

BUILDING COMMUNITY STRENGTHS

COMPREHENSIVE COMMUNITY NEEDS ASSESSMENT 2017

Community Action Agency of St. Louis County, Inc.
(CAASTLC)

Comprehensive Community Needs Assessment 2017



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Georgie Donahue.....Program Administration Director
Angela McCall.....Administrative Assistant
Randy Tempel.....Community Garden Coordinator
Keith Robinson.....Associate Director CSBG

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EXECUTIVE SUMMARY

Background

This Comprehensive Community Needs Assessment was conducted March through September 2017, by CAASTLC staff/administrators and practicum students from the University of Missouri – Saint Louis, Washington University in St. Louis, and the University of Iowa. The assessment was completed in conjunction with Community Services Block Grant (CSBG) requirements and as a resource to develop CAASTLC’s new three-year strategic plan. The purpose of this assessment was to ascertain critical needs in St. Louis County as identified by community members, stakeholders, and service providers, enabling CAASTLC to continue adapting programs and services to best meet community needs.

Methodology

CAASTLC collected data from community members through a combination of surveys and focus groups. Surveys and focus groups were facilitated in a variety of settings in order to reach a diverse group of respondents. In addition, data was included from various reputable publications to draw a comparison between the results of the data collected by CAASTLC and existing data on the population.

Summary of Findings

Surveys: Four different surveys were administered to collect data from a variety of individuals invested in the community. The first was completed by members of CAASTLC’s board of directors, the second by CAASTLC staff members, the third by partnering agencies and community stakeholders, and the final survey was completed by CAASTLC customers and community members. Listed below are the primary concerns that emerged from survey responses, which will be analyzed more thoroughly later in this report.

Primary Concerns

1. Basic Needs	7. Health/Healthcare
2. Crime/Gun Violence/Safety	8. Policing
3. Discrimination (Race, Age, Gender, Other)	9. Transportation
4. Finances/Wages/Income	10. Opportunities for Youth
5. Disability	11. Death of a Loved One
6. Safe and Affordable Housing	12. Education

Note: Responses from several survey questions were combined into the category of basic needs due to their prevalence. Basic needs in this instance are defined as energy assistance, food, rent/mortgage assistance, dental insurance, and employment. Other primary concerns were drawn from the open-ended responses to questions 15 and 26.

Focus Groups: A total of nine focus groups were conducted at various locations. Each group responded to three questions: “What are the root causes of poverty in St. Louis County?”, “Of the things being done to address poverty in St. Louis County, what do you think is helping the most?”, and, “If you had the resources and all the political barriers were removed, what one thing would you do to address poverty?”. Below is a list of twelve areas of concern.

Twelve Areas of Concern

1. Unemployment	7. Safe & Affordable Housing
2. Racism/Discrimination	8. Economy
3. Cycle of Poverty	9. Criminal Justice System
4. Finances/Income/Wages	10. Transportation
5. Health/Healthcare	11. Government/Bureaucracy
6. Education	12. Crime/Gun Violence/Safety

METHODOLOGY

Surveys

Survey Design: To begin, CAASTLC staff attended a needs assessment training workshop in March 2017. After receiving this training, CAASTLC staff and practicum students thoroughly reviewed surveys and focus group questions from the previous Community Needs Assessment. Based on this review, they clarified and/or expanded existing categories and questions. Surveys were then re-drafted and revised multiple times based on staff feedback, until a final version was approved by consensus.

Administration/Analysis of Surveys: Four different surveys were administered to collect data from a variety of individuals invested in the community. The first was completed by members of CAASTLC’s board of directors, the second by CAASTLC staff members, the third by partnering agencies and community stakeholders, and the final survey was completed by CAASTLC customers and community members. Surveys were distributed at CAASTLC’s Main, North County, and South County offices, at community events, meetings, resource fairs, and were available online via Survey Monkey. Community members were informed about the survey through: postings on CAASTLC’s website and social media, announcements at CAASTLC programs and events, agency/partner informational notecards with a QR code for the online survey, community informational cards, and word of mouth. Copies of blank surveys and informational cards can be seen in Appendices A-H. The surveys were administered both in-person and online via Survey Monkey. Physical surveys were then manually entered into Survey Monkey. All data was analyzed using Survey Monkey’s online descriptive analysis tools. Filters were created to sort data by questions and answers, depending on the variable of interest, illuminating trends in the data. Reports were created based on demographic categories. See charts below for respondent demographics, obtained from the survey completed by customers and community members.

Survey Respondents by ZIP Code		
Zip Code	Frequency	Percent %
63136	186	15.5
63121	128	10.7
63114	116	9.7
63137	96	8
63135	85	7.1
63130	80	6.7
63134	78	6.5
63138	75	6.3
63031	62	5.2
63033	54	4.5
63133	46	3.8
63074	40	3.3
63042	25	2.1

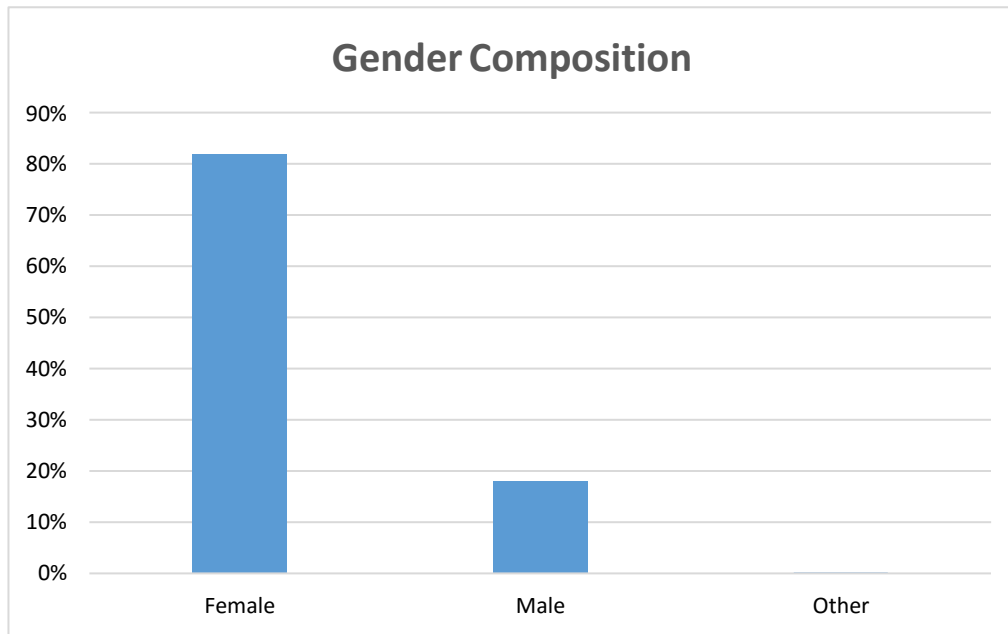
63132	22	1.8
63034	13	1.1
63043	13	1.1
63120	11	0.9
63044	9	0.8
63143	7	0.6
63125	6	0.5
63146	6	0.5
63021	4	0.3
63117	4	0.3
63119	4	0.3
63123	3	0.3
63088	2	0.2
63112	2	0.2
63122	2	0.2

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63129	2	0.2
63011	1	0.1
63017	1	0.1
63026	1	0.1
63032	1	0.1
63038	1	0.1
63102	1	0.1
63104	1	0.1
63107	1	0.1
63108	1	0.1

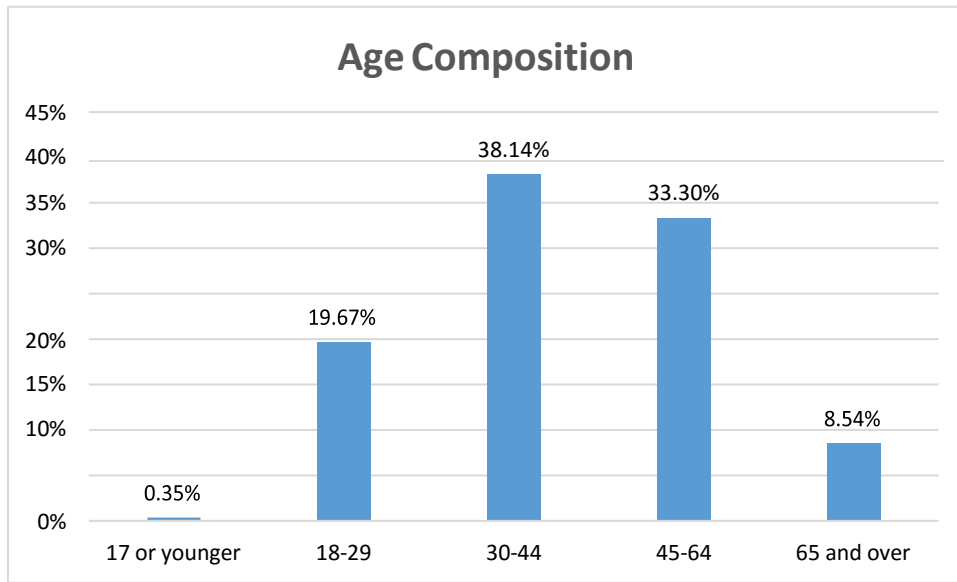
63113	1	0.1
63115	1	0.1
63126	1	0.1
63128	1	0.1
63139	1	0.1
63140	1	0.1
63144	1	0.1
63147	1	0.1
63319	1	0.1

The majority of respondents live in the 63136 (Jennings), 63121 (Normandy), or 63114 (Overland) ZIP Codes. These ZIP Codes are each located in North St. Louis County.

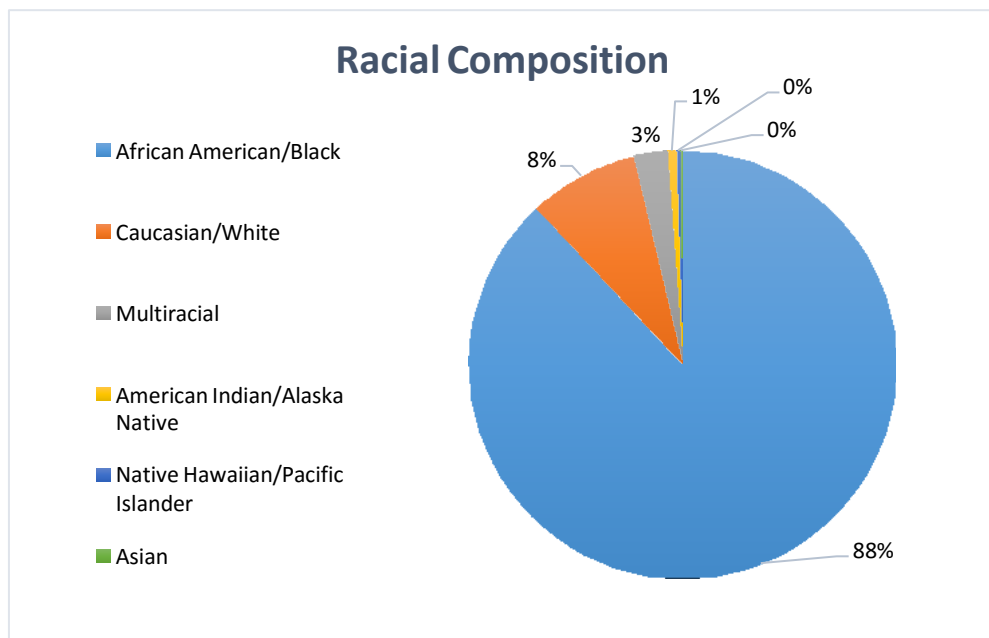


The gender composition of all survey respondents (as shown above) was similar to the gender composition of CAASTLC customers who received services during fiscal year 2016-2017 as documented in CAASTLC's database.

METHODOLOGY

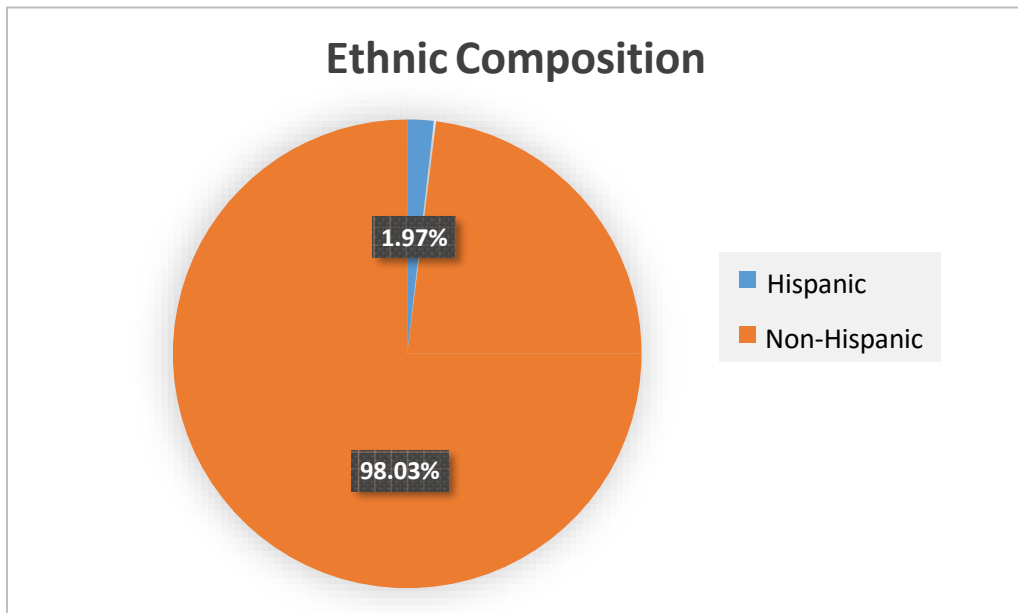


The age composition of all survey respondents (as shown above) was similar to the age composition of CAASTLC's customers who received services during fiscal year 2016-2017 as documented in CAASTLC's database.

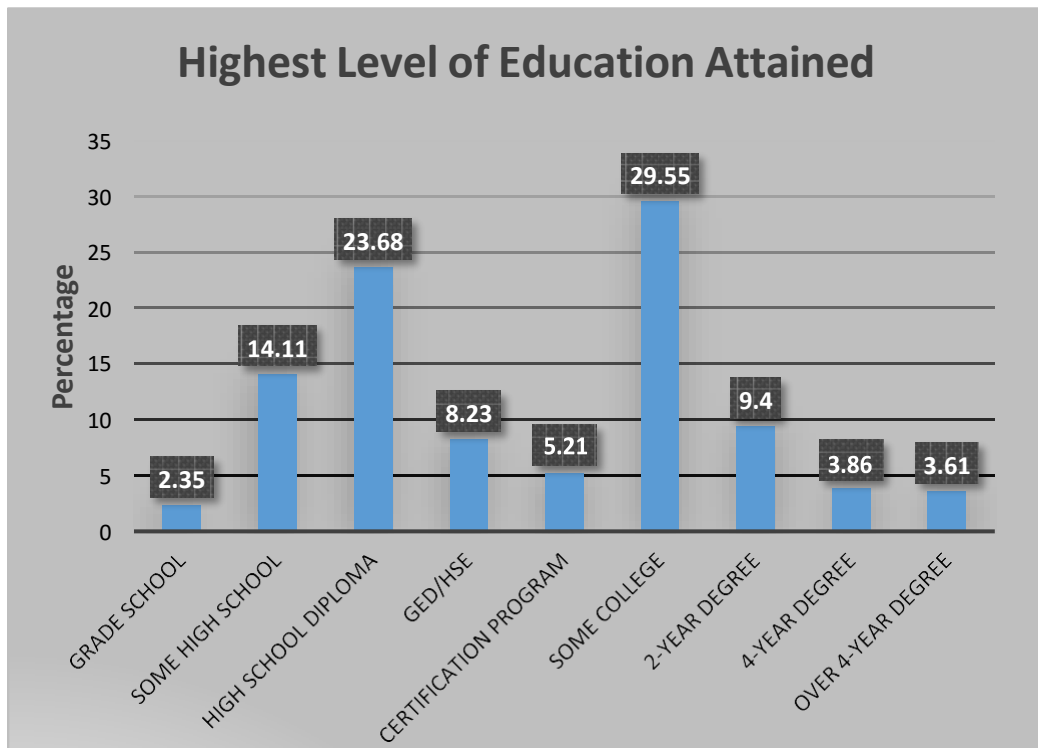


The racial composition of all survey respondents (as shown above) was similar to the racial composition of CAASTLC's customers who received services during fiscal year 2016-2017 as documented in CAASTLC's database.

METHODOLOGY

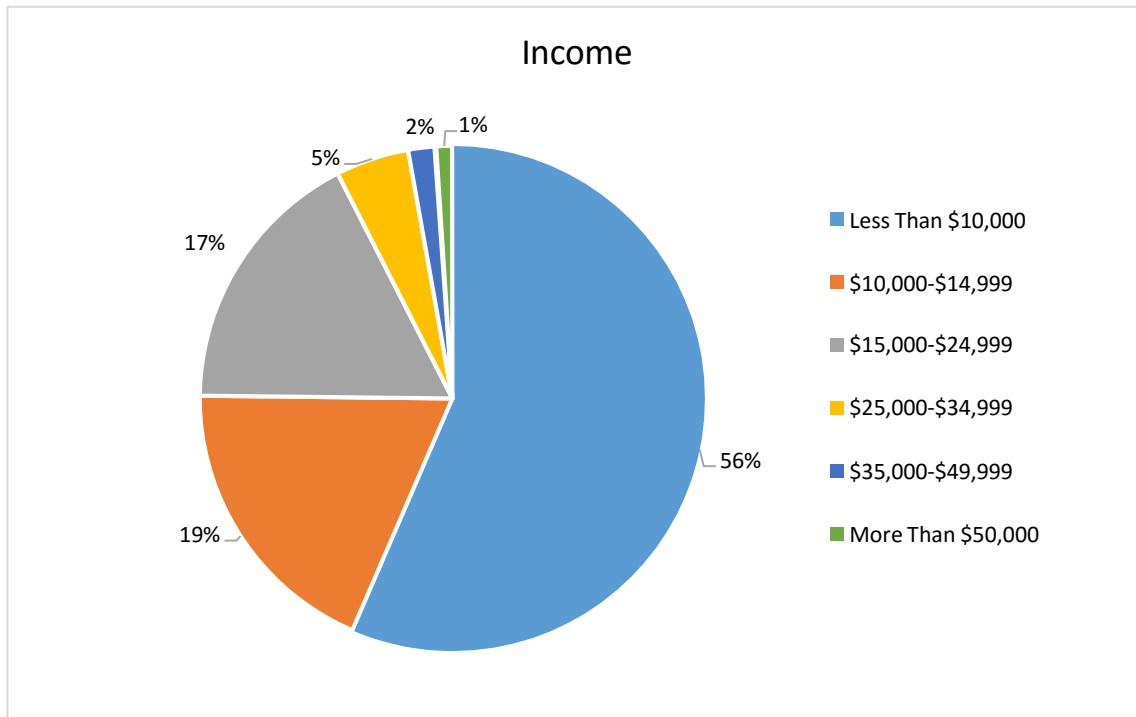


The ethnic composition of all survey respondents (as shown above) was similar to the ethnic composition of CAASTLC customers who received services during fiscal year 2016-2017 as documented in CAASTLC's database.

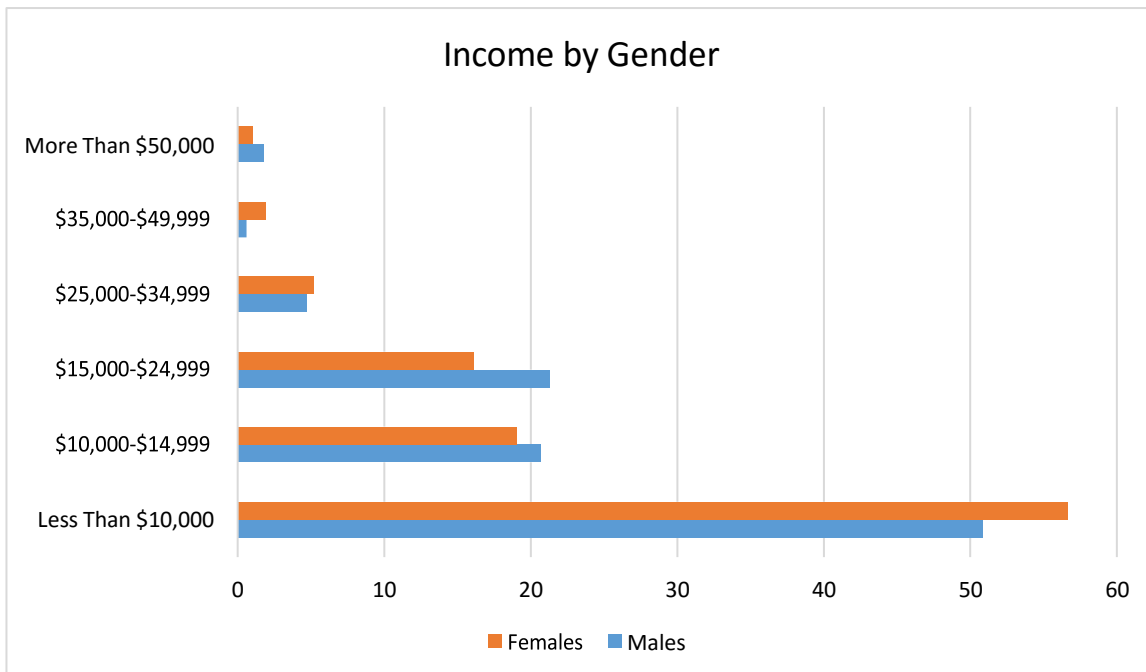


The level of educational attainment for CAASTLC customers served during fiscal year 2016-2017 is similar to that of respondents. A higher number of those with some college experience completed the survey than CAASTLC customers.

METHODOLOGY

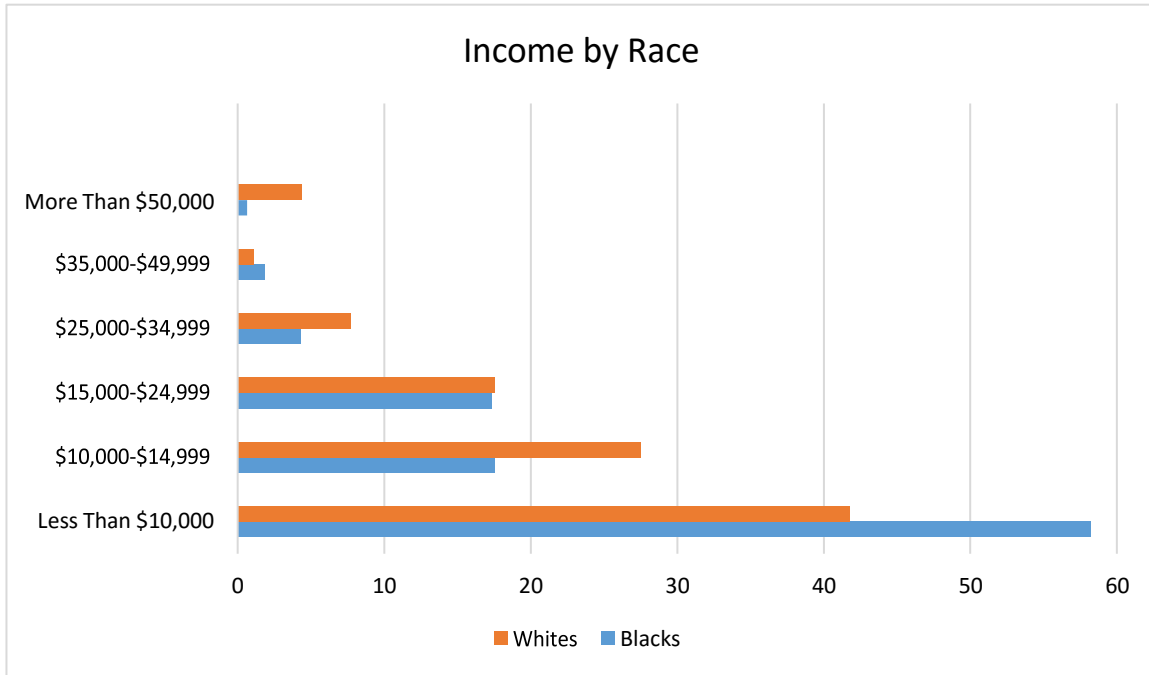


The chart above reflects the household income of survey respondents.



The chart above compares male and female respondents' income levels.

METHODOLOGY



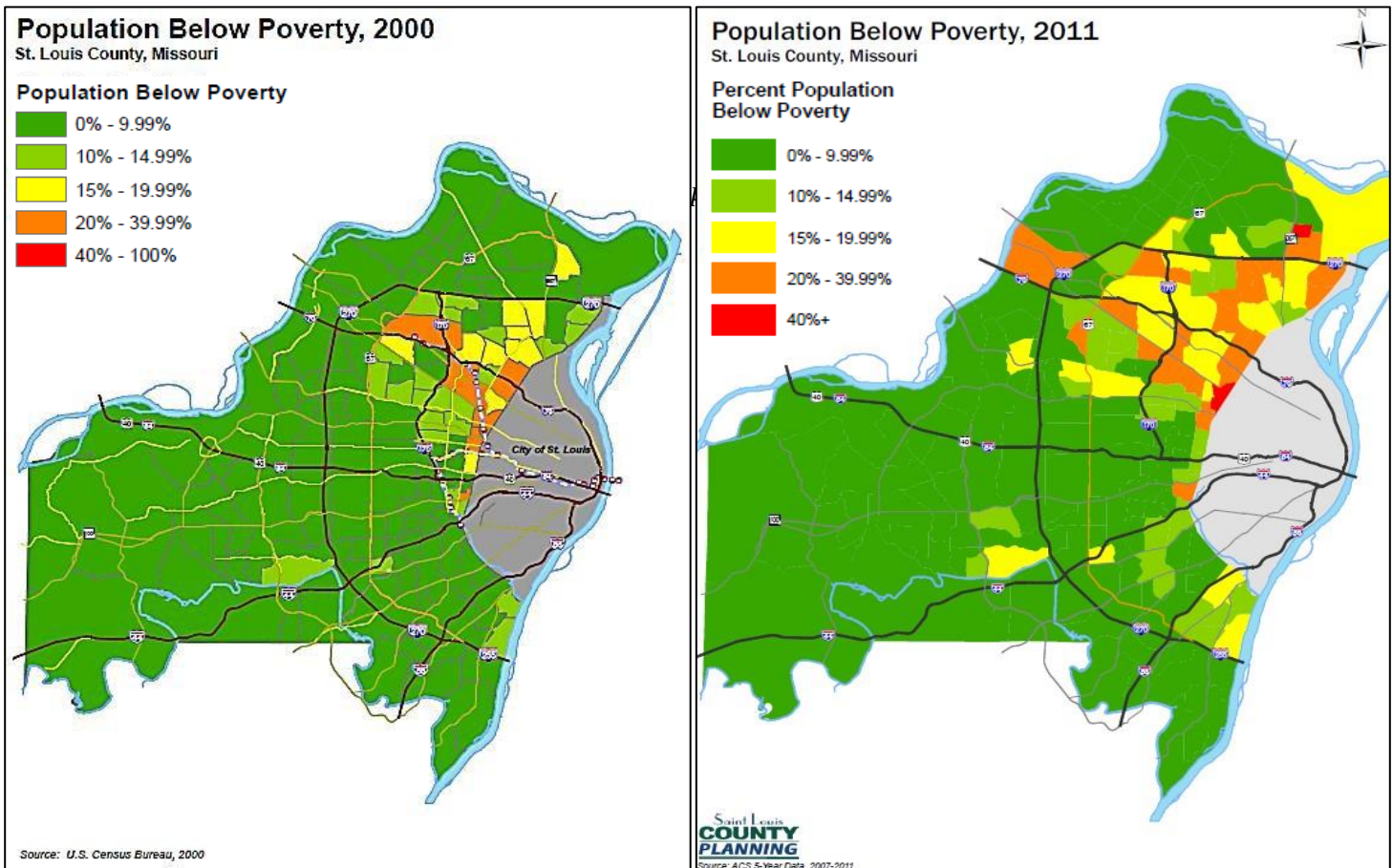
The chart above shows blacks' and whites' income levels.

ST. LOUIS COUNTY POPULATION OVERVIEW

Poverty

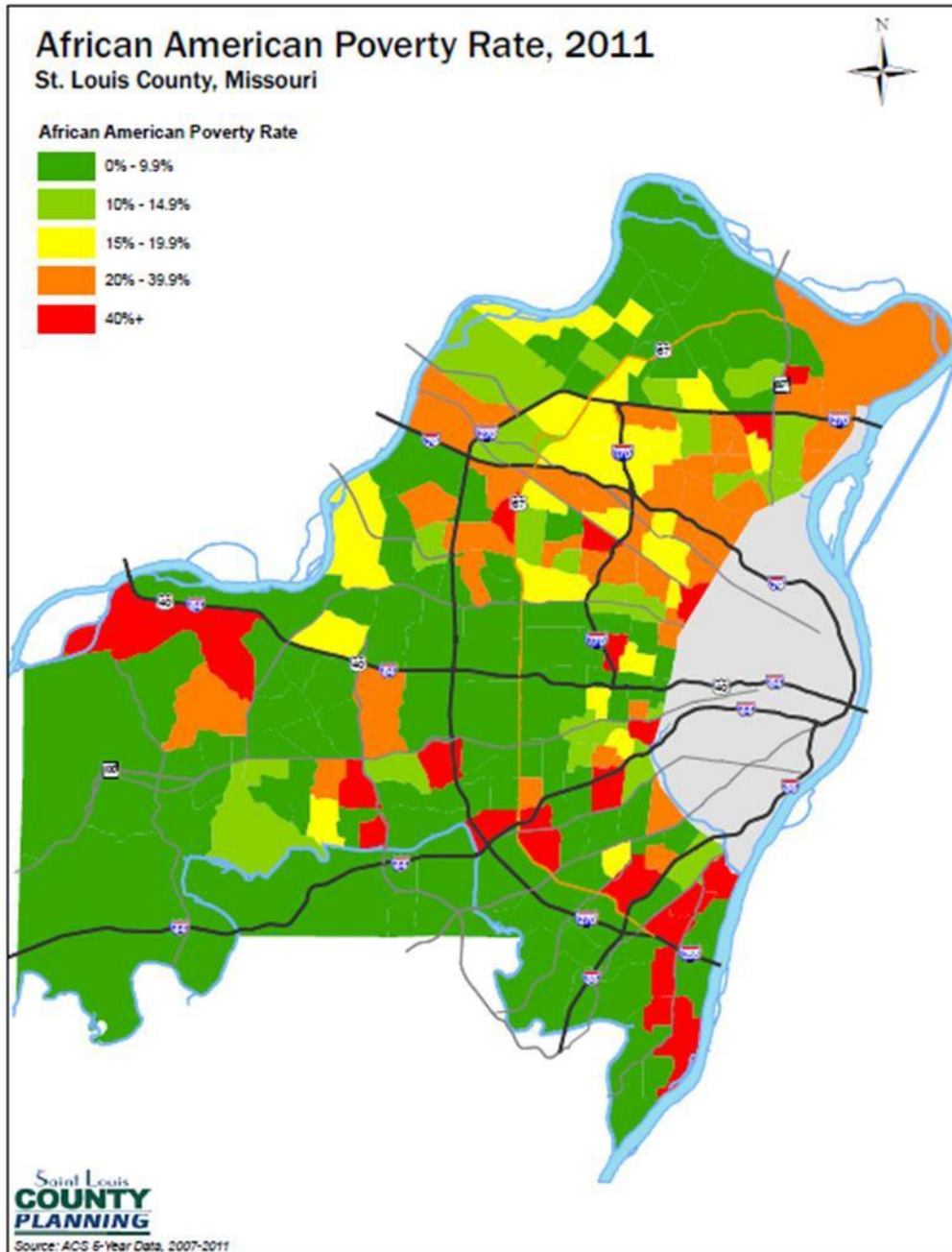
With cuts in federal and state programs occurring nationwide, local revenues declining, and the aftermath of the Great Recession's impact on communities, a national trend of poverty spreading further into suburban areas has resulted. The level of poverty in St. Louis County since 2000 has drastically increased and has disproportionately affected mostly black communities in North St. Louis County. As a result, two extreme-poverty census tracts have developed, one in Spanish Lake (unincorporated St. Louis County) and one in the City of Wellston, impacting a combined population of 7,074 individuals. St. Louis County also went from ten high-poverty census tracts to 24, most of which are located in North St. Louis County. More than 54 percent of blacks are located in the extreme- or high-poverty census tract areas compared to 9.5 percent of whites in St. Louis County who live in an extreme- or high-poverty census tract area (St. Louis County, 2011).

"Poor persons living in poor neighborhoods experience a 'double burden' – a burden that extends beyond the limitations of their own individual poverty to the disadvantages of the place in which they live. Concentrated poverty has serious implications for communities, including safety, quality of education, access to jobs, health of its residents, stability of its neighborhoods, and resources available for services" (St. Louis County, 2011). The entire community regardless of socioeconomic circumstances faces a decrease in home values, failing schools and a rise in crime. Additionally, local governments are unable to meet the basic needs of residents and invest in improving their communities such as bringing in new jobs and improving the infrastructure.

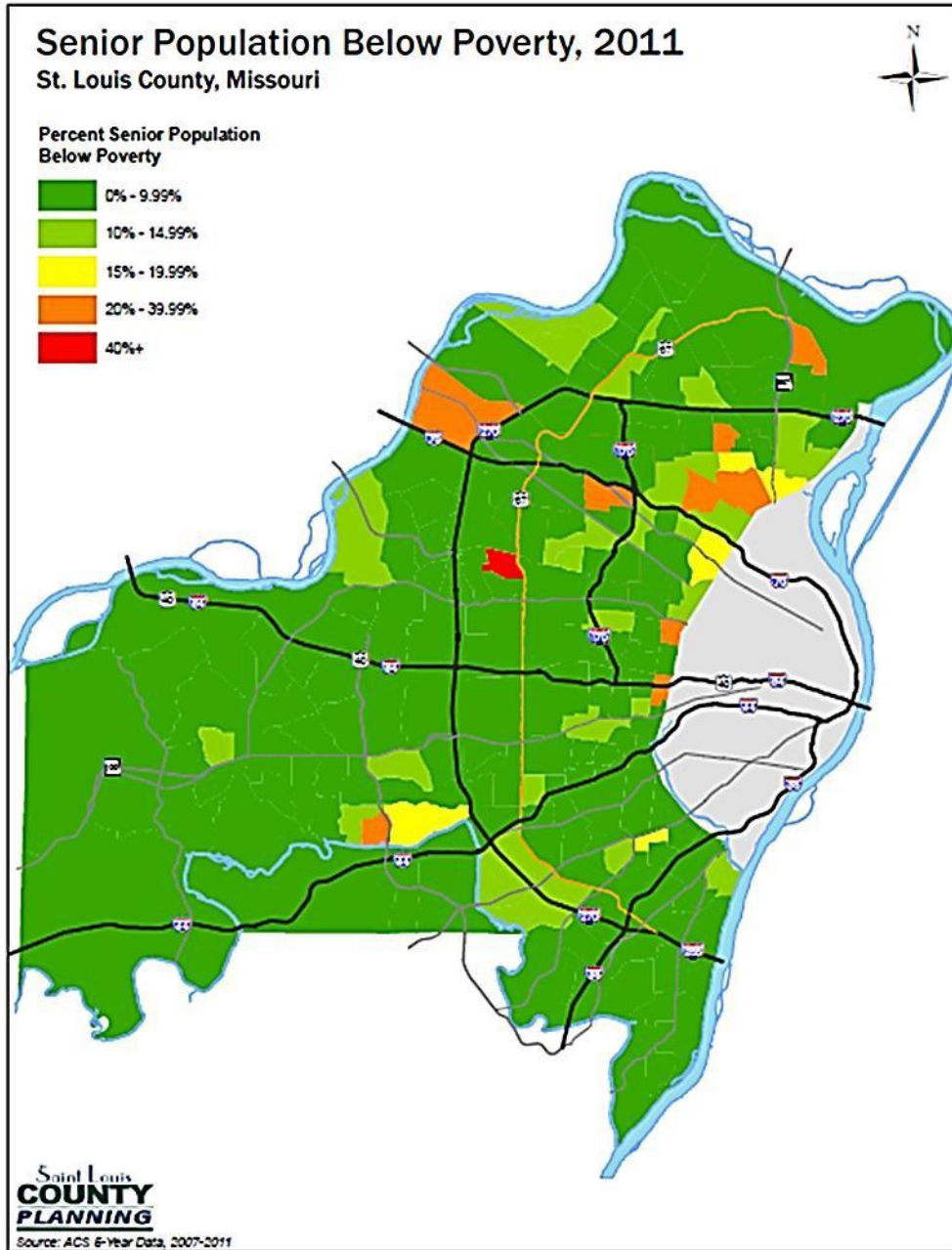


The maps above display the difference in the number of extreme-poverty tracts in 2000, which was at zero, and the extreme-poverty tracts (in red) that developed by 2011 in the City of Wellston and in the unincorporated St. Louis County's Spanish Lake area.

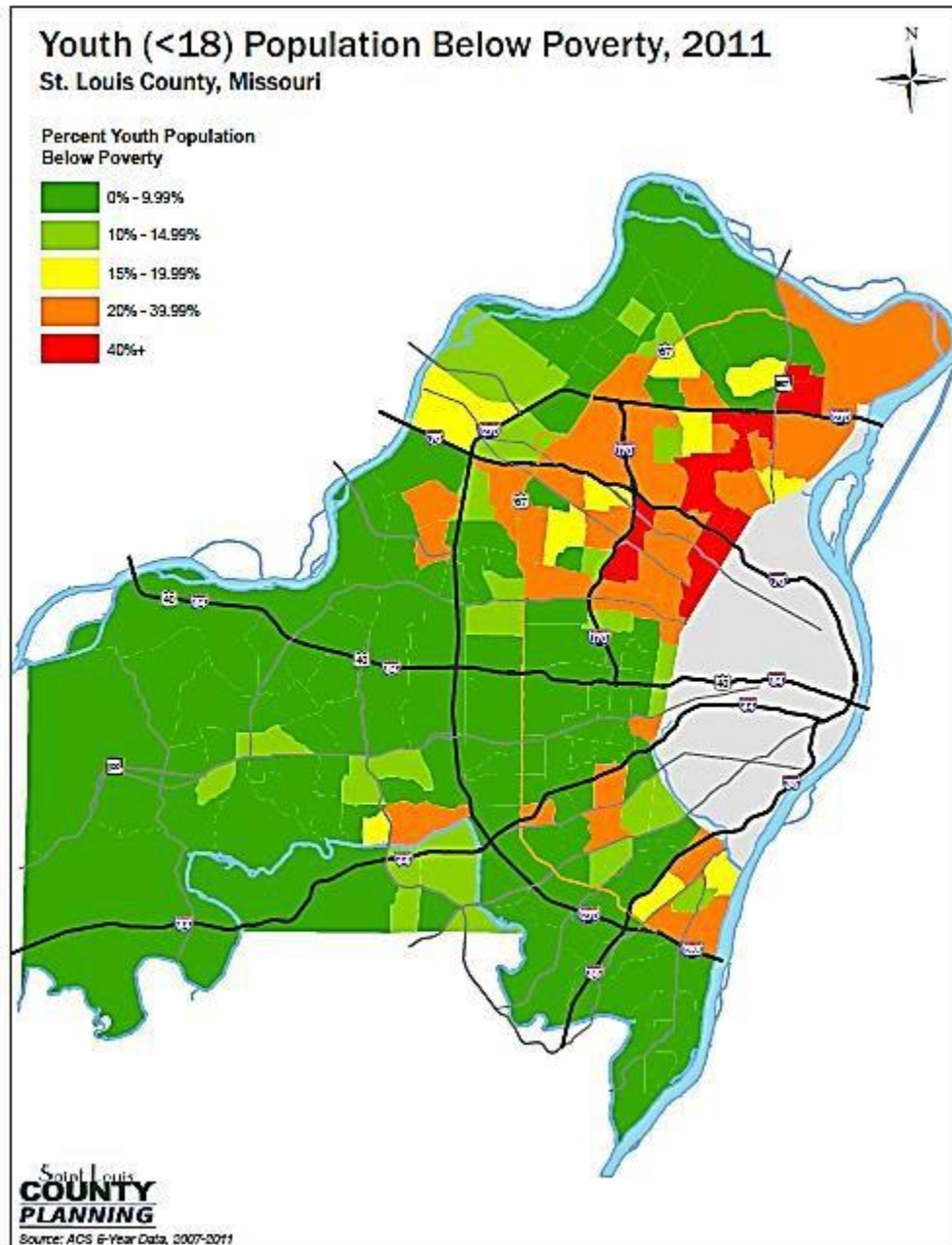
ST. LOUIS COUNTY POPULATION OVERVIEW



ST. LOUIS COUNTY POPULATION OVERVIEW



ST. LOUIS COUNTY POPULATION OVERVIEW

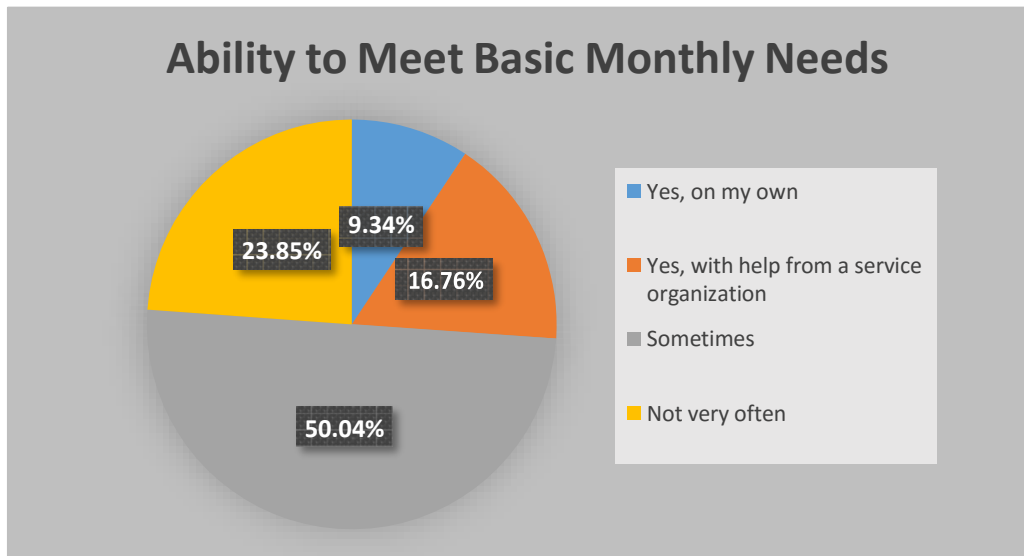


STATE OF THE COUNTY: COMMUNITY CONCERNS

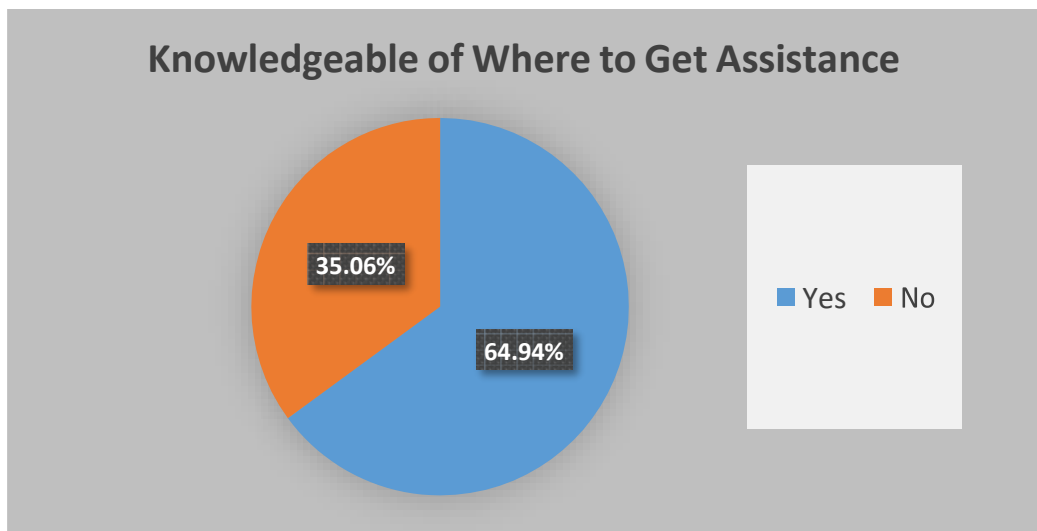
The primary concerns of survey respondents are highlighted in this section, in order of their greatest concern or need.

Basic Needs

CAASTLC's ability to assist customers with meeting basic needs through programs such as food assistance and utility bill assistance is crucial to their household's health and survival. Respondents who have their basic needs met can better focus on improving other important areas such as employment and education through CAASTLC's programs. The top five basic needs identified by respondents in the survey were energy assistance, food, rent/mortgage assistance, dental insurance, and employment.



The chart above shows the ability of respondents to meet basic needs every month.



The chart above shows the respondents' knowledge of where to get assistance when needed.

STATE OF THE COUNTY: COMMUNITY CONCERNS

Energy: Assistance with paying energy bills is the number one concern of the respondents in the survey. According to a nationwide study, low-income households devote up to three times as much income to energy costs as higher-income households (American Council for an Energy-Efficient Economy [ACEEE]).

The “energy burden” for low-income households on average is 7.2 percent of household income; higher income households pay 2.3 percent. For African American households, the cities with the greatest energy burdens were Memphis, Pittsburgh, New Orleans, Kansas City, Birmingham, Milwaukee, St. Louis, Cleveland, Cincinnati, and Atlanta. St. Louis also ranks in the top 15 cities found to have the worst energy burdens for low-income and minority households. If the housing stock for low-income families were brought up to the efficiency level of the average U.S. home, 35 percent of the average low-income energy burden would be eliminated. For African American and Latino households, the excess energy burden would be reduced even more, 42 percent and 68 percent respectively (ACEEE, 2016).

Ariel Dreihobl, research analyst and lead report author for the ACEEE, said: “We found that the overwhelming majority of low-income and households of color in major US cities experienced higher energy burdens when compared to the average household in the same city. Families who face higher energy burdens experience many negative long-term effects on their health and well-being. These families are at greater risk for respiratory diseases and increased stress, and they can experience increased economic hardship and difficulty in moving out of poverty.”

Often, low-income families are forced to choose between food on the table or keeping the lights on. Seniors are forced to choose between purchasing much needed prescriptions or heat and hot water. Renter households also experience higher energy burdens. Renters pay almost 20 percent more per square foot than homeowners, an indication that they live in less efficient homes.

Research shows that dealing with a high energy burden can affect the mental and physical health of families by increasing financial stress, respiratory problems, heart disease, and cases of asthma, arthritis, and rheumatism. The elderly and children are the most susceptible to these health issues caused by improperly heated or cooled homes.

Inequality and Energy Affordability

If income does not increase for all households on par with changes in energy costs, the household energy burden for low-income and disadvantaged households will increase in future years. Furthermore, in the largest U.S. cities, income inequality continues to rise and consistently remains higher than the national average (Stone et. al., 2015). Between 1979 and 2007, the average income of the bottom 99 percent of households grew by 18.9 percent, while the average income of the top 1 percent of households grew by 200.5 percent (Sommeiller and Price, 2015; Desilver, 2015). Slow income growth—or even real income decline at the lowest levels—can lead to more extensive economic hardship and unaffordable energy costs. According to a 2016 Brookings report, declining incomes are an influential factor in present day inequality, as most households in cities experience growing income inequality between the top 5 percent and bottom 20 percent of households (Berube and Holmes, 2015). From 2004 to 2014, average US residential electricity prices increased from 9 cents/kWh to 12.5 cents/kWh, an increase of 39 percent (EIA 2016a). In contrast, average adjusted income grew from \$29,900 in 2004 to \$30,180 in 2014, an increase of 0.9 percent (Census Bureau 2014). If energy prices continue to increase more rapidly than income, energy burden will continue to grow for vulnerable households (Dreihobl & Ross, 2016).

STATE OF THE COUNTY: COMMUNITY CONCERNS

Increasing investment in energy efficiency programs is a strategy that could compliment weatherization programs and bill assistance to help reduce the energy burden of low-income households.

Food: “Food insecurity and poverty are clearly connected—poverty is the best single predictor of food insecurity, and hunger strongly correlates with lower educational achievement, unemployment and impaired work performance” (University of Missouri-Interdisciplinary Center for Food Security, 2016). Food insecurity is a persistent problem in St. Louis County households. In 2015, 16.1 percent of St. Louis County residents were uncertain of where their next meals were coming from, with 7.6 percent of residents experiencing both food uncertainty and hunger.

Large swaths of St. Louis County, particularly North St. Louis County, do not feature full-service grocery stores or other outlets where residents may buy fresh healthful food. Accessibility is further hampered by limited transportation barriers. Consequently, these areas have been designated food deserts by the United States Department of Agriculture (USDA), which defines the term as “a low-income census tract where either a substantial number or share of residents has low access to a supermarket or large grocery store.” In food deserts, fast food restaurants and convenience stores may act as a community’s main food supply, and food-insecure residents must grapple with nutritionally-deficient food options. According to the Missouri Hunger Atlas, “Foods that tend to be cheaper and more widely available are also typically high in calories and low in nutrition and this contributes to levels of health vulnerabilities.” The coalition Missourians to End Poverty states, “Research has demonstrated that poverty is positively correlated both with food insecurity and with chronic diseases such as diabetes, obesity and hypertension.”

Food assistance is provided to St. Louis County residents in many forms, including pantries, Supplemental Nutrition Assistance Program (SNAP), also known as Food Stamps, Women, Infants, and Children (WIC), and students’ free and reduced lunch program. In 2015, 10.7 percent of the total County population participated in SNAP, or 106,706 individuals on a monthly basis, less than half of eligible families. In 2015, WIC served 6,286 infants and children on a monthly basis. With less than a third of eligible infants and children being served by the program, the rate of WIC participation was very low. In 2015, 44.7 percent of students were eligible for free and reduced lunch programs. With three-quarters of eligible students participating, the rate of student participation was low compared to the state average.

Rent/Mortgage Assistance: The federal government suggests the costs for housing should be no more than 30 percent of a person’s income. However, a study by the Department of Housing and Urban Development (HUD) shows that 67 percent of the income a minimum wage worker earns would go towards paying rent on a two-room apartment listed at fair market value. Compound this percentage with the income a Missouri worker earning less than \$30,000 spends for utilities per year, and there is little income available for other household expenses, such as food, transportation, and childcare.

St. Louis County is one of the most expensive places to rent a home in Missouri. Finding affordable housing is a challenge without housing assistance programs for low-income workers, the elderly, and people with disabilities. The fair market monthly cost to rent a two-bedroom housing unit in St. Louis County is \$896.00. With Missouri’s minimum wage at \$7.70 an hour, a person can only afford to pay \$400 towards rent, 30 percent of a low-wage worker’s income. Thus, a person making minimum wage would have to work 90 hours a week to afford renting a 2-bedroom home at \$896.00 a month (NLIHC).

The number of one-person or more households renting in St. Louis County with total incomes less than \$34,999.00 is 60,795 households out of the 119,740-total number of households renting (ACS, 2015).

STATE OF THE COUNTY: COMMUNITY CONCERNS

The annual income needed to afford the rent for a 2-bedroom home, at 30 percent of income in St. Louis County, is \$35,840 (NLIHC, 2017). Out of these 60,795 households renting, 36,100 face at least one of the following conditions: missing complete plumbing services, missing complete kitchen amenities, having at least 1.01 person in each room, and a gross rent amount for the total percent of household income being more than 30 percent. The total number of St. Louis County homeowners making less than \$34,999.00 and facing these same factors, including having more than 30 percent of income going towards housing, is 54,570 out of 282,095 homeowners (Economic and Market Analysis Division – HUD, 2015).

Dental Insurance: More than one-third of Americans face serious challenges in accessing dental care, including lack of insurance, prohibitive cost, too few providers, and mobility and transportation problems” (Pew Research Center, 2016). Furthermore, “In 2015, 26.0 percent of Missouri’s population...lived in a dental HPSA [Health Professional Shortage Area]” (Nasseh, Eisenberg, & Vujcic, 2017). Although the number of individuals without health insurance has improved due to the Affordable Care Act (ACA), dental insurance remains a critical issue of accessibility for many low-income workers. Low-wage workers tend to have employers who do not offer dental insurance so the burden of having to pay for dental care expenses out-of-pocket is often a reality. For employers who do provide dental insurance, workers pay a monthly premium for coverage separate from health insurance coverage. Additionally, the dental plans typically have high-deductibles with caps limiting the amount of money the insurance company will pay for dental procedures resulting in low-income workers paying any remaining balance out-of-pocket.

The elderly population also has unique dental care needs. Despite 1 in 5 older Americans having untreated tooth decay and 40 percent dealing with periodontal disease, “an estimated 70% of seniors lack or have limited dental insurance” (Pew Research Center, 2016). Seniors often access dental services at a decreased rate due to transportation and mobility issues.

Affordable dental care is not only important for oral health, but for overall health as well. According to the National Association of Dental Plans (NADP), those without dental coverage are “67 percent more likely to have heart disease, 50 percent more likely to have osteoporosis, and 29 percent more likely to have diabetes” (NADP, 2016).

Employment: According to the 2016 American Community Survey (ACS), the unemployment rate in St. Louis County for participants in the labor market aged 16 years or older is 3.5 percent. However, the rate of unemployment varies significantly by race, with Blacks at 10.5 percent or nearly three times that of their White counterparts who are just 3.5 percent unemployed (ACS, 2015). Hispanics also experience a higher rate of unemployment than whites at 5.3 percent. There are several explanations for this large gap in the unemployment rate by race despite a national trend of Blacks currently finding jobs faster than any other race or ethnicity as the economy improves (Laya, 2017). According to Valerie Wilson, an economist at the Economic Policy Institute, “This is evidence of the last hire, first fired phenomenon” when the economic recovery begins to improve for the groups hit hardest by economic downturns (Bloomberg, 2017). Wilson further states, “The job market today is better than what it was four or five years ago. Having said that, there are disparities in job levels for African-Americans across all education levels. African-Americans simply have higher unemployment levels than whites, and racial preference in hiring plays a role in that” (Reese, 2017). A strong and growing economy adds jobs so the more job openings, the less chance for hiring preferences based on race or any other form of discrimination.

STATE OF THE COUNTY: COMMUNITY CONCERNS

Another cause of the wide unemployment gap by race could be criminal records for blacks disproportionately incarcerated at more than five times the rates of whites. Additionally, as middle-skilled jobs are disappearing, more employment positions are requiring a bachelor's degrees for higher-skilled jobs which is less common for blacks (Laya, 2017). The fact that blacks tend to be unemployed longer than whites also contributes to further unemployment as less skills are able to be obtained (White, 2015). This data helps to explain why the issue of unemployment also emerged as a primary concern among survey and focus group respondents, 88.02 percent of whom were black.

Another important factor in unemployment is the combination of racial and gender inequalities in employment, sometimes referred to as "double jeopardy". Black women continue to experience significantly higher rates of unemployment when compared to their white counterparts. St. Louis County is not exempt from this national trend. As of July 2017, black females aged 20 years and older are 6-7 percent unemployed, while white females of the same age are just 3-4 percent unemployed (FRED, 2017). This is particularly relevant considering 73.6 percent of all survey respondents were black females.

The effects of stress from unemployment on health is drastic and it is known to cause depression, anxiety and personality changes in adults. For children of the unemployed, behavioral problems can occur. A small pilot study recently conducted by a Washington University in St. Louis Community Research Fellows program on the "Mental Health-Consequences of Unemployment for Unemployed African American Mothers and Children in St. Louis County," showed a significant number of mothers with two or more children having mental health signs and symptoms (McCall, Patterson, Sterling-McGill, Hayes, Goodman, & Sanders-Thompson).

Crime, Gun Violence, & Safety

Safety also arose as a major concern for residents in St. Louis County, due to high rates of violent crime. An analysis of local crime explains the prevalence of this concern among survey respondents. Although overall violent crime in St. Louis County decreased by 1 percent between 2015 and 2016, this followed an 80 percent jump in homicides in 2014 (St. Louis Post-Dispatch, 2017). In addition, in 2016, incidences of rape and aggravated assault increased by 3.7 and 3.8 percent, and vehicle thefts rose by 18 percent (St. Louis Post-Dispatch, 2017).

The numbers become even more concerning when comparing whites and blacks. Blacks in St. Louis City and St. Louis County have a 12 times higher homicide death rate than whites (*For the Sake of All*, 2015). Researchers from Washington University in St. Louis and Saint Louis University found that, "A large proportion of the homicide deaths in 2011 among African Americans in both the County (90%) and City (87%) were due to firearms" (*For the Sake of All*, 2015).

However, "Even when violence does not end in death, African Americans in St. Louis are more likely to be victimized. In the City of St. Louis and St. Louis County, African Americans are 5 times more likely to be injured in a fight...6 times more likely to be injured from abuse, neglect, or rape, and 17 times more likely to be injured by firearms" (*For the Sake of All*, 2015).

Discrimination (Age, Race, Gender)

Discrimination related to age, race, and/or gender was frequently listed as a concern by survey and focus group respondents, and is discussed in more detail as it relates to other primary concerns in this report, such as unemployment, disability, and housing. In June 2017, the Missouri chapter of the NAACP issued a travel advisory for the state, citing a "policy landscape that is detrimental to African-Americans'

STATE OF THE COUNTY: COMMUNITY CONCERNS

health” (NBC News, 2017). The announcement was made in response to the passage of Senate Bill 43 (SB 43), which weakened anti-discrimination protections in the workplace, making it more challenging for victims of discrimination to challenge employers’ unlawful practices.

Previously, workers were only required to prove that their protected status was a “contributing factor,” but under SB 43, they must show through documentation that it “motivated” their mistreatment. “The measure also caps damages for successful plaintiffs based on the size of the company and curbs protections for whistleblowers as well” (St. Louis Post-Dispatch, 2017). Not only does the passage of this bill affect employment opportunities for vulnerable populations, but this legislation could jeopardize \$600,000 in federal funding for the state, due to noncompliance with Fair Housing Act standards (St. Louis Post-Dispatch, 2017).

One category of discrimination that is not highlighted elsewhere in this report is age discrimination in employment. According to the Schwartz Center for Economic Policy Analysis (SCEPA), “2.5 million older Americans want a job but do not have one” (Miller, 2016). In addition, “two-thirds of older workers believe age discrimination occurs in the workplace, according to a 2013 survey by AARP” (Miller, 2016). This belief is supported by 2015 SCEPA data showing that older job seekers need 36 weeks to find a job, while their younger counterparts need just 26 weeks (Miller, 2016). These and other statistics regarding discrimination mentioned in this needs assessment showcase the importance of ensuring robust anti-discrimination protections in the region.

Finances, Wages, & Income

Income: In conjunction with racial disparities in employment, household incomes are also substantially different between races. The median household income for white residents is \$72,499 compared to a median household income of just \$43,604 for black residents, and \$46,262 for Hispanics (ACS, 2016). This trend was also greatly emphasized in the responses of survey and focus group participants. Poverty levels are also significantly higher among blacks than whites in St. Louis County. While just 5.7 percent of whites are below the poverty level, 16.5 percent of blacks live in poverty (ACS, 2016). This distinction is also evidenced in child poverty rates. 66.48 percent of impoverished children (aged 0-5) are black, compared to 19.91 percent white children, 9.09 percent multiple race, 2.76 percent some other race, and 1.66 percent Asian (ACS, 2015).

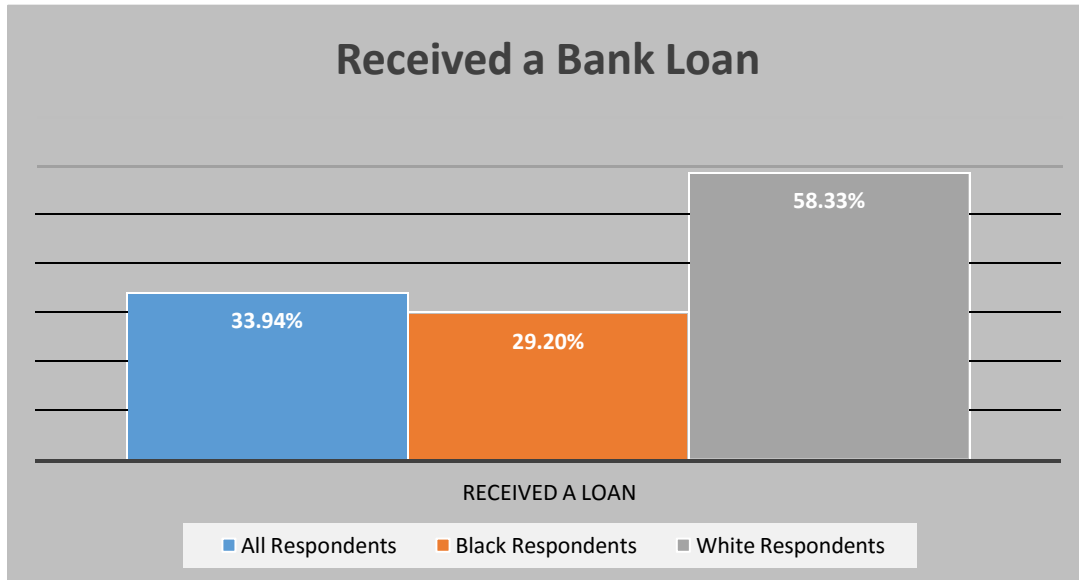
Banking:

In 2013, nearly 30 percent of Missouri households were un- or underbanked, and a disproportionate number of them were Black (Federal Deposit Insurance Corporation, 2014)...When people do not feel comfortable with or have convenient access to or knowledge of mainstream, traditional banking options, they often turn to alternative financial services (e.g., check cashers, payday lenders, pay cards, etc.) that are expensive and that provide scant means for savings that leads to wealth (U.S. Department of Treasury, 2011). As noted by the Federal Reserve Bank of St. Louis, “unbanked consumers spend approximately 2.5 to 3 percent of a government benefits check and between 4 percent and 5 percent of payroll check just to cash them. Additional dollars are spent to purchase money orders to pay routine monthly expenses (Ferguson Commission, 2015).

These trends in banking were evident among survey respondents. While 61.89 percent of CAASTLC’s respondents do not have a checking account, including 64.66 percent of all blacks, there is a noticeable difference of 43.48 percent of white respondents and 34.04 percent of respondents aged 65 and over not having a checking account. 75.88 percent of all respondents do not have a savings account.

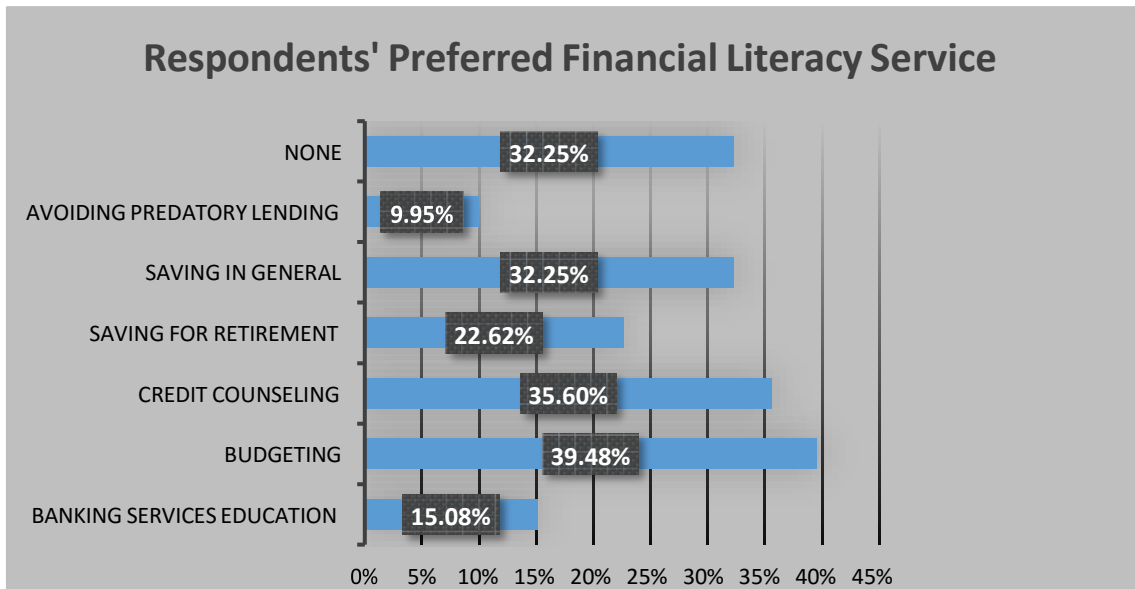
STATE OF THE COUNTY: COMMUNITY CONCERNS

Although a small percentage of respondents have ever applied for a bank loan at 27.44 percent, 58.33 percent of white respondents who did apply received a loan compared to 29.20 percent of black respondents as shown in the following chart.



Payday/Quick Loans

The percentage of all respondents who have ever applied for a payday or quick loan is at 43.73 percent.



The chart above displays the financial literacy services respondents would like to access.

Disability

24.4 percent of St. Louis County households contain one or more individuals with a disability (Disability Planning Data, 2011). Individuals with disabilities in the region confront barriers to their thriving. "In 2015, the employment rate of working-age people (ages 21 to 64) with disabilities in MO was 34.5 percent" (Cornell University – Disability Statistics). According to local advocacy groups, 67 percent of

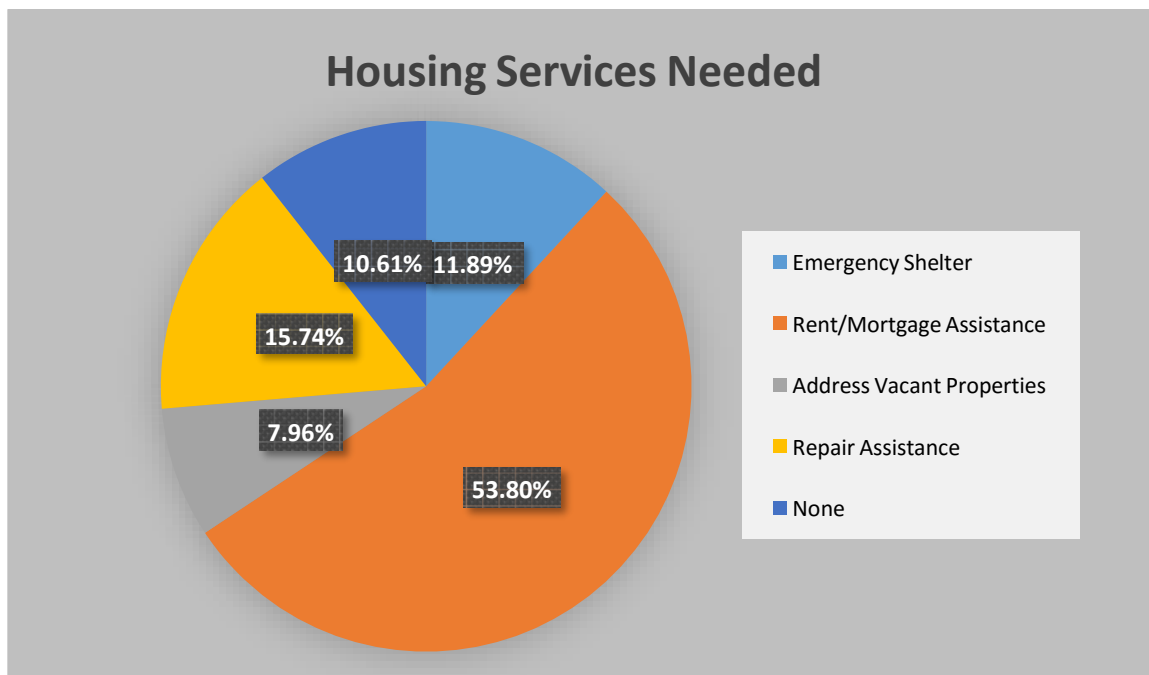
STATE OF THE COUNTY: COMMUNITY CONCERNS

addition, vacancy in the same area is double that of surrounding regions at over 10 percent of the housing stock (Development Strategies, 2012)” (Ferguson Commission, 2015).

Areas with a high concentration of poverty have the lowest educational attainment levels, lowest median household incomes, and lowest residential appraised values. They have a higher rate of households spending more than 30 percent of their income on housing, a higher rate of residential vacancy, a higher foreclosure rate, and a higher rate of single-parent households. (St. Louis County, 2013).

Finally, it is important to note the role that racial history plays in limiting safe and affordable housing.

St. Louis...remains one of the most segregated metropolitan areas in the U.S. These divisions not only affect the social fabric of the region, but also contribute to negative health outcomes for families living in socially disadvantaged neighborhoods. Communities like St. Louis became segregated, in part, because of policies that supported the movement of white families from city centers into suburban areas (a phenomenon known as “white flight”) coupled with housing discrimination against African Americans. For example, preferential lending occurred under the Federal Housing Administration, and restrictive deed covenants made it illegal for African Americans to buy homes in some neighborhoods in St. Louis. Over time, these factors resulted in racially segregated areas in St. Louis. The effects of segregated neighborhoods are widespread and often result in neighborhoods with high concentrations of poverty (For the Sake of All, 2015).



The chart above shows how respondents replied when asked which housing service is most needed in their community.

Health & Healthcare

Stress related to low-income status, discrimination (age, race, gender, etc.), and other risk factors outlined in this assessment can contribute to serious health problems.

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Toxic stress occurs when too many stressful events and traumas pile up. Children are the most vulnerable. Stress hormones — including those passed on by a stressed mother in the womb — can hurt brain development and even alter chromosomes. Without a break from the stress, children can develop various social problems. Even worse, they face a higher risk for a wide range of diseases through adulthood (Cambria, 2016).

Racial discrimination has also been shown to negatively impact the mental and physical health of minorities. Williams and Williams-Morris (2000) identify three primary mechanisms through which racial discrimination can impede the mental health of blacks: institutional discrimination resulting in low socioeconomic status (SES), stress relative to experiencing discrimination, and a minority individual's acceptance of the stigma of inferiority (also known as internalized racism). Low SES has been consistently linked to poor physical and mental health outcomes.

In addition, Williams and Williams-Morris (2000) argue, "residence in the highly segregated, economically impoverished neighborhoods created by institutional racism can adversely affect mental health. Research reveals that several characteristics prevalent in these neighborhoods such as high levels of population turnover, crime, violence, fear of crime, noise and crowding can have a negative effect on the psychological functioning of adults and children" (p. 251). Research has also shown that experiences of racism and discrimination increase levels of psychological distress, and can be observed in the cardiovascular system, including some instances of elevated blood pressure among blacks.

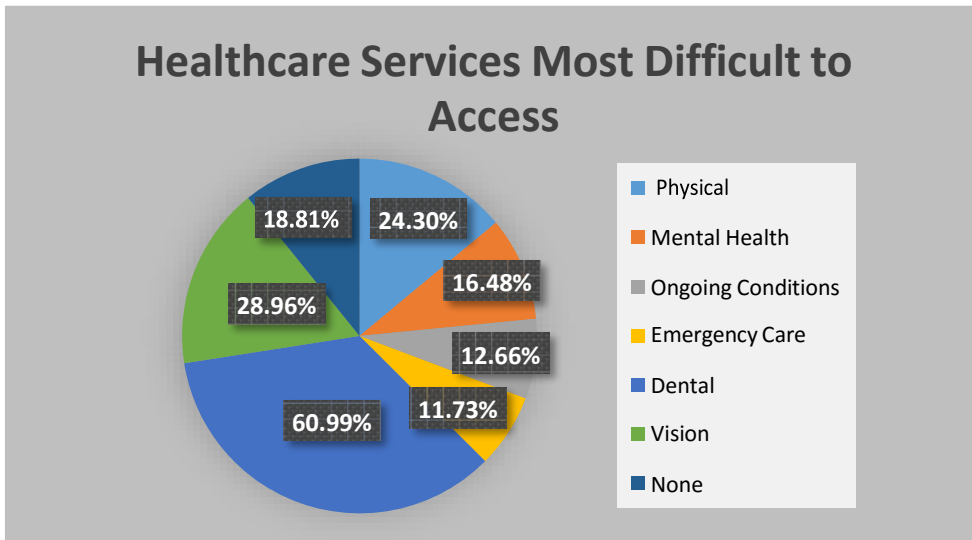
The intersection of both race and poverty also has health consequences. "Adult Black/African American individuals living below the poverty level are three times more likely to report serious psychological distress than those living above the poverty level" (Shattell & Brown, 2017, p. 3). Despite being at increased risk for a variety of mental health issues, African Americans are less likely to seek help from medical professionals. "When they do, many experience further discrimination," either from peers or their community, where mental health care may carry negative stigma (Shattell & Brown, 2017, p. 3).

Having health insurance is vital to the well-being of individuals and families. It not only ensures access to needed care, it also significantly reduces out-of-pocket medical expenses. Medical debt is the leading cause of personal bankruptcy in the United States; low-income families are disproportionately impacted (Kiernan, 2017).

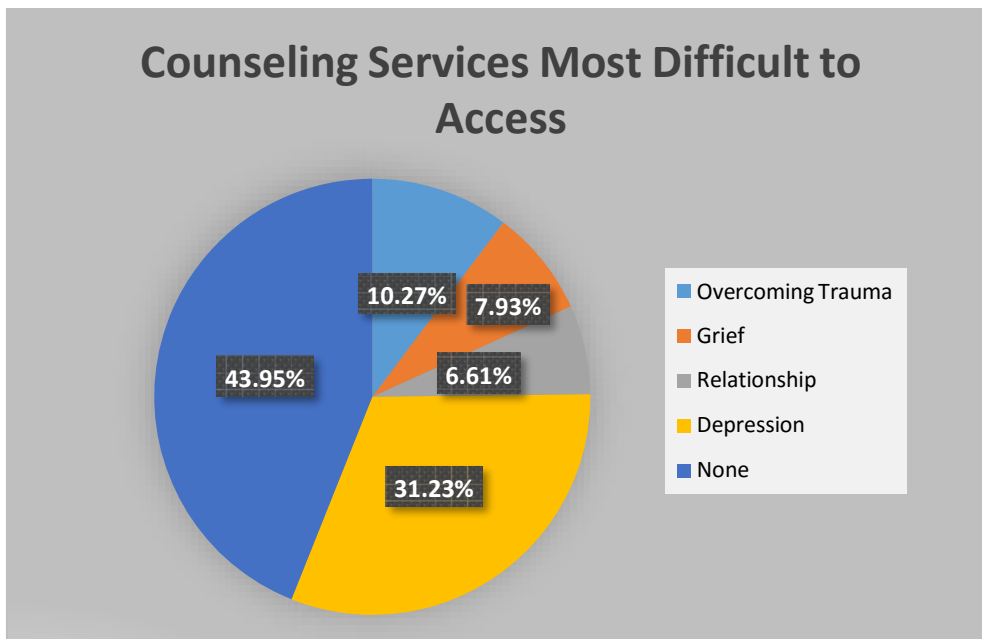
Since the launch of the Affordable Care Act on October 2, 2013, millions of Americans have gained access to healthcare. At the end of open enrollment 2017, more than 12.2 million people had signed up for plans. Missouri had 244,382 individuals enroll as of January 31, 2017 according to the Kaiser Family Foundation (Obamacare.net, 2017). The uninsured rate for all Americans dipped to a historic low of 8.6 percent in the first three months of 2016. Unfortunately, the uninsured rate is back on the rise in 2017 due to political uncertainties, declining participating insurance companies and escalating costs.

Uninsured rates continue to vary dramatically across states. Missouri experienced a reduction of 4.26 percent in the number of uninsured individuals from 2010 to 2016. The 2016 uninsured rate for whites was 7.9 percent while the uninsured rate for blacks was 10.9 percent, Hispanics at 20.9 percent and low-income individuals in Missouri 11.4 percent (Kiernan, 2017). 66 percent of respondents stated each member of their household has medical insurance coverage.

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The chart above shows healthcare services respondents find most difficult to access.



The chart above shows counseling services most difficult for respondents to access.

Counseling Services: 41.30 percent of white males responded that there are support groups available in their community to meet emotional needs, compared to 39.63 percent of all respondents stating that they “didn’t know”.

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Ferguson's law enforcement practices are shaped by the City's focus on revenue rather than by public safety needs. This emphasis on revenue has compromised the institutional character of Ferguson's police department, contributing to a pattern of unconstitutional policing, and has also shaped its municipal court, leading to procedures that raise due process concerns and inflict unnecessary harm on members of the Ferguson community. Further, Ferguson's police and municipal court practices both reflect and exacerbate existing racial bias, including racial stereotypes. Ferguson's own data establish clear racial disparities that adversely impact African Americans. The evidence shows that discriminatory intent is part of the reason for these disparities. Over time, Ferguson's police and municipal court practices have sown deep mistrust between parts of the community and the police department, undermining law enforcement legitimacy among African Americans in particular.

Together, these court practices exacerbate the harm of Ferguson's unconstitutional police practices. They impose a particular hardship upon Ferguson's most vulnerable residents, especially upon those living in or near poverty. Minor offenses can generate crippling debts, result in jail time because of an inability to pay, and result in the loss of a driver's license, employment, or housing (U.S. Department of Justice, 2015).

Williams and Williams-Morris (2000) explain the harmful outcomes of these practices:

The high level of police surveillance may be an important but neglected source of stress in the lives of many African Americans. The threat of a humiliating encounter with law enforcement officers may lead to a high level of psychological arousal...many African Americans engage in a broad range of anticipatory coping strategies to avoid or minimize exposure to discriminatory experiences, including encounters with the police" (p. 259).

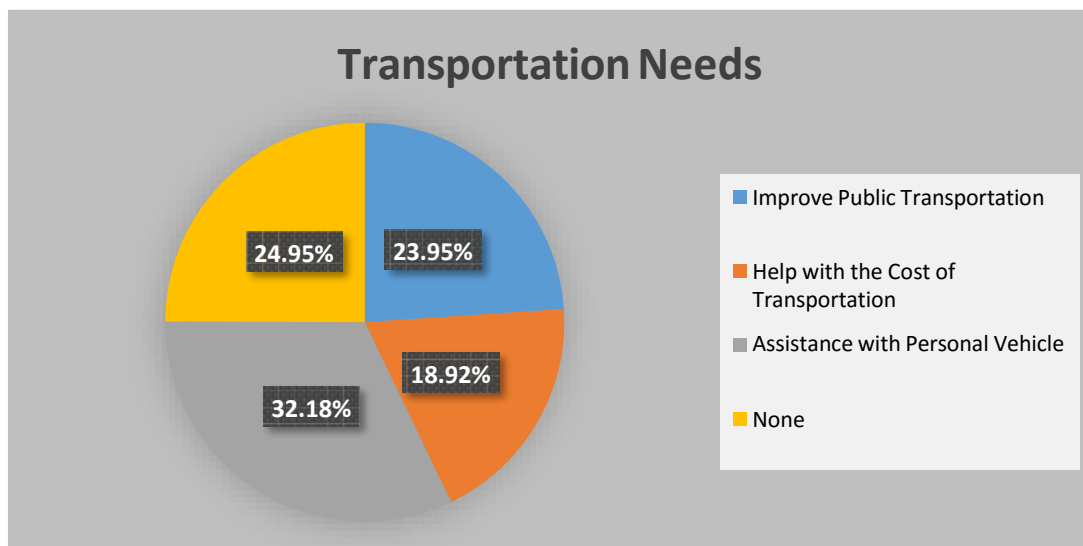
Transportation

St. Louis residents face numerous challenges when meeting their transportation needs. "Approximately one in four of the region's jobs are reachable within a 90-minute transit trip" (*For the Sake of All*, 2015). Unfortunately, all residents are not equally equipped to make the long commute. Only 5.2 percent of white households cannot access a car compared to 23.5 percent of black households lacking access to a vehicle.

Those who are fortunate enough to have access to quality personal transportation must deal with the high cost of transportation in the area. In St. Louis County, the average household spends 23 percent of their budget on maintaining transportation, compared to 19 percent in St. Louis City (*For the Sake of All*, 2015).

The need for quality and affordable transportation was expressed by survey respondents. Most reported needing transportation assistance with a personal vehicle (32.18 percent) while 23.95 percent responded that improvements need to be made to public transportation. However, respondents over 65 (35.29 percent) stated the need to improve public transportation as their top priority.

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The chart above shows the transportation service that is most needed in respondents' community.

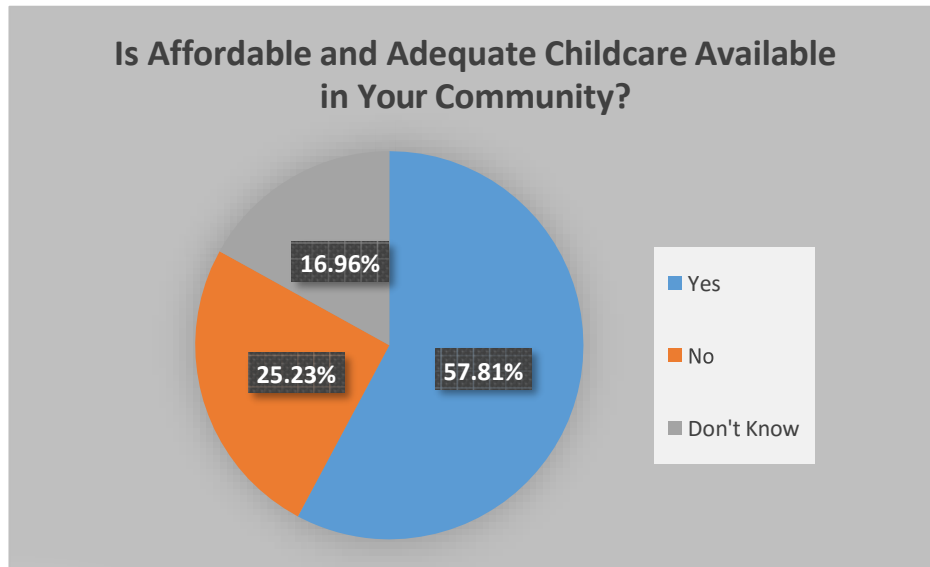
Opportunities for Youth

Youth opportunities are vital to the safety and well-being of the St. Louis metropolitan area. "St. Louis ranks second nationally in the rate of youth kill by gun violence...a rate that is three times the national average of youth killed by gun violence" (*For the Sake of All*, 2015). In addition, "African American youth have the highest youth unemployment rate of any racial category" (St. Louis Regional Youth Violence Prevention Task Force, 2013). In response to the survey question, "Are there enough opportunities for children and youth in your community?", 44.94 percent of white respondents said "yes" while 44.18 percent of black respondents said "no". In June 2013, the St. Louis Regional Youth Violence Prevention Task Force released a community plan to address youth violence in the region. The task force identified three "prevention priorities and strategies" for reducing youth violence:

- Increase participation by at-risk families in high quality prenatal and early childhood development programs, with a focus on family strengthening and improved parenting skills;
- Improve the educational attainment levels and quality of educational offerings for both youth and adults; and
- Ensure that more young people have access to job readiness, training and employment programs (St. Louis Regional Youth Violence Prevention Task Force, 2013).

"Helping youth to turn away from dangerous influences, behaviors and situations is a comprehensive undertaking that involves not only addressing individual beliefs and choices, but also broad external conditions" (St. Louis Regional Youth Violence Prevention Task Force, 2013).

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The chart above shows responses to the question, "Is affordable and adequate childcare available in your community?"



The chart above shows the answers of respondents when asked if recreational opportunities are available in their communities.

Death of a Loved One

The loss of a family member is always a difficult situation emotionally and often financially. Today, 76 percent of Americans are coping paycheck to paycheck and 25 percent are below the poverty line (CNN). Consequently, many families find themselves in the unfortunate position of having either no funds, or very limited means, to pay for a funeral and other associated expenses, especially if the death of a family member was unexpected and sudden. Many low-income families are faced with the responsibility of making funeral arrangements with no life insurance or burial insurance policies to help cover the costs. Families find themselves in the unfortunate position of having to seek out methods to reduce funeral

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costs and overall funeral expenses such as: cremation, public aid, indigent burial assistance, funeral financing, charity organizations, and fundraising. The need for resources to provide financial and emotional assistance for burial expenses is the number eleven primary concern for survey respondents.

Education

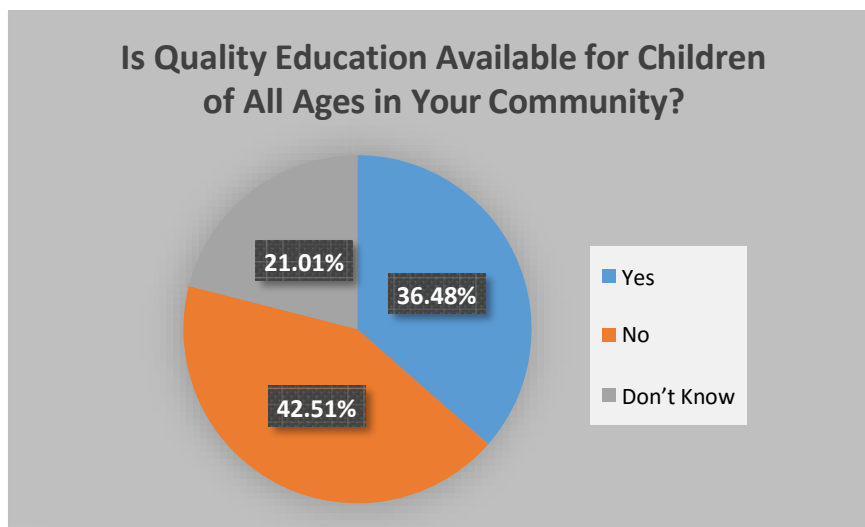
Education is integral to economic mobility and flourishing. Sadly, inequalities in education have resulted in reduced educational attainment and academic achievement for blacks in the St. Louis region.

About 1 in 10 African American high school students dropped out of school. Unless they resume their education, this places them at high risk for both lower incomes and poorer health. These students are likely to earn about \$7,000 less per year than high school graduates. Their lifetime earnings loss (ranging from \$347,000 to \$739,410) reduces purchasing power at regional businesses, lowers tax receipts, and adds to the costs of social services and unemployment assistance. Using earnings alone, St. Louis leaves \$694 million to \$1.5 billion 'on the table' when we let dropouts occur.

In St. Louis, a high percentage of African American students are performing at the below basic level on the MAP eighth grade math test, ranging from almost 1 in 10 in the best performing district to nearly 6 in 10 in the lowest performing district. This level of performance indicates a significant need to intervene in early grades and suggests troubling educational and health outcomes if left unaddressed (For the Sake of All, 2015).

The final primary concern expressed by survey respondents is education. Education has been shown to be an important predictor of health outcomes.

Health and education are closely related and this relationship moves in two directions: higher levels of education are associated with good health, and children and families in good health tend to have better education-related outcomes ...People with less education face disadvantages in health, such as more risk factors for poor health, higher rates of disease, and shorter lifespans. For example, compared to those with higher levels of education, Americans with less education are more likely to have health problems, to smoke, and to be obese. Research shows that compared with college graduates, U.S. adults without a high school diploma are likely to die 9 years sooner. This means that education is actually a very powerful health intervention (For the Sake of All, 2015).



The chart above asks if quality education is available for children of all ages in respondents' community.

CAASTLC PROGRAMS

According to results from the Community Survey, almost 75 percent of respondents have either previously used or are currently using CAASTLC services. Services are listed and described in the following section.

COMMUNITY OUTREACH

Community Action Poverty Simulation (CAPS)

Missouri's Community Action Poverty Simulation (CAPS) is a unique experience that helps community participants understand what life is like with a shortage of money and an abundance of stress. Participants role-play the lives of low-income families, including single parents, people with disabilities, and senior citizens on Social Security.

Each "family" spends 15 minutes (representing a week) exploring community resources as they seek food, housing, and other basic necessities. Afterward, participants discuss how their local community can be improved. This experience aims to raise awareness among service providers and community stakeholders about the daily lives and needs of the low-income families in the communities which they serve.

Step Up to Leadership

Step Up to Leadership is a 12-week curriculum designed for income eligible community-minded people wanting to make a difference. The program helps participants develop leadership skills and turn their civic passions into action. Topics cover the value of grassroots participation, goal-setting, non-profit boards, successful collaboration, parliamentary procedures, public speaking, negotiation and conflict resolution.

Community Gardens

CAASTLC operates six community garden sites throughout St. Louis County helping people cultivate fresh and affordable produce. Additionally, community members strengthen their neighborhood's social bonds by interacting with their neighbors and creating a place of beauty and pride in their community.

Community Supported Agriculture (CSA) – Seeds of Hope Farm

CAASTLC initiated Community Supported Agriculture (CSA) – Sites located in Spanish Lake and Bel-Ridge, municipalities which are designated as food deserts. CSA connects low-income families with fresh, nutritious organically grown produce. Eligible families can participate in CSA and receive produce through reduced cost or volunteer service.

Teen Farm Intern Program

CAASTLC's summer internship offers Spanish Lake, MO teens meaningful opportunities to grow produce on an urban farm, develop leadership in sustainable agricultural practices, and lead community dialogue around food system change and social justice.

Veterans Support Services

CAASTLC and partners host events and provide services for area veterans, including those who are homeless. CAASTLC participates in two annual events, "Veterans Stand Down" and "Stand Up for Women Veterans". Other events offered include health exams and screenings, dental care, employment and housing referrals, legal assistance, clothing, toiletries, hot meals, and haircuts.

HOUSING & ENERGY

Weatherization Assistance Program (WAP)

CAASTLC's trained and certified Energy Auditors conduct a thorough home energy and safety audit to identify health hazards, poor air quality and air leaks for income eligible home owners and renters. The

CAASTLC PROGRAMS

program is designed to reduce the impact of high energy costs and implements energy-efficient measures that may include reducing air infiltration, installing insulation, heating system repair or replacement, and air quality assessment. The average family saves over \$420 a year after their home has been weatherized.

Housing Assistance

Home Ownership: CAASTLC's Individual Development Account (IDA) program provides down payment assistance towards the purchase of a home through a matched savings program for participants who successfully attend class sessions and save money. Participants work toward improving their credit status, by completing "financial fitness" curriculum, home buyer education classes, and individual meetings with our HUD certified housing counselor.

Down Payment Assistance for First-time Home Buyers: Financial assistance is available to those who qualify and purchase a home. Participants must complete home buyer education, attend one-on-one counseling, and meet financial eligibility requirements.

Housing counseling: CAASTLC is a HUD Certified Housing Counseling Agency, assisting potential homeowners who want to learn saving methods, budgeting, credit repair, and mortgage loan qualifications. CAASTLC helps individuals learn about the pitfalls of sub-prime lending and works with lenders who offer products to assist economically insecure families meet their goals.

Housing Repair Program

CAASTLC works with a variety of grant sources to provide funds for specific home repairs for St. Louis County homeowners. Homes are then referred to Weatherization for additional services.

Rent/Mortgage Assistance: CAASTLC provides Rent and Mortgage Assistance to families financially unable to obtain housing or in threat of eviction or foreclosures. In addition to financial assistance, the rent and mortgage program also advocates for renegotiation of unfair lease agreements and against inappropriate living conditions.

Housing Development

CAASTLC's Housing Development Program assists the nine municipalities that comprise the Ritenour School District in improving quality of life by creating safe and affordable housing.

Individual Development Accounts

The Individual Development Account Savings program (IDA) is an asset development program for income eligible individuals who reside in St. Louis County and desire to purchase a home, start a business, buy a car or complete education goals. Participants must complete a financial literacy program and asset specific workshops.

Energy Services Programs

CAASTLC has several Energy Services programs such as: Low Income Home Energy Assistance Program (LIHEAP), Dollar Help, Dollar More, and Heat Up St. Louis (HUSTL). These programs are designed to alleviate the immediate threat of utility service disconnection and assist with restoration of lost utility services. Other energy programs include energy conservation classes, weatherization of homes, and furnace and air conditioner repair.

H2O Help Program

CAASTLC, in partnership with Missouri American Water, provides supplemental funding to Missouri American Water customers who are facing disconnection of their water service.

CAASTLC PROGRAMS

Healthy Homes

Our Healthy Homes program helps families create a healthy indoor air quality environment to prevent and alleviate respiratory issues. Participants receive one-on-one guidance on maintaining the 7 Key principals of a Healthy Home by nationally trained and certified case managers.

FAMILY & ECONOMIC SECURITY

Family Support Case Management

CAASTLC provides case management services to empower our customers. Case managers support and advocate for their customers in areas such as education, budgeting, nutrition, household management, parenting, literacy guidance, and personal growth, and goal-setting. A referrals system is used to direct customers to other community resources in efforts to move the customer towards self-sufficiency. Crisis intervention assistance is provided to assist customers in focusing on primary goals such as employment and education.

Youth Services

CAASTLC's Youth Services Program utilizes case management and school presentations to communicate the importance of staying in school and getting a high school diploma. Children are referred to this program due to fighting, potential gang involvement and/or discipline issues (either at home, in their school or community). A detailed action plan is established with parental/school support. CAASTLC partners with several school districts.

Teen Action Program (TAP): TAP is an advocacy initiative through which youth lead the process to affect change within their own community. Teens meet bi-weekly during the school year to learn leadership skills, assess current youth resources, identify needs, and develop community organizing skills. They also build partnerships and develop additional resources, services, and structured activities for themselves and their peers.

Life Skills Classes

CAASTLC offers classes to help our customers reach their greatest potential through education and training. Classes are offered for the following core areas: Health & Wellness, Financial Management, Parenting & Family, Home Management and Energy Conservation.

Prisoner Reentry Program/Makin' It Work

The Makin' It Work curriculum is taught to offenders in the St. Louis County Justice Center. The curriculum is designed to help offenders in transition from corrections to the community adjust more successfully to the world of work. Upon release, customers are referred to CAASTLC's anger management, drug and alcohol education, employment readiness programs, and case management services.

CAASTLC offers Reentry Case Management to ex-offenders of St. Louis County to assist them with their transition back into the workforce. Both internal and external referrals are provided.

Substance Abuse/Anger Management Programs

Anger Management: CAASTLC offers an eight week men's and women's Anger Management program modeled after a cognitive behavioral approach designed by the US Department of Health and Human Services. These classes help to provide personal insight into behavior that results in aggression and assist in implementing alternative ways for handling anger.

Drug & Alcohol Educational Classes: CAASTLC's Drug and Alcohol Program is taught by certified drug and alcohol counselors utilizing educational material and discussion. The classes focus on legal aspects of chemical usage, disease concepts of alcohol and drug abuse, stress management, and the physiological

CAASTLC PROGRAMS

& psychological consequences of drug and/or alcohol use. Services are free of charge to income eligible residents and on a sliding scale for others. Referral sources can be notified of attendance and status with the participant's signed consent.

High School Equivalency Test (HiSET) (Formerly GED)

CAASTLC partners with school districts to provide comprehensive services for HiSET individuals that are interested in achieving their high school equivalency credential. The program serves at-risk young adults aged 17-24. Enrolled students receive HiSET Preparation, Job Readiness, Life Skills classes, Case Management, and Financial Literacy services.

Employment Development Program

CAASTLC's Employment Program utilizes an employment curriculum that teaches job search, job retention skills, computer skills and resume building for job seekers. Each participant who attends classes is provided one-on-one consultation. Employment referrals are given, along with information about how to apply for jobs online. Assistance with work uniforms, bus passes, coaching follow-up after employment and other support services are provided when needed. CAASTLC also frequently hosts job fairs and hiring events to help candidates find and retain employment.

Holiday Programs

CAASTLC participates in the United Way's 100 Neediest Cases program to help families in need during the holiday season. CAASTLC also partners with others to provide holiday food baskets.

HEALTH & NUTRITION

Food Pantry

CAASTLC operates a food pantry in collaboration with the St. Louis Area Food Bank and others to provide USDA commodities and nutritious food items for income eligible individuals or families needing assistance. A household can receive food assistance every 30 days if necessary, for a maximum of 12 times per year.

Affordable Care Act Enrollment

CAASTLC's Certified Application Counselors (CAC's) are federally certified and state licensed to enroll individuals in the Affordable Care Act (ACA) health care plans through the Marketplace. The CAC's provide personalized technical assistance with the healthcare.gov online application process. In addition, health insurance literacy education and assistance with Medicaid and Medicare applications are provided.

CAASTLC LOCATIONS

North County Office

Jennings, MO

Main Office - Overland

2709 Woodson Ave.

Saint Louis, MO 63114

(314) 863-0015

South County Office

225 Lemay Ferry Rd.

Saint Louis, MO 63125

(314) 256-0571

PARTNER AGENCIES

AAIM Employers Association	Deaconess Foundation	Home Depot
Affordable Comfort	Department of Economic Development	Housing and Urban Development (HUD)
African Diaspora Council	Department of Energy	Human Resource Management Association
ALDI	Diversity Awareness Partnerships	I-Heart Media
Alpha Kappa Alpha	Eagle Bank	Institute for Family Medicine
Ameren Missouri	Earthdance Farms	Jennings School District
American Red Cross	Energy Petroleum	Jewish Family and Children's Services
AmeriCorps	Epworth	Kohl's Department Store
ANC Heating & Cooling	Excell Center	Larimore Elementary
ARCHS	Fair Food Network	Latinos en Axion
Association of African American Human Resource Managers	Family Forward	Lemay Chamber of Commerce
Bank On Save Up St. Louis	Family Support Division – State of Missouri	Lincoln University Cooperation Extension
Bellefontaine Cemetery	Federal Emergency Shelter	Lively Stone Church of God
Bethany Peace United Church of Christ	Federal Home Loan Bank (FHLB)	Matthew-Dickeys Boys & Girls Club
Better Family Life	Ferguson Youth Initiative	McCluer High School
Beyond Housing/24:1	FOCUS St. Louis	McMahon Berger
Brain Injury Association of Missouri	Forest Park Continuing Education	Metropolitan Sewer District (MSD)
Carrolton Bank	Gateway Greening	Mid-East Area Agency on Aging (MEAAA)
Christian Northeast Hospital	God's Small World	Missouri American Water
City of Bellefontaine Neighbors	Good Food Jobs	Missouri CAN
City of Bel-Ridge	Grant (FESG)	Missouri Children's Leadership Council
City of Ferguson	Greater St. Louis Association of Black Journalists	Missouri Foundation for Health
City of Florissant	Green Teen Alliance	Missouri Housing Development Commission
City of Kirkwood	Hancock School District	
City of Overland	Heat Up St. Louis	
Community Catalyst	Helping Hands Food Pantry	
Cross Keys	Heritage Propane	

PARTNER AGENCIES

Missouri Probation and Parole	Riverview Gardens School District	St. Louis County Lead Program
Montgomery Bank	Royal Bank	St. Louis County Libraries
National Association of Black Journalists	Saint Vincent DePaul	St. Louis County Older Adults Program
National Community Reinvestment Commission (NCRC)	Sathya Sai International Organization	St. Louis County Police Department
National Organization for Women (NOW)	Sisters Helping Each Other Reach a Higher Height (SHERAH)	St. Louis County Problem Properties Department
Normandy Early Child Center	Society for Human Resource Management	St. Louis Equal Housing and Community Reinvestment Alliance (SLEHCRA)
North County Community Development Corporation	Spanish Cove Townhouses	St. Louis Mobile Metro Market
North County, Inc.	Spanish Lake Collaborative Association	St. Louis Public Schools
Northwest Chamber of Commerce	Spanish Lake Community Development Corporation (CDC)	St. Louis Special School District
Ogletree Deakins	SPIRE (Laclede Gas)	St. Louis University School of Social Work
Operation Food Search	SSM Health	St. Peter's Lutheran Church
Overland Business Association (OBA)	St. Louis Area Food Bank	Starkloff-Disability Institute
Paraquad	St. Louis Business Leaders Network	The Libertine
Parkway United Church of Christ	St. Louis City Justice Centers	The Nine Network
Peoples Community Action Corporation (PCAC)	St. Louis Community Credit Union	The Salvation Army
Pioneer	St. Louis County Department of Human Services	UMSL School of Social Work
Precision Analysis	St. Louis County Government	United Way
Private Bank	St. Louis County Health Department	United Way – Community Organization Active in Disaster (COAD)
Public Relations Society of America (PRSA)	St. Louis County Justice Centers	United Way Asset Development
Public Service Commission (PSC)		Unity Lutheran Of Bel-Nor
Ready Aim Advocate (RAA)		University City School District
Ritenour School District		University of Missouri - St. Louis

PARTNER AGENCIES

University of Missouri
Extension

Urban League

US Bank

US Department for
Veterans

Employment/Training

US Farmers & Ranchers
Alliance

US Food Bank

USA Mortgage

Volunteer Attorneys

Walgreens

Wal-Mart

Washington University

Washington University
Brown School of Social
Work

Wells Fargo

YMCA of Greater St. Louis

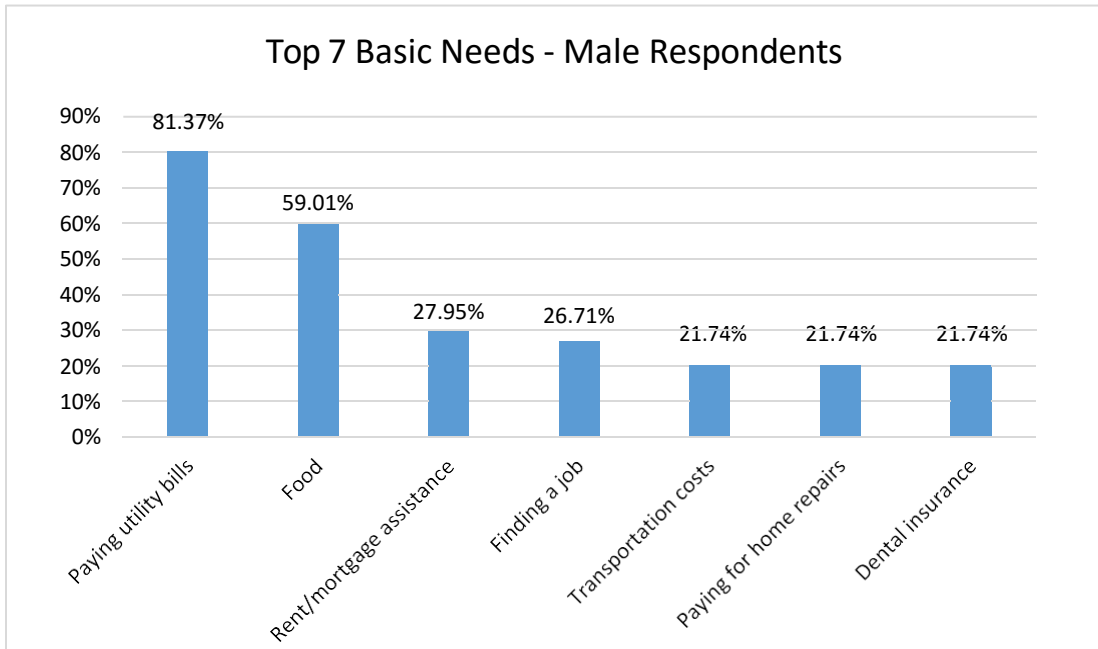
Youth and Family Council of
Spanish Lake

Youth on the Rise

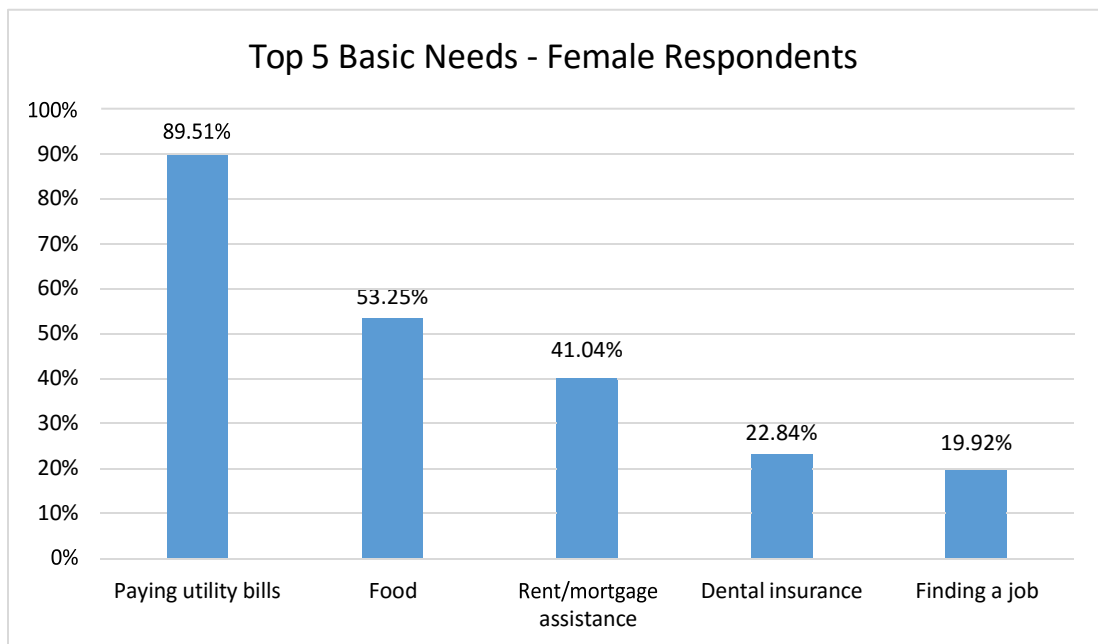
YWCA Head Start

SURVEY RESULTS

Needs Identified by Gender

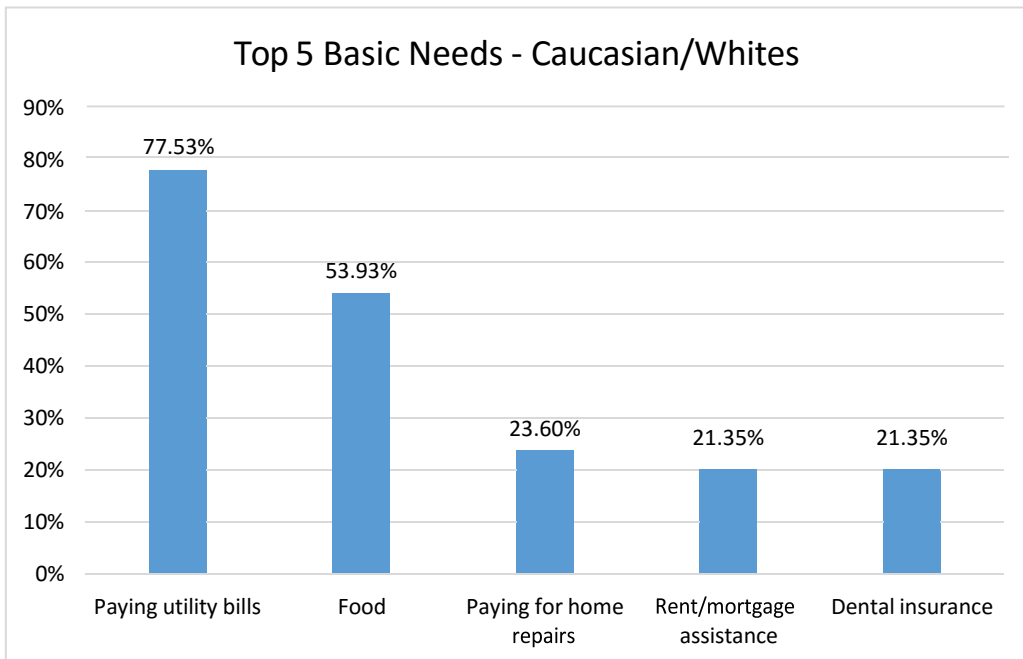
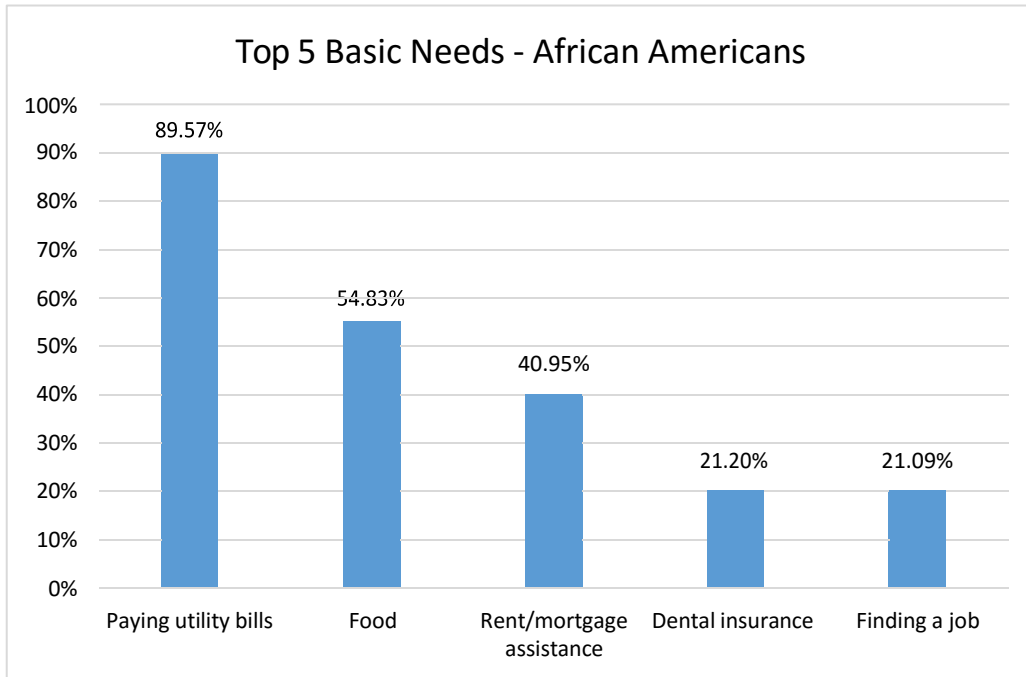


Note: Seven needs were included for this demographic because the bottom three were tied at 21.74 percent.

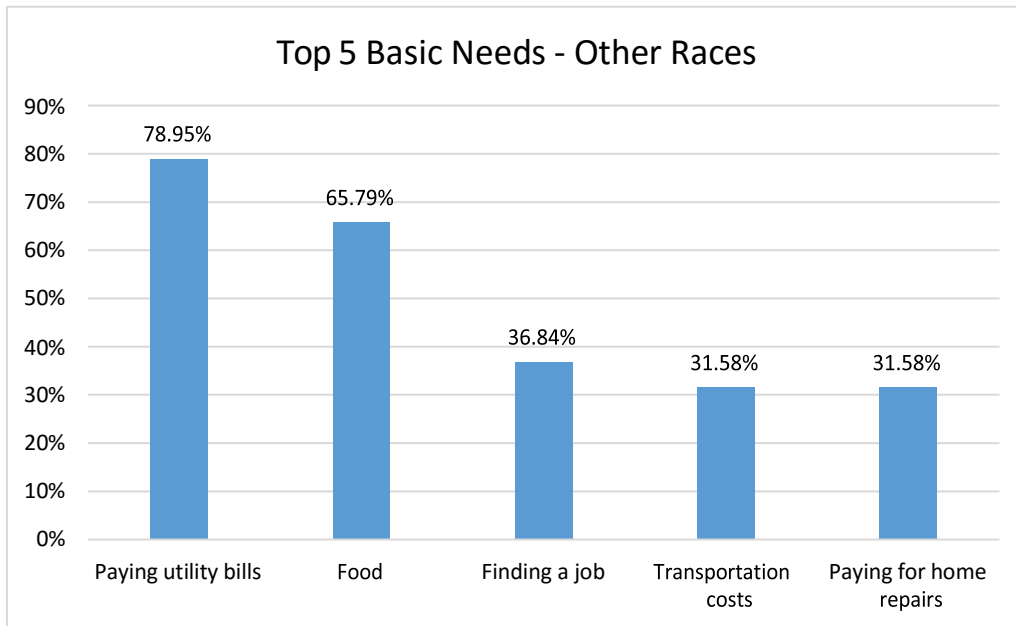


SURVEY RESULTS

Needs Identified by Racial Groups

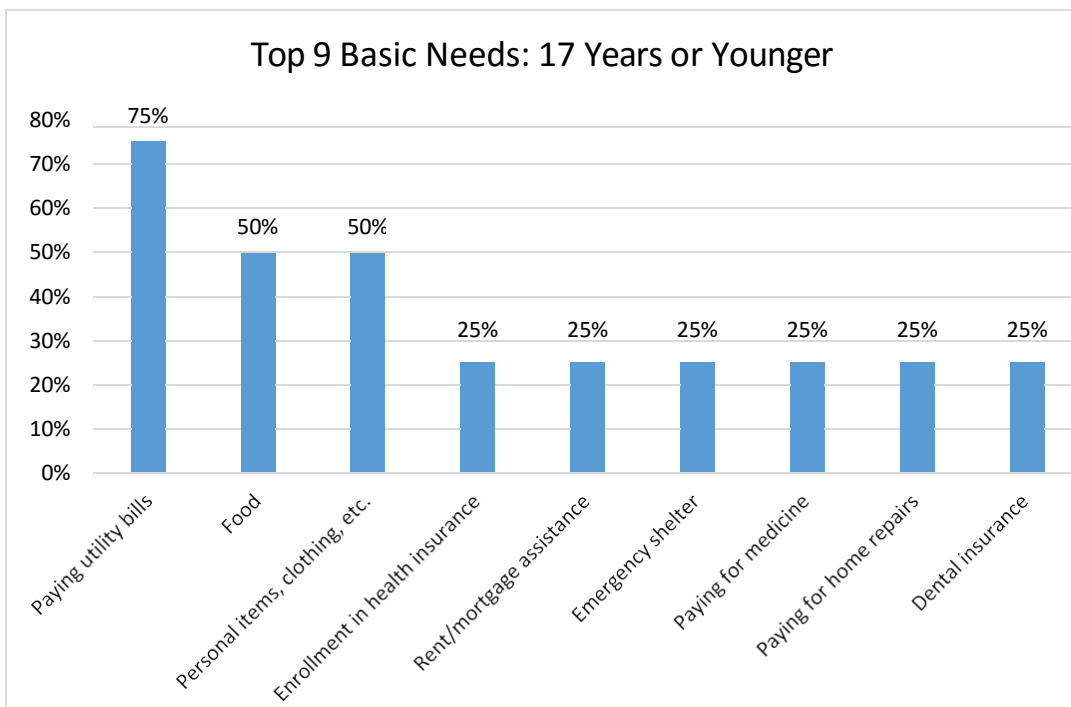


SURVEY RESULTS



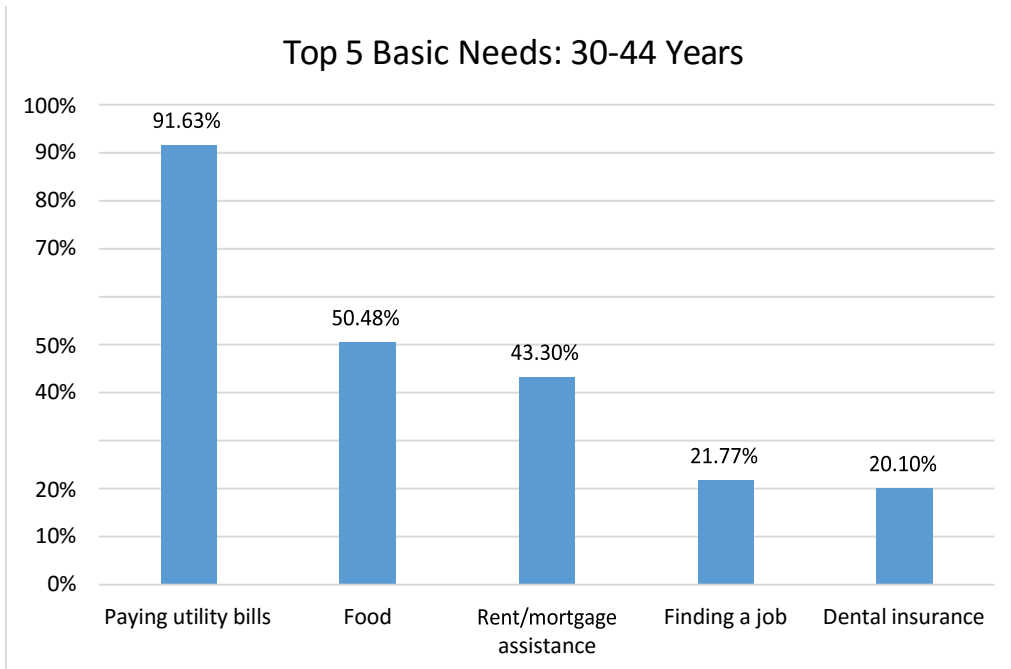
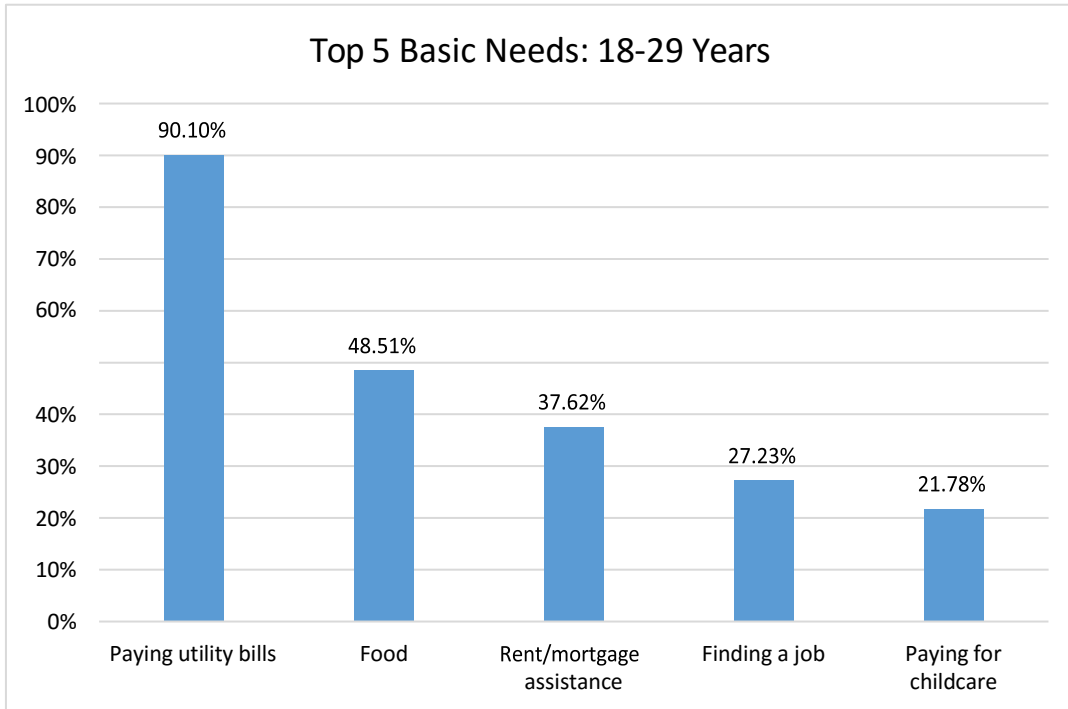
Note: Other Races refers to Asian American Indian/Alaska Native, Native Hawaiian/Pacific Islander Multi-racial, and other races.

Needs Identified by Age Group

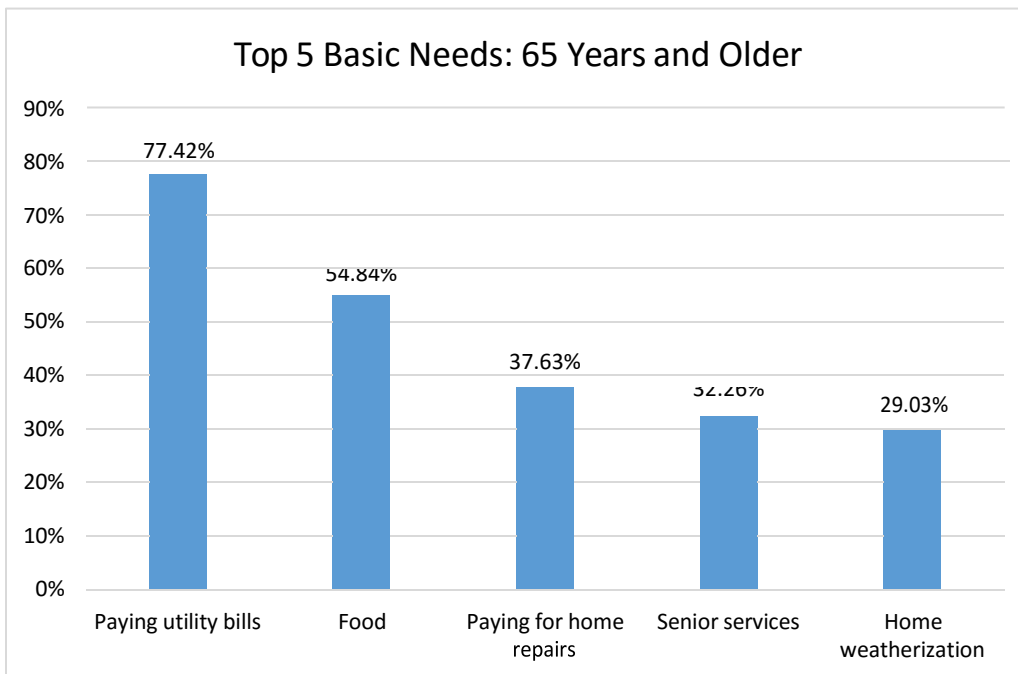
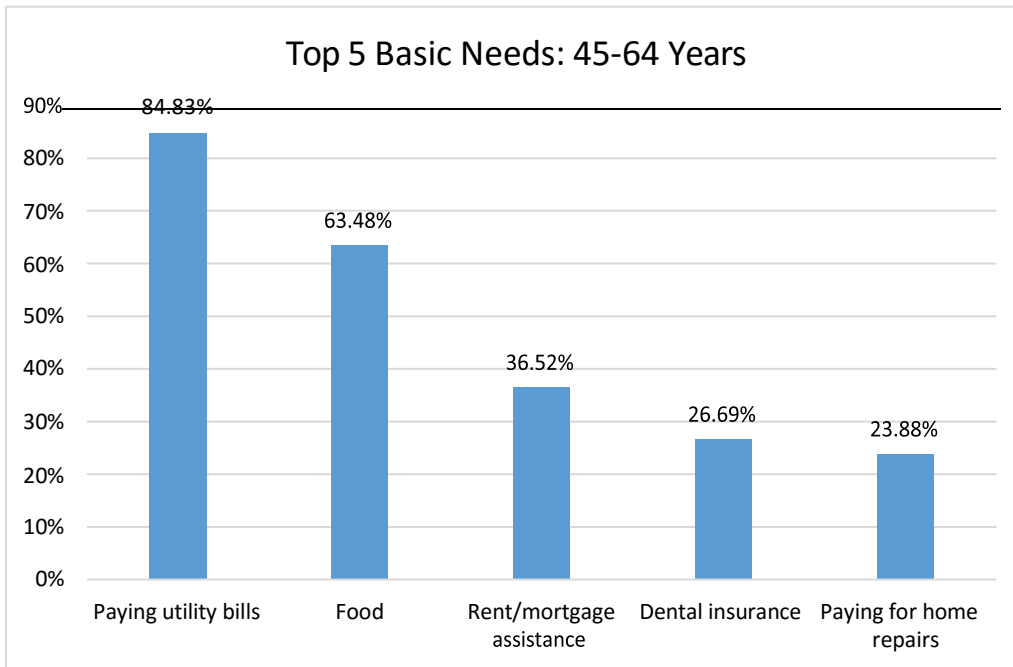


Note: Nine needs were included for this demographic because the bottom six were tied at 25%.

SURVEY RESULTS

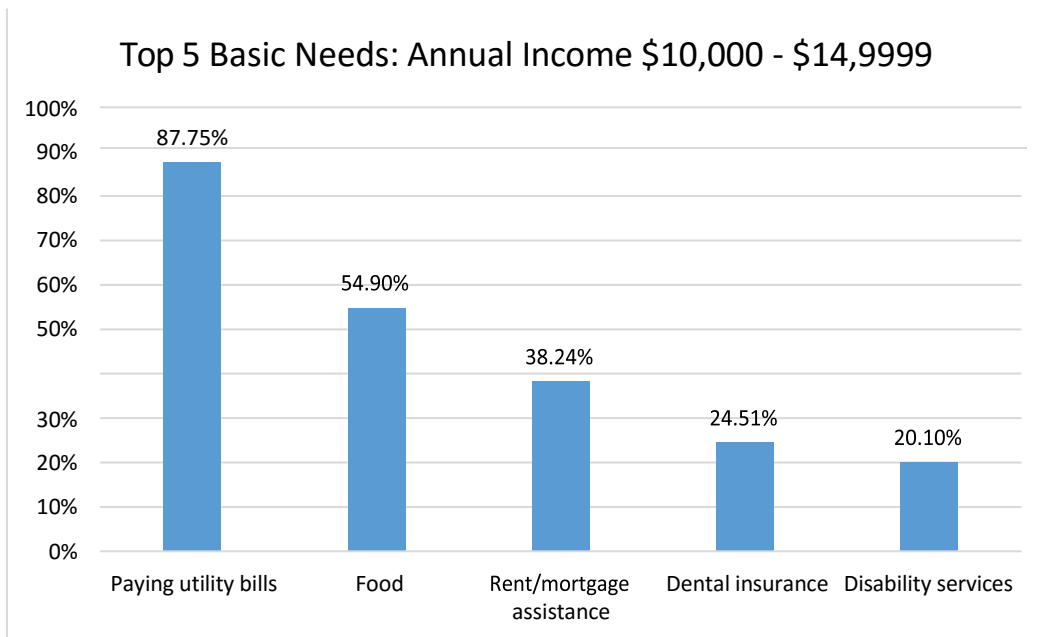
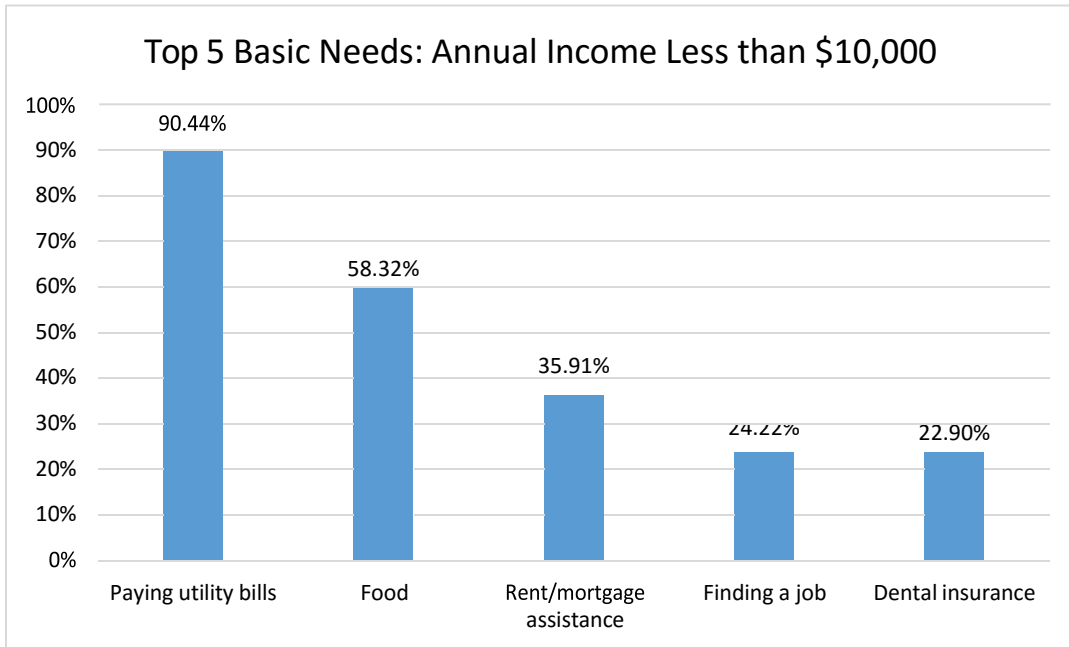


SURVEY RESULTS

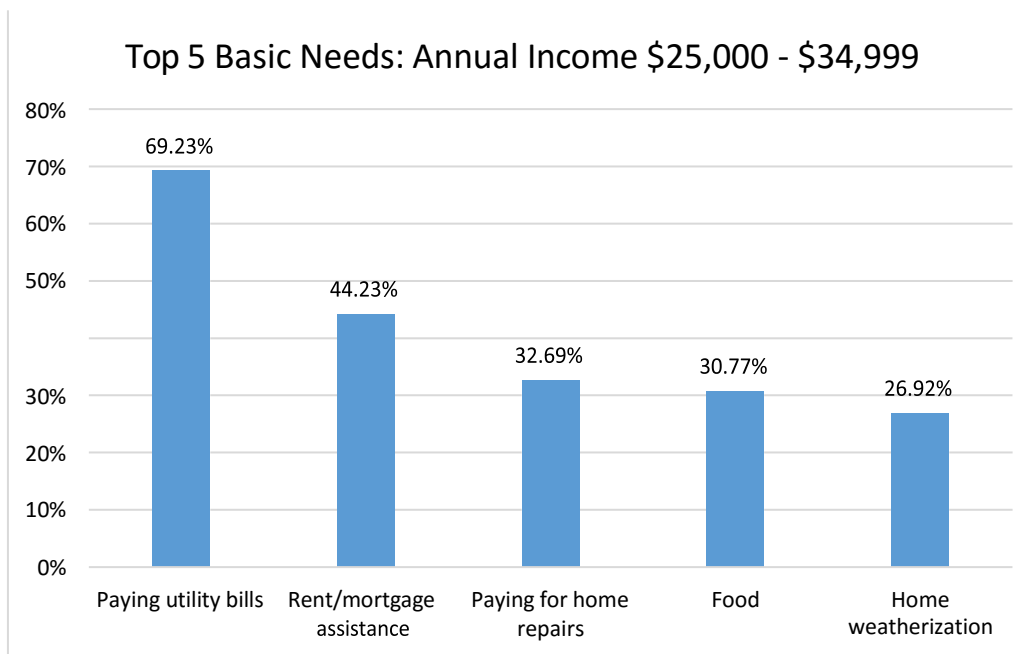
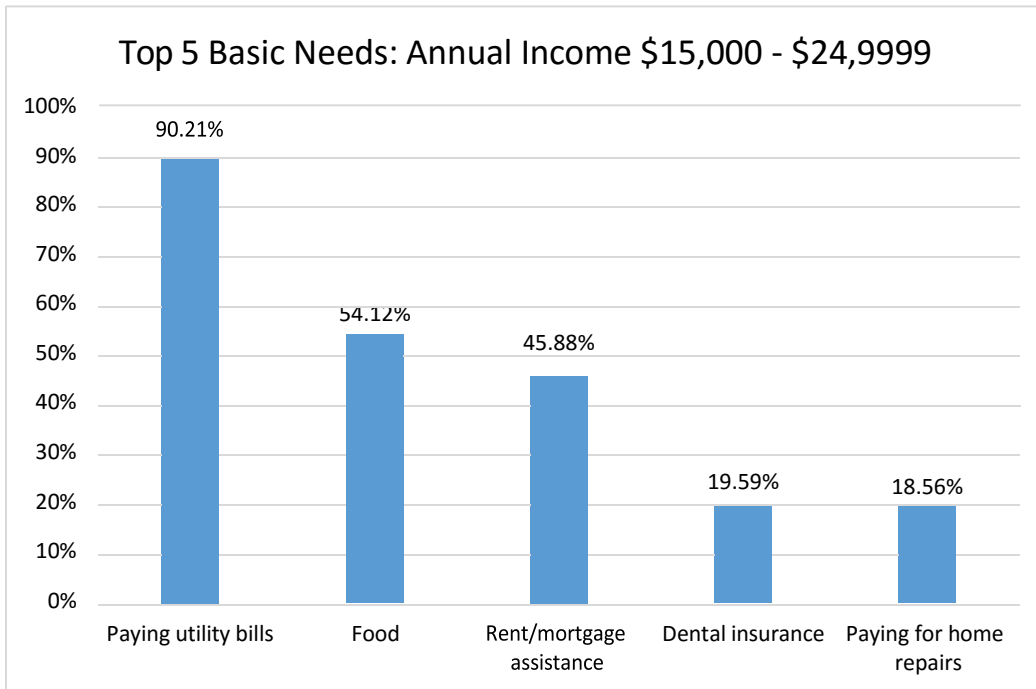


SURVEY RESULTS

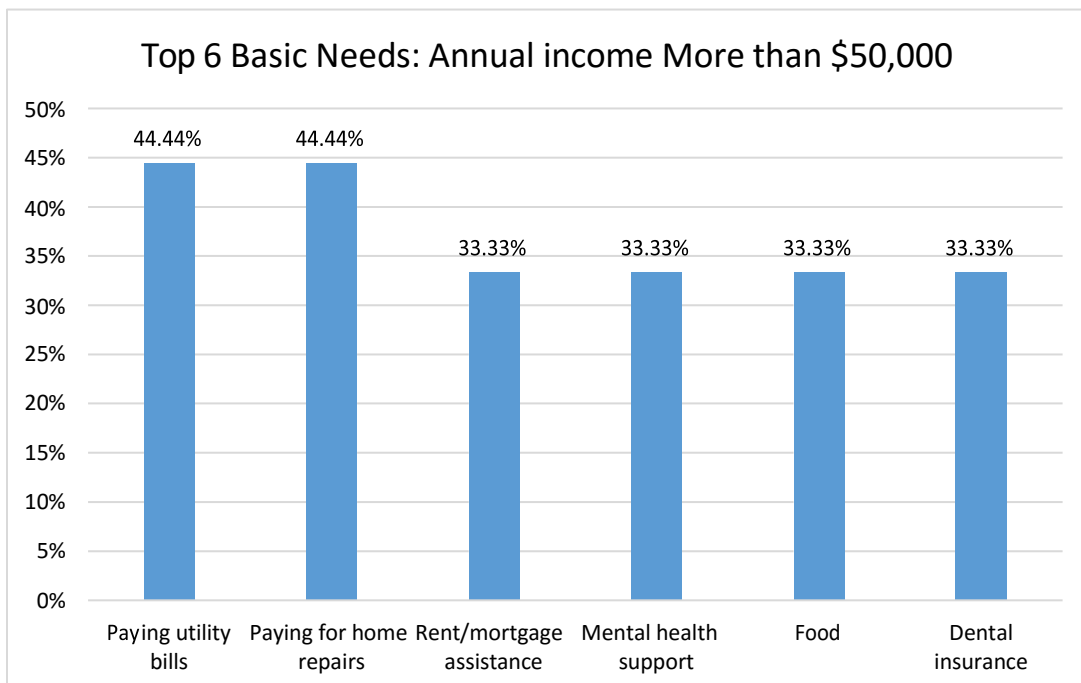
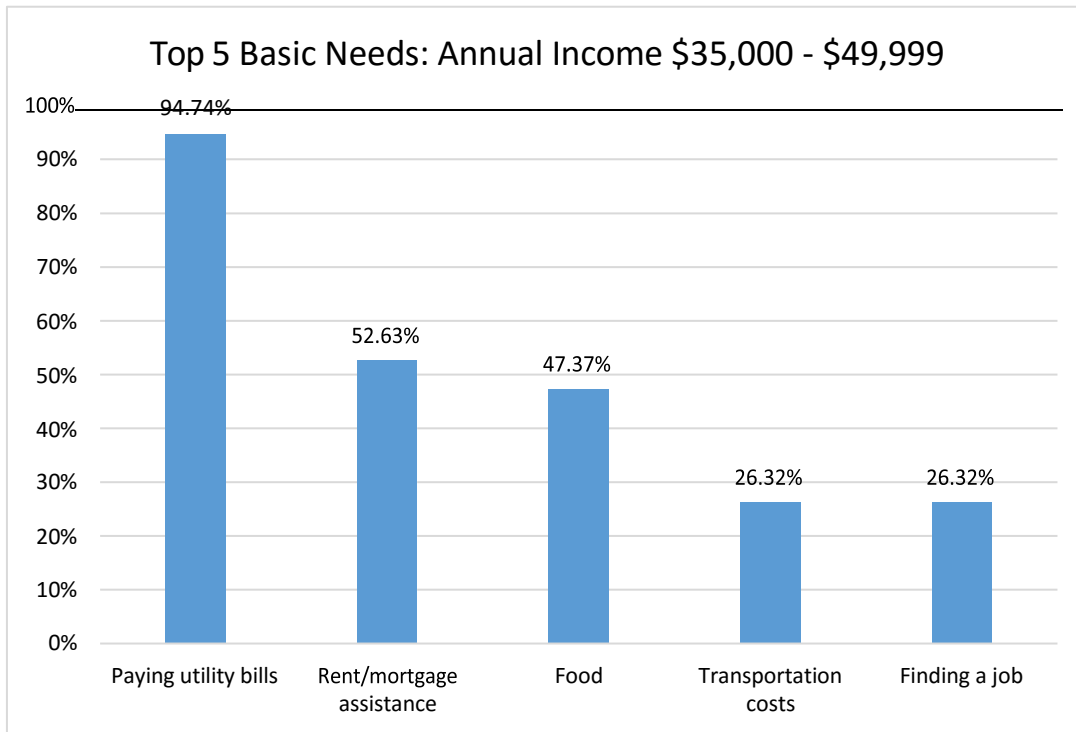
Needs Identified By Annual Family Income



SURVEY RESULTS



SURVEY RESULTS

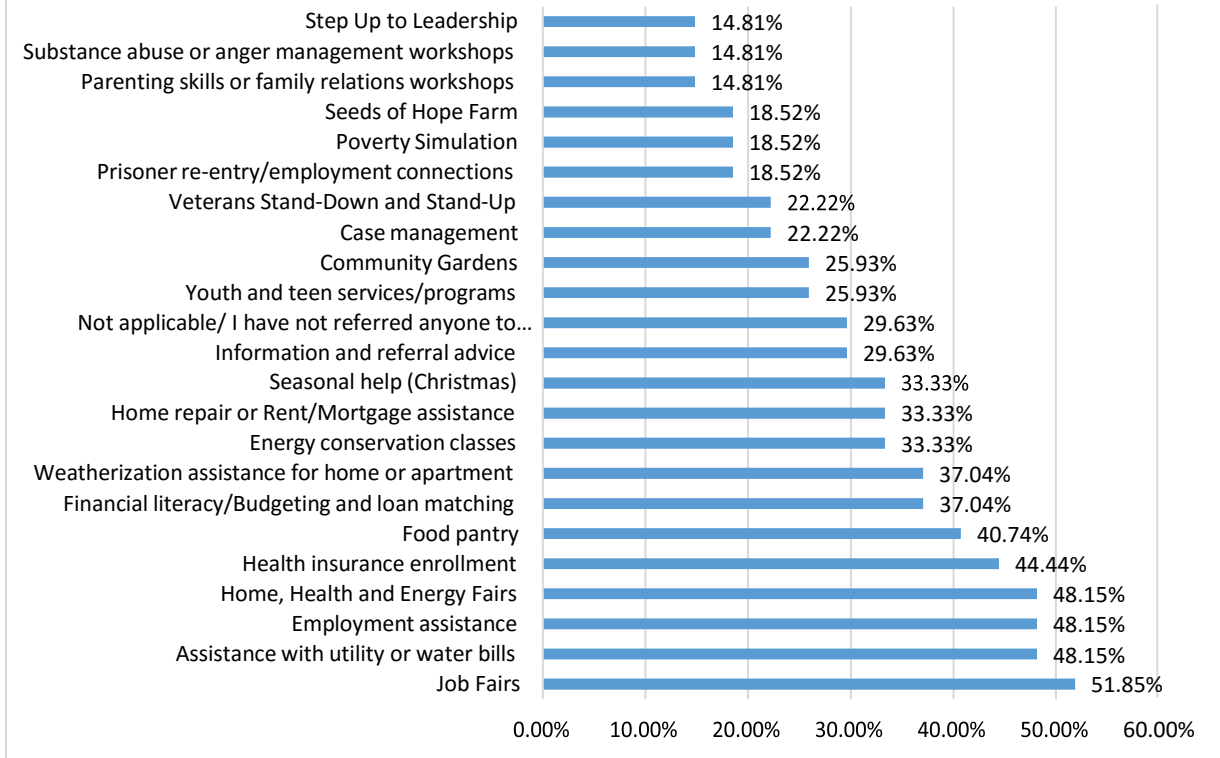


Note: Six needs were included for this demographic because the bottom four were tied at 33.33%.

SURVEY RESULTS

AGENCY/PARTNER SURVEY

CAASTLC Services Which Received Referrals from Agency Partners



SURVEY RESULTS

STAFF SURVEY

Q1. What would you say are the 3 to 4 most important unmet needs of low-income individuals and families in St. Louis County?	
Category	Number of Responses
Safe and Affordable Housing	17
Employment	15
Education	14
Healthcare	11
Transportation	5
Food	5
Childcare	4
Finances/Wages/Income	4
Access to Technology	1
Resource Education	1
Basic Needs	1
Address Racism/Discrimination	1
Legal Services	1
Economic Development	1

**Responses which reflected more than one category were tallied once per each category.*

BOARD SURVEY

Q1. What would you say are the 3 to 4 most important unmet needs of low-income individuals and families in St. Louis County?	
Category	Number of Responses
Employment/Job Skills Training	8
Financial Literacy/Education	5
Affordable Housing	4
Finances	3
Health/Healthcare	3
Resource Knowledge/Education	3
Food Insecurity	2
Wages	2
Education	1
Youth Programs	1
Senior Programs	1
Quality Affordable Child Care	1
Transportation	1

**Responses which reflected more than one category were tallied once per each category.*

FOCUS GROUP RESULTS

As explained earlier, nine focus groups were conducted in a variety of settings. Each group responded to three questions: “What are the root causes of poverty in St. Louis County?”, “Of the things being done to address poverty in St. Louis County, what do you think is helping the most?”, and, “If you had the resources and all the political barriers were removed, what one thing would you do to address poverty?”. Several community needs were identified by the focus groups that were conducted. The following tables list the combined responses of all the focus groups to each question asked.

Table 1

Q1. What are the root causes of poverty in St. Louis County?	
Issue	Number of Responses
Unemployment	18
Racism/Discrimination	17
Cycle of Poverty	16
Finances/Income/Wages	14
Health/Healthcare	14
Education	13
Safe & Affordable Housing	9
Economy	8
Criminal Justice System	6
Transportation	5
Government/Bureaucracy	4
Crime/Gun Violence/Safety	2
Total	126

Table 1 illustrates focus group responses to the question, “What are the root causes of poverty in St. Louis County?” Column 1 provides categories of issues/concerns expressed. Column 2 tallies the number of responses which fall into each category. The total number of responses is located in the bottom row.

*Responses which reflected more than one category were tallied once per each category.

Table 2

Q2. Of the things being done to address poverty in STL County, what do you think is helping the most?		
Category	Services Provided	Total
EMPLOYMENT	Job creation	2
	Job fairs	1
	Resume-building classes	1
	Job/career training	6
	Employment Readiness Programs	1
	Cumulative Total	11
FINANCES	Funding for social services	2
	Financial education/coaching & case management	2
	Financial assistance services	2
	State/federal assistance	1
	Banking services	2

FOCUS GROUP RESULTS

	Individual Development Accounts (IDAs)	1
	Cumulative Total	10
EDUCATION	School collaboration/programs	1
	On-site services at schools	2
	Improving schools	1
	Student engagement led by school superintendents	1
	Poverty simulation	1
	Resource education	1
	College preparation	1
	Cumulative Total	8
COMMUNITY OUTREACH	Direct contact	3
	Building community/organization trust	1
	Senior Center	1
	Cumulative Total	5
ADVOCACY	Public Transit-Increased Bus Routes	1
	Healthcare/Medicaid preservation	1
	Job/hiring discrimination and ageism in hiring	1
	Raising awareness about racial discrimination	1
	Cumulative Total	4
HEALTH/HEALTHCARE	Mental health services	2
	Elderly/caregiver relief services	2
	Cumulative Total	4
HOUSING/HOMELESS	Long-term shelters	1
	Homeless services	1
	Rental assistance	1
	Cumulative Total	3
CRIME/SAFETY	UCAN-Violence awareness led by county police chief	1
	Reentry Programs	1
	Mental health training for police officers	1
	Cumulative Total	3
COLLABORATION	Community Alliances	2
	Volunteering	1
	Cumulative Total	3
FOOD ASSISTANCE	Food pantries	1
	Backpack food programs	1
	Cumulative Total	2

Table 2 illustrates focus group responses to the question, “Of the things being done to address poverty in St. Louis County, what do you think is helping the most?” Column 1 provides categories of services mentioned. Column 2 provides specific services that fall under each category. Column 3 tallies the number of responses for each category, broken down by specific services.

FOCUS GROUP RESULTS

Table 3

Q3. If you had the resources and all the political barriers were removed, what one thing would you do to address poverty?	
Solution	Number of Responses
Service Expansion	30
Education	11
Safe & Affordable Housing	9
Community/Civic Engagement	9
Healthcare	9
Policy Changes	7
Increased Funding	4
Wage Increase	4
Criminal Justice Reform	4
Address Racism/Discrimination	4
Transportation	2
Collaboration	2
Total	86

Table 3 illustrates focus group responses to the question, “If you had the resources and all the political barriers were removed, what one thing would you do to address poverty?” Column 1 provides categories of solutions. Column 2 tallies the number of responses for each category. The total number of responses is located in the bottom row.

DISCUSSION

The results of this needs assessment will be the foundation to assist CAASTLC and its Board of Directors in the development of a new strategic plan for Fiscal Year 2019-2021. During the first quarter of FY18, CAASTLC will develop a Strategic Planning Team consisting of Staff, the Board of Directors, and Advisory Council Members. This team will develop a formal plan which includes review of the current Needs Assessment, a detailed timeline for work groups, and hiring of a consultant to facilitate the Strategic Plan Process and end product. Over the next year, the Needs Assessment data and findings will be analyzed and discussed in depth to determine critical needs identified in St. Louis County. The critical needs will be weighed against the agency's capacity to determine the scope of programs and services that will be provided in the future.

CAASTLC currently offers a variety of programs that address, Basic Needs, which rated number one in areas of concern.

Paying Utility Bills: CAASTLC provides immediate, short term energy assistance through direct vendor payments. The Weatherization program provides a long-term solution by reducing the household energy burden.

Food: CAASTLC has a robust food pantry program along with several community gardens and two farms located in food deserts in the county.

Rent/Mortgage Assistance: CAASTLC provides assistance with rent and mortgage payments when grant funds are available. Funding for this program is very limited.

Dental Insurance: CAASTLC provides enrollment in the Affordable Care Act which can include dental insurance for adults at an additional minimal cost. At resource fairs CAASTLC regularly has vendors present who provide free or low-cost basic dental services.

Paying for Home Repairs: Through the weatherization program and other grants received CAASTLC can provide home repairs and energy efficiency measures for home owners to make their dwelling safer and more energy efficient.

CAASTLC provides services to address some of the primary concerns mentioned by survey respondents.

Crime/Gun Violence/Safety, and Discrimination: CAASTLC staff currently participate in several different coalitions that raise awareness, address discrimination, and promote best practices to reduce crime and violence. CAASTLC has recently partnered with St. Louis County to provide leadership skills to empower residents to work towards change in their own neighborhoods. CAASTLC offers poverty simulations to educate the public about poverty and the disproportionate number of people of color that are trapped in the cycle of poverty. These two concerns, Crime and Discrimination offer potential opportunities for growth for CAASTLC.

Finances/Wages/Income: CAASTLC has a variety of programs including: job readiness classes, one on one job coaching, job fairs, hiring events, case management for HiSET (High School Equivalency) students, financial literacy classes including budgeting, credit repair, how to open savings/checking accounts, Individual Development Account (IDA) program to assist customers with acquiring an asset such as a home, car, starting their own business or continuing their education. CAASTLC also supports home purchases through the Down Payment Assistance Program.

Disability: CAASTLC currently has no programs or services.

DISCUSSION

Employment: In addition to the job-related programs mentioned previously CAASTLTC provides job readiness classes where participants learn job skills, how to complete on-line applications, interviewing skills and resume help. Interview clothing and transportation to interviews are also provided. CAASTLC partners with many companies around the St. Louis County area to provide access to employment opportunities through our job fairs and hiring events. CAASTLC specifically targets employers who are willing to hire individuals with background challenges.

Safe and Affordable Housing: As stated previously, CAASTLC offers the IDA program, Down Payment Assistance, Home Repair and Weatherization and financial literacy classes.

Health/Healthcare: CAASTLC has five full time employees who provide education and enrollment services for the Affordable Care Act (ACA), Medicaid, and Medicare.

Policing: CAASTLC is a member of United Community Action Network (UCAN) which is organized by the St. Louis County Police Department and brings community leaders and resource agencies together to create solutions to improve neighborhoods.

Transportation: CAASTLC provides bus tickets to participants for Hi-Set classes, Drug and Alcohol and Anger Management classes, Step Up to Leadership participants and for individuals who have just obtained a job.

Opportunities for Youth: CAASTLC has a variety of programs, including our Farm Teen Intern Program which is a summer youth employment and job training program, the Teen Action Program (TAP) which provides leadership and employment training as well as job opportunities through a partnership with McDonald's, youth case management and school presentations, HiSET student case management and training for youth on how to open and maintain a checking or savings account.

Death of a Loved One: CAASTLC currently has no programs or services.

Education: Again, CAASTLC has a variety of initiatives including support of the HiSET students in the Ritenour and University City School Districts, case management for students in Hancock, and Hazelwood School Districts, classroom presentation at Larimore and Hancock Schools and the Normandy Early Education Center. CAASTLC also provides education classes for Drug and Alcohol Abuse, Anger Management and financial stability.

Primary Concerns not currently addressed by CAASTLC will be reviewed during the Strategic Planning process to determine if CAASTLC has the capacity to address them directly or possibly through new partnerships and funding opportunities. Programs currently offered will also be reviewed to determine the need for continuation and/or possible improvements in service delivery for enhanced outcomes.

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APPENDIX A: STAFF SURVEY



Staff Survey

1. What would you say are the 3 to 4 most important unmet needs of low-income individuals and families in St. Louis County?

2. In your experience, which CAASTLC services/programs run out of funding too often? Why?

3. What additional services do you think CAASTLC should offer?

4. What changes would you make to current CAASTLC programs/services to better meet the needs of our clients?

5. Do organizations in St. Louis County collaborate with one another to meet the needs of low-income individuals and families?

ALWAYS SOMETIMES RARELY NEVER

6. Which organization(s) in St. Louis County should CAASTLC collaborate with to better serve our clients?

7. How well do you think CAASTLC addresses diversity barriers through our programs?
Please give examples.

8. How well do you think CAASTLC addresses diversity through employment/training opportunities for staff? Please give examples.

9. How well does CAASTLC address diversity through board/advisory council representation? Please give examples.

10. Have you received adequate training to perform your job duties well?

YES NO

11. Are you provided with adequate professional development opportunities?

YES NO

12. How has the number of requests for CAASTLC services changed over the past year?

SERVICE	INCREASE	SAME	DECREASE	DON'T KNOW
Health Insurance enrollment				
Assistance with utility or water bills				
Employment assistance				
Energy conservation classes				
Financial literacy				
Loan matching				
Food pantry				
Youth and teen services/programs				
Case management				
Home repair				
Rent/Mortgage assistance				
Referral services				
Parenting skills				
Family relations workshops				
Prisoner re-entry services				
Substance abuse classes				
Anger management classes				
Weatherization				
Seasonal help (Christmas)				
Back to School Fairs				

13. How has attendance at CAASTLC events changed over the past year?

SERVICE	INCREASE	SAME	DECREASE	DON'T KNOW
Home, Health and Energy Fairs				
Job Fairs				
Step Up to Leadership				
Poverty Simulation				
Community Gardens				
Seeds of Hope Farm				
Veterans Stand-Down and Stand-Up				

14. Please list any requests you receive for services that CAASTLC does not provide. Indicate how the frequency for the request has changed over the past year.

REQUEST	INCREASE	SAME	DECREASE	DON'T KNOW

APPENDIX B: AGENCY/PARTNER SURVEY



Agency/Partner Survey

Name of the organization you are representing _____

Does your organization serve low-income residents in St. Louis County? YES NO

Please indicate the services your organization provides. Please add any other services your organization provides for low-income residents at the bottom of the page.

CATEGORY	SERVICE	YES	NO	Don't Know
Employment	Job readiness education			
	Help finding jobs			
	Clothing for interviews			
	Entrepreneur training			
	Job Fairs			
	Prisoner re-entry			
Transportation	Public transportation passes			
	Assist with personal vehicle costs			
Education	Computer skills training			
	High School Equivalency classes			
	English Language Learner classes			
	Assistance to attend trade school or college			
	Character education (i.e. anti-bullying, etc.)			
Housing	Rent/Mortgage assistance			
	Home buying assistance (IDA, other)			
	Utility/bill pay assistance			
	Weatherization			
	Repair assistance			
	Emergency shelter			
Health	Mental health support			
	Prescription assistance			
	Health insurance enrollment help			
	Drug/Alcohol programs			
	Health education			
Family	Assistance with childcare			
	Life skills			
	Help with applying for benefits			
	Programs/Activities for children and youth			
	Programs/Activities for senior citizens			
Food	Food pantry			
	Community garden			
	Healthy eating workshops			

Financial Literacy	Budgeting help			
	Savings match			
	Credit counseling			
Community	Diversity awareness			
	Community outreach (distributing flyers, resource fairs)			
	Community organization (meeting with a specific mission)			
	Community building (partnering for change)			

APPENDIX C: BOARD SURVEY



Needs Assessment

Board Survey

1. What would you say are the 3 to 4 most important unmet needs of low-income individuals and families in St. Louis County?

2. Do you feel from your experience that there are adequate resources/funding available for low-income families needs? Please explain

3. What additional services do you think CAASTLC should offer? Why?

4. What changes would you recommend for current CAASTLC programs/services to better meet the needs of our clients?

5. Do organizations in St. Louis County collaborate with one another to meet the needs of low-income individuals and families?
ALWAYS SOMETIMES RARELY NEVER

Please explain

6. Which organization(s) serving St. Louis County should CAASTLC collaborate with to better serve our low-income clients?

Thank you for your time and thoughtful responses.

APPENDIX D: COMMUNITY SURVEY



Community Needs Assessment Survey 2017

**LET YOUR
VOICE
BE HEARD**

The Community Action Agency of St. Louis County (CAASTLC) needs your voice as a foundation for the next 3 years of our programming. The needs assessment results will help the CAASTLC Board create a strategic plan to initiate and support these programs and services.

We do NOT ask for your name in this survey. Your information will be kept anonymous.

Thank you for taking a few minutes of your time to provide your views and recommendations!

(If you have completed this survey before, please don't fill it out again.)



1. Are you a resident of St. Louis County? YES NO

If you are NOT a resident of St. Louis County, please STOP and return the survey.

Please think about your basic needs when answering questions 2 to 4.

2. Below are items that people need assistance with from time to time. Please **circle** all of the items that you and your family have needed help with recently.

- | | | |
|--------------------------------|--------------------------------|----------------------|
| Enrollment in health insurance | Food | Financial management |
| Paying utility bills | Senior services | Prisoner re-entry |
| Paying Rent or Mortgage | Paying for home repairs | Veteran's assistance |
| Addiction recovery | Finding a job | Dental insurance |
| Mental health support | Help with a personal problem | Home weatherization |
| Transportation costs | Personal items, clothing, etc. | Burial costs |
| Referral to a service | Emergency shelter | Home-owner taxes |
| Medical help | Disability services | Life skills |
| Paying for medicine | Legal services | Access to technology |
| Finding childcare | Short term loan | Other:
_____ |
| Paying for childcare | | |

3. Are you able to meet your basic needs every month?
 Yes, on my own Yes, with help from a service organization
 Sometimes Not very often

4. Do you know where to get assistance when you need it?
 Yes No

Please think about yourself and your family when answering questions 5 to 15.

5. Do you have a checking account?

Yes No

6. Do you have a savings account?

Yes No

7. Have you ever applied for a payday or quick loan?

Yes No

8. Have you ever applied for a bank loan?

Yes No

If yes, did you receive a bank loan?

Yes Sometimes No

9. Check the financial literacy services that you would like. **(Check all that apply)**

Banking services education

Budgeting

Credit counseling

Saving for retirement

Saving in general

Avoiding predatory lending

None

Other: _____

10. Do you use e-mail regularly?

Yes No

11. Do you text regularly?

Yes No

12. Does each member of your household have medical insurance coverage?

Yes No Don't know

13. Which healthcare services are hardest to get? **(Check all that apply)**

Physical

Mental health

Ongoing conditions

Emergency care

Dental

Vision

None

Other: _____

14. Which counseling services are hardest to get? **(Check all that apply)**

Overcoming trauma

Grief

Relationship

Depression

None

Other: _____

15. What barriers/challenges have you or your family experienced recently? For example: discrimination due to age, gender, race, or disability

Please think about your community when answering questions 16 to 26.

Please circle your answers for questions 16 to 23.

16. Are there accessible stores that sell fresh fruits and vegetables?
YES NO Don't know

- 17. Are there enough opportunities YES NO Don't know
for children and youth?
- 18. Is quality education available for YES NO Don't know
children of all ages?
- 19. Is affordable and adequate childcare YES NO Don't know
available?
- 20. Are recreational opportunities available? YES NO Don't know
- 21. Are support groups available to meet YES NO Don't know
your emotional needs?
- 22. Do you feel part of your community and YES NO Don't know
welcome to attend public meetings/events?
- 23. Do you feel safe in your community? ALWAYS USUALLY RARELY

24. Which housing service is most needed in your community? **(Check one)**

- Emergency shelter Rent/Mortgage assistance
- Address vacant properties Repair assistance
- None Other: _____

25. Which transportation service is most needed in your community? **(Check one)**

- Improve public transportation Help with the cost of public transportation
- Assistance with personal vehicle None
- Other: _____

26. Please share what you like least about living in the St. Louis County community.

Please think about CAASTLC services when answering questions 27 to 29.

27. How familiar are you with CAASTLC's services for low-income households and communities?

- Very familiar Somewhat familiar Not at all familiar

28. Which of these describe you best?

- I am currently using CAASTLC services
- I have previously used CAASTLC services
- I have not used CAASTLC services, but I know people who have
- None of these describe me

29. Please **check all** of the CAASTLC services and activities that you or your family used or participated in during the past 12 months.

- Health insurance enrollment
- Assistance for utilities or water bills
- Employment assistance
- Energy conservation classes
- Financial literacy/Budgeting and loan matching
- Food pantry
- Youth and teen services/programs
- Case management
- Home repair or
- Rent/Mortgage assistance
- Information and referral advice
- Parenting skills or family relations workshops
- Prisoner re-entry/employment connections
- Seasonal help (Christmas)
- Substance abuse or anger management workshops
- Weatherization assistance for home or apartment
- Home, Health, and Energy Fairs
- Job fairs
- Step Up to Leadership
- Poverty Simulation
- Community Gardens
- Seeds of Hope Farm
- Veterans Stand-Down/ Stand-Up
- Not applicable/I have not used CAASTLC's services or attended activities

Other: _____

Please answer the following demographic questions to ensure we are hearing from a broad sample of St. Louis County residents.

30. What zip code do you live in? _____

31. Please circle the response under each heading that describes you the best.

AGE GROUP RACE ETHNICITY GENDER

17 or younger African American/Black Hispanic Male

18 – 29 Asian Non-Hispanic Female

30 – 44 American Indian/Alaska Native Other

45 – 64 Caucasian/White

65 or over Native Hawaiian/Pacific Islander

Multi-racial

32. Please mark your annual family income. (Check one)

- less than \$10,000 \$15,000 to \$24,999 \$35,000 to \$49,999
 \$10,000 to \$14,999 \$25,000 to \$34,999 More than \$50,000

33. Tell us about your household/living arrangements. (Check one)

- One person Single adult female with children
 Two adults with no children Single adult male with children
 Two adults with children Other: _____

34. How many dependents (0-17 years) live in your home? _____

35. Circle the highest level of education you have completed.

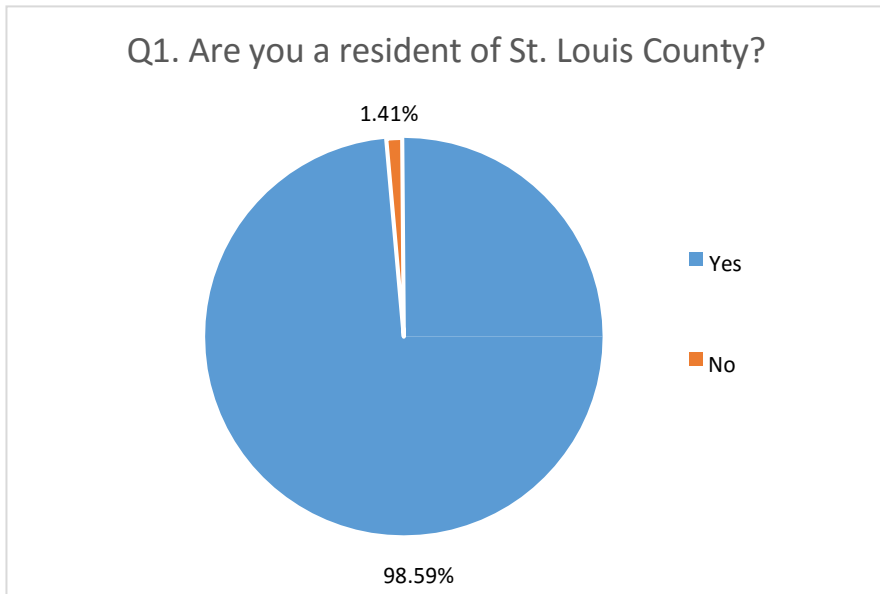
Grade school	GED/HSE	2-year degree
Some high school	Certification program	4-year degree
High school diploma	Some college	Over 4-year degree

Thank you for your time and thoughtful responses to our survey.

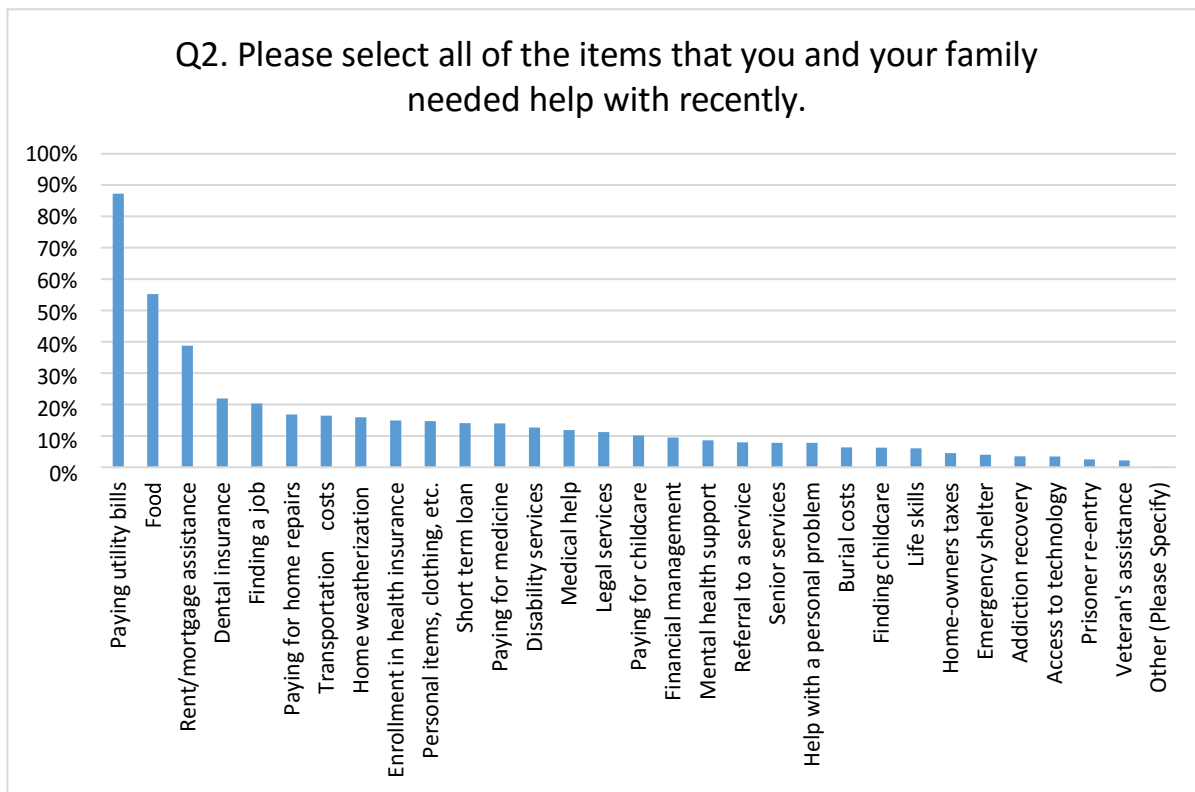


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q1. Are you a resident of St. Louis County?

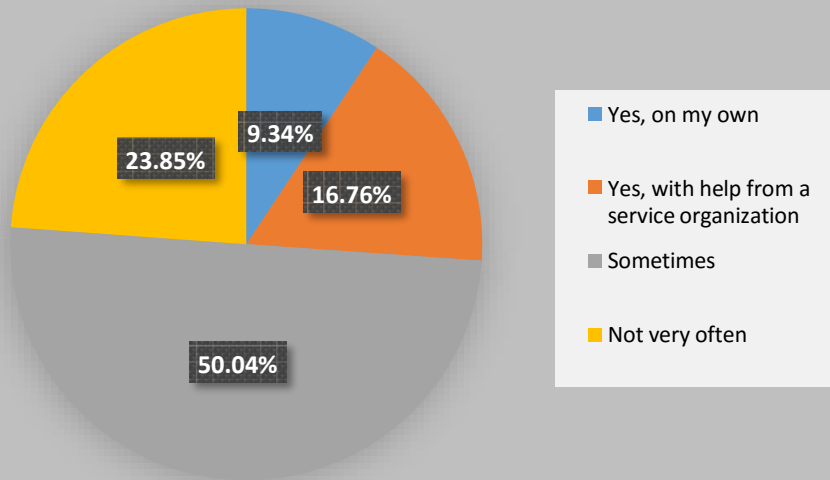


Q2. Please select all of the items that you and your family needed help with recently.

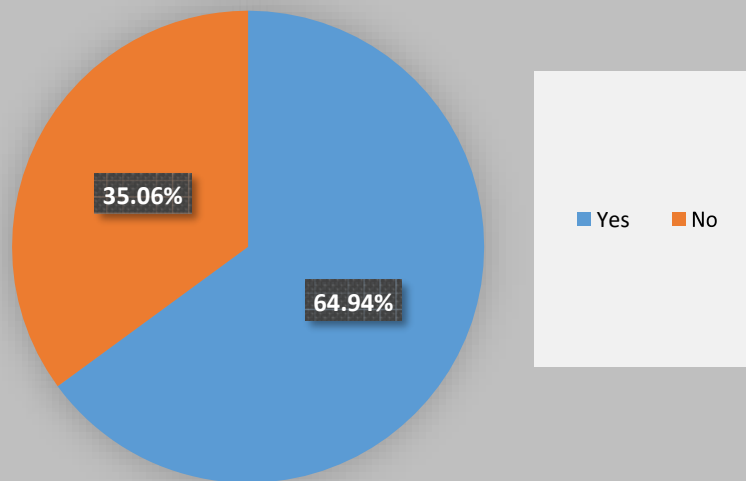


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q3. Are you able to meet your basic needs every month?

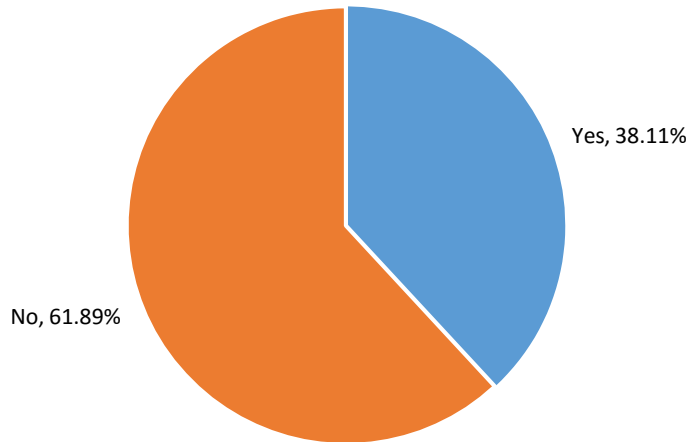


Q4. Do you know where to get assistance when you need it?

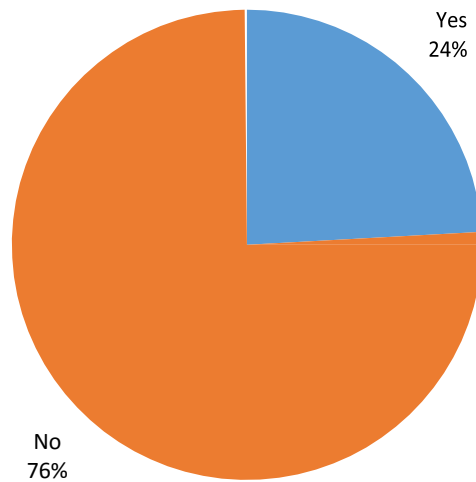


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q5. Do you have a checking account?

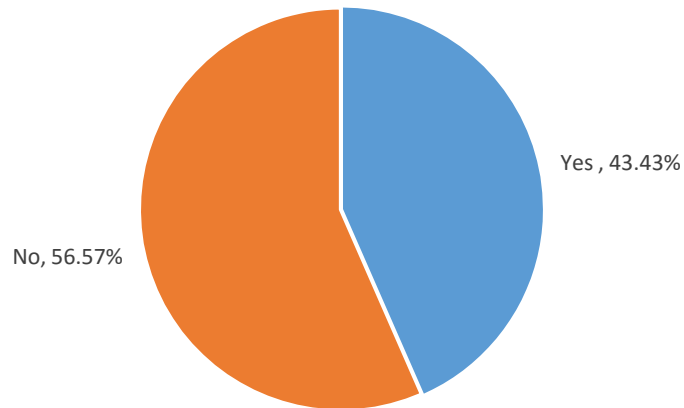


Q6. Do you have a saving account?

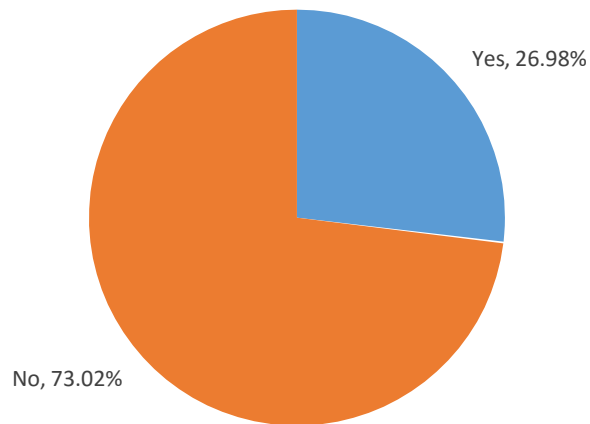


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

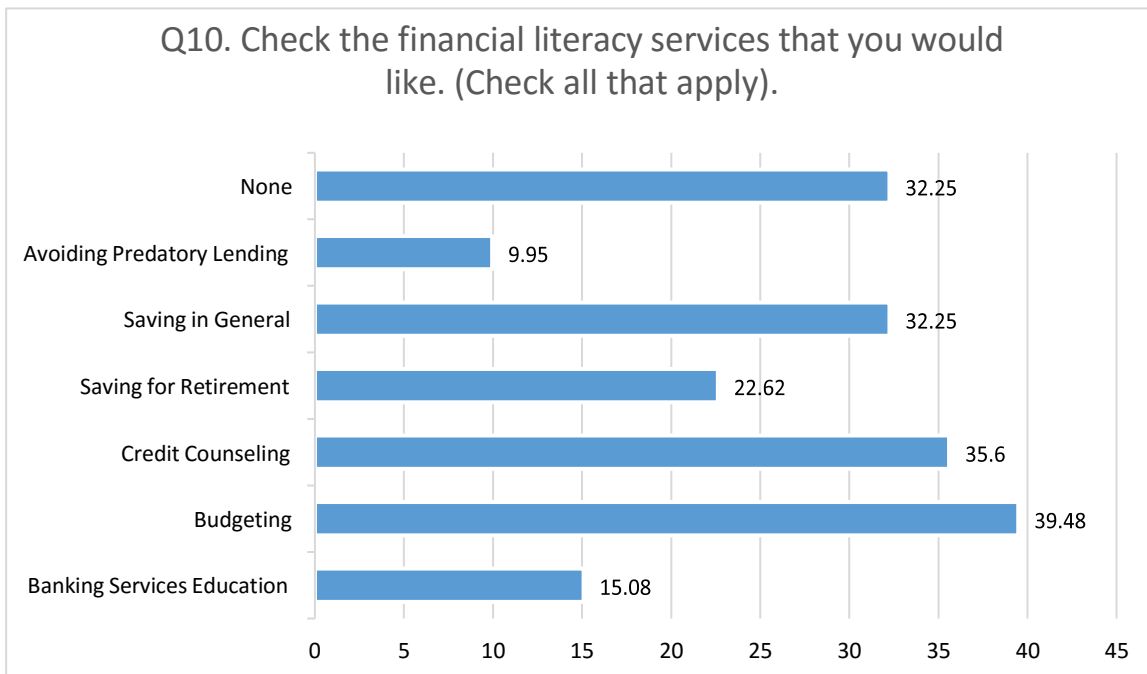
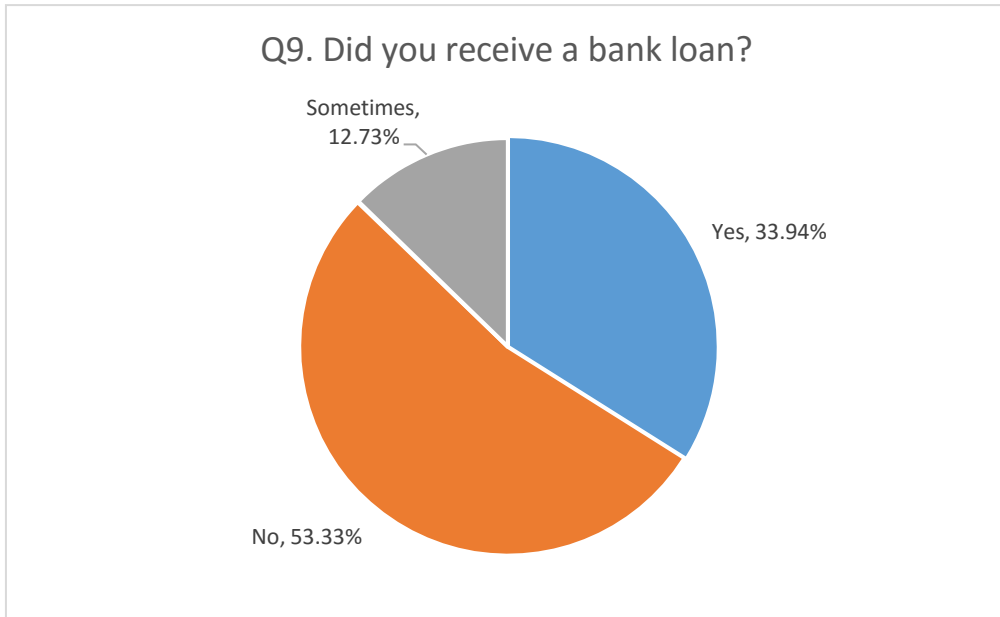
Q7. Have you ever applied for a payday or quick loan?



Q8. Have you ever applied for a bank loan?

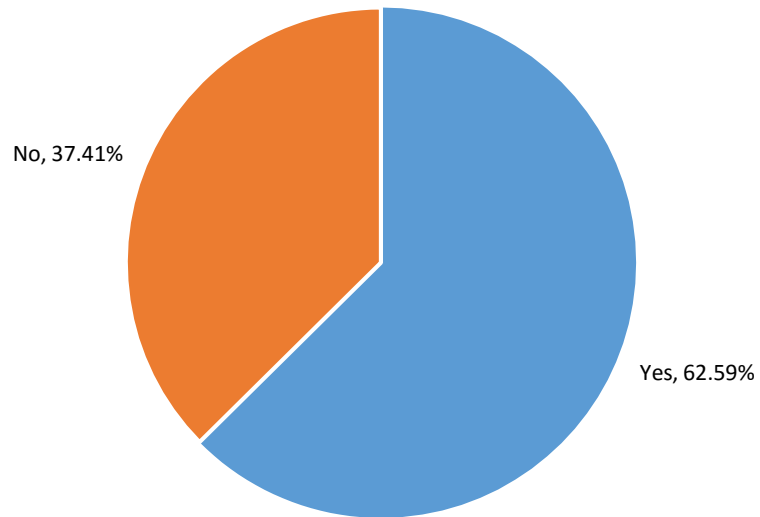


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

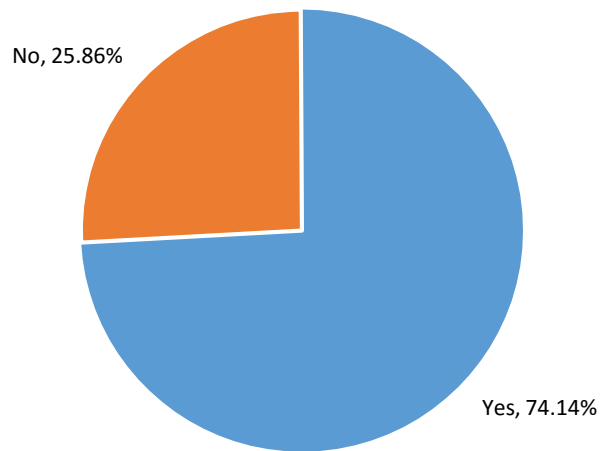


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q11. Do you regularly use email?

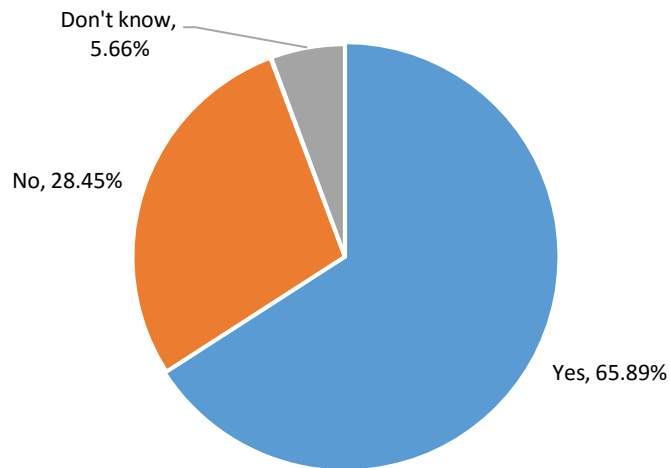


Q12. Do you text regularly?

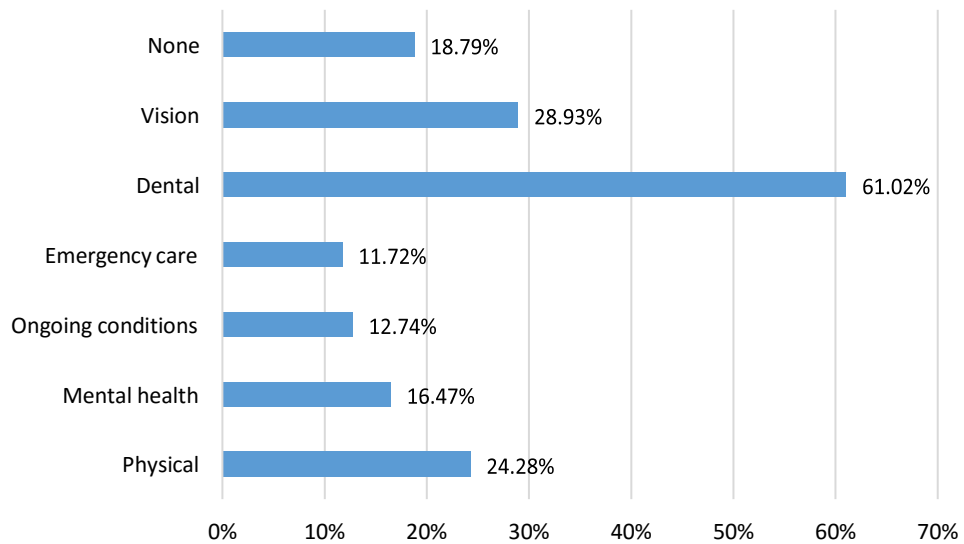


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

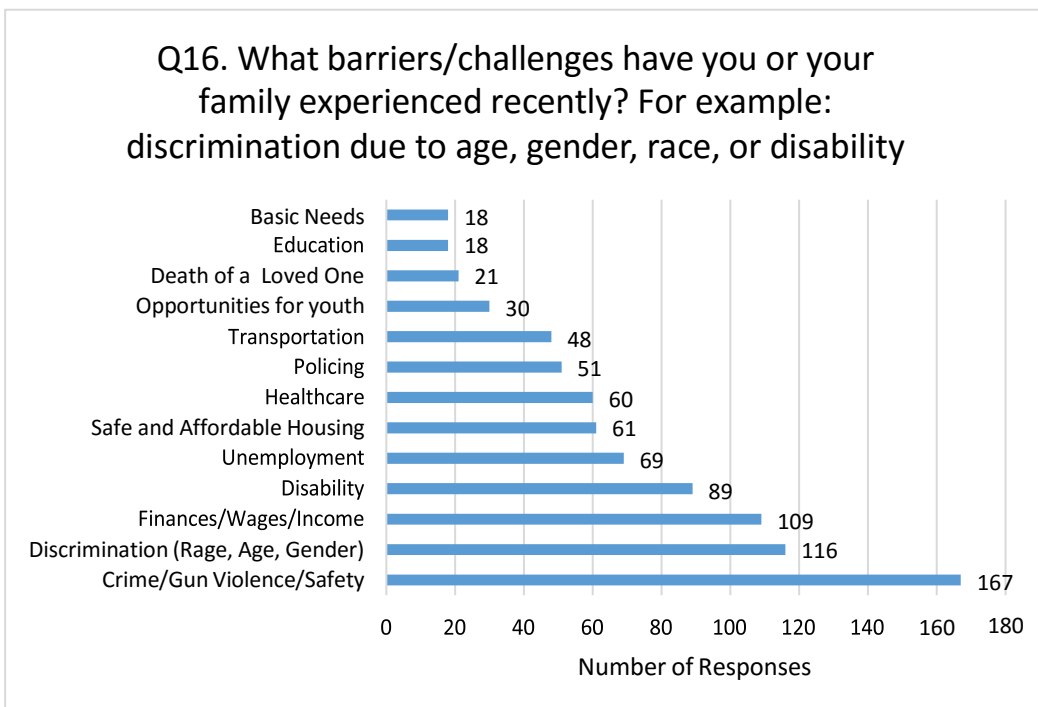
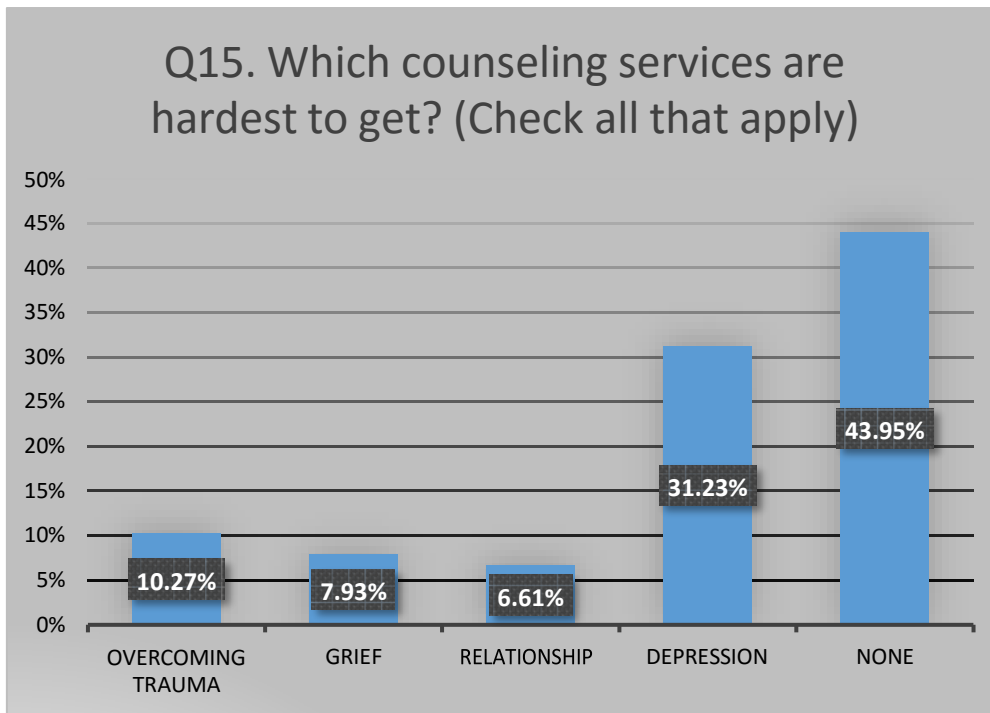
Q13. Does each member of your household have medical insurance coverage?



Q14. Which healthcare services are hardest to get?

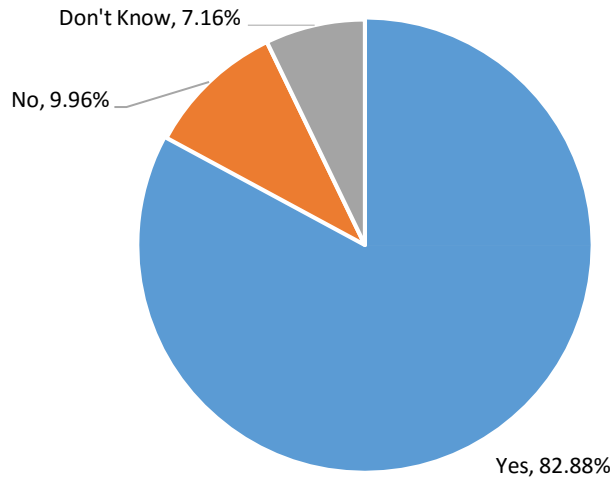


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

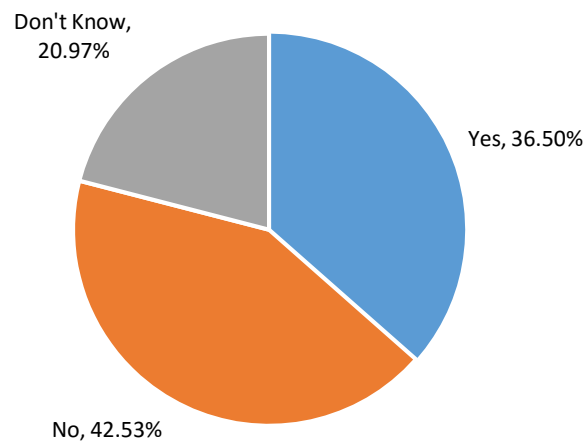


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q17. Are there accessible stores that sell fresh fruits and vegetables in your community?

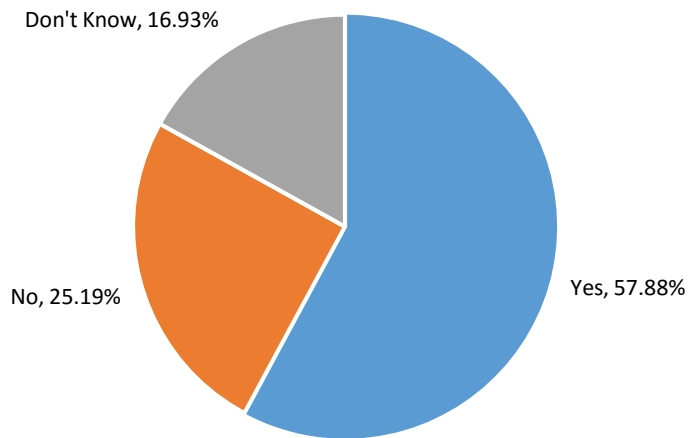


Q18. Are there enough opportunities for children and youth in your community?

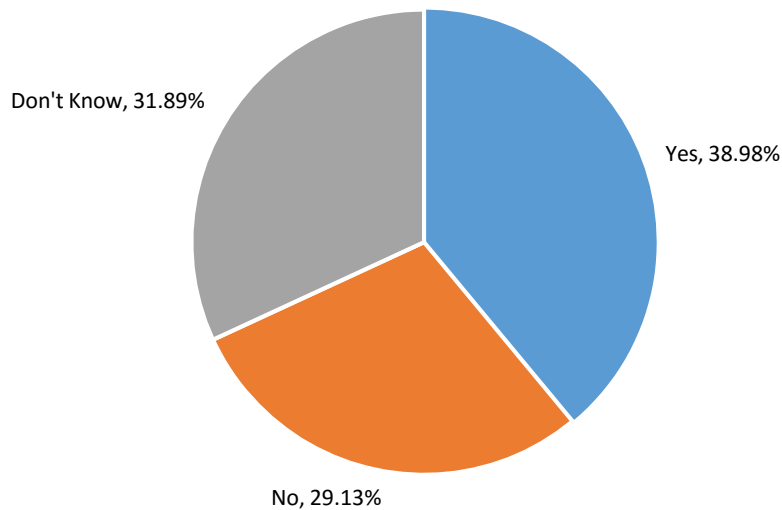


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q19. Is quality education available for children of all ages in your community?

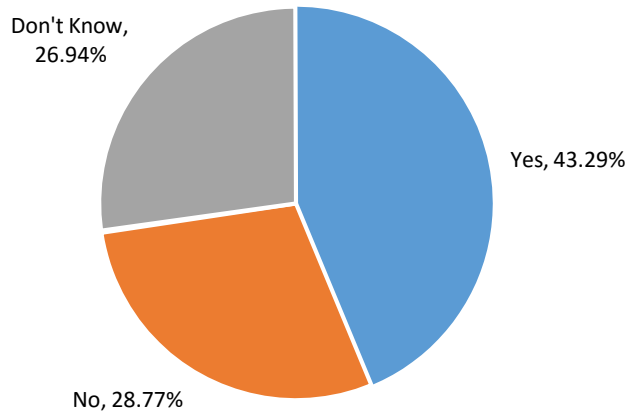


Q20. Is affordable and adequate childcare available in your community?

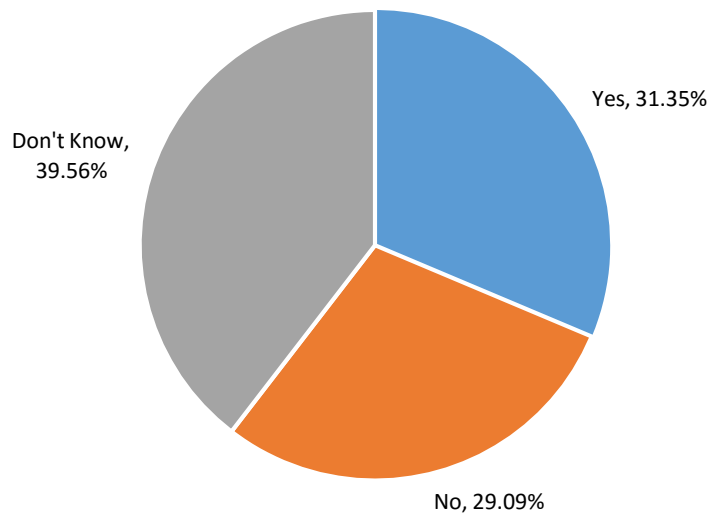


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q21. Are recreational opportunities available in your community?

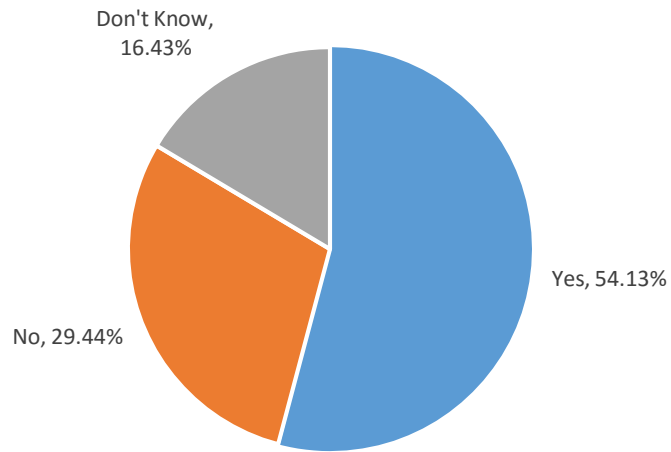


Q22. Are support groups available in your community to meet your emotional needs?

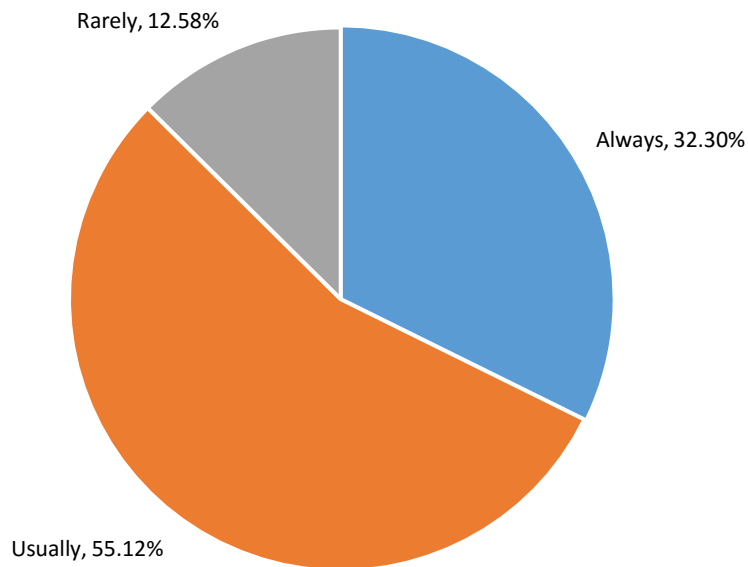


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

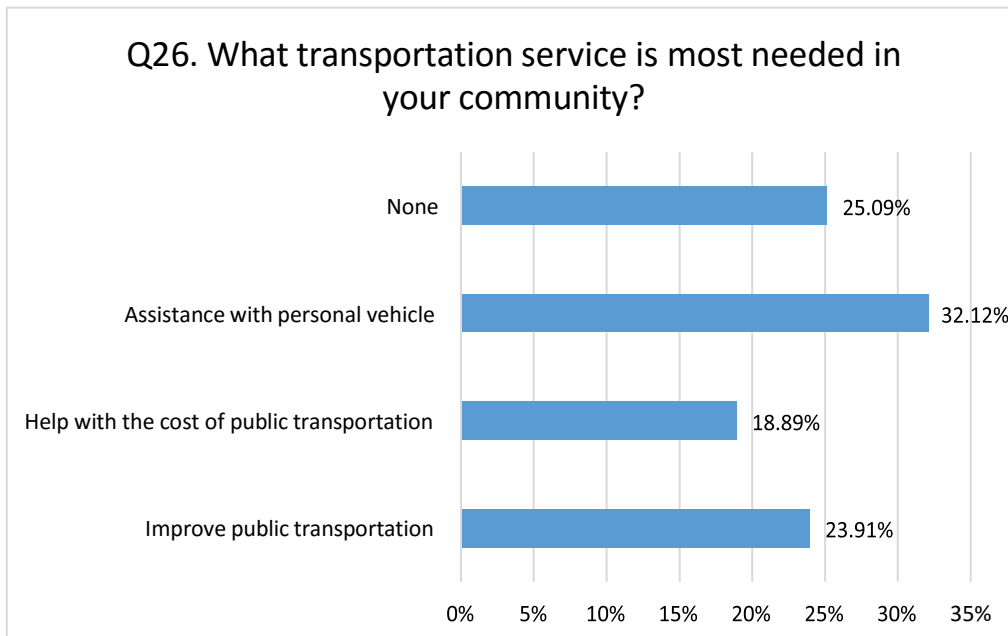
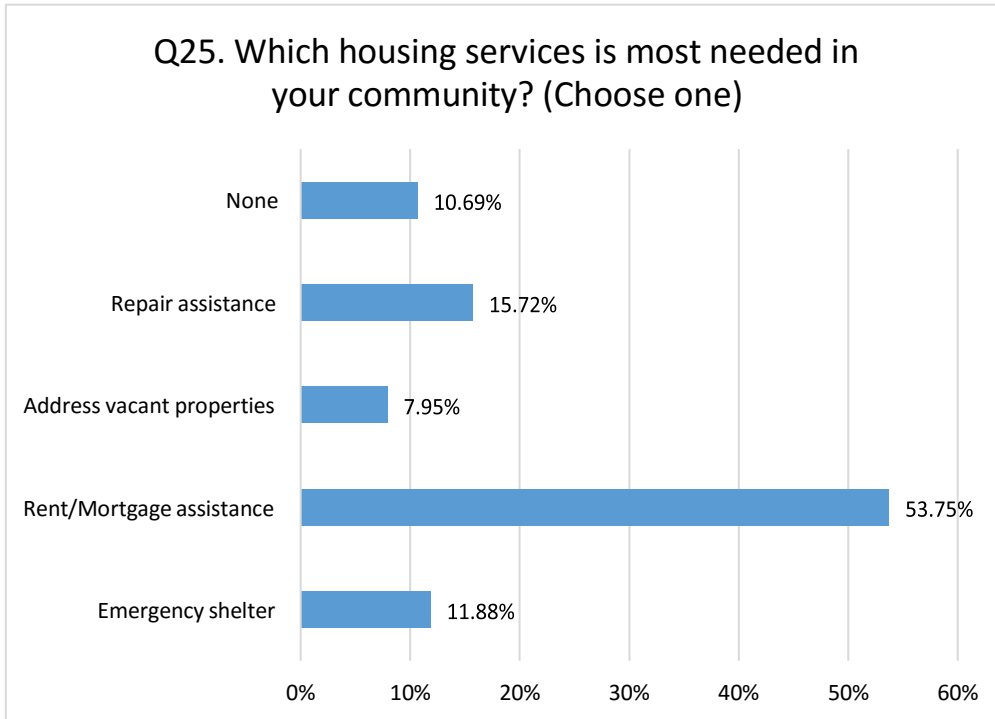
Q23. Do you feel part of your community and welcome to attend public meetings/events?



Q24. Do you feel safe in your community?

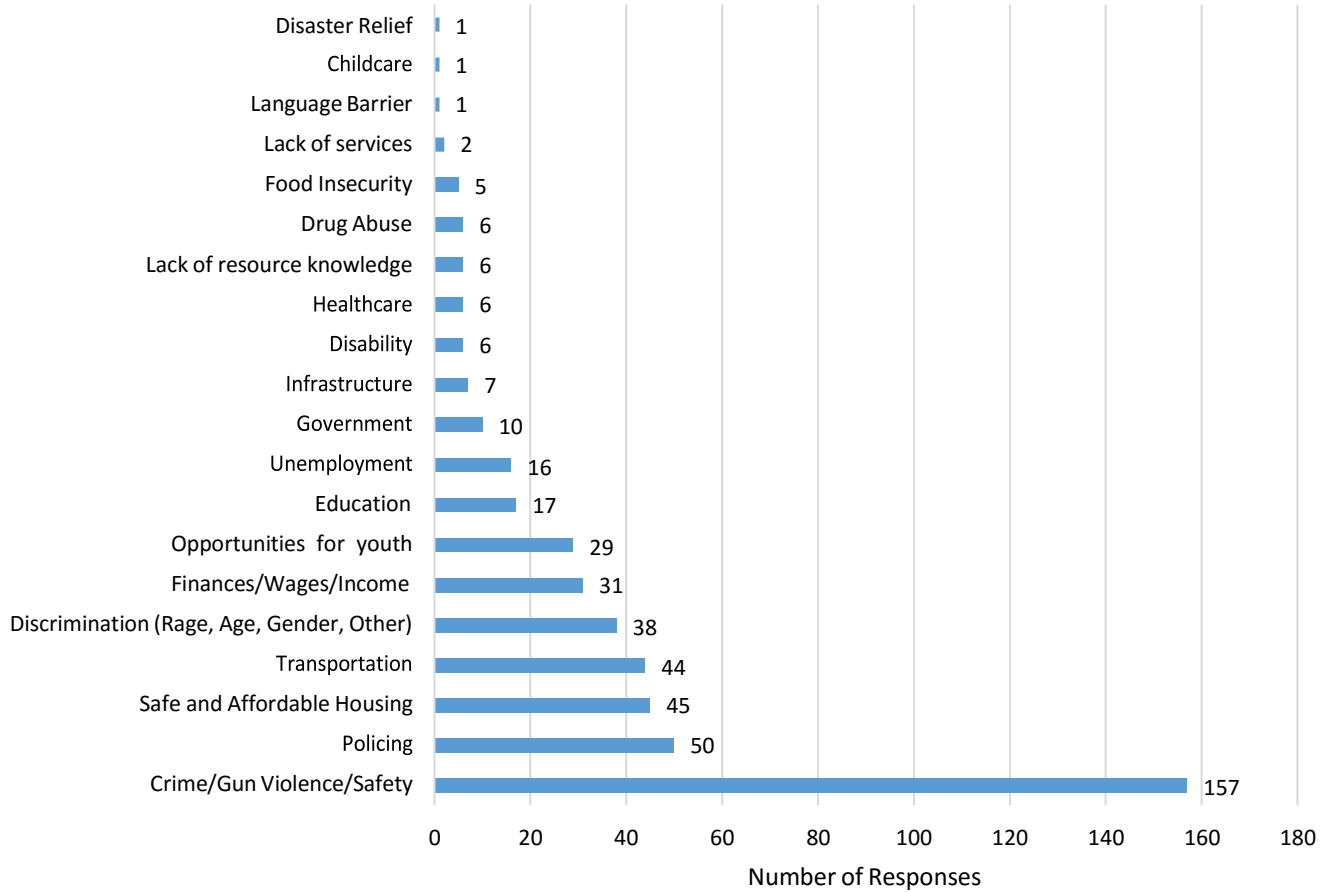


APPENDIX E: ALL COMMUNITY SURVEY RESULTS



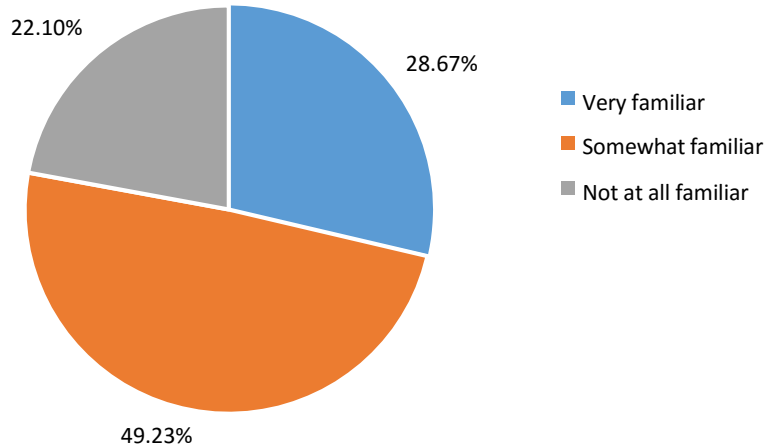
APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q27. Please share what you like least about living in St. Louis County?

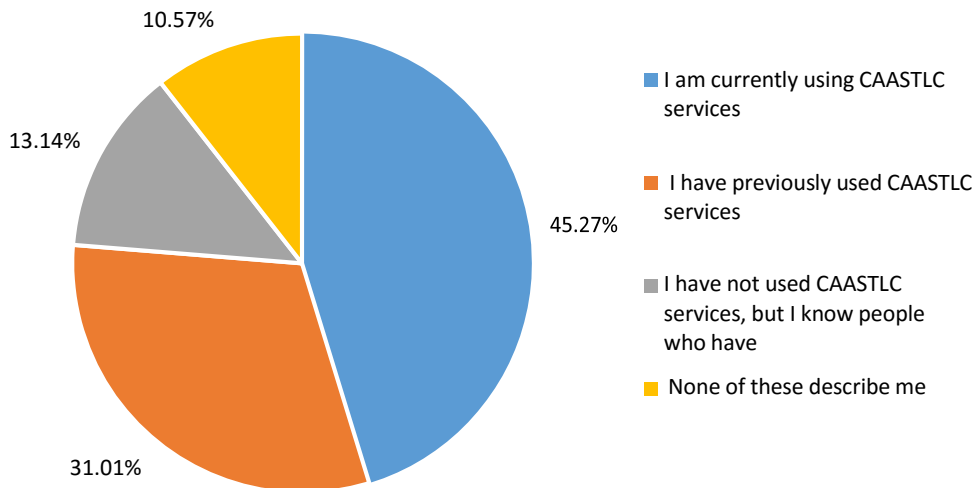


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q28. How familiar are you with CAASTLC's services for low-income households and communities?

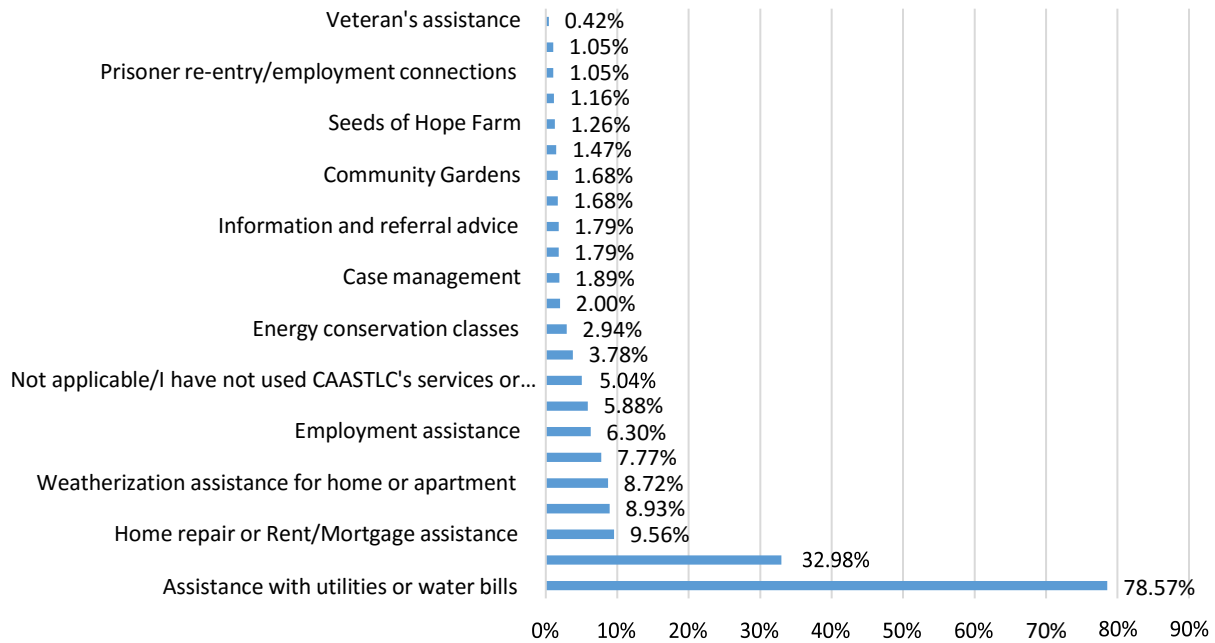


Q29. Which of these describe you best?



APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q30. Please check all of the CAASTLC services and activities that you or your family used or participated in during the past 12 months.



Q31. What zip code do you live in?

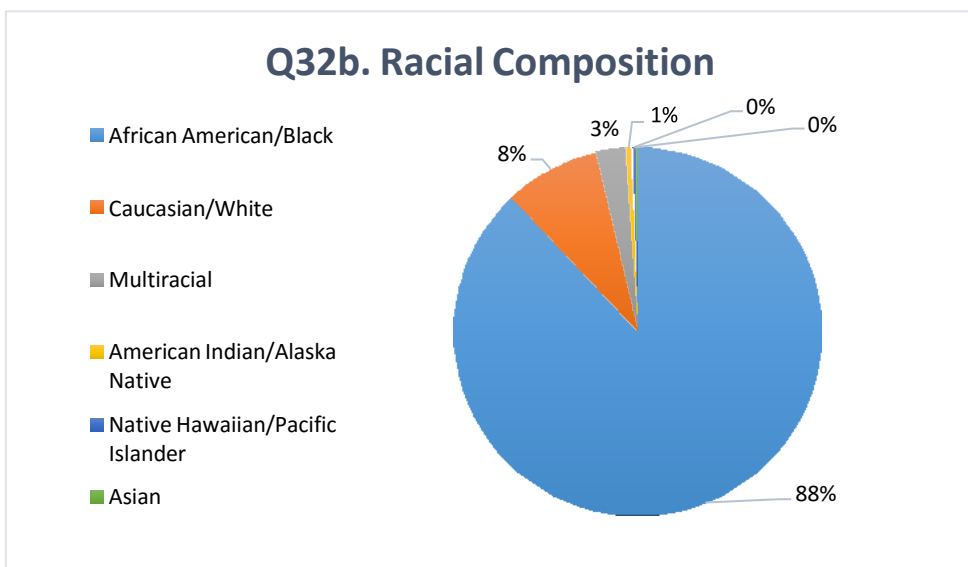
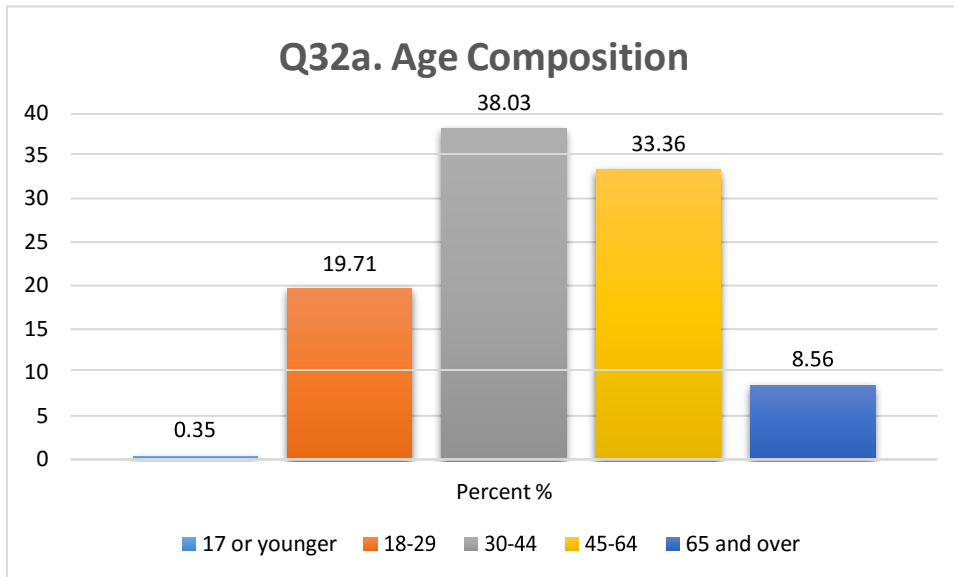
Zip Code	Frequency	Percent %
63136	186	15.5
63121	128	10.7
63114	116	9.7
63137	96	8
63135	85	7.1
63130	80	6.7
63134	78	6.5
63138	75	6.3
63031	62	5.2
63033	54	4.5
63133	46	3.8
63074	40	3.3
63042	25	2.1
63132	22	1.8

63034	13	1.1
63043	13	1.1
63120	11	0.9
63044	9	0.8
63143	7	0.6
63125	6	0.5
63146	6	0.5
63021	4	0.3
63117	4	0.3
63119	4	0.3
63123	3	0.3
63088	2	0.2
63112	2	0.2
63122	2	0.2
63129	2	0.2
63011	1	0.1

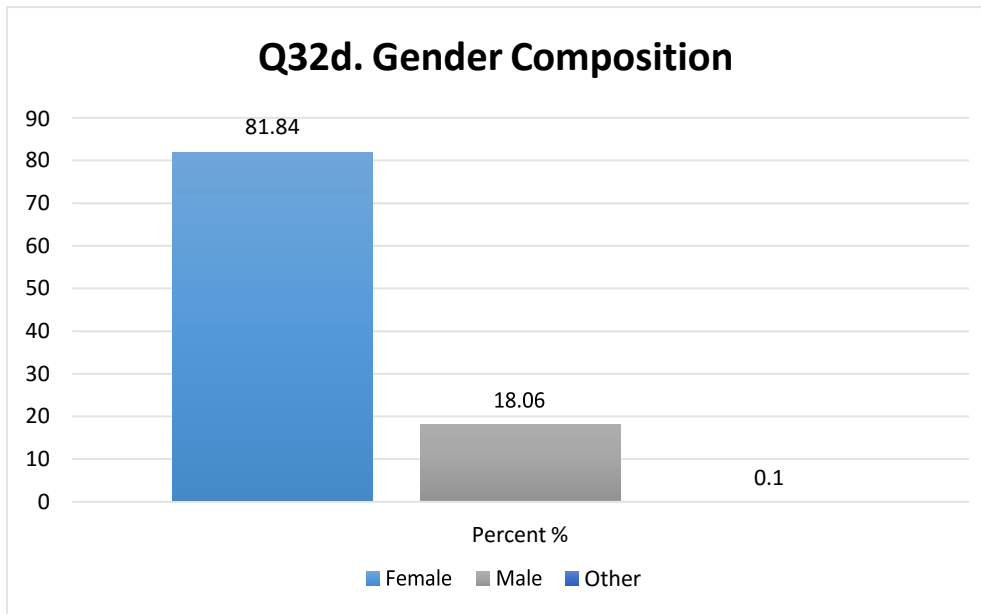
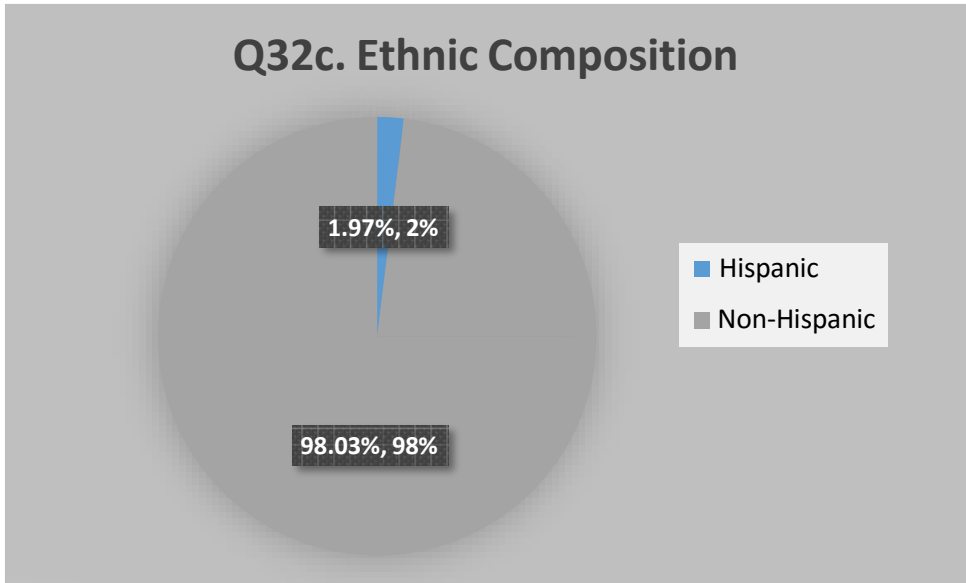
APPENDIX E: ALL COMMUNITY SURVEY RESULTS

63017	1	0.1
63026	1	0.1
63032	1	0.1
63038	1	0.1
63102	1	0.1
63104	1	0.1
63107	1	0.1
63108	1	0.1
63113	1	0.1

63115	1	0.1
63126	1	0.1
63128	1	0.1
63139	1	0.1
63140	1	0.1
63144	1	0.1
63147	1	0.1
63319	1	0.1

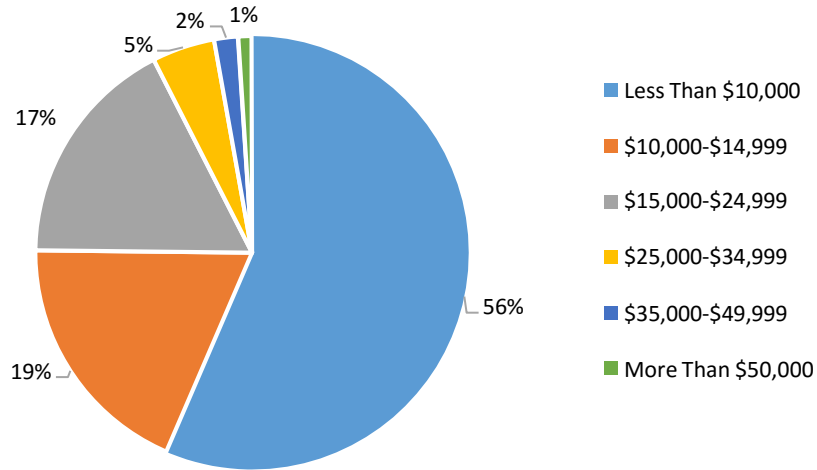


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

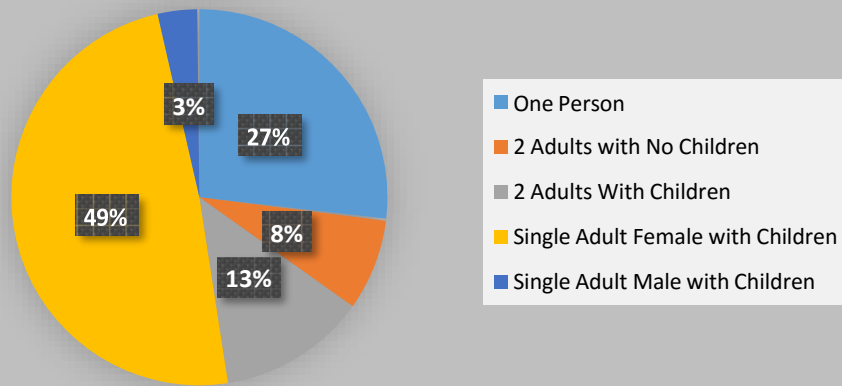


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q33. Please check your annual income.



Q34. Tell us about your household/living arrangements.

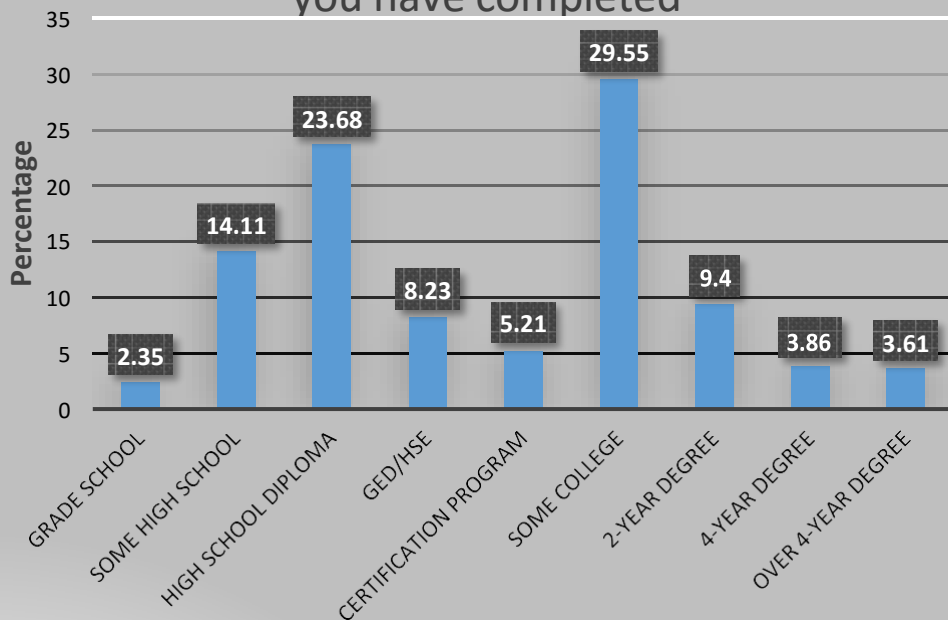


APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q35. How many dependents (0-17 years) live in your home?

Response	Percent %
0	30.2
1	21.9
2	20.3
3	12.1
4	8.9
5	3.3
6	2.1
7	.6
8	.4
9	.1
12	.1
17	.1
Total	100.0

Q36. Select the highest level of education you have completed



APPENDIX F: FOCUS GROUP HANDOUT



Focus Group Questions

Organization: _____

1. What are the root causes of poverty in St. Louis County?
2. Of the things being done to address poverty in St. Louis County, what do you think is helping the most?
3. If you had the resources and all political barriers were removed, what one thing would you do to address poverty?

APPENDIX G: AGENCY/PARTNER INFORMATIONAL CARD



LET YOUR VOICE BE HEARD

Please Help Us Determine the Needs of Your Community
Complete a needs assessment survey at
<https://www.surveymonkey.com/r/CAAagency>

Scan for Survey



APPENDIX H: COMMUNITY INFORMATIONAL CARD

CAASTLC

Community Action Agency of St. Louis County, Inc.

LET YOUR VOICE BE HEARD

Please Help Us Determine the Needs of Your Community

Complete a needs assessment survey at

www.caastlc.org

Scan for Survey

