



**UNITED WAY OF
LEBANON COUNTY**

2017 COMMUNITY NEEDS ASSESSMENT



Executive Report

Message from United Way of Lebanon County

DEAR COMMUNITY MEMBER,

United Way of Lebanon County is pleased to present the 2017 Community Needs Assessment report. We first would like to thank our United Way Building Block Sponsors who together underwrite a significant portion of our administrative costs, the more than 1,700 community residents that participated in the survey, the organizations that distributed surveys to clients and those seeking services, the individuals who participated in focus groups, the members of the advisory group, and Penn State Harrisburg. Your collective support made this project possible.

Every day in Lebanon County, we see development and growth. This includes new housing construction, road and infrastructure improvements, national employers relocating to the area, a general reduction in crime, and many other positive trends. However, significant needs persist. Nearly 45% of children live below 200% of the poverty line. Of our 3 & 4 year olds, 64% don't have access to high quality pre-kindergarten services – a direct indicator of school success. Our county also has a higher share of non high school graduates than the state average.

With this report, United Way sought out to identify these and other indicators relevant to the health and well-being of our community's most valuable strength, its people. Our goal is to provide the community with up-to-date, accurate collection of data reflecting both the needs in our county and the barriers faced by members in our community in accessing services.

It must be noted that the indicators and experiences reported are not mutually exclusive of one another but rather interrelated and interconnected. Our vision is for this report to be utilized as a tool to align resources, programs, and support; prioritize strategies; and increase functional unity with public, private, and government leaders and institutions. A collaborative approach is required to address the complex root causes leading to the intergenerational issues persistent in our county.

United Way works for you, for those that came before us, and for those that will follow. We strive to increase education, financial stability, and health for all. Thank you for joining us in this important work to improve the lives of individuals and families in our community.

Respectfully,

Kenny Montijo, Chief Executive Officer

About the Community Needs Assessment

United Way of Lebanon County (UWLC) engaged the Institute of State and Regional Affairs (ISRA) at Penn State Harrisburg to conduct a needs assessment of its community. The goal of this initiative was to understand the demographic makeup, unmet needs, utilization of services, and barriers to receiving services for those living in Lebanon County. The last community needs assessment was completed in 2012.

In addition, UWLC is in the midst of a multi-year plan to transition from a Community Chest Model to a Community Impact Model to address the root causes of community needs.

The research team completed four major elements as part of the community needs assessment: secondary data analysis, focus groups, a community survey, and a Community Conversation.

PROJECT TEAM

The project team from the Institute of State and Regional Affairs at Penn State Harrisburg included:

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The research team wishes to express sincere gratitude to the staff from United Way of Lebanon County and the project's advisory group members, who acted as a sounding board for ideas and questions and provided comments on research methods and findings.

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Lebanon County Overview

According to the U.S. Census Bureau, Lebanon County's population totaled 137,067 in 2015. Lebanon County accounted for approximately 1.1% of Pennsylvania's total population (12.8 million). Lebanon County grew by 2.6% from 2010 to 2015 and 0.6% from 2014 to 2015, out-pacing the statewide averages of 0.8% and 0.1% for the same time periods. Some of Lebanon County's fastest-growing municipalities since 2010 include Swatara Township (9.7%) and Jackson Township (5.3%).

Community leaders note the optimism and enthusiasm of people in the community who want to help and make improvements. One community leader called people the "change agents," and noted how the community comes together to make things happen.

“If you get the right people together, things do happen.”
Focus Group Participant

In 2017, Philanthropy.com noted that the second most giving city in Pennsylvania is Lebanon, whose residents donated 3.45% of its total adjusted gross income.

Our community works together to lift up others.

Other aspects participants liked about their community included:

- A small town with a friendly feel
- Rural aspect but with convenient and easy access to larger cities
- The diversity of the community
- The availability of entertainment and outdoor activities
- Intervention programs for children with special needs
- Schools and especially teachers that love what they do and want to help their students
- Balance between large manufacturing companies and small businesses
- Low unemployment rate



Word Cloud illustrates needs articulated by survey respondents in answer to the question "What could Lebanon County do to make things better for you?" The size of the word correlates to the frequency of it being used in answers - larger words were more commonly noted in answers.

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Methodology

A research team at Penn State Harrisburg, comprised of staff from the Center for Survey Research (CSR) and the Pennsylvania State Data Center (PaSDC), completed four major elements as part of the community needs assessment: secondary data analysis, focus groups, a community survey, and a Community Conversation.

Throughout the process, the research team worked closely with staff from United Way of Lebanon County (UWLC) and members of the project's advisory group.

DEMOGRAPHIC ANALYSIS

The first element of the assessment used demographic analysis to target community needs. Demographic analysis is typically the first step in an assessment because it provides information on the local population and is key to identifying and anticipating problems and community needs.

The research team collected and reviewed the most recent data for approximately 45 key indicators that relate to and characterize the status of the community in Lebanon County. Sources for the data included: the Bureau of Economic Analysis, the U.S. Census, Kids Count Data Center, and the Pennsylvania Departments of Education, Health, Human Services, and Labor and Industry.

County population data were categorized thematically into five sections:

1. Demographics: age, racial/ethnic makeup, sex, and household composition
2. Income: household income, poverty, unemployment, and income assistance
3. Health: healthcare insurance coverage, obesity, and hospital admissions
4. Education: education attainment and high school dropouts
5. Safety Net Services: housing affordability, sexual abuse arrests, child abuse, and SNAP (Supplemental Nutrition Assistance Program)

FOCUS GROUPS

Next, the research team facilitated four focus group sessions with clients/potential clients, community leaders, donors, and service providers.

The goals of the discussions were to gather thoughts and perspectives on the local community and to identify the most pressing needs of the community. Discussion topics included community perceptions, needs of the community, barriers and solutions, and the new United Way funding mechanism.

COMMUNITY SURVEY

The research team then developed and conducted a survey with clients and community members in order to gather information on the unmet needs, utilization of services, and barriers to receiving services for those living in Lebanon County.

The target population for the survey was clients who were utilizing services; however, the advisory group of United Way of Lebanon County recommended all members of the community participate in the survey, not just clients. Because of this, many of the questions were not applicable to a portion of the respondents who completed the survey; in fact, many respondents left questions blank or noted that they were not utilizing services, had no unmet needs, etc.

At the conclusion of the data collection period, a total of 1,738 respondents completed the survey. Survey respondents were not a random sample, so the margin of error for the survey results is unknown. Despite the non-random sampling, demographic data from the survey aligns closely with demographic information from secondary data sources. It is important to note that it is impossible to make generalizations about the study population (community members in Lebanon County) based on the results from this survey, as results only apply to those who participated in the survey, not everyone in the study area.

A total of 1,738 individuals participated in the survey; 830 completed the survey via web and 908 via paper. Almost all paper surveys were completed by individuals accessing or seeking programs through service providers in Lebanon County. Because of this, results will skew toward individuals already receiving or interested in receiving services.

COMMUNITY CONVERSATIONS

Finally, the research team presented interim findings and led a series of table discussions at a Community Conversation meeting. Approximately 120 community members, leaders, and stakeholders attended the event. During the table discussion portion of the meeting, a recorder noted feedback and key points from each table's conversation. Additionally, participants had the opportunity to share questions and comments on notecards. This information was compiled by UWLC.

The research team collected and analyzed all of the data from these efforts. Highlights from themes that appeared across all project tasks are presented on the following pages.

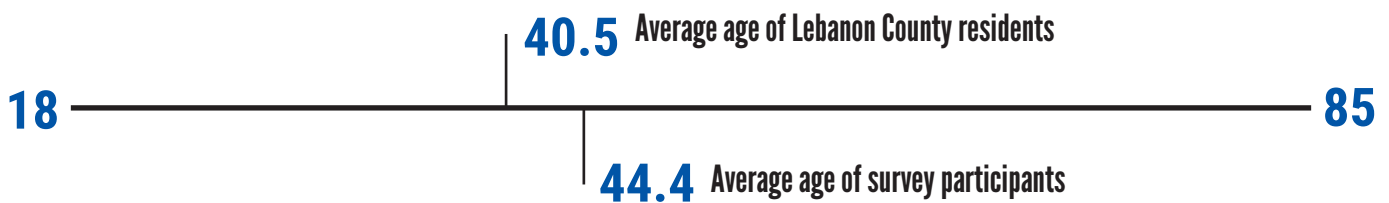
Demographic Comparison

AGE & GENDER

Lebanon County has an age distribution similar to the state, where the largest cohorts include those with persons less than 15 years old or between 40 and 64 years old. Similar to most aging populations, the proportion of males decreases as the age cohort increases.

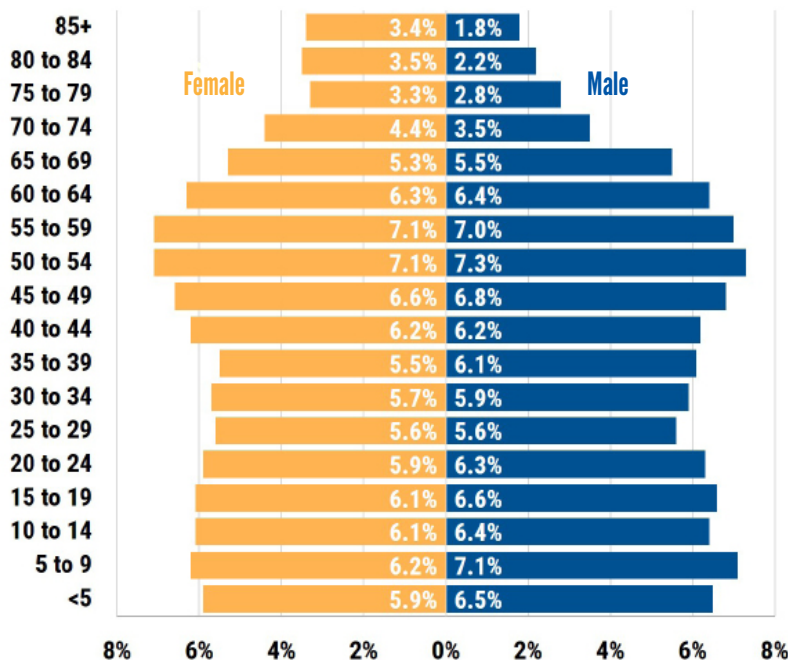
The median age is 40.5 years in Lebanon County and 41.1 years in Pennsylvania. While this indicates that Lebanon County has a younger population, its proportion of persons aged 20 to 34 (Millennials) is 1.9% less than the state.

A total of 1,738 individuals participated in the survey; 830 completed the survey via web and 908 via paper. Respondents ranged in age from 18 to 85 years, with an average age of 44.4 years.

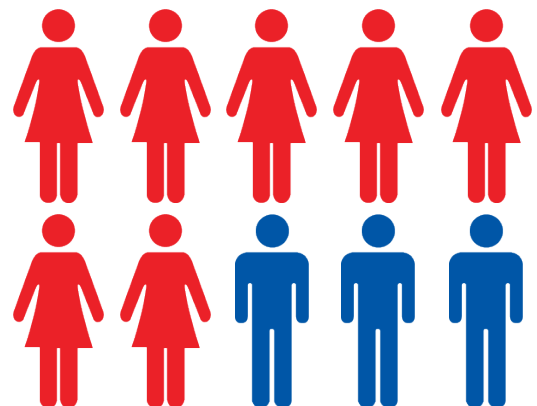


A majority of respondents were female (70.6%, or 1,213); males accounted for 29.3% (503), and three bi-gender or transgender individuals (0.2%) participated in the survey.

Age & Gender Distribution of Lebanon County



Gender of Survey Respondents



RACE & ETHNICITY

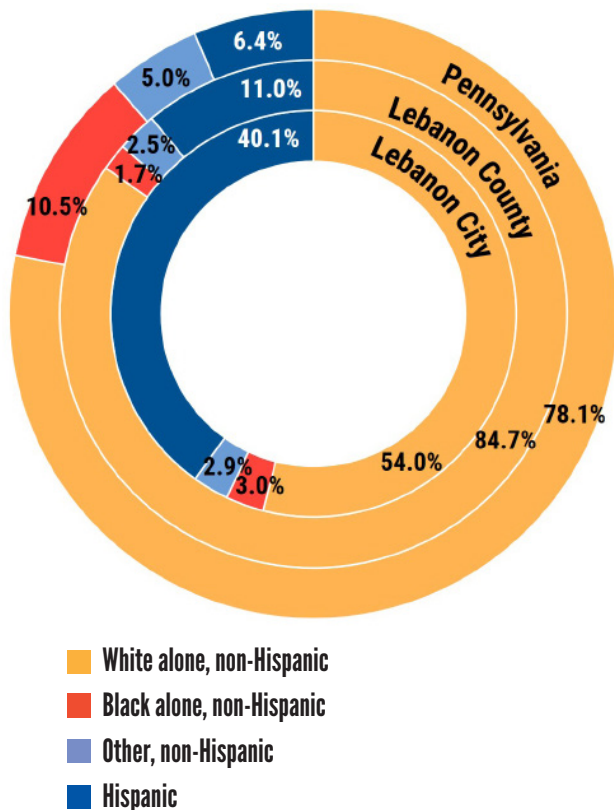
Lebanon County is less racially diverse than Pennsylvania overall, according to the U.S. Census Bureau’s American Community Survey, with a population that has a higher proportion of whites than the state. The non-white population constitutes just 15.3% of the total population of Lebanon County as opposed to 21.9% for the state as a whole.

Lebanon County’s Hispanic population is nearly double the state’s in terms of percentage of the total population. The Hispanic population of Lebanon County grew by 37.4% from 2010 to 2015, out-pacing the state’s Hispanic population growth of 24.2% during that same period. The county’s Hispanic population is largely concentrated in Lebanon City, where 40.1% of the population identifies as Hispanic.

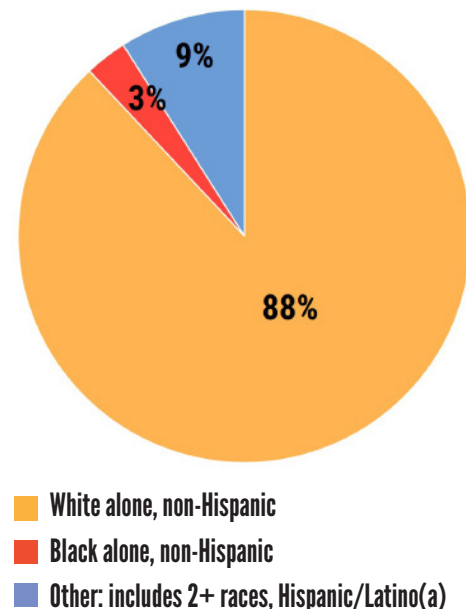
Survey participants were diverse, with nearly one-fifth of respondents indicating that they are Hispanic/Latino(a) (18.2%, or 307 participants). When asked about their race, 87.6% noted that they are white (1,387).

However, nearly one in ten noted an “other” race, which includes two or more races or a race written in by the respondent. More than eight out of ten individuals (82.5%, or 85 respondents) who listed an “other” race noted that they were Hispanic or Latino(a). While this is technically an ethnicity and not a race, this population clearly felt that Hispanic and Latino(a) was how they identify themselves. The remaining were a mix of other races/ethnicities (9.7%) and other miscellaneous responses (7.8%).

Racial & Ethnic Composition of Lebanon County



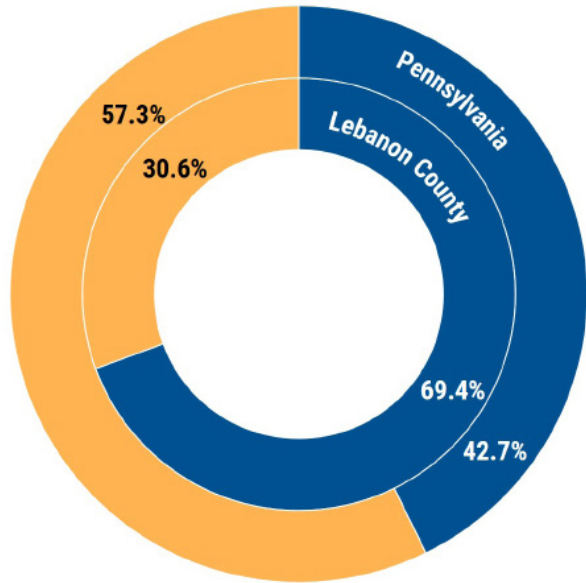
Racial Composition of Survey Respondents



LANGUAGE

Approximately 2.5% of Lebanon County’s residents face a language barrier through limited English proficiency (LEP). While this percentage mimics the statewide proportion (2.4%), Lebanon County differs from the state based on the original language spoken by LEP residents. In line with the higher proportion of Hispanic residents in Lebanon County, a higher percentage of Spanish speakers are found in Lebanon County (69.4%) than in the rest of the state (42.7%).

Limited English Speakers Who Speak Spanish



The Community Needs Assessment survey was offered in both English and Spanish, and overwhelmingly, respondents reported that they speak English most often. The remaining respondents mostly spoke Spanish.

2.5% of Lebanon County residents have limited English proficiency.

Language Spoken Most Often: Survey Respondents

Language spoken most often	Number of respondents	Percent of respondents
English	1,522	89.3%
Spanish	161	9.4%
American Sign Language	3	1.2%
Both English & Spanish	2	
German	2	
Kreyol	2	
Russian	2	
Asian Languages	1	
Gujarati	1	
Japanese	1	
Latin	1	
Pennsylvania Dutch	1	
Punjabi	1	
Quecha	1	

U.S. Census Bureau
American Community Survey
2011-2015 5-Year Estimates

■ Spanish
■ Other

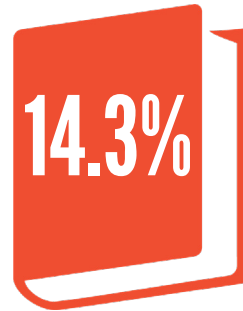
“ We need to build positive bridges across communities, language, religion, etc. ”

Focus Group Participant

EDUCATION LEVEL

Lebanon County has a higher share of its population that did not attain a high school diploma, as well as a higher proportion of high school graduates, than the state. Lebanon County's population is less likely to go on to college after high school and much less likely to obtain a Bachelor's Degree or higher, compared to the state as a whole.

The city of Lebanon (25.9%), Heidelberg Township (25.7%) and Millcreek Township (25.0%) had the highest levels of persons 25 years of age or older without a high school diploma or equivalent.



of Lebanon County residents do not have a high school diploma.

The percent of the population 25 years of age or older with a Bachelor's Degree or higher was highest in Mount Gretna Borough (80.8%), Cornwall Borough (38.2%), and South Londonderry Township (36.3%).

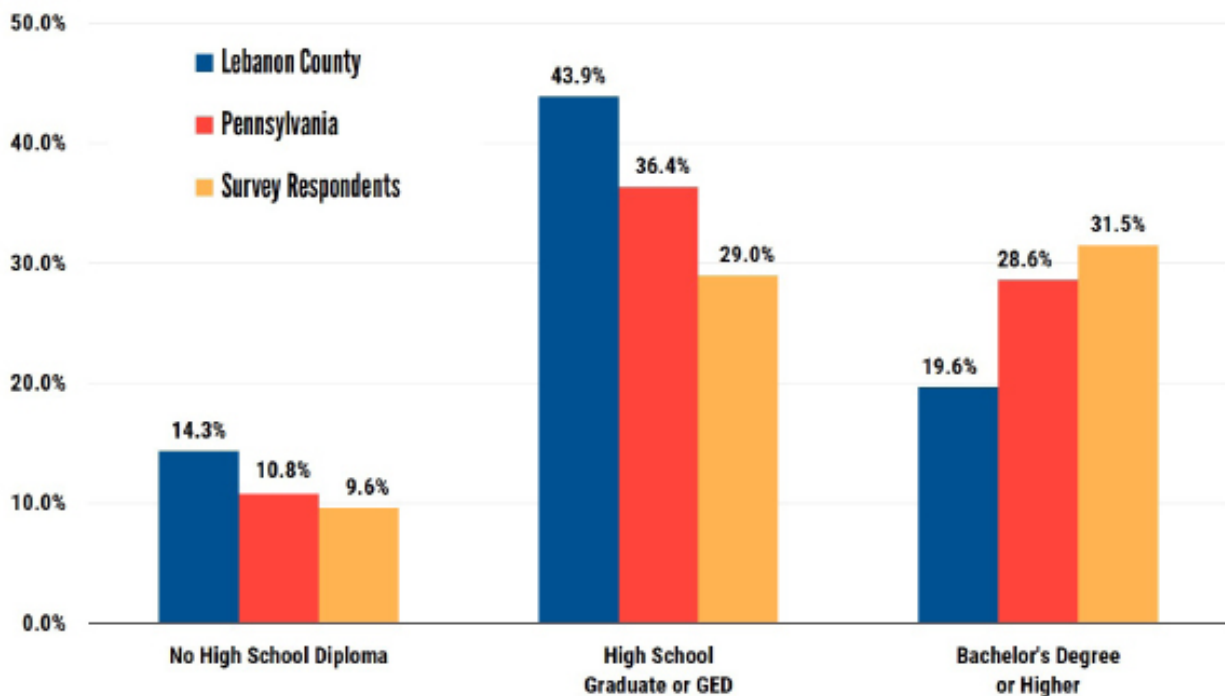
The education level of the survey respondents was varied. Almost one in ten respondents noted that the highest level of school that they completed was less than high school (9.6%, or 163 respondents).



of Lebanon County residents have a Bachelor's degree or higher.

The remaining respondents had at least a high school diploma or GED (29.0%) or other post-secondary education (61.4%).

Educational Attainment in Lebanon County



EMPLOYMENT & HOUSEHOLD INCOME

Both the percentages of persons in poverty (11.3%) and those unemployed (4.4%) are lower for Lebanon County than for the state, which has a poverty rate of 13.5% and an unemployment rate of 5.3%, as reported by the U.S. Census Bureau. Neither Cold Spring Township nor Mount Gretna Borough had any persons living in poverty, while nearly one-third (29.5%) of the city of Lebanon's population lived in poverty (2011-2015 ACS 5-Year Estimates).

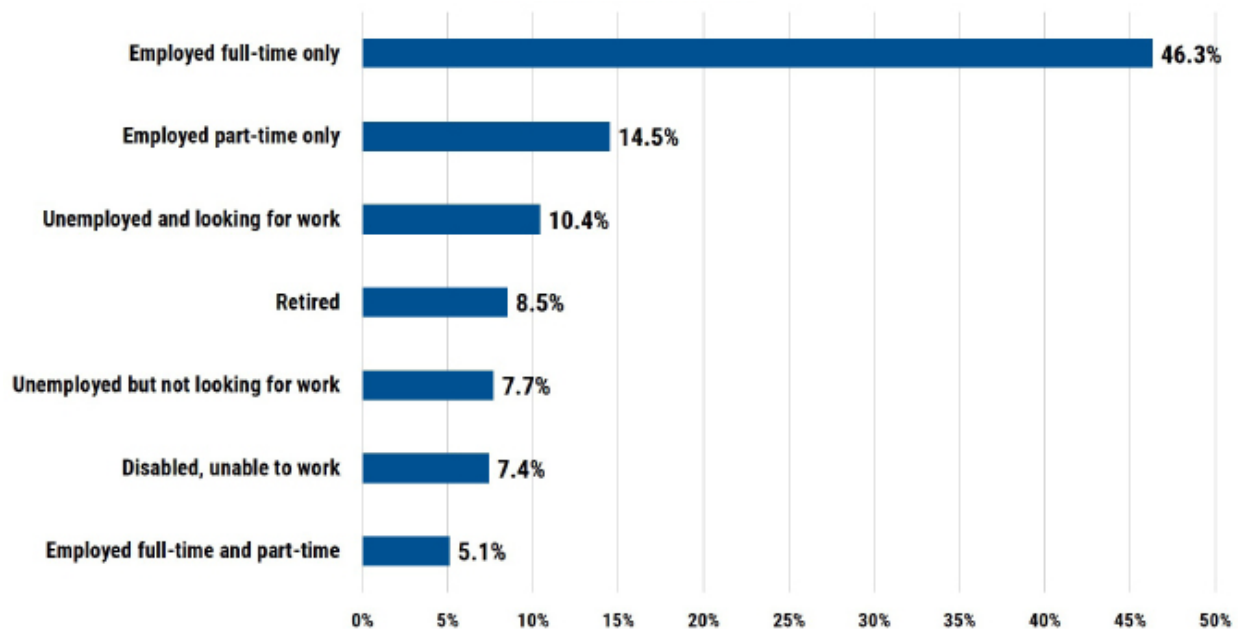
Poverty is defined in this report as the 2017 Federal Poverty Level (FPL). FPLs are determined for individuals and families of 2-8 persons.

New unemployment claims decreased at a faster rate in Lebanon County (42.5%) than statewide (23.3%). Lebanon County also has a lower rate of persons who are employed and in poverty (0.6%) than the state (0.8%).

Almost half of the respondents (46.3%) noted that they are employed only full-time, which means they work 35 hours per week or more at one job. They were followed by an additional 14.5% who are employed part-time only, and 10.4% who are unemployed and looking for work.

Many individuals who participated in the survey are either unable to work or are not looking for work. Specifically, 8.5% are retired, 7.7% are unemployed but not looking for work (i.e., student, homemaker, etc.), and 7.4% are disabled and unable to work.

Employment Status of Survey Respondents



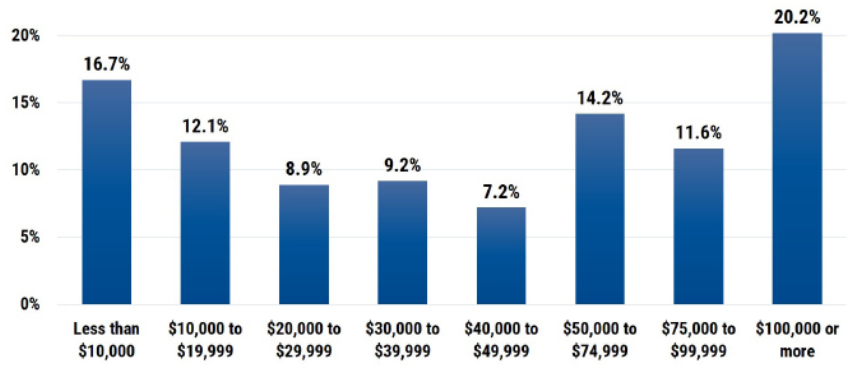
According to the U.S. Census Bureau, Lebanon County has a higher median household income (\$55,499) than Pennsylvania as a whole (\$53,599).

Municipalities with the highest median household incomes include Mount Gretna Borough (\$118,059), Cornwall Borough (\$74,044), and North Londonderry Township (\$69,838). Lebanon City (\$34,072) had the lowest median household income (2011-2015 ACS 5-Year Estimates).

In addition, nearly one-fifth of survey respondents had a yearly household income of less than \$10,000 per year, before taxes (16.7%), 12.1% of respondents made between \$10,000 and \$19,999 per year, and 8.9% of respondents had a household income between \$20,000 and \$29,999.

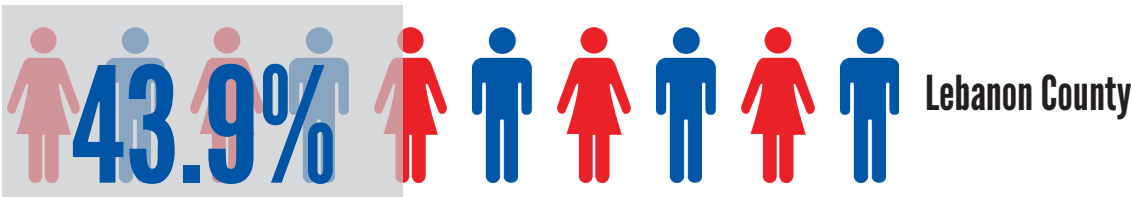
On the other end of the spectrum, a full one-fifth of the respondents made \$100,000 or more, before taxes (20.2%).

Household Income of Survey Respondents

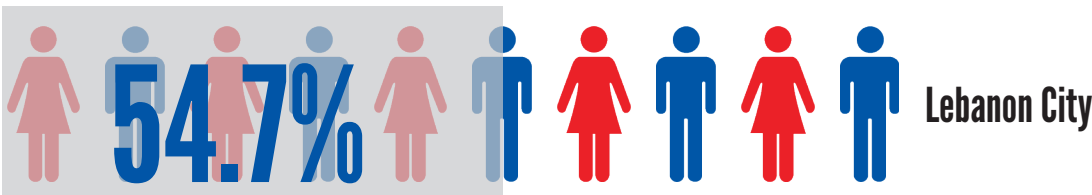


Lebanon County’s share of persons who fail to meet self-sufficiency (29.6%) is slightly lower than the Commonwealth’s (30.6%). Lebanon County has a fairly higher share of children living in households that are not self-sufficient. The City of Lebanon (54.7%), Annville Township (35.3%), Bethel Township (32.4%), Palmyra Borough (30.8%), and Millcreek Township (30.3%) had the highest rates out of Lebanon County’s municipalities.

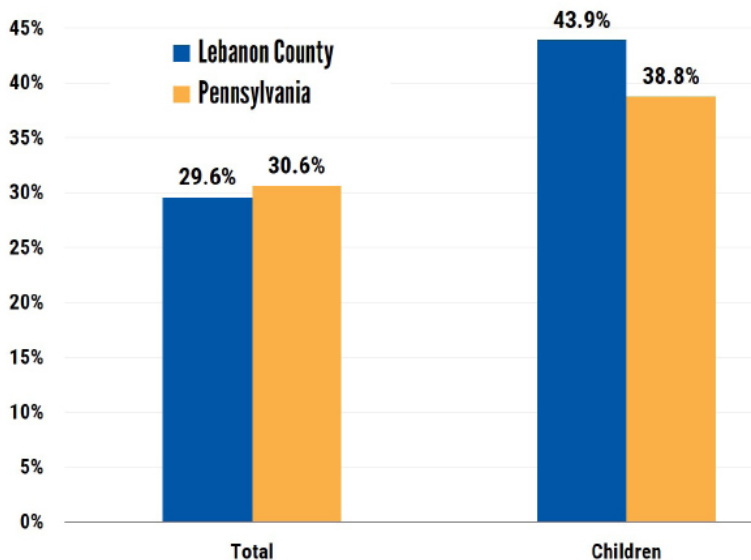
Self-sufficiency is generally measured by having an income above 200% of the poverty line.



Percentage of Children Living in Non Self-Sufficient Households



Residents Below 200% of the Poverty Line



U.S. Census Bureau
American Community Survey
2011-2015 5-Year Estimates

HOUSING STATUS

A majority of Lebanon County residents are homeowners (70.5%) and that percentage is slightly higher than the state average (69.2%). There were 318 foreclosures in Lebanon County in 2015. Over one-quarter of Lebanon County (28.2% of residents) live in unaffordable housing situations.

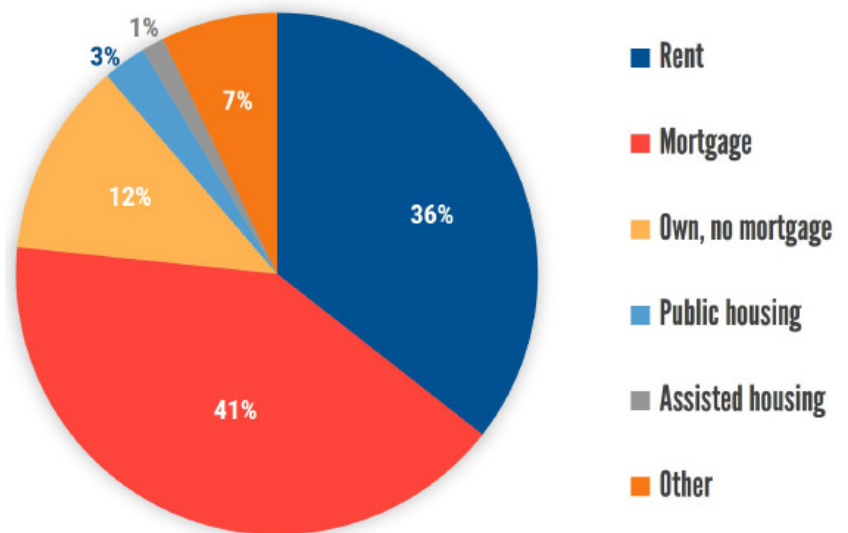
Unaffordable housing is defined as households where monthly costs for housing exceed 30% of the monthly income. Cold Spring Township had the highest percentage of residents living in unaffordable housing (50.0%) followed by Lebanon City (39.3%) while Swatara Township had the lowest (18.5%).

The housing status of survey respondents was varied. Over one-third of respondents noted that they rent their home (35.6%). Further, 41.1% have a mortgage on their home, and another 12.1% own their home and have no mortgage. The remaining respondents live in public housing (2.7%), live in assisted housing such as senior care or an assisted living residence (1.4%), or have some other housing situation (7.2%). Other living situations specified by the respondents were:

- Living with family or friends (79.4%),
- Being homeless (6.9%), or
- Other miscellaneous situations (13.7%).

Respondents had a range of 1 to 12 people living in their home (including themselves), with an average of 3.32 people in the home. They noted that a range of 0 to 8 children under the age of 18 live in their home, with an average of 1.19 children.

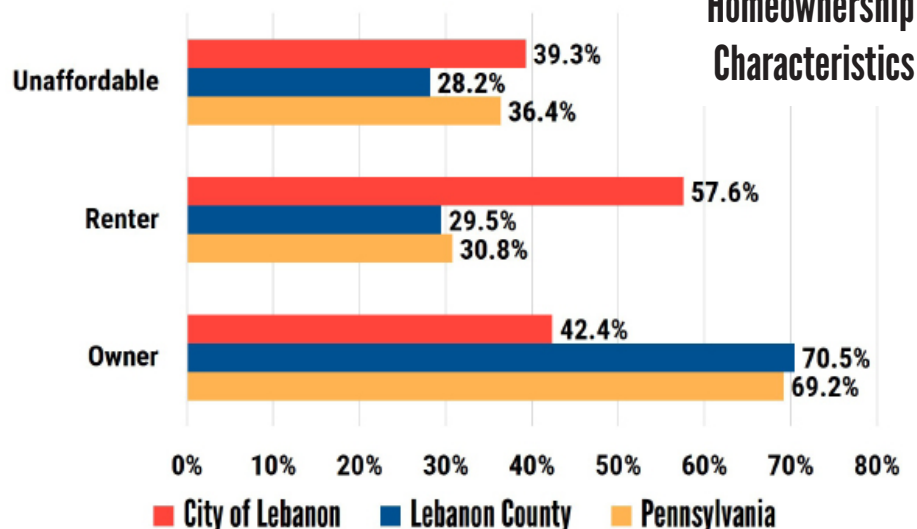
Housing Situation of Survey Respondents



28.2% of Lebanon County residents live in unaffordable housing situations



Homeownership Characteristics



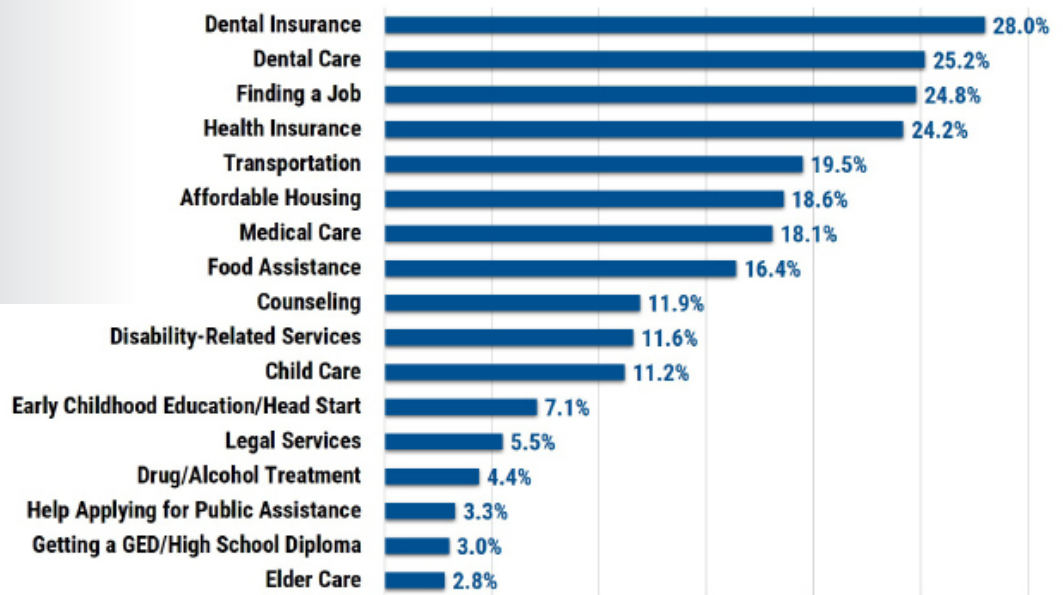
Unmet Needs

Half of all survey respondents noted that all of their needs are currently met. Excluding these individuals, survey respondents had a range of 1 to 15 unmet needs, with an average of 2.57 needs that are not currently being met.

Top 5 unmet needs

1. Dental insurance (28.0%)
2. Dental care (25.2%)
3. Finding a job (24.8%)
4. Health insurance (24.2%)
5. Transportation (19.5%)

Unmet Needs of Survey Respondents



Priority Needs of the Community: from Focus Groups, in no particular order

Clients	Community Leaders	Donors	Service Providers
Housing	Nutrition	Basic Needs: Food & Shelter	Funding
Activities for Youth	Health Care	Health Care	Affordable Housing
Child Care	Opioid Addiction	Shrinking Job Base	Health Care
Transportation	Breakdown of the Family	Activities for Youth	Good Paying Jobs
Translation Services	Poverty	Young People Leaving the Area	Homelessness
Health Care and Drug & Alcohol Programs	Cultural Differences & Diversity	Mental Health Services	Behavioral & Mental Health Issues

Safety Net Services

Ensuring that Lebanon County residents have their basic needs met is imperative, and is central to this assessment. The availability of healthy food, affordable housing options, good jobs that pay a family-sustaining wage, and safe communities must be addressed throughout Lebanon County. The following sections discuss assessment findings that impact Lebanon County's ability to build and maintain a community-sustaining safety net.

AFFORDABLE HOUSING AND HOMELESSNESS

The U.S. Census Bureau reports that 70.5% of Lebanon County residents are homeowners, which is slightly higher than the state average of 69.2% (2011-2015 ACS 5-Year Estimates). Those who responded to the survey had lower levels of home ownership than those reported by the Census.

Several individuals from the community survey reported being homeless; however, it should be noted that homeless individuals are difficult to reach by way of traditional survey methods, so this number might be under-reported. 6.2% of survey respondents noted that they were utilizing Section 8 housing.

Lebanon County has a smaller proportion of residents living in unaffordable housing situations (28.2%) than the Commonwealth (36.4%) when comparing the ratio of housing costs to earnings, as reported by the U.S. Census Bureau (2011-2015 ACS 5-Year Estimates). Unaffordable housing is defined as households where monthly costs for housing exceed 30% of the monthly income.

Nearly one-fifth of survey respondents reported that affordable housing was an unmet need (18.6%). Affordable housing options were also identified as a priority need by focus group participants in both the service provider and client focus groups.



Nearly one-fifth of survey respondents reported that affordable housing was an unmet need.

The focus group of community leaders also shared concerns surrounding remote ownership, high rental rates, and vacant properties in the community, especially in Lebanon City. While participants acknowledged that the prevalence of owner-occupied housing is improving in the city, they believed that more could be done to address this issue.

Focus group respondents emphasized the need for shelters, transitional housing, and housing options for seniors in Lebanon County. Service providers specifically mentioned a need for housing options for seniors since many are currently on waiting lists. Community leaders noted that remote ownership and rental properties in the community were a concern. The group also discussed the possibility of vacant buildings being developed and re-purposed for other uses.

Housing Situation Corresponds to Needs

Individuals who live in a more transient type of home were less likely to indicate that their needs are being met. In fact, only 4.8% of those in assisted housing, 29.4% of those in an “other” type of living situation, 29.7% of those in public housing, and 30.1% of renters indicated that all of their needs were being met, as compared to 68.7% of those who have a mortgage on their home and 71.8% of those who own their home and have no mortgage.

Those living in assisted housing were consistently found to be more likely to have unmet needs than those living in other housing situations. Assisted housing is defined on the survey as “Assisted housing, such as senior care or an assisted living residence.” While only 1.4% of survey respondents lived in assisted housing, these individuals reported a variety of unmet needs. It is also relevant to note that the age distribution of respondents in assisted housing is not skewed toward seniors as the definition might suggest. Rather, 23.8% are between 18 and 34, 61.9% are between 35, and 64, and only 14.3% are 65 and older.

The following statements contain details on unmet needs by type of housing situation.

Survey respondents who live in assisted housing were more likely than respondents living in other housing situations to note the following unmet needs:

	Assisted Housing	Public Housing	Rent	Own, with Mortgage	Own without Mortgage	Other
DENTAL CARE	60.0%	15.4%	25.9%	23.8%	28.3%	12.5%
DENTAL INSURANCE	60.0%	15.4%	25.9%	29.8%	37.0%	12.5%
TRANSPORTATION	75.0%	19.2%	20.7%	12.2%	6.5%	23.6%
FOOD ASSISTANCE	50.0%	7.7%	16.9%	17.7%	8.7%	11.1%
COUNSELING	40.0%	3.8%	8.7%	18.2%	4.3%	9.7%
EARLY CHILDHOOD EDUCATION/HEAD START	40.0%	3.8%	4.1%	12.2%	0.0%	2.8%
DRUG & ALCOHOL TREATMENT	35.0%	0.0%	1.5%	7.2%	2.2%	5.6%
HIGH SCHOOL DIPLOMA/GED	35.0%	0.0%	0.0%	7.2%	0.0%	0.0%
FINDING A JOB	50.0%	23.1%	21.6%	22.7%	17.4%	44.4%

Survey respondents who live in “other” types of living situations (7.2% of survey respondents) were the most likely to note that they need assistance with affordable housing.

Those who have a mortgage (21.0%) and those who live in assisted housing (40.0%) were more likely than renters (7.6%), those in public housing (11.5%) or those in “other” living situations (4.2%) to note a childcare need.

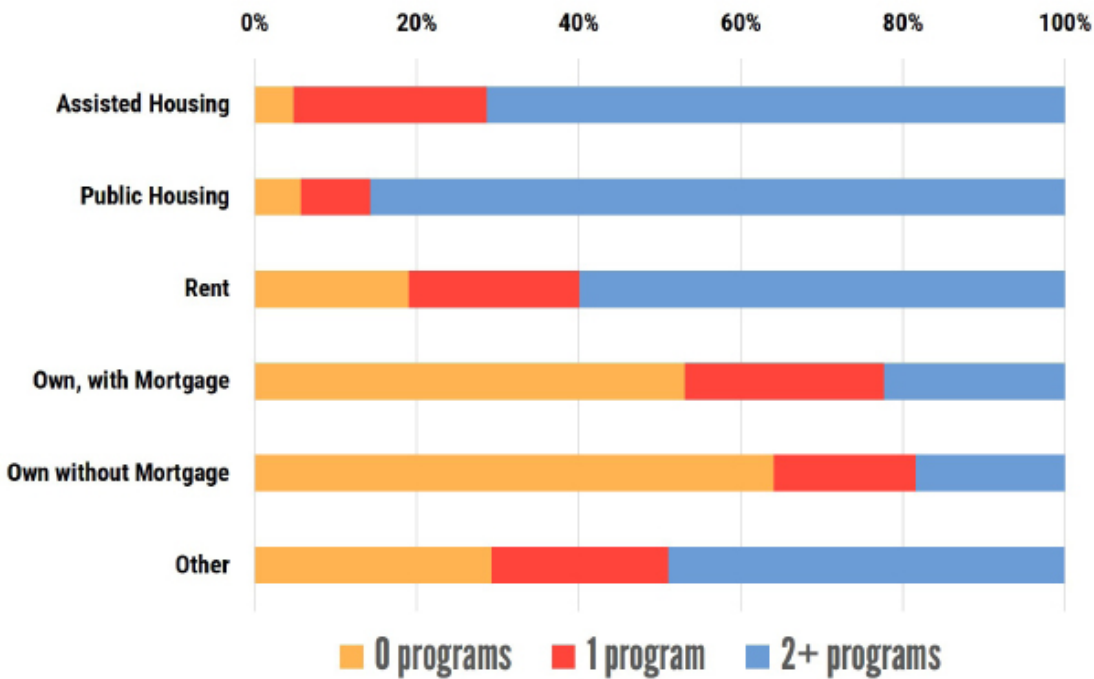
Housing Situation Corresponds to Program Utilization

Generally, those in more transient living situations were more likely to utilize programs. In fact, renters (59.9%), those who live in assisted housing (71.4%), those who live in public housing (85.7%), and those in an “other” living situation (48.9%) were more likely than those with a home mortgage (22.3%) and those who own their home without a mortgage (18.4%) to utilize two or more programs.

Conversely, those with and without a home mortgage (53.1% and 64.0%, respectively) were more likely than those in all other housing situations to not participate in any programs (compared to 19.0% of renters, 5.7% of those in public housing, 4.8% of those in assisted housing, and 29.3% of those in an “other” living situation).

	Assisted Housing	Public Housing	Rent	Own, with Mortgage	Own without Mortgage	Other
SNAP - SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM	78.9%	67.7%	52.7%	10.0%	6.3%	42.3%
MEDICAID	29.4%	65.5%	45.9%	16.5%	10.9%	45.0%
SSI (SUPPLEMENTAL SECURITY INCOME)/ SSDI (SOCIAL SECURITY DISABILITY INSURANCE)	78.9%	59.4%	33.6%	13.1%	11.0%	26.6%
FREE OR REDUCED-COST MEALS AT SCHOOL	66.7%	35.7%	28.9%	15.8%	4.5%	12.0%
OTHER GOVERNMENT HEALTH CARE/ACA	50.0%	42.9%	26.5%	11.7%	13.3%	13.2%
FREE COMMUNITY HEALTH CLINICS	60.0%	24.1%	26.9%	11.5%	6.2%	25.6%
LIHEAP - LOW INCOME HOME ENERGY ASSISTANCE PROGRAM	60.0%	24.1%	29.3%	8.0%	7.0%	2.6%
WIC - NUTRITION PROGRAM FOR WOMEN, INFANTS, & CHILDREN	64.3%	32.1%	21.1%	12.5%	2.7%	13.8%
CHIP - CHILDREN'S HEALTH INSURANCE PROGRAM	50.0%	3.7%	15.0%	14.4%	7.0%	7.7%
TANF - TEMPORARY ASSISTANCE FOR NEEDY FAMILIES	60.0%	7.1%	7.6%	5.5%	0.9%	5.3%
HEAD START	28.6%	17.9%	9.3%	4.6%	1.8%	1.3%
SECTION 8 HOUSING	18.8%	48.4%	8.8%	0.7%	0.9%	3.9%

Number of Programs Utilized, by Housing Situation



As seen in the graph, those living in assisted housing or public housing overwhelmingly reported using two or more services.

More than half of renters and just under half of those in “other” living situations also use two or more services, with another approximately 20% of each group utilizing one program.

The only housing situations which were more likely *not* to utilize programs were those who own their homes, both with and without mortgages.

Housing Situation Corresponds to Challenges in Getting Services

Generally, those in more transient living situations were more likely to note challenges in getting services. Those in public housing (30.3%), renters (35.8%), and those in an “other” living situation (36.6%) indicated that they had “no challenges – Don’t need services,” as compared to 73.2% of those with a home mortgage and 75.6% of those who own their home without a mortgage who said the same.

The one exception relates to the top challenge, “Don’t think I/they qualify for services,” which was more likely to be noted by those with a home mortgage (47.6%) than those in an “other” living situation (22.0%).

The following lists notes the group (by housing situation) who most frequently noted each challenge as a barrier:

Didn’t know that services were available / not told about them: Assisted Housing (52.9%)

Don’t think I/they qualify for services: Own, with Mortgage (47.6%)

Don’t know how to get services: Assisted Housing (41.2%)

Need child care so that I/they can use services: Assisted Housing (47.1%)

Afraid to seek services: Assisted Housing (41.2%)

Need transportation to get to services: Assisted Housing (64.7%)

Need services in another language: Assisted Housing (17.6%)

Didn’t have time / too busy: Assisted Housing (47.1%)

Can’t get away from work / can’t afford to take off: Assisted Housing (52.9%)

No telephone / computer access: Assisted Housing (58.8%)

PHYSICAL OR SEXUAL ABUSE OR VIOLENCE

The Pennsylvania State Police reports that Lebanon County had a larger number of arrests related to sex offenses (50 arrests) than the state average (37.4 arrests) in 2015. The opposite is true of rape arrests, however, in which Lebanon County (12.0 arrests) is lower than the statewide average (16.5 arrests).

17.4% of survey respondents noted that they or someone in their household had experienced physical or sexual abuse or violence.

Survey respondents who speak English most often were more likely than those who speak Spanish most often to indicate that they or someone in their household experienced abuse or violence (18.2% vs. 7.3%). Additionally, survey respondents with a yearly household income of less than \$30,000 per year were

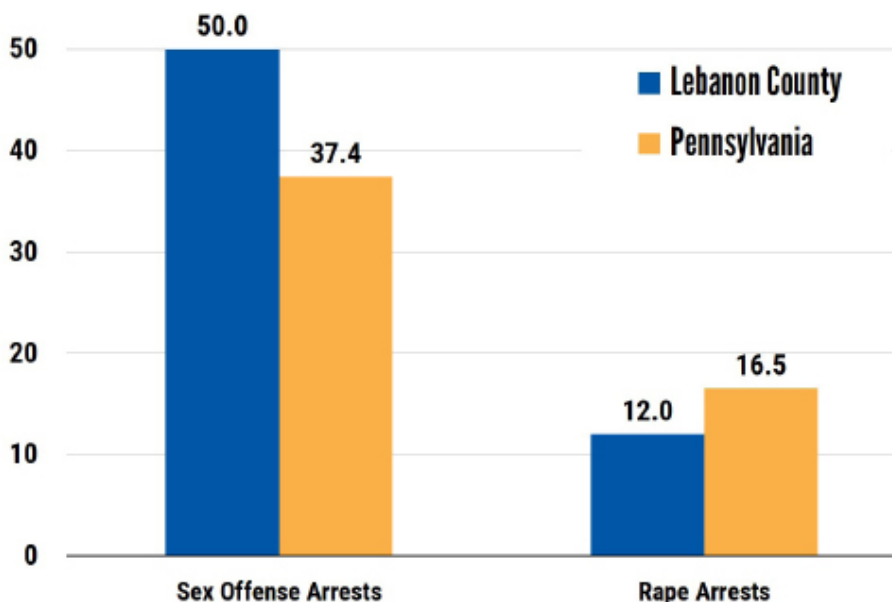
more likely to report experiencing this than those with yearly household incomes of \$75,000 or more (21.0% vs. 13.8%). These relationships were statistically significant.

Child Abuse in Lebanon County

Pennsylvania law defines child abuse as any act or failure to act which directly or indirectly causes non-accidental physical or mental injury, sexual abuse or exploitation, or neglect which endangers a child's life or develops or impairs functioning. From the total number of reported child abuse cases, those which are founded (judicial adjudication that child was abused) or indicated (county agency or regional staff find abuse based on medical evidence, investigation, or admission by predator) are considered substantiated. Those not substantiated are either unfounded or pending.

Although the survey did not specifically ask about child abuse, the Kids Count Data Center reports that the number of reported cases of child abuse in Lebanon County was 581 in 2015.

Arrests for Sex Offenses & Rape in Lebanon County, Compared to State Average (2015-2016)



581 reported cases of child abuse in Lebanon County in 2015.

The number of substantiated cases in Lebanon County was 74 in 2015, which was higher than the state's average number of substantiated cases of 62.7 cases per county. A higher proportion of child abuse cases in Lebanon County were substantiated (12.7%) than for the state's average (10.3%).

Pennsylvania State Police
Uniform Crime Report, Part I & II Arrests

FOOD ASSISTANCE

Food assistance was noted as an unmet need by 16.4% of survey respondents. In addition, one-third of respondents indicated that they utilized SNAP – the Supplemental Nutrition Assistance Program (33.7%). In comparison, according to the Pennsylvania Department of Human Services, Lebanon County has a lower percentage of persons eligible for SNAP (the Supplemental Nutrition Assistance Program, 12.6%) than the state as a whole (14.6%) from 2015 to 2016. An additional 16.2% of survey respondents indicated that they used WIC – the Special Supplemental Nutrition Program for Women, Infants, and Children.

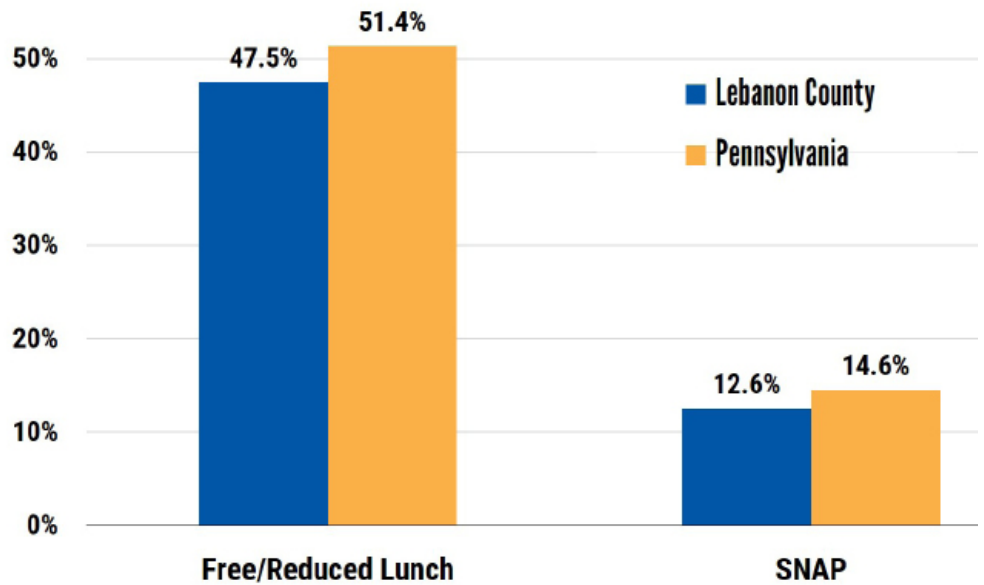
According to the Pennsylvania Department of Education, approximately 47.5% of children in Lebanon County qualify for free or reduced lunch, while 51.4% qualify statewide.

Next to Lebanon School District, where 100% of children are eligible for free or reduced lunch, Lebanon County Career and Technical School (41.6%) and Cornwall-Lebanon School District (30.2%) have the highest rates among Lebanon County school districts for the 2016-2017 school year.

Half (50.0%) of those living in assisted housing reported food assistance as an unmet need, vs. 16.9% of renters, 17.7% of those with a mortgage on their home, 8.7% of those who own their home without a mortgage, 7.7% of those in public housing, and 11.1% of those in an “other” living situation.

Food assistance as an unmet need decreased as yearly household income increased. The same was true for free or reduced lunch, SNAP, and WIC.

Percent of Children Eligible for Free/Reduced Lunch and SNAP



Pennsylvania DoE, Pennsylvania DHS
Free or Reduced Lunch Eligibility: 2016-2017
Eligible Persons for SNAP: 2015-2016

	Less than \$30,000	\$30,000 - \$74,999	\$75,000 or greater
FOOD ASSISTANCE	25.9%	9.5%	4.5%
FREE/REDUCED MEALS	33.2%	21.0%	1.6%
SNAP	60.4%	17.4%	0.5%
WIC	27.6%	14.0%	0.5%

Food-Related Programs are Highly Utilized

Although more than one-third of survey respondents (34.7%) noted that they do not participate in any of the programs listed in the survey, remaining respondents currently receive or participate in an average of 2.82 programs, with a range of 1 to 12 programs.

The top five programs utilized by the survey respondents who participate in any programs include two food-related programs:

- 1. SNAP – Supplemental Nutrition Assistance Program (33.7%)**
- 2. Medicaid (32.0%)**
- 3. SSI – Supplemental Security Income/SSDI – Social Security Disability Insurance (25.9%)**
- 4. Free or reduced-cost meals for children at school (21.0%)**
- 5. Other Government Health Care or Affordable Care Act (20.1%)**

Notable relationships include the following:

A full two-thirds (66.7%) of those who live in assisted housing reported utilizing free or reduced-cost meals for children at school. Additionally, 35.7% of those who live in public housing and 28.9% of renters utilized this program.

WIC is also most heavily utilized by those living in assisted housing, with 64.3% of that group reporting that they use this program. Similarly to the free/reduced lunch program, the other groups more commonly utilizing WIC are those in public housing (32.1%) and renters (21.1%).

SNAP is used by an overwhelming majority of those living in assisted housing (78.9%), two-thirds of those in public housing (67.7%), and more than half of renters (52.7%). Additionally, 42.3% of those in an “other” living situation reported using this program.

MISCELLANEOUS SAFETY NET SERVICES

Survey respondents also reported using other miscellaneous safety net services, including LIHEAP – the Low Income Home Energy Assistance Program (17.3 %) and TANF – Temporary Assistance for Needy Families (7.0%).

Survey respondents who live in assisted housing (60.0%), who rent their home (29.3%), or who live in public housing (24.1%) were most likely to utilize LIHEAP – Low Income Home Energy Assistance Program.

TANF – Temporary Assistance for Needy Families was far more likely to be utilized by those living in assisted housing (60.0%) than any other living situation. Renters (7.6%), those in public housing (7.1%), those with a home mortgage (5.5%), those in an “other” living situation (5.3%), and those who own their home without a mortgage (0.9%) largely did not use this program.

Financial Stability

POVERTY

The U.S. Census Bureau reports that 11.3% of persons in Lebanon County live in poverty. Nearly one-third (29.5%) of the city of Lebanon's population lived in poverty, while neither Cold Spring Township nor Mount Gretna Borough had any persons living in poverty (2011-2015 ACS 5-Year Estimates). The rate of persons employed and in poverty in Lebanon County is 0.6%.

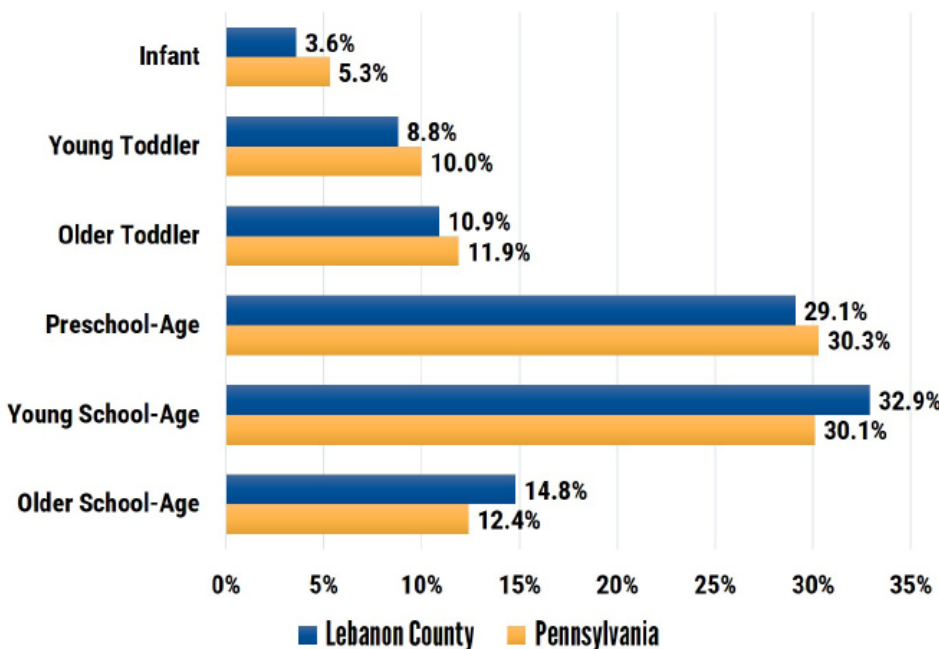
In addition to the direct measure of poverty, self-sufficiency is another important indicator of financial health. Self-sufficiency is generally measured as having an income above 200% of the Federal Poverty Level. According to the U.S. Census Bureau, nearly one-third of Lebanon County's population fails to meet self-sufficiency (29.6%). Lebanon County also has a high share of children living in households that are not self-sufficient (43.9%). In Lebanon City, 54.7% of children live in non-self-sufficient households.

Income insecurity and poverty were concerns identified by focus group participants in the community leader stakeholder group, and many leaders noted that this was a county-wide issue, not just an issue for Lebanon City.

“Bridging the gap between poverty-stricken households and self-sufficient households and addressing childhood poverty are important needs. Expanding access to early intervention programs, especially for children, can help prevent the cycle of poverty.”

Focus Group Participants

One measure of financial insecurity and poverty is subsidized child care. The state had a higher share of very young children (preschool-age or younger) in subsidized child care in 2015-2016, while Lebanon County had a higher share of its older children (young school-age and up) in subsidized child care, according to the Kids Count Data Center.



Both in Lebanon County and statewide, the age groups with the largest proportions of children in subsidized care are preschool-age and young-school-age (up to 3rd grade).

Percent of Children in Subsidized Child Care, by Age Group

Kids Count, Children in Subsidized Child Care, 2015

UNEMPLOYMENT

Lebanon County’s unemployment rate (4.4%) is lower than the state’s unemployment rate of 5.3%, as reported by the U.S. Census Bureau. Additionally, according to the Pennsylvania Department of Labor and Industry’s Center for Workforce and Analysis, new unemployment claims decreased at a faster rate in Lebanon County (42.5%) than statewide (23.3%) from 2016 to 2017.

The profile of survey respondents tells a slightly different story, with one in ten respondents (10.4%) indicating that they are unemployed and looking for work, and 7.5% of survey respondents saying that they or someone in their household is utilizing Unemployment Compensation. This suggests that the survey population may not be representative of Lebanon County as a whole. However, it should be noted that nearly half of all surveys were completed by individuals seeking or accessing services in the community.

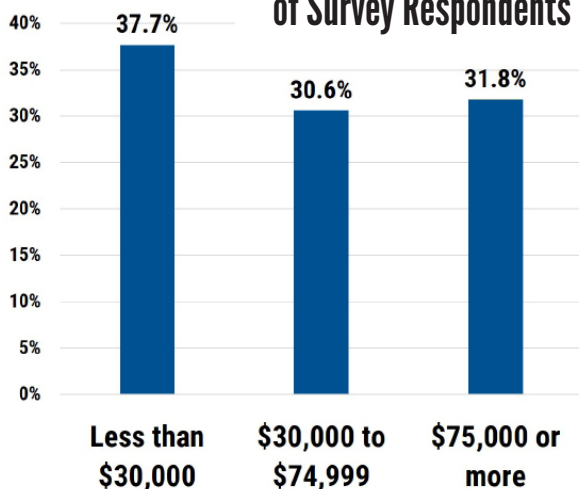
About half of the respondents noted that they are employed only full-time (46.3%), which means they work 35 hours per week or more at one job. An additional 14.5% reported being employed part-time only. Many individuals who participated in the survey are either unable to work or are not looking for work. Specifically, 8.5% are retired, 7.7% are unemployed but not looking for work (i.e., student, homemaker, etc.), and 7.4% are disabled and unable to work. One quarter of respondents (25.9%) noted that they or someone in their household received SSI – Supplemental Security Income/SSDI – Social Security Disability Insurance.

HOUSEHOLD INCOME

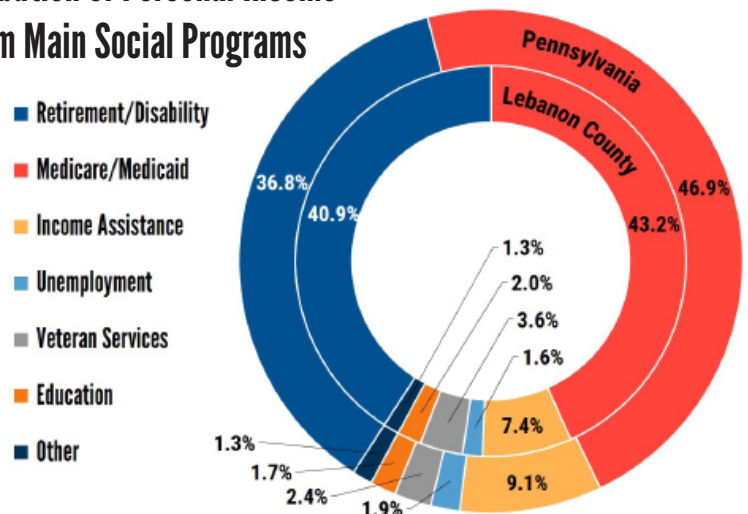
Nearly one-fifth of community survey respondents had a yearly household income of less than \$10,000 per year, before taxes (16.7%), 12.1% of respondents made between \$10,000 and \$19,999 per year, and 8.9% of respondents had a household income between \$20,000 and \$29,999.

According to the Bureau of Economic Analysis, a greater proportion of residents collected income from retirement and disability programs in Lebanon County during 2015 as compared to the Commonwealth; in comparison, the state has a higher proportion of residents collecting income from medical programs. Lebanon County also has a lower proportion of its residents collecting income assistance and a higher percentage collecting money from programs aimed at veterans as compared to Pennsylvania as a whole.

Household Income of Survey Respondents



Distribution of Personal Income from Main Social Programs



Lower Household Income Corresponds to More Unmet Needs

Survey respondents with lower annual household income levels were less likely to indicate that all of their needs are being met. In fact, only 21.3% of those with a yearly household income of less than \$30,000 stated that all of their needs are being met, compared to 54.8% of those earning between \$30,000 and \$74,999 and 82.9% of those earning \$75,000 or more. Many unmet needs decreased dramatically as yearly household income increased, as shown in the table below. One exception is dental care, which 25.2% of survey respondents indicated as a need.

	Less than \$30,000	\$30,000 - \$74,999	\$75,000 or greater
AFFORDABLE HOUSING	26.4%	12.5%	7.5%
FINDING A JOB	32.1%	15.5%	<i>Insufficient data</i>
MEDICAL CARE	24.7%	11.3%	6.0%
DENTAL CARE	32.4%	17.3%	14.9%
TRANSPORTATION	28.4%	10.1%	6.0%
FOOD ASSISTANCE	25.9%	9.5%	4.5%

Lower Household Income Corresponds to Program Utilization

Similarly, survey respondents with lower annual household income levels were more likely to indicate that they or someone in their household receives or participates in public assistance programs.

	Less than \$30,000	\$30,000 - \$74,999	\$75,000 or greater
HEAD START	12.0%	4.3%	<i>Insufficient data</i>
LIHEAP	33.0%	8.2%	<i>Insufficient data</i>
SECTION 8 HOUSING	13.8%	0.4%	<i>Insufficient data</i>
TANF	15.5%	2.2%	<i>Insufficient data</i>
CHIP	17.8%	16.5%	5.2%
FREE COMMUNITY HEALTH CLINIC	31.1%	12.8%	0.5%
FREE/REDUCED MEALS AT SCHOOL	33.2%	21.0%	1.6%
MEDICAID	48.3%	28.8%	6.9%
OTHER GOV'T HEALTH CARE/ACA	28.5%	16.8%	5.3%
SNAP	60.4%	17.4%	0.5%
SSI/SSDI	46.6%	13.9%	3.2%
WIC	27.6%	14.0%	0.5%

Only 24.3% of those with household incomes of less than \$30,000 indicated they did not need services compared to 57.0% of those with household incomes of \$30,000 to \$74,999 and 88.7% of those with household incomes of \$75,000 or more.

Education

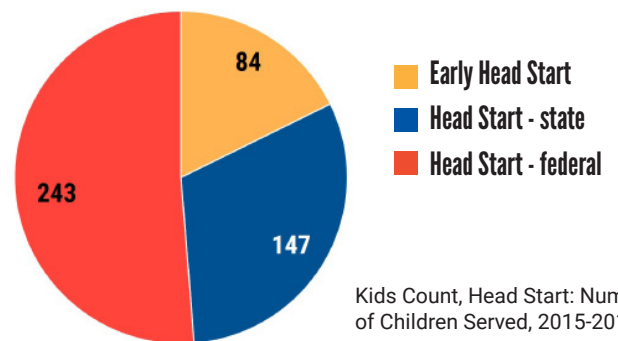
EARLY CHILDHOOD EDUCATION

A high proportion of children age 3 to 4 years old are without access to high quality pre-kindergarten services in Lebanon County (64.4%). Though high-quality pre-K programs have become accessible to more children in Lebanon County since 2013, yearly growth is incremental and slow.

Those in assisted housing (40.0%) were more likely to express an unmet need with regard to early childhood education/Head Start than renters (4.1%), those with a mortgage on their home (12.2%), individuals living in public housing (3.8%), and those in an “other” living situation (2.8%).

The Head Start program was more likely to be utilized by those living in assisted housing (28.6%) or public housing (17.9%) than individuals in any other living situation.

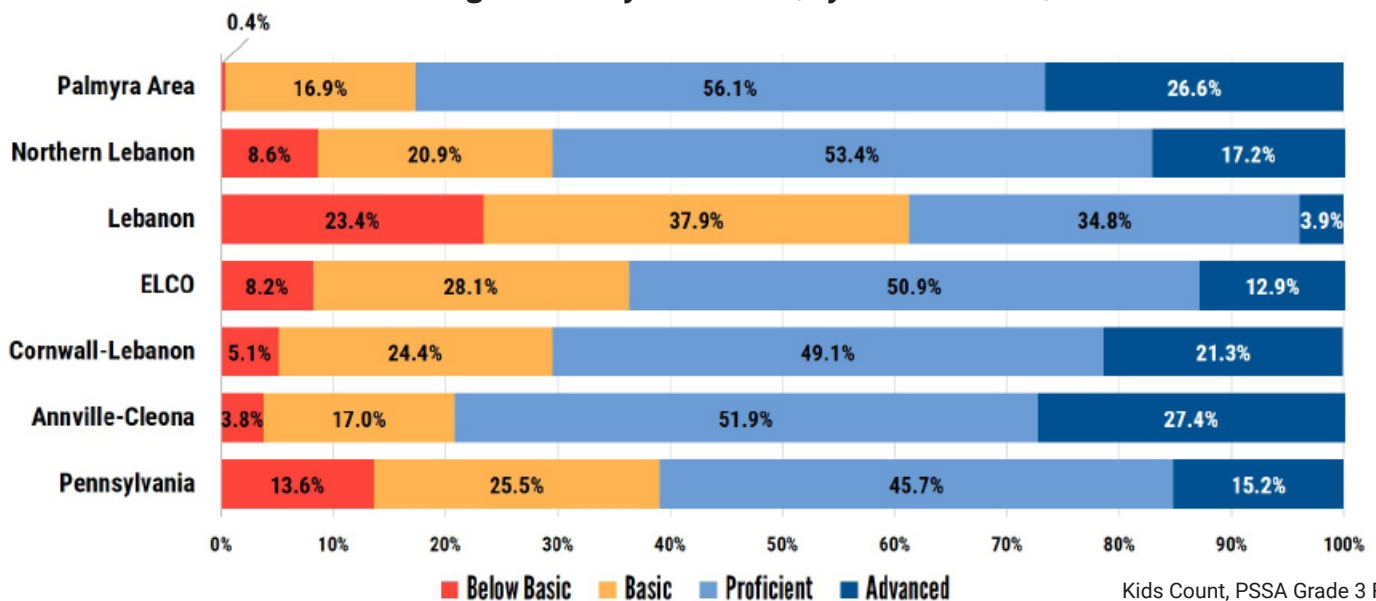
Head Start: Number of Children Served in 2015-2016



READING PROFICIENCY

Standardized testing in Pennsylvania (PSSA) is utilized to test children’s proficiency in a variety of subjects beginning in third grade. Grade 3 reading/language arts test scores from 2015-2016 are noted in the graph below, broken out by school district.

PSSA: Grade 3 Reading Proficiency Test Scores, by School District, 2015-2016

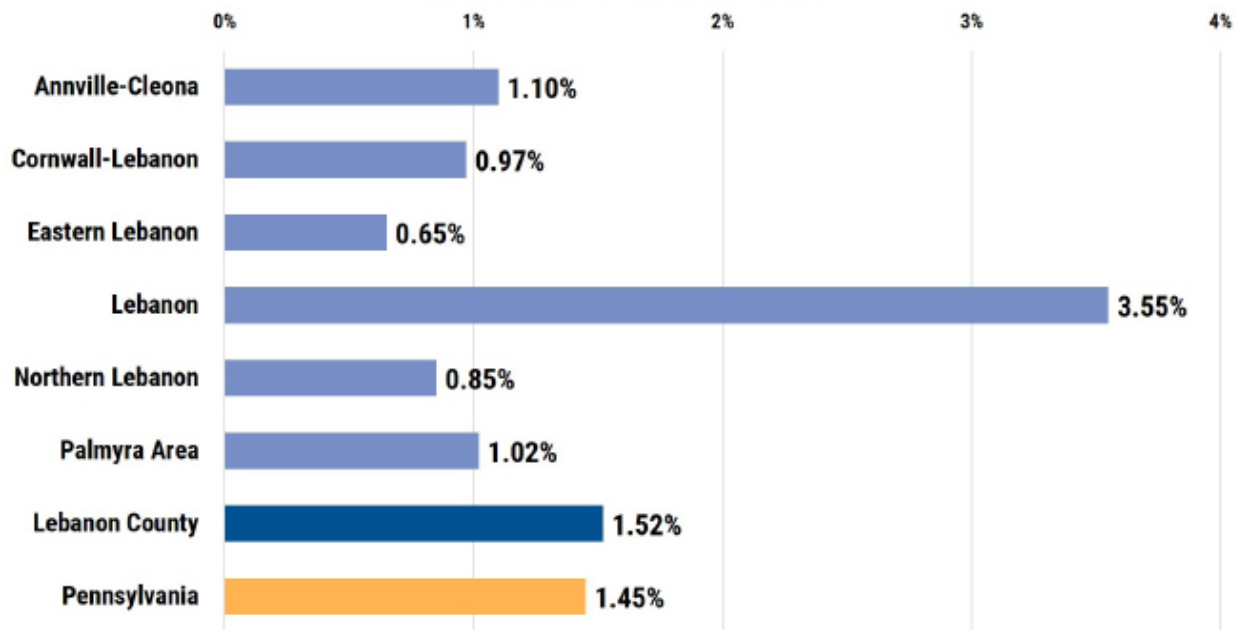


GRADUATION & DROPOUT RATES

Lebanon County has a higher share of its population that did not attain a high school diploma, as well as a higher proportion of high school graduates than the state. Lebanon County's population is less likely to go on to college after high school and much less likely to obtain a Bachelor's Degree or higher, compared to the state.

A majority of Lebanon County's school districts fall below both the county and state average in terms of the high school dropout rate. Lebanon School District's high dropout rate of 3.55% is more than twice the state average, placing it in the bottom 10% of Pennsylvania school districts. The average dropout rate of schools in Lebanon County not considering Lebanon School District is just 0.9%, with Eastern Lebanon School District reporting the fewest dropouts.

High School Dropout Rate for Public Schools in Lebanon County



PA Department of Education, Public Dropouts by School, 2015-2016

The city of Lebanon (25.9%), Heidelberg Township (25.7%) and Millcreek Township (25.0%) had the highest levels of persons 25 years of age or older without a high school diploma or equivalent. The percent of the population 25 years of age or older with a Bachelor's Degree or higher was highest in Mount Gretna Borough (80.8%), Cornwall Borough (38.2%), and South Londonderry Township (36.3%).

Participants in the community leader and donor focus groups noted the need for care and education of youth in the community. Participants discussed needs such as early education and pre-K programs, health and wellness, programs on the importance of education, and drug and alcohol prevention programs.

Health

Lebanon County's health care challenges are numerous and varied. Structural changes are needed to improve access to health care, particularly with regard to increasing the number of primary care physicians and oral health care providers and helping residents procure access to health and dental insurances. Residents would benefit from improvements to the programs and strategies used to encourage better health and wellness practices. Collaborations within the community would also be beneficial, to provide greater access to health care services throughout Lebanon County.

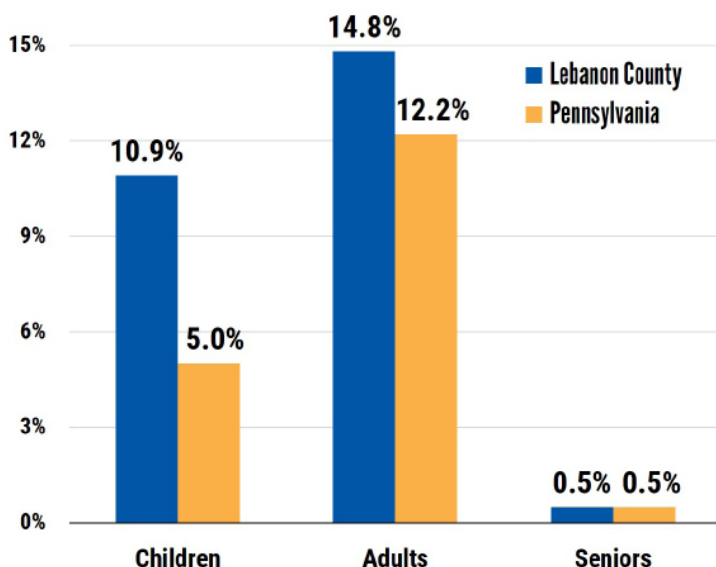
This was reiterated in the focus groups, as health care was the only issue identified as a priority need by participants across each of the four stakeholder groups: community leaders, service providers, donors, and clients. Specific challenges identified by participants included a lack of primary care and oral health care providers in the county, not being able to see a primary care physician when needed, not having a primary care physician, overuse of local emergency rooms, and obesity.

HEALTH CARE INSURANCE

Access to health insurance is a key issue for Lebanon County. With the exception of seniors, residents of Lebanon County are less likely to have health care insurance than the average Pennsylvanian. Lebanon County has over twice the proportion of uninsured children (17 years or younger) compared to the state. Adults in Lebanon County are slightly more likely to lack health care coverage than the average Pennsylvanian of the same age.

2x uninsured children in Lebanon County as compared to Pennsylvania

Percent Lacking Health Care Coverage, by Age



In five municipalities in Lebanon County, over a quarter of children lack access to healthcare insurance including North Annville Township (32.3%) Heidelberg Township (30.8%), South Annville Township (29.5%), Jackson Township (27.8%), and Millcreek Township (27.0%).

Heidelberg Township (27.6%) and Jackson Township (23.0%) had the highest rate of uninsured adults.

Millcreek Township (3.2%), South Annville (2.9%) and Richland Borough (2.8%) had the highest rates of uninsured seniors.

U.S. Census Bureau American Community Survey
2011-2015 5-Year Estimates

Several programs provide alternative insurance options for individuals and families, including CHIP, the Children’s Health Insurance Program; Medicaid; and Other Government Health Care or Affordable Care Act. Survey respondents reported utilizing all of these programs, including Medicaid (32.0%), other government health care or Affordable Care Act (20.1%), and CHIP (13.2%).

Households with lower household incomes or in more transient living situations were the most likely to utilize all of these programs. Medicaid was the second most frequently utilized program among survey respondents, of any type of program.

HEALTH CARE PROVIDERS

Lebanon County has a somewhat burdened health care infrastructure when compared to the state. Analysis of demographic data indicates that in 2014 each primary care physician, on average, treats about 500 more patients in Lebanon County than the average physician treats statewide, according to the 2017 County Health Rankings by the Pennsylvania Department of Health. The same is true of dentists in Lebanon County, where a similar gap existed between patients served in 2015.

Respondents from the community survey reported that dental insurance (28.0%), dental care (25.2%), health insurance (24.2%), and medical care (18.1%) were unmet needs in their households. All were more frequently needed by those with lower household incomes and more transient living situations.

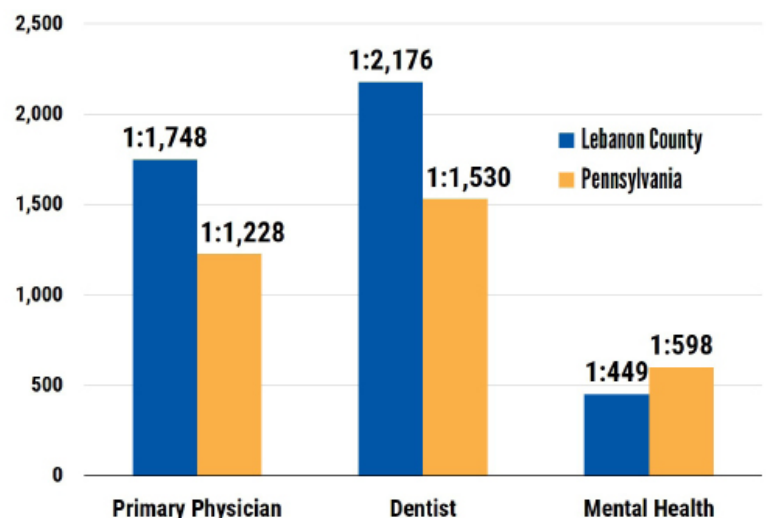
The survey also asked about free community health clinics, which was utilized by 19.8% of survey respondents. These services were utilized most by those in transient living situations and those with household incomes of less than \$30,000.

In contrast to the primary care and dental care needs identified, data from the Pennsylvania Department of Health show that mental health care providers had a smaller patient load in Lebanon County during 2016 than in the state as a whole, with Lebanon County mental health care providers servicing roughly 150 fewer patients than the average mental health care provider in the state.

This is supported by data from the survey, where only one out of every ten survey respondents (11.9%) reported that counseling was an unmet need for their household.

The two groups (by housing) who reported the highest need for counseling were those in assisted housing (40.0%) and those who own their home with a mortgage (18.2%).

Ratio of Health Care Providers to Residents, by Type of Medicine

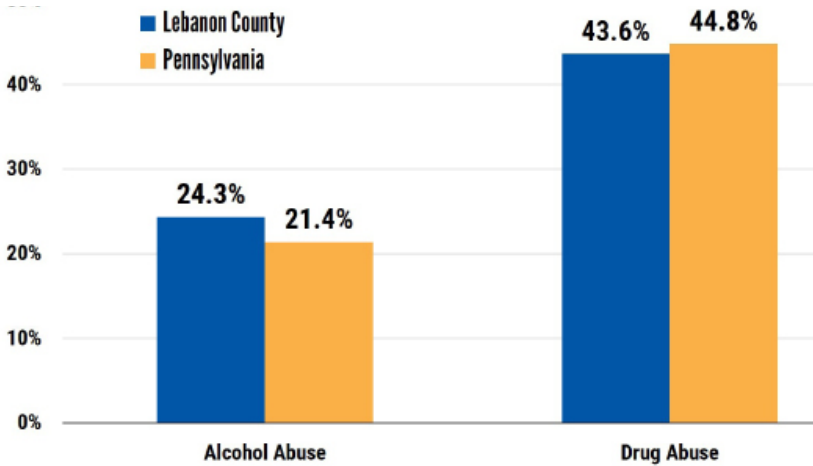


Robert Wood Johnson Foundation,
County Health Rankings, 2017

Focus group participants noted that placing mental health and behavioral health services in the same location as physical health services would improve accessibility for community members.

DRUG & ALCOHOL ABUSE

Regarding alcohol and drug abuse, Lebanon County admitted 534 persons to State-Supported facilities from 2013 to 2014. Of those admissions, 24.3% were diagnosed as alcohol abuse, while 43.6% were diagnosed as drug abuse, as reported by the Pennsylvania Department of Health.



Percent of Admissions to State-Supported Facilities Related to Alcohol & Drug Abuse

PA Department of Health, County Health Profiles, 2016

Lebanon County had a higher rate of alcohol abuse admissions than the state, but a lower rate of drug abuse admissions; however, only 4.4% of survey respondents indicated that drug and alcohol treatment was an unmet need.

An unmet need for drug and alcohol treatment was more likely to be noted by those in assisted housing (35.0%) as compared to those who have a mortgage on their home (7.2%), those living in an “other” living situation (5.6%), those who own their home without a mortgage (2.2%), and those who rent their home (1.5%).

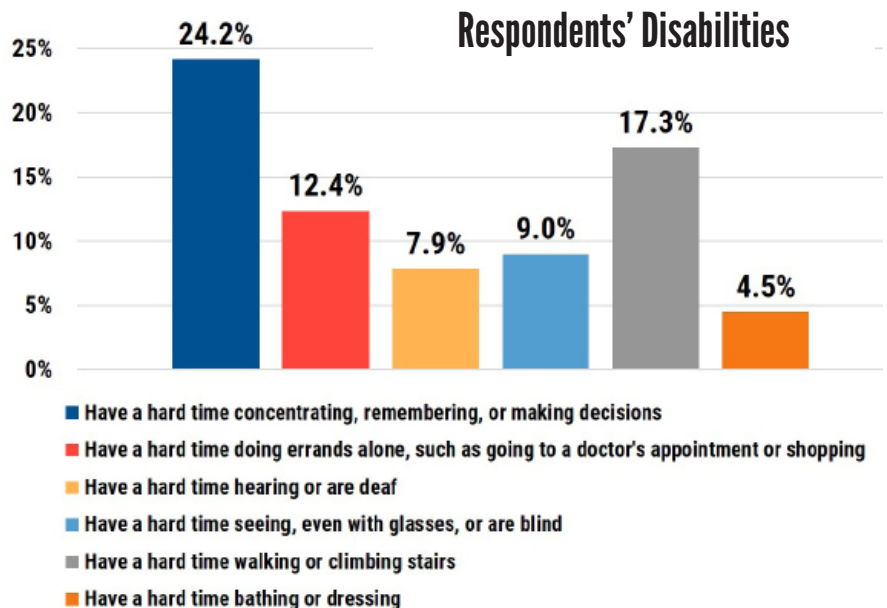
This distribution is unique compared to many other health issues, underlining that substance abuse and addiction affect people from all walks of life.

The service provider focus group discussed connections between drug and alcohol addiction and mental health issues and a lack of services in this area. On the other hand, participants in the client focus group noted a need for more prevention programs to help stop problems before they begin.

DISABILITIES

Over one-third of survey respondents (37.7%) reported having at least one disability because of a physical, mental, or emotional condition; however, only one in ten survey respondents reported that disability-related services were an unmet need for them or someone in their household (11.2%).

Each question asked if the respondent has difficulties doing certain things because of a physical, mental, or emotional condition. The graph to the right shows the distribution of responses.



Transportation

Nearly one-fifth of survey respondents shared that transportation was an unmet need for them or for someone in their household (19.5%).

Additionally, 16.2% of respondents indicated that obtaining access to transportation to utilize services was a challenge for them or for someone in their household.



Focus group participants in the client group also identified transportation as a priority need. Participants discussed the lack of convenient, easily accessible transportation in the county, which makes it difficult to get to jobs and take advantage of health care and other services within the county. Providing more convenient routes and schedules and then communicating these updates to the community would be beneficial.

Transportation barriers noted by the focus groups included availability, access to bus routes, inconvenient timing and schedules, and the stigma of riding the bus. Service providers also noted that transportation for seniors or those with disabilities is an issue.

“ If you are not on 422 within walking distance, you are not getting on public transportation... There is no bus pickup on 322. ”

Focus Group Participant

Those living in assisted housing were more likely to note transportation as an unmet need as compared to all other housing situations (75.0% vs. 20.7% of renters, 12.2% of those with a mortgage, 6.5% of those without a mortgage, 19.2% of those living in public housing, and 23.6% of those in an “other” living situation).

For those with a yearly household income of less than \$30,000, transportation was more likely to be an unmet need, cited by 28.4%, compared to 10.1% of those with household incomes between \$30,000 and \$74,999, and 6.0% of those with household incomes of \$75,000 or more.

Language

The community survey data provided a wealth of information related to the Hispanic population. Survey participants were diverse, with nearly one-fifth of respondents indicating that they are Hispanic/Latino(a) (18.2%).

Nearly one in ten survey respondents noted that they mostly spoke Spanish (9.4%); during more detailed analysis, this was used as an approximation for the Hispanic population. While this number is higher than the proportion seen in Lebanon County's population overall, this higher proportion found in the survey allows for meaningful results to be inferred about the Hispanic/Latino(a) population in Lebanon County.

The county's changing demographics and increasing cultural diversities were discussed in all focus groups. Participants noted several needs associated with these changes, including ways to address language barriers, a lack of translators, and a need for community education on respecting different cultures and being more inclusive.

“ There is a need for respect of different cultures, including helping with social norms, understanding different ethnic and religious views, and being more inclusive. ”

Focus Group Participants

Because the Hispanic population continues to grow in the county, it will be critical to advertise both service offerings and the 2-1-1 program in Spanish. Partnering with Latino stakeholder groups would also provide opportunities to discover the best ways to communicate with this population and could also be used as a way to disseminate information to these individuals.

Survey respondents who speak Spanish most often were less likely to state that they had “no challenges – Don't need services.” In fact, only 21.2% of those who speak Spanish most often indicated that they did not need services, compared to 59.6% of those who speak English most often.

40.0% of those who speak Spanish most often noted medical care as an unmet need, versus 14.3% of those who speak English most often. English speakers were more likely to noted counseling as an unmet need (13.2%), as well as early childhood education/Head Start (8.2%).

Spanish speakers noted high rates of utilizing certain programs, such as WIC (42.9%), CHIP (33.9%), LIHEAP - Low Income Energy Assistance Program (32.8%), and Head Start (20.8%).

Awareness of Services & Conclusion

Focus group participants noted that in many instances those that need services do not know where to go to access information, or there is a language barrier that prohibits them from getting the information they need. Nearly one-quarter of survey respondents shared that they did not know that services were available and/or were not told about them (21.7%). Additionally, 47.6% of homeowners felt that they did not qualify for services. Focus Groups noted that the addition of the 2-1-1 service in Lebanon County would hopefully begin to remedy this barrier.

“ I think there are a lot of bridges that we can build to help our community more. ”

Focus Group Participant

Focus groups participants also shared that there are many issues and needs in the community that have been problems repeated in generation after generation of families. Participants discussed the importance of early intervention programs for children to help stop problems from repeating in these families.

“ We have to take care of young people who cannot take care of themselves. That can have a halo effect on parents, neighbors, and friends. ”

Focus Group Participant

Additional needs discussed by focus groups in the Lebanon County community included:

- Drug addiction
- Higher paying jobs with a living wage
- Sexual abuse
- Assistance and programs to help parents and the family structure
- Poverty
- Mental health and well-being

This report focused exclusively on indicators, experiences, and observations of Lebanon County residents. It highlights unmet needs and barriers to accessing services in our community. The community is encouraged to utilize this report to aid in strategy development, program planning, grant writing, and other activities to increase impact in Lebanon County.

Moving forward, additional work must be completed to understand correlations and interdependency of issues, and how best we as a community can work together to improve the indicators of a successful, educated, healthy, and financially stable community.

Appendices

Demographic Characteristics of Focus Group Participants

		Number	Percent
Gender	Male	16	42.1%
	Female	22	57.9%
Age	Average Age	53.64	
Race	White	32	86.5%
	Other race (Puerto Rican, Hispanic)	5	13.5%
Education Level	Less than high school	1	2.6%
	High school diploma or GED	2	5.3%
	Some college	2	5.3%
	Two-year technical degree	3	7.9%
	Four-year college degree	12	31.6%
	Graduate work	18	47.4%
Marital Status	Single/never married	3	7.9%
	Widowed	1	2.6%
	Divorced	4	10.5%
	Married/living with a partner	30	78.9%
Employment Status	Currently working full-time	26	72.2%
	Currently working part-time	4	11.1%
	Currently not working, but looking for work	1	2.8%
	Retired - not working and not looking for work	2	5.6%
	Disabled - not working and not looking for work	1	2.8%
	Not working and not looking for work	1	2.8%
Household Income	\$10,000 to \$19,999	2	5.6%
	\$20,000 to \$39,999	3	8.3%
	\$40,000 to \$59,999	2	5.6%
	\$60,000 to \$74,999	1	2.8%
	\$75,000 to \$99,999	6	16.7%
	\$100,000 to \$124,999	5	13.9%
	\$125,000 to \$149,999	5	13.9%
	\$150,000 or more	12	33.3%

Definitions

Poverty: Defined in this report as the 2017 Federal Poverty Level (FPL). FPLs are determined for individuals and families of 2-8 persons. In 2017, those levels are:

\$12,060 for individuals	\$28,780 for a family of 5
\$16,240 for a family of 2	\$32,960 for a family of 6
\$20,420 for a family of 3	\$37,140 for a family of 7
\$24,600 for a family of 4	\$41,320 for a family of 8

Self-Sufficiency: Measured by having an income above 200% of the poverty line.

Unaffordable Housing: Defined as households where monthly costs for housing exceed 30 percent of the monthly income.

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