



***This update to Community Action Services and Food Bank's Community Assessment was completed in April 2020 in response to the COVID-19 global pandemic.***

## **I. Background**

This Community Assessment Update is in response to a global health pandemic that has not only affected every community in the United States but has also led to the most significant economic disruption since the Great Depression. This assessment is an initial effort to capture some of the emerging needs in the community as well as to forecast how those needs may evolve over the coming weeks and months.

In December 2019, the novel coronavirus disease of 2019 (COVID-19) was discovered to be the causative agent for acute respiratory and flu-like symptoms and began infecting increasing numbers of people in the Wuhan Province of China. The first case in the United States was confirmed by the Centers for Disease Control and Prevention on January 22, 2020. Despite efforts to contain the virus, by March 11, 2020, the World Health Organization declared COVID-19 a global pandemic. By March 17, 2020, all 50 US States had confirmed cases of the virus.

Because of the highly contagious nature of COVID-19, the alarmingly high rate of fatalities associated with it and the lack of a vaccine or treatment, the only effective way to prevent mass illness is through restricted travel, physical distancing, frequent hand washing, coughing in elbows, not touching the face, and staying at home. By mid-March 2020, with the virus clearly past the stage of effective isolation and contact tracing, local, state and federal public health officials recommend extreme measures to minimize a public health catastrophe: mass quarantine, physical distancing, and a virtual lockdown of all public gatherings and economic activity.

While all types of people are getting sick from the disease, older adults and people of any age who experience serious underlying medical conditions, many which are more prevalent in African American communities, and, to some extent, Latinx and Native American communities, are at increased risk for severe symptoms from COVID-19. Persons of color, immigrants, and women are also disproportionately impacted by underlying health conditions linked to poverty, face discrimination in medical care, and are more likely to work jobs that require them to leave their homes. Also, persons with disabilities or chronic conditions are more vulnerable to COVID-19 due to their inability to thoroughly isolate themselves (need for hands-on care), physical impairments, environmental barriers, or interrupted services. The following additional populations experience differential exposure and extensive corresponding implications as a result of the pandemic: frontline workers, persons experiencing homelessness, gig-economy workers, low-income communities under quarantine, especially in urban settings, rural communities, tribal communities, incarcerated persons and returning citizens.

Children, families, individuals, and Community Action Agency staff may experience heightened stress, anxiety, and trauma as a result of the COVID-19 crisis. Loss of income, growing childcare needs, heightened food insecurity, housing and energy instability, lack of access to transportation, lack of basic supplies, and increased domestic violence are growing factors as the crisis unfolds.

**Because of the urgent and widespread needs affecting all sectors of the community, this community assessment update is intended to provide some initial information to describe the scope of this crisis on our community and to support the many different responses that will be required to address emerging, evolving needs. It is likely that as needs evolve, some of those needs will not be captured in this update and therefore some necessary community responses may not connect to the needs identified in this document.**

The needs assessed will inform services to those affected by the crisis. It is significant to note that Congressional action will permit FY20 and special supplemental CSBG funding to serve families at or below 200% of the federal poverty level (as defined by the US Census Bureau). Specific programs or strategies will target the demographic groups most affected. Given persons of color are being disproportionately affected by both the health crisis and by the resulting economic disruption, an equity lens must be used to view current and emergent needs related to this crisis.

## **II. Methodology**

In order to obtain the most current information and data available, we relied on three approaches to updating our 2019 community needs assessment.

- We gathered secondary data from state and local health departments, the U.S. Census Bureau, and other sources, including the CAP Engagement Network;
- We gathered qualitative primary data through interviews with other human service providers and local law enforcement; and
- We gathered quantitative primary data through two means:
  - Aggregating Utah County's 211 data since March 1, just prior to the pandemic's breaking out and the stay-at-home orders being issued; and
  - Conducting a telephone survey of householders whose income is below the area median income to gauge current impact.

## **III. Local public health response**

As of April 22, Utah County had 523 cases of COVID-19, with 26 hospitalizations. Five persons had died. The number of cases was 15.9 percent of all cases in the state. Summit County had 335 cases (10.2 percent of state total), and Wasatch County had 122 cases (3.7 percent of state total). Combined, our service area represents 29.7 percent of all cases ("COVID-19 Surveillance in Utah," 2020).

Table 1: COVID-19 Case Summary as of April 21, 2020

	Cases	Hospitalizations	Deaths	Rate per 100,000
Bear River	55	10	1	29.8
Central Utah	17	1	0	21
Davis County	243	21	2	69.1
Salt Lake County	1714	149	18	148.7
San Juan	34	5	2	220.1
Southeast Utah	7	0	0	17.5
Southwest Utah	70	9	1	28.7
Summit County	335	31	0	798.9
Tooele County	41	4	0	58.6
TriCounty	9	1	0	16
Utah County	523	26	5	84.1
Wasatch County	122	6	1	367
Weber-Morgan	126	14	2	46.9
State Totals*	3296	277	32	

\* Includes 33 cases reported by the Navajo Nation Reservation in Utah

Statewide, 72,358 individuals had been tested by 20 April 2020. As shown in Figure 1, the spike in lab-confirmed cases of the virus came on April 2, with 203. On 20 April, 86 cases were confirmed.

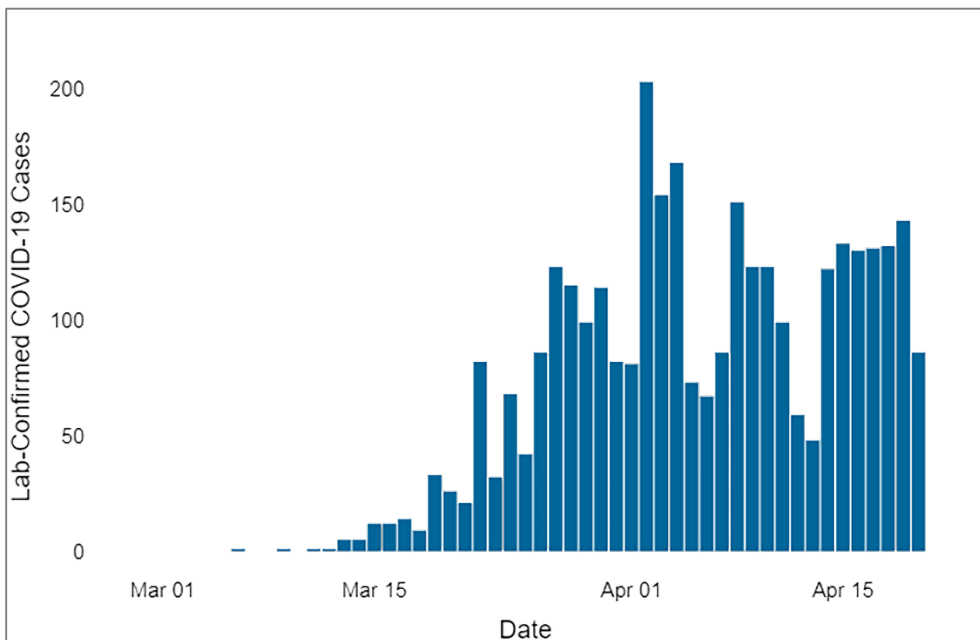


Figure 1: Lab-Confirmed Cases of COVID-19, as of April 20

However, 153 cases were reported to have onset of symptoms on April 13. Keep in mind that cases during the period from April 10 to 20 may not have yet been fully reported.

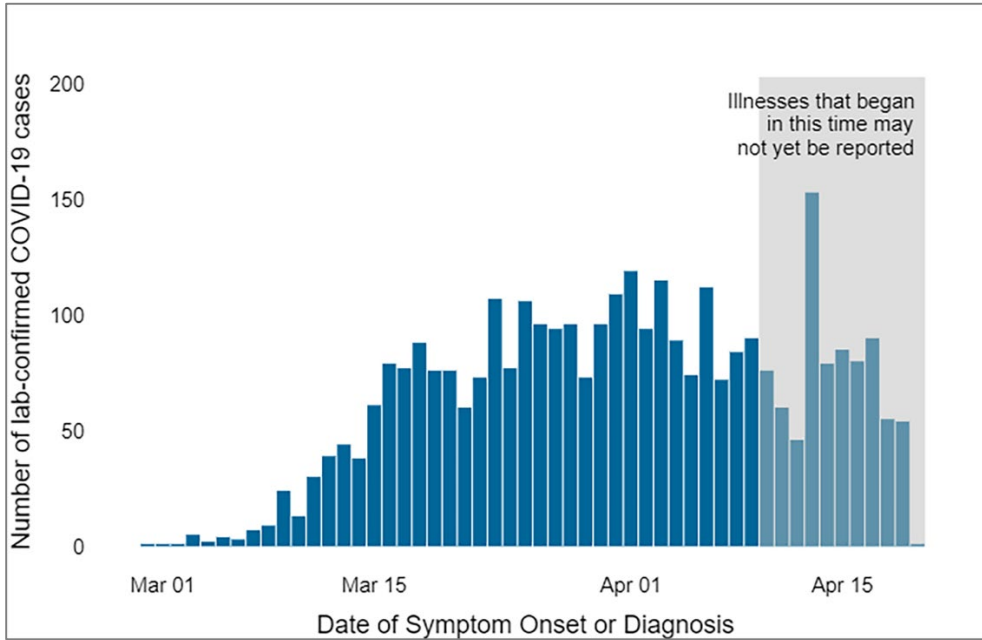


Figure 2: Lab-Confirmed Cases by Date of Symptom Onset, as of April 20

So far, the day with the most tests was April 17, with 3,945; of these, 159 tested positive (4 percent).

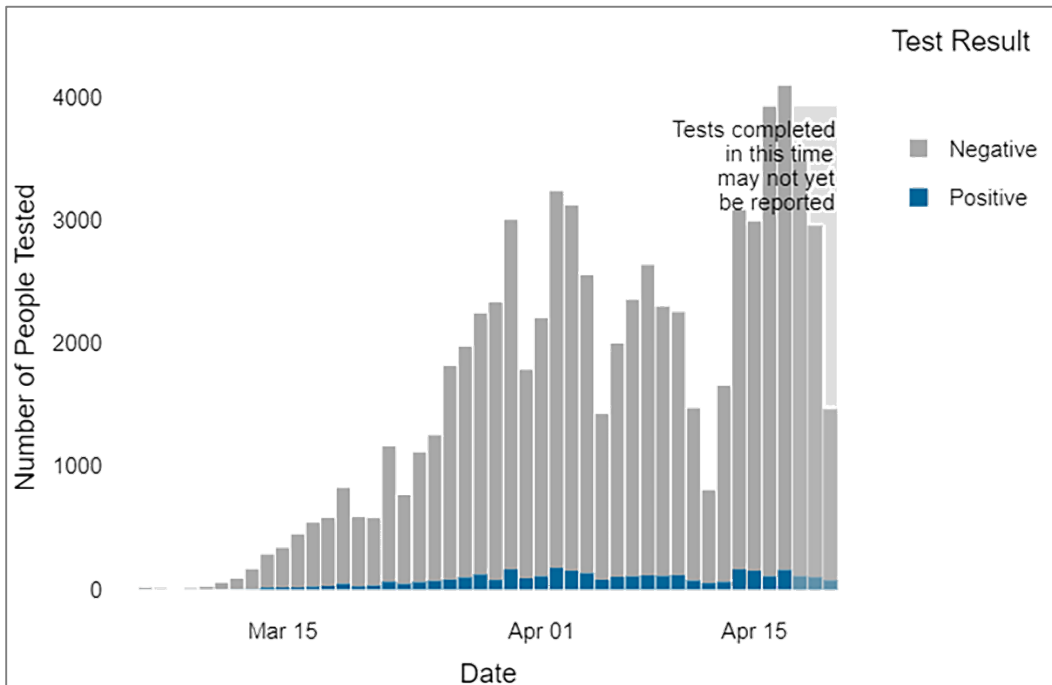


Figure 3: Number of People Tested, by Date, as of April 20

As of April 20, 888 Utahns are classified as “recovered” from COVID-19 after having tested positive. Nearly 2,400 are active cases, and 32 have died.

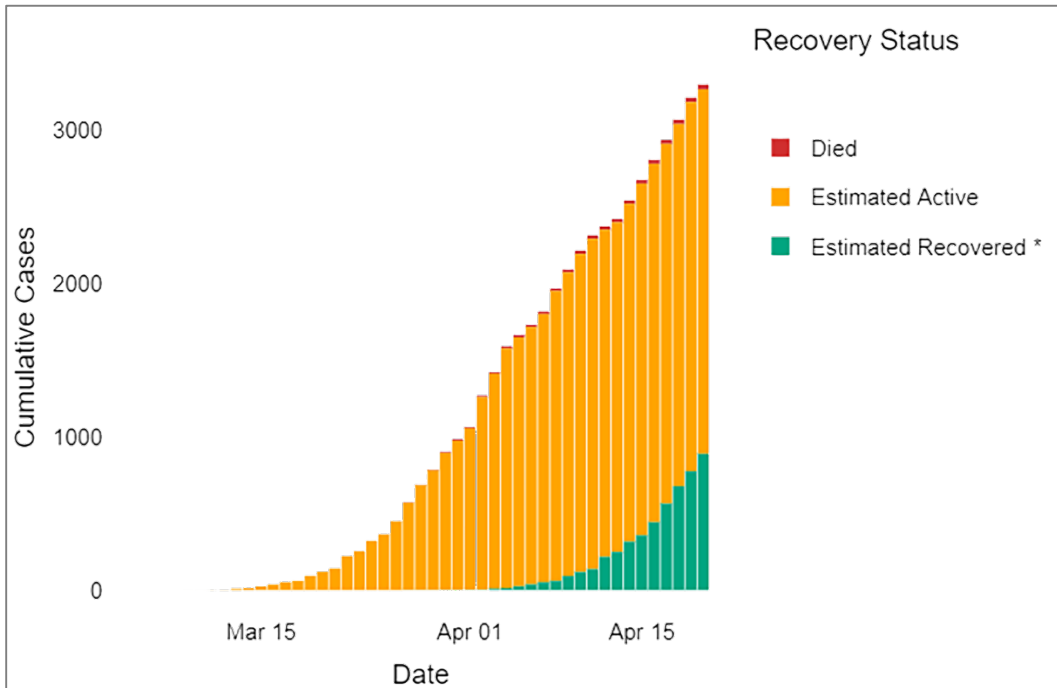


Figure 4: Recovery Status, Cumulative, as of April 20

The first confirmed COVID-19 case in Utah County came on March 15, believed to have been community spread. Another case—this one a non-resident of Utah—was discovered the same day. (“1st Utah County virus case , 9 more Salt Lake County cases , state says,” 2020). The resident case was a male over the age of 18, who reported to work for one day prior to being tested positive; those with whom he came in contact at work were promptly notified by Utah County health officials (Forgie, 2020).

Utah Governor Gary Herbert issued a set of directives that collectively are titled “Stay Safe, Stay Home” on March 27. The directives “establish minimum statewide standards. In consultation with the State, local authorities [were enabled] to impose more stringent directives and orders to address the unique situations in different areas of Utah.” The governor’s announcement explicitly stated these directives are not a shelter-in-place order. (“Full Text: Governor’s ‘Stay Home, Stay Safe’ Directive,” 2020). The governor’s Stay Home, Stay Safe directives were amended on April 17, extending the directives through May 1 (“Stay Safe, Stay Home” *Gubernatorial Directive for Utah*, 2020).

In Utah County, a public health order was issued on March 23. This order restricted the operation of eating establishments and made specific recommendations for individuals, other types of businesses, and gatherings. The order was in effect through April 1 (*Public Health Order*, 2020). It was subsequently amended twice, with the latest iteration being issued on April 17, extending the orders through May 1 and offering additional clarification for eating establishment restrictions as well as recommendations for other businesses and for individuals (*Amended Public Health Order*, 2020).

As a result of this unprecedented public health crisis, Community Action Services and Food Bank is updating its Community Assessment because there is currently a significant impact on the community, and a number of short-, intermediate- and longer-term impacts are expected.

**IV. Immediate impacts on the community**

The immediate impacts of COVID-19 have been felt across all sectors of society. In particular, some of the greatest impacts relevant to the Community Action Network have been in the areas of health, education, employment, human services provision, and community resources. Highly vulnerable communities include those where the population density is greater than 99 people per square mile, the uninsured rate is greater than 7.9 percent, and the population age 65 and older is greater than 14.9 percent (*COVID-19 Vulnerability Report, 2020*).

In our service area, vulnerability is highest in the areas shown in the maps below. Most of Utah County’s geographic area includes local areas where at least two of the three vulnerability indicators are present. Most of Wasatch and Summit counties meet only the uninsured population criteria. There is, however, a small area in Utah County that has all three of the of the indicators present.

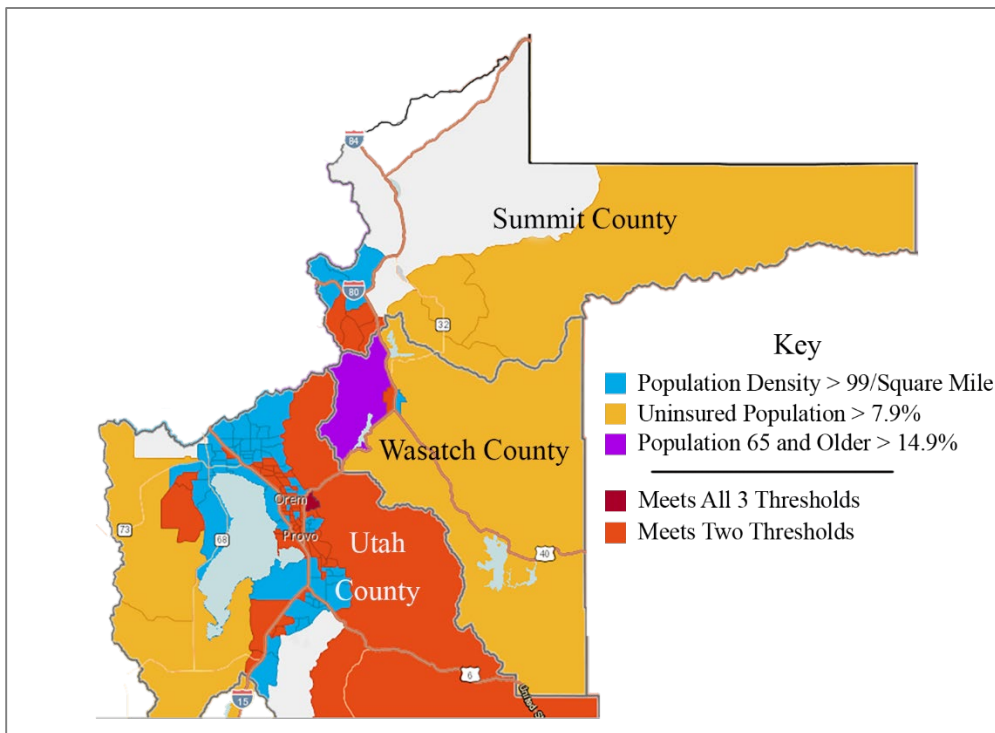


Figure 5: Service Area COVID-19 Vulnerability Footprint

As Figure 6 shows, the area most vulnerable to being infected by COVID-19 in our service area includes the neighborhoods east of University Avenue and north of 3700 North in Provo (800 South in Orem). In this area, the population density is 892.4 persons per square mile, the uninsured population is 9.8 percent, and the population age 65 and older is 20.1 percent. These neighborhoods are in both Provo and Orem. (*COVID-19 Vulnerability Report, 2020*)

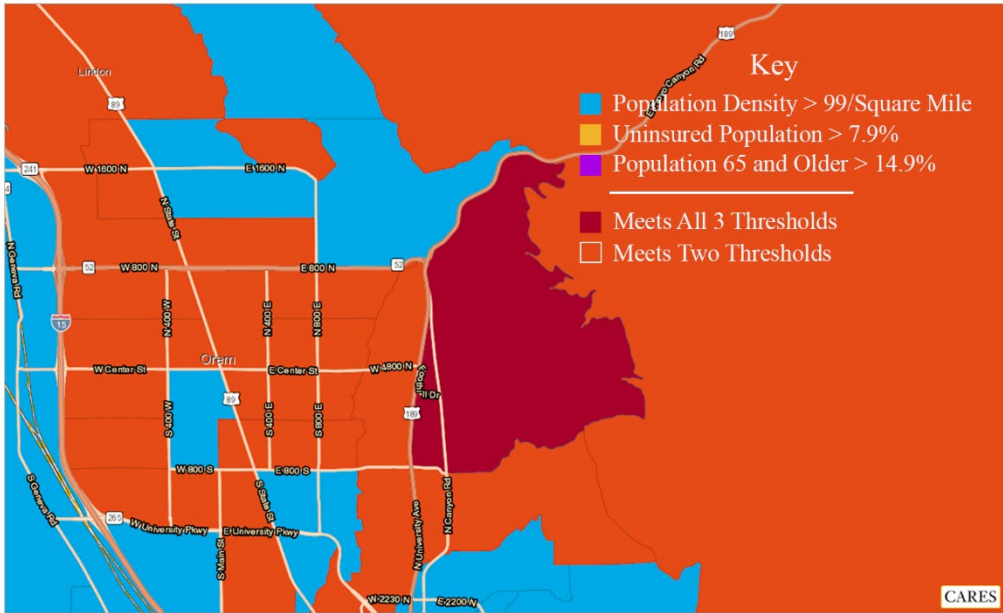


Figure 6: COVID-19 Vulnerability Footprint: North Provo and East Orem

Nationwide, early data suggest that the following groups have experienced disproportionately higher rates of infection and/or complications/death as a result the COVID-19 pandemic:

- Males
- Individuals 60+ years old
- People of color, particularly African Americans
- People with underlying health conditions (especially, lung disease, asthma, diabetes, cardiovascular disease, kidney disease, liver disease, severe obesity, and individuals with immunocompromised conditions)

The following outlines the variety of impacts to the local community thus far:

- Health impacts:
  - Individuals over 60, especially those with underlying health conditions, have been shown to be at particular risk for severe health implications from COVID-19. In our service area, we have 73,607 individuals in this age group. Men have been shown to be more susceptible to the virus than women, and we have 34,726 men in this age group. (*Population by Age and Sex, 2018, 2020*).

Table 2: Population Age 60 or Older, By Sex

	Male	Female	Total
Utah	28,818	33,146	61,964
Summit	3,586	3,416	7,002
Wasatch	2,322	2,319	4,641
Total	34,726	38,881	73,607

- Community health resources will be stretched thin as resources devoted to those sick with COVID-19 will limit resources available to others. According to state of Utah epidemiologist Angela Dunn, the state will likely experience a “strain on our health care system.” However, because the Utah population is younger than national averages, the state could see fewer cases. Add to that the low smoking rates and low alcohol consumption, the system may not be as strained as it otherwise could be (Alberly & Carlisle, 2020).
- Mental health resources will need to be available in new and increased ways to deal with the many different stressors/traumas caused by the pandemic, especially its impact over an extended time period.
  - According to Jamie Hales, a licensed clinical social worker at the University Neuropsychiatric Institute at the University of Utah, the stay-at-home environment is especially affecting new mothers and pregnant women. Coping mechanisms typically available to this population are no longer present, creating higher levels of anxiety and depression (Vejar, 2020). With Utah County’s high birth rate of 20.76 births per 1,000 population, this is a greater concern (Call, 2018).
  - Intermountain Healthcare has established a free COVID-19 emotional relief hotline to deal with the increased anxiety, depression, and other mental health issues it is experiencing. The largest healthcare system in Utah County, Intermountain cites increased unpredictability, social isolation, and dramatic lifestyle changes as contributors to the increased need for mental health services (“Free Emotional Health Relief Hotline is available to anyone feeling emotional distress due to COVID-19,” 2020).
  - Wasatch Behavioral Health, the largest provider of mental and behavioral health services in Utah and Wasatch counties, says that children are experiencing increases in confusion, worry, anxiety, fear, and school-related concerns (Robinson, 2020).
- Nutrition for school-aged children previously accessing free/reduced breakfast, lunch, and snacks is impacted as many are now removed from that food source due to school closures.
  - More than one in three (36 percent) public school students in the Provo School District are participating in the free lunch program, and another two percent receive reduced-price lunches. In the three school districts in Utah County, 34,791 students are receiving free or reduced-price lunches (Call, 2018). With schools being closed, these children and their families are at increased risk of poor nutrition and the accompanying stresses.
- Employment impacts:
  - In the first quarter of 2020, the three counties in our service area had low unemployment.



Table 3: Unemployment By Month By County, Q1 2020

	January	February	March
Utah	2.3%	2.7%	2.8%
Summit	2.3%	2.8%	2.9%
Wasatch	2.6%	3.0%	3.2%
State	2.5%	2.5%	3.6%

Of note is the relatively modest increase in unemployment claims for Utah County, the largest county in our service area, between February and March: 0.1 percent—compared to the state increase of 1.1 percent. This is not to say that Utah County residents are somehow isolated from the pandemic and its effects. April’s unemployment statistics will be the most telling. (“Current County Unemployment,” 2020).

Statewide, Utah has experienced extremely high unemployment claims. In one week alone, 33,000 claims were filed; the average weekly number of new filings in 2019 was 1,100. For the week ended April 17, 19,800 new claims were filed—the second week in a row that the number has dropped (Whitehurst, 2020). April unemployment claims numbers are not yet available.

- Individuals in the health care field are at high-risk of exposure to COVID-19 and are under tremendous stress due to additional work hours and challenging work conditions. In particular many of those workers with close, frequent contact with vulnerable individuals are lower-wage individuals.
  - Intermountain Healthcare, the largest hospital system in the state, is preparing for a COVID-19 surge in multiple ways, including “adding intensive care and surgical beds to its hospitals by converting areas, like operating rooms, into intensive care units equipped with ventilators. If necessary, rooms in Intermountain clinics could also be converted” (Olsen, 2020). This expansion and preparation is certainly causing increased stress among staff and workers in this industry.
- Individuals in the educational field are working remotely due to school shutdowns. Lower-wage workers in these fields are more vulnerable to layoffs due to the nature of their work.
  - For example, janitorial and cafeteria workers, as well as some classroom aides, are not able to work remotely.
  - Utah County is home to two major universities—Brigham Young University and Utah Valley University—and the effects of reduced work and eliminated conferences are impacting jobs and income. Every year, nearly 100,000 people participate in BYU-sponsored events, workshops, conferences, etc. This includes its annual Education Week, Women’s Conference, and sports camps. All of these events have been canceled for 2020, and school officials estimate more than 1,000 jobs will be lost (Dickson, 2020b). These job losses do not include loss of related economic activity, such as travel, restaurant, and hospitality jobs.
- Individuals in many sectors of the economy are currently experiencing sudden and unexpected unemployment. Some are unaware of resources available to them and their families as they are experiencing unemployment for the first time.

- From March 1 through April 22, the single most common request for specified assistance was for housing, with nearly one out of four calls (22.29 percent) and 25.53 percent of all needs identified during the call.
- The second-highest need is utility assistance, with 14.24 percent of needs identified during calls, followed closely by food (11.28 percent of all needs). The table below provides a summary report of 211 calls during this time period.

*Table 4: 211 Calls and Needs, March 1 Through April 22, 2020*

Need Category	Need Count	Percentage	Call Count	Percentage
Arts, Culture and Recreation	1	0.10%	1	0.10%
Clothing/Personal/Household Needs	21	2.01%	17	1.68%
Disaster Services	1	0.10%	1	0.10%
Education	2	0.19%	2	0.20%
Employment	8	0.76%	6	0.59%
Food/Meals	118	11.28%	106	10.45%
Health Care	104	9.94%	80	7.89%
Income Support/Assistance	216	20.65%	198	19.53%
Individual, Family and Community Support	22	2.10%	21	2.07%
Information Services	21	2.01%	21	2.07%
Legal, Consumer and Public Safety Services	38	3.63%	28	2.76%
Mental Health/Addictions	37	3.54%	29	2.86%
Other Government/Economic Services	6	0.57%	5	0.49%
Transportation	25	2.39%	24	2.37%
Volunteers/Donations	10	0.96%	9	0.89%
None identified	0	0.00%	346	34.12%
Utility Assistance	149	14.24%	141	13.91%
Housing	267	25.53%	226	22.29%
Total:	<b>1,046</b>	<b>100.00%</b>	<b>1,014</b>	<b>100.00%</b>

- In addition, United Way of Utah County has a 211 app that receives more hits than the phones receive calls.

Table 5: 211 App Usage, March 1 through April 27, 2020

Need Category	App Search Count	Percentage
Arts, Culture and Recreation		
Clothing/Personal/Household Needs	273	5.3%
Disaster Services	109	2.1%
Education	170	3.3%
Employment		0.0%
Food/Meals	807	15.7%
Health Care	429	8.3%
Income Support/Assistance	574	11.2%
Individual, Family and Community Support	500	9.7%
Information Services		0.0%
Legal, Consumer and Public Safety Services	157	3.1%
Mental Health/Addictions	634	12.3%
Other Government/Economic Services		0.0%
Transportation	127	2.5%
Volunteers/Donations		0.0%
None identified		0.0%
Utility Assistance	451	8.8%
Housing	911	17.7%
Total:	<b>5,142</b>	100.0%

- Between phone calls and app usage, it is clear that the greatest issue affecting those who seek help through 211 is housing. Other areas of greatest need are food, mental and behavioral health, and income support.

- Fortunately, Community Action Services and Food Bank is known throughout the community. Evidence of this is in the United Way 211 app data: our agency is the single-most searched for agency, indicating that those looking for help know who is likely to provide it.

*Table 6: Most Searched-For Agencies, 211 App*

Provider Name	App Count	Percentage
<b>Community Action Services and Food Bank (all programs)</b>	171	29.2%
<b>Food and Care Coalition</b>	69	11.8%
<b>Utah Girls Love You</b>	47	8.0%
<b>Transitional Services</b>	43	7.4%
<b>Agape Community Center</b>	41	7.0%
<b>Tabitha's Way American Fork</b>	40	6.8%
<b>Tabitha's Way</b>	38	6.5%
<b>Mountainlands HEAT Program</b>	37	6.3%
<b>Provo City Housing Authority</b>	36	6.2%
<b>Utah County Health Department</b>	32	5.5%
<b>Center for Women and Children in Crisis</b>	31	5.3%

- Educational impacts:
  - Closings of public schools in the Community Assessment area are having an immediate impact on children’s education. Children with less access to resources (broadband internet, computers/tablets, technology expertise, language barriers, etc.) are most at-risk for suffering learning loss during a potentially protracted period of school closure.
    - On March 13, Governor Gary Herbert announced a two-week closure of all schools in Utah. Terming this a “soft closure,” he indicated distance learning would still be provided (Richardson, 2020). That closure was extended to May 1, and then, on April 14, he announced schools would be closed the rest of the school year (Richardson, 2020).
    - Two school districts in Utah County have modified their grading criteria in order to relieve stress and anxiety for students and teachers. As the largest school district in our service area, Alpine School District has announced that no failing grades will be given to any student. In addition, instruction will be completed a week early, giving students an addition seven days to submit work. Options for passing grades instead of letter grades will allow students to improve or maintain their grade point averages. Provo School District has adopted similar policies (Lloyd, 2020).
  - Caregivers of school-age children must secure day care arrangements for their children or sacrifice employment to care for their children. These same caregivers are also expected to be

primary teachers for their children during the period of the closure. Parents with limited resources face numerous challenges as a result of this situation.

- Impacts on human services provision:
  - Services to vulnerable populations are being curtailed or drastically changed. Service providers have had to alter their service provision in significant ways, leaving some family needs unmet.
    - For example, Circles Utah Valley is a program of Community Action Services and Food Bank. Its services are, of necessity, face-to-face; however, staff and volunteers have not been able to maintain progress and momentum of Circles Leaders since the beginning of March.
    - Tabitha's Way, a food pantry that provides referral services, no longer permits clients to enter its pantry, do intake, or even select and load their own food; food boxes are loaded at curbside by staff and volunteers, and the invaluable validation and reassurance that normally occurs is not longer being provided. In addition, because Tabitha's Way is not able to conduct its normal intake, staff are not able to provide adequate—or even appropriate—referrals to new clients.
    - The Food and Care Coalition reports being unable to provide common eating areas for the homeless population receiving food, a primary component of the agency's mission. The agency is bound by the state's and county's restaurant restrictions; the normal interaction that permits opportunities for increased and strengthened social capital, referrals for services, and connections to providers are not occurring.
    - The Wasatch Community Foundation has diverted all staff and volunteer fundraising efforts to rent assistance due to COVID-19. With the area's demand for low- to moderate-income housing, combined with the loss of work and reduced work hours for thousands of service industry workers, all efforts are focused and keeping the population in safe housing for the duration of the pandemic and beyond.
  - Finally, for those service providers continuing to operate, the changed circumstances have required significant, immediate adaptations that will require additional resources to support over a longer period of time:
    - Professionals at BYU's Counseling and Psychological Services are providing virtual counseling and workshops. While many students have returned to live at home during the COVID-19 pandemic, many have also remained in the area due to jobs or other reasons. The students seeking help are dealing more with fear of the future, concern for their families, and applying for and getting a job upon graduation (Dickson, 2020a).
- Community resource impacts:
  - The impacts of COVID-19 on community resources are numerous and include a reduction in the availability of resources (access to group activities, commercial services), a scarcity of some resources (health care, food and emergency supplies) and/or needs for resources that have not previously been required in this community in any significant capacity.
    - One police chief reported in our interview that the calls for domestic violence have increased sharply since the pandemic and resulting isolation orders. These calls put a strain not only on law enforcement, but on mental health providers and on domestic violence sheltering.



- Respondents were asked about the income of up to five additional adults in their household. Most of those surveyed were single-income households. The most common reason for households to have lower income than in January is reduced hours (18.3 percent), followed by layoff (16.4 percent)

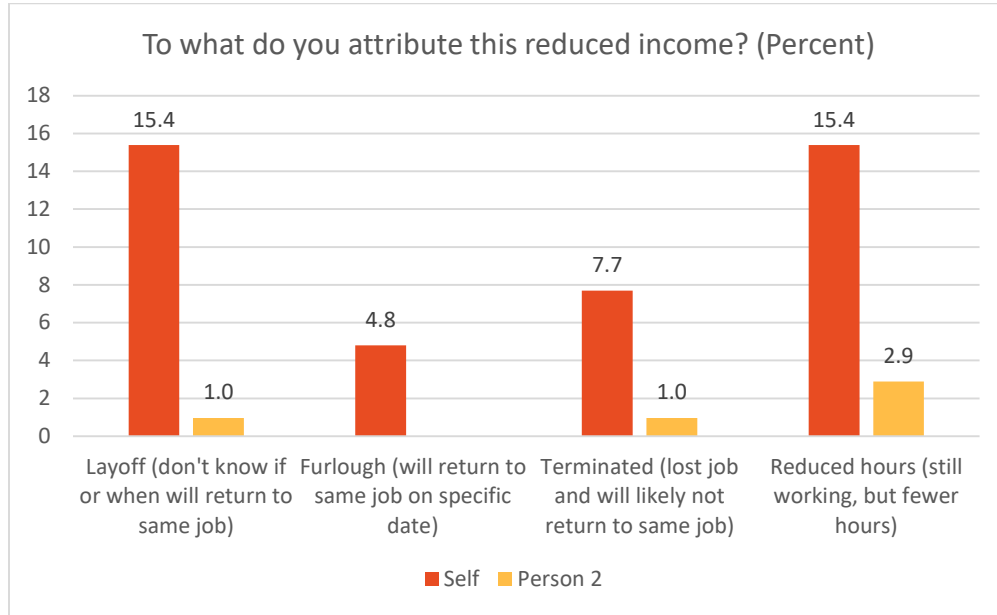


Figure 8: Attribution for Lowered Income

- Of those who have lower incomes than in January, about 23 percent are receiving unemployment benefits.

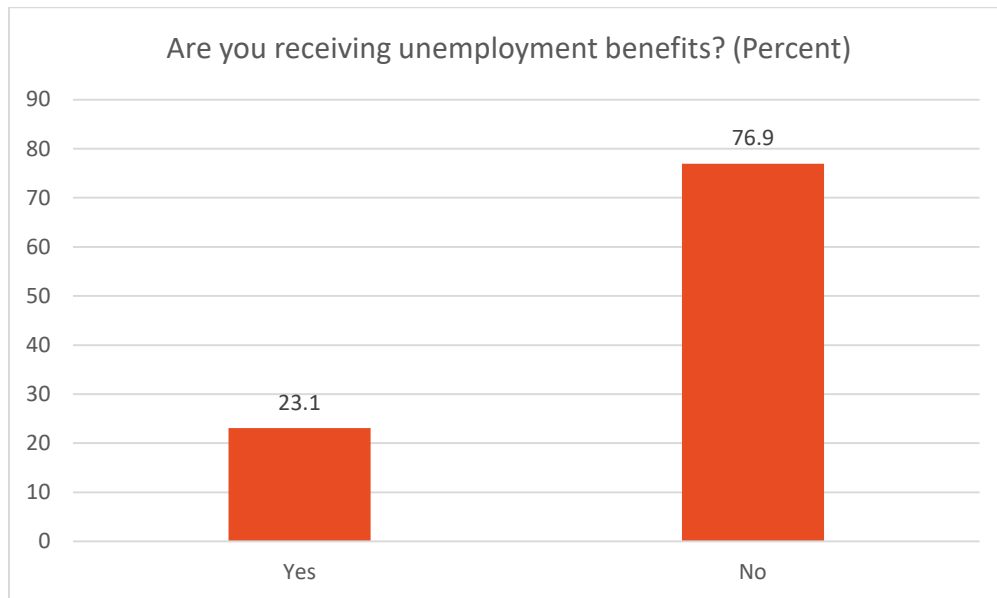


Figure 9: Unemployment Benefits

- The likelihood of returning to work after the pandemic is contained is in question among our respondents.

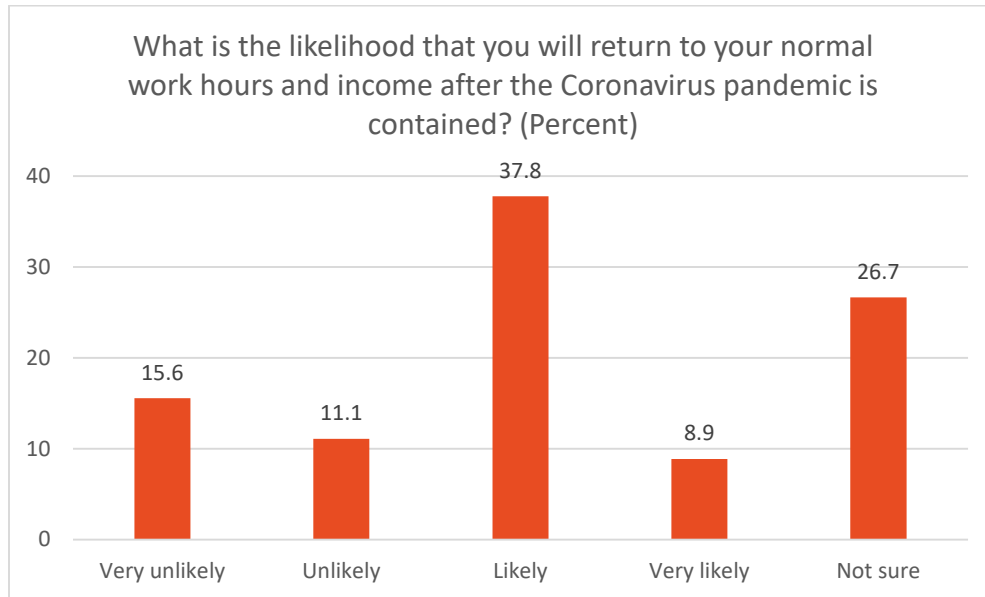


Figure 10: Likelihood of Returning to Work

- About one in three of those whose incomes are lower than in January are experiencing difficulty meeting at least some of their obligations; many of these are finding it more difficult to meet their needs than it was in January.

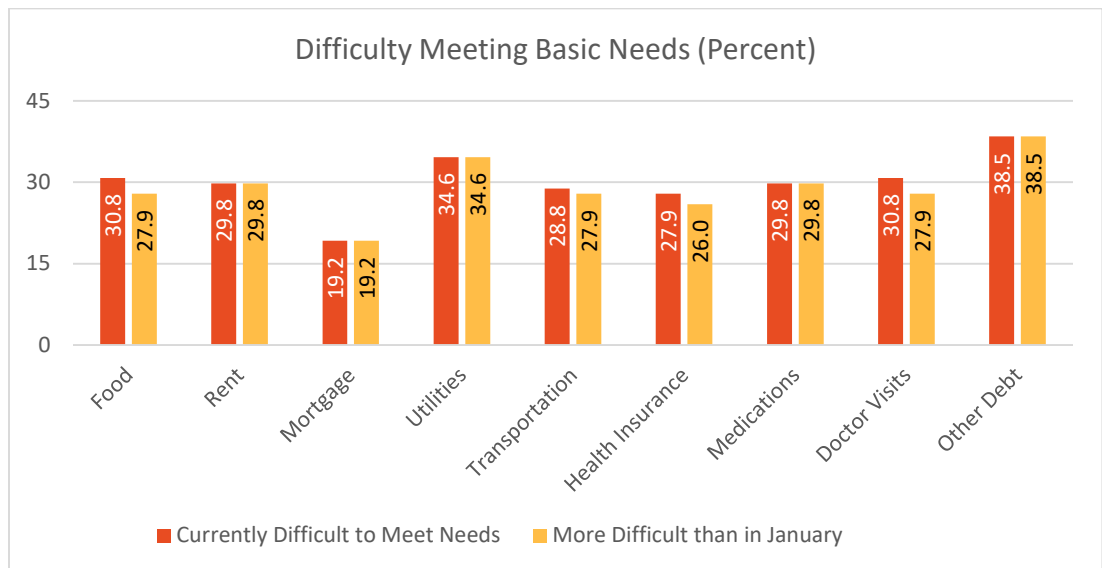


Figure 11: Difficulty in Meeting Basic Needs



- Respondents say they would turn to their family, their church, or the government more frequently than other sources for help.

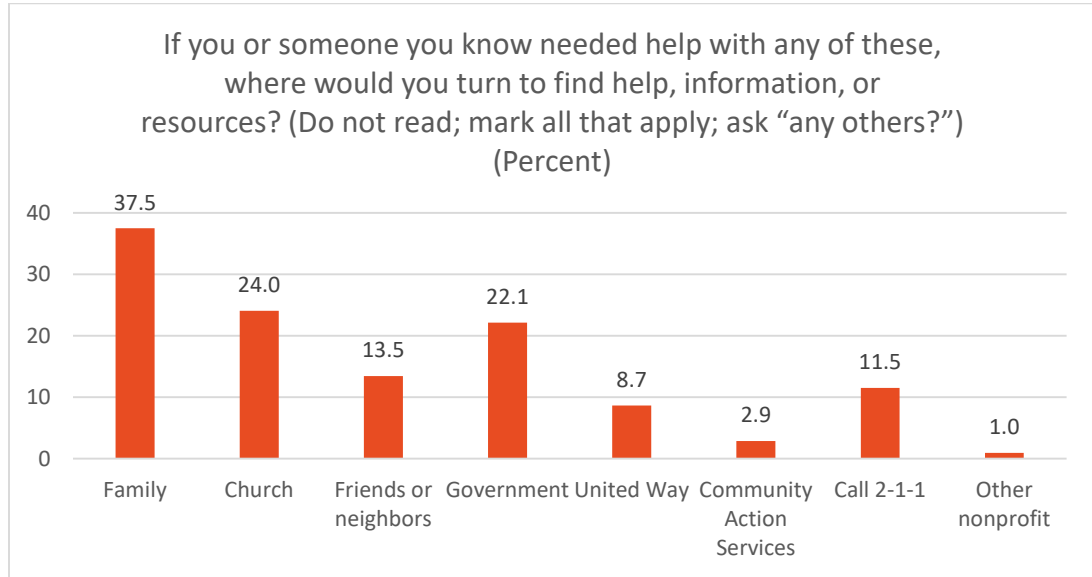


Figure 12: Where Would You Turn for Help?

- Only 11.5 percent of respondents indicated they would call 211 for help. Of the remaining respondents whose income is lower than it was in January, about 42 percent have heard of the service.

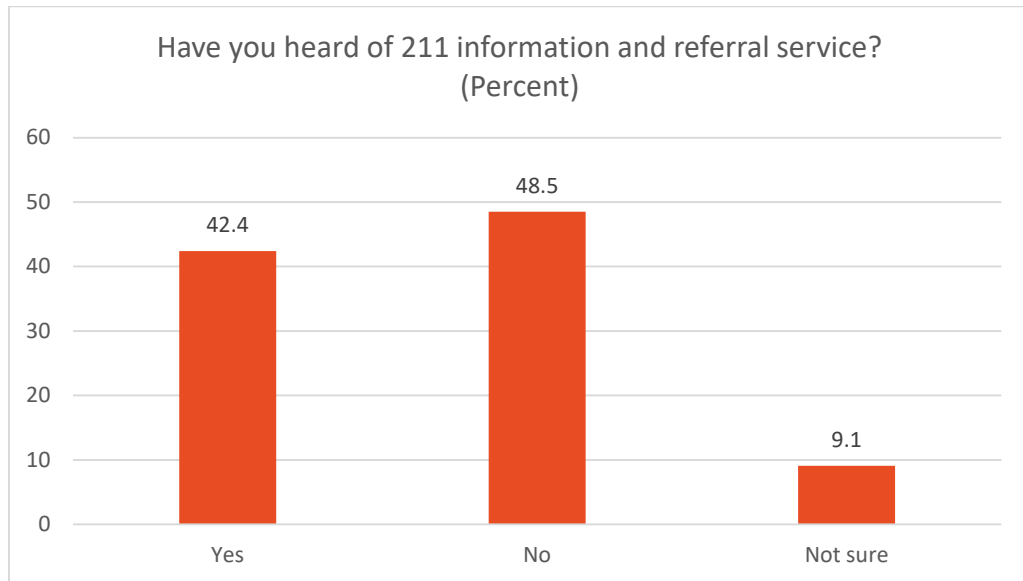


Figure 13: Have You Heard of 211?

- Most respondents know there is a food pantry or food bank in Utah County.

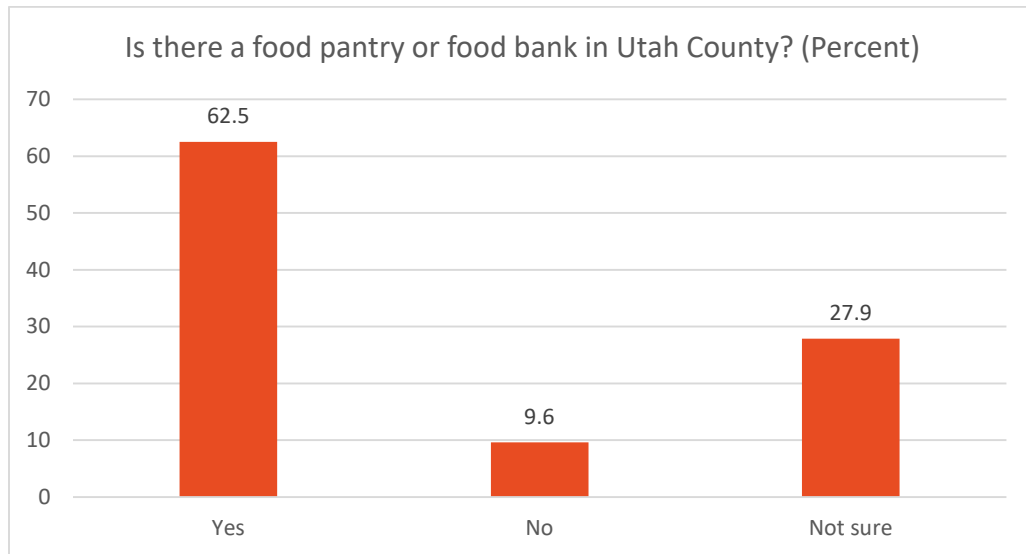


Figure 14: Is There a Food Pantry or Food Bank in Utah County?

- Of those who indicated there is a food pantry or food bank in Utah County, nearly half say it is in Provo—indicating, in all likelihood, the Community Action Services and Food Bank.

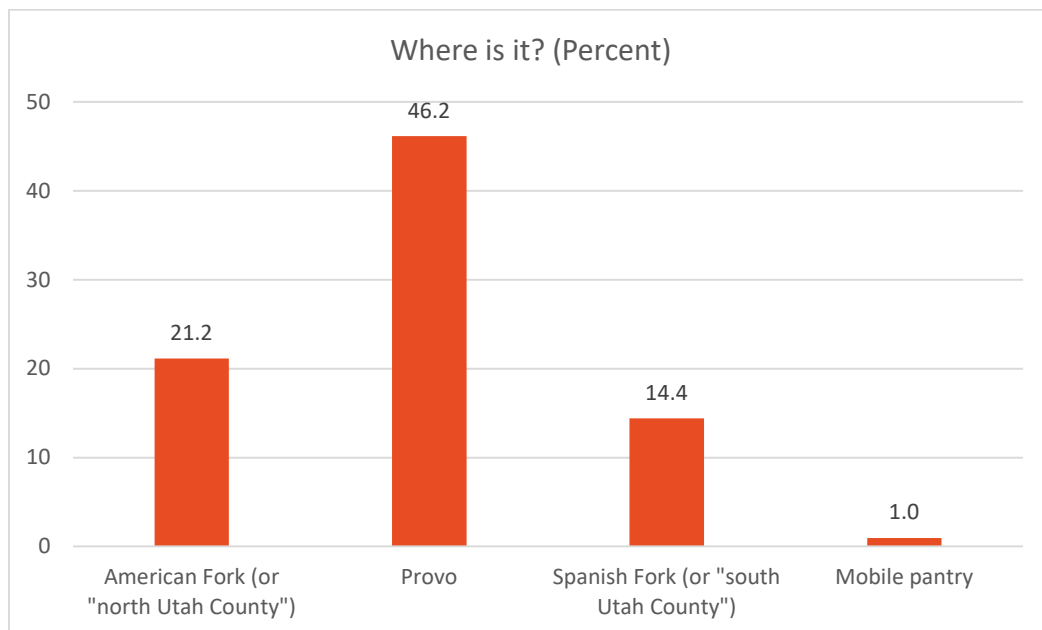


Figure 15: Where Is the Food Bank or Food Pantry?

- Of the respondents whose income has decreased, 27 percent say they have received food from the Community Action pantry; 3.2 percent are not sure.

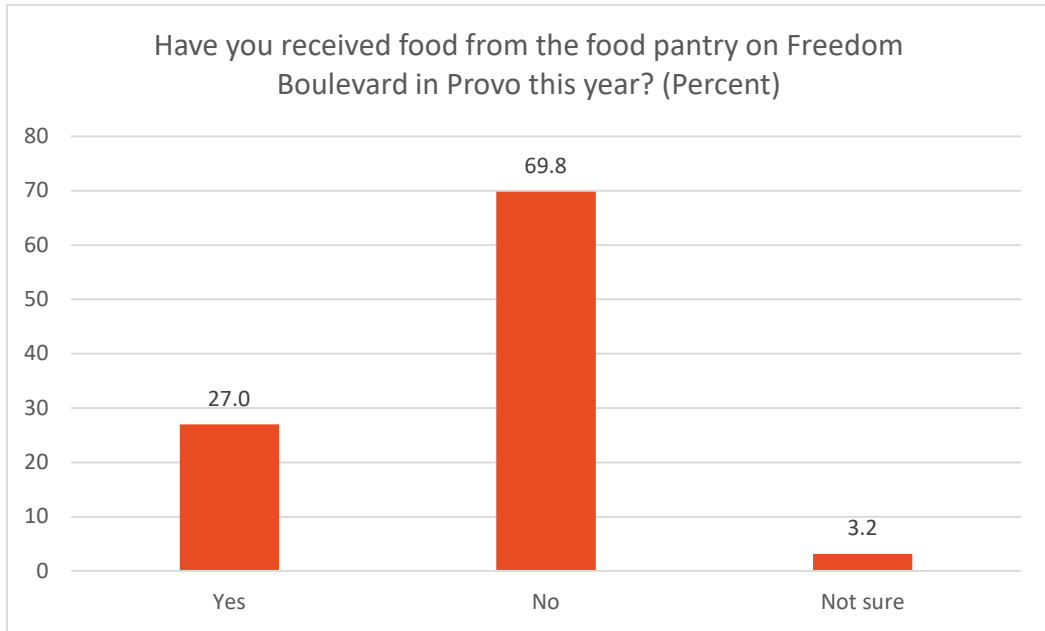


Figure 16: Have You Received Food From the Food Pantry on Freedom Boulevard in Provo this Year?

- Reasons cited for not receiving food from the location on Freedom Boulevard are varied; the most common is that food is not needed, followed by “others need the help more than me.”

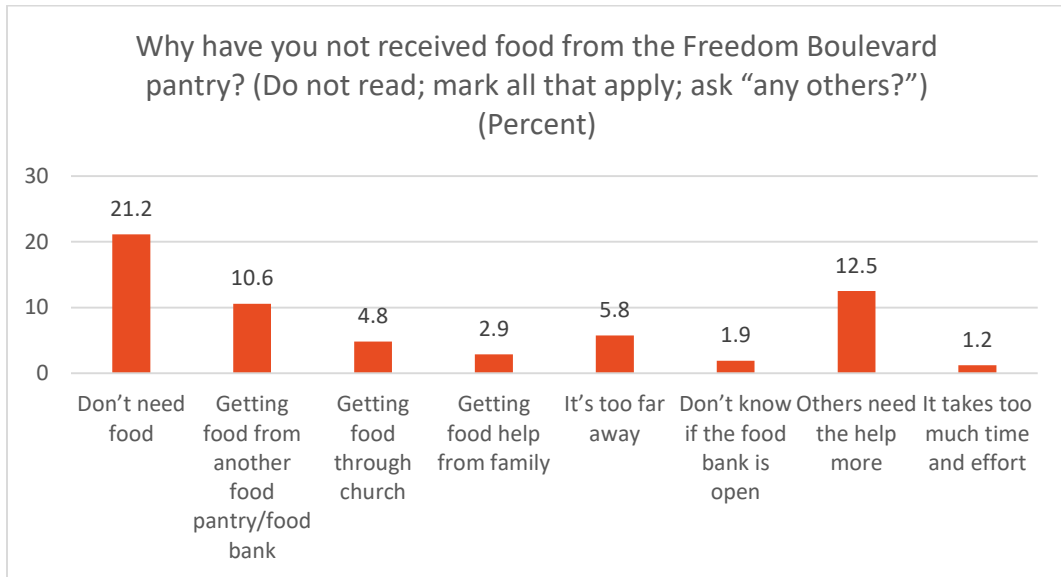


Figure 17: Reasons for Not Receiving Food from Community Action

- About two-thirds of respondents are optimistic or very optimistic about their financial future.

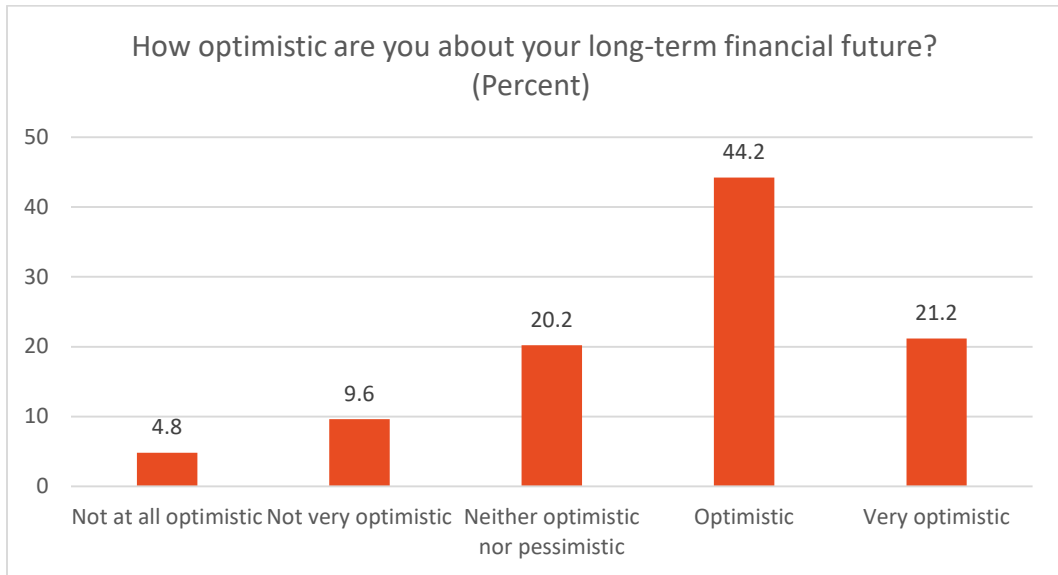


Figure 18: Long-Term Financial Future

- Nearly 57 percent of respondents are male; 43 percent are female.
- Nearly 31 percent of respondents have some college education.

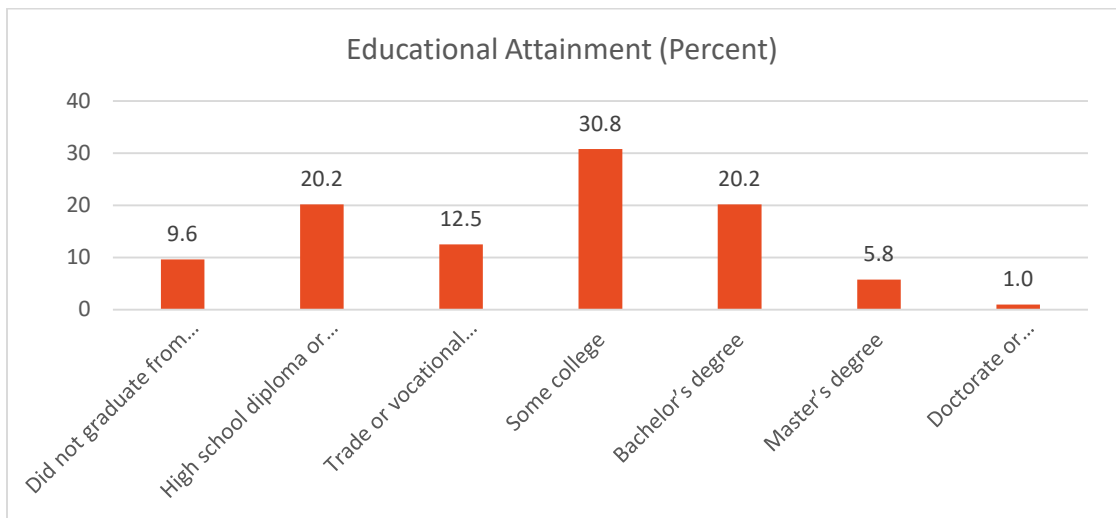


Figure 19: Educational Attainment

- The average age of respondents is 35; the mean age is 32. The youngest respondent is 21, and the oldest is 72.
- On average, respondents have 2.83 children; the median number is 3.

- Nearly 56 percent of respondents are married, 29.8 percent are single, and 14.4 percent are living with a partner.
- Current household income (including unemployment benefits) is spread fairly evenly among respondents.

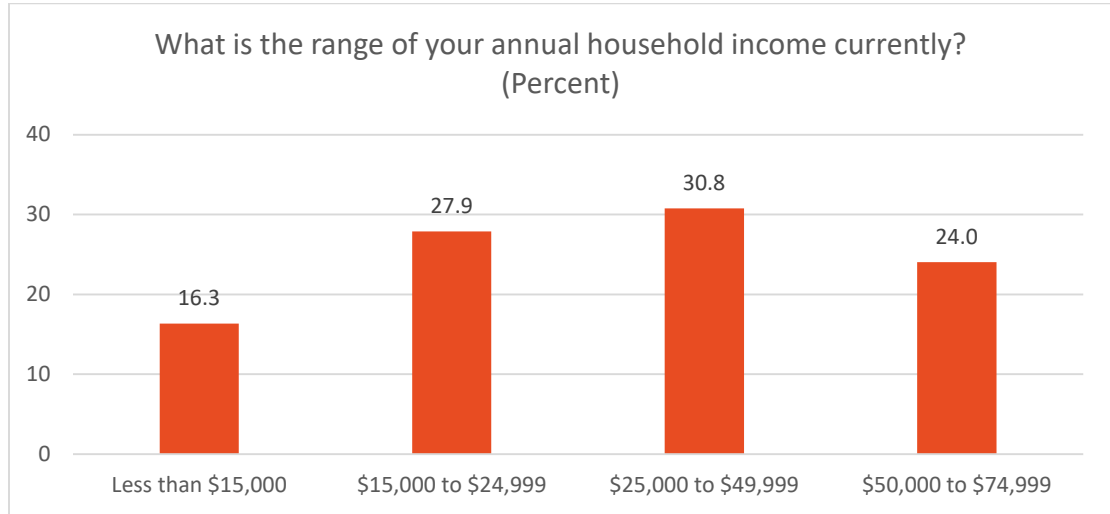


Figure 20: Household Income

## V. Anticipated near- and long-term impacts

The needs above are already established through initial data and anecdotal reports from customers, staff, board members and community stakeholders. Based on these already-observed events, it is likely that there will be near-term (1-3 months) and longer-term (greater than 3 months) impacts that that require immediate planning. A partial, but not complete, list of the anticipated impacts include the following.

- *Prolonged service disruptions*  
The disruptions in service delivery to customers are expected to continue for a substantial time. This is likely to lead to ancillary challenges for customers that may become long-term issues.
  - The detrimental effects of the pandemic on our clients are significant.
    - Circles Utah Valley, the long-term avenue for our clients to break out of generational poverty, has not been able to meet in person since early March. Although virtual meetings are held, the momentum in our Circle Leaders lives has been sidetracked. Allies are still making contact, but progress being made by many Circle Leaders has slowed or derailed. In addition, some Circle Leaders have lost employment or hours have been reduced. Helping our Circles clients return to levels of self-sufficiency will be difficult and will require additional time from staff and volunteers. Expanding the program will be more difficult as well.
    - Our Home Buyer and Financial Literacy work has been impacted. Classes are not being held; fewer clients are being helped because of this and because of social distancing requirements. In the long term, we will need to develop remote training and counseling methods. We anticipate in backlog of individuals

needing assistance from two sources: those who were in need prior to the pandemic, and those who are newly in need due to the pandemic.

- Our food pantry has also modified the delivery of its services based on social distancing requirements. In the long-term, we will need more volunteers, more staff, and improved processes in order to provide food to those who need it. We anticipate greater need will be present after the pandemic is addressed.
  - Family Development assistance requests have drastically decreased, likely due to availability of other sources: income tax refunds, CARES Act disbursements, pause on rental collections, and other short-term mitigation efforts. We expect a sharp increase in demand for our services in the next few weeks as these other resources diminish.
- *Prolonged employment issues*

Sudden layoffs and other employment disruptions are being addressed by emergency response measures; however, it is anticipated that long-term recovery efforts will be required to help customers reconnect to the workforce, particularly those for whom employment assistance has not previously been required.

    - After the immediate effects of the pandemic subside, Community Action will be one of a handful of human service providers equipped and expected to provide significant restorative measures in our community. Our programs are integral to our community. Circles Utah Valley will be the primary method through which long-term solutions to poverty will be met; however, our immediate services in each of the programs identified above will also be required.
  - *Prolonged agency capacity issues*

Policies limiting in-person staff/customer interactions may be in place for an extended period of time and agencies will need to maintain remote work and remote customer-interaction infrastructure to be responsive to these needs in a more sustainable capacity.

    - Although we have been able to work remotely and with social distancing the past several weeks, prolonged ability to provide services in this new environment will require additional upgrades. We have placed a plexiglass barrier in our lobby, but more improvements and adjustments to maintain social distancing is required. We also need additional technology improvements to provide some of our services in the long term. For example, our Home Buyer and Financial Literacy class, Circles meetings, Family Development services and intake, and other services can be provided through Zoom or other video conferencing, but upgrades in equipment will be necessary.
    - Staff training is needed for personnel to be able to adequately provide services during this prolonged period of social distancing.
    - In addition, policy and procedures must be modified to meet the new safety and social distancing needs. This will require staff or consultant time and expertise.
  - *Prolonged community resource/coordination issues*

The short-term community coordination needs cited in this Assessment are presumed to continue into the long-term. Current conditions may persist for an extended period; recovery efforts will require coordination; ongoing community preparedness to guard against a future outbreak will also require ongoing convening and new community readiness strategies based on what is shown to be effective during the current crisis.

- Community Action Services and Food Bank is a key convener of human service agencies in our community. Working in partnership with other nonprofits, we are integral to the fabric of our community, being involved in every major committee and panel, including the following:
  - Mountainland Continuum of Care Executive Committee
  - United Way of Utah County
  - Family Support and Treatment Center Board
  - Utah Valley Interfaith Association
  - Alpine House Board
  - Provo City CDBG Allocation Committee
  - Provo City Council Ad-hoc Housing Committee
  - Utah Food Pantry Association
  - Utah Valley Hospital Community Committee
  - Utah County Planning Commission
  - Lt. Governor’s Commission for Service and Volunteerism Executive Committee
- As a key member of these committees, task forces, and other community problem-solving groups, Community Action must be in top form to continue working to mitigate the long-lasting effects of the pandemic in our service area. We are remaining informed, educated, and involved in the latest developments to help protect our community and provide services to those most impacted by the pandemic.
- The need for coordination and information sharing through 211 has become extremely critical, particularly through the 211 app in use in Utah County. As noted above, Community Action Services and Food Bank has the most-searched-for agency in the app since March 1; expanding 211’s reach and penetration into the community will not only connect more people to services we offer, but it will connect more individuals and families to the services they need from other human service providers. Support for 211 in the forms of public awareness, database management, and other areas is needed.

**VI. Addressing Equity Implications**

The Analysis of Impediments to Fair Housing Choice 2019, produced for the Utah Valley HOME Consortium, provides insights into barriers to homeownership that are appropriate to include here (Call, 2019). The following groups have been identified as experiencing systemically disproportionate availability of safe, affordable housing.

- *Large Families.*  
Utah County and Wasatch County—and, to a lesser extent, Summit County—are known for having large families. The table below shows that the number of large families in Utah County is increasing.

*Table 7: Families and Family Size, 2010 vs. 2017*

Families and Family Size, 2010 vs. 2017				
	2010	2017	Difference	Difference (Percent)
Families	109,670	127,466	17,796	16.2%
Family size: Fewer than 5	73,840	84,034	10,194	13.8%

Family size: 5 or more	35,830	43,432	7,602	21.2%
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Moreover, the data show that nearly 10 percent of all renter households are overcrowded (more than 1.0 occupant per room). Overcrowding is, of course, most prevalent among low-income individuals and families.

The table below shows the breakdown of overcrowded housing units in each community by percentage of household area median family income.

Table 8: Overcrowding by Low-Income Status

	Overcrowding by Low-Income Status			Total
	≤ 30% HAMFI	30% to ≤ 50% HAMFI	50% to ≤ 80% HAMFI	
Genola	16.70%	0.00%	0.00%	16.70%
Goshen	0.00%	0.00%	16.00%	16.00%
Payson	4.00%	2.20%	7.00%	13.20%
Santaquin	0.90%	5.60%	5.60%	12.10%
Spanish Fork	3.10%	2.40%	5.10%	10.60%
Provo	2.50%	3.00%	3.30%	8.80%
Salem	1.30%	6.50%	0.00%	7.80%
Pleasant Grove	5.10%	1.90%	0.70%	7.70%
<b>Utah County</b>	<b>2.20%</b>	<b>2.10%</b>	<b>2.90%</b>	<b>7.20%</b>
Eagle Mountain	1.10%	3.70%	2.10%	6.90%
Vineyard	4.50%	0.00%	1.80%	6.30%
American Fork	3.40%	0.50%	2.00%	5.90%
Orem	1.60%	1.50%	2.50%	5.60%
Lindon	0.90%	0.90%	3.40%	5.20%
Lehi	0.00%	1.40%	3.40%	4.80%
Saratoga Springs	1.40%	0.00%	3.40%	4.80%
Springville	0.90%	0.90%	2.10%	3.90%
Cedar Hills	0.00%	0.00%	2.90%	2.90%
Highland	0.00%	0.00%	2.40%	2.40%
Alpine	0.00%	0.00%	0.00%	0.00%
Benjamin	0.00%	0.00%	0.00%	0.00%
Cedar Fort	0.00%	0.00%	0.00%	0.00%
Draper	0.00%	0.00%	0.00%	0.00%
Elberta	0.00%	0.00%	0.00%	0.00%
Elk Ridge	0.00%	0.00%	0.00%	0.00%
Fairfield	0.00%	0.00%	0.00%	0.00%
Lake Shore	0.00%	0.00%	0.00%	0.00%
Mapleton	0.00%	0.00%	0.00%	0.00%



Palmyra	0.00%	0.00%	0.00%	0.00%
Spring Lake	0.00%	0.00%	0.00%	0.00%
West Mountain	0.00%	0.00%	0.00%	0.00%
Woodland Hills	0.00%	0.00%	0.00%	0.00%

- *Minorities with Poor Credit History or High Debt*

Another group that suffers from housing problems in Utah County are blacks or African Americans and Native Hawaiians or Other Pacific Islanders. American Indians or Alaska Natives, Asians, and Hispanic householders also suffer from higher-than-average mortgage loan denial rates.

The tables below show the disposition of mortgage loan applications in Utah County in 2018.

*Table 9: Mortgage Loan Disposition by Race and Ethnicity, 2018*

	American Indian or Alaska Native	Asian	Black or African American	Native Hawaiian or Other Pacific Islander	White	2 or More Minority Races	Hispanic or Latino
Loan Originated	75	387	59	122	20,414	23	1,543
Application approved but not accepted	2	8	3	4	655	-	40
Application denied	27	87	27	61	3,927	3	499
Application withdrawn by applicant	14	119	20	35	4,327	4	449
File closed for incompleteness	6	26	7	10	1,386	2	126
Denied-to-approved ratio	35.1%	22.0%	43.5%	48.4%	18.6%	13.0%	31.5%

The most common specific reason cited for loan denials is credit history, as shown in the table below.

*Table 10: Reasons for Loan Denial by Race, 2018*

	American Indian or Alaska Native*	Asian	Black or African American	Native Hawaiian or Other Pacific Islander*	White
Debt-to-income ratio	13.2%	7.2%	7.7%	9.1%	9.7%
Employment history	5.3%	0.0%	3.1%	0.0%	2.6%
Credit history	15.8%	18.9%	9.2%	13.6%	13.0%
Collateral	0.0%	14.4%	12.3%	18.2%	15.5%
Insufficient cash (down payment, closing costs)	0.0%	0.0%	7.7%	0.0%	7.2%

Unverifiable information	0.0%	5.4%	0.0%	27.3%	13.7%
Credit application incomplete	18.4%	6.3%	32.3%	31.8%	19.9%
Mortgage insurance denied	0.0%	7.2%	0.0%	0.0%	0.3%
Other	47.4%	40.5%	27.7%	0.0%	18.0%

\*Total loan denials fewer than 50; use data with caution

The reasons for loan denial for Hispanic applicants versus non-Hispanic applicants vary most in credit history (16.9 percent versus 12.7 percent) employment history (6.2 percent versus 1.9 percent) and collateral (10.3 percent versus 16.6 percent).

Table 11: Reasons for Loan Denial by Hispanic Ethnicity, 2018

Reasons for Loan Denial by Hispanic Ethnicity, 2018

	Hispanic or Latino	Not Hispanic or Latino
Debt-to -income ratio	9.5%	9.6%
Employment history	6.2%	1.9%
Credit history	16.9%	12.7%
Collateral	10.3%	16.6%
Insufficient cash (down payment, closing costs)	7.7%	6.5%
Unverifiable information	12.3%	13.6%
Credit application incomplete	14.4%	19.5%
Mortgage insurance denied	2.1%	0.3%
Other	20.8%	19.2%

- *Renters*

The problem of rising rents persists. With two major universities, Utah County has its share of young adults looking for affordable places to stay. And many of these 60,000 young adults have the advantage of more resources in terms of bonding social capital, access to information, transportation, and support from established family members. Individuals and families with lower education, fewer marketable skills, and little or no social capital are at a distinct disadvantage in Utah County's frenzied rental market.

Table 12: Average Rents, May 2019

Average Rents, May 2019				
City	Average Rent, May 2019	Month-over Month % Change	Net 1-Year Change	Net 5-Year Change
Orem	\$1,274	0.20%	\$74	\$256
Provo	\$1,424	-0.70%	\$82	\$226

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Pleasant Grove	\$1,156	1.00%	\$42	\$123
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Rents for non-students continue to rise, as seen in the table below.

*Table 13: Change in Non-Student Rental Rates, 2016-2017*

Change in Non-Student Rental Rates, 2016 - 2017			
	2016 Rent	2017 Rent	Change
One Bedroom	\$913	\$979	7.2%
Two Bedroom, One Bath	\$862	\$991	15.0%
Two Bedroom, Two Bath	\$1,113	\$1,198	7.6%
Three Bedroom, Two Bath	\$1,300	\$1,409	8.4%
Overall	\$1,058	\$1,142	7.9%

## VII. Conclusion

Based on our analysis, the following are key conclusions.

- *Most of Utah County is vulnerable to COVID-19.* Figures 5 and 6 show the areas of vulnerability in our service area.
- *Economic Impact is Significant.* Although massive hospitalizations have not yet occurred—and may not occur—the economic impact of COVID-19 is becoming increasingly significant. Already, four out of 10 low- to moderate-income respondents to our telephone survey reported income lower than in January (Figure 7); this reduced income is due to layoffs or reduced hours (Figure 8). Additionally, more than half of these respondents have uncertain futures: 26.7 percent say it is very unlikely or unlikely that they will be able to return to work after the pandemic; the same percent say they are not sure (Figure 10). And more than one in three—34.6 percent—are not optimistic about their financial future.
- *Greatest Needs for Individuals and Families.* The greatest needs, as identified by the individuals themselves, are housing, food, utilities, and mental health services. Both the survey and the 211 data support this conclusion.
- *Human Services Capacity.* Looking at the capacity of Community Action and of other human service providers, the need for long-term structural and process changes is clear. The current and anticipated demand for additional services will also necessitate increased recruitment and utilization of volunteers, increased and strengthened staff, and increased financial and other resources for low- to moderate-income individuals and families.

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