



**OPERATION THRESHOLD**

# Operation Threshold

## 2019 Community Assessment



*Adopted by the Operation Threshold Board of Directors on July 18, 2019*

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## Introduction

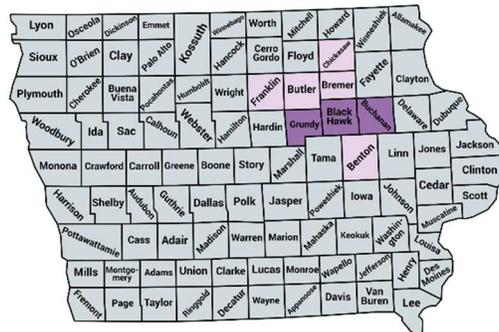
Operation Threshold completed this Community Assessment provide an examination of the individuals, families and living conditions existing within the community. The assessment used a variety of data including U.S. Census data, Community Action Partnership data, as well as data from the 2016 Client Needs Assessment, 2019 Customer Satisfaction survey, and the 2017 Community Stakeholder Needs Assessment.

Operation Threshold partnered with the Iowa Department of Human Rights – Division of Community Action Agencies (DCAA), the Iowa Community Action Association (ICAA) and Iowa’s 16 other Community Action Agencies to conduct both the client needs assessment, customer satisfaction survey and community stakeholder needs assessment. The purpose of the assessments was to collect information about the needs of community action agency clients and the community needs perceived by other community stakeholders.

The information gathered from all data sources and presented in this Community Assessment will be used for planning, developing and delivering agency programs, services, and activities to the low-income people that reside in our service area.

### a. Service Area

Operation Threshold’s core service area consist of Black Hawk, Buchanan, and Grundy Counties. The majority of services provided by the agency occurs within these three counties. There are some exceptions to this. The agency’s Special Supplemental Nutritional Program for Women, Infants, and Children (WIC), as well as WIC’s Breastfeeding Peer Counseling program, are also offered in Benton, Bremer, and Chickasaw counties. In addition, the agency’s home based parent education program, Partners for Healthy Families, also provides home visitation services to families in Bremer, Butler and Franklin counties.



The service area is mainly rural, with a population of 166,415. The largest city, and major employment center, is Waterloo, with many households in the area working within the Waterloo/Cedar Falls metropolitan center. In regards to race, the largest percentage of the population in the service area is White, however there is a significant minority population, with Black Hawk County having the largest percentage of Black/African-American persons in the State. The area has also experienced a large influx of Asian refugees from Burma in the past 5-7 years as well.

The median income is just over \$70,000, significantly lower than the median income for the State as a whole. Relatedly, in the service area there is a larger percentage of persons living in poverty (14.1%) and children living in poverty (15.8%) when compared to the State as a whole.

**Basic Demographic Data**

	<b>Service Area</b>	<b>State</b>
Total Population	166,415	3,118,102
Population by Age		
Aged 0-4	6.3%	6.3%
Aged 5-17	16.1%	17.0%
Aged 25-64	61.8%	60.6%
Aged 65+	15.8%	16.1%
Population by Race		
White	87.4%	90.6%
Black	7.2%	3.4%
Asian	1.7%	2.3%
Native American/Alaska Native	0.3%	0.4%
Native Hawaiian/Pacific Islander	0.2%	0.1%
Some Other Race	1.2%	1.2%
Multiple Races	2.0%	2.0%
Median Income	\$70,271.00	\$81,283.00
Percent Living in Poverty	14.1%	11.9%
Percent of Children Living in Poverty	15.8%	14.8%

*US Census Bureau, American Community Survey. 2013-17*

**b. Community Strengths**

Within Operation Threshold’s service area, providers engage in many strategic partnerships to provide support for the area’s low-income individuals and families. Operation Threshold many times leads partnership efforts in the agency’s service area. In addition, all of Operation Threshold’s program and community development activities feature collaboration. Our case management and home visitation programming focuses on a holistic approach to addressing families in crisis. Case managers/home visitors work to provide assistance and/or referrals intended to address multiple issues and help ensure families receive support/assistance focused on providing opportunities for enhanced self-sufficiency, with the goal of helping families avoid future crises. Wherever possible, our programming also utilizes research and/or evidence based curricula, ensuring our clients are receiving the best possible services. Support. In addition to our central office in Waterloo, our programming is also provided at two outreach offices located in Independence and Grundy Center. Agency services and capacity continue to grow in all service areas, with a strong base of resources in place from which to build capacity for reducing poverty.

### c. Summary of Major Unmet Needs

Major unmet needs have been divided into three categories: Customer Needs, Community Needs, and Customer Satisfaction. Major unmet customer needs focused on meeting basic needs, including housing, transportation and child care as well as the need for education and support for parents. Major unmet community needs focused on living wage jobs, child care and child literacy. Finally, major customer satisfaction needs focused on the need to improve front line customer service.

#### Approach

This Community Needs Assessment Executive Summary is the culmination of a comprehensive examination of the needs in our community. The Key Findings and community resources identified in the Executive Summary are drawn from the following sources, included in the appendix to this report.

Attachment A: Community Action Partnership Assessment Report

Attachment B: Iowa Community Action Agencies Community Stakeholders Report

Attachment C: Iowa Community Action Agencies Community Client Satisfaction Report

Attachment D: Unity Point/Allen Hospital Community Health Assessment

Attachment E: United Way 2018 ALICE Report for Iowa

#### Key Findings: Customer Needs

The Community Needs Assessment revealed several customer needs. Customer needs include the needs of individuals, families and children living in poverty within the service area.

##### 1. Customer Need #1: Families cannot meet their basic needs.

- a. **Conditions:** Individuals and families in the service area do not have enough income to meet their basic needs. This is evident when examining U.S. Census data, Operation Threshold's Client Needs Assessment and the United Way's ALICE report.
- b. **Causes:** The unemployment rate in the service area is slightly higher than that for the State as a whole. According to the U.S. Census, the 2017 unemployment rate for the service area was 5.3% (compared to 4.1% for the State). In addition, the 2017 unemployment rate for Black/African-Americans in the service area was 19.8%. Finally, according to the website Living Wage Calculator, the 2019 living wage for single parent with one child is \$23.32 per hour, yet according to Iowa Workforce Development, the average hourly wage in the service area is just \$18.00 per hour. Finally, 42% of persons completing the Client Needs Assessment stated that they were in need of permanent, full-time employment that would support a family and 46% stated they were in need of basic needs items such as personal care items, utility assistance, basic furniture, appliances, etc., and clothing/shoes.
- c. **Community Resources:** There are a variety of community agencies providers who are able to assist individuals and families meet their basic needs. Each county has a "county relief" office that is able to assist families with rent, utilities or other basic needs. In addition other community agencies such as Eastside Ministerial Alliance, Jesse Cosby Center, Cedar Valley Friends of the Family, etc. and local churches as able to provide limited assistance as well. Even so, the need outpaces the resources available.

##### 2. Customer Need #2: Families need reliable and affordable transportation.

- a. **Conditions:** Individuals and families in the service area do not have access to reliable and/or affordable transportation. U.S. Census data and the 2016 Client Needs

Assessment both noted that access to transportation remains a significant need for families, mainly finding the funds necessary to purchase a car or pay for car repairs.

- b. **Causes:** According to the U.S. Census, 89.9% of workers in the service area use cars/trucks as their means of getting to work. In addition, the average commute time for persons in the service area is approximately 20 minutes. In addition, as much of the service area is rural, reliable transportation is necessary not just for employment, but for all aspects of life, including accessing food, medical care, childcare, etc. The Unity Point/Allen Hospital Community Health Assessment lists transportation among their “Top 10 Community Social Factors” impacting community health, noting, “public transportation offers limited options, but rural communities have no services, and even urban centers like Waterloo and Cedar Falls offer public transportation only on weekdays”.
- c. **Community Resources:** There are limited resources in the service area for individuals and families in need of assistance with transportation needs. There currently are no car dealerships and/or car maintenance businesses with programs to assist with the purchase or maintenance of a vehicle. In addition, there are very few community programs able to provide a bus pass to those in need. Operation Threshold has one program that can provide this assistance, the Pocket Change program, which was developed to specifically assist with employment/education related issues needs such as car repairs and bus passes. Even so, funding is limited and the needs are much greater than the funding available. With Pocket Change funds were used to assist a client who was in need of car insurance in order to obtain employment. The job she was applying for required her to have car insurance and, due to her financial situation, she had been unable to afford it. Pocket Change was able to assist her with obtaining car insurance and she was able to get the job she was seeking. Once she was employed, she was financially able to maintain her car insurance payments.

### 3. Customer Need #3: Families need safe, decent, affordable housing.

- a. **Conditions:** As identified in both U.S. Census and Client Needs Assessment data, affordable housing remains a significant need for our clients and many remain interested in increasing home energy efficiency and purchasing their own homes.
- b. **Causes:** A full 46% of clients completing the Client Needs Assessment stated that they were in need of help finding affordable housing that fit their family’s needs. In addition, 31% stated they need help with rent payments and 21% stated they need help with rental deposits. In addition, according to the US Census, among households earning less than \$20,000 a year, 79% are paying over 30% of their income toward housing expenses and 63% are paying over 50% of their income toward housing expenses (30% is determined to be the point at which housing is not affordable). Among renters alone, 49% of all renters are paying over 30% of their income toward rent costs. Housing in the service area tends to be older and often in need up upgrades and/or repairs in order to be safe. According to the U.S. Census, 59% of the housing units in the service area are over 50 years old. Older housing tends to be more affordable to lower income families, and many live in older units in need of serious repairs.
- c. **Community Resources:** There are some resources available in the community to help alleviate housing costs for low-income individuals and families. For renters, Waterloo, Cedar Falls, and Evansdale have their own Housing Authorities that administer Section 8 housing programs, distributing vouchers to help eligible households pay their rent. Households in the remainder of the service area are eligible for the Section 8 program

operated by the Iowa Northland Regional Housing Authority. Each county has a small amount of funding to provide minimal rental assistance for households in crisis. Other crisis assistance funds, such as Embrace Iowa, can also be used to address crisis housing needs. Other local community agencies providing rental assistance include Eastside Ministerial Alliance, Jesse Cosby Center, Cedar Valley Friends of the Family (specifically for victims of domestic abuse and/or sexual assault), Community Housing Initiatives, and HACAP (specifically for veterans and their families). Operation Threshold also offers rental assistance through the Tenant Based Rental Assistance (TBRA) program. This program has two iterations, the first provides one-time assistance to help individuals and families become housed, paying the full security deposit and 70% of the first month's rent. The second iteration of the TBRA program is a more long-term program, paying rent for eligible households for up to 24 months as the household works toward become self-sufficient. Finally, for homeowners the City of Waterloo offers a single-family housing rehabilitation program and an emergency repair program to help low-income homeowners maintain their homes. At times the smaller cities in the service area also offer similar programming by applying to the Iowa Economic Development Authority. The Iowa Northland Regional Housing Council also offers an emergency repair program for homeowner in the small towns and rural areas. Finally, Operation Threshold has received funding from the City of Waterloo and the Waterloo Housing Trust Fund to operate a Weatherization-Plus program. Through this program repairs of up to \$10,000 can be made to homes to make them eligible for Weatherization services. For example, a household may meet the income requirements for the Weatherization program, however if the house has a leaking roof, the program will not be able to assist the family. With Weatherization-Plus funds, the roof can be repaired, making the home eligible for Weatherization assistance.

**4. Customer Need #4: Families need access to quality parent education and support programming.**

- a. Conditions:** Low-income and at-risk families often face a number of barriers to becoming successful parents. Families need broad ranging family support programming that can provide parent education using a holistic framework that also helps identify and address family barriers to self-sufficiency.
- b. Causes:** There are many potential causes that may indicate the need for parent education and support. Two of these are poverty and lack of education, which are both isolating, and can put parents at risk of reinforcing poor parenting skills. According to the U.S. Census, the 2018 poverty rate for the service area was 14.1%, significantly higher than the rate for the state (11.8%). The poverty rate is even higher for Latino families (18.6%) and non-white families, specifically Black/African-American families (32.5%), Native American/Alaska Native families (19.4%), Native Hawaiian/ Pacific Islander families (49.2%), and Multiple Race families (24.7%). Lack of education can also indicate a need for parent education and support. In the service area 8.3% of adults had no high school diploma, compared to 8.1% for the state as a whole. Again, this was significantly higher for Latino adults (30.6%) and non-white families, specifically Black/African-American families (19.8%), Native American/Alaska Native families (17.6%), Asian families (21.2%), Native Hawaiian/Pacific Islander families (38.6%), and Other Race families (42.1%) and Multiple Race families (12.7%). Another indicator of need is Low Birth Weight (LBW) rate. In 2018 the LBW rate for Operation Threshold's service area was 6.6%, just slightly higher than the rate for the state as a whole (6.5%).

Unfortunately, the LBW rate for Non-Hispanic Black/African-American mothers in the service is significantly higher (14.9%). Finally, of those completing the Client Needs Assessment, 55% of stated they were in need of parent and family support with “learning how to discipline my children more effectively”, “learning how to help my children cope with stress, depression, or emotional issues” (45.3%) and “learning how to set goals and plan for my family” (48.4%). In addition, 34% stated they needed help dealing with stress, depression, or anxiety.

- c. **Community Resources:** Operation Threshold provides a number of programs aimed at addressing parenting needs, including four home visitation programs, a group parent education program and a 24/7 Dad’s program. The home visitation programs include Parents As Teachers (Black Hawk County), HOPES-Healthy Families (Buchanan County), Decat Parent Education (Buchanan County), and Partners for Healthy Families (Bremer, Butler, Franklin and Grundy counties). The Nest program serves as the group parent education program, offering parent education classes in Black Hawk, Buchanan, Grundy and Benton counties. In addition, the 24/7 Dad’s program is offered in Benton County only. There are also a number of programs offered by other community agencies attempting to address barriers faced by low-income, at-risk families. These include Early Head Start, Head Start, HOPES, PASS (a YWCA program), and Young Parents Together.

**5. Customer Need #5: Families need quality, affordable child care.**

- a. **Conditions:** Families struggle to find quality, affordable child care for their children. Not only is there a need for additional child care centers, there is a need make child care more affordable for families.
- b. **Causes:** According to the Unity Point/Allen Hospital there are 10,440 children under the age of five in the Operation Threshold service area and there are 67 child care centers (not including home-care settings with five or fewer children). This means there is, on average, one child care center for every 155 children. In addition, according to Business Broker Network, in 2018 the average monthly child care costs in Iowa for families with two young children was \$1,333, averaging 19% of a family’s income. The U.S. Department of Health and Human Services considers child care affordable if it makes up no more than 10% of a family’s income. Finally, when surveyed, 34% of Operation Threshold clients stated that they needed help finding affordable child care and 31% stated they needed help with child care costs.
- c. **Community Resources:** There are few resources available in the community to help alleviate child care costs for low-income individuals and families. The Iowa Department of Human Services offers a program to help very low-income families pay for child care when it is needed for parents to work or attend school. In addition, the Iowa Department of Education uses Shared Visions funding to provide preschool scholarships for qualified children, which may defray some of the costs for care for older children. Finally, preschool scholarships are also available through some local funding agencies. Finally, families with income below the Federal Poverty Level may qualify for Early Head Start or Head Start center-based services, which provides child care for eligible families.

**Key Findings: Community Needs:** The Community Needs Assessment also revealed community needs. Community needs are needs that have an impact on an entire community.

**1. Community Need #1: Community lacks living wage jobs.**

- a. **Conditions:** According to the website Living Wage Calculator, the 2019 living wage for single parent with one child is \$23.32 per hour, yet according to Iowa Workforce Development, the average hourly wage in the service area is just \$18.00 per hour. Finally, 42% of persons completing the Client Needs Assessment stated that they were in need of permanent, full-time employment that would support a family.
- b. **Causes:** Throughout the early and mid-20<sup>th</sup> century residents of Waterloo and its surrounding counties relied mainly on agriculture and manufacturing for wages. Beginning in the 1980's manufacturing began being shipped overseas to cheaper labor markets. This resulted in the closing of many large and small manufacturing businesses. This resulted in not only the loss of those jobs, but also the loss of jobs in related businesses. In addition, improvements made in agriculture resulted in record crop production. At the same time crop exports fell. Many small farmers were deeply in debt and banks foreclosed, forcing many small farmers out of business. During the 1990's and 2000's the economy has struggled to rebound, but many of the jobs created have been in the service industry, most of which do not offer employees a living wage. Finally, the Client Needs Assessment found that 79% of households have experienced no change in income or a decrease in income in the past 12 months.
- c. **Community Resources:** Iowa Workforce Development provides many employment services for residents in the area. The University of Northern Iowa and Hawkeye Community College also provide employment related services for their graduates. In addition, Hawkeye Community College and the University of Northern Iowa's Center for Urban Education offer job training classes to assist those who may be unemployed after a business closing. In addition, economic development activities enacted by Grow Cedar Valley and the cities of Waterloo and Cedar Falls have attracted a number of businesses to the area and they continue to work toward future business expansion and/or development.

**2. Community Need #2: Community lacks quality, affordable child care options for families.**

- a. **Conditions:** Operation Threshold's service area lacks quality and affordable child care options.
- b. **Causes:** According to the Unity Point/Allen Hospital there are 10,440 children under the age of five in the Operation Threshold service area and there are 67 child care centers (not including home-care settings with five or fewer children). This means there is, on average, one child care center for every 155 children. In addition, the average weekly child care center rate across Iowa for infants is \$200. Average weekly fees for toddlers from 2 to 3 are \$175. Average weekly fees for children 3 to 4 are \$165. While child care is a large expense for many families, child care workers themselves are often underpaid. Child care centers are caught in a tight position. They need to keep costs low enough that they can keep their centers full, but they also need to attract skilled employees and provide continued training and education for those employees. This makes it hard for child care centers to make a profit and, as a result, hard to encourage new centers to open.
- c. **Community Resources:** Child Care Resource & Referral (CCR&R) is an important community actor in the area of child care. CCR&R provides training for both in-home

and center based child care providers and can serve as a source of knowledge and support for those interested in opening a new child care center. Tri-County Child and Family Development Council provides child care through its Early Head Start and Head Start programs and may increase their slots if an opportunity for expansion occurs. In addition, the Black Hawk County Empowerment agency, Cedar Valley's Promise, has an early childhood task team that meets monthly and includes representatives from area child care centers and child/family service providers. This task team works together to ensure community child care resources are spent in a responsible fashion.

3. **Community Need #3: High school graduation rates, especially for the City of Waterloo, are a problem for the community.**
  - a. **Conditions:** Too many Waterloo children are not completing high school.
  - b. **Causes:** Dropping out of high school can carry serious ramifications that can impact the remainder of a child's life. Dropouts tend to earn less than high school graduates, are more likely to be incarcerated, and have a shorter life expectancy. Research has shown that grade level reading is an important indicator for successfully graduating high school. Counties in the area with the highest 4<sup>th</sup> grade reading proficiency rates also have the highest graduation rates. The 4<sup>th</sup> grade reading proficiency rates for Waterloo students are significantly lower than those of the surrounding area.
  - c. **Community Resources:** The community has been working to increase resources available to address this need. The collaborative, Cedar Valley Readers, offers summer learning academies designed specifically for K-3 students in need of additional reading help and works with other community organizations and programs to promote early childhood literacy. The Black Hawk County Health Department also offers a 1<sup>st</sup> Five program that works with area pediatrician's offices to help identify resources and make referrals for parents whose children have been diagnosed with possible developmental or cognitive delays.

**Key Findings: Customer Satisfaction:** As part of the Community Needs Assessment we also collected and analyzed customer satisfaction data.

### 1. Overview of Customer Satisfaction

Overall, based on a variety of survey methods, clients and community stakeholders report being very satisfied with our agency and customer service. In the 2016 Client Needs Assessment, 95% of customers reported they were helped in a timely manner, they were treated with respect, they received the information/services they needed, and staff were friendly and helpful. Among the program surveys distributed through WIC, HOPES-Healthy Families, Parents As Teachers, and Partners for Healthy Families, 83% of customers were very satisfied with the services they received and 92% would recommend the program to a friend.

### 2. Key Findings and Areas for Improvement

- a. A small number of customers applying for assistance at the Central Office site stated that staff was not very friendly.
- b. HOPES-Healthy Families customers in Buchanan County noted the need for more group class topics focusing on special needs children.
- c. WIC customers noted that sometimes they have trouble finding WIC approved foods at their grocery store.