
Community Action Services and Food Bank

Community Needs Assessment

Data Analysis

Executive Summary

Populations, Partners, and Sources of Data

To complete this analysis, Community Action Services and Food Bank gathered data from clients, non-clients living with low incomes, community leaders, partners (including other nonprofit organizations, government agencies, universities, and corporations). We conducted primary research through a client survey, non-client telephone survey, online community leader survey, community forums, focus groups, and partner meetings. Secondary research garnered includes United Way Community Assessment 2015 (of which Community Action was a sponsor and helped direct), dozens of reports from local, state, and federal agencies, a large number of independent studies commissioned by government and nonprofit agencies, and online data from reliable sources such as the U.S. Census Bureau. No material gaps in data gathering have been identified.

Key Findings

Community Action's vision is

Vibrant, sustainable communities throughout Utah, Summit, and Wasatch Counties where each resident has

- Safe and affordable housing;
- Adequate economic opportunities; and
- People in their life they can count on.

Our analysis indicates communities and people in our service area are lacking in all three of these. Although there are many areas of need, of particular note is the lack of

- **Safe and affordable housing**
- **Both bonding and bridging social capital**

Safe and Affordable Housing

Nearly one in four (24 percent) clients at Community Action indicate they rely on family or friends to provide housing. They either live with family or friends, or family and friends provide other support in order for the client to be properly housed. Almost three out of four (77 percent) indicated "affordable housing" is a "most needed resource" in the community, making it the highest rated need among the 39

tested. Non-clients who are living with low incomes rated housing 3rd highest on a list of 10 possible community issues—ranking it only slightly behind income and employment.

More than 70 percent of all renters making less than \$50,000 per year are paying more than 30 percent of their incomes for housing, making this the highest ratio of excessive housing costs in more than 15 years. Only 2.2 percent of all housing inventory is devoted to tax credit units (compared to 8 percent in Salt Lake County and nearly 20 percent in Tooele and Summit Counties). Combined with the shortage of large-household rental units, rates continue to climb.

For owners, high costs are equally burdensome. Less than 5 percent of all owner-occupied housing in Utah County is valued at less than \$100,000; less than 15 percent are valued at \$150,000 or less (compared to more than 18 percent in neighboring Salt Lake County) About one-third of homeowners with a mortgage are paying excessive amounts for their housing costs (more than 30 percent of their annual household income).

Bonding and Bridging Social Capital

The proportion of socially isolated Americans has more than doubled over the 2 decades from 1984-2004: from 10 percent to a quarter of all Americans. The Centers for Disease Control and Prevention states “Circumstances that prevent or limit the availability of social capital for a community and its members can have a negative effect on the health and well-being of the members of that community. These negative effects on health and well-being can in turn have negative effects on the community as a whole” (“Social Capital,” 2008).

Two-thirds of clients say they have two or fewer family members or friends who they can count on “in times of trouble”—and 20 percent have *no people to count on* (*Community Action Client Survey: Results, 2016*)¹. This alarmingly low level of social capital is a significant barrier for not only our clients, but also *all* people living with low incomes—particularly those experiencing intergenerational poverty or chronic low income.

Vision and Theory of Change

The Community Action Services and Food Bank theory of change—depicted on the next page—graphically represents the way in which we bring about the needed transformation in individuals, families, neighborhoods, and the communities we serve.

The analysis that follows is grounded in our mission, vision, and theory of change. It shows a greater-than-ever need for reinvigorated, improved, and more work on our part, as well as on the part of our partners, to bring about

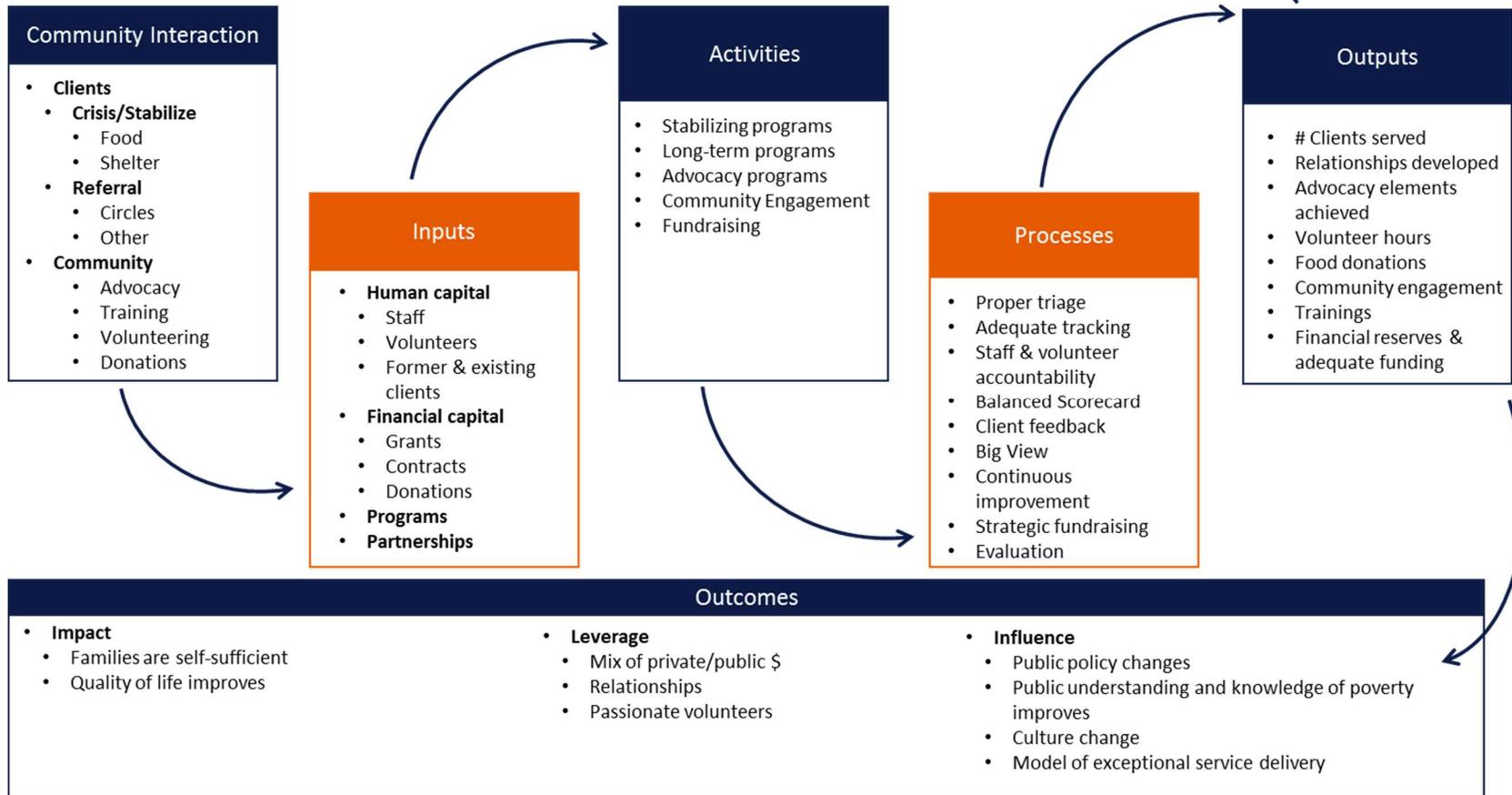
- Safe and affordable housing;
- Adequate economic opportunities; and
- People in their life they can count on.

¹ All references to “client survey” are from this source.

Community Action Services and Food Bank Theory of Change

Assumptions

- At their core, people in poverty desire to improve their circumstances
- People in poverty are skilled, resilient problem solvers
- With the correct knowledge, skills, and relationships, people in poverty can improve their circumstances
- We have the programs, people, and processes to provide clients with the resources, knowledge, skills, and relationships necessary to improve their circumstances
- Continuous improvement of our programs, people, processes, and financial health is necessary to long-term success
- With adequate understanding of poverty, community members will become champions of systemic and cultural change
- The community must work together to achieve systemic and cultural change



Issue Area Analysis

Community Action Services and Food Bank has conducted a comprehensive needs assessment which includes both quantitative and qualitative data analysis. [A full list of sources cited is at the end of this analysis.](#) Some of the sources used heavily in this analysis include the following.

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- Quantitative Data Sources
 - U.S. Census Bureau
 - U.S. Bureau of Labor Statistics
 - Utah Governor’s Office of Planning and Budget
 - Utah Department of Health
 - Client Survey: A written survey of nearly 300 clients to gather their perspectives on the eight issue areas and other data
 - Survey of Non-Clients Living with Low Income: A telephone survey using touch-tone technology to get accurate responses from individuals in a short amount of time
 - Sleeping on the Edge: Precariously Housed in Utah County 2015: A report commissioned by the Mountainland Continuum of Care
 - 2016 Point-in-Time Count
 - Community Leader Survey: An online survey conducted by Community Action to gather additional input from leaders in various sectors
 - Utah County Community Assessment 2015: Funded in part by Community Action, this study included stakeholder surveys, community leader interviews, focus groups, a telephone survey, and secondary research from multiple state and federal government sources
 - Consolidated Plans – Provo, Orem, Lehi, Mountainland Association of Governments
 - Analysis of Impediments to Fair Housing Choice February 2015 – Utah Valley Consortium
 - Utah’s Second, Third and Fourth Annual Report on Intergenerational Poverty, Welfare Dependency and the Use of Public Assistance
- Qualitative Data
 - Client focus groups
 - Non-client focus groups with people living with low income
 - Community leader forums
 - Partner forums
 - Agency leadership and management teams
 - Interviews with community leaders
 - Interviews with other stakeholders
 - Elected officials
 - Human service providers
 - Faith-based representatives
 - Education representatives
 - Residents with low incomes

- Business leaders

As part of our analysis, we conducted two work sessions with stakeholders to share our initial analyses and gather their input on possible solutions.

Following these reviews and an analysis by an independent consultancy, the board, leadership and managers of Community Action conducted additional analyses and prioritization.

The analysis that follows is based on these data and work sessions.

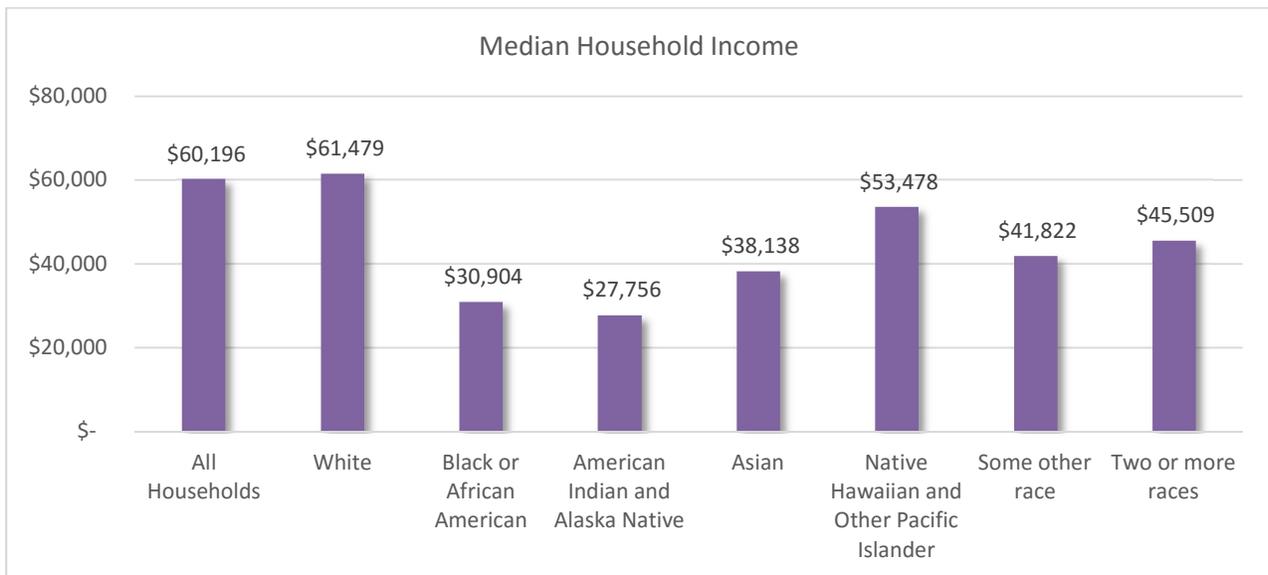
Issue Area (I) Income/Use of Income

Poverty and Use of Income

More than 75,000 people in our region live with an income at or less than 100% of the federal poverty guideline; an additional 100,000 live with an income between 100% and 200% of the poverty level. All of these persons struggle to meet their own basic needs (“U.S. Census Bureau,” 2016).

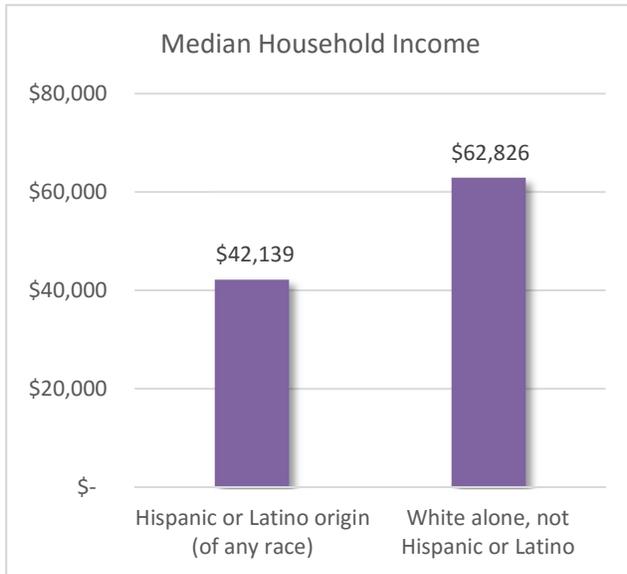
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When analyzing poverty in Utah County, we need to be cautious not to simplify the statistics. Income statistics can be deceptively overstated: there are neighborhoods and communities of extreme poverty that are balanced by areas of great wealth, making the median household income appear to be adequate.



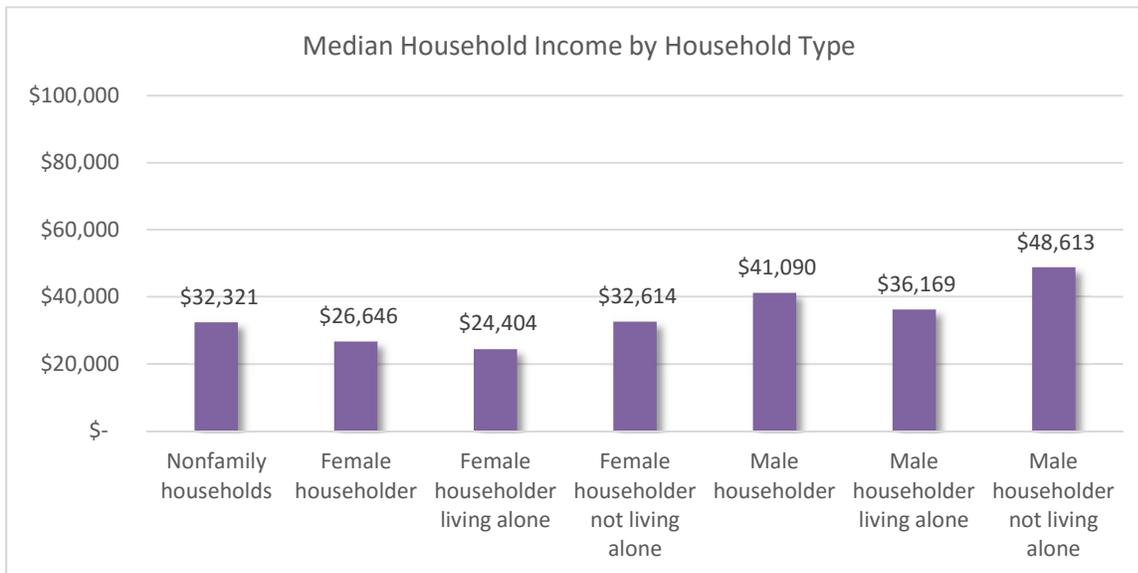
When it comes to household income and race or ethnicity, Utah County’s household income mirrors those in other parts of the country. White householders make more than other demographic groups, at \$61,479; American Indian and Alaska Native householders make the less, at \$27,756 (Call, 2015).²

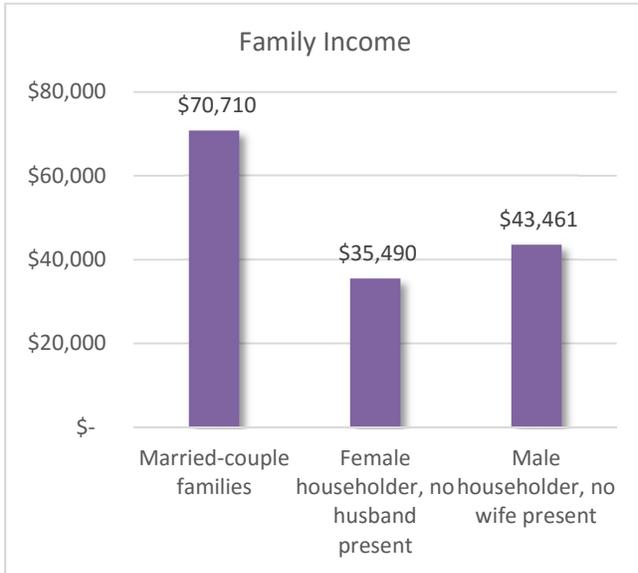
² Utah County Community Assessment 2015, Volume 1. Unless otherwise noted, data in this analysis come from this source.



Looking at ethnicity, Hispanic householders make about \$42,139, while non-Hispanic white householders make \$62,826.

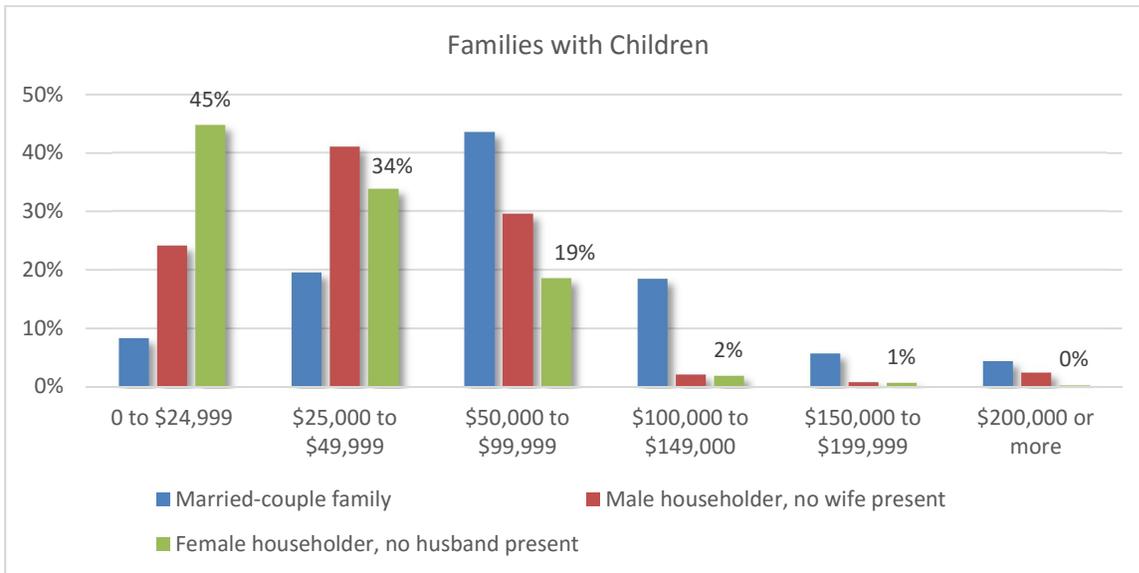
When considering household type, female householders living alone have a median income of \$24,404; males living alone make \$36,169. Male householders not living alone have the highest household income of any household type at \$48,613.

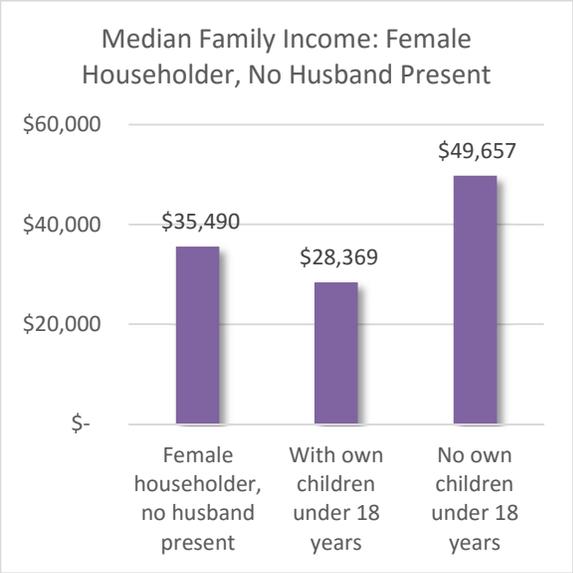




Especially because of the large number of families in Utah County, it's important to consider family income—perhaps even more so than household income. In Utah County, married-couple families have the highest income of any family type, exceeding \$70,000 annually. Female householders with no husband present have the lowest, at \$35,490.

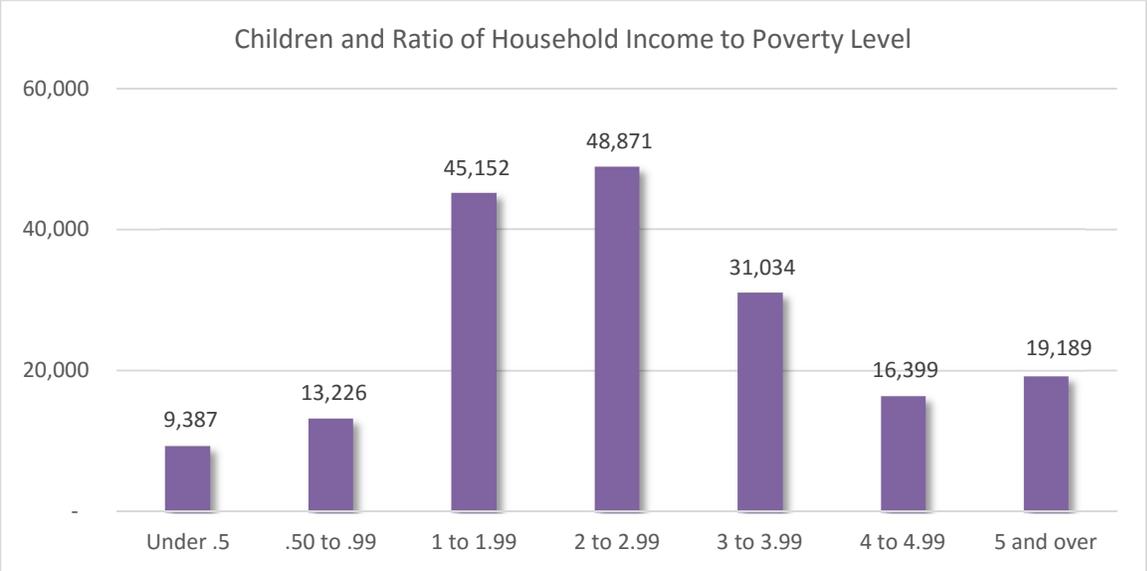
Nearly one-half (45 percent) of Utah County single mothers with children in the home are making less than \$25,000 annually. Roughly the same percent (44 percent) of married-couple families with children are making between \$50,000 and \$99,000. In raw numbers, 2,910 single mothers are making less than \$25,000.



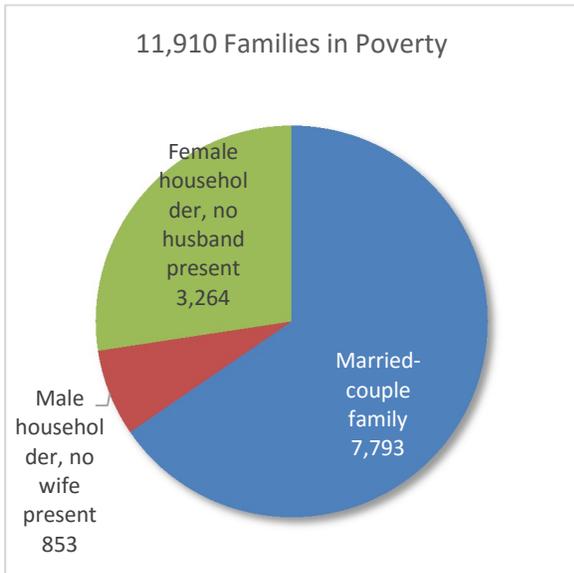
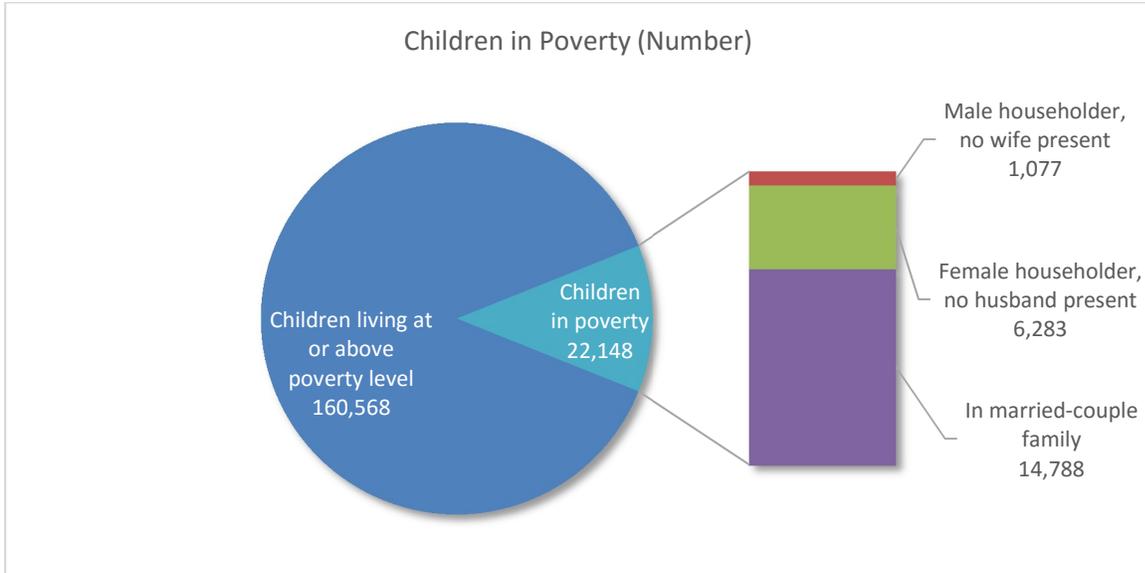


Single mothers living with their own children under age 18 have the lowest median income of any family type: \$28,369.

Of the approximately 183,000 children in Utah County, about 22,500 are living below the federal poverty level. About 45,000 children live between 100 percent and 200 percent of federal poverty guidelines.



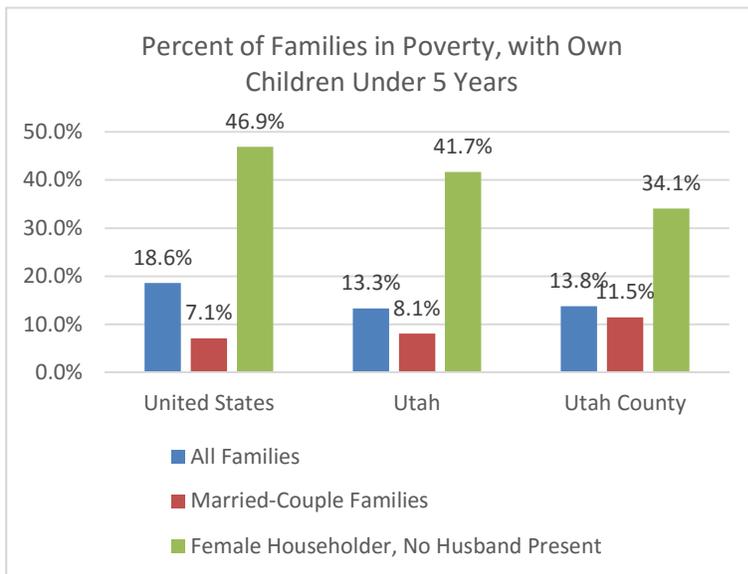
Approximately 22,000 children are living in poverty in Utah County, compared to 160,000 who are living above the poverty level. Nearly 15,000 of the 22,000 in poverty are living in married-couple families; 6,283 are living with a single mother, and 1,077 are living with a single father.



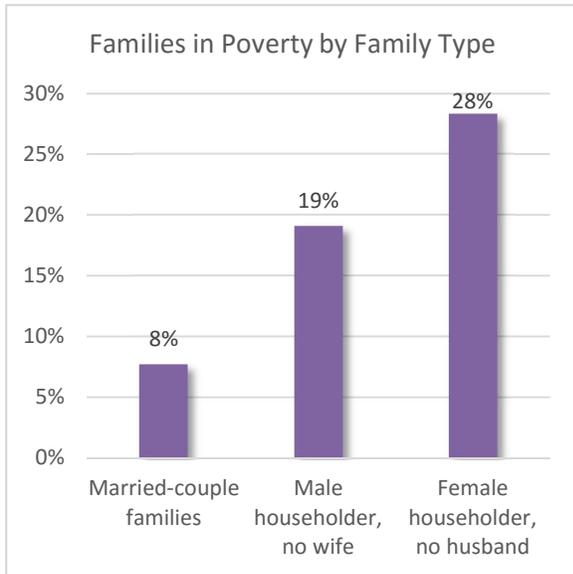
In Utah County, nearly 12,000 families are living in poverty. About two-thirds of those—almost 8,000—are married-couple families. Just over 3,200—or 27 percent—are female householders with no husband present.



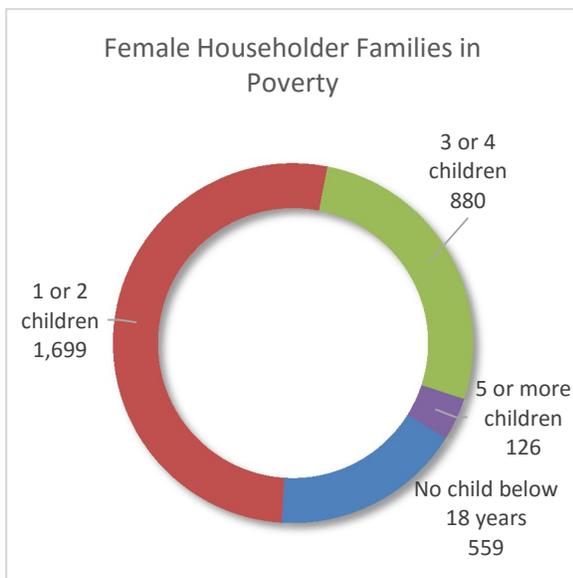
Of the nearly 8,000 married-couple families in poverty, 92 percent have at least one worker earning income for the family. Almost half have one worker, and 42 percent have two workers. Only 8 percent—or 646 families—have no workers.



About 13.8 percent of all families with young children in Utah County are in poverty. This compares to 18.6 percent nationally. More than 11 percent of Utah County’s married-couple families with young children are in poverty—much higher than the national rate of 7.1 percent and state’s rate of 8.1 percent.



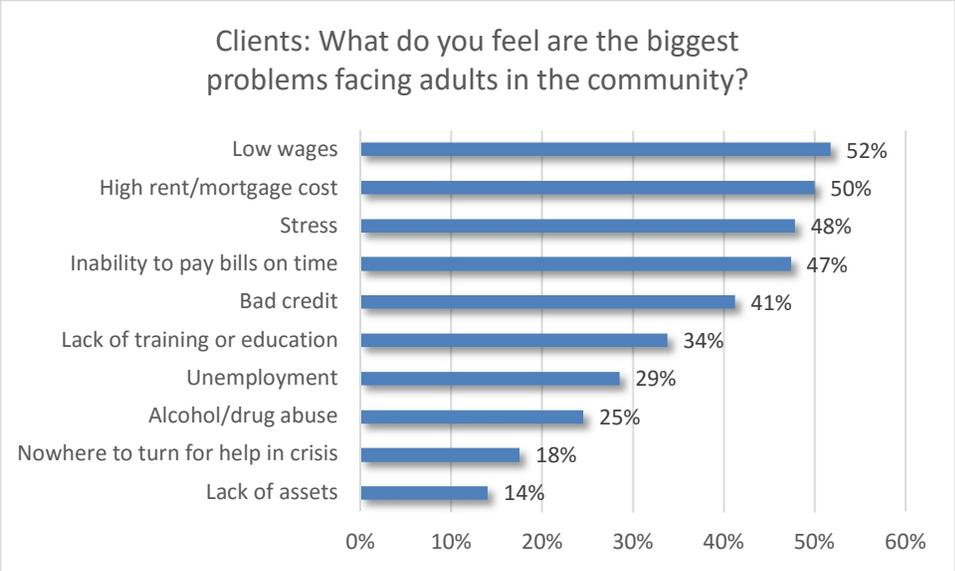
The simple fact that single mothers are making less money than other household types contributes to the high percentage of single mothers in poverty. More than 28 percent of all female household families in Utah County without a husband present are in poverty. This compares to 19 percent of male-householder families and only 8 percent of married-couple families.



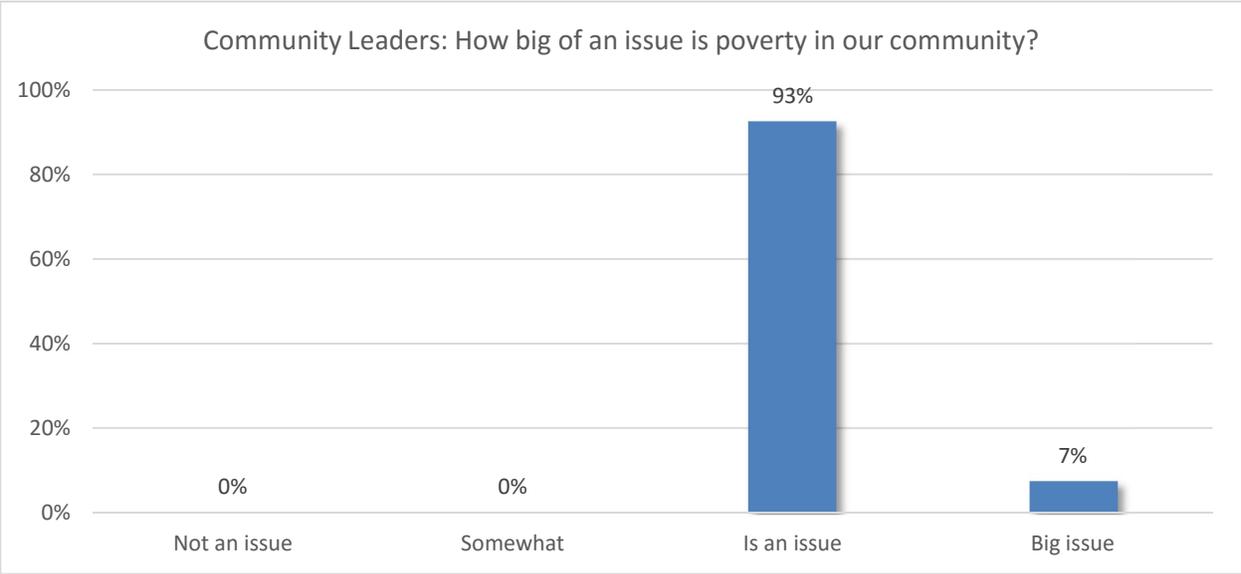
More than half of the single mothers in poverty have only one or two children: nearly 1,700 such families are living in Utah County. Nearly 900 of three or four children, and only 126 have five or more children under age 18.

Concerns about income and capacity to care for family is one of the top three issues identified through client surveys, client forums, community forums and focus groups.

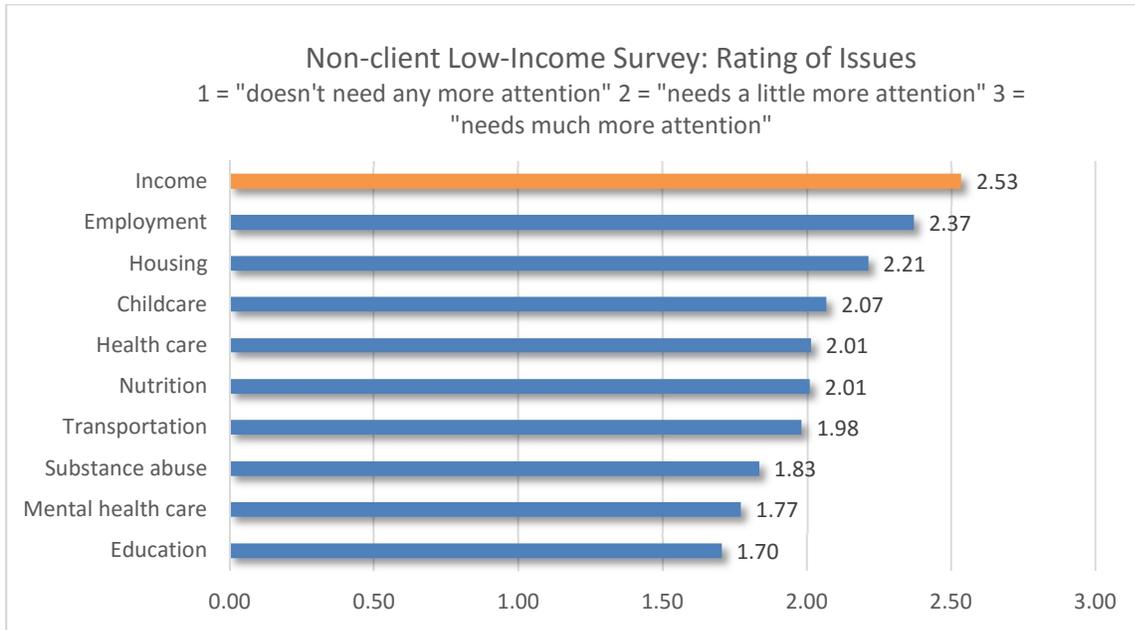
Our client survey provides substantial insight into use of income. When asked what the biggest issues facing adults are, nearly half indicated “inability to pay bills on time”; 41 percent say “bad credit” and 18 percent say there is “nowhere to turn for help in a crisis.” Although this question is in reference to “adults in the community,” researchers believe that respondents reflect their own life experience through this type of question. It is safe to assume, then, that at least half of our clients are having a difficult time making ends meet with the resources they currently have.



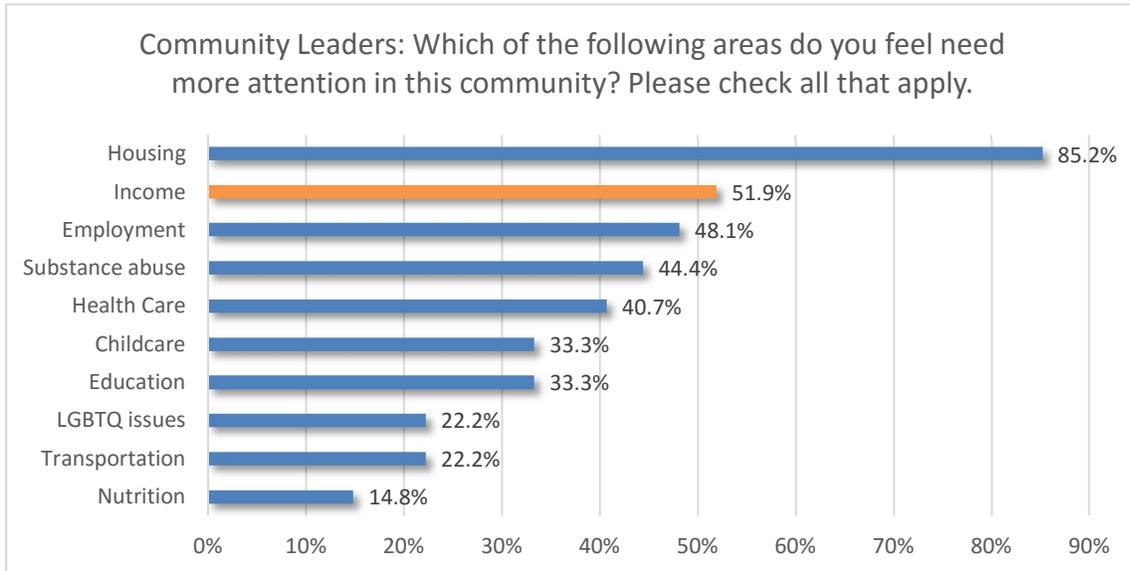
We also asked clients to indicate which community resources are most needed. Our list of 39 possible resources provided ample opportunity for a variety of needs to be identified. About 40 percent of respondents indicated that credit counseling was a “most important” need; 36 percent said financial education, and 34 percent said help in starting a savings plan.



Not surprisingly, income and use of income is ranked highest in our non-client telephone survey of low-income individuals (“Community Action Survey of Non-Client Persons Living with Low Incomes: Results,” 2016)³.



And community leaders in our service area agree that income is one of the most important issues facing the community—it comes in second only to housing.



³ All references to “non-client survey” are from this source.

Barriers for clients in Income and Use of Income

The following barriers have been identified through data analysis, focus groups, interviews, community forums, and other means.

- Cliff effect of public assistance programs
- Transportation
- Personal capacity to take on more and more when living in poverty
- Over-qualified individuals take low-paying jobs; lower-skilled people cannot get these jobs
- Expensive housing
- Childcare
- Lack of education
 - Cost
 - Weak social networks
- No or limited training for higher wages
- Health and mental health issues
- Don't know or don't understand processes, systems, formal application processes to access assistance
- Language barriers or illiteracy
- Low wages

Most Prevalent Gaps and Possible Solutions

Community Action does and can have a greater impact as we work directly with individuals and families. We do not have control over the all available resources in our community, but we can effect change by:

- Seeking funding and resources to expand our capacity to work with families;
- Increasing our outreach to engage people with VITA, our services, and LITC;
- Engaging and training community members as volunteers to help in VITA, the Financial Learning Center, etc.;
- Increasing our reach with information and guidance about the costs and other issues related to predatory lending;
- Assuring our rural staff becomes trained and certified in financial capability and asset building;
- Ensuring ongoing financial capability training focuses on financial coaching, building relationships with people with low-income and other best practices;
- Working with case managers to increase training in financial capability and coaching;
- Updating consumer guidance piece on predatory lending and partner with United Way and others to widely distribute the information

Possible solutions identified in focus groups, community forums, interviews with community leaders, surveys, staff and board sessions, and other means include the following:

- Customize services for needs/abilities of clients

- Recruit and educate large corporations to see and meet local needs (rather than 3rd world)
- Broker services to those in need
- Faith targeted Bridges Out of Poverty training
- Work to increase cooperation and collaboration between non-profits
- Build interdependence by encouraging community members to help others
- Increase physical presence of agency services (expansion to north and south Utah County)
- Inter-agency collaboration without so many lists
 - Simplification of 2-1-1 for easier access by clients and agencies
- Reemphasize the call for community engagement in student success and educational attainment
- Continue focusing on broad economic development efforts
- Engage policy makers, community members, and other stakeholders in efforts to mitigate and eliminate the cliff effect in public assistance
- Connect families experiencing intergenerational poverty with community resources
- Increase asset building
- Further understand the status of financial hardship
- Continue efforts to build resiliency among all children
- Increase investments of time and means in responding to the needs of the youngest infants and children
- Focus more efforts on maintaining strong families

It is also important to increase focus on inter-generational poverty. The National Center for Children in Poverty shares the following solutions to intergenerational poverty.

To break the cycle of poverty and improve the odds for all of our country's children, we need a two generation approach that lifts family income in the short-term, while also mitigating the impact of poverty on children's life chances. First, children are poor because their parents are poor, and it is critical that we address this problem head-on with policies and programs that support work and increase family income. This includes making work pay with policies that promote high-quality jobs, particularly in disadvantaged communities, as well as with supports that allow parents to afford basic family necessities when working for low wages. It also includes programs that reduce barriers to employment among families struggling with, for example, limited educational attainment, language barriers, substance abuse or other mental or physical health needs.

At the same time, we need to address the impact of poverty on children's health and development. This means ensuring that all young children have access to high-quality early care and education and health and mental health care, regardless of income. It also means improving our public schools and providing supports to at-risk youth (Fass, Dinan, & Aratani, 2009).

Finally, asset disparities between white and African-American families are even greater than income disparities, and there is compelling evidence that asset-development policies, such as

Children’s Development Accounts, can play an important role in promoting low-income children’s economic mobility (Fass et al., 2009).

In its 2015 report, Utah’s Commission on Intergenerational Poverty set forth the following recommended solutions:

- Target children at risk of remaining in poverty for high-quality preschool
Establish a statewide kindergarten readiness assessment
- Ensure all schools serving high concentration of IGP students establish full-day kindergarten programs
- Establish 529 plans for all kids entering school with incomes at or below 100% of the IGP
- Develop a standard definition of “absence” from school
- Increase educational attainment and job training for adults
- Increase asset building among IGP adult cohort
- Adopt Utah plan to insure individuals in the “coverage gap”
- Increase access to mental health services for at-risk children (*Utah's Fourth Annual Report on Intergenerational Poverty, Welfare Dependency and the Use of Public Assistance • 2015, 2015*)

In 2015 and 2016 the Commission engaged in activities which increased communication among agencies serving the same families, and increased coordination with community stakeholders to leverage resources outside of government to serve families. As a result, the DWS Mountainland Service Area director called upon a prominent local community leader to serve as the chairperson for the Utah County Intergenerational Poverty group and invited a wide variety of stakeholders to participate. Both Community Action and Utah Circles are key participants. The group has chosen to carry out a pilot evaluation project which will compare progress made by Circles participants who are IGP with IGP families who are not participating in Circles over a minimum of an 18-month period.

“My mom and my grandma both live with me and have for years. My brother and his girlfriend also live with me and my four children. And we have another friend who sometimes lives with us. The landlord don’t mind, as long as we pay the rent on time. We put up a sheet in the living room to make it into two bedrooms. It works.”

—*Client living with low income and in intergenerational poverty*

Effects of Poverty

The lack of sufficient income has many effects on adults and children. Research shows that daily, continuous stress from low income can result in post-traumatic stress disorder (PTSD) (Kessler, R., et al, 2016); developmental issues for infants and children (Devaney, Ellwood, & Love, 1997); impact on capacity to get and keep a job (Kearney, Melissa S; Levine, 2014); and much more . The inability to handle financial

emergencies (such as car repairs, medical expenses, lost wages due to illness, etc.) can result in families taking out loans through payday lending, car title loans, and other costly financial solutions. When lack of sufficient income continues through generations, the impact is much more significant—creating a cycle of generational poverty that is even more difficult to break.

The Centers for Disease Control and Prevention states “Circumstances that prevent or limit the availability of social capital for a community and its members can have a negative effect on the health and well-being of the members of that community. These negative effects on health and well-being can in turn have negative effects on the community as a whole” (“Social Capital,” 2008). Both bonding and bridging social capital is especially important in working with and supporting families living in inter-generational poverty.

In addition to the physical, emotional and social effect on families, there is also a negative impact on communities. These include high costs of social services, effects on health care and healthcare systems, impact on emergency services, decline in neighborhood viability, and other negative effects (Desmond, 2016).

The National Center for Children in Poverty explains that

Child poverty and economic hardship can have significant consequences for children’s development and life chances. Growing up in poverty can be harmful to children’s cognitive development and ability to succeed in school, to their social and emotional well-being, and to their health. Children who experience hardship when they are young and children who live in persistent and severe poverty are at the greatest risk. Moreover, child poverty costs our society an estimated \$500 billion a year in lost productivity and increased spending on health care and the criminal justice system.

We find that although only a small share of children experience persistent, chronic poverty, children who do are much more likely to be poor as adults. We also find that African-American children are more likely than white children to experience poverty, and even when they spend similar amounts of time living in poverty during childhood, they are more likely to be poor as adults.

Utah’s Intergenerational Poverty (IGP) Welfare Reform Commission has led a multi-year effort in the Utah Department of Workforce Services to address these issues. The Commission’s 2015 report shows the

County	IGP Kids	Share of IGP Kids	IGP Adults	Share of IGP Adults
Utah	6,249	13%	3,855	12.5%
Summit	84	.2%	54	.2%
Wasatch	152	.3%	93	.3%

following IGP data for Utah, Wasatch and Summit Counties. Utah County is second behind Salt Lake County in the number of adults and children in intergenerational poverty. The Commission does limit its definition to

those who received public assistance in Utah as children and who now receive public assistance as adults along with their children (*Utah’s Fourth Annual Report on Intergenerational Poverty, Welfare Dependency and the Use of Public Assistance 2015*, 2015)

What do Clients Need the Most to Improve their Income and their Use of Income

Community Action has been serving those with low incomes for more than 50 years. Currently, we provide

- Emergency services to address lack of capacity of families to meet their basic needs – food help, transportation help, hygiene kits, shelter assistance, homeless prevention, clothing vouchers, furniture vouchers...
- Financial capability coaching and instruction to assist families in making the most of their limited resources
- VITA site support
- LITC program support – office space, utilities, etc.
- Case management to connect families with other community resources
- Help for families to access and apply for financial benefits in increase household income (SSI, SNAP, TANF, health insurance, etc.)
- Information shared with clients about the costs and issues related to payday lending, car title loans, etc.

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A number of other nonprofit and government organizations partner with us in providing additional services that relate directly to income and the use of income. These include

Department of Workforce Services

- Emergency assistance for eligibility households for homeless prevention, emergency rent help, transportation help, etc.
- Unemployment Insurance
- Benefits – SNAP, TANF, EA, GA, etc.

The Church of Jesus Christ of Latter-day Saints

- Welfare assistance – food, rent help, utility help, etc.
- Provident living guidance and instruction

United Way of Utah County

- Volunteer Income Tax Assistance

Utah State University Extension

- Advanced financial literacy instruction

AAA Fair Credit

- Individual Development Account matched savings program

Volunteer Income Tax Assistance

Root Causes

A number of root causes have been identified through surveys and forums. This list has not been fully analyzed, but it gives us initial content for further analysis.

- Family conditions—no/few role models
- Trauma
- Lack of resources
- Focusing on stress of the day
- People are simply exhausted
- “Used up” my system
- Inertia
- Few skills. . .even for middle-class
- Not LDS
- Bias
- Abuse/substance abuse
- Relationships
- Transfer of skills from current to more beneficial use
- Intergenerational poverty
- Lack of skills to move out of poverty
- Racism
- Mental health and substance issues
- Imbalance in areas of everyday life (job/income, family stress, health problems)
- Inability to deal with stress which takes its toll on paying bills, monthly/weekly budgeting
- Getting into “survival” mode; not preparing for the future.
- People with low job skills and lack of education
- People who stay in our community without legal permission to work in the country
- People who lack the support for those who have lived years in hardship
- Not having enough high-wage jobs; those not having high wage jobs do not have time or the resources to obtain additional skills
- Lack of belief that they can get a better education to capture a better job
- Lack of social supports to break the cycle
- Child care is not affordable
- Lack of equity in educational opportunities, substance abuse and mental health, changes to a strictly information economy
- Life style and peer pressure
- Substance abuse
- Those living in generational poverty don’t know any other way of living
- Family environment and dysfunctional issues; family breakdown

- Mental illness
- Income divide (losing the middle class and less integration between classes)
- Harder to have upward mobility
- Need more living wage jobs (better match between our housing costs and wages)
- Children are growing up in poverty and learning the life skills to live in poverty and not middle or upper income classes
- Drug use/substance abuse
- Lack of vocational skills or training
- Misuse and mismanagement of existing income
- Lack of education as a priority
- Lack of skills learning
- Lack of sustainable wage
- Lack of affordable housing
- Absent parent(s)
- Lack of education
- Lack of job skills
- Lack of affordable housing
- Low wages
- Lack of community awareness of poverty issues
- Poor mental health
- Lack of skills
- Lack of career planning

Financial, Physical, Human, or other Resources Available to Community Action and Clients in Income and Use of Income

Community Action's trained, knowledgeable, certified, and experienced staff are able to

- Provide direct emergency assistance
- Identify other community resources to assist individuals and families with emergency assistance to help them become stabilized
- Provide financial capability and asset building services
- Consumer information about predatory lending

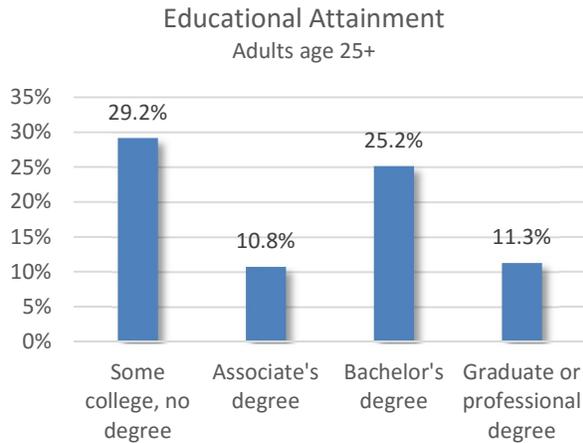
We also have facilities to provide space for the VITA program to operate a site in our building.

Government and community resources that are available are listed under "What Do Clients Need the Most to Improve..." above.

Issues Area (II) Education

Poverty and Education

Utah County is the fifth most-educated county in the nation; it has a higher percentage of adults currently



enrolled in college than any other county (of significant size) in the United States. Wasatch and Summit Counties, though not at the same level of educational attainment as Utah County, likewise have highly educated populations.

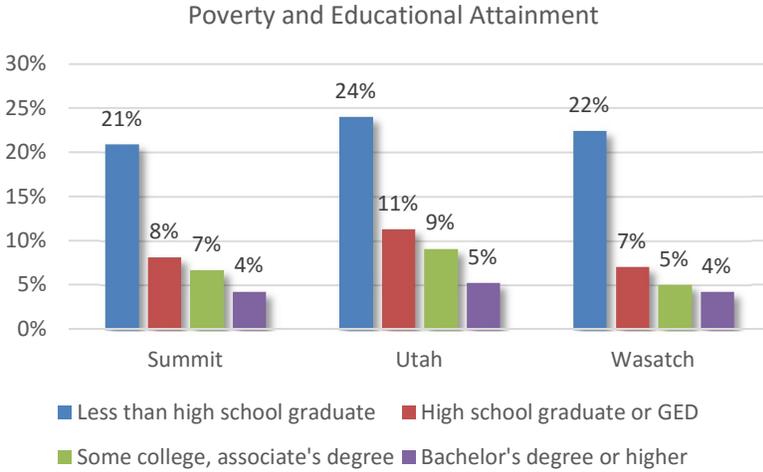
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With more than 95 percent of its adults having graduated high school, Utah County has a higher adult high school graduate rate than any county in the state. And about 76 percent of Utah County adults have at least some college education (*Utah County Community Assessment 2015--A Deeper Look: Education, 2015*).

There are about 123,000 children and youth participating in Utah County's three school districts. In addition, about 6,286 are in Wasatch County's programs, and about another 7,300 in Summit County. High school graduation rates have improved in recent years, although Provo School District's 71 percent is below the state average. Alpine and Wasatch districts are each at about 92 percent, and Nebo is at 90 percent. South Summit's 88 percent compares to Park City's 93 percent.

But the graduation rate for the Hispanic population in all six school districts is lower than the overall rate. Provo's 65 percent is the worst; Alpine and Park City each have 90 percent of their Hispanic students graduating.

The high school graduation rate for low-income populations is low. In Provo School District, only 66 percent of low-income students graduate on time. This compares to Park City's 87 percent and Alpine's 86 percent. Nebo and Wasatch are both at 83 percent (*Utah County Community Assessment 2015--A Deeper Look: Education, 2015*).

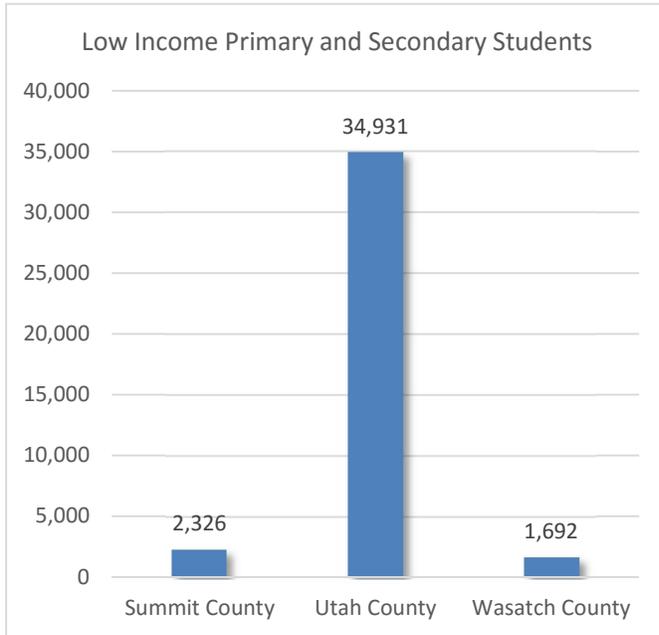


Living in poverty has been shown to be highly correlated to one’s educational attainment. In Utah County, nearly one in four adults who have not graduated high school (or attained a GED) are living in poverty; only one in 20 who have a bachelor degree or higher are in poverty. Similar numbers are found in Summit County and Wasatch County. However, the high educational attainment in Utah County cannot

be equated to few educational challenges. For example, there are an increasing number of students who speak a language other than English in the home attending school in Utah County—particularly in Provo School District.

Barriers in Education

One of the greatest barriers to education in Utah County is poverty. Students who are living in low incomes are less likely to perform well in school. In Utah County, nearly one in three primary- and secondary-age students is living in poverty. The 29 percent of Utah County students living in poverty equates to about 35,000 children and youth; Summit County’s impoverished student population is nearing 2,500, and Wasatch County’s is approaching 1,700.



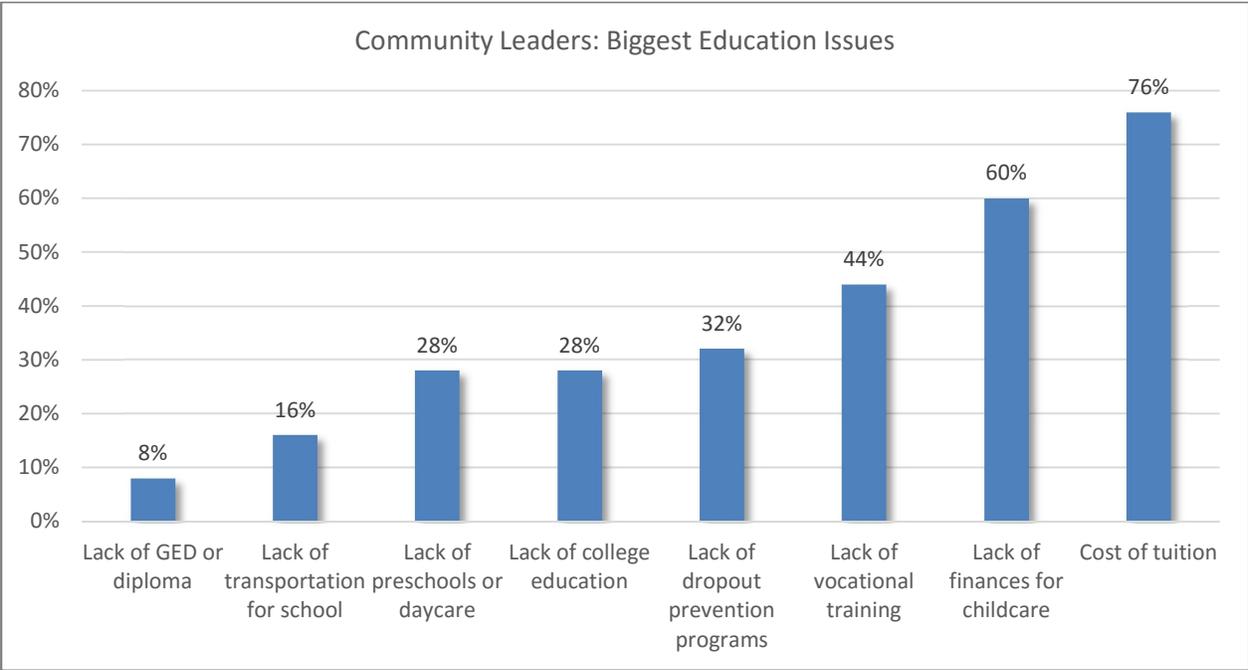
Utah County’s high post-secondary student population presents some unique challenges. There are currently about 73,891 students enrolled in college, graduate, or professional school in Utah County. Another 1,591 are in Summit County and just over 1,100 are in Wasatch County. Of the approximately 77,000 post-secondary students in these three counties, about 30 percent are living in poverty.

No doubt the area’s low median age—the lowest of any large county in the nation, at 24.2 years—is attributable in part to the student population of two major universities. Brigham Young University is home to about 30,000

students, and Utah Valley University has a total of about 33,000 students.

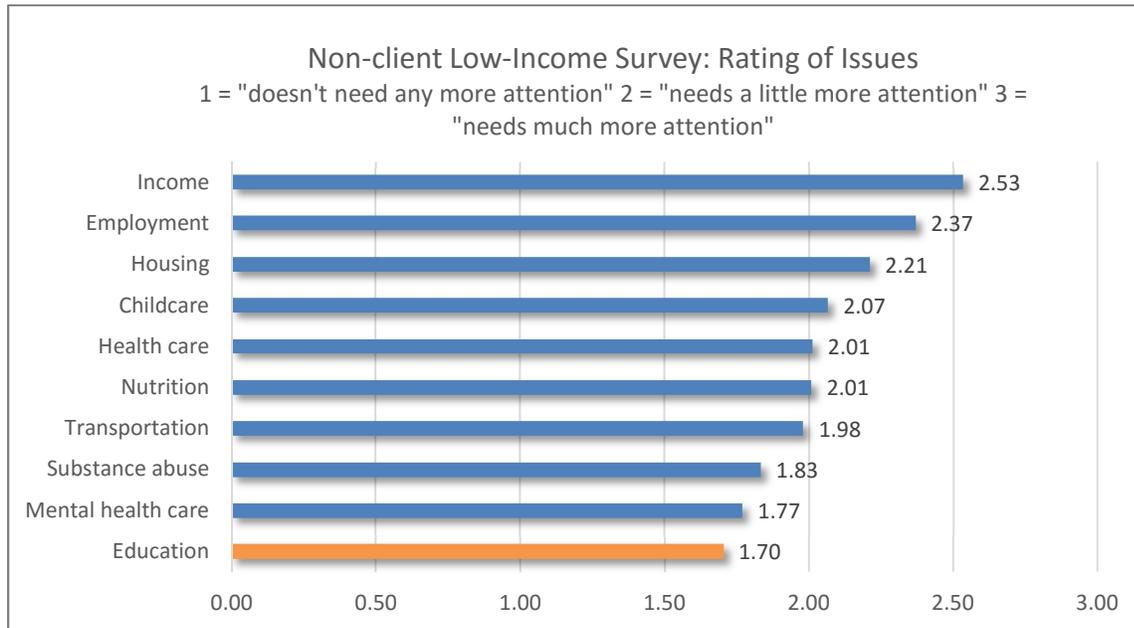
Education itself ranks low in a list of areas needing special attention among Utah County’s low-income residents. In our 2016 random sample telephone survey, it came in dead last—just behind mental health care and substance abuse. This is in line with a broader community survey conducted in 2015 as part of the United Way of Utah County Community Assessment. This assessment—funded in part by Community Action—showed that only 7 percent of adults in Utah County said Education is one of the top three issues facing the area. Yet 34 percent of current clients at Community Action cited “lack of training or education” as one of the three biggest issues facing adults in the community. When it comes to problems facing youth, 26 percent of clients said “lack of opportunities to develop skills needed as an adult,” which clearly implies education.

In the community leader survey (*Community Action Community Leader Survey: Results, 2016*)⁴, education came in only at number 6 in a list of 10 possible areas needing more attention in the area. About 33 percent identified it as a concern, with housing at the top of the list and nutrition at the bottom. However, when asked specifically about education, community leaders identified a number of barriers and needs. Topping the list of barriers is the “Cost of tuition to obtain skills/education,” with 76 percent of respondents citing this barrier. Other education-related issues include lack of lack of affordable childcare, lack of vocational training, lack of dropout prevention programs for youth, and a lack of preschools or daycare, among other concerns.



⁴ All references to “community leader survey” are from this source.

In our client survey, 40 percent of respondents indicated that getting the education and training they need to get a better job was a barrier to family stability; 34 percent indicated that lack of training or education is a serious problem.



Forums, focus groups, and interviews with various populations also resulted in education being a primary concern for community residents. In particular, the need for skilled labor was identified time and again among business leaders and elected officials. In particular, the need for machinists, mechanics, and construction workers was at the top of mind for many of these individuals.

Most Prevalent Gaps and Possible Solutions

With the high educational attainment in the area, the largest gaps in this area are access to education for those who are living in intergenerational poverty or are immigrants. Those in intergenerational poverty often lack the personal networks or social capital to access systems for education. Immigrants have difficulty maneuvering through the process to apply for and be accepted to post-secondary education. Immigrants with limited English skills have an even greater challenge.

Adult education is a gap that must continue to be stressed. Although Utah Valley University has non-traditional student and re-entry student programs, individuals with low incomes often lack the social capital, knowledge of networks and systems, and other capacities to take advantage of these opportunities. This is particularly true for those living in chronic poverty, whose lives are consumed with childcare, nutrition, and shelter issues. In our client survey, nearly 51 percent of respondents indicated

that “certificate or degree programs to help people get good paying jobs” was a most needed resource in our community.

Regarding primary and secondary education, the most prevalent gap is educational success for low-income and non-English-speaking students.

Community forums, staff meetings, client surveys, focus groups, and other outreach, the following possible solutions were offered:

- Engage more community members in mentoring, tutoring, and reading programs for children living with low incomes and second-language students
- Work toward greater collaboration among educators, service providers, and families
- Faster certificate training on development languages and platforms. Stop pushing high school students into a "college for all" concept
- Focus on professional and workforce education to help employers enhance the skills of their employees. UVU has a great professional and continuing education group that will aid any employer, big or small, with their educational needs.
- Increase access to high quality child care
- Start very young with prenatal to three years old—provide community supports that help parents see the need for attachment and communication in preparing their children to succeed
- Increase in developmental screening with increased contact with parents
- Support first-time mothers
- Strengthen families and neighborhoods in culturally appropriate and sensitive ways (both "culture of poverty" and recognition of different ethnic backgrounds)
- Increase number of free or low-cost internet access donation programs for online adult students in need, not just school-aged children
- Increase awareness to the public about which living wage jobs are in the area before they make educational decisions, especially for the non-traditional student
- Greater employer outreach to encourage more child-friendly accommodation for employees
- Transportation cost (bus tokens) for education included in financial assistance
- Increase participation in low-cost, short term training like the training at Mountainland Tech College
- Increase the number of volunteers who can serve as educational mentors to low income families

“People who live in intergenerational poverty don’t have the social capital needed to navigate the systems for entry into post-secondary education. Service providers need to work together better and collaborate with each other to help people work through the system.”

—Community Forum Participant

Effects of Poverty in Education

Although some students who fail to graduate high school are from middle- or even upper-income households, the majority are low-income and non-English-speaking students. These students are less likely to stay in school, succeed in school, and graduate from school. They are also less likely to gain post-secondary education which, as the data above show, is critical to earning and sustaining a livable wage.

40 percent of the respondents of our client survey indicated that getting the education and training they need to get a better job was a barrier to family stability. 34 percent of the respondents indicated that lack of training or education is a serious problem. 76 percent of the community leader survey respondents indicated that the cost of tuition to obtain skills/education is a primary education community issue. 44 percent indicated that lack of vocational training is another primary education issue. Education and training is essential for youth and adults to earn a sufficient income to live without the strain and challenges of low-income and poverty.

What do Clients Need the Most to Improve their Income and their Education

In order to identify client needs, we must also ask, “What is being done in the community for education—particularly for adults?” Community Action is already doing much, including

- Vouchers for gas for vehicle use to and from work, job search, education, training, etc.
- Inform homeless families about the availability of McKinney Vento resources to ensure their children and youth have reasonable access to education
- Case managers provide information and connection to adult education, short-term training, ESL, apprenticeship resources, small business development, Turning Point, etc.
- Circles provides Allies, resources, connections to educational and training resources
- Circles Allies provide ongoing support to Circle Leaders as they participate in training and education

Community Action addresses the issue of education in the Family Development program, Circles and through our advocacy and Bridges work. Although Community Action has no real control of outcomes in the area of education and training, we do have the capability to help people access programs and services. Circles provides coaching and Allies who help people better understand systems in order to help make them work for the individual. We also have the relationships and capability to work together with the range of programs and agencies to improve accessibility. We can provide Bridges Out of Poverty training to increase the level of understanding about the impact of poverty and the assets and challenges people have as they work to stabilize and try to move out of poverty.

Clearly, we have the knowledge, skills and partnerships with others in the community to address this issue. We also have funding to provide services and to carry out the training and advocacy work cited above; however, more funds would be needed to meet the entire need.

Education and training resources in the community are essential to addressing this issue. Our community enjoys the benefits of the following agencies and programs to help with education:

Department of Workforce Services

- Training funding
- Transportation help

Vocational Rehabilitation

- Case management
- Employer services
- Choose to Work and Ticket to Work programs
- Assistive technology
- Utah work incentives planning for persons receiving social security
- Disability law center assistance

School District Adult Education

- Adult high school program – high school credit, GED, adult skill building classes
- English language learning program – ELL classes; GED preparation

Project READ

- Adult literacy program to help adults reach 5-6th grade reading level
- Basic adult financial literacy living skills
- Recruits, trains and oversees adult volunteers to assist adults

Utah Valley University

- Community Education at UVU - provides a wide variety of online classes and certificates to improve job prospects
- Non-credit certificate programs
- After school and summer youth programs
- Career Step (health care industry jobs)
- Variety of four-year degree programs
- Master degree programs
- Business Resource Center; and more

UVU's Turning Point and Center for Personal and Career Development

- Successful Life Management Classes and Workshops
- Career Exploration and Workforce Re-entry
- Managing Life Transitions
- Anger Management
- Relationship Development
- Marriage Workshop

Mountainland Applied Technology College

- Quality training in a variety of technical and trade career paths
- Apprenticeship programs
- Custom Fit Training
- Online training

Brigham Young University

- Adult Diploma Program
- High school courses
- Middle school courses
- Free courses for adults, including functional family, self-reliance, gardening, personal finance, personal development, American politics
- Independent study/distance learning programs
- Widows and Widowers Conference
- Planning for Financial Security at Retirement
- Utah County Hospice Coalition
- Test preparation programs
- EMT Certification
- Variety of four-year degree programs
- Master degree programs

Numerous private, for-profit educational institutions, such as

- Provo College
- Stevens Henager College of Business
- Broadview University
- Bon Losee Academy of Hair Artistry
- Paul Mitchell School
- Utah College of Massage Therapy
- SkinScience Institute
- And others

Based on our client survey, interviews, and focus groups—as well as our own experience and case management, clients need

- Education or training for a better job
- Certification programs for improved employment opportunities
- Financial assets to build upon
- Connections to financial assistance systems and programs such as federal student aid
- Adult education and GED programs
- Adult literacy services

Financial, Physical, Human, or other Resources Available to Community Action and Clients in Education

Community Action has capable staff, VISTA workers, and volunteers who help provide education for our clients. Financial Literacy, Family Development, and Circles programs each provide education services in their respective areas.

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The Financial Learning Center fosters self-reliance through education about money. The center offers one-on-one counseling and assistance to help clients take control of their finances. It teaches budgeting skills, debt management, understanding and improving credit scores, and saving. Mini classes in financial topics that interest clients. These include

- Pay Yourself First: Why You Should Save
- How Credit History Affects Your Future
- Credit as an Asset
- How to Establish Credit
- How to Choose and Use a Checking Account
- Online Banking and Bill Pay
- How to Avoid Predatory Lending
- Debit vs. Credit: When to Use Them
- Eliminating Debt: Power Pay
- Retirement Readiness

The Home Buyer and Mortgage Counseling Program empowers families to obtain long-term home ownership through education and counseling; and strengthens home ownership by identifying resources, advocating ethical practices and assisting with dispute resolution. The Home Buyer and Mortgage Counseling Program is approved by the Department of Housing and Urban Development (HUD) as a Housing Counseling agency. Our homebuyer education class covers all requirements for any loan or down payment program. Clients gain knowledge to shop for a lender and loan programs, become familiar with loan documents, and more.

Through one-on-one counseling, Community Action helps clients

- Analyze their present financial and credit status
- Learn about down payment assistance programs for low to medium income families
- Establish a budget
- Learn money management skills
- Establish a plan of action to become a homeowner

Family Development assists clients in a number of ways. Through one-on-one case management, our staff teaches

- Budgeting
- Qualifying for other programs

- Accessing community education resources

Circles provides vital education through Allies and other volunteers. A transformational approach that connects volunteers and community leaders with families in need, Circles helps community members better understand barriers and help eliminate local poverty while assisting individuals and families living with low incomes.

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Community Action provides weekly meals and childcare as dedicated families work on their personalized path out of poverty. This begins with a 12-week course that teaches self-reliance, analytical thinking and problem solving skills. After the course, participants become certified Circle Leaders and are paired with two to three people from different economic classes. Circle Leaders and their Allies (intentional friends) continue to attend the weekly meetings with their peers. These friendships serve as a foundation to address and solve the barriers preventing Circle Leaders from overcoming poverty.

Government and community resources that are available are listed under “What Do Clients Need the Most to Improve...” above.

Issue Area (III) Employment

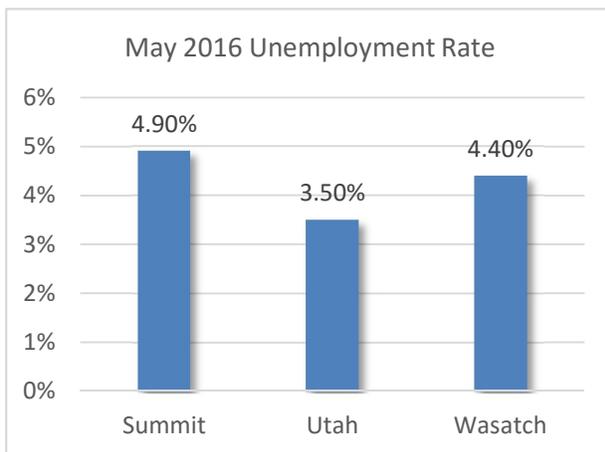
Poverty and Employment

Employment that provides sufficient income is essential for individuals and families to achieve financial stability. It ultimately helps people move out of poverty, build savings for emergencies, reduce dependence upon government and other assistance, and reduce use of costly payday loans and other predatory financial products (Desmond, 2016).

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Good paying jobs is one of the top three issues identified in client surveys, client forums, community surveys, and community focus groups. Many of the agency's clients are employed in low-paying jobs. They must compete with a highly skilled and educated workforce. While unemployment is low, many thousands of people with skills and education are under-employed and many thousands of people without many employable skills are working in low wage and often part-time jobs. People often work in 2 or 3 part-time jobs to try to make ends meet.

Unemployment in the service area has been consistently healthy, with monthly rates regularly coming in below the national numbers. In May 2016, the unemployment rate in Utah County was 3.5 percent. With



a median age of 24.2, Utah County's workforce is significantly younger—and therefore less experienced—than neighboring counties. Nearly half (46 percent) of Utah County's workforce is between 20 and 34 years old, compared to 39 percent in Salt Lake County.

households in Utah County have 5 or more people, compared to only 14 percent nationally.

Family size plays a role in Utah County's poverty and employment issue areas. More than half (52 percent) of households in Utah County have children under the age of 18, compared to 33 percent nationally. About 34 percent of family

The following statements come from the Department of Workforce Services "Economic Snapshot" by county.

Utah County's robust 2015 job growth continued into the first quarter of 2016. With the addition of over 13,500 jobs, Utah County grew at a year-over rate of 6.2 percent and added 27 percent of the states new jobs. In addition to strong job growth, unemployment levels in Utah County are among the lowest in the state. The average monthly wage in the first quarter of 2016 rose 1.4 percent, significantly lower the 2015 fourth quarter pace of 7.2 percent (*Utah County Economic Snapshot*, 2015).

The first quarter of 2016 brought with it robust job growth for Wasatch County. Growth was broad-based, with significant employment gains in ten of the eleven major industries. The

average monthly wage in the first quarter of 2016 edged up by one-half a percent over the previous year. Taxable sales expanded significantly with a 10 percent increase relative to the prior year (*Wasatch County Economic Snapshot, 2015*).

In the first quarter of 2016 the Summit County job market experienced broad-based growth as nearly every industry added employment relative to the previous year. Many industries, particularly leisure/hospitality, experienced significant growth due the strength of the 2015-16 ski season relative to the previous year. Taxable sales also grew at a robust 11.8 percent over the previous year (*Summit County Economic Snapshot, 2015*).

It is also important to note the following regarding job growth in Utah County. This quote comes from the Utah Governor's Office of Economic Development:

Utah is well known for having the Greatest Snow on Earth®. Each year, millions of tourists visit the state in search of the world-renowned powder found across the Wasatch Front during the winter season. Utah's so-called "Silicon Slopes" are also growing in popularity, as technology companies of all sizes set up shop in the Beehive State.

In recent years, the state's technology industry has grown exponentially. Tech giants like Adobe, EMC and Twitter, as well as emerging innovators like Workday, have started moving operations to Utah, taking advantage of the state's skilled workforce and business-friendly practices.....Over the past decade, Utah has earned a number of national accolades for its business-friendly practices. Forbes magazine and other thought leaders have ranked Utah and its cities as some of the top locations in the country for business and careers (Sorensen, 2014).

Despite the many positive aspects of our economy, nearly 4,000 Utah County children are living with a single father; about 13,000 are living with a single mother with many of these living in poverty. Single mothers with their own children under age 18 have the lowest median income of family type—both nationally and in Utah County—at \$28,369. And 34.1 percent of single mothers with children under 5 years old are living in poverty (*Utah County Community Assessment 2015--A Deeper Look: Children & Youth, 2015*).

About 5 percent of all children under age 6 are living with a grandparent who is responsible for their upbringing; three percent have no parent present. This equates to 3,684 children being raised by their grandparents, with 2,066 of these having no parent in the home (*Utah County Community Assessment 2015--A Deeper Look: Income, 2016*).

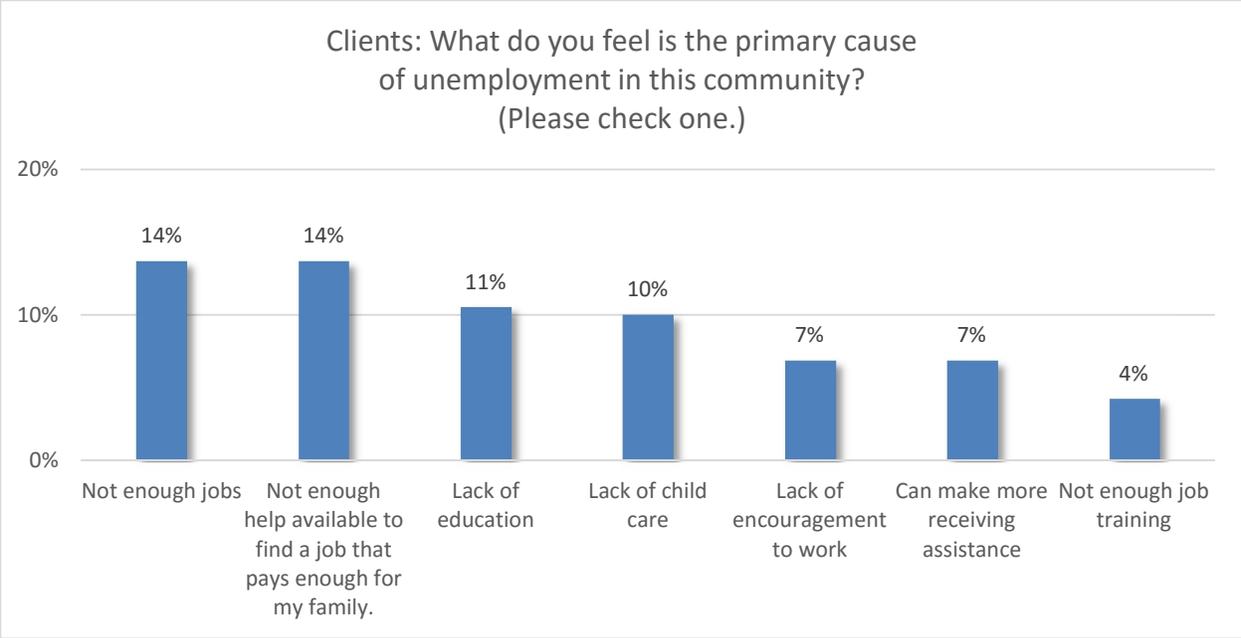
With such a low unemployment rate, one would assume that persons living in poverty would not have difficulty finding or maintaining employment. Such is not the case. Focus groups, interviews, and community forums reveal common themes around employment in the service area. These common themes are

- Highly skilled potential employees entering the workforce from Utah County's two major universities are over qualified for positions, yet still desire to live in the area. And so they are accepting employment opportunities that would normally be filled by other, less-qualified individuals. The result is that the least qualified are being squeezed out employment, being forced to take short-term, part-time or day labor work.
- Students are choosing to go to school to get bachelor and master degrees, and so other positions that require vocational skills are not being filled.
- The low unemployment rate means employers with low-skilled, part-time positions in the community are required to pay \$1 to \$2 more per hour than in the past; yet the surplus of eager, middle-class college students fills the employment needs, leaving other persons living in poverty unable to find work.
- Skills such as keeping commitments, showing up to work on time, communicating with others, getting along with others, and accountability are seen by some employers as lacking in some populations.

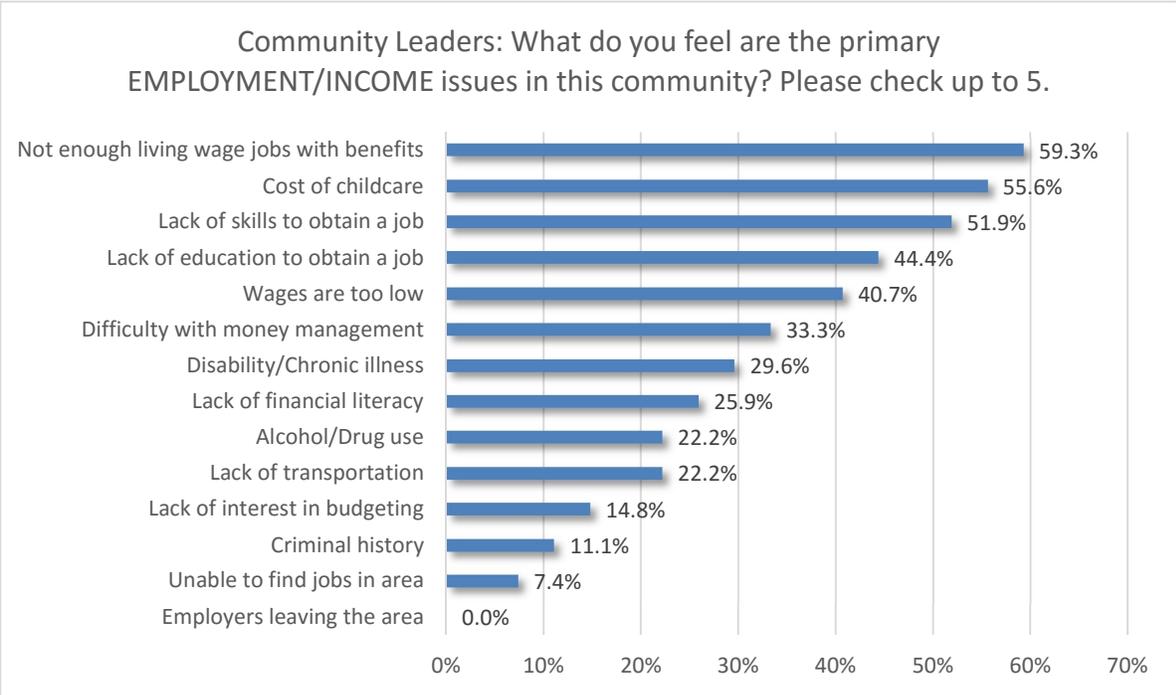
“Our supply and demand is off since we have two major universities and a slew of private for-profit colleges pouring new graduates into the labor pool. Many of them won't leave the area. As a result, college graduates take jobs that don't require education. That drives down the wage pool.”

—*Community Leader Survey Respondent*

Clients of Community Action believe there are not enough jobs in the area and not enough help finding jobs with adequate wages. Lack of education and lack of child care are next on their list.



Community leaders hold similar positions. Nearly 60 percent cited “Not enough living wage jobs with benefits” as the primary issue with employment in the service area, with “cost of childcare” and “lack of skills to obtain a job” following.



Nearly 51 percent of clients indicated that “certificate or degree programs to help people get good paying jobs” was a most needed resource in our community. This points to the need for educational opportunities for the adults who are living in poverty—often adults who did not complete high school or who have not had any post-secondary education.

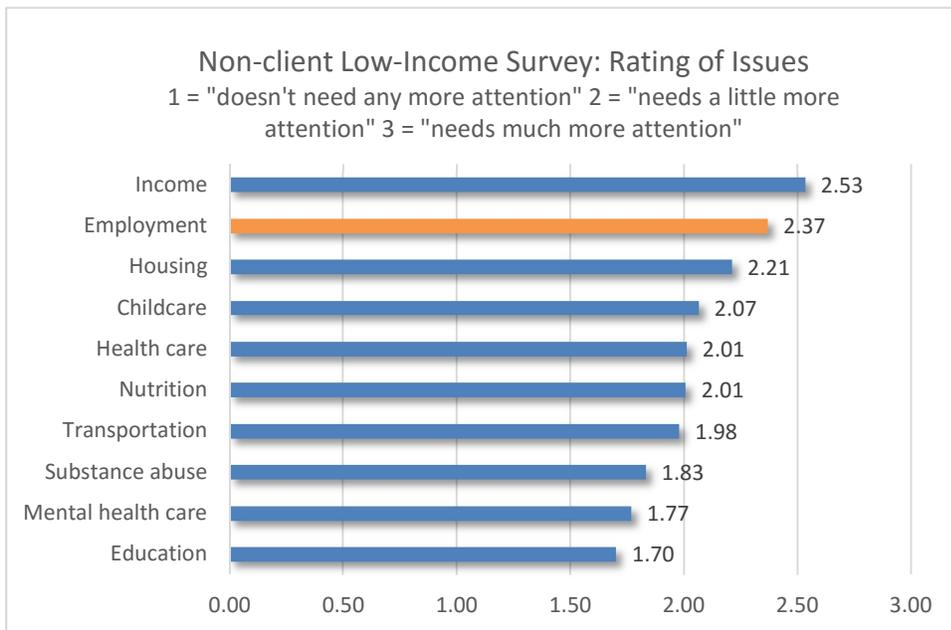
Non-clients who are living with low incomes in Utah County rated employment the second highest of the ten areas identified in our survey.

“We see fast-food establishments paying \$11 or \$12 per hour because they can’t find enough people. Yet these jobs are being taken by highly skilled college students, not low-skilled individuals trying to provide for their families and struggling to make rent.”

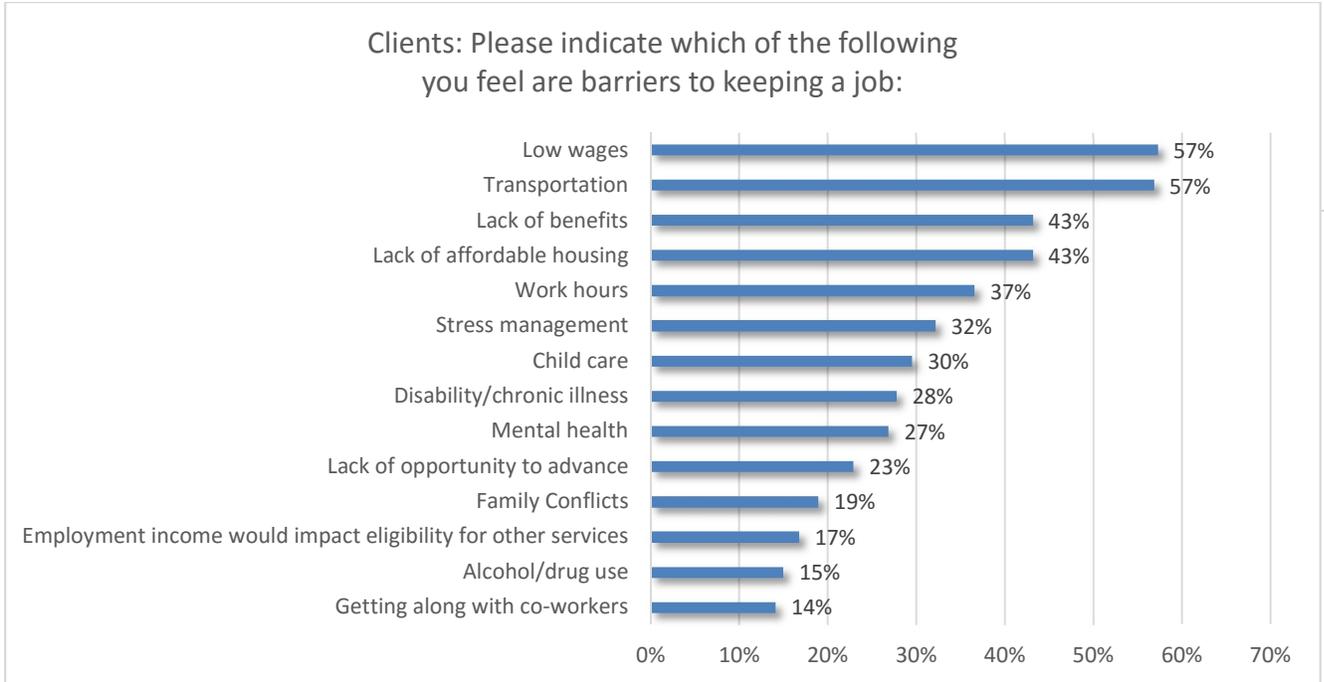
—*Economic Development Professional*

Barriers in Employment

The barriers cited above are instructive. Living wage jobs—particularly with benefits—and child care services are among the most significant issues. In addition, the competition for even part-time work with no benefits is stiff.



Clients report that low wages, transportation, lack of affordable housing, and lack of benefits are the top barriers in keeping a job.



In addition, the lack of social capital among those living in intergenerational poverty is a significant barrier to employment. Many of these individuals and families do not have the relationships, skills, and knowledge to access and maintain living wage positions. This is exacerbated by the large number of over-qualified college students and college graduates.

The ability to communicate well, dress appropriately, arrive on time for work, get along with others, and be accountable for all aspects of one’s employment is also important to getting and keeping a job.

“It’s the ‘soft skills’ that are needed: communication, how to get along well with others, etc., that are lacking.”

—Community Leader Survey Respondent

In addition, the barrier of low social capital and its role in preventing gainful employment cannot be overstated. Many

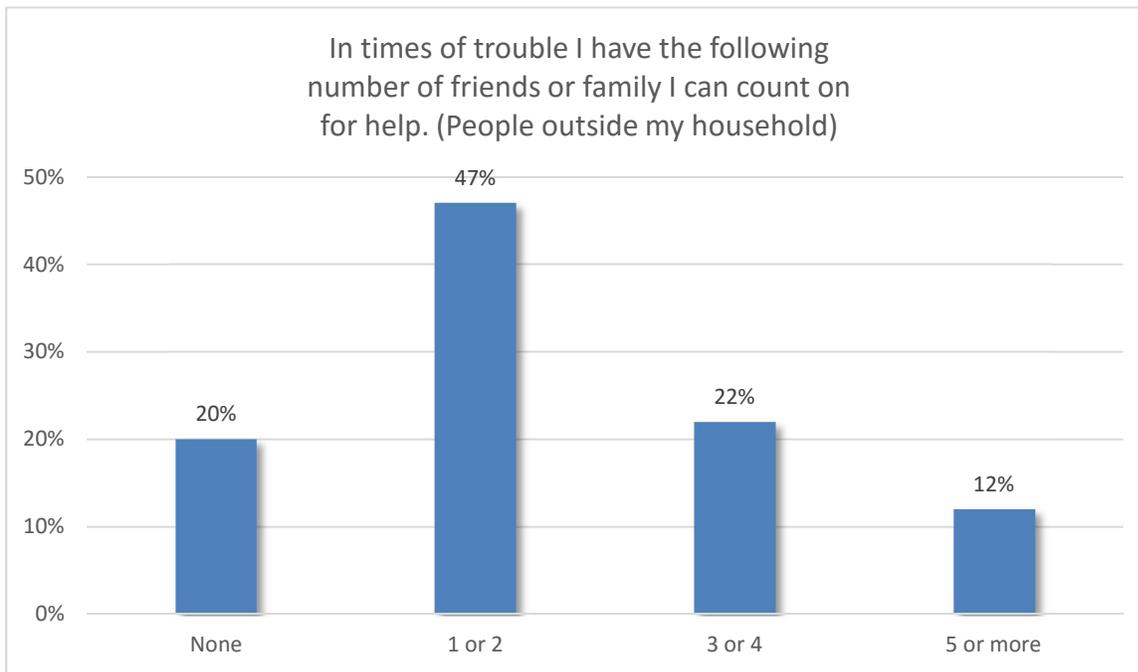
jobs are filled through word of mouth. Job postings in newspapers, online, and with DWS—although good sources for those seeking employment—are often filled by someone known to the employer.

In our client survey, about two-thirds of clients indicated that have two or fewer family members or friends who they can count on “in times of trouble.” And 20 percent indicated they have no people to count on. This low level of social capital is a barrier in a number of areas, but particularly in finding and maintaining employment.

Community Action's vision includes social capital as one of three primary elements:

We envision vibrant, sustainable communities throughout Utah, Summit, and Wasatch Counties where each resident has

- Safe and affordable housing;
- Adequate economic opportunities; and
- People in their life they can count on.



Most Prevalent Gaps and Possible Solutions

There are a number of gaps for people with low income in the issue are of employment. The most prevalent gaps include

- Training for soft skills
- Bonding and bridging social capital
- Access to systems to gain education and training for positions that are available

The following possible solutions were offered in community forums, staff meetings, client surveys, focus groups, and other outreach:

- Increase incentives to work for individuals receiving disability income and reducing barriers to working
- Start pushing people to leave the state rather than telling them to stay so the "state can get an ROI on their taxes"

- Bring more companies here that pay more than \$13-15
- Child care swap
- Dave Ramsey classes for the low income
- Increase time and stops for public transportation
- Employers need to develop/adopt innovative ideas being tried now so more will catch on regarding things like benefits, child care, etc.
- The market may drive wages up
- Make child care more affordable
- Match the federal childcare subsidies with state monies to increase availability
- Increase incentives to emergency rooms providing health insurance benefits to lower paying jobs
- More treatment options for substance abuse
- Strengthen families and neighborhoods
- Make childcare benefits/support available for parents in a training or educational program
- Have more family-friendly benefits and schedules available at living wage jobs
- More job training and employment counselors to help secure a job
- Mandatory financial literacy/budgeting courses with any public assistance
- On-the-Job training opportunities
- Financial literacy and budgeting education
- More training opportunities especially for nurses
- Possibly offer satellite office to make budgeting classes more readily available.
- Enable community members to take short-term training programs with low cost options and quick turn-around into the workforce.
- Education of existing community members, not just recruiting outside employers.
- More training and resources for people who need it
- Teach and provide ongoing support with career planning and job search
- Improving services to increase access by those with barriers to participating in services
- Build more high touch assistance built on relationships
- Address the cliff effects
- Develop incentives for employers to hire persons with fewer skills and barriers
- Attract businesses and jobs that pay living wages
- Child care swap
- Improve transportation system – number of stops and expanded times
- Work with employers to provide health benefits, child care, etc.

“Part of the issue is employers see Utah County as a place where they "purchase" cheap labor. With two higher education institutions producing lots of graduates who want to stay (mostly from UVU), employers know they can find high-quality people for lower wages than elsewhere.”

—Community Leader Survey Respondent

- Affordable child care
- Address the issue of businesses locating and/or expanding here because of the large number of highly educated workers who are willing to work for a low wage
- More employment counselors
- On the job training which results in long-term higher wage jobs
- Economic development work with existing employers to hire, train and promote low wage workers in addition to bringing in new employers

In addition to these possible solutions, there are ways that Community Action can improve internal systems, processes, and services in order to help clients with employment.

- Seek funding to increase staff time to build long-term supportive relationships with those seeking help
- Complete the triage process in order to improve how we communicate options and resources (both internal and external)
- Add more computer, phone, fax and printer access to clients
- Work with DWS and other employment programs to make it much easier to get services and to be more supportive for clients (more high touch starting where the client is and not where we think they should be)
- Bring in resources to help the entrepreneurs in the commercial kitchen to become successful
- Build partnerships with targeted employers and provide Bridges Out of Poverty training and encourage their HR to adapt to help their employees who live with chronic and inter-generational poverty succeed on the job (utilize Bridges “Workplace Stability” curriculum)
- Increase understanding of and build relationships with economic development entities to get results that help low-wage workers and those living in chronic poverty get and keep good paying jobs

“I came here with my three children from Chile. We used to live in Provo but now we live in Orem. We are in a better neighborhood now—a safer neighborhood—but we are paying more than \$1,000 for the apartment. If we are even one day late, we must pay more. My husband is trying to save enough money to come here, but his job in Chile doesn’t pay very much. And so I am working as much as I can too.”

—*Person with two jobs, yet still living below federal poverty guideline*

Effects of Poverty in Employment

Clearly, the low unemployment rate—which, ironically, is considered a positive for any community—is causing those with lower incomes and lower skills to drop out of the workforce, fail to find a job, or not retain employment. Although wages for even low-skilled positions are high, the supply of an ample,

middle-class, educated workforce willing to earn low wages pushes out those living with low incomes or in intergenerational poverty fail to find livable wage employment.

What do Clients Need the Most to Improve their Income and their Employment

There are many organizations working to improve income and employment in our service area. Community Action provides

- Case management referrals to a variety of employment services
- Food intake worker referrals to a variety of employment services
- Computers in the lobby for clients to use for job search
- Use of phone in the lobby for client use in job search
- Binder with job listings from DWS and other listings for clients to use
- Goal setting with clients in case management settings
- Commercial kitchen for use by entrepreneurs to build and expand their food businesses

In addition, some of the major players in the area of employment in our service area include

Department of Workforce Services

- Employment listings and services
- Job readiness training
- Job clubs
- Unemployment insurance

Temporary Jobs Agencies

- Provide opportunities for temporary and other job placements

LDS Employment Resource Services

- Career workshops
- Professional placement program assists professionals, managers and executives to find or upgrade their employment (networking, one on one coaching, job leads, and job search)
- Development counseling services for people with barriers to employment

People Helping People

- Workshops to build careers and help people become more gainfully employed
- Mentoring and coaching for program participants

Mountainland Association of Governments

- Gap and start-up funding to qualified businesses if it can result in ongoing job creation
 - Purchase of machinery, equipment, or other fixed assets and working capital (\$10,000 to \$50,000)

- Microloan program to provide an entry level loan to a micro-enterprise with potential to become a business eligible for traditional funding (\$500 - \$5,000)

Utah Valley University Business Resource Center

- Mentoring, coaching and training for persons to start their own business
- SBA loans

Based on our client survey, interviews, and focus groups—as well as our own experience and case management, clients need

- Higher wage jobs
- Bridging social capital to access jobs
- Soft skill training and development
- More affordable housing to counterbalance the inability to find and maintain livable wage jobs
- Childcare services
- Mental health services

Community Action does not have control of the issues of employment and unemployment. Where we can assist is to work with individuals and families in order to connect them with community resources. Circles does work with individuals and families to become more employable, access training, access more gainful employment, etc. Community Action is also committed to partnering with others to address the policies which create the “cliff effect,” which makes it challenging for people to accept better paying jobs.

Community Action can also help clients and others better understand the hidden rules of the workplace. We can also work with targeted employers to teach them the principles of Bridges out of Poverty in order to assist them in coaching and working with their staff and volunteers. This will improve their abilities to help individuals and families out of intergenerational poverty by solving problems and overcoming barriers—rather than disciplining staff or volunteers for being ineffective.

The organizations cited above should continue to carry out their programs and services. Community Action’s role in employment is limited to helping people access existing resources and services through our food intake, family development case work, and Circles Initiative.

It is essential for the DWS workforce council and economic development organizations to strategically work to prepare, train and match unemployed persons and low wage workers with new opportunities for better income employment. Community Action can help encourage DWS and other entities to continue in their respective efforts by continuing to strengthen our relationships with leaders, managers, and decision makers.

Financial, Physical, Human, or other Resources Available to Community Action and Clients in Employment

Staff at Community Action are engaged in appropriate levels of work that helps clients find or improve their employment. We also have the capacity at our existing facility to assist in this issue.

- Case management referrals are made to a variety of employment services
- Food intake worker referrals are made to a variety of employment services
- Computers in the lobby are available for clients to use for job searches
- Phone in the lobby is available for client use in job search
- Staff provide a binder with job listings from DWS and other listings for clients to use
- Case managers help clients with goal setting
- Commercial kitchen is available for use by entrepreneurs to build and expand their food businesses

Government and community resources that are available are listed under “What Do Clients Need the Most to Improve...” above.

Issue Area (IV) Housing

Poverty and Housing

The impact of housing instability has been well documented. Research shows that the effects of housing instability on children and families is similar to the negative impact of staying in a homeless shelter or in their car. The effects include anxiety and consistent high levels of stress (Small & McDermott, 2006); food insecurity (Reid MD et al., 2008); lack of privacy (Gultekin, 2014); poor brain and motor skills development (Luby et al., 2013); and other health and safety issues (Desmond, 2016).

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Housing in the service area of Utah, Summit, and Wasatch Counties is a major concern. With Utah County's young population, entry-level housing is in short supply, and this drives housing costs up. With the median home value in Utah County increasing to more than \$222,000, only 5 percent of homes are valued less than \$100,000. This leads to increased debt: about one-third of homeowners with a mortgage are spending more than 30 percent of their household income on housing costs.

About 71 percent of all renters who are making less than \$50,000 are paying more than 30 percent of their income for housing—which is considered “excessive” by HUD (*Utah County Community Assessment 2015--A Deeper Look: Housing*, 2016). A one-bedroom apartment requires \$26,720 in annual income; two bedrooms requires \$31,520 (*Out of Reach 2016: No Refuge for Low Income Renters*, 2016). One-third of homeowners with a mortgage are spending more than 30 percent of their household income on housing. Just over 18 percent are spending more than 50 percent of their income on housing costs.

Utah County's median rent of \$761 is lower than neighboring Salt Lake County's \$805. But it is slightly higher than the state average of \$755. Additionally,

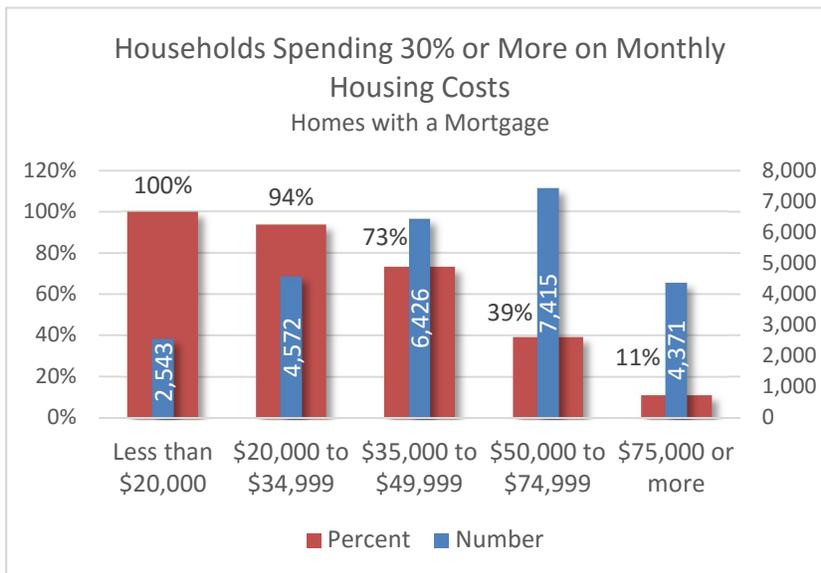
- More than one-third—37 percent—of Utah County's renters pay between \$500 and \$749 for their monthly rent (not including utilities or other fees).

“A low income unit was built across the street from Community Action. It achieved 100% occupancy within one month. All of the tenants were students at BYU. We have so many students in the area, they snatch up the nice low income housing. Others cannot get in quick enough.”

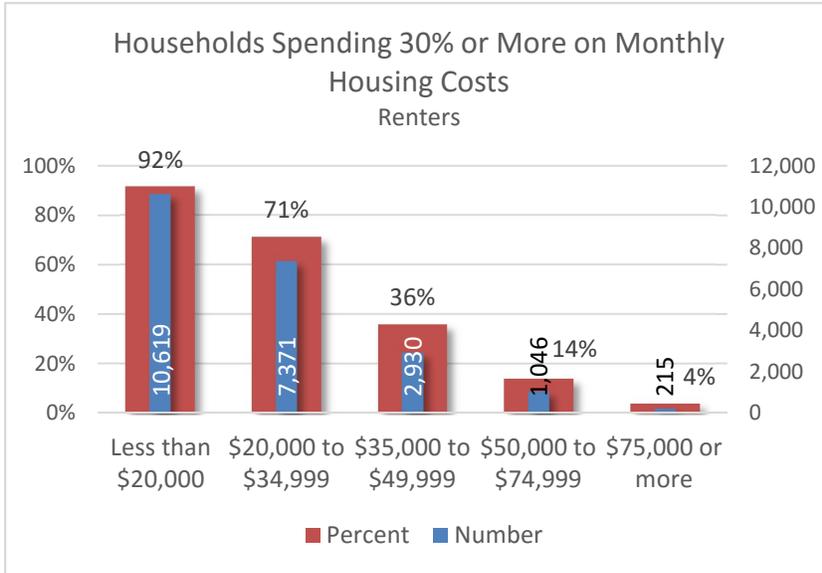
—Community Leader Survey Respondent

- About 71 percent of renters making less than \$50,000 per year are spending more than 30 percent of their household income on housing expenses (rent, utilities, and other expenses).
- Utah County's median monthly housing cost for renters is \$1,158; this is more than Salt Lake County's \$1,128 and higher than the state average of \$1,062.
- About 83,000 renters in Utah County are paying more than \$1,000 per month in housing costs.

- The annual income required to afford a one-bedroom apartment in Utah County is \$26,720. For a two-bedroom apartment, \$31,520 is required (*Out of Reach 2016: No Refuge for Low Income Renters*, 2016).
- About 14,800 adults in Utah County are in danger of becoming precariously housed—that is, they are staying with friends or family members for days or weeks at a time, with no permanent housing in their name (or the name of an immediate family member). With the high student population in Utah County, the question naturally becomes, “Aren’t many of these couch surfers simply college students bouncing between friend’s apartments?” However, there is no statistical correlation between full-time student status and being in danger of becoming precariously housed (*Sleeping on the Edge 2015*, 2015).
- There were about 178 homeless persons in Utah County on the single night of counting in January 2016; 53 of these are children (*2016 Mountainland Point-in-Time Count*, 2016).
- About 58 of adults counted in the latest three county census of homeless persons—or 46 percent—have a serious mental illness (*2016 Mountainland Point-in-Time Count*, 2016).
- Home prices increased by 26 percent between 2012 and 2015 (Wood, 2015b).
- As of 2015, there were 20 new apartment projects under construction in Utah County. All are market rate units—and are therefore out of reach for people with moderate and low incomes (that is, anyone with income less than 60 percent of Area Median Income) (Wood, 2015b).
- Rental rates have increased by 8 percent between 2014 and 2015 (Wood, 2015b).

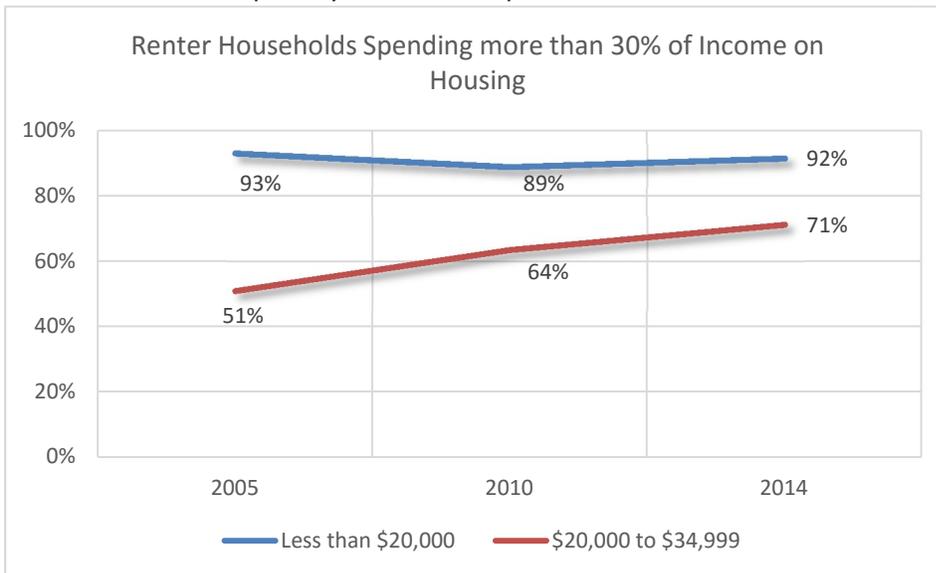


The number of both homeowners and renters paying excessive amounts for housing is staggering. In Utah County, more than 7,000 homeowners with a mortgage who are making less than \$35,000 per year are paying more than 30 percent of their income for housing. And nearly the same number—6,426—who make from \$35,000 to \$49,999 are likewise paying excessive amounts (*Utah County Community Assessment 2015--A Deeper Look: Housing*, 2016).

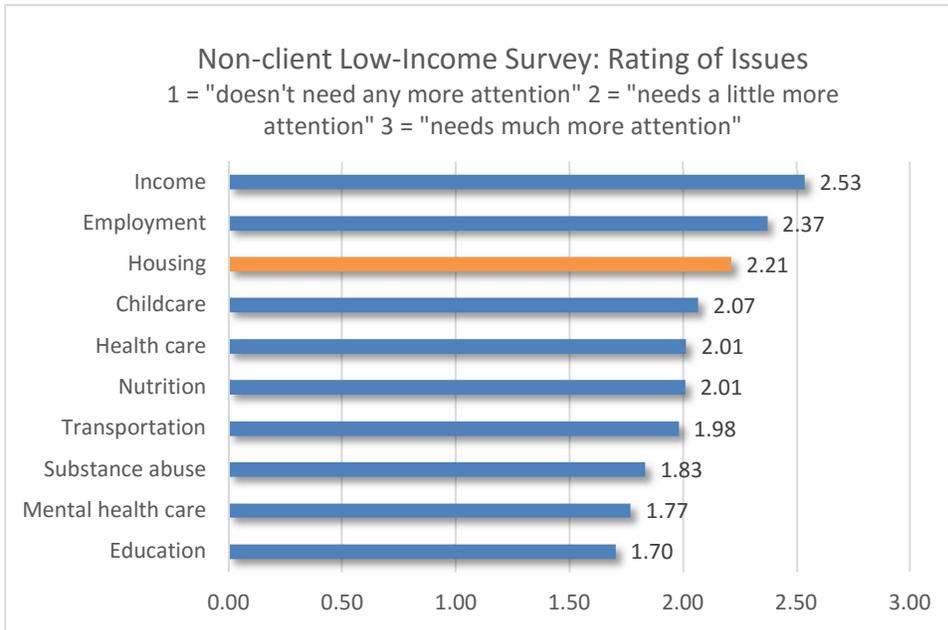


More than 18,000 renters who make less than \$35,000 annually are paying excessive amounts for housing; nearly 3,000 renters who make from \$35,000 to \$49,999 are likewise paying excessive amounts (*Utah County Community Assessment 2015--A Deeper Look: Housing, 2016*).

The Great Recession that began in December 2007 continues to affect renters and homeowners, but renters have been especially hit hard. The percent of renters who earn from \$20,000 to \$34,999 annually



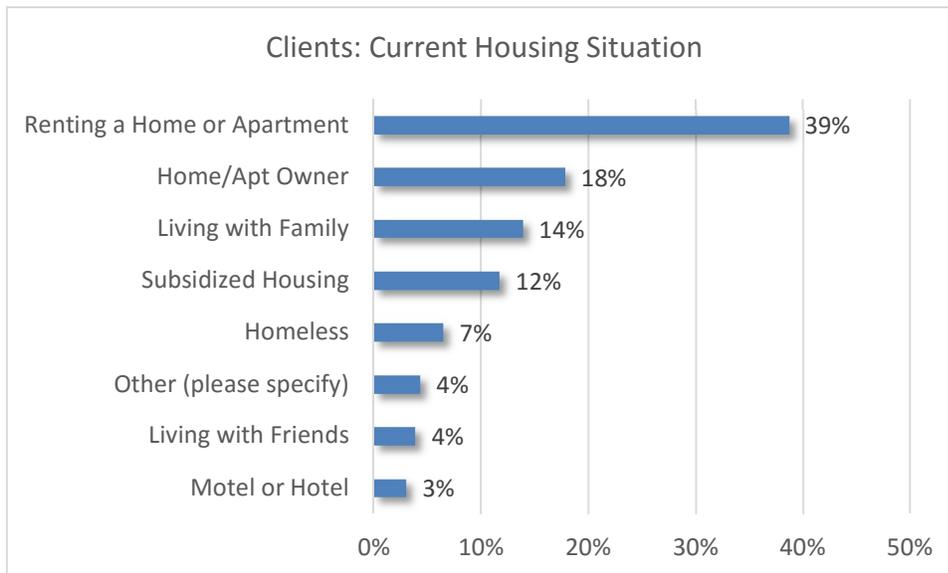
and are paying more than 30 percent of their income on housing has increased dramatically—going from 51 percent in 2005 to 71 percent in 2014 (*Utah County Community Assessment 2015--A Deeper Look: Housing, 2016*).



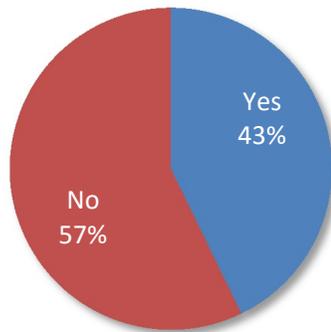
Non-clients living with low incomes ranked housing third highest of 10 issues surveyed, coming in behind income and employment.

Nearly 40 percent of Community Action clients are renting a home or apartment, and 18 percent own their home. Fifteen percent indicated they live with family. About 4 percent of Community Action clients are currently living with friends. Three percent are living in a hotel or motel. And 4 percent say they are

living in "other" housing situations.



In the past 12 months has your family had to live with another family because you could not afford your own housing?

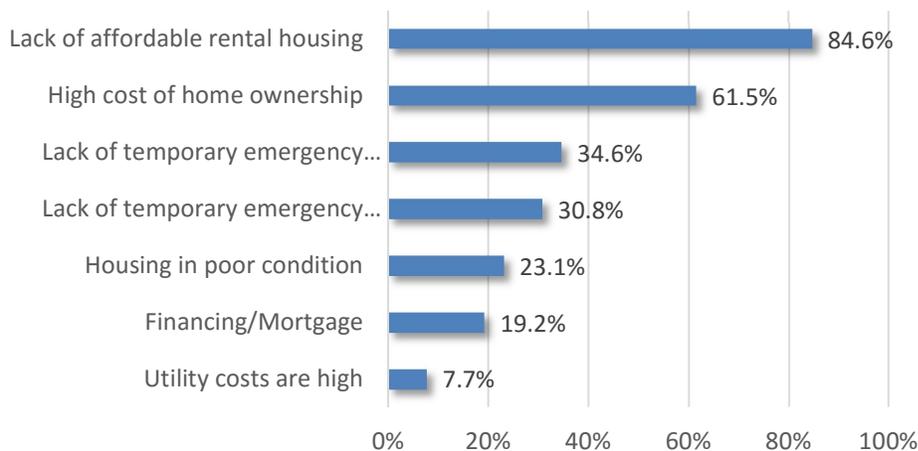


More than 40 percent of Community Action clients indicated in the recent client survey that they or their family has “had to live with another family because you could not afford your own housing.”

Barriers in Housing

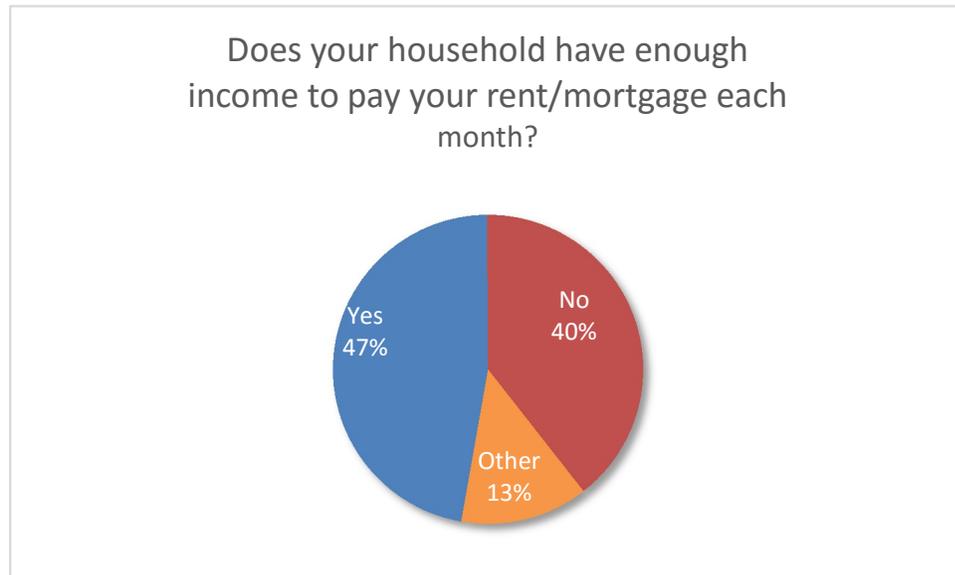
Housing is a complex issue that has multiple factors and variables at play. Numerous economic conditions in the local community, combined with many individual circumstances, make identifying and overcoming barriers to housing a difficult task.

Community Leaders: What do you feel are the primary HOUSING issues in this community? Please check your top 3.



Community leaders see lack of affordable rentals as the highest priority within the issue of housing: nearly 85 percent identified it as one of the top three issues. Home ownership falls just behind high rents as an issue to be overcome.

Income and high rentals is clearly a barrier needing to be overcome. Four out of ten clients in the survey

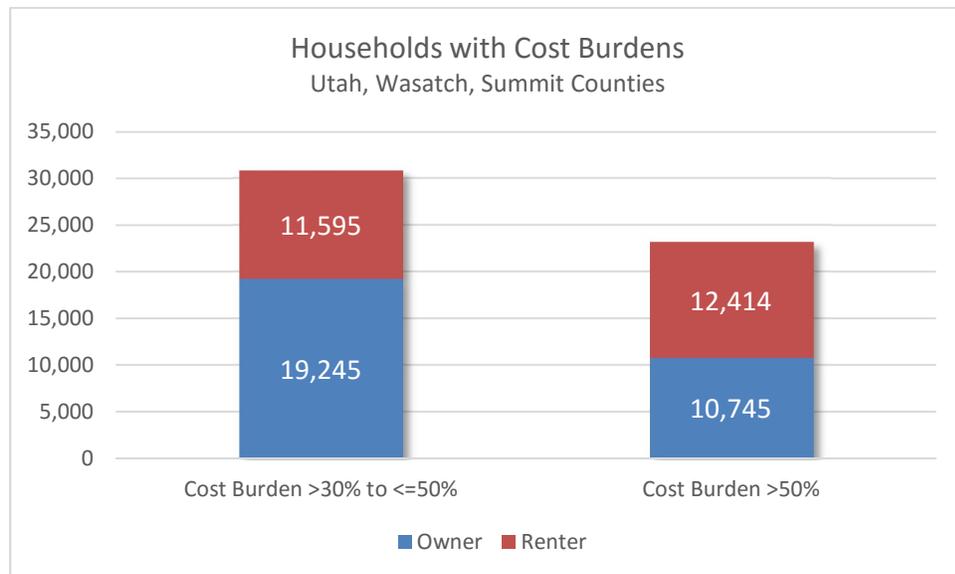


indicated their household does not have enough money to pay rent or mortgage each month. And another 13 percent responded neither “yes” nor “no” when asked this question—likely meaning that they rely on others for help to pay for housing.

And keep in mind that

this question is asking only if they have enough for rent or mortgage. Utilities and other housing costs are on top of this.

Another way to gauge the housing cost issue in our service area is to look at cost burden calculations from HUD. Using the Comprehensive Housing Affordability Strategy (CHAS) tool for our service area, about



55,000 households have excessive cost burdens. More than 12,000 renter households are paying more than 50 percent of their household income on housing. And nearly 11,000 homeowners are also paying more than 50 percent of their income for housing (“Comprehensive Housing Affordability

Strategy (‘CHAS’) Report: Utah, Wasatch, Summit Counties, 2009-2013,” 2016).

Most Prevalent Gaps and Possible Solutions

The single largest gap in the issue area of housing is safe, affordable housing stock. Of course, income is part of the equation; increase income, and you increase the affordability. But with the ever-increasing population in Utah County, Wasatch County, and Summit County, housing costs are likely to remain high.

Community forums, staff meetings, client surveys, focus groups, and other outreach, the following possible solutions were offered:

- Increase incentives such as tax credits to bring more affordable housing-friendly investors to Utah Valley
- Provide shelter for the homeless and more low income housing
- When groups ask for volunteer opportunities, offer them a fix-up option to some with poor housing conditions.
- Paint the town--this is something some cities do by engaging corporations. Each business or a group of businesses select a home in neighborhoods that need help and then repair, renovate, replace roofs, paint, etc. Usually, the homes are owned by the elderly or those who cannot afford the maintenance. Then, over a period of a month or two, the groups fixed up the house and the yard. On a designated day, the groups celebrate with burgers and chips.
- Rental assistance
- More Circles
- More affordable rental units integrated in neighborhoods with strong educational outcomes
- Build financial literacy to help people improve their credit
- Cities need to be careful to ensure affordable housing is being built in their communities
- Welcome developments which will allow smaller, single family units to be built
- Build more affordable one and two bedroom units and an emergency shelter
- "Encourage redevelopment of dilapidated neighborhoods.
- Encourage denser residential development through changes to existing zoning rules in Provo
- Increase affordable housing inventory by encourage developers to provide more affordable housing
- Create incentives for landlords to accept housing vouchers.
- Zoning for a variety of housing types.
- Teach persons with low income how to build their credit score and purchase a home

“The options in our county seem to be either an apartment/townhome or large home. Few modest homes are being added to our communities.”

—Community Leader Survey Respondent

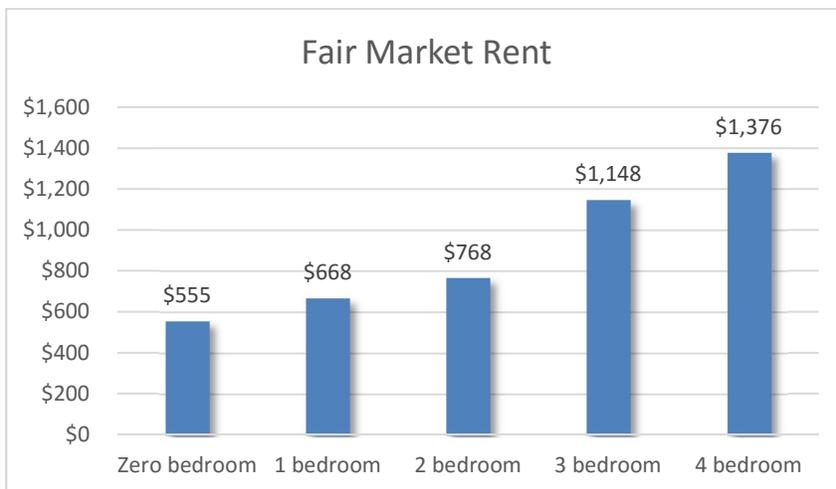
Effects of Poverty in Housing

In our service area, the significant effect of poverty on housing is that individuals and families with low incomes are forced to double up or live in sub-par housing. The 2015 “Sleeping on the Edge” study showed that nearly 15,000 adults in Utah County are in danger of becoming precariously housed—in other words, they are living with family or friends. Many of these individuals are young males who are not full-time college students (*Sleeping on the Edge 2015, 2015*).

“About 4.3 percent of the adult population of Utah County—or, roughly, 15,000 individuals—are in danger of becoming precariously housed.”

—*Sleeping on the Edge 2015 Report*

Housing in the service area of Utah, Summit, and Wasatch Counties is a complex issue. Over the past three decades, larger and larger homes have been built to meet the demands of a growing population. The two major universities have a combined student population that exceeds 60,000, which has placed tremendous demands on the rental market.



According to the National Low Income Housing Coalition, fair market rent in Utah County continues to increase. A one-bedroom apartment is \$668, and a two-bedroom unit is \$788 (*Out of Reach 2016: No Refuge for Low Income Renters, 2016*).

In order to afford a one-bedroom unit, renters must have annual household income of \$26,720; a two-bedroom

unit would require \$31,520 (*Out of Reach 2016: No Refuge for Low Income Renters, 2016*). The following impediments to fair housing choice were identified for Utah County and Provo City. This description comes from the 2015 report on impediments.

Impediment # 1: Segregation Due to Concentrations of Affordable Housing: Nimbyism, Zoning and Land Prices

Zoning practices and development approvals have a greater impact than any other factor on fair housing choice. If the high growth cities in Utah County do not allow increased levels of affordable housing, particularly rental housing, protected classes will become more highly concentrated and segregated by 2020, thereby further limiting housing choice. Thirty-one percent of the minority population in the county lives in Provo and Provo has only twenty-one percent on the county's population.

Impediment # 2: Concentration of Tax Credit and Rent Assisted Apartment Communities

Zoning's impact on the siting of subsidized and assisted rental units has led to greater concentrations of protected classes in the county. Of the 1,100 tax credit units in Utah County, 539 are located in Provo City. Eighty percent of all tax credit units are located in three cities, Provo, Lehi, and Pleasant Grove. The tax credit data are of particular interest. Utah County has a rental inventory of over 50,000 units but only 2.2 percent of the inventory is devoted to tax credit units, whereas in Salt Lake County tax credit units represent 8 percent of the inventory, and in Summit and Tooele Counties the share is near 20 percent. Protected classes are disproportionately renters of tax credit projects. The concentration of these units in a few cities impedes fair housing choice of protected classes.

Impediment #3: Concentration of Rental Units Limits Housing Choice for HUD Voucher Holders

The high concentration of rental units in a few cities, due in part to zoning ordinances, inevitably leads to the concentration of the 1,900 HUD voucher holders, who are predominately very low-income, protected class households. Over 40 percent of all voucher holders in the county are located in Provo

Figure 4. All voucher holders have incomes below 50 percent area median income (AMI). About two-thirds of all voucher holders in Utah County are protected class individuals. Nearly half of all voucher holders are renter householders with a disabled individual. The concentration of apartments to a few cities limits fair housing choice of voucher holders.

“Once people see that I’m an ex-convict, they don’t rent to me. I have a four-year-old boy and I’m trying to be a good dad, but the only place we can live is with my mom. I can’t get my own apartment. It’s tough.”

—Client living with low income

Impediment # 4: Vague and Outdated Housing Plans

While every city has developed a housing element to their General Plan, often based on the housing needs assessment required by Utah’s affordable housing legislation HB 295, very few of the plans address the most fundamental approach to improve housing opportunities for protected classes; the addition of high density, affordable rental housing. Current and projected affordable rental housing needs for the very low and extremely low-income households are not specified in most of the housing plans, nor is a strategy to increase affordable rental housing discussed. To mitigate impediments affordable housing plans should address ways a city can increase its affordable rental inventory.

Impediment #5: Availability of Rental Units for Large Families

There are 9,144 large renter households in Utah County and 2,975 in Provo City. Twenty percent of all renter households in Utah County are large households. In Provo sixteen percent are large households. Unfortunately, there are no data available on the number of persons per *family* by tenure, which would eliminate large *households* comprised of students. It is very likely that most large

minority households are families. The data show that there were 2,705 large households that were minority and were renters in Utah County in 2010 and 981 households in Provo.

Impediment # 6: Language Access Plans Fundamental to Housing Discrimination Complaint Process and Information

The absence of language access plans and the availability of language interpreters in the fair housing offices disproportionately impacts minorities, ethnic populations, and immigrants. Information on the Fair Housing Act, housing complaint process, and fair housing websites in cities should be in English and Spanish. A majority of housing discrimination complaints involve renters. Minorities and Hispanics are more than twice as likely to rent as white non-Hispanics; therefore, they are more likely to experience discrimination. In Provo 67 percent of minorities rent.

Impediment # 7: High Cost of Housing Development at TODs Impedes Development of Affordable Housing.

Development of affordable owner occupied and renter occupied housing at TODs is often prevented due to high cost of development. To avoid impeding fair housing choice for protected classes, housing projects at Transit Oriented Developments (TOD) should include housing types and prices that are consistent with the housing needs of protected classes. Innovative development has occurred elsewhere with use of RDA funds, HOME funds and private equity to build affordable housing in high cost areas. Provo's TODs offer a rare opportunity to bring together affordable housing, proximity to employment, and access to public transportation for *transit dependent households*; which are disproportionately minorities and the disabled. Utah Transit Authority hopes to see the development of as many as 500 housing units at the Provo TOD. Without a public-private partnership the development of affordable housing is unlikely.

Impediment # 8: Hispanic Denial Rates for Mortgage Loans Indicate Possible Impediment to Fair Housing

The significantly higher denial rates for home mortgages for Hispanics suggests a financial impediment to fair housing choice for Hispanics and all minorities. Denial rates for Hispanics are nearly twice as high as denial rates for non-Hispanic whites, even after adjusting for income. In Provo City the denial rate for Hispanic applicants is 27 percent compared to 17 percent for non-Hispanic whites. Furthermore, if a Hispanic household receives loan approval that household is more than three times as likely to have a high interest loan as a non-Hispanic white household *Figure 9*. Denial rates and the rate of high interest loans for many non-entitlement cities are included in the report, but caution is urged due to small sample sizes.

Impediment # 9: Housing and Disabled Individuals

The number of disabled individuals in Utah County is estimated by the American Community Survey, U.S. Census Bureau to be 36,500 individuals, about 8 percent of the population. Under the Fair Housing Act, housing providers must make "reasonable accommodations in rules, policies, practices, or services when such accommodations may be necessary to afford a person with a disability the equal opportunity to use and enjoy a dwelling." Currently forty percent of all rental housing in Utah County is a detached single-family unit and thirty percent in Provo. Many of the landlords who are renting

homes or small “mom and pop” housing providers are not aware of the full implications of the Fair Housing Act and the “reasonable accommodations” provision. The Fair Housing infrastructure in all cities has not systematically addressed the education of landlords regarding “reasonable accommodations.”

Impediment #10: Concentration of Low Income Minorities in Provo Impedes Housing Choice as Well as Opportunity

HUD has developed an opportunity index to quantify the number of important liabilities and assets that influence the ability of an individual, or family, to access and capitalize on opportunity. HUD created five indices; school proficiency, poverty, labor market, housing stability and job access. With these five measures, a single index score or composite score for opportunity was calculated for each census tract by HUD index. Not surprisingly, the lowest opportunity tracts and cities are those with high rates of poverty and high concentrations of minority renters generally in the cities of Provo, Orem, and Springville. Of Provo’s sixteen public schools eleven are Title One (free and reduced lunch) schools—indicating low income families—and of the five schools in the county with a student body of more than fifty percent minority four are in Provo. One important measure of low opportunity is reflected in proficiency scores in the schools. Educational opportunity as well as employment opportunities, health care availability, and other opportunities may be threatened by concentrations of low income protected class households (Wood, 2015a).

What do Clients Need the Most to Improve their Housing

Nearly one in four (24 percent) clients at Community Action indicate they rely on family or friends to provide housing. They either live with family or friends, or family and friends provide other support in order for the client to be properly housed. Almost three out of four (77 percent) indicated “affordable housing” is a “most needed resource” in the community, making it the highest rated need among the 39 tested.

Community Action currently provides a number of services to help mitigate the housing problems facing those living with low incomes.

- First month and deposit rent help
- Eviction prevention rental assistance
- Five Star PSH project for chronic homeless individuals
- Landlord rights and responsibilities training
- Planning and support of the homeless Continuum of Care process
- Home buyer education classes
- Home buyer one to one coaching
- Financial literacy coaching to help families become mortgage ready
- Partnership with other home buyer programs
- Case management for IDA program participants

Other agencies provide invaluable services in the housing issue area. These programs are operating at their maximum level and several have long waiting lists. These include

Provo City Housing Authority

- Housing Choice voucher program
- Public housing units
- Senior housing projects
- Permanent Supportive Housing
- Self-sufficiency program

Housing Authority of Utah County

- Housing Choice Voucher Program
- Public housing units
- Permanent Supportive Housing
- Senior housing projects
- Self-sufficiency program

Mountainlands Community Housing Trust

- Tax credit projects
- Home ownership

NeighborWorks Provo

- Home rehabilitation
- Tax credit project
- Home ownership
- Mortgage default counseling
- Reverse mortgage counseling

Self-Help Homes

- Home ownership

Habitat for Humanity

- Home ownership
- Home rehabilitation
- ReStore

Food and Care Coalition

- Transitional housing for eligible single persons and couples
- Shelter for homeless single persons and couples

- Hot meal program
- Canned food, hygiene kits, showers

Wasatch County Housing Authority

- Home ownership loans

Provo City

- Home rehabilitation
- Home ownership loans

Golden Spike Outreach

- Case management and permanent supportive housing

Variety of tax credit and other subsidized housing units

The long-term solution is for a variety of housing to be built throughout the three-county region using diverse financing tools. According to Utah Valley Home Consortium report, more than 8,000 affordable housing units are needed in our service area—whether they be apartments or houses (Wood, 2015b).

In the interim, there is an effort underway to improve housing availability. The Housing Solutions Work Group of the Continuum of Care should continue and increase work to educate the general public, elected officials, zoning commissions, city councils, and others about the need for affordable housing. The Housing Solutions Work Group should also research solutions found in other college towns in terms of a shortage of affordable housing. This group is also working to recruit existing property management companies and landlords to be willing to lease their units to specific target populations while working with agencies to provide supportive services. These low-income populations include persons with disabilities, Veterans, chronic homeless persons, at risk and homeless families with children, the elderly, etc.

Community Action's Bridges Out of Poverty project could add a discussion about housing in the Bridges training.

The community must also

- Seek funding for new tax credit projects
- Seek funding to purchase, rehab and lease existing housing units
- Educate city councils, planning commissions, residents, and others about the need for a variety of housing solutions
- Support funding for expansion in Housing Choice Voucher program
- Help individuals and families with low-income to prepare to purchase their own home.
- Provide advanced financial literacy class and provide one to one guidance for families to participate in IDA matched savings program
- Continue to provide emergency housing assistance to prevent or reduce homelessness

From a client perspective, *low wages and high rental rates* combine to make housing a major issue in our service area. For those with low educational attainment or poor English skills, the difficulty in finding safe, affordable housing is even more acute. Focus groups, community forums, and interviews with persons living with low income also indicate poor financial management skills and lack of assets as contributing factors.

Considering all of these current services and aggravating factors, client needs include

- More affordable housing stock
- Higher wages
- More marketable skills
- Access to certification or degree programs
- Social capital to navigate systems in order to gain needed education
- Childcare services

Financial, Physical, Human, or other Resources Available to Community Action and Clients in Housing

Community Action provides emergency housing assistance and works in partnership with the Housing Solutions Work Group, the Continuum of Care, and the other housing organizations to work toward the creation of affordable housing units. Community Action does not have the knowledge or capacity to develop or build housing, but we can influence and support the work of others in this area.

Community Action staff have the knowledge, training, skills and experience to provide emergency shelter and housing assistance. We have relationships with many landlords who we work with in behalf of families. Staff also have the knowledge, training, experience, and certification to provide home buyer education, one-to-one pre-purchase coaching, and financial coaching. We also have experienced staff who participate in the Continuum of Care, Housing Solutions Work Group, and other housing committees to bring about change.

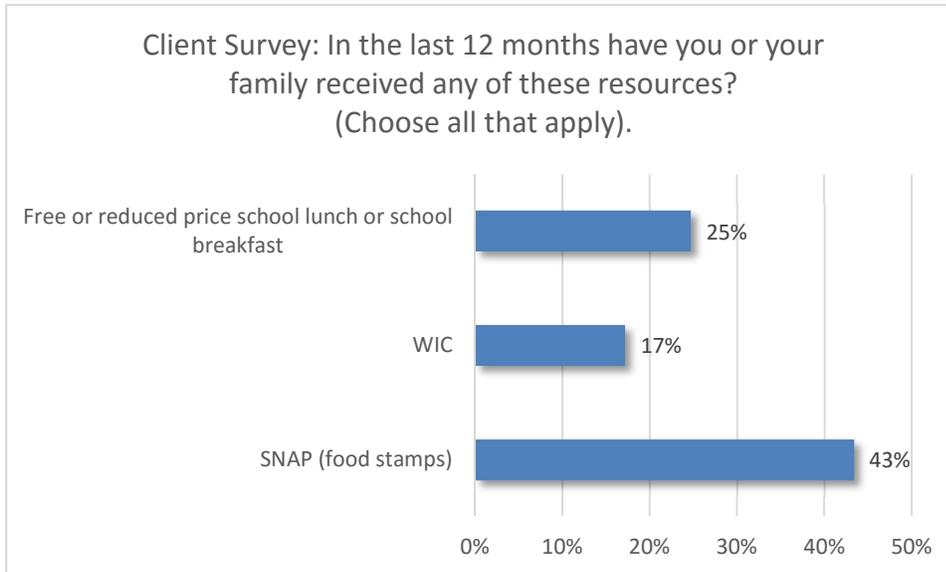
Government and community resources that are available are listed under “What Do Clients Need the Most to Improve...” above.

Issue Area (V) Nutrition

Poverty and Nutrition

Poverty and nutrition are inextricably linked. Access to nutritional foods continues to be an issue for many in the service area. A full 84 percent of respondents to the client survey indicated there have been times in the prior 12 months that they did not have enough money for food. Recognizing that about 23,000 people served by Community Action are food clients, this is not a surprising figure; however, it

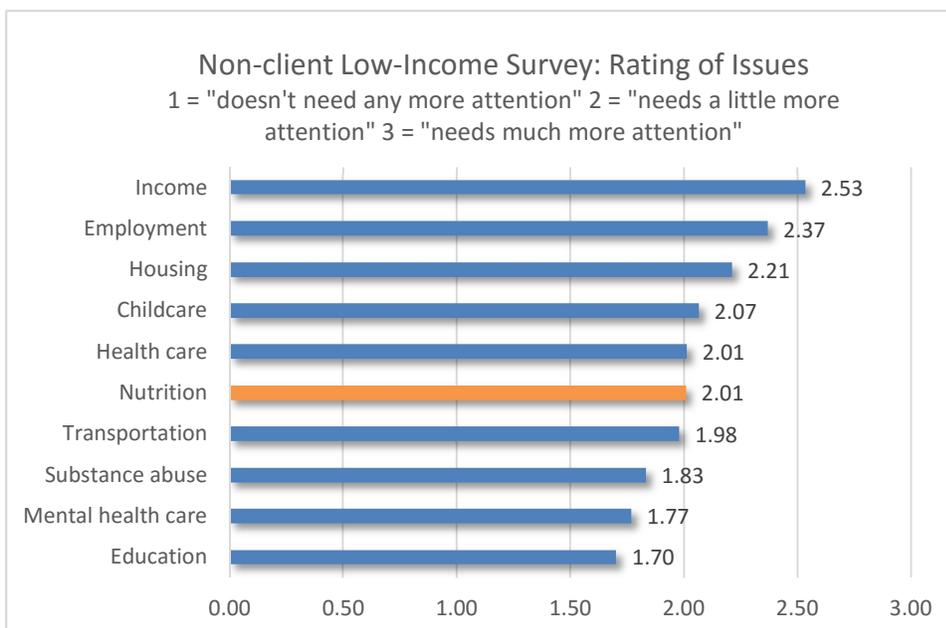
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nonetheless demonstrates a significant need among those living with low incomes in our community.

Further, many of the clients have received public assistance such as WIC, SNAP, or free- or reduced-price lunch or breakfast. Unfortunately, some of the clients have

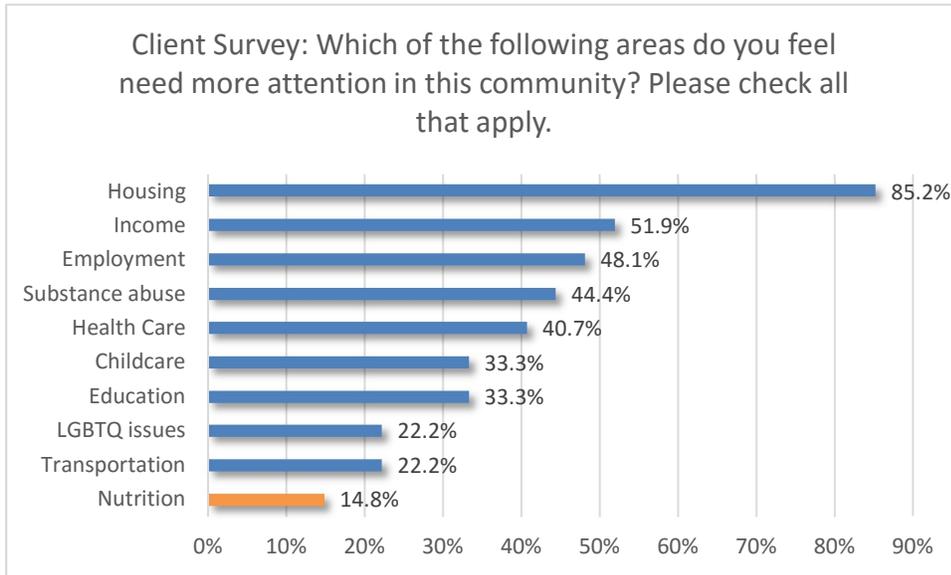
seen a reduction in or elimination of these benefits. When asked whether this is the case, nearly one-third (31 percent) said that over the past year they had experienced a reduction in SNAP assistance. About 8 percent had experienced a reduction in WIC, and 7 percent in free- or reduced-price lunch.



Nutrition is not one of the top issues identified in the telephone survey of non-clients with low incomes. It came in at sixth-highest out of the ten issues tested.

And nutrition is not considered a high priority with community leaders.

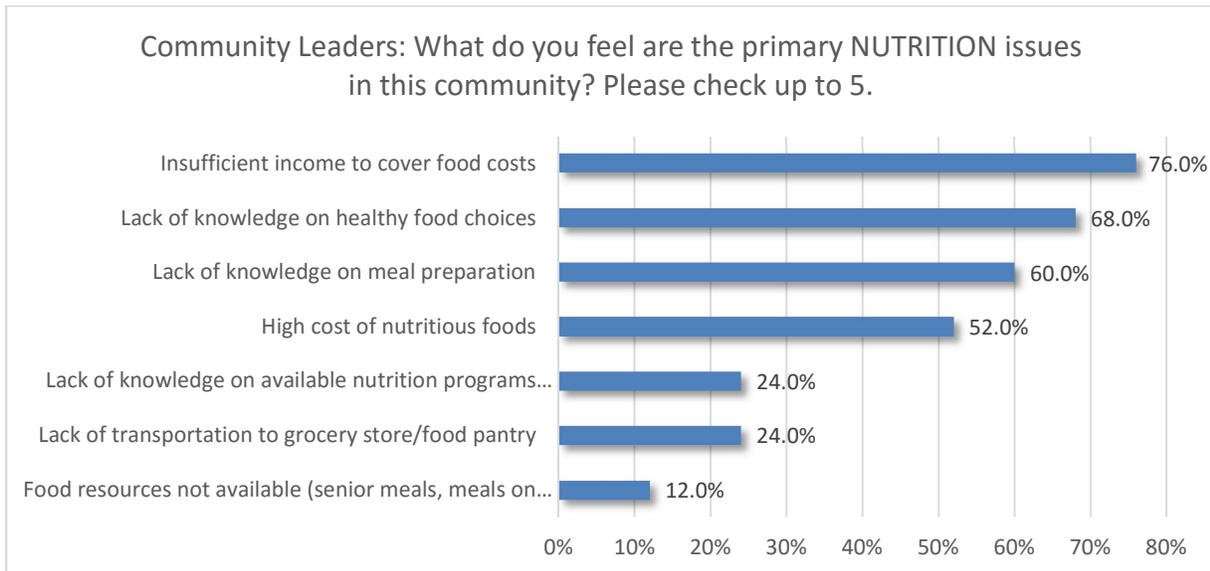
Less than 15 percent indicated it is a need in the community in a list of 10 issues.



The fact that nutrition is viewed so low on the non-client and the community leader surveys is not surprising. For those who do not need food, food is simply not a concern. But for the 23,000 people who access nutritional food each year, this is a major priority.

Barriers in Nutrition

Despite the low ranking of nutritional food on the community leader survey, respondents did seem to have a good understanding of the issues surrounding food. Food and nutrition issues that received the highest scores included insufficient income, lack of knowledge on healthy food choices, lack of knowledge on meal preparation, and high cost of nutritious foods.



Most Prevalent Gaps and Possible Solutions

Our client survey showed that 84 percent of our clients have experienced times in the prior 12 months wherein they were not able to afford food. Additionally, 43 percent of clients have received help through food stamps, 25 percent have received help through free- or reduced-price lunch programs, and 17 percent have received help through WIC.

Based on focus groups, interviews, and community forums, the gaps in providing or obtaining nutritious food in the service area include

- Insufficient income
- Low knowledge of food preparation
- Low knowledge of household budgeting

Community forums, staff meetings, client surveys, focus groups, and other outreach, the following possible solutions were offered:

- Increasing the number of community gardens
- Affordable gardener markets
- Food pantries as an opportunity for education (e.g., have pictures in each section, showing a good option vs a not as healthy option; have available, healthy menu card ideas; etc.)
- Promote gardening where available and promote current services in the community
- Have a "focus on nutrition" week and spend time in the community in teaching those skills (perhaps enlist UVU's continuing education group in helping organize the courses, which could be free if you have the appropriate sponsors)
- Increase awareness about healthy food
- More training on how to prepare healthy food
- Education in high schools about simple healthy meal preparation.
- Client education on meal planning, shopping and preparing nutritious and often less expensive meals
- More funding for food
- A health fair on nutrition and meal preparation

Effects of Poverty in Nutrition

Research shows that poverty and nutrition are inextricably linked (Devaney et al., 1997). Undernutrition in expectant mothers increases the likelihood of premature birth and low birth weight (Lamy, 2003), and children born prematurely are more likely to have lifelong health problems (Luby et al., 2013). And early childhood brain development is stymied for those in poverty, due at least in part to poor nutrition. (Luby, et al., 2013).

What do Clients Need the Most to Improve their Nutrition

Community Action currently provides 4.7 million pounds of food per year to clients and partner nonprofits in Utah, Wasatch, and Summit Counties. In addition, Community Action provides the following services:

- Regional food bank and food pantries – distribute 4.7 million pounds of food
- Regional food bank distribution to community partners
- Four community gardens
- Snack sacks for children
- EAT Coalition
- TEFAP
- USDA commodities distribution

Other nonprofit and government entities provide valuable nutrition services. These include the following.

Department of Workforce Services

- SNAP

Mountainland AOG Senior Programs

- Meals on Wheels
- Senior Centers

Women, Infants, and Children

USDA

- School lunch
- School breakfast
- Summer meals

Food and Care Coalition

- Hot meal program

Utah State University Extension Services

- Nutrition education
- Meal planning
- Gardening education
- Home canning

Other community and faith-based food pantries and nutrition programs

- Variety of independent programs in various organizations
- LDS Bishop's Storehouse

Hunger and nutrition is a community-wide issue. There are challenges in that some community partners distribute food help with no additional support or resources for the individuals served. Our mission is to assist people in reaching their full potential and therefore our food pantry assistance program is operated differently.

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There may be more that the EAT Coalition can do to address hunger.

More access to nutritional foods at low or no cost

Financial, Physical, Human, or other Resources Available to Community Action and Clients in Nutrition

Community Action has the ability to meet the immediate needs for food for thousands of people by providing food orders. We also have the ability to support the work of the EAT Coalition and the policy work of Utahns Against Hunger.

Community Action has the trained and experienced staff and resources to operate a regional food bank and several food pantries. We have a VISTA who helps to support the EAT Coalition and to operate four community gardens. We are currently looking for resources to continue the work of the VISTA when the position is no longer available.

We could enhance our existing services in the following ways:

- Adapt our Bridges Out of Poverty training to discuss the problem and impact of hunger on families and children so that more community members understand the issues
- Open a food pantry and service center in north Utah County in partnership with Habitat for Humanity and other community nonprofits
- Inform more clients about all nutrition services
- Support school districts in providing feeding programs
- Assist the EAT Coalition in carrying out their goals if they match our mission

Government and community resources that are available are listed under "What Do Clients Need the Most to Improve..." above.

Poverty and Health

As PBS rightly points out,

Having no health insurance also often means that people will postpone necessary care and forego preventive care - such as childhood immunizations and routine check-ups-completely. Because the uninsured usually have no regular doctor and limited access to prescription medications, they are more likely to be hospitalized for health conditions that could have been avoided.

Delaying care for fear of medical bills is a downward spiral that leads to ultimately higher health care costs for all of us. More than one third of uninsured adults reported they have problems paying their bills, which helps explain why many of the uninsured don't seek out the care they need until the last minute. But when an uninsured person is in crisis and cannot pay, that burden falls upon the insured population, the hospitals, the doctors and the government. And these billions of dollars of "uncompensated care" drive up health insurance premiums for everyone ("Healthcare Crisis: The Uninsured," 2016).

And here in Utah, the challenges are similar:

Providing health care for those in poverty has been a controversial issue in the U.S. for several decades. As health care became more advanced in the past century (and consequently more expensive to administer) professional organizations, labor unions, health practitioners, low-income advocates, and politicians have been debating whether health care should be a market commodity or provided to citizens as a government subsidized benefit. The United States has ended up adopting an incredibly complex blend of the two concepts. Part of President Johnson's "Great Society" efforts in the 1960s was to provide health care to several of the most vulnerable populations: the elderly, those with disabilities, and those living in poverty. The resulting programs, Medicare and Medicaid, were incorporated into the Social Security Act of 1965 and have provided affordable health care to millions of Americans since its passage. Despite the creation of those programs, millions of low- to middle-income Americans remain uninsured. With the primary method of gaining access to health care coming in the form of health care benefits offered through an employer, families who face unemployment, underemployment, or employment with businesses who do not or cannot offer health insurance are often left struggling to pay for health care.

The Affordable Care Act 2010 brought passage of the Affordable Care Act (ACA), legislation aimed at providing coverage to 32 million Americans who previously lacked health care coverage. The coverage would come through an expansion of private and public coverage, change in laws regarding limits on out-of-pocket costs, elimination of

denial of coverage for pre-existing conditions, help paying for coverage through tax credits, and a mandate that those who could afford to purchase health care were required to do so.

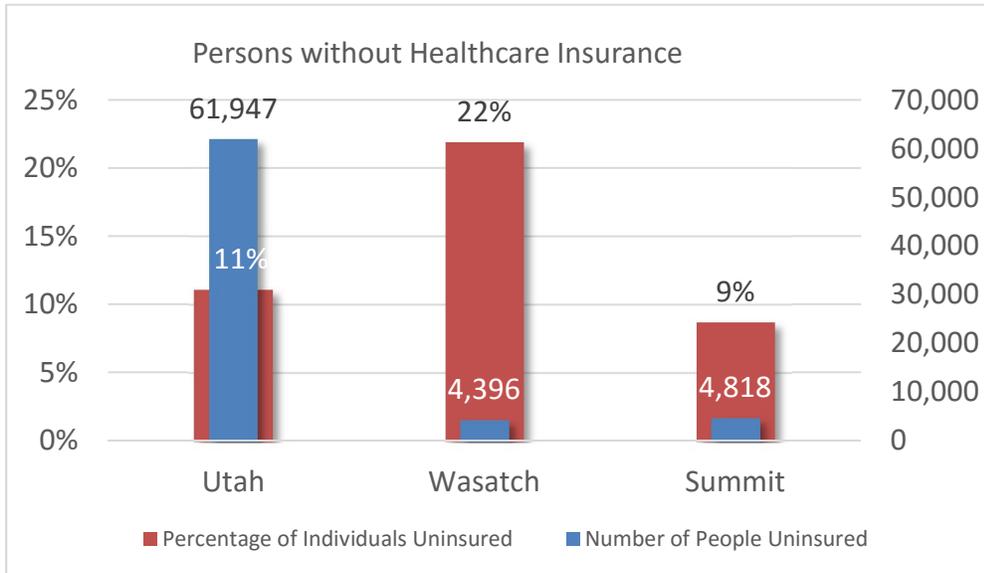
One of the primary methods of expanding health care coverage to low-income, uninsured Americans in the ACA legislation was through an expansion of the Medicaid program. The expansion would provide Medicaid coverage to individuals and families with incomes under 138 percent of federal poverty guidelines. A major obstacle to this expansion and coverage of low-income Americans came with the Supreme Court ruling in 2012 that declared states could not have the funding for their existing program pulled if they chose not to expand the program in accordance with the ACA policies. The Supreme Court's ruling left Medicaid expansion up to each state to decide for its own residents.

As of January 12, 2016, 33 states and Washington D.C. have adopted the Medicaid expansion, three are discussing expansion, and 16 states have refused expansion – including Utah. Unfortunately, while Utah lawmakers continue to consider whether or not to expand Medicaid and to what extent; thousands of low-income Utahns continue to go without access to health care. Examination of who is uninsured in Utah demonstrates that those who are in poverty and who lack education are most likely to be without health insurance. Nearly 40% of those who have not completed high school, 40% of the unemployed, and nearly 30% of those under 138% of the FPL are uninsured in Utah. (Muñoz, 2016).

The plight of uninsured children in Utah is best expressed in CAP Utah's annual Poverty Report:

Utah is falling behind when it comes to insuring children. Despite gains in the number of children who have health care coverage in Utah, the state still has one of the highest rates of uninsured children in the nation ranking 47th in the country for percentage of children with health insurance. With the implementation of the ACA, historic gains have been made in other states in terms of insuring Hispanic children, but in Utah with an uninsured rate of 23.7%, we have the highest rate of uninsured Hispanic children in the country.⁴⁴ Many of the children without health care coverage in Utah could receive insurance through Medicaid or the Children's Health Insurance Program (CHIP). Leading children's health care advocates believe that increased education and outreach and creating policies that make it easier for parents to enroll and keep their child's coverage could make a significant difference in the number of uninsured children in Utah. In several other states, expanding Medicaid has led to a dramatic decrease in the number of uninsured children as well. This is likely due to the "welcome mat" effect as parents likely enrolled their children when they became eligible for and signed up for coverage. If Utah decided to expand Medicaid, this would likely have an effect on the number of uninsured children as well. (Muñoz, 2016)

Health and healthcare services are clearly issues of concern for all residents of the service area, including those with low incomes. In our service area, more than 71,000 individuals are living without healthcare insurance—and the rate of uninsured in Wasatch County is double that of Utah County.

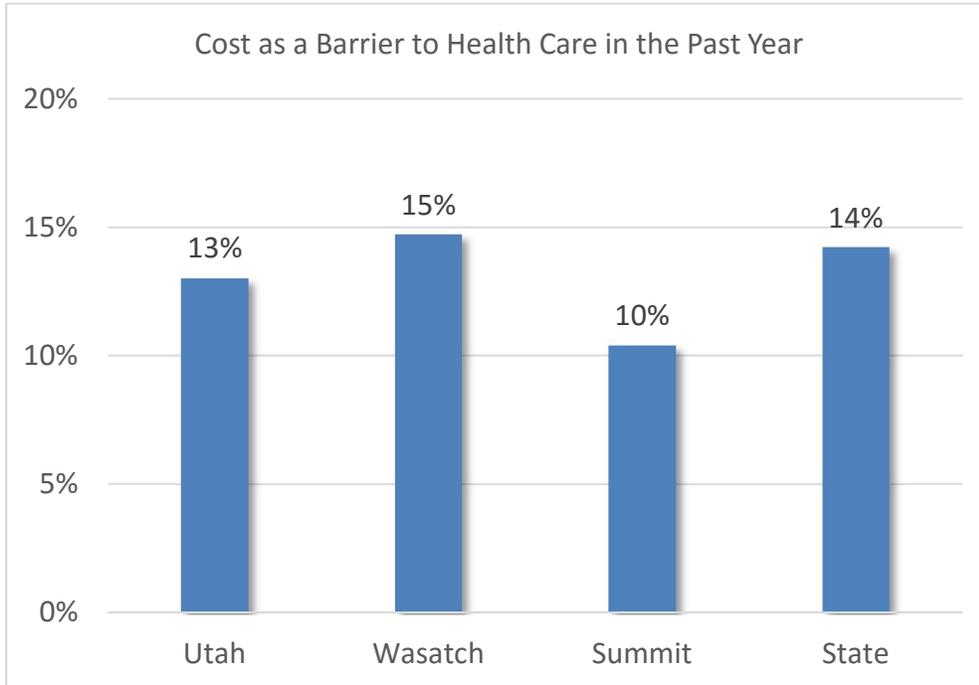


One of the reasons 71,000 people in our service area lack healthcare insurance is that many jobs are no longer providing the benefits they once did. Cornell University has concluded that “The ACA has affected business lines and has

forced many business managers to rethink hiring strategies as a result. The delineation between seasonal workers, full-time, and part-time workers has affected human capital strategies of many firms” (Spivak, 2013). As employers have reduced the number of hours and changed their hiring strategies, people living with low incomes—many of whom lack the high educational attainment discussed in the Education section above—are squeezed out of the jobs-with-benefits pool.

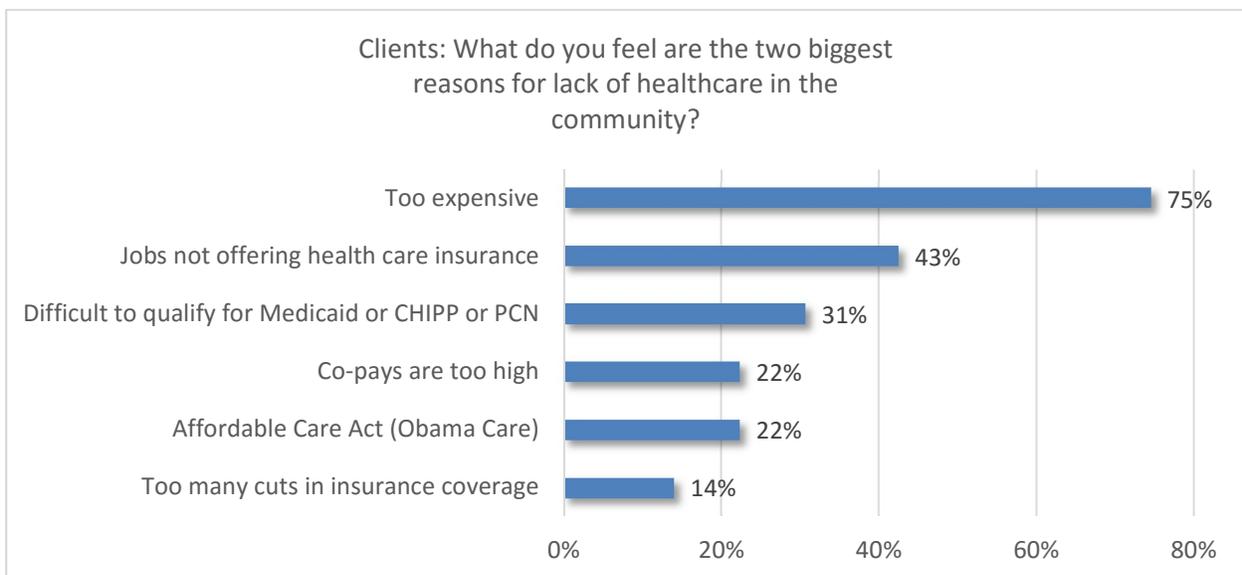
Barriers in Health

In Utah, Wasatch, and Summit Counties, there are a number of barriers to good health. First among these is the high cost of health care services and health insurance.



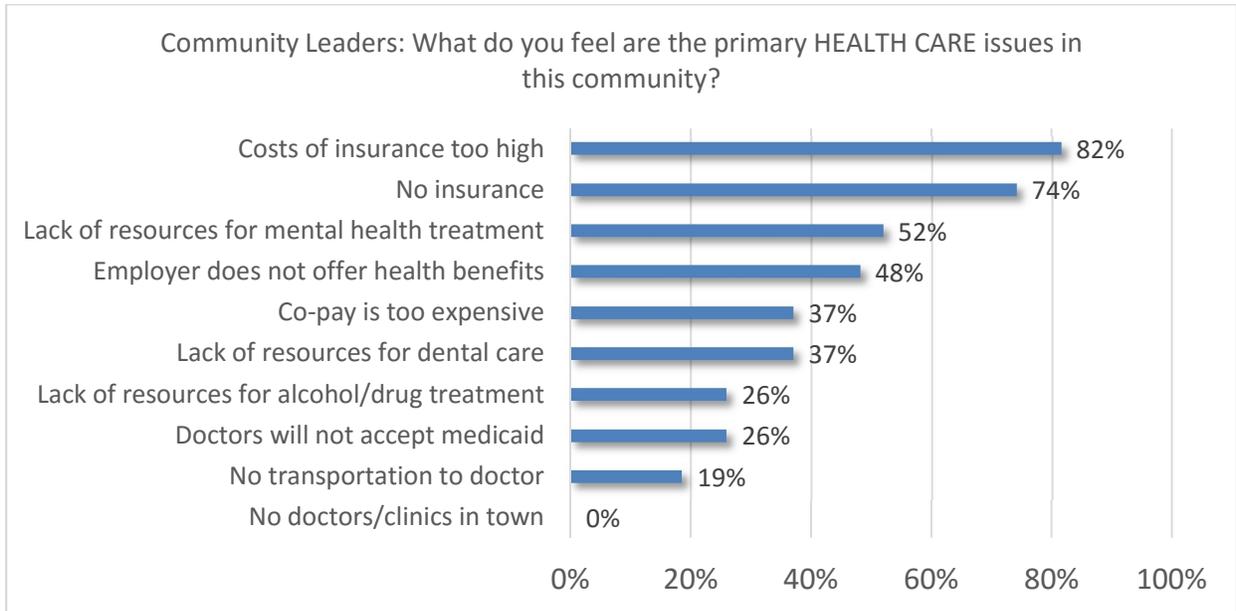
In our service area, cost of health care is a significant barrier. In Utah County 13 percent of adults report that cost is a barrier they have experienced in the past year. This compares to Wasatch County's 15 percent and Summit County's 10 percent. The state number is 14 percent.

Poor nutrition is part of health, and 84 percent of Community Action clients indicated there have been times in the past 12 months that they did not have enough money to buy the food they needed. Most clients believe say that the cost of health care insurance is prohibitive, and 43 percent say that one reason

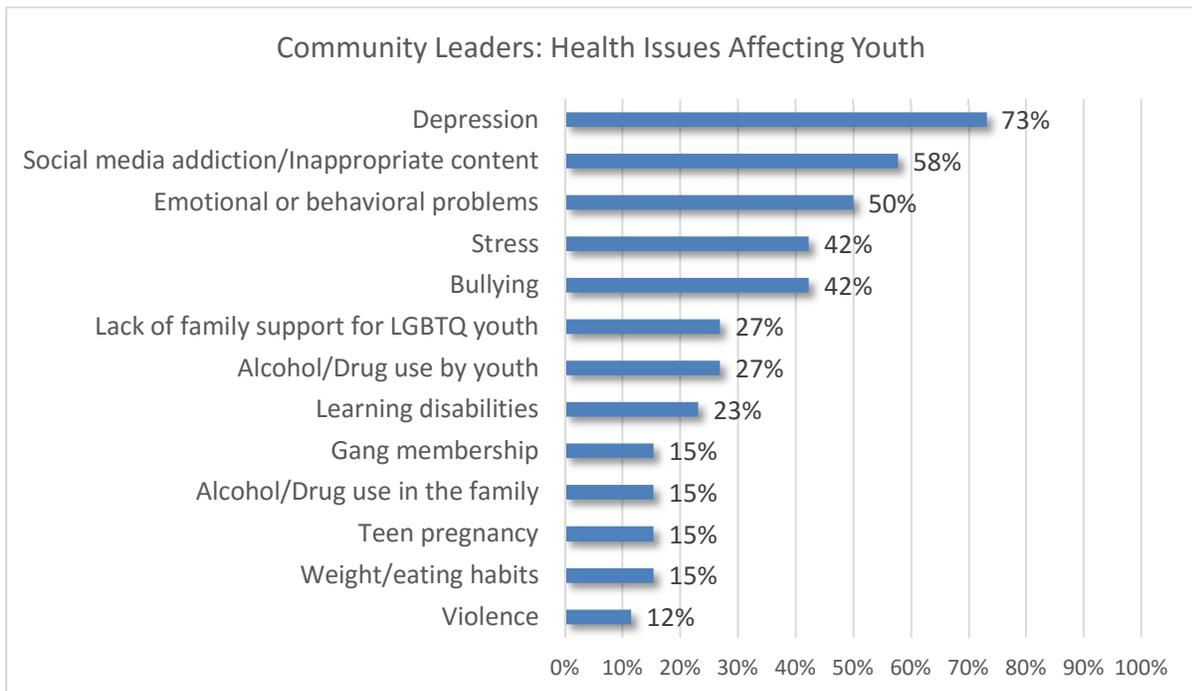


for a lack of healthcare in the community is that jobs don't offer insurance. Qualifying for public healthcare programs rated as the third-highest reason for lack of healthcare.

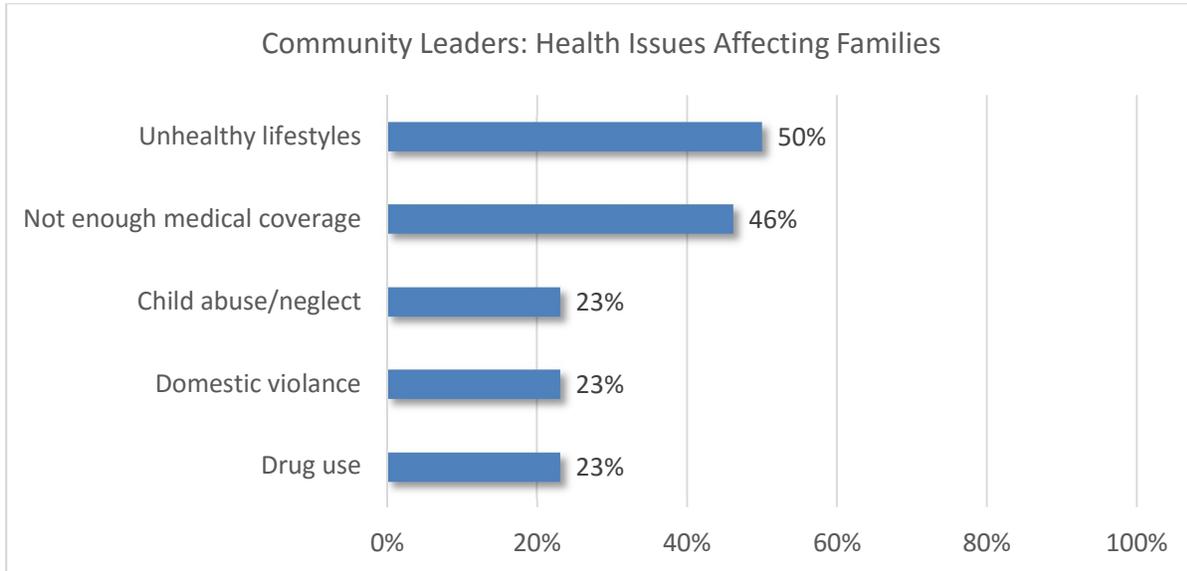
Community leaders see the cost of insurance as the primary barrier to healthcare in the service area. This is followed by no insurance (74 percent), lack of mental health treatment resources (52 percent), and lack of employer-provided healthcare benefits.



Among the health-related issues affecting youth, community leaders believe depression is the most extensive, followed by social media addiction and emotional or behavioral problems. Stress comes in fourth. Interestingly, these top four issues are all mental health or behavioral health issues.



Community leaders believe that unhealthy lifestyles and not enough medical coverage are the most critical health-related issues facing families.



Most Prevalent Gaps and Possible Solutions

Community forums, staff meetings, client surveys, focus groups, and other outreach, the following possible solutions were offered:

- Mental health is a huge issue, from mild depression to clinical issues needing medications to function. Letting people be aware of ways to mentally feel better (taking care of themselves with nutrition, exercise, and even self time), could eliminate some of the bigger break downs that result in loss of job, home, etc. Offering a free counseling session once a month, from students studying in the field, could pose as some help to those not knowing where to start.
- Prevention campaigns could help to the segments of the population that do not qualify for Medicare/Medicaid, due excess of income or ineligible residence status.
- This is a tough one. Healthcare is a costly endeavor. How you reduce healthcare costs is challenging. Of course, exercise and good food choices help with healthcare. An annual focus on exercise and good food choices would be a start.
- "Bring cost of health insurance down.
- Provide more access to mental health, particularly in Spanish."
- Need to provide a liaison to families to navigate the medical system. Look at the family as a whole instead of a individual patient.
- Redo the health care system
- Build up social support networks (strengthen families/neighborhoods) - this won't solve everything, but it will help to decrease mental illness and improve care for mental illness
- "- Expansion of Medicaid to cover the entire gap (up to 100% FPG)

- More education to the public on how ACA health subsidies and business benefits work
- -living wage jobs (not just welcoming business with a lot of \$11-\$14 per hour jobs)"
- "Petition State/Federal Government to provide more mental health and addiction recovery services, especially for transient/homeless populations.
- Have State work with the Courts system to mandate treatment for repeat criminal offenders over prison time."
- The local mental health authority needs to be more than just a Medicaid facility
- Increase transportation options. Client ed about services available.
- help find ways to bring primary health insurance costs lower for the poor and elderly
- This is a national issue. Not sure we can solve it here locally.

Effects of Poverty in Health

Significant research has shown high correlations between poverty and ill health. This poor health ultimately results in a shorter lifespan for those who live in poverty their entire lives. As one group of researchers concluded,

Differences in biological risk by poverty status are larger before old age and become insignificant at older ages. Life expectancy at age 20 differs markedly by biological risk and poverty status. Population differentials in health at older ages result from a lifetime of differences. Socioeconomic differences in health in old age disappear because of health and mortality differentials at earlier ages. Poorer people "age" earlier and this affects the age pattern of social differentials (Crimmins, Eileen M; Kim, Jung K; Seeman, 2009).

Research has shown that children living with low incomes are twice as likely to be stunted in growth, twice as likely to have a hospital stay, more than three times as likely to experience lead poisoning, and nearly twice as likely to self-report being in poor to fair health as children not living in poverty (Devaney et al., 1997).

The effect of childhood poverty on brain development has been a subject of clinical research in recent years.

The finding that exposure to poverty in early childhood materially impacts brain development at school age further underscores the importance of attention to the well-established deleterious effects of poverty on child development. . .The deleterious effects of poverty on child development have been well established in psychosocial research, with poverty identified as being among the most powerful risk factors for poor developmental outcomes (Luby et al., 2013).

What do Clients Need the Most to Improve their Income and their Health

Due to its high cost, health care is a perennial issue of concern—especially among those living with low income. Although there are a number of health care facilities, clinics, and providers in our service area, it

is the cost of receiving these services that prohibits many of our clients from receiving the treatment, medications, and services they need.

Financial, Physical, Human, or other Resources Available to Community Action and Clients in Health

Community Action's capacity to provide healthcare services is extremely limited. Other than providing stabilizing services that would free up clients' existing income in order to pay for medical care, we are generally unable to assist in this area.

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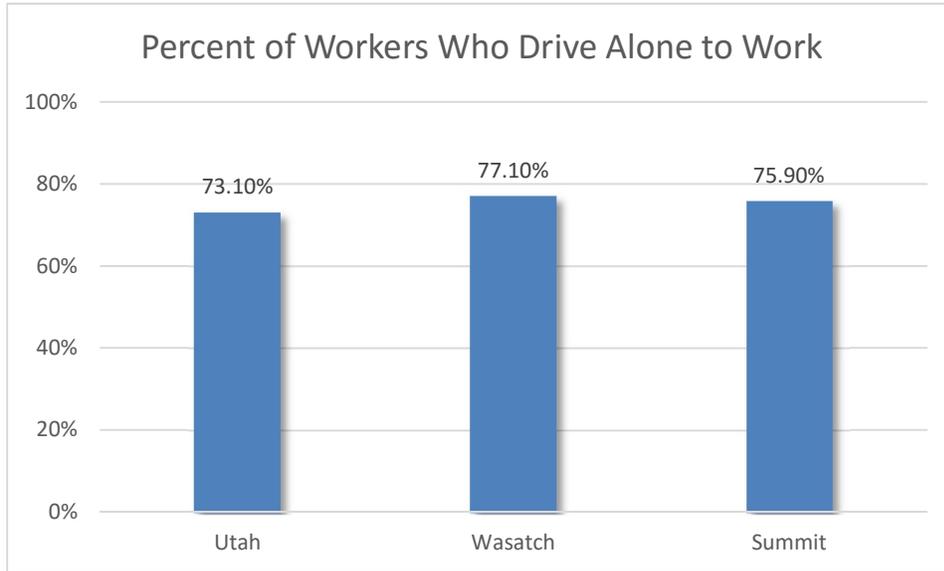
We are currently exploring, however, a partnership with healthcare institutions to sponsor health screenings in our facility. These screenings could include diabetes, cholesterol, and depression screenings, among others.

Government and community resources that are available are listed under "What Do Clients Need the Most to Improve..." above.

Issue Area (VII) Transportation

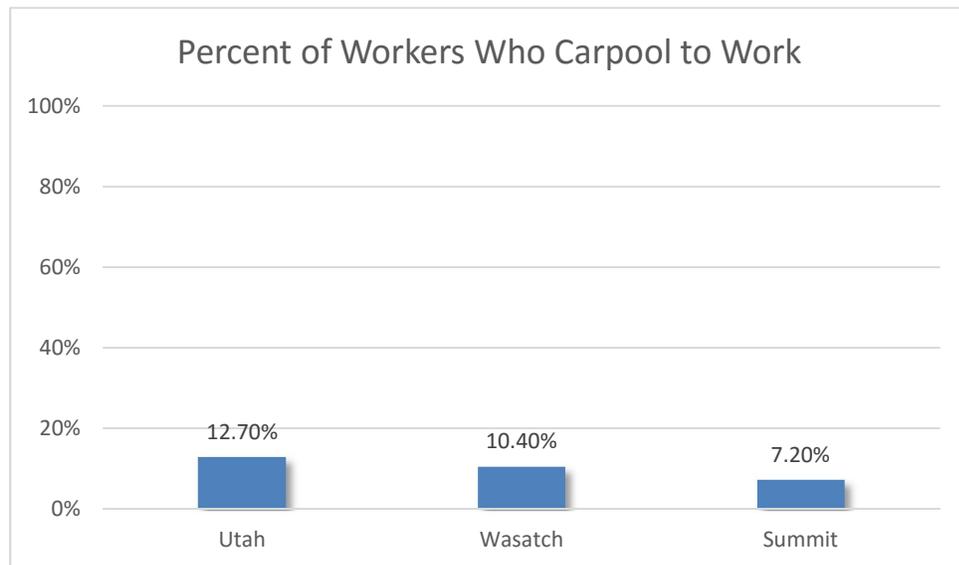
Poverty and Transportation

In our service area, public transportation is weak. Most people either get to work using their own

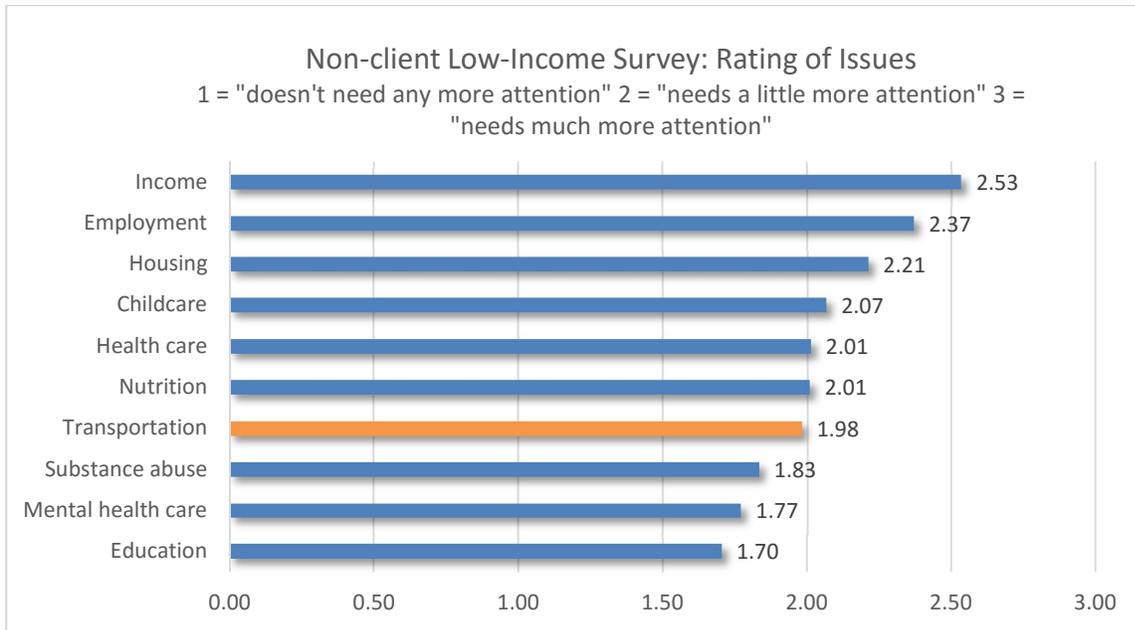


car or they carpool. Average commute times are 21.3 minutes for Utah County, 25.2 minutes for Wasatch County, and 24.6 minutes in Summit County.

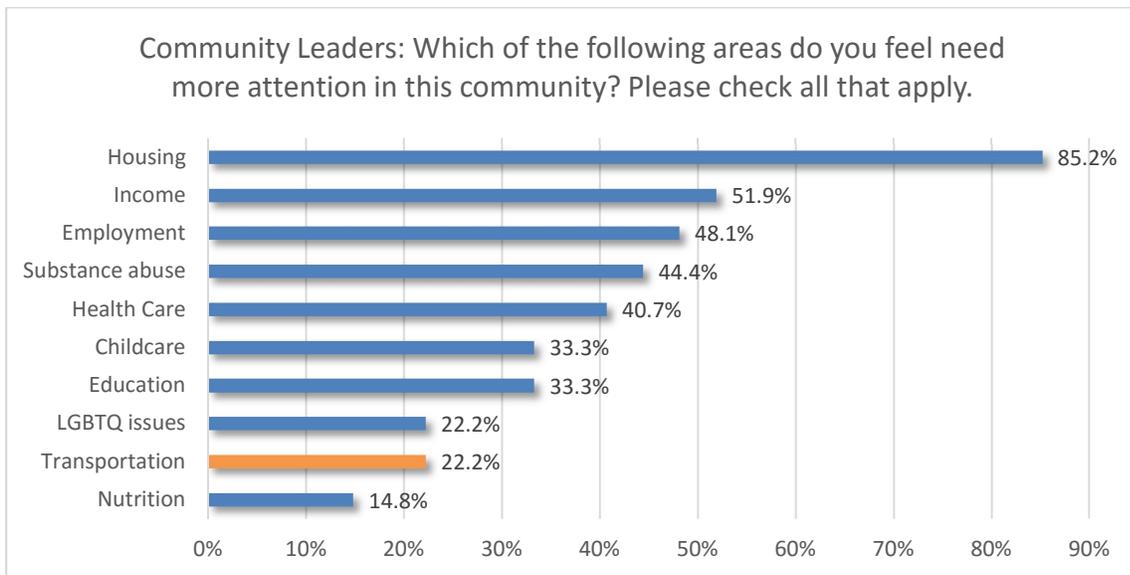
With at least seven out of ten workers driving alone to their place of employment, there aren't very many who use other means. In Utah County, about 13 percent of employees carpool to work. About 10 percent of Wasatch County employees carpool, and slightly more than 7 percent of Summit County employees carpool.



In each of the three counties in our service area, less than 2 percent of workers use public transportation to get to work. And only 1.6 percent of employees in Utah County have no vehicle available (1.9 percent in Wasatch County and 1.8 percent in Summit County).



And the issue of transportation was even lower in the community leaders survey, ranking only above nutrition in the ten issues tested.



It should be noted that United Way of Utah County runs a Paratransit system for elderly and persons with disabilities; Community Action provides bus tokens for homeless persons looking for employment, housing, or accessing medical or other services through a partnership with UTA. The Department of Workforce Services offers transportation assistance for eligible persons.

Barriers in Transportation

With such a low percentage of employees having no vehicle available, it is difficult to identify specific barriers. In our community forums, focus groups, interviews, and other data gathering efforts, the area of

“I’ve had times when I had no working car, and we just figured it out. It didn’t stop me and my children from getting to school or the store or anywhere we needed to be.”

—*Low Income Board Member*

transportation was not viewed as a major concern. As one low-income board member said, “I’ve had times when I had no working car, and we just figured it out. It didn’t stop me and my children from getting to school or the store or anywhere we needed to be.”

In our client survey, 20 percent of respondents stated that they do not have access to reliable transportation; 19 percent stated that they depend upon help from

others to meet their transportation needs. Additionally, 44 percent of respondents stated that reliable transportation is important for a family to have a stable life.

Although transportation is a need in our communities, when considered with other needs—and especially housing—it ranks low on the priority list. This is true of clients, non-clients living with low incomes, and community leaders.

Most Prevalent Gaps and Possible Solutions

The most prevalent gap in transportation in our service area is public transportation. The Mountainland Association of Governments states that “the majority of bus routes in the Utah County transit system are centered in the Provo/Orem core with express routes and inter-urban routes reaching out into outlying areas” (*Mountainland Association of Governments Consolidated Plan, 2015*).

The public transportation system does not meet the needs of people who travel from outlying areas to get to and from their jobs, especially when they work shift work at off hours.

The best possible solution for this need is to increase public transportation.

Financial, Physical, Human, or other Resources Available to Community Action and Clients in Transportation

Community Action has limited capacity to provide transportation assistance. We do have some funding available for bus tokens or small auto repairs—but these funds are woefully inadequate to meet the need. By partnering with United Way Paratransit and UTA, we are able to provide more assistance to our clients and others than we could on our own.

Government and community resources that are available are listed under “What Do Clients Need the Most to Improve...” above.

Issue Area (VIII) Community Engagement and Knowledge of Impact of Poverty

Poverty and Community Engagement and Knowledge of Impact of Poverty

In our client survey, more than 60 percent of our clients indicated that they have an average of only one or two people in their lives that they can count on in tough times.

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Almost 60 percent of our clients do not feel that our elected officials are in touch with community issues.

With this alarmingly low rate of social capital, Community Action is working to build both bonding and bridging social capital among our clients and others in the community. Why? Because research shows that social capital is essential to supporting people as they seek to improve their lives.

Public officials, elected officials, city councils, zoning commissions and other entities make decisions every day that have an impact upon the lives of individuals and families living with low-income. The general community of potential volunteers, donors, and others have the capacity to engage with the agency to address hunger and poverty. However, community members are not familiar with the issues that families with low-income face day in and day out. Greater support for community and policy changes, donor and volunteer engagement, etc. can result from advocacy work and Bridges Out of Poverty training about the realities of living in poverty. This engagement can result in improvements in a variety of ways – more resources, zoning for affordable housing, more targeting of government funding on specific low-income issues, and greater attention to low-income issues.

The Centers for Disease Control and Prevention states “Circumstances that prevent or limit the availability of social capital for a community and its members can have a negative effect on the health and well-being of the members of that community. These negative effects on health and well-being can in turn have negative effects on the community as a whole” (“Social Capital,” 2008).

In their work on social capital, the Harvard Kennedy School identified the following:

- Joining and participating in one group cuts your odds of dying over the next year in half. Joining two groups cuts it by three quarters.
- We're not experiencing a "Springtime" of volunteering, but an "Indian Summer"—propped up by our nation's seniors, who have been more civic throughout their lives.
- Each 10 minutes of additional commuting time cuts all forms of social capital by 10 percent: 10 percent less church-going, 10 percent fewer club meetings, 10 percent fewer evenings with friends, etc.
- The best predictor of tax evasion is the number of times annually that one gives the finger to another driver, and social capital is the best variable to successfully predict levels of tax compliance state-by-state.
- Watching TV is the only leisure activity where doing more of it is associated with lower social capital.
- If you had to choose between 10 percent more cops on the beat or 10 percent more citizens knowing their neighbors' first names, the latter is a better crime prevention strategy. If you had

to choose between 10 percent more teachers or 10 percent more parents being involved in their kids' education, the latter is a better route to educational achievement.

- All the net growth in female employment over the last two decades is due to more women working because they have to financially; none of it is due to more women working for reasons of personal satisfaction.
- If you had to choose whether your child was born into a poor state or low social capital state, the low social capital state is worse for the child's outcomes according to the Annie Casey Foundation's Kids Count Index (low birthweight babies, unwanted teen pregnancies, teenage drug use, etc.).
- The proportion of socially isolated Americans has more than doubled over the 2 decades from 1984-2004: from 10% to a quarter of all Americans.
- Civic engagement and volunteering is the new hybrid health club for the 21st century—it's free to join and miraculously improves both your health and the community's through the work performed and the social ties built (“Civic Engagement in America,” 2016)

Public policy is innately tied to public opinion. And public opinion is shaped by narratives, statistics, and story-telling (Ertas, 2015). Jones and McBeth (2010) presented a Narrative Policy Framework model that has proven effective in changing public understanding and opinion of both simple and complex issues. And other researchers found “little evidence that initiatives [public policy petitions] *alter the congruence between opinion and policy*” (Monogan, Gray, & Lowery, 2009) (emphasis added). Clearly, in order to change public policy, public opinion must be changed first.

“It just isn’t right. People who are trying to get off public assistance are penalized if they earn too much money. If we are going to get anywhere, we have to change this.”

—Community Partner Forum Participant

One way to build public understanding of poverty and its effects on individuals, families, neighborhoods, and communities is to engage volunteers in our life-changing work. Community Action Services and Food Bank is fortunate in that many thousands of local people volunteer with the agency working in various ways—Food Bank, Circles, Family Development, Home Buyer Education and Financial Learning, Communications, the community gardens, and more. While there are many volunteers who volunteer a considerable number of hours (interns, Circles Allies, Circles committees, child care, etc.) the majority of the volunteers are individuals and groups who help out in the food bank. These individuals, groups and families typically see volunteerism as a one-time service project rather than a long-term engagement with the agency and our mission.

The data for volunteering and service in Utah shows that the majority of volunteering occurs in churches (42.5 percent) and only 8.1 percent is engagement in service or civic groups (*Volunteering and Civic Life in America: Utah*, 2015). This is reflective of volunteering in the Mountainland region as well.

The remainder of this section describes the benefits of volunteering to the individual (community and persons with low-income) and to the community. By educating and deepening volunteers' involvement in the issues of poverty and by increasing the number of people engaged, it will result in improvements in

policies, increased empowerment for people with low-income, and increase in understanding, trust, and new leadership.

The Corporation for National and Community Service states the following about the benefits of volunteering:

Perhaps the first and biggest benefit people get from volunteering is the satisfaction of incorporating service into their lives and making a difference in their community and country. The intangible benefits alone—such as pride, satisfaction, and accomplishment—are worthwhile reasons to serve. In addition, when we share our time and talents we:

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- Solve Problems
- Strengthen Communities
- Improve Lives
- Connect to Others
- Transform Our Own Lives

Over the past two decades we have also seen a growing body of research that indicates volunteering provides individual health benefits in addition to social ones. This research has established a strong relationship between volunteering and health: those who volunteer have lower mortality rates, greater functional ability, and lower rates of depression later in life than those who do not volunteer.....Some of these findings also indicate that volunteers who devote a [considerable] amount of time to volunteer activities (about 100 hours per year) are most likely to exhibit positive health outcomes (*The Health Benefits of Volunteering*, 2007).

Certainly in addition to these benefits, volunteers greatly extend the capacity of the agency to make a difference in the lives of families with low-income and can bring greater community awareness of the effects and impact of poverty.

Community engagement is a deeper level of service and volunteering. The Minnesota Department of Health has identified the following benefits of community engagement.

- Focuses on social justice: It is through community engagement that community wisdom and science work in tandem to ensure a more balanced set of political, social, economic and cultural priorities, resulting in shared resources and shared power, thus leading to equity and social justice.
- Helps shape services: Including a broad array of community residents from the beginning of a planning process will help shape services so they are culturally acceptable and more closely meet specific needs.

- Helps build trust: Inviting leadership from community groups will help demonstrate that their participation is valued and that their views will be considered. This can help to build trust, increase communication and create openness to utilizing services.
- Helps with outreach: More residents will feel involved with community activities and decisions and will be able to explain or interpret them positively to others. Spreading the word through this informal approach will improve outreach.
- Connects people and resources: Community engagement efforts improve connections between individuals, community associations, businesses, and churches, which in turn creates greater community "buy-in."
- Develops new leaders: Inviting community members and leaders of community groups into planning processes will help in the identification of champions and development of leaders who understand public health issues.
- Creates an opportunity for critical reflection: Community engagement processes provide opportunities for cooperative, co-learning experiences, and critical reflection that benefits from community wisdom ("Benefits of Community Engagement," 2016).

The Center for Economic and Community Development at Penn State shares the following:

While research regarding the benefits and importance of community engagement varies, several key opportunities are commonly identified. Among these are:

- Increase the likelihood that projects or solutions will be widely accepted. Citizens who participate in these processes show significant commitment to help make the projects happen.
- Create more effective solutions. Drawing on local knowledge from a diverse group creates solutions that are practical and effective.
- Improve citizens' knowledge and skills in problem solving. Participants learn about the issues in-depth. Greater knowledge allows them to see multiple sides of the problem. Citizens can practice communication and decision-making skills.
- Empower and integrate people from different backgrounds. Groups that feel ignored can gain greater control over their lives and their community. When people from different areas of the community work together, they often find that they have much in common.
- Create local networks of community members. The more people who know what is going on and who are willing to work toward a goal, the more likely a community is to be successful in reaching its goals.
- Create several opportunities for discussing concerns. Regular, on-going discussions allow people to express concerns before problems become too big or out of control.
- Increase trust in community organizations and governance. Working together improves communication and understanding. Knowing what government, community citizens and

leaders, and organizations can and cannot do may reduce future conflict (“Why Community Engagement Matters,” 2016).

Barriers in Community Engagement and Knowledge of Impact of Poverty

Public knowledge and awareness of the realities of poverty and support for specific policy changes are major deterrents in Utah to financial security and opportunity for people to create a more prosperous future. The Corporation for Enterprise Development prepares the Assets and Opportunities Scorecard for each state in the nation. The scorecard for Utah indicates that Utah ranks 37th overall out of 44 in policies that support assets and opportunities (A & O Scorecard, 2016). Utah ranks as follows:

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- Financial assets & income – rank of 40 with 5 of 24 policies adopted
- Businesses & jobs – rank 27 with 2 of 10 policies adopted
- Housing & home ownership – rank 41 with 4 of 13 policies adopted
- Health care – rank 20 with 1 of 4 policies adopted
- Education – rank 15 with 7 of 16 policies adopted (“CFED Assets & Opportunity Scorecard: Utah,” 2016)

The following additional barriers and gaps to increased community engagement and increased knowledge of the impact of poverty have been identified through focus groups, stakeholder and community forums, interviews, staff and board planning sessions, and other activities:

- Low awareness of poverty among middle- and upper-class individuals
- Although awareness of Community Action is good, awareness of the issues we work on is low
- Number of volunteers at Community Action is high, but current capacity to conduct additional outreach to and education of volunteers needs improvement
- Volunteer recruitment, management, and recognition, though adequate, could be improved
- “All is well” mentality among general population
- Belief that people should “pull themselves up by their bootstraps”
- Belief that faith-based assistance to those living with low incomes is adequate
- Community culture of self-reliance can actually undermine our community-based efforts to build self-sufficiency
- Cultural norms against government assistance to individuals and families
- Fewer nonprofits engaged in public policy work and reduced funding to support such efforts.

Most Prevalent Gaps and Possible Solutions

With the gaps identified above, the following possible solutions have been identified:

- Continuum of Care planning and support for homelessness and housing solutions
- Circles Initiative and Utah Circles work for expansion
- Circles Big View work to address barriers to getting out of poverty (cliff effect)
- Housing Solutions work group

- Participation by several agency managers and leadership team on a variety of community boards and councils to advocate in behalf of families with low-income
- EAT Coalition
- Participation in CAP Utah Family Investment Coalition
- Continuum of Care for the Elderly
- Bridges Out of Poverty orientations and training
- Bridges Communities work targeted on an increase of knowledge about the effects and causes of poverty within specific systems (higher education, education, employers, health care, social service providers, etc.)
- Participation in DWS advocacy meeting
- Improved internal processes for recruiting, managing, recognizing, and educating volunteers
- Expansion of Bridges Out of Poverty orientation and training for targeted and general groups (i.e. elected officials, faith based leaders, businesses, education, Baby-Boomers, volunteers, higher education, health care, human service providers, board of non-profits, foundation boards, donors, etc.)
- Expansion in the number of “Poverty Simulations” targeted to specific groups
- Expansion of the Circles Big View Committee membership
- Delegate some unrestricted funding for our Community Strategies Director to educate legislators
- Build community engagement, advocacy and volunteer and donor loyalty
- Work to increase cooperation and collaboration between non-profits to work together on serving people, in educating the community and in addressing need for specific policies
- Educate and engage those people that we serve in sharing their stories and in advocacy work

The following comments came from participants of our surveys and forums when asked who should be engaged in resolving poverty in our community:

- “Community leaders need to help get rid of judgment and stigma and focus on ways to provide support and help and encourage/empower social networks to provide support and help”
- “All of us....we live in a very affluent valley, but we have the poor who live among us. The poor, unfortunately, live in the shadows and on the fringe, and we sometimes really don’t know they are here. Yet, they are the ones who work in the back, clean our office buildings, do our yard work.....”
- “Ideally everyone, but at the very least – government, clergy, social services, education systems, health, and interested individuals.”
- “All of us, leaders, civic leaders and the public too.....”

Effects of Poverty in Community Engagement and Knowledge of Poverty

The Centers for Disease Control and Prevention states “Circumstances that prevent or limit the availability of social capital for a community and its members can have a negative effect on the health and well-being of the members of that community. These negative effects on health and well-being can in turn have negative effects on the community as a whole” (“Social Capital,” 2008).

As stated above, public policy is innately tied to public opinion. And public opinion is shaped by narratives, statistics, and story-telling (Ertas, 2015). Jones and McBeth (2010) presented a Narrative Policy

Framework model that has proven effective in changing public understanding and opinion of both simple and complex issues. And other researchers found “little evidence that initiatives [public policy petitions] *alter the congruence between opinion and policy*” (Monogan et al., 2009) (emphasis added). Clearly, in order to change public policy, public opinion must be changed first.

Financial, Physical, Human, or other Resources Available to Community Action in Community Engagement and Knowledge of Poverty

Community Action’s resources to engage community members and build community members’ knowledge of poverty are numerous.

- Exceptional staff who have years of experience working with individuals and families who are living with low incomes;
- Staff expertise in volunteer recruitment and management;
- Staff expertise in communications and public education;
- Staff and board relationships with community opinion leaders and elected officials;
- Circles initiative;
- Agency programs and the thousands of participants; and
- Current volunteers and donors.

Many of the major players in the fields of volunteerism, community engagement and advocacy are the following:

- United Way of Utah County – Volunteer Center/211
- Utah Commission on Service and Volunteerism
- Corporation for National and Community Services – Utah office
- Y-Serve, Brigham Young University
- Utah Valley University, Volunteer and Service Learning
- Community Action Partnership of Utah
- Utah Circles
- Circles USA
- Utah Housing Coalition
- Utahns Against Hunger
- Voices for Utah Children
- Mountainland Continuum of Care

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