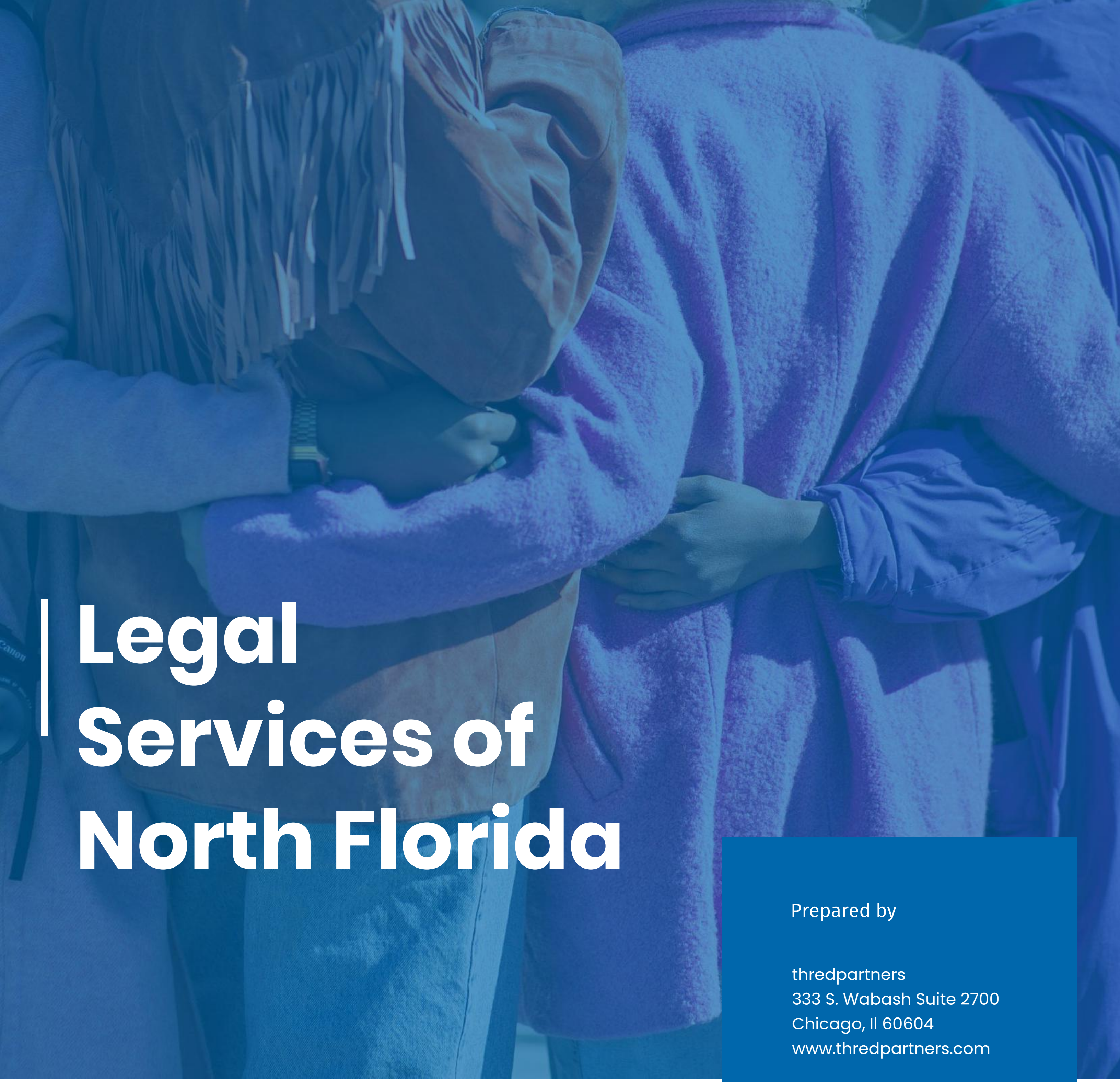

Legal Services of North Florida

2022 Community Needs Assessment

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HOPE. JUSTICE. FOR ALL.

LSC America's Partner for Equal Justice
LEGAL SERVICES CORPORATION

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Letter from the Executive Director

"We will create a support structure that keeps families from falling into worse circumstances and provides opportunities for us all to do better to support our communities."

Each day, our staff hear from applicants, clients, and community members about the legal issues they see. These stories inspire us to continue serving our communities, by improving the economic, housing, and health stability of our neighbors. At the same time, we know that there are others who need legal help and do not reach out for any variety of reasons. Their legal needs may be significant, and we cannot ignore them simply because we do not see them come through our doors. This report, analyzing the legal needs in the Florida Panhandle, helps us to cure this "blind spot" and explore the legal needs of those who may not reach out to us when they need it.

Thank you to the members of our community, community partners, and other stakeholders for generously sharing their time and insights by completing surveys, engaging in interviews, and joining working groups to help us shine a light on the broad needs of our community.

Thank you to thredpartners – Gretchen Slusser, Beth Johnson, and Nancy Bukovac – for taking the time to explore the Florida Panhandle and dive deeply into the issues people are facing.

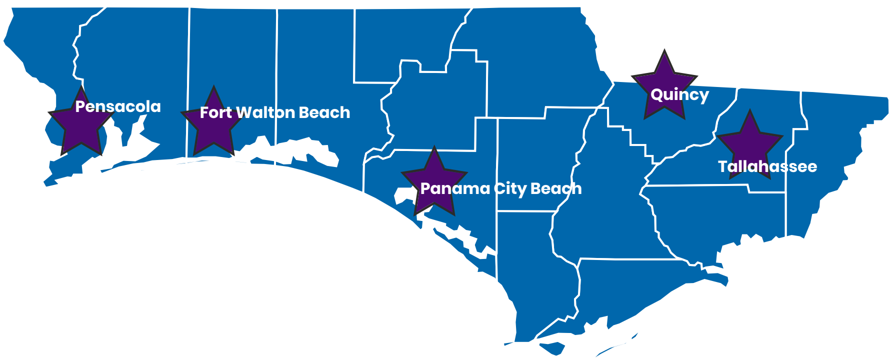
The information gathered and reported here will help drive the direction of Legal Services of North Florida in the years to come. We see through this report the challenges in safe and affordable housing, economic and financial security, and stable families and relationships – and often the intersection of how one of these areas impacts the other. We also are reminded of the importance of well-developed networks. Our community partners are essential partnerships that help all of us do better and achieve longer-lasting, improved outcomes for each individual, family, and community impacted.

In these ever-changing times, any one of us could face the challenges with which our most vulnerable neighbors struggle. Incorporating this needs assessment report into the structure we create to address those challenges creates so much more than a safety net. We will create a support structure that keeps families from falling into worse circumstances and provides opportunities for us all to do better to support our communities.

Thank you again to all who supported this report and the work of Legal Services of North Florida.

LSNF Service Area

Legal Services of North Florida (LSNF), founded in 1976, is one of seven legal services organizations in Florida funded primarily by the Legal Services Corporation. LSNF serves 16 counties in the Florida Panhandle, a service area that covers over 11,000 miles. The 2021 Census estimated the population of all these counties to be 1,514,624, a 9.99% percent increase since 2010, and more people than each of the smallest 11 U.S. states. LSNF has staff located in 5 offices throughout the Panhandle.



Eleven counties have a higher percentage of poverty than the state average of 12.4%, with six counties (Gadsden, Holmes, Washington, Calhoun, Leon, and Liberty) ranked among the poorest fifteen counties in Florida. More than 17% of the Panhandle is over the age of 65, with added issues of transportation, limited resources, dependency, and resulting isolation. Across the service area, housing costs have increased significantly, even doubling in some communities.

In October 2018, most of LSNF's service area felt the impact of Hurricane Michael, a Category 5 hurricane. Much of the affordable housing was lost. Many lost their jobs. Schools and daycares closed, and public transportation was further limited. Many families lived in tents for a year or more following the storm. When the COVID-19 pandemic hit, it resulted in even further economic instability as businesses failed and other resources depleted.

LSNF staff works tirelessly every day to meet our mission ***"to provide an opportunity for justice for eligible residents through representation conducted efficiently and comparable in quality to that of the private bar, and through other forms of legal assistance designed to provide a full range of civil legal services to those in need."*** This Assessment provides us the opportunity to ensure our work - and the services we provide - meets the needs of our community and guides us in our future work and direction.

Executive Summary

Vulnerability Beyond the Natural Disaster

From hurricanes and tropical storms, to flooding and tornadoes, North Florida is no stranger to disasters. Yet, the most recent disaster of the COVID-19 pandemic was just as devastating to communities across LSNF's service area. When looking at the region's Social Vulnerability Index (SVI), it is no surprise that those already facing a number of vulnerability factors were more severely impacted. [1]

By using U.S. Census data, SVI rankings are created based on 15 social factors, such as poverty, housing conditions, and vehicle access. Those factors are grouped into four themes, which consider the specific data following in each area.[2]

- **Socioeconomic Status**. Below poverty, unemployed, income, no high school diploma.
- **Household Composition & Disability**. Aged 65 or older, aged 17 or younger, older than age 5 with a disability, single-parent households.
- **Housing Type & Transportation.** Multi-unit structures, mobile homes, crowding, no vehicle, group quarters.
- **Minority Status & Language.** Minority, speak English "less than well".

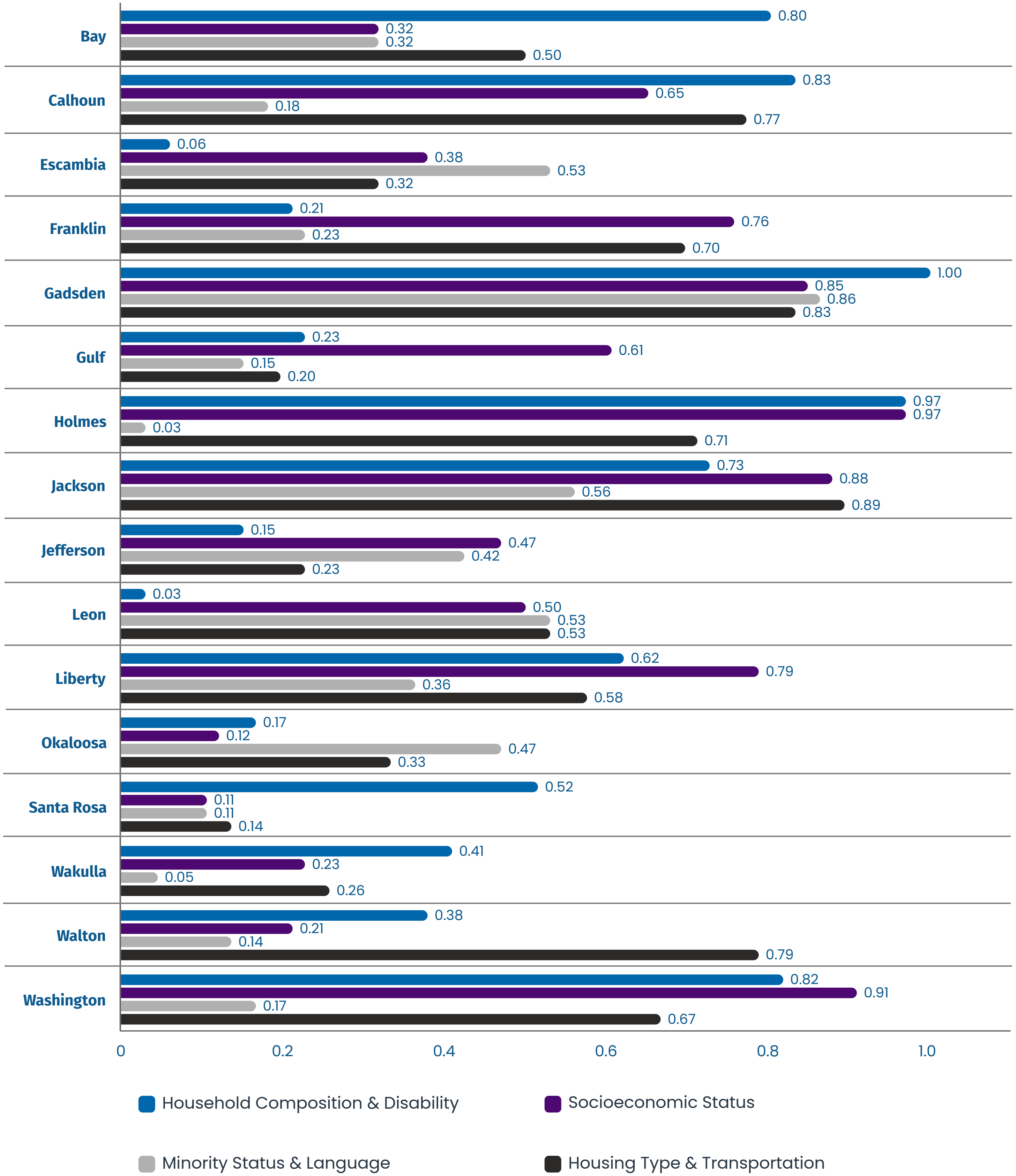
Communities in North Florida fell into these socially vulnerable categories in multiple areas. Overall, seven (7) of the counties served by LSNF - Gadsden, Jackson, Holmes, Washington, Liberty, Calhoun and Franklin - were considered highly vulnerable with an index of at least .5 representing that 50% of the national population is less vulnerable than these counties in Florida. When looking at the specific themes considered for SVI, more than 50% of the LSNF counties were considered highly vulnerable in 3 out 4 themes.

"We were homeless and there were no openings for shelters with kids. If you stayed one night with a friend or in a hotel you weren't considered homeless and it pushed you lower on the list. No one called back for 6 months."

~ Community Needs Assessment Survey Respondent

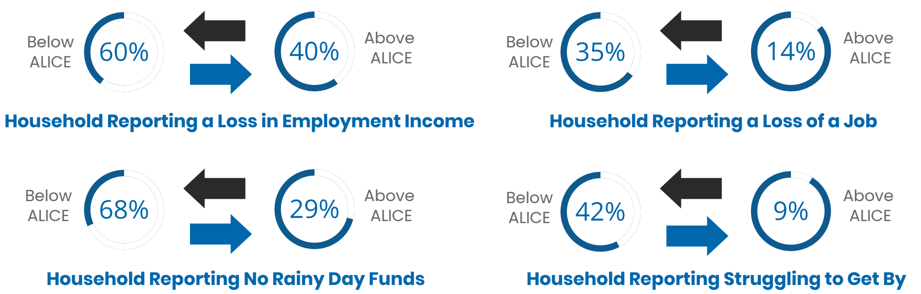
County Vulnerability by SVI Theme

Social vulnerability Index Scale
0 = lowest vulnerability
1 = highest vulnerability



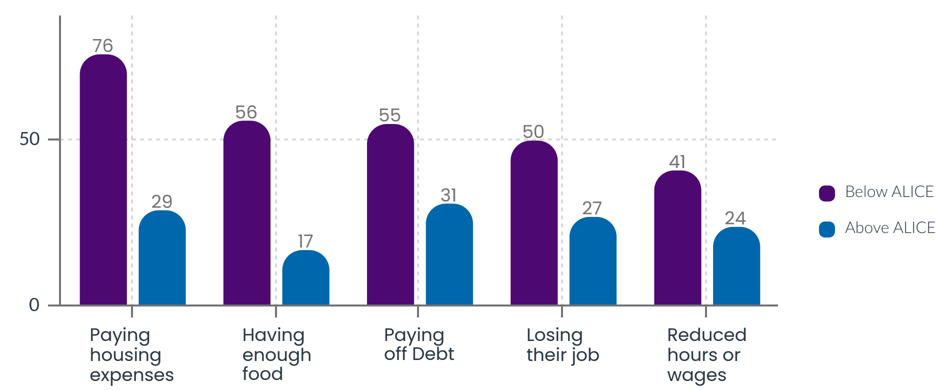
Issues of insufficient income already faced Florida households walking into the pandemic, and have only been heightened as a result. This in turn resulted in an already fragile system further exposing families and communities to instability. In 2018, 46% of Florida households were already struggling to make ends meet, with 13% (1,016,922 households) living at or below the poverty level, and an additional 33% (2,539,848 households) living at or below the ALICE (Asset Limited, Income Constrained, Employed) threshold.[3] While ALICE households fall above traditional federal poverty guidelines, these households still do not make enough to meet their cost of living.

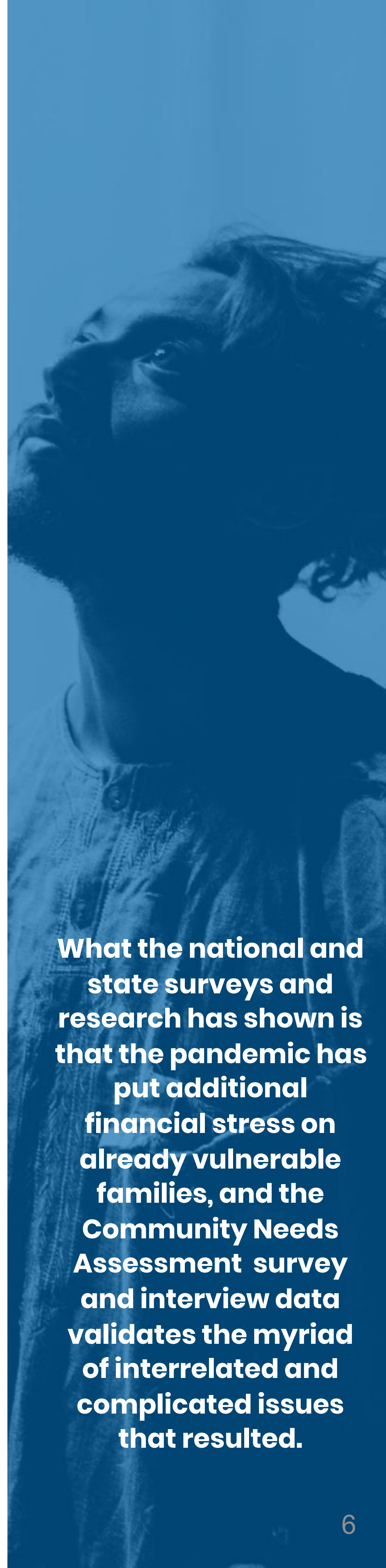
While the pandemic impacted all communities, there are differences in the concerns and impact of the pandemic for lower versus higher-income households. Comparing responses from COVID-19 impact surveys from across the nation, the 2021 ALICE National COVID Survey Report highlighted that households below the ALICE threshold had greater challenges and longer-lasting impacts from the pandemic.[4]



For households above the ALICE threshold, respondents were more likely to have job stability through employment before the pandemic and returning to work more quickly. More than 75% of respondents in households above the ALICE threshold reported they were working in March of 2020, falling to 61% in April 2020, then bouncing back to 67% in September of 2020. [5]

When looking solely at Florida households, those disparities were even greater. Outside of health concerns of contracting COVID-19 or having other non-COVID medical issues, the majority of respondents from households below the ALICE threshold were concerned about the financial impact of the pandemic compared to respondents from households above the ALICE threshold. The most significant variances between concerns of respondents below vs. above the ALICE threshold were:[6]



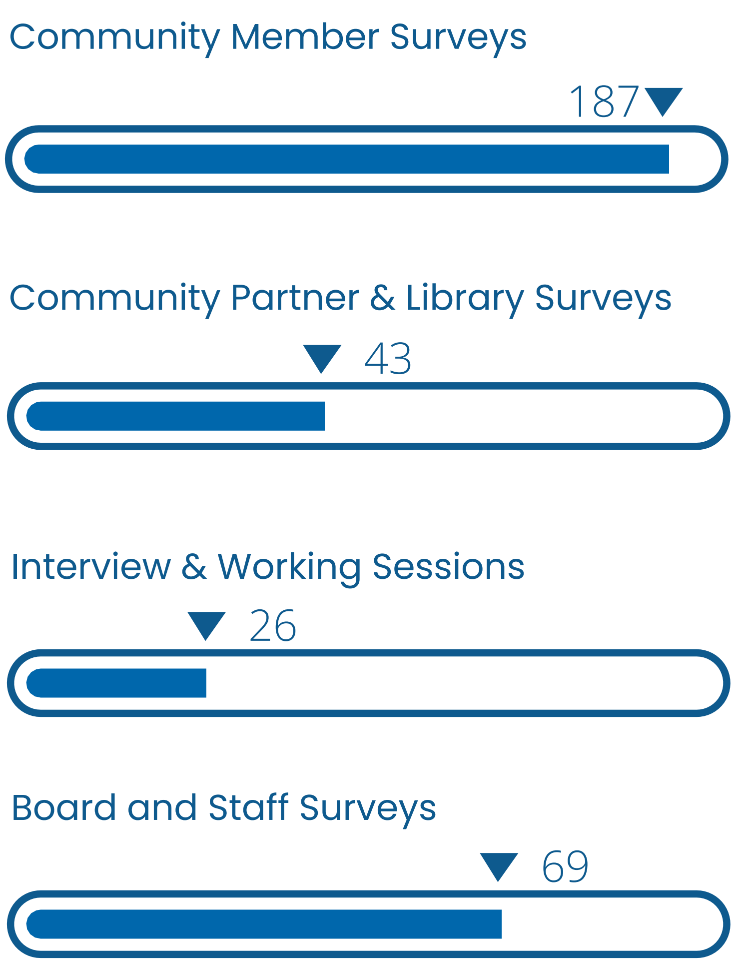


What the national and state surveys and research has shown is that the pandemic has put additional financial stress on already vulnerable families, and the Community Needs Assessment survey and interview data validates the myriad of interrelated and complicated issues that resulted.

WE HEARD YOU

325 Participants

A wide diversity of voices participated in the assessment process



What the Community Needs

LSNF's Community Needs Assessment results fell in three main categories of need for low-income individuals and families in the Florida panhandle. These social needs can result in legal needs when the law provides a right or benefit that would otherwise not be accessed, which if left unaddressed, can ultimately push people further into poverty or other negative outcomes.

Economic & Financial Security

Low-income individuals have fewer resources to draw on, and if income streams are disrupted, whether through reduction of wages or other benefits, individuals and their families suffer in all aspects of life. The loss of income can impact housing and family stability, food security, and ultimately physical and mental health.

Safe & Affordable Housing

Housing is a basic human need. It can impact a person's overall well-being and health. Access to safe and affordable housing ensures people have stability in their lives and less disruptions to their work or children's schools and community connections. Housing inequities are directly tied to a person's economic and financial status.

Stable Families & Relationships

Without sufficient income and access to safe and affordable housing, individuals and families are burdened with the stress and anxiety of providing the most basic of needs for themselves and their children. When faced with these persistent obstacles entire families suffer and are unable to have healthy and vibrant lives.

LSNF will continue to work alongside partners in the community to address the underlying issues resulting in poverty by providing legal services that combat the social and economic inequities faced by people in the Florida Panhandle, by protecting their rights, securing needed services or benefits, improving living conditions, and avoiding threats to their overall stability.

Assessment Methodology

The needs assessment was conducted over a 7-month period, between January 2022 and July 2022 and included both primary and secondary* data sources. The primary data sources leveraged internal and external stakeholders that represented the service area of Legal Services of North Florida. The assessment includes quantitative and qualitative data collected through **SURVEYS, INTERVIEWS and WORKING SESSIONS.**

Community Member Surveys

Surveys were made available online and in paper format in English, Spanish and Russian languages. Weblinks and QR codes that linked to the surveys were sent out and posted on flyers by LSNF and community partners to program participants, as well as local libraries to the broader community. LSNF dedicated a page on its website to the survey and created social media posts.

The survey included 22 legal areas with a possible 183 questions that focused on identifying scenarios that could be impacting the respondent and resulting in an underlying legal issue. The survey asked a qualifying question into the legal area, and only if answered in the affirmative, would a person be prompted to answer specific issues that may arise: what they did about that issue, how satisfied they were on the outcome, and any further information on that topic they wanted to provide.

The survey also inquired into out-of-state legal issues, issues or problems resulting from the COVID-19 pandemic, and experience with needing or accessing community resources.

The following legal areas were included in the survey:

- Landlord Tenant
- Property Ownership
- Divorce, Separation & Abuse
- Child Custody, Visitation & Support
- Child Protection
- Guardianship & Adoption
- Elder or Disabled Adult Abuse & Care
- Debt Collections & Bankruptcy
- Public Benefits
- Military or Veterans Benefits
- Immigration
- Education
- Employment
- Drivers License
- Criminal Records
- Estate Planning
- Probate
- Name Change
- Disaster Relief
- Business Services
- Non-Profit Management
- Income Taxes

* Secondary data sources listed in End Notes

Community Partner Surveys

Surveys were made available online in English. Weblinks and QR codes that linked to the surveys were sent out to Community Partner organizations including healthcare providers, government agencies, NPOs, law schools, libraries and other Advocacy Agencies.

The survey included a possible 47 questions that focused on the experience of the Community Partner Organization with Legal Services of North Florida as well as their perspective on the legal issues they see impacting the people they serve. The legal issues covered mirrored the legal issues from the Community Member Survey and also focused on ways that LSNF could collaborate with partners to better serve the community.

Interviews

One-on-one and small group interviews were conducted via online meetings. Interviewees included representatives from community partners and focused on specific details related to how legal issues were impacting the people they serve.

Working Sessions

The assessment team convened two (2) working sessions to discuss the findings from the interviews and surveys. The focus of the working session was to start thinking about how LSNF could begin to integrate the findings into how they serve the community. Session One included community partner organizations and Session Two focused on the Access to Justice community.

Staff & Board Involvement

1

Working Group

Eleven LSNF staff members met 6 times over the course of the assessment to provide direction and input to the assessment team.

2

Staff Survey

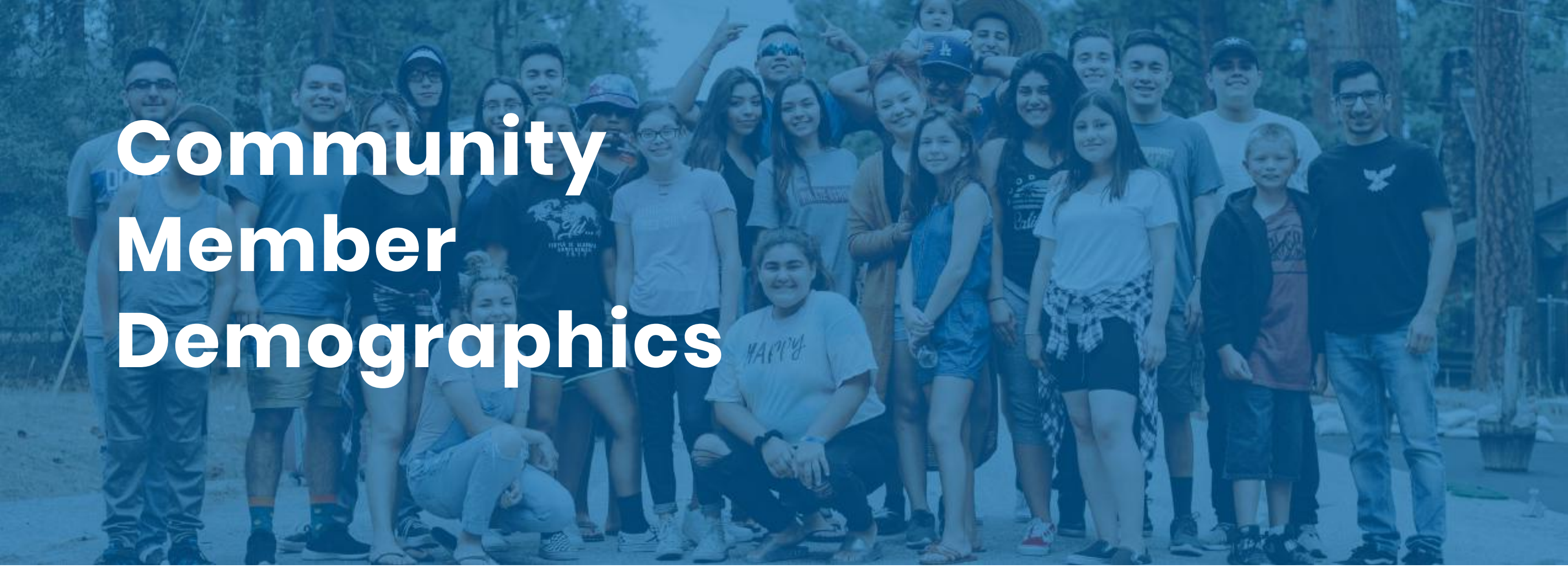
Surveys were sent to staff that provided an opportunity to measure alignment with the community survey results and include other feedback on needs they see within the community.

3

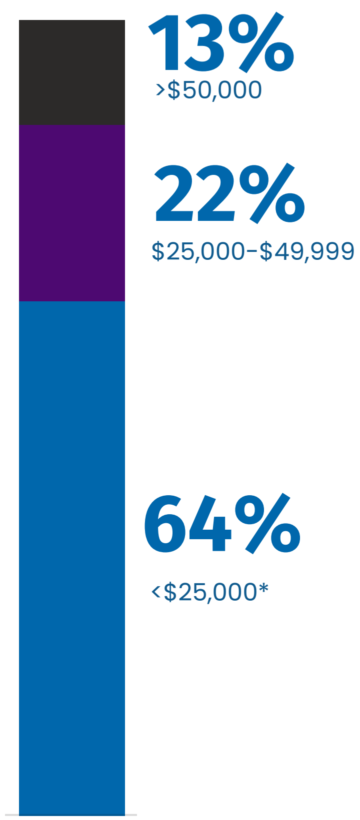
Board Survey

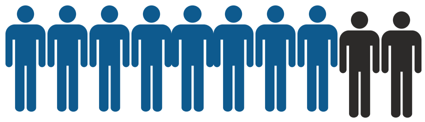
The Board was surveyed to provide feedback on how they believed LSNF should use the Needs Assessment results and what they believed LSNF's role should be in both direct and indirect solutions to meet the needs.

Community Member Demographics



Household Income





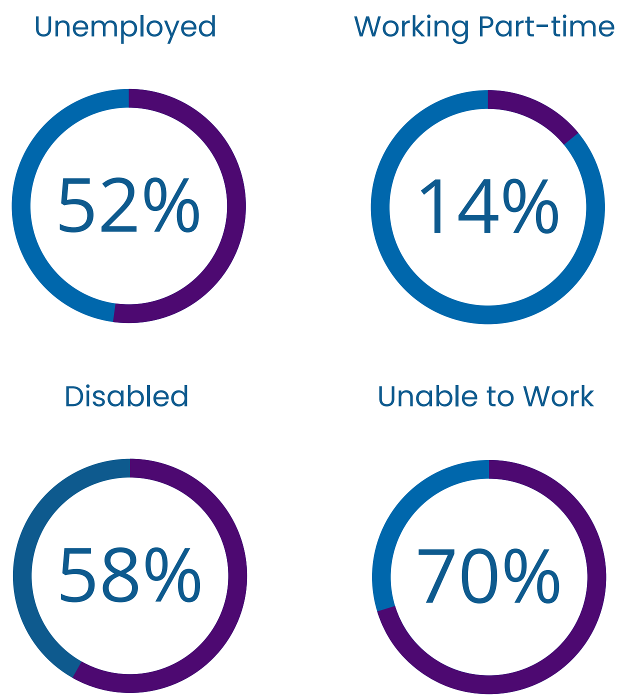
82% of the participants were

> 35 years old

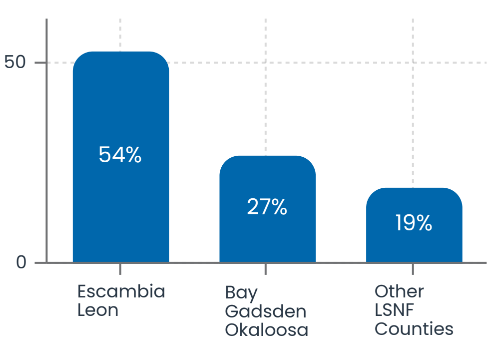
Female-to-Male Ratio

80.7% : 19.2%

Employment Status



Respondents by County



99%

English speaking, followed by Spanish.
Other reported languages included Portuguese, Korean and Arabic

3.97

Average Household Size

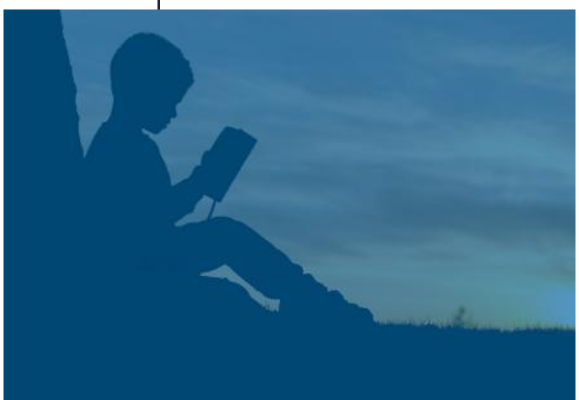
83%

Internet Access
Primarily using their phone

Education

38% reported having an advanced degree.

63% reported having completed high school or some college.



Ethnicity

A majority of respondents identified as White, Non-Hispanic

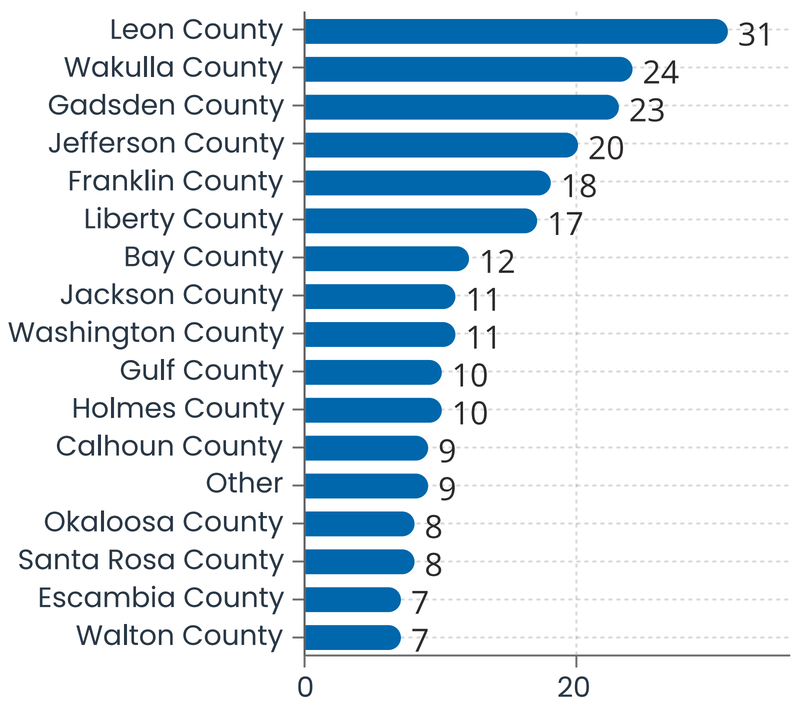
57% White, Non-Hispanic

31% Black or African American

8% Hispanic/LatinX

Community Partner Demographics

Counties Served by Partners



Top Services

- **Education**
- **Food Security**
- **Housing**
- **Counseling**

36%

Provide internet to either clients or members or the community

63%

Currently work with a legal aid or other legal services organization

Type of Organization

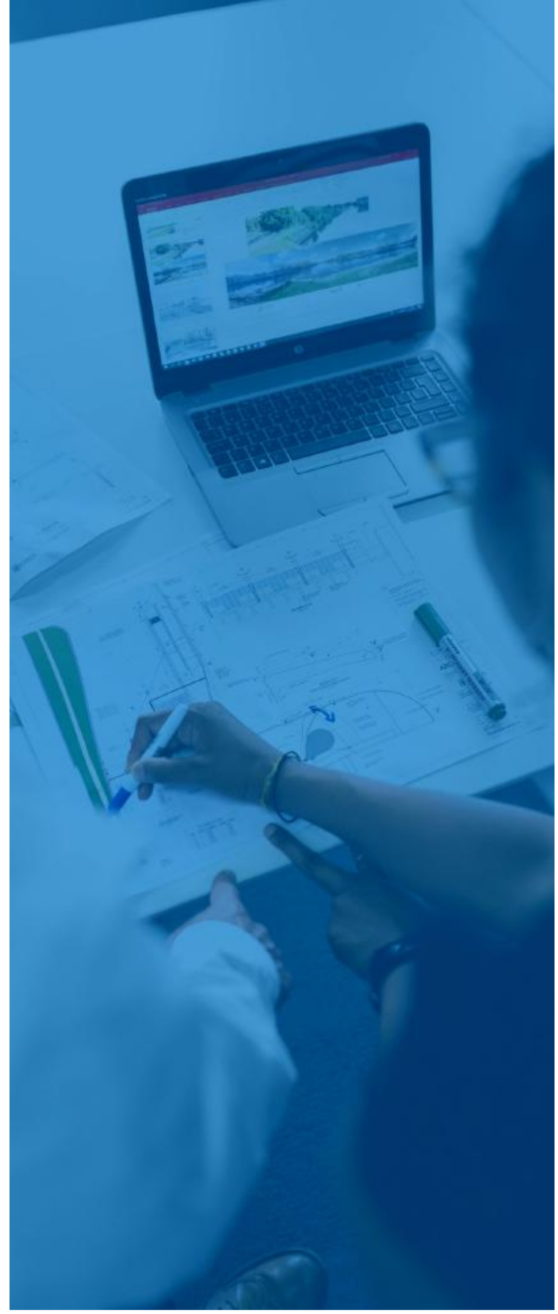
Non-Profit Direct Service Organization

Government Agency

Other
Includes public university, libraries and non-direct service NPOs

Healthcare and Mental Health Provider

Detailed Findings



01 **FINANCIAL & ECONOMIC SECURITY**

DEBT, BENEFITS,
EMPLOYMENT, TAXES

02 **SAFE & AFFORDABLE HOUSING**

LANDLORD TENANT
HOME OWNERSHIP

03 **STABLE FAMILIES & RELATIONSHIPS**

CHILD CUSTODY, MARRIAGE &
RELATIONSHIP, ELDERLY or
DISABLED LOVED ONES

04 **THE SPECIAL CASE OF IMMIGRATION RELATED LEGAL NEEDS & ISSUES**

Community Members & LSNF Case Data

1) FINANCIAL & ECONOMIC SECURITY

Financial insecurity results in a web of related legal needs that, if addressed, can help move the needle toward financial wellness. When household income is insufficient to meet the basic necessities, households are more likely to fall into debt, which in turn impacts credit, savings, and the ability to respond to emergencies. The need for government benefits can make or break a household’s stability when those benefits are denied or reduced. For those households that are working, issues with unpaid wages or denial of unemployment benefits after leaving a job can have catastrophic results. And the inability to file for or receive tax benefits or challenge tax penalties is a culminating financial hardship.

These issues are cyclical, one issue can trigger another with devastating impacts, and legal interventions can help stop that cycle. The highest reported areas of need related to a household's financial well-being included the following:

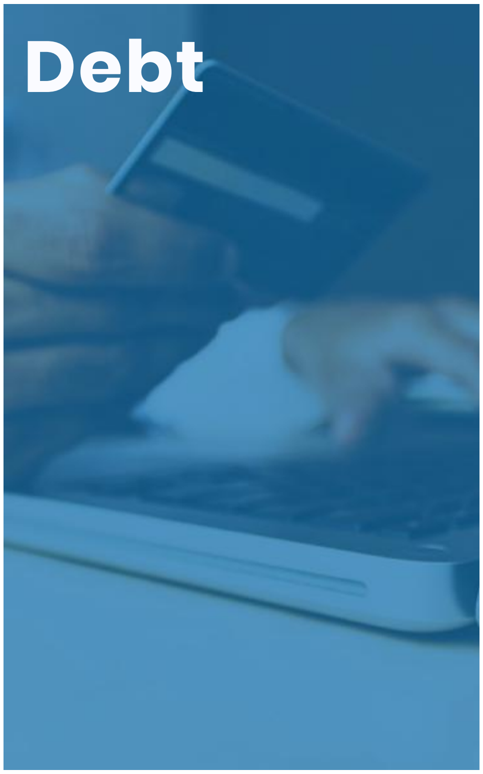
Survey respondents in their own words...

“I live paycheck to paycheck, they claim I make too much “

“Needed to speak to attorney but couldn't afford one”

“Health problems which helped lead to credit card debt.”

Debt



When households are already financially strained, saving for emergency or unexpected expenses is not always possible. And certain communities are more vulnerable than others, including lower-income households, working-age disabled households, unbanked households, and households of color.[7] In 2019, 74% of unbanked households did not have savings for unexpected expenses.[8] And these financial emergencies can have a devastating impact on a household's overall financial stability. With the 45% of Florida households already struggling to make ends meet, unexpected expenses result in households finding themselves accumulating further debt due to their inability to pay, at higher interest rates than higher-income households, impacting their immediate and future credit and financial standing.

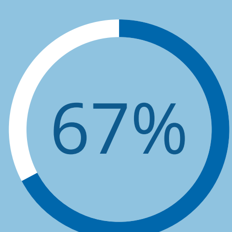
29% of Floridians have some type of debt that has gone into collections

"I tell creditors I can hardly put food on the table for my children and could not afford to pay them"

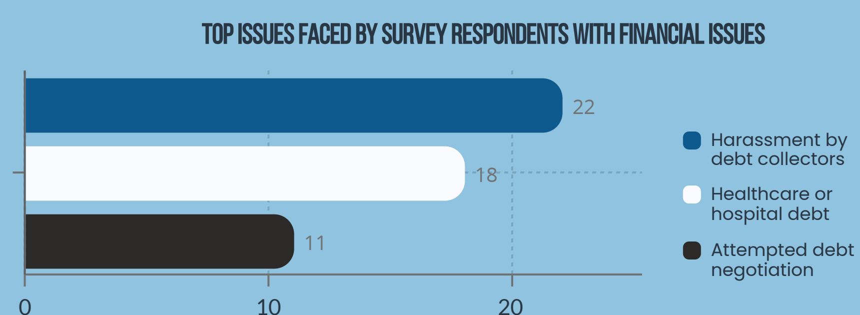
~Survey respondent

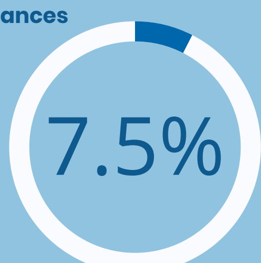
Data shows Florida falls slightly above the national average for the percentage of people with any debt in collections at 29%, vs the national percentage of 26%.[9] However, 34% of people in the LSNF service area with debt were in collections, falling above the statewide and national percentages. The median amount of debt in collections for Florida was $2,137, higher than the national average in debt collections of $1,739.[10]

Survey Results & LSNF Case Data



Survey Respondents indicating issues with finances





of all cases handled in 2021 were related to DEBT & FINANCIAL WELL-BEING

Debt & Finance Outcomes

9.1% of all 2020-2021 identifiable outcomes dealt with debt and related finance issues, including:

- Stopping or reducing debt collection activity
- Stopping abusive or illegal debt collection activity
- Obtaining bankruptcy protection

Benefits

Government benefits can be a lifeline for families and be the difference between the ability to survive or not. The four major government assistance programs include Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Programs (SNAP), Supplemental Security Income (SSI), and Medicaid.

Florida is the 3rd highest ranking state in the country - behind California and Texas - for the percent of people receiving SNAP benefits in 2022.[11] SNAP household participation increased 23.55% from FY18 to FY20 and 19.99% for the number of individual participants during that same time frame. However, Florida was ranked 40th in the country on the amount of monthly benefits for households, and 29th in the country on the amount of monthly benefits for individuals.

The LSNF service-area counties with the highest percentages of households receiving SNAP:

Gadseden
26.3%

Calhoun
23.4%

Washington
20.3%

Holmes
19.9%

There were 4,868,694 Floridians enrolled in Medicaid in the third quarter of 2021, a 22% increase from the same quarter two years prior in 2019.[12] 4,868,694 Medicaid enrollees in third quarter of 2021, which was up from 3,766,588 from third quarter of 2019, a 22% increase. It has since decreased to 4,512,436 in April of 2022. Florida is one of 12 states that has not expanded Medicaid through state appropriations.

Florida has 553,678 recipients of Supplemental Security Income (SSI), with an average monthly payment of $600.66. While some states provide a state supplementation, Florida does not.[13] This number of recipients has decreased since 2020, which used to be 575,057, while the average monthly payment has increased from $560.18.[14]

COMMUNITY PARTNERS REPORTED ISSUES RELATING TO PUBLIC BENEFITS AS ONE OF THE MOST FREQUENT ISSUES FACING THE PEOPLE THEY SERVE IN THEIR ORGANIZATIONS

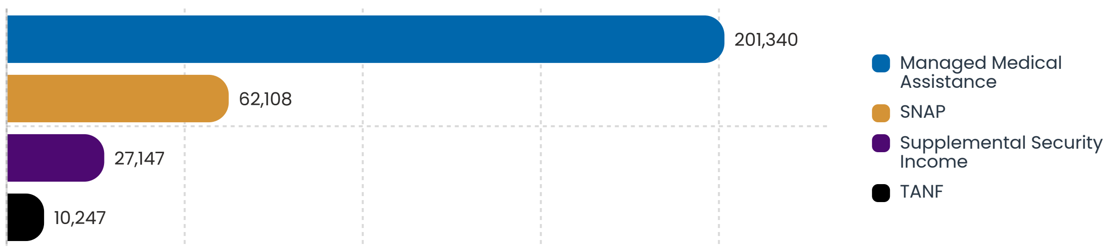
"While waiting for my SSDI hearing. Not being able to work, I have gone into debt paying bills and buying food. I do not know what to do. Going into debt is not my idea of a way to survive, but I am at the mercy of the courts to receive a hearing that has been delayed due to COVID."
~Survey respondent

"What can I do? I am homeless, receiving the max amount of food stamps. Have no income. No way to pay bills. Must borrow money from family and use credit cards to survive. "
~Survey respondent

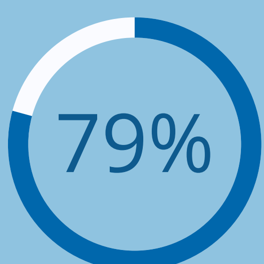
While enrollment in other programs determined by income, such as SNAP and Medicaid, has increased, there has been a radical downward trend in providing cash assistance, despite the fact that cash assistance can help meet basic needs, stabilize families during a crisis, promote racial equity, and help children succeed.

In 2020, **for every 100 families in poverty nationally, just 21 families received TANF cash assistance** — down from 68 families when TANF was first enacted. This "TANF-to-poverty ratio" (TPR) is at the lowest point in TANF's history.[15] In Florida, only 13 of every 100 families in poverty receive TANF, compared to 55 of every 100 families in poverty twenty-five years prior.

Number of people receiving benefits in the LSNF service area
(US Census Bureau 2019)

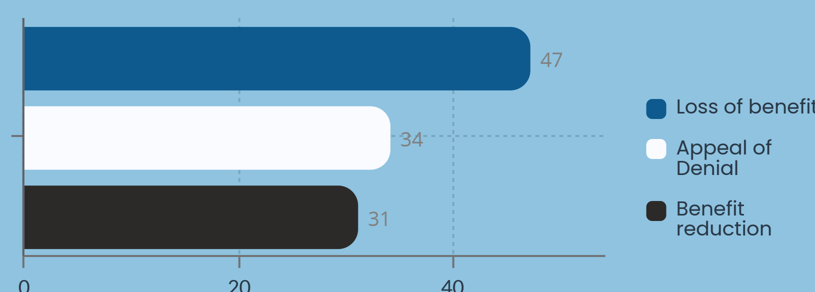


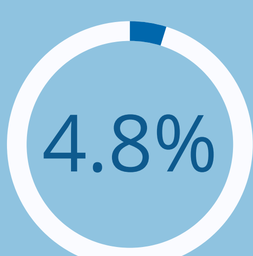
Survey Results & LSNF Case Data



received at least one government benefit

TOP ISSUES FACED BY SURVEY RESPONDENTS RECEIVING BENEFITS





of all cases handled in 2021 were related to BENEFITS

Benefits Outcomes

3.2% of all 2020-2021 identifiable outcomes dealt with tax-related issues, including:

- Correcting benefits overpayment or underpayment issues
- Obtaining, preserving, or increasing benefits

Employment

Accessing and maintaining living wages is difficult for many people, particularly with the devastating impact the pandemic had on the economy. Unemployment insurance was reported at 9% of adults in 2021, which was lower than 2020, but higher than before the pandemic.[16] For those working, the income brought in by wage-earning adults went down with the median household income decreasing 2.9% from 2019 to 2020, the first statistically significant decline in median household income since 2011.[17]

1.2%

The real median earnings of all workers aged 15 and over with earnings decreased 1.2 percent between 2019 and 2020 from $42,065 to $41,535

13.7M

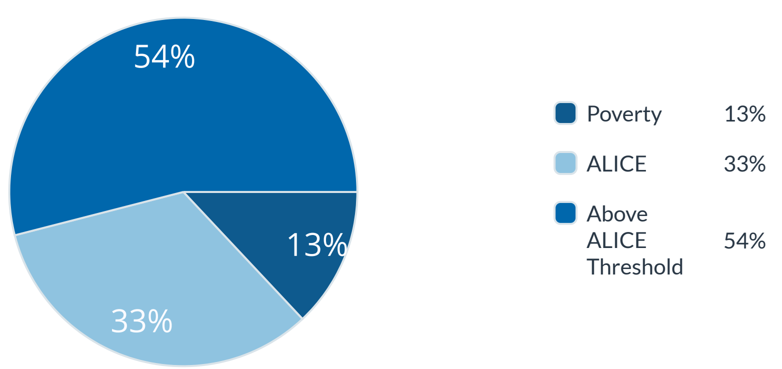
The total number of those who worked full-time, year-round declined 13.7 million between 2019 and 2020.

The 2020 real median incomes of family households and non-family households decreased 3.2 percent and 3.1 percent from their respective 2019 estimates.[18]

The 12 million wage-earning adults (ages 19 to 64) enrolled in Medicaid—a joint federal-state program that finances health care for low-income individuals—and the 9 million wage-earning adults in households receiving food assistance from the federal Supplemental Nutrition Assistance Program (SNAP) shared a range of common labor characteristics. For example, approximately 70 percent of adult wage earners in both programs worked full-time hours (i.e., 35 hours or more) on a weekly basis and about one-half of them worked full-time hours annually (see figure).[19]

In 2018, 46% of Florida's 7,792,605 households still struggled to make ends meet. A record number of Florida workers — 50% — were paid by the hour, and 65% of the state's jobs paid less than $20 per hour. While 13% of these households were living below the Federal Poverty Level (FPL), another 33%— more than twice as many — were ALICE households: Asset Limited, Income Constrained, Employed. These households earned above the FPL, but not enough to afford basic household necessities.[20]

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED



Employment

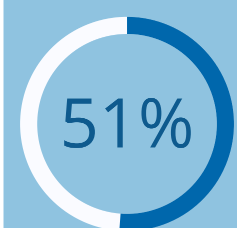
“ I can't get anyone to hire me..because the references and time on the job aren't there..I'm at a loss with everything..I AM NO QUITTER but DAMN IF I KNOW WHAT ELSE TO DO"

~Survey respondent

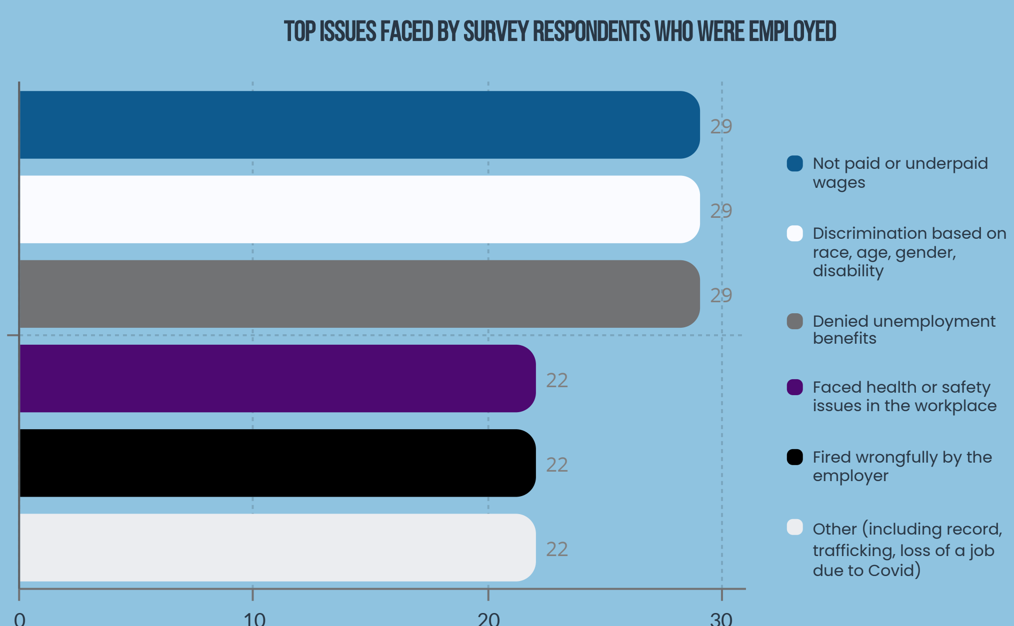
“A pre-retirement injury, being unemployed for a long time, ate up my planned retirement savings, stupidly taking on a 15 yr. mortgage prior to this exacerbated the situation, now I'm old and poor."

~Survey respondent

Survey Results & LSNF Case Data



of survey respondents were employees



of all cases handled in 2021 were related to EMPLOYMENT

Employment Outcomes

1.8% of all 2020-2021 identifiable outcomes dealt with tax-related issues, including:

- Obtaining unpaid wages or back pay due
- Obtaining damages for employment discrimination
- Obtaining, preserving, or increasing unemployment benefits

Taxes

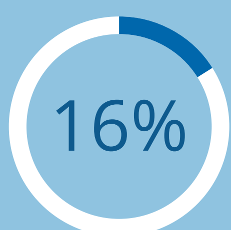
The final area within financial security relates to income taxes. ALICE and poverty-level households are reported to often miss out on tax saving opportunities, as it requires awareness of credits and proper filing of forms and documentation.[21]

Overall, low-income and ALICE households are estimated to pay about 22% of what they earn in income and wages. But when they cannot afford to pay those taxes, they subject themselves to further financial penalties and interest, accumulating more debt as discussed above.[22] This disproportionately impacts low-income households in Florida, as being one of four states with the most regressive taxes, the rates for the bottom 20% of the income scale are *six times higher* than the top 1%.[23]

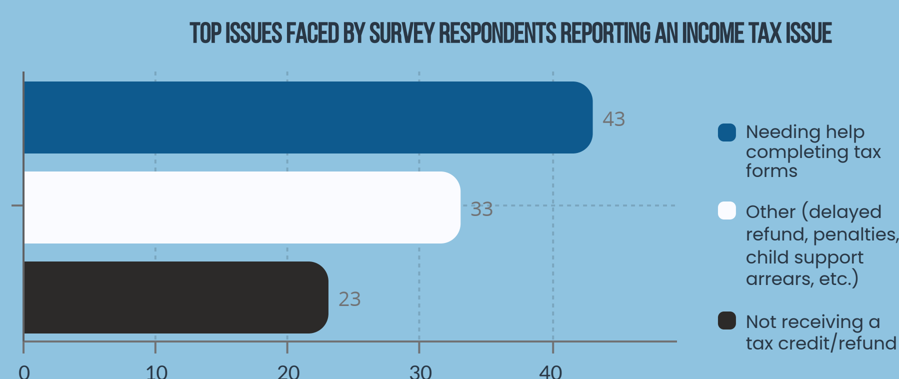
6x higher tax rates for the bottom 20% than the top 1% of households

"Most of our clients get refunds and do not pay. However, the wrong parent get the deduction and credit -when there is no custody agreement, when the parents have never been married. Many times the first one to file takes the credit and collects the larger refund." ~Partner Survey respondent

Survey Results & LSNF Case Data



Survey Respondents indicating issues with taxes



of all cases handled in 2021 were related to TAXES

Income Tax Outcomes

4.5% of all 2020-2021 identifiable outcomes dealt with tax-related issues, including:

- Eliminating or reducing delinquent taxes due
- Obtaining installment agreements
- Reducing tax liabilities

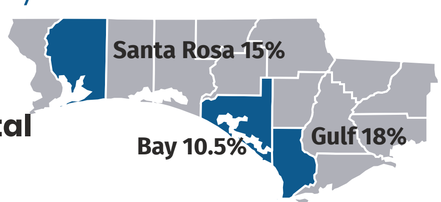
2) SAFE & AFFORDABLE HOUSING

Financial struggles directly impact people's ability to obtain and maintain safe and affordable housing, with even further repercussions resulting from the pandemic. The challenges faced by low-income households include both a tenants' ability to make rent payments *and* a homeowners' ability to maintain mortgage payments.

Challenges maintaining and accessing affordable housing also extend to the **availability** of affordable housing. For renters falling below 30% of Area Median Income (AMI), the challenge to find stable housing is exacerbated by the lack of affordable rental units.

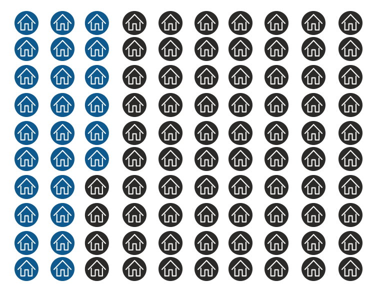
In the LSNF service-area, 9 of the 16 counties have median gross rents higher than the HUD approved two bedroom rental rate, with a median gross rent 6.1% higher across those counties.[25] The counties in the LSNF service area with the highest percentages above HUD approved 2-bedroom rentals included Gulf County, Santa Rosa County, and Bay County.

Counties with Highest Percentages Above HUD Approved 2-Bedroom Rental in LSNF Service Area[26]



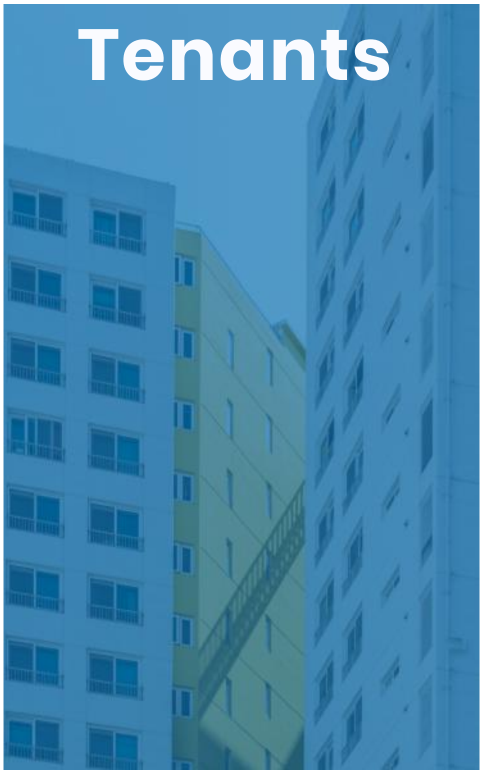
Homeowners are also struggling to maintain their housing, and it is difficult for lower-income people to make the move from the rental market to homeownership. This is in large part due to the shortage of affordable homes. In 1982, 40% of the country's newly constructed homes were entry-level, while by 2019, that had fallen to only 7%.[27] Single-family home prices have risen 75% from 2011 to 2021.[28] Homes in Florida are selling for almost 2.5 times their value in 2000. While the COVID-19 pandemic has sent renters scrambling and forced homeowners into forbearance, it has done nothing to slow home prices, which have continued their pre-COVID-19 trend.[29]

Florida only has 26 affordable and available rental units for every 100 households below 30% AMI, for a deficit of 323,219 units.[24]



There were 9 potential low-income homebuyers for every home sold at or below the median sale price in 2018.

Tenants



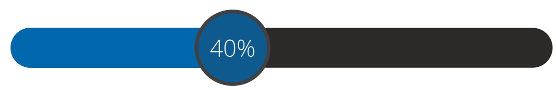
During the pandemic, state and local programs began distributing billions of dollars in rental assistance, funded in large part by the federal Emergency Rental Assistance (ERA) programs, to help maintain housing stability for renters and ameliorate the impact on landlords. However, nationwide, 17% of tenants were behind on their rent at some point in 2021, with the total outstanding back rent between \$9.3 and \$10.9 billion dollars.[30]

The Shimberg Center's 2022 Rental Market Study found that over 768,000 low-income renters in Florida (under 60% AMI) are paying more than 40% of their income for their housing.[31]

With the lifting of eviction moratoriums across the nation, filings have started to rise, nearly to pre-pandemic levels.[32] The weekly Household Pulse Survey conducted by the U.S. Census Bureau, reported that 15% of Florida renters reported that they were behind in their rent payment, and 17% reported that they were "not at all confident" on their ability to pay next month's rent.[33]

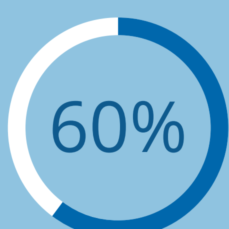
The conditions of rental units are also a major concern for low-income families, as unhealthy and unsafe housing conditions are more prevalent and not remedied as often in households with fewer financial resources. Poor indoor air quality, lead paint, and other health hazards place households at risk since these conditions have a direct impact on their health and development, resulting in disparities for low-income households.

Occupied housing units that contain at least one problem with kitchens, plumbing, overcrowding, or severe cost-burdens.[34]

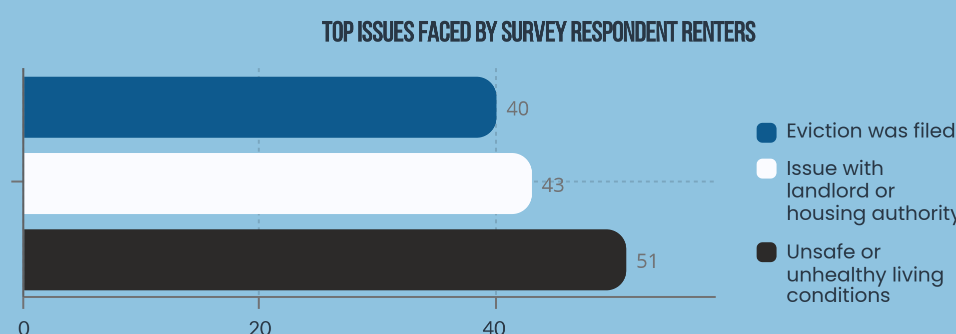


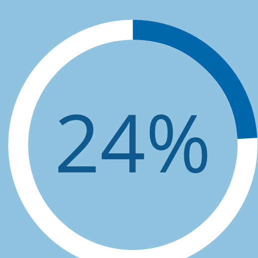
Diagnoses for asthma in children due to indoor allergens or damp housing conditions attributable to residential exposure [35]

Survey Results & LSNF Case Data



Survey Respondents that are Tenants





of all cases handled in 2021 were TENANT related housing cases

Tenant Outcomes

22.6% of all 2020-2021 identifiable outcomes dealt with tenant-related issues, including:

- Preventing eviction from private housing
- Obtaining or preserving access to federally subsidized housing
- Avoiding or reducing tenant monetary assessments

Maintaining mortgage payments also became more challenging due to the pandemic. It was shown that lower-income households did not take advantage of low interest rates to refinance in 2021 as did higher-income households.

29% of mortgage holders with income of at least $100,000 refinanced their mortgage in 2021, compared to only 16% of mortgage holders with income under $50,000 doing the same.[36]

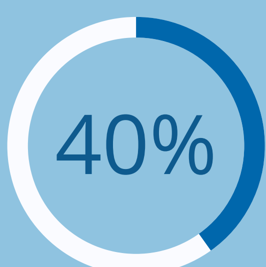
The May 2022 U.S. Foreclosure Market Report showed there were 30,881 U.S. properties with foreclosure filings, up 185% from one year ago.[37]

Similar to ERA, in response to the COVID-19 pandemic, the federal government launched the Homeowner Assistance Fund (HAF) to prevent mortgage delinquencies and default, avoid foreclosures, and hopefully maintain housing.

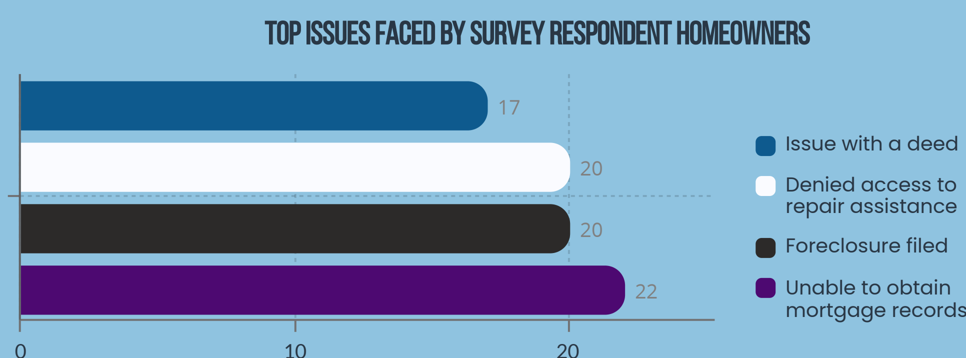
Florida was reported to have the greatest number of foreclosure starts in May 2022 and the fifth highest foreclosure rate in the country.[38]

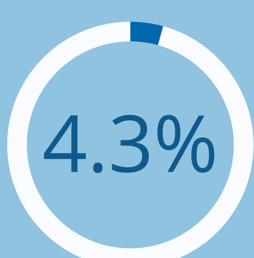
"Mortgage company will not keep me in a modification without my exes signature even though I was awarded the home in the divorce and have the quit claim deed. They say I am 33 payments behind and have not applied payments I have made. They have ruined my credit "~Survey respondent

Survey Results & LSNF Case Data



of survey respondents owned their home





of all cases handled in 2021 dealt with HOMEOWNERSHIP issues

Homeownership Outcomes

5.5% of all 2020-2021 identifiable outcomes dealt with homeownership issues, including:

- Obtaining or restoring clear title to property
- Avoiding foreclosure or other loss of home
- Obtaining access to home ownership financial assistance programs

3) Stable Families & Relationships

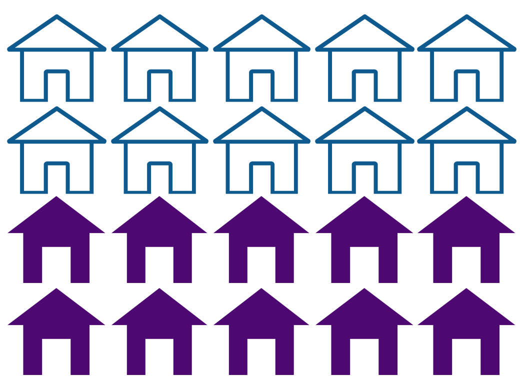
The intense emotional toll of the COVID-19 pandemic reshaped family and relationship dynamics, due to the initial lockdowns and forced isolation. Families and partners were forced to live closer together than ever before, while at the same time, isolated from others. Combined with the pandemic's financial strain, due to loss of employment and livelihoods, relationships have not been completely repaired. Children were impacted by the strained relationships of adults in their lives, the financial hardships faced by families, and the resulting insecurity in basic needs, such as food and shelter.

Based on the risk factors associated poverty, coupled with increased pandemic-related parental stress, the rates of child abuse in the LSNF service area is alarmingly high.

"I wanted full custody of my child. My husband physically and mentally abused my child and I. He is a drug addict [....] I have paid almost $10,000 and still owe $9,000 to my lawyer and our divorce isn't even final yet. I work full time and can't afford any of this!"

~Survey respondent

50%



Of the 20 counties with the highest rates of child abuse for children aged 5-11 years old, counties in the LSNF service area accounted for 50% of of them in 2020[39]

"My daughter is dying with terminal cancer and has a nine year old daughter, without a present father. The child has lived with her mother and me since birth but now I needed papers that say I can legally care for her should mom die[...]

~Survey respondent

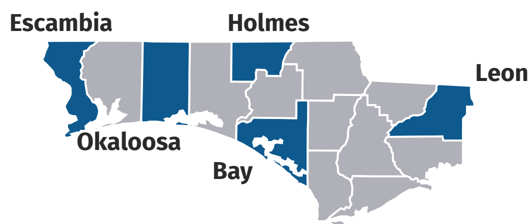
Relationships

The pandemic's impact on relationships is most markedly seen in increased rates of separations and reports of domestic violence. While divorce rates decreased in most states from 2000 to 2020, including Florida, that decrease could be a direct result of court closures, delays, and limited access to justice during the pandemic.

Risk factors for domestic violence are intertwined with societal issues, particularly those increasing stress on individuals and families. Domestic violence and intimate partner violence has increased globally and across the nation as a result of the pandemic. Previous research into disasters and intimate partner violence found that disasters tend to increase both the frequency and intensity of such violence.[40] Findings from review of multi-state studies showed that incidents of domestic violence increased 8.1% after pandemic-related lockdown orders.[41]

Two of LSNF service area counties were in the top ten counties that increased in total reported domestic violence offenses, with Holmes County with the largest increase across the state from 2019-2020 at 10.6% and Wakulla County ranked 9th with a 10% increase.[42]

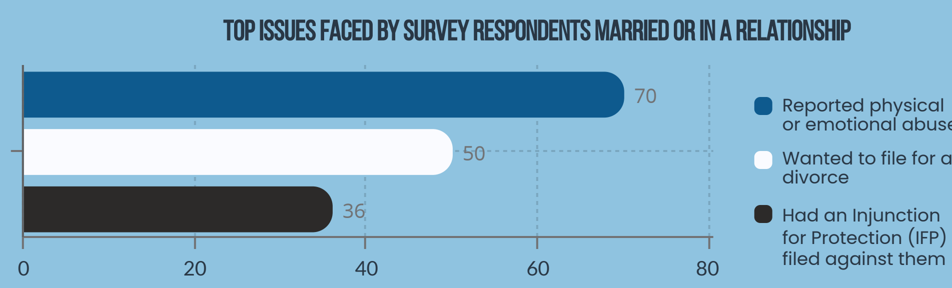
25% of the top 20 counties with the highest rates of domestic violence reports per population in Florida were in the LSNF service area



Survey Results & LSNF Case Data

29%

Survey Respondents that were married or in a relationship



23%

of all cases handled in 2021 were RELATIONSHIP issues

Relationship Outcomes

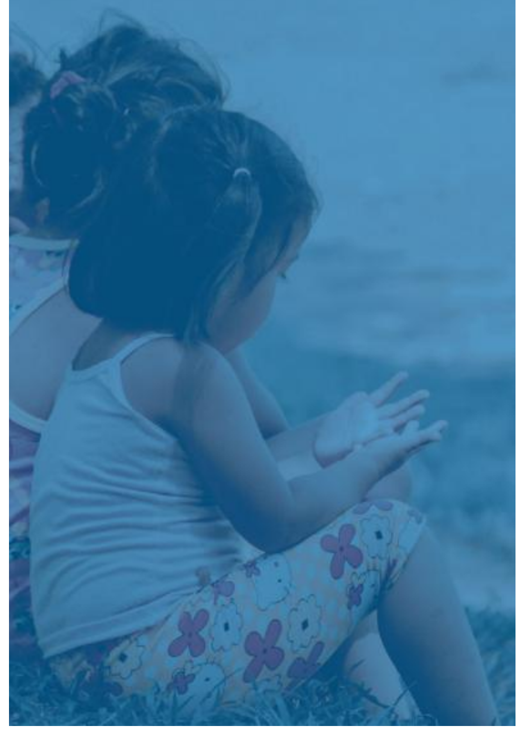
22.6% of all 2020-2021 identifiable outcomes dealt with relationship issues, including:

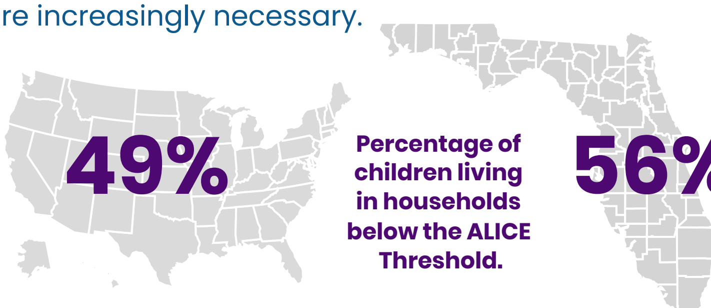
- Obtaining protection from domestic violence
- Obtaining a divorce or annulment
- Obtaining assistance with safety planning

Children also experienced an increased risk of violence during the pandemic, in addition to the negative impacts caused to their home lives due to increased financial and housing insecurity. With more households falling into poverty, children are not only facing worse living conditions, the emotional impact on the adults in their lives has been found to result in harsher parenting styles.[43] A study found that caregiver depression, coupled with unmet childcare needs, and relationship distress predicted lower-quality parenting, resulting in disruptions to parent-child relationships and children's overall well-being.[44]

Increased relationship distress between adults in a child's life is a risk factor for a number of low-quality parenting factors. Combined with pandemic-linked risk factors, legal services addressing a child's stability are increasingly necessary.

Children





Florida has the fourth highest rate of children living in households below ALICE Thresholds in the country, for a total of 2,381,535 children.[45]

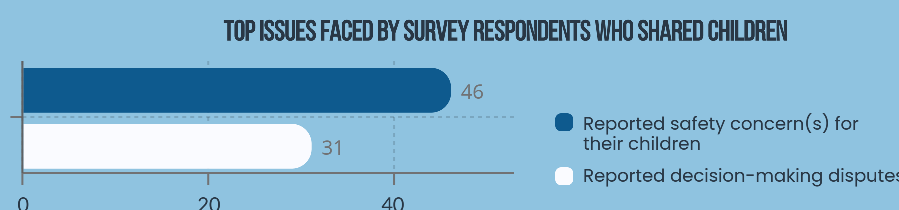
Racial disparities in percentage of children in households below ALICE Thresholds:

73%	66%	42%
Black Children	Hispanic Children	White Children

Survey Results & LSNF Case Data

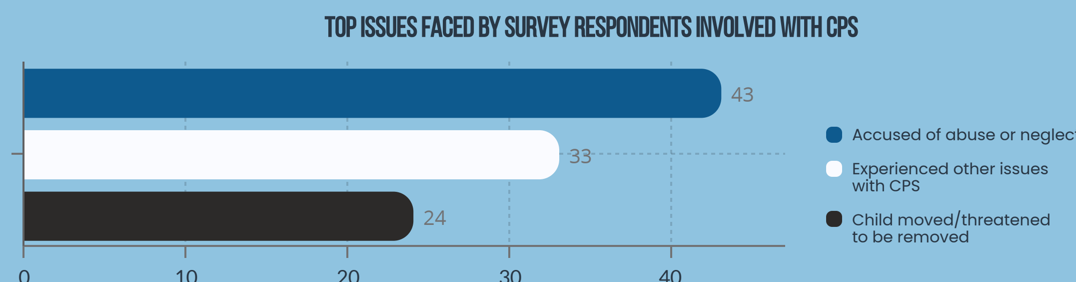
42%

of survey respondents shared children



11%

of survey respondents involved with CPS



13%

of all cases handled in 2021 were CHILDREN related issues

Children Outcomes

15.5% of all 2020-2021 identifiable outcomes dealt with children-related issues, including:

- Obtaining or maintaining custody of children
- Obtaining, preserving, or increasing child support
- Avoiding or reversing finding of child abuse

Care of Elderly or Disabled People

Florida has the second highest rate of elderly residents in the nation, with 21.1% of the total state population aged 65 or older.[46] The U.S. Census Bureau estimates that by 2030, that percentage will increase to 32.5%.[47] Socioeconomically disadvantaged counties experience disparities in nursing home access with higher star rating, including the inability to sufficiently staff and deliver care that meets quality standards.[48]

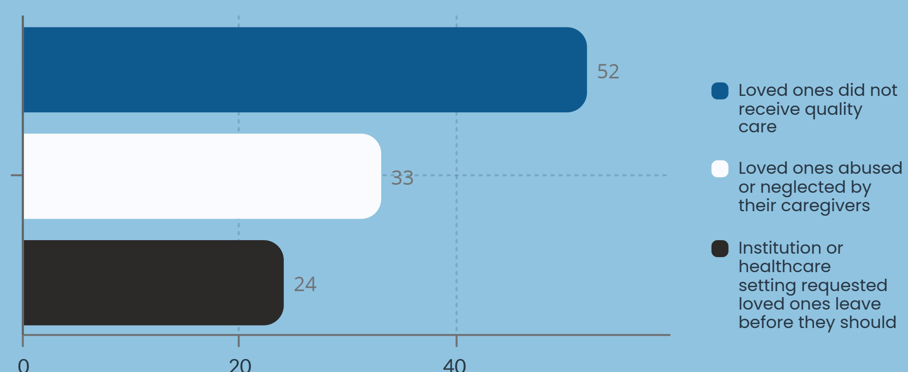
The pandemic impacted Florida nursing homes more severely than any other state in July of 2021, with 40.3% reporting new cases of COVID-19 and new resident cases increasing more than twice the national average. At the same time, Florida had the third lowest percentage of fully vaccinated and boosted staff in the nation (at 32.7%), and the second lowest percentage in the nation for residents (at 59.7%).[49]

"My grandmother's home nurse would come to give her insulin daily. Her nurse got COVID, and the company quarantined her nurse, as well as my grandmother and grandfather. The company never gave them any instructions or insulin to keep my grandmother healthy. My grandmother went into a diabetic coma about 9 days after they started quarantine, and died five days later." ~ Survey respondent

Survey Results & LSNF Case Data

Survey Respondents that that had a disabled or elderly loved one being cared for by others

TOP ISSUES FACED BY SURVEY RESPONDENTS WITH LOVED ONES BEING CARED FOR BY OTHERS



of all cases handled in 2021 were related to ELDERLY or DISABILTY issues

Elderly & Disabled Loved Ones Outcomes

2.4% of all 2020-2021 identifiable outcomes dealt with elderly or disabled loved ones, including:

- Preventing abuse or neglect of a disabled person
- Obtaining adult guardianship or conservatorship
- Preventing premature discharge from nursing home

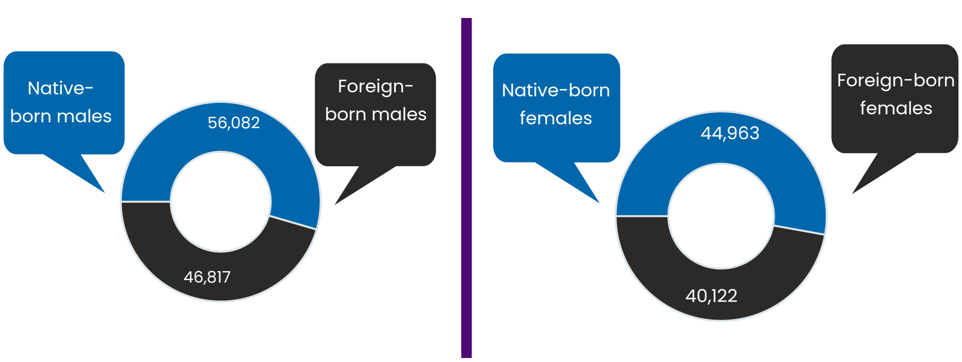
4) The Special Case of Immigration Related Legal Needs & Issues

Nearly half of the nation's immigrants (45%) live in three states: California (24%), Texas (11%), and Florida (10%).[50] In 2019, 21.1% of Florida's population was foreign-born, compared to 13.7% of the total US population.[51] Of the 3.97 million children in Florida, 34.1% had one or more foreign-born parents.[52] The vulnerabilities within these communities are high and one that crosses into all identified needs from the Assessment.

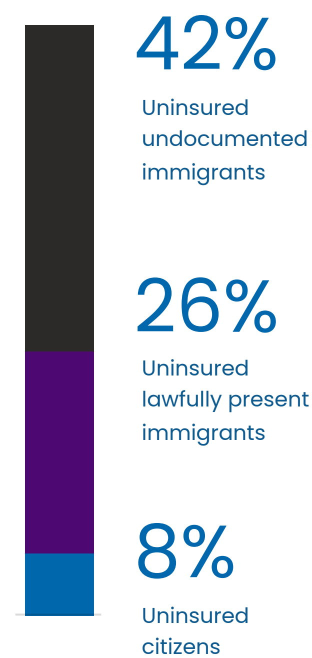
Immigrants have faced discrimination throughout United States history, and the COVID-19 pandemic further exposed the systemic inequities in society. Immigrants are often excluded from lifesaving federal services and relief, including healthcare or other government benefits. The federal CARES Act not only excluded unauthorized immigrants, but their immediate family members. Coupled with the public charge rule, which makes it even harder to obtain lawful status if a person receives government benefits, more immigrant families have dropped out of federal healthcare programs - during a public health pandemic.[53]

Immigrant workers are often abused and exploited in the workplace due to discrimination and unfair labor practices. While making up a higher percentage of the labor force (66.5% for foreign-born vs. 62.8% of native-born), foreign-born workers earn less for full-time, year-round employment:[55]

Salary Comparisons by Gender and Immigrant vs Native Workers



Of U.S. population under 65, non-citizens, including lawfully present residents, were significantly more likely to be uninsured than citizens[54]



Due to lower wages, there are higher poverty rates, particularly for families with children, at 13.4% for native-born vs. 17.5% for foreign-born populations.[56]

Immigration

While Legal Services Corporation (LSC) funded organizations - such as LSNF - are prohibited by federal statute from providing assistance to non-U.S. citizens, there are exceptions, including those that are permanent residents, those married to, a parent of, or an unmarried child of a U.S. citizen with a pending application for LPR status, temporary agricultural and forestry workers with H-2A or 2B visas, and victims of crime and abuse.[57] Florida ranks first in the country for the number of noncitizens certified as H-2A temporary agricultural workers eligible for services in FY19.[58]

However, noncitizen victims of crime often fear that reporting crime and exploitation or seeking services will expose them to deportation. A survey of 600 advocates and attorneys, conducted by a coalition of national organizations, found that 76.25% of advocates report that immigrant survivors have concerns about contacting police and 3 out of 4 advocates report that immigrant survivors have concerns about going to court for a matter related to the abuser/offender.[59]

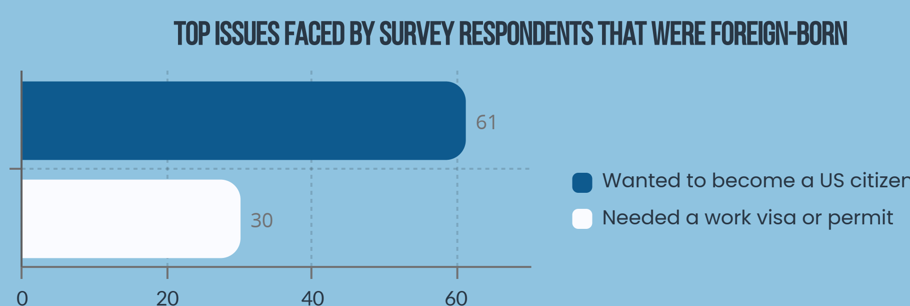
69% OF COMMUNITY PARTNERS RESPONDENTS REPORTED THAT THE IMMIGRANTS THEY WORK WITH MOST OFTEN BECOME THE VICTIM OF A CRIME OR FRAUD AND FEAR REPORTING CRIMES BASED ON THEIR IMMIGRATON STATUS

"I couldn't get my divorce until the immigration lawyer solve my visa problem[...]"
~Survey respondent

Survey Results & LSNF Case Data

11%

of survey respondents were foreign-born



1%

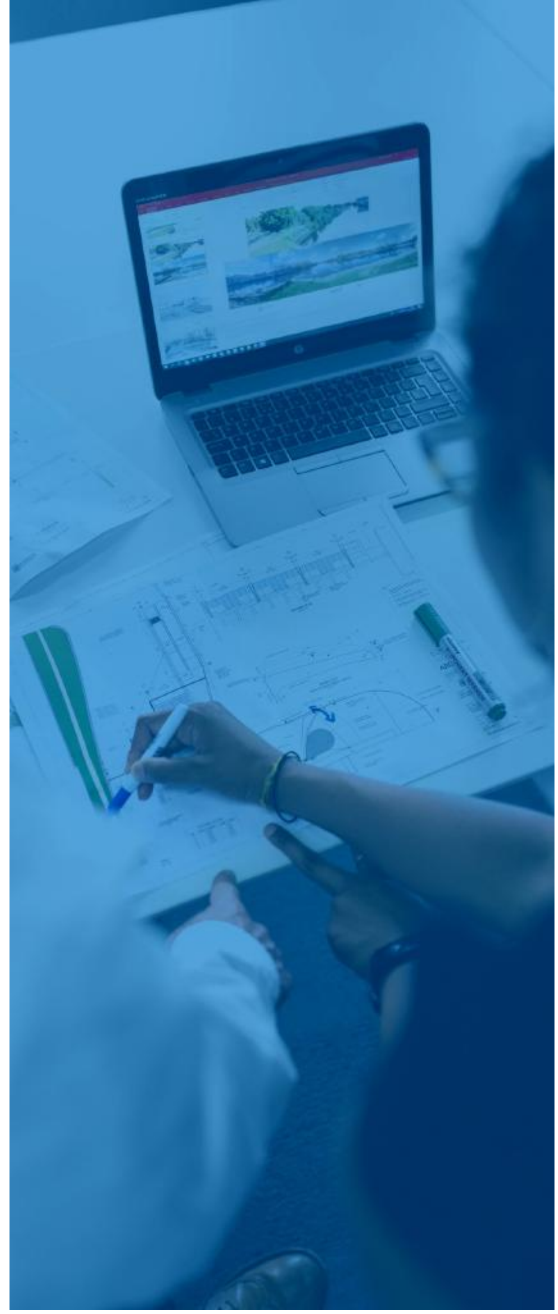
of cases handled in 2021 opened cases dealt with IMMIGRATION issues

Immigration Outcomes

0.3% of all 2020-2021 identifiable outcomes dealt with immigration issues, including:

- Obtaining employment authorization
- Obtaining adjustment of status for refugee or asylee-based relief

Detailed Findings



01 COMMUNITY PARTNERS

Top Legal Needs
Unmet Legal Needs
Education & Awareness

02 LSNF STAKEHOLDERS

Staff Surveys
Board Surveys

03 STAKEHOLDER WORKING SESSIONS

Community Partners
Access to Justice

Community Partners & Stakeholders

Community Partners & Stakeholders

While the geographic diversity of the community member survey participants were focused primarily across Escambia and Leon Counties, the community partners more widely represented counties throughout the LSNF service area (See page 14 for representation by County).

Top Legal Needs

The top legal issues identified by community partners were in the areas of family, housing, criminal records, and immigration. Both family and housing related legal issues were at the top of the priorities of the community members as well and comments shared by both groups indicate that these two areas are severely impacting the communities that are served by LSNF.

While immigration was not in the top concerns of the community members that participated in the survey, both community partners and LSNF staff members noted this as an area of need that they see frequently in the community.

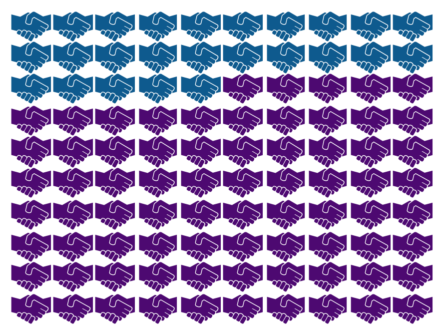
All legal issues affect people with immigration issues differently as they are often ineligible for critical support like government benefits and are often subject to abuse in the areas of labor trafficking and fraud related to their immigration status, without feeling they have protections or rights.

Unmet Legal Need

The top unmet legal needs indicated by community partners were overwhelmingly housing and family law related issues. This is not surprising as Safe and Affordable Housing issues in general are one of the most pressing issues facing the low-income communities of the LSNF service area. While legal representation can help meet some of the needs of the community there is an opportunity to provide education and advocacy that may also help address some of the underlying issues related to housing in North Florida.

Top legal needs identified by Community Partners

- Family
- Housing
- Immigration
- Criminal Records



25%

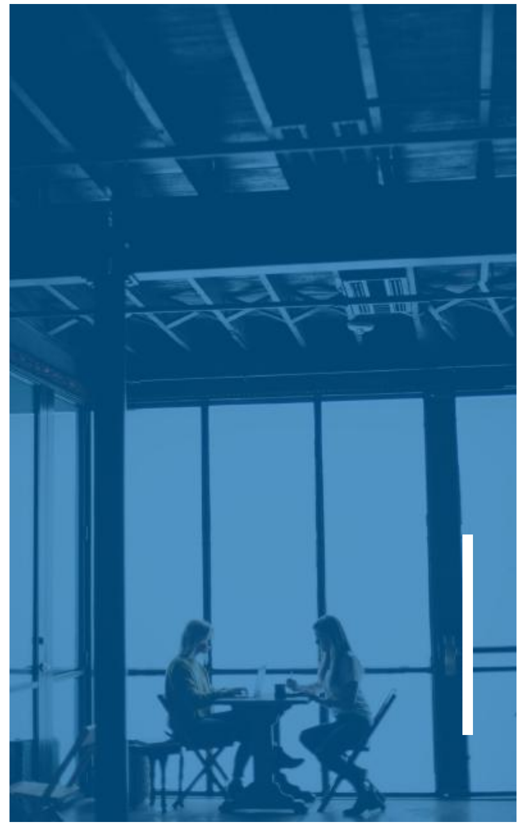
Partners indicating that immigration issues were present in their communities

Education & Awareness

More than 50% of the partners indicated that either they did not know or their participants did not know where to go if a legal need arose. The primary action that partners took, other than engaging LSNF, was to refer people to private attorneys directly or through the state bar. An increased awareness around civil legal aid and how to access it would be an important step in increasing access to justice in the LSNF service area.

The top legal workshops that partners believed the community needed were in the areas of housing, family, and immigration law. These categories are representative of the types of issues faced by community members as indicated by the partners in the survey as well. Community partners also requested that LSNF provide the sessions and materials in other languages, including Spanish and Chinese.

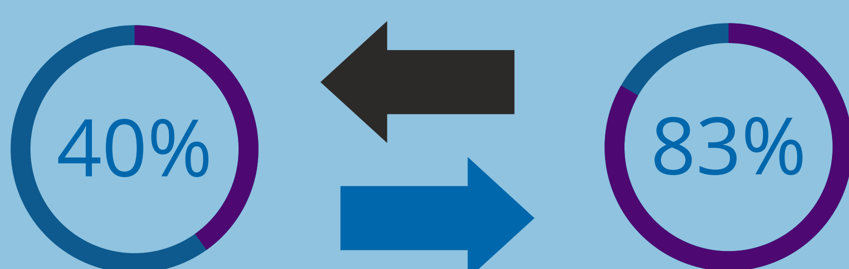
Comments indicated that there may be opportunities to use workshops to help people understand how to interact with and deal with issues before they become legal in nature or how to better protect yourself or be prepared to protect yourself if a legal issue arises. Others related to preparation for future events to help mitigate or eliminate a future legal issue before it becomes a legal crisis.



Survey & Interview Results

Community partners recommended that LSNF could improve awareness of their services by:

- Creating an awareness campaign around what civil legal aid is and who qualifies for it.
- Launching an advertising campaign that shares stories of successful clients and how legal aid helps people.
- Expanding on joint marketing and collaboration with partners and organizations that serve the low-income population in the service area of LSNF.



Conducted a workshop with LSNF in the past

Very Satisfied with the workshop

Legal Services of North Florida Stakeholders

As part of the Needs Assessment, both the Board and Staff of LSNF participated in surveys to review the initial findings of the Community Surveys and the interviews and provide their perspectives on the results.

LSNF Staff Survey

In reviewing the results of the Community Surveys and Interviews, LSNF staff participants largely agreed with the results by indicating that they Strongly Agreed or Agreed with what the Community reported as their top legal needs. Key takeaways from the LSNF Staff Surveys included:

1 | Availability of Safe & Affordable Housing is the number one issue they see when dealing with clients. Legal remedies are largely needed due to the lack of affordable housing throughout the panhandle.

2 | People are overwhelmingly unable to make ends meet financially including the ability to pay increasing rents, utility bills and other fees. The situation is being exacerbated by a variety of scenarios including the pandemic, inflation and mental health.

3 | Immigration was identified as a high priority need by 91% of the staff respondents. They noted that many people in need of immigration help are being exploited, suffering domestic or sexual violence or are refugees.

4 | Criminal Records are preventing people from accessing housing, jobs and other opportunities.

5 | The pandemic exposed the already vulnerable populations being served by LSNF to even greater risks in the areas of financial and housing security, family stability, and mental and emotional well-being.

"We live in a corridor area - many folks without legal status end up in Leon, Gadsden, and surrounding communities for a variety of reasons and need assistance."
~ LSNF Staff Survey respondent

"Since the start of the Pandemic, stable housing has decreased significantly and financial problems have increased. The need for legal assistance for these problems, and for emotional/mental health services is greater than ever."
~ LSNF Staff Survey respondent

Board identified issues preventing LSNF from meeting the needs today

1 | Capacity of programs.

2 | Lack of awareness about civil legal aid options in the community.

3 | Not enough collaborations with partners to increase trust and address issues holistically within the community.

LSNF Board Survey

90% of the Board Respondents believed that LSNF was mostly or always able to meet the demand of the community in the areas of housing and family legal issues. Only 27% of the respondents believed LSNF was able to meet the demand for immigration assistance. Members of the Board indicated an interest in providing more assistance with the expungement and sealing of criminal records that are preventing people from accessing basic needs.

A number of non-legal needs were identified through the Needs Assessment including:

Mental Health | Access to wrap around services as outpatient and severity of needs based on increased mental health issues

Workforce Development & Living Wages| Poverty as the root of issues facing community

Racial Tension| Lack of trust in law enforcement, government and nonprofits

Safe & Affordable Housing | availability and safety of housing options

The Board indicated that ***LSNF's role*** in efforts aimed at addressing these non-legal needs would be:

- To take a leadership role in defining the need and developing a plan to respond to the need
- To provide data and input as part of a team that is working to respond to the non-legal needs

The Board looks forward to using the results of this Needs Assessment and associated data to:

1. Identify perspective collaborations with partners to meet needs
2. Identify potential new funding opportunities
3. Inform future program expansion or reduction

Appendix

Working Group Members

Alice Batts, *Attorney*

Cecille Lucero, *Medical Legal Partnership Attorney*

Charlotte Waters, *Director of Communications*

Chris Beyer, *Assistant Director of Operations and Compliance*

Colleen Mullen, *Director of Pro Bono & Volunteer Engagement*

Gayne Kowalik, *Intake Coordinator*

Leslie Powell-Boudreaux, *Executive Director*

Mandy Griffin, *Paralegal*

Paul Arnold, *Managing Attorney*

Rebecca Zoeller, *Attorney*

Sherman Weaver, *Attorney*

Interview Participants

Kristie Terry/Anita - North Fla. Inland Long Term Recovery Group

Lolia Fernandez - Assistant Public Defender, 2nd Judicial Circuit

W. Douglas White - Northwest Florida Legal Services d/b/a Emerald Coast Legal Aid

Jeanne Freeman - Neighborhood Medical Center

Jayne Fowler - Salvation Army

Darby Scott/Paolo Annino - Fl State College of Law

Dr. Maria Pouncey - Panhandle Area Educational Consortium

Amber Tynan/Lashawn Gordon - United Partners for Human Services

Al Henderson - Escambia-Pensacola Human Relations Commission

Tori Greer/Carrie Tyree - 2-1-1 Big Bend

Community Partner Survey Organizations

- Advantage Aging Solutions
- Agency for Persons with Disabilities
- Apalachee Center
- APOYO NETWORK INC
- Ascension Sacred Heart
- Asian Coalition of Tallahassee, Inc
- Bay County Law Library
- Big Bend AFTER Reentry Coalition
- Big Bend Cares
- Big Bend CoC
- Big Brothers Big Sisters of the Big Bend
- Cast and Company, Inc Drama Group
- Catholic Charities of Northwest Florida
- Elder Care Services Inc
- Emergency Care Help Organization, Inc (ECHO)
- FL Department of Health in Wakulla County
- Florida A&M University
- Florida State University Victim Advocate Program
- Frenchtown Neighborhood Improvement Assoc. Inc
- FSU College of Law Farmworker & Immigration Rights Clinic
- Gadsden County Sheriff's Office
- Goodwill Big Bend(3 responses)
- Graceful Solutions, Inc
- Grandparents Raising, Grandchildren! (2 responses)
- State of Florida
- Jackson County Senior Citizens Center
- Liberty County Clerk of Court and Comptroller
- Neighborhood Medical Center
- North Florida Medical Center Tallahassee
- Okaloosa County Law Library
- PAEC - Migrant/ELL/Immigrant Programs
- Polly Austin
- Rotary Youth Camp
- Safe Families for Children
- Santa Rosa Bridges Inc
- Survive and Thrive Advocacy Center (STAC)
- TCC Take Stock in Children Program
- The Salvation Army of Tallahassee
- TSA Domestic Violence Program Panama City
- Valparaiso Community Library
- Wakulla Senior Center Council, Inc
- Washington County Public Library
- Waterfront Rescue Mission

Working Session Participants

Session One - Community Partners

- Okaloosa County Law Library - Deborah Angerman
- North Florida Inland Long-Term Recovery Group - Kristy Terry
- 14th Circuit Pro Bono Committee - Todd Brister
- 90works - Rocky Harrison
- Panhandle Area Educational Consortium - Rita Vazquez
- Children's Services Council Of Leon County - Cecka Rose Green
- Big Bend Homeless Coalition - Holly Bernardo
- Community Action Program Committee - Kimberly Krupa
- Legal Services Of North Florida - Cecille Lucero

Session Two - Access to Justice

- State Court System - Juvenile Court Hayley Faulkner
- Calhoun Clerk of Court - Nona Borelli
- Florida Office of the State Courts Administrator - Maggie Lewis
- Office of the State Courts Administrator - Dustin Metz
- Leon County Clerk of the Circuit Court & Comptroller - Kenneth Kent
- Former 2nd Circuit Public Defender, Retired - Nancy Daniels
- Washington County Clerk of Court - Kayla Corbitt
- Levin Papantonio et al - Ross Goodman

End Notes

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Community Member Survey Results

Landlord Tenant
In the past two years, have you lived somewhere you rented from someone else?

Respondents	183
Renters	110
Issue reported	70
The landlord filed an eviction	28
I had problems getting or keeping utilities like water, electricity, or gas	22
I lived in unsafe or unhealthy conditions	36
I had major problems with the landlord or public housing authority	30
I had issues with the space I rented for my mobile home	2
I was discriminated against because of my race, disability, source of income, children, sex, or other	9
I had another problem happen where I rented	5

Property Ownership
In the past two years, have you owned a home or property?

Respondents	183
Owners	73
Issue reported	40
The property went into foreclosure	8
There were problems with the mortgage company records	9
There were problems with the deed or other records	7
The mortgage company refused to modify the mortgage	6
There were issues with neighbors or city regulations related to the property	6
I couldn't prove I owned the house or property	2
I couldn't afford to pay my property taxes	4
I was denied access to home repair assistance	8
A different or other issue was faced with the property	15

Married Relationship
Were you ever married or in a relationship with another person that ended in the last two years?

Respondents	187
Married	54
Issue reported	44
We wanted to divorce or seperate	22
We had property or assets that needed to be divided	8
Alimony or spousal support issues arose as part of the divorce	6
Physical or emotional abuse occurred	31
An order of protection was filed by me against the other person	16
I had to respond to an order of protection that was filed against me	1
I was stalked by someone	8

Community Member Survey Results

Child Custody
Do you have any children that you share with another parent?

Respondents	187
Shared Child	78
Issue reported	37
We divorced or separated from one another	5
There was a dispute over visitation	14
There was a dispute over custody	11
There were disagreements with the other parent on decision related to our child	15
I couldn't afford a court-ordered payment amount	6
I wanted to increase the amount of child support I was receiving	10
Paternity had to be established	4
There were safety concerns with the other parent and my children	22
I wanted to move with my child but didn't know if I could	7
A different or other problem was faced with my children's other parent	4

Child Protection
In the past two years, have you or someone in your household been involved with Child Protective Services?

Respondents	187
Issue reported	21
Accused of abuse or neglect of a child	9
Threatened with termination of parental rights	5
Tried to remove or appeal a finding of abuse or neglect	3
Had children removed from the home	5
I was a child that was placed in foster care or removed from my home	2
A different or other problem was faced with Child Protective Services	7

Adoption / Guardianship
In the past two years, have you or someone in your household dealt with adoption or guardianship of someone else?

Respondents	187
Issue reported	14
Wanted to adopt a child	4
Wanted to stop adoption of a child	1
Wanted to obtain guardianship of a child	6
Wanted to obtain guardianship of a disabled adult	2
Wanted to dissolve guardianship of a child	2
Wanted to dissolve guardianship of a disabled adult	0
Wanted to stop guardianship of a child	1
Wanted to stop guardianship of a disabled adult	0
A different or other problem was faced with guardianship of someone else	0

Community Member Survey Results

Elder Disabled
In the past two years, have you had an elderly or disabled loved one being cared for by others?

Respondents	187
Elder or Disabled	28
Issue reported	21
They were abused or neglected by others	7
They were economically exploited by others	5
The institution or health care setting tried to get them to leave before they should	5
They did not receive quality care from others	11
They were denied home-based services that would let them stay in the home	4
They wanted someone removed from their house that would not leave	1
A different or other problem was faced with my elderly or disabled loved one	0

Finance
In the past two years, have you or someone in your household had concerns with finances?

Respondents	187
Issue reported	126
Wanted to file for bankruptcy	17
Filed for bankruptcy	12
Owed money to a hospital or health care facility	49
Had debt collectors calling or harassing	60
Had a judgment entered in court for the debt	20
Tried to negotiate with debt collectors	31
Received an unfair loan or terms	9
Was a victim of identity theft	17
Had a vehicle or other item repossessed	17
A different or other problem was faced with finances	38

Government Benefits
Do you or anyone in your household receive government benefits (besides unemployment or veteran's benefits, those are asked about separately)?

Respondents	187
Received benefits	147
Issue reported	58
FEMA (Federal Emergency Management Agency) Benefits	1
Social Security	13
Social Security Disability	15
Medicaid	36
Medicare	12
TANF (Temporary Assistance for Needy Families)	1
Food Stamps	38

Community Member Survey Results

Military
Are you or a household member active duty or a veteran of the military?

Respondents	187
Military	22
Issue reported	6
Denied veterans benefits	2
Denied health care at VA hospital	0
Filed for or wanted a discharge upgrade	1
Denied veterans housing assistance	0
A different or other problem was faced with current or former service	3

Immigration
Were you or anyone in your household not born in the United States?

Respondents	187
From another country	21
Issues reported	13
Wanted to become a US citizen	8
Wanted to apply for lawful permanent residency	3
Needed a work visa or permit	4
Wanted to apply for a visa or asylum	0
Was a victim of a crime or fraud	1
Faced abuse or discrimination because of immigration status	0
Didn't know how to get refugee benefits	1
A different or other problem was faced with immigration issues	0

Education
In the past two years, have you had any children enrolled in elementary school or have you or your children been enrolled in high school?

Respondents	187
Enrolled in school	61
Issues reported	36
Discipline issues	16
Suspension or expulsion from a school	7
Bullying issues with peers	15
Needed to receive special or individualized education services	19
Problems transferring into a new or different school or staying in the same school	5
Faced discrimination by the school because of my race, origin, gender, identity or other issue	3
A different or other problem was faced at school	0

Community Member Survey Results

Employment
In the past two years, have you or anyone in your household worked for somebody else?

Respondents	187
Employed by someone else	96
Issue reported	31
Fired wrongfully by the employer	7
Was not paid or underpaid wages earned	9
Experienced discrimination based on race, gender, disability, or similar status	9
Denied unemployment benefits	9
Charged with an overpayment of unemployment benefits	2
Had unemployment benefits taken in my name by someone else	2
Faced health or safety issues in the workplace	7
A different or other problem was faced in the workplace	7

Drivers License
In the past two years, have you or anyone in your household needed a valid drivers' license or state ID and were unable to get one?

Respondents	187
Wanted drivers license	23
Issues reported	20
Owed money for fines or fees	9
Had traffic citations or violations	3
Owed child support	2
Didn't have needed documentation or documentation was not accurate	3
A different or other problem was faced with the driver's license or state ID	7

Criminal Record
In the past two years, have you or anyone in your household been denied a job, housing, or other opportunity because of a past arrest or conviction record?

Respondents	187
Had a record	18
Issues reported	18
Wanted to get the arrest or conviction expunged or sealed	10
Appealed the denial of a job, housing, or other opportunity	2
Tried to correct the arrest or conviction record because it was wrong	3
Could not register to vote because of a conviction record	4
A different or other problem was faced because of an arrest or conviction record	8

Community Member Survey Results

Estate Planning
In the past two years, have you or anyone in your household wanted to create a will, power of attorney, or health care directive?

Respondents	187
Wanted to do Estate Planning	54

Probate
In the past two years, have you or had a relative pass and could not access their assets?

Respondents	187
Wanted access to assets	20

Name Change
In the past two years, have you or anyone in your household wanted to or did change their name?

Respondents	187
Changed name	17
Issues reported	8
Could not get a new drivers' license	2
Could not get a new passport	0
Could not change their gender marker on state identification	0
None of these issues were faced with a name change	0
A different or other problem was faced because of wanting to or actually changing a name	6

Non-Profit
In the past two years, have you or anyone in your household been an executive director or board member of a nonprofit organization?

Respondents	187
Issues reported	5
Completing business formation paperwork (501(c)(3), merger, incorporation)	2
Human resource issues with employees	1
Issues with landlords of business property	0
Issues with grants or other funding	3
Issues with government agencies	1
A different or other issue was faced with the nonprofit	1

Community Member Survey Results

Natural Disaster
Have you or anyone in your household recently been impacted by a natural disaster?

Respondents	187
Impacted by natural disaster	34
Issues reported	30
Problems with insurance company	10
Problems with mortgage company	2
Problems with a contractor	9
Issues with FEMA	11
The landlord threw tenant out of housing	4
Title the home or property wasn't in my name	3
The landlord wouldn't fix the property	9

Business
In the past two years, have you or anyone in your household owned or been a sole proprietor of a business?

Respondents	187
Issues reported	11
Understanding or completing business formation paperwork	5
Human resource issues with employees (eg. unsure on terminations, write ups, or other human resource issues)	1
Issues with suppliers	2
Issues with landlords of business property	2
Issues with creditors	2
Issues with government agencies	2
A different or other issue was faced with owning a business	6

Income Tax
In the past two years, have you or anyone in your household had issues with your income taxes?

Respondents	186
Issues reported	31
Could not afford to pay taxes	6
Needed a payment plan	6
Didn't receive a tax credit	7
Needed help completing tax forms	13
Needed to pay the IRS back because of an overpayment on a refund	1
Someone else claimed me/them or their dependents on returns without permission	4
Someone else used a Social Security number to earn income	0
Did not receive my refund and could not reach the IRS to get the status	7
A different or other problem was faced with income taxes	0
A different or other problem was faced with income taxes	10

Community Member Survey Results

Out of State
In the past two years, have you or anyone in your household had issues where you needed to go to another state to appear in court or handle a legal issue?

Respondents	187
Issues reported	11
Housing: Landlord/Tenant	1
Housing: Home Ownership	0
Family: Divorce, Separation, Abuse	1
Family: Child Custody, Visitation, Support	3
Child Protection	0
Guardianship & Adoption	1
Elder or Disabled Adult Abuse & Care	1
Consumer: Debt, Collection, Bankruptcy	1
Public Benefits	1
Military or Veteran's Benefits	0

COVID 19
Have you or anyone in your household experienced any of the following problems because of the Covid 19 pandemic?

Respondents	187
Issues Reported	107
Employment or unemployment	51
Housing stability	43
Health benefits	19
Childcare access	7
Debt and finances	61
Emotional & mental health support	64
Physical safety	20
Other	12

Basic Needs
In the past two years, have you or anyone in your household needed to access community resources to ensure your basic needs were met (i.e. housing, food, employment safety, etc.)?

Respondents	187
Issues Reported	102
Internet search	48
Asked friends or family	39
Government agency	22
Community organization(s)	28
Church or place of worship	30
Library	3
2-1-1	18