

Monterey County
Community Action Partnership

COMMUNITY NEEDS ASSESSMENT 2019



Community Action Partnership

Every two years, the Community Action Plan (CAP) serves as a roadmap demonstrating how Community Services Block Grant (CSBG) agencies, such as the Monterey County Community Action Partnership, plan to deliver CSBG services. The Community Action Plan identifies and assesses poverty related needs and resources in the community and establishes a detailed plan, goals and priorities for delivering those services to individuals and families most affected by poverty. A central component of the plan is to conduct a Community Needs Assessment (CNA) to determine the community's particular set of poverty-related needs, available resources, and realistic goals and strategies in order to update biennial priorities consistent with program standards of effectiveness (California Government Code 12747(a)).

CAPTURING THE PROBLEMS & CONDITIONS OF POVERTY

This 2019 Community Needs Assessment (CNA) analyzes both qualitative and quantitative data to provide a comprehensive “picture” of our service area and directs the priorities for the 2020-2021 Community Action Plan. The information was gathered through a CNA survey administered in-person, online, and through our community network of service providers, as well as public comments, customer evaluations, statistical data, evaluation studies, and key sources of research-based data. The CNA describes our local poverty-related needs and will be used to prioritize eligible activities offered to low-income community members over the next two years.



Vision Statement

Monterey County Community Action Commission and the Community Action Partnership envisions a thriving community in which policy makers, community members and a broad representation of the public and private sectors are engaged in service delivery systems that promote self-sufficiency, reduce poverty and homelessness, and build community spirit for the low-income population in Monterey County.

Mission Statement

The mission of the Monterey Community Action Partnership is to assess the needs of the low-income people in Monterey County and develop, maintain, and evaluate community services that empower low-income individuals and families to improve their quality of life.

The following agency activities are tools used to accomplish this mission:

- Developing a Community Action Plan based upon strategic planning
- Coordinating and collaborating with other community-based efforts to develop partnerships, maximize resources, and enhance existing service delivery systems
- Identifying service gaps
- Advocating for the needs of the low-income population
- Developing needed community services and leverage funds to support them
- Serving as lead agency for homeless issues; Encouraging accessible, culturally sensitive, family-friendly, and responsive services.



Community Profile and Comprehensive Community Needs Assessment

The Monterey County Community Action Partnership's (MCCAP) biennial Community Needs Assessment (CNA) is an opportunity to update how our unique community characteristics interact with the causes and conditions of poverty and explain the needs expressed by our most vulnerable residents. The CNA process is valuable for identifying trends and challenges underlying our community profile that affect MCCAP's strategies for achieving its goal with respect to reducing poverty and homelessness and promoting self-sufficiency.



MONTEREY COUNTY'S POVERTY PROFILE

Regional demographics and economic data support the needs communicated to MCCAP by the low-income community via annual surveys, written testimonials, and public hearings. To further understand stated needs and how poverty affects our community, MCCAP examined poverty statistics in relation to the region's unique economic and demographic characteristics and identified how poverty is distributed geographically and across subpopulations. The inquiry revealed a much larger portion of county residents struggling to attain, or maintain, self-sufficiency, than what is depicted by poverty data, particularly with respect to families and children.

Monterey County, like many California counties, has an extreme shortage of affordable housing that is driving the area's high cost of living. Statistics used to determine the number of people living in poverty are based on standard income levels that are meant to capture those unable to afford minimum needs such as food, clothing and housing. Federal definitions of poverty, however, only provide a baseline and they do not account for regional barriers to attaining self-sufficiency. The area's cost of living, educational attainment, quality of jobs, and access to housing are factors that interact to affect the causes and conditions of poverty, as well as the barriers to becoming—and remaining—self-sufficient. Community input within this context informs MCCAP not only about the

type of services low-income residents request, but also the extent of need in our community and structural challenges to our mission.

Based strictly on federal definitions, Monterey County has an overall poverty rate of 14.67%.¹ Poverty rates are higher in Salinas and South County. Poverty also greatly impacts women-led households, children, and non-white residents of the county. U.S. Census data poverty rates provide a starting point, or a baseline, for assessing who is affected by poverty in our community.

Figure 1. County-wide and regional poverty rates

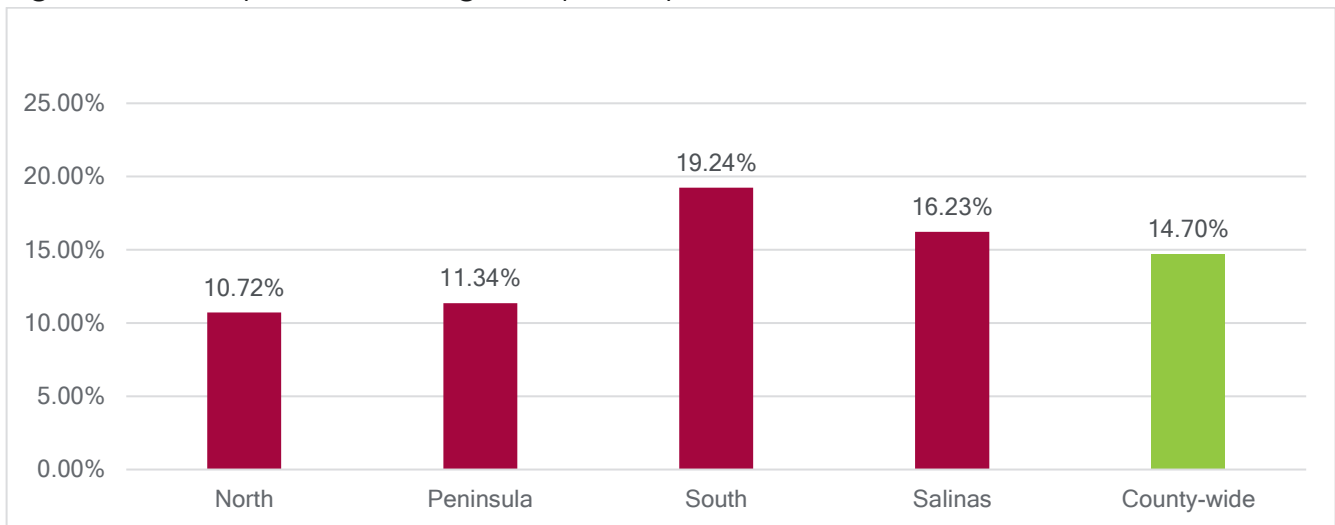
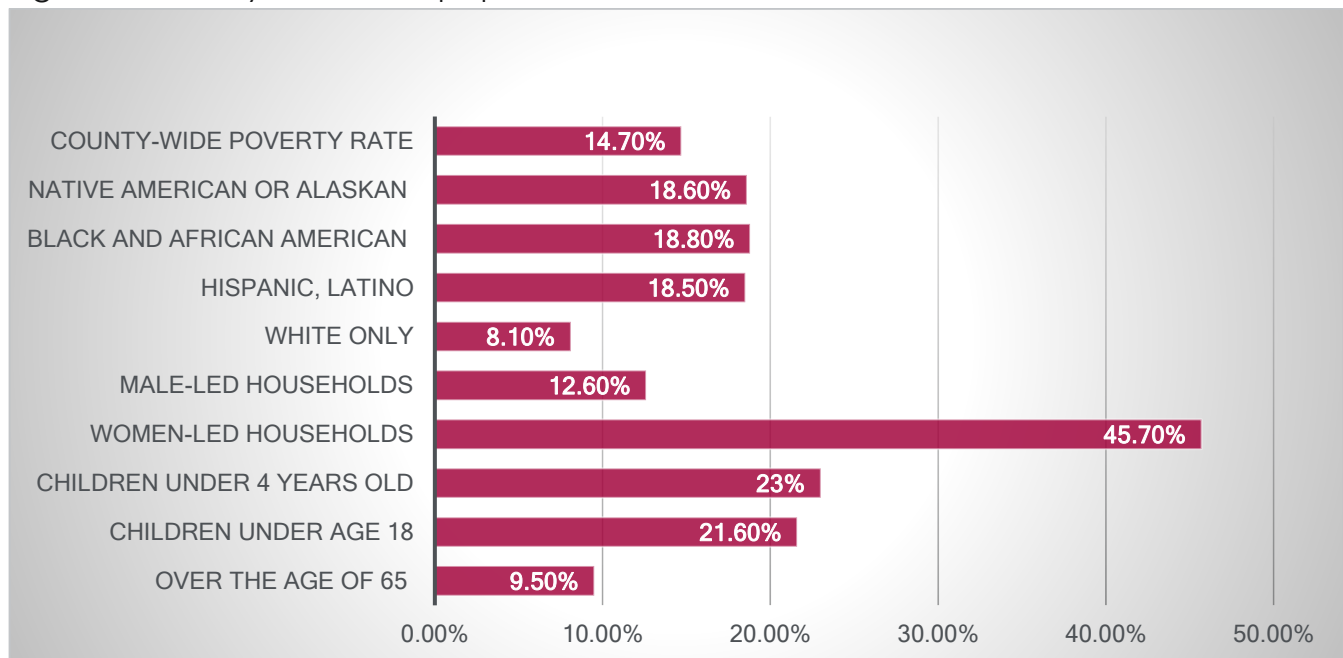


Figure 2. Poverty Across Subpopulations



¹ U.S. Census Bureau. American Fact Finder. 2013-2017 American Community Survey (ACS) 5-Year Estimates.

COST OF LIVING CHANGES THE POVERTY PICTURE

Poverty statistics alone do not fully capture the true extent of poverty in our area because federal poverty thresholds fail to account for the true cost of living. According to the Cost of Living Index, the cost of living in Monterey County is 33.1% higher than the U.S. average.² The United Way's real cost measure (RCM) calculates the minimum income levels required to meet basic needs and attain self-sufficiency in Monterey County. According to the real cost measure, two adults and two children living and working in Monterey County need an income 290% above the poverty threshold in order to simply make ends meet. For perspective, this means a family of four would need at least 4 full-time minimum wage jobs to meet this basic level of economic self-sufficiency.

Figure 3. Comparison between poverty thresholds and real cost of living

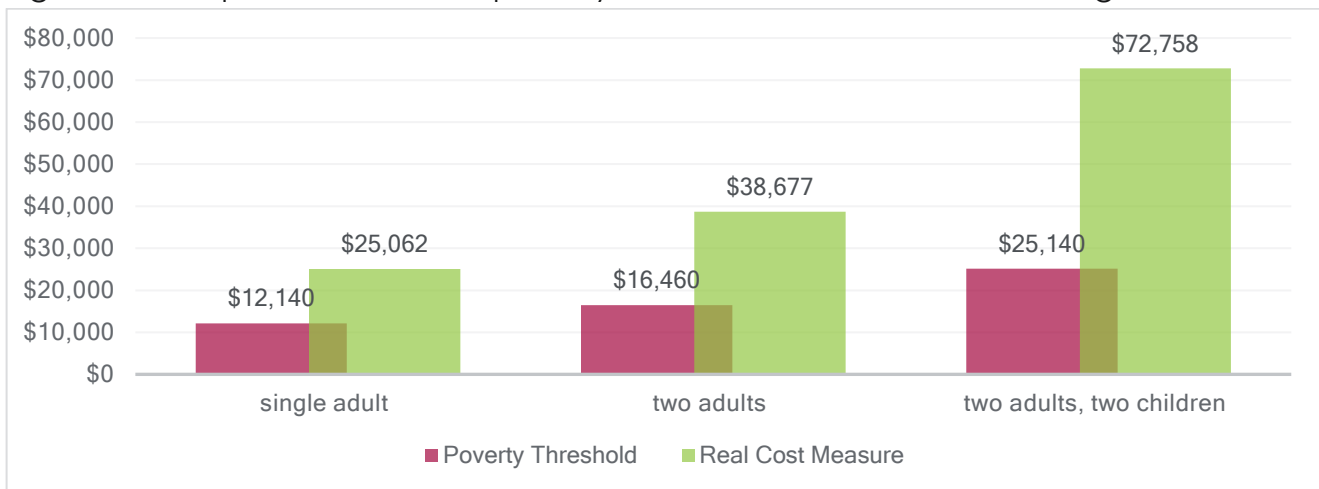
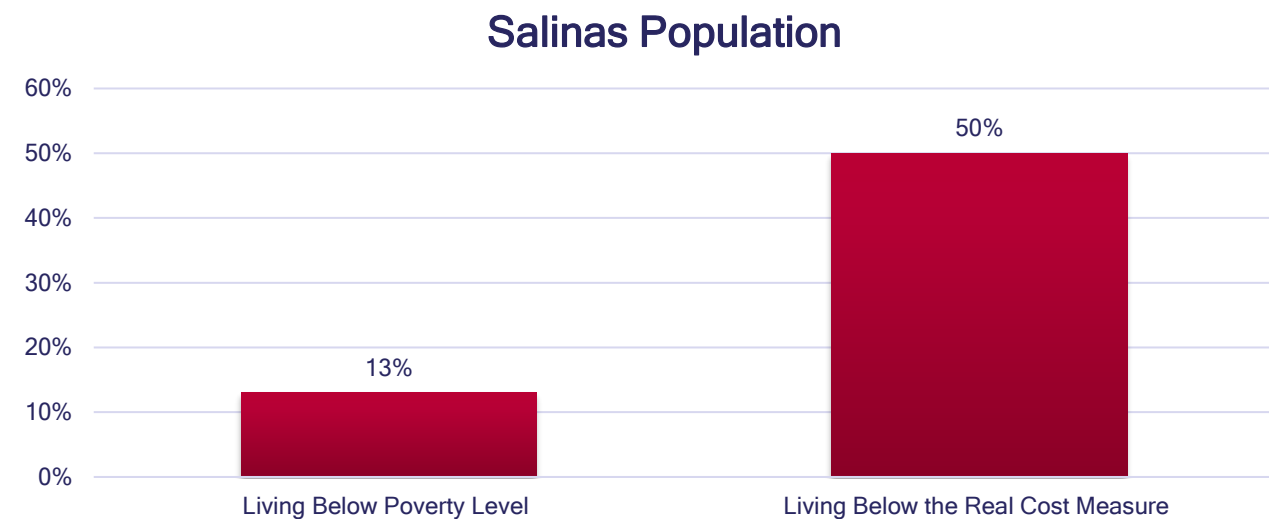


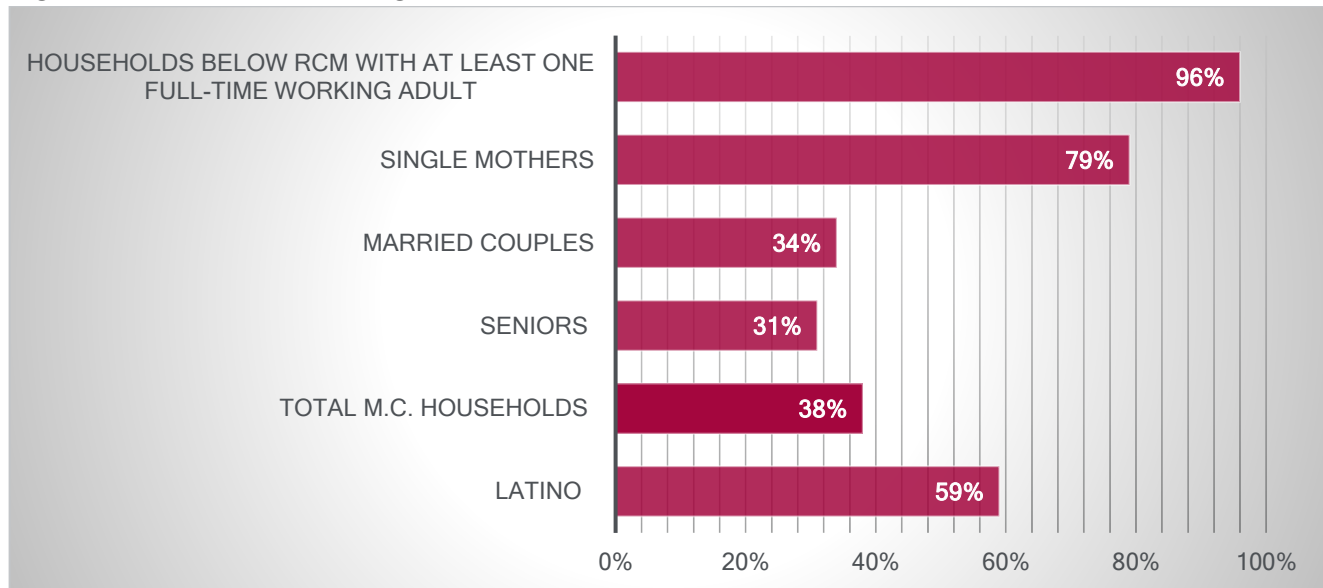
Figure 4. Salinas population living below the RCM versus federal poverty level



² Industry and Economic Overview, June 2017, The Monterey County Workforce Development Board.

Adjusting for the cost of living sheds light on a more accurate number of individuals and families whose incomes are technically above the poverty threshold but still below what they need for meeting the standard for self-sufficiency. Taking the true cost of living into account provides a clearer perspective on poverty statistics, as well as a more realistic sense of the actual proportion of county residents that struggle to attain and sustain economic self-sufficiency.

Figure 5. Households living below the real cost measure



In consideration of the specific issues and costs of living in Monterey County, various methods of gathering community assessment information were utilized to collect valuable information that is brought to the attention of the Community Action Commission and MCCAP staff and then compiled into this report and the biennial Community Action Plan. Commissioners then act in an advisory capacity to help influence where future funding for safety net resources should be invested. The following in-depth descriptions of the process and findings provide a comprehensive summary of the problems and conditions of poverty in our service area which directly reflect the current priorities of the low-income population. All MCCAP service agreements planned for 2020-2021 will be based on these priorities and require that outcome goals that are reflective of these findings.



Design and Data Collection Methods:

The CNA process involves collecting information about the needs of low-income residents alongside contextual data and demographics to paint a picture of poverty in Monterey County. The results of the needs assessments are used to direct CSBG funds toward services that will have the most impact for our community. In order to gather sufficient qualitative data to assess and prioritize the needs of low-income residents, MCCAP undertakes several activities annually including the administration of surveys to service recipients, holding public hearings and recording comments, collecting written testimonials, and documenting data from service providers. MCCAP reviews public responses and service-provider information in relation to local, state and federal data to understand the economic trends and conditions supporting these first-hand accounts.



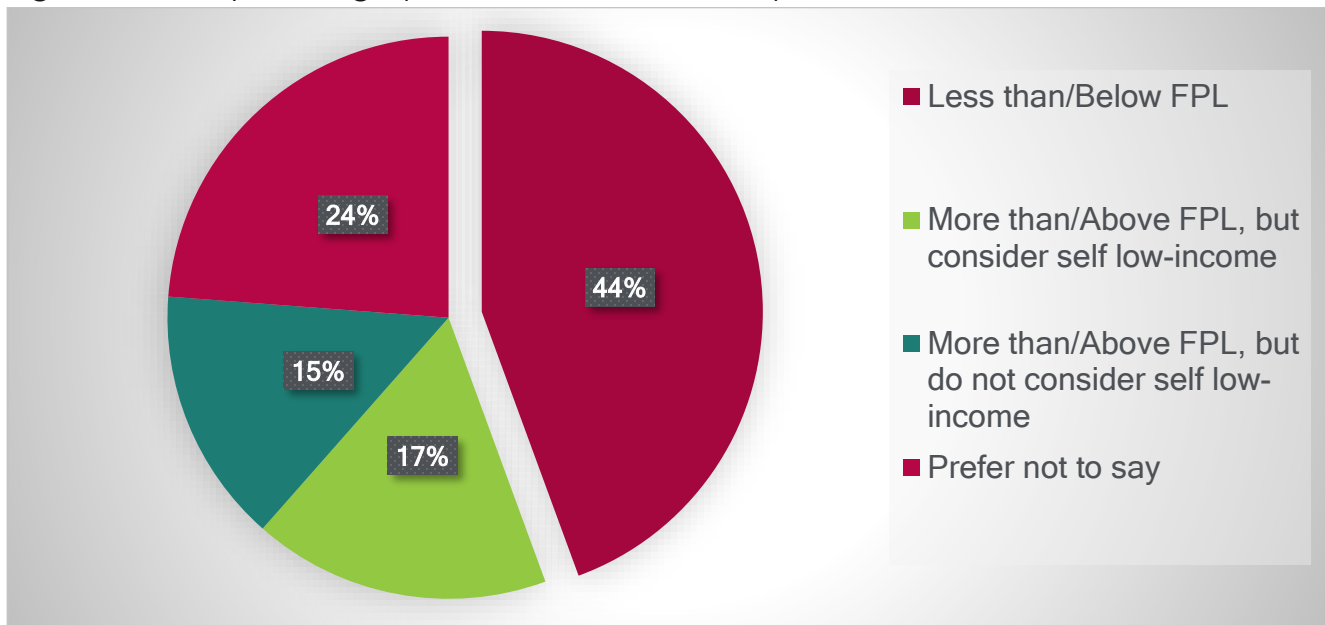
MCCAP's CNA survey was a nine-question survey that targeted low-income residents of Monterey County. Surveys were distributed widely throughout the county at Department of Social Service locations, service-provider program sites, through targeted outreach efforts, and online. MCAAP collected over 600 surveys that were completed and submitted in person, electronically, and by mail.

To corroborate research and survey results, MCCAP held a public hearing and solicited written testimonials to explore and validate the results of the survey. The public hearing and written testimonials helped to elucidate survey results. At the 2019 public hearing, an unusual number of service providers were compelled to share their observations of client experience and articulate challenges they face in serving clients who demonstrate a high level of need across multiple service domains. Service providers expressed two general concerns. One concern was that an increasing number of clients struggle to satisfy basic needs especially with respect to food security. The other concern was that clients have multiple needs and they feel increasingly ill-equipped to help them connect with and navigate the service network outside their programmatic area. At the same time, written testimonials from low income residents underscored the interdependence of multiple supportive services. For example, afterschool and youth programs support working parents by not only providing a safe environment for kids, but also by making it possible for parents retain employment and ensure social-academic advancement of their families.

SURVEY DEMOGRAPHICS

Survey respondents were asked to complete a section of demographic information on community/region of Monterey County, age group, gender, race/ethnicity, and income level. The survey was intended to collect information from individuals and families living at or below the federal poverty line (FPL), and results indicate that survey administration reached its targeted population. Over 44% of the total respondents said their incomes are either at or below the federal poverty level, and 17% indicated that while their incomes are technically above the poverty, they experience the effects of poverty. A quarter of respondents chose to decline the question.

Figure 6. Survey Demographics: Income Level Responses



The survey was distributed regionally at specific locations identified as most likely to draw individuals and families from the low-income population. The locations selected for in-person survey collection were the Salvation Army Good Samaritan Hospitality Center in Sand City, North County Recreation and Parks District's 2018 Snow Day event in Castroville, Monterey County Department of Social Services' community benefits offices in Salinas and King City.

Figure 7. Survey Demographics: Community of Residence

Region	Percentage
North County (Castroville, Pajaro, Aromas, Royal Oaks, Moss Landing)	16.8%
Salinas Region (Salinas, Toro Park, Spreckels,)	54.4%
South County (Gonzales, Greenfield, King City, San Ardo, Soledad)	10.1%
Peninsula/Coastal (Seaside, Marina, Monterey, Carmel, Pacific Grove, Big Sur, Carmel Valley)	18.3%
Other (outside Monterey County)	0.5%
	100.0%

Most respondents fell within the 25-44 and 45-64 age groups, suggesting surveys favorably represented working age adults. Additionally, over 70% of respondents self-reported as female and nearly 65% as Hispanic or Latino.

Figure 8. Survey Demographics: Age of Respondents

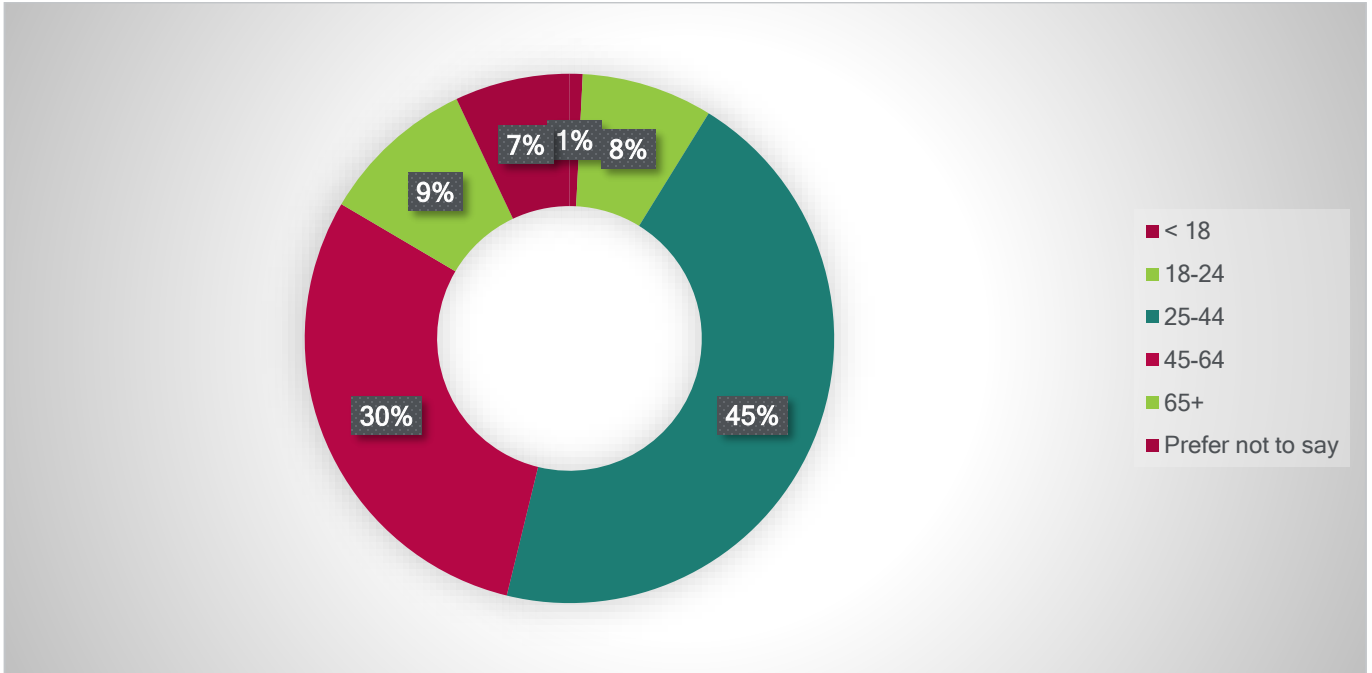


Figure 9. Survey Demographics: Gender of Respondents

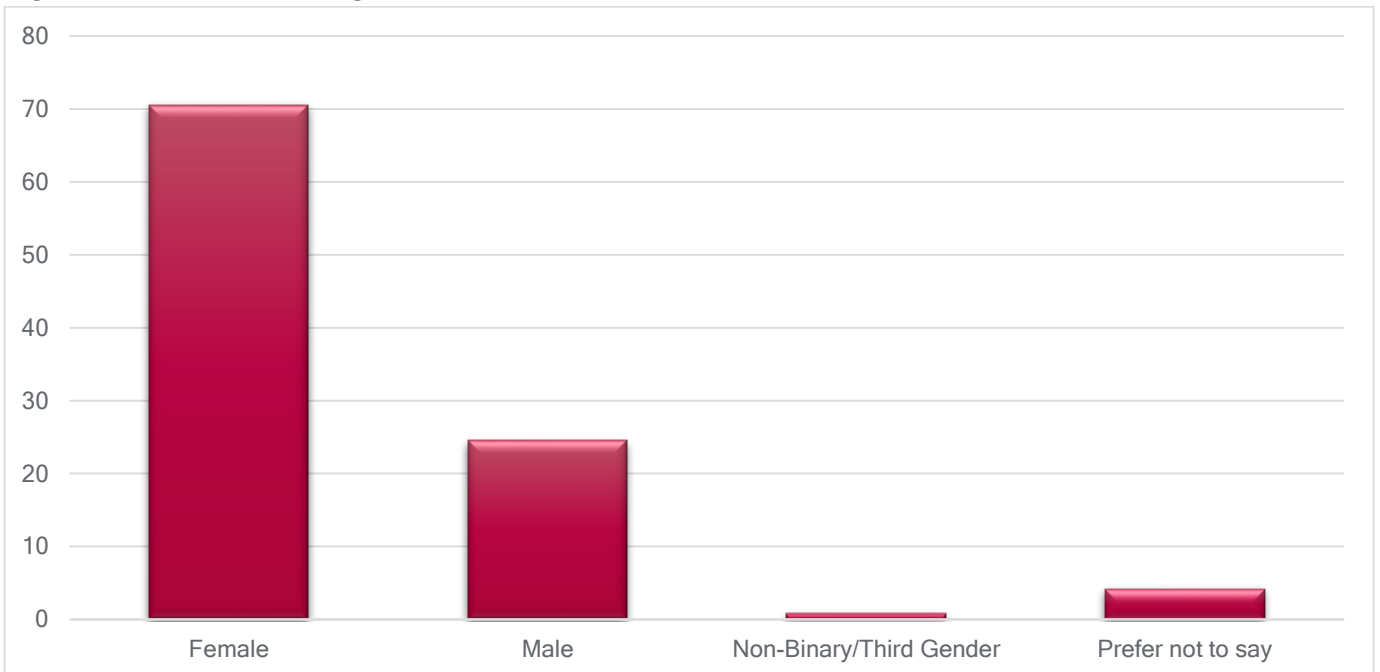
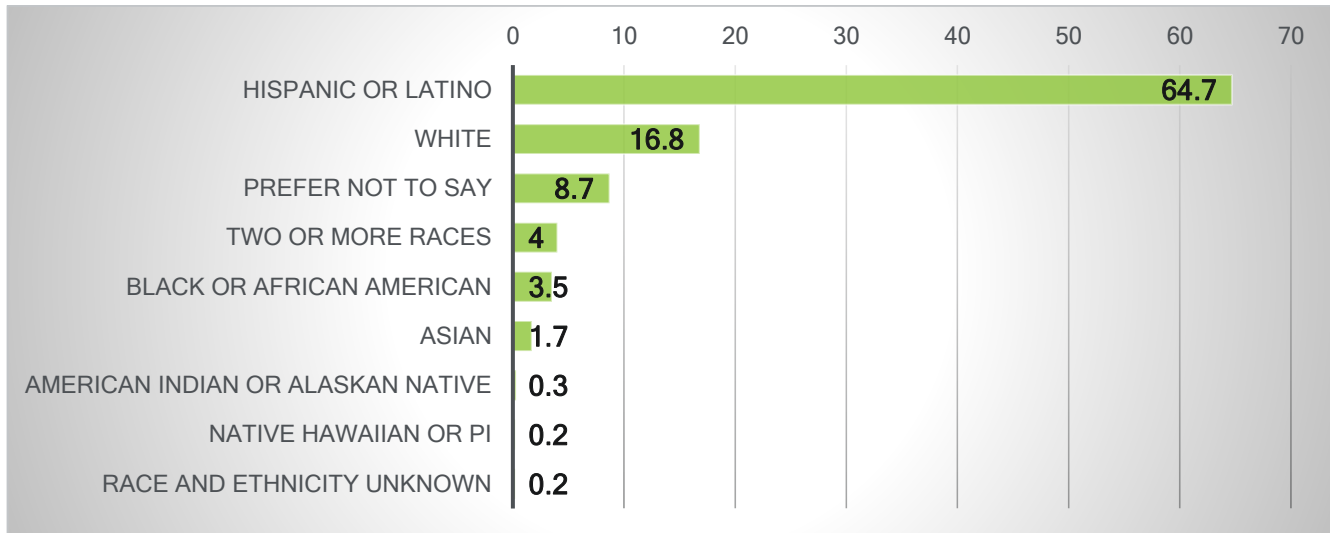


Figure 10. Survey Demographics: Race and Ethnicity of Respondents



Prioritized Findings

In addition to demographic information, the survey first asked respondents, based on their own situation, to identify the service domain that should receive increased funding and then asked them to choose two specific services within that category.

Respondent could choose from six service domains, which are broad categories meant to capture and organize a wide-range of more specific services and programs. The main service domains include: Employment & Jobs; Finance, Budgeting, and Tax Preparation; Health & Behavior, Education & Recreation; Housing & Shelter; Community Involvement & Engagement. Figure 11 illustrates a ranking of responses by service domain, which comports with local research with respect to cost of living, housing and homelessness.

After identifying the service category of most importance to them, respondents were asked to choose specific services most relevant to their own specific needs. Figure 12 is a ranking of the top service needs selection. These 13 services accounted for nearly 60% of survey responses. It is, however, important to note that even though respondents were asked to only choose two specific services that fell within the “service domain” they identified in the previous question, many respondents chose several services across multiple service categories. Although results challenge clear service rankings, they are consistent with other research suggesting that achieving sustained self-sufficiency in our high-cost of living community depends on mutually supportive services across multiple service domains.

Figure 11. Survey Results: Categories of services based on low-income resident and service-recipient rankings

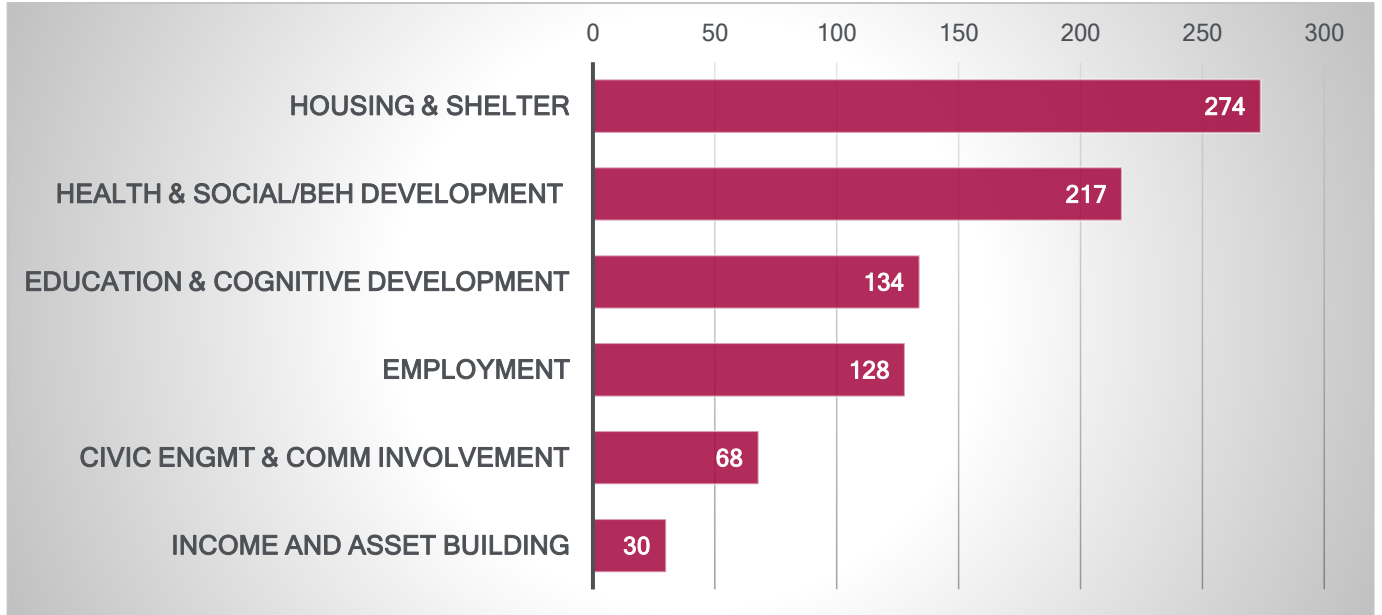


Figure 12. Survey Results: Top service priorities based on low-income resident and service-recipient rankings



Outcomes produced by the CNA process were consistent with trends noted by various local research efforts. Although the survey was intended identify the single most important service domain from the perspective of each respondent, many respondents articulated needs across multiple domains. Thus, instead of producing a discrete ranking of service domains and services within those domains, the survey suggests high demand for mutually supportive services. Comments collected at public hearing and from written testimonials helped support and explain survey results.

1. HOUSING & SHELTER

According to the 2018 Community Needs Assessment, housing related support services are in the most demand, and Table 1 lists specific services in order of priority. County-level data on the cost and availability of housing, and the extent of homelessness supports this finding. Like many other counties in California, the high cost of living in Monterey County presents a significant challenge for low-income residents, as well as for MCCAP's model for supporting strategies that promote self-sufficiency.



THE COST OF HOUSING IN MONTEREY COUNTY

The shortage of affordable housing options is a major contributor to the area's high cost of living and presents a significant barrier to achieving and sustaining self-sufficiency. Most families struggling to make ends meet are working. In Monterey County, ninety-six percent of households living below the RCM have one or more working adults. Households with children are struggling at the highest rate with sixty-eight percent of households with children—and 79% of single-mother households—falling short of this basic level of income.³ Depending on the economic calculator used, a family of four needs the equivalent of 3 to more than 4 full-time minimum wage jobs just to meet basic needs.⁴

Rent burden and housing scarcity are a major factor making struggling households vulnerable to an economic shock. In fact, rent burden contributes to economic instability and is cited as the primary reason for homelessness.⁵ Fifty-six percent of renters in the county spend more than 30% of their income on rent.⁶ Moreover, rent increases are far outpacing growth in incomes with the median income rising 5.8% as compared to a 9.9% increase in median rent.⁷

Notably, Monterey County experienced a 23% overall increase in homelessness between 2015-2017 and an extremely high-level of student homelessness. Over 7,000—or one out of every ten—students in our county is homeless, which surpasses San Francisco (3.4%) and Alameda County (1.4%). In 12 county schools, homeless students comprise a staggering 20-36% the schools' entire student body.⁸

The monthly occupancy report from Monterey County Winter Warming Shelter also depicts the effects of rent burden and housing scarcity. The MCCAP monthly shelter occupancy report indicates

³ The Real Cost Measure in California, Monterey County (2019). United Way.

⁴ Family needs calculator (2018). Insight: Center for Community Economic Development. <https://insightcced.org/2018-family-needs-calculator/>

⁵ Melnicore, H. (November, 2018). Crisis on the Coast: The Bay Foster Youth and Homeless Populations. Pivot Learning and the National Center for Youth Law <https://www.pivotlearning.org/crisis-on-the-coast/>

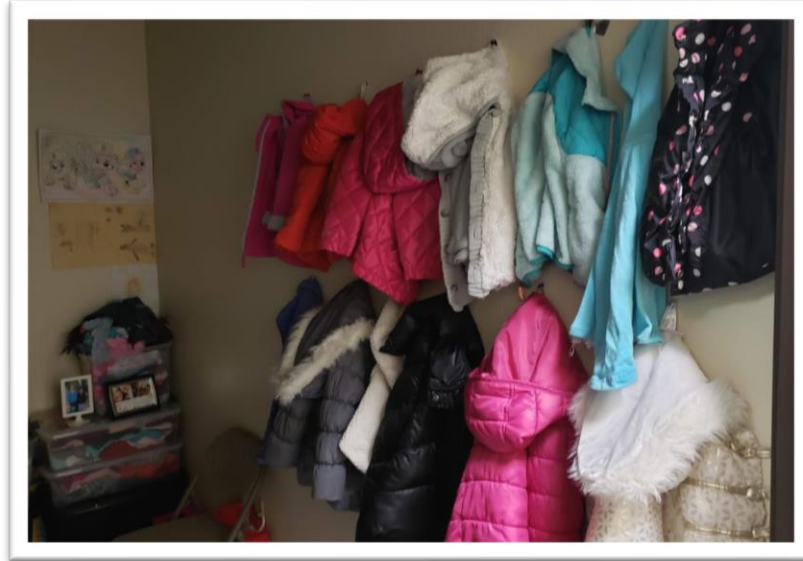
⁶ Monterey County Housing Charts (January, 2019). Monterey Bay Economic Partnership. Housing infographic https://mbep.biz/wp-content/uploads/2018/11/MBEP_INFOGRAPHIC_FINAL_LINKS-1.pdf

⁷ Monterey County Housing Charts (January 2019). Monterey Bay Economic Partnership.

⁸ Ibid. (November, 2018).

that the shelter has been running at and even slightly above full occupancy every month since it became operational in Winter of 2017.

Photo 1: The Salinas Winter Warming Shelter, February 2019



Housing security interacts with other elements of self-sufficiency such as the ability to sustain employment or succeed in school. The CSBG Network assists individuals with finding and maintaining safe and reliable housing as a path toward self-sufficiency. These services help individuals and families experiencing homelessness locate more affordable housing options and those with access to insufficient or unsafe housing options to improve and maintain their standard of housing and stability.

Table 1: The community needs assessment survey results indicated the following top service needs within this domain

Housing & Shelter	
Rent Payment Assistance	41.4%
Emergency Shelters & Housing Placement/Rapid Re-Housing	19.0%
Deposit Payment Assistance	17.5%
Utility Payment Assistance	9.5%
Housing Location/Outreach	5.5%
Landlord/Tenant Mediations	4.0%
Eviction Counseling	3.2%
	100.0%

2. HEALTH & SOCIAL/BEHAVIORAL DEVELOPMENT (INCLUDES NUTRITION)

According to the 2019 CNA, health-related services were the second most cited category of need, and Table 2 outlines specific types of services cited by survey respondents. This is a broad category that includes a wide range of health-related areas, such as access to healthcare, mental and physical healthcare, social-emotional support, fitness, life skills, and nutrition. The subsequent public hearing and written testimonials added context and contributed important insights to survey responses with respect to the health, as well as the education, category.



HEALTH RISKS IN POVERTY

Mental or physical health problems are often a consequence of living in poverty, but these problems can also cause problems that impede self-sufficiency. Access to health care is limited by the availability and distribution of health services throughout the county. There is only one mental health provider per 310 residents.⁹ Health care facilities tend to be more concentrated on the peninsula, presenting challenges of proximity for low-income residents living further away or with limited transportation options. Additionally, 11% of residents do not have health insurance. Most of the uninsured are low-income individuals and families who are technically above the poverty line.¹⁰

Many service providers felt compelled to share their first-hand observation that many of the clients they serve consistently struggle with food insecurity and without a broader network of social support. Those experiencing hunger live in a constant state of stress, and nutrition directly impacts quality of life and health outcomes. Over 100,000 county residents seek food assistance from the local foodbank.¹¹ For children, food insecurity is a barrier to learning while education is essential to one's ability to overcome poverty. In Monterey County, 22% percent of children under the age of 17 live in poverty¹², and 72% of our 55,793 public school students are enrolled in the free lunch program.¹³

Many Community Action Agencies (CAA) serve as health access navigators who provide referrals and linkages to health coverage options. In addition to health care, the CSBG Network is committed to creating and maintaining adequate environments for the developmental well-being of children and adults, providing nutrition, mental, social, physical, and emotional support. CAAs provide additional developmental support programs, such as those designed to decrease violence, substance abuse, child neglect and domestic abuse. In written testimonials collected by MCCAP, many teens and

⁹ Monterey County Demographics, County Health Rankings and Roadmaps

¹⁰ Census Bureau American Community Survey. Center on Budget and Policy Priorities.

¹¹ FBMC www.thefoodbankformontereycounty.org

¹² U.S. Census Bureau. American Fact Finder. 2013-2017 American Community Survey (ACS) 5-Year Estimates.

¹³ CA Department of Education (2017-2018) County-level data

parents underscore the importance of peer mentoring, social-emotion support, drug and alcohol education, and the development of life skills for being able to navigate life challenges, obtain and secure jobs, or set and meet life goals.

Table 2: The community needs assessment survey results indicated the following top service needs within this domain

Health & Social/Behavioral Development	
Improve Health Insurance Access & Options	24.8%
Physical Health Services, Screening and Assessments	12.7%
Exercise & Fitness	9.5%
Mental/Behavioral Health Support	9.5%
Family Mentoring Sessions	6.5%
Substance Abuse Support	6.3%
Family Planning Classes	6.0%
Domestic Violence Support	5.2%
Wellness Education	5.0%
Nutrition Skills (Gardening, Cooking, Nutrition)	5.0%
Food Distribution/Boxes	4.7%
Hygiene Facility Use (Showers, Toilets, Laundry)	2.2%
Hygiene Kits (Toiletry Access)	1.5%
Prepared Meals	1.3%
	100.0%

3. EDUCATION & COGNITIVE DEVELOPMENT (INCLUDES EXTRA-CURRICULAR PROGRAMS)

Services falling into the education category were another clear priority according to MCCAP's 2019 needs assessment. Passionately written testimonials by parents detail the justification for these services, as well as the challenge gaining access to after-school programs, indicating a demand for increasing the capacity and availability of these programs. Parents, single mothers, and grandparents alike indicated that services in this category are critically important to supporting working parents and for building a social-emotional foundation for their children's' future success and educational attainment. Many parents noted they worked long hours and that having transportation and a safe place for their children to go after school was key to their ability to work the long hours required to support their families. Many of these working parents, and guardians, also spoke about the value of tutoring, social-emotional support, and recreational activities.

EDUCATION AS A PATHWAY OUT OF POVERTY

Educational attainment is linked with health outcomes, poverty rates and lifetime earnings. While the number of college-educated residents living below the RCM is too small to measure, three out of four county residents living below the RCM have a high school degree or less.¹⁴ County-wide, twenty-eight percent of county residents have less than a high school education, 21% have a high school diploma, and only 14.4% have a bachelor's degree. Although the county reports an 85% high school graduation rate, only 40% of these graduates are career or college ready.¹⁵

County demographics suggest a need for educational support systems that can ensure pathways to success for children and adults. Early learning and parental support determines educational success. However, thirty-nine percent of students are English learners, 19% of adults are not fluent in English, and 28% of adults lack literacy skills. Written testimonials underscored the importance of tutoring, mentoring, and job readiness skills for educational attainment and job readiness.



The CSBG Network provides educational opportunities intended to benefit both children and adults. CAAs make education more accessible to individuals with low-incomes through ABE or GED courses, college scholarships, skills training, and a multitude of other support options based on local need.

Table 3. The community needs assessment survey results indicated the following top service needs within this domain

Education & Cognitive Development	
Child/Young Adult Education Programs	22.8%
Before and After School Activities	18.6%
Summer Youth Recreational Activities	11.1%
Summer Education Programs	11.1%
Behavior Improvement Programs	8.6%
Adult Education Programs	8.1%
Parenting Support Programs	7.5%
English Language Classes	7.2%
Mentoring/Tutoring	5.0%
	100.0%

¹⁴ The Real Cost Measure in California, Monterey County (2019). United Way.

¹⁵ Ibid. (November, 2018).

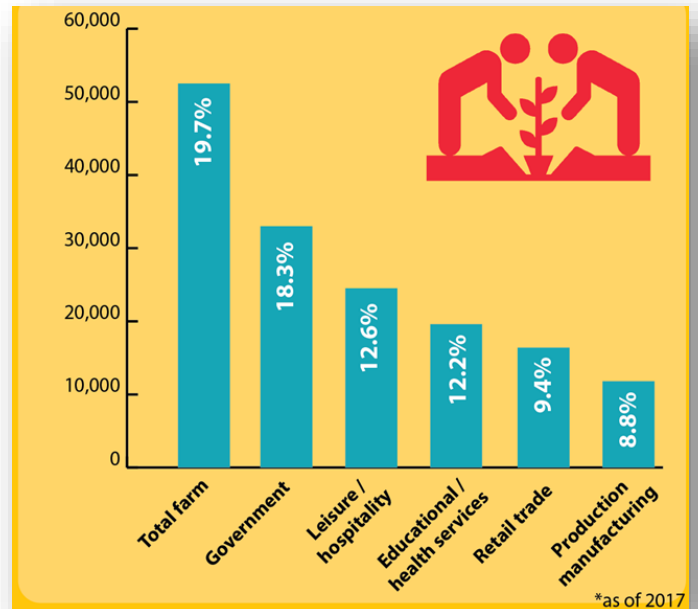
4. EMPLOYMENT

The services requested by survey respondents that fall within the employment domain are listed on Table 4. Stable employment is central to economic independence and depends as much on individual skills as it does on general economic conditions and the local economy. Although Monterey County is currently experiencing low unemployment, the county is dominated by industries with predominately low wage jobs. The demand for supportive services in this domain is unsurprising given the region's education outcomes, high cost of living, and affordable housing shortage. The combination of these factors makes adequate employment particularly important for the low-income residents in our community.



ACCESS TO JOBS

Access to quality jobs depends on job skills, as well as the availability of well-paying jobs. The economy of Monterey County is specialized in Agriculture, Forestry, Fishing, Hunting, Arts, Entertainment, Recreation, and Public Administration. The median household income in Monterey County is 63,876.00. However, the average annual income is \$44, 986, indicating that local career opportunities skew toward lower income level jobs. Employment in the agricultural industry, for example, is dominated by low-wage jobs. The average job in the agricultural industry pays \$24,267 per year.¹⁶ These income levels fall well short of self-sufficiency standards.¹⁷ Importantly, job skills and education levels are ultimately tied to better paying jobs. As noted above, 28% of county residents have less than a high school education, while 21% have a high school diploma, and only 14.4% have a bachelor's degree. To subsist on low-skill, low-income jobs, a family of two adults and two children would need to work more than four full-time minimum wage jobs to make ends meet.¹⁸



¹⁶ Monterey County Workforce Development. Labor market Information
<http://www.montereycountywdb.org/policies/labor/>

¹⁷ Family needs calculator (2018). Insight: Center for Community Economic Development.
<https://insightcced.org/2018-family-needs-calculator/>

¹⁸ Family needs calculator (2018). Insight: Center for Community Economic Development.
<https://insightcced.org/2018-family-needs-calculator/>

The Community Service Block Grant (CSBG) network assists individuals with finding and maintaining employment, as well as increasing wages or benefits. By partnering with local businesses to provide job training, certifications or by subsidizing positions, individuals gain critical access to skills needed to find, obtain, and maintain employment. Community Action Agencies work to reduce and remove challenges facing job seekers. Aside from job seeking and training assistance, CAAs can provide services that address barriers to employment, such as limited education attainment, safe and reliable housing, or access to transportation.

Table 4: The community needs assessment survey results indicated the following top service needs within this domain

Employment	
Job Readiness Training	32.9%
Job Search	21.5%
Career Counseling	13.5%
Vocational Training	12.1%
On-the-Job and Other Work Experience	10.0%
Internship/Apprenticeship	10.0%
	100.0%

5. CIVIC ENGAGEMENT & COMMUNITY INVOLVEMENT

Survey results show citizenship and civic engagement to be an area of importance for low-income residents with specific services detailed on Table 6. Many low-income people empowered by the CSBG Network are invested not only in their own advancement, but also in the success of their communities and peers. Community participants attend public hearings, advisory boards and community planning meetings to support the implementation of strategies that address the conditions of poverty in their own communities. In doing so, individuals gain leadership positions and skills while expanding their social and professional networks.



Table 5: The community needs assessment survey results indicated the following top service needs within this domain

Civic Engagement and Community Involvement	
Citizenship Classes	29.5%
Volunteer Training	28.1%
Voter Education & Access	20.5%
Leadership Training	20.5%
Service Coordination	1.4%
	100.0%

A PATH TO CITIZENSHIP

Research performed by the Public Policy Institute of California found that California has more unauthorized immigrants than any other state with approximately 2.6 million of the nation's 11 million, which comprises 7% of the total state population.¹⁹ Within California, the region with the largest percent based on population live within the Monterey/San Benito County, which is 13.5% of the county's total population. Aligning with these statistics, the top service priority within this domain is access to citizenship classes.



Citizenship classes help prepare naturalization candidates for the English and civics tests, which are part of the U.S. Citizenship and Immigration Services naturalization process. In Monterey County, classes are offered and conducted primarily through adult education providers. The Free Libraries' Adult Literacy Program reports that 25% of the adult population reads below the 4th grade level, 24% reads below the 8th grade level. Notably, 43% of the people with the lowest literacy skills live in poverty while 70% of this group have no full or part time job. Access and referral to citizenship classes create opportunities for better jobs, education, self-esteem, and community engagement.

6. INCOME, INFRASTRUCTURE, AND ASSET BUILDING



The CSBG network expands opportunities for low-income residents by providing additional resources and support systems within a community. Table 6 lists the financial and asset building services of most interest to MCCAP survey respondents.

The complexities of the financial system often make it difficult for low-income residents, particularly members of immigrant communities, to identify and navigate available resources. Gaining knowledge and skills regarding income, asset building, and the U.S. financial system builds confidence set a path toward economic self-sufficiency. Financial knowledge and resources help encourage sound financial decisions and reduce vulnerabilities to risky economic decisions and predatory lending practices.

¹⁹ Hill & Johnson (2011). Unauthorized Immigrants in California. Public Policy Institute of California.

Table 6: The community needs assessment survey results indicated the following top service needs within this domain

Income, Infrastructure & Asset Building	
Financial Management Programs	41.2%
VITA, EITC, or other Tax Preparation Programs	36.9%
Benefit Coordination and Advocacy	11.2%
Asset Building & Savings Accounts	10.7%
	100.0%

SERVICES IN ACTION



VITA VOLUNTEERS

completed 2,595 tax returns and helped workers claim more than \$3.4M in refunds and credits, an economic stimulus of \$5.4 million to our local economy.

MCCAP is a longtime partner of the Volunteer Income Tax Preparation Assistance (VITA) program. Under the management of the United Way Monterey County, VITA offers free income tax preparation services to low-income families and individuals who qualify. Free preparation helps low-income families keep more of their hard-earned money and guard against predatory tax preparation services that charge interest and fees for advancing refunds. VITA also ensures tax filers receive quality service that comply with state and federal rules and regulations. Proper filing is key to preventing potential audits or liens and ensuring families receive the maximum allowable benefits. The Earned Income Tax Credit (EITC) is an anti-poverty program which benefits low to moderate income

working individuals and families by providing a standardized tax credit based on income earned. As a standard requirement of receiving CSBG funds, MCCAP requires all agencies within its network include information and referrals on eligibility and access to state and federal EITC.

In tax year 2017, Monterey County residents using the VITA program received more than \$3.4 million in refunds and credits. As a result, families and individuals have an increased capacity to contribute to the local economy and move towards greater self-sufficiency. United Way of Monterey County estimates that the effect of these refunds result is a \$5.4 million stimulus to the local economy.

Conclusion

MCCAP gathered information from the public regarding personal experiences as a result of the causes and conditions of poverty in their service area. Some of the critical issues conveyed included a lack of access to affordable housing, sufficient healthy food, affordable quality health care, accessible education.

MCCAP has documented the concerns and struggles of our low-income community and these issues will be incorporated into the 2020-2021 community action plan. MCCAP currently operates as a public agency based within the Monterey County Department of Social Services. MCCAP realizes the limits of serving the community in each area of concern but strives to support and advocate for resources to address these areas directly and indirectly. MCCAP leverages limited resources by supporting efforts and services that are most impactful in reducing barriers to self-sufficiency.

The full 2020-2021 Community Action Plan will be available and accessible on our website summer 2019. It will include additional information regarding the critical issues identified as a result of the comprehensive community needs assessment process and complete documentation of the survey, survey results, public hearing, public testimony, and written testimonials. A subsequent Request for Proposal process will be released in order to seek out service providers willing and able to fill some of these critical needs for the term of the action plan.

