

**COMMUNITY ACTION PARTNERSHIP OF GREATER ST. JOSEPH**  
**COMMUNITY NEEDS ASSESSMENT- OCTOBER, 2014**

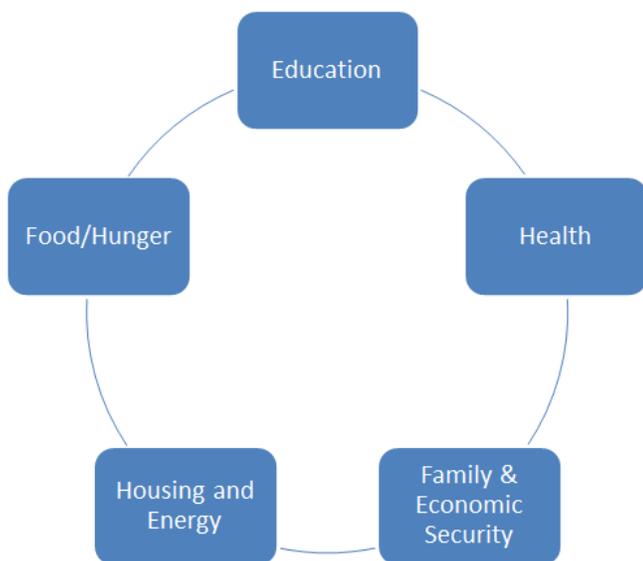
As a nation, a state and within our four county CAPSTJOE service area of Andrew, Buchanan, Clinton and DeKalb; we must look at the cold, hard facts squarely in the face: poverty is significantly worse than it was at the start of the new Millennium in 2000, especially for children.

<b>CAPSTJOE Child Poverty</b>	<b>2000 %</b>	<b>2012 %</b>	<b>12 Year Change %</b>
<b>Andrew Child Poverty</b>	10.4	13.9	+ 33.6
<b>Buchanan Child Poverty</b>	15.5	25.0	+ 61.3
<b>Clinton Child Poverty</b>	10.9	16.3	+ 49.5
<b>DeKalb Child Poverty</b>	12.5	17.2	+ 37.6
<b>Service Area Total</b>	11.0	16.6	+ 50.9

Large area 2014 poverty rates have been released, Buchanan is now 28%

Finding a way to remove the obstacles that prevent people from escaping poverty today is more complicated than in the past. The buying power of the federal minimum wage has been eroded by more than 30% since the 1960's. Changes in US public policy have resulted in cuts in public benefits and training programs for the poor. More than one in five children in the US, and **one in four** in Buchanan County, live in poverty, and the rate has increased sharply in all our CAPSTJOE counties. The shift from an industrial economy to knowledge-based economy has meant that virtually all jobs paying a family-sustaining wage require post-secondary degrees or high level certifications.

In the “new normal” economy low wage jobs are replacing higher wage jobs that are gone, and it affects low-income people disproportionately. Total rates of employment are improving but not total wages for low and middle incomes populations. Total income is improving but not at the lower and middle ends of the economic spectrum. Further, while a four year degree remains a powerful poverty reduction tool, the promise of better pay if you earn a four year degree is diminishing, especially for the poor. School debt is also beginning to discourage pursuit of higher education for low and middle income students.



Our community needs assessment framework is shaped by the five *drivers of poverty*-- also known as the five *drivers of self-sufficiency*. This is used across the state by the Missourians to End Poverty Coalition to describe family and individual poverty. We have sorted our data and information around the five drivers, plus community and agency capacity and capability. This framework will help CAPSTJOE as we build our strategic plan and our organizational standards.

## Data Collection and Information Resources Methodology:

Several sets of information are combined in this community needs assessment. First is a compendium of poverty-related statistics from the Missouri Association for Community Action (MACA) derived from standard local, state and national sources on population profile, employment, education, housing, income, nutrition and health. We have supplemented the MACA data with information from sources such as Robert Wood Johnson Foundation, Missourians to End Poverty, Community Commons, Stjoehealthinfo.org (a local BRFSS health data repository), the Center on Budget and Policy Priorities, the Missouri Hunger Atlas and Feeding America. For this report we will refer to this as the ***MACA Poverty Facts***.

A second set of information was collected during “The CAPSTJOE Self-Sufficiency and Poverty Reduction Review: a Community Assessment Dialogue” on May 28, 2014. We invited fellow agencies, employers, citizens and customers to join us in the dialogue. Community and customer stakeholder participants watched “American Winter”, a documentary about modern American poverty. The video was followed by a short feedback session and a review of the five drivers of poverty. The stakeholder participants were divided into five groups. Each group rotated through “collaboratory rooms” that were themed by the five poverty drivers i.e., Education, Health, Housing & Energy, Economic & Family Security and Food/Hunger. Storyboards containing the MACA poverty facts were displayed in each themed room so participants could read and comment on the information. Participants were asked to write answers for 5-7 questions in relationship to each driver. The stakeholders had 15 minutes to complete their questions in each of the five rooms. A total of 68 community and customer stakeholders participated in the event. The written responses were reviewed and key themes were abstracted from their collective responses. For this report we will refer to this as the ***Community and Customer Stakeholder Opinions***.

The third set of information is a randomized, community level, low-income survey of our four county service area. Each participant was screened to assure they qualified at the 150% poverty level or lower. The survey was completed in September 2014. The survey was conducted by phone and supplemented by personal interviews for a total of 380 completed surveys. For this report we will refer to it as the ***Poverty Community Survey***.

**General Population Profile Highlights:**

<b>Poverty Rate All Ages</b>	<b>2000 %</b>	<b>2012 %</b>	<b>12 Year Change %</b>
Andrew	7.8	9.1	+16.6
Buchanan	12.0	19.2	+60
Clinton	8.1	11.1	+37
DeKalb	13.5	19.0	+40.7
Service Area Total	12.0	16.6	+47.5

<b>Households in Poverty</b>	<b>2000 %</b>	<b>2012 %</b>	<b>12 Year Change %</b>
Andrew	9.0	8.4	-7.1
Buchanan	12.7	15.9	+25.2
Clinton	9.3	10.0	+7.5
DeKalb	13.4	10.0	-34.0
Service Area Senior	11.8	13.6	+13.6

<b>Education Attainment</b>	<b>% High School Only Degree 2000</b>	<b>% High School Only Degree 2012</b>	<b>Bachelor Degree Attainment 2000</b>	<b>Bachelor Degree Attainment 2012</b>
Andrew	41.5	40.2	13.1	12.7
Buchanan	37.9	37.2	11.4	13.4
Clinton	42.5	40.7	10.3	12.3
DeKalb	41.2	46.8	7.3	6.8
Service Area	39.4	39.1	11.1	12.5
Statewide	32.7	31.7	13.9	16.2

We are significantly higher in High School Degree only attainment and much lower in Bachelor Degree attainment than the state. Missouri is 34<sup>th</sup> in the USA in Bachelor Degree attainment, showing that we are well behind when compared nationally.

- Our four county service area grew 5.16% from 2000 to 2012 and DeKalb grew the most at 11%. This is on par with state growth at 6.9% and is *a vast improvement* from decades of population decline

## **EDUCATION Related Community Needs, Key Information, and Highlights:**

### ***Poverty Community Survey:***

- One in five survey responders (20.5%) has less than a high school diploma.
- 42% believe there are opportunities in the community for education and training to increase their options for financial success and stability.
- The top two skills that survey responders are most interested in improving are computer skills (28%) and financial/budgeting skills (27%).
- Nearly 10% have attempted to use childhood education programs but could not do so.

### ***MACA Poverty Facts:***

- Domestic violence is a destabilizing factor and barrier to children thriving and learning. Our service area is nearly one-third higher than the state in domestic violence incidents per 1,000 persons and Buchanan and Clinton have higher rates.
- Early childhood-development programs that focus on at-risk families show investment returns from \$3 to \$17 for every dollar invested.
- Nationally, fewer than 4% of at-risk children under age three receive Early Head Start services
- Our service area is higher than the state average in high school only educational attainment and is well below the state in bachelor degree attainment. Further, Missouri is 34<sup>th</sup> in the USA in bachelor degree attainment.
- Licensed professional counselors per 1,000 persons in our service area is *half* the state level creating a large gap in availability to service needs.

### ***Community and Customer Stakeholder Opinions:***

- Limited access to quality, affordable child care and early child-development was an overwhelming concern from the participants. However, the value of early child-development remains poorly understood and undervalued by parents and the public. Other barriers mentioned repeatedly are cost and transportation.
- Medicaid expansion benefits low-income families interested in early child-development and quality child care because it would create financial savings for the parents that could be reinvested into education, housing, transportation etc. (note: qualified kids may be covered now, but mothers are covered only during pregnancy and fathers are not covered unless they are disabled, etc.).
- Family/parent involvement in education throughout a young person's school life from early child to college age is viewed as vital but it is presently lacking and needs to be bolstered, especially father figures.

### **Education Priority Needs Summary:**

Access to good quality, affordable child care and early child-development is a well-established need in our service area. Better messaging about early child-development and its benefit to low-income people is also needed to clarify value, as well as remove the legitimate barriers. Growth in various licensed professionals, especially counselors and social workers, is needed. There is strong need for adult learning to supplement the abundance of low-income people with a high school degree only in our service area. Further, innovation about how to bring education and life-skills learning is critical because current methods are not working well enough.

## **HEALTH Related Community Needs, Key Information, and Highlights:**

### ***Poverty Community Survey:***

- 53% of the poverty community survey responder households *could not get* needed medical, mental, dental health care, prescription medication, or drug/alcohol treatment during the past 12 months.
- 36% do not presently have health insurance.
- 31% go to the emergency room when someone in their household is sick or needs medical care.
- 14% go to the emergency room when someone in their household needs mental health care.
- 28% have felt sad, blue or depressed more than 15 days in the last 30 days (strong predictor of mental health service needs).

### ***MACA Poverty Facts:***

- Health status metrics e.g., diabetes, smoking, mental health, insurance coverage and so on, is approximately two to five times worse for low-income persons than people earning \$50,000 or more.
- The teen pregnancy rate in our service area is about one-third higher than the state average. This is a long term threat predictor of the well-being and economic success for children, parents and families.
- Medicaid expansion would enhance and supplement low wage worker earnings, for example: food service workers, hospitality workers, transportation and so on, as well as provide relief to the cost barrier of medical, mental and dental care.

### ***Community and Customer Stakeholder Opinions:***

- The top poverty-related health improvements community and stakeholders mentioned are: 1) Medicaid expansion, by far the most mentioned item 2) mental health access, availability, choices and stigma reduction 3) affordable care for all populations, but especially low-income 4) better community collaboration to create a culture of health inclusive of jobs, education, housing, prevention, medical and so on, and 5) more built environment improvements like hike/bike trails, sidewalk expansion/enhancement and neighborhood revitalization.
- Participants recognize that early child and school age strategies for health and wellbeing i.e., housing, education, parenting, jobs, etc., are vital to our collective future. The business case of building a future workforce AND the positive impact on our general wellbeing is well known. Yet, investment and action remain underwhelming.

### **Health Priority Needs Summary:**

There is a need to close the wealth to health gap. Wealth, or lack of it, is the strongest predictor of health in America, and that must change. As the economic earning gap grows and splits the upper and lower economic quartiles, so will the growing disparity in health status. There is a strong need to work with local service providers of all types to re-invigorate and re-focus on health improvement through poverty reduction.

## **ECONOMIC & FAMILY SECURITY Related Community Needs, Key Information, and Highlights:**

### ***Poverty Community Survey:***

- 36% of survey responders are presently working, but only half are employed full time.
- 16% of employed low-income persons make above \$10 an hour.
- The responders list of barriers to getting or keeping a job clarifies their needs:

**What's been hard about getting or keeping a good job? (SELECT ALL THAT APPLY)**

	Responses		Percent of Cases*
	Frequency	Percent	
Not enough jobs available	92	23.2%	56.4%
Not the right job skills or experience	55	13.9%	33.7%
Transportation	49	12.4%	30.1%
Physical or mental disability	37	9.3%	22.7%
Recent layoff or hours cut	36	9.1%	22.1%
Tools, clothing, or equipment for the job	24	6.1%	14.7%
Childcare	20	5.1%	12.3%
Credit issues	17	4.3%	10.4%
Age	15	3.8%	9.2%
Don't know how to search for a job effectively	13	3.3%	8.0%
Telephone	10	2.5%	6.1%
A criminal record	10	2.5%	6.1%
Regular place to sleep at night	7	1.8%	4.3%
Early Child Education [Ages 0-5]	7	1.8%	4.3%
Available work is only seasonal	3	0.8%	1.8%
Language barriers	1	0.3%	0.6%
<b>Total</b>	<b>396</b>	<b>100.0%</b>	<b>242.9%</b>

\* Total may equal more than 100% because respondents were able to select more than one item

**MACA Poverty Facts:**

- Child-care is a critical need for working people with children. Low-income parents often struggle with child-care issues because work hours don't always coincide with child care availability, transportation problems and the high cost of good care.
- Eligibility for child-care assistance in Missouri is 127% of the federal poverty rate. However, for a single parent trying to work and raise a child, *all child care benefits would be lost* with an annual income of \$20,952 or a gross pay of \$403 per week.
- Low-income families pay a higher portion of taxes compared to middle and higher income families. One way to address this is a state Earned Income Tax Credit (EITC). Twenty five states have EITC, but *not Missouri*. If instituted, the average EITC return for our service area would be \$2,259.
- Financial education, asset development and protection are proven ways to help low-income people build wealth and stability.

**Community and Customer Stakeholder Opinions:**

- When asked to name the top poverty-related improvements they want to see in our area the major themes are: 1) living wage jobs 2) affordable early child and higher education, plus life-skill education in money/finance/budgeting and 3) affordable housing/energy.
- When asked about the causes of poverty there was a clear need to understand and act on the difference of “learned poverty or generational poverty” (about 10% of the poverty population) vs. situational poverty driven by life events, jobs/wages, education/skills, age or disability (about 90% of the poverty population). Most negative stigma about poverty stems from this complex mix of poverty “messiness”. We need a better way to talk about this with our community.
- When asked about the role of community, government and individuals to reduce poverty there were clear, sometimes visceral, responses that either public sector solutions OR private sector solutions are the best. However, the AND/BOTH solutions emerged as well. In other words, public/private approaches with the same goal of growing self-sufficiency and reducing poverty are needed.

## **Economic & Family Security Priority Needs Summary**

All the poverty drivers are connected to each other, but especially economic and family security. The primary need is to comprehend the interconnectedness and act accordingly. There is a clear threat to the safety net e.g., food stamps, housing support, education and living supports and so on, that needs better advocacy, awareness and messaging. Life-skills education and experiences to counterbalance the many barriers to work, economic and family stability need attention. Further, it must be built on strong relationships with our customers, partners and stakeholders. We can't confuse short-term tools and tactics with long-term success strategies.

## **HOUSING AND ENERGY Related Community Needs, Key Information, and Highlights:**

### ***Poverty Community Survey:***

- 44% of our poverty community had to choose between paying rent OR paying for other basic needs in the last 12 months.
- 45% want to own a home, but 65% - 77% of them cannot afford a monthly payment or down payment, in addition to having poor credit.
- 13% are presently at risk of foreclosure or eviction from home.
- 41% cannot find affordable housing to rent or buy.
- 56% need either major or minor repairs to current residence.
- 40% would be interested in having their home weatherized for a fee if it would lower their bills.

### ***MACA Poverty Facts:***

- 13% of Buchanan County housing units are severely substandard.
- Homeownership is virtually unchanged from 2000 to 2012.
- The median age of our housing stock is close to the state average in Andrew, Clinton and DeKalb. However, in Buchanan the age of our housing is 35% above the state average.
- Our CAP area mortgage foreclosure rate is slightly above the state average.

### ***Community and customer stakeholder opinions:***

- The majority of participants identified quality affordable housing as a huge issue, particularly along the river corridor north to south and east to 22<sup>nd</sup> street in St Joseph. They noted long wait lists, minimal low cost, decent housing options are issues. Making revitalization of existing neighborhoods and housing a priority was a major theme.
- How to incentivize, or attract developers and companies to create quality and affordable housing and revitalization was a frequently asked question. New ideas and relationships with others from city, county, Habitat, and existing companies, were also voiced.
- Financial skills, knowledge, budgeting and access to financial tools such as low interest loans to improve education, home repair, weatherization and so on, are frequently mentioned needs for low-income persons.
- A community leadership model that wholly connects housing, jobs, education and a culture of community is needed.
- The use of alternative energy to lower utility cost and save energy was also voiced often.

## **Housing & Energy Priority Needs Summary:**

Key community needs in housing and energy are reasonably clear: 1) more quality, affordable housing options for the community 2) create new opportunities to revitalize, remodel and reinvigorate existing housing stock 3) improve energy costs through existing programs like weatherization and new, yet to be created, approaches and

partnerships, and 4) access to financial tools such as loans and grants in conjunction with individual financial management and budgeting skills must be improved.

### **FOOD/HUNGER Related Community Needs, Key Information, and Highlights:**

#### ***Poverty Community Survey:***

- 31.7% of the survey participants have gone hungry in the last 12 months because they were not able to get enough food.
- 69.9% have used food assistance service such as food stamps, food banks or other programs that help with food or food costs.
- 90% reported that high expense is keeping them from eating healthy food.

#### ***MACA Poverty Facts:***

- Health problems arising from poor nutrition are directly connected to economic hardship since they affect an individual's ability to work or function at school. Inadequate nutrition is a driver of several chronic diseases, resulting in higher health care costs. Poor nutrition also reduces productivity at work through lower energy and higher illness that negatively impacts the ability of children to focus and learn in school.
- The average SNAP (food stamps) benefit in Missouri is \$1.30 per person per meal. But USDA Food Plans project that it costs \$1.80- \$2.48 per meal to provide adequate nutrition.
- School based free and reduced lunch student participation in our service area is 46%. However, for chapter schools, low-income area schools in St. Joseph, the rates are 80% and higher.
- According to the Missouri Food Atlas, Buchanan County ranks high (badly) in food uncertainty.

#### ***Community and Customer Stakeholder Opinions:***

- The most mentioned barriers to healthy food access and consumption are: cost, transportation and knowledge/education (how to plan, shop, prep and cook healthy food).
- The top poverty-related Food/Hunger improvements they want to see in our community are: 1) improve/expand SNAP e.g., reduce EBT stigma, timely enrollment, more healthy options/no unhealthy options, 2) improve school lunches, 3) improve food pantry access, coordination/ collaboration and healthy options and 4) more fresh food opportunities like community gardens, farmers markets, local growers supported by restaurants and stores.
- Eliminate or reduce the food deserts in our area.

#### **Food/Hunger Priority Needs Summary:**

Affordable healthy food access and consumption needs an improved network and communication method to reach more people. Local public/private efforts are needed in order to create marketing and messaging approaches to balance the conflicting incentives of cost vs. convenience and other conundrums related to healthy food access for low-income people.

### **COMMUNITY and AGENCY CAPACITY AND CAPABILITY**

The Community and Agency Capacity and Capability needs section is intended to describe the cross functional and cross boundary needs that will help or hinder progress in self-sufficiency and poverty reduction.

### **COMMUNITY CAPACITY AND CAPABILITY Related Community Needs, Key Information, and Highlights:**

While reviewing the MACA poverty facts and after watching "American Winter" many of the community stakeholder group voiced the need for leadership thinking and action to become more holistic. This sentiment is

voiced by many other community minded leaders. Moreover, community leadership itself needs to adapt and change. We need a focus on a community leadership model that understands and acts upon the interconnectivity of education, jobs/economics, housing, transportation and so on, rather than focus on the isolation of each sector. We need to move past a 20<sup>th</sup> century command and control model, and on to adaptive learning, constructive relationships and a focus on total community good, not just each silo.

Several local organizations conduct needs assessments, health needs assessments, and municipal government needs assessments. At least a dozen such assessments are in our service area now and it is acknowledged by many of the leaders conducting these assessments that a coordinated effort to collect, review, store and distribute data for the purpose of knowledge management and assessment projects may be a worthy pursuit.

A clear theme is that we need to get past the notion that only government OR only the private sector can address poverty issues successfully. As long as the “us vs. them” mind set prevails progress will be impeded.

### **AGENCY CAPACITY AND CAPABILITY Related Community Needs, Key Information, and Highlights:**

In order to serve our customers effectively in the new reality of current poverty, we need to become an adept “integrator or bundler” of services. There is clear evidence that supporting customers with appropriate services and coaching is essential to the customer’s path to self-sufficiency. In order to address this need, CAPSTJOE needs to assess our financial, operational and human resource capacity and capabilities required to drive this concept.

One clear agency need is to become less dependent on our current federal and state contract/grant revenues. Unrestricted money to fill the gaps we know exist must be addressed.

Another need for the agency is to become more present in the community. For several years we have not been as deeply embedded in the community fabric as we need to be. Our voices, and the voice of our customers, have not been effectively represented.

### **CONCLUSION:**

The complexity of poverty and the “messiness” along the path to self-sufficiency has never been more ready for fresh ideas and new ways to revitalize our community.

The information and ideas presented here will be used in our strategic planning and ongoing continuous improvement efforts.

The promise of Community Action:

*“Community Action changes people’s lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.”*