

2022

# 2022 Community Needs Assessment



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# INTRODUCTION

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North Iowa Community Action Organization (NICA) is a non-profit organization incorporated in 1965 and created as part of the Economic Opportunity Act. NICA is one of sixteen Community Action agencies in Iowa, and part of the national network of Community Action Organizations working to improve communities, reduce poverty, and assist low-income individuals.

Our agency is governed by a Board of Directors which is made up of a tripartite board in which one-third of the members are democratically selected representative of low-income individuals and families who reside in the geographic area being served by the agency, one-third are elected officials representing the public sector, and one-third are individuals representing the private sector, throughout the nine-county service area.

The mission of North Iowa Community Action Organization is to provide quality services that empower people in need to achieve and sustain economic stability through collaborative efforts. North Iowa Community Action Organization covers a nine-county service area in north central Iowa. The counties include Butler, Cerro Gordo, Floyd, Franklin, Hancock, Kossuth, Mitchell, Winnebago, and Worth.

## ***The Promise of Community Action***

*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.*

## **Vision and Values:**

- People in need will become self-sufficient and improve their quality of life
- The conditions in which people live will be improved creating the desire for individuals to contribute to their community
- State, local, and community partnerships enhance services to individuals and families
- We treat everyone fairly and with dignity by acknowledging the causes and conditions of poverty

## PROGRAMS AND SERVICES

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To reduce poverty in our communities, NICA O works to better focus available local, state, private, and federal resources to assist low-income individuals and families through a wide range of programs and services. NICA O's services are broken down into four categories Individual and Family Support, Home and Energy, Health and Nutrition, and Early Childhood Education.



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**Individual & Family  
Support**



**Home and  
Energy**



**Early Childhood  
Education**



**Health and  
Nutrition**

## COMMUNITY PROFILE

NICAO's service area covers approximately 5,062 square miles, this is roughly 9% of the total land area of the state of Iowa. The largest county is Kossuth which is 974 square miles, and the smallest counties are Winnebago and Worth at 402 square miles. All nine counties are considered rural, with Cerro Gordo County being the most densely populated county with 76 people per square mile. Although the population in Iowa has steadily increased during the four-year trend (2017-2020), NICAO's service area has seen an overall decrease in population from 139,033 in 2017 to 137,417 in 2020 according to the US Census. Two of the nine counties, Winnebago, and Cerro Gordo have seen some fluctuation in their population during the same four-year trend. Winnebago had two years (2018 and 2020) with population increases, while Cerro Gordo saw an increase in population in 2020.



According to the 2020 US Census Data, the chart below shows population trends for NICAO's service area from 2017 to 2020.

NICAO Service Area Population by County					
Geographic Area	2017	2018	2019	2020	Four-Year Trend
Butler County	14,822	14,735	14,628	14,334	Decreasing
Cerro Gordo County	43,134	42,984	42,834	43,127	Fluctuating
Floyd County	15,904	15,858	15,786	15,627	Decreasing
Franklin County	10,326	10,245	10,162	10,019	Decreasing
Hancock County	10,971	10,888	10,802	10,795	Decreasing
Kossuth County	15,166	15,075	14,978	14,828	Decreasing
Mitchell County	10,663	10,631	10,608	10,565	Decreasing
Winnebago County	10,545	10,571	10,534	10,679	Fluctuating
Worth County	7,502	7,489	7,445	7,443	Decreasing
NICAO Service Area	139,033	138,476	137,777	137,417	Decreasing
Iowa	3,118,102	3,132,499	3,139,508	3,190,369	Increasing

[www.data.census.gov](http://www.data.census.gov)

## Working Population

Community Action Agencies have access to a nationwide partnership data hub that provides a large amount of data broken down by state and county. According to the partnership’s data hub, in 2019 of the 68,792 workers in our service area 79.9% of them drove to work alone while 8.1% carpooled; 4% walked or rode bicycles, while 1.1% used some taxis, and 0.4% used public



transportation. The other 6.5% worked from home.

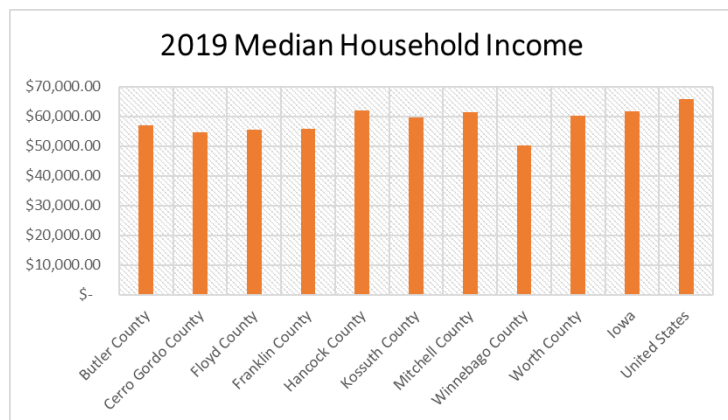
With the rural area in north central Iowa, individuals that commute to work often drive across county lines into other communities. According to the 2019 partnership’s data hub, workers aged 16 and up traveled anywhere from less than 10 minutes to more than an hour to get to work each

day. The following chart shows which counties had the lowest and highest percentage of population commuting for each travel time, along with the overall percentage for our service area. The following chart shows the percentage of population by length of travel time to work.

	Less than 10 minutes	10-30 minutes	30-60 minutes	More than 60 minutes
Lowest Percentage	Worth County 18.48%	Winnebago County 38.16%	Cerro Gordo County 10.15%	Kossuth County 1.63%
Highest Percentage	Winnebago County 42.68%	Cerro Gordo County 55.64%	Butler County 29.17%	Mitchell County 6.11%
Report Area Percentage	31.54%	48.38%	16.69%	3.38%

The median household income for 2019 in the state of Iowa was \$61,807/year. Of the nine-counties served by NICA, Hancock County was the only county with a median income higher than the state. The county with the lowest median income was Winnebago County.

Geographic Area	2019 Median Household Income
Butler County	\$ 57,080.00
Cerro Gordo County	\$ 54,589.00
Floyd County	\$ 55,369.00
Franklin County	\$ 55,847.00
Hancock County	\$ 62,030.00
Kossuth County	\$ 59,568.00
Mitchell County	\$ 61,247.00
Winnebago County	\$ 50,258.00
Worth County	\$ 60,139.00
Iowa	\$ 61,807.00
United States	\$ 65,712.00



Community Partnership Data Hub, 2019

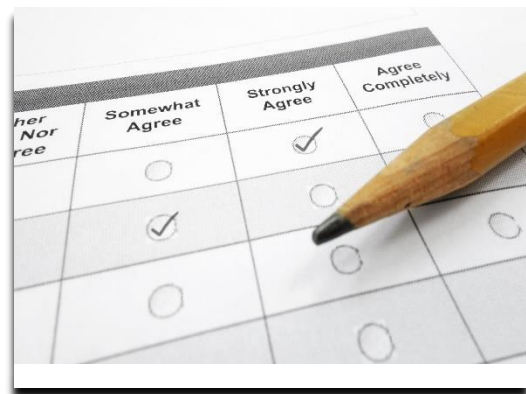
# COMMUNITY NEEDS ASSESSMENT

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The purpose of the community needs assessment is to provide accurate information that represents the communities served by North Iowa Community Action Organization. The report will identify needs within the communities, determine why they exist, and share the importance of addressing these needs.

NICAO’s approach to developing the community needs assessment began with collecting both qualitative and quantitative data. The data used for the 2022 Community Needs Assessment included:

- 2019 Client Needs Assessment
- 2021 Head Start Community Needs Assessment
- January 2022 Client Satisfaction Survey
- January 2022 Community Partner Survey
- January 2022 Stakeholder Survey

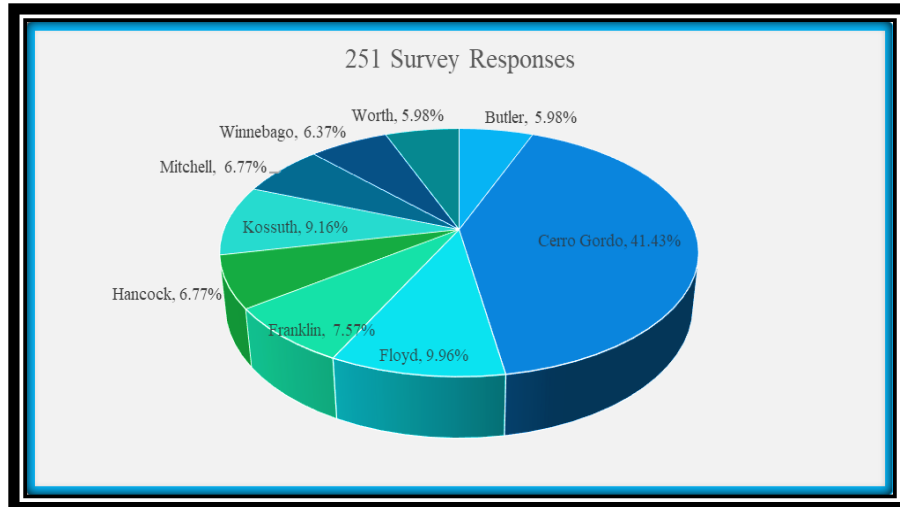


Information was collected from faith based organizations, private sector, public sector, and educational institutions. Upon completion of the data collection, the information was reviewed and summarized to address key findings on the causes and conditions of poverty.

NICAO’s Community Needs Assessment will be used to help guide conversations with other community organizations and showing how the needs identified impact the larger community. The data will also help NICAO with strategic planning, priority setting, program outcomes, and program improvements.

## Client Needs

In 2019, a Client Needs Assessment Survey was sent out to all clients receiving services through NICAO programs to gather information on client demographics, needs, and satisfaction of services being received. Of the 251 survey responses, a majority came from Cerro Gordo County with 41.43% followed by Floyd County with 9.96%. The following chart shows the percentage of surveys we received by county.



Other household characteristics identified in the survey were:

- 92.5% of respondents were women
- 69.8% of households had at least one member receiving Medicaid (Title XIX)
- 14.9% had household members over the age of 55
- 7.87% had a household member with a physical disability
- 27.17% had a household member with mental health issues
- 58.66% of households had children under the age of three
- 33.86% of households had children between the ages of 3-5 years old
- 27.56% of households had children between the ages of 6-11 years old
- 16.14% of households had children between the ages of 12-17 years old

### **Conditions of Poverty – Key Findings: Client Needs**

The 2019 Client Needs Assessment Survey gathered information from clients about their needs in ten different categories. The following chart highlights the highest needs identified in the areas of employment, education, financial, child care/child development, legal issues, housing, food and nutrition, health, transportation, and Parenting/family supports. Although other needs were identified in each category, these were the most significant needs in each area.



<b>Employment Needs</b>	<b>Education Needs</b>
Finding a better paying job	Obtaining a two or four year degree
Knowing what jobs are available	Obtaining a technical, vocational, or trade skill certificate
Getting skills training for the job that I want	Obtaining a high school diploma, GED/HSED, HISET
<b>Financial Needs</b>	<b>Child Care &amp; Child Development Needs</b>
Budgeting and money management	Finding affordable childcare
Solving problems with credit card or loan company	Finding childcare in a convenient location
Solving problem with utility company	Finding quality childcare
<b>Legal Needs</b>	<b>Housing Needs</b>
Child Support	Making necessary home or property repairs
Immigration	Obtaining a loan to purchase a house
Bankruptcy/Debt Collection	Making my home more energy efficient
Name Change	Finding safe & affordable housing that fits household needs
<b>Food &amp; Nutrition Needs</b>	<b>Health Needs</b>
Having enough food at home	Getting affordable health insurance
Learning how to stretch my food dollars	Finding a dentist that accepts Medicaid (Title XIX)
Learning how to shop and cook for healthy eating	Getting affordable dental insurance
Getting food from pantries, meal sites, or food shelves	Dealing with stress, depression, or anxiety
<b>Transportation Needs</b>	<b>Parenting &amp; Family Support Needs</b>
Getting a dependable vehicle	Learning how to set goals and plan for my household
Repairing our household's vehicle	Learning how to help the children/youth in my household
Getting a driver's license	cope with stress, depression, or emotional issues

In addition, clients were asked which basic needs their household could use help with, what issues they were unable to get help with in the past twelve months (2018-2019), and what were the most important household needs they wanted resolved. The first chart shows the basic needs clients identified needing help with, clients could choose multiple areas from the list provided. The top need was furniture, appliances, and/or housewares followed by personal care items.

<b>Which basic needs could your household use help with?</b>	
Getting basic furniture, appliances, or housewares	66.63%
Getting personal care items such as soap, diapers, toilet paper, etc.	24.18%
Doing yard work or snow removal	18.30%
Getting clothes or shoes	15.69%
Doing housework	6.54%

The top five items that households were not able to get help with between 2018-2019 were child care assistance, food assistance, health care assistance, transportation, heating assistance, and assistance with getting furniture or appliances. The chart below shows the complete list of items households were not able to get help with.

In the past 12 months, what issues were you or your household not able to get help with? (2018-2019)	
Child Care Assistance	15%
Food Assistance	15%
Health Care Assistance	15%
Transportation	9%
Heating Assistance	9%
Assistance with getting appliances/furniture	8%
Dental Care Assistance	6%
House Repairs	6%
Assistance with housing to include down payment	6%
Employment Assistance	3%
Yard work	2%
Counseling	2%
Assistance with paying for school	2%
Child Support Assistance	2%
House weatherized	2%

Twenty-Five percent of clients identified the most important thing they wanted resolved was assistance with house repairs, followed by 13% wanting assistance with purchasing furniture and appliances, and 10% wanting assistance with food.

What are the most important household needs you want resolved?	
Assistance with House Repairs	25%
Assistance with Purchasing Appliances and Furniture	13%
Food Assistance	10%
Assistance with Transportation	9%
Assistance with Paying Bills	8%
Assistance with Rent or New Home Purchase	6%
Child Care	6%
Parent Education	5%
Assistance with Employment	4%
Assistance with Budgeting or Banking	4%
Assistance with Insurance	4%
Assistance with Snow Removal	2%



### Client Needs – Causes of Poverty

One major reason individuals and families find themselves in poverty is due to the inability to find living wage employment. Some of this could be because individuals do not hold a required level of education or specific training necessary to hold such positions; however, not earning a living wage causes additional burdens and stressors. Other reasons identified include increased cost of living to include higher costs for childcare, healthcare, food, transportation, and housing. Many clients of North Iowa Community Action Organization were facing these issues and

concerns at the time of the survey in 2019, now that we are seeing high inflation rates on goods and services it is even more of an issue in 2022. Many individuals and families are facing new and different challenges after two years in a national health emergency, the Coronavirus pandemic caused many businesses and schools to shut down during 2020, people began working from home, or became unemployed for the first time. As the workforce tries to reopen and bring in employees, many businesses are raising their starting to pay around \$15/hour, this increased pay is well above Iowa’s minimum wage of \$7.25/hour, however, it still does not qualify as a living wage in Iowa unless you are a single adult with no children or a household with two working adults and no children. The following chart from, *Iowa’s Living Wage Calculator* website, shows the hourly rate an individual must earn to support their family in 2019 (living wage) compared to the hourly rate for individuals in poverty, and the minimum wage. Rates are based on an individual working full-time (2,080 hours/year). In the section for 2 working adults, that is the hourly rate each adult must earn.

	1 Adult			2 Adults (1 working)			2 Adults (both working)		
	No Children	1 Child	2 Children	No Children	1 Child	2 Children	No Children	1 Child	2 Children
<b>Living Wage</b>	\$ 13.62	\$ 29.18	\$ 36.96	\$ 23.13	\$ 27.52	\$ 31.31	\$ 11.57	\$ 16.04	\$ 20.48
<b>Poverty Wage</b>	\$ 6.13	\$ 8.29	\$ 10.44	\$ 8.29	\$ 10.44	\$ 12.60	\$ 4.14	\$ 5.22	\$ 6.30
<b>Minimum Wage</b>	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25

Individuals and families struggle to find childcare due to shortages in staff and no openings for various age groups. The cost of childcare often becomes a burden for families, especially if they are not eligible for childcare assistance forcing parents to make difficult decisions whether or not to continue working, pick up another part-time position that pays minimum wage or just above, or to find other employment. Those eligible for childcare assistance (CCA) are often not able to accept any promotions or pay increases from their employers for fear of losing their CCA benefits.

According to Investopedia, the federal poverty level (FPL), or the "poverty line", is an economic measure used to decide whether the income level of an individual or family qualifies them for certain federal benefits and programs. The [Department of Health and Human Services](#) (HHS)

updates its poverty guidelines, illustrating the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities, once a year, adjusted for inflation (<https://www.investopedia.com/terms/f/fpl.asp>). The poverty levels are the same across the United States (except Hawaii and Alaska), although the levels are adjusted each year, the formula used to calculate poverty has not changed for decades. This has many experts looking for ways to improve the outdated way poverty levels are determined to account for relevant expenses and basic needs today that were not considered when first being determined.

### **Conditions of Poverty – Key Findings: Community Needs**

North Iowa Community Action Organization conducted a Community Partner Survey and Stakeholder Survey in January 2022. The Community Partner Surveys were sent out to school districts in our nine-county service area, Community Colleges, local religious groups, along with Private and Public Sector groups. Of the 250 Community Partner surveys that were sent out, we received 41 responses. The Stakeholder survey was sent by email to all NICAIO Governing Board Members and NICAIO Head Start Policy Council Members, we had 19 responses from the combined 39 members.

The surveys gathered information based on the community the respondent represents and/or lives in specifically addressing items such as employment, housing, health, childcare, safety, and community input on the causes of poverty.

The results of the 2022 surveys showed:

- Unemployment is an issue
- Insufficient number of safe and affordable housing units
- Insufficient number of safe and affordable housing units for low-income families
- Insufficient number of shelters or shelter beds
- Abandoned or Neglected houses and building are an issue
- Insufficient number of affordable childcare options (in-home or center-based)
- Insufficient number of medical providers that accept Medicaid (doctors, dentists, and Mental Health professionals)
- Non-violent crimes (theft, larceny, drugs) are an issue
- Insufficient number of accessible and affordable Behavioral and Mental Health professionals to support the increased mental health concerns

Community Partners and Stakeholders were also asked what they felt were the greatest challenges low-income individuals and families were facing in their community, again safe and affordable housing was identified as the top challenge with 17 out of 60 individuals naming this a challenge. Employment, childcare, and transportation were all tied with 8 out of 60 individuals selecting it as a challenge low-income people are facing.

What do you think is the greatest challenge low-income people are currently facing in your community?	60 total
Safe and affordable Housing	17
Employment that offers benefits, balancing multiple positions, employment that meets needs	8
Childcare (quality, affordable, available)	8
Commuting to work, cost of transportation, Reliable transportation, cost of gas	8
Cost of living, inflation, being able to pay bills, Making ends meet	7
Wages, Jobs paying under \$15/hour, not paying living wages	7
Food insecurities, cost of groceries, unable to afford food for all family members	7
Trying to stay afloat, trying to save money, stress, fear of losing benefits, cycle of poverty	7
Unsure	7
Desire to work, Laziness, Work ethic	6
Mental Health (receiving right care and stress can lead to MH issues), Addictions (stress can cause), other personal issues	5
Community Stigma of poverty, trying to get past the stigma	2
Untrained, unskilled to get a better job	2
Landlords doing background checks	1

One response on the Community Partner Survey reads,

*“When you can’t make ends meet, priorities are shifted from healthy living and education to food and housing. Often the stress of poverty can lead to substance use and mental health issues.”*

### **Community Needs – Causes of Poverty**

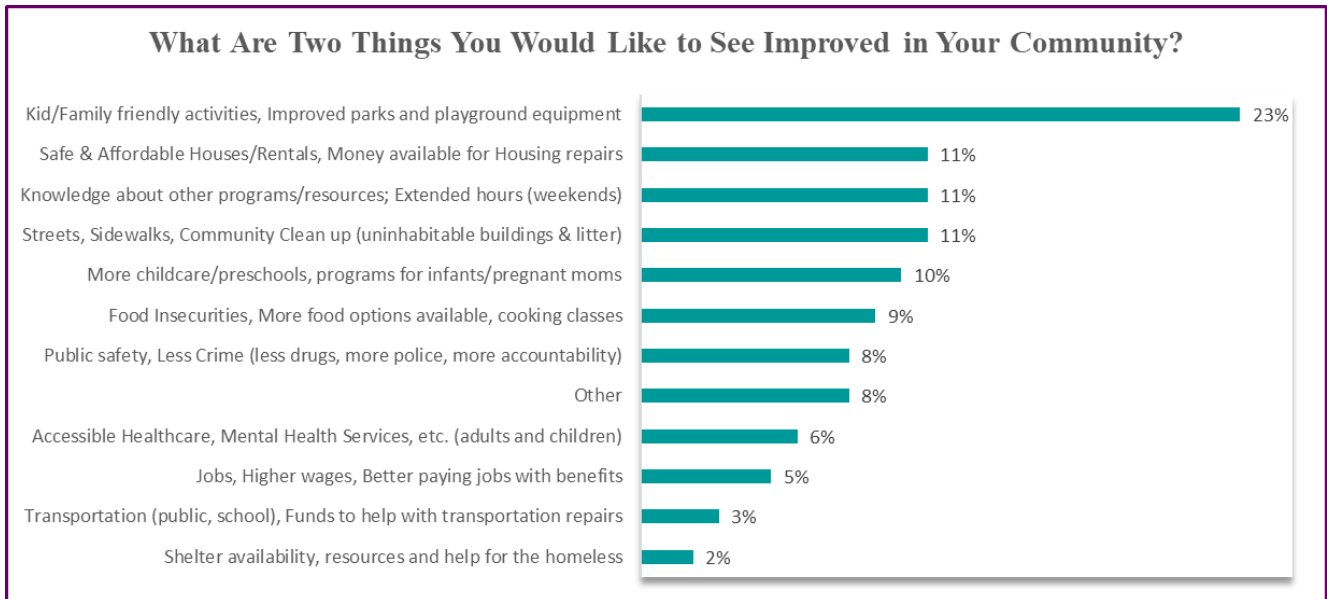
When asked what was believed to be the two major causes of poverty in their communities, the most common response was low wages or too many jobs with wages below \$15/hour (28%), followed by the cost of living (utilities, housing, healthcare, etc.) and inflation (20%). The following charts show the responses broken down by Stakeholders (Governing Board Members and Policy Council Members) and Community Partners along with how many individuals identified that as a major cause of poverty in their community. In addition to the listed items, we had 4 individuals say they do not know the causes of poverty in their community.

<b>What do you think are the two major causes for poverty in your community?</b>	
<b>STAKEHOLDERS</b>	<b>19 total</b>
Wages/Labor being paid an unfair wage compared to profits	5
Cost of Living/Inflation/Housing costs	5
People not wanting to work	4
Cost of commuting to and from work outside of community/transportation issues	3
Lack of jobs/Lack of local jobs	2
unemployment rates (high)	2
Shouldn't be an issue - endless job opportunities	2
Single or Low-Income Families having to work nights/weekends - finding child care is difficult	1
Lack of resources (medical facilities, groceries, etc.) in communities	1
Excessive Government Aid/System Abuse	1
Lack of employment options for undocumented people	1
Employers not hiring due to lack of experience/training/background	1
Daycare is too expensive. You get a job, but can't afford daycare. Get daycare and a job, but can't afford to pay for your house or other bills.	1
Drug use	1
Not really feeling it is a major issue	1

<b>What do you think are the two major causes for poverty in your community?</b>	
<b>COMMUNITY PARTNERS</b>	<b>41 total</b>
Low wages/Not enough jobs paying over \$15/Livable wage versus Minimum wage	12
Drugs/Addiction/Poor Choices	10
Cost of Living/Inflation, affordable basic needs (housing, utilities, healthcare, transportation)	7
Not wanting to work/too easy not to work/no incentive to work	7
Cyclical Poverty, Generational Poverty	6
Not enough full time jobs or jobs that offer benefits	6
Undereducated, Lack of skills to get a better job	3
Cost of Childcare, Childcare Availability (all shifts)	2
Lack of transportation/Cost to commute	2
Unaware of resources that can assist	2
Mental Health issues/Lack of Mental Health Services to support individuals to keep employment	2
Vicious Cycle - get an increase lose benefits, but increase not enough to cover assistance	2
Too many retail or lower paying jobs/restaurant	2
Income disparities (rich get richer, poor get poorer)	1
Racial and Economic inequities	1
Lack of good healthcare	1
Poor Parenting	1
Small rural communities - no assistance	1
Single Parent Homes	1
Early Childhood Education	1
Lack of accountability	1
Employment options for undocumented families - one person supporting large extended fam	1
Teen Pregnancy	1
Low income driving force	1
High rates of unemployment	1
Overwhelming Debts	1

When asked what people would like to see improved in their communities, the top five responses received from clients, stakeholders, and community partners were:

- Kid and Family Friendly Activities, Improved Parks and Playgrounds
- Safe, Affordable Houses/Rentals, Funding available to assist with home repairs
- Knowledge and marketing of programs and resources available; Extended/Flexible hours for working families (nights/weekends or virtual appointments)
- Street and Sidewalk repairs, Community-Wide Clean-up (to include uninhabitable homes and buildings and litter)
- More childcare programs (preferably centers), more preschool options, and programs for infants and pregnant mothers



Another question asked on the Community Partner and Stakeholder survey was what your community’s strengths for are addressing the needs of low-income families and children. According to survey results, North Central Iowa has several social service agencies and programs, including North Iowa Community Action Organization, that meet the needs of low-income families by providing them a variety resources and services. Other strengths of the communities include local churches, school districts, food pantries, Public Health offices, homeless shelters, the United Way program, and caring community members. A common suggestion was getting awareness about available programs out to individuals and communities so more people know about them and how to access them would be beneficial.

## POVERTY IN NORTH IOWA

As discussed earlier, Federal Poverty Levels are defined each year by the federal government and published in the Federal Register to calculate income qualifications for a variety of federally funded programs. According to the Community Action Partnership Data Hub, in 2019 there were 13,037 individuals in NICA’s service area living below the federal poverty guidelines. The following chart shows the number of individuals and percentage by age group living below 100% of the federal poverty guideline by county and service area compared to the state of Iowa and the United States. Areas highlighted in light yellow indicate where we had higher than the state percentage and areas in dark yellow indicate higher percentages than the United States.

2019 Population Living Below Poverty Level by County						
Geographic Area	All Ages		Ages 0-17		Ages 5-17	
	# in Poverty	% in Poverty	# in Poverty	% in Poverty	# in Poverty	% in Poverty
Butler County	1,492	10.50%	401	12.80%	246	10.10%
Cerro Gordo County	3,504	8.50%	1,094	12.70%	762	12.00%
Floyd County	1,802	11.70%	535	15.20%	370	14.50%
Franklin County	1,105	11.20%	395	17.10%	278	16.40%
Hancock County	94	9.00%	251	10.90%	176	10.30%
Kossuth County	1,506	10.30%	434	13.60%	306	13.00%
Mitchell County	961	9.30%	323	13.10%	226	12.20%
Winnebago County	1,011	10.20%	304	13.60%	207	12.30%
Worth County	711	9.80%	217	14.50%	153	14.10%
<b>Service Area</b>	13,037	9.46%	3,954	13.12%	2,724	12.11%
<b>Iowa</b>	337,156	11.00%	91,495	12.80%	60,772	11.70%
<b>United States</b>	39,490,096	12.16%	12,000,470	16.34%	8,258,906	15.39%

North Iowa Community Action Organization’s service area saw a 1.68% increase in the poverty rate from 2000 to 2019 compared to the national increase of 1% according to the U.S. Census. Franklin County saw the highest increase over that same period with a 3.5% increase, while Cerro Gordo County saw the smallest increase at 0.3%.

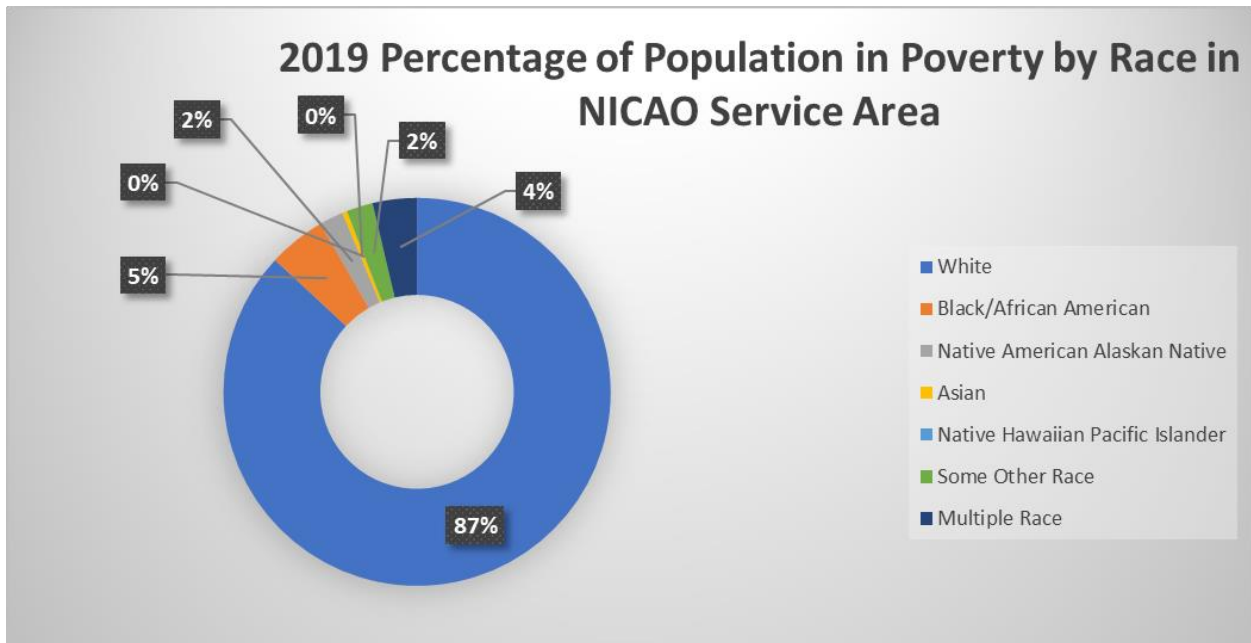


Although the percent of seniors (age 65 and up) living in poverty for NICA’s service area is lower than the national average of 9.3%, our percent of 7.2% is just higher than Iowa’s average of 7.1%.



### Poverty by Race

NICAO’s service area is predominantly non-Hispanic White, the next largest race in our service area is Black or African American, followed by individuals that identify with multiple races. In 2019, according to the Community Action Partnership Data Hub, NICAO’s service area’s percentage of population in poverty based on race alone was 87% white, 5% Black/African American, 4% Multiple Races, 2% Native American or Alaskan Native, 2% Other, and less than 1% for both Asian and Native Hawaiian or Pacific Islander.



### Poverty by Ethnicity

Poverty by ethnicity alone as reported in the 2019 Community Partnership Data Hub looks at the number and percentage of Hispanic or Latino individuals living in poverty compared to the number and percentage of individuals that are not Hispanic or Latino. In our service area there are 1,548 Hispanic or Latinos living in poverty, which comes out to 27.24%.

Counties in our service area with the highest number of Hispanic or Latino population in poverty are Cerro Gordo County and Franklin County.

Population of Poverty by Ethnicity 2019	Hispanic or Latino	Not Hispanic or Latino
Butler County	10	1,469
Cerro Gordo County	555	3,697
Floyd County	141	2,117
Franklin County	527	835
Hancock County	100	963
Kossuth County	127	1,475
Mitchell County	16	694
Winnebago County	53	831
Worth County	19	608

## Poverty by Gender



The percentage of females living in poverty is higher than the percentage of males not only in the NICAO service area, but also in the state of Iowa and throughout the United States. In the 2020 online article, *The Basic Facts About Women in Poverty*, it identifies key factors why there are higher rates of women, especially women of color, that are living at or below the federal poverty guidelines than their male counterparts. Key factors that lead to more women living in poverty include pay inequities, gender bias in the workplace, and single parent households. Two major issues women face that make the poverty gap even larger are the gender wage and gender wealth gaps:

- Gender Wage Gap – men earning more money per hour than women for same/similar jobs but also can influence the jobs women can hold and the number of hours they work
- Gender Wealth Gap – women earning less money than men have a harder time saving and often more likely to be denied a mortgage or be vulnerable to predatory lending. Women are also more likely to end up with higher loan debt which makes saving and building wealth more difficult (<https://www.americanprogress.org/article/basic-facts-women-poverty/>)

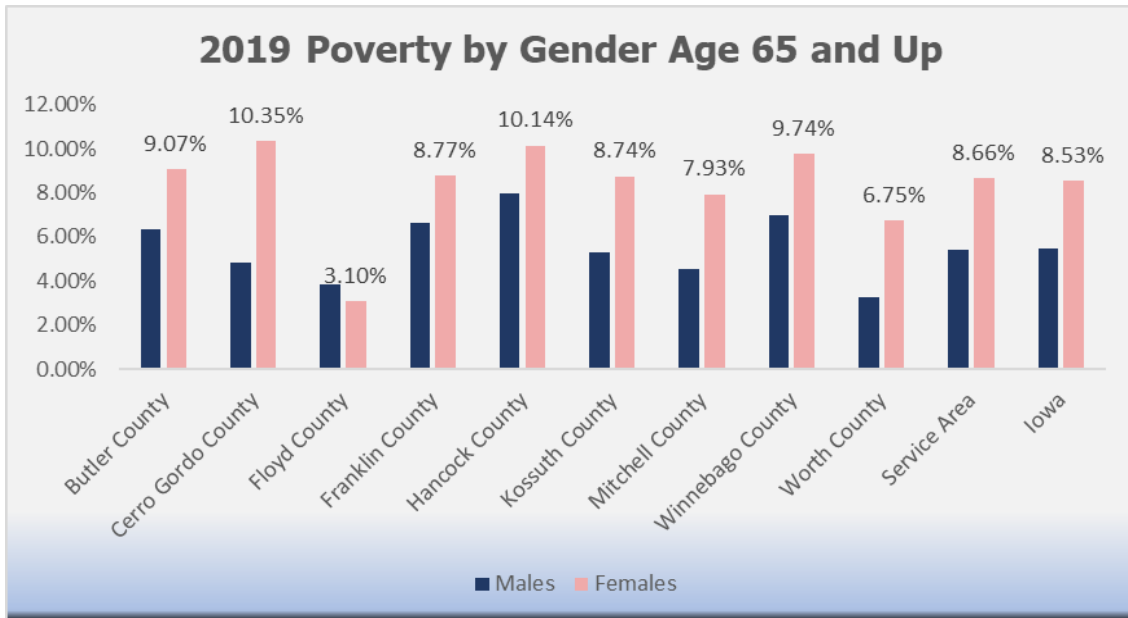
The 2019 Poverty by Gender data was pulled from the Community Action Partnership Data Hub, the most significant difference between males and females in poverty was in Floyd County where the number of females was nearly doubled the number of males living in poverty. This data looks at all individuals at 100% of the federal poverty guidelines.

2019 Population in Poverty by Gender				
Geographic Area	Males		Females	
	# in Poverty	% in Poverty	# in Poverty	% in Poverty
Butler County	727	10.15%	752	10.47%
Cerro Gordo County	1,641	8.01%	2,611	12.18%
Floyd County	764	9.93%	1,494	18.97%
Franklin County	671	13.40%	691	13.90%
Hancock County	458	8.52%	605	11.58%
Kossuth County	607	8.14%	995	13.68%
Mitchell County	305	5.94%	405	7.76%
Winnebago County	358	7.40%	526	10.76%
Worth County	298	8.10%	329	9.16%
<b>Service Area</b>	5,829	8.72%	8,408	12.40%
<b>Iowa</b>	154,570	10.26%	193,552	12.62%
<b>United States</b>	18,909,451	12.19%	23,601,392	14.61%

Seniors aged 65 and up living in poverty continued to show women having higher percentages than their male counterparts for our service area and the state. This was also true in 2019 for all counties except Floyd County, where the data for all persons in poverty showed the female percentage almost doubled the males, the senior data shows that the females in poverty (3.10%) was slightly lower than the males in poverty (3.87%). Part of this could be due to the population of males and females 65 and older in Floyd County living in poverty is quite a bit lower than the overall population living in poverty in Floyd County for the same time. In 2019, there were a total of 764 males and 1,494 females living in poverty in Floyd County, of these 57 males and 54 females were over the age of 65.



Seniors in Poverty by Gender: 2019		
	Males	Females
Butler County	6.34%	9.07%
Cerro Gordo County	4.84%	10.35%
Floyd County	3.87%	3.10%
Franklin County	6.62%	8.77%
Hancock County	7.96%	10.14%
Kossuth County	5.30%	8.74%
Mitchell County	4.53%	7.93%
Winnebago County	7.00%	9.74%
Worth County	3.26%	6.75%
Service Area	5.39%	8.66%
Iowa	5.45%	8.53%

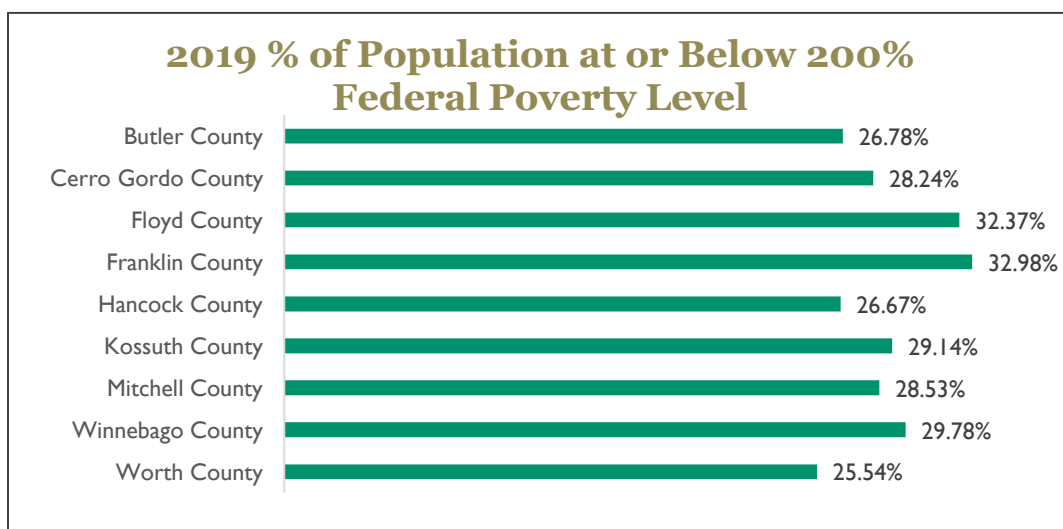


When looking at the data available for poverty, generally it looks at individuals and families living at or below 100% of the federal poverty level, however many programs that are available to help and assist low-income families such as Women, Infants, and Children (WIC), Low-Income Home Energy Assistance Program (LIHEAP), Medicaid benefits (Title XIX), and the Supplemental Nutrition Program have eligibility requirements above 100% poverty. Of all the NICA0 programs offered to families, Head Start/Early Head Start are the only programs that have eligibility at 100% federal poverty level for eligibility. The following chart shows the 2022 Health and Human Services Poverty Guidelines.

Earlier we shared 9.46% of NICA0’s service area’s population was living in poverty at 100% of the federal poverty level in 2019, that same year there were 38,872 or 28.88% of the service area living with income at or below 200% of the federal poverty level.

2022 Health and Human Services (HHS) Poverty Guidelines					
	100%	130%	150%	185%	200%
	of poverty	of poverty	of poverty	of poverty	of poverty
# persons					
1	\$13,590	\$17,667	\$20,385	\$25,142	\$27,180
2	\$18,310	\$23,803	\$27,465	\$33,874	\$36,620
3	\$23,030	\$29,939	\$34,545	\$42,606	\$46,060
4	\$27,750	\$36,075	\$41,625	\$51,338	\$55,500
5	\$32,470	\$42,211	\$48,705	\$60,070	\$64,940
6	\$37,190	\$48,347	\$55,785	\$68,802	\$74,380
7	\$41,910	\$54,483	\$62,865	\$77,534	\$83,820
8	\$46,630	\$60,619	\$69,945	\$86,266	\$93,260
*	\$4,720	\$6,136	\$7,080	\$8,732	\$9,440

\* For each additional person in the household over 8 persons



## FOOD NEEDS AND INSECURITIES

Food insecurities are a daily concern for those living in poverty. Many communities have access to Food Pantries, Community Kitchens, or other local resources to help with getting food for families, however, some of the more rural communities do not have these resources available to them. The Supplemental Nutrition Program (SNAP) aims to help low-income individuals get access to food products, the purpose of the program is not to replace their entire food budget, but to provide beneficiaries’ access to additional nutritious food items. Individuals eligible for SNAP benefits in the state of Iowa must apply and be determined eligible based on income guidelines. In 2019, there were 5,636 households in NICA’s service area that were receiving SNAP benefits (9.4%) according to the Community Action Partnership Data Hub. The following chart shows how many households in each county were receiving SNAP in 2019, how many were receiving SNAP that had an income below poverty, how many with income above poverty, and how many households were below poverty that were not receiving SNAP benefits.

	Number of Households Receiving SNAP	% of Households Receiving SNAP	# of Households Receiving SNAP Income below Poverty	# of Households Receiving SNAP Income above Poverty	# of Households NOT receiving SNAP income below poverty
NICA Service Area	5636	9.4%	2561	3075	3938
Butler County	466	7.5%	205	261	476
Cerro Gordo County	2170	11.3%	892	1278	1293
Floyd County	845	12.2%	494	351	380
Franklin County	335	8.0%	135	200	362
Hancock County	339	7.1%	217	122	309
Kossuth County	647	9.7%	240	407	480
Mitchell County	217	5.0%	122	95	176
Winnebago County	300	6.6%	138	162	298
Worth County	317	10.0%	118	199	164



In addition to the data related to SNAP benefits, the Community Action Partnership also collected data on food insecure populations in 2019. According to the website, food insecurity is the household-level economic and social condition of limited or uncertain access to adequate food. The following chart shows total population and children under the age of 18 with food insecurities in 2019.

Food Insecurities	Total Food Insecure Population	Total Food Insecure Rate	Food Insecure Children (under 18)	Child Food Insecurity Rate
NICAO Service Area	14,710	10.56%	4,920	16.10%
Butler County	1,530	10.30%	550	16.30%
Cerro Gordo County	4,810	11.10%	1,390	15.50%
Floyd County	1,960	12.30%	710	19.60%
Franklin County	1,100	10.60%	430	18.20%
Hancock County	1,030	9.40%	360	14.70%
Kossuth County	1,470	9.70%	510	15.30%
Mitchell County	950	8.90%	360	13.90%
Winnebago County	1,110	10.50%	350	15.60%
Worth County	750	10.00%	260	16.00%

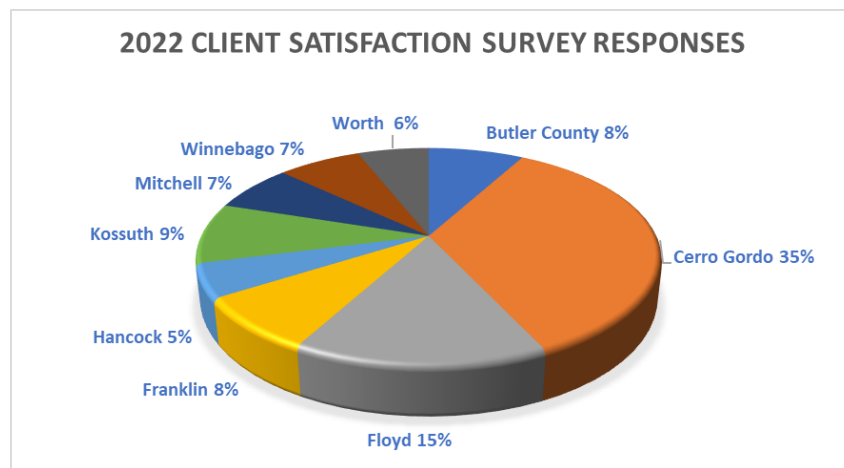
Each year the Iowa Department of Education releases the Public-School K-12 Eligible Students for Free or Reduced Priced meals by district. Free lunch eligibility is at 130% of the federal poverty guidelines while reduced priced lunches are at 185% of the poverty guidelines. The 2020-2021 Iowa Public School Report for Free and Reduced meals can be found online at <https://educateiowa.gov/documents/district-frl/2021/05/2020-21-iowa-public-school-k-12-students-eligible-free-or-reduced>. NICAO’s Head Start program serves children that are at 100% of the federal poverty level in collaboration with several of the local school districts, identified with (\*).



	School District	K-12 Enrollment	% Eligible for Free & Reduced Lunch
*	Algona	1357	35.81%
*	Aplington-Parkersburg	788	29.31%
*	CAL	110	60.91%
*	Central Springs	714	33.05%
*	Charles City	1533	52.77%
*	Clarksville	277	27.44%
*	Clear Lake	1395	28.96%
*	Forest City	1065	36.15%
	Garner-Hayfield-Ventura	908	28.08%
*	Hampton-Dumont	1205	60.17%
	Lake Mills	658	32.83%
	LuVerne	34	85.29%
*	Mason City	3424	55.96%
	Osage	909	36.96%
	Riceville	359	38.44%
	RRMR	385	48.05%
	North Butler	538	27.88%
	North Iowa	406	31.53%
	North Kossuth	269	66.91%
	Northwood-Kensett	510	43.14%
	St. Ansgar	572	23.95%
	West-Fork	674	37.98%
	West Hancock	566	40.64%

## CLIENT SATISFACTION DATA

In January 2022 clients receiving services through North Iowa Community Action Organization were asked to complete a Client Satisfaction survey. Surveys were sent through email, available in offices (paper copies), and flyers with QR codes with links to the surveys were available as well. A total of 255 survey responses were collected with representation from each county. Clients were asked if they would recommend NICAIO to a friend or relative, if they were satisfied with the services they received, and how services they received have impacted their family.



**98% of clients would recommend NICAIO to a friend or relative**

*“They are AMAZING! Reduced stress and impacted me by being such an amazing resource to utilize. Always providing information and support.”*

*“I don’t know what I would have done without the WIC program. My child had an allergic reaction to regular formula and the formula they needed cost \$30/can - there is no way I could have afforded that on my own.”*

**97% of clients were satisfied or very satisfied with the services they received at NICAIO**

During COVID, program operations had to adjust in order to meet the needs of clients and follow best practices outlined by the CDC, our local Public Health department, and individual program requirements. Online applications and virtual services were available in many of NICA0’s programs which proved to be successful and beneficial for both the program and the clients. Our WIC program saw an increase in participants while virtual services were being offered. In the survey, clients were asked if they had participated in any virtual services with NICA0 since the beginning of the COVID pandemic.

**94 clients or 37%  
have received  
virtual services**

**99% of those clients  
felt supported  
during virtual visits**

**Clients that have not  
had virtual visits are  
interested in them**

Below are some client responses to the survey question about whether or not they felt supported during the virtual services they received. A majority of clients receiving virtual services felt supported and preferred the virtual visits to in-person visits for various reasons including safety, convenience, and effectiveness.

*“Head Start Policy Council Meetings on zoom which helps not only with COVID, but also driving costs and daycare which would hinder me from ever attending the meetings.”*

*“WIC - it makes a lot more sense to do these meetings virtually than to have us bring our kids into an office and risk exposure”*

*“WIC - It was so nice and convenient. I could keep all my appointments and did not have to take time off of work to get there.”*

*“FaDSS - I felt more safe doing virtual visits than in home visits”*

*“Applying for Energy Assistance was quick and easy. Everyone was so helpful.”*



# KEY FINDINGS & RECOMMENDATIONS

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Community Partners, Stakeholders, and Clients were all asked what North Iowa Community Action Organization does well and what we could do better. The responses are below:

What Do You Think North Iowa Community Action Organization Does Well? Community Partner Responses
Provides services to families in need, low-income
Offers a variety of services in different communities
Most people have heard of some of the programs
Helping families with children under the age of 5
One agency that assists with multiple needs
Communication with other organizations, churches,
One on one relationships that are built between staff and clients
Provide a safe place for early childhood students to learn and grow
Unite communities and organizations
What Do You Think North Iowa Community Action Organization Does Well? Stakeholder Responses
Providing Services to those in need, Helps people find resources
Keeping the Board up to date, I feel great to be part of it
Everything
As an organization they try to tackle many things that impact a lot of people
Caring for the youngest in the community and giving the families the opportunity to work without the cost of childcare
Very kind staff
Communication
Reaching out to the community
Offers free and affordable services
Many resources for a wide range of populations
Serves a large service area
Finds ways to solve problems
What Do You Think North Iowa Community Action Organization Does Well? Client Responses
Friendly, Helpful Staff that care about our family
Informative, share resources, provide help
Great Communication, Respectful
Flexible and understanding, non-judgmental
Organized, quick turn-around time for services
Everything they do is beneficial and needed
Making sure my family has what we need to survive (food, basic needs met)

What Do You Think NICAO could do better? Community Partner Responses
Housing, homelessness
Children's Mental Health
Get the word out about your programs - better advertising/marketing
Easier access to services - answering phones,
Build partnerships with area agencies
Educate others about your services/programs
Being more visible in all communities
Widen the scope of services
What Do You Think NICAO could do better? Stakeholder Responses
Bussing for Head Start and Early Head Start would be a benefit
Nothing - it is a top organization
You can always be better, but NICAO strives to find new and be better
Get people to look outside the box and get a good job
Nothing - I think they are great
Make people help themselves
Advertising services to get the word out so more people apply
More focus assisting individuals to find employment
Visibility - not well know in the community
Evaluate each person, there are many that truly abuse the system and some that truly need the help
Some areas need better communication - I feel there are some programs people don't know even exist
More Outreach offices that are staffed more frequently
What Do You Think NICAO could do better? Client Responses
Have more staff available - easier to access someone on the phone
Extend benefits for mothers who aren't breastfeeding past 6 months
Make finding locations easier with signage or maps
More availability for appointments (beyond M-F 8-4:30)
Marketing of other programs and services
Advertising - I only knew they had family planning
Increase the age children can stay on WIC beyond 5 years old
Help families get car seats
Send a newsletter to clients that provides information about other programs and the stats for that program.
Offer cooking classes for families
Help for expecting mothers experiencing hardships
Emergency housing, help with housing, homelessness
Send a "check-in" text between appointments to see how things are going
Keep offering virtual services beyond the pandemic

When asked what other services were needed in their communities, the most common responses were around childcare, housing, employment, and mental health. Throughout the Community Needs Assessment, the topics of housing, employment, and childcare continue to be identified as areas of concern for our service area.

**Housing Concerns:**

- Affordable Housing
- Emergency Housing, Shelters
- Homelessness
- Apartments – affordable, quality
- Repair/Maintenance of homes

**Employment Concerns:**

- Local jobs that pay a living wage
- Jobs that offer benefits
- Unemployment Concerns
- Accepting employment without facing “cliff-effect” of benefits (childcare assistance, SNAP, etc.),

**Childcare Concerns:**

- Affordable Childcare
- Available Childcare slots (not accepting children due to staff shortages)
- Childcare Centers being able to pay staff/Staff turn-over disrupting care
- Limited Childcare options for families – especially rural areas

Are There Other Services You Would Like to See Offered in Your Community?
Affordable Childcare, Increase Childcare slots
Emergency Housing, Shelters, Affordable Housing
Job Services, Employment Search Training
Mental Health Accessibility
Crisis Services
Transportation Services
Parenting Programs/Education
Help for home improvement
Diaper Bank, Baby Items not covered by SNAP
After School Programs
Providers that accept Medicaid
More Head Start/Early Head Start in rural areas

North Iowa Community Action Organization will continue to work with community partners and stakeholders to bring awareness of the issues identified in the community needs assessment. We will help identify ways to improve our communities to make them better, safer places to live while empowering people in need to achieve and sustain economic stability.

NICAO’s Head Start program partnered with Foundations for Families in June 2021 to complete a Community Needs Assessment that addressed the requirements outlined in the Head Start Program Performance Standards and Head Start Act. The report is available for review on the agency portal.