CNIC REPORT

COMMUNITY NEEDS IDENTIFICATION COMMITTEE

2025 REPORT

UNITED WAY
Ocoee Region

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2025 EXECUTIVE SUMMARY

INTRODUCTION AND STATE OF THE REGION

The Ocoee Region, comprised of Bradley and Polk Counties, is a community defined by both positive economic growth as well as on-going complex needs for many individuals and families. While the area has experienced recent economic development, the **cost of essentials** including housing, food, transportation, childcare, and healthcare are **increasing faster than wages** leaving many local families struggling to make ends meet. Bradley County is one of the fastest growing counties in our region, serving as a regional hub for manufacturing, healthcare, and education. Polk County's more rural landscape reflects both natural resource strengths as well as challenges around limited infrastructure and access to services. Together, these counties face many shared needs around stable and affordable **housing**, access to quality **childcare**, access to quality **healthcare**, and **mental health & substance use** treatment and support. **Stable families** and households are foundational to healthy communities and limited access and affordability in these areas can create a cascading effect that can lead to instability. While we are fortunate to have a diverse landscape of nonprofit and social service organizations working to meet these needs, the number of individuals and families finding themselves in need of assistance in order to have a stable household is continuing to rise.

Financial instability is an **underlying issue** driving many of our communities' challenges and often creating a web of interdependent needs. When individuals and families struggle to maintain financial stability, it influences almost every area and their ability to afford and access essential services becomes limited. With the continually **rising cost of living and household expenses**, an increasing number of individuals and families are struggling to be able to cover their basic expenses each month. High childcare costs prevent parents from maintaining steady employment; inadequate income limits access to preventative and affordable healthcare; and housing costs outpace wages; potentially leading to housing instability and homelessness. The stress associated with financial strain also contributes to rising rates of anxiety, depression and other mental health concerns. Helping to address and create a strong and **stable economic foundation** for households through steady employment, living wages, affordable services, safety net programs, and pathways to financial stability **is essential for breaking the cycle** and improving outcomes in all other areas of need.

According to the 2025 ALICE Report, the **survival budget** for a family of four in both Bradley and Polk Counties is **$82,272** which is an increase of nearly $18,000 in just a two year period. [1]
While median household income has increased in Tennessee, it is still more than $10,000 below the national average, and **fewer than one in four Tennessee workers are earning a living wage**. [2]

At the same time, expenses have increased with home prices more than doubling, average auto debt increasing 22.5% over five years, and average childcare costs now more than $9,000 a year. [3]
The state of **Tennessee** currently ranks **49th out of all 50 states** for the **highest rates of bankruptcy**, with **Bradley** County currently ranking **91 out of 95** and **Polk** County ranking **88 out of 95** in the state, putting our region among one of the highest areas for bankruptcy in the entire country. [4]

[1] https://www.unitedforalice.org/county-reports/tennessee#7/35.835/-85.979
[2] U.S. Census Bureau. (n.d.) American community survey, 1-year estimates data profiles, table S1901: Income in the past 12 months (in 2023 inflation-adjusted dollars).; ThinkTennessee. (2025). State of our state dashboard: Workers earning a living wage.
[3] Jones, J. (January 8, 2025). Cities with the largest increase in home prices over the past decade. Construction Coverage.; American Automobile Association. (n.d.) Your driving costs, 2019-2024.; Pratt, E. (August, 2024). Determining child care market rates in the state of Tennessee. University of Tennessee, Boyd Center for Business & Economic Research.
[4] https://www.thinktennessee.org/state-of-our-counties/

The current median household income in Bradley County is **$61,107** and is **$60,227** in Polk County, with nearly **1 in 2 (47%)** of local families being considered in the ALICE population or below meaning they are struggling each month to afford their basic expenses. The number of individuals and families below the poverty line is also increasing, with a **20% overall increase** in **Bradley County** from 5,735 to 6,972 households in just one year according to the most recent ALICE report. In **Polk County** there was also a marginal increase in the number of total households below the poverty line, but a larger **increase in the childhood poverty rate**. Increases in both the number of households living below the poverty line, as well as households below the ALICE threshold reinforce the importance of both safety net programs that help to provide a stop gap so more households don't fall below the poverty line, as well as wraparound programs that work alongside individuals and families more long-term to help move them to a place of increased stability.

Health and social well-being indicators underscore the **importance of community support systems**. Access to services, whether healthcare, childcare, housing, or mental health - is often limited by cost or **affordability, access, and availability**. For many families, nonprofits, schools, churches, and community organizations provide critical safety nets when resources fall short. Despite these challenges, the Ocoee Region demonstrates **strong civic engagement** and a **tradition of collaboration**. Community stakeholders-including local governments, nonprofits, faith-based organizations, and businesses are working together to address pressing needs while planning for sustainable growth. With targeted investments, coordinated services, and a **focus on access and affordability**, the region has significant potential to **strengthen opportunity** and **improve quality of life** for all who call the Ocoee Region home.

In 2025, a number of local nonprofit organizations have been affected or may be affected by **state or federal funding cutbacks** for programs. Many nonprofit organizations that are heavily reliant on federal grants are especially vulnerable, with many having margins too slim to absorb the loss in state or federal funding. Some programs may be scaled back or even terminated if funding becomes unsustainable. Also, because federal funds account for a large part of Tennessee's state budget, many state agencies are already feeling pressure from federal cuts to scale back contracts or grants to nonprofit organizations. This could have the potential to impact the number of individuals and families who are served by those nonprofit organizations in our community.

2025 FOCUS AREA SUMMARIES

The Community Needs Identification Committee (CNIC) is a volunteer Committee of the United Way of the Ocoee Region that has developed and implemented a process for analyzing data and identifying on-going needs in Bradley and Polk Counties. 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. The following four focus areas have been identified as the areas of greatest need in 2025: **stable housing**, **access to quality childcare**, **access to healthcare**, and **mental health and substance use**.

STABLE HOUSING

There is a need for **increased affordable housin**g from homelessness to homeownership, and a need for removing barriers for housing across the continuum of care in both Bradley and Polk Counties. According to the 2025 Point in Time Homeless Count, the number of **households experiencing homelessness** continues to rise, **increasing 17%** in Bradley County. [5] In 2025, **Fair market rent** in Bradley and Polk Counties also continues to increase, rising approximately 8% last year for 1, 2, and 3 bedroom units.[6] There are fewer rental properties available as more are being sold and fixed income renters cannot keep up with the rising cost of rentals. Approximately **45% of renter households** in **Bradley** and **42% in Polk** are considered **housing cost-burdened**, meaning they are spending **30% or more** of their total monthly income on **housing expenses**.[7]

[5] https://www.homelesscoalition.org/_files/ugd/5ee7f0_fd75b5a3285948599706e2a12c8c99ea.pdf
[6] https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2025_code/2025summary.odn
[7] https://www.thinktennessee.org/state-of-our-counties/

ACCESS TO QUALITY CHILDCARE

Both Bradley and Polk Counties are considered **"child care deserts"** where there is a shortage of at least 250 licensed seats for infants and toddlers with working caregivers. Affordability for available seats is also an issue for families with Bradley County jumping from ranking **37th in the state to 71st** in the state last year for percentage of **childcare cost-burdened** households. Childcare costs continue to be out of reach for many families particularly single-income households. For many families, childcare is the largest household expense, totaling more than their rent or mortgage.[8] In Bradley County the **average childcare cost is $9,222** annually and in Polk County it is **$9,167** annually.[9] Single parent headed households are especially vulnerable with **77% of single mothers in Bradley County and 80% in Polk County** falling into the **ALICE population or below**, meaning they are struggling each month to afford their basic expenses.[10] There is a need for **removing barriers** for accessible childcare as well as **increased capacity of licensed childcare** facilities serving ages 0-5 for families who are experiencing economic restraint in Bradley and Polk Counties.

ACCESS TO HEALTHCARE

Healthcare access continues to be an area of need in both Bradley and Polk Counties, especially for the **uninsured**. Many of those in the ALICE population or below are unable to afford or pay for healthcare services.[11] Individuals in Polk County have very few options and must travel to Bradley County or beyond for most medical services. **Polk County** currently ranks **93 out of 95 counties** in the state for the **highest percentage of people uninsured**.[12] In Polk County, **over 30%** of low-income individuals are uninsured and **over 20%** of low-income individuals in Bradley are uninsured.[13] There is a need for access and affordability in Bradley and Polk and a heightened need for in Polk County for healthcare access, especially for un-insured and underinsured households. **Polk County ranks 89th out of all 95 counties** in the state for their **primary care provider rate**. Further, Polk ranks **91st** out of all counties for **pediatric** care provider rate **92nd** out of 95 for **TennCare** providers rate, making Polk County one of **worst ranking counties** in the state for adequate healthcare access based on the ratio of population to healthcare providers.[14]

MENTAL HEALTH AND SUBSTANCE USE

Mental health and substance use related needs have continued to increase in Bradley and Polk Counties. There are gaps that exist around both **access** and **affordability** of mental health and substance use treatment and services. **Polk** County ranked **86 out of 95** counties for the number of available mental health providers [15], with the number of mental health providers available compared to the population being 6 and a half times higher than the state average.[16] In K-12 schools in both counties there is a need for access to counseling and mental health services **regardless of insurance type**. **Youth and young adults** show rising rates of **anxiety**, **depression**, and **severe mental health** diagnosis' compared to previous years.[17] There is a lack of providers for substance use treatment and services in Bradley and Polk Counties. Local providers report increasing demand for **crisis intervention** and **limited inpatient detox** capacity within a 30-mile radius.[18] Access and affordability regardless of insurance type are two issues surrounding substance misuse treatment services in our region.

[8] https://www.tn.gov/content/dam/tn/tccy/documents/stateofthechild/2024/2024StateoftheChildFinal.pdf
[9] https://www.tn.gov/content/dam/tn/tccy/documents/stateofthechild/2024/2024StateoftheChildFinal.pdf
[10] https://www.unitedforalice.org/county-reports/tennessee#7/35.835/-85.979
[11] ttps://www.unitedforalice.org/county-reports/tennessee#7/35.835/-85.979
[12] https://www.thinktennessee.org/state-of-our-counties/
[13] https://www.thinktennessee.org/state-of-our-counties/
[14] https://www.tn.gov/content/dam/tn/health/documents/vitality-toolkit/data-packages-2025/Data%20Package_2025_Polk.pdf
[15] https://www.thinktennessee.org/state-of-our-counties/
[16] https://www.countyhealthrankings.org/health-data/compare-counties?compareCounties=47011%2C47139%2C47000%C00000&year=2025
[17] https://www.tn.gov/content/dam/tn/tccy/documents/stateofthechild/2024/2024StateoftheChildFinal.pdf
[18] https://www.tn.gov/content/dam/tn/health/documents/vitality-toolkit/data-packages-2025/Data%20Package_2025_Polk.pdf

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:

Stable Housing:
- A focus on increased financial literacy and credit support services added;
- A new recommendation to remove barriers to stable housing across the housing continuum of care specifically around financial readiness, legal barriers, and increased support needed for specific populations (aging, ESL, disabled, etc.) was added.

Access to Quality Childcare:
- A focus on serving children ages 0-5 for families experiencing economic restraint was added;
- A focus on the need to increase capacity specifically for underserved rural areas including Polk County was added;
- The word childcare "subsidies" was changed to childcare "certificates" to reflect updated language;
- A focus on the need for increased transportation options for childcare programs was added;
- A focus on the need for increased availability for non-traditional working hours was added;
- A focus on the need for increased opportunities for communication between childcare providers was added.

Access to Healthcare:
- A focus on the need of accessible quality healthcare services that includes supplemental and preventative healthcare was added;
- A focus on the need of accessible quality healthcare services that serves those needing care outside of business hours was added;
- A focus on the need for more awareness around existing health-related programs was added.

Mental Health & Substance Use:
- An increase in both the frequency and severity of diagnosed mental health disorders in children and youth was highlighted;
- A focus on the need for increased access to counseling and mental health services regardless of insurance type was added;
- A focus on the increased need for trauma informed behavioral intervention was added;
- A focus on the need for educational training around social media/AI and its impacts on mental health was added;
- The lack of providers for substance abuse services in Bradley and Polk County was highlighted;
- A focus on affordability regardless of insurance type for substance misuse treatment services in our area was added.

ADDITIONAL NEEDS

Domestic violence, transportation, and the needs of the aging population all continue to be areas of additional need in our community. The needs related to financial instability have been moved from the additional needs section to the beginning of the report to highlight that financial instability is an underlying need that is interconnected and affects all of our current four focus areas at some level. A new category has been added to this year's report under additional needs for ESL / Language Support Services.

# 2025 COMMUNITY NEED PRIORITIES & RECOMMENDATIONS

Funding cycle 2026-2027

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, 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.

Financial Instability is an underlying need or umbrella issue that is connected to all four of our identified focus areas at some level. With the continually rising cost of living and household expenses, an increasing number of individuals and families are struggling to be able to cover their basic expenses each month. According to the 2025 ALICE Report, the survival budget for a family of four in both Bradley and Polk Counties is $82,272 which is an increase of nearly $18,000 in just a two year period. The current median household income in Bradley County is $61,107 and $60,227 in Polk County, which means there is a gap in over $20,000 for what is needed for a family of four just to be able to survive and cover the cost of their most basic monthly expenses.

Nearly 1 in 2 (47%) of local working families is considered in the ALICE population or below meaning they are struggling each month to afford their basic expenses. The number of individuals and families below the poverty line is also increasing, with a 20% overall increase in Bradley County from 5,735 to 6,972 households in one year according to the most recent ALICE report. In Polk County there was also a marginal increase in the number of total households below the poverty line, but a larger increase in the childhood poverty rate. According to the 2025 ThinkTN State Economic Brief, the state of Tennessee ranks 49th out of 50 states overall for highest bankruptcy rate in the country and 42nd of all states for the number of borrowers with severely delinquent debt. The ThinkTN data also ranks all 95 Tennessee counties across a number of metrics, found that Bradley County ranked among the worst in the state for bankruptcy rates (91 out of 95). This puts Bradley County at one of the worst counties in the nation for highest bankruptcy rate. 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).

According to the 2025 ALICE Report, the cost of basic needs is continuing to increase faster than the overall rate of inflation and it has become increasingly harder for households to keep up with household bills. We are working to continue to collect data around quickly evolving financial instability needs and how it is impacting those in the Ocoee Region. 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.

ALICE WORKING FAMILIES

Asset **L**imited, **I**ncome **C**onstrained, and **E**mployed

OCOEE REGION AT-A-GLANCE

Above ALICE Threshold 53%

ALICE 31%

Poverty 16%

47% of Households Below ALICE Threshold

UNITED FOR ALICE

The State of ALICE in Tennessee, 2025 Report
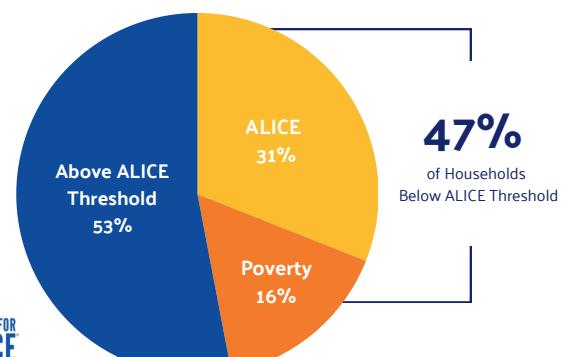
STABLE HOUSING

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. [19]
- There is a need for increased financial literacy and credit support services.

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.[20]

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." [21]
- 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." [22]

Recommendation 4: Removing barriers to stable housing across the continuum of care.
- Need for increased financial readiness for housing (credit and debt management, workforce training, etc.)
- Need for assistance removing legal barriers to housing (due to eviction on record, expungement, etc.)
- Need for increased support for specific population needs around housing (i.e. aging population, ESL population and disabled population may have unique barriers to finding and securing housing.)

[19] What is Rapid Rehousing? Retrieved from https://endhomelessness.org/ending-homelessness/solutions/rapid-re-housing/
[20] https://www.hud.gov/sites/documents/DHAPSANDYHABITCHKLIST.PDF
[21] https://archives.huduser.gov › portal › glossary › glossary_all.html
[22] Permanent Supportive Housing: https://docs.google.com/document/d/1Q7V-p_jGVo8FycfST-v0mdgjOPYNZr-bhKZMavtV4C4/edit

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 are less affordable childcare options available during typical work hours for ages 0-5. According to the 2025 ALICE Report, 77% of single mothers in Bradley County and 80% in Polk County 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.[23] We recommend prioritizing funding decisions in the following areas:

Recommendation 1: Increase capacity of accessible licensed childcare facilities serving ages 0-5 for families experiencing economic restraint.
- 33% of Bradley County households are considered childcare cost burdened. From last year to this year, Bradley County jumped from ranking 37th in the state to 71st in the state for percentage of childcare cost burdened households. [24]
- Families making the median household income spent 40% of their income on childcare costs, a significant 13% percentage point increase from the previous year. [25]
- A county becomes a childcare 'desert" if it has a shortage of at least 250 licensed seats or infants and toddlers with working parents. Both Bradley & Polk Counties are considered childcare deserts.
- There is a need to increase capacity for accessible licensed childcare specifically for underserved rural areas including Polk County.
- Engage and involve local businesses and industries to identify possible ideas to increase capacity.

Recommendation 2: Increase awareness of accessible licensed childcare facilities.
- 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. [26]
- 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 3: Develop a childcare advocacy program.
- While there has been some work done around childcare advocacy for specific programs and populations, there is a need for the broader community.
- 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/advocate position to serve the Ocoee Region.

Recommendation 4: Remove barriers for accessible childcare.
- Increase the number of childcare centers that accept childcare certificates.
- Increase the awareness of childcare certificates for families that qualify.
- There is a need for increased transportation options for childcare programs.
- There is a need for increased available childcare for non-traditional working hours.
- There is a need for increased opportunities for communication between childcare providers.

[23] The Economic Consequences of Insufficient Childcare on Working Families Across Tennessee, http://www.tqee.org/TennesseeChildcareCrisis_TechnicalReport
[24] https://www.tn.gov/tccy-future/county-profiles/Bradley.html
[25] https://www.tn.gov/tccy-future/
[26] United Way of the Ocoee Region Childcare Center Survey

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. We are defining healthcare accessibility in terms of the number of providers available, hours of availability, affordability, transportation access, languages support services, and awareness of existing available programs. For this reason, we recommend prioritizing funding decisions in the following areas:

Recommendation 1: Increase the accessibility of quality healthcare services.
- Many of those from the ALICE population are unable to pay for healthcare services.
- There is a need for greater accessibility of quality primary healthcare services.
- Accessibility of quality healthcare services also includes access to quality dental care.
- Accessibility of quality healthcare services includes supplemental and preventative healthcare.
- Accessibility of quality healthcare services includes those who need care outside of normal business hours.
- There is a need for more awareness around already existing health-related programs.

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.
- The uninsured healthcare rate in both Bradley and Polk counties is approximately 10%.
- Polk County ranks 84th out of 95 counties in the state for adequate prenatal care options. [27]
- Polk County ranks 93rd out of 95 counties in the state for the highest number of people who are uninsured. Additionally, they rank 93rd out of 95 counties for the number of low-income individuals who are insured, and 91st out of 95 for the number of women who are uninsured. [28]

[27] Tennessee Commission for Children & Youth 2024 Polk County Child Well-Being Report
[28] https://www.thinktennessee.org/state-of-our-counties/#dashboard_top from U.S. Census Bureau, ACS 5-yr Estimates

MENTAL HEALTH & SUBSTANCE USE

Mental health and substance use 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 misuse 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.
- There is an increase in both frequency and severity of diagnosed mental health disorders in children and youth in both Bradley & Polk Counties.
- Polk County ranked 86th out of 95 counties for the number of available mental health providers. [29]
- There is a need for access to counseling and mental health services regardless of insurance type.

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. Examples of psychoeducational opportunities include things like anger management classes, depression and anxiety screenings, suicide prevention, domestic violence prevention, etc.
- There is an increased need for trauma informed behavioral intervention.
- There is a need for educational training around social media/AI and its impacts on mental health.

Recommendation 3: Increase access and affordability of substance misuse services.
- Drug and narcotic violations have decreased but DUI cases are up in Polk, Bradley, and the City of Cleveland compared to the previous year. [30]
- There is a lack of providers for substance misuse services in Bradley and Polk Counties.
- Affordability regardless of insurance type is a need surrounding substance misuse treatment services in our area.

[29] https://www.thinktennessee.org/state-of-our-counties/
[30] https://crimeinsight.tbi.tn.gov/public/Browse/browsetables.aspx

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 continue to be areas of additional need from our previous report. The needs surrounding Financial Instability have been moved from the Additional Needs section to the beginning of the report as financial instability is often an underlying need that is interconnected to the other areas of need that are outlined in this report. ESL and Language Support Services is a new category under the additional needs section that has been added for this year.
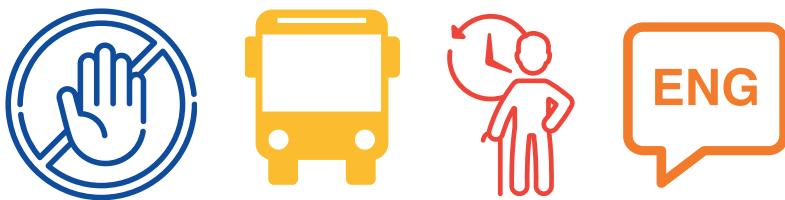
DOMESTIC VIOLENCE

While cases of domestic violence have decreased in Bradley County and Polk Counties, they have increased by 10% for the City of Cleveland. We also acknowledge that based on feedback from those that serve those that have been impacted, many cases of domestic violence go unreported to local law enforcement agencies which can skew the true numbers impacted. Local 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. We are working to continue to collect additional localized data around domestic violence related needs in Bradley and Polk Counties.

TRANSPORTATION

Transportation continues to be an area of need and barrier for many that are being served by our nonprofit and social sector in Bradley and Polk Counties. In each of our focus groups this year, transportation was brought up as a barrier around multiple areas including accessing childcare, healthcare, and mental health services, as well employment and getting to work. 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. Expansion of Uber, Lyft or other ride share transportation options may help to address this in some capacity.

In Bradley County, approximately 5% and in Polk County 8% of households do not have access to a vehicle. [31] Bradley County has two public transit services and Polk County has one, after-hours and weekend public transportation services are more limited for both counties and advanced scheduling can often be a barrier. Additionally, our Ocoee Connect Information & Referral phone line reported an increased number of calls in 2025 for requests for transportation related needs including bus passes, car maintenance, and car repairs. Additional data is needed on the impact that transportation has on our local businesses and industries as our community continues to grow.

[31] https://www.tn.gov/content/dam/tn/health/documents/vitality-toolkit/data-packages-2025/Data%20Package_2025_Bradley/Polk.pdf

ADDITIONAL NEEDS (CONTINUED)

AGING POPULATION NEEDS

According to the 2025 ALICE Report, households headed by people age 65 and over are the fastest-growing age group in Tennessee, representing 19% of the total population in Bradley County and 23% of the total population in Polk County. [32] Of those 65+ households, 62% in Bradley County and 58% in Polk County are below the ALICE threshold meaning they are struggling each month to afford their basic expenses. The household survival monthly budget for one single adult ages 65+ in those counties is $2,734, which is approximately $700 more than the average monthly social security payment in Tennessee. [33] 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. For the aging population, our counties are feeling the strain of limited facility beds (especially in Polk County), workforce shortages, and families caught in the Medicaid "coverage gap". [34]

We are continuing to see increased needs surrounding the aging population for those 65 and older in Bradley and Polk Counties. The percentage of those on disability is increasing as well as the percentage experiencing dementia and other cognitive issues 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. Local organizations working in the housing sector reported that many senior adults who are on fixed incomes are unable to keep up with the rising cost of rental housing, and that affordable home repair was also mentioned as a need of our aging population.

ESL / LANGUAGE SUPPORT SERVICES

The number of non-native English speakers continues to grow in Bradley County. Approximately 8% of individuals in Bradley County age 5 and over currently speak a language other than English at home. [35] Nonprofit and social service organizations reported increased needs for ESL and language support services specifically around housing, healthcare and mental health programs, and childcare. Translation services were often reported as needed for accessing available services for an increasing number of our nonprofit and social service organizations. As the number of non-native English speakers continues to grow in Bradley County there may be additional needs around English as a Second Language and language support services for both the adult as well as the k-12 population. We are working to continue to collect additional data around then ESL and language support service needs in Bradley County.

[32] https://www.unitedforalice.org/county-reports/tennessee#7/35.835/-85.979
[33] https://www.unitedforalice.org/county-reports/tennessee#7/35.835/-85.979
[34] Ocoee Senior Resource Network Report
[35] https://www.census.gov › quickfacts › bradleycountytennessee

CNIC BACKGROUND & METHODOLOGY

Since 2019, the Community Needs Identification Committee (CNIC) has implemented a process for collecting and analyzing data to help in identifying needs specifically for the United Way of the Ocoee Region which serves Bradley and Polk Counties. 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, identify potential gaps, 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 2025 report include: The 2025 ALICE (Asset-Limited, Income-Constrained, Employed) Report, the 2025 Bradley County Point-in-Time Homeless Count data, the 2025 TN Housing Development Report, the 2025 Cleveland TN MSA Fair Market rent data, the 2025 County Health Rankings & Roadmaps Report, the 2025 Tennessee Department of Health County profile data, the TN Commission for Children and Youth (TCCY) Report and county profile data, the 2025 Think TN State Policy Brief and county profile 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. We also held focus groups around housing, childcare, healthcare, and mental health and substance use where local experts in those fields came around the table to share their perspectives on the greatest needs and gaps they are seeing locally through the work of their organizations.

 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.

By reviewing and compiling the most recent data and analyzing trends, this report seeks to create a comprehensive picture of greatest areas of need and potential gaps in Bradley and Polk Counties. The findings in this report are intended to guide collaborative action, strengthen partnerships, and support data driven decision-making. By understanding both the assets and barriers for Bradley and Polk Counties, local organizations and community leaders are better positioned to find and create solutions and advocate for policies that improve the quality of life for individuals and families in our community.

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The 2025 Community Needs Identification Committee members include Donna Calhoun, Chris Newton, Jim Nowack, Danielle Seals, Dr. Matthew W. Tolbert and Dr. Ruthie Wienk, as well as involvement from United Way of the Ocoee Region staff members Stephanie Linkous, Shawna Staup, and Hailey Wood.

COMMUNITY NEEDS IDENTIFICATION COMMITTEE

2025 CNIC REPORT