

# CENTRAL PARK BUILDING

2025

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## NORTH IOWA COMMUNITY ACTION ORGANIZATION

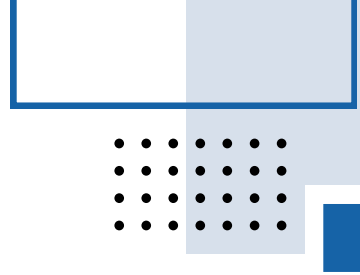
### COMMUNITY NEEDS ASSESSMENT

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North Iowa Community Action Organization (NICAO) is a non-profit organization incorporated in 1965 and created as part of the Economic Opportunity Act. NICAO 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.

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.

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.

## Mission

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.

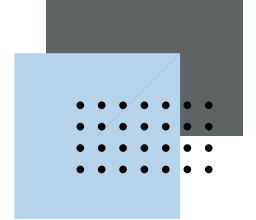
## Vision and Values

- 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

## 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.

# Community Needs Assessment



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 2025 Community Needs Assessment included:

- 
- **2024 Client Needs Assessment**
  - **2024 Head Start Community Needs Assessment**
  - **January 2024 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 show how the needs identified impact the larger community. The data will also help NICAO with strategic planning, priority setting, program outcomes, and program improvements.

# Programs and Services

NICAO focuses on reducing poverty in communities by leveraging a wide range of resources to help low-income individuals and families. The organization's services are grouped into four main categories: Individual and Family Support, Home and Energy, Health and Nutrition, and Early Childhood Education.




**INDIVIDUAL & FAMILY SUPPORT**



**HOME AND ENERGY**



**HEALTH & NUTRITION**



**EARLY CHILDHOOD**

## 2024 Agency Results

In 2024, NICAO served 11,013 individuals in 5,115 households.



**36%** of those NICAO served were children under the age of 18.

**12%** of those children were under the age of 5 years old.



**84%** of adults served by NICAO completed high school.



**26%** of those had some post secondary degree, **12%** hold a college degree.

NICAO has **233** organizations, both public and private, to expand resources and opportunities in order to achieve family and community outcomes.



# 2024 Agency Results

283 children were serviced in our Early Childhood programs.

Of those children, **98%** demonstrated skills for school readiness, **89%** improved emergent literacy skills, and **93%** demonstrated improved positive approaches to learning.



NICAO provided **86** homes with maintenance and/or improvements

**4,745** households received utility payment assistance. 24 out of 30 individuals had goals to achieve/maintain an independent living situation.



**4,182** clients were served in the Women, Infants, & Children (WIC) program. **2,050** WIC clients received voter education and access.



**1,144** individuals received physicals in our Family Planning program. **347** individuals in our Healthy Pregnancy Program received Mental Health Assessments.

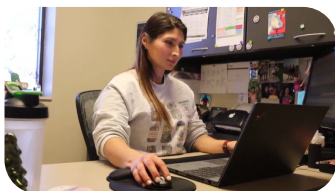


Family Planning



Healthy Pregnancy Program

**40** individuals improved mental/behavioral health in the FaDSS and CoPa programs.



**413** total volunteers donated 2,149 hours to the agency. Of those, **342** were low-income with 1,917 hours.

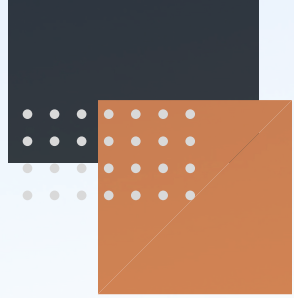


**1,457** individuals (**98%**) from our FaDSS, CoPa, Healthy Pregnancy Program, Family Planning, and Living with HIV programs demonstrated improved physical health and well-being.

131 NICAO employees received **3,514** hours of training.



# Community Profile



NICAO's service area spans approximately 5,062 square miles, which represents about 9% of Iowa's total land area. The largest county in this area is Kossuth, covering 974 square miles, while the smallest counties are Winnebago and Worth, each at 402 square miles. All nine counties are classified as rural, with Cerro Gordo County being the most densely populated, averaging 76 people per square mile.

## POPULATION TRENDS



NICAO Service Area Population by County					
Geographic Area	2018	2019	2020	2023	Four-Year Trend
Butler County	14,735	14,628	14,334	14,301	Decreasing
Cerro Gordo County	42,984	42,834	43,127	42,785	Decreasing
Floyd County	15,858	15,786	15,627	15,502	Decreasing
Franklin County	10,245	10,162	10,019	9,977	Decreasing
Hancock County	1,088	10,802	10,795	10,718	Decreasing
Kossuth County	15,075	14,978	14,828	14,610	Decreasing
Mitchell County	10,631	10,608	10,565	10,548	Decreasing
Winnebago County	10,571	10,534	10,679	10,648	Decreasing
Worth County	7,489	7,445	7,443	7,380	Decreasing
NICAO Service Area	128,676	137,777	137,417	136,469	Decreasing
Iowa	3,132,499	3,139,508	3,190,369	3,195,937	Increasing

Although Iowa's overall population has been growing, the counties within NICAO's service area have all shown a declining population between 2018 and 2023, as reported by the Community Action Partnership Data Hub.

According to the U.S. Census, in 2022 NICAO's service area had a higher population of individuals over the age of 65 compared to the State of Iowa.

Our service area also has a lower population of children under the age of 5 in all but two counties (Floyd and Franklin). Mitchell county has the same percentage as the state

Geographic Area	Median Age	% of Population under age 5	% of Population over age 65
Butler County	43.6	5.2%	22.7%
Cerro Gordo County	44.3	5.1%	22.4%
Floyd County	44	6.6%	22.6%
Franklin County	42.8	6.3%	21.3%
Hancock County	44.4	5.6%	23.3%
Kossuth County	45.1	5.4%	24.7%
Mitchell County	41.8	6.0%	21.3%
Winnebago County	41.5	4.9%	21.3%
Worth County	43.9	5.4%	23.0%
Iowa	38.4	6.0%	17.6%

# Employment

NICAO’s service area is represented by three Iowa Workforce Development (IWD) regions. These include IWD Region 2 (Cerro Gordo, Floyd, Franklin, Hancock, Mitchell, Winnebago, and Worth), IWD Region 3/4 (Kossuth County), and IWD Region 7 (Butler County).

Top employers in Region 2 present diverse opportunities while Regions 3/4 and 7 are largely focused on manufacturing and health services.

## Employment Industries in our region:

- Manufacturing
- Health Services
- Financial/Insurance
- Retail
- Educational
- Arts and Entertainment

## Top 5 Employers in our region:

- MercyOne North Iowa Medical Center
- Winnebago Industries
- Cargill Kitchen Solutions
- Kraft Foods
- Curries

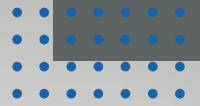
North Iowa Area Community College offers an Education to Employment program for high-demand careers in North Iowa. Programs include academic, personal, and career support for the following areas:

- Construction/Trades
- Healthcare
- Human Services (includes childcare/paraeducators)
- Technology
- Transportation (Professional CDL)
- Animal Care

Unemployment Rates					
	2020	2021	2022	2023	2024
Butler County	4.0%	3.1%	3.4%	2.7%	3.0%
Cerro Gordo County	4.4%	2.9%	3.1%	2.8%	2.9%
Floyd County	4.7%	3.0%	3.3%	2.8%	3.2%
Franklin County	3.6%	2.6%	2.8%	2.9%	2.6%
Hancock County	3.2%	2.5%	2.5%	2.0%	2.4%
Kossuth County	2.9%	2.2%	2.2%	2.0%	2.4%
Mitchell County	2.9%	2.0%	2.1%	1.7%	2.2%
Winnebago County	4.3%	3.1%	2.9%	2.5%	3.1%
Worth County	4.4%	3.0%	2.5%	2.4%	3.0%
NICAO Service Area	3.9%	2.7%	2.9%	2.5%	2.8%
Iowa	4.3%	2.7%	2.9%	2.6%	3.0%

According to the U.S. Department of Labor, unemployment rates for NICAO’s service area have fallen from 3.9% to 2.8% from December 2020-December 2024. In the past year, unemployment rates have increased slightly in all areas except Franklin County.

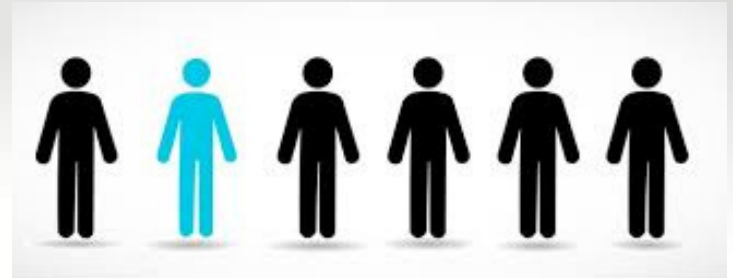
# Cost of Living



Geographic Area	2023 Median Household Income
Butler County	\$ 69,651.00
Cerro Gordo County	\$ 65,537.00
Floyd County	\$ 64,500.00
Franklin County	\$ 63,648.00
Hancock County	\$ 70,212.00
Kossuth County	\$ 65,656.00
Mitchell County	\$ 68,704.00
Winnebago County	\$ 63,719.00
Worth County	\$ 76,875.00
Iowa	\$ 73,147.00
United States	\$ 78,538.00

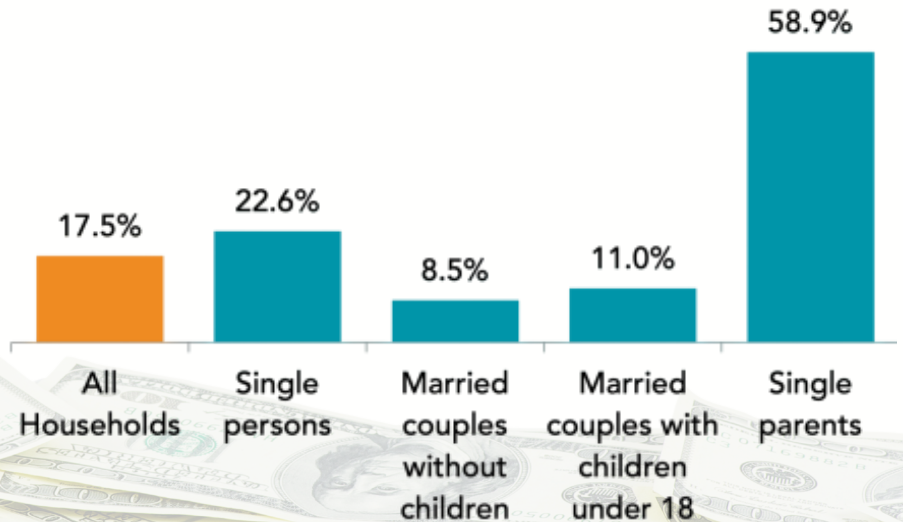
The median household income has increased in all NICAO counties from 2019 to 2023, with the largest increase being in Worth County. Iowa's median income for 2023 was \$73,147 while the median income in the United States was \$78,538. The only county to have a higher median income than the state of Iowa was Worth County, this changed from Hancock County having the highest median income in 2019.

According to Common Good Iowa's March 2024 Cost of Living report, 1 in 6 full-time Iowa workers earns income that falls short of affording a basic needs budget due to recent inflation rates.



Common Good Iowa also reports that over half of single-parent workers do not make enough income to cover a bare bones budget.

This chart shows the percentage of households earning below what is needed to meet a basic needs budget

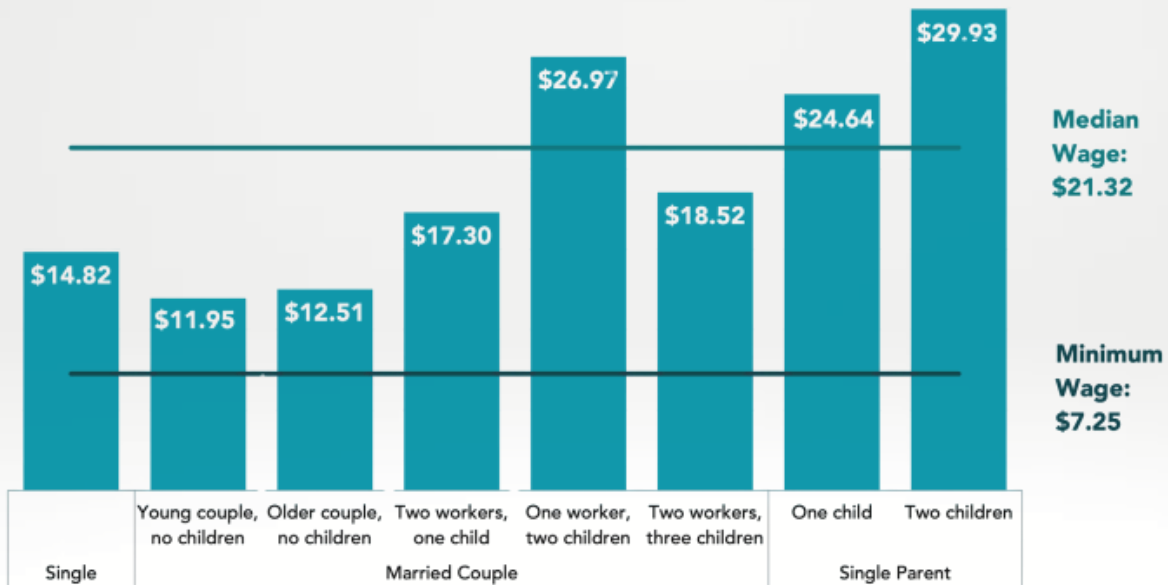


\* Iowa households with at least one full-time worker

# Cost of Living

Despite recent wage growth, Common Good Iowa reports that securing a self-sustaining wage through full-time employment remains challenging. The chart below shows the hourly rates individuals must earn to meet basic needs.

Figure 3  
**Regardless of family type, needs of Iowa workers far exceed the minimum wage**  
 Wage required to meet a basic-needs budget, by family type, statewide average



The following chart from **Iowa's Living Wage Calculator** website, shows the hourly rate an individual must earn to support their family in 2025 (living wage) compared to the hourly rate for individuals in poverty, and the minimum wage. Rates are based on individuals working full-time (2,080 hours/year).

2025	1 Adult				2 Adults (1 working)				2 Adults (both working)			
	0 children	1 child	2 children	3 children	0 children	1 child	2 children	3 children	0 children	1 child	2 children	3 children
Living Wage	\$ 20.89	\$ 34.79	\$ 43.13	\$ 54.00	\$ 29.54	\$ 35.58	\$ 39.73	\$ 45.46	\$ 14.65	\$ 19.98	\$ 24.36	\$ 28.74
Poverty Wage	\$ 7.52	\$ 10.17	\$ 12.81	\$ 15.46	\$ 10.17	\$ 12.81	\$ 15.46	\$ 18.10	\$ 5.08	\$ 6.41	\$ 7.73	\$ 9.05
Minimum Wage	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25	\$ 7.25

<https://livingwage.mit.edu/states/19>



# Cost of Living

Family budgets are burdened by the high and rising costs of child care and rent. The chart below shows the statewide average costs in 2023 for Iowa.

Figure 4

## Family budgets are burdened by the high and rising costs of child care and rent

Basic-needs family budgets, statewide average, 2023

	Single Person	Single Parent, One Child*	Married couple, two children**	Married couple, no children***
<b>Monthly Expenses</b>				
Rent and utilities	\$600	\$851	\$851	\$675
Food	321	470	938	565
Health Care	231	405	798	856
Child care	-	845	1,279	-
Clothing & household expenses	332	432	630	430
Transportation	668	643	1,374	1,356
Monthly total	\$2,152	\$3,647	\$5,870	\$3,881
<b>Annual total expenses</b>	<b>\$25,824</b>	<b>\$43,762</b>	<b>\$70,446</b>	<b>\$46,568</b>
<b>Annual before-tax earnings needed</b>				
Annual before-tax earnings needed	\$30,833	\$51,256	\$81,330	\$52,038
Less: Income & payroll taxes	(5,149)	(7,075)	(10,913)	(7,564)
Plus: EITC & other credits	-	-	-	-
Net resources	\$25,684	\$44,181	\$70,417	\$44,474
<b>Family supporting hourly wage</b>				
Family supporting hourly wage	\$14.82	\$24.64	\$19.55	\$12.51
Net taxes	(5,149)	(7,075)	(10,913)	(7,564)

\*One child age 2 or 3 requiring full-time year-round child care

\*\*\*Adults in their mid-50s, both working full time

\*\*One child age 4, one child age 6-11; both parents work full-time

Key assumptions in basic needs budgets:

- The family cooks and eats all meals at home, based on USDA low-cost family food plan
- The family pays rent and utilities at the 40th percentile level based on HUD's Fair Market Rent
- Worker's drive to work, and the family has other basic transportation needs, such as getting to school or to the grocery store
- Workers are employed full time and year-round; the family uses all available credits and exemptions
- Except for those in 2-parent families with only one parent working, and those with children older than 12 - all children attend a licensed child care center when not in school.
- The family has expenses for clothing, phone services, and basic household maintenance items
- Property taxes are included in rent; sales taxes in spending

# Poverty in North Iowa

Federal Poverty Levels (FPL) 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 2023 there were 13,529, or 10.13%, individuals living within NICA's service area that were below the federal poverty guidelines (100% FPL).

2024 Health and Human Services (HHS)					
Poverty Guidelines					
	100%	130%	150%	185%	200%
	of poverty	of poverty	of poverty	of poverty	of poverty
# persons					
1	\$15,060	\$19,578	\$22,590	\$27,861	\$30,120
2	\$20,440	\$26,572	\$30,660	\$37,814	\$40,880
3	\$25,820	\$33,566	\$38,730	\$47,767	\$51,640
4	\$31,200	\$40,560	\$46,800	\$57,720	\$62,400
5	\$36,580	\$47,554	\$54,870	\$67,673	\$73,160
6	\$41,960	\$54,548	\$62,940	\$77,626	\$83,920
7	\$47,340	\$61,542	\$71,010	\$87,579	\$94,680
8	\$52,720	\$68,536	\$79,080	\$97,532	\$105,440
*	\$5,380	\$6,994	\$8,070	\$9,953	\$10,760
* For each additional person in the household over 8 persons					

This chart shows the annual income amount by family size for 2024 poverty guidelines.

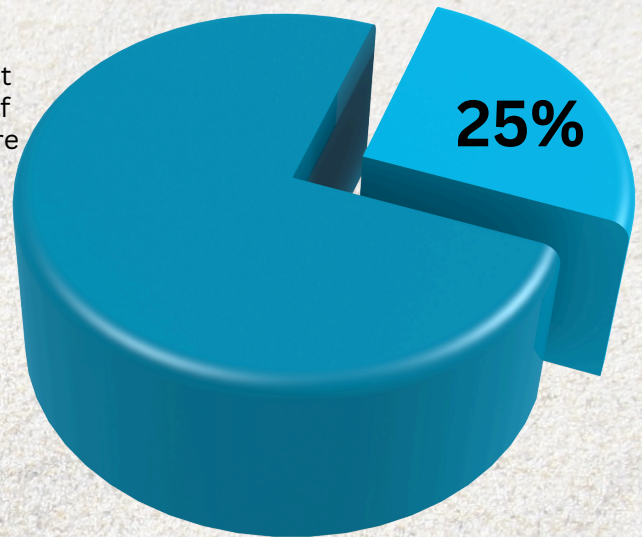
2023 Population Living Below Poverty Level by County						
Geographic Area	All Ages		Ages 0-17		Ages 5-17	
	# in Poverty	% in Poverty	# in Poverty	% in Poverty	# in Poverty	% in Poverty
Butler County	1,500	10.68%	401	12.80%	246	10.10%
Cerro Gordo County	3,918	9.36%	1,094	12.70%	762	12.00%
Floyd County	1,742	11.39%	535	15.20%	370	14.50%
Franklin County	1,481	15.06%	395	17.10%	278	16.40%
Hancock County	1,272	12.14%	251	10.90%	176	10.30%
Kossuth County	1,383	9.65%	434	13.60%	306	13.00%
Mitchell County	713	6.89%	323	13.10%	226	12.20%
Winnebago County	988	9.83%	304	13.60%	207	12.30%
Worth County	532	7.31%	217	14.50%	153	14.10%
<b>Service Area</b>	13,529	10.13%	3,954	13.12%	2,724	12.11%
<b>Iowa</b>	340,362	10.99%	91,495	12.80%	60,772	11.70%
<b>United States</b>	40,390,045	12.44%	12,000,470	16.34%	8,258,906	15.39%

The chart above shows the population living below poverty guidelines by county. Floyd and Franklin county have higher percentages than the state of Iowa for all age groups.

# Poverty

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. 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.

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 NICAOS programs offered to families, Head Start/Early Head Start are the only programs that have eligibility at 100% federal poverty level for eligibility.



According to the Community Action Partnership Data Hub, 25% of NICAOS service area population falls below 185% of the Federal Poverty Level

2023 Population Under age 18 at or Below 200%	
Butler County	32.22%
Cerro Gordo County	37.19%
Floyd County	52.22%
Franklin County	49.34%
Hancock County	29.28%
Kossuth County	34.98%
Mitchell County	41.80%
Winnebago County	41.66%
Worth County	29.96%
Service Area	38.96%
Iowa	33.26%
United States	36.63%

Poverty leads to obstacles in accessing essential resources such as healthcare, nutritious food, and other necessities, which negatively impact overall health.

11,603 children, or 38.96%, living in NICAOS service area are living in households with income below 200% FPL. Floyd county has the highest percentage at 52.22%, while Hancock county has the lowest percentage at 29.28%.

# Poverty by Gender in North Iowa

Poverty levels tend to be higher for women than for men in Iowa, as in many regions, due to a combination of social, economic, and structural factors. Some key reasons include:

- **Wage Gap:** women often earn less than men for the same work, meaning women are more likely to earn lower wages, reducing their financial stability and increasing their likelihood of living in poverty.
- **Single Parenthood:** Women are more likely to be single parents, and single mothers often face a higher risk of poverty. Childcare responsibilities can limit women's ability to work full-time or pursue higher-paying careers, contributing to financial strain.
- **Part-time Work and Job Types:** Women are more likely to work in part-time or lower-paying jobs, often in fields such as education, healthcare, and service industries, which tend to offer fewer benefits and less job security compared to higher-paying sectors like construction or manufacturing, where men are more prevalent.
- **Unpaid Care Work:** Women disproportionately take on unpaid caregiving roles, whether for children, elderly relatives, or other family members. This unpaid labor limits their ability to participate in the formal workforce or take on jobs with higher earning potential.
- **Discrimination and Barriers to Advancement:** Women may face gender-based discrimination in the workplace, making it harder to access promotions, leadership positions, or higher-paying roles. This limits their ability to build wealth and escape poverty.

These factors combine to create a situation where women, particularly in rural areas or low-income communities such as those served by NICAO counties, are more vulnerable to poverty than men.

2023 Population in Poverty by Gender				
Geographic Area	All Males		All Females	
	# in Poverty	% in Poverty	# in Poverty	% in Poverty
Butler County	697	9.94%	803	11.43%
Cerro Gordo County	1,652	7.98%	2,266	10.70%
Floyd County	734	9.32%	1,008	13.58%
Franklin County	692	13.75%	789	16.43%
Hancock County	526	9.80%	746	14.60%
Kossuth County	583	7.95%	800	11.43%
Mitchell County	349	6.75%	364	7.04%
Winnebago County	332	6.64%	656	12.99%
Worth County	268	7.06%	264	7.58%
<b>Service Area</b>	5,833	8.67%	7,696	11.62%
<b>Iowa</b>	152,430	9.84%	187,932	12.14%
<b>United States</b>	18,016,757	11.26%	22,373,288	13.60%

According to the Community Action Partnership Data Hub, a majority of the NICAO counties had a lower percentage of men living in poverty compared to the state of Iowa, while 4 out of 9 counties saw a higher percentage of women living in poverty compared to the state.

# Poverty by Race and Ethnicity

When evaluating poverty by race or ethnicity, it's essential to consider the demographic composition of the population first. While poverty rates may appear significantly higher for certain racial groups, the reality is that 90.22% of the population in NICA's service area is non-Hispanic white, which is much higher than the national rate of 58.17%.

Poverty Rate Trends by Race and Hispanic Ethnicity								
Population Group	2012-16	2013-17	2014-18	2015-19	2016-20	2017-21	2018-22	2019-23
American Indian/ Alaskan Native	38.1%	38.1%	46.7%	55.0%	50.8%	61.9%	44.3%	52.2%
Asian	12.9%	12.7%	6.7%	5.4%	7.3%	2.8%	2.8%	4.4%
Black or African American	37.1%	39.7%	49.8%	41.7%	33.0%	32.1%	20.7%	14.7%
Native Hawaiian/Pacific Islander	4.5%	3.7%	18.5%	8.8%	4.7%	4.8%	34.8%	31.2%
Some other race	34.2%	32.1%	30.3%	32.4%	23.0%	28.1%	30.2%	29.5%
Two or More Races	24.9%	26.7%	23.9%	31.2%	21.0%	17.9%	18.5%	18.5%
White	10.8%	10.4%	9.9%	9.6%	9.5%	9.2%	9.3%	9.4%
Total	11.5%	11.2%	10.8%	10.6%	10.2%	9.8%	9.8%	10.1%

This data highlights disparities in poverty levels among racial and ethnic groups, with minority populations generally experiencing higher poverty rates compared to Whites, although some groups, like Black or African Americans, show significant improvement over time. Key points from the data:

- American Indian/Alaskan Native: This group consistently shows one of the highest poverty rates, reaching a peak of 61.9% in 2017-2021 and remaining above 50% in 2019-2023 at 52.2%.
- Asian: Poverty rates for this group show a significant decline over the years, from 12.9% in 2012-2016 to as low as 2.8% in 2017-2021. The rate slightly increases to 4.4% in 2019-2023, still one of the lowest across all groups.
- Black or African American: This group had high poverty rates, peaking at 49.8% in 2014-2018 but has seen a steady decline to 14.7% by 2019-2023.
- Native Hawaiian/Pacific Islander: While their poverty rate was low (3.7% in 2013-2017), there is a significant increase to 34.8% in 2018-2022, and it remains high at 31.2% in 2019-2023.
- Some Other Race: The poverty rate for this group fluctuates, but remains relatively high, ending at 29.5% in 2019-2023.
- Two or More Races: This group has seen varying poverty rates, peaking at 31.2% in 2015-2019 but reducing to 18.5% in the most recent years.
- White: The poverty rate for White individuals remains the lowest among all groups, staying around 9-10% throughout the years.
- Overall Trend (Total): The total poverty rate across all groups has slightly decreased from 11.5% in 2012-2016 to 10.1% in 2019-2023, showing a marginal improvement in overall poverty levels.

# Poverty by Age

Poverty affects people of all ages, especially our youngest children and elders, who are among the most vulnerable populations. The following data highlights the poverty rates for children under the age of four and the elderly in 2023, according to the Community Action Partnership Data Hub.

Child Poverty Rate Ages 0-4			
Report Area	Ages 0-4 Total Population	Ages 0-4 in Poverty	Ages 0-4 Poverty Rate
Service Area	7,512	1,140	15.2%
Butler County	713	132	18.5%
Cerro Gordo County	2,229	184	8.3%
Floyd County	978	226	23.1%
Franklin County	688	205	29.8%
Hancock County	543	73	13.4%
Kossuth County	802	122	15.2%
Mitchell County	640	20	3.1%
Winnebago County	510	97	19.0%
Worth County	409	81	19.8%
Iowa	185,809	26,195	14.1%
United States	18,590,246	3,268,155	17.6%



According to the American Community Survey 5-year data, an average of 15.2% of children lived in a state of poverty for NICA’s service area, this is higher than the state of Iowa’s percentage, but lower than the U.S. average. Six of NICA’s counties were higher than the state average, with 5 of them being significantly higher. Mitchell County has the lowest percentage of children 0-4 years old living in poverty.

Seniors in Poverty by Gender			
Report Area	Total Population in Poverty	Percentage of Males 65+ in Poverty	Percentage of Females 65+ in Poverty
Butler County	212	5.29%	8.47%
Cerro Gordo County	649	3.49%	9.75%
Floyd County	211	3.82%	8.50%
Franklin County	86	2.46%	6.05%
Hancock County	387	14.42%	17.76%
Kossuth County	205	5.28%	6.66%
Mitchell County	241	13.77%	9.58%
Winnebago County	192	6.57%	10.56%
Worth County	85	7.31%	3.47%
Service Area	2,268	5.91%	9.27%
Iowa	44,518	6.45%	9.69%
United States	5,654,531	8.70%	11.73%

Senior citizens in Iowa, and other parts of the country, face poverty due to several common factors including: insufficient retirement savings, rising healthcare costs, fixed incomes, high housing costs (especially those in long-term facilities), debt/financial obligations, social security dependency, and being divorces/widowed.



Both male and female seniors living in Hancock and Winnebago Counties have a higher rate of poverty compared to Iowa. Women in Hancock County have the highest rate of poverty in our service area.

# Food and Nutrition

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.



Certain policy changes at the federal and state levels can affect SNAP enrollment. For example, stricter eligibility requirements, work requirements, or time limits for able-bodied adults without dependents (ABAWDs) can reduce participation. In 2019, there were 5,636 SNAP households in our service area, in 2023 that number decreased to 4,857 households.

	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
NICAO Service Area	4857	8.20%	2228	2629	4287
Butler County	481	8.17%	252	229	398
Cerro Gordo County	1769	9.11%	708	1061	1362
Floyd County	547	8.26%	290	257	503
Franklin County	296	7.25%	154	142	448
Hancock County	369	8.00%	238	131	341
Kossuth County	375	5.77%	191	184	419
Mitchell County	306	6.83%	108	198	313
Winnebago County	468	10.19%	189	279	339
Worth County	246	7.70%	98	148	164
Iowa	119,631	9.18%	53,770	65,861	93,330

Women, Infants, and Children (WIC) is a supplemental nutrition program for babies, children under the age of 5, pregnant women, breastfeeding women, and women who have had a baby in the last 6 months. WIC helps families by providing healthy foods, nutrition education, and referrals to other health care. Individuals receiving SNAP benefits are categorically eligible for WIC.



**4,173**  
participants were served by  
NICAO's WIC  
program in FY 24

# Food and Nutrition

Children participating in the National School Lunch Program can receive free or reduced price lunches based off their families income. Qualifying students in families with income under 185% receive reduced priced lunches, while students in families with income under 130% receive free lunches.

In 2023, out of 20,285 public school students in NICA0’s service area, 8,243 were eligible for the free or reduced price lunch program. This represents 40.6% of public school students, which is less than the state average of 41.7%.

School districts in the area with more than half the student population receiving free or reduced priced meals include: CAL, Charles City, Hampton-Dumont, Mason City, Rudd-Rockford-Marble Rock, and North Kossuth. The Saint Ansgar school district has the lowest percentage of students that are eligible for free or reduced priced meals.

	School District	2020-2021		2023-2024	
		K-12 Enrollment	% Eligible for Free	K-12 Enrollment	% Eligible for Free
*	Algona	1357	35.81%	1416	35.66%
*	Aplington-Parkersburg	788	29.31%	786	30.66%
	CAL	110	60.91%	142	57.75%
*	Central Springs	714	33.05%	720	38.19%
*	Charles City	1533	52.77%	1397	55.69%
*	Clarksville	277	27.44%	274	32.48%
*	Clear Lake	1395	28.96%	1394	32.93%
*	Forest City	1065	36.15%	1050	40.57%
	Garner-Hayfield-Ventura	908	28.08%	887	28.75%
*	Hampton-Dumont	1205	60.17%	1208	55.46%
	Lake Mills	658	32.83%	634	34.07%
	LuVerne	34	85.29%	n/a	n/a
*	Mason City	3424	55.96%	3272	55.35%
	Osage	909	36.96%	937	36.50%
	Riceville	359	38.44%	395	43.29%
	RRMR	385	48.05%	377	55.17%
	North Butler	538	27.88%	503	31.61%
	North Iowa	406	31.53%	451	47.01%
	North Kossuth	269	66.91%	235	53.62%
	Northwood-Kensett	510	43.14%	529	36.67%
	St. Ansgar	572	23.95%	572	23.60%
	West-Fork	674	37.98%	693	33.19%
	West Hancock	566	40.64%	567	44.97%

According to the Iowa Department of Education’s website (<https://educate.iowa.gov/pk-12/data/education-statistics>), the following chart shows the K-12 enrollment for area school districts and the percentage of students eligible for free/reduced lunch. NICA0’s Head Start program serves children that are at or below 100% of the federal poverty level in collaboration with several of the local school districts, identified with (\*).



# Education

Educational attainment helps schools and businesses understand the needs of the adults, whether it be workforce training or the ability to develop science, technology, engineering, and mathematics opportunities. This is calculated based on adults who are 25 years of age and older (Community Action Partnership Data Hub).

The educational attainments for NICA's service area in 2023 according to the Community Action Partnership Data Hub reports:

- Franklin and Hancock Counties have the highest percentage of adults without a high school diploma (8.4%)
- 35.96% of adults in the service area have a high school diploma, Floyd county has the highest percentage at 42.9%
- 20.72% of adults have some college compared to 19.9% in the state of Iowa
- Winnebago (17.3%) and Worth (17.4%) counties have the highest percentage of adults with an Associate's Degree. Our service area is at 15.16% which is higher than the state (12.1%) and the United States (8.8%)
- 15.89% of adults in NICA's service area have a Bachelor's Degree, which is significantly lower than the state of Iowa at 20.6%
- 6.15% of adults in the service area hold a Graduate or Professional Degree. Cerro Gordo County has the highest percentage with 7.9% of adults

Within our service area, a higher percentage of women hold associate's, bachelor's, and graduate degrees than their male counterparts.

## Adult Literacy Rates

Adult literacy is categorized into three levels. Level 1 adults face challenges with understanding written material, though those at the upper end of this level can read and comprehend text well enough to complete simple tasks. Level 2 adults still struggle with text-based informational tasks but are approaching reading proficiency. Level 3 adults are proficient readers, capable of understanding and working with multiple complex texts.



Below is the breakdown of the adult literacy levels for the 97,614 adults (ages 16-74) in NICA's service area:

- At or Below Level 1: 13,784 (14.1%)
- At or Below Level 2: 35,874 (36.8%)
- At or Below Level 3: 47,966 (49.1%)

# Education

Early Childhood education is crucial in laying the foundation for a child’s future success by preparing them for school readiness and lifelong learning. Since 2007, the state of Iowa has provided four-year-old children an opportunity to enroll in the Statewide Voluntary Preschool Program at no cost. Some communities offer additional programming to include Head Start or Early Head Start programs, faith based preschool programming, or other private preschool options.

- |                                |                                |
|--------------------------------|--------------------------------|
| Cognitive Development          | Social Skills                  |
| Early Learning Foundation      | Emotional Development          |
| Increased Independence         | Language Development           |
| Parental Support and Resources | Preparation for Kindergarten   |
| Routine and Structure          | Fine & Gross Motor Development |

Overall, enrolling in preschool provides children with a well-rounded foundation that benefits their academic, social, emotional, and physical development.

## NICAO’s Service Area Preschool Data for 2023 - Community Partnership Data Hub

	Total Population Age 3-4	Population 3-4 enrolled in school	Percentage of 3-4 year olds enrolled in school
Butler County	279	83	29.75%
Cerro Gordo County	958	383	39.98%
Floyd County	415	239	57.59%
Franklin County	198	122	61.62%
Hancock County	209	53	25.36%
Kossuth County	313	154	49.20%
Mitchell County	231	78	33.77%
Winnebago County	168	83	49.40%
Worth County	204	67	32.84%
<b>Service Area</b>	2,975	1,262	42.42%
<b>Iowa</b>	79,314	34,065	42.95%
<b>United States</b>	7,932,435	3,615,142	45.57%

NICAO is funded to serve 211 Head Start children and 20 Early Head Start children. Early Head Start services are available in Cerro Gordo, Floyd, and Worth Counties, while Head Start is offered in Butler, Cerro Gordo, Floyd, Franklin, Kossuth, Winnebago, and Worth counties.

# Housing

Housing continues to be a concern in north Iowa due to many factors, especially for low-income families. NICAO and other community development programs work to address these concerns by providing housing assistance, energy efficiency programs, and advocating for affordable housing development.

Affordable housing refers to housing that is considered affordable to individuals or families with low to moderate incomes, meaning the costs (rent or mortgage, plus utilities) do not exceed a certain percentage of their income. The U.S. Department of Housing and Urban Development (HUD) defines housing as "affordable" if it costs no more than 30% of a household's gross monthly income.

Affordable housing is essential for ensuring that all people have access to safe and stable homes without facing financial hardship. The following chart shows the number and percentage of cost burden households in the service area along with severe cost burden.

	Cost Burden Households (30% of income)			Cost Burden Households 50% or more	
	Total Households 2023	Cost-Burden Households	Percentage of Cost Burden HH	Cost Burden Households	Percentage of Cost Burden HH
Butler County	5,887	955	16.22%	405	6.88%
Cerro Gordo County	19,421	3,633	18.71%	1,613	8.31%
Floyd County	6,620	1,127	17.02%	490	7.40%
Franklin County	4,084	629	15.40%	142	3.48%
Hancock County	4,614	797	17.27%	400	8.67%
Kossuth County	6,502	1,069	16.44%	540	8.31%
Mitchell County	4,477	756	16.89%	362	8.09%
Winnebago County	4,591	883	19.23%	345	7.51%
Worth County	3,195	493	15.43%	179	5.60%
<b>Service Area</b>	59,391	10,342	17.41%	4,476	7.54%
<b>Iowa</b>	1,303,763	288,550	22.13%	127,504	9.78%
<b>United States</b>	127,482,865	37,330,839	29.28%	17,661,218	13.85%

NICAO's United Way Housing program is available to eligible families that are at-risk of being homeless. This program offers assistance through case management, providing financial literacy support and access to various resources.



# Housing



**11,238 or 18.92% of occupied housing units in NICA's service area have one or more substandard condition.**

Housing concerns in North Iowa, like many rural regions vary based on specific local conditions, but common challenges include:

- **Affordable Housing Availability:** Many areas in North Iowa face a shortage of affordable housing options for low-income individuals and families. The gap between wages and housing costs can make it difficult for many residents to find affordable rental units or homes to purchase.
- **Rural Housing Quality:** Older housing stock in rural areas can be in poor condition, needing repair or modernization. Issues such as outdated plumbing, inefficient heating systems, and lack of insulation can increase costs and reduce the livability of homes.
- **Housing for the Elderly:** As rural areas often have a higher proportion of elderly residents, there's a need for housing that is both affordable and designed to meet the needs of aging populations, including accessibility features and proximity to healthcare services.
- **Energy Efficiency:** Housing in North Iowa often faces challenges related to energy efficiency, especially during the harsh winters. Inefficient homes lead to high energy bills, which can be a significant burden for low-income families.
- **Rental Housing Shortage:** There is frequently a limited supply of rental properties, particularly for families who need larger units or those looking for housing in more remote areas.
- **Homelessness and Transitional Housing:** While rural homelessness is less visible than in urban areas, it remains an issue. Lack of shelters or transitional housing options can leave individuals without stable living situations, particularly in smaller communities.
- **Homeownership Barriers:** Rising property prices, low inventory, and stricter mortgage lending requirements can make it difficult for first-time homebuyers or lower-income families to enter the housing market.

# 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 NICA0 Governing Board Members and NICA0 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 top nine responses were:

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



# Community Needs

## Conditions of Poverty

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

*“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 Partner Survey Respondent*

## 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.

# Community Needs

## Causes of Poverty

What do you think are the two major causes for poverty in your community? STAKEHOLDERS	19 total
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

What do you think are the two major causes for poverty in your community? COMMUNITY PARTNERS	41 total
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

# Community Needs

## Community Improvements

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

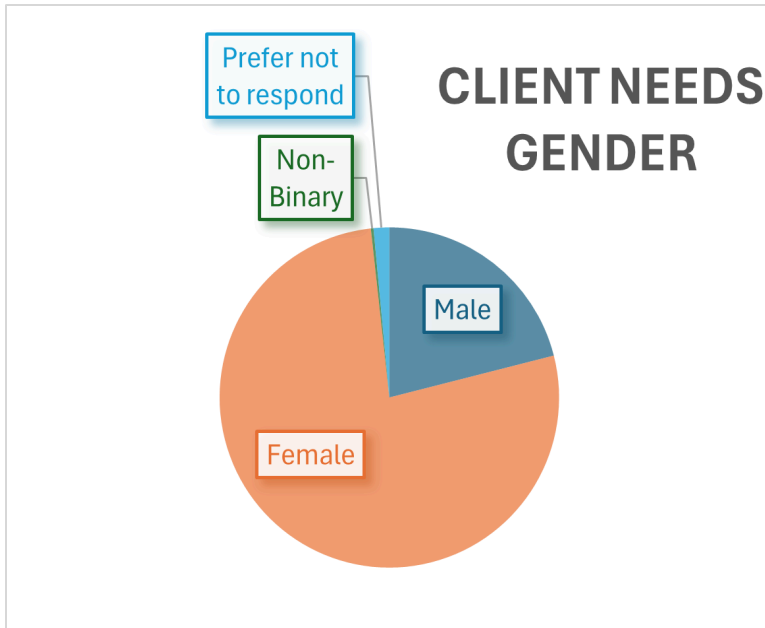
- Kid and Family Friendly Activities, Improved Parks and Playgrounds
- Safe, Affordable Houses/Rentals, Funding available to assist with home repairs
- Knowledge and marketing of programs and resources available; Extended/Flexible hours for working families (nights/weekends or virtual appointments)
- 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.

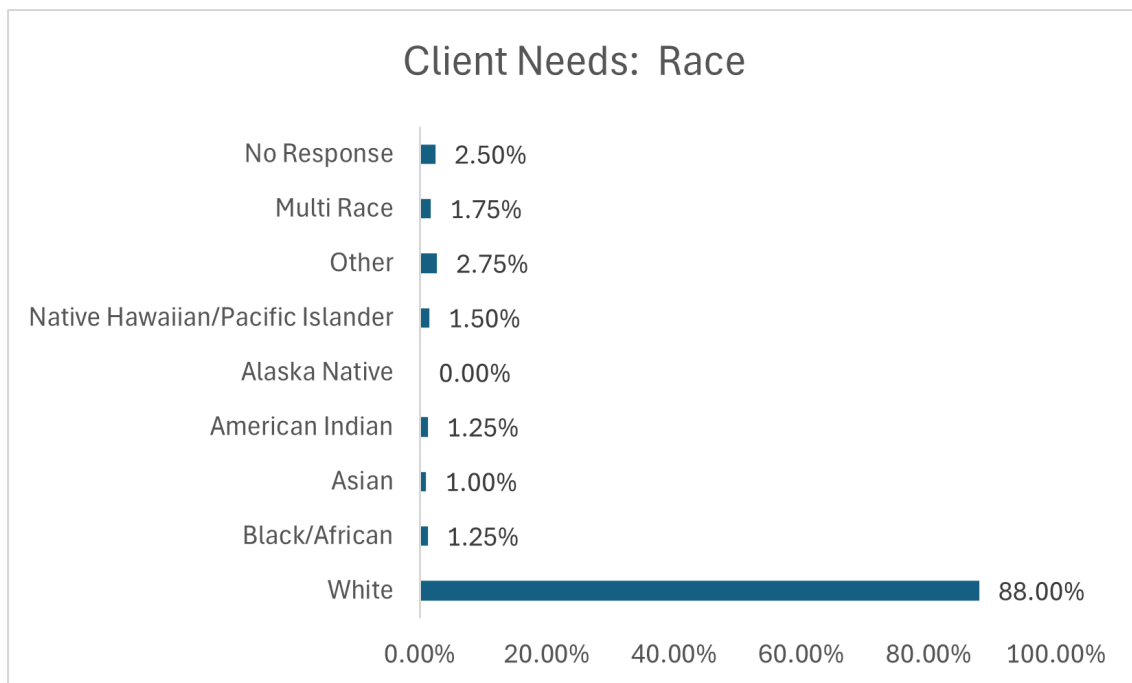
# Client Needs

The 2024 Client Needs Assessment survey gathered information from 466 clients about their needs in ten different categories. NICA0 collected responses from all nine counties represented, with the majority of responses being from Cerro Gordo county (36%)



A majority of the surveys collected were completed by women (77%) and 88% considered their race to be white.

83% of respondents do not consider their ethnicity to be Hispanic, Latino, or Spanish origin.



90% of the primary language spoken is English with Spanish being 9%. Other languages identified were Turkmen (Russian), Mochulok and Pohnpeian.

# Client Needs

## Employment

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.



According to the survey results, 43% would like to find a better job, 41% would like help finding a job, and 35% would like to know what jobs are available.

Some employment concerns listed were:

- Finding jobs for individuals with disabilities
- Employers running background checks
- Finding daycare to be able to work or schedules that align with daycare
- Work from home opportunities

85% of the 440 responses reported that none of the household adults (18 years and older) were unemployed and trying to find a job.

## Education

Education for adults did not appear to be a high need for those that responded to the survey, 90% reported not having any education needs. Of the 45 survey responses that reported needing help in the area of education, the most common area was learning or improving communication and language skills followed by obtaining a 2-year associate's degree.

Other areas identified were:

- Educational loan payments
- Learning to speak Spanish
- Tutoring
- Learning another language
- Assistance obtaining renewal credits

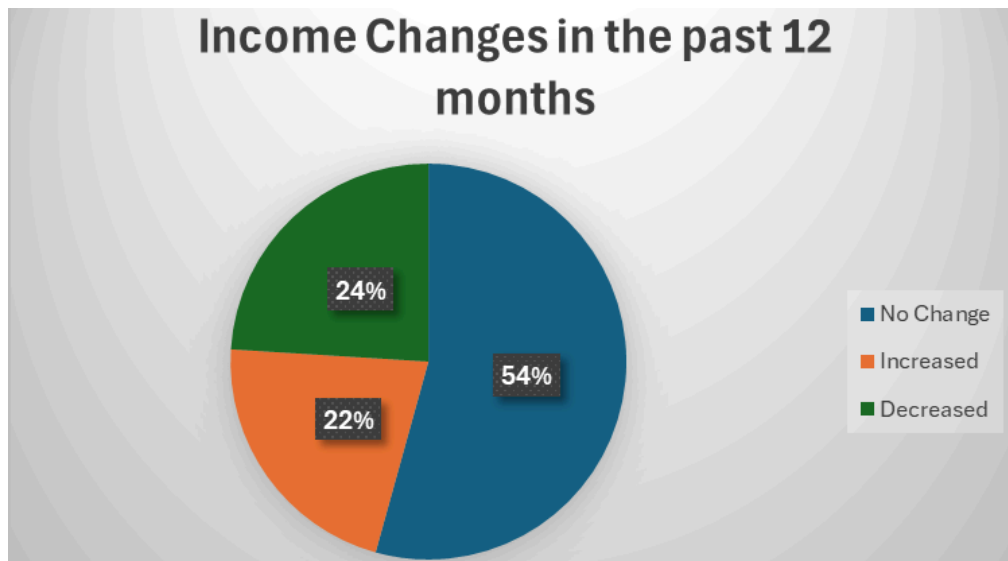


# Client Needs

## Financial Management

Forty-two individuals responded that the increase in income over the past 12 months was due to the Cost of Living Adjustment for Social Security. Other increases were due to a change in employment and receiving a raise.

The decreases in income reported a loss of job, getting laid-off, medical issues, inflation, and not having childcare. A majority of the responses (54%) reported no change in income.



Many clients report that they do not have enough money to get through the month and would like assistance with budgeting and money management. Others expressed concerns with medical debt and helping reduce credit card debt.



Not enough money to get through the month	76%
Budgeting/Money Management	33%
Opening a checking/savings	2%
Filling out tax forms	9%
Understanding credit scores	4%
Solving problems with credit cards	21%
Solving problems with utility company	15%
Solving medical debt	26%
Solving problems with payday loans	4%
Other financial management needs	15%

# Client Needs

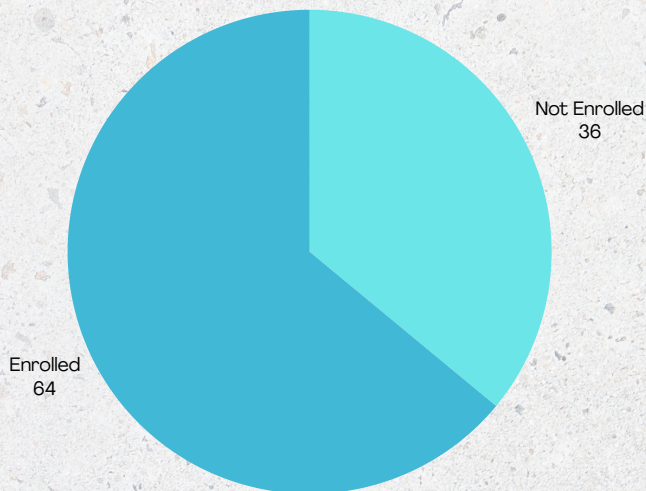
## Housing

80% of clients reported they did not have any unmet housing needs in the past 12 months. The other 20% reported the following housing needs:

Homelessness	6%
Family/Friends staying with us (nowhere to go)	13%
Finding safe housing	9%
Finding affordable housing	24%
Obtaining a loan to buy a house	12%
Making necessary home/property repairs	55%
Making my home energy efficient	53%
Making changes to my home for disabled household member	13%
Other	24%

- 11 reported not being able to afford house payment/rent/household bills
- 2 individuals reported the city is requiring trees to be removed and sidewalks get replaced - not able to afford this to get done
- New appliances
- New roof
- Insulation
- New windows
- Assistance with cleaning
- Home remodel/repairs
- Electrical work
- Not having running water for 2 years

## Food and Nutrition



Reasons individuals are not enrolled:

- Unfamiliar with the program
- Applied, waiting for decision
- Has not applied - application too difficult
- Household over income
- Lost SNAP benefits
- Other

# Client Needs

## Food and Nutrition

When households were asked which areas they needed assistance with to address unmet food and nutrition needs, the following responses were provided (multiple selections allowed).

- 60% of clients reported not having enough food at home
- 45% reported not having enough nutritious food at home
- 41% reported needing assistance getting food from food pantries, meal sites, or food shelves
- 35% reported needing assistance learning how to stretch their food dollars

NICAO has addressed unmet food needs in the area by opening up a food pantry at our downtown Mason City Client Resource office. NICAO has partnered with local businesses to help bring awareness and stock the pantry. NICAO has provided food items to over 150 people since April 2024.



NICAO's pantry opened in April 2024 and has received donations from:

- Hy-Vee
- Clear Lake Bank and Trust
- Dandy's BBQ
- CG Public Health
- Worth County Public Health
- Clear Lake Chamber of Commerce
- Local Residents
- NICAO Governing Board Members
- Century 21

In 2023, a local resident donated hundreds of pounds of potatoes and onions which led to Thanksgiving meal kits being put together and delivered to individuals in need. Additional donations of hams, turkeys, dinner rolls, vegetables, pies, and stuffing were gathered from Curries, Smithfield, Hy-Vee, Walmart, Aldi's, and local residents.

**Thanksgiving Meal kits:**  
**2023: 58 households, 191 individuals**  
**2024: 147 households, 415 individuals**



# Client Needs

## Families with Children

Low-income families with children often face a range of barriers that can hinder their ability to thrive and create a stable environment for their children. Some of the common barriers include:

- Financial Stability - making it difficult to meet basic needs such as housing, food, and clothing
- Limited Access to Quality Education - Childcare costs continue to rise preventing parents from seeking or maintaining full time employment. There is also limited access to quality early-childhood programming which can limit the child's development.
- Health and Nutrition Challenges - food insecurity, lack of healthcare and limited access to mental health services.
- Unstable Housing - low-income families often struggle to find affordable housing, leading to homelessness or living in unsafe conditions.
- Employment Barriers - lower wage jobs with limited benefits and little job security.
- Social Isolation and Lack of Support - there is often a stigma attached to being low-income, which can create emotional and social barriers for parents and children.
- Systemic Barriers and Inequality - families may face discrimination and limited access to social services. Families may not be aware of social service programs available to them.

Addressing these barriers often requires a combination of public policies, community support, and access to resources that promote long-term stability and well-being for both parents and children. Programs like those offered by NICA, focusing on family support, home and energy assistance, health, and early childhood education, play a critical role in overcoming these barriers.



The 2024 Client Needs Survey showed that 46% of respondents had children under the age of 18 living in the home. Of those, 119 reported children under the age of 3; there were 110 with children 3-5 years old, 84 with children 6-11 years old, and 60 with children 12-17 years old. Approximately 14% reported that a child under the age of 18 had special needs. Thirteen percent reported having unmet childcare needs in the past 12 months, with the majority of needs being:

- Finding affordable child care (76%)
- Finding quality child care (64%)
- Finding child care in a convenient location (56%)
- Finding weekday daytime child care (44%)

North Iowa child care is difficult to find, with many families being put onto a wait list for several months. With recent child care closures and staff shortages, there are even fewer options to choose from creating longer waitlists at all sites.

**50%** of families reported they were working. While the other **50%** reported they did not make enough money to cover child care costs.

**78%** of those families reported they worked Monday-Friday during the day.

**14%** reported having more than one job.

**6%** reported going to school/taking classes.

**5%** reported having unmet parenting/family support needs in the past 12 months.



# Client Needs

## Transportation

Transportation barriers are particularly significant for low-income families in rural areas like those in Iowa. The lack of reliable transportation can severely limit access to essential services, employment, education, and healthcare. Some of the transportation needs identified in the 2024 Client Needs Survey included (more than one selection available):

- Repair our household(s) vehicle(s) - 51%
- Getting a dependable vehicle - 49%
- Getting to and from appointments or errands - 40%
- Other - 29% (see details below)
- Getting vehicle insurance - 25%
- Obtaining access to public transportation - 16%
- Getting to and from work - 16%
- Getting a Driver's License - 13%
- Getting children to and from school - 11%
- Getting children/youth to before and after school activities or clubs - 9%
- Getting children to and from child care - 4%

Other transportation needs identified in survey:

- Car loan payments
- Can't afford license renewal
- Car will not pass inspection for driving test
- Out of town medical appointments (need reliable vehicle to get there)
- Depending on others for rides
- Vehicle maintenance costs
- Public transportation not available on weekends
- Affordable gas prices

NICAO's My Community Ride program can assist individuals with accessing bus tokens through Regional Transit. This program was developed to meet community needs that combat social influences of health with the purpose of supporting access to care.

During FY 2024, NICAO assisted 100 individuals (unduplicated) with transportation services. This includes: bus passes, bus transportation, support for auto purchase/repair, and emergency services. Clients received this support through the FaDSS program, Community Partners, My Community Ride, Embrace, and the Living with HIV program.



# Client Needs

## Health

According to the September 11, 2024 report on AXIOS Des Moines, Iowa lost over 250 health care facilities in 15 years. Access to quality care starts with the existence of providers and a workforce that supports them. Closures of health care facilities lead to higher costs and health problems. Closures included: elderly care, home health, hospice, mental health centers, and rehabilitation centers.

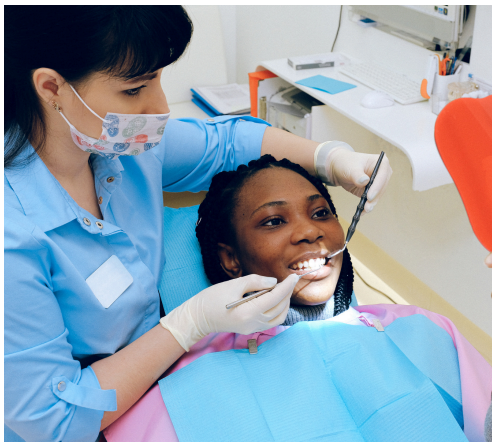
The report also highlights the substantial challenges for rural communities requiring residents to travel longer distances for care or go without treatment. An alarming 71 of 99 counties in Iowa do not have a practicing OB/GYN. Mothers in areas where birthing units have shut down are less likely to access prenatal care and more likely to deliver prematurely according to a recent study done by the University of Iowa.

22% of survey respondents reported having someone in the household with a disability

23% reported having a household member with mental health needs

13% reported having unmet health needs - see below

2% reported being homebound



- Getting affordable dental insurance
- Addressing issues related to stress, depression, or anxiety
- Getting affordable health insurance
- Finding a doctor/dentist that accepts Medicaid
- Managing medications
- Addressing mental health needs
- Other
  - Needing home health care for managing diabetes
  - Can't afford the medical/dental care I need
  - Getting to appointments
  - Chronic pain management
  - Paying for prescriptions
  - Paying for eyeglasses

NICAO offers various health and nutrition programs to assist individuals in need:

Family Planning

Healthy Pregnancy Program

Ryan White Living with HIV

1st Five

Women, Infants, and Children (WIC)

In Fiscal Year 2024, NICAO assisted

- 1,144 individuals with a physical
- 284 individuals with developmental screenings
- 258 individuals with health insurance counseling
- 347 individuals with a mental health assessment
- 202 individuals with dental services (adults)
- 29 individuals with doctor payments



54% of survey respondents said at least one member in the household receives Medicaid.

# Client Needs

## Other Identified Needs

Low-income individuals often have to prioritize their needs based on what they can afford. When families earn less than a living wage, they often struggle to meet basic necessities. In many cases, they are unable to find assistance for essential needs like replacing appliances, plumbing, electrical work, and other important repairs.

When asked which basic needs the household could have used help with in the past 12 months, clients reported:

- Doing yard work or snow removal
- Getting personal care items (soap, diapers, toilet paper, etc.)
- Getting clothing or shoes
- Getting furniture or appliances
- Doing housework
- Other
  - Replacing windows
  - Assistance with showering/bathing
  - Trash removal
  - Small repairs
  - Water Heater
  - Utility payments
  - Medication
  - Laundry/cleaning supplies
  - Bills
  - Rent assistance
  - Grocery costs



When asked which issues clients were not able to get assistance with, they reported:

- Paying Bills
  - Medical, credit card, water bill, telephone/cell phone
- Medical Issues
  - Cost of medications, access to therapy, Applying for SSI
- Home Repairs
  - Windows, insulation, roof, plumbing, appliances
- Personal Issues
  - Safety, clothing, inflation, handicap accessibility
- Food
  - SNAP benefits, accessibility/cost, getting delivered meals
- Home Maintenance
  - Snow removal, yard work, house cleaning
- Car Repairs
  - new tires, affordable car insurance, car repairs
- Money/Salary/Income
  - SSI doesn't cover living expenses, fixed income



# Client Needs

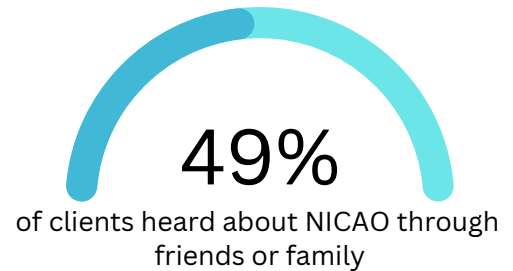
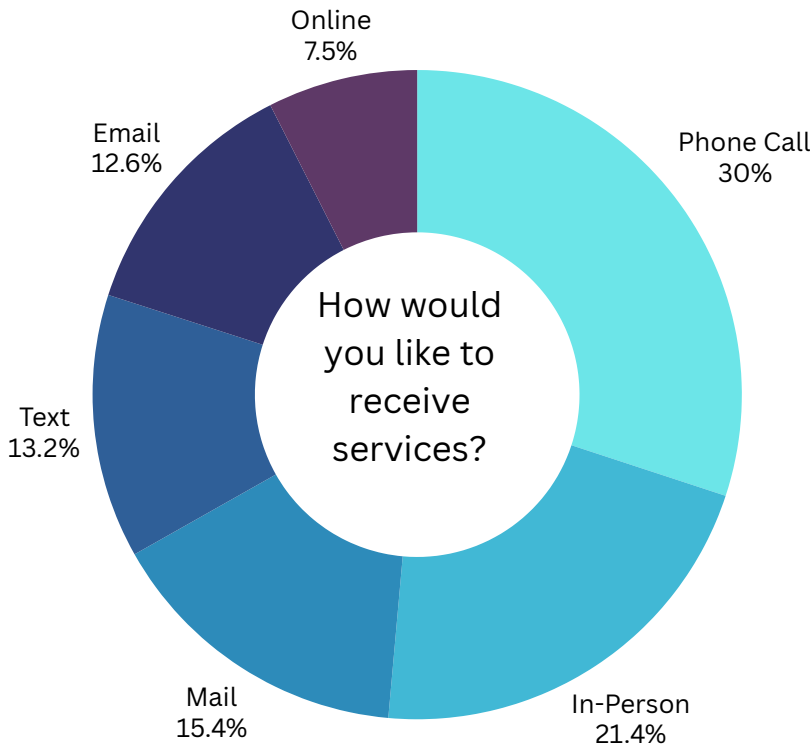
## Other Identified Needs

Clients were asked what two things they would like to see improved in your neighborhood or community, the most common responses were:

- Cleaning up the neighborhoods, removing junk from properties
- Street and sidewalk repairs
- Access to yard work/snow removal
- People showing respect and being nice to one another
- Safety concerns being addressed/additional police patrols out
- Weekend transportation services
- Accessible food pantry or closer grocery stores
- Lower food costs
- Removing stray animals from the neighborhood
- Sewer systems need updated/repaired
- Clean drink water
- More child care options
- Assistance for the elderly

# Client Satisfaction

NICAO collected 403 Client Satisfaction Surveys in January 2024 - the survey helps identify what we can do to better serve the communities. Sixty-one percent of clients reported they prefer to access our services Monday-Friday between the hours of 8:00am and 4:30pm.



***“Very helpful services - agency’s all nice and helpful”  
- NICAO Client***

# Client Satisfaction

Clients were asked about what challenges they face when accessing our services:

Other challenges listed, were:

- Office Location/availability
- Hours available
- Remembering who you are and what you do
- Transportation
- Eyesight
- Difficulty reading
- Getting to speak with a real person
- Duplicated paperwork
- Being over income but still struggling
- Language barrier

How has NICA O made a difference in your life?

- Furnace replacement
- Paying heating bill
- WIC
- Filing my taxes
- Children in Head Start
- LIHEAP
- Rent assistance
- It helps stretch my Social Security check

***“Don't always know what I qualify for. would be nice to have one place online to enter some basic information and answer some question and find out what assistance is available to me. I may have been able to get some assistance sooner if I had known I qualified sooner.”***  
**-NICA O Client**

***“If I did not receive benefits from you, I don't know how I would survive.”***  
**-NICA O Client**

***“Giving hope for future help for my kids and learning new ways to help parent that fit the kids needs better”***  
**-Head Start Parent**

***“I was not aware of all the services that were offered. This year I was able to get rental assistance when our apartment manager told us about it and referred us. I also received the only Christmas presents I received this year from them, I was very appreciative.”***  
**-NICA O Client**



# Client Satisfaction



*I have been with this community action service for 10 years now and have had nothing but great services and positive attitudes from the ladies working there. They really are the best and always go above and beyond to help in any way.*

*Being a single new mom these resources and services have been a lifesaver*

*The male that I speak to on the phone that does Butler County is always so friendly and efficient. I don't feel embarrassed about needing help when I am talking to him.*

*I believe that community action services needs better funding more employees, and better resources to have a more successful impact in the community that community action employees are diligently working towards a higher standard.*

*Thank you to those who take the time to work there.*



# Key Findings and Recommendations

When asked about additional services needed in their communities, the most common responses focused on childcare, housing, employment, and mental health. Throughout the Community Needs Assessment, housing, employment, and childcare consistently emerged as key areas of concern within our service area.

- **Housing Concerns:**
  - Safe, Affordable Housing
  - Home Repairs/Maintenance
  - Shelter Availability
- **Employment Concerns:**
  - Higher paying jobs
  - Full-time availability
  - Accepting employment without facing cliff-effect of benefits (SNAP, Child Care Assistance)
- **Child Care Concerns:**
  - Quality Child Care Options
  - Availability
  - Affordable Child Care
  - Child Care Staffing Concerns



North Iowa Community Action Organization will continue collaborating with community partners and stakeholders to raise awareness of the issues identified in the community needs assessment. We aim to help find solutions to improve our communities, making them safer and better places to live, while empowering individuals in need to achieve and maintain economic stability.

NICAO's Head Start program completed a Community Needs Assessment in 2024 that addressed the requirements outlined in the Head Start Performance Standards and Head Start Act. The report is available for review on the agency portal.