

Community and Internal Assessment Report 2021-2023

Worcester Community Action Council, Inc.

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I. Introduction

Agency Description

WCAC is the federally-designated Community Action Agency for Central Massachusetts. WCAC was founded in 1965 when President Lyndon B. Johnson's landmark Economic Opportunity Act established Community Action Programs. WCAC was founded by then City Manager Francis McGrath, Bishop Timothy Harrington, and local business leaders Connie Turner, Charles Butler, and others. Since then, the Agency has served populations who face several barriers, including poverty, homelessness, lack of education, and unemployment, for over 55 years. WCAC is headquartered in the historic Denholm Building in downtown Worcester, 484 Main Street, with two early education and care satellite programs located in Southbridge and one in Webster.

WCAC impacts 35,000 people annually in the City of Worcester and 45 surrounding towns through a variety of economic self-sufficiency and emergency programs: Energy Assistance through heating assistance, weatherization, and heating system repair and replacement; the Job & Education Center's high school equivalency preparation, work readiness, career pathways, and YouthWorks Year-Round and Summer Jobs; Early Education & Care through Head Start/Early Head Start and Healthy Families of Southern Worcester County; and Asset Development initiatives through financial literacy, Bank On Worcester County, and free tax preparation.

Mission Statement

WCAC's mission statement is "Helping people move to economic self-sufficiency through programs, partnerships, and advocacy." During the 2018-2020 strategic planning process, the senior team and Board devoted several meetings to re-evaluating and examining the mission statement. Following valuable conversation about who the Agency is and what work the Agency accomplishes, as well as being cognizant of the language used, such as "self-sufficiency" and the inclusion of poverty, the Steering Committee recommended to the Board that the mission statement remain as is with no changes. The Board approved the recommendation in June 2017.

Per the Organizational Standards to examine the mission statement every five years, and in consideration of the time spent deeply reviewing the statement during the 2018-2020 process, WCAC opted to keep the statement intact for the 2021-2023 CARSP process. WCAC ensured the statement addresses poverty and the Agency's programs and services are aligned with its mission.

Vision Statement

In June 2019, WCAC welcomed its new Executive Director, Marybeth Campbell, to the Agency. As Ms. Campbell began leading strategic planning with the senior team, she engaged senior staff in the creation of a vision statement. **WCAC's vision statement is to "Break the cycle of poverty one neighbor at a time."**

II. Community Profile

CSBG Service Areas and Undesignated Areas:

WCAC's designated Community Service Block Grant (CSBG) area at this time is limited to the City of Worcester. However, programs serve residents of 45 additional communities: Auburn, Blackstone, Boylston, Brimfield, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Hardwick, Holden, Holland, Hopedale, Hubbardston, Grafton, Leicester, Mendon, Milford, Millbury, Millville, Monson, New

Braintree, North Brookfield, Northborough, Northbridge, Palmer, Oakham, Oxford, Paxton, Rutland, Shrewsbury, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Upton, Uxbridge, Wales, Warren, Webster, West Boylston, West Brookfield, and Westborough. Head Start/Early Head Start serve 22 communities in Southern Worcester County, with a focus on East Brookfield, Leicester, Millbury, Oxford, Southbridge, Spencer, and Webster. Healthy Families of Southern Worcester County serves 17 towns/communities and their villages: Brimfield, Brookfield, Charlton, Dudley, East Brookfield, Holland, Monson, North Brookfield, Oxford, Palmer, Southbridge, Spencer, Sturbridge, Wales, Warren, Webster, and West Brookfield.

The City of Worcester is the second most populous city in New England after Boston. It is centrally located in Worcester County and is known as the “Heart of the Commonwealth.” It is approximately 40 miles west of Boston, 50 miles east of Springfield, and 40 miles north of Providence. Worcester has evolved from a center of manufacturing to its current concentration of colleges, universities, medical facilities, and teaching hospitals.¹

Employment:

For the Central MA region, which WCAC serves, the top three regional workforce priority industries are Healthcare & Social Assistance, Manufacturing, and Transportation, Warehousing, and Logistics.² The following are also critical industries for the region: Professional and Technical Services, Construction, Retail/Hospitality, and Education. The top occupational groups facing the most significant employee shortages in the region are Health, Manufacturing, and Professional, Scientific, and Technical Services. However, the COVID-19 outbreak exacerbated this existing staffing shortage. The staff shortage for frontline health staff, such as certified nurses, phlebotomy techs, and home health aides, has worsened since the outbreak.³ Training programs for such positions have also ceased operation, decreasing potential new staff. The top five occupations impacted by COVID-19 are: food preparation and serving related; construction; building and grounds cleaning and maintenance; management – general office; and office and administrative support.

For the week ending December 5, 2020, 25,831 individuals filed an initial claim for regular Unemployment Insurance (UI), which is an increase of 2,100 people from the previous week.⁴ The largest increase in initial claim filings were in food and accommodation, administrative and waste services, and retail trade. Since March 15, 2020, Massachusetts has had a total 1,681,088 initial claims for regular UI. The Pandemic Unemployment Assistance (PUA) initial claims went up by 715 than the previous weeks, bringing the total number of claimants for initial PUA claims to 888,043 since April 20, 2020. The Pandemic Emergency Unemployment Compensation (PEUC), which provides up to 13 weeks of extended benefits and was implemented on May 21, decreased in initial claims for the tenth consecutive week. The week ending December 5 had 1,120 less PEUC initial claims. Since implementation, the total number of PEUC filings is 334,976.

¹ The City of Worcester: Worcester History. worcesterma.gov

² Central MA Workforce Investment Board; North Central MA Workforce Investment Board. 03/2018. The Central MA Regional Workforce Blueprint, 2018- 2022. [CentralMA Regional Workforce Blueprint](#)

³ Central MA Workforce Investment Board; North Central MA Workforce Investment Board. 05/29/2020. Central MA Regional Blueprint Update.

⁴ MA Department of Unemployment Assistance. 12/10/2020. Labor Force and Unemployment Data, Central MA WDA, Most Recent 13 Months. lmi.dua.eol.mass.gov

According to the latest labor market information, the COVID-19 outbreak coincided with a large spike in unemployment for Worcester County, from 3.0 percent in March 2020 to 15.4 percent in April.⁵ The unemployment rate peaked in June at 17.1 percent with 54,408 people unemployed. The numbers have tapered off in the following months but are still higher than it was pre-COVID-19.

Table 1⁴

WORCESTER COUNTY LABOR FORCE AND UNEMPLOYMENT DATA: MOST RECENT 13 MONTHS						
Month	Year	Labor Force	Employed	Unemployed	Area Rate %	MA Rate %
October	2020	431,541	402,176	29,365	6.8	6.9
September	2020	447,626	405,787	41,839	9.3	9.7
August	2020	426,778	380,102	46,676	10.9	11.2
July	2020	443,276	372,739	70,537	15.9	16.3
June	2020	442,695	366,495	76,200	17.2	17.8
May	2020	418,908	352,737	66,171	15.8	16.5
April	2020	403,488	340,711	62,777	15.6	16.0
March	2020	448,648	434,624	14,024	3.1	3.0
February	2020	452,457	436,372	16,085	3.6	3.3
January	2020	451,331	435,049	16,282	3.6	3.4
December	2019	454,423	442,619	11,804	2.6	2.4
November	2019	452,930	441,783	11,147	2.5	2.3
October	2019	449,916	438,492	11,424	2.5	2.4

There are challenges still for those attempting to return to work.⁶ A large upheaval of front-line staff will not have a job to return to, with the shift away from in-person retail and service delivery causing some jobs to no longer be available. Emotional and financial insecurity are also high concerns for those who fear making a career change in this uncertain time. Availability of childcare services is in high demand, especially for single heads of households. Transportation, which was already a challenge area for the region, may have been made worse with the potential for reduced availability of public transportation and ride-sharing services.

Transportation:

WCAC program participants have repeatedly identified transportation as one of the greatest barriers for accessing benefits and services.⁷ The MassHire Central Region Workforce Board found the region's employers reported finding and retaining talent being the most significant challenge, with unreliable transportation as a most significant factor involved.⁸ Central MA is comprised of few cities, numerous towns, and rural communities. With such a wide variety of communities, transportation has remained a challenge for those without a reliable vehicle. Public transportation is available from the Montachusett

⁵ Labor Force and Unemployment Data, Central MA WDA, Most Recent 13 Months

⁶ Central MA Workforce Investment Board; North Central MA Workforce Investment Board. 05/29/2020. Central MA Regional Blueprint Update.

⁷ Worcester Community Action Council, Inc. 2020 Client Survey

⁸ Central MA Workforce Investment Board; North Central MA Workforce Investment Board. 03/2018. The Central MA Regional Workforce Blueprint, 2018- 2022. [CentralMA Regional Workforce Blueprint](#)

Regional Transit Authority, which serves 21 communities in northern Central MA, and the Worcester Regional Transit Authority (WRTA), which serves 35. The MBTA commuter rail service is available in Fitchburg, Leominster, and Worcester with paratransit service throughout most of the region. However, the lack of a fixed route service outside of the larger city of Worcester makes utilizing public transportation for access to employment not viable.

In August, the WRTA began a new route serving Southbridge, Dudley, and Webster made possible by MassDOT’s Workforce Transportation Grant Program in order to expand service to the workforce population.⁹ Regarding the current pandemic, WRTA implemented new policies where passengers board the bus through the front door and exit through the rear door, and suspended enforcement of the WRTA fare policy until further notice. Additionally, passengers are asked to travel only if absolutely necessary and to wear face coverings and not use public transportation if experiencing any COVID-19 symptoms or have been in contact with someone who tested positive.

Education:

The City of Worcester hosts nine colleges and universities, with six more in the surrounding communities. Despite such access, 39.2 percent of Worcester residents do not have more than a high school diploma, and only 18.4 percent have a bachelor's degree.¹⁰ This disparity is even larger in Southbridge with 53.4 percent having a high school diploma or less, and Webster with 47.7 percent. The state average of those with a high school diploma or less is 29.3 percent, and Worcester County average is 34.3 percent. Plans for high school graduates from the Worcester Public School District lean more toward entering a two-year public college or entering the workforce rather than attending a four-year public or private college when compared to the state.

Table 2.1¹¹

Plans of High School Graduates (2018-2019)		
Plan	% of District	% of State
4-Year Private College	16.0	28.5
4-Year Public College	25.4	32.2
2-Year Private College	1.2	0.6
2-Year Public College	37.4	18.4
Other Post-Secondary	2.3	1.9
Apprenticeship	0.0	0.4
Work	10.7	9.2
Military	2.1	2.1
Other	0.5	1.6
Unknown	4.3	5.2

The Worcester Public School District has a total enrollment of 25,044 students in 45 schools: 34 elementary schools, four middle/junior high schools, and seven secondary schools. The district overall has a higher percentage of people of color, specifically African American and Hispanic students, when

⁹ Worcester Regional Transit Authority. 07/23/2020. WRTA Announces New Shuttle Service Connecting Southbridge, Dudley and Webster. therta.com

¹⁰ United States Census Bureau. American Community Survey 5-Year Estimates 2014-2018.

¹¹ MA Department of Elementary and Secondary Education. School and District Profiles: Worcester. doe.mass.edu

compared to the state. There is also a high percentage of students with high needs, who are at risk of educational failure or otherwise in need of additional support, such as students who live in poverty, are homeless, have disabilities, are English learners, or at risk of graduating with a diploma on time. Students in Worcester Public Schools are higher than the state percentage for having a first language other than English or being an English Language learner and being economically disadvantaged.

Table 2.2¹²

Enrollment by Race/Ethnicity (2020-2021)		
Race	% of District	% of State
African American	17.1	9.3
Asian	6.5	7.2
Hispanic	43.1	22.3
Native American	0.2	0.2
White	28.8	56.7
Native Hawaiian, Pacific Islander	0.0	0.1
Multi-Race, Non-Hispanic	4.4	4.1

Table 2.3¹²

Selected Populations (2020-2021)		
Title	% of District	% of State
First Language not English	58.7	23.4
English Language Learner	30.2	10.5
Students with Disabilities	0.5	18.2
High Needs	77.6	50.9
Economically Disadvantaged	64.3	36.6

Worcester Public Schools closed on March 13 in response to the COVID-19 outbreak and continued remote learning until the end of the school year. The 2020-2021 school year began fully remote for all students on September 15 and has delayed returning to in-person classes until January 25. In May, Chromebooks were distributed to families of the public school system and over the summer the district provided internet hotspots to 3,500 families.¹³ A September report by the Worcester Education Justice Alliance surveyed over 125 Worcester parents and recommended holistic communication, an emphasis on housing and economic needs, balancing work and school schedules, providing technology support, recognizing systemic inequalities, and providing more support for teachers.¹⁴ According to the Worcester Telegram and Gazette, Latinx youth ages 0 to 19 have tested positive for COVID-19 up to seven times higher than white children and double to triple the rates of Black children.¹⁵

¹² MA Department of Elementary and Secondary Education. School and District Profiles: Worcester. doe.mass.edu

¹³ Worcester Telegram & Gazette (T&G): Scott O’Connell. 06/11/2020. City schools setting up 3,500 hotspots: Initiative will provide families, students internet access during summer. telegram.com

¹⁴ Worcester Education Justice Alliance; Parents Union of MA; Worcester Parent Action Group; YOU, Inc.; Student Member Support Committee, EAW. 09/2020. Worcester Parent Research on Remote Learning During the COVID-19 Pandemic. worcesteredjustice.org

¹⁵ T&G: Scott O’Connell. 11/30/2020. Latino children, teens bear brunt of virus, data shows. telegram.com

Health:

The 2018 Community Health Assessment (CHA) was released as a precursor to updating Greater Worcester's 2016 Community Health Improvement Plan (CHIP) by the City of Worcester's Division of Public Health, UMass Medical Center, and Fallon Health. The CHIP is a roadmap for health improvement from 2016-2020 and guides the investment of resources of health departments, hospitals, health plans, and all organizations that have a stake in improving health for the residents of Worcester and surrounding communities of Grafton, Holden, Leicester, Millbury, Shrewsbury, and West Boylston. The 2018 CHA report found considerable progress toward addressing stigma associated with mental health and substance use and increasing access to safe spaces for physical activities. The opioid epidemic has continued to be a struggle to combat with rates of fatal overdoses continuing to increase. Access to care for culturally diverse communities continue to be challenging due to shortages in health professionals. The nine priority areas of the 2016 CHIP are as follows:

1. Access to Care: Create a well-coordinated, respectful, and culturally responsive environment that encourages prevention of chronic disease, reduction of infant mortality, and access to quality comprehensive care for all.
2. Access to Healthy Food: Ensure all people have equal access to healthful foods by building and sustaining communities that support health through investment in the growth, sale, and preparation of healthy foods.
3. Cultural Responsiveness: Enhance the capacity of health and social services agencies to provide culturally responsive, culturally appropriate services to CMRPHA residents to improve health equity.
4. Economic Opportunity: Improve population health by providing all residents with opportunities to engage in meaningful work with living wages and healthy, safe, and family-friendly working conditions.
5. Mental Health: Foster a community responsive to the mental health needs of all populations, considerate of all ages and cultures, and resilient to changing environments and demographics.
6. Physical Activity: Improve health for those who live, work, learn and play in the region through safe, equitable access to opportunities for physical activity, with special emphasis on youth, vulnerable, and underserved populations.
7. Racism & Discrimination: Improve population health by systematically eliminating institutional racism and the pathology of oppression and discrimination by promoting equitable access to, and use of, health promoting resources in the community, and significantly reducing the structural and environmental factors that contribute to health inequities.
8. Safety: Ensure that all residents regardless of age, race, ethnicity, class, gender identity, sexual orientation, housing situation, family status, or religion will feel safe, secure, respected, and live a life free from violence.
9. Substance Use: Create a regional community that prevents and reduces substance use disorder and its surrounding stigma for all populations.

Access to healthy foods is especially prevalent in the area. Households receiving food stamps or assistance from the Supplemental Nutritional Assistance Program (SNAP) in Worcester is 22.2%, whereas the Massachusetts average is 12 percent, with Southbridge even higher at 27.9 percent.¹⁶

¹⁶ United States Census Bureau. American Community Survey 5-Year Estimates 2014-2018

Limited financial resources can lead households to stretch budgets in harmful ways, such as making trade-offs between food and other necessities.¹⁷

When the COVID-19 pandemic began, the Agency took decisive action to help clients during this challenging time. This included establishing the Virtual Emergency Food Pantry to provide access to nutritious food for vulnerable children and families through the distribution of gift cards to local grocery stores, markets and transportation means. Vulnerable households are facing increasing strain on the ability to secure basic food needs as the result of widespread unemployment and business closures due to the COVID-19 crisis. With families staying home during this public health emergency, more meals are being consumed at home which is creating a hardship for low-income families who may receive free meals at school or subsidized meals through their employer. The goal of the Virtual Emergency Food Pantry is to provide those WCAC serves with access to quality food and additional necessities, such as diapers and baby formula as staff work to support them through the Agency’s other educational, employment and emergency services programs. The gift cards can supplement regular SNAP benefits and P-EBT (pandemic SNAP benefits) cards, particularly since Worcester school children will be home learning remotely rather than receiving breakfast and lunch at school; recognizing that not all parents will be able to get to meals-on-the-go sites. One hundred and seventy-four families have utilized the Virtual Food Pantry funds to date.

WCAC has been an active participant with Worcester Together, uniting to address food and housing insecurity – identified as the top two community needs – throughout the duration of the public health crisis. The Agency is committed to increasing access to healthy food along with the other priorities identified in the CHA and CHIP.

Crime:

Within the communities that WCAC serves, Worcester, Webster, and Southbridge are often ones with the highest levels of crime. All three communities, which are also where WCAC operates site locations, have the highest violent crimes and aggravated assaults within our service area in 2019 according to the MA Executive Office of Public Safety and Security 2018 and 2019 Crime Statistics. The FBI Criminal Justice Information Services Division found in 2017 Worcester had 1,345 violent crimes and was the third highest for violent crimes in the state, with Springfield second at 1,351 and Boston first at 4,570; Webster was tied at 35th with Falmouth at 123 violent crimes and Southbridge was at 47th with Medford and Middleboro at 88 violent crimes. Details about types of crimes in 2017 are in Table 3.1 below.

Table 3.1¹⁸

FBI Criminal Justice Information Services Division: 2017 Crimes							
Town/ City	Violent Crimes	Robbery	Aggravated Assault	Property Crimes	Burglary	Larceny-Theft	Motor Vehicle Theft
Worcester	1,345	324	974	4,047	866	2,784	397
Southbridge	88	3	74	283	55	213	15
Webster	123	11	106	252	51	186	15
TOTAL:	2,140	367	1,615	7,680	1,467	5,605	608

¹⁷ Food Research & Action Center. Hunger and Health. frac.org

¹⁸ FBI Criminal Justice Information Services Division. Table 8, MA Offenses Known to Law Enforcement by City, 2017. ucr.fbi.gov

Among the 46 communities served, Worcester far exceeds others in all crime categories, including 882 aggravated assaults, 43 sexual assaults, and 13 homicides in 2019. However, in a report of the Charles E. Shannon Community Safety Initiative, for which WCAC is a funded partner, simple assault arrests, aggravated assault arrests, and robbery all declined in Worcester from 2015 to 2019. State data also indicates an overall decrease in violent crimes and overall crimes except for a slight increase in total crimes from 2018 to 2019 state-wide, as indicated in Table 3.2 below.

Table 3.2¹⁹

MA Executive Office of Public Safety and Security: 2019 and 2018 Crime Data				
Place	Violent Crime 2019 #	Violent Crime Growth % 2018-19	Total Number of Crimes 2019 #	Total Number of Crimes Growth % 2018-19
Worcester	938	-5.06	10,887	-2.80
Southbridge	76	-5.00	874	-13.73
Webster	120	+22.45	885	-0.11
Worcester County	2,295	-2.96	27,413	-4.67
MA	18,817	-1.94	200,786	+0.63

Over summer 2020, there have been 15 nonfatal shootings, a 15 percent increase since 2019, and a 51 percent increase in gunshots, which Worcester Police Chief Steven M. Sargent said were “alarming.”²⁰ The Telegram & Gazette reported in August 2020 escalating gang feuds have been tied to the increase in shootings. In May 2020, the Worcester Police Department reported an increase in domestic violence incidents, increase in motor vehicle theft, fewer traffic accidents, and in general fewer incidents.²¹

Income:

Income inequality remains a persistent issue in the Central MA region as reported in previous WCAC Community Needs Assessment/Strategic Plans. The poverty rate for Worcester County and the state continues to be similar at 10.4 percent and 10.8 percent, respectively.²² However, the areas WCAC serve face higher poverty rates, such as Worcester at 21.1 percent and Southbridge at 19.2 percent. The same is reflective for families in poverty and children in poverty under the age of 18. Table 4.1 on the next page details the poverty rates for individuals and households in Worcester, Southbridge, Webster, and the state.

¹⁹ MA Executive Office of Public Safety and Security. 2019 Charles E. Shannon Community Safety Initiative: Worcester. mass.gov

²⁰ T&G: Brad Petrishen. 08/01/2020. Crips enter Worcester gang feud. telegram.com

²¹ G: Nick Kotopoulos. 05/11/2020. Car thefts spike, many other crimes decrease in Worcester during pandemic. telegram.com

²² United States Census Bureau. American Community Survey 5-Year Estimates 2014-2018

Table 4.1²³

Poverty (%)					
Town/City/State	Poverty Rate	Families in Poverty	Children Poverty Rate (persons under 18)	Seniors in Poverty (persons over 65)	Households Receiving Food Stamps/SNAP Benefits
Worcester	21.1	15.9	29.4	14.8	22.2
Southbridge	19.2	15.3	25.7	14.0	27.9
Webster	8.8	5.6	12.1	5.4	14.1
MA	10.8	7.5	13.9	9.0	12.0

Worcester, Southbridge, and Webster all have lower per capita income, median household income, median earnings for workers, and median income for families with children than the state.²³ The median household income for people and families are at least \$20,000 to \$30,000 lower in Worcester, Southbridge, and Webster than the state, further representing the high need of the communities.

Table 4.2²³

Income (\$)				
Town/City	Per Capita Income	Median Household Income	Median Earnings for Workers	Median Income for Families with Children
Worcester	\$ 26,919	\$ 46,407	\$ 31,945	\$ 50,425
Southbridge	\$ 26,662	\$ 50,787	\$ 31,293	\$ 50,515
Webster	\$ 30,919	\$ 57,924	\$ 36,407	\$ 71,364
MA	\$ 41,794	\$ 77,378	\$ 41,476	\$ 101,368

Navigating which benefits low- to moderate-income wage earners qualify for can be an arduous and confusing process. WCAC has been a partner with the Worcester Free Tax Service Coalition for the past 18 years with the goal to provide free tax preparation and asset building services to Agency participants and community members at large through the Volunteer Income Tax Assistance (VITA) program. VITA coordinates IRS-certified volunteers to prepare income tax returns for low-income wage earners, thereby saving them the cost of commercial tax preparation, and, most importantly, to provide these tax filers with opportunities to open savings accounts, repair damaged credit histories, understand their personal financial situation through coaching, and begin to build assets. Many VITA clients qualify for the Earned Income Tax Credit (EITC), which is a credit for working people with low or moderate incomes to reduce the tax bill and increase the tax refund. Correlating with the high amount of people in poverty, the areas WCAC serve have a high rate of people claiming EITC, with Worcester at 21.1 percent, Southbridge at 24.7 percent, and Webster at 17 percent; all are higher than the state average of 10.2 percent.²⁴

WCAC operates one of three VITA sites in the City of Worcester. There was no VITA program representation in Southern Worcester County until WCAC began the program. There is, to WCAC's knowledge, no other similar program offered by a community organization besides the IRS Tax

²³ United States Census Bureau. American Community Survey 5-Year Estimates 2014-2018

²⁴ The Annie E. Casey Foundation: Kids Count Data Center. datacenter.kidscount.org

Counseling for the Elderly operated by the AARP Foundation Tax-Aide at the Jacob Edwards Library in Southbridge. In 2018, AARP made referrals to WCAC due to receiving a large volume of requests. WCAC is confident this speaks to the need for VITA in the communities it serves.

III. Community and Internal Assessment Process

WCAC began the community and internal assessment process in July 2019 with discussions of the internal planning team comprised of the Executive Director, Chief Operating Officer, and the Chief Strategy Officer. Following research of qualified consultants in the region and interviews with three consultants, Claudia Lach, SMC Partners, and Nancy Jackson of Gammybird Consulting, this group determined it would be beneficial to re-contract with the previous Strategic Planning Consultant, Nancy Jackson.

In August 2019, the internal planning team met with Ms. Jackson to discuss the overall vision for the community and internal assessment process, goals, a timeline, and key stakeholders. The planning team was formalized to include senior staff, the Executive Committee of the Board, and members of the Program Committee of the Board. The initial design and methodology of the Assessment was presented to the Program Committee on September 13, 2019 along with a Board Engagement Calendar. Following, the Committee was provided with regular updates about the process at monthly meetings and incorporated time to gather member's feedback and expertise, as well as assistance in distributing surveys among low-income program participants at their respective organizations.

Data Collection Pre-COVID-19

The methodology used for facilitated meetings and data collection was inclusive, participatory, engaging, and built on expectations, assets, and information provided by participants. It used information gleaned from an environmental scan as an added perspective. Facilitation methods were developed by the Institute of Cultural Affairs and are titled Technologies of Participation. Ms. Jackson is certified in their use and practiced in applying the methods within organizations.

In September 2019, data collection began and continued through early March 2020 when the COVID-19 health pandemic began and the Governor announced state-wide stay at home orders. WCAC closed its doors to the public on March 16, 2020 and began delivering services remotely. Surveys were disseminated to program participants, Head Start Policy Council members, WCAC Staff, the Board of Directors, and community members with an emphasis specifically placed on gaining insight from the low-income communities of WCAC's service area.

In all, 393 surveys were completed: Heating and Energy clients (61), Healthy Families (26), Head Start/Early Head Start (127), JEC (39), Head Start Policy Council (10), staff (81) and community members (49). Survey collection was ongoing until March 2020 when COVID-19 stay at home orders became in effect.

Five focus groups in all were conducted with two others planned with small groups from the low-income community that were canceled due to the COVID-19 pandemic. Interviews were conducted with community leaders in both Worcester and Southern Worcester County as WCAC prepares to bring additional services to the communities within its service area south of Worcester.

Staff Survey: Staff surveys were provided through an electronic link and in hard copy if needed. 81 of 120 employees responded. Although the survey was multiple pages, it was designed to utilize staff's

experience on the front lines to glean valuable information about their perspectives about top participant needs, the quality of services provided to participants, the quality of their work environment and facilities, training needs, and specific questions related to staff needs around financial capabilities. Responses from the survey were then used to design the Staff Focus Group.

Program Participant Survey: Surveys were made available in English, Spanish, Vietnamese and Arabic through an electronic link texted to families or in hard copy provided by case managers. Staff from the JEC participated in the development of the survey led by the Center Director. This facilitated buy-in from staff planned to aid in a high completion rate. However, program participants move in and out of programming generally in cohorts or “waves” and it was challenging to collect a large number of surveys within the given time frame. Similarly, the Healthy Families program delivered surveys while conducting home visits. Due to the scheduling of home visits, the surveys needed a 45-day turn-around time that was challenging to meet. Surveys included questions related to customer satisfaction, program-specific questions related to workforce development needs, home heating needs, and non-traditional childcare needs. All surveys included questions related to financial empowerment needs in anticipation of the Agency’s plans to expand its asset development programming.

Community Survey: In addition to surveys distributed to low-income individuals who are established as WCAC program participants, a more generalized community survey was designed and completed by 49 respondents. The survey was posted on the homepage of the Agency’s website, posted regularly on its social media accounts, and a link was emailed to Board members to assist with distribution. Questions were related to the services individuals’ access, where they access the service, what prevents them from accessing services, and their awareness and use of WCAC services. Fifteen of these surveys were completed by clients of the Department of Transitional Assistance (DTA) during the orientation process offered by DTA Full Engagement Workers.

Head Start Policy Council Survey: Ten members completed the brief survey with their perspective on community needs, program needs and strengths.

Youth Community Survey: A survey was designed for youth served by other youth-serving organizations in Worcester to complete in an effort to gain information about what types of opportunities youth feel they need and if they are able to access WCAC’s JEC services. However, due to COVID-19 and staff capacity, the survey was not distributed to partner organizations.

All Staff Focus Group: During WCAC’s annual Staff Professional Development Day, Ms. Jackson facilitated a gallery walk and small group discussions to gather input about the experience of working at WCAC, trends and shifts in participant needs, and questions relative to staff understanding service integration, data collection needs within programs, and Diversity, Equity, and Inclusion practices.

Community Open House: WCAC held an open house event on December 13, 2019 aimed at providing information about its programs and services to providers and community partners. Staff representatives from all of the Agency’s programs, including those delivered in Southern Worcester County, were together in one location, thus showcasing the tremendous array of services offered. During the event, providers and partners were invited to give feedback about what WCAC does well and what more it could offer.

Senior Staff Focus Group: The senior staff team met on October 8, 2019 for a visioning session led by Ms. Jackson. The session began with the creation of values statements, progressed to a vision of success

for the next three years, and finished with input about what information needed to be gained from the use of surveys with staff, participants, Board members, and the community.

Staff Focus Group: A focus group was held at St. Joseph's Parish Center in Auburn, MA on January 21, 2020 with 25 staff in attendance representing all WCAC programs and including members of the senior team, program managers, direct service staff and the Executive Director. Ms. Jackson conducted a trends analysis and empathy mapping activity.

Community Leader Focus Group: A focus group for key community leaders in Worcester was held on December 9, 2019. Ms. Jackson facilitated a trends analysis and debriefing of the leader's perspectives on WCAC's role with a specific question relative to systems and policy areas.

Youth Focus Group: Four youth participated in a focus group where their input was collected around youth-specific needs in the City of Worcester, customer satisfaction within WCAC's Job and Education Center, and several program-specific strategies WCAC is exploring.

Key Stakeholder Interviews: As WCAC's new Executive Director, Marybeth Campbell, acclimated to the Agency and her role in June 2019, she met with and interviewed a multitude of local leaders over a nine-month time frame. The leaders crossed sectors, including the faith-based community, the public schools and Cities of Worcester, Southbridge, and Webster's administration, as well as nonprofit, social service, institutions of higher education, and early education and care partners. The leaders were asked to react to a new vision for the Agency, their perception of WCAC's role in the community, and to provide input on how WCAC can collaborate with them in the future.

Head Start Self-Assessment and Community Assessment: While the agency-wide Community and Internal Assessment was conducted, the Early Head Start and Head Start programs conducted their own specific program self-assessment process with guidance from the MA Administration of Children and Families, Office of Head Start. The process brought together staff at all levels within the program, Policy Council members, Board members, the Executive Director, Chief Operating Officer, and Chief Strategy Officer to assess program needs and progress over the last year toward program goals. Goals for the next five years were developed and incorporated into the Agency's application for funding submitted in April 2020. The Community Assessment was completed through Spiridis Consulting and included specific data relative to early education and care, the availability of quality care within the program's service area, and the special needs of young children and families. In addition, input from families enrolled in the program was incorporated.

Data Collection Post-COVID-19

The world changed in March 2020. And along with it came an ever-increasing need and high demand for basic need services. A spotlight shown on the inequities caused by poverty and a deep history of racial and social injustice.

In response to COVID-19, community partners led by the United Way of Central MA and the Greater Worcester Community Foundation formed Worcester Together to respond to the immediate needs of low-income and vulnerable households. WCAC became an integral partner, helping to coordinate state and local funding, facilitating warm referrals, and when needed, leading applications for joint funding. This allowed WCAC to be at the forefront of the health crisis, forge even stronger partnerships with other organizations, and to gather real-time data about the needs of low-income individuals and families.

WCAC recognizes the incredible impact COVID-19 has had in the communities of Worcester and Southern Worcester County, particularly for vulnerable households, single parents, multi-generation households with families doubled-up, and those already living in poverty. Rather than create and distribute an entirely new set of survey instruments following the pandemic, WCAC chose to utilize data collected through its own COVID Relief efforts, those of partner organizations, and a large community-wide survey created through UMASS Medical School, the City of Worcester, and the Central MA Regional Public Health Alliance.

Community Sector Involvement

Representatives from a range of sectors provided input during key stakeholder interviews with WCAC’s Executive Director and through a focus group with community leaders as described above, as well as during the Executive Director’s individual informational meetings with WCAC Board of Directors, some of whom are leaders within community organizations or for large area employers. In addition, since the pandemic began, a weekly feedback loop regarding community needs has been ongoing through the Agency’s participation in the Worcester Together initiative.

The following is a summary of the sectors involved:

Community	Center for Living & Working; Worcester Regional Chamber of Commerce; The Health Foundation of Central MA, Ascentria Care Alliance, Catholic Charities Worcester County; Greater Worcester Community Foundation; Edward M. Kennedy Community Health Center; YWCA; Regional Environmental Council, Central West Justice Center; United Way of Central MA; Worcester Community Connections Coalition of You, Inc.; Worcester Family Resource Center of You, Inc.; YMCA; Southeast Asian Coalition; Coalition for a Healthy Greater Worcester; Central MA Housing Alliance
Faith-Based	Worcester Interfaith
Private	Webster Five; National Grid; Eversource; Polar Beverages; Hanover Insurance
Public	Webster Public Library; Worcester Police Department; Worcester Area Department of Transitional Assistance; MassHIRE Central Career Center and Central Region Workforce Board; the City of Worcester; Worcester Department of Public Health
Educational Institutions	Quinsigamond Community College; Webster Public Schools; Southbridge Public Schools; Worcester Public Schools

IV. Assessment Summary

Key Findings: Community Assessment

On March 9, 2020, the Board of Directors was presented with an overview of the data collected and referenced in the above Assessment Process section and with key findings of the community assessment.

The following trends emerged from the community assessment Pre-COVID-19:

Participant Needs	Community Needs
Meet the participant where they are with individualized services	A convener around poverty issues and initiative: Present the big picture and take the lead.
Translation services in the participant’s own language	WCAC is trusted and partners well.

Households are fragile and stressed with single parents, young parents, and grandparents raising grandchildren	Holistic services: Can people come to WCAC for referrals even if the Agency doesn't have the specific service they need?
Mental health and substance use issues	Increased services in Southern Worcester County
Ease of navigation through services	Transportation

Summary of Qualitative Data:

The trends above include information from both quantitative and qualitative data collected from surveys, focus groups, and key stakeholder interviews. Youth who participated in a focus group reported it is challenging for young people to find living wage jobs with benefits; there is not a lot of housing available specifically to youth; and that life skills such as financial management are missing opportunities. During a focus group of community leaders, attendees were energized by the concept of mobility from poverty and how to accomplish this through coaching relationships or bringing an empowerment framework to case management and financial education; and the rich collaborations and resource sharing in Worcester. They reported needs related to elimination of the Cliff Effect, housing and shelter, paying attention to shared clients across organizations, and the creation of career pathways resulting in jobs. It was clear that WCAC is considered a leader and the need for this continues to ensure poverty issues are brought to the forefront across policies, processes, and service delivery models. During a focus group with staff from across departments within WCAC, attendees spoke of the need for employment supports, such as child care and education and job skills training during nontraditional hours. Staff discussed emerging needs of trauma-informed care practices, coaching, continued case management, and capitalizing on new technologies for better service delivery. Wrap-around supports such as housing, substance use treatment, transportation, and mental health services remain as needs through a theme of meeting people where they are.

Customer Input:

Customer input was collected as described in the Community Assessment Process section and utilized in the analysis of emerging trends and top needs. Overall, 255 customers responded to surveys. 40% of respondents reported needing adequate heat that they could afford, along with utility payments; 38% reported child care as a high need; 35% reported a well-paying job as a need; 31% reported housing; and 25% reported after-school care as a priority need. Other needs included mental health, access to healthy food, training and education, transportation, and adequate health insurance.

The following findings represent data collected during the COVID-19 pandemic:

The Worcester Family Resource Center of You, Inc. acted as the primary hub for all COVID relief needs in the City, directing referrals to appropriate partner organizations. In April, the Resource Center reported providing 1,544 services in April and May to 601 family members. The top needs were food insecurity, housing, and mental health. A hot meals program developed by Worcester Together in response to the food insecurity needs of COVID positive families served 6,500 plus meals to an average of 50 households per week.

A small grassroots survey distributed by the Worcester Community Connections Coalition of You, Inc. Found the top needs of parents following the onset of the pandemic were how to continue working and teaching their children in a remote learning model, finding childcare, and personal family issues due to stress on top of already established family challenges.

A history of deep racial and economic inequities are being exacerbated by COVID-19. Sixty- percent of Worcester’s foreign-born residents originate from Asia and Latin America. Thirty-one percent of Worcester’s positive COVID cases are Hispanic individuals. Many immigrant households were ineligible for benefits such as federal stimulus payments and pandemic unemployment compensation. Many families worked in jobs that were closed and had little or no access to technology for remote learning.

Across the State, 45,000 renter households were not expected to be able to cover housing basic need expenses; 25,000 undocumented households; and 35,200 owner households with one unemployed person in the household. DTA reported a record number of case load increases: SNAP applications increased from 6,429 to 13,465 per week following the end of pandemic unemployment compensation; TAFCD applications increased from 493 to 755 per week; and EAECDC applications from 189 to 272 per week. The Department received 66,000 incoming calls per week in the month of September.

Of the 3,000 plus people who responded to the Greater Worcester COVID-19 Survey, 20 percent reported being food insecure; 15 percent were laid off or furloughed, 5 percent were working fewer hours; 4.5 percent were worried a lot about housing or lost housing while 16 percent were a little worried about housing; 3 percent lost health insurance; 37 percent reported moderate mental distress and 11 percent reported serious mental distress.

Combining findings pre-COVID and findings during COVID, WCAC identified seven top individual/family level and community level needs that will be critical in 2021-2023. These are summarized in the chart below:

Top Needs: Individual/ Family
Access to Healthy Food
Housing
Well-Paying Jobs: Living wage jobs are the key to stable families and the ability to work toward economic independence.
Training & Education: Skills training and access to education is needed to gain living wage jobs.
High Quality Childcare: People need childcare providers they can trust while they maintain employment and with non-traditional days/hours of operation.
Heating & Utility Assistance: Note, the high response rate could account for the large number of LIHEAP program participants that completed surveys.
Top Needs: Community
Access to Healthy Food: This has been exacerbated by COVID-19 community-wide as children are learning remotely with challenges to accessing free meals.
After School Programming: Families enrolled in Head Start in Southern Worcester County had a high response rate to this need.
Housing: Housing needs have been exacerbated by COVID-19 community-wide as people have lost income.

WCAC strategically posed questions within its surveys related to financial empowerment capabilities as the Agency plans to build upon its successful VITA and Bank On Worcester County, an initiative to increase access to mainstream banking. The results were as follows:

- 35% of people responded they are not able to pay their bills in full or on time;
- 33% of people responded they have been charged a fee because they could not pay a bill in full on time;

- 39% of people stated they feel somewhat worried about money; 25% stated they feel really worried;
- Over half of respondents reported they have less than \$200 saved for emergencies;
- 12% of people reported being on a fixed income keeps them from being financially stable; another 12% reported living expenses are too high; 7% stated their health keeps them from working; 6% reported mental health issues keep them from working;
- 66% of WCAC staff stated information about managing their finances would be beneficial

Community strengths emerged during the focus group conducted with community partners. It was clear the partners feel Worcester is rich with deep partnerships between organizations that have sustained over time. Some of the organizations have niches with content expertise in particular sectors, such as housing, food security, or youth violence prevention. A timely example is the immediate action undertaken upon the state shut-down to create Worcester Together. This group of partners had previously led efforts for assistance during the Hurricane Maria emergency and easily came together again to provide critical assistance during the pandemic. In this case, an important local community foundation participated in weekly discussions around needs with smaller grass-roots organizations delivering services directly within neighborhoods to the households that are most challenging to reach, while larger organizations such as WCAC were able to provide the infrastructure to administer COVID relief funding to families. These partnerships will continue to be much-needed as families recover from the effects of the pandemic. WCAC believes there is an opportunity to build upon the partnerships for strengthened resource and referral among organizations to ease navigation through critical services.

In Southern Worcester County during an interview with the Webster Public Library, it became clear that libraries are often a tremendous resource to a wide audience and the community at large. While not always a traditional access point for social services, libraries often post community information virtually and in their physical spaces. In some cases, libraries are sites for free tax preparation through the AARP, are utilized for community meetings and family socializations, and welcome collaboration.

Key Findings: Internal Assessment

On March 9, 2020, the Board of Directors was presented with an overview of the data collected and key findings of the internal agency assessment. Top Agency needs include increased communication across all departments and between all levels of staffing. Staff reported wanting clear communication from their managers at the program level and wanting to know more about the happenings in programs within other departments in the Agency. Staff reported wanting to increase knowledge of program eligibility requirements across departments and how to make referrals internally to bring a holistic quality of service to their assigned program participants. Improved technology is a top need, including an improved use of technology. In a COVID world, this suddenly became even more critical. As the Agency updated its technology, the need for staff training increased. Improvements in physical facilities was found to be a top need pre-COVID and relates to access to services. This includes increased space that meets client's needs for confidentiality and ample parking for improved access to services, as well as expanded hours of operation to align with the varying work schedules and work shifts of the low-income population are needed. The use of brick and mortar facilities will need to be re-evaluated following the pandemic as COVID-19 has taught communities a new way of working, communicating, and receiving services virtually. A culture of diversity, equity, and inclusion was found to be important across the Agency. Increased and clearer career pathways and ladders within the Agency that are tied

to pay were found to be important to staff. Lastly, staff reported wanting services themselves, such as on-site child care, training, assistance with education, and financial empowerment skills.

Customer satisfaction data was collected as described in the Community Assessment Process section and utilized in the analysis of internal agency needs. Overall, 255 customers responded to surveys with an overwhelming majority of customers reporting the Agency programs they received services from were helpful. Challenges in receiving services through WCAC included finding parking in the Worcester downtown area, the need for hours that extend beyond the typical business day, and mostly lack of transportation in both Worcester and Southern Worcester County.

WCAC is an established, financially sound organization that is trusted and well-respected within the communities it serves. The Agency partners well with others, believes wholly in partnership as the utmost strategy for alleviating poverty, and is looked upon and sought out by other organizations to partner with and in some cases, is often asked to take the lead on grant applications for new initiatives or lead existing programs.

V. Formal Board Acceptance

WCAC's Board of Directors were presented with an overview of the data and key findings from the Community and Internal Needs Assessment conducted in Winter 2019-2020 at its March 2020 Board meeting. In light of the COVID-19 pandemic, the Board was again presented with an update of this data to include initial findings from community COVID impact data at its October 2020 Board meeting. The Board will be presented with a complete Community and Internal Needs Assessment for approval at the December 2020 Board meeting.

V1. Appendices

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WCAC Service Area - Selected Census Data

	Massachusetts State Average	Worcester County	City of Worcester	Auburn	Blackstone	Boylston	Brimfield	Brookfield	Charlton
Demographics									
Total Population	6,830,193	822,280	185,195	16,633	9,246	4,581	3,739	3,431	13,482
Persons under 5 years	5.3%	5.4%	5.2%	3.4%	3.8%	4.8%	4.3%	4.1%	5.6%
White	78.5%	84.0%	69.0%	94.8%	95.2%	95.5%	95.2%	90.7%	96.2%
Black	7.5%	5.0%	13.1%	1.6%	2.0%	0.3%	3.6%	1.3%	0.7%
Other Races	10.9%	8.1%	13.7%	2.8%	1.6%	3.3%	0.5%	2.5%	1.3%
Two or more races	3.2%	2.9%	4.3%	0.9%	1.6%	1.0%	0.8%	5.6%	1.8%
Hispanic/Latino (of any race)	11.6%	11.2%	21.3%	4.5%	2.8%	1.9%	2.6%	0.0%	4.2%
Veterans in population	5.8%	6.9%	5.0%	8.6%	7.5%	5.3%	7.8%	9.1%	7.0%
Foreign Born	16.5%	11.9%	21.3%	7.3%	4.0%	6.6%	3.3%	5.1%	3.8%
Language other than English at home	23.6%	19.0%	33.9%	7.8%	5.6%	7.6%	3.5%	3.8%	5.4%
Poverty									
Poverty Rate	10.8%	10.4%	21.1%	3.6%	3.7%	3.7%	2.9%	7.5%	3.8%
Male	43.2%	49.3%	19.1%	2.5%	4.2%	3.5%	3.3%	6.1%	3.5%
Female	11.9%	50.7%	23.1%	4.7%	3.3%	4.0%	2.5%	8.9%	4.0%
Families in Poverty	7.5%	7.0%	15.9%	1.3%	1.6%	1.8%	2.1%	5.0%	1.9%
Married Couple Families	47.0%	49.4%	32.3%	52.1%	59.4%	57.9%	59.4%	45.5%	59.1%
Families w/ Female Householder	12.2%	12.0%	15.8%	9.9%	8.5%	8.6%	8.5%	6.4%	12.2%
Child Poverty Rate (persons under 18)	13.9%	13.0%	29.4%	2.0%	3.5%	0.7%	4.4%	18.7%	2.7%
Ages 18-34	13.6%	26.5%	24.4%	3.3%	5.1%	6.7%	1.6%	1.7%	3.8%
Ages 35-64	8.3%	40.8%	16.6%	3.7%	1.9%	4.3%	2.8%	3.3%	3.9%
Seniors in Poverty (persons over 65)	9.0%	9.0%	14.8%	5.0%	92.0%	3.4%	2.5%	10.2%	5.3%
White Alone	8.5%	83.5%	20.7%	3.2%	3.5%	3.8%	2.5%	3.1%	3.8%
Black or African American alone	19.7%	5.1%	19.6%	14.8%	11.8%	0.0%	8.9%	74.4%	0.0%
American Indian and Alaska Native alone	22.2%	0.3%	28.1%	0.0%	0.0%	-	-	-	0.0%
Asian alone	13.8%	5.1%	17.9%	5.2%	62.5%	0.0%	0.0%	0.0%	0.0%
Native Hawaiian and Other Pacific Island alone	14.3%	0.0%	31.8%	-	-	-	-	-	-
Some other race alone	26.8%	2.8%	28.0%	7.1%	0.0%	46.2%	-	0.0%	0.0%
Two or more races	17.5%	3.2%	28.1%	21.7%	0.7%	0.0%	24.1%	66.0%	6.8%
Hispanic/Latino (of any race)	26.6%	12.2%	33.3%	9.6%	27.8%	20.9%	24.5%	-	8.5%
White alone, not Hispanic or Latino	7.1%	74.7%	17.3%	3.1%	2.8%	3.6%	1.9%	3.1%	3.5%
Households Receiving Food Stamps/SNAP Benefits	12.0%	8.5%	22.2%	5.5%	6.9%	2.3%	6.5%	5.4%	6.3%
Employment									
Civilian Population Labor Force	3,773,721	443,235	95,113	9,805	5,567	2,853	2,337	1,947	8,248
Unemployment Rate	5.4%	5.5%	6.6%	4.9%	5.8%	2.7%	8.4%	3.6%	7.5%
Median Annual Household Income	\$77,378	\$71,895	\$46,407	\$83,014	\$86,513	\$98,520	\$84,471	\$68,125	\$97,805
Per Capita Income	\$41,794	\$36,169	\$26,919	\$41,021	\$37,798	\$46,857	\$38,489	\$39,360	\$41,064
Educational Attainment									
Less Than High School Graduate (age 25+)	5.1%	6.2%	9.6%	5.7%	5.4%	4.0%	5.8%	11.7%	4.6%
High School Graduate, including equivalency	24.2%	28.1%	29.6%	30.2%	32.4%	16.8%	26.5%	33.2%	30.3%
Some college, no degree	15.6%	17.3%	16.8%	15.8%	19.5%	16.2%	19.7%	21.0%	17.8%
Associate's Degree	7.7%	9.0%	8.0%	9.1%	10.6%	10.9%	12.0%	4.8%	9.9%
Bachelor's Degree	23.8%	22.0%	18.4%	25.4%	22.1%	34.9%	19.3%	20.9%	24.0%
Graduate or Professional Degree	19.1%	14.0%	11.7%	13.8%	9.9%	17.2%	16.7%	8.3%	13.3%

WCAC Service Area - Selected Census Data

	Clinton	Douglas	Dudley	East Brookfield	Grafton	Hardwick	Holden	Holland	Hopedale	Hubbardston
Demographics										
Total Population	13,899	8,794	11,682	2,159	18,624	3,025	18,821	2,539	5,951	4,642
Persons under 5 years	5.8%	2.9%	4.1%	10.5%	5.7%	6.7%	5.3%	7.2%	2.9%	3.0%
White	89.4%	95.3%	92.4%	98.3%	82.6%	96.2%	93.9%	96.7%	97.6%	94.8%
Black	3.3%	0.3%	98.3%	0.9%	4.6%	0.8%	1.4%	0.9%	0.6%	3.7%
Other Races	4.3%	1.5%	4.3%	0.7%	9.1%	0.6%	2.3%	0.6%	1.0%	0.3%
Two or more races	2.9%	3.0%	1.2%	0.0%	3.3%	2.4%	2.3%	1.8%	0.7%	1.2%
Hispanic/Latino (of any race)	17.1%	7.6%	2.8%	1.8%	6.7%	3.4%	4.0%	2.9%	2.2%	3.0%
Veterans in population	6.2%	7.4%	5.0%	10.7%	5.8%	8.3%	5.3%	11.0%	7.3%	10.2%
Foreign Born	11.3%	3.7%	7.2%	3.5%	12.4%	3.8%	6.2%	1.7%	2.0%	4.1%
Language other than English at home	20.0%	7.5%	10.5%	6.0%	18.3%	5.4%	9.4%	4.6%	5.1%	7.4%
Poverty										
Poverty Rate	7.3%	2.9%	6.4%	6.7%	4.5%	14.0%	4.4%	5.4%	4.1%	2.9%
Male	4.3%	2.3%	5.5%	7.1%	4.0%	14.3%	3.7%	6.8%	4.0%	2.3%
Female	10.4%	3.4%	7.3%	6.4%	5.0%	13.6%	5.1%	3.7%	4.3%	3.5%
Families in Poverty	4.1%	2.5%	3.5%	3.1%	2.7%	4.8%	2.5%	1.5%	2.6%	1.4%
Married Couple Families	46.0%	64.9%	53.3%	53.9%	57.2%	48.7%	62.9%	60.9%	54.3%	63.6%
Families w/ Female Householder	11.8%	7.1%	13.2%	8.3%	8.0%	4.3%	7.8%	14.3%	7.9%	5.5%
Child Poverty Rate (persons under 18)	9.9%	2.9%	5.7%	10.6%	2.6%	14.4%	3.6%	2.1%	1.3%	1.0%
Ages 18-34	8.3%	5.7%	9.9%	6.3%	7.4%	28.0%	6.7%	6.3%	5.2%	6.4%
Ages 35-64	5.9%	1.9%	5.2%	6.2%	3.8%	8.7%	2.8%	6.0%	2.3%	1.8%
Seniors in Poverty (persons over 65)	6.1%	3.3%	6.8%	4.1%	6.7%	7.4%	7.3%	6.9%	12.8%	5.1%
White Alone	7.2%	2.8%	6.6%	6.9%	4.4%	12.1%	4.4%	4.7%	3.4%	3.1%
Black or African American alone	18.8%	0.0%	0.7%	0.0%	7.3%	39.1%	10.5%	39.1%	37.1%	0.0%
American Indian and Alaska Native alone	0.0%	-	0.0%	0.0%	-	-	0.0%	-	-	-
Asian alone	0.0%	0.0%	3.4%	-	5.1%	0.0%	8.7%	-	0.0%	0.0%
Native Hawaiian and Other Pacific Island alone	-	-	-	-	-	-	-	-	-	-
Some other race alone	10.5%	0.0%	0.0%	0.0%	2.5%	100.0%	0.0%	35.7%	51.4%	-
Two or more races	0.0%	6.1%	18.4%	-	3.9%	68.9%	0.5%	16.7%	47.5%	0.0%
Hispanic/Latino (of any race)	11.8%	0.0%	4.6%	21.9%	4.0%	71.3%	41.2%	3480.0%	34.4%	0.0%
White alone, not Hispanic or Latino	6.2%	3.1%	6.5%	6.6%	4.4%	12.2%	2.8%	4.3%	3.3%	3.1%
Households Receiving Food Stamps/SNAP Benefits	9.6%	3.8%	11.6%	7.3%	5.1%	14.4%	3.4%	5.4%	3.1%	3.5%
Employment										
Civilian Population Labor Force	8,568	5,420	6,611	1,251	10,586	1,713	10,866	1,659	3,205	2,741
Unemployment Rate	4.0%	2.5%	6.7%	3.0%	4.9%	7.9%	4.3%		5.5%	5.3%
Median Annual Household Income	\$66,094	\$95,567	\$67,117	\$84,444	\$102,737	\$58,924	\$105,000	\$81,680	\$107,550	\$95,530
Per Capita Income	\$34,020	\$37,792	\$30,831	\$34,737	\$46,948	\$30,367	\$45,975	\$36,563	\$42,756	\$39,958
Educational Attainment										
Less Than High School Graduate (age 25+)	8.1%	4.0%	7.8%	8.1%	4.9%	7.5%	2.9%	6.7%	5.4%	3.8%
High School Graduate, including equivalency	28.0%	29.9%	32.2%	30.0%	22.5%	33.8%	17.6%	25.1%	20.2%	31.5%
Some college, no degree	18.9%	21.3%	20.1%	17.8%	15.9%	18.6%	13.2%	24.4%	17.3%	20.5%
Associate's Degree	10.6%	11.4%	9.5%	11.0%	8.4%	11.4%	9.3%	12.9%	11.1%	12.1%
Bachelor's Degree	25.6%	26.2%	18.8%	21.7%	27.5%	17.9%	30.7%	17.3%	34.7%	19.5%
Graduate or Professional Degree	9.0%	7.2%	11.6%	11.4%	20.7%	10.8%	26.3%	13.6%	11.3%	12.8%

WCAC Service Area - Selected Census Data

	Leicester	Mendon	Milford	Millbury	Millville	Monson	New Braintree	North Brookfield	Northborough	Northbridge
Demographics										
Total Population	11,286	6,068	28,789	13,630	3,242	8,811	1,298	4,764	14,985	16,522
Persons under 5 years	3.8%	2.3%	7.6%	5.4%	4.6%	4.4%	5.0%	7.9%	5.0%	8.3%
White	93.9%	93.0%	83.0%	91.5%	97.5%	96.3%	99.3%	98.8%	85.5%	91.7%
Black	2.9%	0.1%	2.4%	1.1%	50.0%	0.8%	0.0%	0.6%	2.4%	2.0%
Other Races	1.3%	2.8%	12.7%	5.4%	20.0%	1.6%	0.5%	0.5%	9.5%	2.8%
Two or more races	1.8%	4.0%	2.0%	2.0%	1.8%	1.4%	0.2%	0.0%	2.7%	3.5%
Hispanic/Latino (of any race)	4.0%	1.0%	13.5%	1.3%	1.1%	1.9%	0.5%	1.0%	3.1%	6.2%
Veterans in population	7.8%	6.1%	6.2%	7.4%	6.9%	9.0%	7.2%	9.5%	6.7%	7.5%
Foreign Born	6.0%	4.1%	16.0%	8.1%	2.4%	2.3%	1.7%	1.8%	12.6%	5.3%
Language other than English at home	7.7%	6.5%	28.3%	10.3%	5.0%	2.5%	2.7%	2.9%	14.7%	8.7%
Poverty										
Poverty Rate	6.4%	1.0%	8.9%	5.3%	6.2%	5.4%	8.9%	6.2%	2.1%	7.3%
Male	5.4%	1.0%	8.3%	3.9%	3.4%	4.0%	8.3%	5.0%	1.6%	5.1%
Female	7.3%	0.9%	9.5%	6.6%	8.7%	6.8%	9.5%	7.4%	2.7%	9.4%
Families in Poverty	4.6%	0.8%	5.9%	3.1%	6.3%	3.6%	5.8%	4.8%	1.2%	6.6%
Married Couple Families	56.8%	79.8%	50.9%	56.6%	51.6%	59.0%	59.3%	57.8%	66.3%	52.4%
Families w/ Female Householder	10.2%	2.9%	10.7%	8.6%	13.1%	7.7%	10.0%	7.6%	8.7%	13.8%
Child Poverty Rate (persons under 18)	12.1%	0.0%	13.8%	3.7%	9.7%	4.8%	12.8%	4.3%	1.2%	8.5%
Ages 18-34	8.8%	0.0%	8.9%	3.4%	3.4%	4.8%	12.5%	12.7%	4.0%	8.5%
Ages 35-64	3.3%	0.6%	7.3%	5.7%	5.4%	5.2%	7.3%	3.9%	1.0%	5.4%
Seniors in Poverty (persons over 65)	5.2%	4.3%	5.6%	8.7%	6.4%	7.3%	4.2%	5.4%	4.9%	9.5%
White Alone	5.5%	1.0%	7.0%	5.5%	5.9%	5.0%	8.7%	6.0%	1.6%	7.6%
Black or African American alone	33.8%	-	10.9%	5.4%	11.1%	3.3%	-	10.3%	1.7%	10.7%
American Indian and Alaska Native alone	100.0%	-	0.0%	0.0%	-	-	-	-	0.0%	0.0%
Asian alone	0.0%	0.0%	4.2%	1.5%	100.0%	0.0%	50.0%	41.7%	8.3%	12.3%
Native Hawaiian and Other Pacific Island alone	0.0%	-	100.0%	0.0%	-	-	-	-	0.0%	0.0%
Some other race alone	0.0%	0.0%	27.2%	0.6%	0.0%	75.6%	-	-	0.0%	0.0%
Two or more races	9.7%	0.4%	1.6%	6.6%	22.0%	17.5%	0.0%	-	2.2%	0.0%
Hispanic/Latino (of any race)	4.8%	3.7%	24.2%	1.3%	0.0%	35.8%	57.1%	4.3%	0.7%	8.6%
White alone, not Hispanic or Latino	5.5%	1.0%	5.6%	5.6%	5.9%	5.0%	8.4%	6.1%	1.6%	7.3%
Households Receiving Food Stamps/SNAP Benefits	7.5%	1.8%	9.0%	7.4%	7.2%	8.5%	5.9%	9.3%	2.2%	9.9%
Employment										
Civilian Population Labor Force	6,957	3,394	16,071	8,412	1,850	5,191	561	2,757	8,289	9,477
Unemployment Rate	4.0%	3.4%	5.7%	6.6%	3.9%	5.3%	7.2%	5.2%	3.2%	4.0%
Median Annual Household Income	\$82,229	\$132,063	\$82,129	\$81,804	\$78,704	\$82,427	\$89,167	\$73,599	\$113,608	\$78,230
Per Capita Income	\$36,208	\$54,512	\$37,537	\$41,066	\$38,029	\$38,196	\$38,908	\$33,347	\$56,781	\$37,236
Educational Attainment										
Less Than High School Graduate (age 25+)	9.3%	1.7%	9.9%	7.5%	9.3%	7.7%	10.8%	8.6%	3.8%	6.9%
High School Graduate, including equivalency	30.9%	29.3%	26.0%	30.7%	29.6%	30.6%	28.7%	39.0%	15.1%	32.2%
Some college, no degree	21.6%	16.2%	18.5%	18.1%	20.9%	22.1%	17.8%	19.5%	13.6%	17.8%
Associate's Degree	9.8%	8.5%	8.6%	10.5%	12.2%	11.6%	10.1%	6.4%	7.7%	9.0%
Bachelor's Degree	17.9%	30.2%	23.5%	19.3%	19.8%	15.7%	20.0%	14.2%	33.1%	20.9%
Graduate or Professional Degree	10.4%	14.0%	13.6%	13.9%	8.1%	12.3%	12.6%	12.3%	26.7%	13.2%

WCAC Service Area - Selected Census Data

	Oakham	Oxford	Palmer	Paxton	Rutland	Shrewsbury	Southbridge	Spencer	Sterling	Sturbridge
Demographics										
Total Population	1,840	13,944	12,251	4,870	8,586	37,037	16,894	11,913	8,052	9,537
Persons under 5 years	2.8%	6.1%	4.4%	4.5%	6.1%	5.0%	6.2%	3.8%	5.8%	6.0%
White	97.9%	91.4%	91.7%	90.0%	96.6%	72.5%	80.0%	94.8%	97.6%	94.4%
Black	0.3%	1.4%	1.8%	7.4%	0.0%	3.4%	3.7%	1.0%	0.5%	0.6%
Other Races	0.9%	3.1%	2.5%	1.7%	1.6%	20.1%	11.9%	3.6%	1.0%	4.1%
Two or more races	0.8%	4.1%	3.8%	0.9%	1.8%	4.1%	4.3%	0.6%	0.9%	1.0%
Hispanic/Latino (of any race)	3.3%	5.0%	5.5%	2.7%	4.0%	5.4%	32.1%	3.8%	4.6%	3.1%
Veterans in population	5.3%	8.1%	8.1%	4.9%	7.0%	5.9%	9.8%	10.8%	6.8%	9.5%
Foreign Born	2.5%	5.8%	5.0%	10.2%	6.8%	23.2%	4.7%	5.3%	3.8%	6.4%
Language other than English at home	2.0%	8.9%	5.9%	12.0%	8.4%	28.8%	29.0%	6.2%	3.2%	11.6%
Poverty										
Poverty Rate	3.4%	8.4%	12.5%	2.8%	2.1%	4.3%	19.2%	10.1%	3.2%	6.0%
Male	4.7%	7.4%	12.0%	3.1%	1.4%	3.7%	15.1%	10.4%	3.2%	2.5%
Female	2.0%	9.4%	12.9%	2.4%	2.8%	4.9%	23.2%	9.7%	3.1%	8.7%
Families in Poverty	2.3%	6.5%	8.5%	1.6%	1.1%	2.7%	15.3%	4.1%	1.2%	4.5%
Married Couple Families	66.4%	45.6%	43.3%	61.1%	67.3%	62.9%	38.1%	50.1%	69.5%	58.5%
Families w/ Female Householder	6.9%	10.3%	13.4%	9.0%	8.3%	10.8%	15.1%	11.2%	10.4%	14.8%
Child Poverty Rate (persons under 18)	0.0%	12.5%	15.4%	4.3%	1.2%	2.5%	25.7%	11.5%	0.0%	7.4%
Ages 18-34	8.0%	4.3%	16.3%	0.9%	2.0%	9.0%	23.0%	9.6%	1.8%	6.0%
Ages 35-64	3.1%	9.1%	11.8%	2.2%	1.6%	2.7%	15.3%	9.7%	2.7%	3.5%
Seniors in Poverty (persons over 65)	2.2%	5.8%	5.6%	4.2%	6.5%	5.9%	14.0%	10.0%	9.4%	9.0%
White Alone	3.0%	5.9%	13.0%	2.2%	2.2%	3.4%	17.6%	9.7%	3.2%	5.2%
Black or African American alone	66.7%	65.6%	0.0%	9.4%	-	14.3%	17.8%	42.5%	0.0%	1.9%
American Indian and Alaska Native alone	50.0%	-	-	-	-	0.0%	32.4%	-	0.0%	-
Asian alone	0.0%	0.3%	0.0%	0.0%	0.0%	5.2%	0.0%	0.0%	0.0%	28.7%
Native Hawaiian and Other Pacific Island alone	-	-	-	-	-	-	-	-	-	-
Some other race alone	0.0%	50.7%	8.7%	17.1%	0.0%	2.2%	29.0%	-	0.0%	19.8%
Two or more races	0.0%	39.5%	13.0%	0.0%	0.0%	8.8%	23.0%	73.1%	0.0%	1.1%
Hispanic/Latino (of any race)	3.3%	31.0%	19.3%	6.4%	15.5%	7.9%	29.5%	8.6%	0.0%	7.0%
White alone, not Hispanic or Latino	3.0%	6.0%	12.5%	2.2%	1.6%	3.4%	13.0%	9.8%	3.4%	5.3%
Households Receiving Food Stamps/SNAP Benefits	7.5%	10.7%	16.0%	3.2%	5.0%	3.4%	27.9%	11.3%	3.6%	8.4%
Employment										
Civilian Population Labor Force	1,143	8,653	6,612	2,765	4,864	21,121	8,322	6,312	4,568	5,343
Unemployment Rate	5.6%	4.7%	5.9%	1.4%	3.0%	4.2%	8.1%	4.9%	3.8%	2.0%
Median Annual Household Income	\$84,375	\$71,327	\$60,333	\$99,875	\$104,050	\$105,959	\$50,787	\$71,830	\$107,348	\$91,440
Per Capita Income	\$36,408	\$32,906	\$30,565	\$43,782	\$39,299	\$47,316	\$26,662	\$33,055	\$48,371	\$43,736
Educational Attainment										
Less Than High School Graduate (age 25+)	5.1%	7.3%	7.6%	2.9%	2.3%	4.9%	18.5%	10.4%	4.6%	3.7%
High School Graduate, including equivalency	30.0%	34.6%	34.8%	16.2%	27.3%	17.7%	34.9%	36.7%	22.2%	23.1%
Some college, no degree	19.0%	22.6%	23.2%	19.6%	14.0%	11.2%	21.7%	22.0%	16.9%	17.0%
Associate's Degree	10.6%	7.3%	9.7%	6.8%	8.9%	7.6%	8.4%	8.2%	7.4%	9.7%
Bachelor's Degree	21.2%	20.3%	18.4%	28.7%	30.0%	30.3%	10.9%	14.5%	28.4%	27.7%
Graduate or Professional Degree	14.3%	8.0%	6.2%	25.9%	17.4%	28.1%	5.7%	8.1%	20.6%	18.8%

WCAC Service Area - Selected Census Data

	Sutton	Upton	Uxbridge	Wales	Warren	Webster	West Boylston	West Brookfield	Westborough
Demographics									
Total Population	9,385	7,835	13,903	2,117	5,210	16,971	7,941	3,775	18,982
Persons under 5 years	3.7%	4.8%	5.0%	5.6%	6.1%	5.9%	3.8%	3.8%	6.7%
White	92.1%	84.2%	94.3%	98.6%	97.2%	88.4%	99.7%	96.2%	70.4%
Black	3.6%	6.3%	2.1%	0.1%	0.0%	3.2%	5.9%	0.2%	2.8%
Other Races	1.5%	3.8%	2.8%	0.2%	2.8%	6.3%	2.6%	3.0%	25.2%
Two or more races	2.6%	5.6%	0.7%	0.9%	0.0%	2.2%	2.9%	0.7%	1.5%
Hispanic/Latino (of any race)	0.4%	4.4%	1.5%	4.9%	1.3%	11.4%	12.2%	1.4%	5.3%
Veterans in population	8.7%	5.4%	6.7%	11.3%	10.2%	9.6%	5.8%	9.7%	4.4%
Foreign Born	5.6%	6.3%	4.8%	4.2%	3.3%	7.5%	6.2%	2.7%	27.2%
Language other than English at home	5.1%	7.8%	6.0%	5.7%	1.5%	17.7%	16.4%	4.8%	29.6%
Poverty									
Poverty Rate	2.4%	3.5%	8.2%	6.0%	4.3%	8.8%	7.3%	4.9%	4.2%
Male	2.5%	2.3%	9.6%	6.2%	5.5%	7.0%	5.3%	4.3%	3.6%
Female	2.4%	4.7%	6.7%	5.9%	3.3%	10.3%	9.0%	5.6%	4.8%
Families in Poverty	3.5%	1.6%	5.8%	5.3%	0.0%	5.6%	3.3%	0.0%	2.2%
Married Couple Families	63.8%	71.6%	60.8%	49.1%	55.2%	44.2%	55.8%	50.7%	65.0%
Families w/ Female Householder	10.9%	5.6%	11.7%	8.3%	9.8%	17.0%	8.3%	6.8%	5.5%
Child Poverty Rate (persons under 18)	0.6%	1.9%	13.4%	6.9%	0.0%	12.1%	10.8%	0.0%	3.0%
Ages 18-34	1.2%	3.6%	7.2%	4.5%	5.2%	11.7%	7.5%	5.2%	4.5%
Ages 35-64	1.0%	2.5%	7.1%	7.0%	5.1%	7.3%	6.2%	6.3%	4.1%
Seniors in Poverty (persons over 65)	8.6%	10.5%	4.4%	3.6%	6.6%	5.4%	6.2%	6.1%	6.7%
White Alone	2.4%	3.7%	5.5%	5.9%	4.4%	6.6%	6.0%	5.1%	3.6%
Black or African American alone	0.3%	0.6%	87.8%	0.0%	100.0%	12.3%	60.0%	0.0%	3.9%
American Indian and Alaska Native alone	-	-	-	100.0%	-	-	50.0%	-	22.7%
Asian alone	13.6%	0.0%	38.3%	-	0.0%	5.5%	32.5%	0.0%	4.5%
Native Hawaiian and Other Pacific Island alone	0.0%	-	-	-	-	-	-	-	-
Some other race alone	0.0%	1.7%	42.0%	0.0%	-	38.8%	25.0%	0.0%	4.9%
Two or more races	0.4%	5.7%	0.0%	0.0%	-	20.1%	0.7%	0.0%	16.5%
Hispanic/Latino (of any race)	2.5%	4.3%	27.9%	5.8%	0.0%	19.8%	6.5%	-	3.8%
White alone, not Hispanic or Latino	2.3%	3.6%	5.4%	5.9%	4.5%	6.8%	6.0%	5.1%	3.9%
Households Receiving Food Stamps/SNAP Benefits	3.3%	3.0%	6.8%	14.9%	13.1%	14.1%	5.4%	4.2%	3.3%
Employment									
Civilian Population Labor Force	5,626	4,500	8,337	1,049	2,533	8,996	3,309	2,171	10,917
Unemployment Rate	2.3%	6.0%	7.2%	3.7%	4.3%	7.4%	3.6%	4.1%	3.1%
Median Annual Household Income	\$102,439	\$124,856	\$101,859	\$54,103	\$69,851	\$57,924	\$78,313	\$72,931	\$108,767
Per Capita Income	\$46,409	\$50,274	\$38,522	\$27,669	\$30,281	\$30,919	\$29,911	\$37,711	\$50,853
Educational Attainment									
Less Than High School Graduate (age 25+)	2.3%	2.9%	5.7%	6.7%	4.2%	12.9%	12.8%	8.4%	2.8%
High School Graduate, including equivalency	28.1%	16.4%	32.9%	39.3%	43.9%	34.8%	30.4%	36.8%	15.6%
Some college, no degree	16.2%	14.3%	15.8%	19.7%	13.2%	18.0%	17.6%	14.0%	8.6%
Associate's Degree	7.5%	8.8%	9.8%	13.9%	13.5%	10.1%	9.5%	8.6%	6.0%
Bachelor's Degree	26.1%	37.4%	22.8%	12.9%	21.1%	17.2%	17.9%	22.5%	35.8%
Graduate or Professional Degree	19.3%	20.2%	13.0%	7.5%	4.0%	6.9%	11.7%	9.6%	31.2%