

# Community Needs Assessment 2019



**COMMUNITY  
ACTION SERVICES**  
& FOOD BANK

# Table of Contents

<b>Data Tables</b>	<b>1</b>
Income / Use of Income .....	1
Education .....	6
Employment .....	10
Housing .....	15
Nutrition .....	20
Health .....	24
Transportation .....	29
<b>Data Analysis</b>	<b>33</b>
Income / Use of Income .....	35
Education .....	36
Employment .....	37
Housing .....	39
Nutrition .....	40
Health .....	41
Transportation .....	43
Appendix 1: Ranking Issues (Charts from Survey Data) .....	45
Appendix 2: Poverty by Gender, Age, and Race/Ethnicity .....	48
<b>Prioritization Summary</b>	<b>51</b>
Executive Summary .....	51
Descriptions .....	53
Appendix 1: Handouts Used in Prioritization Process .....	56
<b>Community Action Plan 2019</b>	<b>64</b>
Goals (ROMA 2019) .....	72

**(1) Income / Use of Income**

Base Year: 2019

A – Income Area Characteristics	By County:			Overall Measure for Utah	Source	Comments
	Utah	Wasatch	Summit			
<b>Current Income Levels</b>						
Median Annual Income	\$70,461	\$83,344	\$100,789	\$68,395	<a href="http://jobs.utah.gov">jobs.utah.gov</a>	DWS Annual County Profiles (higher than ACS 5 year estimates)
Percent change in median income from last assessment	10.21% +	13.68% +	5.51% +	7.25% +		comparing to last assessment
Income Inequality (Difference between the 80th and 20th percentile of annual income)	80th - \$112,500 20th - \$30,600 Diff - \$81,900	80th - \$126,100 20th - \$33,900 Diff - \$92,200	80th - \$178,300 20th - \$41,600 Diff - \$136,700	80th - \$111,600 20th - \$29,200 Diff - \$82,400	<a href="http://statisticalatlas.com">statisticalatlas.com</a>	Could not find 75th / 25th percentile, source does not list a year
Required annual income before taxes for the average family size*	\$60,300	\$63,150	\$64,960	\$61,360	<a href="http://livingwage.mit.edu">livingwage.mit.edu</a>	Calculated using 3.13 as average family size for all of Utah (2017 - statista.com). Estimates are for a family of one adult and two children.
Required Living Wage (hourly)	\$28.99	\$30.36	\$31.23	\$29.50	<a href="http://livingwage.mit.edu">livingwage.mit.edu</a>	Calculated using 3.13 as average family size for all of Utah (2017 - statista.com). Estimates are for a family of one adult and two children.
<b>Poverty</b>						
Poverty Rate	10.50%	5.20%	4.90%	9.70%	<a href="http://census.gov">census.gov</a>	
Percent Change in poverty rate from last assessment	-2.10%	-1.90%	-1.90%	-2.08%		row above, as compared to last CNA percentage points, not percent change
Number of families at or below 125% FPL	15,211	636	752	78,591	<a href="http://factfinder.census.gov">factfinder.census.gov</a>	Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates
Number of individuals at or below 125% FPL	88,828	2858	3695	445,018	<a href="http://factfinder.census.gov">factfinder.census.gov</a>	Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates
Number of children experiencing intergenerational poverty (DWS)	7,338	198	122	57,391	<a href="http://datacenter.kidscount.org">datacenter.kidscount.org</a>	
Bankruptcies per 100k residents	County level data not available			328.5	<a href="http://statista.com">statista.com</a>	I changed this indicator from percentage to "per 100k residents." Utah ranked #5 state for highest bankruptcy rate
<b>Assistance Received</b>						
Number of families that received Earned Income Tax Credits	33,093	1,363	1,548	190,493	<a href="http://brookings.edu">brookings.edu</a>	Downloaded data from Brookings. Might be as old as 2014, doesn't say.
Average EITC Return	\$2,331	\$2,265	\$1,753	\$2,338	<a href="http://brookings.edu">brookings.edu</a>	Downloaded data from Brookings. Might be as old as 2014, doesn't say.
Persons receiving Temporary Assistance for Needy Families (TANF)	County level data not available			8669	<a href="http://acf.hhs.gov">acf.hhs.gov</a>	
Percentage of children receiving free/reduced lunch	32%	34%	23%	37%	<a href="http://datacenter.kidscount.org">datacenter.kidscount.org</a>	*2014
Number/percentage of residents receiving SNAP (food stamps)	24,407 / 4.4%	640 / 1.4%	547 / 2.1%	176,197	<a href="http://jobs.utah.gov">jobs.utah.gov</a>	Caseload for April 2019
Total SNAP (food stamp) benefits received	2,793,137.00	73,242.00	62,599	\$301,869,697	<a href="http://fns-prod.azureedge.net">fns-prod.azureedge.net</a>	Figures for counties calculated by multiplying average monthly benefit per person for state of UT (\$114.44) times number receiving (from DWS website). Even the official USDA SNAP data does not list numbers by county.
Number receiving SSI	4211	117	109	31,756	<a href="http://ssa.gov">ssa.gov</a>	
Average SSI benefit	549	598	513	570	<a href="http://ssa.gov">ssa.gov</a>	
Number receiving SSA	Data not available			Data not available		<a href="https://www.ssa.gov/policy/docs/statcomps/ssi_sc/2017/region08.pdf">https://www.ssa.gov/policy/docs/statcomps/ssi_sc/2017/region08.pdf</a>

## B – Explanation of Major Data Changes (Income)

County	Data Characteristic	Explanation
Utah	Median Income	Median income rose from \$60,830 to \$70,461. This rise correlates with job growth in high-paying sectors like software development.
Wasatch	Median Income	Median income rose from \$65,582 to \$83,344. This rise correlates with overall economic and job growth during the period.
Summit	Median Income	Median income rose from \$89,996 to \$100,789. This rise correlates with overall economic and job growth during the period.
Utah	Percent change in median income from last assessment	The last CNA reported a +5% change in median income. The +10.21% growth reflected in this year's CNA may be attributable to Utah County's accelerating growth.
Wasatch	Percent change in median income from last assessment	The last CNA reported a +14% change in median income. This CNA reports a similar growth rate for Wasatch County.
Summit	Percent change in median income from last assessment	The last CNA reported a +6% change in median income. This CNA reports a similar growth rate for Summit County.
Utah	Poverty rate	The poverty rate changed from 12.6% to 10.5%. Again, this is likely due to a continuation of overall economic and job growth during the period.
Wasatch	Poverty rate	The poverty rate changed from 7.1% to 5.2%. Again, this is likely due to a continuation of overall economic and job growth during the period.
Summit	Poverty rate	The poverty rate changed from 6.8% to 4.9%. Again, this is likely due to a continuation of overall economic and job growth during the period.
Utah, Wasatch, Summit	Number of families living below 125% of FPL	See above. Indicator corresponds closely to poverty rate..
Utah	Percent change in poverty rate from last assessment	Utah's poverty rate decreased by 2.1 percentage points, which was the same percent change reported in the previous CNA. This shows evidence of continued economic improvement. However, it is interesting to note that the percent change in median income is much higher, possibly indicating that more of the increase in income has been among households that were already better off.
Wasatch, Summit	Percent change in poverty rate from last assessment	At the last CNA, both Wasatch and Summit counties had experienced a .8 percentage point reduction in poverty rate. This round, both counties had experienced a 1.9 percentage point reduction. It is unclear why this decrease has accelerated.
Utah, Wasatch, Summit	Required living wage	Required living wages increased by \$5.37 (23%) in Utah County, \$6.06 (25%) in Wasatch County, and \$5.98 (24%) in Summit County. It is likely that a large part of this increase is due to increased cost of housing. (Note: The accuracy of this estimate cannot be guaranteed, as I do not know what family size was used to obtain the estimate for the last CNA.)
Utah, Wasatch, Summit	Required annual income for the average family size	See above. Indicator corresponds directly to required living wage.

**C - Summary of Survey, Focus Groups, Interviews, and Informal Questioning Results**

Causes of Poverty (Income)					
No.	Cause	Population	Data Source	County	Results and Description
1	Insufficient Income / Lack of Livable Wages	Individuals & Families in Poverty	Low-income Non-client Focus group	Utah	3 out of 3 participants cited low income as a top cause of poverty in the area.
			2018 Client Survey		76% of clients surveyed said that “finding a job that pays enough to support a family” is a barrier to having a good family life. 3 of the top 5 barriers selected by respondents had to do with having enough money to afford things (housing, food, health care). 54% said “low wages” is one of the three biggest problems facing adults. This was the second highest percentage.
			CASFB Staff Focus Groups	All Three	Participants commented that the minimum wage is not sufficient to support a family with the high cost of living. Clients lack access to services / resources that will fit into their budget.
	Community Leader Survey	When asked about the primary causes of poverty in the community, 16 out of 45 free responses specifically mentioned low wages.			
	Unstable Income	Individuals & Families in Poverty	2019 Client Survey	All Three	Overall, 48% of respondents say their family’s income has been “roughly the same each month” over the last 12 months, 20% say it has been “Roughly the same most months, but some unusually high or low months during the year,” and 32% say it “often varies quite a bit from one month to the next.” Income variability is significantly higher for clients surveyed in the CASFB lobby. Variability in income is a statistically significant predictor of financial worry. Individuals with more variable incomes report more frequent worry about meeting normal monthly expenses (p<.05).
2	Difficulty Managing Income	Individuals & Families in Poverty	Low-income Non-client Focus Group	Utah	All participants felt that people don't learn financial management skills. Some get into debt that they can't pay off.
			2019 Short Community Survey	All Three	Many survey respondents mentioned money mismanagement / lack of financial literacy as a cause of poverty.
			Community Leader Survey		48% of respondents thought that “difficulty managing income and finances well” is an issue that needs more attention in our community. 4 comments mentioned lack of financial literacy and spending instead of saving for emergencies as a primary cause of poverty.
3	Cliff Effect	Individuals & Families in Poverty	2019 Short Community Survey	All Three	Program limits cause people to lose housing /income support before reaching a level of self-sufficiency.
4	Payday Loans / Predatory Lending	Individuals & Families in Poverty	CASFB Staff Focus groups	All Three	Staff members believe that big banks take advantage of low income people through payday loans that trap people in a cycle.

Gaps in Services (Income)					
No.	Gap	Population	Data Source	County	Results and Description
1	Financial Education	Individuals & Families in Poverty	Low-income Non-client Focus Group	Utah	Focus group members discussed how high schools should teach students about finances and taxes.
			2018 Client Survey		61% or respondents said they would not know where to get help for bad credit. 45% said they would like to know more about “using credit in the best way.” This option was ranked 2nd out of 19 options. (Financial education and credit counseling are available through Community Action, but it appears that these services are not well publicized, even among our clients.)
			Short Community Survey 2019	All Three	Many survey respondents mentioned a need for more free classes about money management. One mentioned individualized coaching.
			Community Leader Survey		8/46 comments on solutions to employment / income issues referenced a need for financial education.
2	Sliding Scale	Individuals & Families in Poverty	Low-income Non-client Focus Group	Utah	Focus group members frequently mentioned that all services need to more effectively meet the needs of those in different income brackets. Sliding scales, or programs that require one to pay a percentage of their income, would help prevent the cliff effect. Participants expressed that they often did not want pay raises, because then they could be excluded from certain services that their families relied on because they would be barely above a certain bracket qualification.

**Barriers to Exiting Poverty or Obtaining Services (Income)**

No.	Barrier	Population	Data Source	County	Results and Description
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1	Cliff Effect	Individuals & Families in Poverty	Low-income Non-client Focus Group	Utah	Participants felt that “if you try to better yourself, you get punished.” “If you make just a little more than the requirements, you lose your housing.” The hard lines designated for qualification for services can lead to many people not wanting to change because they don't want to lose access to certain services.
2	Services / Resources are Based on Gross Income	Individuals & Families in Poverty	CASFB Staff Focus groups	All Three	Participants said that some people in need do not qualify for assistance because of gross income limits that do not take into account circumstances such as needing to pay child support.
3	Debt	Individuals & Families in Poverty	Low-income Non-client Focus Group	Utah	Low paying jobs, or unemployment, combined with debt (from credit cards or student loans) makes it hard for people to get out of poverty.
<b>Individual / Family / Community Unmet Needs (Income)</b>					
No.	Need	Population	Data Source	County	Results and Description
1	Insufficient Income	Individuals & Families in Poverty	Short Community Member Survey	Utah	Insufficient income was ranked as the 2nd most important community need out of 12 listed.
2	Difficulty Managing Income	Individuals & Families in Poverty	Short Community Member Survey	Utah	Difficulty managing income was ranked as the 8th most important community need out of 12 listed.
	Financial Knowledge & Skills	Individuals & Families in Poverty	Client Survey 2019	All Three	<p>Clients who have been exposed to financial education classes report an unmet need for financial knowledge &amp; skill at higher rates than clients who have (probably) not. Only 27.7% of clients surveyed in the CASFB lobby marked financial knowledge and skills as an unmet need, while 50% of Circles clients and 81.8% of Homebuyer / Financial Education clients marked it. This is despite the fact that Circles clients and especially HBE clients had significantly less worry about meeting monthly expenses and had likely been exposed to more financial education.</p> <p>Level of financial worry does not significantly impact a person’s perception of their own need for financial skills.</p>

<b>D – Linkages (include Partnerships) (Income)</b>				
<b>Current Program / Services Linkages (Income)</b>				
<b>No.</b>	<b>Linkage</b>	<b>Need</b>	<b>Population(s) Served</b>	<b>What this Accomplishes</b>
A	AAA Fair Credit	Credit counseling	Families	AAA Fair Credit negotiates directly with creditors and provides a payment plan for a monthly fee. We provide basic credit counseling however when a family needs help to manage their payments then we refer them to AA AFC.
B	HEAT Program	Help to pay bills	All	HEAT Program assists eligible households with utility bill payments. We refer clients for this service.
C	DWS	Insufficient income, un(der) employment	Individuals and Families	CASFB has a newly created partnership with DWS in which a DWS employee works onsite at CASFB on specific days at specific times. This worker helps connect CASFB clients with employment services and other DWS resources.
D	DWS	Help with emergency financial needs	All	DWS provides limited financial assistance for transportation, rent help, etc. to help stabilize families and individuals' lives. When a client needs a service we cannot offer, we refer to DWS.
<b>Linkages That Need to be Created (Income)</b>				
<b>No.</b>	<b>Purpose</b>	<b>Linkage</b>	<b>Population(s) Served</b>	<b>What this will Accomplish</b>
1	Better publicize CASFB's financial education and coaching services	211, DWS, HEAT	Individuals and families	CASFB will establish more robust partnerships with these agencies to better publicize our financial education and coaching services. Ideally, partners will regularly refer clients to CASFB's Financial Learning Center.
2	Advocacy to address the Cliff Effect	Arrive Utah, Circles Big View Committee, DWS, CAP Utah	All low-income persons	Arrive Utah will invite the others to engage together to develop and carry out a plan and strategies to address the cliff effects that impact people as they work to increase their income. Circles Chapters will capture individual family stories. Arrive Utah will also engage Circles USA who is linked to the 70+ Circles Chapters across the nation.
3	Advocacy for minimum wage increase	DWS, Utah Housing Coalition, Voices for Utah Children	All	The executive director and/or community outreach specialist at CASFB will do research and connect with social service agencies regarding the best ways to advocate for minimum wage increase. A minimum wage increase would help minimum wage workers be better able to afford basic needs.
4	Advocacy work to impact payday lending policies and laws	Arrive Utah, CAP Utah, Crossroads Urban Center, Voices for Utah Children	All	Over time changes in payday lending can reduce costs to individuals and families and reduce use of such financial products. We will work with these entities to support federal regulation of the payday lending industry and educate Utahns about the regulations when they are implemented. CASFB already has some connections with these organizations, but these linkages need to be strengthened.
5	Develop low cost emergency loan fund for families and individuals with financial crisis	Financial institutions, credit unions, Crossroads Urban Center, Arrive Utah	All	CASFB will research possible low cost solutions and resources for households. We will then create relationships with financial institutions to develop low cost emergency loan funds as alternatives to payday loans. Eventually we may house such a program at CASFB. This linkage and the resulting program will be a long-term project -- possibly 3-5 years out.
6	Take financial coaching to people who need it	Employers of low wage earners, Arrive Utah	Low wage earners	CASFB will develop contract relationships with employers of low wage earners, in which those employers would pay CASFB to provide on-site financial coaching to their employees. The employers would benefit from the increased financial stability (and thus job stability and productivity) of their employees, while CASFB would gain easier access to the population most in need of financial coaching services.

<b>E – Resources</b>				
<b>Un-obtained or Underutilized Resources (Income)</b>				
<b>No.</b>	<b>Resource</b>	<b>Organization</b>	<b>Purpose</b>	<b>What this Accomplishes</b>
1	Circles Leaders	Arrive Utah and Circles Utah Valley	Advocacy to address the cliff effect	As Circle leaders share their stories, policy makers will be educated about the impacts of the cliff effect.
2	Unrestricted funding	CASFB	Dedicate some funding for education and lobbying on cliff effect and payday lending issues	Over time this may result in changes to the structure of assistance programs and laws regarding payday lending law and which will protect consumers and recipients of assistance
3	State funding (TANF)	State Community Services Office	Expand financial assistance for emergency rent, homeless diversion, RRH	Will prevent homelessness and will rapidly place persons into affordable housing.
4	Printing resources	Intermountain Health Care	Print financial education products and other materials	Intermountain Healthcare has offered to print materials that CASFB produces. Help with printing would allow us to distribute consumer guides and other information to low-income persons.

## (2) Education

Base Year: 2019

A – Income Area Characteristics	By County:			Overall Measure for Utah	Source	Comments
	Utah	Wasatch	Summit			
Educational Attainment (for people 25 years and over):						
--Percent of People who have completed high school / equivalent	94%	93%	93.70%	91.80%	<a href="http://factfinder.census.gov">factfinder.census.gov</a>	
--Percent with Bachelor's degree (as highest attainment)	27.10%	26.10%	32.70%	21.50%	<a href="http://factfinder.census.gov">factfinder.census.gov</a>	
--Percent with Graduate or professional degree	12.30%	12.60%	20.80%	11.00%	<a href="http://factfinder.census.gov">factfinder.census.gov</a>	
High School Graduation Rate	93.60%	89.60%	93.10%	90.90%	<a href="http://opendatanetwork.com">opendatanetwork.com</a>	Stats for 2017. Website obtained stats from ACS. Graduation rate increasing according to report:
Higher Education Enrollment (Population enrolled in college or graduate school)	73,703	1,259	1,463	247,126	<a href="http://factfinder.census.gov">factfinder.census.gov</a>	
Early Education Enrollment: Number / Percent of 3-4 year olds enrolled in school	9,208 / 39.6%	382 / 36.6%	538 / 53.1%	44,038 / 42.3%	<a href="http://factfinder.census.gov">factfinder.census.gov</a>	
Average Classroom Size (elementary)	County level data unavailable			24	<a href="http://schools.utah.gov">schools.utah.gov</a>	Report indicates classroom size for Utah, not counties
Literacy levels ages 18+	~92% in 2003	~92% in 2003	~93% in 2003	~91% in 2003	<a href="http://nces.ed.gov">nces.ed.gov</a>	Project Read estimates literacy could be lower than this [ <a href="https://projectreadutah.org/about-project-read/our-impact/">https://projectreadutah.org/about-project-read/our-impact/</a> ] 2003 is the most recent data I could find
Head Start enrollment	-	-	-	8151	<a href="http://datacenter.kidscount.org">datacenter.kidscount.org</a>	2017
English Learner Students (by school district)	Overall: 4% Provo: 10.4% Alpine: 3.5% Nebo: 3.2%	Wasatch: 7.7%	Park City: 8.1% South Summit: 5.6% North Summit: 4%	6.30%	<a href="http://ed.gov">ed.gov</a>	county data is from 2014-2015 school year, state figure is from Fall 2016 - <a href="https://nces.ed.gov/programs/coe/indicator_cgf.asp">https://nces.ed.gov/programs/coe/indicator_cgf.asp</a>
Number of public school districts	3	1	3	41		
Number of private schools	21	1	6	185		
Colleges, Universities and Trade Schools in the area	6	0	0	34	<a href="http://free-4u.com">free-4u.com</a>	



**B – Explanation of Major Data Changes**

County	Data Characteristic	Explanation
Utah, Wasatch, Summit	High school graduation rates	The Utah State Board of Education reports that graduation rates have increased across the state, with the most pronounced gains being seen among ethnic minorities and disadvantaged groups, such as English language learners. These trends have been consistent for at least the past 6 years.
Utah	College enrollment	UVU enrollment has continued to grow by 6-7% per year, adding thousands to the population of college students in Utah County.

<b>C – Summary of Survey, Focus Groups, Interviews, and Informal Questioning Results</b>					
<b>Causes of Poverty (Education)</b>					
<b>No.</b>	<b>Cause</b>	<b>Population</b>	<b>Data Source</b>	<b>County</b>	<b>Results and Description</b>
1	Lack of Education	Individuals & Families in Poverty	Short Community Survey 2019	All Three	Lack of education was the most frequently cited cause of poverty in an open-response question asking “What do you think are the primary causes of poverty?”
			Community Leader Survey		When asked about the primary causes of poverty in the community, 21 out of 45 free responses specifically mentioned lack of education and job training/skills as a cause of poverty. This was the most frequently cited cause of poverty.
2	Cost of Gaining an Education	Individuals & Families in Poverty	Short Community Survey 2019	All Three	Recommended solutions for education problems frequently included providing scholarships or other funding to make higher education / training more accessible.
<b>Gaps in Services (Education)</b>					
<b>No.</b>	<b>Gap</b>	<b>Population</b>	<b>Data Source</b>	<b>County</b>	<b>Results and Description</b>
1	Financial Education in Schools	Individuals & Families in Poverty	Low-Income Non-client Focus Group	Utah	Participants expressed that services could be more effective if they focused on preventing problems. Examples include the following: financial education, investment in child care, and preventative health care. Focus group members discussed how high schools should teach students about finances and taxes.
2	Job Training / Vocational School	Individuals & Families in Poverty	Short Community Member Survey 2019	All Three	Many respondents mentioned a need for more job training and vocational school options for people to increase their income.
3	Supports for At-risk Youth in K-12	Individuals & Families in Poverty	Staff Focus Groups; Community Leader Survey	All Three	Participants commented that schools currently do not detect and provide support for things like mental illness, low IQ, and learning disabilities early enough or at high enough rates.
4	Career Guidance for Students Regarding Higher Ed, Vocational Training, etc	Individuals & Families in Poverty	Staff Focus Groups; Community Leader Survey	All Three	Participants commented that there is a lack of understanding of (1) the higher education system, including how to obtain scholarships and (2) how to choose a career and get the necessary training for it. They suggest there needs to be more direct guidance to help students choose a path forward that will allow them to be self-sufficient.
<b>Barriers to Exiting Poverty or Obtaining Services (Education)</b>					
<b>No.</b>	<b>Barrier</b>	<b>Population</b>	<b>Data Source</b>	<b>County</b>	<b>Results and Description</b>
1	Education for Better Work	Individuals & Families in Poverty	Client Survey 2018	Utah	44% of respondents said getting education needed to get a better job is a barrier to good family life. 65% say “certificate/degree programs to help people get good paying jobs” is a “most needed resource.”
2	Lack of Education - A Factor in Unemployment	Individuals & Families in Poverty	Client Survey 2018	All Three	25 % of clients say lack of education / training is an important cause of unemployment in the community. (Education/training was the 5th most commonly marked out of ten options.)
<b>Individual / Family / Community Unmet Needs (Education)</b>					
<b>No.</b>	<b>Need</b>	<b>Population</b>	<b>Data Source</b>	<b>County</b>	<b>Results and Description</b>
1	Education Regarding Job Search & Job Skills	Individuals & Families in Poverty	Staff Focus Groups	All Three	Staff members observe that clients need more job search skills, such as resume-building, obtaining recommendations, and networking.
		Individuals & Families in Poverty	Client Survey 2018	All Three	25% of clients said they have an unmet need for education / training. 42% of clients at satellite food pantries (in Wasatch and Summit Counties) and 40% of Circle leaders said this, as opposed to 22% of clients surveyed in the lobby of the Provo location.
2	Overall Issue Area - Ranked Low	Individuals & Families in Poverty	Short Community Member survey	Utah	Education ranked as the 9th most important community need out of 12 listed.

**D – Linkages (include Partnerships)**

<b>Current Program / Services Linkages (Education)</b>				
<b>No.</b>	<b>Linkage</b>	<b>Need</b>	<b>Population(s) Served</b>	<b>What this Accomplishes</b>
<b>A</b>	Project READ, ESL	Adult literacy instruction	Individuals	CASFB makes referrals to Project READ / ESL services to assist adults to become literate in English.
<b>B</b>	Adult Education/GED	High school completion	Individuals	CASFB makes referrals to Adult Education / GED services to assist adults in completing their GED or getting their high school degree.
<b>C</b>	UVU Financial Aid	Financial aid to go to school	Individuals	CASFB makes referrals to UVU Financial Aid for help in applying for and receiving grants and loans to attend higher education
<b>D</b>	DWS	Affordable Child care	Families	CASFB makes referrals to DWS so clients can obtain child care funding to allow adults to attend education and training. CASFB now has a DWS worker onsite at times during the week to facilitate these referrals.
<b>E</b>	DWS	Training funds	Individuals	CASFB makes referrals to DWS so clients can access training dollars for short-term training opportunities. CASFB now has a DWS worker onsite at times during the week to facilitate these referrals.

**Linkages That Need to be Created (Education)**

<b>No.</b>	<b>Purpose</b>	<b>Linkage</b>	<b>Population(s) Served</b>	<b>What this will Accomplish</b>
<b>1</b>	Increase access to higher education and increase student retention at UVU	Utah Valley University First-Gen Students office	Low-income and under-resourced adult students	First generation low-income students will access education and training and will be successful and remain in school. We will do this by supporting key stakeholders at UVU to become Bridges certified and to then provide Bridges Out of Poverty training for retention office staff, teachers, professors, etc.
<b>2</b>	Increase awareness of and access to vocational training	MTECH	Individuals	CASFB staff and clients will become more familiar with the vocational training and other resources available through MTECH. More underemployed individuals will access training, allowing them to obtain better employment.
<b>3</b>	Increase awareness of educational and training opportunities	Circles Utah Valley	Individuals	CASFB and/or Circles Utah Valley will assemble information regarding educational opportunities and distribute this information to Circles leaders.
<b>4</b>	More career guidance for students	Provo School District Committee	Families	CASFB staff participating in the school district committee will make them aware of the assessment finding that students need more understanding of educational systems and how they connect to careers. Ideally, schools will then offer more guidance services to these students, empowering them to plan for future education and careers.

**E – Resources**

<b>Un-obtained or Underutilized Resources (Education)</b>				
<b>No.</b>	<b>Resource</b>	<b>Organization</b>	<b>Purpose</b>	<b>What this Accomplishes</b>
<b>1</b>	N/A			

### (3) Employment

Base Year: 2019						
A – Income Area Characteristics	By County:			Overall Measure for Utah	Source	Comments
	Utah	Wasatch	Summit			
Unemployment Rate	2.90%	3.30%	3.10%	3.20%	<a href="http://jobs.utah.gov">jobs.utah.gov</a>	2017
Job Growth (from 2016 to 2017)	11,496 jobs (+4.9%)	555 jobs (+6.8%)	439 jobs (+1.7%)	42,722 jobs (+3%)	<a href="http://jobs.utah.gov">jobs.utah.gov</a>	Change from 2016 to 2017
Sector with Highest Employment Rate	Education, Health, and Social Services	Government	Leisure and Hospitality	Trade, Transportation, and Utilities	<a href="http://jobs.utah.gov">jobs.utah.gov</a>	Tab: Nonfarm Employment
Top 10 employers in county	1) Brigham Young University 2) Alpine School District 3) Utah Valley University 4) Utah Valley Regional Medical Ctr 5) Vivint 6) Nebo School District 7) Wal-Mart 8) State of Utah 9) Rbd Acquisition 10) Young Living Essential Oils	1) Wasatch School District 2) Probst Electric 3) Wasatch County (Gov) 4) Heber Valley Medical Ctr 5) Smith's Food and Drug 6) Hotel Cleaning Services 7) Rmd Management 8) State of Utah (Gov) 9) Wal-Mart 10) Midway Properties Group	1) Deer Valley Resort 2) The Canyons Resort 3) Park City School District 4) Park City (Gov) 5) Park City Surgical Center 6) Montage Hotels & Resorts 7) Stein Eriksen Lodge 8) Summit County (Gov) 9) Resort Express, Inc 10) South Summit School District	1) Intermountain Healthcare 2) University of Utah (incl. Hospital) 3) State of Utah (Gov) 4) Brigham Young University 5) Wal-Mart Associates 6) Hill Air Force Base 7) Utah State University 8) Davis County School District 9) Smith's Food and Drug Centers 10) Granite School District	<a href="http://jobs.utah.gov">jobs.utah.gov</a>	Year 2017
Average (Annual) Wage for Sector with Highest Employment Rate	\$33,852	\$39,768	\$32,184	\$42,480	<a href="http://jobs.utah.gov">jobs.utah.gov</a>	Tab: Income and Wages
Median (Annual) Household Income	\$70,461	\$83,344	\$100,789	\$68,395	<a href="http://jobs.utah.gov">jobs.utah.gov</a>	DWS Annual County Profiles (higher than ACS 5 year estimates)
Average Monthly Wage	\$3,475	\$3,169	\$3,681	\$3,810	<a href="http://jobs.utah.gov">jobs.utah.gov</a>	
Average Hourly Wage	\$29.89	\$31.96	\$44.12	\$34.15		
Required Living Wage (hourly)	\$28.99	\$30.36	\$31.23	\$29.50	<a href="http://livingwage.mit.edu">livingwage.mit.edu</a>	Calculated using 3.13 as average family size for all of Utah (2017 - statista.com). Estimates are for a family of one adult and two children.
Average monthly child care costs for one (4-5yo) child: Center / Family Care	\$624.04 / \$619.78	\$673.67 / No data	\$1,419.83 / \$683.44	\$557	<a href="http://careaboutchildcare.utah.gov">careaboutchildcare.utah.gov</a>	No date given. Costs vary significantly by age of child. Estimates for infants are 1k-2.5k higher than for four-year olds. (See Child Care Aware report.)
Number / Percent receiving child care subsidy	2475 / 0.4%	104 / 0.3%	51 / 0.1%	22594 / 0.7%	<a href="http://jobs.utah.gov">jobs.utah.gov</a>	Note: This report defines "recipients" as all eligible household members counted in the filing unit, which generally includes parents and all children under age 18 living in the home.

**B – Explanation of Major Data Changes**

County	Data Characteristic	Explanation
Utah, Wasatch	Job growth	Job growth statistics for 2017 remained fairly consistent with those reported in the last CNA.
Summit	Job growth	The job growth rate for 2017 was positive, but lower than previous years. This has been attributed to a warm snow season and the resulting decrease in demand for ski resort workers.

**C – Summary of Survey, Focus Groups, Interviews, and Informal Questioning Results**

Causes of Poverty (Employment)					
No.	Cause	Population	Data Source	County	Results and Description
1	Lack of Livable Wages / Low Minimum Wage	Individuals & Families in Poverty	Short Community Member Survey 2019	All Three	Many survey respondents mentioned that wages are not keeping up with increases in cost of living and that minimum wage should increase.
			2018 Client Survey	Utah	76% of clients surveyed said that “finding a job that pays enough to support a family” is a barrier to having a good family life. 54% said “low wages” is one of the three biggest problems facing adults. This was the second highest percentage. Over half (52%) of clients said they needed to work more than one job to meet basic needs.
			Community Leader Survey	All Three	8/46 comments mentioned that wages are not high enough (some speaking of minimum wage policies and some did not specify).
2	Lack of Adequate Jobs	Individuals & Families in Poverty	Community Leader Survey	All Three	Jobs that are available do not pay enough, are not full time, do not provide stable hours, do not give benefits.
3	Lack of Opportunities for Stable Full-time Work	Individuals & Families in Poverty	2019 Client Survey, Staff Focus Groups	All Three	On average, full-time workers have the lowest level of financial worry (average of 5.1 out of 10). Part-time workers have more financial worry (average 6.7). On average, people who are unable to work rate themselves at 7.4, and unemployed respondents rate themselves at 7.7 on average. The group with the highest levels of financial worry are those with temporary / seasonal, or other inconsistent work (8.8). Differences among groups were found to be statistically significant (p<.01). (This relationship does not hold when looking only at clients surveyed in the Provo CASFB lobby.) In Summit County in particular, staff noted that most of the jobs available are part time with no benefits.
4	Cost of Child Care	Individuals & Families in Poverty	Low-income Non-Client Focus Group	Utah	The cost of child care was frequently cited as a cause of poverty. Some workers pay their whole paycheck to child care.
5	Lack of Social Support (helpful in obtaining employment)	Individuals & Families in Poverty	2019 Client Survey	All Three	Having more support and being employed full-time go together (p<.001). People employed full-time are more likely to have more support, and people with more support are more likely to be employed full-time. (Relationship does not hold when only considering lobby clients. We are not sure why or what this means.)
6	At-risk Groups Unable to Get Jobs	Individuals & Families in Poverty	Community Leader Survey	All Three	At-risk groups not able to get jobs (criminal history, drug history, disabled / mentally ill, homeless)
Gaps in Services (Employment)					
No.	Gap	Population	Data Source	County	Results and Description
1	Affordable Child Care	Individuals & Families in Poverty	Client Survey 2018	Utah	58% would not know where to go for help if they needed help with child care (Note: this figure may be inflated by some respondents who are not familiar with services because they do not have children.) 66% of respondents say “child care” is a “most needed resource” in our community.
			Client Survey 2019	All Three	Only 15% of all respondents marked child care as a key issue in the community. This was a little skewed by lower numbers among people who had no children. Unexpectedly, even more two-parent families marked child care as a key need than single-parent moms (29% vs. 20%). In this sample, two parent families and single moms accessed family and government/nonprofit help with child care at approximately the same rates. Slightly more two parent households (29%) than single parent moms (18%) reported an unmet need for child care. There were only 6 single-parent dads in the sample, which is too few to draw any conclusions.
			Short Community Survey 2019		Respondents reported a need for increased availability AND affordability of child care services, particularly for non-students.
			Community Leader Survey		61% of respondents mentioned cost of childcare as a significant employment /income issue in the community. (This was the highest ranked option.) 9 out of 46 free response comments mentioned child care as a solution.
2	Job Services / Training	Individuals & Families in Poverty	Low-income Non-Client Focus group	Utah	Focus group members felt that job services “ask so much of you without anything in return.” Participants specified that job services should have less requirements, and should focus on helping individuals according to their specific needs. 2 out of 3 participants felt that vocational training is the “way to go.” College degrees don’t ensure job placement, and vocational training can pay more.
			Community Leader Survey	All Three	11/46 comments mentioned a need for more/better job, job skills, and vocational training.
Barriers to Exiting Poverty or Obtaining Services (Employment)					
No.	Barrier	Population	Data Source	County	Results and Description

1	Reasons Cited for Unemployment: Low Wages, Health/Mental Health, Transportation, Criminal Record, Education/Training, Child Care	Individuals & Families in Poverty	Client Survey 2019	All Three	Top reasons cited for unemployment: Wages are too low (43%), Disability, health, or mental health problems (41%), Transportation (35%), Criminal record (32%), Lack of education/training (25%), Lack of child care (23%). Notably, lack of job search resources was the least commonly cited cause (9%). This may mean that more job search resources are not the answer. (Community members who are not experiencing poverty frequently recommend this service as a solution.)
2	Students Take Entry Level Jobs	Individuals & Families in Poverty	Focus Groups (Low-income, Educators, Mental Health & Human Service Professionals)	Utah	It is difficult to obtain an entry-level job because students and recent graduates from the local universities get them first. Students will often work for cheaper, so it is hard for others to find work that provides a livable wage.

**Individual / Family / Community Unmet Needs (Employment)**

No.	Need	Population	Data Source	County	Results and Description
1	Affordable and Educational Child Care	Individuals & Families in Poverty	Low-income Non-Client Focus Group	Utah	2 out of 3 participants felt that child care centers could be improved if they focused on educating the children from a young age. Child care centers should be more affordable, and tax subsidized.
2	Unemployment / Underemployment	Individuals & Families in Poverty	Community Member Survey	Utah	Unemployment / underemployment ranked as the 5th most important community need out of 12 listed.
			Client Survey 2019	All Three	40% of survey respondents reported an unmet need for employment.
3	Job Skills	Individuals & Families in Poverty	Staff Focus Groups	All Three	Staff members observe that clients need more job search skills, such as resume-building, obtaining recommendations, and networking, and how to enter and continue in a career that progresses, rather than just a job.

**D – Linkages (include Partnerships)**

<b>Current Program / Services Linkages (Employment)</b>				
<b>No.</b>	<b>Linkage</b>	<b>Need</b>	<b>Population(s) Served</b>	<b>What this Accomplishes</b>
<b>A</b>	DWS	Insufficient income, un (der)employment	Individuals and Families	CASFB has a newly created partnership with DWS in which a DWS employee works onsite at CASFB on specific days at specific times. This worker helps connect CASFB clients with employment services and other DWS resources.
<b>B</b>	DWS	Job skills	All	CASFB makes referrals to DWS for clients with this need. Partnership with onsite DWS worker facilitates these referrals. People may participate in job search training, write resumes, job club, soft skills training
<b>C</b>	MTECH	Short-term training, job skills	All	CASFB refers clients to MTECH so they may acquire the skills and training needed to get good paying jobs.
<b>D</b>	DWS	Affordable child care	All	CASFB makes referrals to DWS for clients with this need. Partnership with onsite DWS worker facilitates these referrals. Families who are eligible may receive the child care resources needed to become or remain employed.
<b>E</b>	DWS	Help with car repairs, gas and bus tokens/passes	All	CASFB makes referrals to DWS for clients with this need. Partnership with onsite DWS worker facilitates these referrals. Individuals who are eligible may request and receive transportation help to search for work, to get to and from work, etc.
<b>Linkages That Need to be Created (Employment)</b>				
<b>No.</b>	<b>Purpose</b>	<b>Linkage</b>	<b>Population(s) Served</b>	<b>What this will Accomplish</b>
<b>1</b>	Engage and provide poverty training to major employers	Chamber of Commerce, Targeted major employers (health care, call centers, manufacturing, etc.), Arrive Utah	All	CASFB will engage the Chamber of Commerce and major employers of low wage earners, and Arrive Utah will provide training about IGP and chronic poverty. These trainings will help create conditions with employers that lead to employee retention, productivity and engagement of entry-level workers. Help employers to create workplace stability by helping employees build resources and build stability at home.
<b>2</b>	Provide training for more informed service provision	LDS Church Self-Reliance Program	Individuals and Families in Poverty	CASFB will provide Bridges Out of Poverty training to self-reliance specialists who run ward and stake level self-reliance groups in the LDS Church program. This will help those running the programs to increase their understanding of the realities of poverty, and thus provide more effective employment services.
<b>3</b>	Small business resources for entrepreneurs using the commercial kitchen	Mountainland Association of Governments	Persons using the commercial kitchen	CASFB will investigate renewing the partnership with MAG to provide financial aid and physical supplies to commercial kitchen entrepreneurs, which may help entrepreneurs be more successful in starting and building their food businesses.

**E – Resources**

\*In red are examples, please delete.

<b>Un-obtained or Underutilized Resources (Employment)</b>				
<b>No.</b>	<b>Resource</b>	<b>Organization</b>	<b>Purpose</b>	<b>What this Accomplishes</b>
<b>1</b>	Bridges certification	Arrive Utah	Help employers create workplace stability	This support will increase our capacity to engage and train employers and Chamber members to result in improvement in entry-level retention and success.



**(4) Housing**

Base Year: 2019

A – Income Area Characteristics	By County:			Overall Measure for Utah	Source	Comments
	Utah	Wasatch	Summit			
Average Household Size	3.63	3.19	2.79	3.19	<a href="http://factfinder.census.gov">factfinder.census.gov</a>	ACS
Homeownership						
Homeownership Rates	70.50%	69.40%	74.70%	72.20%	<a href="http://fred.stlouisfed.org">fred.stlouisfed.org</a>	2017 for counties, 2018 for state overall
Median Home Price	\$336,785	\$391,648	\$628,648	\$338,405	<a href="http://nar.realtor">nar.realtor</a>	uses ACS, Federal Housing Finance Agency data. Estimates are for 2018
Foreclosure Rate	1/3722	1/4065	1/5497	1 in every 4511	<a href="http://realtytrac.com">realtytrac.com</a>	data for April 2019
Housing Availability						
Fair Market Rent (2 bdrm)	\$836	\$1,044	\$1,177	N/A	<a href="http://huduser.gov">huduser.gov</a>	For FY 2018
Housing affordability (hourly wage needed to afford 2 br apt)	\$16.58	\$19.87	\$22.75	\$18.30	<a href="http://reports.nlihc.org">reports.nlihc.org</a>	Out of Reach 2018 report (NLIHC)
Rental vacancy rates	3.60%	6.40%	15.30%	6.20%	<a href="http://factfinder.census.gov">factfinder.census.gov</a>	2013-2017 American Community Survey 5-Year Estimates
# Affordable Housing Units	4,304	453	557	~41K	<a href="http://apps.urban.org">apps.urban.org</a>	Data for 2010-2014, from ACS, HUD, and USDA. Analysis by the Urban Institute in 2017
# Affordable Housing Units per 100 extremely low-income renters	33	76	62	Not available	<a href="http://apps.urban.org">apps.urban.org</a>	Data for 2010-2014, from ACS, HUD, and USDA. Analysis by the Urban Institute in 2017
Homelessness Count					<a href="http://jobs.utah.gov">jobs.utah.gov</a>	2018 Point in Time Count report
--Number of Homeless Individuals	173			2,876		
--Number of Chronically Homeless Individuals	<26 (for total service area)			306		
--Number of Homeless Veterans	<20 (for total service area)			239		
Beds available for the homeless	-			-	<a href="http://jobs.utah.gov">jobs.utah.gov</a>	2018 Point in Time Count report
--Number of Emergency Shelter beds	97 (for total service area)			2,472		
--Number of Transitional Housing beds	72 (for total service area)			589		
--Number of Permanent Supportive Housing beds	200 (for total service area)			2,626		

## B – Explanation of Major Data Changes

County	Data Characteristic	Explanation
Utah, Wasatch, Summit	Homeownership Rates	Homeownership rates have increased slightly in Utah County and declined slightly in Wasatch and Summit counties. The reasons behind these changes are unclear.
Utah, Wasatch, Summit	Average Household Size	Though the average household size has decreased slightly in each county, the differences may be too slight to reach statistical significance. However, general trends toward smaller households are in keeping with overall national trends.
Utah, Wasatch	Number of Affordable Housing Units	The numbers of affordable housing units in Utah and Wasatch counties have increased dramatically as compared to the previous CNA (from 1225 to 4,304 in Utah County and from 173 to 453 in Wasatch County). However, the accuracy of this estimate cannot be guaranteed, as I do not know the source or time frame that was used to obtain the estimate for the last CNA.
Utah, Wasatch, Summit	Foreclosure Rate	Foreclosure rates have dropped significantly in all three counties. This may be attributable to a continuing trend of improvement since the foreclosure crisis.
Utah, Wasatch, Summit	Average Home Price	As compared to values recorded in the last CNA, average home prices increased dramatically in each of the three counties: by 60% in Utah County (from \$210K to \$337K), by 22% in (from \$322K to \$392K) and 18% in Summit County (from \$535K to \$629K). While the accuracy of this estimate is in question because I do not know the source / methodology used in the last CNA, it is clear that increases in home prices have far exceeded increases in income.
Utah, Wasatch, Summit	Hourly Wage needed to afford 2br apt rental	Hourly wage needed to afford rent on a 2 br apartment increased 9.4% in Utah County (from \$15.15 in 2016 to \$16.58 in 2019), 11.4% in Wasatch County (from \$17.83 in 2016 to \$19.87 in 2019), and 14.8% in Summit County (from \$19.81 in 2016 to \$22.75 in 2019).
Utah, Wasatch, Summit	Number of Chronically Homeless Individuals	Info gathered from the Point in Time Count report for this indicator is not divided by county, and so is not comparable to the info gathered in the previous report.

**C – Summary of Survey, Focus Groups, Interviews, and Informal Questioning Results**

Causes of Poverty (Housing)					
No.	Cause	Population	Data Source	County	Results and Description
1	Lack of Affordable Housing	Individuals & Families in Poverty	Low-income Non-client Focus Group	Utah	2 out of 3 cited the cost of housing as a top cause of poverty in the area.
			Focus Group		There is a housing shortage across the spectrum, but especially at lower- and middle-income price ranges. People are reluctant to look at high density housing as an option.
			Client Survey 2018		-78% of respondents said “Finding housing they can afford” is a barrier to good family life. This was the top ranked barrier. -63% said “High rent/mortgage costs” is one of the three biggest problems facing adults. This was the highest percentage - even outranking “low wages.” -Almost half (47%) of clients reported that in the last 12 months they had to live with another family because they could not afford their own housing. -Only 34% of respondents said they had enough money to pay their rent or mortgage each month. Several respondents commented on the question saying that if they paid rent, they could not afford food, or that they were often late or used payday loans to make rent.
			Community Leader Survey, 2019	All Three	When asked about the primary causes of poverty in the community, 11 out of 45 free responses specifically mentioned cost of housing or lack of affordable housing.
			Client Survey 2019		Overall, only 31% of CASFB clients surveyed reported being able to pay their rent/mortgage on their own. Only 20% of lobby clients reported being able to do so. An additional 19% of lobby clients reported being able to pay their rent with the help of the housing assistance they receive.
			Focus Group	Utah	Local universities (BYU and UVU) do not provide adequate student housing, so students take up a lot of the less expensive rental options, making them unavailable for low-income individuals and families. Students also technically qualify as “low-income” and can access designated affordable housing, making it less available for the intended participants.
2	Bad Credit	Individuals & Families in Poverty	Staff Focus Group	Utah	Caseworkers frequently observe that even when a person qualifies for financial assistance to get into an apartment, they are not accepted by the landlord because of their bad credit.
Gaps in Services (Housing)					
No.	Gap	Population	Data Source	County	Results and Description
1	Affordable Housing	Individuals & Families in Poverty	Low-income Non-client Focus group	Utah	Most focus group participants (2 out of 3) felt that housing programs could be improved if rent was based on a percentage of your income. (Not more than 1/3)
			Client Survey 2018		“Affordable housing” was highest (out of 39 options) ranked in terms of need for resources. 83% said it was a “most needed” resource.
			Community Leader Survey	All Three	69% of respondents believe that housing is an issue that needs more attention in our community. 17/40 comments mentioned providing / building more low-income / affordable housing. 4/40 comments proposed changing zoning or other laws to allow MIL apts or tiny homes.
Short Community Survey 2019	The majority of respondents recommended building / providing more low-income or affordable housing.				
2	Homeless shelter / Transitional Housing	Individuals & Families in Poverty	Low-income Focus Group, Staff Focus Group	Utah	Utah County has no homeless shelter. It is difficult to find emergency housing or transitional housing for vulnerable populations like homeless, ex-offenders, and individuals with a history of substance abuse. CASFB can only offer motel vouchers, and not everyone qualifies. CASFB staff believes homelessness is an increasing problem.
			Community Leader Survey	All Three	9/40 comments on housing solutions referred to establishing emergency beds / homeless shelter.
			Client Survey 2018	Utah	Homeless services / shelter was ranked fifth (out of 39 options) in terms of need for resources. 76% said it was a “most needed” resource.
Low-income Non-client Focus Group	One homeless participant felt that there should be more community spaces for the homeless that provide a safe clean space for homeless members to spend their time. Staff members also commented that homeless individuals lack access to laundry and hygiene facilities.				
3	Homelessness Prevention Services	Homeless	Client Survey 2018	Utah	52% of clients said they would not know where to go for help if facing homelessness. “Help to prevent a family from becoming homeless” was ranked 4th (out of 39 options) in terms of need for resources, with 76% saying it was a “most needed” resource.

4	Home Maintenance Help	Home Owners	Client Survey 2019	All Three	22% of surveyed clients (who are not currently homeless) reported living in housing with “leaks, mold, or other problems that make it unsafe or unhealthy.” When broken down by housing type, homeowners are the group that have the most leaks / mold issues (30% of homeowners, as compared to 18% of renters). This may indicate a need for help with home maintenance.
5	Housing Search Help	Individuals & Families in Poverty	Short Community Survey 2019	All Three	Participants mentioned that clients have a hard time figuring out on their own where to look for affordable housing.
6	Make Homeownership More Attainable	Individuals & Families in Poverty	Community Leader Survey	All Three	9/40 comments are about making homeownership easier - education (4), providing more funding and sweat-equity programs for first-time homebuyers

**Barriers to Exiting Poverty or Obtaining Services (Housing)**

No.	Barrier	Population	Data Source	County	Results and Description
1	Cliff Effect in Housing Services	Individuals & Families in Poverty	Community Leader's Survey	All Three	Participants felt that “if you try to better yourself, you get punished.” “If you make just a little more than the requirements, you lose your housing.” The hard lines designated for qualification for services can lead to many people not wanting to change because they don't want to lose access to certain services.
2	Policies forbidding Mother-in-law apartments / Accessory Dwelling Units	Individuals & Families in Poverty	Short Community Survey 2019	All Three	Zoning policies restrict the number of available units by not allowing certain types of housing.
3	Application process for housing	Individuals & Families in Poverty	Staff Focus Groups	All Three	Staff observe significant barriers as clients try to apply for a rental or other form of housing. Barriers include bad credit (which can get in the way even if a client qualifies for assistance), criminal record, and application fees that drain client savings without guaranteeing them a place to live.

**Individual / Family / Community Unmet Needs (Housing)**

No.	Need	Population	Data Source	County	Results and Description
1	Housing	Individuals & Families in Poverty	Community member survey	Utah	Housing was ranked as the most important community need out of 12 listed.
			Client Survey 2019	All Three	50.3% of respondents marked “Housing” as an unmet need. (56.2% of lobby respondents)
2	Multi-Generational Homes	Individuals & Families in Poverty	Client Survey 2019	All Three	Over the past 12 months, 47% of CASFB clients surveyed had to live with friends or family because they could not afford their own housing. When looking only at clients surveyed at the Provo location while waiting for food or case management services (excluding Circles and Homebuyer Education clients), this number rises to 55%.
3	Utilities	Individuals & Families in Poverty	Client Survey 2019	All Three	36.2% of respondents marked “Utilities” as an unmet need.

**D – Linkages (include Partnerships)**

<b>Current Program / Services Linkages (Housing)</b>				
<b>No.</b>	<b>Linkage</b>	<b>Need</b>	<b>Population(s) Served</b>	<b>What this Accomplishes</b>
<b>A</b>	Housing Authority of Utah County and Provo City Housing Authority	Affordable housing/rental assistance	Individuals and Families	We refer clients to the housing authorities for Housing Choice vouchers, PSH, public housing, and other housing assistance for eligible households. This helps clients access affordable housing resources. We also rent a unit from Provo City Housing Authority for short-term housing.
<b>B</b>	Habitat for Humanity, Self-Help Homes, Provo City, Wasatch County Housing Authority, USDA, Community Dev. Corporation	Affordable housing - home ownership	Individuals and families	These programs offer down payment assistance or other home ownership programs for eligible households. They refer clients to our Homebuyer Education class as part of their program requirements.
<b>C</b>	Utah Housing Planning Commission, Valley Visioning, Provo City Housing Committee, Neighborworks	Advocacy for additional affordable housing	Individuals and Families	CASFB participates in various committees to advocate for the housing needs of our client population, including helping plan for sustainable growth that includes additional affordable housing.
<b>D</b>	Utah Housing First Fund	Affordable housing	Individuals and families	CASFB makes referrals and participates on advocacy committees.
<b>E</b>	Various tax credit projects, GSO	Affordable housing	Individuals and families	Rental assistance for eligible households.
<b>F</b>	Food and Care Coalition	Housing for homeless clients	Individuals	We refer clients for temporary shelter and housing for homeless persons.
<b>G</b>	Mountainland Continuum of Care	Temporary and permanent housing	All	CASFB works with the Continuum of Care to support HUD funding for homelessness assistance programs and services.
<b>Linkages That Need to be Created (Housing)</b>				
<b>No.</b>	<b>Purpose</b>	<b>Linkage</b>	<b>Population(s) Served</b>	<b>What this will Accomplish</b>
<b>1</b>	Increase affordable housing	Linkage between Continuum of Care and state resources (Olene Walker, NHTF, tax credit funding, etc.)	All low-income	This is an existing linkage that needs to be strengthened. We will seek funding for various housing projects which over time will result in increase in rental units that are affordable.
<b>2</b>	Address potential for removal of income as a protected class in rentals	Utah Housing Coalition, CAP Utah	All	This is an existing linkage that needs to be strengthened. Help ensure that the current state law remains intact (i.e. landlords may not discriminate based upon income.)
<b>3</b>	Provide housing resources in Summit County	Park City Christian Center	Individuals and Families in Summit County	CASFB has resources for people in Park City, but has no presence there. We will set up a cross-referral system to get resources to clients in Park City.

**E – Resources**

<b>Un-obtained or Underutilized Resources (Housing)</b>				
<b>No.</b>	<b>Resource</b>	<b>Organization</b>	<b>Purpose</b>	<b>What this Accomplishes</b>
<b>1</b>	State funding for homelessness	State DWS	Increase agency capacity to divert families from shelter and utilizing other resources (host family, etc.)	We currently access these resources, but we need to let them know that we continue to be constrained. With these additional resources, families will be more successful over time in locating and acquiring their own affordable housing.
<b>2</b>	Landlord Outreach Specialist	Continuum of Care	Enhance capacity to work with landlords for clients' benefit	The organizations participating in the Continuum of Care have pooled resources to hire a Landlord Outreach Specialist, who will be located at CASFB. This position will cultivate relationships with landlords in order to increase client housing options.

## (5) Nutrition

Base Year: 2019

A – Income Area Characteristics	By County:			Overall Measure for Utah	Source	Comments
	Utah	Wasatch	Summit			
Percentage of Children on Free or Reduced School Lunch	32%*	34%*	23%*	37%*		Data is from 2014
Number/percentage of residents receiving SNAP (food stamps)	24,407 / 4.4%	640 / 1.4%	547 / 2.1%	176,197	<a href="http://jobs.utah.gov">jobs.utah.gov</a>	Caseload for April 2019
Percent Change in Food Stamp Caseload (total number of recipients)	24.71% decrease (from 32,416)	31.62% decrease (from 936)	26.58% decrease (from 745)	22.45% decrease (from 227,215)	<a href="http://jobs.utah.gov">jobs.utah.gov</a>	Compared to caseload for April 2016
Total SNAP (food stamp) benefits received	2,793,137.00	73,242.00	62,599	\$301,869,697	<a href="http://fns-prod.azureedge.net">fns-prod.azureedge.net</a>	Figures for counties calculated by multiplying average monthly benefit per person for state of UT (\$114.44) times number receiving (from DWS website). Even the official USDA SNAP data does not list numbers by county. Average monthly benefit data is for FY 2016
WIC Participation	County level data not available			48,989	<a href="http://fns-prod.azureedge.net">fns-prod.azureedge.net</a>	12 month average as of March 2019
Obesity Rates (adults)	25%	22%	15%	26%	<a href="http://countyhealthrankings.org">countyhealthrankings.org</a>	2015 data: Reports "no significant trend" for all three counties

**B – Explanation of Major Data Changes**

County	Data Characteristic	Explanation
Utah, Wasatch, Summit	Food Stamp Caseload	All three counties saw a significant reduction in food stamp caseload when comparing April 2016 and April 2019 caseloads. (Utah County: 24.71% decrease, Wasatch County: 31.62% decrease, Summit County: 26.58% decrease) This change may be due to increasing incomes making families ineligible, or it may be due to changes in eligibility requirements.
Utah, Wasatch, Summit	Adult obesity	Countyhealthrankings.com reports “No significant trend” in adult obesity rates for all three counties.

**C – Summary of Survey, Focus Groups, Interviews, and Informal Questioning Results**

Causes of Poverty (Nutrition)					
No.	Cause	Population	Data Source	County	Results and Description
1	Lack of Money to Afford Food	Individuals & Families in Poverty	Client Survey 2018	Utah	66% of clients surveyed said having enough money to buy food family needs is a barrier to good family life in their community.
			Client Survey 2019	All Three	76% of clients surveyed have had times in the last 12 months when they didn't have enough money to buy food. 84% of clients surveyed in the Provo CASFB lobby said this. (It should be noted that this is not a representative sample of the community, as most clients come to CASFB for the food pantry. However, the results show a significant need for our current client base.)
Gaps in Services (Nutrition)					
No.	Gap	Population	Data Source	County	Results and Description
1	Nutrition/Meal Prep Classes	Individuals & Families in Poverty	Community Leader Survey	All Three	17/27 nutrition solutions comments recommended offering classes on food preparation and budgeting. Some said these classes should be required for assistance programs. Some mentioned putting / keeping these classes in schools.
			Client Survey 2018	Utah	52% said they would like to know more about "low cost meal plans." This was the highest ranked out of 19 options. (It is worth noting that most respondents were receiving food pantry services.)
Barriers to Exiting Poverty or Obtaining Services (Nutrition)					
No.	Barrier	Population	Data Source	County	Results and Description
1	Cliff Effect	Individuals & Families in Poverty	Community Leader's Survey	All Three	Participants felt that "if you try to better yourself, you get punished." The hard lines designated for qualification for nutrition based services can lead to many people not wanting to change because they don't want to lose access to certain services. (Ex: SNAP, WIC, etc.)
Individual / Family / Community Unmet Needs (Nutrition)					
No.	Need	Population	Data Source	County	Results and Description
1	Food	Individuals & Families in Poverty	Client Survey 2019	All Three	67% of clients marked "food" as an unmet need. (75% of lobby clients.) This was the highest percentage of any option on the unmet needs question. (It should be noted that this is not a representative sample of the community, as most clients come to CASFB for the food pantry. However, the results show a significant need for our current client base.)
2	Low ranking	Individuals & Families in Poverty	Community Member Survey	Utah	Nutrition was ranked as the 10th most important community need out of 12 listed. This low ranking may indicate that community members believe that the needed nutrition services are already being provided - at least as compared to other issues.



<b>D – Linkages (include Partnerships)</b>				
<b>Current Program / Services Linkages (Nutrition)</b>				
<b>No.</b>	<b>Linkage</b>	<b>Need</b>	<b>Population(s) Served</b>	<b>What this Accomplishes</b>
<b>A</b>	DWS SNAP	Food	Individuals and Families	DWS provides SNAP. We provide information to our clients about SNAP and assist our clients in applying for SNAP.
<b>B</b>	School district nutrition programs, HeadStart	Nutritious foods	School children	These programs provide children and youth with needed nutritious food. We currently distribute about 1,700 Kids Nutrition Packs per week through these channels.
<b>C</b>	Senior Centers and Area Agency on Aging	Nutritious foods	Seniors	These programs provide prepared meals for the elderly at senior centers and for eligible persons through Meals on Wheels program.
<b>D</b>	USU Extension	Information about low cost meal planning	Individuals	Provides guidance on menus and meal planning through printed recipes placed by food products in the pantry, as well as teaching occasional classes. This linkage could be strengthened by inviting USU to provide more information offerings.
<b>E</b>	USDA	Food	Individuals and families	Distribution of USDA commodities to eligible households.
<b>F</b>	Other food banks and pantries	Food	Individuals and families	Help with food boxes
<b>G</b>	WIC	Foods	Women and infants	We refer clients WIC, which provides women and infants with nutritious foods.
<b>Linkages That Need to be Created (Nutrition)</b>				
<b>No.</b>	<b>Purpose</b>	<b>Linkage</b>	<b>Population(s) Served</b>	<b>What this will Accomplish</b>
<b>1</b>	Relocate food pantry	Kamas City	Individuals and families	Kamas City is willing to rent their old Senior Center to CASFB for food / case management. This will provide us a place from which to operate our services.
<b>2</b>	Better assist North Utah County clients	Tabitha's Way	Individuals and families	Community members have expressed an interest in partnering with us to provide better food pantry access to the Saratoga Springs / Eagle Mountain / west Lehi area.

<b>E – Resources</b>				
<b>Un-obtained or Underutilized Resources (Nutrition)</b>				
<b>No.</b>	<b>Resource</b>	<b>Organization</b>	<b>Purpose</b>	<b>What this Accomplishes</b>
<b>1</b>	None			

**(6)- Health**

Base Year: 2019

A – Income Area Characteristics	By County:			Overall Measure for Utah	Source	Comments
	Utah	Wasatch	Summit			
<b>Health Outcomes</b>						
Infant Mortality Rate (per 1000)	5.00	4.20	5.50	5.20	<a href="http://ibis.health.utah.gov">ibis.health.utah.gov</a>	Data from 2012-2017
Premature age-adjusted mortality (deaths under age 75 per 100,000)	260	220	170	290	<a href="http://countyhealthrankings.org">countyhealthrankings.org</a>	Data used is from 2015-2017
# of Opioid related deaths (per 100,000)	19.33	11.76	15.03	22.29	<a href="http://dsamh.utah.gov">dsamh.utah.gov</a>	2017 state opioid report
Depression Prevalence (Percentage of Adults)	20.80%	16.60%	16%	21.60%	<a href="http://ibis.health.utah.gov">ibis.health.utah.gov</a>	Data is from 2015-2017
Suicide rate per 100,000 residents	17.2	20.2	15.1	22	<a href="http://ibis.health.utah.gov">ibis.health.utah.gov</a>	2015-2017
Birth to teens (per 1000)	12	17	10	19	<a href="http://countyhealthrankings.org">countyhealthrankings.org</a>	
<b>Health Behaviors</b>						
Current Cigarette Smokers (Percentage of Adults)	3.60%	9.70%	8.90%	9.00%	<a href="http://ibis.health.utah.gov">ibis.health.utah.gov</a>	2015-2017
Percentage of adults who binge drank in the last 30 days	5.90%	13.60%	17.00%	11.90%	<a href="http://ibis.health.utah.gov">ibis.health.utah.gov</a>	2015-2017
<b>Health Care Access</b>						
Adults uninsured	14.50%	19.90%	14.80%	16.30%		
Children uninsured	6.60%	10.40%	8.30%	7.30%	State of Children's Coverage Report, 2019	Data used in this report came from ACS, 2017. Utah rate significantly higher than national rate. #1 state for highest rate of uninsured immigrants.
Percent of adults for whom cost was a barrier to health care in past year	10.30%	8.40%	12.10%	13.40%	<a href="http://ibis.health.utah.gov">ibis.health.utah.gov</a>	Data is from 2017
Number of Child abuse and neglect reports	in FY 2018: 6,630 referrals received; 3,529 new investigations; 1,209 with supported results (for Western Region)			"41,338 referrals of abuse or neglect were received by Intake in FY 2018, with 21,513 accepted for CPS assessment... 7,618 cases as 'supported' for evidence of abuse, neglect and dependency."	<a href="http://dcfs.utah.gov">dcfs.utah.gov</a>	Western Region: Summit, Wasatch, Utah, Juab, Millard Counties
# hospitals	7	1	1	57		
# Federally Qualified Health Clinics	4	0	0	30?	<a href="http://npidb.org">npidb.org</a>	
<b>Government Health Insurance Programs</b>						
# receiving CHIP	-	-	-	43,324	<a href="http://medicaid.gov">medicaid.gov</a>	As of Dec 2018
# on Medicaid				241,666	<a href="http://medicaid.gov">medicaid.gov</a>	
# receiving Traditional Medicare	30,251*	2295*	3712*	254,031(2018)	<a href="http://kff.org">kff.org</a>	
Enrolled in Medicare Advantage	22,317	1,438	1,563	135,734	<a href="http://kff.org">kff.org</a>	As of 2018
Number paying Medicare Part D (% of all Medicare Enrollees)	18,176 (34)	1,461 (37)	2,352 (41)	133,863 (34)		
Cause of death numbers**					<a href="http://vitalrecords.utah.gov">vitalrecords.utah.gov</a>	

**B – Explanation of Major Data Changes**

County	Data Characteristic	Explanation
Utah (state)	Number of Opioid related deaths	According to the Utah Dept of Human Services, the number and rate of opioid deaths in Utah have risen every year between 2010 and 2015 (most recent data presented).
Utah (state)	Persons with no health insurance	According to IBIS, the percentage of persons in Utah who had no health insurance decreased every year from 2011 to 2016, but then rose again slightly between 2016 and 2017 (most recent data available).
Utah (state)	Adults w cost barrier to health care	According to IBIS, the percentage of adults in Utah for whom cost was a barrier to care decreased every year from 2010 to 2016, but then rose again sharply between 2016 and 2017 (most recent data available).

**C – Summary of Survey, Focus Groups, Interviews, and Informal Questioning Results**

Causes of Poverty (Health)					
No.	Cause	Population	Data Source	County	Results and Description
1	Cost of Health Care	Individuals & Families in Poverty	Low-income Non-client Focus group	Utah	The expense of and lack of access to health care was mentioned as another cause of poverty.
			Client Survey 2018	Utah	57% say being able to afford health care is a barrier to good family life.
			Community Leader Survey	All Three	4 comments specifically mention as cause of poverty that they “don’t qualify for assistance, but don’t get health coverage at work and can’t pay for it themselves.”
			Client Survey 2019		69% of respondents reported having trouble paying or not being able to pay medical bills in the last 12 months. The average for HBE attendees was much lower (24%).
2	Depression / Mental Illness	Individuals & Families in Poverty	Client Survey 2018	Utah	57% say dealing with depression or mental illness is a barrier to good family life.
			Community Leader Survey	All Three	When asked about the primary causes of poverty in the community, 9 out of 45 free responses specifically mentioned mental health or trauma.
3	Substance Abuse	Individuals & Families in Poverty	Community Leader Survey	All Three	When asked about the primary causes of poverty in the community, 7 out of 45 free responses specifically mentioned addiction or substance abuse.  Service gap: “There’s also no long-term residential drug/alcohol treatment facility in the this county; which means that they usually end up in jail. There are a few in SLC, but not many are able to get referred up there/cover the cost. The county only has so much in the budget to pay for a client who needs long-term residential drug treatment. Foothill, the county residential facility, is a 30-45 day program.”
Gaps in Services (Health)					
No.	Gap	Population	Data Source	County	Results and Description
1	Dental Care	Individuals & Families in Poverty	Client Survey 2018	Utah	Dental care ranked 2nd (out of 39 options) in terms of need for resources in the community.
			Community Leader Survey	All Three	5/33 comments mentioned affordable dental
2	Lack of Healthcare Services for the Uninsured and Underinsured	Individuals & Families in Poverty	Low-income Non-client Focus Group, Short Community Member Survey	Utah	Participants felt there needed to be higher quality free clinics. Free clinics should only be accessed by those who have a real need. Patients who attend should be treated with more respect.
			Client Survey 2018		Health insurance coverage ranked 3rd (out of 39 options) in terms of need for resources in the community.
			Utah County Assessment Focus Groups		There are some services available for uninsured or underinsured individuals, but not nearly enough to cover the need.
3	Mental Health Resources	Individuals & Families in Poverty	Utah County Assessment Focus Groups	Utah	Depression and suicide among youth are skyrocketing and there need to be more services available.
			Client Survey 2018		69% say “mental health services” is a “most needed resource.”
			Short Community Survey 2019	All Three	Many respondents mentioned that there are not enough mental health practitioners in the area to meet the demand. Waitlists for therapy are long. New resources are needed, and must be offered at low or no cost.
			Staff Focus Groups		Staff observe that mental health services are very disjointed between schools, Wasatch Mental Health, and DWS.
			Community leader Survey		79% of respondents said that Mental health care was an issue that needed more attention in our community. Some respondents commented specifically on needs for those who don’t qualify for Medicaid. “Also, the Dept. of Alcohol and Drug Prevention and Treatment will see clients without insurance (on a sliding fee scale), and Wasatch doesn’t, realistically, see people without Medicaid. This is a problem because the majority of my clients make too much for Medicaid, but not enough to provide for themselves/their families.”
	9 out of 33 health solutions responses had to do with mental health. Respondents suggested increasing both the quantity and quality of mental health services provided in the area and making them affordable / accessible. Multiple comments said that there should be walk-in clinics that are accessible at any time, regardless of ability to pay.				
	14 out of 35 youth solutions comments were about mental health education and services. 5 of these were about putting mental health services in schools.				
4	Preventative Care	Individuals & Families in Poverty	Low-Income Non-client Focus Group	Utah	Participants expressed that services could be more effective if they focused on preventing problems. Examples include the following: financial education, investment in child care, and preventative health care.
5	Bilingual Health and Mental Health Services	Individuals & Families in Poverty	Utah County Assessment Focus Groups	Utah	With a growing Spanish-speaking population, we need more services that are accessible in Spanish.

6	Substance Abuse Services	Individuals & Families in Poverty	Short Community Survey 2019, Community Leader Survey	All Three	48% of Community Leader respondents said that substance abuse is an issue that needs more attention in our community. Community member respondents commented that currently available treatment options are expensive (8-10k / month).
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**Barriers to Exiting Poverty or Obtaining Services (Health)**

No.	Barrier	Population	Data Source	County	Results and Description
1	Services Denied to People with a History of Substance Abuse	Individuals & Families in Poverty	Focus Group	Utah	Individuals with a history of substance abuse are often denied a variety of services (besides treatment) and need alternatives.
2	Cost of Healthcare as a Barrier	Individuals & Families in Poverty	Client Survey 2019	All Three	60% of all respondents reported having at least one time in the last 12 months when they did not get needed medical care or mental health treatment because they could not afford it. This average was fairly consistent across satellite food pantry clients, lobby clients, and Circle leaders, while substantially fewer HBE class attendees went without health care (18%).
3	Lack of Health Care Benefits Through Work	Individuals & Families in Poverty	Client Survey 2019	All Three	Even among clients who report having steady, full-time employment, less than half report having insurance through work.
4	Lack of insurance / inadequate insurance	Individuals & Families in Poverty	Client Survey 2019	All Three	--There were significant differences between types of insurance in whether or not people missed important medical care (p<.01). Those who bought their own insurance or had no insurance were most likely to go without care. More than half of people with gov insurance (medicaid, medicare, PCN, CHIP) still went without care (56% reported going without). --There were significant differences between types of insurance on whether or not people could pay their medical bills. Those who bought their own insurance or had no insurance were most likely to have medical bills they could not afford. People with gov insurance (medicaid, medicare, PCN, CHIP) were still more likely to be unable to pay medical bills than to be able to pay them (66% reported having medical bills they could not afford). Even people who had insurance through work (the group that was best off of all of them) was about evenly split between people who did and did not have medical bills they couldn't afford.
5	Choosing Not to Access Mental Health Services	Individuals & Families in Poverty	Staff Focus Groups	All Three	Staff frequently mentioned that mental illness is a significant cause of poverty, but clients cannot be required to get mental help. Many do not see the need or do not want to get help.

**Individual / Family / Community Unmet Needs (Health)**

No.	Need	Population	Data Source	County	Results and Description
1	Mental Health - Overall Issue Area	Individuals & Families in Poverty	Community Member Survey	Utah	Mental health was ranked as the 3rd most important community need out of 12 listed.
2	Health Care - Overall Issue Area	Individuals & Families in Poverty	Community Member Survey	Utah	Health care was ranked as the 4th most important community need out of 12 listed.
3	Substance abuse - Overall Issue Area	Individuals & Families in Poverty	Community Member Survey	Utah	Substance abuse was ranked as the 6th most important community issue/need out of 12 listed.
4	Youth mental health	Individuals & Families in Poverty	Client Survey 2018	Utah	42% say depression is one of the three biggest problems facing youth.
5	Substance Abuse	Individuals & Families in Poverty	Client Survey 2018	Utah	36% say alcohol / drug abuse is a barrier to good family life.
		Individuals & Families in Poverty	Client Survey 2019	All Three	Alcohol / Drug Treatment 10% of all respondents reported an unmet need for alcohol / drug treatment. (This was the least commonly reported unmet need out of 14 options presented).
6	Lack of Health Insurance	Individuals & Families in Poverty	Client Survey 2019	All Three	26% of clients reported having no health insurance at all. 67% of clients at satellite pantries (Wasatch and Summit counties) reported having no health insurance.
7	General Health Care	Individuals & Families in Poverty	Client Survey 2019	All Three	37% of all respondents reported unmet need for general health care. 75% of satellite pantry clients reported this need. (This was the 8th most frequently reported unmet need out of 14 options presented).
8	Dental Care	Individuals & Families in Poverty	Client Survey 2019	All Three	Dental Care: 50% of all respondents reported an unmet need for dental care. 83% of satellite pantry clients and 90% of Circle leaders reported this need. (This was the 4th most frequently reported unmet need out of 14 options presented).
9	Counseling / Therapy	Individuals & Families in Poverty	Client Survey 2019	All Three	Family/Ind Counseling, 24% of all respondents reported an unmet need for family or individual counseling. (This was the 12th most frequently reported unmet need out of 14 options presented).

**D – Linkages (include Partnerships)**

Current Program / Services Linkages (Health)				
No.	Linkage	Need	Population(s) Served	What this Accomplishes
A	Wasatch Mental Health	Mental health care	Individuals and Families	Wasatch Mental Health provides mental health care for eligible persons. CASFB now provides office space for a WMH therapist to operate onsite a couple of days per week. This therapist helps facilitate referrals of CASFB clients to mental health services.
B	Volunteer Care Clinic	Health care	Individuals and Families	The Volunteer Care Clinic provides basic health care at no cost along with some limited prescriptions.
C	Mountainland Family Health Center (several locations)	Health care, mental health care, dental care	same	Provides primary care to uninsured and insured persons including limited dental care and mental health care. Assists persons in completing Medicaid applications and ACA.
D	Intermountain HealthCare	Health care	same	Provides financial assistance for thousands of individuals who need medical care annually through their clinics and hospitals. They also provide substantial funding for local health care clinics.
E	Community Health Connect	Specialized health care	same	Provides access to health care specialists for little or no cost. Also provides ACA and Navigator help in applying for insurance.
F	UVU Dental Hygiene Program	Limited dental cleaning and other services	same	Provides teeth cleaning, and other basic dental services for children and adults.
G	Intermountain Dixon Family Health Center	Limited health care for students and their families	same	On site clinic which provides healthcare for school children and their family members.
H	Utah County, Wasatch County and Summit County Health Departments	Variety of health related services	same	The health departments provides a variety of health related services as well as other services including substance abuse services, immunizations, school nursing, health promotions, mosquito abatement, environmental health, emergency preparedness, community nursing, birth/death certificates, and senior services.
I	Intermountain HealthCare Outreach	Health care coordination	same	CASFB executive director participates on this community leader group that gives updates and asks for feedback regarding health issues.

**Linkages That Need to be Created (Health)**

No.	Purpose	Linkage	Population(s) Served	What this will Accomplish
1	Access to health care	Gappmeyer Clinic	All low-income persons	CASFB will host medical residents who come to establish relationships with clients to direct them to the resources they will need to obtain needed health care services in an affordable way.
2	Access to health care (vaccinations)	Utah County Health Clinic	All low-income persons	The Utah County Health Clinic will hold a vaccination clinic at CASFB in August. We will work to solidify this partnership so that such clinics happen here regularly.
3	Access to dental care	Share a Smile	All low-income persons	CASFB will refer clients who need dental care to Share-a-Smile, which provides free or discounted dental services
4	Increase access to health care prevention services	Intermountain HealthCare	All low-income persons	Intermountain HealthCare will partner with us and will provide basic health care checks at the agency (blood pressure checks, etc.) This is an ongoing, but inconsistent, effort which could be strengthened.
5	Increase access to special health services	Centro Hispano	Persons with low-income - especially the Hispanic population	CASFB will provide referrals to Centro Hispano for Spanish-speaking clients. (Half of CASFB case managers speak Spanish.) The agency’s Hispanic and Spanish-speaking clients will have increased access to these services: education and guidance re health, youth health education, HIV testing, tobacco prevention education especially targeted to the Hispanic population.

**E – Resources**

\*In red are examples, please delete.

Un-obtained or Underutilized Resources (Health)				
No.	Resource	Organization	Purpose	What this Accomplishes
1	None	--	--	--

## (7) - Transportation

**Base Year: 2019**

A – Income Area Characteristics	By County:			Overall Measure for Utah	Source
	Utah	Wasatch	Summit		
Average amount of cars owned	2	2	2	2	<a href="https://datausa.io/profile/geo/utah">datausa.io/profile/geo/utah</a>
Average Commute Time	20.6 min	21.7 min	21.5 min	20.5 min	<a href="https://datausa.io/profile/geo/utah">datausa.io/profile/geo/utah</a>
Percent who drive alone to work	72.90%	78.60%	73.10%	76.10%	<a href="https://datausa.io/profile/geo/utah">datausa.io/profile/geo/utah</a>
Percent who carpool to work	11.60%	12.20%	6.48%	10.7	<a href="https://datausa.io/profile/geo/utah">datausa.io/profile/geo/utah</a>
Percent who use public transit for work	2.46%	0.01%	2%	2.32%	<a href="https://datausa.io/profile/geo/utah">datausa.io/profile/geo/utah</a>
Percent who worked from home	7.41%	6.69%	13.90%	6.81%	<a href="https://datausa.io/profile/geo/utah">datausa.io/profile/geo/utah</a>
Percent who rode their bike	0.95%	0.25%	0.86%	0.70%	<a href="https://datausa.io/profile/geo/utah">datausa.io/profile/geo/utah</a>
Percent who walked to work	3.84%	1.52%	2.20%	2.36%	<a href="https://datausa.io/profile/geo/utah">datausa.io/profile/geo/utah</a>

**B – Explanation of Major Data Changes**

<b>County</b>	<b>Data Characteristic</b>	<b>Explanation</b>
Utah, Summit, Wasatch	% of workers who take public transit to work	2017 data reveals no significant change since 2013 for any of the three counties. Data reflecting the new Bus Rapid Transit system in Provo and Orem (Utah County) is not yet available



**C – Summary of Survey, Focus Groups, Interviews, and Informal Questioning Results**

<b>Causes of Poverty (Transportation)</b>					
<b>No.</b>	<b>Cause</b>	<b>Population</b>	<b>Data Source</b>	<b>County</b>	<b>Results and Description</b>
1	Lack of Reliable Transportation	Individuals & Families in Poverty	Client Survey 2018	Utah	44% say having reliable transportation is a barrier to good family life
			Client Survey 2019	All Three	Only 51% of lobby clients reported having reliable transportation, while 100% of HBE clients and 90% of Circles clients did.
2	Lack of Public Transportation	Individuals & Families in Poverty	Client Survey 2019, Staff Focus Groups	Summit & Wasatch	--More residents of Wasatch county marked transportation as a key community need/issue, and a higher percentage of Summit & Wasatch residents reported transportation as an unmet need than Utah County residents. This is probably an indicator that Wasatch county clients don't have public transportation but do want it. --In Summit County, staff members noted that there is no bus system to take clients to Park City where there are more job opportunities.
<b>Gaps in Services (Transportation)</b>					
<b>No.</b>	<b>Gap</b>	<b>Population</b>	<b>Data Source</b>	<b>County</b>	<b>Results and Description</b>
1	Public Transportation	Individuals & Families in Poverty	Client Survey 2019	Summit & Wasatch	More residents of Wasatch county marked transportation as a key community need/issue, and a higher percentage of Summit & Wasatch residents reported transportation as an unmet need than Utah County residents. This is probably an indicator that Wasatch county clients don't have public transportation but do want it.
			Staff Focus Groups	Utah	Staff members note that public transportation in our area has improved, and it is very helpful that some of it is free. However, they would like to see more free public transportation. They note that there is a long wait for bus tokens.
			Community Leader Survey	All Three	Better public transportation mention 4 / 46 comments in employment / income solutions and 2 /33 comments about health solutions and 3 /27 nutrition solutions.
2	Assistance for Car Repairs	Individuals & Families in Poverty	Staff Focus Groups	Utah	Staff members note that for clients with their own car, there used to be assistance available to help with needed car repairs, but now there is none.
<b>Barriers to Exiting Poverty or Obtaining Services (Transportation)</b>					
<b>No.</b>	<b>Barrier</b>	<b>Population</b>	<b>Data Source</b>	<b>County</b>	<b>Results and Description</b>
1	Transportation is a Barrier to Service Access	Individuals & Families in Poverty	Client Survey 2018	Utah	30% of clients said transportation is “a serious problem” for accessing assistance at Community Action. Transportation was the highest ranked out of eight problems presented.
<b>Individual / Family / Community Unmet Needs (Transportation)</b>					
<b>No.</b>	<b>Need</b>	<b>Population</b>	<b>Data Source</b>	<b>County</b>	<b>Results and Description</b>
1	Transportation - Overall Issue Area	Individuals & Families in Poverty	Community Member Survey	Utah	Transportation was ranked as second to last in priority out of 12 community needs / issues.
2	Transportation	Individuals & Families in Poverty	Client Survey 2019	All Three	45.1% of all respondents reported an unmet need for transportation.(This was the 5th most frequently reported unmet need out of 14 options presented)

**D – Linkages (include Partnerships)**

<b>Current Program / Services Linkages (Transportation)</b>				
<b>No.</b>	<b>Linkage</b>	<b>Need</b>	<b>Population(s) Served</b>	<b>What this Accomplishes</b>
<b>A</b>	United Way Paratransit	Transportation	Persons with disabilities and the elderly	CASFB refers clients to for access to transportation resources for this population.
<b>B</b>	UTA	Bus tokens	Homeless persons, some low-income	CASFB uses grant funds to purchase bus tokens for clients in order for them to access services, employment, housing search, shelter, etc.
<b>C</b>	UTA Area Manager	Increase access to public transportation	All low-income	CASFB executive director regularly meets with area manager regarding changes in routes and schedules to better meet needs of low-income persons.
<b>D</b>	Provo Bicycle Collective	Reliable transportation	All low-income	CASFB can refer clients to the Provo Bicycle collective to get a free bicycle. This helps clients obtain transportation self-reliance.
<b>Linkages That Need to be Created (Transportation)</b>				
<b>No.</b>	<b>Purpose</b>	<b>Linkage</b>	<b>Population(s) Served</b>	<b>What this will Accomplish</b>
<b>1</b>	Access to public transportation	Mountainland Association of Governments	All low-income	MAG has a grant for public transportation passes. CASFB will search out ways to work together to provide bus passes to clients who need them.
<b>2</b>	Help clients with car repairs	Mechanic shops that are willing to provide pro-bono services	Low income individuals with cars	CASFB will develop relationships with mechanics that are willing to provide pro-bono services to clients in need of car repairs. This will assist clients in maintaining reliable transportation, even if they cannot afford to repair their car. In order to be sustainable, this service would need to be limited to clients with a long-term commitment at CASFB (such as Circle leaders).

**E – Resources**

<b>Un-obtained or Underutilized Resources (Transportation)</b>				
<b>No.</b>	<b>Resource</b>	<b>Organization</b>	<b>Purpose</b>	<b>What this Accomplishes</b>
<b>1</b>	Unidentified	Unidentified	Methods for clients to transport food home	Some clients have difficulty getting their food home from the food pantry. A sustainable solution to this problem has not yet been identified. CASFB will investigate possible solutions and the resources required.

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# Community Action Services and Food Bank

## Community Needs Assessment

### Data Analysis

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#### Executive Summary

##### Methodology

In order to assess the needs of our service area, Community Action Services and Food Bank reviewed and collected a wide range of quantitative and qualitative data. Secondary data sources reviewed include the United Way Utah County Community Assessment 2018 (which Community Action helped direct, and contributed to as a sponsor), reports from local, state, and federal agencies, a number of independent studies commissioned by government and nonprofit agencies, and online data from reliable sources such as the U.S. Census Bureau.

Our agency also collected original data from clients, non-clients living with low incomes, community leaders, and partners. Our client survey had 183 total respondents, including 161 from Utah County, 13 from Wasatch County, 4 from Summit County, and 5 from other counties. Client surveys were distributed in the lobby of our main location, our Kamas, Coalville, and Heber food pantries, Circles Utah Valley meetings, and our Homebuyer and Financial Education classes. We also used data from our 2018 client survey, which had 100 respondents. We distributed an online survey to our contact list of community leaders and received 59 responses. These responses included representatives from community-based organizations (17), faith-based organizations (8), private sector (3), public sector (21), and educational institutions (8). We also distributed a survey to community members who attended our Poverty Summit and who volunteer as Circles Allies. This survey had 53 total respondents. In addition, we conducted focus groups with non-clients living with low incomes and staff members from each department in our agency. Quantitative data was analyzed using STATA and qualitative data was coded and analyzed using Dedoose.

We recognize limitations in the data we were able to collect. (1) Most of our data focuses on Utah County. Utah County has a higher population than Wasatch or Summit, making it easier to obtain data. The majority of our clients come from Utah County, and our satellite food pantries in Wasatch and Summit counties were able to collect very few surveys. (2) Our agency does not have the resources to obtain statistically representative samples of our community members or low-income populations in our service area. While we have tried to include perspectives from all relevant groups, we recognize that the statistics we have produced may not be representative of our community as a whole.

Sources for all data points referenced in this document are outlined in the needs assessment tables. Links are provided for any secondary sources used.

## **Key Findings**

- (1) Affordable housing is broadly recognized as the largest and most urgent need in our community. Low-income individuals note that housing costs have risen faster than their incomes. In many cases homeownership and even rent are now out of reach. Large-scale action is needed to address this housing shortage.
- (2) Underemployment (as opposed to unemployment) is a pervasive issue that impacts nutrition, healthcare, housing, and more. Low income individuals are more often unable to find steady, full-time work with livable wages and benefits than they are unable to find any work. Underemployment leads to insufficient income, which limits the ability of individuals and families to afford proper housing, nutrition, healthcare, and other basic needs.
- (3) There are several areas where community leaders' perceptions and prioritization of community needs do not align with those of CASFB clients. While to a certain degree this is to be expected, it is a reminder that in order to truly serve the most vulnerable in our community, service providers must be vigilant about listening to clients instead of making assumptions about their needs.

## Issue Area Analysis

### Issue Area (I) Use of Income

Since the previous Community Needs Assessment, median annual income has increased and poverty rate has decreased in each of the three counties in our service area. However, many residents are still subject to insufficient income to meet household needs.

#### **Causes of Poverty and Barriers to Exiting Poverty**

Across all groups surveyed or interviewed, respondents expressed significant concern regarding low wages and the “cliff effect.” The cliff effect refers to the problem individuals face when their income improves enough to disqualify them for services and assistance, but not enough to allow them to live independently of that assistance. Low wages are a primary cause of poverty, and the cliff effect is a significant barrier to exiting poverty for those receiving assistance.

#### **Unmet Needs and Gaps in Services**

Both community leaders and low-income individuals mentioned a need for financial management education, though community leaders mentioned it more frequently than low-income individuals. Of CASFB clients, 27.7% of those coming in for food or emergency financial assistance reported an unmet need for financial knowledge and skills, while 50% of Circles clients and 81.8% of Homebuyer / Financial Education clients reported this need. From this result, we conclude that (1) immediate stabilization is necessary before clients can focus on long-term financial skill, and (2) for some clients, exposure to financial education can increase the desire to learn more. CASFB does provide financial education services, but our findings show that these services need to be better publicized.

To address the issues of low wages and the cliff effect, low-income community members suggested that more basic needs (such as housing) be made available on a sliding scale as a percentage of income. That way, they would be affordable to people with low wages, and those people would not face harsh, sudden penalties for improving their situation.

#### **CASFB Plans to Address Issue Area**

##### *Direct Action*

- CASFB will hire an additional housing/financial learning counselor to help operate the agency’s Financial Learning Center. The FLC provides resources and coaching to help clients prepare for home ownership.

- CASFB will investigate the possibility of creating a social enterprise where it partners with employers to provide on-site financial counseling for employees.
- CASFB will continue its Save Up Club: an incentive program for clients to create a \$1000 emergency fund.
- CASFB will continue to partner with Provo and Orem City to provide utility assistance. Depending on the situation, assistance is tied to clients receiving budget counseling.
- CASFB will partner with BYU Law School students to provide free legal consultations for clients.

#### *Linkages to develop*

- Strengthen partnerships with 211, DWS, HEAT and others to better publicize CASFB's Financial Learning Center.
- CASFB will engage in advocacy work regarding the cliff effect, minimum wage, and payday lending policies in conjunction with Arrive Utah, the Circles Big View Committee, CAP Utah, the Crossroads Urban Center, and Voices for Utah Children.
- CASFB will develop partnerships with financial institutions and credit unions to create low cost emergency loan funds for families in crisis, as an alternative to payday lending. (This is a long-term effort that may take 3-5 years to develop.)
- CASFB will seek substantial long term funding to support its Circles Initiative. It will partner with Arrive Utah.

## **Issues Area (II) Education**

The average high school completion rate (or equivalency) for Utah, Wasatch, and Summit counties is 93.5%, which is 1.8% higher than Utah's average. The three counties have an average college graduation rate of 24.7%, which is 3.2% higher than Utah's average. Community members ranked education as the 9th most important community need out of 12 listed. Despite higher than average education rates, community members identified many problems and barriers in regard to education for their local area.

### **Causes of Poverty and Barriers to Exiting Poverty**

Lack of education can be a barrier for exiting poverty, as education/training is needed to obtain better jobs. When asked to identify causes of poverty in the local area, community leaders cited lack of education and job training more frequently than any other factor. Clients were much less likely to mention a need for education than community leaders; only 25% of clients marked lack of education/training as an important cause of unemployment. This discrepancy may reveal a difference in how low-income and middle- or upper-income individuals in the area perceive the opportunities available through education. Barriers to obtaining needed education

include cost and issues such as mental illness or learning disabilities that go undetected in K-12 schooling.

### **Unmet Needs and Gaps in Services**

Many of the service gaps we identified have to do with knowledge of and connection to existing resources. For example, many respondents mentioned a need for more job training and vocational school options for people to increase their income. From our analysis of available resources, low cost job training and vocational school options exist, but awareness of these resources is low. Other participants commented that there is a lack of understanding of (1) the higher education system, including how to obtain scholarships and (2) how to choose a career and get the necessary training for it. Students therefore do not have enough direct guidance in choosing a path that will allow them to be self-sufficient. These observations fit with the finding that CASFB clients in poverty often do not report an unmet need for education, even though additional education may help them obtain higher-paid work.

Other gaps or unmet needs that participants identified included: funding to make higher education more accessible, K-12 life skills classes such as financial education, and job search skills, such as resume-building, obtaining recommendations, and networking.

### **CASFB Plans to Address Issue Area**

#### *Direct Action*

CASFB does not have the capacity to address education issues directly. Our work on this issue will be through the linkages listed below.

#### *Linkages to develop*

- Support Bridges Out of Poverty training among key stakeholders at UVU First-Gen Students office.
- Increase awareness of vocational training resources available through MTECH.
- Work with Circles Utah Valley to distribute information regarding educational resources.
- CASFB staff participating in the school district committee will make them aware of the assessment finding that students need more understanding of educational systems and how they connect to careers.

## **Issue Area (III) Employment**

Utah, Wasatch, and Summit counties have all recently enjoyed high job growth and low unemployment rates. As economic conditions have improved since the Recession, poverty rates have fallen. However, many CASFB clients and non-client low income individuals in the area

still struggle with low wages, lack of opportunity for steady full-time work, and lack of benefits through their employment.

### **Causes of Poverty and Barriers to Exiting Poverty**

The reasons that CASFB clients cite for unemployment in the community are not lack of jobs, but low wages, disability, health, or mental health problems, transportation issues, unemployability due to criminal record, lack of education/training, and lack of child care. A significant proportion of CASFB clients reported having wildly variable income, even when they also reported having steady full-time work. In our non-client low-income focus group, participants mentioned that their wages are not keeping up with the increasing cost of living (especially housing), and that sometimes the child care necessary to work takes up one's entire paycheck. These are significant causes of poverty and barriers to exiting poverty pertaining to employment.

### **Unmet Needs and Gaps in Services**

Client surveys revealed significant unmet need for jobs with livable wages, sufficient and stable hours, and employment benefits. Clients and community leaders also emphasized a need for affordable child care. Interestingly, only 9% of clients cited lack of job search resources as a significant cause of unemployment in the area, which may indicate that there is not a current gap in job search services.

### **CASFB Plans to Address Issue Area**

#### *Direct Action*

Employment issues are outside the scope of CASFB's direct services. Our work on this issue will be through our ongoing partnership with DWS (supporting an onsite DWS worker) and the linkages listed below.

#### *Linkages to develop*

- CASFB will engage the Chamber of Commerce and major employers of low wage earners, and Arrive Utah will provide training about IGP and chronic poverty.
- CASFB will provide Bridges Out of Poverty training to self-reliance specialists who run ward and stake level self-reliance groups in the LDS Church program.
- CASFB will investigate renewing the partnership with Mountainland Association of Governments to provide financial aid and physical supplies to commercial kitchen entrepreneurs, which may help entrepreneurs be more successful in starting and building their food businesses.



## Issue Area (IV) Housing

Housing or lack of affordable housing was the highest ranked issue across nearly all surveys and relevant survey questions (see appendix). In client surveys, only 31% of CASFB clients reported being able to pay their rent/mortgage on their own. Home prices and rental prices have increased dramatically in all three counties and have become out of reach for many low-income individuals. The most recent analysis available (Urban Institute, 2017) states that there are only 33 affordable housing units available for every 100 extremely low-income renters in Utah County (76 in Wasatch County and 62 in Summit County).

### **Causes of Poverty and Barriers to Exiting Poverty**

Lack of affordable housing in the area is both a cause of poverty and a barrier to exiting poverty. Reasons behind the housing shortage include significant population growth in the area (housing supply is not keeping up with demand), growth of local universities without an increase in student housing to meet the need, policies that limit housing density, and tendency of builders to focus on luxury housing for higher-income families.

CASFB clients also report that bad credit, criminal history, and high application fees prevent potential renters from accessing housing, even when they have sufficient income and down payment assistance.

### **Unmet Needs and Gaps in Services**

Lack of affordable housing was clearly the most commonly mentioned service gap / unmet need. In addition, many survey respondents also mentioned that the lack of a homeless shelter and sufficient emergency / transitional housing is a major service gap in Utah County.

### **CASFB Plans to Address Issue Area**

#### *Direct Action*

Community Action does not currently have the capacity to engage in the construction or maintenance of new affordable housing units, shelters, or emergency/transitional housing. However, we do receive financial resources that enable us to provide housing in other agencies' projects. For example: CASFB rents a family apartment in the Provo City Housing Authority's Skyline North Apartment.

CASFB participates in the Valley Visioning project (determining growth patterns for the next several decades), Provo City Council Ad-hoc Housing Committee, and the Mountainland Continuum of Care. CASFB also administers the Utah Housing First Fund which provides small amounts of money to clients for application fees or deposits.

### *Linkages to develop*

- CASFB will strengthen linkages to the Continuum of Care and state resources in order to seek more funding for various housing projects.
- CASFB will partner with the Park City Christian Center to provide better access to housing resources in Summit County.
- CASFB will advocate for laws that make it difficult for low-income households to obtain housing. It will partner with Arrive Utah and other entities.
- CASFB will strengthen relationship with the Provo City Housing Authority in order to access additional transitional housing units.
- CASFB will continue to participate in coalitions designed to increase awareness for the need for a variety of housing products.

## **Issue Area (V) Nutrition**

Across all surveys, Nutrition was ranked as one of the lowest priority needs for our community. However, 76% of clients surveyed reported having had times in the last 12 months when they did not have enough money to buy food. While it should be noted that this is not a representative sample of the community, as most clients come to CASFB for the food pantry, these results show that nutrition remains a significant need for our current client base. The low priority ranking of the issue may indicate that our clients and community members feel that the need is being adequately met by currently available services.

### **Causes of Poverty and Barriers to Exiting Poverty**

Our analysis uncovered no evidence of nutritional deficits being caused by lack of access to food infrastructure. Instead, nearly all signs point to lack of sufficient income as the main driver of food insecurity, with lack of time/energy for meal preparation as a contributing factor. As pertaining to nutrition, insufficient income is both a cause of poverty and a barrier to exiting poverty.

### **Unmet Needs and Gaps in Services**

67% of CASFB clients surveyed reported an unmet need for food. (This finding should not be interpreted as representative of the community at large, as the majority of clients surveyed were waiting for food pantry services at the time.) This finding indicates that CASFB continues to provide an important service to its clients.

Food Bank staff members noted that there are gaps in food pantry services in north Utah County and south Utah County that we are not geographically positioned to meet. They also noted the lack of a well-run mobile food pantry system.

Community leaders frequently suggested classes regarding nutrition, meal prep, and food budgeting. In CASFB's 2018 client survey, 52% of respondents said they would like to know more about "low cost meal plans." This was the highest ranked out of 19 options. These classes are already offered elsewhere in the community, though it appears they could be better publicized.

### **CASFB Plans to Address Issue Area**

#### *Direct Action*

- CASFB will continue to provide food through its three pantries and 50+ partner organizations.
- CASFB will continue its partnership with Utahns Against Hunger to promote SNAP program participation.
- CASFB will continue to work with USU Extension in providing recipes, etc. to food bank clients.
- CASFB will continue to partner with local Head Starts and school districts to provide 1500+/week nutrition packs to children.
- CASFB will further research needs for a mobile pantry.

#### *Linkages to develop*

- CASFB will rent a facility from Kamas City to operate our food pantry services.
- CASFB will work to partner with others to provide better food pantry access to the Saratoga Springs/Eagle Mountain/west Lehi area.
- CASFB will partner with USU Extension and others to offer nutrition counseling/classes.

## **Issue Area (VI) Health**

Within the issue area of health, we explored the subtopics of health care, dental care, mental health, and substance abuse. Health care and mental health consistently ranked highly among community issues. Community leaders expressed particular concern regarding youth mental health and suicide.

### **Causes of Poverty and Barriers to Exiting Poverty**

Our findings revealed cost of health care and health insurance to be both significant causes of poverty and significant barriers to exiting poverty. Reports indicate that more than half

of all bankruptcies nationally are caused by medical bills. For our clients, lack of health care ties into employment issues. Clients report difficulty in finding full-time jobs with health care benefits. In fact, even among clients who report having steady, full-time employment, less than half reported having insurance through work. As compared to clients on government insurance, privately purchased insurance, or no insurance, clients who had insurance through work were less likely to say they had skipped needed medical care because they could not afford it. Without access to needed medical care, clients' employment opportunities decrease, trapping them in a cycle of poverty.

Root causes of high health care and insurance costs are generally recognized to reside at a macroeconomic level, beyond the reach of direct action by our agency.

### **Unmet Needs and Gaps in Services**

The unmet needs in this area are significant. According to the Utah Department of Health, cost was a barrier to health care in the past year for 10.3% of Utah County adults (8.4% of Wasatch County adults and 12.1% of Summit County adults). Among CASFB clients surveyed, the numbers are much higher. 60% of clients reported that in the last 12 months they had skipped needed medical care because they could not afford it. 69% of clients reported having trouble paying or not being able to pay medical bills in the last 12 months. 49% of clients reported a current unmet need for dental care.

Respondents across all survey groups consistently reported gaps in affordable health care services, affordable mental health services, affordable substance abuse treatment (especially long-term treatment), and affordable dental care services. Respondents also mentioned a shortage of mental health practitioners in the area, resulting in long waitlists for therapy and other care.

### **CASFB Plans to Address Issue Area**

#### *Direct Action*

Because of its nature, CASFB does not provide direct health services. Nearly all actions are referral-based. CASFB is providing Wasatch Mental Health with office space for an LCSW to be at the agency once a week. Intermountain Healthcare and CASFB are in the process of creating a plan where medical school residents can locate at CASFB.

#### *Linkages to develop*

- CASFB will partner with Intermountain Gappmeyer Clinic medical residents to direct clients to needed health care services and resources.
- CASFB will advocate for solutions to the high costs of health care.
- CASFB will permit Utah County Health Department to hold events at CASFB.

- CASFB will refer clients who need dental care to Share-a-Smile.
- CASFB will strengthen relationship with Intermountain Health Care to provide basic health checks at CASFB more frequently.
- CASFB will refer Spanish-speaking clients to Centro Hispano for education and guidance regarding health, youth health education, HIV testing, and tobacco prevention education especially targeted to the Hispanic population.
- Intermountain Healthcare has just created a large grant program where social service agencies and health organizations can partner to address social determinants of health. CASFB intends to partner with an organization and apply for funding in the Fall of 2020.

## Issue Area (VII) Transportation

Transportation was frequently ranked as a lower priority issue for the community. Participants felt that while transportation *is* an issue in the community, it isn't as high a priority as the others. The transportation needs vary greatly by demographic and county, with Summit and Wasatch clients reporting more issues than Utah County clients, and those with low income reporting more issues than were recognized by community leaders.

### **Causes of Poverty and Barriers to Exiting Poverty**

Only 51% of clients surveyed in the lobby reported having reliable transportation. Lack of transportation can be a barrier to exiting poverty, as it limits job opportunities and access to services. 30% of clients said transportation is “a serious problem” for accessing assistance at Community Action, making it the highest ranked out of 8 options. Lack of transportation also limits employment opportunities. In Summit County, there is no bus system to take clients to Park City where there are more jobs available. Some respondents mentioned that a shortage of public transportation can cause problems in employment, health, and nutrition. Additionally, 44% of clients said that a lack of reliable transportation is a barrier to good family life.

### **Unmet Needs and Gaps in Services**

Many clients (45.1%) marked transportation as an unmet need. (This was the 5th most frequently reported unmet need out of 14 options presented.) While public transportation in the Provo/Orem area has improved, and some of it is free, there is still a lack of free public transit in the area. Some study participants reported a shortage of bus tokens, and a long wait for them. More residents of Wasatch county marked transportation as a key community need/issue, and a higher percentage of Summit & Wasatch residents reported transportation as an unmet need than Utah County residents. Wasatch County clients do not currently have public transportation; our findings are likely an indicator that they do want it. Another unmet need is assistance for car owners who cannot afford maintenance and repair.

## **CASFB Plans to Address Issue Area**

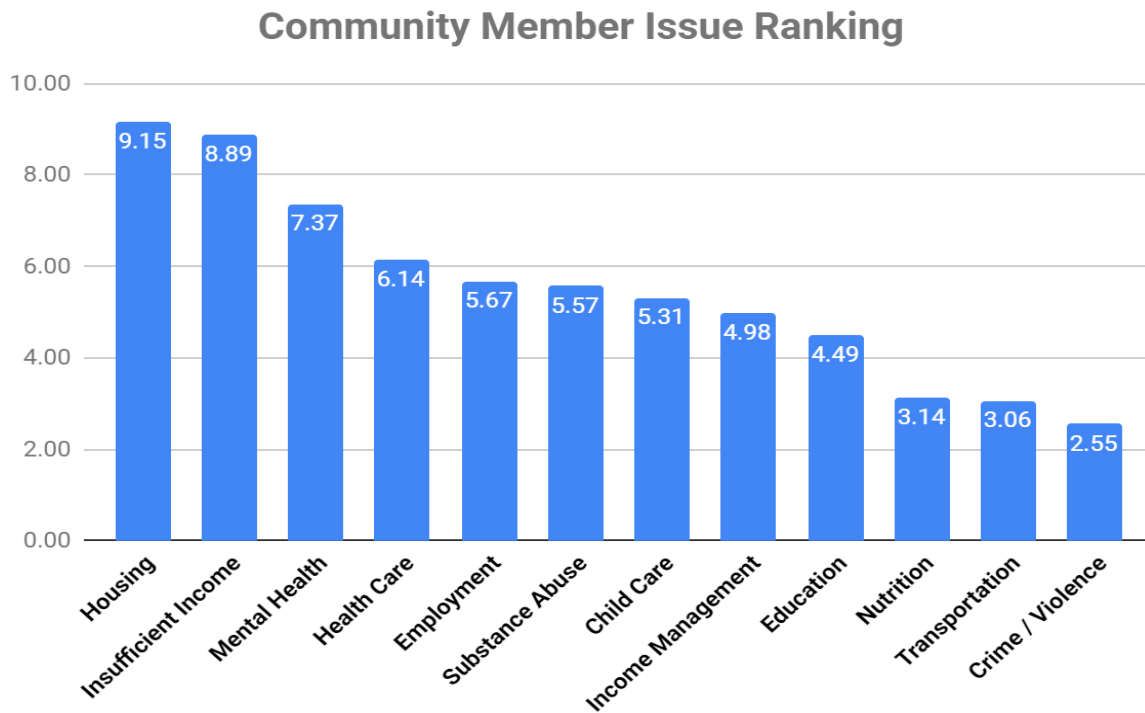
### *Direct Action*

- Continue to provide transportation assistance in the form of bus tokens.
- Explore options for assisting clients with transportation to and from our services.
- CASFB will continue to refer clients to United Way Paratransit, UTA, and the Provo Bicycle Collective.

### *Linkages to develop*

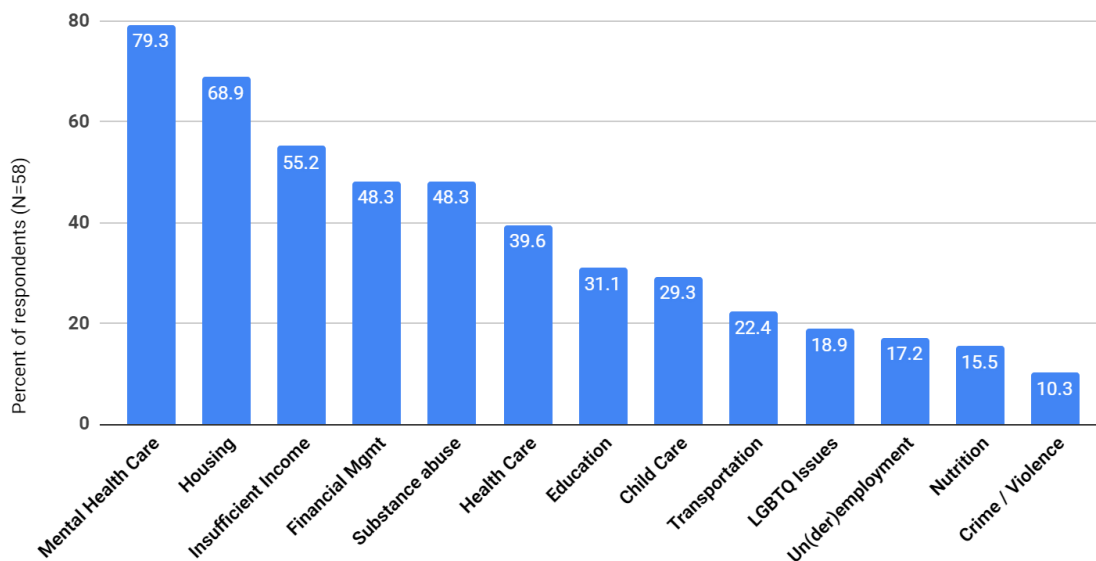
- CASFB will search out ways to work with the Utah Transit Authority and MAG to provide bus passes to clients who need them.
- CASFB will attempt to develop relationships with mechanics that are willing to provide pro-bono services to clients in need of car repairs.

## Appendix 1: Ranking Issues (Charts from Survey Data)



In the above chart, respondents were asked to rank issues according to current level of need in our community (12- highest priority, 1 - lowest). Respondents were recruited from Poverty Summit attendees and Circles allies.

### Community Leader Issue Ranking



In the above chart, respondents were asked: “Which of the following issues do you feel need more attention in this community? Please check all that apply.”

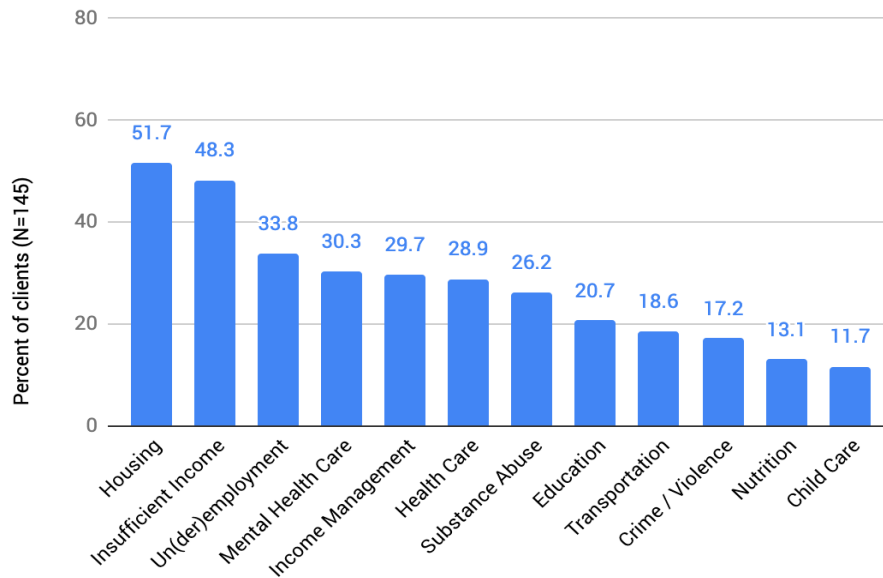
#### Client Issue Rankings by County

The following two charts represent client responses to the question, “Which of the following do you think are the biggest issues / needs in our community right now? (Please check the three most important.)” Responses were analyzed by county. There were not enough respondents from Summit County to analyze separately.



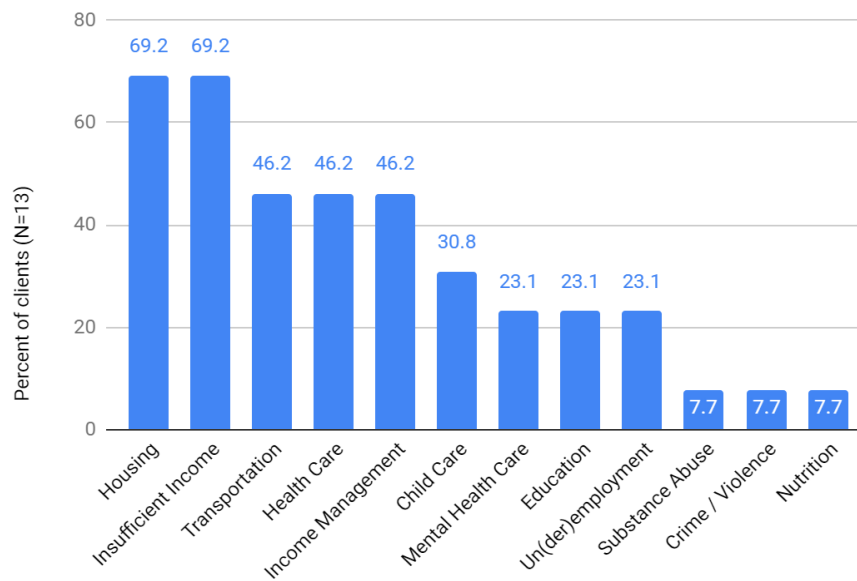
## Utah County Issue Ranking

CASFB Client Survey 2019



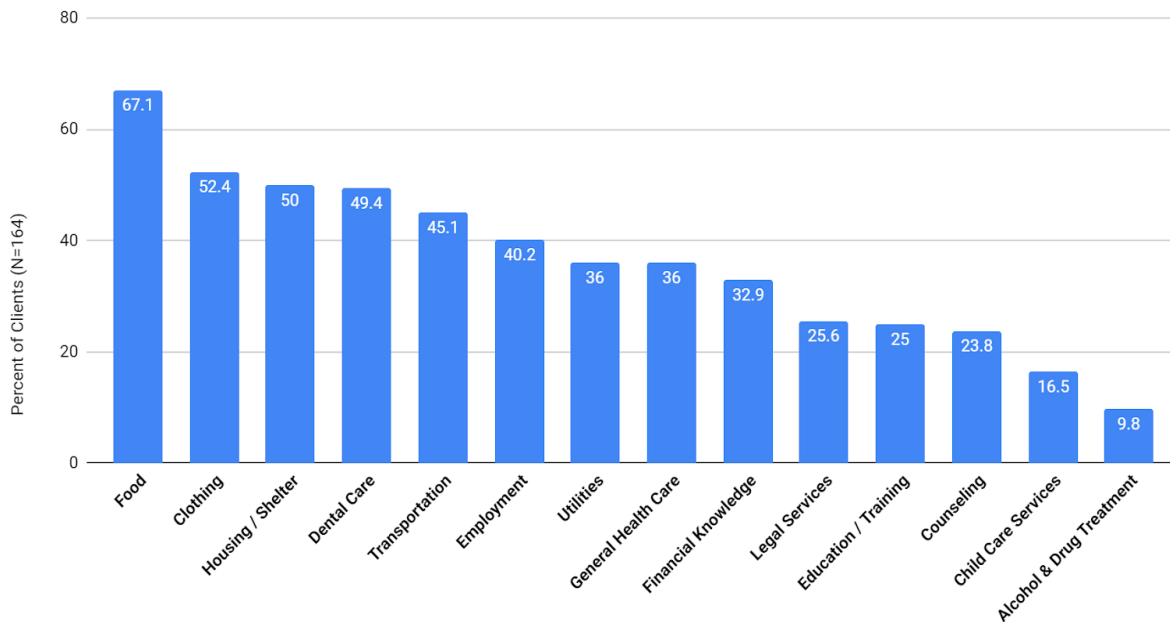
## Wasatch County Issue Ranking

CASFB Client Survey 2019



# Client Unmet Needs

CASFB Client Survey 2019



The above chart represents unmet needs of CASFB clients. Clients were given a list of needs and asked to check all unmet needs for themselves or a member of their household. It should be noted that a high percentage of clients marked “food” because they were at CASFB to access food pantry services at the time of the survey.

## Appendix 2: Poverty by Gender, Age, and Race/Ethnicity

Note: All information presented in this section comes from the American Community Survey, Table S1703. Figures are from 2017 5-year estimates, which was the most recent data available at the time of this report.

### Poverty by Gender

	Utah County		Wasatch County		Summit County	
	Total (Number)	Below federal poverty level (Percent)	Total (Number)	Below federal poverty level (Percent)	Total (Number)	Below federal poverty level (Percent)
Male	283,361	10.90%	14,687	7.90%	20,389	7.30%
Female	278,811	12.70%	14,348	7.70%	19,172	7.70%

In Utah County, females are slightly more likely to fall below the federal poverty level than males. In Wasatch and Summit Counties, the percentages are about the same.

### Poverty by Age

	Utah County		Wasatch County		Summit County	
	Total (Number)	Below federal poverty level (Percent)	Total (Number)	Below federal poverty level (Percent)	Total (Number)	Below federal poverty level (Percent)
Under 18 years	196,790	10.40%	9,431	10.20%	10,184	9.20%
18 to 34 years	168,253	20.10%	5,902	7.20%	7,824	13.00%
35 to 64 years	155,664	6.20%	10,839	7.00%	17,364	4.70%
65+ years	41,465	5.70%	2,863	4.20%	4,189	4.60%

There are significant differences in poverty (as defined by the FPL) by age. Across the board, children (under 18 years old) are more likely to be in poverty than adults aged 35-64 or seniors (65+). In Utah County, there are high numbers of 18 to 34 year olds who fall below the FPL. At least part of this number is likely accounted for by a large number of university student households who have temporarily low income because they are not yet working full-time.

### Poverty by Race / Ethnicity

	Utah County		Wasatch County		Summit County	
	Total (Number)	Below federal poverty level (Percent)	Total (Number)	Below federal poverty level (Percent)	Total (Number)	Below federal poverty level (Percent)
One Race						
--White	517,556	11.10%	27,861	7.80%	37,578	7.40%
--Black or African American	3,210	24.10%	26	7.70%	243	39.90%
--American Indian / Alaska Native	2,746	19%	34	0.00%	107	0.00%
--Asian	8,284	23.40%	340	4.70%	653	1.20%
--Native Hawaiian / Pacific Islander	4,371	12.70%	0	-	16	0.00%
--Some other race	10,635	26.30%	280	12.10%	380	10.00%
Two or more races	15,370	15.30%	494	5.90%	584	8.60%
Hispanic or Latino origin (of any race)	64,174	19.10%	3,830	28.20%	4,500	29.80%
White alone, not Hispanic or Latino	466,654	10.40%	24,397	5.90%	33,575	4.40%

In Utah County, people from all minority races and ethnicities are more likely to fall below the FPL than white people. In Wasatch and Summit Counties, lower numbers of minority residents make it more difficult to draw clear conclusions about racial disparities.

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# Community Needs Assessment

## Prioritization Summary

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### Executive Summary

The following needs, barriers, and service gaps were considered for prioritization (listed here by issue area):

- Income / Use of Income
  - Financial Management education and coaching (increased publicity for services available)
  - Cliff Effect
  - Livable Wage
- Education
  - Understanding of (1) how systems of higher education and vocational training work, and (2) how education paths connect to career paths
  - Affordable options for higher education and vocational training
  - Early detection of needs that interfere with educational progress (K-12)
- Employment:
  - Affordable child care
  - Jobs with livable wages, sufficient / stable hours, and benefits
  - Jobs for people with criminal history, disability or mental health problems, and other vulnerable groups
- Housing
  - More affordable housing
  - Bad credit, criminal history, and/or application fees prevent potential renters from accessing housing, even when they have down payment assistance.
  - Homeless shelter and more emergency / transitional housing
  - Guidance for people searching for rental housing
- Nutrition
  - Enough money to buy food (overlap with income / employment)
  - Classes regarding nutrition, meal prep, and food budgeting
- Health
  - Affordable health care
  - Affordable mental health care (current practitioners cannot meet the demand)
  - Affordable substance abuse treatment (especially long-term)
  - Affordable dental care
- Transportation

- Lack of public transportation (especially in Summit and Wasatch Counties)
- Lack of transportation to CASFB and other services
- Access to financial assistance for car repairs

### **Prioritization Process**

Data and findings from community needs assessment were presented to prioritization committee (handouts included in Appendix 1). The prioritization committee included Karen McCandless, LeeAnne Stanley, Selina Forsyth, Jack Holmes, Kye Barnett, Kendall Crittenden, Margaret Black, Sofia Waterman, Kimmy Martinez, and Ammon Veil. A list of current CASFB services was also provided, along with a general prioritization based on *current* allocation of CASFB resources. These resources were provided in order to present a framework for the prioritization of *new efforts*, with the assumption that the majority of our services will remain constant.

After the above-mentioned information was presented and discussed, each member of the prioritization committee was given stickers to “upvote” or “downvote” current CASFB services to signify that we should focus more or less time and resources to that endeavor. Committee members could also suggest new efforts and services in each issue area. The results of these votes were then analyzed and discussed.

### **Key Takeaways**

The main conclusions of the prioritization committee across all issue areas were that CASFB can make the most impact by serving as a bridge between clients and the services that already exist in each issue area. Currently, our main focus is operating a food bank and food pantries and other emergency assistance services, which bring in clients and allow us to connect them to other services that will help them achieve self-sufficiency.

The following issues and associated linkages were prioritized:

1. Housing
  - a. Park City Christian Center/  
Peace House
2. Income
  - a. Local employers (multiple)
3. Nutrition
  - a. Tabitha’s Way/Other non-profit partners
4. Health
  - a. Centro Hispano
  - b. Intermountain HealthCare
  - c. Gappmeyer Clinic
  - d. Utah County Health Clinic
  - e. Share a Smile

## Descriptions

### Priority #1: Housing

Housing was the number one issue area identified by nearly every group surveyed or interviewed. As such, it was also given highest priority by the prioritization committee. While there is little that CASFB can do directly to make more affordable housing available, agency staff will continue to participate in advocacy and community work groups on housing issues. We will continue to offer our current housing services, including rental assistance for eviction prevention, rental deposit assistance, emergency motel vouchers, and homebuyer education and counseling services. We will also increase our efforts to involve clients for whom bad credit is a housing barrier in our financial coaching services. In the near future, CASFB will hire for the new position of Landlord Outreach Specialist to work with local landlords to overcome some of the barriers that our clients face in obtaining housing.

We will continue to refer clients to local housing authorities and to the Food and Care Coalition for services that we cannot provide. We also hope to extend our housing services in Summit County through a new partnership with the Park City Christian Center and strengthening the partnership with Peace House.

### Priority #2: Income

Income / Use of Income was also consistently ranked as a high-need issue in every group surveyed or interviewed. As such, it was given high priority in the prioritization process. Although CASFB is unable to control issues such as the cliff effect and the availability of livable wages, the agency will continue to engage in advocacy on these issues in conjunction with organizations such as Arrive Utah, CAP Utah, and the Circles Big View Committee. We also plan to expand our financial coaching services, possibly by partnering with local employers of low-wage earners to make financial coaching available onsite.

### Priority #3: Nutrition

During the prioritization process, it was recognized that CASFB does not currently have the resources to make major changes to its services. Our role in the community is to bring in clients and serve as a bridge to a multitude of services that can assist with self-reliance. Currently, our primary way of achieving this goal is to provide food pantry and food bank services, and serve as a bridge for clients who use those services. As such, we will continue to prioritize our nutrition services.

To extend our food bank / food pantry services further, we plan to maintain the partnerships that we have and develop stronger partnerships with other food pantry organizations.

## Priority #4: Health

The community issue rankings and percentages of clients reporting unmet health, mental health, substance abuse treatment, and dental needs showed that health is a high priority issue in the community. Although CASFB does not provide any health-related services directly, our agency has established many partnerships to assist our clients in obtaining services. The agency now has a Wasatch Mental Health therapist onsite a couple of days each week. We also have a wide network of organizations to which we refer clients in need of services. In the near future we plan to add new partners to this network, including Centro Hispano, Intermountain HealthCare, Gappmeyer Clinic, the Utah County Health Clinic, and Share a Smile.

## Others for Consideration

### EDUCATION

The community has many issues regarding education that are not within the scope of the agency. Some of the issues include a lack of the following:

- 1) Understanding of how systems of higher education and vocational training work, and how education paths connect to career paths
- 2) Affordable options for higher education and vocational training
- 3) Early detection of needs that interfere with educational progress (K-12)

These issues are addressed by local public school districts, colleges, vocational schools, and universities. We chose not to emphasize this issue as the need is at least being partially met by other organizations. While we will not address the issue directly, we currently partner with project READ - ESL, Adult Education, UVU Financial Aid, and DWS. We hope to help develop linkages with organizations that create awareness of and access to higher education, vocational training, and career guidance.

### EMPLOYMENT

The following employment issues are outside the scope of our agency's services:

- 1) Affordable child care
- 2) Jobs with livable wages, sufficient / stable hours, and benefits



- 3) Jobs for people with criminal history, disability or mental health problems, and other vulnerable groups

However, CASFB does have existing partnerships with DWS (onsite worker), HeadStart, and other organizations actively engaged in working on these issues. The agency also has plans to establish trainings for major employers and local LDS self-reliance specialists in order to help these individuals better understand the nature of poverty and thus interact more effectively with their low-income employees and clients.

## TRANSPORTATION

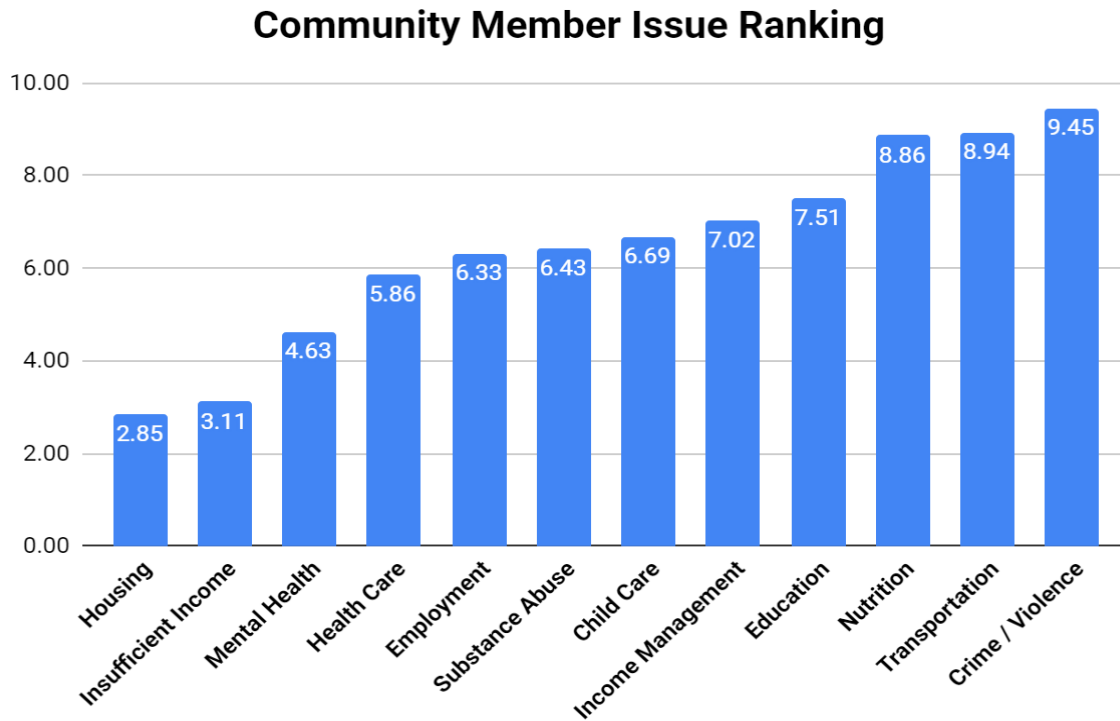
While CASFB does provide some transportation assistance in the form of bus tokens, the following transportation issues are beyond our current abilities to address:

- 1) Lack of public transportation (especially in Summit and Wasatch Counties)
- 2) Lack of transportation to CASFB and other services
- 3) Access to financial assistance for car repairs

While we have chosen not to prioritize transportation highly at this time, CASFB will continue to explore options for assisting clients with transportation to and from our services. We will also explore the possibility of partnering with pro-bono mechanic services to provide car repair assistance to our clients on a limited basis. For other needs, we will continue to refer clients to United Way Paratransit, UTA, and the Provo Bicycle Collective.

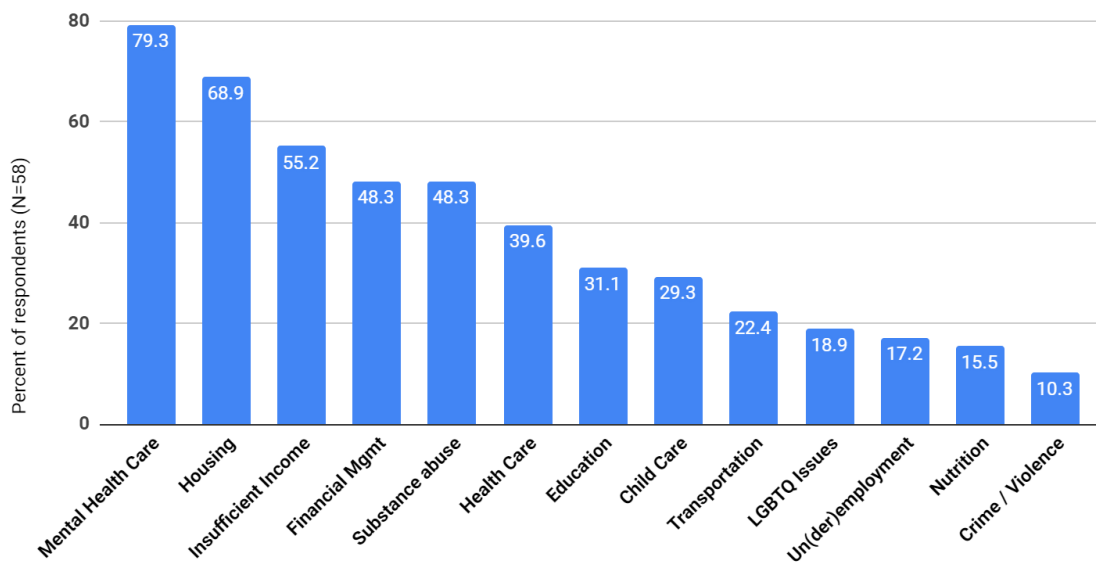
## Appendix 1: Handouts Used in Prioritization Process

### Issue Ranking Charts



Respondents were asked to rank issues according to current level of need in our community (1-highest priority, 12 - lowest). **Lower numbers represent higher priority.** Respondents were recruited from Poverty Summit attendees and Circles allies.

### Community Leader Issue Ranking

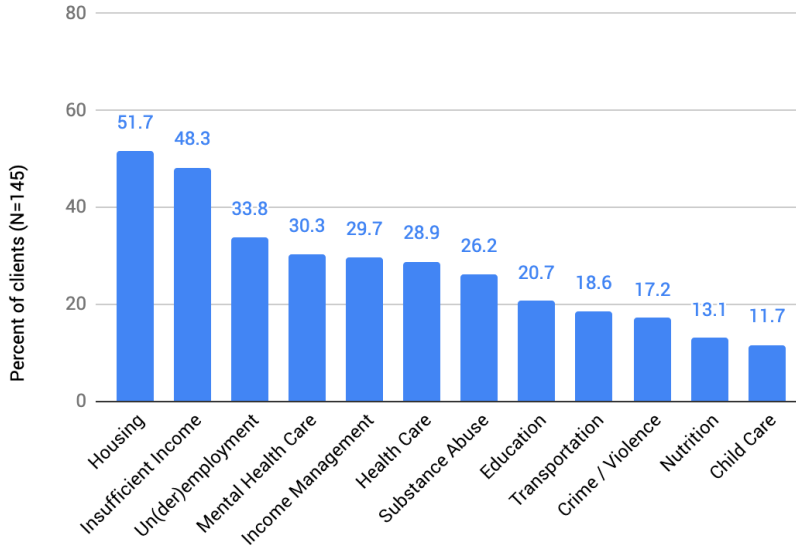


Respondents were asked: “Which of the following issues do you feel need more attention in this community? Please check all that apply.” **Higher numbers represent higher priority.**

# Client Issue Rankings by County

## Utah County Issue Ranking

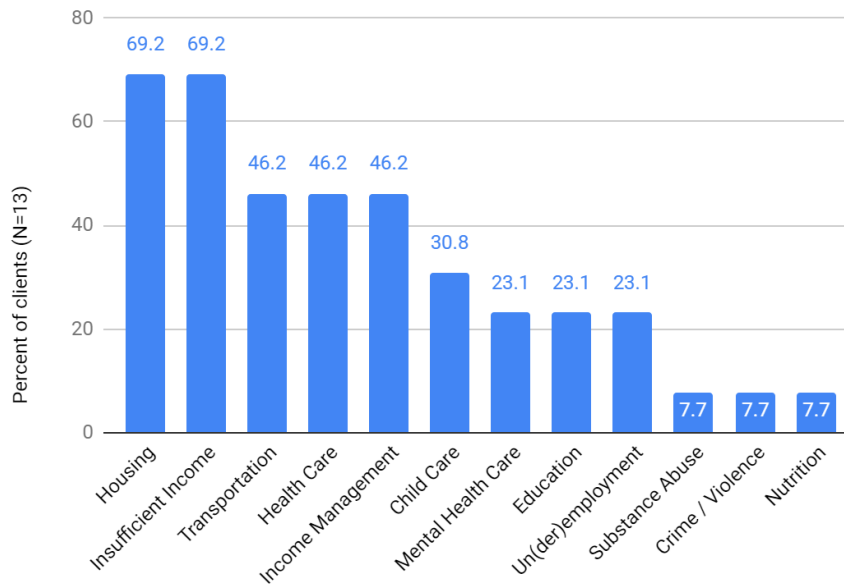
CASFB Client Survey 2019



Clients were asked to mark the "biggest issues / needs in our community right now."

## Wasatch County Issue Ranking

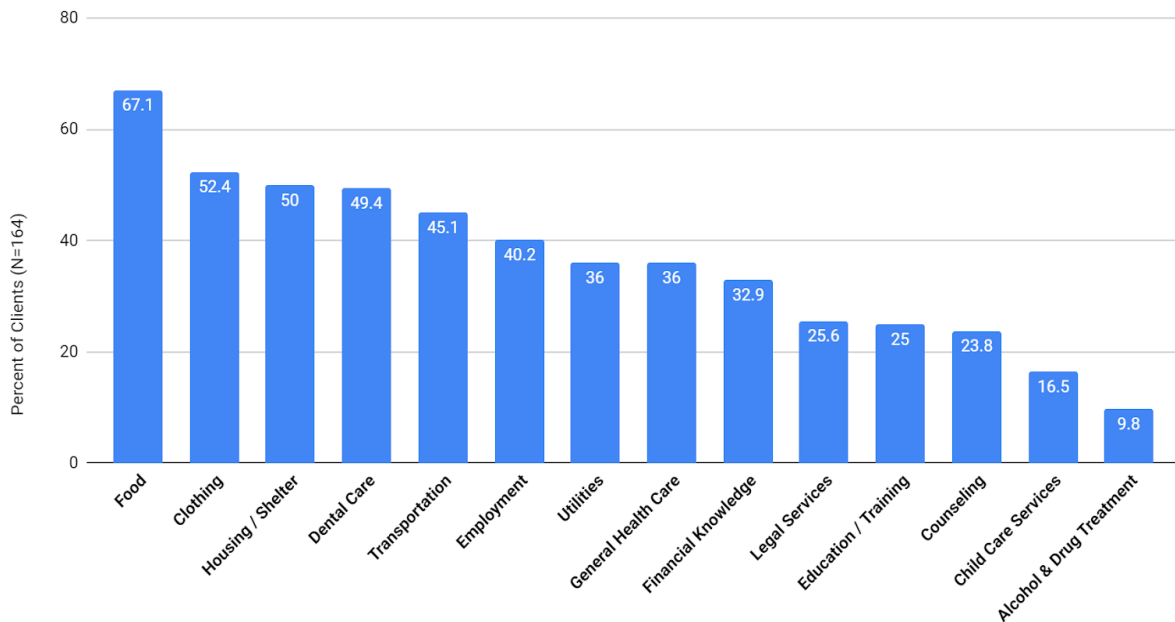
CASFB Client Survey 2019



Clients were asked to mark the "biggest issues / needs in our community right now."

# Client Unmet Needs

CASFB Client Survey 2019



## Income / Use of Income

### Needs, Barriers, and Service Gaps

- Financial Management education and coaching
  - Note: CASFB does offer this service, but the community and our clients appear to be unaware of it.
- Cliff Effect
- Livable Wage

### Potential Solutions

- Better publicity for CASFB financial education and coaching services.
- Advocacy to address the cliff effect (policy)
- Minimum wage increase (policy)

## Education

### Quick Facts

- Lack of education was the most frequently cited cause of poverty in both community member and community leader surveys. Clients placed less importance on the need for education.

### Gaps / Needs

- Understanding of (1) how systems of higher education and vocational training work, and (2) how education paths connect to career paths
- Affordable options for higher education and vocational training
- Early detection of needs that interfere with educational progress (K-12)

### Potential Solutions

- Improved career path guidance for high school students (and adults)
- Funding to make higher education and vocational training affordable
- Increased K-12 resources for at-risk youth

## Employment

### Quick Facts

- Top reasons clients cited for unemployment in the community:
  - Wages are too low (43%)
  - Disability, health, or mental health problems (41%)
  - Transportation (35%)
  - Criminal record (32%)
  - Lack of education/training (25%)
  - Lack of child care (23%)
  - \*\*Least commonly selected: lack of job search resources (9%)
- Clients who reported having more people they could rely on were more likely to be employed full-time.
- 61% of community leaders surveyed marked “cost of child care” as a significant employment issue in the community. This was the most frequently selected option. About 29% of clients in two-parent households reported an unmet need for child care.

### Gaps / Needs

- Affordable child care
- Jobs with livable wages, sufficient / stable hours, and benefits
- Jobs for people with criminal history, disability or mental health problems, and other vulnerable groups

### Potential Solutions

- Minimum wage increase (policy)
- More affordable child care programs or subsidies
- Programs that focus on increasing social capital.

## Housing

### Quick Facts

- Housing / lack of affordable housing was the highest ranked issue across nearly all surveys and relevant survey questions.
- Overall, only 31% of CASFB clients reported being able to pay their rent/mortgage on their own.

### Gaps / Needs

- More affordable housing
- Bad credit, criminal history, and/or application fees prevent potential renters from accessing housing, even when they have down payment assistance.
- Homeless shelter and more emergency / transitional housing

- Guidance for people searching for rental housing

#### Potential Solutions

- Local universities build more student housing so that affordable housing units intended for disadvantaged families are not taken by students.
- Changes in local policies to allow for more density, tiny homes, and mother-in-law apartments
- More funding or incentives for the construction of affordable housing
- Homeless shelter in Utah County

## Nutrition

#### Quick Facts

- 76% of clients surveyed have had times in the last 12 months when they didn't have enough money to buy food.. (It should be noted that this is not a representative sample of the community, as most clients come to CASFB for the food pantry. However, the results show a significant need for our current client base.)
- 52% said they would like to know more about "low cost meal plans." This was the highest ranked out of 19 options. (It is worth noting that most respondents were receiving food pantry services.)

#### Gaps / Needs

- Enough money to buy food

#### Potential Solutions

- Classes regarding nutrition, meal prep, and food budgeting

## Health

#### Quick Facts

- 60% of clients surveyed reported that in the last 12 months they had skipped needed medical care because they could not afford it.
- 69% of clients surveyed reported having trouble paying or not being able to pay medical bills in the last 12 months.
- Even among clients who report having steady, full-time employment, less than half report having insurance through work.

#### Gaps / Needs

- Affordable health care
- Affordable mental health care (current practitioners cannot meet the demand)
- Affordable substance abuse treatment (especially long-term)
- Affordable dental care

#### Potential Solutions

- Policy advocacy for health care reform
- Partnerships with health, mental health, dental care, (and insurance?) providers

## Transportation

#### Quick Facts

- Only 51% of clients surveyed in the CASFB lobby reported having reliable transportation, while 100% of HBE clients and 90% of Circles clients did.

#### Gaps / Needs

- Lack of public transportation options (especially in Summit and Wasatch Counties).
- Lack of transportation to CASFB and other services

#### Potential Solutions

- Advocate for more public transportation
- Access to financial assistance for car repairs

## **CASFB Services by Issue Area**

### Income

- Emergency assistance: hygiene kits, clothing vouchers, furniture vouchers, etc
- Financial capability coaching and instruction (including \$aveUP Club)
- Referrals to other resources

### Education

- Circles: Allies, resources, connections to educational and training resources
- Referrals to other resources

### Employment

- Case Management: referrals and goal-setting
- Commercial kitchen for entrepreneurs
- (New) Onsite DWS staff available to meet with clients waiting in lobby

### Housing

- First month and deposit rent help
- Eviction prevention rental assistance
- Emergency Motel Vouchers
- Renters' rights and responsibilities training
- Home buyer education classes
- Home buyer and mortgage readiness one-on-one coaching
- Participate in relevant committees and work groups

### Nutrition

- Food intake case management
- Regional food bank and food pantries
- Community gardens
- Kids Nutrition Packs
- Participate in relevant committees and work groups



#### Health (Mental health)

- (New) Partnership with Wasatch Mental Health -- onsite therapist
- Participate in relevant committees and work groups
- Referrals to other resources

#### Transportation

- Bus tokens and gas vouchers
- Participate in relevant committees and work groups

#### Community Engagement / Knowledge of Poverty

- Circles Big View
- Bridges Out of Poverty trainings
- Participate in relevant committees and work groups

### **Current Prioritization of Resources**

1. Food Bank (Nutrition)
2. Family Development (Income, Housing)
3. Circles (Education / Community Engagement)
4. Housing/Financial (Learning Housing / Use of Income)
5. Advocacy/Community Engagement (spans all issue area)

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# Community Action Services and Food Bank

## Community Action Plan 2019

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### Organizations Mission

Community Action Services and Food Bank is dedicated to fostering self-reliance in individuals, family and the community.

### Vision Statement

We envision vibrant, sustainable communities throughout Utah, Wasatch and Summit Counties where each resident has: Safe and affordable housing; Adequate economic opportunities; and People in their life they can count on.

### Prioritized Issues

#### ISSUES AREAS

**Housing** was the number one issue area identified by nearly every group surveyed or interviewed. As such, it was also given highest priority by the prioritization committee. While there is little that CASFB can do directly to make more affordable housing available, agency staff will continue to participate in advocacy and community work groups on housing issues. We will continue to offer our current housing services, including rental assistance for eviction prevention, rental deposit assistance, emergency motel vouchers, and homebuyer education and counseling services. We will also increase our efforts to involve clients for whom bad credit is a housing barrier in our financial coaching services. In the near future, CASFB will hire for the new position of Landlord Outreach Specialist to work with local landlords to overcome some of the barriers that our clients face in obtaining housing.

**Income / Use of Income** was also consistently ranked as a high-need issue in every group surveyed or interviewed. As such, it was given high priority in the prioritization process. Although CASFB is unable to control issues such as the cliff effect and the availability of livable wages, the agency will continue to engage in advocacy on these issues in conjunction with organizations such as Arrive Utah, CAP Utah, and the Circles Big View Committee. We also

plan to expand our financial coaching services, possibly by partnering with local employers of low-wage earners to make financial coaching available onsite.

**Nutrition:** During the prioritization process, it was recognized that CASFB does not currently have the resources to make major changes to its services. Our role in the community is to bring in clients and serve as a bridge to a multitude of services that can assist with self-reliance. Currently, our primary way of achieving this goal is to provide food pantry and food bank services, and serve as a bridge for clients who use those services. As such, we will continue to prioritize our nutrition services. To extend our food bank / food pantry services further, we plan to maintain the partnerships that we have and develop stronger partnerships with other food pantry and non-profit organizations.

**Health:** The community issue rankings and percentages of clients reporting unmet health, mental health, substance abuse treatment, and dental needs showed that health is a high priority issue in the community. Although CASFB does not provide any health-related services directly, our agency has established many partnerships to assist our clients in obtaining services. The agency now has a Wasatch Mental Health therapist onsite a couple of days each week. We also have a wide network of organizations to which we refer clients in need of services. In the near future we plan to add new partners to this network, including Centro Hispano, Intermountain HealthCare, Gappmeyer Clinic, the Utah County Health Clinic, and Share a Smile

-----Other issues not prioritized and will not be further evaluated in this document

## **Education**

The community has many issues regarding education that are not within the scope of the agency. Some of the issues include a lack of the following:

- 1) Understanding of how systems of higher education and vocational training work, and how education paths connect to career paths
- 2) Affordable options for higher education and vocational training
- 3) Early detection of needs that interfere with educational progress (K-12)

These issues are addressed by local public school districts, colleges, vocational schools, and universities. We chose not to emphasize this issue as the need is at least being partially met by other organizations. While we will not address the issue directly, we currently partner with project READ - ESL, Adult Education, UVU Financial Aid, and DWS. We hope to help develop linkages with organizations that create awareness of and access to higher education, vocational training, and career guidance.

## **Employment**

The following employment issues are outside the scope of our agency's services:

- 1) Affordable child care
- 2) Jobs with livable wages, sufficient / stable hours, and benefits
- 3) Jobs for people with criminal history, disability or mental health problems, and other vulnerable groups

However, CASFB does have existing partnerships with DWS (onsite worker), HeadStart, and other organizations actively engaged in working on these issues. The agency also has plans to establish trainings for major employers and local LDS self-reliance specialists in order to help these individuals better understand the nature of poverty and thus interact more effectively with their low-income employees and clients.

## **Transportation**

While CASFB does provide some transportation assistance in the form of bus tokens, the following transportation issues are beyond our current abilities to address:

- 1) Lack of public transportation (especially in Summit and Wasatch Counties)
- 2) Lack of transportation to CASFB and other services
- 3) Access to financial assistance for car repairs

While we have chosen not to prioritize transportation highly at this time, CASFB will continue to explore options for assisting clients with transportation to and from our services. We will also explore the possibility of partnering with pro-bono mechanic services to provide car repair assistance to our clients on a limited basis. For other needs, we will continue to refer clients to United Way Paratransit, UTA, and the Provo Bicycle Collective.

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## **BARRIERS TO EXITING POVERTY/CAUSES OF POVERTY IN PRIORITY AREAS**

**Housing:** Lack of affordable housing in the area is both a cause of poverty and a barrier to exiting poverty. Reasons behind the housing shortage include significant population growth in the area (housing supply is not keeping up with demand), growth of local universities without an increase in student housing to meet the need, policies that limit housing density, and tendency of builders to focus on luxury housing for higher-income families. CASFB clients also report that

bad credit, criminal history, and high application fees prevent potential renters from accessing housing, even when they have sufficient income and down payment assistance.

**Income/Use of Income:** Across all groups surveyed or interviewed, respondents expressed significant concern regarding low wages and the “cliff effect.” The cliff effect refers to the problem individuals face when their income improves enough to disqualify them for services and assistance, but not enough to allow them to live independently of that assistance. Low wages are a primary cause of poverty, and the cliff effect is a significant barrier to exiting poverty for those receiving assistance.

**Nutrition:** Our analysis uncovered no evidence of nutritional deficits being caused by lack of access to food infrastructure. Instead, nearly all signs point to lack of sufficient income as the main driver of food insecurity, with lack of time/energy for meal preparation as a contributing factor. As pertaining to nutrition, insufficient income is both a cause of poverty and a barrier to exiting poverty.

**Health:** Our findings revealed cost of health care and health insurance to be both significant causes of poverty and significant barriers to exiting poverty. Reports indicate that more than half of all bankruptcies nationally are caused by medical bills. For our clients, lack of health care ties into employment issues. Clients report difficulty in finding full-time jobs with health care benefits. In fact, even among clients who report having steady, full-time employment, less than half reported having insurance through work. As compared to clients on government insurance, privately purchased insurance, or no insurance, clients who had insurance through work were less likely to say they had skipped needed medical care because they could not afford it. Without access to needed medical care, clients’ employment opportunities decrease, trapping them in a cycle of poverty. Root causes of high health care and insurance costs are generally recognized to reside at a macroeconomic level, beyond the reach of direct action by our agency.

#### **GAPS IN SERVICES/UNMET NEEDS IN PRIORITY AREAS**

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**Housing:** Lack of affordable housing was clearly the most commonly mentioned service gap / unmet need. In addition, many survey respondents also mentioned that the lack of a homeless shelter and sufficient emergency / transitional housing is a major service gap in Utah County.

**Income:** Both community leaders and low-income individuals mentioned a need for financial management education, though community leaders mentioned it more frequently than low-income individuals. Of CASFB clients, 27.7% of those coming in for food or emergency financial assistance reported an unmet need for financial knowledge and skills, while 50% of Circles clients and 81.8% of Homebuyer / Financial Education clients reported this need. From this result, we conclude that (1) immediate stabilization is necessary before clients can focus on long-term financial skill, and (2) for some clients, exposure to financial education can increase

the desire to learn more. CASFB does provide financial education services, but our findings show that these services need to be better publicized.

To address the issues of low wages and the cliff effect, low-income community members suggested that more basic needs (such as housing) be made available on a sliding scale as a percentage of income. That way, they would be affordable to people with low wages, and those people would not face harsh, sudden penalties for improving their situation.

**Nutrition:** 67% of CASFB clients surveyed reported an unmet need for food. (This finding should not be interpreted as representative of the community at large, as the majority of clients surveyed were waiting for food pantry services at the time.) This finding indicates that CASFB continues to provide an important service to its clients. Food Bank staff members noted that there are gaps in food pantry services in north Utah County and south Utah County that we are not geographically positioned to meet. They also noted the lack of a well-run mobile food pantry system. Community leaders frequently suggested classes regarding nutrition, meal prep, and food budgeting. In CASFB's 2018 client survey, 52% of respondents said they would like to know more about "low cost meal plans." This was the highest ranked out of 19 options. These classes are already offered elsewhere in the community, though it appears they could be better publicized.

**Health:** The unmet needs in this area are significant. According to the Utah Department of Health, cost was a barrier to health care in the past year for 10.3% of Utah County adults (8.4% of Wasatch County adults and 12.1% of Summit County adults). Among CASFB clients surveyed, the numbers are much higher. 60% of clients reported that in the last 12 months they had skipped needed medical care because they could not afford it. 69% of clients reported having trouble paying or not being able to pay medical bills in the last 12 months. 49% of clients reported a current unmet need for dental care. Respondents across all survey groups consistently reported gaps in affordable health care services, affordable mental health services, affordable substance abuse treatment (especially long-term treatment), and affordable dental care services. Respondents also mentioned a shortage of mental health practitioners in the area, resulting in long waitlists for therapy and other care.

## LINKAGES/PARTNERSHIPS/RESOURCES

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### **Housing:**

#### Direct Action:

Community Action does not currently have the capacity to engage in the construction or maintenance of new affordable housing units, shelters, or emergency/transitional housing.

However, we do receive financial resources that enable us to provide housing in other agencies' projects. For example: CASFB rents a family apartment in the Provo City Housing Authority's Skyline North Apartment.

CASFB participates in the Valley Visioning project (determining growth patterns for the next several decades), Provo City Council Ad-hoc Housing Committee, and the Mountainland Continuum of Care. CASFB also administers the Utah Housing First Fund which provides small amounts of money to clients for application fees or deposits.

#### Linkages to Develop:

CASFB will strengthen linkages to the Continuum of Care and state resources in order to seek more funding for various housing projects.

CASFB will partner with the Park City Christian Center to provide better access to housing resources in Summit County.

CASFB will advocate for laws that make it difficult for low-income households to obtain housing. It will partner with Arrive Utah and other entities.

CASFB will strengthen relationship with the Provo City Housing Authority in order to access additional transitional housing units.

CASFB will continue to participate in coalitions designed to increase awareness for the need for a variety of housing products.

#### **Income:**

##### Direct Action:

CASFB will hire an additional housing/financial learning counselor to help operate the agency's Financial Learning Center. The FLC provides resources and coaching to help clients prepare for home ownership.

CASFB will investigate the possibility of creating a social enterprise where it partners with employers to provide on-site financial counseling for employees.

CASFB will continue its Save Up Club: an incentive program for clients to create a \$1000 emergency fund.

CASFB will continue to partner with Provo and Orem City to provide utility assistance. Depending on the situation, assistance is tied to clients receiving budget counseling.

CASFB will partner with BYU Law School students to provide free legal consultations for clients.

Linkages to develop:

Strengthen partnerships with 211, DWS, HEAT and others to better publicize CASFB's Financial Learning Center.

CASFB will engage in advocacy work regarding the cliff effect, minimum wage, and payday lending policies in conjunction with Arrive Utah, the Circles Big View Committee, CAP Utah, the Crossroads Urban Center, and Voices for Utah Children.

CASFB will develop partnerships with financial institutions and credit unions to create low cost emergency loan funds for families in crisis, as an alternative to payday lending. (This is a long-term effort that may take 3-5 years to develop.)

CASFB will seek substantial long term funding to support its Circles Initiative. It will partner with Arrive Utah.

**Nutrition:**

Direct Action:

CASFB will continue to provide food through its three pantries and 50+ partner organizations.

CASFB will continue its partnership with Utahns Against Hunger to promote SNAP program participation

CASFB will continue to work with USU Extension in providing recipes, etc. to food bank clients.

CASFB will continue to partner with local Head Starts and school districts to provide 1500+/week nutrition packs to children.

CASFB will further research needs for a mobile pantry.

Linkages to develop:

CASFB will rent a facility from Kamas City to operate our food pantry services.

CASFB will partner with other food pantries/non-profit organizations to provide better food pantry access to the Saratoga Springs/Eagle Mountain/west Lehi area.

CASFB will partner with USU Extension and others to offer nutrition counseling/classes.



## **Health:**

### Direct Action:

Because of its nature, CASFB does not provide direct health services. Nearly all actions are referral-based. CASFB is providing Wasatch Mental Health with office space for an LCSW to be at the agency once a week. Intermountain Healthcare and CASFB are in the process of creating a plan where medical school residents can locate at CASFB.

### Linkages to develop:

CASFB will partner with Intermountain Gappmeyer Clinic residents to direct clients to needed health care services and resources.

CASFB will advocate for solutions to the high costs of health care.

CASFB will permit Utah County Health Department to hold events at CASFB.

CASFB will refer clients who need dental care to Share-a-Smile.

CASFB will strengthen relationship with Intermountain Health Care to provide basic health checks at CASFB more frequently.

CASFB will refer Spanish-speaking clients to Centro Hispano for education and guidance regarding health, youth health education, HIV testing, and tobacco prevention education especially targeted to the Hispanic population.

Intermountain Healthcare has just created a large grant program where social service agencies and health organizations can partner to address social determinants of health. CASFB intends to partner with an organization and apply for funding in the Fall of 2020.

## Goals (ROMA 2019)

National Goal #	Goal Type	Goal	National Performance Indicators	Identified Issues	Current Services and Activities Addressing Needs
1	Individuals and Families Goal	Individuals and families with low incomes are stable and achieve economic security	FNPI3a FNPI3b FNPI7a FNPI 5z1 (food security)	Low Income Households are unable to meet basic needs short or long term.	Food Bank, Food Pantry, Deposit Assistance, Utility Assistance,  Financial Literacy, Case Management, VITA, Employment Supports, Educational Referrals, Community Gardens
2	Individuals and Family Goal; Community Goal	Low income households are able to maintain safe and affordable housing	FNPI 4b FNPI4c FNPI 4d FNPI 3f CNPI 4a	Low income households are unable to maintain safe and affordable housing.	Deposit/Rental Assistance, Landlord Outreach, Rapid Rehousing, Emergency Sheltering, Transitional Sheltering,
3	Individuals and Family Goal	Low income households increase their employment and other income	FNPI 1b FNPI 1c FNPI 3d FNPI 3h	Low income households do not have enough income.	Employment supports, DWS onsite, Rapid Rehousing, Circles Initiative, Commercial Kitchen
4	Individuals and Family Goal	Individuals and families have access to the resources to live the healthiest lives possible	FNPI 5a FNPI 5b FNPI 5c FNPI 5d	Low income households do not have adequate access to physical and mental health resources.	Referrals to Community Health Connect, Wasatch Mental Health, Intermountain facilities, Family Support and Treatment Center, Utah County Health Department, and Mountainland Community Health Center.

**Goal #1**

<b>Priority Issue</b> <i>(Gap, Need, Cause, barrier, linkage, partnership)</i>	<b>Goal</b> Specific Measurable Attainable Realistic Time-bound	<b>Output</b> <i>-service or activity you will conduct</i> -Identify Timeframe -Identify the # of clients serve or the # or units offered	<b>Outcome</b> <i>-Indicator</i> -Projected # or % of clients who will or are expected to achieve each outcome	<b>Measure</b> <i>How you will measure the outcome and its impact</i>	<b>Linkage or Partnership</b> <i>List a linkage or partnership you will use to meet this goal.</i>
<b>Nutrition-Low income households are not able to meet basic needs long-term</b>	<i>Short Term:</i> Low income households are not able to meet basic needs short-term	<i>Short Term (1-Year)</i> 8200 individuals will receive case management/food intake. 2,500 individuals will receive information and referral. 20 individuals will receive thrift store vouchers. 8200 individuals will receive emergency food services from pantries .	<i>Short Term</i> FNPI 3a - 2000 individuals will have the capacity to meet basic needs for 90 days FNPI 3b – 900 individuals will have the capacity to meet basic needs for 180 days FNPI 7a - 200 individuals will have achieved one or more outcomes FNPI 5z.1 (Food Security)-8,200 individuals will increase food security.	Baseline Matrix and client outcome data tracking sheets / CAP60-H MIS databases –	Utah Food Bank, Mail Carriers, Church of Jesus Christ of Latter-day Saints, USDA Food Commodities, State of Utah, Private Donations, Community Food Drives, 211 Utah, Senior Centers, Schools, Faith-based groups, other non-profits
	<i>Long Term:</i> Low Income households are not able to meet basic needs long-term (Self Sufficiency)	<i>Long Term (3 years)</i> 24,600 duplicated individuals will receive case management. 7,500 duplicated individuals will receive information and referral.	<i>Long Term</i> FNPI 3a – 6,000 individuals will have the capacity to meet basic needs for 90 days. FNPI 3b - 2700 individuals will have the capacity to meet basic needs for 180 days.	SAME	SAME

		60 individuals will receive thrift store vouchers. 24,600 individuals will receive emergency food. pantries over three years.	FNPI 7a - 600 individuals will have achieved one or more outcomes. FNPI 5z.1 (Food Security) - 24,600 individuals will increase food security.		
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<b>Goal #2</b>					
<b>Priority Issue</b> <i>(Gap, Need, Cause, barrier, linkage, partnership)</i>	<b>Goal</b> Specific Measurable Attainable Realistic Time-bound	<b>Output</b> <i>-service or activity you will conduct</i> -Identify Timeframe -Identify the # of clients serve or the # or units offered	<b>Outcome</b> <i>-Indicator</i> -Projected # or % of clients who will or are expected to achieve each outcome	<b>Measure</b> <i>How you will measure the outcome and its impact</i>	<b>Linkage or Partnership</b> <i>List a linkage or partnership you will use to meet this goal.</i>
<b>Low income households are unable to maintain safe and affordable housing</b>	<i>Short Term</i> Low income households are unable to maintain safe and affordable housing.	<i>Short Term (1-Year)</i> 230 individuals will receive rent payments. 50 individuals will receive security deposits. 48 individuals will receive tenant rights education. 56 individuals will receive utility payments. 10 individuals will receive utility deposits. 15 individuals will receive move in boxes.	<i>Short Term</i> FNPI 4b - 230 individuals will obtain safe and affordable housing. FNPI 4c – 200 individuals maintain safe and affordable housing for 90 days. FNPI 4d - 150 individuals maintain safe and affordable housing for 180 days. FNPI 3f- 55 individuals will purchase a home. CNPI 4a-15 new housing units will be available for the homeless	CAP60-H MIS databases –	Mountainland Continuum of Care, Church of Jesus Christ of Latter-day Saints, Provo City Housing Authority, Municipalities, Housing Authority of Utah County, Self-Help Homes, Habitat for Humanity of Utah County, Wasatch Mental Health, Utah Housing Coalition, Neighborworks Mountain

		200 individuals will take homebuyer education classes. 400 individuals will receive emergency shelter services. 15 chronically homeless individuals will obtain permanent housing			Country Homes, BYU Law School
	<i>Long Term</i> Low income households are unable to maintain safe and affordable housing.	<i>Long Term (3 years)</i> 690 individuals will receive rent payments 150 individuals will receive security deposits 144 individuals will receive tenant rights education 168 individuals will receive utility payments 30 individuals will receive utility deposits 45 individuals will receive move in boxes. 1200 individuals will receive emergency shelter services. 15 chronically homeless individuals will obtain permanent housing	<i>Long Term</i> FNPI 4b - 690 individuals will obtain safe and affordable housing. FNPI 4c – 600 individuals maintain safe and affordable housing for 90 days. FNPI 4d – 450 individuals maintain safe and affordable housing for 180 days. FNPI 3f-165 individuals will purchase a home. CNPI 4a-35 new housing units will be available for the homeless	CAP60-H MIS databases –	SAME

**Goal #3**

<b>Priority Issue</b> <i>(Gap, Need, Cause, barrier, linkage, partnership)</i>	<b>Goal</b> Specific Measurable Attainable Realistic Time-bound	<b>Output</b> <i>-service or activity you will conduct</i> -Identify Timeframe -Identify the # of clients serve or the # or units offered	<b>Outcome</b> <i>-Indicator</i> -Projected # or % of clients who will or are expected to achieve each outcome	<b>Measure</b> <i>How you will measure the outcome and its impact</i>	<b>Linkage or Partnership</b> <i>List a linkage or partnership you will use to meet this goal.</i>
<b>Low income households do not have enough income.</b>	<i>Short Term</i> Low income households do not have enough income.	<i>Short Term (one year)</i>  1,000 individuals will have their tax return prepared through VITA 332 individuals will receive transportation services 170 individuals will receive birth certificate/ID assistance for employment support 110 will increase their savings	<i>Short Term</i> FNPI 1b – 200 unemployed adults will obtain employment to gain skills or income. FNPI 1c – 150 adults will maintain employment for 90 days. FNPI 3d-110 individuals will increase their savings. FNPI 3h-50 individuals will report improved financial well-being because of their interaction with Community Action.	CAP60 database Client Interviews	Utah Valley University, MATC, BYU, Church of Jesus Christ of Latter-day Saints, Utah Transit Authority, AAA Fair Credit, DWS, Wasatch Mental Health (employment support), Orem City, Circles USA
	<i>Long Term</i> Low income households do not have enough income.	<i>Long Term (three years)</i> 510 individuals will receive birth certificate / ID for employment 996 will receive transportation services 1000 individuals will have their tax return prepared through VITA	<i>Long Term</i> FNPI 1b – 600 unemployed adults will obtain employment to gain skills or income. FNPI 1c - 450 adults will maintain employment for 90 days. FNPI 3d- 330 individuals will	CAP60 database Client Interviews	SAME

		330 individuals will increase their savings	increase their savings. FNPI 3h-150 individuals will report improved financial well-being because of their interaction with Community Action.		
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<b>Goal #4</b>					
<b>Priority Issue</b> <i>(Gap, Need, Cause, barrier, linkage, partnership)</i>	<b>Goal</b> Specific Measurable Attainable Realistic Time-bound	<b>Output</b> <i>-service or activity you will conduct</i> -Identify Timeframe -Identify the # of clients serve or the # or units offered	<b>Outcome</b> <i>-Indicator</i> -Projected # or % of clients who will or are expected to achieve each outcome	<b>Measure</b> <i>How you will measure the outcome and its impact</i>	<b>Linkage or Partnership</b> <i>List a linkage or partnership you will use to meet ifacethis goal.</i>
<b>Low income households do not have adequate access to physical and mental health resources.</b>	<i>Short Term</i> Low income households do not have adequate access to physical and mental health resources	<i>Short Term (1 year)</i>  100 individuals will participate in the community garden program. 15 individuals will participate in USU Extension nutrition outreach 20 individuals will receive referrals for physical health needs 50 individuals will receive referrals or see the on-site LCSW. 75 individuals will participate in	<i>Short Term</i> PI 5a-100 individuals will demonstrate increased nutrition skills. PI 5b- 75 individuals will demonstrate improved physical health and well-being. PI 5c-50 individuals will demonstrate improved mental and behavioral health and well-being. FNPI 5d- 200 individuals will improve skills	CAP60 Client Interviews	Intermountain Healthcare, Community Health Connect, Mountainland Community Health Center, Wasatch Mental Health, Family Support and Treatment Center, Department of Workforce Services, Utah County Health Department, USU Extension Service, Private Volunteers

		the Circles Initiative	related to the adult role of parents/caregivers.		
	<i>Long Term</i> Low income households do not have adequate access to physical and mental health resources	<i>Long Term (3 years)</i> 300 individuals will participate in the community garden program. 45 individuals will participate in USU Extension nutrition outreach 60 individuals will receive referrals for physical health needs 150 individuals will receive referrals or see the on-site LCSW. 250 individuals will participate in the Circles Initiative	<i>g Term</i> PI 5a- 300 individuals will demonstrate increased nutrition skills. PI 5b- 225 individuals will demonstrate improved physical health and well-being. PI 5c-150 individuals will demonstrate improved mental and behavioral health and well-being. FNPI 5d- 600 individuals will improve skills related to the adult role of parents/caregivers.	CAP60 Client Interviews	SAME