



MISSOURI VALLEY
COMMUNITY
ACTION
AGENCY

2023 Community Needs Assessment

Missouri Valley Community Action Agency
1415 S. Odell Ave, Marshall MO 65340
www.mvcaa.net

TABLE OF CONTENTS

Background and Promise.....	pg. 3
Agency Mission, Vision, & Service Area.....	pg. 4
Executive Summary.....	pg. 5
Our Assessment Process.....	pg. 7
Key Findings.....	pg. 9
Priority Area #1.....	pg. 10
Priority Area #2.....	pg. 13
Priority Area #3.....	pg. 17
Community Survey Summary.....	pg. 20
Population in Poverty	pg. 21
Population Served by MVCAA.....	pg. 22
Appendix	pg. 24

BACKGROUND

MVCAA embarked on this mission in 1965 with the goal of eradicating poverty. One year prior to our inception, Lyndon Johnson’s Administration enacted the Economic Opportunity Act which supported their “Great Society” legislative agenda.

Today, we are one of 19 Community Action Agencies in Missouri and one of 1,100 in the United States. The programs and services MVCAA provide are designed to equip those we serve to transition from poverty to self-reliance.

As a 501(c)(3), private, not-for-profit organization, we are entrusted to steward the funds we receive in order to provide maximum impact for those we serve. This stewardship began very humbly 59 years ago with a \$50,000 grant to establish three Head Start centers that provided 6 weeks of summer preschool services to about 60 children. Today, MVCAA manages a budget of about \$14.6 million that covers 17 sites.

OUR PROMISE



Community Action changes people’s lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community and we are dedicated to helping people help themselves and each other.

MVCAA

Mission:

“To engage communities and coordinate resources to improve the lives of people experiencing poverty.”

Vision: MVCAA envisions a future in which all people have the opportunity to thrive.

Service Area:



Carroll County

16 S. Folger
Carrollton MO 64633
(660) 542-0418

Chariton County

601 E. Broadway
Brunswick MO 65236
(660) 717-0710

Johnson County

120 Hout St.
Warrensburg MO 64093
(660) 747-2245



Lafayette County

1712 N. Main St
Higginsville MO 64037
(660) 242-5594

Pettis County

505 S. Kentucky St. Suite A
Sedalia MO 65301
(660) 826-0804

Ray County

42455 Business Hwy 10
Richmond MO 64085
(816) 776-6057

Corporate Office/

Saline County Family Resource Center

1415 S. Odell St.
Marshall MO 65340
(660) 886-7476

MVCAA

Executive Summary

Every three years Community Action Agencies across the country conduct assessments of their communities to determine what changes have occurred (or not occurred) that impact communities and low-income individuals and families both positively and negatively. The results of the surveys and focus group discussions, combined with supporting data and research, are then used for the next three years to create strategies and services to address the identified needs. We believe it is important to understand the poverty measure at a national level, so readers understand how it affects MVCAA's service area.

Approximately 37 million people in the United States live in poverty; of those, close to a quarter are in the labor force. Millions more are earning just enough to live above the poverty line, but data indicates that employment alone is not enough to achieve economic stability or prosperity.

The 2020 Census data shows that the poverty rate overall has decreased by approximately 3.7% in the United States since the 2010 Census. While a decrease in the poverty rate can appear to be a positive change, it is still unclear if this change is due to families *actually* moving up and out of poverty, or if the federal poverty measure is no longer accurately depicting poverty wages for American families.

The official poverty measure, which is used for Census data, has essentially been unchanged since the 1960s. The calculation measure, in simplest terms, is pre-taxed income against a threshold set at three times the cost of a minimum food diet in 1963. This outdated measure does not account for geographical cost of living, so a household in rural Missouri is measured exactly the same as a household in a large city such as Los Angeles. It also does not factor in other basic needs such as clothing, utilities, and childcare, to name a few.

In 2011, the Census Bureau released the Supplemental Poverty Measure (SPM) to include basic needs, government transfers and programs, as well as geographical differences. While not perfect, it does give us a glimpse of a more realistic depiction of poverty in the country. The official poverty measure shows the poverty rate in 2022 at 11.5%. However, the 2022 SPM indicates 12.4%, which compared to 2021, is an increase of 4.6%. Missouri's 13.2%

poverty rate in 2022 was higher than the overall national average of both the official and supplemental poverty measures.

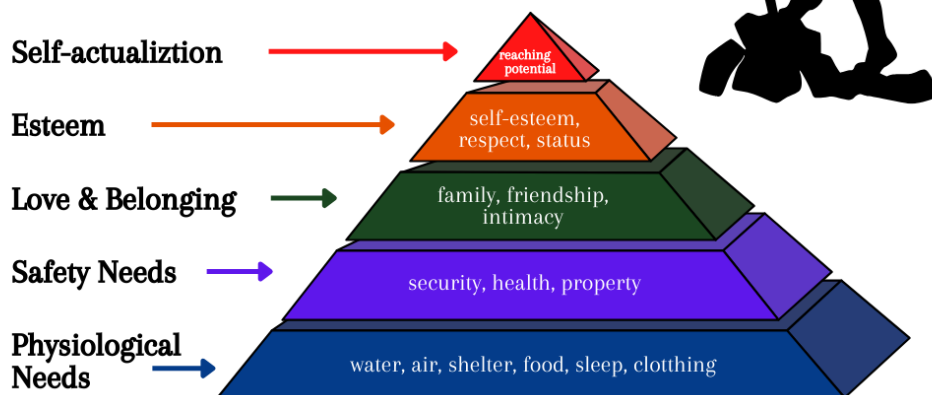
In our 2020 Community Needs Assessment, we referenced Maslow’s Hierarchy of Needs, a widely accepted model created by psychologist Abraham Maslow for understanding the motivations for human behavior. The five specific human needs identified in his pyramid model are (from bottom to top) physiological needs, safety, love and belonging, esteem, and self-actualization. In short, Maslow believed that people could not focus on the needs higher up in the pyramid until the lower levels were obtained & maintained. Further, he believed that fulfillment in life comes from being able to meet all of our human needs identified in the pyramid.

We included the theory in our previous assessment because we wanted community members to understand that if an individual/family is struggling to secure their very basic physiological needs, such as housing and food, it is *extremely* difficult to obtain and keep employment, regularly attend school, protect important documents/property, maintain good health, establish and maintain healthy relationships, and so on. We still believe this to hold truth and want our readers to keep this theory in mind as we will reference it throughout this report.

Over the past three years, MVCAA has identified the need to restructure in a way that provides a more holistic, wrap-around approach when working with individuals and families

we serve. Because of this, we created two new departments, Outreach Services and Family Services. We also incorporated strategies to move towards this direction in our agency strategic plan, specifically with the goal in mind of becoming a *transformation-focused* agency, rather than *transactional-focused*. This means, becoming known in the communities we serve

HIERARCHY OF NEEDS



as an agency whose main objective is social and economic mobility, not providers of band-aid services.

“Cannot save when the cost of your bills and food goes up all the time.”-Pettis County Respondent

OUR ASSESSMENT PROCESS

We provided paper and electronic versions of our needs assessment survey throughout our seven-county service area. Links to the survey were posted multiple times on our agency’s Facebook page, in community Facebook groups, by email to various Inter-Agency groups, Ministerial Alliances, and through text blasts to families in our ChildPlus database. We also shared links to the surveys in our Focus Group invitations. Paper surveys were distributed to customers as they entered our agency for services, during home visits, and in the lobbies of some community organizations.

Quantitative and qualitative questions were incorporated in the assessment survey. (See questions in Appendix). Quantitative data outlined by the State was collected by the Community Needs Assessment (CNA) team, and further qualitative data was collected through focus groups and phone interviews with community members and agency customers. Data was sorted by domain so we could intentionally analyze the needs around employment, education, housing, health/mental health, family centered issues, legal/financial issues, and environmental issues.

480 surveys were completed throughout our seven-county service area, and we were able to conduct six focus groups. Phone interviews were conducted/attempted with customers who left contact information on customer satisfaction surveys. The next section highlights specific sectors and groups we tried to include in our assessment, in addition to collection of data from sources such as the 2020 Census, American Consumer Surveys, and Bureau of Labor Statistics to name a few.

LOW-INCOME SECTOR

Surveys included household demographic questions that allowed us to sort information by income. Furthermore, we were able to identify households above or below 125% of the Federal Poverty Level (FPL). 301 out of 480, or 63% of respondents, indicated they are below 125% of the FPL. 179 out of 480, or 37% of respondents, indicated they are above 125% of the FPL.

Customer Satisfaction surveys are offered year-round to customers that enter our outreach offices for assistance. Surveys are offered in paper format, as well as electronically via QR Code that links to Survey Monkey. Customers place completed paper surveys in a lock box located in the lobbies of our Family Resource Centers. Community Outreach Specialists bring lock boxes to regular team meetings, where the Outreach Services Director collects all paper surveys. Papers are given to the agency Executive Assistant who inputs all data into Survey Monkey, and reports results monthly to agency managers, and quarterly to the program directors and agency Board of Directors.

Of the twenty-six customers who left contact information in a Customer Satisfaction Survey, only three actually participated in a phone interview, one from Carroll County and two from Ray County.

COMMUNITY-BASED ORGANIZATIONS

As mentioned earlier, surveys were disseminated to various inter-agency groups which includes several social service providers and community-based organizations. Discussions about the needs assessment survey and focus groups were also talked about at these meetings.

FAITH-BASED ORGANIZATIONS

Paper surveys were completed by the Saline County Ministerial Alliance during a meeting and returned by a member of the alliance and a MVCAA board member. A representative from the following faith-based organizations also participated in three of our five focus groups: Powerhouse Ministries (Saline County), Victory Christian Fellowship (Lafayette County), First United Methodist Church (Johnson), Bethlehem Lutheran & Ministerial Association moderator (Johnson). Focus group invitations were sent to the pastors at First Hispanic Baptist Church and First Baptist Church in Pettis County as well.

PRIVATE SECTOR

As mentioned earlier, surveys were disseminated electronically through email and Facebook encouraging the entire community to respond. We contacted various businesses in the private sector inviting them to participate in focus groups as well.

PUBLIC SECTOR

Invitations to participate in focus groups were extended to various public officials, including

HOUSING



Individuals lack safe and affordable housing. Communities lack available rental units.

Approximately fifty-one percent of survey respondents identified safe and affordable housing (45%), cost of rent (50%), ability to make monthly mortgage payments (45%), cost of heating and cooling (63%), and need for homes to be weatherized (50%) as a problem for their household. Fifty-two percent of respondents stated there is a lack of *available* rental units in their community. One survey respondent stated:

"I'm lucky I have a house the past 17 years that was bought when housing in Carrollton and surrounding areas were "semi-affordable". After thinking about buying a house in other area towns that were smaller than Carrollton, and the costs being ridiculously expensive, I have no idea how anyone who even makes \$20/hr, let alone \$12-\$15/hr, can make a \$600-\$800+ house or rent payment and still have money to pay for utilities, food, clothing and gas to get back & forth to work....and these are not extravagant houses or apartments that these amounts apply to."

As we analyzed what a living wage looks like in our service area, we figured what an individual's hourly wage should be based on Housing and Urban Development's (HUD) fair market rental costs in that county, based on the standard that rent should not go over 30% of gross income. We used HUD's fair market rental costs and divided by 30% to find the required wage. We then took that total and divided it by the monthly average hours worked. Fair market rent (FMR) in 2022 for a two-bedroom house in Carroll and Chariton counties was \$685/month. Based on the above equation, an individual needs to make a **minimum** of \$13.20/hr if they have a full-time job. Those working 30 hours and 20 hours weekly must make \$17.56 and \$26.24 an hour, respectively, to stay within the 30% standard. The following chart illustrates the results from the same equation for Johnson, Lafayette, Pettis, Ray and Saline counties.

	Fair Market Rent	Required Living Wage		
County	2 Bedroom Monthly Rental Amount	40 hrs week/ 173 hrs average	30 hrs week/ 130 hrs average monthly	20 hrs week/ 87 hrs average monthly
Carroll	\$685	\$13.20	\$17.56	\$26.24
Chariton	\$685	\$13.20	\$17.56	\$26.24
Johnson	\$761	\$14.66	\$19.52	\$29.16
Lafayette	\$1,030	\$19.84	\$26.41	\$39.46
Pettis	\$742	\$14.29	\$19.02	\$28.43
Ray	\$1,030	\$19.84	\$26.41	\$39.46
Saline	\$690	\$13.29	\$17.69	\$26.44

This calculation only accounts for wages needed to afford fair market rental costs alone in 2022; this does not factor in utilities, food, transportation/vehicle maintenance, childcare (if applicable), health care, and other basic needs such as clothing, personal care items, and broadband. We

have already seen an average 10% increase in FMR values in our service area from 2022 to 2023. Comparing FMR from 2020 to HUD’s recently released 2024 FMR values, rent has increased by an average of 27% in our service area (see chart below). When you factor in the rising cost of rent with the rising costs of basic needs, it is no wonder why so many individuals report several areas of their life being a slight and/or serious problem as this respondent from Lafayette County indicated:

“I pay \$770/month in rent. That does not include any utilities or lawn care, which can be about an extra \$600. I don’t even have my own washer or dryer because the rental house did not come with it and I cannot save enough to buy my own. I make \$16/hr. I live paycheck to paycheck. I am grateful for what I have. But the house that I spend so much money on a month, is not a good house. My utility bills are out the roof because of heating/cooling. I’m not even sure why I pay \$770/month for such little but it’s the only place in town I could find. I even had to take a personal loan out for this place and I’m still currently paying that, as well.”

It is evident that individuals and families are struggling to find safe and affordable housing in our service area. Many do not qualify for assistance, and those that do still experience barriers to receiving help. The average waitlist for the Housing Choice Voucher program is anywhere from six months to two years long. There is also an inadequate number of participating landlords to accept vouchers once individuals make it to the top of the waitlist. During one of our focus group meetings, a participant who works for a local housing authority

Priority #2

FINANCIAL LITERACY

Individuals report poor financial well-being.

“
Cannot save when the
cost of your bills and
food goes up all the time.
”

-Pettis County Respondent

The National Financial Educators Council defines financial literacy as: *“understanding the topic of money. Financial literacy represents one area of financial wellness. However, it takes more than financial literacy to make a meaningful difference in people’s lives. It takes a focus on behaviors, systems, sentiment, and making regular adjustments based on outcomes. Financial literacy helps improve a person’s confidence, sentiment, and may help them make better decisions. However, financial literacy alone does not guarantee financial security.”*

Approximately sixty percent of survey respondents reported a lack of savings (68%), having enough money to pay all the bills (49%), and having enough money to respond to unexpected emergencies (63%) as a problem for their household. In focus group meetings, the need for financial education to increase financial literacy was heavily discussed by participants. Issues brought up included use of Payday/Title Loan places, being unbanked, difficulty prioritizing wants vs. needs, scams targeting the elderly population, low literacy, a need for credit repair services, personal finance being taught in school, and the effects of generational poverty.

When asked to elaborate on their responses regarding financial or legal issues, some respondents stated:

“Student loans are a lot, money barely makes ends meet. Would like to not need food stamps again.”

-Ray County Respondent

“Title loans help to buy items for my kids.”

-Johnson County Respondent

“We are stretched to our limit financially, Student loans are on deferment or whatever you call it, and I have paid off our credit cards several times in the past, but then emergencies come up and I don't have enough to pay for it, so I'm right back in the credit card trap all over.” -Saline County Respondent



“I rely on payday advances and credit cards to supplement income to be able to survive for myself and family.” -Carroll County Respondent

“We make ends meet with money leftover; however, if there were to be a serious repair or large purchase to be made, we would not be able to cover it with existing funds.” -Lafayette County Respondent

“Had to get credit cards to help buy things we needed for the house and Xmas. Then things like bills got to high and now behind on credit cards and in a heck of a mess.” -Chariton County Respondent

Through further research into the impacts of financial literacy and wellbeing, we discovered an article published by PolicyLink, a national research and action institute. The article, titled *“Breaking the Cycle: From Poverty to Financial Security for All”*, highlights the crucial need to establish long-term financial security. It further highlights the barriers the middle and low-income classes face, such as predatory lending practices and disparities in our educational, health, financial, and justice systems that directly and indirectly impact financial wellbeing.



“Low wages and a lack of emergency savings force people to turn to predatory lenders for cash to cover unforeseen expenses, or to tide them over until their next paycheck. Banks often do not provide small loans (under \$500) and, if they do, strict underwriting standards prevent many low-income borrowers from qualifying. As a result, households using high-cost credit products are those that can least afford it— with an average annual income of about \$25,000 they spend approximately \$2,412 on fees and interest, or nearly 10 percent of their income.”

During phone interviews, Ray County customers identified financial literacy as a need, and were not familiar with any existing financial education programs. In our survey, individuals were asked what changes should be made to improve programs or services related to financial or legal issues. Responses included:

“Marshall has way too many payday and title loan companies!” -Saline County Respondent

“Cap on payday and predatory loan companies’ municipal rules about how much interest is charged and caps on late fees, etc. Too many families get into further financial jeopardy when using these businesses. Some lending practices should be illegal.”

-Lafayette County Respondent

“Nice to have loan places but interest percentages need to be lot lower and capped at certain percentage.” -Pettis County Respondent

Other respondents also shared these suggestions around financial issues:

“There aren't enough services teaching us how to save when the cost of living is as high as it is.” -Pettis County Respondent

“Need more programs to help educate about money finance, or overall education with needs.” -Ray County Respondent.

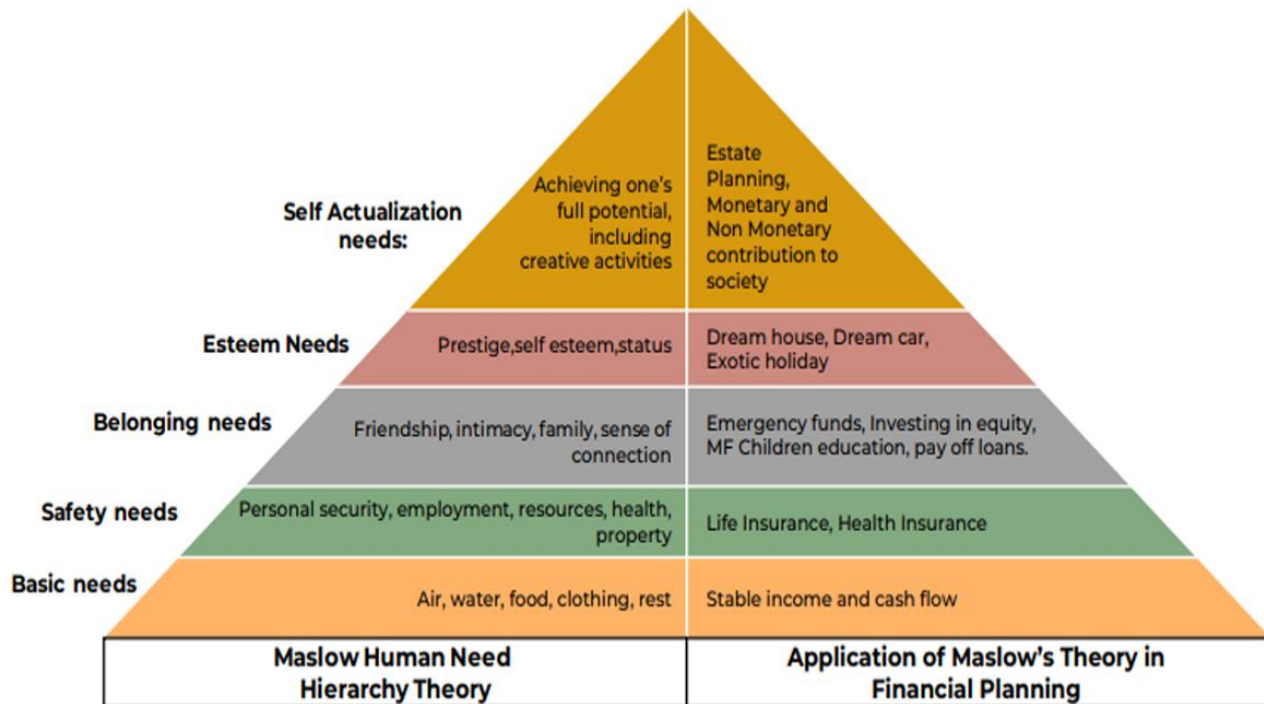
“Offer training on debt management” -Carroll County Respondent

“We need financial education classes. Honestly, they should start in high school, but there are many adults who are either really bad with money, or just don't have enough coming in to live without constant worries.” -Saline County Respondents

“I do not know how to save for retirement or how to invest” -Carroll County Respondent

It is evident, based on the quantitative and qualitative data we collected around financial well-being, that communities throughout all seven counties MVCAA serves needs a focus on financial education programs and services. According to research findings from the National Institutes of Health, an increase in financial literacy can be associated with a 6.9% decrease in poverty, which can have a significant impact in our area where the average poverty rate is 12.13%.

Depicting Financial Planning Through Maslow's Human Need Theory



International Journal of Advanced Research in Commerce, Management & Social Science (IJARCMSS) -October-December, 2022

The above graphic shows the relationship between Maslow's Hierarchy of Need and financial planning. One of the only free basic needs today for humans is the air we breathe; all other essentials require some sort of income or resource to acquire, which brings us back to the conundrum of, what is a person to do in this vicious cycle? We are learning there is not a one-size fits all approach, and each individual must decide this for themselves.

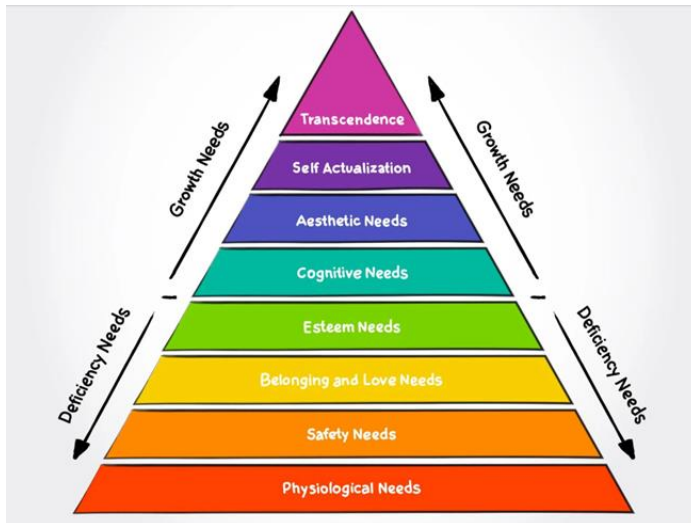
“While the notion of building “wealth” may seem irrelevant to the circumstances of those at the bottom of the economic ladder, acquiring a basic level of savings (wealth) is a crucial first step for families to break the cycle of poverty. Without a savings safety net, even a small disruption—such as a child’s illness or a vehicle breakdown—can push families into high-cost consequences that can unravel their financial lives.” -Brown, Christopher & Robinson, Lisa. “Breaking the Cycle: From Poverty to Financial Security for All”. PolicyLink

Priority #3

WHOLE FAMILY APPROACH

Families need a holistic approach to achieve social and economic mobility. MVCAA must embrace a Whole Family Approach to become a transformational agency.

The Pascale Sykes Foundation describes the Whole Family Approach (WFA) as “a family-led



strategy which provides adults and children with the tools to set, plan for, and achieve their goals together. When the whole family works together to support each other’s goals, long-term change, stability, and well-being become a reality. The Whole Family Approach is preventive rather than crisis-driven. Ensuring a family has access to the tools to reach their goals and stay out of poverty has far better long-term benefits than intervening once they are already in poverty.”

This evidence-based practice is the cornerstone for our decision to work towards becoming a transformational agency. For the past several years, we have slowly and unintentionally adopted an identity of being a crisis-intervention agency, focused on immediate payments that produce short-term outcomes and not long-term change. As a consequence, we have seen a cyclical pattern of individuals seeking these services without ever helping them address the root cause of *why* they need the financial assistance to begin with.

We learned at the Whole Family Institute in June 2023 that parents/caregivers actively engaged with a coach experience much higher success rates towards their goals than they did prior to working with a coach. During a panel discussion, parents shared their experiences, and the value they believed working with a coach had on their successes. Almost all panelists talked about having someone in their corner to encourage them, hold them accountable, and being available when they had questions or needed to talk was what set them apart from traditional case management services.

Studies that have been conducted show a substantial increase in family stability after participating in a WFA program. In a survey completed by 168 program participants in a collaborative WFA program in New Jersey and New York, 84% stated WFA contributed to their financial well-being; 49% indicated a major contribution, and 35% a moderate

“There’s definitely work around! But it doesn’t pay livable wage for the area. Especially if you have your degree.” -Johnson County Respondent

“As a military spouse without great credit or recent working experience, I’m finding it incredibly difficult to find good work locally.” -Johnson County Respondent

“I work in a school so that my hours can match my kids. Childcare would be unattainable on 4 kids on my salary.” -Lafayette County Respondent

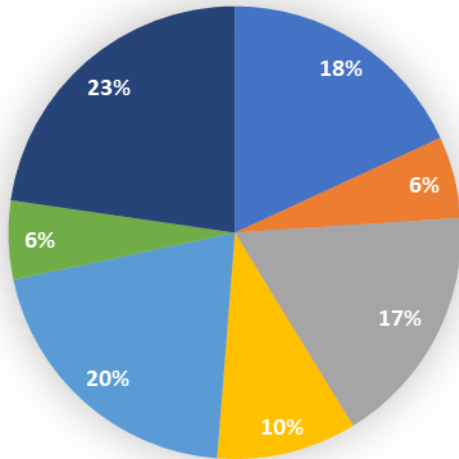
“For those in the community who have been released from prison/jail it has been difficult for some to maintain employment. If they get hired initially, then they are let go due to background screening coming back.” -Pettis County Respondent

“It is hard to get a full time job because it puts you just over the income level to receive any kind of assistance, but what you make isn’t enough to support a family.” Johnson County Respondent

“An in town search office equipped to help with resume writing, employment search, interview skills, and a professional clothes closet.” -Johnson County Respondent

COMMUNITY SURVEYS...

Surveys by County

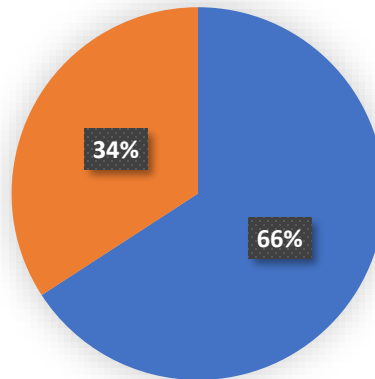


■ Carroll ■ Chariton ■ Johnson ■ Lafayette
■ Pettis ■ Ray ■ Saline

County	Total # of Surveys
Carroll	87
Chariton	28
Johnson	83
Lafayette	48
Pettis	98
Ray	27
Saline	109

Respondents related to FPL

Of the 480 survey respondents, 316, or 66% were below the CSBG poverty guidelines of 125%



■ Below
■ Above

POPULATION IN POVERTY

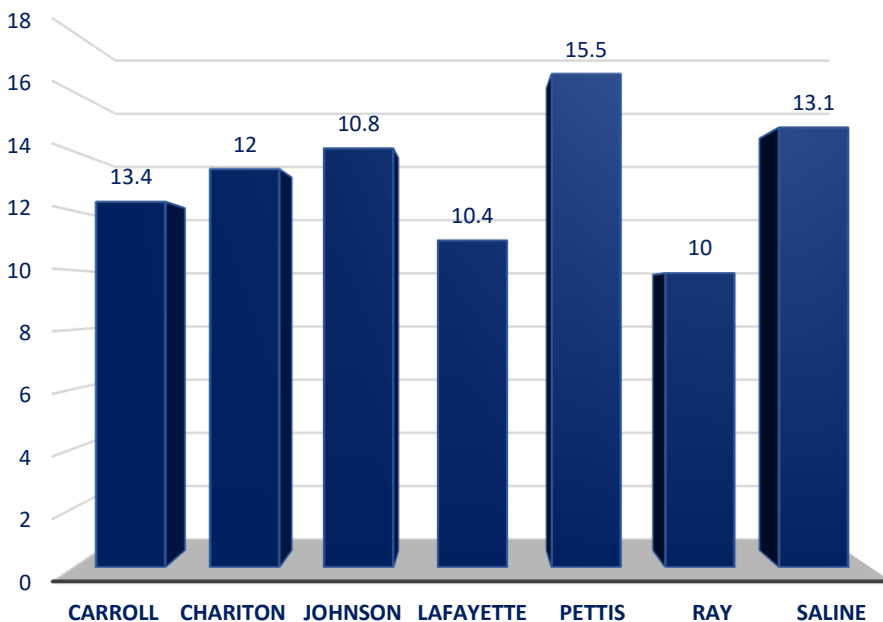


**12.1 % of
Missourians
are Living in
Poverty**

Poverty Population

In Missouri, **725,117** people live at or below the federal poverty guidelines. Of those, **22,309** are in MVCAA's seven county service area.

Poverty Rates



POPULATION IN POVERTY BY COUNTY

Carroll County

- 1,130

Chariton County

- 854

Johnson County

- 5,453

Lafayette County

- 3,352

Pettis County

- 6,452

Ray County

- 2,261

Saline County

- 2,807

POPULATION SERVED

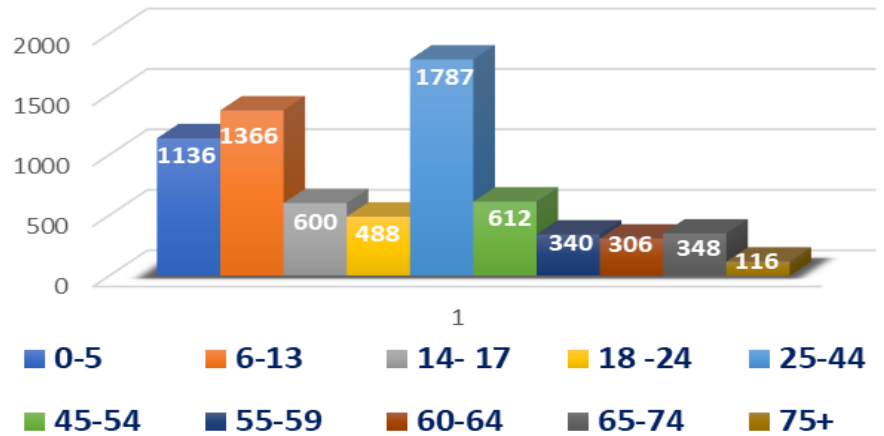
7,099

Unduplicated Individuals Served

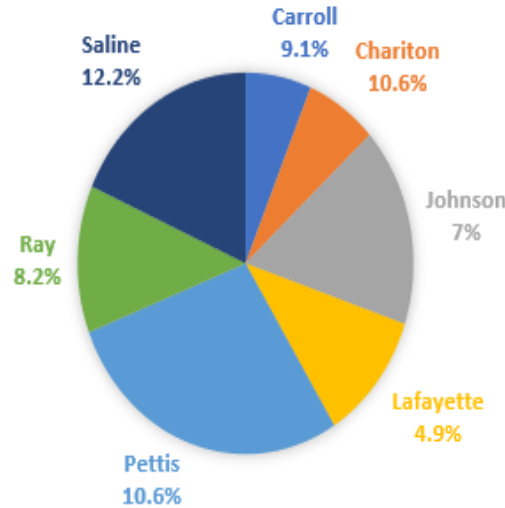
An unduplicated individual is a participant who is counted only once, no matter how many direct services the individual receives during the funding year.

53%
Increase
since
2020

Individuals Served by Age Group



ELDERLY IN POVERTY IN SERVICE AREA



Of the 2620 elderly individuals in the service area, 464, or 18%, were served by MVCAA.

Total Population by Race	Carroll	Chariton	Johnson	Lafayette	Pettis	Ray	Saline	Report Area	# Served By MVCAA	Percentage Served
American Indian or Alaska Native Alone	17	20	305	155	238	145	101	981	22	2.24%
Asian	15	5	844	116	296	79	175	1,530	2	0.13%
Black or African American	97	149	2,369	679	1,390	233	1,172	6,089	612	10.05%
Native Hawaiian and Other Pacific Islander	0	3	215	12	120	8	410	768	18	2.34%
Some Other Race	44	8	723	375	2,169	187	1,864	5,370	13	0.24%
Two or More Races	378	254	4,203	2,020	3,259	1,397	1,616	13,127	386	2.94%
White	7,944	6,969	45,354	29,627	35,508	21,109	17,995	164,506	5,384	3.27%
TOTAL	8,495	7,408	54,013	32,984	42,980	23,158	23,333	192,371	6,437	3.35%

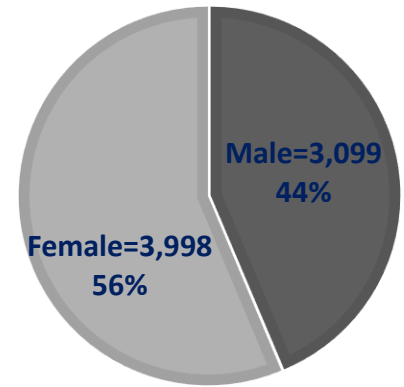
US Census Bureau

POPULATION SERVED

Poverty By Gender

Total Gender Population by County	Male	Male Percent	Female	Female Percent
Carroll	444	10.42%	651	14.96%
Chariton	455	12.73%	499	13.75%
Johnson	2,833	11.45%	3,794	15.41%
Lafayette	1,796	11.06%	1,987	12.51%
Pettis	3,035	14.70%	3,336	15.87%
Ray	1,066	9.49%	1,604	14.11%
Saline	1,438	13.38%	1,861	17.22%
Report Location	11,067	12.10%	13,732	14.98%

US Census Bureau



Of all the male population within our report area, the proportion living in households with income below the federal poverty level is 12.10%. Of those, MVCAA served 3,099 of the 11,067 males, or 28%.

Of all the female population within our report area, the proportion living in households with income below the federal poverty level is 14.98%. Of those, MVCAA served 3,998 of the 13,732 females, or 29%.

INDIVIDUALS MVCAA SERVED BY GENDER

Children in Poverty

Of all the children, ages 0-17, within our report area, those living in households with income below the federal poverty level is 6,809, or 16.04%. Of those, MVCAA served 3,102 children ages 0-17, or 46%.



Total Population of Children in Poverty	Age 0-17 No of persons	Age 0-17 Poverty Rate	Ages 5-17 No of Persons	Ages 5-17 Poverty Rate
Report Area	6,809	16.0%	4,751	15.4%
Carroll	332	18.1%	231	16.4%
Chariton	244	14.9%	171	14.3%
Johnson	1,422	12.5%	994	12.3%
Lafayette	1,065	14.3%	724	13.3%
Pettis	2,392	23.3%	1,650	22.4%
Ray	630	12.6%	440	11.8%
Saline	724	14.8%	541	15.0%

US Census Bureau

APPENDIX

**THE FOLLOWING PAGES CONTAIN THE SURVEY
QUESTIONS, PHONE INTERVIEW QUESTIONS, AND
FOCUS GROUP INFORMATION.**

THE FOLLOWING QUESTIONS ARE ABOUT YOU AND YOUR HOUSEHOLD. Please choose the response that shows how serious each of the following concerns is for you and your household, not how you perceive these issues for others in the community.

All responses are anonymous.

Description (optional)

EMPLOYMENT *

	Not a problem	Slight problem	Serious problem	N/A
Getting a better pa...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting a job with ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting a full-time, ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting a job with ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting a loan and...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please use this space to elaborate on any of your previous responses about employment. *

Long answer text

Do existing programs or resources adequately address employment issues in your community? *

- Yes
- No
- Don't know

If no, what changes should be made to improve programs or services related to employment?

EDUCATION AND TRAINING *

	Not a problem	Slight problem	Serious problem	N/A
Getting a high sch...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting education ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting training to ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paying for higher e...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paying for childcar...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paying for transpo...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please use this space to elaborate on any of your previous responses about education/training. *

Long answer text

Do existing programs or resources adequately address education and training issues in your community? *

- Yes
- No
- Don't know

If no, what changes should be made to improve programs or services related to education and training?

Long answer text

HOUSING



Multiple choice grid ▾

Rows

Columns

- | Rows | | Columns | |
|--|---|---------------------------------------|---|
| 1. Finding safe, affordable housing | X | <input type="radio"/> Not a problem | X |
| 2. Cost of rent | X | <input type="radio"/> Slight problem | X |
| 3. Making a monthly mortgage payment | X | <input type="radio"/> Serious problem | X |
| 4. Cost of heating/cooling | X | <input type="radio"/> N/A | X |
| 5. Housing needs insulation or weatherizati... | X | <input type="radio"/> Add column | |
| 6. I cannot afford to buy a decent house | X | | |
| 7. Finding housing that allows pets | X | | |
| 8. Available rental houses/units in my com... | X | | |
| 9. Add row | | | |



Require a response in each row



I have been homeless sometime in the last two years. *

- Yes
- No

Please use this space to elaborate on any of your previous responses about housing. *

Long answer text

Do existing programs or resources adequately address housing issues in your community? *

- Yes
- No
- Don't know

If no, what changes should be made to improve programs or services related to housing issues?

Long answer text

HEALTH

Multiple choice grid

Rows		Columns	
1. Medical costs	X	<input type="radio"/> Not a problem	X
2. Dental costs	X	<input type="radio"/> Slight problem	X
3. Prescription costs	X	<input type="radio"/> Serious problem	X
4. Medical/dental insurance costs	X	<input type="radio"/> N/A	X
5. Finding a dentist who accepts MO Health...	X	<input type="radio"/> Add column	
6. Counseling/treatment for drug or alcohol...	X		
7. Professional diagnosis of mental health ...	X		
8. Counseling/treatment for mental illness	X		
9. Getting enough food for my household	X		
10. Getting information on preparing nutriti...	X		
11. Add row			

Require a response in each row

Please use this space to elaborate on any of your previous responses about health. *

Long answer text

Do existing programs or resources adequately address health issues in your community? *

- Yes
- No
- Don't know

If no, what changes should be made to improve programs or services related to health?

Long answer text

TRANSPORTATION *

	Not a problem	Slight problem	Serious problem	N/A
Obtaining reliable t...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of vehicle rep...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of vehicle ma...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Car is often not av...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Obtaining a valid d...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please use this space to elaborate on any of your previous responses about transportation. *

Long answer text


Do existing programs or services adequately address transportation issues? *

- Yes
- No
- Don't know




If no, what changes should be made to improve programs or services related to transportation?

Long answer text

⋮

FAMILY  **Multiple choice grid** ▾

Rows		Columns	
1. Affordable childcare	✕	<input type="radio"/> Not a problem	✕
2. Childcare for nights/weekends	✕	<input type="radio"/> Slight problem	✕
3. Childcare for when my child is sick	✕	<input type="radio"/> Serious problem	✕
4. Cost of childcare keeps me from working	✕	<input type="radio"/> N/A	✕
5. Guiding challenging behaviors for teenag...	✕	<input type="radio"/> Add column	
6. Handling challenging behaviors for a you...	✕		
7. There is use of force (kicking, pushing, hi...	✕		
8. Concern about children witnessing violen...	✕		
9. Ability to keep children in/attending school	✕		
10. Ability to assist children with school work	✕		
11. Add row			

  | Require a response in each row 

Please check any of the below services needed for you, or someone in your household: *

- Mental Health Services
- Affordable Healthcare
- Nutrition
- Employment
- Tutoring
- Youth Mentoring
- Childcare
- Housing Assistance
- Other...

Briefly explain why you are currently NOT receiving needed services. (Ex. do not qualify, not available near me, not sure how to access or apply, etc.)

Long answer text

Please use this space to elaborate on any of your previous responses about family. *

Long answer text

Do existing programs or resources adequately address family issues? *

- Yes
- No
- Don't know

If no, what changes should be made to improve programs or services?

FINANCIAL AND LEGAL MATTERS *

	Not a problem	Slight problem	Serious problem	N/A
Lack of savings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Having enough mo...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use check advanc...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Have enough mon...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Opening a checkin...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accessing a copy ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Getting affordable ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Do you experience high household debt in the following: *

- Legal Fees
- Credit Card(s)
- Student Loans
- Payday/Title Loans
- I do not experience high household debt
- Other...

Please use this space to elaborate on any of your previous responses about financial or legal matters. *

Long answer text

Do existing programs or resources adequately address these issues? *

- Yes
- No
- Don't know

If no, what changes should be made to improve programs or services related to financial or legal issues?

Long answer text

ENVIRONMENT/CLIMATE CONCERNS *

	Not a problem	Slight problem	Serious problem
The cost of household e...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Extreme heat in the sum...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Extreme cold in the wint...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Flooding from extreme r...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health impact from air p...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Are there any other environment/climate concerns you have for your community? *

Long answer text

HOUSEHOLD INFORMATION

The following section asks demographic questions and are required before submitting your responses.

In what county do you reside in Missouri? *

- Carroll
- Chariton
- Johnson
- Lafayette
- Pettis
- Ray
- Saline

What is your zip code? *

Short answer text

Select the option below that indicates your household size, then in the following question mark whether the dollar amount listed next to your household size is ABOVE or BELOW your household's actual annual income. *

- 1 person / \$18,225
- 2 / \$24,650
- 3 / \$31,075
- 4 / \$37,500
- 5 / \$43,925
- 6 / \$50,350
- 7 / \$56,775
- 8 / \$63,200
- More than 8 individuals live in my home*

In the above question, is the dollar amount listed for your household size above or below your household's annual income? *

- Above
- Below
- If more than 8 individuals live in your home, select this option and answer the following question.

*If you indicated more than 8 individuals live in your household, please use this space to tell us how many people live in your home, and your household's total annual income.

Short answer text

.....

What is your gender? *

- Male
- Female
- Transgender
- Non-Binary/Non-Conforming
- Prefer not to answer

What is your age range? *

- 18-23
- 24-44
- 45-54
- 55-69
- 70+

Household Race (check all that apply): *

- Asian/Pacific Islander
- Black
- Native/Indigenous
- White
- Multiracial/Bi-racial
- Other...

Is anyone in your household Hispanic or Latino? *

Yes

No

Please mark the answers that best describe your household (mark all that apply): *

Married couple with child/children

Married couple no children at home

Live with significant other and child/children

Live with significant other, no children at home

Single, living alone

Single parent with child/children

Separated/Divorced

Widow/Widower

Over 65 years

Over 65 years with child/children

Live with child/children age 0 to 5*

Other...

*How many children ages 0-5 live in your household? *

Short answer text

.....

Please indicate the employment situation in your household: *

	Full-time	Part-time	Unemployed	Retired	Unable to work	Self-employed	Other	N/A
Yourself	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adult #2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adult #3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adult #4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Are you currently receiving public assistance? *

- Yes
- No

Please mark the answer(s) that best describe your employment (mark all that apply) *

- Not Employed
- Food Service
- Hospitality
- Retail
- Construction
- Customer Service
- Education
- Health Care/Human Services
- Temp
- IT/Tech
- Manufacturing
- Entertainment
- Agriculture
- Other: _____

Please tell us what, if any, form of health insurance you have for people in your household: *

	Medicaid	Medicare	Employer provided	Parent's insurance	No insurance	Marketplace/Subsidized	N/A children under 18
Adults	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Children under 18	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Please choose the response that best describes your housing situation: *

- Owner
- Renter
- Living with others
- Living in shelter
- Homeless
- Other: _____

What is the highest grade or diploma/degree completed by adults (over 18) in your household? (Mark N/A if the additional adults listed don't apply to your household) *

	Degree + (Masters or Doctorate)	2 or 4 year degree or certification	Some college or tech training	High school/HiSet/GED	Less than high school	N/A
Yourself	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adult 2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adult 3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adult 4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Does your household have a child or adult with a (documented) disability? *

- Child
- Adult
- No one with a disability

If you marked a child with a disability, is the child 4 years or younger? *

- Yes
- No
- N/A

Please use this space to share anything else you think is important for us to know *
about the needs and strengths in your community.

Your answer

Submit

Page 1 of 1

Clear form

FOCUS GROUP QUESTIONS

Introduction

Housekeeping

Purpose of this focus group

Ground Rules: Mutual Respect, all opinions/viewpoints matter and are welcome today.

Our Mission: “To engage communities and coordinate resources to improve the lives of people experiencing poverty.”

- Does poverty affect your community? How?
- If you were trying to get a friend to move to _____, how would you describe your community to them?
- What is going really well in your community?
- What is not going well in your community?
- What should we do about it?
- What should we do first?

Domain Specific Questions:

Employment:

- What is going really well in terms of employment in your community?
- What is not going well?
- What should we do about it?
- What should we do first?

***ASK SAME QUESTIONS FOR EACH DOMAIN**

Education:

Financial Literacy:

Housing:

Health/Mental Health:

Civic Engagement:

What programs/services are available specifically for elderly and youth?

Community Assessment Phone Interview Script:

“Hello, this is _____ with Missouri Valley Community Action Agency. We are in the middle of conducting our 2023 Community Needs Assessment, and part of that process is completing phone interviews with past agency customers to gain insight to what the strengths and challenges are in our communities. Your name was given to me by our Community Outreach Specialist, and I wanted to see if you were available to answer a few questions to help us with our assessment?”

If they say no, ask if there is a better time this week to call. If they aren't interested or don't answer/call back, just document your attempt so we have that included in our assessment.

If they say yes, explain: *“Great, thank you! So how this will work is I will ask you a series of questions. The first few will be general about your community, and then I will ask the same questions specifically about employment, education, housing, health/mental health, and financial literacy. There are no right or wrong answers, we are seeking insight of your lived experience in your community. Are you ready to get started?”*

Begin asking the following questions for each domain, and take notes of their responses. *You may need to ask follow-up questions to better understand their responses.

1. What town and county do you currently reside in?
2. If you were trying to get a friend to move to _____(town), how would you describe your community to them?
3. In general, what do you think is going really well in _____(county)?
4. In general, what is *not* going so well in your community?
5. What do you think should be done to address these issues?
6. What should be addressed first?

EMPLOYMENT:

- In your opinion, what is going really well in terms of employment in your community? *(If they aren't sure, maybe ask if there are employment opportunities in various industries. Are individuals prepared for the workforce? Etc.)*
- What is not going well in terms of employment in your community?
- What should the community do about it?
- What should be done first?
- Do you know of any existing organizations or resources that help with employment-related needs?

EDUCATION:

- In your opinion, what is going really well in terms of education in your community? *(If they aren't sure, maybe ask what is going well in terms of the education system in said community. Are there educational opportunities for adults? Etc.)*
- What is not going well in terms of education in your community?
- What should the community do about it?
- What should be done first?

- Do you know of any existing organizations or resources that help with education-related needs?

HOUSING:

- In your opinion, what is going really well in terms of housing in your community?
- What is not going well in terms of housing in your community?
- What should the community do about it?
- What should be done first?
- Do you know of any existing organizations or resources that help with housing-related needs?

HEALTH & MENTAL HEALTH:

- In your opinion, what is going really well in terms of health and mental health in your community?
- What is not going well in terms of health and mental health in your community?
- What should the community do about it?
- What should be done first?
- Do you know of any existing organizations or resources that help with health-related needs?
- Do you know of any existing organizations or resources that help with mental health-related needs?

FINANCIAL LITERACY:

“Financial literacy is the knowledge and skillset that allows people to make smart decisions with their money.”

- In your opinion, do you believe financial literacy is a strength or need in _____(county)?
- What programs/services do you think are needed to improve financial literacy?

OTHER:

“Is there anything else you would like to share that will help us understand the strengths and needs of your community?” Thank them for their time and input.

RESULTS: Of the 26 individuals who left contact information, 3 completed the interview, 5 were not interested in completing, and 18 didn't answer or return our call.