

A STUDY COMMISSIONED AND
FACILITATED BY



United Way
of Central Iowa

BASIC NEEDS NETWORK ASSESSMENT & MAPPING PROJECT

REPORT TO THE COMMUNITY JULY 2012

PRESENTED BY
DES MOINES AREA RELIGIOUS COUNCIL



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BASIC NEEDS NETWORK ASSESSMENT & MAPPING PROJECT

REPORT TO THE COMMUNITY

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Central Iowa – One Community



A Snapshot of the Basic Needs Network of Human Services
in Polk, Dallas, and Warren Counties

Central Iowa – A Contrast in Realities

Des Moines ranks # 5 for best cities for families based on great schools, affordable homes, low crime rates, jobs. – *Parenting Magazine, June 2011.*

38.2% of homeless persons in the Des Moines metropolitan area are families with children – *Iowa Institute for Community Alliances – Iowans Experiencing Homelessness January-December 2010*

Des Moines is the #1 City in the United States for Home Renters – *Time Magazine, June 2011*

2,860 households utilizing food pantries needed to move to less expensive housing in 2010 due to insufficient resources – *MovetheFood.org*

Des Moines is the #1 Richest Metro in the Nation – *US News and World Report, June 2011*

40% of Polk County students are eligible for free and reduced priced school meals. In some Des Moines schools more than 90% are eligible – *Iowa Department of Education*

Des Moines – West Des Moines ranks #2 “Best Cities for Jobs this Summer.” – *Forbes, June 2012*

29.5% of Polk County households have an annual income less than \$35,000 – *Iowa State University Extension and Outreach, October 2011*

Des Moines living costs are 10 percent below the national average – *The Council for Community and Economic Research*

71% of Iowa families with children under 6 have both parents working – *U.S. Department of Labor*

Des Moines ranks in the top 10 “Best Cities for the Next Decade” – *Kiplinger’s*

There are areas of poverty in West Des Moines and Clive where more than 20 percent of families live in poverty – in Des Moines several census tracts exceed 30% poverty – *U.S. Census Bureau*

Des Moines is often referred to as the “Hartford of the West” due to the large number of insurance companies located here – *Wikipedia*

Nearly 10% of all persons under age 65 in Polk County are uninsured – *Iowa State University Extension*

ACKNOWLEDGEMENTS — The Basic needs Network Assessment could not have been completed without the participation, data, knowledge, and extraordinary cooperation of the following agencies and their representatives. Sincere appreciation is extended for their contributions, ongoing work, and dedication in meeting basic human needs in Central Iowa. While these agencies and funders support the research that went into this project, they may not agree with the recommendations. The recommendations are solely those of the project team and authors.

AIDS Project of Central Iowa
American Red Cross – Central Iowa Chapter
Anawim Housing
Beacon of Life
Bernie Lorenz Recovery
Bidwell Riverside Center
Catholic Charities/St. Mary Family Center
Central Iowa Shelter & Services
Children and Family Urban Ministries
ChildServe
Community! Youth Concepts
CROSS Ministries
Des Moines Area Religious Council
Des Moines Interfaith Hospitality Network
Des Moines Municipal Housing Agency (Family Self-Sufficiency Only)
Des Moines Pastoral Counseling Center
Employee & Family Resources
Family Directions of Iowa
Habitat for Humanity
Harbor of Hope
Hawthorn Hill
HOLA Center
Home, Inc.
Iowa Citizens for Community Improvement
Iowa Homeless Youth Centers
Iowa Legal Aid
ISED Ventures
Orchard Place
Polk County Adult Services
Polk County Crisis & Advocacy Services
Polk County Family Enrichment Center
Polk County General Assistance
Polk County Juvenile Detention Center
Polk County Senior Services
Polk County Supplemental Food Program
Polk County Youth Shelter
Primary Health Care, Inc.
Proteus, Inc.
Society of St. Vincent de Paul – Des Moines
The Salvation Army – Des Moines
United Way of Central Iowa
West Des Moines Human Services
Young Women’s Resource Center
Youth Emergency Services & Shelter

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Executive Summary

National poverty rates exceed 15%. The number of 16-24 year-olds without work is at a 50-year high. The incidence of Iowa families at risk of becoming homeless has grown by 76%. Nearly 40% of persons who are homeless in Greater Des Moines are families with children. More than 350,000 Iowans do not have enough food to eat, and 35,000 of this number live in Polk County.

Unemployment and workforce reductions.

While unemployment rates are lower than in other states, the May 2012 rate of 5.1% unemployment for Iowa is nearly 38% higher than the May 2007 pre-recession rate of 3.7%.

Poverty burden. Forty percent (40%) of Polk County students are eligible for free or reduced priced meals; in Des Moines 65% of students are eligible. Nearly 30% of Polk County households have annual income under \$35,000. One in five children in Polk County lives in poverty, and nearly one of every two children in Des Moines is born into poverty.

Reduced public funding. Cuts to public human service programs have resulted in expanded usage of local safety-net programs that provide assistance such as food, housing, medical, and other basic human needs.

The statistics about poverty, hunger, unemployment, and homelessness can seem stark and relentless. Yet, behind every statistic, there are real families in need of help.

The numbers represent fathers and mothers who, in the face of lost jobs, chronic poor health, or single parent challenges, still cling to the dream of a better future for their children. The percentages reflect sons and daughters, who without proper nutrition or rest for their bodies and minds, are often working at a young age and missing school to help their family make ends meet. The ratios include our senior citizens who are forced to make impossible choices between buying medicine or food or paying the water bill. Yet, communities throughout our nation, state, and counties have a proven history of helping families to bridge the economic gap when unexpected circumstances interrupt household stability and self-sufficiency.

The report that follows reveals a snapshot of public and private agencies, programs, partnerships, and resources that comprise Central Iowa's response to many of the issues and challenges identified above. It is hoped that this report also reveals compassion and resilience and the best of humanity, as our community continues to work together to improve the quality of life for all.

Executive Summary

Long recognized as a leading philanthropic organization in Central Iowa, United Way of Central Iowa advances the common good by creating opportunities for a better life for all.

United Way envisions a community where all individuals and families achieve their potential through education, income stability, and healthy lives. With the belief and guiding principles that education, income, and health are the building blocks to a good quality of life, the organization focuses its resources and energies within these three priority areas.

United Way's interest in commissioning this basic needs network assessment stems in part from the agency's Income goal that *all families and individuals are economically self-sufficient (as measured by 250% of poverty)*.

Within United Way's Income Strategy Map for achieving this goal are several well-defined objectives that gauge conditions of well-being for families. They are: 1) create access to family sustaining employment; 2) ensure access to a safety net of food, shelter and other income/work supports; 3) build individual/family financial stability; and 4) help families retain or attain affordable housing.

Programs and agencies reviewed for this study align with United Way's objectives. The issue areas that were examined most closely in the study align with objective 2 (safety net of food, shelter, and other income/work supports); and objective 4 (help families retain or attain affordable housing).

During the 2012 fiscal year, United Way funded twenty-one (21) agencies and thirty (30) programs within its Income strategy. Of these agencies, eleven (11) are represented in this study.

In mid-2011, with the enduring economic recession and growing use of human services programs, United Way of Central Iowa commissioned the Des Moines Area Religious Council (DMARC) to conduct an independent assessment of the scope of human services programs available to respond to meet basic human needs of low-income families and individuals in Central Iowa.

The study is composed of two phases: *Phase I – Basic Needs Network Assessment*, and *Phase II – Navigating the Basic Needs Network (Mapping a Path to Financial Assistance)*.

Executive Summary

During Phase I, data was reviewed and analyzed to determine the existence and scope of the safety network of services and programs available to respond to basic human needs in Central Iowa.

In Phase II, the study collected data and analyzed how emergency assistance is being provided within the context of the existing basic needs network. Potential barriers to accessing services were explored; and strategies and models for network enhancements were identified.

Summary data in terms of total community impact, as well as individual agency data and sector profiles, is expected to prove useful to participating agencies, policy-makers, funders and other stakeholders in terms of systems planning, project and program development, collaborations, resource leveraging, and staffing, as well as for advocacy and policy discussions.

Findings provide a substantive snapshot of the community-wide impact and economic value of thirty-nine (39) participating agencies in terms of participant demographics, direct services provided, community resources leveraged, staff qualifications and experience, cost avoidance value, and more.

Client Demographics

Agencies reported providing services to 240,247 citizens residing in Central Iowa. Of clients with known demographics, 59% are women or girls and 41% are men or boys.

Ages of clients range from birth to 103 years. The average family consists of 2.99¹ people surviving on annual income of \$19,826 per year². Household income reported at the time of service intake ranges from \$0 to \$60,000. Many households have no income. Fifty-one percent (51%) of agencies and programs collect no client fees; the other agencies typically establish fees on a sliding-scale basis dependent on income, family size and similar considerations.

¹ Twenty-four (24) agencies reported family size

² Nineteen (1) agencies reported average client income

Executive Summary

Anticipated Uses for the Report

For the Community

- Informs and enhances understanding about client demographics, services and outcomes by policy makers, planners, administrators, program managers, funders, and other community partners; recognizes agency and community contributions and collaborations, as well as public/private partnerships; identifies opportunities for cross-issue improvement; and helps leverage finite resources to more efficiently and effectively serve consumers.
- Provides human services programs sector analyses and reporting of the economic return to the community in terms of salaries paid, scope of employment, and other financial investments.
- Illustrates community impact in terms of future costs avoided, resulting from the services provided and resources leveraged by participating agencies.
- Can be utilized by researchers and academia as a catalyst to further explore connections, linkages, and potential

enhancements in relation to basic needs services, systems, and client access issues in other communities.

For Participating Agencies

- Frames client outreach activities, influences program planning, and identifies collaborative opportunities.
- Supports fund raising, policy development, board training, and related efforts.
- Proactively conveys the comprehensive impact of human service agencies by program sector and issue area.

For Consumers

Report findings support recommended system changes that provide opportunities for:

- Removal of potential and real barriers to basic needs services.
- Improved and expedited access to services.
- More efficient path to sustainable self-sufficiency, health, and well-being.
- Stabilized households, families and individuals that are integral to the overall quality of life in Central Iowa.

Introduction

Purpose of Study

The Basic Needs Network Assessment is intended to contribute to community knowledge about, and provide a snapshot of programs within, the human services sector.

Toward this end, the study addresses the following questions:

- Is there a safety network of programs and services that provides basic needs resources for low-income individuals and families residing in Central Iowa?
- What is the composition of the safety network?
- What issue areas do the programs address and what do they strive to achieve?
- What is the scope and geographic reach of services?
- What is the demographic profile of consumers seeking basic needs assistance?
- What is the process by which consumers gain access to programs and services?
- What are the key barriers to accessing services and programs?
- What are the opportunities and recommended strategies to improve the network, including access?

- What is the value of community investment in the safety network, and what is the resource structure that supports the identified issue areas and programs?
- What is the community-wide financial, in-kind, and service impact of the safety network?

Overview

This report provides a time-specific sampling of the basic needs safety network that exists in Central Iowa, particularly related to the following program services and issue areas:

- Emergency Shelter and Housing
- Supportive Services
- Medical or Treatment Services
- Other Basic Needs Services

Readers are encouraged to review summary findings to gain additional insight into the structure and impact of the basic needs safety network. The specific program services and issue areas can be found in subsequent sections of the report, with detailed analyses about how each sector fits within the broader safety network reviewed in this study.

Phase I of the study examined a sampling of thirty-nine (39) programs across four distinct issue areas representing a consumer base of 240,247 clients.

Introduction

Limitations

Client counts included in the report are non-duplicated within individual agencies and programs. It is likely that many clients access multiple services across different issue areas and agencies. Without a coordinated intake system, it is virtually impossible to distinguish when the same client(s) accessed services or were counted by more than one agency.

The study focused on the most fundamental of basic needs services, as identified above.

Issue areas that were not examined in depth include: employment services, transportation, child care assistance, mainstream benefits, hospitals, criminal justice system, Veterans services, and education, among others.

Phase II of the study was designed to:

- Examine how emergency assistance is being provided within the context of the existing basic needs network;
- Identify and analyze potential barriers to accessing services; and
- Provide recommendations and strategies for system enhancements.

Results from this part of the study clearly demonstrate the commitment of human services workers who are devoted to their profession and who are passionate about assisting low-income families. Findings also reveal two distinct organizational philosophies

and practices about how agencies assist consumers: 1) segmented services; and 2) coordinated services.

Finally, the study provides a snapshot of network limitations, as well as opportunities for system enhancements that can lead to improved efficiencies and better experiences for both consumers and providers.

Report Format

In addition to the Phase I findings included in the Executive Summary above, data in the following sections of the report provides additional insight about capacity within the various issue areas. Findings and analyses are charted in terms of client demographics; resource leveraging; staffing complement, qualifications, and work hours allocation; as well as future cost avoidance to the community. Data from within each program sector and issue area are further analyzed, discussed and charted in more detail.

Findings for Phase II are reported in a separate section of the report, revealing the process by which clients navigate the safety network and the scope of assistance available in the community.

The report concludes with observations and recommendations for improving the basic needs network in Central Iowa.

Phase I – Basic Needs Network

Since 1952, the Des Moines Area Religious Council (DMARC) has provided a broad safety net of assistance, support, and subsidies to low-income families in Central Iowa. This assistance helps clients meet housing, food, childcare, and other basic needs, as they work toward enhanced employment, training, education, improved health, and sustainable self-sufficiency.

Currently operating the largest food pantry network in Iowa, DMARC and its affiliated pantry sites assist more than 30,000 individuals annually. Nearly half are children or youth under 25 years of age.

DMARC also funds homelessness prevention assistance in the form of emergency financial subsidies for rent, mortgage, and utility payments that help families to remain in their homes during times of short-term crises. For as many as 25% of participants each year, DMARC programs serve as an initial point-of-entry into the continuum of human services in Polk County, Iowa.

Through active participation and representation on many work groups and planning bodies (Greater Des Moines Homeless Coordinating Council and HCC Steering Committee, Coordinated Intake Work

Group, Iowa Food Systems Council, the Food Access and Health Work Group, Polk County Housing Continuum Directors Council, Healthy Polk 2020), DMARC facilitates and participates in community dialog and research around issues of human services access and systems planning.

With project leadership provided by DMARC, eighty (80) human service organizations in Central Iowa were invited to participate in a community impact assessment that would result in a summary report of the economic value and impact of participating agencies. The primary work of these agencies is to strengthen and improve self-sufficiency of low-income families. Project participation was formally endorsed by the Polk County Housing Continuum in April 2010.

The report that follows incorporates data submitted by more than forty (40) human service agencies that provide direct services to over 240,000 consumers in the Central Iowa counties of Polk, Dallas, and Warren.

These agencies employ 2,439 people and return over **\$546 million a year** to the Central Iowa community in direct services, leveraged resources, and future cost avoidance benefits.

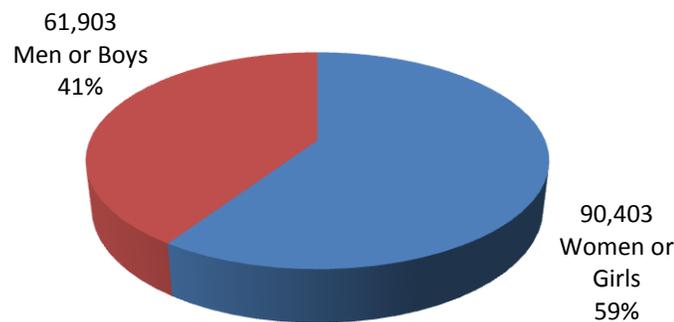
Client Demographics – Gender & Age

Client Demographics

(Total Program and Services Population = 240,247 Clients)

Gender

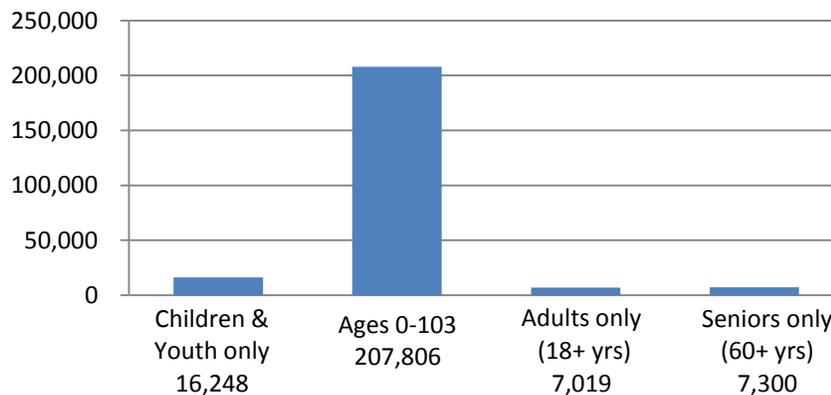
Approximately six (6) of every ten (10) clients assisted are female, and four (4) of every ten (10) are male. While not examined as a component of this study, the gender income disparity, commonly known as the “gender pay gap”, between men and women may be a factor contributing to this distribution. For every \$100.00 earned by men in Iowa, women earn about \$75.00.



Represents 30 programs (152,306 clients) that track client gender

Client Age Range Distribution

Agencies provide services for people ranging in age from birth to 103+ years. Individual client ages were not collected as part of this study. Conservatively, it is estimated that up to 45% of all persons assisted are children or youth under the age of 25 years, and that 8-10% are senior adults over age 60.

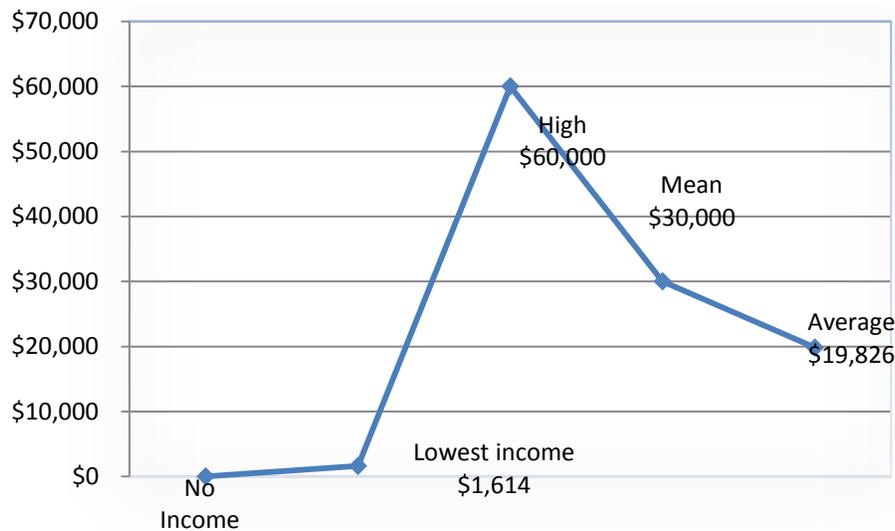


Represents 37 programs (238,373 clients) that track the age range of clients served

Client Demographics – Household Income

Annual Household Income

Programs and services provide assistance for individuals and families with household income ranging from \$0 to \$60,000 per year. Many households have no income. The lowest average client household income reported by an individual agency was \$1,614. One program reported a maximum income eligibility threshold of \$60,000 that was also dependent on family size. For one agency serving more than 30,000 clients each year, 75% of households have income of <185% of the federal poverty threshold*. Across the 19 agencies reporting, household income averaged \$19,826 annually.



Represents 19 programs (80,239 clients) that track household income, or for which income is a factor in determining client eligibility to receive services

* Federal Poverty Thresholds for income are charted by family composition and number of children. The 2011 Poverty Thresholds chart is included on the next page. For a family of three (3), the Poverty Threshold ranges from an income low of \$17,595 to a high of \$18,123 per year. These values reflect an increase of about 3% over the 2010 poverty threshold values.

Many government agencies or programs included in the report have eligibility criteria related to income or poverty thresholds. Other programs receiving funds with demographic criteria as a condition of specific grant awards or service contracts are required to have policies and procedures that align with related compliance guidelines.

Client Demographics – Poverty and Self-Sufficiency Thresholds

Poverty Thresholds for 2011 by Size of Family and Number of Related Children Under 18 Years

Size of family unit	Related children under 18 years								
	None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual).....									
Under 65 years.....	11,702								
65 years and over.....	10,788								
Two people.....									
Householder under 65 years.....	15,063	15,504							
Householder 65 years and over.....	13,596	15,446							
Three people.....	17,595	18,106	18,123						
Four people.....	23,201	23,581	22,811	22,891					
Five people.....	27,979	28,386	27,517	26,844	26,434				
Six people.....	32,181	32,309	31,643	31,005	30,056	29,494			
Seven people.....	37,029	37,260	36,463	35,907	34,872	33,665	32,340		
Eight people.....	41,414	41,779	41,027	40,368	39,433	38,247	37,011	36,697	
Nine people or more.....	49,818	50,059	49,393	48,835	47,917	46,654	45,512	45,229	43,487

Source: U.S. Census Bureau.

One eligibility criteria for many mainstream public benefits assistance programs is that household income must be at or below 185% of the Poverty Threshold. It follows that, for the average 3-person client household to move beyond poverty, this would require income of about \$33,500 each year.

A growing body of research suggests a household must reach a level of 250% - 300% of the poverty threshold to become self-sufficient. In other words, a family of three (3) would require annual income of roughly \$44,000 - \$54,370 to achieve sustainable self-sufficiency with no income or work supports.

An in-depth review of this issue can be found at <http://www.wowonline.org/resources/publications/> in "Coming Up Short: A Comparison of Wages and Work Supports in 10 American Communities" published in 2011 by Wider Opportunities for Women (WOW).

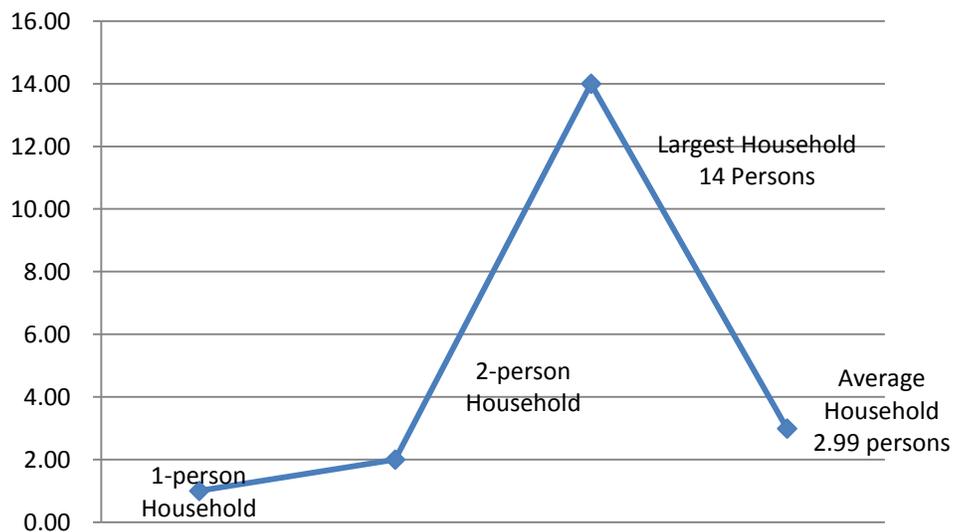
Client Demographics – Household Size

Household Size

The household size for individuals and families seeking services and programs averaged 2.99 persons, or about 3 people. The smallest average client household size reported by an individual agency was one (1) person. With one program reporting its largest client household size as fourteen (14) persons, the largest average household size was five (5) people.

While many agencies provide services for both individuals and families, some serve only individuals and others assist families exclusively. This is particularly true for services and programs provided under the Shelter and Housing issue area.

For readers of this report to more fully analyze the correlation between household size, poverty, and the capacity of families to achieve self-sufficiency, it is important to cross-reference family size within the context of household income and the Poverty Thresholds chart in the previous section.



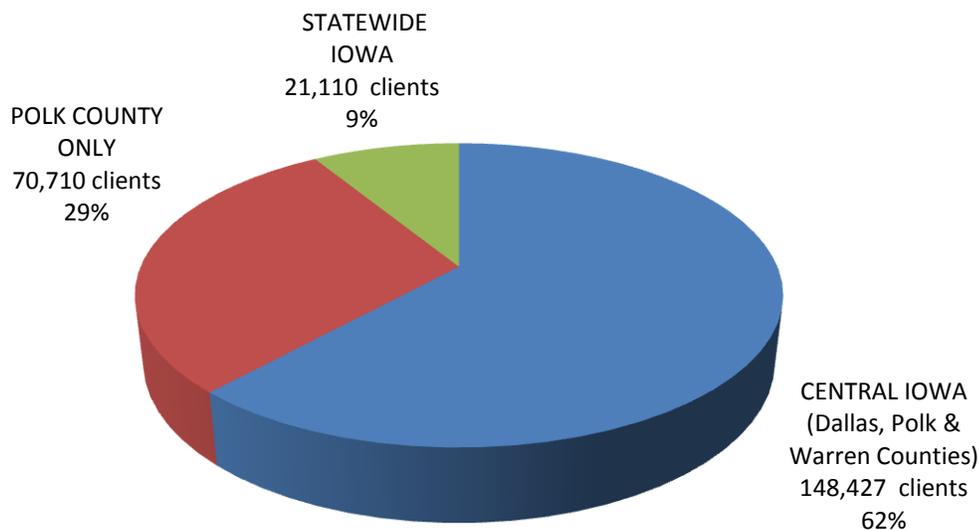
Represents 24 programs (186,767 clients) that track the size of client households

Client Demographics – Geographic Service Area

Of the total complement of 240,247 clients, more than 219,000 (91%) received services within the Central Iowa counties of Polk, Warren, and Dallas. These figures include over 148,000 consumers that received services in Polk County. The balance of 21,110 clients assisted, or about 9%, were served by agencies with a statewide service area, including vicinities throughout Iowa.

Charts in the following section do not represent all human service programs in Central Iowa. The charts do reflect data as it relates to the spectrum of services offered by agencies included in this report. Additional data analyses and charts are reflected in the Overview section, and in the body of the report.

Client Service Area by Geographic Reach



Total Non-duplicated Clients = 240,247

Service Provider Snapshot

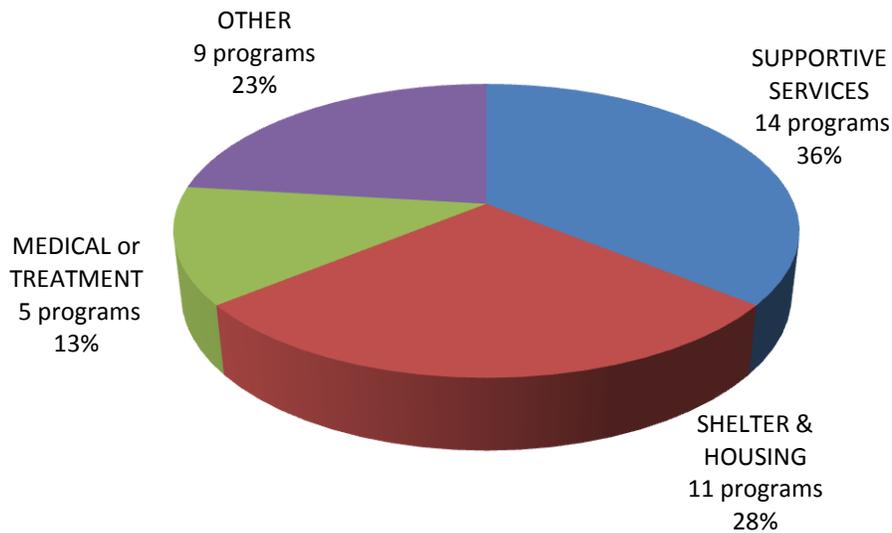
For purposes of the Basic Needs Network Assessment, service and budget data was analyzed from thirty-nine (39) programs and agencies. Most data covers agency fiscal years 2009 or 2010, and are drawn from audited financial statements, operational budgets, agency reports, and information submitted in response to a community impact survey. All of the agencies have facilities in Polk County, with twelve (12) indicating a county-wide geographic reach or constituency; sixteen (16) serve Central Iowa and eleven (11) have a state-wide³ reach.

³ Two agencies that identified their service area as 'state-wide' have a physical presence only in Central Iowa, and will accept clients from out of area who require on-site services

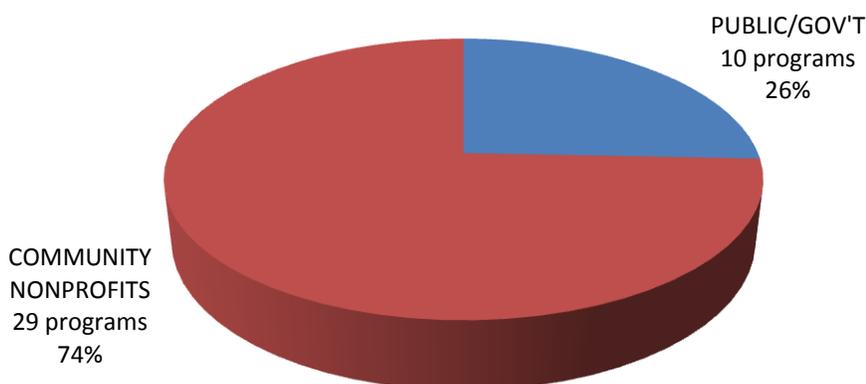
Service Providers – Issue Area and Organization Type

Fourteen (14) agencies identified the primary program objective as support services; eleven (11) have a primary objective of emergency or transitional shelter or permanent housing, with supplemental services; five (5) agencies indicated medical or treatment facility or services; and nine (9) agencies listed “other”⁴ as the primary objective. Of the participating agencies, twenty-nine (29) are community nonprofit organizations and ten (10) are governmental agencies or programs.

Agencies and Programs by Issue Area



Agencies and Programs by Organization Type



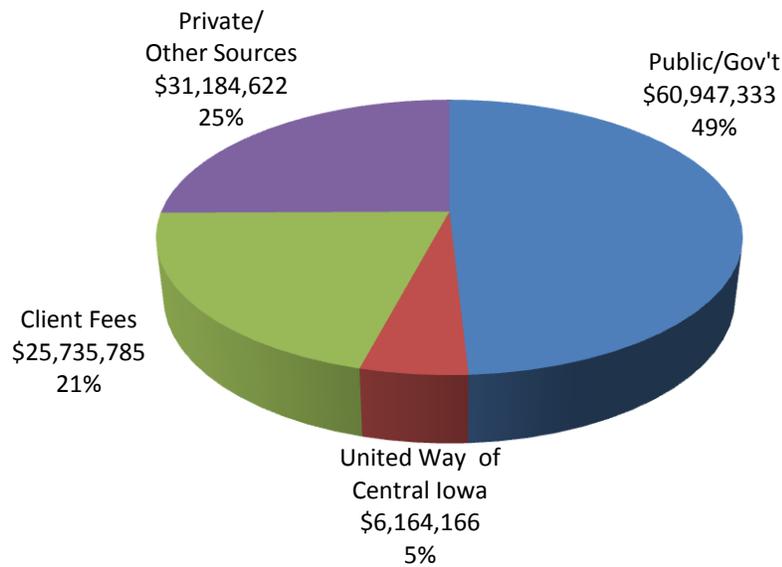
⁴ “Other” categories include: safety for juveniles deemed unsafe for the community; legal advice and representation; community organizing; employment and training; crisis response and victim advocacy; economic development; parent education and family support services and outreach; rental/homeownership counseling

Community Investment and Resource Allocation

Community Investment and Resource Allocation

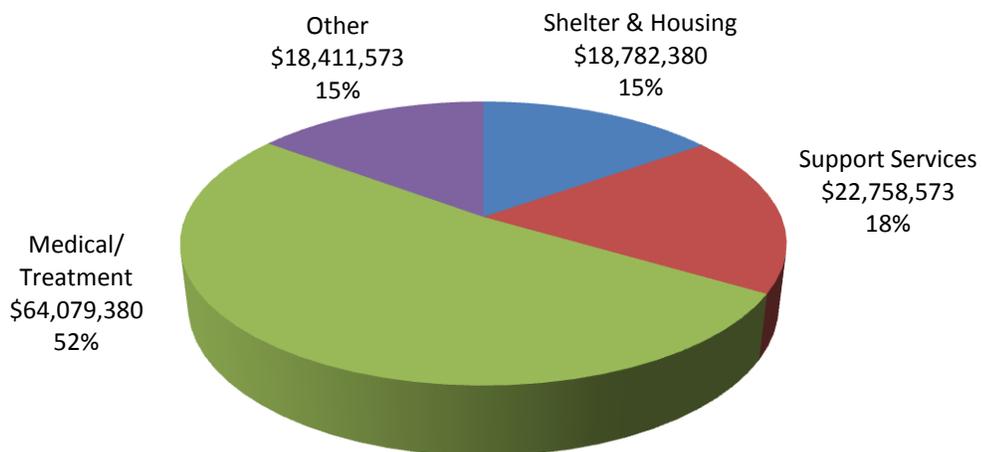
With annual operating budgets totaling over \$124 million, public or government funds, including contracts for service, Medicaid, and other public benefit reimbursements, account for 49% of agency revenues; United Way of Central Iowa funds 5% of costs; about 21% is paid by clients; and private donations from individuals, businesses, civic and faith-based groups and foundations make up the remaining 25%. Charts do not include in-kind resources or cost-avoidance impact.

Community Investment by Funding Sector



Combined Operational Budgets = \$124,031,906

Community Investment by Program Sector/Issue Area

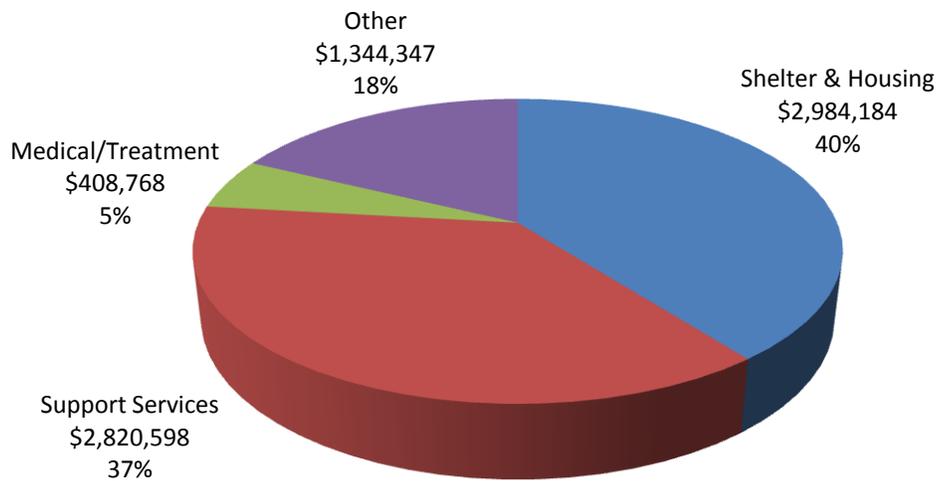


Community Investment and Resource Allocation

Community Resources Leveraged

The ability of provider agencies to leverage in-kind and volunteer resources is significant, with more than 20,500 volunteers committing nearly 275,000 hours of time valued at \$5.72 million*, or an average of over \$148,000 per agency. In-kind donations of program and facility space, food, clothing and supplies account for \$1.8 million in resources, bringing the community-wide in-kind leverage to more than \$7.5 million each year, or over \$192,000 per agency, on average.

Resources Leveraged by Program Sector/Issue Area



Total In-Kind Resources Leveraged (includes Volunteer Time) = \$7,557,897

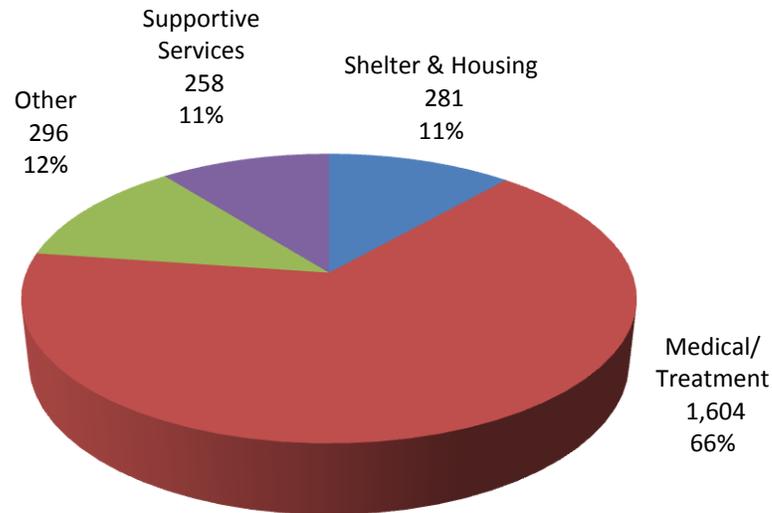
* Value of volunteer time = \$20.85/hour: Independent Sector http://www.independentsector.org/volunteer_time

Staffing Complement and Qualifications

Staffing Complement and Qualifications

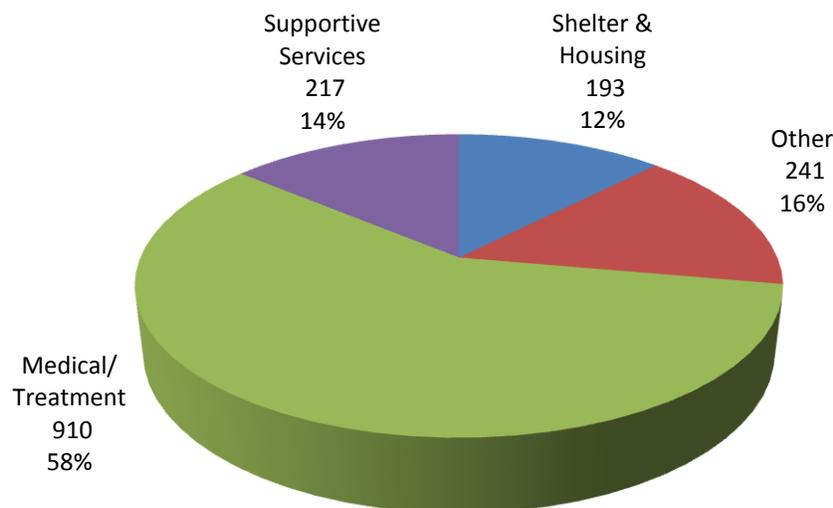
Agencies employ 2,439 workers, staffing a total of 1,561 full-time-equivalent positions annually. Excluding programmatic and service benefits to clients, each year more than \$81 million is returned directly to the Central Iowa economy in salaries, taxes, and benefits resulting from this employment.

Staffing Complement – All Jobs by Program Sector/Issue Area



Represents a total of 2,439 full-time and part-time jobs

Staffing Complement – FTE Positions by Program Sector

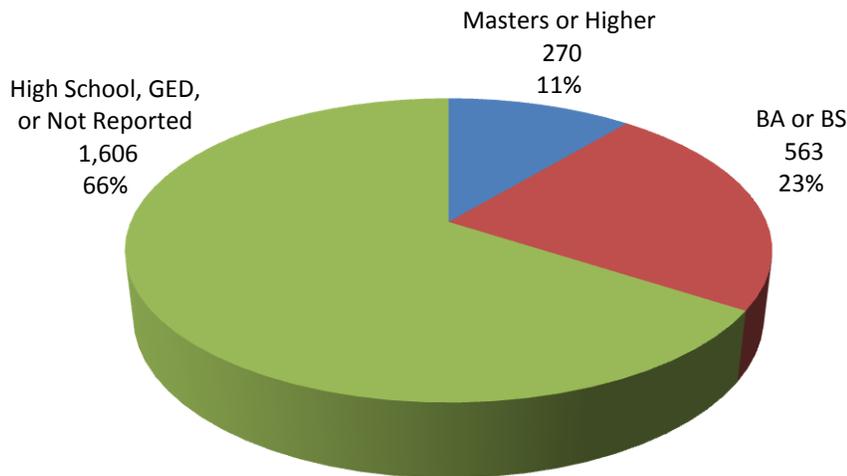


Represents a total of 1,561 full-time-equivalent (FTE) staff positions

Staff Education and Experience

For agencies reporting worker education levels, there were 563 employees who had achieved a post-secondary Bachelor of Science or Bachelor of Arts degree. Another 270 workers had attained a Masters degree or higher. The balance of 1,606 staffers had completed high school or the equivalent, or their level of education was not provided.

Staff Education Levels – All Program Sectors/Issue Areas



Total Staffing Complement = 2,439 full-time and part-time employees

Qualifications and knowledge of personnel were further reflected in the significant amount of time workers had been employed in the human services field, either in the nonprofit and/or government sectors.

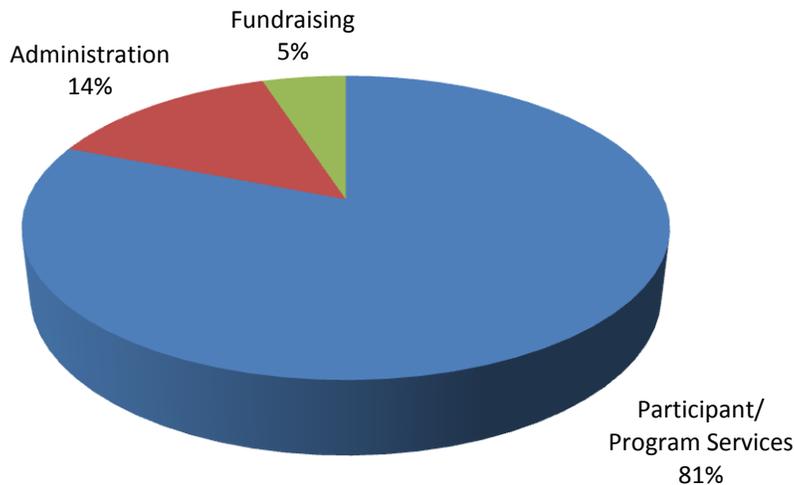
With 85% of agencies reporting, 33 organizations indicate a total of 4,394 years of staff experience in the human services arena. Additionally, 77% of agencies (30 programs), report a total of 3,615 years of staff experience in nonprofit or public employment. This wealth of programmatic and experiential understanding demonstrates organizational and individual commitment to the work of responding to meet basic human needs.

Annually, more than 20,500 volunteers contribute service hours equal to 130 full-time-equivalent positions, or over three staff positions per agency, on average. These hours are not included in percentages of staff time reported for direct services, administrative functions, or fundraising tasks. It is estimated that a minimum of 95% of volunteer hours are dedicated to performing tasks that directly benefit clients.

Staff Functions

About 81% of paid staff hours are devoted to programs and direct participant services. Approximately 14% of staff time is reported as used for administrative functions*, and the remaining 5% of paid staff time is used for fundraising** and securing operational resources.

Staff Time Used for Specific Functions – All Program Sectors/Issue Areas



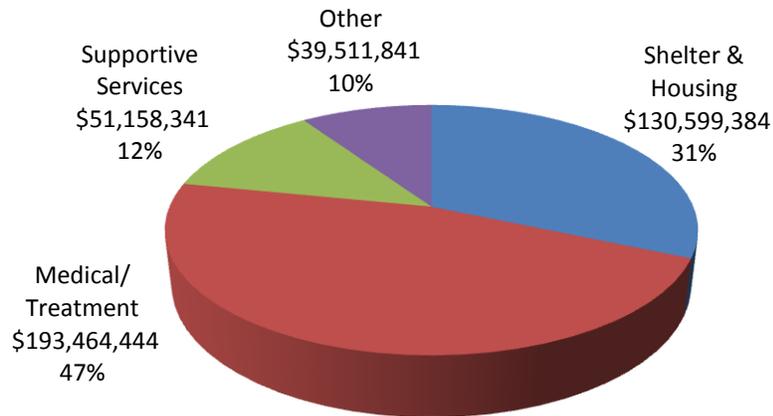
* Administrative functions include activities such as staff recruitment, interviewing, hiring, scheduling, training, performance assessment, accounting, payroll and employee benefit management; obtaining insurance estimates and project bids; agency networking, collaborative planning and professional development; board recruitment, committees, minutes, agendas, training, strategic planning and evaluation; budgeting, project planning, tracking, evaluation and reporting; volunteer recruitment and management, public relations and marketing; and similar functions.

** Fundraising activities include donor cultivation, stewardship, and management; special events planning, execution, and sponsorships; grant prospecting and writing; outcomes tracking, grant use evaluation, and reporting; and related activities.

Cost Avoidance

For each one dollar of resources invested in human service programs, there is a correlating cost avoidance value*. Conservatively, the cost avoidance factor applied to services and programs in the Shelter and Housing sector is \$6.00 for each \$1.00 expended or resources leveraged; Medical or Treatment = \$3.00; Supportive Services = \$2.00; and Other = \$2.00.

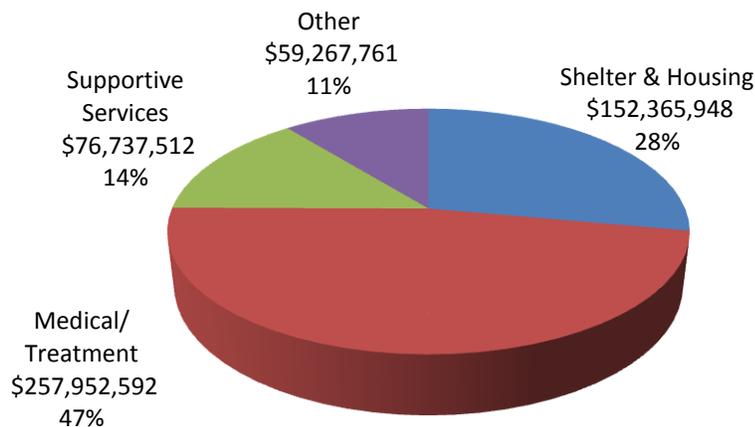
Cost Avoidance Value by Program Sector/Issue Area



Total Cost Avoidance Value for All Programs = \$414,734,010

When cost avoidance values are combined with financial and in-kind resources and direct client services, the total impact agencies provide to Central Iowa exceeds **\$546 million annually**.

Total Community Impact by Program Sector/Issue Area



Resources and Services + Cost Avoidance Value for All Programs = \$546,323,813

* Cost Avoidance – For purposes of this report, cost avoidance represents an estimate of the economic benefit to the Central Iowa community due to future non-expenditure of resources in sectors such as criminal justice system, homelessness, substance abuse, health care, unemployment, lost work days, and more. Cost avoidance values were drawn from multiple sources and include leveraging ratios of 1:1 up to and over 1,000:1.

Overview – Shelter and Housing

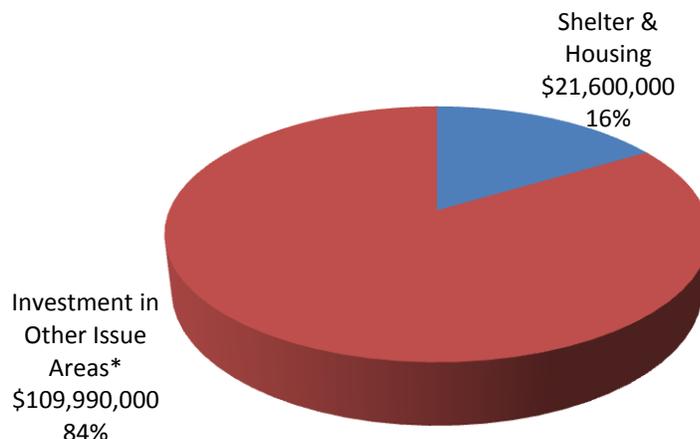
GOALS AND SERVICES

Housing, shelter, and related services are an invaluable component of the basic needs network and human services continuum of care in Central Iowa. Services and programs reflected in this service area primarily offer emergency, transitional, and permanent supportive housing for youth, adults, and families who are homeless, near-homeless and/or are experiencing abuse or neglect. Examples of programs and agencies include safe, habitable, and affordable transitional and permanent housing; emergency shelter that includes food, personal care items, and supportive services; case management and education to promote housing placement and stability; and repair of housing to prevent homelessness; counseling on housing rights and emergency landlord-tenant mediations. Services are intended to assist participants in addressing challenges to both short-term and long-term housing stability. Emergency Shelter = temporary housing with supportive services for up to 30 days; Transitional Housing = extended-stay housing with supportive services for up to 2 years; Permanent Supportive Housing = Shelter + Care, Section 8, and other subsidized housing.

PROGRAMS INCLUDED IN THE SHELTER AND HOUSING SNAPSHOT

- Anawim Housing
- Beacon of Life
- Central Iowa Shelter & Services
- Des Moines Interfaith Hospitality Network
- Habitat for Humanity
- Harbor of Hope
- Hawthorn Hill
- Home, Inc.
- Iowa Homeless Youth Centers
- Polk County Youth Shelter
- Youth Emergency Services & Shelter

Community Investment in Shelter & Housing



* Other Issue Areas include: Supportive Services; Medical or Treatment; and Other Services

Shelter and Housing

HIGHLIGHTS

Of the participating organizations, eleven (11) agencies have a primary objective of emergency shelter or transitional or permanent housing with supplemental supportive services.

Two (2) agencies provide more than one category of primary services, with one agency offering Emergency and Transitional Housing services and one agency offering both Permanent Housing and Rental/Homeownership counseling services.

Ten (10) agencies are community nonprofit organizations and one (1) is a government agency or program. For this study, emergency shelter, transitional and permanent housing agencies are represented almost equally across the housing services spectrum.

Each of the agencies and programs have facilities in Polk County, with three (3) indicating a county-wide geographic reach or constituency; four (4) primarily serve Central Iowa; and four (4) have a state-wide⁵ reach.

Agencies provide services to many of the most needful and indigent citizens residing in

Central Iowa. Among all agencies, 9,815 non-duplicated consumers were sheltered and housed and/or received housing-related services.

For those agencies tracking the gender of individuals assisted, about 42% of clients are women or girls and 58% are men or boys. Ages of consumers range from birth to 70+ years. Of households reporting income, the average family consists of 2.73 persons⁶ surviving on household income of \$12,945 per year⁷, with income at the time of service intake ranging from \$0 to \$28,675. Many client households have no income.

Four (4) of the eleven agencies (36%) collect no client fees; other agencies typically establish fees on a sliding-scale basis dependent on income, family size and similar considerations.

Agencies are staffed with nearly 193 FTE (full-time equivalent) positions, annually employing 281 workers. Operating budgets return over \$18.7 million to the central Iowa economy in salaries and benefits, employment and property taxes and lease fees, as well as the purchase of local products and services.

⁵ Two agencies that identified their service area as 'state-wide' have a physical presence only in Central Iowa, and will accept clients from out of area who require on-site services

⁶ Six (6) agencies reported average family size

⁷ Five (5) agencies reported average income level

Shelter and Housing

While 82% of staff hours are devoted to program services, 12% of staff time is used for administrative functions such as marketing, human resources, accounting, and similar activities. The balance of personnel time (about 6%) is used for fundraising, including donor management, grant writing, outcomes evaluation, reporting and related activities.

Overall, government and public funds, including contracted services, Medicaid and public benefit reimbursements, account for 42% of agency revenues; United Way funding⁸ covers less than 6% of costs; about 11% is paid by clients; and a combination of private and other funding from individuals, businesses, civic and faith groups and foundations makes up the remaining 41%.

The ability of these provider agencies to leverage in-kind resources is substantial, with volunteers contributing nearly 115,230 hours of time each year valued at \$2,402,483⁹.

On average, volunteers provide savings equal to five (5) FTE positions for each agency. In-kind facilities, supplies, and other donations account for about \$528,000 in additional resources, bringing the value of in-kind leverage for these agencies to over \$2.93 million each year, or nearly \$266,500 per agency on average.

The aggregate community impact of these agencies exceeds \$21.6 million annually, reflecting the value of direct services, volunteer hours, and in-kind support. Cost avoidance value is not included.

⁸ United Way program funding only, not United Way 'donor-designated' funds

⁹ Value of one volunteer hour is \$20.85

http://www.independentsector.org/volunteer_time

Overview – Supportive Services

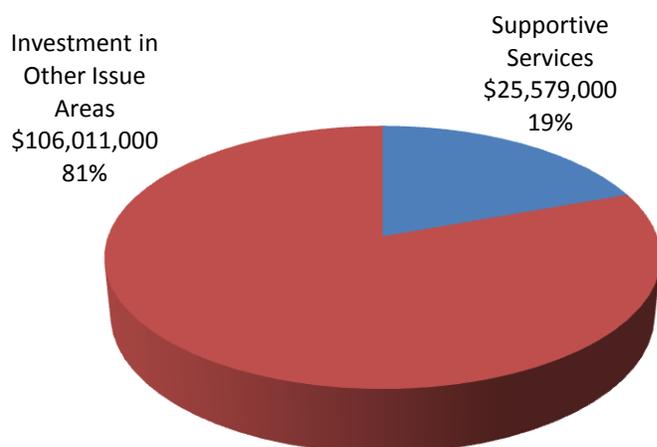
GOALS AND SERVICES

Programs and services in this issue area meet urgent, immediate and short-term food access, homelessness prevention, clothing, transportation, and other needs. These services are intended to promote independence, sustainable self-sufficiency, and the well-being of persons and households in need of assistance. Examples of services within this issue area include provision of adequate and nutritious food; financial subsidies for rent, mortgage, or utility payments to stabilize housing and prevent homelessness; and assistance with transportation. Additional examples of services and programming offered within this issue area include: information and referrals; life skills training; counseling; and individualized assistance with mainstream benefits enrollment.

PROGRAMS INCLUDED IN THE **SUPPORTIVE SERVICES** SNAPSHOT

- AIDS Project of Central Iowa
- American Red Cross – Central Iowa Chapter
- CROSS Ministries
- Des Moines Municipal Housing Agency (Family Self-Sufficiency only)
- Des Moines Area Religious Council
- Employee & Family Resources
- HOLA Center
- Polk County Adult Services
- Polk County Family Enrichment Center
- Polk County General Assistance
- Polk County Senior Services
- Polk County Supplemental Food Program
- West Des Moines Human Services
- Young Women’s Resource Center

COMMUNITY INVESTMENT IN SUPPORTIVE SERVICES



*Other Issue Areas include: Shelter & Housing; Medical or Treatment; and Other Services

Supportive Services

HIGHLIGHTS

Of organizations participating in the project, fourteen (14) agencies, or 35%, have a primary objective to provide basic needs and Supportive Services. One (1) agency within this issue area provides both Supportive Services and Transitional Housing.

Seven (7) programs or agencies are affiliated with a public municipality or county; six (6) are community-based nonprofits; and one (1) is a local affiliate of a national nonprofit organization.

Each of the agencies and programs have facilities in Polk County, with six (6) indicating a county-wide geographic reach or constituency; seven (7) primarily serve Central Iowa residents; and one (1) has a state-wide¹⁰ reach.

Among the fourteen agencies, 186,257 non-duplicated consumers received assistance or supportive services to meet basic human needs.

For ten agencies that track the gender of individuals assisted, about 62% of clients are female and 38% are male. Ages of consumers range from birth to 101 years. Of households reporting income, the average family consists of 2.75 persons¹¹ surviving on household income

of \$20,673 per year¹², with income at the time of service intake ranging from \$0 to \$49,950. Many client households have no income. Nine of the fourteen agencies (64%) collect no client fees; other agencies typically have sliding-scale fees based on income, assets, family size, and similar considerations.

Agencies are staffed with over 216 FTE (full-time equivalent) positions, annually employing 258 workers. Operating budgets return over \$22.75 million to the central Iowa economy in salaries and benefits, employment and property taxes and lease fees, as well as the purchase of local products and contracted services.

With 69% of staff hours devoted to program services, 22% of staff time is used for operational support and administrative functions. The balance of personnel time (9%) is used for resource leveraging and to secure funding.

Government and public funds, including contracted services, Medicaid and public benefit reimbursements, account for nearly 54% of agency revenues; United Way funding¹³ covers nearly 10% of expenses; about 3% is paid by clients; and a combination of private funding from individuals, businesses, civic and faith-based groups and foundations makes up the remaining 33%.

¹⁰ The one agency e that identified the service area as 'state-wide' has a physical presence only in Central Iowa, however will accept clients from other parts of the state

¹¹ Ten (10) agencies reported average family size

¹² Seven (7) agencies track income level

¹³ United Way program funding only, not United Way 'donor-designated' funds

Supportive Services

Provider agencies leverage substantial in-kind resources, with volunteers contributing over 87,500 hours of time each year valued at \$1,824,375¹⁴. On average, volunteers provide savings equal to 4.7 FTE positions for each agency that tracked volunteer time.

In-kind facilities, supplies, and other donations account for about \$995,350 in additional resources, bringing the value of in-kind leverage for these agencies to over \$2,819,725 million each year, or nearly \$201,410 per agency on average.

The aggregate community impact of these agencies approaches \$25.6 million annually, reflecting the value of direct services, volunteer hours, and in-kind support. Cost avoidance value is not included.

The homelessness prevention component of the Supportive Services program sector that focuses on rent and utility assistance is explored and discussed in more detail in Phase II of the report.

¹⁴ Value of one volunteer hour is \$20.85
http://www.independentsector.org/volunteer_time

Overview – Medical or Treatment Services

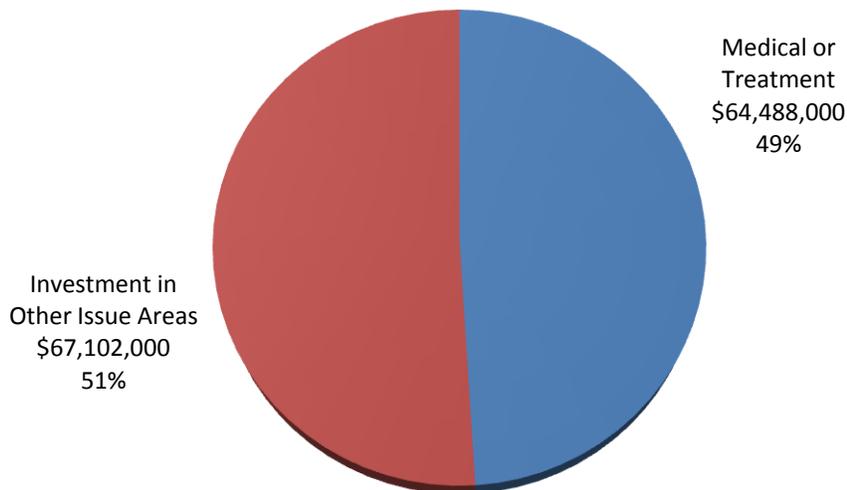
GOALS AND SERVICES

Programs and services in this issue area are intended to sustain and improve the physical and mental well-being of community members by increasing access to quality health care and counseling. Also included are programs that provide prevention, intervention, and treatment for adults and children who have been impacted by issues of mental illness, substance abuse, and developmental disabilities. Examples of services in this issue area are health clinic and outreach services; mental health, psychiatric, marriage and family counseling; addiction treatment; substance abuse services; improved access to treatment care, management and support for persons with health concerns; and case management advocacy for other client services.

PROGRAMS INCLUDED IN THE **MEDICAL OR TREATMENT SERVICES** SNAPSHOT

- Bernie Lorenz Recovery (MECCA)
- ChildServe
- Des Moines Pastoral Counseling Center
- Orchard Place
- Primary Health Care, Inc.

COMMUNITY INVESTMENT IN MEDICAL OR TREATMENT SERVICES



* Other Issue Areas include: Shelter & Housing; Supportive Services; and Other Services

Medical or Treatment Services

HIGHLIGHTS

Of organizations participating in the project, five agencies, or 12.5%, provided Medical or Treatment Services.

All five participating programs within this service area are community-based nonprofits. Each have facilities in Polk County, with one (1) indicating a county-wide geographic reach or constituency; three (3) have a state-wide¹⁵ reach; and one (1) agency serves Central Iowa and the balance of the state almost equally.

There were 30,726 non-duplicated consumers who received medical or treatment assistance or services. For agencies that track the gender of individuals assisted, the number of males and females served is nearly equal in number. Ages of consumers range from birth to 103 years. Household size ranges from 1.5 to 3.2 persons¹⁶ surviving on household income of \$0 - \$60,000 per year¹⁷. Agencies typically administer sliding-scale fees based on income, assets, family size, and similar considerations.

Agencies are staffed with over 910 FTE (full-time equivalent) positions, annually employing 1,604 workers. Operating budgets return over \$64 million to the central Iowa economy in salaries and benefits, employment and property

taxes and lease fees, as well as the purchase of local products and contracted services.

With 87% of staff hours devoted to client services, 11% of time is reported as used for operational support and administrative functions. The balance of personnel time (2%) is used for resource leveraging and to secure funding.

Overall, government and public funds, including contracted services, Medicaid and public benefit reimbursements, account for 50% of agency revenues; United Way funding¹⁸ covers about 3% of expenses; 35% is paid by clients; and a combination of private funding from individuals, businesses, civic and faith-based groups and foundations makes up the remaining 12%.

Volunteers contribute 16,680 hours of time each year valued at \$347,778¹⁹. In-kind facilities, supplies, and other donations account for about \$61,000 in additional resources, bringing the value of in-kind leverage to over \$408,000 each year, or \$81,600 per agency on average.

The aggregate community impact of these agencies approaches \$64.5 million annually, reflecting the value of direct services, volunteer time, and other in-kind support. Cost avoidance value is not included.

¹⁵ The four agencies that identified the service area as 'state-wide' have a physical presence in Central Iowa, and also provide services to clients from other parts of the state

¹⁶ Two (2) agencies reported average family size

¹⁷ Two (2) agencies track income level

¹⁸ United Way program funding only, not United Way 'donor-designated' funds

¹⁹ Value of one volunteer hour is \$20.85

(http://www.independentsector.org/volunteer_time)

Overview – Other Services

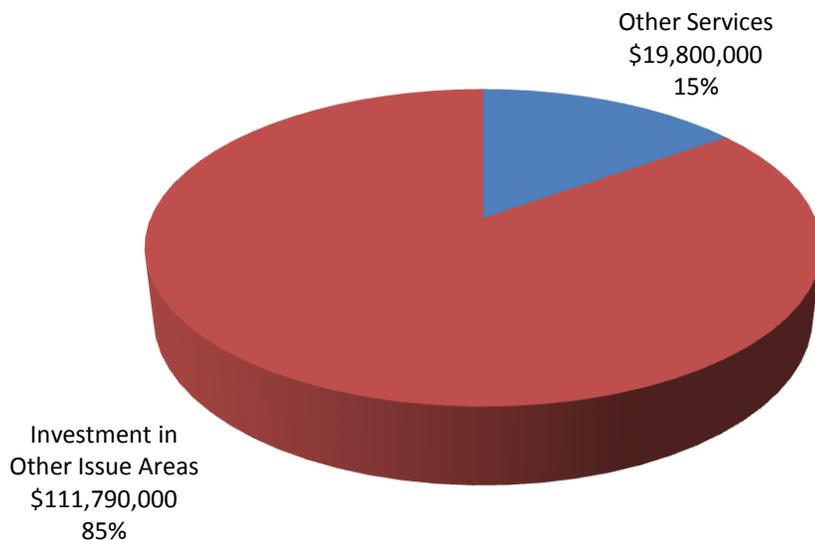
GOALS AND SERVICES

Programs and services included in this section reflect a broad spectrum of issues and activities that complete the human services continuum covered in this report. Examples of programs and services within this component include: family support, case management, youth programming, and outreach services; legal advice and representation; crisis response and advocacy for victims of violent crime; safe, secure environment for youth deemed not safe to reside in the community; before- and after-school meals and activities; employment training and placement; youth service learning; technical assistance and program assessments; and health and behavior interventions. Please also refer to the Supportive Services section.

PROGRAMS INCLUDED IN THE **OTHER SERVICES** SNAPSHOT

- Children and Family Urban Ministries
- Community! Youth Concepts
- Family Directions of Iowa
- Iowa Citizens for Community Improvement
- Iowa Legal Aid
- ISED Ventures
- Polk County Crisis & Advocacy Services
- Polk County Juvenile Detention Center
- Proteus, Inc.

COMMUNITY INVESTMENT IN OTHER SERVICES



* Other Issue Areas include: Supportive Services; Medical or Treatment; and Other Services

Other Services

HIGHLIGHTS

Of organizations participating in the project, nine agencies, or 22.5%, provided programs or services as defined in the Other Services sector.

Seven (7) of the participating agencies are community-based nonprofit organizations; two (2) agencies within this service area are affiliated with a government municipality.

Each program has facilities in Polk County, with two (2) indicating a county-wide geographic reach or constituency; three (3) have a state-wide²⁰ reach; and four (4) agencies serve Central Iowa.

Nearly 13,450 consumers participated in programming or received services. Where the gender of clients is known, about 62% of clients are female and 38% are male. Ages range from birth to 100 years. Household size ranges from 2 to 5 persons²¹ surviving on household income of \$0 - \$49,900 per year²². Many agencies offer sliding-scale fees based on income, assets, family size, and similar considerations.

Agencies are staffed with over 241 FTE (full-time equivalent) positions, annually employing 296 workers. Operating budgets return over \$18.4 million to the central Iowa economy in salaries and benefits, employment and property

taxes and lease fees, as well as the purchase of local products and contracted services.

With 78% of staff hours devoted to program services, 13% of time is reported as used for operational support and administrative functions. The balance of paid personnel time (9%) is used for resource leveraging and to secure funding.

Government and public funds, including contracted services, Medicare and public benefit reimbursements, account for 50% of agency revenues; United Way funding²³ covers nearly 6% of expenses; 1% is paid by clients; and a combination of private funding from individuals, businesses, civic and faith-based groups and foundations makes up the remaining 43%.

Providers leverage substantial in-kind resources, with volunteers contributing nearly 55,000 hours of time each year valued at \$1,144,623²⁴. In-kind facilities, supplies, and other donations account for about \$199,724 in resources, bringing the value of in-kind leverage to over \$1,340,000 each year, or about \$149,000 per agency on average. The aggregate community impact approaches \$19.8 million annually, reflecting the value of direct services, volunteer hours, and other in-kind support. Cost avoidance value is not included.

²⁰ The three agencies that identified the service area as 'state-wide' have a physical presence in Central Iowa, and also assist clients from other parts of the state

²¹ Six (6) agencies reported average family size

²² Five (5) agencies track income level

²³ United Way program funding only, not United Way 'donor-designated' funds

²⁴ Value of one volunteer hour is \$20.85

(http://www.independentsector.org/volunteer_time)

Phase II – Navigating the Basic Needs Network

SUMMARY

Phase II of the study aligns with the Income strategy of United Way of Central Iowa to help families attain or retain housing. The study also aligns with the Supportive Services program sector, which includes agencies that provide rent and utility subsidies to help families stay in their homes and avoid becoming homeless.

Phase II was designed to:

- Analyze how (and how much) emergency financial assistance is being provided within the context of the basic needs network in Polk County, Iowa;
- Identify and analyze potential barriers to service; and
- Develop recommendations for network enhancements.

The study conducted an in-depth review and analysis of six service agencies that annually provide \$1,741,900 in rent and utility assistance and subsidies for 4,952 Polk County households comprised of 13,618 individuals.

Participating agencies included: Bidwell Riverside Center; Catholic Charities/St. Mary Family Center; CROSS Ministries; Polk County General Assistance; Society of St. Vincent de Paul – Des Moines; and The Salvation Army – Des Moines.

While all of these agencies operate across an informal and strongly collaborative network, Polk County General Assistance (PCGA) clearly emerged as the primary provider of rent and utility assistance.

Within the context of this report, the other participating agencies are identified as secondary providers.

Two factors that contributed to PCGA's status as the primary provider are:

- 1) PCGA distributed 70% of all rent and utility assistance (\$1,211,000) compared to 30%, or \$530,900, distributed by five other agencies; and
- 2) Virtually all households and individuals (99%) assisted by the secondary provider agencies were routed through PCGA for assistance eligibility screening and approval or denial of services, and/or received assistance from PCGA. The exception was twenty-five (25) households that included sixty-nine (69) individuals that were provided services by a single provider that does not require screening by PCGA.

Findings demonstrate the commitment of agencies and personnel that are devoted to human services work, and who are passionate in their efforts to assist families at times of urgent need.

Phase II – Navigating the Basic Needs Network

Two distinct organizational philosophies and service delivery practices emerged:

- 1) Segmented Services Model = a coordinated, yet inefficient, model that reflects how services are currently being accessed and provided within the Polk County continuum of care; and
- 2) Coordinated Services Model = the promising practice of coordinated intake, assessment, and service delivery with the intent to increase efficiencies and effectiveness of services, better utilize limited community resources, and reduce service barriers for families and individuals seeking assistance at times of crises and vulnerability.

GOALS AND OBJECTIVES

The goal of Phase II was to illustrate and analyze how consumers navigate the Basic Needs Network to access services.

Primary objectives were to:

- Gather qualitative and quantitative data about the rent and utility assistance subset of the basic needs network;
- Explore similarities and differences in the client intake process within the existing service network;
- Explore service accessibility and identify potential barriers to services;

- Assess the impact of service gaps or duplication, where applicable; and
- Based on findings, develop recommendations to improve the network for the benefit and well-being of clients, funders, agencies, and the Central Iowa community as a whole.

METHODOLOGY

Activities were focused in three areas:

- Interviews with a core group of six collaborative service providers within the rent and utilities assistance network;
- Review and analysis of quantifiable agency-specific data, such as number of clients served; average amount of assistance provided per household; total resources available for rent and utility assistance, etc.
- Phone calls to: a) service providers identified through and included in *United Way's 2011 Opportunities Plus Financial Stability Guide* (a safety net resource listing of food, shelter, and other income or work supports); and b) other emergency resources referred through the United Way 2-1-1 helpline, a free-to-the-public, confidential health and human service information referral phone line that is staffed 24 hours a day and seven days a week.

Phase II – Navigating the Basic Needs Network

Service Provider Interviews

Interviews were conducted with agency administrators and key program staff, and consisted of twenty-seven (27) primary questions and nearly twenty (20) follow-up, probative questions. Responses and dialog from the interview process were used to illustrate and analyze the structure of the network, and to qualitatively evaluate its efficiency, accessibility, and effectiveness.

Phone Inquiries to Providers and 2-1-1

Approximately twenty (20) phone calls were made directly to service providers and/or referred through the United Way 2-1-1 help line. These calls screened the basic needs network for responsiveness, accuracy, and effectiveness in addressing caller needs. Calls were made at different times of the day and night, and on different days, including weekends.

Limitations

The reviewers acknowledge there are other agencies that provide rent and utility assistance in Polk County. This report is intended as a snapshot of a subset of six providers offering such services, and is not intended to provide a comprehensive assessment of all such services available in Greater Des Moines.

Format

The following pages reflect summaries of data and information gathered from the six participating agencies, as well as a random sampling of access to other safety net providers, as noted above.

Qualitative findings illustrate some of the key barriers consumers encounter when attempting to access services, as well as other identified limitations of the current network.

Quantitative findings demonstrate the scope and composition of financial assistance available in the community; the network capacity in terms of client households and individuals; the level of assistance provided per household; and the identified duplication and overlap of services.

The charts, service models, and supportive narrative that follow further illustrate the major findings and results of the study.

Major Findings

How Consumers Learn About Services and Eligibility

The vast majority of consumers come to service providers through referrals from other agencies, friends, family, or the faith community. Client awareness of services also occurs as a result of an agency's visible and active presence within the continuum of care and community, and referrals through the United Way 2-1-1- helpline.

During the study, most providers provided program eligibility criteria that consumers could obtain through a phone call to the service provider. This allows clients to conduct a preliminary self-screening and ensure they have the required documentation and/or meet income thresholds before physically arriving at an agency to request services.

The exception was Polk County General Assistance, where the agency representative was reluctant to provide specific program eligibility criteria by phone – even after probative questions by the caller. This means a consumer must travel to the Polk County office and meet with a social worker to determine if they may be eligible for assistance, a process that poses an unnecessary hardship on the consumer.

Follow-up with Polk County administrators indicated this response was not the norm, and that communications and/or training would be initiated with program personnel to ensure more helpful and appropriate responses in the future.

There are many indications that the number of families and individuals who have never before used the safety net of emergency services is increasing dramatically, and clients that are new to the safety network appear to be at a disadvantage in accessing services.

This may be attributed in part to the fact that these households do not have the informal connections, resources, skills, or cultural awareness to effectively navigate services within the continuum of care. Also, in many instances, clients have already exhausted resources within their personal networks, such as borrowing from family or friends in order to pay their rent or utility bills.

Anecdotally, five of the six agencies discussed the significant number of consumers they were forced to turn away due to limited program funding.

Major Findings

Intake and Assessment

With the exception of one secondary provider, all others require a letter from Polk County General Assistance documenting a client's actions to seek assistance. If PCGA, as the primary provider, either approves or denies service, further assistance can be requested at three of the secondary providers. Two secondary providers will only offer assistance if the primary provider issues the client a letter of denial.

Currently, the intake and assessment process is required at all points of entry into the system, often as many as three or four times for a single financial assistance request.

Service Timeframe and Request Limits

Consumers may apply to Polk County General Assistance as often as needed, but there is a maximum yearly amount available based on the family size. Most of the secondary providers have limits of one request per year for rental assistance, and twice per year for utilities. One secondary provider allows rental assistance twice per year.

Secondary providers, especially, appear to have considerable discretion and, as family

circumstances change, consumers may be eligible to apply again.

Across the network of providers, financial assistance levels appear to be very subjective, based on individual need, agency mission or philosophy, and the availability of finite resources.

Other Requirements

One secondary provider uses an eligibility chart to determine the amount of assistance available, with a maximum award of \$90 per request. Four secondary providers require that the consumer provide or obtain other "matching" monies to meet the financial obligation for which funds are being requested. Polk County General Assistance requires proof of employment to help ensure that consumers have financial stability sufficient to pay the next months' bills.

Scheduling an Appointment

The primary provider and one secondary provider require consumers to wait in line for service – first come, first served. One secondary provider uses a line system to gather names for appointments on a daily basis. Two others have a call in time scheduled for Monday morning. For one provider program funds are used up quickly and most clients are referred to other programs.

Major Findings

Documentation Needed

A photo ID is required for the head of household applicant – this is standard for all the organizations. Two secondary providers require a social security card for each person in the family. Proof of identification in the form of school ID or report cards, medical cards etc., is required for other members of the household.

Carrying multiple pieces of personally identifying information poses risk exposure for theft or loss for families that are already in a vulnerable state of need. The burden of repeated intake processes multiplied across many agencies also results in duplication of effort and potentially unnecessary use of finite network resources.

Other evidence of emergency financial need must be presented prior to approval of assistance. Examples include landlord statements or utility statements with the consumer name and address, and other relevant documentation that can demonstrate the need.

Distribution of Financial Assistance

Nearly every service provider identified the lack of funding as their greatest challenge. The needs in the community are growing, with more people entering the system for the first time. In response, providers have

implemented a variety of methods and criteria for managing the high demand, while attempting to provide equitable access for families in need of assistance.

Sample Experiences & System Capacity

- Consumers wait in line starting at 7:30 a.m. and 40-90 intake appointments are scheduled per day. Over 40% of applicants do not meet eligibility criteria for assistance and are provided a denial. Others require more assistance than is available. To secure the balance of needed funds, families enter the process of appointment seeking with other service providers. The primary service provider (Polk County General Assistance) processes requests for about 4,930 households per year. ***Because virtually all other providers require pre-screening by PCGA, this also represents the maximum capacity of the current basic needs network in terms of rent and utility assistance.***
- For two secondary providers, consumers must wait in line to secure an appointment. Program funds are generally exhausted during the first week or two of each month. Combined capacity of these programs is about 770 households per year.

Major Findings

- For two other providers, households must call during a specific, brief time (generally 30-60 minutes on a weekday morning) to secure an intake appointment. Combined capacity of these providers is 2,000 households per year.
- The capacity of the final provider is limited to just 25 households per year; a formalized intake scheduling process has not been established.

Funds Disbursement and Tracking

Upon satisfaction of required documentation, all of the providers provide financial payments directly to the landlord or utility company – not to the client.

For Polk County General Assistance and one secondary provider, vouchers are provided to the landlord or utility company that must then be submitted for payment. PCGA also requires written assurance that the family will not be subject to eviction or utility shut-off for 30 days. The other secondary providers send payments directly to the vendor.

The amount of time it takes (often 2-3 weeks) for clients to secure all the financial assistance necessary may well extend past their eviction or cutoff dates. Yet, there is virtually no longitudinal follow-up or tracking

of consumers or household stability once financial assistance has been disbursed. Therefore, it is only an assumption that the assistance provided is sufficient and timely enough to stabilize the client household.

Collaboration, Referrals, and Limitations

All of the participating agencies work collaboratively within the informal basic needs network, and will make referrals if they cannot meet client requests, or if the family needs additional funds.

However, within the current segmented services model, referrals consist solely of providing clients with names and contact information of other service providers.

There is no coordinated system in place to uniformly assess client needs and quickly connect the household with an appropriate service provider. In the absence of a coordinated, network-wide model, the family must re-start the lottery-like intake appointment process.

Simplifying the Process for Families

Polk County General Assistance seems to be the logical initial point-of-entry for basic needs assistance in Polk County.

Major Findings

Yet, families often learn of rent and utility assistance offered by secondary providers when the household's initial point-of-entry is through a food pantry, clothing closet, or other program.

Therefore, multiple points-of-entry for emergency rent and utility assistance have become the norm.

In order to stabilize families as quickly as possible, the intake application and needs assessment process must be simplified, streamlined, and expedited.

By reducing random access into the basic needs network through a coordinated services model, consumers' time and energy in the pursuit housing stabilization will be minimized.

A coordinated process for intake and assessment would also reduce provider duplications inherent in the current network. This, in turn, could free up finite system resources that could be put to use in providing higher levels of financial assistance for more families.

Challenges

Each service provider has a distinct mission, with a long history of how things "should" be

done – and some agencies are deeply entrenched in existing philosophies and processes.

Rather than one large safety net, current services are provided through an informal system of smaller nets with overlapping services. This collection of providers offer small doses of assistance that, when cobbled together by consumers, provide temporary relief, but little stability. Within this context, there appear to be two parallel approaches to providing assistance.

The first group has a strong preference for ensuring that the consumer is working diligently to patch together enough funds to cover their needs. The intent appears to be to ensure that no one gets a "free ride" and takes advantage of the system. For purposes of discussion within this report, this approach is identified as a *Segmented Services Model*.

The reality is that forcing consumers to use a call-in or line waiting lottery-type process for intake appointments places an unnecessary burden on consumers' limited resources. For clients who are employed, they may be forced to take time off work, which can result in a loss of the job, or at the very least, a loss of income.

Major Findings

Scarce resources that might be used for vehicle fuel, bus tokens and child care are stretched even further when clients must show up in person at multiple locations to attempt to get the help they need to stabilize their situation.

For some programs, there is also an element of wanting to serve large numbers of families. However, the trade-off is that these agencies offer significantly smaller amounts of financial aid per household that rarely fulfill the need. While this strategy may seem more equitable at the outset, the reality is that fewer households system-wide are provided assistance at the level requested and needed.

This approach also results in multiple service providers claiming the same clients for purposes of services and outcomes tracking and reporting – artificially inflating the scope and apparent capacity of the safety network.

Coordinated Services Model

A second approach is to more fully coordinate services with other providers in efforts to help people move through the basic needs network more quickly. Through a comprehensive service model, agencies attempt to address the entire amount of assistance needed to stabilize families. Coordinated expedite access to housing and services, while improving the efficiency with which services

are delivered. Providers that embrace this approach understand that while they may not be able to help as many families, this method for providing assistance creates far less hardship on the consumer. This approach is referenced as a *Coordinated Services or Intake Model*.

While all six providers are committed to participating in the basic needs network, indications during post-interview meetings conducted as a part of this study reveal that some are more receptive to the possibility of change than others.

As many as half of the providers are actively investigating alternate and more effective ways to implement rent and utility assistance within a coordinated network.

At the time of this writing, at least one provider has temporarily suspended rent and utility assistance, based on administrative, staffing, and budget considerations.

Charts and graphs in the sections that follow further illustrate the scope and distribution of rent and utility assistance within the current network. A *Segmented Services Model* is included to visually demonstrate this inefficient and resource-intensive system. A *Coordinated Services Model* is also provided for reference.

Network Capacity

The following charts and graphs are based on a combination of self-reported agency client data and program outputs, operational budgets, financial statements, and annual reports from 2010. Where factors such as reduced budgets or changes in service are known, figures reflect these factors.

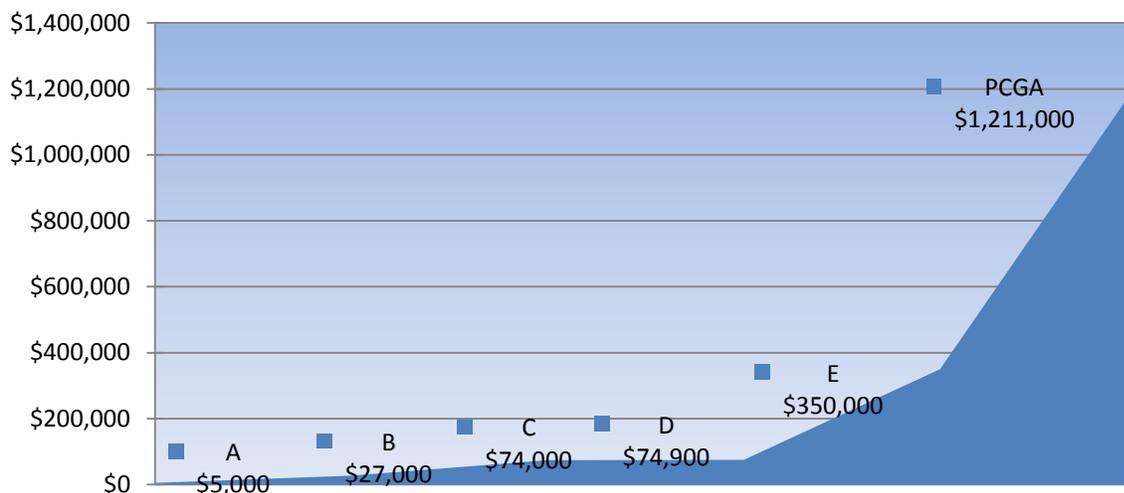
Assumptions:

More than 99% of households that received assistance were screened through the primary provider, Polk County General Assistance. It follows that all but 25 households served are being assisted by the primary provider and at least one secondary provider, if not more.

The basic needs network is limited by the resource capacity of Polk County General Assistance, which reported processing 4,927 requests for rent and utility assistance. Of this number 2,858 households (58%) were found to be eligible for aid and 2,069 requests (42%) were denied.

The multiplier of 2.75 people per household was applied to determine the number of individuals assisted. This multiplier was derived from reported household size reflected in the Supportive Services overview in Phase I of the report. The total number assisted through PCGA was 7,859 people. People assisted by two secondary providers that require a preliminary denial by PCGA totaled 5,690. About 69 people were assisted by a provider that requires no pre-screening by PCGA. Beyond these combined totals of 4,952 families (13,618 people), all other reported client counts are presumed to be duplicative in nature.

Rent and Utility Subsidies Distributed by Six Participant Programs

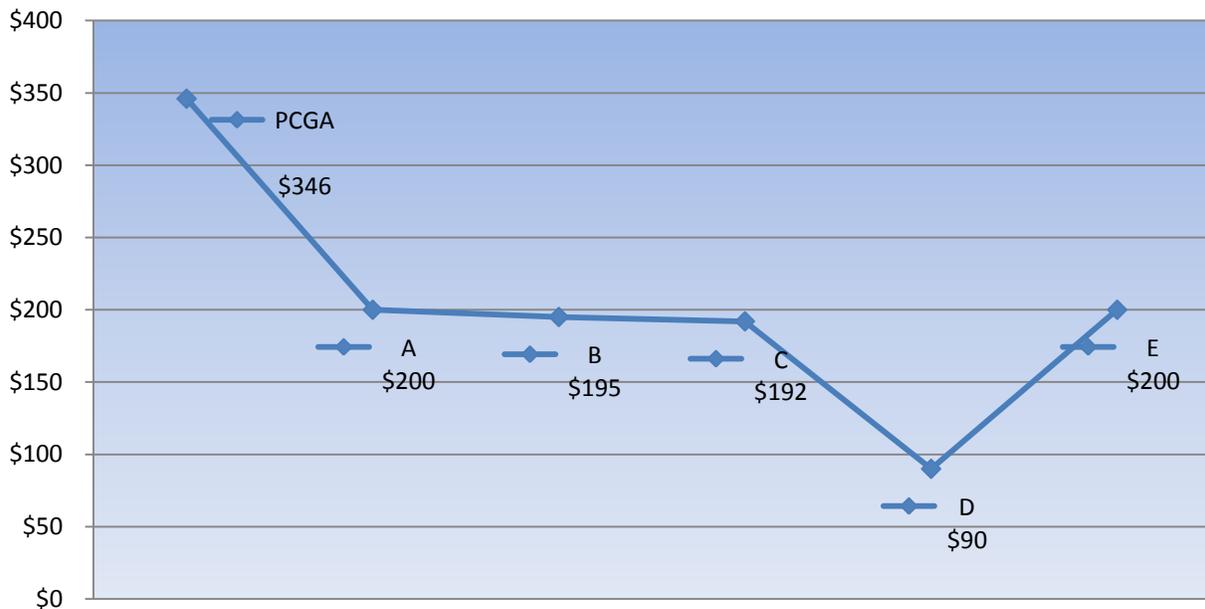


Annual Resources Available for Rent and Utility Assistance = \$1,741,900

PGCA = Polk County General Assistance (\$1,211,000)

Providers A-E = Secondary Providers (\$530,900)

Average \$ Value of Rent and Utility Assistance Distributed Per Request



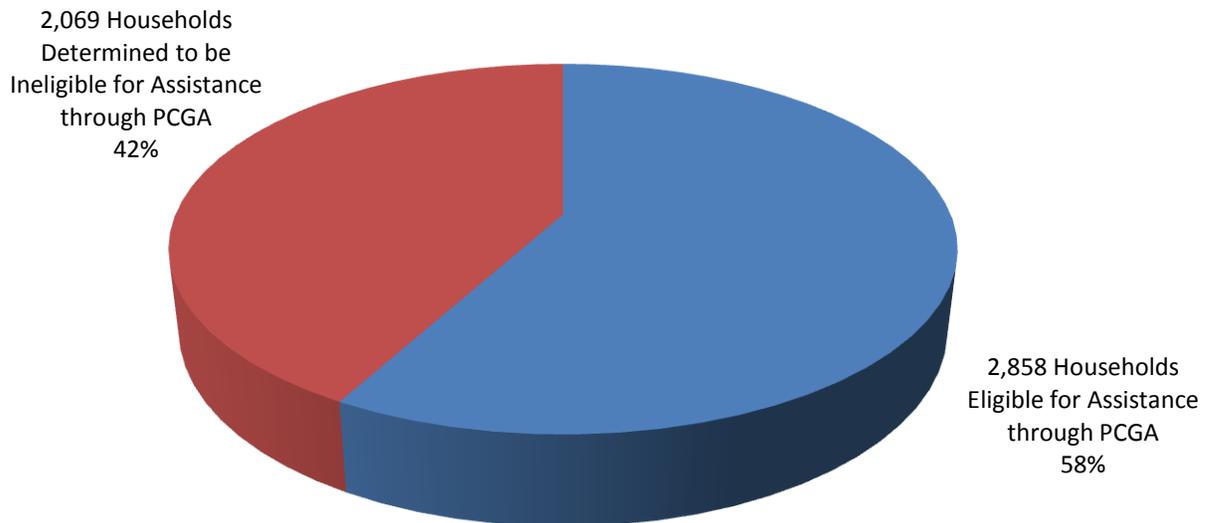
While the average value of financial assistance varies from \$90 to \$346, the actual range of assistance provided may vary from less than \$50 to as much as \$600 per household for one request.

With annual resources of \$1,741,900 distributed across a client population of 4,952 families (13,618 individuals), the amount of aid provided per household is nominal, at best.

When applied over the course of a year and across the system as a whole, the average value of cumulative (bundled) assistance provided per household is \$352, or about \$29 per month. Annual assistance per person translates to \$128, or \$10.67 per month.

None of the agencies, including the primary service provider, currently track the *requested* amount of assistance.

Percentage of Requesting Households Eligible for Assistance

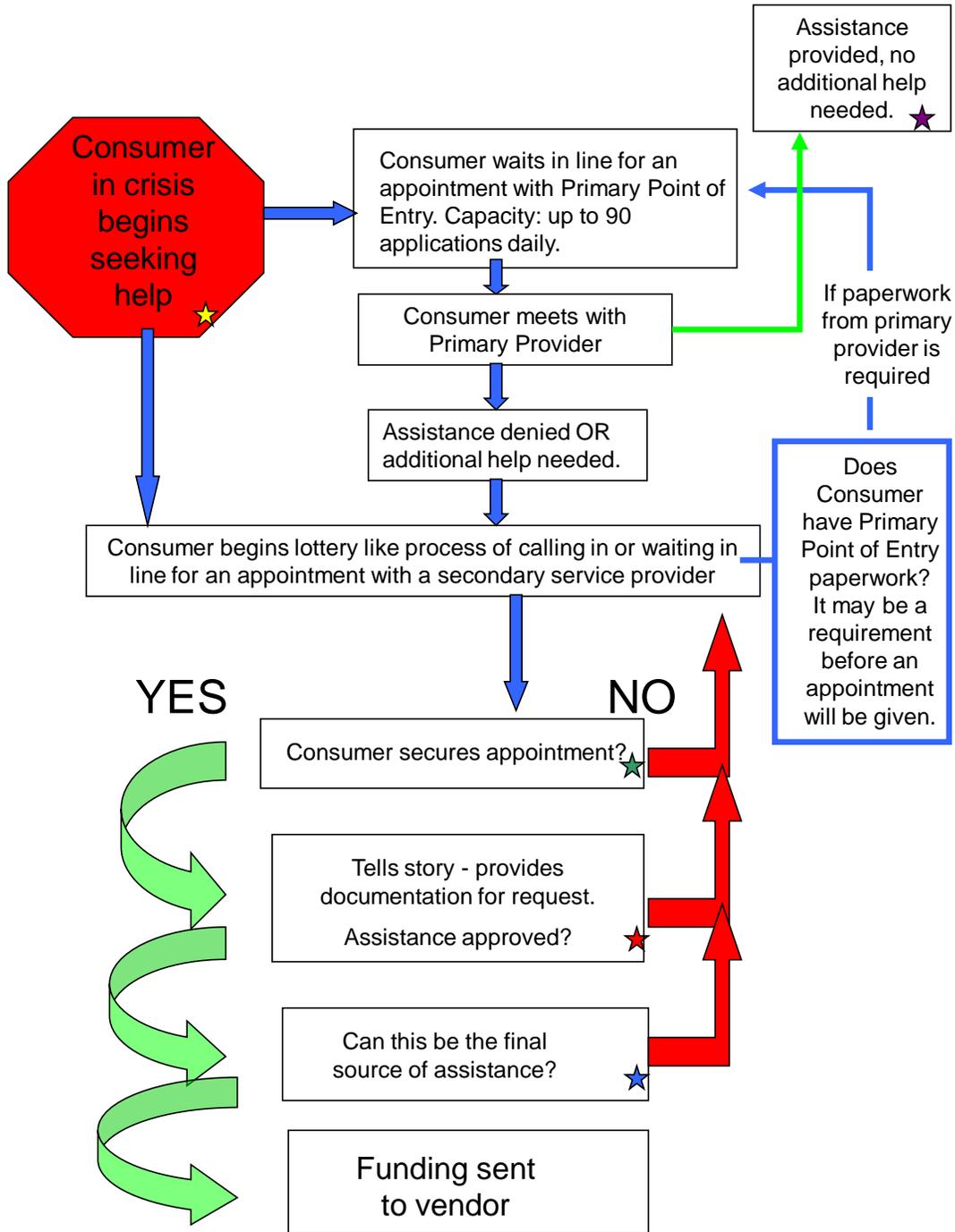


The data in the chart above was extrapolated from Polk County statistics provided for all general assistance awarded, not just rent and utility subsidies.

For the year reviewed, this translates to 4,927 families (13,550 people) seeking homelessness prevention assistance in the form of rent and/or assistance. Of these numbers, 2,858 households (7,860 people) were determined to be eligible for assistance.

The other 42% or 2,069 households (5,690 people) were found to be ineligible for assistance. This count does not include the untracked number of “turnaways” that could not be assisted due to limited provider resources.

Segmented Services Model (Current Network)



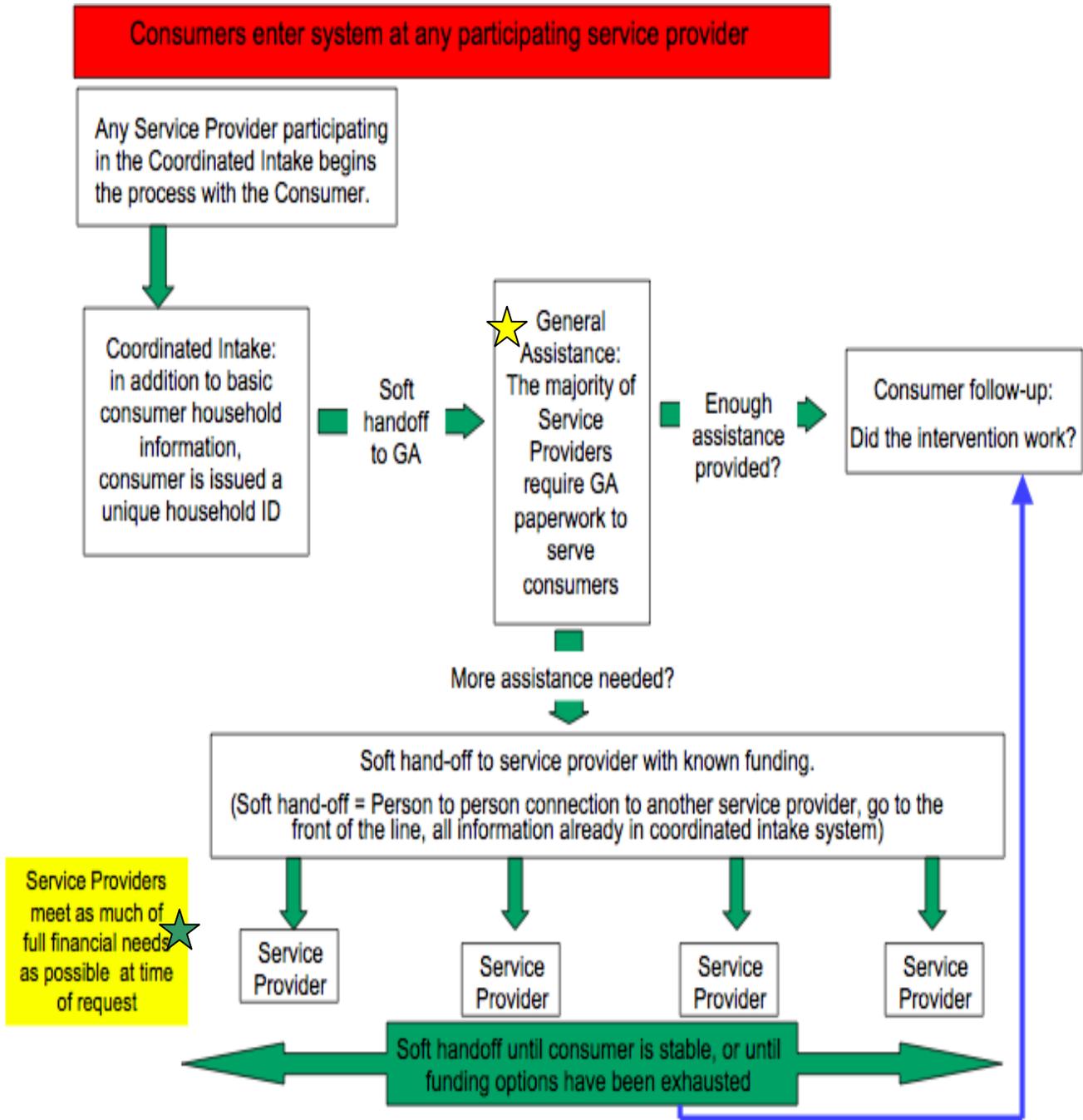
See next page for Flow Chart Key

Flow Chart Key – Segmented Services Model

This flowchart illustrates the current process of requesting emergency rent or utility assistance. Consumers have likened the process of securing an appointment to “calling in to win a radio prize” or “waiting in line for concert tickets”. Of the providers participating in the project, several require consumers to have funds committed from multiple sources *before* the provider will release funds to a landlord or utility company. This requirement translates to consumers re-entering the appointment-seeking and approval process multiple times with different providers to receive assistance for the same request, which can delay receipt of financial assistance for 3 weeks or longer.

-  If the consumer makes contact with a secondary service provider without securing Polk County General Assistance (GA) paperwork (required by 80% of the service providers interviewed), they may be referred to GA first, and then asked to return to seek assistance from the service provider. Of the four secondary service providers that require GA paperwork, half will provide assistance *only* with a denial letter from GA. If the consumer has a letter of approval showing some assistance is forthcoming from GA, the other two providers will also provide assistance in addition to GA funds obtained.
-  This process of calling in to a provider or waiting in line to get an appointment could go on indefinitely. Most of the service providers have a limited number of appointments available per week, and only accept appointment requests during a 30-45 minute time period each week (if funding is not available, the service provider does not schedule appointments).
-  Consumers are required to provide proof of personal identification for all persons in the household requesting assistance. Carrying documents such as passports, social security cards, birth certificates, immigration paperwork, etc. increases vulnerability that these items may be lost or stolen.
-  Some service providers will only approve financial assistance if the consumer can document that other financial support has been secured. This results in a merry-go-round effect whereby consumers spend significant time, energy and scarce resources to secure emergency financial assistance. If participant barriers to access were reduced or eliminated, this time could potentially be used to stabilize housing, find or maintain employment, and/or secure child care, benefits assistance, or medical care, as needed.

Coordinated Services Model (Promising Practice)



See next page for Flow Chart Key

Flow Chart Key – Coordinated Services Model

This flow chart illustrates the promising practice of using a coordinated client intake and service delivery process to: 1) assess client needs; 2) authorize or approve assistance; and 3) distribute funds. Coordinated intake and services enhance system efficiencies through better use of finite and coordinated resources, and offer strategies for more effective and expedited delivery of services for consumers in crises.

- ★ A soft hand-off is a person to person connection between service providers, ensuring that the consumer who has made contact with the first service provider gets immediate access to the second. Through a networked database, the first service provider can readily determine which, if any, of the secondary service providers has funds available to assist with the request.
- ★ Rather than only providing a portion of the funding needed, and requiring the consumer to provide documentation that other service providers are also contributing, the initial point-of-entry service provider assesses need and authorizes as much funding as practical and available for eligible requests. If there is still a gap between the funding assistance approved and funds requested/needed, the soft hand-off is utilized.



Observations and Recommendations

United Way 2011 Financial Stability Guide and 2-1-1 Helpline Sampling

A random selection of homeless shelters, food pantries, and clothing closets were assessed by calling and asking what client services were available. Some of the information was slightly different from the Financial Stability Guide listing – but the majority of the calls reflected information consistent with the Guide.

During calls to the 2-1-1 helpline it was found that the phones were answered quickly and pleasantly. The operators were knowledgeable as well as respectful, professional, and generally pleasant. The information provided was accurate (when compared to information from the Financial Stability Guide) and the operators were able to provide information about the types of documents needed for each service provider for which they provided a referral.

General Observations and Key Recommendations

The need for homelessness prevention and housing stabilization services in Central Iowa is relentless and growing. A finite pool of funding and resources is stretched and shrinking. Increasing administrative, reporting, liability avoidance and fundraising requirements demand that service providers do more with less. The process by which consumers seek assistance is unnecessarily convoluted and inefficient.

These factors and more require that Central Iowa community leaders, funders, and providers recognize that a paradigm shift is critical and imminent. The solution cannot be to do more of the same and expect different results.

The positive aspect of this study is that it has the potential to serve as a catalyst to dramatically impact the quality of life for thousands of Central Iowans. Toward this end, key recommendations are to:

1. Engage with and seek buy-in from policy-makers, funders, consumers and agencies to develop and implement a Coordinated Services Model, rather than a Segmented Services Model. Core groups that have initiated and/or participated in discussion and planning around the broader topic of coordinated intake for homelessness prevention and housing assistance include Polk County – Des Moines Homeless Coordinating Council and HCC Steering Committee; Polk County Housing Continuum Directors Council and PCHC Coordinated Intake Work Group; United Way of Central Iowa; Polk County; City of Des Moines; and others.

Observations and Recommendations

2. Create a community-wide coordinated services model and data tracking system that is accessible by and networked across service agencies. Incorporate a module that allows for tracking the amount of assistance requested and provided.
3. Within a coordinated services model for providing rent and utility assistance, maximize the role of Polk County General Assistance as the primary provider.
4. Consider using a subset system, such as the DMARC Food Pantry Network that serves over 30,000 clients annually, as a preliminary intake screening asset for the primary provider.
5. Secure and/or reallocate resources to support a longitudinal assessment for ensuring families are stably housed after financial assistance has been disbursed – and create options for additional assistance, as necessary.
6. Identify and research successful community intake and assessment models and bodies of research, and modify or apply elements that could work well in Central Iowa.
7. Explore other promising practices and service models. Specifically, examine those that use service hubs or regions, and models that link housing and homelessness prevention activities with supportive services. For items 6 and 7, refer to models identified in the Promising Practices and Program Models document in the next section of this report.
8. Utilize traditional and non-traditional community assets and bring all possible resources to bear on the issues identified in this report.
9. Secure long-term resource commitments from community leaders and major funders, as well as other diverse constituencies, to ensure the transition to and long-term sustainability of a more effective and efficient system.
10. Extract the rent and utility assistance component from the broader discussion about coordinated intake and services, and begin...

By improving the experience for consumers, increasing the efficiencies of resources, and redirecting funding from administrative and staffing costs to direct client benefits, the safety net for rent and utility assistance will become more effective and sustainable.

Promising Practices and Program Models

Promising practices are those procedures, activities, or systems within a community or program model that appear to have furthered the development, implementation, and sustainability of said programs, and where such practices are believed to lead to improved outcomes for participants.

Often a result of innovative and progressive thinking, unique collaborations, and the investment of cross-sector resources, some of the promising practices and programs identified and reviewed during this study are shown below. These models represent a spectrum of practices that address continuum of care systems, policies, client intake processes, funding streams, and safety-net structures targeted to improve the health and well-being of families, individuals, and communities.

LINKING HUMAN SERVICES AND HOUSING ASSISTANCE



Housing First is an approach that emphasizes stable, permanent housing as a primary strategy for ending homelessness. Efforts center on providing housing as quickly as possible – and then providing services as needed.

This approach is consistent with what most people experiencing homelessness want and seek help to achieve. Key elements include:

- A focus on helping individuals and families access and sustain permanent rental housing as quickly as possible without time limits;
- A variety of services delivered to promote housing stability and individual well-being on an as-needed basis;
- A standard lease agreement to housing – as opposed to mandated therapy or services compliance.

The *Housing First* approach works because it provides families and individuals with assistance to find permanent housing quickly and without conditions. In turn, such clients of the homeless assistance networks need surprisingly little support or assistance to achieve independence, saving the system considerable costs. – *National Alliance to End Homelessness* http://www.endhomelessness.org/section/solutions/housing_first.

Promising Practices and Program Models

The overarching strategy for each of the programs and practices in this section is to link human services and housing assistance for homeless families and families at risk of homelessness.

1) *Palm Beach, FL: AAF of the Palm Beaches* – <http://www.adoptafamilypbc.org/>

Adopt-A-Family restores families in crisis to stability and self-sufficiency by providing access to all-encompassing services for families with children.

2) *Boise, ID: CATCH Program* – <http://www.cityofboise.org/CATCH/>
<http://www.cityofboise.org/CATCH/Videos/page52712.aspx>

CATCH is an acronym for Charitable Assistance To Community's Homeless. CATCH is also a verb which means to keep from falling. CATCH is a community, collaborative effort, administered by the City of Boise, and designed to assist homeless families with children. This effort is sponsored by community partners, including the United Way, local businesses, local communities of faith, and the City of Boise. CATCH is a program which provides housing first, and then coordinates social services and case management to address the issues which contributed to the episode of family homelessness.

3) *Chicago, ILL: FACT Program* – <http://www.heartlandalliance.org/whatwedo/our-programs/directory/family-assertive-community-treatment.html>

Family Assertive Community Treatment (FACT) is a collaborative project between Beacon Therapeutic Diagnostic and Treatment Center and Heartland Alliance. Its goal is to mitigate the impact of homelessness on child development by improving the housing, health and well being of homeless and at-risk young mothers and children. The FACT team links families to housing while connecting the mothers to treatment, jobs, financial support, and education and the children to healthcare, education, and developmental and therapy services.

4) *Lawrence, MA: Saunders School Apartments* – <http://www.peabodyproperties.com/cms/our-communities/view-all-communities/77-the-saunders-school.html>

The Saunders School Apartments is a 16-unit first of its kind supportive housing development in Lawrence, MA created by Peabody Properties in response to the expanding crisis of family homelessness that has continued to escalate within the Commonwealth over the past decade. When opened on March 1, 2011, the former school building transformed into (16) 2-bedroom apartments for homeless families who pay 30 percent of their income as rent. The development offers more than just housing; an on-site Resident Service Coordinator serves as a case manager in guiding families to achieve their self-sufficiency goals via an Individual Service Plan.

Promising Practices and Program Models

Wrap around supportive services for each family are provided by a local Social Service agency, COMPASS, and include daycare, job search, parental mentoring, GED and community college classes at Northern Essex Community College. There is no cost to the resident for these supportive services. The Saunders School was selected by the US Department of Health and Human Services as a promising model for ending homelessness.

5) *State of Minnesota: Hearth Connection* – <http://www.hearthconnection.org/>

Hearth Connection is a nonprofit that acts as an intermediary, working with government and community social service agencies to help people with long histories of homelessness. The mission: To build relationships, resources, infrastructure and understanding, so that no one in Minnesota remains homeless, and people who were homeless can prosper. Hearth Connection:

- Secures, distributes and leverages government funds for supportive housing;
- Innovatively combines different streams of funding for flexible and effective use by supportive housing providers;
- Bridges housing, social services and health care with supportive housing and contracts with community agencies to carry out programs based on best practices; and
- Supports partner providers with training and guidance on best practices, reporting and compliance.

The program yields success for people experiencing long-term homelessness. Evaluation shows that government spending dramatically shifts from expensive, avoidable costs (emergency rooms, jails, detoxification, etc) to productive, preventative investments (primary health & mental health care, medicine, etc) when people have stable housing and support.

6) *Brattleboro, VT: Pathways to Housing* – www.helpingtohouse.org

The Pathways to Housing Program is an evolution of the HUD-funded Town of Brattleboro Shelter Plus Care Program to encompass a larger group of those in need of supportive housing models in Windham County, Vermont, with funding from sources other than HUD. The Program is envisioned to have up to 20 participants living in private rental housing with intensive case management and support services provided by area agencies. Program length of stay would be no more than two years. Upon completion of the Program, a participant will be able to obtain and retain housing in the community without the Pathways housing support and services.

Promising Practices and Program Models

7) *Portland, OR: Bridges to Housing* – <http://www.bridgestohousing.org/>

On any given night in the Portland-Vancouver metro area, well over 2,500 families (including about 4,000 children) are homeless. Bridges to Housing represents a commitment to achieve significant individual, family and system outcomes through a realignment of the homeless family housing and service system in a four-county metropolitan area. Governments and service providers have joined together, along with cities and housing authorities in the four-county region, to develop Bridges to Housing. This is a significant step forward in terms of coordination, building a regional framework, and a commitment to best practices. Bridges to Housing works to:

- Support families in efforts to obtain housing, overcome poverty and progress toward self-sufficiency;
- Develop regional solutions to family homelessness;
- Evaluate the effectiveness of the program model in breaking the cycle of intergenerational poverty;
- Re-align public resources to more effectively assist homeless families, making necessary systems and policy changes at the local, regional, and state levels.

8) *Salt Lake County: HARP* – <http://crd.slco.org/housing/rentalHARP.html>

The Housing Assistance Rental Program (HARP), a collaborative effort between a number of agencies within Salt Lake County government and the Housing Authority, finds housing units in the community for homeless individuals/families who: have a mental illness; are incarcerated in the Salt Lake County Jail; participate in a substance abuse program; and/or are supervised in a Criminal Justice program.

Promising Practices and Program Models

COORDINATED INTAKE MODELS AND DIVERSION SYSTEMS

The community models below highlight the promising practice of using a unified and coordinated intake system to expedite client access to housing and basic needs services, while improving the efficiency with which services are delivered. Coordinated intake, also known as coordinated assessment or coordinated entry, helps people move through the basic needs assistance network more quickly; reduces the incidence of new entries into homelessness by including a prevention component; and improves data collection and quality to more accurately and quickly assess and respond to consumer needs.

Coordinated intake can serve any and all populations, including families with children, youth, and single adults. Coordinated assessment can occur through a centralized phone system; a single physical point of intake; or a decentralized coordinated system with multiple assessment points each utilizing the same assessment tool and referral process. Each model provides opportunities and challenges, as well as advantages and drawbacks that can be explored further at

<http://www.endhomelessness.org/content/article/detail/4553>.

1) *Massachusetts Dudley Diversion Project* –

<http://www.endhomelessness.org/content/general/detail/2208>; <http://www.onefamilyinc.org/>

The Dudley Diversion Project was a collaboration between several service-providing organizations and the Massachusetts Department of Transitional Assistance (DTA). The purpose of this two-month pilot was to test the use of a diversion intervention for families seeking shelter at DTA's Dudley Square office.

2) *Dayton/Montgomery County, Ohio* – <http://www.slideshare.net/naehomelessness/moving-toward-coordinated-entry-lessons-from-daytonmontgomery-county-oh>

3) *Homeless Prevention & Rapid Re-housing Program (HPRP)* – U.S. Department of Housing & Urban Development (HUD) – http://hudhre.info/documents/HPRP_CentralizedIntake.pdf

References and Resources

A significant amount of empirical and anecdotal information was identified and referenced over the course of the Basic Needs Network Assessment project. A partial list of references and resources is included here for the reader who wants to explore the issues covered in this report in more detail.

Community Foundation of Greater Des Moines – www.desmoinesfoundation.org

Survey of Nonprofits and the Economy - Key Findings - Winter 2012

<http://www.desmoinesfoundation.org/filesimages/News/Survey%20of%20Nonprofits%20and%20the%20Economy%20Key%20Findings%20January%202012.pdf>

<http://www.desmoinesfoundation.org/research-community-initiatives.aspx>

Des Moines Area Religious Council (DMARC) – www.MovetheFood.org

<http://movethefood.org/hunger-by-the-numbers/>

<http://movethefood.org/mapping-an-end-to-hunger-in-greater-des-moines/workplan-update-february-2012-mapping-an-end-to-hunger-in-greater-des-moines/>

<http://movethefood.org/mapping-an-end-to-hunger-in-greater-des-moines/workplan-update-april-2011/>

<http://movethefood.org/wp-content/uploads/2011/08/2010-Final-Report.pdf> (Phase I)

<http://movethefood.org/wp-content/uploads/2011/09/2010-Final-Report.pdf> (Phase II)

Des Moines, Iowa – <http://www.dmgov.org/Pages/default.aspx>

<http://www.dmgov.org/Departments/HousingServices/Pages/Housing.aspx>

<http://www.dmgov.org/Departments/HousingServices/Pages/Assistance.aspx?TabID=3>

Independent Sector – www.independentsector.org

http://www.independentsector.org/building_value_together

http://www.independentsector.org/volunteer_time

http://www.independentsector.org/scope_of_the_sector

http://www.independentsector.org/economic_role

Iowa Department of Human Services – <http://www.dhs.state.ia.us/>

<http://www.dhs.state.ia.us/Consumers/Test/AssistancePrograms.html>

<https://secureapp.dhs.state.ia.us/oasis/>

Iowa Finance Authority – www.iowafinanceauthority.gov

http://www.iowafinanceauthority.gov/en/for_homeless_providers_housing_organizations/

http://www.iowafinanceauthority.gov/en/for_renters/

http://www.iowafinanceauthority.gov/en/for_home_buyers/

Iowa Institute for Community Alliances – <http://www.iowainstitute.net/>

Iowans Experiencing Homelessness – January–December 2010 Snapshot of Service and Shelter Use

http://www.iowainstitute.net/index.php?option=com_docman&Itemid=85

References and Resources

The Iowa Policy Project – <http://www.iowapolicyproject.org>

The Cost of Living in Iowa – 2011 Edition (funded in part by United Way of Central Iowa)

<http://www.iowapolicyproject.org/images/COL-images/COL-polk.jpg>

COST OF LIVING CHARTS (2011) – Source: *The Cost of Living in Iowa*, The Iowa Policy Project

Polk County, Iowa

Polk County							
	Single Person	Single Parent		Married Couple: One Child*		Married Couple: Two Children**	
	(Age 21-64)	One child*	Two children**	One Parent Works	Both Parents Work	One Parent Works	Both Parents Work
	Child care	\$ -	\$ 569	\$ 899	\$ -	\$ 569	\$ -
Clothing & household expenses	206	289	369	369	369	398	398
Food	254	370	554	576	576	739	739
Health care	208	324	420	497	497	565	565
Rent and utilities	502	731	936	731	731	936	936
Transportation	468	468	468	468	702	468	702
Monthly total	\$ 1,638	\$ 2,751	\$ 3,647	\$ 2,641	\$ 3,444	\$ 3,106	\$ 4,240

*One child age 2 or 3

**One child age 2 or 3, one child age 6-10

Dallas County, Iowa

Dallas County							
	Single Person	Single Parent		Married Couple: One Child*		Married Couple: Two Children**	
	(Age 21-64)	One child*	Two children**	One Parent Works	Both Parents Work	One Parent Works	Both Parents Work
	Child care	\$ -	\$ 634	\$ 989	\$ -	\$ 634	\$ -
Clothing & household expenses	206	289	369	369	369	398	398
Food	254	370	554	576	576	739	739
Health care	208	324	420	497	497	565	565
Rent and utilities	502	731	936	731	731	936	936
Transportation	633	633	633	633	950	633	950
Monthly total	\$ 1,804	\$ 2,982	\$ 3,902	\$ 2,807	\$ 3,758	\$ 3,272	\$ 4,578

*One child age 2 or 3

**One child age 2 or 3, one child age 6-10

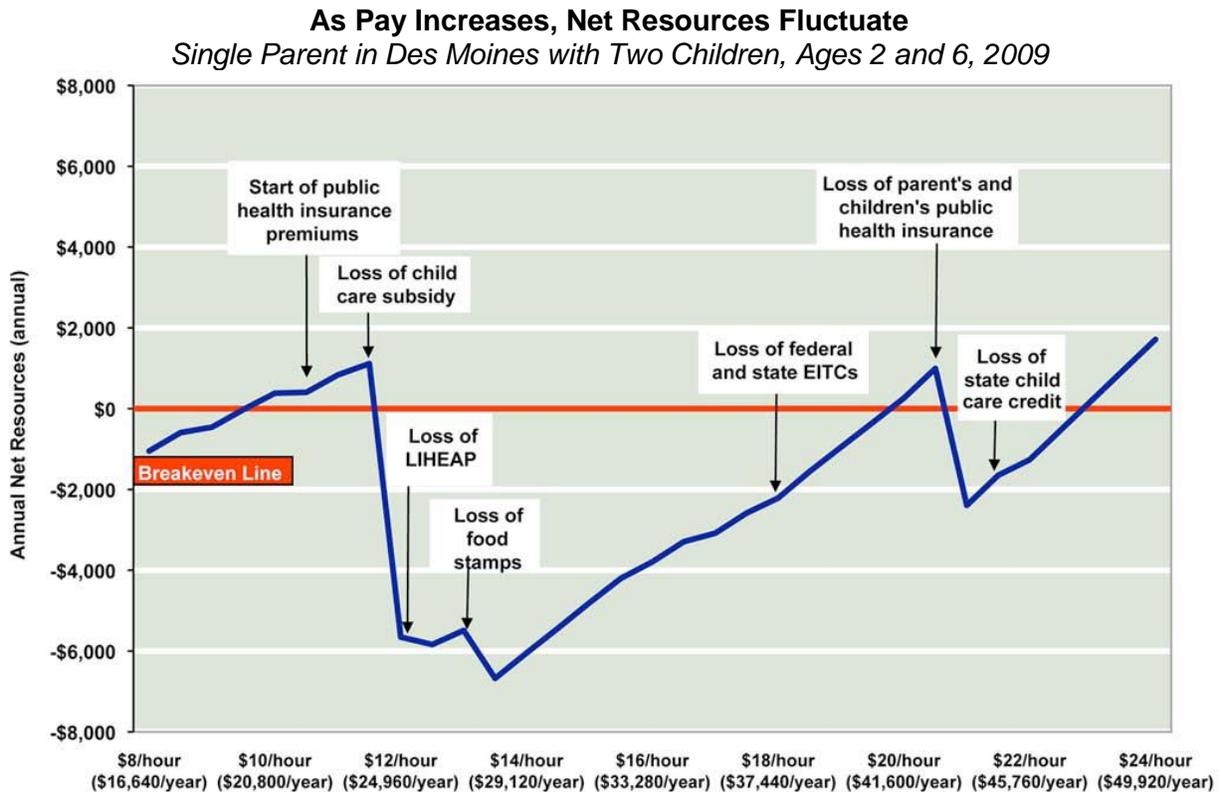
Warren County, Iowa

Warren County							
	Single Person	Single Parent		Married Couple: One Child*		Married Couple: Two Children**	
	(Age 21-64)	One child*	Two children**	One Parent Works	Both Parents Work	One Parent Works	Both Parents Work
	Child care	\$ -	\$ 535	\$ 852	\$ -	\$ 535	\$ -
Clothing & household expenses	206	289	369	369	369	398	398
Food	254	370	554	576	576	739	739
Health care	208	324	420	497	497	565	565
Rent and utilities	502	731	936	731	731	936	936
Transportation	746	746	746	746	1,119	746	1,119
Monthly total	\$ 1,916	\$ 2,995	\$ 3,878	\$ 2,919	\$ 3,827	\$ 3,385	\$ 4,610

*One child age 2 or 3

**One child age 2 or 3, one child age 6-10

References and Resources



Source: *The Cost of Living in Iowa*, The Iowa Policy Project

Iowa State University Extension – <http://www.extension.iastate.edu/>
<http://www.extension.iastate.edu/hunger/index.htm>
<http://www.recap.iastate.edu/>
<http://www.recap.iastate.edu/local/poverty/>
http://www.recap.iastate.edu/local/housing/files/housing_19153.pdf
<http://www.recap.iastate.edu/local/child/>
http://www.recap.iastate.edu/local/school_district/files/district_1737.pdf

Iowa Women's Foundation – <http://iawf.org>
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