



2026 COMMUNITY NEEDS ASSESSMENT

Helping People.

Changing lives.



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I think making more of the community aware of the challenges [children and families are facing].

Education Sector Focus Group Member

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Community Action Partnership of Greater St Joseph

CAPSTJOE's envisions
a community
committed to ending
poverty.

CAPSTJOE is part of a national network of Community Action Agencies established through the Economic Opportunity Act of 1964 as part of President Lyndon B. Johnson's War on Poverty. Today, more than 1,000 Community Action Agencies across the county work together under the motto, "**Helping People. Changing Lives.**"

Since April 14, 1965, CAPSTJOE has been serving individuals, families and communities throughout Andrew, Buchanan, Clinton and DeKalb counties. With a clear mission to help people achieve economic and social stability, strengthen communities, and advocate for social and economic justice, CAPSTJOE continues to provide programs and services that empower individuals and families.

CAPSTJOE provides direct services to low-income individuals and families, including utility assistance, and programs that help create safe and affordable housing opportunities. Through our Head Start program, we provide early childhood education, nutrition, mental health support and family services that help children and families build a strong foundation for success.

By partnering with local organizations and community members, CAPSTJOE works to address the causes and conditions of poverty while helping families move toward greater self-sufficiency and long-term success.



CAPSTJOE's mission is
to help people change
their lives and engage
the community to end
poverty.

Key Findings

COMMUNITY NEEDS AND ROOT CAUSES



Affordable & Stable Housing

Community members consistently identified affordable housing as one of the community's highest priorities. Limited availability of affordable housing, rising housing cost, insufficient rental assistance, and financial barriers to homeownership contribute to housing instability for many individuals and families.



Mental Health & Substance Use Services

Community members identified access to mental health care and substance use treatment as a significant need. Limited providers availability, barriers to accessing behavioral health services, inadequate treatment capacity, transportation challenges and financial constraints reduce access to timely mental health and substance use services.



Economic Stability

Community members identified economic stability as an ongoing community need. Limited access to living wage employment, rising cost for housing, utilities, transportation and groceries, high childcare cost with limited access along with financial barriers to meet basic needs contribute to economic instability for many households.

Key Findings

COMMUNITY NEEDS AND ROOT CAUSES

Affordable & Stable Housing

Affordable and stable housing emerged as a significant need across both quantitative and qualitative findings. Of 218 community survey responses, 147 (67.43%) identified housing cost, including rent and mortgage expenses, as the top housing related need. Community feedback further emphasized concerns about the availability of housing that is affordable for households with limited or fixed incomes. As one community survey respondent stated, “Need more apartments/houses that work with people on fixed incomes/low income in our community.” Together, the findings demonstrate that both housing costs and access to affordable housing remain important concerns for residents.

Mental Health & Substance Use Services

Mental health and substance use services were also identified as a key community need, with 20 of 50 respondents (40%) identifying mental health/substance use services as a top need. Qualitative findings reinforce this concern across multiple focus group sectors. Low income participants identified issues such as “mental health,” “overdoses” and the need for “more counselors,” while community based organizations identified a need for “inpatient treatment for mental health/substance abuse” and “24/7 hours for urgent care for mental health.” Faith based participants also reported “mental health/addiction... limited counseling/rehab access” and difficulty obtaining timely mental health assessments for youth. Together, these findings indicate a need for greater access to timely mental health, substance use crisis and counseling services.

Economic Stability

Economic stability was another prominent concern, particularly the ability of the household to afford basic necessities. Among survey respondents, 90 (41.28%) identified utility assistance as a top economic stability need, 49 (22.48%) identified food/grocery assistance, and 34 (15.60%) identified budgeting, credit repair or financial education. Community comments provide additional context, with respondents describing a “constantly changing cost of living” and noting that households just above program eligibility limits may still face substantial financial burdens. Rural residents may experience additional barriers. One respondent explained, “Rural poverty is different than urban. The support and assistance is much less and harder to get to.” Together, the quantitative and qualitative findings demonstrate that the cost of basic needs, financial strain, and access to assistance continue to affect household stability throughout the service area.

Community Needs Assessment Introduction

Community Action Agencies complete a comprehensive Community Needs Assessment (CNA) every three years. The last CNA completed by CAPSTJOE was in 2023.

The Community Needs Assessment uses the most recent data available on poverty and the population to identify and inspect causes and conditions of poverty in Missouri counties of Andrew, Buchanan, Clinton and DeKalb. The analysis of data is completed regarding the needs and resources of the community in the areas of employment, education, income, housing, health/nutrition, civic engagement, and multiple other domains that include veterans and children & youth. Poverty data is summarized to include prevalence related to gender, age, and race/ethnicity when possible.

Quantitative data is obtained from the United States Census Bureau and other data banks. CAPSTJOE will collect qualitative data by distribution and collection of a community needs survey and by holding focus groups to discuss community views on poverty.

CAPSTJOE's CNA work group works together to analyze new data, along with examining existing customer satisfaction and agency performance data to report on key findings and develop strategies that will guide the agency in creating their strategic plan and annual Community Service Block Grant (CSBG) workplan.



“ The staff at Head Start are very professional, helpful, and have continued to help my daughter’s education improve. Very thankful and blessed to have my daughter in Head Start. ”

Message From The Executive Director

Addressing community needs is the foundation of the Community Action Movement. At CAPSTJOE, we are committed to identifying emerging challenges affecting individuals and families with low incomes. We accomplish this through collaboration with community partners and through the publication of our triennial Community Needs Assessment.

We are proud to present our 2026 Community Needs Assessment. Completed by CAPSTJOE staff with valuable input from community stakeholders and program participants, this assessment examines the major social and economic conditions associated with poverty, including employment, health, education, income, housing, and food security.

The assessment identified three key areas of need across our service area: economic stability; access to mental health and substance use treatment and recovery services; and affordable, stable housing. These priorities are closely connected. Financial hardship can affect a household's ability to secure and maintain housing, while limited access to behavioral health services can create additional barriers to employment, family stability, and overall well-being.

Families and individuals have continued to find economic stability. Missouri's minimum wage increased to \$15.00 per hour in 2026, at the same time, the cost of living remains a significant concern. These rising costs continue to strain household budgets, particularly for families whose earnings and benefits have not kept pace. Together, these factors demonstrate that employment alone does not guarantee financial stability and that many working households continue to struggle with the costs of food, housing, health care, transportation, childcare, and other necessities.

Access to mental health and substance use treatment and recovery services also emerged as a significant concern. Individuals and families may face limited provider availability, long wait times, transportation challenges, cost barriers, and stigma when seeking care. Expanding access to timely, affordable, and appropriate services is essential to improving health, strengthening families, supporting employment, and promoting long-term stability.

Affordable and stable housing is equally critical. Rising housing costs, limited availability, and inadequate or unsafe housing conditions place increasing pressure on household budgets and leave many families vulnerable to housing instability or homelessness. Stable housing provides the foundation people need to pursue education, maintain employment, care for their health, and build a more secure future.

This assessment will guide CAPSTJOE's services for the next three years. We will use its findings to guide the development of programs, services, and partnerships focused on economic stability, behavioral health access, and affordable housing, while continuing to address the broader causes and conditions of poverty throughout our service area. We look forward to utilizing this information to work alongside families, community members, stakeholders, service providers, and elected officials. Together, we can develop lasting solutions that strengthen the lives of children, families, and communities.

Ashley Phillips
Executive Director



Acknowledgements

CAPSTJOE would like to acknowledge our dedicated staff and the following entities for their help and support with the CAPSTJOE 2026 CNA.

Survey Distribution

Maysville MAIN
AFL-CIO
Savannah Rotary Club
DSS Office of Workforce and Community Initiatives - Community Support Unit
Second Harvest Community Food Bank
CAPSTJOE Employees
South Side Food Kitchen

Focus Groups

CAPSTJOE Board of Directors
United Way
Housing Authority
AFL-CIO
Care Portal
Stuber Health
Derr Equipment
Valley Food Kitchen
Community Missions
Mosaic Life Care
Missouri Western State University
Ellis Elementary School
Saint Joseph School District
Hilyards
YWCA
South Side Food Kitchen

Data Collection

Missouri Community Action Network



Photo: Tim Kiser, via Wikimedia Commons (CC BY-SA 2.5).



Executive Summary

Community Action Partnership of Greater St. Joseph (CAPSTJOE) serves the Missouri counties of Andrew, Buchanan, Clinton, and DeKalb. The 2026 Community Needs Assessment was completed through a collaboration of the Family and Community Services Director, Community Relations Director, Head Start Director, Family and Community Services Manager, Community Support Workers, Head Start Family Services staff, LIHEAP staff and various administrative and leadership positions. With the assistance of Missouri Community Action Network, the agency used a state created executive summary template to gather data for the time period following the completion of the 2023 Community Needs Assessment.



CAPSTJOE utilized additional data sources including: US Census Bureau, US Department of Labor, US Department of Housing and Urban Development, Missouri Department of Elementary & Secondary Education, and University of Missouri. The CAPSTJOE 2026 Community Needs Assessment includes detailed demographics, CSBG domain data (employment, education, income, housing, health/nutrition, civic engagement, and multiple other domains, including veterans and children & youth) and local data regarding the future community needs, resources, and challenges.

Individuals and families in our service area continue to be the most challenged in the areas of housing, mental health and substance use services, and economic stability. A challenge in one or more of these areas may cause the individual or household to struggle in additional areas, especially health and nutrition. For example, being unemployed can have a negative impact on all other domains and the general well-being of the family. In 2026, families reported they have not fully recovered mentally, physically, and financially from the economic instability from the aftermath of COVID-19. The biggest impact continues to be stress and anxiety. This is caused primarily by the loss of income and/or employment and the increase in cost of living expenses.

More than ever, participants in our agency want others to know the impact of poverty on their daily lives. They are being pro-active and are seeking out solutions. At the same time, the community stakeholders want to learn more, grow their understanding, and respond with empathy. With a focus on the same concerns in our community, we can begin to fight with, rather than against one another.



Executive Summary

Activities and Results - Community Survey

Surveys were distributed to agency program participants that include Head Start Preschool and Early Head Start families, SkillUP participants, LIHEAP customers, and community support case management participants. Surveys were also available our administrative office in paper form, as well as flyers with QR code were distributed to business and public spaces in our four counties. Additionally, we shared a link to the survey on the agency Facebook page. We collected 218 completed surveys for the 2026 CNA.

Members of the Community Needs Assessment work group contacted community partners and stakeholders to inform them of our agency's work to gauge community perceptions of the causes and conditions of poverty and to ask for their support and assistance. Those contacted include community members, low-income individuals, private businesses, faith-based organizations, school faculty, non-profit agencies, and other social service organizations. We asked for their assistance in the distribution and collection of community surveys.

On the 2026 community survey, individuals provided demographic and household information, and were asked to identify the most significant challenges for those facing poverty in our service area. Their top answers were:

- Accessible to quality child care and early childhood education (Education)
- Affordable housing and utility assistance (Housing)
- Ability to purchase nutritious food and access to food assistance (Nutrition)
- Access to health care and mental health services (Health)
- Jobs with higher wages (Employment)
- Reliable transportation and transportation assistance (Transportation)

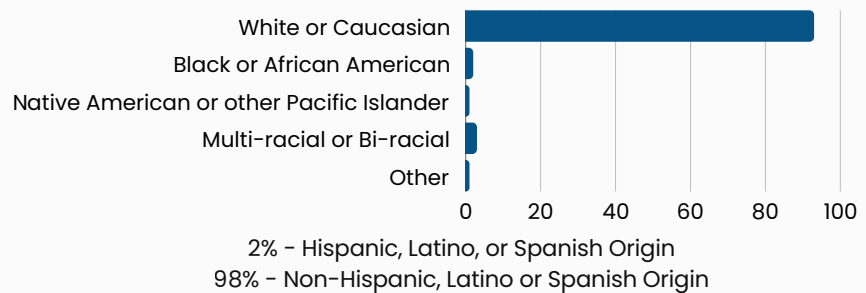
Executive Summary

Activities and Results - Community Survey

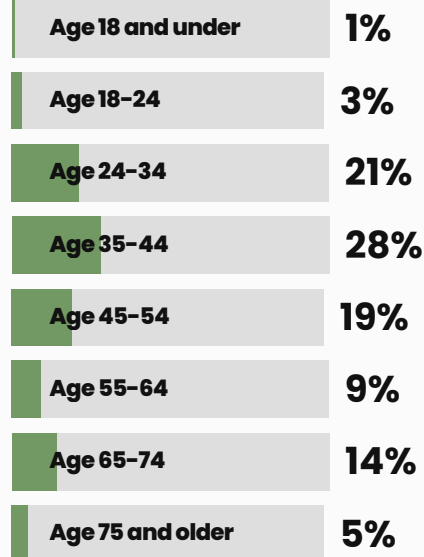
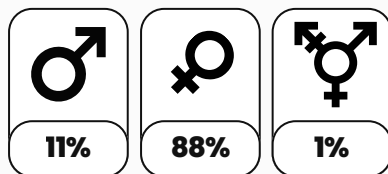
Participation by County :

● Andrew	17	8%
● Buchanan	84	39%
● Clinton	46	21%
● DeKalb	71	32%

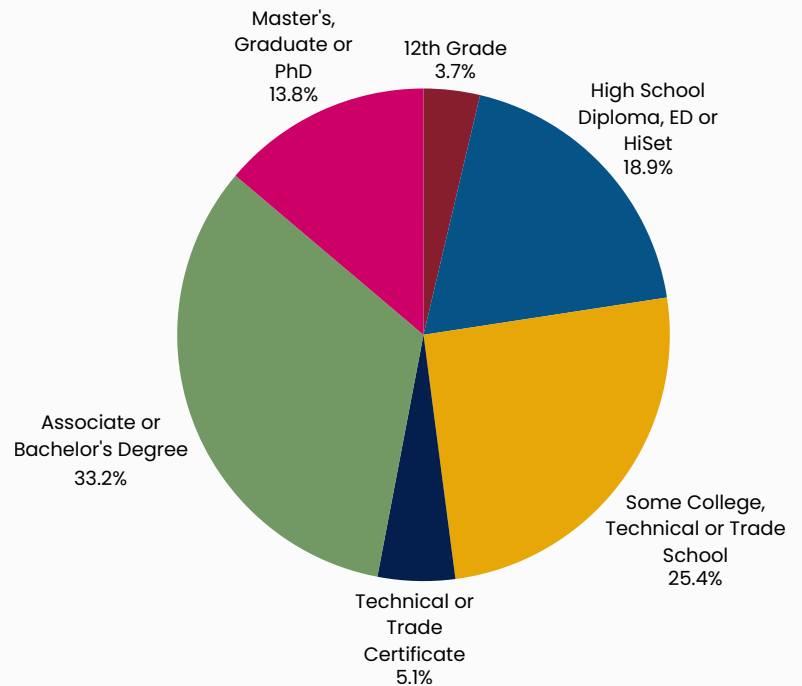
Participation Race and Ethnicity :



Participation Demographics :



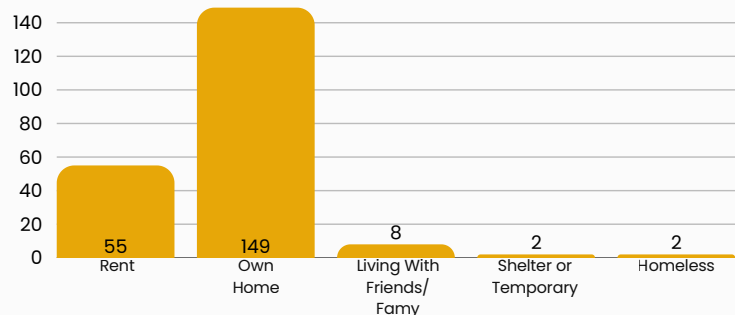
Education Level:



Program Participation :

Head Start	54
LIHEAP	38
Community Support	14
SkillUP	7
H2O	4
Tiny Home	5
None	137

Housing Situation:



Executive Summary

Activities and Results - Community Survey

What are your top barriers related to **income**?



Creating and following a budget



Jobs that do not pay a living wage



Managing checking and savings account

What are your top barriers related to **education**?



Being an involved parent in my child's education and school



Lack of access to materials and activities to develop child's school readiness



Lack of guidance in applying for technical school or college

What are your top barriers related to **employment**?



Jobs with better pay and/or benefits unavailable



Lack of training for the types of jobs that are available in the area



Affordable transportation to and from jobs unavailable

What are your top barriers related to **housing**?



Not enough rental assistance programs



Lack of homeowner savings and preparation programs



Lack of availability of security/utility deposit programs

What are your top barriers related to **transportation**?



High cost of vehicle maintenance



Lack of money for down payment to purchase a vehicle



Unaffordability of gas/fuel

What are your top barriers related to **nutrition**?



Lack of education on nutrition and healthy eating habits



Inability to purchase affordable nutritious food



Lack of prenatal, infant and early childhood nutrition programs

What are your top barriers related to **health**?



Health insurance unavailable or unaffordable



Lack of financial assistance for health, dental, and vision services



Unaffordable transportation to health services

Executive Summary

Activities and Results - Focus Groups

The Community Needs Assessment work group developed a qualitative focus group process to better understand the causes and conditions of poverty from the perspectives of key sectors throughout the community. Rather than use a single standardized questionnaire, each focus group was asked questions tailored to its role, experiences, and interaction with individuals and families experiencing poverty. This approach generated richer qualitative data that complemented the findings from the community survey.

Eleven focus groups were conducted with 50 participants representing community-based organizations, the education sector, faith-based organizations, low-income individuals, the private sector, and the public sector. Discussion guides were customized for each stakeholder group to capture their unique perspectives on community challenges, barriers to accessing essential services, unmet needs, and opportunities to better address the causes and conditions of poverty. The discussion question for each focus group are providing in the aappendix.

The group looked for trends in issues and concerns and analyzed the focus group data along with community survey results, existing customer satisfaction data, and local quantitative data on poverty and population.



“Funding assistance to help more people in need directly [would strengthen our organizations impact].”

Faith Based Focus Group Participant

Executive Summary

Activities and Results - CNA Public Access

The 2026 Community Needs Assessment will be approved by CAPSTJOE's Board of Directors during their monthly board meeting in August 2026 and submitted to the Missouri DSS Office of Workforce and Community Initiatives for their approval.

The approved Community Needs Assessment will be published on the agency website www.capstjoe.org in the "About Us" section that also includes CAPSTJOE's Code of Ethics, Agency Annual Report, Strategic Plan, and Agency Audit. The approved 2026 CNA will replace the 2023 CNA that is currently available on our website.

A link to the CNA will also be shared on the CAPSTJOE agency Facebook page, as well as in the CAPSTJOE Facebook employee group. The CNA will be shared with our partners during times of collaboration.



Executive Summary

Activities and Results - Customer Satisfaction

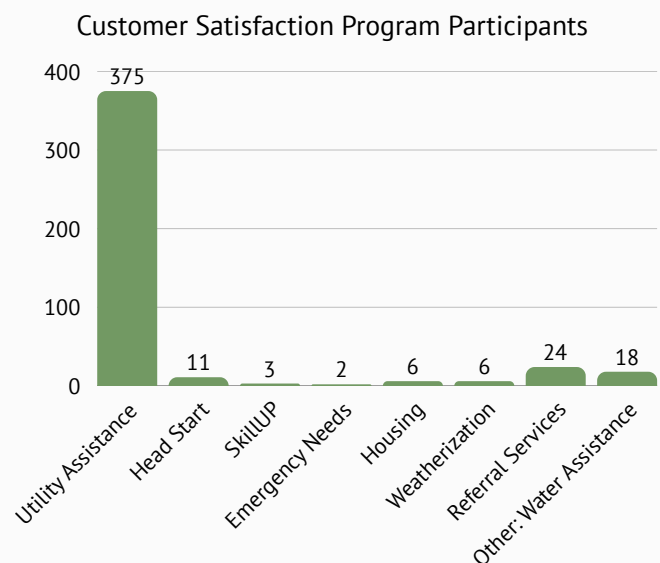
To comply with the Community Services Block Grant Organizational Standards, Community Action Agencies must utilize a systematic approach for collecting, analyzing, and reporting customer satisfaction data to the governing board. Results from customer satisfaction surveys are used by agency staff to continuously assess and improve agency programs and services. The governing board utilizes this information to ensure high quality service provision to our program participants.

Customer satisfaction surveys are easily accessible and readily available to all agency program participants. Paper copies of the customer satisfaction survey are available and provided to participants that meet in person. Participants may also complete customer satisfaction surveys online by using a web link accessed through a web address or email link via Survey Monkey.

Surveys are collected and aggregated on a regular basis, no less than quarterly. Results and findings of those surveys are made available to Program Directors on a quarterly basis and will be used to revise and improve processes and services, as well as for annual program, services, and outcome planning.

The Board of Directors receives a quarterly report of customer satisfaction survey data at a regular board meeting. This may include information on any general customer complaints and resolutions. Any formal grievances made against the agency, or its staff shall be addressed through the customer grievance process/policy.

In 2026 we have had 410 completed customer satisfaction surveys. FY 2026 Q1-Q3 participant feedback reflected a high level of satisfaction with CAPSTJOE services, with 100% of respondents agreeing that staff were respectful and the majority reporting that they received the services they needed, felt welcomed, and were informed about other CAPSTJOE programs. Participants also identified additional unmet needs, including housing and home repairs, utility assistance, behavioral and autism services, school supplies, disability and unemployment assistance, legal services, and other financial supports, highlighting opportunities for continued referrals and connections to community resources.



Executive Summary

Information Gathered and Analyzed - Quantitative Data

Quantitative data was collected from various sources: US Census Bureau, US Department of Labor, US Department of Housing and Urban Development, Missouri Department of Elementary & Secondary Education, Kids Count and University of Missouri. When possible, data was collected from one source to keep time periods and poverty levels consistent. When information could not be obtained, new sources of data were used and this is always the most recent data available. A completed list of data sources can be found on the Works Cited page.

CAPSTJOE utilized the CSBG State Office, CNA Executive Summary template as an outline for required data collection. Data collection hubs and statistical data tools through Missouri Community Action Network and University of Missouri were used to create assessment maps for all required data points.

Results were analyzed in different ways. We compared new data collected for the 2026 CNA to the data reported in the 2023 CNA, when possible. We looked at rates of change from each reporting period, per county and per service area. This was also compared to the State of Missouri and the United States data. This data was also analyzed for gender, age, and race/ethnicity when possible. We also compared all collected data to quantitative data results in our community survey and categorized this data into CSBG domains. We collected data to inform us of specific causes and conditions of poverty in our community, levels of poverty in our service area, determination and prioritization of needs for low individuals, and the identification of client based and organization based barriers.



Executive Summary

Information Gathered and Analyzed - Qualitative Data

Qualitative data was collected from CAPSTJOE's community survey and from data collected during focus groups. We distributed surveys to current CAPSTJOE program participants in the following programs: Head Start, SkillUP, community support case management, and LIHEAP. Our community partners also had their staff, as well as their program participants complete surveys. The survey had a combination of qualitative and quantitative data as the survey was designed with space where individuals could add their own comments and information. Focus groups provided us with the most qualitative data, as the format was open ended discussion with conversation and follow up questions.

Data was analyzed by grouping data into one or more of the required CSBG domains. We looked at the locations (county) and group participation (low income program participants, social service agency staff, faith based organizations, educators) to see how that may impact their perception on causes and conditions of poverty.

Results were used to identify client based and organizational based barriers, to determine community strengths and weaknesses, identify gaps in agency and community programs and services and to begin to generate preliminary solutions.



Executive Summary

Information Gathered and Analyzed - Low Income

Low Income individuals were included in multiple activities within the development of the CAPSTJOE 2026 Community Needs Assessment.

Several of our focus groups were planned to include low income individuals. We completed focus groups with Community Mission residents. Focus groups were also completed with CAPSTJOE's Board of Director which includes low income community representatives.

Community surveys were distributed to low income individuals that are current program participants in CSBG, SkillUP, Head Start and LIHEAP. Community partners that serve low income individuals also distributed our survey. Surveys were also distributed at local food pantries and mobile food drop locations.



Executive Summary

Information Gathered and Analyzed - Key Sectors

Information was gathered and analyzed from the following key sectors: community based organizations, faith based organizations, private sectors, public sectors, and educational institutions. We completed focus groups with staff from key sectors, as well as with those served or affiliated with key sectors. In addition, key sector groups were valuable in distributing our community survey to their staff and participants. CAPSTJOE's Board of Directors was engaged throughout the process of the CNA and includes individuals from multiple key sectors including elected officials and low income representation with connections to community based organization, faith based organizations, private and educational institute.

C

COMMUNITY BASED ORGANIZATIONS

We partnered with many community based organizations such as United Way and Second Harvest Community Food Bank. Some of these serve similar populations while others serve only specific sectors. Some partners only serve certain counties within our service area.

F

FAITH BASED ORGANIZATIONS

We worked with faith based organizations such as South Side Food Kitchen on both community survey distribution and holding focus groups.

P

PRIVATE SECTOR

We partnered with Mosaic Life Care and another private skilled labor business like Derr Equipment and were able to hold focus groups that included thier staff and leadership teams.

P

PUBLIC SECTOR

We worked with local state funded entitiy, Housing Authority and Stuber Health Center. They assisted us with community surveys and focus groups.

E

EDUCATIONAL INSTITUTIONS

We partnered with St Joseph School District. Clinton County R-3 and Missouri Western State University and we held focus groups with their principals, teachers, and professors. They also distributed our community surveys to staff and families.

Detailed Findings

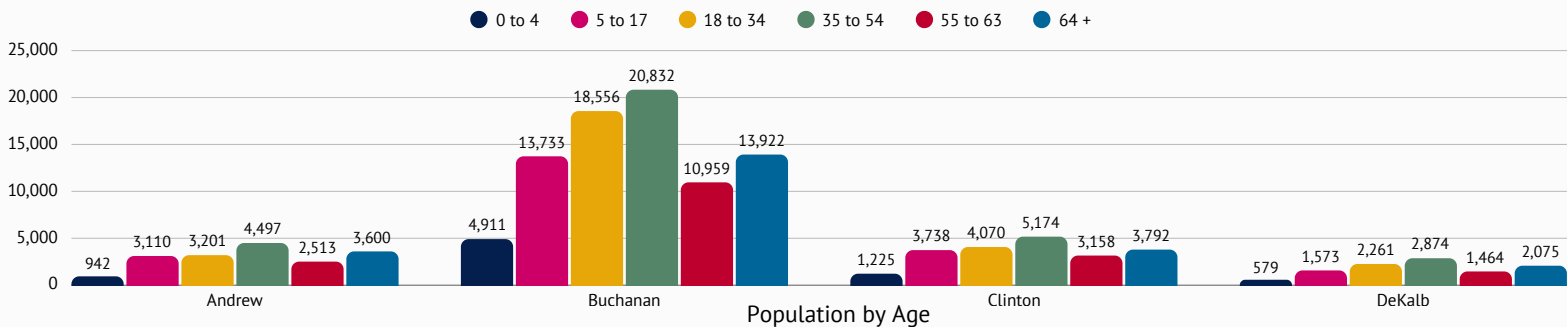
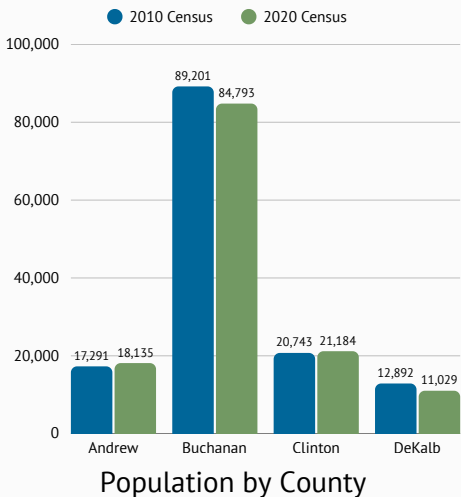
Demographics

Demographics data was collected when available, per county in all four CAPSTJOE services areas: Andrew, Buchanan, Clinton and DeKalb. A population profile was created that examines poverty and it's prevalence related to gender, age, and race/ethnicity.

Population Profile

Data indicates that the average total population of CAPSTJOE's service area was 135,141 person based on the 2020 Census. This shows a slight increase in population by 6,308 from data reported in the 2023 CNA.

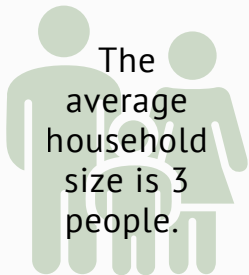
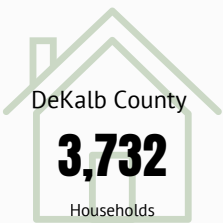
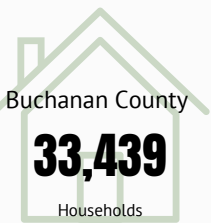
The male population comprised of 50.4% of the service area while the female population represented 49.6%.



Race Demographic by County

	White	Black	American Indian	Asian	Native Hawaiian	Other	Mixed Race
Andrew	16,854	242	8	146	0	81	734
Buchanan	67,554	4,855	352	930	349	2,849	6,679
Clinton	19,862	178	25	35	0	207	1,107
DeKalb	9,520	714	28	62	0	93	459

The male population is comprised of 5.87% Hispanic/Latino and 94.13% non-Hispanic/Latino. The female population is comprised of 5.5% Hispanic/Latino and 94.50% non-Hispanic/Latino.

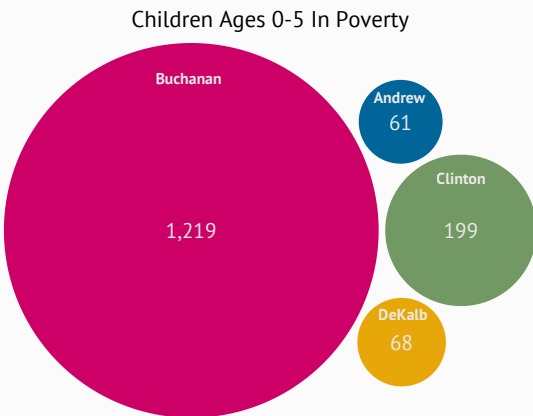


Across our four-county service area, there are 52,488 total households.

Detailed Findings

Poverty Rates

Poverty remains an important concern across our service area, particularly for families with young children. In 2023, approximately 16,564 residents were living in poverty, including 11,962 residing in Buchanan County, 2,041 in Clinton County, 1,504 in Andrew County and 1,057 in DeKalb County. County poverty rates ranged from 8.4% in Andrew County to 15.10% in Buchanan County, compared with 12% statewide. Economic vulnerability extends beyond those below the official poverty threshold, with approximately 23,596 residents living at or below 125% of the Federal Poverty Level. Age is also an important factor: approximately 1,547 children ages birth through five were living in poverty, with rates ranging from 5.5% in Andrew County to 21.6% in Buchanan County.

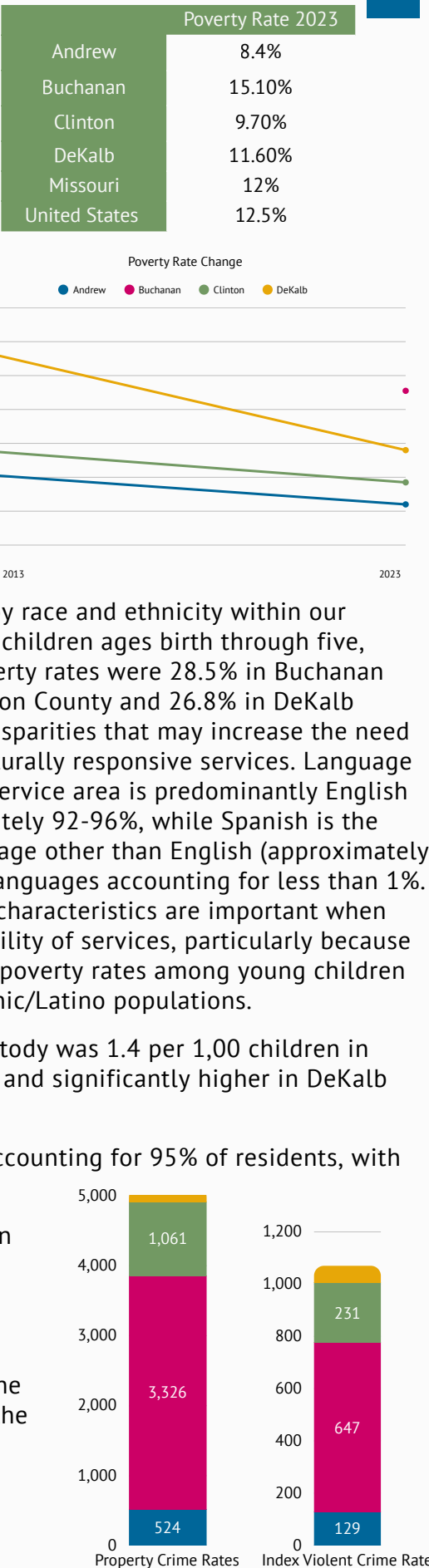


Poverty also varies by race and ethnicity within our service area. Among children ages birth through five, Hispanic/Latino poverty rates were 28.5% in Buchanan County, 48% in Clinton County and 26.8% in DeKalb County, indicating disparities that may increase the need for targeted and culturally responsive services. Language data show that the service area is predominantly English speaking (approximately 92-96%, while Spanish is the most common language other than English (approximately 3%-5%) with other languages accounting for less than 1%. These demographic characteristics are important when considering accessibility of services, particularly because some of the highest poverty rates among young children occur withing Hispanic/Latino populations.

In 2024, the rate of children entering or re-entering state custody was 1.4 per 1,00 children in Cliton County, 1.5 in Andrew County, 1.9 in Buchanan County and significantly higher in DeKalb County at 22.5 per 1,000 children.

English is the primary language spoken in the service area, accounting for 95% of residents, with 4% speaking Spanish and 1% speaking other languages.

Community safety indicators further demonstrate difference in need across the service area. The reported violent crime rate was 647 in Buchanan County, 231 in Clinton County, 129 in Andrew County and 63 in DeKalb county, while the property crime rate was 3,226 in Buchanan, 1,061 in Cliton, 524 in Andrew and 223 in DeKalb. Buchanan County demonstrates the greatest combined concertation of poverty and crime within the service area, although significate needs exist in all four counties.

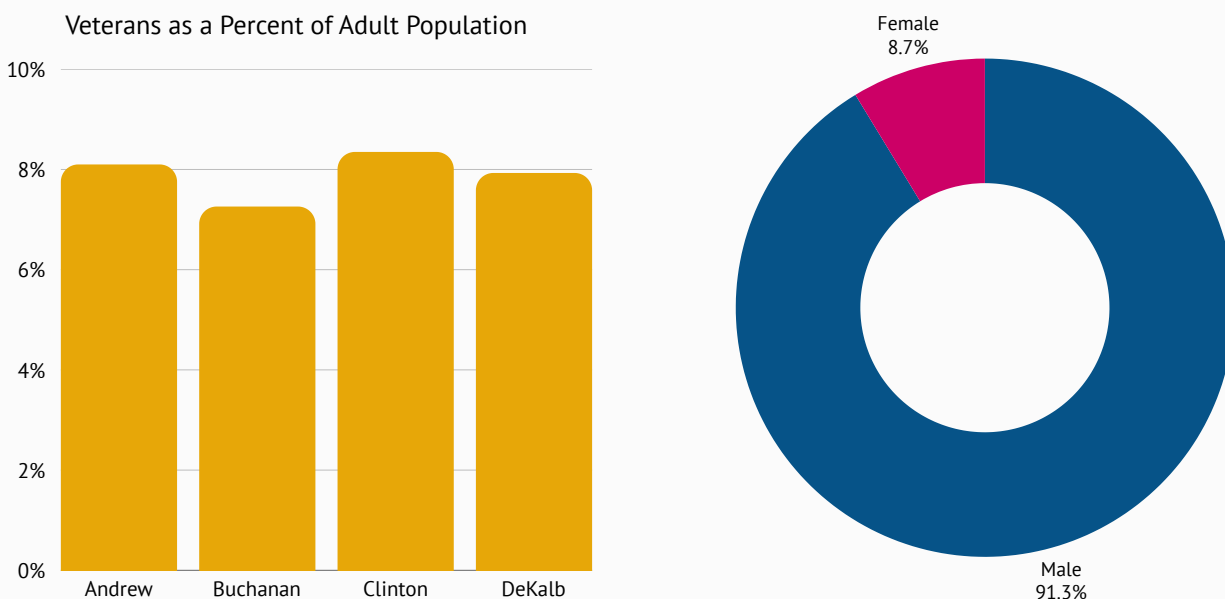


Additional figures and support data can be found in the Appendix.

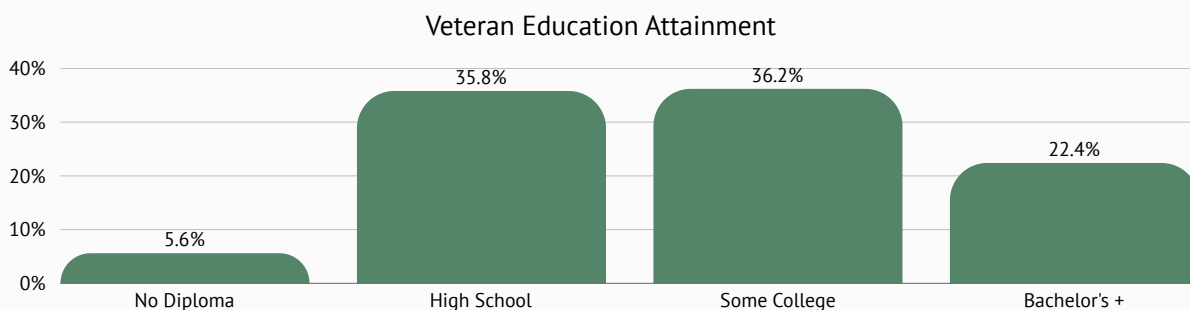
Detailed Findings

Veterans

Veterans represent an important populations within our service area. The veteran population is predominantly male and older, with adults age 65 and older representing the largest age group. Veteran representation varies somewhat across our four counties.



Education attainment among veterans is relatively strong, with the majority having completed high school or pursued some level of postsecondary education. Education levels vary across the four counties, highlighting differences in the backgrounds and potential employment needs of veterans throughout our service area.



Overall the demographics of veterans in the service area highlight the importance of services that meet the needs of an aging veteran population while also supporting younger working age veterans. Access to healthcare, transportation, housing, benefits assistance, education and employment resources are important considerations when addressing the needs of veterans.

The focus group findings also indicated that veterans may experience unmet service needs. When low income participants were asked which populations were underserved, they identified veterans and specifically noted a need for “medical and in home services.”

Detailed Findings

Employment

Our four county service area has an overall unemployment rate of 3.3%, representing 2,089 unemployed individuals out of a labor force of 63,673. Currently Clinton County has the highest unemployment rate, with Andrew County having the lowest.

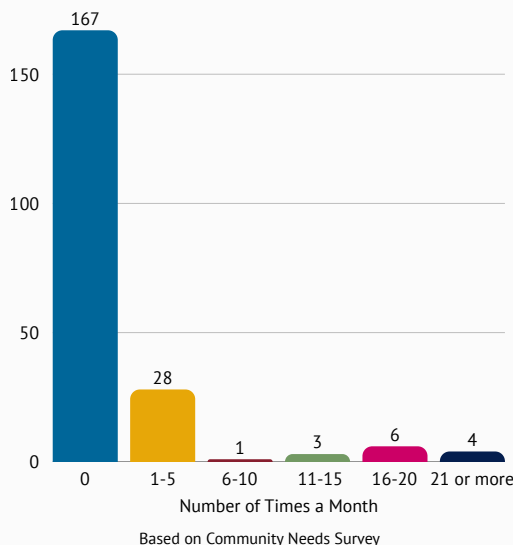
Small business and entrepreneurship trends vary across our service area. Andrew County experienced an 8.2% decrease in business establishments, falling from 485 to 444 establishments.

Buchanan County has experienced approximately 2-4% long term established growth, while Clinton and DeKalb Counties have remained relatively stable, with estimated long term growth rates of 0-2% and 0-3%, respectively.

Job growth also differs considerably by county. Recent data show a 2.3% decline in jobs in Andrew County and a 10.06% decline in Buchanan County, with DeKalb county experiences 2.23% job growth. Clinton County did not have any data.

Personal vehicles are the primary means of transportation to work throughout the service area. Data shows 80.4% of workers drive alone, 9.5% carpool, 7.8% work from home, 1.1% walk or bicycle, 1% uses a taxi or other transportation and 0.2% use public transportation. This indicates that employment access within the

Rely on Other Forms of Transportation
Besides Personal Vehicle



service area is highly dependent on reliable personal transportation.

Industry growth has been modest and uneven across the service area. Andrew County had a GDP growth of 0.86%, with an economy supported by agriculture, manufacturing, health care, retail and education. Buchanan County experiences a 1.24% decline, while Clinton County experiences a 0.42% growth with service providing industries such as retail, health care and education. DeKalb County experiences a 1.06% decline and remains heavily influenced by agriculture.

Focus group findings also identified employment barriers within the service area. Private sector participants noted the need for “higher paying jobs”, while low income participants identified a need for training programs that accommodate individuals who are already working.

Parents with Head Start eligible children may have a variety of work and school schedules, including early morning, evening, night, rotating or split shift, as well as daytime or evening classes, job training programs and multiple part times jobs.

Unemployment Rates

● Andrew	2.7%
● Buchanan	3.2%
● Clinton	4.2%
● DeKalb	3.2%



Detailed Findings

Income

The ability of households to meet basic living expenses varies throughout our service area. The living wage for a single adult ranges from \$19.40 to \$21.99. For one adult and one child, the required living wage ranges from \$35.12 to \$38.46 demonstrating the increased financial demands faced by families with children.

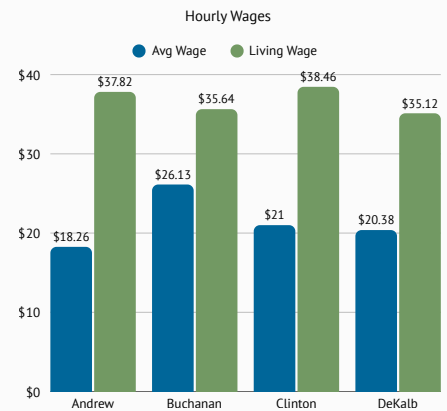
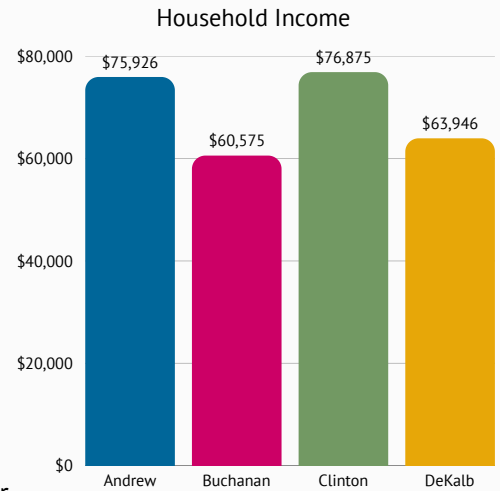
Average wages also vary substantially across the service area. The average hourly wage was \$18.26 in Andrew County, \$26.13 in Buchanan County, \$21 in Clinton County and \$20.38 in DeKalb County.

Comparing these figures with the living wage estimates demonstrates potential affordability challenges particularly for households with children.

Median household incomes show similar variations. The median household income ranges from \$60,575 to \$76,875.

Cost of living remains relatively low across the service area, with index values of 77.9 in Andrew County, 80.0 in Buchanan County, 78.4 in Clinton County, and 83.0 in DeKalb County, indicating that overall living expenses are below a national benchmark of 100.

A significant portion of the service area's population receives Social Security benefits, which can serve as a source of fixed income for some residents. 30,875 individuals or 23.05% of the service area population received Social Security benefits including 3,820 in Andrew County, 19,420 in Buchanan County, 5,720 in Clinton County and 2,365 in DeKalb County.



The living wage is the hourly rate an individual must earn to support one adult and one child, if they are the sole provider and working full time.

“

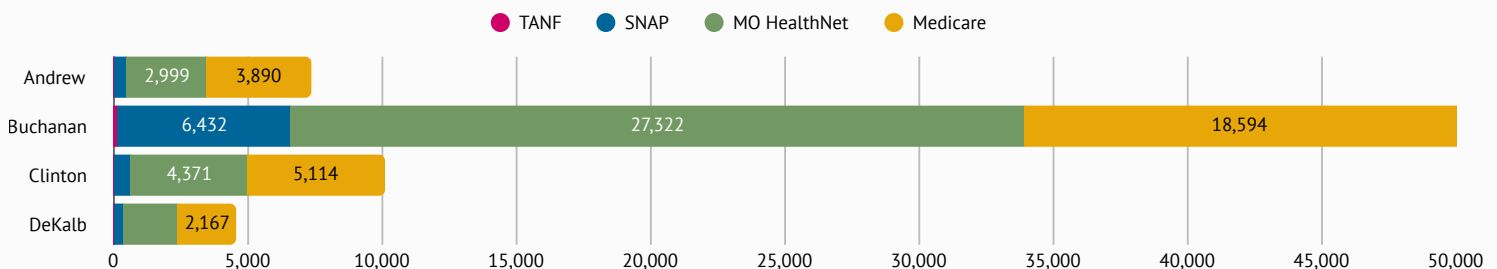
There are families working full time who still live in poverty.

”

Public assistance programs provide additional support to households throughout the service area. 166 families received TANF, including 9 in Andrew County, 147 in Buchanan County, 6 in Clinton County and 4 in DeKalb County. An average of 7,834 households per month received SNAP benefits. Missouri HealthNet data also show 12,820 children, 6,503 families, 11,730 parents and adults, 4,667 aged blind or disabled recipients and 1,016 qualified low income Medicare beneficiaries receiving assistance across the four county service area.

Disability is another important consideration in assessing community needs. The percentage of non-institutionalized population reporting a disability is 13.4% in Andrew County, 16.8% in Buchanan County, 12.9% in Clinton County and 14.7 in DeKalb County. Additionally, 3,955 disabled individuals in the service area received Medicare.

Private sector focus group findings also identified financial pressures affecting residents, including “cost of living, fuel prices, education, income, healthcare, childcare.”



Community Survey Response

Detailed Findings

Education

The high school graduation rate across the service area is 93.53%. Overall, graduation rates remain relatively high.

Graduation Rates	
● Andrew	97.22%
● Buchanan	91.88%
● Clinton	96.02%
● DeKalb	96.10%

Higher education enrollment in the region includes 5,733 FTE students at Northwest Missouri State University, 2,484 at Missouri Western State University, and 1,289 at North Central Missouri College in 2025. Education attainment data shows that 15.70% of adults ages 25 and older in the service area have earned a bachelor's degree and 7.93% have earned a graduate or professional degree.

Literacy is another important indicator of education and economic wellbeing. The literacy rate is 38.8% in Andrew County, 39.4% in Buchanan County, 40.6% in Clinton County and 45.8% in DeKalb County compared to the overall state literacy rate at 34.9%.

Literacy levels can influence employment opportunities, income potential, education achievement, and an individual's ability to access community resources and services.

Access to affordable child care is also an important consideration for families and working parents. The availability of licensed child care also varies across the service area, with 7 facilities in Andrew County, 38 in Buchanan County, 11 in Clinton County, and 3 in DeKalb County. Child care cost and availability are important considerations for families, as access to affordable care can affect household finances and parents' ability to maintain employment or pursue education. Enrollment data shows 81 pre-k and 223 kindergarten students in Andrew County, 649 pre-k and 844 kindergarten students in Buchanan County, 43 pre-k and 81 kindergarten students in Clinton County, and 170 pre-k and 203 kindergarten students

County	Type of Care	Infant	Preschool	School Age
Andrew	Center	\$ 38.00	\$ 31.00	\$ 30.00
	Group	\$ 30.00	\$ 25.00	\$ 22.34
	Family Home	\$ 30.00	\$ 25.00	\$ 21.00
Buchanan	Center	\$ 46.90	\$ 35.25	\$ 33.20
	Group	\$ 30.00	\$ 25.00	\$ 22.34
	Family Home	\$ 28.70	\$ 25.00	\$ 26.60
Clinton	Center	\$ 34.00	\$ 26.87	\$ 30.00
	Group	\$ 30.00	\$ 25.00	\$ 22.34
	Family Home	\$ 25.00	\$ 20.00	\$ 21.00
DeKalb	Center	\$ 38.00	\$ 31.00	\$ 30.00
	Group	\$ 30.00	\$ 25.00	\$ 22.34
	Family Home	\$ 30.00	\$ 25.00	\$ 21.00

in DeKalb County. These enrollment levels, combined with the availability of cost of child care, highlight the importance of accessible and affordable care for families throughout our service area.

Other child development services are available throughout the service area, including childcare centers, Head Start programs, family home providers, and home visiting providers. Andrew County has 6 childcare providers, Buchanan County has 10, Clinton County has 8 and DeKalb has 2. In addition families in each of the four counties have access to Parents as Teachers and Easterseals Midwest, which provide in home developmental support, screening and connection to resources.

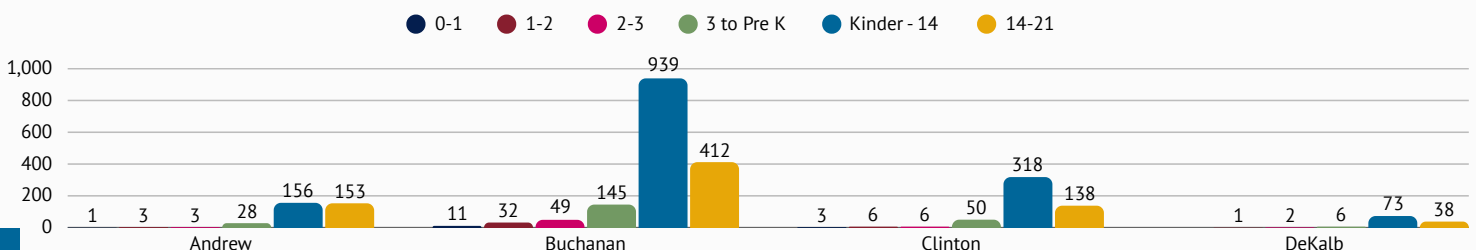
Children with disabilities may require additional education, developmental and family support services. Across the service area, 3,314 children receive services for a disability, highlighting the importance of accessible education, child care, health care, and supportive services that meet the diverse needs of children and their families.

The education sector focus groups also highlighted how unmet basic needs can affect students, with one response noting "some children don't know where they will sleep at night or if they will get a meal to eat."

"We need ... a general community preschool. The school district preschool is too expensive for low income families."

Community Survey Response

Children Receiving Disability Services by Age



Detailed Findings

Housing

Housing stability and affordability are important factors in the overall wellbeing of individuals and families. There are 36,509 owner occupied households in our service area. Foreclosure activity remains relatively low across our service area with estimated rates generally below 0.12% of housing units. Andrew and DeKalb Counties have estimated foreclose rates below 0.1%, while Buchanan County has the highest estimated rate at approximately 0.12% Clinton County broader picture of housing instability.

has low foreclosure activity but shows signs of greater housing related financial stress. Despite relatively low foreclosure activity, other indicators such as rent burden, overcrowding, and homelessness provide a broader picture of housing instability.

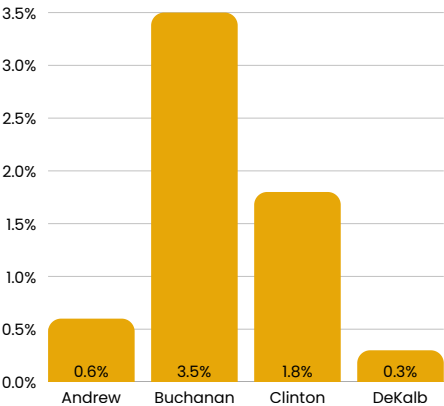
Utility costs also contribute to household housing expenses.

Because county level utility bundles are not available, the closet available benchmark is the Missouri monthly utility estimate of approximately

\$253.35, including electricity, water, sewer and trash. This estimates approximately \$140.44 for electricity, \$43.34 for water, \$47.07 for sewer, and \$27.50 for trash. Fair Market Rent also varies by unit size across our service area. The median monthly mortgage cost is \$840 in Andrew County, \$831 in Buchanan County, \$1,000 in Clinton County and \$902 in DeKalb County. Together, rent, mortgage and utility expenses provide an indication of the struggle individuals and families are faced with by housing cost.

Homelessness is another important indicator of housing instability. Point In Time counts are reported by the Continuum of Care (CoC) rather than consistently by individual county, which limits direct county level comparison. The St Joseph CoC reported 255 people experiencing homelessness, including both sheltered and unsheltered individuals. Child homelessness provides additional insight into housing instability among families with Buchanan County experiencing the highest child homelessness rate in our service area. These findings demonstrate that housing instability continues to affect children and families throughout our service area, even when traditional foreclosure rates remain relatively low.

Child Homelessness Rate



Access to affordable housing is also important consideration throughout the service area. Buchanan County has the greatest HUD assisted housing availability with approximately 1,100 or more HUD supported units and more than 1,000 Housing Choice Vouchers, while Andrew has only about 5 HUD/public housing units. Clinton and DeKalb Counties have limited local options and rely more heavily on regional housing programs.

Average household size is relatively consistent across our service area, with 2.63 persons per household in Andrew County, 2.39 in Buchanan, 2.57 in Clinton County and 2.47 in DeKalb County.

Focus group findings reinforce housing as a significant community need. Community based organizations identified the need for “more shelter space. more housing, female housing.”

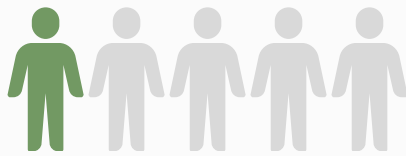
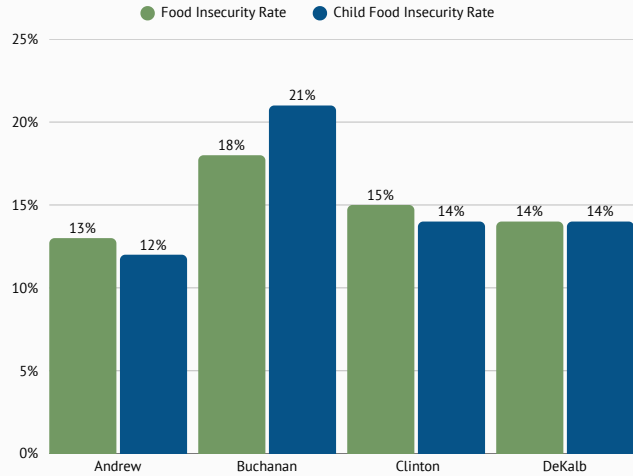
Homeowners	
Andrew	5,361
Buchanan	22,184
Clinton	6,309
DeKalb	2,655

Fair Market Rent Rates Monthly					
	0 Bedrooms	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
Andrew	\$710	\$789	\$1,035	\$1,315	\$1,472
Buchanan	\$710	\$789	\$1,035	\$1,315	\$1,472
Clinton	\$1,074	\$1,183	\$1,346	\$1,756	\$2,078
DeKalb	\$710	\$789	\$1,035	\$1,315	\$1,472

Detailed Findings

Health and Nutrition

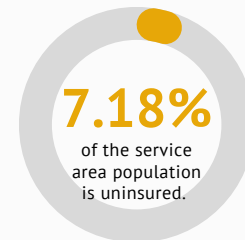
Access to fresh and nutritious food varies throughout the service area. There are 3 fresh food access stores in Andrew County, 26 in Buchanan County, 8 in Clinton County and 4 in DeKalb County, for a total of 41 stores across the four counties. Food insecurity remains a concern with 16.5% of the service area population experiencing food insecurity. Child food insecurity is also a concern, affecting 18.11% of children across the service area.



Nearly 1 in 5 children in our service area are food insecure.

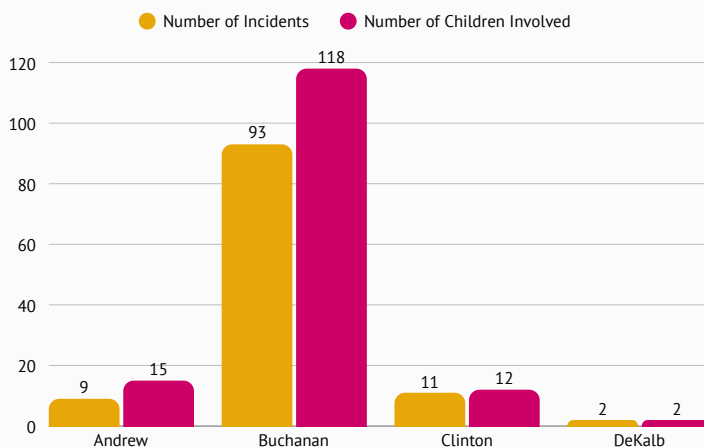
Nutrition assistance programs provide additional support to families. An estimated 4,171 of children ages 0-5 in our service area are eligible for WIC, with 2,743 individuals who participated in WIC across our service area including prenatal and postpartum women, infants and children.

Access to health insurance is another indicator of community wellbeing. Approximately 7.18% of the service area population is uninsured.



Access to mental health services is limited across our service area. There are 66 licensed professional counselors or 0.49 counselors per 1,000 residents. County rates range from 0.33 counselors per 1,000 residents in Andrew County, to 0.65 in Clinton County, with Buchanan County at 0.49 and DeKalb county at 0.46.

Infant mortality also varies across the service area. For 2020-2024 the infant mortality rate was 2.4 per 1,000 live births in Andrew County, 9.9 in Buchanan County, 3.3 in Clinton County and 4.2 in DeKalb County, with Buchanan County experiencing the highest rate.



Child safety is also an important indicator of family and community wellbeing. In 2024, there were 115 substantiated child abuse and neglect incidents involving 147 children across the service area.

Focus group findings reinforce concerns related to health and nutrition with public sector participants identifying “food, housing, and healthcare access” among the community’s most urgent needs. Board focus group participants identified “food insecurity,” “mental health,” and “addictions” as major concerns in the community.

“Better access to food pantries. Times often conflict with work.”

”

Community Survey Response

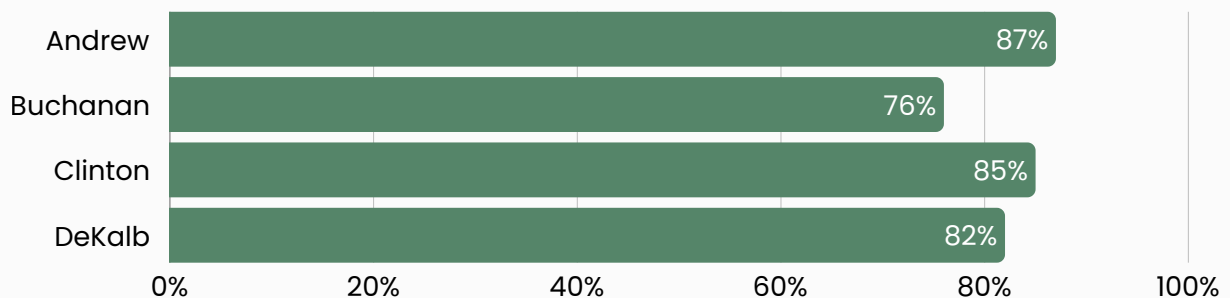
Detailed Findings

Civic Engagement and Volunteerism

Civic engagement varies across our service area. Voter registration is generally strong, with Andrew and Clinton County having the highest registration rates, followed by DeKalb County while Buchanan County has the lowest rate. The estimated 2024 voter registration rates were calculated using registered voter counts and voting age population data.

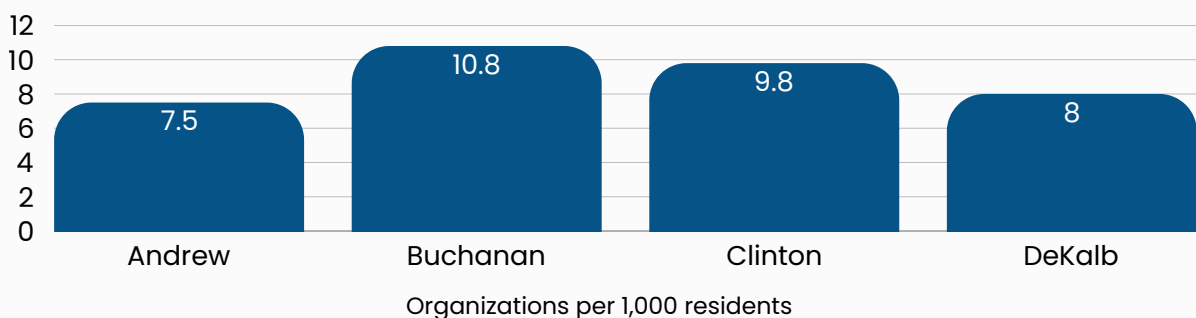


Voter Registration Rates



The availability of volunteer organizations varies across the service area. Using nonprofit organizations as a proxy for volunteer organizations, Buchanan County has approximately 1 organization for every 92 residents, Clinton County has 1 for every 102 residents, Andrew County has 1 for every 125-140 residents and DeKalb County has approximately 1 for every 110-140 residents. These figures indicate that Buchanan and Clinton County have a greater concentration of organizations relative to their populations, while rural counties have fewer organizations overall.

Ratio of Volunteer Organizations to Populations



Community Resources

Available Services & Support

Residents throughout the service area have access to a variety of programs designed to support children, families and individuals experiencing financial hardships. CAPSTJOE provides utility assistance, Head Start Preschool and Early Head Start, workforce development, intensive case management, assessment and referral and housing development services.

Additional resources are available throughout the community to address food, health, housing, parenting and other basic needs. WIC provides nutrition assistance to eligible prenatal and postnatal women along with infants and children, while Second Harvest Community Food Bank provides food assistance. Family Guidance Center offers mental health and substance use services, and Stuber Health Center provides health care services to help meet the medical needs of residents. United Way of Greater St Joseph helps connect residents with resources for unmet needs, while Catholic Charities may provide rental assistance when funding is available, and Pivotal Point provides transitional housing. Grace House provides free clothing and school supplies, and HappyBottoms provides diapers to families in need. Parents as Teachers provide parent education and family support, while the Pregnancy Resource Center supports expecting families. Noyes Home for Children provides care and support for children and families experiencing difficult circumstances, and the AFL-CIO Help Me Now hotline helps connect residents with available community resources. Together, these organizations provide a network of services that help address immediate needs while supporting family stability and self sufficiency.



Appendix

Focus Groups Questions

Low Income Sector

- What is your primary mode of transportation?
- Which public service do you use the most?
- Which services feel hardest to access or navigate?
- What are the biggest strengths of your community?
- What are the biggest challenges facing your community?
- How affordable is housing related to your income?
- What are the most pressing health concerns of your community?
- Which group(s) in the community do you feel are underserved?
- How well do you feel your voice is heard in community decision making?
- What should the top three priorities be for local government over the next five years look like?
- What new programs or services would you like to see introduced into the community?
- What existing programs should be expanded or improved?
- What are the top three needs in your community?

Community Based Organizations

- What are the top three issues your clients or community members bring to you the most often?
- In your view, what strengths does this community already have that agencies and/or organizations should build on?
- What unmet needs do you see the most in the community right now?
- Which populations are most underserved or face the greatest barriers to accessing services?
- Are there needs that have emerged or intensified in the past two to three years?
- What services or support do you wish existed but currently do not?
- What barriers prevent community members from accessing existing services?
- What partnerships would strengthen your ability to serve the community better?
- What challenges does your organization face in meeting community needs?
- Are there groups whose voices are missing or harder to reach?
- If you could change one thing in the community within the next year, what would it be?
- What should be the top priorities for this community needs assessment moving forward?
- Is there anything we haven't asked that you think is important to understand?
- What are the top three needs our community faces?

Faith Based Organizations

- What groups or needs do you believe your organization is uniquely positioned to serve?
- What major challenges have you noticed in the community over the past five to ten years?
- What barriers prevent people from engaging in faith based programs?
- Which services or resources are hardest for people to access?
- What mental health or emotional wellness needs are most visible?
- What are the biggest challenges facing children and youth in the community?
- What needs do seniors or homebound individuals have that are not being met?
- What services would help with disabilities or chronic conditions?
- How can your organization better reach isolated or marginalized groups?
- How can your organization build stronger partnerships with local schools, nonprofits, or civic groups?
- What partnerships or collaborations would strengthen your organizations impact?
- What are the top three needs of your community?

Education Sector

- What are the most significant changes happening in your community that affect education?
- How easy is it for students to access early childhood programs, K-12 schools, and post-secondary options?
- What factors contribute most to chronic absenteeism in your community?
- How well does school prepare students for college, careers and life skills?
- What are the biggest social, emotional or mental health needs among students?
- What challenges do students face outside of school that affect learning? How do we address these challenges?
- What are the top three educational priorities for your community?
- What after school, mentoring, or youth development opportunities are missing?

Appendix

Focus Groups Questions

Public Sector

- What do residents identify as the most urgent challenges facing the community today?
- What barriers do people face in accessing essential services such as healthcare, childcare, transportation and broadband?
- How well do local business engage with community organizations, schools and non-profits?
- What type of partnership do residents believe would be the most beneficial?
- Which community services or infrastructure are most lacking?
- How accessible are essential service for people with disabilities, seniors or low income families?
- What types of community investments are most needed?
- What are the top three needs of our community?

Private Sector

- What are the most pressing challenges facing this community today?
- Which community issues exist that people feel businesses are the best positioned to help solve?
- What barriers do residents face accessing jobs, training, or essential services?
- How do different neighborhoods experience opportunities or disadvantages?
- How do private companies better support local hiring and career pathways?
- What community services or infrastructure are most lacking?
- What types of investments or programs would residents most like to see from private companies?
- What are the top three needs related to employment in our community?
- What do residents identify as the most urgent challenges facing the community?

Board of Director

- What major trends or shifts are shaping our community?
- What populations or neighborhoods face the greatest unmet needs?
- What external factors should influence our strategic planning?
- Where does our mission align most strongly with current needs?
- Are there areas where our mission needs to evolve?
- Which programs are most impactful?
- Where are the gaps between community needs and our services?
- Who are the key players addressing similar issues?
- What partnership should we pursue?
- How can we strengthen our reputation with community leaders?
- Which groups face the greatest inequities?
- What barriers prevent equitable access to our services?
- Do we have the capacity to meet identified needs?
- What investments may be necessary?
- What strategic priorities should rise to the top?

Appendix

Customer Satisfaction Question

CAPSTJOE Customer Satisfaction Survey

1. Date of visit: _____
 2. What was the purpose of your visit?
 - ☐ Utility Assistance
 - ☐ Head Start/ Early Head Start (pre-school)
 - ☐ SkillUP
 - ☐ Emergency Need- food, hygiene, car seat
 - ☐ Housing
 - ☐ Weatherization
 - ☐ Other (please specify) _____
 3. I received the services that I needed.
 - ☐ Yes
 - ☐ No
 4. I was greeted and felt welcomed.
 - ☐ Yes
 - ☐ No
 5. The staff were helpful and respectful.
 - ☐ Yes
 - ☐ No
 6. I was informed about other CAP services.
 - ☐ Yes
 - ☐ No
 7. I need the following additional services:

 8. Provide additional comments below. If you would like someone to contact you, please leave your name and telephone number below.

- Name: _____ Phone Number: _____

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