expensive. "You pay one bill, then you don't have the money for the next bill."
- **Shame & Disconnection:** "The judgement against poverty is getting deeper." In some cases, social disconnection is literal for households that lack a phone or internet access. Some community members who need assistance are hesitant to ask or apply for help.
- **Generational Poverty:** "We're seeing a cultural movement toward acceptance of long-term unemployment and dependency... Aspirations are a real stretch for kids right now...."

## What are the region's greatest needs?

- **Jobs and Skills:** Community members report two critical, related needs: more jobs with livable wages and benefits, and more workers with the skills that local businesses require.
- **Public Transportation:** People value the region's existing, limited public transportation options. They want more stops and more frequent trips.
- **Affordable Housing:** Survey respondents chose *affordable housing* as the most important service for their community.
- **Housing Repairs:** Low-cost housing is often in need of repair. Unfortunately, 97% of survey respondents who sought assistance with housing repairs had trouble getting it.
- **Heating and Energy Assistance:** Heating and energy assistance is widely used and highly valued. Some community members would like to see greater access to these programs. Only about one-third of potentially eligible community members receive LIHEAP heating assistance.
- **Affordable, Quality Childcare:** Many parents reported difficulty finding affordable, quality care for their children, especially in rural areas.
- **Health Care Access:** Finding and affording health care is a recurring concern for residents across the KVCAP region.
- **Mental Health Care Access:** There is widespread need for more mental health and addiction services. The opioid epidemic is creating urgent needs in many communities. Parents and providers cite a shortage of mental health services for children.
- **Life-Skills Education:** Many community members expressed the need for "life skills" education (sex education, drug and alcohol awareness, professional "soft skills"), especially for children who may not receive support or guidance at home.
- **Coordination:** In some communities, greater communication and coordination among the organizations that serve low-income residents may help to increase the impact of their limited resources.
- **Awareness:** There is a general perception that many low-income residents are unaware of the full range of services and assistance available to them.

## What are the region's greatest assets?

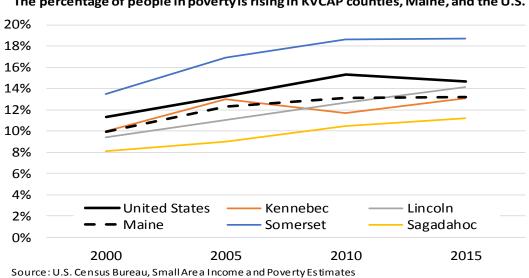
Caring people are the most valued asset in the Kennebec Valley. Several providers also recognized gains that communities have made in food security. Other valued assets include KVCAP, Educare, Maine Families, Rent Smart, and a long list of organizations and institutions helping residents improve their economic, physical, and emotional well-being.

# **Key Findings**

KVCAP serves a sprawling region that stretches 200 miles from the Canadian border in the north, through the highlands and rivers of Kennebec County, to the Atlantic coastline. It includes mill towns, farmland, Maine's state capital, and summer beach communities. Economic conditions within the region are as diverse as the geography. Growth and opportunity in some places contrast sharply with poverty and decline in others. Yet residents and service providers across the region report similar challenges for those living in poverty. This section summarizes key findings about the causes and conditions of poverty in the Kennebec Valley, and the region's needs and assets. For additional detail, see the appendices cited throughout this section.

# Who is living in poverty?

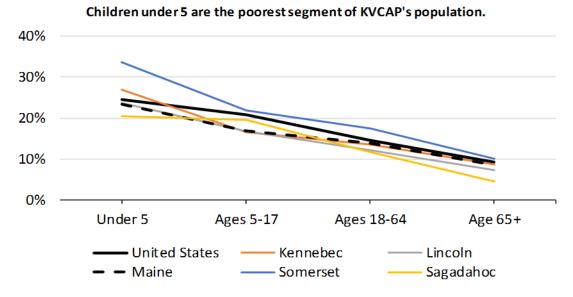
Across the KVCAP region, about 14% of residents (33,000 individuals) are living in households with incomes below the poverty line. This percentage has risen over the last decade, as it has in Maine and the U.S.



The percentage of people in poverty is rising in KVCAP counties, Maine, and the U.S.

The poverty rate is even higher for some segments of the population.

Children under five are the poorest segment of the region's population; more than one in four (27%) is living in poverty. In fact, these youngsters are over three times more likely to be living in poverty than people over age 65 (whose poverty rate is 8%). In Somerset County and the cities of Augusta and Waterville, the percentage is even higher - more than one in three young children is poor. In Skowhegan, it's more than half (54%).



Source: U.S. Census Bureau, American Community Survey, 2011-2015

• The region's poorest households are those headed by "single moms" of young children. Nearly two-thirds (62%) of households headed by unmarried women with children under five are living in poverty. In Lincoln and Sagadahoc counties, the share is even higher (74% and 78% respectively). By comparison, the poverty rate for all families is just 10%.

Percentage of people living below poverty threshold by household type

	All individuals	Families	Families with children	Married couples with children	Female householder, no husband, with children	Female householder, no husband, with children under 5
Kennebec	13%	9%	18%	7%	37%	60%
Lincoln	14%	8%	15%	4%	36%	74%
Sagadahoc	11%	9%	19%	7%	57%	78%
Somerset	19%	13%	22%	11%	42%	51%
KVCAP Service						_
Area	14%	10%	18%	7%	40%	62%
Maine	13%	9%	17%	7%	40%	55%
<b>United States</b>	15%	11%	18%	8%	41%	46%

Source: U.S. Census Bureau, American Community Survey, 2011-2015

• Poverty is higher among some racial and ethnic minorities. The percentage of minority residents in the Kennebec Valley is low by national standards, but it is growing. Unfortunately, poverty is higher among these populations. Within the Kennebec Valley, the poverty rate is 37% for Black and African American residents,

34% for Hispanic and Latino residents, and 24% for Native American residents, compared to just 14% for White, non-Hispanic or Latino residents. At the same time, individuals of other races tend to be younger than White residents, which is important in a region where population aging is leading to population decline and workforce shortages in some communities.

• The region's service centers have higher concentrations of poor residents. The poverty rates of Augusta (20%), Skowhegan (23%), and Waterville (21%) are significantly higher than the region as a whole (14%). This trend is not unusual. Research suggests that low-income residents seek access to public transportation, affordable housing, social services, and employment opportunities more often found in urban places.<sup>1</sup>

	Percentage of people living in poverty by age group						
	All ages Under 5 Ages 5-17 Ages 18-64 Age 65+						
Augusta	20%	35%	29%	19%	11%		
Waterville	21%	38%	20%	22%	9%		
Skowhegan	23%	54%	28%	22%	14%		
KVCAP Service Area	14%	27%	18%	14%	8%		

Source: U.S. Census Bureau, American Community Survey, 2011-2015

• Adults with less education are more likely to be living in poverty. Of people age 25 and older, nearly one-third (29%) of those without a high school diploma are living in poverty, compared to just 10% and 3% of those with an associate's or bachelor's degree, respectively. In Augusta and Skowhegan, the percentage is even higher; 39% of residents without a high school diploma are living below the poverty line. These trends are consistent with state and national patterns.

# What are the causes of poverty?

The events and conditions that push people into poverty, or hold them there, are myriad and complex. There is no single trigger; often a series of circumstances put people in positions from which it is hard to escape. The following table shows the top causes of poverty chosen by participants in KVCAP's community survey (Appendix C).

respondents selecting
52%
36%
32%
30%
28%

<sup>&</sup>lt;sup>1</sup> Edward L. Glaesar, Matthew E. Kahn, and Jordan Rappaport. "Why do the poor live in cities?" Harvard Institute of Economic Research, discussion paper 1891, 2000.

Percent of survey

In addition to these factors, data show that lack of education and job skills, geographic isolation, lack of family supports, addiction, and mental health challenges also correlate to higher rates of poverty across households and regions (Appendices B and F).

# What are the conditions of poverty?

Poverty can permeate every aspect of an individual's life - their ability to feed themselves and their children, to get to work on time, to receive medical care, even how they interact with other members of society. Below are some of the most common conditions of poverty reported by residents and service providers in the KVCAP region.

**TRANSPORTATION** In a rural area where homes, stores, businesses, hospitals, and schools are often far apart, the saying "You can't get there from here," is sometimes painfully true for people living in poverty.

42% OF KVCAP-CLIENT SURVEY RESPONDENTS DO NOT OWN A WORKING, REGISTERED VEHICLE.

A service provider in Jackman explains, "We're 50 miles in every direction from another town, and the nearest service center, Skowhegan, is 80 miles—that's a day off work for people." If a car breaks down, people can become stranded both physically and economically - they are unable to get to work, or to night classes, or to the doctor.

Cars are expensive to purchase, insure, fuel, and repair. For households on a tight budget, auto expenses often compete with necessities like food, heat, medicine, and rent. Forty-two percent of KVCAP clients-survey respondents do not own a working, registered vehicle. In a region where public transportation is extremely limited, people who lack reliable transportation face serious barriers. In some rural places, even taxis are unavailable. Where they are an option, they are expensive and sometimes unsafe.

KVCAP survey respondents chose transportation as the fifth most important service for their community and *lack of transportation* as the third highest barrier to accessing services and public assistance. Focus-group participants spoke about the challenges of getting to childcare centers, service providers, grocery stores, and medical appointments. Clients and service providers named several specific policy challenges with transportation: Maine's vehicle inspection law and the policy of suspending driver's licenses of parents who are behind on child support.

Many service providers echoed these concerns and mentioned the difficulty of serving individuals who cannot even reach the provider's door. One food bank operator talked about clients being unable to take boxes of food home because they must walk long distances and it is too much to carry. Another spoke of a 13-year-old girl being sexually harassed in a cab. Another recalled a woman offered a new job that required her to travel from Skowhegan to Palmyra (20 miles) for a week of training. She declined the offer because she could not afford the gas. In the Kennebec Valley, transportation is a critical need that creates severe barriers for many low-income individuals.

**FOOD INSECURITY** Feeding oneself and one's family can be a daily challenge for people living in poverty. Food topped the list of needs for which survey respondents had sought assistance in the past year. In 2015, an estimated 14% of residents in the KVCAP region were food-insecure (Appendix G). This means nearly 35,000 residents had limited or uncertain access to adequate food, and almost 11,000 were children. Food banks in Waterville and Skowhegan have reported an increase in clients, and the Augusta Food Bank recently moved to a larger facility to accommodate growing demand.

IN 2015, 35,000 RESIDENS IN THE KVCAP REGION WERE FOOD INSECURE, INCLUDING 11,000 CHILDREN. In some communities, schools are stepping up to help feed local children. One school principal says, "One of the biggest reasons we almost never cancel school here is because this is a warm place with warm meals for kids." Another provider notes, "Every school in

Waterville has a food pantry now."

Several service providers and community members mentioned the need for better access to healthful food, which is often more expensive than less-nutritious options and takes longer to prepare. Clients mentioned the need for transportation to large grocery stores and farmers markets that sell fresh, affordable food.

HOUSING is another basic human need and another challenge for low-income residents. Many KVCAP clients report difficulties finding low-cost housing. "At one point I suddenly had nowhere to stay, and I said, 'I'll rent an apartment this weekend.' It took me two months to find a place!" Another client told of

IN LINCOLN AND SOMERSET COUNTIES, 49% AND 61% OF RENTER HOUSEHOLDS CANNOT AFFORD THE AVERAGE TWO-BEDROOM UNIT.

spending eight years on the waiting list for a Section 8 housing subsidy.

MaineHousing's rental affordability index shows the percentage of renter households unable to afford the average two-bedroom unit ranges from 49% in Lincoln County to 61% in Somerset County (Appendix K on pages 76-79). A service provider noted, "People working two part-time minimum wage jobs can't afford \$750/month rent. If you're paying more than 51% of your income in rent, you can't make ends meet or get ahead." One client said, "I feel house poor. We own a home, but it is old, hard to heat, and we can't keep up with the maintenance costs."

The lack of affordable housing leaves some people stranded. While only 1% of survey respondents categorized themselves as homeless, 9% live with a friend or relative rather than in a house or apartment that they own or rent.

Low-income residents who do have a place to live often report that low-cost housing is in poor condition or unsafe. Nearly half (47%) of survey respondents report drafty or broken windows, one-quarter (23%) report leaky roofs, and one-fifth (21%) have mold issues. "I need doors," said one client, "the cold comes in faster than I can keep up."

**HEATING** costs can loom large during cold Maine winters. Many low-income households rely on public assistance. In survey responses, heating assistance was the top service used by KVCAP clients. One said, "I

71% OF KVCAP-CLIENT SURVEY RESPONDENTS HAVE USED HEATING FUEL ASSISTANCE.

would not be able to keep my house heated in the winter if KVCAP didn't help." Some people report that the income requirements for the federally-funded Low-Income Heating and Energy Assistance Program (LIHEAP) are too strict. One non-qualifying person said, "My rent was late this month because of heat." A school principal says, "I'm hearing more about kids whose homes are not warm, water pipe issues, maybe it's colder than usual..."

CHILD CARE/EARLY CHILDHOOD EDUCATION is critical for all families, but for low-income families where caregivers may be working multiple jobs or trying to attend night classes, accessing affordable, high-quality childcare can be a challenge. "In my small town, there aren't a lot of jobs that require education. But pay is so low, and child care so expensive, that it doesn't equal out." Clients described trying to get by on one income so the other parent can stay home and take care of children, or moving in with grandparents who can offer low-cost housing and child care while a parent works. Several parents described challenges finding after-school care for school-aged children, and two survey respondents offered the idea of extending the school day, both to provide care for children while parents are working and to offer more time to children for learning and engaging in productive pursuits: "I think the school day should be way longer to alleviate childcare expenses and give children a chance to belong to the group and learn morally positive interactions with others as well as learn everyday tasks such as sharing, chores, responsibility."

Educare was cited by many survey respondents and interviewees as one of Waterville's primary assets. But many clients discussed the shortage of licensed child care providers in smaller towns. A child care provider described the challenge of finding qualified teachers and paying them adequately, and several parents suggested that early childhood education teachers should earn more.

High-quality early childhood education for disadvantaged children has been shown to improve school readiness and to have positive impacts on long-term outcomes in education, health, social behaviors, employment, and earnings.

**EMPLOYMENT** is critical for low-income households. Finding a good job can be a lifeline out of poverty; losing a job can push people back into it. Unemployment rates have dropped statewide from 5.7% in 2014 to 3.3% in 2017. Kennebec County's unemployment rates are comparable - 5.4% in 2014 and 3.2% in 2017, but in Somerset unemployment is higher, 7.9% in 2014 and 5.0% in 2017.

More than half (52%) of survey respondents chose *lack of jobs with livable wages/benefits* as one of the top reasons why poverty exists, the most popular response. Still, this dropped significantly from the 2015 survey, when 77% of respondents chose *lack of jobs* as a top reason for poverty. Across the KVCAP region, clients and service providers report a disconnect between the skills and needs of low-income residents and the jobs available to them.

A lack of qualifications is one reason for this divide. Labor force statistics show that Kennebec Valley residents without any formal education beyond high school are much more likely to be unemployed or not looking for work (see Appendix F). "People have low incomes because they don't have the skills to become gainfully employed," summarized one provider. A client explained, "My husband has a four-year degree, and it was difficult to find a good-paying job. You see a lot of hiring signs in retail and restaurants, but it's hard to get by on that... The rate of pay in Maine is not amazing."

Data from the U.S. Census Bureau show that 61% of adults in KVCAP's service area — and as low as 41% in Somerset County alone — have completed at least some college, much lower than the Maine average of 67% (see page 26). Likewise, labor force participation rates both for men and women are lower in Somerset County than the Maine average (see pages 30-31).

Local businesses are reported to be equally frustrated by labor force issues. "Our businesses are screaming and begging for qualified and skilled workers," said one provider. Still, there is a general perception that some employers do not pay enough to make worthwhile the cost of getting to work and paying for childcare. Some clients report employers limiting the hours of part-time employees to avoid offering health and other benefits, while others claim that some adults in the area are not willing to work full-time.

**HEALTH** Kennebec Valley residents experience many of the same health challenges seen across the nation, such as obesity and substance abuse (see Appendix I). In some cases, these conditions are exacerbated by poverty. Poor nutrition, stress, long work hours, and unsafe living conditions can lead to poor health. In other cases, mental health challenges or substance abuse can lead to lost opportunities, poverty, and even homelessness.

In Somerset County, the rates of obesity, alcohol-related driving fatalities, teen pregnancies, and drug-affected newborns all exceed the state average. Kennebec and Lincoln counties have high rates of drug overdoses. Several service providers noted the negative impacts of opioid use. "[Kids are] being affected by these issues in their homes," said one provider, "or among their broader group of caregivers." Another said, "Kids here tell horrifying stories about their families and caretakers that are struggling with addiction."

Opioids are especially problematic because they are highly addictive. "It has gotten worse recently," said one service provider, "and it is more hard drugs that are harder to get off." Other providers noted the challenges faced by individuals trying to access and pay for treatment: "[It's] impacting families, right down to the heating issues. Families don't have money for the extra oil when the winter is unusually cold because they are stretching to cover addiction treatment costs." While substance abuse and addiction affect people across the socioeconomic spectrum, poverty exacerbates the challenges of addiction, and the consequences of addiction may push people into poverty.

**HEALTH CARE** is one of the largest industries in Maine, but for people living in poverty, accessing care can be difficult, if not impossible. This is especially true for working-age adults who are ineligible for state and federal programs. Often the low-wage jobs available to low-skilled workers do not provide health

MORE THAN ONE IN FOUR SURVEY RESPONDENTS (26%) WHO WORK FULL-TIME SAY THEIR JOB DOES NOT PROVIDE HEALTH INSURANCE.

insurance. More than one in four (26%) survey respondents who work full-time say their job does not provide health insurance. Some of these workers (16%) receive insurance through MaineCare, Medicare, or the Affordable Care Act. The implementation of Medicaid/MaineCare expansion later this year may alleviate barriers to health insurance for more low-income adults.

Medical care was the second highest need reported by survey respondents (29% had sought assistance in the past year), followed by mental health care (25%). Assistance with health insurance was the fourth highest need, sought by 20% of survey respondents.

State and federal programs provide insurance for thousands of children and seniors. Because of Medicare, just 0.13% of people age 65 and older lack insurance in the KVCAP region, and because of MaineCare, just 5% of children under age 18% are without coverage (see Appendix I). These programs are valued by recipients even as they recount challenges, including long waiting periods for referrals, limits on prescription drugs, a shortage of dentists accepting MaineCare, and disagreements over coverage of appointments and procedures.

The rural nature of the Kennebec Valley creates another challenge for residents seeking care, even for those with insurance. In Kennebec and Lincoln counties, the ratio of primary care doctors to residents is fairly similar to the state average (147.8 and 128.8 doctors per 100,000 residents, respectively, compared to 121.3 for Maine). However, in rural Sagadahoc and Somerset counties, the ratio is about half (68.5 and 56.7, respectively). Statistics on medical health care providers show even greater need, and community members report that dental services are limited, particularly for providers that accept MaineCare. The community needs survey asked respondents whether a dozen things have improved, stayed the same, or gotten worse for them compared with one year ago, and *dental health* is the area that the most respondents (40%) rated as worse.

In client interviews and focus groups, there was a divide in ratings of health care quality and accessibility based on age. Older clients on Medicare tend to rate health care services in the area very highly and report that they have not noticed changes in their health care coverage. But younger adults who do not have health benefits through employment report difficulties accessing insurance coverage, finding providers, and paying for needed prescriptions. The main complaint of parents is finding consistent primary care providers, pediatricians, and mental health and dental providers for children.

**COST OF LIVING** Perhaps by definition, low-income households often face on-going financial challenges. They struggle to pay for necessities, cash flow issues can make even small payments impossible, and an

"YOU PAY ONE BILL, THEN YOU DON'T HAVE THE MONEY FOR THE NEXT BILL."

unforeseen expense, like a car repair or a medical emergency, can suddenly set them behind

by months. "You pay one bill, then you don't have the money for the next bill," explained one client. Nearly half (49%) of KVCAP-client survey respondents said a top reason for poverty is *basic needs too expensive*. The next most common response, chosen by 42%, was *high housing costs*.

Difficulty paying bills can have long-term implications if people attain bad credit and do not know how to fix it. One person says, "We could be so much further ahead if we could get some advice on where to put our money first to help fix our credit, just basic financial advice." While 23% of survey respondents said that their *income available for living expenses* has improved compared with one year ago, 26% said it has gotten worse, and 36% said that their *savings* have gotten worse.

**SHAME & DISCONNECTION** Poverty creates daily challenges that people must navigate within a world of non-poor neighbors, co-workers, service providers,

"THE JUDGEMENT AGAINST POVERTY IS GETTING DEEPER."

family, and friends. This disconnect can create shame that prevents some individuals from seeking the assistance they need.

One service provider observed, "The judgement against poverty is getting deeper. When there are hiring signs all over town, that makes people pass judgement when someone still needs help. But if you have addiction, or you've never worked, and you didn't grow up in a working family, it's never easy to get or hold a job." The operator of a homeless shelter said, "People go to great lengths to hide their homelessness, or they don't admit they're homeless... There's a lot of judgement in the community. Families deter people from coming to the shelter, so they only come when things get truly desperate." A survey respondent commented, "Maine policies have caused many Mainers to be poor, and then Maine turns around and displays great contempt for those at the economic bottom."

In some cases, the disconnection is literal: 45% of KVCAP client-survey respondents have no internet access, 65% do not have a landline phone, 29% lack a smart phone or cell phone, and 48% lack a computer or tablet. Lack of access to communication technology can limit people's ability to maintain contact with family, friends, employers, and service providers. It can also limit their ability to learn about and apply for valuable programs and services that could help them improve their condition.

**GENERATIONAL POVERTY** Some service providers, and even clients, see poverty deepening in ways that appear to be influencing the cultural expectations of some individuals. One provider explained, "We're

"ASPIRATIONS ARE A REAL STRETCH FOR KIDS RIGHT NOW..."

seeing a cultural movement toward acceptance of long-term unemployment and dependency... Aspirations are a real stretch for kids right now... The problem is bigger and starting earlier than what we've seen before." The provider attributed the trend to the decline of manufacturing, and the challenges of the new economy where people need to be more creative and use critical thinking skills. In a focus group discussion about barriers that keep people in the area from getting ahead, one parent mentioned generational poverty:

"I'm a foster parent, so I've met some people who've had some challenges. Mental health, cognitive abilities, generational poverty, abuse and trauma."

CHILD ABUSE/NEGLECT Poverty is one of the strongest predictors of child abuse and neglect, and the negative consequences of child abuse last well into adulthood. Child neglect cases tend to involve lack of adequate housing, transportation, health care, and substance abuse treatment. Many communities are developing strategies to help families move out of poverty to reduce their odds of entry or re-entry into the child welfare system. Compared with the Maine average, Kennebec and Somerset Counties have higher rates of children ordered into state custody because of court hearings finding abuse and/or neglect, and of domestic assault reports to police (Appendix H). KVCAP is committed to preventing child abuse and neglect, and oversees the Child Abuse/Neglect Councils for Kennebec and Somerset Counties.

# What are the region's greatest needs?

The conditions of poverty described above suggest a broad range of needs within the KVCAP region. Some are economic needs, such as better employment opportunities, others are infrastructure needs, such as more public transportation, and still others are cultural, such as greater social acceptance of those in poverty. This section presents the top needs expressed by the broad group of clients, service providers, and community members who informed this community needs assessment.

JOBS AND SKILLS Over and over, residents and service providers in the Kennebec Valley talked about two critical, related needs: more jobs with livable wages and benefits and more workers with the skills that local businesses require. "We need more blue-collar jobs with good pay in this area," said one provider. Survey respondents chose *lack of jobs with livable wages/benefits* as the number one reason poverty exists, with *lack of job skills/training* placing fifth and *lack of education* placing tenth (out of fourteen possible reasons).

65% OF SURVEY RESPONDENTS REPORTED TROUBLE ACCESSING JOB TRAINING.

Focus group discussions reinforce these perceptions. In addition to training and education, individuals named transportation and child care as critical barriers to getting and keeping good jobs. Others discussed a lack

of vocational training for adults. One client said: "We need more trade schools." But another client said, "I went to trade school for culinary. No place wanted to hire me because all I had was training, but no experience working in a restaurant. So I switched to the health field." There is a general perception that trade school is less expensive, faster, and more accessible than community college. Unfortunately, 65% of survey respondents who sought job training assistance in the past year reported trouble accessing it. It appears that community members who do not acquire vocational training and/or "soft skills" by the end of high school are struggling to access assistance or training to help develop job skills.

**PUBLIC TRANSPORTATION** The need for transportation comes up in discussions of nearly every aspect of poverty in the Kennebec Valley. People need reliable transportation to get to work on time, to shop at low-cost grocery stores, to drop their children off at daycare, to apply for social assistance, to transport donated food and supplies, and to access health care. Community members appreciate the Kennebec Explorer and wish it had more frequent trips. Still, one-third of survey respondents (22 out of 61) said they had trouble when seeking assistance with transportation. Many clients and service providers recommended that KVCAP expand its transportation services by adding rides after business hours and more mid-day runs to rural communities.

AFFORDABLE HOUSING Survey responses and key informant interviews suggest that safe, affordable housing is in short supply in some parts of the Kennebec Valley. Survey respondents chose affordable housing as the most important service for their community. This response was selected by 63% of KVCAP clients and 71% of respondents with incomes below \$20,000. Particularly in Waterville, rents appear to be unaffordable for low-wage workers, Section 8 vouchers do not cover many rents, and the housing stock is not well-maintained. One service provider suggested reaching out to landlords and supporting them with grants or low-interest loans, coaching clients to communicate better with landlords, and offering training to both renters and landlords about their rights and responsibilities. One client said, "I got into the Rent Smart [renter education] program, and it's great. But only 10-12 families can get it. They need more slots."

**HOUSING REPAIRS** Survey responses highlighted the poor condition of many low-income housing units. Unfortunately, *housing repairs* stood out as a need for which many survey respondents had trouble finding help. Thirty-five respondents reported needing assistance within the past year and 34 (97%) indicated they had trouble getting it. The top three reasons respondents did not get assistance were: *did not qualify* (42%), *did not know how to access* (30%), and *too expensive* (24%).

**HEATING AND ENERGY ASSISTANCE** Sixty percent of KVCAP-client survey respondents chose *heating/energy assistance* as one of the most important services for their community. Programs such as LIHEAP are widely used and highly valued. If anything, community members would like to see greater access: "KVCAP has LIHEAP, which is great, but people who make too much to qualify still can't afford to pay for all their heat this winter."

AFFORDABLE, QUALITY CHILDCARE Many parents reported difficulty finding affordable, quality care for their children. In some rural areas, there is a lack of licensed, regulated providers and those that exist are too expensive for low-income families. The cost of enrolling and transporting children to high-quality programs can consume a large portion of the earnings of low-wage workers. "In my small town, there aren't a lot of jobs that require education. But pay is so low, and child care so expensive, that it doesn't equal out."

HEALTH CARE ACCESS Challenges with health care and health insurance came up over and over during conversations about the conditions facing low-income residents in the KVCAP region. Medical care was the second highest service for which survey respondents had sought assistance in the past year (after *food*), and KVCAP clients identified affordable health insurance as the third most important service for their community. Service providers and community members also talked about the challenges of accessing and affording medical care. One key informant, who is not in the health care field, even identified Medicaid expansion as the one change they would make to improve their community.

MENTAL HEALTH CARE ACCESS There also appears to be a widespread need for mental health services and addiction treatment across the KVCAP region. After food and medical care, mental health care was third most common service for which survey respondents had sought help in the past year. The opioid epidemic that exists throughout the U.S. is active in the Kennebec Valley, and many providers report difficulty helping addicts find and afford treatment. A provider in one rural community said, "We only have one local [mental health] provider, and they do not meet all the need." Another said, "Kids here tell horrifying stories about their families and caretakers that are struggling with addiction." The dangers and instability of substance abuse ripple through the households and communities of individuals struggling with addiction. Many clients, and several service providers, mentioned that there are not enough mental health providers for children in the area.

LIFE-SKILLS EDUCATION Some discussions about poverty in the KVCAP region touched on issues of life skills, especially for young people who may not receive support or guidance at home. Providers who work with employers mentioned the need for "soft skills" like dressing professionally and workplace manners. Other providers mentioned sex education and drug and alcohol awareness for K-12 students. Several clients and service providers spoke about the value of parenting education, although only 8% of KVCAP clients chose *parent education classes* as a top need for their community.

COORDINATION Several service providers called for greater coordination among the organizations and institutions that serve low-income residents in each community. One provider suggested combining services in a central location. "For people with severely limited resources, our assistance needs to be worth more, and more one-stop. We expect people to go to five different agencies repeatedly, and that takes a lot of resources." The same provider suggested more sharing of information to help individuals in severe need, "Say a police officer gets called out on a domestic violence complaint, and notices it seems like there's no food in the house. They don't want to report it, because there's a fear that the kids will be taken away. There should be a safe place for them to report people who need help." However, another provider with an overlapping service area observed, "Kennebec and Somerset counties have a real lead on interagency collaboration and communication compared with other places. Schools, police, crisis services, domestic violence...the communication is great, and we all know who the players are and what the issues are." The level of interagency coordination appears to vary across the KVCAP region.

AWARENESS Many KVCAP clients, staff, and community members noted gaps in public awareness about the services and assistance available to low-income residents. Within the two focus groups KVCAP hosted, many seniors and parents offered information on local services of which other participants were unaware. The programs mentioned included General Assistance, SNAP, WIC, the Somerset Explorer, parenting classes, financial education, renters' assistance, and programs for weatherization and first-time homebuyers. Several providers suggested that KVCAP put more resources into getting the word out about its services. "We need to go to where people are," said one. For example, "When the Good Shepherd food truck comes, there are lines—that should be a local resource fair." Several clients and providers named Facebook, flyers, and posters as effective methods for getting the word out about programs and services.

#### **ALIGNMENT OF NEEDS AND SERVICES**

KVCAP provides many services that assist low-income families, and also offers prevention programs. Service programs helped at least 9,960 families or 18,291 people in fiscal year 2017, and many people receive more than one KVCAP service<sup>2</sup>. The most-used services for 2017 were:

- LIHEAP served 9,477 families or 18,291 people.
- Transportation provided 339,302 van rides for medical appointments and child protective services and 103,313 public transportation rides on one of the Explorer buses (more than doubling their 40,000 rides per year from 2008-2011).
- Child & Family Services provided Head Start, Early Head Start, Educare, or child care to 625 children.
- Health/Resource Navigation assistance and information/referral served 517 people.
- Maine Families served 293 families of infants.
- Weatherized 86 homes and provided home repair for 59 homes.
- Youth after-school academic and employment support programs served 95 people.

KVCAP prevention program participation in 2017 included:

- Parent education classes served 3,640 attendees.
- Classes focused on safety and child abuse prevention served 3,874 children/youth.

This study has identified a range of urgent needs to alleviate poverty in the area. Two of the five top causes of poverty identified in the community survey involve employment issues, and child care, transportation, affordable housing, and access to health and mental health care were repeatedly mentioned by clients and service providers. KVCAP and other service providers are offering valued and well-utilized programs in all these areas, but clearly more needs remain. These are all areas where expansion of services is warranted.

<sup>&</sup>lt;sup>2</sup> KVCAP cannot currently produce a true unduplicated count of clients. It uses a conservative method to avoid duplication, but this results in an undercount of people served.

# What are the region's greatest assets?

Despite the challenges reported by low-income residents, many love their communities and value the services provided by KVCAP and its partners. Responses to the question, "Name three things that you like about your community" give the overall impression that the

"IF OUR COMMUNITY COULD WORK TOGETHER, I BELIEVE WE HAVE ENOUGH REOURCES HERE THAT WE COULD SOLVE POVERTY."

Waterville-Skowhegan area is a good place to grow up, raise a family, and retire. **CARING PEOPLE** are by far the top asset named by survey respondents, and many interview subjects named this also. "If our community could work together," said one provider, "I believe we have enough resources here that we could solve poverty."

KVCAP and its programs were named as assets many times. One provider said, "all of KVCAP's programs are successfully serving people and would be missed if they went away." A client says, "I would not be able to keep my house heated in the winter if KVCAP didn't help." One community member suggested, "KVCAP is doing a good job addressing multigenerational poverty starting at the early childhood level, and they should keep that up and expand where they can."

KVCAP's customer satisfaction surveys ratings are consistently high. Among program survey respondents:

- 90% of transportation services users rate the service *excellent* or *very good*, and 90% say they can rely on KVCAP to provide the transportation services they request.
- 98% of community initiatives (health & resource navigators and employment services) clients rate the services *excellent* or *very good*.
- 93% of KVCAP child and family services clients report that they would recommend the program to other parents.
- 96% of Maine Families clients report that they are satisfied with the services.

Other highly valued programs target children and young families. "We are so blessed to have **EDUCARE**;" said one provider, "it's this miracle program parked in Waterville, Maine. It's changing kids' lives." A client said, "The MAINE FAMILIES

"ALL OF KVCAP'S PROGRAMS ARE SUCCESSFULLY SERVING PEOPLE AND WOULD BE MISSED IF THEY WENT AWAY."

program has seriously helped my family more than I can begin to express." **RENT SMART** education classes were also named as a valuable program.

Several service providers reported meaningful gains in tackling **FOOD INSECURITY**. "We've made incredible strides on food insecurity," said one. "There's no reason for people to go hungry [in Waterville]," said another.

Finally, community members mentioned a long list of organizations whose programs and services are valuable assets. They include: local LIBRARIES, POLICE departments, CHURCHES, and COMMUNITY CENTERS; local ROTARY, KIWANIS, and BOYS AND GIRLS clubs; HEALTHY MAINE PARTNERSHIP; HEALTHY COMMUNITIES OF THE CAPITAL AREA; HEALTHY NORTHERN KENNEBEC; SOMERSET PUBLIC HEALTH; UNITED WAY; ALFOND YOUTH CENTER; ALFOND

FOUNDATION; COLBY COLLEGE; MAINE STREET SKOWHEGAN; SOUTH END NEIGHBORHOOD ASSOCIATION; SUSTAIN MID MAINE COALITION; and HIGH HOPES CLUBHOUSE.

# Appendix A: Service Area Profile

KVCAP has supported the residents of Central Maine for over fifty years. Its service area sprawls from the northern forests along the Canadian border in Somerset County through the highlands and rivers of Kennebec County, to the Atlantic coastlines of Lincoln and Sagadahoc counties. It includes mill towns, farmland, the state capital, and summer beach communities. The large, diverse region is home to over 240,000 people (18% of Maine's population).<sup>3</sup> It is roughly the size of Connecticut, although with one-fifteenth the population.

KVCAP provides all CAP services to residents in Kennebec and Somerset counties. In Lincoln and Sagadahoc, it administers the Low-Income Heating and Energy Program, the Central Heating and Improvement Program, and a weatherization program, while Mid-Coast Maine Community Action administers all other CAP services.

## Kennebec County

Kennebec County is home to half of the people living in KVCAP's service area (120,000 residents). It is the region's geographic, economic, and residential core. It is the most densely populated county and includes the regionally-important cities of Augusta and Waterville.

Augusta is Maine's state capital, and thus the location of many employers such as state agencies, the headquarters of statewide organizations, law firms, financial institutions, other associated businesses, and the University of Maine at Augusta. The city is also the home of MaineGeneral Medical Center, the county's largest private employer, and many other health care providers. Waterville is another important service center, home to Inland Hospital and two ambitious higher education institutions: Colby College and Thomas College. Both cities also have large retail sectors.

The Opportunity Index for Kennebec County is 56.5 out of 100, which corresponds to a grade of "B-" and is slightly below the state score of 57.9.5 Compared to the rest of Maine, the largest barriers to opportunity in Kennebec appear to be slightly lower incomes, a higher rate of crime (although still low by national standards), and a higher percentage of disengaged youth ages 16 to 24 who are neither in school nor working. One measure by which Kennebec does well is the percentage of three- and four-year-olds in preschool, 47.2% compared to 35.2% for Maine.

<sup>&</sup>lt;sup>3</sup> Unless otherwise noted, all data in this section comes from <u>Community Commons'</u> Community Health Needs Assessment online tool, accessed July 28, 2017, and are five-year averages for 2011-2015.

<sup>&</sup>lt;sup>4</sup> Maine Department of Labor, Center for Workforce Research and Information, <u>top private employers in Maine by average monthly employment</u> (4<sup>th</sup> quarter 2016), accessed July 28, 2017.

<sup>&</sup>lt;sup>5</sup> The Opportunity Index is a multidimensional measure of the "opportunity" available to residents of a geographic region. It is calculated annually by Opportunity Nation, "a bipartisan, national coalition of more than 350 businesses, nonprofits, educational institutions and community leaders working to expand economic opportunity for all Americans." The index seeks to quantify opportunity in four areas: economy, education, health, and community. Source: Measure of America and Opportunity Nation, Opportunity Index, accessed February 1, 2018.

## Somerset County

Somerset County is by far the largest county within KVCAP's service area but it is the least densely populated. It extends roughly 130 miles from the Canadian border in the north to Kennebec County in the south. It accounts for one-fifth of the KVCAP-region's population, but most of its residents live in the southern third of the county, which includes the service centers of Skowhegan, Pittsfield, and Fairfield. The county's northern two-thirds is sparsely populated but contains many popular destinations for outdoor recreation. It is a gateway for thousands of tourists who visit the region every year to canoe, camp, hike, hunt, whitewater raft, ski, and snowmobile. The Kennebec River runs through the heart of Somerset County and once powered a robust manufacturing sector. Vestiges of that industry remain but the region has struggled. Most recently, the closure of a paper mill in Madison in May 2016 meant the loss of 215 jobs.<sup>6</sup>

Somerset's largest town, Skowhegan, is a historic mill town that hosts three of the region's largest employers: a paper mill, an athletic shoe manufacturer, and a hospital. Pittsfield is home to a large construction company and private residential school. The regional community college is located in Fairfield, as are many retail establishments. Despite these bright spots, the decline of manufacturing has hit Somerset hard, and it is the poorest county in KVCAP's service area. It has the fourth highest poverty rate of all Maine counties.

Somerset County has the lowest Opportunity Index of KVCAP's service area: 48.6 out of 100, which corresponds to grade of "C" and trails both the state and national scores (57.9 and 52.4 respectively). Somerset's score reflects lower incomes and education levels, higher unemployment and poverty rates, more disengaged youth, and less access to medical doctors.

### Lincoln County

Lincoln County is the smallest county in KVCAP's service area by population (34,000 residents or 14% of the regional total) and the second smallest by land area (8% of the total). Located south of Kennebec County on the Atlantic Ocean, it is a picturesque coastal county with many tourist destinations and seasonal residents. Its three service centers - Boothbay Harbor, Damariscotta, and Wiscasset - have robust tourism economies centered around the region's natural and cultural amenities. U.S. Route 1, which runs through the center of Lincoln, is known for its many antique and gift shops. The county is relatively prosperous, although there are pockets of poverty and the seasonal nature of the local economy creates challenges for some residents. LincolnHealth, a health care center with campuses in Boothbay and Damariscotta is the county's largest private employer and a source of stable, year-round employment.

There is no Opportunity Index available for Lincoln County for 2017. In 2016, its score was 55.4 out of 100, which corresponds to a B- and was below Maine's 2017 score of 57.9 (although above the national score of 52.4). Lincoln's economic score exceeds Maine's, reflecting higher incomes and lower poverty rates, but its score for community and health scores trails the state's. This is due primarily to a higher percentage of disengaged youth ages 16 to 24 and a higher percentage of uninsured residents.

<sup>&</sup>lt;sup>6</sup> Rachel Ohm, "Madison Paper production ends after 38 years," Kennebec Journal, May 23, 2016.

## Sagadahoc County

Sagadahoc County is the second smallest county in KVCAP's service area by population (35,000 residents or 15% of the total) and the smallest by land area (5% of the total). Like Lincoln, it is a scenic and relatively prosperous coastal county that attracts many tourists and seasonal residents. Many of the county's employers are small businesses oriented toward those populations, and many are seasonal. Bath Iron Works (BIW) is a noteworthy exception. A shipbuilding facility that employs over 5,500 people, BIW is Maine's fifth largest private employer and the largest private employer in KVCAP's service area.

Sagadahoc has the highest Opportunity Index of KVCAP's service area: 57.6 out of 100, which corresponds to a "B" grade and is just below the state score of 57.9 (although above the national score of 52.4). Sagadahoc's economy, education, and health scores exceed Maine's, reflecting higher incomes, education levels, preschool attendance, and lower poverty and unemployment rates. Its health score trails Maine's because of a higher percentage of disengaged youth, although it violent crime rate is much lower than the state's.

## Summary

KVCAP serves a large, diverse area that is a microcosm of Maine: forestlands, mill towns, retail centers, and beach towns. In some places, such as the rural and manufacturing communities of Somerset County, economic challenges threaten entire towns and poverty is widespread. In other places, such as coastal Lincoln and Sagadahoc counties, poverty exists in hidden pockets. Individual households and residents struggle despite their proximity to vast wealth. Between those extremes, residents of Kennebec County experience both the challenges and opportunities of metropolitan life: access to greater economic and educational opportunities but higher crime and deeper poverty. The next section discusses the unique challenges created by the sheer size and diversity of KVCAP's service area.

# Appendix B: Service Area Demographics

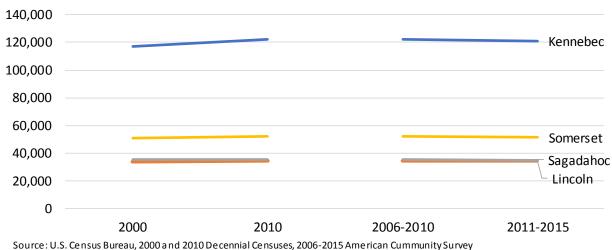
### Population

KVCAP serves a large region of diverse communities, from urban employment centers to remote forest towns, from summer beach colonies to rural mill towns. Despite these differences, the region's residents have much in common, especially when compared to the rest of Maine and the U.S. Most notably, the region has relatively little racial and ethnic diversity and its population is aging.

### **Growth and Migration**

The number of residents living in KVCAP's service area has remained relatively constant since 2000. Collectively, the four counties grew about 3% from 2000 to 2010. Since then, however, their overall population has declined approximately 1%. From 2006-2010 to 2011-2015, population loss ranged from -0.7% in Kennebec County to -1.7% in Sagadahoc County.

### Population growth has been essentially flat since 2000 and slightly declining in recent years.



Two factors contribute to population decline: deaths outnumbering births, and out-migration exceeding in-migration. The following table shows that natural population increase is negative in all KVCAP counties, as well as Maine (meaning there are more deaths than births). All counties except Lincoln are also losing residents to out-migration. A closer look shows they are gaining international residents and losing "domestic" residents to other parts of the U.S. Natural decrease and out-migration appear to be contributing about equally to the region's overall population decline; both are estimated to have cost about 1,700 residents from 2010 to 2015.

KVCAP counties are shrinking due to population aging and out-migration but they are gaining new international residents.

	Population	Natural Increase	<u>Migration</u>		
	Change*	(births minus deaths)	Total International Dor		Domestic
Kennebec	-2,171	-681	-825	234	-1,059
Lincoln	-488	-710	163	170	-7
Sagadahoc	-144	-12	-169	67	-236
Somerset	-1,115	-267	-864	118	-982
KVCAP Service Area	-3,918	-1,670	-1,695	589	-2,284
Maine	967	-1,646	2,898	7,041	-4,143
United States	12,660,715	7,325,826	5,334,889	5,334,889	

Source: U.S. Census Bureau, Estimates of the Components of Resident Population Change: April 1, 2010 to July 1, 2015 \*Population change includes a residual that cannot be assigned to either natural increase or migration, therefore numbers do not add.

### Age

The lack of births (or excess of deaths) in KVCAP's service area hints at the age of its residents. In 2011-2015, the average median age of KVCAP counties was 45.2, more than 7 years above the U.S. average. A high median age means the region has relatively more older residents and fewer young residents, which means lower birth rates and slower population growth. These trends will likely continue, and even worsen, because the region's population has been aging over time. In 2000, the average median age was just 4 years above the U.S. average (39.2 years compared to 35.3), whereas now it is 7 years above.

KVCAP counties are aging even faster than the rest of Maine and the U.S.

	Median age (years)				
	2000	2000 2011-2015 Change			
Kennebec	38.7	44.0	+5.3		
Lincoln	42.6	49.8	+7.2		
Sagadahoc	38.0	45.2	+7.2		
Somerset	38.9	44.9	+6.0		
KVCAP Service Area*	39.2	45.2	+6.0		
Maine	38.6	43.8	+5.2		
United States	35.3	37.6	+2.3		

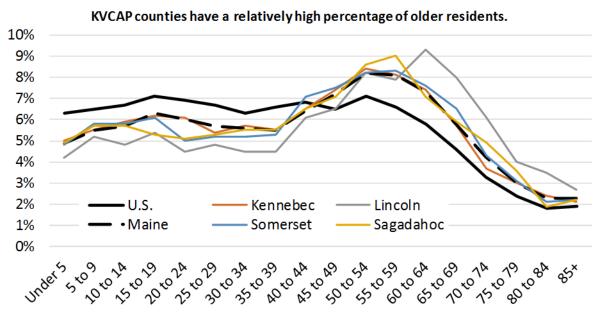
Source: U.S. Census Bureau, 2000 Decennial Census and 2011-2015 American Community Survey

Another way to assess a population's age is by charting the age distribution of its residents. The following chart shows the percentage of residents by age group of each KVCAP county,

<sup>\*</sup>Weighted average

<sup>&</sup>lt;sup>7</sup> The median age is the age at which half an area's residents are older and half are younger. For instance, Kennebec County's median is 44.0. That means if everyone in the county lined up from younger to oldest, the person in the middle would be 44 years old.

Maine, and the U.S. The bump at center-right is the Baby Boomers, who make up a disproportionate share of Maine's population and are approaching retirement age.



Source: U.S. Census Bureau, American Cummunity Survey, 2011-2015

An older population means relatively fewer young families, fewer births, and slower population growth. Within KVCAP's service area, coastal Lincoln County has the highest percentage of elderly residents, perhaps due to the number of retirees it attracts and high property values that push younger (less wealthy) families inland. As shown below, nearly one in four Lincoln County residents is age 65 or older. Kennebec, Somerset, and Sagadahoc counties have similar age profiles as Maine, with 17%-19% of residents age 65 or older, but their populations are still "old" by national standards.

Nearly 1 in 5 KVCAP residents (19%) is age 65 or older, compared to 1 in 7 U.S. residents (14%).

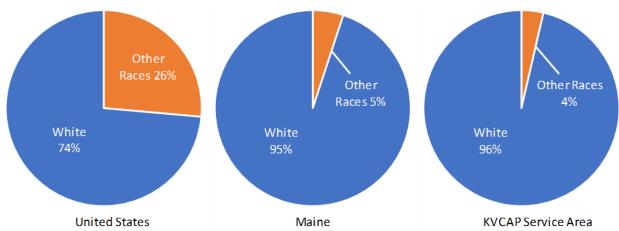
	Percentage of residents age 65+		
Kennebec	17%		
Lincoln	24%		
Sagadahoc	19%		
Somerset	18%		
KVCAP Service Area	19%		
Maine	18%		
United States	14%		

Source: U.S. Census Bureau, American Community Survey, 2011-2015

## Race and Ethnicity

Maine is one of the least racially and ethnically diverse states in the U.S., and KVCAP's service area reflects that. Whereas one-quarter of U.S. residents are non-White, minorities represent just a sliver of the KVCAP population.





Source: U.S. Census Bureau, 2011-2015 American Community Survey

Of every 100 residents in KVCAP's service area, just 4 are a race other than White alone. By comparison, 26 of every 100 U.S. residents are non-White, more than six times as many.

	Of every 100 residents, the number who are non-White is	
Kennebec	4	
Lincoln	3	
Sagadahoc	4	
Somerset	3	
<b>KVCAP Service Area</b>	4	
Maine	5	
United States	26	

Source: U.S. Census Bureau, American Community Survey, 2011-2015

These statistics mean about 9,000 of the 240,000 residents in KVCAP's service area are non-White. Of those individuals, 42% are multiple races, 20% are Asian, 16% are Black, 15% are Native American, and 7% are another race.

About 3,000 residents in KVCAP's service area are Hispanic or Latino. That equals about 1% of the total population, compared to 17% nationally. Hispanic and Latino communities are growing quickly in the rest of the U.S. and by this measure Maine and KVCAP's population mirrors the national trend. Between 2000 and 2010, the number of Hispanic residents increased 63% compared to just 3% growth of non-Hispanic residents.

# The number of Hispanic and Latino residents in KVCAP's service area is small....

	Of every 100 residents, the number	
	who are Hispanic or Latino is	
Kennebec	1	
Lincoln	1	
Sagadahoc	2	
Somerset	1	
<b>KVCAP Service Area</b>	1	
Maine	1	
United States	17	

Source: U.S. Census Bureau, American Community Survey, 2011-2015

## ...but growing faster than the rest of the population.

	Population growth 2000-2010			
	Hispanic Non-Hispanic			
Kennebec	77%	4%		
Lincoln	85%	2%		
Sagadahoc	16%	0%		
Somerset	75%	2%		
KVCAP Service Area	63%	3%		
Maine	81%	4%		
United States	43%	5%		

Source: U.S. Census Bureau, 2000 and 2010 Decennial Census

## Language

Nationally, the influx of immigrants over the last few decades has increased the share of U.S. residents with limited English proficiency. Language barriers present serious obstacles for individuals and their families, limiting both their economic and social opportunities. In 2011-2015, about 8.6% of U.S. residents age five and older had limited English proficiency. In Maine and the KVCAP region, it was just 1.7% and 1.1%, respectively.

About 2,500 KVCAP residents have limited English proficiency.

	Population with limited English proficiency			
	Number Percent			
Kennebec	1,477	1.3%		
Lincoln	405	1.2%		
Sagadahoc	404	1.2%		
Somerset	267	0.5%		
KVCAP Service Area	2,553	1.1%		
Maine	20,966	1.7%		
United States	25,410,756	8.6%		

French is the native language of nearly two-fifths (40%) of KVCAP residents with limited English. Many are in Kennebec County, likely within the Franco-American communities of Augusta and Waterville. While more detailed information on this population is not readily available, it is likely they are older members of those communities.

The following table shows other languages spoken by KVCAP residents with limited English. After French, Spanish and Chinese are the next most prevalent languages. Lincoln County also has a relatively large cluster of Thai speakers.

Of KVCAP residents with limited English, many speak French, Spanish, or Chinese.

Total	Kennebec 1,477	Lincoln 405	Sagadahoc 404	Somerset 267	KVCAP Service Area 2,553
Top five languages	716 French 245 Chinese 113 Spanish 107 Arabic 58 Armenian	168 Thai 62 French 39 Armenian 29 Vietnamese 23 Spanish	161 Spanish 113 French 34 Russian 26 Other Asian lang. 24 Vietnamese	131 French 38 Spanish 20 Chinese 19 Tagalog* 18 West Germanic lang.**	1022 French 335 Spanish 285 Chinese

Source: U.S. Census Bureau, American Community Survey, 2011-2015

#### Education

When it comes to educational attainment, there are distinct geographic divides within the KVCAP region. In coastal Lincoln and Sagadahoc counties, the percentage of residents with college degrees (both associate's and bachelor's) exceeds state and even national levels. In Kennebec, the percentages are just below the state level. In Somerset, they are far below. The following table provides further detail.

Lincoln and Sagadahoc have higher educational attainment levels than Kennebec and Somerset.

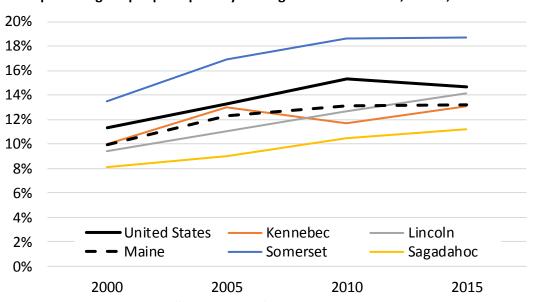
	Level of education					
	No high school diploma	Associate's degree or higher	Bachelor's degree or higher			
Kennebec	9%	35%	25%			
Lincoln	7%	39%	31%			
Sagadahoc	6%	41%	32%			
Somerset	12%	26%	15%			
KVCAP Service Area	9%	34%	25%			
Maine	8%	38%	29%			
United States	13%	38%	30%			

<sup>\*</sup> Tagalog is a language of the Philippines; \*\*West Germanic languages include Dutch and Flemish

#### Poverty

In recent years, poverty has increased throughout the KVCAP region. The following chart shows its continuous rise since 2000. Somerset County has the highest poverty rate (18.7%) while Sagadahoc has the lowest (11.2%). However, poverty in Somerset appears to have plateaued since 2010 whereas in other counties is has continued to increase. Overall poverty rates mask stark differences in the prevalence of poverty among various individuals and households. In all KVCAP counties, children and single mothers have particularly high rates of poverty.



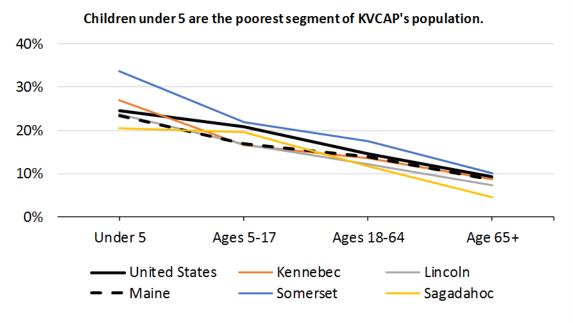


 $Source: U.S.\ Census\ Bureau, Small\ Area\ Income\ and\ Poverty\ Estimates$ 

In every KVCAP county, and throughout Maine and U.S., children under age 5 are the poorest segment of the population. Throughout the region, more than one in four children (27%) live in poverty. That is nearly double the rate for the population as a whole and more than triple the rate for people age 65 and older. In other words, children under 5 are over three times more likely to be living in poverty than their grandparents over age 65. In northern Somerset County, the statistics are even worse; one in three young children is living in poverty (34%).

	_			· ·	
	All ages	Under 5	Ages 5-17	Ages 18-64	Age 65+
Kennebec	14%	27%	17%	14%	9%
Lincoln	12%	24%	17%	12%	7%
Sagadahoc	12%	21%	20%	12%	5%
Somerset	18%	34%	22%	17%	10%
KVCAP Service Area	14%	27%	18%	14%	8%
Maine	14%	23%	17%	14%	9%
United States	15%	24%	21%	14%	9%

Poverty rates decline with age. Throughout the KVCAP region, about one in five children between age 5 and 17 lives in poverty (18%) and one in seven people age 18 to 64 live in poverty (14%). The elderly are the most prosperous segment of the population. Just 8% of people age 65 and older live in poverty, slightly lower than the state and national rate of 9%.



Source: U.S. Census Bureau, American Community Survey, 2011-2015

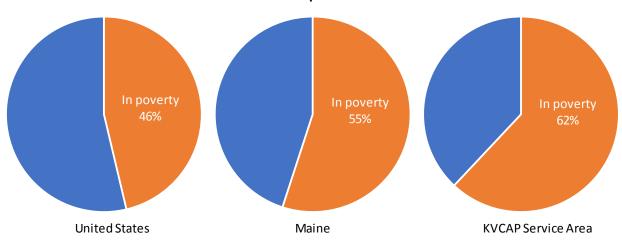
Poverty also varies by household type. The table below shows poverty rates for individuals and families of various compositions. In general, family poverty is highest in Somerset (13%) and lowest in Lincoln (8%), but that varies by family type. For instance, Lincoln has the lowest poverty rate for married couples with children (4%) and the highest poverty rates for "female householder, no husband, with children" (57%) (the Census Bureau's description of "single mom").

Percentage of people living below poverty threshold by household type

	All individuals	Families	Families with children	Married couples with children	Female householder, no husband, with children	Female householder, no husband, with children under 5
Kennebec	13%	9%	18%	7%	37%	60%
Lincoln	14%	8%	15%	4%	36%	74%
Sagadahoc	11%	9%	19%	7%	57%	78%
Somerset	19%	13%	22%	11%	42%	51%
KVCAP Service						
Area	14%	10%	18%	7%	40%	62%
Maine	13%	9%	17%	7%	40%	55%
<b>United States</b>	15%	11%	18%	8%	41%	46%

This household-level detail reveals the strikingly high poverty rates of households led by single mothers, especially those with young children. This is true nationwide, but the following charts show it is even more prevalent within KVCAP's service area. Fully 62% of KVCAP households headed by unmarried mothers of young children are poor.

Nearly two-thirds of KVCAP households headed by unmarried mothers of young children are poor.



Source: U.S. Census Bureau, American Community Survey, 2011-2015

## **Employment**

In recent years, the KVCAP region's labor market has enjoyed relatively low unemployment, despite the seasonal fluctuations that typify Maine's economy. Low unemployment may be due partially to declining workforce participation, particularly among men.

Nearly half of the KVCAP region's workforce lives in Kennebec County, which includes the regional employment centers of Augusta and Waterville. In 2017, the unemployment rate in Kennebec was 3.2%, slightly better than the state rate of 3.3%. Unemployment was notably higher in Somerset County (5.0%), where it exceeded both state and national levels (3.3% and 4.4%, respectively).

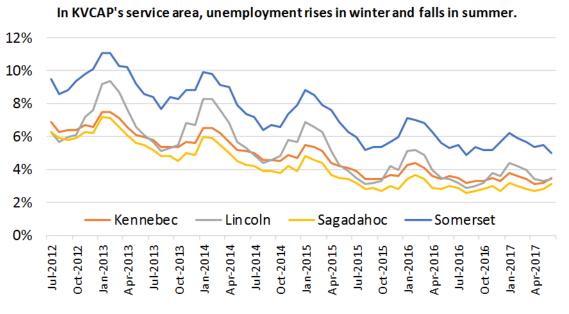
Unemployment in the KVCAP region is like the rest of Maine, except in Somerset.

	Workforce	Employed	Unemployed	Unemp. Rate	
Kennebec	63,078	61,071	2,008	3.2%	
Lincoln	17,188	16,618	571	3.3%	
Sagadahoc	19,524	18,997	528	2.7%	
Somerset	23,453	22,278	1,177	5.0%	
KVCAP Service Area	123,243	118,964	4,284	3.5%	
Maine	701,508	678,067	23,417	3.3%	
United States	160,320,000	153,337,000	6,982,000	4.4%	

Source: Maine Department of Labor, Center for Workforce Research and Information, 2017 annual averages

The following chart shows the seasonal nature of unemployment in KVCAP counties. In all four counties, the unemployment rate rises in winter and falls in summer. The trend is strongest in

Lincoln and Somerset counties. Lincoln has many coastal destinations that are popular with summer tourists. Likewise, northern Somerset's economy picks up in summertime with whitewater rafting, fishing, camping, canoeing, and other outdoor activities. In all counties, the unemployment rate has declined in recent years as the economy has shaken off the impact of the national recession, which ended in 2010.



Source: Maine Department of Labor, Center for Workforce Research and Information

Unemployment rates reflect the percentage of the population that wants to work but has not found suitable employment. Individuals are not considered unemployed if they have stopped looking for work, are pursuing higher education, have retired, or are disabled. Those individuals are considered not to be "participating" in the workforce. The "workforce participation rate" refers to the percentage of the working-age population that is participating in the workforce.

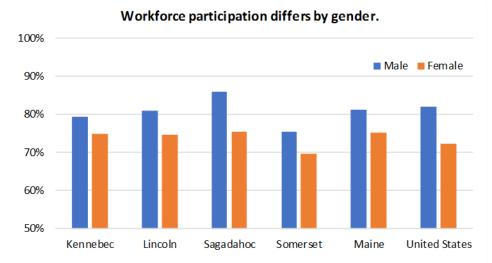
Workforce participation of KVCAP men varies by county; for women, it is fairly consistent.

	Workforce participation rate, 2011-2015					
	Total	Male	Female			
Kennebec	77%	79%	75%			
Lincoln	78%	81%	75%			
Sagadahoc	80%	86%	75%			
Somerset	73%	75%	70%			
Maine	78%	81%	75%			
United States	77%	82%	72%			

Source: U.S. Census Bureau, American Community Survey, 2011-2015

The following chart shows workforce participation by gender for KVCAP counties. There is notably higher variation for men than women. Whereas, women's participation rates range 5

percentage points (from 70% in Somerset to 75% elsewhere), men's rates vary more than twice as much: 11 percentage points (from 75% in Somerset to 86% in Sagadahoc).

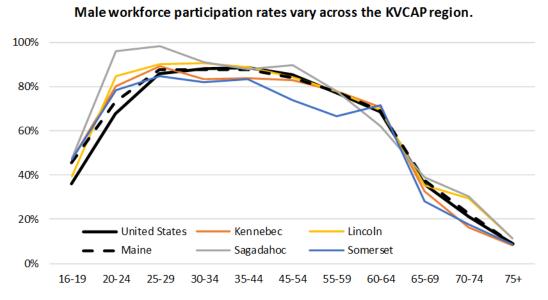


Source: U.S. Census Bureau, American Community Survey 2011-2015

One factor contributing to falling unemployment rates may be a decline in workforce participation among males. This topic has received extensive attention in recent years. According to the Maine Department of Labor (MDOL), "The share of prime-age males in Maine who were working or looking for work declined from nearly 95 percent in 1970 to slightly more than 86 percent in 2014." The decline has been even sharper for males with less educational attainment, and MDOL cites the loss of manufacturing jobs as a primary cause.

Digging deeper, the following chart shows how male workforce participation varies by age. In all KVCAP counties, the percentage of males age 20 to 24 in the workforce is higher than in Maine and the U.S. This is likely due to fewer young men pursuing higher education compared to their peers outside the region. In some counties, the participation rates of older males dips below Maine and U.S. levels. This is especially noteworthy for males ages 45 to 59 in Somerset County.

<sup>&</sup>lt;sup>8</sup> Maine Department of Labor, Center for Workforce Research and Information, "What is causing labor force participation of prime-age males to decline?" CWRI Blog, September 2, 2016.



Source: U.S. Census Bureau, American Community Survey, 2011-2015

#### Service Centers

The KVCAP region contains three major service centers: Augusta and Waterville in Kennebec County and Skowhegan in Somerset County. Like cities across the U.S., these urban communities have higher rates of poverty. Research suggests poor residents seek access to public transportation, more affordable housing, and employment opportunities found in urban areas.<sup>9</sup>

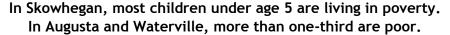
Poverty is higher in the KVCAP service centers than in the region overall.

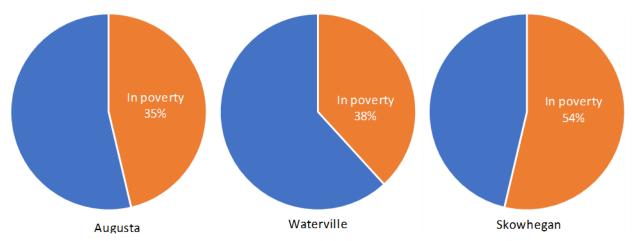
	Percentage of people living in poverty by age group						
	All ages	Under 5	Ages 5-17	Ages 18-64	Age 65+		
Augusta	20%	35%	29%	19%	11%		
Waterville	21%	38%	20%	22%	9%		
Skowhegan	23%	54%	28%	22%	14%		
KVCAP Service Area	14%	27%	18%	14%	8%		

Source: U.S. Census Bureau, American Community Survey, 2011-2015

The preceding table shows the prevalence of poverty by age group. As noted earlier, children under age 5 are the poorest segment of the population throughout the U.S. That trend is even more pronounced in the KVCAP service centers. In Augusta and Waterville, more than one-third of young children are living in poverty. In Skowhegan, it is more than one-half.

<sup>&</sup>lt;sup>9</sup> Edward L. Glaesar, Matthew E. Kahn, and Jordan Rappaport. "Why do the poor live in cities?" Harvard Institute of Economic Research, discussion paper 1891, 2000.





Source: U.S. Census Bureau, American Community Survey, 2011-2015

KVCAP's largest cities are somewhat more racially diverse than the surrounding region. The following table shows the percentage of people living in poverty by race. These percentages should be interpreted cautiously since they cover small geographies and have large margins of error. Nevertheless, they show higher poverty rates among most minorities groups, except for Asian residents.

### Poverty is higher among most minority groups, but data is limited.

	Percentage of people living in poverty by race						
	White	Black or African American	American Indian/ Alaska Native	Asian	Native Hawaiian/ Pacific Islander	Some other race	Multiple races
Augusta	19%	nd	16%	6%	nd	nd	74%
Waterville	19%	75%	10%	7%	nd	nd	32%
Skowhegan	24%	nd	40%	nd	nd	nd	13%
KVCAP Service Area	14%	37%	24%	5%	71%	14%	26%

Source: U.S. Census Bureau, American Community Survey, 2011-2015

Finally, education is a major determinant of income and poverty. Increasingly, individuals with lower levels of formal education are at a disadvantage in the job market. While the overall rate of poverty in the KVCAP region for people are 25 and older is 12%, it is higher for people without a high school diploma (29%) and lower for those with an associate's or bachelor's degree (10% and 3%, respectively). This trend holds in Augusta, Waterville, and Skowhegan. In Augusta, for instance, 39% of residents without a high school diploma are living below the poverty line, compared to just 3% of residents with a bachelor's degree or higher.

<sup>&</sup>quot;nd" means there is not enough data to produce a reliable estimate for the population

# KVCAP adults with more education have lower poverty rates.

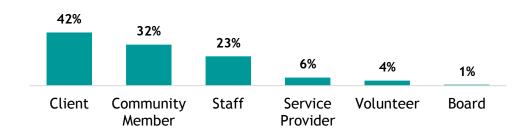
	Percentage of people age 25 and over living in poverty by level of education						
	All levels	No high school diploma	High school diploma	Some college or associate's degree	Bachelor's degree or higher		
Augusta	17%	39%	21%	16%	3%		
Waterville	17%	25%	23%	21%	5%		
Skowhegan	19%	39%	23%	14%	1%		
KVCAP Service Area	12%	29%	15%	10%	3%		

Source: U.S. Census Bureau, 2011-2015 American Community Survey

# **Appendix C: Community Survey**

To gain a clearer understanding of the views and needs of local residents, KVCAP conducted a community survey in October and November 2017. The online survey was publicized through distribution and outreach by KVCAP staff and drew 649 responses. Survey participants included KVCAP clients (the recipients of KVCAP services), KVCAP staff, community members, local service providers, and volunteers from throughout KVCAP's service area. The following tables and graphs summarize the results.

2017 Survey Respondents: Relationship to KVCAP



County of I	Reside	nce	Town of Residence			Town of Emp	loymer	nt
Kennebec	385	59%	Waterville	116	18%	Waterville	176	44%
Somerset	225	35%	Fairfield	56	9%	Skowhegan	60	15%
Lincoln	12	2%	Augusta	50	8%	Augusta	52	13%
Waldo	8	1%	Skowhegan	47	7%	Other	115	29%
Other/NR	19	3%	Winslow	40	6%			
			Clinton	23	4%			
			Oakland	20	3%			
			Norridgewock	17	3%			
			Vassalboro	15	2%			
			St. Albans	13	2%			
			Pittsfield	12	2%			
			Canaan	11	2%			
			Benton	11	2%			
			Cornville	11	2%			
			Other	209	32%			

# Respondent characteristics

17 or under       2       0%         18-24       23       4%         25-38       162       28%         39-50       93       16%         51-61       128       22%         62 or over       168       29%         Race         American Indian/Alaska Native       6       1%         Asian       1       0%         Black       4       1%         Hispanic       2       0%         Multiple races       9       2%         Other       4       1%         White       544       95%         Education         Did not finish high school       27       5%         High school diploma/GED       144       25%         Some college/technical school       149       26%         Associate's degree       61       11%         Master's degree       62       11%         Doctorate degree       6       1%         Gender         Female       469       83%         Male       95       17%         Other or transgender       3       1% <td col<="" th=""><th>Age</th><th></th><th></th></td>	<th>Age</th> <th></th> <th></th>	Age		
25-38       162       28%         39-50       93       16%         51-61       128       22%         62 or over       168       29%         Race         American Indian/Alaska Native       6       1%         Asian       1       0%         Black       4       1%         Hispanic       2       0%         Multiple races       9       2%         Other       4       1%         White       544       95%         Education         Did not finish high school       27       5%         High school diploma/GED       144       25%         Some college/technical school       149       26%         Associate's degree       61       11%         Bachelor's degree       62       11%         Doctorate degree       6       1%         Gender         Female       469       83%         Male       95       17%         Other or transgender       3       1%         Source of health insurance         None       46       8%         Through work	17 or under	2	0%	
39-50       93       16%         51-61       128       22%         62 or over       168       29%         Race         American Indian/Alaska Native       6       1%         Asian       1       0%         Black       4       1%         Hispanic       2       0%         Multiple races       9       2%         Other       4       1%         White       544       95%         Education         Did not finish high school       27       5%         High school diploma/GED       144       25%         Some college/technical school       149       26%         Associate's degree       61       11%         Bachelor's degree       61       11%         Master's degree       62       11%         Doctorate degree       6       1%         Gender         Female       469       83%         Male       95       17%         Other or transgender       3       1%         Source of health insurance         None       46       8%         Through work<	18-24	23	4%	
51-61       128       22%         62 or over       168       29%         Race         American Indian/Alaska Native       6       1%         Asian       1       0%         Black       4       1%         Hispanic       2       0%         Multiple races       9       2%         Other       4       1%         White       544       95%         Education         Did not finish high school       27       5%         High school diploma/GED       144       25%         Some college/technical school       149       26%         Associate's degree       61       11%         Bachelor's degree       61       11%         Master's degree       62       11%         Doctorate degree       6       1%         Gender         Female       469       83%         Male       95       17%         Other or transgender       3       1%         Source of health insurance         None       46       8%         Through work       215       36%         Maine	25-38	162	28%	
Race           American Indian/Alaska Native         6         1%           Asian         1         0%           Black         4         1%           Hispanic         2         0%           Multiple races         9         2%           Other         4         1%           White         544         95%           Education         27         5%           Bid not finish high school         27         5%           High school diploma/GED         144         25%           Some college/technical school         149         26%           Associate's degree         61         11%           Bachelor's degree         61         11%           Master's degree         62         11%           Doctorate degree         6         1%           Gender         Female         469         83%           Male         95         17%           Other or transgender         3         1%           Source of health insurance         46         8%           Through work         215         36%           MaineCare         128         21%           Medicare         128 <td>39-50</td> <td>93</td> <td>16%</td>	39-50	93	16%	
Race         American Indian/Alaska Native       6       1%         Asian       1       0%         Black       4       1%         Hispanic       2       0%         Multiple races       9       2%         Other       4       1%         White       544       95%         Education         Did not finish high school       27       5%         High school diploma/GED       144       25%         Some college/technical school       149       26%         Associate's degree       61       11%         Bachelor's degree       61       11%         Master's degree       62       11%         Doctorate degree       6       1%         Gender         Female       469       83%         Male       95       17%         Other or transgender       3       1%         Source of health insurance         None       46       8%         Through work       215       36%         MaineCare       128       21%         Medicare       128       21%         Thr	51-61	128	22%	
American Indian/Alaska Native       6       1%         Asian       1       0%         Black       4       1%         Hispanic       2       0%         Multiple races       9       2%         Other       4       1%         White       544       95%         Education       27       5%         High school diploma/GED       144       25%         Some college/technical school       149       26%         Associate's degree       61       11%         Bachelor's degree       61       11%         Master's degree       62       11%         Doctorate degree       6       1%         Gender       6       1%         Female       469       83%         Male       95       17%         Other or transgender       3       1%         Source of health insurance         None       46       8%         Through work       215       36%         MaineCare       128       21%         Medicare       128       21%         Medicare       128       21%         Through parent or spouse	62 or over	168	29%	
Asian       1       0%         Black       4       1%         Hispanic       2       0%         Multiple races       9       2%         Other       4       1%         White       544       95%         Education         Did not finish high school       27       5%         High school diploma/GED       144       25%         Some college/technical school       149       26%         Associate's degree       61       11%         Bachelor's degree       62       11%         Moster's degree       62       11%         Doctorate degree       6       1%         Gender         Female       469       83%         Male       95       17%         Other or transgender       3       1%         Source of health insurance         None       46       8%         Through work       215       36%         MaineCare       128       21%         Medicare       128       21%         Through parent or spouse       49       8%         ACA       17       3%	Race			
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Hispanic         2         0%           Multiple races         9         2%           Other         4         1%           White         544         95%           Education           Did not finish high school         27         5%           High school diploma/GED         144         25%           Some college/technical school         149         26%           Associate's degree         61         11%           Bachelor's degree         117         21%           Master's degree         62         11%           Doctorate degree         6         1%           Gender           Female         469         83%           Male         95         17%           Other or transgender         3         1%           Source of health insurance           None         46         8%           Through work         215         36%           MaineCare         128         21%           Medicare         128         21%           Through parent or spouse         49         8%           ACA         17         3%           Other	Asian	1	0%	
Multiple races         9         2%           Other         4         1%           White         544         95%           Education         Education           Did not finish high school         27         5%           High school diploma/GED         144         25%           Some college/technical school         149         26%           Associate's degree         61         11%           Bachelor's degree         62         11%           Master's degree         62         11%           Doctorate degree         6         1%           Gender         Female         469         83%           Male         95         17%           Other or transgender         3         1%           Source of health insurance         None         46         8%           Through work         215         36%           MaineCare         128         21%           Medicare         128         21%           Through parent or spouse         49         8%           ACA         17         3%           Other         17         3%	Black	4	1%	
Other         4         1%           White         544         95%           Education         Education           Did not finish high school         27         5%           High school diploma/GED         144         25%           Some college/technical school         149         26%           Associate's degree         61         11%           Bachelor's degree         62         11%           Master's degree         62         11%           Doctorate degree         6         1%           Gender         5         17%           Female         469         83%           Male         95         17%           Other or transgender         3         1%           Source of health insurance         3         1%           None         46         8%           Through work         215         36%           MaineCare         128         21%           Medicare         128         21%           Through parent or spouse         49         8%           ACA         17         3%           Other         17         3%	Hispanic	2	0%	
Education         27         5%           Did not finish high school         27         5%           High school diploma/GED         144         25%           Some college/technical school         149         26%           Associate's degree         61         11%           Bachelor's degree         62         11%           Master's degree         62         11%           Doctorate degree         6         1%           Gender           Female         469         83%           Male         95         17%           Other or transgender         3         1%           Source of health insurance           None         46         8%           Through work         215         36%           MaineCare         128         21%           Medicare         128         21%           Through parent or spouse         49         8%           ACA         17         3%           Other         17         3%           Other         17         3%	Multiple races	9	2%	
Education         27         5%           High school diploma/GED         144         25%           Some college/technical school         149         26%           Associate's degree         61         11%           Bachelor's degree         117         21%           Master's degree         62         11%           Doctorate degree         6         1%           Gender           Female         469         83%           Male         95         17%           Other or transgender         3         1%           Source of health insurance           None         46         8%           Through work         215         36%           MaineCare         128         21%           Medicare         128         21%           Through parent or spouse         49         8%           ACA         17         3%           Other         17         3%	Other	4	1%	
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Associate's degree       61       11%         Bachelor's degree       117       21%         Master's degree       62       11%         Doctorate degree       6       1%         Gender         Female       469       83%         Male       95       17%         Other or transgender       3       1%         Source of health insurance         None       46       8%         Through work       215       36%         MaineCare       128       21%         Medicare       128       21%         Through parent or spouse       49       8%         ACA       17       3%         Other       17       3%	High school diploma/GED	144	25%	
Bachelor's degree       117       21%         Master's degree       62       11%         Doctorate degree       6       1%         Gender         Female       469       83%         Male       95       17%         Other or transgender       3       1%         Source of health insurance         None       46       8%         Through work       215       36%         MaineCare       128       21%         Medicare       128       21%         Through parent or spouse       49       8%         ACA       17       3%         Other       17       3%	Some college/technical school	149	26%	
Master's degree       62       11%         Doctorate degree       6       1%         Gender         Female       469       83%         Male       95       17%         Other or transgender       3       1%         Source of health insurance         None       46       8%         Through work       215       36%         MaineCare       128       21%         Medicare       128       21%         Through parent or spouse       49       8%         ACA       17       3%         Other       17       3%	Associate's degree	61	11%	
Doctorate degree         6         1%           Gender         Female         469         83%           Male         95         17%           Other or transgender         3         1%           Source of health insurance         46         8%           Through work         215         36%           MaineCare         128         21%           Medicare         128         21%           Through parent or spouse         49         8%           ACA         17         3%           Other         17         3%	Bachelor's degree	117	21%	
Gender           Female         469         83%           Male         95         17%           Other or transgender         3         1%           Source of health insurance           None         46         8%           Through work         215         36%           MaineCare         128         21%           Medicare         128         21%           Through parent or spouse         49         8%           ACA         17         3%           Other         17         3%	Master's degree	62	11%	
Female       469       83%         Male       95       17%         Other or transgender       3       1%         Source of health insurance         None       46       8%         Through work       215       36%         MaineCare       128       21%         Medicare       128       21%         Through parent or spouse       49       8%         ACA       17       3%         Other       17       3%	Doctorate degree	6	1%	
Male         95         17%           Other or transgender         3         1%           Source of health insurance           None         46         8%           Through work         215         36%           MaineCare         128         21%           Medicare         128         21%           Through parent or spouse         49         8%           ACA         17         3%           Other         17         3%	Gender			
Source of health insurance         46         8%           None         46         8%           Through work         215         36%           MaineCare         128         21%           Medicare         128         21%           Through parent or spouse         49         8%           ACA         17         3%           Other         17         3%	Female	469	83%	
Source of health insurance           None         46         8%           Through work         215         36%           MaineCare         128         21%           Medicare         128         21%           Through parent or spouse         49         8%           ACA         17         3%           Other         17         3%	Male	95	17%	
None         46         8%           Through work         215         36%           MaineCare         128         21%           Medicare         128         21%           Through parent or spouse         49         8%           ACA         17         3%           Other         17         3%	Other or transgender	3	1%	
Through work       215       36%         MaineCare       128       21%         Medicare       128       21%         Through parent or spouse       49       8%         ACA       17       3%         Other       17       3%	Source of health insurance			
MaineCare         128         21%           Medicare         128         21%           Through parent or spouse         49         8%           ACA         17         3%           Other         17         3%	None	46	8%	
MaineCare         128         21%           Medicare         128         21%           Through parent or spouse         49         8%           ACA         17         3%           Other         17         3%	Through work	215		
Through parent or spouse498%ACA173%Other173%				
ACA       17       3%         Other       17       3%	Medicare	128	21%	
ACA       17       3%         Other       17       3%				
Other 17 3%		17	3%	
Private policy 13 2%	Other	17		
	Private policy	13	2%	

## **Characteristics of respondent's households**

3-5 years

6-12 years

13-17 years

Household members by ages	Total	Percentage
18-24	327	11%
25-38	423	34%
39-50	378	23%
51-61	380	27%
62+	353	33%
Households with children by age		
Infants	12	2%
6 weeks - 3 years	93	14%

Household income	All respondents	<b>KVCAP</b> clients
Less than \$10,000	18%	33%
\$10,000-\$20,000	23%	38%
\$20,000-\$30,000	12%	11%
\$30,000-\$40,000	12%	7%
\$40,000-\$50,000	8%	3%
\$50,000-\$60,000	7%	2%
\$60,000-\$70,000	6%	2%
Over \$70,000	14%	4%

# **KVCAP Clients: Household Income**

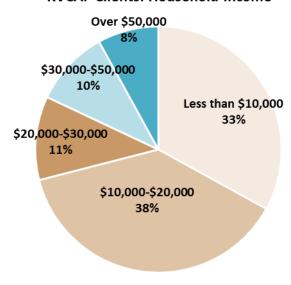
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121

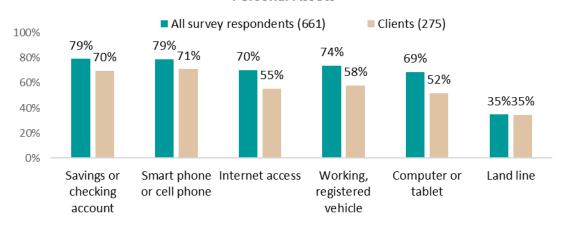
79

15% 18%

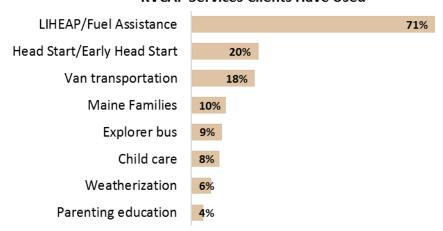
12%



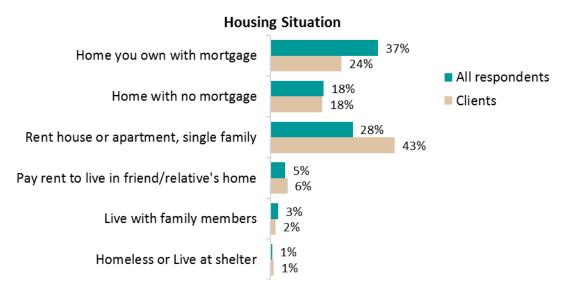
#### **Personal Assets**



#### **KVCAP Services Clients Have Used**

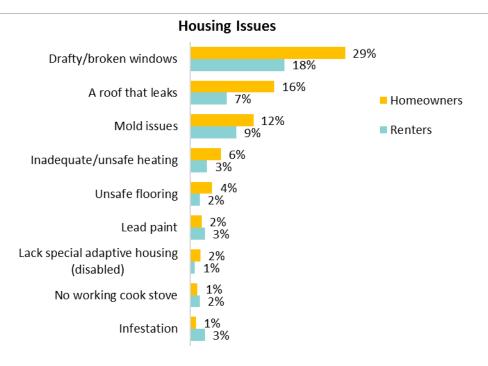


Do you own or rent?	All resp	ondents	KVCAP	clients
Home you own with mortgage	243	37%	67	24%
Home with no mortgage	120	18%	49	18%
Rent house or apartment, single family	186	28%	117	43%
Pay rent to live in friend/relative's home	33	5%	16	6%
Live with family members	17	3%	5	2%
Homeless or Live at shelter	4	1%	3	1%
Share rental unit with friends/relatives	2	0%	1	0%
Live with friends	2	0%	2	1%



### Are any of the following present in your current living situation?

	Homeow	ners/	Rer	nters	Income	< \$20,000
Drafty/broken windows	105	29%	39	18%	57	24%
A roof that leaks	57	16%	15	7%	31	13%
Mold issues	43	12%	19	9%	23	10%
Inadequate/unsafe heating	21	6%	7	3%	14	6%
Unsafe flooring	15	4%	4	2%	10	4%
Lead paint	8	2%	6	3%	3	1%
Lack special adaptive housing (if disabled)	7	2%	2	1%	4	2%
No working cook stove	5	1%	4	2%	5	2%
Infestation	4	1%	6	3%	5	2%
No hot water	1	0%	1	0%	2	1%
No indoor plumbing	0	0%	1	0%	1	0%
No electricity	0	0%	0	0%	0	0%



**Employment status of adults in household (including non-clients)** 

	1
Working full-time	50%
Retired/disabled	38%
Unemployed	11%
Working part-time	11%
Stay at home parent	6%
Working part-time and attending school	5%
Looking for work	5%
Working full-time and attending school	4%
Working at seasonal/temp job	3%

#### **Employment benefits**

	Health		Vacation	Retirement/	
	insurance	Sick time	time	pension plan	None
Full-time workers	74%	66%	75%	68%	14%
Part-time workers	37%	37%	40%	32%	51%

#### Source of health insurance

	None	Employer	Spouse/ partner's employer	MaineCare	Medicare	ACA	Parents	Private policy	VA/ Tricare
All respondents	7%	35%	7%	21%	21%	3%	1%	2%	5%
Full-time workers	5%	60%	12%	10%	3%	3%	2%	1%	

In the past year, did you or your family need or seek assistance for any of the following? (413 respondents, including non-clients)

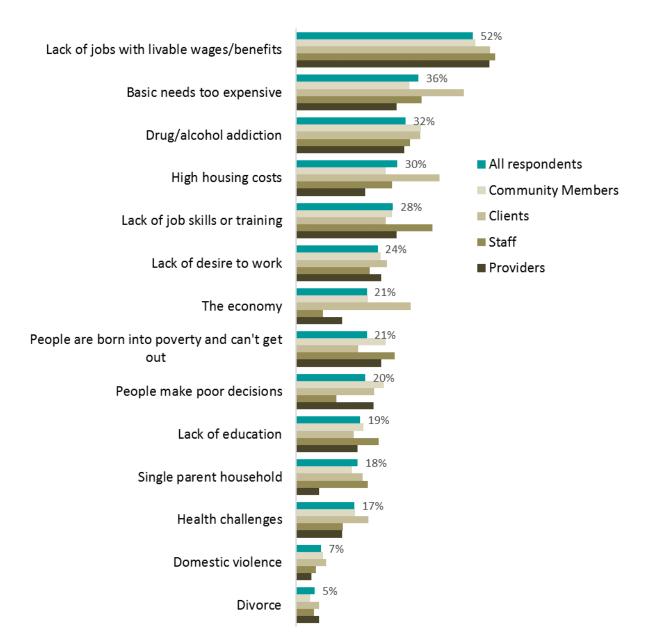
	Assistance	needed	Had trouble when seeking	
	within pa	ast year		
Food	131	32%	27	21%
Medical care	118	29%	21	18%
Mental health care	103	25%	14	14%
Heating	96	23%	24	25%
Health insurance	84	20%	32	38%
Transportation	61	15%	22	36%
Affordable, quality child care	43	10%	18	42%
Utilities	41	10%	14	34%
Education beyond high school	39	9%	9	23%
Affordable housing	38	9%	10	26%
Housing repairs	35	8%	34	97%
Job training/search	31	8%	20	65%
After school activities	24	6%	3	13%
Parenting support	23	6%	12	52%
Care for adults in home	20	5%	4	20%
High school education	19	5%	4	21%
Rehab for substance abuse	11	3%	1	9%
Applicable	413			

Barriers to assistance	
Did not qualify	22%
Too expensive	15%
Lack of transportation	10%
Did not know how to access assistance	9%
Had a bad experience	7%
Didn't want to ask for help	7%
Lack of child care	5%
Gas prices	4%
Health challenges	4%
Service hours didn't work	4%
Lack of jobs	2%
Health challenges	2%

**Top 3 Reasons Poverty Exists** 

	All	Community	Clients	Staff	Providers
	respondents	Members			
Lack of jobs with livable	52%	53%	57%	59%	57%
wages/benefits					
Basic needs too expensive	36%	33%	49%	37%	30%
Drug/alcohol addiction	32%	37%	37%	34%	32%
High housing costs	30%	26%	42%	28%	20%
Lack of job skills or training	28%	28%	26%	40%	30%
Lack of desire to work	24%	25%	27%	22%	25%
The economy	21%	21%	34%	8%	14%
People are born into poverty and	21%	26%	18%	29%	25%
can't get out					
People make poor decisions	20%	26%	23%	12%	23%
Lack of education	19%	20%	17%	24%	18%
Single parent household	18%	16%	20%	21%	7%
Health challenges	17%	17%	21%	14%	14%
Domestic violence	7%	8%	9%	6%	5%
Divorce	5%	4%	7%	5%	7%

**Top 3 Reasons Poverty Exists** 



What services do you think are most important for your community? (Survey allowed five selections)

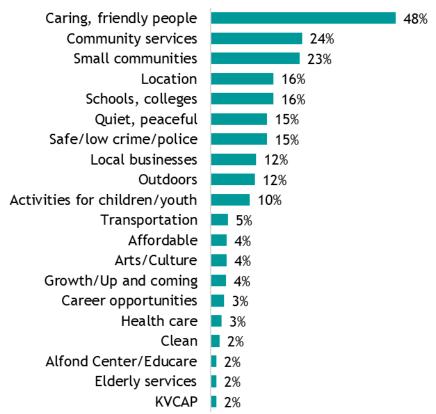
	All respondents	<b>KVCAP</b> clients	Income < \$20,000
Affordable housing	58%	63%	71%
Heating/energy assistance	46%	60%	61%
Affordable health coverage	43%	42%	44%
Support for seniors	36%	40%	47%
Transportation	35%	34%	39%
Employment services	29%	25%	27%
Affordable, quality child care	27%	19%	16%

	All respondents	<b>KVCAP</b> clients	Income < \$20,000
Emergency food	27%	36%	38%
Substance abuse prevention services	22%	20%	16%
Home repairs/improvements	15%	21%	23%
Quality preschool/early learning	15%	12%	10%
Assistance connecting to resources	13%	15%	14%
Child abuse and neglect prevention	12%	13%	12%
Budgeting/financial counseling	11%	8%	6%
Domestic violence services	11%	15%	17%
Youth enrichment programs	10%	11%	10%
Parent education classes	8%	8%	9%
Home visitationnewborns	6%	8%	7%

# **KVCAP Clients: Comparisons to One Year Ago**

	■ Improved	■ No Change	■Worse
Income available for living expenses	23%	51%	26%
Access to healthy food	19%	66%	16%
Access to career/job training/education	18%	73%	9%
Access to reliable transportation	18%	65%	17%
Connection to the community	17%	71%	11%
Access to benefits (SNAP, TANF, GA, heating)	17%	66%	17%
Employment status	16%	70%	14%
Physical and/or mental health	16%	56%	28%
Access to child care	14%	77%	9%
Dental health	11%	48%	40%
Savings	11%	53%	36%
Access to health insurance	8%	72%	20%





#### **Survey Comments**

We need more shelters, that help and are clean. Food shelters that give (non-expired) food. More food stamps, not enough for a month; to eat the right way. Better places to buy 2nd hand clothes, cheap. More things for the elderly to do. Rides for people who don't have cars.

We need more blue-collar jobs with good pay in the area.

This past year my adult daughter went through numerous struggles to secure health care coverage and disability benefits which affected the entire family.

There are now people gleaning fields for others, but it would make sense to allow opportunities for people who would use the produce to go glean (first/as well/alongside as long as no shaming done) to tie the food to the person to the land

The questions around 18 ask about "You or your family" and then "You." My family members need services that I do not need. I am glad that KVCAP services are there to benefit everyone in the community.

The Maine Families program has seriously helped my family more than I can begin to express. Amber, my visitor has been a huge support system for me. I had PPD after my daughter was born (traumatic birth in my eyes) and she helped me thru it

Thank you for your support and friendly servers. You don't make people feel any different than yourselves. Thanks

Thank you all!!!:)

Thank you all for what they do for many of us. God Bless

Resources should be focused on seniors and the truly disabled. Folks should be held accountable to standards, with fraud reported and pursued as entitlement/abuse leaves less for the truly eligible.

On #18 Medical care-finding primary care provider that takes Medicare

need more assistance for elderly, home repairs, more food and more social security

Maine policies have caused many Mainers to be poor, and then Maine turns around and displays great contempt for those at the economic bottom.

Kennebec Explorer needs to be revamped; it looks nothing like a public bus, does not stop at scheduled stops (stranded people!) and does not have clearly designated stops (i.e. benches).

Keeping needed services to just 5 is very difficult. Emergency Food and Heating Assistance were tied with the others.

It would be helpful somehow if someone would please pay for my insurance on my car so I can get my car on the road instead of walking all the time. I can't skip a month on a car payment through Maine State Credit Union, so I can pay one car insurance.

I'm a single mother, in recovery and going back to school and I receive a lot of support and assistance, that a lot of people unfortunately do not get. Still doesn't make it easy for me but worth it.

I would not be able to keep my house heated in the winter if KVCAP didn't help

I wish I can get help with my roof and my trailer and my stuff under my trailer all fall and I have buy my water all time

I think the school day should be way longer to alleviate childcare expenses and give children a chance to belong to the group and learn morally positive interactions with others as well as learn everyday tasks such as sharing, chores, responsibility.

I think the school day should be extended for the entire day where children learn more than facts and figures but also self-discipline, chores, self-respect, respect for others under morally strong adult supervision.

I own my own mobile home but do not own land so cannot get help to fix bathroom and windows. if you own it that should be enough if in a park you get garbage haul, plowing, grass cut and so on

I like home based and the worker has been great and helpful for me and my family

I have had my name on the section 8 list for 8 years. Have been told no funds. Will take state housing in Pittsfield.

I didn't know where to go for help. I need doors, the cold comes in faster than I can keep up

I did have a horrible experience at Thayer Hospital. I felt I was denied emergency medical treatment because my child was with me at ER. Denied pelvic exam and imaging. Also on separate experience sent away from testing because again son was with me

I am most grateful for heating help. Also, the weatherization that was done last year.

Being a single mom of 2 very busy, it's hard to find time to resources to better things for the kids and me. Someday I'll get there, but I'm far from where I was hoping to be by time I had kids and even by the ages they are at now.

Appreciate what KVCAP provides, wish it was easier for them to provide services-much need. RE: #15 These are not extras or luxury items; they are required necessities and I hate it. too costly! This survey is WAY too long for people with health/vision limitations

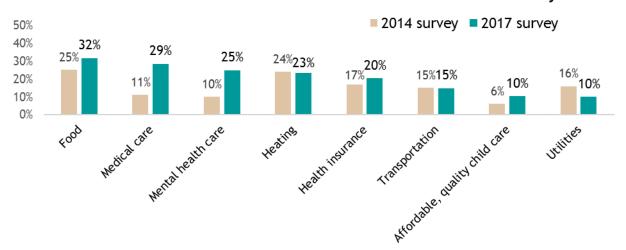
Access to high-quality treatment and services is limited. Even with great resources, had a disabling head injury that was more than a year out before I got good care.

#### Comparison with 2014 Community Needs Survey

KVCAP's 2015 community needs assessment included a survey of 559 respondents. The respondent profiles of the 2014 and 2017 surveys are similar, except that a higher proportion of 2017 respondents (41% compared with 34% in 2014) reported incomes below \$20,000. While several items were added or changed for the 2017 survey, some comparisons are possible.

- The top respondent needs changed. While food was the top need reported in both surveys (32% in 2017 and 25% in 2014), 2017 respondents were much more likely to report needs for medical care and mental health care, and less likely to need assistance with utilities (see the following chart).
- In naming the top three reasons for poverty, 2017 respondents were <u>less</u> likely than 2014 respondents to choose: *Lack of jobs with livable wages* (52% in 2017 vs. 77% in 2014); *Basic needs too expensive* (36% vs 47%); *The economy* (21% vs. 38%); and *Lack of education* (19% vs 26%). 2017 respondents were <u>more</u> likely than 2014 respondents to choose *People are born into poverty and can't get out* (21% vs 15%) as a top reason poverty exists.
- Fewer 2017 than 2014 survey respondents report that they have a working vehicle (74% vs. 82% in 2014), internet access (70% vs. 75% in 2014), or a cell phone (79% vs. 88%).

#### Services Clients Needed in the Past Year: 2014 vs 2017 Survey



### Appendix D: Key Informant Interviews

KVCAP values the insights and advice of service providers and stakeholders working directly with low-income populations in the Kennebec Valley. As part of this assessment process, KVCAP coordinated interviews with key informants from the following organizations to learn more about the economic, social, and emotional challenges and opportunities facing residents. KVCAP thanks them for their time, candor, and thoughtfulness.

Forest Hills Consolidated School (Jackman)

Kennebec Behavioral Health Homeless Youth Outreach Program (Waterville)

Mid-Maine Chamber of Commerce (Waterville)

Mid-Maine Homeless Shelter (Waterville)

Skowhegan Food Bank

Somerset Economic Development Corp. (Skowhegan)

South End Teen Center (Waterville)

Southern Kennebec Child Development Corporation (Farmingdale)

Waterville Food Bank

Waterville Police Department

KVCAP also coordinated interviews with nine clients, including clients of Early Head Start, home visiting, weatherization and home repair services, and fuel assistance services. The people who know most about the challenges and opportunities facing low-income individuals are the individuals themselves. For this reason, KVCAP made client interviews a central part of this assessment. The firsthand insights of these individuals provide detail and clarity to conditions that numbers alone cannot offer.

KVCAP pledged not to disclose the clients' names and, in return, the individuals shared deeply personal experiences and observations about poverty in the Kennebec Valley. KVCAP thanks them for their honesty, courage, and interest in helping KVCAP improve its programs and services.

## **Appendix E: Focus Groups**

KVCAP hosted focus groups to learn from two populations that are frequent consumers of the agency's services: seniors and young families. The first included fourteen residents of The Gerald Senior Residence in Fairfield on December 19, 2017. The second involved members of KVCAP's Head Start Parent Policy Council on January 18, 2018. The following sections summarize the rich, far-reaching discussions of each group.

## Senior Focus Group

#### Health

- 1. How would you rate health care services in this area?
  - Residents agree that health care quality is good, but that the area needs more doctors and specialists. Seniors often have to travel to Skowhegan and even greater Portland for specialist visits.
  - Residents appreciate the fact that some specialists travel to MaineGeneral from Portland.
  - "As far as the care is concerned, it's good, but it can be hard to get a doctor."
- 2. Is preventive care [like regular check-ups] accessible? Is it easy to get the health treatment you need?
  - There aren't enough doctors close by, and it can be difficult to find a primary care physician.
  - Doctors do not stay in the area for long, so patients have to switch doctors too often.
     It can be hard to find a new PCP. Gerald residents believe that young doctors usually like living in the area, but many leave because compensation is relatively low.
  - Dental services in the area are limited, particularly providers that accept MaineCare.
     "There is one in Augusta, one in Bingham, and one in Dexter, but none right near here."
  - "If you need specialty care, they send you somewhere else."
- 3. Have you noticed any changes in your health insurance or health care in the past few years?
  - Residents discussed the differences in premiums and copays depending on whether they have Social Security, MaineCare or Medicare.
  - Depending on income and age, some residents pay very little for health care, while
    others with slightly higher incomes and/or under age 65 have very high health
    insurance premiums.
  - MaineCare has put in more limitations, and does not cover enough prescription drugs.
    These changes have negatively affected several of the residents. "They keep telling
    me they don't want to cover certain meds. This causes me a lot of problems; it's very
    frustrating."
  - Residents discussed the high cost of some prescriptions drugs, and shared information about the lowest cost pharmacies, including Hannaford, Walmart, and ICare, a mailorder pharmacy. The prices of some drugs vary widely depending on where seniors fill their prescriptions and the type of insurance they have.

- 4. How accessible is healthy, affordable food? Have you or people you know been affected by new requirements or reductions in the SNAP benefit?
  - "I think we have plenty of it. We have a grocery store right here, but a lot of us get in a taxi and go to Waterville."
  - Gerald residents love the farmer's market in the summer, but transportation can be an issue.
  - The food bank is convenient. Residents discussed its physical accessibility. Many feel it needs a ramp and/or improvements to the entry staircase.
  - Residents prefer the food shopping options in Waterville, but transportation can be challenging.
  - The grocery store closest to The Gerald is too far a walk for some, especially in winter.
  - Many residents did not know that the name of the Food Stamp Program has changed to SNAP. Many have experienced a minimal decrease in their SNAP benefits. Several people noted that if their Social Security benefits goes up by \$15, that causes a \$20 to \$25 decrease in SNAP, for a net loss.
    - o "Mine only went down by like \$4. But food prices keep going up."
    - o "Join the club. They gave me \$16 a month, now they give me \$15. And I'm a veteran, for God's sake."
  - The lower SNAP benefits are more of a hardship in the winter than the summer, when cold weather increases the amount people eat.
  - There was a discussion of EBT card issues, and residents shared that the locations of DHHS offices in Augusta and Skowhegan (no offices in Waterville or Fairfield) can be a barrier to accessing services.

#### **Employment**

- 5. Are there enough jobs in our area for people who want or need to work? Do they pay well?
  - Most residents said that there are not enough jobs in the area, and pay is not
    adequate. Several said that there were more jobs in the area years ago, and that even
    though wages have increased, they have not kept pace with costs of living.
  - Participants discussed their careers prior to retirement, including: minister, day care
    owner with a knitting business, local sheriff's office, state administrative office,
    Central Maine Power, Colby College, retail stores, pharmacy, working with
    developmentally disabled people
  - Several participants retired earlier than they might have otherwise, because they didn't feel adequately compensated for their work.
  - "I worked at Colby. They payed real good, and benefits were incredibly high."
  - "I made \$9 an hour at Walmart. But they put your hours down around 16 hours a week, because they don't want to pay insurance."
  - "My daughter was an office manager, making \$14 an hour, and they sold the business. The new owners came in, they took away her assistant, and they said, 'We'll pay you \$9 an hour now.'"
- 6. What keeps people from getting jobs with wages they can live on?
  - Residents offered several examples: employers dropping pay for a whole class of jobs (such as home health aides and office administrators), including for their existing workers; supervisors refusing to schedule workers for full-time hours so that workers cannot get benefits.

- One participant offered the experience of her brother, who owns a local business with employees. He has trouble finding adults willing to work full-time. Several agreed that people don't want to work full-time these days, although they also complained of employers preferring part-time workers and not paying benefits.
- Another resident said she worries about her grandson finding a job, even though he recently got a bachelor's degree in business administration. He has local connections, but still he is doing an unpaid internship at a nonprofit organization.
- Home health care workers need and deserve better pay and benefits.
- 7. As you know, Maine minimum wage increased from \$7.50 to \$9/hour at the beginning of this year. Have you been affected by the higher minimum wage? How about family members, friends, neighbors...?
  - Residents did not feel that the minimum wage increase was helpful, although some
    felt the next increase (to \$10 in 2018) might make more of a positive difference. They
    said most people already made more than \$9/hour, and that some local employers did
    not raise pay for those already working near the minimum, causing a sense of
    unfairness that new employees earn the same or nearly as much as those with
    experience.
  - Another perspective on the minimum wage that many voiced agreement with is that
    the wage increase makes retail and restaurant prices go up, and that affects lowerincome people disproportionately.
  - "I'm too good to accept minimum wage. I take a great deal of pride in my work."
  - "You can't make it on minimum wage. I lost my electricity, then my apartment, then my car, and ended up losing my job. That day they came to repo my car was the worst day of my life."
  - "If the minimum wage goes up, prices go up. So you're not going to win just because politicians raise the minimum wage."

Further discussion of local economic situation led to the following insights:

- Despite discussion indicating that all or most of the residents shop regularly at Walmart, there was agreement that Walmart and other big box stores are pushing out smaller, local retail businesses and depressing wages. Lack of sufficient parking on the street, or accessible parking lots, is another challenge for small, downtown businesses that prevents busy people from shopping there regularly.
- Low wages and the central Maine location are not attractive enough to keep young people in the area. Many want a "faster" life.
- "Young people don't want to stay in this area, and that's your workforce."
- "Take a look through a high school yearbook, and see how many of the graduates are still in the area."

#### Housing

- 8. Does living at the Gerald meet your needs for safe, affordable housing?
  - Residents unanimously agreed that they "love" living at The Gerald, but that such good, affordable housing options for seniors are "few and far between" in the area.
  - One resident said that she had to give up a lot to live at The Gerald, especially her home
  - Participants mentioned maintenance issues that could be improved, including: regular cleaning of window exteriors; windows difficult to open and close; windows need better insulation around them; white dust from old sheetrock comes through the

- heating vents; bring back the computer in the common room; home health workers need more oversight/are not providing everything they should; have staff on site more often (both for residents and people stopping by interested in the building).
- "The Gerald is not perfect, but a lot of things are much better than anywhere else."
- 9. If you did not live here, would it be easy to find safe, affordable housing?
  - Housing in the area is too expensive, and the costs are going up fast every year.
  - There are not enough assisted living slots to meet the need. One resident has been waiting a long time to move to assisted living, and no longer feels safe living independently.
  - Residents discussed some of the resources available to help people find housing: Maine Housing website, Senior Spectrum, the private company C&C, and the Section 8 program.

#### Transportation

- 10. What issues do you have with transportation? Are there any unmet needs?
  - Most residents knew that the Kennebec Explorer has a stop in front of the building, but several didn't know the schedule and haven't ever used it. Those who do use it appreciate it, but wish it had more frequent return trips.
  - There was a lot of discussion about the Penquis ride service to and from medical
    appointments. Most residents use this extensively, and find it valuable. Some had
    stories of being abandoned at the doctor when an appointment took too long, or
    arriving late because their driver was behind schedule and having to pay for a missed
    appointment.
  - Many residents use taxis a lot, and though they appreciate having the option, they say they are too expensive.
  - Residents with cars often take groups shopping, and are generous about giving others rides in urgent situations.
  - Residents get together to walk to the grocery store and other nearby places.

#### Assets

- 11. What are some of the best places or programs that make this community a safe, healthy, good place to live?
  - People watch out for each other
  - Sonny's Pizza across the street
  - Safe, well-lit main streets at night
  - "The public library is phenomenal."
- 12. Can you think of anything that's missing, that would make this a better place?
  - Physical/active groups like yoga or walking at The Gerald
  - Grocery delivery service
  - More local, downtown businesses
  - Better parking is needed in all the downtowns in the region
  - A good family restaurant in Fairfield
  - A community chorus
  - Better case management services

#### **Community Needs**

- 13. As KVCAP thinks about the needs of the community and how to use its resources, do you have any recommendations?
  - Many people don't know about all the services KVCAP offers, especially people who aren't online. "Maybe send out a regular newsletter like Spectrum and Muskie."
  - Hire more drivers for Penguis
  - [See list of suggested improvements at The Gerald, 3<sup>rd</sup> bullet under Housing]

# Parent Focus Group

#### **Key Takeaways**

- Single parenting is a big challenge. Difficulties include meeting all the expenses and keeping a balanced budget; jumping through all the hoops and consistently meeting the guidelines to get access to available benefits such as MaineCare, child care subsidies, SNAP, General Assistance, heating assistance...; planning meals, shopping, and health food preparation; not enough time to take advantage of educational benefits offered by employers; transportation and scheduling to drop off and pick up children at day care, get to work, etc.
- Housing options are inadequate, both for renters and homeowners. Challenges include: many apartments are very old or not well-maintained; code violations—particularly electricity—are common; several expressed fears and instances of apartment buildings burning down; few affordable homes are for sale, and older, less expensive houses are very expensive to maintain.
- All the participants are struggling with heating costs this winter. Some can't quite
  qualify for LIHEAP, but they still don't have the money for unusually high heating bills.
  Others have apartments with heat included in the cost, but they aren't warm enough.
  Some haven't been able to pay their rent on time because of oil bills.
- Education, child care, and transportation are the main barriers to getting a good job.
- Poor credit and money management, lack of education, and the lingering effects of generational poverty are the biggest barriers to getting ahead.

#### Health

- 1. How would you rate health care services in this area?
  - We have some good, longstanding family doctors.
  - There is no pediatrician in many of the smaller communities, and even Skowhegan Hospital has trouble keeping a single pediatrician.
  - One participant loves Kennebec Pediatrics in Augusta.
  - "For me it's a concern that my kids are probably never going to be seeing the same doctor." "That's my major concern, too." "It's common in a lot of places here."

- "This area is a stepping stone for doctors. They want to be in bigger, better places...That's why so many places can't keep them. They learn here, then they move on..."
- "It seems like doctors aren't as thorough as they should be. It's a lot of half-assing." "It's just an insurance paycheck."
- "It's not like it's any better in Bangor."
- 2. Is preventive care [like regular check-ups] accessible? Is it easy to get the health treatment you need?
  - There is too much turnover in primary care physicians. Several participants mentioned seeing a different doctor at every visit.
  - Many provider offices in the area have closed or consolidated in the past year or two.
  - One participant said that Veteran's Administration insurance and health care are not up to par. "Togus is a death trap."
  - For specialists, people have to travel to Portland or Boston.
- 3. Have you noticed any changes in your health insurance or health care in the past few years?
  - MaineCare often seems like they are trying to kick people off. They say you missed a
    review or didn't submit your paperwork, then the papers come in the mail. Many
    people don't know they can complete reviews on the phone.
  - MaineCare waiting periods for referrals are sometimes too long.
  - In some families, only kids and not parents have health insurance. This makes it difficult to get any treatment they need.
  - Several participants talked about the challenges of being a foster parent. Workers from different agencies seem to visit your home constantly, and don't communicate with one another. There is too much lag time to get benefits children are eligible for, and too many hoops to jump through.
  - "I'm thankful to have MaineCare, but it irks me how they have to pre-approve everything, and it seems arbitrary sometimes what they cover. They don't always agree with doctors about what's an emergency, but they'll only cover some things if it is an emergency."
  - "Maine Equal Justice saved me and my two kids from getting kicked off MaineCare. My boyfriend will only be able to get insurance once Question 2 gets through."
  - "Health care isn't as personal as it used to be."
  - "I've been struggling with health issues for the past year, and I don't feel like I'm getting my needs met. I don't necessarily like the health services in this area."
  - "Trying to figure out the Affordable Health Care Act is a racket."
  - "I'm self-employed and my husband used to pay our insurance through his work. But we had high deductibles, so we wouldn't go to the doctor. Finally, we realized it's easier to pay the \$600 fine than to have insurance."
  - "A lot of people I know get a waiver from the penalty."

- 4. How accessible is healthy, affordable food?
  - If you have transportation and a flexible schedule, there are good options.
  - "Planning plays a big role." Finding the best deals, taking advantage of sale prices, couponing, and planning meals are time-consuming and difficult to pull off for working parents, especially single parents.
  - Meat and other raw ingredients to cook from scratch are expensive.
  - Often people fall back on cheap, easy options their kids will accept like frozen pizza, even though they are not the healthiest.
  - "If you or your kids have allergies or food intolerances, that gets really expensive."
  - "Farmer's Markets are spread out and not too frequent, and they can be hard to get to." Participants shared details about many of the area farmer's markets.
  - Farmers accepting SNAP and WIC—and giving price breaks--wasn't well known for a long time. Now many markets and some individual farms are starting to get the word out and make it easier.
- 5. Have you or people you know been affected by new requirements or reductions in the SNAP benefit?
  - Two participants are self-employed, and it is tricky for them to get access to SNAP.
  - "At first we were told our foster kids couldn't get SNAP. We went there, and I guess their mother was still collecting theirs."
  - My husband lost his job, and he had a hard time jumping through all the hoops to get SNAP, even though he's a disabled veteran.
  - Participants agreed that having kids makes it easier to get SNAP. They couldn't think of a childless (non-senior) adult they know who gets it.
  - "I get the best help from the local food pantry."
  - Respondents also discussed WIC, and said that many are not aware of the benefits available for caregivers (men or women).

#### **Employment**

- 6. Are there enough jobs in our area for people who want or need to work? Do they pay well?
  - Respondents agreed that there are not enough good-paying jobs in the area. Employers don't pay enough and they don't offer enough hours (several retail examples). It's not worth it for many people to arrange child care and pay for gas to take the jobs that are available.
  - Entry-level wages are too low, and it takes too long to get a raise.
  - Jobs for people with only high school aren't desirable.
- 7. What keeps people from getting jobs with wages they can live on?

#### Education

• Financing continuing education is a challenge, especially for adults with poor credit. "I would like to go for my Ed Tech II, but I don't have the best credit."

- People are not convinced that education will pay off in terms of a job that pays enough to justify the investment. "I don't see the consistency between education and pay."
- "I'm a social worker with a master's degree, and I don't make a whole lot more than minimum wage. In the Waterville area, pay is about \$2/hour less in my field than in Bangor."
- "I work at T-Mobile, and you only have to have your GED. I don't even have my associates. We make good money, but I don't feel like it's a good career. I'm not excited to go to work every day, but that's how I feed my child as a single parent." T-Mobile will pay for education expenses, but single parents can't commit to pursue education, hold down their job and take care of their kids.
- "I have an associate degree, and have been working on my bachelor's degree for several years. I'm not going to make that much more money when I finally get to that point."
- "Some people go to college for 8 years to get a bachelor's."
- "A lot of people don't even stick it out. They don't drive through, they don't push on. There's no perseverance in the family. At the same time that we're talking about all these things, society's not exactly perfect either."
- "We need more trade schools. I went to a trade school for my CNA, and I feel like there are other fields that could be trained at trade schools." There is a perception that trade school is less expensive, faster, and more accessible than community college.
- "In the smaller communities around here, guys can't get farm work like before, and there is not a lot of vocational training."

#### **Transportation**

#### Affordable child care

- There isn't enough licensed, regulated child care, and it is very expensive.
- "There's not a lot of licensed or regulated after school options in Somerset County. You have to try to find a friend or a teenager to watch your kids."
- "And then at the ones that are licensed, prices have skyrocketed."
- "In my small town, there aren't a lot of jobs that require education. But pay is so low, and child care so expensive, that it doesn't equal out."
- 8. As you know, Maine minimum wage increased from \$7.50 to \$9/hour at the beginning of this year. Have you been affected by the higher minimum wage? How about family members, friends, neighbors...?
  - A participant who earns minimum wage didn't get the bump in her first two paychecks this year. She had to inform her employer of the increase.
  - One participant is a small business owner with four part-time staff, and when minimum wage went up \$1/hour on January 1, that would have increased her payroll by \$80 a week. Without making more on the other end, she had to cut back hours and one person left for another job. "The minimum wage definitely hit hard. That fast of an increase is tough on small businesses."

#### **Community Assets and Drawbacks**

- 9. Is housing safe and affordable in your community? If not, what are the reasons?
  - Buying is better than renting. The rental housing stock is old, and many places have continual code violations.
  - Renters fear apartment fires, and there have been several in the area.
  - Landlords consistently require first and last month's rent and a security deposit to move in, and coming up with that much money at once is a barrier for many people. Landlords routinely refuse to return security deposits, even without grounds.
  - In small communities, the few rental units are mostly trailers.
  - Heating costs are prohibitive this year. Many participants think the income requirements for HEAP are too strict—they don't qualify, but need the help. "My rent was late this month because of heat." "I could freeze, but kids complain if it's cold in the house."
  - Participants discussed General Assistance, weatherization, and first-time homebuyer programs. Some have had good experiences, but others feel there are not enough programs or awareness of those options.
  - "I pay \$850 for a two-bedroom, heat not included, and the electric outlets are not up to code. My friend has lived in a place for a year now, and the bathroom pipes have leaked the whole time."
  - "At one point I suddenly had nowhere to stay, and I said, 'I'll rent an apartment this weekend.' It took me two months to find a place!"
  - "I got into the Rent Smart program, and it's great. But only 10-12 families can get it. They need more slots."
  - "I feel house poor. We own a home, but it is old, hard to heat, and we can't keep up with the maintenance costs. It's been a challenge for a couple years."
  - "If you're buying a house out of foreclosure, this is a buyer's market. That's why I moved to Somerset County."
  - "KVCAP has LIHEAP, which is great, but people who make too much to qualify still can't afford to pay for all their heat this winter."
- 10. Do you have opportunities to build a trusting network of relationships in your neighborhood? If not, do you have any suggestions on how KVCAP can assist?
  - Participants wish there were after school, sports, and mentoring programs in or near their neighborhoods, rather than having to drive a long way.
  - Some feel that the Teen Center is not the best atmosphere for kids. "Nothing against the druggies, but..."
  - Smaller towns are having elementary school consolidations, and parents feel this is not good for neighborhoods.
- 11. Are there barriers that keep you and your family from getting ahead?

- Money management: Paying all the bills on time is a challenge, and once they have bad credit people don't know how to fix it.
- Participants shared information on programs like KVCAP classes at Educare, New Ventures Maine matching savings accounts, Family Development Accounts, credit union loans, and advice they got from helpful local bankers.
- "You pay one bill, then you don't have the money for the next bill."
- "We could be so much further ahead if we could get some advice on where to put our money first to help fix our credit, just basic financial advice."
- "We got our credit up thanks to the advice of a banker at Bangor Savings. She said, get a credit card, buy one thing a month that you're going to buy anyway, and pay it off every month."
- Education: Many people need more education to get the jobs they want
- "A lot of people are not well educated. They'd be great for that job, but they don't have all the skills they need."
- Generational poverty, and the lingering effects of abuse, trauma, and lower cognitive abilities
- "I'm a foster parent, so I've met some people who've had some challenges. Mental health, cognitive abilities, generational poverty, abuse and trauma."

#### Services that would help

- Sex education, drug and alcohol education, and life skills training in K-12 to help people make good decisions and responsible choices, even if they don't have any support or guidance at home.
- "Planned parenthood...sex ed or something in place in schools, to give them these skills that parents aren't teaching at home, so that when they are teenagers, they're making decisions responsibly."
- "Life skills education"
- "I remember DARE teachers coming in..."
- Mental health services for parents and children:
- It is difficult to get good counseling treatment aside from medication.
- "It's hard to get treatment without judgement or being pushed toward medication. Sometimes people just need someone to talk to."
- "If a child has had trauma, let's let them work through the trauma. They may not need any medication."
- Better services and education for children with special needs
- "Up in Bangor, they have counselors in school every day. We don't have that here—if
  your kid has any behavioral issues...they say, 'If you don't medicate them, they're
  out.'"
- More support for foster parents
- Foster parents don't get MaineCare eligibility
- Family counseling services
- 12. Are you able to access resources available in the community? If not, what would help you to get connected to the resources that would be supportive for you?

- For many of the participants, transportation and work schedules are the biggest challenges
- Kennebec Explorer is good and affordable if it meshes with your schedule, but they need more runs.
- One person explained that Somerset Explorer in underutilized. Several participants said that the Somerset Explorer is not well known.
- Some parents need transportation for drop off and pick up to early child care and preschool.
- Taxis are unsafe and too expensive.
- The cost of a car, insurance, and gas is prohibitive for many people.

#### **Community Needs**

- 13. As KVCAP thinks about the needs of the community and how to use its resources, do you have any recommendations?
  - The discussion focused on transportation and child care.
  - Add a couple more buses or routes to Kennebec Explorer.
  - Run mid-day buses for rural towns.
  - More transportation for kids.
  - Make sure all drivers who work full-time hours get benefits.
  - Offer more high-quality child care slots, and keep adding preschool classrooms.
  - Pay teachers more. That will keep the good teachers.
  - Add an Explorer route or a KV Van for Educare: There are a lot of Educare parents who
    do not have transportation to drop off and pick up their kids. One participant shared
    the story of a mother spending \$10-12 on cab fare to and from Educare and having to
    wait at school for her child's 4-hour class, four times a week.
  - Support more mental health treatment options, especially counseling for children
  - It would help to have guides or navigators to access education, choose good programs, and figure out how to pay.
  - Keep offering financial education and credit repair assistance.
  - Make heating assistance and winterization available to more people.
  - Expand Rent Smart.
  - More help for prospective homebuyers.
  - Provide support for all the food pantries in the area (including in small, rural towns) to improve facilities and offer extended hours so working parents can access them.
  - Advertise and publicize your programs regularly, and help get the word out about other programs that help your clients.

# Appendix F: Additional Income and Poverty Statistics

Unless otherwise noted, all data in this appendix is from the U.S. Census Bureau's American Community Survey and is the five-year average for 2011-2015.

### Median Family Income

	Total Family Households	Average Family Income	Median Family Income
KVCAP Service Area	65,423	\$71,279	no data
Kennebec County	32,199	\$71,695	\$60,866
Lincoln County	9,418	\$77,517	\$62,227
Sagadahoc County	9,743	\$80,070	\$67,173
Somerset County	14,063	\$60,061	\$50,533
Maine	347,579	\$77,831	\$62,279
United States	77,260,546	\$88,153	\$66,011

### Median Family Income by Family Composition

	Married- Couple Families without Children	Married- Couple Families with Children	Single- Males without Children	Single- Males with Children	Single Females without Children	Single Females with Children
Kennebec County	\$67,052	\$76,261	\$51,563	\$30,958	\$43,125	\$25,358
Lincoln County	\$71,702	\$71,438	\$46,023	\$31,875	\$45,268	\$22,171
Sagadahoc County	\$77,369	\$79,595	\$57,500	\$30,366	\$36,797	\$14,721
Somerset County	\$59,362	\$62,981	\$36,250	\$31,573	\$28,603	\$21,859
Maine	\$68,679	\$80,225	\$49,545	\$34,466	\$41,573	\$23,080
United States	\$76,158	\$85,393	\$52,072	\$38,140	\$43,324	\$24,433

## Median Family Income by Race / Ethnicity of Householder

	Non- Hispanic White	Black	Asian	American Indian / Alaska Native	Native Hawaiian / Pacific Islander	Other Race	Multiple Race	Hispanic / Latino
Kennebec County	\$61,100	no data	\$42,297	\$53,277	no data	\$66,563	\$61,667	\$65,729
Lincoln County	\$62,085	no data	\$68,607	\$16,667	no data	no data	\$65,682	\$79,250
Sagadahoc County	\$68,833	no data	no data	no data	no data	no data	\$57,986	no data
Somerset County	\$50,694	no data	no data	\$28,929	no data	no data	\$50,240	no data
Maine	\$63,025	\$26,786	\$54,121	\$31,917	no data	\$61,548	\$45,205	\$51,994
United States	\$74,738	\$43,060	\$84,964	\$43,635	\$56,928	\$41,106	\$56,749	\$44,580

# Population Below 100% of the Federal Poverty Level

	Total Population	Population in Poverty	Percent Population in Poverty
KVCAP Service Area	236,528	33,436	14.14%
Kennebec County	117,441	16,256	13.84%
Lincoln County	33,557	4,073	12.14%
Sagadahoc County	34,838	4,200	12.06%
Somerset County	50,692	8,907	17.57%
Maine	1,293,513	180,278	13.94%
United States	308,619,550	47,749,043	15.47%

# Population in Poverty by Gender

	Total Male	Total Female	Percent Male	Percent Female
KVCAP Service Area	14,997	18,439	13.04%	15.17%
Kennebec County	7,316	8,940	12.87%	14.75%
Lincoln County	1,809	2,264	11.07%	13.15%
Sagadahoc County	1,710	2,490	10.18%	13.8%
Somerset County	4,162	4,745	16.65%	18.47%
Maine	80,760	99,518	12.79%	15.03%
United States	21,410,511	26,338,532	14.18%	16.71%

# Population in Poverty by Race Alone

	White	Black or African American	Native American / Alaska Native	Asian	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Race
<b>KVCAP Service Area</b>	13.83%	36.7%	24.04%	5.03%	71.43%	14.1%	26.07%
Kennebec County	13.29%	44.47%	18.73%	4.28%	73.33%	12.93%	40.79%
Lincoln County	12.29%	31.58%	9.16%	1.77%	no data	0%	8.59%
Sagadahoc County	11.83%	24.22%	41.9%	7.2%	no data	32%	14.19%
Somerset County	17.43%	14.94%	45.81%	15.15%	70%	0%	18.8%
Maine	13.17%	45.46%	33.24%	14.61%	25.54%	18.24%	27.56%
United States	12.7%	27%	28.3%	12.57%	20.96%	26.53%	19.94%

# Population in Poverty by Ethnicity Alone

	Total Hispanic / Latino	Total Not Hispanic / Latino	Percent Hispanic / Latino	Percent Not Hispanic / Latino
<b>KVCAP Service Area</b>	1,026	32,410	34.35%	13.88%
Kennebec County	457	15,799	27.78%	13.64%
Lincoln County	103	3,970	32.59%	11.94%
Sagadahoc County	207	3,993	39.5%	11.64%
Somerset County	259	8,648	51.59%	17.23%
Maine	4,776	175,502	25.92%	13.76%
United States	12,915,617	34,833,426	24.3%	13.63%

# Living Wage

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	Hourly	Annual	Hourly	Annual	Hourly	Annual	Hourly	Annual	Hourly	Annual
Kennebec	\$10.49	\$21,819	\$22.02	\$45,802	\$27.36	\$56,909	\$23.78	\$49,462	\$15.02	\$31,242
Lincoln	\$10.46	\$21,757	\$22.54	\$46,883	\$27.87	\$57,970	\$24.29	\$50,523	\$15.28	\$31,782
Sagadahoc	\$11.02	\$22,922	\$22.95	\$47,736	\$28.28	\$58,822	\$24.70	\$51,376	\$15.48	\$32,198
Somerset	\$10.49	\$21,819	\$21.71	\$45,157	\$27.05	\$56,264	\$23.47	\$48,818	\$14.87	\$30,930
Maine	\$10.88	\$22,630	\$22.74	\$47,299	\$28.07	\$58,386	\$24.49	\$50,939	\$15.38	\$31,990

Source: Amy Glasmeier, Living Wage Calculator, Massachusetts Institute of Technology, 2016

## **Labor Force Participation by Educational Attainment**

	All adults ages 25-64	Less than high school diploma	High school diploma	Some college or associate's degree	Bachelor's degree or higher
Kennebec County	75.6%	42.0%	70.8%	77.2%	88.7%
Lincoln County	74.4%	40.2%	71.6%	76.0%	83.2%
Sagadahoc County	80.9%	51.1%	76.3%	82.6%	87.7%
Somerset County	71.1%	44.8%	68.2%	74.9%	86.8%
Maine	77.4%	60.5%	72.6%	79.1%	86.1%
United States	77.8%	49.7%	72.1%	79.7%	87.7%

Source: U.S. Census Bureau, American Community Survey, 2012-2016

# Unemployment Rate by Educational Attainment

	All adults ages 25-64	Less than high school diploma	High school diploma	Some college or associate's degree	Bachelor's degree or higher
Kennebec County	5.8%	11.6%	<b>8.9</b> %	5.5%	2.3%
Lincoln County	3.6%	7.1%	5.4%	2.6%	2.3%
Sagadahoc County	4.2%	0.5%	4.7%	6.5%	1.9%
Somerset County	7.6%	13.5%	11.0%	5.6%	2.4%
Maine	4.9%	11.7%	6.9%	5.1%	2.3%
United States	6.1%	11.2%	8.0%	6.2%	3.4%

Source: U.S. Census Bureau, American Community Survey, 2012-2016

# **Appendix G: Food Security Statistics**

## **Food Insecurity Rate**

	Total Population	Food Insecure Population, Total	Food Insecurity Rate
KVCAP Service Area	241,937	34,740	14.4%
Kennebec County	121,112	17,440	14.4%
Lincoln County	34,156	4,480	13.1%
Sagadahoc County	35,092	4,550	13.0%
Somerset County	51,577	8,270	16.0%
Maine	1,329,328	196,210	14.8%
United States	315,208,955	42,238,000	13.4%
Source: Feeding America, 2015			

# Food Insecure Population Ineligible for Assistance

	Food Insecure Population, Total	Percentage of Food Insecure Population Ineligible for Assistance	Food Insecure Children, Total	Percentage of Food Insecure Children Ineligible for Assistance
KVCAP Service Area	34,740	<b>29</b> %	10,550	26%
Kennebec County	17,440	31%	5,190	30%
Lincoln County	4,480	30%	1,290	23%
Sagadahoc County	4,550	36%	1,460	31%
Somerset County	8,270	20%	2,610	18%
Maine	196,210	37%	54,830	36%
United States	42,238,000	26%	13,118,000	NA

Source: Feeding America, 2015

## **Food Insecure Children**

	Population Under Age 18	Food Insecure Children, Total	Child Food Insecurity Rate
KVCAP Service Area	47,705	10,550	22.1%
Kennebec County	24,249	5,190	21.4%
Lincoln County	6,048	1,290	21.3%
Sagadahoc County	6,929	1,460	21.1%
Somerset County	10,479	2,610	24.9%
Maine	255,859	54,830	21.4%
United States	73,455,000	13,118,000	17.9%

Source: Feeding America, 2015

# Children Eligible for Free/Reduced Price Lunch

	Total Students	Number Free/Reduced Price Lunch Eligible	Percent Free/Reduced Price Lunch Eligible
KVCAP Service Area	32,306	16,973	52.54%
Kennebec County	16,422	8,243	50.19%
Lincoln County	3,699	1,904	51.47%
Sagadahoc County	5,008	2,071	41.35%
Somerset County	7,177	4,755	66.25%
Maine	177,287	83,544	47.13%
United States	50,436,641	26,213,915	52.12%

Source: National Center for Education Statistics, Common Core of Data, 2014-15

# Children Eligible for Free Lunch (Alone) by Year

	2010-11	2012-13	2013-14	2014-15
KVCAP Service Area	47.23%	48.08%	49.4%	52.54%
Kennebec County	44.62%	46.83%	47.99%	50.19%
Lincoln County	49.52%	46.24%	47.17%	51.47%
Sagadahoc County	37.59%	39.07%	40.46%	41.35%
Somerset County	58.61%	57.88%	59.97%	66.25%
Maine	43.11%	44.97%	45.77%	47.13%
United States	48.15%	51.32%	51.99%	51.8%

Source: National Center for Education Statistics, Common Core of Data, 2014-15

# Students Eligible for Free or Reduced Lunch by School District

District Name	Total Enrollment	Number Eligible for Free/ Reduced Lunch	Percent Eligible for Free/ Reduced Lunch
Augusta Public Schools	2,286	1,343	58.7%
Boothbay-Boothbay Harbor CSD	564	263	46.6%
Bristol Public Schools	171	85	49.7%
Edgecomb Public Schools	81	35	43.2%
Fayette Public Schools	78	23	29.5%
Georgetown Public Schools	83	29	34.9%
Jefferson Public Schools	178	68	38.2%
Nobleboro Public Schools	140	72	51.4%
RSU 82/MSAD 12 (Jackman)	172	76	44.2%
RSU 01 (Arrowsic, Bath, Phippsburg, Woolwich)	1,965	954	48.5%
RSU 02 (Hallowell, Farmingdale, Richmond, Dresden, Monmouth)	2,120	735	34.7%
RSU 04 (Litchfield, Sabattus, Wales)	1,447	754	52.1%
RSU 11/MSAD 11 (Gardiner, Pittston, Randolph, West Gardiner)	2,093	998	47.7%
RSU 12 (Alna, Chelsea, Palermo, Somerville, Westport Island, Whitefield, Windsor)	934	484	51.8%
RSU 18 (Belgrade, China, Oakland, Rome, Sidney)	2,672	1,156	43.3%
RSU 38 (Manchester, Mount Vernon, Readfield, Wayne)	1,209	460	38.0%

RSU 40/MSAD 40 (Friendship, Union, Waldoboro, Warren, Washington)	1,881	1,017	54.1%
RSU 49/MSAD 49 (Albion, Benton, Clinton, Fairfield)	2,186	1,306	59.7%
RSU 53/MSAD 53 (Burnham, Detroit, Pittsfield)	714	470	65.8%
RSU 54/MSAD 54 (Canaan, Cornville, Mercer, Norridgewock, Skowhegan, Smithfield)	2,560	1,789	69.9%
RSU 59/MSAD 59 (Madison)	677	445	65.7%
RSU 74/MSAD 74 (Anson, Embden, New Portland, North Anson, Solon)	664	653	98.3%
RSU 75/MSAD 75 (Bowdoin, Bowdoinham, Topsham, Harpswell)	2,413	909	37.7%
RSU 82/MSAD 12 (Jackman, Moose River)	172	76	44.2%
RSU 83/MSAD 13 (Bingham, Moscow)	185	122	65.9%
South Bristol Public Schools	54	19	35.2%
Vassalboro Public Schools	437	255	58.4%
Waterville Public Schools	1,849	1,270	68.7%
West Bath Public Schools	141	40	28.4%
Winslow Schools	1,180	592	50.2%
Wiscasset Public Schools	554	323	58.3%

Source: Maine Department of Education, Data Warehouse, students eligible as of October 1, 2015

# Population Receiving SNAP\* Benefits

Report Area	Total Households	Households Receiving SNAP Benefits	Percent Households Receiving SNAP Benefits
KVCAP Service Area	103,524	19,601	19%
Kennebec County	51,443	10,291	20%
Lincoln County	14,876	1,860	13%
Sagadahoc County	15,405	2,209	14%
Somerset County	21,800	5,241	24%
Maine	553,284	94,459	<b>17</b> %
United States	116,926,305	15,399,651	13%

Source: U.S. Census Bureau, American Community Survey, 2011-2015
\* Supplemental Nutrition Assistance Program

# **Appendix H: Early Childhood Statistics**

### Children Under Age 6 with All Available Parents in the Work Force

	Number	Percentage
Kennebec County	4,909	69.6%
Lincoln County	975	58.7%
Sagadahoc County	1,466	73.3%
Somerset County	1,759	61.4%
Maine	52,559	68.9%
United States	14,885,000	65.0%
Source: U.S. Census Bureau, American Community Survey, 2011-2015		

#### **Licensed Child Care Providers**

	Number of Licensed Family Child Care Providers	Percentage in Maine Quality Rating System	Number of Center- Based Providers (including Head Start)	Percentage in Maine Quality Rating System
KVCAP Service Area	221	48%	136	68%
Kennebec County	133	49%	66	71%
Lincoln County	16	56%	24	63%
Sagadahoc County	32	28%	26	69%
Somerset County	40	55%	20	65%
Maine	1017	48%	738	67%
Source: Maine Department of	of Health and Human Services			

## **Head Start Programs**

	Total Children Under Age 5	Total Head Start Programs	Head Start Programs Per 10,000 Children
KVCAP Service Area	12,575	24	19.1
Kennebec County	6,334	11	17.4
Lincoln County	1,605	3	18.7
Sagadahoc County	1,912	2	10.5
Somerset County	2,724	8	29.4
Maine	69,520	112	15.1
United States	20,426,118	17,442	7.6

Source: U.S. Department of Health & Human Services, Administration for Children and Families, 2014.

#### Four-Year-Olds Enrolled in Public Preschool

	2012	2013	2014	2015	2016
Kennebec County	48.0%	50.3%	50.0%	55.9%	52.7%
Lincoln County	3.8%	18.7%	31.2%	41.4%	36.2%
Sagadahoc County	31.6%	37.5%	34.2%	35.9%	37.0%
Somerset County	62.8%	<b>57.8</b> %	60.0%	57.4%	<b>59.9</b> %
Maine	32.8%	33.9%	36.0%	38.8%	38.4%

Source: Maine Children's Alliance, Kids Count Data Center, accessed August 18, 2017

## Children Five Years and Younger Receiving SNAP\* Benefits

	2011	2012	2013	2014	2015
Kennebec County	36.5%	41.9%	39.6%	36.1%	32.1%
Lincoln County	30.7%	33.8%	33.5%	29.7%	27.3%
Sagadahoc County	28.1%	31.3%	30.1%	28.1%	25.8%
Somerset County	41.3%	48.1%	47.6%	44.7%	41.5%
Maine	31.7%	36.5%	35.2%	31.3%	29.7%

Source: Maine Children's Alliance, Kids Count Data Center, accessed August 18, 2017

## Children Five Years and Younger Receiving TANF\* Benefits

	2011	2012	2013	2014	2015
Kennebec County	12.7%	9.8%	7.5%	7.1%	6.3%
Lincoln County	7.8%	5.1%	4.4%	4.9%	3.5%
Sagadahoc County	8.7%	6.8%	5.1%	4.6%	2.5%
Somerset County	15.8%	11.1%	8.1%	6.7%	5.6%
Maine	11.2%	8.2%	6.5%	5.3%	4.6%

Source: Maine Children's Alliance, Kids Count Data Center, accessed August 18, 2017 \* Temporary Assistance for Needy Families

#### **Infant Mortality**

	Total Births	Total Infant Deaths	Infant Mortality Rate (Per 1,000 Births)
KVCAP Service Area	12,315	63	5.1
Kennebec County	6,275	30	4.8
Lincoln County	1,515	6	3.9
Sagadahoc County	1,930	7	3.6
Somerset County	2,595	20	7.7
Maine	67,875	394	5.8
United States	20,913,535	136,369	6.5

Source: US Department of Health & Human Services as reported by Community Commons, 2006-10

## Low Birth Weight

			Low Weight
		Low Weight	Births,
		Births	Percent of
	<b>Total Live Births</b>	(Under 2500g)	Total
KVCAP Service Area	17,465	1,151	6.59%
Kennebec County	8,715	558	6.4%
Lincoln County	2,149	142	6.6%
Sagadahoc County	2,856	166	5.8%
Somerset County	3,745	285	7.6%
Maine	97,258	6,322	6.5%
United States	29,300,495	2,402,641	8.2%
		2007.42	

Source: U.S. Department of Health & Human Services as reported by Community Commons, 2006-12

<sup>\*</sup> Supplemental Nutrition Assistance Program

# Child Welfare: Children in DHHS custody (rate per 1,000 children)

	2013	2014	2015	2016	2017
Kennebec County	8.0	8.6	10.1	11.2	8.8
Lincoln County	4.7	4.4	3.7	3.6	3.7
Sagadahoc County	3.4	4.1	4.5	4.1	4.1
Somerset County	10.4	10.9	9.6	12.8	8.7
Maine	6.8	7.0	7.0	7.1	6.0

Source: Maine Children's Alliance, Kids Count Data Center, accessed March 29, 2018

### **Domestic Assaults Reported to Police** (rate per 100,000 of total population)

	2011	2012	2013	2014	2015
Kennebec County	542.0	569.5	475.2	517.0	522.7
Lincoln County	269.9	348.2	351.1	368.6	377.5
Sagadahoc County	252.2	198.9	184.7	190.4	137.0
Somerset County	427.0	655.0	770.6	751.3	736.9
Maine	403.5	420.8	412.8	381.2	368.9

Source: Maine Children's Alliance, Kids Count Data Center, accessed March 29, 2018

# **Appendix I: Health Statistics**

### **Uninsured Population by Age Group**

	Total (All Ages)	Under Age 18	Age 18 - 64	Age 65 +
KVCAP Service Area	9.82%	5.22%	14.14%	0.13%
Kennebec County	8.83%	4.49%	12.51%	0.08%
Lincoln County	11.93%	8.31%	17.96%	0.11%
Sagadahoc County	8.34%	5.14%	11.67%	0.52%
Somerset County	11.76%	5.17%	17.39%	0%
Maine	10.04%	5.71%	14.13%	0.18%
United States	12.98%	6.47%	18.12%	0.96%

Source: U.S. Census Bureau, American Community Survey, 2011-2015

### Population Receiving Medicaid by Age

	Total (All Ages)	Under Age 18	Age 18 - 64	Age 65 +
KVCAP Service Area	26.37%	43.58%	19.23%	17.62%
Kennebec County	25.04%	40.77%	18.61%	17.02%
Lincoln County	22.52%	40.13%	16.56%	12.60%
Sagadahoc County	22.76%	39.80%	17.06%	13.15%
Somerset County	34.70%	54.57%	23.87%	26.44%
Maine	24.19%	39.30%	17.22%	18.04%
United States	21.23%	37.90%	12.12%	14.09%

Source: U.S. Census Bureau, American Community Survey, 2011-2015

## Children Under Age 19 without Health Insurance

	2011	2012	2013	2014	2015
Kennebec County	4.9%	4.2%	5.3%	5.3%	4.6%
Lincoln County	7.6%	6.9%	8.5%	9.8%	8.3%
Sagadahoc County	4.8%	4.2%	5.0%	5.8%	4.9%
Somerset County	5.3%	4.8%	5.7%	6.9%	5.5%
Maine	5.5%	4.9%	5.6%	6.5%	5.5%

Source: Maine Children's Alliance, Kids Count Data Center, accessed August 18, 2017

## Children Participating in MaineCare

	2012	2013	2014	2015	2016
Kennebec County	54.6%	54.7%	51.4%	48.7%	50.1%
Lincoln County	51.0%	49.7%	48.7%	46.2%	47.4%
Sagadahoc County	43.5%	43.0%	42.4%	40.1%	41.4%
Somerset County	56.0%	55.6%	55.6%	54.9%	60.2%
Maine	50.8%	49.5%	49.0%	47.0%	47.6%

Source: Maine Children's Alliance, Kids Count Data Center, accessed August 18, 2017

# **Access to Primary Care**

	Estimated Population (2014)	Primary Care Physicians (2014)	Primary Care Physicians per 100,000 Residents
KVCAP Service Area	241,490	276	114.3
Kennebec County	121,112	179	147.8
Lincoln County	34,170	44	128.8
Sagadahoc County	35,045	24	68.5
Somerset County	51,163	29	56.7
Maine	1,330,089	1,613	121.3
United States	318,857,056	279,871	87.8
Lincoln County Sagadahoc County Somerset County Maine	34,170 35,045 51,163 1,330,089	44 24 29 1,613	128.8 68.5 56.7 121.3

Source: US Department of Health & Human Services, Health Resources and Services Administration, Area Health Resource File, 2014

#### **Access to Mental Health Care Providers**

	Estimated Population (2014)	Number of Mental Health Providers (2014)	Ratio of Mental Health Providers to Population (1 Provider per X People)	Mental Health Care Providers Per 100,000 Population
<b>KVCAP Service Area</b>	241,492	725	333.1	300.2
Kennebec County	121,113	502	241.3	414.4
Lincoln County	34,170	63	542.4	184.3
Sagadahoc County	35,045	78	449.3	222.5
Somerset County	51,164	82	623.9	160.2
Maine	1,330,091	5,553	239.5	417.4
United States	317,105,555	643,219	493.0	202.8

Source: Community Commons, 2014

## Lack of a Consistent Source of Primary Care

Survey Population (Adults Age 18+)	Total Adults Without Any Regular Doctor	Percent Adults Without Any Regular Doctor
203,765	22,280	10.9%
100,675	11,922	11.84%
30,281	1,968	6.50%
28,246	2,309	8.18%
44,563	6,081	13.65%
1,041,681	126,029	12.10%
236,884,668	52,290,932	22.07%
	(Adults Age 18+) 203,765 100,675 30,281 28,246 44,563 1,041,681	(Adults Age 18+)       Any Regular Doctor         203,765       22,280         100,675       11,922         30,281       1,968         28,246       2,309         44,563       6,081         1,041,681       126,029

Source: Community Commons, 2014

#### Self-Reported Health

	Percent of adults that report fair or poor health	Average number of reported physically unhealthy days per month	Average number of reported mentally unhealthy days per month
Kennebec County	13%	3.5	3.6
Lincoln County	11%	3.4	3.5
Sagadahoc County	12%	3.6	3.6
Somerset County	16%	4.0	3.7
Maine	15%	3.8	4.0

Source: University of Wisconsin Population Health Institute, County Health Rankings, 2017

#### **Health Behaviors**

	Adult smoking	Adult obesity	Percentage of driving deaths with alcohol involvement	Number of births per 1,000 female population ages 15-19
Kennebec County	15%	31%	33%	23
Lincoln County	14%	25%	44%	21
Sagadahoc County	16%	25%	37%	24
Somerset County	18%	35%	51%	32
Maine	<b>19</b> %	28%	40%	21

Source: University of Wisconsin Population Health Institute, County Health Rankings, 2017

#### **Drug Deaths**

	Total number (percent) of overdose deaths, 2016	Total number (percent) of opioid deaths, 2016	Percent of Maine population, 2015
Kennebec County	30 (8%)	26 (8%)	<b>9</b> %
Lincoln County*			
Sagadahoc County*			
Somerset County	10 (3%)	7 (2%)	4%
Maine	376 (100%)	317 (100%)	100%

Source: Marcella Sorg, Expanded Maine Drug Death Report for 2016, Margaret Chase Smith Policy Center.

#### **Drug Overdoses**

# Emergency medical service overdose response per 100,000 population (2014)

	per 100,000 population (2011)
Kennebec County	416.1
Lincoln County	263.4
Sagadahoc County	254.0
Somerset County	281.5
Maine	391.5

Source: Maine Department of Health and Human Services and Maine Center for Disease Control and Prevention, Maine Shared Health Needs Assessment and Planning Process, 2016 Country Reports

<sup>\*</sup>No data reported, meaning the county had fewer than 10 drug deaths in 2016.

## **Drug Mortality Rate**

# Drug-induced mortality per 100,000 population (2009-2013)

	per 100,000 population (2007 2013)
Kennebec County	13.0
Lincoln County	13.4
Sagadahoc County	
Somerset County	12.2
Maine	12.4
United States	14.6

Source: Maine Department of Health and Human Services and Maine Center for Disease Control and Prevention, Maine Shared Health Needs Assessment and Planning Process, 2016 Country Reports

### **Drug-Affected Babies**

# Drug-affected baby referrals received as a percentage of all live births (2014)

	percentage of all live births (2014)
Kennebec County	8.3%
Lincoln County	10.7%
Sagadahoc County	2.2%
Somerset County	12.3%
Maine	7.8%

Source: Maine Department of Health and Human Services and Maine Center for Disease Control and Prevention, Maine Shared Health Needs Assessment and Planning Process, 2016 Country Reports

# **Appendix J: Education Statistics**

# Student Reading Proficiency (4<sup>th</sup> Grade)

	Total Students with Valid Test Scores	Percentage of Students Scoring 'Proficient' or Better	Percentage of Students Scoring 'Not Proficient' or Worse
KVCAP Service Area	2,268	44%	56%
Kennebec County	1,133	46.8%	53.2%
Lincoln County	278	46.08%	53.92%
Sagadahoc County	343	44.75%	55.25%
Somerset County	514	36.45%	63.55%
Maine	11,844	46.52%	53.49%
United States	3,393,582	49.67%	45.61%

Source: U.S. Department of Education, EDFacts, 2014-2015

## High School Graduation Rate (State/National Comparison)

	Average Freshman Base	Estimated Number of	On-Time Graduation
	Enrollment	Diplomas Issued	Rate
KVCAP Service Area	3,001	2,496	83.2%
Kennebec County	1,412	1,158	82.0%
Lincoln County	359	297	82.8%
Sagadahoc County	493	411	83.3%
Somerset County	736	629	85.5%
Maine	16,166	14,093	87.2%
United States	4,024,345	3,039,015	<b>75.5</b> %

Source: National Center for Education Statistics 2008-2009

## High School Graduation Rate (Recent Maine Trends)

	2012	2014	2016
Kennebec County	85.2%	85.8%	87.9%
Lincoln County	78.7%	86.8%	89.1%
Sagadahoc County	80.8%	75.5%	85.5%
Somerset County	86.4%	84.4%	84.3%
Maine	85.0%	86.5%	86.9%

Source: Adjusted Cohort Graduation Rate, Maine Department of Education, Data Warehouse

## Population with No High School Diploma

	Total Population Age 25+	Population Age 2 with No High Sch Diploma	
KVCAP Service Area	175,578	15,439	8.79%
Kennebec County	86,458	7,373	8.53%
Lincoln County	25,951	1,898	7.31%
Sagadahoc County	25,706	1,633	6.35%
Somerset County	37,463	4,535	12.11%
Maine	952,777	79,605	8.36%
United States	211,462,522	28,229,094	13.35%
Cinted States	211,102,022	20,227,071	1313370

Source: U.S. Census Bureau, American Community Survey, 2011-2015

# Population with No High School Diploma by Gender

	Total Male	Total Female	Percent Male	Percent Female
KVCAP Service Area	8,833	6,606	10.49%	7.23%
Kennebec County	3,903	3,470	9.43%	7.7%
Lincoln County	1,144	754	9.26%	5.55%
Sagadahoc County	990	643	8.1%	4.77%
Somerset County	2,796	1,739	15.37%	9.02%
Maine	43,756	35,849	9.57%	7.24%
United States	14,322,194	13,906,900	14.04%	12.71%

Source: U.S. Census Bureau, American Community Survey, 2011-2015

### Population with Associate's Degree or Higher

	Total Population Age 25+	Population Age 25+ with Associate's Degree or Higher	Percent Population Age 25+ with Associate's Degree or Higher
KVCAP Service Area	175,578	60,500	34.46%
Kennebec County	86,458	30,255	34.99%
Lincoln County	25,951	10,039	38.68%
Sagadahoc County	25,706	10,422	40.54%
Somerset County	37,463	9,784	26.12%
Maine	952,777	366,756	38.49%
United States	211,462,522	79,981,739	37.82%

Source: U.S. Census Bureau, American Community Survey, 2011-2015

# Population with Bachelor's Degree or Higher

	Total Population Age 25+	Population Age 25+ with Bachelor's Degree or Higher	Percent Population Age 25+ with Bachelor's Degree or Higher
KVCAP Service Area	175,578	43,779	24.93%
Kennebec County	86,458	21,648	25.04%
Lincoln County	25,951	8,102	31.22%
Sagadahoc County	25,706	8,269	32.17%
Somerset County	37,463	5,760	15.38%
Maine	952,777	276,161	28.98%
United States	211,462,522	62,952,272	29.77%

Source: U.S. Census Bureau, American Community Survey, 2011-2015

# **Population with Non-Degree Certificates**

Residents Ages 25-64 with "Workforce-Relevant" Certificate

Maine	2.0%
United States	4.9%
Source: Lumina Foundation,	no county-level data available

# **Appendix K: Housing and Transportation Statistics**

### **Housing Affordability Index**

According to MaineHousing, "The Homeownership Affordability Index is the ratio of Home Price Affordable at Median Income to Median Home Price. An index of less than 1 means the area is generally unaffordable - i.e., a household earning area median income could not cover the payment on a median priced home (30-year mortgage, taxes and insurance) using no more than 28% of gross income."

				Income Needed to	Home Price
		Median	Median	Afford Median Home	Affordable to Median
	Index	Home Price	Income	Price	Income
Kennebec County	1.12	\$149,900	\$48,750	\$43,557	\$167,772
Lincoln County	0.92	\$215,000	\$55,369	\$59,925	\$198,652
Sagadahoc County	0.99	\$190,000	\$53,114	\$53,648	\$188,109
Somerset County	1.35	\$109,750	\$43,851	\$32,489	\$148,130
Maine	0.93	\$197,000	\$53,190	\$57,089	\$183,546

Source: MaineHousing, Housing Facts and Affordability Index for Maine, 2017

#### Households Unable to Afford Median Home

		Unable to			Income Needed to		
	Afford Me	dian Rent	Total	Median	Afford Med	ian Home	
	(Percent)	(Number)	Households	Home Price	(Annual)	(Hourly)	
Kennebec County	45.7%	23,014	50,390	\$149,900	\$43,557	\$20.94	
Lincoln County	53.7%	8,159	15,189	\$215,000	\$59,925	\$28.81	
Sagadahoc County	53.1%	8,165	15,379	\$210,750	\$60,171	\$28.93	
Somerset County	37.7%	8,172	21,691	\$109,750	\$32,489	\$15.62	
Maine	54.1%	305,672	565,295	\$197,000	\$57,089	\$27.45	

Source: MaineHousing, Housing Facts and Affordability Index for Maine, 2017

#### **Rental Affordability Index**

According to MaineHousing, "The Rental Affordability Index is the ratio of 2-Bedroom Rent Affordable at Median Renter Income to Average 2-Bedroom Rent. An index of less than 1 means the area is generally unaffordable - i.e., a renter household earning area median renter income could not cover the cost of an average 2-bedroom apartment (including utilities) using no more than 30% of gross income."

				Income Needed to	2BR Affordable
		Average	Renter Household	Afford Average 2BR	to Median
	Index	2BR Rent	Median Income	Rent	Income
Kennebec County	0.92	\$793	\$29,218	\$31,728	\$730
Lincoln County	1.02	\$777	\$31,791	\$31,100	\$795
Sagadahoc County	0.96	\$827	\$31,759	\$33,075	\$794
Somerset County	0.77	\$854	\$26,371	\$34,172	\$659
Maine	0.88	\$880	\$30,804	\$35,181	\$770

Source: MaineHousing, Housing Facts and Affordability Index for Maine, 2017

# Renter Households Unable to Afford Average 2-Bedroom Rent

	Household Unable to		Total Renter	Average 2BR Rent	Income No	
	Afford Average 2BR Rent		Households	ZDK Kent	Afford Average 2BR Rent	
	(Percent)	(Number)			(Annual)	(Hourly)
Kennebec County	54.1%	7,782	14,388	\$793	\$31,728	\$15.25
Lincoln County	48.9%	1,415	2,895	\$777	\$31,100	\$14.95
Sagadahoc County	52.1%	1,986	3,812	\$827	\$33,075	\$15.90
Somerset County	61.2%	3,099	5,060	\$854	\$34,172	\$16.43
Maine	55.9%	90,353	161,746	\$880	\$35,181	\$16.91

Source: MaineHousing, Housing Facts and Affordability Index for Maine, 2017

# Homeownership and Rental Affordability Index Trends, 2013-2017

	2013	2015	2017
	Home	ownership Affordability	<u>/ Index</u>
Kennebec County	1.28	1.30	1.12
Waterville Micropolitan	1.31	1.42	1.17
Lincoln County	0.80	1.07	0.92
Sagadahoc County	1.18	1.12	0.93
Somerset County	1.45	1.72	1.35
Skowhegan Micropolitan	1.39	1.64	1.34
Maine			
	<u>R</u>	ental Affordability Inde	<u>ex</u>
Kennebec County	0.92	0.92	0.92
Waterville Micropolitan	0.90	0.88	0.71
Lincoln County	0.86	0.91	1.02
Sagadahoc County	0.99	0.80	0.96
Somerset County	0.77	0.83	0.77
Skowhegan Micropolitan	0.78	0.86	0.69
Maine	0.90	0.89	0.88

Source: MaineHousing, Housing Facts and Affordability Index for Maine, 2017

### **Housing Cost Burden**

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Source: U.S. Census Bureau, American Community Survey, 2011-2015

#### Cost Burdened Households by Tenure

	Rental Households	Percentage of Rental Households that are Cost Burdened	Owner Occupied Households (With Mortgage)	Percentage of Owner Occupied Households w/ Mortgages that are Cost Burdened	Owner Occupied Households (No Mortgage)	Percentage of Owner Occupied Households w/o Mortgages that are Cost Burdened
KVCAP Service Area	27,218	47.25%	46,748	30.42%	29,558	15.23%
Kennebec County	15,285	46.95%	22,810	27.63%	13,348	14.86%
Lincoln County	3,054	43.03%	7,031	34.05%	4,791	18.28%
Sagadahoc County	3,780	47.8%	7,583	34.88%	4,042	12.02%
Somerset County	5,099	50.28%	9,324	30.9%	7,377	15.66%
Maine	159,289	47.43%	249,231	32.36%	144,764	16.83%
United States	42,214,214	47.88%	48,414,291	32.32%	26,297,800	14.49%

Source: U.S. Census Bureau, American Community Survey, 2011-2015

#### **Substandard Housing**

"Substandard" refers to housing units with one or more of the following conditions: 1) incomplete plumbing facilities, 2) incomplete kitchen facilities, 3) more than 1 occupant per room, 4) monthly ownership cost or rent greater than 30% of household income.

	Total Occupied Housing Units	Occupied Housing Units with One or More Substandard Conditions	Percent Occupied Housing Units with One or More Substandard Conditions
KVCAP Service Area	103,524	31,601	30.53%
Kennebec County	51,443	15,257	29.66%
Lincoln County	14,876	4,690	31.53%
Sagadahoc County	15,405	4,823	31.31%
Somerset County	21,800	6,831	31.33%
Maine	553,284	179,492	32.44%
United States	116,926,305	40,585,236	34.71%

Source: U.S. Census Bureau, American Community Survey, 2011-2015

	Housing Units Lacking Complete Plumbing Facilities	Housing Units Lacking Complete Kitchen Facilities	Housing Units Lacking Telephone Service
KVCAP Service Area	0.93%	3.44%	2.07%
Kennebec County	0.57%	1.59%	2.04%
Lincoln County	1.11%	3.36%	1.98%
Sagadahoc County	0.36%	2.31%	2.58%
Somerset County	2.05%	7.87%	1.85%
Maine	0.8%	3.62%	2.05%
United States	0.44%	2.93%	2.48%

Source: U.S. Census Bureau, American Community Survey, 2011-2015

### Households with No Motor Vehicle

Percentage of	Percentage of Owner-	Percentage of Renter-
		Occupied Households with No Vehicle
Motor vernicle	With NO Venicle	WICH NO VEHICLE
7.06%	2.81%	6.77%
7.78%	2.81%	8.26%
3.48%	1.74%	2.63%
7.02%	3.01%	6.29%
7.83%	3.41%	6.81%
7.62%	2.56%	8.14%
9.09%	3.34%	10.88%
	Households with No Motor Vehicle 7.06% 7.78% 3.48% 7.02% 7.83% 7.62%	Households with No Motor Vehicle         Occupied Households with No Vehicle           7.06%         2.81%           7.78%         2.81%           3.48%         1.74%           7.02%         3.01%           7.83%         3.41%           7.62%         2.56%

Source: U.S. Census Bureau, American Community Survey, 2011-2015

# **Commuting Patterns**

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	Average travel time to work (minutes)	Commute 60 minutes or more (workers who do not work at home)		
Kennebec County	23.5	7.1%		
Lincoln County	24.9	7.1%		
Sagadahoc County	23.9	5.0%		
Somerset County	25.4	9.3%		
Maine	23.6	6.5%		
United States	25.9	8.5%		
Source: U.S. Census Bureau, American Community Survey, 2011-2015				