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ENCAP Community Needs Assessment 2021



**Eastern
Nebraska
Community
Action**

TABLE OF CONTENTS

- I. Executive Summary (Background, Strategic Priority Areas)**
- II. Methodology**
- III. Poverty Defined**
- IV. National Community Action Network Framework**
- V. ENCAP Profile**
- VI. Client Demographics**
- VII. Program Participation Rates**
- VIII. National Performance Indicators**
- IX. Community Profile**
 - a. Education**
 - b. Income & Asset Building**
 - c. Employment**
 - d. Transportation**
 - e. Housing**
 - f. Health & Wellbeing**
- X. Client Surveys**
- XI. Key Findings**
- XII. Conclusion**
- XIII. Appendices (Poverty Maps, References, Existing Resources, Evidence-Based Programs)**

EXECUTIVE SUMMARY

Background & Strategic Priority Areas

ENCAP completes a comprehensive assessment every three years in conjunction with Community Services Block Grant (CSBG) requirements. Results of this assessment establish critical needs in Douglas and Sarpy County and will serve as a resource to develop our Community Action Plan.

I. SENIOR WELLNESS

Outcome Objectives:

- Increase participation in the Senior Wellness program.
- Launch Generation Xchange at Lothrop Magnet Elementary in Spring 2022.

II. TRANSPORTATION

Outcome Objectives:

- Utilize ENCAP'S Transportation program to help at-risk populations achieve measurable outcomes.
- Prevent and lower risk of program operation.

III. NUTRITION

Outcome Objectives:

- Improve the effectiveness of the Nutrition program.

IV. BELLEVUE FOOD PANTRY EXPANSION

Outcome Objectives:

- Acquire new site for Bellevue Food Pantry.
- Meet annual campaign fundraising target.

V. DEI FOCUS

Outcome Objectives:

- Establish baseline for improved focus on diversity, equity, and inclusion at ENCAP.

VI. EMPLOYEE ENGAGEMENT

Outcome Objectives:

- Increase rates of employee engagement.

VII: DATA-INFORMED DECISION MAKING

Outcome Objectives:

- Increase the use of data in decision-making.

METHODOLOGY

The goals of this assessment were fourfold: To identify and quantify the incidence or prevalence of individual and family needs in ENCAP's Service Delivery Area (SDA); to identify gaps in service provision; to identify barriers to attaining economic stability; and to identify strategies to increase economic stability.

This report answers the following questions:

- What are the demographic characteristics of ENCAP clients and how do they compare to previous years?
- What conditions of poverty do individuals and families experience in ENCAP's Service Delivery Area and how do they compare to previous years?
- What are the current results of service delivery for clients?
- What are best practices in the research to effectively address the causes and conditions of poverty?

We first reviewed existing research on the current state of poverty in each zip code of our Service Delivery Area of Douglas and Sarpy County to provide an economic and social context for understanding community needs. We then gathered quantitative data on all indicators of interest within each county, as well as in Nebraska and the United States. All data gleaned from secondary sources were thoroughly cleaned and aggregated to ensure accurate measures for comparison. Data collected at the zip code and county level were compared to the state and national level and categorized based on the severity of need and access to services. Data on key indicators were analyzed to determine trends and changes over time and disparities within segments of the population. In addition, we gathered information from reputable publications to draw a comparison between data collected by ENCAP and existing data on the population.

We collected qualitative data through open-ended questions on client and staff input surveys and utilized the results to prioritize the most pressing needs. Client surveys were created and structured to measure overall satisfaction with current services and staff performance; and to identify specific challenges due to COVID-19. ENCAP's Data Entry Specialist conducted phone interviews with clients participating in each of our programs and entered responses in Survey Monkey. Primary methods of analyses include grounded theory using an inductive open coding process using the qualitative analysis software QDA Miner to examine written comments and identify emerging categories of need. To determine causality for the needs identified in this report, we contrasted qualitative data with statistics on the target population and from the scientific evidence base.

ENCAP's Quality Assurance and Data Analysis Coordinator gathered data on indicators of interest; analyzed agency data on clients served, completed data entry for client surveys, and assisted with the narrative sections of this report under the supervision of ENCAP's Research and Evaluation Manager. ENCAP's Development & Communications Manager completed all design and formatting of this report.

Findings indicate that populations and areas where needs may demand expansion of ENCAP services are 68112 in Douglas County; and 68113 and 68138 in Sarpy County. Poverty among people of color, specifically Latinx, Native Hawaiian, Black, and Multi-Racial groups, residing in North Omaha and Bellevue has risen in both counties, indicating that more outreach in these communities may be needed.

POVERTY DEFINED

The Official Poverty Measure (OPM), often known as the Federal Poverty Level, is a set of income thresholds used by the US Census Bureau to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official measure is based on income before taxes, and the thresholds are updated for inflation using the Consumer Price Index (CPI-U).ⁱ The OPM has become increasingly problematic as a measure of income adequacy for five reasons. First, the measure is based on the cost of a single item—food—rather than all basic needs. Second, the methodology is frozen, not allowing for changes in the relative cost of food or non-food items, nor the addition of new necessary costs. Third, the poverty measure is dated, implicitly using the demographic model of a two-parent family with an unemployed wife. Fourth, it does not vary by geographic location. Finally, it provides no

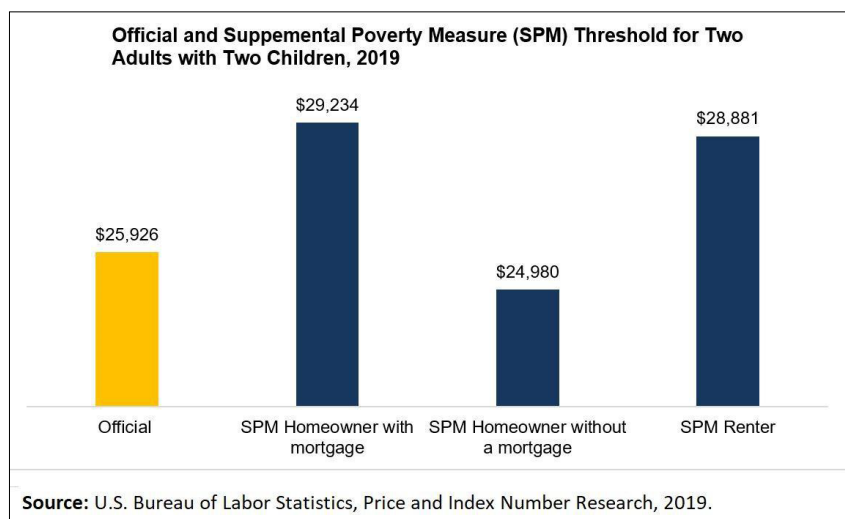
| 2020 Federal Poverty Guidelines | | | |
|---------------------------------|----------|----------|----------|
| Household Size | 50% | 100% | 200% |
| 1 | \$6,380 | \$12,760 | \$25,520 |
| 2 | \$8,620 | \$17,240 | \$34,480 |
| 3 | \$10,860 | \$21,720 | \$43,440 |
| 4 | \$13,100 | \$26,200 | \$52,400 |
| 5 | \$15,340 | \$30,680 | \$61,360 |
| 6 | \$17,580 | \$35,160 | \$70,320 |
| 7 | \$19,820 | \$39,640 | \$79,280 |
| 8 | \$22,060 | \$44,120 | \$88,240 |

Source: Department of Health and Human Services, Poverty Guidelines for the 48 Contiguous States and the District of Columbia, Federal Register Notice of the 2020 poverty guidelines.

information or means to track changes in specific costs, nor the impact of subsidies, taxes, and tax credits that reduce (or increase) these costs.ⁱⁱ

The Supplemental Poverty Measure (SPM) provides an alternative perspective for examining poverty and is, therefore, meant to complement rather than replace the Official Poverty Measure. The SPM thresholds are based on resources and expenses needed for consumption of all basic needs such as food, housing, clothing, and utilities. To determine family resources, gross income from private and public sources is supplemented with benefits such as food stamps, housing subsidies, and tax credits. Deducted from family income are medical out-of-pocket expenses including health insurance premiums, income and Social Security payroll taxes, child support

payments, work-related expenses, and child care costs. These thresholds are further adjusted for different family sizes and compositions, and geographic differences in housing costs. Thus, the SPM provides a more complex statistical understanding of poverty by allowing us to identify which groups are being helped by public assistance and which groups remain in poverty despite government assistance. In the chart below, the official measure is compared to the supplemental measure for a family of four.^{iv}



NATIONAL COMMUNITY ACTION NETWORK FRAMEWORK

COMMUNITY ACTION GOALS

1. Individuals and families with low incomes are stable and achieve economic security.
2. Communities where people with low incomes live are healthy and offer economic opportunity.
3. People with low incomes are engaged and active in building opportunities in communities.

SERVICES & STRATEGIES

Employment, Education and Cognitive Development, Income, Infrastructure and Asset Building, Health/Social Behavioral Development, Civic Engagement and Community Involvement

CORE PRINCIPLES

- Recognize the complexity of the issues of poverty
- Build local solutions specific to local needs
- Support family stability as a foundation for economic security
- Advocate for systemic change
- Pursue positive individual, family, and community level change
- Maximize involvement of people with low incomes
- Engage local community partners and citizens in solutions
- Leverage state, federal, and community resources

PERFORMANCE MANAGEMENT

ENCAP utilizes the Results Oriented Management and Accountability (ROMA) system to measure, analyze, and communicate the difference we are making in the lives of those we serve. ROMA is the performance management system required of all entities receiving Community Services Block Grant (CSBG) funding—core funding to local agencies like ENCAP to reduce poverty, revitalize low-income communities, and to empower low-income families to become self-sufficient. Community Action Agencies use ROMA to identify outcomes and indicators that align with agency priorities and its assessment of community needs; to design and implement services and activities that will result in meaningful outcomes; to evaluate our success against established targets; and to increase the effectiveness of interventions. ROMA demands data-driven decision-making and consistent, high-quality services.^v During the past two years, ENCAP team members, led by Executive Director Aaron Bowen, a Nationally Certified Master ROMA Trainer, have enhanced the agency's internal processes to improve service delivery, data collection, and goal-setting techniques related to case management.

COMMUNITY NEEDS ASSESSMENT & ORGANIZATIONAL STANDARDS

This report adheres to multiple Community Services Block Grant (CSBG) Organizational Standards, which require regular completion of comprehensive community needs assessments as part of the overall effort to provide high-quality services to families and communities with low-incomes. The identification of needs and resources at the individual, family, agency, and community level determines the outcomes a Community Action Agency plans to achieve. The process of conducting a community needs assessment and the resulting report is the first step toward developing an agency-wide strategic plan and the agency-wide annual work plan.

- **Standard 2.2:** The organization utilizes information gathered from key sectors of the community in assessing needs and resources, during the community assessment process or other times. These sectors would include at minimum: community-based organizations, faith-based organizations, private sector, public sector, and educational institutions.
- **Standard 3.1:** The organization conducted a community assessment and issued a report within the past 3 years.

- **Standard 3.2:** As part of the community assessment, the organization collects and includes current data specific to poverty and its prevalence related to gender, age, and race/ethnicity for their service area(s).
- **Standard 3.3:** The organization collects and analyzes both qualitative and quantitative data on its geographic service area(s) in the community assessment.
- **Standard 3.4:** The community assessment includes key findings on the causes and conditions of poverty and the needs of the communities assessed.
- **Standard 3.5:** The governing board formally accepts the completed community assessment.

ENCAP PROFILE

Eastern Nebraska Community Action Partnership (ENCAP) is a non-profit community-based organization that has been providing social and human services to people facing poverty since 1965. Serving Douglas and Sarpy Counties, ENCAP is a member of a national network of over 1,000 Community Action Agencies dedicated to providing programming that meets community needs, that responds to the voices of the low-income community, and that demonstrates continuous quality improvement. All Community Action Agencies are required to have a tripartite board consisting of equal parts of the local private sector, public sector, and low-income community representatives. This structure brings together leaders from each of these groups to collaborate on developing responses to local needs. In FY20, ENCAP served 9,508 unduplicated individuals in 5,877 households. **Mission:** *To reduce the power of poverty in Eastern Nebraska through direct service and results-driven partnerships.*

CORE VALUES

- **ACCOUNTABILITY:**
 - We are accountable to the Community Action movement and its legacy of changing lives and communities for the better.
 - We maximize every resource that makes our work possible.
 - We act on data to empower people and to make our work effective.
- **CLIENTS & SERVICES:**
 - We provide a safe space for every person, provide services without judgment, and collaborate with our clients as they improve their lives.
 - We aim to enhance the well-being of every person we serve and help them reach their full potential.
- **TEAM:**
 - We solve problems with respect, innovation, and continual learning.
 - We value differences and are committed to growing the diversity and perspectives of our team.
 - We prioritize self-care to do our best work each day.
- **COMMUNITY:**
 - We recognize that systems of oppression sustain poverty and that we have a responsibility to help dismantle these systems.
 - We prioritize partnerships that align with our mission, that achieve measurable results, and that improve the lives of the people we serve.

CURRENT PROGRAM AREAS:

Bellevue Food Pantry: Located in the middle of a food desert, the Bellevue Food Pantry serves as a critical resource and safety net for households in Bellevue, NE who do not have access to or cannot afford enough food for their family. According to data from the USDA Food Environment Atlas, nearly half the population in the 68005 zip code has limited food access and 11.8 percent are living below 100 percent of the Federal Poverty Level. In response to the COVID-19 pandemic and the community's increased need for hunger relief, the Bellevue Pantry now provides emergency food support through extended pantry hours and mobile food deliveries. The generous donations we receive from community partners allow us to consistently keep our shelves stocked and help families stretch their food dollars.

Nutrition: ENCAP's Nutrition program addresses food insecurity by providing mobile food deliveries for families who lack access to a source of food in partnership with Douglas County Community Response (DCCR) and the Women's Center for Advancement (WCA). The program also operates a food pantry for low-income seniors 60+seniors in Douglas County and provides essential food that aligns with the USDA's Dietary Guidelines for Americans via the Commodity Supplemental Food Program (CSFP).

Transportation: ENCAP's Transportation program address the challenges that prevent students from getting to their school of origin and helps to reduce school absences which deprive children of valuable time in the classroom. Through a contract with OPS, we provided 37,598 rides to 180 ESL, migrant, and homeless students (Pre-K to high school age) in FY22. Due to the housing transiency of the homeless student population, our ability to change bus routes with little to no notice is an ideal fit. The driver team also plays a vital role in increasing access to food by delivering food to homebound seniors participating in the Commodity Supplemental Food Program (CSFP), to individuals affected by domestic violence, and to families with children receiving support via Douglas County Community Response.

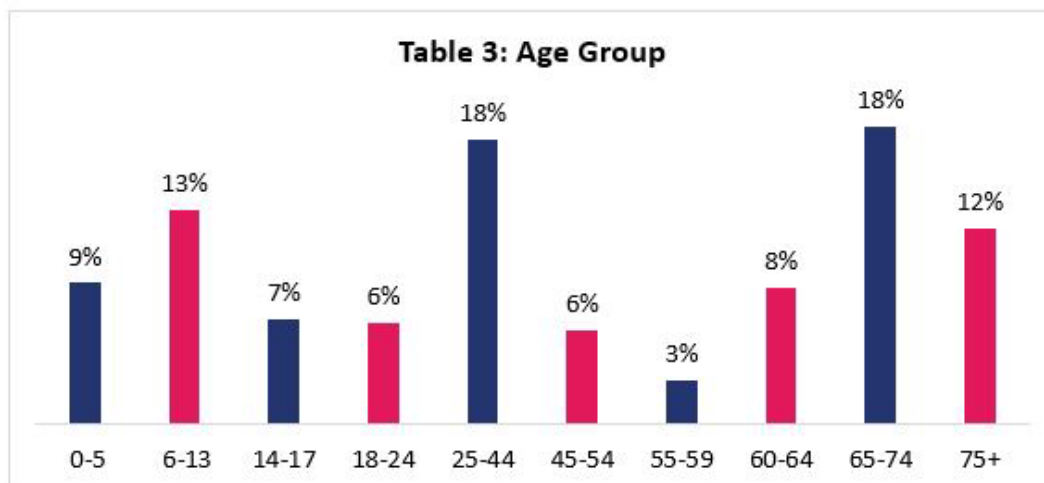
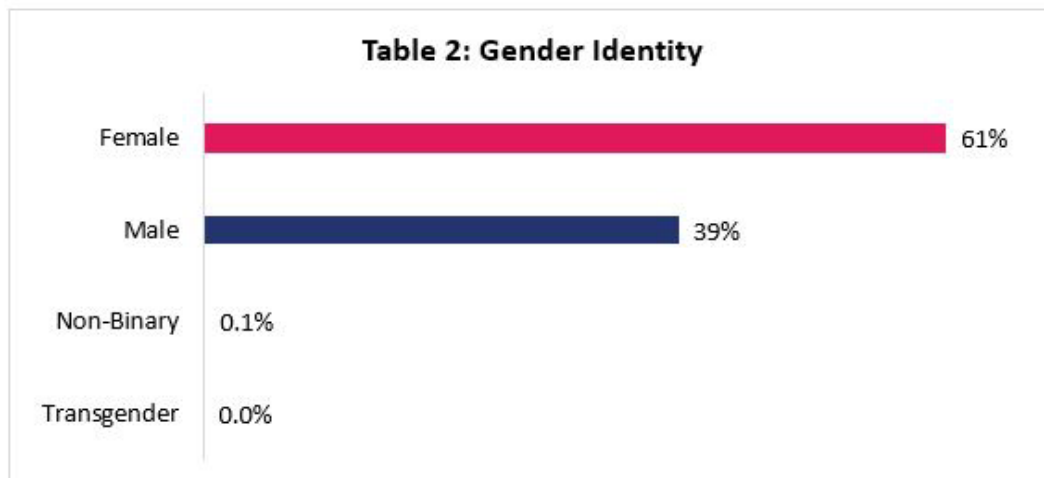
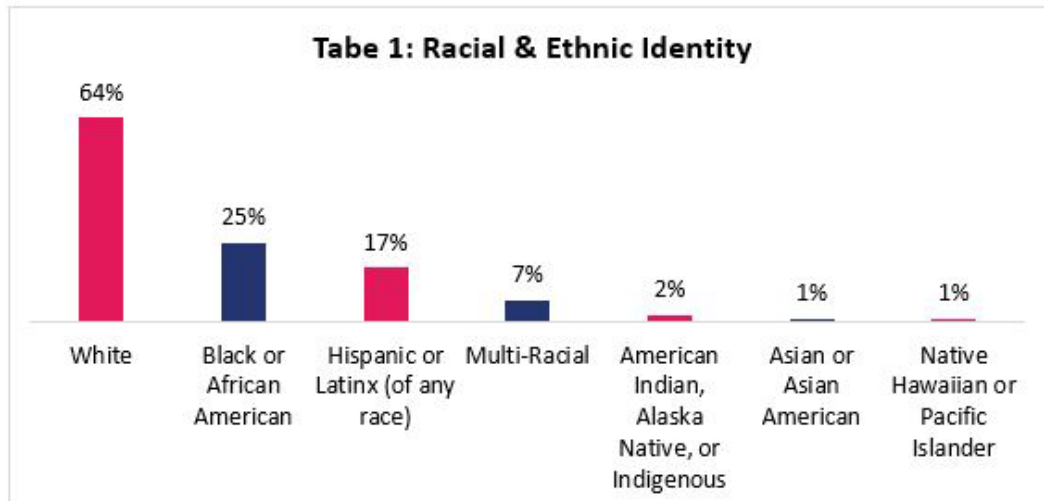
ENCAP Print Shop: ENCAP operates a small screen-printing shop that produces high quality, brand boosting apparel and accessories (e.g., t-shirts, sweatshirts, baseball shirts, tote bags and more). The shop has been distributing gear nationwide since approximately 2019, and supports ENCAP's mission of reducing the power of poverty in our community.

Support Services: Support Services operates in both Douglas and Sarpy County to assist families experiencing various financial hardships. Partnerships with Good fellows Charities, Dollar Energy, and United Way ARPA allow us to provide emergency rent and utility assistance to approximately 20 households per month. To prevent further crises, the program offers case management, financial education, and connections to other community resources.

Senior Wellness: ENCAP's Senior Wellness program is designed to help low-income adults 60 and over in Douglas County increase physical health and social well-being. Senior Wellness has replicated multiple evidence-based program models in Douglas County that are scientifically proven to improve health outcomes among older adults, including Healthy Moves for Aging Well, Bingocize, Walk With Ease, Generation Xchange, and Cooking Matters. Seniors participate in weekly exercise classes and coaching that helps to reduce falls, increase physical fitness, improve cognitive function, improve knowledge of nutrition, and enhance social support networks.

CLIENT DEMOGRAPHICS

In FY22, ENCAP served 8,141 unique individuals and provided 36,086 services. Of all clients served, 68 percent were at or below 100 percent of the poverty level, which translates to an annual income of \$13,590 for a family of one and \$27,750 for a family of four.



CLIENT DEMOGRAPHICS: Continued

Table 4: Disabling Condition

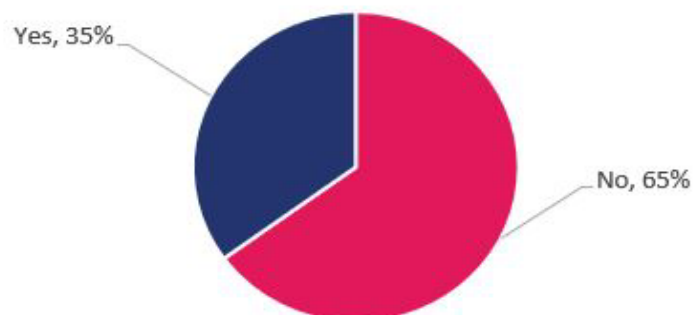


Table 5: Health Insurance

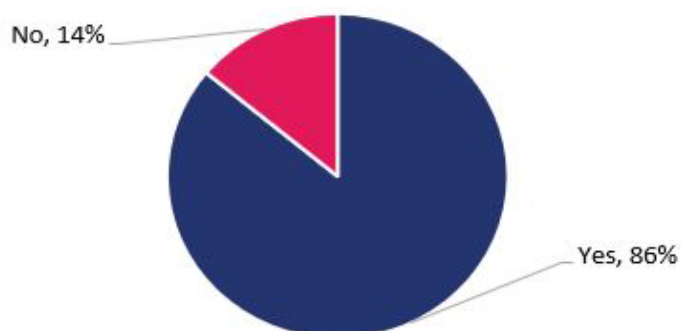
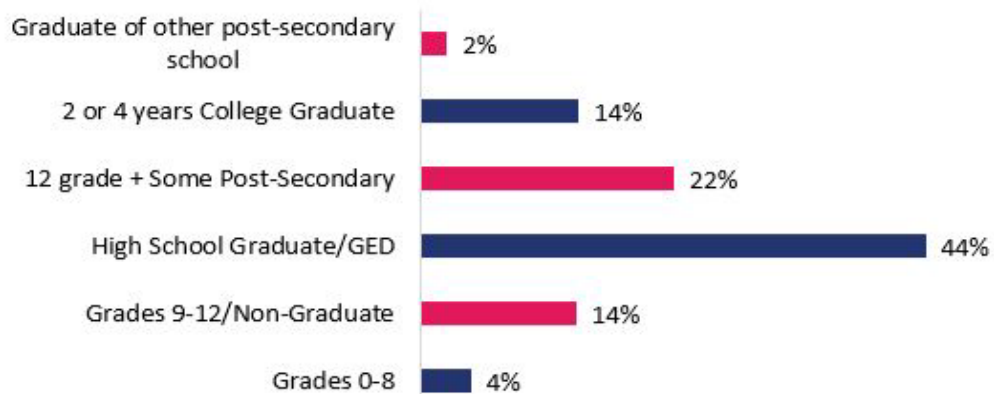
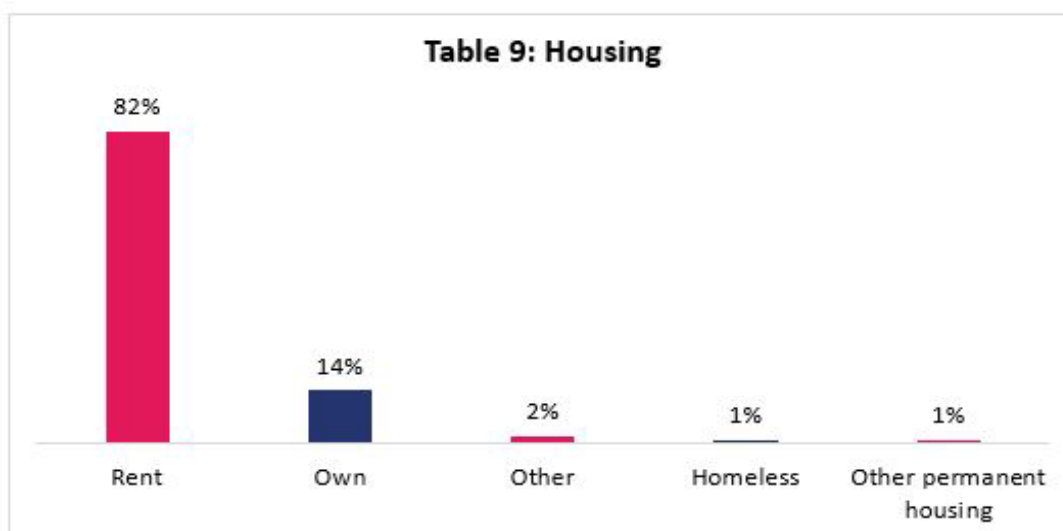
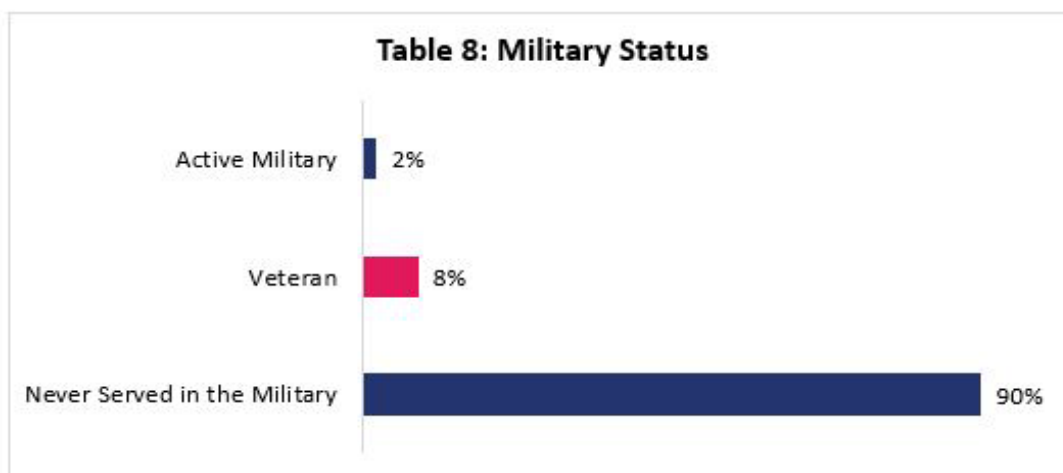
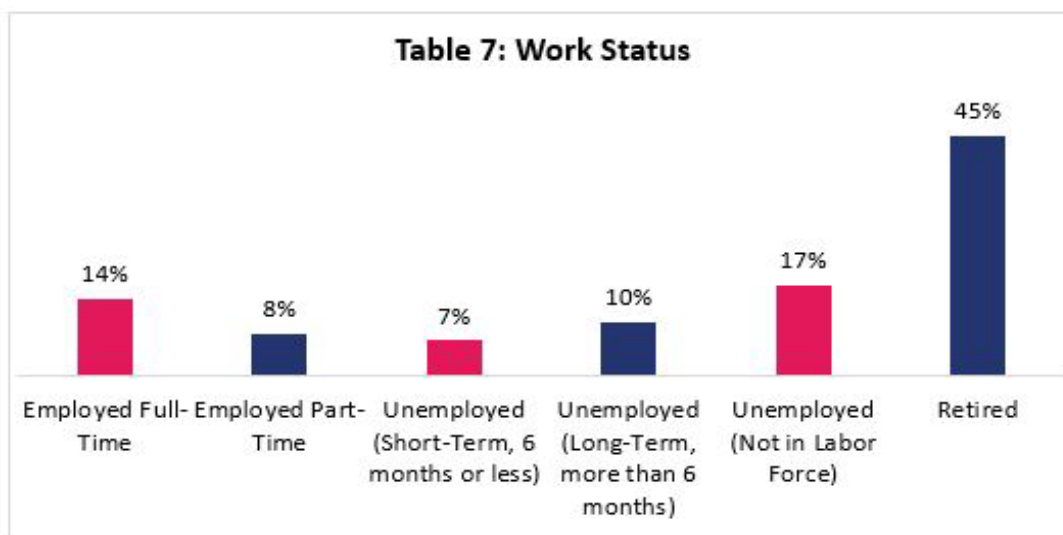


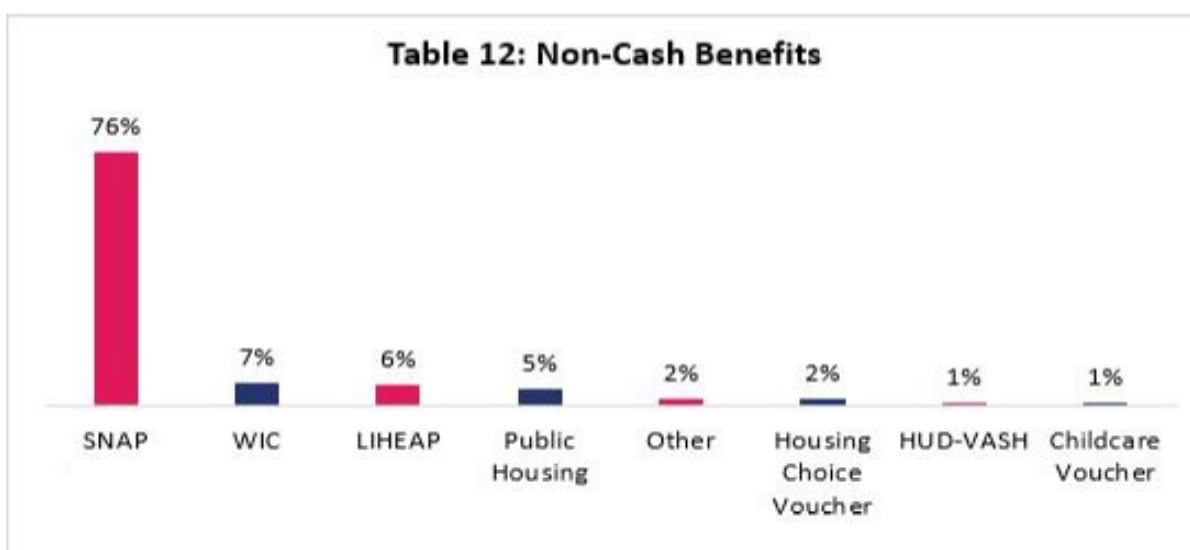
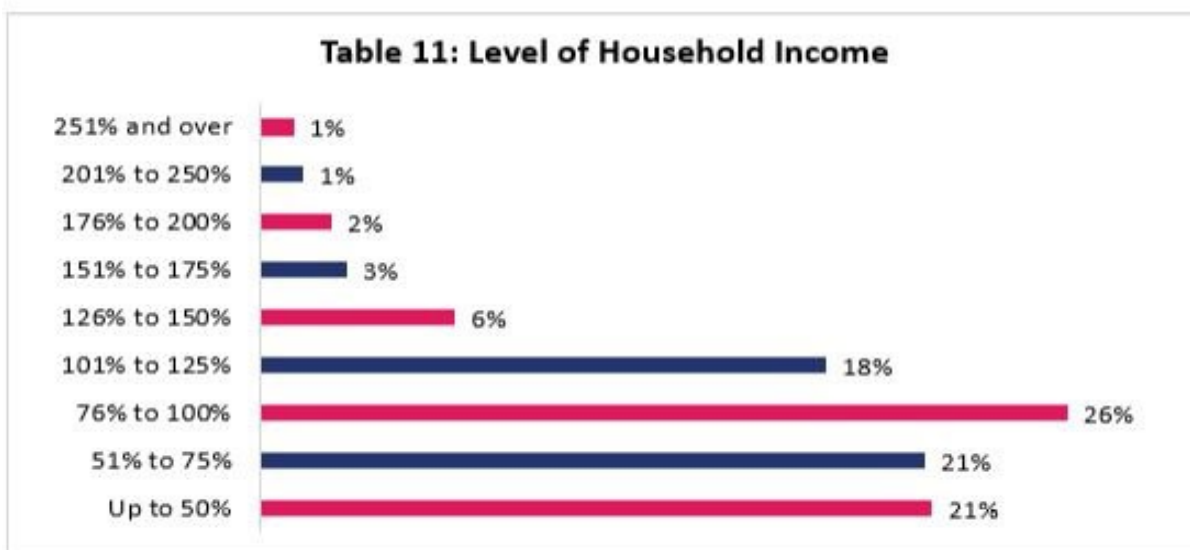
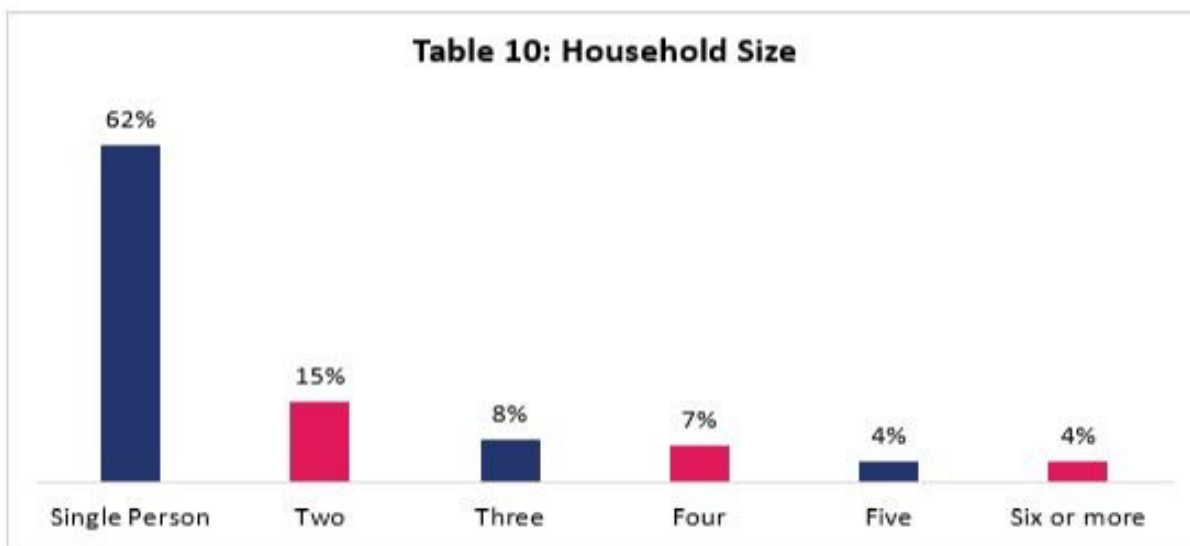
Table 6: Education Level, 25+



CLIENT DEMOGRAPHICS: Continued



CLIENT DEMOGRAPHICS: Continued



PROGRAM PARTICIPATION RATES: FY22

| ENCAP Program | # of Individuals |
|----------------------|-------------------------|
| Bellevue Pantry | 4,828 |
| Nutrition | 2,191 |
| Support Services | 372 |
| Transportation | 207 |
| Senior Wellness | 28 |
| Total | 7,626 |

| Bellevue Food Pantry | # of Individuals | # of Services |
|-------------------------------------|-------------------------|----------------------|
| Basic Need Items | 74 | 74 |
| CDBG Food Deliveries | 241 | 961 |
| Commodity Supplemental Food Program | 70 | 840 |
| Food Pantries | 3,736 | 9,501 |
| Thanksgiving Mobile Pantries | 707 | 707 |

| Nutrition | # of Individuals | # of Services |
|---|-------------------------|----------------------|
| Commodity Supplemental Food Program | 1,298 | 15,547 |
| Douglas County Community Response Food Delivery | 106 | 4,551 |
| Women's Center for Advancement Food Delivery | 120 | 162 |
| Senior Food Pantry | 372 | 1,128 |
| Valley Mobile Food Pantries | 165 | 165 |
| Senior Farmers Market Nutrition Vouchers | 100 | 100 |
| Heartland Family Services Hot Meal Delivery | 30 | 1,560 |

| Support Services | # of Individuals | # of Services |
|--|-------------------------|----------------------|
| Transportation Assistance (car payment, insurance, repair, registration) | 128 | 139 |
| Gas Cards | 114 | 357 |
| SNAP Benefits Assistance | 10 | 15 |
| Case Management | 288 | 820 |
| Employment Assistance | 27 | 35 |
| Community Referrals | 126 | 199 |
| Medical/Internet Payment Assistance | 12 | 12 |
| Interpretation/Translation | 20 | 23 |
| Financial Education | 110 | 139 |
| Rent Payment/Deposit Assistance | 182 | 212 |
| Telephone Service Payment Assistance | 16 | 17 |
| Utility Service/Deposit Assistance | 274 | 301 |

| Transportation | # of Individuals | # of Rides |
|------------------------------------|-------------------------|-------------------|
| Project Everlast Young Adults | 14 | 687 |
| Omaha Public School Students | 180 | 37,598 |
| ENCAP Senior Wellness Participants | 13 | 600 |

PROGRAM PARTICIPATION RATES: FY22, Continued

| Senior Wellness | # of Individuals | # of Services |
|--|-------------------------|----------------------|
| Bingocize Fall Prevention | 15 | 20 |
| Healthy Moves for Aging Well | 13 | 36 |
| Walk With Ease | 8 | 18 |
| ACE Brain Health | 12 | 24 |
| Senior Lunch | 17 | 65 |
| Community Gardening/Cooking Classes | 13 | 6 |
| Field Trips | 13 | 24 |
| Jewelry/Knitting/Book Club | 15 | 27 |
| Educational Presentations | 15 | 20 |
| Do Space Cyber Senior Cell Phone/Computer Training | 10 | 8 |
| Newcomer Potlucks | 18 | 5 |
| Movie and Popcorn Afternoon | 10 | 8 |
| Senior Farmers Market Nutrition Vouchers | 14 | 14 |
| Senior Ambassadors | 3 | 4 |

NATIONAL PERFORMANCE INDICATORS

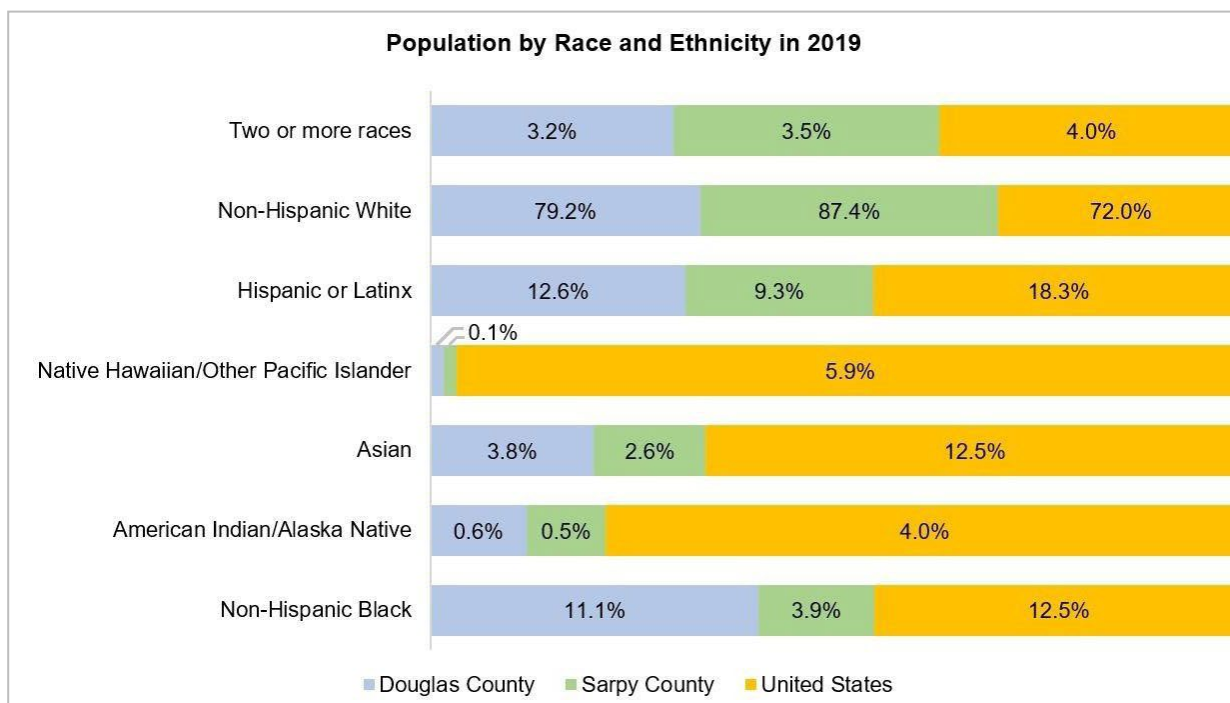
| Employment | # Served | Target | Actual | % Achieving Outcome | Performance Target Accuracy |
|--|-----------------|---------------|---------------|----------------------------|------------------------------------|
| Obtain employment (up to a living wage). | 27 | 35 | 21 | 78% | 60% |
| Maintain employment for at least 90 days (up to a living wage). | 15 | 25 | 12 | 80% | 48% |
| Maintain employment for at least 180 days (up to a living wage). | 12 | 15 | 8 | 67% | 53% |
| Education | | | | | |
| Obtain a recognized credential, certificate, or degree. | 5 | 10 | 4 | 80% | 40% |
| Income & Asset Building | | | | | |
| Improve financial well-being. | 110 | 100 | 93 | 85% | 93% |
| Open a savings account or IDA. | 3 | 20 | 1 | 33% | 5% |
| Housing | | | | | |
| Avoid an eviction. | 173 | 300 | 173 | 100% | 58% |
| Avoid a utility shut-off. | 268 | 300 | 268 | 100% | 89% |
| Improve energy efficiency. | 5 | 20 | 5 | 40% | 10% |
| Health | | | | | |
| Increase parenting skills. | 90 | 60 | 22 | 24% | 37% |
| Increase food security. | 120 | 95 | 110 | 92% | 116% |
| Obtain health insurance. | 5 | 25 | 1 | 20% | 4% |
| Increase nutrition skills. | 14 | 10 | 11 | 79% | 110% |
| Improve physical health and wellbeing. | 14 | 8 | 14 | 100% | 175% |
| Increase social support. | 14 | 10 | 14 | 100% | 140% |
| Outcomes Across Multiple Domains | | | | | |
| Achieve one or more outcomes in various domains. | 396 | 200 | 350 | 88% | 175% |

COMMUNITY PROFILE

During the five years from 2015 to 2019, total population estimates for Douglas County grew by 2.1 percent, increasing from 549,029 to 571,327. Of the total population, 3.2 percent migrated internationally from another country and 5.2 percent migrated domestically from another state or county. 9.8 percent of the population was foreign-born and 15.3 percent spoke a language other than English at home. Spanish was the most frequently reported second language at 9.3 percent. In 2019, the median annual income of residents in Douglas County was \$64,629 and the median age was 34.7. The share of residents under 65 with a disability was 10.4 percent, higher than Sarpy County (7.0), Nebraska (7.8), and the United States (8.6).^{vi}

Sarpy County experienced a 3.1 percent increase in total population during the same five-year period, rising from 175,173 in 2015 to 187,196 in 2019. A key factor that drove this growth was the rate of international migration (7.1 percent) and domestic migration (8.3 percent). 5.1 percent of the population in 2019 was foreign-born and 8.3 percent spoke a language other than English, with Spanish being the most common at 5 percent. 14.1 percent of the population in Sarpy County were veterans, twice as high as Douglas County (7.1), Nebraska (7.7), and the United States (6.9). Sarpy County’s median household income in 2019 was \$82,032 and the median age of residents was 34.6.

Recently released estimates for 2019 reveal that populations of color—especially Hispanic, Asian, and Black—continue to expand across the United States while racial diversity in ENCAP’s Service Delivery Area remains somewhat stunted. A group is highly represented if its share of the area population is larger than its share of the national population for Hispanic (18.3 percent), Black (12.5 percent), Asian and Native Hawaiian/Other Pacific Islander (5.9 percent), and at least 4 percent for American Indian/Alaska Native, or persons identifying as multiracial. By this definition, neither Douglas or Sarpy County contain a highly represented racial group of color. However, data suggests that the Black population in North Omaha decreased from 45.6 percent in 2010 to 39.6 percent in 2019, indicating a lower concentration today than a decade ago. 30 percent of Omaha’s Black population now live in Douglas County west of 72nd Street, and 10 percent live in Sarpy County.^{viii} The chart below illustrates the dispersion of all racial and ethnic populations compared to the United States.



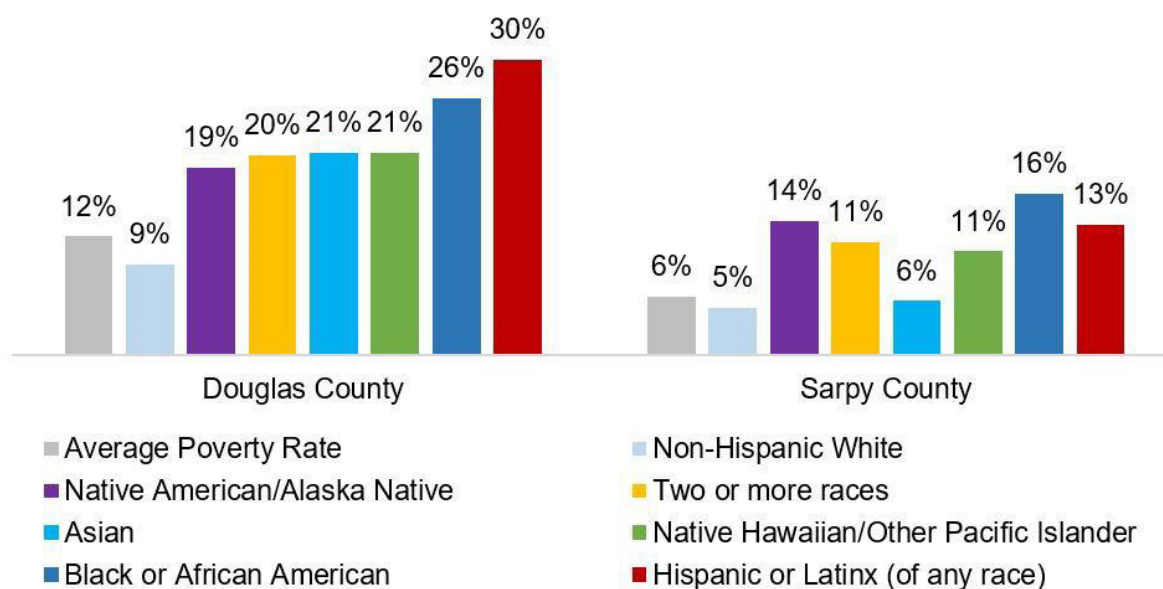
In 2019, approximately 29,520 households in ENCAP’s Service Delivery Area were living at or below 100 percent of the poverty level. The map in Appendix A shows the complete geographic distribution of poverty rates and service delivery in each zip code. From 2015 to 2019, the poverty rate in Douglas County dropped from 12.7 percent to 12.0 percent (a .7 percent decrease).^{ix} Poverty in Douglas County was higher than in Nebraska (9.9 percent) and in the United States (10.5). The table below shows that North Omaha remains the highest concentrated poverty area, with rates in the 68110, 68111, and 68131 zip codes three times higher than the county average. Poverty in Sarpy County declined from 6.8 percent to 6.0 percent (a .8 percent decrease). Pockets of economic instability remain along the eastern border in and around Bellevue (68005, 68147, and 68157).

| Highest Poverty Zip Codes in 2019 | Percent |
|-----------------------------------|--------------|
| Douglas County | |
| 68110 | 36.0% |
| 68111 | 34.9% |
| 68131 | 27.4% |
| 68105 | 23.2% |
| 68108 | 22.8% |
| 68107 | 22.8% |
| 68104 | 19.2% |
| 68112 | 18.9% |
| 68102 | 18.4% |
| Sarpy County | |
| 68005 | 14.4% |
| 68147 | 12.1% |
| 68157 | 11.5% |
| 68113 | 7.6% |
| 68138 | 6.4% |

Note: Zip codes in bold have increased since 2015.

According to the American Community Survey (ACS) 5- year data, poverty remains disproportionately high among people of color within ENCAP’s Service Delivery Area. The chart below shows that significant racial disparities persist for individuals identifying as Black, Latinx, Native American, Native Hawaiian, and two or more races. Poverty among the Non-Hispanic White population decreased by an average of 1.2 percent (from 8.2 in 2015 to 7.0 in 2019) and continues to represent the smallest proportion of those in poverty; while poverty among people of color increased by an average of .2 percent (from 17.0 in 2015 to 17.2 in 2019). Poverty rates increased by an average of 5.2 percent in both counties for the Native Hawaiian population and by 11 percent in Sarpy County alone. Poverty has also risen by 3 percent among Black individuals in Sarpy County and by 1 percent among individuals of two or more races.

Population Below Poverty Level by Race/Ethnicity



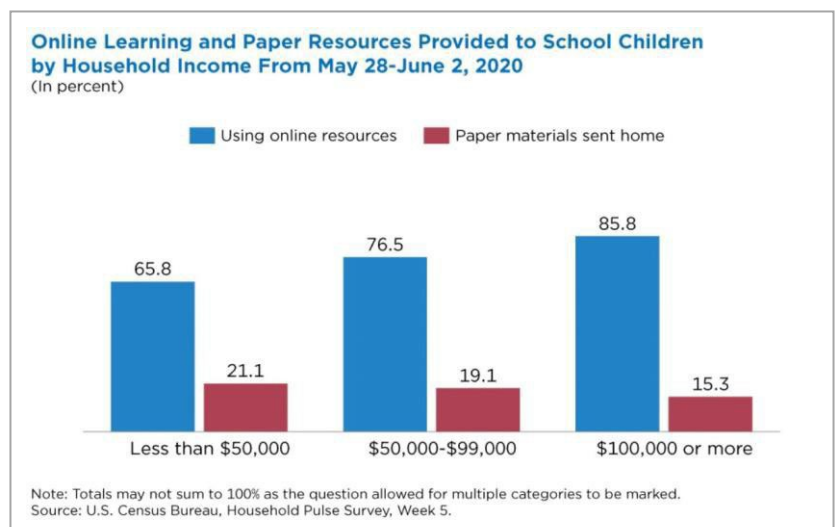
Even after a minor decrease in recent years, single female parent households continue to represent the largest share of households in poverty in both Douglas County (24.6 percent) and Sarpy County

(17.7 percent), relative to all other household compositions. **Single female poverty rates are twice as high among Black women (45 percent) compared to White women (23 percent), especially those who live in the 68064 zip code of Valley (41.6 percent), followed by 68105 in South Omaha (39.1), and 68111 (38.3) and 68108 (38.2) in North Omaha.**^x The map in Appendix B shows the full distribution in Douglas and Sarpy County.

The trend among adults 65 and over indicates an upward trajectory from 2015 to 2019, climbing from 7.9 percent to 8.8 percent in Douglas County; and from 4.1 percent to 5.9 percent in Sarpy County. **Seniors residing in North Omaha in the 68131, 68111, 68104, and 68110 zip codes; South Omaha and Ralston in the 68107 and 68124 zip code; and in Bellevue in the 68147 zip code fared worse than Nebraska (7.7) and the United States (9.3), with as much as 17.5 percent of the population in poverty.**^{xi} Please refer to the map in Appendix C for more information.

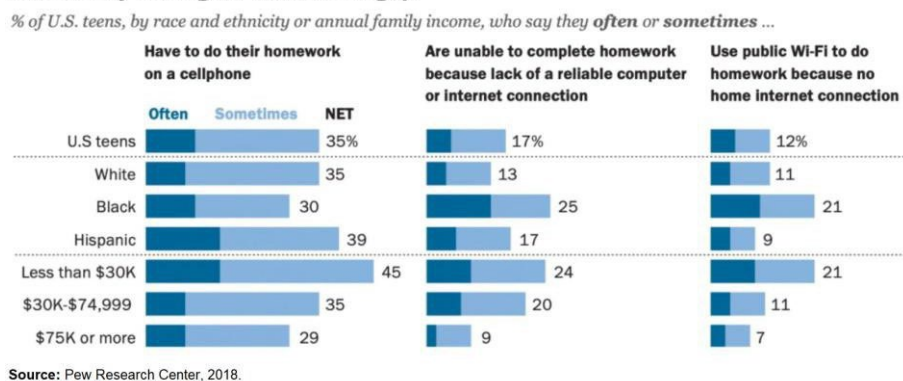
EDUCATION

By April of 2020, all schools in Nebraska had transitioned to an alternate learning structure with students no longer reporting to a traditional school setting. But for those who lacked reliable access to technology and high-speed internet connection at home, education was out of reach. In 2019, 12.7 percent of households in Nebraska and 12.5 percent in Omaha did not have a high-speed internet connection at home.^{xii} Patterns of digital inequality can be attributed to socioeconomic differences in the use of online resources. Results of the Household Pulse Survey¹ in the chart below demonstrate that children from high-income households used online resources at higher rates than those in lower-income households (85.8 percent versus 65.8 percent).^{xiii}



Surveys conducted by the Pew Research Center found that the digital divide is more pronounced for low-income students of color. Results indicate that roughly 35 percent of teens from low-income households lacked an internet connection compared with 6 percent of teens from higher-income households, and 25 percent of black teens lacked access to a computer or internet connectivity,

Black teens and those from lower-income households are especially likely to be affected by the digital 'homework gap'

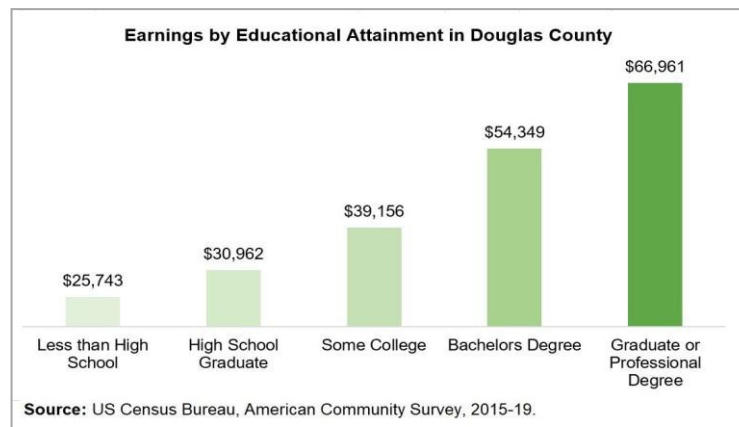


compared with 17 percent of Hispanic teens and 13 percent of white teens.^{xiv} Research suggests that low-income children are four times more likely to be chronically absent and 80 percent are not

¹ Experimental survey developed by the US Census Bureau to measure the social and economic effects of COVID-19 on American household

proficient in language and math. With schools currently back in session, children who lack access to resources such as appropriate housing and transportation continue to struggle with absenteeism. In a survey on poverty and education, 86 percent of teachers reported that attendance was a concern for over 25 percent of their students. Of those, the most significant barriers were lack of stable housing (85.6 percent) and lack of transportation (63.2 percent).^{xv} In 2019, 3.2 percent or 1,668 of students at Omaha Public Schools were homeless and 22.4 percent were chronically absent, compared to 2.0 and 9.1 percent on average for all other districts in Douglas County.^{xvi} A study by the Annie E. Casey Foundation found that only 17 percent of students who were chronically absent in both kindergarten and 1st grade read proficiently by 3rd grade compared with 64 percent of those with good attendance, and those who did not read well were four times more likely to drop out of high school.^{xvii} According to standardized test scores from 2019, 67 percent of children at Omaha Public Schools were not proficient in language arts and 9.5 percent of adults over 25 lacked a high school education.^{xviii}

As schools continue to focus on producing academically and professionally prepared graduates, education becomes an increasingly clear path out of poverty. The chart below shows that median earnings for those with the highest levels of educational attainment were more than triple those with the lowest level.

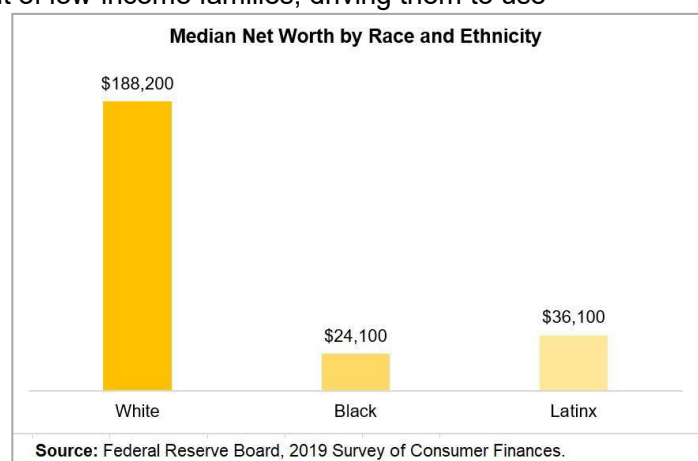


INCOME & ASSET BUILDING

Asset building is how individuals gather the resources that will move them towards economic well-being, for now, and for years to come. Assets range from savings and retirement accounts to owning a business, a car, or a home. Life without assets deprives people of having the cushion they need to weather a financial crisis and invest in the future. There are substantial variations in the accumulation of assets for families at opposite ends of the income distribution. Studies show that less than 40 percent of low-income families participate in a retirement plan compared with more than 80 percent of upper-middle-income families and more than 90 percent of families in the top quintile.^{xix}

A bank or credit union account is often the first step in building credit and climbing the economic ladder. Data indicate that the rate of unbanked households in Omaha (6.8 percent) exceeded the US average and that households of color were far more likely to be unbanked at 19.5 percent compared to 2.7 percent for White households.^{xx} Traditional banking practices of establishing minimum balance and overdraft fees and marketing to more affluent customers screen out those with prior bank account problems and discourage the enrollment of low-income families, driving them to use extremely costly check-cashing establishments or payday lenders. Nationally representative data show that unbanked households spend an estimated \$40,000 in financial services over a lifetime just to cash a paycheck.

The liquid asset poverty rate measures the minimum amount of savings required to make ends meet for three months without income. In Omaha, 35.2 percent of households were liquid asset poor and 18.4 percent had zero or negative net worth (i.e., debt is greater than assets). In Bellevue, 26.4 percent of households were liquid asset poor and 14.2 percent had zero net worth.^{xxi} Surveys conducted in May of 2021 found that 19.4 percent of adults in

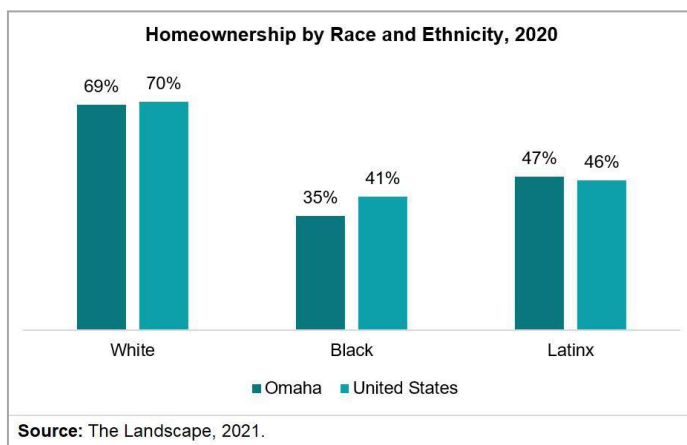


Nebraska had difficulty paying their usual expenses within the last week. Of those, 36.6 percent reported this was due to COVID-related job loss.^{xxii}

Discrimination and structural racism in housing, education, and labor markets have led to an incredibly unequal distribution of wealth across race and ethnicity. New data from the Survey of Consumer Finances shows the typical White family has eight times the wealth of the typical Black family and five times the wealth of the typical Latinx family and that higher education levels do not narrow this gap. Racial disparities in wealth and income continue across lifetimes and lead to disparities in retirement readiness. There are significant gaps in retirement savings across both race and gender, with Black men and women ages 55-64 each only holding \$30,000 in savings compared to White men (\$101,000) and White women (\$60,000).^{xxiii}

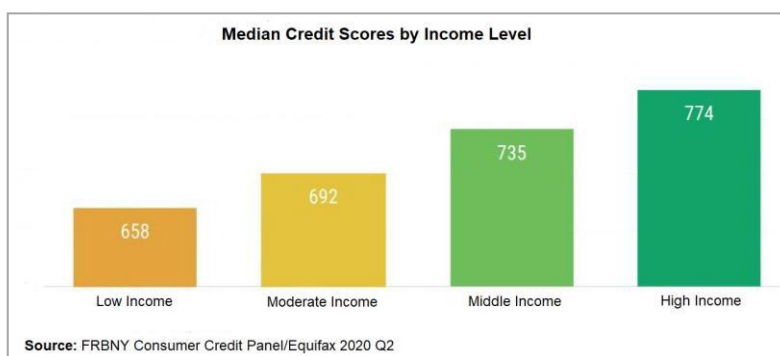
For many families, owning a home is the single greatest source of wealth. From 2015 to 2019, the homeownership rate in ENCAP's Service Delivery Area decreased from 65.9 percent to 63.9 percent and is now on par with the national rate.^{xxiv}

However, there are striking differences when comparing homeownership by race. In Omaha, 69 percent of the White population, 47 percent of the Latinx population, and 35 percent of the Black population own their own home.^{xxv} Research has found that homeownership rises sharply with age, but among families 35 and under, there is a Black-White gap of 29 percent (17 compared to 46). This gap may reflect differences in parental resources, as Black and Latinx families are far less likely to receive funds for a down payment and closing costs from their parents.^{xxvi}



Disparities in wealth are compounded by disparities in credit health. Delinquency rates in lower income neighborhoods for credit cards and auto loans are almost double those in higher income neighborhoods. In Douglas County, the share of borrowers with a late payment was 1.2 percent in lower income neighborhoods versus 0.7 percent in higher income neighborhoods. Due to policies to support borrowers, delinquency rates between income groups are now more aligned than they were before the pandemic, but there is no indication that borrowers will be able make payments on their debt or build their credit after moratoria end. In March of 2020, repayment rates were two times worse in lower income

neighborhoods, suggesting that borrowers in need are taking up forbearance options.^{xxvii} Credit scores are important both for credit access and necessities such as renting an apartment or opening a utility account. The median score of 658 in lower income areas suggests that many borrowers are unlikely to have access to affordable credit as those with scores above 720.



² The Federal Reserve Board defines wealth as the difference between families' gross assets and their liabilities.

EMPLOYMENT

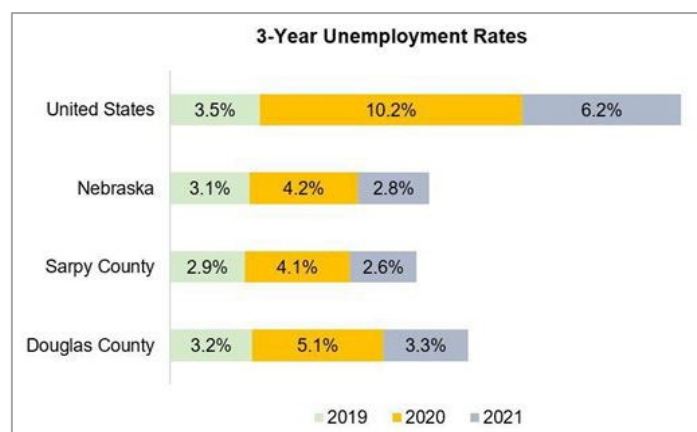
The COVID-19 pandemic has caused massive short-term disruptions to the U.S. economy and labor market. The impact of the pandemic first became evident in April 2020, with a jump in the national unemployment rate from 4.4 percent in March 2020 to 14.8 percent in April 2020. During the same period, the rate of unemployment in Nebraska jumped from 2.9 percent to 8.3 percent, reaching a record high. Rates increased from 3.7 percent to 8.7 in Douglas County and from 3.5 percent to 7.7 percent in Sarpy County.^{xxviii} Since March of 2020, 92,763 initial unemployment insurance claims have been filed in Douglas County and 22,278 claims have been filed in Sarpy County. The table on the right shows that the highest unemployment claims were in North Omaha in the 68104 and 68111 zip codes and Bellevue in the 68005 and 68123 zip codes.^{xxix}

Unemployment Insurance Claims by City

| Douglas County | # of Claims | % of Claims |
|----------------|---------------|-------------|
| Omaha | 35,190 | 92.8% |
| Elkhorn | 1,450 | 3.8% |
| Bennington | 726 | 1.9% |
| Wahoo | 225 | 0.6% |
| Valley | 197 | 0.5% |
| Ralston | 140 | 0.4% |
| Total | 37,928 | 100% |

| Sarpy County | # of Claims | % of Claims |
|--------------|--------------|-------------|
| Bellevue | 3,487 | 45.5% |
| Papillion | 2,090 | 27.3% |
| LaVista | 1,222 | 15.9% |
| Gretna | 704 | 9.2% |
| Springfield | 161 | 2.1% |
| Total | 7,664 | 100% |

Individuals in sectors of the economy that were most affected by quarantine policies experienced sudden and unexpected unemployment due to the Coronavirus. The industries that were hit the hardest were accommodation and food services, manufacturing, construction, health care and social assistance, and retail trade. The chart below shows that the current annual unemployment rates in Nebraska and Douglas and Sarpy County have dropped below their pre-pandemic levels while the nation has yet to fully recover.



Surveys conducted in April of 2021 show that 11.6 percent of parents in Nebraska were unable to take their child to daycare or make another childcare arrangement within the last month due to COVID.^{xxx} For single-parent families in particular, the ability to maintain employment depends on consistent access to childcare. According to a report by the Nebraska Legislature, 231 childcare centers in the state closed permanently between February and November of 2020, and most that remained open were not operating at full capacity. Of all the childcare centers that closed, 47 were in Douglas County and 24 were in Sarpy County.^{xxxi}

Although the economy has been performing well overall in ENCAP's Service Delivery Area compared to most other areas, experts predict challenges for low-income workers as they seek to re-enter the workforce. Results of one economic study suggest that over the next decade, the flow of individuals into the Omaha workforce will be several thousand less than the projected job openings due to net job growth and worker replacement. These deficits are found throughout the workforce but especially among blue-collar and service occupations—66.9 percent of employers reported difficulty hiring in these occupations in 2018. Of those, the most frequently reported concern was the applicant's lack of occupation-specific skills. Among job seekers, the most common obstacle to finding new employment was inadequate pay.^{xxxii}

Lack of reliable transportation is another key barrier to obtaining and maintaining a job. Research suggests that low-income individuals are more likely to take public transit to work due to the high cost of owning and maintaining a vehicle. A study investigating barriers to employment among TANF participants found that approximately one in three individuals (35.5 percent) lost a job or a job opportunity due to transportation challenges.

The likelihood of job loss increased with reliance on public transit, which became more complicated when combined with long travel times to and from home, child care arrangements, and work activities that required working non-traditional hours.^{xxxiii} Results of ENCAP's transportation study found that 34.4 percent of low-income individuals were unable to reach employment opportunities and 38 percent were unable to reach their current worksite within the last year. There were statistically significant differences found for the 16-24 age group, with an average of 45.9 percent unable to reach their destination four or more times in the last year. Many young adults living in Northwest, Northeast, and Southeast Omaha stated that transportation barriers restricted them from pursuing jobs further away and made it difficult to maintain attendance or arrive at work on time.^{xxxiv}

TRANSPORTATION

The COVID-19 pandemic led to a significant decrease in access to affordable food among low-income families. Early in the pandemic, retail food sales rose 57 percent higher than in 2019, and the fear of food

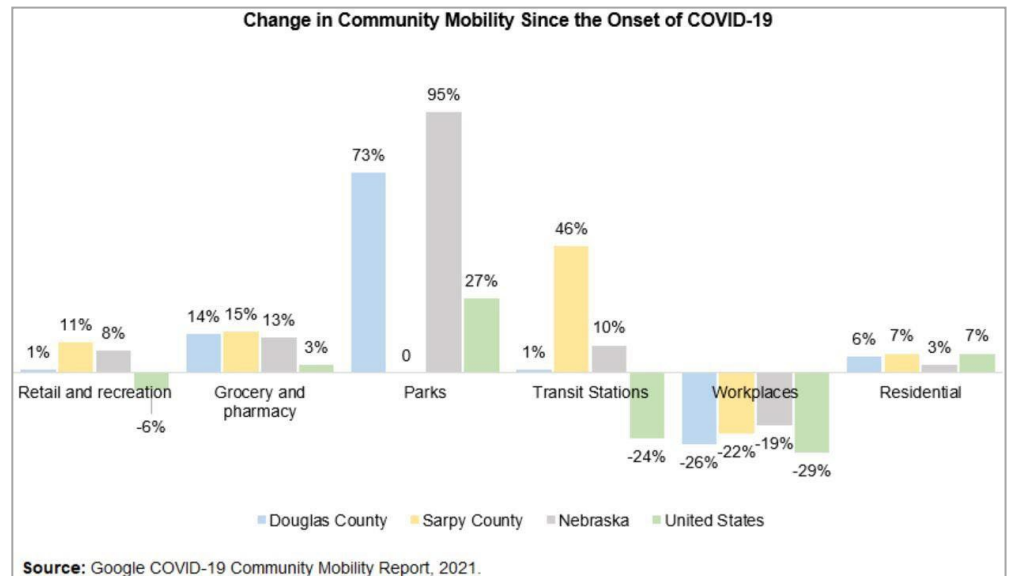
scarcity caused many to increase trips to the store to stock up on grocery items.^{xxxv}

Within ENCAP's Service Delivery Area, the number and length of visits to workplaces decreased by 24 percent while trips to the grocery store or pharmacy increased by 14.5 percent.^{xxxvi}

Feeding America reports that 9.2 percent of Sarpy County residents and 11.7 percent of Douglas

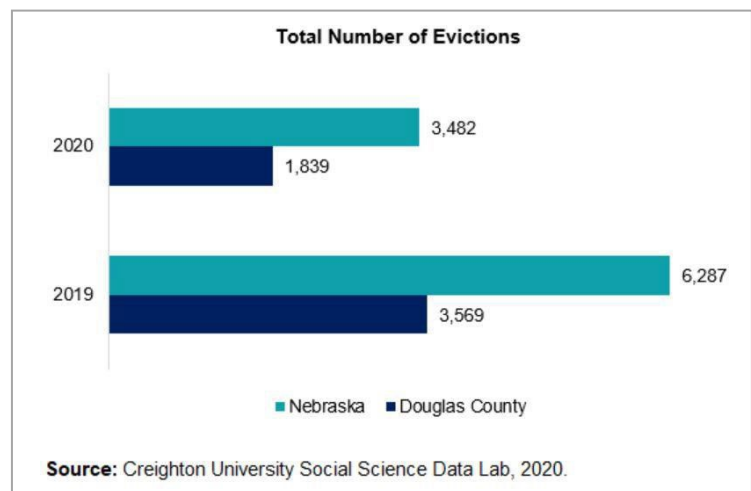
County residents were food insecure in 2019. Of those, 16.1 percent were children.^{xxxvii} Many of those most affected by the pandemic were food insecure before COVID-19 and are now facing even greater hardship, especially those without their means of transportation. The southeastern portion of Bellevue is one of four food deserts in the metro area, with the nearest food pantries over 2 miles away. Results of ENCAP's Community Transportation Needs study found that 45 percent of respondents did not have a household vehicle and 49.2 reported that one or more transportation challenges prevented them from reaching a food source during 2019. Individuals age 25-44 without a household vehicle, who lived in areas with no public transit service (i.e. Bellevue, Valley), or were not within walking distance to the nearest large grocery store were twice as likely to report concerns with distance from a healthy and affordable food source.

Access to children's education was yet another major theme identified in the transportation study. Many parents reported they were unable to provide their own transportation and had difficulty accessing public transportation. Many cited issues with the school bus system, living outside of their child's school district, or safety concerns with their child walking or biking to school. Research suggests that transportation barriers are one of the most common reasons for poor school attendance. When children miss school, they develop achievement gaps that continue to widen over time, which can lead to decreased high school graduation rates and lack of participation in higher education; ultimately preventing children from attaining living wage jobs as adults and decreasing their chances of exiting poverty.



AFFORDABLE HOUSING

The effects of COVID-19 have exacerbated the ongoing affordable housing crisis in ENCAP's Service Delivery Area. Factors contributing to current housing instability include dramatic increases in the cost of living, mass layoffs and lost wages for low-income workers, and potentially unlawful evictions during the pandemic. The COVID-19 recession caused low-income renters to lose their jobs at higher rates and sent them down a spiral of eviction, foreclosure, and even homelessness. Results of surveys conducted in May of 2021 found evidence of enduring financial instability among households in Nebraska, with 18 percent indicating they were behind on rent and 14 percent reporting they were very likely to be evicted in the next two months. 27.7 percent of current homeowners reported they were likely to face foreclosure within the next two months.^{xxxviii}



Even before the pandemic, many households experienced high degrees of residential insecurity due to rising housing costs and slow income growth. Between 2015 and 2019, the average cost to buy a house in Omaha (\$162,100) increased by 5.7 percent or \$8,800, while median earnings increased by just .05 percent. According to the National Low Income Housing Coalition, a family in Douglas and Sarpy County would need to spend 63.6 hours a week working a minimum wage job to afford a two-bedroom apartment at fair market rent.^{xxxix} Median gross rent in Sarpy County rose nearly 16 percent (from \$868 to \$1,006), higher than the cost in Nebraska (\$833) and just below the cost in the United States (\$1,062). In Douglas County, rent increased by 15 percent, from \$812 to \$934 per month. In 2019, 12.2 percent of households in Douglas County and 7.6 percent in Sarpy County were severely cost-burdened, paying more than half their income on housing.^{xl} A study by the American Council for an Energy-Efficient Economy found that the energy burden for low-income households is more than two times higher compared to middle-income households (7.2 percent and 3.5 percent), and three times greater than higher-income households (2.3 percent).^{xli} According to the Consumer Price Index, the cost of energy in Omaha rose 35.8 percent between 2019 and 2020.^{xlii}

Emergency financial assistance allows households, including those who have lost jobs or who were already struggling to pay rent before the pandemic, to remain stably housed and avoid the broad, harmful impacts of homelessness. Although the state and federal moratoriums reduced the eviction rate in Nebraska by 44 percent during 2020, eviction filings were nearly back to normal by December. Less than 5 percent of renters had legal representation, and there were at least 60 potentially unlawful evictions that took place on properties that may have been protected by the federal moratorium.^{xliii} Experts predict a spike in evictions and homelessness when the moratoria are lifted, as renters are still responsible for paying past due rent. Data from HUD show that chronic homelessness is on the rise, putting the already overstretched homeless system under further strain. In 2017, there were 376 chronically homeless persons in the Omaha Metro. By 2020, that number had risen to 463—an increase of 23.1 percent.^{xliv}

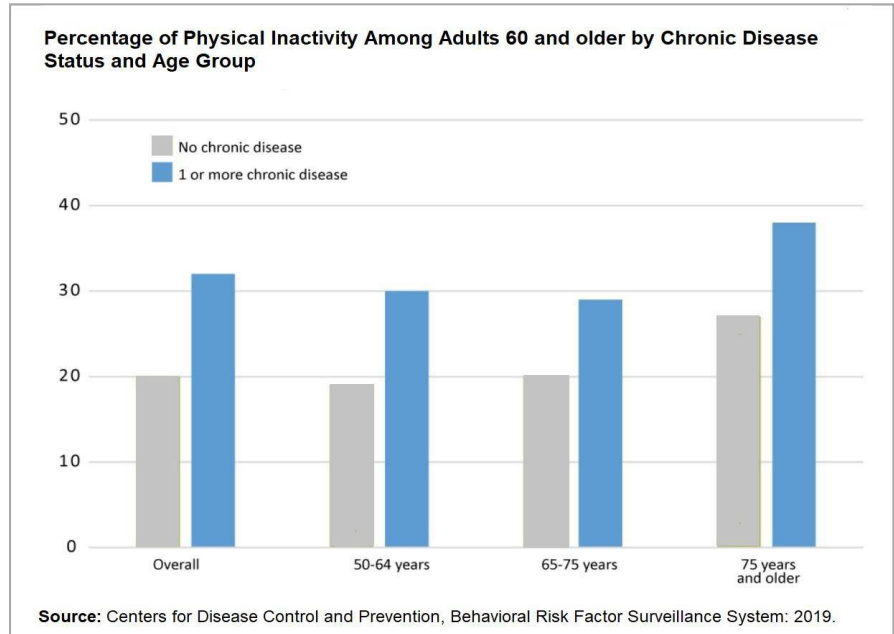
HEALTH & WELLBEING

Many low-income older adults live with a growing number of chronic health conditions that affect their daily functioning, overall quality of life, and put them at risk for higher mortality rates. In the United States, over 133 million people, or nearly half of the population, suffer from at least one chronic condition. In 2019, 63 percent of Medicare beneficiaries had multiple chronic conditions in Douglas County, higher than in 2015 and 22.4 percent higher than the state (40.5).^{xlv} According to

the Centers for Disease Control and Prevention, chronic health conditions account for 90 percent of the nation’s 3.8 trillion health care expenditures.^{xlvi}

Physical inactivity is one of the main risk factors for chronic disease and accounts for \$860 billion in health care costs. Studies show that 4 in 5 of the most expensive conditions can be prevented and managed with regular exercise. As the chart below illustrates the prevalence of physical inactivity increases with age and by chronic disease status.

The rate increases further among those who live alone. One study found those who live alone reported a higher prevalence (84.2 percent) of having at least one chronic disease compared with those who do not live alone (79.4 percent).^{xlvii} Adults 65 and over are the second-highest age group served by ENCAP at 22 percent or 1,751 clients. Of those, 67.3 percent have a chronic health condition and 86.1 percent live alone. In Nebraska, 32.4 percent of seniors do not engage in regular physical activity.^{3xlviii}



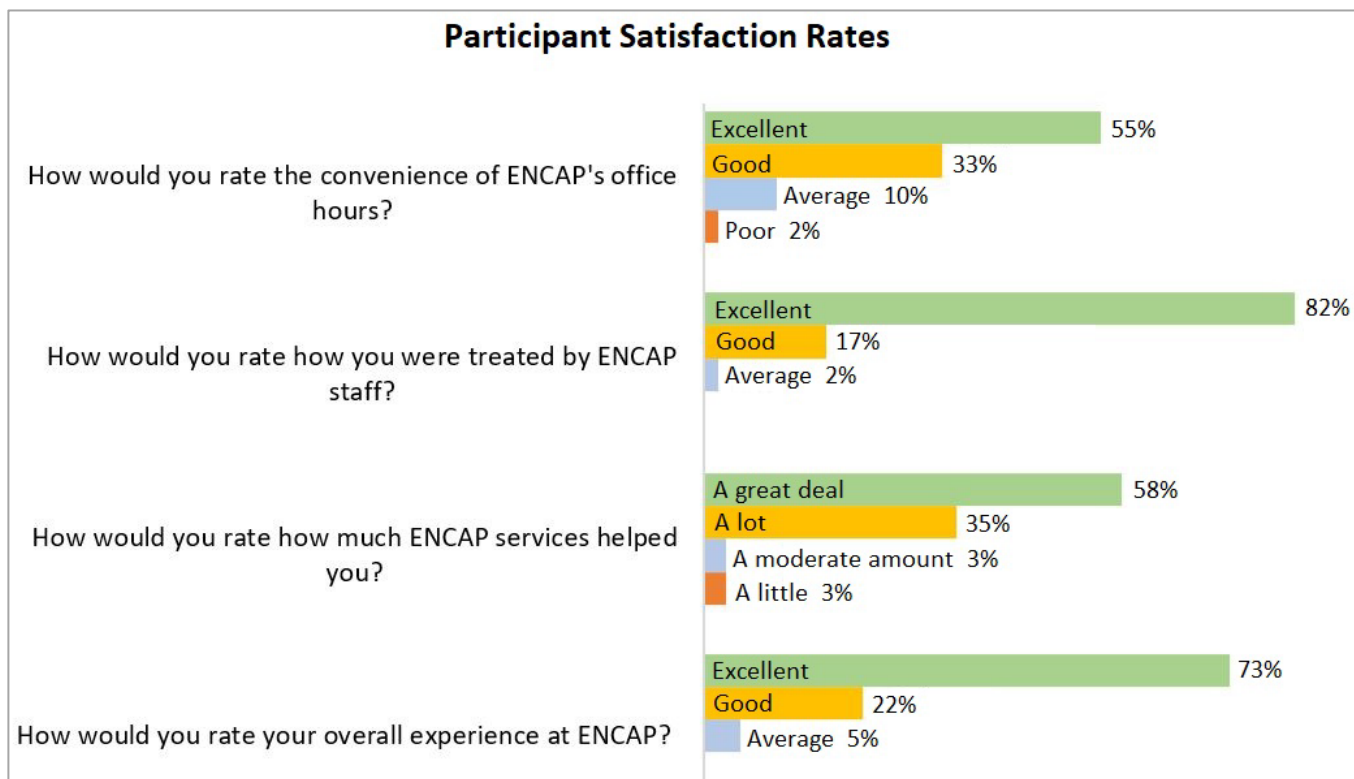
Lack of activity in older adults increases the risk of diabetes, cardiovascular disease, dementia, falls, and stroke — all of which can harm the brain and cause premature death. A study by the CDC found that 7.8 percent of all deaths among adults ages 70 and older were attributed to physical inactivity.^{xlix} Mortality rates due to every major chronic illness have increased by an average of 3 percent in Douglas County over the past five years. In 2019, 25.7 percent of all deaths for adults 65 and over were due to stroke, 21.9 percent were due to cardiovascular disease, 29.9 percent were due to diabetes, and 27.6 percent were due to Alzheimer’s Disease.^l Studies show that falls are the leading cause of fatal and nonfatal injuries for adults over 65, and fewer than 41 percent make related preventive changes to avoid future falls.^{li} In Omaha, 21 percent of all deaths were due to falls. With the anticipated aging of the population, falls are expected to increase nationally and globally. Older adults are also at the highest risk for severe illness and hospitalization if diagnosed with COVID-19. The CDC reports that eight out of ten COVID-19 deaths in the United States have been in adults 65 and older.

| Risk for COVID-19 Infection, Hospitalization, and Death By Age Group | | | | | | | | | |
|--|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---------------|
| Rate compared to 5-17-year-old ¹ | 0-4 years old | 5-17 years old | 18-29 years old | 30-39 years old | 40-49 years old | 50-64 years old | 65-74 years old | 75-84 years old | 85+ years old |
| Cases ² | <1x | Reference group | 2x | 2x | 2x | 2x | 1x | 1x | 2x |
| Hospitalization ³ | 2x | Reference group | 6x | 10x | 15x | 25x | 40x | 65x | 95x |
| Death ⁴ | 1x | Reference group | 10x | 45x | 130x | 440x | 1300x | 3200x | 8700x |

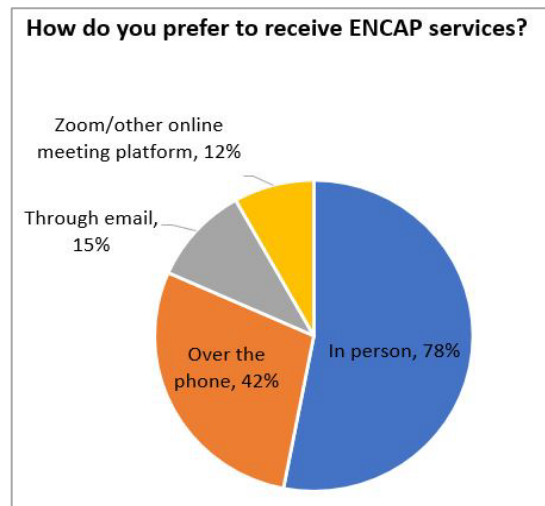
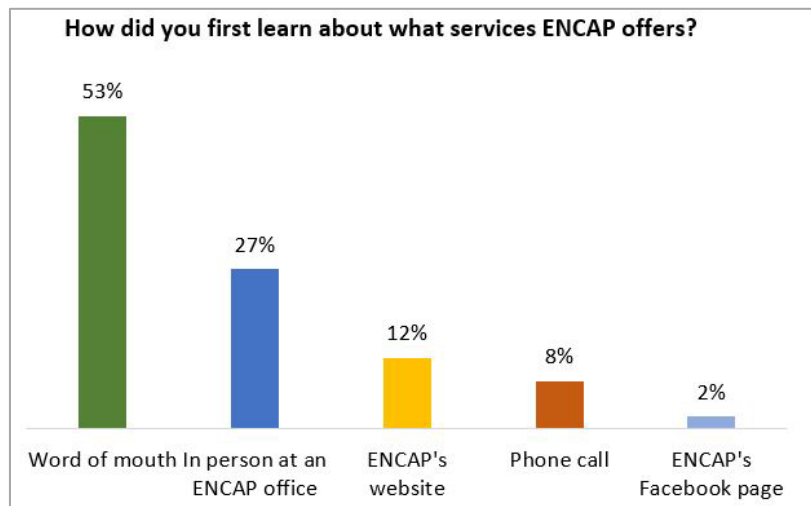
All rates are relative to the 5-17-year-old age category. Sample interpretation: Compared with 5-17-year-olds, the rate of death is 45 times higher in 30-39-year-olds and 8,700 times higher in 85+-year-olds.

CLIENT SURVEYS

ENCAP strives to ensure that the voices and concerns of our clients are heard. In August of 2022, we conducted annual client input surveys to gather direct feedback about our services and determine areas of improvement. 62 unduplicated clients in four programs completed the survey.



- How staff treated participants was rated highest, with 99% reporting “excellent” or “good.”
- 95% of clients rated their overall experience as “excellent” or “good.”
- 93% said that services helped them “a great deal” or “a lot.”
- 88% rated office hours as “excellent” or “good.”



- The most preferred way to receive services was in person.
- More than half of clients first learned about ENCAP services through word of mouth.

KEY FINDINGS

Five key findings emerged from data analyses; each of which is summarized below.

INCOME AND ASSET BUILDING

CONDITION: Low-income individuals lack skills and opportunities to reduce their debt, accumulate financial assets, and build wealth.

- Traditional banking practices screen out those with prior bank account problems and drive families to use costly check-cashing establishments or payday lenders. In 2019, the rate of unbanked households in Omaha (6.8 percent) exceeded the US average. Unbanked families spend an estimated \$40,000 in financial services over a lifetime just to cash a paycheck.
- 35.2 percent of households in Omaha are liquid asset poor (i.e., do not have the minimum amount of savings to make ends meet for three months without income), and 18.4 percent had zero or negative net worth (i.e., debt is greater than assets). In Bellevue, 26.4 percent of households were liquid asset poor and 14.2 percent had zero net worth.
- In May of 2021, 19.4 percent of adults in Nebraska had difficulty paying their usual expenses within the last 7 days. Of those, 36.6 percent reported this was due to COVID-19 job loss.
- Less than 40 percent of low-income families participate in a retirement plan compared with more than 80 percent of upper-middle-income families.
- Delinquency rates in lower income neighborhoods for credit cards and auto loans are almost double those in higher income neighborhoods. In Douglas County, the share of borrowers with a late payment was 1.2 percent in lower income neighborhoods versus 0.7 percent in higher income neighborhoods.
- There is no indication that borrowers will be able to make payments on their debt or build their credit portfolio after federal and state moratoria end. In March of 2020, repayment rates were two times worse in lower-income neighborhoods.
- The median credit score of 658 in lower-income areas suggests many borrowers are unlikely to have access to affordable credit as those with scores above 720.

Exclusionary policies and strategies, from limited access to federal mortgage lending to geographic barriers to physical bank branches, have hindered Black economic well-being.

- In Omaha, the homeownership rate of White households is 69 percent compared to just 35 percent for Black households and 47 percent for Latinx households.
- Black families in Omaha were far more likely to be unbanked at 19.5 percent compared to 2.7 percent for White households.
- National data show the typical White family has eight times the wealth of the typical Black family and five times the wealth of the typical Latinx family, and that higher education levels do not narrow the racial wealth gap.
- Black men and women ages 55-64 each hold \$30,000 in savings compared to White men (\$101,000) and White women (\$60,000).

AFFORDABLE HOUSING

CONDITION: Low-income families are cost-burdened and will face greater risk of eviction and homelessness when federal and state moratoria are lifted.

- Between 2015 and 2019, the average cost to buy a house increased by 5.7 percent, while median earnings increased by just .05 percent. The median rent in Sarpy County (\$1,006) rose 16 percent in Sarpy County and 15 percent in Douglas County (\$934).
- The energy burden for low-income households (7.2 percent) is more than two times higher compared to middle-income households (3.5 percent) and three times greater than higher-

income households (2.3 percent). From 2018 to 2019, the cost of energy in Omaha rose 35.8 percent.

- State and federal moratoriums reduced the eviction rate in Nebraska by 44 percent during 2020, but eviction filings were back to normal by December. Less than 5 percent of renters had legal representation, and at least 60 potentially unlawful evictions took place on properties that may have been protected by the moratorium.
- In May of 2021, 18 percent of households in Nebraska reported they were behind on rent and 14 percent reported they were likely to be evicted in the next two months. 27.7 percent of current homeowners reported they were likely to face foreclosure within the next two months.
- Experts predict a spike in evictions and homelessness when moratoria are lifted, as renters are still responsible for paying past due rent. Data from HUD show that between 2017 and 2020, the rate of chronic homelessness in Omaha increased by 23.1 percent.

TRANSPORTATION

CONDITION: Low-income families who lack private vehicles or are disconnected from public transit are at higher risk for food and employment instability.

- Many of those most affected by the pandemic were food insecure before COVID-19 and are now facing even greater hardship. 9.2 percent of households in Sarpy County and 11.7 percent of households in Douglas County were food insecure in 2019. The southeastern portion of Bellevue is one of four food deserts in the metro, with the nearest food pantries over 2 miles away.
- In 2019, 45 percent of individuals did not have a household vehicle and 49.2 experienced transportation challenges that prevented them from accessing a food source.
- Studies show that one in three individuals lose a job or a job opportunity due to transportation challenges. The likelihood of job loss increases with reliance on public transit, which becomes more complicated when combined with travel to and from home and child care arrangements.
- Results of ENCAP's transportation survey found that 34.4 percent of low-income individuals were unable to reach employment opportunities and 38 percent were unable to reach their current worksite within the last year. Almost half (45.9 percent) of respondents age 16-24 in Northwest, Northeast, and Southeast Omaha were unable to reach their destination four or more times in the last year.

EMPLOYMENT

CONDITION: Low-income individuals without specialized skills and training experienced the highest rates of COVID-related unemployment and are struggling to re-enter the workforce.

- From March to April of 2020, unemployment rates increased from 3.7 percent to 8.7 in Douglas County and from 3.5 percent to 7.7 percent in Sarpy County. The highest unemployment claims were in North Omaha and Bellevue, primarily in the accommodation and food services, manufacturing, construction, health care and social assistance, and retail trade industries.
- 47 child care centers in Douglas County and 24 in Sarpy County closed permanently between February and November of 2020. In April of 2021, 11.6 percent of parents in Nebraska were unable to take their child to daycare or make another childcare arrangement.
- Economic studies suggest that over the next decade, the flow of individuals into the Omaha workforce will be several thousand less than the projected job openings due to net job growth and worker replacement.
- 66.9 percent of employers in Omaha reported difficulty hiring in blue-collar and service occupations in 2018. Of those, the most frequently reported concern was the applicant's lack of occupation-specific skills. Among job seekers, the most common obstacle to finding new employment was inadequate pay.

HEALTH & WELLBEING

CONDITION: Low-income adults 65 and over have chronic health conditions that affect their daily functioning, overall quality of life, and put them at risk for higher mortality rates.

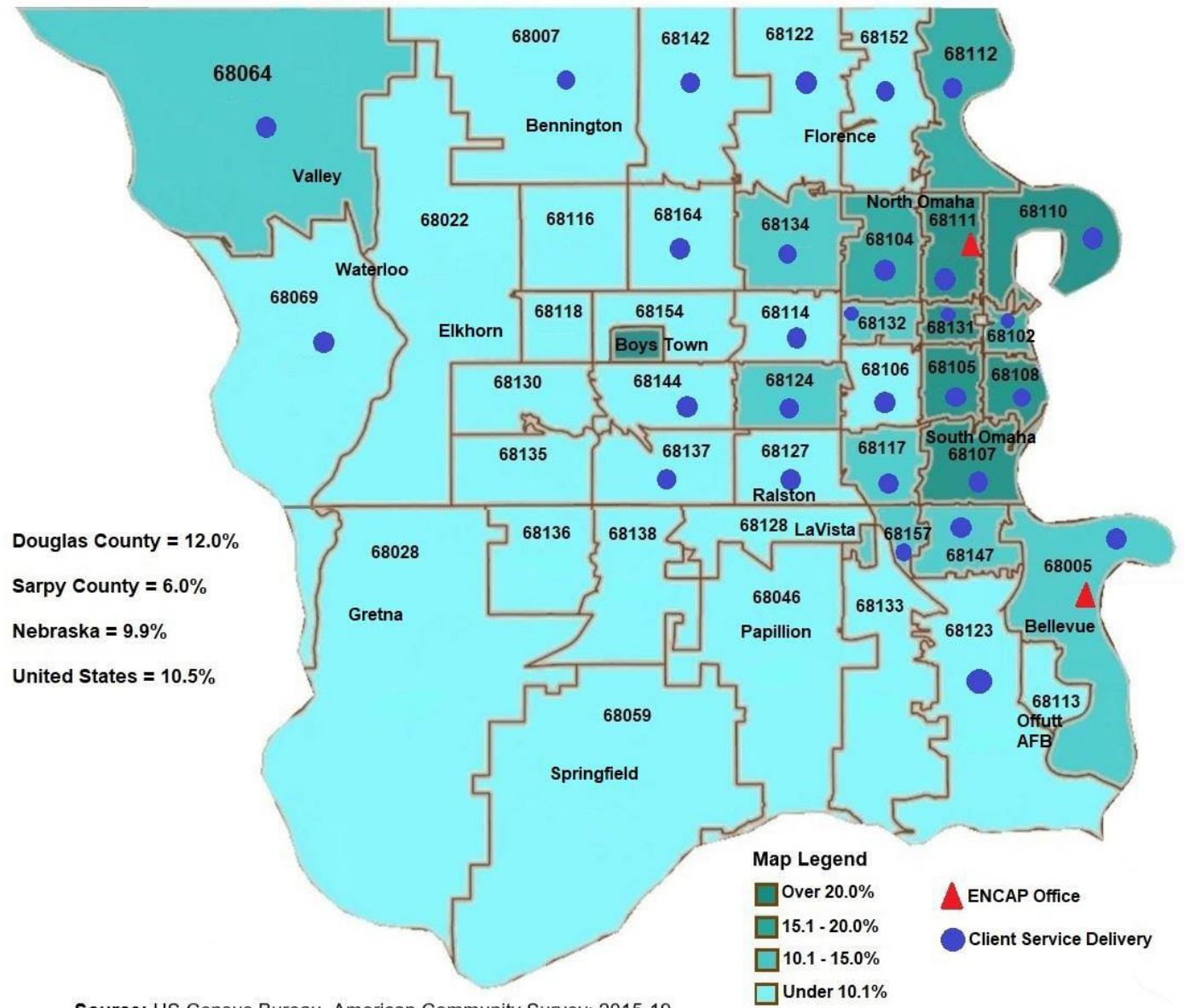
- In 2019, 63 percent of Medicare beneficiaries had multiple chronic conditions in Douglas County, higher than in 2015 and 22.4 percent higher than the state (40.5). Chronic health conditions account for 90 percent of the nation's 3.8 trillion health care expenditures.
- Mortality rates due to every major chronic illness have increased by an average of 3 percent in Douglas County over the past five years. 25.7 percent of all deaths for adults 65 and over were due to stroke, 21.9 percent were due to cardiovascular disease, 29.9 percent were due to diabetes, and 27.6 percent were due to Alzheimer's Disease.
- Physical inactivity increases healthcare costs by \$860 billion annually. 4 in 5 of the costliest chronic diseases can be prevented or managed with physical activity.
- Physical inactivity is 30 percent higher among those with a chronic disease and 60 percent higher among those who live alone. 67.3 percent of ENCAP seniors have at least one chronic health condition and 86.1 percent live alone. In Nebraska, 32.4 percent of seniors do not engage in regular activity.
- Falls are the leading cause of fatal and nonfatal injuries for adults over 65. In Omaha, 21 percent of all deaths among seniors in Omaha were due to falls.
- Eight out of ten COVID-19 deaths in the US have been in adults 65 and older. In Nebraska, those aged 65-84 have the highest rate of being hospitalized (21 percent). DHHS reports that highly contagious variants continue to increase across the state.

CONCLUSION

This report is a comprehensive resource that provides data on the needs of low-income individuals and families at the national, state, and local level. It is intended to capture the many ways a person's life can be affected by poverty, from material hardship to multiple overlapping deprivations. Living in poverty limits access to resources and structural opportunities, influences the physical, emotional, and psychological well-being of individuals and families, and significantly shapes the experience of aging across the life course. The data show a wide and persistent gap in economic opportunity between White families and families of color. Understanding the sources of exclusion is the first step to fixing the system. Racial inequities are driven primarily by systemic barriers, not individual decisions. Black and Latinx families are at a substantial disadvantage, with less financial security and less ability to fully participate in the economy. Without the ability to affordably save, invest, and insure themselves against risks, many people of color struggle to lift themselves out of poverty and translate the income they earn into wealth. Sustained support and intentional policies that address racial barriers are needed, or the inequities described throughout this report will remain.

APPENDIX A

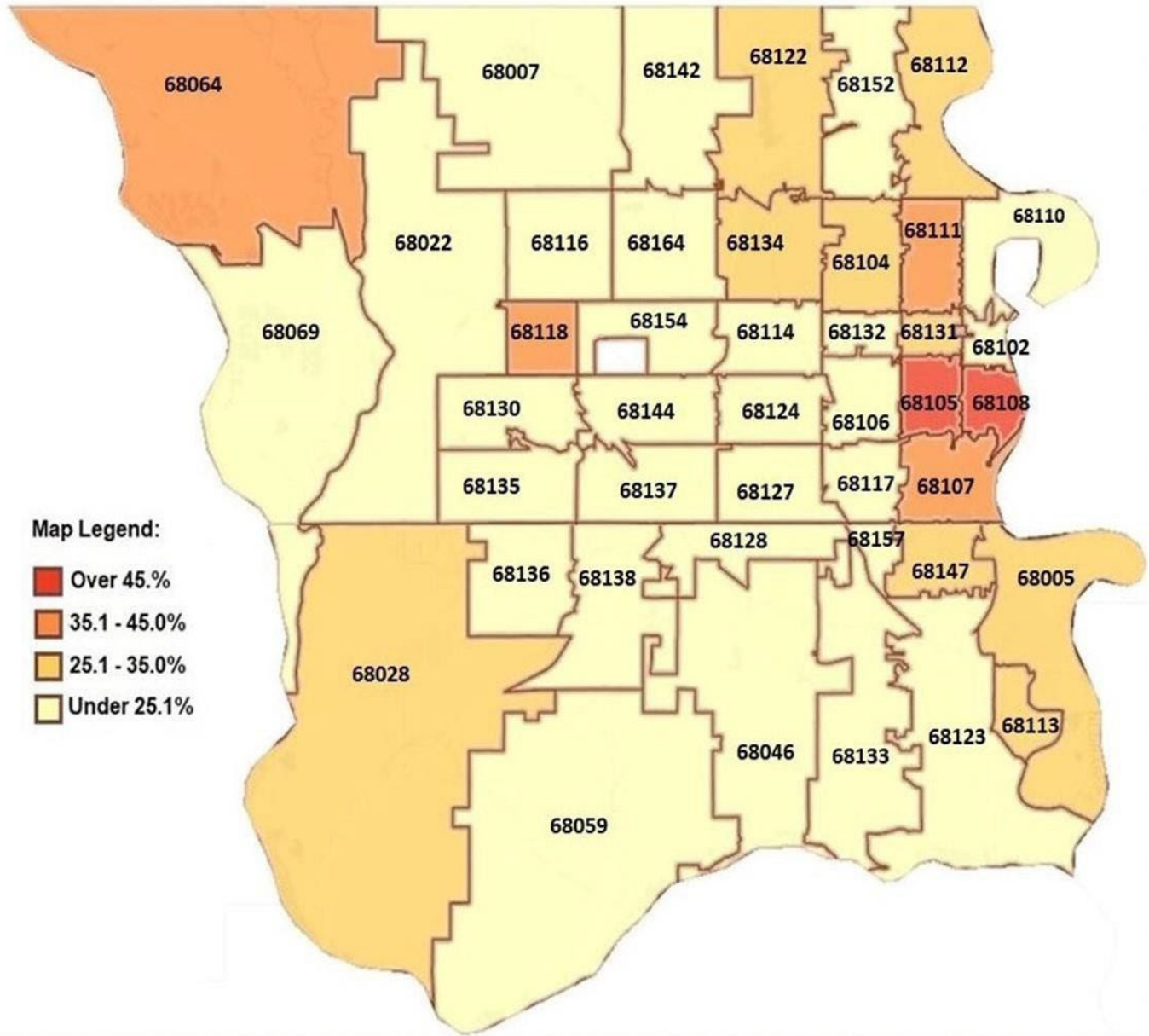
Population Below 100% Poverty Level, Percent by Zip Code



Source: US Census Bureau, American Community Survey: 2015-19

APPENDIX B

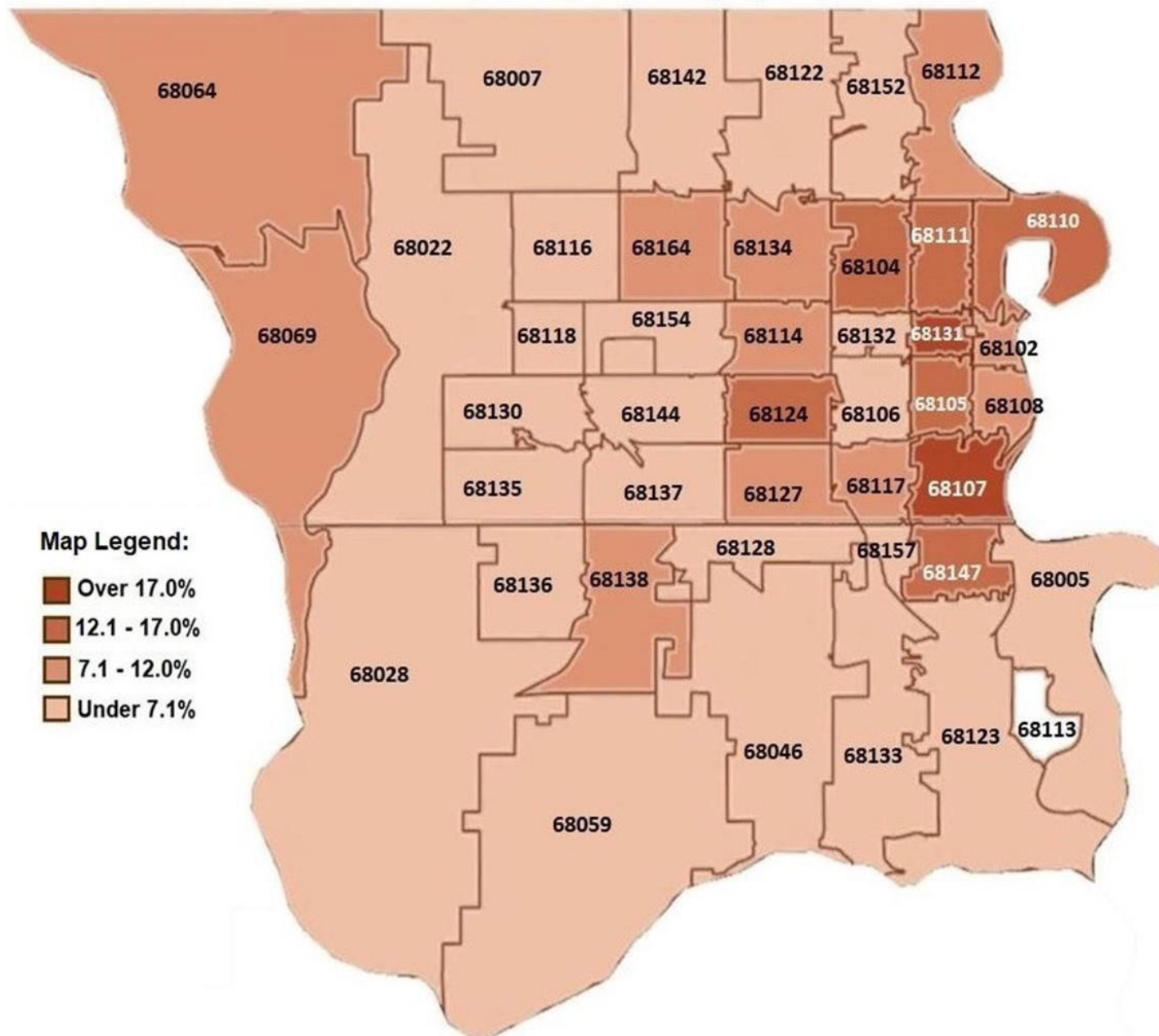
Single Female Family Households Below Poverty Level, Percent by Zip Code



Source: U.S. Census Bureau, American Community Survey, 2015-19.

APPENDIX C

Seniors 65+ Below Poverty Level, Percent by Zip Code



Source: U.S. Census Bureau, American Community Survey, 2015-19.

APPENDIX D

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APPENDIX E

EXISTING RESOURCES

Income and Asset Building

Nebraska Appleseed, Coalition for a Strong Nebraska, Voices for Children in Nebraska, and Omaha EITC Coalition are working on state policy issues that affect low income families, including income and taxation, savings and assets, credit and debt, and financial access.

Douglas County General Assistance (GA) provides financial assistance including rent, mortgage payments, board and room, utilities, clothing and non-food items. Assistance is limited to residents of Douglas County between the ages of 19-64 who are not eligible for other public assistance and/or do not have sufficient income or resources to meet all or part of their shelter needs. Eligibility is based on income and resources, with \$35,000 maximum equity in a home, and \$7,000 maximum equity in one vehicle exempted. GA recipients who do not have health barriers to employment are required to participate in job training or community service to help break the cycle of chronic unemployment and dependence on county aid.

Family Housing Advisory Services' Individual Development Accounts (IDA's) program provides the opportunity to build wealth and assets through matched savings accounts in the areas of post-secondary education, small business capitalization, or home purchase. The Jim Casey Youth Opportunities Initiative's Opportunity Passport IDA program provides funding for youth transitioning out of foster care.

Financial Hope Collaborative's Financial Success program helps low to moderate income families address immediate financial issues and develop decision making skills in areas such as tracking expenses, saving for emergencies, and repairing credit reports. This year-long program provides ongoing financial coaching and assists participants in developing personal and easy-to-use money management systems. They are interested in collaborating to host classes for clients in Bellevue.

Omaha Bridges out of Poverty offers Getting Ahead classes for under-resourced individuals, a Getting Going program designed to help people reach their goals by building resources, and a Staying Ahead alumni association. The organization partners with 24 other service providers in a strategic, individualized approach to give each participant the unique blend of services they need to achieve the goals they set for themselves in the Getting Ahead class. They are also working with several state senators to eliminate asset limits in public benefit programs.

Affordable Housing

Bellevue Housing Agency's affordable housing program offers unsubsidized below market rent to working families who can pass criminal and credit background checks and have a minimum income of \$3,300 per month. The Family Self Sufficiency program works with families receiving subsidized housing to overcome barriers to employment through case management and free monthly educational classes with a focus on building parenting, financial, education, and employment skills.

Habitat for Humanity of Omaha's weatherization program aims to reduce energy costs for low-income homeowners by improving the energy efficiency of the home. Cost savings in utility consumption is in line with Habitat's mission of helping people achieve affordable homeownership. The owner-occupied home repair program partners with qualified families to assist with a variety of projects, from larger-scale exterior repairs to smaller-scale energy efficiency upgrades. Families who qualify for a home repair loan may also qualify for subsidy funding, which reduces the amount of the loan they need to take.

The Omaha Municipal Land Bank acquires vacant, abandoned, tax-delinquent, or dilapidated properties and transforms them into new homes, businesses, parks, or gardens. The Land Bank operates in the predevelopment phase before construction begins to assess, acquire, prepare and dispose of properties so they can be improved and ultimately, lived in or open to serve the

community. In 2017, they sold 42 properties to nonprofit developers for the purpose of building affordable housing.

The Low-Income Housing Tax Credit (LIHTC) program is an indirect Federal subsidy used to finance the development of affordable rental housing for low-income households. This program is one of the most valuable resources for creating affordable houses. The LIHTC encourages individual and corporate investors to invest in the development, rehabilitation and/or acquisition of low-income housing. As of 2016, there were 171 Low-Income Housing Tax Credit properties and 7,740 units in the service area.⁶¹

Family Housing Advisory Services' Tenant Education program helps families who are homeless or near homeless to locate permanent housing and move toward self-sufficiency through assessment, case management, budget counseling, housing rental and subsidy information. They also offer Homebuyer Education and Financial Education classes, a Fair Housing Center, Foreclosure Prevention counseling, and tax services through a partnership with the Omaha EITC Coalition.

Transportation

Eastern Nebraska Office on Aging has a Rural Transportation Program that serves Cass, Dodge, Douglas, Sarpy and Washington counties. Rides are available to the general public, the elderly, and persons with disabilities for any transportation needs and must be booked 48 hours in advance. Both handicapped & non-handicapped vehicles are available. The cost ranges from \$2 for 10 miles to \$8 for 61 miles one way.

Nebraska Department of Health and Human Services provides transportation to children up to age 17, adults 18 and over with physical disabilities, and adults 65 and over. Eligibility is limited to low income people who are receiving Medicaid.

The Metropolitan Area Planning Agency (MAPA) is a regional Council of Governments serving Eastern Nebraska and Western Iowa. MAPA brings local and regional officials together with citizens to address mutual and overlapping concerns in the areas of transportation, solid and hazardous waste, community and economic growth and development, air quality, energy and data

Heartland Family Service's Ways to Work program offers short-term, low-interest auto loans for qualifying working individuals in Douglas, Sarpy, Pottawattamie or Mills County with challenging credit histories.

Employment

Heartland Workforce Solutions offers resources, assistance, and training opportunities for those seeking employment or career changes and for employers looking to fill positions. HWS is an American Job Center and a non-profit workforce resource serving Douglas, Sarpy, and Washington counties and is dedicated to strengthening the Nebraska workforce.

Remedy Intelligent Staffing is an employment agency that provides free online courses through Life Skills Studio in areas such as budgeting, health, stress management, relationship building and communication. The Life Skills Studio aims to help applicants and associates strengthen skills that are critical to life and employment success.

The Office of Employment and Training through the Nebraska Department of Labor offers re-employment services, job fairs, unemployment insurance benefits assistance, vocational rehabilitation, job postings through NE Works, veteran employment services, registered apprenticeships, on the job training, and a variety of other resources for job seekers.

Equus Workforce Solutions helps job seekers and career changers prepare for and advance in careers with a focus on sustainable, high-growth, high-demand industries. Their committed and

well-trained workforce professionals deliver comprehensive workforce solutions at integrated career centers, sector-focused centers and community, and partner sites.

Health & Wellbeing

The Center for Benefits Access through the National Council on Aging helps community-based organizations find and enroll seniors and younger adults with disabilities with limited means into benefits programs for which they are eligible, so they can remain healthy, secure, and independent. The center develops and shares tools, resources, best practices, and strategies for benefits outreach and enrollment.

The Sarpy/Cass County Health Department's focus areas are access to health services, including weight and nutrition, diabetes, and quality, nutritious foods, particularly in rural underserved areas. In March of FY19, they will establish a WIC clinic for Head Start parents. Other initiatives in their 3-year timeline include a Living Well with Diabetes class and an Active Aging program that offers free wellness clinics and home visiting services. A full-time public health nurse provides blood pressure checks, medication management, general nutrition and physical activity support, and Diabetic foot care. Services are delivered to homebound adults and at designated sites in the community.

The Visiting Nurse Association (VNA) offers chronic care management and recovery from acute illness and injury to help clients maintain an independent life style. VNA Help at Home services are available 24/7 and include home modification and safety, meal preparation, and companionship. A partnership with Health Recovery Solutions (HRS) provides a Telehealth program with disease-specific engagement kits customized with educational videos, care plans, and medication reminders through integrated Bluetooth peripherals and Patient Connect tablets. Health Recovery Solutions remote monitoring platforms have proven to reduce hospital readmission rates and improve clinical outcomes by 72%.⁷³

The Department of Gerontology at University of Nebraska at Omaha educates students about the issues facing the aging population at both the undergraduate and graduate levels in the areas of health, wellness, independence, and end-of-life care planning. The graduate certificate in Gerontology includes service-learning projects, and the Master of Arts in Social Gerontology non-thesis option allows students to design, implement and evaluate programming for elders and their families.

The Intercultural Senior Center promotes overall well-being for low-income seniors, including door-to-door transportation, community meals, exercise classes, wellness checks, health presentations, gardening, foot care clinics, and a monthly food pantry. Case management services with a licensed social worker include legal assistance, mental health and grief support, and caregiver support. Social activities include grandparent support groups, literacy classes, and arts and crafts groups.

APPENDIX F

EVIDENCE-BASED PROGRAMS

Bingocize

Bingocize is a 10-week program that incorporates exercise, nutrition, and falls prevention within the game of bingo. The program targets sedentary, older adults at all physical and mental ability levels in a variety of settings. Trained lay leaders select between three units that focus on exercise-only, exercise and falls prevention, or exercise and nutrition. Participants play Bingocize in groups twice per week, with each session consisting of exercises and health education questions on the topics of Alzheimer's Disease and dementia, falls prevention, nutrition, and physical activity. Proven health outcomes for Bingocize participants in randomized control trials include improved lower/upper body strength, gait, balance, and range of motion; improved aspects of cognition (executive function); increased social engagement; and improved knowledge of nutrition and falls risk reduction. ¹

Healthy Moves for Aging Well

Healthy Moves for Aging Well is a 12-week evidence-based physical activity program developed by Partners in Care Foundation in 2002 with guidance from a Los-Angeles-based team of experts. Healthy Moves is an integrated model consisting of a simple physical activity intervention modeled and adapted from the Senior Fitness Test work of Rikli and Jones (1999) and a lifestyle behavior change counseling method called Brief Negotiation that was developed by behavior change experts Prohaska and DiClemente (1983). The outcomes of participation in Healthy Moves after 12 weeks include increased cardiovascular strength, endurance, and flexibility, and reduced risk of falls. ²

Walk with Ease

Developed by the Thurston Arthritis Research Center and the Institute on Aging of the University of North Carolina, the Walk with Ease program uses trained group exercise leaders to conduct walking sessions three times per week for 6 weeks. Group exercise sessions begin with a pre-walk discussion covering a specified topic related to exercise and arthritis, followed by a 10- to 40-minute walk that includes a warm-up and a cool-down. Studies by the Thurston Arthritis Research Center and the Institute on Aging of the University of North Carolina show that Walk with Ease is proven to reduce the pain and discomfort of arthritis; increase balance, strength, and walking pace; build confidence in the ability to be physically active; and improve overall health. ³

Generation Xchange

ENCAP is only the second site in the nation to implement the Generation Xchange (GenX) Program, a partnership with the UCLA Department of Medicine, UNMC Center for Reducing Health Disparities, and Omaha Public Schools. The mission of GenX is to promote greater health and wellness outcomes in at-risk older adults, while simultaneously supporting greater academic and behavioral outcomes for children in kindergarten through 3rd grade. Research has demonstrated proven outcomes for students, including a 60% decrease in office referrals, increased levels of classroom engagement and time on task, decreased rates of absenteeism and tardiness, and greater reading proficiency. Outcomes for senior mentors include a combined weight loss of 100+ pounds, improved mobility, and increased social interaction. 50% of senior participants increased their number of exercise days, 75% increased their daily activity level, 60% increased intake of fresh fruits and vegetables, and 20% felt happier and more satisfied because of their participation in the program. ⁴

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EVIDENCE-BASED PROGRAMS: CONTINUED

Cooking Matters

Cooking Matters is a six-week program that teaches participants fundamental skills in meal preparation, grocery shopping, food budgeting and nutrition. Implementing partners provide participants with a take-home bag of groceries after each class so they can practice the recipes taught that day. A randomized controlled trial completed in 2017 found that six months after the program, participants were more confident in their cooking abilities (10% increase), had fewer barriers to making healthy, affordable meals (11% decrease), cooking meals more often and making meals healthier and more budget-friendly, and consuming more fruit and vegetables, including non-fried options and green salad. In addition, participants were 17% more confident in stretching their food dollars and reported decreased worry that food would run out each month.⁵

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