

# CNIC REPORT 2024



**COMMUNITY NEEDS IDENTIFICATION COMMITTEE**  
2024 REPORT



**United Way of the  
Ocoee Region**

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# 2024 EXECUTIVE SUMMARY

## BACKGROUND

The Community Needs Identification Committee (CNIC) has developed and implemented a process for analyzing data and identifying needs for the United Way of the Ocoee Region. The Committee meets regularly throughout the year with the goal of reviewing data on an on-going basis in order to understand our community's greatest needs and where they may be changing, as well as providing information that can better inform data-driven decision-making.

CNIC, in partnership with the United Way of the Ocoee Region staff, reviews data from a variety of sources on an on-going basis. Most recent data sources for the 2024 report include: The 2024 ALICE (Asset-Limited, Income-Constrained, Employed) Report, the 2024 Bradley County Point-in-Time Homeless Count data, the 2024 County Health Rankings & Roadmaps Report, the 2024 Tennessee Department of Health County profile data, the Tennessee Commission for Children and Youth (TCCY) county profile data, the 2024 Think TN data, the United Way of the Ocoee Region Ocoee Connect and Community Partner impact data, as well as other relevant state, local, and Census data to provide a thorough and well-rounded understanding of all of the issues present within the community.

Additionally, the United Way of the Ocoee Region in partnership with CNIC conducted a local needs assessment survey in the Spring of 2024. Members of CNIC worked with UWOR staff in developing a survey instrument to be used to collect data on the needs of those living in Bradley and Polk counties. Two versions of a survey were created with the same questions and categories of need. One was specifically distributed to clients being served through local nonprofit and service organizations, and one that was distributed to the larger community. A total of 375 respondents completed the survey, 183 of those completed the client survey that was distributed to those being served by nonprofit organizations, and 192 of those completed the version that was open to the general community.

The top combined areas of need reported across the surveys included: affordable housing (rentals), affordable primary healthcare services, jobs with adequate benefits, affordable mental health or counseling services for adults, affordable dental care services, budget/financial counseling, affordable housing (homeowners), jobs with adequate pay, homeless programs and supportive services, and affordable mental health or counseling services for children and youth. The results from this survey helped to serve as an important data source for the 2024 CNIC recommendations.

## METHODOLOGY

CNIC reviewed and analyzed the collected data with the purpose of determining the most immediate concerns for the communities in the UWOR service area. From the data, themes were identified and each theme was developed into a category, which was then analyzed to understand all of the potential issues that UWOR might be able to address. During this analysis, CNIC considered the impact of current community programs funded by UWOR as well as non-funded non-profit agencies, city and county government, and local corporations in developing recommendations. Though there are many needs within the community, some are being addressed by already existing programs with reasonable adequacy. The committee then looked for potential gaps in service and a list of recommendations was made for each category. Each list of recommendations was prioritized according to what areas were not being addressed at an adequate level.

# NEW TO THIS REPORT

Based upon the variety of data sources available, important changes have been made to this report. Below are some of the notable changes you will see:

## CHANGES TO RECOMMENDATIONS

A number of changes to recommendations have been made in the following areas:

### Access to Quality Childcare

- A focus on establishing a childcare navigator position to serve the Ocoee Region added under the recommendation of developing a childcare advocacy program;
- A new recommendation to increase the capacity for mitigating childcare costs added;
- A focus on increasing the number of childcare centers that accept childcare vouchers, and increasing the awareness of childcare vouchers and subsidies for qualifying families added.

### Access to Healthcare

- A focus on serving the uninsured in Polk County added.

### Mental Health and Substance Abuse

- Examples of different types of psychoeducational opportunities added.

## ADDITIONAL NEEDS

**Domestic Violence**, **Transportation**, and needs of the **Aging Population** continue to be listed as additional needs in this report. Under transportation, many nonprofit partner agencies continue to report that transportation is a barrier and data from Ocoee Connect shows increased requests for things like car maintenance, bus passes, and car repairs. Additional data from the 2024 ALICE report highlights the continued needs of the growing aging population.

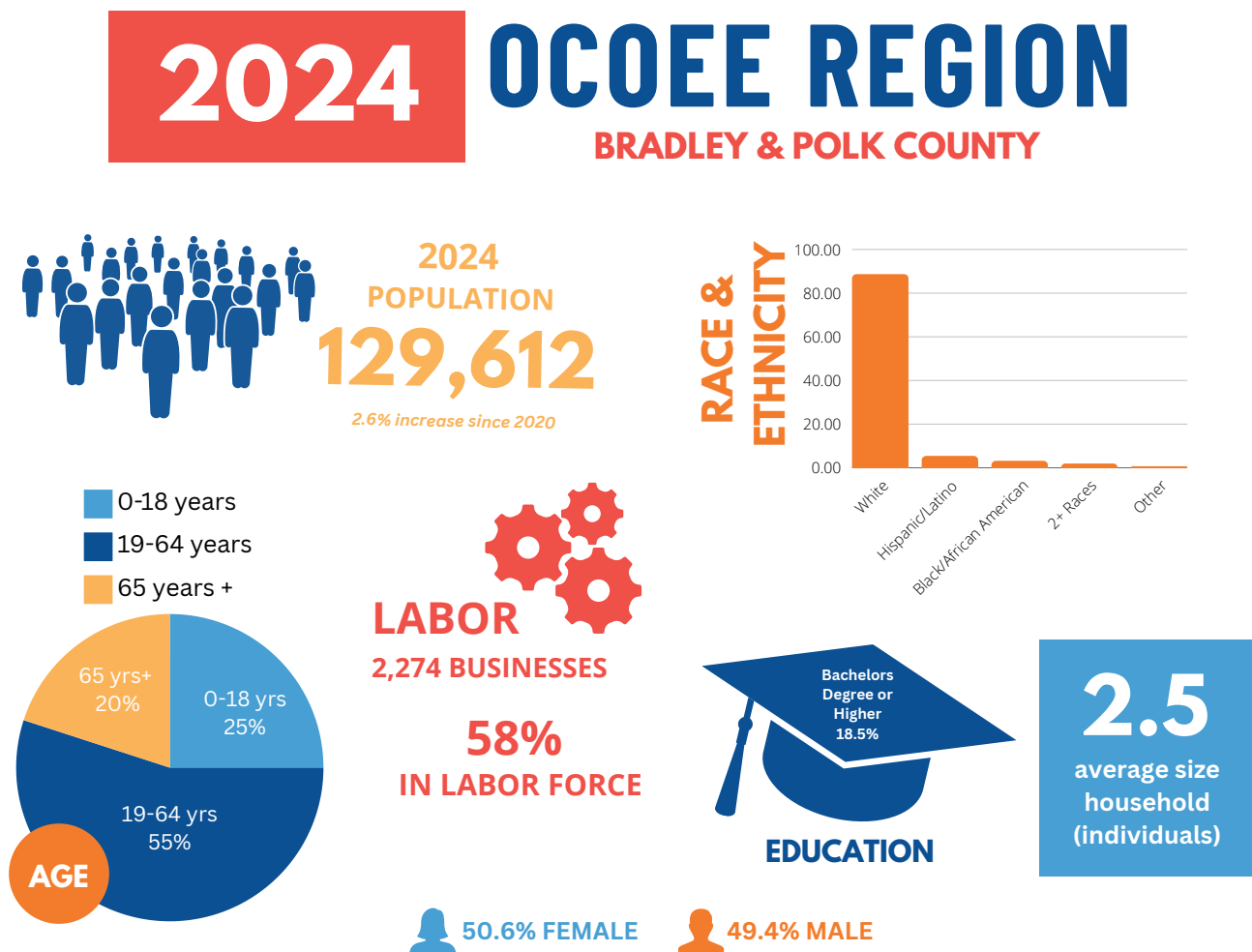
A new category has been added under the Additional Needs section for **Financial Instability**. As inflation and cost of living continue to rise, many families are struggling to make ends meet. The survival budget necessary for a family of four in Bradley County increased \$14,998 from the previous year, according to the most recent ALICE report. Additionally, Bradley County ranks 91 out of 95 in the state for highest bankruptcy rates, and Polk County ranks 83 out of 95 for debt to income ratio, and 85 out of 95 for highest bankruptcy rates. Budget/ financial counseling, debt management and support, and credit counseling all ranked in the top 15 highest reported needs through our Bradley and Polk County community needs assessment survey conducted this spring.

# 2024 COMMUNITY NEED PRIORITIES AND RECOMMENDATIONS

## Funding cycle 2025-2026

This report recognizes an umbrella issue of great need in the community: **workforce development**, specifically, due to wage stagnation, income disparity, and continuing rising inflation. The overall goal of UWOR is to work to meet these needs. There are two broad ways these issues can be addressed: 1) increase wages for workers, or 2) reduce the cost of living for those with low incomes. UWOR has limited influence to increase wages for obvious reasons, however, it can fund programs aimed at reducing the cost of living expenses or providing assistance to individuals and families so they are better able to afford the cost of living. This is where the following list of recommendations is focused.

Though the role UWOR plays is more than a funding entity, working with community partners to meet needs is vital if we are to have a major impact. For this reason, the following recommendations are written to guide funding decisions. It is expected that, with the help of UWOR staff, local organizations will be able to create the programs that are best suited to meet each need.



# STABLE HOUSING

There is a gap in services for individuals who find themselves without shelter due to an emergency or other life-changing circumstances. Additionally, there is a need for services to transition individuals to permanent housing. We recommend prioritizing funding decisions in the following areas:

## **Recommendation 1: Increase capacity to facilitate the prevention of eviction and the ability for rapid rehousing.**

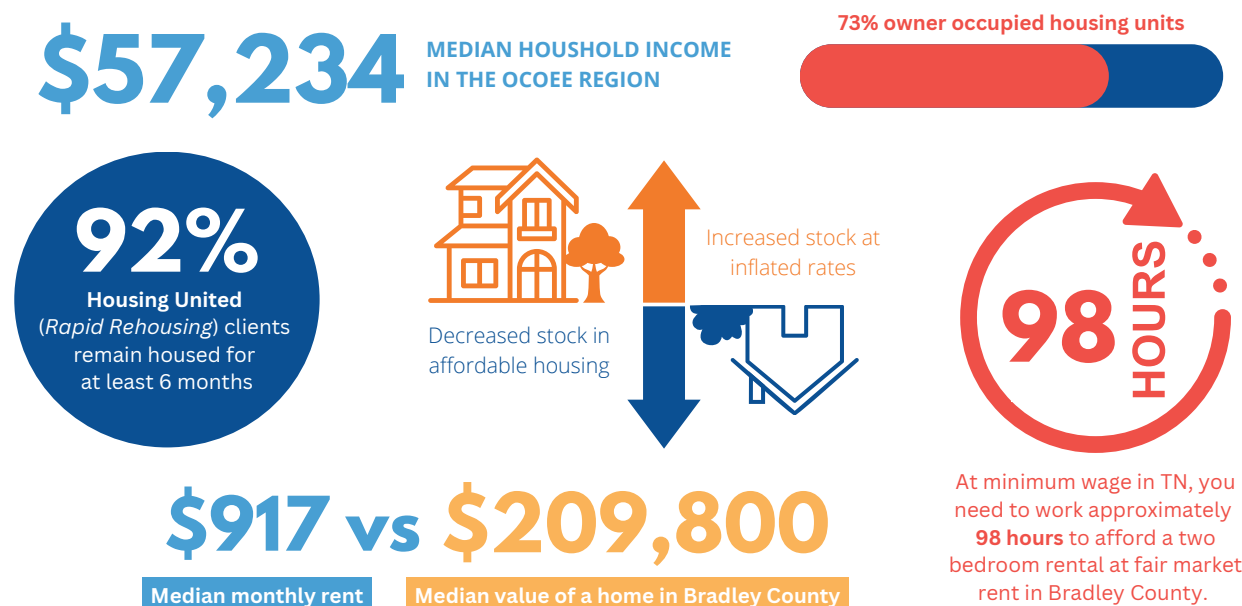
- Eviction contributes to credit history issues that can inhibit the acquisition of new rental agreements and home ownership.
- There is a continuing gap in the service of identifying cases early, coordinating services between agencies, and managing those cases until suitable housing is found.
- *Rapid Rehousing* is designed to help households quickly exit homelessness, return to housing in the community, and not become homeless again in the near term. The core components of *Rapid Rehousing* are: housing identification, move-in and rent assistance, and case management services. (1)

## **Recommendation 2: Increase availability of accessible housing that meets habitability standards.**

- There is a need for increased available housing across the continuum from homelessness to homeownership.
- The Housing and Urban Development (HUD) habitability standards include standards around health, safety, accessibility, and basic housing needs. (2)

## **Recommendation 3: Increase capacity for focused and coordinated housing care.**

- Emergency housing is “any facility, the primary purpose of which is to provide temporary or transitional shelter for the homeless in general or for specific populations.” (3)
- Permanent supportive housing is “an intervention that combines affordable housing assistance with voluntary support services to address the needs of the chronically homeless. The services are designed to build independent living and tenancy skills and connect people with community-based healthcare, treatment, and employment services.” (4)



(1) What is Rapid Rehousing? Retrieved from <https://endhomelessness.org/ending-homelessness/solutions/rapid-re-housing/>

(2) <https://www.hud.gov/sites/documents/DHAPSANDYHABITCHKLIST.PDF>

(3) [https://archives.huduser.gov/portal/glossary/glossary\\_all.html](https://archives.huduser.gov/portal/glossary/glossary_all.html)

(4) Permanent Supportive Housing: [https://docs.google.com/document/d/1Q7V-p\\_jGV08FycfST-v0mdgjOPYNZr-bhKZMavtV4C4/edit](https://docs.google.com/document/d/1Q7V-p_jGV08FycfST-v0mdgjOPYNZr-bhKZMavtV4C4/edit)

Graphic Source: United States Census Bureau (July 1, 2023 - Bradley and Polk County, Tennessee)

# QUALITY CHILDCARE

In Tennessee, as a result of childcare challenges:

- 26%** Quit or were fired from a job
- 30%** Went from full-time to part-time
- 32%** Turned down a job offer or promotion
- 20%** Left the workforce



## 26%

Income spent on childcare

In Bradley County, the average household spent 26% of its income on child care for two children. However, **78% of single mothers fall into the ALICE population**, carrying the increasing cost of childcare themselves.

Tennessee parents' most significant challenges in finding childcare

**50%**  
Quality

**70%**  
Access

**58%**  
Affordability



**\$750**  
per month  
average  
cost of  
childcare  
in TN

## ACCESS TO QUALITY CHILDCARE

After-school care is prevalent in the service area with a number of options for individuals who are income constrained, however, there is very little childcare available during typical work hours. According to the 2024 ALICE Report, 78% of single mothers fall into this asset-limited, income-constrained population. This reduces the potential workforce and limits economic mobility. Additionally, a majority of parents report difficulty in finding childcare that is high-quality, fits within their budget, and accommodates work schedules. (5) We recommend prioritizing funding decisions in the following areas:

### Recommendation 1: Increase capacity and awareness of accessible licensed childcare facilities.

- Engage and involve local businesses and industries to identify possible ideas to increase capacity.
- Inform businesses and industries, as well as the overall public, of available childcare facilities as some are underused.
- Childcare providers in Bradley County found that staffing issues for childcare providers have been a significant challenge in providing consistent high-quality childcare locally. (6)
- There are varying capacities for programs that are serving different age groups from infants to school age children, with capacity most limited for the birth to age 2 age group.

### Recommendation 2: Develop a childcare advocacy program.

- Model childcare advocacy programs have been successful in other communities, explore the development of an advocacy program to connect families in need to available childcare assistance in our community.
- Establish a childcare navigator position to serve the Ocoee Region.

### Recommendation 3: Increase capacity for mitigating childcare costs.

- Increase the number of childcare centers that accept childcare vouchers.
- Increase the awareness of childcare vouchers and subsidies for families that qualify.

# HEALTHCARE

## ACCESS TO HEALTHCARE

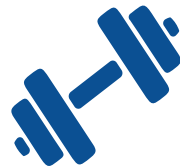
Healthcare continues to be an area of deep need in our community. Unfortunately, there are limited healthcare options for individuals with little to no insurance. For this reason, we recommend prioritizing funding decisions in the following areas:

**Recommendation 1: Increase the accessibility of quality primary healthcare services.**

- Many of those from the ALICE population are unable to pay for healthcare services.
- Accessibility of quality primary healthcare services also includes access to quality dental care.

**Recommendation 2: Increase access to healthcare services for Polk County residents.**

- Individuals from Polk County have very few options and often must travel to Bradley County for most medical services.
- Polk County ranks 84th out of 95 counties in the state for adequate prenatal care options. (7)
- Polk County ranks 92nd out of 95 counties in the state for the highest number of people who are uninsured. (8)



**Access to key health providers, recreational opportunities, and healthy food options are essential to community well being.**

**12%**

Average Percentage of  
Ocoee Region  
Residents without  
Health Insurance



**1:2,009**

**PRIMARY CARE PROVIDERS TO  
OCOEE REGION RESIDENTS**

**1:5,253**

**DENTAL CARE PROVIDERS TO  
POLK COUNTY RESIDENTS**

**17% INCREASE  
IN FOOD COSTS  
SINCE 2021**

According to the CPI, national food prices increased by 11.2% from 2021 to 2022, an additional 3.7% from 2022 to 2023, and are 2.3% higher in 2024.

[(7) Tennessee Commission for Children & Youth 2023 Polk County Child Well-Being Report

(8) [https://www.thinktennessee.org/state-of-our-counties/#dashboard\\_top](https://www.thinktennessee.org/state-of-our-counties/#dashboard_top) from U.S. Census Bureau, ACS 5-yr Estimates

Graphic Source: United States Census Bureau (July 1, 2023 - Bradley and Polk County, Tennessee); Tennessee Department of Health 2024 County Health Packages



# MENTAL HEALTH

1:8,888

MENTAL HEALTH CARE PROVIDERS TO  
POLK COUNTY RESIDENTS

80%

of crimes in  
Tennessee have some  
drug-related nexus

19.4%

Ocoee Region  
residents with poor  
mental health

(reporting 14+ days over the  
past 30 days in which  
mental health was not good)



543,000

Tennessee adults reported using  
illicit drugs in the past month

375,000

Tennessee residents struggled  
with substance abuse disorder in  
the past year (estimated)

## MENTAL HEALTH & SUBSTANCE ABUSE

Mental health and substance abuse related needs continue to increase in Bradley and Polk Counties. There are gaps that exist around both access and affordability of mental health and substance abuse treatment and services. We recommend prioritizing funding decisions in the following areas:

### Recommendation 1: Increase access and affordability of mental health services.

- While we do have service providers in the area, there are gaps that exist around both affordability and community awareness of mental health services.

### Recommendation 2: Increase capacity for psychoeducational opportunities.

- Psychoeducation is a therapeutic intervention that aims to provide an individual and their family with information about a mental health condition and its treatment. (9) Examples of psychoeducational opportunities include things like anger management classes, depression and anxiety screenings, suicide prevention, domestic violence prevention, etc.

### Recommendation 3: Increase access and affordability of substance abuse services.

- Drug and narcotic violations increased 43% in Bradley County and 33% in Polk County compared to the previous year. (10) (11)
- Access and affordability are two issues surrounding substance abuse treatment services in our area.

(9) <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7001in357/>

(10) <https://crimeinsight.tbi.tn.gov/tops/report/drugs-dui/bradley-county-sheriffs-office>

(11) <https://crimeinsight.tbi.tn.gov/tops/report/drugs-dui/polk-county-sheriffs-office>

Graphic Source: United States Census Bureau (July 1, 2023 - Bradley and Polk County, Tennessee); Tennessee Department of Health 2024 County Health Packages

# ADDITIONAL NEEDS

The following indicate areas of additional needs that have been identified in the community. These needs do not currently include specific recommendations, but highlight the need for additional data to gain a better understanding of each issue. It is recommended that, whenever possible, resources be made available to better understand the issues raised here. Domestic Violence, Transportation, and needs of the Aging Population still continue to be areas of additional need from our previous report. Financial Instability is a new category under the additional needs section that has been added for this year.

## DOMESTIC VIOLENCE

While cases of domestic violence have decreased in Bradley County, they have increased in Polk County. Agencies serving this population locally have reported not being able to meet all requests for shelter due to the shelter being at maximum capacity. Organizations serving this population also reported that transportation was a primary need of their clients, as well as transitional housing.

Additionally, child abuse prevention & intervention and domestic violence services were the two highest reported needs under the “Support Services” category on our 2024 Bradley & Polk Counties Community Needs Assessment survey.

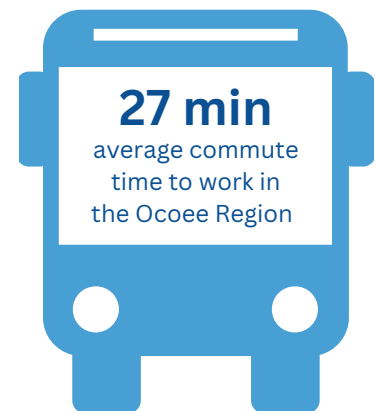


**Local shelters  
are often at  
maximum  
capacity.**

## TRANSPORTATION

Public transportation options have shown to be inadequate for meeting the needs of workers in our community, lack of service to major employers as well as the need for longer hours to account for second shift workers are two areas that have been highlighted. Facilitated coordination is needed between industries, government, and nonprofit agencies to collaborate on solutions. Additional data is needed on the impact that transportation has on our local businesses and industries as our community continues to grow.

In 2024, many nonprofit partner agencies continue to report transportation as a barrier for many of the clients that they serve through their programs. Additionally, our Ocoee Connect Information & Referral phone line reported an increased number of calls in 2024 for requests for things like car maintenance, bus passes, and car repairs.



# ADDITIONAL NEEDS (CONTINUED)

## AGING POPULATION NEEDS



We are seeing increased needs surrounding the aging population for those 65 and older in Bradley County. The percentage of those on disability is increasing as well as the percentage experiencing dementia and other cognitive issues. We are working to collect additional data around the specific needs for this population related to housing, health, transportation, etc. Additionally, in Bradley County at age 85+, women's population is almost double that of men. This could have potential economic implications, as women in these years have traditionally not had earnings equitable to men. Divorce, gender wage gap, and years in unpaid labor converge to create more financial stress for aging women.

According to the most recent ALICE Report, households headed by people age 65 and over are the fastest growing age group in Tennessee (up 41% between 2010 and 2022). They are also the age group with the most substantial increase in the number of households below the ALICE threshold (up 28% during the same period). Currently 52% of Tennessee 65+ households were below the ALICE threshold. While Social Security helps reduce rates of poverty among older adults, benefits have long been below what is needed to bring older adults to financial stability. The most recent ALICE report shows that monthly costs for the ALICE 65+ Survival Budget for one adult in Tennessee were \$888 more than the average Social Security payment of \$1,657. With increasing costs and insufficient retirement savings, many older adults have needed to continue working. In 2022, nearly 370,000 people age 65 and over living below the ALICE Threshold in Tennessee did not have retirement savings beyond Social Security, and nearly 46,500 were still working. (12)

## FINANCIAL INSTABILITY



According to the 2024 ALICE Report, the survival budget for a family of four in Bradley County is now \$79,332, up from \$64,334 in the previous year. As inflation and cost of living continues to rise, many families are struggling to make ends meet and afford the cost of living for basic expenses. (13) Our recent Community Needs Assessment survey distributed in Bradley and Polk Counties this spring found that all of the top 15 needs reported were connected to the affordability of a service or the basic needs that individuals and families need to survive. Additionally, according to the most recent THINK TN data which ranks all 95 TN counties across a number of metrics, found that Bradley County ranked among the worst in the state for bankruptcy rates (91 out of 95). Polk County ranked among the worst for salaries and wages (88 out of 95), debt to income ratio (83 out of 95) and bankruptcy rate (85 out of 95). (14) According to the 2024 ALICE Report, the cost of basic needs is increasing faster than the overall rate of inflation and it has become increasingly harder for households to keep up with household bills. In the last year, 52% of households below the ALICE threshold reported that it was somewhat to very difficult to pay for basic items such as food, rent or mortgage, car payment and health expenses which is up from 45% in August 2020. (15) We will work to continue to collect data around financial instability needs and how it is impacting those in the Ocoee Region.

# 2024 COMMITTEE MEMBERS

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**Jim Nowack**

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Associate Professor of Sociology,  
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**Stephanie Linkous**

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