BUILDING COMMUNITY STRENGTHS

COMPREHENSIVE COMMUNITY NEEDS ASSESSMENT 2017

Community Action Agency of St. Louis County, Inc. (CAASTLC)
Comprehensive Community Needs Assessment 2017

Community Action Agency of St. Louis County, Inc.

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CAASTLC BOARD OF DIRECTORS & ADVISORY COUNCIL

CAASTLC Board of Directors

Rosezetta Eichelberger.................................................................Board Chair
Mike Pendergast.................................................................Board Vice Chair
Yolanda Austin.................................................................Board Treasurer
Linda Eikerenkoetter.................................................................Board Secretary
Joel Vickery.................................................................Board Member
Gloria McQueen.................................................................Board Member
James Jewell.................................................................Board Member
Rev. Derrick Perkins.................................................................Board Member
Steve Esparza.................................................................Board Member
Vacant.................................................................Board Member
Cynthia Jordan.................................................................Board Member
Shira Truitt.................................................................Board Member
Basil Rudawsky.................................................................Board Member
Rose Cason.................................................................Board Member
Lou Aboussie.................................................................Board Member

CAASTLC Community Advisory Council

Aharon Sykes.................................................................Council Member
Alvin Doss.................................................................Council Member
Clayton Evans.................................................................Council Member
Delsie Boyd.................................................................Council Member
Jay Rhodes.................................................................Council Member
Marcus Adams.................................................................Council Member
Michael Kniepman.................................................................Council Member
Selette Crews.................................................................Council Member
Sharon Pace.................................................................Council Member
Sharonica Hardin.................................................................Council Member
Ted Rice.................................................................Council Member
ADMINISTRATION, ADVISORS, & INTERNS

CAASTLC Administrative Staff

Cenia Bosman.................................................................Executive Director
Georgie Donahue.........................................................Program Administration Director
George Robnett.........................................................Housing and Support Services Director
Mark Kurtz.................................................................Finance Director
Susan Moss.............................................................Human Resources Director
Katherine Lucas-Johnson........................................Public Relations Director
Rick Reinbott........................................................Contract Compliance Director
Mike Clark.............................................................Project Manager

CAASTLC Staff Advisors

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

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Catherine Nguyen......................................................Washington University, MSW Candidate
Jo Robertson..............................................................University of Iowa, MPH Student
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

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>3. Discrimination (Race, Age, Gender, Other)</td>
<td>9. Transportation</td>
</tr>
<tr>
<td>4. Finances/Wages/Income</td>
<td>10. Opportunities for Youth</td>
</tr>
<tr>
<td>5. Disability</td>
<td>11. Death of a Loved One</td>
</tr>
<tr>
<td>6. Safe and Affordable Housing</td>
<td>12. Education</td>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>1. Unemployment</th>
<th>7. Safe &amp; Affordable Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Racism/Discrimination</td>
<td>8. Economy</td>
</tr>
<tr>
<td>3. Cycle of Poverty</td>
<td>9. Criminal Justice System</td>
</tr>
<tr>
<td>4. Finances/Income/Wages</td>
<td>10. Transportation</td>
</tr>
</tbody>
</table>

6
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.

<table>
<thead>
<tr>
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<th>Percent</th>
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<tr>
<td>63121</td>
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</tr>
<tr>
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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.

<table>
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<th>ZIP Code</th>
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<tr>
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</table>

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.
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.
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.
The chart above reflects the household income of survey respondents.

The chart above compares male and female respondents’ income levels.
The chart above shows blacks’ and whites’ income levels.
The Wordle above shows the cumulative programs and services mentioned by focus group participants.

**Focus Groups**

In addition to these surveys, nine focus groups were conducted, ranging in attendance from 7-50 individuals. The purpose of these groups was for community members and service providers to express their concerns directly, thus supplementing survey data. Each group provided verbal and/or written responses to the following questions: “What are the root causes of poverty in St. Louis County?”, “Of the things being done to address poverty in STL 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?”. CAASTLC staff facilitators recorded verbal responses in writing and a handout of the same questions was given to focus group members for further elaboration (See Appendix F: Focus Group Handout). In addition, data collected from focus groups was entered into an Excel spreadsheet and SPSS statistical analysis software for review. Focus group data was analyzed with Excel and SPSS statistical analysis software. Below is a list of focus groups as well as where and when they were facilitated.

**Focus Group 1:** United Way Emergency Fund Network, April 5, 2017  
**Focus Group 2:** Missouri Work Assistance (MWA) Roundtable April 11, 2017  
**Focus Group 3:** Better Family Life Neighborhood Alliance, July 6, 2017  
**Focus Group 4:** St. Louis Regional Unbanked Task Force (STRUT), July 6, 2017  
**Focus Group 5:** CAASTLC Staff, July 10, 2017  
**Focus Group 6:** Institute for Family Medicine (IFM), July 18, 2017  
**Focus Group 7:** Castle Point Neighborhood Association, July 25, 2017  
**Focus Group 8:** Mid-East Area Agency on Aging (MEAAA) clients, August 1, 2017  
**Focus Group 9:** Continuum of Care, August 2, 2017
ST. LOUIS COUNTY POPULATION OVERVIEW

The Wordle above illustrates characteristics of St. Louis County.

Demographic Information

St. Louis County is home to a population of 990,581, having experienced a population decrease between the years 2000 and 2016. 52.5 percent of county residents are female, and 47.5 percent are male, with a median age of 40.3 years. Whites comprise 68.5 percent of the population, followed by blacks at 23.9 percent. 2.8 percent of residents are Hispanic or Latino. Hispanics are an important demographic to consider, as the Hispanic population in Missouri has “increased 79% in just ten years,” compared to just 43 percent nationally during the same time period (Fox2 News, 2016; Missouri Foundation for Health, 2013). Although the Hispanic population is only 2.8 percent in St. Louis County, in Overland, MO, where CAASTLC’s main office is located, Hispanics comprise 8.9 percent of the population (ACS, 2015). As for educational attainment, 29.2 percent of county residents aged 25 years or older have completed some college, 24.4 percent have earned a Bachelor’s degree, and 22 percent have a high school education (includes equivalency). St. Louis County’s overall unemployment rate is 3.5 percent, a 1.4 percent decrease from 2015. The median household income for County residents is $62,572, and just 1.2 percent of County residents receive public assistance income. However, 6.4 percent of residents are living below the poverty level (ACS, 2016).

Governor Jay Nixon, on November 18, 2014, appointed the Ferguson Commission as an independent group to conduct a “thorough, wide-ranging and unflinching study of the social and economic conditions that impede progress, equality and safety in the St. Louis region” (Ferguson Commission, 2015). On September 14, 2015, the Ferguson Commission released their final report “Forward Through Ferguson: A Path Toward Racial Equity”. According to the report, the St. Louis region ranks 42 out of 50 large metropolitan areas for economic mobility, defined as a person, family or group’s ability to improve their economic status by moving up in income (Chetty, 2014). Researchers found that less racial segregation is one of the five predictors of upward economic mobility (Chetty, 2014). St. Louis currently is the fifth most segregated metropolitan area in the country (Ihnen, 2013) (Ferguson Commission, 2015).
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.
Youth (<18) Population Below Poverty, 2011
St. Louis County, Missouri

Percent Youth Population Below Poverty
- Green: 0% - 9.99%
- Yellow: 10% - 14.99%
- Orange: 15% - 19.99%
- Red: 20% - 29.99%
- Red: 30% - 39.99%
- Red: 40%

Source: ACS 5-Year Data, 2007-2011
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.*
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 Drehobl, 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 (Sommelier 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 (Drehobl & 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).
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, & Vujicic, 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.
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’
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.
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.

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
individuals with disabilities in Missouri experience unemployment. Yet, “the vast majority (more than 90%) of employment discrimination cases filed nationwide based on disability are settled in favor of the employer” (Paraquad). This causes additional concern about the passage of SB 43, mentioned in the previous section.

These challenges cause economic strains and heightened stress for individuals with disabilities and their families, who may already be dealing with social and financial stressors. Missouri residents with disabilities earn a median annual household income of $36,600, while those without disabilities earn $60,100 annually. 29.1 percent of Missourians with disabilities experience poverty, compared to 11.4 percent of those without disabilities (Cornell University - Disability Statistics, 2015).

**Safe and Affordable Housing**

The need for safe and affordable housing was emphasized by survey respondents and focus group participants alike. This is important because the impact of housing extends beyond just providing shelter.

*Recent research suggests that the lack of stable housing is a primary driver of high healthcare costs and poorer health outcomes for low-income people* (Taylor et al., 2015). When provided housing support, lower-income, high-need individuals use fewer healthcare resources, leading to substantial net savings (Taylor et al., 2015) (Ferguson Commission, 2015).

As a result of the high percentage of monthly income residents must invest in their rent, some areas in St. Louis County experience high rates of foreclosure and vacancy.

*According to a 2012 St. Louis County Housing Study focused on the North County and Lemay areas, a number of factors have necessitated additional housing support* (Development Strategies, 2012). Since 2005 in North County alone, approximately 13 of every 100 homes experienced foreclosure.
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.
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 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.
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".
The Wordle above illustrates concerns related to policing in St. Louis County.

Policing

St. Louis County, specifically the City of Ferguson, MO, became a flash point for protests against police discrimination and brutality in America, in August 2014, when an unarmed black teen was shot and killed by a white police officer. Issues related to policing continue to be a problem in St. Louis County and in the entire St. Louis Metropolitan area.

The grounds for this suspicion of the law enforcement community is the disproportionate representation of white officers in predominantly black St. Louis County municipalities among other issues. According to a survey by the St. Louis Post Dispatch, of 31 St. Louis County municipalities where blacks comprised 10 percent or more of the population, there was only one town in which black representation on the police department was equal or greater than the percentage of black residents.

In Velda City, though 95 percent of residents are black, they make up only 20 percent of their police department. Forderell Hills is 91 percent black, with only 25 percent of the police force consisting of black officers. In Normandy, which is 71 percent black, only 14 percent of their officers were black; Bellefontaine Neighbors, 73 and 3 and Riverview, 70 and 0. These numbers foster distrust between black residents and predominantly white police officers and illustrate the need for ongoing programming and educational efforts to ameliorate the disparities and distrust.

St. Louis County is comprised of 90 municipalities, including the City of Ferguson. The United States Department of Justice published an “Investigation of the Ferguson Police Department” in 2015. The following two passages from that report provide context for the black and low-income experience in St. Louis County:
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.
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).
Is Affordable and Adequate Childcare Available in Your Community?

- Yes: 16.96%
- No: 25.23%
- Don't Know: 57.81%

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

Are Recreational Opportunities Available in Your Community?

- Yes: 26.98%
- No: 43.27%
- Don't Know: 29.74%

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
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.
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
& 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**

<table>
<thead>
<tr>
<th>North County Office</th>
<th>Main Office - Overland</th>
<th>South County Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jennings, MO</td>
<td>2709 Woodson Ave.</td>
<td>225 Lemay Ferry Rd.</td>
</tr>
<tr>
<td></td>
<td>Saint Louis, MO 63114</td>
<td>Saint Louis, MO 63125</td>
</tr>
<tr>
<td></td>
<td>(314) 863-0015</td>
<td>(314) 256-0571</td>
</tr>
</tbody>
</table>
AAIM Employers Association
Affordable Comfort
African Diaspora Council
ALDI
Alpha Kappa Alpha
Ameren Missouri
American Red Cross
AmeriCorps
ANC Heating & Cooling
ARCHS
Association of African American Human Resource Managers
Bank On Save Up St. Louis
Bellefontaine Cemetery
Bethany Peace United Church of Christ
Better Family Life
Beyond Housing/24:1
Brain Injury Association of Missouri
Carrolton Bank
Christian Northeast Hospital
City of Bellefontaine Neighbors
City of Bel-Ridge
City of Ferguson
City of Florissant
City of Kirkwood
City of Overland
Community Catalyst
Cross Keys
Deaconess Foundation
Department of Economic Development
Department of Energy
Diversity Awareness Partnerships
Eagle Bank
Earthdance Farms
Energy Petroleum
Epworth
Excell Center
Fair Food Network
Family Forward
Family Support Division – State of Missouri
Federal Emergency Shelter
Federal Home Loan Bank (FHLB)
Ferguson Youth Initiative
FOCUS St. Louis
Forest Park Continuing Education
Gateway Greening
God’s Small World
Good Food Jobs
Grant (FESG)
Greater St. Louis Association of Black Journalists
Green Teen Alliance
Hancock School District
Heat Up St. Louis
Helping Hands Food Pantry
Heritage Propane
Home Depot
Housing and Urban Development (HUD)
Human Resource Management Association
I-Heart Media
Institute for Family Medicine
Jennings School District
Jewish Family and Children's Services
Kohl's Department Store
Larimore Elementary
Latinos en Axion
Lemay Chamber of Commerce
Lincoln University Cooperation Extension
Lively Stone Church of God
Matthew-Dickeys Boys & Girls Club
McCluer High School
 McMahon Berger
Metropolitan Sewer District (MSD)
Mid-East Area Agency on Aging (MEAAA)
Missouri American Water
Missouri CAN
Missouri Children's Leadership Council
Missouri Foundation for Health
Missouri Housing Development Commission
<table>
<thead>
<tr>
<th>Missouri Probation and Parole</th>
<th>Riverview Gardens School District</th>
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</thead>
<tbody>
<tr>
<td>Montgomery Bank</td>
<td>Royal Bank</td>
</tr>
<tr>
<td>National Association of Black Journalists</td>
<td>Saint Vincent DePaul</td>
</tr>
<tr>
<td>National Community Reinvestment Commission (NCRC)</td>
<td>Sathya Sai International Organization</td>
</tr>
<tr>
<td>National Organization for Women (NOW)</td>
<td>Sisters Helping Each Other Reach a Higher Height (SHERAH)</td>
</tr>
<tr>
<td>Normandy Early Child Center</td>
<td>Society for Human Resource Management</td>
</tr>
<tr>
<td>North County Community Development Corporation</td>
<td>Spanish Cove Townhouses</td>
</tr>
<tr>
<td>North County, Inc.</td>
<td>Spanish Lake Collaborative</td>
</tr>
<tr>
<td>Northwest Chamber of Commerce</td>
<td>Spanish Lake Community Association</td>
</tr>
<tr>
<td>Ogletree Deakins</td>
<td>Spanish Lake Community Development Corporation (CDC)</td>
</tr>
<tr>
<td>Operation Food Search</td>
<td>SPIRE (Laclede Gas)</td>
</tr>
<tr>
<td>Overland Business Association (OBA)</td>
<td>SSM Health</td>
</tr>
<tr>
<td>Paraquad</td>
<td>St. Louis Area Food Bank</td>
</tr>
<tr>
<td>Parkway United Church of Christ</td>
<td>St. Louis Business Leaders Network</td>
</tr>
<tr>
<td>Peoples Community Action Corporation (PCAC)</td>
<td>St. Louis City Justice Centers</td>
</tr>
<tr>
<td>Pioneer</td>
<td>St. Louis Community Credit Union</td>
</tr>
<tr>
<td>Precision Analysis</td>
<td>St. Louis County Department of Human Services</td>
</tr>
<tr>
<td>Private Bank</td>
<td>St. Louis County Government</td>
</tr>
<tr>
<td>Public Relations Society of America (PRSA)</td>
<td>St. Louis County Health Department</td>
</tr>
<tr>
<td>Public Service Commission (PSC)</td>
<td>St. Louis County Justice Centers</td>
</tr>
<tr>
<td>Ready Aim Advocate (RAA)</td>
<td>St. Louis County Lead Program</td>
</tr>
<tr>
<td>Ritenour School District</td>
<td>St. Louis County Libraries</td>
</tr>
<tr>
<td></td>
<td>St. Louis County Older Adults Program</td>
</tr>
<tr>
<td></td>
<td>St. Louis County Police Department</td>
</tr>
<tr>
<td></td>
<td>St. Louis County Problem Properties Department</td>
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<tr>
<td></td>
<td>St. Louis Equal Housing and Community Reinvestment Alliance (SLEHCRA)</td>
</tr>
<tr>
<td></td>
<td>St. Louis Mobile Metro Market</td>
</tr>
<tr>
<td></td>
<td>St. Louis Public Schools</td>
</tr>
<tr>
<td></td>
<td>St. Louis Special School District</td>
</tr>
<tr>
<td></td>
<td>St. Louis University School of Social Work</td>
</tr>
<tr>
<td></td>
<td>St. Peter’s Lutheran Church</td>
</tr>
<tr>
<td></td>
<td>Starkloff-Disability Institute</td>
</tr>
<tr>
<td></td>
<td>The Libertine</td>
</tr>
<tr>
<td></td>
<td>The Nine Network</td>
</tr>
<tr>
<td></td>
<td>The Salvation Army</td>
</tr>
<tr>
<td></td>
<td>UMSL School of Social Work</td>
</tr>
<tr>
<td></td>
<td>United Way</td>
</tr>
<tr>
<td></td>
<td>United Way – Community Organization Active in Disaster (COAD)</td>
</tr>
<tr>
<td></td>
<td>United Way Asset Development</td>
</tr>
<tr>
<td></td>
<td>Unity Lutheran Of Bel-Nor</td>
</tr>
<tr>
<td></td>
<td>University City School District</td>
</tr>
<tr>
<td></td>
<td>University of Missouri - St. Louis</td>
</tr>
<tr>
<td>Partner Agencies</td>
<td></td>
</tr>
<tr>
<td>-----------------------------------------</td>
<td></td>
</tr>
<tr>
<td>University of Missouri Extension</td>
<td></td>
</tr>
<tr>
<td>Urban League</td>
<td></td>
</tr>
<tr>
<td>US Bank</td>
<td></td>
</tr>
<tr>
<td>US Department for Veterans Employment/Training</td>
<td></td>
</tr>
<tr>
<td>US Farmers &amp; Ranchers Alliance</td>
<td></td>
</tr>
<tr>
<td>US Food Bank</td>
<td></td>
</tr>
<tr>
<td>USA Mortgage</td>
<td></td>
</tr>
<tr>
<td>Volunteer Attorneys</td>
<td></td>
</tr>
<tr>
<td>Walgreens</td>
<td></td>
</tr>
<tr>
<td>Wal-Mart</td>
<td></td>
</tr>
<tr>
<td>Washington University</td>
<td></td>
</tr>
<tr>
<td>Washington University Brown School of Social Work</td>
<td></td>
</tr>
<tr>
<td>Wells Fargo</td>
<td></td>
</tr>
<tr>
<td>YMCA of Greater St. Louis</td>
<td></td>
</tr>
<tr>
<td>Youth and Family Council of Spanish Lake</td>
<td></td>
</tr>
<tr>
<td>Youth on the Rise</td>
<td></td>
</tr>
<tr>
<td>YWCA Head Start</td>
<td></td>
</tr>
</tbody>
</table>
The chart above shows the needs identified by all respondents. The top five needs are paying utility bills, food, rent/mortgage assistance, dental insurance, and finding a job. The following sections show the top five needs identified by specific demographics.
SURVEY RESULTS

Needs Identified by Gender

Top 7 Basic Needs - Male Respondents

- Paying utility bills: 81.37%
- Food: 59.01%
- Rent/mortgage assistance: 27.95%
- Finding a job: 26.71%
- Transportation costs: 21.74%
- Paying for home repairs: 21.74%
- Dental insurance: 21.74%

Top 5 Basic Needs - Female Respondents

- Paying utility bills: 89.51%
- Food: 53.25%
- Rent/mortgage assistance: 41.04%
- Dental insurance: 22.84%
- Finding a job: 19.92%

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

Top 5 Basic Needs - African Americans

- Paying utility bills: 89.57%
- Food: 54.83%
- Rent/mortgage assistance: 40.95%
- Dental insurance: 21.20%
- Finding a job: 21.09%

Top 5 Basic Needs - Caucasian/Whites

- Paying utility bills: 77.53%
- Food: 53.93%
- Paying for home repairs: 23.60%
- Rent/mortgage assistance: 21.35%
- Dental insurance: 21.35%
**SURVEY RESULTS**

**Top 5 Basic Needs - Other Races**

- Paying utility bills: 78.95%
- Food: 65.79%
- Finding a job: 36.84%
- Transportation costs: 31.58%
- Paying for home repairs: 31.58%

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

**Needs Identified by Age Group**

**Top 9 Basic Needs: 17 Years or Younger**

- Paying utility bills: 75%
- Food: 50%
- Personal Items, clothing, etc.: 50%
- Enrollment in health insurance: 25%
- Rent/mortgage assistance: 25%
- Emergency shelter: 25%
- Paying for medicine: 25%
- Paying for home repairs: 25%
- Dental/insurance: 25%

*Note: Nine needs were included for this demographic because the bottom six were tied at 25%.*
### Top 5 Basic Needs: 18-29 Years

- **Paying utility bills**: 90.10%
- **Food**: 48.51%
- **Rent/mortgage assistance**: 37.62%
- **Finding a job**: 27.23%
- **Paying for childcare**: 21.78%

### Top 5 Basic Needs: 30-44 Years

- **Paying utility bills**: 91.63%
- **Food**: 50.48%
- **Rent/mortgage assistance**: 43.30%
- **Finding a job**: 21.77%
- **Dental insurance**: 20.10%
SURVEY RESULTS

Top 5 Basic Needs: 45-64 Years

- Paying utility bills: 84.83%
- Food: 63.48%
- Rent/mortgage assistance: 36.52%
- Dental insurance: 26.69%
- Paying for home repairs: 23.88%

Top 5 Basic Needs: 65 Years and Older

- Paying utility bills: 77.42%
- Food: 59.84%
- Paying for home repairs: 37.63%
- Senior services: 34.19%
- Home weatherization: 29.03%
SURVEY RESULTS

Needs Identified By Annual Family Income

Top 5 Basic Needs: Annual Income Less than $10,000

- Paying utility bills: 90.44%
- Food: 58.32%
- Rent/mortgage assistance: 35.91%
- Finding a job: 24.22%
- Dental insurance: 22.90%

Top 5 Basic Needs: Annual Income $10,000 - $14,9999

- Paying utility bills: 87.75%
- Food: 54.90%
- Rent/mortgage assistance: 38.24%
- Dental insurance: 24.51%
- Disability services: 20.10%
**SURVEY RESULTS**

### Top 5 Basic Needs: Annual Income $15,000 - $24,999

<table>
<thead>
<tr>
<th>Need</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paying utility bills</td>
<td>90.21%</td>
</tr>
<tr>
<td>Food</td>
<td>54.12%</td>
</tr>
<tr>
<td>Rent/mortgage assistance</td>
<td>45.88%</td>
</tr>
<tr>
<td>Dental insurance</td>
<td>19.59%</td>
</tr>
<tr>
<td>Paying for home repairs</td>
<td>18.56%</td>
</tr>
</tbody>
</table>

### Top 5 Basic Needs: Annual Income $25,000 - $34,999

<table>
<thead>
<tr>
<th>Need</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paying utility bills</td>
<td>69.23%</td>
</tr>
<tr>
<td>Rent/mortgage assistance</td>
<td>44.23%</td>
</tr>
<tr>
<td>Paying for home repairs</td>
<td>32.69%</td>
</tr>
<tr>
<td>Food</td>
<td>30.77%</td>
</tr>
<tr>
<td>Home weatherization</td>
<td>26.92%</td>
</tr>
</tbody>
</table>
Top 5 Basic Needs: Annual Income $35,000 - $49,999

- Paying utility bills: 94.74%
- Rent/mortgage assistance: 52.63%
- Food: 47.37%
- Transportation costs: 26.32%
- Finding a job: 26.32%

Top 6 Basic Needs: Annual income More than $50,000

- Paying utility bills: 44.44%
- Paying for home repairs: 44.44%
- Rent/mortgage assistance: 33.33%
- Mental health support: 33.33%
- Food: 33.33%
- Dental insurance: 33.33%

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

<table>
<thead>
<tr>
<th>Service</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step Up to Leadership</td>
<td>14.81%</td>
</tr>
<tr>
<td>Substance abuse or anger management workshops</td>
<td>14.81%</td>
</tr>
<tr>
<td>Parenting skills or family relations workshops</td>
<td>14.81%</td>
</tr>
<tr>
<td>Seeds of Hope Farm</td>
<td>18.52%</td>
</tr>
<tr>
<td>Poverty Simulation</td>
<td>18.52%</td>
</tr>
<tr>
<td>Prisoner re-entry/employment connections</td>
<td>18.52%</td>
</tr>
<tr>
<td>Veterans Stand-Down and Stand-Up</td>
<td>22.22%</td>
</tr>
<tr>
<td>Case management</td>
<td>22.22%</td>
</tr>
<tr>
<td>Community Gardens</td>
<td>25.93%</td>
</tr>
<tr>
<td>Youth and teen services/programs</td>
<td>25.93%</td>
</tr>
<tr>
<td>Not applicable/ I have not referred anyone to</td>
<td>29.63%</td>
</tr>
<tr>
<td>Information and referral advice</td>
<td>29.63%</td>
</tr>
<tr>
<td>Seasonal help (Christmas)</td>
<td>33.33%</td>
</tr>
<tr>
<td>Home repair or Rent/Mortgage assistance</td>
<td>33.33%</td>
</tr>
<tr>
<td>Energy conservation classes</td>
<td>33.33%</td>
</tr>
<tr>
<td>Weatherization assistance for home or apartment</td>
<td>37.04%</td>
</tr>
<tr>
<td>Financial literacy/Budgeting and loan matching</td>
<td>37.04%</td>
</tr>
<tr>
<td>Food pantry</td>
<td>40.74%</td>
</tr>
<tr>
<td>Health insurance enrollment</td>
<td>44.44%</td>
</tr>
<tr>
<td>Home, Health and Energy Fairs</td>
<td>48.15%</td>
</tr>
<tr>
<td>Employment assistance</td>
<td>48.15%</td>
</tr>
<tr>
<td>Assistance with utility or water bills</td>
<td>48.15%</td>
</tr>
<tr>
<td>Job Fairs</td>
<td>51.85%</td>
</tr>
</tbody>
</table>
**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?

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Safe and Affordable Housing</td>
<td>17</td>
</tr>
<tr>
<td>Employment</td>
<td>15</td>
</tr>
<tr>
<td>Education</td>
<td>14</td>
</tr>
<tr>
<td>Healthcare</td>
<td>11</td>
</tr>
<tr>
<td>Transportation</td>
<td>5</td>
</tr>
<tr>
<td>Food</td>
<td>5</td>
</tr>
<tr>
<td>Childcare</td>
<td>4</td>
</tr>
<tr>
<td>Finances/Wages/Income</td>
<td>4</td>
</tr>
<tr>
<td>Access to Technology</td>
<td>1</td>
</tr>
<tr>
<td>Resource Education</td>
<td>1</td>
</tr>
<tr>
<td>Basic Needs</td>
<td>1</td>
</tr>
<tr>
<td>Address Racism/Discrimination</td>
<td>1</td>
</tr>
<tr>
<td>Legal Services</td>
<td>1</td>
</tr>
<tr>
<td>Economic Development</td>
<td>1</td>
</tr>
</tbody>
</table>

*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?

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment/Job Skills Training</td>
<td>8</td>
</tr>
<tr>
<td>Financial Literacy/Education</td>
<td>5</td>
</tr>
<tr>
<td>Affordable Housing</td>
<td>4</td>
</tr>
<tr>
<td>Finances</td>
<td>3</td>
</tr>
<tr>
<td>Health/Healthcare</td>
<td>3</td>
</tr>
<tr>
<td>Resource Knowledge/Education</td>
<td>3</td>
</tr>
<tr>
<td>Food Insecurity</td>
<td>2</td>
</tr>
<tr>
<td>Wages</td>
<td>2</td>
</tr>
<tr>
<td>Education</td>
<td>1</td>
</tr>
<tr>
<td>Youth Programs</td>
<td>1</td>
</tr>
<tr>
<td>Senior Programs</td>
<td>1</td>
</tr>
<tr>
<td>Quality Affordable Child Care</td>
<td>1</td>
</tr>
<tr>
<td>Transportation</td>
<td>1</td>
</tr>
</tbody>
</table>

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

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

*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

<table>
<thead>
<tr>
<th>Q2. Of the things being done to address poverty in STL County, what do you think is helping the most?</th>
<th>Services Provided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EMPLOYMENT</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job creation</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Job fairs</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Resume-building classes</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Job/career training</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Employment Readiness Programs</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>Cumulative Total</strong></td>
<td><strong>11</strong></td>
<td></td>
</tr>
<tr>
<td>FINANCES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Funding for social services</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Financial education/coaching &amp; case management</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Financial assistance services</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>State/federal assistance</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Banking services</td>
<td>2</td>
<td></td>
</tr>
</tbody>
</table>
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.
Table 3

Q3. If you had the resources and all the political barriers were removed, what one thing would you do to address poverty?

<table>
<thead>
<tr>
<th>Solution</th>
<th>Number of Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Expansion</td>
<td>30</td>
</tr>
<tr>
<td>Education</td>
<td>11</td>
</tr>
<tr>
<td>Safe &amp; Affordable Housing</td>
<td>9</td>
</tr>
<tr>
<td>Community/Civic Engagement</td>
<td>9</td>
</tr>
<tr>
<td>Healthcare</td>
<td>9</td>
</tr>
<tr>
<td>Policy Changes</td>
<td>7</td>
</tr>
<tr>
<td>Increased Funding</td>
<td>4</td>
</tr>
<tr>
<td>Wage Increase</td>
<td>4</td>
</tr>
<tr>
<td>Criminal Justice Reform</td>
<td>4</td>
</tr>
<tr>
<td>Address Racism/Discrimination</td>
<td>4</td>
</tr>
<tr>
<td>Transportation</td>
<td>2</td>
</tr>
<tr>
<td>Collaboration</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>86</strong></td>
</tr>
</tbody>
</table>

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.
LIMITATIONS OF ASSESSMENT

Limitations

A few limitations influenced the completion and results of this needs assessment. First, the length of the Community and Partner Agency surveys and the inclusion of several open-ended questions resulted in a significant amount of missing data, as survey respondents frequently skipped questions. In particular, many of the Partner Agency surveys were only 50 percent completed. These characteristics complicated data analysis.

Another limitation was occasional inconsistencies between online and in-person surveys as well their administration. Surveys administered in-person sometimes included different wording and/or answer options from those administered online. In-person surveys were manually entered into Survey Monkey despite these differences, which likely affected the accuracy of some entered responses. Lastly, in-person surveys were not always administered in a consistent manner. Some were printed front-to-back while others were printed one-sided. This also contributed to missing data, as respondents were not always aware of additional pages of questions.

In addition, due to the use of a convenient sample, some demographic groups were under or overrepresented in the pool of respondents. For example, African Americans make up just 23.9 percent of the population of St. Louis County, but comprised 88.02 percent of Community Survey respondents. Those in the 17 Years or Younger and 65 Years and Older age categories were underrepresented, as were males. Finally, just 1.97 percent of respondents were Hispanic or Latino, though they are 2.8 percent of county residents.

---

The Wordle above represents the primary concerns of respondents and the services that CAASTLC provides to address them.
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.
Employment: In addition to the job-related programs mentioned previously CAASLTLC 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. CAASLTLC partners with many companies around the St. Louis County area to provide access to employment opportunities through our job fairs and hiring events. CAASLTLC specifically targets employers who are willing to hire individuals with background challenges.

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

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

Policing: CAASLTLC 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: CAASLTLC 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: CAASLTLC 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: CAASLTLC currently has no programs or services.

Education: Again, CAASLTLC 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. CAASLTLC also provides education classes for Drug and Alcohol Abuse, Anger Management and financial stability.

Primary Concerns not currently addressed by CAASLTLC will be reviewed during the Strategic Planning process to determine if CAASLTLC 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.
REFERENCES


REFERENCES

and-politics/suing-for-workplace-housing-discrimination-in-missouri-gets-tougher-under/article_04fbc726-43de-51fe-9d0b-72d374348726.html


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REFERENCES


REFERENCES


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?

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>INCREASE</th>
<th>SAME</th>
<th>DECREASE</th>
<th>DON’T KNOW</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Insurance enrollment</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Assistance with utility or water bills</td>
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<tr>
<td>Employment assistance</td>
<td></td>
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<tr>
<td>Energy conservation classes</td>
<td></td>
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<tr>
<td>Financial literacy</td>
<td></td>
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<tr>
<td>Loan matching</td>
<td></td>
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<tr>
<td>Food pantry</td>
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<tr>
<td>Youth and teen services/programs</td>
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<tr>
<td>Case management</td>
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<tr>
<td>Home repair</td>
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<tr>
<td>Rent/Mortgage assistance</td>
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<tr>
<td>Referral services</td>
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<tr>
<td>Parenting skills</td>
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<tr>
<td>Family relations workshops</td>
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<tr>
<td>Prisoner re-entry services</td>
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<tr>
<td>Substance abuse classes</td>
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<tr>
<td>Anger management classes</td>
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<tr>
<td>Weatherization</td>
<td></td>
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<tr>
<td>Seasonal help (Christmas)</td>
<td></td>
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<tr>
<td>Back to School Fairs</td>
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</tbody>
</table>
13. How has attendance at CAASTLC events changed over the past year?

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>INCREASE</th>
<th>SAME</th>
<th>DECREASE</th>
<th>DON'T KNOW</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home, Health and Energy Fairs</td>
<td></td>
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<tr>
<td>Job Fairs</td>
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<tr>
<td>Step Up to Leadership</td>
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<tr>
<td>Poverty Simulation</td>
<td></td>
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<tr>
<td>Community Gardens</td>
<td></td>
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<tr>
<td>Seeds of Hope Farm</td>
<td></td>
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<tr>
<td>Veterans Stand-Down and Stand-Up</td>
<td></td>
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</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>REQUEST</th>
<th>INCREASE</th>
<th>SAME</th>
<th>DECREASE</th>
<th>DON'T KNOW</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>SERVICE</th>
<th>YES</th>
<th>NO</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Job readiness education</td>
<td></td>
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<tr>
<td></td>
<td>Help finding jobs</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Clothing for interviews</td>
<td></td>
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<td></td>
<td>Entrepreneur training</td>
<td></td>
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<tr>
<td></td>
<td>Job Fairs</td>
<td></td>
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<td></td>
<td>Prisoner re-entry</td>
<td></td>
<td></td>
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<tr>
<td>Transportation</td>
<td>Public transportation passes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Assist with personal vehicle costs</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Education</td>
<td>Computer transportation passes</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>High School Equivalency classes</td>
<td></td>
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<tr>
<td></td>
<td>English Language Learner classes</td>
<td></td>
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<tr>
<td></td>
<td>Assistance to attend trade school or college</td>
<td></td>
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<tr>
<td></td>
<td>Character education (i.e. anti-bullying, etc.)</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Housing</td>
<td>Rent/Mortgage assistance</td>
<td></td>
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<tr>
<td></td>
<td>Home buying assistance (IDA, other)</td>
<td></td>
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<tr>
<td></td>
<td>Utility/bill pay assistance</td>
<td></td>
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<td></td>
<td>Weatherization</td>
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<td></td>
<td>Repair assistance</td>
<td></td>
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<tr>
<td></td>
<td>Emergency shelter</td>
<td></td>
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<tr>
<td>Health</td>
<td>Mental health support</td>
<td></td>
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<tr>
<td></td>
<td>Prescription assistance</td>
<td></td>
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<td></td>
<td>Health insurance enrollment help</td>
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<td></td>
<td>Drug/Alcohol programs</td>
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<td></td>
<td>Health education</td>
<td></td>
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<tr>
<td>Family</td>
<td>Assistance with childcare</td>
<td></td>
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<tr>
<td></td>
<td>Life skills</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Help with applying for benefits</td>
<td></td>
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<tr>
<td></td>
<td>Programs/Activities for children and youth</td>
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<tr>
<td></td>
<td>Programs/Activities for senior citizens</td>
<td></td>
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<tr>
<td>Food</td>
<td>Food pantry</td>
<td></td>
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<tr>
<td></td>
<td>Community garden</td>
<td></td>
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<tr>
<td></td>
<td>Healthy eating workshops</td>
<td></td>
<td></td>
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<tr>
<td>Financial Literacy</td>
<td>Budgeting help</td>
<td></td>
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<td></td>
<td>Savings match</td>
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<tr>
<td></td>
<td>Credit counseling</td>
<td></td>
<td></td>
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<tr>
<td>Community</td>
<td>Diversity awareness</td>
<td></td>
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<tr>
<td></td>
<td>Community outreach (distributing flyers, resource fairs)</td>
<td></td>
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<tr>
<td></td>
<td>Community organization (meeting with a specific mission)</td>
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<tr>
<td></td>
<td>Community building (partnering for change)</td>
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</tr>
</tbody>
</table>
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.
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.

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

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 for children and youth?  
   YES  NO  Don’t know

18. Is quality education available for children of all ages?  
   YES  NO  Don’t know

19. Is affordable and adequate childcare available?  
   YES  NO  Don’t know

20. Are recreational opportunities available?  
   YES  NO  Don’t know

21. Are support groups available to meet your emotional needs?  
   YES  NO  Don’t know

22. Do you feel part of your community and welcome to attend public meetings/events?  
   YES  NO  Don’t know

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.

<table>
<thead>
<tr>
<th>AGE GROUP</th>
<th>RACE</th>
<th>ETHNICITY</th>
<th>GENDER</th>
</tr>
</thead>
<tbody>
<tr>
<td>17 or younger</td>
<td>African American/Black</td>
<td>Hispanic</td>
<td>Male</td>
</tr>
<tr>
<td>18 – 29</td>
<td>Asian</td>
<td>Non-Hispanic</td>
<td>Female</td>
</tr>
<tr>
<td>30 – 44</td>
<td>American Indian/Alaska Native</td>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>45 – 64</td>
<td>Caucasian/White</td>
<td></td>
<td></td>
</tr>
<tr>
<td>65 or over</td>
<td>Native Hawaiian/Pacific Islander</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Multi-racial</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

32. Please mark your annual family income. *(Check one)*
   - less than $10,000
   - $15,000 to $24,999
   - $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
   - Some high school
   - High school diploma
   - GED/HSE
   - Certification program
   - Some college
   - 2-year degree
   - 4-year degree
   - Over 4-year degree

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

Community Action Agency of St. Louis County, Inc.
APPENDIX E: ALL COMMUNITY SURVEY RESULTS

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

- 98.59% Yes
- 1.41% No

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

- Paying utility bills
- Food
- Rent/mortgage assistance
- Dental insurance
- Finding a job
- Paying for home repairs
- Transportation costs
- Home weatherization
- Enrollment in health insurance
- Personal items, clothing, etc.
- Short term loan
- Disability services
- Medical help
- Paying for medicine
- Financial management
- Mental health support
- Referral to a service
- Senior services
- Help with a personal problem
- Home-owners taxes
- Burial costs
- Finding childcare
- Life skills
- Homeless shelter
- Addiction recovery
- Access to technology
- Prisoner re-entry
- Veteran’s assistance
- Other (please specify)

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APPENDIX E: ALL COMMUNITY SURVEY RESULTS

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

- 23.85% Yes, on my own
- 9.34% Yes, with help from a service organization
- 16.76% Sometimes
- 50.04% Not very often

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

- 35.06% Yes
- 64.94% No
APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q5. Do you have a checking account?

- Yes, 38.11%
- No, 61.89%

Q6. Do you have a saving account?

- Yes, 24%
- No, 76%
Q7. Have you ever applied for a payday or quick loan?

- Yes, 43.43%
- No, 56.57%

Q8. Have you ever applied for a bank loan?

- Yes, 26.98%
- No, 73.02%
Q9. Did you receive a bank loan?

- Yes, 33.94%
- Sometimes, 12.73%
- No, 53.33%

Q10. Check the financial literacy services that you would like. (Check all that apply).

- None: 32.25%
- Avoiding Predatory Lending: 9.95%
- Saving in General: 32.25%
- Saving for Retirement: 22.62%
- Credit Counseling: 35.6%
- Budgeting: 39.48%
- Banking Services Education: 15.08%
APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q11. Do you regularly use email?

- Yes, 62.59%
- No, 37.41%

Q12. Do you text regularly?

- Yes, 74.14%
- No, 25.86%
Q13. Does each member of your household have medical insurance coverage?

- Yes, 65.89%
- No, 28.45%
- Don't know, 5.66%

Q14. Which healthcare services are hardest to get?

- None: 18.79%
- Vision: 28.93%
- Dental: 61.02%
- Emergency care: 11.72%
- Ongoing conditions: 12.74%
- Mental health: 16.47%
- Physical: 24.28%
Q15. Which counseling services are hardest to get? (Check all that apply)

- Overcoming Trauma: 10.27%
- Grief: 7.93%
- Relationship: 6.61%
- Depression: 31.23%
- None: 43.95%

Q16. What barriers/challenges have you or your family experienced recently? For example: discrimination due to age, gender, race, or disability

- Basic Needs: 18
- Education: 18
- Death of a Loved One: 21
- Opportunities for Youth: 30
- Transportation: 48
- Policing: 51
- Healthcare: 60
- Safe and Affordable Housing: 61
- Unemployment: 69
- Disability: 89
- Finances/Wages/Income: 109
- Discrimination (Rage, Age, Gender): 116
- Crime/Gun Violence/Safety: 167

Number of Responses
APPENDIX E: ALL COMMUNITY SURVEY RESULTS

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

- Yes, 82.88%
- No, 9.96%
- Don't Know, 7.16%

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

- Yes, 36.50%
- No, 42.53%
- Don't Know, 20.97%
APPENDIX E: ALL COMMUNITY SURVEY RESULTS

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

- Don't Know, 16.93%
- No, 25.19%
- Yes, 57.88%

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

- Don't Know, 31.89%
- No, 29.13%
- Yes, 38.98%
Q21. Are recreational opportunities available in your community?

- Yes, 43.29%
- No, 28.77%
- Don't Know, 26.94%

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

- Yes, 31.35%
- No, 29.09%
- Don't Know, 39.56%
APPENDIX E: ALL COMMUNITY SURVEY RESULTS

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

- Yes, 54.13%
- No, 29.44%
- Don’t Know, 16.43%

Q24. Do you feel safe in your community?

- Always, 32.30%
- Usually, 55.12%
- Rarely, 12.58%
APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q25. Which housing services is most needed in your community? (Choose one)

- None: 10.69%
- Repair assistance: 15.72%
- Address vacant properties: 7.95%
- Rent/Mortgage assistance: 53.75%
- Emergency shelter: 11.88%

Q26. What transportation service is most needed in your community?

- None: 25.09%
- Assistance with personal vehicle: 32.12%
- Help with the cost of public transportation: 18.89%
- Improve public transportation: 23.91%
APPENDIX E: ALL COMMUNITY SURVEY RESULTS

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

- Disaster Relief: 1
- Childcare: 1
- Language Barrier: 1
- Lack of services: 2
- Food Insecurity: 5
- Drug Abuse: 6
- Lack of resource knowledge: 6
- Healthcare: 6
- Disability: 6
- Infrastructure: 7
- Government: 10
- Unemployment: 16
- Education: 17
- Opportunities for youth: 29
- Finances/Wages/Income: 31
- Discrimination (Rage, Age, Gender, Other): 38
- Transportation: 44
- Safe and Affordable Housing: 45
- Policing: 50
- Crime/Gun Violence/Safety: 157

Number of Responses
APPENDIX E: ALL COMMUNITY SURVEY RESULTS

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

- Very familiar: 28.67%
- Somewhat familiar: 49.23%
- Not at all familiar: 22.10%

Q29. Which of these describe you best?

- I am currently using CAASTLC services: 45.27%
- I have previously used CAASTLC services: 13.14%
- I have not used CAASTLC services, but I know people who have: 10.57%
- None of these describe me: 31.01%
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.

<table>
<thead>
<tr>
<th>Service</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Veteran's assistance</td>
<td>186</td>
<td>15.5</td>
</tr>
<tr>
<td>Prisoner re-entry/employment connections</td>
<td>128</td>
<td>10.7</td>
</tr>
<tr>
<td>Seeds of Hope Farm</td>
<td>116</td>
<td>9.7</td>
</tr>
<tr>
<td>Community Gardens</td>
<td>96</td>
<td>8</td>
</tr>
<tr>
<td>Information and referral advice</td>
<td>85</td>
<td>7.1</td>
</tr>
<tr>
<td>Case management</td>
<td>80</td>
<td>6.7</td>
</tr>
<tr>
<td>Energy conservation classes</td>
<td>78</td>
<td>6.5</td>
</tr>
<tr>
<td>Not applicable/I have not used CAASTLC's services or...</td>
<td>75</td>
<td>6.3</td>
</tr>
<tr>
<td>Employment assistance</td>
<td>75</td>
<td>6.3</td>
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<tr>
<td>Weatherization assistance for home or apartment</td>
<td>62</td>
<td>5.2</td>
</tr>
<tr>
<td>Home repair or Rent/Mortgage assistance</td>
<td>54</td>
<td>4.5</td>
</tr>
<tr>
<td>Assistance with utilities or water bills</td>
<td>46</td>
<td>3.8</td>
</tr>
<tr>
<td></td>
<td>40</td>
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<td></td>
<td>25</td>
<td>2.1</td>
</tr>
<tr>
<td></td>
<td>22</td>
<td>1.8</td>
</tr>
</tbody>
</table>

Q31. What zip code do you live in?

<table>
<thead>
<tr>
<th>Zip Code</th>
<th>Frequency</th>
<th>Percent %</th>
</tr>
</thead>
<tbody>
<tr>
<td>63034</td>
<td>13</td>
<td>1.1</td>
</tr>
<tr>
<td>63043</td>
<td>13</td>
<td>1.1</td>
</tr>
<tr>
<td>63120</td>
<td>11</td>
<td>0.9</td>
</tr>
<tr>
<td>63044</td>
<td>9</td>
<td>0.8</td>
</tr>
<tr>
<td>63143</td>
<td>7</td>
<td>0.6</td>
</tr>
<tr>
<td>63125</td>
<td>6</td>
<td>0.5</td>
</tr>
<tr>
<td>63146</td>
<td>6</td>
<td>0.5</td>
</tr>
<tr>
<td>63021</td>
<td>4</td>
<td>0.3</td>
</tr>
<tr>
<td>63117</td>
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<td>0.3</td>
</tr>
<tr>
<td>63119</td>
<td>4</td>
<td>0.3</td>
</tr>
<tr>
<td>63123</td>
<td>3</td>
<td>0.3</td>
</tr>
<tr>
<td>63088</td>
<td>2</td>
<td>0.2</td>
</tr>
<tr>
<td>63112</td>
<td>2</td>
<td>0.2</td>
</tr>
<tr>
<td>63122</td>
<td>2</td>
<td>0.2</td>
</tr>
<tr>
<td>63129</td>
<td>2</td>
<td>0.2</td>
</tr>
<tr>
<td>63011</td>
<td>1</td>
<td>0.1</td>
</tr>
</tbody>
</table>
### APPENDIX E: ALL COMMUNITY SURVEY RESULTS

<table>
<thead>
<tr>
<th>Code</th>
<th>Age Group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>63017</td>
<td>17-24</td>
<td>38.03%</td>
</tr>
<tr>
<td>63026</td>
<td>25-34</td>
<td>19.71%</td>
</tr>
<tr>
<td>63032</td>
<td>35-44</td>
<td>8.56%</td>
</tr>
<tr>
<td>63038</td>
<td>45-64</td>
<td>33.36%</td>
</tr>
<tr>
<td>63102</td>
<td>65 and over</td>
<td>0.35%</td>
</tr>
</tbody>
</table>

**Q32a. Age Composition**

#### Q32b. Racial Composition

- African American/Black: 0%
- Caucasian/White: 8%
- Multiracial: 3%
- American Indian/Alaska Native: 1%
- Native Hawaiian/Pacific Islander: 0%
- Asian: 88%
APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q32c. Ethnic Composition

Q32d. Gender Composition

Percent %

Female | Male | Other

81.84 | 18.06 | 0.1
APPENDIX E: ALL COMMUNITY SURVEY RESULTS

Q33. Please check your annual income.

![Pie chart showing annual income distribution.]

Q34. Tell us about your household/living arrangements.

![Pie chart showing household arrangement distribution.]

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APPENDIX E: ALL COMMUNITY SURVEY RESULTS

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

<table>
<thead>
<tr>
<th>Response</th>
<th>Percent %</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>30.2</td>
</tr>
<tr>
<td>1</td>
<td>21.9</td>
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<td>2</td>
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<td>9</td>
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<td>12</td>
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<td>17</td>
<td>.1</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Q36. Select the highest level of education you have completed

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grade School</td>
<td>2.35</td>
</tr>
<tr>
<td>Some High School</td>
<td>14.11</td>
</tr>
<tr>
<td>High School Diploma</td>
<td>23.68</td>
</tr>
<tr>
<td>GED/HSE</td>
<td>8.23</td>
</tr>
<tr>
<td>Some College</td>
<td>5.21</td>
</tr>
<tr>
<td>2-Year Degree</td>
<td>29.55</td>
</tr>
<tr>
<td>4-Year Degree</td>
<td>9.4</td>
</tr>
<tr>
<td>Over 4-Year Degree</td>
<td>3.86</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
</tr>
</tbody>
</table>
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

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
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