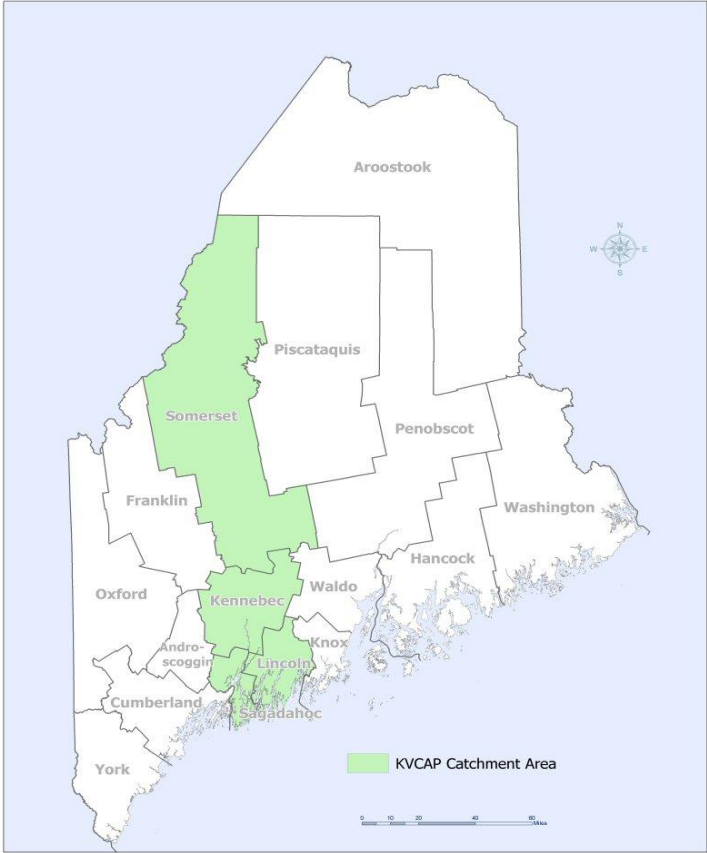


**KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
COMMUNITY NEEDS ASSESSEMENT
Fiscal Year 2015**



Providing services in Kennebec, Somerset, Lincoln and Sagadahoc Counties

KENNEBEC VALLEY COMMUNITY ACTION PROGRAM COMPREHENSIVE COMMUNITY NEEDS ASSESSMENT

SUMMER 2015 (First)

PURPOSE

The Kennebec Valley Community Action Program (KVCAP) conducts a comprehensive community needs assessment every three years. As a community action agency that receives Community Services Block Grant (CSBG) funding, the agency is required to periodically analyze the factors that contribute to poverty in the region. The completed assessment serves as a tool for identifying gaps in service for low-income people in our communities. It provides valuable information in the KVCAP strategic planning process led by the Board of Directors and Senior Management.

The main focus of this assessment includes Kennebec and Somerset Counties, which are the counties that benefit from the CSBG funds that are allocated to KVCAP. Some demographic, agency service, and poverty data for Lincoln and Sagadahoc counties will also be provided because KVCAP provides energy services in these two counties.

KEY FINDINGS

Causes/Conditions of Poverty

- Poverty has been on the rise in Maine and in the KVCAP service area over the past decade. Kennebec and Somerset counties have higher rates of poverty than the state average, with Somerset ranking third highest. The greatest increases in poverty in our area from 2000 to 2012 occurred in Lincoln and Kennebec Counties, with increases higher than the state average.
- Somerset County not only has a very high poverty rate, but also has challenges in a number of areas, many of which correlate with poverty. It has the highest risk factors in the state for child abuse and neglect; it was ranked 2nd or 3rd highest in unemployment each of the last three years; it ranks last in the state for positive health outcomes and 2nd to last for health factors based on the 2014 County Health Rankings; and from 2009-2013 it has had a lower high school graduation rate compared to the state average (87.3% compared to 91.1%) and a much lower rate of bachelor degree attainment, 15.4% compared to the state rate of 27.9%.
- Female headed households account for 51% of households in poverty in KVCAP's four county service area, compared to 13% of households headed by a male and 36% of households of married couples.
- KVCAP Community Survey respondents overall cite a "lack of jobs that provide a livable wage" as the top cause of poverty in Kennebec and Somerset Counties; the "high cost of basic necessities" as the second cause; and a "lack of skills/training" as the third most significant cause of poverty. When broken down by respondent group, Community Members and Clients chose "the economy" as one of their top causes, in place of "lack of skills/training".

- Although unemployment has fallen over the past few years, many of the jobs in the service area are low-paying with few benefits. The service area has seen a decline in well-paying jobs in manufacturing over the past two decades, replaced by more retail/service industry jobs that often pay minimum wage. Many of these jobs are part time, with inconsistent hours, making it difficult for people to hold two or more part time positions. According to Pew Research Center, when adjusted for inflation, the federal minimum wage peaked in 1968. Since it was last raised in 2009, it has lost 8.1% of purchasing power. The higher paying jobs that do exist in our service area require a higher degree of skill, education and/or training, which the business community reports are often lacking in the available workforce.
- Low-income people face many barriers when they attempt to enroll in college or job training in order to increase their earning potential. Barriers include lack of transportation and child care. Another issue that low-wage earners encounter is the lack of flexibility necessary to modify their work schedules so that they can attend school.

Area Needs/Priorities

- The need for heating assistance due to the high cost was the first ranked priority according to the survey. With the 5th oldest housing stock in the nation, the challenges in heating older buildings contributes to the high concern around heating costs.
- According to survey respondents, affordable housing was the 2nd ranked greatest need in Kennebec and Somerset counties. Maine State Housing Authority data supports this perception, indicating that rental units are increasingly unaffordable; there aren't enough subsidized units available for those in need; and homes available for sale for those with low incomes tend to be in poor condition, raising the cost of maintaining the home. The need for affordable senior housing is growing at a rapid rate as this age demographic continues to grow.
- Access to emergency food was the 3rd highest priority for KVCAP clients that responded to the survey. For Head Start and Maine Families respondents, it was their first ranked priority. Participants in Healthy Northern Kennebec (HNK) focus groups also ranked lack of access to healthy food as a need in the community. HNK, through its Healthy Waterville project, is leading an effort around this issue, with KVCAP serving as one of the partner agencies. This issue is an emerging concern as local food pantries, especially in rural communities, find it more difficult to keep their doors open. Hunger among the senior population is also a concern, as the local Meals on Wheels program began putting people on a waiting list in the spring of 2015 and is facing a potential reduction in funding.
- Transportation was the 5th ranked priority in the survey results. Answers on Community Survey questions related to barriers, and feedback from follow up focus groups and informational interviews, indicated that the lack of transportation options is considered a key barrier for low income people in meeting their needs and/or achieving greater self-sufficiency. This issue was also a top theme in focus groups conducted by Healthy Northern Kennebec.
- Affordable child care is a high priority for families, ranking 2nd on the Community Survey for Head Start and Maine Families participants. This need was echoed in focus groups as well as during interviews with Head Start parents in the spring. Many of them reported that they cannot afford child care to take a low-paying job or to go to school to increase their employability. There are child care vouchers that low-income families can apply for, however, there are

stringent requirements and it can be a slow process, making it difficult for families when making decisions/plans for child care, family budgets, etc.

METHODOLOGY

KVCAP administered a Community Survey to clients and community members in Kennebec and Somerset Counties in November/December of 2014. The same survey was completed by KVCAP staff and board members. A total of 559 people completed the survey. As a follow up to the survey, the agency coordinated two focus groups and conducted 16 informational interviews with a small sample of low-income survey respondents. The results of the surveys were discussed at Board meetings, Assessment Team meetings, Agency Leadership meetings, and coalition meetings.

The survey, focus group and interview results are combined with data from national, state and local sources to serve as the basis of this assessment (data sources are cited on the reference page). We also incorporate the results from other community surveys conducted by either by KVCAP or working in partnership with local groups/coalitions. Some of these include:

- Informational interviews conducted by KVCAP staff with parents of children enrolled in Head Start and Childcare at Educare Central Maine in spring 2014.
- Focus groups coordinated by Healthy Northern Kennebec in the greater Waterville area, targeting people with low-income, focused on the community conditions that help people to stay healthy and the barriers to good health.
- Focus groups and informational interviews coordinated by a HealthReach led collaborative project funded by Maine Health Access Foundation targeting low-income and uninsured people in several small towns in Somerset County, focused on barriers to accessing quality health care.

In addition, quantitative and qualitative data was gathered from KVCAP programs and other local organizations that serve low-income populations, such as reports from the local United Way about the calls to 211 in the region. We also utilized information included in community assessments that were conducted by other entities.

This assessment includes rankings from the Opportunity Index created by Opportunity Nation, a bipartisan, national campaign comprised of more than 300 businesses, educational institutions, nonprofits and civic organizations working together to expand economic mobility and close the opportunity gap in America. The index assigns an Opportunity Score to states and counties based on 100 points. This allows for comparisons between counties within a state as well as between states. The Opportunity Score is comprised of the average of three other scores: Economy Score; Education Score; and Community Score. The indicators that make up these scores are as follows:

Economy Score:

- Unemployment Rate (%)
- Median Household Income (\$)
- Poverty (% of population below the poverty line)
- 80/20 Ratio (Ratio of household income at the 80th percentile to that of the 10th percentile)
- Banking Institutions (commercial banks, savings institutions, and credit unions per 10,000 residents)
- Household Spending Less than 30% of Household Income on Housing Costs (%)
- High-Speed Internet (% of households)

Education Score

- Preschool (% ages 3 and 4 in school)
- On-Time High School Graduation (% of freshmen who graduate in four years)
- Associate Degree or Higher (% of adults 25 and older)

Community Score (Health & Civic Life):

- Group Membership (% of adults 18 and over involved in social, civic, sports and religious groups)
- Youth Not in School and Not Working (% ages 16-24)
- Youth Not in School and Not Working (number ages 16-24)
- Volunteerism (% of adults ages 18 and older)
- Violent Crime (per 100,000 population)
- Medical Doctors (per 100,000 population)
- Grocery Stores and Produce Vendors (per 10,000 population)

KVCAP SERVICE AREA

KVCAP has served communities in Northern Kennebec and Somerset Counties for 50 years. In 1977 the agency merged with the CAP agency serving Southern Kennebec County. Six years ago KVCAP's Low-Income Heating and Energy Program (LIHEAP), Central Heating and Improvement Program (CHIP) and Weatherization programs expanded into Lincoln and Sagadahoc counties. Mid-Coast Maine Community Action provides other CAP services in these two counties, including Community Services Block Grant programming. KVCAP serves nearly 11,000 households/families and nearly 22,000 people in a geographic area slightly larger than Connecticut.

Kennebec County

Kennebec County is the most populated county in KVCAP's catchment area, measuring 879 square miles with 138 people/sq. mile. There are 4 cities and 25 towns in Kennebec and 3 service center cities/towns: Augusta (state capital) and Farmingdale, both in Southern Kennebec and Waterville in Northern Kennebec.

Kennebec County is fortunate to have two private colleges, one public university and has access to a community college just over the border in Somerset County. The largest employment sector in the county is government, followed by health care. Other large employers include high-tech manufacturing, utilities, retail, statewide association headquarters and financial institutions. An abundance of lakes, rivers, streams and hiking areas provide recreational opportunities that attract tourists to the area.

The Opportunity Score for Kennebec County is 52.68 out of 100, considered a C+, with an Economy Score of 59, an Education Score of 52 and a Community Score of 47.1.

Somerset County

Somerset County, the 3rd largest in the state, is the largest county in the service area, covering 3,633 square miles bordering Kennebec County to the south and Canada to the north. It is the most rural county in the service area, with only 14 people per square mile. There are no cities in Somerset, 26 towns, 6 plantations and 82 unorganized territories. The county has 4 service

centers, with Fairfield at the southern tip, Skowhegan 15 miles to the north, Pittsfield directly east and Jackman at the Canadian border. Somerset is also one of the poorest counties in the state (ranking 3rd), and faces many challenges, particularly around its health indicators, ranking 15 out of 16 counties. In addition, its risk factors for child abuse and neglect are of great concern, scoring the highest in the state.

Somerset has one community college. Manufacturing continues to play a solid role in employment in the county, with three of the five top employers coming from the manufacturing sector. Other strong sectors include healthcare and the service industry. Tourism also plays a major role, with the Kennebec River flowing through the heart of the county. Somerset is considered to be the gateway to the mountains, lakes, rivers and forests of Western Maine, with ample opportunities for outdoor recreation.

The Opportunity Score for Somerset County is 41.49 out of 100, considered a C-, with an Economy Score of 49.3, an Education Score of 38.4 and a Community Score of 36.8.

Lincoln County

Lincoln County in the mid-coast region is 457 square miles with 75 people/sq. mile. Lincoln has no cities, 18 towns and 1 plantation. Most of the towns in Lincoln border either the Atlantic Ocean or rivers/inlets that flow into the ocean. Lincoln County has the highest rate of self-employment in the KVCAP catchment area, at 19%.

The Opportunity Score for Lincoln County is 56.6 out of 100, which is a B-. It's Economy Score is 67.4 (much higher than the state score); the Education Score is 59.1; and the Community Score is 43.3.

Sagadahoc County

Sagadahoc County is the smallest county in Maine, covering 250 square miles. It is the most densely populated county in our catchment area with 140 people/square mile. Bath, a service center, is the only city in the county and there are 9 other towns. Sagadahoc County, typically viewed as part of Maine's "gold" coast due to a high concentration of wealth and high paying jobs, is a popular county for visitors to Maine because of its coastline, antique shops and other attractions.

The Opportunity Score for Sagadahoc is 56/100, a B, scoring 66.2 on Economy; 55.1 on Education; and 46.7 on Community.

Summary

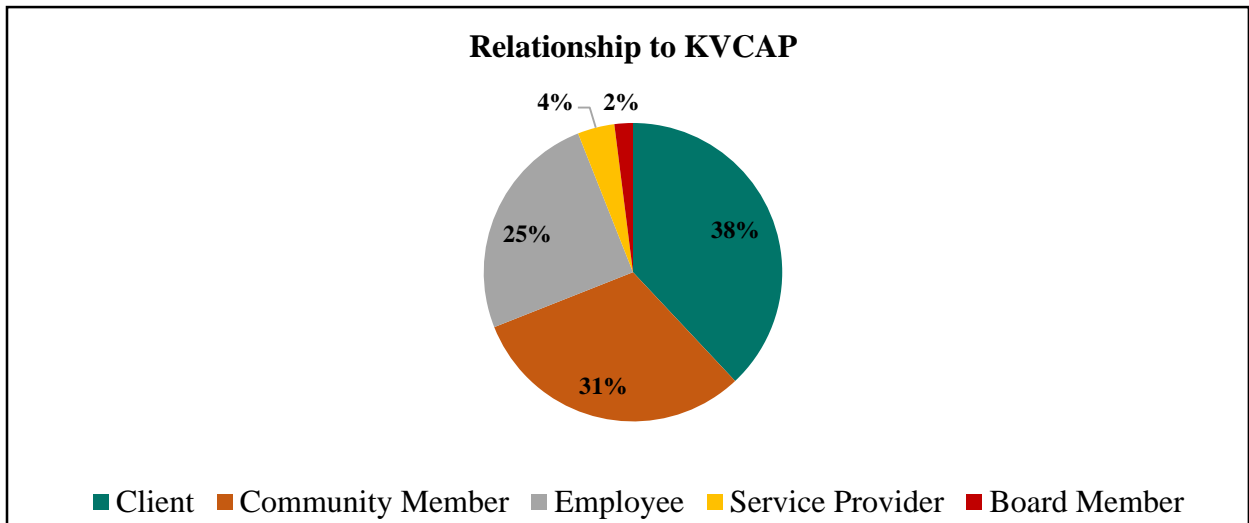
Kennebec, Lincoln and Sagadahoc all have Economy and Education scores that were either above, or only slightly below the state average while Somerset's scores were significantly below the state (and national) average. All four counties scored below the state average on the Community Score.

KVCAP COMMUNITY SURVEY RESULTS

KVCAP administered a Community Survey to its board members, staff, clients and the community. Respondents completed paper forms or completed the same questions using Survey Monkey. To reach community members, we distributed the link to the survey to several community based organizations and to coalitions that include members from private sector, faith-based, public sector and education. We also sent paper surveys to city/town offices in Kennebec and Somerset Counties for distribution.

Summary of Survey Respondents Demographics

The first part of the survey asked several questions to collect demographic data. The survey was distributed in Kennebec and Somerset Counties, with 559 respondents. The relationship categories included: 38% KVCAP clients; 31% community members; 27% employees/board members; and 4% service providers. Of those who use KVCAP services, the top three services that respondents use are: LIHEAP, Head Start, and Maine Families.



The largest age group of respondents was between the ages of 25-38 (33%); followed by 39-50 year-olds (22%); and 51-61 year-olds (22%).

A majority (79%) of respondents were women and 97% were white. The most common education level was "some college/technical school" at 26%. Few respondents (6%) did not finish High School. A majority of respondents (51%) were married. A majority of respondents (65%) were employed. Just over half of respondents (53%) had children in their household.

Results of Questions on the Causes of Poverty and Solutions

I. Respondents were posed the question "Why do you think poverty exists?" and were instructed to check off their top three reasons.

Community members and clients were in agreement about the top three causes of poverty, though the percentages varied:

1. Lack of jobs (74% for community members and 76% for clients)
2. High costs of basic needs (38% for community members; 58% for clients)
3. The economy (34% community and 46% clients)

Employees cited the following as the top three causes:

1. Lack of jobs with livable wages (86%)
2. Lack of job skills and training (45%)
3. High costs of basic needs (38%)

Board Members cited the following as the top three causes:

1. Lack of job skills (90%)
2. Lack of jobs with livable wages (80%)
3. People make bad decisions (40%)

II. When asked to answer “*If you could make one change to improve your community, what would it be?*” there was a striking difference between what clients wrote compared to others. The most common theme among clients was establishing a sense of community, either focusing on issues of loneliness or a desire for healthy activities for young people; more community involvement; or a community center where people could gather. The second most common theme among clients was more quality, affordable housing.

Among community members and employees, more jobs with better wages was mentioned most frequently. Employment was also a common theme among board members. Some called for greater business development, which in turn could attract employers with quality jobs. Board members also mentioned transportation and housing.

III. Respondents were asked to check off their top five priority services. As indicated in the chart below, Heating Assistance and Affordable Housing ranked as the top two priorities when averaging all responses. It is not surprising that Service Providers ranked Transportation as the highest priority, because this barrier comes up frequently at coalition and partner meetings. The service providers are often the ones that see the negative impact that the lack of transportation has on an individual and/or family.

Priorities Chart by Respondent Category

Respondent Category	Number 1	Number 2	Number 3	Number 4	Number 5
All Respondents	Heating assistance (63%)	Affordable housing (60%)	Affordable health coverage (45%)	Employment services (40%)	Transportation (39%)
Community Members	Affordable housing (59%)	Heating assistance (57%)	Affordable health coverage (45%)	Support for seniors (42%)	Lack of job skills or training (27%)
Clients	Heating assistance (68%)	Affordable Housing (62%)	Emergency food (49%)	Affordable health coverage (43%)	Employment services (37%)
Board Members	Child abuse and neglect prevention (44%)	Substance abuse prevention (44%)	Quality pre-school (44%)	Heating assistance (33%)	Budgeting and financial counseling (33%)
Employees	Heating assistance (65%)	Affordable housing (64%)	Affordable health coverage (48%)	Affordable, quality childcare (46%)	Employment services (40%)
Service Providers	Transportation (86%)	Heating assistance (79%)	Affordable housing (64%)	Health coverage (43%)	Employment services & affordable child care (29%)

Results of Questions Regarding Needs, Barriers, and Accessing Services

The following three charts indicate the top five responses from KVCAP clients on questions about their own personal needs. Most of these responses came from KVCAP clients, while others chose “not applicable”, especially those in higher income brackets. Therefore, the charts below are based on responses from KVCAP clients only.

Trouble Meeting Household/Family Needs, Including Seeking Assistance

Need	Percentage of Clients
Food	46%
Heating	46%
Utilities	29%
Transportation	24%
Medical care	22%

Barriers to Getting Needs Met

Barrier to Meeting Need	Percentage of Clients
Need was too expensive	34%
Didn't qualify for assistance	22%
No transportation	21%
Lack of jobs	20%
Health/ability problems	16%

Services That Were Successfully Accessed in Order to Meet Needs

Service Accessed	Percentage of Clients
Food	45%
Heating	38%
Medical care	27%
Health insurance	18%
Mental health care	16%

Results of Questions Regarding Needs/Priorities by KVCAP Service

The responses to the following question “In the past year, did you or your family seek assistance for or have trouble meeting any of these needs?” are displayed below, based on what services the respondents were receiving through KVCAP. The top three KVCAP services utilized among respondents were LIHEAP, Head Start, and Maine Families. Respondents’ top needs varied depending on which services they already had in place. This is depicted in the following chart.

Ranking	LIHEAP	Head Start	Maine Families
1	Heating (67%)	Food (48%)	Food (59%)
2	Food (47%)	Transportation (38%)	Health Insurance (50%)
3	Utilities (38%)	Heating (33%)	Heating (34%)

Food and heating were cited in the top three as a need by all three categories of clients. It is not surprising that the LIHEAP clients chose heating as their top need. The two services that target families with children (Head Start and Maine Families) described food as their highest need. (It should also be noted that it is possible that some clients had multiple services.)

The chart below displays which services LIHEAP, Head Start, and Maine Families clients think are the top priorities for the community. It is interesting that not all of the needs as cited in the previous chart show up as a priority for services.

Ranked priority services	LIHEAP Clients	Head Start Clients	Maine Families Clients
1	Heating assistance (88%)	Heating assistance (58%)	Affordable housing (77%)
2	Affordable housing (67%)	Affordable, quality childcare (43%)	Affordable, quality childcare (49%)
3	Emergency food (53%)	Affordable health coverage (43%)	Heating assistance (46%)
4	Affordable health coverage (42%)	Employment services (43%)	Transportation (46%)
5	Transportation (39%)	Quality preschool/early learning (40%)	Emergency food (40%)

The responses indicate that clients of specific KVCAP services considered those services as high priorities in the community. For instance, an overwhelming majority of LIHEAP clients cited heating assistance as the top priority (88%). Head Start clients cited quality preschool/early learning programming in their top five, but the clients in the other two services categories did not. Head Start and Maine Families clients both cited affordable, quality childcare as a number two priority in the community. Head Start clients were in agreement with LIHEAP clients about heating assistance being the top priority, whereas a majority of Maine Families clients cited affordable housing as the top priority. Both LIHEAP clients and Maine Families clients cited transportation as one of their top five priorities.

Results of Questions on the Causes of Poverty and Solutions from Parents

The chart below depicts the top three reasons chosen for why poverty exists in the community from respondents who are parents, which matches the results of community members and clients.

Rank	Reason for Poverty Among Respondents with Children
1	Lack of jobs with livable wages (72%)
2	Basic needs are too expensive (47%)
3	The economy (37%)

The chart below depicts the top five services that parents think are the most important services for the community. It is not surprising that parents cite affordable, quality childcare as a top priority (which did not show up when factoring in all respondents, community members or clients).

Rank	Most Important Services Among Respondents with Children
1	Heating assistance (63%)
2	Affordable housing (56%)
3	Affordable health coverage (42%)
4	Affordable, quality childcare (40%)
5	Employment services (39%)

SERVICE AREA DEMOGRAPHICS

This section includes demographic and poverty charts/analysis created by Community Commons www.communitycommons.org, made available to community action agencies to be incorporated in the Community Needs Assessment.

Population Data

Population Profile: Population Change in the KVCAP Service Area

Population change within the 4 county report area from 2000-2012 is shown in Table 1. During the twelve-year period, total population estimates for the report area grew by 3.01%, increasing from 236,832 persons in 2000 to 243,954 persons in 2012. The greatest growth occurred in Kennebec County which experienced a 4.19% increase in population, whereas Sagadahoc County experienced a 0.51% change.

Table 1. Population Change 2000 - 2012

Geographic Area	Census 2000 Population	ACS 2008-2012 Population	Population Change	% Change
Kennebec County	117,114	122,022	4,908	4.19
Lincoln County	33,616	34,440	824	2.45
Sagadahoc County	35,214	35,394	180	0.51
Somerset County	50,888	52,098	1,210	2.38
Report Area	236,832	243,954	7,122	3.01
Maine	1,274,923	1,329,084	54,161	4.25

Source: U.S. Census Bureau, Population Division, Census 2010. Release Date: February 2011 and U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Table 1.A shows that the combined 2013 estimated population of KVCAP’s service area is 241,971, representing 18.2% of the state’s population. 172,870 people live in Kennebec and Somerset Counties, which receive the full complement of KVCAP services. The population in all four counties served by KVCAP has decreased slightly since 2010.

Table 1.A. Population Change 2010 to 2013

Geographic Area	Population 2010	Population 2013 (estimate)	Population Change
Kennebec County	122,151	121,164	-.8%
Somerset County	52,228	51,706	-1.0%
Sagadahoc County	35,013	35,394	-.8%
Lincoln County	34,457	34,088	-1.1%
Service Area	243,849	242,352	-.9%
Maine	1,328,361	1,328,702	+.1%

Source: <http://quickfacts.census.gov/qfd/states/23>

Population Profile: Age and Gender Demographics

Population by gender within the 4 county report area is shown in Table 2. According to American Community Survey 2008-2012 five year population estimates for the report area, the female population comprised 51.52% of the report area, while the male population represented 48.48%.

Table 2. Population by Gender, 2008 - 2012

Geographic Area	0 to 4		5 to 17		18 to 64		Over 64	
	M	F	M	F	M	F	M	F
Kennebec County	3,105	2,966	9,703	9,481	38,104	39,526	7,499	10,673
Lincoln County	811	770	2,610	2,240	10,142	10,396	3,062	4,063
Sagadahoc County	962	917	2,820	2,702	10,789	11,422	2,349	3,186
Somerset County	1,446	1,243	4,204	4,229	16,191	16,185	3,511	4,673
Service Area	6,324	5,896	19,337	18,652	75,226	77,529	16,421	22,595
Maine	35,306	33,381	105,190	99,959	415,990	426,027	84,228	119,498

Source: *U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008-2012.*

According to a June 16, 2013 Press Herald story based on Census data, Maine is the “oldest” state in the nation, with a median age of 43.5 years. As Table 2.A indicates, Maine’s population over age 65 is growing. KVCAP’s service area has a higher percentage of residents 65 and

older than the state rate, and this population has grown at a faster rate compared to the State of Maine over the past three years.

Table 2.A Population Change for age 65 and over, 2010 to 2013

Geographic Area	Percentage of Population age 65 and Over, 2010	Percentage of Population Age 65 and Over, 2013 (estimate)	Population Change
Kennebec County	15.5%	17.1%	+1.6%
Somerset County	16.3%	18.3%	+2.0%
Sagadahoc County	16.4%	18.8%	+2.4%
Lincoln County	21.5%	24.6%	+3.1%
Service Area	17.4%	19.7%	+2.3%
Maine	15.9%	17.7%	+1.8%

Source: <http://quickfacts.census.gov/qfd/states/23>

Population Profile: Race Demographics

Population by race and gender within the 4 county report area is shown in Table 3. According to the American Community Survey five year averages, white population comprised 96.87% of the report area, black population represented 0.58%, and other races combined were 1.17%. Persons identifying themselves as mixed race made up 1.37% of the population.

Table 3. Population by Race, 2008 - 2012

Geographic Area	White		Black		American Indian		Asian		Native Hawaiian		Mixed Race	
	M	F	M	F	M	F	M	F	M	F	M	F
Kennebec County	57,197	60,370	543	264	371	275	476	593	6	28	620	922
Lincoln County	16,500	17,137	54	21	0	53	141	80	0	0	231	165
Sagadahoc County	16,407	17,555	199	145	25	26	106	147	0	0	404	318
Somerset County	25,034	25,508	120	73	102	160	77	145	24	20	323	360
Report Area	115,138	120,570	916	503	498	514	800	965	30	48	1,578	1,765
Maine	618,872	647,563	8,421	5,917	3,510	3,658	6,014	7,957	41	247	11,855	11,673

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013.
The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.

Population Profile Summary

In summary, the population in our service area has decreased from 2010 to 2013 nearly 1%, while the State of Maine has seen a very slight increase of 1/10th of a percent. The area continues to lack racial diversity, with nearly 97% of the population being white. While the total number of residents in service area is decreasing, the senior population continues to increase, not only in the number of seniors but in the percentage of the total population. This “graying” of the population will continue to pose new challenges within the state and the counties that we serve, as more supportive systems for seniors will need to be developed or expanded in order to keep pace with the demand.

Income/Poverty Data

Population Profile: Poverty Rate Change, 2000 - 2012

Poverty rate change in the 4 county report area from 2000 to 2012 is shown in Table 6. According to the U.S. Census, the poverty rate for the 4 county area increased by 4.4%, compared to a national increase of 4.6%. Lincoln County experienced the greatest change in poverty, increasing by 4.9% from 2000-2012 while Sagadahoc County experienced the least amount of change, increasing by 3.3%.

Table 6. Change in Poverty Rate, 2000 - 2012

Geographic Area	Persons in Poverty, 2000	Poverty Rate, 2000	Persons in Poverty, 2012	Poverty Rate, 2012	Change in Poverty Rate, 2000 - 2012
Kennebec County	11,474	10.0	17,348	14.7	4.7
Lincoln County	3,212	9.4	4,812	14.3	4.9
Sagadahoc County	2,897	8.1	3,963	11.4	3.3
Somerset County	6,820	13.5	8,956	17.6	4.1
Report Area	24,403	10.4	35,079	14.8	4.4
Maine	124,727	9.9	186,484	14.4	4.5
United States	31,581,086	11.3	48,760,123	15.9	4.6

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE), 2012. Estimates for 2011 were released in December 2012.

Population Profile: Households in Poverty, 2008-2012

Table 7 shows the number and percentage of households in poverty in the 4 county report area. At 9.8 percent, Sagadahoc County had the lowest percentage of households in poverty while Somerset County had the largest percentage of households in poverty – it is notable that Somerset’s rate is well above the Maine and national averages. In 2012, it is estimated that there were 13,679 households, or 13.28 percent, living in poverty within the report area.

Table 7. Households in Poverty, 2008 – 2012

Geographic Area	Total Households, 2008/2012	Households in Poverty, 2008/2012	% Households in Poverty, 2008/2012
Kennebec County	51,276	6,780	13.2
Lincoln County	15,050	1,618	10.8
Sagadahoc County	14,800	1,452	9.8
Somerset County	21,847	3,829	17.5
Report Area	102,973	13,679	13.3
Maine	553,208	73,495	13.3
United States	115,226,800	15,920,513	13.8

Source: *U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is an average of data collected from 2008 through 2012.*

Population Profile: Poverty Rate (ACS)

Table 8 shows the total population estimates for all persons in poverty for the 4 county report area. According to the American Community Survey five year estimates, an average of 13.18 percent of all persons lived in a state of poverty during the 2008 - 2012 period. Sagadahoc County had the lowest poverty rate (10 percent) while Somerset County had the highest poverty rate of 18.2 percent. The poverty rate for all persons living in the 4 county report area is less than the national average of 14.9 percent, although Somerset's rate is significantly above that average.

Table 8. Poverty Rate (ACS), 2008 – 2012

Geographic Area	Poverty Rate for All Persons		
	Total Population	In Poverty	Poverty Rate
Kennebec County	118,757	14,887	12.5
Lincoln County	33,900	3,760	11.1
Sagadahoc County	35,112	3,519	10.0
Somerset County	51,167	9,331	18.2
Report Area	238,936	31,497	13.2
Maine	1,293,465	171,644	13.3
United States	301,333,408	44,852,528	14.9

Source: *U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2013. The 2012 American Community Survey 5-year data is a 5-year average of data collected from 2008 through 2012.*

Population Profile: Household Poverty Rate by Family Type

Table 10 shows the percentage of households in poverty by household type in the 4 county report area. At 3.7 percent, Lincoln County had the lowest percentage of female-headed households in poverty in the area while Somerset County had the largest percentage of female-headed households in poverty. In 2012, it is estimated that 9.25 percent of all households were living in poverty within the report area, compared to the national average of 10.9 percent. Of the households in poverty, female headed households represented 50.93 percent of all households in poverty, compared to 12.97 and 36.10 percent of households headed by males and married couples, respectively.

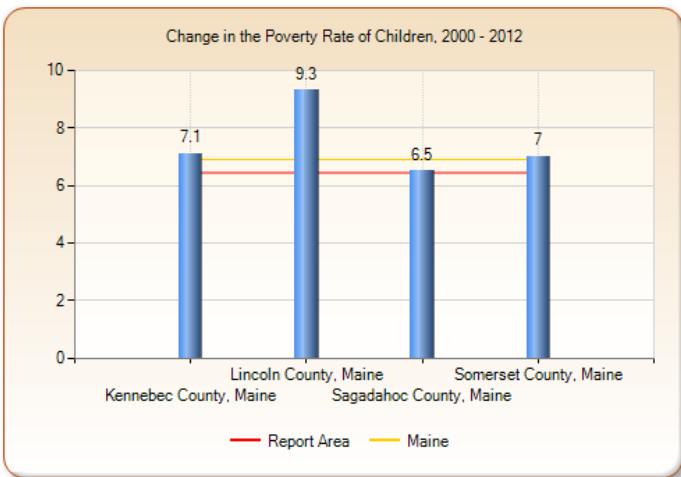
Table 10. Household Poverty Rate by Family Type, 2008 – 2012

Geographic Area	All Types	Married Couples	Male Householder	Female Householder
Kennebec County	8.3	2.3	1.1	4.8
Lincoln County	7.6	3.2	0.7	3.7
Sagadahoc County	7.0	2.2	0.7	4.1
Somerset County	14.2	6.5	2.1	5.5
Report Area	9.3	3.3	1.2	4.7
Maine	8.9	3.2	1.1	4.6
United States	10.9	4.0	1.1	5.8

Source: U.S. Census Bureau, American Community Survey, 2012 Data Release, December 2012. The 2013 American Community Survey 5-year data is an average of data collected from 2008 through 2012.

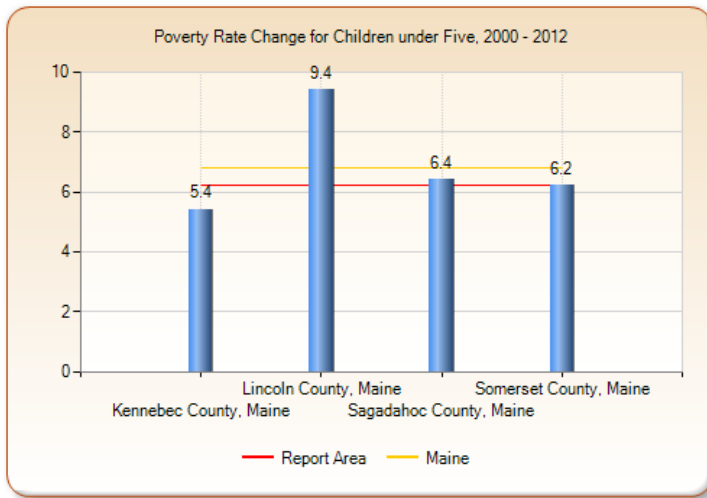
Population Profile: Child (0-17) Poverty Rate Change, 2000 – 2012

The poverty rate change for all children in the 4 county report area from 2000 to 2012 is shown in Table 11. According to the U.S. Census, the poverty rate for the 4 county area increased by 6.4%, in line with the national increase of 6.4 percent. Lincoln County experienced the greatest change in poverty, increasing by 9.3% from 2000-2012 and Sagadahoc County experienced the least amount of change, increasing by 6.5 percent.



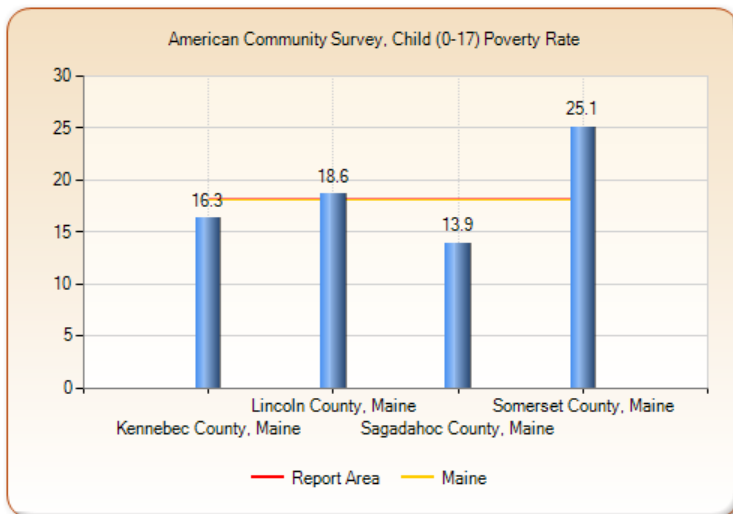
Population Profile: Child (0-4) Poverty Rate Change, 2000 – 2012

The poverty rate change for children under five years of age in the 4 county report area from 2000 to 2012 is shown in Table 12. According to the U.S. Census, the poverty rate for the 4 county area increased by 6.2%, compared to a national increase of 6.5 percent. Lincoln County experienced the greatest change in poverty, increasing by 9.4% from 2000 - 2012 and Kennebec County experienced the least amount of change, increasing by 5.4 percent.



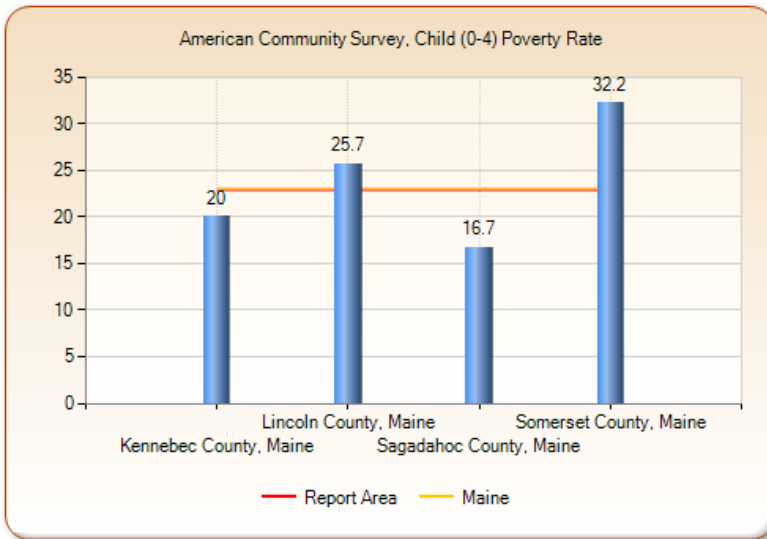
Population Profile: Child (0-17) Poverty Rate (ACS)

Table 14 shows the population and poverty estimates for children in the 4 county report area. According to the American Community Survey five year data, an average of 18.15 percent of children lived in a state of poverty during the 2012 calendar year. Sagadahoc County had the lowest poverty rate (13.9 percent) while Somerset County had the highest child poverty rate of 25.1 percent. The poverty rate for children living in the 4 county report area is less than the national average of 20.8 percent.



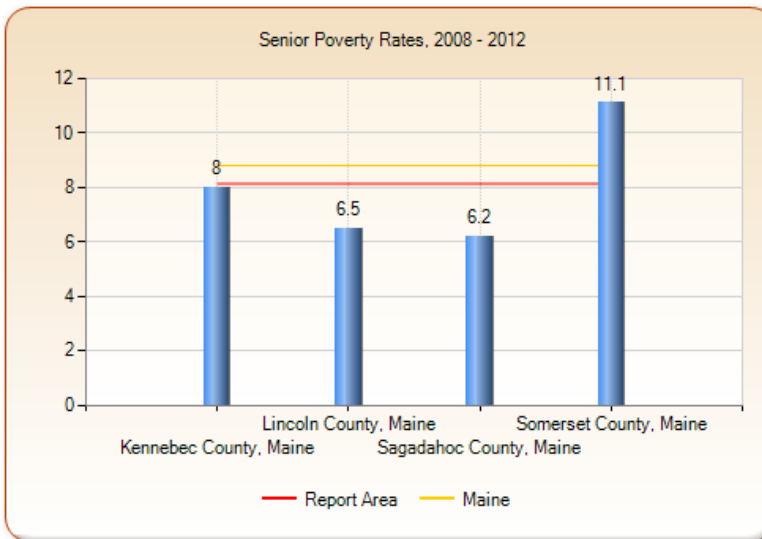
Population Profile: Child (0-4) Poverty Rate (ACS)

Table 15 shows the population and poverty estimates for children under five years of age for the 4 county report area, which is less than the national average of 24.1 percent. According to the American Community Survey 5 Year data, an average of 22.87 percent of children under five years of age lived in a state of poverty during the 2012 calendar year. Sagadahoc had the lowest poverty rate (16.7 percent) while Somerset had the highest poverty rate for children under five years of age at 32.2 percent.



Population Profile: Seniors in Poverty

Poverty rates for seniors (persons age 65 and over) are shown in Table 17. At 6.2 percent, Sagadahoc County had the lowest percentage of seniors in poverty while Somerset County had the highest percentage of seniors in poverty. According to American Community Survey estimates, there were 3,237 seniors, or 8.1 percent, living in poverty within the report area.



Select Data from Service Centers in Kennebec/Somerset Counties

The percentage of people living below the poverty line in Augusta is 18.4%. In Waterville, the percentage is 21.6%, and in Skowhegan it is 22%.

Percentage of People Living Below Poverty Line by Age

Town	Median Age	Under 18 years	18-64	65+
Augusta	42.7	23%	19.5%	9%
Waterville	36.8	26.8%	24%	7.1%
Skowhegan	43.5	30.8%	22%	10.3%

As indicated above, child poverty is higher than the state average of 18.5% in all three cities/towns. Skowhegan has the highest percentage of seniors living in poverty of the three cities/towns, while Waterville has the highest percentage of adults between the ages of 18-64 living in poverty.

Percentage of People Living Below Poverty Line by Employment Status

Town	Total Unemployed Living Below Poverty Line	Total Employed Workers Living Below Poverty Line	Full Time Workers Living Below Poverty Line	Part Time Workers Living Below Poverty Line
Augusta	44.1%	7.7%	4.3%	21.7%
Waterville	47.6%	8.6%	2.6%	26.8%
Skowhegan	46.7%	7%	1.7%	17.8%

All three towns are experiencing higher rates of unemployed people living in poverty than the state average of 31.8%. The rate of poverty for the unemployed is highest in Waterville. In addition, people who are employed are still experiencing poverty. Full-time workers are better off than their part-time counterparts; part-time workers are significantly more likely to be living in poverty.

Percentage of People Living Below the Poverty Line by Gender

Town	Total Percent of Women Below Poverty Line	Total Percent of Men Below Poverty Line	Percent of Employed Women Below Poverty Line	Percent of Employed Men Below Poverty Line
Augusta	18.7%	18%	7.8%	7.6%
Waterville	22.4%	20.8%	10.1%	6.9%
Skowhegan	22.2%	21.8%	9.4%	4.4%

In all three towns, women are experiencing poverty at slightly higher rates than men. There is a bigger difference between employed people. Employed women experience higher rates of poverty than employed men, particularly in Waterville and Skowhegan. This may be due, in part, to the fact that many women who are mothers take on part-time work so they can balance

childcare responsibilities. As the chart above indicates, people who work part-time are much more likely to live in poverty than people who work full time. Another factor could be the gender wage gap. According to a recent report by the National Women’s Law Center, Maine mothers earn 80 cents for every dollar that Maine fathers earn. The National Women’s Law Center also found that 70% of Maine workers earning minimum wage are women. A majority (79%) of KVCAP’s Community Survey respondents are women. Survey respondents cited a lack of jobs with livable wages as the number one reason for poverty in our communities.

Percentage of People Living Below Poverty Line by Race

Town	Black or African American People in Poverty	American Indian or Alaska Native People in Poverty	Asian People in Poverty	Mixed Race People in Poverty	White People in Poverty
Augusta	Not Enough Data	5.3%	11.1%	59.1%	17.6%
Waterville	42.9%	56.2%	Not Enough Data	49.5%	20.4%
Skowhegan	Not Enough Data	30%	Not Enough Data	Not Enough Data	22.6%

A majority (95.2%) of Maine residents are white. This trend is echoed in Augusta, Waterville, and Skowhegan. Of the three towns, Skowhegan is the least racially diverse, and it is less diverse than the state as a whole with 96.9% white residents. Augusta and Waterville are slightly more diverse than all of Maine: 94.1% of Augusta residents are white, while 93.9% of Waterville residents are white. Despite the high proportion of white people, people of color experience disproportionately high rates of poverty. People of two or more races comprise 2.3% of Augusta’s population, but they are over three times more likely to experience poverty than their white counterparts. A similar pattern is visible in Waterville: people of two or more races make up 2.3% of the population, but they experience poverty at a rate of 49.5%. White people account for 93.9% of the population in Waterville and experience poverty at a rate of 20.4%. In Skowhegan, American Indian or Alaska Native people account for 0.4% of Skowhegan’s population, but they experience poverty at a rate of 30%.

Poverty Data of Customers Served by KVCAP

Services that are provided through CAP agencies and other programs targeted at low-income people often use the Federal Poverty guidelines in determining eligibility. In Maine, the eligibility criteria for individuals and families that are served with Community Services Block Grant (CSBG) funding is 125% of poverty. Depending upon the program, living expenses may or may not be considered in determining eligibility. LIHEAP, for example, does not consider expenses. Therefore, a family in Sagadahoc County, (which pays on average \$200 more per month for rent than a family in Somerset County) receives no differential consideration when program eligibility is determined. The table below lists various levels of poverty which are used in determining program eligibility.

Federal Poverty Guidelines for 2015

Size of Household	100% of Poverty	125% of Poverty	150% of Poverty	175% of Poverty	200% of Poverty	250% of Poverty
1 person	\$11,770	\$14,712	\$17,655	\$20,597	\$23,540	\$29,425
2 people	\$15,930	\$19,912	\$23,895	\$27,877	\$31,860	\$39,825
3 people	\$20,090	\$25,112	\$30,135	\$35,157	\$40,180	\$50,225
4 people	\$24,250	\$30,312	\$36,375	\$42,437	\$48,500	\$60,625
5 people	\$28,410	\$35,312	\$42,615	\$49,717	\$56,820	\$71,025
6 people	\$32,570	\$40,712	\$48,855	\$56,997	\$65,140	\$81,425
7 people	\$36,730	\$45,912	\$55,095	\$64,277	\$73,460	\$91,825
8 people	\$40,890	\$51,112	\$61,335	\$71,557	\$81,780	\$102,225

When low-income families begin to see an increase in their income, as they enter the workforce or earn raises, many experience the “cliff effect”. If they receive any type of government benefit, a small increase in income might put them just over the eligibility guideline which results in losing their benefits. In many cases, the small increase in income is not nearly enough to off-set the loss of the benefit. This issue was debated in the Maine legislature in 2015, and the most recent Maine budget included legislation that will allow Temporary Assistance for Needy Families (TANF) recipients to have their benefits slowly phased out as their income increases, instead of losing their entire benefit immediately. This is a positive development for the families that are working to transition off TANF.

For the past two years, as the chart below demonstrates, nearly 70% of the families served by KVCAP were at or below 125% of poverty and over 97% were at or below 200% of poverty. (In 2011, only 61% of families served were at or below 125% of poverty.) Many of the families and individuals served over the past two years had very low or no income, as indicated in the table below.

Poverty Rates for KVCAP Customers

Income Level	Number of Families Served 2013	Percentage of Families Served 2013	Number of Families Served 2014	Percentage of Families Served 2014
Up to 50%	1,693	14.2%	1,554	14.2%
51% to 75%	1,437	12%	1,395	12.7%
76% to 100%	2,940	24.6%	2,784	25.4%
101% to 125%	2,276	19%	2,116	19.3%
126% to 150%	1,826	15.3%	1,669	15.2%
151% to 175%	1,147	9.6%	936	8.5%
176% to 200%	303	2.5%	245	2.2%
201% and over	339	2.8%	270	2.5%

While the poverty rate is one measure of the challenges that individuals and families face, another important factor to consider is the “livable wage”. The current minimum wage is inadequate to meet the basic needs of residents throughout the nation, in Maine, and in the KVCAP service area. The table below uses figures taken from the Livable Wage Calculator designed by Massachusetts Institute of Technology, which considers the cost of living for local areas and determines the minimum wage necessary to achieve meeting a basic needs budget.

Hourly Rate Required for Household to Achieve Livable Wage

Livable Wage for 2015	Maine	Kennebec	Somerset	Sagadahoc	Lincoln
Livable wage/single adult Hourly rate/earner-income	\$10.61/hr \$22,069	\$10.20/hr \$21,403	\$10.51/hr \$21,861	\$11.33/hr \$23,566	\$10.37/hr \$21,588
Livable wage/single adult/1 child Hourly rate/earner-income	\$22.36/hr \$46,509	\$21.94/hr \$45,635	\$21.49/hr \$44,699	\$22.56/hr \$46,925	\$22.95/hr \$47,736
Livable wage/single adult/2 children Hourly rate/earner-income	\$26.71/hr \$55,557	\$26.29/hr \$54,683	\$25.84/hr \$53,747	\$26.91/hr \$55,973	\$27.30/hr \$56,784
Livable wage/2 adults/2 children (1 earner) Hourly rate/earner-income	\$23.48/hr \$48,838	\$23.06/hr \$47,965	\$22.61/hr \$47,029	\$23.68/hr \$49,254	\$24.07/hr \$50,066
Livable wage/2 adults/2 children (2 earners) Hourly rate/earners' combined income	\$14.74/each \$61,318	\$14.53/each \$60,444	\$14.30/each \$59,488	\$14.84/each \$61,734	\$15.03/each \$62,484

Some conclusions that can be made by studying the table include:

- It costs the least amount to live in Somerset County for all family configurations except single adult, compared with the other counties. It costs the most to live in Sagadahoc or Lincoln Counties, depending upon family configuration.
- The rate of income needed to earn a livable wage is lower in Kennebec and Somerset Counties, for all family compositions shown, compared with the state average.
- In order for a family of 2 adult wage earners and 2 children to achieve a livable standard of living, these families must have incomes above the median income in all four counties. The amount of additional income needed to achieve this standard is:
 - \$13,636 in Kennebec
 - \$20,846 in Somerset
 - \$5,001 in Sagadahoc
 - \$12,303 in Lincoln

The need for better jobs with livable wages is echoed in the KVCAP Community Survey, as well as in-depth interviews with service providers. A lack of jobs with livable wages was cited as the number one cause of poverty by KVCAP Community Survey respondents. During focus groups and individual interviews, people shared their stories about the difficulties they face

when trying to find work that pays enough to cover their living expenses. Some people described putting a lot of effort into getting jobs, only to find that the wages they earned did not cover their expenses. Some people invested in higher education so they could get better jobs, only to find that their new, highly-skilled jobs offered insufficient hours. Working less than full time not only limits a person's income, but it also means they do not qualify for benefits through their job. Other focus group/interview participants could not come up with the funds to pay for higher education in the first place. A few respondents said they wanted to work, but their physical abilities didn't align with their skill sets. An example comes from a woman who wants to go to college so she can get a job in an office, but does not have the resources to attend. She is unable to do manual labor because of back injuries, but manual labor jobs or ones that require a lot of standing are the only ones she believes are available to her at her current education level. Childcare also arose as a challenge. Stay-at-home mothers expressed a desire to work, but the cost of childcare proved to be a problem. In one woman's words, "I was basically paying to have someone else watch my kids."

Service providers also see the impact that insufficient wages have on people. A representative from a local faith community said "I see a lot of people who are among the 'working poor.' Sadly, they have too much [to qualify for benefits], but not enough to live on." A representative from General Assistance says she serves a lot of people who struggle because of their income. In addition to the low wages they earn, a lack of hours is a continuous problem. They come into the office for assistance because their wages don't cover their needs. Food pantries also see the effects of low wages. There are many young families who can't find work, or if they have it, their wages don't adequately cover all their needs, including the cost of childcare. Therefore, they have to turn to the food pantry for food.

Poverty Summary/Local Reaction

It is clear that the issue of poverty in Maine and in the KVCAP service area has grown significantly since 2000. The poverty rate has climbed significantly higher in the service center cities/towns, which are experiencing poverty rates much higher than the average for the counties where they are located. In Waterville, local community members have come together to create the Poverty Action Coalition to address issues surrounding poverty. The coalition was convened by the previous Mayor and is now facilitated by KVCAP and includes social service providers, educators, health care providers, clergy, and community members. One of the first initiatives developed by the PAC is the Community Investors. This initiative uses social media to reach out to "Investors" in order to provide resources and help to solve problems that individual community members struggling with poverty are facing, that either threaten family stability or put up a barrier that impedes progress toward greater self-sufficiency. Engaging the community to help alleviate some of the conditions of poverty will continue to be a strategy that KVCAP will pursue. Providers from the Skowhegan area have reached out to the PAC and are interested in convening a group to start the discussion around poverty in their community.

ISSUES THAT IMPACT POVERTY

Employment/Jobs

Maine's unemployment rate has trended approximately 1 point below the national average for the past several years. Currently the national rate is 5.5%, nearly a point above the Maine rate. Kennebec's rate is close to the Maine rate, while Somerset is 2.5 points above. Somerset

currently has the highest unemployment rate in the state. It also has a low rate of high school achievement (87.3%) compared with the state rate (91.1%) and a very low rate of people with Bachelor degrees (15.4% compared to the state rate of 27.9%).

Location	Annual Unemployment Rate 2013	Annual Unemployment Rate 2014	May 2014 Unemployment Rate	May 2015 Unemployment Rate	1 year change
Kennebec	6.2%	5.4%	5.3%	4.5%	-.8%
Somerset	9.1%	7.9%	7.9%	7.2%	-.7%
Maine	6.6%	5.7%	5.7%	4.7%	-1%

The Somerset Workforce Connect partners, which includes KVCAP, have worked together for several years developing strategies to connect Somerset residents with opportunities to increase their skills and marketability. The group has worked with the Kennebec Valley Community College to pilot ITV classes in some of the rural towns in the county, but enrollment was very low, so the effort has stalled. KVCAP and the Somerset Economic Development Corporation have worked together on grants and business outreach in order to secure resources to implement WorkReady classes in Skowhegan and Pittsfield, collaborating with local adult education programs. Again, the enrollment for classes has been low. These classes are designed to develop the “soft skills” that local employers have consistently stated are lacking in a significant portion of the workforce. During focus groups and informational interviews in Somerset, the message from residents was that it is difficult to attend education and training due to lack of transportation, lack of child care and the inability to get time off from work to attend training. The provider network will need to address these barriers in order to assist people to take advantage of the training opportunities that are available to them.

In the Pittsfield area, the second largest local employer, United Technologies Corporation, began laying off its workforce during the 2014/15 winter season, and closed in the spring. KVCAP convened the Ken-Som Transition Team which worked closely with Rapid Response to provide support and resources to the workers from UTC. Nearly 400 workers were affected, with some taking retirement and a few relocated to the company location in the South. At the end of August, approximately 60 had found jobs and over 100 are pursuing training. This group of workers is fortunate to have federal TRADE funding resources to assist in the transition and to pay for training. Workers from non-TRADE eligible companies that are laid off typically do not receive this level of assistance. At the other end of the spectrum, a local factory in Vassalboro recently had to turn away business because they cannot hire or retain enough workers in order to take on more work.

In the Waterville area, the Mid-Maine Chamber of Commerce chairs a steering committee (KVCAP is represented on the committee) to convene Workforce Practitioners meetings three times a year. These meetings provide an opportunity for providers to come together to network and share resources with the goal to better serve central Maine residents who are trying to upgrade their skills to enter the workforce or enhance their career path. Two businesses are invited to each meeting to share their hiring practices and challenges. The aim is twofold: 1.) to

learn from the business community what skills people need in order to get a job, or to get a better job, and 2.) to provide businesses with feedback about the challenges that people, especially those with low-incomes, have in finding work or retaining a job. Mid-Maine Chamber staff have heard from many employers that transportation issues often create barriers for companies to find workers and/or to keep them. As described by a single mother working in a local convenience store “I’m educated, I have a degree in phlebotomy, but I can’t afford a car, so I can’t get to a job interview.” She went on to describe that even if she got a job, she lives too far from the hospitals to get to work and she does not have the means to get a loan for a car.

The feedback from the Community Survey indicated that a lack of livable wage jobs is a real issue for people throughout Kennebec and Somerset Counties. During the focus groups and interviews, people also talked about the challenges with part-time jobs. Some companies, particularly retail establishments, provide inconsistent schedules which make it difficult for an employee to get another part-time job to supplement their income. KVCAP clients have reported on several occasions that they are required to be on-call and may be called in for several hours or for just a couple hours. This inconsistency in scheduling makes it very difficult, particularly for low-skilled workers, to make a living. This type of scheduling is also nearly impossible for a parents (especially single parents) to manage.

Another issue that has emerged is the difficulty that many seasoned workers have re-entering the workforce if they have been out of work. They often lack the job search and technology skills required in the current job market. For example, a WorkReady graduate in her 50’s had to leave a job in order to care for an ailing parent. When the parent died, she found it very difficult to find employment, which led her to WorkReady. She was living in poverty and needed a job to survive. She expressed feeling that society had tossed her aside and did not value the knowledge and skills that she had developed over the course of a solid career.

Housing/Homelessness

Affordable Housing is a serious concern throughout Maine, including in Kennebec and Somerset Counties. It was ranked as the second most important service by all respondents in the KVCAP Community Survey, with respondents in Kennebec ranking it as the top concern. The perception of respondents is supported by data on housing in Maine.

In both counties United Way 211 calls asking for resources for housing/shelter and calls asking for financial assistance for rent made the top ten. In addition, in Somerset County the 11th ranked call was asking for financial assistance for home maintenance.

Home Ownership

The Maine State Housing Authority (MSHA) uses the Affordability Index to determine whether or not a household can afford home ownership. 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.

Homeownership Affordability in Kennebec and Somerset

Area	Year	Affordability Index *	Median Home Price	Median Income	Income Needed to Afford Median Home Price	Home Price Affordable At Median Income	Households Unable to Afford Median Home Price
Kennebec County	2007	.92	\$139,000	\$42,503	\$46,398	\$127,331	28,262 (54%)
	2012	1.18	\$125,000	\$43,390	\$36,771	\$147,500	
	2014	1.27	\$132,000	\$47,195	\$37,275	\$167,129	20,928(41%)
Somerset County	2007	1.13	\$97,500	\$36,774	\$32,678	\$109,721	9,868 (45%)
	2012	1.30	\$95,500	\$35,955	\$27,670	\$124,096	
	2014	1.69	\$82,500	\$40,491	\$23,978	\$139,316	6,590 (37%)
Maine	2014	1.04	\$170,000	\$49,747	\$47,981	\$176,259	278,168 (49.5%)

* Affordability Index - ratio of “Home Price Affordable at Median Income to Median Home Price”

According to the data, the good news is that in general, houses in both Kennebec and Somerset Counties have become more affordable since 2007, and they are more affordable in both areas compared to the entire state. However, as indicated in the table, currently 41% of households in Kennebec and 37% of households in Somerset cannot afford to purchase a home. Despite a home being considered “unaffordable”, many mortgages are made to buyers who purchase homes that are considered “unaffordable/unattainable”. According to Maine State Housing Authority data, too many homes in the KVCAP service area could be in crisis sometime in the future because the mortgages on those homes are considered to be unaffordable. In Kennebec and Somerset Counties, about one-third of the homes sold are considered to be “unattainable”. A report by Abt Associates for the Maine Affordable Housing Coalition looked specifically at the housing situation of older Mainers. They found that in 2012, 98% of extremely low income mortgage owners were cost burdened, with 90% of them paying more than half of their income toward housing.

While initial affordability is a concern, the long-term affordability is also an issue. In the past 5 years, Maine has ranked in the top 10 states for the most mortgaged homes in default. Three communities in the KVCAP service area – Augusta, Gardiner and Waterville – are in the top 10 for high foreclosure rates in Maine. KVCAP offers foreclosure counseling services and staff report that it is typical for homeowners to wait until they are several months behind on their mortgage and/or it is in foreclosure before reaching out for assistance. According to the US Census Bureau, the age of the housing stock also needs to be a central concern to both buyers and industry professionals. If mortgages are considered to be unaffordable, the likelihood of being able to afford adequate maintenance over the lifetime of the loan and beyond is slim. In Kennebec County, for example, the vast majority of housing stock predates 1939. Home repairs and heating costs are challenging for homeowners living paycheck to paycheck. In fact, the KVCAP Home Repair program typically has nearly 150 eligible households on the waiting list, with many more people turned away due to ineligibility.

Rental Housing

Maine has typically had a higher rate of home ownership than the nation as a whole, but according to a study by MSHA, the upward trend toward home ownership in Maine ended in 2011. From 2007 to 2012, renter occupied units grew by 6.8%.

While home-ownership is unaffordable for the majority of low-income Mainers, renting a home or apartment is no more affordable. According to MSHA, renter households are more cost burdened than owned households. In 2009, MSHA indicated that only 50% of Maine households that are eligible for subsidized rental units actually receive a subsidy. They predicted that by 2014, the number of families in need of a rental subsidy would remain stable, while the number of senior units needed would jump by over 75%. Below are the numbers of units of unmet need for 2009 and projected for 2014 for our service area.

County	Total Units Needed 2009		Projected Total Units Needed 2014	
	Family	Senior	Family	Senior
Kennebec	5,051	819	5,177	1,053
Somerset	1,725	255	1,799	325

MSHA recommends that no more than 30% of income go toward rent/utilities, otherwise a household is considered to be “cost-burdened”. As the chart below indicates, renting is considered unaffordable in Kennebec and Somerset Counties for those making the median income, so low-income residents are even more cost-burdened. The Abt Associates report showed that 52% of Maine residents who are age 55 and older are cost-burdened.

Rental housing affordability in KVCAP service area

Area	Year	Affordability Index*	Average 2-BR Rent With Utilities	Renter Household Median Income	Income Needed to Afford Average 2-BR Rent	2-BR Rent Affordable At Median Income	House-holds Unable to Afford Average 2-BR Rent	
Kennebec	2010	.95	\$724	\$27,532	\$28,961	\$688	7,185 (53%)	
	2014	.85	\$828	\$27,989	\$33,106	\$700	8,388 (57%)	
	(Waterville LA)	2014	.76	\$823	\$25,011	\$32,925	\$625	2,009 (60%)
	(Augusta LA)	2014	.79	\$808	\$25,436	\$32,334	\$636	2,477 (61%)
Somerset	2010	.95	\$702	\$26,773	\$28,085	\$669	2,856 (53%)	
	2014	.81	\$719	\$23,180	\$28,750	\$580	3,048 (59.5%)	
	(Skowhegan LA)	2014	.82	\$711	\$23,380	\$28,453	\$584	1,962 (59%)

LA refers to Labor Area

* Affordability Index for rental housing 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 income could not cover the cost of an average 2-bedroom apartment (including utilities) using no more than 30% of gross income.

Renting is becoming increasingly unaffordable in the KVCAP service area. As an example, the City of Waterville produced a report taking a detailed look at the housing situation within the city. They found that 59.7% of households cannot afford to rent the average two-bedroom apartment in Waterville. As the chart above depicts, the Labor Areas of Augusta and Waterville are significantly less affordable than the county as a whole. This presents a challenge for low-income workers, many of whom do not have transportation. A conflict arises between moving

closer to the source of jobs to solve a transportation barrier versus the higher cost of living in the city in order to be nearer the jobs.

It is clear that the KVCAP service area is in need of more affordable housing units and that the need for senior units will continue to rise. There has been some progress in this area since the last Community Needs Assessment. KVCAP developed 28 units of affordable housing for seniors age 55+ in Fairfield (Somerset County), while in Kennebec County, the St. Francis Apartments opened in 2014, providing 40 units of affordable housing for seniors over age 62, and the Cony Flatiron Apartments became available in May 2015, providing 48 units of senior housing for those age 55+.

Homelessness

Affordable housing was cited as the second most important service for our community in KVCAP's Community Needs Assessment Survey. When asked to describe one change that would improve the community's well-being, respondents called for an increase in the availability of affordable housing or shelter. Many respondents commented on the poor quality of existing housing and high costs of rent. The cost of heating is also a significant challenge: respondents cited heating assistance as the number one most important service for our community. For some people, the financial challenges that come with maintaining housing lead to homelessness.

One consistent tracking system for measuring homelessness is the Point in Time Survey, which is conducted by the Department of Housing and Urban Development. This method is intended to give a "snapshot" of the state of homelessness by counting the number of homeless individuals volunteers can find on one night once a year. According to the 2015 Point in Time Count, there were 72 recorded homeless individuals in Kennebec County and 11 recorded homeless individuals in Somerset County. These figures stand in sharp contrast to usage data by homeless shelters. Some shelters that serve our area include:

- Bread of Life Shelter, Augusta, Kennebec County. This shelter has 30 beds for individuals or families. The utilization rate in 2013 was 96%. Over 60% of visitors are in families, and over one third of them are children. In 2014, the average stay was 60 days.
- Mid-Maine Homeless Shelter, Waterville, Kennebec County. This shelter has 48 beds. The utilization rate for 2013 was 83%. That year, the shelter saw 382 unique clients and the average stay was 38 days.
- Tedford Shelter, Brunswick, Cumberland County. There is a family shelter with 29 beds and a shelter for individual adults with 20 beds. In 2013, the utilization rate for the family shelter was 63%. The rate for the individual shelter was 88%. The average stay for families was 71 days, while the average stay for individuals was 43 days.
- New Hope Women's Shelter, Solon, Somerset County. This shelter has 28 beds and serves women and children. It was expanded from 10 beds to 28 beds in February of 2015. The average stay is 4 to 5 months.
- Trinity Men's Shelter, Skowhegan, Somerset County. This shelter has 60 beds and started as a men's shelter, but is working on expanding to accommodate families.

January of 2015 was an especially difficult time for people who were homeless. The bitterly cold temperatures drove people who normally slept on the street or in their cars to shelters for warmth. Shelters in Augusta, Waterville and Skowhegan experienced higher volumes of calls

and needed to create overflow space. During the coldest days, it was not unusual for shelters to be at or above capacity.

A representative from an area homeless shelter observed that single people face particular challenges when they become homeless. “There’s nothing out there for single persons as far as resources go. It is so much more challenging to assist someone who is single, non-disabled, and young.” Many of these young, non-disabled people are suffering with substance abuse issues or unmet/undiagnosed mental health needs. The representative also noted that many of them do not have Mainecare. The state’s decision to reject Medicaid expansion under the Affordable Care Act makes it difficult for single people with the lowest incomes, especially if they do not have children, to access insurance. This affects individuals’ ability to get health care but it also impacts the shelter’s ability to leverage resources. The shelter is reimbursed when their clients are on Mainecare, although the reimbursement rate is about a quarter of what it used to be and fewer people are eligible.

A representative from a faith community in our area echoed the concern for people with mental illnesses. Many of the people he tries to assist are struggling with mental health issues and can’t access the services they need. He says he has a few regular visitors who suffer from schizophrenia. He notes that people with schizophrenia comprise a small percentage of the general population, and even a smaller percentage of the population of mentally ill people, but they have the same needs as everyone else. Their illnesses create significant challenges that make it hard to use the services available.

Heat and Energy

Heating assistance is a top priority for central Mainers – it was ranked the highest priority overall by KVCAP Community Survey Respondents. KVCAP clients and staff ranked heat assistance number one while community members and service providers ranked it number two. According to 211 data, over the past year the highest number of calls in Somerset County were for heating assistance, followed by assistance with utilities, while in Kennebec the most calls were for help with utilities, followed by heating assistance.

Over the past three years, the Low-Income Heating and Energy Assistance Program (LIHEAP) provided households in our service areas with the following benefits:

2009-2010 average benefit:	\$749
2010-2011 average benefit:	\$879
2011-2012 average benefit:	\$489
2012-2013 average benefit:	\$662
2013-2014 average benefit:	\$542
2014-2015 average benefit:	\$649

The benefit levels for the last three years are higher than the benefit level in 2012, but are considerably lower than the benefits in 2010 and 2011, when American Recovery and Reinvestment funds were available. The average benefit levels for the last three years were enough to provide approximately one tank of oil or less for the typical home, particularly in 2013 when oil prices were very high. In 2014-15, although the price of oil came down, the winter was colder and longer than average.

Number of LIHEAP Applications/People served by KVCAP in FY 12, 13 and 14

FY 2012		
Kennebec/Somerset/Lincoln/Sagadahoc	13,079 applications	28,332 people served
FY 2013		
Kennebec/Somerset/Lincoln/Sagadahoc	11,305 applications	23,883 people served
FY 2014		
Kennebec/Somerset/Lincoln/Sagadahoc	10,056 applications	20,635 people served
FY 2015		
Kennebec/Somerset/Lincoln/Sagadahoc	11,165 applications	18,393 people served

In addition to the LIHEAP benefit, which is meant to supplement the household heating budget, KVCAP administers Emergency Crisis Intervention Program (ECIP) funds for emergency heating assistance and Keep ME Warm funds, which can help households that are slightly over the LIHEAP guidelines. These funds are first come, first served, so they do not cover all of the heating emergencies that arise. KVCAP works with the local United Way to raise Keep ME Warm funds and then distributes them. Following are the number of households served in these programs over the past three years:

- 2013 - 1,258 households served
- 2014 - 1,512 households served
- 2015 - 1,117 households served

Our service area has a very high rate of older homes, making it difficult for low-income homeowners to make their homes more energy efficient and cut down on their energy bills. The KVCAP Weatherization program is available to a limited number of LIHEAP eligible homeowners each year. The number of homes that are weatherized is completely dependent upon the amount of funding that is released. During the past three fiscal years KVCAP has weatherized the following number of homes:

- 2013 - 75
- 2014 - 96
- 2015 - 85 to date, with 20 more planned

These households represent only a fraction of the number of homes that are in need of weatherization assistance. Once completed, the homeowner's LIHEAP benefit can stretch much further.

Food and Nutrition

Food insecurity (lacking access to enough food to ensure adequate nutrition) is on the rise nationally and throughout Maine. According to the USDA, a growing number of Maine residents are considered to be food insecure. Categories include "low food security" (reporting reductions in quality, variety or desirability of diet) or "very low food security" (reporting multiple indications of disrupted eating patterns and reduced food intake). The following table depicts this disturbing trend in Maine.

Household-Level Food Insecurity and Very Low Food Security

Level of Food Insecurity	2005-2007 avg.	2008-2010 avg.	2011-2013 avg.
Food insecure	13.3%	15.4%	15.1%
Very low food security	5.9%	6.8%	7.1%

Maine is the most food-insecure state in New England and the twelfth most food insecure state in the nation. The chart above indicates that food insecurity in Maine has increased overall since 2005, with a slight decrease in 2011-2013 compared with the previous two-year average. However, very low food security has increased every year. This suggests that while food security conditions are slowly improving for some people, those who struggle with very low food security are continuing to be left behind. It is worth noting that 36% of Maine’s food insecure population makes too much income to qualify for the Supplemental Nutrition Assistance Program (SNAP) benefits.

In results from the KVCAP Community Survey, food was cited as the top need respondents struggled to meet in the last year, with 25% of all respondents indicating that they struggled to get enough to eat. This may be due, in part, to changes in SNAP policies. During the welfare reforms of the 1990s, legislation was passed to restrict access to SNAP for able-bodied adults without minor dependents. These restrictions were lifted during the recession, when unemployment was consistently high. As the economy improved and unemployment eased, some states, including Maine, have reinstated the old restrictions. In October 2014, Maine imposed the following limits: able-bodied adults without minor dependents can only receive food stamps for three months unless they work twenty hours a week, take job-training courses, or volunteer for six hours a week. Since these rules passed, over 9,000 Maine residents have become ineligible for SNAP benefits. The restrictions pose a challenge for some people, particularly in rural communities where there is a lack of transportation and a lack of employment or volunteering opportunities. Community providers also report that people with undiagnosed mental health and/or cognitive impairments have difficulty meeting the requirements.

The KVCAP TEFAP (The Emergency Food Assistance Program) Coordinator reports an increase in visits to food pantries over the years. In 2008, there were 29,158 visits to the food pantries in Kennebec and Somerset Counties. Over the last three years, the average number of visits has been over 37,000.

The Community Survey indicated that 23% of respondents accessed food services, such as SNAP and/or food pantries. Many people need both. The TEFAP Coordinator reports regularly receiving calls from people who need more food than they are allowed to obtain from their local food bank. A common theme among service providers who oversee food pantries in Kennebec and Somerset Counties is that attendance at pantries generally increases at the end of the month when SNAP benefits have run out. During an in-depth interview, one service provider recalled a client who always runs out of her SNAP benefits quickly because her daughter is diabetic and can only eat certain foods.

Obtaining low-cost foods that provide good nutrition is a struggle for people with low-incomes. This emerged as a common theme in KVCAP focus groups and also in focus groups conducted by Healthy Northern Kennebec. People report wanting to eat healthier food, but the cost is

prohibitive. Another service provider at a local food pantry also experiences this. He said the pantry tries to provide a variety of vegetables, fruits, whole grains, and eggs. In his words, “we’re trying to distribute the highest quality food at the lowest cost.” However, food prices impact their ability to achieve that goal. The pantry recently had to reduce the number of eggs they distribute because prices have risen.

KVCAP provided oversight and food distribution for The Emergency Food Assistance Program (TEFAP) to 37 food banks in Kennebec and Somerset Counties through the end of September, 2015. Some food banks and soup kitchens are better off than others. Larger cities have budget allocations to donate to food resources, whereas smaller towns do not. Smaller food banks also have fewer volunteers to help with fundraising and writing grants. The food banks are usually operated by churches using volunteers, with limited hours of operation. Volunteers are quite often seniors in their 70s or 80s. In FY 2016 the food pantries will experience a change when the administration of TEFAP is moved from local agencies, such as KVCAP, to being administered by one entity, Good Shepard Food Bank, for the entire state.

Transportation

The MaineCare reimbursed transportation services that KVCAP has provided for 28 years experienced a significant change in 2013/14 when the State of Maine launched a new brokerage system. KVCAP did not initially compete to become a brokerage (which is responsible for coordinating rides for clients), but did continue as a transportation service provider. The for-profit company that was initially awarded a contract to set up a brokerage faced many challenges that led to poor outcomes. In 2013/14, KVCAP, in partnership with Penquis CAP, was awarded the contract to create a new brokerage to arrange the Medicaid covered transportation services in Central Maine. During the 2013/14 program year, the number of rides that were provided to clients dropped significantly due in large part to the many problems that arose during the change to the brokerage system. Since KVCAP/Penquis have partnered on the brokerage, consumer confidence has been restored and ridership has skyrocketed. MaineCare eligible clients are once again using this vital service in Central Maine in order to get to medical appointments.

In 2011, KVCAP launched a new and improved public transit system, the Kennebec Explorer, in the Augusta-Waterville corridor, featuring new buses, improved accessibility, a redesigned time schedule, commuter routes between Waterville and Augusta and other system improvements. The system then expanded into the Skowhegan-Madison area with the launch of the Somerset Explorer in 2013.

This expansion of service has improved community access for many people. At the end of fiscal year 2011 (June 30), the KV Transit/Kennebec Explorer public transit system provided 44,273 rides. By the end of fiscal year 2014, the system provided 82,813 rides and is on track to exceed 100,000 in 2015.

While ridership has grown significantly, the demand is also growing, not just in Maine but across the nation. Several reasons include an aging population, with many seniors unable to operate a vehicle; students facing heavy financial burdens to support their education often can’t afford a car; and workers earning minimum wage are challenged to pay for basic necessities and are unable to purchase a reliable vehicle. The United Way’s 211 information service handles several calls per month from people looking for transportation resources in Kennebec County.

When low-income people do own a car, they are often challenged with being able to keep it running and/or affording the registration and insurance. 69% of KVCAP clients that completed the Community Survey have a working registered vehicle. During KVCAP led focus groups in both Kennebec and Somerset, participants spoke of the challenges in trying to keep a car on the road when you have limited income. One woman described having a cracked windshield - she and her husband are saving money in order to get the car repaired. She is praying that she doesn't get pulled over and given a ticket, pointing out the challenges inherent in weighing the choices of possibly getting fined with needing to get places, such as work, taking her children to pre-school, etc. Focus group participants also noted that rough road conditions make it difficult to keep vehicles in good repair.

Focus group/interview respondents also spoke of the challenges that arise when one is dependent upon public transportation, the KV Van/Volunteer program, or cabs. The public buses don't run frequently enough or go to all the places people need to get to. Depending on cabs or volunteer drivers can be frustrating because, as one respondent said "they don't always show up on time. The cab company told me that people getting to work come first, so I might be late for my (medical) appointment." These issues are exacerbated in the more rural areas. While strides have been made to expand public transportation to Somerset County, the reality is that this very large, rural county has significant transportation challenges. KVCAP is working with several communities to explore the potential of developing either volunteer run networks or public buses to improve access for their residents.

KVCAP Community Survey respondents cited lack of transportation as the third highest ranked reason for not getting their needs met. In addition, transportation ranked 5th highest as an important service necessary in order to address poverty in our community (it was ranked 4th highest by respondents making less than \$10,000 per year.). It was also ranked as the highest priority need by service providers who completed the survey. Transportation is cited repeatedly by area social service, education and health providers in both counties as a key barrier to low-income people being able to access a variety of services and/or as a challenge for those in poverty in getting or keeping a job. In addition, according to a local Chamber of Commerce representative, transportation barriers are cited frequently by employers as a challenge in hiring and retaining entry level employees.

Child Care, Early Education and Child Development

There are several options that families in our area utilize for child care, including licensed care (in center-based and home-based facilities), and family/friends/neighbors (FFN). Some families also utilize public programs such as Head Start and pre-school programs as part of their child-care arrangements.

- Of licensed programs, family child care slots are the most available (1,353), with child care centers being the next most common (657) and nursery schools the least available (119). The available options for family child care and child care centers has decreased since 2012, while nursery schools increased slightly.
- As in 2012, child care provided by friends/family/neighbors (FFN) continues to be the most accessed type of care for young children in Maine.

- There were 4,394 Head Start enrollments (0-5) in Maine during 2012-2013. In 2012, 72% of children who were eligible in the state for Head Start services were not enrolled, with only 28% receiving service.
- Public pre-K classrooms increased statewide in 2014-15, with a total of 4,965 children enrolled. This continues to be a positive trend due to the Maine Department of Education preschool grant.

In Kennebec and Somerset counties, there are an estimated 4,500 children eligible for Head Start/Early Head Start. There are 700 slots (up 60 slots from 2012) available in the two counties, offered by KVCAP and Southern Kennebec Child Development Center (SKCDC), resulting in only 13% of eligible children being served in our area (which is down one percent since 2012). During the current program year, for example, 68 children remained on a waiting list for KVCAP Head Start slots and did not receive any service during the year. KVCAP’s Early Head Start Child Care Partnership grant will provide 72 more infant/toddlers and three year olds in Somerset and Piscataquis Counties (family child care only) with comprehensive high quality early childhood education services beginning in the fall of 2015.

As described in the 2012 assessment, the current system (which changed in 2012) for low-income families to obtain a child care voucher is sometimes a lengthy process. This can be particularly challenging for families trying to enter the workforce because it is difficult to coordinate obtaining the voucher in conjunction with the start of a new job. For a single mom who lands a low-wage job, not having subsidized child-care in place the first week on the job often creates a barrier to success. On more than on occasion, families working with the KVCAP child-care program had to either leave a job or not take a job because they could not afford to pay for their child-care slot while waiting for a voucher. The State of Maine is currently working on ways to streamline the process to make it easier for working families to access a voucher.

The following chart lists the market rates in our catchment area.

Maximum Subsidized Rates Allowable by DHHS, Based on Market Rates

Age	Licensed Child Care Center Maximum Rate	Licensed Family Child Care Maximum Rate	Legal Unlicensed Providers Maximum Rate
Infants	\$130.00-\$160.00	\$125.00-\$130.00	\$87.50-\$91.00
Toddlers	\$130.00-\$145.00	\$105.00-\$125.00	\$73.50-\$87.50
Preschool	\$120.00-\$136.51	\$105.00-\$110.00	\$73.50-\$77.00
School age	\$65.00-\$125.00	\$76.00-\$90.00	\$53.20-\$63.00

This means that a single parent working a minimum wage job, 40 hours/week would pay 30%-31.5% of their income toward child care with an unlicensed provider, and 45%-55% for a slot at a licensed child care facility. It is no wonder that in response to the KVCAP survey question asking people to rank their five highest priority areas for services in the community, the KVCAP Assessment survey respondents who are parents listed affordable, quality childcare as their 4th top priority. Respondents who utilized KVCAP Head Start or Maine Families services chose affordable, quality childcare as their 2nd top priority.

KVCAP Child and Family Services has focused on affordability and on quality early care and education. The Educare program, for example, functions not only as an early childhood program (serving infants to age 5), but also as a laboratory for developing “best practices”, which are then shared with other programs throughout the state. It also serves as a resource center for child care professionals and as a teaching lab for students seeking an early childhood degree.

Quality early childhood experiences are vitally important to ensure that children are able to develop to their highest potential. Early brain development studies confirm the importance of ensuring that all children are exposed to enriching experiences early in life. Recent studies indicate that children from impoverished backgrounds are more likely to have smaller brain regions that are crucial for the development of language, memory and reasoning skills, all important foundational skills that impact a child’s potential to thrive in school.

Early childhood education and enriching child care opportunities are one way to help boost early brain development. Home visiting programs provide another route for encouraging positive brain development. KVCAP’s Maine Families program is a home visiting program for pregnant women, expectant fathers, and parents or primary caregivers of Maine’s youngest children, serving families in Kennebec and Somerset Counties. Home visitors provide information and education to parents and care givers that improve maternal and child health, prevent child abuse and neglect, encourage positive parenting and promote child development and school readiness. In FY 2014, KVCAP enrolled 175 new families in the program and served 348 families overall, with more than half of the families headed by a single parent. Nearly 60% of the families served were at or below 250% of poverty, with 39% under the poverty line.

Childhood Risk/Maltreatment

Childhood maltreatment has long been strongly correlated with poverty. A study by the National Institute of Mental Health determined that adults who were physically abused, sexually abused or severely neglected as children were significantly more likely to be unemployed, living below the poverty line, and using social services than people without this history of maltreatment. In addition, researchers have long recognized that children living in poverty are at higher risk for maltreatment. In 2010, the Institute for Research on Poverty conducted a study to try to determine a causal relationship between children living in poverty and risk of abuse, looking primarily at female headed, single family homes. They concluded that even modest increases in income decreased the risk of maltreatment.

Following are statistics for the past three years from the Augusta (in Kennebec) and Skowhegan (in Somerset) Child Protective offices:

Number of Referrals

Years	Augusta Office	Skowhegan Office
2014	2245	958
2013	2297	1011
2012	2236	970

New Reports Assigned for Assessment

Years	Augusta Office	Skowhegan Office
2014	1114	535
2013	1058	537
2012	1019	474

Case Substantiation for Completed Assessments

Year	Augusta Office		Skowhegan Office	
	Substantiated	Substantiation rate	Substantiated	Substantiation rate
2014	252	23%	171	32%
2013	237	22%	173	32%

The Augusta Office assigns more than twice as many cases for assessment, while the Skowhegan Office's substantiation rate is much higher. This is not surprising given the risk factors that are present in Somerset County.

According to the 2014 Maine DHHS Child Protective Services Annual Report, the top five family risk factors from 2012-2014 that were identified during assessment are:

- Prior History with CPS
- Mental Health Problem
- Involved with Court
- Spouse Abuse/Family Violence
- Drug Misuse by Parent

Over the past year, DHHS has partnered with the Maine Children's Trust to create a three-year project that seeks to invest in establishing and coordinating services to reduce child abuse in Maine. Three demonstration sites were identified based on their high rates of child abuse and neglect and the risk factors present in the community. Somerset County was selected as one of three, having the highest number of risk factors in the state (21 out of 22). It also has an overall maltreatment rate that is 1.56 times the state rate, with a higher than state rate for all forms of maltreatment (neglect, physical abuse which is more than double the state rate, emotional abuse and sexual abuse).

KVCAP was awarded the funding for Somerset County. Demonstration sites will work to convene a community team to discuss the community wide issues and needs that will be used to develop a prevention plan/business plan. The plan will include strategies that will address the unique community gaps and needs. The demonstration sites will convene a multi-sector community advisory group that will guide the Council's community assessment, strategic planning and implementation of selected strategies. They will also take the lead role in providing community wide trainings on:

- Strengthening Maine Families (target audience is childcare providers)
- Infant Safe Sleep
- Period of Purple Crying
- Mandated Reporter Trainings

This work will dovetail nicely with the infusion of funding to expand early childhood education slots in Somerset County. KVCAP will also continue to oversee the Child Abuse and Neglect Council for Kennebec and Somerset Counties, working with partners and communities to raise awareness of abuse and neglect and promote positive parenting practices.

Public Health

Access to Health Care

Using the Gallup Well Being Index, the Press Herald reported in February 2015 that one full year after the launch of subsidized benefits through the Health Marketplace, the rate of uninsured in Maine dropped from 16.1% in 2013 to 11.6% in 2014. Community Action agencies across the state, including KVCAP, played a significant role in educating the community about the Affordable Health Care Act and assisting people to enroll in health insurance plans through the launch of a federally funded Health Navigator program. Maine has experienced a very high enrollment rate through the Marketplace compared with other states. Maine enrolled 53% of those eligible for individual ACA coverage through 2/6/2015, according to a Kaiser report, compared with the national average of 37%, making Maine 4th highest in the nation for enrollments. 89.6% of those enrolled in Maine received subsidy through tax credits compared with 85% nationally. Despite the high enrollment, Maine still has the second highest uninsured rate in New England. The states with the three lowest rates of uninsured all accepted the Medicaid expansion funds, which Maine declined (those below the poverty rate are ineligible for tax credits, so many of the uninsured are in the lowest socio-economic category).

Health Marketplace Enrollments by County

County	New Enrollments in 2015	Total Enrollments in 2015
Kennebec	2,328	5,018
Somerset	1,092	2,138

Health Status

The *County Health Rankings* provides a snapshot of a community’s health, using two sets of indicators.

Health Factors - these factors influence the health of a county, based on indicators for Health Behaviors, Clinical Care, Social and Economic Factors, and Physical Environment

Health Outcomes - represents how healthy a county is, using indicators for Mortality (length of life) and Morbidity (how people feel)

County Health comparative rankings within the State of Maine (16 counties)

County	Health Factors 2012	Health Factors 2015	Health Outcomes 2012	Health Outcomes 2015
Kennebec	7	4	9	8
Somerset	15	15	14	16

As the chart above indicates, Kennebec County improved its Health Factors and Health Outcomes over the past three years, while Somerset remained the same in Health Factors and dropped in Health Outcomes, scoring the lowest in the state for Outcomes. The Greater Somerset Public Health Collaborative convened a meeting to share these outcomes and is leading an effort in the county to address the socioeconomic factors (poverty) that contribute to public health outcomes.

Health Needs Assessment

The Maine Shared CHNA Stakeholder Needs Assessment released its preliminary results in summer 2015. 1,639 stakeholders from 86 agencies representing a mix of sectors participated in a Qualitative Survey. Respondents ranked a list of 25 health issues based on how they felt that each issues impacts the overall health of residents. The top three issues identified were Drug and Alcohol Abuse, Obesity and Mental Health.

1. *Drug and Alcohol Abuse:* Across the state, public health officials, law enforcement officials and other stakeholders have expressed deep concern about the level of drug abuse in the state, especially the rise in heroin use and heroin overdose deaths. Senator Angus King and Governor Paul LePage each held meetings in August 2015 to discuss the facts and brainstorm strategies to address the issue, which includes a record high number of Mainers dying from heroin overdoses in the first six months of the year. There continues to be tension between views that the most effective way to battle addiction is through treatment versus law enforcement. Many treatment options across the state have closed, limiting access for those with addiction. Low-income people with no insurance have very few options to treat their addiction to heroin and other drugs. The One Maine Health August 2014 Community Health Needs Assessment indicated that Somerset County had a high percentage of binge drinking in the past month and a high percentage of respondents reported being diagnosed with a substance abuse problem at some point in their lives.
2. *Obesity:* According to the Robert Wood Johnson State of Obesity 2014 report, Maine ranks 27th in the nation for obese adults, at 28.9%. Key findings in this report include the fact that obesity rates in general have leveled off since 2005 and rates tend to be highest for baby boomers and for those with lower incomes. According to the One Maine Health Community Health Needs Assessment, Kennebec County has the highest prevalence of diabetes for ages 18-44 and 45-64 in the state, a disease that correlates with obesity. It also indicated that Somerset County tied for having the highest percentage of any Maine county for a sedentary lifestyle. In regard to children, the National Institute for Children's Health Quality found that one in three children in Maine are overweight, with the situation compounded by poverty (ie. 50% of children ages 10-17 that live in poverty are overweight).
3. *Mental Health:* The One Maine Health Community Assessment, indicated that respondents in Kennebec County reported the highest percentage of any county of residents receiving mental health services in the past year and was 2nd highest in reporting unmet mental health treatment needs in the past year. Kennebec also had a high percentage of adults reporting depression according to the assessment. Access to mental health care is serious issue in Somerset County, which has the least number of mental health professionals per capita in the state. Health access may become even

more challenging, with proposed changes to the crisis hotlines in Maine. A new system is being proposed by the State of Maine, which would change the way that consumers access crisis services. Mental health advocates are concerned that the proposed system will be a step backwards in responding to the needs of those suffering a mental health crisis, as the hotline becomes centralized. Poverty is a complicating factor intertwined with mental illness. A study by Chris Hudson in 2005, for example, found that poverty (acting through stressors such as unemployment and lack of affordable housing), is more likely to precede mental illness, except in patients with schizophrenia.

Respondents in the CHNA survey were asked to list the groups with the most significant health disparities for each of the issues. In regard to Drug and Alcohol Abuse, the top health disparity selected was *Low-Income*. In addition, *Poverty* was selected most frequently as the factor having the greatest impact on health. The One Maine Health 2014 Community Health Needs Assessment found that survey respondents in both Kennebec and Somerset ranked *Unemployment/Economic Opportunity* as the top social concern in their communities.

Local Health Coalitions

The Healthy Maine Partnership coalitions in Kennebec and Somerset Counties are focused on addressing local public health concerns. All four of the HMPs in Kennebec and Somerset have programming and/or strategies to address drug and alcohol abuse prevention as well as physical activity and nutrition to prevent/address obesity. Another workgroup was convened in central Somerset County to address access to care issues, using grant funding from the Maine Health Access Foundation. All of these groups reach out to the community in a variety of ways, through surveys, focus groups, interviews, public forums, etc. to gather information from the community about local health needs. These coalitions have heard a strong message from the community over the past few years about concerns around poverty and its impact on the health and well-being of individuals, families and communities.

The Healthy Northern Kennebec coalition coordinated several focus groups in the greater Waterville area and learned that low-income people are concerned about access to healthy food, access to low/no cost physical and recreational activities for families; transportation barriers; and a lack of connection to the greater community.

KVCAP participates on all of these groups in order to ensure that the concerns of low-income residents are included in program and resource planning. Over the past year, KVCAP has worked closely with Healthy Northern Kennebec to bring more people with lived experience to the table, to join in the discussion, planning and work of the HNK coalition as well as the Poverty Action Coalition which works closely with HNK. Their input and insight will be invaluable in addressing the wide array of factors that impact poverty, which is a key social determinant of health.

SUMMARY

The findings from this Comprehensive Community Needs Assessment inform the development of the KVCAP Community Action Plan. The CNA also serves as a foundation for the strategic planning process that the agency will embark upon in the coming year. CSBG funds are allocated to address community needs and gaps in service that are highlighted in the needs assessment.

KVCAP will utilize CSBG funding in the upcoming year to provide services to assist unemployed and under-employed low-income people to find work; to provide housing and financial capability services to low-income people who are trying to secure or preserve a safe, affordable housing situation; to assist homeless families work toward self-sufficiency through a transitional housing program; to provide education and support to parents and communities with the goal of reducing child abuse and neglect; and to launch a new service to help low-income people access social/educational/health services to stabilize their situations and to work toward self-sufficiency goals. The funding will also be used to support KVCAP participation in and work with area coalitions and community groups focused on workforce development, public health, food insecurity, transportation, and child abuse prevention (to name a few), to ensure that the needs of low-income people are included in the planning and resource development that results from these efforts. KVCAP will continue to lead the Poverty Action Coalition, providing education, community awareness, advocacy and resource development as the PAC creates multi-pronged strategies to address the growing challenge of poverty in our service area.

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