

# COMMUNITY ACTION SERVICES AND FOOD BANK COMMUNITY ACTION PLAN – PART 1

## Organizations Mission

Community Action Services and Food Bank is dedicated to fostering self-reliance in individuals, families and communities. Community Action works to stabilize families and then rebuild their lives. We help meet their basic needs (food, shelter, housing) while providing the long-term solutions needed to rebuild their financial and social self-sufficiency, enabling many to break out of poverty.

## Vision Statement

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.

## Prioritized Issues

### ISSUES AREAS

The eight issues areas addressed in the Community Action Plan are: income/use of income, employment, education, housing, nutrition, health, transportation and other (community engagement and knowledge of poverty).

During the prioritization work session, participants (board and lead staff) rated each of the eight issue areas on a scale of one to ten in four categories: depth of issue on individuals and families, relative number of people impacted, depth of Community Action's ability and capacity to affect individual or family change in the issue area; and relative number of people Community Action can impact. Consensus was achieved as data was shared and input was provided. Each of the eight areas were plotted on a bubble chart, which was further analyzed. The issues are listed below in the prioritized order as determined by the work group and thereafter adopted by the Community Action Board.

**Community Engagement and Knowledge 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. 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. 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). 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.

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.

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 37<sup>th</sup> overall out of 44 in policies that support assets and opportunities (A & O Scorecard, 2016).

**Income/Use of Income:** 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.” Not surprisingly, income and use of income is ranked highest in our non-client telephone survey of low-income individuals. 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.

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 intergenerational poverty that is even more difficult to break.

**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. 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.” 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. 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.

**Nutrition:** Poverty and nutrition are inextricably linked. Access to nutritional foods continue 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 nonetheless demonstrates a significant need among those living with low incomes in our community. 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 as 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.

**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). `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. 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 of employment, being forced to take short-term, part-time or day labor work. 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. Non-clients who are living with low incomes in Utah County rated employment the second highest of the ten areas identified in our survey.

**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." 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. 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.”

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 health 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.

**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. 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.

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.

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*), 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 affordable childcare, lack of vocational training, lack of dropout prevention programs for youth, and a lack of preschools or daycare, among other concerns.

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.

### **Transportation:**

In our service area, public transportation is lacking. Most people either get to work using their own car or they carpool. People with low-income generally have vehicles that are older and therefore have poor gas mileage and are often in need of repair. 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 leader's survey, ranking only above nutrition in the ten issues tested.

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.

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## **BARRIERS TO EXITING POVERTY**

### **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 37<sup>th</sup> overall out of 44 in state policies that support assets and opportunities (A & O Scorecard, 2016). Utah ranks as follows:

- 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)

A person who is well below the national poverty level, and who receives an increase in pay, can still struggle to reach economic stability because of the current negative “cliff effects” built into public assistance programs. That’s because public assistance ends when a person’s income increases to a certain level. The sudden loss of assistance programs such as SNAP, childcare or public housing can create what is known as the “cliff effect.” Oftentimes an increase of less than \$50 a month can lead to the loss of several hundred dollars’ worth of programs. When the gain in income doesn’t cover the needs of their family once assistance is lost, it can cause someone to turn down a raise or even promotions.

The community belief that “all is well” and that faith-based giving is adequate to meet the need is another barrier.

### **Income/Use of Income**

The following barriers in terms of income and use of income have been identified through data analysis, focus groups, interviews, community forums, and other means.

- Cliff effect of public assistance programs
- Personal capacity to take on more and more when living in poverty
- Over-qualified individuals take entry-level and low-paying jobs; lower-skilled people cannot get these jobs
- Complexity of services and systems; people don’t know or don’t understand processes, systems, formal application processes to access assistance

### **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 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. Seventy-five percent of clients surveyed stated that finding affordable housing is a barrier that prevents families from having a stable family life. 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.

## **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. 67% of clients surveyed stated that lack of income to purchase food is a barrier to a stable family life.

## **Employment**

Seventy-one percent of clients surveyed stated that a barrier to having a stable family life was not finding a job that pays enough to support the family. Sixty percent of respondents in the community leader survey stated that not enough living wage jobs with benefits is a major problem. A regular theme of the community forums, surveys and stakeholder meetings was that highly educated students and university graduates fill higher wage positions as well as those with lower wages. People with less education and experience cannot compete.

## **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. 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. Lack of affordable dental care is also a concern.

## **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.

In the community leader survey (*Community Action Community Leader Survey: Results, 2016*), 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 affordable childcare, lack of vocational training, lack of dropout prevention programs for youth, and a lack of preschools or daycare, among other concerns.

In stakeholder meetings there was much discussion about the challenges that persons from intergenerational poverty and chronic poverty face when they decide to try to get some training or education in order to get a better paying job. Systems can be overwhelming and intimidating. Education and training resources are perceived as complex and not easily accessible. The Utah Valley University Director of Community Education said that it takes an average of four attempts before an adult with no family history of higher education may actually make contact with someone in the education system. This barrier speaks to the need for and benefit of bonding and bridging social capital – having someone in their life that is familiar with the education system and can coach them and perhaps accompany them in making contact.

### **Transportation**

The lack of reliable transportation in itself can be a barrier to getting and keeping employment, participating in training and education and in supporting a family. 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 with low-income who travel from outlying areas to get to and from their jobs, especially when they work shift work at off hours.

In our client survey, 20 percent of respondents stated they do not have reliable transportation and 19 percent said they depend upon help from others to meet their transportation need.

## **GAPS IN SERVICES**

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### **Community Engagement and Knowledge of Poverty**

There is a **gap in community members volunteering in service and civic engagement**. The Corporation for National and Community Service reports that while 42% of volunteering in Utah is in churches, only 8.1% is in service and civic engagement. There are fewer nonprofits engaged in public policy work today than five to ten years ago so there are fewer resources targeted to supporting policy that can positively impact poverty and families’ ability to experience stability and move out of poverty.

Therefore Community Action will expand community and targeted Bridges Out of Poverty orientation and training to increase knowledge about poverty and to thereby increase the number of people engaged in solving poverty. Community Action will also increase our capacity to engage with other nonprofits in public policy work. We will also do more focused work on educating and engaging volunteers, donors, community members and people with low-income about the issues and impact of poverty. We will also work closely with CAP Utah, Utah Circles, the other Circles sites in Utah to educate community leaders about the impact of the cliff effect specifically.

### **Income/Use of Income**

There is a **gap in the amount of emergency financial assistance available to meet immediate basic needs** i.e. homeless prevention funding, transportation assistance, clothing, furniture, food, school supplies, utilities, etc. Forty-seven percent of our client survey respondents stated they “can’t pay bills on time” as the 4<sup>th</sup> biggest problem facing adults. Community Action will seek additional community donations and will research methods and partnerships for providing a low cost emergency loan fund for families with financial crisis.

There is a **gap in financial coaching and credit counseling as well**. Thirty-six of client survey respondents said that financial education is a “most important” need and 40% said that credit counseling is a “most important” need. Thirty-four percent of respondents said that help in starting a savings plan was important. Community Action has provided financial coaching and home buyer preparation instruction for many years. Six months ago we opened a financial learning center which is designed around the individual needs of people with low-income. We participated in the CAP Utah TANF II grant application to seek funding to expand the capacity of the center and to expand the services into our two rural counties. Going forward, we will engage more of our case managers in becoming trained to help build families’ financial capability and assets. We will continue to provide support to VITA services which is a major way to increase families’ assets.

The other significant gaps that impact people’s lives are the **lack of social support (bonding and bridging social capital)**, the **complexity of assistance programs and services** and the **lack of access to low-cost loans or other financial products**. We therefore design our financial coaching assistance to be built upon relationships and to begin with the client’s perspective of their financial situation. We will also become more deliberate in providing consumer information on the costs and impact of payday loans because payday loans are often used by families to make it through a financial emergency.

## **Housing**

There is a **significant gap in our region of safe, affordable housing stock**. According to Utah Valley Home Consortium report, more than 8,000 affordable housing units are needed in our service area (Wood, Housing Needs Assessment 2015). Eighty-five percent of community leaders surveyed and 77% of clients surveyed stated that affordable housing is “most needed” or ranked third of all community gaps and needs. Half of all very low-income renters have severe cost burden (8,765 households.)

Therefore Community Action will continue to work with the Housing Solutions work group to promote and work toward increasing the stock of affordable housing units. Their activities include: educating and working with city councils, zoning commissions and others about increasing affordable units in their communities; seek funding through various means – Olene Walker, tax credits, National Homeless Trust Fund, etc. We will also expand our capacity to help clients build financial capability to become home owners. We will also partner with the Utah Housing Coalition and others to address public policy issues that impact housing.

## **Nutrition**

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**. Sixty-seven percent of clients surveyed state that lack of income to purchase food is a need. 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, staff input and community forums, the gaps in providing or obtaining nutritious food in the service area include

- Insufficient income
- Access in out laying communities to food pantries and food assistance
- Low knowledge of food preparation
- Low knowledge of household budgeting

Therefore Community Action will seek funding and a partnership with other nonprofits to collaborate on a shared service location in North Utah County in 2016 and in South Utah County in the future. We will also assist clients in applying for and resolving issues related to SNAP, school nutrition programs and other. We will also seek additional resources to expand the snack sacks for kids program to additional schools and will seek a partnership with cities to expand the number of community gardens.

### **Employment**

The **most prevalent gaps** for people with low-income in the issue area of employment identified in surveys, forums, and staff and stakeholder group meetings are: **training in people and workplace skills, bonding and bridging social capital, and access to systems to gain education and training for adults in improve employability.** There are many services and resources to help build people's capacity and capability to get better paying jobs however these systems are often complex and can be overwhelming and intimidating. Education and training resources are perceived as complex and not easily accessible.

Therefore Community Action will work with Department of Workforce Services, Utah Valley University, MATC and others to simplify processes and systems and to build longer term professional relationships with people with low-income to support them as they work toward improving their employability and to get and maintain better paying jobs. We will also build partnerships with targeted employers and provide Bridges Out of Poverty training and coaching ("Workplace Stability". These employers will then adapt their HR resources to help their employees who live with chronic and intergenerational poverty to succeed on the job by addressing stability at home. We will also build upon our partnership with Mountainland Association of Governments so they may provide specialized resources to the entrepreneurs utilizing our commercial kitchen facility to start up and build their food business.

### **Health**

The single biggest gaps in health identified in stakeholder meetings, client surveys, community leader surveys, etc. are the gap in Medicaid coverage, the general high cost of health care and lack of sufficient mental health and dental health care.

Community Action does not have the expertise or resources to address these gaps in health care however we will work to inform our Hispanic clients about the specialized health education at Centro Hispano and will develop a partnership with Intermountain Healthcare to provide basic health care checks at Community Action for clients and their children.

## Education

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. 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.

Therefore Community Action work with educational and training programs and services to seek ways to simplify systems and access. We will also work together to build longer-term professional relationships with adults with low-income in order to provide the social capital to support peoples' efforts to access educational programs and services.

## Transportation

The most prevalent gap in our region is the availability of and access to public transportation that meets the needs of people with low-income. Currently clients must change buses several times to get to and from their work and buses do not run at the times of day and night needed by shift workers. The following is from the Mountainland Association of Governments Trans 40 Plan – “The majority of bus routes in the Utah County transit system are centered in Provo/Orem core with express routes and inter-urban routes reaching out into out laying areas.”

Community Action does not have the experience or capability to significantly impact this issue area, therefore we will only continue to provide emergency financial assistance to help meet transportation needs of homeless and low-income persons.

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## SERVICE NEEDS

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Community Action Services and Food Bank will focus on the following service needs in each of the issue areas in the coming fiscal year. *These lists include only the **new** prioritized services and activities.*

### Community Engagement and Knowledge of Poverty

***Increase bonding and bridging social capital.*** There was agreement in client surveys and stakeholder meetings that there is a need to work with families to increase social capital. We will do this by operating and expanding the Circles Initiative, and building greater capacity of case managers and financial counselors/coaches to have more time to establish longer term professional relationships with clients.

***Increase the level of knowledge of poverty and the engagement of community members.*** The data and research supports the importance of public policy which can bring about positive change for people with

low-income. The Corporation for Enterprise Development ranks Utah 37<sup>th</sup> out of 44 states in terms of having policies in place that promote financial security and opportunities for people to create a more prosperous future. Research also shows that it is important to educate the general community so that they are informed and may then add their voice to others in regards to needed change in policy and systems. This will be especially important in addressing the cliff effect.

### **Income/Use of Income**

***Emergency financial assistance for rent and utilities.*** It was identified through data, client surveys, community surveys, and stakeholder meetings that people with low-income don't have sufficient income to pay their rent and/or utilities to either move into a unit or to prevent an eviction from a unit. We will expand our capacity to provide Rapid Rehousing financial assistance beyond the families and individuals we are currently helping with TANF and HUD RRH by applying for a HUD CoC RRH grant to assist youth aging out of foster care. This grant will be a partnership with Division of Child and Family Services and Wasatch Mental Health who will provide the case management and support services.

***Increase financial capability and asset development.*** It was identified in our client surveys, community leader surveys, and stakeholder meetings that people with low-income would benefit from coaching and training in financial capability and asset building. Therefore, we have applied for TANF II funding through CAP Utah to expand our capacity to provide these services (financial coaching, credit counseling, home ownership coaching, home buyer education, etc.) throughout our region. The key is to build services with the clients' interests and need in mind – start where they are and support them in reaching their goals.

***Reduce complexity of processes and access to training and education resources.*** The participants in two stakeholder groups where low-income board members were present identified the challenges that people with low-income (especially families in intergenerational poverty and immigrants) have when trying to navigate through the processes to access training and education that may result in better paying jobs. Therefore we will partner with DWS, UVU, 211 and others to try to simplify processes where possible or at least develop ways to better support people as they seek training.

***Payday lending as a solution to family financial crisis.*** It was identified through client surveys, community leader surveys and forums that families with low-income often can't pay their bills on time. Client surveys indicated that 60% of the respondents have only 1 or 2 people they can count on in tough times. Some people will try to solve their immediate financial crisis by taking out a payday or other type of high cost "loan." Therefore we will develop and partner with other nonprofits to distribute a consumer guide on payday lending so that families can make an informed choice.

### **Housing**

***Need for affordable housing (rental units and home ownership).*** It was identified in data, client and community leader surveys, focus groups and stakeholder meetings that the lack of affordable housing is a significant need in all three counties. There we will support the efforts of other nonprofit organizations and developers in building affordable housing by being part of a team who will educate cities, zoning commissions, the general community, etc. about the need and importance of affordable

housing. We will also partner with the housing authorities and the Utah Housing Coalition to educate decision-makers about the need to not remove income as a protected class in housing rentals.

## **Nutrition**

***Having sufficient and nutritious foods.*** It was identified in data, client surveys, community leader surveys and forums that for some the lack of sufficient and nutritious food is a serious need. There are few emergency food assistance resources in the out-laying areas of Utah County and not every Title One school has a food snacks for kids program. While there are a couple of food pantries in North Utah County both pantries just distribute food and do not help families in any other way. Therefore in the coming fiscal year we will partner with Habitat for Humanity and place an office and food pantry within their new ReStore which they are currently designing. We will provide food, help in applying for SNAP, referrals to school and other nutrition programs, as well as our other agency services. We will also research possible additional locations in Provo and Orem for community gardens. We expect initiate one new garden in FY 2017.

## **Employment**

***Finding and keeping a job that pays enough to provide for the family.*** It was identified in data, client surveys, community leader surveys, forums and stakeholder meetings that people with low-income are not able to compete with a more highly educated and skilled workforce for good paying jobs. Therefore they often work in low-wage part-time jobs. This is especially true for people living in chronic poverty, intergenerational poverty or persons who are immigrants whose first language is not English. Therefore we will develop and initiate a project which will engage several major employers (who pay good wages and benefits) and provide training to their HR people to increase their understanding and knowledge of people living in chronic or intergenerational poverty. We will use the new curriculum published by AHA Process (Bridges Out of Poverty) – “Workplace Stability.” This training will create conditions with these employers that will lead to hiring, employee retention, productivity and engagement of entry-level workers. We will train and coach the employers in building social and other resources that results in stability at home and on the job.

## **Health**

***Affordable health care, insurance, mental health care and dental care.*** Data, client surveys and community leader surveys are in agreement that the cost of health care insurance, the Medicaid gap and the access to preventive and emergency health care are issues for people with low-income. Therefore we will partner with Centro Hispano and Intermountain Healthcare to offer and provide preventive health care and health educational resources to our clients.

## **Education**

See ***Reduce complexity of processes and access to training and education resources*** in Income/Use of Income above.

***Increase access to higher education/job training and increase student retention.*** Research data on higher education student retention, client surveys, community leader surveys, forums and stakeholder

meetings are all in agreement people with low-income can benefit from training and educational opportunities but that there are many challenges to succeed. Therefore we will support key stakeholders at Utah Valley University and MATC to incorporate Bridges Out of Poverty Under-resourced Student training into their institutions through training administrators, educators, the retention program employees, student mentors and others. This will result in increased retention of students in both institutions.

## **Transportation**

We do not have any plans to expand services in this issue area.

## **CAUSES OF POVERTY**

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### **Community Engagement and Knowledge of Poverty**

***Lack of bonding and bridging social capital:*** it was identified in client surveys, by our partners and staff that people with low-income often do not have people in their lives that they can count on in tough times. They also do not have close relationships with people in the middle or wealth class and this results in significant challenges in moving out of poverty. The Annie E. Casey Foundation Kids Count indicated that if you had to choose whether a child was born into a poor state of low social capital state, the low social capital state is worse for the child's outcomes.

***Public policies are sometimes a deterrent to people moving out of poverty:*** The Corporation for Enterprise Development produces the annual Assets and Opportunity Scorecard for each state in the union. The *Scorecard* assesses states on the financial security and economic opportunity of households on 61 outcome measures. In their 2016 report Utah ranks 37<sup>th</sup> out of 44 for having policies in place that promote financial security and opportunities for people to create a more prosperous future.

***Low community engagement in service and civic service opportunities:*** The Corporation for National and Community Services reported in 2011 (their latest report) that 42% of volunteering in Utah is in churches and only 8.1% of volunteering is in service and civic engagement. This low engagement means there are fewer people involved in supporting local efforts to address the issues of poverty.

### **Income/Use of Income**

***Lack of income sufficient to support a family causes financial crisis:*** Clients, stakeholders, forum participants and employees are all in agreement that insufficient income can cause any number of financial crisis in a household including lack of food, shelter, utilities, transportation, etc.

***Bad credit:*** Clients identified bad credit as a cause of instability and financial crisis for families. Credit is impacted by people's inability to repay loans, to pay rent on time, pay off medical bills and other.

## **Housing**

***Lack of affordable housing:*** Clients, non-client low-income persons, stakeholders, partners, and employees are all in agreement that the lack of affordable housing has a significant effect on persons living in poverty. 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 levels of stress; food insecurity; lack of privacy; poor brain and motor skills development and other health and safety issues. Many families and individuals are forced to double-up or live in sub-par housing. Developers only build rentals and homes that bring them a profit. Unless they are able to access tax credits then building lower cost housing is not possible. There are only a limited number of tax credit projects approved each year and the competition is tough for our local nonprofits.

## **Nutrition**

***Lack of nutritious foods and lack of food:*** Poverty and nutrition are inextricably linked. Clients, community leaders, staff and community members recognize that the lack of nutritious foods has an impact on people living with low-income. Obviously people without sufficient income are unable to purchase the food they need, especially foods that are more nutritious. People with low-income often pay higher costs for the food they do purchase because they have transportation challenges. Another cause for lack of nutritious foods is the complexity of the SNAP application process. Many of our clients lose SNAP benefits when they are not able to consistently communicate updates with DWS eligibility. Undernutrition affects the brain development in children and hunger affects children's ability to do well in school. Adults who go without food are less productive on the job and generally over time will have poorer health. This may result in poor work history which in turn can result in lost wages or the loss of a job.

## **Employment**

***Finding and keeping a job that pays enough to provide for the family:*** Client surveys, community leader surveys, forums, and employees are all in agreement that not having a good paying job has a significant impact on a family. The causes are many – lack of training and education for the better jobs; the competition from highly educated and skilled workers who are willing to work for less pay; lack of affordable child care; lack of transportation to get and keep a job; and how financial and other crisis impacts a person's capacity to keep a job.

## **Health**

***Lack of access to affordable health care:*** The cost of health care and health insurance, the Medicaid gap, and the number of businesses who do not provide health insurance benefits can all have an impact upon an individual and a family. Even community health services have co-pays. Not having health insurance often means that people will postpone necessary care and forego preventative care – such as childhood immunizations and routine check-ups – completely. Because the uninsured usually have no regular doctor and limited access to prescription medicines, they are more likely to be hospitalized for health conditions that could have been avoided. The lack of income to purchase health care or health insurance may result in poor health outcomes which in turn may result in less capacity to get and keep a job and high medical bills due to the delay in getting the health care needed.

## Education

***Lack of training and education for good paying jobs:*** Clients, stakeholders and employees all indicated that a lack of training and the appropriate education is a cause for people's inability to get and keep good paying jobs which provide enough to support a family. There was universal agreement that the complexity of accessing these resources is a deterrent for families. There was also agreement that the day to day struggles to make ends meet greatly impacts a person's capacity to take on a training and/or an educational program.

***Lack of financial aid to pay for training and education:*** Clients, stakeholders and employees also all agreed that people with low-income have challenges in accessing training and education because of the costs associated with training and education that may result in good paying jobs.

While both of these issues are a concern, all parties also indicated a real concern about the complexity of trying to access training and educational resources. It is this cause and issue where Community Action can make a difference.

## Transportation

***Access to reliable transportation:*** The public transportation system is not sufficient to meet the transportation needs of people who work on off hours and who end up having to change buses several times to get to and from work. Persons with low-income face many day to day challenges related to employment and daily living when using the public transportation system or when relying upon friends or family for transportation or when having to rely upon a vehicle that does not function well on a daily basis or when there is no money for gas.

## LINKAGES

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Community Action Services and Food Bank will work toward the following linkages in the coming fiscal year. Any other linkages identified in the Issues Characteristics document will be addressed within the next three years.

**Community Engagement and Knowledge of Poverty** – not applicable

**Income/Use of Income** – Will work in collaboration with Department of Workforce Services to engage with UVU and other training and education resources to simplify access to services and programs in order to better meet and match needs. Start where the clients are and build from there. We will also update a consumer guide on payday loans and similar personal loans and work with 211, DWS and HEAT to distribute the consumer guides.

**Housing** – We will collaborate with key housing nonprofits in order to seek funding for various housing projects to meet housing need (Olene Walker, National Housing Trust Fund, tax credit funding, etc.)

**Nutrition** – not applicable

**Employment** – Engage and provide training (“Workplace Stability” – Bridges curriculum) to targeted major employers (i.e. health care, manufacturing, trades, etc.) to increase knowledge and understanding of people from IGP and chronic poverty. This will create conditions with employers that will lead to employee retention, productivity and engagement of entry-level workers. This helps employers to create workplace stability by helping employees build resources and build stability at home.

**Health** – We will develop a much stronger linkage with Centro Hispano. Centro Hispano provides a variety of services in health care especially targeted for the Hispanic population – education, youth health education, HIV testing and education, and tobacco prevention education.

**Education** – not applicable (see Income section above)

**Transportation** – not applicable

## **PARTNERSHIPS**

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Community Action Services and Food Bank will work toward the following partnerships in the coming fiscal year. The other partnerships identified in the Issues Characteristics document will be addressed within the next three years.

### **Community Engagement and Knowledge of Poverty**

***Additional Bridges Out of Poverty trainer:*** Utah Circles has agreed to provide the funding to send an additional Community Action person to the National Bridges Out of Poverty training. This will allow us to expand the number of Bridges orientations and work sessions which will then allow us to educate more organizations and people. Over time this increased public awareness of the impact and solutions of poverty. It will also bring about changes in processes and systems.

***Increase in long-term volunteerism and more engaged volunteers:*** Partner with United Way Volunteer Center, Habitat for Humanity, Family Support and Treatment Center, churches, and other local nonprofits to develop and implement training for volunteers that increases knowledge and understanding of the impact and solutions to poverty.

### **Income/Use of Income**

***Address the Cliff Effect:*** Utah Circles will bring the following partners together and will lead the effort to address the public policies which create the Cliff Effect – CAP Utah, Circles USA, other Circles Initiatives in Utah.

***Engage other nonprofits in educating people with low-income about costs of payday lending:*** Recruit 211, DWS, HEAT and other programs and provide training in the costs and impact of payday lending.

***Financial assistance for homeless youth (Rapid Rehousing):*** Partner with the Division of Child and Family Services and the Wasatch Mental Health Vantage Point to provide support services and rapid rehousing financial assistance for homeless youth who have transitioned out of the foster care system. We will provide RRH, and they will provide the support services.

## Housing

***Address potential for legislative removal of income as a protected class in rentals:*** Partner with the Utah Housing Coalition, CAP Utah, and the Housing Authorities to educate legislators about the potential impact on individuals and families if the law changes.

## Nutrition

***Shared space in North Utah County for a new food pantry:*** Partner with Habitat for Humanity who is working to purchase, rehab and open a new ReStore in North Utah County. Work with them to build office and other space in their facility so we may open a food pantry and offer our other services. Eight other nonprofits may also share some of the space for a few hours each week thereby making the effort more affordable.

**Employment** - none

## Health

***Increase access to health care prevention services:*** Partner with Intermountain Healthcare to provide basic health care checks at Community Action for clients and their children.

## Education

***Increase first generation under-resourced student retention at Utah Valley University:*** Partner with the retention and the diversity offices at Utah Valley University to recruit them to become certified in Bridges Out of Poverty training. They will then use the certification to train educators, administrators, student services and under-resourced students in the curriculum.

**Transportation** – none

## RESOURCES

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Community Action Services and Food Bank will work to obtain the following resources in the coming fiscal year. The other resources identified in the Issues Characteristics document will be addressed within the next three years.

### **Community Engagement and Knowledge of Poverty**

***Private and business foundation funding:*** We have identified a couple of private foundations that may fund our efforts to increase our capacity to educate community members about the impact of poverty and in recruiting community champions to add their voice to the work.

***Community volunteers/champions:*** We will recruit, train and engage people to become champions in addressing the issues of poverty. We will work in collaboration with entities whose purpose is to recruit volunteers – United Way Volunteer Center, UVU, BYU, CNCS/VISTA, etc. This will result in more people being engaged in long-term volunteer service and advocacy work.

## **Income/Use of Income**

**Circles Leaders:** We will recruit and provide additional training for Circles Leaders to share their stories with policy makers about the impact of the Cliff Effect.

**VISTA project:** We will utilize a newly trained VISTA that is trained in Bridges Community work to train specific local programs about the impact of intergenerational poverty to result in changes in processes and systems so that people may be more successful.

**Department of Workforce Services TANF II funding:** Seek funding from DWS to increase our capacity and expand financial coaching and credit counseling throughout our region. (We were part of a combined multi-community action agency application through CAP Utah. We received notification on August 12 that the grant application was fully funded.)

**Unrestricted donations:** We will set-aside a portion of our unrestricted donations for part of one employee to educate legislators about the impact of payday lending on low-income households.

**DWS, State Community Services Office – H2H funding:** We applied for and were funded with an H2H Diversion TANF grant to provide case management, support and emergency financial help for homeless families with children.

**Continuum of Care HUD Rapid Rehousing funding:** We will seek a grant through the Continuum of Care to provide rapid rehousing financial assistance for homeless youth who are transitioning out of the foster care system.

**Printing resources to print payday lending literature:** We will seek the help of United Way 211 and the Department of Workforce Services for them to print their own copies of the new consumer guide which we will develop on payday and other high cost lending sources.

## **Housing**

**TANF II funding through Department of Workforce Services:** Seek funding from DWS to increase our capacity and expand financial coaching and credit counseling to result in home ownership. (We were part of a combined multi-community action agency application through CAP Utah. We received notification on August 12 that the grant application was fully funded.)

## **Nutrition**

**Use of space and facility in North Utah County for new food pantry:** Habitat for Humanity will include office space and food pantry space in their new Restore in Lehi at a reduced cost.

**Volunteers:** We will work with businesses, 211 Volunteer Center, civic clubs, Eagle Scouts, and others to and engage them in volunteering at the new food pantry.

**Cash and in-kind donations for new food pantry:** We will reach out to local businesses, civic clubs, churches and others to support the new food pantry through donations of cash and food and other items. United Way will provide some of the equipment and furniture needed at the new location.

## **Employment**

***Bridges Out of Poverty Trainer Certification:*** Utah Circles will fund the conference and training costs for one person to become a Bridges life-time trainer.

Health – not applicable

Education – not applicable

Transportation – not applicable