

Clay County Community Needs and Resources

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CLAY COUNTY

History & Geography

Clay County is located in the central portion of West Virginia. The county was founded in 1858 and is named in honor of Henry Clay, famous American statesman, member of the United States Senate from Kentucky and United States Secretary of State in the 19th century. Clay County was created by an act of

the Virginia General Assembly on March 29, 1858. It was created from parts of Braxton, Kanawha and Nicholas counties.



The act creating Clay County declared that the county seat was to be located on the McCalgin farm, near the mouth of Buffalo Creek. It declared that the county seat was to be known as the town of Marshall. However, the local citizens generally referred to the town as Clay Court House, because the courthouse was the town's primary reason for existing and was the primary source of social and economic interaction in the community.

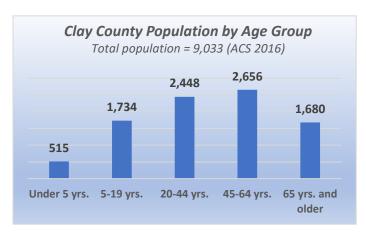
On October 10.

1863, the state legislature changed the town's name to Henry, in honor of Henry Clay. The town's name was changed to Clay in 1927.

Clay County encompasses 392 square miles in the central portion of West Virginia. The county is quite rural with population density of 27.5 persons per sq. mile.



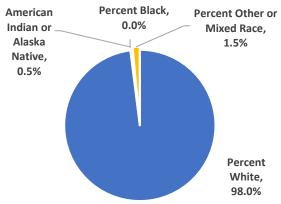
Demographic Characteristics



98.0% of the population is White and 0.0% is Black. 0.5% is American Indian or Alaska Native. The remaining 1.5% of Clay County residents are of mixed or other races.

The total population of Clay County is 9,033 persons (ACS, 2016). 5.7% of the population is under five years of age and 18.6% is over the age of 65 yrs.

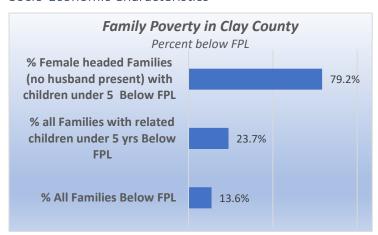
Clay County Population by Race



There are 3,375 households and 2,330 family households in the county. 952 or 28.2% of the total

households have children under 18 yrs. of age.

Socio-Economic Characteristics

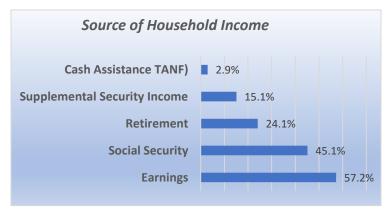


13.6% of Clay County families have annual income below the FPL. In families with children under the age of 5 only, the poverty rate increases to 23.7%. Single female headed families with all children under 5 yrs. of age have even higher rates of poverty with 79.2% of these single parent families with young children below the FPL.

Median household income in Clay County is \$33,639 which is well below the state average of \$42,644 (*ACS 2012-16*).

57.2% of the households in the county have income from employment and 2.9% receive cash assistance through the TANF program.

Many Clay County households have little in the way of liquid assets. The "Liquid Asset Poverty Rate" defined as a lack of sufficient liquid assets to subsist at poverty level for three months in absence of any income, is at 44.1% in the county. In addition, 14.5% of households are estimated to have zero net



worth. (2014 Survey of Income and Program Participation, US Census Bureau).

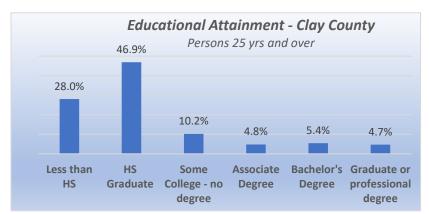
Causes of Poverty

Primary causes of poverty in the county appear to include:

- Lack of jobs paying a living wage,
- One of the highest rates of unemployment in the state at 10.9% (March 2018),
- Lack of education and skills among the adult population, and
- High rates of disability,

The unemployment rate of 10.9% in Clay County increased between March of 2017 and March of 2018 by 0.9%; and it remains much higher than the state average of 5.9%.

Secondary data indicates the school dropout rate in Clay County at 7.4% (*Kids Count 2015*), and the 4-year cohort graduation rate is 88.2% (*WVEIS 2016*). 11th grade reading proficiency is at 65.3% and mathematics proficiency is quite low at only 19.5% (*WVEIS 2016-17*).



Educational attainment is low among Clay County residents. 10.1% of those 25 yrs. of age and older hold a college degree and an additional 4.8% have an associate degree; however, 74.9% of county residents over age 25 yrs. have no education beyond high school and 28.0% have less than a high school education (ACS 2016).

More young people in the county

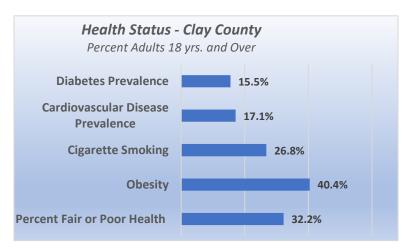
appear to be enrolling in education programs beyond high school than in the past. The 2016 college going rate (4 yr. institutions) in the county is at 29.0% of graduating high school seniors and an additional 15.3% enroll in a 2-yr. program (WV Higher Education Policy Commission).

The community discussion held in Clay County identified several factors contributing to poverty including:

- A dependency mindset,
- Opioid abuse and addiction,
- Younger people with more education and skills move away to find work, and
- Absent property owners and lack of good property management.

When asked to define poverty and the factors that keep county residents in poverty, community discussion participants identified: (1) Extended families' preference for living close to one another and in rural areas, (2) Inability to advance due to lack of education and skills, (3) Loss of mining jobs, (4) Addiction to opioids, and (5) A general lack of awareness about resources that may be available.

One indicator of generational poverty is the percentage of all county births to mothers with less than a high school education. This is relatively high in Clay County at 20.7% (*Kids Count 2015*).



Health status of the population and access to healthcare, mental health services, and substance abuse treatment are additional contributing factors to poverty in Clay County. Obesity rates are high at 40.4% among the adult population and 26.8% of the adult population smoke (*BRFS 2014*).

8.2% of the population is without any type of health insurance (ACS 2016). The infant mortality rate in Clay County is high at 12.9 deaths per 1,000 live births and 10.3% of babies born to county residents are low birth

weight (less than 2500 grams). The teen birth rate is at 35.6 births per 1,000 females (*Kids Count 2015*).

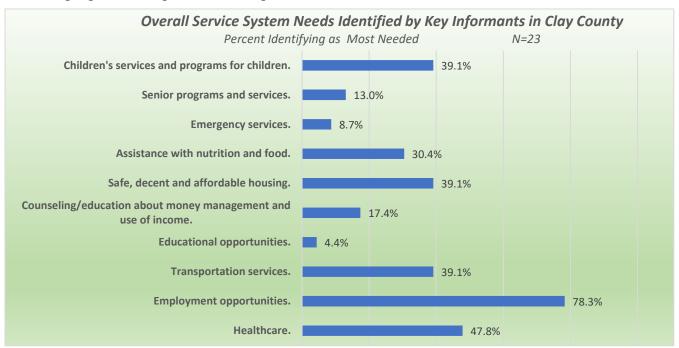
Community Needs

The survey was designed to identify overall areas of need in each county as well as the priority needs within each of the ten distinct domains assessed. Twenty-four (24) people familiar with local services and community conditions completed the community survey of key informants in Clay County.

Overall Needs and Priorities

Key informants surveyed were asked:

Employment opportunities were the most frequently selected area by key informants. 78.3% of survey respondents prioritized this domain. Healthcare is also a domain identified by nearly half (47.8%) of the key informants in Clay County as an area of the service system that needs to be improved. Transportation services, housing, and services and programs for children were identified as secondary priorities by 39.1% of the 23 people who responded to this question.



The key informants were also asked to identify what they considered to be the three top priorities within each of the individual assessment domains examined for the Community Needs Assessment and each domain is discussed in more detail in the following sections.

Service recipients were asked:

"If you could only choose one type of service, which of the following would be your area of greatest need?"

Only a small number of service recipients responded to the survey in Clay County; however, among those that did, employment opportunities were chosen as the area of greatest need by a majority. 4 of the 7 clients (57.1%) responding said they "most needed" opportunities for employment. Transportation services were chosen by 2 of the 7 clients who responded to the question and services and programs for children was the area most needed by 1 of the clients responding. None of the service recipients chose any

[&]quot;What do you think are the top three areas of need of low income people?"

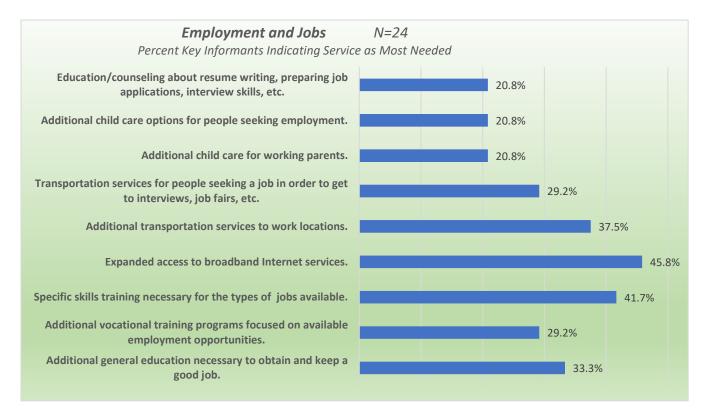
of the other seven domains examined as their area of greatest need.

The key informants familiar with services and community conditions in Clay County were asked to identify what they considered to be the three top priorities or area of need within each of the ten domains examined for the Community Needs Assessment. Service recipients were also asked to share their needs and personal experiences about each of the ten domains. Responses of both the key informants and small number of low-income service recipients participating in the survey are discussed in more detail in the following sections.

Employment and Jobs:

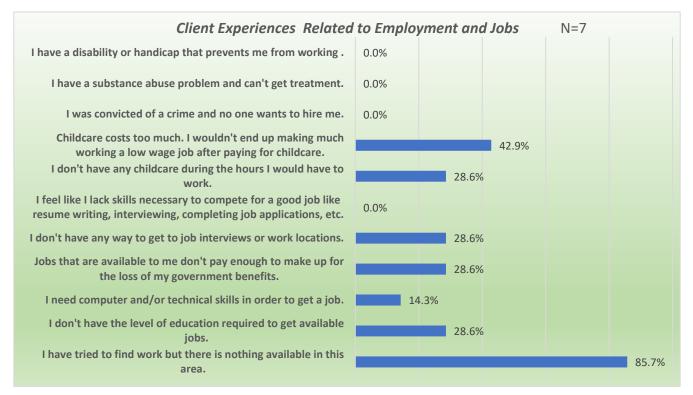
When asked about the most needed services within the employment and jobs domain, key informants responding to the survey in Clay County were most focused on expanded broadband in the county and additional training opportunities for the types of jobs available. Based on the survey responses, the top three priorities in Clay County related to Employment and Jobs are:

- Expanded access to broadband Internet services,
- Specific training for the types of jobs available, and
- Transportation to work locations.



Client experiences related to seeking employment generally reflect a perception that few jobs are available to them and those that may be available would not pay enough to offset child care expenses and the loss

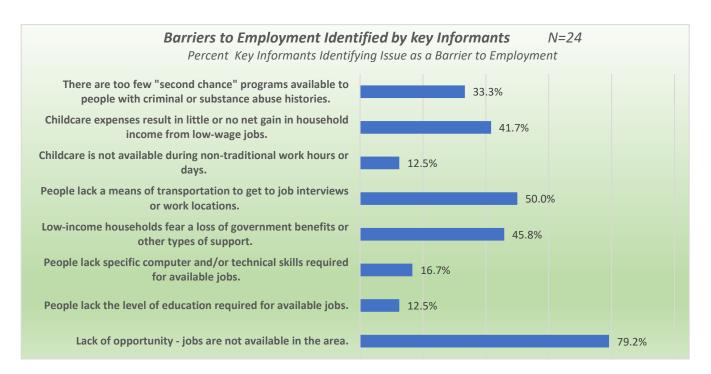
of government benefits.6 of the 7 clients responding to the client survey (85.7%) said they have tried to find work but found there was nothing available in the area. 42.9% of the service recipients sharing their experiences indicated childcare is so costly they would not make much working a low wage job after paying for childcare expenses.



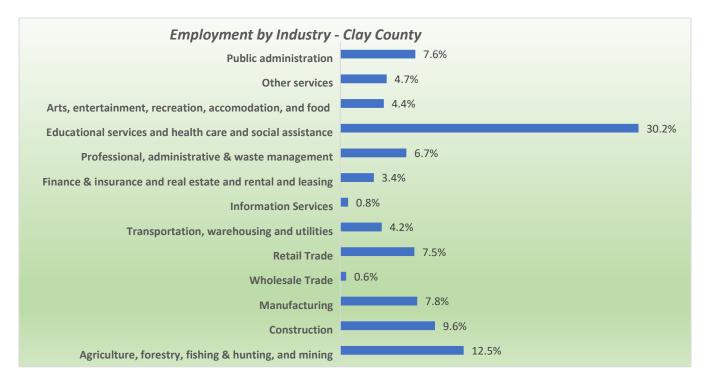
Respondents to the Community Survey were also asked what they consider to be the most significant barriers to employment in Clay County.

The most significant barriers to employment identified by the key informants in Clay County are:

- A lack of opportunity sufficient jobs are not available in the area (50.0%),
- A lack of transportation to get to job interviews or work locations,
- Fear by low income households receiving government benefits that they will lose their benefits if they become employed (45.8%), and
- Childcare expenses result in little or no net gain in household income from a low wage job (41.7%).



Current employment in the county tends to focus on educational, healthcare, and social service programs. Education, healthcare, and social services jobs account for an exceptionally high portion (30.2%) of total employment in the county. The agriculture, forestry, fishing/hunting and mining industry sector accounts for the second highest number of jobs at 12.5% of the county employment (*Selected Economic Characteristics - ACS 2016*). Remaining employment is spread across the other industry sectors with no other sectors accounting for more than 10% of total jobs available.

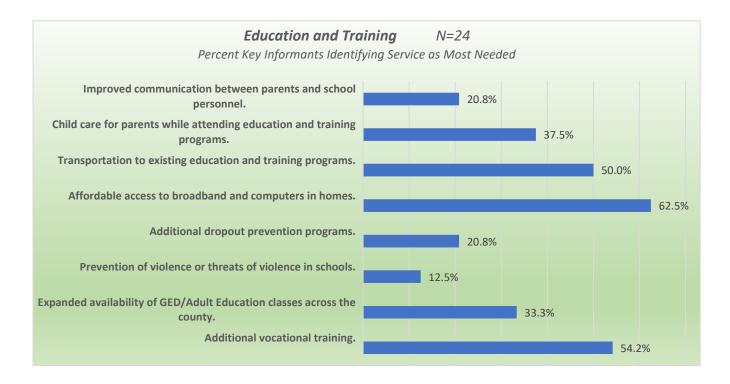


The largest employers in Clay County (in order of number of people employed) are:

- 1. Clay County Board of Education,
- 2. Clay County Development Corporation,
- 3. Clay Trucking, Inc, and
- 4. Clay Health Care Center.

Education and Training:

Half or more of key informants responding to the survey in Clay County prioritized (1) a need for broadband access and computers (62.5%), (2) additional vocational training programs (54.2%), and (3) transportation services to existing education and training programs (50.0%). Child care for those attending education and training programs was a priority for 37.5% of the key informants, and more GED/Adult Education classes across the county was a priority for one in three of the key informants.



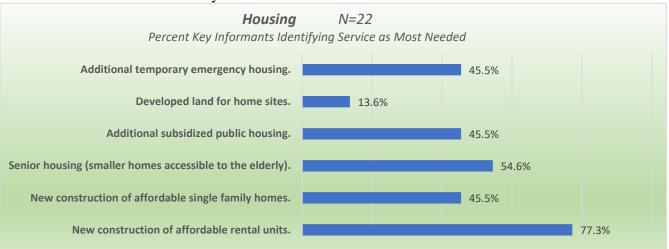
Additional vocational training programs was prioritized by 51.4% of the survey respondents, and transportation to existing training programs was identified as a need by 52.7%. Expanded availability of GED and adult education is viewed as a priority by 43.2% of the key informants and child care for parents attending training classes was prioritized by 41.9%. A variety of other programs and services are also seen by some as important to improve education and training in the county.

Four (4) of the 6 service recipients sharing their experiences through the survey confirmed there was no fast Internet connection available to them and these 4 people also said they could not afford to pay for an Internet connection or purchase a computer. The few clients completing the survey also reinforce a need for transportation to education and training programs. 3 of the 6 clients (50%) who answered the question about their experience in seeking education and training said they lacked transportation to a program they

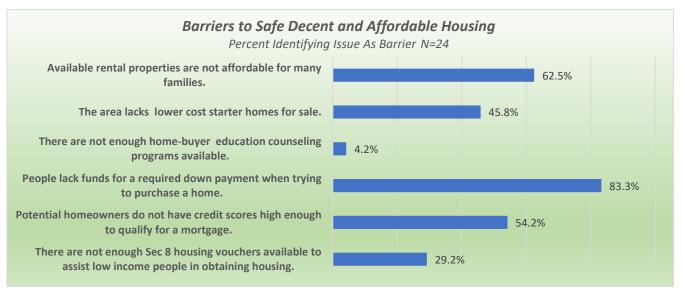
would like to attend. Two of the clients (33.3%) said they have not been able to attend any education or training program because they don't have child care.

Housing:

Key informants responding to the survey in Clay County identified a need for new construction of affordable housing including rental units (77.3%), Senior housing (54.6%), single-family homes (45.5%), and subsidized housing (45.5%). Temporary emergency housing is also seen by 45.5% of the key informants as a need in the county.



When asked about barriers to safe, decent and affordable housing, 83.3% of those responding identified an inability of many residents to purchase a home due to a lack of a sufficient down payment and more than half (54.2%) of the key informants said potential homeowners cannot qualify for a mortgage due to low credit scores.



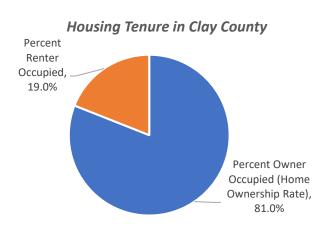
A majority of key informants (62.5%) also indicated available rental units in the county are not affordable for many families.

Only three Clay County service recipients offered their experiences related to housing. Two of these clients said they don't have any way to make the down payment required to purchase a home, and two also said they have been unable to get approved for any type of housing assistance. One of three clients

surveyed indicated rents are too high for them to afford, homes for sale cost too much, and one client also said they need advice about how to buy a home.

Secondary data sets were reviewed to provide more information about housing in Clay County and the data tend to reinforce the need for additional safe decent and affordable housing units.

81.0% of Clay County residents are home owners 19.0% live in rental properties.



There is a total of 4,584 housing units in Clay County; however, only 73.6% of existing housing units are occupied while 26.4% are vacant. 18.4% of existing housing units were built prior to 1950. As of 2016, there were an estimated 38 occupied homes without plumbing in the county. The median value of owner occupied housing in the county is \$77,700 (ACS 2011-16).

Median monthly owner costs for those with a mortgage is \$940, and 31.8% of homeowners with a mortgage are "cost burdened" with monthly housing costs

exceeding 30% of income. Nearly twice as many renters are cost burdened (61.7%) based on their gross rent exceeding 30% of the household income. (ACS 2011-16).

Homeowner Assistance:

Key Informant Survey respondents in Clay County believe assistance with housing repairs are the greatest need among low-income persons. 83.3% of the key informants prioritized repairs to existing homes. Assistance with energy efficiency also appears to be a high priority based on the survey responses with 79.2% of respondents identifying the need for insulation, storm windows, etc. as a high need area. Education about programs to assist with paying utility bills was also seen as priority by more than half (58.3%) of the key informants.



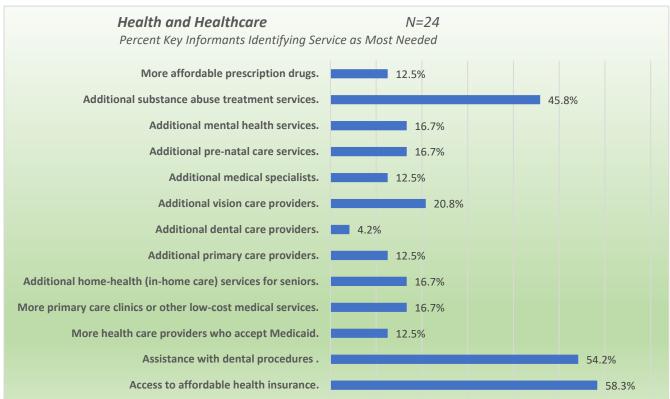
When the service recipients were asked about their needs and experiences related to housing, 100% of the 4 people responding to the survey said they need help finding people who can do home repairs at a reasonable cost.



Three (3) of the clients surveyed also said they have needed help with the cost of housing repairs and 2 service recipients (half the clients responding) indicated they can't afford to pay utility bills without assistance and they need help with making their home more energy efficient.

Healthcare:

Assistance with dental procedures, access to affordable health insurance.



and access to substance abuse treatment are the major priority needs identified by the key informants surveyed in Clay County.

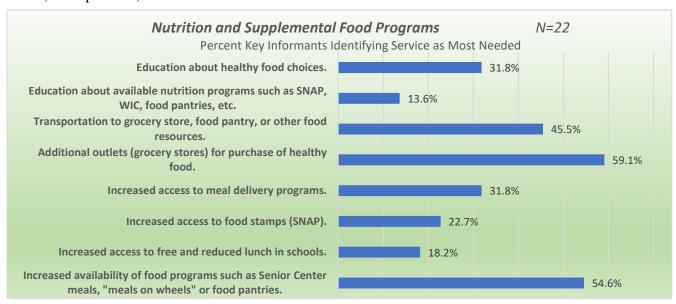
More than half (58.3%) of the key informants indicated people in the county need help accessing affordable health insurance, and 54.2% think assistance with dental procedures is a priority in the county. Nearly half (45.8%) of the survey respondents identified access to substance abuse treatment as a priority.

Only 5 service recipients responded about their needs and experiences in seeking healthcare services. These respondents indicated their needs are consistent with the key informant priorities identified related

to health insurance and dental assistance. Respondents to the service recipient survey (2 of 5) also said they have had difficulty finding providers who accept Medicaid and 1 of the clients said they need help paying for prescription drugs.

Nutrition:

When asked about community needs related to food and nutrition, Clay County respondents to the community survey focused on a need for additional food outlets, increasing the availability of supplemental food programs (food pantries, meal programs, etc.) in the county and transportation to grocery stores, food pantries, or other food programs. 59.1% think additional food outlets is one of the most needed services in the county, and 54.6% think additional food programs such as Senior Center meals, food pantries, and "meals on wheels" are needed.



When low income persons receiving services were asked about their food needs, 60.0% (3 of 5 respondents) said they sometimes need help feeding themselves or their family but were unable to find anyplace to get free food. 60% of these clients surveyed also indicated they would like more information about healthy food choices.

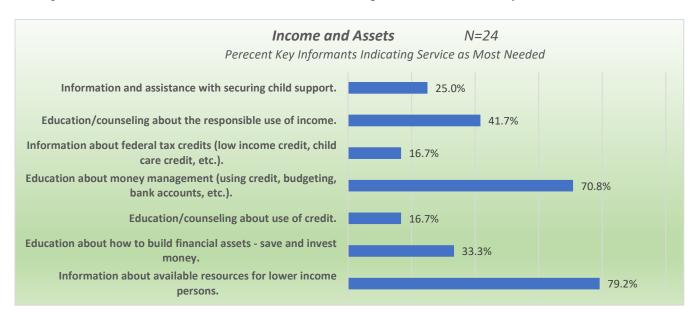
In 2015, there were 8 supplemental food programs (food pantries, hot meal programs, backpack programs, meal delivery, etc.) serving the county (*WV Foodlink 2015*). Nearly one in every three households 28.9% in Clay County receive food stamps to supplement their food budgets, and 685 families were enrolled in WIC through the WIC office serving the county in 2013. The *WV Foodlink* County Profile for Clay County documents 14 retail locations that accept food stamps and 2 locations accepting WIC (2015).

There are 1,907 school-age children eligible for free and reduced cost meals at school, and available data reflects only 81.0% of eligible students participate in the program (WV FoodLink).

Income and Assets:

Community Survey responses indicate low income residents need information about available resources and programs that may assist them. Education about money management including responsible use of income, using credit, budgeting, using bank accounts, and other issues related to financial literacy are also seen as a high priority by the key informants in Clay County. Information and education about these issues are the types of services most needed based on survey responses from key informants. 79.2% of

respondents indicated information about available resources such as health insurance coverage, nutrition programs, housing subsidies, etc. was a priority need in the county. 70.8% believe education about money management was one of the most needed services to improve financial literacy and use of income.



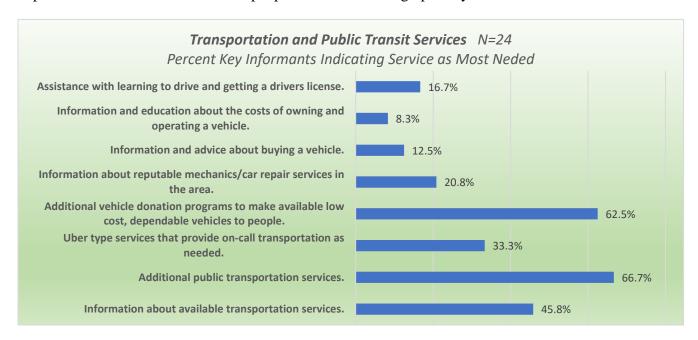
Available data from the 2015 FDIC Survey of Unbanked and Underbanked households indicates 8.7% of Clay County households are "unbanked" (have no checking or savings accounts).

The 5 Clay County service recipients who related their experience and needs about money and finances identified three types of information they would find useful. 60% (3 of the 5 clients) said they would like information about (1) how to take advantage of federal tax credits, (2) money management (using credit, banking etc.), and (3) information about health insurance, food programs, housing subsidies or other programs that may help lower income people make ends meet.

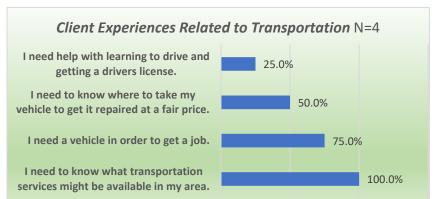
Transportation:

Additional access to public transportation was identified as the most needed service within this domain by the key informants. 66.7% of the informants participating in the survey indicated increasing access to public transportation was a priority, and 45.8% said information about available transportation services was needed by county residents.

More than half of the respondents (62.5%) also thought a vehicle donation programs to make available dependable but low-cost vehicles to people in need was a high priority.



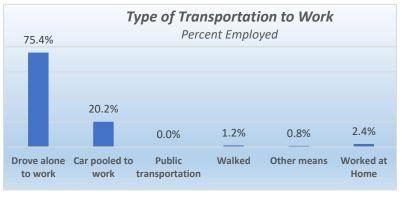
All four of the service recipients surveyed about transportation needs said they need to know what



transportation services might be available in the area, and 3 of 4 service recipients said they need a vehicle to get a job.

Half of the clients completing the survey indicated they need to know where to take a vehicle to get it repaired at a fair price.

Dependable transportation is necessary for most county residents to access their work location. The mean travel time to work for current workers is 45.3 minutes. Most workers rely on private transportation to get from home to their work site. 95.6% of all persons employed either drive alone or car pool to work (ACS 2011-16).



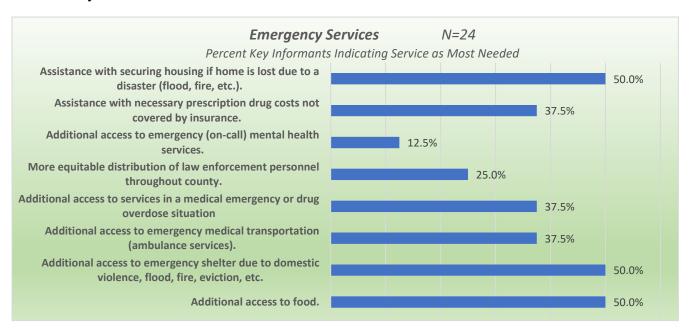
There are currently no public transit

services available in Clay County; however, specialized transportation services appear to be available

through some local agencies including the Clay County Development Corporation, Prestera Center, and Head Start.

Emergency Services:

The most frequently cited needs within the emergency services domain are temporary emergency shelter, additional access to food, and assistance in securing housing in disaster situations. Half (50.0%) of all key informants knowledgeable of community conditions in Clay County prioritized these three areas of need. 37.5% of those completing the community survey selected assistance with prescription drug costs, emergency medical transportation, and assistance with medical emergencies as one of the top three needs in the county.

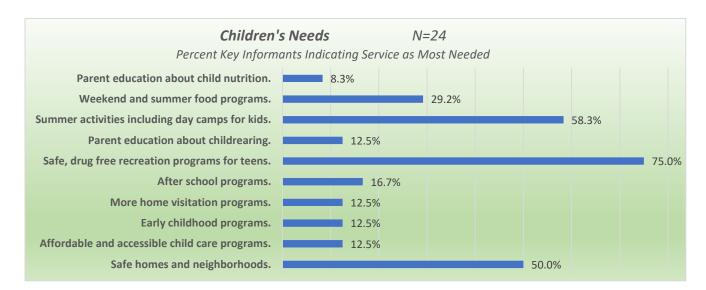


Clients surveyed were primarily concerned about putting food on the table. 100% of the 4 service recipients who shared experiences related to emergency situations identified help with obtaining adequate food as the area they are most concerned about. One of the clients said they have needed temporary housing due to a flood, fire, eviction or other crisis, and one needed police to come to their home.

Children's Needs:

Safe and drug free recreational programs for teens and summer programs were identified as the major areas of concern when community survey respondents were asked about the needs of children. Half or more of the community survey respondents indicated the most needed services and programs for children include:

- Safe and drug free recreation programs for teens (75.0%),
- Summer activities for children/youth including day camps (58.3%), and
- Safe homes and neighborhoods (50%).



Available quantitative data related to children's needs supplements the survey findings. The child abuse/neglect rate in the county in 2015 was 59.2 per 1,000 children (Kids Count 2015). There were 37 court filings for child abuse/neglect in 2016 which is a rate of 38.9 filings per 1,000 households with children (2016 *Circuit Court case filings data*). There were also 73 domestic violence cases filed in 2016 which is a rate of 31.3 filings per 1,000 family households (2016 Family Court case filings data).

5.9% of children under the age of 18 yrs. have some type of disability (ACS 2016). Data indicates services for young children (preschool age) in Clay County are relatively strong There are 112 children enrolled in nine Pre-K programs and the participation rate for preschool children enrolled is quite high at 98.0% (2017 school year).

When service recipients were asked about issues or situations they had personally experienced within the past year related to children's needs, 3 of the 5 people responding indicated they could not find childcare. Other needs identified by the few clients participating in the survey include concerns about what teens do with their time and a need to learn more about parenting.



Senior Needs

There are 1,155 households with Seniors in Clay County and 51.2% of Seniors have some type of disability. 10.6% of the Senior population lives alone (ACS 2016). It is estimated that 23.2% of grandparents who live with their grandchildren are responsible for raising grandchildren under 18 yrs. of age.

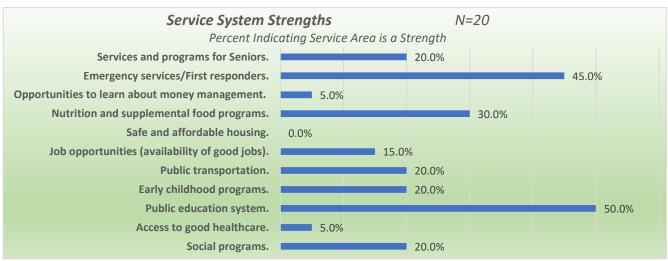
The most prevalent Senior needs identified by the key informant responses is meal delivery services, and home modifications to accommodate handicapping conditions or limited mobility. 82.6% of the key informants indicated meal delivery was a "most needed" service within the Senior Needs domain. 69.6% prioritized home modifications for Seniors with a handicap or mobility issue.



When low income service recipients in Clay County were asked about the needs of Seniors, only 2 people responded. Both said they need information about their Medicaid or Medicare benefits.

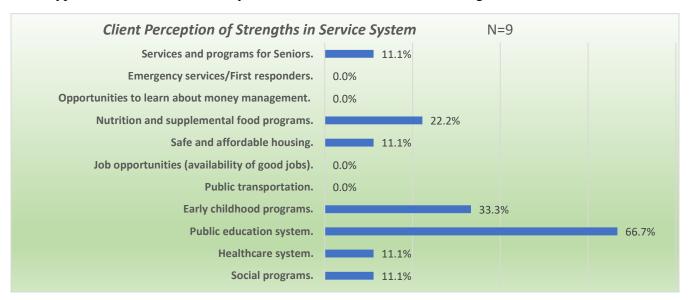
Primary Strengths and Community Resources

Community survey respondents in Clay County were asked what they considered to be the greatest strengths within the Clay County services system and they were asked to select all options they consider to be a "particular strength".



The public education system and first responders are the strongest components of the service system in Clay County based on the responses of key informants. 50.0% of the respondents selected public education as a "particular strength and 45.0% indicated they though emergency services provided by first responders was a strong component of the overall system.

Nine service recipients offered their opinion about strengths in the services system and the service recipients surveyed agreed that the public schools are the strongest service system domain in their community. One in three (33.3%) of the service recipients also think early childhood services are strong. Other types of services were seen by few or none of the clients as a strength.



Persons participating in the community discussion held in Clay County identified a number of strengths and assets within the county including:

- Great educational system
- People who desire to have a small community and know they're part of it
- Beautiful community, mountains, and scenery
- May 5th railroad trail
- Churches and communities of faith
- JG Bradley Lodge and Campground

Some of the resources that address the needs of low income families identified within Clay County include:

- A range of public health and healthcare services provided by Clay County Health Department,
- School-based Health Centers at Big Otter Elementary, Clay Elementary, Clay County Middle, and Clay County High schools
- Behavioral Health services provided by Prestera Center
- Right from the Start program for Medicaid eligible pregnant women and infants
- Six licensed family day care providers
- One Day Care facility
- Nine Pre-K public school classrooms Five Head Start locations

- Birth to Three services
- Clay-Braxton Parents as Teachers home visiting program
- Clay County Community Economic Development Corporation
- Clay County Development Corporation Senior Services Center
- Food Banks operated by Catholic church at Mayser, Clay County Development Corporation, Christian Services at Lizemores, and Church of the Nazarene at Lizemores
- Bethel United Methodist Church Addiction Awareness Counseling
- Fairview Baptist Temple Addiction Counseling Program
- Clay County Adult Basic Education
- Central Appalachian Empowerment Zone
- SPOKES
- Workforce WV
- West Virginia University Extension Service
- Local office of the WV Department of Health and Human Resources
- Clay County Family Resource Network
- Two banking locations Premier Bank and Clay County Bank