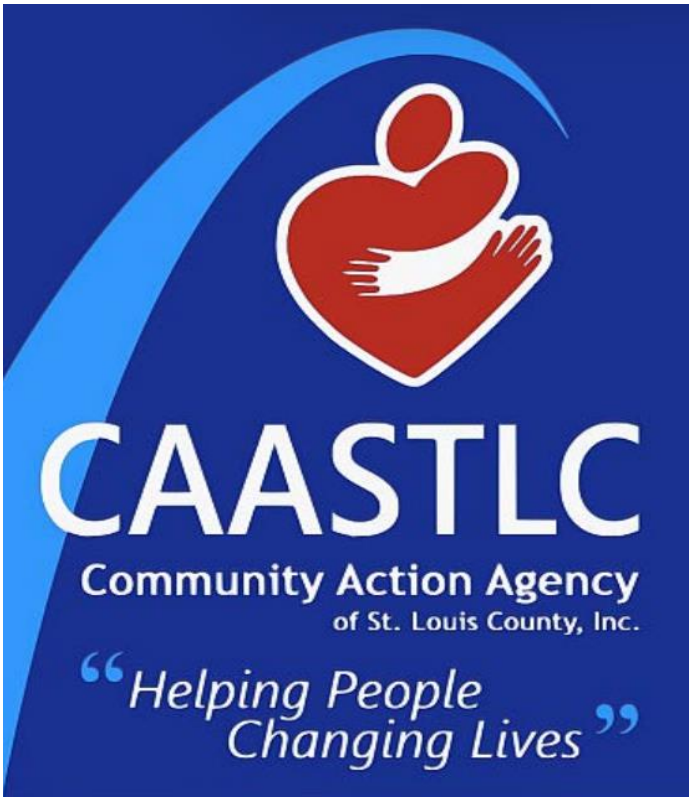
2026

Community Needs Assessment

Community Action Agency of St. Louis County, Inc.

St. Louis County, Missouri



Authors & Organization

Community Action Agency of St. Louis County (CAASTLC)

Mission: The mission of Community Action Agency of Saint Louis County, Inc. (CAASTLC) is to stabilize and enrich vulnerable households by instilling hope and creating pathways to empowerment.

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Letter from the Chief Executive Officer

The purpose of the 2026 Community Needs Assessment is to deepen our understanding of the challenges, opportunities, strengths, and aspirations of the individuals and families who make up our community. More than simply identifying needs, this assessment provides a crucial opportunity to listen directly to the voices of our neighbors, examine emerging trends, recognize inherent community strengths, and identify strategies capable of creating meaningful, lasting change.

At the Community Action Agency of St. Louis County, Inc. (CAASTLC), we recognize that the needs of our community continue to evolve. Rising costs, housing instability, food insecurity, transportation barriers, workforce challenges, access to health and behavioral health services, and other economic pressures create significant obstacles for individuals and families working tirelessly to achieve stability and independence.

The 2026 Community Needs Assessment ensures that CAASTLC remains responsive, relevant, and fully prepared to meet these changing conditions by fulfilling several vital functions. By examining current data and listening to our residents, the assessment identifies community priorities to highlight where our attention and resources are most urgently required.

It establishes a foundation for thoughtful, data-informed decision-making that aligns our programs, services, organizational priorities, and strategic resource allocations directly with the daily realities of those we serve. Furthermore, the gathered insights guide our ongoing program evaluation, enabling us to adapt, expand, or develop initiatives that directly address emerging challenges while providing a strong, evidence-based foundation to advocate for policies and investments that tackle the root causes of poverty.

Central to this effort is our firm commitment to elevating community voice, engagement, equity, and inclusion. A meaningful assessment must center the perspectives of those most directly impacted; engaging residents, service providers, and local leaders foster shared ownership in crafting real solutions.

By explicitly analyzing disparities and structural barriers, the assessment helps us drive more equitable outcomes so that every individual can access opportunity. It also establishes clear benchmarks to measure our progress over time, evaluate our effectiveness, and adjust as circumstances evolve.

Ultimately, because no single organization can tackle the complexities of poverty in isolation, this process strengthens crucial collaborations across nonprofits, government entities, businesses, funders, faith communities, and residents to build a stronger, more resilient community.

The 2026 Community Needs Assessment represents an unwavering commitment to listening, learning, and acting, grounded in the understanding that effective community action starts with respecting the experiences and aspirations of the people we serve. I extend my deepest gratitude to everyone who contributed their valuable time, knowledge, and perspectives to this process. Your participation directly sharpens CAASTLC's ability to respond with purpose, compassion, and measurable impact.

As we look toward the future, let us continue uniting to break down barriers, expand pathways to opportunity, strengthen families, and do the work until poverty becomes a footnote in the history books.

Yours in Service,

Linda Huntspon
Chief Executive Officer
Community Action Agency of St. Louis County, Inc.

Executive Summary[1]

The Community Action Agency of St. Louis County (CAASTLC) has completed a Community Needs Assessment (CNA) to identify the primary needs of low-income individuals and families in the county. CAASTLC staff began work on this CNA in December 2025, and the assessment was finalized and submitted for approval on August 30, 2026. The CNA was conducted in conjunction with Community Services Block Grant (CSBG) requirements and as a means for developing CAASTLC's next three-year strategic plan. The purpose of the CNA is to identify primary needs voiced by CAASTLC customers, board and advisory council members, CAASTLC staff, community members, and community partners, as CAASTLC continues to be intentional in delivering services to empower low-income individuals and families in St. Louis County.

The CNA included data acquisition from government sources, quantitative and qualitative research on the service area, and input from community members and partners. The findings of the CNA revealed that the top three needs in the county are:

TOP PRIORITY NEEDS IDENTIFIED IN THE CNA

Housing Burden: Low-income households in St. Louis County face a severe crisis driven by skyrocketing rents, prohibitive landlord fees, and an extreme shortage of affordable housing. With typical rents exceeding $1,200 to $1,500 per month, housing costs consume nearly half the income of families living at or below 200% of the federal poverty level. In addition, utility costs have increased immensely since the last Community Needs Assessment (2023), and the number of clients requesting assistance in this area has also increased. This financial burden leaves residents extremely vulnerable to eviction and constantly depletes emergency rental and utility assistance resources.

Employment & Workforce Support: While job openings exist across the region, available entry-level wages fall significantly short of the local cost of living and self-sufficiency requirements. Job seekers face substantial barriers, including complex automated application systems, strict background screenings, and a lack of interview preparation support. These challenges are further compounded by a critical shortage of affordable childcare and limited public transportation options to reach higher-paying employment hubs.

Financial Empowerment & Literacy: Persistent economic strain leaves many families trapped in short-term survival mode without access to long-term financial guidance. Low credit scores and limited savings frequently prevent residents from securing quality rental housing, repairing their credit, or achieving homeownership. In addition, many low-income residents struggle with financial literacy as it relates to budgeting. Community members express a strong demand for year-round financial coaching, credit restoration services, and practical guidance for local micro-entrepreneurship.

ADDITIONAL NEEDS

The CNA also identified several other needs, including transportation, physical and mental health care, youth engagement, senior isolation, and real-time resource sharing among area service providers. The plan will focus on developing and implementing programs and services that address the identified needs and partnering with other agencies that deliver requested services when appropriate.

[1] Stevens Amendment: This program is funded 100% at $21,476.25 with federal funds received by the U.S department of Health and Human Services provided by the Missouri Department of Health and Human Services.

STRATEGIC USE OF THE CNA

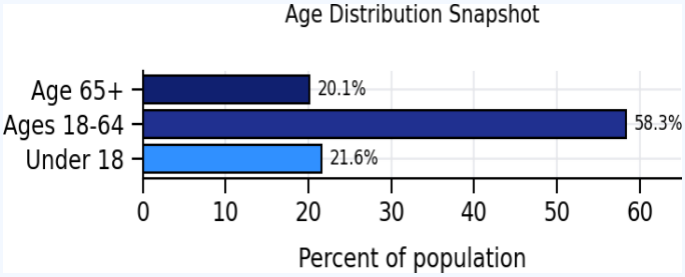
The CNA provides a valuable resource for CAASTLC as it develops its next three-year strategic plan. The findings of the CNA will help CAASTLC to focus its resources on the most pressing needs in the community. By addressing these needs, CAASTLC can help to improve the lives of low-income individuals and families in St. Louis County. The following sections of this document will cover in detail the makeup and needs of our community. Please note the distinct characteristics and needs of our members that participated in our assessment. County-level data does not reveal the full story of our community. As a result, this assessment also aims to give the members of our community a voice in order to tell their story.

Community Profile & Demographics

Population, Households, and Demographic Composition

St. Louis County presents a complex socio-demographic profile defined by high average levels of education and income that simultaneously mask severe, deeply entrenched racial and economic disparities. Home to a total population of 990,911 individuals residing across 413,849 households, the county reflects an aging demographic trend with a median age of 40.6 years. Seniors aged 65 and older comprise 20.1% of the population, closely trailing children under 18, who make up 21.6%. While the county is predominantly White (62.9%) and Black or African American (25.3%), smaller communities of Asian (5.4%) and Hispanic or Latino (4.1%) residents also shape the region. Underneath these broad numbers lies a vulnerable household structure: nearly a third (31.0%) of all families with children are single-parent households, a burden borne overwhelmingly by single mothers who head 22.4% of these households. Furthermore, a significant veteran population of 46,673 calls the county home, more than half of whom are seniors facing the fixed-income realities of aging.

SELECTED DEMOGRAPHIC SNAPSHOT



Population: 990,911
Households: 413,849
Median age: 40.6 years
Under 18: 21.6%
Age 65+: 20.1%
Single-parent households: 31.0% of families with children

Employment, Transportation, and Education

The local economy reveals structural challenges, highlighted by a sharp 2.2% annual contraction in job growth, the largest employment decrease in the state of Missouri. While headline unemployment sits at a seemingly stable 3.8%, this figure hides a profound racial divide: the unemployment rate for Black workers stands at 7.4%, more than double the 3.2% rate experienced by White workers. A modest 1.8% growth rate in small businesses, primarily micro-enterprises, offers some economic resilience alongside steady healthcare and expanding tech sectors, though traditional retail continues to decline. Economic mobility is further hindered by regional infrastructure disparities. While 75.6% of residents drive alone to work with a

manageable 23.1-minute average commute, public transit users face an immense "time tax." Only 0.9% of White residents rely on public transit compared to 6.2% of Black residents, and these transit riders endure a punishing mean commute time of 48.5 minutes—more than double the travel time of drivers. This structural barrier separates low-income workers from job centers, compounding the economic and racial disparities among residents.

These economic divides are heavily mirrored in the county's educational outcomes. Although St. Louis County boasts a robust overall high school graduation rate of 91.8% and high adult functional literacy at 91.0%, systemic gaps persist from early childhood onward. Early education enrollment shows skewed access, with White children making up 64% of preschool and kindergarten enrollment compared to just 28% for Black children. By high school, graduation rates drop significantly to 80.1% for Black students and 85.5% for Hispanic students, contrasting sharply with their White (92.2%) and Asian (96.5%) peers. Higher education shows a similar divide; while a highly educated 47.4% of adults over 25 hold a bachelor's degree or higher, the benefits of this attainment are not felt equally across communities.

SELECTED WORKFORCE AND EDUCATION INDICATORS	
UNEMPLOYMENT	3.8% countywide; Black workers: 7.4%
TRANSIT COMMUTE	Public transit mean commute: 48.5 minutes
HIGH SCHOOL GRADUATION	91.8% overall
BACHELOR'S OR HIGHER	47.4% of adults over 25

Income, Poverty, and Economic Vulnerability

The resulting income inequality is stark. The county's overall median household income is a prosperous $84,109, yet this metric completely obscures a massive racial wealth gap. Asian and White households earn medians of $114,572 and $94,409, respectively, whereas Hispanic households drop to $72,075, and Black households earn a median of just $52,352—nearly $42,000 less than White families. While the official total poverty rate hovers at 9.6%, standard federal poverty guidelines fail to capture the true scope of local financial distress. A staggering 23.1% of the total population—nearly 1 in 4 residents—lives below 200% of the Federal Poverty Level (FPL), representing the population in critical need of community action agency support. This financial vulnerability is acutely concentrated: 30.5% of all children and 23.6% of all seniors live below the 200% FPL threshold. Racially, the gap widens into a chasm, with 40.2% of Black residents and 31.1% of Hispanic residents living in critical need below 200% FPL, compared to just 16.7% of White residents. To achieve true self-sufficiency, a single adult with one child in the county must earn a living wage of $38.42 per hour, a near-impossibility for families near the poverty line where a 2-person household survives on a microscopic $21,150 annually. This vast gap drives a heavy reliance on social safety nets, with approximately 52,400 households depending on SNAP benefits, 2,850 individuals receiving TANF, and 11.8% of the entire population relying on fixed disability or survivor income.

SELECTED INCOME AND POVERTY INDICATORS	
MEDIAN HOUSEHOLD INCOME	$84,109
BELOW 200% FPL	23.1% total population
CHILDREN BELOW 200% FPL	30.5%
SENIORS BELOW 200% FPL	23.6%
LIVING WAGE	$38.42/hour for 1 adult, 1 child

Housing, Health, and Access to Care

Housing and basic living costs further strain the budgets of low-income families, threatening overall residential stability. The countywide homeownership rate is a high 73.1%, but this asset accumulation is heavily stratified by race: 81.2% of White residents own their homes, compared to 58.2% of Hispanic residents and a low 44.8% of Black residents. Renters face a high median monthly cost of $1,285, while homeowners with a mortgage pay an average of $1,753. These housing costs are exacerbated by severe energy burdens, with families paying an average of $412 monthly for utilities. Working parents face the added pressure of exorbitant childcare costs, which average $1,150 a month and rise to $1,450 for infant care. While the formal foreclosure rate remains low at 0.04%, severe housing instability is visible through a Point-in-Time homeless count of approximately 1,200 individuals. The institutional safety net is completely exhausted, as the Housing Authority of St. Louis County's 1,400 public housing units and 7,000 Section 8 vouchers are fully utilized, forcing both waitlists to close entirely.

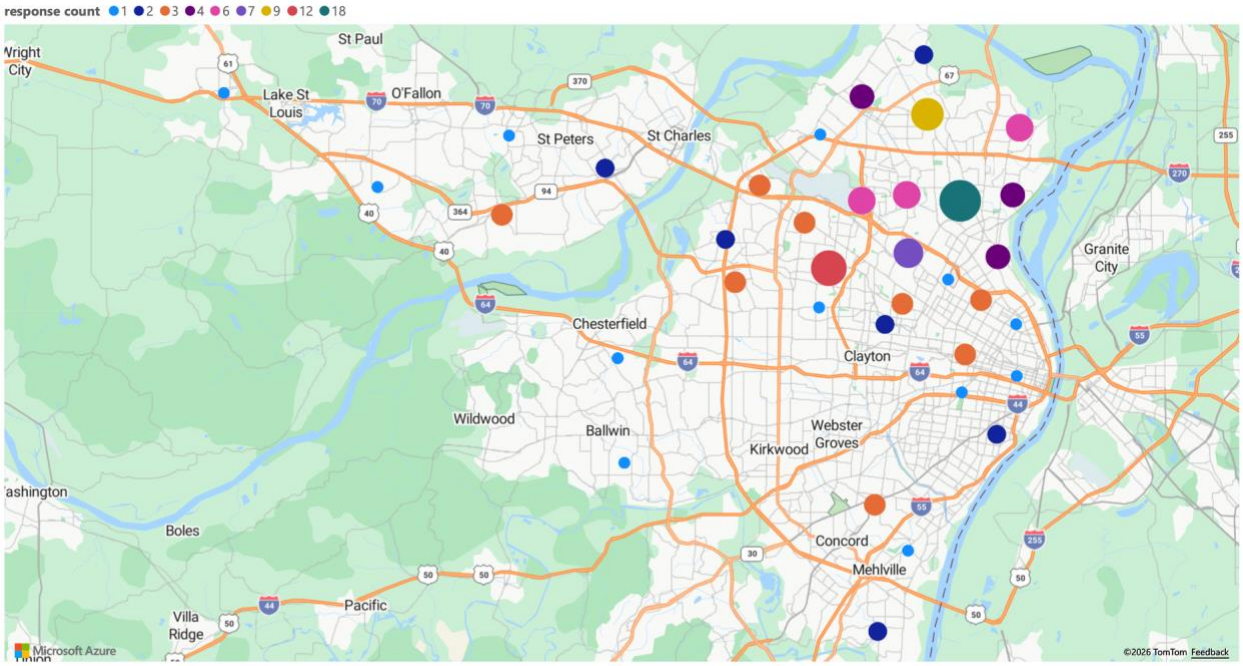
Finally, these systemic economic and housing pressures manifest directly in the community's health and nutrition outcomes. Despite an overall strong Food Availability Index score of 8.2 out of 10, localized affordability barriers and food deserts leave 11.2% of total households food insecure. Healthcare access follows the same pattern of racial inequity; the county's under-65 uninsured rate is 7.4%, but Hispanic (14.2%) and Black (10.8%) residents are far more likely to lack health coverage than White residents (5.2%). Residents must navigate these gaps alongside a mental health provider ratio of 310:1. Ultimately, the cumulative weight of these healthcare, income, and environmental disparities culminates in the different lives St. Louis County residents live.

SELECTED HOUSING AND HEALTH INDICATORS	
HOMEOWNERSHIP	73.1% countywide
MEDIAN RENT	$1,285/month
AVERAGE UTILITIES	$412/month
CHILDCARE COST	$1,150/month
FOOD INSECURITY	11.2% of households
UNINSURED UNDER 65	7.4%

Methodology

The Community Action Agency of St. Louis County (CAASTLC) conducted a comprehensive Community Needs Assessment (CNA) to identify the needs, assets, and priorities of low-income individuals and families in the county. The assessment informs the development of effective, targeted programs and services and serves as the foundation for CAASTLC's strategic planning. The process utilized a combination of qualitative and quantitative research methods, including surveys, focus groups, key informant interviews, and secondary data aggregation. Work on this assessment began in January 2026 and concluded in July 2026.

Heat Map of Survey Respondents



Data Collection Methodologies

1. Surveys

Surveys served as a primary tool for gathering quantitative and qualitative data directly from residents. During this assessment period, 133 community members completed the CNA survey.

- **Design:** The survey included a mix of closed-ended questions (e.g., multiple-choice, Likert scales, yes/no) and open-ended questions to capture both structured data and nuanced personal perspectives. Questions were formulated to address specific areas of concern, such as housing, employment, education, basic needs, and community infrastructure.
- **Distribution:** Surveys were distributed both online and in-person to maximize accessibility across the service area. In-person administration took place both onsite at CAASTLC facilities and offsite at the locations of trusted community partners.

2. Focus Groups

Focus groups provided rich qualitative insights into the lived experiences, systemic barriers, and priorities of community members. A total of 6 focus groups were conducted with key stakeholders, youth, seniors, and community members.

- **Format:** Sessions were held in person and virtually to accommodate participants. Discussions focused on specific topics, including community strengths, daily survival challenges, access to services, and systemic obstacles to self-sufficiency.
- **Facilitation:** Questions were tailored to encourage open dialogue, allowing participants to share detailed experiences regarding housing costs, living wages, financial literacy, and neighborhood conditions.

3. Key Informant Directed Interviews

To complement the focus group discussions, several directed interviews were conducted with key community stakeholders, local service providers, and organizational partners. These interviews offered deep, specialized perspectives on service gaps, administrative barriers, funding constraints, and opportunities for enhanced inter-agency collaboration.

4. Community Partner Involvement & Participating Organizations

Community partners played a vital role in the execution and reach of the CNA by providing facility space, assisting in participant recruitment, and offering direct input.

COLLABORATING ORGANIZATIONS

PARTNER CATEGORY	ORGANIZATIONS / GROUPS
Utilities & Financial Institutions	Ameren, SPIRE, Missouri American Water, Missouri Sewer District
Healthcare & Social Services	Barnes Jewish, Healthy Blue, Better Family Life, Feed My People, The Salvation Army, YWCA, Heat Up St. Louis, Legal Services of Eastern Missouri, Epworth, JADASA, Christian Hospital, Gateway Housing First
Educational Institutions & Districts	Ritenour School District, Parkway School District, Pattonville School District, Special School District (SSD), St. Louis Community College, Harris-Stowe University
Library Networks & Community Hubs	Weber Library, Ferguson Library, Florissant Library, Lewis & Clark Library
Governance & Advisory Input	CAASTLC Board Members, Low-Income Representatives, and Advisory Council Members, St. Louis County Government, City of Jennings, City of Dellwood, City of Overland
Faith-Based Organizations	St. Vincent DePaul, St. Peters

- **Facility Access & Recruitment:** Partners provided physical space for CAASTLC staff to host focus groups and administer surveys onsite. Furthermore, partners leveraged their established networks and trusted relationships within the community to recruit a broad cross-section of participants through direct referrals, social media, community events, and word of mouth.

5. Secondary Data Aggregation

To provide an objective context for the qualitative feedback, quantitative data were gathered from local, state, and federal government sources. This included demographic trends, federal poverty guidelines, economic indicators, housing market costs, and health statistics across St. Louis County.

Data Analysis

- **Quantitative Analysis:** Survey responses were aggregated and analyzed to establish baseline statistics, identify primary areas of concern, and measure the prevalence of specific household challenges.

- **Qualitative Analysis:** Transcripts and notes from the 6 focus groups and directed interviews underwent thematic analysis to extract recurring themes, identify systemic barriers, and capture direct community narratives.
- **Geographic Analysis:** Participant zip codes were analyzed to identify geographical participation patterns and ensure representation across the various municipalities and regions within St. Louis County.

Limitations

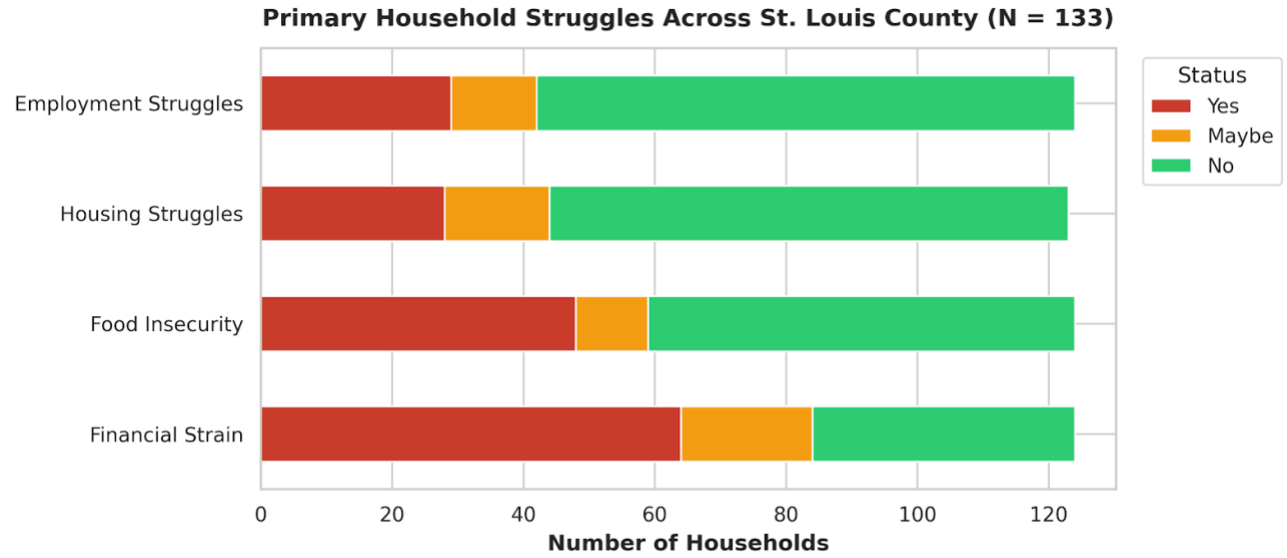
The CNA offers valuable insight into the needs of St. Louis County residents; however, several inherent limitations should be noted when interpreting the findings:

- **Sampling and Self-Selection Bias:** Although efforts were made to engage a broad demographic, participants in surveys and focus groups were self-selected. Individuals experiencing acute crisis or those with strong viewpoints may have been more likely to participate, potentially leaving certain hidden or less visible community needs underrepresented.
- **Partner Influence:** The involvement of community partners in participant recruitment and data collection, while essential for access, may introduce partner-specific perspectives or biases into the sample pool.
- **Evolving Conditions:** The assessment represents a snapshot of community conditions between January and July 2026. Rapid economic shifts, inflation, or changing regional dynamics may influence community needs over time beyond the data collection window.

Recognizing these limitations reinforces the importance of using a multi-method approach. By combining primary qualitative feedback, quantitative surveys, directed interviews, and secondary census data, CAASTLC ensures a grounded and balanced foundation for strategic decision-making.

Prioritized Community Needs

Based on quantitative data from the Community Needs Assessment (CNA) survey (N = 133) and qualitative findings from six focus groups conducted with residents, youth, seniors, and organizational partners, the primary needs in St. Louis County have been synthesized into four major priority areas. The survey data highlights the prevalence of these issues across households, while direct narratives from community members explain the lived realities behind the numbers.

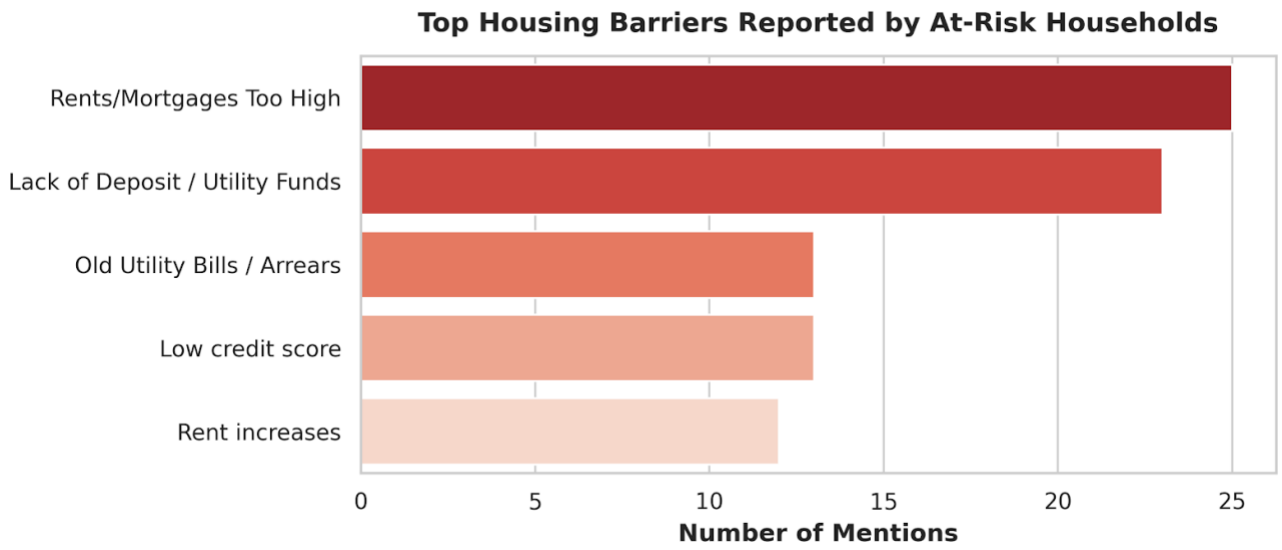


HOUSEHOLD NEED CATEGORY (N = 133)	EXPERIENCING STRUGGLE (YES)	AT RISK / UNCERTAIN (MAYBE)	NOT STRUGGLING (NO)
Financial Strain & Basic Bills	48.1% (64)	15.0% (20)	30.1% (40)
Food Insecurity	44.4% (59)	8.3% (11)	48.9% (65)
Housing Burden[2]	33.1% (44)	12.0% (16)	59.4% (79)
Employment Struggles	31.6% (42)	9.8% (13)	61.7% (82)

1. Housing Burden

Housing instability, utility costs, and basic needs assistance emerged as the most critical priority for St. Louis County residents. Survey results indicate that 33.1% of respondents are actively struggling with housing or living on the edge of housing crisis, while 44.4% report difficulty providing nutritious food for their families, and 48.1% experience significant financial stress covering basic household expenses.

[2] Housing Struggles and Housing Burdens includes rent/mortgage costs, utility costs, and all other needs associated with housing.



PRIMARY HOUSING BARRIERS IDENTIFIED	SURVEY MENTIONS / COUNT
Rents / Mortgages Are Too High	25 Households
Lack of Funds for Security / Utility Deposits	23 Households
Old Utility Bills / Arrears	13 Households
Low Credit Score / Credit Barriers	13 Households
Rent Increases & Fee Add-Ons	12 Households

A. Rental Inflation, Prohibitive Fees, and Voucher Barriers

Focus group participants repeatedly highlighted that basic rental units in North St. Louis County now range from $1,200 to $1,500 per month, while units in surrounding municipalities reach $1,800 to $2,000. In addition to high base rents, corporate landlords frequently impose upfront holding fees ($500), administrative fees ($250), and mandatory monthly "resident benefit packages" ($50/month).

> *"It's never been harder to find low-income families housing that they can actually afford. Frequently you have to make three times the rent in income to qualify, and a lot of our clients just don't meet that threshold. Even when they have a voucher, there are ways landlords get around that because they just don't want to take the voucher."*
>
> **— Housing Advocate / Service Provider Focus Group**

> *"Rents and mortgages are skyrocketing. A landlord went crazy and raised rent $200 to $300 dollars more, and people in poverty were like, 'I cannot afford this,' to the point where they get put out or become homeless."*
>
> **— Focus Group Participant**

B. Utility Energy Burden & Debt

High utility expenses act as a constant destabilizer for low-income households. Survey data shows that utility debt and high energy costs are among the top financial barriers reported by residents. Focus group

participants noted that when emergency utility funding runs out, families face immediate shutoff threats or are forced to choose between power and rent.

> *"We see the same people coming back because funds run out so fast. By the time people find out about utility assistance, agencies are out of funds already."*
>
> **— Community Focus Group Participant**

> *"If you don't have utility assistance or LIHEAP, how are you keeping your home heated and cooled? When those services run out, how are people supposed to live?"*
>
> **— Senior Focus Group Participant**

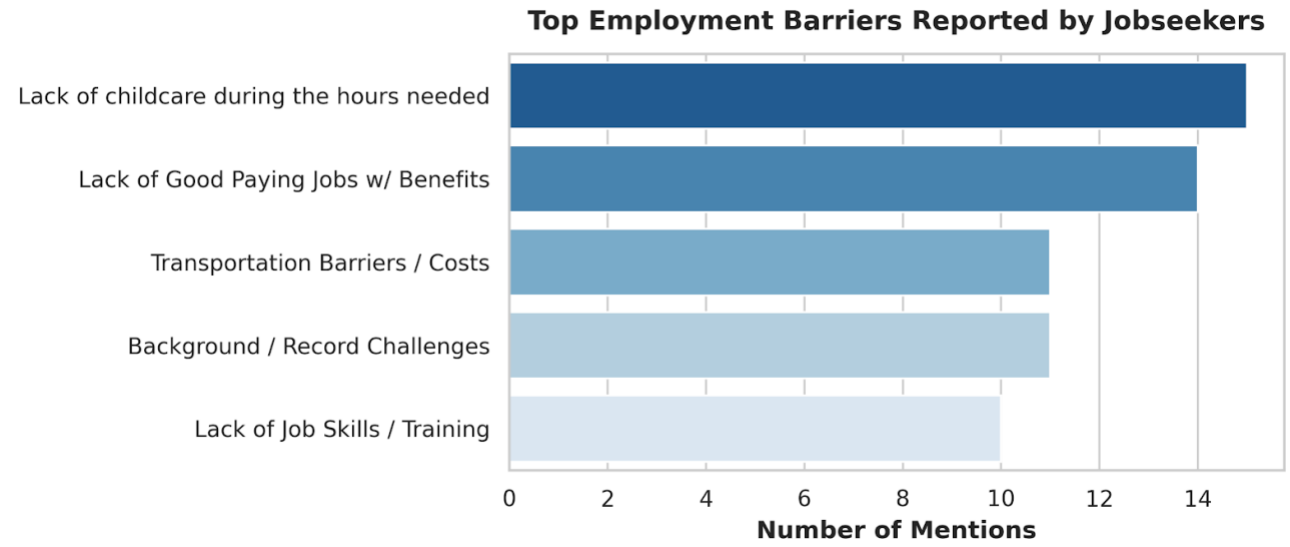
C. Food Insecurity & Rising Grocery Costs

Over 44% of survey respondents reported struggling to keep healthy food on the table. Among those experiencing food insecurity, the primary barriers cited were high grocery prices, SNAP/food stamp benefits running out before the end of the month, and a lack of affordable grocery stores in immediate neighborhoods.

- **Insufficient Household Income:** Families lack the monthly funds required to purchase nutritious food.
- **Inflation:** Grocery costs have increased significantly faster than household wages.
- **SNAP Benefit Exhaustion:** Food stamp allowances run out before the end of the month.
- **Neighborhood Access:** Communities face a distinct lack of full-service, affordable grocery stores.

2. Employment & Workforce Development

Survey findings reveal that 31.6% of respondents or household members are actively struggling with employment. While job vacancies exist throughout the region, the primary obstacle identified by residents is the gap between entry-level pay ($15–$17/hour) and the wage required to achieve economic self-sufficiency ($25–$30/hour).



PRIMARY EMPLOYMENT BARRIERS IDENTIFIED	SURVEY MENTIONS / COUNT
Lack of Childcare During Needed Hours	15 Households
Lack of Good Paying Jobs w/ Benefits	14 Households
Transportation Barriers / Costs	11 Households
Background / Record Challenges	11 Households
Lack of Job Skills / Computer Training	10 Households

A. Living Wage Mismatch & Application Hurdles

Focus group participants expressed frustration with entry-level wages that fail to keep pace with housing and inflation. Furthermore, the modern job application process—dominated by automated screening portals and online skill tests—creates a major barrier for residents lacking digital literacy or computer access.

> *"You work 8 hours a day at $20 an hour, before taxes that's $160 a day. After taxes you bring home maybe $138. By the time you pay rent at $850 or $1,000, food, and utilities, you barely have anything left. We need jobs that actually match the cost of living."*
>
> **— Community Focus Group Participant**

> *"Right now, applying for a job is tiring. Everything you have to go through, it's almost like a game they're playing with your life. You can't just walk into a business and talk to someone anymore; AI is reading your resume and giving you interviews, and people haven't been taught how to navigate those things."*
>
> **— Young Adult Focus Group Participant**

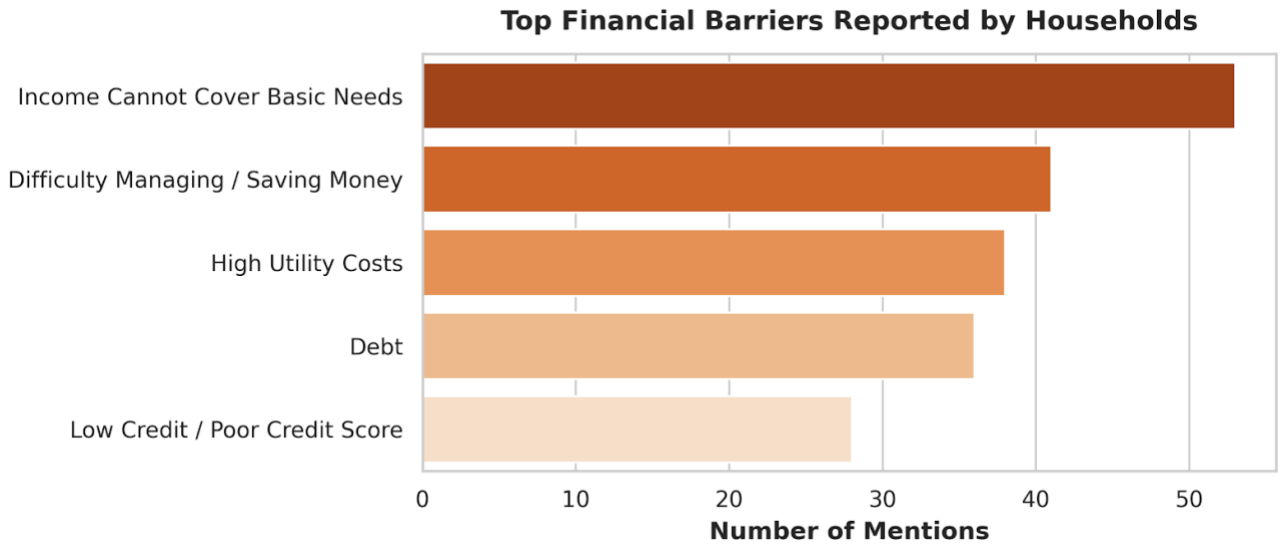
B. Childcare and Transportation Obstacles

Job seekers frequently report that employment opportunities are concentrated in West or South St. Louis County, making them inaccessible for residents without reliable personal transportation. Additionally, the lack of affordable childcare during non-traditional work hours severely limits parents' ability to accept or maintain full-time positions.

> *"It's hard to keep a job or participate in a workforce program if you don't have reliable childcare. The waitlist for childcare subsidies in Missouri is months long, and without a subsidy, childcare is astronomical."*
>
> **— Service Provider Focus Group Participant**

3. Financial Empowerment, Credit & Micro-Entrepreneurship

Financial strain is pervasive across the service area, with 48.1% of survey respondents explicitly identifying financial issues as a primary household struggle. When asked about specific financial barriers, respondents highlighted an inability to cover basic needs, debt, difficulty saving, and low credit scores.



PRIMARY FINANCIAL BARRIERS IDENTIFIED	SURVEY MENTIONS / COUNT
Income Cannot Cover Basic Needs	53 Households
Difficulty Managing / Saving Money	41 Households
High Utility Costs & Debt	38 Households
Accumulated Household Debt	36 Households
Low Credit Score / Poor Credit History	28 Households

A. Credit Repair & Homeownership Barriers

Focus group discussions confirmed that poor credit scores heavily restrict low-income residents, preventing them from securing quality apartments, obtaining reasonable auto financing, or transitioning from tenancy to homeownership.

> *"Credit is a critical issue. People dropping their heads because their credit is damaged. We need to teach our teenagers and adults financial literacy and credit repair so they can get prepared for homebuying and build legacy for their families."*
>
> **— Senior Focus Group Participant**

B. Micro-Entrepreneurship & Economic Independence

Community members, particularly young adults, expressed a strong desire to start local micro-businesses rather than relying solely on low-wage hourly employment. However, they noted a distinct lack of accessible, step-by-step guidance on licensing, product sampling, and business management.

> *"I went to school to learn how to run other people's businesses, but now I'm in a position where I want to run my own business and I'm stuck. We need regular entrepreneurship classes that teach us how to create models, get samples, and talk to people, not just theoretical concepts."*
>
> **— Young Adult Focus Group Participant**

4. Community Infrastructure, Service Navigation & Collaboration

When evaluating neighborhood satisfaction and public infrastructure, survey respondents expressed mixed feelings regarding community planning, safety, and public space maintenance.

COMMUNITY PERCEPTION STATEMENT (RATE AGREEMENT)	DISAGREE / NEUTRAL PERCENTAGE
Community makes plans with residents' best interests in mind	58.6%
Shared public spaces & streets are well-maintained	52.3%
Confidence in first responders & police trust	45.1%

A. Senior Isolation, Youth Outlets, and Infrastructure

Seniors voiced concerns regarding community disconnect and the lack of youth-focused recreational facilities. Residents noted that upgraded parks, playgrounds, and basketball courts are essential for keeping youth engaged and reducing neighborhood frustration.

> *"When I used to get out of middle school, I loved coming home and going to the park to play basketball. Instead of being in the house all day, if they put up basketball goals, soccer fields, or upgraded playgrounds in North County, it would open up a lot of doors for kids to communicate and get to know each other."*
>
> **— Focus Group Participant**

B. Service Navigation, Outreach, and Real-Time Collaboration

A central theme across all focus groups was "assistance exhaustion." Clients and case managers alike expressed frustration with siloed resources, outdated referral lists, and complex application procedures that result in dead ends.

> *"Our folks are 99% in crisis. They are frustrated and scared. The shorter the connection between our agency and other agencies that is kept up-to-date, the better. If we could get real-time information on where funds are available, it would save so much time and energy."*
>
> **— Community Partner Focus Group Participant**

> *"CAASTLC needs to get out into the communities more. I have run into so many people who have never heard of CAASTLC or don't know what services are available. We need pop-ups at bus stops, health centers, libraries, and school district offices throughout the year."*
>
> **— Community Focus Group Participant**

Discussion

The findings of the 2026 Community Needs Assessment (CNA) reflect a complex landscape of persistent poverty, economic strain, and systemic barriers for low-income households across St. Louis County. While countywide data indicates an overall poverty rate of 9.8% at the 100% Federal Poverty Level (FPL), nearly a quarter of the county (23.1%) lives below 200% FPL, the threshold where families experience acute, daily economic vulnerability. Furthermore, racial disparities remain stark, with 40.2% of Black or African American residents and 31.1% of Hispanic or Latino residents living below 200% FPL. To address these challenges effectively, this assessment balances the lived realities of community members with the operational mandate and scope of CAASTLC. As a Community Action Agency, CAASTLC does not directly control housing market prices, municipal zoning laws, landlord policies, or public transportation infrastructure. However, CAASTLC possesses significant organizational capacity to deliver direct relief, educate community members, advocate for vulnerable residents, and mobilize strategic community partnerships.

Housing instability and basic needs assistance emerged as the most urgent concerns facing residents in the service area. Focus group participants and survey respondents highlighted that basic rental units in North St. Louis County now range from $1,200 to $1,500 per month, while units in surrounding municipalities reach $1,800 to $2,000. In addition to high base rents, corporate landlords frequently impose prohibitive holding fees, administrative costs, and mandatory monthly resident packages. These soaring shelter costs consume nearly half of a low-income household's gross income, leaving families extremely vulnerable to eviction and creating a continuous cycle of emergency assistance requests. High utility expenses act as a parallel destabilizer, where utility debt and recurring energy burdens force residents to choose between power and rent. When emergency utility or rental funds run out, families face immediate crisis, illustrating that crisis intervention must be paired with broader navigation support.

In terms of employment and workforce development, survey findings reveal that nearly a third of households are actively struggling with employment. While job vacancies exist throughout the region, the primary obstacle identified by residents is the significant gap between entry-level wages ($15-$17 per hour) and the pay required to achieve economic self-sufficiency ($25-$30 per hour). Furthermore, modern hiring practices pose substantial hurdles; automated job portals and AI application screening systems create barriers for residents who lack digital literacy or computer access. These workforce challenges are further compounded by external factors, including background check restrictions, a critical shortage of state childcare subsidies, and limited public transit options to reach major employment hubs located in West and South County.

Financial strain is pervasive across the service area, with nearly half of all survey respondents identifying financial issues as a primary household struggle. Focus group discussions confirmed that poor credit scores heavily restrict low-income residents, preventing them from securing quality apartments, obtaining reasonable vehicle financing, or transitioning from tenancy to homeownership. At the same time, community members, particularly young adults, expressed a strong desire to start local micro-businesses rather than relying solely on low-wage hourly employment. However, aspiring micro-entrepreneurs face a distinct lack of accessible, step-by-step guidance regarding licensing, product development, and basic business management.

A final central theme emerging across the assessment is the challenge of service navigation and system collaboration. Focus group participants and service providers emphasized the concept of “assistance exhaustion,” the frustration felt by clients who must navigate siloed resources, complex paperwork, and outdated referral lists, often to find that funds have already been depleted. Additionally, many residents expressed a lack of awareness regarding CAASTLC’s full range of services. Overcoming these barriers

requires CAASTLC to expand its community presence, enhance real-time information sharing among area service providers, and bring intake specialists directly into trusted neighborhood spaces.

Strategic Recommendations for the 2027–2029 Strategic Plan

Based on the quantitative and qualitative findings of this assessment, the following domains are recommended for exploration in the upcoming strategic planning cycle:

Expand Housing Navigation and Legal Partnerships

Adapt Workforce Services for Digital Applications and Barrier Mitigation

Establish Real-Time Agency Information Sharing Networks

Increase Co-Located Pop-Up Outreach in High-Traffic Community Hubs

Appendix A: 2026 CNA Community Survey Instrument[3]

Survey Questionnaire:

CAASTLC Community Needs Assessment 2026

The Community Action Agency of St. Louis County (CAASTLC) would like to hear from you! The results of this survey will help CAASTLC update our strategic plan and determine what programs/services are offered to best serve our community. Although we only do this type of survey every three years, it's an ongoing process and we greatly value your input. 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!

** Indicates required question*

Demographics

1. Have you ever used CAASTLC services? *

- [ ] Yes
- [ ] No

2. What is your age? (Number) *

_____

3. What is the number of people in your household?

_____

4. How many children (under age of 18) are in your household?

_____

5. With which gender do you identify?

- [ ] Man
- [ ] Woman
- [ ] Prefer not to respond
- [ ] Other: _____

6. With which race or ethnicity do you most closely identify? Please check all that apply.

- [ ] American Indian or Alaska Native
- [ ] Asian
- [ ] Black or African American
- [ ] Hispanic
- [ ] Middle Eastern/North African
- [ ] Native Hawaiian or Pacific Islander
- [ ] White
- [ ] Other: _____

[3] There was a total of (133) respondents. However, each question did not receive the total number of respondents.

7. What is your marital status

- [ ] Single
- [ ] Widowed
- [ ] Married
- [ ] Separated
- [ ] Divorced

8. What is your household income?

- [ ] Less than $10,000
- [ ] $10,000 to $14,999
- [ ] $15,000 to $24,999
- [ ] $25,000 to $34,999
- [ ] $35,000 to $49,999
- [ ] $50,000 to $74,999
- [ ] $75,000 to $99,999
- [ ] $100,000 to $150,000
- [ ] Over $150,000

9. What is your zip code? *

_____

Education

10. Are you or any household member currently trying to increase your education?

- [ ] Yes
- [ ] Maybe
- [ ] No *(Skip to question 12)*

11. Are any of these barriers for you or a household member in terms of education? (Select all that apply)

- [ ] Lack of computer skills
- [ ] Not enough HiSET/GED - Adult education classes offered
- [ ] Transportation issues
- [ ] Childcare issues/lack of childcare providers
- [ ] Need help enrolling in college/technical program
- [ ] Cost associated with higher education
- [ ] Lack of quality education
- [ ] Lack of alternative education programs
- [ ] Threats of violence in schools
- [ ] Lack of dropout prevention programs
- [ ] Other: _____

Employment

12. Are you or any household member struggling with employment?

- [ ] Yes
- [ ] Maybe
- [ ] No *(Skip to question 14)*

13. Are any of these barriers for you or a household member in terms of employment? (Select all that apply)

- [ ] Lack of skills to obtain a job
- [ ] Lack of education to obtain a job
- [ ] Lack of good paying jobs with benefits
- [ ] Lack of childcare during the hours needed
- [ ] Lack of computer skills
- [ ] Cost of childcare
- [ ] Lack of accessible transportation
- [ ] Cost of transportation
- [ ] Unable to find jobs in the area
- [ ] Health limitations
- [ ] Background challenges that limit opportunity for employment
- [ ] Discrimination (age, race, gender, disability)
- [ ] Other: _____

Housing

14. Are you or any household member struggling with housing?

- [ ] Yes
- [ ] Maybe
- [ ] No *(Skip to question 16)*

15. Are any of these barriers for you or a household member in terms of housing? (Select all that apply)

- [ ] Rents/mortgages are too high
- [ ] Rent increases
- [ ] No funds for security/utility deposit
- [ ] Old utility bills
- [ ] Poor rental history
- [ ] Past or current legal issues
- [ ] Substandard rental housing
- [ ] Not enough landlords accept Section 8 Housing Choice Voucher
- [ ] Homelessness
- [ ] Homes in need of repairs
- [ ] Homes in need of weatherization
- [ ] Unsafe neighborhoods
- [ ] Lack of quality school district
- [ ] Eviction
- [ ] Discrimination (age, race, gender, disability)
- [ ] Interest rates too high to purchase home
- [ ] Difficulties saving for downpayment
- [ ] Difficulties obtaining necessary identification and documentation
- [ ] Low credit score
- [ ] Poor Property Management
- [ ] Other: _____

Healthy Food

16. Are you struggling to provide nutritious (healthy) food for yourself or your family?

- [ ] Yes
- [ ] Maybe
- [ ] No *(Skip to question 21)*

17. Which of these issues are impacting your family in regard to providing healthy food? (Select all that apply)

- [ ] Do not know how to prepare nutritious meals
- [ ] Lack of access to affordable grocery stores
- [ ] Not enough money to purchase nutritious food
- [ ] Don't know how to cook
- [ ] No time to prepare nutritious meals
- [ ] Fresh produce not available
- [ ] Food allergies in the family
- [ ] Lack of working appliances
- [ ] Not eligible for Free and Reduced Lunch/Food Stamps
- [ ] Utilities disconnected
- [ ] Eligible but not receiving Food Stamps
- [ ] Food stamps run out before end of the month
- [ ] Increase in groceries cost
- [ ] Other: _____

18. How often do you purchase groceries (food) from these locations?

Location	Never	Once or twice a year	Monthly	Weekly	Daily
Walmart	[ ]	[ ]	[ ]	[ ]	[ ]
Grocery Store	[ ]	[ ]	[ ]	[ ]	[ ]
General Dollar, Dollar Tree, or Family Dollar	[ ]	[ ]	[ ]	[ ]	[ ]
Gas Station or Convenience Store (ex. Casey's)	[ ]	[ ]	[ ]	[ ]	[ ]

Safety & Security

19. Are you or a household member currently experiencing issues with safety or security?

- [ ] Yes
- [ ] Maybe
- [ ] No *(Skip to question 21)*

20. Are any of these barriers to safety and security impacting you or a member of your household?

- [ ] Lack of adequate street lighting
- [ ] Abandoned or boarded-up buildings in the neighborhood
- [ ] Unsafe or poorly maintained sidewalks/paths
- [ ] Lack of safe places for children to play
- [ ] High levels of neighborhood crime (theft, vandalism, etc.)
- [ ] Evidence of drug activity or drug paraphernalia (needles, etc.)
- [ ] Fear of walking alone at night
- [ ] Harassment or bullying (in neighborhood or school)
- [ ] Lack of a working home security system or sturdy locks

- [ ] Domestic or household violence
- [ ] Slow police response times
- [ ] Lack of trust in local law enforcement
- [ ] Lack of "Neighborhood Watch" or community support programs
- [ ] Dangerous traffic or speeding on residential streets
- [ ] Other: _____

Financial Issues

21. Are you or a household member currently experiencing financial issues?

- [ ] Yes
- [ ] Maybe
- [ ] No *(Skip to question 23)*

22. Which of these barriers are impacting your family in regard to finances? (Select all that apply)

- [ ] Difficulty managing/saving money
- [ ] Debt
- [ ] Difficulty getting child support
- [ ] Not enough money to cover basic needs
- [ ] No income
- [ ] High prescription costs
- [ ] High utility costs
- [ ] Difficulty qualifying for disability income
- [ ] Lack of knowledge about savings
- [ ] Lack of access to banking services
- [ ] Having to use payday loans/check cashing businesses
- [ ] Low-credit/poor-credit
- [ ] Garnishments
- [ ] Late and legal fees
- [ ] Other: _____

Transportation

23. Are you or a household member experiencing transportation problems?

- [ ] Yes
- [ ] Maybe
- [ ] No *(Skip to question 25)*

24. Which of these barriers are impacting your family in regard to transportation? (Select all that apply)

- [ ] No money for down payment on a vehicle
- [ ] Cannot afford the cost to maintain vehicle
- [ ] Public transportation not available
- [ ] Public transportation routes and hours limited
- [ ] Poor credit to finance a vehicle
- [ ] No driver's license
- [ ] Lack of knowledge of how to buy a car
- [ ] Lack of credit to buy a car
- [ ] Cannot afford vehicle taxes
- [ ] Cannot afford auto insurance

- [ ] Lack of knowledge on how to navigate bus/cab routes
- [ ] Other: _____

Health Issues

25. Are you or a household member experiencing health issues?

- [ ] Yes
- [ ] Maybe
- [ ] No *(Skip to question 27)*

26. What are the barriers you and your family are experiencing in regard to health? (Select all that apply)

- [ ] No health insurance
- [ ] Health insurance not affordable
- [ ] No dental insurance
- [ ] Dentists in the area do not accept my insurance
- [ ] No substance use treatment in the area
- [ ] No mental health services in the area
- [ ] No access to prenatal care
- [ ] Cannot find a doctor
- [ ] No transportation to get to medical appointments
- [ ] No access to healthcare
- [ ] Unaffordable prescription costs
- [ ] Unaffordable copays
- [ ] Difficulties enrolling in subsidized healthcare
- [ ] Other: _____

Community

27. My Community... (Rate your agreement)

Statement	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
Makes plans with its residents' best interests in mind	[ ]	[ ]	[ ]	[ ]	[ ]
Works with local business owners to improve public and shared spaces	[ ]	[ ]	[ ]	[ ]	[ ]
Is working to create a positive future for all residents in the area	[ ]	[ ]	[ ]	[ ]	[ ]
Has confidence in our first responders	[ ]	[ ]	[ ]	[ ]	[ ]

Statement	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
The police are working to build trust and safety in the community	[ ]	[ ]	[ ]	[ ]	[ ]

28. There are opportunities and services that meet the needs of my community for…

Service Category	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
K-12 education	[ ]	[ ]	[ ]	[ ]	[ ]
Pre-K services	[ ]	[ ]	[ ]	[ ]	[ ]
Post-secondary education (community college)	[ ]	[ ]	[ ]	[ ]	[ ]
Vocational training and education	[ ]	[ ]	[ ]	[ ]	[ ]
Job training and education	[ ]	[ ]	[ ]	[ ]	[ ]
Health services (hospitals or clinics)	[ ]	[ ]	[ ]	[ ]	[ ]
Pharmacy care and services	[ ]	[ ]	[ ]	[ ]	[ ]
Adequate childcare options	[ ]	[ ]	[ ]	[ ]	[ ]

29. How often do you feel stress, anxiety, or hopelessness in regard to the following issues?

Issue	Never	Sometimes	About half the time	Most of the time	Always
Physical Health	[ ]	[ ]	[ ]	[ ]	[ ]
Crime/Violence	[ ]	[ ]	[ ]	[ ]	[ ]
Financial Resources/Money	[ ]	[ ]	[ ]	[ ]	[ ]

Issue	Never	Sometimes	About half the time	Most of the time	Always
Racial Discrimination	[ ]	[ ]	[ ]	[ ]	[ ]
Gender Discrimination	[ ]	[ ]	[ ]	[ ]	[ ]
Employment/Work	[ ]	[ ]	[ ]	[ ]	[ ]
Child's/Dependent's Education (Learning)	[ ]	[ ]	[ ]	[ ]	[ ]

Final Section

30. How do you prefer to apply for and receive services?

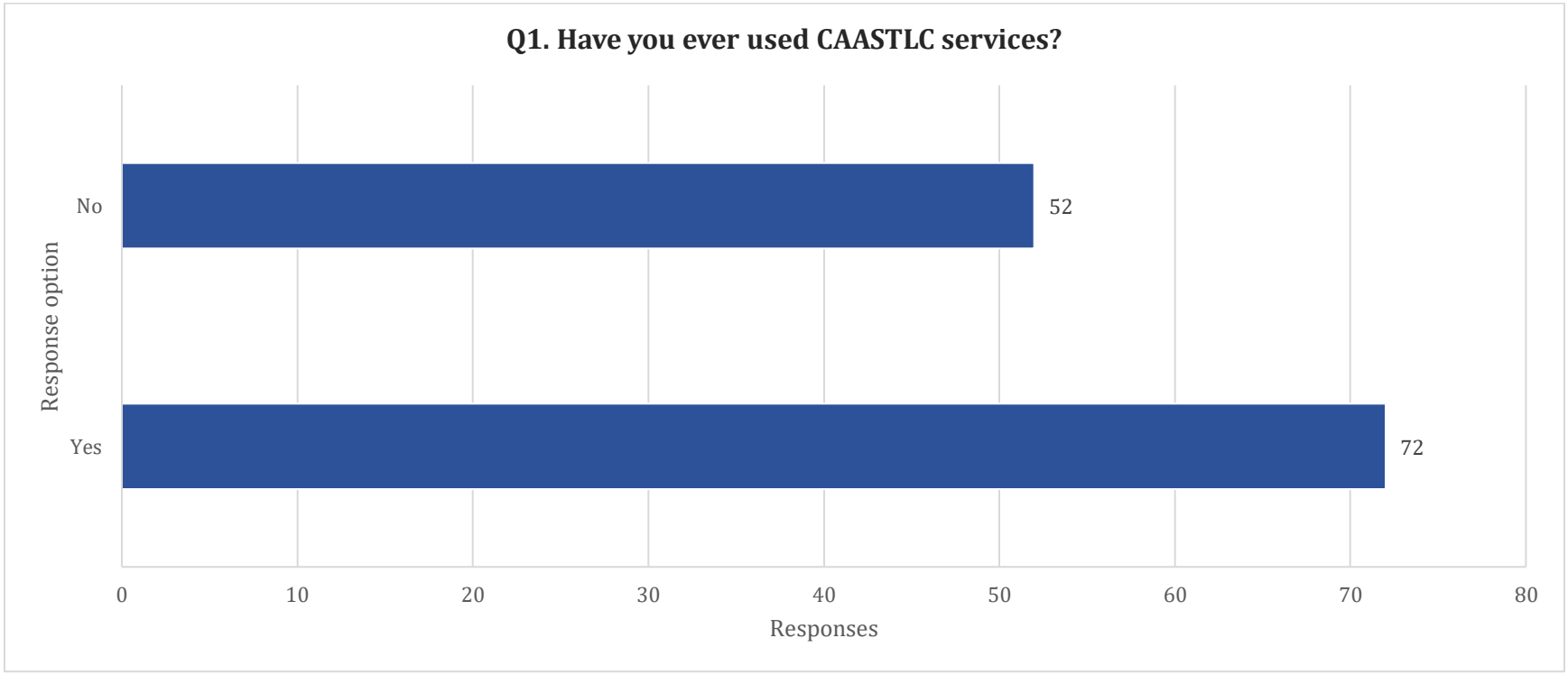
- [ ] In-person
- [ ] Online
- [ ] Phone
- [ ] Email
- [ ] Social Media
- [ ] Virtual meetings
- [ ] Other: _____

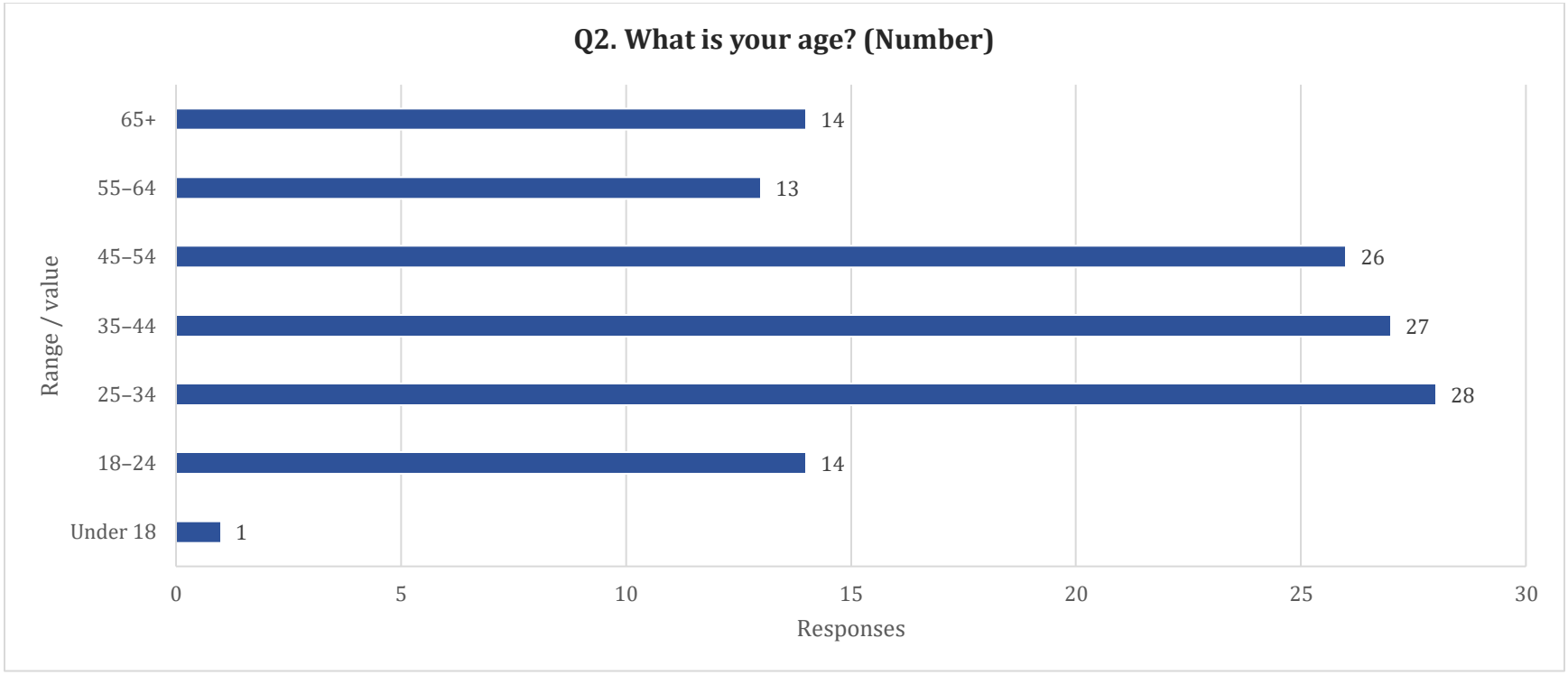
31. What services or supports are currently missing or in short supply in your community? Please describe.

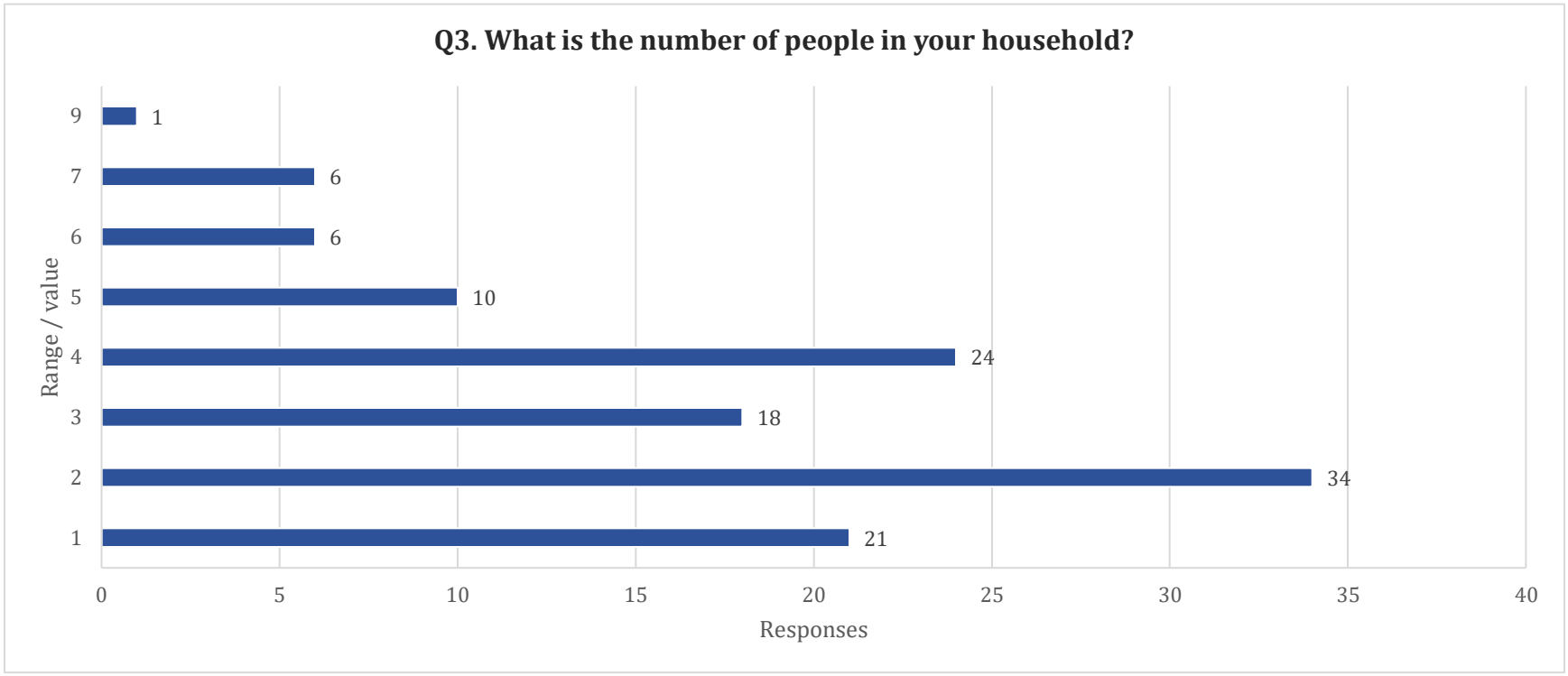
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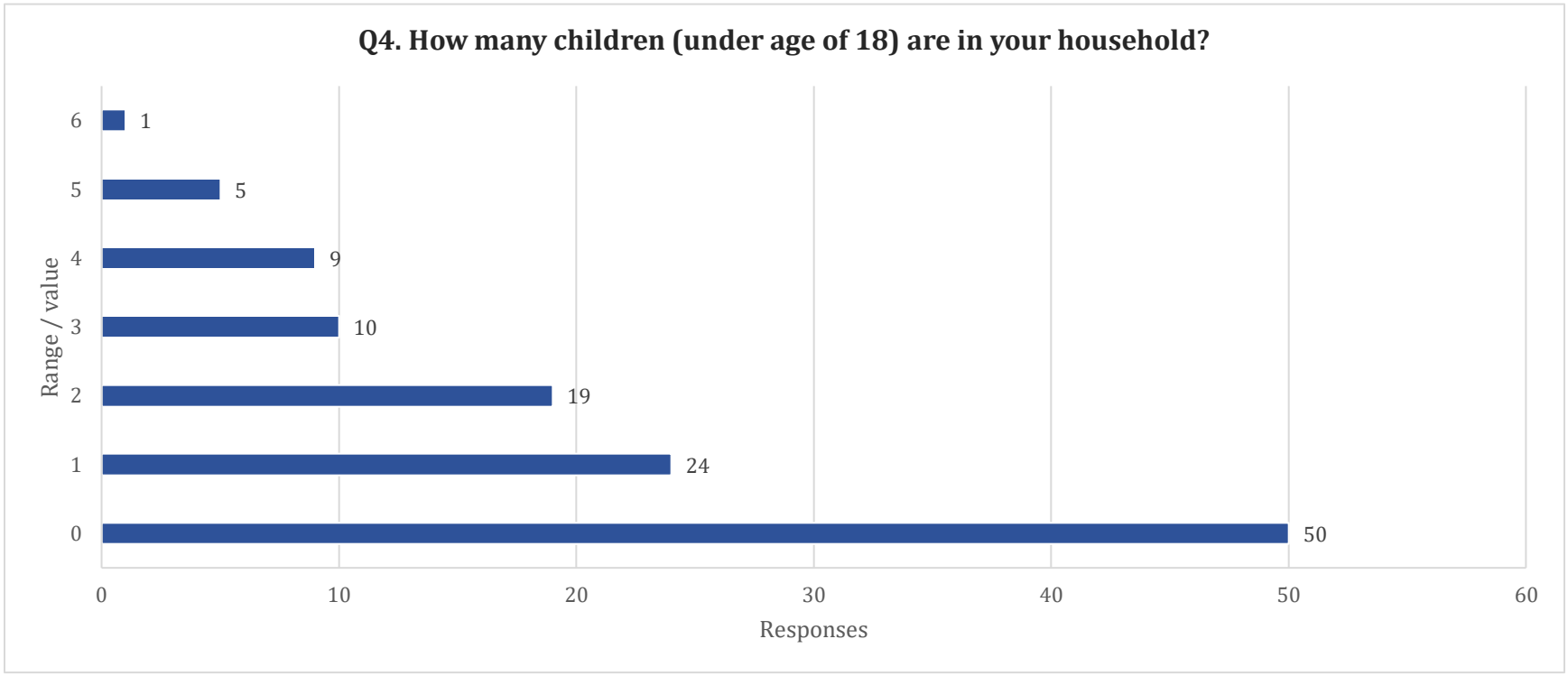
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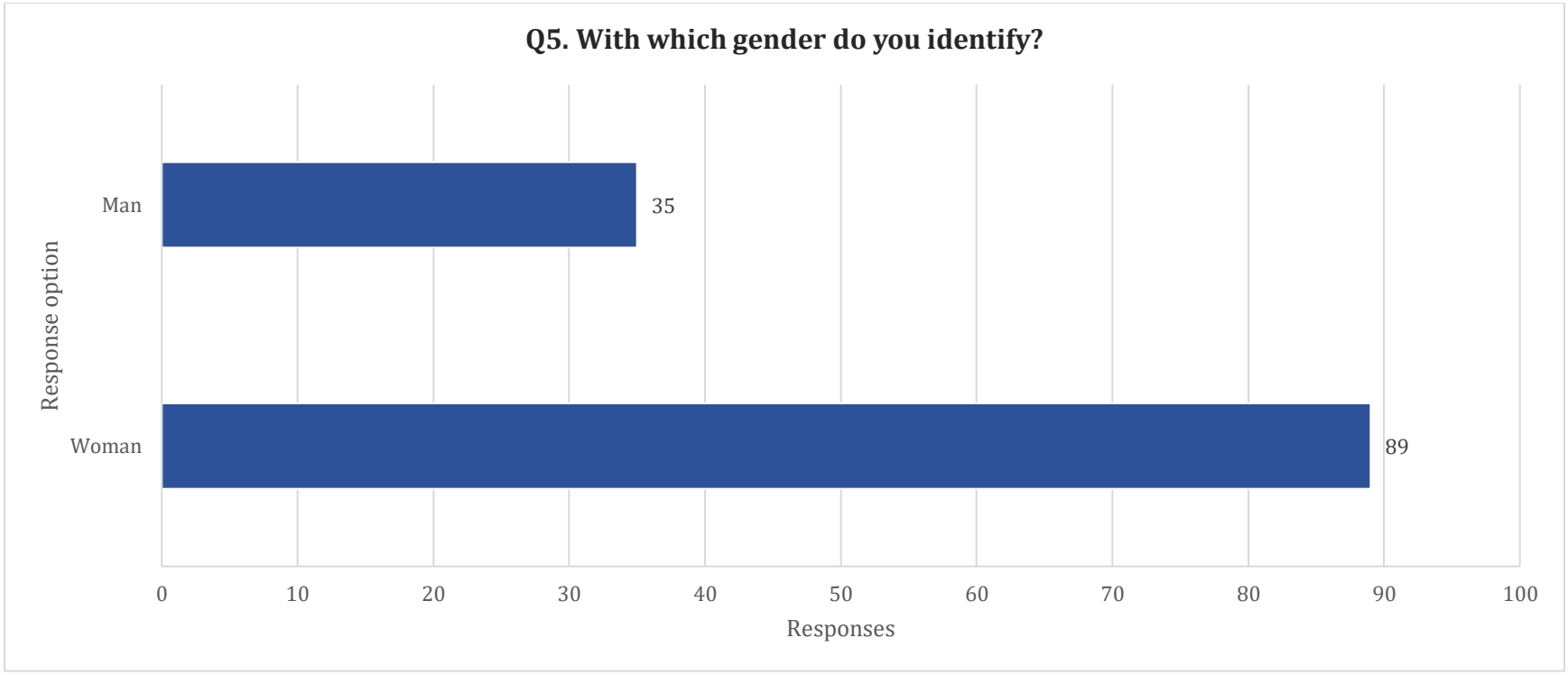
Distribution of Survey Items

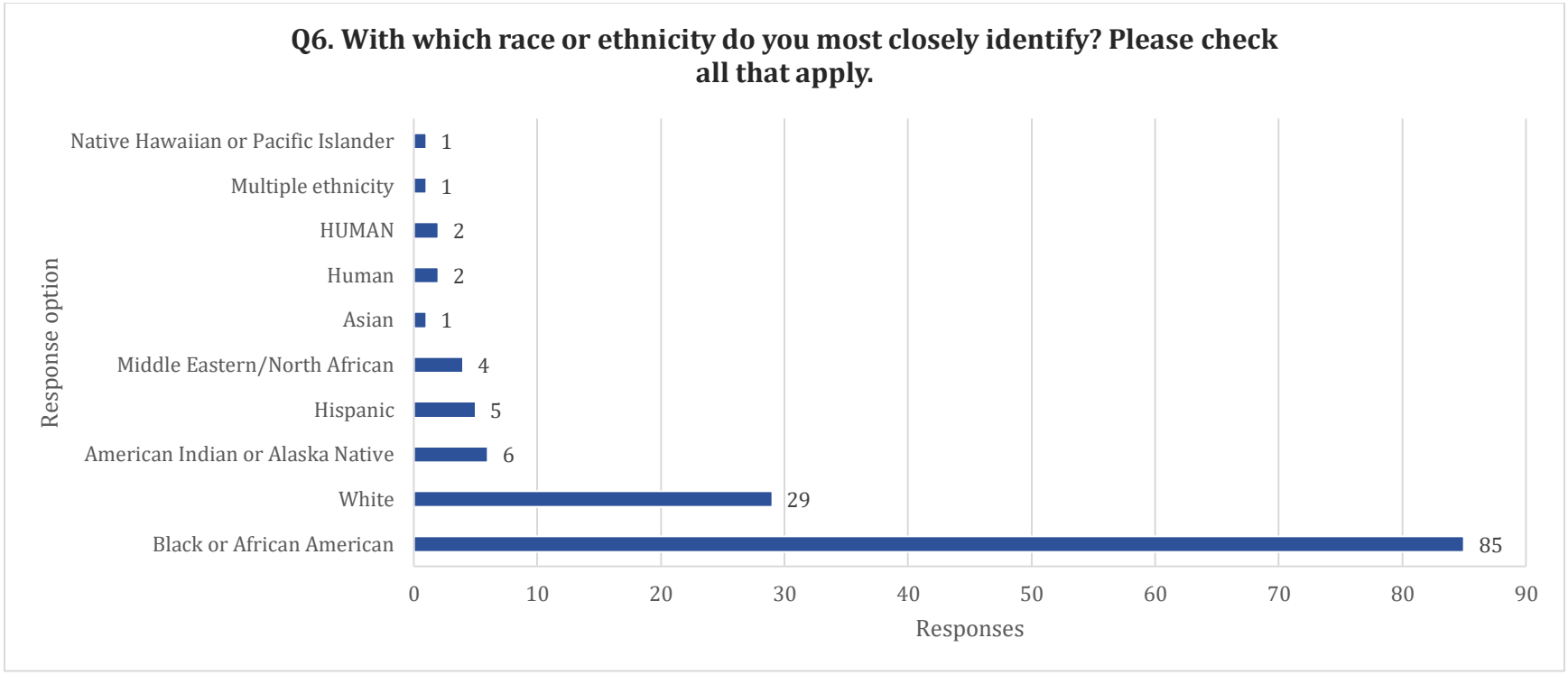


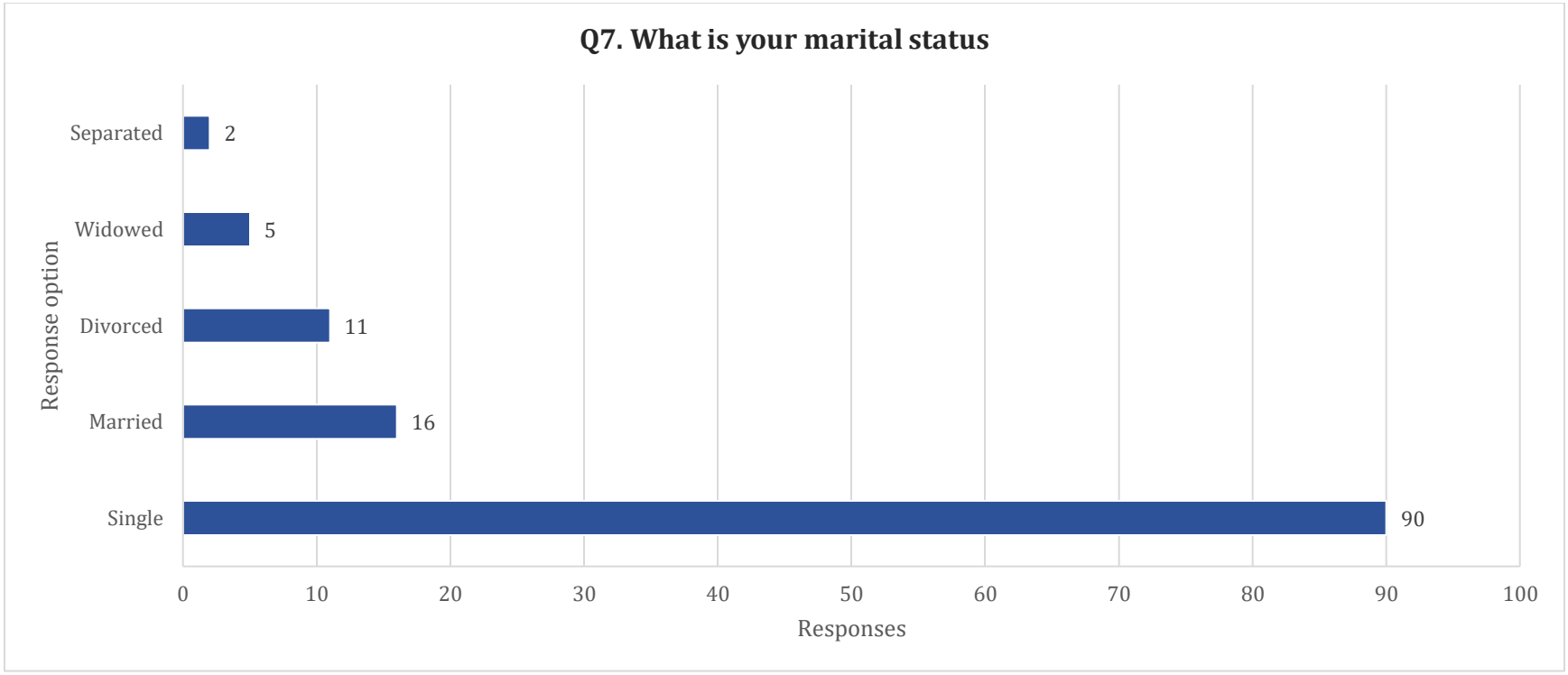

Q2. What is your age? (Number)
65+
55–64
45–54
35–44
25–34
18–24
Under 18
14
13
26
27
28
14
1
Range / value
0
5
10
15
20
25
30
Responses

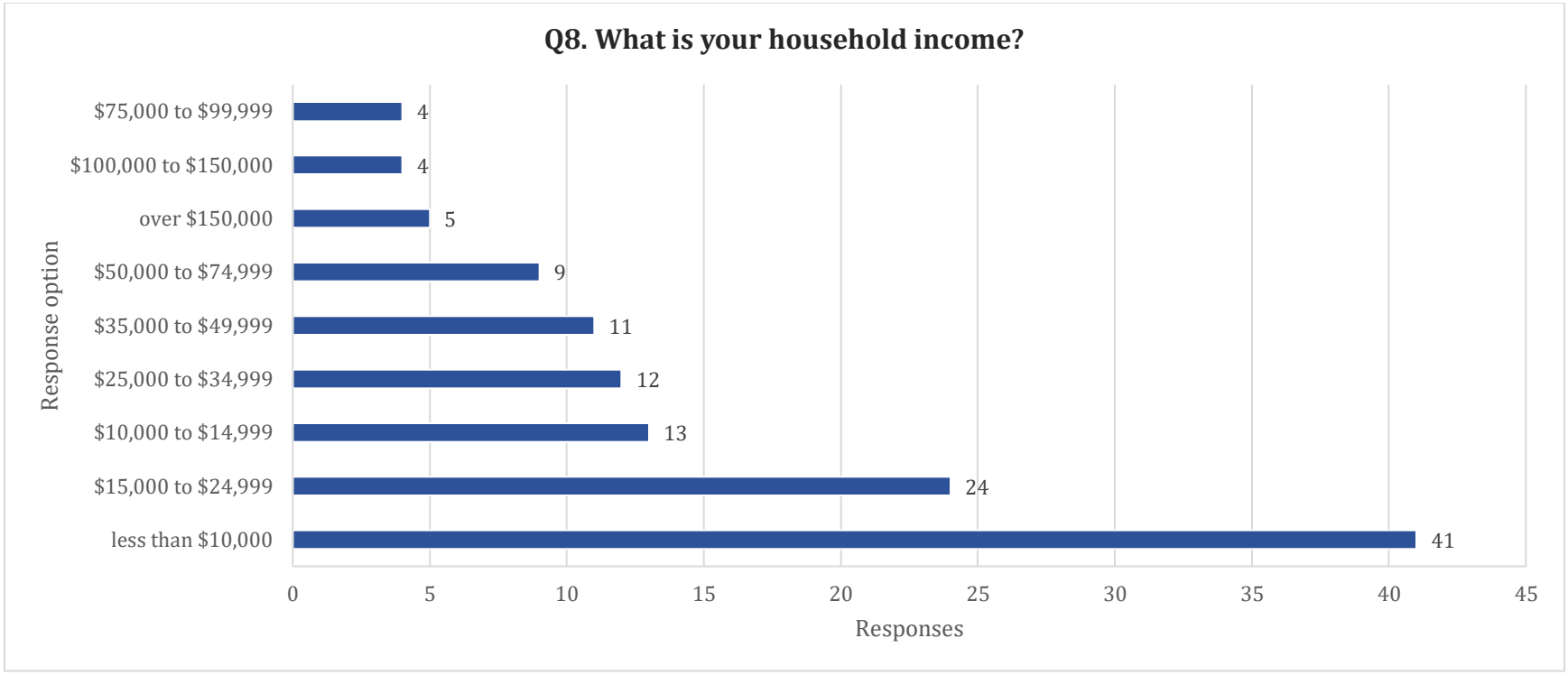

Q3. What is the number of people in your household?
Range / value
9
7
6
5
4
3
2
1
1
6
6
10
24
18
34
21
0
5
10
15
20
25
30
35
40
Responses

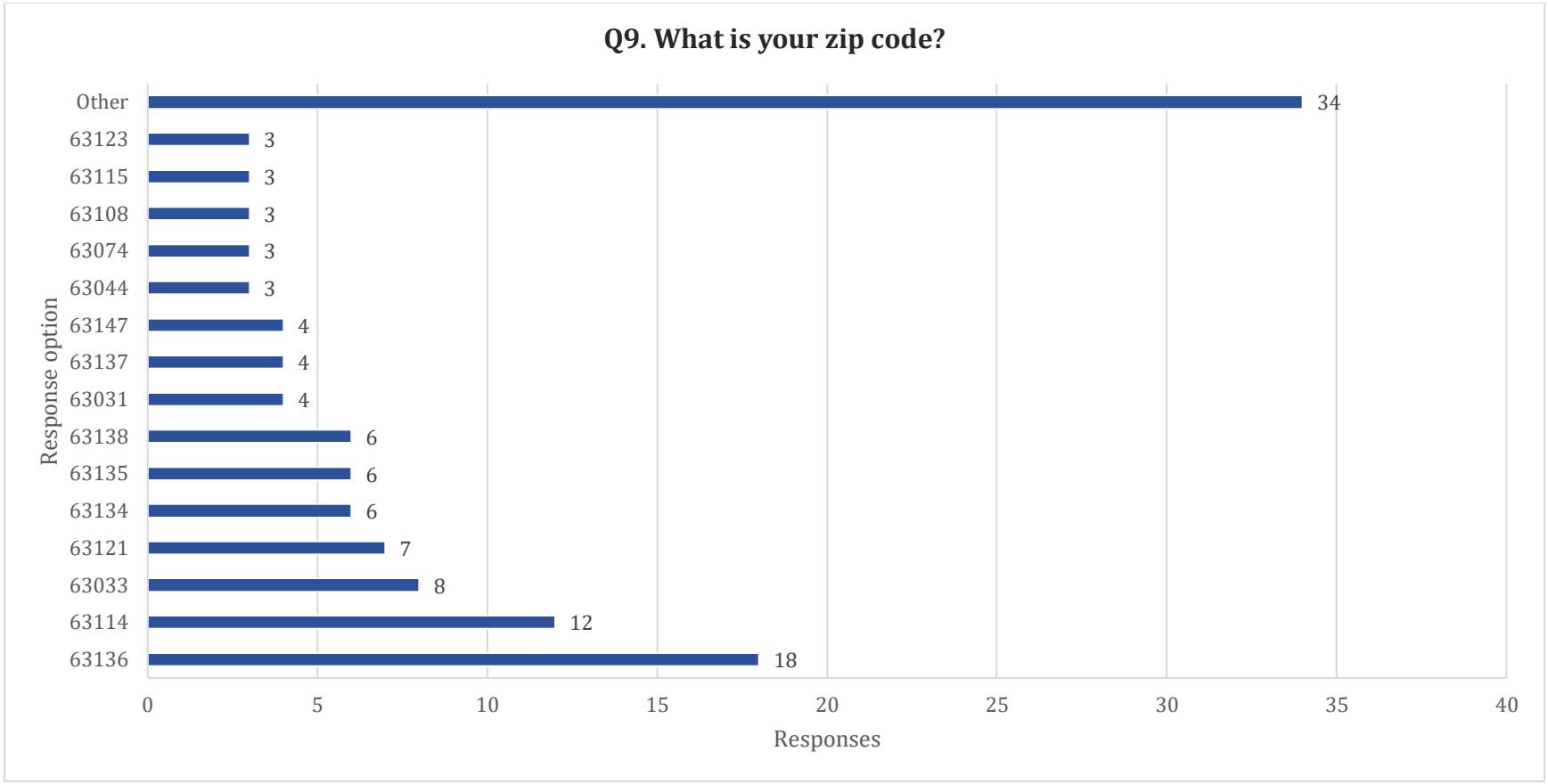

Q4. How many children (under age of 18) are in your household?
Range / value
6
5
4
3
2
1
0
1
5
9
10
19
24
50
0
10
20
30
40
50
60
Responses

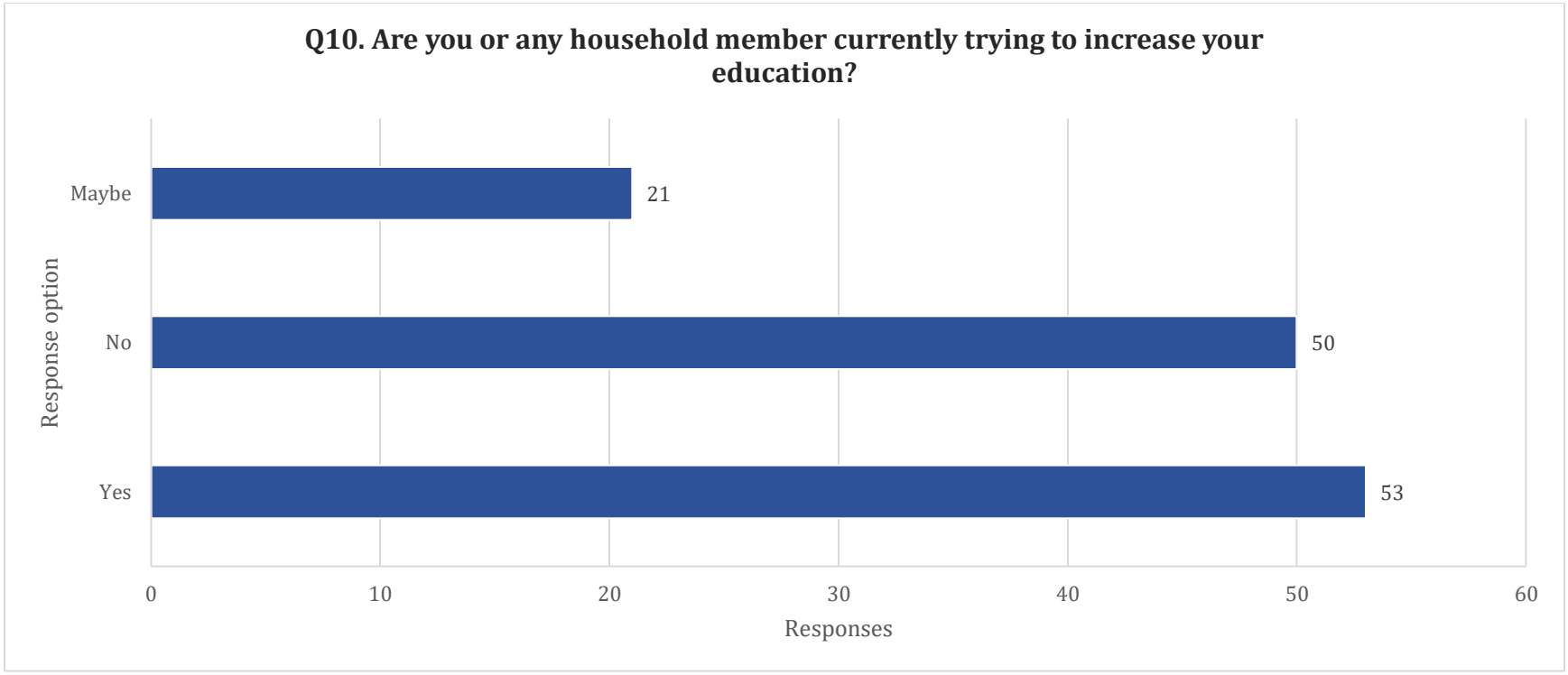

Q5. With which gender do you identify?
Response option
Man
Woman
35
89
0
10
20
30
40
50
60
70
80
90
100
Responses

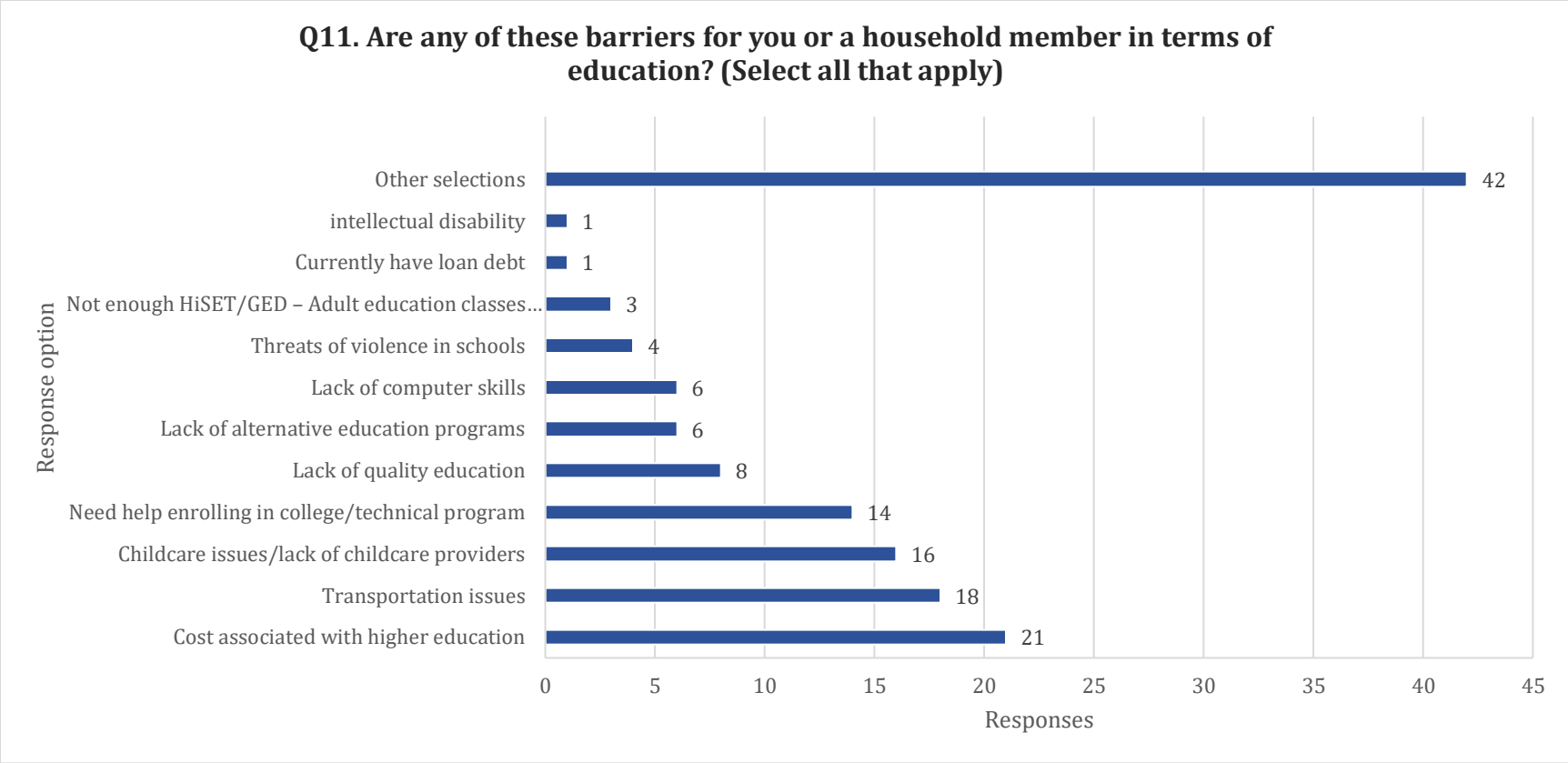

Q6. With which race or ethnicity do you most closely identify? Please check all that apply.
Response option
Native Hawaiian or Pacific Islander
Multiple ethnicity
HUMAN
Human
Asian
Middle Eastern/North African
Hispanic
American Indian or Alaska Native
White
Black or African American
1
1
2
2
1
4
5
6
29
85
0
10
20
30
40
50
60
70
80
90
Responses


Q7. What is your marital status
Response option
Separated
2
Widowed
5
Divorced
11
Married
16
Single
90
0
10
20
30
40
50
60
70
80
90
100
Responses

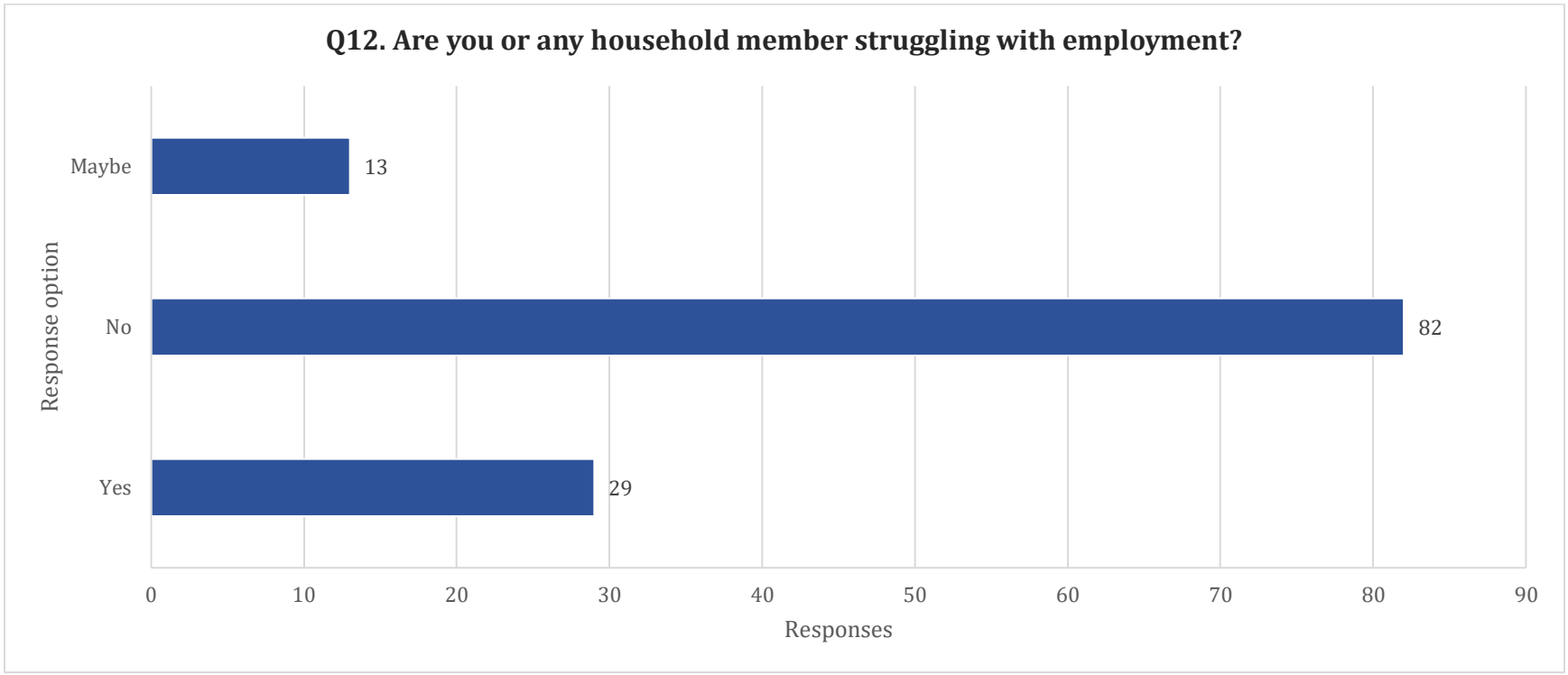

Q8. What is your household income?
Response option
$75,000 to $99,999
4
$100,000 to $150,000
4
over $150,000
5
$50,000 to $74,999
9
$35,000 to $49,999
11
$25,000 to $34,999
12
$10,000 to $14,999
13
$15,000 to $24,999
24
less than $10,000
41
0
5
10
15
20
25
30
35
40
45
Responses

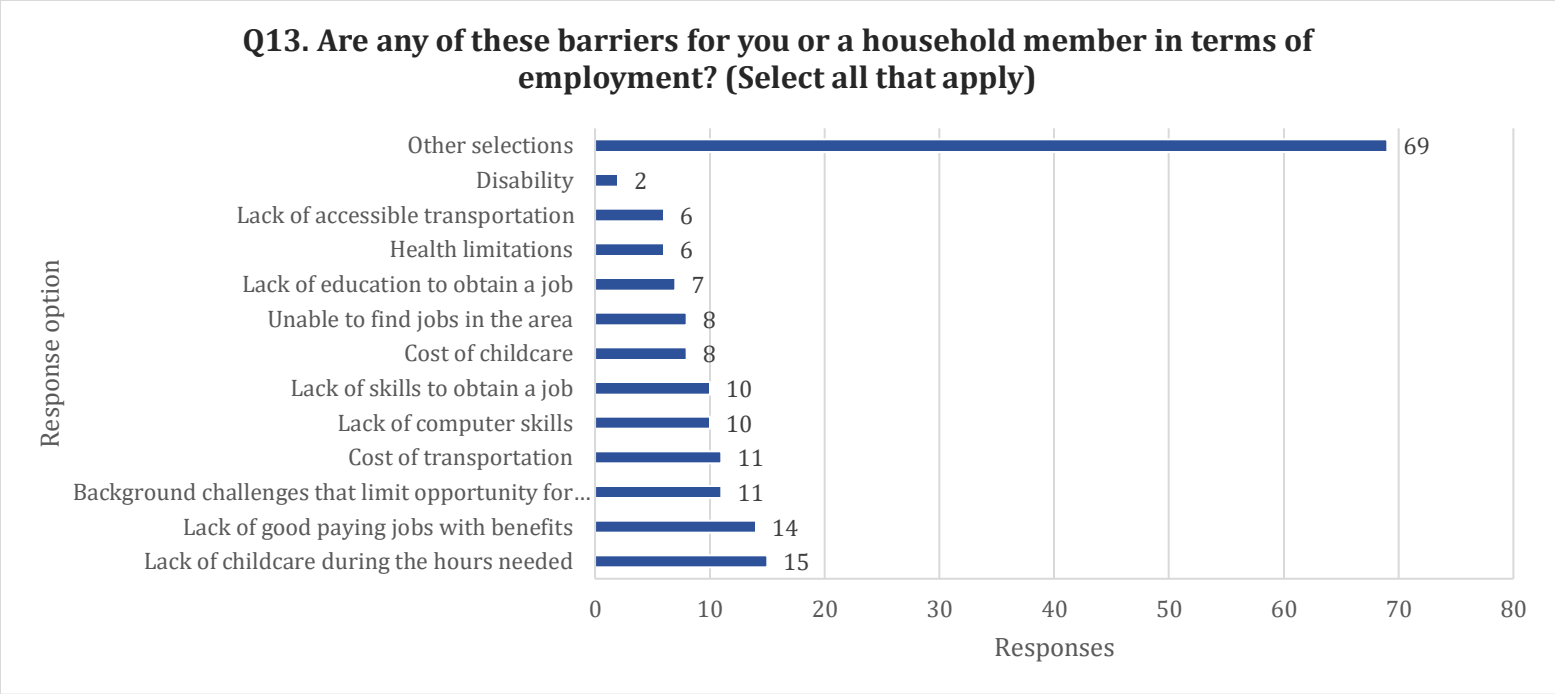

Q9. What is your zip code?
Response option
Other
63123
63115
63108
63074
63044
63147
63137
63031
63138
63135
63134
63121
63033
63114
63136
34
3
3
3
3
3
4
4
4
6
6
6
7
8
12
18
0
5
10
15
20
25
30
35
40
Responses


Q10. Are you or any household member currently trying to increase your education?
Response option
Maybe
No
Yes
21
50
53
0
10
20
30
40
50
60
Responses



Q11 Other / Write-in Selection
Threats of community violence
NONE REALLY / None
Lack of dropout prevention programs
Autism, sensory-processing disorder, speech delay, school safety/quality concerns, and homeschooling
Unemployment / income needed to apply for school


Q12. Are you or any household member struggling with employment?
Response option
Maybe
No
Yes
13
82
29
0
10
20
30
40
50
60
70
80
90
Responses



Q13 Other / Write-in Selection

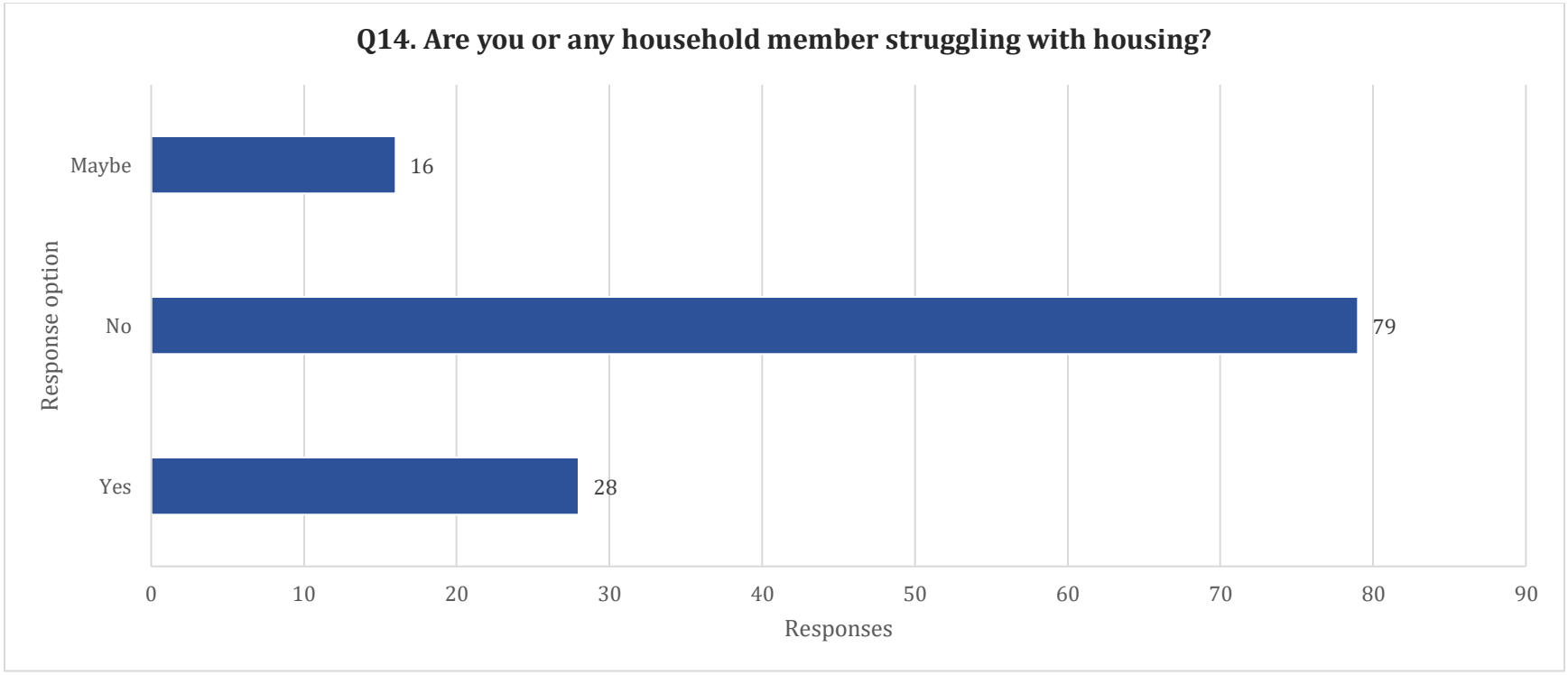
CURRENT JOB SUCKS
Need work from home job

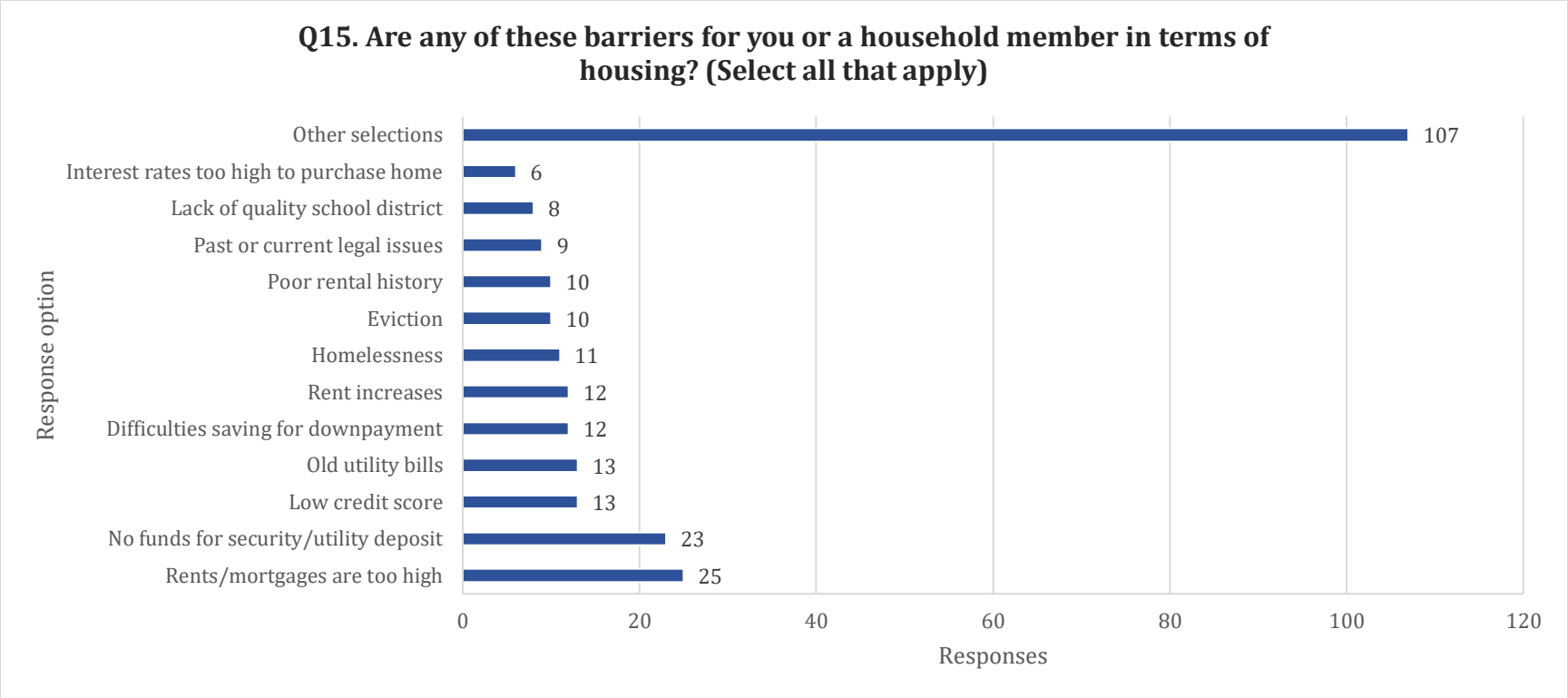
Unable to find remote job

No resume

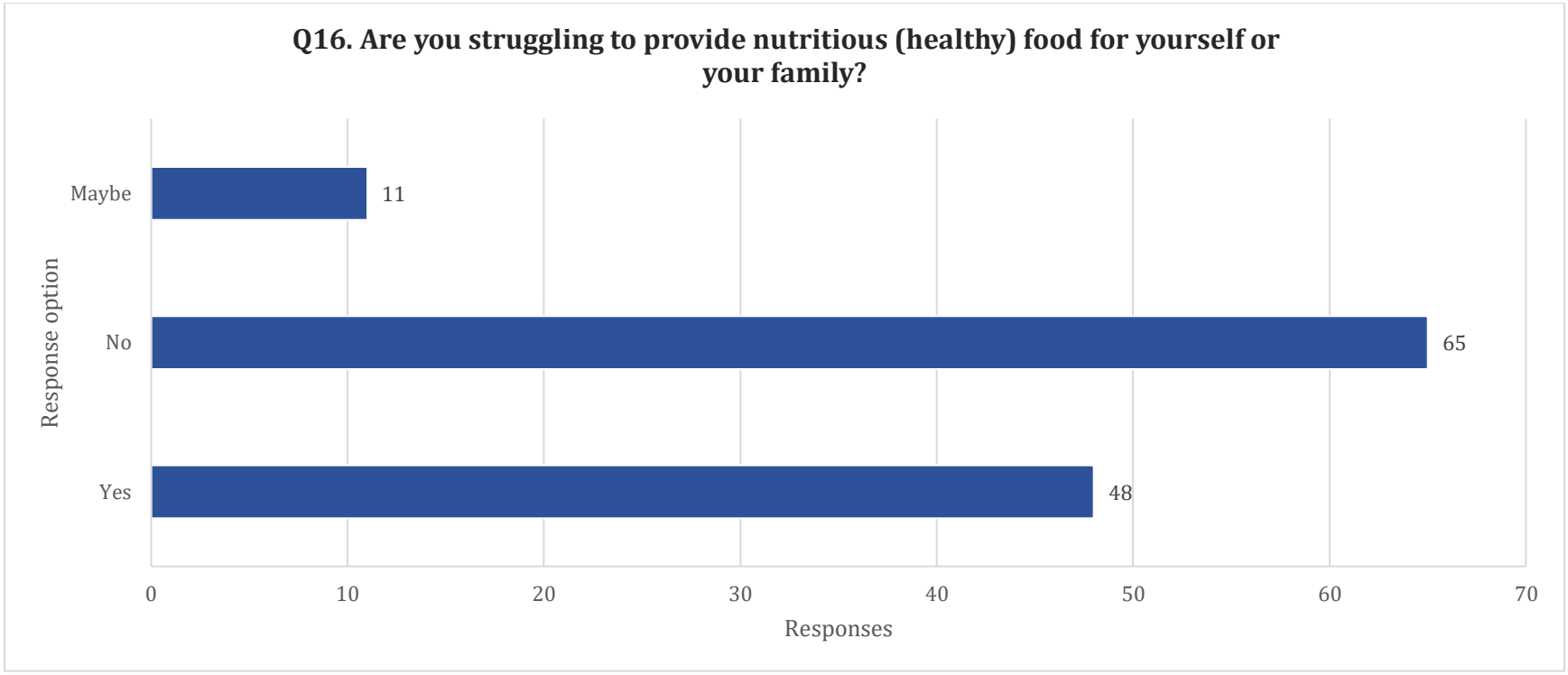
I take care of my special needs child who has previously went thru 3 day cares after the third I quit trying to force him into daycare. He would scream to the top of his lungs the entire time there and all three let me know they just didn't think daycare was going to be an option.

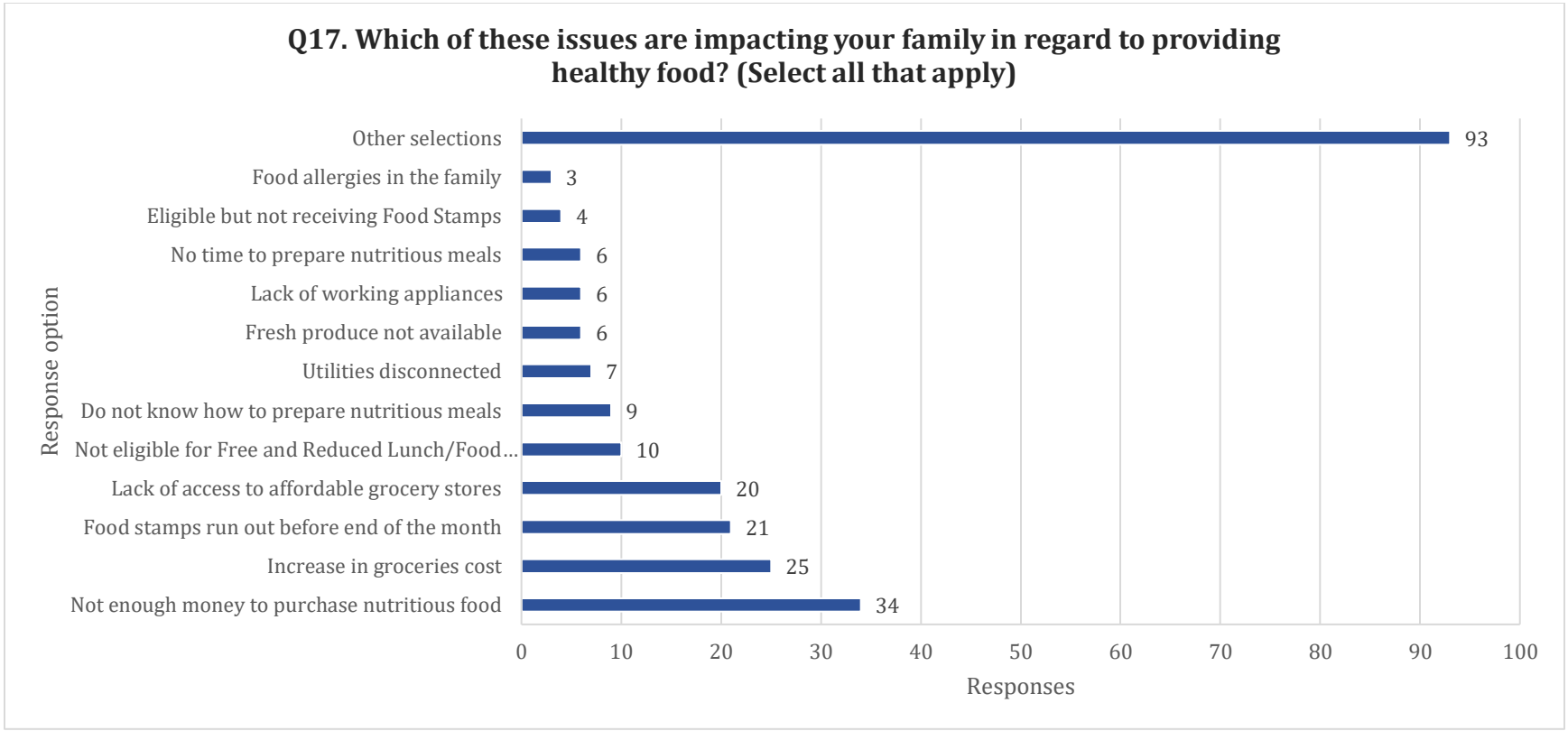
elderly assisting while unemployed and homeless


Q14. Are you or any household member struggling with housing?
Response option
Maybe
No
Yes
16
79
28
0
10
20
30
40
50
60
70
80
90
Responses



Q15 Other / Write-in Selection
Disability
Economic and coercive abuse for almost 7 years.
Excellent availability to assist elderly with open hours

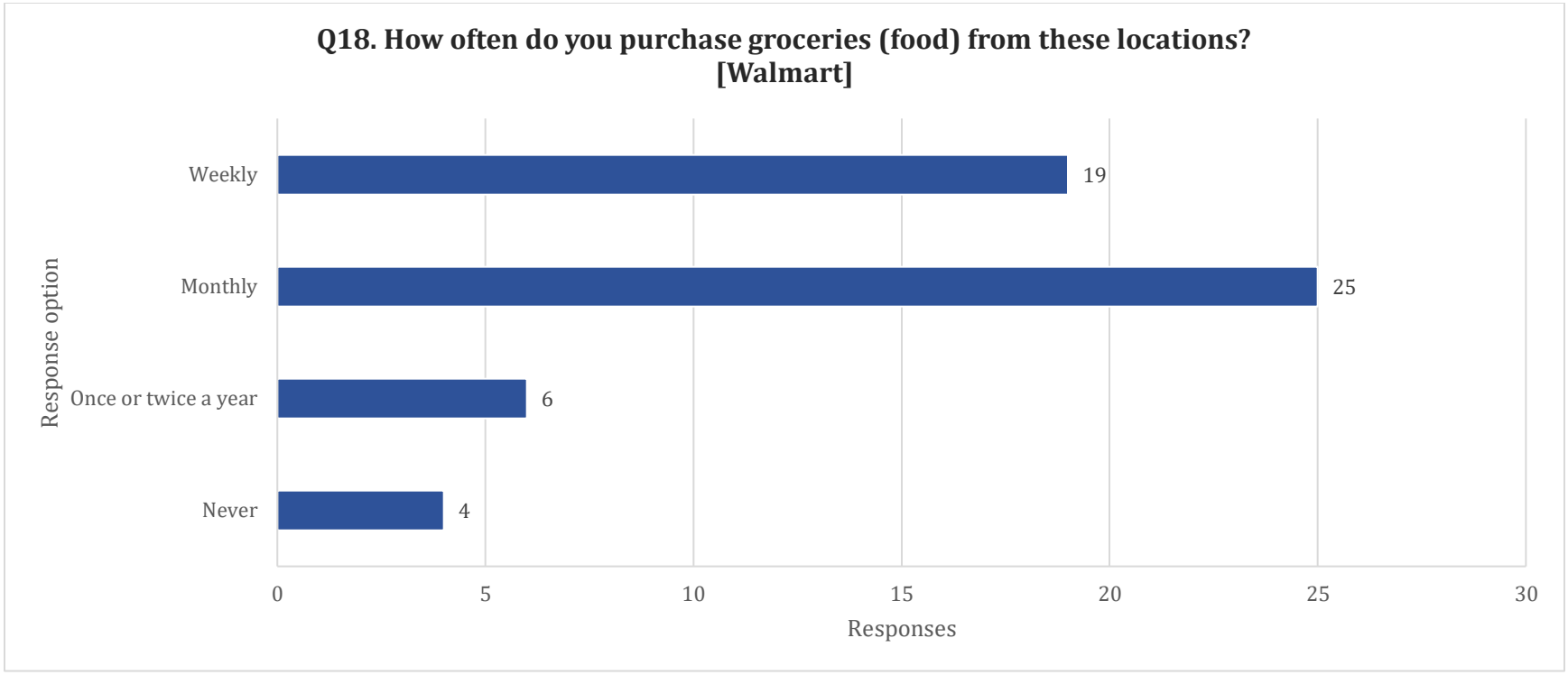

Q16. Are you struggling to provide nutritious (healthy) food for yourself or your family?
Response option
Maybe
No
Yes
11
65
48
0
10
20
30
40
50
60
70
Responses

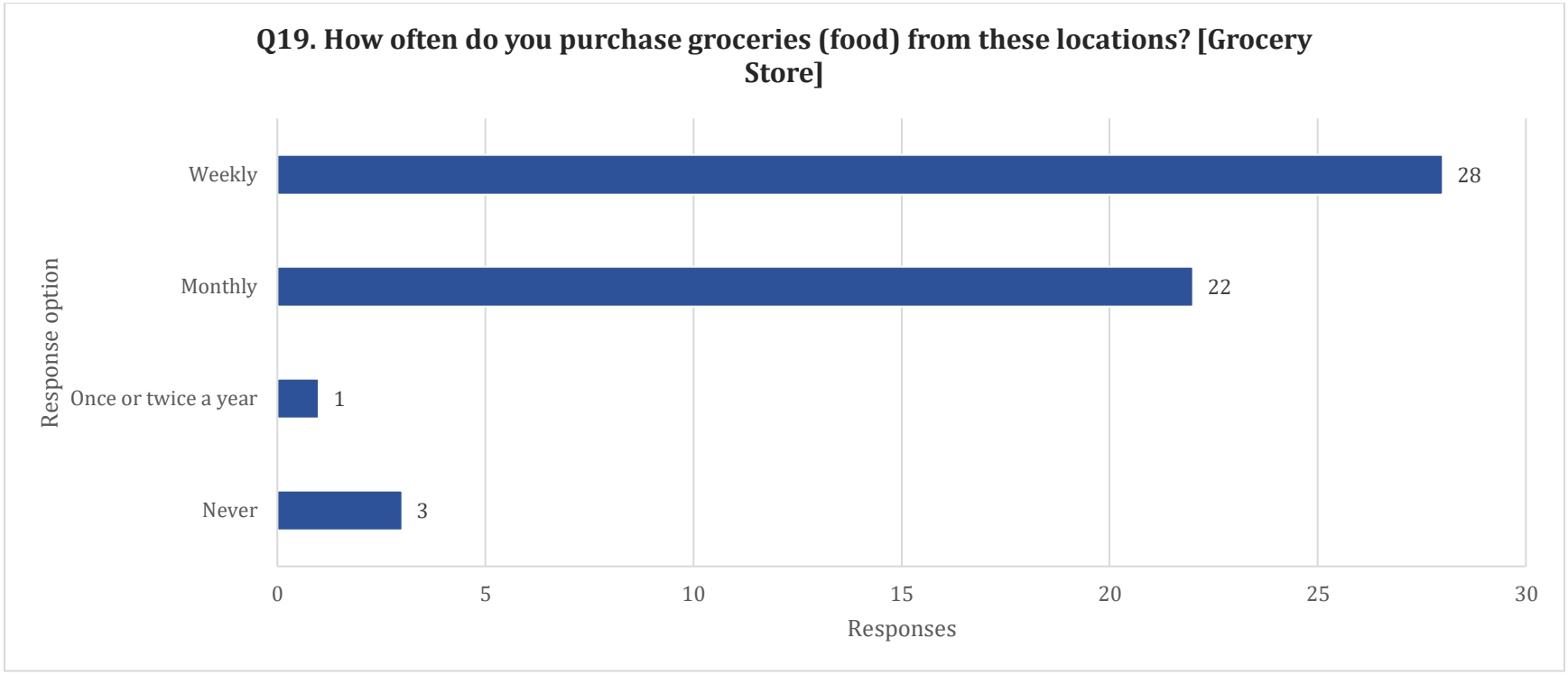


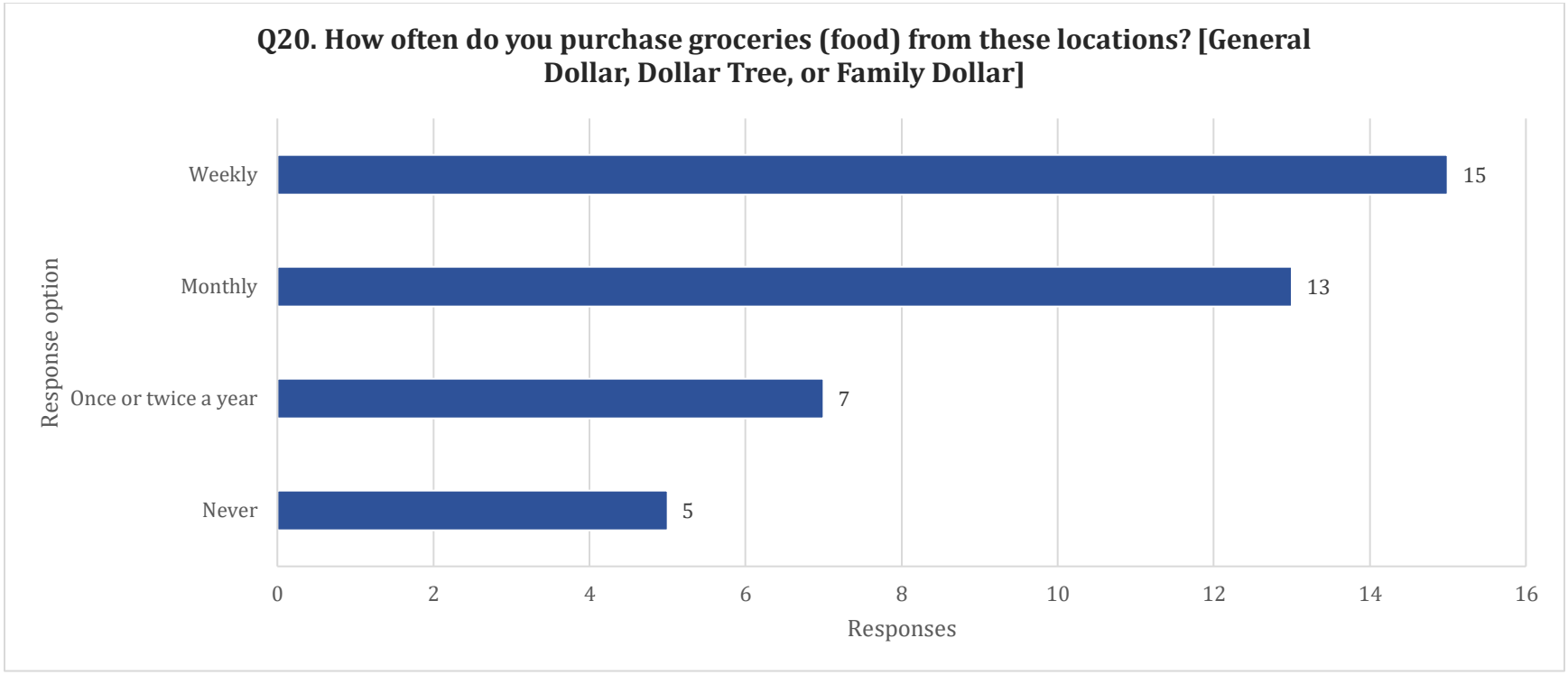
Q17 Other / Write-in Selection

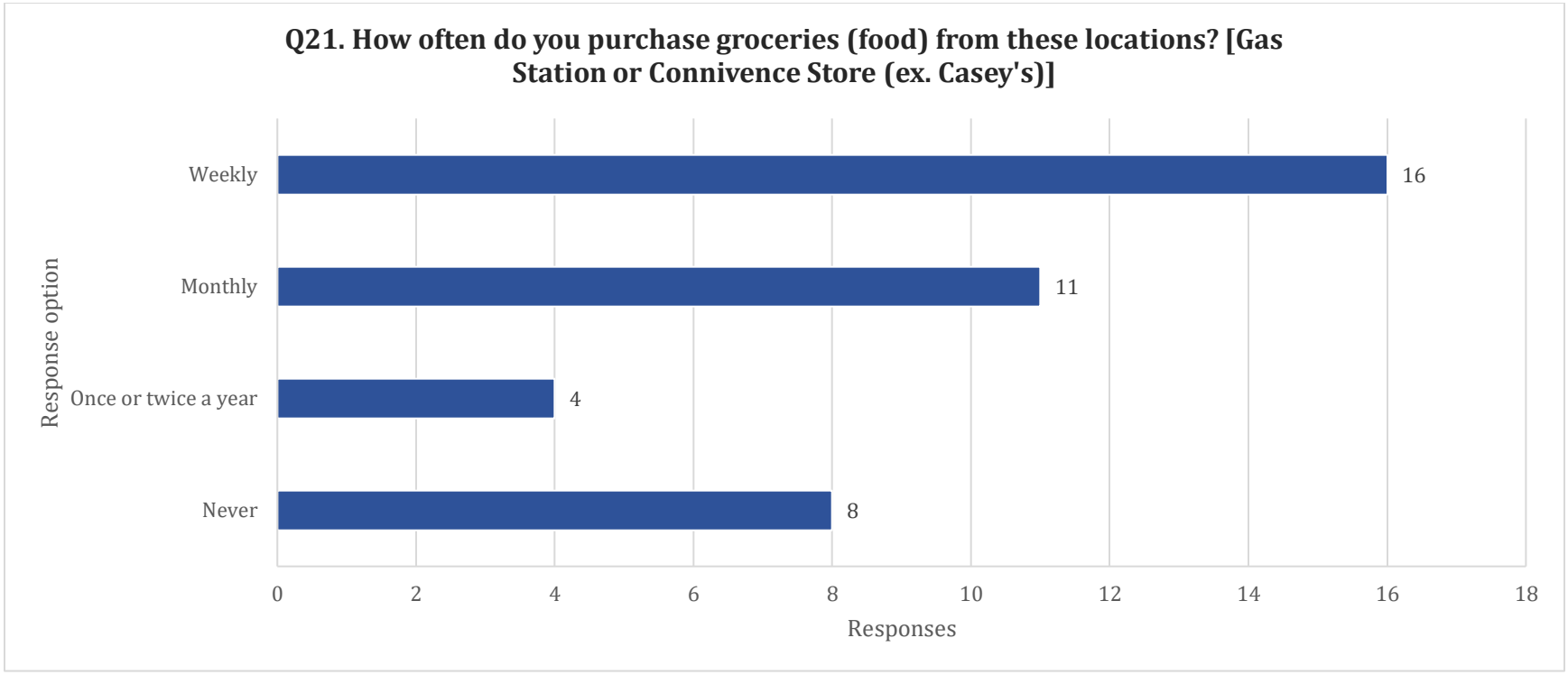
My food stamps were taken due to my son's father. He's comes and goes and when he was here I had reapply and they wanted proof of income and he refused to provide that so my foodstamps were cut.

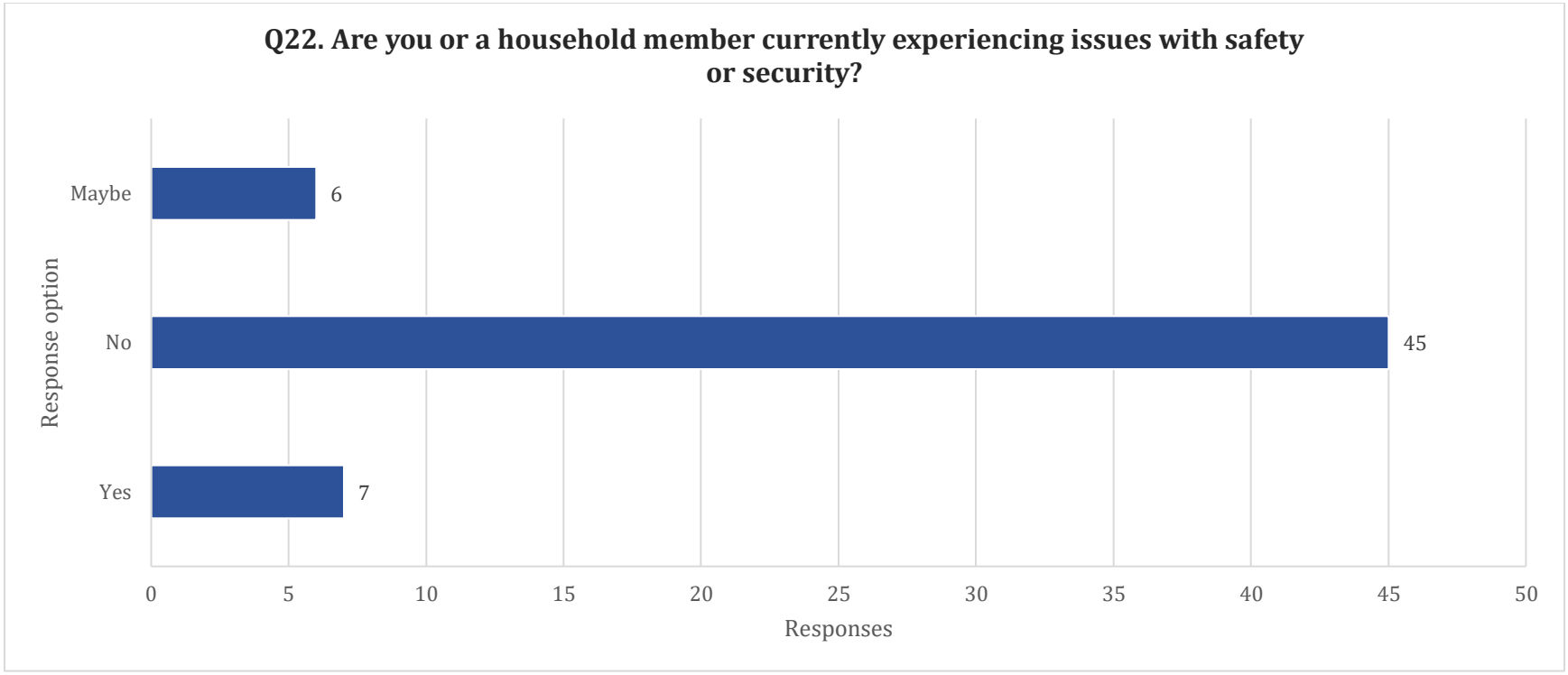
Work / groc fluids - unemployed not $1,850 cost of groc fluids

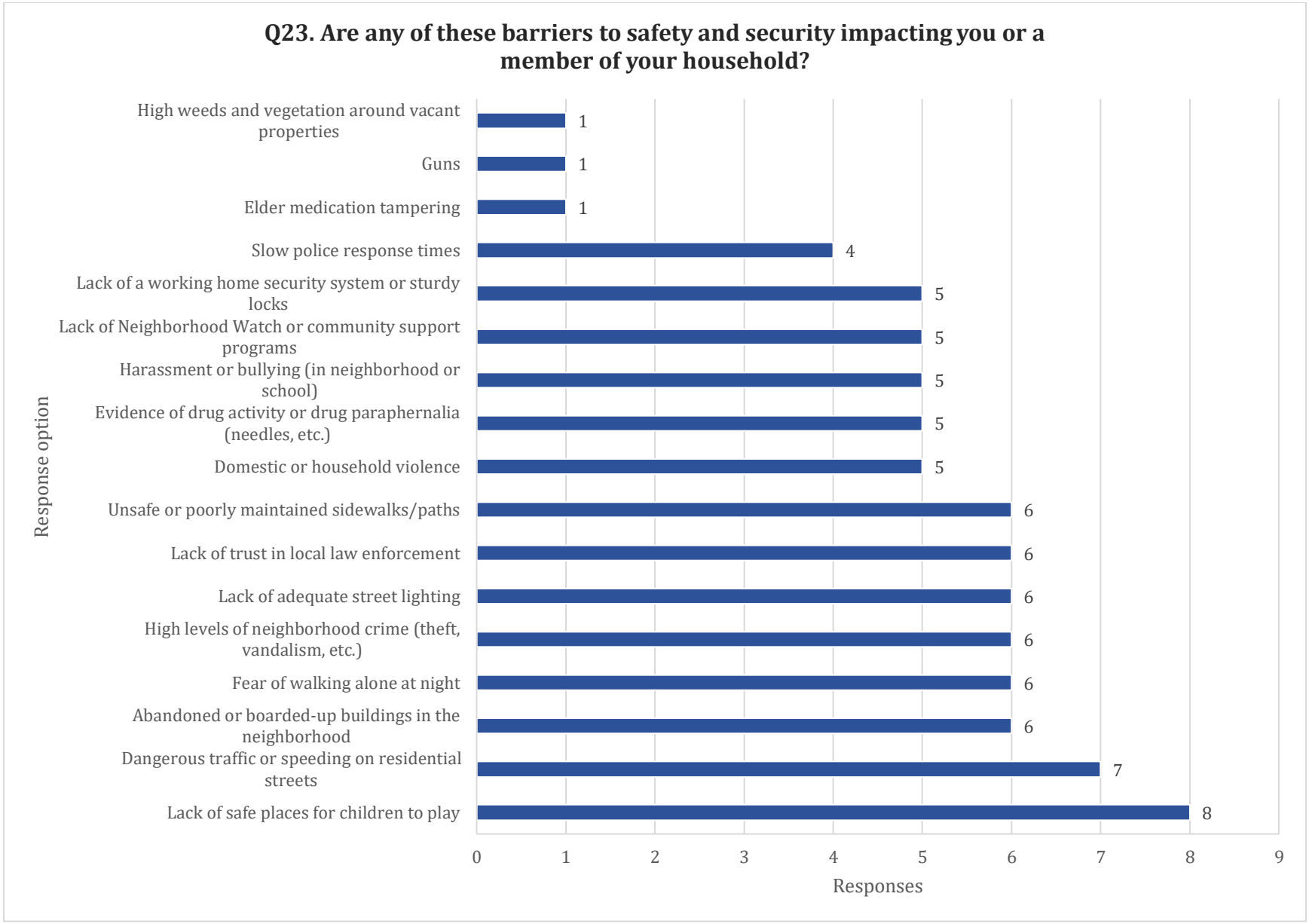

Q18. How often do you purchase groceries (food) from these locations? [Walmart]
Response option
Weekly
Monthly
Once or twice a year
Never
19
25
6
4
0
5
10
15
20
25
30
Responses

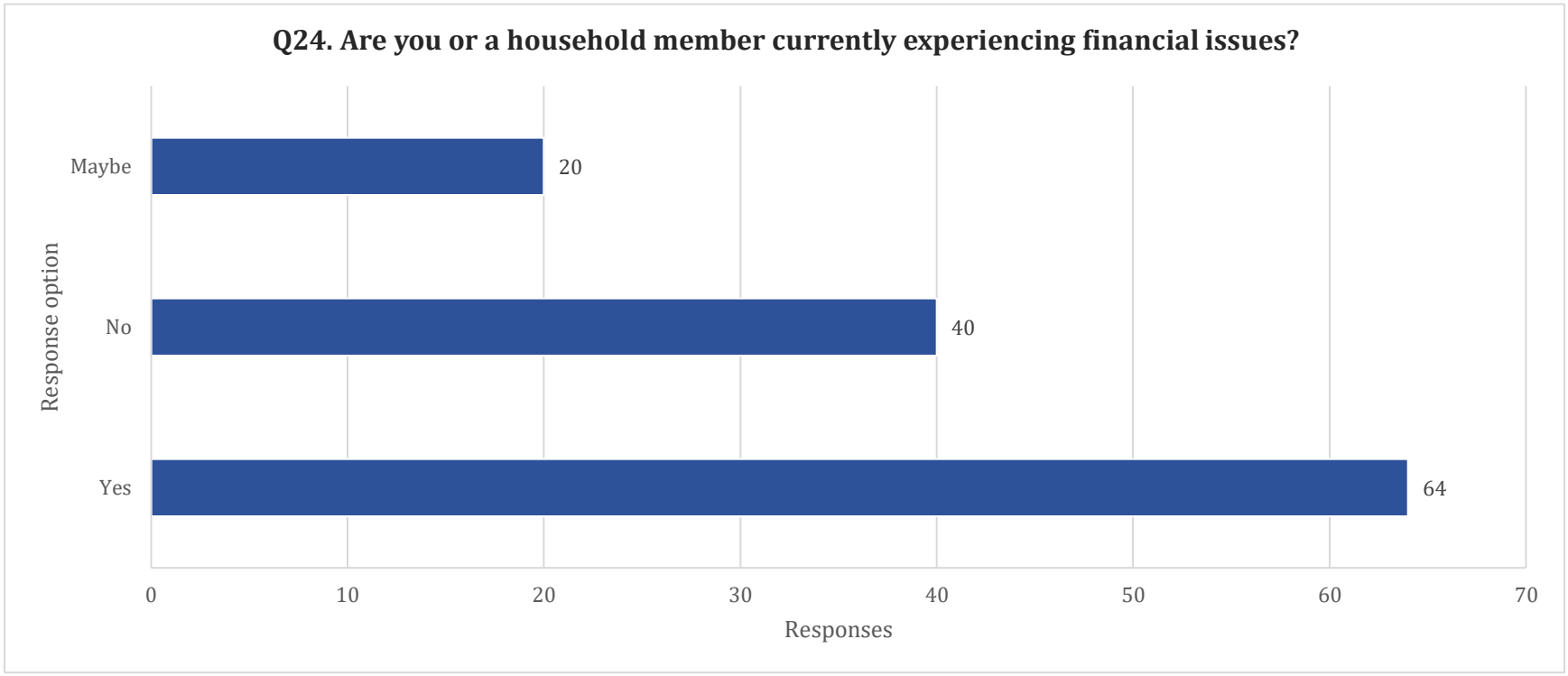

Q19. How often do you purchase groceries (food) from these locations? [Grocery Store]
Response option
Weekly
Monthly
Once or twice a year
Never
28
22
1
3
0
5
10
15
20
25
30
Responses

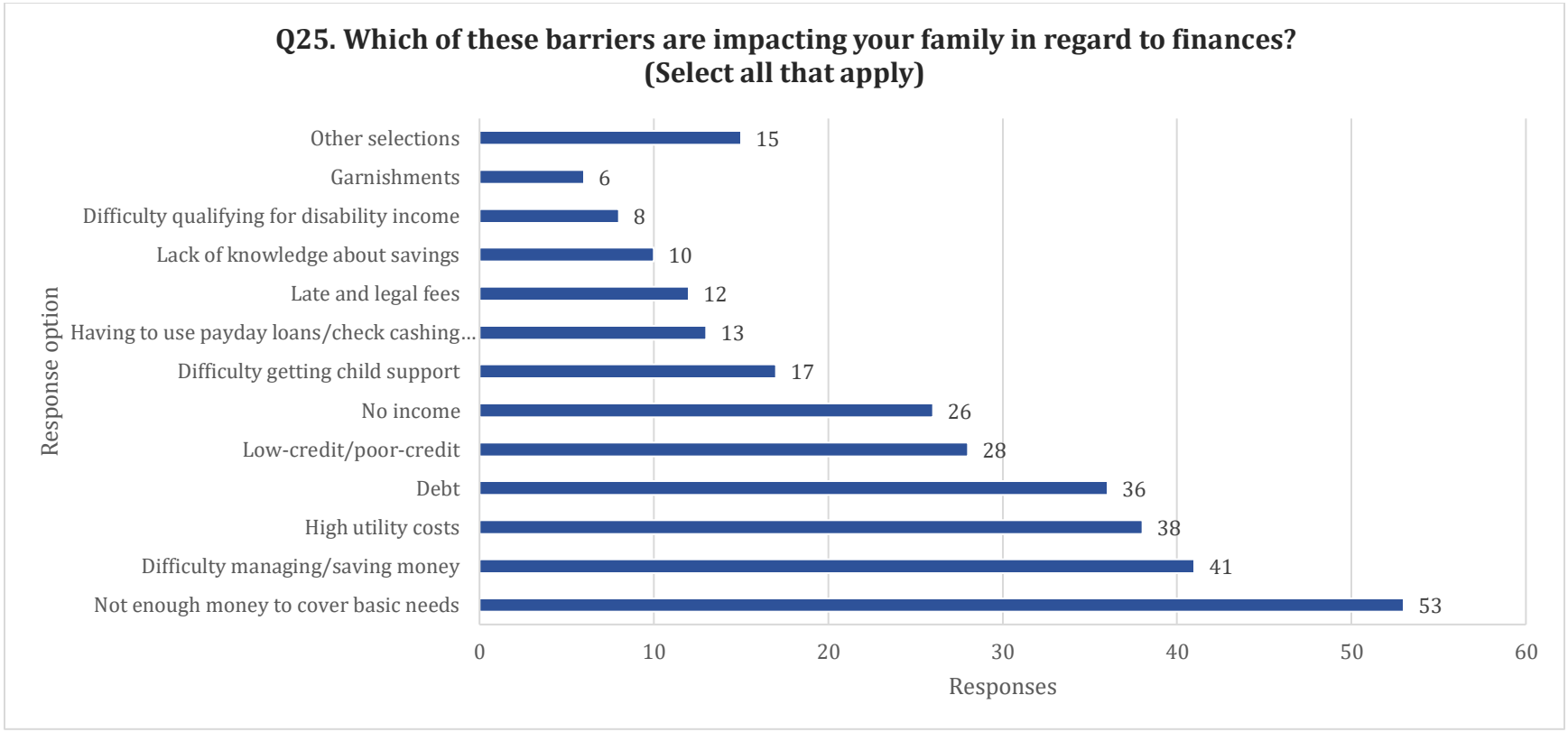

Q20. How often do you purchase groceries (food) from these locations? [General Dollar, Dollar Tree, or Family Dollar]
Response option
Weekly
Monthly
Once or twice a year
Never
15
13
7
5
0
2
4
6
8
10
12
14
16
Responses

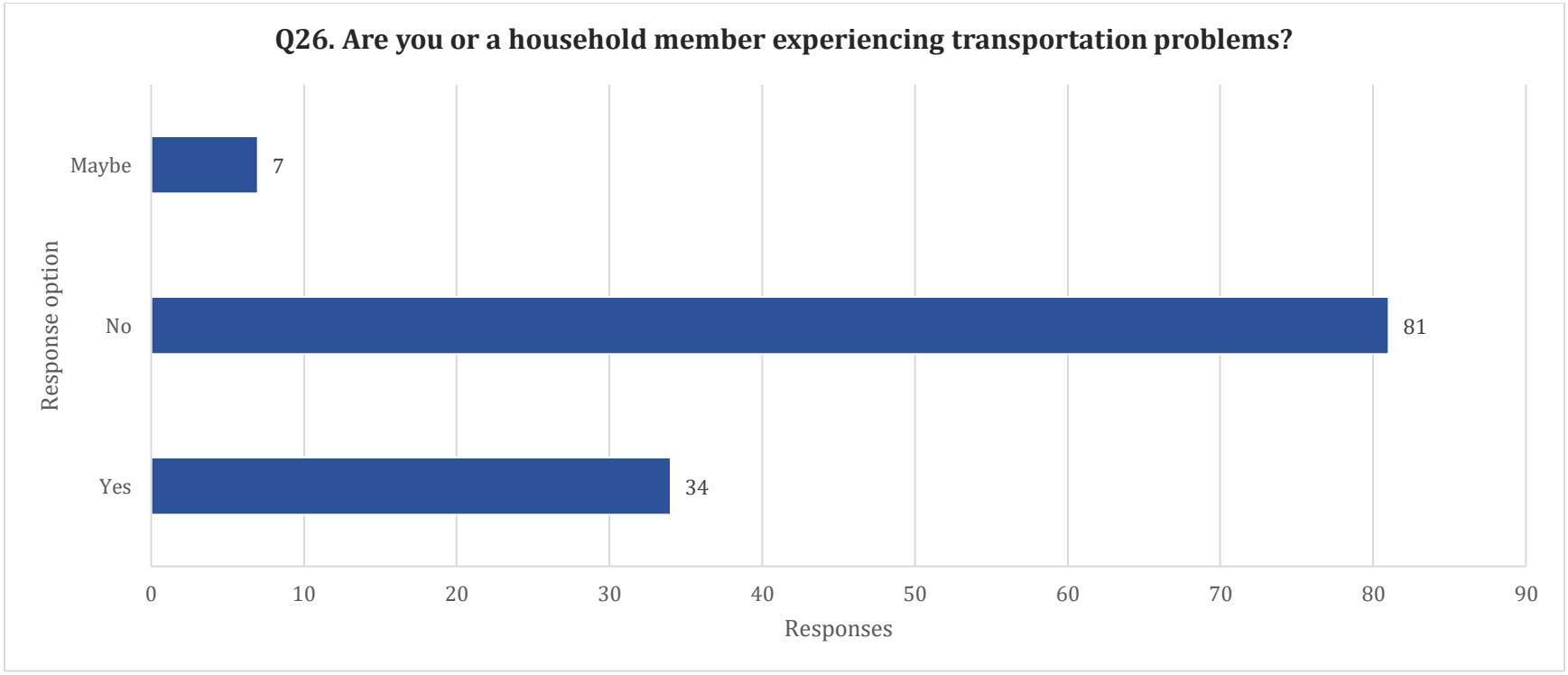

Q21. How often do you purchase groceries (food) from these locations? [Gas Station or Connivence Store (ex. Casey's)]
Response option
Weekly
Monthly
Once or twice a year
Never
16
11
4
8
0
2
4
6
8
10
12
14
16
18
Responses

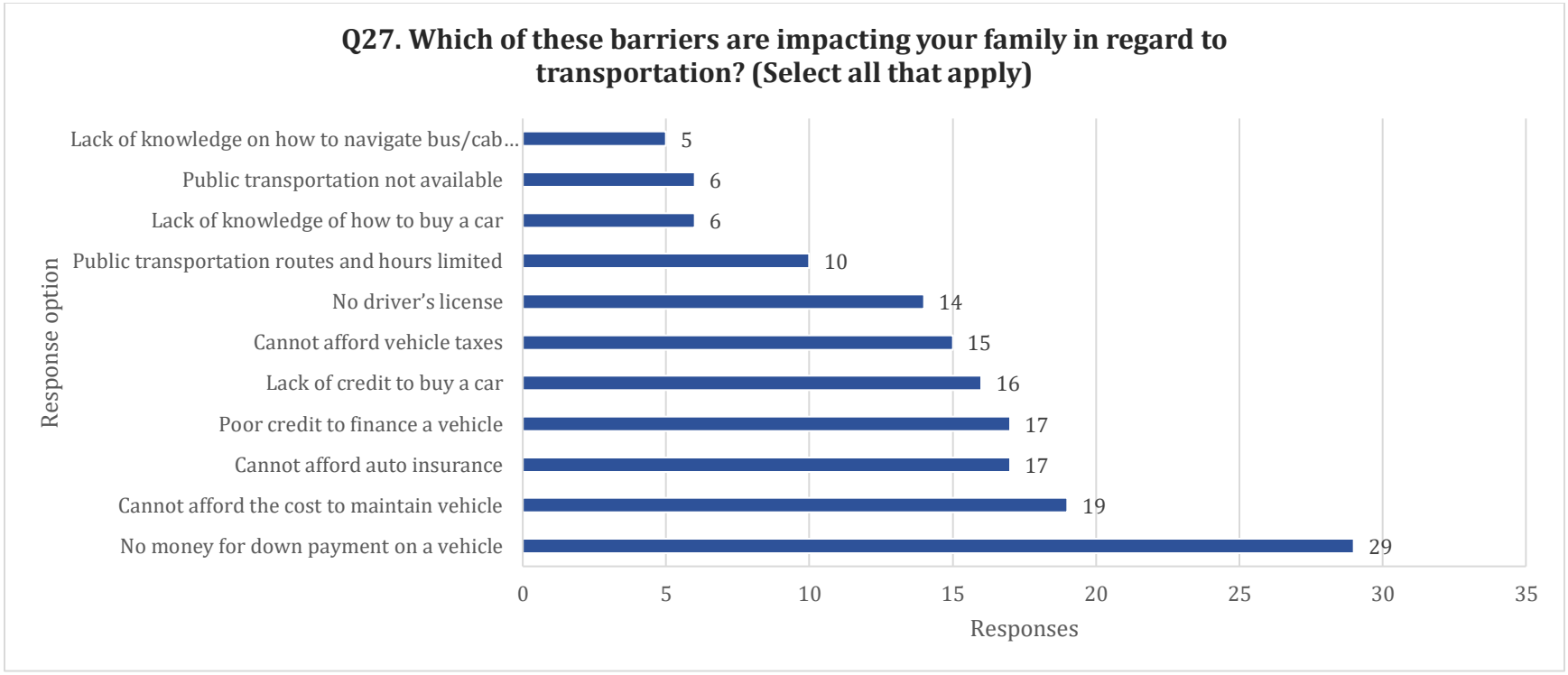

Q22. Are you or a household member currently experiencing issues with safety or security?
Response option
Maybe
No
Yes
6
45
7
0
5
10
15
20
25
30
35
40
45
50
Responses

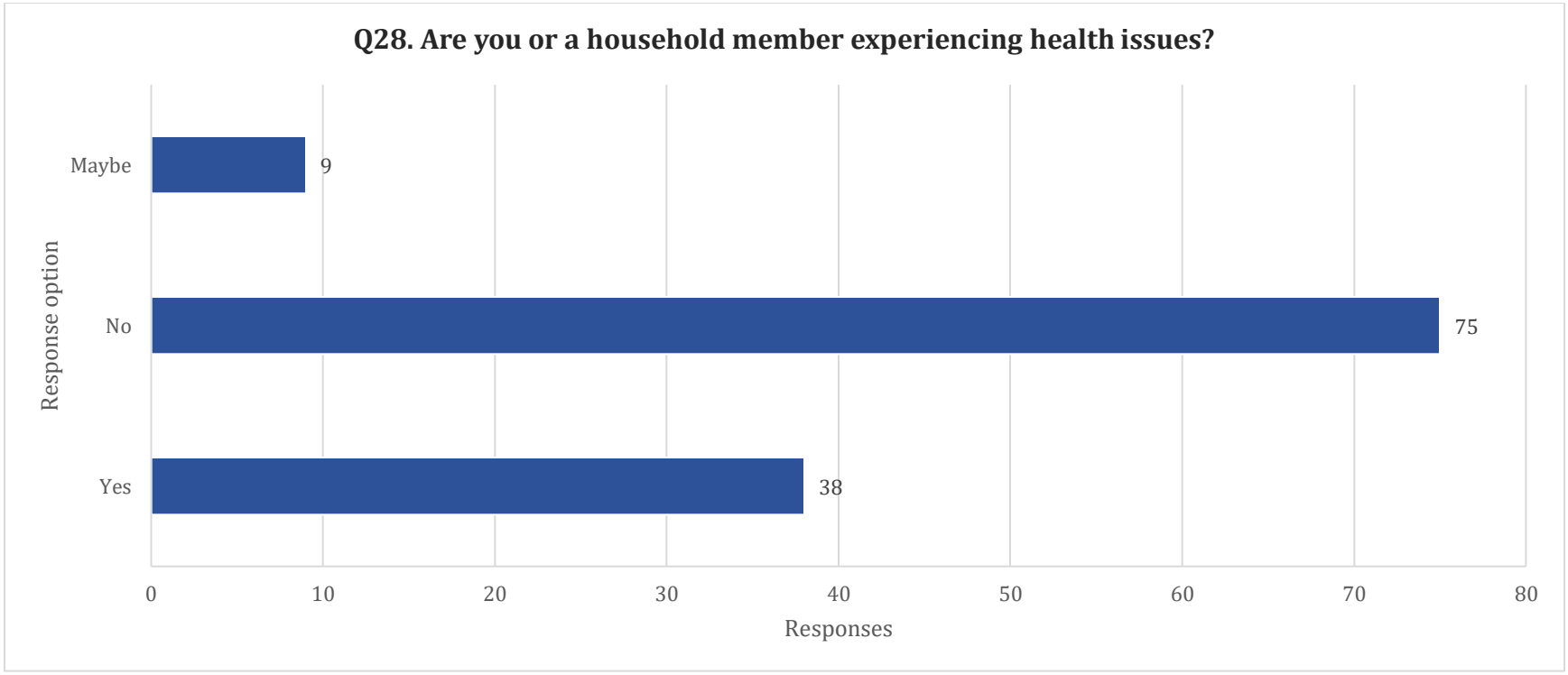

Q23. Are any of these barriers to safety and security impacting you or a member of your household?
Response option
High weeds and vegetation around vacant properties
1
Guns
1
Elder medication tampering
1
Slow police response times
4
Lack of a working home security system or sturdy locks
5
Lack of Neighborhood Watch or community support programs
5
Harassment or bullying (in neighborhood or school)
5
Evidence of drug activity or drug paraphernalia (needles, etc.)
5
Domestic or household violence
5
Unsafe or poorly maintained sidewalks/paths
6
Lack of trust in local law enforcement
6
Lack of adequate street lighting
6
High levels of neighborhood crime (theft, vandalism, etc.)
6
Fear of walking alone at night
6
Abandoned or boarded-up buildings in the neighborhood
6
Dangerous traffic or speeding on residential streets
7
Lack of safe places for children to play
8
0
1
2
3
4
5
6
7
8
9
Responses

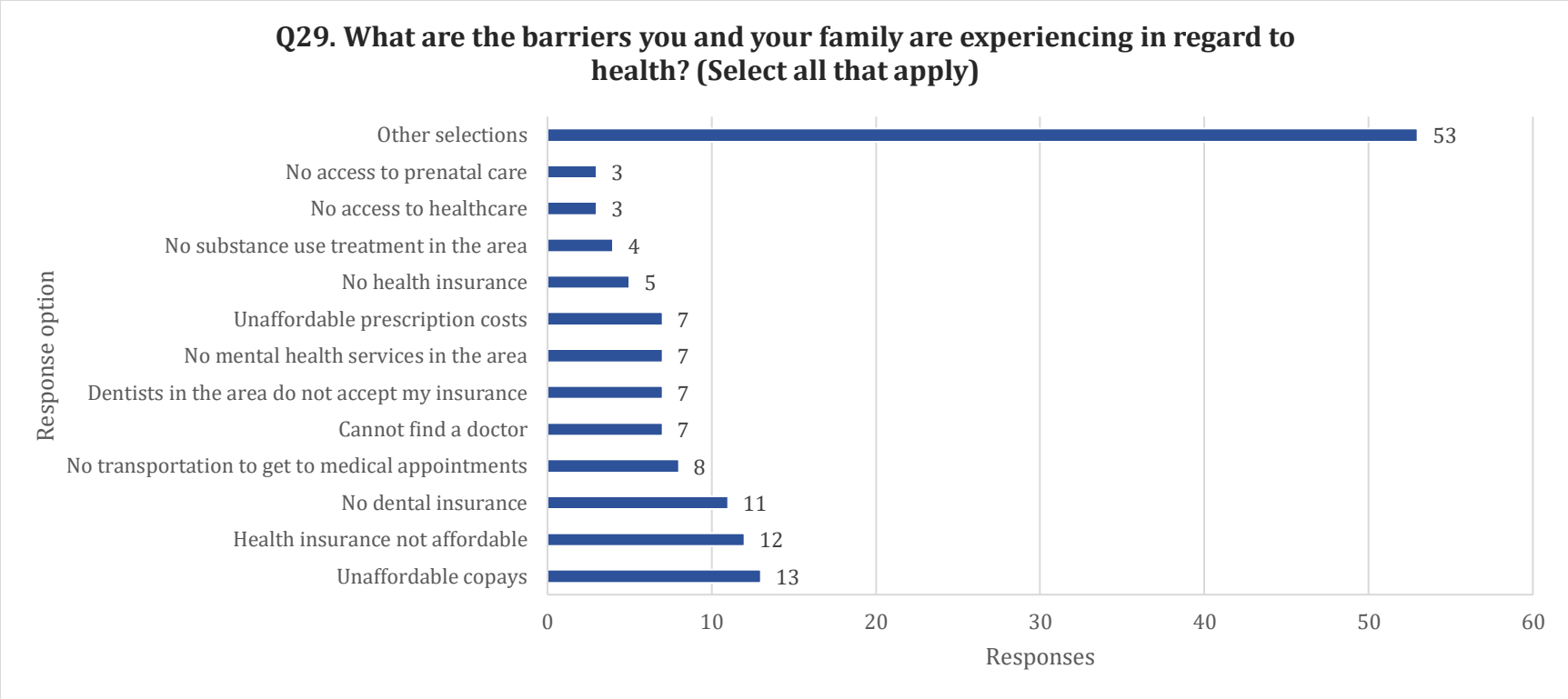

Q24. Are you or a household member currently experiencing financial issues?
Response option
Maybe
No
Yes
20
40
64
0
10
20
30
40
50
60
70
Responses


Q25. Which of these barriers are impacting your family in regard to finances? (Select all that apply)
Response option
Other selections
Garnishments
Difficulty qualifying for disability income
Lack of knowledge about savings
Late and legal fees
Having to use payday loans/check cashing...
Difficulty getting child support
No income
Low-credit/poor-credit
Debt
High utility costs
Difficulty managing/saving money
Not enough money to cover basic needs
15
6
8
10
12
13
17
26
28
36
38
41
53
0
10
20
30
40
50
60
Responses

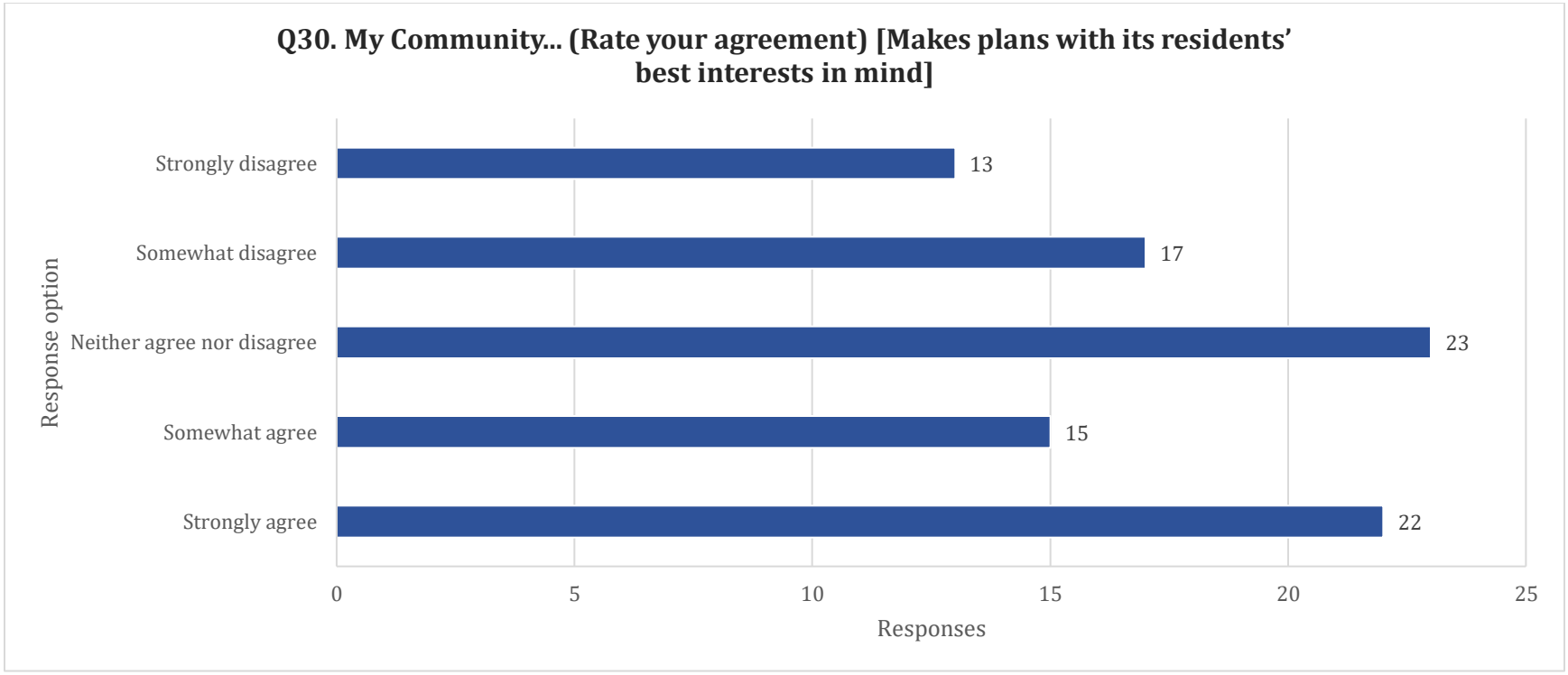

Q26. Are you or a household member experiencing transportation problems?
Response option
Maybe
No
Yes
7
81
34
0
10
20
30
40
50
60
70
80
90
Responses

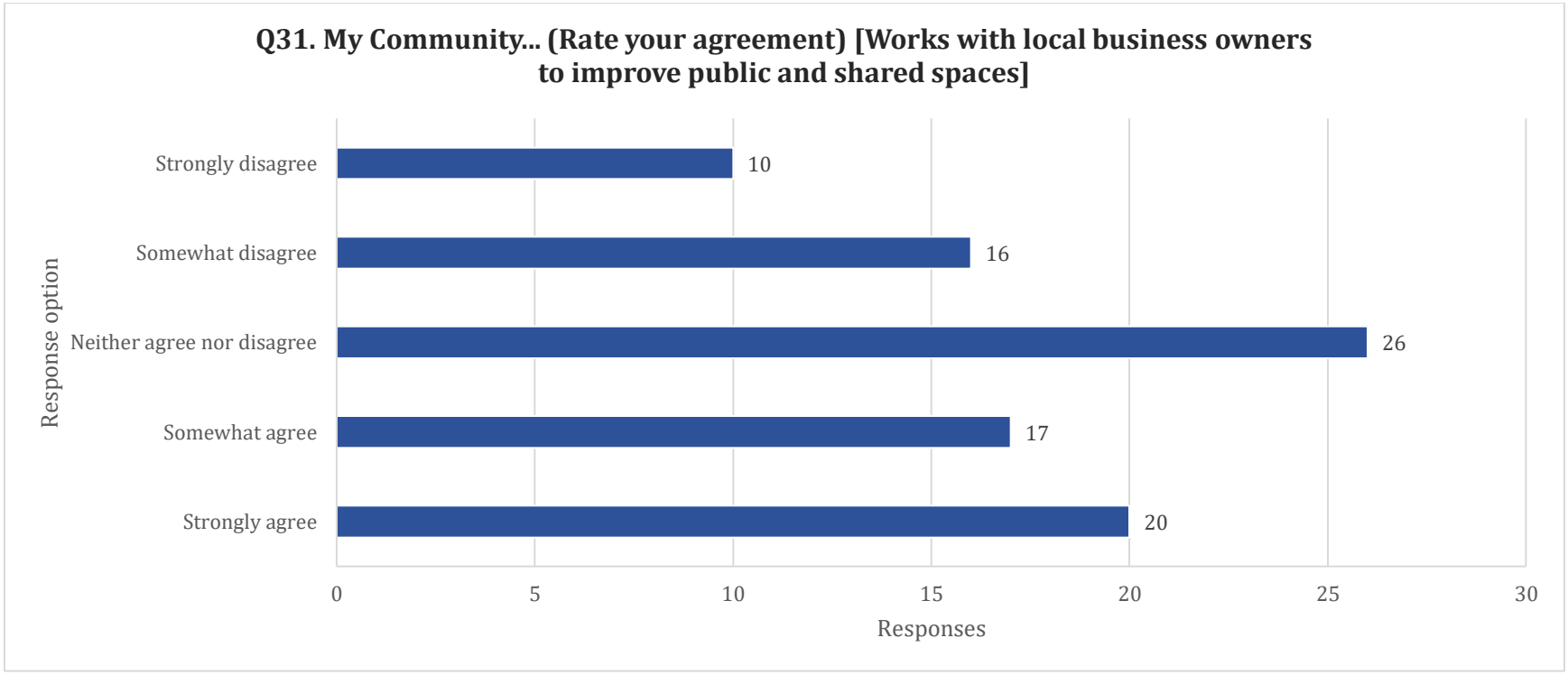

Q27. Which of these barriers are impacting your family in regard to transportation? (Select all that apply)
Response option
Lack of knowledge on how to navigate bus/cab...
Public transportation not available
Lack of knowledge of how to buy a car
Public transportation routes and hours limited
No driver's license
Cannot afford vehicle taxes
Lack of credit to buy a car
Poor credit to finance a vehicle
Cannot afford auto insurance
Cannot afford the cost to maintain vehicle
No money for down payment on a vehicle
5
6
6
10
14
15
16
17
17
19
29
0
5
10
15
20
25
30
35
Responses

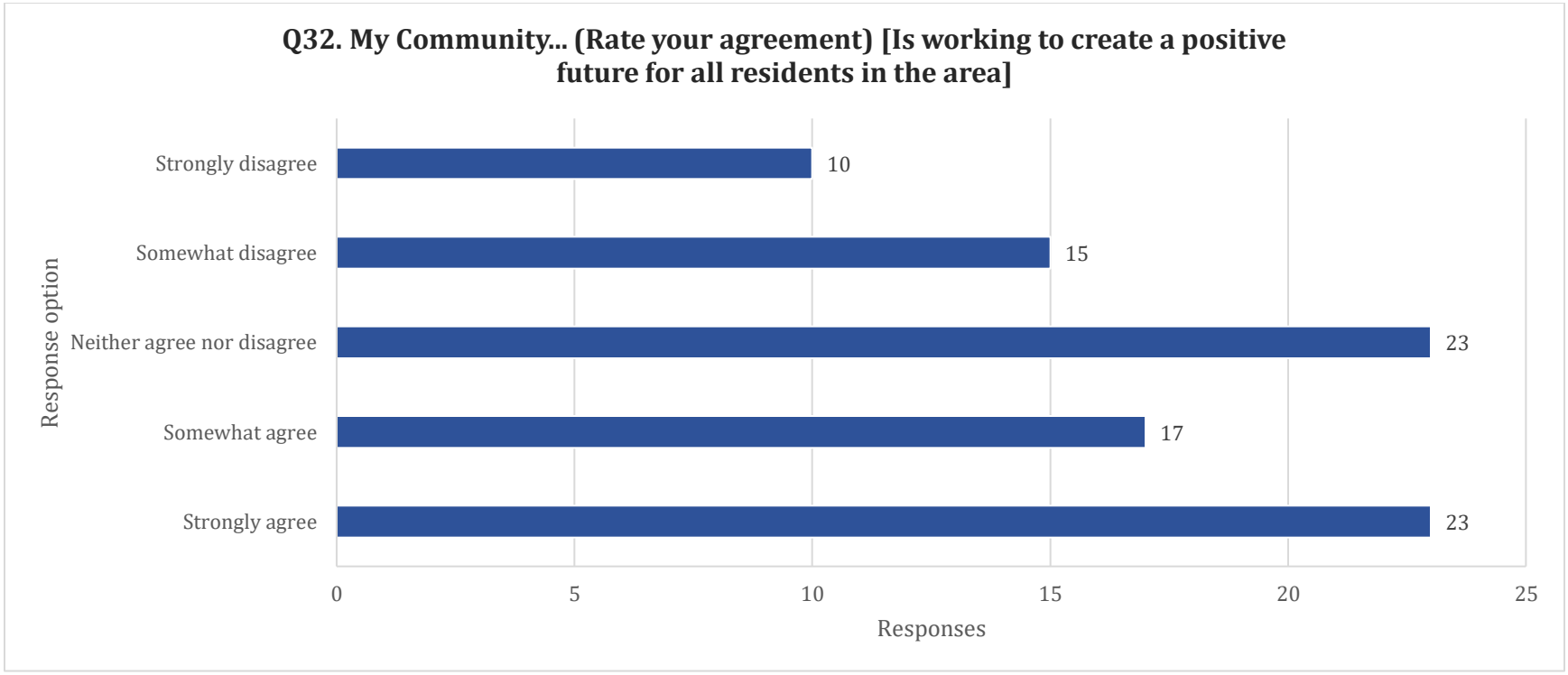

Q28. Are you or a household member experiencing health issues?
Response option
Maybe
No
Yes
9
75
38
0
10
20
30
40
50
60
70
80
Responses

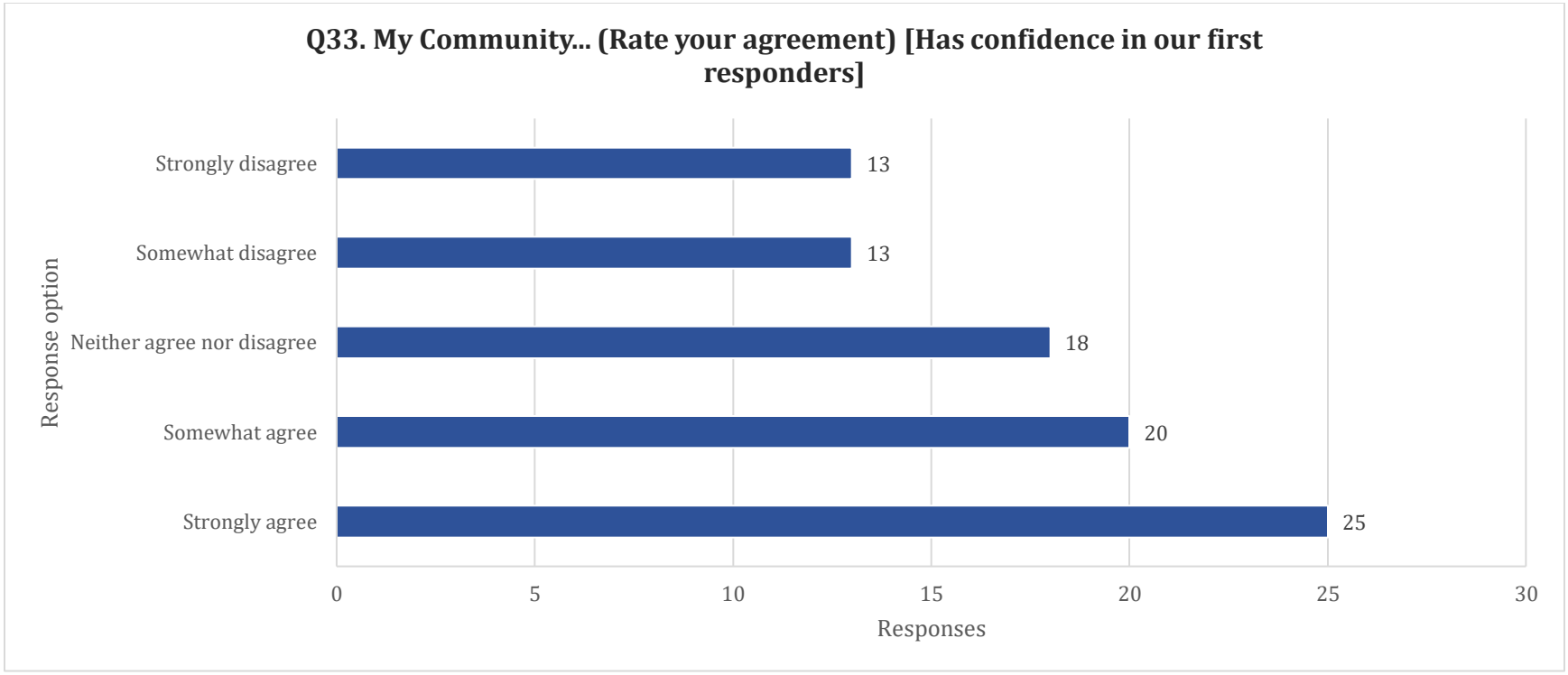


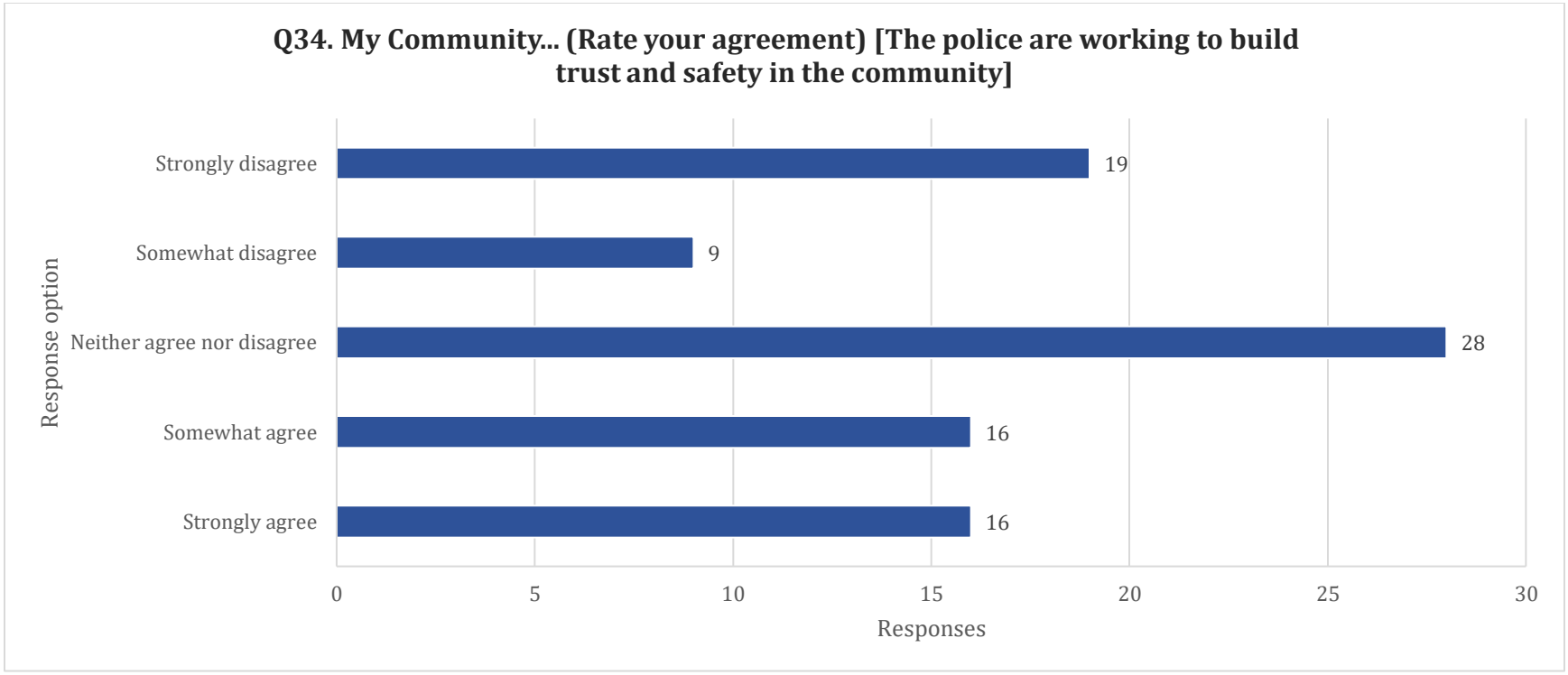
Q29 Other / Write-in Selection
cost of healthcare
Telehealth programs for homebound seniors
No cure for back condition. Also havent been able to get a primary care doctor
No barriers
Autism and genetic disorders chronic conditions
Finding a doctor for a screening to have a medical diagnosis for my child. He has an IEP and can receive services thru the school but no other services because the waiting lists are so long and I can't afford to pay out of pocket.

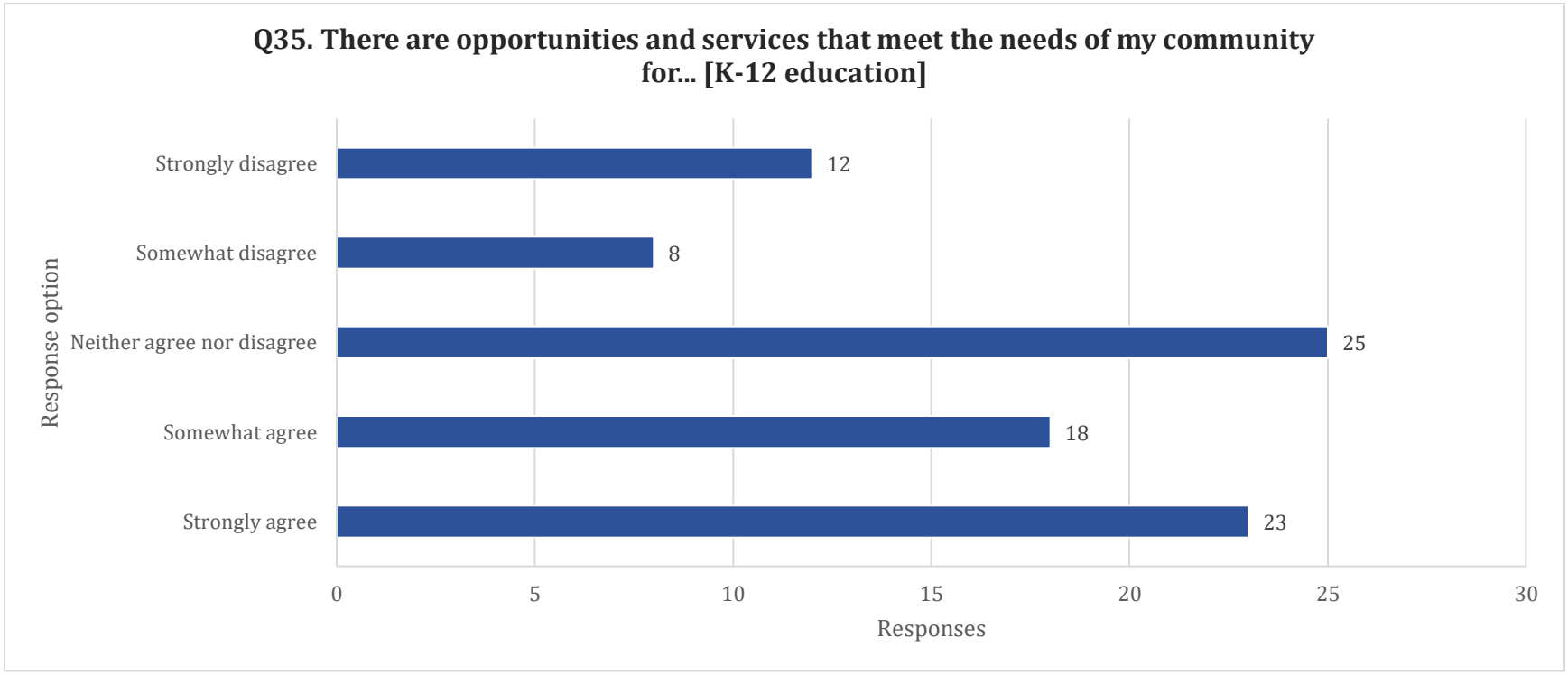

Q30. My Community... (Rate your agreement) [Makes plans with its residents' best interests in mind]
Response option
Strongly disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Strongly agree
13
17
23
15
22
0
5
10
15
20
25
Responses

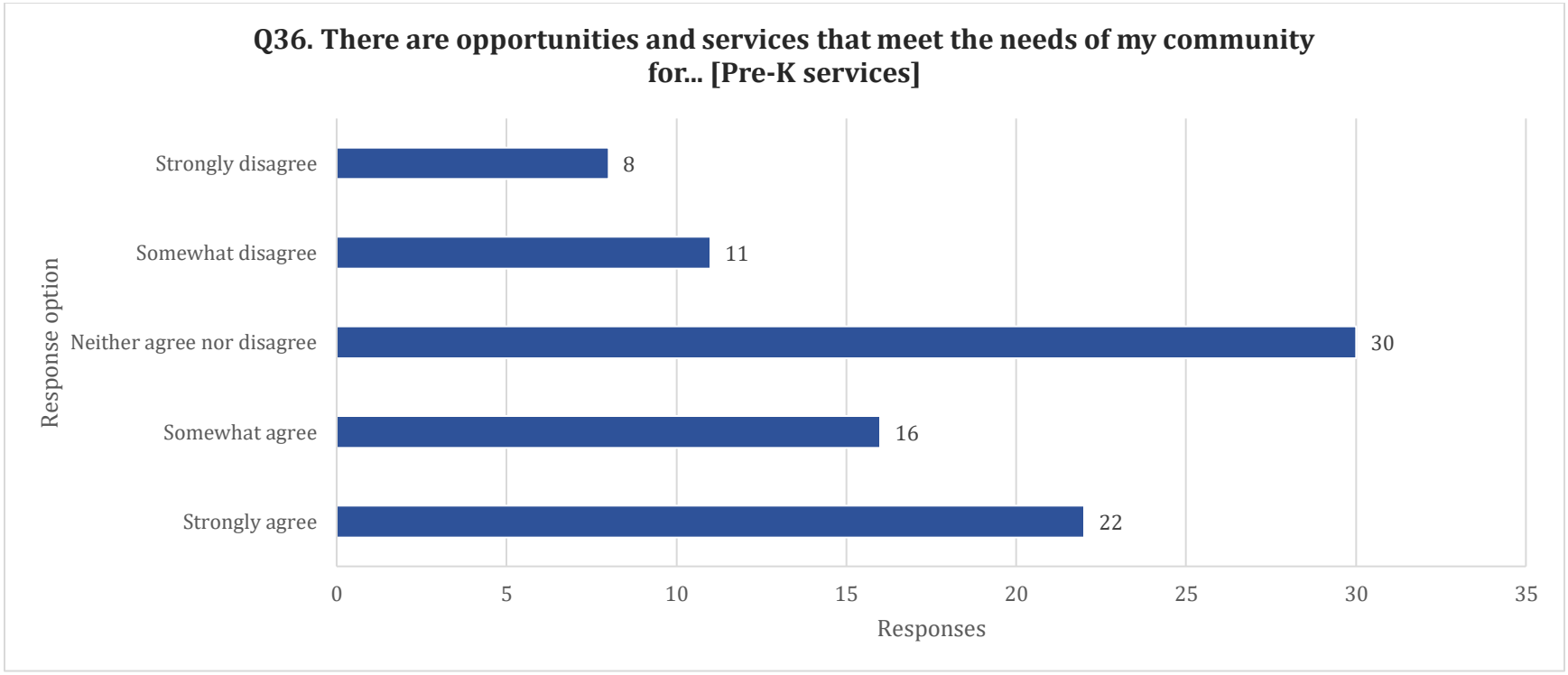

Q31. My Community... (Rate your agreement) [Works with local business owners to improve public and shared spaces]
Response option
Strongly disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Strongly agree
10
16
26
17
20
0
5
10
15
20
25
30
Responses

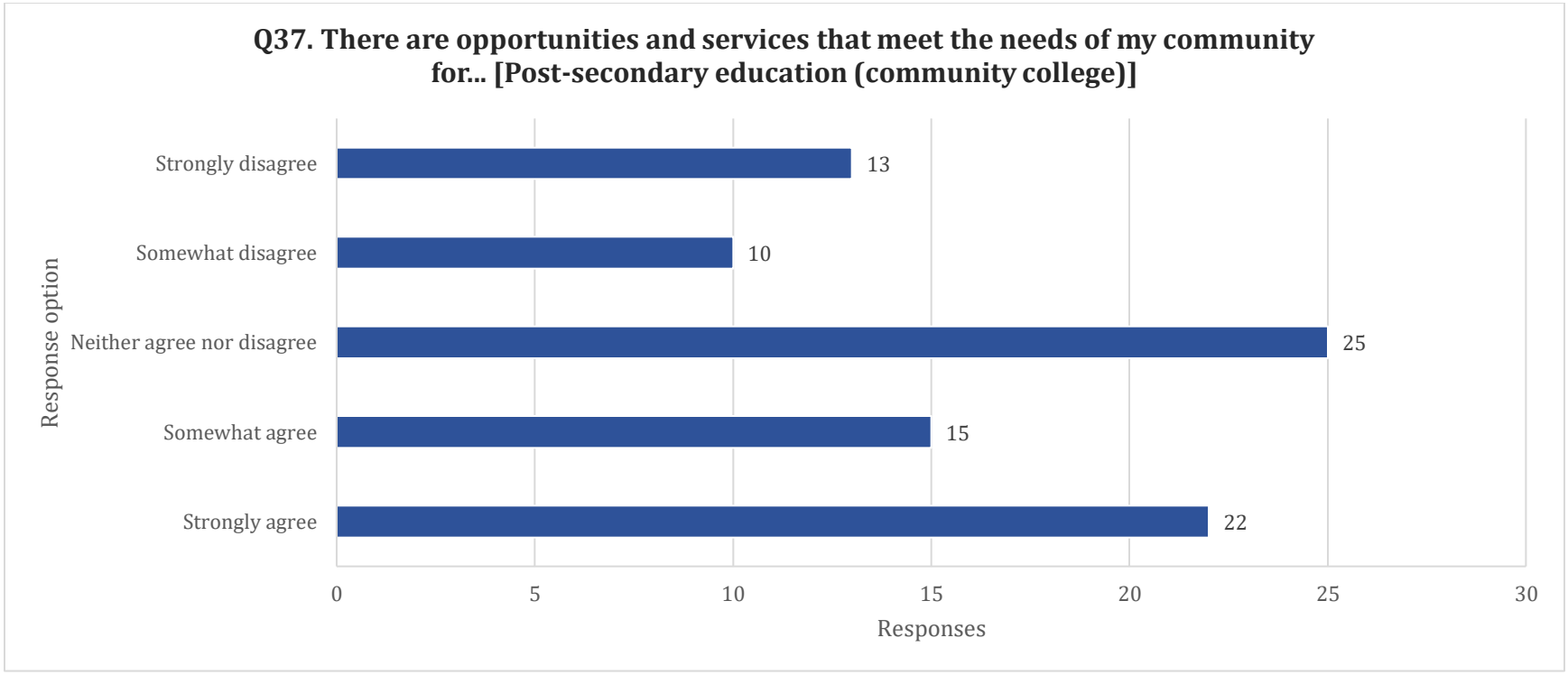

Q32. My Community... (Rate your agreement) [Is working to create a positive future for all residents in the area]
Response option
Strongly disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Strongly agree
10
15
23
17
23
0
5
10
15
20
25
Responses

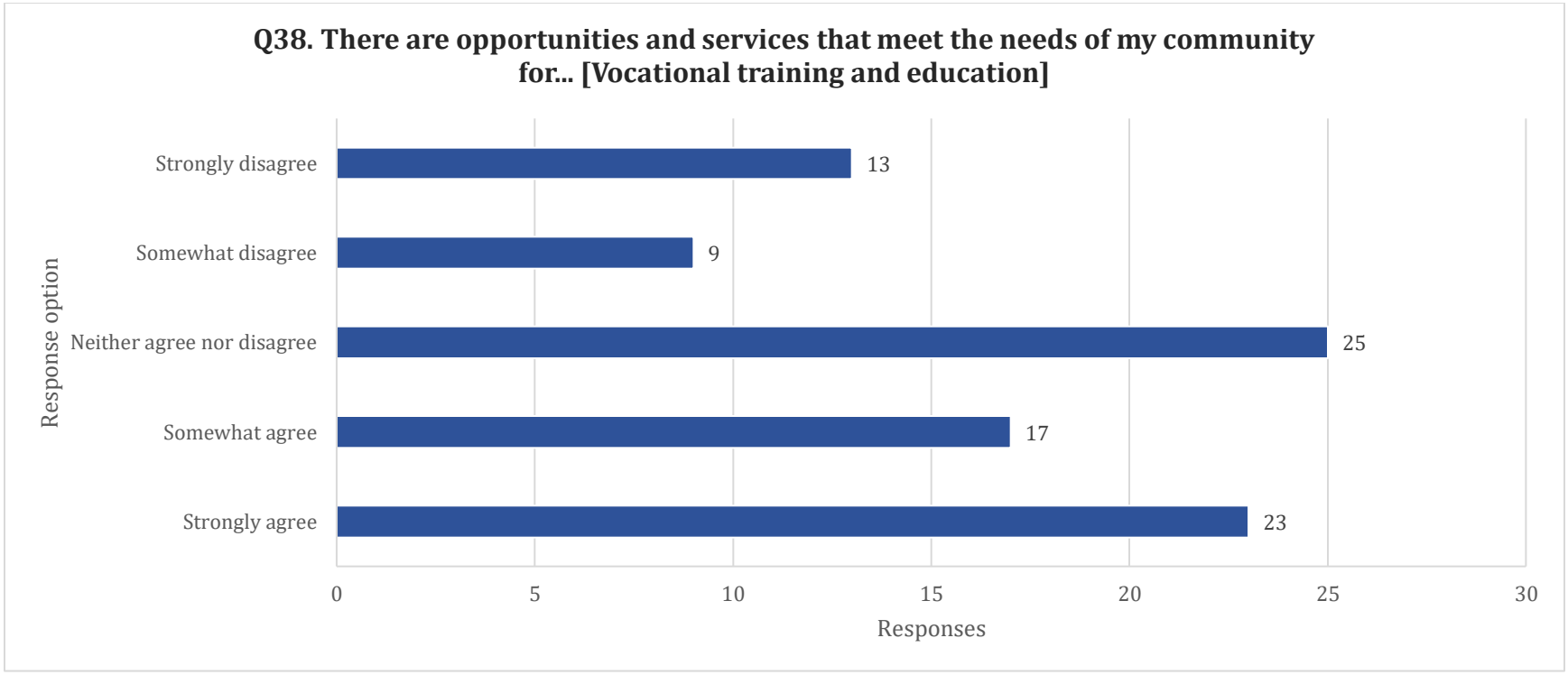

Q33. My Community... (Rate your agreement) [Has confidence in our first responders]
Response option
Strongly disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Strongly agree
13
13
18
20
25
0
5
10
15
20
25
30
Responses

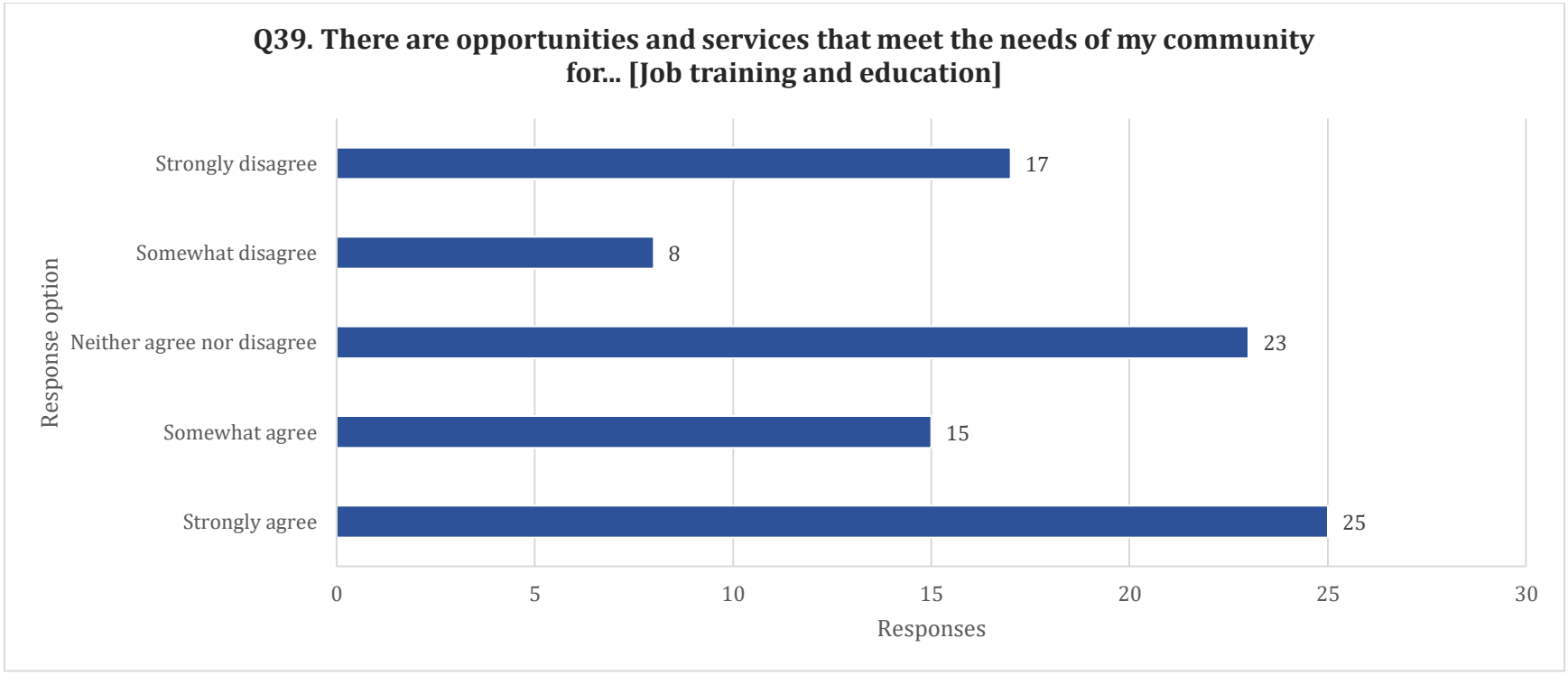

Q34. My Community... (Rate your agreement) [The police are working to build trust and safety in the community]
Response option
Strongly disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Strongly agree
19
9
28
16
16
0
5
10
15
20
25
30
Responses

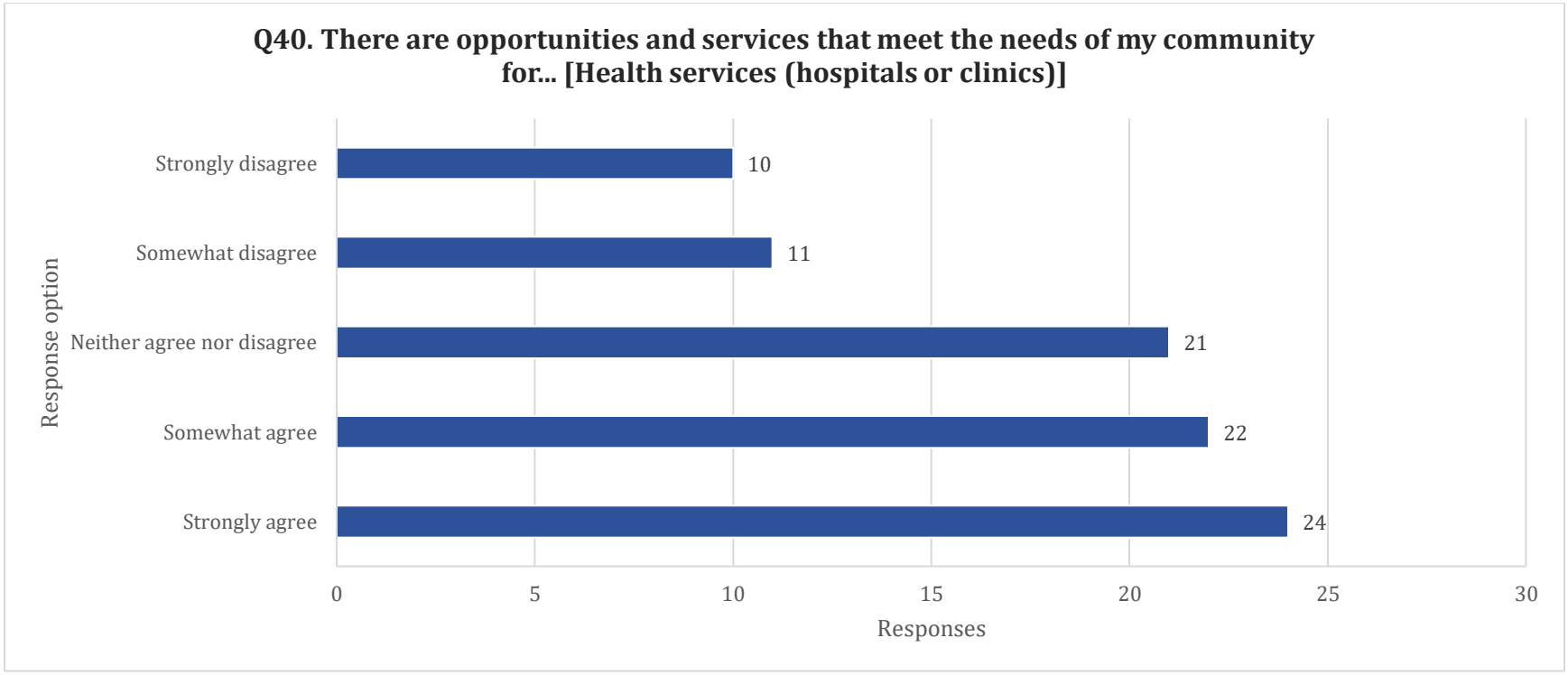

Q35. There are opportunities and services that meet the needs of my community for... [K-12 education]
Response option
Strongly disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Strongly agree
12
8
25
18
23
0
5
10
15
20
25
30
Responses

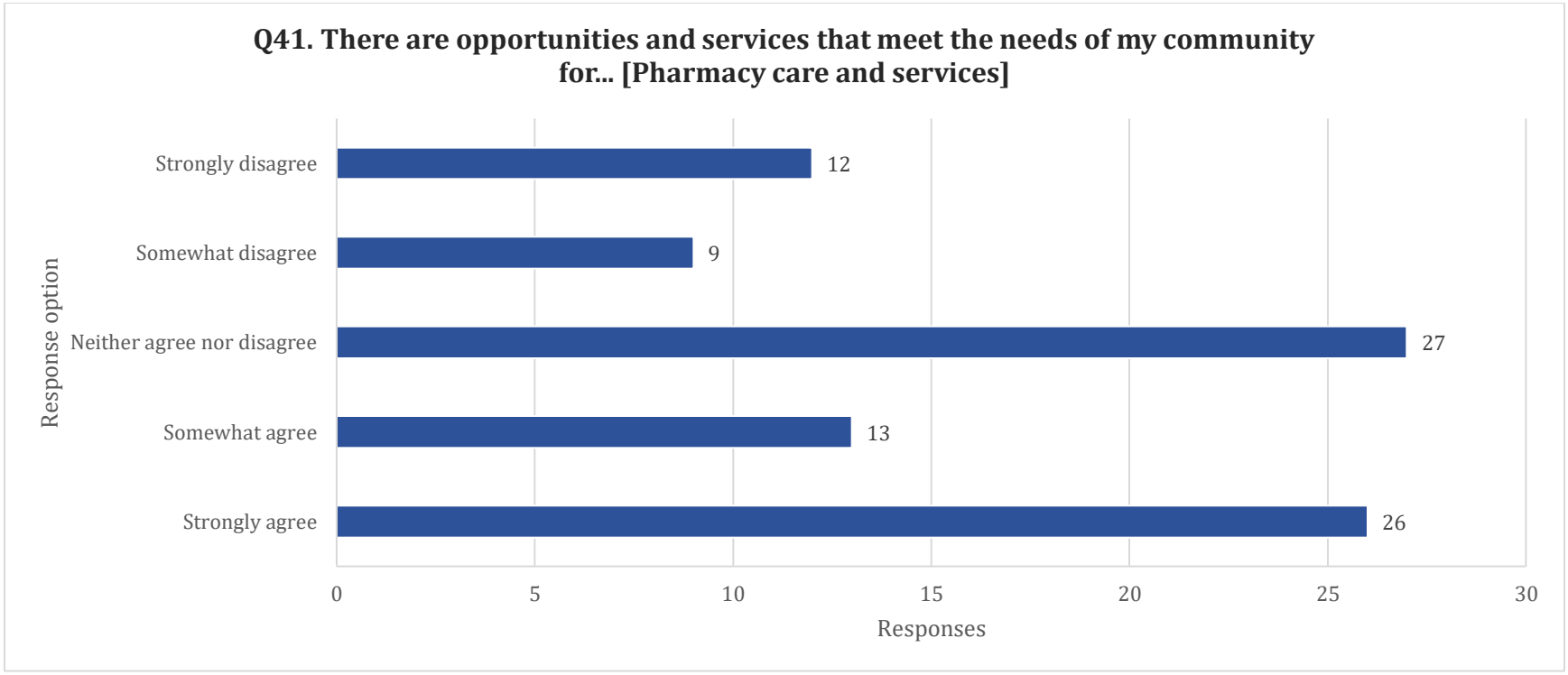

Q36. There are opportunities and services that meet the needs of my community for... [Pre-K services]
Response option
Strongly disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Strongly agree
8
11
30
16
22
0
5
10
15
20
25
30
35
Responses

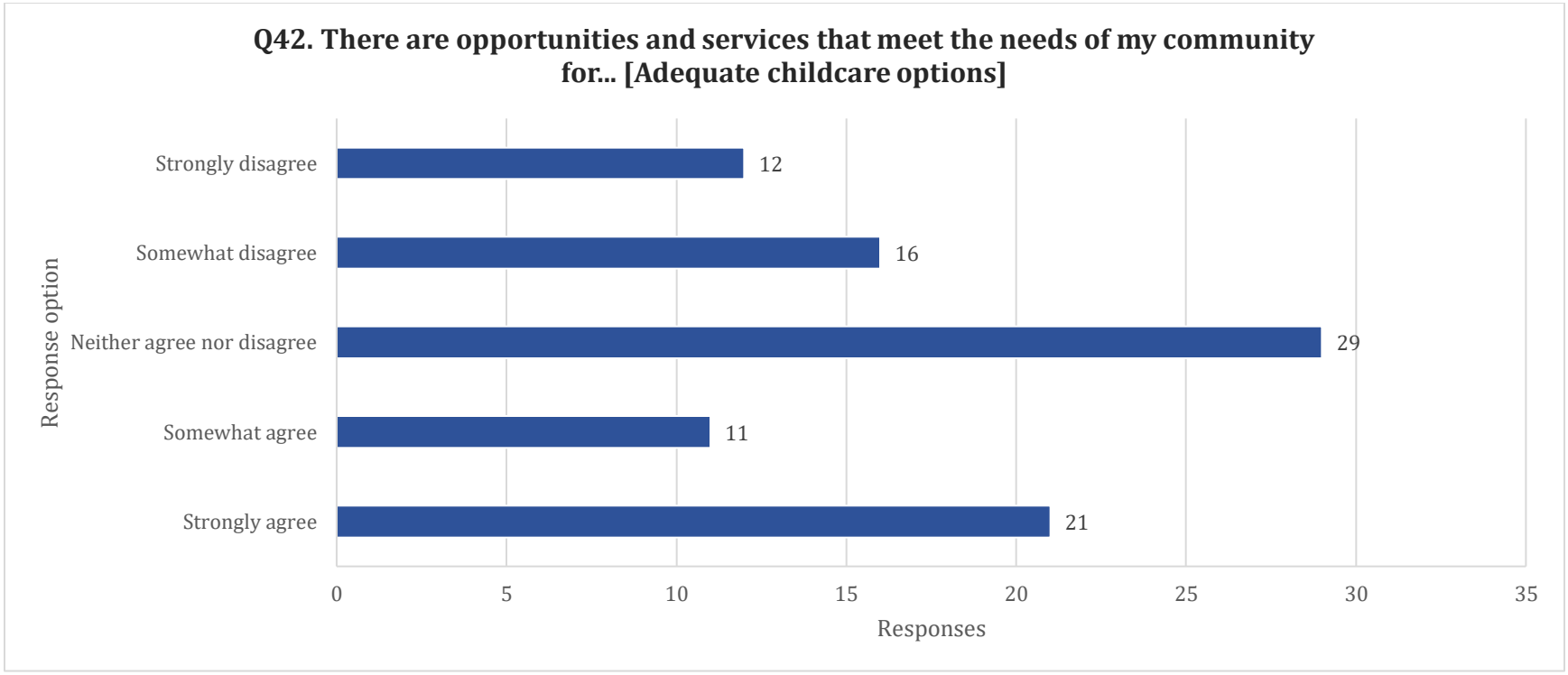

Q37. There are opportunities and services that meet the needs of my community for... [Post-secondary education (community college)]
Response option
Strongly disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Strongly agree
13
10
25
15
22
0
5
10
15
20
25
30
Responses

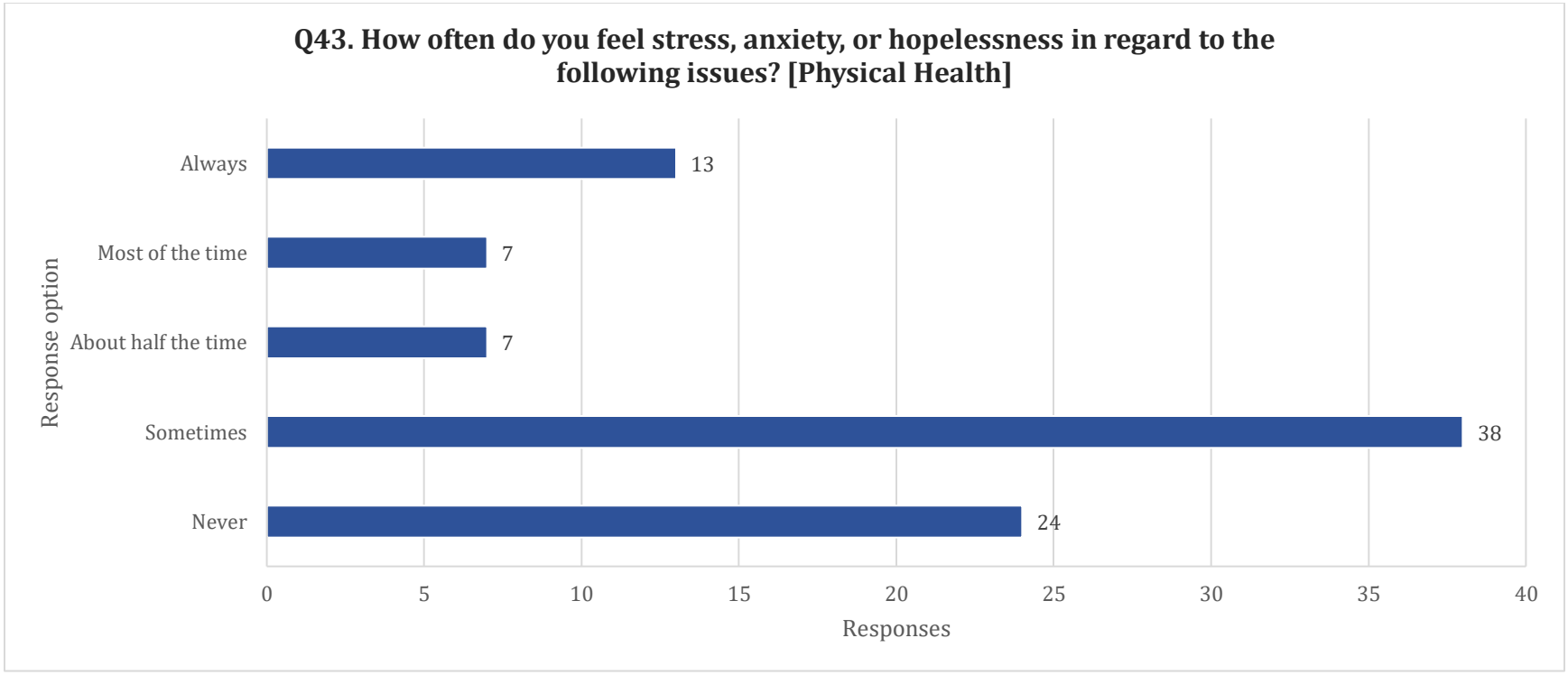

Q38. There are opportunities and services that meet the needs of my community for... [Vocational training and education]
Response option
Strongly disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Strongly agree
13
9
25
17
23
0
5
10
15
20
25
30
Responses

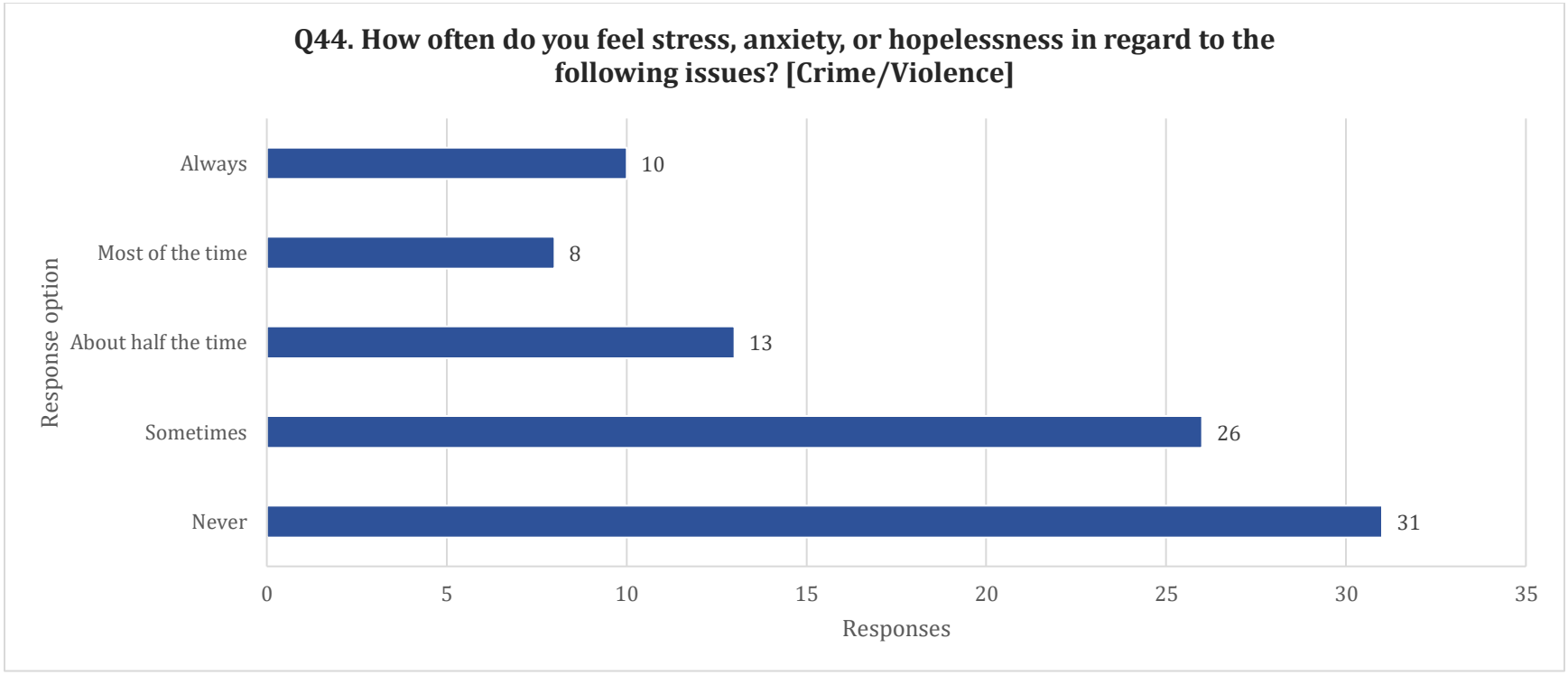

Q39. There are opportunities and services that meet the needs of my community for... [Job training and education]
Response option
Strongly disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Strongly agree
17
8
23
15
25
0
5
10
15
20
25
30
Responses

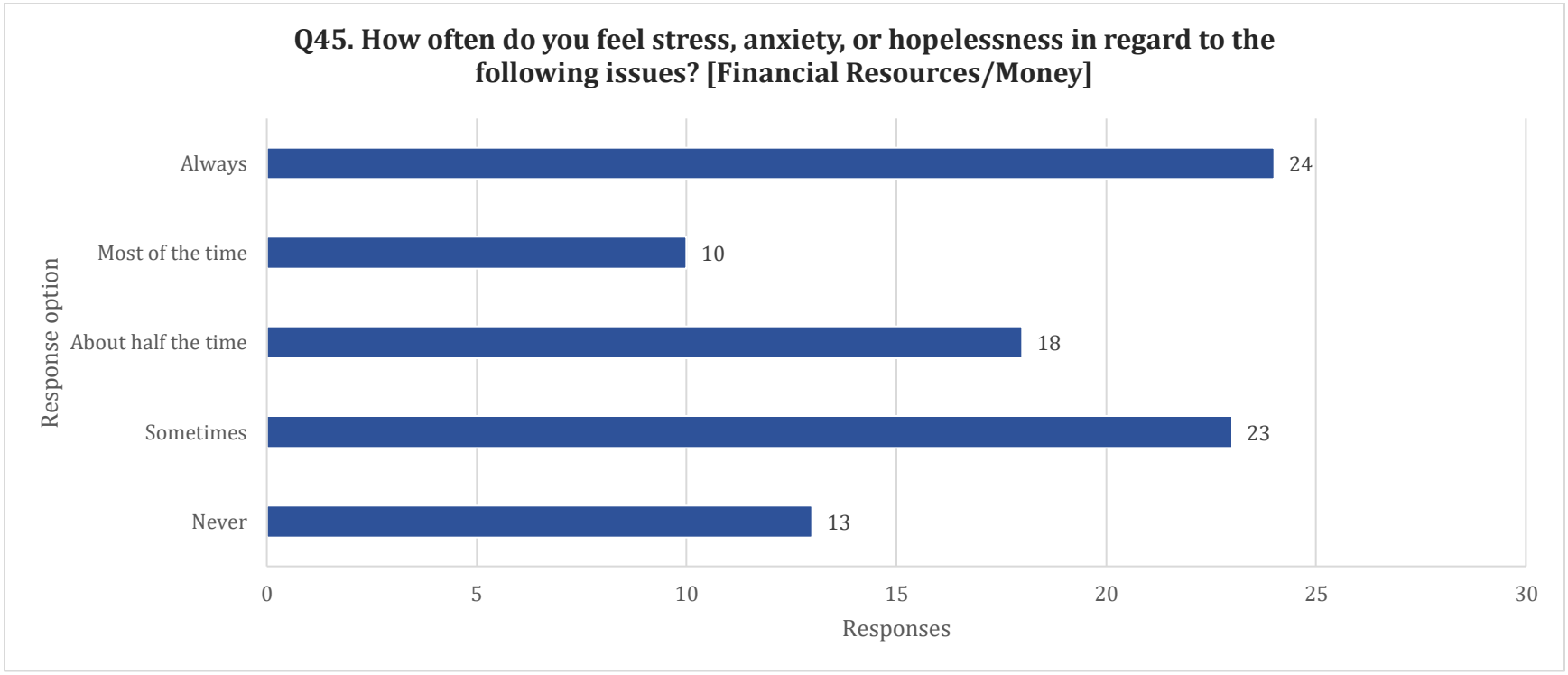

Q40. There are opportunities and services that meet the needs of my community for... [Health services (hospitals or clinics)]
Response option
Strongly disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Strongly agree
10
11
21
22
24
0
5
10
15
20
25
30
Responses

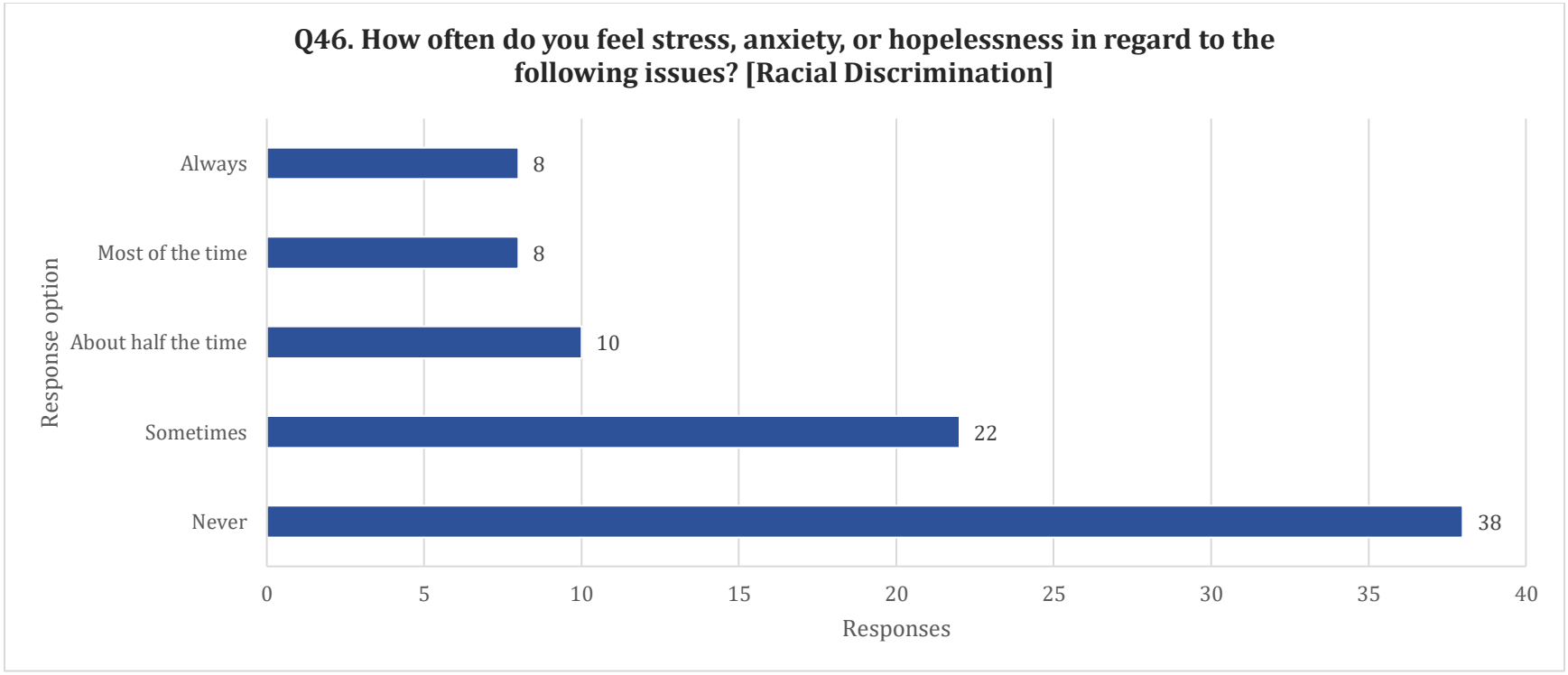

Q41. There are opportunities and services that meet the needs of my community for... [Pharmacy care and services]
Response option
Strongly disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Strongly agree
12
9
27
13
26
0
5
10
15
20
25
30
Responses

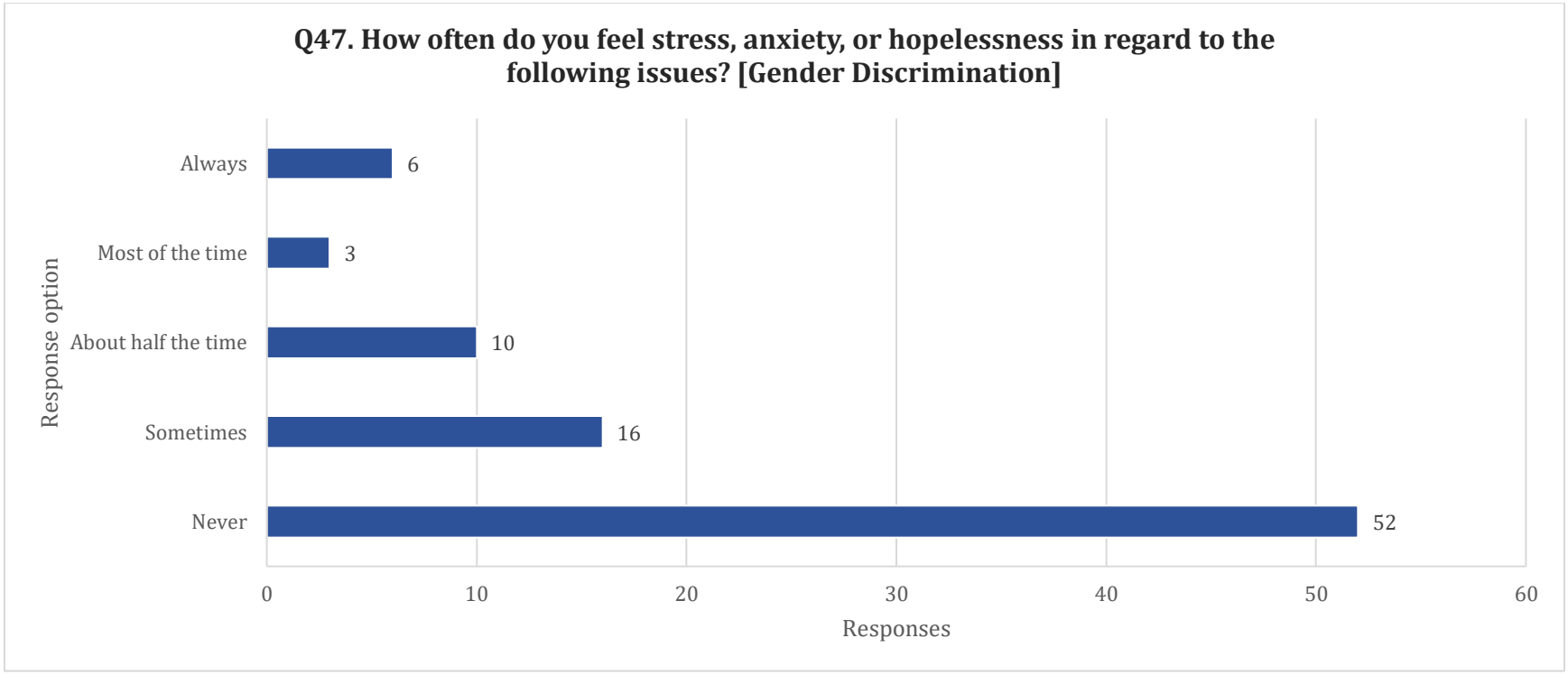

Q42. There are opportunities and services that meet the needs of my community for... [Adequate childcare options]
Response option
Strongly disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Strongly agree
12
16
29
11
21
0
5
10
15
20
25
30
35
Responses

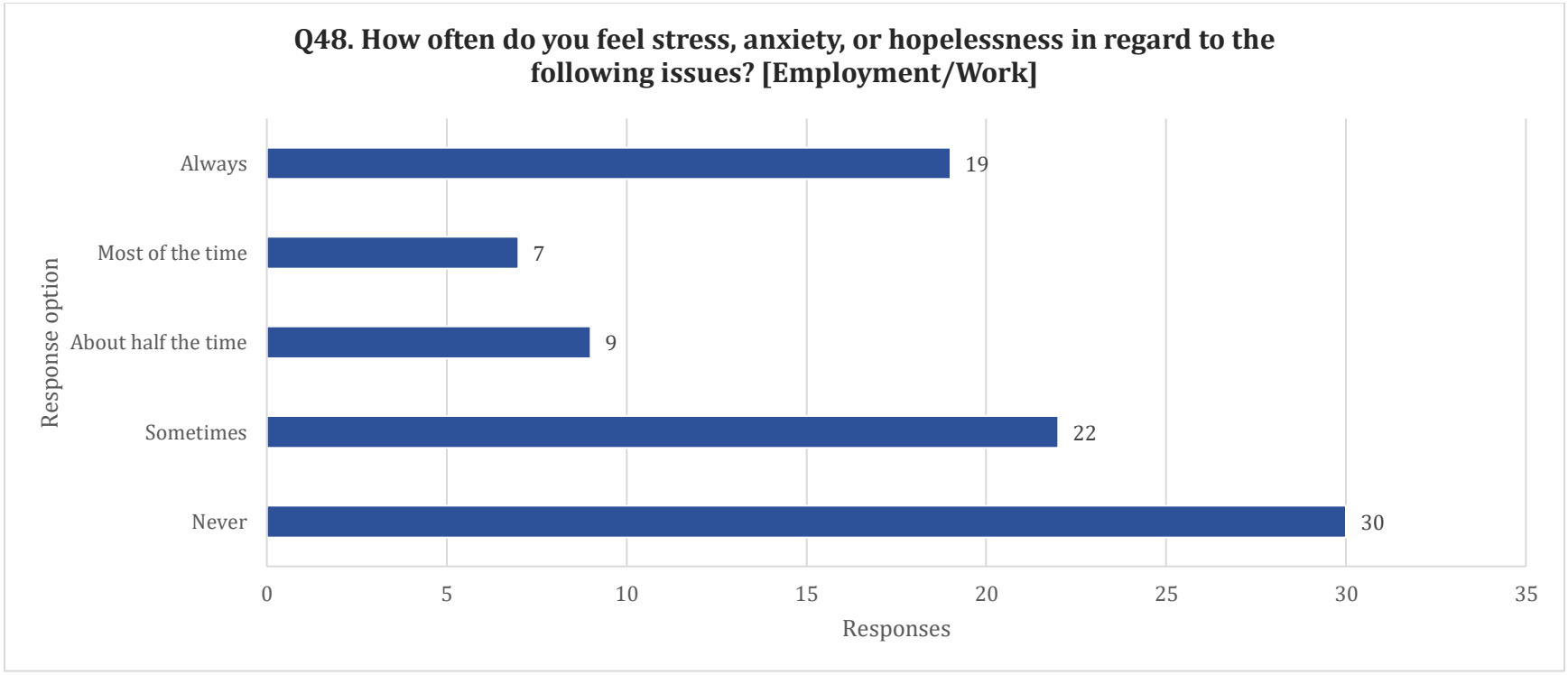

Q43. How often do you feel stress, anxiety, or hopelessness in regard to the following issues? [Physical Health]
Response option
Always
Most of the time
About half the time
Sometimes
Never
13
7
7
38
24
0
5
10
15
20
25
30
35
40
Responses

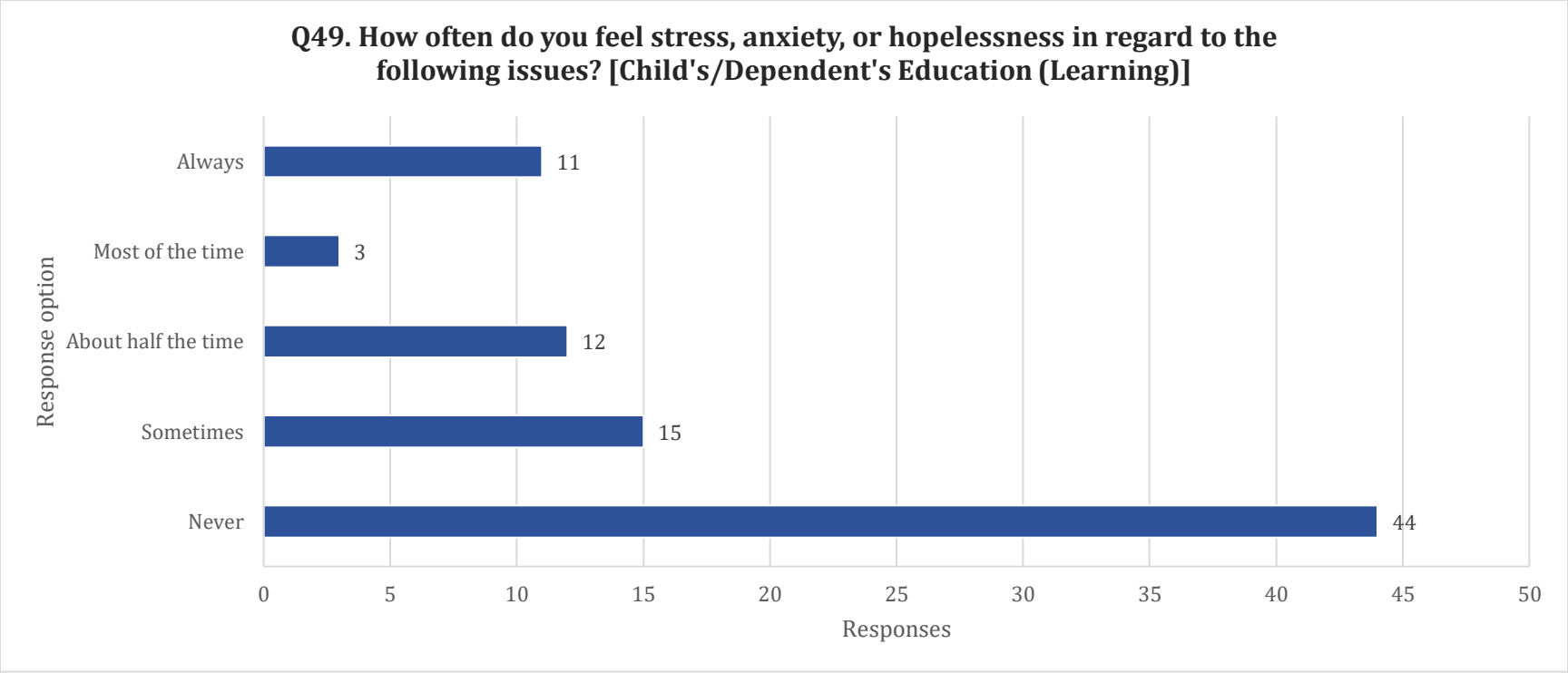

Q44. How often do you feel stress, anxiety, or hopelessness in regard to the following issues? [Crime/Violence]
Response option
Always
Most of the time
About half the time
Sometimes
Never
10
8
13
26
31
0
5
10
15
20
25
30
35
Responses

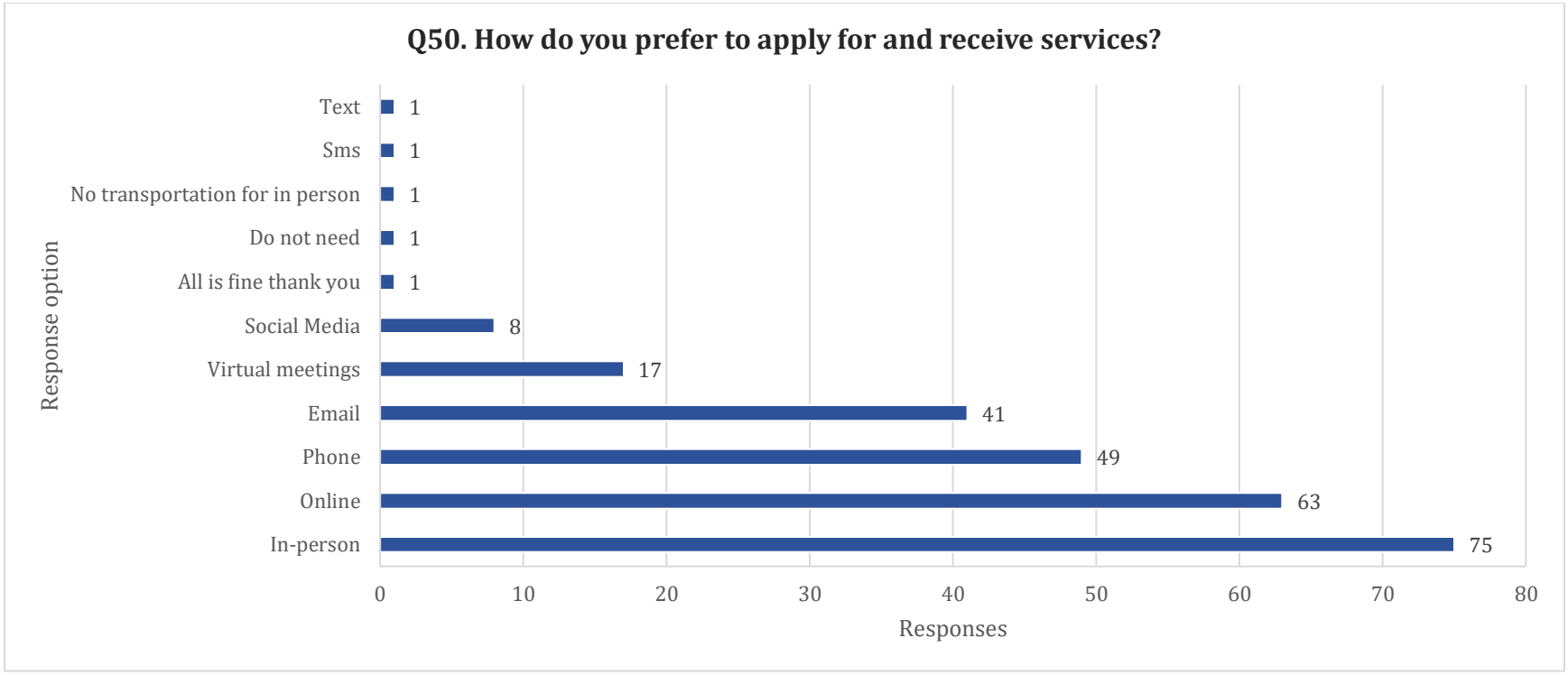

Q45. How often do you feel stress, anxiety, or hopelessness in regard to the following issues? [Financial Resources/Money]
Response option
Always
Most of the time
About half the time
Sometimes
Never
24
10
18
23
13
0
5
10
15
20
25
30
Responses

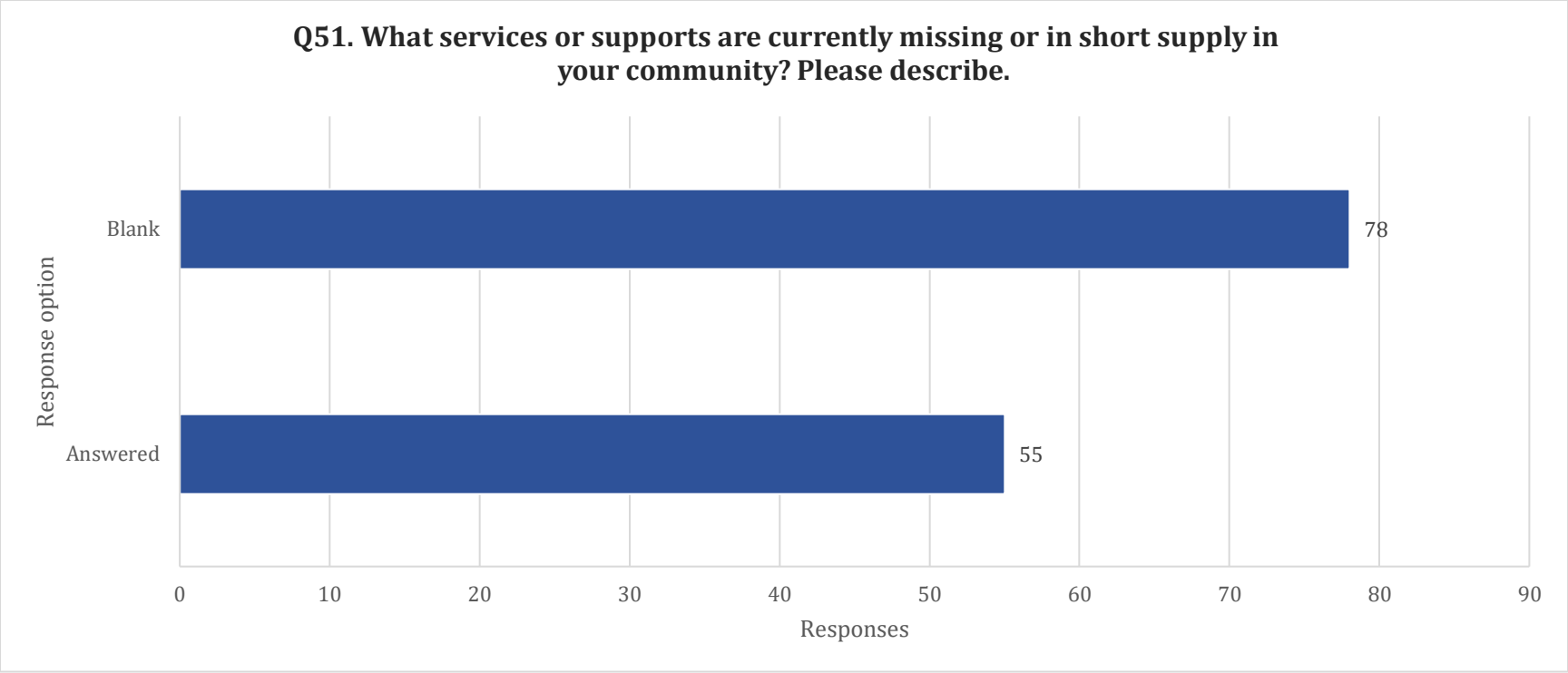

Q46. How often do you feel stress, anxiety, or hopelessness in regard to the following issues? [Racial Discrimination]
Response option
Always
Most of the time
About half the time
Sometimes
Never
8
8
10
22
38
0
5
10
15
20
25
30
35
40
Responses


Q47. How often do you feel stress, anxiety, or hopelessness in regard to the following issues? [Gender Discrimination]
Response option
Always
Most of the time
About half the time
Sometimes
Never
6
3
10
16
52
0
10
20
30
40
50
60
Responses


Q48. How often do you feel stress, anxiety, or hopelessness in regard to the following issues? [Employment/Work]
Response option
Always
Most of the time
About half the time
Sometimes
Never
19
7
9
22
30
0
5
10
15
20
25
30
35
Responses


Q49. How often do you feel stress, anxiety, or hopelessness in regard to the following issues? [Child's/Dependent's Education (Learning)]
Response option
Always
Most of the time
About half the time
Sometimes
Never
11
3
12
15
44
0
5
10
15
20
25
30
35
40
45
50
Responses


Q50. How do you prefer to apply for and receive services?
Response option
Text
Sms
No transportation for in person
Do not need
All is fine thank you
Social Media
Virtual meetings
Email
Phone
Online
In-person
1
1
1
1
1
8
17
41
49
63
75
0
10
20
30
40
50
60
70
80
Responses



Q51 Response
Paid training for individuals seeking employment opportunities with certifications that are nationally recognized and prevailing wages, displaying measurable outcomes positive outcomes over 5 or 10 year period
MENTAL HEALTH SCREENINGS
welfare
I really just did in the survey our communities need everything and sometimes people in general do not know how to ask for help or know exactly what to ask for nor have transportation to such available resources, ect. Thank you in advance
Rental assistance

understanding non us citizen access to assistance; landlord oversight
Affordable housing
Financial services
Training and development
Homeless shelter for youth
Mental health services, prevention and intervention programs, rental assistance and utility for county residents that do not fit LIHEAP qualifications
transportation, vehicle repair, utility help, rent help
NIGHT WATCH
Information Technology Services for Disabled and Elderly Persons
Organizations that can help with utilities and/or rental assistance
Financial opportunities
more services for those who are retired or partly working to make ends meet but over income for most services.
Summer child care so I can work. Dentists that take Medicaid
I have no job and struggling to maintain my kid, no job has contacted me back
My bills rent house supplies tissue washing my clothes it's hard
Financial assistance
YOUTH COMMUNITY CENTERS
Cleaning up of overgrown vegetation on abd around vacant homes which lead to a breeding ground for rodents and crime; inhumane.
Job
community outreach
More community centers

Reasonable / trustworthy child care
Understanding
Everything
Housing
Timely pledges, consideration and compassionate communication that accommodates first the elderly and disabled FIRST then everyone else without applying cookie cutter rules to everyone because everyone's situation is different. approaching the issues of our community with respect to the resident that is going through theire hardship. Proritizing cases according to when submitted for help length of time without basic utilities and or housing and food. follow up reps documentation letters that clearly explain denials and how a person can be approved for your programs. clear and concise communication with utility companies clear rules about what needs to happen and a list of actions that should occur once an application has been received for services.
All we have is danger and fear in my opinion
Housing Vouchers
Services that help with utilities
Help with utilities
Mental health evaluations , more children support until they are older 18 or 21
Safe & reliable child care
CHARTER SCHOOLS
jobs
Help with rent & utilities

HOUSING, Rental, utilityprprr and food assistance. Case management. And there is no help at all for MSD bills. B Parent training, I have been trying to find a parent training classes for going on 3 years now and it's almost impossible. I feel like in order to receive them, you have to be a bad parent or loose your child and then you are forced to have them. This economy is hard. And it's not hard like our parents struggles, it is impossible to get ahead or stay afloat in this economy unless you have a lot of money. The middle class is struggling. So the stress, anxiety and being overwhelmed and scared wether your going to be homeless or not takes a toll, but having a special needs child too, it's overwhelming and I've done everything including calling cps ON MY SELF just to try to get help. And the other huge lack of IN THIS COUNTRY is the FAILURE to recognize ECONOMICAL AND COHESIVE ABUSE. The damage done, how your life is stripped and just destroyed... the way it leaves you helpless and and completely fucked in life is far worse than a beating. Everything is stripped from you, you have nothing left, you credit destroyed, pennyless, no one to help or care cause everyone is gone.. you can't leave cause where are you going and most of the time women have no transportation or money to go. Your trapped and your life is no longer yours and the help available isn't there and it's known but it's not recognized as abuse in this country. I have nothing and I'm forced to stay with a person I cannot stand, a person that's fucked my entire life up and my child's, a person that controls all finances and has caused my child's and myself to be homeless once and is working on it again. He's costed me 2 companies, a car, my credit, my childhood would traumatize anyone but what I have gone thru with him I would rather relive my childhood twice. My therapist tells me weekly that she doesn't know how I'm walking. And I am the only person she's ever met to score a ten on the medical screening they give you to assess trauma. I have cptsd due to this person. And I'm stuck because there is not help and it's not recognized in this country. I'm trying to keep my head above water for my child while dealing with things that would cause most people to lay down and die. Like loosing my oldest son to his father disenrolling him from school and me not seeing him since. The school didn't feel the need to call me and tell me and I didn't find this out till a cps worker had enforced me. I haven't seen my oldest son in going on 8 years. I don't want to get out of bed most days, but I do because of my youngest son. I'm watching my life pass and his too while I struggle and he goes without little things like zoo trips, family visits, he's never been to a movie theater or an amusement park. He's never been to a carnival. We didn't do fire works on Fourth of July, we don't go out of for icecream or have birthday parties... because I can't afford it. Because bills and food and clothes on his back are more important. It's so sad that he doesn't get the pleasure or memories of things that other people had memories of growing up, and other kids get to do and don't think twice about it. It's sad that he misses out because I'm trapped and despite how hard I try, I just can't get out of this hell I feel like im just in a loose loose situation all around. There are so many people just like me and they aren't heard, and people don't care because they don't see bruises. It's far worse than bruises but it's a blind abuse.
Long term housing

Appendix B: Focus Group Facilitation Guides

The following facilitation guides were used to support consistent discussion across community partner and community member focus groups conducted as part of the 2026 Community Needs Assessment.

Focus Group Questions for Community Partners

OPENING SCRIPT

"I want to thank you all for participating in this focus group today. The purpose of this gathering is to learn about your perspective on the needs, gaps, and strengths within St. Louis County. CAASTLC would like to learn from your organizational experiences and observations in order to better serve and support our shared community. While this focus group will be audio recorded for note-taking purposes, all responses will remain anonymous in our public reporting, and no individual names will be attached to specific comments."

Community Assessment & Systemic Trends

1. From your organization's perspective, what major systemic issues or shifting trends have you observed in the community over the last 6 to 12 months?
2. What primary factors (e.g., structural, economic, or environmental) do you see impacting the overall stability and well-being of the populations you serve?
3. How would you describe the current level of collaboration, connectedness, and resource-sharing among organizations serving this community? What factors help or hinder that sense of partnership?

Institutional Barriers & Gaps in Service

4. On your index card (or via direct message if virtual), please write down the top 3 structural or institutional barriers that community members you serve face most frequently when trying to achieve long-term stability or accomplish their goals. (Prod: Give them a minute to write. Ask a few participants to share, and collect cards at the end.)
5. In what ways do you see current gaps in access to quality education, healthcare, workforce development, and housing impacting an individual's ability to overcome these barriers?
6. Considering the top barriers you identified, what specific new services, policy changes, or capacity improvements are most urgently needed within the St. Louis County infrastructure?

Strategic & Financial Priorities

7.
   - **(a)** What are currently the most critical financial or funding priorities for your organization, and how do you balance meeting immediate crisis needs versus long-term development?
   - **(b)** When planning your organization's resource allocation, what primary factors guide your decision-making and priorities?
8. Keeping broader systemic priorities in mind, if you had to rank the issues impacting St. Louis County residents today, which areas require the most immediate, collective intervention?

Focus Group Questions for Community Members

OPENING SCRIPT

"I want to thank you all for participating in this focus group today. The purpose of this gathering is to learn about your experiences within your community and your day-to-day life. CAASTLC wants to learn about your experiences so we can figure out the best ways to support and serve residents within St. Louis County. While this focus group will be audio recorded for note-taking purposes, all participants and your responses will remain completely anonymous, and no personal names will ever be used."

Lived Experience & Community Well-Being

1. By a show of hands, how many of you would say that you feel satisfied with your neighborhood or community as a place to live?
2. In the last 6 months, what are some of the biggest challenges or changes you have noticed in your neighborhood or community?
3. What are some of the positive or negative things around you that impact how you feel about your neighborhood? (Prod: Provide general examples, such as safety, availability of grocery stores, or neighborhood upkeep. Take notes and categorize major themes.)
4. In what ways do you feel connected to the people living around you? (Prod: You may explain that "connectedness" means your sense of belonging, looking out for one another, or how you feel about neighbors who aren't family.) What helps or hurts that feeling of connection?

Navigating Challenges & Accessing Help

5. On your index card or scratch paper, write down 3 practical things or everyday challenges you are currently facing that make it hard to reach the personal goals you've set for yourself. (Prod: Give them a minute to write. Ask if a couple of participants are comfortable sharing. Collect cards at the end or ask for direct messages if virtual.)
6. When trying to move forward, how much of a difference does having reliable access to good healthcare, transportation, or educational programs make for you?
7. Looking at the challenges you wrote down on your card, what kinds of programs, support services, or improvements in the local area would make the biggest difference in helping you succeed?

Managing Day-to-Day Priorities

8.
   - **(a)** What are some of the most important household or financial priorities you have to manage right now, and how do you balance them?
   - **(b)** When you have to make choices about household budgeting or spending, what are the main things you have to consider first?
9. Thinking about everyone living in your community, which everyday challenges do you think are hitting people the hardest right now and need to be addressed first?

Appendix C: Customer Feedback Survey

Surveys were offered to returning clients who visited the office for LIHEAP, CSBG, and Reentry Services. A total of 78 surveys were completed during FY26.

Survey Results

Survey Item	Excellent	Above Average	Average	Yes
1. Friendliness and Courtesy of Staff Member	69	6	3	
2. Staff Responsiveness to Your Needs	60	12	6	
3. Quality of Service	60	9	9	
4. Did Our Employees Do Their "Personal Best" to Help You?				77

Additional Comments and Suggestions for Improvement

"The staff treated me with respect and made me feel welcome."

"The Step Up to Leadership classes have helped me become more confident."

"Everyone was professional, patient, and willing to answer my questions."

"I learned valuable information that I can use in my everyday life."

"The housing program made a positive difference for my family."

"The workshops were informative, engaging, and encouraging."

"The staff care about helping people succeed."

"I felt encouraged and motivated every time I visited."

"I had a great experience and appreciate everything this organization has done for me."

"I appreciate all the help I received."

"Thank you for helping me with my utility assistance when I needed it most."

"The case management services helped me stay focused on my goals."

"The employment services gave me the confidence to apply for jobs again."

"I appreciate how quickly my concerns were addressed."

"Thank you for providing resources that helped me become more independent."

"I liked the services and I would recommend this program to others."

"This program has helped me improve my situation."

Appendix D: CNA Data Point Tables by Domain

The following tables provide supporting data points by domain for the 2026 Community Needs Assessment.

Employment & Economy

Indicator	Subset	2024/25 Data Point
Unemployment Rate	Total Rate	3.8%
	By Race/Ethnicity: White (3.2%) / Black (7.4%) / Hispanic (4.5%) / Asian (3.0%)	--
	By Gender: Male (4.0%) / Female (3.1%)	--
Job Growth Rate	Total (Annual)	-2.2% (Largest decrease in MO)
Small Biz Growth	Establishment Rate	+1.8% (Primary growth in micro-enterprises)
Growth by Industry	Top Sectors	Health Care (Steady), Tech (Growing), Retail (Declining)
Method of Commute	Drive Alone	75.6% (White: 78% / Black: 71%)
	Mean Commute Time (Drive Alone)	23.1 Minutes
	Public Transit	White: ~0.9% Black: ~6.2%
	Mean Commute Time (Public Transit)	48.5 Minutes
	Work from Home	14.7%
Source	BLS Oct 2025; STLCC Workforce Report 2025; Census ACS 2024; East-West Gateway Council of Governments (EWG) 2025	--

Education

Indicator	Subset	2024/25 Data Point
HS Graduation Rate	Total Rate	91.8%
	By Race: White (92.2%) / Black (80.1%) / Hispanic (85.5%) / Asian (96.5%)	--
Early Ed Enrollment	Preschool/K	~24,500 children (White: 64% / Black: 28%)
Higher Ed Enrollment	Total (STLCC Focus)	17,236
Higher Ed Completion	Bachelor's or Higher	44.5% of adults 25+
Adult Literacy Rate	Functional Literacy	91.0%
Source	MO DESE 2024; NCES 2024; ACS 2024	--

Income & Poverty

Indicator	Subset	2024/25 Data Point
Median Household Income	Total	$84,109
	By Race: Asian ($114,572) / White ($94,409) / Hispanic ($72,075) / Black ($52,352)	--
Poverty Rate	Total	9.6%
	Age: Children (13.8%) / Seniors (8.2%)	--

Indicator	Subset	2024/25 Data Point
	Gender: Female (10.4%) / Male (8.7%)	--
	Race: Black (18.4%) / White (6.1%) / Hispanic (11.5%)	--
Required Living Wage	1 Adult, 1 Child	$38.42 / hour
State Assistance	SNAP (Households)	~52,400
	TANF (Individuals)	~2,850
Fixed Income / Disability	Total Receiving	11.8% of Population
Source	Neilsberg 2025; MIT Living Wage 2025; MO DSS 2025	--

Housing

Indicator	Subset	2024/25 Data Point
Home Ownership Rate	Total	73.1%
	By Race: White (81.2%) / Black (44.8%) / Hispanic (58.2%)	--
Median Rental Cost	Monthly	$1,285.00
Median Mortgage Cost	Monthly	$1,753.00 (Avg including insurance)
Foreclosure Rate	Total	0.04%
Utility Costs	Avg Monthly	$412.00
Homeless Rate	PIT Count	~1,200 individuals
Low Income Housing	Public Housing	~1,400 units (Waitlist: Closed)
	Section 8	~7,000 vouchers (Waitlist: Closed)
Avg Household Size	Total	2.48 Persons
Source	HASLC 2026; St. Louis Realtors 2025; Census QuickFacts 2024	--

Health & Nutrition

Indicator	Subset	2024/25 Data Point
Food Availability Index	Total (Scale 0-10)	8.2
Food Insecurity Rate	Total Households	11.2%
Uninsured Rate	Total (<65)	7.4%
	Race: White (5.2%) / Black (10.8%) / Hispanic (14.2%)	--
Mental Health Providers	Ratio	310:1
Infant Death Rate	Per 1,000 births	5.8
Source	County Health Rankings 2025; MO Hunger Atlas 2025	--

Multiple Domains & Civic Engagement

Indicator	Subset	2024/25 Data Point
Total Households	Total Count	402,154
Single-Parent HH	Total %	31% of households with children
	Subset: Single Mother (22.4%) / Single Father (8.6%)	--
Voter Registration	Total Rate	94.8%
Volunteer Org Ratio	Per 10,000 Pop	24.5 Orgs

Indicator	Subset	2024/25 Data Point
Licensed Child Care	Total Facilities	412
Avg Child Care Cost	Monthly	$1,150.00 (Infant care: $1,450)
Crime Rate	Violent	3.84 per 1,000
	Property	22.10 per 1,000
Veteran Demographics	Count: 46,673	91% Male; 58% age 65+; Median Income: $48,200
Source	Census 2024; FBI UCR 2025; MO DESE; Wonderschool 2026	--

Poverty Snapshot: St. Louis County, MO

Category	Subset	Below 100% FPL	Below 150% FPL	Below 200% FPL
Total Population	Countywide %	9.8%	16.4%	23.1%
Gender	Female	10.6%	17.5%	24.8%
	Male	8.9%	15.2%	21.3%
Age Group	Children (<18)	14.1%	22.4%	30.5%
	Seniors (65+)	8.4%	15.8%	23.6%
Race & Ethnicity	Black / African American	18.6%	29.4%	40.2%
	Hispanic / Latino	11.8%	21.5%	31.1%
	White (Non-Hispanic)	6.3%	11.2%	16.7%
	Asian	7.9%	13.4%	18.8%
	Two or More Races	10.4%	18.1%	26.4%

Understanding the Thresholds in Dollars (2025/2026 Guidelines)

Household Size	100% FPL (Poverty Line)	150% FPL (Common Eligibility)	200% FPL (Critical Need)
1 Person	$15,650	$23,475	$31,300
2 People	$21,150	$31,725	$42,300
3 People	$26,650	$39,975	$53,300
4 People	$32,150	$48,225	$64,300
5 People	$37,650	$56,475	$75,300

STL County Overall Demographics

Indicator	Subset	2024/25 Data Point
Total Population	Count	990,911
Age Distribution	Median Age	40.6 Years
	Under 18 Years	21.6%
	Working Age (18-64)	58.3%
	Seniors (65+)	20.1%
Gender	Female	52.2%
	Male	47.8%
Race & Ethnicity	White (Non-Hispanic)	62.9%
	Black or African American	25.3%
	Asian	5.4%
	Hispanic or Latino	4.1%
	Two or More Races	2.6%
Household Structure	Total Households	413,849
	Single-Parent (Total)	31.0% (of households with children)
	Single Mother	22.4%
Education (25+)	HS Grad or Higher	94.5%
	Bachelor's or Higher	47.4%
Source	U.S. Census Bureau ACS 1-Year (2024); Census QuickFacts (2025/V2025 Estimates).	--

Sources

Category	Authorized Source	Data Provided
Federal	U.S. Census Bureau (ACS 2024/25)	Poverty, Race, Median Income, Commute, Education.
Federal	Bureau of Labor Statistics (BLS)	Unemployment Rates, Industry Wages.
Federal	HUD / Department of VA	Rental Costs, Section 8 Status, Veteran Demographics.
State	MO Dept. of Social Services (DSS)	SNAP, TANF, and Medicaid Caseloads.
State	MO Dept. of Health (DHSS/MICA)	Infant Death Rate, Mental Health Provider Ratios.
State	MO Dept. of Education (DESE)	Graduation Rates, Higher Ed Completion.
Regional	East-West Gateway (EWG)	Commute Disparities, Public Transit, Regional Job Growth.
Professional	St. Louis REALTORS (2025)	Median Sales Price, Affordability Index, Days on Market.
Academic	MIT Living Wage / U of Missouri	Living Wage Calculations, 200% FPL Vulnerability.

Appendix E: Programs & Services

The following appendix lists programs and services offered by the Community Action Agency of St. Louis County, Inc. (CAASTLC).

Housing & Energy

WEATHERIZATION ASSISTANCE PROGRAM (WAP): Designed to reduce air infiltration into homes to help households save money on their heating and cooling bills and improve comfort while ensuring health and safety. Households save an average of $437 per year after weatherization.

HOUSING ASSISTANCE: Comprehensive housing assistance, including Down Payment, Disaster Relief, Rent/ Mortgage Assistance, and Housing Counseling.

ENERGY SERVICES: Programs include Low-Income Home Energy Assistance Program (LIHEAP), Dollar Help, Dollar More and Heat Up St. Louis - designed to stop energy service disconnection and restore services to a home. After receiving a one-time Energy Assistance (EA) pledge, a disconnection notice is required for any additional assistance.

H2O ASSISTANCE: In partnership with Missouri American Water, H2O Help to Others is an emergency assistance program created by Missouri American Water and Missouri's Community Action Agencies, which helps provide supplemental funding to customers who would otherwise have trouble paying their bills. H2O Help to Others is supported by contributions from Missouri American Water and voluntary contributions from customers.

Youth Services

YOUTH CASE MANAGEMENT: Services that assist youth in identifying interests, goals, skills, and abilities to help them succeed in their educational endeavors and their career path structure.

HiSET (GED): In partnership with St. Louis County school districts, we provide Case Management and supportive services to individuals enrolled in HiSET or technical education programs to help them attain educational certification.

REALITY ENRICHMENT AND LIFE LESSONS (REALL): This hands-on simulation focuses on keeping youth in school and challenges them to think critically about how choices and decisions made in adolescence lead to rewards and consequences in adulthood. Middle and high schools as well as youth groups can request to participate in this impactful exercise.

CAASTLC SEEDS OF HOPE FARM - STEM CURRICULUM): Lessons developed by UMSL College of Education, Seed St. Louis, Edible Schoolyard, and others, students and youth groups participate in hands-on agricultural experiences based on the science of farming.

Health & Nutrition

DRIVE-THROUGH FOOD PANTRY – BY APPT: In collaboration with St. Louis Area Food Bank and others, CAASTLC provides USDA commodities and nutritious food items to individuals and families needing help.

CAASTLC's SEEDS OF HOPE FARM: Through our farm in Spanish Lake, we nurture a healthy food culture in an area considered a food desert. Fresh, organically grown food is distributed to low-income families through our food pantry. Volunteer opportunities are available for individuals and groups. Interactive dinners and free classes on cooking, container gardening, starting your own garden, and growing herbs are offered for the whole family. Healthy lifestyles begin with healthy eating.

Community Outreach

Poverty Simulations: Missouri's Community Action Poverty Simulation (CAPS) is a unique tool that helps people begin to understand what life is like with a shortage of money and an abundance of stress.

JOB FAIRS & HIRING EVENTS: CAASTLC hosts job fairs and hiring events within the St. Louis County region with employers that offer on-site employment opportunities.

Step Up to Leadership: A workshop series designed for income-eligible, community minded individuals who desire to develop leadership skills and turn their civic passions into community action, including board opportunities. Topics cover the value of grassroots participation, goal setting, public speaking, meeting facilitation, negotiation, conflict resolution, and grant writing.

Family & Economic Security

CASE MANAGEMENT: We provide a customer-centered, goal-oriented process for assessing the needs of an individual/family and guiding them to achieve their goals and economic security by bundling services, including education and employment.

DRUG & ALCOHOL EDUCATION CLASSES: These classes are facilitated by certified alcohol and drug counselors and utilize informative materials and group discussions to help prevent substance abuse.

ANGER MANAGEMENT EDUCATION CLASSES: These classes use cognitive behavioral theories for learning and provide methods to identify and manage anger.

EMPLOYMENT DEVELOPMENT: This intensive workforce curriculum teaches resume building, job search techniques, computer skills, and other tools necessary to obtain and retain employment.

LIFE SKILLS CLASSES: These classes help customers stabilize their household through education and training in Health & Wellness, Financial Management, Parenting & Family Development, Home Management and Energy Conservation.

Reentry Support For Returning Citizens

Reentry Support is designed to help justice-involved individuals find satisfying work by giving useful tips to navigate the job market, developing resumes that incorporate prison education and work programs, providing tools to improve interviewing techniques, and offering entrepreneurial training for those desiring to start a business. All customers are assigned a case manager to assist with identifying needs and setting achievable goals. The Makin' It Work curriculum is a core component of this training.

Immigrant Services

CAASTLC provides Case Management designed to help immigrants with their basic needs, find affordable housing, and navigate the legal processes so that they can achieve their educational and career goals.

Appendix F: Board Approval Minutes (Standard 3.5)

PLACEHOLDER NOTE

Board-approved minutes documenting approval of the 2026 Community Needs Assessment will be appended separately.