TRI COUNTY community Action
Helping People. Changing Lives.
CUMBERLAND, DAUPHIN, AND PERRY COUNTIES

COMMUNITY NEEDS
ASSESSMENT

Issued December 2024

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Purpose of Report

Tri County Community Action conducts community needs assessments to ensure our work aligns with the evolving needs of the individuals, families, and neighborhoods we serve. These assessments are a cornerstone of our mission to transform lives, strengthen communities, and eliminate poverty. Here's why they matter:

Understanding Community Needs: Our assessments provide a clear picture of the challenges and barriers faced by those in our tri-county region, such as access to affordable housing, employment opportunities, education, and healthcare. This data helps us prioritize resources where they're needed most.

Listening to the Community: We believe the best solutions come from those who experience the issues firsthand. Through surveys, focus groups, and community engagement, we amplify the voices of our neighbors to ensure their concerns and aspirations shape our services.

Guiding Programs and Services: The insights from these assessments inform the design and delivery of our programs, ensuring they are relevant, impactful, and aligned with community priorities. They help us identify gaps, expand successful initiatives, and innovate where needed.

Advancing Equity and Justice: Our needs assessments shine a light on systemic barriers and disparities within our communities. This guides our efforts to promote equity, inclusion, and justice for all, especially for those historically underserved.

Supporting Strategic Decision-Making: Data-driven decisions are central to our approach. Needs assessments provide the foundation for our strategic plans, helping us allocate resources efficiently and develop partnerships that amplify our impact.

Accountability to Our Mission: Conducting needs assessments demonstrates our commitment to accountability and transparency. They help us track progress, measure the effectiveness of our programs, and adapt to changing community dynamics.

At Tri County Community Action, these assessments are more than a requirement—they are a reflection of our dedication to being a responsive and impactful partner in creating lasting change for the tri-county region. This assessment was accepted and approved by the Tri County Community Action Board of Directors in December 2024.

What is Poverty?

Poverty is not just about a lack of money—

It's a complex issue rooted in systemic inequities, limited opportunities, and barriers that affect every part of a person's life—health, housing, education, and overall well-being. At Tri County Community Action, we see these impacts every day and understand that poverty is deeply interconnected with the social and economic systems around us.

In the U.S., poverty is typically measured in two ways:
1. **The Federal Poverty Line (FPL):** The government's official measure of poverty, based on household income and family size.
2. **The Supplemental Poverty Measure (SPM):** A broader measure that accounts for noncash benefits (like food assistance and housing support), medical costs, taxes, and local cost of living, offering a more nuanced picture of economic need.

While the FPL is widely used, it doesn't fully capture the financial strain many people face. For this report, we focus on the FPL as a baseline measure, but we know the reality of poverty is much more complex.

Poverty in Our Region

In Cumberland, Dauphin, and Perry Counties, nearly 10% of people—57,167 individuals—live below the Federal Poverty Line. This means they often struggle to meet basic needs like food, housing, and healthcare. Here's how it breaks down:
- **Cumberland County:** 7.74% (19,199 people)
- **Dauphin County:** 12.17% (34,256 people)
- **Perry County:** 8.18% (3,712 people)

But poverty doesn't stop there. **21% of residents in our region live at or below 185% of the poverty line.** Many of these individuals aren't officially classified as "in poverty," but they still face significant financial challenges, often struggling to make ends meet despite working hard.

Why This Matters

Understanding poverty means looking beyond income to see how systems, opportunities, and barriers shape people's lives. It means recognizing that nearly a quarter of our community is living on the edge, facing tough choices every day.

2024 Poverty Guidelines

Family Size	100% of Poverty	125% of Poverty	185% of Poverty	200% of Poverty
1	$15,060	$18,825	$27,861	$30,120
2	$20,440	$25,550	$37,814	$40,880
3	$25,820	$32,275	$47,767	$51,640
4	$31,200	$39,000	$57,720	$62,400
5	$36,580	$45,725	$67,673	$73,160
6	$41,960	$52,450	$77,626	$83,920
7	$47,340	$59,175	$87,579	$94,680
8	$52,720	$65,900	$97,532	$105,440

About Tri County Community Action

Tri County Community Action (TCCA) has been here since 1966.

Born out of the War on Poverty, we have been walking alongside those facing economic insecurity for nearly 60 years! We fight poverty, regardless of its cause, and we are the authority on ending poverty in our community. At Tri County Community Action, our mission is to empower individuals and communities by addressing the root causes of poverty. The unequal distribution of opportunities and resources is evident in the challenges faced by the communities we serve, whether it's access to quality education, stable housing, mental health services, or sustainable employment.

The multidimensional nature of poverty highlights that it's not just about income—it's about barriers that prevent individuals and families from thriving. By focusing on programs and initiatives that tackle these underlying issues, we create pathways to opportunity and equity. We work collaboratively to remove systemic barriers, build capacity, and ensure that every individual in our tri-county region has the tools and support needed to achieve long-term success.

Our Mission
To build on the strengths and resources available, provide solutions for complex issues, and empower individuals, families, and communities to move out of poverty.

Our Vision
We all live in communities free from poverty.

Our Values
We are committed to fostering a culture of belonging.

It is our responsibility to challenge biases and take action against structural inequities. Through transparency and continuous improvement, we aim to create a safe space where everyone feels respected and encouraged. People are at the forefront of our mission to end poverty, and building supportive partnerships within our communities is essential.

Guided by integrity, we strive to cultivate an inclusive environment because diverse experiences, opinions, and ideas are crucial to advancing our mission.

We define our values as:

- **Belonging** – When we feel accepted, we are better able to support each other and the mission of Community Action. We aim to create a safe space where everyone who interacts with us feels respected, connected, and encouraged.

- **Partnerships** – Building supportive partnerships within our communities lays the foundation for creating more effective and sustainable solutions. We believe that the more we connect with people and community partners we work with, the stronger our outcomes will be.

- **Integrity** – Our work is based on building relationships. To develop trusting relationships with others, we must first be trustworthy. By strengthening our communications skills, practicing empathy, and being transparent, we aspire to establish positive, productive relationships with everyone who walks through our doors.

- **Commitment** – Consistent dedication to our mission and values is required for growth. Striving for continuous improvement means constantly seeking ways to increase our impact, identifying and solving problems, and challenging implicit biases and structural inequities.

- **Action** – It's not enough to say we'll do something – we must actually do it. We plan to act on our values through transparent data, professional development training, and our staff-driven strategic plan for diversity, equity, inclusion, and belonging.

Our Promise

Community Action changes peoples' lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.

Our Theory of Change

At Tri County Community Action, we've developed a Theory of Change to connect the challenges in our community with the services and resources needed to break the cycle of poverty for good.

Our Vision for Change

We focus on tackling the **Social Determinants of Health (SDOH)** and **Health-Related Social Care Needs (HRSCN)**—the environmental factors that shape lives. By addressing these foundational issues, we create lasting solutions that reduce poverty and help people build better futures.

Our approach begins with the right tools: a highly trained staff, dedicated volunteers, and diverse funding sources. We can't rely on government or private donors alone—we need strong partnerships across the public and private sectors. Using data and collaboration as our foundation, we focus on key areas to drive success:

Strong Families

- **Children Thrive as Lifelong Learners:** When kids meet developmental milestones before kindergarten, they build a strong foundation for education. By third grade, literacy improves, and they transition from learning to read to reading to learn—opening doors to higher graduation rates and better opportunities.
- **Parents are Empowered:** Families today juggle work, household management, and parenting under significant pressure. By providing access to resources and social support systems, we help parents succeed at home and work.
- **Financial Independence:** Families who earn a livable wage no longer need to rely on social welfare systems, creating lasting stability.

Thriving Communities

- **Choice in Housing:** Everyone deserves to live in the community they choose. We work to remove barriers, including systemic inequities like racism and prejudice, so marginalized populations have fair opportunities.
- **Access to Resources:** Communities must offer access to essentials like food, healthcare, education, and transportation. Living in a safe, resource-rich environment is crucial for long-term success.
- **Civic Engagement:** By fostering social connections and teaching advocacy skills, we empower individuals to participate in their communities and shape the policies that affect them.

Our Goal is simple. By focusing on these outcomes, we create strong families and thriving communities where everyone has the opportunity to succeed. This approach builds a future where poverty is no longer a cycle but a challenge we've overcome together.

We're committed to addressing the challenges of poverty and creating solutions that meet the unique needs of our region. Together, we can build a future where everyone has the opportunity to thrive.

Our Impact | 27,292 individuals

- **2022:** We served 14,472 individuals.
- **2023:** That number grew to 27,292 individuals, marking a 89% increase.

89% We partnered with 27,292 individuals to improve their economic mobility and overall well-being.

Where Our Clients Live

- In 2023, the individuals we supported came from:

Legend: Dauphin, Cumberland, Perry, Outside Our Region
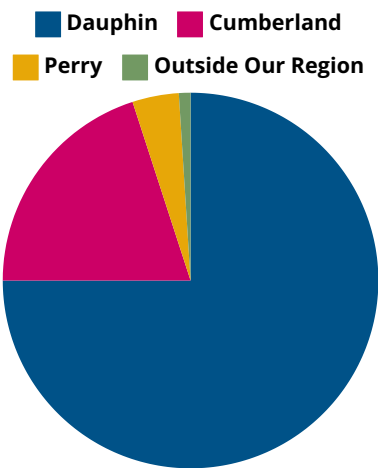
County	Percentage	Approx. Number of Individuals
Dauphin County	75%	21,075
Cumberland County	20%	4,950
Perry County	4%	675
Outside Our Region	1%	592

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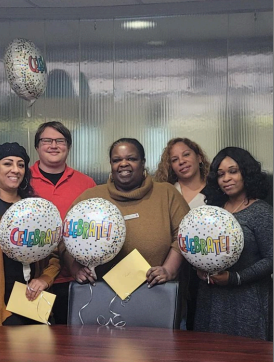
Executive Summary

The 2024 Community Needs Assessment conducted by Tri County Community Action highlights the pressing challenges faced by residents in Cumberland, Dauphin, and Perry Counties. This comprehensive evaluation, conducted through surveys and focus groups, offers critical insights into the barriers preventing individuals and families from achieving economic security and well-being.

Key Findings

Housing and Homelessness:
- A severe lack of affordable, safe housing remains the top issue across all counties.
- High rates of cost-burdened renters (spending more than 30% of income on rent) exacerbate financial instability.
- Limited availability of affordable housing options leaves many low-income families without options.

Employment and Economic Stability:
- Low wages and childcare affordability are significant barriers to stable employment.
- Average weekly wages in Perry County are the lowest in the tri-county area, at $792, compared to $1,201 in Cumberland and $1,269 in Dauphin.
- A shortage of living-wage jobs and limited job training programs for higher paying jobs hinder economic mobility.

Food Security:
- Demand for food assistance exceeds resources, particularly in rural areas like Perry County.
- Mobile food distribution is needed to address gaps for seniors and individuals with disabilities.

Mental Health Services:
- Long wait times, limited providers, and transportation barriers restrict access to mental health and addiction services.
- Dauphin County reports higher-than-average rates of frequent mental distress (17.1%).

Childcare and Education:
- High childcare costs limit opportunities for education and employment, with annual costs averaging $14,078 in Cumberland County.
- Preschool enrollment in Perry County is significantly lower (19%) compared to Dauphin (42%) and Cumberland (38%).

Transportation:
- Inadequate public transit impacts access to jobs, healthcare, and education, particularly in rural areas.

Community Specific Insights

- **Cumberland County:** While job opportunities are increasing, many lack living wages, with the average weekly wage of $1,201 still below the state average. Seniors face challenges such as accessing affordable healthcare, transportation for medical appointments, and support with utility costs. Programs addressing these issues are critical to improving their quality of life.
- **Dauphin County:** Urban challenges include concentrated poverty and housing instability, with 40% of renters earning less than $20,000 annually and spending more than 30% of their income on housing. The demand for youth programs is high, especially those addressing education gaps, skill-building for employment, and violence prevention. The county also reports a 17.1% rate of frequent mental distress, further highlighting the need for targeted youth and family support services.
- **Perry County:** Rural isolation severely limits access to essential services, including education, healthcare, and job opportunities. The reliance on agriculture and low-wage industries, where weekly wages average $792, leads to persistent economic vulnerability. This economic structure exacerbates issues like food insecurity, limited childcare options, and difficulties in workforce readiness for higher-paying jobs.

Recommendations

- **Expand Affordable Housing:** Increase voucher availability through landlord engagement and support for renters.
- **Improve Mental Health Resources:** Expand provider networks and reduce wait times.
- **Enhance Job Training:** Focus on workforce readiness and access to higher-paying jobs.
- **Support Childcare Solutions:** Subsidize costs and increase availability of quality facilities.
- **Strengthen Transportation:** Improve access to essential services, especially in rural areas.
- **Address Food Insecurity:** Expand mobile food distribution options.

Conclusion

This assessment highlights the complex challenges facing our region, from systemic poverty to disparities in access to essential services like education, childcare, housing, healthcare, and job opportunities. At Tri County Community Action, we recognize that these barriers require comprehensive and collaborative solutions to create meaningful change.

By addressing the root causes of poverty and inequity, we can create pathways to opportunity where every individual can succeed.

Conclusion Continued

Our efforts need to be tailored to the unique needs of the tri-county region, ensuring that solutions are both relevant and impactful. Core to this is partnering with others to bridge service gaps and amplify our collective impact to address both immediate needs and long-term stability.

Together, we can build a future of resilience, empowerment, and lasting success for all.

Methodology

Between April and June 2024, Tri County Community Action conducted a client and community partner survey to identify key challenges in the communities we serve. The survey was available in English, Spanish, and Nepali to reflect the diversity of our population, and was administered using email, social media, and community networks to ensure broad distribution and participation.

The survey featured 14 questions organized into six critical domains:

- Health
- Education
- Employment
- Housing
- Income and Asset Building
- Civic Engagement

Number of Survey Responses

A total of **528 survey responses** were received, reflecting the following geographic representation:
- 46.8% from Dauphin County
- 21.5% from Cumberland County
- 7.8% from Perry County
- 15.4% representing multiple counties
- 8.4% from areas outside the three-county region

Survey Respondents
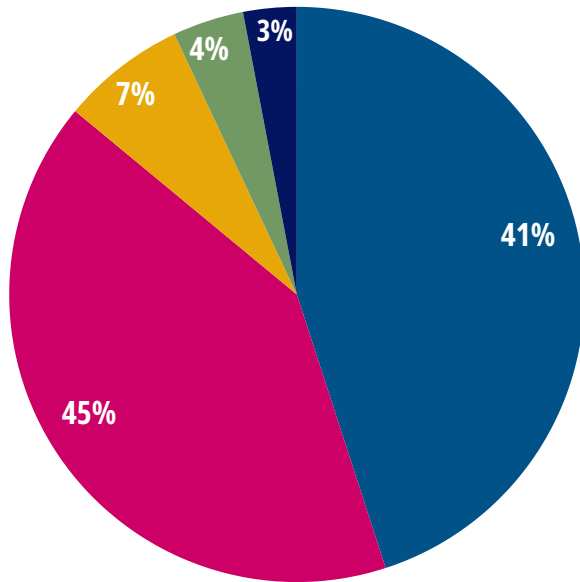
Community Organization/Partner Surveys

- Do not represent an agency/organization but live in the tri-county region
- Faith-Based Organization (Church or Religious-Based Organization)
- Private Organization (for-profit, business, or non-human service organization)
- Educational Institution (primary, secondary, or post-secondary school, accredited training/school program)
- Community-Based Organization (nonprofit or service-related organization)

Demographics Profile of Respondents

Race

- 19.5% identified as African American
- 60.61% identified as White/Caucasian
- 6.4% identified as more than one race
- 2.5% identified as Asian/Asian American
- 10% preferred not to disclose

Ethnicity

- 6.9% described their ethnicity as Latino or Hispanic
- 86.3% described their ethnicity as not Latino or Hispanic
- 6.7% preferred not to disclose their ethnicity

Gender

- 80.5% of respondents were female
- 15.6% of respondents were male
- 0.28% of respondents were nongender conforming
- 0.28% of respondents were other
- 3.9% of respondents chose not to disclose their gender

Age

- 0% of respondents were under the age of 18
- 2.23% of respondents were between the ages of 18-23
- 36.59% of respondents were between the ages of 24-44
- 22.35% of respondents were between the ages of 45-54
- 26.82% of respondents were between the ages of 55-69
- 7.26% of respondents were 70 or older
- 4.75% of respondents chose not to disclose

Survey Questions

Community Organizations/Partners and the General Public/Consumers were asked the same questions:

- What are the biggest challenges facing individuals or families?
- What are the biggest challenges facing communities?
- What are the biggest challenges facing agencies?

The top overall needs identified were:

Housing
Inability to afford quality and/or safe housing

Mental Health/Addiction Services
Limited mental health/addiction services

Homelessness
Homelessness (inability to maintain housing)

Emergency Services
Emergency services for help with items such as food, utility assistance, and rent

Childcare
Affordable childcare/daycare

Employment
Job development

Need Results

Legend: General Public (blue), Cumberland Partners (yellow/gold), Dauphin Partners (green), Perry Partners (magenta)
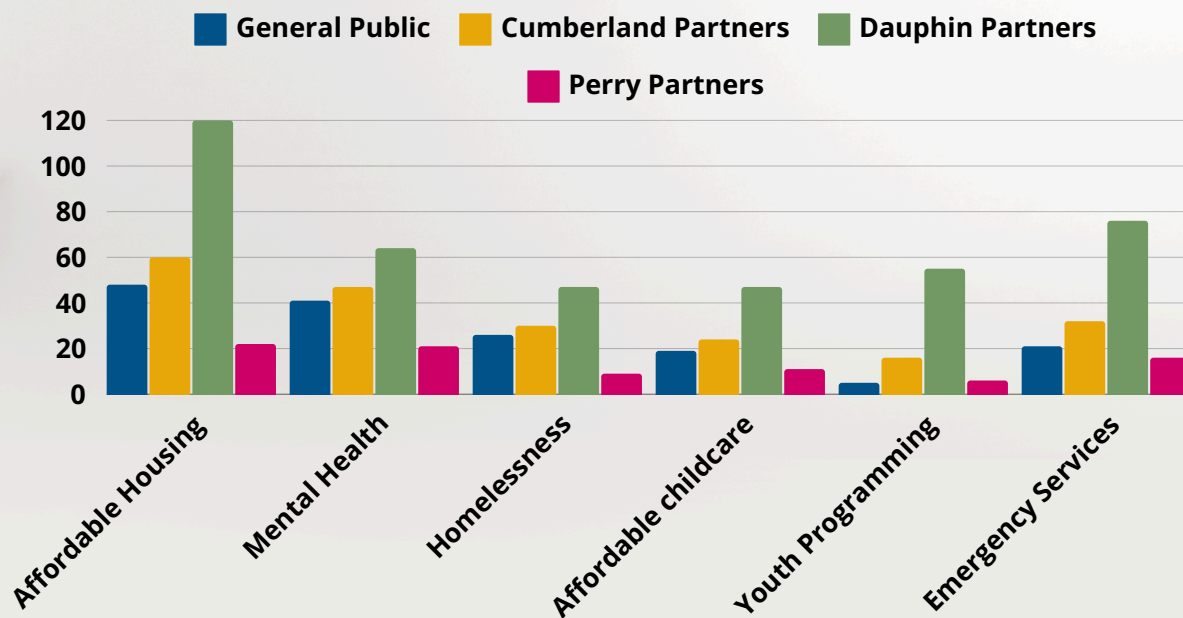
The data reflects input from 110 respondents in Cumberland County, 256 respondents in Dauphin County, 40 respondents in Perry County, and 122 respondents representing multiple counties.

Needs by County

While the overall needs in our region are similar, each of our counties have highlighted slightly different needs. For example, Cumberland County respondents identified senior services and affordable childcare as needs, while Dauphin County respondents focused on youth programs and housing instability, and job development and filling gaps in rural resources were identified in Perry County. These differences show why it's so important to develop local solutions tailored to each community's specific needs.

Here are the top identified needs for each county:

Cumberland County

1. Inability to afford quality and/or safe housing
2. Limited mental health/addiction services
3. Emergency services for help with items such as food, utility assistance, and rent
4. Homelessness (inability to maintain housing)
5. Affordable childcare/daycare
6. Senior services

Dauphin County

1. Inability to afford quality and/or safe housing
2. Emergency services for help with items such as food, utility assistance, and rent
3. Limited mental health/addiction services
4. Homelessness (inability to maintain housing)
5. Youth programming
6. Affordable childcare/daycare

Perry County

1. Inability to afford quality and/or safe housing
2. Limited mental health/addiction services
3. Emergency services for help with items such as food, utility assistance, and rent
4. Affordable childcare/daycare
5. Homelessness (inability to maintain housing)
6. Job development

2024 **TRI COUNTY COMMUNITY ACTION**
COMMUNITY NEEDS ASSESSMENT

Results by Survey Domain

Health: Food resources were identified as needs in all three counties, along with the need of payment assistance for health-related services, transportation options to receive health-related services, and increasing the knowledge of what services are available.

Top 5 Health Needs by County
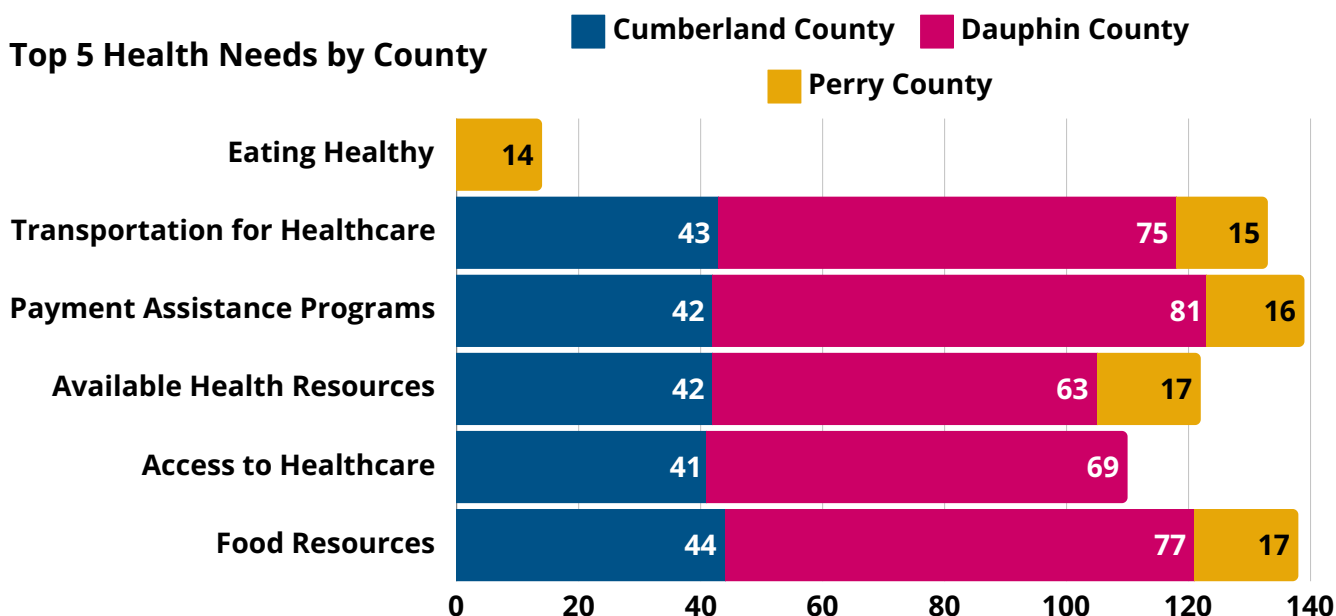
Cumberland County
1. Knowledge of available food resources
2. Affordable/reliable transportation for healthcare services
3. Payment assistance programs for adult dental, hearing, and/or vision services
4. Increasing the community's knowledge of available health resources
5. Access to affordable comprehensive (or primary) healthcare services

Dauphin County
1. Payment assistance programs for adult dental, hearing, and/or vision services
2. Knowledge of available food resources
3. Affordable/reliable transportation for healthcare services
4. Access to affordable comprehensive (or primary) healthcare services
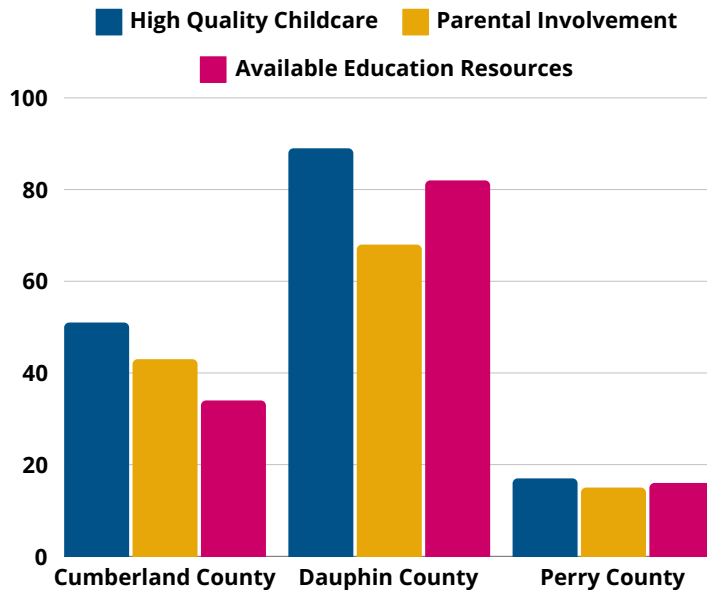5. Increasing the community's knowledge of available health resources

Perry County
1. Knowledge of available food resources
2. Increasing the community's knowledge of available health resources
3. Payment assistance programs for adult dental, hearing, and/or vision services
4. Affordable/reliable transportation for healthcare services
5. Emphasis on reinforcing healthy eating habits

Results by Survey Domain

Education

Three in Common Education Needs

Legend:
- High Quality Childcare (dark blue)
- Parental Involvement (gold)
- Available Education Resources (magenta)

Y-axis: 0, 20, 40, 60, 80, 100
X-axis: Cumberland County, Dauphin County, Perry County

Although each county is unique, they shared three of the same needs:

- Affordable high-quality childcare so that parents can further their education.
- Parents struggle to be involved in their child's education.
- Increased information on available education resources.

Cumberland County

1. Affordable high quality childcare options for parents who want to further their education
2. Parents involved in students' education
3. Certificate/degree programs offered locally
4. Increasing the community's knowledge of available education resources
5. Ages 3-5 activities for child(ren) to develop school readiness skills

Dauphin County

1. Affordable high quality childcare options for parents who want to further their education
2. Increasing the community's knowledge of available education resources
3. Certificate/degree programs offered locally
4. Parents involved in students' education
5. Ages 3-5 activities for child(ren) to develop school readiness skills
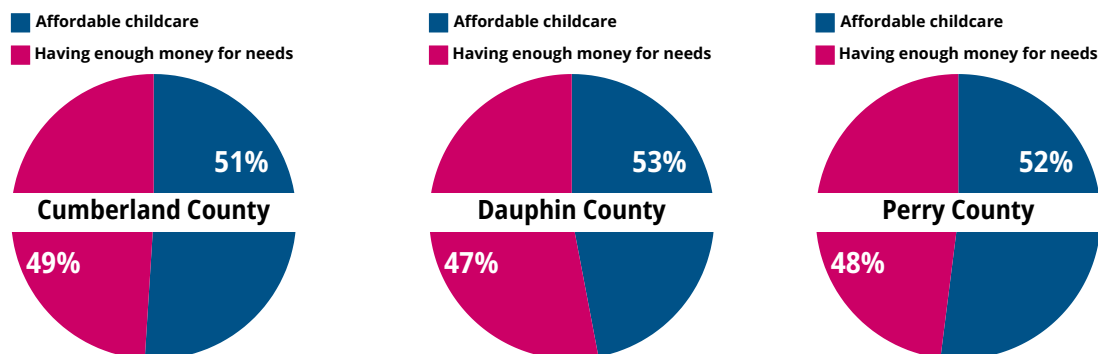
Perry County

1. Affordable high quality childcare options for parents who want to further their education
2. Increasing the community's knowledge of available education resources
3. Parents involved in students' education
4. Ages 0-2 activities for child(ren) to achieve developmental milestones
5. Ages 3-5 activities for child(ren) to develop school readiness skills

Results by Survey Domain

Employment: Nearly every respondent identified two primary needs for employment – lack of affordable childcare options and not earning enough money to support household needs.

■ Affordable childcare
■ Having enough money for needs

■ Affordable childcare
■ Having enough money for needs

■ Affordable childcare
■ Having enough money for needs

51%
49%
Cumberland County

53%
47%
Dauphin County

52%
48%
Perry County

All counties identified issues with affordable childcare as a need under Education, but similarly, they also identified childcare as a need under Employment. The need for childcare is not just about affordability, but is also about access during work hours. The median price of yearly infant-centered based care for each county:

- ✿ Cumberland - $14,078
- ✿ Dauphin - $13,772
- ✿ Perry - $11,629

> **"**
> *A respondent shared:* The cost of food and utilities is just too high, and one job is not enough to cover costs anymore. Poverty levels need to be adjusted. I work and my income is too high to meet programs and yet, I'm $2,000 behind in bills.

Cumberland County
1. Affordable childcare during work hours
2. Having enough money from a job to buy all of the things your family needs
3. Training for the types of jobs available in the area which pays a living wage
4. Affordable/reliable transportation to and from job
5. Helping people who don't have jobs find better ways to get jobs

Dauphin County
1. Having enough money from a job to buy all of the things your family needs
2. Affordable childcare during work hours
3. Helping people who don't have jobs find better ways to get jobs
4. Training for the types of jobs available in the area which pays a living wage
5. Affordable/reliable transportation to and from job

Perry County
1. Having enough money from a job to buy all of the things your family needs
2. Affordable childcare during work hours
3. Training for the types of jobs available in the area which pays a living wage
4. Affordable/reliable transportation to and from job
5. Improve the workforce readiness skills of people who are able to work

Results by Survey Domain

Housing: Many individuals struggle to make it from day to day lacking the resources to assist in the barriers they face daily. The face of poverty is constantly evolving but the guidelines have not; therefore many who are working do not make enough to feel secure about their housing.

Cumberland County

1. Rental assistance programs
2. Security/utility deposit assistance programs
3. Programs to provide free home repair
4. Utility assistance programs
5. Assistance in providing services that reduce energy cost

Dauphin County

1. Rental assistance programs
2. Utility assistance programs
3. Programs to provide free home repair
4. Security/utility deposit assistance programs
5. First time homebuyers

Perry County

1. Rental assistance programs
2. Utility assistance programs
3. Programs to provide free home repair
4. Security/utility deposit assistance programs
5. Assistance in providing services that reduce energy cost

> **A respondent shared:** *In general, my income states that it's too high, but my net wages are $800 lower than gross wages which means I can't pay my bills and I do not get help from assistance. I have tried many times. I'm to the point of losing my home and I still can't get help.*

Results by Survey Domain

Income and Asset Building: Respondents shared that budget counseling needs to go deeper than basic financial literacy. Families living paycheck to paycheck, or those on fixed incomes like seniors and persons with disabilities, need to learn how to stretch their dollars to survive.
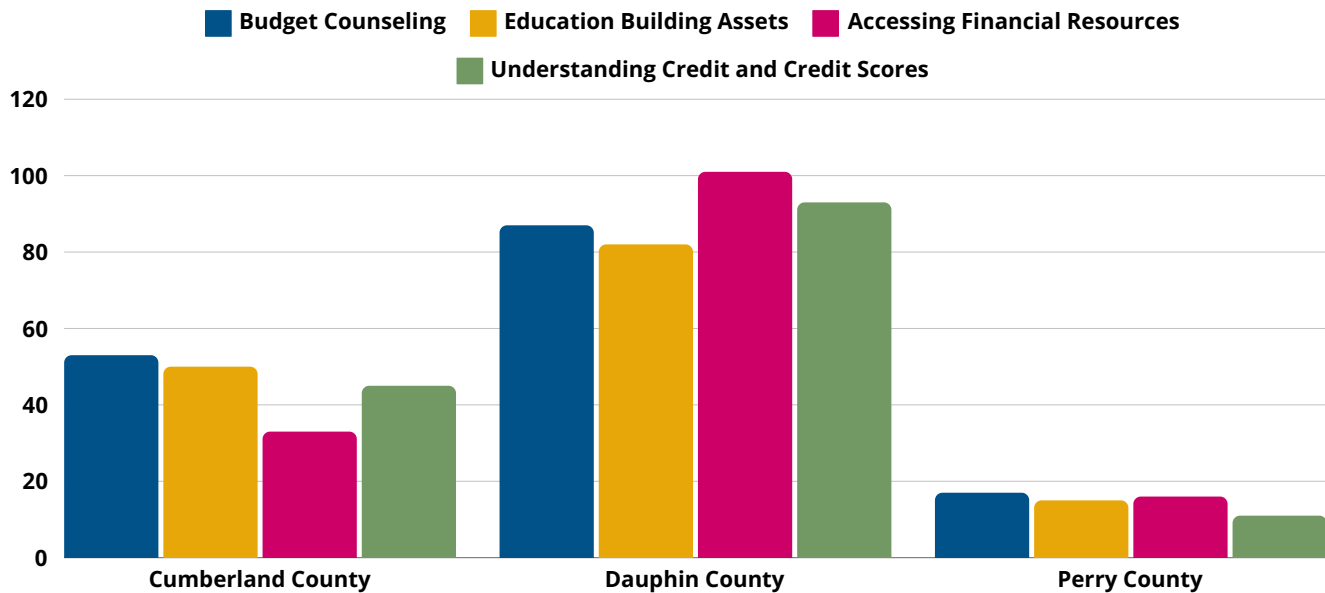
Cumberland County

1. Confidential budget counseling
2. Education on how to build assets
3. Information on the importance of credit and credit scores

Dauphin County

1. Information on how to access financial resources
2. Information on the importance of credit and credit scores
3. Confidential budget counseling

Perry County

1. Confidential budget counseling
2. Information on how to access financial resources
3. Education on how to build assets.

> *Respondents shared:*
>
> *"I need budget counseling that helps me figure out how to live paycheck to paycheck. Putting a budget together is different compared to how to implement and what to pay when there is significant breakdown."*
>
> *"Families need education on strategies and how to prioritize when there isn't enough to cover."*
>
> *"People need help on how not to be overwhelmed/suicidal when underemployed and over-extended."*
>
> *"The disabled and elderly citizens who want to save money need help on knowing how."*

Results by Survey Domain

Civic Engagement: Civic engagement is about connecting people to the community they live in. Respondents identified the same three top needs in all three counties.

Top 3 Needs by County

Legend: ■ Community Involvement/Leadership ■ Community Connections ■ Leadership Development
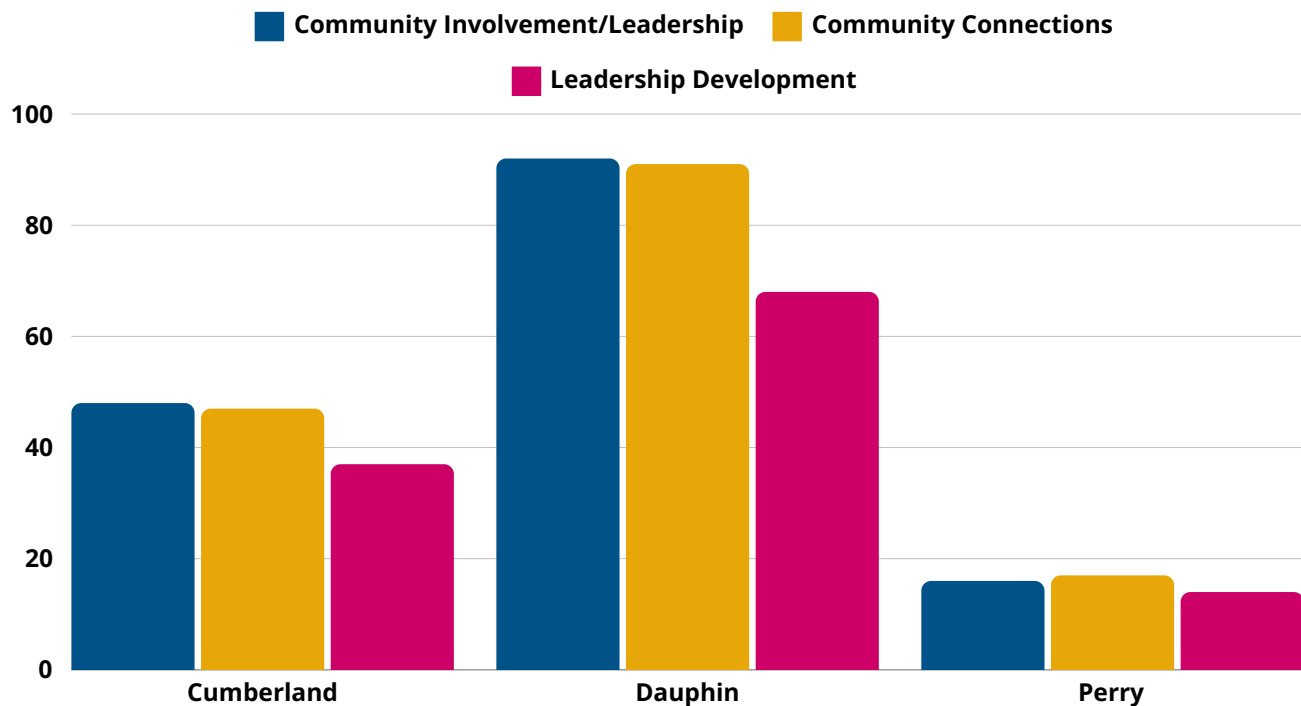
Cumberland County

1. Education on how to join neighborhood associations, community boards, advisory groups, or similar organizations in a leadership role.
2. Opportunities to connect with your community.
3. Increasing the skills and knowledge for leadership development.

Dauphin County

1. Opportunities to connect with your community.
2. Education on how to join neighborhood associations, community boards, advisory groups, or similar organizations in a leadership role.
3. Increasing the skills and knowledge for leadership development.

Perry County

1. Opportunities to connect with your community.
2. Education on how to join neighborhood associations, community boards, advisory groups, or similar organizations in a leadership role.
3. Increasing the skills and knowledge for leadership development.

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Focus Groups

To complement the surveying, listening groups were held in Cumberland, Dauphin, and Perry Counties with stakeholders, members of the public, and consumers. These sessions explored unmet needs and provided further insights into community challenges.

Key findings included:

- **Healthcare Access:** Medicaid recipients face difficulties securing timely appointments, and available providers often deliver low-quality care due to volume of need.
- **Food Insecurity:** Demand for food exceeds available resources. Seniors and individuals with disabilities particularly struggle to access food resources, highlighting the need for mobile options.
- **Childcare:** Affordable and accessible childcare is a significant barrier, particularly for night-shift workers and families without extended support networks.
- **Grandparents as Caregivers:** Many grandparents raising grandchildren need additional resources and guidance.
- **Housing:**
  - Renters often lack knowledge of their legal rights, leading to unaffordable rent, evictions, or disputes with landlords.
  - Limited availability of landlords willing to accept housing choice vouchers, such as Section 8, leaves many voucher holders without homes.
  - Low incomes and stagnant wages prevent families from meeting basic needs, increasing housing instability.
- **Mental Health:** There is a strong need for more affordable and accessible counseling services.
- **Technology Gaps:** Many residents lack the skills or access needed to complete applications or navigate online systems, creating barriers to assistance.

The data gathered from the surveys and focus groups provided a foundational understanding of the community's needs, and how resources may be prioritized to address critical issues.

By aligning survey findings with focus group feedback, Tri County Community Action gains a clearer picture of the challenges faced by residents. This informs our strategic efforts to improve access, equity, and quality of life in Cumberland, Dauphin, and Perry Counties.

Profile of Our Region

Total Population

1. **Cumberland**
2. **Dauphin**
3. **Perry**
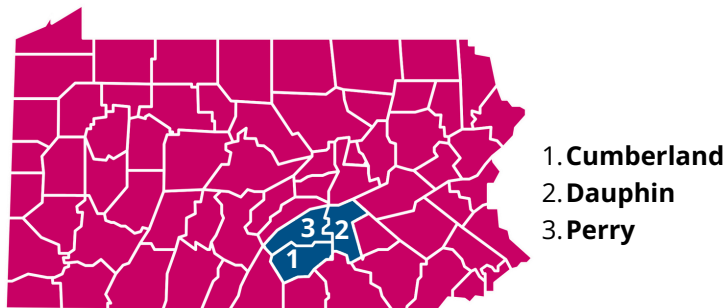
As of the period 2020, this area was home to an estimated 591,712 people.

Report Area	Total Population, 2010 Census	Total Population, 2020 Census	Population Change, 2010-2020	Population Change, 2010-2020, Percent
Area	**549,459**	**591,712**	**42,253**	**7.69%**
Cumberland County	**235,390**	**259,469**	**24,079**	**10.23%**
Dauphin County	**268,100**	**286,401**	**18,301**	**6.83%**
Perry County, PA	**45,969**	**45,842**	**-127**	**-0.28%**
Pennsylvania	**12,702,385**	**13,002,700**	**300,315**	**2.36%**
United States	**312,471,161**	**334,735,155**	**22,263,994**	**7.13%**

Cumberland County has the highest change rate, while Perry and Dauphin County is reflected as stable in population.

Population by Age

According to Census data, 18.13% of the population is over the age of 65. 60.6% are of working age (18-64). 15.21% are 17 and under, and 5.3% are 4 years and under.

Age	Number of People in Age Group (Region)	Percent of People in Age Group	Percent of People in Age Group (Pennsylvania)
0 - 4 years	**33,442**	**5.64%**	**5.3%**
17 and Under	**92,751**	**15.63%**	**15.21%**
Working Age (18-64)	**359,529**	**60.6%**	**60.75%**
Aging (65+)	**107,596**	**18.13%**	**18.74%**

- ■ White
- ■ African American
- ■ Asian
- ■ Native Hawiian or Pacific Islander
- ■ American Indian or Alaskan Native
- ■ Some other race
- ■ Two or more races
- ■ Hispanic
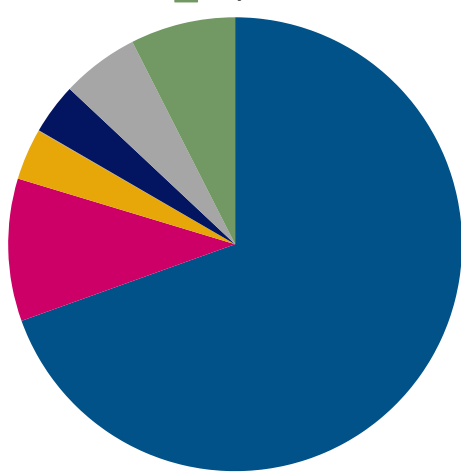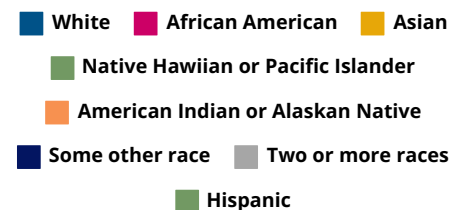
Race & Ethnicity

According to the Census, of the people living in our region in 2020:
- 79.97% are White
- 10.84% are African American
- 7.2% are Hispanic
- 5.34% are Asian
- 0.02 are either Native Hawaiian or Pacific Islander
- 0.06% are American Indian or Alaskan Native
- 0.37% are of "some other race"
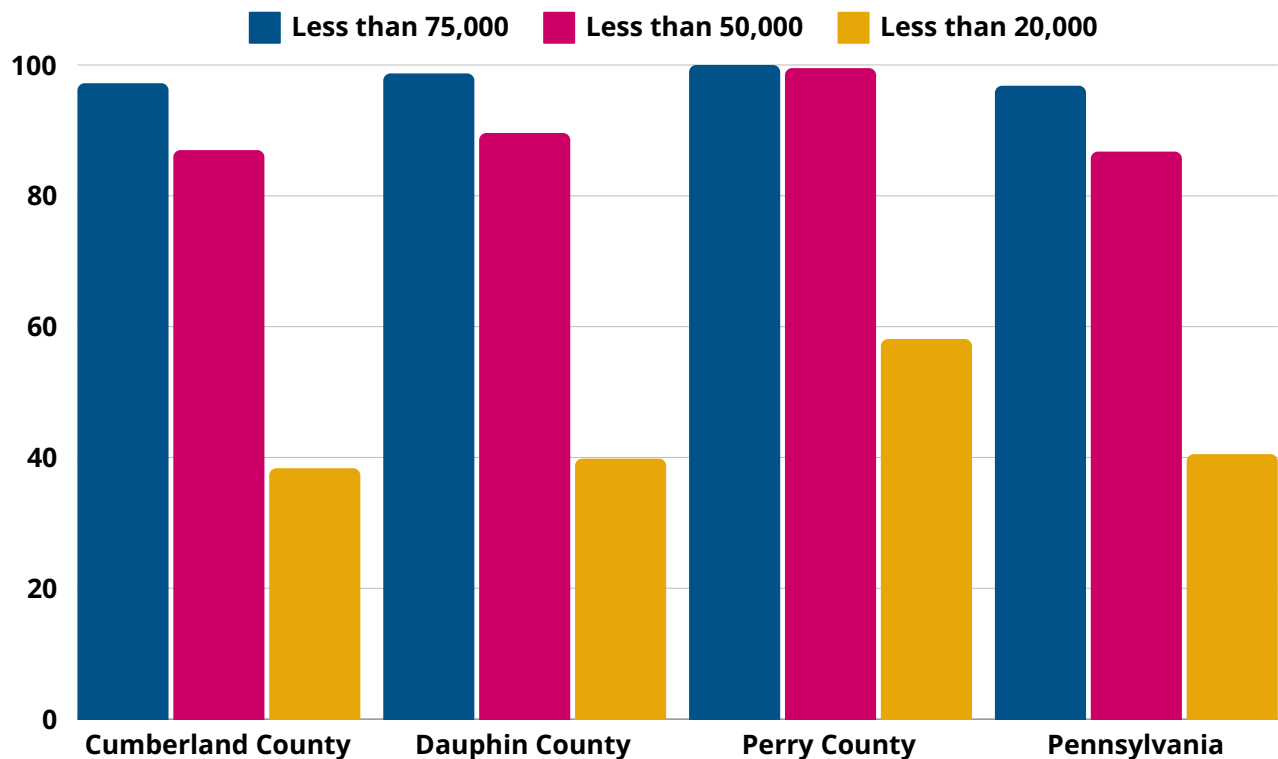- 3.39% are of two or more races

Housing/Homelessness

According to U.S. Census data, in 2022 homelessness rose by 12% and our region continues to feel that rise.

Cost Burden
The tri-county renters were cost-burdened according to the U.S. Census, between 2018 and 2022, there were approximately 30,694 renters who were paying more than 30% of their income towards rent. Also, 39.99% of these cost-burdened renters earned less than $20,000.

Percent of All Cost-Burdened Renters

Legend: ■ Less than 75,000 ■ Less than 50,000 ■ Less than 20,000

County	Less than 75,000	Less than 50,000	Less than 20,000
Cumberland County	97	87	38
Dauphin County	98	89	40
Perry County	100	99	58
Pennsylvania	96	86	40

2024 **TRI COUNTY COMMUNITY ACTION
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Why does cost burden matter?

Cost burden impacts renters and homeowners by limiting their ability to afford other essentials and reducing financial stability. Here's how it affects each group:

For renters, cost burden (usually defined as spending over 30% of their income on rent) means they have less money for other needs like food, healthcare, transportation, and savings. Renters often experience:

- **Increased Financial Instability:** With high rental costs, renters can struggle to cover unexpected expenses, and they may lack the resources to save for future goals, like buying a home.
- **Higher Risk of Eviction:** Renters who are cost-burdened may fall behind on payments more easily, increasing their risk of eviction, which can lead to a cycle of financial and housing insecurity.
- **Compromised Living Conditions:** High rent may force renters to accept housing with lower quality or in less desirable areas to stay within their budgets.

Homeowners experiencing a cost burden (spending over 30% of income on mortgage and related housing expenses) also face financial challenges, including:

- **Risk of Foreclosure:** When homeowners struggle to meet mortgage payments, they risk foreclosure, which can have severe long-term impacts on financial health and credit.
- **Maintenance and Repairs:** Cost-burdened homeowners might delay necessary repairs or upgrades, which can lead to higher costs in the future or declining home value.
- **Reduced Financial Flexibility:** Since they're putting a high percentage of income into housing, cost-burdened homeowners often have less for savings, retirement, and other investments.

Both groups, when heavily cost-burdened, may face long-term financial instability and stress, limiting their ability to build wealth or improve their economic situation over time.

Mental Health/Addiction Services

Mental health services were identified as a need by our survey respondents and focus groups. The map here reflects the available mental health/addiction services in our counties. Data shows that often when an individual becomes ready to commit to services the wait times can be long and/or the access to providers can be limited, especially in our rural areas.
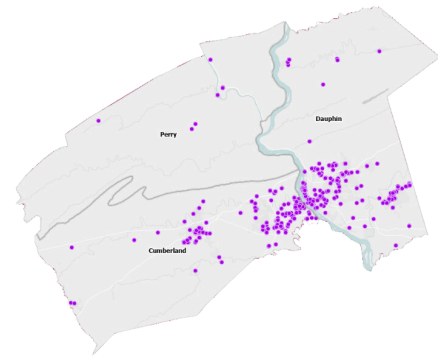
Mental Health/Addiction Services

Over the years there have been reports of adults who have experienced mental distress frequently between the years of 2018-2022. The chart listed below shows how this has varied over the years, the highest in 2022.
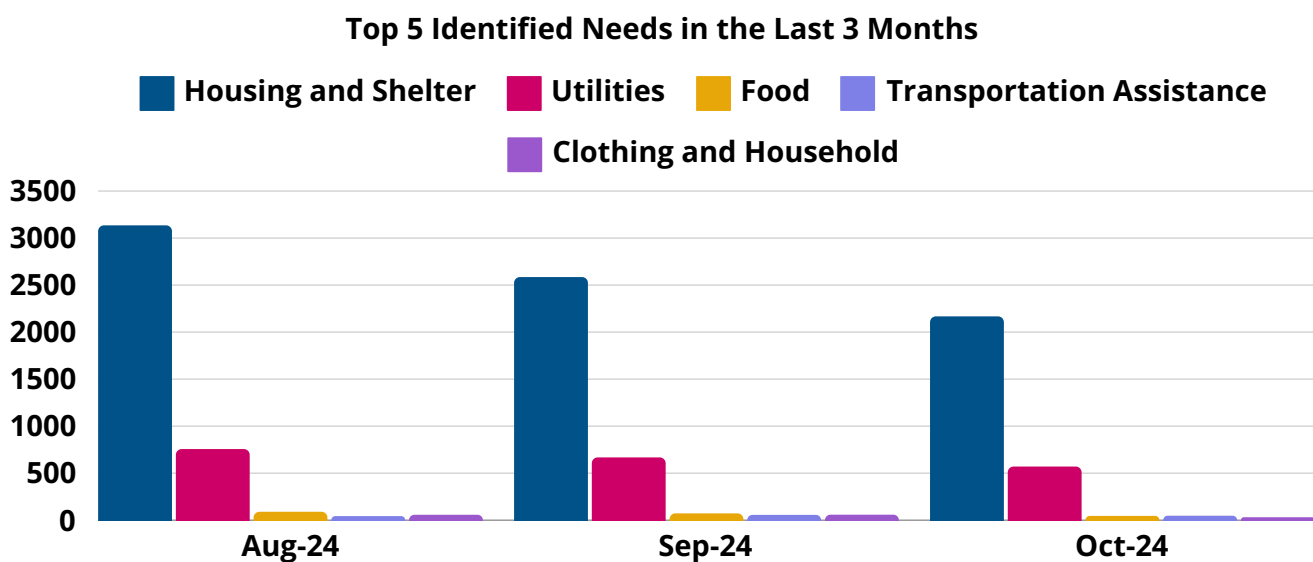

Adults with Frequent Mental Distress
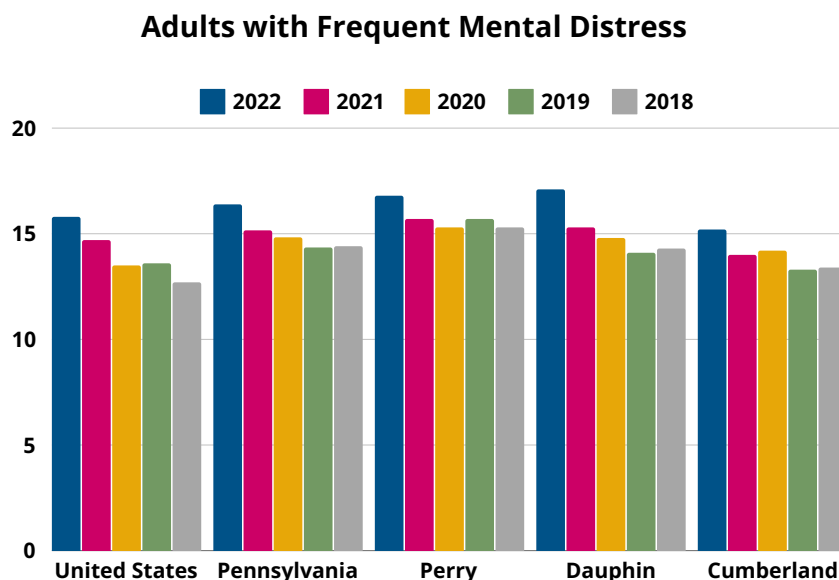
In addition, the number of individuals reporting frequent mental distress continues to grow highlighting the need for accessible mental health support. Frequent mental distress not only impacts our emotional well-being but also contributes to a higher risk of physical health problems and a lower quality of life.

In all three counties, rates of frequent mental distress are on the rise, with Dauphin County showing a higher prevalence rate (17.1%) compared to the national average of 15.8%, underscoring the need for targeted interventions.

Emergency Service Needs

Limited emergency resources are a major identified issue throughout all three counties. Serving individuals who have emergent needs - even basic ones - can be difficult.

According to PA 211, Cumberland, Dauphin, and Perry Counties have recorded high service requests especially around housing and utility assistance reflecting the continued economic challenges for many households. In Perry County, requests were concentrated around basic needs like food and transportation, showcasing how rural areas often face barriers to essential services. Cumberland County, known for a slightly more stable economic environment, still saw significant calls related to mental health resources and housing stability.

Top 5 Identified Needs in the Last 3 Months

■ **Housing and Shelter** ■ **Utilities** ■ **Food** ■ **Transportation Assistance**
■ **Clothing and Household**

According to PA 211 data, the needs are as follows:

| Top 10 Emergent Identified Needs in Our Region |
|---|
| **Rent Payment Assistance** |
| **Housing Coordinated Entry** |
| **Community Shelters** |
| **Electric Service Payment Assistance** |
| **Low Income/Subsidized Private Rental Housing** |
| **Rental Deposit Assistance** |
| **Transitional Housing/Shelter** |
| **Housing Search Assistance** |
| **Food Pantries** |
| **Emergency Shelter Clearinghouses** |

Affordable Childcare/Daycare

High childcare costs in Perry, Dauphin, and Cumberland Counties put a significant financial strain on working families, especially those with lower incomes. The median annual cost for infant-centered care is about $14,078 in Cumberland, $13,772 in Dauphin, and $11,629 in Perry, taking up a large portion of household income for many families.

In Cumberland, where costs are highest, even middle-income families often feel this financial pressure, while lower-income families may struggle to cover childcare costs without sacrificing essentials. In Dauphin and Perry Counties, families at or near the poverty line face similar challenges, often relying on unlicensed care, reducing work hours, or leaving the workforce altogether, which can hinder financial stability and increase the risk of staying in poverty.

The childcare cost differences across these counties reflect economic disparities, particularly in rural Perry County, where licensed childcare options are limited, adding travel time, and affecting job stability.

Childcare Costs and Financial Impact on Household Income in Perry, Dauphin, and Cumberland Counties
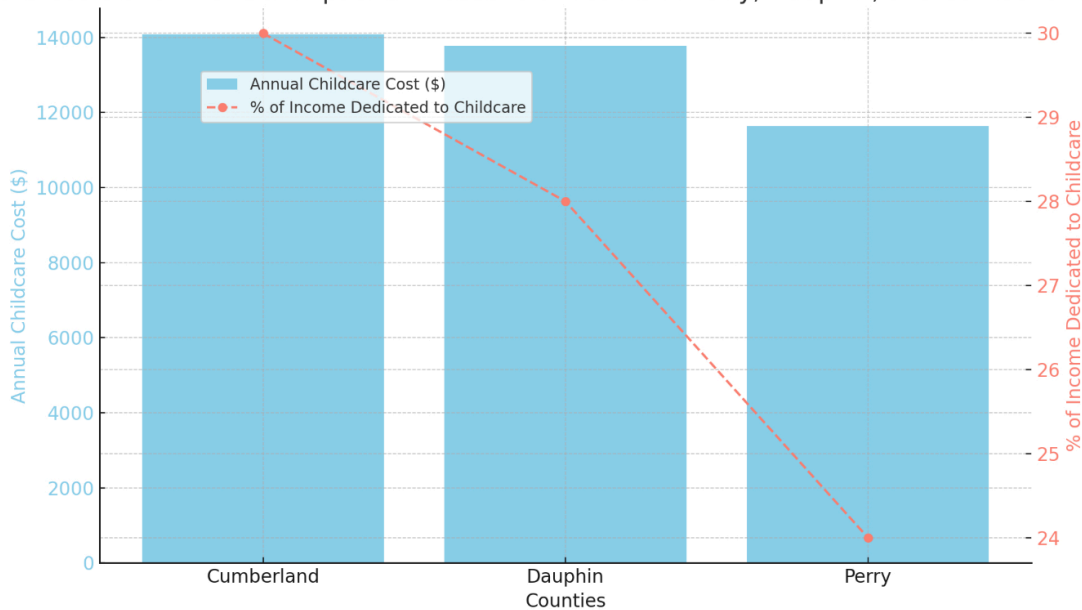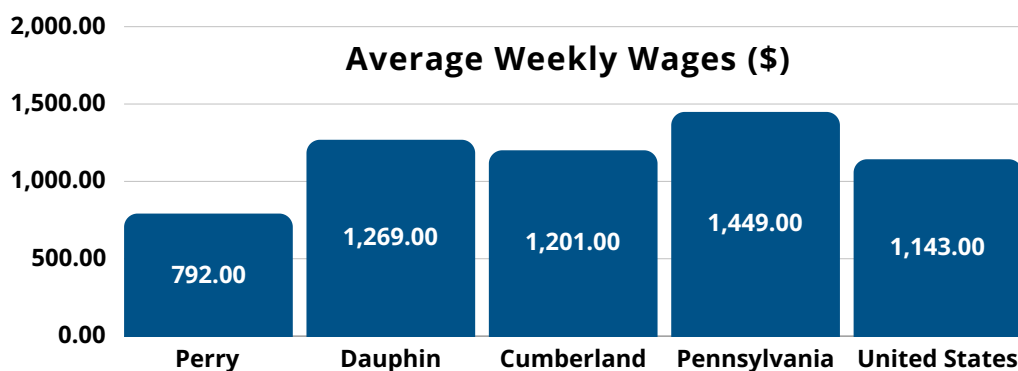
Employment & Job Development

Our workers face several barriers to job and workforce development, which include:
- **Limited Access to Jobs:** Difficulty finding living wage employment, especially in places like Perry County, where there are few public transportation options.
- **Differences in Education:** Many job options which pay living wages require additional post-secondary education, which is not affordable for everyone, trapping many in low-wage work.

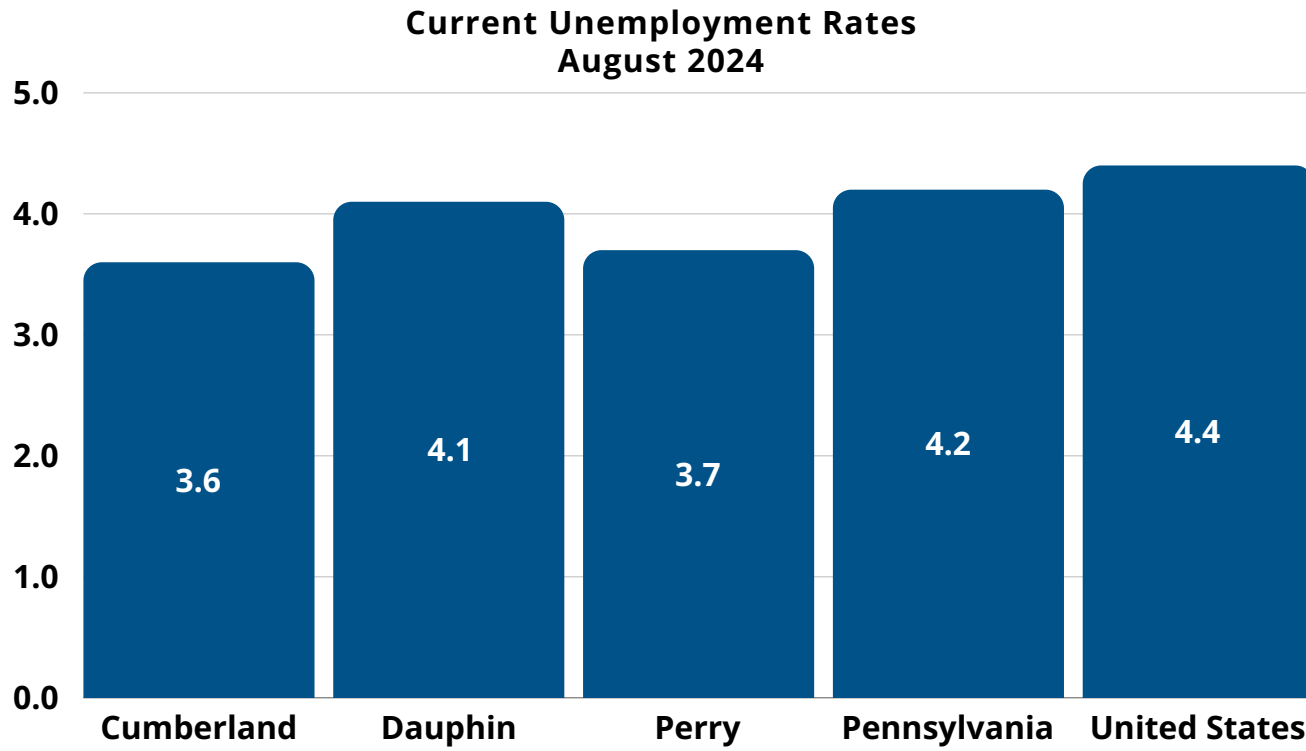## Employment & Industry Landscape

- **Dauphin County:** Home to the State Capitol, Dauphin County benefits from public sector employment, along with sectors like healthcare, finance, and education. The government and healthcare sectors contribute a significant number of jobs but do require workers to secure consistent transportation or technology access.
- **Cumberland County:** Known for its robust logistics and transportation sectors, Cumberland County has major distribution hubs. While the demand for logistics jobs has created economic growth within the county, the employment options are often with lower-wage jobs and physically demanding roles.
- **Perry County:** A more rural area with a smaller population base, Perry County has limited job opportunities compared to its neighboring counties. Most employment is in sectors like agriculture, manufacturing, and local services. Job growth is slower, and there are fewer well-paying, stable positions.

Average Weekly Wages ($)

County	Average Weekly Wage
Perry	792.00
Dauphin	1,269.00
Cumberland	1,201.00
Pennsylvania	1,449.00
United States	1,143.00

A chief need identified in all counties is having enough money to buy all that their families need. Average weekly wages in our region tend to be less than the state and national averages, with Perry County being the lowest average weekly wage in our tri-county region.

In Perry County, average weekly wages are $792. In Cumberland County, the average is $1,201 a week and in Dauphin County it is $1,269.

All three counties are below the state average of $1,449 weekly and Perry County is below both the national and state average.

Current Unemployment Rates
August 2024

County/Region	Rate
Cumberland	3.6
Dauphin	4.1
Perry	3.7
Pennsylvania	4.2
United States	4.4

In general, Cumberland and Perry Counties have lower unemployment rates than the state and national averages, while Dauphin County is closer to the state average. These wage differences can create challenges when wages are combined with fewer job opportunities, making it harder for people to afford basic needs and have a good quality of life.

## Top 10 Employers in each County during 2024

Cumberland County

1. Federal Government
2. Amazon.com Services LLC
3. Giant Food Stores LLC
4. State Government
5. Select Employment Services Inc
6. Exel Inc
7. Wal-Mart Inc.
8. Holy Spirit Hospital
9. Cumberland Valley School District
10. UPMC Pinnacle Hospitals

Perry County

1. H E Rohrer Inc.
2. State Government
3. West Perry School District
4. Perry County Commissioners
5. Karns Prime and Fancy Food Ltd
6. Newport School District
7. Susquenita School District
8. Greenwood School District
9. Harrisburg Home Health Holdings LLC
10. Giant Food Stores LLC

Dauphin County

1. State Government
2. Penn State Milton S. Hershey Medical Center
3. The Hershey Company
4. Hershey Entertainment & Resorts Co
5. UPMC Pinnacle Hospitals
6. United Parcel Service Inc.
7. Federal Government
8. The Pennsylvania State University
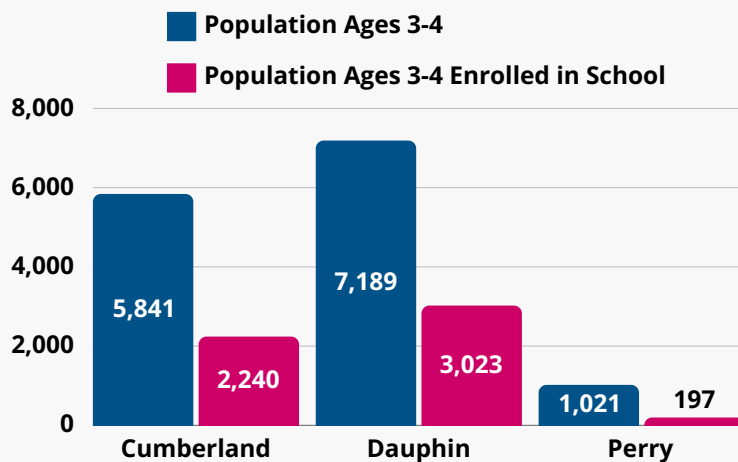9. Penn State Health
10. Milton Hershey School
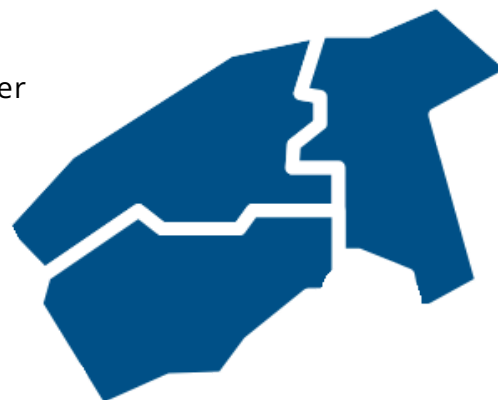
Education

Individuals in Cumberland, Dauphin, and Perry Counties face various challenges to getting a quality education. Limited public transit makes it hard for individuals to get to school, after-school programs, and continued education programs.

Economic struggles also play a role. Low-income families have difficulty affording basic learning supplies, which can affect students' access to programs that support skill-building or learning. School funding is uneven, with lower-income areas often having fewer resources.

Preschool Enrollment

■ Population Ages 3-4

■ Population Ages 3-4 Enrolled in School

Cumberland: 5,841 / 2,240
Dauphin: 7,189 / 3,023
Perry: 1,021 / 197

Percentage of Population Ages 3-4 Enrolled in School:

- Cumberland: 38.35%
- Dauphin: 42.05%
- Perry 19.29%

The chart above shows how many kids ages 3-4 are enrolled in preschool in Cumberland, Dauphin, and Perry Counties. In **Cumberland County**, there are 5,841 kids in this age group, and 2,240 of them are in preschool. That's about 38% of kids enrolled.

In **Dauphin County**, there are 7,189 kids ages 3-4, and 3,023 are in preschool, which means 42% are enrolled.

Perry County has a smaller group of 1,021 kids, but only 197 are in preschool, making the enrollment rate much lower at 19%.
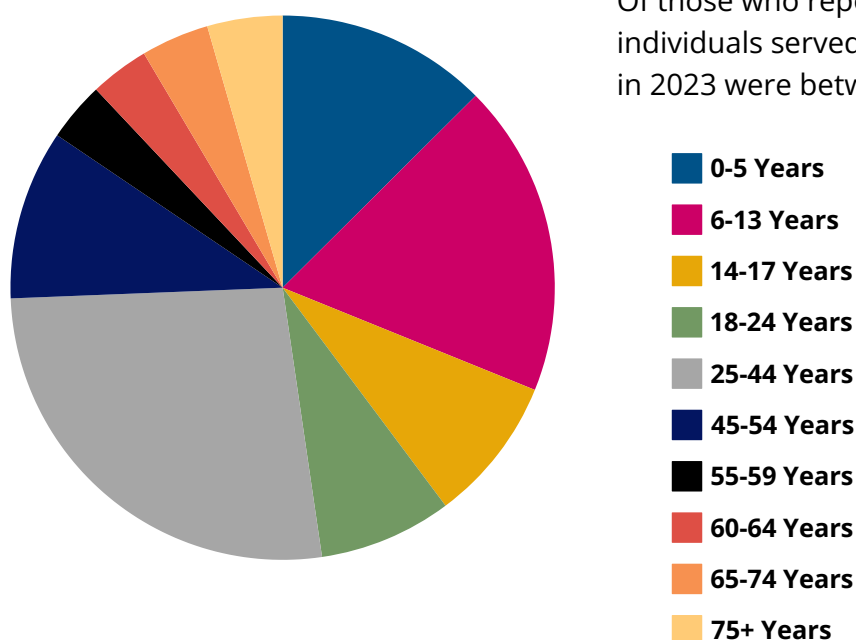
Demographic Profile of TCCA Consumers

In 2023, Tri County Community Action directly interacted with 27,292 individuals, with 20,037 receiving one or more direct services from TCCA. We collected one or more demographic values for each individual served.

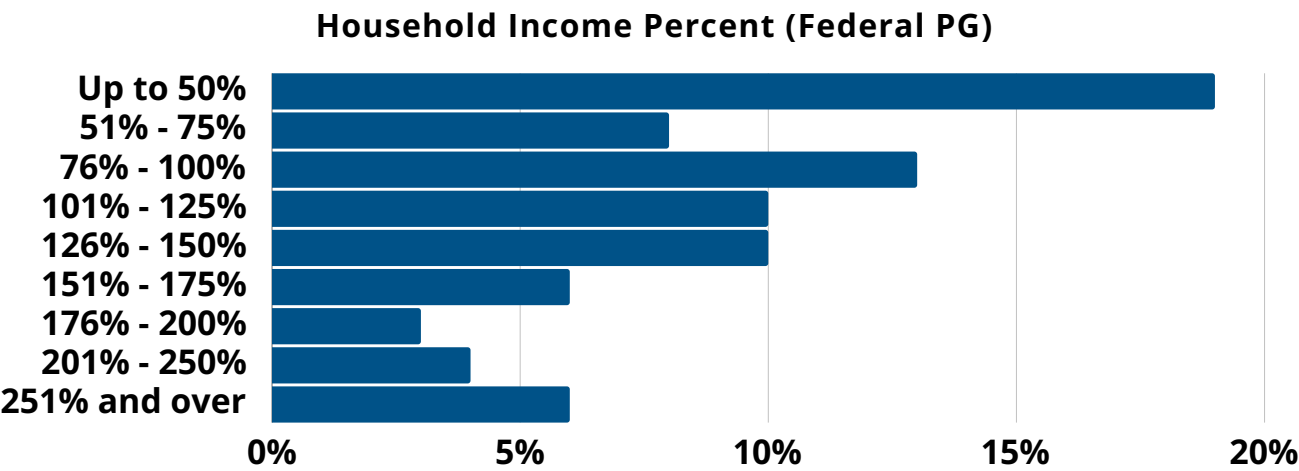## Participant Characteristic - Household Size Percentage
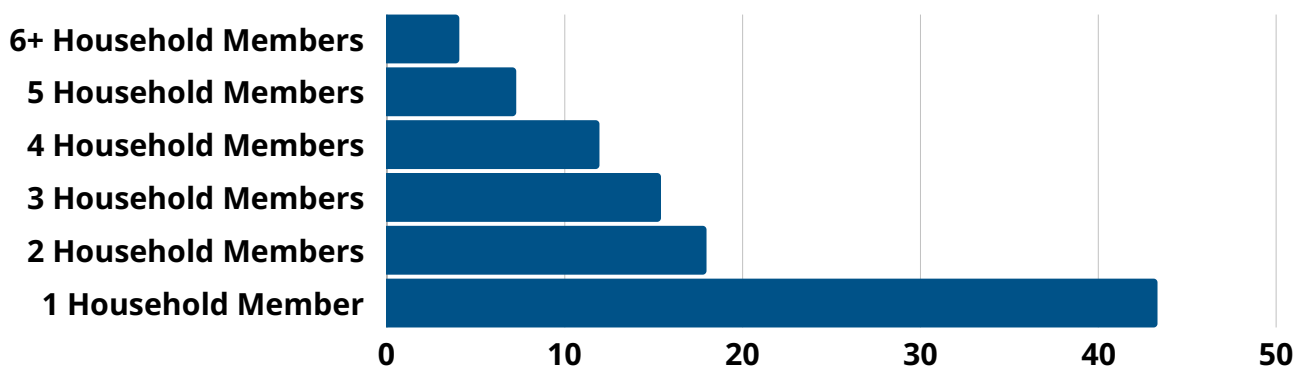
Participant Characteristic - Age

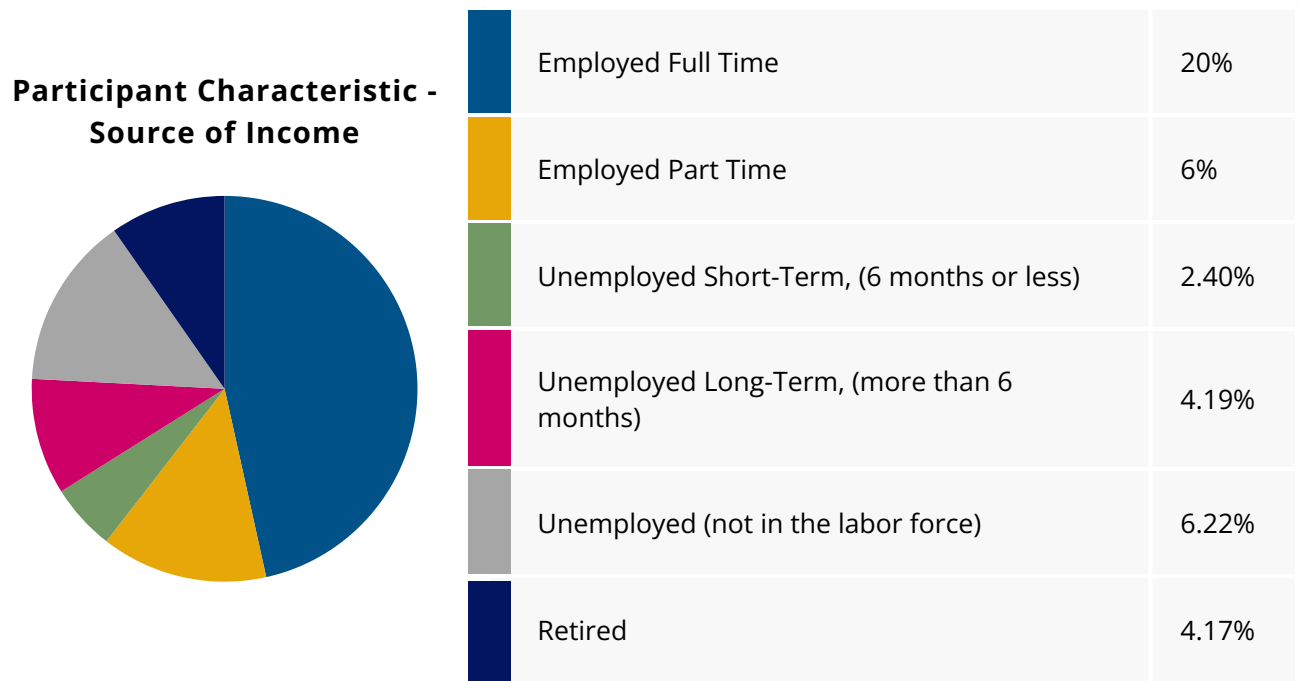Of those who reported their age about 27% of individuals served at Tri County Community Action in 2023 were between the ages of 25 – 44 years.

- 0-5 Years
- 6-13 Years
- 14-17 Years
- 18-24 Years
- 25-44 Years
- 45-54 Years
- 55-59 Years
- 60-64 Years
- 65-74 Years
- 75+ Years

Demographic Profile of TCCA Consumers

Not all families served by TCCA provide household income, but of the individuals who did report, about 40% are at or below 100% of the Federal Poverty Guidelines (FPG) while about 60% are at or below 150% of the FPG.

Household Income Percent (Federal PG)

Category	Percent
Up to 50%	~19%
51% - 75%	~8%
76% - 100%	~13%
101% - 125%	~10%
126% - 150%	~10%
151% - 175%	~6%
176% - 200%	~3%
201% - 250%	~4%
251% and over	~6%

Of the families that provided income information, most families' only source of income was from employment. This is indicative of earlier data in employment where many jobs do not pay well, leaving many we serve struggling to meet basic needs for their families.

Participant Characteristic - Source of Income

	Source	Percent
■	Employed Full Time	20%
■	Employed Part Time	6%
■	Unemployed Short-Term, (6 months or less)	2.40%
■	Unemployed Long-Term, (more than 6 months)	4.19%
■	Unemployed (not in the labor force)	6.22%
■	Retired	4.17%

2024 **TRI COUNTY COMMUNITY ACTION**
COMMUNITY NEEDS ASSESSMENT

Key Findings

Our Community Needs Assessment identifies critical challenges and barriers faced by residents in Cumberland, Dauphin, and Perry Counties. Through extensive surveys, focus groups, and data analysis, the following key findings emerged:

1. Housing and Homelessness
- **Affordable Housing:** A severe shortage of safe, affordable housing remains the top concern across all counties.
- **Cost Burden:** Over 30% of renters in the region spend more than 30% of their income on rent, with limited availability of Section 8 housing exacerbating the issue.
- **Homelessness:** Rising rates of homelessness highlight the need for more housing support programs.

2. Employment and Economic Stability
- **Low Wages:** Weekly wages in Perry County are significantly lower ($792) compared to Dauphin ($1,269) and Cumberland ($1,201), affecting financial security.
- **Childcare:** High childcare costs ($14,078 annually in Cumberland County) limit workforce participation and economic mobility.
- **Transportation:** Inadequate public transit, particularly in rural areas, restricts access to employment and educational opportunities.

3. Food Insecurity
- **Access Gaps:** Demand for food assistance exceeds availability, especially in rural areas or for targeted populations.
- **Mobile Resources:** Seniors and individuals with disabilities need mobile food pantries to address accessibility barriers.

4. Mental Health and Addiction Services
- **Provider Shortages:** Long wait times and limited providers create barriers to accessing mental health care, particularly in Perry County.
- **Mental Distress:** Frequent mental distress affects our residents.

5. Education
- **Early Childhood:** Preschool enrollment is lowest in Perry County (19%), compared to Cumberland (38%) and Dauphin (42%), limiting early learning opportunities.
- **Parental Involvement:** Parents struggle to stay involved in their children's education due to competing demands and resource limitations.

6. Emergency Services
- High demand for utility and rental assistance, transitional housing, and emergency shelters reflects ongoing economic challenges in all counties.

7. Demographic Disparities
- **Marginalized Groups:** Structural inequities continue to limit housing, education, and employment opportunities for people of color and other marginalized populations.

8. Civic Engagement
- Residents express a need for greater opportunities to connect with their communities and engage in leadership and advocacy roles.

Recommendations

- **Expand Affordable Housing:** Increase Section 8 availability and support housing development initiatives.

- **Improve Childcare Access:** Subsidize childcare costs and increase availability of licensed facilities.

- **Enhance Transportation:** Invest in reliable public transit in underserved areas.

- **Support Mental Health:** Expand provider networks and reduce wait times.

- **Address Food Insecurity:** Increase mobile food pantries and strengthen local food resources.

- **Workforce Development:** Focus on job training for living-wage jobs.

This assessment emphasizes the need for targeted interventions and collaborative efforts to break the cycle of poverty and build stronger, thriving communities.

What's Next?

Tri County Community Action (TCCA) is deeply committed to eliminating poverty in the tri-county region and creating a community where every individual and family can thrive. Guided by the findings of the 2024 Community Needs Assessment and our bold 2024-29 Strategic Plan, we are embarking on the next steps of this transformative journey.

The 2024 Community Needs Assessment has provided critical insights into the systemic barriers that prevent families from breaking the cycle of poverty. These barriers, ranging from limited access to affordable housing and quality childcare to wage disparities and resource gaps, require innovative, collaborative solutions.

In alignment with our strategic plan, TCCA will leverage this data to advance two key goals:

1. **Tell the Story Differently:** We aim to reshape perceptions of poverty by amplifying awareness of its root causes and its impact on our community. Through compelling storytelling, data-driven dashboards, and experiential workshops like poverty simulations, we will elevate understanding and inspire action among policymakers, stakeholders, and the broader community.

2. **Collaborate for Transformational Impact:** Addressing poverty requires systemic change, which is why we are committed to fostering partnerships that drive innovative solutions. By engaging directly with individuals who have lived experience, convening thought leaders, and removing access barriers, we will co-create strategies that lead to sustainable, meaningful change.

Over the next five years, TCCA will work tirelessly to:
- Expand opportunities for community engagement and dialogue.
- Increase access to resources and support for underserved populations.
- Empower individuals to advocate for themselves and their communities.
- Enhance data collection and visualization to inform our work and drive impact.

This is not a journey we can undertake alone. Transforming our community requires the collective strength of our partners, stakeholders, and neighbors. Together, we can address the systemic inequities that perpetuate poverty and ensure a brighter, more equitable future for all.

We invite you to join us in this mission by sharing your voice, insights, and ideas as we move forward. Together, we will redefine what's possible for our community and build a region free from poverty.

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TRI COUNTY
Community
Action
Helping People. Changing Lives.
CUMBERLAND, DAUPHIN, AND PERRY COUNTIES

Helping People. Changing Lives.

The mission of Tri County Community Action is to build on the strengths and resources available, provide solutions for complex issues, and empower individuals, families, and communities to move out of poverty.

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🌐 www.cactricounty.org