



**Pulse Survey**  
**Battle Creek, Michigan**  
**Data Collected 2014 and 2019**

BC Pulse, working to build an effective early childhood system in Battle Creek since 2012

**The Pulse Survey is funded by a grant from the W.K. Kellogg Foundation**

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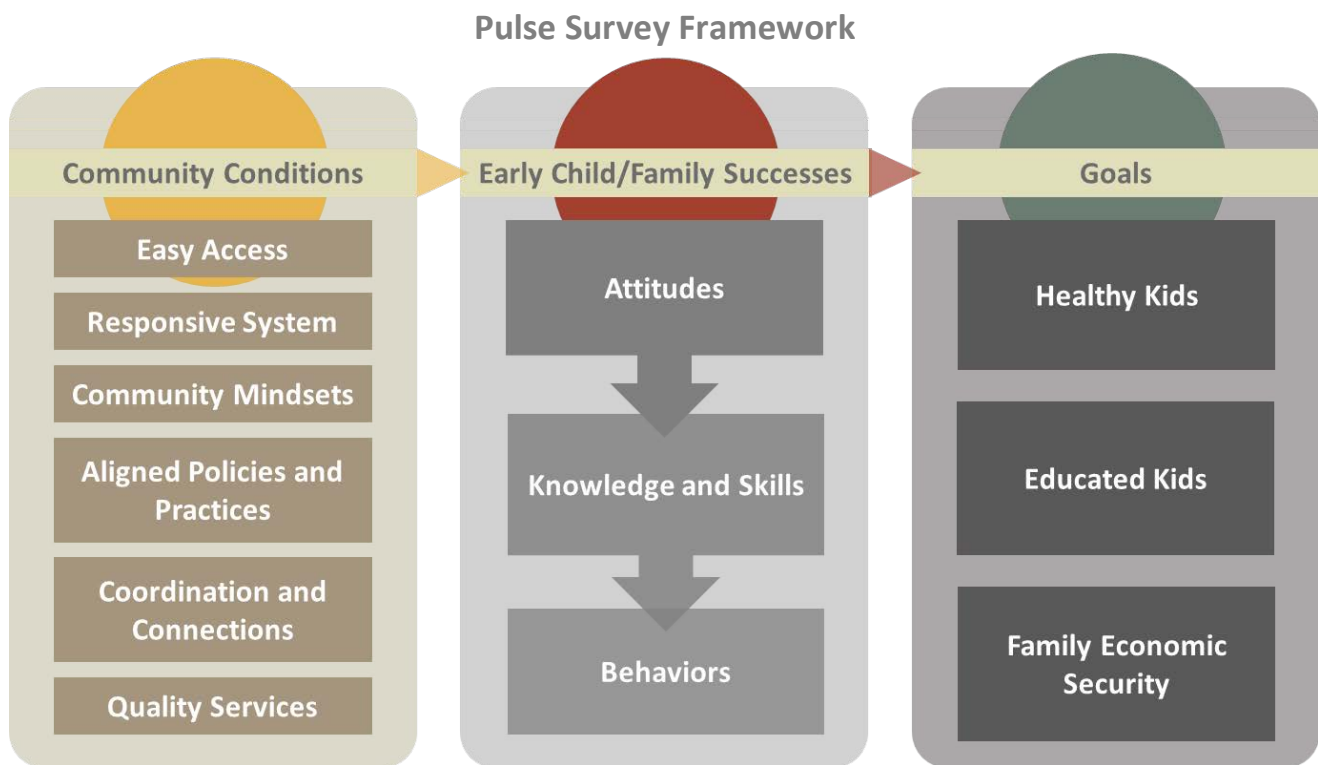
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## About the Pulse Survey

The Pulse Survey was designed to help **local organizations and funders** learn more about the **needs, desires, and experiences of vulnerable families** with children ages 0-5 in Battle Creek and **how the community can best support these families**.

This survey was developed by the System exChange Team at Michigan State University, BC Pulse, and an advisory group representing organizations providing health, education, and financial supports in the Battle Creek community. The survey was funded through a grant received from the W. K. Kellogg Foundation.

The framework illustrates the key concepts measured in the survey, reflecting an understanding that community conditions impact child/family successes, which lead to improved population-level outcomes (goals).



## The Population Targeted in this Survey

The survey was given to vulnerable families in Battle Creek in Summer 2014 and Fall 2019. Individuals were considered **vulnerable** if they met one or more of the following criteria:

- Families living at or below **200% of the federal poverty level**
- **Teenagers who are pregnant or have children**
- Individuals who identified themselves as a **racial/ethnic minority**

## Survey Sites

Data was collected from families receiving services from organizations providing health, education, and financial supports in the Battle Creek community. Each type of site had questions specific to its goal area (e.g., education specific question, health specific questions) as well as common questions answered by respondents across sites.

Health	2014	2019	Education	2014	2019	FES	2014	2019
Surveys Collected:	<b>274</b>	<b>311</b>	Surveys Collected:	<b>128</b>	<b>285</b>	Surveys Collected:	<b>172</b>	<b>172</b>
<b>Sites:</b>			<b>Sites:</b>			<b>Sites:</b>		
20 Hands		✓	Altrusa	✓		Goodwill	✓	✓
Alternatives		✓	BC Christian	✓	✓	Womens Coop	✓	✓
Diaper Distribution		✓	BC Public Schools		✓	Charitable Union	✓	✓
Grace Health	✓	✓	Calhoun ISD	✓	✓	Community Action		✓
NFP	✓	✓	Community Unlimited		✓	Michigan Works		✓
Oaklawn	✓		Garden of Dreams		✓			
WIC	✓	✓	Head Start	✓	✓			
			Lakeview		✓			
			Learning Zone	✓				
			Lemon Tree		✓			
			New Harvest		✓			
			New Level		✓			
			Take A Break	✓				
			Woodlawn Preschool	✓	✓			

## Ensuring Representative/Comparable Samples

To ensure the findings were as representative as possible of the population of vulnerable families within Battle Creek, we:

- Selected a variety of sites within Battle Creek where vulnerable families often go for services and supports.
- Used Census strategies to determine the sample size for each of the targeted subgroups (e.g., pregnant moms; families living below poverty, etc.) and data collection sites.

To ensure the 2014 and 2019 samples were **comparable** (or demographically similar), we:

- Compared demographic characteristics between 2014 and 2019 responses and found that, overall, 2019 respondents were more likely to report higher income, be older, and be white than 2014 respondents. Based on this, it was determined that weighting of 2019 responses was needed in order to have two demographically similar groups across years.
- Age, race, and education level were used to compute the weighted scores. This produced demographically similar samples across the two years. The sample demographics for 2014, unweighted and weighted 2019 survey respondents are included in the table below.
- Throughout the report, all Ns and % for 2019 represent findings from the weighted sample.

## About the Survey Sample



	2014 N=574		2019 Unweighted N=746		2019 Weighted N=708	
	#	%	#	%	#	%
<b>Age</b>						
Younger Than 20	45	9%	19	3%	49	8%
Ages 20 To 24	125	24%	72	10%	151	23%
Ages 25 To 34	200	39%	353	51%	256	40%
Ages 35 To 49	101	20%	152	22%	127	20%
Ages 50 and older	47	9%	94	14%	62	10%
<b>Income</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Less than \$10,000	221	44%	195	31%	192	30%
\$10,000 to \$23,339	159	31%	155	24%	164	26%
\$23,340 to \$31,459	68	13%	100	16%	108	17%
\$31,460 to \$39,589	26	5%	56	9%	49	8%
\$39,590 to \$47,699	14	3%	43	7%	39	6%
\$47,700 to \$55,819	9	2%	34	5%	32	5%
Over \$55,820	9	2%	40	6%	57	9%
<b>Race/Ethnicity</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
White	274	50%	374	58%	351	52%
Black	172	32%	193	30%	214	32%
Hispanic	54	10%	44	7%	72	11%
Native American	14	3%	9	1%	8	1%
Asian/Burmese	32	6%	30	5%	31	5%
<b>Education</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
8th grade or less	24	4%	10	2%	15	2%
Some high school	90	17%	67	10%	121	18%
High school diploma / G.E.D.	188	34%	223	34%	238	35%
Trade / vocational school	19	4%	21	3%	17	3%
Some college	154	28%	186	28%	196	29%
Associate's degree	50	9%	81	12%	64	9%
Bachelor's degree or higher	21	4%	63	11%	23	3%

Note, because the weighted 2019 sample has fewer individuals at the lowest income levels than the 2014 sample, we explored differences by income level across the survey constructs and note in the findings below where income significantly influenced the findings.


- ⇒ For the FES area, income appears to play a significant role in Access to Banking and Family Finances but does not appear to impact results related to a Respectful, Responsive System.

## Reading This Report




Each section of this report has two types of data:

- **Highlights** include key trends over time and differences between demographic groups, including by race, age, income.
- **Details** compare 2014 and 2019 responses to individual items. Watch for these notes:
  -  and  indicate a statistically significant change between 2014 and 2019
    - A **green** arrow indicates an improvement or success.
    - An **orange** arrow indicates an area of concern.
    - A **blue** arrow indicates a change that is neutral or of no concern.
  - For each question/year, you'll find this data:
    - "N=" which indicates the number of responses for that particular question (weighted N provided for 2019)
    - The sites where the question was asked: Ed = Education FES = FES Sites H = Health Sites


<b>2014</b>
N=186
Ed, FES




Highlights: Respectful, Responsive System		Full Population	White	African-American	Latinx/Asian /Native American
 <p>Items marked in:</p> <ul style="list-style-type: none"> <li>Orange: Area of concern</li> <li>Blue: No change/no concern/neutral</li> <li>Green: Improvement/Success</li> </ul>	<b>Inclusive Culture within Local Organizations</b>	Half of all adults said they or their families felt unwelcome or uncomfortable in local organizations in 2019. Income level (55%) was the primary reason cited.		Non-white respondents more likely to report feeling unwelcome or uncomfortable in local organizations due to race (77%) compared to white respondents (5%).	
			White respondents likely to report feeling unwelcome or uncomfortable in local organizations due to their income level (63%) compared to non-white respondents (29%).	Non-white respondents more likely to report feeling unwelcome or uncomfortable in local organizations due to language spoken (12%) compared to white respondents (0%).	
	<b>Responsive Financial Supports System</b>	Overall, no change in how residents describe the responsiveness of the financial supports system in 2019 as compared to 2014.	More likely to report being asked about needs and referred to services by staff within financial support programs/supports in 2019 (78%) than in 2014 (59%).		
			More likely to report feeling heard by staff within financial support programs/supports in 2019 (70%) than in 2014 (46%).		


Respectful, Responsive System Experiences				
<b>Inclusive Culture</b>	<i>Do you or your family ever feel unwelcome or uncomfortable at local organizations because of any of the following? (Check ALL that apply)</i>	2014		2019
		Not asked		N=147 FES
	<b>Yes to ANY item below</b>			50%
	<b>Among those who said they felt unwelcome, reasons include:</b>			N=74
	Income Level			56%
	Race/Ethnicity			36%
	Disability			27%
Appearance			22%	
Where you live			18%	

	<p><b>Less than 10% selected:</b></p> <ul style="list-style-type: none"> <li>• Religion/Faith</li> <li>• Sexual Orientation</li> <li>• Gender</li> <li>• Language Spoken</li> </ul>			
<b>Responsive System</b>	<p><b>Thinking about the place you're completing this survey:</b>  <i>The last time you sought support or attended a program for financial or employment-related matters, did the person who helped you....</i></p>	<p><b>2014</b> N=117 FES</p>		<p><b>2019</b> N=119- 126 FES</p>
	<p><b>Ask about needs AND refer you to resources</b> (Yes to following two items)</p>	60%		64%
	<p>Ask you about other (non-financial) needs or concerns you might have, such as needing help with housing, health, or emotional support?</p>	61%		64%
	<p>Refer you to any needed programs, services, or resources?</p>	68%		65%
	<p><b>Make you feel heard</b> (Yes to following three items)</p>	53%		58%
	<p>Answer all of your questions?</p>	72%		72%
	<p>Explain things clearly to you?</p>	73%		72%
	<p>Hear your concerns and respond to them in a way that made you feel heard?</p>	68%		70%
	<p><b>Additional supports desired</b></p>			
	<p><i>When it comes to managing your money, what areas would you like to know more about? (Select all that apply)</i></p>	<p>N=151 FES</p>		<p>N=141- 142 FES</p>
	<p>How to budget</p>	51%		47%
	<p>How to save</p>	44%		43%
	<p>How to get a higher paying job</p>	<b>35%</b>		<b>14%</b>
	<p>How to invest</p>	32%		30%
	<p>How to get a job</p>	<b>27%</b>		<b>14%</b>
	<p>How to manage and improve credit</p>	<b>24%</b>		<b>37%</b>
	<p>How to start/improve/expand a business</p>	21%		19%
<p>How to get a loan</p>	15%		18%	



<b>Highlights: Access to Banking</b>		<b>Full Population</b>	<b>White</b>	<b>African-American</b>	<b>Latinx/Asian /Native American</b>	<b>Income</b>
 <p>Items marked in:</p> <ul style="list-style-type: none"> <li>Orange: Area of concern</li> <li>Blue: No change/no concern/neutral</li> <li>Green: Improvement/Success</li> </ul>	<b>Having a bank account</b>	More likely to have a bank account in 2019 (75%) than in 2014 (61%).				Individuals with family income less than \$10,000 more likely to have a bank account in 2019 (56%) than in 2014 (43%)
	<b>Reasons for not having a bank account</b>	Less likely to say they don't have a bank account because they don't have enough money in 2019 (56%) than in 2014 (71%)		Less likely to say they don't have a bank account because they don't have enough money in 2019 (56%) than in 2014 (75%)		
		More likely to say they don't have a bank account because another family member has one in 2019 (24%) than in 2014 (12%).				




Banking Experiences				
Use of bank/credit union accounts	<i>Do you, either by yourself or together with someone else, currently have an account at a bank or credit union?</i>	<b>2014</b> N=546 Ed, FES, H		<b>2019</b> N=689 Ed, FES, H
	Yes, have an account at a bank or credit union.	<b>61%</b>		<b>75%</b>
	<b>For those without accounts: Which of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution. (Select ALL that apply)</b>	N=178		N=125
	I don't have enough money to use them	<b>71%</b>		<b>56%</b>
	I don't trust them	18%		19%
	Because someone else in the family already has an account	<b>12%</b>		<b>24%</b>
	They are too expensive	9%		6%
	I don't have the necessary documentation (ID, wage slip)	7%		11%
	They are too far away	5%		3%

Highlights: Family Finances	Full Population	White	African-American	Latinx/Asian/Native American	Intersect.	Employment/Income
 <p>Items marked in:</p> <ul style="list-style-type: none"> <li>Orange: Area of concern</li> <li>Blue: No change/no concern/neutral</li> <li>Green: Improvement/Success</li> </ul>	<p><b>Paying Bills</b></p> <p>Most respondents in 2019 (54%) as in 2014 (62%) reported that they either miss a bill payment or struggle to pay their monthly bills.</p> <p><b>Respondents in 2019 more likely to say they pay all bills on time (47%) than in 2014 (33%)</b></p>	<p>Both White and African-American respondents were <b>less likely to say they struggle to pay their bills every month in 2019 than in 2014.</b></p> <p><b>White:</b> 31% in 2019 compared to 40% in 2014</p> <p><b>African-American:</b> 27% in 2019 compared to 40% in 2014</p>				<p>Within 2019, those in the bottom two income levels (less than \$23,339) were more likely to report struggling to pay their bills on time (40%) than those making \$23,340 or more (26%).</p>
	<p><b>Debts</b></p> <p><b>More likely to say they have debts in 2019 (50%) than in 2014 (44%)</b></p>	<p><b>Less likely to have debts in collection in 2019 (33%) than in 2014 (42%)</b></p>		<p><b>More likely to have debts in collection in 2019 (32%) than in 2014 (19%)</b></p>		
	<p><b>Income meeting needs</b></p>	<p><b>For all groups, except Latinx/Asian/Native Americans, the majority of respondents said their incomes did not or only somewhat met their needs in 2019:</b></p> <ul style="list-style-type: none"> <li>All respondents: 60%</li> <li>White respondents: 64%</li> <li>African-Americans: 61%</li> <li>Latinx/Asian/Native Americans: 39%</li> </ul>		<p><b>In 2019, 56% of non-white respondent under 25 said their income did not or only somewhat met their needs.</b></p>	<p><b>In 2019, 46% of respondents who are employed said their income did not or only somewhat met their needs.</b></p>	
	<p><b>More people in 2019 (41%) said they were able to meet their needs quite well or very well based on current income than in 2014 (31%)</b></p>		<p><b>More likely to report that their incomes is steady in 2019 than in 2014</b></p> <ul style="list-style-type: none"> <li>African Americans: 2019 (50%); 2014 (37%)</li> <li>Latinx/Asian/Native Americans: 2019 (22%); 2014 (12%)</li> </ul>	<p><b>Non-white respondent under 25 more likely to report that their income is steady in 2019 (44%) than in 2014 (23%).</b></p>		<p>Within 2019, those in the bottom two income levels (less than \$23,339) were less likely to report being able to meet their needs quite well or very well</p>

Pulse Survey 2019: FES Findings

							(27%) than those making \$23,340 or more (50%).
	<b>Meeting needs in time of shortage</b>	<p>Similar to 2014 (86%), in 2019, 84% said they ran short of money for food or other necessity items.</p> <p>40% of respondents said they go without food when they are short of money</p>					
		<p>In both 2014 and 2019, few respondents reported having saved money in the last 12 months. Saving Rates remained low and unchanged all race/ethnic groups</p> <ul style="list-style-type: none"> <li>• All Respondents: 2019 (28%); 2014 (24%)</li> <li>• White: 2019 (22%); 2014 (17%)</li> <li>• African Americans: 2019 (34%); 2014 (27%)</li> <li>• Latinx/Asian/Native American: 2019 (29%); 2014 (33%)</li> </ul>					

Family Finance Experiences				
<b>Bills and Debt</b>	<i>Which of the following statements are true of your financial situation? (Select ALL that apply)</i>	<b>2014</b> N=540 Ed, FES, H		<b>2019</b> N=624-625 Ed, FES, H
	<b>Bills</b>			
	I pay all my bills on time	<b>33%</b>		<b>47%</b>
	I sometimes miss a payment on my bills	34%		35%
	I struggle to pay my bills every month	<b>38%</b>		<b>30%</b>
	<b>Debts</b>			
	I have no debts	11%		8%
	I have no debts in collection	9%		11%
	I have debts	<b>44%</b>		<b>50%</b>
	I have debts in collection	37%		36%
I am seriously considering filing for bankruptcy or have filed for bankruptcy in the past three years	<b>10%</b>		<b>7%</b>	
I have unpaid bills from a health care or medical service provider (e.g., a hospital, a doctor's office, or a testing lab) that are past due	Not asked		39%	
<b>Steady Income</b>	<i>Is your income steady or does it vary?</i>	<b>2014</b> N=519 Ed, FES, H		<b>2019</b> N=625 Ed, FES, H
	Steady	49%		54%
	Varies by Month	22%		19%
	Varies by Week	20%		21%
	Varies by Day	9%		6%
<b>Meeting Needs</b>	<i>Based on your current income, how well can you afford to meet your needs?</i>	<b>2014</b> N=533 Ed, FES, H		<b>2019</b> N=624 Ed, FES, H
	Not well	<b>23%</b>		<b>18%</b>
	Somewhat well	46%		42%
	Quite well	<b>22%</b>		<b>28%</b>
	Very well	<b>9%</b>		<b>13%</b>
<b>Running Short of Money</b>	<i>In the past 12 months, have you run short of money for food or other necessary items?</i>	<b>2014</b> N=159 FES		<b>2019</b> N=144 FES
	Yes, have run short of money	86%		84%
	<i>If yes, how often does this happen to you?</i>	Not asked		N=119 FES
	Weekly			20%
	Monthly			57%
	Less than Monthly			23%
	<i>What do you do if you run short of money for food or other necessary items? (Select ALL that apply)</i>	N=159 FES		N=118 FES

	Go to food bank	49%		54%
	Borrow from family or friends	48%		46%
	Go without food	39%		40%
	Sell something	26%		24%
	Spend less on non-essentials	25%		33%
	Find extra work/work extra hours	21%		22%
	Spend less on essentials	21%		21%
	Cash gifts	11%		9%
	Use savings	<b>8%</b>		<b>16%</b>
	<b>Less than 5% of respondents said:</b> <ul style="list-style-type: none"> <li>• Borrow from bank</li> <li>• Borrow from employer/paycheck advance</li> <li>• Borrow from money lender</li> </ul>			
<b>Saving Money</b>	<i>In the past 12 months, have you saved or set aside any money?</i>	<b>2014</b> N=160 FES		<b>2019</b> N=141 FES
	Yes, I have saved or set aside money in the last 12 months	24%		28%
	<i>Among those who saved, they saved for: (Select ALL that apply)</i>	N=35 FES		N=38 FES
	Emergencies or a time when you expect to have less income	63%		54%
	Routine future expenses (e.g. bills)	<b>31%</b>		<b>62%</b>
	Expenses in the future such as education, a wedding, or a big purchase	20%		5%
	Needed household repairs	17%		24%
	Retirement	0%		8%
<b>Planning for Retirement</b>	<i>What strategies do you have for meeting your/your household's expenses in your old age? (Select ALL that apply)</i>	<b>2014</b> N=151 FES		<b>2019</b> N=142 FES
	Social Security	<b>38%</b>		<b>50%</b>
	I haven't thought about this	30%		30%
	Will always work (employed or self-employed)	25%		24%
	Financial help/support from family, village or clan	19%		13%
	<b>Less than 10% of respondents said:</b> <ul style="list-style-type: none"> <li>• Savings or other financial assets</li> <li>• Own pension provided by your employer, like a 401(K)</li> <li>• Insurance</li> <li>• Non-financial assets (house, livestock, valuables such as jewelry)</li> <li>• Pension in the name of other household member</li> <li>• Business (income from or selling)</li> </ul>			