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Section 1: Executive Summary

Purpose

This document was created to provide current and accurate information concerning the personal and infrastructural barriers that prevent residents of Davie, Stokes, Surry, and Yadkin Counties in North Carolina from achieving economic stability, self-sufficiency, and an acceptable quality of life. While the Community Needs Assessment was developed in compliance with the Community Action Organizational Standards (see section 3), its importance far exceeds funding mandates. This tool is intended to act as the foundation in which all programs and services provided by the organization are built. Further, it is our hope that the contents of this document will allow the Yadkin Valley Economic Development District, Inc. (YVEDDI) to become a catalyst that motivates the strategic coordination of all community resources addressing poverty on the greatest community needs.

Methodology

In order to provide the organization with the most comprehensive assessment possible, a variety of data types were collected and analyzed during the development of this product. A summary of these data types, their sources, and the process used to translate the data into meaningful information is detailed below.

Statistical Research

Statistical information was gathered through online research from more than five dozen unique data sources (see section 8) demonstrating federal, state, regional and local data. Organizational data, extrapolated from the agency's client tracking system, was integrated into quantitative research to provide statistics concerning the needs of individuals and families actually requesting assistance during the most recently completed fiscal year.

Community Member Surveys

Surveys were administered to local residents of Davie, Stokes, Surry, and Yadkin counties. A total of 81 individuals participated in these surveys, including 52 that considered themselves to be "low-income". An additional 265 surveys collected during the most recent Head Start Community Assessment were also considered during the analysis.

Agency Team Member Surveys

A total of 52 agency staff members participated in surveys representing administration (24%), middle management (39%), and front-line delivery staff (37%).

Board Member Surveys

Surveys were collected from 7 members of the organization's governing body representing the public (14%), private (29%), and target (57%) sectors. An additional 3 members of the organization's Head Start Policy Council also participated, all of which represented the target population.

Key Informant Surveys

Key Informants provided a total of 23 surveys. Participants included representatives from local government (35%), faith-based organizations (13%), state government (9%), local businesses (9%), law-enforcement (4%), landlords (4%), educational institutions (4%), and other nonprofits (22%).

Focus Groups

A total of three focus groups were conducted throughout the region over a two-day period. Participants included agency team members, nonprofits, educational institutions, local businesses, and low-income community members.

Data Analysis

Data analysis was conducted in two phases utilizing comparative, trend, descriptive, and exploratory processes. Prioritization of needs was determined using a priority consensus ranking based on data obtained from surveys with causes of poverty weighted by average prioritization scores submitted by respondents, and conditions weighted by counts of observed community needs. Prioritization tables are provided for the region and each county, along with flow charts demonstrating identified causes of the primary conditions, in section 10 of this document.

Conclusion

The poverty rate has decreased by 16.02% over the past five years, with recent data indicating that 29,546 local residents (15.10%) in 8,946 households (11.22%) are currently living in poverty according to the nationally accepted definition. It is estimated, however, that 45,805 households (57%) are at risk of economic insecurity based on household incomes and the region's cost of living. The reduction in poverty is primarily attributed to (1) a decreased unemployment rate, (2) increased wages, and (3) an influx of higher resourced retirees.

Primary Conditions of Poverty

Although poverty may impact every household and community in a different way, regional survey data indicates that the most common concerns include the inability to secure/maintain the following items:

- (1) Safe and affordable housing
- (2) Physical healthcare
- (3) Nutritional foods
- (4) Mental healthcare
- (5) Utility services

Primary Causes of Poverty

The cause of the poverty problem in the region cannot be attributed to any single factor, but a complex combination of barriers that are deeply rooted in the lives of local residents and the infrastructure of the community. The most prevalent of these barriers, as identified by survey respondents and verified by quantitative research, include the following:

- (1) The lack of living wage jobs in the community
- (2) The lack of qualifications needed to secure meaningful employment
- (3) The lack of financial management skills
- (4) The lack of affordable childcare options in the community
- (5) The lack of personal access to transportation

An expanded description of each of the causes and conditions identified above is provided in section 2 of this document. Each item is labeled as being a family need (F), a barrier that requires a change in the lives of people, or a community need (C), a barrier that requires a change to the community infrastructure. Additional priorities can also be found in section 10 along with charts documenting the underlying variables that contribute to each of the primary conditions.

Section 2: Key Findings

Primary Causes of Poverty

The community lacks living wage jobs (C)

There are a total of 60,112 jobs currently available in the local community to accommodate the 96,387-member labor-force, a deficit of 36,275 jobs. While this represents an increase of 571 jobs from the previous year, significant decreases were experienced in several industries that generally employ low-income residents. This includes agriculture, retail trade, transportation, warehousing, administrative and waste services, education, and recreation positions.

Although the lack of jobs alone was concerning to local residents, the wages provided by employers was noted as being the greatest barrier to self-sufficiency and economic security in the region. While the average wage (\$36,894) increased by 1.94% from the previous year, a strong majority of the region's jobs (62.87%) still pay less than \$30,000 per year and more than 10% pay less than minimum wage (\$15,080). With the average cost of living at \$50,000 per year, many residents are forced to work multiple jobs in order to meet their basic financial obligations.

Individuals lack the qualifications necessary to secure meaningful employment (F)

Ranking as the second most influential cause of poverty, the lack of employment qualifications was primarily identified to impact residents in four distinct areas.

- (1) The greatest concern among community members was the lack of high school education, a barrier impacting 25,555 individuals in the region. Data indicates that individuals without a high school education are not only less likely to obtain employment, the jobs they secure pay, on average, \$9,204 less than those who complete high school. Although senior citizens are more likely to lack these credentials (25%), this barrier impacts 16% of those under the age of 65. When considering ethnicity, Hispanics (59%) are much more likely to experience this need than other sectors of the population.
- (2) The second greatest educational barrier identified by community members was the lack of soft skills. This includes leadership, teamwork, communication, work ethic, time management, problem solving, flexibility, and attitude. Although difficult to quantify, residents were concerned that these critical skills were not being passed along to younger generations by parents, which is impacting their ability to secure and maintain employment opportunities. During focus groups, one representative of the local school system noted that under-resourced parents are often in a constant state of emergency that limits their time and ability to pass these skills on to children.
- (3) The lack of a college education was noted as the third most concerning educational barrier in the region. Although not required to secure many of the local employment opportunities, individuals who have attended college are less likely to become unemployed, remain unemployed a shorter period of time, and earn higher wages (\$3,744 per year) than those who only secure a high school diploma. Individuals who complete an associate degree, on average, earn \$6,864 per year more than those who do not attend college. While age was not determined to be a major variant, individuals with a Pacific Islander decent (7%) were much less likely to be impacted by this barrier than those who identify as Black (69%), White (67%), Native American (59%), Asian (46%), and Hispanic (38%).

(4) The fourth major educational concern in the region, as ranked by community members, was the inability to speak proper English. This barrier impacts an estimated 13,810 local residents, the majority (89%) of which were Spanish Speakers. This barrier not only impacts the ability of individuals to secure employment, those who are employed generally earn an average of \$5,600 per year less than those who speak English.

Individuals lack financial management skills (F)

Although the unemployment rate in the region has reached record lows (3.51%), an estimated 29,546 individuals residing in 8,946 households are considered to be living in poverty with a regional median income ranging from \$41,068 (Surry) to \$57,611 (Davie). When compared to the region's cost of living, it is estimated that 45,805 households (57%) do not have an adequate income to meet all of their financial obligations. These households are at risk of economic hardship, especially when they face a loss of income or unexpected expense. While families with children are most impacted due to the high cost of childcare, an estimated 26.25% of the total population struggles to meet their needs even without children in the home.

While financial management skills are important for everyone, they are necessary for survival among individuals living in poverty. Survey respondents identified the lack of financial management skills as having the third greatest impact on poverty in the region, with 49% of respondents indicating that it greatly impacts the ability of local residents to meet their basic needs. Among low-income respondents, 49% state that they struggle with budgeting skills and 36% state that they are unable to pay off debt. One respondent noted the community needs programs that provide educational services associated with budget development, balancing a checkbook, and couponing.

The community lacks affordable childcare options (C)

Local residents identified the lack of affordable childcare in the region as the number 4 major factor impacting progress towards self-sufficiency and economic security. Data supports the need, indicating that the region has a total of 5,168 childcare slots available to accommodate 9,722 children, leaving a deficit of 4,554 childcare slots. Overall, 27 of the region's 45 census tracts (60%) are classified as childcare deserts. To further complicate matters, residents note that nearly all of the slots are available only during daytime hours, severely limiting the ability to secure swing shift jobs which are generally known to pay higher wages.

For those fortunate enough to secure a slot, affordability presents a secondary barrier. The average cost of childcare in the region ranges from \$676 for a child to \$790 for an infant each month. According to benchmarks established by the U.S. Department of Health and Human Services, childcare is considered unaffordable for 88% of the local population based on these rates. One customer participating in focus groups stated that she was paying \$300 per week for childcare before she learned about Head Start. At these rates, she explained that it was more beneficial for her to stay at home with her children than to work.

Individuals lack access to reliable transportation (F)

Due to the lack of jobs in the service area requiring a strong majority of the local workforce (71%) to commute an average of 24-29 minutes to work, transportation is a key element for successful progress towards self-sufficiency. Ranked as the number 5 cause of poverty by community members, the U.S. Census Bureau estimates that 3,852 households in the region do not have access to a vehicle. An additional 21,365 households were noted as having only one vehicle, which limits employment opportunities for homes with multiple adults. Low income households, who often cannot afford routine maintenance, have a heightened risk of breakdowns, resulting in a dependency on family, friends, and/or public transportation providers.

As the number of households without a vehicle exceeds the number of workers without access to transportation, it can be assumed that many of the families who lack transportation contain senior citizens and/or disabled individuals. For this sector of the population, a lack of transportation prevents access to food, medical care, social interaction, and other necessities required for an individual to maintain an acceptable quality of life.

A secondary concern associated with this barrier is the lack of public transportation options in the community. Local residents noted that households with transportation barriers were faced with limited options that were difficult to afford.

Primary Conditions of Poverty

Individuals lack the resources necessary to secure/maintain safe housing (F)

Survey participants ranked housing access as the single-greatest concern among community members. Data supported this need, finding an estimated 14,563 local residents to be housing cost burdened. This means that they spend more than one-third of their total household income on housing expenses alone. In focus groups, residents noted that the housing units that meet basic standards were often too expensive for them to afford. Staff members in Davie County explained that it was not uncommon for three-bedroom apartments to exceed \$850 per month, with one customer stating she paid nearly \$550 per month for a two-bedroom townhouse. In 2018, the inability to afford housing contributed to 84 foreclosure filings and 816 evictions throughout the region.

Focus group participants also noted concerns with the condition of homes in many areas of the region, explaining that openings in walls/floors and dirt floors were not uncommon. While other issues were identified, survey respondents were most concerned with leaking roofs (71%), broken windows (71%), inadequate insulation (69%), inadequate heating units (69%), openings in floors/walls/ceilings (59%), mold (54%), missing siding (49%), and rodent/insect infestations (44%). Poor housing conditions were attributed to low-income residents that cannot afford routine maintenance and landlords who inadequately maintain properties.

Individuals lack the resources necessary to obtain physical healthcare (F)

A lack of resources to obtain physical healthcare was identified as the second leading condition of poverty in the region. With an estimated 34,805 residents reporting poor health and 23,562 reporting more than 14 days of physical distress per month, access to care is not only critical for progress towards self-sufficiency, but greatly impacts the quality of a person's life.

Data indicates that 24,106 local residents are currently uninsured, one-third of which are low-income. While these households have the greatest risk, community members also explained that the presence of insurance does not eliminate financial hardships, as many insurance plans do not cover the entirety of the care that is needed. This often results in residents delaying pursuit of medical attention until conditions reach extremes in an effort to prevent medical debt.

Individuals lack the resources necessary to secure nutritional foods (F)

An estimated 23,740 local residents were identified as being food insecure in the organization's four-county service area. While the regional rate (11.88%) is comparatively low in contrast to state (14.6%) and national (12.9%) rates, it accounts for 80.48% of all individuals living in poverty. It should also be noted that focus group participants felt these figures were low based on their observations of the community.

With an average cost per meal ranging between \$2.86 and \$3.05, individuals receiving SNAP benefits are not exempt from the impact of need. While these programs are extremely beneficial for low-income families, the average benefit is \$1.40 per person per meal. This is less than half of the amount needed to sustain the nutritional needs of a person. For senior citizens, the average benefit is slightly lower, \$1.16 per person per meal, leaving those with the greatest income barriers with unmet nutritional needs. As the region has a limited number of emergency food resources, many of which have allocation restrictions preventing frequent utilization, access to food is a major concern for many residents.

Individuals lack the resources necessary to obtain mental healthcare (F)

Community members ranked the lack of resources necessary to obtain mental healthcare as the fourth greatest condition of poverty. Data supported the need, identifying 24,816 local residents who suffer from frequent mental distress. Not only does this barrier impact the ability of a person to secure employment, it often leads to depression and serious suicidal thoughts. In 2018 alone, a total of 29 individuals took their own lives.

Although data indicates that mental healthcare is limited in the region, residents were not as concerned with the availability as they were accessibility. Community members noted that most health insurance plans do not cover the needed care and paying out of pocket is simply not affordable. Although one local provider offers a mobile unit to connect patients quickly, one community partner explained that the process to access a doctor sometimes takes months, resulting in many residents abandoning the process to self-medicate using drugs and alcohol.

Individuals lack the resources necessary to secure/maintain household utilities (F)

Contributing to the housing cost barrier, local residents noted concerns with the affordability of utilities in the region. According to the United States Department of Health and Human Services (HHS), utilities are not considered affordable if they consume more than 6% of a household's income. The average energy cost in the region ranges from \$189 per month in Davie and Stokes counties to \$227 in Surry County. The average bill in Yadkin is \$210. All of these rates are higher than the national average of \$171.

For low-income families, these local rates can have a tremendous impact on economic well-being. For example, a low-income renter (50% AMI) in Davie County would spend an estimated 10.2% of their household income on utilities alone. A low-income homeowner in the same community would spend 12.1%. Utility costs were attributed to both poor housing conditions and unreasonable vendor pricing, especially in the summer and winter months.

Section 3: Compliance

State Authority and Responsibilities

Under the block grant framework established in the CSBG Act, States have both the authority and the responsibility for effective oversight of eligible entities that receive CSBG funds. Section 678B of the CSBG Act (42 U.S.C. § 9914) requires State CSBG Lead Agencies to establish "performance goals, administrative standards, financial management requirements, and other requirements" that ensure an appropriate level of accountability and quality among the State's eligible entities. In order for States to meet these responsibilities under the CSBG Act, they must establish and communicate clear and comprehensive standards, and hold eligible entities accountable to these standards as a part of their oversight duties.

While States have discretion on the set of standards used for oversight, the Office of Community Services (OCS) recommends States use the organizational standards developed by the OCS-supported CSBG Organizational Standards Center of Excellence (COE), which reflect the requirements of the CSBG Act, good management practices, and the values of Community Action. These standards ensure CSBG eligible entities have appropriate organizational capacity to deliver services to low-income individuals and communities.

Organizational Standards Background

In an effort to help the CSBG Network increase accountability and achieve results, OCS launched several initiatives in 2012. One focused on establishing organizational standards for eligible entities. Under this effort, CSBG network leaders developed and recommended a set of organizational standards to strengthen the capacity of the more than 1,000 eligible entities providing services across the country.

A second performance management initiative focused on enhancing the CSBG network's performance and outcomes measurement system for local eligible entities – identified in the CSBG Act as Results Oriented Management and Accountability System (ROMA). Finally, a third initiative focused on creating State and Federal-level accountability measures to track organizational performance by State CSBG lead agencies and OCS.

These three efforts are complementary and integrated; together they comprise a network-wide accountability and management system for CSBG. They will ensure eligible entities, States, and OCS operate within the confines of Federal law, and will build accountability and continuous management improvement into all three levels of the network (local, State and Federal).

In 2012, OCS funded a cooperative agreement for the CSBG Organizational Standards Center of Excellence (COE). The two-year cooperative agreement coordinated – with input from local, State, and national partners – the development and dissemination of a set of organizational standards for eligible entities for the purpose of ensuring that all CSBG eligible entities have the capacity to provide high-quality services to low-income individuals and communities.

To begin the project, the COE expanded an existing CSBG Working Group from its original 20 members to over 50 individuals. The expanded working group included a balanced representation from eligible entities, State CSBG lead agencies, Community Action State Associations, national partners, technical assistance providers, and external content experts.

The working group's first task was a thorough environmental scan and analysis of existing organizational oversight tools and resources, internal and external to the CSBG network. The group found that while there are many similarities across States in how State CSBG lead agencies monitor eligible entities, substantial differences also exist.

The project continued through a nine-month development process that provided numerous opportunities for input by the CSBG Network, including financial and legal experts, on draft organizational standards. Altogether, the network invested over 3,500 documented hours in Working Group and committee meetings and in national and regional listening sessions. The final phase included a pilot that engaged a subset of State CSBG lead agencies and eligible entities in a field test of draft organizational standards and tools.

In March 2014, OCS published a draft information memorandum with the draft organizational standards. OCS received 29 sets of comments (approximately 160 individual comments) from a broad range of individuals and organizations, including six Community Action Agencies; 12 states; five state associations; and six national organizations and individuals, and integrated all of this feedback into the final set of organizational standards.

The final result of the COE and OCS efforts is a comprehensive set of organizational standards developed by the CSBG network for the CSBG network. The CSBG network is to be commended for its commitment to ongoing performance improvement and strengthening accountability.

Additional compliance requirements associated with the organization's early childhood development program are also noted in this section.

Needs Assessment Standard Compliance

The following standards are directly associated with the development of a community assessment.

CSBG Standard 1.2: The organization analyzes information collected directly from low-income individuals as part of the community assessment.

During the assessment process, surveys were distributed online and administered directly to low-income individuals visiting field offices. A total of 74 individuals participated in the process who classified themselves as "low-income", 36 of which had previously been served by the organization. An additional 265 surveys distributed in conjunction with the Head Start Community Assessment in 2019 were also considered as a part of the analysis.

A total of 2 low-income community members participated in focus groups, providing a unique perspective and valuable insight.

CSBG Standard 2.2: The organization utilizes information gathered from key sectors of the community in assessing needs and resources, during the community assessment process or other times. These sectors would include at minimum: community-based organizations, faith-based organizations, private sector, public sector, and educational institutions.

Multiple individuals representing community-based organizations, faith-based organizations, private sector, public sector, and educational institutions were invited to participate in survey completion and/or focus groups. The table below provides a summary of the final number of participants representing each group that chose to be a part of the project.

Sector Represented	Surveys	Focus Groups
Federal Government	0	0
State Government	2	0
Local Government	9	0
Educational Institutions	1	2
Faith-Based Organizations	3	0
Utility Vendors	0	0
Landlords	1	0
Other Business	3	1
Veteran Services	0	0
Domestic Violence	0	0
Other Community-Based	6	1

CSBG Standard 3.1: The organization conducted a community assessment and issued a report within the past 3 years.

The Community Needs Assessment was completed in partnership with SA Howell, LLC. through a contractual agreement, monitored by the organization's Executive Director. The assessment was finalized and approved by the Board of Directors on June 25,2020. The final report will be posted on the organization's website.

CSBG Standard 3.2: As part of the community assessment, the organization collects and includes data specific to poverty and its prevalence related to gender, age, and race/ethnicity for their service area.

During the process of quantitative research, statistical data was collected that identified the impact of poverty on individuals based on gender, age, and race/ethnicity. This data can be found in Section 7 of the document.

CSBG Standard 3.3: The organization collects and analyzes both qualitative and quantitative data on its geographic service area(s) in the community assessment.

Also known as statistical or numerical data, quantitative data was collected through intensive research of more than 5 dozen unique data sources in ten domains of self-sufficiency. These categories include: Income, Employment, Education, Childcare, Housing, Health, Nutrition, Transportation, Community Engagement, and Family Relationships. Data includes statistics for the local communities, the entirety of the service area, North Carolina, and the United States. Data sources include, but are not limited to: the U.S. Census Bureau, US Department of Labor, National Center for Education Statistics, U.S. Department of Housing and Urban Development, National Low-Income Housing Coalition, MIT, U.S. Department of Agriculture, U.S. Environmental Protection Agency, Center for Disease Control, multiple choice questions on locally administered surveys, and organizational data.

Qualitative data, often referred to as descriptive or narrative data, was collected through open ended survey questions distributed to low-income individuals, local citizens, community organizations, faith-based organizations, public officials, educational institutions, and agency staff. Group sessions were conducted with a sampling of local residents, agency staff, and key informants from each of the agency's core communities to provide additional data.

The analysis was conducted in two parts (primary and secondary) by SA Howell, LLC using comparative, descriptive, trend, and exploratory processes that allow for a deeper understanding of both the causes and conditions of poverty in the local service area.

The geographic area served by the organization includes the following counties:

Davie

Surry

Stokes

Yadkin

CSBG Standard 3.4: The community assessment includes key findings on the causes and conditions of poverty and the needs of the communities assessed.

A report of the key findings on the causes and conditions of poverty can be found in section 2 of this document. Each need is labeled as either Family (F) or Community (C). Agency (A) level needs will be documented separately upon completion of the SWOT Analysis during the development of the strategic plan.

CSBG Standard 3.5: The governing board formally accepts the completed community assessment.

The finalized document was presented to the Board of Directors on June 25,2020. A formal acceptance was approved with a vote of 100%.

Head Start 1302.11-b.i: The number of eligible infants, toddlers, pre-school aged children, and expectant mothers, including their geographic location, race, ethnicities, and languages they speak.

An estimated 9,722 children under the age of 5 were identified in the local community. Demographic data associated with this population, including a breakout by age, can be located in Section 6 (Charts 4, 10, 16, and 22) as well as in the demographics and childcare portions of Section 7 (Charts 28, 29, 31, 70, 80, 83, 84, 85, 88, and Tables 7 and 33). Based on average birth records over a period of three years, it is estimated that 1,855 pregnant women reside in the region. A county-by-county breakout of this data can be found in the family relationship portion of Section 7 (Table 65).

Head Start 1302.11-b.i.A: The number of children experiencing homelessness.

The most recent homeless count identified a total of 23 children who were experiencing homelessness in the region. Additional information concerning these children can be found in the housing portion of Section 7 (Table 46).

It should additionally be noted that 8 homeless children were served in the most recently completed program year. All eight were provided with services to eliminate the crisis, with a success rate of 25%.

Head Start 1302.11-b.i.B: The number of children in Foster Care.

Data indicates that an estimated 492 children in the service area are in Foster Care. Additional information concerning this issue, including trends, can be found in the family relationship portion of Section 7 (Chart 119).

During the most recently completed program year, a total of 11 Head Start participants were identified as living in foster homes.

Head Start 1302.11-b.i.C: The number of children with disabilities, including the types of disabilities and relevant services and resources to these children by community agencies.

Regional data estimates that 158 local children suffer from a disability. Additional information concerning these children can be found in the health portion of Section 7 (Table 48).

Agency data indicates that 61 children suffered from chronic conditions during the most recently completed program year. Conditions include asthma (12), hearing impairment (2), vision impairment (12), underweight (10), overweight (70), and obesity (78). Of the seventy children who were noted as having an IEP, the majority (43) were determined to be eligible during Head Start enrollment. Speech impediments (60) and developmental delays (10) were the two concerns identified among children with IEP plans. A list of resources available to these, and other under-resourced members of the community, can be found in section 9 of this document.

Head Start 1302.11-b.ii: The education, health, nutrition, and social services needs of eligible children and their families, including prevalent social or economic factors that impact their well-being.

While the entirety of this document focuses on the needs of community members, including parents of head start children, survey data was specifically isolated for families with children to allow for a deeper understanding of the needs impacting this portion of the population. Survey respondents stated that their greatest concerns were the inability to balance the family budget (55%) locate employment paying a living wage (50%), afford rent/mortgage payments (36%), pay off debt (32%), locate employment of any wage (23%), depression (23%), and childcare affordability (23%).

A similar survey provided to Head Start parents in 2019 indicated that childcare (13%), transportation (10%), utilities (9%), and employment (8%) were major concerns.

Head Start 1302.11-b.iii: Typical work and training schedules of parents with eligible children.

Data obtained by survey respondents with young children indicated that the largest single portion (45%) are in need of childcare during the hours of 8am to 5pm, with an additional 20% needing assistance between the hours of 7am and 4pm, 6% between 9am and 6pm, and 4% during normal school hours. More than 18% faced childcare barriers due to working swing shifts and 6% were found to work hours during nights and early mornings. A visual representation of this data can be found in the survey portion of Section 8 (Question 27).

Head Start 1302.11-b.iv: Other child development, child care centers, and family child care programs that serve eligible children, including home visiting, publicly funded state and local preschools, and the approximate number of children served.

There are 97 childcare centers with 5,168 slots available for the region's 9,722 children, leaving a deficit of 4,554 and a ratio of 1.88 children for every slot. More than 44% of all census tracts in the region have been classified as childcare deserts. Additional information can be found in Section 6 (Charts 5, 11, 17, and 23) and the childcare portion of Section 7 (Tables 34-42).

Head Start 1302.11-b.v: Resources that are available in the community to address the needs of eligible children and their families.

A list of resources available to these, and other under-resourced members of the community, can be found in Section 9 of this document.

Head Start 1302.11-b.vi: Strengths of the community

While data concerning community strengths are documented under each domain in Section 7, highlights are provided below.

- Poverty in the region has decreased by 16.02% over the past five years.
- Nearly half (48%) of all adults in the region have attended college.
- More than one-quarter (27%) of all adults have a college degree.
- The percentage of local residents with a college education has increased over the past five years.
- Local schools have a lower teacher to student ratio than state and national averages.
- High school proficiencies are on par with statewide averages.
- High school graduation rates are at least consistent with national averages in every community.
- Reported SAT scores are higher than state and national averages.
- No county as a whole meets the childcare desert classification, with an overall average regional ratio of 1.8 children per childcare slot.
- The region has a surplus of 12,465 homes when compared to the number of households.
- The number of cost burdened households decreased, especially among homeowners, over the past five years.
- A large portion of the population (82.39%) reports having moderate to good health.
- The percentage of uninsured residents has been reduced by 17.79% over the past five years.
- The region has a relatively low food insecurity rate as compared to state and national averages.
- A strong majority of the local population (95.17%) has access to at least one vehicle.
- The region has experienced a decrease in the number and percent of workers without access to a vehicle, reducing reliance on public transportation.
- The number of domestic violence cases in the region has decreased over the past five years.
- North Carolina residents are more likely to talk with neighbors than in most areas of the nation.
- More than one-third of all statewide residents are involved in at least one organization.
- Local residents are very involved in national politics, with nearly three-quarters participating in presidential elections and more than half participating in mid-terms.

Section 4: Community Action



The History and Philosophy of Community Action

In January of 1964, Lyndon B. Johnson declared unconditional war on poverty. His strategy consisted of a new cooperative relationship between local citizens, community organizations, local government officials, state legislators, and national leaders.

The flagship of this new initiative was a small program known as Urban and Rural Community Action, whose task was to stimulate a better focusing of all available local, State, private, and Federal resources upon the goal of enabling low-income families, and low-income individuals of all ages, in rural and urban areas, to attain the skills, knowledge, and motivations and secure the opportunities needed for them to become self-sufficient.

To carry out this mission, Community Action Agency (CAA) leaders were asked to develop both long-range strategies and specific, short range plans for using resources (both allocated and leveraged). These plans were to take into account the areas of greatest need, the availability of community resources, and its own strengths and limitations.

One unique element of the Economic Opportunity Act, the law that created the Community Action Network, was a requirement to develop plans and programs with the maximum feasible participation of the residents of the areas and members of the groups served. This requirement was established to ensure that the organization's activities were responsive and relevant to the low-income citizens to whom they were addressed.

In 1967, amendments to the Economic Opportunity Act led to additional guidance from the national network by means of the document "Organizing Communities for Action." In this document, specific guidance was provided reminding Community Action Agencies that they are not to be simply a dispenser of welfare or social services to the poor, but to be a source of leadership in identifying and eliminating the causes of poverty in the local community.

In 1973, the network faced its first major battle as President Richard Nixon ordered all Community Action Agencies to close by June. The network joined together and fought a legal battle that resulted in a victory for Community Action, as well as the families and communities it serves.

Realizing that they could not simply close the program down, the Ford Administration focused their attention on reducing the impact of the network by eliminating the Office of Economic Opportunity (OEO) and, thus, the cabinet level position over-seeing the program. Administration of the program was moved to the Department of Health Education and Welfare's Community Service Administration. While the mission of the network remained "to make the entire community more responsive to the needs and interests of the poor by mobilizing resources and bringing about greater institutional sensitivity", the reduction in federal support and public opinion associated with the name change (Economic Opportunity to Community Services) was damaging.

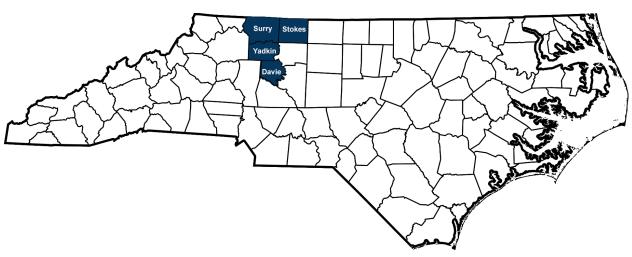
In 1981, President Reagan proposed a \$0 budget for Community Action, this time with the support of Congress. In response to this crisis, David Bradley, a former student of Sargent Shriver, stepped on the scene to negotiate a compromise that led to the creation of the Community Services Block Grant (CSBG). Through CSBG, administrative authority was shifted to the states, who were allocated 5% of program funding for administrative duties. An additional 5% was allocated for discretionary anti-poverty purposes. The remaining 90% was to be used to fund Community Action Agencies.

During the Clinton Administration, several major laws were passed to reduce and reform anti-poverty efforts in the nation. Among these was the Government Performance and Results Act (GPRA), enacted due to waste and inefficiency in Federal programs that had led to a lack of confidence of the American people in the government. In this law, multiple new requirements were enacted to ensure accountability among organizations receiving government monies. It was this law, in part, that led to the development of the Results Oriented Management and Accountability (ROMA) system as the mandated management framework for Community Action Agencies, effective in 2001.

In 2010, the GPRA Modernization led to additional guidance focusing on the coordination of services among community partners, customer satisfaction, and data quality. It was this law that led to the development of a new performance management framework that includes Organizational Standards, State Accountability Measures, Federal Accountability Measures, and ROMA: Next Generation. While the framework does include some new regulations, it primarily holds the network accountable for returning to its roots with a focus on community level activities, an emphasis on addressing the causes of poverty, and ensuring organizations work together to truly impact the lives of customers and the community as a whole rather than simply delivering emergency services.

Today, more than 1,000 organizations across the nation join The Yadkin Valley Economic Development District, Inc. (YVEDDI) to fulfill the mission of this amazing network.

Section 5: The Agency



Service Area

Located in northern North Carolina, the Yadkin Valley Economic Development District, Inc. is dedicated to improving the lives of individuals and families in Davie, Stokes, Surry, and Yadkin counties through a variety of programs and partnerships to build stronger communities.

Organizational Background

On August 9, 1965, twenty-six interested citizens, invited by Joe C. Matthews, met at the Jonesville Town Hall to decide which counties would join together to develop a Community Action Agency (CAA). The following counties were represented: Ashe, Alleghany, Stokes, Surry, Wilkes, and Yadkin. Also, attending the meeting were Mr. Eddie Brown, a Representatives from Raleigh, and Ms. Micki Bingham, a Representative from Washington, DC. On August 23rd, the county planning boards from seven communities met and elected Joe C. Matthews as Chairman of the planning group and began working to establish a CAA. On August 30th, a steering committee met at the Yadkin County High School in Boonville to prepare to make application under the Economic Opportunity Act for the establishment of a four-county Community Action Agency (CAA). On September 16th, Articles of Incorporation were approved with Davie, Stokes, Surry, and Yadkin Counties, establishing Yadkin Valley Economic Development District, Inc. On June 6, 1966, Carroll F. Gardner was elected Chairman of the Board of Directors and John Hairston was elected Secretary/Treasurer. Claude A. (Bob) Campbell was the organization's first Executive Director.

Governance

The agency is currently governed by a 24-member tri-partite Board of Directors equally representing the public sector, private sector, and low-income sector from each community served.

Team Members

The agency currently employs 140 full-time staff members and 100 part-time staff members. The administrative team includes the positions of Executive Director, Finance Director, HR Director, Executive Assistant, and Communications Specialist. An additional seven staff members oversee administration of the organization's various programs and services.

Customer Satisfaction

A total of 35 customer satisfaction surveys were collected during the assessment process. The average satisfaction rating provided was 4.35 out of 5. A deeper analysis of customer feedback will be conducted during the strategic planning process.

Programs

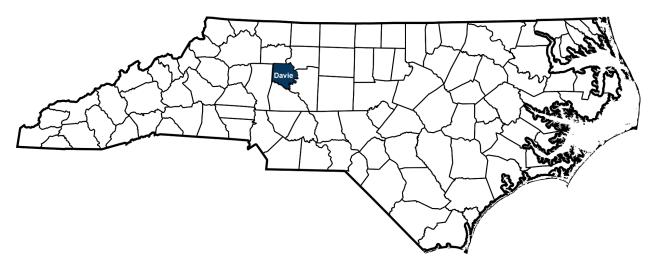
The organization currently operates fourteen unique programs that are designed to assist low-income families and individuals with improved self-sufficiency and quality of life. Several programs focus on removing barriers for special populations; such as pre-school aged children, migrant children, senior citizens, disabled individuals, and victims of domestic violence/sexual assault.

Program	Davie	Stokes	Surry	Yadkin			
Community Services	✓	✓	✓	✓			
Domestic Violence/Sexual Assault		✓	✓	✓			
Head Start/Pre-K	✓	✓	✓	✓			
Migrant Head Start			✓	✓			
Jones Family Resource Center			✓				
Public Transportation	✓	✓	✓	✓			
Home Weatherization	✓	✓	✓	✓			
Senior Services							
Meals-on-Wheels			✓	✓			
Congregate Nutrition			✓	✓			
Senior Centers			✓	✓			
Retired and Senior Volunteer Program (RSVP)			✓	✓			
Legal Services		✓	✓	✓			
Medical Transportation	✓		✓	✓			
General Transportation	✓		✓	✓			

Section 6: County Profiles

Davie County

Founded: 1836 Total Area: 264.11 miles Population: 41,991 County Seat: Median Inc. \$57,611 Mocksville Median Age: 45 years Poverty Rate: 13.7% Jobs: 12,956 Unemployment: 3.0%



County Background

Davie County, located in the western part of North Carolina's Piedmont region, was formed in 1836 from Rowan County. It was named for William R. Davie, governor from 1798 to 1799 and founder of the University of North Carolina. Saponi Indians were the original inhabitants of the region. The county seat, Mocksville, was known as "Mocks Old Field" before it was incorporated in 1839. Other communities in the county include Bermuda Run, Cooleemee, and Farmington.

British soldiers under Lord Charles Cornwallis came through Davie County during the American Revolution, and Stoneman's Raiders came to the county near the end of the Civil War. The county boasts several historic sites, including three historic districts. Cooleemee Plantation and the Hinton Rowan Helper House are designated as National Historic Landmarks. (Helper penned *The Impending Crisis of the South*, a scathing denunciation of slavery published in 1857.) The Cooleemee Textile Heritage Center interprets the mill heritage of the region. Davie County is home to one of North Carolina's oldest annual festivals, the Mocksville Masonic Picnic, held each August since 1878. Agriculture is the dominant industry in Davie County, which in many years ranks as the top dairy-producing county in the state. The county also produces tobacco, corn, wheat, chicken, and beef cattle.

County Demographics

Davie County, North Carolina is home to a population of 41,991 individuals residing in 15,999 households with an average household size of 2.6 individuals. This represents a population increase of 1.4% over the past five years.

The racial and ethnic composition of the county primarily consists of individuals who classify themselves as White (91.3%), with smaller populations of Black (6.2%) and American Indian (1.7%). A total of 2,796 residents classify themselves as Hispanic, the majority (73%) of which are from Mexico. Of the 1,968 foreign born residents, 1,252 are non-citizens.

The median age of all individuals living in the community is 45 years. This is an increase of 3.69% over the past five years, indicating the overall population is increasing in age.

Median Household Income

Over the past five years, the median income for the local community has increased by 16.17%, from \$49,591 to \$57,611. While this is a significant accomplishment, it should be noted that 43.94% of all households have incomes below \$50,000 and nearly one-in-ten (9.22%) have incomes lower than minimum wage.

Income Inequality

The income inequality rate for the community, as measured by the GINI Coefficient, was .4494. This rate is lower than the state (.4782) and national (.4845) rates and indicates improved income equality in the community when compared to data collected in 2017 (.4747).

Poverty

According to the US Census Bureau, an estimated 5,710 individuals, or 13.7% of the total population, are considered to be living in poverty based on the federal definition. This is a slight decrease from the previous year's average of 14%, but still significantly higher than the five-year low of 12.7% experienced in 2015.



Chart 1: Davie County Poverty Trend (2014-2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

The poverty rate among households is 10%, a 1.01% increase from the previous year and 17.65% increase from 5 years ago.

Employment and Industry

There are a total of 21,267 members of the local labor force. According to the most recent data published by the Bureau of Labor statistics, only 3% of these individuals are currently unemployed. Although the rate of unemployed individuals has decreased since 2010, the rate of improvement has slowed significantly since 2014.

7.00% 6.00% 5.90% 5.00% 5.00% 4.50% 4.00% 3.90% 3.40% 3.00% 2.00% 1.00% 0.00% 2014 2015 2016 2017 2018 2019

Chart 2: Davie County Unemployment Trend (2014-2019)

Data Source: Bureau of Labor Statistics

The largest industries in the community are Manufacturing, Retail Trade, Healthcare/Social Services, and Administrative/Waste Services. These four industries alone provide more than three quarters of all jobs in the community, with more than 25% of all local jobs coming solely from manufacturing. It should be noted that nearly one-third of all jobs (31.22%) pay less than \$40,000 per year. More than one-fifth of all jobs (21.27%) pay less than \$30,000, and 964, or 7.44%, pay less than minimum wage.

Table 1: Davie County Industry and Wage Study (2019)

County	Jobs (19)	Avg. Wage		Jobs (18)	Avg.	Wage
Agriculture	No Data		No Data	40	\$	32,968
Utilities	No Data		No Data	No Data		No Data
Construction	766	\$	42,224	723	\$	42,120
Manufacturing	3,426	\$	47,684	3,387	\$	44,408
Wholesale Trade	384	\$	53,560	375	\$	55,328
Retail Trade	1,524	\$	25,636	1,471	\$	25,012
Transportation/Warehousing	No Data		No Data	762	\$	37,128
Information	20	\$	49,608	No Data		No Data
Finance & Insurance	219	\$	57,356	202	\$	62,036
Real Estate and Leasing	57	\$	35,620	No Data	\$	-
Professional/Technical Services	276	\$	43,992	339	\$	40,768
Mgmt. of Companies/Enterprises	No Data		No Data	32	\$	70,460
Administrative & Waste Services	1,232	\$	30,316	1,345	\$	27,560
Education Services	No Data		No Data	No Data		No Data
Health Care and Social Assistance	1,247	\$	43,316	1,183	\$	40,040
Arts, Entertainment, and Recreation	No Data		No Data	187	\$	18,460
Accommodation and Food Services	964	\$	15,236	993	\$	14,612
Other (Except Public Administration)	268	\$	28,132	40	\$	23,608
Public Administration	572	\$	40,872	No Data	\$	38,688
TOTAL	12,956		\$38,740	12,854		\$36,400

Data Source: US Department of Labor, Bureau of Labor Statistics, Census of Employment and Wages 2019-Q2

Educational Infrastructure and Quality

According to the most recent data published by the North Carolina Department of Public Instructions, there are a total of 6,100 students enrolled in the 11 schools located in Davie County, NC with a teacher-student ratio of 15:1. The average graduation rate is 87%, which is higher than the statewide rate of 86%. Of those who graduate, the average ACT score is 25. When compared to the national average score of 20.8, data indicates that students in this community are more likely to be prepared for college than in other parts of the country.

In order to measure the quality of schools in the state, the North Carolina Department of Public Instruction has an established report card system that evaluates each school system on a number of indicators. The majority of these scores (80%) are based on the school achievement score, which is determined by points earned on accountability measures. The remaining 20% is calculated based on academic growth. These scores are presented in a similar manner to a child's report card with an A being awarded for scores between 85-100, a B for those between 70-84, a C for scores between 55-69, a D for scores between 40-54, and an F for scores below 40.

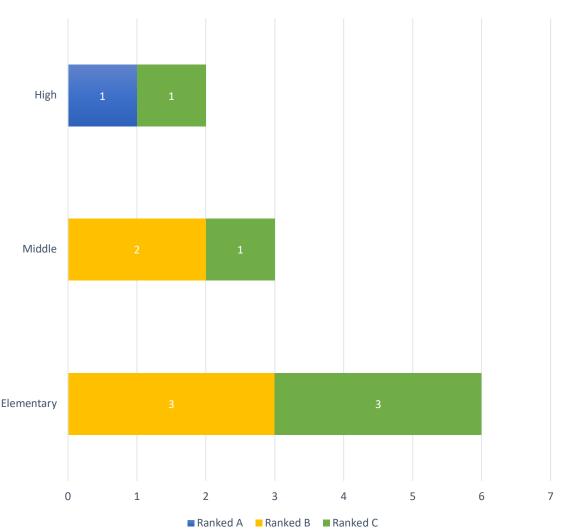


Chart 3: Davie County School Performance (2019)

Source: North Carolina Department of Public Instruction

Pre-School Aged Children

According to the most recent Census data, there are an estimated 1,981 pre-school aged children currently residing in the local community. These children are relatively evenly distributed by age within this category, with a slightly higher concentration being age three.

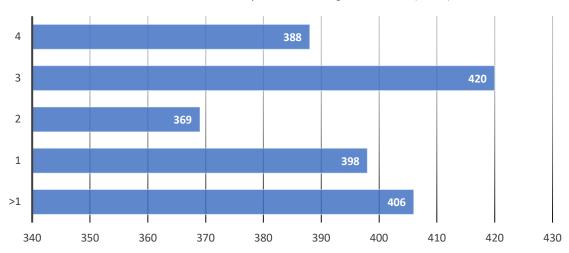
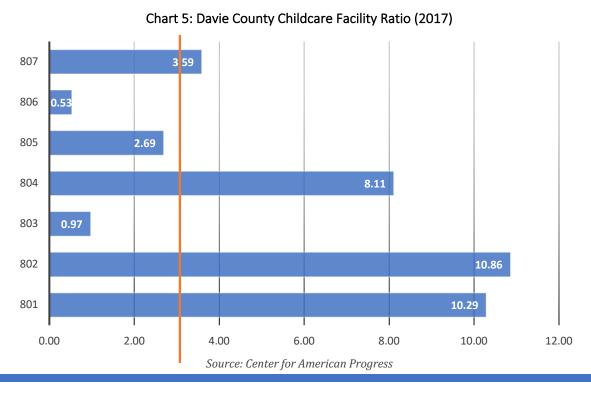


Chart 4: Davie County Pre-School Aged Children (2018)

Source: North Carolina State Center for Health Statistics Birth Records | Census ACS 2014-2018

Childcare Facilities

Research conducted by the Center for American Progress indicates that there are 16 childcare providers and one family home located in Davie County, North Carolina. The total combined capacity of these facilities is 930 children. In 2017, the center identified four census tracts that qualify as childcare deserts, a designation given to any tract with more than three times more children than childcare slots.



Childcare Costs

The average cost of childcare in North Carolina is \$8,113 per year, or \$676 per month. For families with an infant, the cost is significantly higher at \$9,480 per year, or \$790 per month. This amount is higher than the average tuition (\$7,354) and would consume 17.8% of the income of a household making the median income. By this standard, only 12.4% of all families would be able to afford childcare.

For families with two children, an infant and a 4-year old, the cost would be \$17,593, or \$1,466 per month. This is 41% higher than the average rent in the state. In fact, a typical family in North Carolina would need to spend one-third (33%) of their income on childcare in this situation.

For minimum-wage workers, childcare is completely out of reach. One minimum-wage worker would need to work a total of 33 weeks (or 63% of the year) simply to pay for childcare for one infant.

To put this in perspective, the United States Department of Health and Human Services has published that childcare should consume no more than 7% of a household's income in order to be considered "affordable".

Housing Infrastructure

According to the U.S. Census Bureau, the community has a total of 18,582 homes available for the 15,999 local households. The majority of these units (76%) are single occupancy, with remainder being divided between mobile homes (19%) and multi-unit (5%).

A total of 7 affordable housing rental properties, containing 225 units, are currently available. Six of these properties are located in Mocksville with one in Bermuda Run. A total of 39 units offer some type of rental assistance (Section 8, Housing Choice Vouchers, etc.).

Housing Affordability

Housing is considered affordable when the total cost of rent/mortgage and utilities combined comprises no more than 30% of the family's budget. Families that spend more than this amount are classified as housing cost burdened. In Davie County, an estimated 2,937 households (18.36%) meet this definition. More than half of these households (57.44%) were identified as homeowners, three of which faced foreclosure during 2019.

Among renters, the rate of cost burdened households is highest. With a median rent of \$674 per month and an average utility cost of \$189 per month, more than 1,250 households are outside of the acceptable parameters. In 2019, the cost of housing contributed to 161 eviction notices.

Housing Condition

When considering the availability of housing units in a community, one must not only look at vacancy and affordability, as the quality of the unit can also greatly impact the lives of occupants. In the service area, HUD reports that an estimated 3,365 housing units have at least one substandard condition. Of these, 1,595 were noted to have at least one severe substandard condition. Overall, substandard units account for nearly one-fifth (18.12%) of the community's housing stock.

Homelessness

In 2018, the Point-In-Time Homeless Count identified a total of 9 local residents in 4 households that were homeless according to the nationally recognized definition. Of these, 3 were under the age of 17. All 9 individuals were unsheltered, living on the streets.

Although the presence of any homeless person in a community is troubling, it should be noted that the current rate is 89.5% lower than the previous year's report.

General Health

According to a report issued by the Robert Wood Johnson Foundation, based on research conducted through the Behavioral Risk Factor Surveillance System, an estimated 16% of the local population is considered to be in poor or fair health. While this rate is somewhat lower than the statewide rate of 18%, the significance of this number should not be ignored. Not only can poor health act as a barrier to self-sufficiency and economic stability, it can impact the quality of an individual's life and put them at risk of premature death.

Life Expectancy

The average life expectancy for individuals residing in Davie County is 78 years. This is equal to the state average (78 years) and only slightly lower than the national rate (78.69%).

Causes of Death.

The leading causes of death for the community are Cancer and Heart Disease, with lower rates associated with Cerebrovascular Disease, Alzheimer's Disease, and Chronic Lower Respiratory Disease. A total of 40 deaths were directly attributed to substance abuse over the past five years.

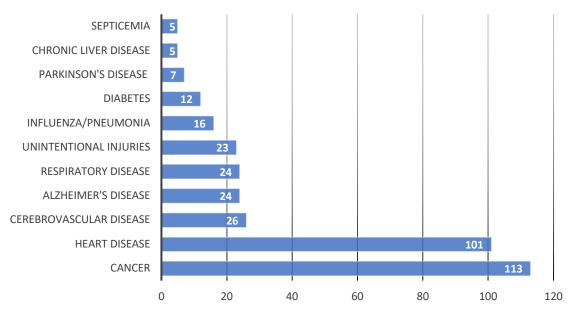


Chart 6: Davie County Leading Causes of Death (2018)

Source: North Carolina State Center for Health Statistics

Disability

In 2018, the U.S. Census Bureau identified a total of 6,493 disabled individuals residing in Davie County. This represents 15.6% of the local population. Of these, nearly half were over the age of 65 (46.14%), and slightly less than one-in-ten (9.27%) were under the age of 18.

Insurance

According to the US Census Bureau, an estimated 4,510 local residents (10.71%) lack health insurance. More than one-in-five residents (21.80%) receive Medicare.

Primary Care Physician Access

The ability to maintain one's physical health is not only depending on financial resources, but also access to providers. The ratio represents the number of individuals served by one physician in a county if the population was equally distributed across physicians. At the present time, Davie County has a total of 17 primary care physicians with a ratio of 2,470:1. When compared to the statewide average ratio of 1,420:1, it is evident that the community is somewhat under-provisioned in this area. In fact, some states are mandated to maintain ratio's significantly lower than are experienced in this community. For example, Arizona medical facilities are required to maintain a ratio of no more than 1,200:1.

Food Environment

The Food Environment Index ranges from 0 (worst) to 10 (best) and equally weighs access to healthy food based on access to grocery stores and food insecurity estimates. Davie County's current ranking is 8.7, which is significantly higher than the statewide ranking of 6.6. While this is encouraging, it should be noted that there are still 4,787 food insecure individuals living in the community.

Transportation Access

According to the U.S. Census Bureau, there are 470 local households with no access to a vehicle. With limited public transportation options, the individuals in these households are faced with tremendous barriers to employment, education, and the ability to secure necessary food and healthcare. An additional 4,293 households with access to one vehicle could potentially be vulnerable in the event of mechanical issues.

Community Feedback

While community members felt poverty was an issue, the general consensus was that Davie County was not as bad as the surrounding communities. Focus group participants explained that the county has some very well-off areas (Advance) and some areas that are pretty isolated (Cooleemee). It was also noted that community members seemed to be more engaged in this county than in others.

Housing was identified as a major concern in both surveys and focus groups. One community member stated that she paid \$550 per month for a two-bedroom townhouse, and a case manager stated that it wasn't uncommon for his customers to pay \$850 per month for a three-bedroom apartment.

While jobs were noted as being available, focus group participants stated that they were all low-wage jobs in the fast food and retail industries.

One customer stated that she had been paying \$300 per week for her two children to attend childcare until she found the Head Start program. At those rates, she stated it was cheaper for her to quit work than to pay someone to watch her children.

Medical access was also noted as a concern. One customer stated that she travels to Advance for her pediatrician because the care is much better. She also noted that one child has to see a specialist, requiring her to travel an hour and a half each way.

Primary Causes and Conditions of Poverty

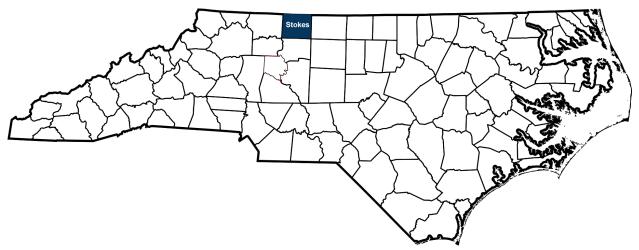
A total of 29 surveys were collected by individuals who lived in and/or served the Davie County community. These individuals indicated that they felt safe housing was the primary concern among low-income families, closely followed by electricity bills, physical healthcare, mental healthcare, heat, and healthy food access.

The primary causes of poverty included a lack of living-wage employment opportunities, poor financial management skills, inadequate qualifications to secure meaningful employment, childcare, and transportation.

When asked which of these situations they had personally experienced during the past year, more than 71% of low-income respondents stated that they had experienced difficulty balancing their budget and 42% noted that they had difficulty paying for housing expenses. More than one-quarter (28%) explained that they had debt they couldn't pay off and 14% stated that they had experienced difficulty finding a job, locating work that would meet their financial needs, could not access necessary medical care, suffered from depression, and were limited in their quest for self-sufficiency by criminal backgrounds.

Stokes County

Founded:	1789	Total Area:	448.86	Population:	45,905
County Seat:	Danbury	Median Age:	46 years	Median Inc.	\$46,169
Poverty Rate:	13.6%	Jobs:	7,663	Unemployment:	3.2%



County Background

Stokes County, located in the Piedmont region of north central North Carolina, was formed in 1789 from Surry County and named for Capt. John Stokes, a Revolutionary War officer and a member of the North Carolina House of Commons. It is partially bordered by the state of Virginia. Early inhabitants of the area included the Saura (Cheraw) and other Siouan Indians; European settlers included the Scotch-Irish and the Moravians and other Germans. The county seat, Danbury, was named after a plantation belonging to Governor Alexander Martin; it was incorporated only in 1957, although it had been considered the county seat since 1849, when it replaced Germantown. Other Stokes County communities include King, Walnut Cove, Pinnacle, Gap, Lawsonville, Prestonville, and Meadows. Hanging Rock State Park is one of Stokes County's most popular natural destinations. Other notable physical features include the Dan and Yadkin Rivers, Beaverdam Creek, Hidden Falls, and Window Falls.

Among the historic sites and landmarks located in Stokes County are Historic Danbury, which preserves several fine examples of early twentieth-century architecture; Moratock Iron Furnace, built in 1843; the Rock House, the ruins of a two-story fieldstone structure built around 1770; and Sheppard's Mill, built in the early twentieth century. County cultural institutions include the Dan River Arts Market and the Stokes Art Council. The county hosts several festivals and annual events, such as the Stokes County Agricultural Fair, Kingfest, Festival on the Dan, King Christmas Parade, the Stokes County Craft Fair, and the Stokes Stomp.

Stokes County generates forest products and agricultural commodities such as tobacco, livestock, and corn. Manufactured products include copper tubing, elastic, cotton yarn, and medical equipment.

County Demographics

Stokes County is home to a population of 45,905 individuals residing in 19,302 households with an average household size of 2.35 individuals. The population has decreased by .48% over the past year and by 2.03% over the past five years.

The ethnic composition of the county primarily consists of individuals who classify themselves as White (92.97%) and Black (4.28%). An estimated 1,314 individuals classifying themselves as Hispanic reside in the county, 51% of which are Mexican.

The median age of all individuals living in the community is 46 years. This is an increase of 3.84% over the past five years, indicating that the overall population is increasing in age.

Median Household Income

Over the past five years, the median income for the local community has increased by 10.07%, from \$41,944 to \$46,169. While this is a significant achievement, it should be noted that 53.39% of all households have incomes less than \$50,000 per year and 13.55% of all households have an income less than would be earned through a minimum wage job.

Income inequality

The income inequality rate for the community, as measured by the GINI Coefficient, was .4293. This rate is lower than the state (.4782) and national (.4845) rates, however, it indicates worsening income inequality when compared to data collected in 2017 (.4185) and 2016 (.4180).

Poverty

According to the US Census Bureau, an estimated 6,166 individuals, or 13.6% of the total population, are considered to be living in poverty based on the federal definition. This is a slight decrease from the previous year's average of 13.9% and more than 20% lower than the 2014 rate of 17.10%.

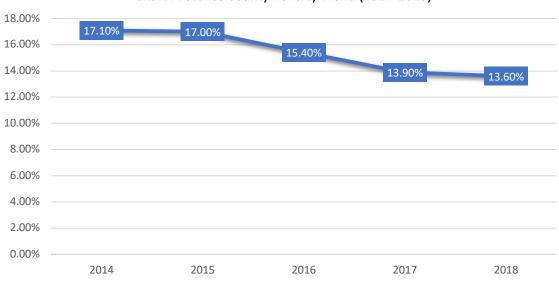


Chart 7: Stokes County Poverty Trend (2014-2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

The poverty rate among households is 11.5%. Although this reflects increase from the previous year, it is 20.69% lower than the 2014 rate.

Employment and Industry

minimum wage.

There are a total of 22,387 members of the local labor force. According to the most recent data published by the Bureau of Labor Statistics, only 3.2% of these individuals are currently unemployed.

7.00% 6.40% 6.00% 5.40% 5.00% 4.80% 4.20% 4.00% 3.60% 3.20% 3.00% 2.00% 1.00% 0.00% 2014 2015 2017 2018 2019 2016 Source: Bureau of Labor Statistics

Chart 8: Stokes County Unemployment Trend (2014-2019)

The largest industries in the community include retail, education services, accommodation & food services, and healthcare. Together, these four industries make up more than half of all jobs. It should be noted that more than 66% of all jobs pay an average wage less than \$40,000 per year, with nearly one-third of all jobs (28.31%) paying less than \$30,000. Slightly less than 1,000 jobs (12.85%) pay less than

Table 2: Stokes County Industry and Wage Study (2019)

County	Jobs (19)	Avg. Wage	Jobs (18)	Avg.	Wage
Construction	675	\$42,640	599	\$	44,616
Manufacturing	773	\$43,056	796	\$	43,264
Wholesale Trade	69	\$43,524	104	\$	46,800
Retail Trade	1,185	\$24,388	1,165	\$	23,764
Transportation/Warehousing	No Data	No Data	134	\$	43,628
Finance & Insurance	142	\$46,020	139	\$	46,228
Real Estate and Leasing	No Data	No Data	No Data		No Data
Professional/Technical Services	136	\$47,788	136	\$	38,636
Administrative & Waste Services	No Data	No Data	450	\$	29,432
Education Services	1,084	\$36,608	No Data		No Data
Health Care and Social Assistance	968	\$36,296	990	\$	35,100
Arts, Entertainment, and Recreation	No Data	No Data	116	\$	11,024
Accommodation and Food Services	985	\$13,312	877	\$	14,872
Other (Except Public Administration)	182	\$33,644	178	\$	32,708
Public Administration	674	\$34,840	650		\$34,788
TOTAL	7,663	\$ 32,344	7,493		\$32,708

Source: US Department of Labor, Bureau of Labor Statistics, Census of Employment and Wages 2019-Q2

Educational Infrastructure and Quality

According to the most recent data published by the North Carolina Department of Public Instructions, there are a total of 5,747 students enrolled in the 18 traditional schools located in Stokes County, NC with a teacher-student ratio of 14:1. The average graduation rate is 83.20%, which is slightly lower than the statewide rate of 86%. Of those who graduate, the average ACT score is 23. When compared to the national average score of 20.8, data indicates that children in this community are more likely to be prepared for college than in other parts of the country.

In order to measure the quality of schools in the state, the North Carolina Department of Public Instruction has an established report card system that evaluates each school system on a number of indicators. The majority of these scores (80%) are based on the school achievement score, which is determined by points earned on accountability measures. The remaining 20% is calculated based on academic growth. These scores are presented in a similar manner to a child's report card with an A being awarded for scores between 85-100, a B for those between 70-84, a C for scores between 55-69, a D for scores between 40-54, and an F for scores below 40.

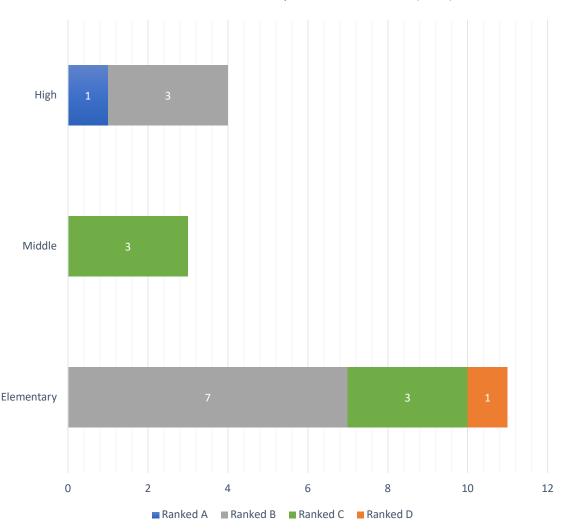


Chart 9: Stokes County School Performance (2019)

 $Source: North\ Carolina\ Department\ of\ Public\ Instruction$

Pre-School Aged Children

According to the most recent Census data, there are an estimated 2,051 pre-school aged children currently residing in the local community. These children are relatively evenly distributed by age within this category, with a slightly higher concentration being age under the age of 1.

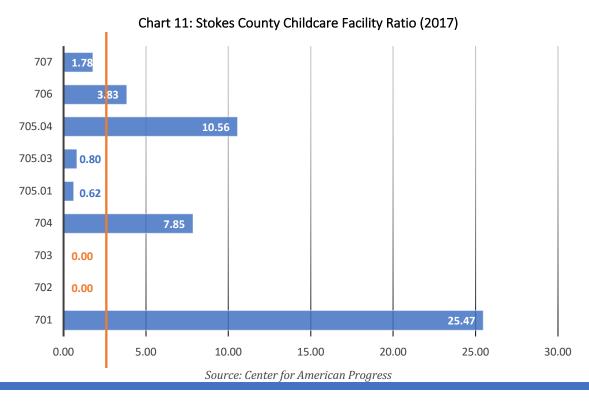
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Chart 10: Stokes County Pre-School Aged Children (2018)

Source: North Carolina State Center for Health Statistics Birth Records | Census ACS 2014-2018

Childcare Facilities

According to a research conducted by the Center for American Progress, there are a total of 17 childcare providers located in the county with a combined capacity of 1,061 children. This is a ratio of 1.95 children for every childcare slot. While the county as a whole does not meet the definition of a childcare desert (3 children for every slot), concerns were noted in six census tracts, two of which have no childcare options at all.



YADKIN VALLEY ECONOMIC DEVELOPMENT DISTRICT, INC.

Childcare Costs

The average cost of childcare in North Carolina is \$8,113 per year, or \$676 per month. For families with an infant, the cost is significantly higher at \$9,480 per year, or \$790 per month. This amount is higher than the average tuition (\$7,354) and would consume 17.8% of the income of a household making the median income. By this standard, only 12.4% of all families would be able to afford childcare.

For families with two children, an infant and a 4-year old, the cost would be \$17,593, or \$1,466 per month. This is 41% higher than the average rent in the state. In fact, a typical family in North Carolina would need to spend one-third (33%) of their income on childcare in this situation.

For minimum-wage workers, childcare is completely out of reach. One minimum-wage worker would need to work a total of 33 weeks (or 63% of the year) simply to pay for childcare for one infant.

To put this in perspective, the United States Department of Health and Human Services has reported that childcare should consume no more than 7% of a household's income in order to be considered "affordable".

Housing Infrastructure

According to the U.S. Census Bureau, the community has a total of 22,186 homes available for its 19,302 households. The majority of these homes (69.90%) were single occupancy, with the remainder being divided between mobile home (24.93%), multi-unit (5.16%), and other housing types (.01%).

A total of 4 affordable rental properties are currently available in the community containing a cumulative 64 units. All four properties are located in Walnut Cove. A reported 40 of these units offer some type of rental assistance (Section 8, Housing Choice Vouchers, etc.).

Housing Affordability

Housing is considered affordable when the total cost of rent/mortgage and utilities combined comprises no more than 30% of the family's budget. Families that spend more than this are considered to be cost burdened. In Stokes County, 3,484 households (18%) meet this definition. Slightly less than half of these households (48%) were identified as homeowners, 36 of which faced foreclosure in 2019.

Among renters, the rate of cost burdened households is highest. With a median rent of \$614 and an average utility cost of \$189, more than 1,796 households were found outside of the defined parameters. In 2019, the cost of housing contributed to 165 eviction notices.

Housing Condition

When considering the availability of housing units in a community, one must not only think about vacancy and affordability, as the quality of the unit can also greatly impact the lives of occupants. In the service area, HUD reports that an estimated 7,565 housing units have at least one substandard condition. Of these, 3,950 were noted to have at least one severe substandard condition. Overall, substandard housing accounts for more than one-third (34.10%) of the total housing stock.

Homelessness

In 2018, the Point-In-Time Homeless Count did not identify any homeless individuals living in the county. This is a tremendous improvement from the 15 households documented during the previous year's count.

General Health

According to a report issued by the Robert Wood Johnson Foundation, based on research conducted through the Behavioral Risk Factor Surveillance System, an estimated 15% of the local population are considered to be in poor or fair health. While this rate is somewhat lower than the statewide rate of 18%, the significance of this number should not be ignored. Not only can poor health act as a barrier to self-sufficiency and economic stability, it can impact the quality of an individual's life and put them at risk of premature death.

Life Expectancy

The average life expectancy for individuals residing in Stokes County is 75.8 years. This is notably lower than the state (78.0) and national (78.7) averages.

Causes of Death

The leading causes of death in the community are Cancer and Heart Disease, with lower rates associated with Respiratory Disease, Alzheimer's Disease, unintentional injuries, and Cerebrovascular Disease. A total of 66 deaths were directly attributed to substance abuse over the past five years.

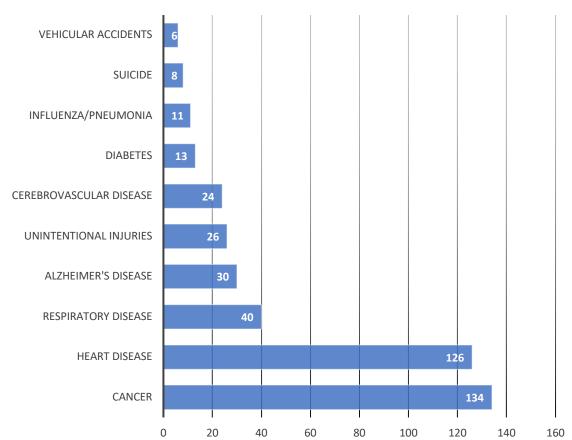


Chart 12: Stokes County Leading Causes of Death (2018)

Source: North Carolina State Center for Health Statistics

Disability

In 2018, the U.S. Census Bureau identified a total of 6,978 disabled individuals residing in Stokes County. This represents 15.4% of the local population. Of these, more than one-third were over the age of 65 (42.93%) and 6.52% were under the age of 17.

Insurance

According to the US Census Bureau, an estimated 5,968 local residents (13%) do not have health insurance. A reported 10,312 of those with insurance receive Medicare.

Primary Care Physician Access

The ability to maintain one's physical health is not only depending on financial resources, but also access to providers. The ratio represents the number of individuals served by one physician in a county if the population was equally distributed across physicians. At the present time, Stokes County has a total of 11 primary care physicians with a ratio of 4,190:1. When compared to the statewide average ratio of 1,420:1, it is evident that the community is significantly under-provisioned in this area. In fact, in some states are mandated to maintain a ratio significantly lower than is experienced in this community. For example, Arizona medical facilities are required to maintain a ratio of no more than 1,200:1.

Food Environment

The Food Environment Index ranges from 0 (worst) to 10 (best) and equally weighs access to healthy food based on access to grocery stores and food insecurity estimates. Stokes County's current ranking is 7.9, which is notably higher than the statewide ranking of 6.6. Based on this data, there are an estimated 5,555 food insecure individuals residing in the local community.

Transportation Access

According to the U.S. Census Bureau, there are 629 local households with no access to a vehicle. With limited public transportation options, the individuals in these households are faced with tremendous barriers to employment, education, and the ability to secure necessary food and healthcare. An additional 5,232 households with access to only one vehicle could be potentially vulnerable in the event of mechanical issues.

Community Feedback

Focus group participants unanimously agreed that poverty was a problem in the local community.

Housing was a major concern in both surveys and focus groups. Several focus group participants stated that many homes had sub-flooring or dirt floors, and that mold was a big problem.

While some areas of Stokes were noted as being close to the city that people with transportation can commute for a job, focus group participants stated that most of the local jobs were in the restaurant industry or manufacturing. While manufacturing jobs generally pay higher wages, they usually require people to work swing shifts, presenting a childcare barrier for some households.

Staff members explained that the number of domestic violence cases have been increasing in the community over the past few years.

Primary Causes and Conditions of Poverty

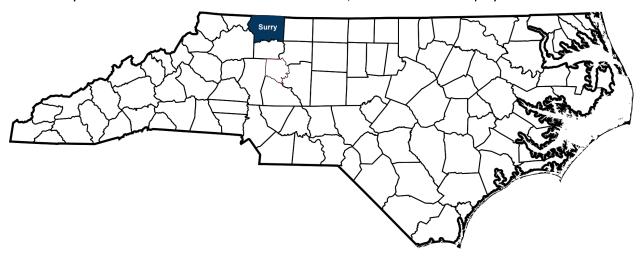
A total of 35 surveys were collected by individuals who lived in and/or served the Stokes County community. These individuals indicated that they felt safe housing was the primary concern among low-income families, closely followed by physical healthcare, mental healthcare, electricity, heat, nutritious foods, and safety from abuse and neglect.

The primary causes of poverty included a lack of living-wage employment opportunities, inadequate qualifications to secure meaningful employment, poor financial management skills, childcare, and transportation.

When asked which of these issues they had personally experienced during the past year, more than half (55%), stated that they had experienced difficulty balancing their family budget. Other major issues included the inability pay of loans/debt (44%), affording housing (44%), depression (44%), finding a job that pays adequate wages (33%), locating childcare (33%), and affording childcare (33%),

Surry County

Founded:	1771	Total Area:	532.17	Population:	72,099
County Seat:	Dobson	Median Age:	43.8	Median Inc.	\$41,068
Poverty Rate:	16.9%	Jobs:	29,367	Unemployment:	3.30%



County Background

Surry County, located at the juncture of the Piedmont and Mountain regions of North Carolina and partially bordering the state of Virginia, was formed in 1771 from Rowan County and was named after either the English County of Surrey (birthplace of royal governor William Tryon) or the Saura (Cheraw) Indians who populated the area. Early inhabitants apart from the Saura were other Siouan Indians and the Cherokee, followed by English and German settlers. Dobson, the county seat, was incorporated in 1891 and was named for either William Dobson, a local justice of the peace in 1776, or William P. Dobson, a member of the General Assembly in 1814. Other communities in the county include Mount Airy, Level Cross, Ararat, Bottom, Elkin, and Toast.

The original Siamese twins, Eng and Chang Bunker, are buried at White Plains Baptist Church. Notable among Surry County landmarks and historic sites is the downtown area of Mount Airy, Andy Griffith's hometown. The town boasts several structures connected to the fictional town of Mayberry in the *Andy Griffith Show* television series, including the Snappy Lunch, Old City Hall, Floyd's City Barber Shop, and the Andy Griffith Playhouse. Other cultural institutions include the Charles H. Stone Memorial Library, the Horne Creek Living Historical Farm, and the Foothills Theatre. The county hosts many festivals and annual events, such as the Surry County Agricultural Fair, the Autumn Leaves Festival, Mayberry Days, the Yadkin Valley Pumpkin Festival, and the Elkin Mid-Summer Invitational Tennis Tournament.

Surry County agricultural commodities include tobacco, corn, soybeans, strawberries, apples, swine, beef cattle, dairy products, sheep, and poultry. Manufactured products include hosiery, apparel, textiles, concrete blocks, polished granite, precision tools, blankets, and yarns. Mined in Surry County are minerals such as feldspar, quartz, and mica, in addition to granite. The population of the county was estimated at 72,200 in 2004.

County Demographics

Surry County, North Carolina is home to a population of 72,099 individuals residing in 28,985 households with an average household size of 2.45 individuals. This is a reduction of .3% over the past year.

The racial composition of the county primarily consists of individuals who classify themselves as White (84.9%), with smaller populations of Hispanic (6.53%), African American (6.12%), Mixed Race (1.5%), Asian (.735%), and Native Americans (.136%).

The median age of all individuals living in the community is 43.8 years. This is an increase of 4.29% over the past five years, indicating the overall population is increasing in age.

Median Household Income

The Median Household Income in the community is \$41,068. Although the community's median income has experienced a growth rate of 5.09% annually, it is still significantly lower than the national average of \$61,937. Also, it should be noted that nearly one-quarter of all residents (23.10%) have incomes below \$50,000 and 6.57% have incomes less than would be earned though a full-time minimum-wage job.

Income inequality

The income inequality rate for the community, as measured by the GINI Coefficient, was .4805. This rate higher than the statewide average (.4782), but slightly lower than the national rate (.4845). To further complicate matters, it indicates a worsening income inequality when compared to data collected in 2017 (.4702) and 2016 (.4681).

Poverty

According to the US Census Bureau, an estimated 11,978 individuals, or 16.9% of the total population, are considered to be living in poverty based on the federal definition. This is a decrease of 3.98% from the previous year's average of 17.6%.

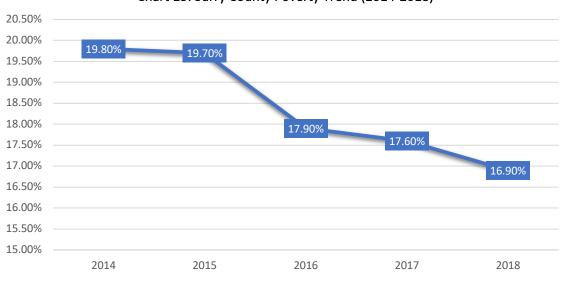


Chart 13: Surry County Poverty Trend (2014-2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

The poverty rate among households is 11.4%. This represents a decrease of 8.06% from the previous year and 25.97% from 5 years ago.

Employment and Industry

There are an estimated 34,490 members of the local labor force. According to the most recent data published by the Bureau of Labor Statistics, only 3.3% of these individuals are currently unemployed. Although the unemployment rate has decreased since 2010, the rate of improvement slowed significantly in 2014.

7.00% 6.20% 6.00% 5.40% 5.00% 4.80% 4.10% 4.00% 3.50% 3.30% 3.00% 2.00% 1.00% 0.00% 2014 2015 2018 2019 2016 2017

Chart 14: Surry County Unemployment Trend (2014-2019)

Source: Bureau of Labor Statistics

The largest industries in the community are manufacturing, healthcare, retail, and construction. It should be noted that more than one-third of all jobs (38.08%) pay less than \$40,00 per year. An estimated 8,269 jobs, or 28.16% of all positions, pay less than \$30,000. Nearly 3,000 jobs (9.48%) pay less than minimum wage.

Table 3: Industry and Wage Study (2019)

County	Jobs (19)	Avg. Wage	Jobs (18)	Avg. Wage
Agriculture	199	\$38,168	188	\$37,180
Utilities	119	\$65,260	No Data	\$0
Construction	3,494	\$52,676	3,333	\$57,668
Manufacturing	4,140	\$40,040	4,091	\$39,520
Wholesale Trade	780	\$45,032	741	\$46,020
Retail Trade	3,764	\$27,456	4,230	\$25,792
Transportation/Warehousing	1,419	\$44,980	1,407	\$44,148
Information	215	\$38,584	226	\$39,884
Finance & Insurance	506	\$47,528	529	\$52,624
Real Estate and Leasing	182	\$34,060	209	\$32,032
Professional/Technical Services	794	\$50,284	717	\$51,740
Mgmt. of Companies/Enterprises	452	\$81,172	No Data	\$0
Administrative & Waste Services	1,537	\$24,180	1,591	\$23,348
Education Services	No Data	No Data	2,249	\$36,140
Health Care and Social Assistance	4,125	\$41,652	4,067	\$38,948
Arts, Entertainment, and Recreation	183	\$18,044	176	\$16,588
Accommodation and Food Services	2,785	\$14,664	2,668	\$14,456

Other (Except Public Administration)	854	\$31,720	849	\$30,784
Public Administration				
	1,465	\$35,516	1,149	\$35,464
TOTAL	29,367	\$37,492	29,304	\$36,920

Source: US Department of Labor, Bureau of Labor Statistics, Census of Employment and Wages 2019-Q2

Educational Infrastructure and Quality

According to the most recent data published by the North Carolina Department of Public Instructions, there are a total of 11,179 students enrolled in the 29 traditional schools located in Surry County with a teacher-student ratio of 15:1. The average graduation rate is 91%, which is significantly higher than the statewide average of 86%. Of those who graduate, the average ACT score is 24. When compared to the national average score of 20.8, data indicates that children in this community are more likely to be prepared for college than in other parts of the country.

In order to measure the quality of schools in the state, the North Carolina Department of Public Instruction has an established report card system that evaluates each school system on a number of indicators. The majority of these scores (80%) are based on the school achievement score, which is determined by points earned on accountability measures. The remaining 20% is calculated based on academic growth. These scores are presented in a similar manner to a child's report card with an A being awarded for scores between 85-100, a B for those between 70-84, a C for scores between 55-69, a D for scores between 40-54, and an F for scores below 40.

High 1 4 2

Middle 5 2

Elementary Dat

0 2 4 6 8 10 12 14 16

Source: North Carolina Department of Public Instruction

Chart 15: Surry County School Performance (2019)

Pre-School Aged Children

According to the most recent Census data, there are an estimated 3,710 pre-school aged children currently residing in the local community. These children are relatively evenly distributed by age within this category with slightly higher concentration being age 1.

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Chart 16: Surry County Pre-School Aged Children (2018)

Source: North Carolina State Center for Health Statistics Birth Records | Census ACS 2014-2018

Childcare Facilities

According to research conducted by the Center for American Progress, there are a total of 45 childcare providers located in the county with a combined capacity of 2,439 children. This is a ratio of 1.52 children for every childcare slot. While the county as a whole does not meet the definition of a childcare desert (3 children for every slot), concerns were noted in thirteen census tracts, three of which have no childcare providers at all.

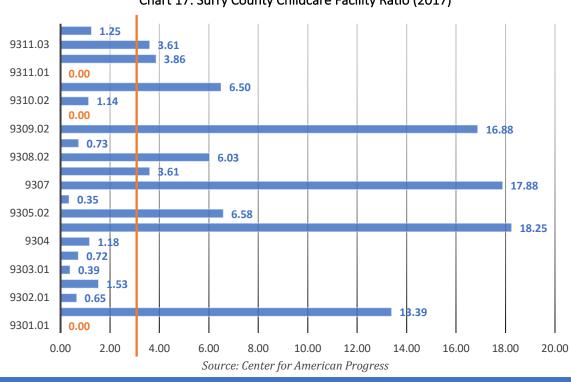


Chart 17: Surry County Childcare Facility Ratio (2017)

Childcare Costs

The average cost of childcare in North Carolina is \$8,113 per year, or \$676 per month. For families with an infant, the cost is significantly higher at \$9,480 per year, or \$790 per month. This amount is higher than the average tuition (\$7,354) and would consume 17.8% of the income of a household making the median income. By this standard, only 12.4% of all families would be able to afford childcare.

For families with two children, an infant and a 4-year old, the cost would be \$17,593, or \$1,466 per month. This is 41% higher than the average rent in the state. In fact, a typical family in North Carolina would need to spend one-third (33%) of their income on childcare in this situation.

For minimum-wage workers, childcare is completely out of reach. One minimum-wage worker would need to work a total of 33 weeks (or 63% of the year) simply to pay for childcare for one infant.

To put this in perspective, the United States Department of Health and Human Services has published that childcare should consume no more than 7% of a household's income in order to be considered "affordable".

Housing Infrastructure

According to the U.S. Census Bureau, the community has a total of 34,263 homes available for the 28,985 households. The majority of these homes (65.66%) were single occupancy, with the remainder being divided between mobile home (24.42%), multi-unit (9.11%), and other housing types (.81%).

A total of 27 affordable rental properties are currently available in the community containing a cumulative 1,003 units. A reported 737 of these units offer some type of rental assistance (Section 8, Housing Choice Vouchers, etc.)

Housing Affordability

Housing is considered affordable when the total cost of rent/mortgage and utilities combined comprises no more than 30% of the family's budget. Families that spend more than this are considered to be cost burdened. In Surry County, 5,114 households (18%) meet this definition. Slightly less than half of these households (46%) were identified as homeowners, 45 of which faced foreclosure in 2019.

Among renters, the rate of cost burdened households is highest. With a median rent of \$620 and an average utility cost of \$227, more than 2,783 households were found outside of the defined parameters. In 2019, the cost of housing contributed to 354 eviction notices.

Housing Condition

When considering the availability of housing units in a community, one must not only consider vacancy and affordability, as the quality of the unit can also greatly impact the lives of occupants. In the service area, HUD reports that an estimated 5,310 housing units have at least one substandard condition. Of these, 2,470 were noted to have at least one severe substandard condition. Overall, substandard units account for nearly one-quarter (23.93%) of the total housing stock.

Homelessness

In 2018, an estimated 41 households containing 67 individuals were noted as being homeless during the Point-in-Time Homeless Count. This is a slight improvement from the previous year's count of 43 households.

General Health

According to a report issued by the Robert Wood Johnson Foundation, based on research conducted through the Behavioral Risk Factor Surveillance System, an estimated 20% of the local population are considered to be in poor or fair health. This is somewhat higher than the statewide rate of 18%. This indicator is important as health not only acts as a barrier to self-sufficiency and economic stability, it can impact the quality of an individual's life and put them at risk of premature death.

Life Expectancy

The average life expectancy for individuals residing in Surry County is 75.6 years. This is notably lower than the state (78.0) and national (78.7) averages.

Causes of Death

The leading causes of death in the community are Cancer and Heart Disease, with lower rates associated with Respiratory Disease, Alzheimer's Disease, unintentional injuries, and Cerebrovascular Disease. A total of 83 deaths were directly attributed to substance abuse over the past five years.

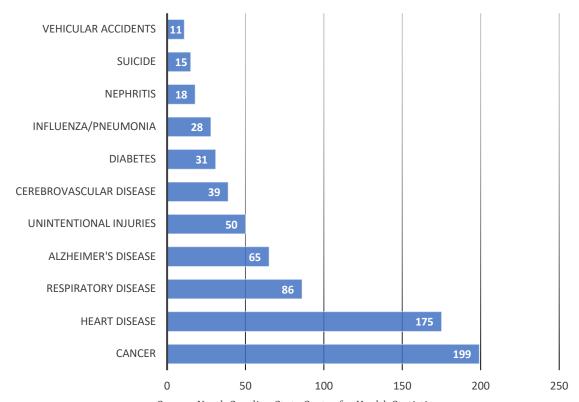


Chart 18: Surry County Leading Causes of Death (2018)

Source: North Carolina State Center for Health Statistics

Disability

In 2018, the U.S. Census Bureau identified a total of 14,444 disabled individuals residing in Surry County. This represents 20.03% of the local population. Of these, more than one-third were over the age of 65 (3948%) and 8.59% were under the age of 17.

Insurance

According to the US Census Bureau, an estimated 9,229 local residents (12.8%) do not have health insurance. A reported 16,646 of those with insurance receive Medicare.

Primary Care Physician Access

The ability to maintain one's physical health is not only depending on financial resources, but also access to providers. The ratio represents the number of individuals served by one physician in a county if the population was equally distributed across physicians. At the present time, Surry County has a total of 40 primary care physicians with a ratio of 1,800:1. When compared to the statewide average ratio of 1,420:1, it is evident that the community is slightly under-provisioned in this area. In fact, in some states are mandated to maintain a ratio significantly lower than is experienced in this community. For example, Arizona medical facilities are required to maintain a ratio of 1,200:1.

Food Environment

The Food Environment Index ranges from 0 (worst) to 10 (best) and equally weighs access to healthy food based on access to grocery stores and food insecurity estimates. Surry County's current ranking is 8.2, which is notably higher than the statewide ranking of 6.6. Based on this data, there are an estimated 8,940 food insecure individuals residing in the local community.

Transportation Access

According to the U.S. Census Bureau, there are 1,965 local households with no access to a vehicle. Although this community has more public transportation options than other areas of the region, the individuals in these households are faced with significant barriers to employment, education and the ability to secure necessary food and healthcare. An additional 8,039 households with access to only one vehicle could be potentially vulnerable in the event of mechanical issues.

Community Feedback

Focus group participants agreed that poverty was a concern in the county, with one staff member noting that there were more poor people in Surry County due to the population size.

Representatives from several sectors explained that the condition of housing was a major concern in the region, with dirt floors and sub-flooring being noted as a common occurrence.

While participants felt that schools could use some improvement, one member stated that the schools in Mount Airy were pretty good.

Drug use, especially Opioids, were a major concern among community members. One participant stated that EMTs were having to limit Narcan to half a dose because they are getting so many calls, and that they were sometimes visiting the same address multiple times a day.

Employment was noted as a big part of the problem, with one person saying that there are more working poor in the community than they have had in the past. One focus group member stated that the only jobs available either required people to work swing shifts or paid low wages.

Community members stated that childcare was a problem for many families and presented a barrier preventing people from getting a job or improving employment. One staff member stated that many families can only afford for one parent to get a job because the cost of childcare was too high. For single parent households, the barriers were even greater. With limited childcare options during off hours, many of the higher paying jobs that are available, such as manufacturing, are not an option.

Primary Causes and Conditions of Poverty

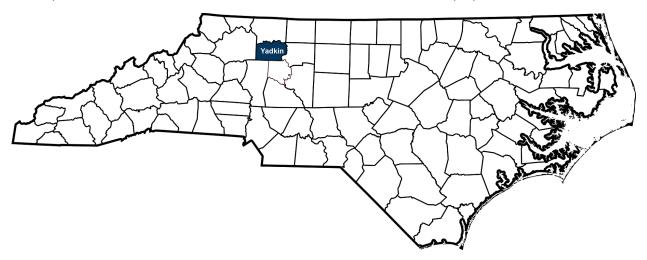
A total of 67 surveys were collected by individuals who lived in and/or served the Surry County community. These individuals indicated that they felt safe housing was the primary concern among low-income families. This was followed by mental healthcare, access to nutritious foods, heat, electricity, physical healthcare, and safety from abuse and neglect.

The primary causes of poverty included a lack of living-wage employment opportunities, inadequate qualifications to secure meaningful employment, poor financial management skills, childcare, and transportation.

When asked which of these issues they had personally experienced during the past year, more than half (58%), stated that they had experienced difficulty balancing their family budget. Other major issues included the inability pay of loans/debt (35%), finding a job that pays adequate wages (32%), affording housing payments (26%), depression (26%), and transportation limitations (23%).

Yadkin County

Founded:	1850	Total Area:	334.83	Population:	37,665
County Seat:	Yadkinville	Median Age:	44.1 years	Median Inc.	\$42,876
Poverty Rate:	15.3%	Jobs:	10,126	Unemployment:	3%



County Background

Yadkin County, located in the Piedmont region of northwestern North Carolina and the foothills of the Blue Ridge Mountains, was formed in 1850 from Surry County and named for the Yadkin River. Early inhabitants of the area included the Tutelo and Saponi Indians, followed by German, Scotch-Irish, Welsh, and English settlers. Quakers also migrated to the area in the eighteenth century. Yadkinville, the county seat, was chartered in 1857 and named after the county. Other Yadkin County communities include Arlington, Jonesville, Boonville, East Bend, Courtney, Lone Hickory, Center Brooks, Marler, Smithtown, and Forbush.

Yadkin County produces agricultural goods such as grains, tobacco, corn, soybeans, apples, livestock, and poultry. Manufactured products include textiles, hosiery, plastics and styrofoam, furniture, apparel, and stainless steel. Minerals such as feldspar, agate, jasper, limestone, mica, and iron ore are found in the county.

Yadkin County landmarks include the Tulbert House, built around 1852; Bourman Mill Dam, built in the late nineteenth century; and Deep Creek Friends Meeting Cemetery, established around 1801. Richmond Hill, once a law school and home of North Carolina Supreme Court chief justice Richmond Pearson, is now a historic park. Cultural institutions in Yadkin County include the Charles Bruce Davis Museum of Art, History, and Science and the Yadkin Arts Council. The county hosts popular events and festivals such as the Yadkinville Harvest Festival, Yadkinville Annual Magic Show, Boonville Heritage Days Festival, and Yadkinville Bluegrass Contest and Fiddlers' Convention.

County Demographics

Yadkin County, North Carolina is home to a population of 37,665 individuals residing in 15,448 households, with an average household size of 2.42 individuals. This is a reduction of .43% from the previous year.

The racial composition of the county primarily consists of individuals who classify themselves as White (93%), Black (4.3%), and Other Race (2.9%). A total of 4,120 individuals report having a Hispanic ethnicity, a strong majority (78.51%) of which are Mexican.

The median age of all individuals living in the community is 44.1 years. This is an increase of 4.5% over the past five years, indicating that the local community is increasing in age.

Median Household Income

The Median Household Income in Yadkin County is \$42,876. Although the community's median income has experienced a growth rate of 4.26% since the previous year, it is still significantly lower than the national average of \$61,937. While this is a significant accomplishment, it should be noted that more than half of all households (57.04%) have incomes lower than \$50,000 per year, an important threshold in economic security for this community. More than one-in-ten (13.50%) have incomes below what would be earned through a minimum-wage job.

Income inequality

The income inequality rate for the community, as measured by the GINI Coefficient, was .4292. This is lower than both the state (.4782) and national (.4845) averages. When compared to data previously collected in 2017 (.4468) and 2016 (.4494), it is evident that the income inequality in the community is improving over time.

Poverty

According to the US Census Bureau, an estimated 5,692 individuals, or 15.3% of the total population, are considered to be living in poverty based on the federal definition. This is a decrease of 11.56% from the previous year's average of 17.3% and 21.13% lower than the rate of 19.40% five years ago.

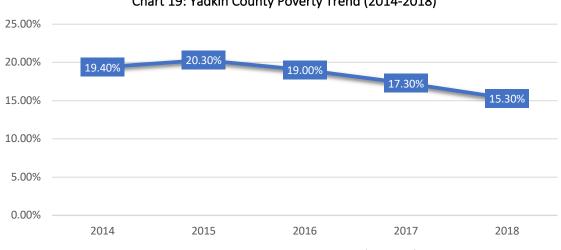


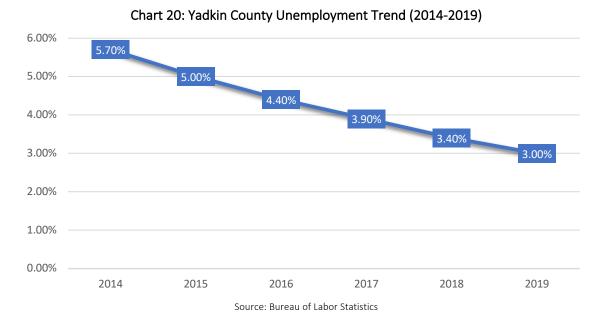
Chart 19: Yadkin County Poverty Trend (2014-2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

The poverty rate among households is 11.9%. This represents a decrease of 9.16% from the previous year and 18.49% from 5 years ago.

Employment and Industry

There are an estimated 18,243 members of the local labor force. According to the most recent data published by the Bureau of Labor Statistics, only 3% of these individuals are currently unemployed. Although the rate of unemployed individuals has decreased since 2010, the rate of improvement has slowed significantly since 2014.



The largest industries in the community are manufacturing, transportation/warehousing, and accommodation/food services. It should be noted that more than one-third of all jobs (34.74%) pay a mean wage lower than \$40,000 per year. More than one-fifth of all jobs (20.96%) pay less than \$30,000. An estimated 1,130 jobs, or 11.16% of all jobs have a mean salary less than minimum wage.

Table 4: Industry and Wage Study (2019)

County	Jobs (19)	Avg. Wage	Jobs (18)	Avg. Wage
Agriculture	90	\$34,164	90	\$30,784
Construction	736	\$47,840	670	\$49,972
Manufacturing	2,752	\$40,196	2,749	\$41,080
Wholesale Trade	237	\$41,288	233	\$43,732
Retail Trade	834	\$23,036	865	\$23,504
Transportation/Warehousing	1,058	\$45,656	970	\$48,724
Finance & Insurance	157	\$48,724	155	\$48,412
Professional/Technical Services	131	\$34,944	136	\$34,372
Mgmt. of Companies/Enterprises	No Data	No Data	58	\$41,392
Administrative & Waste Services	No Data	No Data	543	\$22,776
Health Care and Social Assistance	654	\$35,516	642	\$33,488
Arts, Entertainment, and Recreation	159	\$8,060	135	\$9,308
Accommodation and Food Services	971	\$13,416	883	\$13,780
Other (Except Public Administration)	159	\$29,068	154	\$28,756
Public Administration	520	\$38,064	505	\$36,296
TOTAL	10,126	\$36,244	9,890	\$36,296

Source: US Department of Labor, Bureau of Labor Statistics, Census of Employment and Wages 2019-Q2

Educational Infrastructure and Quality

According to the most recent data published by the North Carolina Department of Public Instructions, there are 5,153 students enrolled in the 13 traditional schools located in Yadkin County, with a teacher-student ratio of 15:1. The average graduation rate is 88.4%, which is slightly higher than the statewide rate of 86%. Of those who graduate, the average ACT score is 24. When compared to the national average score of 20.8, data indicates that children in this community are more likely to be prepared for college than in other parts of the country.

In order to measure the quality of schools in the state, the North Carolina Department of Public Instruction has an established report card system that evaluates each school system on a number of indicators. The majority of these scores (80%) are based on the school achievement score, which is determined by points earned on accountability measures. The remaining 20% is calculated based on academic growth. These scores are presented in a similar manner to a child's report card with an A being awarded for scores between 85-100, a B for those between 70-84, a C for scores between 55-69, a D for scores between 40-54, and an F for scores below 40.

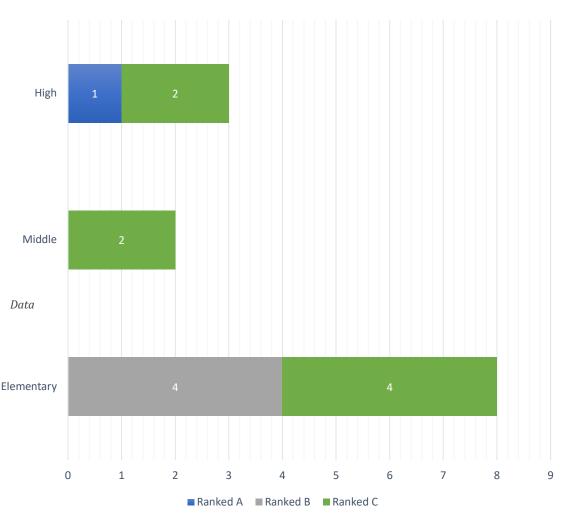


Chart 21: Yadkin County School Performance (2019)

Source: North Carolina Department of Public Instruction

Pre-School Aged Children

According to the most recent Census data, there are an estimated 1,980 pre-school aged children currently residing in the local community. These children are somewhat evenly distributed by age within this category with slightly higher concentration being under the age of one.

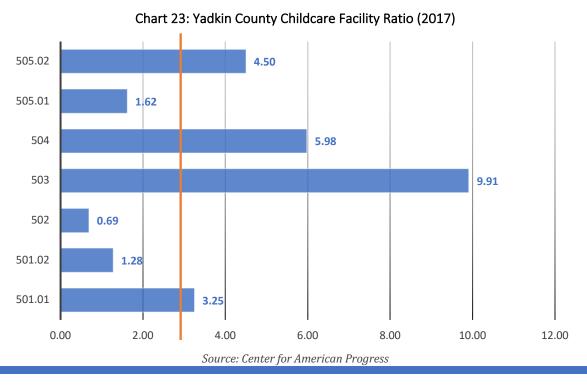
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Chart 22: Yadkin County Pre-School Aged Children (2018)

Source: North Carolina State Center for Health Statistics Birth Records | Census ACS 2014-2018

Childcare Facilities

According to research conducted by the Center for American Progress, there are a total of 19 childcare providers located in the county with a combined capacity of 738 children. This is a ratio of 2.68 children for every childcare slot. While the county as a whole does not meet the definition of a childcare desert (3 children for every slot), there are major concerns noted in three census tracts.



YADKIN VALLEY ECONOMIC DEVELOPMENT DISTRICT, INC.

Childcare Costs

The average cost of childcare in North Carolina is \$8,113 per year, or \$676 per month. For families with an infant, the cost is significantly higher at \$9,480 per year, or \$790 per month. This amount is higher than the average tuition (\$7,354) and would consume 17.8% of the income of a household making the median income. By this standard, only 12.4% of all families would be able to afford childcare.

For families with two children, an infant and a 4-year old, the cost would be \$17,593, or \$1,466 per month. This is 41% higher than the average rent in the state. In fact, a typical family in North Carolina would need to spend one-third (33%) of their income on childcare in this situation.

For minimum-wage workers, childcare is completely out of reach. One minimum-wage worker would need to work a total of 33 weeks (or 63% of the year) simply to pay for childcare for one infant.

To put this in perspective, the United States Department of Health and Human Services has published that childcare should consume no more than 7% of a household's income in order to be considered "affordable".

Housing Infrastructure

According to the U.S. Census Bureau, the community has a total of 17,401 homes available for the 15,448 households. The majority of these homes (69.22%) are single occupancy, with the remainder being divided between mobile home (25.90%), and multi-unit (4.88%).

A total of 14 affordable rental properties are currently available in the community containing a cumulative 413 units. Six properties are located in Jonesville, with the remaining eight being evenly distributed between Boonville and Yadkinville. A reported 266 of these units offer some type of rental assistance (Section 8, Housing Choice Vouchers, etc.)

Housing Affordability

Housing is considered affordable when the total cost of rent/mortgage and utilities combined comprises no more than 30% of the family's budget. Families that spend more than this are considered to be cost burdened. In Yadkin County, 3,028 households (19.60%) meet this definition. Slightly more than half of these households (50.56%) were identified as homeowners.

Among renters, the rate of cost burdened households is highest. With a median rent of \$614 and an average utility cost of \$210, more than 1,497 households were found outside of the defined parameters. In 2019, the cost of housing contributed to 136 eviction notices.

Housing Condition

When considering the availability of housing units in a community, one must not only consider vacancy and affordability, as the quality of the unit can also greatly impact the lives of occupants. In the service area, HUD reports that an estimated 4,235 housing units have at least one substandard condition. Of these, 1,920 were noted to have at least one severe substandard condition. Overall, substandard housing accounts for nearly one-quarter (24.33%) of the community's housing stock.

Homelessness

In 2018, the Point-In-Time Homeless Count identified an estimated seven people residing in six households who met the federal definition of homelessness. This is a slight reduction from the previous year's county of 8 households.

General Health

According to a report issued by the Robert Wood Johnson Foundation, based on research conducted through the Behavioral Risk Factor Surveillance System, an estimated 18% of the local population is considered to be in poor or fair health, which is equal to the statewide rate. This is an important indicator as poor health not only acts as a barrier to self-sufficiency and economic stability, it can impact the quality of an individual's life and put them at risk of premature death.

Life Expectancy

The average life expectancy for individuals residing in Yadkin County, is 76.9 years. This is notably lower than the state (78.0), and national (78.7) averages.

Causes of Death

The leading causes of death in the community are Heart Disease, Cancer, Respiratory Disease, and Cerebrovascular Disease. A total of 45 deaths were directly attributed to substance abuse over the past five years.

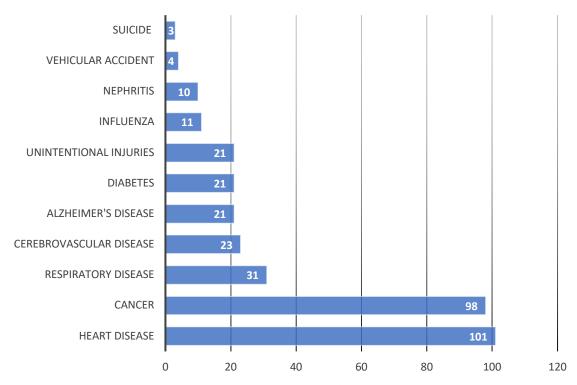


Chart 24: Yadkin County Leading Causes of Death (2018)

Source: North Carolina State Center for Health Statistics

Disability

In 2018, the U.S. Census Bureau identified a total of 6,312 disabled individuals residing in Yadkin County. This represents 16.75% of the local population. Of these, more than one-third were over the age of 65 (44.85%) and 6.54% were under the age of 18.

Insurance

According to the US Census Bureau, an estimated 4,595 local residents (12.2%) do not have health insurance. A reported 8,109 of those with insurance receive Medicare.

Primary Care Physician Access

The ability to maintain one's physical health is not only depending on financial resources, but also access to providers. The ratio represents the number of individuals served by one physician in a county if the population was equally distributed across physicians. At the present time, Yadkin County has a total of 10 primary care physicians with a ratio of 3,750:1. When compared to the statewide average ratio of 1,420:1, it is evident that the community is notably under-provisioned in this area. In fact, in some states are mandated to maintain ratio's significantly lower than are experienced in this community. For example, Arizona medical facilities are required to maintain a ratio of 1,200:1.

Food Environment

The Food Environment Index ranges from 0 (worst) to 10 (best) and equally weighs access to healthy food based on access to grocery stores and food insecurity estimates. Yadkin County's current ranking is 8.5, which is notably higher than the statewide ranking of 6.6. Based on this data, there are an estimated 4,407 food insecure individuals residing in the local community.

Transportation Access

According to the U.S. Census Bureau, there are 788 local households with no access to a vehicle. With limited public transportation options, the individuals in these households are faced with tremendous barriers to employment, education and the ability to secure necessary food and healthcare. An additional 3,801 households with access to only one vehicle could be potentially vulnerable in the event of mechanical issues.

Community Feedback

Focus group participants agreed that poverty was a concern in the county, with one staff member noting that Yadkin County had the greatest poverty in the region, but the lowest customer base. Other agency members stated that the agency has tried everything, but continues to have difficulty getting people to accept assistance. One agency representative told a story about an elderly couple that were in desperate need of food, stating that the husband finally allowed his wife to receive Meals on Wheels, but he was so upset by the thought of receiving help that he wouldn't even come in the room when the meal was delivered.

Representatives from several sectors noted that the condition of housing was a major concern in the region, with dirt floors being noted as a common occurrence. One staff member stated that they had one homebound customer without doorknobs, just a chain through the hole. The house was noted as having dirt floors and holes in the ceiling that let in more light than the windows. All participants noted that they were shocked that the national rate of substandard housing was not higher.

Access to mental health care was cited as a concern. One community partner stated that the mental health facility in the region is very hard to access. Even when insurance covers the cost and citizens are not too ashamed to ask for help, it can take months of screening to finally get to see a doctor. By this time, many simply stop going and start self-medicating. Several agreed that this was a contributing factor to the drug problem in the county.

Drug use was also cited as a concern. All participants agreed that drug use had worsened over the past few years. One staff member stated that she felt the issue started as a result of unemployment during the Great Recession. Others noted that the lack of mental healthcare has worsened the situation over time, leading to people self-medicating out of desperation. A local employer explained that some companies have a hard time finding people that can pass a drug test to work.

While jobs were noted as being a major concern, the pay of jobs was more worrisome. One representative of the local school system said she felt the manufacturing jobs paid pretty well. Childcare was noted as being a barrier for these jobs, however, due to the positions requiring swing shift work.

Primary Causes and Conditions of Poverty

A total of 79 surveys were collected by individuals who lived in and/or served the Yadkin County community. These individuals indicated that they felt healthy food was the primary concern among low-income families. This was followed by safe housing, mental healthcare, physical healthcare, electricity, and safety from abuse and neglect.

The primary causes of poverty included a lack of living-wage employment opportunities, inadequate qualifications to secure meaningful employment, poor financial management skills, transportation, poor health, and childcare limitations.

When asked which of these issues they had personally experienced during the past year, more than one-third stated that they had struggled with debt (39%). This was followed by balancing the family budget (32%), finding a job (28%), affording rent/mortgage payments (28%), and finding a job that pays an adequate wage (25%).

Section 7: Regional Profile

Demographics

Total Population

According to the most recent data published by the U.S. Census Bureau (American Community Survey), an estimated 197,660 individuals reside in 79,734 households throughout the organization's service area. With a population of 72,099 individuals residing in 28,985 households, Surry County is the largest community in the region.

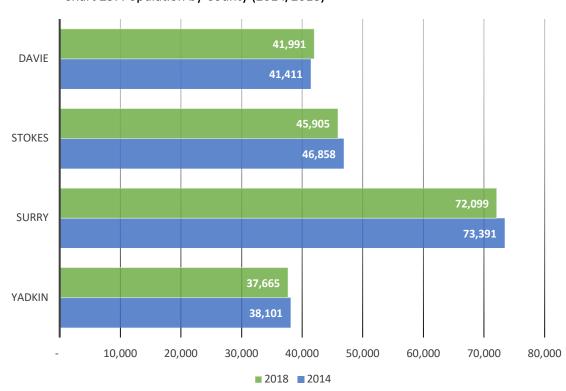


Chart 25: Population by County (2014/2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Population Change

Over the past five years, the region has experienced a population decrease of 1.05% from the previous estimate of 199,761. The greatest percentage of decrease was found in Stokes County, with growth only being experienced in Davie County. It should be noted that the region has experienced 9,529 new births and 12,029 deaths during this time period.

2014 2015 2016 2017 2018 % Change County Davie 41,411 41,447 41,568 41,766 41,991 +1.40% Stokes 46,858 46,661 46,453 46,124 45,905 -2.03% 73,391 72,315 72,099 -1.76% Surry 73,170 72,767 37,971 37,825 Yadkin 38,101 37,819 37,665 -1.14% 199,761 199,249 198,607 198,030 197,660 -1.05% Region Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Table 5: Five Year Population Trend (2014-2018)

Gender

There are a total of 96,381 males and 101,279 females in the region. This is a ratio of 1.05 females for every male.

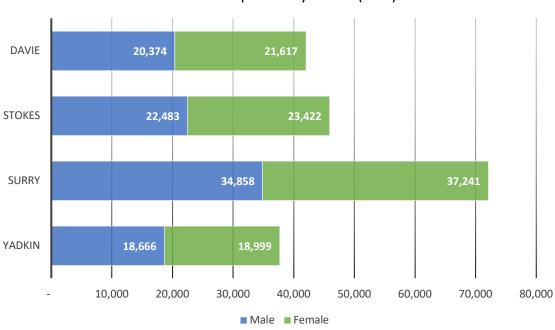


Chart 26: Population by Gender (2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Over the past five years, the region has experienced a slight increase in the gender gap from 1.04:1 as the population for males (-1.36%) has decreased faster than that of females (-.76%)

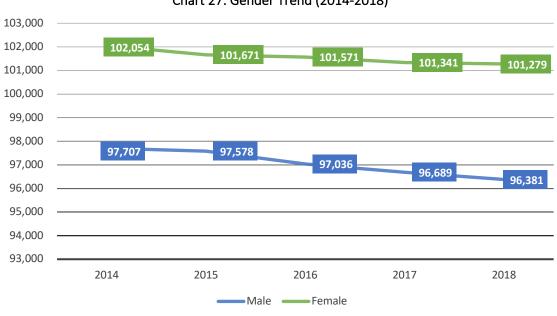


Chart 27: Gender Trend (2014-2018)

Age

The median age in the region ranges from 43.8 in Surry County to 46 in Stokes County, with an average of 44.72 for the entirety of the service area. This is an increase of 4.07% over the past five years. The median age and rate of increase are significantly higher than the rates for the state (38.6 years, 2.12% increase) and nation (37.9 years, 1.34% increase).

Table 6: Median Age Trend by County (2014-2018)

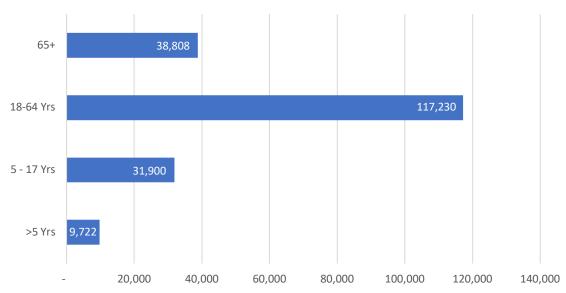
Area	2014	2015	2016	2017	2018	% Change
Davie	43.4	43.8	44.3	44.6	45.0	+3.69%
Stokes	44.3	44.7	45.1	45.3	46.0	+3.84%
Surry	42.0	42.7	43.0	43.4	43.8	+4.29%
Yadkin	42.2	42.9	43.0	43.5	44.1	+4.5%
Region Avg	42.97	43.52	43.85	44.20	44.72	+4.07%
State	37.8	38.0	38.3	38.4	38.6	+2.12%
Nation	37.4	37.6	37.7	37.8	37.9	+1.34%

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

The largest increase in median age was found in Yadkin County, at 4.5%. This represents an increase from 42.2 years in 2014 to 44.1 years in 2018. Although the lowest median age was found in Surry County (43.8 years), it experienced the second highest rate of growth (4.29%).

When considering the age of all residents, a strong majority are adults between the ages of 18 and 64 (59.31%), with smaller populations of senior citizens (19.63%), school aged children (16.14%), and young children (4.92%).

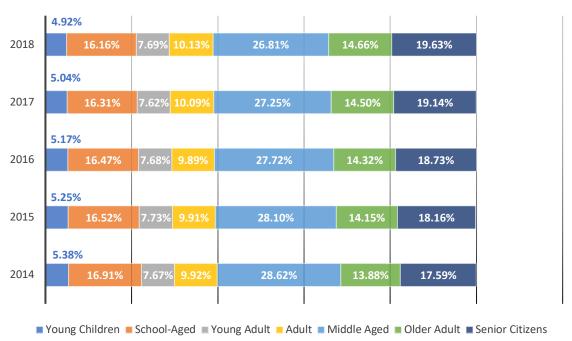
Chart 28: Regional Population by Age (2018)



Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Over the past five years, the region has experienced a shifting demographic in this regard. As the number and percentage of older residents has increased, the number and percentage of children and youth has started to decline. This data will be explored in more depth by age group over the next several pages.

Chart 29: Population Ratio by Age Group Trend (2014-2018)

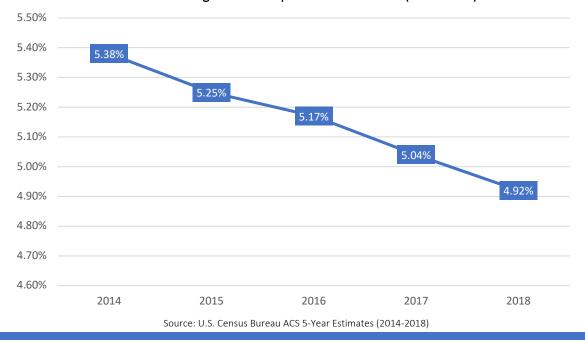


Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Young Children (Age 0-4)

Throughout the organization's service area, the U.S. Census Bureau identified a total of 9,722 children under the age of five. Over the past five years the number of pre-school aged children has decreased by 1,032. As the percentage of children as compared to the total population has also decreased (5.38% to 4.92%), it is evident that many families with young children are moving out of the service area. In fact, young children are disappearing at a faster rate than any other age group in the region (-8.55%).

Chart 30: Young Children Population Ratio Trend (2014-2018)



While the age distribution of children within this classification is somewhat even, there are slightly more under the age of one (infants) than any other category. Due to the large population in the county, the largest single concentration of children can be located in Surry County.

Table 7: Young Children by Age and County (2018)

County	<1	1	2	3	4	Total
Davie	406	398	369	420	388	1,981
Stokes	460	396	404	380	411	2,051
Surry	742	757	738	723	750	3,710
Yadkin	447	363	392	392	386	1,980
Region	2,055	1,914	1,903	1,915	1,935	9,722

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Data indicates that the majority of these children are White (75.52%), followed by Hispanic (18.12%), Black (5.50%), and Other Non-Hispanic (.86%).

Chart 31: Young Children Race/Ethnicity (2018)



School-Aged Children (Age 5-17)

The Census Bureau estimates that a total of 31,900 school-aged children (ages 5 to 17) reside in the local community. Over the past five years, this age group has decreased by 1,846 individuals (-5.46%). When comparing the percentage of school-aged children as a part of the whole population, the rate has dropped from 16.91% to 16.16%, a decrease of 4.44%.

17.00% 16.91% 16.80% 16.60% 16.52% 16.47% 16.40% 16.31% 16.20% 16.16% 16.00% 15.80% 15.60% 2014 2015 2016 2017 2018

Chart 32: School Aged Children Population Ratio Trend (2014-2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

When considering all children under the age of 18, a strong majority consider themselves to be White (77.7%), with smaller populations of Hispanic (16.4%), Black (5.0%), and Other Non-Hispanic (1.0%).

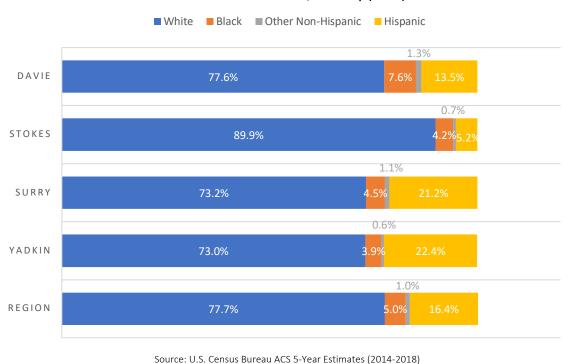


Chart 33: Children Race/Ethnicity (2018)

Young Adults (Age 18-24)

Over the past five years, the number of young adults (ages 18-24) has experienced a slight decrease from 15,329 to 15,218 (-.72%). As a share of the total population, however, this age group has experienced a slight increase from 7.67% to 7.69% (+.26%).

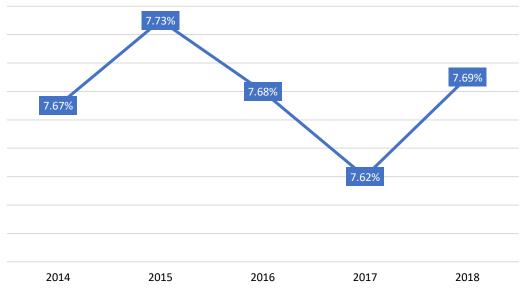


Chart 34: Young Adult Population Ratio Trend (2014-2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Adults (Age 25-34)

From 2014 to 2018 the number of individuals between the ages of 25 and 34 has increased from 19,289 to 20,033 (+ .88%). Although this age group experienced a slight decrease as a portion of the population between 2014 and 2016, the rate quickly rebounded between 2016 and 2017, with continued growth to 2018. Over the five-year period, the rate has increased from 9.92% to 10.13% (+2.07%).

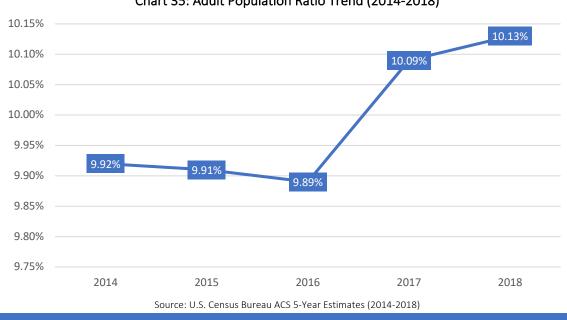


Chart 35: Adult Population Ratio Trend (2014-2018)

Middle-Aged Adults (35-54)

The total number of middle-aged adults in the region has decreased from 57,186 in 2014 to 53,000 in 2018. This is a decrease of 7.32%. As a share of the total population, this age group has decreased by 6.32%, from 28.62% in 2014 to 26.81% in 2018.

29.00% 28.62% 28.50% 28.10% 28.00% 27.72% 27.50% 27.25% 27.00% 26.81% 26.50% 26.00% 25.50% 2014 2015 2016 2017 2018

Chart 36: Middle-Aged Adult Population Ratio Trend (2014-2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Older Adults (55-64)

The population of older adults has grown by 1,244 individuals, or 4.49%, from 27,735 in 2014 to 28,979 in 2018. During this time period, older adults have emerged as one of the largest growing populations in the region with an increase of 5.62% percent, from 13.88% to 14.66% as it relates to all age groups.

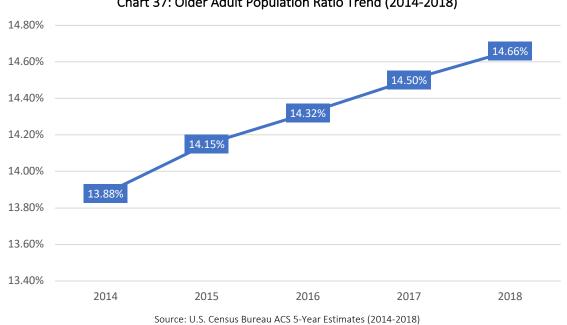


Chart 37: Older Adult Population Ratio Trend (2014-2018)

Senior Citizens (Age 65+)

The number of senior citizens (aged 65 and older) has been growing consistently over the past five years, with more than 3,670 new citizens entering this age group, increasing the population from 35,138 in 2014 to 38,808 in 2018. As a share of the total population, the percentage has increased from 17.59% to 19.63% during this period (11.6%).

20.00% 19.63% 19.50% 19.14% 19.00% 18.73% 18.50% 18.16% 18.00% 17.59% 17.50% 17.00% 16.50% 2014 2015 2016 2017 2018

Chart 38: Senior Citizen Population Ratio Trend (2014-2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

The median age for persons over the age of 65 in the region is 73.34, with similar rates in every county throughout the service area. According to the data, an average of 43.06% of all seniors live alone, with 36.97% being disabled and 9.4% reporting that they live in poverty. It should be noted that poverty among seniors is highest in Surry County (12.8%). The lowest senior poverty rate was found in Davie County at 6.2%. Poverty rates among this population have decreased significantly over the past five years.

County Median Age Live Alone Disabled In Poverty New to County Davie 73.5 41.2% 36.9% 6.2% 1.3% Stokes 73.3 42.3% 35.9% 8.0% 1.8% Surry 73.2 44.2% 41.8% 12.8% 1.4% Yadkin 1.6% 73.5 44.0% 40.4% 8.2% 73.4 1.5% Regional Avg 43.06% 36.97% 9.4% State 72.8 42.5% 35.8% 9.2% 3.0%

35.0%

14.1%

Table 8: Senior Demographics (2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

42.8%

According to the U.S. Census Bureau, an estimated 582 of the 894 individuals (65%) who are classified as a senior citizen in 2018 that were not in this category the previous year reported that they had relocated from another county over the past twelve months. This indicates that the increased overall median age is primarily due to new seniors moving into the community, many who have incomes above the poverty line.

73.2

Nation

2.6%

Seniors in the region are predominantly White (95.32%) with 3.63% classifying themselves as Black, and 1.05% stating that they are some other race.

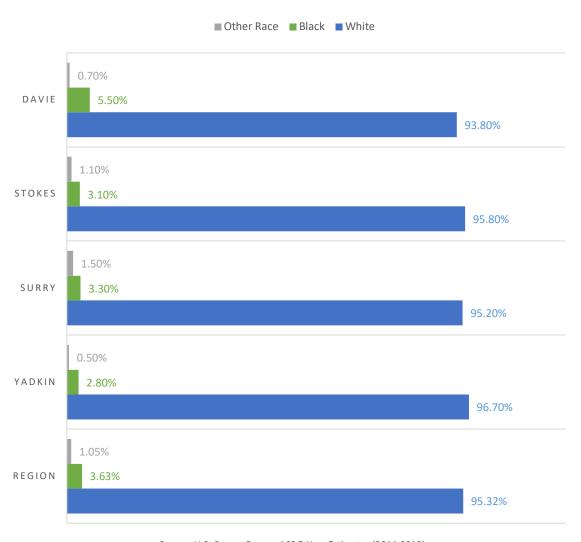


Chart 39: Senior Race (2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Only 299 Hispanic seniors were identified in the community (.79%), all of which classified as non-English speakers. A strong majority of this population is located in Surry County

Table 9: Senior Ethnicity (2018)

County	Hispanic #	Hispanic %	Non-English
Davie	15	.2%	15
Stokes	79	.9%	79
Surry	191	1.4%	191
Yadkin	14	.2%	14
Regional Avg	299	.79%	299

Ethnicity

When considering people of all ages, the U.S. Census Bureau reports that there are 15,680 individuals in the local community who identify themselves as having a Hispanic background. This represents an estimated 7.93% of the local population, with the majority of the residents (92.07%) being Non-Hispanic. This is an increase of 5.1% in the Hispanic population over the past five years from the rate of 7.545% recorded in 2014.

Of those who consider themselves Hispanic, a strong majority state that they are from Mexico (75.47%), with smaller populations identified from Puerto Rico (5.50%) and Cuba (1.40). The remaining balance of the Hispanic population stated they were from a country not listed on the survey.

The largest rates of Hispanic individuals were identified in Yadkin (10.9%) and Surry (10.3%) counties, with much smaller percentages in Davie (6.7%) and Stokes (2.9%) counties. When considering concentrations of Hispanic individuals for the region, the largest number can be found in Surry County (7,450), with smaller numbers in Yadkin (4,120), Davie (2,796), and Stokes (1,314).

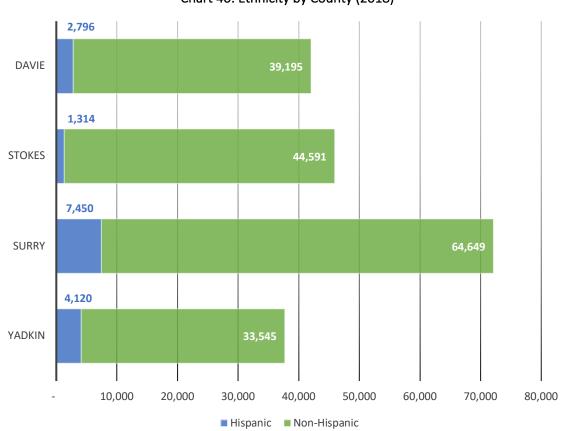
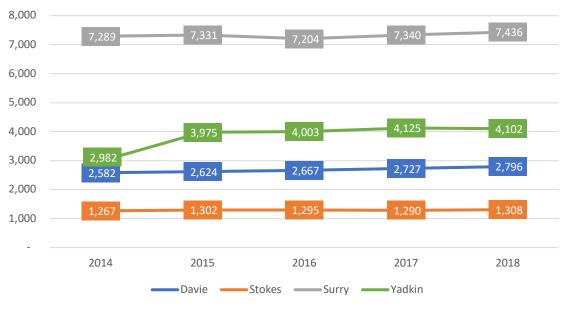


Chart 40: Ethnicity by County (2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

A five-year analysis of the Hispanic population indicates that the largest percentage of increase occurred in Yadkin County between 2014 and 2015. Also, while a slight decrease was experienced in Surry County between 2015 and 2016, the growth recovered in 2017 to surpass the 2015 levels. Yadkin County experienced a slight decrease (20 individuals) between 2017 and 2018, with all other communities continuing to grow at a steady pace.

Chart 41: Hispanic Population Trend by County (2014-2018)

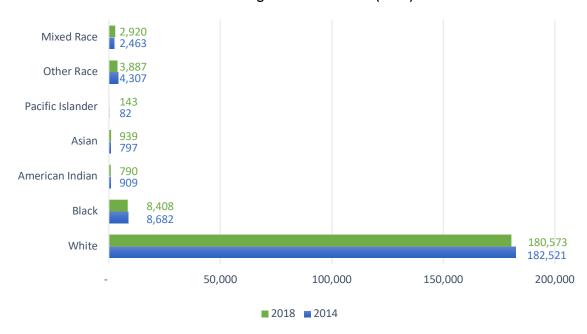


Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Race

The primary race identified in the community is White (91.35%), with an estimated 4.25% identifying themselves as Black and 1.96% identifying as Multi-Racial. The remaining 2.44% consists of much smaller percentages of individuals classified as American Indian, Asian, Pacific Islanders, and Other Race. Although the region has experienced an overall decrease in citizenship over the past five years, the racial profile has remained relatively unchanged with notable increases only in the Pacific Islander, Asian, and Mixed-Race populations, as indicated in the chart below.

Chart 42: Regional Racial Profile (2018)



Foreign-Born Residents

Data indicates that there are 8,376 foreign-born residents in the organization's service area. Of these, a strong majority (67.34%) report that they are not American Citizens. The percentage of non-citizen foreign-born residents has decreased by 13.38% over the past five years, as evidenced by the previously documented rate of 77.74%.

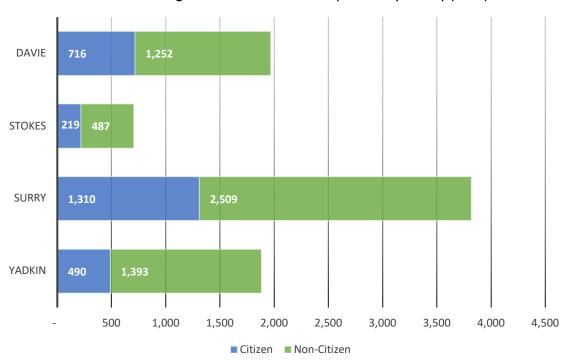


Chart 43: Foreign Born Resident Citizenship Status by County (2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Households

In 2018, the Census Bureau reported that an estimated 79,734 households lived in the organization's service area. This is an increase of .26% from the estimate of 79,526 documented in 2014. The discrepancy between the decreasing population and increasing number of families can be explained by the reduction in the average household size between 2014 (2.49) and 2019 (2.45). Although the rate is not as drastic, the entire state of North Carolina has experienced a similar trend during the same period of time as indicated in the table below.

Table 11: Average Household Size Comparison by County (2014/2018)

County	2014	2018	% Change
Davie	2.54	2.60	+2.36%
Stokes	2.46	2.35	-4.47%
Surry	2.46	2.45	-0.41%
Yadkin	2.49	2.42	-2.81%
Regional Avg	2.49	2.45	-1.61%
State	2.54	2.52	-0.79%
Nation	2.63	2.63	+/- 0

Household Profiles

Slightly more than half of all households in the region consist of married families (53.93%) followed by non-family households (30.6%). Davie County, the only community experiencing population growth over the past five years, has the largest number of married families (57.76%). Stokes County, the community experiencing the greatest decrease, has the lowest percentage of married families.

■ Married Family ■ Single Male Family ■ Single Female Family ■ Non-Family HH DAVIE 57.76% 28.10% STOKES 51.56% 30.82% SURRY 53.56% 32.04% YADKIN 53.56% 30.20% REGION 53.93%

Chart 44: Household Type by County (2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Households with Children

Nearly one-third (29.86%) of all households residing in the local community have at least one family member under the age of 18. Although somewhat consistent throughout the region, there are slightly more households with children in Surry County than otherwise found in the region. It should be noted that the regional rate is lower than both the state (31.1%) and national (31.2%) rates.

Total HH w/Children Single Male Parent Single Female Parent Two Parent HH # % # % # % # % County Davie 4,991 2.6% 4.5% 31.2% 3,260 20.4% 413 719 Stokes 5,410 28.0% 3,090 16.0% 541 2.8% 1,062 5.5% 7,955 27.4% 5,195 17.9% 445 2.5% 1,309 4.5% Surry 4,522 29.3% 2,756 17.8% 355 2.3% 875 5.7% Yadkin Region 22,878 28.7% 14,301 17.9% 1,754 2.2% 3,965 4.97% 18.3% 2.2% State 31.1% 7.1% Nation 31.2% 19.0% 2.3% 6.7%

Table 12: Type of Households with Children by County (2018)

Over the past five years, the percentage of households with children has decreased by 3.93%. While increases were experienced in Davie (3.5%) and Yadkin (.91%), they were offset by larger decreases in Stokes (6.4%) and Surry (9.04%).

Table 13: Households with Children Comparison (2014/2018)

County	2014	2018	# Change	% Change
Davie	4,822	4,991	+169	+3.5%
Stokes	5,764	5,410	-354	-6.4%
Surry	8,746	7,955	-791	-9.04%
Yadkin	4,481	4,522	+41	+.91%
Regional Avg	23,813	22,878	-935	-3.93%

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Not only does the data suggest that older residents are moving into the community, it appears that households with families are leaving Surry and Stokes counties. While some of these residents are moving to Davie and Yadkin counties, the majority are moving out of the region.

Households with Seniors

More than one-third (34.27%) of all households residing in the local community have at least one family member aged 65 years or older. Although the rate is somewhat consistent throughout the region, the largest percentage can be found in Davie County (35.8%).

Table 14: Households with Seniors Comparison (2014/2018)

	20	014 20		18	Change	
County	#	%	#	%	#	%
Davie	5,018	31.1%	5,728	35.8%	+710	+15.11%
Stokes	5,755	30.5%	6,508	33.7%	+753	+10.49%
Surry	9,381	31.9%	9,949	34.3%	+568	+7.52%
Yadkin	4,721	31.1%	5,141	33.3%	+420	+7.07%
Region	24,275	30.5%	27,326	34.3%	+3,051	+12.29%
State		25.3%		28.2%		+11.46%
Nation		26.1%		28.7%		+9.96%

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Davie County also experienced the greatest increase in the percentage of households containing at least one senior over the past five years. (+15.11%). The community with the lowest rate is Yadkin (33.3%), with an increase of 7.07% over the past five years. To put this data in perspective, the national rate (28.7%) experienced an increase of 9.96% and the state rate (28.2%) experienced an increase of 11.46% during the same time period.

37.00% 36.00% 35.80% 35.00% 34.40% 34.00% 34.10% 33.70% 33.30% 33.00% 32.90% 32.00% 31.50% 31.10% 31.00% 30.00% 29.00% 28.00% 27.00% 2014 2015 2016 2017 2018 Davie Stokes ——Surry

Chart 46: Households with Senior Citizens Ratio Trend by County (2014-2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Observations:

The region served by the organization primarily consists of individuals who classify themselves as White (91.35%) with very small populations of minorities. Although the overall population has decreased by more than 1% over the past five years, the number of Hispanic households has increased by 5.01%, slightly more than half of which are foreign-born. Among those who are foreign-born, a strong majority (67.34%) are not American citizens. The population is aging three times faster than the national rate. This change is partially due to the relocation of families with children and partially due to an influx of older adults and seniors moving into the area from other communities, however, research suggests that the large number of "baby boomers" shifting into a new (retirement) age category has also had an impact.

Income & Poverty

Poverty Rates

Poverty is simply defined as a state or condition in which a person lacks the financial resources and essentials to maintain a minimum standard of living. This lack of income impacts the ability of a person to establish proper housing, clean water, healthy food, and medical attention. For the purposes of this study, poverty rates will be determined according to the official definition published by the United States government.

An estimated 29,546 members of the region's population, or 15.1%, report having incomes below the national poverty level. While this rate is slightly lower than the statewide rate of 15.4%, it is notably higher than the national rate of 14.1%. The highest rate in the region was found in Surry County, at 16.9%. This is 11.92% higher than the regional rate and 19.8% higher than the national rate. The lowest rates were found in Davie (13.7%) and Stokes (13.6%) counties, with Yadkin county (15.3%) demonstrating a moderate rate as compared to regional data.

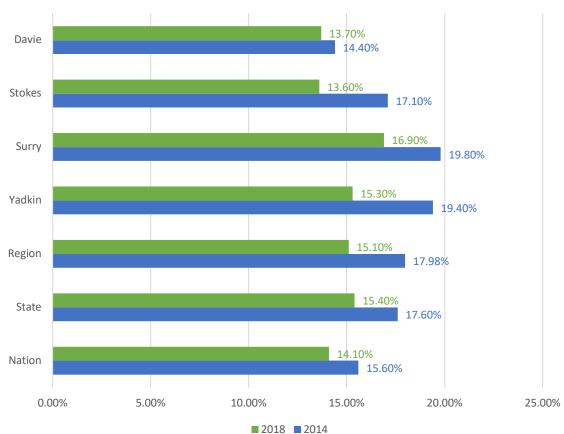


Chart 47: Poverty Rate by County (2014/2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

As evidenced by the chart above, poverty in the region has drastically declined (-16.02%) over the past five years, with the greatest reduction (-21.13%) being experienced in Yadkin. While this decrease is encouraging, the data indicates that nearly one in seven local residents remains classified as "poor" according to the national definition.

Poverty Trend

A deeper examination of the data trend over a seven-year period reveals that some communities in the service area continue to struggle with the reduction of poverty. For example, although the rate in Davie County decreased between 2014 and 2018, it experienced an increase between 2015 and 2016, and has yet to recover to the 2015 low of 12.7%. In fact, the rate of improvement has reduced drastically in nearly every county over the past several years. Yadkin County is the only exception, as it has maintained a consistent rate of improvement since 2015.



Chart 48: Poverty Rate Trend by County (2012—2018)

Poverty by Gender

Data indicates that a slight majority of the region's under-resourced population are female (51.14%). Although there are more females than males living in the region, it should also be noted that women (16.35%) are also much more likely to live in poverty than men (13.83%). This is consistent with agency data, which indicates that more females (55.27%) were served than males (44.73%) during the most recently completed program year.

Table 15: Poverty by Gender Comparison (2014/2018)

	2014		2018		%Change	
	#	%	#	%	By#	By Rate
Male	15,818	16.34%	13,298	13.83%	-16.35%	-15.36
Female	19,681	19.56%	16,338	16.35%	-16.99%	-16.41

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

A deeper analysis of the data trend over the past five years indicates that the poverty gap between males and females has decreased slightly over the past five years, however, the rate of improvement for females greatly decreased in 2016.

Chart 49: Poverty Trend by Gender (2014-2018)



Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Poverty by Age

While the largest percentage of the region's low-income residents are between the ages of 35 and 64 years (34.39%), children under the age of 5 are more likely to live in poverty (25.34%) than any other age category with individuals between the ages of 5-17 closely following with a rate of 22.62%. Seniors have the lowest poverty rate in the region, at 9.40%.

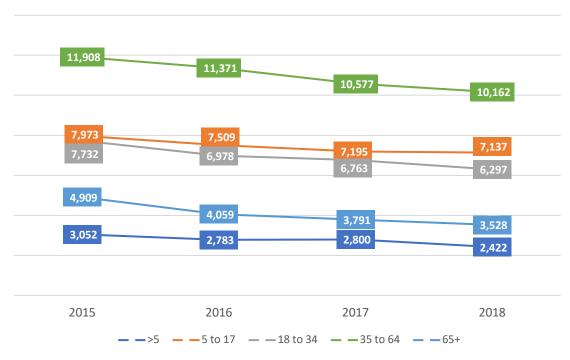
Table 16: Poverty by Age Group Comparison (2015/2018)

2015		20:	18	%Change		
	#	%	#	%	By#	By Rate
>5	3,052	29.64%	2,422	25.34%	-20.64%	-14.51%
5-17	7,973	24.46%	7,137	22.62%	-10.49%	-7.52%
18-34	7,732	22.13%	6,297	17.95%	-18.56	-18.18%
35-64	11,908	14.18%	10,162	12.43%	-14.66	-12.24%
<i>65+</i>	4,209	12.06%	3,528	9.40%	-16.18	-22.06%

Source: U.S. Census Bureau 5-year Estimates (2014-2018)

Although the Census Bureau did not monitor age-related poverty data with the same detail in 2014, a four-year comparison allows for a similar understanding of the shifting poverty demographics in the community. The chart below indicates that while poverty among all groups has continued to decline over the past four years, the rate of improvement has decreased among seniors and adults ages 18-34 since 2016 and among children ages 5-17 and adults ages 35-64 since 2017.

Chart 50: Poverty Trend by Age Group (2014-2018)



Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

The overall observation is that while the number of under-resourced individuals of all ages is steadily declining, the senior citizen poverty rate is decreasing more quickly than any other age group, indicating that many of the new seniors relocating to the community are not living in poverty.

Children in Poverty (Ages 0-17)

According to an article published by NC Child entitled "Child Poverty in North Carolina: The Scope of the Problem", children living in financially secure families are more likely to succeed in school, stay healthy, and become economically self-sufficient as adults. In fact, growing up in poverty increases the likelihood that a child will be exposed to factors that can harm brain development, making success in school harder to achieve.

Recent Census data indicates that an estimated 9,559 children live in poverty throughout the region, with 1,233 being served by the organization during the most recently completed program year. While the rate of low-income children has decreased by 1,466 individuals (13.3%) over the past five years, poverty remains a problem for many families with children.

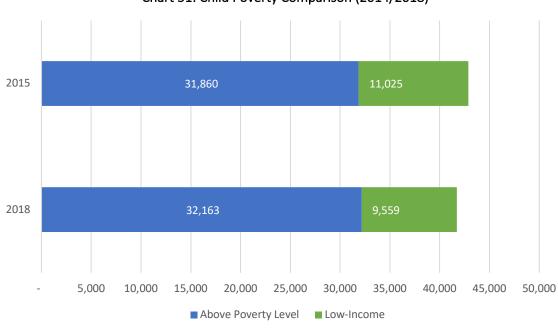


Chart 51: Child Poverty Comparison (2014/2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

To emphasize the importance of this problem, Public Schools First, an organization that supports North Carolina Schools through information, education, and engagement, explains on their publication "The Facts on Child Poverty" that a poor child born in one of the most affluent counties only has a 6% chance of moving up the income ladder by adulthood. The report continues to note that without major interventions by the government, North Carolina's child poverty rate would be more than double.

The National Center for Children in Poverty provides additional data that indicates race and ethnicity impact a child's risk of poverty in North Carolina. According to the Center, Asian (12%) and White (14%) children are much less likely to live in poverty than those who are Hispanic (40%), Black (37%), or American Indian (36%). The report also notes that children of immigrants have a poverty rate of 32%. A report published by the Urban Institute, "Child Poverty and Adult Success" (2015), notes that nearly 4 out of 10 children (38.8%) experience poverty at least one year prior to their 18th birthday. For Black children, a full three-quarters (75.4%) are poor at some point during their childhood. While rates are significantly lower, White children (30.1%) are not exempt from the hardship of poverty during their lifetime.

When looking at the subset of children who experience poverty at some point during their childhood, large differences emerge between those who are persistently poor specifically in the areas of academic achievement, employment, and teen pregnancy.

According to the report, the future achievement of children in poverty is related to the length of time they stay in poverty during their childhood. Those who are in households that are persistently poor (at least half of the years from birth to age 17) are 13% less likely to complete high school and 43% less likely to complete college than those who have only experienced poverty less than half of their childhood.

Persistently poor children are also less likely (by 37%) to be consistently employed as young adults than those who experienced poverty for less than half of their childhood. This finding is consistent with the lower-educational achievement of under-resourced individuals and the fact that unemployment rates are historically higher among lower-educated groups.

One additional area of concern, when dealing with children in poverty, is the likelihood of teen pregnancies outside of marriage. According to the Urban Institute, children who live in poverty less than a quarter of their lives are less likely to have a teen birth than those who are in poverty a longer period of time.

Young Children in Poverty (Ages 0-4)

The regional poverty rate for pre-school aged children (under the age of 5) is 25.34%. This rate is 67.59% higher than the average rate for all individuals in the service area and exceeds both the state (24.71%) and national (21.49%) rates among this age group. The organization served 577 of these children in 2018.

The greatest concentration of children with low incomes can be found in Surry County, which is also the community with the highest child poverty rate (27.00%). The lowest child poverty rate in the region can be found in Yadkin County, at 21.32%.

Table 17: Young Children in Poverty by County Comparison (2015/2018)

	2015		2018		%Change	
	#	%	#	%	By#	By Rate
Davie	368	17.7%	559	28.32%	+51.9%	+60.00%
Stokes	487	21.6%	475	23.33%	-2.46%	+8.01%
Surry	1,350	34.5%	974	27.00%	-27.85%	-21.74%
Yadkin	847	41.5%	414	21.32%	-51.12%	-46.63%
Region	3,052	29.64%	2,422	25.34%	-20.64%	-20.64%
State		28.4%		24.71%		-12.99%
Nation		24.5%		21.49		-12.29%

Source: U.S. Census Bureau 5-year Estimates (2014-2018)

While the regional rate has dropped significantly, it should be noted that the highest increase in the poverty rate occurred in Davie County (+60%) with an increase of 51.90% in the number of children who are now classified as "poor" by the federal definition. As this community has also experienced a notable increase in the number of families with children, data indicates that many of the new families with young children relocating are below the poverty line.

School-Aged Children in Poverty (Ages 5-17)

The poverty rate for school-aged children (between the ages of 5 and 18) is 22.62%. The highest rate in the community can be found in Yadkin County, at 26.48%, however, the largest concentration of low-income school-aged children are in Surry County. A total of 656 of these children were served in 2018.

Table 18: School-Aged Children in Poverty by County Comparison (2015/2018)

	2015		2018		%Change	
	#	%	#	%	By #	By Rate
Davie	1,305	18.6%	1,458	20.71%	+11.72%	+11.34%
Stokes	1,731	24.00%	1,391	23.00%	-19.64%	-4.17%
Surry	2,907	24.2%	2,694	23.12%	-7.33%	-12.73%
Yadkin	2,030	31.9%	1,594	26.48%	-21.48%	-16.99%
Region	7,973	24.46%	7,137	22.62%	-10.52%	-7.52%
State		23.4%		21.10%		-9.83
Nation		20.7%		18.80%		-9.18%

Source: U.S. Census Bureau 5-year Estimates (2014-2018)

Similar to the data associated with young children, the community experienced an increase in the poverty rate and number of children classified as "poor" according to the federal definition in Davie County. Significant reductions, however, were experienced in other areas of the community that resulted in an overall decrease in the regional rate.

Senior Citizens in Poverty

In 2017, the North Carolina Department of Health and Human Services (NCDHHS) issued a document predicting that the number of senior citizens would overtake the number of children by 2019. Although 2019 data has yet to be released by the U.S. Census Bureau, the increase in seniors for this region is highly evident in the five-year trend analysis provided in the demographic section of this document.

One major reason noted by NCDHHS for this increase is the transition of the baby boomer population into a new age group. Although senior citizens residing in the region have the lowest poverty risk, community leaders should be aware of intensive needs associated with the under-provisioned individuals in this category, as they are often noted to suffer from the greatest quality of life barriers.

Table 19: Seniors in Poverty Comparison (2015/2018)

	2015		20	18	%Change		
	#	%	#	%	By#	By Rate	
Davie	548	7.5%	506	6.23%	-7.66%	-16.93%	
Stokes	1,019	12.4%	703	8.0	-31.01%	-35.48%	
Surry	1,720	13.4%	1,743	12.8%	+1.34%	-4.48%	
Yadkin	922	14.1%	576	8,21%	-37.53%	-41.77%	
Region	4,209	12.06%	3,528	9.4%	-16.18%	-25.04	
State		9.8%		9.20%		-6.12%	
Nation		9.4%		9.30%		-1.06%	

Source: U.S. Census Bureau 5-year Estimates (2014-2018)

While a slight increase was experienced in the number of low-income seniors in Surry County, the poverty rate has decreased in every community, with extreme decreases being experienced in Yadkin and Stokes. Based on a comparison of the data with basic demographics, it is evident that many of the new seniors moving into the community are not classified as "poor" based on the federal definition.

Poverty by Race

The largest single under-resourced racial group in the region consists of individuals who classify themselves as White (86%), followed by smaller populations of Black (6%), Multi-Racial (3%), and other races (5%). While there are a number of people from other racial groups, the number is negligible when compared to the dominate demographics in the community.

During the most recently completed program year, 81% of all customers served were White, with smaller populations of Black (13.83%), Multi-Racial (2.81%), Asian (.89%), and other races (1.27%).

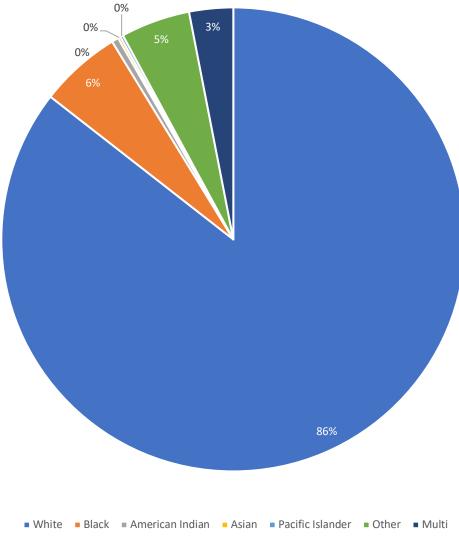
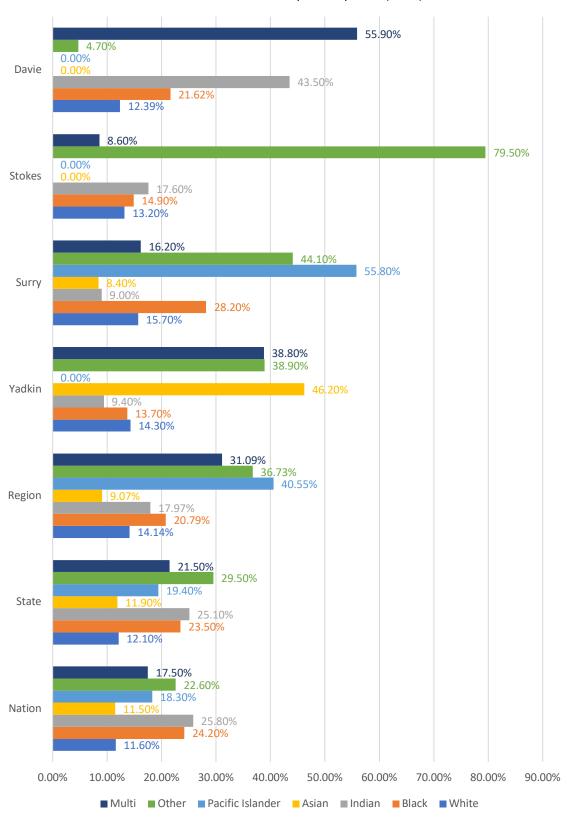


Chart 52: Poverty Prevalence by Race (2018)

Source: U.S. Census Bureau 5-year Estimates (2014-2018)

It should be noted that while the majority of people in poverty are White, the race most likely to live in poverty when looking at the region as a whole, are those who classify themselves as Pacific Islander. The least likely race to live in poverty in the region is Asian. The chart on the next page shows the poverty rates by race for each county along with comparisons from the state and national levels.

Chart 53: Poverty Rate by Race (2018)



Source: U.S. Census Bureau 5-year Estimates (2014-2018)

Poverty by Ethnicity

The U.S. Census Bureau estimates that there are a total of 4,857 low-income Hispanics living in the region. This is a poverty rate of 31.05%. Although this rate is considerably higher than the overall poverty rate for the region (15.10%), it should be noted that poverty among Hispanics has decreased at a much faster rate (-23.09%) than for the overall population (-16.02%). In 2018, slightly more than 12% of these individuals (595) were served by the organization.

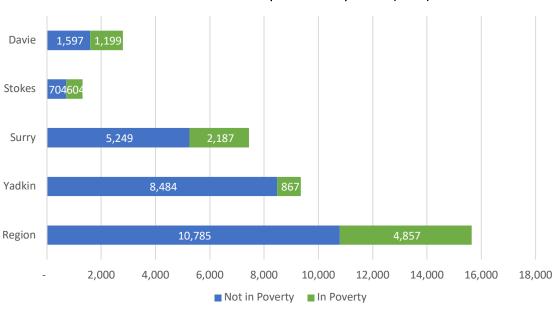


Chart 54: Hispanic Poverty Count (2018)

Source: U.S. Census Bureau 5-year Estimates (2014-2018)

A deeper examination of the data indicates that while the overall rate has decreased, the rate in Davie and Stokes counties has increased. It should be noted, however, that these communities have much lower populations of Hispanic individuals, which could easily impact the poverty rate.

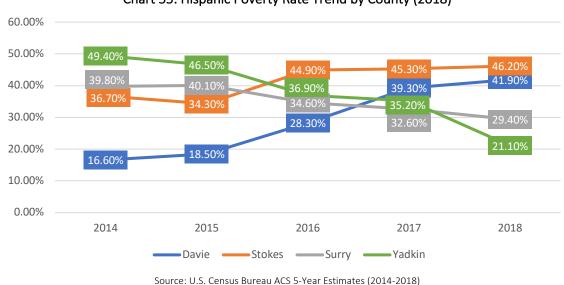


Chart 55: Hispanic Poverty Rate Trend by County (2018)

Households in Poverty

When looking at households living below the poverty line, as opposed to individuals, an estimated 11.22% of the population (8,946 households) lives below the poverty line throughout the community. Although this percentage is slightly higher in Yadkin County, the rates are somewhat consistent throughout the region. It should be noted that every community other than Davie County, including the region as a whole, experienced drastic decreases in the household poverty rate over the past five years. These rates are comparable to the national rate of 11.2%



Chart 56: Household Poverty Rates by County (2014/2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

The largest single concentration of households classified as "low-income" can be found in Surry County (2,245) with smaller/comparable amounts found throughout the rest of the region. Overall, the number of families falling below the poverty line has decreased by 18.24% over the past five years, with the only increase found in Davie County.

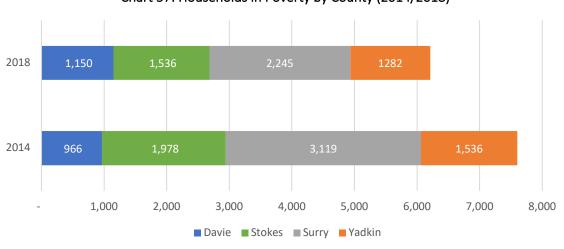


Chart 57: Households in Poverty by County (2014/2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Deep Poverty

Deep poverty is defined as having an income that is equal to or less than half of the federal poverty level. According to research published by the Urban Institute, this deep and persistent condition is a chronic state characterized by multiple, serious challenges that include addiction, homelessness, disabilities, and chronic illness that usually prevent the ability to obtain work. The report indicates that these individuals are the most difficult to reach, and often present major complications to service providers as most anti-poverty programs are not designed to eliminate the extreme barriers that are a part of their every-day lives.

Throughout the region, an estimated 2,427 individuals, or 39% of all households living in poverty, have incomes below at or below 50% of the federal poverty level. Although this data was not captured in 2014, a four-year trend indicates that the number of people in deep poverty has drastically improved in Surry County. While other communities have improved during this time period, the rate of improvement has been much more gradual, with an increase being experienced in Davie County.

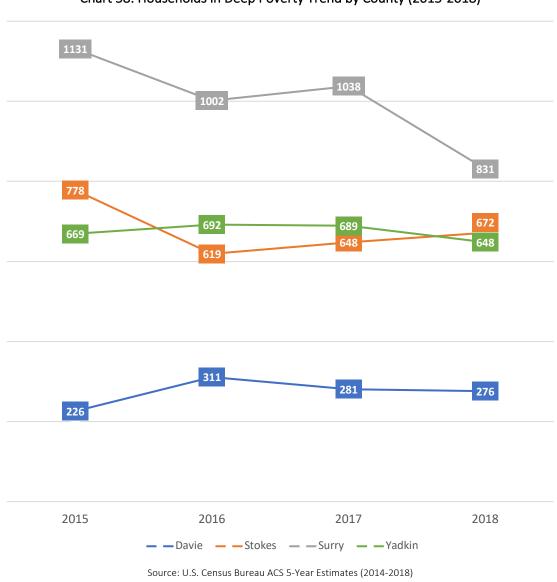


Chart 58: Households in Deep Poverty Trend by County (2015-2018)

Low-Income Households with Children

A strong majority of the low-income households in the region have children (70%). The largest single group within this population (48%) are those with 1-2 children. These families have a slightly higher poverty rate (16.33%) than the overall household poverty rate. Nearly one-third of the households in poverty (30%) have no children at all, with an average poverty rate of 5.45%. Households with 3-4 children, making up 19% of the population, are nearly three times as likely to be living in poverty than the average household, with an average poverty rate of 31.95%. Although only 198 households (3%), have five or more children, it should be noted that these families are six times more likely to be living in poverty than the regional average (61.2%).

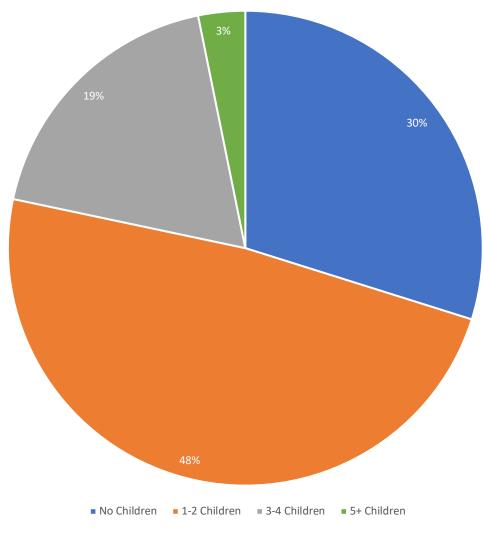


Chart 59: Household Poverty by Number of Children (2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Among all households with children, those that are headed by single female parents have the highest risk of poverty with an average poverty rate of more than 30%. In the region served by the organization, an estimated 2,560 single parent households were identified that were headed by a female householder. Of these, families with 3 or more children were noted as having a poverty rate of 68%. A full 100% of single-female parent households with at least five children were found to be living in poverty.

Median Income

The Household Median Income, as reported by the U.S. Census Bureau represents the average amount of income received by members of a pre-identified area. As opposed to the Mean Income, which sums up all incomes and divides it by the number of people in the report area, median income represents the line where half of the residents make more and half make less.

Over the past five years, the region has experienced tremendous economic growth in this area, with an average region-wide increase of 12.90%. The largest increase was experienced in Surry County, with a 2018 median income of \$41,606, a 14.41% increase from the 2014 amount of \$35,894. At the present time, only Davie County has a median income higher than the statewide average (\$52,413), however, no communities exceed the national average (\$60,293).

\$57,611 \$53,493 \$51,662 \$51,527 \$49,591 \$46,169 \$44,490 \$42,876 \$42,489 \$41,944 \$41,126 \$40,696 \$41,068 \$38,652 \$38,623 \$37,796 \$35,894 \$36,164 2014 2015 2016 2017 2018 — Davie — — Stokes — — Surry — — Yadkin Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Chart 60: Median Income Trend by County (2014-2018)

Living Wage Equivalent (LWE)

While the US Census Bureau determines poverty status by using an official poverty measure (OPM) that compares pre-tax income against a threshold that is set at three times the cost of a minimum food diet in 1963 and adjusted for family size, a more accurate reflection of economic hardship of local residents can be found by comparing the median income to living wage amounts.

The living wage takes into account the average cost for food, childcare, medical care, housing, transportation, and other necessary expenses within a specific community. According to data obtained by the Massachusetts Institute of Technology (MIT), approximately half of the households with children struggle to meet their economic need.

Table 20: Median Income vs. Living Wage by County (2019)

	Minimum	Median	1 Adult	1 Adult	1 Adult	2 Adult	2 Adult	2 Adult
County	Wage FT	Income	0 Child	1 Child	2 Child	0 Child	1 Child	2 Child
Davie	\$15,080	\$57,611	\$23,387	\$48,212	\$56,483	\$37,644	\$52,960	\$62,052
Stokes	\$15,080	\$46,169	\$23,387	\$48,212	\$56,483	\$37,644	\$52,960	\$62,052
Surry	\$15,080	\$41,068	\$22,854	\$47,466	\$55,731	\$36,878	\$52,208	\$61,300
Yadkin	\$15,080	\$42,876	\$23,387	\$48,212	\$56,483	\$37,644	\$52,960	\$62,052

Source: MIT Living Wage Calculator. 2019

For households on fixed incomes, earning minimum-wage, or working in part-time positions, the situation is much more dire. For example, a single mother with two children in most of the service area would have to work four full-time minimum-wage jobs (160 out of 168 hours per week) to meet the household's basic needs. While this may seem complicated enough, it doesn't account for school supplies and other unexpected expenses (i.e. illness that necessitates missing work, car breakdowns, and unexpected healthcare costs).

Income inequality

In economics, the Gini Coefficient, sometimes called the Gini Index or Gini Ratio, is a measurement of statistical dispersion intended to represent income or wealth distribution of an area's residents and is the most commonly recognized measurement of income inequality. A Gini Coefficient of 1 would indicate that all wealth in a given area is held by a single person, where a Gini Coefficient of 0 would reflect an equal distribution among all members.

At the present time, the income inequality rate for the region ranges from .4292 (Yadkin) to .4805 (Surry) with an average of .4471. This average is lower than both the state (.4782) and national (.4845) ratings, reflecting an overall improvement in income inequality. Two communities, Stokes and Surry, experienced a worsening income inequality rating during the time period evaluated. In the chart below an upward line would indicate a worsening situation and a downward line would indicate an improving situation.

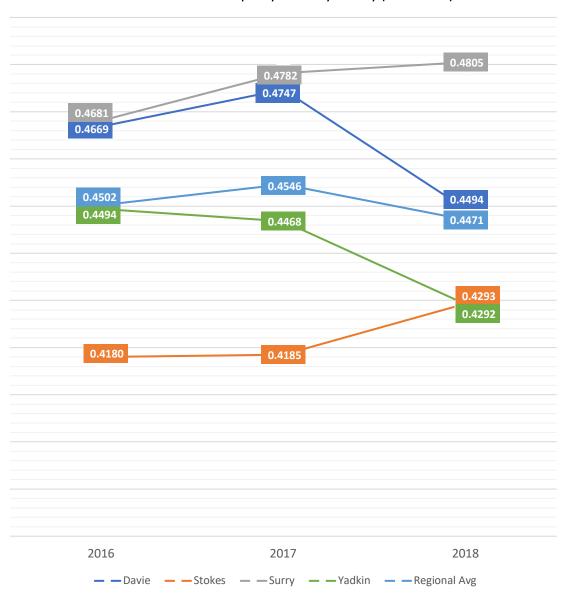


Chart 61: Income Inequality Trend by County (2016-2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

In order to help visualize the significance of this data, the chart below documents the number of people with income levels at four thresholds. According to living wage data, any household making less than \$50,000 would experience difficulty meeting financial obligations if the household contained children. Any single person living in the region would struggle to meet financial obligations with an income below \$25,000. Employment lower than \$15,000 represents households earning the equivalent of one full-time minimum-wage job.

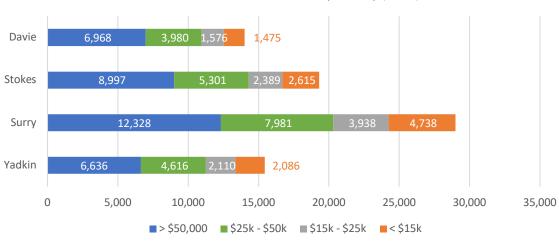


Chart 62: Household Income by County (2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Based on this data, more than 45,805 households, or 57% of the population, have incomes at or below the average cost of living. These households are at risk of economic hardship, especially when they face unexpected expenses or a loss of income. An estimated 26.25% of the total population would struggle to survive even if they did not have children in the home. Approximately 13.69% of the population, or 10,914 households receive an income below minimum wage.

Agency Data

According to the 2018 CSBG Annual Report, the organization serves approximately 2,200 individuals residing in 680 households each year through Community Services programs. Although an additional 8,140 individuals were assisted through other programs, the lack of a centralized data system makes it impossible to determine the actual number of unduplicated people served.

Of those documented in the annual report, more than one-quarter were young children under the age of five, nearly one-third (29%) were school-aged children, and 4% were senior citizens. More than one-quarter (26%) were Hispanic as opposed to 74% being non-Hispanic. The largest racial demographics served included White (73%) and Black (12%), with much smaller percentages of other racial groups.

Community Feedback

Focus group members in all communities overwhelmingly agreed that poverty was a major concern in the region. One community member summed it up simply by stating that people who are in poverty do not want to be there. Another added that the cost of raising a family is more than a single person can earn.

Survey respondents primarily attributed the problem to under-employment (65.89%), however poor financial management skills (49.61%), unemployment (45.74%), and inadequate benefits for seniors/disabled individuals (45.74%) were also considered major contributing factors.

Conclusion: Strengths

Poverty in the region has decreased by 16.02% over the past 5 years as the median income has increased in all communities. Although decreases were experienced among all age groups, the greatest decrease was found in the senior community, which was more than likely the result of an increased number of resourced retirees in the region.

Conclusion: Weaknesses

An estimated 29,546 local residents were found to be living in poverty according to the federally accepted definition. While decreases in the overall rate were experienced throughout the region, certain populations were noted as experiencing increases. This includes young children in Davie (+60%) and Stokes (+8.01%) counties, school-aged children in Davie County (+11.34%), as well as Hispanics in Davie (+152%) and Stokes (+26%) counties.

Beyond the official definition, it was determined that no household could meet their basic needs with all adults working only one minimum-wage job. Further, the median household income in the region is close enough to the cost of living that the average household with children would be in danger of a financial crisis if they experienced even a temporary loss of income or unexpected expense.

Employment & Industry

Labor Force

The primary barrier to economic security for able-bodied individuals generally falls in the domain of employment & industry. In the local service area, this has the potential of impacting an estimated 96,387 individuals. The largest portion of this population, consisting of 34,490 individuals, resides in Surry County. Over the past five years, the labor force has grown by 4,418 individuals.

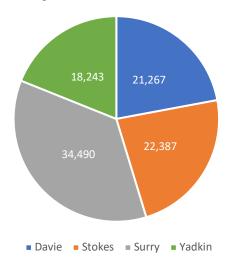


Chart 63: Regional Labor Force Distribution (2019)

Source: Bureau of Labor Statistics (Nov 2019)

Unemployment Rate

As of November 2019, the most recent data available, the regional unemployment rate is 3.16%, representing an estimated 3,047 individuals. The lowest rates were found in Davie and Yadkin counties (3.0%), with slightly higher percentages found in Stokes (3.2%) and Surry (3.3%) counties. All communities have rates lower than the state (4.0%) and national rates (3.7%). Agency data indicates that 43.37% of the able-bodied adults served during the most recently completed program year were unemployed. Nearly half of these individuals (46.15%), had been unemployed longer than 6 months.

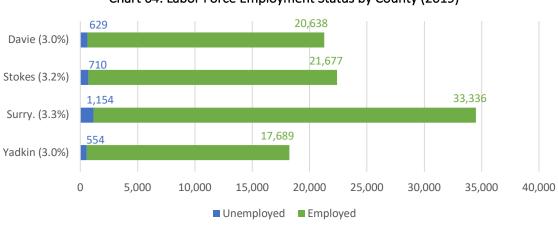


Chart 64: Labor Force Employment Status by County (2019)

Source: Bureau of Labor Statistics (Nov 2019)

Unemployment Trend

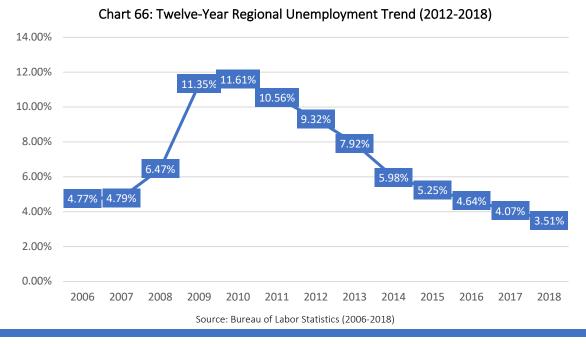
Between 2014 and 2018, the regional unemployment rate dropped steadily from 5.98% to 3.51%, reducing the number of unemployed by 2,203 individuals, a decrease of 40.04%.

7.00% 6.00% 5.98% 5.25% 5.00% 4.64% 4.07% 4.00% 3.51% 3.00% 2.00% 1.00% 0.00% 2014 2015 2016 2017 2018

Chart 65: Five-Year Regional Unemployment Trend (2014-2018)

Source: Bureau of Labor Statistics (2014-2018)

A wider trend analysis allows for a better understanding of the impact of the Great Recession on the local community. In 2006, the region's economic growth grew stagnant. This was followed by an increased unemployment rate in 2007, with drastic increases occurring between 2008 and 2009. While the rate began to stabilize in 2009, the community did not begin to recover until 2010. Although the recovery has continued, the rate of improvement slowed drastically in 2014. After nearly ten years, and six years of economic growth, the unemployment rates finally recovered in 2016 and have now surpassed 12-year lows.



YADKIN VALLEY ECONOMIC DEVELOPMENT DISTRICT, INC.

Job Availability

One of the primary barriers to employment identified in every community is the lack of jobs. The Bureau of Labor Statistics identified a total of 60,112 jobs in the local community. While this is an increase of 571 jobs (.96%), it indicates that the region has a deficit of 36,275 jobs when compared to the local labor force.

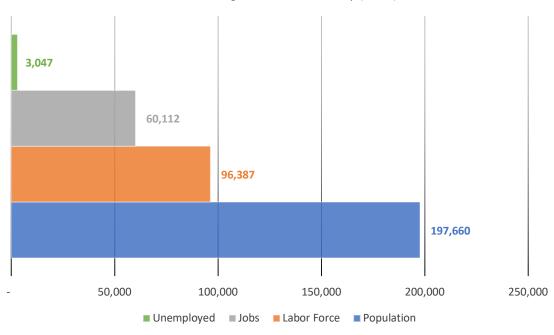


Chart 67: Regional Job Availability (2018)

Source: Bureau of Labor Statistics, U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Industry and Wage Study

Although the availability of jobs is important, a deeper exploration of the industries and the average wage paid to workers allows for a better understanding of how well these jobs are meeting the economic needs of local residents. In this section we will provide an overview of the industries available for the entirety of the region. County level data is available in Section 6 of this document.

The leading industry in the region, by far, is manufacturing with an estimated 11,091 jobs. This industry experienced an increase of 68 jobs over the past year and workers received an average increase of \$969 in additional wages per year (\$81 per month).

Other notable industries include healthcare and social services (6,994 jobs), accommodation and food services (5,705 jobs) and construction (5,671 jobs).

Although the community experienced an overall increase in employment opportunities, several were found to have reduced their labor force. For example, losses were experienced in agriculture (29), retail (424), transportation/warehousing (796), finance (1), administration/waste services (1,160), education (1,165), and entertainment (272). While these jobs were replaced by other industries, many of the new jobs were noted as requiring specific skills that some community members may not possess.

Table 21: Regional Industry and Wage Study (2019)

County	Jobs (19)	Av	g. Wage	Jobs (18)	Ave	g. Wage
Agriculture	289	\$	36,921	318	\$	34,840
Utilities	119	\$	65,260	No Data		No Data
Construction	5,671	\$	49,442	5,325	\$	53,120
Manufacturing	11,091	\$	42,650	11,023	\$	41,681
Wholesale Trade	1,470	\$	46,585	1,453	\$	48,111
Retail Trade	7,307	\$	26,074	7,731	\$	25,082
Transportation/Warehousing	2,477	\$	45,269	3,273	\$	43,849
Information	235	\$	39,522	226	\$	39,884
Finance & Insurance	1,024	\$	49,604	1,025	\$	52,975
Real Estate and Leasing	239	\$	34,432	209	\$	32,032
Professional/Technical Services	1,337	\$	47,228	1,328	\$	45,819
Mgmt. of Companies/Enterprises	452	\$	81,172	90	\$	51,727
Administrative & Waste Services	2,769	\$	26,910	3,929	\$	25,408
Education Services	1,084	\$	36,608	2,249	\$	36,140
Health Care and Social Assistance	6,994	\$	40,634	6,882	\$	38,073
Arts, Entertainment, and Recreation	342	\$	13,402	614	\$	14,506
Accommodation and Food Services	5,705	\$	14,315	5,421	\$	14,442
Other (Except Public Administration)	1,463	\$	31,014	1,399	\$	29,687
Public Administration	3,231	\$	36,733	2,855	\$	36,079
TOTAL	60,112		\$36,894	59,541		\$36,174

Source: US Department of Labor, Bureau of Labor Statistics, Census of Employment and Wages 2019-Q2

Under-Employment

The average (mean) wage for all workers in the region for 2018 was \$36,174. While this was a significant increase from the 2014 wage (\$31,775), it represents the average amount of money paid to all employees in all industries and positions throughout the region. Based on this calculation in comparison with the region's cost of living, the average single parent with two children would need to work two full-time jobs to make ends meet.

\$61,864 \$52,772 \$37,452 \$56,295 \$41,873 \$23,253

Chart 68: Mean Wage vs. Cost of Living (2018)

Source: Bureau of Labor Statistics, MIT Living Wage Calculator

■ LWE 2:2 ■ LWE 2:1 ■ LWE 2:0 ■ LWE 1:2 ■ LWE 1:1 ■ LWE 1:0 ■ Mean Wage

It should also be noted that 39,640 of the local jobs (65.94%) pay a mean wage of less than \$40,000. The majority of these jobs (37,794) pay a mean wage less than \$30,000. An estimated 6,047 jobs, or 10.05% of all employment opportunities, pay less than minimum wage.

Agency Data

During the most recently completed program year (2018), 43.37% of all able-bodied adults were identified as being unemployed, the majority (53.85%) of which were unemployed less than six months at the time of service. An additional 28.92% of these individuals were employed part-time and 9.64% were employed seasonally, leaving 18.07% as full-time workers. Twelve of the unemployed individuals served during the program year obtained a job due to services provided by the organization.

Head Start data indicates that only 29% of the families served have no working adults, however, only one parent is employed in 68% of the two-parent families served.

Community Feedback

Survey respondents identified a lack of living-wage employment opportunities as the single-greatest barrier to self-sufficiency in the region, with wages being noted as more of a concern (76%) than the availability of jobs (45%). These individuals noted that the jobs that are available are primarily in the service industry, which pay low wages without benefits, and factory jobs, which pay a decent wage but present childcare barriers due to swing shift requirements. One community member also stated that many employers work people a few hours under full-time so they don't have to pay for benefits.

Conclusion: Strengths

The local economy continues to grow. The unemployment rate has reached record lows, leaving only 3,047 members of the region's labor force without a job. Also, not only has the community added a significant number of jobs, the average wage increase has surpassed the inflation rate.

Conclusion: Weaknesses

Many of the jobs in the local community do not pay an adequate wage for local residents to meet their basic financial obligations without seeking employment from multiple sources. This leads to additional complications, as the community does not have an adequate supply of jobs for every member of the local labor force to even secure one job. The chart below was designed to provide a visualization the severity of this barrier.

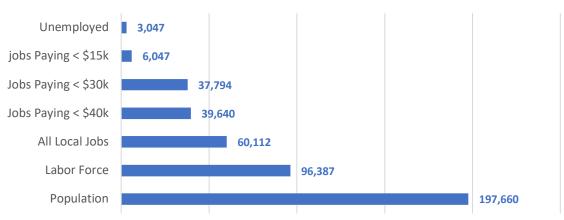


Chart 69: Employment Overview (2018)

Source: Bureau of Labor Statistics, U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Skills and Qualifications

Adult Education levels

One of the primary barriers to meaningful employment was identified as a lack of qualifications for the jobs available. While there are many aspects associated with skills and qualifications, ensuring an individual has a strong educational foundation sets the path for success.

According to data obtained from the Bureau of Labor Statistics, there is a direct correlation between a person's level of education and their likelihood of securing employment. In 2018, the national unemployment rate for individuals with a high school diploma was 26% lower on average than for a person who had not completed high school. Even without a degree, participation in post-secondary education classes reduces the likelihood of unemployment by 9.76%.

Table 22: Educational Impact on Employment/Wages (2018)

	Unemployment	Median
Education Level	Rate	Earnings
Doctoral Degree	1.6%	\$94,900
Graduate Degree	1.5%	\$97,968
Master's Degree	2.1%	\$74,568
Bachelor's Degree	2.2%	\$62,296
Associate degree	2.8%	\$44,824
Some College (No Degree)	3.7%	\$41,704
High School Diploma/GED	4.1%	\$37,960
No High School Diploma	5.6%	\$28,756

Source: Bureau of Labor Statistics – Unemployment Rates and Earnings by Educational Attainment

Many jobs have a minimum educational requirement. Regardless of their abilities, unless a person meets these basic requirements, they will more than likely not even be invited to an interview. According to the Bureau of Labor Statistics, 18 of the 30 fastest growing industries in the United States require some type of college education.

A secondary observation, as noted in the table above, is the impact of education on salaries of employees. For example, a person who completes high school is estimated, on average, to have an income of nearly \$9,204 per year more (+9.86%) than a person who does not obtain a high school diploma or GED. This average is increased by an additional \$6,894 per year (+7.48%) for those who secure an associate degree.

The U.S. Census Bureau estimates that 6% of the region's residents age 25 and older have less than a high school education. While this percentage may not seem alarming, it should be noted that this represents 9,058 individuals, the largest portion (49.18%) of which resides in Surry County.

An additional 16,497 individuals have completed high school but have no post-secondary education. This accounts for 11.71% of the region's total population. The largest concentration (39.64%) of these individuals reside in Surry County.

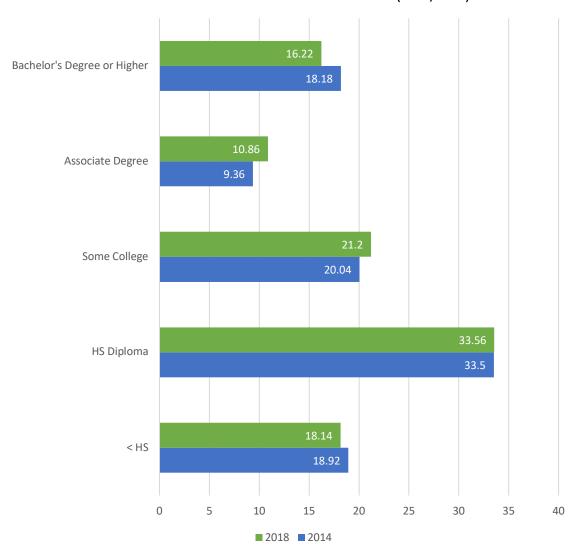
Table 23: Educational Attainment by County (2018)

	No	Some	HS	Some	Assoc.	Bach.	Grad.
	High School	High School	Diploma	College	Degree	Degree	Degree
Davie	1,246	2,733	9,386	6,606	3,074	4,284	2,579
Stokes	1,588	3,941	13,815	6,516	3,271	3,413	1,058
Surry	4,455	6,540	14,834	10,396	5,954	5,671	2,827
Yadkin	1,769	3,283	9,234	6,336	2,999	2,119	893
Region	9,058	16,497	47,269	29,854	15,298	15,487	7,357

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

When compared to data published five years ago, there are indications of slight growth in high school completion and college participation. Interestingly, however, it appears that the percentage of individuals with an associate degree is increasing as the percentage with a bachelor's degree or higher has declined.

Chart 70: Adult Educational Attainment (2014/2018)



Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

When analyzing educational attainment by age group, the population with the largest percentage of individuals who have less than a high school education are senior citizens. For those under the age of 65, the statistics are somewhat evenly distributed with an average of 16.33%.

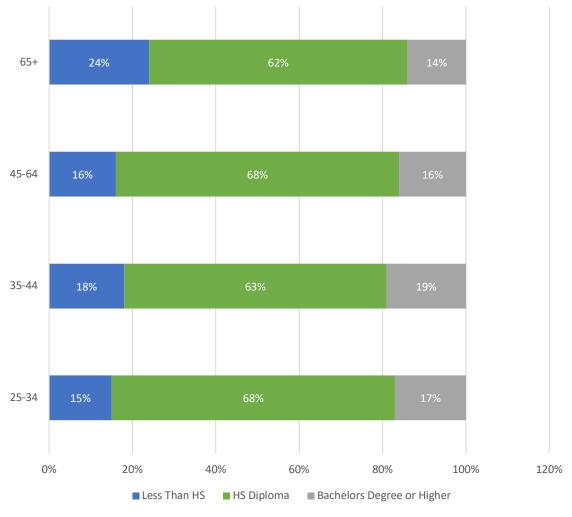


Chart 71: Adult Educational Attainment by Age Group (2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

When researching the data by race and ethnicity, individuals with a Hispanic origin are clearly less likely to have a high school or college education than those who are Non-Hispanic, with nearly two-thirds (59%) of this population facing major educational barriers.

The second highest risk was found among those classifying themselves as Pacific Islanders, with nearly one-third having an education level less than high school. It should be noted that individuals in this racial group are also more likely to have a degree than any other group, with 61% having a bachelor's degree or higher.

Although accounting for the majority of the region's population, those classifying themselves as White had the lowest educational risk, with 16% having less than a high school diploma. Only 17% of this racial group, however, were noted as having a bachelor's degree or higher.

Hispanic Pacific Islanders Asian Native American Black 22% White 67% 16% 0% 20% 40% 60% 80% 100% 120% Less Than HS ■ HS Diploma ■ Bachelors Degree or Higher

Chart 72: Adult Educational Attainment by Race and Ethnicity (2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Literacy

Although somewhat dated (2003), the most recent county-specific data available indicates that literacy continues to be a barrier experienced by many residents of the local community. While the percentage of citizens lacking reading and writing proficiency decreased significantly between 1992 and 2003 in every community (-28% average), the number of individuals represented in these statistics is troubling. Assuming the rate has continued to decrease at the same pace as it did between the previous counts, an estimated 15,225 individuals could potentially be impacted by this barrier.

Chart 24: Literacy by County Comparison (1993/2003)

	1992	2003	2018 Estimate
Davie	3,402	3,435	3,291
Stokes	5,752	4,862	3,446
Surry	11,664	8,270	5,783
Yadkin	5,526	4,273	2,705
Region	26,344	20, 840	15,225

Source: National Center for Educational Statistics (1992-3002)

Pro-Literacy, a national advocacy group, reports that 43% of all individuals with low literacy levels live below the federal poverty guidelines. The report also notes that low literacy costs the U.S. at least \$225 billion each year in non-productivity in the workforce, crime, and loss of tax revenue.

Languages

A study conducted by the U.S. Census Bureau concluded that people who speak a language other than English at home are less likely to be employed, less likely to find full-time work when employed, and, even having found full-time employment, experience lower median earnings that those who speak English. In addition, among those who speak another language, employment, work status, and earnings vary in direct correlation with their ability to speak English. On average, workers who speak English earn \$5,600 more than those who speak another language.

In the organization's service area, an estimated 92.65% of all local residents report that they speak English, with the remainder (13,810) being non-English speakers. Of these, the majority (89%) are Spanish speakers, with 6.48% speaking other Indo-European languages, 3.59% speaking an Asian language, and .93% speaking another language.

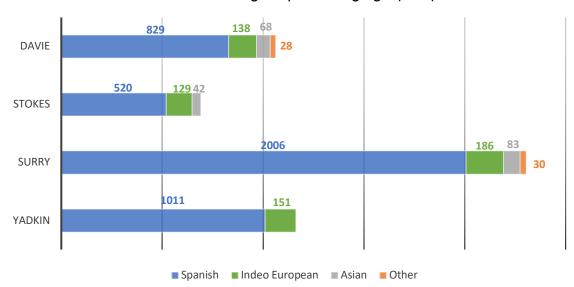


Chart 73: Non-English Speaker Languages (2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Agency Data

During the most recently completed year, 35% of all adults over the age of 25 reported the lack of a high school diploma. An additional 45% stated that they had completed high school but had not continued to secure a post-secondary education. A total of 12% had completed some college, with 8% noted that they had secured a degree. Fifteen individuals completed agency-provided educational programs during the year.

Head Start data indicates that more than half (52%) of all parents have a high school diploma. Nearly one-quarter (24%) have an education level lower than high school, slightly more than one in five (21%) had attended at least some college, and 3% have an advanced degree.

Community Feedback

Community members ranked employment qualifications as the second greatest cause of poverty in the region. Surveys indicated that the lack of skills development opportunities (64%), childcare (35%), and transportation (32%) were the greatest barriers to adult education and skills development in the region. Several respondents also stated that low-income residents often find that they are unable to afford skills development opportunities, or they are working multiple jobs and don't have the time to attend.

High school diplomas (77%) were identified as the greatest concern among survey respondents followed by soft skills (72%), college (45%), language skills (27%), literacy (18%), and office skills (11%). One staff member noted that Hispanic customers were not only limited by language skills, but many also had elementary school education levels.

Conclusion: Strengths

Nearly half (48%) of all local adults have at least attended some college with more than a quarter (27%) of the population having a degree of some type. Although minimal, data indicates that the percentage of local residents with a college education has increased over the past five years.

Conclusion: Weaknesses

Adult education continues to present barriers for many local citizens with an estimated 25,555 individuals having less than a high school education. Although data is somewhat outdated, estimations based on previous rates of change indicate that there are also potentially more than 15,000 citizens who are impacted by literacy proficiency barriers. Finally, more than 5,000 local citizens have been identified as speaking poor English. Individuals fitting in any of these categories are more likely to struggle with the securing of employment, those who do are more likely to receive low wages with few opportunities for advancement. The primary barriers include limited skills development opportunities, childcare, transportation, and affordability.

Child/Youth Education

School-Aged Children (Age 5-17)

A long-term attack on poverty requires a society to ensure every child is provided with the opportunity to secure a strong educational foundation from an early age, allowing them to overcome barriers that impacted the economic security of their parents. Solidifying this point, the Urban Institute's study on child poverty simply states that education is the brightest hope for breaking the cycle of multi-generational poverty.

In the four-county service area, the Census Bureau identified 31,900 school-aged children (ages 5-17). Although somewhat evenly distributed between age groups within this category, there are slightly more children between the ages of 10-14 (37.89%) than ages 5-9 (36.73%) or ages 15-17 (25.37%).

Table 25: School-Aged Children by Age Group/County (2018)

	5-9 Years	10-14 Years	15-17 Years	TOTAL (5-17)
Davie	2,512	2,756	1,789	7,057
Stokes	2,369	2,731	1,769	6,869
Surry	4,579	4,322	2,992	11,893
Yadkin	2,259	2,279	1,543	6,081
Region	11,719	12,088	8,093	31,900

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

The largest concentration (37.28%) resides in Surry County with the remainder being somewhat evenly distributed between Davie (22.12%), Stokes (21.53%), and Yadkin (19.07%) counties.

According to the U.S. Census Bureau, the number of school-aged children in the region has been steadily declining over the past five years, with the current count being 5.55% lower than 2014.

34,000 33,776 33,500 33,124 33,000 32,728 32,500 32,317 32,000 31,900 31,500 31,000 30,500 2014 2015 2016 2017 2018

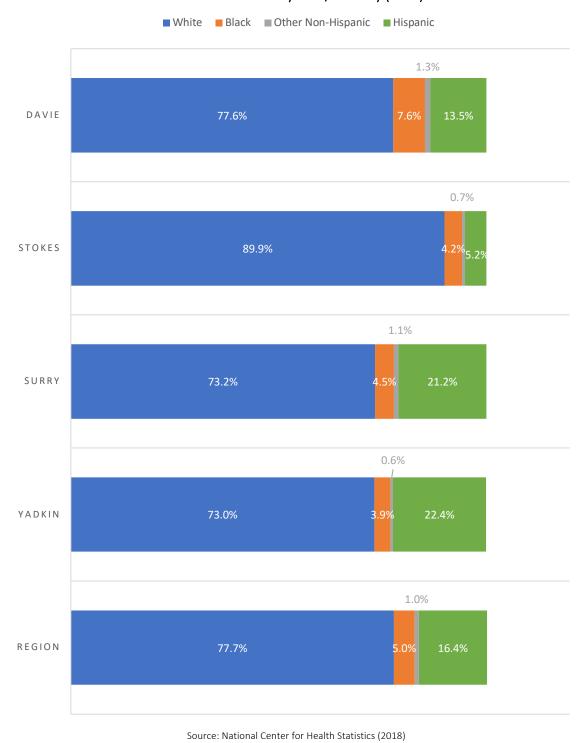
Chart 74: School-Aged Children Trend (2014-2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Child Race/Ethnicity

The majority of the children in the region are White (77%), with smaller populations of Hispanic (16.4%), and Black (5.0%). Less than 1% of all children were identified as another race. Based on the data, Hispanic populations are more prevalent in Yadkin (22.4%) and Surry (21.2%) than in any other community

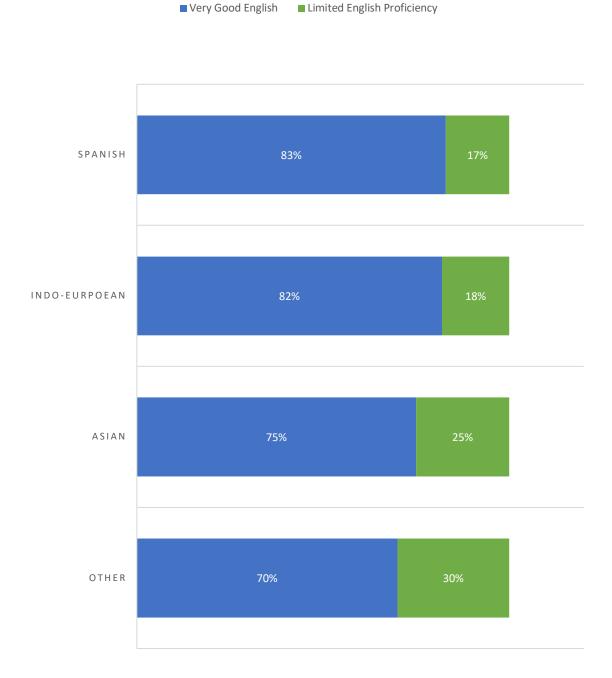
Chart 74: Children by Race/Ethnicity (2018)



Languages

When looking specifically at children, statewide data indicates that a strong majority (83.82%) of those under 18 years primarily speak English at home, with 16.18% speaking a language other than English. Among those that speak another language at home, 81.75% report speaking very good English. Spanish (83%) and Indo-European (82%) speakers are more likely to speak very good English than those speaking Asian (75%) or other languages (70%). Overall, an estimated 2.83% of all children in the state have limited English proficiency using this measure.

Chart 75: Child English Proficiency by Primary Language (2018)



Households with School-Aged Children

Data indicates that the number of households with children has decreased by 5.8% over the past five years. The primary exodus occurred in 2014. The trend stabilized somewhat between 2015 and 2017, with a second major decrease occurring between 2017 and 2018. Local residents attribute this trend to the elimination of jobs in key industries.

17,200 17,078 17,000 16,800 16,707 16,618 16,600 16,538 16,400 16,200 16,088 16,000 15,800 15,600 15,400 2014 2015 2016 2017 2018

Chart 76: Households with School-Aged Children Trend (2014-2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Hispanic Households with School-Aged Children

Over the past five years, the number of Hispanic households with school-aged children has remained somewhat stagnant, with a regional increase of only 3 people since 2014. While decreases were experienced in some communities, they were offset by the steady increase in Davie County.

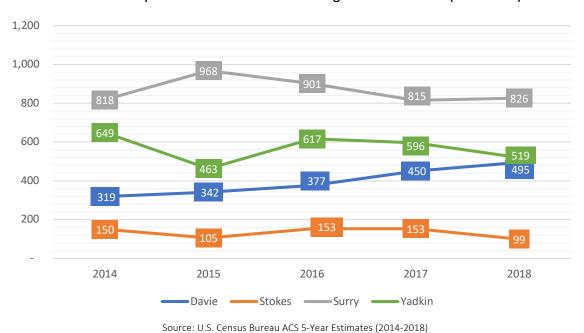


Chart 77: Hispanic Households with School-Aged Children Trend (2014-2018)

School-Aged Children in Poverty (Ages 5-17)

Current estimates indicate that there are 7,137 children living in poverty in the local community. Although the data was not collected by the Census Bureau in 2014, a four-year trend verifies that child poverty is improving in every community in the region, with the exception of Davie County.

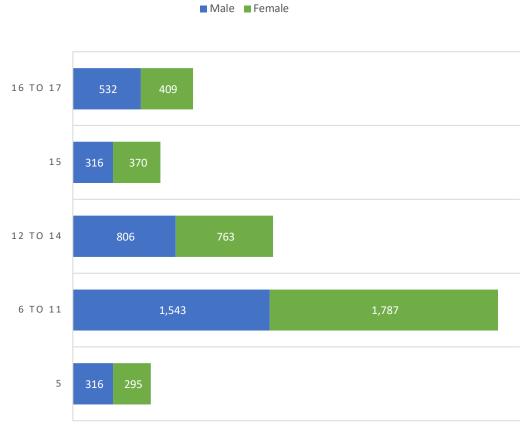
Table 26: School-Aged Children in Poverty by County Comparison (2015/2018)

	2015		2018		%Change	
	#	%	#	%	By #	By Rate
Davie	1,305	18.6%	1,458	20.71%	+11.72%	+11.34%
Stokes	1,731	24.00%	1,391	23.00%	-19.64%	-4.17%
Surry	2,907	24.2%	2,694	23.12%	-7.33%	-12.73%
Yadkin	2,030	31.9%	1,594	26.48%	-21.48%	-16.99%
Region	7,973	24.46%	7,137	22.62%	-10.52%	-7.52%
State		23.4%		21.10%		-9.83
Nation		20.7%		18.80%		-9.18%

Source: U.S. Census Bureau 5-year Estimates (2014-2018)

A slight majority of these children (55%) are under the age of 12, with the remainder being between the ages of 12 and 17 (45%). More than one-in five low-income children are between the ages of 12 and 14. When looking solely at gender, the number of children is somewhat evenly distributed between male (49%) and female (51%).

Chart 78: Low-Income School-Aged Children by Gender and Age Group (2018)



Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Households with School-Aged Children in Poverty

According to the US. Census Bureau, there are currently an estimated 3,571 families with school-aged children in the region. The largest concentration of these families resides in Surry County (1,163), with lower concentrations in Yadkin (864), Stokes (790), and Davie (694) counties.

Over the past five years, the number of families with school-aged children who are living in poverty has decreased by 19.47%. This rate of decrease is slightly higher than the reduction in the overall number of households in poverty (-18.24%) during the same time period.

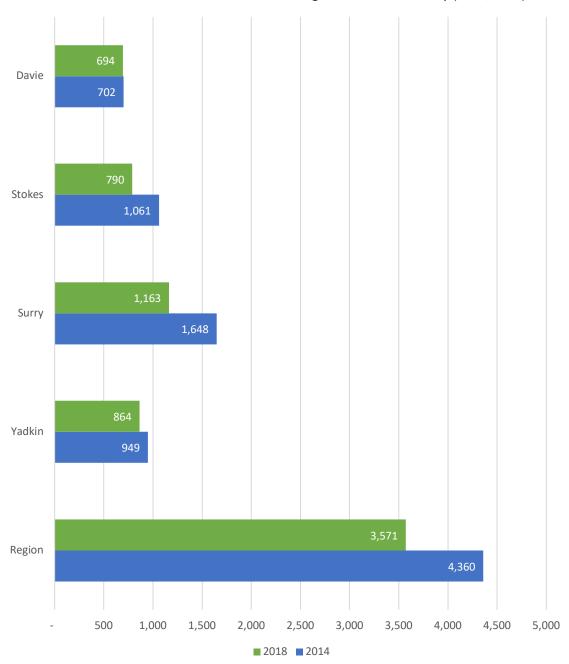


Chart 79: Households with School-Aged Children in Poverty (2014/2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Low-Income Hispanic Households with School-Aged Children

One interesting trend noted during the research was the regional decline in the number of Hispanic families with low incomes, especially when compared to the total number of Hispanic families with children. Overall, the number of low-income Hispanic households with school-aged children decreased from 866 to 655. This indicates that the Hispanic families in the region are not necessarily relocating but have experienced an increase in earnings. This is especially true in Yadkin County, where the largest decrease was experienced. Local residents stated that the reduction in agriculture jobs had resulted in Hispanics leaving migrant farm jobs for other industries that pay higher wages.

Stokes —

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Surry

Chart 80: Low-Income Hispanic Households with School-Aged Children Trend (2014-2018)

Educational Infrastructure

According to the North Carolina Department of Public Instruction there are currently 72 schools located in the local service area. A strong majority of these schools (40) are elementary level. The remainder are somewhat evenly divided between middle (15) and high (17) school levels. It should be noted that one school was counted in all three categories due to the enrollment of children in grades k-12.

Table 27: School Count and Teacher Ratio by County (2019)

	Elementary	Middle	High School	TOTAL	Teacher Ratio
Davie	6	3	2	11	15:1
Stokes	11	3	4	18	14:1
Surry	15	7	7	27	15:1
Yadkin	8	2	4	14	15:1
Region	40	15	17	72	

Source: North Carolina Department of Public Instruction (2019)

On average, the school systems in the region have one teacher for every 14 to 15 students. This is notably better than the national average of one teacher for every 17 students.

In order to measure the quality of schools in the state, the North Carolina Department of Public Instruction has an established report card system that evaluates each school system on a number of indicators. The majority of these scores (80%) are based on the school achievement score, which is determined by points earned on accountability measures. The remaining 20% is calculated based on academic growth. School academic growth represents academic progress of students as compared to the average progress of students across the state in a given grade and/or subject. When the state has compelling evidence that students in a school are progressing above the average, the school is exceeding expected growth. When there is evidence that the students are progressing consisting with the average, the school is meeting expected growth. If a school has met or exceeded expected growth, but inclusion of the school's growth score reduces the performance score and grade, a school may choose to use the school's achievement score solely to calculate performance score and grade. These scores are presented in a similar manner to a child's report card with an A being awarded for scores between 85-100, a B for those between 70-84, a C for scores between 55-69, a D for scores between 40-54, and an F for scores below 40.

Table 28: School Report Card Average Scores (2019)

	Elementary	Middle	High School	TOTAL
Davie	68	74	76	72
Stokes	69	60	76	69
Surry	70	72	75	72
Yadkin	67	65	75	69
Region	69	69	76	71

Source: North Carolina Department of Public Instruction (2019)

At the present time, the overall average grade in the region was a B, representing a score of 71. The average ranking for high schools (B-76) was slightly higher than for elementary (C-69) and middle (C-69) schools. Two schools, Germantown in Stokes and Jones Intermediate in Surry, were awarded grades of D. Four high schools, one in each county, were awarded a grade of A. The highest score was awarded to Surry Early College High School (91) with the lowest being awarded to Germantown (51).

Student Enrollment

Data obtained by the North Carolina Department of Public Instruction indicate that the region's local school systems enrolled a total of 28,166 children during the most 2018-2019 school year. It should be noted that this number excludes those who are attending alternative accountability schools, as data was limited for these facilities.

The largest portion of these children (47%) were enrolled in elementary school, followed by 32% in high school, and 21% in middle school. The largest number of children, by far, were located in Surry County (39.68%), with the remainder somewhat evenly distributed between Davie (21.61%), Stokes (20.40%), and Yadkin (18.38%).

Table 29: Student Enrollment by School Type and County (2019)

	Elementary	Middle	High School	TOTAL
Davie	2,760	1,467	1,860	6,087
Stokes	2,551	1,346	1,850	5,747
Surry	5,228	2,245	3,706	11,179
Yadkin	2,745	801	1,607	5,153
Region	13,284	5,859	9,023	28,166

Source: North Carolina Department of Public Instruction (2019)

Educational Proficiencies

When evaluating the proficiencies of high school students in Math, English, and Science, the rates in the region are at least comparable to the statewide average. For example, an estimated 59.4% of all high schoolers demonstrate proficiencies in English as compared to the 59.7% in North Carolina. For Math, the regional rate (58.7%) is significantly higher than the statewide average (41.2%). In Science, an astounding 71.3% of these children demonstrated proficiencies as opposed to 59.6% in the state. Although school report cards indicate that the region's schools have room for improvement, the education of local children does not appear to be out of the ordinary.

Table 30: Percent of High School Students Demonstrating Proficiency (2019)

	Math	English	Science
Davie	50.20%	66.58%	62.92%
Stokes	57.45%	64.29%	68.62%
Surry	51.30%	62.99%	58.34%
Yadkin	54.02%	55.76%	63.00%
Region	58.70%	59.40%	71.30%
State	41.2%	59.7%	59.6%

Source: North Carolina Department of Public Instruction (2019)

Graduation Rates

Graduation rates provide valuable insight into the number of students finishing school in a timely manner. It is not only a transparent metric that holds schools accountable, it allows for an understanding of potential barriers to self-sufficiency and economic security for upcoming generations.

A report published by the Alliance for Excellent Education (High School Graduation Rates and their Effect on the Economy – 2018) explains that individuals who drop out of high school are far more likely to spend their lives periodically unemployed, on government assistance, or cycling in and out of the prison system than individuals who earn a high school diploma.

The report states that by increasing the 2015 graduation rate from 83.2% to 90%, an additional 250,000 students would have received a diploma. Collectively, these students would have earned an estimated \$3.1 billion each year. As funds are received, they are spent at local grocery stores, restaurants, and other businesses, powering national, state, and local economies. In fact, an estimated \$664 million dollars would be collected that could be used to improve school systems, roads, and a variety of other public goods.

In total, the collective spending power of these new graduates could have led to greater opportunities for the nation, including \$5.7 billion in economic growth and the creation of more than 14,000 new jobs.

The study also notes that high school graduates generally live healthier lives than dropouts and, because they are more inclined to obtain their own health insurance, the projected savings on the national healthcare system is more than \$16.1 billion. The Robert Wood Johnson Foundation also speaks to the association of education and health, reporting that individuals who graduate from high school are less likely to smoke and more likely to exercise than those who don't.

 DAVIE
 85.70%

 STOKES
 83.20%

 SURRY
 91.00%

 YADKIN
 88.40%

 STATE
 86.50%

 NATION
 84.60%

Chart 81: Graduation Rates by County (2019)

Source: North Carolina Department of Public Instruction (2019)

At present, the average graduation rate in the United States is 84.6%. Using this rate as a standard, every community in the region is at least comparable, with outstanding performance noted in Surry County (91%).

College Readiness

For individuals graduating from high school, college readiness is measured through a standardized test administered by the ACT organization. The test is designed to identify basic competencies in four core areas of education. In the state of North Carolina, the number of students demonstrating college readiness is notably lower than the national averages in each area, with only 19% meeting overall educational benchmarks. Math was identified as the subject with the lowest area of competency, with English being the highest.

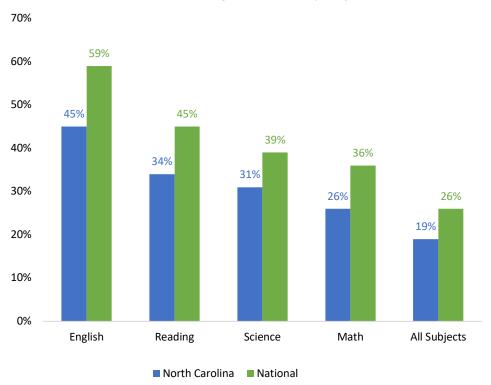


Chart 82: ACT Students Meeting Benchmarks by Subject (2019)

Source: ACT, The Condition of Career and College Readiness 2019

While statewide scores are concerning, Niche, a Pennsylvania-based community research organization, reports that the region's average ACT scores range from 23-25, which are notably higher than the national average of 20.7%.

Table 31: College Readiness Demonstrated by ACT Score by County (2019)

	Average ACT Score
Davie	25
Stokes	23
Surry	24
Yadkin	24
Nation	20.7

Source: Niche (2019), ACT (2019)

In 2019, the North Carolina Department of Public Instruction reported that 292 graduates demonstrated college readiness, with 98 demonstrating career readiness.

Community Feedback

While community members indicated that the local school systems have room for improvement, it was noted that some, especially in Mount Airy and Davie County, were known for having a better reputation than others.

Conclusion: Strengths

The community has a high number of schools with lower teacher to student ratios than the national average. High school proficiencies were on par with statewide averages with higher rates in science. Graduation rates in every community are at least consistent with state and national averages, with extremely high rates (91%) in Surry County. Reported ACT scores throughout the region are higher than state and national averages.

Conclusion: Weaknesses

Several local schools have low scores on state performance report cards, indicating a lack of student achievement and growth.

Preschool and Childcare

Preschool-Aged Children

The Center for American Progress reports that childcare is one of the nation's leading barriers to meaningful employment. The availability and affordability of a reliable source of care for dependent children is directly correlated to the ability of individuals to enter or remain in the workforce. In fact, the study concluded that childcare challenges are driving parents out of the workforce at an alarming rate, with more than 2 million Americans being impacted in 2016 alone.

A further consequence that is often not considered, is the impact on the economy. American businesses estimate an average loss of \$12.7 billion annually due to childcare challenges with their employees. Nationally, the cost of lost earnings, productivity, and revenue due to childcare limitations totals an estimated \$57 billion each year.

In the four-county service area, the Census Bureau identified an estimated 9,722 young children that could potentially be in need of care during times that a parent would need to attend work or school. Although somewhat evenly distributed by age within this category, there are slightly more children under the age of 1 year (21%) than any other single group.

Table 32: Young Children by Age and County (2018)

County	>1	1	2	3	4	Total
Davie	406	398	369	420	388	1,981
Stokes	460	396	404	380	411	2,051
Surry	742	757	738	723	750	3,710
Yadkin	447	363	392	392	386	1,980
Region	2,055	1,914	1,903	1,915	1,935	9,722

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

The largest single concentration (38.16%) resides in Surry County with the remainder somewhat evenly distributed between Davie (20.37%), Stokes (21.10%), and Yadkin (20.37%) counties.

Chart 83: Young Children Trend (2014-2018)

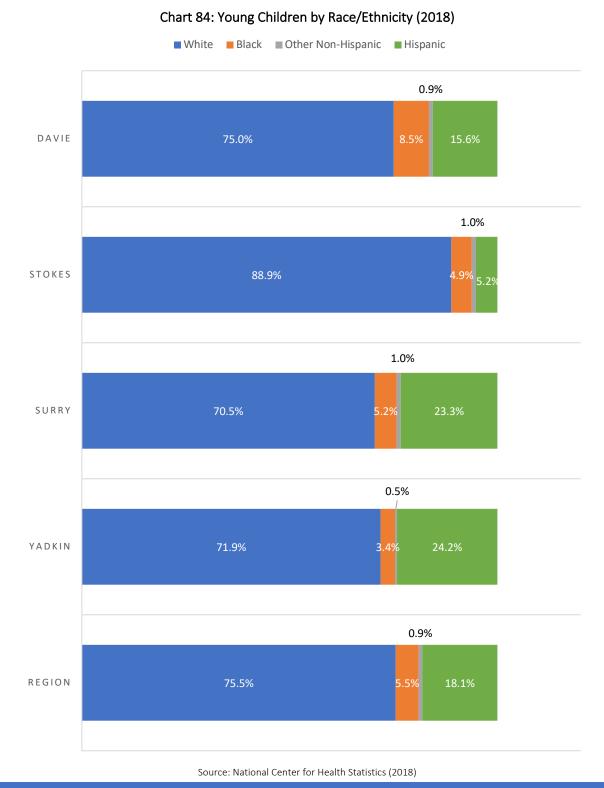


Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

According to the U.S. Census Bureau, the number of children in the region has been steadily declining over the past five years, with current count being 9.91% lower than 2014.

Child Race/Ethnicity

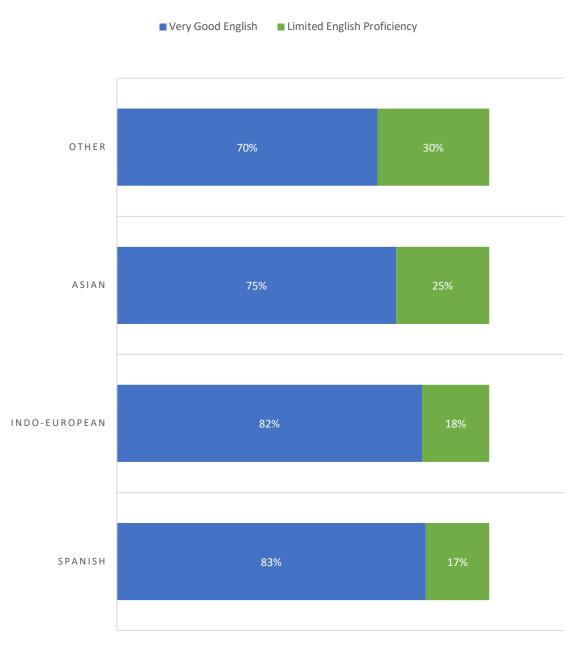
Data indicates that a strong majority of the young children in the region are White (75.52%), with smaller populations of Hispanic (18.12%), and Black (5.50%), with approximately .86% stating they are from another race.



Languages

When looking specifically at children, statewide data indicates that a strong majority (83.82%) of those under 18 years primarily speak English at home, with 16.18% speaking a language other than English. Among those that speak another language at home, 81.75% report speaking very good English. Spanish (83%) and Indo-European (82%) speakers are more likely to speak very good English than those speaking Asian (75%) or other languages (70%). Overall, an estimated 2.83% of all children in the state have limited English proficiency using this measure.

Chart 85: Young Children English Proficiency by Primary Language (2018)



Households with Young Children

Overall, the number of households with young children have increased by 1.42% over the past five years. It should be noted that a large decrease was experienced between 2015 and 2016, however, the community has recovered, and the positive trend has continued since 2016.

4,000 3,937 3,900 3,882 3,856 3,800 3,710 3,700 3,600 3,527 3,500 3,400 3,300 2014 2015 2016 2017 2018

Chart 86: Households with Young Children

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Hispanic Households with Young Children

While the overall number of Hispanic families with young children has decreased slightly from 1,057 in 2014 to 1,027 in 2018, notable decreases were experienced in Surry County between 2015 and 2018. Only Yadkin County has experienced an increase, which has been rising at a steady pace since 2014.

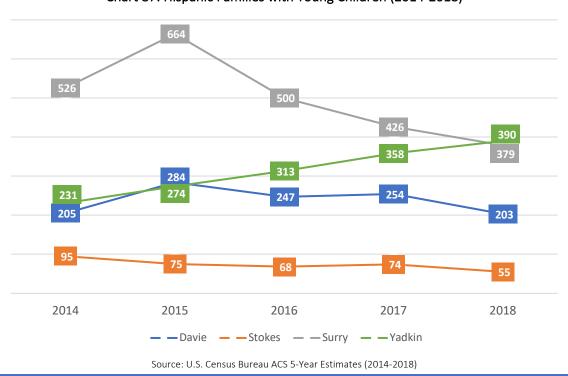


Chart 87: Hispanic Families with Young Children (2014-2018)

Young Children in Poverty (Ages 0-4)

Data indicates that there are currently 2,422 children living in poverty throughout the region. Although data was not collected by the Census Bureau in 2014, a four-year trend verifies that child poverty rates have improved significantly in Yadkin (46.63%) and Surry (21.74%) counties, with increased rates noted in Davie (+60%) and Stokes (+8.01) counties.

Table 33: Young Children in Poverty by County Comparison (2015/2018)

	2015		2018		%Change	
	#	%	#	%	By #	By Rate
Davie	368	17.7%	559	28.32%	+51.9%	+60.00%
Stokes	487	21.6%	475	23.33%	-2.46%	+8.01%
Surry	1,350	34.5%	974	27.00%	-27.85%	-21.74%
Yadkin	847	41.5%	414	21.32%	-51.12%	-46.63%
Region	3,052	29.64%	2,422	25.34%	-20.64%	-20.64%
State		28.4%		24.71%		-12.99%
Nation		24.5%		21.49		-12.29%

Source: U.S. Census Bureau 5-year estimates (2014-2018)

Households with Young Children in Poverty

According to the US. Census Bureau, there are currently an estimated 1,949 low-income families with young children in the region. The largest concentration of these families resides in Surry County (662), with lower concentrations in Davie (543), Stokes (410), and Yadkin (334) counties.

Over the past five years, the number of families with young children who are living in poverty has decreased by 22.26%. Decreases were experienced in every community throughout the region with the exception of Davie County, which experienced an increase of 62.09%.

543 Davie 410 Stokes Surry 1.161 Yadkin 539 Region 2,507 500 1,000 2,000 3,000 1,500 2,500

Chart 88: Households with School-Aged Children in Poverty (2014/2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

■ 2018 ■ 2014

Ethnicity and Poverty

When specifically looking at Hispanic households with young children who have low incomes, the region has experienced a significant decrease over the past five years. Since 2014, the number of families has decreased from 586 to 399, a reduction of 31.91%. Although the number of these families has increased somewhat steadily in Davie County, the regional rate was offset by the drastic decreases experienced in Surry and Yadkin counties.

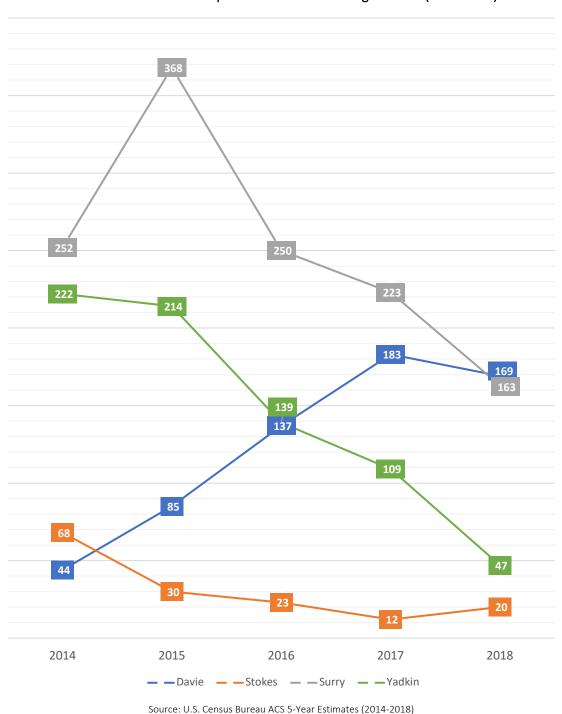


Chart 89: Low-Income Hispanic Families with Young Children (2014-2018)

Regional Childcare Infrastructure

According to the North Carolina Division of Child Development and Early Education, there are currently a total of 100 childcare facilities in the region. Nearly half of these facilities (45) were located in Surry County, with the remainder somewhat evenly distributed in Davie (16), Stokes (17), and Yadkin (19).

The combined capacity of these facilities is 5,168 children. When compared to the total number of young children in the region (9,722), the data indicates that there is a need for additional childcare opportunities in the region. As with facilities, the largest number of childcare slots were found in Surry County (2,439), with the remainder somewhat evenly distributed between Davie (930), Stokes (1,061), and Yadkin (738) counties. The largest childcare deficit was found in Surry County (-1,271), although this was not significantly higher than the other communities. Other deficits in the region included -1,051 in Davie County, -990 in Stokes County, and -1,242 in Yadkin County.

Table 34: Regional Childcare Facilities & Capacity Count by County (2020)

	Facilities	Slots	Children	+/-	Ratio
Davie	16	930	1,981	-1,051	2.13
Stokes	17	1,061	2,051	-990	1.95
Surry	45	2,439	3,710	-1,271	1.52
Yadkin	19	738	1,980	-1,242	2.68
Region	97	5,168	9,722	-4,554	1.88

Source: North Carolina Division of Child Development and Early Education (2020)

According to the Center for American Progress (CAP), more than 44% of all North Carolina residents reside in a childcare desert. A childcare desert is defined as any census tract with more than 50 children under age 5 that contains either no childcare providers or so few options that there are more than three times as many children as licensed childcare slots. Within the organization's service area, a total of 28 childcare deserts were identified. These areas are noted on the following pages along with other county-specific childcare infrastructure data.

In the state of North Carolina, data indicates that White (47%) and Hispanic (45%) individuals are slightly more likely to live in childcare deserts than Black individuals (37%). Interestingly, higher income individuals (44%) are more likely to live in a childcare desert than those with low incomes (34%).

Davie County Childcare Infrastructure

Davie County has a total 16 childcare facilities, seven of which serve infants. One facility, Almost Home Child Care, provides childcare during second and third shifts for families in need of care during non-traditional hours.

Table 35: Davie County Childcare Centers (2020)

	1 st Shift	2 nd Shift	3 rd Shift	Ages
ACWLC, Inc	199	0	0	0-12
Almost Home Child Care	70	29	29	0-12
Central Davie Development Preschool	90	0	0	2-7
Cuddly Caree	18	0	0	0-12
DCS Cooleemee Preschool	18	0	0	3-6
DCS Cornatzer Preschool	18	0	0	3-6
DCS Mocksville Preschool	18	0	0	3-6
DCS Pinebrook Preschool	18	0	0	3-6
DCS Shady Grove Preschool	36	0	0	3-6
Jack G Koontz Head Start	40	0	0	3-5
Kountry Kids Learning Center	92	0	0	0-12
Mocksville Head Start	31	0	0	3-5
Mudpies Child Development Center	99	0	0	0-12
William R Preschool	18	0	0	3-6
Young Children's Learning Center	99	0	0	0-12
Little Friends Learning Center	8	0	0	0-12

Source: North Carolina Division of Child Development and Early Education (2020)

The Center for American Progress identified a total of four childcare deserts in the region, with as many as 10.86 children for every slot available in some areas. Only three tracts were found to have an adequate number of childcare slots for the residents in that area.

Table 36: Davie County Census Tract Childcare Capacity (2017)

	, , , , ,					
	Facilities	Capacity	Children	Ratio	Desert	
801	5	31	319	10.29	Yes	
802	1	36	391	10.86	Yes	
803	3	266	258	.97	No	
804	1	18	146	8.11	Yes	
805	3	135	363	2.69	No	
806	3	259	138	.53	No	
807	3	150	539	3.59	Yes	

Source: Center for American Progress (2017)

Stokes County Childcare Infrastructure

Stokes County has a total of 17 childcare facilities, eight of which serve infants. One facility, Little Bears Daycare, provides childcare during second and third shifts for families in need of care during non-traditional hours.

Table 37: Stokes County Childcare Centers (2020)

	1 st Shift	2 nd Shift	3 rd Shift	Ages
Calvary Christian Childcare	128	0	0	1-12
Danbury Head Start	30	0	0	3-5
First Baptist Child Development Center	162	0	0	0-12
First Step Child Care	54	0	0	0-12
Hope Child Care	35	0	0	0-12
Kidz Community Child Care	198	0	0	0-12
KinderCare Learning Center	150	0	0	0-12
King Elementary School Preschool	72	0	0	3-6
London Preschool	17	0	0	3-5
Mt. Olive Head Start	18	0	0	3-5
New Life Center	60	0	0	0-12
Pinnacle Elementary Preschool	18	0	0	3-6
Poplar Springs Elementary Preschool	18	0	0	3-5
Sandy Ridge Head Start	15	0	0	3-5
Walnut Cove Elementary Pre-K	54	0	0	3-6
Little Bears Daycare (Home-Based)	8	8	8	0-12
Tonya's Tots (Home-Based)	8	0	0	0-12

Source: North Carolina Division of Child Development and Early Education (2020)

The Center for American Progress identified a total of six childcare deserts in the community, with as many as 25.47 children for every slot available in some areas. Only three tracts were found to have an adequate number of childcare slots for the children residing in the area.

Table 38: Stokes County Census Tract Childcare Capacity (2017)

	Facilities	Capacity	Children	Ratio	Desert
701	1	15	382	25.47	Yes
702	0	0	103	(No Slots)	Yes
703	0	0	161	No Slots)	Yes
704	5	34	267	7.85	Yes
705.01	5	370	228	.62	No
705.03	3	447	358	.80	No
705.04	1	18	190	10.56	Yes
706	1	54	207	3.83	Yes
707	4	166	295	1.78	No

Source: Center for American Progress (2017)

Surry County Childcare Infrastructure

A total of 45 childcare centers were identified in Surry County, twenty-three of which serve infants. Nine of these facilities were noted as providing services during second and third shifts for families in need of care during non-traditional hours.

Table 39: Surry County Childcare Centers (2020)

	1 st Shift	2 nd Shift	3 rd Shift	Ages
A Grace Academy of Mt. Airy	112	112	0	0-12
BH Tharrington Preschool	45	0	0	3-6
Cedar Ridge Elementary Pre-K School Ready	18	0	0	3-6
Central Methodist Child Care	99	0	0	3-12
Copeland Elementary Pre-K School Ready	36	0	0	3-6
Dobson Elementary Pre-K School Ready	29	0	0	3-6
Elkin Elementary Preschool	36	0	0	3-6
Flat Rock Elementary Pre-K School Ready	18	0	0	3-6
Franklin Elementary Pre-K School Ready	36	0	0	36
Jerrie's Day Care, Inc.	49	0	0	0-12
Jones Head Start	115	0	0	3-12
KinderCare Learning Center (5 facilities)	767	0	0	0-12
Magical Moments Leaning Academy	73	0	0	1-12
Mount Pilot Child Enrichment Center	154	0	0	0-12
Mt. Park Pre-K School Ready	18	0	0	3-6
Oak Grove Head Start	20	0	0	3-12
Payne Town Head Start	20	0	0	3-12
Pilot Mountain Elementary Pre-K School Ready	18	0	0	3-6
Pleasant Hill Baptist Church Daycare	189	0	0	0-12
Rainbow Child Care Center	46	0	0	3-12
Red Hill Creek Head Start	20	0	0	3-6
Rockford Elementary Pre-K School Ready	36	0	0	3-6
Shoals Elementary Pre-K School Ready	18	0	0	3-6
South Main Children's Center	21	21	0	1-12
Surry Head Start	20	0	0	3-12
Tiny Hands Child Care of Dobson	88	0	0	0-12
Westfield Pre-K School Ready	18	0	0	3-6
White Plains Baptist Child Care	89	0	0	0-12
White Plains Pre-K School Ready	18	0	0	3-6
Amanda's Angels (Home-Based)	8	0	0	0-12
Billie's Cheeky Monkey's Childcare (Home-Based)	8	8	0	0-12
Dorcas Sprinkle's Day Care Home (Home-Based)	8	0	0	0-12
Kiddie Cove Daycare (Home-Based)	8	0	0	0-12
Lil Love Bugs (Home-Based)	8	0	0	0-12
Little Birds Child Care Home (Home-Based)	8	8	8	0-12
Little Folks Day Care (Home-Based)	8	8	0	0-12
Little Pooh's Day Care Home (Home-Based)	8	8	8	0-12
Sharon Bledsoe's Child Care Home (Home-Based)	8	0	0	0-12
Twinkle Tots Child Care Home (Home-Based)	8	8	8	0-12
Vickie's Day Care Home (Home-Based)	8	8	8	0-12
Rugrats Child Care Home (Home-Based)	8	8	8	0-12

Source: North Carolina Division of Child Development and Early Education (2020)

The Center for American Progress identified a total of thirteen childcare deserts in the community, with as many as 18.25 children for every slot available in some areas. Only nine tracts were found to have an adequate number of childcare slots for the children residing in the area.

Table 40: Surry County Census Tract Childcare Capacity (2017)

•	Facilities	Capacity	Children	Ratio	Desert
9301.01	0	0	40	(No Slots)	Yes
9301.02	1	18	241	13.39	Yes
9302.01	4	46	76	.65	No
9302.02	2	161	247	1.53	No
9303.01	1	180	71	.39	No
9303.02	3	260	188	.72	No
9304	3	244	27	1.18	No
9305.01	2	8	146	18.25	Yes
9305.02	1	36	237	6.58	Yes
9306	6	328	115	.35	No
9307	4	16	286	17.88	Yes
9308.01	2	38	137	3.61	Yes
9308.02	5	34	205	6.03	Yes
9309.01	8	430	313	.73	No
9309.02	2	8	135	16.88	Yes
9310.01	0	0	130	(No Slots)	Yes
9310.02	8	269	308	1.14	No
9310.03	3	28	182	6.5	Yes
9311.01	0	0	126	(No Slots)	Yes
9311.02	1	36	139	3.86	Yes
9311.03	1	18	65	3.61	Yes
9312	4	180	225	1.25	No

Source: Center for American Progress (2017)

Yadkin County Childcare Infrastructure

Licensing data for Yadkin County identified 19 childcare facilities in the community that serve children under the age of five years, eight of which serve infants. No facilities in this county provide services during non-traditional hours.

Table 41: Yadkin County Childcare Centers (2020)

	1 st Shift	2 nd Shift	3 rd Shift	Ages		
Boonville Head Start	25	0	0	3-5		
Boonville Preschool and Development Day	30	0	0	3-12		
Children's Center	55	0	0	0-12		
Courtney Preschool and Development Day	48	0	0	3-12		
East Bend Preschool	36	0	0	5-12		
Fall Creek Preschool	36	0	0	3-6		
Forbush Preschool	18	0	0	3-6		
Jonesville Head Start	20	0	0	3-5		
Jonesville Preschool	36	0	0	3-6		
Little Darlings Childcare, Inc.	50	0	0	0-12		
Mother Hen Child Care	12	0	0	0-12		
Small Folks Child Care Center	78	0	0	0-12		
West Yadkin Preschool	54	0	0	3-6		
Yadkin Valley Migrant Head Start	90	0	0	0-5		
Yadkinville Head Start	54	0	0	3-6		
Yadkinville Preschool	72	0	0	3-6		
Brenda Reynolds Day Care Home (Home-Based)	8	0	0	0-12		
RD's Loving Care (Home-Based)	8	0	0	0-12		
Reecie's Day Care (Home-Based)	8	0	0	0-12		
Source: North Carolina Division of Child Development and Early Education (2020)						

Source: North Carolina Division of Child Development and Early Education (2020)

The Center for American Progress identified a total of four childcare deserts in the community, with as many as 9.91 children for every slot available in some areas. Only three tracts were found to have an adequate number of childcare slots for the children residing in the area.

Table 42: Yadkin County Census Tract Childcare Capacity (2017)

	Facilities	Capacity	Children	Ratio	Desert
501.01	7	119	387	3.25	Yes
501.02	1	36	46	1.28	No
502	6	165	114	.69	No
503	2	56	555	9.91	Yes
504	1	54	323	5.98	Yes
505.01	6	233	378	1.62	No
505.02	1	48	216	4.5	Yes

Source: Center for American Progress (2017)

Childcare Affordability

For families who have access to childcare, cost is generally a major factor that prevents them from using the resource. According to the Economic Policy Institute, the average cost of infant care in North Carolina is \$9,480 per year (\$790 per month). For older children, the cost is slightly lower at \$8,113 each year (\$676 per month). With these rates infant care is 28.9% higher than the average in-state tuition for a 4-year college and only 8.9% lower than the average rent.

According to the U.S. Department of Health and Human Services (HHS), childcare is considered affordable if it costs no more than 7% of a family's income. By this standard, only 12.4% of all North Carolina families can afford infant care.

Families with two children (or more) face an even larger burden. For two children, an infant and a four-year-old, the average cost of childcare would be \$17,593 per year (\$1,466 per month). That is 41% higher than the state's average rent. The average family with this structure would spend more than 33% of their annual income on childcare alone.

For low-wage workers, childcare is completely out of reach. A minimum wage worker in North Carolina would need to work full-time for 33 weeks simply to pay for childcare for one infant, as the cost would consume nearly 63% of their annual income.

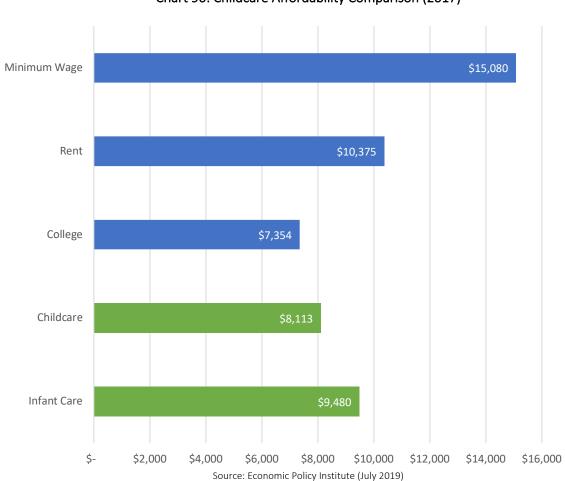


Chart 90: Childcare Affordability Comparison (2017)

Early Childhood Education

While ensuring these children have access to a safe and reliable environment of care allows parents to focus on securing income for the household, data also indicates that quality childcare with an educational component can have a long-term effect on a child's cognitive and socioemotional development, increase IQ scores by up to 10 points, and improve graduation rates by as much as 14%.

During the evaluation of elementary schools, data indicated that only slightly more than half of all children (57.53%) in the region were ready to enter Kindergarten at the time of enrollment. Although the rates were significantly worse in some communities than others, school readiness is important to ensure children have a strong foundation that will allow them to become successful for the entirety of their lives.

Table 43: Kindergarten School Readiness by County (2019)

	#	%
Davie	2,112	76.53%
Stokes	969	37.98%
Surry	2,758	52.76%
Yadkin	1,803	65.67%
Region	7,642	57.53%

Source: North Carolina Department of Public Instruction (2019)

Community Feedback

Survey respondents ranked childcare access as the fourth greatest barrier to self-sufficiency in the region, with 11.94% of all customers stating that they personally struggled to find childcare and 13.43% stating that they struggled to afford childcare during the past twelve months. Although childcare was primarily noted as being a barrier to employment (54%), many residents also stated that it was a primary factor in education/skills advancement (35%) and the ability to secure basic needs (26%).

Several customers noted that childcare is not available on nights and weekends, and limited the ability of parents to secure employment. One individual stated that the cost of childcare is often more than the salaries earned, making it more cost effective for one parent to stay at home with young children. A focus group participant verified this concern, stating that she had been paying \$300 per week for childcare before she found the Head Start program.

Conclusion: Strengths

There are 97 childcare providers in the region providing an estimated 5,168 safe environments for children while parents are at work and/or school. Although multiple childcare deserts exist within the community, no county as a whole meets the defined threshold, with an average of 1.8 children per available slot. Every community has options available for low-income children that provide educational supports and family development services.

Conclusion: Weaknesses

The region has an estimated 4,554 children with no childcare access due to a lack of infrastructure. The cost of the available childcare slots is not affordable for the average family, leaving many to make decisions concerning the abandonment of employment or leaving their child in cheaper, and sometimes unsafe, environments.

Housing & Energy

Housing Availability

The U.S. Census Bureau identified a total of 92,199 housing units to accommodate the region's 79,734 households in 2018. An estimated 86.5% of these units were occupied at the time of the survey, with a strong majority being single occupancy homes (69.64%). Only 6,081 multi-family units (6.60%) and 21,861 mobile homes (23.71%) were identified. The remaining 49 units included campers, boats, and other places not generally designed for long-term housing.

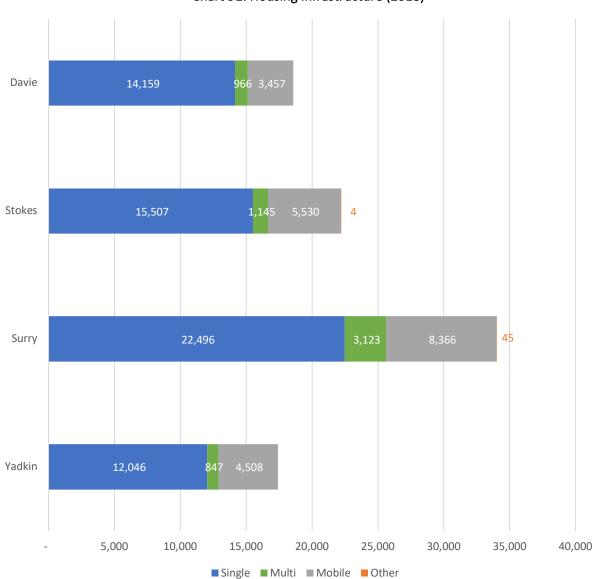


Chart 91: Housing Infrastructure (2018)

Source: U.S. Census Bureau 5-year estimates (2014-2018)

This data indicates that the region has a surplus of approximately 12,465 units, leaving the community with a vacancy rate of 13.5%. Nearly half of these unoccupied housing units are located in Surry County (5,045), with smaller numbers in Stokes (2,884), Davie (2,583), and Yadkin (1,953).

Housing Condition

While this is encouraging, it is always important to consider the condition of these homes. This is especially important in regions with a large number of older homes. A recent publication by Money Crashers indicates that homes built after 1990 are considered to be "newer", with approximately 38% of all homes in the nation being older that 40 years. In the agency's service area, homes are slightly older than the national average, with nearly half (46.54%) being more than 40 years old and 13.4% being more than 70 years old.

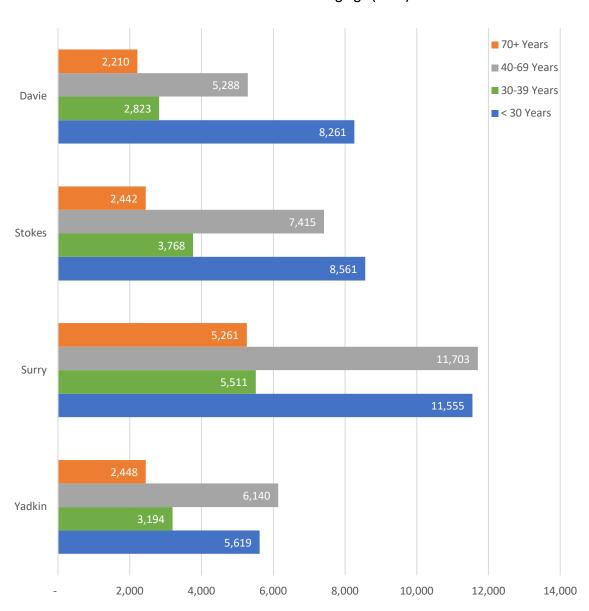


Chart 92: Housing Age (2018)

Source: U.S. Census Bureau 5-year estimates (2014-2018)

A 2014 article by Forbes Magazine identified the most common concerns people face when living in older homes. The list included termite infestation, mold/mildew, plumbing and electrical problems, foundation issues, Radon, leaking/sagging roofs, and inadequate insulation around windows.

While research documenting details of these particular conditions is not available, the United States Department of Housing and Urban Development (HUD), in coordination with the U.S. Census Bureau, publishes annual estimates of housing units with substandard conditions. In the service area, an estimated 20,475 housing units (22.07%) were noted as having at least one substandard condition. Nearly half of these (9,935 units) had at least one severe substandard condition.



Chart 93: Housing Condition (2018)

Among the conditions specifically identified, an estimated 614 homes in the region were noted as lacking cooking facilities and 540 did not have adequate plumbing. Nearly one-in-twelve (7,241) households were found to have more than one individual per room (not bedroom).

Table 44: Notable Substandard Housing Conditions by County (2018)

	No Kitchen	Inadequate Plumbing	Over- Crowded
Davie	41	123	1,687
Stokes	240	180	1,688
Surry	167	152	2,331
Yadkin	166	85	1,535
Region	614	540	7,241
	11.6.6 D		(2014 2010)

Source: U.S. Census Bureau 5-year estimates (2014-2018)

Housing Affordability

A third housing concern within any community is the ability of residents to afford the homes that are available. According to the U.S. Census Bureau, 14,563 families are currently housing cost burdened. This simply means that they spend more than 30% of their household income on rent/mortgage and utilities combined. To put this number in perspective, it accounts for 18.26% of the total population, and more than double the number of households that meet the official definition of poverty.

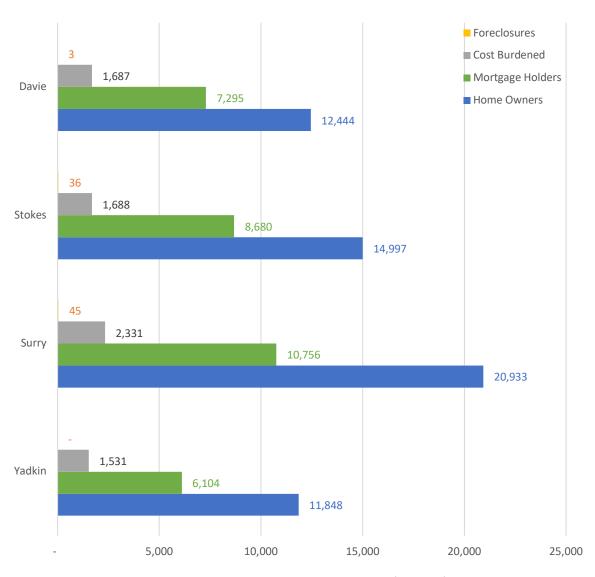


Chart 94: Cost burdened Homeowners (2018)

Source: U.S. Census Bureau 5-year estimates (2014-2018)

While data indicates that only 54.52% of all homeowners have an active mortgage, nearly a quarter (22%) of all mortgage holders were noted as being cost burdened with a median housing cost ranging from \$1,019 in Yadkin County to \$1,208 in Davie County. This burden has resulted in 84 foreclosures in the past year. It should be noted, however, that the number of housing cost burdened homeowners has decreased by 3,120 over the past five years, and the percentage of cost burdened mortgage holders has decreased by 40.5%.

The situation is more dire for those who rent homes. Of the 16,987 renters, 43% report spending more than 30% of their income on housing. This is an increase of 103 households from 2014. The median rent in the region ranges from \$620 in Surry County to \$735 in Davie County. In the past year, this cost of housing has contributed to 816 eviction filings.

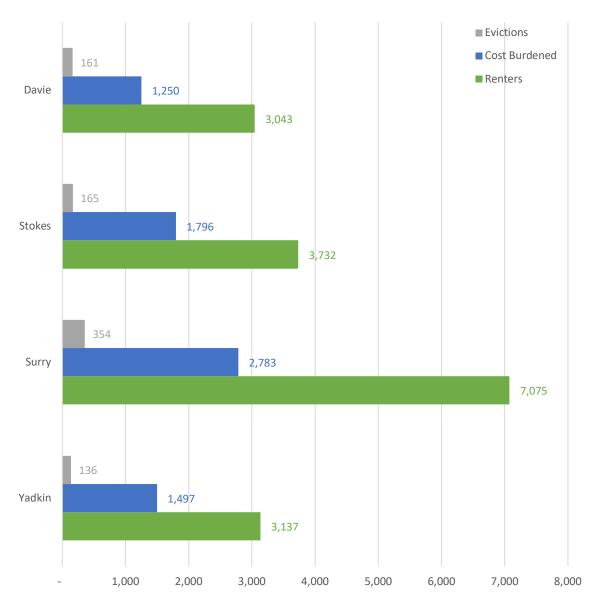


Chart 95: Cost burdened Renters (2018)

Source: U.S. Census Bureau 5-year estimates (2014-2018)

While the price of rent and mortgage payments are major contributing factors to housing affordability, utilities can also play an important role. According to the United States Department of Health and Human Services (HHS), utilities are considered unaffordable if they consume more than 6% of a household's income. The average energy cost in the region ranges from \$189 per month in Davie and Stokes counties to \$227 in Surry County. The average bill in Yadkin County is \$210. All of these rates are higher than the national average cost of \$171 per month.

For low-income families, these rates can have a tremendous impact on economic well-being. For example, a low-income renter (50% AMI) in Davie County would spend an estimated 10.2% of their household income on utilities alone. A low-income homeowner in the same community would spend 12.1%.

Table 45: Utility Costs & Percent of Income Required at 50% AMI (2019)

	Avg Cost	% Income of 50% AMI Renter	% Income of 50% AMI Owner
Davie	\$189	10.2%	12.1%
Stokes	\$189	9.3%	12.6%
	<u>'</u>		·
Surry	\$227	12.6%	14.2%
Yadkin	\$210	9.8%	14.0%

Source: North Carolina Housing Coalition

It should be noted that while utility costs can impact a household's cost burden, the condition of a home can also impact the cost of utilities. For households who are economically disadvantaged, the inability to continue proper maintenance schedules can cause further financial insecurity over time. The United States Environmental Protection Agency (EPA) reports in the 2011 "Guide to Developing and Implementing Greenhouse Reduction Programs" that improved energy efficiency of homes not only improves energy costs, but also reduces air pollutants, improves home values, reduces risk of eviction, and reduces reliance on energy subsidy programs.

Homelessness

One major consequence of a high cost burden is the loss of housing. As previously mentioned, a total of 84 foreclosures and 816 evictions were filed in the previous year as a result of the inability to pay for housing expenses. For households lacking support systems, a loss of housing results in a life on the streets.

In the most recently published Point-In-Time (PIT) Count, the local Continuum of Care identified a total of 51 households who were homeless based on the official Department of Housing and Urban Development (HUD) definition. These households consisted of 83 individuals, including 23 children. Of these, 29 were living in shelters, 10 were enrolled in transitional housing programs, and 35 were unsheltered. It should be noted that no homeless individuals were identified in Stokes County.

Table 46: Point-In-Time Homeless Count (2018)

	Households	Individuals	Children	Sheltered	Transitional	Unsheltered
Davie	4	9	3	0	0	0
Stokes	0	0	0	0	0	0
Surry	41	67	20	29	10	28
Yadkin	6	7	0	0	0	7
Region	51	83	23	29	10	35

Source: North Carolina Coalition to End Homelessness (2018)

On a positive note, data indicates that the homeless problem is improving. During the previous year (2017), a total of 89 homeless households containing 187 individuals were identified. This is a 42% decrease in homeless households and a 55.61% reduction in the number of homeless people.

■ 2018 HH ■ 2017 HH Davie Stokes 15 41 Surry 43 Yadkin 5 10 15 20 25 30 35 40 45 50 Source: North Carolina Coalition to End Homelessness (2018)

Chart 96: Household Homeless County Comparison (2017-2018)

Agency Data

During the most recently completed program year, half (50%) of all customers reported ownership of their home, with 43% being renters. The remaining 7% reported being homeless at the time of survey. A total of three households obtained housing as a result of services provided by the organization.

Eight families with children enrolled in Head Start were identified as homeless. During the course of the year, two of these families established safe and affordable housing.

Community Feedback

More than half (54%) of all survey respondents stated that they felt access to safe housing was a major issue in the local community, with access to utilities (46%) and heat (45%) also being noted as major concerns.

Nearly 90% of those who identified safe housing as an issue felt the community did not have an adequate number of homes that would be considered affordable based on the average wage and more than 65% stated that the homes available were in poor condition. Many participants stated that it is difficult to locate affordable housing units in the region. One community member specifically stated that affordable housing units are obligated prior to completion. Several low-income individuals commented that they are only able to survive by sharing expenses with another person.

The greatest substandard conditions identified were sagging/leaking roofs (71%), broken windows/doors (71%), inadequate insulation (69%), inadequate heating units (69%), holes in walls, ceilings, and/or floors (58%), missing siding (48%), and insect/rodent infestations (43%). While community members agreed that the cost of repairs were often to blame, some noted that local landlords simply refuse to maintain properties appropriately.

Utility costs were attributed to both poor housing condition and unreasonable vendor pricing, especially in the summer and winter months. One customer stated that they wanted to upgrade to a heat pump to reduce utility expenses but couldn't afford it.

One community member stated that they felt homelessness was a bigger problem in the area than most people realized. A staff member also noted that the region has a lack of emergency housing to assist these families when they are in need. One staff member stated that a local church was housing several people at night, but the services were not really advertised. Another explained that emergency shelter is only available in Surry, but they will serve people from any of the surrounding communities.

Conclusion: Strengths

The community as a whole has a surplus of 12,465 homes when compared to the number of households living in the region. The number of cost burdened households has reduced, specifically among homeowners, over the past five years. This has resulted in fewer evictions and a reduced homeless rate.

Conclusion: Weaknesses

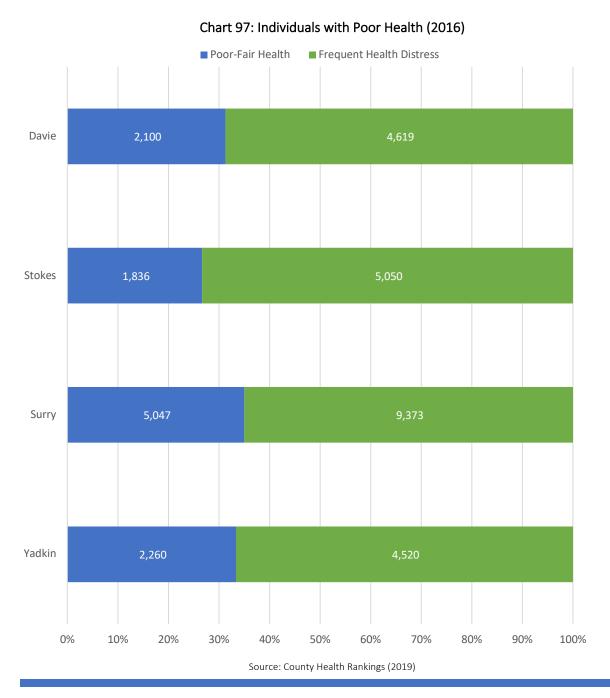
Many of the homes in the region are more than 40 years old. For households with limited income, this has led to substandard housing conditions that can impact the health of residents and increase energy bills. The number of homes with substandard housing conditions are three times the number of households that are considered to be low-income based on the nationally recognized definition. Although homeless rates continue to drop, data indicates that nearly one in every 100 low-income households were homeless at some point during the year and 14,563 are housing cost burdened, placing them at risk of future homelessness.

Health & Well-Being

General Health

Poor health is both a cause and consequence of poverty. Just as poverty increases the likelihood of a person to have health barriers, it also can impact the ability of a person to secure or increase earned income.

County Health Rankings, a research division of the Robert Wood Johnson Foundation, reports that an estimated 34,805 members of the local population (17.61%) have poor to fair health. Of these, 23,562 individuals (11.92%) are noted as having more than 14 days of physical distress each month.



The single greatest factor impacting the general health of local residents is obesity. While the term simply implies that a person has too much body fat, a diagnosis of obesity is actually based on a Body Mass Index calculation of 30 or higher. With nearly one-third (30.83%) of the region's residents suffering from obesity, it ranks as the greatest health concern in the region. Not only does obesity in itself lead to a feeling of poor health, it increases the risk of high blood pressure, heart disease, stroke, diabetes, high cholesterol, joint problems, trouble breathing (including sleep apnea), and gallstones.

Obesity is a complex condition that can impact anyone. Contributing factors to obesity include the social and physical environment, genetics, medical history, and behaviors such as poor diet and physical inactivity. Childhood maltreatment has also been identified as a risk factor for obesity. The prevalence of obesity is highest among adults ages 45-64 and is more prominent among those with lower levels of educational attainment and with incomes of less than \$25,000 per year.

Table 47: Health Conditions by County (2018)

	Obesity	Diabetes	STI Infections	HIV Infections
Davie	13,291	5,333	139	30
Stokes	13,312	5,270	151	52
Surry	21,604	8,770	195	80
Yadkin	12,151	4,038	88	40
Region	60,358	23,411	573	202

Source: County Health Rankings (2019)

High Blood pressure, also known as Hypertension, is a major risk factor for heart disease and stroke. Although county-level data was not available concerning individuals with a diagnosis of Hypertension, America's Health Rankings reports that nearly one-third of all adults in the United States were diagnosed with Hypertension, approximately half of which was controlled. Data indicates that a person's income, education, employment, and social status are directly linked to risk of high blood pressure.

More than one-in-ten (11.96%) of all local residents in the organization's service area have been diagnosed with Diabetes, which is also identified as the seventh-leading cause of death in the region. This disease occurs when a person's blood glucose (blood sugar) is too high. Blood glucose is a person's main source of energy and is generated by food. This disease can not only put a person's life at risk, it is often associated with fatigue, decreased ability to heal, reduced sex drive, erectile disfunction, urinary tract infections, yeast infections, and dry skin. Of the three types of Diabetes, Type 2 is directly associated with obesity, and is more common among individuals with low incomes.

With only 573 estimated infections in the region, sexually transmitted infections are not a prominent concern in the region, however, it is important to monitor these conditions closely on an ongoing basis as they can often spread quickly when left unchecked, impacting the economic well-being of infected persons and, in some cases, the health of community members they come in contact with. The most common STIs in the region were Chlamydia and Gonorrhea, with an estimated 202 individuals being infected with HIV.

In April 2018, a number of states reported a large number of outbreaks of Hepatitis A. Cases were generally associated with individuals among three risk groups: (1) persons who use drugs, (2) persons who are experiencing homelessness, and (3) men who have sexual intercourse with other men. Although not of the same magnitude as some other states, North Carolina was included in the outbreak.

No publicly reported cases Outbreak declared over 1 - 250 >250 - 500 >500 - 1000 >1000 - 2000 >2000 - 4000 >4000 Source: Center for Disease Control (2019)

Map 1: National Hepatitis Cases by State (2017-2019)

The virus most commonly spreads when a person eats or drinks something contaminated with fecal matter, even if in small amounts. While Hepatitis can be prevented by a safe and effective vaccine, outbreaks can be managed through handwashing and good hygiene. Only six cases were identified in the service area, all of which were contained to Stokes County.

Disability Status

When compared to data collected by the U.S. Census Bureau, a strong majority of the those who report having poor health are disabled. Data indicates that an estimated 17.31% of the local population, or 34,227 individuals, were classified as disabled in 2018. This rate is significantly higher than the state (13.6%) and national (12.6%) averages. One county, Surry, has a rate of 20.3% which is nearly double the national average.

Table 48: Disabled Individuals by Age and County (2018)

	Ages 18-64	Age 65+	< 5 Years Old	Ages 5-17	TOTAL	Percent
Davie	2,895	2,996	65	537	6,493	15.6%
Stokes	3,375	3,148	0	455	6,978	15.4%
Surry	7,500	5,703	79	1,162	14,444	20.3%
Yadkin	3,068	2,831	14	399	6,312	16.9%
Region	16,838	14,678	158	2,553	34,227	17.1%

Source: U.S. Census Bureau 5-year estimates (2014-2018)

As would be expected, a large portion of the disabled population (43%) is over the age of 65. This accounts for more than one-third (38%) of all seniors living in the region. The largest concentration of disabled seniors (1,162) reside in Surry County with smaller populations in Davie (537), Stokes (455), and Yadkin (399) counties.

Slightly less than half of all disabled individuals (49%) are between the ages of 18 and 64. For this portion of the population, a disability status not only impacts the quality of life, but also hinders the ability to secure meaningful employment that would help to promote economic security. As this age group is more likely to have dependents, it also has the potential of impacting the economic well-being of an entire family. According to an article published by Talk Poverty in 2014, the poverty rate for working-age people with disabilities is nearly two and a half times higher than for those without disabilities.

Although disabilities in children do not specifically impact the ability to secure income, the additional medical costs associated with a disability can impact the financial well-being of the household. Additionally, a long-term disability puts children at a higher risk of living in poverty once they reach adulthood. An estimated 2,711 children in the region were identified as being disabled, 158 of which were under the age of 5. Nearly half of these children (70) were enrolled in the organization's Head Start program during the most recently completed program year.

Among all individuals who were classified as disabled, more than one-third (36%) suffered from cognitive disorders, with 30% having hearing impairments, and 22% having vision impairments. An estimated 12,534 households reported having self-care deficiencies and 6,869 were found to have independent living deficiencies.

Mental Health

Mental health is the level of psychological well-being that allows a person to function at a satisfactory level of emotional and behavioral abilities. Mentalhealth.org, a service of the U.S. Department of Health and Human Services, reports that mental health is important at every stage of life, from childhood and adolescence through adulthood, as it impacts how a person thinks, feels, acts, handles stress, relates to others, and makes informed decisions. The 2019 report states that there are many factors that contribute to mental health problems, including biological factors (brain chemistry), life experiences (trauma and/or abuse), and family history of mental health problems.

The Robert Wood Johnson Foundation's County Health Rankings indicate that mental health is prevalent concern in the region, with an estimated 24,816 local residents (12.55%) reporting that they suffer from frequent (more than 14 days per month) mental distress. Larger percentages of the population are impacted in Surry (13%) and Yadkin (13%) than in Davie (12%) and Stokes (12%) counties. These rates are comparable to the statewide average of 12%.

Table 49: Individuals with Frequent Mental Distress by County (2016)

	Number	Percent
Davie	5,039	12%
Stokes	5,509	12%
Surry	9,372	13%
Yadkin	4,896	13%
Region	24,816	12.55%
State		12%

Source: County Health Rankings (2019)

The Center for Behavioral Health Statistics and Quality reports that more than one-in-five (21.46%) of all North Carolina residents between the ages of 18 and 25 suffer from mental illness with slightly less than one-in-twenty (4.42%) having serious mental illness concerns. Among those over the age of 26, the percentage of individuals with mental illness is only slightly lower at 18.58%, but with a higher rate (4.77%) who have a serious mental illness. Although data was not available concerning mental illness among children, more than one-in-ten (11.70%) were found to have suffered from depression at some point during the year.

Table 50: North Carolina Residents Reporting Mental Health Concerns During Year by Age Group (2016)

Ages	Mental Illness	Serious Mental Illness	Depression	Suicidal Thoughts
12-17	No Data	No Data	11.70%	No Data
18-25	21.46%	4.42%	9.05%	7.71%
26+	18.58%	4.77%	6.75%	3.67%

Source: Center for Behavioral Health Statistics and Quality, 2015-2016

Among those who are between the ages of 18 and 25, slightly less than half (44.26%) who had mental illness experienced an episode of depression and more than one-in-three (35.27%) seriously contemplated suicide. Although the percentage of individuals with mental illness was slightly lower among those over the age of 26, more than one-third (36.29%) had experienced an episode of depression and nearly one-in-five (19.75%) had seriously contemplated suicide.

Life Expectancy

One potential consequence of poor health is a shortened life span. By exploring a county's data related to length of life along with environmental and behavioral health factors, communities can isolate factors that can help improve the quality of life for its citizens on a long-term basis. The average life expectancy ranges from 75.6 years in Surry County to 78 years in Davie County. When compared to state (78) and national (78.6%) averages, it is evident that people in the region generally live shorter lives than in other areas.

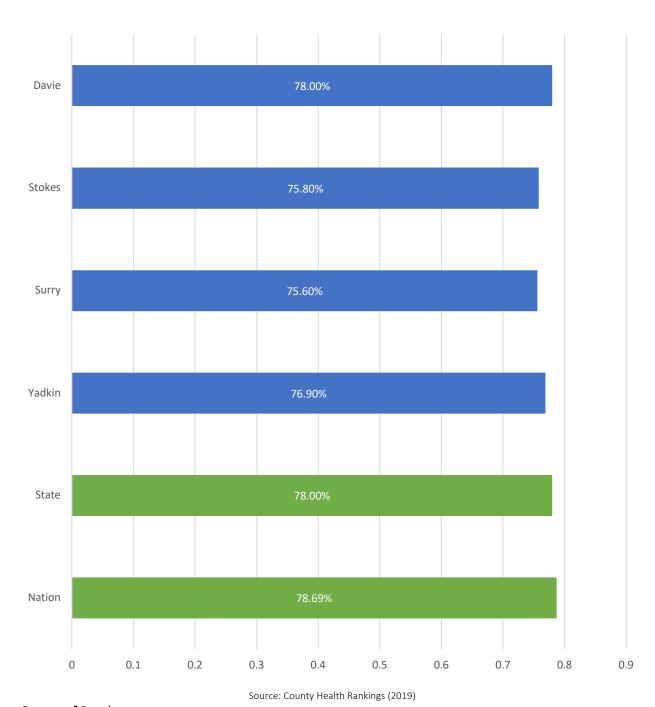


Chart 98: Average Life Expectancy by County (2015-2017)

Causes of Death

An examination of North Carolina vital records reveals that the majority of the region's deaths can be directly associated to general health concerns previously identified in this section, many of which are impacted by the economic well-being of local residents.

Table 51: Causes of Death by County (2019)

	Davie	Stokes	Surry	Yadkin	TOTAL
Cancer	113	134	199	98	544
Heart Disease	101	126	175	101	503
Respiratory Disease	24	40	86	31	181
Alzheimer's Disease	24	30	65	21	140
Random Accidents	2	26	50	21	120
Cerebrovascular	26	24	39	23	112
Diabetes	12	13	31	21	77
Influenza	16	11	28	11	66
Suicide	3	8	15	3	29
Nephritis	0	0	18	10	28
Vehicle Accidents	6	6	11	4	27

Source: North Carolina Vital Statistics

Cancer, the leading cause of death in the region, is also the second-leading cause of death in the United States. According to American Health Rankings, the most common cancers in the nation – breast, prostate, lung, bronchus, and colorectal – are also responsible for the most deaths. Nationally, lung cancer accounts for the largest number of cancer deaths among men (26%) and women (25%).

Populations with the highest risk of cancer mortality generally include older adults, men (as compared to women), racial minorities (especially African Americans), and adults living in rural areas. While there is no universal cure for cancer, studies show that death rates can be impacted by discontinuance of smoking, utilization of the HPV vaccine and Hepatitis vaccine, and routine screenings for breast, colon, and prostate cancers.

The second most common cause of death in the region, heart disease, is the number one cause of death nationally. The populations at highest risk of death include older adults, racial minorities (especially African Americans), persons with a family history of heart attacks, and the economically disadvantaged. Data indicates that low-income populations are impacted as they are more likely to smoke, have limited access to quality healthcare, and suffer from high blood pressure, high cholesterol, and obesity.

Respiratory Disease, a type of disease that impact the lungs and other parts of the respiratory system, are generally caused by infection, tobacco smoke (including second-hand), radon, asbestos, and other forms of air pollution. Although presented as a single cause of death impacting 181 local residents, it includes a number of diagnoses such as Asthma, Chronic Obstructive Pulmonary Disease (COPD), Pneumonia, and Pulmonary Fibrosis.

Alzheimer's Disease, the fourth leading cause of death in the region, is a type of dementia what worsens over time. The most common early symptom of Alzheimer's is difficulty remembering newly learned information. As the disease advances, patients become more disoriented, experience mood and behavioral changes, communicate unfounded suspicions of family and friends, and eventually experience difficulty speaking, swallowing, and walking. The vast majority of those with Alzheimer's die from aspiration pneumonia, a condition that occurs when food or liquid travels down the windpipe instead of the esophagus, causing damage or infection in the lungs. Although only 140 deaths were associated with the disease in 2018, experts report that Alzheimer's is a growing problem with no cure. Current projections indicate that the number of people with the disease will triple by the year 2050.

The sixth leading cause in the region, Cerebrovascular Disease, impacted 112 local residents. This disease refers to a group of conditions, diseases, and disorders that affect the blood vessels and blood supply to the brain. If a blockage, malformation, or hemorrhage prevents the brain cells from getting enough oxygen, brain damage can occur.

Strokes, the most common type of Cerebrovascular event, is most common among those who have previously experienced an event and older adults (risk doubles every 10 years after age 55). Factors that increase the risk of a stroke and other types of Cerebrovascular Disease include high blood pressure, smoking, obesity, poor diet, a lack of exercise, diabetes, and high cholesterol.

Not only is Diabetes a major health concern that impacts the well-being of many local residents, it is the number 7 leading cause of death in the region, contributing to 77 documented deaths. While additional information is documented in the general health portion of this section, this disease contributes to heart failure, strokes, and kidney disease. Type 2 Diabetes is generally more common among low-income individuals due to lifestyle concerns such as smoking and obesity. Unfortunately, a lack of medical access also places these individuals at a greater risk of major complications and death.

While Influenza is generally considered to be an inconvenient illness for many Americans, North Carolina vital records indicate that 66 local residents lost their lives to the illness in 2018. The Washington Post reports that more than 80,000 Americans passed away during that year's flu season, an increase of 42.86% over the past three decades. According to the CDC, individuals with the highest risk of major complications and death include those who are elderly, under age 18, pregnant, obese, and any person diagnosed with Asthma, neurodevelopment conditions, blood disorders, Chronic Obstructive Pulmonary Disease, Cystic Fibrosis, Diabetes, Heart Disease, Kidney Disease, Liver Disease, metabolic disorders, HIV, and Cancer.

Nationally, the suicide rate increased 25% between 1999 and 2016, with increases occurring in every state, save for Nevada. In 2017, there were an estimated 1.4 million suicide attempts and more than 47,000 deaths by suicide, making it the 10^{th} leading cause of death in the United States. America's Health Rankings reports that firearms were involved in half of all suicides, and there were more than twice as many deaths by suicide than homicide.

Within the organization's four-county service area, state vital records indicate that 29 individuals committed suicide during 2018. While the state and regional rates increased in a similar manner to the national statistics between 2014 and 2017, a significant decrease (50.85%) was experienced in the regional rate between 2017 and 2018.

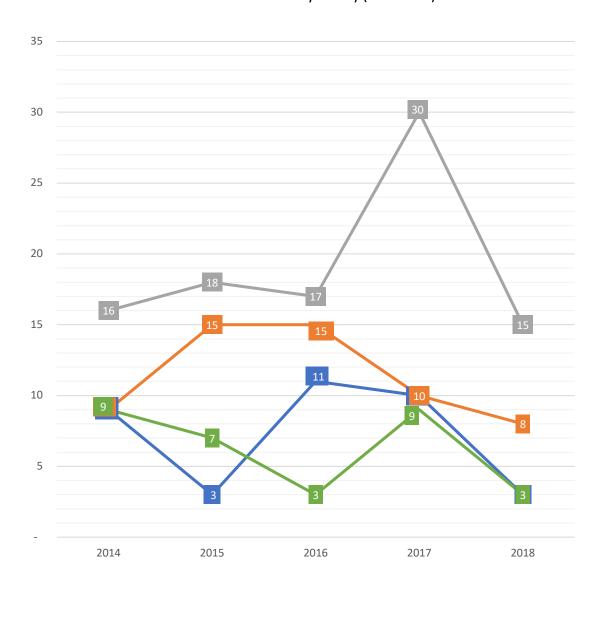


Chart 99: Suicide Trend by County (2014-2018)

Source: North Carolina Vital Records

Stokes

On a county level, major increases were experienced in Stokes County between 2014 and 2015, in Davie County between 2015 and 2016, and in Yadkin and Surry counties between 2016 and 2017.

Nephritis, or Kidney Disease, is a condition in which the kidneys are damaged and cannot adequately filter blood resulting in excess fluid and waste remaining in the body. While treatment has been shown to slow progression, Nephritis generally worsens over time. When kidneys stop working, dialysis and kidney transplants are required for survival. The CDC reports that an estimated 340 individuals begin dialysis every 24 hours due to kidney failure on a national level. While family history of Nephritis is a contributing factor, individuals who are obese or suffer from high blood pressure, Diabetes, or Heart Disease have the greatest risk. Within the region, 28 local residents passed away in 2018 from this disorder.

Vehicle accidents account for loss of 27 lives in the region during 2018. Of these, 41% were connected to the use of alcohol. A five-year trend analysis found that the number of vehicular deaths associated with alcohol have remained somewhat steady although the overall number of vehicular deaths has decreased, indicating the region has a growing problem.



Source: North Carolina Vital Records

Chart 100: Vehicular Death Trend (2014-2018)

Although not specifically documented as one of the primary causes of death in the region, a search of vital records found that 63 individuals lost their lives in 2018 due to drug and alcohol poisoning. While the impact of these substances on the local population accounts for more than one-quarter of all deaths in some communities, the classification of these poisonings is documented as either accidents or suicide by coroners, based on the intent of the user. Were the drug-related deaths to be documented in their own category, they would rank as the ninth leading cause for the region. When compared to statewide average, the rate of drug overdose deaths is notably higher.

Table 52: Drug Deaths per 100,000 Deaths by County

	Drug	Opioids
Davie	18.35	16.6
Stokes	28.7	25.6
Surry	22.7	17.1
Yadkin	23.4	21.8
State	16.7	13.6

Source: North Carolina Vital Records

A five-year trend analysis found that the number of drug-related deaths has increased by 162% over the past five years. Although some deaths may be exclusively associated with a single type of drug, most cases involve multiple substances.

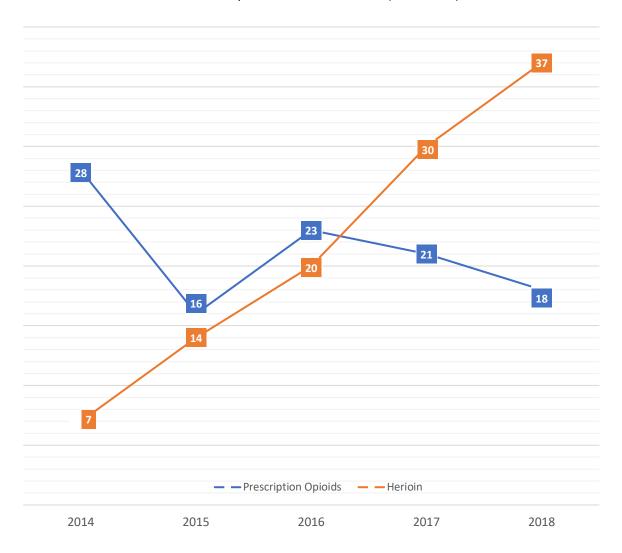
2014 2015 2016 2017 2018
Source: North Carolina Vital Records

Chart 101: Substance Abuse Death Trend (2014-2018)

Data indicates that one of the primary substances contributing to the worsening drug crisis is Heroin. Heroin is a highly addictive analgesic drug derived from morphine, often used illicitly to produce feelings of euphoria. Classified as a synthetic opioid, the number of deaths impacted by the drug has increased by 428.57% over the past five years.

Although still contributing to more than one-quarter of all drug-related deaths, the annual number of prescription opioid poisonings has decreased by 35.71% over the past five years.

Chart 102: Opioid Abuse Death Trend (2014-2018)



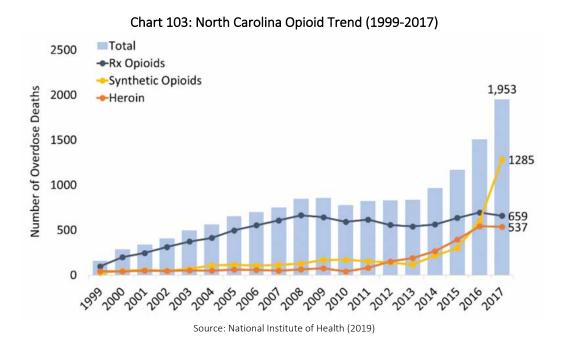
Source: North Carolina Vital Records

Other substances noted as contributing to the region's drug death crisis include Cocaine, Psychostimulants, Benzodiazepines, Antiepileptics, and Alcohol. Among these, the number of deaths associated with Psychostimulants, Benzodiazepines, and Antiepileptics were noted as having significant increases over the past five years. Although Cocaine deaths increased drastically in 2016, they have now returned to the 2014 levels. Alcohol-related deaths have remained relatively low, with a slight increase in 2018.

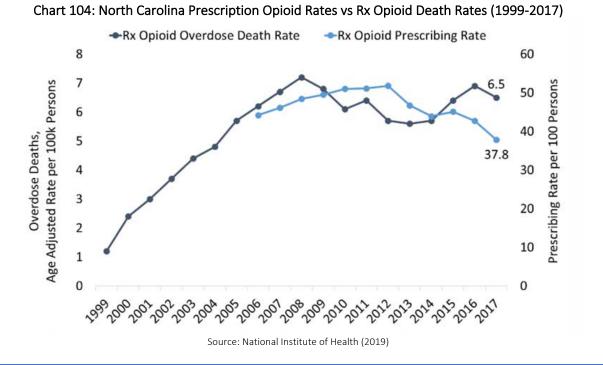
Table 53: Non-Opioid Drug Death Trend by Substance

	2014	2015	2016	2017	2018	
Cocaine	6	3	10	9	6	
Psychostimulants	0	6	5	8	13	
Benzodiazepines	11	4	18	15	20	
Antiepileptics	6	3	9	7	11	
Alcohol	2	0	0	2	3	
Source: North Carolina Vital Records						

Statewide statistics indicate the number of deaths associated with opioids is continuing to increase, especially among users of synthetic opioids. In 2017, the state experienced 1,953 opioid deaths, 65.80% of which were connected to synthetic opioids.



In 2017, North Carolina medical providers wrote 72 opioid prescriptions for every 100 persons. The average U.S. rate in the same year was 5.7 prescriptions per 100 persons. The rate of overdose deaths involving opioid prescriptions was 6.5 deaths per 100,000 persons in 2017 and has not significantly changed in the past several years.



Behavioral Risks

The risk associated with many of the region's health concerns, including the causes of death, can be greatly impacted by behavioral change.

Table 54: Behavioral Risks (2016)

		Excessive	Insufficient	Physically
	Smoking	Drinking	Sleep	Inactive
Davie	16%	17%	30%	27%
Stokes	17%	17%	32%	27%
Surry	19%	15%	34%	31%
Yadkin	18%	17%	31%	21%

Source: County Health Rankings (2019)

One behavior that heightens risk of poor health and premature death is the use of tobacco, alcohol, and other drugs. Although socially accepted, the most commonly abused substance in the region is tobacco. Throughout the service area, slightly less than one-in-six residents (17.70%) smoke tobacco. According to the CDC, smoking is directly associated with many of the leading causes of death (Heart Disease, Stroke, Respiratory Disease, Diabetes, Cancer).

According to national statistics, people with low incomes are more likely to smoke, and generally smoke more heavily than individuals in higher income brackets. Unfortunately, due to the lack of access to healthcare, low-income individuals are also much less likely to receive a diagnosis of major health conditions until late stages of the illness. This results in a higher cost of treatment which, in addition to the average cost of \$117 to \$243 per month to maintain the habit, can severely impact the household's economic security.

The cost of smoking itself is not the only contributing factor associated with poverty. National statistics indicate that smokers are 24% less likely to obtain a job within a year than non-smokers, even when other factors are eliminated, and earn an average of 20% less. Employers attribute this to the loss of productivity among smokers, resulting in an additional average annual cost of more than \$3,000 per employee using the substance.

An estimated 16.27% of all local residents are reported to drink alcohol excessively. As alcohol consumption impacts problem solving skills, judgement, concentration, reaction times, and coordination, excessive use can cause and/or increase risks associated with physical, mental, economic, and social health.

Although the cost of supporting an alcohol addiction can be a contributing factor to poverty on its own, studies indicate that employers are hesitant to hire excessive drinkers, as they are more likely to be involved in accidents, tend to be more aggressive, are more likely to be absent, and produce lower quality work at a lower quantity than those who do not consume alcohol. Those who do secure employment often find themselves in low-paying jobs.

Healthcare costs are also a concern for drinkers, as illness and injury are more likely to occur. Long-term risks include Heart Disease, Hypertension, Liver Disease, Cancer, multiple mental health issues, poisoning, violence, and vehicle accidents.

According to the National Institute of Health (NIH), drug use can have a wide range of health consequences. The impact of the drug, however, can differ drastically based on the specific substance that is used, the method of use, the dosage, existing health conditions, and other factors. Short-term impacts may include a loss of appetite, changes in sleep patterns, increased/decreased heart rate and blood pressure, mood changes, heart attack, stroke, psychosis, overdose, and death. Unfortunately, the user may experience one or more of these side effects after only a single use.

Extended exposure can lead to Heart Disease, Lung Disease, Cancer, HIV/AIDS, Hepatitis, multiple types of mental illness and, while addiction is not experienced by all users, it is a major risk associated with long-term use, which changes the way brain circuits work. This can interfere with how a person experiences normal pleasures in life, such as food and sex, their ability to control stress levels, basic decision making, their ability to learn and remember, etc. These changes make it much more difficult to stop using the substance, even when they are aware of the negative impact on their lives and they want to quit.

Table 55: North Carolina Residents Reporting Substance Abuse During Year (2016)

Ages	Marijuana	Cocaine	Heroine	Pain Relievers
12-17	10.90%	.39%	.04%	4.11%
18-25	30.48%	5.67%	.71%	8.57%
26+	8.16%	1.45%	.32%	4.10%

Source: Center for Behavioral Health Statistics and Quality, 2015-2016

In the state of North Carolina, the primary drug of choice is Marijuana, with nearly 11% of all youth and nearly one-third (30.48%) of young adults stating they had used the drug over the past year. Prescription Opioids were also identified as a major substance being abused in the state, with 4.11% of youth and 8.59% of young adults admitting use.

On a local level, drug use has become a major concern in the community. According to an article published by Spectrum News in August 2019, Surry County is number 2 in the nation for Opioid-related drug overdoses. The publication notes that the problem has grown to the degree that some distributers have experienced shortages of Narcan, a popular anti-overdose medication.

When looking specifically at the impact of these substances in the workplace, Quest Diagnostics, the world's leading provider of diagnostic information services, recently reported that positive drug tests in the nation reached a 14-year high (4.4%) in 2018, a 25% increase from the thirty-year low of 3.3%.

Marijuana was the most commonly identified drug in employment tests, with more than 2.8% of all drug tests identifying recent use. This is an increase of 2.5% since 2017 and 17% increase since 2014. Although rarely publicized, Amphetamines were a second major concern with 1.2% of all employment drug tests indicating recent use. This rate has remained stagnant for the past three years. Based on these tests, Opioid use in the workplace has decreased by 21% over the past year and by more than 43% since 2014. Decreases were also experienced with Heroine (6%) and Cocaine (7%)

A publication by the National Bureau of Economic Research indicates that there is a connection between drug use and poverty. While drug use has negative impacts on physical and cognitive abilities, resulting in lower productivity, the greater connection is related to the determinants of poverty: education, human capital investments, marriage, and fertility. Interestingly, data also indicates that drug use is encouraged by reduced education levels, poor returns on human capital, and lack of meaningful relationships. Thus, areas with limited economic opportunity generally have higher usage rates and more affordable drugs.

A secondary behavioral concern in the region, contributing to the predominate obesity epidemic experienced by nearly one-third (30.83%) of the population, is physical inactivity. County Health Rankings reports that 53,471 individuals (27.31%) report a lack of physical activity on a regular basis. The CDC reports that these individuals are at an increased risk of Heart Disease, Type 2 Diabetes, multiple cancers (endometrial, breast, and colon), Hypertension, high cholesterol, Stroke, Liver Disease, Gallbladder Disease, Sleep Apnea, Osteoarthritis, and gynecological problems (abnormal periods, infertility, etc.).

Ensuring children are physically active is extremely important to promote development of strong bones and muscles. The CDC also documents an association between physical activity in children and cognition (i.e. academic performance, memory). Some studies also indicate that regular exercise reduces the likelihood of depression.

The CDC reports that one-third of all U.S. adults are sleep deprived. Local statistics confirm the issue, finding that only 32% of the region's citizens are receiving the amount of rest necessary for proper functioning of the body. Not only does a lack of sleep contribute to vehicle accidents and mistakes at work that lead to injury, studies indicate that there are direct links between sleep and conditions such as Type 2 Diabetes, Heart Disease, and depression.

Provider Access

Although the state of North Carolina is ranked 15th in the nation for medical service quality, it ranks 42nd for access. Within the organization's service area there are a total of 78 primary care physicians, 57 dentists, and 145 mental health providers.

Table 56: Medical Providers to Population Ratio by County (2016)

	Primary Care				Mental Health	
County	Physicians	Ratio	Dentists	Ratio	Professionals	Ratio
Davie	17	2,470:1	15	2,830:1	27	1,570:1
Stokes	11	4,190:1	6	7,620:1	17	2,690:1
Surry	40	1,800:1	29	2,490:1	74	980:1
Yadkin	10	3,750:1	7	5,400:1	27	1,400:1
Region	78	2,546:1	57	3,467:1	145	1,370:1
State		2,500:1		1,800:1		440:1

Source: County Health Rankings (2018)

The availability of primary care physicians is essential for preventive and primary care and, when needed, referrals to appropriate specialty care. In the table above, the ratio represents the number of individuals that would be served by one physician in a county if the population was equally distributed across physicians. In the state of North Carolina, there are 2,500 local citizens for every primary care physician, with the nation's best communities have a ratio of 1,050:1. Some states require communities to maintain a significantly lower rate than is experienced in the region. For example, Arizona medical facilities must maintain a ratio of no more than 1,200:1. Using these figures as a baseline, Stokes (4,190:1) and Yadkin (3,750:1) stand out as having heightened concerns.

Map 3: North Carolina Medical Provider to Population Ratio (2016)

BEST

Source: County Health Rankings (2018)

WORST

According to the Health Resources and Services Administration (HRSA), there are 4 hospitals, 1 Federally Qualified Health Center (FQHC), and 2 health clinics in the region. It should be noted that none of these facilities are located in Yadkin County.

Table 57: Hospitals and Care Centers by County (2017)

County	Hospitals	FQHC	Health Clinics
Davie	1	0	0
Stokes	1	0	2
Surry	2	1	0
Yadkin	0	0	0
Region	4	1	2

Source: Health Resources and Services Administration (2017)

The region has a total of 57 dentist, with a patient ratio of 3,467:1. When compared to state averages (1,800:1) and the nation's top performers (1,260:1), all communities appear to have a shortage to some degree. The largest deficiencies were noted in Stokes (7,620:1) and Yadkin (5,400:1).

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Map 4: North Carolina Dentist to Population Ratio (2016)

Source: County Health Rankings (2018)

A total of 145 mental health professionals were identified in the region, a strong majority of which were in Surry County. The regional ratio was 1,370:1, which is considerably higher than the statewide average of 440:1. The nation's best performing communities experienced rate averaging 310:1. Using these numbers as a baseline, the entirety of the region would be considered at risk.

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Map 5: North Carolina Mental Health Professional to Population Ratio (2016)

Source: County Health Rankings (2018)

Insurance Coverage

Health insurance is an important part of a person's well-being, as it generally impacts their ability to receive preventive care and necessary intervention. Due to an inability to afford the expensive cost of healthcare, uninsured individuals are far more likely to postpone or forego doctor visits and treatments. For these individuals, the consequences can be severe, particularly when preventable conditions or chronic diseases go undetected. Failure to participate in regular blood pressure checks, blood sugar screenings, cholesterol tests, pap spears, mammograms, and colon cancer screenings can lead to serious health complications and, in some cases, even death.

According to a report issued by Families USA entitled "Dying for Coverage", more than 18,000 Americans between the ages of 25 and 64 died in the year 2000 due to a lack of health insurance. During the economic downturn, millions lost their jobs and healthcare coverage, and rising health insurance premiums resulted in even higher rates with 26,100 deaths due to lack of insurance in 2010. This is the equivalent of 72 people per day, or three people per hour, losing their life due to a lack of medical care access. Although the number of uninsured individuals was reduced by approximately 25% between 2010 and 2016 due to the Affordable Care Act, a large number of citizens continue to struggle to afford medical care.

In the region, an estimated 12.3% of the population, or 24,106 individuals, are currently at risk due to a lack of health insurance. This rate is higher than both the state (11.1%) and national (9.4%) rates. Among the uninsured, an estimated 7,495 individuals (31.09%) were noted as having incomes below 100% of the nationally defined poverty threshold and 15,319 individuals (63.55%) had incomes below \$50,000. Although the rates of uninsured was comparable between those with a high school education (18.97%) and those who did not complete high school (19.27%), individuals with a college education were much less likely to be uninsured (7.97%).

1,205 1,563 Davie 2,511 4,510 2,880 1,925 Stokes 3,620 5,895 2,107 2,749 Surry 6,106 9,132 1,041 1,258 Yadkin 3,082 4,569 1,000 2,000 3,000 4,000 5,000 6,000 7,000 8,000 9,000 10,000 ■ Uninsured <\$25,000 ■ Uninsured <100% FPG ■ Uninsured <\$50k ■ Total Uninsured

Chart 105: Uninsured Individuals by Income Level and County (2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

The rates were found to be the highest among adults between the ages of 19 and 64 (18.9%), followed by school-aged children (7.6%) and young children (5.4%). The rates in all three age categories were higher than state and national rates. The rate for senior citizens was only .5%. Although this is equal to the statewide rate (.5%), it is significantly higher than the national rate (.1%).

Table 58: Uninsured Rates by County and Age Group (2018)

County	% Total	% Child <6	% 6-18	% Adult	% Senior	
Davie	10.8%	7.0%	7.5%	15.8%	.2%	
Stokes	13.0%	4.7%	8.0%	19.0%	.6%	
Surry	12.8%	5.4%	6.9%	19.4%	.5%	
Yadkin	12.2%	4.4%	8.5%	17.9%	.3%	
Region	12.3%	5.4%	7.6%	18.9%	.5%	
State	11.1%	3.5%	5.6%	16.2%	.5%	
Nation	9.4%	4.2%	5.7%	13.2%	.1%	
Source: US Census Bureau, American Community Survey. 2014-18						

Although a five-year trend indicates that the rate of uninsured individuals in the region is improving, the rate of improvement has been much slower than the national average. Between 2014 and 2018, the regional rate decreased by 17.27% as compared to a national decrease of 33.8% during the same period.



Chart 106: Regional Uninsured Rate Trend (2014-2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

The rate of uninsured individuals in the region has decreased by 17.27% since 2014 from 29,435 to 24,106 individuals. This indicates that the insurance problem in the community is slowly improving over time.

When considering the 170,681 individuals in the community with insurance, leading sources include employer provided (50.98%), Medicare (26.14%), Medicaid (22.23%), and direct pay (9.25%). It should be noted that the chart below takes those with multiple insurance types into consideration, thus the sum of all recipients will exceed 100% of the total of population.

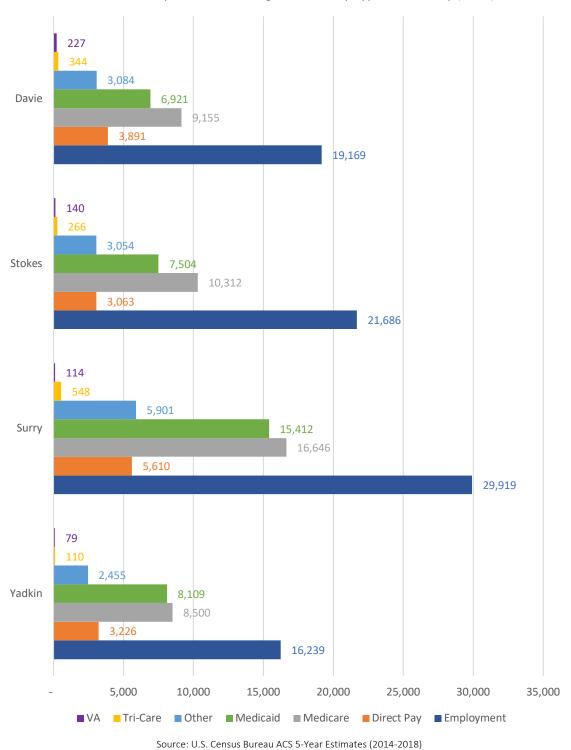


Chart 107: Population Receiving Insurance by Type and County (2018)

The U.S. Census Bureau reports that a total of 37,946 children (20,613), elderly (4,689), and disabled (12,644) individuals are covered by Medicaid in the region. While these individuals do have insurance coverage, many continue to face barriers to healthcare access, as a growing number of physicians refuse to provide services to recipients because of low fees associated with the benefit. In an effort to improve access and reduce the statewide cost associated with operating the program, the state government had planned to transition many of these customers to Managed Care beginning on February 1, 2020. However, due to political disputes concerning the inclusion of Medicaid Expansion, the rollout has been delayed indefinitely. The new system, if approved, will pay five private companies to manage the healthcare needs of these individuals. The plan was expected to roll out in phases, with an estimated 70% of all recipients moving on during the first phase, followed by those with complex behavioral needs at a later date.

The American Action Forum notes that the transition to managed care would be beneficial as it improves patient access, provides services not available through Medicaid (i.e. on call nurses, disease management, vision/dental coverage), reduces taxpayer healthcare costs, and allows patients to select from multiple options. There are concerns, however, among community members that the changes would result in reduced quality of care as some services, such as medical transportation, could be awarded to the lowest bid without consideration of infrastructure and ability to adequately meet the needs of local citizens.

The Medicaid and CHIP Payment and Access Commission (MCPAC) also noted concerns associated with the new model. While the report admits that a great deal of research has been conducted on whether Managed Care delivery systems result in better outcomes than traditional Fee for Service (FFS) models, there is no definitive conclusion as to whether the program improves or worsens access to, or quality of, care for beneficiaries. The following concerns were noted by the commission:

- Economic Incentives: Under Fee for Service (FFS) programs, the state pays providers directly for covered services received by a Medicaid enrollee. Under Managed Care, the state pays the Managed Care Organization (MCO) a capitation rate (a fixed dollar amount per member per month) to cover a defined set of services for each person enrolled in the plan. In turn, the plan pays providers for all of the Medicaid services an enrollee may require that are included in the plan's contract with the state. While MCOs could be at risk of financial loss if spending on services exceeds payments, they are permitted to retain any portion of payments not expended for covered services. Some feel that the new structure will lead to under-treatment of enrollees and prioritized enrollment of healthy patients to maximize earnings. Low rates may also motivate plans to pay less for services, which in turn may reduce the number of providers willing to treat enrollees or result in poor quality service options.
- Network Composition: FFS programs typically contract with any qualified provider willing to accept Medicaid payment rates, and Medicaid beneficiaries who receive services through FFS are entitled to the freedom of choice among providers. Managed Care plans can establish their own provider network qualifications, contract terms, and payment rates that limit enrollees to a network of providers. Although the new plan does require networks to be sufficient to provide adequate access to all covered services, there are no universal metrics to determine sufficiency. The size and scope of the network is feared to impact the types, availability, and quality of services available to enrollees, especially in rural areas with limited healthcare options.

Agency Data

During the most recently completed program year, nearly one-quarter (23.76%) of all customers were noted as having a disability. Of all of the customers served, 91% reporting having insurance of some type, with only 9% being without. The predominate insurance type (90%) was Medicaid with much smaller populations using direct pay (3%), employment-based (.5%), military (.3%), state insurance for children (.2%), and state insurance for adults (.2%). The remaining balance reported having insurance but did not explain the type they received.

Head Start data indicates that 409 children have continuous access to healthcare, however, only 399 of these children have health insurance. Of those with health insurance, the majority (96%) receive Medicaid/CHIP and 4% have private health insurance. Nearly all of the enrolled children (97%) were up to date on a schedule of primary health care by the end of the year, with 61 being diagnosed with a chronic condition and 70 having an Individualized Education Plan (IEP). Health concerns include asthma (12), hearing difficulties (2), vision problems (12), underweight (10), overweight (70), obesity (78), speech/language impairments (60), and other developmental delays (10). Dental screening was provided to 394 children, 40 of which were treated for identified concerns.

Community Feedback

Health concerns were identified as the sixth greatest barrier to self-sufficiency and economic security in the region. The greatest concern in this domain was a lack of health insurance, as identified by 67% of all respondents. Nearly 15% of all participating customers reported that they had at least one uninsured family member over the past 12 months. While the cost of insurance was noted as being too high to afford for many households, several participants noted that insured residents also struggled with the cost of medical care, as Medicare and other types of insurance do not cover all of the necessary expenses. One low-income resident stated that she often postponed medical care because she couldn't afford the amount that her insurance didn't cover.

Several individuals noted concerns over the lack of healthcare providers in the community, one of which stated that the hospital in Yadkin County had closed and another reporting that the only free clinic in their area had closed. One staff member reported that she was concerned that many of the area doctors are approaching retirement age and there were no new ones coming into the area. This concern was confirmed by several focus group members.

One of the most frequent concerns identified among community members was the lack of mental health support. More than 22% of all low-income respondents stated that they had personally suffered from depression over the past year and 61% of all respondents reported that they felt that the lack of mental healthcare providers was a major concern. One participant referred to the situation as a "crisis", noting that the lack of mental health care can impact the rates for suicide, crime, domestic violence, and drug use. A staff member explained that while the community does have several options available, many customers could not afford the services, and generally did not have insurance plans that could assist.

A final concern noted by community members was the region's drug problem. More than 60% of all survey respondents stated that they felt drugs impacted the well-being of local residents, with nearly 54% indicating that they felt it impacted a person's ability to secure employment. Almost 3% of the low-income participants admitted that they had personally struggled with addiction during the past twelve months. One member stated that unaffordable medication had caused people to turn to illegal substances to self-medicate. Scored separately, substance addiction was ranked as the number 7 cause of poverty in the region.

Conclusion: Strengths

A large portion of the population (82.39%) reports having moderate to good health. The percent of uninsured citizens has been reduced by 17.79% over the past five years.

Conclusion: Weaknesses

More than one-in-ten local residents have limited access to medical care due to a lack of health insurance, nearly one-third of which are low-income individuals with extremely limited resources. The region has a limited number of medical facilities and high doctor to patient ratios in several communities. A total of 34,805 individuals, or 17.61% of the population, report having poor health, the majority of which (67.6%) state they have 14 or more days of physical distress each month. A large portion of the region's population has a high risk for severe medical conditions and/or premature death due to behavioral risks such as lack of sleep, physical inactivity, smoking, excessive drinking, and drug use. The rate of drug deaths is an increasing concern that should be addressed, especially in regard to Heroin, Psychostimulants, Benzodiazepines, and Antiepileptics. Potential changes to the state's Medicaid system have local residents fearful of diminished access and quality of care in the future.

Nutrition

Food Insecurity

Food insecurity describes a household's inability to provide adequate nutritional foods for every person to live an active, healthy life. Food insecurity and health are deeply connected, as studies indicate that people who are food insecure are disproportionally affected by illnesses such as Type 2 Diabetes, high blood pressure, heart disease, and obesity. Further, family members in food insecure households are also known to struggle with psychological and behavioral health issues.

Feeding America, a national advocacy group focusing on nutrition explains that one "bad month" can be enough to plunge a household into food insecurity. An employment layoff, unexpected vehicle breakdown, or accident on the job can suddenly force a family to choose between buying food and paying bills. According to the organization, this is why many working Americans, including thousands of households who don't qualify on federal nutrition assistance programs, depend on local food banks.

In the organization's service area, an estimated 23,740 individuals were identified as being food insecure. While this calculates to a relatively low rate (11.88%) when compared to state (14.6%) and national (12.9%) averages, one should not take it lightly that more than one in ten people in the region struggle with this condition. This accounts for 80.48% of all individuals identified as living in poverty.

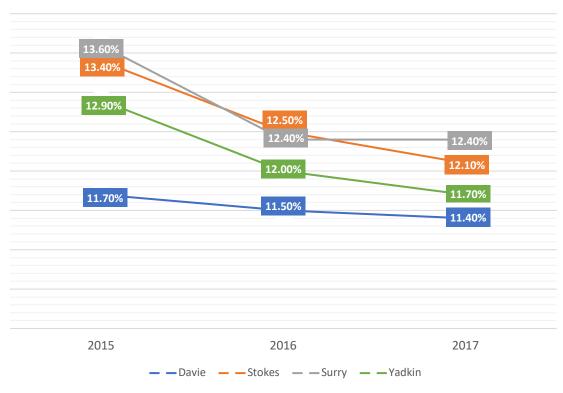


Chart 108: Food Insecurity Rate Trend (2015-2017)

Source: Feeding America (2015-2017)

A three-year trend analysis indicates that food insecurity is improving consistently in the region. On a county level, however, it should be noted that progress has stalled completely in Surry County, with very slight improvement noted in Davie County.

Child Food Insecurity

For children, food insecurity can be even more damaging. Not only can a lack of nutrition lead to health concerns such as asthma and anemia, it can impact their future education through developmental delays (language, motor skills, etc.). Feeding America reports that food insecure children are more likely to fail a grade in school, and often have behavioral problems that lead to difficulty in social interactions with others.

In the service area, there are a total 8,700 children who meet the definition of food insecurity. This accounts for more than one-in-five children in the region (20.90%), or 91.01% of all children who are living in poverty. This rate is slightly higher than the state-wide average (20.1%), and notably higher than the national rate (17.0%). The highest rates in the region is in Yadkin County (21.2%), with the largest concentration being in Surry County (3,290). Data indicates that the overall rate of child food insecurity improved slightly between 2016 and 2017, however, it should be noted that rates in Stokes County have still not completely recovered from a major increase experienced between 2015 and 2016.

25.00% 22.20% 23.70% **21.20**% 21.30% 20.70% 21.20% 20.90% 20.40% 20.50% 19.70% 17.90% 2015 2016 2017 — Davie — — Stokes — — Surry — — Yadkin Source: Feeding America (2015-2017)

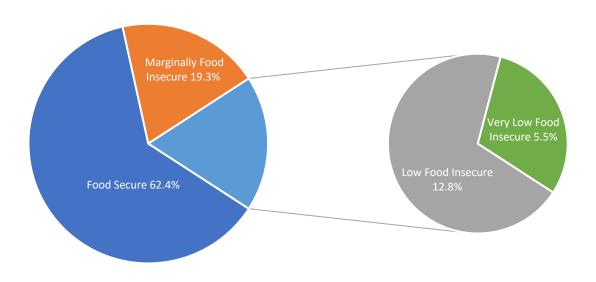
Chart 109: Child Food Insecurity Trend (2015-2017)

Senior Food Insecurity

Another vulnerable population that should be considered when looking at the possibility of food insecurity is senior citizens. According to national statistics, nearly 1 in every 4 seniors in America faces the threat of hunger and/or malnutrition. This applies to those who aren't sure where their next meal is coming from as well as those who do not have access to healthy food options. The issue is so severe that the AARP reports that seniors face healthcare costs of more than \$130 billion each year due to medial issues stemming from hunger.

In 2006, The USDA divided food insecurity into two categories. The first category, Low Food Insecurity (LFI) includes those who may not have a reduced amount of food, but a reduced quality of food (such as fast food or junk food) that can impact a person's health. The second category, Very Low Food Insecurity (VLFI), which includes those with multiple indications of disrupted eating patterns and food intake. This basically means that an individual is often skipping meals and does not have adequate food intake to survive for a sustained period of time. Nationally, an estimated 10.6% of all seniors are food insecure to some degree, with an additional 13.6% being marginally food insecure.

Chart 110: Senior Food Insecurity (2016)



Source: State of Senior Hunger in America, Feeding America, 2018

Although county-specific statistics were not available, recent reports published by America's Health Rankings indicate that North Carolina is in a crisis situation with the second highest rate of senior food insecurity in the nation (20.5%). The crisis is clear when compared to the national rate of 13.6%.

As the national senior food insecurity rates have improved over the past several years, North Carolina has suffered some major setbacks, with a tremendous rate increase in 2018. Although decreases were experienced between 2018 and 2019, they were minor as compared to the progress on a national level.



Chart 111: Senior Food Insecurity Rate Trend (2014-2019)

Food Access

County Health Rankings, a research project of the Robert Wood Johnson Foundation, reports that there is strong evidence that food deserts are correlated with high a prevalence of overweight individuals, obesity, and premature death as supermarkets traditionally provide healthier options than convenience stores and smaller grocery stores. Lacking constant access to nutritional foods due to access barriers can lead to negative health outcomes such as weight gain and premature mortality.

Food access in the region is relatively good, with only 3.31% of the population having limited access to nutritional foods. The highest rates can be found in Stokes County at 6%, representing 2,754 individuals. Yadkin County has the lowest rate (1%), with only 376 people identified as having limited access. Both Davie and Stokes counties have rates of 3%, representing populations of 1,260 and 2,163, respectively. Overall, an estimated 6,553 individuals are impacted by this barrier.

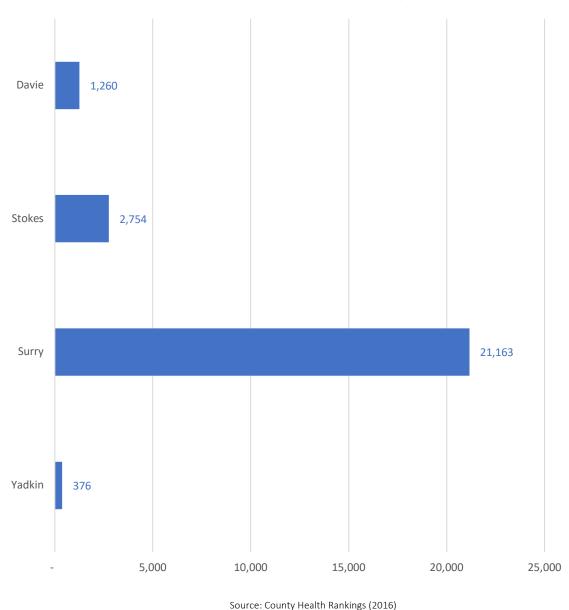
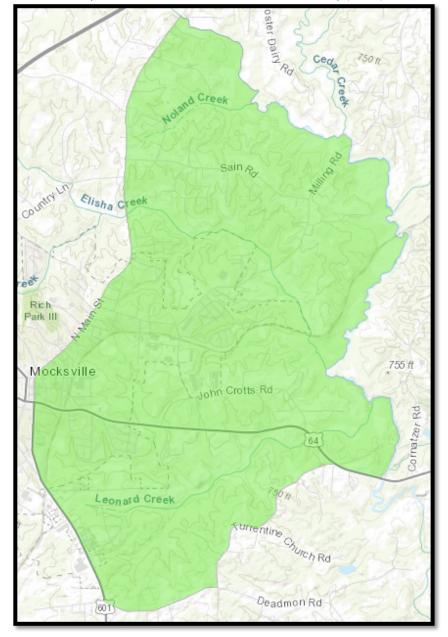


Chart 112: Nutrition Access by County (2019)

YADKIN VALLEY ECONOMIC DEVELOPMENT DISTRICT, INC.

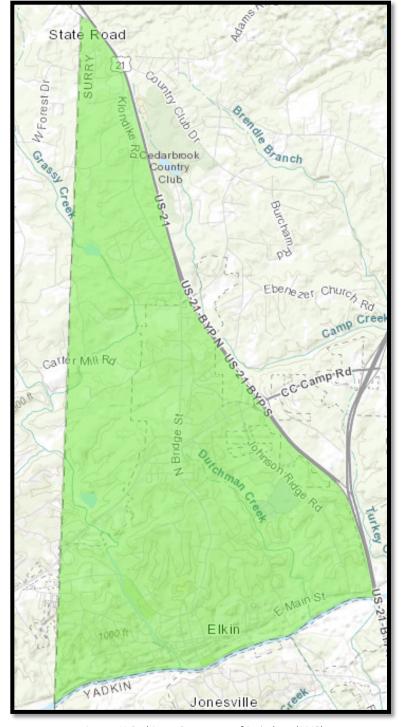
Three specific areas in the region were flagged as having severe food access concerns. While food access barriers may impact people in other areas of the community, these sections were noted as having somewhat high numbers of people without vehicles that live in areas without food providers within an area of half a mile.



Map 6: Food Access Concerns in Davie County (2015)

Source: United States Department of Agriculture (2015)

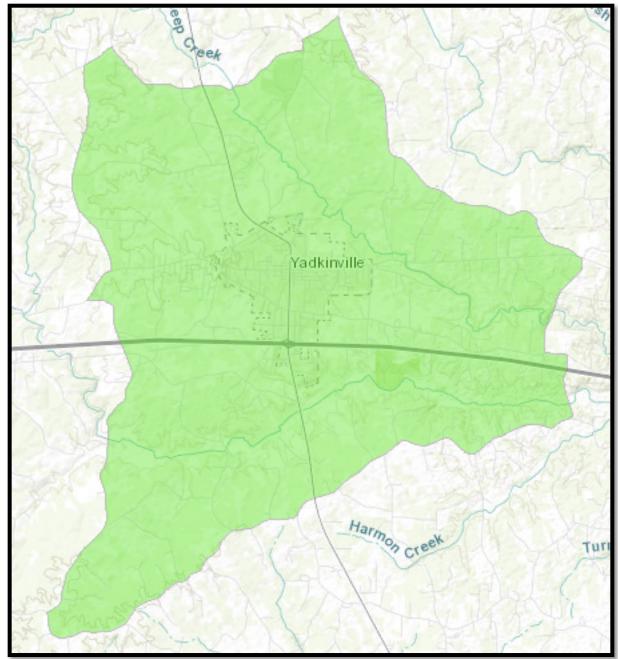
In Davie County, an estimated 112 low-income households with no vehicles were identified with no food providers within half a mile in an area east of Mocksville, extending from above Noland Creek to below Leonard Creek.



Map 7: Food Access Concerns in Surry County (2019)

Source: United States Department of Agriculture (2015)

A secondary area of concern was found in Surry County, where 119 households in a concentrated area were noted as lacking access to a vehicle with no grocery stores available with in a half mile. This area included the entirety of the county west of the U.S. 21 Bypass.



Map 8: Food Access Concerns in Yadkin County (2015)

Source: United States Department of Agriculture (2015)

The largest area of concern was in and around Yadkinville, where an estimated 209 households were found to be lacking access to a vehicle and being more than half a mile away from the nearest food provider.

It should be noted, however, that while access to nutritious foods are limited in some areas of the community, there are a total of 132 fast food establishments in the four-county area. The average annual expenditure per person is \$642.78. Although this amount may seem low, it indicates that the average individual eats out eight times per month based on the average fast food meal cost of \$6.00.

Food Affordability

The average cost per meal per person in the region ranges from \$2.86 in Surry County to \$3.05 in Yadkin County. Both Davie and Stokes counties have average costs of \$3.02. Other than Surry County, food costs are relatively high for the state, which has an average cost of \$2.87. All communities are either comparable or equal to the national meal cost of \$3.02.



Chart 113: Average Meal Cost (2017)

Source: Feeding America (2017)

To put these costs into perspective, an average family of four spending \$3 per meal per person would need to budget an estimated of \$1,095 per month on food. This is 27.99% of the median household income and 87% of a minimum wage salary.

At these rates, economically disadvantaged households are forced to seek outside subsidies in order to survive. The primary subsidy, utilized by 10,941 households, or 13.72% of the population, is the Supplemental Nutrition Assistance Program (SNAP). Formerly known as Food Stamps, this program provides low-income residents with a monthly allocation of funds that can be used exclusively for the purchase of food.

County **Total** Senior in Child in Disabled in Active Median Households % Household Household Household **Labor Force** Income Davie 1,565 9.8% 578 784 822 1,436 \$22,388 Stokes 2,568 13.3% 749 415 1,194 2,120 \$17,221 Surry 4,706 16.2% 1,765 1,787 2,895 3,683 \$16,360 Yadkin 2,102 13.6% 674 1,166 917 1,185 \$19,533 13.72% Region 10,941 3,766 4,152 5,828 8,424

Table 59: SNAP Recipient Households by County (2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

According to national (13.2%) and state (12.2%) rates, the percentage of residents receiving SNAP benefits in the region is not abnormal. On a county specific level, however, the rate in Surry (16.2%) is significantly greater than the regional average, with the rate in Davie (9.8%) being significantly lower. Both Stokes (13.3%) and Yadkin (13.6%) are comparable to the regional, state, and national averages.

It is interesting to note that more than one-third (34.4%) of the households receiving SNAP benefits contain senior citizens and more than half (53.27%) have at least one disabled person in the home, yet 76.99% have at least one member of the household actively engaged in the labor force, with 30% having at least two members engaged in the labor force. An estimated 4,152 households, 37.95%, were noted as containing children. The average income of households receiving benefits ranges from \$16,360 in Surry County to \$22,388 in Davie County. This indicates that many of the working households are making minimum wage or slightly higher.

While SNAP subsidies are extremely beneficial for low-income families, the average benefit is \$1.40 per person per meal. This is less than half of the amount needed to sustain the nutritional needs of a person. For senior citizens the average benefit is slightly lower at \$1.16 per person per meal, with an estimated 20% having a benefit of \$.17 per person per meal. This leaves those with the greatest income barriers with a need for additional subsidies. Unfortunately, the availability of food subsidies in the region are somewhat limited.

Table 60: Primary Nutritional Resources by County (2019)

County	Food Banks	Congregate Meal Programs	Home Delivered Meal Programs	% Children Free/Reduced Meals
Davie	2	1	1	45%
Stokes	2	1	1	51%
Surry	4	1	1	61%
Yadkin	1	1	1	58%

Source: United Way 811 Database

Agency Data

Data collected during the most recently completed program year indicates that 39% of all households were recipients of the Supplemental Nutritional Assistance Program (SNAP) and 33% were recipients of the Women Infants and Children (WIC) nutrition program.

More than one-third of all children enrolled in Head Start (148) were noted as being over-weight. The majority of these children (78), met the official definition of obesity based on their body mass index (BMI). An additional 10 children (2.44%) were noted as being under-weight.

Community Feedback

Although only experienced by 10% of all low-income survey respondents, the lack of access to nutritional foods was ranked as the third greatest condition of poverty in the region. One community member stated that she could afford food, but not healthy food. Another noted that healthy foods are just too expensive to purchase. A third person stated that she had been shocked to find that local businesses bussed employees to food banks, and that some employees were still not able to afford food after 5 years on the job.

Several community members noted that access to food was a major concern for some residents. East Bend was specifically noted a major problem area with the nearest regular grocery store being approximately 10 miles away. While focus group participants felt there may be more emergency food resources available to local residents than was publicly advertised, all agreed that the resources were not adequate to meet the community need.

Conclusion: Strengths

The community has a relatively low food insecurity rate as compared to state and national statistics. A strong majority of local citizens have access to nutritional foods. The cost of food in the region is comparable to national averages.

Conclusion: Weaknesses

There are an estimated 23,740 food insecure individuals living in the service area. Although the overall rate has decreased over the past several years, it has barely changed among children and has actually grown worse for senior citizens. The cost of a meal for a traditional family of four is nearly one-third of the average income in the region, and 87% of the wage received by minimum wage workers. Even with SNAP benefits, many households are unable to meet their nutritional needs, especially with other resources in the community being extremely limited.

Transportation

Transportation Availability

While transportation can be a major barrier to self-sufficiency by limiting access to employment and education, it can also impact a person's quality of life by preventing them from securing healthcare, food, and other life necessities. An article in the New York Times titled "Transportation Emerges as Crucial to Escaping Poverty" reports that the impact of transportation on social mobility is stroger than many other factors, such as crime, elementary-school test scores, or the percentage of two-parent families in a community.

The article, based on studies conducted by Harvard University and New York's Ruden Center of Transportation, emphasized the strong link between the availability of public transportation systems and income. Researchers compared neighborhoods by accessibility to mass transit and the number of jobs within an hour's commute. Residents of the areas least served by mass transit relied on personal vehicles. Those with some, but insufficient, access to transportation had the highest unemployment rates and the lowest incomes.

In 2018, the U.S. Census Bureau identified 3,852 households in the service area without a vehicle. The largest single concentration of these households was located in Surry County (1,965), with smaller populations in Yadkin (788), Stokes (629), and Davie (470) counties. With limited public transportation options in the community, the individuals residing in these households are faced with complications that are difficult for many Americans to comprehend.

Table 61: Number of Vehicles per Household by County (2018)

0	1	2	3	4+
470	4,293	5,690	3,374	2,172
629	5,232	7,055	3,991	2,395
1,965	8,039	10,098	5,456	3,427
788	3,801	5,590	3,136	2,133
3,852	21,365	28,433	15,957	10,127
	629 1,965 788	629 5,232 1,965 8,039 788 3,801	629 5,232 7,055 1,965 8,039 10,098 788 3,801 5,590	470 4,293 5,690 3,374 629 5,232 7,055 3,991 1,965 8,039 10,098 5,456 788 3,801 5,590 3,136

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

An additional 21,365 households were identified as having only one vehicle in the home. Of these, nearly half (9,202) had more than one family member. While these households would have access to basic necessities unless the condition of the vehicle limited access, secondary household members may face difficulties improving education/skills and securing employment.

Commutes

When looking solely at members of the labor force, the number of individuals with no access to a vehicle has increased from 1,600 individuals (1.94%) to 1,703 individuals (2.01%) over the past five years. Interestingly, however, both the number and percentage experienced a decrease between 2017 and 2018, indicating some level of improvement.

31,235 30,806 22,242 22,111 21,795 21,589 18,574 17,367 16,620 15,995 15,624 12,372 12,226 12.101 12,170 12,022 2,048 1,808 1,703 1,600 1.548 2014 2015 2016 2018 2017 **--**0 **--**1 **--**2 **--**3 **--**4+

Chart 114: Regional Worker Vehicle Access Trend (2014-2018)

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Access to transportation is critical for these individuals, as a strong majority (71%) travel outside of their county of residents for work, with an average commute time of 26.65 minutes. This includes an estimated 11,348 low-income individuals. Approximately 6,482 individuals report commuting more than an hour to work. While the largest concentration of commuters (39%) travel to Forsyth County, Guilford and Mecklenburg were also noted as frequent employment sites. A total of 1,692 reported working out of state, a strong majority (70.56%) of which traveled to Virginia. Smaller groups stated they commute to South Carolina (230 individuals), Georgia (142 individuals), and Tennessee (126 individuals).

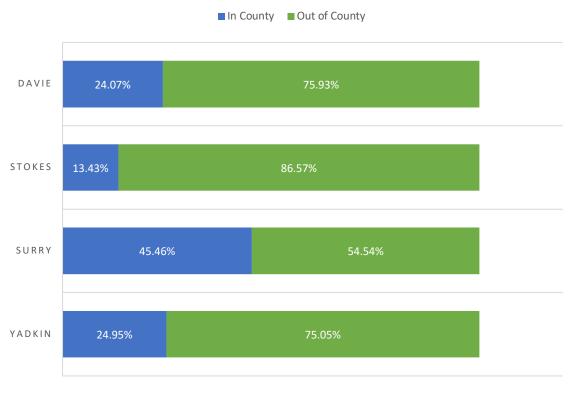


Chart 115: Commute by Geography (2014)

Source: North Carolina Department of Commerce (2014)

The majority of all workers (85.18%) reported that they drove alone to work. Nearly one-tenth (9.17%) stated that they carpooled regularly, and 3.71% worked from home. Smaller percentages used cabs (.85%), walked (.72%), used public transportation (.22%), or regularly used a bicycle (.15%).

Chart 62: Commute Method by County (2018)

	Drove Alone	Carpool	Public	Walk	Bicycle	Cab/Uber	Worked @ Home	Avg. Commute
Davie	15,524	1,915	38	244	19	300	732	26.2
Stokes	18,043	1,390	0	61	0	102	838	29.1
Surry	25,946	2,809	151	181	30	242	846	24.8
Yadkin	12,769	1,668	0	124	77	77	725	26.5
Region	84,851	7,782	189	610	126	721	3,141	

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Agency Data

Agency data indicates that the organization provided 9,286 local residents with 122,159 rides during 2018. The greatest demand for services was during the month of October (10.95%), with the slowest demand in December (5.64%). The Head Start program provided transportation to 34 children.

Community Feedback

Ranked as the number 5 cause of poverty in the region, transportation was identified as being a barrier to employment (60%), skills development (32%), and access to basic life necessities (60%). Nearly 15% of all low-income participants stated that they had personally struggled with transportation over the past year, with one staff member stating that a few Head Start children had to drop out of the program because parents had vehicle problems.

While it was understood that many residents own a vehicle, the true barriers were attributed to the inability to drive due to health reasons, especially among senior citizens, and a lack of income to keep vehicles in working condition. Several participants noted that many low-income families could only afford one vehicle, which limits employment accessibility for households with multiple adults and presents a major crisis when breakdowns occur.

For those in need of public transportation, participants were in agreement that the options were few, served limited areas, and were difficult to afford. Several participants noted that the lack of employment opportunities made it necessary for many residents to travel outside of the county for employment opportunities, leaving individuals dependent on public transportation.

Conclusion: Strengths

A strong majority of the local community (95.17%) has access to at least one vehicle. This includes 97.99% of the local workforce. Over the past year the community experienced a decrease in both the number and percent of workers without access to a vehicle, indicating that progress is being made in this area.

Conclusion: Weaknesses

Due to the lack of jobs in the local service area, a strong majority of the labor force is required to commute out of their county of residence in order to secure employment. With average commutes between 24 and 29 minutes, transportation is critical for movement out of poverty. An additional 21,365 households have access to only one car, which presents barriers for households with multiple adults and places them at risk of job loss if a breakdown were to occur.

As the number of households without transportation far exceeds the number of workers without access to transportation, it can be assumed that many of those who lack transportation are senior citizens and/or disabled individuals. For this sector of the population, a lack of transportation prevents access to food, healthcare, social interaction, and other necessities required for an individual to maintain a minimal quality of life.

Were it to be assumed that the all households without a vehicle were low-income, data would indicate that nearly half (43%) of all families living in poverty have no access to transportation.

Family Relationships

In 2017, the National Institute of Health reported that family relationships play a central role in the shaping of an individual's well-being. Family members are linked in important ways through each stage of life, and these relationships are an important source of social connection and social influence. The quality of these relationships can influence well-being through psychosocial, behavioral, and physiological pathways. Further, the article explains that negative relationships can produce stress, which undermines the health and well-being by impairment of immune function, impacting cardiovascular health, and increasing the risk of depression.

Domestic Violence

The study concludes that romantic relationships are one of the most important types of relationships, defining life context and impacting well-being throughout adulthood. A happy relationship is generally associated with increased mental and physical health due to strong social support, enhanced self-esteem, improved health behaviors, and a better ability to cope with stress. Individuals in relationships full of conflict, however, are more likely to report depressive symptoms and poor health. In fact, a number of studies suggest that the negative aspects of poor relationships have a stronger impact on well-being than the positive aspects of good relationships.

A 2014 study conducted by the University of North Carolina in Charlotte on behalf of the Jamie Kimble Foundation for Courage estimated that 157,193 North Carolina residents (2% of the total population) experience domestic violence each year. The most recent statewide report on Domestic Violence documented a total of 2,668 individuals reaching out for assistance due to an abusive situation. 97% of these victims reported emotional/verbal abuse, with 71% stating they had been physically abused, 31% had experienced financial abuse, 18% had been harassed technologically, and 13% were abused sexually. A child was involved in nearly half of all situations (47.5%).

Statewide reports indicate that the four-county region serves an average of 2,387 victims each year. In 2018, the largest concentrations of victims was located in Surry (934) and Stokes (708) counties. While the region as a whole experienced a decrease from the previous year, primarily due to reductions in Surry and Yadkin counties, major increases occurred in Davie and Stokes counties.

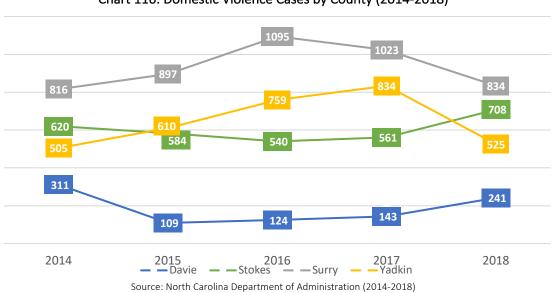


Chart 116: Domestic Violence Cases by County (2014-2018)

The most common form of physical abuse statewide was strangulation (21.1%) followed by firearms (18.5%). State records indicate, however, that 12 out of the region's 13 domestic violence related deaths experienced over the past five years were caused by firearms with only 1 strangulation.

Chart 63: Verified Domestic Violence Deaths Trend (2014-2018)

	2014	2015	2016	2017	2018
Davie	2	0	0	0	1
Stokes	0	3	0	0	0
Surry	1	0	0	2	2
Yadkin	0	0	0	1	1
Region	3	3	0	3	4

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Parenting

Even in the strongest of relationships, couples who have children often struggle to provide a healthy environment that meets a child's need for emotional, social, cultural, educational, and relational security. The National Institute of Health specifically addressed the complexities of parent-child relationships, finding that parenthood generates rewards and stressors, both of which have important implications for well-being. While parenthood can increase social integration, it also has the potential of producing stress and diminishing well-being.

According to the Office of Head Start (OHS), development of a positive goal-oriented relationship between educators, family members, and children built on a mutual respect for the roles and strengths each has to offer is a critical component for success. The Parent, Family, and Community Engagement framework (PFCE) was developed by OHS to promote positive progress using outcome benchmarks to measure success. Family outcome measures include the establishment of a safe and healthy home environment, development of strong parent/child relationships, parental promotion of education, parental participation in educational advancement, family support in life transitions, community/social interaction, and parental advocacy for child success.

Focusing primarily on the outcome of establishing a safe and healthy home environment, parents of young children were asked to identify areas in which they had experienced struggles over the past twelve months. Respondents included an inability to balance the family budget (55%), an inability to locate employment that pays a living wage (50%), difficulty affording rent/mortgage payments (36%), the inability to pay off debt (32%), difficulty locating employment (23%), depression (23%), and inability to afford childcare (23%).

A similar survey, provided to Head Start parents in 2019, indicated that childcare (13%), transportation (10%), utilities (9%), and employment (8%) were major concerns experienced by this population.

Single Parent Households

For single parents, especially those without a strong external support system, the emotional and financial stress can be overwhelming. According to the U.S. Census Bureau, there are 5,719 single parents in the local service area.

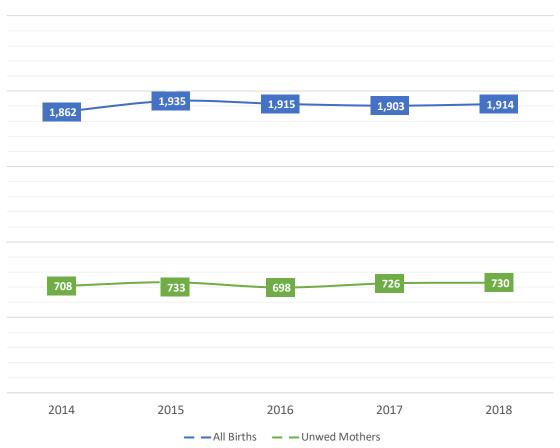
Table 64: Single Parent Households by County (2018)

	Single Male Parent	Single Female Parent
Davie	719	413
Stokes	1,062	541
Surry	1,309	445
Yadkin	875	355
Region	3,965	1,754

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

As previously discussed, these households have a heightened poverty risk due to unemployment barriers that are generally associated with childcare. Although single parent households can be caused by a variety of circumstances (divorce, death of a spouse, etc.), it should be noted that unwed mothers account for more than one-third of all births in the region. While this rate has fluctuated slightly, it has remained somewhat consistent for the past five years.

Chart 117: Regional Total Births vs Unwed Mother Births (2014-2018)



Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

Births

The North Carolina State Center for Health Statistics documented a total of 1,914 births in 2018, a decrease of one birth from the 2016 number of 1,915. Based on a three-year average of this data, along with the average rate of twin-births, it is estimated that 1,855 pregnant females reside in the local community.

Table 65: Births by Year/County (2016-2018)

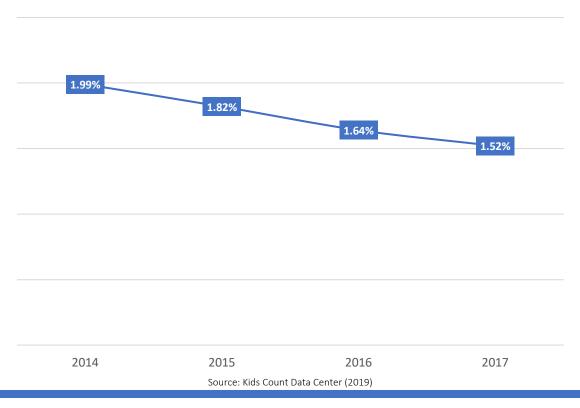
	2016	2017	2018	3 Yr. Avg	Avg. Twins	Avg. Est. Mothers
Davie	420	369	398	395	3.02%	383
Stokes	380	404	396	393	2.53%	383
Surry	723	738	757	739	2.50%	720
Yadkin	392	392	362	382	3.30%	369
Region	1,915	1,903	1,914	1,911	2.84%	1,855

Source: NC DHHS Birth Records (2016-2018)

Teenage Mother Births

According to Kids Count, an estimated 1.52% of all births, or 3.56% of all births to unwed mothers, are to adolescents. While local data was not available, statewide records indicate that this rate decreased by 23.62% between 2014 and 2017. Not only do these children have a heightened risk of health complications (low-birth rate, anemia, high blood pressure, infant mortality, and cephalopelvic disproportion) and long-term academic deficiencies, young mothers are more likely to suffer from mental health issues such as depression, substance abuse, and Post-Traumatic Stress Disorder (PTSD). These families are also more likely to be impoverished and reside in communities that are socially and economically disadvantaged.

Chart 118: Rate of Teenage Mother Births in North Carolina (2014-2017)



Foster Children

For some children, the lack of nurturing relationships leads to an advanced level of instability due to removal from their home. Although in the best interest of the child, the removal from a home can be devastating and confusing. Once in foster care, data indicates that 54% of all children are in placement for more than 12 months. The longer the child is in placement, the more likely they will be moved from one home to another, placing them at risk of multiple negative social and emotional outcomes due to disrupted relationships with siblings and other relatives, friends, classmates, teachers, coaches, and religious leaders. Studies have proven that these early experiences can impact a child's brain development and lead to stress disorders that will continue into adulthood.

In 2018, data indicates that an estimated 492 children were in the Foster Care Program throughout the region. The largest concentration of children was found in Stokes County (171), with smaller populations in Surry (118), Yadkin (104), and Davie (99) counties. The number of children in the program has increased by 19.71% over the past five years. The only community that experienced a decrease was Yadkin.

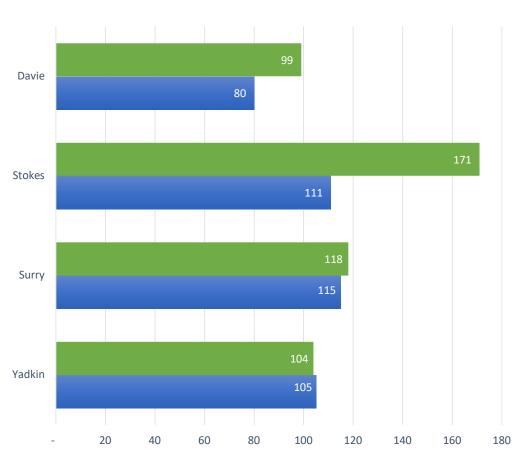


Chart 119: Foster Children by County (2014/2018 Comparison)

■ 2018 **■** 2014

Source: Kids Count (2019)

The most recent data available (2016) noted that a strong majority of the children removed from homes (89.52%) had experienced neglect and 46.60% had lived in a home with a parent who had severe drug or alcohol addictions that interfered in their ability to parent. More than one-in-ten (10.99%) of these children were placed in care due to the condition of their homes and 5.23% were taken into custody due to the incarceration of a parent. Smaller percentages were removed due to physical abuse (2.09%), child behavior (2.09%), and abandonment (1.57%).

Agency Data

During the most recently completed program year, 64% of all Head Start families requested additional services to stabilize their family environment. These services included parenting education (58%), health education (57%), crisis intervention (3%), job training (2.2%), mental health services (1.96%), housing assistance (1.96%), language training (1.7%), adult education training (1.7%), and financial services (1.2%). Smaller populations also received assistance with substance abuse, child abuse/neglect, and domestic violence.

Other family development programs operated by the organization assisted 2,345 victims of domestic violence and 370 victims of sexual assault. Data indicates that the cases more prominent in summer months than at any other time during the year.

Community Feedback

Nearly one-third (30.25%) of survey respondents stated that they felt domestic violence was a major issue in the community, with 23.71% noting that they believed the abuse impacted the health of local residents and 12% stating that they felt abuse contributed to the inability of some individuals to secure employment. One low-income survey responded documented that they felt unsafe in their home at some point during the past year.

During focus groups, participants voiced concerns about the domestic violence problem in the community. One staff member stated that it appeared to be getting worse but was generally more prevalent during the summer months. A local business owner stated that it was becoming more visible in public areas that it has ever been in the past.

Conclusion: Strengths

The number of domestic violence cases in the region has decreased over the past five years. The greatest improvement was noted in Yadkin County, with a reduction of 37.05%. Although not improving, the number of unwed mothers has not worsened over the past five years, and the rate of teenaged mothers has experienced a decrease of 23.62%. Yadkin County experienced a slight decrease in the number of children removed from their homes.

Conclusion: Weaknesses

Both Davie and Stokes counties recently experienced increases in domestic violence cases. In Stokes, the rate has increased by 26.2%. Significantly more than one-third (38%) of all births in the region are to unwed mothers. These households have a high risk of poverty due to employment barriers, such as childcare. Over the past five years, the number of children in foster care has increased by 19.71%. While these children were removed from unsafe home environments, the risk of long-lasting stress disorders are increased due to a lack of stable support systems.

Civic Engagement

The National Conference on Citizenship conducted a study on civic health in North Carolina during 2015 that evaluated the vitality of the community based on the engagement of its citizens in public issues, involvement in community institutions, and interaction with neighbors. The study found that communities with high levels of civic health feature strong social networks characterized by trust and a common purpose that allows residents to work together to collectively seize opportunities and collectively address problems. This can result in a community with better schools, committed service organizations, responsive governments, lower crime, and vibrant social, faith and cultural infrastructures.

Interactions with Neighbors

The study queried four indicators relating to civic health as it relates to interaction with neighbors. In all four areas, North Carolina residents were at least comparable to the national rates.

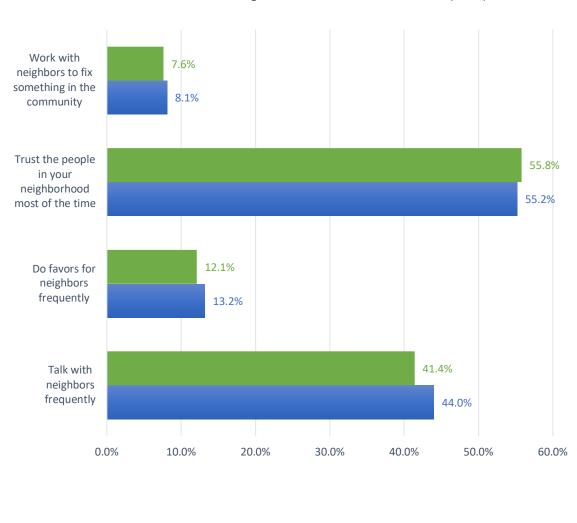


Chart 120: Statewide Neighbor Interaction Indicator Rates (2015)

Traditionally, interaction with neighbors has been a strong characteristic associated with individuals residing in the southern states. This form of connection is a powerful means of developing social capital – the relationships and networks of trust and cooperation that support a community's broader well-being.

■ United States ■ North Carolina

Group Participation

A secondary area of study in the report focused on group participation. As with neighbor interaction, the state ranked very closely with national statistics in every area. It should be noted that North Carolina residents were more likely to participate in religious institutions and less likely to participate in recreational associations and social services organizations.

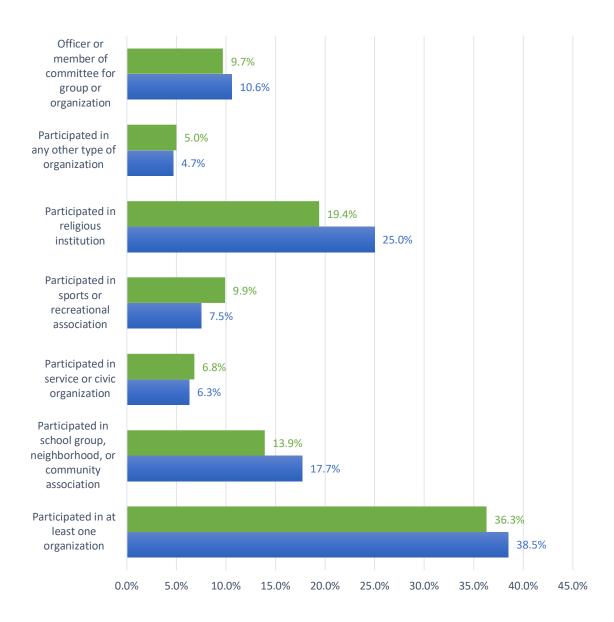


Chart 121: Statewide Group Participation Indicator Rates (2015)

■ United States ■ North Carolina

Source: National Conference on Citizenship

Volunteering and Giving

The report indicates that 26% of all North Carolina residents volunteered, slightly above the national rate of 25.4%. Both in North Carolina and nationally, volunteers are more likely to invest in religious institutions, followed by educational and social organizations. According to the data, North Carolina ranks 29th in volunteerism.

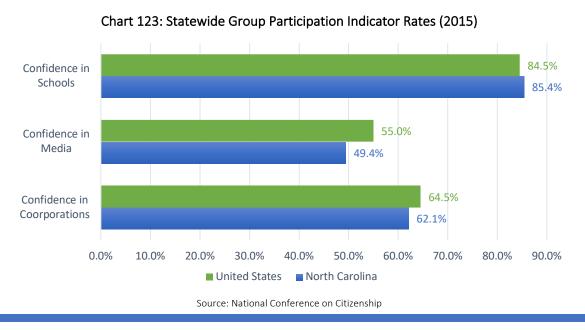
Chart 122: Statewide Group Participation Indicator Rates (2015) 50.1% Charitable Giving (\$25 or more) 53.3% 25.4% Volunteering 26.0% 0.0% 10.0% 20.0% 30.0% 40.0% 50.0% 60.0% United States ■ North Carolina Source: National Conference on Citizenship

Data shows that not only are North Carolina residents more likely to donate funds than time, a larger percentage of the population donates funds than in the average community throughout the US.

Confidence in Institutions

Level of confidence in public institutions are a key indicator of civic health. In strong communities, citizens are able to trust these institutions to contribute consistently to the community's well-being.

More than four out of five Americans report some or a great deal of confidence in their public schools, much higher than their confidence in corporations and the media. North Carolina's confidence levels for all three institutions are similar to national averages, but slightly lower in confidence of the media and corporations.



Voting

Another indicator of civic engagement beyond the data collected in the report, is involvement in the election of government officials. According to the North Carolina Board of Elections, local residents have demonstrated tremendous interest in presidential elections, with a regional voter turnout of 72.48%, representing 94,759 individuals. For mid-term elections, the turnout rates were significantly lower, at 55.29%, representing 72,703 individuals. During the most recent local election, only 17.11% of all voters demonstrated interest. The region's rates are notably higher than the statewide averages for presidential (68.98%), midterm (52.98%), and local (16.27%) elections.

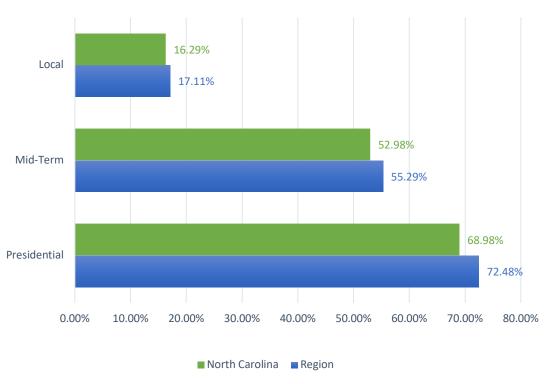


Chart 124: Election Participation (2016-2018)

Source: National Conference on Citizenship

Veterans

There are a total of 12,700 veterans in the region, with the largest single concentration located in Surry County. The majority of the region's veterans (4,878) reported serving in the Vietnam War, with 3,150 stating they served in the Gulf Wars. Smaller percentages were involved in Korea (1,307) and World War 2 (407).

Table 66: Veteran Counts by Age Group and County (2018)

County	18-34	35-54	55-64	65-74	75+	Total
Davie	108	581	592	752	931	2,964
Stokes	309	625	619	920	740	3,213
Surry	356	868	585	1,263	1,080	4,152
Yadkin	73	538	365	770	625	2,371
Regional Avg	846	2,612	2,161	3,705	3,376	12,700

Source: U.S. Census Bureau ACS 5-Year Estimates (2014-2018)

The largest age group of veterans includes those between age 65 and 74, accounting for 29.17% of all veterans in the region. This is closely followed by those who are age 75 and older (26.58%). Smaller populations include those are between the ages of 35-54 (20.56%), ages 55-64 (17.01%), and ages 18-34 (6.66%).

The average median income for veterans living in the region is \$34,037 annually, leaving an estimated 936 in poverty. More than one third of the region's veterans, 4,419 (34.79%), report having at least one disabling condition.

Conclusion: Strengths

North Carolina residents are more likely to talk with neighbors than in most areas of the nation. More than one-third of all residents report being involved in at least one organization, which is notably higher than the national average. Those that donate their time are more likely to donate to religious organizations and schools. Regionally, citizens are very involved in national politics, with nearly three-quarters of the population participating in the last presidential election and more than half participating in the mid-terms.

Conclusion: Weaknesses

North Carolina residents rarely work with neighbors to improve the community and are less likely to donate time to social causes than other areas. The data indicates there is a lack of interest in local government politics, with only 17% of registered voters participating in the most recently non-federal election.

Section 8: Data Sources

Statistical Data

County History

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Demographic Profile

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Survey Data

Question 1: How would you classify yourself? - 161 Responses

YVEDDI Board of Directors	7
YVEDDI Head Start Policy Council	3
YVEDDI Staff	52
Community Member	80
Other (Business, Organization, Govt, etc)	23

Question 2: Which sector do you represent? (Board members only) - 10 Responses

Public	1
Private	2
Low-Income	7

Question 3: Which option best represents your role in the organization? (Staff only) – 51 Responses

Administration	12
Middle Management	20
Front-Line/Delivery Staff	19

Question 4: Which program do you generally work with? (Staff only) – 17 Responses

CSBG	2
Head Start	12
Domestic Violence/Assault	1
Senior Services	1
Strategic Interventions ACTT	1

Question 5: Which community/communities do you reside in or serve? – 161 Responses

Davie	29
Stokes	34
Surry	67
Yadkin	79

Question 6: What is the name of your organization or entity? (Key Informants Only) – 20 Responses

Meadow Baptist Church
Kernodle Senior Activity Center
Roy B. Culler Senior Center
West Stokes High
Yadkin County Government
Davie County Commissioner

Senior Services
New Horizons Day Center
Yadkin County Human Svc. Agency
East Bend Senior Center
Project Care

Question 7: Which of the following best represents the classification of your organization (Key Informants Only) – 26 Responses

State Government	2
Local Government	9
Law Enforcement	1
Landlord	1
Other For-Profit Business	3
Faith-Based	3
Educational Institution	1
Other Nonprofit Organization	6

Question 8: What type of services does your organization provide? (Key Informants Only) – 21 Responses

Job Placement	1
Job Skills Training	1
Work Experience Training	2
Employment Supplies	1
K-12 Education Services	1
Senior Citizen Supports	6
Disabled Individual Supports	2
Medical Care	3
Health Insurance Counseling	3
Case Management	6
Childcare	1
Home Health	1
Guardianship Services	1
Funding of multiple providers	1
Law Enforcement	1

Emergency Utility Assistance	2
Home Repairs	1
Mental Health Services	1
Domestic Violence Assistance	2
Parenting Supports	2
Health Education/Exercise	7
Food Assistance	3
Tax Assistance	4
Benefit Application Assistance	2
Transportation Services	2
Foster Care Management	1
Child/Adult Protective Services	1
Health Clinic	1
Caregiver Support	1
Vital Records Management	1

Question 9: Do you consider yourself to be low-income? – 138 Respondents

Classification	Yes	No
Board of Directors	0	4
Agency Staff	20	32
Community Members	51	28
Head Start Policy Council	3	0
Other Key Sectors	0	0
TOTAL	74	64

Question 10: What is your age range? (Community Members Only) – 79 Respondents

18-24	13
25-44	33
45-54	11

55-59	7
60-64	5
65+	10

Question 11: Do you consider yourself to be Hispanic? (Community Members Only) – 79 Respondents

Yes	13
No	66

Question 12: What is your race? (Community Members Only) – 79 Respondents

White	63
Black	6
Other: Hispanic	8
Other: Mixed Race	2

Question 13: What is your family type? (Community Members Only) – 79 Respondents

Single Individuals	18
Single Parent (Male)	4
Single Parent (Female)	13

Adults without Children	8
Adults with Children	32
Multi-Generational	14

Question 14: Do you have pre-school aged children? – 98 Respondents

Classification	Yes	No
Board of Directors	0	4
Agency Staff	3	17
Community Members	22	49
Head Start Policy Council	3	0
Other Key Sectors	0	0
TOTAL	28	70

Question 15: Are you familiar with YVEDDI? (Community Members/Key Sectors Only) – 102 Respondents

Classification	Yes	No
Community Members	55	24
Other Key Sectors	16	7
TOTAL	71	31

Self-Declared Low-Income Individuals Only – 50 Respondents

Yes	33
No	17

Question 16: Do you consider yourself to be a partner with YVEDDI? (Key Sectors Only) – 22 Respondents

Yes	13
No	9

Question 17: Have you ever been assisted by YVEDDI? – 112 Respondents

Classification	Yes	No
Board of Directors	0	4
Agency Staff	5	15
Community Members	34	37
Head Start Policy Council	3	0
Other Key Sectors	2	12
TOTAL	44	68

Self-Declared Low-Income Individuals Only – 73 Respondents

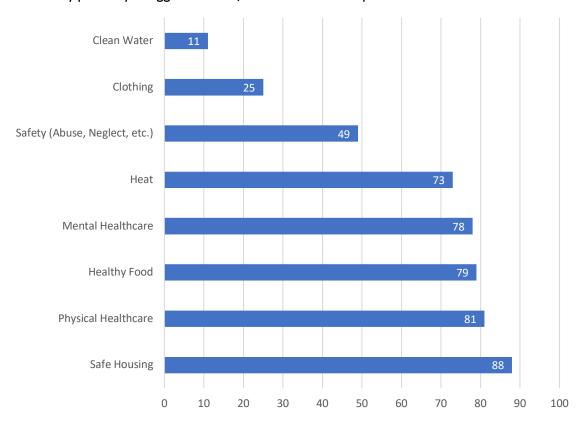
Yes	36
No	37

Question 18: What services have you received from the organization in the past year? – 42 Respondents

Employment Services	6
Adult Education Supports	6
Domestic Violence/Assault Services	3
Early Childhood Development Services	19
Other Support Services	14

Public Transportation	9
Home Repairs/Weatherization	6
Emergency Food	7
Other Emergency Services	8

Question 19: From your perspective, which of the following basic needs do the residents in your local community primarily struggle to obtain/maintain? – 162 Respondents



Question 20: Please tell us more about what you have observed. – 76 Respondents

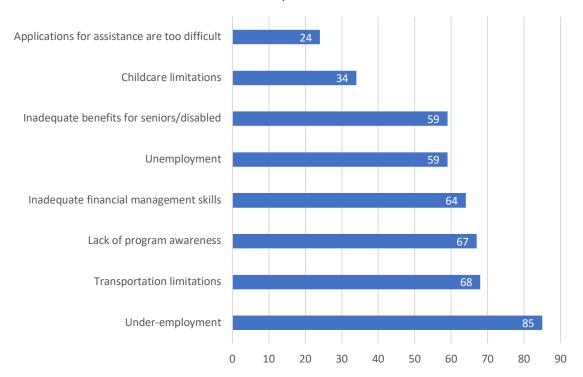
- o I've heard people complain about having kerosene heat to heat their homes
- I can afford food, but not healthy food. I have been a victim of domestic violence. My home leaks and has mold.
- O For individuals who are uninsured and low to no income, there are not enough resources for healthcare. There are a couple that are available, however, I feel that they could use some help or another establishment or resource that could be added to the community.
- Residents of our community cannot afford healthcare or have access to affordable healthcare. There isn't a
 domestic violence shelter for victims and their families. There are limited resources for mental healthcare
 and drug addiction.
- In the community there is very little low-income housing available. There is a need for affordable mental healthcare.
- I constantly get calls for people needing food because they can't afford it, can't cook for themselves, or don't have transportation to get to the store. I've observed clients living in houses with plywood floors and holes in the ceilings. Clients have told me they have to pick whether they go without food or medication because they can't afford both and their insurance doesn't cover the cost of their medication. I have observed who won't turn their heat on because they can't afford the bill.
- Very few resources for mental health treatment, especially for those uninsured. Healthy food options are more costly than non-healthy options and for those with food stamps and/or limited financial resources they typically can't afford the healthier options. The community truly lacks safe, affordable housing options and the need for rental assistance is far greater than the resources for rental assistance.
- o I've been homeless because of mental illness.
- o Many people have issues with drugs allot. Everyone has a choice to do them or not. But most of the people I have encountered have faced homelessness and then that leads to finding any warm place they could sleep which leads to enticing situations. I truly believe that certain things that are offered here in the county or surrounding are helping to enable addicts as well. Instead of getting sober, they are substituting the drugs for suboxone or methadone or even Ativan. It's sad to watch people drowning and not understand a way to get out. There aren't any safe places or homes for these people to go to unless you leave the county or even the state, and the ones that are here are 7 days at most, and if they feel you are ready then they send you home even if YOU feel you aren't ready. Sorry if this off topic, but I feel that the drug epidemic in this country is horrible.
- Especially during the winter months, individuals/families need financial assistance with electric bills/heating oil. Many are in need of a safe place to live and raise their family. Adequate physical and mental healthcare is a big need. Also, even though many are not aware of it, but individuals in our community suffer from various types of abuse.
- o Some people are dirty and need gravel.
- Need for in-home assistance like chore or homemaker services
- Lack of transportation limits the choices for the elderly. Increasing costs of healthcare and basic living expenses stretches their already limited budgets.
- Older Adults are on a fixed income. Once they can no longer afford to keep a car and insurance, their well-being suffers. Basics Not listed above Transportation and Medicine.
- Have delivered Meals on Wheels to folks which made me realize how poor and needy many individuals are in Yadkin Co.
- Meals on wheels has a waiting list for drivers to take food to people who need it. The transportation to doctor visits works fairly well from my limited experience, but it's hard on the elderly to have to have long wait times to return home if several individuals are being served in the same van.
- There are a plethora of needs in Yadkin County and no one agency can meet them all. Safe, affordable housing and other basic needs are a struggle for many families.
- Many people can't afford counseling when needed.
- o They make it impossible to afford insurance for low income working people

- Mental healthcare is in crisis in this area. There are very limited resources to assist people. This can cause many detrimental issues in our communities such as crime, domestic violence and the opioid epidemic. There are also a limited number of places for people to seek health care that do not have insurance yet do not qualify for Medicaid.
- The numbers of individuals served at this location continues to grow. My personal opinion is that the drug crisis in this area continues to grow. As the drug crisis grows it impacts every walk of life and brings daily struggles to families trying to through today.
- I have met many seniors who have to choose between food and medicine because they can't pay for both. Many people of all ages live in substandard housing. Very necessary doctor visits are skipped due to lack of funds. There is a lot of abuse and neglect of children and the elderly in Surry County.
- Healthy foods are more expensive to purchase
- o It's hard for some families to rent or find a place to live. When they do find something it's high.
- Working with seniors on a daily basis, I think seniors need more help with fall prevention, and home safety.
- Socialization
- o Rent has increased. Senior benefits are not stressed. For example, if a restaurant or business offers senior discounts; folks usually need to ask about it. Also, towns could do more to support senior citizens in community. For example, offer free parking or something to senior citizens that are residents of the county/town in which the special event is being held. I have seen senior citizens walk away after paying for parking because, after that, they could not afford a snack from one of the food booths. This keeps seniors from feeling part of the community and events. Also, I was disheartened to find out that to attend the Saturday Merry Go Round at the Earle Theatre in Mount Airy now costs \$8.00. This is great for tourists but it has cut off the senior residents that would go frequently. Consider offering them a deep discount so they can still take their wives out to the Earle on a Saturday morning.
- O Senior Citizen needs are not address in all cases in a timely manner.
- There are homeless, hungry residents in our communities. Some residents who have homes can't afford to pay for heat/cooling. Others have health issues and can't afford insurance or copays to see their physicians.
- Parents don't have the means to pay bills and maintain reliable transportation in order to work outside the home. Children's needs may go unmet without the proper resources. But I have also seen that parents often times won't work because they rely on others to provide their needs, so there needs to be proper screening of who can apply and receive resources in the community. Parents also find it difficult to work because of the lack of childcare resources in the community.
- Transportation is a real need to get to/from appointments. Several families in our community struggle to meet basic needs: power, heat, food, rent.
- O Many rental housing options are substandard, and the rent is outrageous, while landlords refuse to maintain the properties. Many areas of Yadkin County are considered food deserts (i.e. East Bend, Hamptonville). These areas lack grocery stores and access to fresh fruits and vegetables. The obesity rate in Yadkin County is above the state average. While we do have Daymark, Partners, and other private Mental Health Providers many clients do not have the correct type of Medicaid or other health insurance to qualify for a visit. If they have to pay out of pocket, they cannot afford it. This results in many of the citizens simply going without the help they need.
- There is a significant number of citizens who do not have health insurance that would provide care
- o MOW drivers tell of conditions of participants living environments
- o no mental health or follow up with mental health
- Healthcare too high
- All of these are issues. Affordable, safe housing and reliable transportation would resolve
- o the impact of several.
- economic disadvantage not enough personal resources to meet their needs

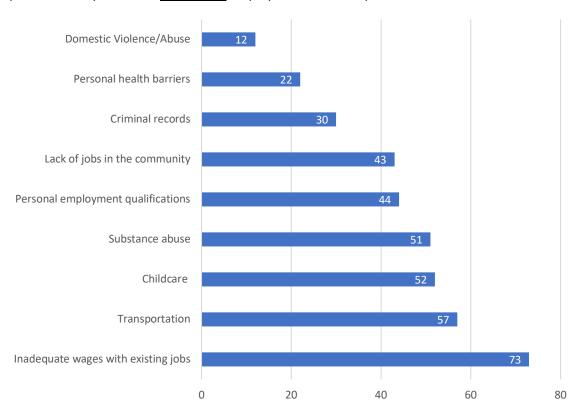
- The organization is trying their best to help others, but the funding is not there to receive. Need more exposure to State and Federal Government to help us;
- Many citizens have trouble securing adequate food, paying electric and heating bills due to lack of income.
- There is not adequate housing and virtually no mental health. A bit surprised that transportation was not a choice. This is huge in Rural communities.
- o East Bend doesn't have a grocery store. Those folks must travel to Yadkinville or Winston for groceries. Healthy choices are extremely limited. No community gardens. Farmers markets are available during the growing season in Yadkinville, but not East Bend or Boonville. What produce is available in local grocery stores is not always the best quality. There are no nutrition education efforts. People that we work with struggle to keep their homes maintained, keep the utility bills paid, and some have limited heat sources. There is no hospital in Yadkin County. Choice of medical providers is very limited. We do have people asking us where they can find clothing. Mental healthcare is limited and hard to obtain, and hard to find out about.
- Many of our parents do not have healthcare/insurance and do not go to the doctor or get medications as needed due to the cost.
- As a former administrator of Circle of Parents, I have seen the need for affordable health care, payments of electric and heating bills, and lack of affordable housing, as well as shelters for short and long term for those who are displaced.
- o Students coming to school in hot weather clothing on very cold days.
- YVEDDI is an excellent organization that manages its resources as best they can be handled within the budget
- o I see children with burn marks and unclean.
- o Some people have said it is better to have less work income so they can get government help.
- o Not enough providers and insurance coverage for mental health
- O Housing in our areas of service is very expensive for the quality of dwellings they receive. Landlord are neglectful about repairs needed in a timely manner, yet, our families pay from \$500.00 to \$600.00 a month. The old trailers, in many instances are not fit to live in. We have food deserts in our communities, families have to travel up to 10 or more miles to go to a regular grocery store, however, Dollar General Stores have provided in the last 3 to 5 years limited groceries in small communities. Mental Health services are very limited in our service areas.
- I have had many families that need help paying electricity bill, agencies pay part but family still has to come up with the rest of the balance. I think we need more homes for women who are trying to get away from an abusive partner that are located locally and affordable mental care.
- Mental health staff turnover, patient inability to follow through with care plan, won't/can't stay on meds. Patients don't have long term relationship with mental health care provider due to turnover issues.
- Not having enough money to pay for organic foods.
- Lack in childcare services for families that work (it is a necessity for families struggling to get out of poverty). -Some families are in a continuous cycle of poverty where they consistently don't have housing, electricity, or heat. -Families struggling heating their house are often not helped (overwhelming number of people in need of services), not because agencies don't want to help them but because the funds can only help so many. Those with housing issues/heat often are placed on wait lists that can last years.
- Working as the Domestic Violence/Sexual Assault community educator, I have been enlightened on the prevalence of abuse, neglect and sexual assault. Domestic Violence/ Sexual Assault doesn't discriminate, and we are learning how to assist the broad community of victims.
- I have not observed a need for clothing or Mental Healthcare, but I have through the Head Starts Needs Assessments and through our Child Staffing meetings learned of a great need for more Mental Health services.

- o From observations grandparents are becoming the primary care takers of their grandchildren due to the parent's lack of experience or monetary means. Also, with the drug epidemic becoming more prevalent the children are the ones suffering the most.
- I see many children come in with the same clothing on from the previous days. Also, when
 it comes to healthy foods; I will ask the children what they eat at home just to bring up
 conversation and they will say fast food like McDonald's, Cook-Out, etc.
- o I see that allot of these families struggle with work or being able to keep a job.
- The children do not have healthy eating habits and are sometimes not clean.
- o I have observed that some of our residents live in a house that is in bad conditions and due to cold weather the heater is not enough to keep the house warm.
- We serve low-income families, and even though they may already receive assistance from one place or another, sometimes it just isn't enough to get everything paid and the family fed.
- o I don't know how but we need to fight this war on drugs in our area better
- There is a significant lack of mental health services in this community. There seems to be only one provider (Daymark) and it is sometimes difficult to get an appointment in a timely manner. There is also a tremendous shortage of community based mental health services available.
- o There are a lot of mental health issues not being addressed due to lack of resources.
- O Drug addiction/substance abuse has increased over the past few years which makes it very difficult to assist customers.
- Aforementioned information could be reflected here.
- o There is a lack of mental healthcare that is affordable.
- o I have refused referrals to specialists from my primary care physician because our insurance has a high deductible and will not pay for visits to specialists.
- The opioid crisis in Surry County is 1st or 2nd in the nation. More resources need to be made available for those who need them. Our children are suffering because of this and there is very little mental health care for children.
- people struggle with high cost of paying power and repair of heating and cooling cost
- Most of the families we service are low income families and have many needs that are not be addressed or provided due to lack of knowledge about which agency provide the services/needs
- The Opioid abuse in our communities has increased tremendously. This has led to abuse of members of the household when the drug abusers can't get their next fix. They are stealing money from friends and family members which leaves those persons unable to pay for necessities for the family.
- It is less expensive to eat poorly and that is apparent when you walk around a grocery store and observe people's food choices or drive by a fast food restaurant and see the cars in the drive-thru line.

Question 21: From your perspective, which of the following situations impacts the ability of local residents to meet these basic needs? – 129 respondents



Question 22: From your perspective, which of the following barriers have the GREATEST impact on a person's ability to secure <u>meaningful</u> employment? – 95 Respondents



Question 23: Please provide as much information as possible concerning these employment barriers to allow us to understand how they impact the lives of local residents. – 37 Respondents

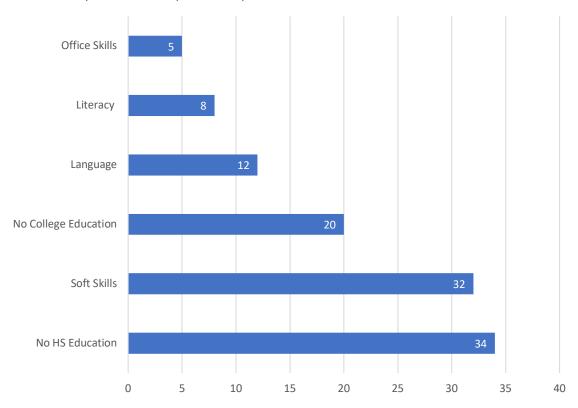
- The pay rate is particularly low for middle class people
- o In my opinion, lack of morals and lack of soft skills handed down from parent to child is the biggest barrier that I have seen.
- o Lack of work ethic, desire to get a job.
- O Some people cannot afford to attend college and are not wanting to because they cannot pay off student loans. There is little to no childcare available after school hours or on weekends.
- Most of the local jobs require specific certifications and years of schooling that the local community can't afford, don't have time for because they currently work two low paying jobs to take care of children or require physically specific skills that they can't do.
- Drug addiction without the proper treatment or counseling will continue to be a thing. ask me how I know. And I will tell you. I struggled myself. I never lost my job but i was lucky not to I went and got help here in this state and was pushed out after 7 days i still have a hospital bill that I was charged. when I requested to stay longer because i knew i wasn't ready but they pushed me right back out less than a month later i was checking myself in to a rehab center in a different state so that i could get the help i knew i needed but had no resources here to do so. So i feel if there were more recovery centers or treatment centers with and aa background to them that would help. Of course, getting sober is a choice. And it has to be a self-made choice. If not, you will go right back. I have seen it happen so many time to people who wanted to do the right thing but for the wrong reasons and they always came back worse than the first time they came. I feel like we all want help for this issue but the help isn't actually offered... Part of a recovery plan is attending meetings focusing on yourself and changing your environment. I didn't learn about these such meetings until after i left the state to get help. when i returned home i have learned that there are no meetings here. By that i mean there are select few and i have been to them. They are for older generations who have years and years clean.... I feel like here in this county and this state everyone wants a fix to the drug problem. but no one is really making an effort to create the change and be the voice or the backbone to a rehabilitation center that focuses not only on drug/alcohol abuse ... But also hidden issues which usually are the true root of the problems that pushes people to the point of needing to numb. The things they have been through and have no direction how to get away from
- o Individuals feel that there are too many barriers for them to be able to find a good paying job to support their family. Some individuals live in fear because of their undocumented status. Efforts are being pursued to help individuals go through the proper process to receive the necessary paperwork in order for them to provide for their family without fear of being deported.
- Funds are inadequate for education for the public schools in Yadkin Co. The best and brightest are not able to compete with other students of similar ability. More emphasis should be put on Pre-K.
- If there are not enough jobs in the community, people must go outside the community for employment. If they do not have a car, there is no public transportation in Yadkin County to go elsewhere for work. Many young people, especially, have addiction problems sometimes due to their lack of options for meaningful employment
- We need more jobs with better pay.
- o It costs more than what a single person can make to raise a family.
- o Many jobs in our area are in the service industry and do not pay a decent wage.

- Not being able to pass a drug test and/or having a criminal record also deters employers from hiring some individuals. (Rightly so, in my opinion) I also am in contact with many families who do not WANT to improve their status- they are very complacent and content with receiving public assistance. The main barrier they face is lack of interest/initiative to improve their lives
- O A waitress makes \$2.13 per hour plus tips. Some days might be o.k. and some days not, so it is hard to make ends meet. Some people's job depends on the weather. If it is raining no work.
- Well...it appears that most people still get hired if they know someone that works at the establishment. This minimizes the job pool. Also, companies should be able to get a nice tax credit if they employ a senior citizen. There seems to be no motivation by employers/companies to give senior citizens a chance. Most companies do not offer paid time off or sick day accrual or even health benefits. I do not believe this trend will ever reverse or change. But, for right now, most senior citizens are on Medicare and social security. This should be a plus in our current climate. It seems companies could give older workers a chance to work. If training is needed, let the companies receive a tax credit for "training" a new hire. Some folks are willing to work for nothing while they are being trained for a job. "Senior Internships" or more internships, for that matter, might be a way to ensure community members are qualified for a job. Many businesses have cut their costs at the expense of employees and are looking for ways to trim more fat off of an already skinned bone. Tax credits might offer incentives to those looking for a way to help their bottom line. When I was younger, I really liked to travel. I saw how folks in other countries lived. Actually, those people are living better now than 50% of Americans. So, I do not understand why the politicians say socialism is going to destroy capitalism or that we are going to live like those in 3rd world countries. The middle class is almost extinct already. I've heard "Medicare for All". The fact that this is being discussed only exemplifies how many people are without health insurance these days. I do not know the answer; but, inform the politicians that it sounds better than "Medicare for None". I do not have television in the home now. The days of 8 dollars/month for basic cable are long gone. My great grandmother did not even know about a television and we did not have television until I was about ten years old. Then, it was a black and white tv but at least it was a TV. So, where is our progress? In other words, the politicians are not even reaching a lot of us. I can not tell you how many 'working' people I have talked to that had to choose between cable or the internet. You might be surprised at how many people around here are not 'plugged in'. I figure, if they are working 40+ hours a week and cannot afford cable then I do not feel quite as badly about not having television anymore. But I regress.... It seems the USA has already surpassed the conditions of which some politicians say we are "on the edge of"... No longer can most people work hard for a company and receive retirement. They are usually belted out before they reach 55 and are on their own after giving a lifetime of service. No longer do most companies take pride in offering a great benefit package for its employees. The employees are supposed to be thankful to them that they have a job. This past behavior gave the working-class incentives and was the backbone of capitalism. I do not see that mindset exists anymore. In fact, come to think of it, most of the people that I know that have a decent salary and decent benefits are working for the government! So, good luck figuring out a way to help anyone -- especially the senior citizens that have already been kicked out with the bath water. A good bus system is too expensive, a light rail is a dream. If a criminal has done his/her time and has been out of prison for 6 months without any incidents, then toss some tax credits to companies that will give them a chance, too. We ask God to forgive us while as a society we have very few options available for people coming out of prison. It seems to me they are set up for failure. Then, we wonder why they cannot make it and end up back in prison. (Duh?) Personally, I do believe God is quite unhappy with us Christians -- with a church on every corner and oblivious to the suffering among us.

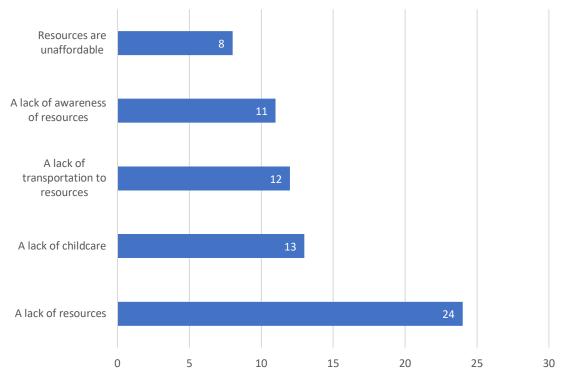
- o Residents with lack of education/experience have a hard time getting hired. Some have addictions or health issues that don't allow them to be eligible for employment.
- If a person lacks transportation or someone to transport them, they cannot get to employment. If the parents have no one to watch their children, they cannot work. With the substance abuse issues in our community, people are not mentally stable enough to maintain employment.
- o I do not think it is an over-simplification to say that the lack of adequate human service resources and assistance to actually realize a positive outcome, in an asserted effort to help lift families out of poverty, is a primary factor in addressing these barriers.
- Most industry has moved out of the area. East Bend is especially impacted. They don't even have a grocery store, and most recently, the bank closed. Most jobs here do not pay an adequate wage.
- Some of our families that we serve do not have transportation to be able to work and walk to local stores to do their shopping. Some families with single parents struggle to make ends meet as the jobs they work are at minimum wage or just slightly higher. Some find it difficult to obtain a job because of past criminal records/prior convictions.
- I have seen many individuals who have suffered from drug and alcohol issues that resulted in incarceration. When they are released from jail, they are unwilling or unable to obtain employment and usually end up using drugs again.
- O Stokes is a rural county. Most people are employed in other counties. Childcare is too expensive to warrant more than one spouse having a job.
- Most fast food companies do not pay enough wages There is a problem with not enough education to excel beyond low wages.
- Addiction is a huge problem in our area. Parents with addictions are unable to hold a job and properly care for their children. We have many grandparents now raising their grandchildren and other family members taking in children due to parent addiction.
- Only some local factories in our community and not access to public transportation.
- O There are not enough jobs available except fast food and factory jobs. The factory jobs would be great (pay adequate wages), but a single parent would struggle finding childcare to work with the hours the job expects. In two parent families one parent may can work the factory job (or other), but the other parent would need to find part time employment to work around school hours Most jobs locally do not have the option to work part time. Many families are struggling with mental health and addiction which also affect them 1) Finding a job 2) Keeping the job they do find. In Yadkin County the number of full-time daycares is limited to only 1 (that is licensed). Childcare assistance through DSS is usually a lengthy waiting list and is often times put on hold due to lack of funds. Most schools/preschools do not offer wrap around childcare.
- O The language barrier is a huge problem due to the fact that interpreters are hard to come by. For example, we are unable to assist Spanish speaking individuals without first calling an interpreter and working around their schedule. As you know, companies that are looking to hire more than likely are searching for someone who can communicate effectively upon initial contact. This also comes into play when discussing educational requirements, if an individual lacks education the company will more than likely skip right to the applicant.
- o Based on the Head Start Needs Assessments from the above barriers, these were some of the things parents noted as barriers in their households.
- With not enough affordable healthcare (mental, rehab) people continue in the same cycle and with that the crime rate climbs which impact the whole community. Also, a lack of full time jobs with a higher pay than minimum wage places a burden on the community because more people are seeking assistance such as welfare and food stamps.

- Some jobs don't pay enough to cover the cost of childcare, housing, lights, and other things to make a living let alone afford their child's and themselves basic needs. Some but not all like addictions more than living and it's a sad situation when that occurs. And when it comes to transportation becoming an issue, then it becomes even harder for the parents to provide care for the children.
- A lot of jobs require skills that have not been obtained, but the employer is not willing to let them obtain the skills from them. The Hispanic culture has a lot of language berries. Also low income families cannot obtain the education they need because they cannot afford it or don't have the time to obtain it due to having to work full time.
- O There just aren't that many jobs here in our community and folk just don't have the extra money for gas to travel outside the county, etc., and there are some who have criminal records that keep them from being able to get a job.
- o I feel like drug use/abuse and the opioid crisis plays a significant role in many of the issues in our community. There is not enough mental health services available for people who struggle with these issues. A person who is struggling with addiction has a difficult time maintaining employment, housing, and meeting their or their family's basic needs. This affects the family at all age levels as the children may not be getting their needs met or the parents, who may be our senior citizens, feel obligated to help their children out and often times this turns into more of an enabling situation.
- Transportation deficiencies, whether through lack of public transportation or lack of resources for personal transportation, often preclude most other barriers. An increase in both is needed in counties with large rural segments, as the geographical size denotes the need for transportation if an individual wishes to obtain and maintain traditional employment (i.e. any employment that is not work-from-home) and/or if an individual wishes to increase their education or other formal training. There exists, in the surrounding areas, a couple of programs that work to assist licensed drivers in getting affordable and reliable transportation by subsidizing significant costs of purchasing a vehicle. This is typically, a used vehicle sold to the individual for a significantly reduced cost in relation to the actual value of the vehicle. Additionally, these vehicles have been given the necessary attention and repair to ensure there are no immediate issues for the individual purchasing such a vehicle. If there were an increase in more programs like these, part of the transportation barrier could be overcome. A sizable childcare barrier exists in Stokes county, in that there are simply not enough agencies/providers to meet the childcare needs of the local communities. This prohibits employable parents from working. A solution would not be to simply increase the number of available providers, but to go a step further and have an increase in affordable childcare providers.
- Surry County is 1st or 2nd in the nation for opioid addiction.
- Most of the families we work with have only a 4th grade education, they do not speak English as their primary language and do not have the knowledge to understand how to get assistance

Question 24: Which skills and/or qualifications do you feel present the biggest barrier to employment for individuals in your community? – 44 Respondents



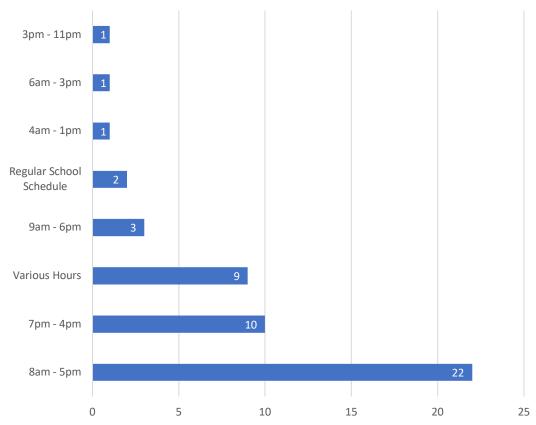
Question 25: Which, if any, of the following barriers do adults encounter when trying to improve their qualifications for local jobs? – 37 Respondents



Question 26: Please tell us more about the barriers people in your community experience when trying to improve their qualifications for local jobs. – 9 Respondents

- o I took 4 parenting classes that were free and also offered incentives for taking the classes and very few people took them, and many quit before the classes ended.
- Most people in the community are working multiple low paying jobs for a living wage. They do not have time to go to classes to become more skilled and they cannot leave a job and lose that income to go to school because then they would not be able to afford the school needed to get a better paying job.
- Most training programs are not eligible for financial aid through Pell Grant so people can't afford the out of pocket costs to pay for the program; unreliable transportation and childcare make it difficult for them to attend the required classes. People often see the necessity to work and earn at least some money as more important than going to school and can't afford to be without a job until they complete the skills training programs.
- o Transportation and childcare is an issue for a lot of local residents.
- O Due to the language barrier some individuals have trouble accessing the resources within the community.
- Lack of education, language skills, transportation, and lack of housing impedes progress in obtaining employment.
- A lot of people in this community seem to struggle with addiction, and lack of transportation.
- o Transportation/Fuel Childcare Internet access
- Lack of education/skills and English is not the primary language

Question 27: Which of the following best describes the hours that you attend work or school? – 49 Respondents

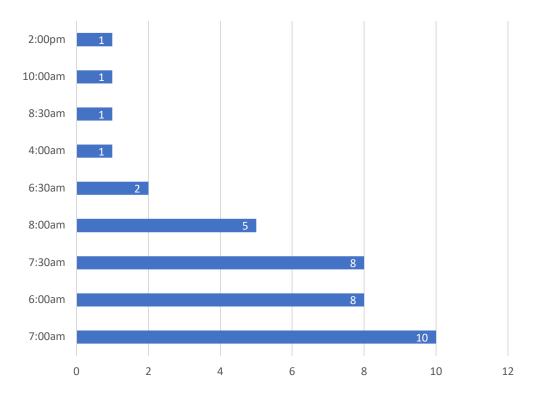


Question 28: What barriers have you witnessed and/or experienced associated with childcare? – 21 Respondents

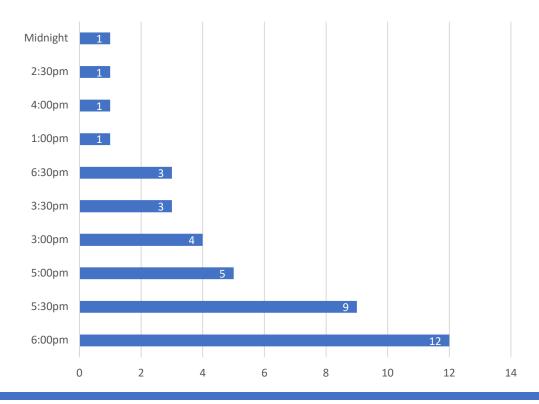
- Childcare is only available M-F daytime hours. The low skill jobs are mostly evenings and weekends.
- Most of the barriers I have witnessed have been getting children to a childcare facility at the drop off time and still making it to work on time. Also, the struggle to leave work and get to the childcare facility by the pick-up time. Also, people are struggling to afford childcare.
- o It's difficult on some. I'm lucky I have parents whom help me.
- O Childcare is expensive. Many of the jobs do not pay enough for the person to have enough money to pay for childcare and try to provide other needed services for their family.
- We have very few licensed childcare centers in Yadkin County which likely stems from our inability to pay caregivers a living wage.
- I haven't witness this.
- o I work weekends and no daycare is available
- Childcare centers are often full and have no openings. Also, the cost of weekly childcare is frequently as much as what a parent would earn at a job in this community, making it pointless to work.
- o There are only 2 centers in this community for children who are not school age.
- The waiting list for subsidized childcare assistance increases daily. After considering their wages with the cost of daycare, it is cheaper for clients to stay home than to work and pay for daycare. By the time they do get daycare subsidy the child is close to school age.
- o costs of childcare are extremely high, sometimes more than a salary of one of the parents worked, making it more cost effective for one parent to stay home with young children.

- o affordability and matching individualized needs... cookie cutter programs let way too many struggling people fall through the cracks with seemingly legitimate excuses.
- Not enough slots for students available and no childcare available for younger siblings.
 There are only 2 other childcare facilities in our area.
- Cost and availability in most areas.
- Our Head Start program is only available from 8am until 2:30 pm. It is sometimes difficult for parents to find a job because they cannot find one that will work with that schedule because they do not have or cannot afford before and after school care for their children.
- As a single parent that doesn't live around family I struggle with childcare or finding childcare for hours I need to work outside of my regular time. I have to drop my son off at daycare no later than 7:25 to be able to drop my daughter off at school at 7:30 and be at work before 8 am, I can't leave work to pick my daughter up from school, so she rides the bus to her daycare. My children have to go to two different licensed in-home day cares due to cost and time. My son's pick-up time is no later than 5:15 and my daughter's is 5:20 (on some occasions I can pick my daughter up as late as 5:30, but her daycare teacher has to go to her second job by 5:30). As of right now I pay more for my children's childcare than I do for any other bill including my car payment and mortgage. When I am expected to work outside my regular hours I have to make arrangements for my children which is often difficult as I don't have family that lives nearby or that don't have a job. When my daughter goes to middle school they start later than elementary school so this also will cause a conflict with my job.
- Lack of transportation, and the want to work for some.
- Working for Head Start my children weren't able to come due to not having transportation here at the scheduled hours of operation.
- o See previously entered information.
- Lack of money to pay for childcare
- o Low wages make it impossible to afford childcare.

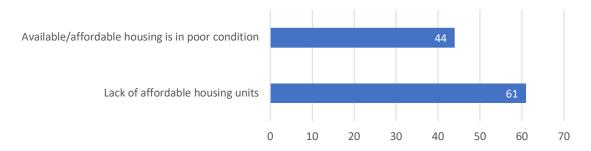
Question 29: What would be the best drop-off time for childcare in order to meet your personal needs? - 47 Respondents



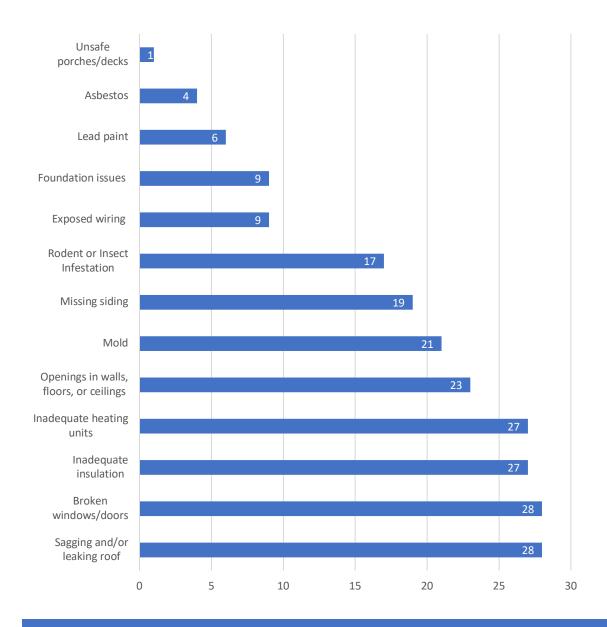
Question 30: What would be the best pick-up time for childcare in order to meet your personal needs? - 40 Respondents



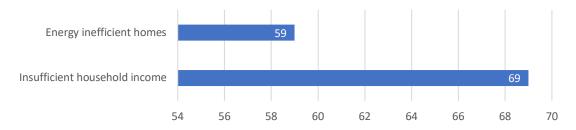
Question 31: Which of the following housing-related issues have you experienced or witnessed in the local community? - 105 Respondents



Question 32: Which, if any, of the following health and safety concerns have you seen in the homes in your community? – 39 Respondents



Question 33: What barriers do you feel most impact the ability of local residents to cover heating and utility costs? -77 Respondents

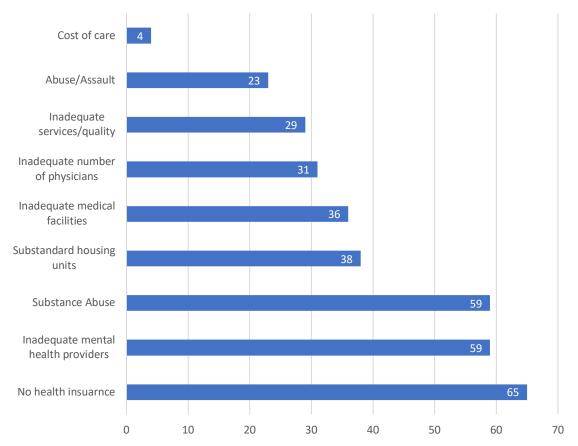


Question 34: What have you personally experienced or observed regarding housing and/or energy in the local community. -42 Respondents

- o If you don't have what they ask for most likely they can't help you
- o No insulation, Mold, leaky roof, low income
- Housing is very needed in this community. Home that is energy efficient, safe and affordable.
- I have witnessed client homes that are not well insulated and have holes in the ceilings/floors and broken windows. I have also had clients tell me that they don't turn their heat on because they can't afford the cost of heating their homes.
- The utility company is the biggest issue many people face in regard to heating costs; they continuously raise the cost and routinely overcharge especially during winter and summer months; charge multiple security deposits to the same account and customers have no choice but to pay them or be without. This is extremely hard for those on fixed limited incomes.
- o I have poor credit i have learned trick and ways to build my credit so i can in the future obtain a home on my own.
- Many cannot afford the costs of needed/necessary repairs. Many do not own their homes.
- o The need for funding to pay security deposits for utilities and rent.
- o Yadkin County is truly doing a great job.
- Not enough senior housing.
- O Too many families and individuals live in old single wide trailers that have not been well maintained. Many older homes in the Co. that have not been well maintained.
- Just by observation, there are many houses in the community that are in poor repair
- There is little affordable housing. When income-based housing is erected it is full before construction is even completed. Many homes in the county need work from leaking roofs to holes in walls. There are no resources here that help those who rent and weatherization generally has a long waiting list.
- We assist families in finding housing and help with their utility bills by making referrals to other agencies.
- o I am unable to afford a heat pump for my house which would lower the cost of my heating bills and keep to whole house warm in the cold months.
- Heating in the winter is very high
- o Power bills are too high.
- o seniors don't bring in enough income to pay their bills, meds., Dr's bills and monthly living expenses.
- I know rent has increased. I cannot afford to live by myself. I think this is a kick back from "women's rights" -- which I voted for. When this passed, it started taking two people to afford a home. So, by now, more than two people are needed to live modestly. It would be nice to be able to purchase affordable solar panels. This might could help with utility bills.

- o Right now, I am VERY blessed. I am sharing expenses with one other person. This allows me to stay out of the food banks and go to a doctor sometimes. I do know, though, that my current life can change at the drop of a hat and I do not take it for granted. Believe it or not, senior citizens still have dreams. I dream that I can get on my feet a little better and I try to do the best I can to help me live to see this dream become a reality. I do want to commend "Clear Balance". It is associated with Forsyth Healthcare System. After I paid all that I could possibly pay on medical bills, Clear Balance took my balance and I pay monthly on my outstanding account. This has given me some peace of mind because I do not have creditors calling me constantly and it does not go against my credit report as long as I do not miss a payment. Also, I would like to commend Dr. Sumner and Dr. Sumner, a father and son dentist outfit in Mount Airy. I needed to have some dental work done and they have allowed me to pay \$50 a month toward my balance. The point is that when people are willing to work with us, we can stay out of the homeless shelters a little longer.
- Some people are depending on electric heaters to stay warm which is not always the safe way.
- There is lack of places to rent in the community to accommodate large families. Rent is too high for the conditions of some of the homes. Homes are in poor condition which result in high power bills.
- Homes that are rented and not kept to a certain minimum living conditions by the landlord.
- o not enough to recruit younger folks to the area
- o lack of adequate funds restricts individuals to purchase quality rental property
- o too much hidden charges in our bills.
- o I know several seniors who rely on their grown children to supplement their income to pay for electric/heat/utilities.
- o I work with seniors, so mostly the inability to pay for home maintenance or heating bills due to having only social security for a source of income.
- o Many homes/apartments are older and in poor condition/are not energy efficient. This drives up the cost of heating/cooling bills for families.
- I spent a year looking for an affordable house in the area. I was lucky enough to purchase one, but it is not energy efficient and without my husband's income I could not have afforded one. It is still hard to make a mortgage payment and maintain the house on our salaries.
- Housing too expensive for wages paid.
- o Some housing is of low quality and hard to heat or cool.
- Many families struggle with paying heating bill in the winter simply because energy costs goes up but their income does not. We need more programs to help families struggling to pay energy bills.
- O I own an older home and fortunately before purchasing the house a HVAC system with a heat pump was installed. The house is insulated, but not well. The windows are newer, but still can feel a draft occasionally. The doors are old and have multiple gaps where air can come through. I keep my heat on 64 when I'm not home and 68 when I am. During the summer the AC is on 78. I have applied for weatherization and been on their waiting list since Feb 2019 (for BROC not YVEDDI). Money of the other families I work with have similar issues, but most have baseboard heat not a heat pump.
- o Not enough affordable for the wages that people earn.
- o My home is not energy efficient which skyrockets my power bill making it hard for me to come up with the money on time for that month
- o The money runs out before bills are paid.
- o I've lived in older houses with older windows and HVAC and my energy bill was very high.
- Conducting home visits for the children in our care, you see the horrible living conditions that our children are living in.
- Homeowners can't afford the needed measures required to cut energy cost
- Most of the families we work with heat with kerosene or electric heaters that plugs into the wall
- There is a house on our street that is renting for 1150 per month. The only heating sources for over 2000 sq. ft of house are 2 small propane heaters.

Question 35: What health barriers exist in the community that could impact a person's quality of life and/or ability to work? – 97 Respondents



Question 36: What have you experienced and/or observed concerning these barriers? - 36 Respondents

- o family and friends without health insurance, abusive situations, substandard housings, and illegal substances
- O I feel that Davie County could use more drug outreach programs and more money in grants that help Opiate assisted therapy. That therapy specifically has great statistics in rehabilitating opiate addicts. I know firsthand that there are people who are not eligible for assistance due to living in Davie County because there is not enough grant funding for Davie County. Also, as far as healthcare goes as stated above, there are not enough resources for low to no income individuals. I would like to add that minimum wage is not enough for a single parent to live alone with a child. This area has many minimum wage jobs that make things hard. Traveling outside of the area for better pay is common. With no vehicles that is impossible without public transportation. It seems a cycle.
- If there were enough mental Health providers, it would help in managing the addiction /substances abusive. Adults without Health Insurance will turn to substance abuse just to help with pain or sickness.
- I have observed several clients who cannot afford their medications, hospital visits, home care, etc. They have Medicare or insurance, but it does not cover all of the expenses as our clientele ages.
- Drugs run rampant. mental health is a big part of the drug epidemic. Unaffordable medication causes people to turn illegal substances and they use the excuse for self medicating. I also answered this more in a previous question.

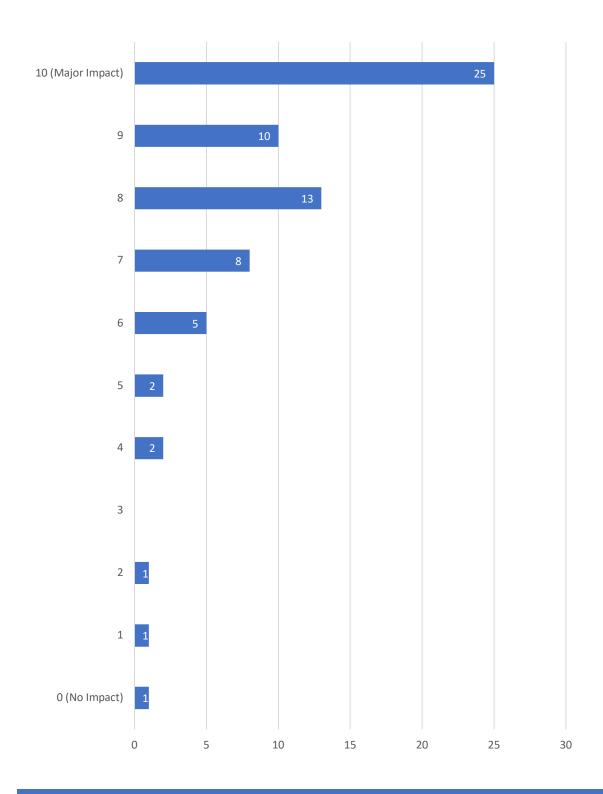
- In daily observations, many do not have adequate housing, cannot afford proper healthcare or medications or childcare.
- o limited health insurance benefits High cost of medications Physical conditions that limit seniors being able to stay at home safely, unable to take care of self and household chores
- Limited income
- Drug abuse is rampant. Elderly need assistance regarding health issues (transportation & consultation)
- O 1. Minimum wage jobs aren't enough to cover rent, transportation and health insurance. So Health Insurance is the first one to go. 2. Mental health provider in Yadkin County sucks. They are a joke. 3. Our medical practices have Doctors that are all nearing retirement and no replacement General Practitioners are signing up. And of the doctors we have, a lot are not taking Medicare Assignment, meaning that Medicare patients have to pay in addition to what Medicare would pay. 4. Drugs. Used to be youth that were the drug addicts, now its 30, 40, and 50-year-olds. Those adults tend to have children. With parents addicted, these children either live with grandparents who aren't their legal guardian and with HIPPA laws it's hard for them to get information from schools to medical visits. Grandparents raising their grandchildren but they don't know how to go about getting help with it. I have lived in the Co. for the past 13 years. I grew up in the community, so I have firsthand knowledge of the area.
- o All four counties deal with this issue of illegal substances.
- We are in dire need of mental healthcare facilities. The opioid epidemic is impacting so many or our citizens either directly or indirectly. There are not adequate resources to help combat this situation and it continues to get worse. We also have children who need healthcare that do not have insurance (employer) and the parents do not qualify for public assistance because their income is slightly above the threshold for welfare.
- o I know a woman whose son died from a drug overdose here in Surry County.
- O Substandard housing is better than no housing, so I don't hear many people complain about a roof over their heads. I read in the local papers that our community has problems with drug abuse. I do not know if we have a halfway house in the area. I have seen something going toward Dobson that might be such a facility. Numbers for help need to be readily available to the public. I do not recall seeing any signs saying "We Can Help You" so I am not experienced in this area. We might have hotline numbers readily available.
- Just what I have been told by law officers.
- O People live in poor conditions and cannot afford utilities, food, clothing, etc. Money is often used on drugs instead of food and clothing and shelter for children.
- Hands of Hope is a great service and the fact that citizens can go there without insurance is a wonderful benefit. They only have 1 provider and are only open 1 day per week. What about the other days per week and the wait time?
- we don't have a hospital or enough doctors/dentists and some people are ignoring their health
- o poor housing and using resources to support an addictive habit
- o too many cannot afford the prices of Medicines
- The hospital in Yadkin closed. There isn't enough education about mental health, so if there are any mental health providers, we don't know about them, nor how to access them.
- There used to be a free medical clinic in our community, but it has closed now. There aren't any other facilities available to assist families or individuals with no medical insurance.
- While insurance is available through the Marketplace it is very expensive. I myself have had personal experience with this. We no longer have a local hospital/emergency room and there aren't many doctors in our community locally.

- O I was not satisfied with the care I received at the emergency room during my unfortunate last injury. While I was there waiting on medical care, 2-3 others with obvious drug and mental problems were attended to. As an educator and social advocate, I have seen and heard a lot about drug problems, substandard housing, lack of jobs, lack of jobs with adequate pay. I have tried to locate emergency housing on several occasions for individuals and there was nowhere to place them. If I could have placed them, a lack of transpiration would have prevented them getting there due to the hour of need.
- O People cannot afford health insurance and employers do not offer it often only working employees the number of hours that the company is not required to pay.
- o child neglect, drug abuse, insurance is too high, and some cannot get it without paying so much money
- Opioid overdose deaths top in the entire country
- o I have observed many parents that don't go to the doctor because they do not have health insurance. When they don't have health insurance and struggle paying bills going to Urgent Care or the ER is not an option as it is still costly. Medicine when sick is also extremely expensive for those without insurance. I have health insurance and avoid going to the doctor due to high costs especially specialists. Usually I will wait long as long as I can before seeking medical help because I cannot afford a large bill. The community does have a clinic and an office for families who do not have insurance can be seen, but Hands of Hope is only open once a week for a couple of hours at a time due to it is completely a volunteer program.
- I have not experienced or observed any of these concerns. As a Supervisor of some of the Family Advocates, our Child Staffing meetings, and from the returned Head Start Needs Assessments there is a great need form more mental health providers and based on surveys families expressed concerns about drugs and addiction in their neighborhoods.
- o There are more drugs in the community.
- Health insurance is not affordable; therefore, many people do not have health insurance because of it.
- There are a limited number of providers in this area, some of which have longer than average wait times even with appointments to be seen. Again, there is a significant lack of mental health providers in the area.
- o There are a lot of people effected by addiction, families are really struggling.
- O Difficult to find mental health providers for our children and families, many parents struggle with addiction.
- o Lack of income to pay for healthcare and fear of being arrested for being an illegal resident.

Question 37: Does your community have adequate public transportation for those with personal transportation limitations? – 68 Respondents

Yes	9
No	59

Question 38: Although individuals may own or have access to a vehicle, the condition of the vehicle can often limit their ability to access employment opportunities and resources needed for educational advancement, healthcare, and nutrition. To what degree do you feel the condition of transportation is an issue for low-income residents in your community? — 68 Respondents



Question 39: Please explain what you have witnessed, or experienced concerning barriers associated with transportation. – 41 Respondents

- Although the city of king may be easy to walk. Getting to Danbury and other rural areas is harder and there should be some kind of bus.
- o there is no bus services, YVEDDI only aides Medicaid recipients, not other low-income individuals
- O Public transportation is a huge barrier in this area. Things are far and for people with health issues and that are low income with no insurance, it's next to impossible to be independent.
- Also, I believe allot of people commute for better pay opportunities, so that leaves this option unavailable for people without vehicles cause of lack of public transportation. Also most people do not have hundreds of dollars to spare. So, for low income individuals that do have a vehicle, repairs are also a huge barrier. Vehicles can be very dangerous. Driving a questionable vehicle with needed repairs puts lives at risk and people take that risk due to lack of options.
- The majority of our clients have aged o have health conditions that make it unable for them to drive. There are very few options in the area for transportation other than expensive taxis.
- Very few options for public transportation services and what is available is too expensive and the hours are limited
- O YVEDDI helps with public transportation as much as they are able. Some individuals have to pay a small amount for each time they use the services. Some cannot afford the cost, and therefore, are not able to go to work, to the Physician, etc.
- o participants that live in the community away from community resources who have no transportation. no public transportation except for Medicaid assisted, then it is an all-day affair! Inability for families to afford car and gas to get to medical appts and necessary shopping
- Very few options for the elderly in rural townships. Resources are limited or not available If you cannot drive, you cannot get groceries, go to the doctor, get your medicine. You have to rely on others to take you.
- I have not experienced it yet, but in a few years, I may not be able to drive anymore and have to rely on family for transportation. I have friends who are already in that position. very positive experiences.
- o Services aren't consistent and the service area is very limited.
- o The cost of transportation was way too high for a senior to go to the doctor.
- o Seniors that have called and needed to be taking to Winston Salem for Dr's appointments.
- o More drivers and vehicles are needed to provide adequate transportation to the public.
- o People cannot afford to have cars repaired if needed. They must have Medicaid in order to get Medicaid Transportation. There needs to be a low fee option for them.
- Many clients walk to appointments with their children in strollers or walking with them. While this is great exercise, it is not feasible in colder weather and not always safe. They are limited to services in Yadkinville. What about clients who live in Jonesville, East Bend, Hamptonville? Lack of reliable transportation limits their access to benefits greatly. the cost of transportation is high, and some citizens cannot afford it, in addition to the schedule is challenging
- o the cost for seniors is too high
- o no public transportation
- o UGH.
- o funding is low for transportation; the charge is too high.
- o Scheduling is prohibitive and unreliable
- Funding for transportation is not enough to cover the need. There are people who can't get
 where they need to go because they cannot pay for transportation, there is not enough
 funding to pay for the service, and/or they don't know how to use technology to find a ride (Uber, taxi, etc.).
- o To use local transportation services, it is costly. We do not have local buses or cabs in our community

- We have had a few Head Start children unable to attend school and having to drop from the program because parent either does not have a car or car broke down and parent is unable to get them to school.
- o People walking due to not having a vehicle to get to places.
- No adequate public transit for families especially homeless families. Children aren't able to be transported to and from Head Start either which can affect many families especially those most in need of services even for a short period of time. Families that do have vehicles often struggle with keeping them in working condition or only have one vehicle for 2 parents in the family.
- There have been situations where Family Advocates have had to drop children or was not able to add children due to transportation issues. There have not been many.
- There is no public transportation available and with other means of transportation people have to apply or schedule the trips.
- O I have one vehicle for my family of 6 and when it messes up, I have to rely on my mom to take us to and from until I can get it fixed
- o most of the families I have work with do not have but one car or no transportation at all as well as no access to public transportation.
- O Some of the resident's vehicles are old, run down, and they may not have been kept up very well due to money restrictions.
- o not enough public transportation in the rural areas
- Many of our customers rely on friends, family, and neighbors for transportation. There has been an increase in our customers requesting assistance with gas cards. They use the gas cards to pay their friends/family/neighbors to transport.
- Patients in the community have called my extension at work I share the first name with a person in transportation - to say that they have had a standing doctor visit scheduled and then they were dropped by YVEDDI transportation an unable to attend their appointments.
- o YVEDDI is the only public transportation in Surry County. They charge allot per mile to provide transportation.
- o lack of insurance, license to drive vehicle due to being illegal resident, limited income to pay for gas
- o The routes aren't there, or the fares are too high.

Question 40: Which of the following situations have you personally struggled with over the past twelve months? (Low-Income Residents Only) – 67 Respondents

Finding a job	15
Finding a job that pays enough	20
Securing tools/uniforms for work	1
Finding skills development opportunities	8
Affording skills development opportunities	8
Balancing the budget	33
Paying off loans/debt	24
Applying for benefits	1
Affording rent/mortgage payments	23
Homelessness	4
Struggled with parenting skills	5
Limited by criminal record	4
Struggled with addiction	2

Relocation due to housing affordability	3
Loss of utility service	1
Felt unsafe in my home	1
Unhealthy home	3
Could not access medical care	8
Uninsured household members	10
Depression	15
Transportation limitations	10
Could not afford food	7
Could not find childcare	8
Could not afford childcare	9
Felt socially isolated	5
Lost custody of a child	1

Question 41: Please rank the following based on your perception of their impact on poverty in the local community. (Rank determined by weighted responses) – 160 Respondents

1	The community lacks living wage job opportunities (C)
2	Individuals lack the qualifications necessary to obtain meaningful employment (F)
3	Individuals lack financial management skills (F)
4	Individuals lack access to childcare (F)
5	Individuals lack access to reliable transportation (F)
6	Individuals have poor health (F)
7	Individuals have substance abuse barriers (F)
8	Individuals have criminal backgrounds (F)
9	Individuals are not engaged in the community (F)
10	Individuals are not aware of community resources (F)
11	Individuals are victims of domestic violence (F)

Question 42: Do you feel that too many local organizations focus their resources on any particular need or barrier?

Yes	24
No	100

- I feel as if we focus on more charitable events that benefit outside communities. We have done a few larger projects like the newer park but there hasn't been anything "big" like that since. I feel as if we should have a goal for every year that way, we as a community continue the momentum and the experience of growing and educating together.
- o There are only a very few that I know of.
- o I am not aware of every program available at the moment so it's hard to comment on this. However, from what I've experienced I feel like there are important things being addressed
- o I feel that their focus is on accommodating all the needs with their limit funding that is available.
- O There are numerous resources and programs that focus on education and employment related services, but only one resource for childcare assistance, very few resources for rental assistance, and not really any resources for transportation assistance. There are a lot of areas of needs that no resources are available to address.
- People who are in poverty do not want to be there. There is not "one" fix all to get them out of poverty. YVEDDI provides a number of services to try to meet the most crucial needs of the individual. The individual may need healthcare, childcare, transportation, food, employment, etc.
- Sometimes people have to go to numerous agencies to get their basic needs meet, lack of coordination between agencies is a hindrance to getting access to service
- Poverty and poor education opportunities are not the #1 issues in Yadkin Co. Local gov. main concern is keeping taxes as low as possible.
- o I don't feel like they do.
- Safety for children
- o All organizations seem to focus on basically the same things.
- o It seems that all outreach organizations and churches offer food, but that's it.

- O Not sure. I do know that when one goes to the food bank, they can only go once every 3 months. When I went to the food bank, I was surprised that company vans transported their employees to the food bank. So, people that work need to use the food banks. I talked with several people that have been temporarily employed for 5 years and, after 5 years of employment did not make enough money to feed themselves and their children. I was so happy to receive food, I cried when they gave it to me. I left very sad for the young parents working the temp jobs. I was told that the companies would not let them work full-time hours while on temporary status. They worked just an hour or two short of full-time. This made me quite sad that our USA had already slipped into third world status while their work vans waited for them as they received some food.
- The above 11 questions that you asked to rank 1 to 11 impact on poverty. I believe all would be in the top five percental.
- o It seems there are lots of different groups meeting with common goals, but no means to communicate these goals. A lot of meeting takes place but not a lot of action. Getting more residents involved in the meetings would be a proactive step.
- Not when it comes to senior services.
- o If you have Medicaid or adequate finances "you're good". If you are poor, you likely stay that way despite ANY of the resources or how they are focused. If every single citizen in catchment area had the same effective healthcare, transportation and housing the rest of the barriers discussed in this survey would likely be significantly mitigated.
- o they collect the money, but do not explain where it is going
- o I feel that it is spread out equally among those who need it.
- o If it's grant-funded, you have to provide services based on the grant requirements.
- Not familiar enough to answer
- o Focus on programs that benefit their image.
- Organizations focus on one need of the family as opposed to all needs
- O Although it is a need, I think we have many resources for families to find food. We have food and clothing banks, families can get food stamps. I don't think we have enough resources for families that struggle with addictions. I also feel that we need more homeless shelters that allow families to stay instead of separating them and affordable or free mental health services. More public transportation to help people get to and from work. More affordable before and after school care for children. More shelters for homeless families.
- Many organizations need a more holistic approach.
- o I feel there is a variety of resources but maybe not enough. For example, from what I have heard Weatherization has a waiting list.
- o I'm mutual when it comes to this question because it honestly depends on the organization itself.
- o no, but I feel that people need to want to work instead of just collecting off of government opportunities
- I think that some organizations will focus more in things that some families do not need at that moment but lack of assistance in what families need at that moment for example a family might be receiving WIC but they have enough food, but they are in need of electricity and they cannot obtain the adequate help to provide help.
- Most of the organizations have specific qualifications to provide services for families and if a families do not meet these qualifications then they do not receive the services the organization is providing and usually there is not any other organizations in the community that could provide these services and they family is left with no help
- This may sound hard-hearted, but too many local churches (mine included) and organizations, focus on the results of poverty rather than the decisions and choices that lead to poverty. Until you break the cycle of poor financial decisions and choices, poverty will never be eliminated.
- o In this organization Head Start, Transportation, and Senior Services gets the most attention.

Question 43: Do you feel there are any services missing from the community that should be considered? – 118 respondents

Yes	51
No	67

- o Some type of public transportation.
- O Shelter for homeless, in stokes county we have no shelters for anyone. Homelessness is a bigger issue for our community than most people recognize.
- o more childcare services
- o I would have to think awhile on this question. I'm sure I could come up with something and when I do, I will definitely suggest it to someone within the organization.
- Services for substance abuse addiction. Affordable services for the uninsured and under insured.
- Access to better affordable housing. Affordable Mental Health providers for adults and children.
- Resources to secure personal care items; resources for childcare, resources for housing/rental assistance, resources for transportation.
- o Intensive outpatient programs that are affordable. Also, partial hospitalization programs.
- Which would help create more jobs in the community and also enforce and entice more adequate behaviors from the residents and members of the community. More AA AND NA meetings.
- o If the various agencies would be able to work together to try to meet the total needs of the individual, this would aide in meeting the most needs. Most have to fill out a lot of paperwork at one agency for food, redo the paperwork at another agency to receive help with the electricity/fuel bill, and so on.
- o More grant money is needed to help folks live independently in the community.
- o healthcare resources especially with medications. Transpiration
- Basic money management skills (e.g., balancing a check book, couponing, set up a budget).
- General life skills (e.g., substance abuse awareness, domestic violence awareness, domestic discord). Jobs that allow families to maintain their own home without having to seek two or three jobs.
- o Free financial counseling and health care consultations
- More transportation. Bus routes could be established. If there was a bus schedule, people could access stores, and doctors.
- Perhaps something such as people who would be willing to provide transportation on an individual basis for those without adequate transportation - not just for health visits but grocery shopping, dining out, etc.
- We have no shelters for those experiencing homelessness or domestic abuse.
- o At this time, I feel we are offering a great variety of services.
- Mental health services
- This area needs more drug treatment centers and resources.
- Adult Day Care
- o I think, if it were possible, for all outreach organizations, service providers and participating churches to find a way to provide varied assistance and use a common computer program (like Charity Tracker) to keep track of what is provided, to whom, and when. For example, one organization provide medication assistance, another provide transportation, and yet another provides heating assistance. I think financial planning/budgeting should be a requirement for all services received with the exception of an extreme crisis situation.
- o Department Store, Family Style Restaurant.

- If and when I am able, I want to start an employment office for 60+. I think I can call companies and ask them if they will hire someone older. If they say yes, then I will send them some people on my list. I think it will need to be a non-profit business. I would like to match unemployed seniors with companies willing to hire seniors. The unemployment agencies in our area do not address this issue. Most of the jobs they have are for manufacturing and many seniors are unable to apply for these jobs. Also, a lot of jobs require application by computer. The libraries are doing good business while helping folks use the library computers. However, people cannot always respond to emails in a timely manner when depending on traveling to and from the library. A friend of mine just lost her job and she was told she had to apply for unemployment online. This, itself, is a barrier! People that are unemployed over the time limit -- 10 weeks? -- are no longer considered unemployed by government statistics. It does not take a rocket scientist to understand that unemployed individuals are UNDER-represented. Also, partisanship needs to go out the window while leaders put the people first. I will never forget Governor McCroy would not allow Medicaid expansion after many people voted for it. Over 500,000 people in NC were affected and could not receive any healthcare. What does this tell you? I was very sick. Nobody would see me because my work did not offer health insurance for me and I did not have the cash to pay with self-payor status. Who cared? I was dying. Quite a few of the 500,000 of us did die. Was that in the papers? Who cared? Well, Medical Ministries in Mount Airy did see me. Their services are very limited and could not help me but at least they did care. Help boost Medical Ministries! They still have a heart. I applied 3 times for health insurance but was short 3-500 dollars each time to qualify. What do you do? What would you do? The companies cannot be forced to set the clock back and offer their employees health insurance or any other benefits for that matter. We depend on people like yourselves mostly with jobs that have all kinds of benefits. State and Fed jobs. The missing services are too numerous to count. So, you must pick one or two to concentrate on and let the others fall as they may. How did it get to this point? What, pray tell, are our politicians doing? The Dems cannot work with the Reps and vice versa. How do you think that makes us feel? Standing your ground while your constituents suffer -- Start looking at the big picture, please, please. Show us that you are worth the votes and the money you are paid. Compromise should be your middle names if you are truly for the people you represent. If we want to see stubborn chaos; we can go observe a 5th grade class trying to get along.
- Assistance with food, finances (for those who qualify), childcare
- o Transportation; Access to affordable Substance Abuse Help, Mental and Medical Care
- o I'm sure there are and there's something I'm not aware of that exists which could be beneficial.
- o Mental Health, actually public transportation
- o adequate healthcare, adequate transportation, adequate housing.
- o more outside walking and benches located more closely, plus needs me handicap spaces.
- o I feel that we have enough resources if only people would utilize them
- o Reliable transportation, adequate housing
- Adult Day Care.
- We need more affordable quality childcare for younger children. We also need higher wage jobs.
- o Local drug and alcohol center, women and children's shelter.
- Education
- o Education facilities and medical services at an affordable cost.
- Mental Health!
- Public places for children and adolescents to go for sports or entertainment, at low cost.
- We have a few resources for the items I listed above but I feel like we need more. A lot of the programs run out of funding and are unable to help after a certain point or have waiting lists.

- O Before and after schools that preferably provide transportation for children. More work programs for families struggling finding a job (not temp work).
- Not enough funding for Weatherization, free clothing, gas cards, and food banks running low.
- More resources, education for the addictions and homelessness need to be in place.
- o I think our health care services are lacking in our community.
- o Financial budgeting skills, Office skills for jobs, Childcare
- o Transportation is a basic since either will not run through rural areas or there is none at all.
- o Mental health services need to be increased in our area.
- More mental health and parenting classes
- o More mental health resources and drug addiction facilities. .
- o we need a place of families to bring their adult parent to stay when they need to work
- o most of the time the elderly who has the most needs make a couple of dollars too much to qualify for services and then they have to make the decision to either eat or get needed medications
- More affordable health care for all.
- Basic household financial management. I work with Habitat for Humanity of Davie County and it is appalling how few of our applicants have the basic skills to manage or budget their resources.
- o a bigger focus on job training for better paying jobs

Focus Group Summary

A total of three focus groups were conducted in the four-county service area. While participation was impacted in all communities, Stokes and Surry County sessions were combined and limited to staff members due to concerns associated with the COVID-19 outbreak.

Davie County Focus Group Participants

R. Chappell YVEDDI: CSBG Administration
Z. Childress YVEDDI: CSBG Delivery Staff
B. Bronson Community Member
T. Butler Community Member

Stokes/Surry County Focus Group Participants

K. PayneR. ChappellYVEDDI: AdministrationYVEDDI: CSBG Administration

Z. ChildressE. HarrisYVEDDI: CSBG StaffL. HuttarYVEDDI: HS Staff

J. Farson YVEDDI: DV Administration

J. Cockerham YVEDDI: Transportation Administration

N. Hickman YVEDDI: Weatherization Staff

Yadkin County Focus Group Participants

K. PayneR. ChappellYVEDDI: AdministrationYVEDDI: CSBG AdministrationYVEDDI: Senior Services Staff

E. Harris YVEDDI: CSBG Staff

B. Vasquez Children's Center (Community Organization)

A. Waddell Yadkin County School System (Educational Institution)
E. Petree Yadkin County School System (Educational Institution)

A. Bagshaw Easter Seals (Community Organization)
R. Sawyers Stanley Heating and Air (Local Business)

Question 1: Do you feel that poverty is a problem in your community?

- Individuals in all communities unanimously agreed that poverty was a concern.
- There is more money in Davie County than the others served by the agency (Davie)
- There is more stability in Davie, it is a little wealthier (Davie)

Question 2: What does it look like?

- Housing is in really bad shape (Davie)
- I feel like there is a higher population of people in poverty in Surry County (Stokes/Surry)
- People have to choose between groceries and medications (Yadkin)
- Yadkin is the poorest community but has the lowest number of clients. The organization has a hard time reaching people (Yadkin)
- Older generations are too proud to accept help in this community (Yadkin)
- We had one customer who needed food. The husband allowed his wife to get food, but he was so offended he wouldn't even be in the same room with her. (Yadkin)

- Some families just seem to give up if they are turned away once. (Yadkin)
- Transportation is a major problem (Yadkin)

Question 3: Have noticed any changes to the local demographic over the past five years, and how do you feel that has impacted poverty?

- My child's head start class has more Hispanic children than black. . . and 14 boys to 4 girls (Davie)
- The Hispanic population is growing. Their income is increasing because the farms are going away and they are working more of the local jobs that other people won't do. (Stokes/Surry)
- Hispanic families seem to help each other out more (Stokes/Surry)
- Families are moving away due to limited resources in the county, but seniors are staying. (Yadkin)
- Baby boomers are aging into the senior category (Yadkin)
- People are living longer (Yadkin)
- People are having less children (Yadkin)
- Schools and pre-schools are under-enrolled (Yadkin)

Question 4: Do you feel like the community has enough jobs?

- I see allot of open jobs that are never filled, but they are pretty much all low-wage jobs like fast food and retail. (Davie)
- Allot of people live close enough to Winston Salem that they go there for work. (Stokes/Surry)
- There are several areas in Stokes that are pretty rural. People have hard time getting jobs there (Stokes/Surry)
- Most of the jobs are in restaurants and manufacturing (Stokes/Surry)
- The majority of the Hispanic Head Start parents are working in chicken farms (Stokes/Surry)
- No (Yadkin)
- There aren't enough jobs (Yadkin)
- From the perspective of a local business, it is hard to get workers (Yadkin)
- People don't want to work (Yadkin)
- Employers are not reasonable, making it hard for families. Some are firing people for excused absences, which make it really hard for people with children. (Yadkin)

Question 5: What are your thoughts concerning the wages that are paid by local employers?

- We have more working poor than in the past throughout the region
- My clients have a hard time finding living wage jobs in Mocksville, they usually have to move to another area of town (Davie)
- The manufacturing jobs pay pretty good (Yadkin)
- Other jobs are not enough to cover expenses (Yadkin)
- Some parents have 2-1/2 to 3 jobs and are still struggling. Some don't even have cars, they are walking to work. (Yadkin)

Question 10: Do you feel that people struggle with qualifications for the jobs that are available?

- I think all of my customers need some type of educational aspect to increase employment. Most are employed, but just don't' earn enough money. (Davie)
- The community college has a great two-year program. The problem is kids come out of the program expecting to make \$25 per hour, but a really only worth \$10-\$12 at this point until they are trained. (Yadkin)
- I have several parents that can't get a job due to criminal records (Yadkin)
- Families are in constant crisis and are not able to teach their children soft skills (Yadkin)
- Some of the parents need parents. They just aren't able to take care of themselves and their children (Yadkin)

Question 11: What have you noticed concerning the quality of education for children in the community?

- I don't know much about the schools here, but I do know that one customer moved to this area because of their schools. (Davie)
- There is definitely room for improvement. The schools are good in Mount Airy, though. (Stokes/Surry)
- School quality is very different from facility to facility (Yadkin)
- Funding is very low. They only have 3 social workers for the entire county, and nurses serve 3-4 schools each. (Yadkin)

Question 12: What have you observed about the childcare options available?

- We have lots of places for childcare, but they are expensive. I was paying \$300 per week until I
 found Head Start. It was actually cheaper to quit my job and keep my son home than to work.
 (Davie)
- Many families can only afford for one parent to work due to the cost of childcare. (Surry)
- Finding childcare isn't as hard as affording childcare (Yadkin)
- Childcare isn't just a problem for low-income families, it is something everyone struggles with (Yadkin)
- Not many have family support (Yadkin)

Question 14: Several survey participants stated that transportation was a problem for them. What have you experienced or witnessed?

- While a few smaller options are available, they generally don't have the infrastructure that YVEDDI does. Our program has three primary options. All services must start or end in a funded county. Rates are \$2 each way local, \$3 in the county, \$5 for a neighboring county, and \$15 to the city.
 - o elderly and disabled. These folks are not charged.
 - o rural general public are charged a minimal amount for program match requirements
 - o employment is for anything related to job or skills
- Transportation is non-existent in some areas, like Cooleemee. It is very isolated, and they don't have any stops nearby. (Davie)
- North Carolina 360 is looking at a partnership with Lyft to add another option (Davie)
- There is a great need for an expansion to the transportation system or creation of another. There are some things available, but I feel it only covers a portion of things. Some cannot walk or ride bikes, afford cabs or Lyft. If you are on your own with limitations and no insurance for rides to doctor appointments and you have to go to interviews for a job or work, finding a way is hard. (Davie)

- Transportation is a big issue (Stokes/Surry)
- Some communities have a service available called PART, it's basically just a carpool that can help people get to work outside of the county. (Stokes/Surry)
- We have several areas that are pretty isolated in Stokes Danberry, Low gap, Flat Rock. (Stokes/Surry)
- YVEDDI is the only service available, and they are only available from 6am to 6pm (Yadkin)
- The YVEDDI transportation goes out of the county (Yadkin)
- Elkin is "hopping", the busses are always full (Yadkin)
- There are mostly used by seniors. They are not as useful for work because of the inconsistency of the drop off times. People are late for shifts and get fired (Yadkin)

Question 16: While the community has an adequate number of housing units, many homes were noted as having substandard conditions. What have you observed?

- Lots of homes are in really poor shape (Davie)
- The houses are so bad our Weatherization staff can't even go in sometimes (Stokes/Surry)
- Lots of houses only have sub-flooring (Stokes/Surry)
- We had one house recently that we couldn't help because the septic system had overflowed (Stokes/Surry)
- We see lots of mold (Stokes/Surry)
- Houses are just old and people can't afford upkeep.
- Lots of dirt and plywood flooring. Many of the ones with a floor have holes and people just lay a board over it. (Stokes/Surry)
- Allot of people have heating and air units that are broken down and they can't afford to get them fixed. (Stokes/Surry)
- We have a homebound couple with no doorknobs, just a chain on the door. The house has dirt floors, and I can see more daylight from the ceiling than through the windows, they have plastic on them. (Yadkin)
- It feels like the community has more substandard housing units than 24%. (Yadkin)
- Yadkinville is a little better than the other areas of the county, but we do have allot without floors (Yadkin)
- I have allot of families that can't get housing because of criminal records, so they have their 18 year old children sign and ruin their credit. (Yadkin)

Question 17: Another housing concern for many local residents is affordability. What have you seen?

- I pay \$550 per month for a 2-bedroom townhouse (Davie)
- Some of my clients pay \$850 per month for a three-bedroom apartment (Davie)
- Surry County is the only place in the region with a homeless shelter for those who are evicted, but they serve people from the entire service area. (Surry)
- One of the local churches has started helping homeless people. They currently have 12 people staying there at night. (Yadkin)

Question 18: A notable portion of the local population suffers from frequent mental distress, however, many report that there is a shortage of mental health providers in the community. Have you experienced any issues with access or known anyone who has?

- The number of people with mental distress seems too low in our county. (Yadkin)
- Daymark is available, but it is really hard to access. It can take 3-4 months to actually get to see a doctor, and even then, the stigma is bad, and many are too embarrassed to go (Yadkin)

• People aren't getting the help they need in a timely manner, so they self-medicate. This is part of the cause of the region's drug problem (Yadkin)

Question 19: What barriers do you feel people experience regarding access to physical healthcare?

- I have to go out of town to the doctor for my children. They have doctors here, but the quality is much better in Advance. I also have to drive my child around an hour and a half to the sleep apnea doctor and an hour to the eye doctor. (Davie)
- Storehouse for Jesus has been a godsend for many of the uninsured community members. More funding or anything that can help in support of what they are doing would be wonderful (Davie)
- Based on Census data it would seem that there are probably a great deal of uninsured people in the area, including my own family. (Davie)
- There are more health options in Surry than in the other communities (Stokes/Surry)
- NYU has been offering free/reduced tuition to doctors that are willing to practice in rural communities. (Stokes/Surry)

Question 20: Many local residents voiced concerns over the drug problem in the area. Aside from news reports, what have you personally witnessed or experienced?

- Although this area is good at keeping things under wraps, there are allot of people struggling in the wake of the opioid crisis. In all my years of experience with this, resources to get sufficient help is hard to come by. Even with insurance allot of the time it is hard because they only cover a small amount of time in the program. (Davie)
- Drugs are bad in the rural areas because they are isolated and don't really have the police coverage (Stokes/Surry)
- Some of the EMTs are visiting the same addresses several times a day. They have gotten to the point that they are only giving half of a dose of Narcan (Stokes/Surry)
- We have a hard time getting enough people to pass drug tests to get a job (Yadkin)
- I think the drug problem in the area really started when people started losing their jobs in 2008 and has just kept getting worse (Yadkin)
- Kids in the area are having "Lazarus Parties" where they overdose on purpose and then a friend uses Naloxone to bring them back. (Yadkin)

Question 21: Do you feel that access to food is a problem for people in your community?

- Storehouse for Jesus is a great program to help with food and other needs. They also provide medical assistance for free or really cheap. (Davie)
- We serve allot of single parents in Head Start...maybe 80-90%. They really struggle. We help them with the backpack program (Stokes/Surry)
- I think we may have more resources available than are publicly advertised, but it's still not enough to meet the community's needs. (Stokes/Surry)
- The statistics seem low. I think there are more food insecure people here (Yadkin)
- Food pantries limit the times people can get help, people exhaust those quickly and go unserved (Yadkin)
- We have a waiting list for Meals on Wheels (Yadkin)

Question 23: Have you noticed any changes in the domestic violence problem in your community?

- I don't know as much about domestic violence in this county as I do in the other (Davie)
- About half of our customers have had issues (Davie)
- We have seen an increase in violence and abuse, including sexual assault, over the past few years (Stokes/Surry)
- Domestic violence in the area is definitely getting worse. We are actually starting to see it in public somewhat regularly (Yadkin)

Question 24: Do you have any other comments that you feel we need to consider as a part of this project?

• YVEDDI as a whole is great, but under-utilized and needs more money.

Section 9: Community Resources

Employment

Name	Davie	Stokes	Surry	Yadkin
Department of Commerce-Division of Workforce Solutions			\checkmark	
NC Dept of Vocational Rehab	✓	✓	✓	~
Work First Family Assistance				~
Yadkin County Human Resources Agency (formerly DSS)				✓
YVEDDI (CSBG)	✓	✓	~	✓

Adult Education/Skills Development

Name	Davie	Stokes	Surry	Yadkin
Davidson County Community College-Davie Campus	✓			
Davie County Public Library	✓			
Davie Education Center by DCCC	✓			
Department of Commerce-Division of Workforce Solutions			>	✓
Family Promise of Davie County	✓			
Forsyth Technical Community College		✓		
Goodwill Industries of Northwest North Carolina	✓	✓		
Group Homes of Forsyth County		✓		
Independent Living for People with Disabilities		✓		
NC Dept. of Vocational Rehabilitation Services	✓	✓	\	✓
NCWorks Career Center at Davie Campus	✓	✓		
Stokes SCAN		✓		
Surry Community College			\	
United Way of Davie County	✓			
Work First Family Assistance				✓
YMCA	✓	✓		
YVEDDI (CSBG)	✓	✓	✓	✓

Child Education

Name	Davie	Stokes	Surry	Yadkin
County Public Library	✓	✓		✓
Davie County Recreation and Parks	✓			
Davie County School System	✓			
NextGen Youth Services powered by Goodwill of NWNC	✓	✓		
Stokes County 4-H		✓		
Stokes County Friends of Youth		✓		
Stokes County School System		✓		
Surry County School System			~	
United Way of Davie County	✓			
Yadkin County School System				~
YMCA	✓	✓		

Childcare and Early Education

Name	Davie	Stokes	Surry	Yadkin
A Grace Academy of Mt. Airy			✓	
ACWLC, Inc	✓			
Almost Home Child Care	✓			
Amanda's Angels			~	
BH Tharrington Preschool			~	
Billie's Cheeky' Monkey's Childcare			~	
Boonville Head Start				✓
Boonville Preschool and Development Day				✓
Brenda Reynolds Day Care Home				✓
Calvary Christian Childcare		~		
Cedar Ridge Elementary Pre-K School Ready			~	
Central Davie Development Preschool	✓			
Central Methodist Child Care			✓	
Children's Center				✓
Copeland Elementary Pre-K School Ready			✓	
Courtney Preschool and Development Day				✓
Cuddly Care Day Care	✓			

Danbury Head Start		✓		
DCS Cooleemee Preschool	✓			
DCS Cornatzer Preschool	✓			
DCS Mocksville Preschool	✓			
DCS Pinebrook Preschool	✓			
DCS Shady Grove Preschool	✓			
Dobson Elementary Pre-K School Ready			✓	
Dorcas Sprinkle Day Care Home			✓	
East Bend Preschool				✓
Elkin Elementary Preschool			✓	
Fall Creek Preschool				✓
First Baptist Child Development Center		\checkmark		
First Step Child Care		\checkmark		
Flat Rock Elementary Pre-K School Ready			✓	
Forbush Preschool				✓
Franklin Elementary Pre-K School Ready			✓	
Hope Child Care		✓		
Jack G Koontz Head Start	✓			
Jerrie's Daycare			✓	
Jones Head Start			✓	
Jonesville Head Start				✓
Jonesville Preschool				✓
Kiddie Cove Daycare			✓	
Kidz Community Child Care		✓		
Kindercare Learning Center		✓	✓	
King Elementary School Preschool		✓		
Kountry Kids Learning Center	✓			
Lil Love Bugs			✓	
Little Bears Daycare		✓		
Little Birds Child Care Home			✓	
Little Darlings Childcare				✓
Little Folks Day Care Home			✓	
Little Friends Learning Center	✓			

London Preschool		✓		
Magical Moments Learning Academy			✓	
Mocksville Head Start	✓			
Mother Hen Child Care				✓
Mount Pilot Child Enrichment Center			✓	
Mt. Olive Head Start		✓		
Mt. Park Elementary Pre-K School Ready			✓	
Mudpies Child Development Center	✓			
New Life Center		\checkmark		
Oak Grove Head Start			✓	
Payne Town Head Start			✓	
Pilot Mountain Elementary Pre-K School Ready			✓	
Pinnacle Elementary Preschool		✓		
Pleasant Hill Baptist Church Daycare			✓	
Poplar Springs Elementary Preschool		✓		
Rainbow Child Care Center			✓	
RD's Loving Care				✓
Red Hill Creek Head Start			✓	
Reecie's Day Care				✓
Rockford Elementary Pre-K School Ready			✓	
Rugrats Child Care Home			✓	
Sandy Ridge Head Start		✓		
Sharon Bledsoe's Child Care Home			✓	
Shoals Elementary Pre-K School Ready			✓	
Small Folks Child Care Center				✓
South Main Children's Center			✓	
Surry Head Start			✓	
Tiny Hands Child Care of Dobson			✓	
Tonya's Tots		✓		
Twinkle Tots Child Care Home			✓	
Vickie's Day Care Home			✓	
Walnut Cove Elementary Pre-K		✓		
West Yadkin Preschool				✓

Westfield Pre-K School Ready		✓	
White Plains Baptist Child Care		✓	
White Plains Pre-K School Ready		✓	
William R Preschool	✓		
Yadkin Valley Migrant Head Start			✓
Yadkinville Head Start			✓
Yadkinville Preschool			✓
Young Children's Learning Center	✓		

Housing

Name	Davie	Stokes	Surry	Yadkin
Advocacy Center	✓			
Alpha Acres				~
East Stokes Outreach Ministry		✓		
Family Promise of Davie County	✓			
Habitat for Humanity			✓	
HUD				~
King Outreach Ministry		✓		
Mount Airy Housing Authority			✓	
NC Foreclosure Prevention Fund/NC Housing Finance Agency	✓	✓	✓	✓
Piedmont Triad Regional Council	✓	✓		
Salvation Army	✓			
Salvation Army Thrift Store			✓	
Sunny Homeless & Affordable Housing Coalition			✓	
Surry-Yadkin Residential Services			✓	✓
The Ark			✓	
The Shepherd's House			✓	
United Way of Davie County	✓			
Work First Cash Assistance		✓		
YVEDDI (weatherization)	✓	✓	✓	✓

Utilities

Name	Davie	Stokes	Surry	Yadkin
Advocacy Center	~			
County Dept. of Social Services	✓	✓		
Department of Health and Human Services	✓	✓	✓	✓
East Stokes Outreach Ministries		✓		
North Carolina's Energy Assistance Program				✓
Salvation Army Thrift Store			✓	
Work First Cash Assistance		✓		
Yadkin Christian Ministries				✓
Yokefellow Cooperative Ministry			✓	
YVEDDI (CSBG)	✓	✓	✓	✓

Health

Name	Davie	Stokes	Surry	Yadkin
A Storehouse for Jesus	✓			
Al-Anon Family Groups	✓	✓		
Big Brothers Big Sisters	✓			
Bowman Gray Child Guidance	✓	✓		
Cancer Services, Inc		✓		
Community Care Center		✓		
County Dept of Social Services	✓	✓	✓	✓
County Health Dept	✓	✓		
Crossroads Behavioral Health Center			✓	
Davie Center for Violence Prevention	✓			
Davie County Veteran Services	✓			
Davie Domestic Violence Services and Rape Crisis Center	✓			
Davie Medical Center	✓			
Daymark Recovery Services	✓	✓	✓	✓
East Stokes Outreach Ministry		✓		
Easter Seals UCP			✓	
Hand of Hope Medical Clinic				✓
Hope Valley			✓	

Independent Living for People with Disabilities		✓		
King Outreach Ministry		✓		
Lifespan Creative Campus			✓	
Mayberry Medical Practice			✓	
National Alliance on Mental Illness	✓	✓	✓	✓
National Suicide Prevention Hotline	✓	✓	✓	✓
NC Dept of Health and Human Services	✓	✓	✓	✓
NC Division of Services for the Blind	✓	✓	✓	✓
New Dawn Recovery Program				✓
New River Behavioral Health Center			✓	
Partners Behavioral Health Management				✓
Pioneer Community Hospital of Stokes		✓		
Salvation Army Thrift Store			✓	
Smart Start of Davie County	✓			
Stokes County Friends of Youth		✓		
Stokes Family Violence Services		✓		
Surry County Health and Nutrition Center			✓	
Surry County YVEDDI Domestic Violence, Inc.			✓	
Surry Medical Ministries Clinic			~	
The Jason Foundation	✓	\checkmark		
US Social Security Administration	✓	\checkmark	~	✓
Wyo Dental Clinic	✓			✓
Yadkin Christian Ministries				✓
Yadkin County Medical Clinic				✓
Yokefellow Cooperative Ministry			✓	

Nutrition

Name	Davie	Stokes	Surry	Yadkin
A Storehouse for Jesus	✓			
County Dept of Social Services	✓	✓	✓	✓
Dept of Health and Human Services	✓	✓	✓	✓
East Stokes Outreach Ministry		✓		
Family Promise of Davie County	✓			
First Baptist Church			✓	
Foothills Food Pantry			✓	
Just Hope, Inc, Mobile Pantry	✓			
King Outreach Ministry		✓		
Pilot Mountain Outreach Center			✓	
Salvation Army Thrift Store			✓	
Yadkin Christian Ministries				✓
Yokefellow Cooperative Ministry			✓	

Senior Services

Name	Davie	Stokes	Surry	Yadkin
Area Agency on Aging	✓	✓	✓	✓
County Dept of Social Services	✓	✓	✓	✓
Davie County Public Library	✓			
Davie County Senior Services	✓			
Legal Assistance		✓	~	✓
Senior Services		✓		
Stokes County Advocacy Council to Seniors		✓		
Surry County Senior Center			~	
US Social Security Administration	✓	✓	✓	✓
YVEDDI (varies by county)	✓	✓	✓	✓

Clothing

Name	Davie	Stokes	Surry	Yadkin
A Storehouse for Jesus	✓			✓
Goodwill Retail Store	✓		✓	✓
Grace's Closet			✓	
King Outreach Ministry		✓		
Salvation Army	✓			
Salvation Army Thrift Store			✓	

Transportation

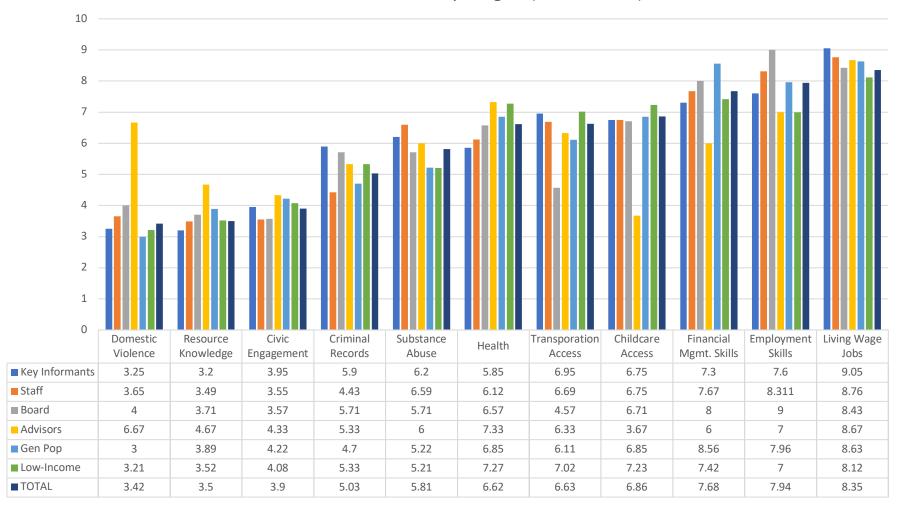
Name	Davie	Stokes	Surry	Yadkin
County Dept. of Social Services	✓	✓	✓	✓
Peidmont Authority for Regional Transportation	✓	~	✓	✓
YVEDDI	✓	✓	✓	✓

Family Relationships

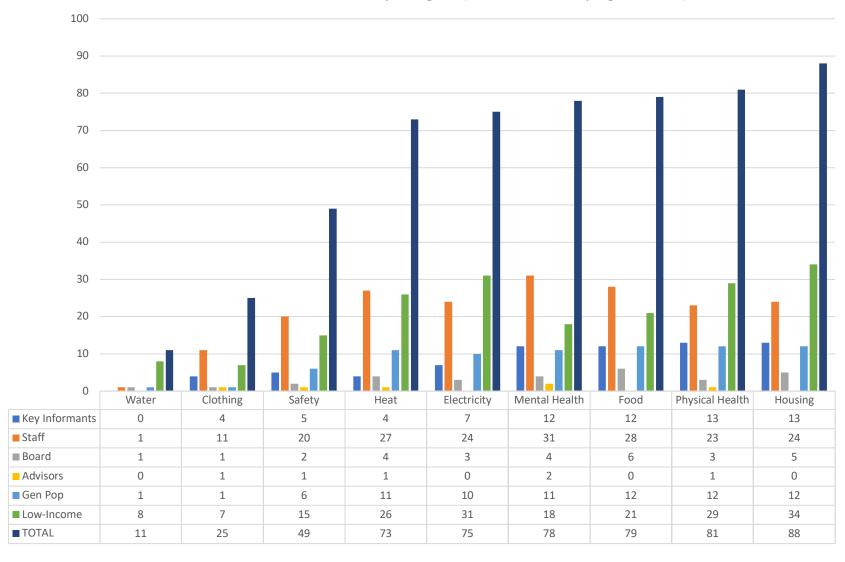
Name	Davie	Stokes	Surry	Yadkin
Davie Center for Violence Prevention	✓			
Davie Domestic Violence Services and Rape Crisis Center	✓			
SCAN (Stop Child Abuse Now)		✓	✓	
Smart Start of Davie County	✓			
Stokes Family Violence Services		~		
The Ark			✓	
United Way of Davie County	✓			
YVEDDI Domestic Violence		✓	✓	✓

Section 10: Analytics

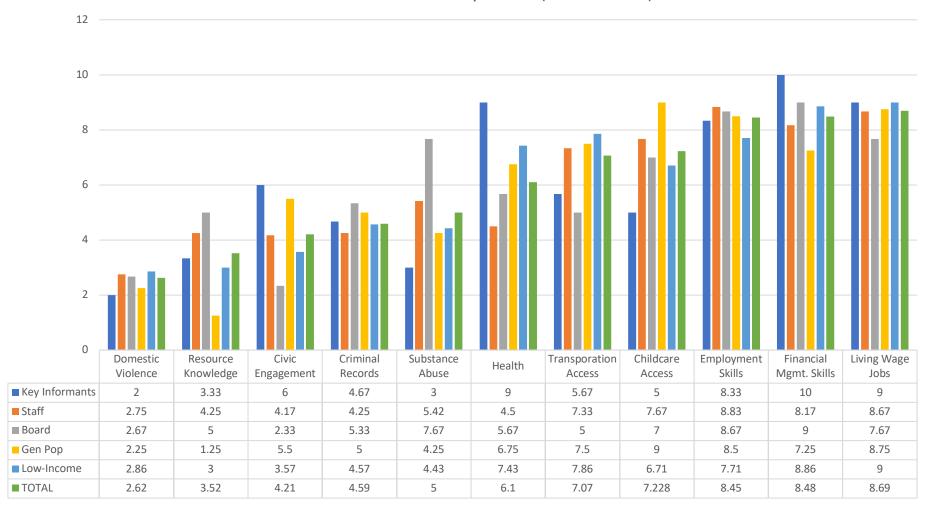
Prioritized Causes of Poverty - Region (Ranked Score)



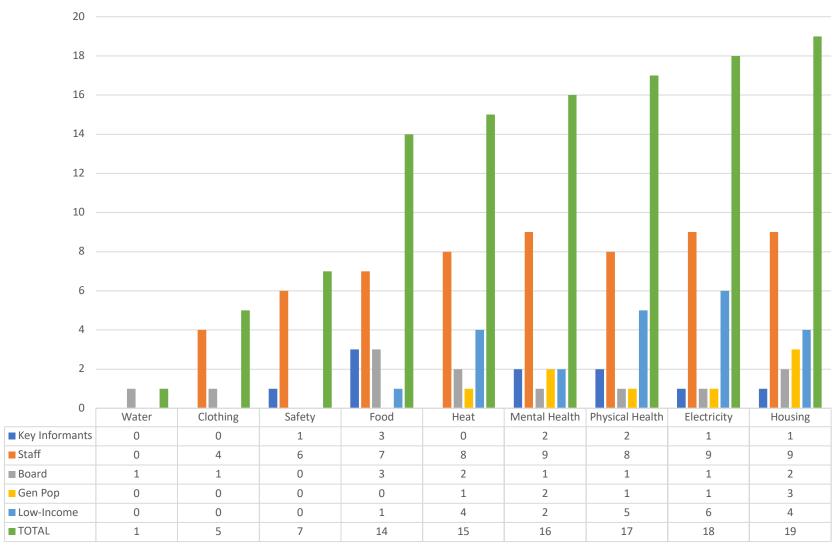
Prioritized Conditions of Poverty - Region (Number Identifying Concern)



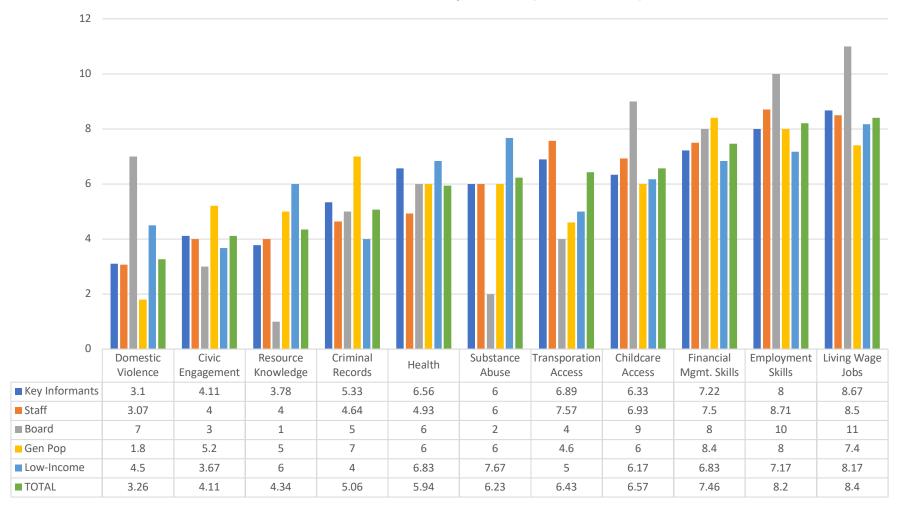
Prioritized Causes of Poverty - Davie (Ranked Score)



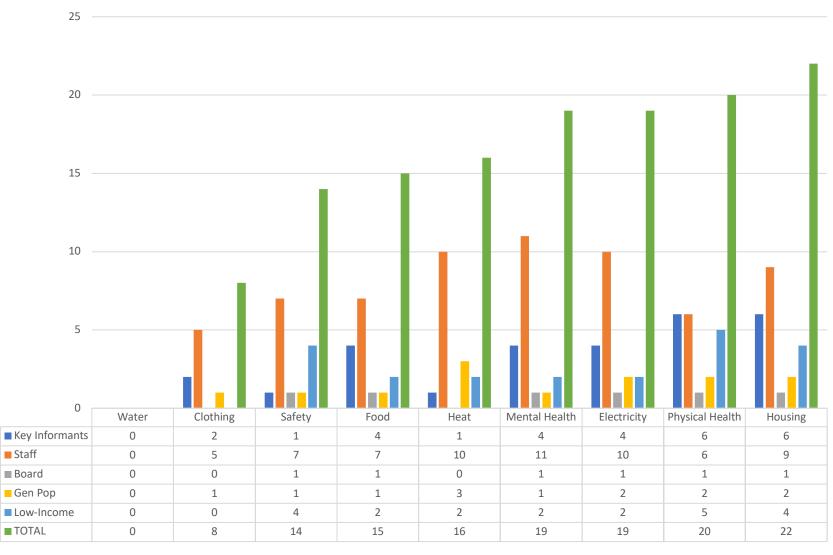
Prioritized Conditions of Poverty - Davie (Number Identifying Concern)



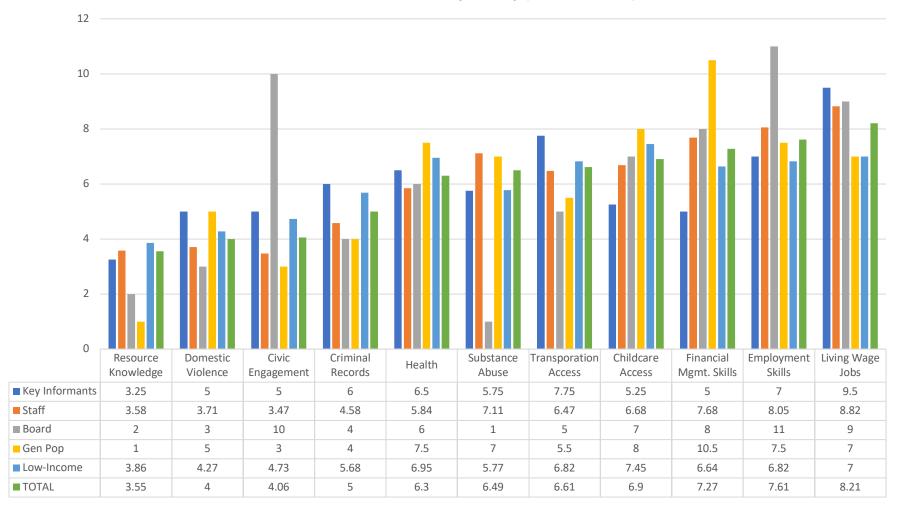
Prioritized Causes of Poverty - Stokes (Ranked Score)



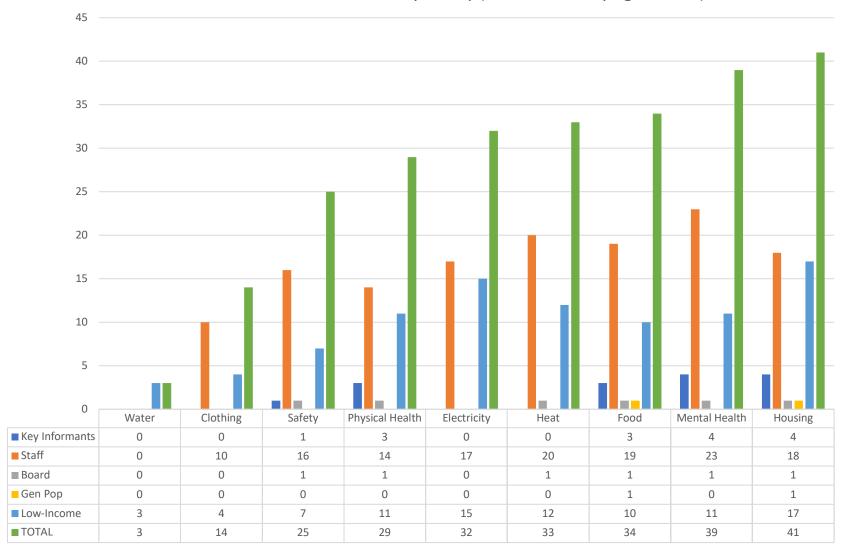
Prioritized Conditions of Poverty - Stokes (Number Identifying Concern)



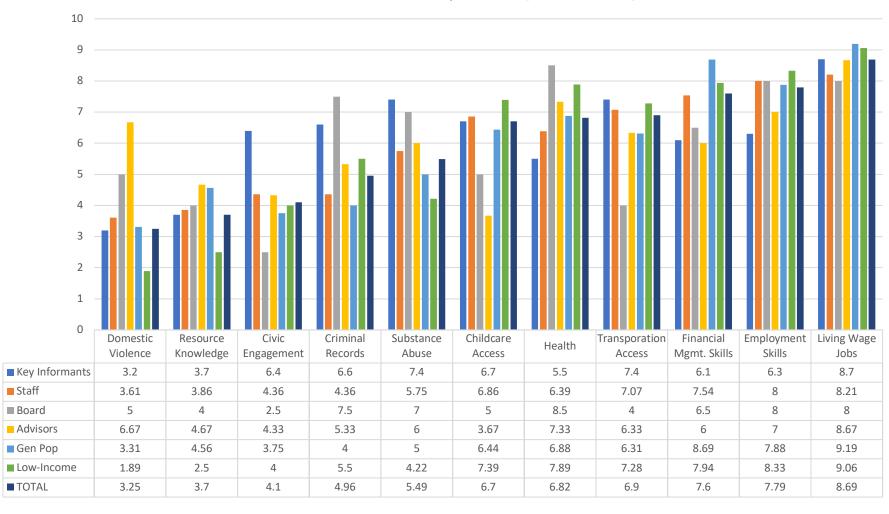
Prioritized Causes of Poverty - Surry (Ranked Score)



Prioritized Conditions of Poverty - Surry (Number Identifying Concern)



Prioritized Causes of Poverty - Yadkin (Ranked Score)



Prioritized Conditions of Poverty - Yadkin (Number Identifying Concern)

