



Community Action, Inc.

***Partnering to Create Family
and Community Solutions***

(Primarily Serving Clarion and Jefferson Counties)

Community Needs Assessment

Clarion and Jefferson Counties

2025

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Mission Statement

Community Action, Inc. partners with community members to improve low-income situations by assisting families with activities to overcome barriers, improve economic status, and enhance their quality of life.

Vision Statement

Community Action, Inc. will be recognized as a premier organization dedicated to solving social and economic problems of the community.

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Community Action, Inc.
2025 Community Needs Assessment

Executive Summary and Analysis
(Clarion and Jefferson Counties)

Community Action, Inc.'s (CAI) mission is to partner with community members to improve low-income situations by assisting families with activities to overcome barriers, improve economic status, and enhance their quality of life. To serve our community better, CAI conducted a community needs assessment of Clarion and Jefferson Counties to identify unmet needs. CAI will use this information to adjust its activities and target unmet needs in the community through being a catalyst and collaborating with others to promote family self-sufficiency and advance community prosperity, as well as providing direct services.

CAI distributed stakeholder surveys via social media, email, and paper copies at both of our offices and at events. Targets included community-based organizations/non-profit service providers, faith-based organizations, public sector, educational institutions, consumers, and private sector. Survey results were received between May and August 2025 from 181 community stakeholders. This survey was also distributed to CAI's board of directors and staff. Residents were notified of the survey through news releases. In August and September, CAI conducted focus groups in Clarion and Jefferson counties consisting of staff from selected service providers and consumers. The results of the key stakeholders survey are the primary source of information used to identify needs in the community. Focus groups reviewed the results of the key stakeholders' survey and through discussion provided additional qualitative information regarding underlying issues causing the needs in the community. CAI's Community Needs Assessment also includes demographic information compiled through the Community Action Association of Pennsylvania's Community Needs Assessments Tool, customer satisfaction information compiled from CAI's Customer Satisfaction Surveys, and CAI's customers' needs compiled from CAI's Consumer Needs Assessments.

Key stakeholders in the community were asked a series of questions pertaining to a wide range of issues. There, stakeholders were able to select multiple issues pertaining to each topic, as well as write in their own thoughts.

In the key stakeholders' survey, many identified unmet needs of individuals and families seem to center around insufficient financial resources. The poverty rate according to Census Reporter for Clarion-Jefferson Counties is 14.58% (14.2%-Clarion, 14.9%-Jefferson), which is higher than Pennsylvania's rate of 11.9%. According to the U.S. Department of Labor quarterly

census of employment and wages for the third quarter of 2025, the weekly wages for Clarion-Jefferson Counties is approximately 67% of the weekly wages of Pennsylvania. The poverty rate and wage data help to support the reasoning behind the survey showing difficulty affording utilities and heat as a considerable challenge for residents, with difficulty affording rent and limited access to a reliable vehicle as severe challenges for residents.

Stakeholders identified lack of available job training opportunities and limited previous education or skills as being considerable challenges. This suggests many workers may not be qualified for current job openings. Stakeholders also identified the cost of higher education as a major barrier, with many noting that going back to school after having children was virtually impossible. This is consistent with the thoughts of many in the region who believe our schools need to do a better job of promoting the trades and technical jobs for our youth and tailoring education to prepare the youth for these jobs, thereby matching our workforce to the existing jobs in the region.

The key stakeholders survey included questions regarding the following categories: transportation; housing; employment; education related issues; health care access; children/childcare issues; basic needs; and social issues. The top seven challenges in the survey as identified as severe challenges are drug & alcohol abuse/addiction inability to afford higher education/trade school; limited access to a reliable vehicle/cost of maintaining a vehicle; cost of rent/house payment too high/insurance; food costs too high; lack of knowledge of budgeting; and specialists, clinics, or doctor offices not in same town.

Analysis of the Key Stakeholders Survey

The key stakeholder survey for Clarion and Jefferson Counties drew responses primarily from residents ages 25–74, with the largest groups between 25–44 (66 respondents) and 45–54 (42 respondents). Household incomes varied widely, but nearly one-third reported annual incomes under \$50,000, reflecting the economic pressures many households face in the region. Women made up the majority of respondents (147 female vs. 27 male, with 7 preferring not to disclose), which may influence the emphasis on childcare, healthcare, and household management concerns.

Top Needs:

According to the 2025 Community Needs Assessment survey conducted across Clarion and Jefferson Counties, residents identified several key areas of concern affecting their daily lives and overall well-being. Employment was among the top issues, with 120 respondents citing a

lack of good-paying jobs with benefits as a major barrier to stability. Many also noted the lack of affordable and quality childcare (106 respondents), the need to hold multiple jobs to make ends meet (91), and the shortage of reliable or affordable transportation (83). Respondents emphasized that even when jobs are available, low wages, limited benefits, and the high costs of working, such as childcare and commuting, make it difficult to maintain financial security.

Education-related concerns also ranked high, with 92 individuals reporting that the inability to afford higher education or trade school limited their opportunities. Seventy-eight respondents highlighted the lack of affordable childcare, 66 pointed to transportation barriers, and over 50 indicated a shortage of vocational and computer skills programs. Many respondents stressed that local education and training options are limited, making it difficult to acquire skills for better-paying jobs.

Housing was another major area of need. A total of 129 respondents reported that the cost of rent, mortgage, or insurance was too high, while 120 said that utilities and deposits added to their financial strain. 96 participants identified a lack of safe, affordable housing as a significant problem, and 83 reported that their homes needed repairs they could not afford. Property taxes, accessibility barriers for people with disabilities, and limited emergency shelter options were also commonly cited.

When asked about food and nutrition, 139 respondents said that food costs were too high, while 84 stated they were ineligible for or exhausted their food stamps before the end of the month. Transportation barriers to grocery stores and pantries were noted by 75 respondents. These findings point to continued food insecurity and limited access to affordable, nutritious food options throughout the area.

Income management challenges were also prominent, with 98 respondents each reporting difficulty managing money or lacking budgeting skills, and another 98 saying their income simply was not enough to meet expenses. Many expressed frustration that even small increases in income often led to losing benefits, leaving them worse off overall.

Transportation concerns were widespread, with 129 respondents citing the high cost of maintaining a vehicle, 102 naming the cost of insurance, and 101 struggling with gasoline expenses. 95 individuals reported not owning a vehicle, and 57 lacked a valid driver's license, highlighting the limited public transportation options available in these rural counties.

Healthcare access was also identified as a significant issue. 96 respondents reported that specialists and clinics were not available locally, and 93 cited the high cost of medical care. 67 respondents said they lacked insurance, and 70 reported transportation barriers to healthcare

services. Residents also mentioned challenges with accessing mental health and in-home care support.

Finally, social issues such as drug and alcohol abuse (143 respondents), domestic violence (124), and sexual abuse (86) were identified as major concerns within the community. Many participants noted that substance use and violence have ripple effects, impacting families, workplaces, and community safety.

Overall, the findings demonstrate that residents of Clarion and Jefferson Counties continue to face interconnected challenges related to employment, housing, food insecurity, transportation, healthcare, and social issues. The survey results highlight the urgent need for coordinated community support systems that address both economic and social barriers to self-sufficiency and quality of life.

Analysis of CAI's Consumer Needs Assessment and Satisfaction Surveys

For 25 years, CAI has requested consumers to complete Needs Assessments and Consumer Satisfaction Survey Forms. Every consumer seeking services at CAI is given a Needs Assessment to complete. The purpose of the needs assessment is to identify all the services the consumer needs, not just those provided by CAI. Monthly, these forms are tallied to determine the areas of greatest need and the areas for which services are not available.

During 2024 the Needs Assessment was completed by 363 of the over 3,600 households served and a summary follows.

1. Need help with **paying utilities** – **96** (need help with utility bills – 96).
2. Need help with **transportation** – **136** (lack a car or it needs repaired – 58, need transportation to medical appointments – 75, need a child safety seat – 2, and other – 1).
3. Need assistance with **other basic needs** – **39** (need furniture, household items, or clothing – 39)
4. Need help with **employment** – **64** (need a job – 29, need assistance searching for a job – 9, need to improve their job skills – 8, need assistance with preparing resumes – 5, need to improve their interviewing skills – 3, want to volunteer-9, and other – 1).
5. Need help in dealing with **family issues** – **79** (need help to identify/solve family problems and conflicts-9, need to improve parenting and coping skills – 6, need to learn how to manage stress and/or self-esteem building – 21, need assistance with children having behavioral problems – 3, need help with children's problems with school (attendance, homework)-3, need help with alcohol and drug problems – 1, need help dealing with loneliness and depression – 21, need more family activities/recreation opportunities – 12,

and other – 3).

6. Need help **maintaining housing** – **67** (need telephone service – 11, need repairs to the home – 19, need running water to their house – 6, need furnace repaired/replaced – 3, need hot water tank repaired/replaced – 2, need house weatherized – 18, and other – 8).
7. Need help with **medical/health care** – **13** (can't afford health insurance – 4, can't afford regular exams and/or prescriptions – 1, need dental, eye and hearing care aids, glasses – 6, and other – 2).
8. Need help with **education** – **34** (need a high school diploma equivalent – 12, need help reading, writing or understanding - 1, need help identifying suitable schools/training opportunities – 3, want to drop out of school-1, need to improve computer skills – 11, interested in tutoring others-2, and other – 4).
9. Need help with **managing finances** – **99** (need help with budgeting – 25, need help collecting child support – 1, need help dealing with creditors and managing debt – 34, and other – 39).
10. Need help to resolve **homelessness and prevent homelessness** – **207** (need housing currently homeless – 17, living doubled up with friends or family – 9, in danger of eviction or foreclosure – 43, can't afford rent and mortgage payments – 129, having landlord problems – 9).
11. Need assistance with **nutrition** – **21** (can't afford food – 19, need assistance applying for food stamps – 1, and other – 1).
12. Need assistance with **child care** – **20** (need money to pay for child care – 11, need assistance finding child care – 6, interested in opening a daycare-1, and other – 2).

CAI's Consumer Needs Assessment represents the needs of low-income consumers but has a tendency to be skewed based on the services the consumer is requesting. In addition, participation in completing the Consumer Needs Assessment is voluntary with only a small number of consumers choosing to complete. However, the fact that over 3,600 households sought and received available services through CAI demonstrates the overall need to assist low-income households.

During 2024 the Consumer Satisfaction Survey was completed by 635 of the over 3,600 households served and a summary follows.

1. Was your problem solved or needs met?
Yes 573 No 13
2. How satisfied were you with the service(s) you received?
 - a. Very satisfied 530
 - b. Satisfied 90

- c. Disappointed 1
- d. Very disappointed 1
- 3. Were you referred to another organization for additional help?
Yes 58 No 465
- 4. Do you have other needs but not sure who to contact?
Yes 44 No 522

CAI's Customer Satisfaction Survey shows over 97% of CAI's consumers are satisfied or very satisfied with the CAI services they received and over 90% acknowledged their problem was solved or their need was met.

Resources

Many resources available to residents of the bi-county area are identified throughout the community needs assessment. However, this is not a comprehensive listing of resources. To identify the resources available to address a particular need, go to the Pennsylvania 2-1-1 Northwest website at (<http://pa211nw.org/>), as well as PA Navigate (<https://pa-navigate.org/>).

Methodology

Community Action, Inc. (CAI) developed reliable survey instruments for key stakeholders in the community (community-based organizations/non-profit service providers, faith-based organizations, public sector, educational institutions, consumers, and private sector) and residents of Clarion and Jefferson counties. CAI distributed the key stakeholders' survey across social media, post cards, CAI's website, email blasts, and received 181 responses. The results of the key stakeholders' survey are the primary source of information used to identify needs in the community. The key stakeholders' survey was also distributed to CAI's board of directors and staff. In comparing the responses from the key stakeholders to the responses of CAI's board of directors and staff, no significant differences were noted.

Focus groups were formed in Clarion and Jefferson Counties from selected providers, leaders, and consumers. The focus groups reviewed the results of the key stakeholders' survey and through discussion provided additional qualitative information regarding underlying issues causing the needs in the community.

CAI utilized the Community Action Association of Pennsylvania’s PolicyMap Tool to obtain demographic and quantitative data for Clarion and Jefferson Counties, as well as the state of Pennsylvania and the United States. By comparing Clarion and Jefferson Counties data to that of Pennsylvania and the Nation, it provided perspective to the meaning of the quantitative data.

In addition to the items mentioned above, data from the results of CAI’s Consumer Needs Assessments, CAI’s consumer satisfaction surveys, and other data were analyzed to develop this Community Needs Assessment.

Key Findings

As of 2025, poverty remains a persistent challenge, with local rates (Clarion ~14.2%, Jefferson ~18.8%, average of 16.74% between both counties) still above the statewide average of 11.9%. Poverty does not result from a single issue, but rather interconnected challenges. CAI’s 2025 Community Needs Assessment reviewed transportation, housing, employment, healthcare access, education, youth and senior issues, basic needs, social issues, and others. Poverty can best be understood at the family, community, and agency levels.

Family:

Families struggle with the resources and skills needed to move out of poverty. Top issues identified in 2025 include:

- High Food Costs (139)
- Lack of good-paying jobs with benefits (120)
- Need for multiple jobs to survive (91)
- Lack of affordable childcare (106)
 - Unable to work due to not being able to afford childcare
 - Childcare during nontraditional work hours is scarce
- Inability to cover housing, food, and healthcare costs

Financial literacy also remains a challenge: 96 respondents cited lack of budgeting knowledge and 98 reported difficulty balancing needs vs. wants. The “cliff effect” continues to force families to choose between modest income gains and losing essential benefits. Generational poverty keeps many in cycles of crisis management rather than long-term planning.

Housing:

Housing is always an issue in rural areas. With low housing stock, aging infrastructure, and costs of maintenance all identified as major barriers.

- High Housing Costs, Rent/Payments/Insurance (129)

- High Utility Bills (120)
- Low housing stock

Transportation:

Rural conditions in Clarion and Jefferson Counties amplify poverty. Transportation is a major barrier, with residents citing:

- High vehicle maintenance costs (129)
- High insurance costs (102)
- High gasoline costs (101)
- Limited bus routes/times (75)

Existing Services:

At the agency level, inconsistent and volatile funding streams hinder long-term programming. While funds exist for rent, utilities, and weatherization, they cannot fully meet demand. Gaps remain in areas such as:

- Lack transportation support (Medical/Public Transit)
- Healthcare-related financial assistance
- Housing support for those with criminal records

Unreliable funding also makes it difficult to track program outcomes and demonstrate long-term impact.

Social Issues:

Community stakeholders ranked all issues as high priority for the next three years. Among the most urgent concerns:

- Adult and youth drug abuse and alcohol abuse (143)
- Domestic violence (124)
- Sexual abuse (86)

Employers reported difficulty finding workers who can pass drug tests and maintain reliable attendance. These issues show how poverty interacts with social challenges, requiring coordinated efforts across schools, employers, community groups, and government agencies.

Other Issues:

All other issues are listed below. Many of these issues are as a result of the issues identified above.

- Healthcare access is limited due to lack of providers accepting Medicaid/Medicare (48)
 - Long waitlists (80)
 - Inability to afford prescriptions (93)

The Complexity of Poverty

Safety net services provide short-term stability but do not resolve generational poverty. The 2025 findings emphasize the need to reach youth living in poverty, instill personal responsibility, and create clear pathways to economic security. Each category—transportation, housing, employment, education, healthcare, and social issues—was identified as a moderate, considerable, or severe challenge.

Moving forward requires identifying the highest-priority issues, mapping existing resources, filling service gaps, and fostering collaboration across agencies and community partners. While progress has been made, the persistence of these challenges demonstrates the need for more targeted, sustainable strategies to help families move from crisis to self-sufficiency. While there are available resources to address each of the categories of issues addressed in the Key Stakeholders Survey, they are not sufficient to resolve every need. This is evidenced by every item in all of the categories being identified as a moderate, considerable, or severe challenge. Since there are way too many issues to address at one time, issues should be evaluated one at a time, starting with the highest priority issues being identified and determining what resources currently exist, what other resources are needed, and who in the community is best suited and has the capacity.

The results obtained through the key stakeholders' survey are very similar to the results obtained from the same survey three years earlier.

Clarion and Jefferson County – Demographic Information

Clarion and Jefferson Counties are rural counties located in Western Pennsylvania along the Interstate 80 corridor and have an overall population of 80,120 (2025 Est.). There has been a 1.97% decrease in population since the 2020 Census. The female population is 50.5% and the male population is 49.5%; with the highest population residing in two person households. The bi-county area is comprised of primarily white residents at 95.5%, followed by black residents at 2%, mixed race residents at 2%, and other races at .5%. Non-citizens make up around .32% of residents. In the combined report location of Clarion and Jefferson Counties, poverty makes up 14.58% of households and 15.3% of children live in poverty. Throughout this report, the report area or report location terminology represents the combination of Clarion and Jefferson Counties data.

Population Change

Population changes within Clarion and Jefferson Counties from 2020-2025 are shown below. During this five-year period, total population estimates for the report area declined by -1.97 percent, decreasing from 81,733 persons in 2020 to 80,120 persons in 2025.

POPULATION CHANGE

| REPORT AREA | 2020 CENSUS | 2025 POPULATION | POPULATION CHANGE, 2020-2025 | POPULATION CHANGE, 2020-2025, PERCENT |
|----------------------|-------------|-----------------|------------------------------|---------------------------------------|
| REPORT LOCATION | 81,733 | 80,120 | -1,613 | -1.97% |
| CLARION COUNTY, PA | 37,241 | 36,746 | -495 | -1.33% |
| JEFFERSON COUNTY, PA | 44,492 | 43,374 | -1,118 | -2.51% |
| PENNSYLVANIA | 13,002,700 | 13,139,800 | 137,100 | 1.05% |
| UNITED STATES | 334,735,155 | 347,342,978 | 12,607,823 | 3.77% |

Data Source: Data Source: US Census Bureau, [American Community Survey](#). 2023. Source geography: Tract

Age and Gender Demographics

Population by gender within the report area is shown below. According to ACS 2019-2023 5-year population estimates for the report area, the female population comprised 50.65% of the report area, while the male population represented 49.35%.

AGE & GENDER DEMOGRAPHICS

| REPORT AREA | 0-4 YRS MALE | 0-4 YRS FEMALE | 5-17 YRS MALE | 5-17 YRS FEMALE | 18-64 YRS MALE | 18-64 YRS FEMALE | 65+ YRS MALE | 65+ YRS FEMALE |
|------------------|--------------|----------------|---------------|-----------------|----------------|------------------|--------------|----------------|
| REPORT LOCATION | 2,202 | 2,053 | 6,287 | 5,969 | 24,017 | 23,768 | 7,342 | 9,102 |
| CLARION COUNTY | 943 | 906 | 2,696 | 2,519 | 11,286 | 11,417 | 3,254 | 4,023 |
| JEFFERSON COUNTY | 1,259 | 1,147 | 3,591 | 3,450 | 12,731 | 12,351 | 4,088 | 5,079 |

Data Source: US Census Bureau, [American Community Survey](#). 2019-23.

Race Demographics

Population by gender within the report area is shown below. According to ACS 2019-2023 5-year population estimates, the white population comprised 95.76% of the report area, black population represented 1.08%, and other races combined were 0.76%. Persons identifying themselves as mixed race made up 2.4% of the population.

RACE DEMOGRAPHICS

| REPORT AREA | TOTAL POPULATION | WHITE TOTAL | BLACK TOTAL | AMERICAN INDIAN TOTAL | ASIAN TOTAL | NATIVE HAWAIIAN TOTAL | SOME OTHER TOTAL | MIXED RACE TOTAL |
|----------------------|------------------|-------------|-------------|-----------------------|-------------|-----------------------|------------------|------------------|
| REPORT LOCATION | 81,396 | 77,946 | 877 | 27 | 288 | 2 | 302 | 1,954 |
| CLARION COUNTY, PA | 37,297 | 35,371 | 670 | 4 | 179 | 2 | 147 | 924 |
| JEFFERSON COUNTY, PA | 44,099 | 42,575 | 207 | 23 | 109 | 0 | 155 | 1,030 |
| PA | 12,986,518 | 9,844,085 | 1,393,616 | 23,921 | 480,439 | 4,614 | 445,130 | 794,713 |
| US | 332,387,540 | 210,875,446 | 41,070,890 | 2,924,996 | 19,352,659 | 629,292 | 21,940,536 | 35,593,721 |

Data Source: US Census Bureau, [American Community Survey](#), 2019-23.

Household Types

The U.S. Census Bureau estimated there were 33,189 households in the report area during 2019 - 2023. Single person households comprised of 29.8% of the total, two person households comprised 37.7% of the total, three person households comprised 14.13% of the total, four person households comprised 10.49% of the total, and larger households of 5 or more made up 7.89% of the total. Jefferson County, PA has the greatest number of three person households with 2,676, while Clarion County, PA has the fewest in this report area with 2,012.

HOUSEHOLD TYPES

| REPORT AREA | TOTAL HOUSEHOLDS | 1 PERSON | 2 PEOPLE | 3 PEOPLE | 4 PEOPLE | 5 OR MORE |
|------------------|------------------|----------|----------|----------|----------|-----------|
| REPORT LOCATION | 33,189 | 9,891 | 12,511 | 4,688 | 3,480 | 2,619 |
| CLARION COUNTY | 14,982 | 4,246 | 5,795 | 2,012 | 1,738 | 1,191 |
| JEFFERSON COUNTY | 18,207 | 5,645 | 6,716 | 2,676 | 1,742 | 1,428 |

Data Source: US Census Bureau, [American Community Survey](#), 2019-23.

Citizenship status

The table below shows the numbers and percent of population by citizenship status for the report area. According to the American Community Survey Data, 2019-2023, Clarion County, PA has the largest number of non-Citizens with 198, while Jefferson County, PA has the fewest number of non-Citizens with 131. The report area has a total of 329 non-Citizens, or 0.4% of the total population of 81,396 persons, in contrast to the Pennsylvania average of 3.30% of the population being non-citizens and the national average of 6.61% being non-Citizens.

CITIZENSHIP STATUS

| REPORT AREA | NATIVE | BORN IN US TERRITORY | BOARD ABROAD TO US CITIZENS | NATURALIZED | NON-CITIZENS |
|----------------------|-------------|----------------------|-----------------------------|-------------|--------------|
| REPORT LOCATION | 80,560 | 31 | 262 | 214 | 329 |
| CLARION COUNTY, PA | 36,825 | 25 | 100 | 149 | 198 |
| JEFFERSON COUNTY, PA | 43,735 | 6 | 162 | 65 | 131 |
| PENNSYLVANIA | 11,773,275 | 155,208 | 96,788 | 533,297 | 427,950 |
| UNITED STATES | 280,666,495 | 2,064,560 | 3,547,584 | 24,133,728 | 21,975,173 |

Data Source: US Census Bureau, *American Community Survey*, 2019-23.

Households in Poverty

The table below shows the number and percentage of households in poverty based on the Poverty Thresholds in the report area. In 2025, it was estimated that there were 4,839 households, or 14.58%. Clarion County, PA had the lowest poverty rate (14.2%), while Jefferson County, PA had the highest poverty rate (14.9%).

HOUSEHOLDS IN POVERTY

| REPORT AREA | TOTAL HOUSEHOLDS | HOUSEHOLDS IN POVERTY | PERCENT HOUSEHOLDS IN POVERTY |
|----------------------|------------------|-----------------------|-------------------------------|
| REPORT LOCATION | 33,189 | 4,839 | 14.58% |
| CLARION COUNTY, PA | 14,982 | 2,129 | 14.2% |
| JEFFERSON COUNTY, PA | 18,207 | 2,710 | 14.9% |

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, *American Community Survey*, 2019-23.

Community Analysis:

Transportation

The key stakeholder survey data indicated five key issues related to the area of transportation: Cost of maintaining a vehicle, cost of insurance, no vehicle in the household, and access or knowledge of public transportation. The consensus of the stakeholders is that transportation is a considerable to severe challenge. These identified topics were presented to focus groups in Clarion and Jefferson County for additional discussion and information. Both counties supported the survey data stating residents have limited access to reliable vehicles. Residents in both counties with lower incomes are unable to pay for vehicle repairs and since both counties are rural, there are not always other transportation options available. There are bus routes, but the routes are often limited to specific areas. Residents are not always able to depend on family members for transportation if their vehicle needs repairs. This could cause them to miss health, housing, and employment appointments. In the bi-county area, roughly 80.9% of residents commute to work. Without a reliable vehicle, this could limit their ability to continue employment.

Another transportation issue faced in the community is access to/knowledge of public transportation. Available bus routes are limited in how far they travel and how many hours they operate. This is not a reliable option for employment schedules that are outside of the bus/hours of operation or for employment within the county but outside of the transportation service area. Several bus routes in both counties in recent years have limited their hours of operation and stops offered, which only exacerbates this issue. If residents are not receiving Medical Assistance, scheduling a ride through a paratransit service is expensive. Between both counties, there are 2,993 households without a motor vehicle. In addition to a lack of public transportation, the focus groups agreed with the key stakeholders that affordability for public transportation is an issue. Fees for public transportation can be expensive and there are no set prices or monthly passes.

The focus groups recommended reviewing Uber or Lyft services for transportation as those services have started to become available in parts of our region but are still very limited, unreliable, and expensive.

Resources:

Both counties offer Medical Assistance Transportation Programs (MATP) for medical transportation to appointments for families who receive Medical Assistance.

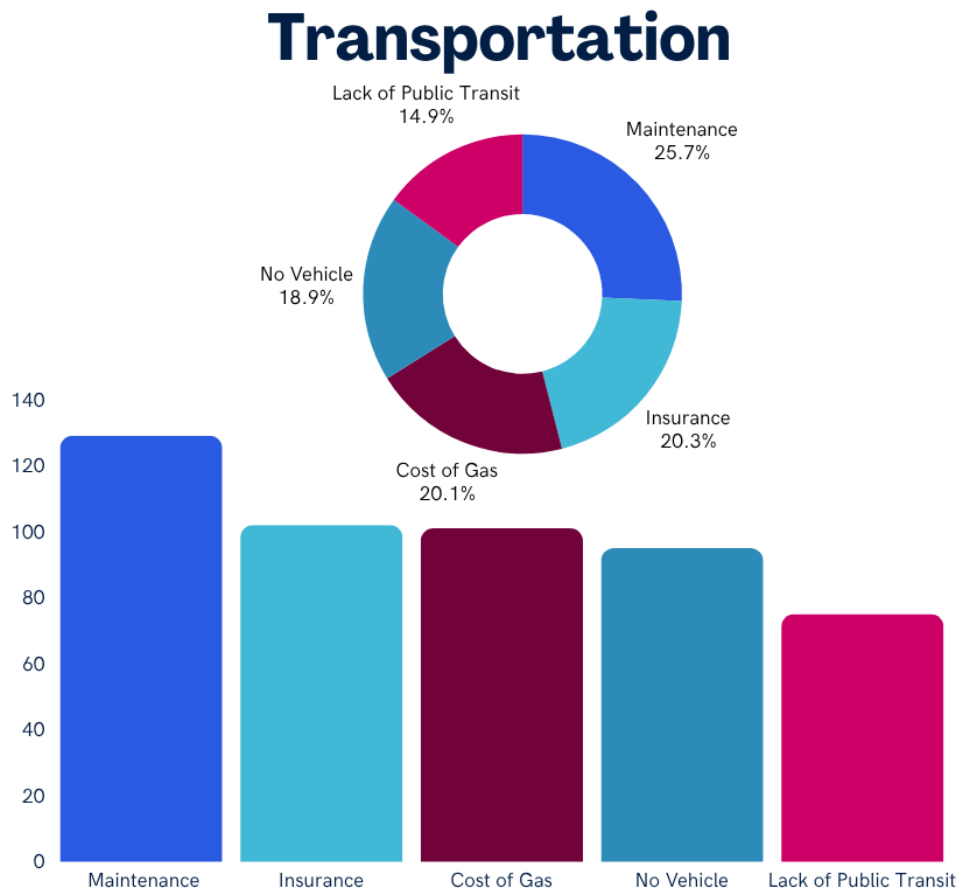
Residents can also utilize ATA (Area Transit Authority) through self-payment if needed. In addition to these resources, Clarion County has a taxi service. If no other resources are available, the Punxsutawney Area Hospital assists patients with transportation if they are stranded at the hospital. Within the Clarion County School District, vans were purchased to transport parents and children to school meetings. This approach demonstrates community solutions to a long-standing problem.

Gaps:

The focus group indicated both counties lack assistance for vehicle repairs and have a lack of public transportation.

Quantitative Data:

This chart shows the top five transportation related problems as identified by the key stakeholders in Clarion and Jefferson Counties.

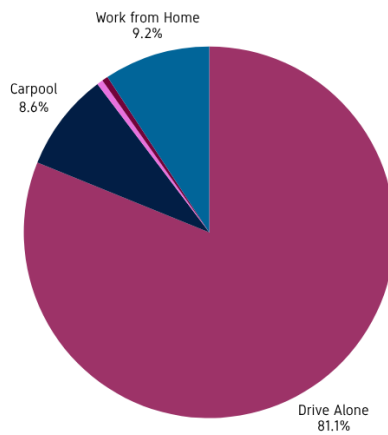


Commuter Travel Patterns

This indicator shows the method of transportation workers used to travel to work for the report area. Of the estimated 36,600 workers in the report location, 79% drove to work alone while 8.4% carpool. 1.5% of all workers reported that they used some form of public transportation, while others used some optional means including 1.55% walking or riding bicycles, 0.6% used taxicabs to travel to work, and 6.9% worked from home.

Clarion County

Note: This indicator is compared to the state average.



Data Source: US Census Bureau, American Community Survey, 2023 5-Year Est

DRIVE ALONE

Are the sole passenger of commuting to work.

CARPOOL

Two or more people share the vehicle commuting to work.

PUBLIC TRANSIT

Bus or other municipal transportation method.

BICYCLE OR WALK

Using a personal bike, or commute on foot.

TAXI OR OTHER

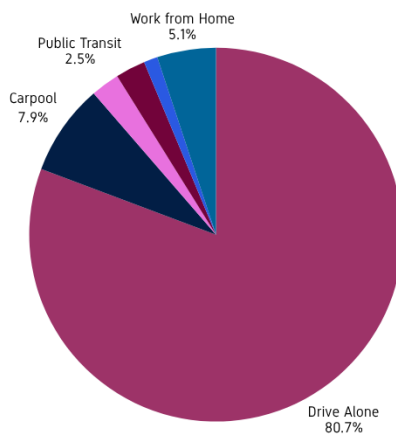
Using private taxi service or Lyft/Uber.

WORK FROM HOME

Home is the workers primary work location.

Jefferson County

Note: This indicator is compared to the state average.



Data Source: US Census Bureau, American Community Survey, 2023 5-Year Est

DRIVE ALONE

Are the sole passenger of commuting to work.

CARPOOL

Two or more people share the vehicle commuting to work.

PUBLIC TRANSIT

Bus or other municipal transportation method.

BICYCLE OR WALK

Using a personal bike, or commute on foot.

TAXI OR OTHER

Using private taxi service or Lyft/Uber.

WORK FROM HOME

Home is the workers primary work location.

Households with No Motor Vehicle

This indicator reports the number and percentage of households with no motor vehicle based on the latest 5-year American Community Survey estimates. Of the 37,052 total households in the report location, 2,993 or 8.08% are without a motor vehicle.

HOUSEHOLDS WITH NO MOTOR VEHICLE

| REPORT AREA | TOTAL OCCUPIED HOUSEHOLDS | HOUSEHOLDS WITH NO MOTOR VEHICLE | HOUSEHOLDS WITH NO MOTOR VEHICLE, PERCENT |
|----------------------|---------------------------|----------------------------------|---|
| REPORT LOCATION | 33,189 | 2,460 | 7.41% |
| CLARION COUNTY, PA | 14,982 | 960 | 6.41% |
| JEFFERSON COUNTY, PA | 18,207 | 1,500 | 8.24% |
| PENNSYLVANIA | 5,235,339 | 547,253 | 10.45% |
| UNITED STATES | 127,482,865 | 10,602,826 | 8.32% |

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, [American Community Survey](#). 2019-23.

Housing

The key stakeholder survey indicated housing continues to be a considerable to severe challenge for residents in both counties. In both counties, there are roughly 33,189 housing units, with about half of the units being occupied by homeowners. Difficulty affording rent and utilities, threat of eviction, and homelessness affect the people who reside in both counties. The focus groups agreed with the findings of the key stakeholder surveys. Residents have difficulty affording utilities due to limited financial assistance. They also have high arrearages, which prevents them from having utilities turned on without co-payment or a security deposit. This could also prevent them from being eligible for payment assistance programs. Consumers lack knowledge about how to work with utility companies, and this can lead to complications for enrolling in assistance programs.

Approximately 39.16% of renters and 17.91% of homeowners pay more than 30% of their income for rent. If utilities or rent aren't paid, residents are at risk of eviction. Families who cannot afford rent can find themselves in double-up situations or even homeless. There is a 1.27% average of families in an overcrowded living situation. The focus groups identified homelessness as a growing program. The top five issues identified in the key stakeholder survey were cost of rent/mortgage, utility bills too high, lack of safe and affordable housing to

rent or buy (non-subsidized), cost of home repairs, and tax increases pricing families out of homes.

In the bi-county area, there is a limited availability of affordable housing and consumers are put on wait lists. In 2024, there were estimated 1,500 HUD assisted units in both counties. However, families who have income are not always eligible for assistance. As income increases, benefits decrease, and families cannot afford their living situation. Additional comments on the survey and within the focus groups agree there is a gap between those who qualify for help and those who are trying to increase their employment and move themselves towards self-sufficiency. By living paycheck to paycheck, families cannot afford additional expenses (emergencies, health care, etc.) and can fall behind on their rent payments.

Residents struggle with accessing housing. They have trouble being approved for Section 8 and locating landlords who accept subsidies. They also have issues paying security deposits. Within both counties, there is a lack of assistance for security deposits. Residents with criminal records have issues finding housing or assistance. Both counties' focus groups also noted that many of the properties that have switched to Section 8 have become severely neglected and have majorly impacted community moral and property values. On the other hand, rental costs have increased due to inflation, and residents can't always afford the increased rates.

In addition to the key stakeholder survey, the focus groups elaborated on additional housing problems including people living in older homes, which need repairs but lack resources for assistance. Housing repairs lead to additional costs for people in the community. Most homes in Clarion and Jefferson Counties were built before 1960. Weatherization services are available in both counties, but the wait list can be long, and the focus group indicated that the approval process could be difficult.

Recommendations were not discussed during the focus groups.

Resources:

Although there seems to be plenty of resources in the community available for rent and utility assistance, funding is volatile. For a good portion of 2025, the federal and state budgets were at an impasse, causing major gaps in service that exacerbated an already systemic problem in our region. When funding is available, the Salvation Army assists with utilities. From November through March, the County Assistance Office operates LIHEAP and CRISIS for heating assistance. Community Action, Inc. and Center for Community Resources operate the Homeless Assistance Program (HAP) to help with rent and utility shut-off notices. Community Action, Inc. also operates other rent and utility assistance programs.

The Housing Authorities in both counties offer assistance through public housing and the Section 8 program.

Clarion County does not operate emergency shelter programs but has transitional housing programs through Center for Community Resources (with a focus on individuals with mental health barriers). The Clarion County Shelter Task Force was originally created to help bring an emergency or family shelter into Clarion County. Clarion County Children and Youth Services offers a direct referral family transitional housing program through a partnership with Community Action, Inc.

If consumers are homeless, they are limited in their options within both counties. Sometimes churches and other organizations can pay for nightly hotel stays, but this is often limited and a short-term solution.

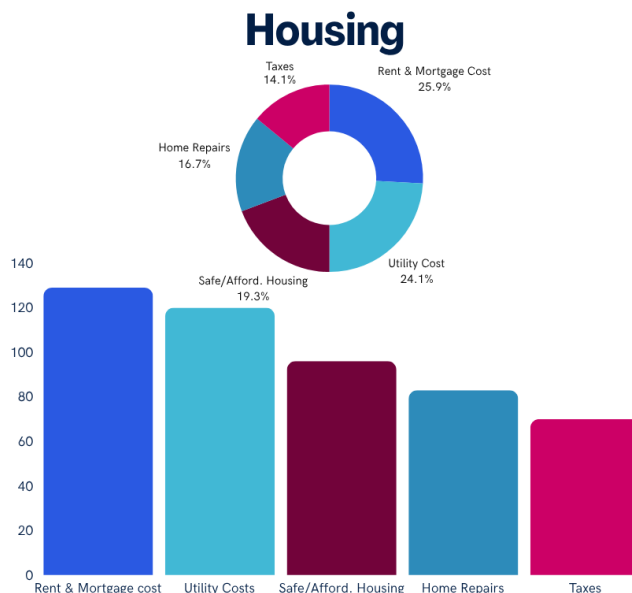
For assistance with energy efficiency and home repairs, Community Action, Inc. operates the Weatherization Program in both counties. However, if consumers have additional housing issues, there are not many local resources to assist with this since many home repairs can be costly. Jefferson County Department of Development offers a housing rehabilitation program.

Gaps:

Gaps in both counties include a lack of emergency shelter for various populations, a lack of affordable housing, and a lack of resources for home repairs.

Quantitative Data:

This chart shows the top housing related problems as identified by the key stakeholders in Clarion and Jefferson Counties.



Housing Units

The number of housing units within the report area in July of each year from 2020-2025 are shown below. According to the U.S. Census, there is an estimated 43,754 housing units in the report location in 2025, a change of 0.8% since 2020 compared to a 1.8% increase statewide.

HOUSING UNITS ESTIMATIONS

| REPORT AREA | JULY 2020 | JULY 2021 | JULY 2022 | JULY 2023 | JULY 2024 | JULY 2025 |
|--|-----------|-----------|-----------|-----------|-----------|-----------|
| REPORT LOCATION | 43,407 | 43,476 | 43,545 | 43,614 | 43,684 | 43,754 |
| CLARION COUNTY, PA (43,339 IN 2019, +0.15%/YEAR) | 20,627 | 20,671 | 20,715 | 20,759 | 20,804 | 20,849 |
| JEFFERSON COUNTY, PA (20,584 IN 2019, +0.21%/YEAR) | 22,780 | 22,805 | 22,830 | 22,855 | 22,880 | 22,905 |
| PENNSYLVANIA (5,732,628 IN 2019, +0.35%/YEAR) | 5,753,644 | 5,774,598 | 5,795,519 | 5,816,441 | 5,837,399 | 5,858,339 |

Data Source: US Census Bureau, [Census Population Estimates](#). Source geography: County

Homeowners

The U.S. Census Bureau estimated there were 24,940 homeowners in the report area in 2020, and 23,528 homeowners in the report area for the 5-year estimated period from 2020-2025. This equates to a change of -5.28%.

HOMEOWNERS

| REPORT AREA | HOMES 2000 | HOMES 2020 | PERCENT CHANGE 2000-2020 | EST. HOMES 2025 | PERCENT CHANGE 2020-2025 |
|-----------------------------|------------|------------|-----------------------------|-----------------|-----------------------------|
| REPORT LOCATION | 25,767 | 24,840 | -3.60% | 23,528 | -5.28% |
| CLARION COUNTY, PA | 11,599 | 11,075 | -4.52% | 11,015 | -0.54% |
| JEFFERSON COUNTY, PA | 14,168 | 13,765 | -2.84% | 12,513 | -9.1% |
| PENNSYLVANIA | 3,406,337 | 3,522,269 | 3.40% | 4,062,000 | 15.33% |
| UNITED STATES | 69,815,753 | 78,801,376 | 12.87% | 85,700,000 | 8.75% |

Data Source: US Census Bureau, [Census Population Estimates](#). Source geography: County

Health Care Access Related Issues

Both counties have various health care access related issues which affect individuals needing services. The key stakeholder survey results indicated resident's experience difficulty affording dental services, health insurance, and prescriptions; not having health insurance; a lack of available primary care and family doctors; and medical providers in the area who do not accept Medicare or Medicaid. The consensus of the stakeholders is that health care access is a moderate to considerable challenge. The focus groups supported the idea that residents have difficulty affording dental services because the cost of services and co-payments are expensive. In addition, if consumers do not have insurance, or the dentist does not accept the type of insurance they have, they might have to pass a credit check to be approved for a payment plan if this is even an option. On CAI's Consumer Needs Assessment Survey, 26 families noted they need help to afford varying degrees of health care.

The focus groups added to the survey responses in stating that both counties have limited access to dentists who accept MA patients, and this forces patients to travel farther, or experience long wait times for dental issues. Residents could choose not to utilize dental services, which could negatively impact their health. Demographic data from 2015 states there are 32 dentists available between both counties, but this does not identify if these dentists are still practicing or accept Medicare or Medicaid. Focus groups also supported the survey data with the idea residents have difficulty affording health insurance and prescriptions. Within both counties, 19,056 receive Medicaid and 21,649 receive Medicare. However, if consumers do not qualify for medical assistance, then they have additional difficulties paying for health insurance out of pocket and are unable to afford co-payments for prescriptions. The focus groups also discussed the lack of financial assistance for medical services, which can impact how or if residents seek care.

Within both counties, there are the following amounts of medical professionals: 62 medical physicians, 36 physician assistants, 47 osteopathic physicians or surgeons, and 93 mental health providers. Like the dentists, this data does not indicate the type of insurance accepted or availability. Navigating the health care system can be an intensive and confusing process for consumers in all aspects, from locating a health care professional to finding adequate and affordable insurance. The focus groups discussed the challenges of recruiting medical professionals to rural communities. When medical facilities are recruiting medical professionals, not only do they have to sell the idea of working for their practice, but they also have to sell the community. Typically, medical professionals are at the higher end of the income spectrum and are looking for vibrant communities with upscale housing. If the area is distressed, this could be a barrier to medical professionals wanting to relocate to the area.

The focus groups discussed several ideas regarding health care access. For the barriers in accessing dental services, expanded education in relation to dental care (such as brushing your teeth with just water if toothpaste is not available) can help maintain proper dental hygiene. There are mobile dentistry services within rural communities to help meet the demand for dental services. The Punxsutawney Area Hospital and Clarion Hospital hold events in the community which offer free services, such as health screenings. There is a focus within the medical community on preventative care.

Resources:

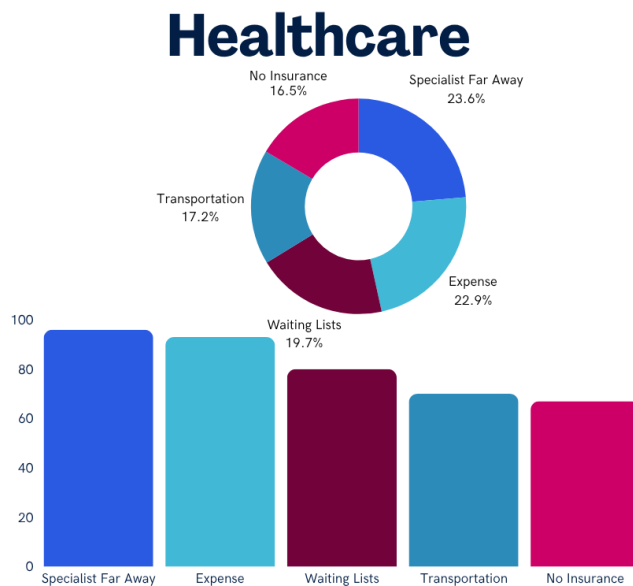
Residents in both counties who are eligible for Medical Assistance can receive help with their co-payments and medical transportation. UPMC offers mobile dentistry services which help consumers in both Clarion and Jefferson Counties. The Punxsutawney Area Hospital and Clarion Hospital hold events in the community which offer free services such as health screenings.

Gaps:

There are a few gaps in relation to health care access, which involve a lack of financial assistance for health-related costs for people not on Medical Assistance, a lack of dental providers, and a lack of other medical providers.

Quantitative Data:

This chart shows the top health care access related problems as identified by the key stakeholders in Clarion and Jefferson Counties.



Persons Receiving Medicare

The total number of persons receiving Medicare is shown, broken down by number over 65 and number of disabled persons receiving Medicare, for the report area in the table below. The U.S. Department of Health and Human Services reported that a total of 21,649 persons were receiving Medicare benefits in between Clarion and Jefferson Counties in 2024. A large number of individuals in our society are aware that persons over 65 years of age receive Medicare; however, many of them are unaware that disabled persons also receive Medicare benefits. A total of 2,852 disabled persons in Clarion and Jefferson Counties received Medicare benefits in 2024. Jefferson County, PA had the highest number (1,539) of Medicare recipients among disabled persons, while Clarion County, PA had the lowest number (1,313) of Medicare recipients among disabled persons.

PERSONS RECEIVING MEDICARE

| REPORT AREA | PERSONS OVER 65 | DISABLED PERSONS | TOTAL PERSONS RECEIVING MEDICARE |
|----------------------|-----------------|------------------|----------------------------------|
| REPORT LOCATION | 18,797 | 2,852 | 21,649 |
| CLARION COUNTY, PA | 8,413 | 1,313 | 9,726 |
| JEFFERSON COUNTY, PA | 10,384 | 1,539 | 11,923 |
| PENNSYLVANIA | 2,620,519 | 327,485 | 2,948,003 |
| UNITED STATES | 60,718,882 | 7,189,884 | 67,908,765 |

Data Source: Centers for Medicare and Medicaid Services, CMS - Geographic Variation Public Use File . Source geography: County

Population Receiving Medicaid

This indicator reports the percentage of the population with insurance enrolled in Medicaid (or other means-tested public health insurance). This indicator is relevant because it assesses vulnerable populations which are more likely to have multiple health access, health status, and social support needs; when combined with poverty data, providers can use this measure to identify gaps in eligibility and enrollment.

POPULATION RECEIVING MEDICAID

| REPORT AREA | TOTAL POPULATION (FOR WHOM INSURANCE STATUS IS DETERMINED) | POPULATION WITH ANY HEALTH INSURANCE | POPULATION RECEIVING MEDICAID | PERCENT OF INSURED POPULATION RECEIVING MEDICAID |
|----------------------|--|--------------------------------------|-------------------------------|--|
| REPORT LOCATION | 80,411 | 74,386 | 19,056 | 25.62% |
| CLARION COUNTY, PA | 36,901 | 34,567 | 7,735 | 22.38% |
| JEFFERSON COUNTY, PA | 43,510 | 39,819 | 11,321 | 28.43% |
| PENNSYLVANIA | 12,800,535 | 12,085,040 | 2,644,690 | 21.88% |
| UNITED STATES | 327,425,278 | 299,424,402 | 67,698,700 | 22.61% |

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, [American Community Survey](#), 2019-23.

Population Receiving Medicaid by Age Group, Percent

The percentage values could be interpreted as, for example, "Of all the population under age 18 within the report area, the proportion receiving Medicaid is (value)."

POPULATION RECEIVING MEDICAID BY AGE GROUP, PERCENT

| REPORT AREA | UNDER AGE 18 | AGE 18 - 64 | AGE 65 + |
|----------------------|--------------|-------------|----------|
| REPORT LOCATION | 41.17% | 20.40% | 13.97% |
| CLARION COUNTY, PA | 36.49% | 17.82% | 13.47% |
| JEFFERSON COUNTY, PA | 44.89% | 22.67% | 14.37% |
| PENNSYLVANIA | 37.78% | 16.73% | 12.65% |
| UNITED STATES | 38.38% | 15.50% | 13.83% |

Data Source: US Census Bureau, [American Community Survey](#), 2019-23.

Medicare and Medicaid Providers

The total number of institutional Medicare and Medicaid providers, including hospitals, nursing facilities, federally qualified health centers, rural health clinics and community mental health centers for the report area is shown in the table below.

According to the U.S. Department of Health and Human Services, there were 30 active Medicare and Medicaid institutional service providers in the report location in the 3rd quarter of 2020. Clarion County, PA and Jefferson County, PA have the same number of providers (15).

MEDICARE AND MEDICAID PROVIDERS

| REPORT AREA | TOTAL INSTITUTIONAL PROVIDERS | HOSPITALS | NURSING FACILITIES | FEDERALLY QUALIFIED HEALTH CENTERS | RURAL HEALTH CLINICS | COMMUNITY MENTAL HEALTH CENTERS |
|----------------------|-------------------------------|-----------|--------------------|------------------------------------|----------------------|---------------------------------|
| REPORT LOCATION | 25 | 4 | 6 | 4 | 7 | 0 |
| CLARION COUNTY, PA | 12 | 2 | 2 | 3 | 3 | 0 |
| JEFFERSON COUNTY, PA | 13 | 2 | 4 | 1 | 4 | 0 |
| PA | 2,064 | 236 | 661 | 442 | 79 | 1 |
| UNITED STATES | 55,894 | 7,023 | 14,752 | 12,599 | 5,631 | 125 |

Data Source: US Department of Health & Human Services, Center for Medicare & Medicaid Services, [Provider of Services File](#). 2025.

Physicians

The table below shows the number of physicians and physician assistants for Clarion and Jefferson Counties. There are 1.76 physicians per 1,000 persons in the report location; the Pennsylvania average is 4.19 physicians per 1,000 persons. Clarion County, PA has the smallest number, 1.73 physicians per 1,000 persons, while Jefferson County, PA has the most with 1.79 physicians per 1,000 persons.

PHYSICIANS

| REPORT AREA | MEDICAL PHYSICIANS / SURGEONS | MEDICAL PHYSICIAN ASSISTANTS | OSTEOPATHIC PHYSICIANS / SURGEONS | PHYSICIANS / ASSISTANTS PER 1,000 |
|----------------------|-------------------------------|------------------------------|-----------------------------------|-----------------------------------|
| REPORT LOCATION | 62 | 36 | 47 | 1.76 |
| CLARION COUNTY, PA | 20 | 13 | 34 | 1.73 |
| JEFFERSON COUNTY, PA | 42 | 23 | 13 | 1.79 |
| PENNSYLVANIA | 37,365 | 8,603 | 7,627 | 4.19 |

Note: This indicator is compared to the state average
Data Source: US Census Bureau, [American Community Survey](#). 2023 1-Year estimates. Source geography: County

Access to Primary Care

This indicator reports the number of primary care physicians per 100,000 population. Doctors classified as "primary care physicians" by the AMA include General Family Medicine MDs and DOs, General Practice MDs and DOs, General Internal Medicine MDs and General Pediatrics MDs. Physicians age 75 and over, resident physicians, and physicians practicing sub-specialties within the listed specialties are excluded. This indicator is relevant because a shortage of health professionals contributes to access and health status issues. Within Clarion and Jefferson Counties, there are 35 primary care physicians. This represents 43.20 providers per 100,000 total population.

ACCESS TO PRIMARY CARE

| REPORT AREA | TOTAL POPULATION (2022) | PRIMARY CARE PHYSICIANS (2022) | PRIMARY CARE PHYSICIANS, RATE PER 100,000 POPULATION |
|----------------------|-------------------------|--------------------------------|--|
| REPORT LOCATION | 81,005 | 35 | 43.2 |
| CLARION COUNTY, PA | 37,280 | 14 | 37.55 |
| JEFFERSON COUNTY, PA | 43,725 | 21 | 48.03 |
| PENNSYLVANIA | 12,984,990 | 10,421 | 80.3 |
| UNITED STATES | 334,017,321 | 253,985 | 76 |

Note: This indicator is compared to the state average.

Data Source: US Department of Health & Human Services, Health Resources and Services Administration, [HRSA - Area Health Resource File](#), 2022.

Mental Health Professionals

The table below shows the number of mental health professionals for the Clarion and Jefferson Counties. There are 0.12 mental health professionals per 1,000 persons in the report area. The Pennsylvania average is 0.43 mental health professionals per 1,000 persons. Clarion County, PA has the smallest number, 0.11 mental health professionals per 1,000 persons, while Jefferson County, PA has the most with 0.14 mental health professionals per 1,000 persons.

MENTAL HEALTH PROFESSIONALS

| REPORT AREA | PSYCHOLOGISTS | PSYCHOLOGIST PER 1,000 PERSONS |
|----------------------|---------------|--------------------------------|
| REPORT LOCATION | 10 | 0.12 |
| CLARION COUNTY, PA | 4 | 0.11 |
| JEFFERSON COUNTY, PA | 6 | 0.14 |
| PENNSYLVANIA | 5,606 | 0.43 |

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#), [Pennsylvania Department of Health](#), 2025.

Access to Mental Health Providers

This indicator reports the number of mental health providers in Clarion and Jefferson Counties as a rate per 100,000 total area population. Mental health providers are defined as psychiatrists, psychologists, licensed clinical social workers, counselors, marriage and family therapists, and mental health providers that treat alcohol and other drug abuse, as well as advanced practice nurses specializing in mental health care. Data from the 2021 Centers for Medicare and Medicaid Services (CMS) National Provider Identifier (NPI) downloadable file are used in the 2022 County Health Rankings. Within the report location, there are 93 mental health providers with a CMS National Provider Identifier (NPI). This represents 114.2 providers per 100,000 total population.

ACCESS TO MENTAL HEALTH PROVIDERS

| REPORT AREA | TOTAL POPULATION (2022) | PRIMARY CARE PHYSICIANS (2022) | PRIMARY CARE PHYSICIANS, RATE PER 100,000 POPULATION | |
|----------------------|-------------------------|--------------------------------|--|-------|
| REPORT LOCATION | 80,616 | 119 | 677.4 | 147.6 |
| CLARION COUNTY, PA | 36,979 | 71 | 520.8 | 192 |
| JEFFERSON COUNTY, PA | 43,636 | 48 | 909.1 | 110 |
| PENNSYLVANIA | 12,942,414 | 37,533 | 344.8 | 290 |
| UNITED STATES | 334,791,133 | 1,113,571 | 300.6 | 332.6 |

Note: This indicator is compared to the state average.

Data Source: Centers for Medicare and Medicaid Services, [CMS - National Plan and Provider Enumeration System \(NPDES\)](#). Accessed via [County Health Rankings](#), 2024.

Therapists

The table below shows the number of physical therapists, occupational therapists, and chiropractors for Clarion and Jefferson Counties.

THERAPISTS

| REPORT AREA | PHYSICAL THERAPISTS | OCCUPATIONAL THERAPISTS | CHIROPRACTORS |
|----------------------|---------------------|-------------------------|---------------|
| REPORT LOCATION | 47 | 33 | 23 |
| CLARION COUNTY, PA | 16 | 11 | 9 |
| JEFFERSON COUNTY, PA | 31 | 22 | 14 |
| PENNSYLVANIA | 13,395 | 8,106 | 3,424 |

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#), 2023 1-Year estimates. Source geography: County

Data Source: US Census Bureau, [American Community Survey](#), [Pennsylvania Department of Health](#), 2025

Special Health Professionals

The table below shows the number of dietitian-nutritionists, optometrists, doctors of podiatric medicine, and speech pathologists for the report area.

SPECIAL HEALTH PROFESSIONALS

| REPORT AREA | DIETITIAN-NUTRITIONISTS (LDN) | OPTOMETRISTS | DOCTORS OF PODIATRIC MEDICINE | SPEECH LANGUAGE PATHOLOGISTS |
|----------------------|-------------------------------|--------------|-------------------------------|------------------------------|
| REPORT LOCATION | 16 | 21 | 5 | 92 |
| CLARION COUNTY, PA | 6 | 8 | 2 | 51 |
| JEFFERSON COUNTY, PA | 10 | 13 | 3 | 41 |
| PENNSYLVANIA | 4,075 | 2,051 | 1,172 | 6,804 |

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, [American Community Survey](#), 2023 1-Year estimates. Source geography: County
Data Source: US Census Bureau, [American Community Survey](#), [Pennsylvania Department of Health](#), 2025.

Employment

The key stakeholder survey results identified the following issues as employment related problems for residents in both counties: limited previous education of skills; difficulty affording childcare; lack of available job training opportunities; and lack of available employment opportunities. The consensus of the stakeholders is that employment is a moderate to considerable challenge for bi-county residents. Focus groups supported these results. The average unemployment rate between Jefferson and Clarion Counties for June 2022 is 5.0%. The focus groups indicated transportation as the biggest barrier for employment. They also discussed the lack of people seeking employment. Members of the focus groups noted the challenge of motivating others to “do better”, such as setting and achieving goals, having enough income to afford to live without needing supportive services, etc.

The focus groups also mentioned a lack of soft skills. There is a change in culture about work and the perception in the community is that “people don’t want to work”, people are not held accountable (not showing up to interviews, quitting without notice, etc.), and people are surviving without employment (mostly through social service programs). For those low-income families who do have household members that are employed, they are in danger of the cliff effect, where the more income they receive, the less social service programs are available to them. They might not be able to afford their needs without assistance.

On CAI's Consumer Needs Assessment Survey, 9 people indicated they needed assistance with computer classes. In order to improve their employment skills, residents may seek job training opportunities, which are available in both counties. The number one employer in Clarion County is the PA State System of Higher Education and the number one employer in Jefferson County is Owens-Brockway Glass Container. A variety of employment opportunities for people in the area are fast food minimum wages jobs which do not lead to family sustaining wages. On average, weekly pay is \$813.10, which is low when compared to the PA average of \$1,205. Results from CAI's Consumer Needs Assessment Survey indicated 60 people needed assistance in the following areas: need a job; need help searching for a job; improving job skills, preparing a resume; and needing interviewing skills. The stakeholder survey indicated affording childcare as a barrier to employment. Both counties lack childcare for odd shifts, emergency situations, or short-term service. Although there are some assistance payment programs, co-payments can still be expensive and not everyone is eligible for assistance. In some cases, to receive help a parent must already be working, which could make job searching difficult if parents are unemployed. The average cost of daily full-time childcare in Clarion County is \$26.91 and in Jefferson County it is \$22.32 per day. Based on needs assessments completed by consumers who received CAI services, 15 households indicated they needed assistance with childcare. This number is low, possibly because CAI stopped operating CCIS (childcare information services) several years ago, and people might not know we can refer them to other resources.

Resources:

Both counties have CareerLink resources to assist people seeking employment. There are also trade schools available (Jeff Tech and Clarion Career Center) for people to develop their skills. For additional training, Indiana University of Pennsylvania – Punxsutawney Campus, Butler County Community College – Brockway (BC3), PennWest Clarion, and Penn State DuBois (which will be closing following the spring semester of 2027) are locally available, however residents could face cost barriers when trying to enroll. For assistance with childcare, both counties utilize the Early Learning Resource Center.

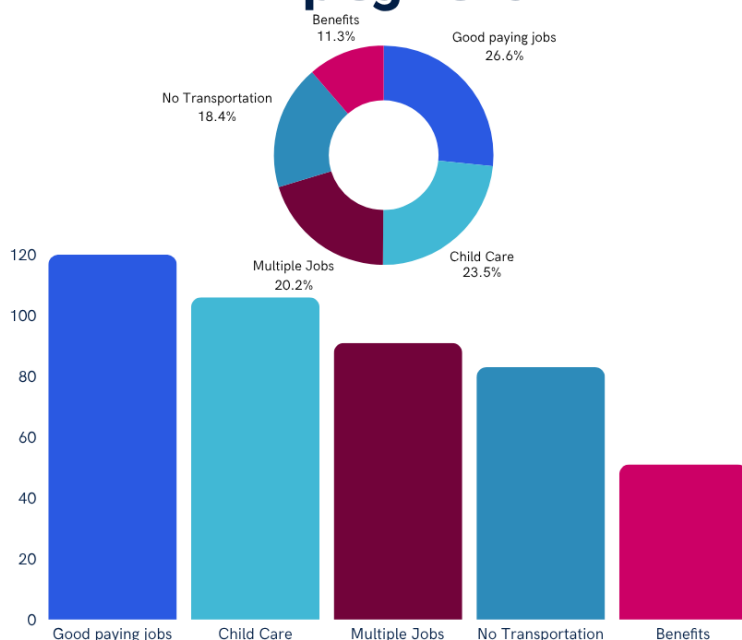
Gaps:

Both counties have a lack of childcare for parents working various shifts or who are in emergency situations. Families lack transportation to get to work.

Quantitative Data:

This chart shows the top employment-related problems as identified by the key stakeholders in Clarion and Jefferson Counties. The top issues identified in order were lack of good paying jobs with benefits, lack of quality/affordable child care, need to have more than one job to survive, lack of reliable/affordable transportation, and lack of paid medical leave for illness/injury/maternity.

Employment



Current Unemployment

Labor force, employment, and unemployment data for each county in the report area is provided in the table below. Overall, the report location experienced an average 8.64% unemployment rate in March 2025.

CURRENT UNEMPLOYMENT

| REPORT AREA | LABOR FORCE | NUMBER EMPLOYED | NUMBER UNEMPLOYED | UNEMPLOYMENT RATE |
|----------------------|-------------|-----------------|-------------------|-------------------|
| REPORT LOCATION | 28,449 | 26,187 | 2,262 | 8.64% |
| CLARION COUNTY, PA | 13,202 | 12,139 | 1,063 | 8.76% |
| JEFFERSON COUNTY, PA | 15,247 | 14,048 | 1,199 | 8.54% |
| PENNSYLVANIA | 6,398,047 | 6,003,516 | 394,531 | 6.57% |
| UNITED STATES | 166,773,105 | 154,523,785 | 12,249,320 | 7.93% |

Note: This indicator is compared to the state average
 Data Source: US Department of Labor, [Bureau of Labor Statistics](#). 2025 - March. Source geography: County

Top Employers

Lists the top 50 employers, by county, for the 1st quarter of 2025.

| County | Rank | Employer |
|----------------|------|---|
| Clarion | | |
| Clarion | 1 | PA State System of Higher Education |
| Clarion | 2 | Commodore Homes LLC |
| Clarion | 3 | Wal-Mart Associates Inc |
| Clarion | 4 | Clarion Hospital |
| Clarion | 5 | State Government |
| Clarion | 6 | Greystar Management Services LP |
| Clarion | 7 | Training Toward Self Reliance Inc |
| Clarion | 8 | Riverview Intermediate Unit |
| Clarion | 9 | Clarion County |
| Clarion | 10 | UHS of Pennsylvania Inc |
| Clarion | 11 | New Light Inc |
| Clarion | 12 | Swartfager Welding Inc |
| Clarion | 13 | Redbank Valley School District |
| Clarion | 14 | Champion Modular Inc |
| Clarion | 15 | Allegheny Clarion Vally School District |
| Clarion | 16 | Clarion Laminates LLC |
| Clarion | 17 | Clarion-Limestone Area School District |
| Clarion | 18 | ABG Operating LLC |
| Clarion | 19 | Keystone School District |
| Clarion | 20 | Clarion Area School District |
| Clarion | 21 | Clarion Boards LLC |
| Clarion | 22 | Clarion PA OPCO LLC |
| Clarion | 23 | Point of Caring Incorporated |
| Clarion | 24 | Union School District |
| Clarion | 25 | Shippenville Nursing and Rehab |
| Clarion | 26 | Federal Government |
| Clarion | 27 | North Clarion County School District |
| Clarion | 28 | Endor Inc |
| Clarion | 29 | Neiswonger Construction Inc |
| Clarion | 30 | Lifeway Services LLC |
| Clarion | 31 | United Comm Independence Programs |
| Clarion | 32 | Car Mate Trailers Inc |
| Clarion | 33 | Compass Two LLC |
| Clarion | 34 | Dolgencorp LLC |
| Clarion | 35 | Butler Medical Providers |
| Clarion | 36 | Central Electric Cooperative Inc |
| Clarion | 37 | Clarion Vocational Services ISO Inc |
| Clarion | 38 | Oil City YMCA |
| Clarion | 39 | JM Smucker LLC |
| Clarion | 40 | Clarion-Forest Visiting Nurses Assn |

| | | |
|------------------|----|--|
| Clarion | 41 | WRC Pennsylvania Memorial Home |
| Clarion | 42 | Avonelle Inc |
| Clarion | 43 | Francis J Palo Inc |
| Clarion | 44 | Apple American Group LLC |
| Clarion | 45 | Clarview Rest Home Inc |
| Clarion | 46 | Sharp Shopper Inc |
| Clarion | 47 | Structural Modular Innovations LLC |
| Clarion | 48 | Eat N Park Restaurants LLC |
| Clarion | 49 | Red River Roadhouse |
| Clarion | 50 | First United National Bank |
| Jefferson | | |
| Jefferson | 1 | Owens-Brockway Glass Container |
| Jefferson | 2 | Punxsutawney Area Hospital Inc |
| Jefferson | 3 | Beverage Air Corp |
| Jefferson | 4 | Punxsutawney Area School District |
| Jefferson | 5 | Miller Welding & Machine Co |
| Jefferson | 6 | Goodwill Industries of North Central PA |
| Jefferson | 7 | State Government |
| Jefferson | 8 | Brookville Area School District |
| Jefferson | 9 | Metal Powder Products LLC |
| Jefferson | 10 | JDRC Managed Services LLC |
| Jefferson | 11 | Wal-Mart Associates Inc |
| Jefferson | 12 | Brookville Equipment Corporation |
| Jefferson | 13 | Jefferson County |
| Jefferson | 14 | Brockway Area School District |
| Jefferson | 15 | Brookville Hospital |
| Jefferson | 16 | Bprex Healthcare Brookville Inc |
| Jefferson | 17 | Penn Highlands Jefferson Manor |
| Jefferson | 18 | Symmco Operating Co |
| Jefferson | 19 | Federal Government |
| Jefferson | 20 | McAneny Brothers Inc |
| Jefferson | 21 | Niagara Cutter LLC |
| Jefferson | 22 | Endor Inc |
| Jefferson | 23 | Jefferson County - DuBois AVTS |
| Jefferson | 24 | NexTier Completion Solutions |
| Jefferson | 25 | OCI Division |
| Jefferson | 26 | WRC Pennsylvania Memorial Home |
| Jefferson | 27 | ACME Machine & Welding Co LLC |
| Jefferson | 28 | Jefferson-Clarion Head Start Inc |
| Jefferson | 29 | Glen-Gery Corporation |
| Jefferson | 30 | Phoenix Sintered Metals LLC |
| Jefferson | 31 | Sheetz Inc |
| Jefferson | 32 | Famco Service and Machine Inc |
| Jefferson | 33 | Punxsutawney Finishing Works Inc |
| Jefferson | 34 | Jewells Corp |

| | | |
|-----------|----|-----------------------------------|
| Jefferson | 35 | Dolgencorp LLC |
| Jefferson | 36 | Seneca Resources Company LLC |
| Jefferson | 37 | Penn Staffing Solutions LLC |
| Jefferson | 38 | Sintergy Inc |
| Jefferson | 39 | TA Operating LLC |
| Jefferson | 40 | All Washed Up Auto Spa Inc |
| Jefferson | 41 | Matson Lumber Company |
| Jefferson | 42 | SMX LLC |
| Jefferson | 43 | Plylers at Your Service Inc |
| Jefferson | 44 | Mulberry Healthcare Operating LLC |
| Jefferson | 45 | Waste Management of Pennsylvania |
| Jefferson | 46 | Brookville Behavioral Health Inc |
| Jefferson | 47 | Marmaxx Operating Corporation |
| Jefferson | 48 | Giant Eagle Inc |
| Jefferson | 49 | Brownlee Lumber Inc |
| Jefferson | 50 | DuBois Regional Medical Center |

Data Source: [Pennsylvania Department of Labor & Industry](#). Source geography: County

Educational Attainment

This table shows the distribution of educational attainment levels in the area region. Educational attainment is calculated for persons over 25 except where noted, and is an average for the period from 2019 to 2023. The report area shows 8.78% percent with no high school diploma.

EDUCATIONAL ATTAINMENT

| REPORT AREA | OVER AGE 18 AND NO HIGH SCHOOL DIPLOMA | NO HIGH SCHOOL DIPLOMA | HIGH SCHOOL ONLY | SOME COLLEGE | ASSOCIATES | BACHELORS | GRADUATE OR PROFESSIONAL |
|----------------------|--|------------------------|------------------|--------------|------------|-----------|--------------------------|
| REPORT LOCATION | 9.49% | 8.78% | 49.08% | 12.44% | 9.63% | 12.99% | 7.08% |
| CLARION COUNTY, PA | 9.51% | 9.00% | 45.93% | 12.42% | 9.36% | 14.52% | 8.76% |
| JEFFERSON COUNTY, PA | 9.47% | 8.60% | 51.61% | 12.45% | 9.85% | 11.76% | 5.73% |
| PA | 8.48% | 8.10% | 33.21% | 15.35% | 8.86% | 20.57% | 13.92% |
| US | 10.72% | 10.61% | 26.19% | 19.42% | 8.78% | 21.27% | 13.73% |

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, [American Community Survey](#). 2019-23.

Child Care Facilities

The number of day care centers and group day care homes within Clarion and Jefferson Counties. According to the Pennsylvania Departments of Public Welfare and Education, there were a total of 20 licensed childcare facilities in the report area in 2025.

Jefferson County, PA has the most facilities with 13, while Clarion County, PA has the fewest in this report area with 7.

CHILD CARE FACILITIES

| REPORT AREA | NUMBER OF FACILITIES | TOTAL CAPACITY | DAY CARE CENTERS | DAY CARE CENTER CAPACITY | GROUP DAY CARE HOMES | GROUP DAY CARE HOME CAPACITY | FAMILY CHILD CARE HOMES | FAMILY CHILD CARE HOMES CAPACITY |
|----------------------|----------------------|----------------|------------------|--------------------------|----------------------|------------------------------|-------------------------|----------------------------------|
| REPORT LOCATION | 20 | 1,108 | 16 | 1,066 | 3 | 36 | 1 | 6 |
| CLARION COUNTY, PA | 7 | 391 | 6 | 379 | 1 | 12 | 0 | 0 |
| JEFFERSON COUNTY, PA | 13 | 717 | 10 | 687 | 2 | 24 | 1 | 6 |
| PA | 11,458 | 804,784 | 8,332 | 779,398 | 1,170 | 13,638 | 1,956 | 11,748 |

Data Source: [Pennsylvania Department of Education](#).

Child Care Costs

The 2013-2014 Department of Public Welfare reports the average costs for childcare based on responses from licensed care provider centers in each county. Cost of childcare for each type of care and age group for the report area is shown below. These figures include the average cost of care for all age ranges including Infant care, Toddler care, Pre-school care, School-age Before and After Care and School-age Full Day rates.

CHILD CARE COSTS

| COUNTY | TYPE OF CARE | DAILY COST, FULL-TIME | DAILY COST, PART-TIME |
|----------------------|--------------|-----------------------|-----------------------|
| CLARION COUNTY, PA | CENTER | \$26.91 | \$17.18 |
| JEFFERSON COUNTY, PA | CENTER | \$22.32 | \$15.80 |

Data Source: [Pennsylvania Department of Education](#).

Education Related Issues

The key stakeholder surveys and focus groups identified several challenges related to both adult and children's education across the two counties.

Adult Education

Stakeholders reported that residents face multiple barriers to advancing their education, including difficulty affording additional training, limited access to literacy programs, a lack of financial management education, and few post-secondary options. Many also cited a general lack of awareness about available training opportunities. Overall, stakeholders viewed adult education challenges as a moderate to considerable concern.

Focus group discussions supported most of these findings but provided additional context. While they acknowledged affordability as a barrier, they emphasized that resources do exist, but many residents are unaware of them. Participants noted that the community often lacks knowledge about in-demand local jobs and that better outreach could help connect residents to both education opportunities and local workforce needs, especially in the skilled trades. Both the surveys and focus groups identified the limited availability of literacy training as a consistent issue. With a high school dropout rate of 1.07% of the population lacking basic literacy skills, there is a clear need for continued investment in adult literacy education. Interestingly, some discrepancies emerged between stakeholder and focus group perspectives. Stakeholders emphasized a lack of resources, whereas focus groups believed the issue is primarily a lack of awareness about existing opportunities. This suggests confusion in the public's perception of available services and underscores the need for improved communication and outreach about adult education and training resources in the local area.

Children's Education

Stakeholders identified significant challenges in children's education as well, citing:

- Limited awareness of existing educational resources;
- Public schools do not meet students' educational needs;
- Insufficient resources for children with special needs;
- A shortage of affordable and available preschool options; and
- A lack of K–12 educational alternatives.

These issues were broadly considered moderate to considerable challenges.

Focus groups agreed that families often lack knowledge about available resources and emphasized the need for parental advocacy and engagement. Participants suggested that some parental unawareness of educational barriers or available accommodations may contribute to misunderstandings about how schools operate. While stakeholders expressed concerns that schools are not meeting students' educational needs, graduation rates remain high (roughly

98.93%) across both counties. Focus groups highlighted broader challenges affecting schools, including increases in mental health concerns, behavioral issues, and drug and weapon incidents. They noted that schools are often expected to fill gaps when parents are unable to provide adequate structure or life-skills education. When schools attempt to enforce rules, pushback from parents can sometimes lead families to switch to cyber schooling.

For students requiring additional support, stakeholders and focus groups agreed that there is a shortage of adequate resources for children with special needs and a lack of K–12 educational alternatives. Teachers in public schools often have limited options to tailor instruction, and students who need specialized programs must travel long distances or be reliant on technology, with adequate internet/connectivity, as well as cost of technology being of note as a challenge for any type of online learning. Although some families turn to cyber schools, this approach depends heavily on parental involvement to ensure success.

Early childhood education was another shared concern. Stakeholders noted a lack of affordable and available preschool opportunities, with many respondents noting that the cost of childcare directly affected how many children the family would have. Focus groups emphasized the importance of early education and noted that Head Start enrollment declined following the COVID-19 pandemic. Staffing shortages and funding limitations continue to impact the ability to maintain adequate program quality and availability.

Resources

Both counties offer GED classes for residents in need, with Jefferson County’s Adult Ed program being administered through Community Action, Inc. CareerLink is available to assist with job search and sometimes offers funding for job related needs and placement. The community also has other affordable training opportunities such as: Jeff Tech, Indiana University of Pennsylvania, Butler County Community College, Triangle Tech, PennWest Clarion, and Penn State DuBois (which will be closing after the spring semester of 2027).

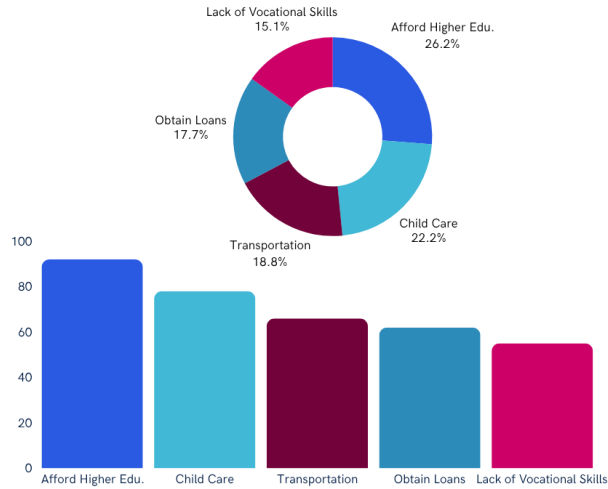
Gaps

There is a lack of knowledge in the community about the local jobs that are in demand.

Quantitative Data

This chart shows the top adult education related problems as identified by the key stakeholders in Clarion and Jefferson Counties.

Education



School Enrollment

This table shows the total public and non-public school enrollment for 2023-2024. In this report area, a total of 11,382 persons were enrolled in school. In this report, private schools refer to both private and nonpublic institutions and for the report area, 1,535 students are enrolled in private schools or 13.49% of the student population.

Clarion County, PA has the largest total enrollment with 5,766, while Jefferson County, PA has the fewest in this report area with 5,616.

SCHOOL ENROLLMENT

| REPORT AREA | TOTAL ENROLLMENT | PUBLIC ENROLLMENT | PRIVATE ENROLLMENT |
|----------------------|------------------|-------------------|--------------------|
| REPORT LOCATION | 11,382 | 9,847 | 1,535 |
| CLARION COUNTY, PA | 5,766 | 5,192 | 574 |
| JEFFERSON COUNTY, PA | 5,616 | 4,655 | 961 |
| PENNSYLVANIA | 1,997,361 | 1,685,859 | 311,502 |

Data Source: [Pennsylvania Department of Education](#).

Early Childhood Programming and Head Start Participation

The below tables reflect the following:

Children Served, Ages 0 - 2 includes children served in the following programs: the Nurse Family Partnership, the Parent Home program and Healthy Families America.

Children Served, Ages 3 - 4 includes children served in the following programs: the Parent Child Program, Parents as Teachers, Headstart, Pre-K Counts, School District Pre - K, Early Intervention, and Keystone Stars.

Children served in Head Start and Early Head Start are also listed, as indicated by the Departments of Education and Public Welfare, Office of Child Development and Early Learning, Reach and Risk Report. For the 2015-2016 year, the number of children ages 0-4 included in this report area totals 4,694, while those participating in an early childhood program or Head Start equaled 2,081, or 44.33%.

EARLY CHILDHOOD PROGRAMMING AND HEAD START PARTICIPATION

| REPORT AREA | CHILDREN AGES 0-2 | CHILDREN AGES 3-4 | SERVED AGES 0-2 | SERVED AGES 3-4 |
|----------------------|-------------------|-------------------|-----------------|-----------------|
| REPORT LOCATION | 2,812 | 1,882 | 760 | 1,321 |
| CLARION COUNTY, PA | 1,277 | 827 | 314 | 628 |
| JEFFERSON COUNTY, PA | 1,535 | 1,055 | 446 | 693 |
| PENNSYLVANIA | 418,384 | 299,039 | 97,986 | 138,445 |

Data Source: [Pennsylvania Department of Education](#). Source geography: County

High School Dropouts

The table below shows the most up to date annual High School Dropout rate, which is defined as the number of students who, for any reason other than death, leave school before graduation without transferring to another school or institution. For the academic year 2023-2024, a total of 42 students dropped out. The largest amount was found in Jefferson County, PA where 25 students dropped out, the lowest number occurs in Clarion County, PA County with 19.

HIGH SCHOOL DROPOUTS

| REPORT AREA | ENROLLMENT 7-12 | DROPOUTS MALE | DROPOUTS FEMALE | DROPOUTS TOTAL | DROPOUT RATE |
|----------------------|-----------------|---------------|-----------------|----------------|--------------|
| REPORT LOCATION | 5,613 | 23 | 21 | 44 | 0.78% |
| CLARION COUNTY, PA | 2,505 | 8 | 11 | 19 | 0.76% |
| JEFFERSON COUNTY, PA | 3,109 | 15 | 10 | 25 | 0.80% |
| PENNSYLVANIA | 812,400 | 6,605 | 4,849 | 11,454 | 1.41% |

Note: This indicator is compared to the state average
Data Source: [Pennsylvania Department of Education](#). Source geography: County

High School Graduates

The table below shows the number of Public High School Graduates planning on attending college in the selected region for the 2022-2023 academic year. The chart shows that Clarion County, PA has 51.05% of graduates attending college making it the highest percentage listed, as opposed to the lowest percentage of 45.76% belonging to Jefferson County, PA. Statewide, 60.86% of graduates plan on going to college.

HIGH SCHOOL GRADUATES

| REPORT AREA | TOTAL GRADUATES | COLLEGE BOUND | COLLEGE BOUND % |
|----------------------|-----------------|---------------|-----------------|
| REPORT LOCATION | 687 | 332 | 48.33% |
| CLARION COUNTY, PA | 333 | 170 | 51.05% |
| JEFFERSON COUNTY, PA | 354 | 162 | 45.76% |
| PENNSYLVANIA | 125,658 | 76,470 | 60.86% |

Note: This indicator is compared to the state average.
Data Source: [Pennsylvania Department of Education](#).

Population with No High School Diploma

Within the report area there are 4,992 persons aged 25 and older without a high school diploma (or equivalency) or higher. This represents 8.78% of the total population aged 25 and older. This indicator is relevant because educational attainment is linked to positive health outcomes ([Freudenberg & Ruglis, 2007](#)).

POPULATION WITH NO HIGH SCHOOL DIPLOMA

| REPORT AREA | TOTAL POPULATION AGE 25+ | POPULATION AGE 25+ WITH NO HIGH SCHOOL DIPLOMA | POPULATION AGE 25+ WITH NO HIGH SCHOOL DIPLOMA, PERCENT |
|----------------------|--------------------------|--|---|
| REPORT LOCATION | 56,862 | 4,992 | 8.78% |
| CLARION COUNTY, PA | 25,366 | 2,283 | 9.00% |
| JEFFERSON COUNTY, PA | 31,496 | 2,709 | 8.60% |
| PENNSYLVANIA | 9,153,146 | 740,736 | 8.09% |
| UNITED STATES | 228,434,661 | 24,230,217 | 10.61% |

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, [American Community Survey](#), 2019-23.

Adult Literacy

Literacy data published by the Program for the International Assessment of Adult Competencies (PIACC) breaks adult literacy into three different "Levels". Those reported as Level 1 are at risk for being able to understand printed material. Those at the upper end of Level 1 can read and understand the text well enough to be able to perform small tasks but might have difficulty understanding or drawing inferences from multiple forms of text. Those at the lower end may struggle with basic vocabulary or even be functionally illiterate. The percentage at or below Level 1 for literacy in the report area is estimated at 18.2%, with a 95% probability that the actual (true, unknown) percentage is between 14.3% and 22.1%.

| Report Area | Population Ages 16-74 | Total At or Below Level 1 | At or Below Level 1 | Total Lower Credible Interval | Lower Credible Interval | Total Upper Credible Interval | Upper Credible Interval |
|----------------------|-----------------------|---------------------------|---------------------|-------------------------------|-------------------------|-------------------------------|-------------------------|
| Report Location | 61,022 | 11,092 | 18.2% | 8,738 | 14.3% | 13,475 | 22.1% |
| Clarion County, PA | 29,102 | 5,442 | 18.7% | 4,365 | 15% | 6,548 | 22.5% |
| Jefferson County, PA | 31,920 | 5,650 | 17.7% | 4,373 | 13.7% | 6,927 | 21.7% |
| Pennsylvania | 9,434,719 | 1,705,057 | 18.1% | 1,384,037 | 14.7% | 2,024,325 | 21.5% |
| United States | 235,567,157 | 51,401,095 | 21.8% | 42,569,858 | 18.1% | 60,378,678 | 25.6% |

Note: This indicator is compared to the state average.

Data Source: National Center for Education Statistics, NCES - Program for the International Assessment of Adult Competencies. 2017.

Adult Literacy Level 2

Those reported at Level 2 still struggle to perform text based informational tasks but are considered to be nearing reading proficiency. People at this literacy level can usually be able to read printed words and digital print, as well as being able to relate and make inferences from multiple pieces of information that can be pulled from more than one document. Complex evaluation and inferencing may still be too difficult. The percentage at or below Level 2 for literacy in the report area is estimated at 46.6%, with a 95% probability that the actual (true, unknown) percentage is between 40.9% and 52.1%.

| Report Area | Population Ages 16-74 | Total At or Below Level 2 | At or Below Level 2 | Total Lower Credible Interval | Lower Credible Interval | Total Upper Credible Interval | Upper Credible Interval |
|----------------------|-----------------------|---------------------------|---------------------|-------------------------------|-------------------------|-------------------------------|-------------------------|
| Report Location | 61,022 | 28,441 | 46.6% | 24,957 | 40.9% | 31,803 | 52.1% |
| Clarion County, PA | 29,102 | 13,183 | 45.3% | 11,583 | 39.8% | 14,726 | 50.6% |
| Jefferson County, PA | 31,920 | 15,258 | 47.8% | 13,374 | 41.9% | 17,077 | 53.5% |
| Pennsylvania | 9,434,719 | 3,539,356 | 37.5% | 3,083,194 | 32.7% | 3,985,650 | 42.2% |
| United States | 235,567,157 | 76,178,529 | 32.3% | 64,300,451 | 27.3% | 88,084,541 | 37.4% |

Data Source: National Center for Education Statistics, [NCES - Program for the International Assessment of Adult Competencies](#). 2017

Adult Literacy Level 3

This includes being able to understand and work with multiple complex texts, while still being able to evaluate the reliability of sources. People at this level can infer complex ideas and sophisticated meanings from written documents and texts. The percentage at or below Level 3 for literacy in the report area is estimated at 35.2%, with a 95% probability that the actual (true, unknown) percentage is between 30% and 40.5%.

| Report Area | Population Ages 16-74 | Total At or Below Level 3 | At or Below Level 3 | Total Lower Credible Interval | Lower Credible Interval | Total Upper Credible Interval | Upper Credible Interval |
|----------------------|-----------------------|---------------------------|---------------------|-------------------------------|-------------------------|-------------------------------|-------------------------|
| Report Location | 61,022 | 21,457 | 35.2% | 18,287 | 30% | 24,694 | 40.5% |
| Clarion County, PA | 29,102 | 10,477 | 36% | 8,934 | 30.7% | 11,990 | 41.2% |
| Jefferson County, PA | 31,920 | 10,980 | 34.4% | 9,353 | 29.3% | 12,704 | 39.8% |
| Pennsylvania | 9,434,719 | 4,190,529 | 44.4% | 3,766,103 | 39.9% | 4,629,225 | 49.1% |
| United States | 235,567,157 | 107,981,194 | 45.8% | 96,513,724 | 41% | 119,346,496 | 50.7% |

Data Source: National Center for Education Statistics, [NCES - Program for the International Assessment of Adult Competencies](#). 2017

Basic Needs

Meeting basic needs continues to be an ongoing struggle for many families in Clarion and Jefferson Counties, particularly those with low incomes. The rising costs of food, housing, utilities, and transportation have placed significant strain on households, leaving many residents in a position where they must make difficult choices about how to allocate their limited resources.

Food and Nutrition

Access to affordable and nutritious food remains a major concern across both counties. According to Community Action, Inc.'s (CAI) Consumer Needs Assessment Survey, 7% of respondents reported that they either cannot afford food or need assistance applying for food stamps (SNAP). Key stakeholders also identified difficulty obtaining food assistance as a moderate to considerable challenge for local families. For a portion of late 2025, due to the federal government shut down, families relying on government funded food programs went without benefits, which only exacerbated the ongoing problem of food insecurity in our region. Although food pantries, meal programs, and charitable organizations provide critical support, the demand for these services continues to grow. Inflation in food prices has further strained household budgets, and many residents rely on emergency food distributions to bridge the gap between paychecks and benefits. Focus groups noted that transportation barriers exacerbate the problem—residents in rural areas often have limited access to full-service grocery stores, relying instead on convenience or dollar stores that offer fewer healthy options. The need for expanded local food access and nutrition education remains high.

Income and Financial Management

Economic instability is a driving factor behind many of these challenges. Stakeholders identified financial strain, limited access to financial education, and inadequate income as major concerns for families in both counties. Many households depend on low-wage or part-time work without benefits, making it difficult to meet basic living expenses or build financial security. Focus groups discussed the need for greater access to financial literacy programs to help residents with budgeting, credit management, and long-term financial planning. They emphasized that while some resources exist, many residents are unaware of them or encounter barriers in applying for assistance. Complex paperwork, lack of required documentation, or the absence of valid identification often prevent people from accessing the help they need. In some cases, residents are just over the income eligibility limits for assistance, leaving them without support but still unable to meet expenses.

Housing and Expense Burden

Housing affordability remains one of the most significant challenges in Clarion and Jefferson Counties. Stakeholders and focus groups identified rental and mortgage assistance, utility aid, and homelessness services as major areas of concern. They also noted that the availability of affordable housing options is extremely limited. For those who rent, costs have risen substantially, while homeowners face higher insurance premiums and repair expenses. Families continue to struggle with homelessness, and local service providers have reported an increase in requests for emergency shelter.

Residents applying for housing-related services often face multiple barriers: they may be unable to afford application fees, lack acceptable credit or rental history, or fail background checks. These challenges, combined with limited affordable units, create ongoing housing instability. For many low- and moderate-income families, housing costs exceed 30% of household income, categorizing them as “housing cost-burdened.” Focus groups also discussed broader social and personal factors affecting economic stability. Participants recognized the importance of personal responsibility in decision-making but noted that systemic issues—such as low wages, high living costs, and complex eligibility requirements—also contribute to ongoing hardship. Some participants expressed concerns about ensuring that social service programs are reaching those most in need, suggesting that clearer program guidelines and stronger outreach could help address misconceptions and improve community trust. Addressing these issues will require a coordinated approach that strengthens access to assistance programs, expands financial and housing education, increases affordable housing options, and enhances outreach to ensure residents are aware of available supports. By tackling these challenges together, the community can work toward greater economic security and improved quality of life for all residents.

Resources

As previously identified throughout the other categories, to assist families with their basic needs, both counties offer assistance through: County Assistance Offices, Medical Assistance Transportation Programs, Homeless Assistance Programs, food and personal hygiene pantries, and various financial and utility assistance programs. Residents seeking assistance can utilize 2-1-1 or PA-Navigate for referrals.

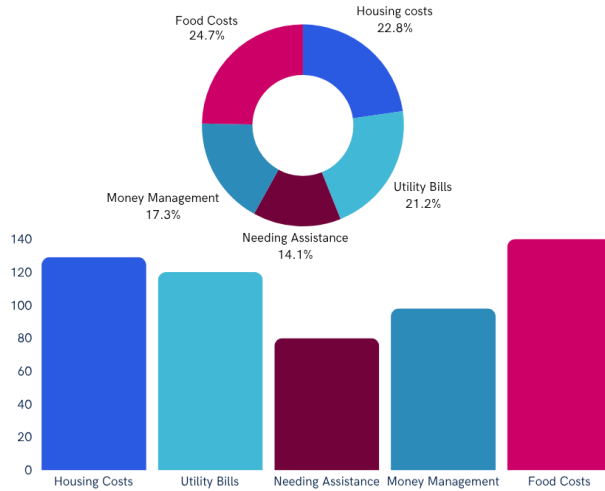
Gaps

One of the major gaps in the bi-county area is the lack of available and affordable housing. Transportation continues to remain a barrier for many local residents. Food insecurity became a major factor in 2025.

Quantitative Data

This chart shows the top basic needs related issues as identified by the key stakeholders in Clarion and Jefferson Counties.

Basic Needs



Housing-Cost Burden (Renters)

The 2019 - 2023 American Community Survey (ACS) shows in the report area that 46.89% of occupied units paying rent nationwide pay 30% or more of their income on housing costs. For the study area, 39.16% of occupied units paying rent have a housing cost burden. When 30% or more of income is spent on housing costs, it is considered a "housing-cost burden". Total housing units are defined as "total rentals and owned where rent/owned and income known". The number of occupied units is limited to those where gross rent as a percentage of household income is able to be calculated.

HOUSING-COST BURDEN (RENTERS)

| REPORT AREA | TOTAL HOUSING UNITS | OCCUPIED UNITS PAYING RENT | 30 PERCENT OR MORE OF INCOME PAYING RENT | PERCENT OF RENTERS SPENDING 30 PERCENT OR MORE OF INCOME WITH RENT |
|----------------------|---------------------|----------------------------|--|--|
| REPORT LOCATION | 33,189 | 8,983 | 3,518 | 39.16% |
| CLARION COUNTY, PA | 14,982 | 4,279 | 1,658 | 38.75% |
| JEFFERSON COUNTY, PA | 18,207 | 4,704 | 1,860 | 39.54% |
| PENNSYLVANIA | 5,235,339 | 1,605,715 | 707,485 | 44.06% |
| UNITED STATES | 127,482,865 | 44,590,828 | 20,909,407 | 46.89% |

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, American Community Survey, 2019-23.

Housing-Cost Burden (Owners)

The 2019 - 2023 American Community Survey (ACS) shows in the report area that 27.38% of homeowners with mortgages nationwide pay 30% or more of their income on housing costs. 17.91% of owners with mortgages and 9.81% of owners without mortgages spend 30% or more of their income on housing costs in the report area. 30% or more of income spent on housing costs is considered a "housing-cost burden". Total housing units are

defined as "total rentals and owned where rent/owned and income known". The number of occupied units is limited to those where gross rent as a percentage of household income is able to be calculated.

HOUSING-COST BURDEN (OWNERS)

| REPORT AREA | TOTAL HOUSING UNITS | OWNERS WITH MORTGAGE | 30 PERCENT OR MORE INCOME WITH MORTGAGE | OWNERS WITHOUT MORTGAGES |
|----------------------|---------------------|----------------------|---|--------------------------|
| REPORT LOCATION | 33,189 | 11,382 | 2,038 | 12,824 |
| CLARION COUNTY, PA | 14,982 | 5,285 | 822 | 5,418 |
| JEFFERSON COUNTY, PA | 18,207 | 6,097 | 1,216 | 7,406 |
| PENNSYLVANIA | 5,235,339 | 2,127,016 | 499,297 | 1,502,608 |
| UNITED STATES | 127,482,865 | 50,718,449 | 13,886,916 | 32,173,588 |

Note: This indicator is compared to the state average.
Data Source: US Census Bureau, [American Community Survey](#), 2019-23.

Low-Income Home Energy Assistance Program (LIHEAP), Crisis Grants

The table below shows the number of approved applications for the Low-Income Home Energy Assistance Program (LIHEAP) and dollars spent in crisis grants for energy assistance in the report area. For the fiscal year 2023-2024, the total approved applications were 671 grants for an average grant amount of \$663.89. Crisis funds can be used for two purposes: To repair a furnace or heating system for an eligible household during the winter months if the heating system is not working or if the family has almost run out of their supply of main heating fuel (coal, fuel oil, wood, etc.).

LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP), CRISIS GRANTS

| REPORT AREA | NUMBER OF APPROVED APPLICATIONS | DOLLARS SPENT | AVERAGE GRANT AMOUNT |
|----------------------|---------------------------------|-----------------|----------------------|
| REPORT LOCATION | 671 | \$445,468.70 | \$663.89 |
| CLARION COUNTY, PA | 318 | \$202,014.70 | \$635.27 |
| JEFFERSON COUNTY, PA | 353 | \$243,454.00 | \$689.67 |
| PENNSYLVANIA | 87,018 | \$63,378,423.30 | \$728.34 |

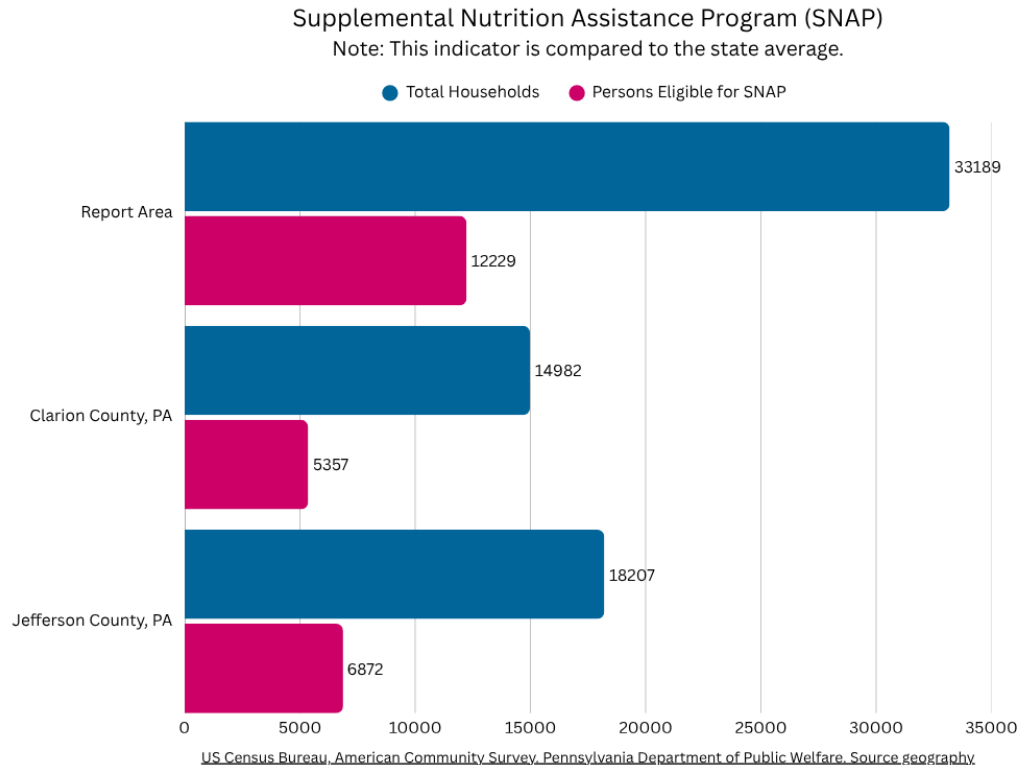
Note: This indicator is compared to the state average.
Data Source: [Pennsylvania Department of Public Welfare](#).

Supplemental Nutrition Assistance Program (SNAP)

Monthly Average Food Stamp Eligible Persons by County are shown for fiscal year 2023-2024. According to the Pennsylvania Department of Public Welfare, the total number of eligible persons for this report area is 12,229. The highest number is in Jefferson County, PA with 6,872 eligible persons, this compares to the lowest number located in Clarion County, PA with 5,357 eligible persons.

The average monthly household SNAP payment in Pennsylvania is \$328. With this averaging equation ($H \times \$328$), we can determine that the Household SNAP Payments would be \$1,757,096 a month for Clarion County, \$2,254,016 a month for Jefferson County, and \$4,011,112 for the report area a month. Pennsylvania's monthly average is \$666,074,192.

NOTE: To be Food Stamp Eligible, individuals must meet both resource and income requirements as determined by the Pennsylvania Department of Human Services. Income requirements include both gross and net income. To be eligible to receive food stamps, a person's gross income cannot exceed 160% of the poverty level, nor can their net income exceed 100% of the poverty level.



Social Issues

Clarion and Jefferson Counties are very similar to much of the rest of the country when it comes to challenging social issues. According to the key stakeholders' survey, drug and alcohol abuse for both adults and youth is the most serious social issue facing the bi-county area. Completing CAI's Consumer Needs Assessment Surveys is voluntary and many choose not to complete the survey. This compromises the reliability of the results of the survey. Focus groups suggested that there is an increase in drug and alcohol abuse in the bi-county area. Alcohol is the most prevalent form of addiction in adults, with methamphetamine being noted as the second. The focus groups also discussed that the bulk of the people addicted to drugs are not people who were prescribed the drug but illegally obtained them.

Another issue identified by the key stakeholders' survey is domestic violence. Domestic violence can affect many facets of a person's life and make it difficult for them to maintain resources needed to help them become self-sufficient. Per the director of the CAI's domestic violence program (Crossroads), domestic violence is an issue in our area which supports the key stakeholders survey. It was discussed that when people are fleeing a domestic violence situation two of the biggest barriers they face are a lack of affordable housing and transportation. Both Jefferson and Clarion Counties have one shelter each, which increases difficulty for residents in outlying areas of each county to receive assistance without transportation. Also, with one shelter, this limits availability and accessibility for people in need.

Key stakeholders also noted sexual abuse, assault and battery, burglary and robbery, rape, and homicide as social related issues. Based on the 2025 Annual Uniform Crime Report as of September 30th, 2025, within the bi-county area, there were 59 incidents of reported violent crime (refer to the below section titled "Violent Crime"); and 238 incidents of reported property crime (refer to the below section titled "Property Crime"). CAI's staff feel reviewing crime statistics can be used as one of the indicators of the economic condition of the community based on the idea areas with higher poverty rates tend to have higher rates of crime. The information can be used to see what services are needed to support the victims and to help reduce recidivism in the offenders.

Resources

There are many different counseling resources available for those suffering from drug and alcohol issues. Different programs work within the school districts to educate youth about the dangers of drug and alcohol use. The Drug and Alcohol Commissions offer both counseling and educational programming to assist with these concerns.

The Punxsutawney Area and Clarion Area Hospitals hold health screening events.

Crossroads and Clarion County SAFE are the two domestic violence providers within Jefferson and Clarion Counties, offering assistance over the phone, in person, and through shelter. Larger municipalities have their own police force; however, smaller municipalities only have police protection through the Pennsylvania State Police or Regional Police.

Gaps

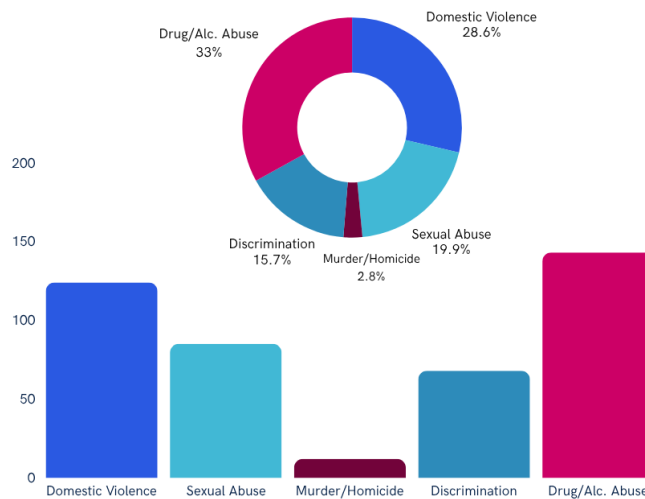
There is a lack of additional domestic violence shelters within both counties.

There is a growing issue around drug and alcohol abuse, with limited resources. Surveys showed that the community believes the growing demographics of people struggling with drugs and alcohol are youth and young adults.

Quantitative Data

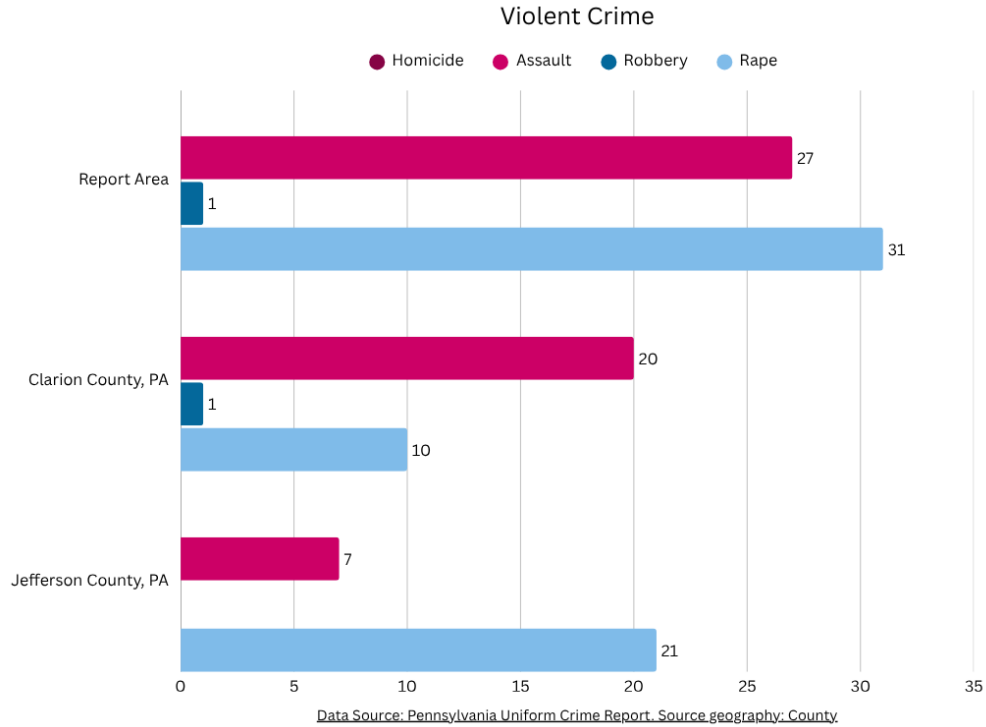
This chart shows the top social related issues as identified by the key stakeholders in Clarion and Jefferson Counties. For the Discrimination category, respondents identified race, gender, sexual orientation, and religion as factors.

Social Issues



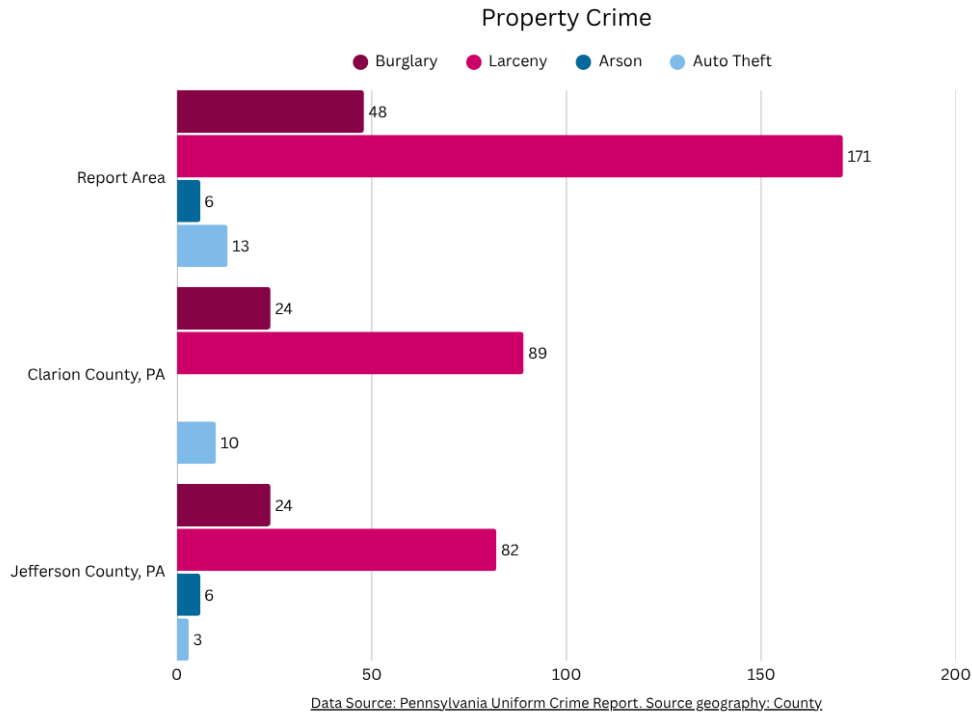
Violent Crime

Occurrences of violent crime within the report area are shown in the table below. According to the 2025 Annual Uniform Crime Report as of September 30, 2025, a total of 0 murders (PA-306), 27 assaults (PA-12,587), 1 robbery (PA-3,813), and 31 rapes (PA-2,062) took place within the report area.



Property Crime

Occurrences of property crime within the report area are shown in the table below. According to the 2025 Annual Uniform Crime Report as of September 30, 2025, a total of 48 burglaries (PA-9,031), 171 incidents of larceny (PA-86,698), 6 incidents of arson (PA-804), and 13 automotive thefts (PA-16,519) were recorded within the report area.



Conclusion

The 2025 Community Needs Assessment for Clarion and Jefferson Counties highlights a set of persistent, interconnected challenges affecting individuals, families, and communities across the bi-county region. Survey data, focus groups, demographic analysis, and CAI’s Consumer Needs Assessments collectively demonstrate that residents continue to face significant difficulties meeting basic needs and achieving self-sufficiency. Despite the presence of supportive services, these needs remain widespread and, in many cases, have intensified due to rising costs, limited local resources, and systemic barriers.

Across every major category—housing, transportation, employment, education, healthcare, and basic needs—residents identified issues as moderate, considerable, or severe challenges. Housing affordability continues to be one of the most urgent concerns, with high rental and utility costs, limited affordable units, and long waitlists creating widespread instability. Transportation challenges are amplified by the rural geography of both counties, with high vehicle-related expenses and minimal public transit restricting access to employment, medical care, food, and education.

Employment barriers remain significant, driven by low wages, insufficient benefits, childcare shortages, and misalignment between available jobs and worker skills. Education needs span all age groups: adults struggle with literacy, training access, and affordability, while families cite limited awareness of available resources, difficulty navigating school supports, and shortages in early childhood education.

Healthcare access, particularly for dental care, specialty services, and individuals without Medicaid, continues to be strained by availability, cost, and transportation challenges. Basic needs such as food security, utilities, and financial stability represent ongoing hardships, especially given inflation, benefit cliffs, and lapses in assistance funding. Social issues, including substance use, domestic violence, and trauma, further compound economic hardship for many households.

The findings of this assessment reinforce the need for coordinated, sustainable, and collaborative strategies to address both immediate crises and the underlying causes of poverty. By strengthening partnerships, expanding awareness of existing programs, increasing availability of affordable housing and childcare, improving access to healthcare and transportation, and enhancing workforce pathways, Clarion and Jefferson Counties can continue working toward community resilience and long-term economic stability. While progress has been made, the depth and breadth of identified needs underscore the importance of continued investment, innovation, and community engagement in the years ahead.