Community Assessment Report

Fiscal Years 2021-23

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Submitted to:
Department of Housing & Community Development
Commonwealth of Massachusetts
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Executive Summary

2020 was a year of transition for our country, our community, and for Community Action, Inc. Much of the transition and upheaval was unexpected. No one could have imagined the racial tensions and insidious pandemic that would grip our community and dismantle our economy and our financial security. Covid-19 brought many families to their knees and to our agency for the first-time seeking help, guidance, and a path forward.

2020 was an election year that divided community members, made legislation difficult to pass, and became another weight for community members to balance. The year was also a transitional year for Community Action. John Cuneo, who led the agency for 34 years, retired leaving a lasting legacy of programming, community building, and compassion. Our Director of Early Learning, Deborah Linett, also retired after more than three decades with the Agency. These two leaders left behind a strong foundation that helped CAI withstand the incredible challenges that 2020 would bring.

With transition came opportunity. Kathie Cote, a leader in CAI’s early learning programs, would take over as Head Start Director. I accepted the position of Chief Executive Officer of the Agency in October. To take the reins during a national crisis may seem risky, but the strong Board, dedicated staff, and foundational mission guided our decisions.

The mission is CAI’s guiding light -- its compass -- and if 2020 proved nothing else, it proved the absolute need for a foundational guide for our staff, our community, and our clients. CAI’s renewed mission kept the Agency moving forward, kept our anxiety and fears at bay, and forged a path for our staff and Board to continue this important work.

CAI was able to conduct a community assessment prior to the world slowing down in March. The team commenced the community assessment process in 2019 and, because of the constant turmoil of 2020, it continued up until the day this document was approved by the Board. To no one’s surprise, affordable housing, employment, the ability to pay bills, and access to high quality, affordable childcare topped the list of priority needs across CAI’s region. Anecdotally, and through the review of statistical and community assessment data, these areas of need rise to the top and in 2020, with the pandemic, the needs were exacerbated.

Many data sources were used to describe and demonstrate need in the cities and towns CAI serves. The U.S. Census Bureau’s Decennial Census of 2010, and the 2011-2015 American Community Surveys (ACS) were the primary sources. Essex County Community Foundation’s Impact Essex County was also a tool that was consulted. CAI staff worked closely with the MASSCAP Planner’s Group and SMC partners in 2019 to develop a data tool with demographics for every community in Massachusetts. The project funded and supported by DHCD was an important tool in developing this Report.

Looking forward to 2021, we expect no immediate relief from the problems caused by COVID-19. CAI, so crucial to the neediest among us, must stay open and continue to serve. We are well aware of the fiscal strains caused by the pandemic, and the demands that are being placed on families. This Community Assessment Report will help to guide agency decisions through the pandemic and beyond.
Board Authorization

Community Action, Inc.

Community Assessment Report
Board Authorization
December 30, 2020

December Board Meeting

Prior to the December 30th meeting of the Community Action, Inc. Board of Directors, each Director received a copy of the proposed Community Assessment Report. Each Board member reviewed the Community Assessment Report and at the December meeting, Board members had an opportunity to discuss, comment and ask questions about the document.

Pursuant to Organizational Standards 3.5 and 6.1, the Community Action, Inc. Board of Directors approved the 2021-23 Community Assessment Report on December 30, 2020.

The Community Assessment Report was approved by the Board of Directors present, as documented in the Minutes of the meeting.

Attested:

Lucinda Nolet, Board Chairperson

Date: December 30, 2020
Community Action, Inc. Board of Directors

Community Representatives to Low-income Population

Marie Artman - Merrimac/Groveland
Bryan MacPhail - Haverhill/Acre
Roger Lemire - Haverhill/Citywide
Sasha Diaz - HS Policy Council
Jane Sutter - Newburyport
Gerald Schiavoni - Haverhill/Mount Washington
Katelynn Lemieux - Amesbury

Private Sector

Claire Koffman - Banking
Harry Korslund - Business
Harold Lloyd - Veterans
Lucinda Nolet - Human Services
Kathleen Shaw - Early Childhood Ed
Caitlin Masys - Law

Public Sector

Doug Dawes - State Rep. Lenny Mira
Patti Gleason - State Sen. Diana DiZoglio
Alison Lindstrom - Amesbury Mayor Gove
Brienne Walsh - Congressman Seth Moulton
Nomsa Mcube - Haverhill Mayor Fiorentini
Diane Adedayo - State Rep. Andy Vargas
Lisa Quatrale - Newburyport Mayor Holaday

Strategic Planning Lead Committee Members

Thank you to all Board, staff, community members, and service providers who contributed to this submission. Chairperson Lucinda Nolet, Community Services Director Robert Gould, and Project Manager Greg Betley were instrumental in the editing and review of this document. This was a team effort.
Agency Description

On November 3, 1965, following President Lyndon B. Johnson’s enactment of the Economic Opportunity Act of 1964, a group of Haverhill residents, committed to assisting low-income residents access services and anti-poverty programming, formed the Haverhill Community Action Commission (HAVCAC), serving five cities and towns: Haverhill, Amesbury, Newburyport, Merrimac, and Groveland. The group hit the ground running, creating programs and opportunities for low-income people living in the region. In 1966, HAVCAC was awarded a Head Start project where 200 pre-school aged children enrolled in a summer program, the inaugural year for CAI’s cornerstone program that has educated and cared for thousands of children and families. During HAVCAC’s first seven years, the agency started a year-round Head Start program, opened a neighborhood youth center, formed a credit union, developed programs for Spanish speaking residents, organized a food cooperative, and hired 27 full and part-time employees. In 1978, the Board changed the agency’s name to Community Action, Inc.

55 years after it opened its doors and crafted its first charter, CAI’s dedicated Board and staff continue to further the mission of alleviating poverty. Each day CAI programs serve low-income clients by providing access to education, food, energy resources, eviction prevention, nutrition supports, food and clothing distributions, and referrals. CAI is a trusted resource for community members in need and has doubled its service area, now serving approximately 15,000 individuals each year, spanning 7,000 families in the following eleven cities and towns: Amesbury, Boxford, Groveland, Georgetown, Haverhill, Merrimac, Newbury, Newburyport, Rowley, Salisbury and West Newbury. WIC also serves Beverly, Essex, Gloucester, Hamilton, Ipswich, Lawrence, Manchester, Rockport, Topsfield, and Wenham. CAI has offices in Amesbury, Newburyport, and Haverhill, Massachusetts. See list of programs and services in Appendix.

CAI is a Community Services Block Grant eligible, private, non-profit organization, as defined by the United States Department of Health and Human Services. As such, a minimum of one-third of CAI’s tripartite Board must be democratically selected from representatives of low-income individuals and families who reside in the geographic area being served by the Agency. The remaining two-thirds of the Board are made up of representatives from the public and private sectors.

With a budget of $14,000,000 and a staff of 140, CAI is committed to the principles that President Johnson openly avowed in his War on Poverty speech, to support “an America in which every citizen shares all the opportunities of his society, in which every man has a chance to advance his welfare to the limit of his capacities.” CAI works with many community partners and organizations, including: residents, businesses, non-profit organizations, faith communities, government entities, and multiple anchor institutions in education and health care to develop, support and provide opportunities for low-income residents to realize economic self-sufficiency.
Mission Statement

Community Action, Inc. provides resources and opportunities for individuals, families and communities to overcome poverty.¹

During the February 2020 Board meeting, CAI's Board of Directors engaged in a mission workshop. The group discussed the words, the meaning, and the value of the purpose of why we do what we do. The timing of the workshop was pivotal. Unbeknownst to the 20 individuals in the room, the Board would not meet again in person for the balance of the year. After much discussion, the Board determined that the simplicity and phrasing was relevant and perfectly matched the values of the Agency and the goals of its programs and services. The mission remained unchanged.

Vision Statement

CAI envisions strong, thriving communities free of poverty. We build hope and offer assistance with respect and understanding.

¹ Pursuant to Organizational Standard 4.1, CAI's mission statement was reviewed by the full Board on February 26, 2020 to review the wording, the message and that it represents the Agency work.
Community Profile

Community Action, Inc. serves eleven cities and towns in the Merrimack Valley, located in the Northeast corner of Essex County, Massachusetts, anchored by the Merrimack River which runs through the region. Historically, the area has relied on farming, shipping, and manufacturing to employ its residents with a living wage -- industries dependent on the Merrimack River to power its mills and water its crops. Manufacturing experienced a sharp decline after WWII. Recently, advanced manufacturing is returning to the region, creating a demand for a trained, skilled workforce with some post-secondary education. Farming is also making a return and there are more farms in Essex County now than there were twenty years ago.

Community Action’s service area spans nearly 180 square miles, with a population of 155,435 (see chart below). The CSBG designated towns are: Amesbury, Groveland, Haverhill, Merrimac, and Newburyport. The towns of Boxford, Georgetown, Newbury, Rowley, Salisbury and West Newbury are not part of CAI’s CSBG designated towns but make up CAI’s service area. Additionally, WIC programming serves Beverly, Essex, Gloucester, Hamilton, Ipswich, Manchester, Rockport, Topsfield, and Wenham.
Haverhill

Haverhill, Massachusetts is a gateway city located 35 miles north of Boston. Haverhill is expansive, with 35.6 square miles of land including 1,000 acres of Conservation Areas, distinct neighborhoods, agricultural and commercial districts, and a downtown area located on the banks of the Merrimack River, a powerful river that once supported a robust, waterpower dependent, leather manufacturing industry during the Industrial Revolution. It has convenient access to interstate 495, as well as two rail terminals, with access to MBTA commuter rail to Boston’s North Station and AMTRAK service to Portland, Maine as well as Boston.

Shoe manufacturing was the leading industry in Haverhill for close to 200 years, until the post-war industrial decline required Haverhill to engage in economic diversification which has suffered fits and starts. Today’s industrial, manufacturing, and employment landscape in Haverhill is varied and includes: agriculture, retail, food manufacturing, health, high tech, and research. Ward Hill Industrial Park supports over 120 businesses, but few low-income residents.

There has been an ongoing renewal of Haverhill’s downtown and riverfront area, with an anchor of a UMass-Lowell satellite campus in the new Harbor Place buildings. Many small businesses, primarily restaurants and personal services, had been revitalizing the core of the city. Many of these are now at risk due to the Covid impact. Southwick, a large clothing manufacturer in Haverhill shuttered in 2020, creating an economic and employment chasm for the community.

In Community Action’s catchment area, Haverhill is the largest, most diverse city with more than 65,000 residents\(^2\). The face of Haverhill continues to change. In the early part of the century, Haverhill’s Asian population had increased by 26%. The Black population had increased by 64% in that same time period. Most recently, Haverhill’s Hispanic population has seen the largest increase of 149% since 2000 (ACS). 12,834 Haverhill residents identify as Hispanic (2014-2018 ACS). Mixed race population has also increased substantially, and these residents are also on the lower end of the economic spectrum. Median income reported by ACS is $22,475, with 20% below poverty level. This reflects a large immigrant community from the Caribbean and Central America.

\(^2\) Haverhill represents over 40% of the population of CAI’s entire 11 city and town region.
Change in Total Population by Race/Ethnicity, 2014-18

Unemployment Rate by Race/Ethnicity, 2013-17
Haverhill has recently experienced a slight increase in births, with a 2% increase of children under the age of 5, but the remarkable 60% increase in the elderly population (people over 65) demonstrates the critical need to also address elder services and programming across the city.
Change in Population by Age and Gender, 2013-17:40-59

Change in Population by Age and Gender, 2013-17: 60-84
41% of Haverhill’s family households with children under 18 are single-parent, mostly female-headed, households. This is reflected in the data CAI collects from clients. 45% of households in CAI’s Head Start program are headed by a single female parent. Single-parent households struggle with housing costs more than two-parent households.
Children Living in Poverty by Race/Ethnicity, 2014-18

- Asian
- Black or African American
- Hispanic
- White

Essex County, MA
Gloucester
Lawrence
Methuen
Salem
Middlesex County, MA
Westchester County, NY
United States
Beverly
Haverhill
Lynn
Peabody
Salisbury
Lake County, IL
Massachusetts
In addition to the UMass Lowell facility, Haverhill serves as the main campus of Northern Essex Community College. Its public school system is rated well relative to other cities in the state, with 36.9% Hispanic enrollment. Graduation rate for low-income students is 66.8% with a dropout rate of 15%.
Percent of Students Passing Grade 10 Reading, 2019

Percent of Students Passing Grade 10 Math, 2019
Home ownership in Haverhill is low, around 60%. The median home value in Haverhill is $272,300. This may seem affordable compared to the median home value in Essex County which is $373,400; however, when the median household income is $68,798, about $10,000 lower than the state average, for white households and $47,431 for Hispanic households, the math simply doesn’t work. The housing affordability rate (median home value divided by median household income) is 4 to 1. A ratio of less than 2 to 3 is generally considered affordable. (ECCF, Impact Essex County). In CAI’s service area, Haverhill residents have the lowest median income (see chart below).

### Rent as Percentage of Household Income

<table>
<thead>
<tr>
<th>Year</th>
<th>Amesbury</th>
<th>Boxford</th>
<th>Georgetown</th>
<th>Groveland</th>
<th>Haverhill</th>
<th>Merrimac</th>
<th>Newbury</th>
<th>Newburyport</th>
<th>Rowley</th>
<th>Salisbury</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>$60,888</td>
<td>$95,208</td>
<td>$107,683</td>
<td>$76,558</td>
<td>$68,798</td>
<td>$73,986</td>
<td>$91,168</td>
<td>$85,556</td>
<td>$86,820</td>
<td>$69,500</td>
</tr>
<tr>
<td>2008–12</td>
<td>$60,888</td>
<td>$95,208</td>
<td>$107,683</td>
<td>$76,558</td>
<td>$68,798</td>
<td>$73,986</td>
<td>$91,168</td>
<td>$85,556</td>
<td>$86,820</td>
<td>$69,500</td>
</tr>
<tr>
<td>2013–17</td>
<td>$60,888</td>
<td>$95,208</td>
<td>$107,683</td>
<td>$76,558</td>
<td>$68,798</td>
<td>$73,986</td>
<td>$91,168</td>
<td>$85,556</td>
<td>$86,820</td>
<td>$69,500</td>
</tr>
</tbody>
</table>

**Source:** 2011-2015 American Community Survey 5-Year Estimates (Financial Characteristics)
Haverhill’s overall unemployment rate has skyrocketed in 2020 from 3% in February to close to 20% in June. (Massachusetts Workforce Investment Board). The unemployment rate is significantly higher in distressed neighborhoods, such as Mt. Washington. Those who have never taken part in the workforce are not counted in these statistics. Historical data from 2018 suggest that the Hispanic community had a higher unemployment rate to start (10.6% of the overall community). Restaurants and retail stores are closing in real time and the service jobs employ many Head Start parents and caregivers. One of the major sources of local employment was closed in May and is now in process of seeking a buyer.

On average, Hispanic families make $20,000 less per year than white only families in Haverhill ($47,431 compared to $68,798), illustrating the disparity in economic opportunity in Haverhill. 29% of Hispanic residents in Haverhill are living in poverty, compared to 9% of Caucasian residents. Crime rate, primarily property, is relatively high in comparison to other cities in Massachusetts.
Unemployment Rate by Race/Ethnicity, 2013-17

People Living in Poverty by Race/Ethnicity, 2013-17
In Essex County, over 600 people were arrested for drug-related crimes in 2019 - a rate of about 0.8 arrests per 1,000 residents. This is slightly lower than the statewide figure of 0.9. Salisbury and Salem (both at 2.3), Haverhill (2.0) and Methuen (1.8) had the highest rates in Essex County in 2019. The rate of arrests for drug-related crimes has been declining since the peak in 2007 of 2.0.

Haverhill has been battling Opioid addiction among its community members. Staff and volunteers at CAI’s Drop-In Center work with guests dealing with addiction every day. CAI is part of a Drug Free Communities network in Haverhill, a cross-sectoral group developing strategies and seeking funding to help reduce drug-related deaths and overdoses. In 2018, 25 Haverhill residents died from a confirmed Opioid-related overdose. In 2019, 22 residents lost their life to addiction. (Massachusetts Department of Public Health). In February of 2020, Trinity Emergency Medical Service reported 41 Opioid overdose responses in Haverhill. The Covid crisis has overshadowed the Opioid crisis.
The rate of reported property crimes in Essex County in 2019 was 15 per 1,000 residents, just below the state rate of 17.9. The state and Essex County have each reduced their rates slightly from the previous year. There has been an overall reduction in Essex County's rate since 2008, when it peaked at 30. The highest property crime rates were in the cities of Salem (32.2), Haverhill and Saugus (at 24.3 and 25.4 respectively).

The rate of reported crimes against people in Essex County was 7.4 per 1,000 residents in 2019, lower than the statewide rate of 9.3, and a slight increase in rate for both since 2018. Essex County’s rate has fallen since 2013, when it was 9.3.

The cities of Haverhill and Salem (19.3 and 18.7 respectively) had the highest crime rates in the county, while a number of towns had very low rates.
Haverhill Community Partnerships and Engagement

Many community groups in Haverhill are working together to strengthen families and address the needs of low-income residents. Community Action is part of an ecosystem of agencies, organizations, faith-based groups, municipal offices, healthcare groups, and educational centers who are serving low-income families and community members. CAI partners with many of the organizations to deliver services, programs, and referrals to those in need. One community need that is being addressed across the City is affordable housing and housing supports. CAI programming addresses housing issues through multiple programs. The Community Services program educates clients around tenant rights and distributes housing relief programming, including RAFT. CAI’s LIHEAP program helps clients avoid energy shut-offs, access home heating oil at a reduced price and apply for energy discounts through its partnership with National Grid. CAI participates in the North Shore Continuum of Care and the Merrimack Valley Regional Consortium to End Homelessness.

Community Action, Inc.’s Drop-In Center (DIC) assists homeless and near homeless residents find safe housing and serves between 80 and 100 guests each day. Some who come to the DIC are recently housed, having experienced chronic homelessness or trauma in the past. The open-door environment and flexible services of the DIC, combined with a staff that recognizes early warning signs of recurrent problems, often provide the only community support services available and are key to these individuals’ ability to maintain stable housing and live in the community. The DIC serves individuals who shelter at Mitch’s Place, the only homeless shelter in CAI’s region and a program of Emmaus. Mitch’s Place, a 30-bed year-round emergency shelter for single men and women, closes in the morning. Many of these guests arrive at the DIC for a warm cup of coffee, food, medical assistance, referrals to community programs, companionship and, importantly, hope.

In addition, CAI works closely with Presidential Gardens Neighborhood Association, a 200 unit, subsidized rental development with 20 one-, 140 two-, and 40 three-bedroom apartments in Haverhill. PGNA houses 348 residents. PGNA represents close to 50% of the site-based, subsidized family housing units in the City. In 1990, Community Action assisted the Tenants’ Association in forming the non-profit corporation that purchased the property from the prior owner and preserved the property as an affordable housing neighborhood. CAI has continued to work with PGNA over the past 30 years to renovate units, build a playground, staff and support a food pantry, manage a supportive summer and afterschool program for youth, and refer tenants to community resources and opportunities. As of December 2020, there are 168 households on the waitlist for one-bedroom units, 120 households on the waitlist for two-bedroom units, and 84 households on the waitlist for three-bedroom units. With little turnover (generally 8 units per year), the waitlist is slow to move.

CAI works with the Haverhill Housing Authority which manages 434 housing units in Haverhill: 246 one bedroom, 66 two bedroom, 67 three-bedroom, and 5 four-bedroom units. HHA also manages 60 Section 8 vouchers in the City. The wait time for a one-bedroom unit is three years and for a multi-bedroom unit, the wait can be up to five years.
Covid-19 Related Community Need in Haverhill

Haverhill has been particularly hard hit in 2020 by the Covid crisis. In February the unemployment rate was a low 3%. By the end of July, the unemployment rate had sky-rocketed to a jarring 20.5%. With high unemployment followed a massive increase in food insecurity. The largest food pantry in Haverhill, located at Sacred Hearts Parish, is seeing six times the number of families seeking food supports. The pantry served 1,300 families per week in December of 2020 and cannot keep up with the demand. The Commonwealth’s food bank that supply much of the food and supplies are stretched thin. Further, the pantries rely on volunteers, many of whom are elderly and afraid of the community transmission, to distribute food. There are not enough people to serve.

Food insecurity is a community-wide issue in Haverhill. Haverhill Public Schools participate in the Community Eligibility Provision (CEP) providing meals to all students free of charge. CEP allows the highest poverty schools and districts to serve breakfast and lunch at no cost. Over 40% of Haverhill students are categorically eligible for free or reduced lunch under the federal Healthy, Hunger-free Kids Act of 2010. Community Action partners with the 14 organizations that manage food pantries and meal locations across the City. Food insecurity is an issue exacerbated for Hispanic residents. 16% of Haverhill residents were enrolled in the Supplemental Nutrition Assistance Program (SNAP) as of the last ACS (2012-2017). Hispanic families in Haverhill are enrolled at a much higher rate (37% compared to 12% of white families), showing further evidence of economic disparities.

Covid amplified the affordable housing crisis in Haverhill. During the eviction moratorium, the housing market tightened. People were afraid to move into a possibly contaminated apartment; landlords were reluctant to show units to prospective tenants; hardly anyone was evicted. People stayed put. Many of the tenants we spoke to tried to pay what they could – and we urged them to do so, -- even when their income was sharply reduced. Many landlords, despite struggling because of reduced income, were willing to work with tenants. But some situations had reached a breaking point by the time the moratorium ended in October. Already overloaded with requests for rental assistance, CAI’s staff redoubled their efforts as the housing courts reopened. A number of sources of assistance for people with Covid-related financial problems were provided, with varying stipulations attached. CAI staff evaluated each household’s needs to put them in touch with or to assist them with the appropriate sources of funding.

CAI works with Community Teamwork, Inc. (CTI) to provide intake for RAFT applicants in its catchment area (apart from those communities that are dealt with for RAFT by Lynn Housing and Neighborhood Development). As DHCD is well aware, applications have skyrocketed since the advent of Covid-19. RAFT assistance has been crucial for many people. Even though RAFT applications may now be started online, we have found that fielding questions, processing applications, and tracking down missing paperwork takes much of our staff’s time – more than before. Far more than in the pre-Covid days, we find that much of the Community Services department’s staff time is spent on the phone and answering email queries – work which never shows up in statistics. It required considerable staff time to remain apprised of changing unemployment regulations put in place at the beginning of the pandemic.

3 The cut-off is determined based on federal poverty level. Districts use means-tested programs such as number of families enrolled in SNAP or TANF to determine eligibility.
CAI received $176,000 from CSBG CARES special funding to aid people affected by the pandemic. Much of this went to aid renters who had fallen behind; $10,000 to provide food-related services. CAI is also working with the City of Haverhill to direct Haverhill residents affected by Covid to a program, implementing CDBG CARES, to pay their rent. We have been selected by the Essex County Community Foundation to distribute more than $300,000 in Covid-related assistance. Annually, CAI distributes Emergency Food and Shelter Program (EFSP) funding, generally to renters. CARES funding doubled the amount of assistance we are able to offer this year, with a deadline of May 31, 2021, and staff is distributing that source, too.

Two Community Action sponsored programs, the Latinx Coalition and MakeIT Haverhill have proved critical in 2020. The LatinX Coalition is a diverse group of Haverhill residents committed to connecting Latino community members to services, programming, information, and social capital. CAI worked closely with Coalition members to distribute Covid-relief funding, introduce the Coalition to regional funders and provide infrastructure, finance and governance supports, and a backbone community organization to the group.

MakeIT Haverhill is a partnership between CAI and Urban Kindness, a Haverhill neighborhood Group developing a collaborative makerspace for the Mt. Washington community and Haverhill. MIH seeks to “democratize” otherwise inaccessibly expensive tools of innovation, providing community spaces of high-tech and low-tech equipment, and a place where job seekers and entrepreneurs, regardless of socio-economic status or means, can share ideas, network, learn, and generate employment opportunities and commerce. MIH is located at 301 Washington St in Haverhill in a ~2000 SF commercial building. MIH volunteers offered ESOL classes and workshops, resume writing and employment search assistance throughout 2020.

Amesbury

Amesbury, Massachusetts is a small city, with 13.7 square miles, located 41 miles north of Boston. Like Haverhill, Amesbury is located on the banks of the Merrimack River and its economy was rooted in shipbuilding, shipping and fishing. The Merrimack River supported a hat making and carriage building manufacturing industry during and after the Industrial Revolution. The City has 17,532 residents according to ACS. Similar to Haverhill, Amesbury has also experienced a significant change in the race/ethnicity of its population since 2010. The City has seen the following population changes: Black increased by 104%, Asian increased by 99% and Hispanic increased by 47%. These increases happened with a population growth rate of only 7%. The City is approximately 92% white.

Amesbury has an aging population, experiencing a 23% decrease of children under five years of age and a 56% increase of residents over 65 in the past 10 years. Although overall per capita income was similar to Massachusetts median is $78,314. (ACS 2013-17), 6.2% of Amesbury’s residents live in poverty and 16% of the residents live near poverty. Of those living in poverty, 66% households headed by a single female. Amesbury’s unemployment rate skyrocketed during Covid. The Massachusetts Department of Unemployment Assistance reported that Amesbury had a 7.8% unemployment rate in September of 2020.

In terms of client demographics that CAI has been able to track, Hispanics living in Amesbury are at a lower percentage than Haverhill. 40% Household income at below of FPL. 20% single parent families, 23% over age 65. Anecdotal evidence suggests that there is a nascent Brazilian population, which is not tracked by the usual demographics.
Community Action manages a client center located in downtown Amesbury, on a bus route and within walking distance of many rental housing units. The Center provides a wide variety of services to low-income individuals and families in the Amesbury-Newburyport area. These services include: the food pantry, which last year distributed 1,891 bags to 510 duplicated households; the clothing bank, which issued 1,180 bags of clothing; rent and utility assistance; referrals to heating assistance, including heating system replacement and weatherization; food stamp (SNAP) and MassHealth application assistance; WIC (Women, Infants, and Children) nutritional assistance and education.

Despite the pandemic, the Amesbury Center has stayed open. CAI staff is resolved to help and continues to offer services to community members in need. Like other food pantries, staff shifted to a curbside pickup model. For a time, the clothing bank was closed, but it is up and running again, with appropriate safety precautions. Through strong partnerships with local stores, CAI offers high-quality clothing, especially for children and women - all free of charge. This is a boon to struggling families with swiftly growing young children in a time when many households have drastically reduced income.

Many of CAI’s clients are new to financial struggles. CAI’s Amesbury Center Coordinator, Julie DeMarco LaPorta, has spent many hours guiding these newly struggling clients through the options and services available to them. With frequently changing requirements, she has remained informed of current regulations, so that she can aid her clients in staying self-sufficient.

Newburyport

Newburyport, Massachusetts is a seaside town with 10.7 square miles, located 35 miles north of Boston. Like Amesbury, Newburyport is located on the banks of the Merrimack River and its economy was originally rooted in shipbuilding, shipping and fishing. The City has 18,289 residents according to ACS. Similar to Haverhill and Amesbury, Newburyport has also experienced a significant change in the race/ethnicity of its population since 2010, experiencing the following population changes: Black residents increased by 229%, Asian residents increased by 155%, however the Hispanic population decreased by close to 49%. These increases happened with a population growth rate of only 4%. That said, Newburyport is approximately 94.1% white. Foreign-born residents account for 7.5% of the population.

Like Amesbury, Newburyport has an aging population, experiencing a decrease of 27% of children under five years of age and a 55% increase of residents over 65. 5.2% of the residents live in poverty and 15.3% of the residents live near poverty. Median household income is $109,839 as of 2019 (pre-Covid, of course); mean household income is much higher, at $145,502.

Over the last 60 years, Newburyport has changed from a blue-collar city to an upscale community with high property values. A large state park and access to Plum Island add to the city’s attractiveness, but among the biggest drivers of change were probably the rehabilitation of the early 19th-century downtown, the development of an industrial park, and the restoration of MBTA service.

Housing costs are significantly higher than statewide levels: the median value of a household unit is $548,400 – 43.7% higher than the statewide median. 35.7% of renters pay more than 35% of their income for rent. Seventy per cent of the 6,049 owner-occupied units have mortgages; 30% do not. The homeownership rate is 77.7%.
Newburyport is served by Community Action’s Amesbury Center. CAI maintains a Head Start facility, as well. Community Action actively participates in two monthly gatherings of nonprofit agency representatives. CAI partners with faith-based groups, Mayor Holaday’s office, the YWCA, several local charities, and the Salvation Army among others, to address the needs of families living in Newburyport.

**Merrimac**

Merrimac, Massachusetts is a largely residential town situated on the Merrimack River with 8.8 square miles. Like the other towns that line the Merrimack River, Merrimac’s economic roots are in manufacturing that is waterpower dependent, including farming, shipbuilding and carriage building, industries that no longer exist, or have experienced a sharp decline. Merrimac had 6,338 residents according to the 2010 Census. Merrimac has experienced the largest population growth of 9.2%, in the towns in CAI’s region. Since 2010, it experienced a sharp decline in Black and Asian residents, but an exponential increase in Latino residents with a 1,389% increase. Merrimac has an aging population and since 2010 has seen its over 65 population increase by 87% and its 5 to 9 year-olds decrease by 25%. The median household income in Merrimac of $82,583 is slightly above the Essex County average. (ACS 2013-17). 5.7% of Merrimac residents live at or below the Federal Poverty Level and 14.6% of residents live in near poverty.

**Groveland**

Groveland is a small, residential community much like Merrimac. Population growth is similar to Massachusetts at 6.2% (2010-2018) with a predominately white population (98%). CAI’s internal demographics suggest that the clients served are a mix of single person, single parent female and traditional two parent households. Similarly, the population has been aging (65+% growth in ages 60-74). Housing is predominately owner-occupied (85%), much higher than the other towns in CAI’s service area. Mortgage and rental costs are slightly higher than Massachusetts median (as of 2018) as well as the other communities. Employment rates were higher than surrounding areas. Median household income is higher than Massachusetts ($97,109 vs. $77,378) according to last reported data (2018).

**Other Towns in Community Action’s Region**

In addition to the five designated cities and towns in CAI’s region, the Agency serves six other communities: Boxford, Georgetown, Newbury, Rowley, Salisbury and West Newbury. They are all small communities with little or no industrial base. Salisbury, a town of 9,261 residents, is the community with the greatest need. 13.2% of Salisbury residents (and 18% of children) were living below the poverty level in 2017 (City-Data).

Salisbury is located on the Atlantic Ocean, with a large number of rental properties that are vacation homes in the summer and Section 8 housing in the winter. It is a transient community for many low-income families. Salisbury is part of the Triton School District, a regional district comprised of Rowley, Newbury and Salisbury. DESE reports that Triton serves 34.9% High Needs students and 22.1% Economically Disadvantaged students. Many extremely low-income families are doubled up, living at campgrounds or couch-surfing while they wait for beach cottages to open in the winter. Salisbury is seeing the largest population growth in the region.
The population in CAI’s catchment area has remained steady. The smaller communities like Merrimac and Salisbury have seen growth.

<table>
<thead>
<tr>
<th></th>
<th>2010 Population Census</th>
<th>V2015 Estimates</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amesbury</td>
<td>16,283</td>
<td>17,414</td>
<td>6.9%</td>
</tr>
<tr>
<td>Boxford</td>
<td>7,965</td>
<td>8,253</td>
<td>3.6%</td>
</tr>
<tr>
<td>Georgetown</td>
<td>8,183</td>
<td>8,584</td>
<td>4.9%</td>
</tr>
<tr>
<td>Groveland</td>
<td>6,459</td>
<td>6,750</td>
<td>4.5%</td>
</tr>
<tr>
<td>Haverhill</td>
<td>60,879</td>
<td>62,765</td>
<td>3.1%</td>
</tr>
<tr>
<td>Merrimac</td>
<td>6,338</td>
<td>6,800</td>
<td>7.3%</td>
</tr>
<tr>
<td>Newbury</td>
<td>6,666</td>
<td>6,971</td>
<td>4.6%</td>
</tr>
<tr>
<td>Newburyport</td>
<td>17,416</td>
<td>17,982</td>
<td>3.2%</td>
</tr>
<tr>
<td>Rowley</td>
<td>5,856</td>
<td>6,285</td>
<td>7.3%</td>
</tr>
<tr>
<td>Salisbury</td>
<td>8,283</td>
<td>9,261</td>
<td>11.8%</td>
</tr>
<tr>
<td>*West Newbury</td>
<td>4,149</td>
<td>4,370</td>
<td>5.3%</td>
</tr>
</tbody>
</table>


[www.bostonfed.org/citydata]
Single-parent household, female-headed households have the highest poverty rate in CAI’s catchment area.

More details of poverty metrics are in Appendix D
CAI’s Response to Covid-19

The Covid-19 crisis was a call to action for Community Action’s leadership team. Immediately, in March of 2020, the team met regularly and developed a strategy for communication and decision-making. Team members reviewed state and local guidance and drafted staff communications and community messaging. Program Directors from each department met with their staff to puzzle through how remote work could work. They developed strategies for remote service delivery and worked with their funding sources to bring best practices to CAI programs.

The safety of staff was of paramount importance. Knowing some programs needed to deliver in-person services, it was important that PPE, plexi-glass shields, air purifiers, air scrubbers, and signage were made available to staff.

CAI’s IT department surveyed staff to determine technology needs. There was urgency with ordering and sourcing devices, and staff needed the tools and the training to use new technology, including Zoom, Google Meet and other online conferencing tools. These would prove invaluable as the crisis worsened.

CAI’s Community Services team continued to offer rental assistance, helping out-of-work tenants and their landlords to stay financially afloat. With a wide range of knowledge about available sources of help, the team offers referrals and advice, as well as our own financial assistance.

In the first week of the pandemic, CAI received calls from local, regional and state funders asking how they can help. Funders looked to CAI as a partner and trusted organization to deploy Covid funding and supplies. The funding allowed staff to connect with families who were extremely vulnerable and isolated during this crisis. It helped staff maintain connections and relationships with our clients and families and connect with families who had never contacted CAI, new to financial difficulties, in need of help. CAI could not do this alone. Our long-standing partnerships with funders, municipalities, faith-based organizations, foundations, community groups, and agencies are critical to assisting community members. Funders like United Way, Essex County Community Foundation, Cummings Foundation, The Women’s Fund and others rolled up their sleeves to partner with CAI to deliver programs, services and hope to those we serve.

United Way’s team mobilized quickly, at the outset of the pandemic, to reach organizations like Community Action, and that agility proved critical. Over the years, UW has donated personal care products, cleaning products, diapers, financial literacy tools for staff, parents and children, games, trainings, and financial supports. Each of these donations had an enormous impact. Funding and supplies allowed staff to help a family or an individual in a different way, offering supports and deepening the trust between a family and our organization.

The critical funds and diaper donations that United Way offered CAI is a shining example of the power of community, partnership, and teamwork. Staff and leadership at our Head Start, Early Head Start and Family Day Care programs worked together to deploy the much-needed diapers to our families quickly. Families faced with filling gaps, including food and diapers, with their children home full-time were relieved.
CAI also received direct client support funding from United Way and used the donation to purchase gift cards at Market Basket. This store was selected because of the number of stores in our region (three in Haverhill alone). The gift cards were mailed, along with a list of community resources and Covid guidance, to avoid having families leave their homes to pick them up -- mindful of government recommendations regarding social distancing to protect both our staff and those families we serve. The mailing reminded families that they are not alone and can reach out to CAI for help in navigating the maze of Covid relief options.

United Way teamed up with CAI and other organizations to establish the One Haverhill Fund in April. Haverhill community leaders, including Representative Andy Vargas, Mayor James Fiorentini, Representative Christina Minicucci, the Greater Haverhill Chamber, Community Action, Inc., Emmaus, and Haverhill food pantries were connected. The team developed systems changes that created a more efficient food access and delivery model. The team mobilized resources for emergency assistance and expanded food distribution, with a focus on those who are most economically vulnerable during the pandemic. The One Haverhill Fund deploys resources through nonprofit partners to prevent financial crises and displacement for the residents of Haverhill. Importantly, it also has met every Thursday since it was launched. This core group of community leaders address and solve community problems efficiently, responsively and effectively. In the last week of November, 8,000 tons of food and supplies were donated to Haverhill and in one meeting, the team determined logistics, storage and distribution.

Essex County Community Foundation a long-standing partner of CAI, reached out to CAI leadership in early March. The Foundation received funding from the Commonwealth of Massachusetts and from private, Covid-19 fundraising efforts and understood that community action agencies are effective organizations who are trusted in the communities they serve. ECCF looked to the five Essex County CAPs to deploy millions in direct client Covid-19 funding relief. The funding kept families afloat as they navigated unemployment, remote learning and health issues. The funding allowed CAI to serve 260 households that had never received services in the past. Over 76% of the clients were new to CAI, new to poverty and reached out in a time of crisis.

ECCF funding provided CAI’s staff with additional touchpoints and ways to stay connected to the families and build relationships with new clients. Importantly, ECCF’s support reminded us that we are not alone; we are not isolated; that CAI is part of system of anti-poverty supports that work together. This is critical in a time of crisis. From the outset of Covid, community partners, funders, leaders and volunteers all had their oars in the water, paddling in the same direction.

CAI has worked closely with the Latino Coalition in 2020 to address the needs of Latino residents. CAI is able to connect residents to Covid relief. Additionally, CAI has hired bi-lingual staff in its Community Services program and translates program documents into Spanish.
Community Assessment

In order to better understand community needs, CAI engages in a community-wide assessment every three years to determine what services, programs, and deliverables are a priority for residents. In the second quarter of 2019, CAI’s CARSP committee, which included staff and Board members came together to develop a Plan to Plan (see document attached) and draft a community assessment that was clear and understandable. The document was translated into Spanish to ensure we heard the voices of the Hispanic community. Both versions of the assessment were uploaded to Survey Monkey and links were sent to community partners across the region and paper copies were distributed to 19 community partners. Once returned, staff input the data into Survey Monkey.

The team began distributing the survey tool in August of 2019 in order to reach community members at community-wide events in CAI’s region including: National Night Out (Haverhill, Amesbury and Salisbury), youth sporting events, and parks. Looking back, the early start was key. It allowed CAI a solid seven months to seek input from community members, stakeholders and partners before Covid-19 struck.

From August of 2019 to February of 2020, CAI staff, Board members and administration distributed and collected 871 community surveys. The CARSP Committee rolled up their sleeves to cast a wide net of respondents. CAI’s Amesbury Center Director delivered packages of surveys to six community partners in the Seacoast region, including: Our Neighbor’s Table, Pettengill House, YWCA of Newburyport, Newburyport Community Services, Salvation Army, and the Amesbury Senior Center. Along with the surveys, the Director dropped off brightly colored collection boxes with instructions. It was an inviting process for Seacoast residents.

Board members dropped the surveys off at local libraries, senior centers, food pantries, elderly housing centers and churches. Board Chairperson, Lucinda Nolet invited residents at Buttonwoods in Haverhill, a supportive housing community for low-income adults 62 and older, to a focus group on September 3, 2019. This was important because the CARSP Committee was planning to wait until after the surveys were collected and the top needs identified before hosting focus groups. Eight Buttonwoods residents discussed community issues for two hours and identified food access and ability to pay bills as the top needs affecting their community. These were the same issues this group identified during the prior CARSP process.

Another key partner in distributing paper surveys was CAI’s Energy Program. Program Director Mark Sanborn mailed a survey to every household that received LHEAP benefits in 2018. This yielded hundreds of completed surveys.

At the end of February 2020, CAI’s CARSP Committee stopped collecting surveys. Of the 871 surveys collected, 65% (565) of the respondents were Haverhill residents. The top three community needs identified in the assessment were: affordable housing, employment, and ability to pay bills. Just below ability to pay utility or heating bills was access to safe, affordable child care (362 people identified this as a top community need). 41% of those surveyed stated that they are unable to pay their bills on time each month and 69% of the respondents replied they do not have $500 set aside for an emergency. This precarious financial state was exacerbated by the Covid crisis.
Affordable housing is an urgent need in Haverhill. 71% of those surveyed in the Community Assessment placed affordable housing as the number one community need. The state-wide eviction moratorium was lifted on October 17, 2020 putting renters who are behind on their rent in danger of being evicted from their homes. Social services agencies are deploying relief through programs such as RAFT, EFSP, and Covid Relief funding, however they are limited to the amount of money that is available.

61% of the respondents to the 2020 Community Assessment were renters and 14% of the respondents were homeless or living with friends or family. 62% of those surveyed stated that they spend more than 50% of their monthly income on housing costs (rent, mortgage, taxes and utilities), making them housing cost burdened. The Department of Housing and Community Development (DHCD) reported that the North Shore region had the most families applying for emergency shelter housing in the Commonwealth in July and August of 2020. 87 families in July and 152 families in Essex County required emergency shelter placements in August 2020.

The second most pressing need in the community is employment opportunities. In the first quarter of 2020 when many of the surveys were completed, the unemployment rate was around 3% in CAI’s service area. Still, with that low rate, many of CAI’s clients and survey respondents were not making a living wage. Minimum wage will not support housing and basic needs for a family. The need for better employment opportunities was exacerbated by Covid. By June of 2020, the unemployment rate jumped to over 20%. Additionally, a large clothing manufacturer closed taking over 300 good-paying jobs. CAI’s phones are ringing off the hook with Covid-related job loss needs. People are unable to pay rent and buy food causing a cavalcade of issues across the community.

The third issue that respondents stated is impacting our community is the ability to pay bills. Like housing and job loss, this issue has seen a multiplier effect in 2020. Our Community Services and Energy programs have seen not just an uptick in calls, but a large increase (72%) of new clients reaching out to CAI.

Second Community Assessment

In April of 2020, Community Action drafted and deployed a Covid-19 Survey to better understand community needs. 378 community members completed the survey. 289 (77%) of the respondents reported that they were employed in February of 2020. In a stunning turn of events, only 149 (39%) of the respondents were employed in April of 2020, a dramatic decrease. 213 of those surveyed noted that they were concerned about paying bills. 86% of those surveyed had children at home.

Third Community Assessment

In the fall of 2020, CAI deployed a second Covid-19 survey to see if community needs had changed. Only 145 respondents completed the survey. At the time, multiple agencies and organizations were distributing surveys and fatigue was setting in. It was clear that families were concerned about the health and safety of the schools in the region.

In September of 2020, all of the school districts in the region served by CAI announced that the school year would open with a fully remote or hybrid model due to Covid-19 concerns. This placed a tremendous burden on working parents to balance work, school, health concerns, and parenting. Many do not have access to the
necessary tools, devices, broadband, and time to successfully take on educating their children. Many parents and caregivers were coping with financial stress, educational upheaval, health concerns, along with an uncertainty on when the State of Emergency will end.

CAI’s Head Start and Early Head Start program experienced a decrease in enrollment because of Covid-19 concerns. Leadership listened to families who requested a remote option for students and developed a robust remote-learning option with 46 enrolled families.
Key Findings: Community Assessment

Top Needs Identified:

1. Affordable Housing 71% (573 respondents)
2. Employment 47% (379 respondents)
3. Ability to pay utility bills 47% (375 respondents)
4. Access to safe, affordable childcare 45% (362 respondents)

The survey tool asked respondents to check all of the answers that apply. They were not asked to rank the choices, only to identify.

The Covid-19 survey asked respondents to identify any difficulties they have experienced during the first month of the pandemic. The most pressing issues were as follows:

1. Difficulty purchasing hand sanitizer or cleaning supplies 68%
2. Difficulty purchasing food 42%
3. Reduced wages 26%
4. Reduced work hours 26%
5. Lost childcare 25%
6. Lost job 21%

Key Findings: Internal Assessment

Agency Strengths

Administrative Leadership Team

In 2020, CAI’s leadership team faced a series of transitions, leadership changes, and the pandemic. The team, made up of CAI’s Chief Executive Officer, Deputy Director, Human Resources Director, Fiscal Director, IT Director and Head Start Director, meets regularly and is accustomed to addressing agency issues, proposing solutions, and working collectively to solve problems and enact change. This would prove helpful in March.

In 2020, two long-standing members of this team retired, and two agency employees were selected, after a careful vetting process, to join the leadership team. This team continues to address agency-wide issues and reviews constantly changing Covid-19 guidance and communicates protocols to staff. This team addressed technology issues, PPE and Covid-related safety protocols and procedures and meets regularly to ensure the agency and its staff are safe and productive.

This team communicates regularly with the Board of Directors and the Head Start Policy Council and connects Agency governance to agency staff.
Integrated Services Team

In 2018, under the leadership of John Cuneo and Greg Betley, CAI established the Integrated Services Team. The goal of the team is to improve the alignment of CAI’s people and processes with support from the Case Management System (CMS), to improve clients’ lives. The team meets two times per month to focus on identifying processes and procedures for families and individuals who have multiple needs and strengths. The team has become a strong network from referrals within CAI. The team is guided by CAI’s mission to provide resources and opportunities for individuals, families and communities to overcome poverty.

At each meeting the team, made up of staff from each of CAI’s programs, discuss cases that involve individuals and/or families who are served by multiple programs. The team strategizes around best practices that will assist clients in achieving their goals.

CAI invested in a Client Management System (CMS) in 2018 that provides a common data tool used agency wide. A staff member in CAI’s Community Services department can input data that can be viewed by a staff member in CAI’s Head Start program. This creates one intake process and one place for all staff members to look to in order to better understand the client’s goals, strengths, services and needs. The initial intake worker will have the client sign a consent form that allows for data sharing. This system is critical and in 2020 proved instrumental for programs with a remote delivery model which is safer for staff and clients.

The team continues to meet virtually.

Technology

Community Action was able to make an investment in technology in 2020 in order to safely serve clients using a remote delivery model. CAI’s Director of Technology, John Tyler, was able to source and purchase 58 laptops, 198 chrome books and 5 iPads, and was able to provide staff with the tools they needed to communicate with clients. Further, CAI increased the internet and wireless speed, purchased and installed upgraded wireless hubs throughout CAI sites, and upgrades firewalls.

In addition to new devices, CAI switched over to Office 365. This cloud-based software makes remote work more efficient, allows for efficient collaboration in document editing, and has a meeting function. Zoom is another application that CAI invested in during the second quarter of 2020. This virtual meeting tool has been transformative, allowing staff to meet safely.

Sound Fiscal and Humans Resources Management

CAI’s fiscal team, led by Fiscal Director Charles Proctor and CAI’s Human Resources department, led by HR Director Joy Smith both monitor state and local regulations, CAI policies and grant requirements to ensure CAI programs are complying with all required regulations. Both teams are monitored by multiple, required, annual audits that check systems, policies, procedures and practices. In 2020, the agency audits were disrupted due to Covid and, in spite of the issues presented, both Directors provided the necessary information to the auditors in a safe, efficient and timely manner.
## Appendix A

### Plan to Plan

<table>
<thead>
<tr>
<th>Planning Committee Members</th>
<th>Representing e.g. – Board, staff, volunteer, partner agency, outside consultant, etc.</th>
<th>Assessment Activities Involved In</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Cuneo, President</td>
<td>CAI staff, MWA, Make-IT Haverhill, Latinx Coalition</td>
<td>Surveys, Interviews, Focus Groups, Internal Assessment, Analysis of assessment tools and review of CARSP</td>
</tr>
<tr>
<td>Lucinda Nolet</td>
<td>CAI Board Chairperson</td>
<td>Surveys, Focus Groups, Analysis of Assessment, review of CARSP Survey Distribution and Focus Group at Buttonwoods: 10/8/19 Encourage Board members to participate in the CARSP</td>
</tr>
<tr>
<td>Marie Artman, Bryan MacPhail, Jane Sutter, Lisa Valcich</td>
<td>CAI Board Planning and Evaluation Committee</td>
<td>Design and review Survey Distribute surveys Conduct interviews Encourage BOD members to distribute surveys Analyze survey results Develop Strategies and goals Communicate with community members and Board members</td>
</tr>
<tr>
<td>Kerri Sheeran Perry</td>
<td>CAI Planning and Development</td>
<td>Draft survey tool, distribute survey, collect and analyze data, attend CARSP meetings and workshops, manage interviews and focus groups, draft CARSP</td>
</tr>
<tr>
<td>Katrina Heisler</td>
<td>CAI Planning and Development</td>
<td>Draft Survey, distribute survey, collect and analyze data, manage interviews and focus groups, draft CARSP</td>
</tr>
<tr>
<td>Greg Betley</td>
<td>Project Manager, Case Management Systems</td>
<td>Data collection and review, mission and vision statement review</td>
</tr>
<tr>
<td>Tiffany Ghrist</td>
<td>CAI Head Start</td>
<td>Survey distribution and collection (with award letters) 10/01/19.</td>
</tr>
<tr>
<td>Iris Navarez</td>
<td>CAI Front Desk</td>
<td>Survey distribution and collection.</td>
</tr>
<tr>
<td>Activity</td>
<td>Lead/Point of Contact Name</td>
<td>Timeline</td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>----------------------------</td>
<td>----------------------------------------------</td>
</tr>
<tr>
<td>Draft Community Assessment</td>
<td>KSP, JC, CAI BOD</td>
<td>Completed August 1, 2019</td>
</tr>
<tr>
<td>Translate Community Assessment (Spanish)</td>
<td>Iris Narvaez</td>
<td>Completed August 5, 2019</td>
</tr>
<tr>
<td>Distribute Assessments</td>
<td>KSP</td>
<td>August 1, 2019 - February 1, 2020</td>
</tr>
<tr>
<td>Collect Assessments and input data</td>
<td>KSP/KH</td>
<td>August 1, 2020 – February 29, 2020</td>
</tr>
<tr>
<td>Meeting of CAI BOD Executive Committee to review and approve Plan to Plan</td>
<td>JC</td>
<td>September 13, 2019</td>
</tr>
<tr>
<td>Submit Community &amp; Internal Assessment Plan</td>
<td>JC</td>
<td>September 16, 2019</td>
</tr>
<tr>
<td>Webinar: Using &amp; Prioritizing Your Community Needs Assessment</td>
<td>KH and KSP</td>
<td>September 18, 2019</td>
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<tr>
<td>Review Plan to Plan with Board</td>
<td>KSP</td>
<td>September 25, 2019</td>
</tr>
<tr>
<td>Focus Group at Buttonwoods with Lucinda Nolet (Chairperson of BOD)</td>
<td>KSP and LN</td>
<td>October 8, 2019</td>
</tr>
<tr>
<td>CARSP Presentation and kick-off at CAI All-Staff meeting and Staff Assessment</td>
<td>KSP, KH and GB</td>
<td>October 11, 2019</td>
</tr>
<tr>
<td>CARSP MASSCAP Kick-off</td>
<td>KSP, KH, TG and GB</td>
<td>October 16, 2019</td>
</tr>
<tr>
<td>CAI Board Mission review and analysis.</td>
<td>KSP and JC</td>
<td>Introduced October 30, 2019</td>
</tr>
<tr>
<td>Distribute Survey to staff members and post on social media and website</td>
<td>KH and KSP</td>
<td>Reviewed with Worksheet and discussion: February 26, 2020</td>
</tr>
<tr>
<td>Research and Integrate demographic data provided by MASSCAP and SMC Partners</td>
<td>KSP and KH</td>
<td>November and December 2019</td>
</tr>
<tr>
<td>Review demographic data with BOD members and CAI leadership</td>
<td>KSP and JC</td>
<td>April 2020</td>
</tr>
<tr>
<td>Interviews and Focus Groups</td>
<td>KSP, JC, BOD members</td>
<td>March 2020 – April 2020</td>
</tr>
<tr>
<td>Analyze risk assessment data with committee members</td>
<td>JC, KSP, LN</td>
<td>May 2020</td>
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<tr>
<td>Client Satisfaction Survey Distribution</td>
<td>KSP and KH</td>
<td>April 1 – April 30, 2020</td>
</tr>
<tr>
<td>Analyze assessment data</td>
<td>KSP and KH</td>
<td>May 1 – May 30, 2020</td>
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<tr>
<td>Draft CARSP</td>
<td>KSP and KH</td>
<td>May 1 – June 15, 2020</td>
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<tr>
<td>Board Presentation and CARSP Approval</td>
<td>KSP</td>
<td>June 24, 2020</td>
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<td>CARSP Submission</td>
<td>KSP and KH</td>
<td>July 1, 2020</td>
</tr>
<tr>
<td>Partner/Stakeholder Type*</td>
<td>How will they be engaged?</td>
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<tr>
<td>-------------------------</td>
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<td></td>
</tr>
</tbody>
</table>
| Community-Based Organizations *(including other CAAs)* | Survey Distribution:  
  YWCA Newburyport  
  YMCA Haverhill  
  The Giving Tree Boxford  
  Our Neighbor’s Table Amesbury 8/26/19  
  Nbpt Community Services 8/26/19  
  Amesbury Senior Center 8/26/19  
  Pettengill House 8/26/19  
  Emmaus, Inc. 8/27/19  
  Make-IT Haverhill 9/18/19  
  Rowley Food Pantry 8/29/19  
  Women in Transition 10/15/19  
  Focus Groups and Interviews  
  Met with five Essex County CAP planners to develop common questions and review consultant data. Will share survey results, esp. around financial literacy to improve outcomes for Essex County Coalition |
| Faith-Based Organizations | Survey Distribution:  
  Salvation Army - Haverhill 9/3  
  Salvation Army – Newburyport 8/26  
  Central Congregational Church – Nbpt  
  UU Church – Haverhill  
  Union Church – Amesbury  
  First Parish Church – Newbury (also houses Newbury Food Pantry) 9/3 |
| Private Sector | Financial Literacy Focus Groups:  
  Haverhill Bank  
  Pentucket Bank  
  Institution for Savings  
  Employment Focus Groups  
  Haverhill Chamber  
  Employers (Fantini, Southwick) |
| Public Sector | Board members associated with a mayor, or legislative representative will connect with the office for an interview. Quasi-public – WIB |
| Educational Institutions | Survey Distribution:  
  Supt. Marotta and Director of Nursing - Haverhill  
  Supt. Brian Forget -- Triton |
### Other Community Action Agencies

Essex County CAA planners met on 7/11/19 to discuss the survey tool and common questions. Will work with Action, Inc. to review assessment results and demographic data (WIC and Weatherization serve both regions).

### Libraries

- Amesbury 8/26/19
- Merrimac 9/13/19 (M. Artman)
- Groveland 9/13/19 (M. Artman)
- Haverhill (through FCC)

### Service Clubs

- Rotary
- Breakfast Exchange

### Agency customers

Survey distribution through mailings (LIHEAP 10/15/19), email, and at program sites.

### Low-income community members (including non-customers)

Survey distribution to community partners, Board members, stakeholders, and at community events, including: National Nights Out (8/6/19) -- Haverhill, Salisbury and Amesbury
- Phoenix Row (11/19)
- PGNA (11/19 and 2/20)
- Focus group at AHEPA Buttonwoods low income, elderly housing dev. 10/8/19

### Agency Staff

Survey distributed and collected

### Volunteers

- Drop In Center
- Head Start

### Board Members

Board members have distributed and collected surveys in their communities. They will interview community leaders, review the agency mission, and participate in analyzing data and developing goals and strategies.

### Low Income Elderly Housing Developments

Survey Distribution:
- Buttonwoods - Haverhill 7/31/19, 9/3
- Bethany Communities
- Karen Sheehan 8/30/19:
  - Phoenix Row - Haverhill
- Merrivista -- Haverhill

### Low Income Housing Developments

Survey Distribution:
- PGNA -- Haverhill (11/19 and 2/20)

### Councils on Aging

Haverhill (focus group TBD)
- Amesbury 8/26/19
- Newburyport 9/3/19

### Shelters

- Emmaus 8/30/19
- CAI Drop-In Center 2/20
## Appendix B

### Community Profile Data Sources

<table>
<thead>
<tr>
<th>Quantitative Data Source</th>
<th>Partner Organization/Stakeholder Engaged</th>
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<tbody>
<tr>
<td>Community Action, Inc. client databases (Octopia, Childplus, EOS, LIHEAP)</td>
<td>Community Action, Inc.</td>
</tr>
<tr>
<td><strong><a href="http://www.census.gov">www.census.gov</a></strong>&lt;br&gt;factfinder.census.gov</td>
<td>US Census Bureau</td>
</tr>
<tr>
<td>United States Census Bureau Quick Facts population estimates. July 1, 2015 (V2015)</td>
<td>US Census Bureau</td>
</tr>
<tr>
<td>Federal Reserve Bank of Boston New England City Data</td>
<td>Federal Reserve Bank of Boston</td>
</tr>
<tr>
<td>Employment Statistics</td>
<td>Workforce Investment Board (WIB)</td>
</tr>
<tr>
<td>Comprehensive Community Needs Assessment (CCNA) Tool and Mapping Hub</td>
<td><a href="http://www.communitycommons.org/groups/community-action-partnership/">www.communitycommons.org/groups/community-action-partnership/</a></td>
</tr>
<tr>
<td>Municipal Statistics, Housing Production Plans and Master Plans</td>
<td>Mayor’s Offices: Haverhill, Newburyport, Amesbury Public School Departments; Merrimack Valley Planning Commission</td>
</tr>
<tr>
<td>Impact Essex County</td>
<td>Essex County Community Foundation</td>
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## Appendix C
### Community Action, Inc. Programs

<table>
<thead>
<tr>
<th>Housing</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Landlord/tenant counseling</td>
<td>Clients receive information regarding tenant/landlord issues as part of CAI's Community Services Program</td>
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<tr>
<td>RAFT</td>
<td>RAFT provides short-term financial assistance to families who are homeless or at risk of homelessness.</td>
</tr>
<tr>
<td></td>
<td>Eligible uses include moving cost assistance, rent and utility arrears, rental stipends or utility bills.</td>
</tr>
<tr>
<td>EFSP</td>
<td>The CAI Haverhill Office administers the Emergency Food, Shelter, Rent and Utility Program (EFSP).</td>
</tr>
<tr>
<td>LIHEAP</td>
<td>The CAI Low-income Home Energy Assistance Program (LIHEAP) helps income-eligible households pay a portion</td>
</tr>
<tr>
<td></td>
<td>of their heating bills or 30% of their rent if the heat is included between November 1 and April 30.</td>
</tr>
<tr>
<td>Weatherization</td>
<td>The Weatherization Assistance Program (WAP) provides up to $7500 in added insulation, and general plugging</td>
</tr>
<tr>
<td></td>
<td>of air leaks to homes and apartments for those households eligible for LIHEAP. This program also operates</td>
</tr>
<tr>
<td></td>
<td>year-round.</td>
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<table>
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<tr>
<th>Education and Cognitive Development</th>
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<tr>
<td>Head Start/Early Head Start</td>
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<tr>
<td>Family Day Care</td>
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</tr>
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<td>Family and Community Connection</td>
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<tr>
<td>Adult Education</td>
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<tr>
<td>English for Speakers of Other</td>
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<tr>
<td>Languages</td>
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### Employment

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<th>Program</th>
<th>Description</th>
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<tr>
<td>Make-IT Haverhill</td>
<td>MakeIT Haverhill is a partnership between Community Action, Inc. [a Haverhill (MA) 501(c)(3) non-profit] and Urban Kindness [the Haverhill (MA) Mt Washington Neighborhood Group] developing a “Collaborative Makerspace” for the Mt Washington Community and Haverhill.</td>
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### Adult Education

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<th>Program</th>
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<tr>
<td>The program</td>
<td>offers instruction in resume development.</td>
</tr>
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### CDA Program

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<th>Program</th>
<th>Description</th>
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<tbody>
<tr>
<td>The CDA (Child Development Associate) Credential is a national credential that is “the best first step” in professional qualifications in the early childhood field. CAI offers training opportunities to meet the 120 hours and, if needed, the 480 hands-on infant/toddler or preschool classroom hours.</td>
<td></td>
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### CDL Program

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<tr>
<td>CAI offers a no-cost CDL Training course that includes 20 hours of permit preparation classes and 40 hours of behind-the-wheel training. After completing 20 hours of classroom training, participants will take the MA CDL permit exam.</td>
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### Health and Social/Behavioral Development

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<th>Program</th>
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<tr>
<td>Women, Infants and Children (WIC)</td>
<td>CAI Northern Essex WIC's Nutrition Program provides nutrition, health education and other services free of charge to Massachusetts families who qualify.</td>
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<tr>
<td>SNAP</td>
<td>The Supplemental Nutrition Assistance Program (SNAP) provides a monthly benefit to low-income U.S. citizens or legal noncitizens to buy nutritious foods.</td>
</tr>
<tr>
<td>Cooking Matters</td>
<td>Cooking Matters teaches participants to shop smarter, use nutrition information to make healthier choices and cook delicious, affordable meals.</td>
</tr>
<tr>
<td>Drop-In Center</td>
<td>The Drop-In Center, operated by Community Action, Inc., serves as Haverhill's only drop-in day program for the area's homeless and indigent individual</td>
</tr>
<tr>
<td>Food Pantry</td>
<td>The CAI Amesbury Center Food Pantry serves the following Massachusetts cities and towns: Amesbury and Merrimac (twice a month) Newburyport, Newbury, West Newbury and Salisbury (once a month).</td>
</tr>
<tr>
<td>Clothing Services</td>
<td>The CAI Amesbury Center Clothing Bank serves residents of the following Massachusetts cities and towns: Amesbury, Merrimac, Newburyport, Newbury, West Newbury, and Salisbury.</td>
</tr>
</tbody>
</table>
### Income, Infrastructure and Asset Building

<table>
<thead>
<tr>
<th>First Time Home Buyer Education Classes</th>
<th>The program is certified by the Massachusetts Citizens Housing and Planning Association (CHAPA) and Mass Housing and includes training in obtaining a mortgage, budgeting, credit, housing search, appraisals, condominium purchase, legal issues, insurance, housing law, tax advantages, home inspection and many other topics related to home purchase.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Budget Buddies</td>
<td>Budget Buddies builds the financial literacy, confidence, and security of low-income women and girls through a unique program that combines instructional workshops and personal, one-to-one coaching.</td>
</tr>
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</table>

### Civic Engagement and Community Involvement

<table>
<thead>
<tr>
<th>Christmas Tree Santas</th>
<th>Each year, over 200 Christmas Trees, donated by Christmas Tree Santas, have been distributed to families who have children in the CAI Head Start, Early Head Start and Family Day Care programs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gazette Santas</td>
<td>Each December more than 200 Haverhill households receive vouchers for gifts and food from the Gazette Santa Fund, sponsored by the Haverhill Gazette. CAI’s Community Services department administers this program.</td>
</tr>
<tr>
<td>Haverhill Latino Coalition</td>
<td>The Latino Coalition- Haverhill is a nonpartisan group of Haverhill citizens who are working to make difference in our community in collaboration with our local, state government and school system.</td>
</tr>
</tbody>
</table>
Appendix D

Poverty Statistics for Region

(Data are based on ACS Reports for 2018, as aggregated by the MASSCAP CARSP Project. Note that some towns have small data sets that may not be statistically reliable.)

Income and Poverty Levels

Haverhill, Amesbury, and Salisbury show lowest per capita income in the region. These three plus West Newbury have highest rates of poverty:
Poverty Rates – Individuals and Families

Poverty Rates-People, Individuals, Families

West Newbury town, Essex County, Massachusetts
Salisbury town, Essex County, Massachusetts
Rowley town, Essex County, Massachusetts
Newburyport city, Essex County, Massachusetts
Merrimac town, Essex County, Massachusetts
Haverhill city, Essex County, Massachusetts
Groveland town, Essex County, Massachusetts
Georgetown town, Essex County, Massachusetts
Bosford town, Essex County, Massachusetts
Amesbury Town city, Essex County, Massachusetts

Massachusetts

% of Families and People Whose Income in the Past 12 Months is Below the Poverty Level - All Families
% of Families and People Whose Income in the Past 12 Months is Below the Poverty Level - All People
% People in Poverty (<100% FPL)

Poverty by Household Type

% Families with Income Below FPL in Past 12 Months by Household Type - Married-couple Families
% Families with Income Below FPL in Past 12 Months by Household Type - Male Householder, no Wife Present
% Families with Income Below FPL in Past 12 Months by Household Type - Female Householder, no Husband Present
Single Female Households are at greatest risk from poverty. Note: Boxford and Georgetown may have low reported poverty counts overall given the limited data available.
Age and Poverty

Aging Population

- West Newbury town, Essex County, Massachusetts
- Salisbury town, Essex County, Massachusetts
- Rowley town, Essex County, Massachusetts
- Newburyport city, Essex County, Massachusetts
- Merrimac town, Essex County, Massachusetts
- Haverhill city, Essex County, Massachusetts
- Groveland town, Essex County, Massachusetts
- Georgetown town, Essex County, Massachusetts
- Boxford town, Essex County, Massachusetts
- Amesbury Town city, Essex County, Massachusetts
- Massachusetts

% Change in Population, 2010 to 2018 - 75 to 84 Years
% Change in Population, 2010 to 2018 - 65 to 74 Years
% Change in Population, 2010 to 2018 - 60 to 64 Years
% Change in Population, 2010 to 2018 - 55 to 59 Years
% Change in Population, 2010 to 2018 - 10 to 14 Years
% Change in Population, 2010 to 2018 - 5 to 9 Years
% Change in Population, 2010 to 2018 - Under 5 Years
Poverty does not discriminate by age including the elderly. Haverhill, Amesbury, Salisbury, Georgetown and Groveland all show high levels.
Higher poverty levels amongst the Hispanic community as well as African Americans in Newburyport.
### Source data

<table>
<thead>
<tr>
<th>Town/City</th>
<th>% of Families and People Whose Income in the Past 12 Months is Below the Poverty Level - All People</th>
<th>% of Families and People Whose Income in the Past 12 Months is Below the Poverty Level - All Families</th>
<th>% Families with Income Below FPL in Past 12 Months by Household Type - Married-couple Families</th>
<th>% Families with Income Below FPL in Past 12 Months by Household Type - Male Householder, no Wife Present</th>
<th>% Families with Income Below FPL in Past 12 Months by Household Type - Female Householder, no Husband Present</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amesbury city, Essex County, Massachusetts</td>
<td>6.2</td>
<td>3.6</td>
<td>5.6</td>
<td>28.1</td>
<td>66.3</td>
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<tr>
<td>Boxford town, Essex County, Massachusetts</td>
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<td>Massachusetts</td>
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<tr>
<td>Town/City</td>
<td>% People in Poverty (&lt;100% FPL)</td>
<td>% Adults 18 Years and over in Poverty (&lt;100% FPL)</td>
<td>% Children Under 18 Years, in Poverty (&lt;100% FPL)</td>
<td>18 to 34 years - % Below Poverty Level</td>
<td>35 to 64 years - % Below Poverty Level</td>
</tr>
<tr>
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<td>---------------------------------</td>
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<td>-------------------------------------------------</td>
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<td>13.9</td>
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<tr>
<td>Town/City</td>
<td>Male - % Below Poverty Level</td>
<td>Female - % Below Poverty Level</td>
<td>White - % Below Poverty Level</td>
<td>Black or African American - % Below Poverty Level</td>
<td>Hispanic or Latino origin (of any race) - % Below Poverty Level</td>
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