

# A Path Towards Prosperity for All



## The Dubuque Community Equitable Poverty Prevention Plan

DRAFT

January  
2021

## DUBUQUE COMMUNITY POVERTY PREVENTION PLAN



## ACKNOWLEDGEMENTS

The research, insights and promising practices presented throughout this report are the result of hundreds of hours and hundreds of voices from residents and stakeholders within our Dubuque community. We'd especially like to thank all of the focus group attendees most of whom are experiencing poverty for their insights on the impact that poverty has on daily life. We're also grateful for the fifty community leaders, service providers and advocates that we interviewed to gain their perspectives and knowledge as to the state of poverty in the city of Dubuque. An added thanks goes to those who took time to fill out our public and service provider surveys and those who attended one of the eight *Caucus for Community* discussion sessions held reviewing the plan's proposed *Promising Practices*. A special thanks goes to Laura Carstens, who prior to her retirement of thirty years with the City, launched and guided the development of the Equitable Poverty Prevention Plan as the Planning Services Manager. We'd also like to thank Wally Wernimont, Planning Services Manager for shepherding the plan to completion along with valuable assistance from Jason Duba, Planning Technician with the City.

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### About the consulting firm Public Works LLC

Public Works LLC provides policy development, management consulting, and strategic advice to public sector and non-profit entities across the country. It is a national leader in government efficiency and effectiveness, and has worked extensively to help combat poverty, improve education and other human services, and advance the greater good. Dr. Linda Rhodes served as lead on the project. She holds a doctorate from Columbia University with fifty years of experience in human services. As a Secretary of Aging (PA) she oversaw an annual budget of \$400 m in programs serving low-income persons. She launched one of the country's first family caregiver programs, developed a senior living community in New Orleans following Hurricane Katrina, developed a similar "Dream Center" in Erie, PA, created a "Wear a Scrub Get A Career" program for middle & high school minority youth inspiring over 1,000 in health careers, and has received numerous state & national awards for her public service and non-profit work.

# TABLE OF CONTENTS

## Executive Summary

<b>I. INTRODUCTION</b>	<b>3</b>
<b>II. METHODOLOGY</b>	<b>5</b>
1. Scope of Work	5
2. Research Methods on State of Poverty	6
3. Community Engagement Process	7
<b>III. UNDERSTANDING POVERTY</b>	<b>10</b>
1. Basic Concepts on Poverty	10
2. Measuring Poverty	13
3. Determinants of Poverty	19
4. What Do We Mean by Equitable: Equity Lens	21
<b>IV. AN OVERVIEW OF POVERTY IN DUBUQUE</b>	<b>24</b>
1. Poverty by the Numbers	25
2. Addressing COVID-19	28
3. Poverty Rates and Race	30
<b>V. EQUITABLE POVERTY PREVENTION PLAN</b>	<b>33</b>
<b>1. INFRASTRUCTURE</b>	<b>33</b>
A. Overview	33
B. What We Heard You Say: Community Engagement	34
C. Promising Practice: Collective Impact and Office of Shared Prosperity	34
D. Skill Sets, Staffing and In-Kind Resources (Infographic on OSP)	39
E. Office of Shared Prosperity Highlights	40
<b>2. ACCESS TO RESOURCES AND SERVICES</b>	<b>47</b>
A. Overview	47
B. What We Heard You Say: Community Engagement	51
C. Promising Practices to Consider	54
<b>3. DETERMINANTS OF POVERTY</b>	<b>67</b>
<b>3.1. ECONOMIC INSECURITY, JOBS, LIVING WAGE</b>	<b>67</b>
A. Overview	67

B. Barriers to Wealth Building	75
C. Local Action to Build On	83
D. What We Heard You Say: Community Engagement	86
E. Promising Practices to Consider	89

### **3.2. TRANSPORTATION 98**

A. Overview on State of Transportation	98
B. What We Heard You Say: Community Engagement	104
C. Promising Practices to Consider	108

### **3.3 EDUCATION & SKILLS TRAINING 111**

A. Overview	111
B. Focus on Elementary School Children	113
C. What We Heard You Say: Community Engagement	116
D. Promising Practices to Consider	124

### **3.4 PHYSICAL & BRAIN HEALTH | FOOD INSECURITY 127**

A. Overview	127
B. What We Heard You Say: Community Engagement	133
C. Health Promising Practices to Consider	136
D. Food Insecurity & Promising Practices to Consider	139

### **3.5 RACIAL EQUITY 147**

A. Overview	147
B. What We Heard You Say: Community Engagement	151
C. Promising Practices to Consider	152

### **3.6 AFFORDABLE SAFE HOUSING | SHELTERS | SAFE NEIGHBORHOODS 164**

A. Overview	164
B. What We Heard You Say: Community Engagement	171
C. Promising Practices to Consider	174

### **3.7 EARLY CHILDHOOD LEARNING, CHILD CARE & YOUTH 186**

A. Overview	186
B. What We Heard You Say: Community Engagement	196
C. Promising Practices to Consider	198

## **VI. APPENDIX 201**





# Dubuque Community Equitable Poverty Prevention Plan

## EXECUTIVE SUMMARY

### Overview

Taking on poverty and bringing about shared prosperity in the City of Dubuque is a community “all hands-on deck” endeavor. It requires every sector – business, financial, education, philanthropic, faith-based, non-profit, government and advocates – to address the widespread impact of poverty among us and reverse its course. As a city and community we have the good fortune of a great number of organizations, leaders and citizens who have been working tirelessly to tackle poverty so that the City’s vision of Dubuque being “a sustainable, resilient, inclusive and equitable community where ALL are welcome” and all can prosper is realized.

Yet, despite all of our good works, our collective impact hasn’t reduced the level of poverty in our community. It has been and continues to rise. In the spirit of gaining a deeper understanding of poverty in our community, how people are experiencing it and our ways of addressing it, the City engaged a year-long process to develop an Equitable Poverty Prevention Plan. The result is a plan that describes the state of poverty in the City of Dubuque, analyzes its causes and impact, identifies the actions we’ve taken as a community to address it, and presents promising practices to enhance and refine what we have been doing. It calls for employing innovative strategies to collectively reverse the impact of poverty among our neighbors.

### 1. Process of Collaboration

The City hired a public policy consulting firm, Public Works LLC, to oversee the development of the Equitable Poverty Prevention Plan. The firm conducted five onsite community engagement visits in Dubuque prior to COVID-19, meeting with community, school, business, non-profit, and government leaders. Advocates, along with people experiencing poverty and a Steering Committee, also assisted in guiding the project. Public Works conducted a public survey; another survey among service providers, gaining further insights on the state of poverty and garnering 270 responses; over 50 key informant interviews; and eight focus groups of people experiencing poverty and those working directly with them, reaching an estimated 45 people.

The City also held eight “Caucus for Community” events with a wide range of community stakeholders to gain their perspectives on poverty and a list of Promising Practices that the consulting team and Steering Committee had identified for the City to consider.

Public Works also produced a video describing poverty’s impact through the lives of Dubuque residents experiencing it. The video became the centerpiece of these caucuses. Overall, more than 400 Dubuquers informed this report. Once the consultants analyzed census data on poverty, applied an equity lens, and reviewed the literature on poverty prevention programs, they aligned what they learned with the results of the community engagement work held in Dubuque. They then conducted a national search identifying fifty-seven “Promising Practices” relevant to the unique needs and



resources of the Dubuque community that would strengthen and enhance the development of an Equitable Poverty Prevention Plan. Finally, the team synthesized all that was learned throughout the project and produced the City of Dubuque’s Equitable Poverty Prevention Plan for consideration by community stakeholders cited throughout the report, City Council and the Mayor.

## **2. Understanding Poverty**

### **A. Defining Poverty**

In its simplest terms, poverty is an economic state in which an individual’s or family’s income can’t cover the basic needs of everyday life. They struggle to pay for rent, food, utilities, child-care and transportation. The fear of losing their housing and daily stress of struggling between paying for rent or medications or a child’s school supplies leads to a trauma-filled life. Poverty can be situational, due to a life event such as a death of a breadwinner, job loss, divorce, health condition, recession or pandemic that throws one into poverty. Some confront generational poverty when at least two generations have been born into poverty and there is no wealth to share or hand down.

Many face living in concentrated poverty whereby a high proportion of the population living in an area such as a neighborhood or census tract is poor. Two tracts cited in this report (Census Tract 1 and Tract 5) are considered concentrated poverty areas in Dubuque. Children and adults living in highly disadvantaged neighborhoods face poorer health, food insecurity, and attend challenged schools. Most often, Blacks and People of Color are disproportionately represented within such areas.

### **B. Measuring Poverty**

How poverty is defined and measured has a powerful impact on how a community marshals its resources (or not) to address and prevent it. And it will greatly influence how individuals and families

experiencing poverty will fare over the course of their lives. The measure draws the line as to who is eligible for services, who must wait and who will be turned away.

A key task of the Equitable Poverty Prevention Plan was to analyze and assess what is the best, most equitable way of measuring poverty so that the City can accurately and fairly determine the scope of

need among those who are experiencing poverty and respond accordingly. The team reviewed four different ways of measuring poverty and recommends that the City use between 1.5 to 2.0 times the Official Poverty Measure (OPM) to determine how many people are experiencing poverty in the city. The table below depicts the four measures, their financial threshold and the percent of Dubuquers impacted for each measure (2018).

Poverty Measure	Family of Four Annual Income Thresholds	Percent of City of Dubuque Population
Official Poverty Measure (OPM) 100%	\$25,100   \$2,092 month	16%
OPM at 150%	\$37,650   \$3,138 month	24%
OPM at 200% <sup>1</sup>	\$50,200   \$4,183 month	32%
ALICE: 100% OPM + Working Poor	\$58,644   \$4,887 month	44%

Experts do not recommend using 100 percent of the OPM, also referred to as the Federal Poverty Level (FPL). It was created sixty years ago and significantly underestimates the true costs of meeting basic needs of everyday life in today's economy. The ALICE measure was created by the United Way based upon a "Household Survival Budget" that includes costs such as cell phones, internet service and more realistic costs on rent and daily living costs. The measure also includes those who are considered among the working poor.

The bottom line? No matter how you calculate poverty levels for the City of Dubuque, the numbers are sobering. A quarter of families of four with incomes at 1.5 times the Official Poverty Measure (OPM) are living on a monthly budget of \$3,138, while one-third survive at twice the OPM on \$4,183 per month. Those living on the ALICE Survival Budget of \$4,887 per month, which includes the working poor, account for 44 percent of the Dubuque population.

**24%**

Of Families of Four Survive on  
\$3,138 month (150% Poverty)  
City of Dubuque, ACS 2018

### C. Rising Poverty in the City of Dubuque

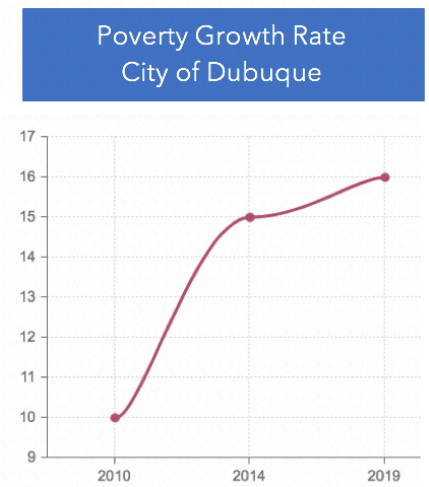
Surveys among the public and service provider agencies reveal that the majority believe poverty is a "large" or "very large" problem facing the community of Dubuque. Nearly three out of four respondents in the public survey saw poverty as a "problem," while younger people (18-34 years) saw it as a "very large problem," more than any other age group (30 percent vs. 20 percent).

<sup>1</sup> [Data.census.gov](https://data.census.gov), Official Poverty Measure & Poverty. Based on population of 54,856.

Service providers report that poverty has been steadily increasing over the past three years and a solid majority (66%) “strongly agree” that “the pandemic is going to have a very serious impact on those experiencing poverty over the next 12 months.” Nearly half reported that they have seen new clients since the pandemic (September 2020).

These perceptions are validated by rising poverty rates over the last decade in the city. In 2018, of the city’s 58,340 residents, 8,799 had reported income levels below the Official Poverty Measure. On average, Dubuque’s 16 percent poverty rate at 100 percent of OPM is significantly higher than the average 12 percent poverty rate across the State of Iowa. Dubuque is ranked 6th below the poverty line among eleven major cities in Iowa.<sup>2</sup>

The rate of poverty has been rising from 10 percent in 2010 to 15 percent in 2014 and rose to 16 percent in 2019. This represents a 60 percent rise in poverty rates within a decade.



#### D. Racial Disparity and Poverty

Results of surveys, key informant interviews and focus groups clearly show that most people in Dubuque believe that there is a connection between poverty and race. In the General Public Poverty Survey, six out of ten people believe so, and when asked, “To what degree does racial and/or gender bias lead to poverty?” forty-three percent felt it highly contributes to poverty, while one in five see it as having a minimal impact. In the Agency Provider Community Survey, 63 percent rated “Systemic Racism and Bias” as a factor that highly contributes towards people falling into and remaining in poverty. The overall racial composition of those experiencing poverty throughout the city shows that three out of four are White, while nearly one in five are Black.

Categories of Asian and Pacific Islanders, Two or More Races and Latinx account for 3 percent each. Since ninety percent of the population in the city is White, it’s not surprising to see such a high number of Whites comprising the total number of persons in poverty. But what is distressing is the profound disproportionate level of poverty endured by Blacks and other minority populations, especially considering that the Black community represents five percent of the total population (2018, ACS).

**City of Dubuque Percent of Poverty Within Racial Groups 100 Percent OPM 2018**

Race	Number	Percent	Iowa	U.S.
White Alone	6,416	13%	9.9%	10.9%
Black	1,467	56%	30.7%	22.5%
Pacific Islander	146	38%	Not Available	16.7%
Asian	128	17%	14.5%	10.8%
Some other Race	210	67%	25.3%	20.1%
2 or more Races	224	26%	25.4%	15.9%
Latinx	274	22%	20.1%	18.8%
<b>Total in Poverty</b>	<b>8,779</b>	<b>16%</b>	<b>11.2%</b>	<b>13.1%</b>

Source: [American Community Survey, 2018 Table ID: S1701](#)  
Source: [U.S. Census Data 2018](#)

Source: [Iowa Census Data 2018](#)

<sup>2</sup> US Census, American Community Survey, Table S0101, 2018

The Black community in Dubuque is four times as likely to be poor as their White neighbors, almost twice as likely as Blacks statewide, and two and a half times as likely to live in poverty as Blacks nationwide. An entire chapter in the report is dedicated to Racial Equity to address the wide-range of disparities faced by Blacks and People of Color.

### 3. Focus on Eight Determinants of Poverty and the Core Four



The literature is replete with studies on the multiple and complex causes of poverty, as are the strategies to combat it. We identified a set of eight major determinants frequently cited as factors causing poverty in the literature and what we learned from those experiencing poverty in Dubuque and the service providers assisting them. None of these determinants, however, operate in a vacuum. As a result of surveys, key informant interviews, focus groups and caucuses, we repeatedly heard how these determinants are interconnected, especially among four core issues. It plays out like this:

“Without a job that pays a living wage, I can’t afford safe housing for my family. If I can’t make rent, we have to move, and it means my kids have to change schools which is never good. If I don’t have child care, I’ll lose my job or can’t get one in the first place. Most of the jobs I can get don’t pay enough for me to afford good child care. I can’t afford a car, so that means using public transit or friends. Both are unreliable to get me to work. It’s a vicious cycle.”

#### The Four Core Poverty Determinants

Lack of Jobs Paying a Living Wage	Lack of Affordable Safe Housing	Lack of Affordable Quality Child Care	Lack of Accessible Transportation
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### 4. Promising Practices

#### Building Upon Our Strengths

The community of Dubuque has an unprecedented number of organizations addressing poverty, directly or indirectly, for its size. The team was asked to develop a matrix of agencies so that the City could gain a greater understanding of work being done. Over 200 organizations were identified, and among them, 120 were focusing directly on benefiting those experiencing poverty. Beyond their work, the numerous initiatives by City departments, businesses, employers, educational institutions, faith-based and philanthropic organizations, human service organizations, health care entities, and advocates – many of whom who are cited throughout the report – bodes well for the

many possibilities this report proposes. The “Promising Practices” can enhance the good work that is already being done.

### **A. City of Dubuque’s Office of Shared Prosperity**

A number of cities across the country confronted with rising poverty rates have taken the proactive step of using their City’s change agent and facilitator role to create an “Office of Shared Prosperity” that follows a Collective Impact Model. What does this mean? Quite simply, collective impact brings people together in a structured way to achieve social change.<sup>3</sup> It starts with a common agenda born from collectively defining a problem and creating a shared vision to solve it. Stakeholders agree to track progress in the same way to gain deeper, multidisciplinary analysis that can foster continuous improvement among all groups working on the problem. And finally, collective impact in any form requires a “strong backbone” in the form of a team dedicated to orchestrating the work of the group on behalf of the community it serves.

We envision that the City of Dubuque’s Office of Shared Prosperity would become the backbone organization to facilitate the implementation of the Equitable Poverty Prevention Plan. It will achieve this by fostering collaborative partnerships throughout the community, addressing poverty, tracking and conducting deep analysis of the collective impact of strategies directed at reducing poverty. The office will strategically steer the community towards racially equitable and holistic problem-solving that assures those experiencing poverty achieve economic viability to share in the community’s prosperity.

### **B. User-Friendly Access to Benefits**

Both consumers and providers report that it is very difficult navigating all of the various agencies providing services in the community. Despite all of the services available, 83 percent of providers stated that “people are falling through the cracks” in Dubuque. Many called for a centralized Benefits Screening program and universal application for human services. Much of the groundwork already exists with information available through directories (Resources Unite, Hawkeye Area Community Action Program’s “Dubuque County Resource & Referral Guide”) and the United Way 2-1-1 helpline. What would make this different is that trained Benefit Advisors would guide people through the process of gaining access to services based on their needs and income. They’d coach them through the eligibility and paperwork maze to assure they gain access. Agencies would also be asked to collaborate by creating a core universal application for basic services.

A model presented as a Promising Practice in the report is BenePhilly that brought together community service agencies to create a seamless, user-friendly infrastructure that accomplished both of these practices. The report also proposes creating a “Digital Equity Plan,” that would assure those experiencing poverty have access to highspeed internet service, the devices that enable them to use it and the skills to navigate a digital world.

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<sup>3</sup> The [Collective Impact Forum](#), “What is Collective Impact?,” Accessed October 23, 2020



## In Closing

Consider this report as a type of “Owner’s Manual” on how to take on poverty, providing the entire community with concrete action steps and strategies that prevent, address and rectify its impact, so that all Dubuquers may prosper. It’s an owner’s manual we all own based on the belief that none of us truly prospers when there are those among us who remain impoverished.

## Best Practice Highlights by Determinants

The report features an “Inventory of Promising Practices” that address each of the determinants reviewed by this project with corresponding Promising Practices and resources to address them.

DETERMINANT	PROMISING PRACTICE
Economic Security	City awards Living Wage Certificates to businesses, Create a Financial Empowerment Collaborative that generates social enterprise for new jobs; pursue home ownership among low-income & minorities via Neighborhood Assistance Corporation of America; re-start Bank On to assure banking and financial equity, City Council pass Clean Slate Ordinance (Ban the Box); Support mentoring of persons previously incarcerated, create a “Fees & Fines” Task Force to identify what fees and fines pose undue hardship on the poor & minorities.
Transportation	Create business collaborative to subsidize rides to work (Uber/Lyft); facilitate partnerships to subsidize Car Shield repair insurance for those with older cars; conduct comprehensive reassessment of public transit routes & schedules that address the widespread concerns of not being user-friendly; increase incentives for use of the Transit Chek program; assess the impact of the 2-mile busing radius state regulation on school attendance in concentrated poverty neighborhoods.
Racial Equity	Develop a Racial Equity Index that identifies the disparities cited in the EPPP report; determine quantifiable action steps with stakeholders to address each disparity and determine a three-year outcome measure that signals success; Create a School Resource Officer Work Group reimagining their role and addressing Black Lives Matter concerns; Create a “Social Services Response Unit” within the police department; create a Diversion Work Group with advocates, police, justice system, schools to review arrests rates among Blacks and People of Color; further the work of current Restorative Justice initiatives; Office of Shared Prosperity would facilitate and promote the work of dialogues on race using the Taking on Poverty video and Caucus for Community platform.

Early Learning & Child Care	Promote Employer Child Care Assistance; Advocate for 4-Year Old full-time pre-school; Create Task Force on Child Care Deserts & Child Care Worker Shortage; Support the Every Child Reads initiative to unify community action around early care & education; Promote adoption of city-wide framework for Early Learning; Sponsor a Youth Summit to address young people's prosperity.
Affordable & Safe Housing	If strategies to encourage acceptance of Housing Vouchers aren't engaged in six months, pass a Source of Income Ordinance; develop Resident Housing Inspectors; Adopt Inclusionary Zoning; Consider passing a Just Cause Eviction Ordinance; Create an Eviction Study Group; Support increased legal aid for renters facing eviction; Enhance Housing Trust Fund; Pursue Rapid Re-Housing practices; Expand Aggressive Testing for Fair Housing pilot; Implement Fair Housing Impediments Plan.
Health: Brain and Physical	Promote partnerships that increase the cadre of Community Health Workers especially among Blacks and People of Color; build data capacity to assess health outcomes by race, income level in concentrated poverty neighborhoods working with health care providers, schools, social services; continue support of the Mental Health Stakeholder group and Brain Health Coalition; continue support of culturally competent work with Marshallese and Latinx population.
Food Security	Develop a Food Access App (example Plentiful) that is interactive, so that people can be notified of real-time availability of food and enhanced coordination among pantries; assess transportation routes & gaps that could expand people's access to healthy affordable foods; create jobs along the food distribution chain (e.g. composting, community gardens, agri-hoods); encourage health care providers to write "food prescriptions."
Education & Skills Training	Offer trauma-centered care training related to poverty for all City staff serving low-income populations; continue to sponsor and invest in career-oriented programming for youth and programs working with minority youth and their families; hold a Youth Summit that focuses on needs of teens and mentoring of freshmen in colleges who are among the first generation to attend college; continue to support, facilitate partnerships of the workforce training programs reaching out to low income and minorities.

## I. INTRODUCTION AND PROJECT OVERVIEW

As a result, in August 2019, Public Works, a public policy consulting firm was commissioned to create such a plan that would:



Three core objectives were further identified:

- 3

Strategic Plans are guided by a relevant and well thought-through Vision Statement. This plan is steered by the official vision statement of the City that was recently updated following a robust discussion among City Council members that centered on one word they wanted to call attention to by capitalizing it – they chose the word ALL.

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“Dubuque is a sustainable, resilient, inclusive and equitable community where **ALL** are welcome.”

City of Dubuque, Vision Statement 2020

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Thus, a core tenet throughout this plan is centered upon the belief that all people living within Dubuque deserve the opportunity to contribute towards and share in the community’s prosperity gained from its sustainability, resiliency and inclusiveness. Achieving this goal requires addressing challenges and obstacles that prevent some members of the community from not realizing its benefits. And right now, that sum is sizable.

**24%**

Of Families of Four Survive on  
\$3,138 month (150% Poverty)

City of Dubuque, ACS 2018

To make this an “equitable” poverty prevention plan, this report identifies and addresses why the community’s prosperity is out of reach for such a sizable number of residents living in Dubuque and explore how the City’s role as a collaborative change agent for the greater good can assure that **all** of its residents are prevented from living a life of poverty.

## II. METHODOLOGY

The Scope of Work for the project placed a very strong emphasis on engaging the community throughout the process of developing the Equitable Poverty Prevention Plan (EPPP) with special attention given to gathering insights among those experiencing poverty. Here is how the Public Works team along with the City Planning Department and a Steering Committee of department heads and community leaders went about performing the Scope of Work for the project.

### Scope of Work

**The State of Poverty:** Describe and assess the state of poverty in Dubuque.

**Recent and Current Activity to Address Poverty:** Take measure of what the City, community stakeholders, service providers and partners are doing to address and prevent poverty.

**Community Engagement:** Meet with the community, especially those experiencing poverty, to gain their insights on the challenges of living in poverty and the obstacles preventing them from finding a path forward, along with their feedback on the Equitable Poverty Prevention Plan.

**Promising Practices:** Determine how the City and community can strengthen and enhance what they are currently doing and adopt new promising practices that have worked in other cities

**Caucus for Community:** Develop a virtual community engagement process to gain stakeholder and citizen feedback on Promising Practices to equitably prevent and address poverty.

### The State of Poverty

A major source of data on poverty and its effect on daily life cited throughout this report come from, the U.S. Census Bureau American Community Survey (2017-2019). Every year, the U.S. Census Bureau contacts over 3.5 million households across the country to participate in the American Community Survey. The survey is used to gauge demographic changes from the U.S. Census taken every ten years. It collects and produces information on social, economic, housing, and demographic characteristics about our nation's population. (A short [video](#) explaining the American Community Survey provides a more in-depth explanation)<sup>4</sup>. Other national data sources with city-specific data used for this report include: U.S Bureau of Labor Statistics, Integrated Public Use Microdata Series (IPUMS), and

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<sup>4</sup> Data 101: The American Community Survey, <https://www.youtube.com/watch?v=9iTjSU1vIRY&feature=youtu.be>

the U.S. Census Bureau. Data was also gathered from the City’s Planning Department, reports commissioned or conducted by third parties in the community, annual reports, and national studies. Throughout the report, you’ll find references of statistics presented as footnotes at the end of the page.

## Recent and Current Activity to Address Poverty

We reviewed seven major studies conducted in the community within the past eight years and identified trends and findings relevant to the Equitable Poverty Prevention Plan to better inform the researchers on the state of poverty in Dubuque and provide leads as to what questions would be relevant in surveys and focus groups to explore their impact and unmet needs.

In addition, Public Works created a “*Matrix of Community Resource Agencies*” identifying 230 organizations and programs offering some form of service to prevent or address poverty. These were categorized among 35 service areas and 25 population segments. Among them 120 agencies were identified as providing a direct service(s) to people experiencing poverty. The matrix identifies the agency accompanied by a brief description of services they provide and contact data.

A *Poverty Service Provider Survey* was designed by Public Works with input from the Steering Committee and sent by a personal email from the Mayor. The goal of the survey is to better assess who is providing what services to which populations and the funding sources used to provide those services. The survey was sent to 120 agencies that had a significant focus in providing direct services to those experiencing poverty. The survey was deployed during the month of July 2020 and received a 33% response rate. The eighteen-question survey gained insights on:

- ✓ Collaboration among agencies
- ✓ Duplication of services and effort
- ✓ Level of maximizing resources
- ✓ Types of services provided

- ✓ Needs of those experiencing poverty
- ✓ Level and type of funding sources
- ✓ Types of services provided
- ✓ Rating factors contributing to poverty

We also asked respondents to answer five questions as to the impact of COVID-19 on their current clientele and new clients related to the pandemic, along with an Open-Ended Comment Box describing the needs of both client sectors. The survey is available in Appendix B.



## **Community Engagement**

The first phase of the EPPP project gathered insights from community leaders via Key Informant Interviews and persons experiencing poverty via Focus Groups. The Public Works Team had been on the ground in the City of Dubuque for five onsite visits during the Fall of 2019 and February 2020. During that time 8 focus groups were held with persons experiencing poverty involving 45 persons. Key Informant interviews were held either in-person or through in-depth phone sessions with 55 people.

The EPPP project also required e-surveys to be developed, deployed and analyzed by Public Works. As a result, three surveys were developed: a publicly posted survey on the City of Dubuque website (236 responses) a Key Informant Survey template for interviews, and a Community Service Agency survey deployed via an email from the Mayor in July 2020 reaching 120 agencies. All surveys were designed with input from the EPPP Steering Committee.

Infographics of key points learned from focus groups and Key Informant Interviews were presented throughout the project as well as highlights from past studies and reports on poverty in Dubuque. Infographics are presented in Appendix D of two focus groups. All of this data-gathering informed the researchers and Steering Committee as to the nature of poverty in the City focusing on how people fall into poverty and what determinants cause them to remain in poverty.

## **Promising Practices**

The consulting team was tasked with searching for promising practices that could strengthen and enhance existing programs along with identifying new innovative strategies to address and prevent poverty. This process involved conducting a literature search on practices impacting eight determinants of poverty analyzed by Public Works, reaching out to national and state associations, think tanks and governmental policy groups, and vetting practice ideas with Steering Committee members and City Department Heads. An inventory list of all Promising Practice Ideas can be viewed in Appendix A.

## **Caucus for Community**

Prior to COVID-19, Public Works was poised to hold a large half-day conference in May, followed by small community events (July and August 2020) that included a booth at an

annual summer festival to gather community feedback on Promising Practices that would be presented in the “Equitable Poverty Prevention Plan.” Insights would be gathered from those experiencing poverty, social service providers, advocates and civic leaders. The results would then culminate into a menu of Promising Practices for the Mayor and City Council to consider.

Instead, given the highly contagious nature of COVID-19 and the unpredictability of when social distancing restrictions would be lifted, the City Manager, the EPPP Steering Committee in concert with Public Works, opted to conduct virtual sessions with members of the community to gain their feedback and insights on thirty “Promising Practices” that the City would consider.



In response, Public Works LLC designed a “Caucus for Community” initiative that would offer small caucuses for stakeholders and those experiencing poverty to provide their feedback on best practice ideas along with their insights on the state of poverty in Dubuque. Platforms of Zoom and Go-to-Meetings were used to hold caucuses, all of which, were facilitated by Dr. Linda Rhodes, who managed the EPPP project for Public Works and had conducted focus groups during three on-site visits in Dubuque prior to the pandemic.

Caucuses were held with the Human Rights Commission, the Housing Commission, the Community Development Advisory Commission, the Child Care Coalition, Department Heads of the City, the Resilient Community Advisory Commission, the Switching Places Foundation, and Fountain of Youth (the library provided iPads to attendees for this session). An estimated eighty persons attended these caucuses.

In place of holding a conference, Public Works produced a video to describe the state of poverty in Dubuque. The sixteen-minute video, “Taking on Poverty,” highlights a wide range of facts that convey poverty’s impact on residents in the City. Much of it is told through the stories of five individuals, all of whom, are experiencing poverty.

Through their voice and openness in describing the struggles of everyday life, viewers gain a deeper understanding of what it is to be poor in Dubuque. The video was shown to all of the caucuses and was accompanied with a powerpoint presenting Promising Practices that the City plans to consider. In turn, caucus participants shared their views on the practices which were reviewed by the Steering Committee with several suggestions becoming part of the plan.

The video, *Taking on Poverty*, will be made available to the public allowing civic leaders, faith-based groups, businesses, service providers, school administrators and teachers, along

with advocates throughout the community to hold their own caucuses to gain a deeper awareness of and response to poverty among their own constituents, clients, staff and employees.

### III. UNDERSTANDING POVERTY

#### 1. Basic Concepts on Poverty

The term “poverty” invokes a feeling, an image, and for some, a call to action. Despite the common use of the term there are many definitions associated with poverty today. Poverty is said to exist when people lack the means to satisfy their basic needs. Definitions range from solely a monetary focus to the inclusion of multidimensional factors, but at the core of each definition is the daily struggle to make ends meet. Several types of poverty may be distinguished depending on such factors as time or duration (long-or-short term or cyclical) and distribution (widespread, concentrated, individual). A review of the basic definitions and core concepts will ground our understanding of poverty.

**Absolute poverty** is the number of people having a daily income below a set level. The United Nations defines absolute poverty as “a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services” (UN World Summit for economic development, 1995). According to the World Bank the “set level” to define absolute poverty is \$1.90 per day as measured in 2011 International prices (equivalent to \$2.12 in 2018). In the United States, absolute poverty is also referred to as extreme poverty or deep poverty.

According to University of Michigan National Poverty Center, the study found that the number of poor households in the U.S. living on only \$2 a day per person increased significantly from 1996 to 2011. These households accounted for ten percent of poor households in 1996, 15 percent by 2000, and nearly 20 percent by 2011.<sup>5</sup> Using the absolute poverty line mainly focuses on economic security, not the wide-ranging impact that financial insecurity brings.

**Relative poverty** is determined by the share of people with income below a certain percentage of median income. The United States Census Bureau defines a “certain percentage” as a threshold that varies by family size and composition. If a family's total income is less than the threshold, then that family and every individual in it is considered in poverty.<sup>6</sup> There are two key concepts that are associated with this definition of poverty: poverty rate and poverty gap (defined below). The poverty rate does tell us something about the number who have an income below the set poverty line but does not inform us as

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<sup>5</sup> Shaefer, H. Luke et al. 2012. “Extreme Poverty in the United States, 1996 to 2011.” National Poverty Center Policy Brief #28.

<sup>6</sup> <https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>

to how far from the line they are. The OECD provides a fuller understanding between poverty rate and poverty gap:

### **Organization for Economic Co-operation and Development (OECD) Definitions**

**Poverty rate:** The poverty rate is the ratio of the number of people (in a given age group) whose income falls below the poverty line; taken as half the median household income of the total population. It is also available by broad age group: child poverty (0-17 years old), working-age poverty, and elderly poverty (66-year-olds or more).

**Poverty Gap:** The poverty gap is the ratio by which the mean income of the poor falls below the poverty line. The poverty line is defined as half the median household income of the total population. The poverty gap helps refine the poverty rate by providing an indication of the poverty level in a country. This indicator is measured for the total population, as well as for people aged 18-65 years and people over 65.<sup>7</sup>

**Situational poverty** occurs when a person or family falls below the poverty line as a result of a specific life event such as job loss, divorce, illness, death in the family, or natural disaster. These are uncontrollable and often unpredictable events that may create a domino effect from loss of income that leads to poverty. There are generally two types of situational poverty: **cyclical** (depending on the ebb and flow of the national and global economy) and **case** (triggered by a crisis experienced by an individual or family). Despite ongoing myths about poverty, situational poverty is the most common form of poverty experienced in the United States. The COVID-19 pandemic may have created situational poverty for many Americans that is simultaneously cyclical and case poverty.

**Persistent poverty** describes households with an income below the poverty level in the current year and at least two out of the three preceding years. Persistent poverty is also known as chronic poverty. "Chronic poverty is an inherently political problem."<sup>8</sup> The chronicity or persistence of poverty is linked to the equity of the social service system, the lack of voice among disadvantaged populations, and the lack of responsiveness and/or will of the political system to effectively address their needs.

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<sup>7</sup> Source: Available at <https://data.oecd.org/inequality/poverty-gap.htm>, accessed 2 August 2020

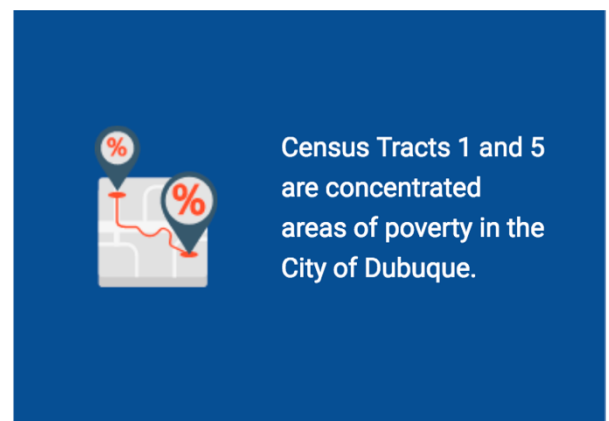
<sup>8</sup> Hickey, Sam, and Sarah Bracking. "Exploring the Politics of Chronic Poverty: from Representation to a Politics of Justice?" (2005)

**Generational poverty** exceeds the three-year timeframe of chronic poverty, wherein at least two generations within a family has been born into poverty. Given that assets are often intergenerational, passed on by inheritance, and the family's wealth takes a long time to accumulate, this intergenerational cycle of poverty suggests that long-term social class and race are tied to the generation of wealth.<sup>9</sup>

**Concentrated Poverty** describes areas where a high proportion of residents are living at or below the Official Poverty Measure, also known as the Federal Poverty Level. Areas are determined by census tracts and neighborhoods upon which the poverty rate is considered "concentrated" when the poverty rate is 40 percent or more –meaning at least four in ten people fall below the poverty line.<sup>10</sup>

Research studies show that children and adults living in such highly disadvantaged neighborhoods face poorer health, struggle with food insecurity, attend challenged schools, Blacks and People of Color are disproportionately impacted and strong evidence shows "that children who experience the disadvantages of growing up in and surrounded by poverty will continue to bear the burden of those disadvantages into adulthood."<sup>11</sup>

Two tracts cited in this report (Census Tract 1 and Tract 5) are considered concentrated poverty areas in the City of Dubuque.



## 2. The Effects of Poverty

There are consequences of living and growing up in poverty. Poverty affects education, self-worth and health. For instance, those living in poverty do not achieve the same level of education as others. Ultimately, lower educational attainment constrains future income by lack of career advancement opportunities later in life.

Poverty has long been stigmatized throughout our country.<sup>12</sup> In the United States we share a belief in the American Dream: that anyone can achieve success through his or her determination and hard work. This ideology legitimizes the belief that those living in poverty have simply not worked hard enough. Instead for them, the American Dream becomes a nightmare that can induce feelings of shame.<sup>13</sup>

<sup>9</sup> Shapiro, T. M. *The Hidden Cost of Being African American*. Oxford: Oxford University Press, 2004.

<sup>10</sup> Center for Budget and Policy Priorities, *Basic Facts on Concentrated Poverty*, 2015.  
<https://www.cbpp.org/sites/default/files/atoms/files/11-3-15hous2.pdf>

<sup>11</sup> Raj Chetty and Nathaniel Hendren, "The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates," NBER, May 2015.

<sup>12</sup> Greve, B. (2020). *Poverty*. London: Routledge.

<sup>13</sup> Walker, Robert. *The Shame of Poverty* (Oxford, 2014).



Those living in poverty often suffer from worse health than wealthier counterparts. This includes facing hunger, overall poorer nutrition, lack of adequate housing, and higher exposures to environmental toxins. Illness and conditions related to an impoverished lifestyle exacerbated by lack of quality healthcare. Those experiencing poverty have high rates of many diseases like diabetes, cardiovascular disease, depression, and disability. As a result, there is a lower life expectancy for those living in poverty.<sup>14</sup>

Moreover, the everyday stress associated with living in poverty can leave traumatic scars, especially for children. There is growing evidence of the costs of poverty to children's neuroendocrine function, early brain development, and cognitive ability.<sup>15</sup> Research has also shown links between poverty and low birthweight, structural changes in brain development, adverse childhood experiences, increased material hardship, child maltreatment, worse physical health, mental health problems, decreased educational attainment, and increased risky behaviors, delinquency, and criminal behavior in adolescence and adulthood.<sup>16</sup>

Whatever definition is used, authorities and laypersons alike agree that the effects of poverty are harmful to both individuals and society. The aim of this report is to provide actionable steps towards preventing and eradicating poverty through a multidimensional lens of equity, compassion and wide-spread community engagement.

## Measuring Poverty

How poverty is defined and measured has a powerful impact on how a community marshals its resources (or not) to address and prevent it. And it will greatly influence how individuals and families experiencing poverty will fare over the course of their lives. The measure draws the line as to who is eligible for services, who must wait and who will be turned away.

A key task of the Equitable Poverty Prevention Plan was to analyze and assess what is the best, most equitable way of measuring poverty so that the City can accurately and fairly determine the scope of need among those who are experiencing poverty and respond accordingly.

To fulfill this task, the City Planning Department and the consulting research team reviewed the predominant thresholds for determining poverty being applied throughout the country and explored alternative measures being used and proposed to better assess

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<sup>14</sup> Bor, Jacob, Gregory H. Cohen, and Sandro Galea. "Population health in an era of rising income inequality: USA, 1980–2015." *The Lancet* 389.10077 (2017): 1475–1490.

<sup>15</sup> Blair, Clancy, and C Cybele Raver. "Poverty, Stress, and Brain Development: New Directions for Prevention and Intervention." *Academic pediatrics* vol. 16,3 Suppl (2016): S30–6. doi:10.1016/j.acap.2016.01.010

<sup>16</sup> <https://www.irp.wisc.edu/resource/cutting-child-poverty-in-half-directions-for-policy-makers/>

poverty and its impact. The following overview provides background on these measures and concludes with a recommendation for a more equitable way to determine the level of poverty within the City.

## Overview

The official poverty measure has been used to estimate the national poverty rate since the 1960s.<sup>17</sup> The current model is based on research indicating that families spend about one-third of their incomes on food – the official poverty level was set by multiplying food costs by three. Since then, the same figures have been updated annually for inflation but have otherwise remained unchanged. This current model for determining poverty is widely acknowledged to be outdated.

As the National Center for Children in Poverty at Columbia University explains, food now comprises only one-seventh of an average family's expenses, while the costs of housing, child care, health care, and transportation have grown disproportionately.<sup>18</sup> The 2018 federal poverty threshold for a family of four is an annual income of \$25,100.<sup>19</sup>

### The Federal Poverty Level 2018

**\$25,100**

The Annual Amount that a family of four is expected to live on – \$2,092 a month.

According to the National Center for Children in Poverty, most analysts agree that today's poverty thresholds are too low. And although there is no consensus about what constitutes a minimum but decent standard of living in the U.S., research consistently shows that, on average, families need an income of about twice the federal poverty level to meet their most basic needs.

In fact, even the general public believes that the poverty rate should be twice the annual amount at 200% of the Federal Poverty Level (FPL) or \$50,200 for a family of four as indicated by polling conducted by the American Enterprise Institute.<sup>20</sup>

Failure to update the federal poverty level for changes in the cost of living means that people who are considered poor today by the official standard are worse off relative to everyone else than people considered poor when the poverty measure was established. The current federal poverty measure equals about 29 percent of median household

<sup>17</sup> Center for Poverty & Inequality Research, "[What is the current poverty rate in the United States?](#)" 2020.

<sup>18</sup> [http://www.nccp.org/pages/pdf/page\\_131.pdf](http://www.nccp.org/pages/pdf/page_131.pdf)

<sup>19</sup> [HHS 2018 Federal Poverty Guidelines](#)

<sup>20</sup> Madrick, Jeff, *Invisible Americans: The Tragic Cost of Child Poverty*, New York: Alfred Knopf, 2020.

income, whereas in the 1960s, the poverty level was nearly 50 percent of median income.<sup>21</sup>

Measuring poverty isn't an easy matter. As explained by Shawn Fremstad, senior policy fellow at the Center for Economic Policy and Research, poverty is a social and political concept, not merely a technical one. At its core, it is about not having enough income to afford what's needed to live at a minimally decent level. But there is no purely scientific way to determine what goods and services are "necessary" or what it means to live at a "minimally decent level." Both depend in part on shared social understandings and evolve over time as mainstream living standards evolve.<sup>22</sup>

### The Two Federal Measures of Poverty

The *Federal Poverty Level (FPL)* also known as the *Official Poverty Measure (OPM)* is based on cash resources derived from a 50-year old formula upon which food costs were calculated at 30% of a family's income. This is multiplied by three to create the total basic income a family would need to stay just above poverty. This became known as the poverty line. This methodology is widely viewed as outdated and seriously underestimates the basic income required to remain above poverty. A family of four at 100% of OPM in 2018 must live on a basic monthly income of \$2,300.

**Table Table1: Federal Poverty Level 2018<sup>23</sup>**

Persons I Family Household	Poverty Guideline
1	\$12,140
2	\$16,460
3	\$20,780

Note: Add \$4,420 for each additional person

The *Supplemental Poverty Measure (SPM)* was created in 2011 by the US Census Bureau using cash resources and noncash benefits and then subtracting necessary expenses (such as taxes, housing, utilities, child care and medical expenses). It is considered modestly better than the OPM, yet, still remains inadequate. In 2018, 12.8 percent of the population was considered poor based on using the SPM measures while the more conservative OPM identified 11.8 percent as poor at 100 percent of the Federal Poverty Level.<sup>24</sup>

<sup>21</sup> "10 Important Questions about Child Poverty & Family Economic Hardship." National Center for Children in Poverty. [http://www.nccp.org/pages/pdf/page\\_131.pdf](http://www.nccp.org/pages/pdf/page_131.pdf)

<sup>22</sup> Fremstad, Shawn, September 16, 2019. "The official U.S. poverty rate is based on a hopelessly out-of-date metric." *Washington Post*.

<sup>23</sup> U.S. Department of HHS, 2018 Federal Poverty Levels, <https://aspe.hhs.gov/2018-poverty-guidelines>

<sup>24</sup> U.S. Census Bureau, <https://www.census.gov/library/publications/2019/demo/p60-268.html>

## Measuring a Livable Basic Income

As an alternative to the outdated Federal Poverty Levels, other models have been developed and adopted. These models identify the costs of maintaining a livable, modest way of life beyond surviving from paycheck to paycheck. We're sharing two such prototypes: the Basic Economic Security Tables, also known as the BEST Index and the United Way's ALICE Project.

The **Basic Economic Security Tables**, or BEST Index was developed by the Institute for Women's Policy Research (IWPR) and the National Council on Aging. The BEST Index measures the income a working adult requires to meet his or her basic needs. The BEST Index calculates a family's needs based on a wider range of expenses than the federal government. It includes housing, food and household goods, transportation, child care, utilities, taxes, and emergency and retirement savings.

<b>BEST Index Budget Family of Four Monthly Cost Estimates 2017 Dubuque County</b>	
Housing	\$586
Utilities	\$0
Food	\$702
Transportation	\$894
Child Care	\$1,321
Personal & Household Items	\$475
Healthcare	\$687
Emergency Savings	\$191
Retirement Savings	\$85
Taxes	\$1,129
Tax Credits	-\$175
Monthly Total (per worker)	\$2,984
Annual Total	\$70,740
Hourly Wage (per worker)	\$16.75
Additional Asset Building Savings	
Children's Higher Education	\$203
Homeownership	\$128
Source: <a href="http://www.basiceconomicsecurity.org/best/budget.aspx">http://www.basiceconomicsecurity.org/best/budget.aspx</a>	

The IWPR considers this a conservative estimate of a family's needs because it does not include any "extras" such as vacations, entertainment, electronics, gifts or meals out.<sup>25</sup>

Using the BEST Index, a family of four in Dubuque County would need \$70,740 per year to meet basic needs which is drastically more than the \$25,100 annual income for four used to calculate the Federal Poverty Level (2018). The chart on the next page provides a breakdown of these costs. Note: We were only able to extract this data for the County and not the City, specifically.

The **ALICE Project (Asset Limited, Income Constrained, Employed)** is a tool developed by the United Way to assist communities throughout the country to better assess the needs of the poor and "working poor." The project provides a framework, language, and tools to measure and understand the struggles of a population that earns **below** a Household Survival Budget known as the ALICE Threshold. These amounts are determined at the state and county level.<sup>26</sup> Reports generated by the ALICE Project delve into the demographics of ALICE and poverty-level households by race/ethnicity, age, and household type to reveal variations in hardship that are often masked by state averages. Reports also highlight emerging trends that will affect ALICE households in the future.<sup>27</sup>

In simplest terms, ALICE households have an income above the Federal Poverty Level but below the basic cost of living. A household consists of all the people who occupy a housing unit. As shown in the table above, the Household Survival Budget calculates the actual costs of basic necessities (housing, child care, food, transportation, health care, and a smartphone), adjusted for different counties and household types.

Household Survival Budget - Dubuque, Iowa, 2016		
	Single Adult	2 Adults, 1 Infant, 1 Preschooler
Housing	\$440	\$707
Child Care	\$0	\$1,086
Food	\$158	\$525
Transportation	\$349	\$697
Health Care	\$214	\$800
Technology	\$55	\$75
Miscellaneous	\$146	\$444
Taxes	\$246	\$553
Monthly Total	\$1,608	\$4,887
ANNUAL TOTAL	\$19,296	\$58,644
Hourly Wage	\$9.65	\$29.32

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Iowa Child Care Resource & Referral, 2016.

The ALICE Threshold is the average income that a household needs to afford the basic necessities defined by a Household Survival Budget. For example, between 2010-2016

<sup>25</sup> BEST Results, Institute for Women's Policy Institute. <http://www.basiceconomicsecurity.org/best/budget.aspx>

<sup>26</sup> United Way, ALICE: A Study of Financial Hardship I Iowa, 2020.

<sup>27</sup> ALICE Project, Iowa County Pages 2016 Point-in-Time Data, 2018. ([www.unnitedforalice.org/iowa](http://www.unnitedforalice.org/iowa))

among Iowa's 1,250,638 households, 149,264 earn below the Federal Poverty Level (12 percent) and another 307,959 (25 percent) are ALICE households resulting in 37 percent of the population struggling with poverty. For the County of Dubuque, among 37,710 households, 11 percent are below the Federal Poverty Level and 22 percent at the ALICE Threshold among the working poor, accounting for one-third of the county's population.<sup>28</sup>

## Conclusion & Recommendation on Measuring Poverty

Until the federal government makes fundamental changes to the Official Poverty Measure (OPM), many experts and social service agencies take the FPL and multiply it to realistically assess the levels of poverty in their community and serve those experiencing an impoverished life. Many programs, for example, use between 150 percent of OPM to 200 percent as their poverty threshold.<sup>29</sup>

We recommend using between 150 to 200 percent x OPM (\$37,650 to \$50,200 respectively for a family of four, 2018) as the baseline to determine poverty levels in the City. This would more realistically accommodate expensive child-care costs and other necessities not covered by either federal poverty measure such as cell phone plans, internet access fees and laptop computers. No longer are these technologies considered non-essential or luxury items. All are vital in meeting the demands of hybrid learning (virtual & in-school) that students now face during the COVID-19 pandemic and the ever-increasing move towards online learning, work, shopping, and societal connectedness.

### City of Dubuque | Percent of Population in Poverty



We also encourage City Planning and other policy makers to use metrics such as offered by United Way's ALICE model that will enable the City and community to assess the true extent and nature of poverty in Dubuque. This, in turn, allows the City, stakeholders and partners to track the progress of outcome measures in reducing poverty, and its impact on the quality of life among those experiencing it. It also enables policymakers to assess the degree to which strategies being deployed to tackle poverty are succeeding or not.

<sup>28</sup> ALICE in Dubuque County, 2016 (Point-in-Time Data).

<sup>29</sup> Madrick, Ibid.



### 3. Determinants of Poverty

The literature is replete with studies on the multiple and complex causes of poverty, as are the strategies to combat it. Based on such a literature search, we identified a set of eight major determinants frequently cited as factors that contribute towards people falling into poverty and/or remaining in it. We then explored these determinants with Key Informants during interviews, received feedback on the impact of these determinants from people experiencing poverty in focus groups, and gathered insights from the public and community service agencies by way of surveys as to how these determinants contribute to the state of poverty in Dubuque. None of these determinants, however, operate in a vacuum. They are highly interconnected:

#### THE INTERCONNECTIVITY OF POVERTY DETERMINANTS



If a mom heads up a household with two young children and can't afford child care, she can't work. If she relies on family and friends for child care, it's often unreliable and places her at risk of losing her job whenever the care falls through. If she has to rely on public transit, or family and friends to get to work that includes dropping off children to day care along the way; she's again at risk of calling off work when any of her rides is late or is simply a no show. If her job doesn't pay a living wage, she'll be forced to find less than desirable housing often cobbled with high utility bills she can ill-afford because the upkeep of the housing unit is subpar. By working and raising children as a single head of household, her options to further her education and gain job skills that could change her family's standard of living remain out of reach. And underlying all of this, the stress of struggling from day to day will chip away at her health and dash away her hope. The physical wear and tear and emotional toll won't just affect mom, it exacts a toll on her children with lifetime consequences.

We've organized this report by focusing on each determinant individually by:

- 1) Describing its overall impact on individuals and families.
- 2) Identifying major data points that quantify the factor's impact.
- 3) Sharing qualitative insights from Key Informant Interviews, focus groups, caucuses and surveys as to the effect of the determinant and ideas to address it.
- 4) Highlighting "Promising Practices" to prevent and alleviate the negative consequences of the determinant.

However, prior to breaking down poverty by determinants, we'll identify two major strategy areas for the City to address that holistically integrates these determinants. The first spotlights infrastructure as to how the City and community can "take on poverty" and the second is access to services and opportunities.

To effectively combat the growth and extent of poverty, especially among people of color, this will require a collaborative, collective impact, all hands-on-deck commitment. We broke down poverty by determinants to better assess the root causes which would enlighten finding strategies to redress them.



By no means should this approach be interpreted to construct a siloed approach to tackling poverty. In addition to assessing the impact of these determinants and income based on poverty thresholds, we posit that a **Poverty Hardship Index (PHI)** could be created that identifies how specific factors among the eight determinants of poverty place individuals, children and families in harm's way as a result of being poor.

The index would flag those that are at greatest risk. This could be helpful to social service and healthcare agencies throughout Dubuque. Public Works is developing a PHI that can be used as a planning tool for communities and social service providers or it can be used as a starting point for discussion in creating and refining such an instrument.

Hardships that would raise a red flag on the PHI checklist are factors such as:

### **Poverty Hardship Index (PHI)**

- ☐ Living in concentrated poverty
- ☐ Adults in household working minimum wage jobs
- ☐ Adult in household with one or more chronic conditions (e.g. heart disease, diabetes, obesity)
- ☐ Adult in Household suffering from anxiety, depression, addiction or other brain health issue
- ☐ Child with chronic brain or health conditions
- ☐ Living in limited English-speaking household
- ☐ Living in a high crime area
- ☐ Living in a child-care desert
- ☐ Living in a food-desert
- ☐ Living in sub-standard housing
- ☐ Attending a low-performing school
- ☐ Living in 2<sup>nd</sup> generation of poverty
- ☐ Living without a cell phone, internet access and/or computer.
- ☐ 100% reliant on public transportation or family and friends
- ☐ Income at or below 150% poverty

## **4. What Do We Mean by Equitable?**

### **THE EQUITY LENS**

The overarching mission of the Equitable Poverty Prevention Plan is to empower **all** citizens within the city of Dubuque the opportunity to prosper. It's based on the premise that communities thrive when every citizen prospers. There are, however, obstacles that systemically and structurally block individuals from equal access to the means from which to advance from poverty. Thus, an added charge of the project is to uncover these obstacles and analyze how the City can remedy those impediments so that everyone - whatever their gender, race, age, or socio-economic status - can thrive.

To gain a clear focus on these obstacles, the following Equity Lens will be applied to, Eight Determinants of Poverty by exploring these questions:

- √ Are there any laws, policies or regulations (state and local) that cause or exacerbate poverty among the eight determinants?
- √ Are there ways that the City can enhance how it collects and analyzes data to gain a robust and authentic understanding of poverty? (For example, is there a better measure of poverty than the Federal Poverty Level and are there Equity Indices the City could adopt, measure and monitor?)
- √ How wide are the disparities in wealth and health among races, ages and gender? How is this measured, monitored and corrected?
- √ How do race and poverty intersect? What role does racism play in causing and fueling poverty? What barriers especially impact people of color?
- √ Are there geographic or other physical barriers (e.g. lack of transportation or living in a zip code with concentrated poverty) that impede access to resources that lead out of poverty?
- √ Are there underlying cultural norms, stereotypes and misperceptions about people experiencing poverty that prevent a prospering community from taking hold for all Dubuquers?

The City and community have embarked on a good deal of work to raise awareness as to issues of inequity with the intent to take action to correct them. Much of this is described in a recent report presented by the Human Rights Department to City Council (January 2020) which has been spearheading much of the City's efforts in this field. The City, itself, subscribes to a set of Equity Principles that is applied by all departments.

A "Community Equity Profile" through the Inclusive Dubuque initiative in 2015 and sponsored by the Community Foundation of Greater Dubuque identified significant racial inequities and has since encouraged other groups to disaggregate data by race to better understand and address inequity and lack of opportunities to advance.

This inspired such efforts as the Campaign for Grade Level Reading, the Dubuque College Access Network to increase high-school graduation rates, Opportunity Dubuque and Dubuque College Access Network to grow college acceptance and graduation rates among students of color. The City has provided funding and resources to a myriad of organizations that are dedicated to diversity and inclusiveness.

Two non-profits, The Fountain of Youth and the Dream Center have been designated as high priority organizations in receiving City support. It is further engaged in a public-private partnership with the Multicultural Family Center (MFC) with a mission to, “empower all families and community members of Dubuque to reach their potential and build unity through diversity, equity, and inclusion.” In addition, the City supports the programs offered by St. Mark Youth Enrichment providing innovative programs and services that cultivate the educational and social-emotional growth of youth and families and the HEART (Housing Education and Rehabilitation Training) Program offering a hands-on learning experience for young people to achieve their goals of attaining a high school diploma while transforming Dubuque’s most blighted neighborhood back into a livable, walkable community for working families.

The community as a whole has engaged in a wide range of events to build awareness and support around equity issues, and most recently City Council held two sessions with community leaders on Black Lives Matter, so as to better understand and respond to racism’s role in lack of equity among Blacks in the community.

Thus, there is a solid foundation from which to grow and ensure that the structural and racial inequities that keep people of color and people experiencing poverty be righted.

## IV. AN OVERVIEW OF POVERTY IN DUBUQUE

Poverty is a substantial concern among Dubuquers. In a public survey featured at the City Expo and on the City website in October 2019, nearly three out of four respondents saw poverty as a “problem” and one-quarter saw it as a “very large problem.” The age distribution was evenly represented, however, younger people (18-34 years) saw poverty as a “very large problem” more than any other age group (30 percent vs. 20 percent).

In another survey conducted for this report, 120 agency representatives were contacted that provide services to those experiencing poverty. Thirty-three percent responded and they also reported a high degree of concern. Nearly sixty percent claim that “Poverty is a **large** challenge in Dubuque” while the remainder saw it as a “moderate” challenge. Only one person among the thirty-nine respondents, saw poverty as a “minimal” challenge.

**Nearly 60 %**  
of Service Providers see poverty  
as a Very Large or Large  
**Challenge** in Dubuque.  
(Pre-COVID-19)

Nearly half (48%) indicated that poverty has increased in the City of Dubuque over the past three years while 39 percent feel that it has remained the same.

For those who said, poverty has increased they gave some of the following reasons:

“ The “Cliff Effect” keeps people in poverty. They lose benefits (e.g. child care, housing or food support) if their income increases slightly. As a result, they remain in poverty even if they earn more.”

“Families coming to Dubuque are already poor and have left their family/friends support system behind.”

“People have to hold down two jobs just to make ends meet because the wages are too low.”

Respondents were asked, “To what degree do thirteen factors play into causing and/or maintaining poverty among the people you serve?” The table below shows the frequency by which respondents chose each particular factor.

**Table 4: Top Ranking “High Degree Factors” Causing/Sustaining Poverty**

Factor		Factor	
1. Generational Poverty	75%	8. Lack of Ed/Skills Training	49%
2. Lack of Child Care	72%	9. Lack of Transportation	44%
3. Low Wages	65%	10. Impaired Brain Health	42%
4. Lack of Affordable Housing	62%	11. Food Insecurity	42%
5. Unsafe Housing/Neighborhoods	59%	12. Poor Physical Health	31%
6. Systemic Bias/Racism	57%	13. Lack of Jobs	16%
7. Lack of Early Childhood Education	49%		

It is interesting to note that in a focus group with service providers organized by the United Way, they too, considered “Generational,” poverty as one of the leading factors that contribute towards poverty.

When asked if they agreed or disagreed with the following statement, “The pandemic is going to have a very serious impact on those experiencing poverty over the next 12 months, 66 percent chose “Strongly Agree.” Nearly half reported that they have seen new clients since the pandemic.

Key Informants and focus group participants reflected the same levels of concern and welcomed the City’s efforts to address poverty through the Equitable Poverty Prevention Plan. Those who were experiencing poverty expressed the greatest level of concern and urgency for strategies to address many of the systemic issues that will be discussed throughout in this report.

## 1. POVERTY BY THE NUMBERS

According to 2018 census data, the City of Dubuque shows that 16 percent of the population is below the federal poverty level (FPL), accounting for one out of every six residents. This means that a family of four is expected to survive on an annual budget of



\$25,100. If they make more than this figure they are no longer considered living in poverty and will not qualify for a wide range of government subsidized services.

In 2018, of the City's 58,340 residents 8,799 had reported income levels below the poverty line. On average, Dubuque's 16% poverty rate is significantly higher than the average 12% poverty rate across the state of Iowa. Dubuque is ranked 6th below the poverty line among eleven major cities in Iowa.<sup>30</sup>

The rate of poverty has been rising since 2010 whereupon it was 10 percent increasing to 15 percent in 2014 and to 16 percent in 2019.<sup>31</sup>

This represents a 60 percent rise of poverty rates within a decade and the rate continues to rise.

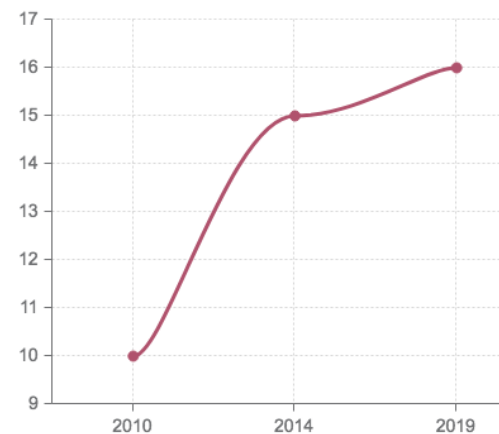
As previously recommended, if we apply the more realistic measure of poverty at either 150% or 200% of the Official Poverty Measure, then today, 25 percent of the city's residents are struggling with poverty at this level for a family of four (\$37,650 annual).<sup>32</sup>

If the City were to consider the poverty rate to be at twice the FPL, meaning a family of four survives on an annual budget of \$50,200 then it would account for nearly one-third of the population of Dubuque.

If the City were to use the United Way ALICE threshold that includes working families who are struggling to live within the basic "Household Survival Budget," plus people who are below the Federal Poverty Level, then 44 percent of the 24,050 Households (2016) in the City of Dubuque are struggling to just get by every day.<sup>33</sup>

The Table on the following page presents a recap of the various methodologies used to determine poverty levels within a community as discussed in this report.

Poverty Growth Rate  
City of Dubuque



<sup>30</sup> US Census, American Community Survey, Table S0101, 2018

<sup>31</sup> US Census, American Community Surveys 2010, 2014, 2019.

<sup>32</sup> US Census, American Community Survey 2018

<sup>33</sup> United Way, "ALICE Dubuque, Iowa; 2016 Point-in-Time Data" Fact Sheet. (Note: ACS 2018 Data shows 23,926 households in the City of Dubuque.

**Table 5: Percent of City Population in Poverty by Four Thresholds 2018<sup>36</sup>**

Poverty Measure	Family of Four Annual Income Thresholds	Percent of City of Dubuque Population
Federal Poverty Measure (FPL) 100%	\$25,100	16%
FPL at 150%	\$37,650	24%
FPL at 200% <sup>34</sup>	\$50,200	32%
ALICE: 100% FPL + Working Poor <sup>35</sup>	\$58,644	44%

The bottom line? No matter how you calculate poverty rates for the City of Dubuque, the numbers are sobering. A quarter of families of four with incomes at 1.5 times the Federal Poverty Level (FPL) is living on a monthly budget of \$3,137 while one-third at twice the FPL survive on \$4,166 per month. Those living on the ALICE Survival Budget of \$4,887 per month which includes the working poor account for 44 percent of the Dubuque population.

### **A Note on Rural Poverty and the Role of the State**

Though the focus of this report is on the impact of poverty within the City of Dubuque and how to address it, this doesn't mean that our lens stops within city limits. How state governance and neighboring counties are impacted by and attending to poverty affects us all. Poverty whether among rural counties or urban areas in Iowa plays out in very similar ways with each reporting that they need more living wage jobs, quality child care, affordable housing, affordable health care and a quality education. State laws and regulations can either deter or advance growth in each of these sectors.

Over the last decade, the State of Iowa's economy ranks as the sixth lowest growing in the country.<sup>37</sup> Most counties in Iowa, (60%) report that at least 10 percent of their population is experiencing poverty. And as this report shows, those numbers are significantly underestimated when using the Federal Level of Poverty measure to account for poverty. Our neighboring counties (Clayton, Delaware, Jones) show similar poverty rates as does the rural county of Dubuque (11.7%) while Jackson's is even greater at 12.4 percent.<sup>38</sup>

<sup>34</sup> [Data.census.gov](https://data.census.gov), Official Poverty Measure & Poverty. Based on population of 54,856.

<sup>35</sup> Ibid

<sup>36</sup> Ibid

<sup>37</sup> Swenson, "Addressing Iowa's Rural Issues Could Draw Lawmakers from Both Parties," The Gazette, 2018.

<sup>38</sup> USDA Economic Research Service: <https://data.ers.usda.gov/reports.aspx?ID=17826>

Though we share similar effects of poverty within our communities, our rural residents have the added dimension of grappling with being poor in isolation. If they are without a car, they are cut off from a support system to assist them and the lack of services that can reach them. Cities have the added responsibility to address how racial disparities have kept Blacks and People of Color in poverty.

Overall, there are more ties that bind us in taking on poverty than separate us. Throughout the report you'll learn of all the partners within the city that have and will come to the table to stem the rising tide of poverty. But it will also require working with our County, its governance and the State providing the leadership and incentives to help the economy grow within cities and counties throughout all of Iowa.

## 2. ADDRESSING COVID-19

These figures do not factor in the impact of COVID-19, which many fear will throw a sizable new number of people into poverty, most of whom are the working poor as described by the ALICE project. Those already living in poverty who have held minimum wage jobs in the service sector are now finding themselves without work or having to contend with a severe cut in hours.

It is not in the scope of work for this report to make projections on future poverty rates due to the pandemic. The poverty statistics and findings amassed here provide a baseline on the volume of people experiencing poverty in the City and the degree to which lives are impacted by it pre-COVID-19.

That being said, we asked agency heads and service providers if they are: "Seeing new clients that you haven't served before?" A solid half said yes, and a resounding 90 percent agreed that "the pandemic is going to have a **very** serious impact on those experiencing poverty over the next 12 months," of which 65 percent rated it as "Strongly Agreed."



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### Open Comment Entries: Describing New Covid-19 Clientele

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"We're seeing a significant increase of marginalized people and those from the middle class."

"Most are facing unemployment." (44% believe it is the prime reason)

"People are coming in for help paying back rent and utility bills."

"People are maxing out on cell phone plans and grocery bills as kids stay at home from school."

"Demand for brain health and social emotional support services are dramatically rising, fueled by increases in depression and anxiety. Suicide rates are up nationwide."

"Quarantining with abusive spouses has caused more women to seek services and shelter with a rise in domestic violence cases."

In terms of COVID-19's impact on their regular clientele, forty-one percent of the agencies reported that they are seeing them **more**, while thirty-one percent said it was the same and one-quarter report it's less than before due to no longer offering in-person visits.



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### Open Comment Entries: Needs of Regular Clientele Due to COVID-19

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"We are offering more services via telehealth, but some clients may find this difficult. Overall, people are getting use to video and phone calls, but it means less face to face interaction."

"We serve people with substance addiction - their fear and anxiety has risen and need more counseling."

"Some agencies have closed their offices and others report seeing half of what they did prior to COVID-19. Volunteer mentors have been lost as they are in at-risk age groups or had to find work."

"We're a legal office: most of our clients are focused on food and shelter. Common issues of dealing with rent, utility bills and other legal issues were placed on a moratorium. Once that is lifted, we expect a surge of cases. More calls about non-custodial parents not able to work & thus, can't pay child support."

“More people now need services and supplies delivered to their homes and we’ve been trying to accommodate.”

Thus, it will be imperative for all sectors in the community to assess in a very integrated and collaborative way the impact that the pandemic will continue to have on poverty rates during the course of the next two years, at least.

### 3. POVERTY RATES AND RACE

Results of surveys, key informant interviews and focus groups clearly show that most people in Dubuque believe that there is a connection between poverty and race. In the General Public Poverty Survey, six out of ten people believe so and when asked, “To what degree does racial and/or gender bias lead to poverty?” 43 percent felt it highly contributes to poverty while one in five see it as having a minimal impact. In the Agency Provider Community Survey, 63 percent rated “Systemic Racism and Bias” as a factor that **highly** contributes towards people falling into and remaining in poverty.

The overall racial composition of the breadth of poverty throughout the City is depicted in the following table showing that three out of four persons experiencing poverty in Dubuque are white while nearly one in five are black. Categories of Asian and Pacific Islanders, Two or More Races and Latinx account for 3 percent each.

**Table 6: City of Dubuque Racial Distribution of Poverty | 2018<sup>39</sup>**

Race	Number	Percent
<b>Total in Poverty</b>	<b>8,865</b>	<b>16%</b>
White Alone	6,416	75%
Black or African American Alone	1,467	17%
Asian & Pacific Islander	274	3%
Some Other Race	210	2%
Two or More Races	224	3%
Latinx	274	3%

Source: American Community Survey, 2018 Table ID: S1701

Since ninety percent of the population is white in the City,<sup>40</sup> it’s not surprising to see such a high number of whites comprising the total number of persons in poverty. But what is

<sup>39</sup> <https://data.census.gov/cedsci/table?g=0600000US1906191085&hidePreview=false>

<sup>40</sup> Source: US Census 2018 ACS 5-Year Survey (Table B03002)

distressing is the profound disproportionate level of poverty endured by Blacks and other minority populations, especially considering that the Black community represents five percent of the total population (2108, ACS).

**Table 7: City of Dubuque Percent of Poverty Within Racial Groups  
100 Percent Federal Poverty Level 2018**

Race	Number in Poverty	Percent	Iowa	United States
White Alone	6,416	13%	9.9%	10.9%
Black or African American Alone	1,467	56%	30.7%	22.5%
Pacific Islander	146	38%	Not Available	16.7%
Asian	128	17%	14.5%	10.8%
Some Other Race	210	67%	25.3%	20.1%
Two or More Races	224	26%	25.4%	15.9%
Latinx	274	22%	20.1%	18.8%
Total in Poverty	8,856	16%	11.2%	13.1%

Source: [American Community Survey, 2018 Table ID: S1701](#)

Source: [Iowa Census Data 2018](#)

Source: [U.S. Census Data 2018](#)

Table Seven tells a troubling story that the Black community in Dubuque is four times as likely to be poor as their White neighbors, almost twice as likely as Blacks statewide, and two and a half times as likely to live in poverty as Blacks nationwide.

Poverty places severe hardships for all races, thus all the strategies of “Promising Practices” presented throughout this report, will benefit all lives. That being said, the data confirms, as does what we learned through focus groups, caucuses, interviews and surveys, one basic truth: there are barriers that people of color confront that prevent them from equitably being able to realize what these strategies can afford them.

Thus, as we review each determinant throughout this report with data, findings and “Promising Practices” to address them, we will cast an equity lens on race in a special section of this report that will identify specific areas and opportunities to remove those barriers among the Black community.

We will also be mindful throughout the review of the determinants, that Dubuque is also home to a substantial Marshallese community and growing Latinx population with unique needs, as well. Demographic and other factual data on poverty will be presented throughout the report as it relates to each determinant.



## V. THE EQUITABLE POVERTY PREVENTION PLAN

### 1. INFRASTRUCTURE TO ADVANCE SHARED PROSPERITY

#### A. Overview

Over the past six to seven years as poverty rates have steadily risen, community leaders and stakeholders along with support from the City have conducted a significant number of studies to assess and analyze the needs of its residents experiencing poverty with the intent to act accordingly.

Reports and data generated by such initiatives as *Inclusive Dubuque*, *Sustainable Dubuque*, and *Imagine Dubuque* all identified poverty as a major impediment towards people being able to realize their full potential. Lack of jobs with livable wages, lack of affordable, quality child care, a shortage of safe affordable housing, and demand for easy access public transportation for work and adult skills training are constant themes among these reports.

The *Community Equity Profile*, as part of the Inclusive Dubuque initiative by the Community Foundation of Greater Dubuque, identified a baseline of disparities among diverse groups in Dubuque and especially within the Black community. In response to the challenges that minorities and people experiencing poverty face in gaining skills to acquire living wage jobs, the Northeast Iowa Community College and Greater Dubuque Development Corporation developed Opportunity Dubuque: a program that engages and supports students to go onto college.

Yet, in a recent report written by student interns from the MIT School of Management, sponsored by the Community Foundation of Greater Dubuque, they found that even though there is widespread commitment among business and community leaders to assist people out of poverty among diverse populations, “there is an apparent disconnect between action and results.”

Essentially, no singular lead entity is accountable for keeping track of or facilitating ongoing collaborative efforts to reduce poverty. Nor is there a central entity identifying what outcome measures should be tracked to determine what works, what doesn't and what new needs or barriers exist that lead people into poverty or remain in it. Without this type of data and tracking, opportunities are being missed to change course.

## B. What We Heard You Say: Community Engagement

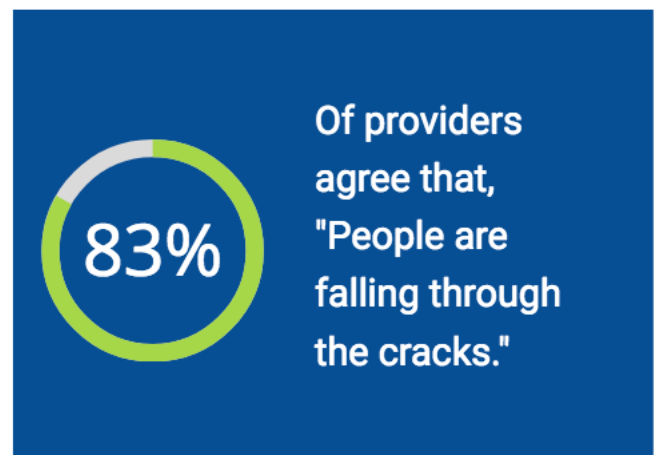
Similar to the findings of the previous reports cited, Key Informants, caucus participants, focus group members and survey respondents suggest – that despite a wide range of initiatives to address poverty and equity issues, and a committed leadership among civic, non-profit, philanthropic, schools, faith and businesses community; there remains an urgent need for a more collaborative, integrative and accountable approach to maximize resources and reverse the rising tide of poverty .

This sentiment was consistently expressed through our community engagement fieldwork and well captured in the following two open-ended comments from respondents who took the Community Agency Poverty Survey:

"We need to develop some sort of *coordinating hub* among agency leaders to foster maximizing resources."

"We've got to focus on the barriers our clients face in every day life and go about removing them in a focused, strategic way."

This is why we're suggesting that the City look towards a collective impact model that can harness the good works and good intentions of Dubuquers towards achieving a prosperous, equitable community for all.



## C. Promising Practices: Collective Impact and Office of Shared Prosperity

We're recommending that the City become the community's chief civic change agent and facilitator supporting and fostering public-private partnerships through collaborative initiatives to take on poverty through an "Office of Shared Prosperity" that follows a Collective Impact Model.

What does this mean? Quite simply, collective impact brings people together in a structured way to achieve social change.<sup>41</sup> It starts with a common agenda born from collectively defining a problem and creating a shared vision to solve it. Stakeholders agree to track progress in the same way to gain deeper, multidisciplinary analysis that can foster continuous improvement among all groups working on the problem.

<sup>41</sup> The [Collective Impact Forum](#), "What is Collective Impact?," Accessed October 23, 2020

It fosters mutually reinforcing strategies, programs and activities so that these collective efforts maximize the end result the group seeks to achieve. Throughout the entire process of problem-solving, continuous and open dialogue is central to building trust and relationships which is considered vital when solving complex societal problems and those addressing issues of inequity.

And finally, collective impact in any form requires a “strong backbone” in the form of a team dedicated to orchestrating the work of the group on behalf of the community it serves.

“The Backbone Organization in a Collective Impact effort both helps maintain overall strategic coherence and coordinates and manages the day-to-day operations and implementation of work, including stakeholder engagement, communications, data collection and analysis, and other responsibilities.”<sup>42</sup>

And that’s where the proposed “City’s Office of Shared Prosperity” comes in -- it will serve the Dubuque community’s quest to collectively impact the state of poverty that’s holding back thousands of individuals, families and children from a prosperous and purposeful life. Serving in a backbone capacity does *not* mean that the City administers or runs all of the initiatives and promising practices that are presented throughout this report.

Taking on poverty and bringing about shared prosperity in the City of Dubuque is a **community** endeavor with all hands-on-deck. It requires every sector – business, financial, education, philanthropic, faith-based, non-profit, government – to contribute towards the implementation of the Equitable Poverty Prevention Plan.

Depending upon the issues and strategies being addressed, various organizations will rise to the fore to perform the backbone and convening role as it seeks to collaboratively solve the issue at hand. In all cases, those experiencing poverty and those directly working with them will be actively involved in lending their lived insights throughout the process of defining problems and creating the solutions to remedy them.

## A Tale of Two Cities

A number of cities and states have created such offices. Two, in particular, that can serve as models for Dubuque to consider are the City of Richmond, Virginia and the City of Philadelphia, Pennsylvania. The Mayors and their respective City Council members along with community stakeholders saw the need for the City to try another approach to stemming

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<sup>42</sup> Ibid

the rising tide of poverty. Siloed, specialized departments each addressing a specific component of poverty wasn't getting the level of change their residents experiencing poverty needed. Poverty rates were climbing despite all of the resources, funding and services that numerous agencies and the City had targeted to reduce it.

Similar to the City of Dubuque, the cities found that it wasn't for lack of trying that they weren't moving the needle on poverty, it was **how** they were trying. Too many agencies were competing for too few resources, they operated along parallel tracks not only among each other but within their own organizations, as well. They each decided that they'd try a collective impact approach with the City taking a very active role as convener, supporter and change agent. Essentially, acting as the backbone of a robust city-wide collective impact strategy. Both have reported significant success utilizing this approach. Richmond named their entity as the [Office of Community Wealth Building](#) and their most recent [annual report](#) shows the kind of collaborative initiatives that have taken place since the office began five years ago.

The City of Philadelphia's model created the [Office of Community Empowerment and Opportunity](#) (CEO) which also functions as the city-wide Community Action Agency funded by the federal Community Services Block Grant (CSBG) program to provide low-income persons opportunities to move forward. The rationale for creating CEO, is shared on their website:

"Despite spending nearly \$700 million annually across multiple departments and public agencies to address the effects of poverty, Philadelphia is in crisis. It became increasingly apparent that the scale of poverty in Philadelphia would require collective action of an equal scale. The myriad of City agencies and nonprofits working in silos have isolated impact on poverty – but truly effective solutions require coordinated, large-scale social change. That is why, in January 2013, the City launched the Office of Community Empowerment and Opportunity (CEO)."

The Office of Community Empowerment and Opportunity (CEO) further serves as the backbone agency for the City's Shared Prosperity Plan launched by an Executive Order by the Mayor "to organize and implement a coordinated approach to reduce poverty. CEO will convene stakeholders from the government, philanthropy, academia, business and resident communities to achieve a common understanding of poverty and **everyone's role** in the solution. We cannot succeed as a city and region if hundreds of thousands of our fellow citizens are so disconnected from the resources needed to live in a decent home, have

enough food to eat, support themselves and contribute to society through a job, or make a better life for themselves or their children.”<sup>43</sup>

### **Citizen Advisory Boards**

Though the offices of Richmond and Philadelphia are somewhat different in structure, their mission and initiatives are very similar and so are the collective impact processes each follows. One core component that each share is a highly engaged Citizen Advisory Board of which the majority have recently or are currently experiencing poverty.

### **The Shared Prosperity Cities Movement**

Across the country, cities are united by a common state of affairs – a lack of inclusive economic growth evidenced by glaring racial disparities, along with disadvantaged and lower-income families becoming hidden, displaced and poorer. In “economically distressed cities, revitalization efforts have resulted in intermittent and often isolated or unscaled successes but have failed to *systemically* shrink the racial wealth gap or increase opportunities for low-income families.”<sup>44</sup>

According to the Brookings Institute, there are three common principles that lay the foundation for developing and implementing strategies that ensure shared prosperity in cities:

- 1) Continuously creating new, high-quality opportunities for workers and businesses in an expanding nation;
- 2) Increasing economic mobility for individuals and families while narrowing significant disparities by race, ethnicity, and gender; and
- 3) Building and supporting communities where all residents can experience a high quality of life and actively participate in charting their local future.

These efforts to build shared prosperity advance the principles that our nation only succeeds when our cities succeed, and our cities only succeed when all of their communities succeed.”<sup>45</sup>

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<sup>43</sup> City of Philadelphia, [“Why Shared Prosperity?”](#)

<sup>44</sup> Brookings Institute, [“Building Shared Prosperity in American Cities,”](#) Website accessed October 23, 2020.

<sup>45</sup> Brookings, Ibid

## WHAT AN OFFICE OF SHARED PROSPERITY COULD LOOK LIKE FOR DUBUQUE

Based on a Collective Impact model, and principles of the Shared Prosperity Partnership of:

- 1) *Aligning around a clear, long-term, cross-sector vision for shared prosperity;*
- 2) *Translating that vision into strategies supported by resources;*
- 3) *Ensuring those strategies break down siloes and draw on new partnerships, voices, and data;*
- 4) *Embedding these new ways of thinking and acting into sustained, daily practice.*<sup>46</sup>

We envision that the City of Dubuque's Office of Shared Prosperity would become the backbone organization to facilitate the implementation of the "Equitable Poverty Prevention Plan." It will achieve this by fostering collaborative partnerships throughout the community addressing poverty, tracking and conducting deep analysis of the collective impact of strategies directed at reducing poverty. The office will strategically steer the community towards racially equitable and holistic problem-solving that assures those experiencing poverty achieve economic viability to share in the community's prosperity.

### D. Skill Sets, Staffing and In-kind Resources

The Office of Shared Prosperity is not about creating another bureaucratic department within City government – it's about creating an organizational unit poised to be a proactive facilitator among all city departments, community partners and advocates that bring a laser focused, creative, collaborative, collective impact approach matched with the resources to alleviate poverty and its wide-ranging impact on those experiencing it.

There are a likely number of positions throughout city government that could be assigned to the Office of Shared Prosperity to better focus on poverty prevention, implementing and being accountable for the Equitable Poverty Prevention Plan using a Collective Impact model. Staff that perform data analysis, economic or community development, hold positions tasked with overseeing equity issues and community engagement positions would be likely candidates.

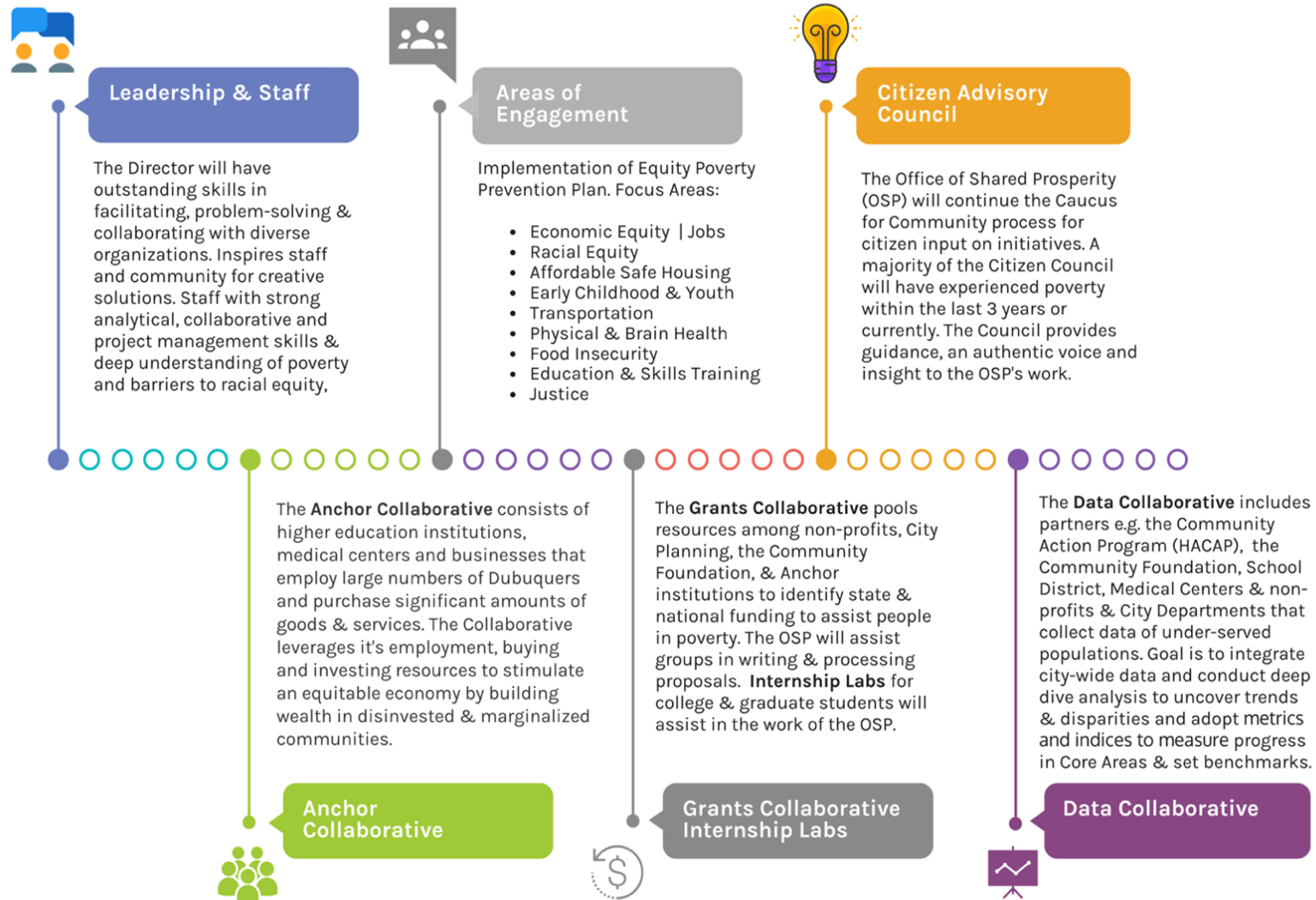
The chart on the following page provides an illustration and breakdown of the core components of the proposed Office of Shared Prosperity.

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<sup>46</sup> Ibid

# City of Dubuque Office of Shared Prosperity

Pursuing an equitable and prosperous community for all





## E. OFFICE OF SHARED PROSPERITY (OSP) HIGHLIGHTS

Beyond what's described in the Core Components illustration on the previous page, we'd like to highlight some key points:

### The Anchor Collaborative

One of the most promising collaboratives that other cities have found in reducing poverty through community wealth building has been reaching out to the anchor institutions in their communities. They are often referred to "eds and meds" and for the City of Dubuque that means including higher learning institutions of the University of Dubuque, Loras College, Clarke University, Northeast Iowa Community College, Emmaus Bible College, Wartburg Seminary to the table and the Dubuque Community School District. Large medical centers of Medical Associates Clinics, Grand River Medical Group, Crescent Community Health Center, Unity Point Health Care -Finley Hospital, and MercyOne Dubuque Medical Center are likely entities to join the collaborative from the "meds" sector.

In addition to the traditional "eds and meds" anchor collaboratives adopted by other cities, the City of the Dubuque also has large employers that hold long-standing bonds within the community through large scale employment, significantly contributing towards the tax base, and philanthropic causes to enhance the community's well-being. Thus, employers such as John Deere and the Dubuque Racing Association's participation representing the casinos should be members of the collaborative along with other large employers and purchasers of goods and services. This would include the City of Dubuque and Dubuque County.

Why anchor institutions? Anchor institutions of higher learning and large medical centers employ large numbers of people within cities; thus, their hiring practices and on-the-job training programs can greatly influence the local job market and contribute towards an equitable economy. They purchase large amounts of goods and services, some of which are procured from businesses in the community and many others from large contractors nationally or internationally. The national Healthcare Anchor Network cites that health systems and universities together, have expenditures of more than \$1 trillion annually, have at least \$750 billion in investment assets and employ more than 9 million people."<sup>47</sup> Essentially, Anchor Collaboratives have the ability to "leverage their resources to engage in inclusive and local hiring practices, diverse and locally owned and grown purchasing, and place-based investing to build wealth in historically disinvested and marginalized communities."<sup>48</sup>

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<sup>47</sup> Porter, Justine and Bich Ha Pham, "What Anchor Institutions Can Do by Working Together," The Democracy Collaborative, October 22, 2018.

<sup>48</sup> Ibid

Cities, like Rochester, New York that faced record numbers of people living in extreme poverty with the collapse of their dominant employer, Kodak, looked to finding new ways of achieving equitable economic development. The Mayor and City Council set out to discover a social entrepreneur program in Cleveland, Ohio that created jobs in disinvested neighborhoods by developing social enterprises linked to the supply needs of large anchor institutions.

Rochester created an Anchor Collaborative and went on to develop a nonprofit -- OWN Rochester - incubated by the City that creates worker cooperatives generating jobs and building wealth in high poverty areas. As a result, they launched two start-up businesses, an LED lighting retrofitting company and a custodial business.

Cities like Newark, New Jersey followed a similar path and showcase an example of how a large medical institution began procuring all of their patient socks from a small, local business, allowing them to hire more workers in disadvantaged neighborhoods, purchase more machines and renovate its manufacturing facility, all of which revitalized the community.

**"A lot of people have been left out of the economy. We want to create new economies within neighborhoods that don't have access to the traditional economy. An Anchor Collaborative is a way to create small economies as well as connecting to the larger economy."**

**Kate Washington, CEO  
OWN Rochester**

Those who are part of the Anchor Collaborative movement view examples shown above as tackling inequality by ensuring the economic development of a place is shared more equally among its residents. It's also known as tapping "sticky capital" whereupon anchor institutions are more likely to be committed "to place by their mission, customer relationships, investments, property and land holdings."<sup>49</sup>

These community institutions are often the largest employers and purchasers in many lower-income communities where they are situated. They are also potential investors in these communities where their patients and students live via supporting affordable housing, promoting home ownership, and creating employee-owned businesses.

Over 40 cities are reporting that they've developed Anchor Collaboratives, some of which have been launched and run by city governments and others by anchor partners, such as community foundations or other community-based non-profits.

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<sup>49</sup> Justine Porter, Danny Fisher-Bruns, and Bich Ha Pham, "[Anchor Collaboratives: Building Bridges with Place-Based Partnerships and Anchor Institutions](#)," The Democracy Collaborative, 2019.

The [Anchor Collaborative Network](#) (ACN) facilitates a shared movement of anchor institution collaborations that are “working to accelerate equitable, inclusive strategies that respond to local needs and challenges that invest in disinvested local communities.” It can serve as an extremely helpful resource for the City’s Office of Shared Prosperity. They offer a dashboard for setting up such networks, a tool kit, a good number of papers and can offer consulting services, as well.

The organization has identified six factors that assure success of an Anchor Collaborative:<sup>50</sup>

- 1) **A trusted local champion with convening and funding capabilities.** We suggest that the City with the Mayor and City Council become the local champions and backbone agency as have a significant number of other municipalities.
- 2) **A high concentration of anchor institution economic activity.** The “eds and meds” institutions previously cited, large employers like John Deere and the two casinos represent thousands of jobs for City of Dubuque residents. Also generating economic activity at the anchor level and should be included with the Anchor Collaborative is the Dubuque Community School District, the City of Dubuque and Dubuque County. All of these institutions have a wide-sweeping collective impact on jobs, the procurement of goods and services and generation of assets that benefit the economic well-being of the City and its citizenry.
- 3) **Buy-in, engagement, and collaboration with key local leaders, partners and existing community members and associations.** The collaborative is about working *with* people in the community not *for* them. Thus, the Citizen Advisory Board will be a vital voice with the collaborative. Dubuque has a very robust number of agency partners, community-based agencies, advocacy groups along with the Community Foundation of Greater Dubuque, Greater Dubuque Development Corporation and an active business community including the Dubuque Area Chamber of Commerce, Dubuque Main Street, True North Development Corporation and Dubuque Initiatives among others that will bode well for the Anchor Collaborative.
- 4) **Meaningful data that identifies and validates need and speaks to many audiences** can inform the collaborative’s work in concert with on-the-ground program implementation. Data also informs the kinds of benchmarks needed to measure the impact of outcomes and the strategies to continue, finetune or change course.

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<sup>50</sup> Ibid

- 5) **Inspirational stories from peer communities** is a strong success factor because it generates support and feeds motivation. Without stories it can become unclear as to what success looks like which can deter stakeholders from setting lofty goals.
- 6) **A clearly defined geographic focus area or value proposition helps to develop a strong sense of place and purpose for the initiative.** Given that the highest concentrations of poverty are centered in Tracts 1 and 5, this presents an opportunity for the City and the Anchor Collaborative to focus their efforts in this underserved community by investing in the human capital of these neighborhoods and creating an inclusive economy in their midst.

One opportunity to possibly receive in-kind support for the Office of Shared Prosperity is to approach the [Shared Prosperity Partnership](#) of the Kresge Foundation, the Brookings Institution, Living Cities, and the Urban Institute that support new initiatives in the shared prosperity field. They select cities to “convene local and regional leaders to learn from one another and forge unlikely alliances. We support these leaders with data, research, and access to national experts, networks, tools, and financial resources.”<sup>51</sup> At the very least, resources offered on the website will be very useful.

## Internship Labs

Graduate and college students working on projects for the Office of Shared Prosperity serves as a win-win for students, professors and the community. Internships that can assist the OSP’s Grants and Data Collaboratives would assist with researching and writing grants while meeting with community groups serving people experiencing poverty to determine how funds could be garnered to meet their needs.

Students who are studying data analysis and know how to use such software programs like Tableau and others that analyze big data or provide deep analysis of neighborhoods bringing together aggregate health data shared from medical centers and clinics, employment data, and other social determinant indicators would be of great benefit to gaining a deeper understanding of the far reaching impact of poverty and how to address it.

Students in majors of IT, communications, social work, public policy, urban & regional planning, economics, media, social justice could meaningfully contribute to reducing poverty in the city without the City incurring the cost of hiring staff to perform the functions that students attending the University of Dubuque, Loras College, Clarke

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<sup>51</sup> Brookings Institute, [“Shared Prosperity Partnership,”](#) 2020.

University, Northeast Iowa Community College, Emmaus Bible College and Wartburg Seminary could very well perform.

The student interns of MIT Sloan School of Management serves as an example as to how students can aide the City and Dubuque community organizations through an Internship Lab working out of the Office of Shared Prosperity. The MIT group has produced two in-depth reports for the Community Foundation of Greater Dubuque - one on child care opportunities for the business sector, "Child Care Access in Greater Dubuque, Iowa" and another on, "Building a Lattice to Success: [Workforce Inclusion](#) & Community Co-Creation in Dubuque, Iowa."

Students from the University of Iowa's School of Urban and Regional Planning, conducted a study and produced a report on the [City of Dubuque Schools, Neighborhoods and Student Outcomes](#) while the Loras College student-run television station produced a segment on [Fair Housing](#) in Dubuque with journalism and communications students.

## **Data Collaborative**

Currently, there is a great amount of data being collected throughout Dubuque by health care and human service organizations, the County Health Department, the Dubuque Community School District, City departments and the community action agency Hawkeye Area Community Action Program. The Community Foundation of Greater Dubuque has collected and presented data during their annual "Data Walk," and the Inclusive Dubuque Equity Community Profile upon which an update will be performed once the 2020 Census data has been released.

In February 2015, the network launched the Community Equity Profile process with the goal of learning more about how diverse groups experience life in Dubuque. ("Diverse groups" were defined by race, age/generation, culture, disability, gender, nationality, religion, sexual orientation, socioeconomic status, veteran status and more.) By collecting data and learning from community members through in-person community dialogues and online surveys, the community equity profile process explored seven focus areas through the lens of equity and inclusion: economic wellbeing, health, transportation, safe neighborhoods, housing, education, and arts and culture. The summary of these findings can be viewed at [www.inclusivedbq.org](http://www.inclusivedbq.org).

The City, through its STAR Community Rating System, has measured community level outcomes which can act as a foundation for developing further outcomes across agencies community-wide that are dedicated to implementing strategies identified in the Equitable Poverty Prevention Plan.

### **Why a Data Collaborative?**

Data is a powerful tool to provide insights on what's working, what's not and discovering connections and trends that can lead to new opportunities to change course or enhance what's already being done. Currently, most data throughout Dubuque is being collected along parallel tracks that guide individual organizations. The Dubuque Community School District may know a great deal about children and parents, and so do Home Connectors and teachers, the health care centers that treat students and families, the Dream Center and other non-profits that interact with youth and families, the Housing staff of the City who collect data on applicants and offer support services, the shelters who are serving people in dire straits...the list goes on. But very little of this data is synchronized or analyzed holistically to better inform policy making among all groups serving those experiencing poverty and at all levels.

By forming a city-wide Data Collaborative whereby organizations can share data and insights, the data can be even more powerful in informing strategic planning in a holistic, collective impact manner. It will also provide the capacity to dive deeper by neighborhood as illustrated by the [\*\*Neighborhoods of Focus Initiative \(PDF\)\*\*](#) in Lansing, Michigan. City planners with community partners conduct asset-based community development modeling to select neighborhoods so they can reserve targeted investments to these communities.

The Data Collaborative could regularly meet and be facilitated by the Office of Shared Prosperity (OSP) with an assigned liaison from City departments, stakeholder and partner organizations that collect data relevant to underserved populations. The Collaborative would identify gaps in data collection, methods to integrate data among partner organizations, identify trends and disparities, identify indices and metrics necessary to measure outcomes and evaluate success and gaps. The community action agency federally mandated to develop strategic planning on poverty prevention, services and assessment of community needs of underserved populations is well positioned to be a prime driver of the Data Collaborative. As of October 2020, Hawkeye Area Community Action Program (HACAP) now includes the City of Dubuque resulting from the Operation New View merger.

## Adopt Equity Measures and Indices

The OSP can also share among its partners the wide range of indices available to measure poverty and track outcomes in an integrated, root cause analysis method. The Brookings Institute has identified a wide range of such indices that are presented in their [report](#), “How we define ‘need’ for place-based policy reveals where poverty and race intersect.”<sup>52</sup> It provides an excellent starting place to determine what type of indices and data collection will better inform all those working to prevent and address poverty in Dubuque.

These types of indices can uncover disparities and democratize data among City departments and encourage adoption of such measures among all stakeholders collecting human service and health data throughout Dubuque.



The National Equity Atlas model and other equity indices shed light on various structural biases that impact both the collection of and interpretation of data. [Policylink, National Equity Atlas](#) offers robust metrics that Des Moines recently used to develop their [One Economy](#) strategic plan. Other promising practices are: [Seattle’s Office of Planning & Community Development Racial & Social Equity Index](#) mapping and Portland Regional Equity Access developed a “[Research Justice Framework](#)” that assures that community residents are given the opportunity to steer research that meets their best interests along with Right To Know practices.

Another excellent resource for the Data Collaborative of the Office of Shared Prosperity is “[Opportunity Insights](#),” a non-partisan, not-for-profit organization based at Harvard University that conducts scientific research using “big data” on how to improve upward mobility and work collaboratively with local stakeholders to translate these research findings into policy change. Their focus is on addressing poverty and they’ve developed interactive maps and applied data for communities and local policymakers to use to better inform their decision-making to advance shared prosperity among their citizenry.

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<sup>52</sup> Joanne Kim & Tracy Hadden Loh, “[How we define ‘need’ for place-based policy reveals where poverty and race intersect.](#)” Brookings Institute, 2020.



## **Grants Collaborative**

Funding for programs that empower persons experiencing poverty towards their own shared prosperity will take both human resources and financial support. A good number of the Promising Practices cited throughout the report can be implemented by re-assigning staff, re-directing resources and tapping in-kind support from stakeholder and partner groups and some will require the continued and increased support by the City. There are other funds available from state and national sources that could aid community groups and the City in receiving additional funds, however, only a few groups have the resources to spend the time tracking down potential grants and then writing the grant.

Thus, a Grants Collaborative among community service agencies and anchor institutions could possibly contribute resources (in-kind and capital) to fund the human resources needed to search and apply for grants. It would also be helpful to subscribe to a service that tracks funding opportunities that would bring money into the community and assist non-profit organizations in providing services to those experiencing poverty. Student interns could assist in writing grants, shepherding them through the application process and facilitating the grant writing process with community groups.

## **2. ACCESS TO RESOURCES & SERVICES**

### **A. Overview**

One of the first tasks requested of the consulting team was to create a matrix of services provided by organizations throughout the City that provide direct services to individuals with lower incomes many of whom are experiencing poverty. The goal was to gain a more thorough understanding of the myriad of human services being offered by government funded agencies, non-profits, faith-based, private sector and philanthropic organizations.

To develop the matrix, our team assembled data on organizations and service providers from: a directory produced in print only by the non-profit Resources Unite; data generated from the United Way 2-1-1 project whose database of services span not only the City and County of Dubuque but neighboring counties, as well; the Hawkeye Area Community Action Program's "Dubuque County Resource & Referral Guide" and the "United Way Dubuque County Family Resource Guide;" and United Way Funded

Programs list and an independent web search by the consulting team along with word-of-mouth referrals. From this list, the consulting team with guidance from the Steering Committee determined which services were of relevance for low-income residents of the City of Dubuque and included those entities in the matrix.

Our team then identified 26 categories of services among 210 agencies upon which we identified primary, secondary, and tertiary service areas for each organization since most offered multiple services across categories. For each agency listed, we provide a description of the organization, website address, contact name, phone number, email address, and physical address, whenever available as cited from other directories previously mentioned or found by visiting the organization's website.

The matrix represents a comprehensive catalogue of programs, services and resources available to Dubuque residents who are under-resourced and low-income. The sheer volume of programs for a city of its size, is a testament to the great degree of commitment and caring across organizations within the community. The following table indicates the number of programs by each of the 26 service areas: it tracks both the number of agencies for whom the category is their *primary area of service*, and the total number of agencies that have the category indicated as a primary, secondary, or tertiary service area.

For a copy of the Excel Matrix document, contact the City Planning Department for a shareable copy.

**Table 8: Providers by Service Category, Primary Service and Total<sup>53</sup>**

Service Category	Number of Providers: Primary Service	Total Number of Providers
1. Mental Health	40	64
2. Children/Youth	20	54
3. Health Care	6	29
4. Social Services	8	26
5. Aging Populations Supports & Services	16	23
6. Disability	12	23
7. Education	3	18
8. Financial Assistance	8	18
9. Nutrition	9	16
10. Substance Use	7	16
11. Financial Literacy & Life Skills	2	15
12. Legal Services	8	14
13. Health Advocacy/Education	3	12
14. Job Training & Employment	6	12
15. Veterans Supports & Services	9	12
16. Information & Referral	3	11
17. Domestic/Sexual Violence	9	10
18. Advocacy	1	9
19. Emergency Shelter/Resources	4	9
20. Case Management/Client Services	2	7
21. Immigrants and Refugees/English Learners	4	7
22. LGBTQ+	6	7
23. Childcare	1	5
24. Adoption/Foster Care	2	4
25. Criminal/Restorative Justice	3	4
26. Culture	2	2

## Providers

As shown by the previous table, there are several service areas that have comparatively high number of providers – such as Mental Health (64) and Children/Youth (54), however, this doesn't necessarily mean that there are service duplications or redundancies given the high level of need in Dubuque communities.

Rather, the local social services ecosystem calls for greater coherence and alignment in the City's pursuit of a Collective Impact approach – where agencies across the human resources spectrum collaborate with, complement and mutually reinforce one another. Programs and resources that contribute to *long-term financial self-sufficiency and holistic well-being* would do well to guide the allocation of resources to address the multiple needs of those experiencing poverty. In tandem, it will also require addressing

<sup>53</sup> Internal document generated by Public Works

basic needs in real time amidst changing circumstances such as has been shown by responding to the COVID-19 pandemic and natural disasters.

Dubuque benefits from a number of food banks and groups providing clothing and household items and emergency shelter. Wealth-building services related to Education, Job Training & Employment, Financial Literacy & Life Skills should be explored alongside addressing basic needs. Effective case management or client-centered “coaching” is proven to significantly improve outcomes for people living in poverty, the relatively smaller number of agencies that provide Case Management/Client Services may be a potential area of expansion among service providers in the City.

What the “Matrix of Community Agencies” doesn’t tell us, is how much these services match up with actual need based on a thorough community needs assessment that would inform organizations individually and the City as a whole as to what gaps in services exist. Various community-based organizations do conduct community-wide needs assessments, as do governmental agencies and schools, however, there isn’t an entity that synchronizes these assessments to identify trends across agencies, disciplines and population segments. Nor is there a deep analysis that applies indices of equity or other metrics that could be drilled down all the way to neighborhoods.



This type of analysis would prove insightful as to whether or not the collective impact of the services that do exist are, in fact, reducing poverty. And it could lead to discoveries of gaps that need to be addressed.

The underlying variable influencing all of these assessments is whether or not the services being delivered are accessible for the very people they are designed to help. To better answer questions surrounding access and collaboration, we conducted focus groups with people experiencing poverty, Key Informant Interviews with service providers and a survey of agencies and organizations offering services to those experiencing poverty. In the next section, you’ll learn what they had to say.

## B. What We Heard You Say: Community Engagement

### Focus Groups

Among the seven focus groups we conducted with people experiencing poverty, we heard one constant theme: navigating the myriad of social services among a multitude of agencies -- each with their own application process, eligibility rules and place located in different parts of town -- is confusing and extremely time-consuming. Add to that the barriers of needing child care to make appointments to secure services, lack of easily accessible transportation to get there, or finding the time to apply while holding down a job while you're the head of household makes it extremely difficult, if not impossible, to secure services and resources to pursue a path out of poverty.



#### In their words:

"You have to go to numerous agencies to get specific kinds of benefits. Each requires their own paperwork and if you forget to bring just one thing, then they'll make you leave, and you have to start all over."

"I work and if I leave to make an appointment that's a strike against me, and if I go when I'm not working, I need to find child care."

"It would be great if you could just go to one place and apply for services and benefits."

"I don't have a car to make appointments, so if leave work using the bus, I'll never make it back on time."

"Sure would be great to have a real person help you find services and even help with the paperwork."

### Service Provider Insights

Service Providers reinforce the same themes as do those they are committed to serving. An electronic survey was sent directly from the Mayor through an email message to 120 service agencies delivering services to low-income persons during the month of June 2020. The survey gained insights from providers on: poverty rates, factors that lead to poverty, core services offered, numbers of people served, funding sources they rely on, number of staff employed, how clients learn about their organization, perspectives on collaboration among agencies and how resources could be better maximized and coordinated. (Appendix B).

One-third of the agencies responded to the survey, which is considered an above average response rate, given the fact that these thirty-nine agency heads were dealing

with the COVID-19 pandemic while being asked to fill out a survey.<sup>54</sup> The vast majority of agencies identify as non-profits (79%) of which 68% are 501 C3 entities while (11%) are faith-based institutions and (18%) government agencies. Brain health, counseling and case management with information referral services are the most frequently cited services being offered among the survey sample. The table on the following page shows their response when asked, "What type of services are most frequently used by clients/consumers provided by your agency?"

**Table 9: Most Frequently Reported Core Services**

Core Service	Percent
Brain Health	38%
Counseling	35%
Case Management/Information & Referral	35%
Educational Services	31%
Financial Assistance	28%
Housing	24%
Youth Development Programs	21%
Veteran Programs	21%

One-third of the agencies employ five or fewer people, a little more than a quarter (27%) employ between six and thirty people, thus, the majority (60%) employ less than thirty people, one-third are at the other end of the spectrum and employ more than one-hundred people. The later, represent health care institutions and the community action agency.

Respondents were asked how much they agreed with seven statements that relate to access, collaboration, service gaps and client navigation. Here is how they responded:

- Over half (54%) believe that too many agencies are competing for too few resources, while 28% disagree.
- Three-quarters of agencies (75%) believe that people needing services are falling through the cracks.
- The majority, 62% believe that agencies require too many forms and eligibility rules for clients to navigate.

<sup>54</sup> Lindemann, Nigel, [What's the average survey response rate?](#) [2019 benchmark], August 8, 2019. (surveyanyplace.com).

- They were nearly evenly divided as to agencies collaborating with each other to serve the poor: 39 percent felt they do collaborate and 33 percent disagreed while 20 percent remained “unsure.”
- Nearly 41percent agree that services are easy to access while 28% are unsure and more than one-third (35%) feel services are **not** easy to access.
- Most agencies (82%) work closely with at least three agencies to serve those experiencing poverty and 85% participate in outreach events to reach them.
- One-third report that clients learn about their organization through “word of mouth” and one-third through case manager referrals.

This is what they had to say about issues of user-friendly access to services and the need for collaboration and coordination of services to better address the needs of those experiencing poverty.

### Open-Ended Survey Comments on Collaboration

- Create a universal intake system for easy access for clients with shared eligibility and data collecting and sharing. Includes a universal consent form to client permission to share information.
- Create incentives that foster collaboration among agencies e.g. design RFPs that require working together and shows how services are not being duplicated.
- Create a forum (in-person & virtual) that allows case managers and agency staff to be constantly updated on who is doing what in the community, share best practices and hold webinars, discussion boards reduce in-person meetings with repeat similar agendas. It could act as a one-stop shop for exchange of info & collaboration which will help with orienting new staff on services in the community (high turn-over).
- Create a leadership group that would continuously assess, refine & develop ways to collaborate among service providers and offer user-friendly access for clients.
- We need to focus on the barriers our clients face in everyday life - how it prevents them from moving forward and what we can do about those systemic/structural barriers in a strategic, focused way.

- Identify best practices among agencies (locally, state and nationwide) and share them with each other.
- Develop some sort of coordinating hub among agency leaders to foster maximizing resources.
- Consider sharing space so that clients can go to a one-stop “food court” of service providers.
- Replicate the United Way partner meetings but with all human service providers.
- Find ways to streamline client care plans with shared protocols and share outcome data so we can identify trends, needs, assess what works and what doesn’t in real time.
- Building innovative, proactive collaboration that aligns the mission of stakeholders, also must support existing organization to find their place and role in the new vision of community created by the collaborative process.
- We need more collaboration among like-organizations that are based on the population being served (for example youth, adults, families, incarcerated, single parent)!

### **C. Promising Practices to Consider**

A core task of developing the Equitable Poverty Prevention Plan is to identify promising practices that other cities and/or organizations have enacted to prevent and address poverty in their communities. Our research team scoured the country looking for proven strategies and programs that would be relevant to the City of Dubuque’s resources and state of poverty within the community. These Promising Practices were reviewed by the Steering Committee to determine if they appear viable to the City and to assure that we were not recommending a program or strategy already in existence.

The following strategies and programs being presented for consideration were also shared for feedback with those attending the Caucus for Community sessions. All of what is being proposed for review received positive feedback from those attending the caucuses. In fact, several additional ideas came from caucus sessions and are among the list being presented.



## Enhance Access to Poverty Prevention Programs and Services

Based on what we learned from community engagement with Focus Groups among those experiencing poverty, Key Informant Interviews, the Caucuses for Community and surveys, along with extensive research on innovative strategies to address and prevent poverty, we're presenting several Promising Practices that will enhance the process of accessing services and resources that assure a path out of poverty.

With so many entities in the field providing services to assist those experiencing poverty, stakeholders across Dubuque expressed that it is vital to cohere the social service system and ensure that groups are collaborating and delivering services in the most effective way. Combined with the community's expressed need to streamline processes to access government benefits and services, Dubuque is poised to implement strategies that integrate and design social services ecosystem around a citizens' experience. This type of system follows a set of principles that:

- Allow users to access benefits and services efficiently, reducing logistical burdens to the extent possible.
- Enable nonprofit organizations to collaborate effectively to empower clients towards self-sufficiency.
- Outline clear standards for nonprofit collaboration and guidelines for funding of local organizations and initiatives. Funding bodies (e.g. the City) would award points on RFPs that show collaborative agreements and pathways with other agencies.
- Cluster relevant sites in a *centralized* location as a physical "hub" to access.
- Provide many points of access to entering the system and gaining information in a *decentralized* way, such as making resources available at neighborhood locations like grocery and convenience stores, schools, and pharmacies that people can access in their daily lives.
- Support individuals and families through Comprehensive Case Management (CCM) and [2Gen approach](#) (Two-generation (2Gen) approaches build family well-being by intentionally and simultaneously working with children and the adults in their lives together).<sup>55</sup>

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<sup>55</sup> Ascend Aspen Institute, "[What is 2Gen?](#)" (Online visit November 2020)

- Deploy peer connectors as navigators to provide additional support.
- Work to deliver relevant information to users proactively, facilitating movement toward a “one-stop shop.”

These principles are evident throughout this report where promising best practices are being presented.

The following set of Promising Practices address the issue of “Access to Benefits and Services.” Each is briefly described with links to learn more on how to implement the practice under the title “Who’s Doing This?” Many of these initiatives can be facilitated by the Office of Shared Prosperity and the City could consider investing seed money that could be matched by agencies and partner organizations to fund the development of these strategies that, in turn, will generate a positive impact that serves to assist them in fulfilling their mission and delivery of services.

#### 1. **Benefits Screening, Universal Applications, One-Stop (Virtual & Land)**

As highly recommended by both consumers and providers, Dubuque would do well to develop a centralized Benefits Screening program that provides live assistance in identifying services and resources an individual or families can qualify for given their circumstances and then guide them through the eligibility process to secure those services.

Much of the groundwork already exists with information available through directories such as the HACAP’s “Dubuque County Resource & Referral Guide” and the 2-1-1 helpline. What would make this different is that trained Benefit Advisors would guide people through the process of gaining access to services based on their needs and income. They’d coach them through the eligibility and paperwork maze to assure they gain access. The City of Dubuque has a new-found opportunity with the recent merger in October 2020 of local community action agency (Operation New View) with Hawkeye Community Action Program (HACAP). Community Action Agencies (CAA) are local private and public non-profit organizations that carry out the Community Action Program (CAP) founded by the 1964 Economic Opportunity Act to address poverty in local communities.

**A new-found  
partnership with the  
Community Action  
Program.**



Their core funding comes from the Community Services Block Grant (CSBG). They are tasked with developing a regional plan on addressing poverty for the communities in their region every three years.

HACAP is a non-profit community action agency (CAA) formed in 1965 to address local poverty. The agency currently serves 25,000 low-income households, living in nine eastern Iowa counties. Their mission is to assist individuals in developing skills for success, and to build strong, resilient communities. As the causes of poverty are complex, HACAP provide solutions at two levels. First, at the family-level they provide a portfolio of supports that address the different conditions of poverty experienced by Iowans: homelessness, food insecurity, access to quality child care, inadequate safe housing, and household financial instability.

Secondly, at the community-level, the agency strategically collaborates to build systems that expand access to critical services and improve the available opportunities for low-income people. They also advocate for programs and services along with policies and regulations at the state level that improve the lives of those experiencing poverty.

HACAP formally began operation as a full-service CAA in the City of Dubuque on October 1, 2020 and had been serving homeless veterans and their families in the city and county since 2014. Currently, they are on target to serve at least 80 percent of the people in Dubuque across all racial groups listed on Table 6 of this document. As a CAA they have a tripartite board structure where one third of its membership are the people experiencing poverty (or organizations that can speak on their behalf), one third local government officials and the final third representative of the general public.

The agency brings expertise in data systems that can assist with the “Data Collaborative” presented in this report and given the breadth of their work in providing or arranging for services for low income persons can help guide strategies that assure access to services and benefits. Their focus on the Promising Practice of a two-generation (2Gen) approach serving families proposed in this report and their advocacy of coordinated intake and access processes that shift service delivery from a program-centric to customer-centric model will be invaluable to the goals of the City’s Office of Shared Prosperity.

Thus, the agency is poised to serve as a partner with the proposed City of Dubuque Office of Shared Prosperity to assist in the collaborative development of a benefit screening program with a one-stop philosophy and practice among stakeholders, partner agencies and service providers.

## Promising Practice: Who's Doing This?

A number of cities and organizations have developed benefit screening services and platforms of local, state and national resources and services. The city and program that we believe offers a good match for the City of Dubuque is Philadelphia. Their program is unique in the country because the community action agency is located in the City's Office of Community Empowerment and Opportunity (CEO) which is equivalent to the Office of Shared Prosperity being recommended for the City of Dubuque.

The following description of their benefits screening program (BenePhilly) captures what a "BeneDubuque" program could aspire to:

You can get free help with public benefits through the [BenePhilly](#) program. The program assists you in:

- Completing public benefit applications.
- Organizing key documents for applications.
- Tracking your applications' statuses.
- BenePhilly counselors guide you through the process. They can:
- Tell you about different benefit programs.
- See if you are eligible for programs.
- Help you fill out your applications.

### **Some of the benefits we help with include:**

- Supplemental Nutrition Assistance Program (SNAP)
- Property Tax/Rent Rebate (PT/RR)
- Medicaid (MA)
- Low Income Home Energy Assistance Program (LIHEAP)
- Homestead Exemption
- Supplemental Security Income (SSI)
- Social Security Disability (SSDI).

[BenePhilly](#) is a partnership between the [Office of Community Empowerment and Opportunity](#) and Benefits Data Trust.<sup>56</sup>

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<sup>56</sup> BenePhilly <https://www.phila.gov/services/payments-assistance-taxes/get-free-help-applying-for-public-benefits/>

Beyond the traditional public benefits cited above, the program also offers outreach centers in neighborhoods throughout the city and virtually through an interactive website. The outreach centers use a single application and assessment tool to link consumers to health, social, and employment services. They also created a common database to collect and store clients' paperwork for them. In this light, it would be helpful if a Universal Application Task Force was organized to bring the major agencies in the city together to share their basic requirements across agencies and to develop a Universal Core Application.

The City, through the Office of Shared Prosperity would be in a prime position to facilitate the planning meetings to design such an application with the community action agency (HACAP) taking the lead in development and eventual operation.

Another example of creating and offering a social services [benefits screening](#) platform is presented by the Mayor's Office for Economic Opportunity: New York City. By gathering basic eligibility information from a consumer, the platform can quickly assess whether or not they qualify for services among thirty social services such as food, financial assistance, housing or work benefit programs. The [Access NYC website](#) features a simple 10-step process providing easy access to not only learning what's available but whether or not you qualify from the start.

It would be helpful in developing this type of web-based resource and a universal application for social services in the City of Dubuque, for the Office of Shared Prosperity or other partner (for example, the Hawkeye Area Community Action Program) to convene a "Social Services Access Task Force" of providers to develop strategies to better coordinate and collaborate - e.g. how to share data, create shared outcome measures and metrics that assess poverty's impact. Two resources that can assist in that endeavor:

## **Citizen Journey**

A "citizen journey" incrementally maps out a person's entire experience when seeking out a government service from their perspective. The journey has a "discrete beginning and end, and because it is typically multitouch and multichannel, it is also cross-functional in nature. A citizen journey is anchored in how people think and feel about *their* experience, not in how government agencies perform."<sup>57</sup>

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<sup>57</sup> McKinsey & Company, "Implementing a citizen-centric approach to delivering government services," July 1, 2015 | [Article](#)

More often than not, the process of constructing such a map uncovers more steps, more interactions, more agencies, more rules than what service providers realize. Once these steps are identified and analyzed, then planners can manage demand better by “preventing journeys that are unnecessary in the first place, cutting out duplicative steps along necessary citizen journeys, and improving the availability, usability, and accessibility of information.”<sup>58</sup>

### **Technology for Consumer Access**

An excellent review and toolkit on how to use technology to develop benefit platforms and improve access to community health and human services through the public sector, visit this publication, *Improving Customer Service in Health and Human Services Through Technology* by the [Center on Budget & Policy Priorities](#). This paper looks at the “next phase in efforts to improve government’s interactions with those it serves through technology. Improved client-facing processes – systems that applicants and recipients use directly for actions like applying, submitting documents, or getting information about their case – allow clients to better obtain information and receive benefits more quickly. They also can help agencies get the information they need to conduct eligibility determinations and improve performance and outcomes.”<sup>59</sup>

### **Reimagining the Library**

Libraries throughout the country have been reimagining their role in the community by expanding their reach and partnerships with community service organizations. They offer space so that health care and social service organizations can embed a navigator or caseworker at the library to offer onsite assistance for those seeking advice on benefits and services. They, along with social service agencies, have discovered that people welcome going to the library for assistance rather than a “welfare office.”

The Carnegie-Stout Library would be a natural fit for assisting patrons in using the proposed “BeneDubuque” platform and could offer free scanning of documents that residents need when going to appointments to apply for services or job interviews. The scanned documents could be placed on a flash-drive and given to the patron. Other options could enable consumers to send scanned documents directly to providers with signed release forms by them granting permission. We learned through focus groups about the amount of paperwork they were required to bring to appointments and, in response, they greatly liked the flash drive solution.

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<sup>58</sup> Ibid

<sup>59</sup> Sonal Ambegaokar, Rachael Podesfinski, Jennifer Wagner, “Improving Customer Service in Health and Human Services Through Technology,” [Center on Budget & Policy Priorities](#), August 23, 2018.

Some libraries have actually hired social workers as recently described in an article



posted by the American Library Association, “our reach includes a team of social workers who provide a range of services, including in-house consultations with library customers, educational opportunities for the incarcerated, health literacy programming, and staff training.”<sup>60</sup> Some libraries bring ipads to homeless shelters to assist shelter residents with using the internet for resume writing, finding work, applying for benefits or learning how to teach their children reading. The librarians give them library cards and books for children to read at the shelter.

Libraries have also embraced new technologies in learning and reading and offer students homework help in researching topics for school reports and science projects along with other STEM (Science, Technology, Education, Math) topics.

They have also become a much-needed lender of digital devices like ipads and mobile wifi “hotspots” to close the digital divide. Card holders sign them out as they do for books. The Carnegie-Stout Library in Dubuque, for example, provided ipads for this project’s Caucus for Community session held at the Fountain of Youth. The library is the host for numerous community events and serves as a resource for parents and mentors teaching children online.

As the Office of Shared Prosperity brings partners and stakeholders together to enhance access to services and create opportunities for a path forward from poverty, the library will be a willing and able partner.

## **2. Subsidize Internet Access in Low Income Neighborhoods & Develop a Digital Equity Plan**

Our daily lives are deeply infused with being online whether its holding zoom conference calls, performing telework, making appointments, tracking down jobs, or asking “Alexa” to direct you towards your next destination. Students among all ages are learning online with engaging platforms at a very young age. Older adults are being treated through telehealth visits, and while people hunker down during the pandemic, deliveries from grocery stores, pharmacies, restaurants and Amazon bring nearly everything you need to your doorstep.

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<sup>60</sup> Schofield, Amy, “Social Workers and Librarians: A Case for Why We are BFFs,” American Library Association. (website visit November 11, 2020).

**But not for everyone.** Far too many people are without internet access and the devices that gain them entry to the opportunities that an online presence provides. As a result, those who are “without” don’t acquire the skills or knowledge on how to effectively take advantage of the online and digital world.

Today, the consequences of being excluded are being widely felt and exposed by the COVID-19 pandemic.

Public and private schools are struggling with closures depending upon the viruses’ rate of contagion. Most offer a combination of hybrid learning by having students attend school part-time in the classroom and the rest virtually while thousands of parents have opted to have their children taught completely online. One in five Dubuquers that make less than \$20,000 a year don’t have an internet subscription – so those families can’t opt for online learning full-time or part-time.<sup>61</sup>

They, along with millions of students nationwide (14%) without internet subscriptions, are being placed at a severe and structural disadvantage in keeping up with their peers who do have access.<sup>62</sup> Educators fear that the degree of learning loss among those whose parents lack the skills and knowledge to assist their children in learning online may set them back irrevocably.

The shift to telework has worked well for those who have jobs that could quickly adjust by going remote but not so for those working in oftentimes lower wage jobs in the service industry, health care, home care, retail and delivery drivers who are forced to leave their homes, increasing their risk of contracting the virus. Experts predict that a “full economic recovery will require everyone having access to markets and services from their home” and they’ll need broadband and affordable internet access to do so.<sup>63</sup>

In terms of internet subscriptions among city of Dubuque residents, there is a connection between low income and lack of access to the internet. According to the U.S. Census, American Community Survey (2018), those **without** an internet subscription among low income persons (household income less than \$20,000 a year) is nearly twice as high (40% ) compared to those making \$20,000 – \$75,000 per year (21%) and nearly seven times as high compared to those making over \$75,000 (6%).<sup>64</sup>

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61 U.S. Census, American Community Survey, “Types of Computers and Internet Subscriptions,” Table ID: S2801 (2018)

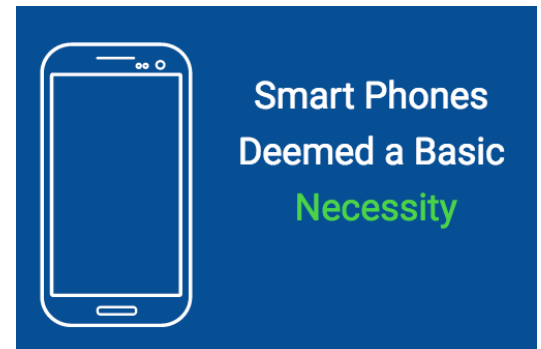
62 Lara Fishbane and Adie Tomer, “As classes move online during COVID-19, what are disconnected students to do?” (Washington: Brookings Institution, 2020).

63 Lara Fishbane and Adie Tomer, “Bridging the digital divide through digital equity offices,” (Washington: Brookings Institution, 2020).

64 U.S. Census, American Community Survey, “Types of Computers and Internet Subscriptions,” Table ID: S2801 (2018)



One of the more enlightened policy decisions made when developing the ALICE living wage budget (described early in this report as to how poverty is measured), was to include the cost of cell phones and internet services in the budget. The biased stereotype against people experiencing poverty -- that a smart phone is a luxury that they shouldn't be wasting money on -- was finally challenged. Being able to access the internet through cell phones, notebooks (e.g. iPads) laptops and other devices is a necessity of daily life.



In a survey, they found that low income cell phone users relied on their phones with access to free wifi to search and find jobs (58%) compared to (32%) of those with higher incomes; 32% had to use the phone to actually submit their job applications compared to only 7 percent of those with higher incomes. And 40% rely on the smart phone to look up government and non-profit services.<sup>65</sup>

This digital disparity has given rise to the call for cities to create and embrace “Digital Equity,” also known as “Digital Inclusion” policies and practice that affords its citizenry the infrastructure required for high-speed internet and developing partnerships to make internet subscriptions affordable for everyone.<sup>66</sup> It’s not just about having digital access, it’s also having the knowledge and skills to effectively use and benefit from digital technology’s potential and promise.

### **Internet Access Initiatives in the City of Dubuque**

The City of Dubuque and the Greater Dubuque Development Corporation has created a “Broadband Expansion Initiative” to build new partnerships in public and private sectors to expand the broadband network and increase providers in the city. The strategy includes implementing Master Agreements where an overall legal, structural, and financial relationship has been established between the City and providers. These agreements and the cooperation of the partners have led to doubling conduit, quadrupling fiber, and increasing the number of providers from two to ten in Dubuque.

By achieving a more robust infrastructure prior to the pandemic, businesses were able to make the leap to maintain employment via remote work, schools could offer widespread virtual learning and companies could maintain their operations. The Broadband

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<sup>65</sup> United for ALICE, Consequences and Technology, United Way of New Jersey 2019.

<sup>66</sup> Quaintance, Zack, [“The Quest for Digital Equity,”](#) GT Magazine (Government Technology), March 2018.

Expansion Initiative recently received a Gold Excellence in Economic Development Award from the International Economic Development Council (IEDC).<sup>67</sup>

The group is currently working on the democratization of internet access by providing free access to wifi hotspots in various areas throughout the city. It is also focusing on providing very affordable internet subscription rates to low income neighborhood tracts through public/private partnerships with internet service providers and leveraging Community Development Block Grant Funds. Currently, the City has set aside \$80,000 of their \$650,000 federal stimulus grant to expand internet services across the city.<sup>68</sup>

### **The Dubuque Community School District**

Access to technology and internet connectivity “are critical to students and families, yet, many in our community are without adequate access needed in today's world. While this equity issue cannot be addressed by the district alone, the district has taken significant steps to reduce this barrier for students and families:

- Prior to COVID-19, over 3,300 student computers were already in the hands of each student at Dubuque Senior High School, Hempstead High School and the Alta Vista Campus through our ongoing Anytime, Anywhere Learning Initiative in its third year. This means that every student at these schools has district-issued laptop.
- Every middle school student now also receives a device as part of the district Anytime, Anywhere Learning Initiative.
- During COVID-19, all elementary students in the district's fully online program received either a laptop or iPad device, depending on their grade level. Hybrid students in grades K-1 received an iPad device to support at-home learning.
- An additional 1,690 laptops will be deployed to the remaining elementary students without a district-issued device before the end of the calendar year.
- For those who do not have internet access and cannot afford it, the district attempts to provide one hotspot per household assigned to the oldest student for all the siblings to use.

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<sup>67</sup> Greater Dubuque Development Corp Online News Post, “Broadband Expansion Initiative Receives Gold Excellence in Economic Development Award,” Friday, October 23, 2020.

<sup>68</sup> <https://kwwl.com/2020/04/23dubuque-public-internet/>

- Over 700 mobile cellular hotspots were secured beginning in March, sourced from three different carriers to help provide coverage in the greater Dubuque area, with over 500 currently checked out.”<sup>69</sup>

### **The Carnegie-Stout Library**

The library also loans out iPads to students and adults and offers a “whisper room” for individuals to utilize devices to get on the internet and hold a Zoom interview or meeting, among other such platforms. Each of these entities along with the City and Greater Dubuque Development Corporation and internet service providers are all working to bridge the digital divide. It is why they are vital players along with teachers who are on the frontlines of instructing and relating to children online in providing policymakers with an authentic understanding of the barriers they face.

### **Promising Practice Idea: Develop a Digital Equity Plan**

Beyond the City’s continued investment in enhancing and expanding broadband through its public/private partnerships with local internet service providers and business partners, we suggest:

That the City expand the work of the Broadband Expansion Initiative to develop a “Digital Equity Plan” for the city that would set performance targets, establish strategies, collect data, and plan coordinated activities across multiple agencies, including those responsible for information technologies, digital service providers, economic development policymakers and business, schools and teachers, social services, health care, and others.

The goal of the plan would be to assure that all citizens have access to highspeed internet service within their local communities, the devices that enable them to use the internet and the knowledge and skills to navigate it. The plan would also identify barriers to achieving “Digital Equity” for the residents of Dubuque and, in response, the strategies to remove them.

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<sup>69</sup> Memorandum, Dubuque Community School District, “Information for the City of Dubuque Equitable Poverty Prevention Plan,” December 9, 2020.

For an overview of four excellent programs described with links addressing the issues of digital learning, see [“Examples of the Best Digital Access Initiatives.”](#) that includes the current Broadband Expansion Initiative members and additionally include the Human Rights Commission, the Dubuque Community School District, the Carnegie-Stout Library, Hawkeye Area Community Action Program, IT staff from the City and subject matter experts along with local advocacy groups and non-profits that represent people experiencing poverty.



Several approaches could be used to develop the plan, such as holding a virtual Digital Equity Summit bringing together stakeholders and subject matter experts to flesh out the definition of digital equity, analyze and discuss what the current data indicates and what additional data is needed.

The work group would assess the internet landscape in terms of infrastructure, availability, access and affordability and determine the needs, and capacity of Dubuquers to utilize online programs and platforms effectively. It would further identify barriers that prevent access and utilization among under-resourced populations and determine what benchmarks must be reached to redress them. An example of a city that created a “Digital Equity Plan” is San Francisco’s that identifies three components of their strategic plan:

- Expand affordable, high-quality Internet access through strategic partnerships. This includes bringing free, high-speed Internet service to affordable housing residents throughout San Francisco.
- Launch digital literacy innovation programs to test novel new ways to provide technology training and support in high-need communities.
- Establish central leadership and accountability for measurable change. This should take the form of a Digital Equity Scorecard and an open coalition with resources to support community-based organizations and residents with technology needs.

Their full report with an excellent listing of outcome measures and benchmarks to achieve digital equity can be seen by clicking on this report title: [City and County of San Francisco Digital Equity Strategic Plan 2019-2024.](#)

### 3. DETERMINANTS OF POVERTY

#### 1. ECONOMIC INSECURITY, JOBS, LIVING WAGE

##### A. Overview

In Dubuque and across the United States, economic insecurity is increasing while employment and wages are not keeping pace with the cost of living. The challenges are now even greater as the country struggles with the impact of the COVID-19 pandemic. Economic insecurity and poverty are multidimensional: they require us to acknowledge the interdependent nature of challenges including access to housing, food, healthcare, good schools, safe communities, and a living wage, among other factors.

Thus, while this section is deeply related to the other determinants of poverty explored throughout this report and is analyzed in alignment with the other determinants – we’re applying an economic lens to bring into focus how barriers to skills and education, jobs and living wages impact those experiencing poverty. We’ll then take stock of the activity and strategies already being applied by community leaders, non-profits, businesses and the City to address economic insecurity and conclude with several promising practices to enhance the work already taking place in the community.

First, we’ll take a look at the data that describes the extent and manifestation of economic insecurity among under-resourced people.

##### Poverty and ALICE in Dubuque

Many individuals and families in Dubuque live in poverty or are among the working poor as defined by ALICE -- a term developed by the United Way to signify Asset Limited, Income-Constrained, Employed. These rates are disproportionately high for Black, Hispanic, and Marshallese Dubuquers.

By official Federal Poverty Level (FPL) metrics, 16% of Dubuque’s population lives in poverty. But as stated in the opening section of this report on “Measuring Poverty,” we recommend that a truer picture of the number of people in the City experiencing poverty is at 150% FPL, which comes to one out of four persons (25%).

The following table provides a breakdown by race based on 2018 US Census Data which is calculated at the standard (100% FPL) level.

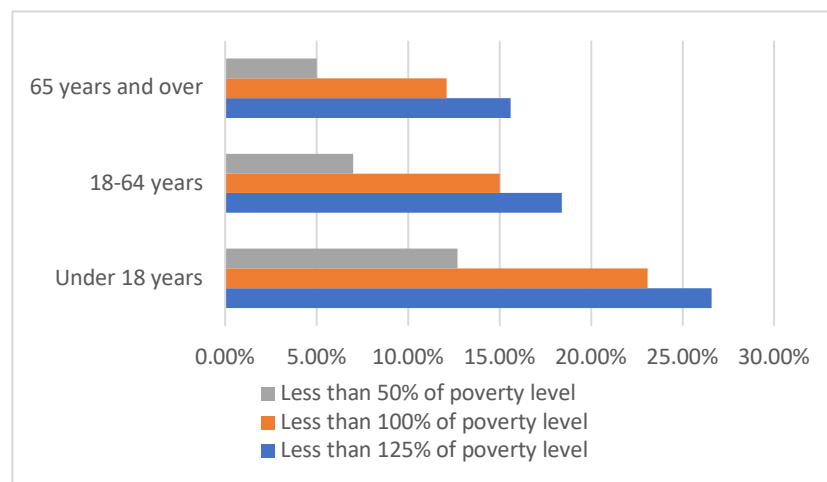
**Table 10: City of Dubuque Poverty Levels by Race<sup>70</sup>**

	Total Number	In Poverty	Poverty Rate
Black	2,616	1,467	56.1%
Pacific Islander	380	146	38.4%
Multiple Races	867	224	25.8%
Hispanic	1,241	274	22.1%
Asian	771	128	16.6%
White	49,823	6,578	13.2%

The female poverty rate (18.31%) is notably higher than the rate for males (13.54%). Further, a staggering 56.1% of Black residents live in poverty, compared to 13.2% for white Dubuquers. Poverty rates also vary by age: as demonstrated in the table below for 2017 (the most recent year this data was available) showing that individuals under 18 years of age experience higher rates of poverty for 50%, 100%, and 150% of the FPL.

**Table 11: Poverty Rate by Age: Dubuque 2017<sup>71</sup>**

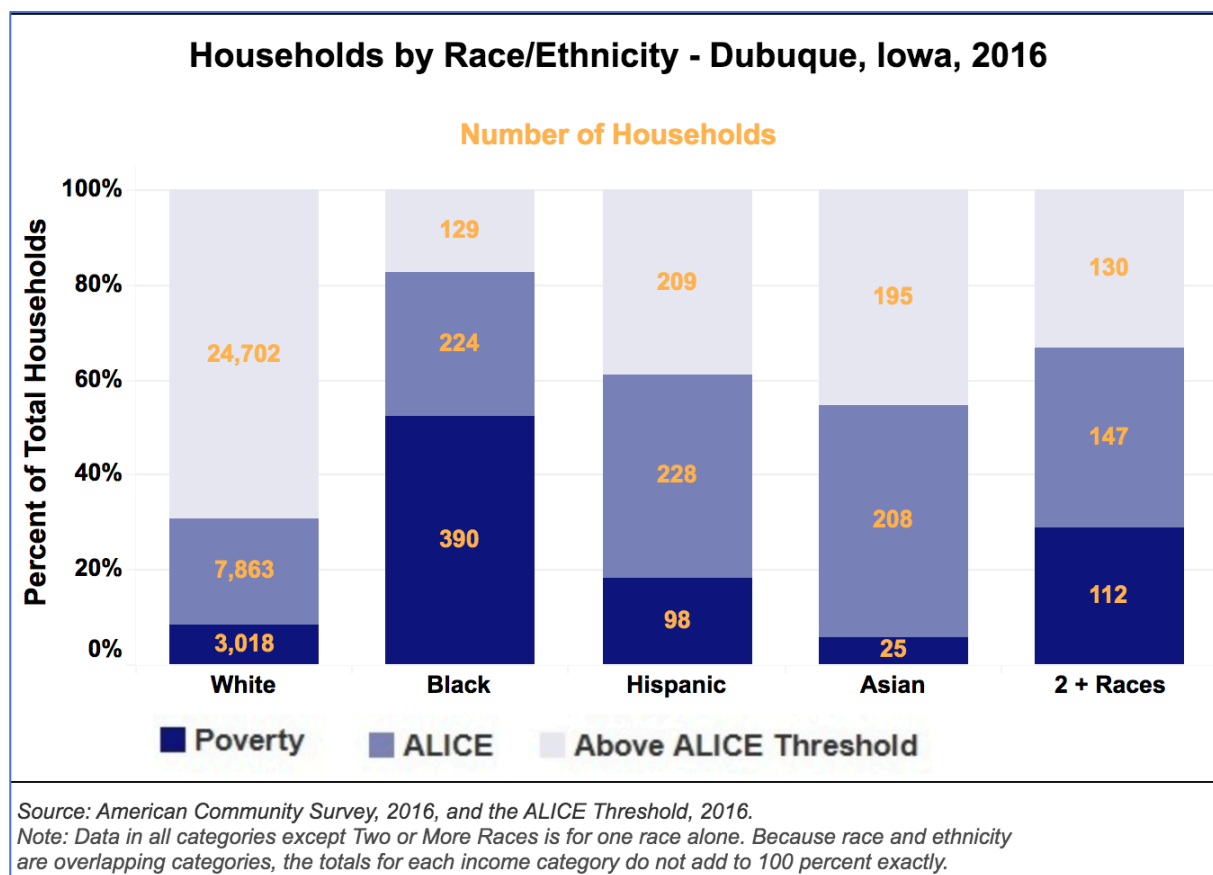
Data for ALICE households are calculated only at the County level and the most recent data for Dubuque County is from 2016. At this time, more than one-fifth (22%) of households in the County were considered ALICE households. From the United for ALICE County data, we can see that Black, Hispanic, and multiple race households are disproportionately ALICE or living in poverty.



<sup>70</sup> U.S. Census, American Community Survey, [2018 ACS](#), Table ID: S1701

<sup>71</sup> U.S. Census, American Community Survey, [2017 ACS](#), Table ID: S1703

**Table 12: Dubuque County ALICE Cohort Households by Race/Ethnicity<sup>72</sup>**



One of the most heralded tools that the ALICE Project has given policymakers and civic leaders is the creation of a real-life “Household Survival Budget” available for every county in the nation.

We discuss this in greater depth in the Measuring Poverty section of this report but thought it was helpful to show the budget in this section, as well, to reinforce the actual impact of experiencing poverty on such a tight budget.

<sup>72</sup> [United for ALICE 2016 Iowa State Overview, County of Dubuque](#)

As discussed extensively in the “Measuring Poverty” section of this report, the official poverty measure falls short in capturing the true number of families experiencing financial hardship. Please see the aforementioned section on “Measuring Poverty” for an in-depth discussion on measurements of assessing poverty in Dubuque and what a “living wage” must cover in today’s economy.

## Unemployment

Even prior to COVID-19, rates of unemployment for some Dubuque residents were distinctively high, despite the low rate for the total population. Regrettably, the pandemic will continue to cause unemployment rates to rise, which will likely place growing numbers into the ranks of those experiencing poverty. According to the 2018 American Community Survey, non-white groups are unemployed at significantly higher rates than whites, with Blacks experiencing an unemployment rate four times higher than whites.

**Table 13: Unemployment by Race or Ethnicity 2018<sup>73</sup>**

Race or Ethnicity	Unemployment Rate
Black or African American	19.8%
Native Hawaiian/Pacific Islander	14.1%
Hispanic or Latinx	8.1%
White alone	4.5%
Asian alone	2.9%

Further manifestations as to how unemployment affects various populations are shown below:

- Interestingly, while poverty rates are higher for women in Dubuque, unemployment rates are higher for men: 5.3% of men are unemployed, compared to 3.2% of women. However, 38.14% of unemployed females live in poverty, compared to 31.14% of unemployed men, and 9.89% of employed women live in poverty compared to 7.74% of men.
- 16.5% of those living below the poverty level are unemployed, compared to 2.7% for those at or above the poverty level.

<sup>73</sup> US Census: [2018 ACS](#), Table ID: S2301



- 9.6% of individuals with a disability are unemployed.
- Unemployment is highest for individuals with less than a high school degree at 11.2%, followed by high school graduates (4.2%), those with some college or an associate's degree (3.8%), and a bachelor's degree (2.3%).<sup>74 75</sup>

The emergence of COVID-19 and the economic effects of job losses – some temporary, others permanent – led to significant increases in the unemployment rate, though Dubuque as a whole has seen dramatic recovery since the early months of the pandemic. However, as this report is being completed, Iowa and the country are in the throes of a second surge of Coronavirus cases.

**Table 14: Unemployment Rate for the City of Dubuque<sup>76</sup>**

Month (2020)	Unemployment Rate
April	12.9%
May	12.6%
June	9.1%
July	7.3%
August	6.5%
September	4.6%
October	3.3%

In order to track the number of individuals that may be impacted by “situational poverty,” the *Federal Reserve’s COVID-19 At-Risk Occupations List* may be helpful for City planners and the business community to consider. We’ve identified the number of employees in each occupation in the Dubuque MSA shown in the following table.

Overall, nearly one in five jobs using the Federal Reserve list are at risk of unemployment due to COVID-19.

<sup>74</sup>2018 ACS TableID: S2301 <https://data.census.gov/cedsci/table?g=1600000US1922395&tid=ACST5Y2018.S2301>

<sup>75</sup>2018 ACS TableID: S1701 <https://data.census.gov/cedsci/table?g=1600000US1922395&tid=ACST5Y2018.S1701>

<sup>76</sup> [Bureau of Labor Statistics](#)

**Table 15: Fifteen Largest Economically At-Risk Occupations Due To COVID-19 U.S.**

Rank in numbers impacted <sup>77</sup>	Occupation	Number of employees in Dubuque MSA <sup>78</sup>	Percent of Total
	ALL OCCUPATIONS IN DUBUQUE	59,130	
1	Retail salespersons	2,170	3.7%
2	Supervisors of retail sales workers	410	0.7%
3	Cashiers	1,120	1.9%
4	Waiters and waitresses	910	1.5%
5	Cooks	740	1.3%
6	Laborers and material movers	740	1.3%
7	Construction laborers	320	0.5%
8	Carpenters	270	0.5%
9	Grounds maintenance workers	240	0.4%
10	Personal care aides	870	1.5%
11	Child Care workers	300	0.5%
12	Assemblers and fabricators	850	1.4%
13	Food service managers	80	0.1%
14	Food preparation workers	320	0.5%
15	Security guards	190	0.3%

### Income and Wages

Median earnings in Dubuque are modest at \$18.65 per hour, and lower still for non-White communities and women. Further, the state of Iowa's minimum wage, which is the \$7.25 per hour federal minimum wage, does not come close to covering families' needs and does not represent a *living wage*. Standard measures of poverty underestimate the level of need that those individuals and families face and capture a much narrower set of families than the full scope of all those who are actually struggling.

<sup>77</sup> Wardip, Keith and Anna Tranfaglia, Federal Reserve Bank of Philadelphia, COVID-19: Which Workers Will Be Most Impacted?" April 2020.

<sup>78</sup> BLS Occupational Employment Statistics (May 2018)

According to the 2018 American Community Survey, the City of Dubuque's median household income is \$52,298 (while the median family income is \$67,436), and a quarter of households in Dubuque have incomes under \$35,000.

**Table 16: Percent of Dubuque Households at Various Income Levels<sup>79</sup>**

Total Household Income	Percent of Households
Less than \$10,000	7.5%
\$10,000 to \$14,999	5.1%
\$15,000 to \$24,999	10.9%
\$25,000 to \$34,999	9.7%
\$35,000 to \$49,999	14.5%
\$50,000 to \$74,999	20.6%
\$75,000 to \$99,999	14.6%
\$100,000 to \$149,999	11.7%
\$150,000 to \$199,999	2.5%
\$200,000	2.9%

Earnings vary widely according to education level, race and ethnicity, and gender. Individuals in Dubuque with less than a high school diploma earned only \$19,833 in the past 12 months, according to the 2018 ACS Community Survey.

High school graduates earned significantly more, at \$29,143 during the same time, and individuals with some college or an associate's degree earned slightly more at \$31,662. Dubuquers with bachelor's degrees fare better, with earnings of \$42,436 and those with graduate or professional degrees earning \$52,354.<sup>80</sup>

There are significant discrepancies in earnings by gender in the City of Dubuque at all education levels. Average earnings for all individuals in Dubuque are \$34,633, though there is a gap of over \$13,000 between men's and women's average earnings, with the highest disparity between men and women with bachelor's degrees.

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<sup>79</sup> 2018 ACS, TableID: S1901

<sup>80</sup> 2018 American Community Survey, Table ID: S2001.

<https://data.census.gov/cedsci/table?q=dubuque%20city,%20iowa%20wage&t=Education&g=1600000US1922395&tid=ACST5Y2018.S2001&hidePreview=false>

**Table 17: Average Income by Gender and Education Level in City of Dubuque<sup>81</sup>**

Education Level	Average	Male	Female	Disparity
Overall	\$34,633	\$41,496	\$28,325	\$13,171
Less Than High School	\$19,833	\$22,333	\$18,432	\$3,901
High School Graduate	\$29,143	\$35,309	\$22,848	\$12,461
Some College	\$31,662	\$41,184	\$25,495	\$15,689
Bachelor's Degree	\$42,436	\$52,353	\$35,827	\$16,526
Graduate Degree	\$52,354	\$58,352	\$45,964	\$12,388

Moreover, disparities in earnings by race are sizable among Dubuque residents. As shown below, White Dubuque residents significantly out earn their Black, Hispanic, and Pacific Islander peers, with Black individuals experiencing the lowest earnings.

**Table 18: Median Individual Earnings and Mean Income in Past 12 Months by Race/Ethnicity<sup>82</sup>**

Race or Ethnicity	Median Earnings	Mean Income
Black or African American	\$10,625	\$8,933
Hispanic or Latinx	\$19,727	\$15,873
Pacific Islander	\$30,615**	\$10,610
White	\$30,195	\$29,431

\*\* While these figures represent 2018 ACS counts, we can say with some certainty that this number is inaccurate and that earnings of Pacific Islanders in Dubuque do not, on the whole, exceed earnings by White residents. Collecting data for Pacific Islander and Marshallese communities is a challenging endeavor; the Census results indicate a staggering margin of error of +/- \$19,605. Thus, this data should be regarded with caution and not taken at face value. The mean income for this group likely paints a more accurate picture.

<sup>81</sup> US Census 2018 ACS, Table IDs: [B20017B](#), [B20017L](#), [B20017E](#), [B20017H](#), [S1902](#)

<sup>82</sup> Ibid

## B. Barriers to Wealth Building

As the data show, the economic status of those experiencing poverty is precarious, at best. Most are living from paycheck to paycheck and aren't able to build any wealth. For most, this has been a persistent way of life filled with periods of three steps forward and four steps back.

As explained by the Center for American Progress, "Wealth, defined as the measure of an individual's or family's financial net worth, provides a myriad of opportunities for American families. Wealth makes it easier for people to seamlessly transition between jobs, move to new neighborhoods, and respond in emergency situations. It allows parents to pay for or help pay for their children's education and enables workers to build economic sustainability in retirement. Importantly, it is the most complete measure of a family's future economic well-being. After all, families rely on their wealth to pay their bills if their income disappears during an unemployment spell or after retiring, for instance."

Low-income people and many communities of color historically lack access to financial tools and opportunities that allow them to build assets, purchase homes, and build generational wealth by passing down these resources to their children. Instead, many perceive their best or only option as to seek out predatory payday lenders, whose exorbitant interest rates mean that under-resourced individuals end up paying more than those with higher incomes who can afford to go through safer financial channels. As the individual now has an even larger sum to pay off, the cycle of borrowing persists. This is one example of the systemic ways in which marginalized and under-resourced communities are prevented from building wealth in ways that perpetuate generational poverty and maintain disparities.

Black families – and other families of marginalized communities, including Latinx and Pacific Islander families – maintain significantly less wealth than White families nationwide, translating into "fewer opportunities for upward mobility... and fewer chances to build wealth or pass accumulated wealth down to future generations."<sup>83</sup>

According to 2019 figures from the Federal Reserve, median wealth for Black and Hispanic families in 2016 was \$24,100 and \$36,100, respectively, while for White families, median wealth is over *five times* that amount, at \$188,200.<sup>84</sup>

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<sup>83</sup><https://www.americanprogress.org/issues/race/reports/2018/02/21/447051/systematic-inequality/>

<sup>84</sup><https://www.federalreserve.gov/econres/notes/feds-notes/disparities-in-wealth-by-race-and-ethnicity-in-the-2019-survey-of-consumer-finances-accessible-20200928.htm>

## Highlighted Barriers

In this section, we'll review some of the barriers that came up in our research, focus groups, surveys and Key Informant Interviews.

### a. Low Wages

One of the most over-riding barriers to acquiring economic security cited by focus group participants experiencing poverty were low wages. Most talked about the need to work two part-time jobs to make ends meet. No one felt they were making a living wage as suggested by the ALICE thresholds for the working poor. Many could only get jobs from temporary agencies that in most cases was part-time; others complained that if they did find a job that was paying around \$15.00 per hour, it remained part-time. In a survey among providers of services for people experiencing poverty, they ranked low wages as one of the top three factors causing people to live in poverty, preceded by generational poverty and lack of quality affordable child care.

And in a quick poll for the City of Dubuque's "Imagine Dubuque" comprehensive plan, "nearly half (48%) of quick poll respondents (90 individuals) identified employment opportunities as a key factor contributing to poverty. In written comments, statements like "wages are strikingly low in Dubuque" and "all work should pay a living wage" were common."<sup>85</sup>

### b. Lack of Banking

An issue that Dubuque residents experiencing poverty face is a lack of full banking services. According to Dubuque's "Prosperity Now" Scorecard, 3.9% of residents are unbanked (lacking traditional checking or savings account) and 16.2% are underbanked, which means they need to use alternative banking services, such as payday lenders, at high interest rates.<sup>86</sup>

Nationwide, payday lenders have targeted vulnerable consumers that have been affected by COVID-19, charging up to triple-digit interest rates, according to the Wall Street Journal.<sup>87</sup> Thus, the continued economic fallout of COVID-19 means that



**We need data on "unbanked" and "underbanked" people of color and those in poverty.**

<sup>85</sup> Greater Dubuque Development Corporation, "Economic Prosperity: Chapter Three," [Imagine Dubuque](#) (2017)

<sup>86</sup><https://scorecard.prosperitynow.org/data-by-location#city/1922395>

<sup>87</sup><https://www.wsj.com/articles/how-payday-lenders-target-consumers-hurt-by-coronavirus-11591176601>

banking and accessing safe financial options will be of enduring importance in Dubuque and beyond.

Unfortunately, an analysis of banking access by poverty rates, race and ethnicity, is not readily available at the municipal level. One of the promising practices proposed is to gather more in-depth data on this topic to gain deeper insights on access to financial institutions as a means to narrow the wealth divide. Given national rates that show the poor are considerably unbanked and underbanked, it is safe to assume that these disparity levels will be similar for Dubuque, as will disparity levels by race and ethnicity.

To build wealth, programs that promote financial literacy are vital, and having access to a checking and savings account is one of the first steps. Dubuque used to have a local [Bank On](#) program affiliate with the national organization whose goal is to ensure that everyone has access to a safe and affordable bank or credit union account. The program showed strong results and played a key role in redirecting Dubuque individuals and families to pursue safer financial options than the harmful and often predatory “payday” lenders that people living in poverty must often resort to and, subsequently, incur extremely high interest rates.

However, Dubuque's Bank On program and account are no longer funded and is currently inactive. We recommend the program be started again but this time with peer counselors within the community who will have been trained by banking professionals. This is one of the Promising Practices highlighted at the end of this section.

In our Promising Practices section, we recommend re-starting the program but this time include training peer counselors to reach out to people experiencing poverty and the Black community to yield a more successful result.

### **c. Lack of Home Ownership**

One of the longstanding and proven ways for a family to build wealth is to own a home, but for those who have low incomes, no banking accounts, and not-so-perfect credit scores, they aren't able to afford the application fees, down payments nor interest fees to acquire a mortgage. Instead, they continue to rent without any opportunity to build their wealth or pass on a homestead to the next generation.

In Dubuque, only one in five (22.6%) of Black residents are approved for loans at the County level<sup>88</sup> and the home ownership rate for Black residents is 8%<sup>89</sup>. Conclusive data for the number of Black-owned businesses does not exist, but the Iowa Economic Development Targeted Small Business (TBS) has record of only one such business in Dubuque.<sup>90</sup>

One organization that may provide inspiration in providing safe loan options and comprehensive financial services for low income persons to purchase a home is the national network of the [Neighborhood Assistance Corporation of America](#) (NACA). While they do not currently have a presence in Iowa, Dubuque should consider reaching out to them to provide their services. It is one of the Promising Practices presented in this report. It would be a way to increase home ownership rates, particularly among Dubuque's marginalized and under-resourced populations. Dubuque residents may be able to take advantage of some of the organization's services without a full partnership, for example, their Homebuyer Workshops available online.

#### **d. Fees and Fines**

Cities from Chicago to San Francisco to Ferguson, Missouri, have begun to examine the disproportionate impact of fines and fees on low-income communities and people of color. Low-income families who cannot pay their fines and fees can have their driver's licenses suspended, wages garnished, tax refunds intercepted, and credit negatively impacted.<sup>91</sup>

These can have dramatic consequences that deepen poverty, including job loss, loss of income, inability to pay other bills, interest rate increases, and crushing debt. While some cities are concerned about the potential loss of revenue, analyses have shown that many local governments and courts receive little to no financial benefit from many fines and fees.<sup>92</sup>



<sup>88</sup><https://ffiec.cfbp.gov/data-browser/data/2019?category=counties&items=19061>

<sup>89</sup><https://scorecard.prosperitynow.org/data-by-location#city/1922395>

<sup>90</sup><https://www.iowaeda.com/small-business/targeted-small-business/>

<sup>91</sup> <https://spotlightonpoverty.org/spotlight-exclusives/chicagos-abusive-fines-and-fees-harm-the-poor-and-highlight-troubling-national-trend/>

<sup>92</sup> <https://www.policylink.org/blog/fine-and-fee-justice>



They found that the cost of collecting fees is no less than the amount collected. It should also be noted that inability to pay fines and fees is also a significant factor in reincarceration.<sup>93</sup>

Further, when individuals experience the criminal justice system, they encounter fees and surcharges, fines, and asset forfeiture. As discussed in-depth in the Racial Equity Section of this report, people of color – particularly Black Americans – are disproportionately impacted by the criminal justice system and such fees and fines make it even more difficult for them to achieve financial stability.

Research has found that: “Particularly in the jurisdictions that rely heavily on such collections, researchers have found that law enforcement activities are distorted by the need to raise revenue, affecting the types of crimes that are policed and damaging the relationship between police and communities.”<sup>94</sup>

Cities across the U.S. are addressing the pervasive effects of this issue: in 2016, San Francisco created a “Fines and Fees Task Force” to study their impact on San Franciscans and issue recommendations. In June 2018, the City of San Francisco abolished all locally-imposed criminal justice administrative fees, and was also the first county to not charge fees to parents whose children were incarcerated in juvenile hall, and the first Superior Court to stop suspending driver’s licenses when people were unable to pay traffic court fines.<sup>95</sup> As the American Bar Association characterize it, fees and fines “criminalize poverty.”

#### **e. Barriers to Economic Security from “Checking the Box”**

All too often, to be convicted of a crime is a sentence to a life in poverty. According to a well-regarded manual on *Mentoring Former Prisoners: A Guide for Reentry Programs by Public Private Ventures*, every year, nearly hundreds of thousands of adults are released from prison in the nation and they must find housing and jobs, but the majority of them have not completed high school, nearly three quarters have a history of substance abuse, and more than one third have a physical or mental health condition.

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<sup>93</sup>[https://www.hamiltonproject.org/papers/nine\\_facts\\_about\\_monetary\\_sanctions\\_in\\_the\\_criminal\\_justice\\_system?\\_ga=2.16727532.6.1021269402.1605121750-907695901.1602883085](https://www.hamiltonproject.org/papers/nine_facts_about_monetary_sanctions_in_the_criminal_justice_system?_ga=2.16727532.6.1021269402.1605121750-907695901.1602883085)

<sup>94</sup>[https://www.hamiltonproject.org/papers/nine\\_facts\\_about\\_monetary\\_sanctions\\_in\\_the\\_criminal\\_justice\\_system?\\_ga=2.16727532.6.1021269402.1605121750-907695901.1602883085](https://www.hamiltonproject.org/papers/nine_facts_about_monetary_sanctions_in_the_criminal_justice_system?_ga=2.16727532.6.1021269402.1605121750-907695901.1602883085)

<sup>95</sup><https://finesandfeesjusticecenter.org/articles/san-francisco-fines-fees-task-force-initial-findings-and-recommendations/>

Aside from those high barriers, a criminal record by itself can effectively disqualify an applicant from almost any job, which in turn feeds a vicious cycle of recidivism. With nearly 90% of employers and 80% of landlords requiring criminal background checks, a criminal record can present an insurmountable obstacle to obtaining employment and housing for years after one's debt to society has been paid.

In a survey of employers by the Greater Dubuque Development Corporation (InfoAction Dashboard 2019-2020), managers report that 93 percent conduct a background check and 60 percent require drug screening. Sixty percent, however, report that they will hire ex-offenders.<sup>96</sup> Overall, given the huge gap between their many challenges and limited opportunities to overcome them, it is not surprising that 52% of prisoners are re-incarcerated within three years of release.<sup>97</sup>

Data from around the country underscore the dramatic economic impact that improving employment opportunities for former prisoners could have on individuals, families, and communities:

- A Michigan study found that record-clearing enhances earnings of formerly incarcerated individuals by 25%.
- A Villanova study found that the poverty rate would have dropped by 20% from 1980 to 2004 but for mass incarceration and the criminal records it produced.<sup>98</sup>

States including Pennsylvania and Utah have passed Clean Slate legislation supporting automatic record expungement for certain crimes, after a certain period of time. Other states including California, Connecticut, Louisiana, Michigan, North Carolina, and Washington have introduced similar measures with bipartisan support.<sup>99</sup>

As of September 2020, 36 states and over 150 cities have passed laws to “ban the box,” for *public sector* employers, prohibiting job applications that require applicants to check “the box” if they have been convicted of a felony – and effectively excluding them from further consideration.

Fourteen states and 20 cities and counties have passed similar legislation that is applicable to *private sector* employers, as well.<sup>100</sup> Cities can also support initiatives to

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<sup>96</sup>[https://www.greaterdubuque.org/media/userfiles/subsite\\_90/files/Action%20Dashboard/Action%20Dashboard%202019\\_2020.pdf](https://www.greaterdubuque.org/media/userfiles/subsite_90/files/Action%20Dashboard/Action%20Dashboard%202019_2020.pdf)

<sup>97</sup> Mentoring Former Prisoners: [A Guide for Re-Entry Programs](#) by Public Private Ventures, 2007.

<sup>98</sup> Ibid

<sup>99</sup> <https://www.americanprogress.org/press/statement/2020/06/30/486967/release-one-year-anniversary-pennsylvanias-clean-slate-law-cleared-nearly-35-million-records/>

<sup>100</sup> <https://www.nelp.org/publication/ban-the-box-fair-chance-hiring-state-and-local-guide/>

encourage and support employers who proactively train and hire formerly incarcerated individuals. One way to do this is by partnering with community-based organizations.

#### **f. Mentoring**

A body of research, including research funded by the Department of Labor Employment and Training Administration, has demonstrated that well-designed and well-run mentoring programs can positively affect outcomes for released prisoners. The DOL-funded Ready4Work pilot study of 4,482 formerly incarcerated individuals enrolled in 11 mentorship programs nationwide, implemented by city, secular, and faith-based organizations, found that participation reduced reincarceration rates *by as much as half*, and that mentored participants were *twice as likely* to obtain a job.<sup>101</sup> At one-year post-release, participants who were mentored were 35 percent less likely to reoffend, whether or not they were employed.



The City's support of the Fountain of Youth Program (FOY) in Dubuque to provide "Partners in Change Mentors" to eligible individuals reentering the community is a successful and vital component to addressing economic insecurity in the community.

The mission of FOY is "to change the mindsets that contribute to generational poverty," to reduce recidivism locally by mentoring those returning to community following incarceration. By offering tailored On-the-Job-Mentoring programs for employers of formerly incarcerated people in the community, employees will be mentored and coached on job expectations and strategies for success, while supervisors can also gain insights into the challenges a former prisoner faces adjusting to community and work-life.

Mentoring is a powerful tool for people making critical life transitions that includes coaching and soft skills training. This approach is especially helpful for those who have lived in highly controlled, institutional environments and must adapt to employment settings where initiative and self-motivation are keys to success.

Businesses and non-profits can also contribute towards mentoring by volunteering enlisting partners to provide community supports.

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<sup>101</sup> <https://www.stlreentry.org/images/docs/PRIt toolkit.pdf>

While the focus of “Fair Chance” is economic opportunities, there are other important ways that partners and businesses can contribute to this effort:

- Providing mentors to children of incarcerated parents.
- Supplying tools for success (business clothing, cell phones, internet service, transit cards, or child-care services).
- Offering support to regional reentry facilities.

## g. Cliff Effect

Another factor that significantly impacts the wealth-building capacity of families is the *cliff effect*. Each form of public support has its own income eligibility definitions and levels: a “cliff” refers to the drop in these supports when earnings increase.<sup>102</sup>

Families whose income is increasing and who are making strides in economic security may feel threatened or set back by the cliff effect and avoid further income boosts and the saving of assets to prevent benefits from being taken away.

On the whole, these “cliffs” are quite steep, and do not provide gradual “on-and-off ramps” for benefits. Calculating these “cliffs” is complicated, and is dependent on family size, income, and what combination of benefits they are receiving. Many of our focus group members talked about the fear and frustration of contending with the threat of losing child care, health or food benefits.

Thus, the cliff effect is, yet another factor that keeps Dubuque individuals and families from building wealth, as our focus group conversations reinforced. Its impact goes beyond financial loss, as was discovered by United Way of Cincinnati in commissioning a study on the cliff effect: “What became clear was that there was a high level of emotional attachment and security associated with some benefits, most notably SNAP. The fear of losing those benefits outweighed any incremental gains in wages.”<sup>103</sup>



<sup>102</sup>[https://www.umb.edu/editor\\_uploads/images/centers\\_institutes/center\\_social\\_policy/DOL\\_ETA\\_Oct\\_11.2018.REV.pdf](https://www.umb.edu/editor_uploads/images/centers_institutes/center_social_policy/DOL_ETA_Oct_11.2018.REV.pdf)

<sup>103</sup>[https://www.gcfdn.org/Portals/0/Uploads/Documents/wf\\_Cliff\\_Effect\\_Qualitative\\_Insights.pdf](https://www.gcfdn.org/Portals/0/Uploads/Documents/wf_Cliff_Effect_Qualitative_Insights.pdf)

For example, the loss of a child-care benefit can easily and significantly exceed a small wage increase.<sup>104</sup> The Cliff Effect traps families in low wage jobs in two ways:

- 1) It discourages people to accept more or higher paid work when an incremental advancement would leave their families worse off, and
- 2) For those who exceed earnings thresholds (intentionally or not), it can penalize their families by actually leaving them with lower disposable income.

Benefits cliffs also impact employers, contributing to high turnover and unavailability of valued employees.<sup>105</sup>

While there is little that cities can do on their own to change how these federal and state benefits are structured, they can help their low-income citizens navigate these cliffs and join working groups to advocate for better policies at the state and federal levels. We offer some Promising Practices to assist at the conclusion of this section.

### **C. Local Action to Build On**

The business community of Dubuque has been active and engaged in partnering with the City, the Community Foundation of Greater Dubuque, non-profits and community-based organizations to identify ways they can be involved in generating “prosperity for all Dubuquers.” In turn, this means addressing the needs of those experiencing poverty and empowering them on a path forward towards economic security. The Greater Dubuque Development Corporation along with participation of anchor businesses cited earlier in this report and the Chamber of Commerce will be vital partners with the City to help strategize, reimagine and employ policies and practices that address the barriers cited and the “Promising Practices” proposed.

Beyond the private sector, a number of Dubuque nonprofits, programs, and community-based organizations are already deep into the work of addressing economic insecurity and poverty. The successful work of these groups offers the City a “roadmap” for effective strategies moving forward and provides a strong foundation for future efforts to build upon. The City’s continued support of these kinds of programs will be vital.

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<sup>104</sup>[https://www.umb.edu/editor\\_uploads/images/centers\\_institutes/center\\_social\\_policy/Cliff\\_Effect\\_Simulations\\_Expanded\\_Family\\_Types.pdf](https://www.umb.edu/editor_uploads/images/centers_institutes/center_social_policy/Cliff_Effect_Simulations_Expanded_Family_Types.pdf)

<sup>105</sup><https://www.tampabaynewswire.com/2019/01/28/womens-resource-center-advocates-for-benefits-cliff-policies-74875>

## Programs Creating Opportunities and Self-Sufficiency

**Gaining Opportunities** is an overarching program run by the City of Dubuque Housing and Community Development Department that includes the Family Self-Sufficiency (FSS) Program and Getting Ahead. It's a federal program that supports low-income families who want to become self-sufficient and is available to Housing Choice Voucher Participants.

The program supports individuals in addressing the lack of resources that contributes to living in poverty, focusing on six key community-building tracks (education, money management, employment, access to services, basic needs, and social connections) through community support, strategic partners, and one-on-one coaching.<sup>106</sup>

FSS Coordinators provide support, opportunity, and resources for participants to reach their goals and connect them with activities focused on building educational abilities, employment, parenting and financial skills.<sup>107</sup> They offer workplace skills (resume building, interviewing, soft skills, and financial management), healthcare management, and family activities in both one-to-one and group settings.

The FSS Program has achieved notable results:<sup>108</sup>

- Sixty-two people currently participate in the program.
- Ninety percent of graduates no longer need housing assistance and 100% are off of cash welfare. The average increase in earned income is 414%. Thus, the programs are achieving their outcomes in terms of empowering participants with skills such as furthering education, money management, and job retention skills to achieve less dependency on welfare assistance and rental subsidies.
- While demographic data for these programs is due to be updated, the most recent data show that 92% of participants are female heads of household, 28% are White, 71% are Black, 2% are Hispanic, and 1% are Asian. Eighty percent of participants are classified as "extremely low income," while 15% are "very low income," and 5% are in the "low-income" category. Seventy-nine percent of participants have households with minor children, 12% of heads of households have a disability, and another 15% have a family member in the household with a disability.

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<sup>106</sup>[https://www.cityofdubuque.org/1398/Gaining-Opportunities#:~:text=The%20Gaining%20Opportunities%20\(GO\)%20Program,tracks%20to%20improve%20their%20situation.](https://www.cityofdubuque.org/1398/Gaining-Opportunities#:~:text=The%20Gaining%20Opportunities%20(GO)%20Program,tracks%20to%20improve%20their%20situation.)

<sup>107</sup><https://www.cityofdubuque.org/2786/Family-Self-Sufficiency>

<sup>108</sup> Email correspondence from Housing Program Directors of Getting Ahead, Gaining Opportunities & Family Self-Sufficiency programs, September 23, 2020.

Getting Ahead is funded through small private donations, with the City of Dubuque and Greater Dubuque Development Corporation contributing funding. The programs operate in partnership with the Northeast Iowa Community College (NICC), such as in creating a drivers ed program for adults, the Iowa Workforce Development Center, and Dupaco, a money match program for anyone who has graduated from Getting Ahead.

## **Project HOPE**

Project HOPE is a partnership with the City of Dubuque and the Community Foundation of Greater Dubuque whose role is to convene and collaborate with stakeholders in the community and increase economic opportunity for all community members. They engage in system-level work focused primarily on education, child care, and training/employment. Project HOPE has proven to facilitate a number of successful partnerships in Dubuque and typically engages with an initiative until it has found a home, at which point Project HOPE will continue to provide support and meet the initiative's needs, though it will no longer be housed directly with them.

Project HOPE brings stakeholders together, fostering collaboration, and working towards collective impact as a “backbone” organization that provides infrastructure, support, and capacity. Project HOPE has served this role for initiatives such as *Brain Health*, *Opportunity Dubuque*, and *Re-engage Dubuque*.

These serve as a successful example of using a collective impact model. Project HOPE also plays a role in the Washington and North End neighborhoods, contracting with individuals that live and work there through the vehicle of a neighborhood garden, which they use as a tool to engage youth, allow families to hold cookouts, and grow free produce.

## **Dubuque Works**

The Greater Dubuque Development facilitates “Dubuque Works,” a collaborative regional partnership of employers, funding partners, workforce experts, and educators focusing on three goals:

1. Human Capital: Partners identify and address recruitment, retention, and relocation needs as defined by Greater Dubuque employers;
2. Skill Development: Partners build workforce capacity by enhancing training to meet employer demand;

3. Collaboration & Evaluation: Partners combine collaborative workforce efforts with quality research to generate evidence-based practices that improve performance and outcomes for local employers.<sup>109</sup>

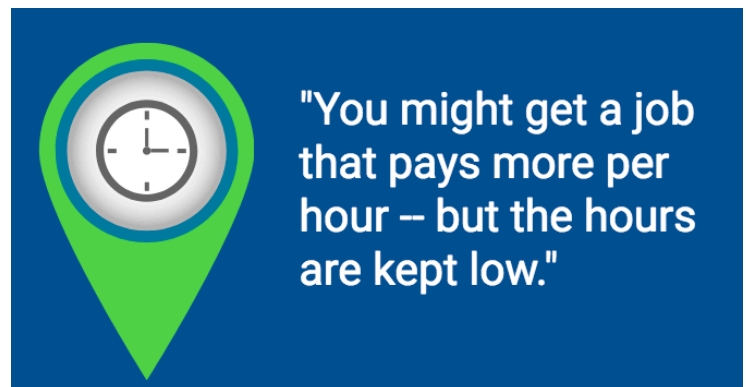
#### **D. Community Engagement: What We Heard You Say**

In our community engagement process, when we raised the topic of economic insecurity, we encountered individuals experiencing challenges related to finding jobs, getting to them, low wages, basic needs, cell phone and Wi-Fi access, and the cliff effect.

Focus group and interview findings related to housing, transportation, education, and early learning and care also inform our understanding of economic insecurity and are discussed throughout this report. This section seeks to focus on findings that are not repeated in other social service areas.

Homeless and low-income community members that we spoke to – particularly women – in our focus groups voiced a perceived trade-off between low-paying jobs with long hours and higher-paying jobs with fewer hours that ended up yielding roughly the same amount of money. In each case, these wages fall short of meeting basic needs.

Women with children, specifically, experienced a lack of employment options: they felt that to find a job that allows them to take time off for their children will likely be a low-wage job with no benefits and, potentially, only seasonal employment. Many low-income individuals consider finding work with the temp agencies in Dubuque, but those jobs come with no benefits.



Some community members felt that temp roles worked best for younger men who could perform the physical work often required of these jobs but did not meet the needs of women with families. Some participants expressed that getting a job entails costs that many people may not immediately think of: if someone is already low-income, it is particularly challenging to afford gas money for work, appropriate clothes or a uniform, and other essentials without employer assistance.

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<sup>109</sup> <https://www.greaterdubuque.org/workforce-solutions/dubuque-works>



Further, in our community engagement efforts and discussions with local experts, we were told to note the occurrence of factory jobs shutting down, which had historically served as jobs benefiting generations of white families in Dubuque, helping them get out of poverty, though the opportunity did not extend to families of color. Given the decline of these jobs, training and education in the post-industrial economy is essential.

These community members, many of whom had grown up in and lived in poverty, expressed a need for more programs and classes to gain skills and new ways of thinking about poverty. Participants had largely positive feedback on existing programs like “Getting Ahead,” but said that classes fill up quickly and do not meet high demand.

For Marshallese communities in Dubuque, specifically, we heard that culturally-competent classes on managing a budget and building financial literacy would be very helpful, as finances are different in the Marshall Islands and many find the U.S. system difficult to navigate. Others shared that existing classes offered by the Lantern Center on computer skills have been a valuable resource as have community college’s job training programs (NICC) through the Opportunity Dubuque initiative.

Relationships with employers were also a prevalent topic of conversation. Many focus group participants across groups expressed inflexibility by employers, even in the case of genuine emergencies. One woman who had to leave work because her very young daughter had pneumonia and was told not to come back to work: she explained, “I’d rather lose a job than lose my baby.”

Other participants spoke of friends who had worked at companies in Dubuque for years and were fired for having to care for sick children multiple times during the year. Community members say that many jobs they apply for include questions asking how many days they think it is acceptable to miss work. Additionally, they felt that many employers don’t want to work with students whose schedules change each semester. Language barriers and cultural norms may also impede relationships with employers for people from outside the U.S. Employers and others in the community assume that “everyone knows” common work practices like calling in ahead of time if they will be late to or miss work and getting a doctor’s note, but individuals coming from different places (including the Marshall Islands) often don’t know these unspoken “rules.”

Many participants indicate that they often have difficulty paying bills, including those with full and part-time work (pre-COVID). Some identified electric bills as particularly burdensome, with some months where costs are especially high and unmanageable for many families. Others spoke of difficulties accessing financial assistance and signing up for services even when contacting the appropriate agencies. Community members living in poverty found local sources of assistance to be extremely helpful, but unable to cover all of their gaps in needs.

Another unmet need related to economic insecurity voiced by participants of focus groups was the cost of owning a smart phone, which for them is essential for finding and maintaining a job, accessing government benefits, and meeting the needs of daily life.

Although people using food stamps or Medicaid can access free government phones from companies like Cuelink, Assurance, Insurance Wireless, and Safelink, they have a limited number of minutes and text messages that cannot be added. Further, it takes a month to receive a phone and not everyone who applies for a phone receives one. For homeless women, cell phones provide an additional degree of privacy in their job searches, in that they do not have to leave the shelter as a contact number for employers. The phone is also critical to their safety.

**“Why take a raise if it means they’ll take away my child care or SNAP benefits? You get punished for working harder.”**



In almost every focus group, community members identified the *cliff effect* as a serious obstacle to getting out of poverty. In their words, “Why get a raise if I’ll lose my child care or healthcare?” People feel “punished” for trying to do better and achieve higher wages and savings. Though they would like to be “off welfare,” they are unable to compromise these benefits if they are barely just surviving.

Focus group participants called for a process to gradually get people off of government assistance that does not suddenly or prematurely cut off services before a person can independently shoulder all costs. Providers in Dubuque also noted the significance of the cliff effect and recommended a tiered system for benefits should wages increase.

One of the most poignant insights from our community engagement process was the sentiment that “it is expensive to be poor.” Living in poverty requires a series of difficult choices and constant calculations. As one woman put it, “Do we buy food? Diapers? If I pay this bill, my account will go negative. Can I afford to do that and pay the overdraft fee?”

Similarly, being unable to make a bill payment leads to late fees that now mean the person living in poverty owes even more money; those who borrow from payday lenders then have exorbitant interest rates to pay back. People living in poverty are subject to increased costs and often face difficult choices in paying for essentials that don’t have right answers.

Lastly, we learned that the emotional effects of poverty run deep and are something that children learn early. Homeless women expressed that their children don't completely understand but are very aware that their family faces challenges and feel anxiety about their futures. One woman living in a shelter said that her young daughter has said to her, "Mom, we're not going to have anywhere else to go."

As illuminated throughout this section, Dubuquers living in poverty face a range of obstacles related to economic security that include unemployment, lack of living wages, lack of skills to attract good jobs, the cliff effect, and the hidden costs of poverty.

## **E. Promising Practices to Consider**

### **1. Living Wage Certificate**

A living wage is the minimum income necessary for a worker to meet their basic needs. In many places, the legal minimum wage (\$7.25 per hour) does not enable workers to meet these needs, and many minimum-wage earners must also rely on government assistance. Since those earning less than a living wage are more likely to be women and people of color, living wages can help to narrow racial and gender wage gaps, while lifting working families out of poverty.

Although a City-mandated minimum wage is not permitted due to state law. The City of Dubuque can use local data to identify an equitable living wage for the City, and facilitate discussions with business leaders to find ways to encourage and support businesses who voluntarily embrace living wage practices and principles. This can help to establish a living wage as a local value and incentivize businesses to uphold this standard. The Office of Shared Prosperity could assist in developing other benchmarks beyond the living wage to award the certificate, for example, recognizing companies that provide child care benefits, and other family friendly policies.

For example, the Mayor's Office of Richmond, Virginia, launched a voluntary living wage certification program. The Living Wage Certificate is awarded to businesses who provide their workers a living wage, as determined by the City. Those businesses receive a certificate from the City, which can be publicly displayed, and encourages people to support businesses that pay a living wage. Strategies affecting economic security will need to be continually assessed given the continuing impact of COVID-19 on jobs and wages.

## **2. Create a Financial Empowerment Collaborative**

Project HOPE would be a likely facilitator to work with the Anchor Collaborative cited under the Infrastructure section of this report to explore social enterprise opportunities among the anchor entities of “eds and meds” institutions and major employers both in the public (City, County Government, School District) and private sector. The goal is to identify ways in which local individuals, groups, and communities can become entrepreneurs servicing their goods and services procurement needs. See the section on Anchor Collaboratives for examples as to how cities have implemented such enterprises.

The Collaborative could also explore additional insights that groups have studied in Dubuque as to the Future of Work. Automation, Artificial Intelligence, and Machine Learning along with other digital technologies are predicted to displace thousands of workers during this decade. Add to that the demand for automation and touch-free services accelerated by COVID-19, and a new and growing cohort of individuals may be thrown into poverty even sooner while the country struggles through the economic fallout of the pandemic.

The Office of Shared Prosperity along with Greater Dubuque Development Corporation will need to continually assess how technology will augment, replace or create jobs locally, and then identify strategies to mitigate the impact on the most vulnerable while preparing citizens to be successful in the ever-changing digital economy. To jump start the research for such an endeavor, Public Works recently completed a year-long study for one of the largest healthcare unions in the country on the Future of Work and how the Fourth Industrial Revolution will replace, augment and create jobs. We’re more than happy to share the results of that project and report.

## **3. Wealth Building Through Home Ownership**

The Neighborhood Assistance Corporation of America (NACA) is a nonprofit, community advocacy and homeownership organization that promotes home ownership by counseling working people and empowering even those with poor credit to purchase a home or modify a predatory loan with favorable terms. Through its history, NACA has demonstrated that when working people have access to a prime rate loan, they can become homeowners, make their payments, and become prime borrowers, showing that high rates and fees are not necessary or constructive.

NACA is also known for successful advocacy against predatory and discriminatory lenders and is in the process of rapid expansion of its offices, opening the door for potential action in the state of Iowa and Dubuque. Under a NACA mortgage, members purchase their homes with no down payment, no closing costs, no fees, no requirements for perfect credit, and a below-market interest rate. Members also have access to free, comprehensive housing services. NACA also offers property renovation and foreclosure prevention and state-of-the-art mortgage software for web-based counseling, processing and underwriting.

To increase home ownership rates, particularly among Dubuque's marginalized and under-resourced populations, the City would do well to collaborate with NACA. Dubuque residents may be able to take advantage of some of the organization's services without a full partnership, for example, Homebuyer Workshops.

#### **4. Banking and Financial Equity**

Dubuque used to have a local [Bank On](#) partnership affiliated with the national organization and we recommend that it be restarted. Because the program mostly consists of convening banks, communications/marketing, and sharing research and best practices, it is not an extremely expensive program to administer. When the program was running, the Community Foundation of Greater Dubuque raised \$6,700 from four credit unions and four banks in Dubuque.

However, some Dubuque banks did not participate, and some that had contributed did not make further efforts to enact Bank On-related changes. Lack of requisite support led to the program ceasing to operate in Dubuque, though residents continue to experience banking needs and lack connections to financial institutions and access to safe lending institutions.

In our Promising Practices section, we recommend re-starting the program but this time include training peer counselors to reach out to people experiencing poverty and the Black community to yield a more successful result.

#### **5. "Fair Chance Pledge" and Ban the Box**

Clean Slate legislation and ordinances, also known as "Ban the Box" support automatic record expungement for certain crimes, after a certain period of time. A growing number of states throughout the country have introduced similar measures with bipartisan support.<sup>110</sup> As of September 2020, 36 states and over 150 cities have passed

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<sup>110</sup> <https://www.americanprogress.org/press/statement/2020/06/30/486967/release-one-year-anniversary-pennsylvanias-clean-slate-law-cleared-nearly-35-million-records/>

laws to “ban the box,” for *public sector* employers prohibiting job applications that require applicants to check “the box” if they have been convicted of a felony – and effectively excluding them from further consideration. Fourteen states and 20 cities and counties have passed similar legislation that is applicable to *private sector* employers as well.<sup>111</sup> Cities can also support initiatives to encourage and support employers who proactively train and hire formerly incarcerated individuals. One way to do this is by partnering with community-based organizations, as the City of Dubuque has with the Fountain of Youth, a program mentoring individuals who have previous records and have recently re-entered into the community.

The City of Dubuque has implemented a Clean Slate policy in hiring its employees and City Council has considered passing a “Ban the Box” Ordinance. As described in the section earlier, there are beneficial economic gains for both the community and those who have been incarcerated and want to begin anew with employment, so they can be contributing citizens for themselves and their families. Implementing this best practice would deliver on both of these fronts and is highly recommended.

The City could also promote the “Fair Chance Pledge” that began as grassroots initiative, and was formalized into national policy in 2015. Participating companies take a pledge to make ongoing commitments to achieve the goals of promoting opportunity for all, eliminating barriers to reentry into society, and providing meaningful opportunities to succeed for formerly incarcerated individuals.

There are a number of ways to advance this work at the City level, such as passing “Ban the Box” ordinances – and by hosting Free Expungement Clinics, as in Philadelphia, to assist eligible individuals with the legal process of obtaining a criminal record expungement. [Currently, criminal records eligible for expungement in Iowa are generally limited to cases resulting in either a dismissal or acquittal,<sup>112</sup> or to misdemeanors after eight years’ time.<sup>113</sup>]

Local initiatives based upon the national “Fair Chance Business Pledge,” encourage local and regional businesses to eliminate as standard the employment question requiring applicants to check “the box” if they have been convicted of a felony, which often eliminates them from further consideration for employment in any capacity. With or without accompanying mandates, the City can encourage businesses to voluntarily make the “Fair Chance Pledge” to proactively increase access to employment opportunities for people who have been involved in the criminal justice system. Specifically, employers can commit to:

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<sup>111</sup> <https://www.nelp.org/publication/ban-the-box-fair-chance-hiring-state-and-local-guide/>

<sup>112</sup> <https://www.iowalegalaid.org/resource/can-i-expunge-my-adult-criminal-conviction-in-1?ref=y3uf1>

<sup>113</sup> <https://ccresourcecenter.org/state-restoration-profiles/iowa-restoration-of-rights-pardon-expungement-sealing/>

- “Banning the Box” by delaying criminal history questions until later in the hiring process, after qualifications can be evaluated, and considering criminal history on a case-by-case basis;
- Training human resources staff on making fair and reasoned decisions regarding applicants with criminal records;
- Making internships and job training available to some individuals with criminal records;
- Using reliable background check providers to help ensure fairness and accuracy;
- Hosting a Fair Chance and Opportunity Job Fair

Signatories to the national “Fair Chance Pledge” include companies like American Airlines, CVS, Facebook, IBM, Gap, Google, Koch Industries, McDonalds, Starbucks, Tyson Foods, Unilever, and Walmart.<sup>114</sup>

## 6. Mentoring

The City’s partnership with experienced community-based organizations and the community college’s (NICC) training programs to gain job skills has been very productive in helping those with considerable barriers to economic security to gain footing on a path forward. The mentoring and training programs offered by The Fountain of Youth Program (FOY) in Dubuque to provide “Partners in Change Mentors” to eligible individuals reentering the community has been supported by the City and would do well to expand and continue this support. The mission of FOY is “to change the mindsets that contribute to generational poverty,” and is already working to reduce recidivism locally by mentoring those returning to community following incarceration.

## 7. Buffer the Impact of the Cliff Effect | Advocate for Change in Rules & Regulations

The Cliff Effect is one of the most damaging policies that keep working people who rely on public benefits in poverty. The Cliff Effect refers to the negative impact that a small increase in earnings can have on the total allowable resources that a family can receive in public benefits such as food, housing, health and child care assistance. Benefits Cliffs are created by federal and state welfare policies that do not gradually phase out benefits as

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<sup>114</sup> <https://www.careeraddict.com/companies-hire-felons>



income increases, (creating a “cliff”). These can include SNAP benefits, Medicaid and CHIP, and child care vouchers.

For example, the loss of a child-care benefit can easily and significantly exceed a small wage increase.<sup>115</sup> The Cliff Effect can effectively trap families in low wage jobs in two ways:

- 1) It discourages people to accept more or higher paid work when an incremental advancement would leave their families worse off and;
- 2) For those who exceed earnings thresholds (intentionally or not), it can penalize their families by actually leaving them with lower disposable income. Benefits cliffs also impact employers, contributing to high turnover and unavailability of valued employees.<sup>116</sup>

Calculating these “cliffs” is complicated, and is dependent on family size, income and what combination of benefits they are receiving. While there is little that cities can do on their own to change how these federal and state benefits are structured, they can help their low-income citizens to navigate these cliffs and join working groups to advocate for better policies at the state and federal levels. Here are two actions to consider:

*A. Leverage Online Tools to Provide Guidance to Benefits Recipients*

With support from The Boston Foundation and in partnership with Project Hope and Code for Boston, a group of volunteer coders is using Center for Social Policy research to create an online tool to help social services caseworkers and families understand and navigate how increases in earnings could affect their benefits.<sup>117</sup>

The City of Dubuque should follow the development of this tool, and when available, work with these organizations to leverage this resource to help low-income Dubuquers and local organizations that serve them make informed decisions for their families. This tool should also serve to inform legislators about the need for reform.

*B. Form a Cliff Effect Working Group to Advocate for Reform*

Cities can help address the “Cliff Effect” through a study group that can assess the gaps and hardships caused by the Cliff Effect and identify ways to fill the gaps

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<sup>115</sup>[https://www.umb.edu/editor\\_uploads/images/centers\\_institutes/center\\_social\\_policy/Cliff\\_Effect\\_Simulations\\_Expanded\\_Family\\_Types.pdf](https://www.umb.edu/editor_uploads/images/centers_institutes/center_social_policy/Cliff_Effect_Simulations_Expanded_Family_Types.pdf)

<sup>116</sup> <https://www.tampabaynewswire.com/2019/01/28/womens-resource-center-advocates-for-benefits-cliff-policies-74875>

<sup>117</sup> <http://blogs.umb.edu/mccormack-speaks/2017/10/20/center-for-social-policy-s-research-on-cliff-effects-drives-systems-change/>



locally until larger reforms are instituted. Despite the fact that the Cliff Effect is essentially a result of federal and state income eligibility thresholds, the group could identify ways to ameliorate the impacts and advocate for changes.

Documenting the stories of working people receiving benefits who did not apply for a promotion, accept a raise, or work over a certain number of hours in order to keep their benefits would be very powerful in engaging employers, policy makers and legislators to better understand and address this issue.

The Child Care Coalition of Dubuque and the Women's Foundation of Iowa along with other statewide stakeholders provides an example, as to how advocacy can have an impact in addressing the Cliff Effect on one major benefit: Child Care Assistance. Due to new legislation, the Iowa Department of Human Services (DHS) has recently (July 2020) made changes to the Child Care Assistance Plus program:

- The 12-month eligibility limit for families is being eliminated. As long as family income remains below the monthly gross income limit, families may continue to remain eligible under the CCA Plus program.
- Because the 12-month limit is being eliminated, the maximum monthly income limit for the program is changing to 225% of the federal poverty level (FPL) rather than 85% of the state median income (SMI).<sup>118</sup>

These new regulations will allow working families to continue receiving child care assistance without fear of the Cliff Effect.

## **7. Fees and Fines Equity and Relief**

The City of Dubuque recently formed an "Equitable Fines and Fees" Committee during the same period we were researching cities who had pursued such initiatives along with learning of the results of their efforts. It is our understanding that the principles and many of the recommendations presented here are being reviewed by committee. One city frequently cited as a best practice model is the initiative launched by the San Francisco's Board of Supervisors that directed the Office of the Treasurer and Tax Collector to create a Fines and Fees Task Force (staffed by the Treasurer's Financial Justice Project) to study the impact of fines and fees and make recommendations.

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<sup>118</sup> [https://iowaccrr.org/blog/2020/6/23/News/Important\\_Changes\\_for\\_Child\\_Care\\_Assistance\\_on\\_July\\_1/ar/2419/](https://iowaccrr.org/blog/2020/6/23/News/Important_Changes_for_Child_Care_Assistance_on_July_1/ar/2419/)

The [report](#) presented four broad principles that can be applied to cities across the board:

- Engage community organizations, court and government officials, and other stakeholders throughout the fees and fines reform process;
- Review the fees and fines in the jurisdiction of interest, clarify guiding principles, and know which government departments control which fees and fines;
- Craft a clear reform agenda; and
- Work with courts and other government departments to implement approved reforms and help low-income people take advantage of those reforms.

The first task, however, will be for the committee to work collaboratively with the County in identifying the distinctions among three jurisdictions that influence the imposition of fines and fees: the City of Dubuque, the County of Dubuque and the State of Iowa. There are a number of state laws and codes that govern what a city and county can do in imposing and/or waiving fees and fines. The only fines that a city controls are those that are civil citations that are subject to a state cap.

Under Iowa state code, for example, payment plans and/or community service are only available if someone owes \$350 or more. Thus, if someone experiencing poverty receives a fine of \$349, they must reconcile it without any option to pay it via community service or a payment plan. A fine at this amount for most impoverished people is untenable. In this instance, the Committee could consider ways in which fines are levied to *begin with* and explore a review of fines requested by prosecutors impacting low income persons to better inform the Committee as to the policy and practice at the local level that could be reformed.

The recommendations from the San Francisco's Board of Supervisors "Fines and Fees Task Force" report led to successful reforms that can serve as a model for other cities.<sup>119</sup> The following list of reforms provides fodder for the Dubuque Equitable Fines and Fees Committee to consider.

- The repeal of all locally controlled fees charged to people leaving jail, as well as a range of other costs such as fees for jailhouse phone calls. In Dubuque, the County is the jurisdiction that controls such fees.
- Allowing low-income individuals to establish payment plans for paying off motor vehicle tickets, Transit Agency tickets, and in some cases to erase their debt through community service. [Note: this led to an increase in revenue in the San

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<sup>119</sup> <https://thecrimereport.org/2020/06/03/san-francisco-justice-how-one-city-ended-the-fines-and-fees-trap/>

Francisco project.] In Dubuque, the County and State are jurisdictions that control such fees.

- Abolishing locally-imposed criminal justice administrative fees<sup>120</sup> and waiving criminal justice administrative fee debt for low-income persons.
- Piloting means-adjusted fines.
- Ensuring that “Quality of Life” citations do not punish people for being poor – police can issue written warnings instead of tickets, and when tickets are issued, defendants should have opportunities to resolve their debt by receiving social services or other alternatives.
- Conducting an analysis of revenue from fines, fees, tickets and financial penalties and identifying for reform fees or fines where:
  - Revenue collected does not justify the cost of collection and enforcement
  - Delinquent revenue is greater than or equal to revenue collected
  - Collection and enforcement of the fine has a disparate impact on low-income communities or communities of color.

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<sup>120</sup> <https://finesandfeesjusticecenter.org/articles/san-francisco-abolish-criminal-justice-fees-penalties/>

## 3.2 TRANSPORTATION

### Overview

Transportation serves as a vital bridge that allows individuals to access education, employment, social services, and household essentials.

As the Brookings Institution reports, affordable commuting options significantly impact economic mobility, with transportation costs serving as burdens for low-income job seekers.<sup>121</sup> The National Council of State Legislatures explains the wide range of factors that come to bear on transportation access and the far-reaching effects of this access or lack thereof:

“For low-income people, lack of reliable transportation is often a significant obstacle to finding work. They may live far from available jobs, struggle to afford transportation costs, or have inadequate access to public transit, especially in rural and suburban areas. For families that balance work, job training child care, it can be even tougher to get where they need to be.”<sup>122</sup>

Further, according to the Brookings Institute:

- The working poor spend a much greater percentage of their income on commuting. The working poor spend 6.1% of their income, compared to 3.8% for other workers, while the highest portion of income spent is by the working poor who drive to work, at 8.4%.
- A greater portion of household budgets of the working poor are consumed by housing and commuting costs. For those who rent, the disparities between the working poor (32.4 percent) and other households (19.7 percent) are even greater.<sup>123</sup>

For people living in poverty, affordable access to transportation is critical to accessing opportunities and achieving self-sustainability. Dubuque residents living in poverty rely on transportation to access education and employment opportunities, but struggle with limitations of the bus system including schedule and price per ride, and costs of car ownership, while employers and others in the community express frustration at what they perceive as under-utilized transport services.

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<sup>121</sup><https://www.brookings.edu/research/commuting-to-opportunity-the-working-poor-and-commuting-in-the-united-states/>

<sup>122</sup>[https://www.ncsl.org/Portals/1/Documents/transportation/Work\\_Job\\_Access\\_0515.pdf.pdf](https://www.ncsl.org/Portals/1/Documents/transportation/Work_Job_Access_0515.pdf.pdf)

<sup>123</sup><https://www.brookings.edu/research/commuting-to-opportunity-the-working-poor-and-commuting-in-the-united-states/>

The City of Dubuque faces a variety of challenges related to transportation use and access which were discussed throughout our community engagement process, including:

- A disconnect between authorities and providers, who feel that they have made adequate transportation options available, and residents who feel that they still must struggle to access them.
- A lack of reliable transportation serving as a deterrent to employment; an obstacle identified particularly by homeless women.
- A bus system found by many to be confusing, with inefficient routes, limited hours, and costs that may be unaffordable to those most in need of public transit.
- A need for a regular hourly shuttle between downtown Dubuque and Peosta, where many technical programs are offered, and jobs held in the industrial center.
- Obstacles to car-ownership for families living in poverty, such as affording gas, paying for insurance, and covering costs of necessary repairs.
- A state code that limits free transportation within two miles to students in the five Dubuque schools with the highest numbers of students of color and students living in poverty.

Transportation is vital to getting and keeping a job, getting an education, getting kids to child care and after-school activities. It gets you access to opportunity.



Dubuquers with incomes under \$35,000 rely on public transportation to get to work at much higher levels than those with incomes greater than \$35,000 as shown below.

**Table 19: Means of Transportation to Work by Earnings in the Past 12 Months**

Income	Drove Alone	Carpooled	Public Transportation
\$1 - \$9,999	14.7%	26.9%	21.0%
\$10,000 - \$14,999	6.5%	3.8%	17.4%
\$15,000 - \$24,999	14.7%	17.7%	26.8%
\$25,000 - \$34,999	14.8%	16.6%	15.5%
\$35,000 - \$49,999	20.6%	16.5%	1.7%
\$50,000 - \$64,999	14.2%	10.2%	6.9%
\$65,000 - \$74,999	4.3%	3.4%	0%
\$75,000 plus	10.2%	4.9%	10.8%

Source: [2018 ACS Census Table ID: S0802](#)

Eighty percent of those using public transportation report an income of less than \$35,000. This income bracket also uses carpooling (65%) by which they rely on family and friends, however, many report in focus groups that this often proves unreliable. A lesser number (51%) report driving alone to work. Over 80 percent of workers' commute to work is under 20 minutes. However, it is important to note that more than 1 in 5 workers (22.4%) traveling to work via public transportation have commute times of 60 minutes or more. Over one-third using public transport ride the bus for 35 minutes-plus. The following table displays travel time to work for three modes of transportation.

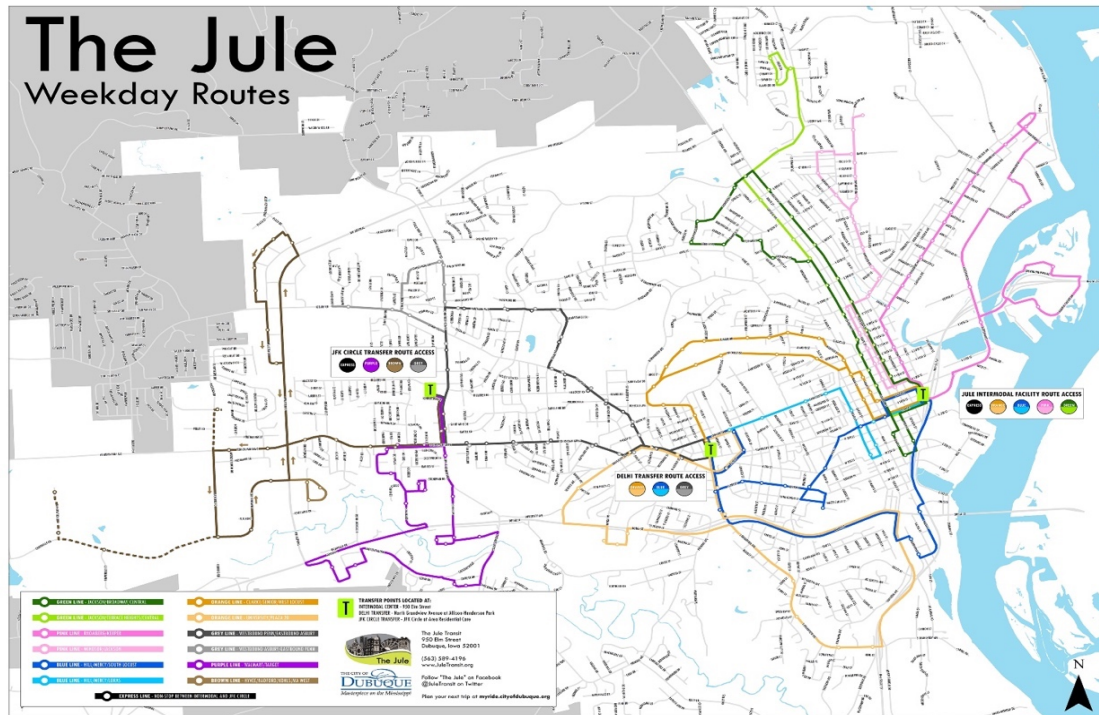
**Table 20: Means of Transportation to Work by Travel Time to Work**

Minutes	Total	Drove Alone	Carpooled	Public Transportation
Less 10 m	29.8%	28.8%	28.6%	16.6%
10 to 1 m	29.3%	30.5%	25.2%	4.7%
15 to 19m	23.4%	23.8%	24.3%	27.6%
20 to 24 m	8.0%	8.4%	7.8%	2.2%
25 to 29 m	2.4%	2.4%	1.8%	11.3%
30 to 34 m	2.6%	2.4%	3.2%	1.7%
35 to 44 m	1.3%	1.3%	1.2%	8.6%
45 to 59 m	1.0%	0.7%	2.7%	5.0%
60 m plus	2.3%	1.6%	5.1%	22.4%

Source: [2018 ACS Census Table ID: B08134](#)

Dubuque offers transportation services including the Jule, which provides fixed -route services and door-to-door minibus services for Dubuque residents including seniors and persons with disabilities. The Jule fleet is comprised of 31 vehicles, 18 of which are fixed-route and 13 of which are mini-buses. The following maps illustrate the Jule routes and service area.

### Jule Route Map



Source: The Dubuque Metropolitan Area Transportation Study (DMATS)  
[DMATS Long-Range Transportation Plan 2045](#)

Ridership over the past five years has been diminishing as shown by the figures below. The most marked decrease occurs in 2020 due to COVID-19.

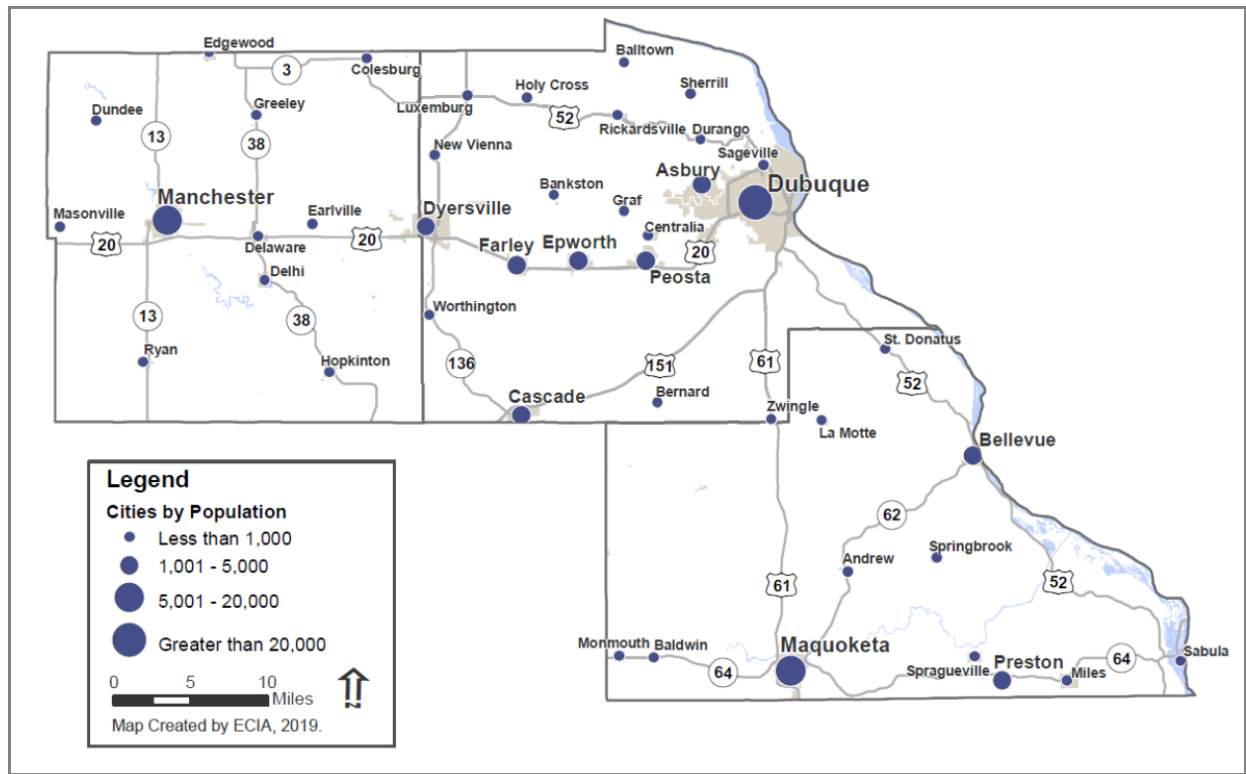
### Jule Ridership: 2016 - 2020

FY16	FY17	FY18	FY19	FY20
553,387	519,184	507,591	488,783	386,774

Residents also have access to the Regional Transit Authority (RTA) which provides transportation for the general public, including children, the elderly, and people with disabilities in the cities, communities, and rural areas of Delaware, Dubuque, and Jackson Counties. RTA provides over 150,000 annual passenger trips serving more than 2,500 individuals across the three counties with a fleet of 25 light-duty buses, and

accessible minivans. RTA map of services and ridership which has declined since FY 2012, are displayed below. The 2019 figures are influenced by the pandemic.

### RTA Service Source



### RTA Ridership: 2016 - 2020

FY16	FY17	FY18	FY19
149,500	146,800	118,850	102,000

While these services are helpful for Dubuque residents, they still experience many gaps and obstacles related to transportation that affect their ability to pursue educational and economic opportunities.

### Iowa State Code: Two Mile Radius for Free Busing

Chief among these barriers is an Iowa State Code provision that strongly affects students from the five schools of focus identified in the Education & Skills Section: Audubon, Fulton, Marshall, Prescott, and Lincoln. The State Code mandates that free busing be provided only to students who live outside of a two-mile radius from their school. Community stakeholders working closely with this student population perceive that a large number of students attending these five schools live under two miles from their school but face additional transportation obstacles in their families. As detailed in-depth



in the Early Learning section of this report, these schools educate significantly higher numbers of Black, Pacific Islander, and Hispanic students, as well as students from families with low incomes receiving Free/Reduced Lunch. Thus, students living in poverty and many students of color, who are most in need of additional support are not guaranteed transportation access -- while students with higher-income, car-owning families living further from downtown are entitled to free transportation that they may never need or use.

Some individuals in focus groups raised the two-mile radius policy as a barrier to getting children to school. Nevertheless, the stringent nature of the state code leads to a collective sense that not much can be done on this issue, as well as a sentiment that it is ultimately the parent's responsibility to get students to school. Though the state code is a formidable obstacle, transportation obstacles for minority and low-income families who face barriers in getting their children to school should be explored.

Key Informant Interviews with relevant officials informed us that optional busing is available if there is an open space and a route servicing that particular area. The fee is \$310 per school year for a student to ride to and from school. If a family is on reduced lunches, the fees are reduced by 60 percent and, for students on free lunch, the fee is waived. This year, 300 families submitted requests for optional busing. The relevant officials stated that, as long as there is bus space available, they will meet a family's request, but they must keep a few spaces free for necessary cases and absolutely cannot go over capacity. While the City has approved the request to build additional capacity, thus far, it has not taken the needed additional steps to meet this demand, such as adding new buses, routes, and staff.

One step that could be taken to provide more space on buses for students from these five schools is to update the current list of students eligible for free busing and remove any students who do not regularly ride the bus. According to our Key Informant



Interview, many on the list do not use the service but nonetheless occupy a number of the limited spots that could be put to better use. The state code clarifies that a bus spot does not have to be reserved unless the student is a regular rider, so taking measures to update the list to include only regular riders

could free up much-needed space for students at our schools of focus. At the time of these conversations, relevant officials were putting together a process to check in with families to ascertain whether their children are riding regularly.

Additionally, we heard that the Holy Family Catholic School District also requires busing of eligible students, which similarly can consume limited capacity. Informants felt that updating the list of parochial students actively using the service could be a helpful way to free up additional space. The Dubuque Community School District Transportation Office has the option of reimbursing families if busing is not available; members of our community engagement process with relevant expertise suggested that, if parochial students are not utilizing the transportation services, reimbursing these families could be an effective way to free up spots for other families.

Considering such novel solutions is essential to best serve students from our five target schools most in need of transportation to and from school, given the constraints of state law.

### **Community Engagement: What We Heard You Say:**

Throughout our community engagement process, we learned about additional obstacles individuals and families in Dubuque face related to transportation.

### **Disconnect Between Providers and Residents**

The topic of transportation is representative of a tension in Dubuque that plays out in other social areas, as well: organizations, leaders, and often, providers, feel that a service has been made available and express frustration when they feel that service is not being utilized. (Another example of this would be child care services at Northeast Iowa Community College (NICC).

Community members, for their part, continue to feel that they can't access the service or lack information about it. Focus group conversations suggest that, even if these services are perceived as "low-cost" (such as the price to ride the shuttle provided by a temp agency in Dubuque), what employers consider low-cost may still be out of range for a person living and raised in generational poverty.

Our conversations suggest that a range of social factors interact to create challenges to accessing services and opportunities that those who have not lived in poverty may struggle to understand. As explained in the MIT Sloan School student internship, *Workforce Inclusion Report*, "Not all barriers to employment are as straightforward as transportation, child care, or access. Some barriers are stickier and harder to understand."<sup>124</sup>

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<sup>124</sup> MIT Sloan School Student Internship, *Workforce Inclusion Report*, Ibid.

Further probing this question is essential to navigating such disconnects between providers and users. Figuring out how to align transportation that is currently offered, with an understanding of how people in need of those services best can access and utilize them, will make service delivery more effective for all involved.

### **Transportation as an Obstacle to Employment**

Many community members with whom we spoke felt that accessing transportation was a considerable barrier to employment. Homeless women at our focus group with Opening Doors' Teresa Shelter, particularly, stated that not knowing how one would access a work opportunity served as a deterrent to seeking out certain employment options. For the twenty women in the shelter at the time of our focus group, only one had a car and, while Opening Doors staff help with rides to the best of their ability, women in the shelter cannot always get to their interviews, social services appointments, and other important commitments.

Potential employees living in poverty may not seek out certain jobs without a reliable way to get to work. Many people in Dubuque - particularly individuals and families in the Marshallese community - rely on carpooling or sharing a car with family members. While some companies and groups around town, including Express Staffing Agency, have offered shuttles, they report that these services go unutilized. Based on community conversations, we believe that it is possible that employees still feel too much financial strain to take advantage of these paid services; however, more exploration is needed to figure out how best to align available services with Dubuque residents' needs.

### **Barriers: Bus Routes, Hours, and Cost**

Community members living in poverty and local service providers alike brought up consistent challenges pertaining to public transportation access. Focus group participants asserted that, for individuals of all education levels, the bus system is confusing and difficult to understand.

Multiple stops and transfers - which may total into hours - are required to access locations that would take a few minutes by car. We heard in focus groups that the bus route is inefficient and circuitous though it had been improved five years ago. Further, the limited hours of the current bus schedule may not be a reliable option for under-resourced individuals to get to work, school, or access other opportunities. Local transportation is not provided on Sundays, offers reduced hours on Saturday, and includes some routes that stop at 3:00 pm or 6:30 pm during the week. For those who work on the weekend, or have evening classes or shifts during the week, public

transportation is not always available, which places particular demands on people living in poverty.

Many noted that the current cost of six dollars round trip to use the bus may be difficult for individuals living in poverty. Specifically, providers said, for rural communities and people working far from their job who struggle with transportation, \$3 each way – which totals over \$1,500 per year – may not be financially feasible. Dubuque residents face a “Catch-22” of needing employment to pay for transportation but not being able to afford the transportation to get to their jobs.

In addition, focus group participants explained that for jobs with temp agencies, if they do not have their own transportation, the agencies will provide transport using the Jule route, but that money will be taken out of their pay. This places further demands on employees living in poverty, an additional strain on temp workers without benefits.

### **Discussion on Peosta Shuttle**

Participants throughout the community engagement process voiced a pressing need for an hourly shuttle connecting downtown Dubuque to the NICC Peosta campus, where many career and technical programs are held – including welding, CNC, and auto-mechanics – and which is currently difficult for many students to access. Besides needing transportation to attend schools, there are also numerous employers located in Peosta. We heard that a shuttle between these two locations has been attempted multiple times previously.

One focus group participant referred to prior attempts as a “chicken and egg” problem: There have to be people to use the shuttle for it to exist, but before people will use it and commit to scheduling classes in Peosta, there has to be a shuttle that they believe will be consistent and convenient. Thus, the “demand” for the shuttle may not be evident because people would not schedule their classes until the shuttle reliably existed.

Someone in the group asserted that there used to be a grant-funded program that ran the shuttle on an hourly basis from 7:30am - 5 pm from downtown NICC to Peosta. Those with whom we spoke to concurred that an hourly schedule was the most effective arrangement for students. Currently, if individuals miss one shuttle, they may have to wait up to 3-4 hours.

## Challenges for Car-Ownning Families

Individuals and families that have their own vehicles and, thus, do not have to rely on public transportation face their own set of obstacles. Focus group participants stated that car owners living in poverty may drive without insurance or be unable to pay for important repairs on their vehicles. Community members living in poverty explained that paying for gas for any purpose, including required appointments to receive and maintain benefits and even driving to work, strains their budget and makes it even more difficult to make ends meet.

## Hardships for School Students

We held a focus group with School Home Connectors from the Dubuque Community School District who directly interact with students and their families through home visits. Here are some of their insights on transportation:

Those in the group felt that transportation is one of the greatest problems people in poverty face in Dubuque.
"The bus routes don't flow with the school schedules."
"Once you get on the bus, you're in for a long ride. It's basically a circle. But one bus only comes once every hour. It's not reliable for getting to jobs and or going to and from school or training centers."
"Children are forced to take a number of buses to get to school and some have to leave at 6:00 am in the morning."
"Public transit is just not in sync with consumer needs."
"For a parent to drop off a child to school and then get to work - for example, to Walmart - is very challenging."
"Getting to the hospital is difficult. Most people use the Emergency Department as their primary care doctor."
"Pre-school is only 2-½ hours. They may be picked up by RTA in the middle of the week which requires pre-scheduling. On Monday and Friday they do not pick up children, so then it is on the parent. For the short time that they are at pre-school, it may not be worth the long walk to school (up to a mile walk)."

These factors combine to create a challenging transportation landscape for many Dubuquers. The strategies below seek to begin to address these community needs.

## **Promising Practices:**

### **1. Business Collaboration for Subsidized Transportation for Employees**

Future transportation strategies in the City of Dubuque must engage businesses in developing solutions for transporting employees and strengthening workforce participation. The City should encourage businesses to collaborate to offer subsidized Uber/Lyft rides to employees who work shifts that don't have access to public transportation to and from work. This strategy has worked well for the long-term care industry, which needs to provide transit for workers between cities and the suburbs. Businesses can also share expenses and purchase blocks of time for workers to ride home via Uber or Lyft if they work late or work an additional shift.

It is important to note that any new service offerings must be accompanied by robust outreach efforts to ensure that employees are aware of the available resources and able to utilize them, and that, even with the subsidy, employees with low incomes aren't too cost-burdened to take advantage of them. These are obstacles current transportation offerings have faced and should be thoughtfully engaged as these new options are explored.

### **2. Conduct a Study on the Two-Mile Radius & Impact on School Attendance**

As discussed above, the Iowa State Code provides for free transportation to school only for students who live more than two miles away. Stakeholders largely perceive a disproportionate impact on students from families of color and families with low incomes, particularly those who attend the five schools of focus identified in this report: Audubon, Marshall, Prescott, Fulton, and Lincoln. The City and Dubuque Community School District would benefit from more concrete data on how this two-mile radius affects the ability of under-resourced students to get to school. This study would complement the School District's ongoing initiatives that focus on attendance based upon a philosophy of being proactive and positive, rather than punitive in nature (See Section 3.3 on Student Attendance).

We suggest that this transportation-use study would analyze the impact on attendance among children walking to school and track the rate of attendance related to at least four variables: inclement weather via weather report archives, age of child, number of children under 4 years in the home, and single mother head of

household. With a better understanding of the needs of these families; transportation solutions can be explored further to bolster student attendance.

### 3. Subsidize Car Repair Insurance

Earlier in this section, we discussed the lived experience of Dubuque residents who own cars but struggle to pay for insurance and associated costs and cover necessary repairs. Options for subsidizing car repair insurance empower people living in poverty to pay for these repairs, drive a safe vehicle, and maintain employment. Programs like CarShield <sup>125</sup> offer such vehicle repair insurance that provide affordable protection for used cars. By contributing to subsidies for these repairs, the City can enable workers to maintain employment when they may otherwise be unable to without a car.

### 4. A Comprehensive Approach to Transportation for All Dubuquers

Ultimately, Dubuque may continue to enhance its service to community residents by:

- **Reductions in bus fares and monthly transit passes would increase options for transit riders.** The City could also examine the results of the free fixed-route Jule bus rides that have been offered to riders in response to the COVID-19 pandemic. Is this a strategy that could be continued? Or in some other form? What is the cost/benefit analysis? Did it bring new ridership? Some cities have moved towards offering free fixed-rides within their city after discovering that the costs of running the transportation system was often a break-even enterprise versus the revenue generated from fares. As Clark Gilman, Olympia City Council member and local transit authority board member, explained, “We were looking at fare collection options that cost more to collect and process the fare than the amount of the fare, itself.” He’s quoted in an article, “Americans spend over 15% of their budgets on transportation costs—these US cities are trying to make it free.” <sup>126</sup>
- **The City could review additional ways to make mass transit affordable and more convenient, such as family discounts, off peak fare cuts, and unlimited multiple hour passes.** The federal Transit Chek program permits

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<sup>125</sup> <https://carshield.com/how-it-works/>

<sup>126</sup> <https://www.cnn.com/2020/03/02/free-public-transportation-is-a-reality-in-100-cities-heres-why.html> Americans spend over 15% of their budgets on transportation costs—these US cities are trying to make it free

employers to provide tax free monthly transit benefits to help offset the cost of commuting to work using mass transit. Transit Cheks would be easier to use with the introduction of unlimited monthly and weekly passes.

- **A comprehensive assessment** of all transportation services could be undertaken to identify those neighborhoods that are underserved. Service could be allocated so that all parts of the city can access transit options that can get them to any other part of the city – as well as major nearby employment and educational centers – more simply and rapidly.
- **Consumer-directed Rides.** Private van and jitney services have effectively competed with fixed-route systems worldwide by providing a service that is more flexible and customer-directed. Dubuque could explore doing the same. This means innovations such as a “request a stop” program that allows passengers to be dropped off closer to their destination than the regularly scheduled stop might permit; use of smaller vehicles, with more flexible routes; and a dispatching system that allows these smaller vehicles to pick up and drop off passengers where it is most convenient for the passenger. Today’s technology makes it much simpler to operate such a system – as Uber and Lyft do. Municipalities can do the same, and some, in fact, do.

Ultimately, the point is not to undertake any one, or all, of these particular options. It is, rather, to look comprehensively at Dubuquers’ transportation needs and how to create a complete *network* of solutions that meets those needs.



### 3.3 EDUCATION & SKILLS TRAINING

#### Overview

Students experiencing poverty face a host of challenges that jeopardize their ability to learn and thrive. Growing up in food insecure homes where parents aren't sure where the next meal comes from, where a single mom feels under the constant threat of eviction, where an "affordable" apartment means being subjected to substandard housing and continuous moves that uproot their sense of belonging and connectedness, extracts a profound toll. Experts now consider this toll as a form of trauma. And, if you're a child of color, the trauma is even more severe.

The fall-out from the toll of poverty continues to manifest in higher education and, later, in employment. In turn, this affects Dubuque's talent pipeline as too many young people lack the skills they need for employment. Employers in the region frequently report that job openings aren't being filled, and, while these figures have undoubtedly changed due to the pandemic, a 2017 study of local employers found that 28 percent report an increase in the number of unfilled positions.<sup>127</sup>

Educational attainment in Dubuque is strongly impacted by race and poverty. The table below demonstrates the significantly higher rates at which White residents graduate from high school and earn bachelor's degrees than non-White students.

**Table 21: Educational Attainment by Race in Dubuque 2018**

Education Level	Black	Pacific Islander*	Hispanic/Latinx	White
High School Graduate or Higher	84.6%	55.5%	66.3%	92.5%
Bachelor's Degree or Higher	13.2%	17.5%	31.9%	31.2%

*\*Note: Margin of error is extremely high for Pacific Islander estimates due to low sample number, at +/-32.4% for high school graduate or higher and 29.3% for bachelor's degree or higher.*

Source: [2018 ACS Census Table ID: S1501](#)

<sup>127</sup> Study by student interns of the MIT Sloan School of Management for the Community Foundation of Greater Dubuque <https://www.dbqfoundation.org/sites/default/files/reports/mit-childcare.pdf>

**Table 22: Percentage of Students in District Proficient by Subject by Race**

	Black	Hispanic	Pacific Islander	White	FRL
English Language Arts Proficiency	33.5%	59.39%	19.53%	73.7%	50.2%
Math Proficiency	34.2%	60.1%	27.3%	76.1%	50.2%

Source: [Iowa School Performance Profiles](#), Iowa Department of Education

These disparities in educational outcomes are substantial and affect the livelihoods of non-White individuals and families while contributing to generational poverty. As is evident in the table below, there is a clear connection between educational attainments and poverty rates. More than one in four individuals (26.2%) with less than a high school degree lives in poverty. These individuals have median earnings of under \$20,000 and are more than twice as likely to live in poverty than any other group. This data makes clear that educational attainment is an essential lever for economic well-being.

**Table 23: Poverty Rate and Median Earnings by Educational Attainment**

Education Level	Poverty Rate Population 25 years+	Median Earnings in Past 12 Months
Less Than High School Graduate	26.2%	\$19,833
High School Graduate or Equivalent	11.1%	\$29,143
Some College/Associate's Degree	12.3%	\$31,662
Bachelor's Degree or Higher	8.6%	\$42,436
Graduate or Prof Degree	Not Included	\$52,354

Source: [2018 ACS Census Table ID: S1501](#)

Digital access also varies widely for students in Dubuque: not all households have computers and/or broadband internet. This issue is of particular relevance during COVID-19 as students rely on such technology for remote learning. Families with lower levels of educational attainment are less likely to have a computer and broadband internet.

**Table 24: Presence of Computer & Broadband Internet by Education Level**

Education Level	Has a Computer	Broadband Internet	No Computer
Less Than High School Graduate or Equivalency	66.6%	57.5%	33.4%
High School Graduate, Some College or Assoc.	89.6%	81.3%	10.4%
Bachelor's Degree or Higher	96.8%	91.2%	3.2%

Source: [2018 ACS Census Table ID: B28006](#)

### Focus on Elementary School Children

In approaching this project with an equity lens, stakeholders in the community consistently explained the importance of focusing on five elementary schools (Pre-Kindergarten through 5<sup>th</sup> grade): Audubon, Fulton, Marshall, Prescott, and Lincoln. These schools educate larger proportions of students of color, English Language Learners, and students from families with low incomes (measured by percentage of student receiving Free/Reduced Lunch (FRL) than the district and state average, as shown in the table below. Due to the high percentage of students experiencing poverty in these schools, they receive Title 1 designation.

**Table 25: Demographics Among Title 1 Elementary Schools**

School	Black	Hispanic	Pacific Islander	White	Free/Reduced Lunch
Lincoln	42.6%	8.9%	5.4%	30.2%	79.2%
Fulton	32.0%	4.8%	14.1%	33.5%	84.4%
Prescott	39.8%	6.6%	8.7%	32.9%	74.0%
Marshall	6.4%	5%	0.7%	79.7%	64.4%
Audubon	28.2%	5.7%	8.6%	45.0%	82.3%
District	9.4%	5.0%	0.3%	76.1%	43.8%
Iowa Average	6.4%	11.1%	2.5%	75.1%	43.0%

Source: [Iowa School Performance Profiles](#), Iowa Department of Education

Compared to a state average of 6.4 percent and a district average of 9.4 percent, Black students comprise over a quarter of the student body at four of our schools of focus. The percentage of FRL students at all of these schools is over 20 percent higher than the

district and state averages, and in some schools as much as 40 percent higher. With under-resourced families and students largely concentrated in these five schools, equitable educational strategies must prioritize these students.

Students at these schools achieve lower outcomes than their peers across the district. The following table explores student proficiency in English Language Arts, Math, and Science for our five schools of focus, as compared to the district average: proficiency rates for these students are consistently 20 percent lower than the district average.

**Table 26: Percentage Proficient by Subject at Title 1 Elementary Schools**

	English Language Arts Proficiency	Math Proficiency	Science Proficiency
Lincoln	42.8%	44.1%	32.3%
Fulton	41.7%	43.9%	20.0%
Prescott	42.8%	42.8%	39.6%
Marshall	47.2%	45.9%	41.7%
Audubon	45.0%	45.1%	23.3%
District Average	67.9%	70.2%	55.2%

Source: [Iowa School Performance Profiles](#), Iowa Department of Education

It is evident that student achievement measured by standardized testing at these schools, lags behind the rest of the district. Further, Black, Hispanic, Pacific Islander (Marshalllese), and FRL students across the district achieve substantially lower rates of proficiency than White students.

Low proficiency rates in key areas of educational achievement further show the toll that poverty extracts from children. It is not about these children being *less than* their counterparts. It's about them experiencing *less* opportunity, equity and the foundational footing to learn in an impoverished home.

In response, the Dubuque Community School District's "Prioritized Resource Allocation" for students in Title 1 schools, provides further insight as to the depth of poverty in the concentrated areas discussed earlier in this report (Tracts 1 and 5) and how the Dubuque Community School District is responding.

“Recognizing that students living in poverty often face additional barriers to learning, the Dubuque Community School District has prioritized resource allocation to support enhanced staffing and services in schools with a higher concentration of poverty through a mix of federal dollars and local decisions about allocation of district resources.”<sup>128</sup>

**Table 27: Prioritized Resource Allocation | 2019-2020 Per Pupil Expense  
Dubuque Community School District**

Title 1 Schools Tracts 1& 5	State/Local Revenue Source	Federal Revenue Source	Total Per Pupil Expense
Audubon Elementary	\$17,748	\$2,785	<b>\$20,533</b>
Lincoln Elementary	\$17,533	\$2,216	<b>\$19,748</b>
Fulton Elementary	\$16,613	\$2,132	<b>\$18,745</b>
Prescott Elementary	\$15,215	\$2,142	<b>\$17,357</b>
Marshall Elementary	\$14,413	\$1,634	<b>\$16,047</b>

The Dubuque Community School District has also dedicated resources towards increasing attendance and working directly with families to strengthen their capacity in fostering learning with their children. Here is a brief re-cap:

### **Attendance and Home Connectors**

Attendance initiatives have been ongoing for many years in the district with a philosophy of being proactive and positive so as to focus on identifying and reducing barriers to attendance that, in turn, result in creating positive learning environments for children.

In addition to providing ongoing attendance awareness campaigns, the district recently added a district-level position that includes a focus on school attendance within its responsibilities (2017/18 School Year). The person in this position meets monthly with School Home Connectors who work directly with families and teachers to review attendance data, identify obstacles that impede school attendance and discuss family engagement strategies unique to the child’s and family’s needs, along with identifying the unique resources and policies of the child’s school.

These monthly meetings also serve as an opportunity to share experiences, best practices and challenges that School Home Connectors face, so as to further guide and advance their work in performing this most vital and empowering role within the schools

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<sup>128</sup> Memorandum by the Dubuque Community Dubuque Community School District on “Additional Information for the City of Dubuque Equitable Poverty Prevention Plan,” December 10, 2020.

and community. Each of the Title 1 elementary schools employs a School Home Connector who've proven to be an extremely valuable addition in holistically addressing the learning challenges of children and their families face experiencing poverty.

School principals and district staff have attended Hedy Chang attendance professional development sessions supported by the Campaign for Grade-Level Reading. These sessions have been ongoing since 2012 and the district relies on the "Attendance Works" website for the latest research and best practice in school attendance resources and strategies.<sup>129</sup>

For the 2019-2020 school year, a Multi-Tiered System of Support specifically related to attendance was developed and professional development on this system is ongoing this year.

### **Community Engagement: What We Heard You Say**

Educators and community partners bring a wide-array of programs and initiatives to address the obstacles in meeting the educational needs of students and their families experiencing poverty. Consistent themes emerged from focus groups and Key Informant Interviews in terms of the skills that students living in poverty struggle to acquire that hinder them from fully realizing their potential and all that PreK-12 education has to offer them and beyond.

A cadre of stellar programs in the community offer valuable after-school and wrap-around services that build knowledge, character and skills among children experiencing poverty. Several focus on children of color who face not only the impact of poverty but of racial inequities, as well. The following highlights these community partners:

- **Multicultural Family Center** is best described through their mission and vision statement: "The Multicultural Family Center empowers all families and community members of Dubuque to reach their potential and build unity through diversity, equity, and inclusion. We envision an equitable and inclusive Dubuque built on a foundation of understanding and collaboration across all cultural groups committed to producing engaged families and community members. The Center serves as an inviting and safe place for community members, stimulates connections, and provides programs to foster civic engagement and social and economic success."

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<sup>129</sup> <https://www.attendanceworks.org/>

- **The Dream Center** excels at providing mentoring to youth, socio-recreational programs after school, educating and partnering with parents, and works directly with teachers in Title 1 schools so students have seamless tutoring offered at the Dream Center that can target specific skills to build for each student. A cadre of volunteers from the community serve as tutors and mentors to children attending the center.

The center also employs several School Connectors who work with teachers from the Title 1 elementary schools to coordinate homework assignments and address learning needs of students being tutored at the Center. The program is in extremely high demand with a waiting list of 170 children from pre-K through high school (2020).

- **St. Mark Youth Enrichment Center** provides innovative programs and services that cultivate the educational and social-emotional growth of youth and families. The non-profit organization has served the Dubuque Community for 30 years providing before and after school programming in four of the Title 1 elementary schools in the Dubuque Community School District. They also provide before and after school programs in Dyersville and Peosta.
- **The HEART** (Housing Education and Rehabilitation Training) Program offering a hands-on learning experience for young people to achieve their goals of attaining a high school diploma while transforming Dubuque's most blighted neighborhood back into a livable, walkable community for working families.
- **Re-Engage Dubuque**, a partnership with the Dubuque Community School District designed to disrupt the school-to-prison pipeline by recruiting Black students who have dropped out of high school and helping them graduate and work on credit recovery. Students are connected to Success Coaches who operate as advisors and counselors and are responsible for registering students into programs.

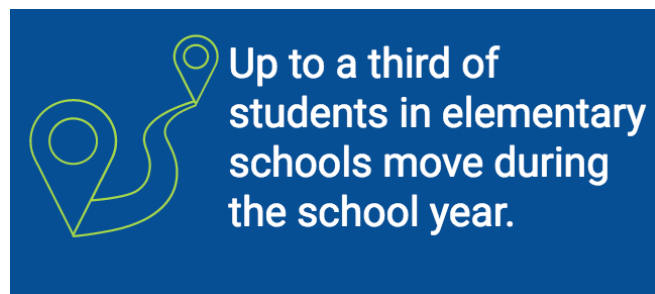
Students in Dubuque schools at all levels benefit from the determination and thoughtfulness of their principals and teachers to improve outcomes for all students, all of which, was apparent from a focus group conducted with several local Pre-K-5 principals.

Despite all of the good works being done in Dubuque, young people – and particularly students living in poverty and students of color – face a number of obstacles in learning and achieving the proficiencies and skills they’ll need to succeed. These include:

### **Student Attendance**

This issue is addressed earlier in this section of the report, however, a few other insights are offered: Principals noted the difficulty of the task to improve attendance when so much happens in a child’s life at home that neither School Home Connectors, nor teachers or principals can wholly address. Addressing obstacles to attendance requires a community-wide and family response.

PreK-5 principals identified student attendance as a major obstacle to achieving positive outcomes for them and their students. Principals expressed concern at the number of preschool and school-aged children that may not be taking full advantage of the educational environment being offered them through the schools. They felt that a



database attached to housing data would enable schools to better know if there was a preschool- or school-aged child at home during school hours, and, if so, reach out to their families to enable their child to get to school. This is of particular concern for the thirty percent of young people in

Dubuque that make up the transient student population, meaning they do not start and end the school year in the same classroom.

### **Need for Soft Skills & Modeling**

Principals in our PK-5 focus group spoke of the importance, especially for students in poverty, of developing soft skills to get one’s foot in the door for a job or opportunity. According to one principal, if a student does not have anyone at home working consistently for them to model, the student may struggle to demonstrate qualities valued by employers. With employers expressing that they have jobs to fill for which they need qualified employees – and referencing soft skills as an important part of this equation – developing these skills appropriately at all age levels throughout school is of high priority.

Principals and higher education professionals feel that these issues can be addressed through increased mentoring opportunities for young people and noted the wealth of community resources on this front. While community leaders described what they see in



terms of “soft skills” and “modeling,” it is worth repeating what the student MIT Sloan School of Management found in their Workforce Inclusion Report: “Apparent lack of soft skills may be an external manifestation of deeper root causes such as low emotional resources resulting from trauma or generational poverty.”<sup>130</sup> When considering ways to develop soft skills among Dubuque students and workers, it is necessary to acknowledge the structural roots of these deficits.

### **Need for Improved Trauma-Informed Care and Multicultural Competency**

Pre-K-12 principals, higher education professionals, and other community voices adamantly expressed the importance of providing multicultural and trauma-informed care to students living in poverty and/or with marginalized backgrounds at all levels of schooling. Principals in our Pre-K-5 focus group indicated that at some of the focus schools identified in this plan, nearly every 4<sup>th</sup> grader has multiple “Adverse Childhood Experiences (ACEs)”, or traumatic events occurring before age 18 years that may encompass abuse and neglect, parental mental and brain health conditions, substance abuse, divorce, incarceration, and domestic violence. Traumatic experiences affect students’ ability to self-regulate and, thus, may frequently manifest as behavioral issues.

Classrooms with higher numbers of students with multiple ACEs face particular challenges in managing disruptions and limiting effects on learning. As one principal described it, “The behavioral effects of the ACEs have significant impacts and ripple effects on students’ educations and what they’re able to do.” As such, trauma-informed care must be an essential component of services for Dubuque children in schools, after-school programs, and the community.

Another integral part of effectively supporting under-resourced students and students of color in Dubuque is a focus on multicultural competency. Community members that we spoke to, many of whom worked with youth directly, felt that teachers in Dubuque schools would benefit from more training and continuous opportunities for professional development surrounding multicultural competence and that this would best equip them to meet the wide-ranging needs of diverse young people. Specifically, professionals already working with youth of color in the community called for “a stronger identity among educational professionals for what it means to work with students in poverty and a more nuanced understanding of the range of experiences of Black students.”

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<sup>130</sup>[https://www.dbqfoundation.org/sites/default/files/reports/usa\\_lab\\_dubuque\\_final\\_report\\_2019.5.13.pdf](https://www.dbqfoundation.org/sites/default/files/reports/usa_lab_dubuque_final_report_2019.5.13.pdf)

## **Desire for Information-Sharing Among Schools and Community Services**

Principals in our focus group expressed a need for dialogue around how professional organizations can collaborate more effectively to serve students. Principals wear many hats in connecting students and their families to resources. They felt that if they had a “hub” where they could assemble their collective knowledge on various topics (connecting students to transportation, food, counseling) across schools, they could better serve students in need of these resources. Essentially, principals are searching for tools to comprehensively address the root causes of poverty and to share information and resources amongst themselves. Having more opportunities for educational leaders to discuss how to collaborate most effectively, principals felt, would lead to a more connected ecosystem of services and resources for students.

## **Difficulty Recruiting and Retaining Teachers of Color**

While local schools and the Dubuque Community School District have consciously made efforts to hire minorities and individuals who have experienced poverty, on the whole, recruiting and retaining teachers of color is challenging. A robust body of research points to the advantages of students of color learning from teachers who look like them, and Dubuque schools have rightly recognized the import of increasing the number of non-White teachers in their classrooms.

As a whole, Dubuque has a relatively small percentage of non-White residents and while the City is becoming increasingly diverse, many people of color are younger and may have moved to Dubuque more recently. Principals and community members also noted that teachers of color may feel isolated in the greater Dubuque community, even if they are supported while in school. People we spoke to showed concern about the quality of these teachers’ lives outside work and perceived that it “must be a lonely place” for teachers of color in Dubuque without an established support system. Some local employers like John Deere and IBM who employ diverse young professionals have programming designed for them to build community and feel connected, which our focus groups hoped to see for young teachers of color, as well.

With the aim of devising new strategies to recruit teachers of color from outside the City, one community stakeholder cautioned: “I hope that when Black people and Marshallese people are being hired in the school system, it is because they are qualified and not for disciplinary reasons, as in trying to create a control system with Black students.” It will do well for all education stakeholders and the community at large to embrace the basic tenet that a diverse and inclusive faculty raises up the entire learning ecosystem for all children. White children and their families also benefit from seeing and learning from Blacks and People of Color as teachers and administrators.

## Need for Meaningful Family Engagement

The importance of authentic family engagement in both Pre-K-12 and higher education could not be overstated by stakeholders we engaged. Students whose families have fewer years of combined schooling may benefit from or require support and engagement to stay connected to educational opportunities. For first-generation Dubuque students, in particular, involvement of family and elders plays a key role in graduation rates. At a Pre-K-12 level, meaningful family engagement is crucial to build communities of trust and collaboration for everything from making plans to get students consistently to school, to assessing a student's holistic needs that encompass nutrition, health and other factors that affect in-class learning.

Principals and higher education professionals explained that the educational attitudes of a student's family can dramatically affect student achievement and decisions to pursue higher education. Some spoke of seeing families disown students who had received scholarships, citing a fear that the student's success will cause them to leave their families and Iowa behind.

Participants in the Fountain of Youth focus group spoke about the difficulty of trying to break the mold of their communities as families and peers felt they were looking down on them as they progressed. As one man put it, "While on my way to class at Springfield Technical College, my friends asked: What are you going to school for? You're supposed to be out here on the streets with us." He went on to share, "I had to leave behind my closest friends, people that I grew up with. It was a very lonely experience." Others in attendance shared that, "If you try to 'get out', the people that you want to be proud of you will try to pull you back in," and that, "You feel like an outcast in both worlds: once you 'make it' and work in higher places with better jobs, you still feel lesser-than. You still feel like an outcast there, too." One service provider in our community engagement process said:

"Combatting generational poverty requires education beyond the person you're working with; it means engaging family, relationships, and everyone caught in the cycle."

Supporting under-resourced or marginalized students in accessing educational and work opportunities requires engaging closely with students' families in ways that are culturally-informed, collaborative, and tailored to meaningfully connect with them.

## Lack of Accessibility in Higher Education Institutions

In our higher education focus group, participants teaching at local colleges and universities revealed the difficulty that first-generation students, students living in poverty, and students of color in Dubuque face in accessing and feeling comfortable in institutions of higher learning. While local colleges and universities have active outreach systems in place to recruit students of color and students who would be the first in their family to attend college from both within and outside of Dubuque, they still struggle to create more diverse educational environments.

Voices from our community engagement process stressed the importance of a thoughtful recruitment process. One participant cautioned that, unless students of color have a strong sense of cultural self, they may be “used” promotionally by their institution or locality for advertising and further recruitment purposes.

These obstacles are not limited to just recruiting marginalized students, but also to retaining them at universities and ensuring that they feel at home in their environment and are able to access information and opportunities. As one professional put it, “While institutions can provide assistance, resources, and training, what we *can’t* do is change the fact that, by its nature, education is a middle-class culture and, for students coming from generational poverty, it is not a comfortable place. Many students may not be able to picture themselves in a position other than the one they are currently in, with no vision for full employment, adequate housing, and not having to scramble for their next meal. It’s a lot about being able to ‘see themselves’ there.” She also explained that:

“Students raised in a middle-class household with one or more parents who attended college have knowledge of codes, systems, networks, and institutions that they may not actively notice but that give them access to a different ‘world’ than students with more limited educational backgrounds and families living in poverty.”

Another participant explained that as the educational leaders and instructors of students of color in predominantly white institutions, “We must ask ourselves, *Is the system that they enter equitable? Can it support their gifts and their authentic voice?*” These valuable questions must continuously be asked in processes serving under-resourced and marginalized students.

## Importance of Skill Development

Hand-in-hand with educational attainment is skill development: the combination of technical and sector-based skills and “soft” job skills (e.g. communications, people skills) that empower workers to achieve and maintain employment. Stakeholders across the City, including employers, note a lack of these skills throughout the workforce that makes it challenging to fill available positions.

The program **Opportunity Dubuque** creates skill-building pathways to employment for students of different backgrounds. This job training effort emerged in response to local employers’ workforce needs and offers training and short-term certificates in a variety of disciplines to fill high-demand and high-wage careers in Dubuque. Because program offerings are developed in tandem with employers, there are clear pathways to employment, resulting in high hiring and retention rates for those that participate in the program.

One of the strengths of the program is its “Success Coach” model that pairs each individual with a coach who works with them through intake, orients them to the program, and serves as a constant throughout the process from start to finish. The model also succeeds in meeting individuals where they are and building the program to fit the demands of their lives, for example, scheduling courses during the evenings, eliminating traditional barriers to enrollment like tuition, and providing wraparound support including transportation, child care and emergency funding.

Opportunity Dubuque also provides pathways for people with unique circumstances, such as having a criminal background. Outcomes for students of color, particularly Black students, trained through Opportunity Dubuque, are extremely positive. Of the 108 Black students who have completed a training program with Opportunity Dubuque, 95 individuals (88%) are either newly employed, have been retained at their jobs, or are pursuing continuing education. One area for improvement is increasing program participation for Marshallese individuals: only four Pacific Islander students have ever been enrolled in Opportunity Dubuque programs, according to data at the time of review.

Of the twenty-three training programs offered through the Opportunity Dubuque program by NICC, the most highly-subscribed programs are Certified Nurse Aide, CNC, Information Technology Programs, and Welding. Across all of the programs, 506 out of 571 students throughout Opportunity Dubuque’s history are either newly employed,

have been retained at work, or are seeking continuing education, accounting for an impressive 88.6%.<sup>131</sup>

Given the success of Opportunity Dubuque's training programs – and the availability of spots for qualified applicants – recruiting program participants to the point where they are “ready” to take advantage of the program must become a community-wide initiative where every service provider among all sectors can provide information on this opportunity and referral.

## Promising Practices:

### 1. Promote/Co-Sponsor “Trauma Centered Care” Training for City Staff

Both children and adults who have lived in poverty – which is, itself, a trauma, and which is often accompanied by other traumas, including racism – benefit from programs and services that come from a *trauma-informed* or *trauma-centered lens*. Trauma affects children's ability to focus in the classroom and affects adults' ability to find and maintain employment. This is because poverty and trauma impact our *executive function skills*, which are essential for everything from setting goals and paying attention to regulating emotions.<sup>132</sup> Designing programs and agencies with trauma-informed mindsets and strategies will enable these communities to thrive in both school and employment settings.

The City of Dubuque could promote/co-sponsor poverty-induced “Trauma Centered Care” training for City Department agencies serving low-income populations, community providers, and employers. This programming would also include an increased focus on multicultural competence to equip City staff to more effectively serve diverse Dubuquers. These efforts would be coordinated in tandem with trauma-informed training offered to teachers by the Dubuque Community School District of Dubuque.

The Community Foundation of Greater Dubuque has received a \$50,000 grant to support social-emotional and trauma-informed learning with St. Mark Youth Enrichment and the Dubuque Dream Center through its Every Child Reads initiative and children's brain health working group.

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<sup>131</sup>Opportunity Dubuque, First-Half Fiscal Year Review – 2019.

<sup>132</sup>See Harvard's Center for the Developing Child & Economic Mobility Pathways (EMPath) for extensive research on this topic.

## **2. Create a City-Wide Prosperity Coordinating Council**

As we know from the literature and heard from Dubuque community members throughout this process, education is strongly related to other social service areas and social determinants of health. Students and their families are deeply affected by employment and income, housing, health status, transportation access, and other factors. When serving Dubuque residents, these areas cannot be siloed and, instead, must be integrated to understand and serve the “whole person,” embedded in their family and community.

To do so, Dubuque could create a city-wide “Prosperity Coordinating Council” to identify opportunities for deeper levels of holistic integration among planning agencies, human service agencies, schools and health care providers. Each of these sectors, in large part, works along parallel tracks while clients and case managers try to juggle services among them.

Meaningful family engagement, and a “Citizen’s Journey” process previously discussed in the “Benefits and Access To Services” section of this report can be used as an organizing principle for understanding how these services intersect.

## **3. Co-Sponsor Career-Oriented Programming for Youth**

Dubuque children and young people benefit from being exposed to career pathways early on in their educational careers, especially through hands-on and experiential opportunities. We recommend that the City co-sponsor Career Camps for middle school students, “Earn and Learn Projects” and On the Job work simulations for high-school students. These efforts could be explored through a higher education-aligned partnership with NICC, which has a proven track record of delivering effective career and skill training and achieved by tapping workforce funding and summer recreation funding sources.

## **4. Enhance Mentoring Programs for Those Returning from Incarceration**

When individuals return to their communities from incarceration, they are often faced with a range of obstacles, including finding housing and employment when they may face discrimination from landlords and employers. City-level efforts such as “Clean Slate” ordinances whereby individuals are not required to divulge their previous history with the criminal justice system are initiatives that would further advance this work. This is discussed in greater detail elsewhere in the report.

One-to-one mentoring is another invaluable resource for those with histories of incarceration. The Fountain of Youth is an exemplary model of providing mentoring to those returning to the community following incarceration. The Fountain of Youth is

also well-positioned to offer tailored On the Job mentoring programs for employers in the community, so that employees will be mentored and coached – as well as their supervisors – on the unique needs of a formerly incarcerated person adjusting to community and work-life.

#### **5. Enhance Funding for & Build Upon Successful Strategies of Local Youth Programs**

A number of organizations in Dubuque are already succeeding at serving families and meeting the needs of local children and youth: these efforts are invaluable and must continue to be supported and built upon. These groups already doing the work in the field and understanding what children and families need include the Multicultural Family Center (MFC), Dream Center, St. Mark Youth Enrichment, HEART (Housing Education and Rehabilitation Training) and the *Every Child Reads Collaborative*, among others. The city of Dubuque boasts a number of community organizations that effectively meet the needs of children and youth: rather than starting from scratch, these efforts must be continually reinforced, funded, and broadly supported.



### 3.4 PHYSICAL, BRAIN HEALTH & FOOD INSECURITY

#### Overview

Dubuque residents face a range of concerns related to both physical and brain health, and disparities in health equity for lower-income and non-White individuals. Many of these are a result of *social determinants of health*, defined by the World Health Organization as the conditions in which people are born, grow, live, work and age<sup>133</sup>, and also including the complex, interrelated social structures and economic systems that shape these conditions.

According to the CDC, these may include aspects of the social environment (e.g., discrimination, income, education level, marital status), the physical environment (e.g., place of residence, crowding conditions, built environment [i.e., buildings, spaces, transportation systems, and products that are created or modified by people]), and health services (e.g., access to and quality of care, insurance status).<sup>134</sup>

Each of these determinants – explored throughout this report – contribute to Dubuque residents' health and wellbeing outcomes. The *Equitable Poverty Prevention Plan* understands that the strongest way to address mental and physical health is to comprehensively address poverty and trauma derived from social factors, as this plan does holistically.

In this section, we will explore the particular health challenges that Dubuquers experience, while understanding their structural links to other determinants. Across Dubuque, 5 percent of residents are uninsured, though there are extreme disparities in coverage for non-White individuals as shown below.

**Table 28: Percent Uninsured by Race/Ethnicity**

Race/Ethnicity	Percent Uninsured
Black	15.6%
Hispanic/	14.3%
Pacific Islander	31.3%
White	4.0%

Source: [2018 ACS Census Table ID: S2701](#)

Black and Hispanic residents in Dubuque are uninsured at more than *three times* the rate of White residents. The incredibly high rates for Pacific Islanders can likely be understood to be even higher than the rate listed: as described elsewhere in this report, Marshallese communities in the United States are not eligible for health insurance,

<sup>133</sup>[https://www.who.int/social\\_determinants/en/](https://www.who.int/social_determinants/en/)

<sup>134</sup><https://www.cdc.gov/nchhstp/socialdeterminants/index.html>

despite the health challenges inflicted as a result of U.S. intervention on the Marshall Islands.

Further, data from the U.S. Census shows that households with lower incomes are uninsured at much higher rates than higher-income households. The highest rate for uninsured Dubuquers (11.7%) is for households earning under \$25,000, followed by a rate of 6.2% for households between \$25,000 and \$49,000. Combined, these two groups account for nearly one in five being uninsured (18%). All other income levels are *below* the average uninsured rate.

**Table 29: Percent Uninsured by Household Income**

Income	Percent Uninsured
Under \$25,000	11.7%
\$25,000 to \$49,000	6.2%
\$50,000 to \$74,999	4.6%
\$75,000 to \$99,000	1.6%
\$100,000 and Over	2.3%
All Households	5.1%

Source: [2018 ACS Census Table ID: S2701](#)

The trend holds true for educational attainment, with Dubuque residents at the lowest level of education experiencing the lowest rates of insurance coverage, and the most-highly educated individuals with the highest rates of coverage.

**Table 30: Percent Uninsured by Educational Attainment**

Education Level	Percent Uninsured
Less than high school	11.6%
High school graduate	5.4%
Some college or associate's	4.6%
Bachelor's degree or higher	2.9%

Source: [2018 ACS Census Table ID: S2701](#)

Additionally, the age groups with the highest rate of uninsured are 26 to 34 years old (at 9.3%) and 19 to 25 years old (8.5%).<sup>135</sup>

Insurance coverage is an essential part of quality health care for communities. When residents cannot afford insurance, they must rely on one of only a few providers in

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<sup>135</sup>2018 ACS Census Table ID: S2701

Dubuque who serve uninsured individuals, or resort to using the emergency room, which burdens the health care system. Lower insurance rates for non-White and lower-income communities lead to disparities in long-term health outcomes.

The [Community Health Needs Assessment Health Improvement Plan](#) and [Mercy Medical Center Community Health Needs Assessment](#) provide a valuable starting place for understanding physical and brain health needs. While the health data on the next page applies to residents of all of Dubuque County, we expect that many of the same indicators remain relevant for individuals and families in the City of Dubuque. The following data are included in a “Dubuque County Health Portrait” from Community Commons included in Mercy Medical Center’s Community Health Needs Assessment:<sup>136</sup>

Among adults, 42 percent are reported overweight compared to 35% for the State of Iowa.

Nearly one-third (29 %) of Dubuque County adults are not taking blood pressure medication when needed which is significantly higher than the statewide rate of 19.1%. Dubuque County also has a significant number of Medicare Beneficiaries with high blood pressure (51%) which is comparable to the state’s average.

Dubuque County has 31.5 percent age-adjusted estimate for the percentage of adults who drink excessively, ten percent higher than the Iowa average of 21.4 percent.

The percent of adults never screened for HIV/AIDS is higher (78.7%) than the Iowa average (73.82%).

The chlamydia infection rate per 100,000 population in Dubuque County (412.76) which is higher than the statewide average (382), as is the gonorrhea infection rate (86.73%) compared to the state average (53.1%).

Dubuque County has a lower percentage of the insured population receiving Medicaid (15.24%) than the Iowa average (17.96%).

Dubuque County (140) has more mental health providers per 100,000 than the Iowa rate (125.1) but well below the national average rate of 202.8.

1 in 5 adults in Dubuque County are without a regular doctor compared to 17.93% in Iowa.

The Steering Committee that developed the report ranked the 14 most significant community health needs facing Dubuque County.<sup>137</sup> These areas of care are consistent with the challenges that community members in our focus groups identified.

<sup>136</sup><https://www.mercyone.org/dubuque/assets/documents/chna-dbg-2019-2021.pdf>

<sup>137</sup><https://www.mercyone.org/dubuque/assets/documents/chna-dbg-2019-2021.pdf>

Health Needs (In order of Significance)	Brief Description of Community Health Needs
Opioid Use & Abuse	Dubuque County has been particularly impacted by the opioid crisis and lack of treatment and resources available across the community.
Obesity & Overweight	Over 40% of adults in the community report being overweight.
Alcohol Use & Abuse	The age-adjusted percentage of adults who drink excessively in Dubuque County is 31.5%
Mental Health Access	We have many mental health resources in the community, but there are significant access challenges related back to awareness of services, provider availability, and insurance coverages.
Influenza Immunizations	Communities continue to see high incidence of influenza-associated hospitalizations.
Healthy Homes	Data indicates particular concerns with childhood lead poisoning rates, household moisture and gas challenges, and general safety issues impact the overall health and safety of the community.
Primary Care Access	Though uninsured rates are low, many surveyed indicated challenges with accessing primary care related to insurance, transportation, and availability.
Emergency/Disaster Planning	Community preparedness is the ability of communities to prepare for, withstand, and recover - in both the short and long terms - from public health incidents.
Drinking Water Protection	Data indicates private water supplies for those not served by public water systems are negatively impacted by inadequate wastewater treatment in underserved communities.
HIV/AIDS Screening & Prevalence	Dubuque County has a high incidence of known positive HIV/AIDS diagnoses and data indicates 14% of Iowans living with HIV are undiagnosed.
STD/STI Screening & Prevalence	Gonorrhea and Chlamydia infection rates are higher than the state averages.

When members of the public were surveyed in development of these community health needs assessments, the following were identified as the most important health concerns in the next 3-5 years:<sup>138</sup>

- Mental health/mental illness/suicide (73.21%)
- Obesity/overweight (47.91%)
- Healthy homes (44.19%)
- Illegal drug use (41.3%)
- Drinking water protection (40%)
- Disaster preparedness (32.37%)
- Water pollution (30.79%)

Community residents identified the following as the most important barriers that keep people in Dubuque County from accessing healthcare:<sup>139</sup>

- Not able to pay out-of-pocket expenses, including co-pays and prescriptions (80.09%)
- Lack of health insurance (64.47%)
- Not able to navigate the health care system (39.16%)
- Not enough providers; hard to get an appointment (35.35%)

When surveyed, only 1 in 5 community members believed there were enough health care providers who accept Medicaid or other forms of medical assistance: nearly half (48%) solidly disagreed while nearly one-third (31%) neither agreed nor disagreed.



Further, under 10 percent of respondents felt that there were enough bilingual health care providers in the County: 15 percent strongly disagreed, 31 percent disagreed, and 45 percent neither agreed nor disagreed. These results speak to a need for more health care providers accepting Medicaid and providing access to translators.<sup>140</sup>

Substance abuse is another prominent indicator. As of September 2018, there had been a 38 percent increase in methamphetamine treatment admissions over the four preceding years. The Iowa Division of Criminal Investigation Lab has identified increases in recent years, as well: 16 percent increase in fentanyl/other, 15 percent increase in heroin/fentanyl mix, 5 percent increase in fentanyl, 4.6 percent increase in heroin, 4.5

<sup>138</sup><https://www.mercyone.org/dubuque/assets/documents/chna-dbq-2019-2021.pdf>

<sup>139</sup><https://www.mercyone.org/dubuque/assets/documents/chna-dbq-2019-2021.pdf>

<sup>140</sup><https://www.mercyone.org/dubuque/assets/documents/chna-dbq-2019-2021.pdf>

percent increase in methamphetamine, and 1 percent increase in cocaine.<sup>141</sup> The pain caused in Dubuque and in the U.S. by the opioid epidemic and other substance use issues have caused in Dubuque and in the U.S. cannot be illustrated with numbers alone; its impact on individuals and communities is something that our focus group conversations with Dubuquers made clear.

The County Health Plan identifies a range of actions being taken to address health issues faced by residents. For example, for a goal of establishing substance use treatments and resources through multi-disciplinary agency coordination, the following actions were identified to address this need:<sup>142</sup>

- Support current and future strategies for substance usage and opioid prescription, education and patient management practices to reduce the development of substance use and opioid use disorders.
- Coordinate continuing medical education credits on substance abuse/use for area physicians.
- Dubuque Area Substance Abuse Coalition and Dubuque County Wellness Coalition collaboration.

For a goal of reducing the current level of overweight population in the County through improved food and physical activity opportunities, the plan has identified several actions, including:<sup>143</sup>

- Increase Dubuque County Wellness Coalition membership.
- Explore and share available grants focusing on the food and/or physical activity environment with appropriate agencies and wellness providers.
- Promote and support local food initiatives - e.g., Double-Up Food Bucks, Dubuque Farmer's Market and community gardening projects.

As the City seeks to address these health concerns, efforts should be carried out in tandem with County health objectives and actions to collectively address the health needs of the region. The data included in this section was consistently reinforced by our conversations in the community.

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<sup>141</sup> <https://www.cityofdubuque.org/DocumentCenter/View/27067/CHNAHIP-Document-FINAL-Sept-2018>

<sup>142</sup> <https://www.cityofdubuque.org/DocumentCenter/View/27067/CHNAHIP-Document-FINAL-Sept-2018>

<sup>143</sup> <https://www.cityofdubuque.org/DocumentCenter/View/27067/CHNAHIP-Document-FINAL-Sept-2018>

## Community Engagement: What We Heard You Say

Dubuque residents that we spoke to throughout the community engagement process identified a variety of needs related to both physical and brain health:

***One of the most significant challenges expressed by focus group participants was difficulties finding doctors and dentists who accept Medicaid.*** In addition, participants said that lists of doctors and dentists accepting insurance constantly changes and by the time they had called and made an appointment with a provider, they may no longer accept their insurance and so they must call a provider on the new list, and the process repeats.

***Healthcare costs and accessing medication is particularly difficult for people over age Sixty-Five.*** Accessing medication after reaching this age and aging out of Medicaid is a concern for many. Further, with increases in the elderly population in Dubuque, some of whom do not have families living nearby to care for them, many require costly facility care. Few families in Dubuque can afford to fully pay for assisted living out-of-pocket or they lack any type of insurance to cover it. Expensive end-of-life care results in fewer assets that seniors can leave onto their families. Healthcare costs for the elderly are a significant issue with many not qualifying for government insurance nor can afford to buy insurance. If seniors receive Medicare, they still have to buy extra coverage for prescriptions, dental care, and hearing aids, along with paying for co-pays and a supplemental Medi-gap policy.

***Many low-income students and workers struggle to schedule medical appointments*** due to the difficulty of giving up the pay from a work shift, and their health suffers accordingly. Providers noted that many people living in poverty experience barriers to accessing care. Some – due to difficult circumstances or different cultural experiences – may cancel an appointment or fail to show up. Some providers do not let these patients return. Meanwhile, the few providers that do accept these patients (such as Hillcrest Family Services and Crescent Community Health Center) are then burdened with months-long waiting lists. This lack of availability leads to people using the emergency department.

***Community health education materials must be tailored to the communities they are designed to reach.*** Appropriate, accessible language must be used, and trust must be built in communities. An example of this is the work that Crescent Community Health Center's Pacific Islander Health Project has done for Marshallese families in Dubuque.

Crescent runs culturally-specific community diabetic education classes that include medical education and sessions on social determinants of health on topics like income tax, using the Emergency Department, banking, and use of car seats, discussed further at the end of this section.

***Marshalllese communities in Dubuque experience extremely high rates of diabetes and increased rates of cancer and other diseases*** as a result of the United States having used the Marshall Islands as a nuclear test site during World War II. Even though Marshall Islanders came to the U.S. in response to the devastation of their homeland and its resulting health consequences, the Marshalllese are not eligible for insurance coverage in the U.S. following the Clinton Administration's welfare reform. Crescent Community Health Center's Pacific Islander Health Project has had a solid track record of building trust and success with this population; however, the organization is under-resourced and facing ever-growing demand. Crescent's sliding scale results in most patients not having to pay additional co-pays.

***Participants consistently expressed difficulty accessing appointments with mental health professionals.*** Additionally, switching providers could mean months-long delays in getting a new appointment and long gaps between accessing medication. They identify a general lack of mental health resources and say that finding resources is particularly challenging for people coming from other places, like Chicago. Focus group participants said that Hillcrest Family Services offers many mental health services but had to cut significantly last year due to a lack of funding. Providers indicated the limits of a poor statewide system of mental health care but said that Dubuque offers strong brain health resources – just not *enough* to meet demand.

***Participants stressed a link between substance use and mental health in their communities.*** They urged for more Information & Referral resources, and materials on the link between substance abuse and mental health to be made available. Opioids are a serious problem, but so are other drugs. Service providers in the community also recognized the added difficulties of drug addiction within families who struggle with generational poverty. As a consequence, they lack a support system among family and friends to assist a loved one both emotionally and financially along the arduous road to recovery. Providers spoke of seeing substance abuse at the nexus of brain and mental health conditions, chronic unemployment, and poor health. They also spoke of the public stigma associated with substance use, as in the sentiment expressed by a respondent to our public survey: "People bring it on themselves and, if you try to help them, they'll just spend or sell whatever you give them on drugs."



***In addition to a need for more mental health clinicians, community members further stressed a need for opportunities to gather as peers and form support groups.***

Participants in almost every focus group session among those experiencing poverty referenced a desire to “put their heads together,” to support one another, and consider solutions to the problems facing them and their communities. “If we put more support groups out there, people will help people. A group will come up with an answer.”

***Participants in the community engagement process strongly stressed a link between their experiences and the conditions of living in poverty, and their mental health.***

They referenced the constant fear of not knowing if their immediate future is secure, the many struggles of daily survival, the feeling of working so hard but never feeling like they’re really getting ahead, and the challenges of navigating the social services ecosystem. Among social service providers, and educators, they viewed the daily life of children and adults living in poverty as a life filled with trauma.

***Focus group members said that the stigma from employers surrounding mental health and disability was a significant obstacle.***

Many jobs ask if there are any mental or physical limitations that would make the job difficult to accomplish. One participant said that she had tested both checking and not checking the box (identifying a disability or mental illness) and found anecdotally that disclosing the information led to fewer job opportunities. The mental health of people with histories of arrest or incarceration is an exacting challenge. The lack of opportunities and having to constantly “check the box” for housing and employment only adds to feelings of depression and hopelessness.

Though Dubuque’s children and families experiencing poverty face a number of health-related challenges, the community benefits from a wide range of health care providers and coalitions, non-profits, government programs along with health equity initiatives sponsored by the Community Foundation of Greater Dubuque. The following proposed best practices build upon the work already occurring in the community.

## Promising Practices

### 1. Establish a Community Health Worker Network

The proposed Office of Shared Prosperity would do well to encourage the continued development and expansion of health care providers and non-profits in hiring and deploying “Community Health Workers” (CHWs). These front-line, culturally competent, public health workers serve as a bridge between under-served communities and healthcare systems. Ideally, these workers share ethnicity, language, socioeconomic status, and life experiences with the people they serve. CHWs are a way to address shortages of health care workers. According to the CDC, “they can help people reduce risk factors for disease, manage chronic conditions, connect with local resources, and access the healthcare system.”<sup>144</sup>

Among interventions that CHWs can assist with are: screenings, health education and prevention work, first aid and blood pressure, outreach, enrollment, and information, serving as members of care delivery teams, and serving as community organizers. The National Health Institute refers to them as “front-line agents of change, helping to reduce health disparities in underserved communities.”<sup>145</sup> Cultural competence must be an essential part of CHW training, and deliberate efforts be made to train CHWs from Black, Marshallese, and Hispanic communities.

An important mechanism for advancing health equity for residents of disadvantaged neighborhoods has been the Community Health Worker Network of Buffalo, which works with individuals and organizations to empower communities in improving their health. The network trains “frontline workers”—community health workers, housing organizers, parent facilitators, patient advocates, street outreach workers, and peer counselors—on how to best engage residents and community-based organizations to define their own challenges, identify strengths and opportunities, and work toward change.<sup>146</sup>

### 2. Holistically Integrate & Coordinate Services Across Agencies

As discussed throughout this report, the City of Dubuque needs holistic integration of services and assessments to align and cohere the fragmented and largely siloed social services ecosystem. Schools, Health Care Centers and social services agencies would do well to work more closely together in addressing brain and physical health conditions in the community. These gaps affect the health and well-being of Dubuque residents, who

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<sup>144</sup>[https://www.cdc.gov/dhdsp/pubs/docs/SIB\\_Feb2016.pdf](https://www.cdc.gov/dhdsp/pubs/docs/SIB_Feb2016.pdf)

<sup>145</sup><https://www.nhlbi.nih.gov/health/educational/healthdisp/role-of-community-health-workers.htm>

<sup>146</sup>[https://www.nationalequityatlas.org/sites/default/files/EP\\_summary-buffalo-05-05-17.pdf](https://www.nationalequityatlas.org/sites/default/files/EP_summary-buffalo-05-05-17.pdf)

are not able to benefit from an integrated approach where there is coordination amongst these community providers and stakeholders. Currently, each runs on a parallel track.

Enlisting teachers who are on the front lines of working with children and their families every day, along with School Home Connectors from the school district and the tutors and school liaisons of the Dream Center to advise on work groups and planning sessions to create methods of integration and coordination would be extremely valuable. Building off of strong existing community capacity will be an essential lever for achieving better service integration and improved outcomes for Dubuque residents. Greater coordination will also result in improved efficiency through stronger data sharing and reduced duplicative actions amongst agencies.

### **3. Identify “Naturally Occurring” Educators to Provide Health Education**

The City of Dubuque should work to identify “naturally occurring” educators who are already leaders and connectors in their communities to provide meaningful health education to residents. These resident leaders share characteristics with their communities and are trusted figures that resonate with community members receiving the health education. One example of this is the award-winning “Shape Up Your Colon” project for Black and Latinx barbers that teaches barbers how to approach their clients about the importance of colon cancer screenings.<sup>147</sup> Similar strategies have been employed engaging “naturally occurring” leaders that are hairdressers or members of church groups.

### **4. Use Data on Health Outcomes to Target Investments**

The proposed Office of Shared Prosperity’s Data Collaborative would facilitate ways in which the multiple health care providers and social service agencies that collect health data on persons experiencing poverty could collect and analyze data to measure the collective impact of health programs. This would be in concert with the County Health Department’s annual health assessment but with more data at the census tract level for residents of the City.

The goal would be to build data capacity to assess health outcomes by race, income level, and neighborhood in order to more effectively target investments to the communities most in need of services. This data can inform city and county officials and local decisionmakers on which communities experience the worst health outcomes, and accordingly inform their distribution of resources, funding, and allocation of staff time

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<sup>147</sup>This work was developed by Dr. Linda Rhodes of Public Works and Mercyhurst University in a grant from the Pennsylvania Department of Health. The materials are free should any group in Dubuque request it.

toward healthy interventions in these neighborhoods. One example of a data-informed approach for targeting local investments is the [Neighborhoods of Focus Initiative \(PDF\)](#) in Lansing, Michigan, which conducts asset-based community development modeling to select neighborhoods that can reserve targeted investments and then jump to the top of the list for funding when new city resources become available. Leveraging data to elicit a greater understanding of health disparities will empower the City to more equitably meet the health needs of Dubuque residents.

Policylink provides ten design principles for [powering health equity](#) action steps with online data tools that could also be helpful in drilling down health data to neighborhoods.<sup>148</sup>

## **5. Build off of Successful Efforts in the Community | Brain Health**

The Community Foundation of Greater Dubuque's (CFGD) convening of a Mental Health Stakeholder group with representation from services providers, the United Way, and the City of Dubuque to advance the proposals outlined in their initial mental health needs assessment is vital to addressing the mental and brain health needs of those experiencing poverty. The work in 2019-2020 expanded to include a Children's Brain Health Working Group to address the specific support needed for children, including training for Trauma-Informed Care. All health efforts benefit from using a trauma-informed framework. The many people serving people living in poverty, including physicians, nurses, teachers, social workers, employers, law enforcement and service providers should be equipped with training on what it means to work with those living with trauma as a result of poverty, the stigmatization of being poor, and racism.

Accomplishments to date from the Mental Health Stakeholder group include: completing a resource guide for brain health services in Dubuque, expanding the availability of a Mobile Crisis Unit, Wraparound Program, Mental Health First Aid Training with local law enforcement, improve the 211 process for people experiencing brain health issues and the ongoing development of an Access Center for Dubuque County. The City would do well to continue its support of these initiatives, especially, the creation of a local access center through funding and assistance in securing a contract partner and advocating for financial support from the state.

Crescent Community Health Center is another entity that the City should look towards in guiding health efforts: Crescent's culturally-competent community health programming designed for target audiences (such as the Marshallese community) has demonstrated success in building trust and educating these communities on important topics like proper use of the Emergency Department and monthly community diabetic education

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<sup>148</sup> Ross, Angela, "Powering Health Equity Action with Online Data Tools: 10 Design Principles," PolicyLink 2017.

classes. Providers understood that this cultural community operates collectively and subsequently designed programs to be delivered in a group setting and social in nature. Assuring culturally-specific and holistic approaches could be a standard benchmark required of agencies when applying for City funds as well as evidence of collaborative engagement.

Lastly, all health efforts should be approached from a trauma-informed framework. The many people serving people living in poverty, including physicians, nurses, teachers, social workers, employers and service providers should be equipped with training on what it means to work with those living with trauma as a result of poverty and racism.

## FOOD INSECURITY

### Overview

A food secure household has access to enough high-quality food for an active, healthy life for all household members. Food security is integral to combatting poverty and inequality because individuals of all ages require healthy food to prosper. Consistent access to a nutritious diet is a key determinant of overall health, affecting one's ability to work, learn, and engage in the community. In fact, poor-quality diet is a greater cause of disease and mortality than unsafe sex, and alcohol, drug, and tobacco use combined.

Unsustainable food production and distribution systems are also being recognized globally as the leading driver of both widespread public health epidemics, and of environmental degradation.<sup>149</sup>

All Dubuque residents are affected by the sustainability, resiliency, and inclusiveness of its food system. The local food system -- the ways in which food is produced and distributed -- is an important entry point for addressing poverty and inequality because it impacts human and environmental health directly along with the local economy. Food systems typically employ a large segment of the local workforce. Access to healthy food is among the most vital indicators of the wellbeing of current and future generations.

The rise of food planning networks globally, such as the Milan Urban Food Policy Pact, Sustainable Food Cities Network, C40 Sustainable Food Cities Network highlight the

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<sup>149</sup> Summary Report of the EAT Lancet Commission Report, [https://eatforum.org/content/uploads/2019/07/EAT-Lancet\\_Commission\\_Summary\\_Report.pdf](https://eatforum.org/content/uploads/2019/07/EAT-Lancet_Commission_Summary_Report.pdf)

growing recognition of the fundamental role of the food system in social equity. They offer several published frameworks and toolkits of best urban practices <sup>150 151</sup>

## Snapshot of Food Insecurity in Dubuque

In Dubuque County, nine percent of the adult population and thirteen percent of children are considered food insecure.<sup>152</sup> Food insecurity impacts health: of Dubuque adults with incomes below the poverty line, 39% are obese, 29% have high cholesterol, 17% have diabetes, and 13% have heart disease.<sup>153 154</sup> According to the Community Equity Survey of 2014, 76 percent of respondents believed that fresh and healthy food is accessible in Dubuque while 57% did not believe it was affordable.<sup>155</sup>

According to the County's Community Health Assessment, Dubuque County (74.74) has a higher percentage of fast food establishments per 100,000 population than the state average (63.19). The County also has a higher percentage of population with low food access than the statewide average (21.41%) and a lower rate of grocery stores per 100,000 population than the state of Iowa (20.06).

In Iowa's First Congressional District, which includes Dubuque:

Supplemental Nutrition Assistance Program (SNAP) benefits are received by 9 percent of households.
One third of children come from families with incomes low enough to qualify for free or reduced school lunches.
The median income of households on SNAP is \$24,217, compared to \$62,550 for households not on SNAP.
Most households (82%) receiving SNAP benefits are white; 95 percent of households not receiving SNAP are white.
Black families are overrepresented among SNAP recipients, comprising 13 percent of households receiving SNAP and 2% of households not receiving SNAP.

<sup>150</sup> MUFPP (2018) Food and Cities: the role for cities for achieving the Sustainable Development Goals. Available at: [https://www.barillacfn.com/media/material/food\\_cities.pdf](https://www.barillacfn.com/media/material/food_cities.pdf) (accessed 13 August 2019)

<sup>151</sup> European Commission (2017) Food in Cities: study on innovation for a sustainable and healthy production, delivery, and consumption of food in cities. Cunto, Tegoni, Sonnino, Michel, and Lajili-Djalai. Available at: [https://ec.europa.eu/research/openvision/pdf/rise/food\\_in\\_cities.pdf](https://ec.europa.eu/research/openvision/pdf/rise/food_in_cities.pdf) (Access 13 June, 2019).

<sup>152 152</sup> <http://map.feedingamerica.org/county/2018/overall/iowa/county/dubuque>

<sup>153</sup> [http://inclusivedbq.org/wp-content/uploads/2015/11/Intro\\_DBQDemo\\_Health.pdf](http://inclusivedbq.org/wp-content/uploads/2015/11/Intro_DBQDemo_Health.pdf)

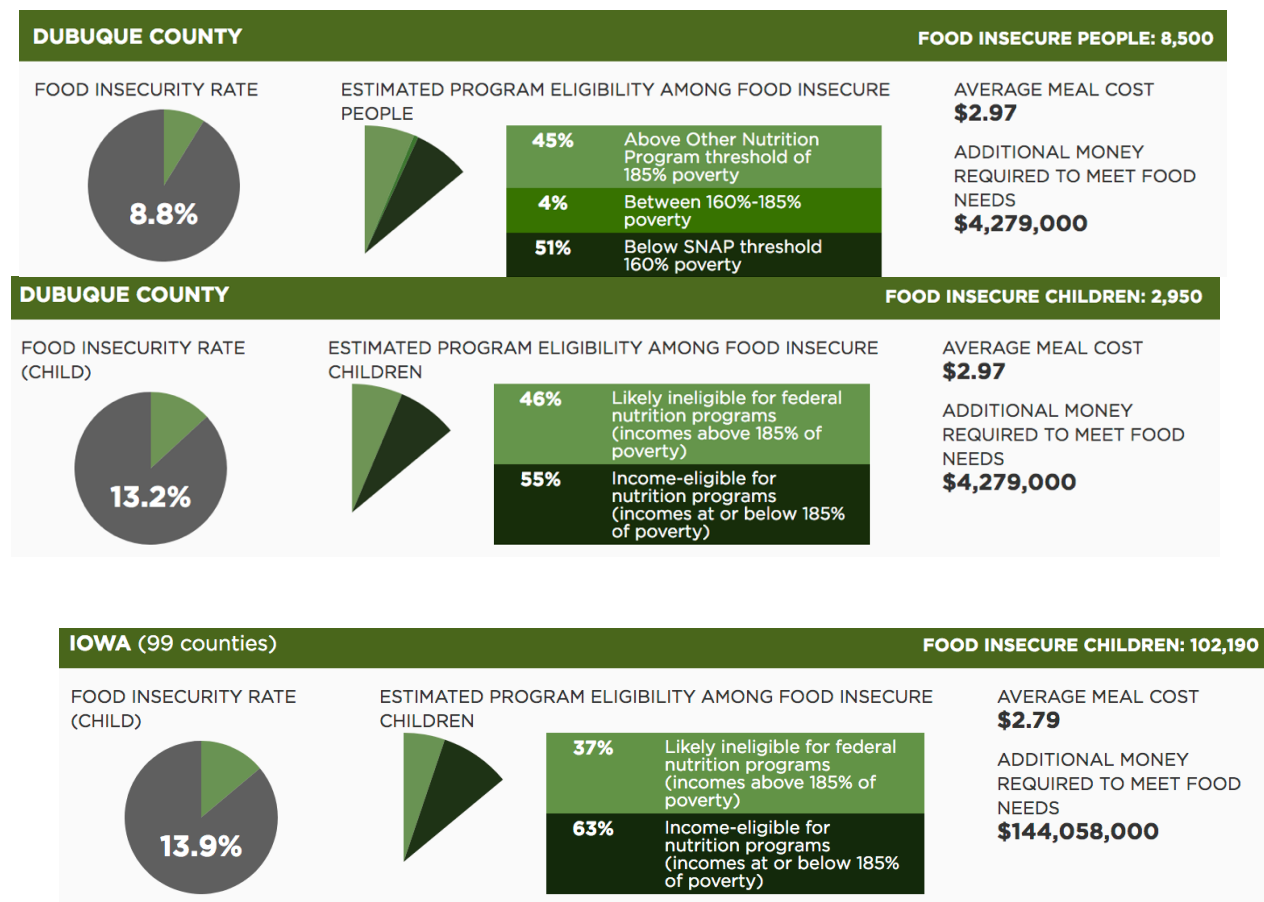
<sup>154</sup> [https://www.icip.iastate.edu/sites/default/files/poverty/poverty\\_19061.pdf](https://www.icip.iastate.edu/sites/default/files/poverty/poverty_19061.pdf)

<sup>155</sup> [http://inclusivedbq.org/wp-content/uploads/2015/11/Intro\\_DBQDemo\\_Health.pdf](http://inclusivedbq.org/wp-content/uploads/2015/11/Intro_DBQDemo_Health.pdf)

From 2018 to 2019 SNAP usage increased in Dubuque County and Iowa as a whole. The *Double Up Food Bucks* program, a part of Iowa's Healthiest State Initiative, allows Iowa SNAP recipients to double the value of their fresh produce purchases at participating locations (up to \$10 per day) with "Double Up Bucks" redeemable for locally grown fresh produce.

Utilization of this program increased over 800% statewide from \$15,818 in 2018 to \$132,430 in 2019, with participating locations increasing from 14 to 34 during the same period.<sup>156</sup>

Only about half of food insecure families in Dubuque County are eligible for SNAP or other food subsidies. (See figures below.)



Source: Feeding America, Map the Meal Gap<sup>157</sup>

While the data show that the rate of child food insecurity in Dubuque County is similar to that of the state of Iowa as a whole, poverty rates in the City of Dubuque are

<sup>156</sup> <sup>156</sup> <https://www.kcrg.com/content/news/Program-that-encourages-fresh-fruit-vegetable-purchase-with-SNAP-sees-growth-566575241.html>

<sup>157</sup> [https://www.feedingamerica.org/sites/default/files/2019-05/2017-map-the-meal-gap-all-modules\\_0.pdf](https://www.feedingamerica.org/sites/default/files/2019-05/2017-map-the-meal-gap-all-modules_0.pdf)



higher than in the County overall. It can be inferred then that the rate of child food insecurity in the City of Dubuque is higher than the state as a whole.

Another way of identifying food insecurity among children is to look at the number of children qualifying for the free lunch program. When students have access to healthy meals, we know that they are more prepared to learn. As such, the Dubuque Community School District's food and nutrition department serves as a significant community resource for feeding children in need.

Nine schools in the district (Audubon, Fulton, Hoover, Lincoln, Marshall, Prescott, Jefferson, Washington and the Alta Vista Campus) participate in the Community Eligibility Provision, a provision of the federal lunch program that provides no-cost reimbursable meals to ALL students at participating schools throughout the school year. This includes **breakfast and lunch**. This offering provides federal funding for the district to expand access to healthy school lunches and ensure that students receive nutritious meals.

**Table 31: Free and Reduced Lunch Among Five Title 1 Schools  
2019-2020 School Year<sup>158</sup>**

Elementary School	Free/Reduced Percentage	Free/Reduced Number
Audubon	94.56%	226
Prescott	88.78%	261
Fulton	88.24%	255
Lincoln	76.84%	209
Marshall	66.56%	211

At the district's non-CEP schools, the district actively promotes the Free and Reduced-Price Meals application which provides meals to students based on family income guidelines. The district also provides summer meals at the locations where summer programming is held. During the COVID-19 pandemic, the district (as well as a number of community partners) has continued to be a major community source of providing meals for students. Since March of 2020, the district has served over 200,000 meals to those ages 18 years and under needing them. During this school year, a change in USDA guidelines has made school meals free for ALL students in the entire district through the 2020-2021 school year.

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<sup>158</sup> Memorandum from the Dubuque Community School District for the Equitable Poverty Prevention Plan, December 2020.



## Food Security Promising Practices

### 1. Develop a Food Access App

Develop an app that informs residents of the weekly schedules and real-time availability of food pantries throughout the City. This could include notifying residents of pop-up opportunities, and providing the opportunity to schedule pickup time slots in order to avoid long lines and shortages. For example, the app Plentiful (see <http://plentifulapp.com>) was created by the New York City Food Assistance Collaborative (whose members include the NYC Mayor's Office of Food Policy, NYC Human Resources Administration, United Way of NYC, City Harvest, and New York State Health Department) as a user-friendly tool for families in need and service providers to eliminate long lines at charitable food programs, prevent the need for multiple crosstown trips by struggling families who may lack child care or transportation, provide practical real-time information and increase efficiency for service providers. This would enhance the efforts now offered during COVID-19 by the collaborative with food pantries, Resources Unite and the Community Foundation of Greater Dubuque along with other non-profits.

### 2. Consider Food Access Routes in Public Transportation

Not all residents have access to private vehicles, and not all communities have direct access to a supermarket via public transportation. Cities can adopt a resident-centered approach by assessing transportation gaps that limit access to healthy foods by evaluating the public transportation paths that residents of different communities (especially low-income communities) could take to reach a supermarket. If these routes require too many transfers and waits, they are not a viable means to grocery shop. Working people, families with children, and the elderly cannot realistically take hours-long two-way bus rides to do their grocery shopping.

A *Food Access Analysis* could examine the public transportation routes that residents of low-income areas (for example with median incomes below 200% of poverty level) must take to reach the nearest grocery store. The City of Baltimore partnered with the Central Maryland Transit Alliance to carry out such an analysis and subsequently advocated for adjustments to the city's bus routes to connect "food deserts" (that is geographic areas with limited access to sources of nutritious and affordable food) to grocery stores. The City can "walk through" the routes that Dubuquers must take to reach the nearest source of produce, for example, and ensure that food access is considered in the development of public transportation routes.

### **3. Create jobs along the food distribution chain by aligning employment opportunities with enhancing local food resources in low-income neighborhoods.**

Dubuquers living in poverty face both food insecurity and unemployment challenges. These may be jointly addressed by pursuing strategies that create job opportunities in food-insecure areas. For example, Baltimore's food strategy facilitates the development of composting locations directed by community partners that encourage youth employment and other workforce development; composting sustains two to four times as many local jobs as comparable landfill or incinerator disposal occupations.

Cities can support diverse employment opportunities at different points in the local food system - from production to distribution to processing (e.g. working in community gardens, composting, and distributing food). The City can maximize its investment in its local economy by aligning initiatives to promote food security with its efforts to reduce unemployment.

### **4. Connect health care providers to food resources so they can provide referrals and/or "food prescriptions" to patients who are vulnerable or in need.**

Hospitals have a concerted interest in and are well-equipped to address social determinants of health such as food insecurity which is extremely costly in human terms and in public expenditures. For example, a "big data" analysis of patient health status upon admissions by Mt. Sinai Hospital (NYC) found that malnourished people were far more likely to develop infections during a hospital stay. As a result, they developed nutrition interventions during a patient's hospital stay and following discharge.<sup>159</sup> Good nutrition has been long known to reduce the incidence of illnesses and diseases that require hospitalization, in the first place.

Health care providers can play vital roles as engaged partners in addressing food insecurity. With corresponding funding, health care providers would be well- positioned to implement best practices to promote food security for vulnerable patients, including:<sup>160</sup>

- Maintaining an up-to-date internal database for social resources and tools for clinicians to share with patients in need. Examples include Project Bread in Massachusetts, which created a Hospital Handbook for clinicians and staff in an accessible format, and Eat San Francisco, a web-based database of healthy food resources in the area.

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<sup>159</sup> Rhodes, Linda, on-site field visit Mt.Sinai, NYC, 2018 for "Technology's Impact on Health Care Jobs," SEIU NYC.

<sup>160</sup> <https://foodcommunitybenefit.noharm.org/resources/implementation-strategy/connecting-food-insecure-individuals-resources>

- Developing an active referral system through which patients can authorize third-party social welfare organizations to follow up with patients directly. Kaiser Permanente Colorado utilizes a referral form in patients' electronic medical record, allowing patients to sign and authorize a local anti-hunger nonprofit, Hunger Free Colorado, to contact them directly. This drastically increased the percentage of referred patients who received additional resources for which they were eligible from 5 percent to 78 percent. Similarly, the Boston Medical Center issues "food prescriptions" to patients who are food insecure, inputted into their medical record and forwarded to the Preventative Food Pantry.
- Delivering services with cultural competence, including translating materials, removing cultural barriers, and training staff in cultural competence, of particular importance for Marshallese and Hispanic communities in Dubuque.

## 5. Create a Citizen-Led Food Collaborative as an Advisory Group.

Collaborative groups that engage diverse stakeholders can be powerful forces in furthering effective food policy and planning. Examples include the Pittsburgh Food Policy Council (see: <https://www.pittsburghfoodpolicy.org>) and Baltimore's Resident Food Equity Advisor group (see: <https://planning.baltimorecity.gov/resident-food-equity-advisors>). The New York City Food Assistance Collaborative works with emergency food suppliers to bolster supply and access for food insecure areas. The group has also created Plentiful, a digital reservation system for pantries that allows those in need of food to find what they need without waiting in line.<sup>161</sup> Resident leaders who are well-connected to their Dubuque communities and who understand the strengths and challenges facing their neighborhoods - can serve as champions of food security.

## 6. Consider innovative food production and distribution solutions targeted to neighborhoods in need of greater food access.

As Dubuque explores new opportunities for mixed-use housing developments, "agri-hoods" should be explored. Agri-hoods are housing developments built around working farmland. They can leverage the "sweat-equity" of residents to build sustainable food production systems for the immediate and surrounding communities. The Cannery, a mixed-use housing development in Davis, California calls itself a "farm-to-table new home community."<sup>162</sup> Places like New York City have experimented with other small-scale local solutions on the distribution side. Green Carts is a mobile grocery

<sup>161</sup><https://www.onegreenplanet.org/vegan-food/ten-ways-nyc-combat-food-insecurity/>

<sup>162</sup><https://www.damemagazine.com/2018/12/05/the-future-of-solving-food-insecurity/>

market that sell fresh fruits and vegetables in areas with low access to fresh produce, some of which accept EBT.<sup>163</sup> Similarly, Perry County, Ohio has piloted mobile grocery markets that bring food to local clinics, elementary schools, and neighborhoods with limited food access.<sup>164</sup>

## **7. Coordinate food security initiatives with the programs of the Hawkeye Area Community Action Program (HACAP).**

Now that the community action agency merger has taken place (October 2020) with HACAP, the City of Dubuque has an enhanced opportunity to expand its reach in food security. As a member of Feeding America, "HACAP Food Reservoir leads the fight against hunger in East Central Iowa by providing food access, advocacy, education, and disaster response. The Food Reservoir distributes over 10 million pounds of food annually to more than 160 community partners across seven counties."<sup>165</sup> Their Food Reservoir programs include: the BackPack Program, Mobile Food Pantry, and Senior Totes and the Women, Infants and Children (WIC) program.

One area that deserves special attention is developing programs that address malnutrition and undernutrition among elderly Dubuquers – a group that is especially vulnerable to the flu, cancer, diabetes and COVID-19 – all of which require a well-nourished body to recover. Food security is vital for this population, as are children

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<sup>163</sup> <https://www.onegreenplanet.org/vegan-food/ten-ways-nyc-combat-food-insecurity/>

<sup>164</sup> <https://www.urban.org/urban-wire/four-ways-address-food-insecurity-through-transportation-improvements>

<sup>165</sup> <https://www.hacap.org/our-initiatives/health-nutrition>

## 3. 5 RACIAL EQUITY & PROSPERITY

### Overview

The Aspen Institute Roundtable on Community Change has become a national leader for the past two decades in helping communities identify and address disparities that fracture the foundation of community. They have shown that structural racism is a leading cause as to why Blacks and People of Color are not equitably sharing in their community's and society's prosperity.

The term structural racism, according to the Institute, "refers to a system in which public policies, institutional practices, cultural representations and other norms work in various, often reinforcing ways to perpetuate racial group inequity....the structural racism lens allows us to see that, as a society, we more or less take for granted a context of white leadership, dominance, and privilege.

This dominant consensus on race is the frame that shapes our attitudes and judgments about social issues. It has come about as a result of the way that historically accumulated white privilege, national values, and contemporary culture have interacted so as to preserve the *gaps* between white Americans and Americans of color."<sup>166</sup>

This section of the report will highlight these gaps in the form of disparities shedding light as to how poverty and race intersect and why an *equitable* poverty prevention plan requires achieving racial equity at its core. It is worthy to note, that acknowledging structural racism as a barrier to success for Blacks and People of Color does not minimize the barriers and struggles that white people similarly face.

This report recognizes, however, that there have been laws, policies and cultural norms in our history that have created a distinct and significant disadvantage for people of color that still remain and have an active and powerful impact on people's ability to succeed today."<sup>167</sup>

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<sup>166</sup> Aspen Institute Roundtable on Community Change, "Structural Racism and Community Building, June 2004.

<sup>167</sup> Inclusive Dubuque, "Community Equity Profile: A Note on Structural Racism" 2015.

## Disparities

Quite simply, Blacks and People of Color are not faring as well as white residents in most indicators of well-being and prosperity in the nation and in Dubuque. Consider the following:

In the city, nearly sixty percent of Blacks (56%) live in poverty; as does 22 percent of Latinx and 38 percent of Marshallese compared to 13 percent of Whites.<sup>168</sup>

The rate of Blacks experiencing poverty in Dubuque (56%) is almost twice as high as the statewide rate of 30 percent and national rate of 23 percent.<sup>169</sup>

In Dubuque County, just over one in five (23%) Black residents are approved for loans.<sup>170</sup>

Home ownership rate for Black residents is 8 percent compared to 63 percent for Whites.<sup>171</sup>

The unemployment rate among Blacks is four times higher (20%) compared to five percent for Whites.

Conclusive data for the number of Black-owned businesses does not exist, but the Iowa Economic Development Targeted Small Business (TSB) has record of only one such business in Dubuque.<sup>172</sup> However, in a flyer distributed at a Black Lives Matter Work Session with City Council by the Tri-Phoenix Media, twenty-five “Black Owned Dubuque Businesses” were listed.<sup>173</sup> Many are likely sole proprietorships and chose not to register via the state.

Blacks and People of Color live in concentrated areas of poverty: there are two census tracts with high poverty rates in the city of Tracts 1 and 5. Sixty-five percent of Blacks residing in Tract 1 are experiencing poverty as are 52 percent living in Tract 5. “Black residents living in concentrated neighborhoods of poverty are well below the national averages in economic opportunity, employment, healthcare access, healthcare quality, public health and access to broadband.”<sup>174</sup>

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<sup>168</sup> American Community Survey, U.S. Census, 2018

<sup>169</sup> Ibid

<sup>170</sup> <https://ffiec.cfbp.gov/data-browser/data/2019?category=counties&items=19061>

<sup>171</sup> <https://scorecard.prosperitynow.org/data-by-location#city/1922395>

<sup>172</sup> <https://www.iowaeda.com/small-business/targeted-small-business/>

<sup>173</sup> <http://www.findglocal.com/US/Dubuque/322712514585408/Tri-Phoenix-Media>

<sup>174</sup> Noel, Nick, D. Pinder & S. Stewart III, McKinsey: [The economic impact of closing the racial wealth gap](#), 2019.

We would have liked to find more extensive disparity measures but there is not as much data available for smaller cities such as Dubuque, thus, we would need to rely on county data which would skew the findings as most Blacks and People of Color live in the city. We do know, however, from our Dubuque focus groups, key informant interviews, surveys and a review of national studies on race and poverty that the following research from the American Progress Center is relevant to the minority community in Dubuque.

As was stated in the Economic Security section of this report, communities of color have historically lacked access to financial tools and opportunities that allow them to build assets, purchase homes, and build generational wealth by passing down these resources to their children. Instead, they have to resort to borrow from payday lenders, pay higher rent on month-to-month leases, pay high fees to receive money wired from family and friends, buy used cars that more often than not lose them even more money in repairs. It's why we heard a resounding theme throughout our focus groups that:

**"It's expensive to be poor."**

Other obstacles to building wealth exist: Blacks and People of Color households are more likely to be underpaid, less likely to have adequate resources in the event of an emergency, and less likely to have sufficient savings. Further, they are more in need of short-term savings to address day-to-day financial struggles.<sup>175</sup> While this research from the Center for American Progress specifically addresses Black wealth, these factors affect other low-income and non-White families, as well.

However, the historical and structural context for Black households is unique with direct links to slavery, Jim Crow, redlining, school segregation, mass incarceration, and other discriminatory policies.

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<sup>175</sup><https://www.americanprogress.org/issues/race/reports/2018/02/21/447051/systematic-inequality/>

The harm of this history is evidenced through the following inequities:<sup>176</sup>

Black households have fewer assets than Whites. They are less likely to own their own business, to be homeowners, and to have a retirement account.

Black individuals and families carry more costly debt because they owe larger amount of *high-interest* debt, such as installment credit and student and car loans.

Black households have less access to crucial savings tools, such as housing and retirement accounts, and significantly lower home equity. They are also less likely to secure savings bonds and mutual funds: median savings for these options were \$2,650, compared with \$12,400 for White families.

Disparities in income and employment are often linked to employment discrimination and weak enforcement of anti-discrimination laws.

Employment disparities may be exacerbated by the large number of Black individuals who have experienced incarceration which greatly diminishes their chances of being hired.

Blacks, Indigenous and People of Color are disproportionately impacted by the criminal justice system in terms of arrest rates, as a result, they also face significant fines and fees that they may not be able to pay. This can quickly spiral into more fines, potential loss of a driver's license, and even jail time. (See "Fees and Fines" Promising Practice in the Economic Insecurity section of this report).

Black boys raised in America, even in the wealthiest families, still earn less as adults than white boys with similar backgrounds. That's according to a study from the Equality of Opportunity Project, analyzing U.S. Census data to study the lives of 20 million children. (This is why mentoring programs and youth centers e.g. The Dream Center, Multicultural Family Center, St. Mark Youth Enrichment Center and HEART are vital in Dubuque).<sup>177</sup>

Further, wealth varies by age: the median young (under 35 years) Black family has very little wealth (\$600) compared to the median young White family with a wealth of \$25,400. Wealth for both groups increases over the life span but at dramatically different rates: while the median white family over age 55 years holds wealth of \$315,000, Black families at the same age have wealth totaling \$53,800.<sup>178</sup> Median wealth for Black and Hispanic families in 2016

<sup>176</sup><https://www.americanprogress.org/issues/race/reports/2018/02/21/447051/systematic-inequality/>

<sup>177</sup> Hendren and Chetty, *Equality of Opportunity Project*, 2018.

<sup>178</sup><https://www.americanprogress.org/issues/race/reports/2018/02/21/447051/systematic-inequality/>



was \$24,100 and \$36,100, respectively, while for White families, median wealth is over *five times* that amount, at \$188,200.<sup>179</sup>

## Community Engagement | What We Heard You Say



These quotes are representative of the kinds of themes that surfaced through surveys, interviews and focus groups:

"Iowa has the highest discrepancy between marijuana usage rates and incarceration. Dubuque has one of the highest incarceration rates among Blacks. It has awful consequences for student loans, housing, access to services."

"Police follow and profile men of color to find a reason to fine them."

"Men of color are much more likely than Whites to be arrested for a marijuana-related offense."

"Classism is very strong in Dubuque – if you're not born with a certain family name, it means you can't be accepted, or given access to the "right people" and jobs."

"Checking "The Box" on application forms keeps you from getting a job, benefits, student loans and housing."

"Poverty is intentionally hidden in concentrated areas, so those with resources, and upper classes don't have to see the poor."

"Plenty of myths are under the radar. Many non-poor believe that people like being on welfare, and don't want to work. They have misinformation on how much people receive for child care and other benefits."

"The "Cliff Effect" keeps you poor (losing benefits when you earn a better income)."

"Agencies and prison systems benefit from the money they make and jobs they hold to serve the poor. It is a form of exploitation. Example: the Half-Way Houses make a great deal of money to house people who were incarcerated."

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<sup>179</sup><https://www.federalreserve.gov/econres/notes/feds-notes/disparities-in-wealth-by-race-and-ethnicity-in-the-2019-survey-of-consumer-finances-accessible-20200928.htm>

## Promising Practices

Given that Blacks and People of Color in Dubuque are disproportionately and significantly experiencing poverty, the many Promising Practices identified throughout this report to address poverty are intended to advance their quality of life and assure them equal access to the community's shared prosperity.

There are, however, distinctive concerns that have been raised by the Black community at the Black Lives Matter work sessions with City Council and throughout our community engagement sessions in Dubuque. Thus, the next set of Promising Practices focuses on several of those issues raised. Our first recommendation, we consider foundational and urgent. It sets the groundwork for achieving racial equity in very concrete ways that can be measured as a guidepost towards successfully creating a thriving community where ALL share in prosperity.

### 1. Racial Equity Index

The Center for Social Inclusion defines racial equity as both an outcome and a process. "As an outcome, we achieve racial equity when race no longer determines one's socioeconomic outcomes; when everyone has what they need to thrive, no matter where they live. As a process, we apply racial equity when those most impacted by structural racial inequity are meaningfully involved in the creation and implementation of the institutional policies and practices that impact their lives."

"When we achieve racial equity:

- People, including people of color, are owners, planners, and decision-makers in the systems that govern their lives.
- We acknowledge and account for past and current inequities, and provide all people, particularly those most impacted by racial inequities, the infrastructure needed to thrive.
- Everyone benefits from a more just, equitable system."<sup>180</sup>

The overarching question, however, is how does a community know they are achieving racial equity? It means digging deeper and further asking: What will success look like? What are the benchmarks to indicate success? How are you measuring it? Is the data, itself,

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<sup>180</sup>Center for Social Inclusion, "[What is Racial Equity?](https://www.centerforsocialinclusion.org/our-work/what-is-racial-equity/)" <https://www.centerforsocialinclusion.org/our-work/what-is-racial-equity/>

authentic, deep and without bias? Who is accountable for the measuring? How do community stakeholders interpret and respond to what's learned from the measurement? And once racial equity is measured, who and what entities remain accountable for the steadfast movement of achieving benchmarks and pushing forward so that the equitable measures are achieved?

To answer the first question requires creating a community "Racial Equity Index" that's developed collaboratively with stakeholders who are impacted by past and current inequities and those charged with programs, policies and services to remedy it. There are models that exist and communities across the country that are answering the measurement questions cited above. The City has already begun this type of work within each department of City government and it has been set as a priority by City Administration and City Council in response to sessions held with Black Lives Matter leaders earlier this year (NAACP, Switching Places, Dream Center, Black Men Coalition, Fountain of Youth, Multicultural Family Center, Fair Housing including representatives of the LATINX community).

The City through the proposed Office of Shared Prosperity would be well positioned to support and advise the foundational work of the *Inclusive Dubuque* initiative by the Community Foundation of Greater Dubuque (CFGD) in developing a *Racial Equity Index*. The foundation's past work in developing the "Community Equity Profile" and its plan to focus the second round of this endeavor into developing a "Racial Equity Index" for the city using the impending release of the 2020 census data, will enable all partners and stakeholders to move quickly on this all important guide-post.

The *Racial Equity Index* will adopt a similar process as was used in the Inclusive Dubuque initiative in creating a community equity profile. Focus areas based on the eight determinants of poverty described throughout this report will be addressed by: using data presented in this report, updating local data with new 2020 census findings, hosting community dialogues on focus areas, and developing concrete strategies and benchmarks to create a *Racial Equity Index* that can be implemented and measured and embraced by community leaders and advocates. The 2015 equity profile summary is found at <https://inclusivedbq.org/community-equity-profile/> providing an overview of how the Community Foundation of Greater Dubuque would engage the community in developing the *Racial Equity Index*.

Beyond the Office of Shared Prosperity, two vital partners working with the Community Foundation of Greater Dubuque in creating a “Racial Equity Index” will be the advocacy groups of the *Black Lives Matter* movement that met with City Council as referenced in this report and the *Business Leaders Equity Cohort*. This group now numbering over 40 employers has spent the past two years raising awareness of institutional racism/implicit bias and learning its impact on communities of color.

At their October 2020 meeting they made a commitment to move from learning to action and developing a public statement expressing their commitment to equity and inclusion by: addressing workplace culture, how to better recruit and retain minority employees and address barriers to wealth building among Blacks and People of Color.

We recommend that the *Inclusive Dubuque* initiative by the Community Foundation of Greater Dubuque in guiding the development of the *Racial Equity Index*, continue to work closely with the Human Rights Commission given their breadth of experience in this field. The City of Des Moines with their [One Economy](#) initiative also provides a robust example of how they set benchmarks for their “Racial Equity Index” in five crucial areas – all of which have been addressed in this report: Employment, Financial Inclusion, Education, Health and Housing.

Identifying indices matched with concrete strategies with accountable partners and stakeholders in achieving them by a date certain will be a critical component of the process in developing the City of Dubuque’s *Racial Equity Index*.



Below is an example of how such an index would be developed for the community measuring Financial Inclusion. The same process would be completed in these equity areas using the information gleaned from this report on the determinants of poverty:

- |                        |                                |
|------------------------|--------------------------------|
| 1. Financial Inclusion | 5. Housing                     |
| 2. Employment          | 6. Internet and Digital Access |
| 3. Education           | 7. Children                    |
| 4. Health              | 8. Justice System              |

The table below serves as a template that cites six measures, for example, to track Financial Inclusion. It quantifies the disparity, determines what success will look like (Benchmark) and when it should be achieved.

**Table 31: Template for Racial Equity Index on Financial Inclusion**

Equity Measure	Percent of Blacks/PoC	Percent of all others	Benchmark	Year
1. Home Ownership				
2. Unemployment Rate				
3. Unbanked: No checking or savings account				
4. Loan approval rate				
5. Percent of cost-burdened renters				
6. Number Black-owned businesses				

Most of the measures cited in Table 31 do not have city-level data obtainable, however, two were available and are shown below to provide an example as to how the Racial Equity Index would be created.

Equity Measure	Percent of Blacks/PoC	Percent of all Others	Benchmark	Year
1. Home Ownership	8.0%	63.0%	4% increase	2024
2. Unemployment Rate	19.8%	5.1%	5% decrease	2024

Each of these “Racial Equity Measures” should be grounded in research and sessions with stakeholders so that all are invested in achieving these benchmarks and developing concrete steps to get there. The business community, especially financial institutions, would be partners with stakeholders in developing, investing and embracing the benchmarks and the strategies to realize Financial Inclusion.

On average, five or six measurable outcomes would be developed for each of the eight areas identified (poverty determinants) culminating into a **“Racial Equity Dashboard”** of

40 to 50 indices to track for all stakeholders in the community to address and track. Most indicators for equity measures are available through the US Census American Community Surveys, others will need to be developed working with the County but drilling down to census tracts within the city.

### **Designing Equity Measure Resources**

In a recent article by McKinsey & Company announcing their new initiative, “McKinsey Institute for Black Economic Mobility,” they identify five critical components required for communities to effectively address the racial disparities and systemic disadvantages that Black Americans face in the United States. The five attributes of successful coalitions to engage racial equity are:<sup>181</sup>

- a. Unite around one clear mission
- b. Coordinate and collaborate via central backbone
- c. Secure adequate and appropriate funding
- d. Ensure accountability
- e. Win and maintain support from a broad set of stakeholders

The strategies set forth throughout this report meet the criteria cited above and will bode well for the creation of a Racial Equity Index that engages all sectors of the community in both taking on poverty and reversing the racial disparities that Blacks and People of Color have been burdened with for far too long.

Racial equity action planning is increasingly becoming a common practice in the United States and a resource that can assist in this process is offered by the National League of Cities ([Municipal Action Guide: Advancing Racial Equity in Your City](#)).

## **2. School Resource Officers**

During the course of conducting research for this report, we began looking at justice issues raised by advocates and persons experiencing poverty. In August 2020, City Council held two work sessions on “Black Lives Matter: Diversity, Equity & Inclusion” and in response, identified action steps, priorities and initiatives to address the issues cited by a core group of community partners who attended the session and continue to hold dialogue and partner with the City.

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<sup>181</sup> <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/its-time-for-a-new-approach-to-racial-equity>

The following Promising Practices on School Resource Officers are presented to further inform the process and policies being studied.

### **Considerations for the School Resource Officers Work Group**

Currently, City staff, the City Police Department, School Resource Officers and the Dubuque Community School District have been meeting to discuss and gain a deeper understanding as to how the role of SROs can best meet safety needs in the schools and foster positive outcomes from their presence and interactions with students. One of the more complex issues they'll address is the local NAACP's recommendation that arrests made on school premises by SROs would only be employed for a weapons offense. This will require an in-depth analysis as to responding to the frequent offenses of assault, harassment and general bullying while balancing the rights of victims with rights of those committing the offense.

Various studies nationwide have cited that the role of the SRO has been evolving over the past several years, some of which is to manage student misbehavior that had been in prior years handled by teachers and administrators.

Students who are minorities, of low socioeconomic status and/or challenged by disabilities disproportionately encounter interactions with a School Resource Officer.<sup>182</sup>

Jennifer Counts, School Resource Officers in Public Schools, 2018

The major concern expressed by most of these studies and reports is the inadvertent result of sending youth down the school-to-prison pipeline.<sup>183</sup> In a study by the [Center for Public Integrity](#) Iowa ranks 26th in the nation of SRO arrests per 1,000 students.<sup>184</sup>

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<sup>182</sup> Counts, Jennifer, et al. "School Resource Officers in Public Schools: A National Review." *Education & Treatment of Children*, vol. 41, no. 4, Nov. 2018, p. 405+. *Gale Academic OneFile*, <https://link.gale.com/apps/doc/A560415715/AONE?u=new30429&sid=AONE&xid=1a806e14>.

<sup>183</sup> Ryan, et al., "The Growing Concerns Regarding School Resource Officers," 2018.

<sup>184</sup> [Center for Public Integrity](#)

Below are some of the questions that the work group convened by the City with the staff, police, school resource officers, advocates and the Dubuque Community School District may find helpful in exploring as they develop policy and practice as to the role of School Resource Officers:

What type of Memorandum of Understanding does the School District have with SROs? How often is it updated? An example of such an agreement and the scope of a School Resource Officer's roles in schools is offered by The National Association of School Resource Officers' manual, "[To Protect and Educate](#)." They also discuss how the SRO can prevent the school-to-prison pipeline.

Does the School District keep records on the nature of every teacher referral to an SRO and the results? Are these records and those of the police department the same? What does the police department record as to student interactions? What is the breakdown of teacher/school-initiated vs SRO initiated interactions? Who reviews teacher reports to identify patterns or issues requiring intervention with teachers?

Over the last three years, how many students have had a law enforcement interaction with an SRO? What is their age, year in school, race? How many of these encounters became arrests? What was the student arrested for?

What is the expulsion rate of students? Did the student have prior encounters with the SRO?

Are there disproportionate numbers of SRO arrests among students of color, low socio-economic status and those with disability?

What is the process for a teacher, parent or student to voice a concern/complaint regarding action taken by an SRO?

What state laws and departmental regulations govern School Resource Officers?

How are students, parents and teachers viewing SRO's? How do SRO's see their roles in the schools? What conflicts/concerns do SROs have regarding keeping schools safe?



The work group may find a very informative journal article cited earlier, “School Resource Officers in Public Schools: A National Review,” to be of value. It “examines the availability and nature of current state legislation and Department of Education (DOE) recommendations regarding the use and training of SROs. Additionally, recommendations are provided... to administrators on how to develop safe and effective SRO programs.”<sup>185</sup>

### **3. Social Workers on the Police Force**

Police Departments are creating “Social Services Response Units” that respond with police officers to incidents that benefit from their level of expertise. Consider a social services unit within the police department that develops strategies to address calls related to domestic violence, mental illness, child/elder abuse, sexual abuse, substance abuse and youth and family issues. They provide crisis intervention in situations requiring immediate assistance, short-term counseling and referrals, assist with mental health assessments, court advocacy for Orders of Protection, assistance with death notifications and grief counseling, provide victim/witness support and follow-up on incidents reported to the police that require further assistance.

This also raises the need for short-term placement of individuals with mental and brain health conditions rather than placing them in jail or holding cell. The social work police unit would work with mental health providers to arrange for such over-night accommodations. It would be extremely beneficial for this unit to be diverse and culturally-competent with a deep understanding of trauma-informed care related to poverty and race.

The following serve as promising practice examples of social work police units:

[Naperville Police Department](#) (FL) operates such a unit with a master’s level social worker.

The [Houston Police Department](#) deploys a licensed clinical social worker or caseworker to ride along with police officers answering emergency calls regarding people presumed to be experiencing mental health issues.

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<sup>185</sup> Counts, Jennifer et al, Ibid, 2018.

The [Denver's Support Team Assisted Response \(STAR\)](#) dispatches a paramedic and social worker to minor 911 calls in a "low-key van," rather than an armed car to address mental health and substance use issues.

The [Eugene, Oregon's emergency response system, called CAHOOTS](#), sends out a medic and crisis responder with free service to anyone in a crisis; they handle approximately 20% of local 911 calls and have estimated \$6 million saved in medical services costs for a cost of \$2.1 million a year (compared to the combined \$90 million police budgets of Eugene and Springfield).

As part of the 2021 budget process, the City of Dubuque Police Department has requested a position to coordinate follow-up on cases that would benefit from social work skills and perspective along with the additional responsibility of promoting jail diversion programming.

This may also present the opportunity to consider a name change as have some of the departments cited above to reflect shifting their focus beyond solely law enforcement as a "Police Department," towards one of a "Department of Public Safety" shifting towards violence prevention.

#### 4. Diversion Work Group

Diverting people from entering the criminal justice system whenever possible and appropriate is of benefit not only to the individual arrested but his/her family and the community, as well. Restorative Strategies "provides a non-punitive approach to addressing instances of harm. With a focus on middle and high school-age youth, the program builds accountability while deterring future interactions with the criminal justice system."<sup>186</sup> The program is offered through Juvenile Court Services and has been a very successful endeavor with the support of the Community Foundation of Greater Dubuque, the County of Dubuque and the Dubuque Community School District. Programs like this deserve continued support to enhance their reach in breaking the school to prison pipeline.

We recommend that a **Diversion Work Group** with advocacy groups (e.g. NAACP, Black Men Coalition, Switching Places, Fair Housing), schools and community organizations such as Fountain of Youth and others active in the Black community

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<sup>186</sup> Community Foundation of Dubuque, Restorative Strategies Flyer, 2019.

convene with the City Police Department and other representatives of the justice system to review data and trends upon which policies, practices and procedures may consciously or inadvertently place Blacks and People of Color in undue jeopardy of entering the justice system and on track towards prison and a life of poverty.

An example as to how data can inform discussion, the following table shows “Marijuana Possession Arrests by Race and Gender” over the past three years. The arrest rate between Blacks and Whites remains relatively the same over the past three years in that approximately one-quarter of Blacks and three-quarters of Whites are charged with marijuana possession. However, this is disproportionate given that the Black population accounts for five percent of the population.

**Table 31: City of Dubuque Marijuana Possession Arrests by Race and Gender**<sup>187</sup>

	2017	2018	2019
Black Male	60	82	80
Black Female	13	25	18
<b>Total Black</b>	(23%) <b>73</b>	(28%) <b>107</b>	(27%) <b>98</b>
White Male	182	195	185
White Female	66	85	86
<b>Total White</b>	(77%) <b>248</b>	(72%) <b>280</b>	(73%) <b>271</b>
<b>TOTAL ARRESTS</b>	<b>321</b>	<b>387</b>	<b>369</b>

The number of “Drug Charge Arrests” (up to age 21years) is even more disproportionate in that in 2019 there were 480 youths arrested of which 206 (43%) were Black (male and female) compared to 274 (57%) White (male and female).<sup>188</sup> This represents an arrest rate **eight times** their share of the population. It’s important to note, as shared by the Chief of Police, the majority of marijuana arrests are secondary offenses as they are discovered as part of an investigation (e.g. fighting, domestic, traffic stop). They are rarely the initial reasons for police contact. As long as the State of Iowa and federal law have not legalized marijuana, the discovery of possession and/or use leads to an arrest.

According to a recent national ACLU study, a Black person in Iowa is 7.3 times more likely to be arrested than a white person for marijuana possession, even though both

<sup>187</sup> Data provided by the City of Dubuque Police Department

<sup>188</sup> Ibid

groups use marijuana at about the same rate.<sup>189</sup> According to the report, “Iowa ranked the fifth-worst in the nation in racial disparities for marijuana arrests, even as other states are decriminalizing or legalizing marijuana.”<sup>190</sup>

In Iowa, people charged with possession of marijuana for personal use can spend anywhere from six months to two years in jail and be fined up to \$6,250, depending on how many times they've been charged.<sup>191</sup>

In focus groups and interviews the arrest rates among Blacks and People of Color were raised as a major point of concern, especially with the number of youth being arrested and the fear that this will cause a young generation of Black youth to enter the prison pipeline.

Delving deeper into these arrest rates would be an important task of a Diversion Work Group. In addition, they can also explore alternative sentencing opportunities, for example, performing community service activities in lieu of fines that the individual can ill-afford to pay and to conduct a review of fees, fines, penalties associated with arrests and adjudication (for example suspending a driver's license) as described in the Economic Insecurity section of this report.

## 5. Keep Talking

Continue the hard work of addressing Racial Equity by expanding on such initiatives as “Race in the Heartland,” and the experiential conversations that have been held with community leaders and persons experiencing poverty and racial inequities sponsored by the Fountain of Youth’s “Real Talk” program. The newly founded “Switching Places” group born from the Black Lives Matter movement has expressed a deep interest in furthering opportunities of heart-to-heart conversations on race, as has the Black Men Coalition and the NAACP.

The Office of Shared Prosperity with the Library’s “All Community Reads” initiative could begin with encouraging people to read “[So You Want to Talk About Race](#),” by Ijeoma Oluo. It’s an excellent, easy-to-read book to get the conversation going with a discussion guide for groups to engage in an open, authentic dialogue.

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<sup>189</sup> [https://www.acluia.org/sites/default/files/tale\\_of\\_two\\_countries\\_racially\\_targeted\\_arrests\\_in\\_the\\_era\\_of\\_marijuana\\_reform.pdf](https://www.acluia.org/sites/default/files/tale_of_two_countries_racially_targeted_arrests_in_the_era_of_marijuana_reform.pdf)

<sup>190</sup> <https://www.aclu-ia.org/en/press-releases/iowa-ranks-among-worst-states-racial-disparities-marijuana-arrests>

<sup>191</sup> Fleig, Shelby, “As Des Moines studies decriminalization, here's what you should know about marijuana laws in Iowa,” Des Moines Register, June 23, 2020.

The City could create incentives (e.g. City Council Resolutions, proclamations, certificates) among employers, faith-based groups, civic organizations to hold their own book club events and include watching the “Taking on Poverty” video done for this project to also discuss the stigmatizing of people experiencing poverty among all races. The *Caucus for Community* process used to gather insights on the Equitable Poverty Prevention Plan could easily be adopted to hold such events that keep the conversation going. These conversations are vital to creating a community where **all** prosper but they are most worthy when words said become deeds for the greater good.

## 3.6 AFFORDABLE SAFE HOUSING

### Overview

Housing conditions are a major determinant of poverty.

When people are safely and affordably housed, they experience long-term positive effects: *People earn more over their lifetimes, they live healthier and longer lives, and their children do better in school.*<sup>192</sup> Numerous studies therefore have concluded that ensuring safe and affordable housing is the most cost-effective strategy for reducing childhood poverty, increasing economic mobility, and lifting people out of poverty.<sup>193</sup>

This section briefly examines the condition of housing in Dubuque, drawing in part on the findings of Imagine Dubuque,<sup>194</sup> the City's 2019 Analysis of Impediments to Fair Housing Choice report,<sup>195</sup> and the City's 2020 Community Development Block Grant Consolidated Plan,<sup>196</sup> that are rich in data and recommendations. This section of the EPPP report supplements, rather than supplants, existing housing initiatives in Dubuque.

"Decent, affordable housing should be a basic right for everybody in this country. The reason is simple: Without stable shelter, everything else falls apart."

Matthew Desmond, Author *EVICTED: POVERTY AND PROFIT IN THE AMERICAN CITY*

### Housing and Poverty

Housing affects almost everything. The link between safe and affordable housing and improved outcomes for individuals, children and families is well established. Housing is the key to reducing intergenerational poverty and increasing economic mobility.

Studies consistently show that concentrated poverty exacerbates the challenges of being poor, as residents face higher crime rates, underperforming schools, poor health outcomes, and substandard housing options. The effects are particularly hard on children, who face increased levels of stress that can lead to emotional and behavioral problems.<sup>197</sup>

<sup>192</sup> <https://www.habitat.org/costofhome/housing-affordability-and-families>

<sup>193</sup> <https://nlihc.org/explore-issues/why-we-care/problem>

<sup>194</sup> <https://imaginedubuque.com/>

<sup>195</sup> [https://www.cityofdubuque.org/DocumentCenter/View/44569/City\\_of\\_Dubuque\\_2019\\_Analysis\\_of\\_Impediments](https://www.cityofdubuque.org/DocumentCenter/View/44569/City_of_Dubuque_2019_Analysis_of_Impediments)

<sup>196</sup> <https://www.cityofdubuque.org/DocumentCenter/View/43491/Consolidated-Plan>

<sup>197</sup> <https://www.americanprogress.org/issues/poverty/news/2013/06/05/65268/addressing-urban-poverty-in-america-must-remain-a-priority/>

According to a recent report by Barbara Sard, vice president for housing policy at the Center for Budget and Policy Priorities, living in neighborhoods of “concentrated disadvantage” – characterized by high rates of racial segregation, unemployment, single-parent families, and exposure to neighborhood violence – can impair children’s cognitive development and school performance.

A report prepared as part of the Iowa Initiative for Sustainable Communities by the graduate students from the University of Iowa School of Urban and Regional Planning during the 2012-2013 academic year, *Schools, Neighborhoods and Student Outcomes*, concluded that school performance – and thus success in life – is “linked” to housing:

City planning tools such as inclusionary zoning, removal of minimum lot requirements, and mixed income developments can all serve to foster equity within not only schools, but the greater community. Since education benefits society as well as the student, inclusionary housing policies can mitigate the achievement gap and help break the cycle of poverty.

Residents of poor neighborhoods also tend to experience health problems – including depression, asthma, diabetes, and heart disease – at higher-than-average rates. The COVID-19 pandemic, and the resulting economic and eviction crisis it has triggered, further heighten the urgency for action on housing. As the Eviction Lab at Princeton University emphasizes, “Ensuring housing security is vital to mitigating the spread of COVID-19 and sustaining health, economic security, and family stability.”<sup>198</sup>

Tracy Morrison, executive director of Catholic Charities of the Archdiocese of Dubuque, recently described the impact of housing on Dubuquers’ lives in a television interview:

“When an individual or family has a stable home or roof over their heads they can focus their energies on being a good parent or productive employee, but when you are worried that you might not even have a home to come home to, you are not being productive in other areas of your life. So, having stable housing really affects all facets of a person’s life and this is especially true since the pandemic.”<sup>199</sup>

Research confirms Morrison’s insights. Just one example is how housing affects health. [COUNTY HEALTH RANKINGS AND ROADMAPS](#), a collaboration between the Robert Wood Johnson Foundation and the University of Wisconsin Population Health Institute, states:

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<sup>198</sup> <https://evictionlab.org/>.

<sup>199</sup>September 10, 2020. City of Dubuque Concerned Over Lack of Housing Assistance Applications Amid Pandemic <https://www.kcrg.com/2020/09/11/city-of-dubuque-concerned-over-lack-of-housing-assistance-applications-amid-pandemic/>

Good health depends on having homes that are safe and free from physical hazards. When adequate housing protects individuals and families from harmful exposures and provides them with a sense of privacy, security, stability and control, it can make important contributions to health. In contrast, poor quality and inadequate housing contributes to health problems such as infectious and chronic diseases, injuries, and poor childhood development. Housing measures can also be considered proxy indicators of more general socioeconomic circumstances.

Households experiencing severe cost burden have to face difficult trade-offs in meeting other basic needs.

When the majority of a paycheck goes toward the rent or mortgage, it makes it hard to afford health insurance, health care and medication, healthy foods, utility bills, or reliable transportation to work or school. This, in turn, can lead to increased stress levels and emotional strain.<sup>200</sup>

Housing instability – including frequent moves, overcrowding, unsafe housing conditions, and the threat of eviction or foreclosure – fuel stress and hopelessness for far too many Americans. U.S. housing costs have been rising faster than incomes for some time, placing severe financial stress on individuals and families.

Dubuquers are no exception.

These findings echo those of both *Imagine Dubuque* and the *Impediments to Housing* reports. As stated in the *Impediments to Housing* report:

Dubuque’s issues mirror nationwide issues. The widened wealth gap, a minimum wage and median income that has not kept pace with the cost of living, and the results of mass incarceration and systemic racism all contribute to the Dubuque’s fair housing context. This analysis finds that persons of color and low-income residents in Dubuque experience a greater housing cost burden, more housing problems, and inequitable access to opportunity.<sup>201</sup>

For Dubuquers, the lack of affordable housing, the extent of substandard housing, and the excessive cost burden of housing, combined with the state’s low minimum wage of

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<sup>200</sup> <https://www.countyhealthrankings.org/explore-health-rankings/measures-data-sources/county-health-rankings-model/health-factors/physical-environment/housing-transit/severe-housing-problems>

<sup>201</sup> 2019 Analysis of Impediments to Fair Housing Choice – City of Dubuque



\$7.25 per hour, create a perfect storm of challenges: *Housing that is safe and available is often unaffordable or inaccessible for low-income persons using housing subsidies. One effect is a concentration of poverty within neighborhoods.*

Dubuque's residents have concerns about the availability of safe and affordable owner-occupied and rental housing and the lack of resources to assist eligible residents. In this section, we will discuss how lack of affordable housing is leading to increased concentrated poverty.

## Affordability

Affordability was the most prevalent impediment to housing found in both our public engagement process and in the *Analysis to Impediments* report. Nearly one-third of all Dubuque households are cost burdened.<sup>202</sup> Data from the National Low Income Housing Coalition supports residents' concerns regarding affordability; its report, "Out of Reach 2017," notes that the Dubuque metropolitan statistical area is the fourth most expensive area in the State of Iowa: Defining an "affordable rent" as one that requires spending not more than 30% of gross income on housing, affordable rents for a two-bedroom apartment in Dubuque requires an hourly wage of \$15.75. A worker earning the minimum wage of \$7.25 per hour thus requires 2.2 full-time jobs to afford a two-bedroom apartment in the city.<sup>203</sup>

An affordable rent means not spending more than  
30 % of one's gross income on rent.



In Dubuque, one in four households spend 50 percent or more of their income on housing costs, a severe housing problem - called "cost burden" - under federal Department of Housing & Urban Development standards.<sup>204</sup> A cost-burdened household is one that spends 30 percent or more of its income on housing costs: 21 percent of Dubuque renters reach the cost burden threshold, according to the City's 2019 Analysis of Impediments.

<sup>202</sup> 2019 Analysis of Impediments to Fair Housing Choice – City of Dubuque

<sup>203</sup> Source: Out of Reach Report

<sup>204</sup> [https://archives.huduser.gov/portal/glossary/glossary\\_all.html](https://archives.huduser.gov/portal/glossary/glossary_all.html).

In addition:

- Twenty-one percent of Dubuque's renter households are paying 30 percent to 49 percent of their income on rent.
- Twenty-four percent of renter households spend 50 percent or more of the household income on rent.
- Owners without a mortgage had a cost burden rate of 6.7 percent and a severe cost burden rate of 4.3 percent.
- Owner occupied households with a mortgage had a cost burden rate of 15 percent, and severe cost burden at 5.8 percent.

As with arguments about the federal poverty level, the 30 percent cost burden threshold, designed to protect low-income renters in 1981, is considered by many to be out-of-date and an inadequate measure today.<sup>205</sup> For instance, according to the National Low-Income Housing Coalition's publication, "Out of Reach 2020," at the Iowa minimum wage of \$7.25 per hour it takes 1.3 full-time jobs to afford a one-bedroom apartment at fair-market rent.<sup>206</sup> In Dubuque County, a wage of \$15.06 per hour is necessary to be able to afford a two-bedroom apartment at fair-market value.

This lack of access to affordable housing has led to a high concentration of poverty in Dubuque. Highly concentrated poverty is defined by the U.S. Census as areas with 40 percent of the tract population living below the federal poverty threshold. A study by 24/7Wall Street<sup>207</sup> using U.S. Census data concluded that from 2010 to 2016, Dubuque experienced a 10.1 percent increase in concentrated poverty with an increase of approximately 1,169 people. According to the report, 10.1 percent of Dubuque's poor population resides in the city's high poverty areas of Tracts 1 and 5 reflecting the highest concentrated poverty rates of any Iowa metro area.<sup>208</sup>

This is particularly troubling given that African American, American Indian and Alaskan Native, and Latino children are six to nine times more likely than white children to live in high-poverty communities.<sup>209</sup> Concentrated poverty directly contributes to intergenerational poverty. Further data from DataUSA illustrates the extreme income disparity in the city resulting from the concentration of poverty. In 2017, the location with

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<sup>205</sup> <https://www.bloomberg.com/news/articles/2014-07-17/housings-30-percent-of-income-rule-is-near-useless>.

<sup>206</sup> National Low-income Housing Coalition, Out of Reach Report 2020: <https://reports.nlihc.org/oor/iowa>

<sup>207</sup> <https://247wallst.com/>.

<sup>208</sup> <https://www.usatoday.com/story/money/economy/2018/07/13/city-hit-hardest-extreme-poverty/36658191/>

<sup>209</sup> <https://cdn.americanprogress.org/wp-content/uploads/2016/07/14065816/SAFEAndHealthyHomes-report.pdf>

the highest median total household income in Dubuque was Census Tract 11.01 with a value of \$71,523, followed by Census Tract 101.05 and Census Tract 8.02 with median incomes of \$68,534 and \$60,326, respectively. In contrast, the highest median household income amongst Black Dubuquers was found in Census Tract 5 with a value of only \$22,059, followed by Census Tract 1 with a value of \$21,382, and Census Tract 3 at \$2,499. These numbers for all three tracts fall below the federal poverty level.<sup>210</sup>

## **Housing Vouchers**

The city estimates that there are approximately 5,300 people eligible to receive vouchers but that there is only a federally allocated budget for approximately 900 families – 17 percent of those eligible – with only 796 currently actually holding such vouchers.<sup>211</sup> This reflects the nationwide housing voucher shortage upon which only 23 percent of eligible renter households actually receive a voucher.<sup>212</sup> Access to housing assistance can substantially increase a person’s ability to escape poverty.

A crucial resource the City uses to mitigate renters’ cost burden is the federal Section 8 Housing Choice Voucher (HCV) Program. HCVs have lifted millions of Americans out of poverty<sup>213</sup> by providing housing assistance to very low-income families so that they can afford decent, safe, and sanitary housing. A “housing subsidy” is paid to landlords directly by the City on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

## **Landlord Engagement**

This problem is exacerbated by the reported problems with landlords in Dubuque. Residents expressed two primary concerns:

- Landlord unwillingness to accept tenants who use public assistance, and
- The negative stigma applied by landlords to people who use housing assistance programs.

During our community engagement process, citizens expressed the view that many landlords do not accept residents who use any form of public assistance and that those

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<sup>210</sup> <https://datausa.io/profile/geo/dubuque-ia/>.

<sup>211</sup> Hodgson, Gina, City of Dubuque Housing Authority, Email on Housing Voucher Statistics, November 5, 2020.

<sup>212</sup> Center on Budget and Public Policy; [http://apps.cbpp.org/shareables\\_housing\\_unmet/chart.html](http://apps.cbpp.org/shareables_housing_unmet/chart.html)

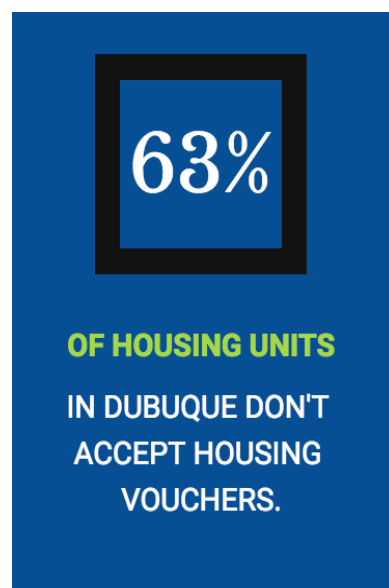
<sup>213</sup> <https://nlihc.org/resource/fact-week-housing-assistance-and-other-federal-aid-lift-millions-out-poverty>

few who do so do not adequately maintain their properties – leaving only subpar housing for people using assistance.<sup>214</sup>

Community participants felt that landlords perceive all public assistance recipients to constitute a certain “type” of resident and that many landlords had not previously rented to Section 8 voucher holders and were thus wary of taking a chance on such tenants. They speculated that middle-class residents increasingly were taking over the affordable housing that the working poor need because they look better to landlords on the application, further limiting housing options for poorer residents.

In any event, nearly two-thirds (63%) of Dubuque rental housing units do not accept housing subsidy vouchers, as previously cited in this report. This is commonly referred to as “Source of Income” denial of rental applications. Why do so few landlords accept housing subsidies?

Dubuquers shared potential reasons during focus groups. Comments ranged from discrimination and “othering” of people of color and people in poverty to pointing to pictures that had been circulated of how Section 8 residents allegedly left their housing after vacating, contributing to stigma and spreading fear about renting to people receiving public assistance. Still others expressed fear that only a few landlords currently accept residents on public assistance and the landlords that do accept it are “slumlords in town” and if residents are kicked out of the system because of substandard housing conditions, “no one will accept vouchers.”



## Safe Housing Conditions

Affordable housing in Dubuque is concentrated within the city’s older, and less-safe, housing stock. As one Dubuque official put it, “The most vulnerable residents live in the oldest, most vulnerable housing stock.”

<sup>214</sup> The academic research bears out this impression, finding that negative experiences with such programs typically involve some combination of frustration with the bureaucratic elements of the program, & costs.

Older housing stock translates into more physical and structural housing problems. Federal standards defines a housing problem as a:

- 1) Housing unit that lacks a complete kitchen;
- 2) Housing unit that lacks complete plumbing facilities;
- 3) Household that is overcrowded; and
- 4) Household that is cost burdened.

A household is said to have a housing problem if they have any one or more of these four problems.<sup>215</sup> As reported in the City's most recent *Analysis of Impediments* report, about three in ten Dubuque households (both renters *and* owners) experience at least one housing problem.

### **What We Heard You Say: Community Engagement**

Women experiencing homelessness in focus groups, expressed that even though their children may not fully understand the circumstances that brought them to a shelter, they know that their family faces challenges and are anxious about their futures and where they'll go next. Older children often feel ashamed.

A focus group of school principals noted how critical safe, stable housing is for their students. In particular, educators discussed how having to move frequently for reasons of safety or affordability negatively impacts their students' learning.

Key themes we heard from focus group participants and other community engagement activities include:

- Need for increased *safe*, affordable housing.
- Most in need of affordable housing: seniors, persons with disabilities, persons of color, and single parents.
- The inability to purchase housing means lack of ability to build intergenerational wealth.

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<sup>215</sup> HUD User Glossary, [https://archives.huduser.gov/portal/glossary/glossary\\_all.html](https://archives.huduser.gov/portal/glossary/glossary_all.html)

- Barriers to renting: arrests, background checks, and source of income.
- Students' learning is negatively impacted by moves, unstable housing.
- Studying problems but not taking transparent action reduces trust.

We heard considerable frustration that past City studies like the federally-required *Analysis of Impediments*, are not acted upon by local government. More than one resident commented that "the City studies issues but doesn't always take action."

A focus group of School Home Connectors who visit directly with student's families in their homes offered these insights:

- Poor housing is the most cited major problem that people in poverty face. Too many of the apartments being rented out are unsafe – despite inspections. Rats, lice, and bed bugs are commonly reported problems. It's why most people move out as soon as they are able to which feeds into the high transient rate of kids being moved from one school to the next.
- Housing Vouchers are awarded the 11<sup>th</sup> of every month – then you have so many days to use it. You can only go to those places that are deemed acceptable and those landlords that accept it then a Social Worker has to come in to make sure other extra people aren't moving in. If you work, then you must report it and the voucher is reduced.
- Most of the moves are throughout the downtown area. As a result, school Home Connectors suggested re-introducing the "Downtown Busing Program," so that if a child moves, for example, in the catchment area for Fulton School but they have been going to Prescott; they can still be picked up and transported to Prescott. (Note: they will do this for a student if they are in the *middle* of a school year, so they can complete the year at the school of origin). But after that – they must transfer.
- It's not uncommon to see families doubling up in housing because someone has lost a job.
- Every week there are two to three kids in and out of schools. One school had 75 new incoming kids and 75 transfer out last year, alone. (2019)

### **Additional insights are offered resulting from Key Informant interviews:**



“Financial institutions are not willing to loan to low-income people to get a small house, so they have to keep paying money for rent (which often increases). Resulting in no house as an asset to pass down, perpetuating generational poverty.”

“The families of the most at-risk learners are not connected to a mortgage and many students’ families move around to several apartments. This means they may often hop between schools, impacting their learning.”

“The Washington Neighborhood Project was a successful initiative where the City fronted the cost of renovating some homes (lead regulations, electrical) and then sold them for reasonable prices, filling the area with more single-family units (slum lords had been using the houses in this neighborhood).”

“Moving between rentals is very expensive: it’s hard to come up with money required for deposit and first month rent, and then the former landlord may keep your last deposit.”

“Housing is a significant challenge for the Marshallese population, many of whom “double up” with family members.”

“Even if affordable housing is available, you need a job with livable wages to be able to afford it, regardless.”

“Middle-class people who look better on paper are moving their way into affordable housing that low-income people need, leaving them with even fewer options.”

“Landlords look at your source of income with a housing voucher – and then they look the other way.”

“It’s really frustrating to those with low-incomes and a barrier that the Housing Authority switched from a waitlist to a lottery.”

“For the first time we’re seeing growing numbers of seniors looking to come to shelters. If they don’t qualify for senior housing, they can’t afford the high rents on their fixed incomes.”

“Some landlords leave properties in poor condition and they play on the fact that people don’t know how to navigate the system to report them, or they are too afraid to as they have no place else to go.”

One School Home Connector told the story that when she visited a family in their apartment, all of the children were sitting on a bed. She asked why? It was because they were afraid of the rats running along the floor in the apartment.

## Promising Practices

Increasing high-quality, affordable housing is a top policy priority for the Dubuque City Council under the city's comprehensive plan.<sup>216</sup> Notably, the City and its community partners have long been working on expanding affordable housing through the rehabilitation of historic homes, supporting first-time homebuyers, providing incentives to housing developers, and a number of other initiatives.

For over a decade, significant investments have been made in the city's Washington Neighborhood, where poverty and old housing stock is concentrated. Low-income Housing Tax Credits (LIHTC), a local Housing Trust Fund, and numerous federal grants, including CDBG funds, have been used to try to meet the ever-increasing need for safer, more affordable housing that exceeds the existing supply.

The fact the entire nation is experiencing issues of safe, affordable housing similar to Dubuque's circumstances presents opportunity: Other communities (states and global communities) are testing strategies and promising practices have emerged. The City of Dubuque's 2019 Analysis of Impediments to Fair Housing Choice, which was also developed by Public Works LLC, presents a robust list of action steps for the City to consider in addressing the wide range of impediments outlined in the report. The three most frequent housing-related challenges the EPPP team learned from focus groups among those experiencing poverty are: high rent-burden given minimum and low-wage salaries; sub-standard housing; and landlords not accepting or discriminating against those persons using housing vouchers.

### Federal Policy Changes

Three proposals to address this gap in voucher coverage – Section 8 expansion, the Livable Incomes for Families Today (LIFT Act), and the American Family Act (AFA) are to be advanced by the Biden administration.

Researchers at Columbia's Center on Poverty predicts that these policies would lift 5.6 million Americans out of poverty.

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<sup>216</sup><https://www.cityofdubuque.org/DocumentCenter/View/46709/2020-Council-Goals-and-Priorities>



**Table 33: 2019 PROPOSED FAIR HOUSING PLAN**

BARRIER	PRIORITY	ACTIONS
<b>Goal One: Advance equity with fair housing advocacy, education and enforcement.</b>		
Housing Choice Vouchers are not accepted as source of income for rental units.	High	Continue obtaining accurate Housing Choice Voucher data from landlords as to the number of units, location of units, vacancies, <i>and denials of rental applications</i> ; identify landlords unwilling to accept HCVs and <i>conduct</i> targeted outreach and education.
Lack of communication and relationships between HCV tenants/applicants and landlords.	Medium	Implement communication and trust-building activities for landlords and HCV program participants such as “Meet and Lease” events or other national promising approaches.
Human Rights Commission effectiveness.	High	Conduct an assessment of HRC and support capacity building efforts, including publication of a strategic plan.
Fair housing materials not available in languages spoken in the community.	High	Review the inventory of fair housing education materials (e.g. fact sheets) and update to reflect the languages spoken in the community and what community members say they most want and need.
Residents report they perceive potential bias and/or discrimination in public and private housing practices.	High	Establish an external, independent fair housing testing program for residential, accessibility, sales and lending, or insurance discrimination to identify the problems members of protected classes face when seeking housing in Dubuque.
<b>Goal Two: Increase and promote safe, affordable housing.</b>		
Lack of affordable, safe housing.	High	Continue implementation of the Imagine Dubuque strategies, and the City Housing and Community Development Department’s efforts to affirmatively further fair housing through licensing and tiered inspections, making decisions more transparent.
Lack of confidence that the City is focused on equitable housing choice for all residents.	Medium	To build community trust, publish short (e.g. one pager and/or data dashboard if possible) updates regarding the increase in safe, affordable housing.
Recent predatory pricing practices by Mobile Home community owners are pricing people out of their residences.	High	City Council, as at least one member has publicly stated, should take any and all appropriate action to protect the residents in mobile home communities. This may come in the form of an ordinance or other action but promotes safe, affordable housing for the over 800 Dubuque residents who live in mobile homes.

<b>Goal Three: Implement local government policies that encourage equity and decrease disparate impacts.</b>		
Arrest records used as a barrier to landlord acceptance of HCVs and background check process is confusing to residents.	High	Audit the background check process for disparate impact.
Lack of eviction data and analysis to assess discrimination and disparities and provide support to residents facing evictions.	High	Implement quarterly review of eviction data to evaluate for disparities/discriminatory impact.
Lack of living wage that empowers self-sufficiency; state law prohibits local control over minimum wage setting.	Medium	Educate regarding the impact of the state's minimum wage and conduct activities to increase wages.
Lack of a Source of Income Ordinance and/or state legislation creates disparate impact on protected classes.	High	Continue exploring a Source of Income Ordinance.
Lack of access to child care is a barrier to opportunity such as employment.	Medium	Evaluate the potential for including child care proximity into housing development proposals and assess the feasibility of a local subsidy to support child care and/or preschool accessibility, affordability and quality.

<b>Goal Four: Increase access to opportunity and the building of social capital.</b>		
Lower median earnings and wages for women.	High	Assess, develop and implement metrics and strategies to reduce the Gender Wage Gap.
Negative community perceptions about poverty impact fair housing and access to opportunity.	High	Increase community awareness about the impact of poverty and toxic stress on the brain; develop measurable equity and inclusion metrics.
Law enforcement actions disproportionately impact people of color.	High	Evaluate disparities in arrest rates by race and detail metrics and actions to decrease racially disproportionate arrest rates.

The nonprofit service array is confusing to consumers.	Medium	Use assessments currently underway (Equitable Poverty Prevention Plan process and another group's review) regarding the nonprofit services array and gaps to make necessary improvements that increase access to opportunity.
Lack of public transit may negatively impact access to educational opportunity.	Low	Assess the need for public transit to Northeast Iowa Community College programs in Peosta and make improvements as indicated.

Source: Figure 1 2019 Proposed Fair Housing Plan

Beyond the list of initiatives identified by the *Analysis of Impediments* report upon which the poverty team fully supports, we also recommend:

### 1. Enact a Source of Income Ordinance.

If strategies that encourage acceptance of Housing Vouchers aren't successful within six months of the EPPP's Report release, pass an ordinance.

As for "Source of Income" denial of rental applications, one strategy other communities have used is passing a city ordinance that prohibits rental application denials based on this "source of income." In February 2017, the City Council made the decision not to pass a Source of Income Ordinance<sup>217</sup> and instead, try other strategies. According to both City data and our citizen engagement findings, this problem persists.

At the October 27, 2020 session of the Dubuque Housing Commission, the Housing and Community Development Department proposed an initiative to monetarily incent landlords to accept vouchers by bridging their costs for keeping housing units open for voucher holders. There was not consensus among commissioners around this approach, "I don't think it's a good idea," Sam Wooden said. "Our goal should be to make sure that Housing Choice Voucher participants aren't being turned away."<sup>218</sup>

To bridge the lack of community consensus and avoid city ordinance battles, other communities have tried a combination of approaches. For instance, King County, Washington's "Landlord Liaison Project," is a cross-collaborative effort between the Seattle Metropolitan Chamber of Commerce, King County, and the City of Seattle. The King County Housing Authority staffs three "Owner Liaisons"

<sup>217</sup> <https://www.kcrg.com/content/news/Dubuque-wont-force-landlords-to-accept-housing-vouchers-414302803.html>

<sup>218</sup> Dubuque Housing Department proposes initiatives for housing voucher program, Nov 9, 2020, Telegraph Herald, [https://www.telegraphherald.com/news/tri-state/article\\_9b648de9-df33-51f1-9332-9498fe31968a.html](https://www.telegraphherald.com/news/tri-state/article_9b648de9-df33-51f1-9332-9498fe31968a.html)

who build relationships with new partners and strengthen existing partnerships with landlords to encourage participation in the HCV Program.

The Landlord Participation Study (February 2019) solicited input nationwide and analyzed factors influencing landlord decisions on whether to participate in housing voucher program highlights promising approaches.<sup>219</sup> One evidence-based activity identified was the District of Columbia Housing Authority's "Meet-and-Lease event" model that focused on developing relationships and reducing the "othering" of low-income families.

Los Angeles County's Homeless Prevention Initiative funds the County's Homeless Incentive Program pays holding fees, rental application fees, vacancy loss claims, and damage claims for voucher holders who have been homeless.

Other promising alternatives to source-of-income ordinances being tested across the country include:

- Helping tenants pay security deposits or negotiating other arrangements regarding damages.
- Offering bonuses to landlords for joining the program.
- Making it easier to complete administrative steps and communicate with the Public Housing Authority.

Dubuque also could use an array of strategies to change negative views of tenants, most of which are based on strengthening communication and building relationships between landlords and tenants.

## **2. Train Resident Housing Inspectors**

While the City has placed a strong focus on revamping how it prioritizes inspections, and recently proposed a "hotline" for residents to report issues, a citizen-driven approach that may be helpful is to pilot the efficacy of Citizen Inspectors.

The District of Columbia's Department of Consumer and Regulatory Affairs (DCRA)'s launched a Resident Inspectors program approach to "hire and train an army of citizen inspectors who can perform much-needed inspections in their spare time. Think of it as an Uber app, but for inspections."<sup>220</sup> The program has created income for people serving as trained, independent contractors, *and* streamlined the inspection process.

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<sup>219</sup> <https://www.huduser.gov/portal/publications/Landlord-Participation-Study-Final-Report.html>.

<sup>220</sup> <https://www.nbcwashington.com/news/local/dc-agency-trains-citizens-to-conduct-housing-inspections-in-spare-time/2413038/>

Because of this program, DCRA has been able to more than double its inspection capacity, allowing the agency to respond to inspection requests fast, sometimes almost instantaneously. The program applies successful elements of the on-demand, gig economy to the most requested types of inspections performed. DCRA trains residents to perform housing, illegal construction, and vacant building inspections, and then pays the trained inspectors whenever they successfully complete an inspection.

Trained Resident Inspectors get paid between \$30 and \$100 per inspection. More than 170 people have been trained as citizen inspectors; about one-third are women. In the first year of the program, citizen inspectors have conducted more than 2,500 inspections.<sup>221</sup>

As a result of the program, DCRA “has more than doubled its inspection capacity, allowing the agency to respond to inspection requests faster, sometimes almost instantaneously. While the Resident Inspection Program is not a replacement for the agency’s team of full-time inspectors, it does allow the agency to meet the city’s growing demand and divert its full-time inspectors toward more complex cases.”<sup>222</sup>

### **3. Adopt Inclusionary Zoning**

Inclusionary zoning is a tool used by hundreds of jurisdictions nationwide – it requires developers to set aside a fraction of newly constructed housing units to be affordable to lower-income households. Typically, a city or county will adopt a land-use ordinance to both to add more affordable homes and to ensure that low- to moderate-income households can live in high-opportunity neighborhoods. Inclusionary zoning advances equitable development by ensuring that housing is available for a diverse workforce; guarding against concentrations of poverty and affluence; and providing ladders of opportunity to lower-income households to gain access to better jobs, schools, transit options, health care, and fresh food grocers.

In California alone, more than 170 jurisdictions have implemented inclusionary zoning policies resulting in the addition of an estimated 30,000 newly constructed affordable homes in higher-opportunity neighborhoods in California.<sup>223</sup> Inclusionary zoning can help to reduce racially and ethnically concentrated areas of poverty, which tend to

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<sup>221</sup> Program details can be found at <https://dcra.dc.gov/service/resident-inspector-program>.

<sup>222</sup> <https://dcracommunications.medium.com/dcras-resident-inspector-program-one-year-later-373b5e66fda3>

<sup>223</sup> <http://nonprofithousing.org/wp-content/uploads/IHIREport.pdf>.

produce negative impacts for residential health, educational achievement, and economic mobility.<sup>224</sup>

Montgomery County, Maryland, is the oldest example of inclusionary zoning and is widely touted for dispersing affordable units relatively evenly throughout the jurisdiction.<sup>225</sup> Its moderately priced dwelling unit program requires that 15 percent of units in new developments of 50 or more dwelling units be set aside for affordability. The program has produced more than 12,500 units since it started in 1974.<sup>226</sup> The county's inclusionary zoning laws require developers to set aside 12 to 15 percent of new homes at below-market rates and allow the public housing authority to purchase a portion of these units. As a result, two-thirds of public housing residents in Montgomery County live in economically diverse, low-poverty neighborhoods.<sup>227</sup>

#### **4. Consider Enacting a "Just Cause" Eviction Ordinance**

Just cause eviction ordinances are a form of tenant protection designed to prevent arbitrary, retaliatory, or discriminatory evictions by establishing that landlords can only evict renters for specific reasons – just causes – such as failure to pay rent. Cities have a bottom-line interest in housing stability: when financially insecure residents are evicted from their homes, city budgets pay a big price due to lost tax revenue, unpaid utilities, and the costs associated with services for homeless people.<sup>228</sup>

The City of Oakland passed its Just Cause for Eviction Ordinance in 2002.<sup>229</sup> It includes 11 legally defined "just causes" for eviction in recent years, average rent in Oakland more than doubled due to the Bay Area housing crisis. Facing unprecedented displacement pressures, voters passed Measure JJ in 2016 to strengthen the city's just cause protections and expand coverage to about 12,000 more units.<sup>230</sup> The city council is currently considering actions to end fraudulent owner move-in evictions.<sup>231</sup>

In 2017, San Jose enacted the Tenant Protection Ordinance<sup>232</sup> implementing just cause protections.<sup>233</sup> Amid soaring Silicon Valley rents and a shortage of affordable housing,

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<sup>224</sup> See Affordable by Choice: Trends in California's Inclusionary Housing Programs, <http://nonprophousing.org/wp-content/uploads/IHIReport.pdf>.

<sup>225</sup> <https://housingmatters.urban.org/research-summary/inclusionary-zoning-can-improve-outcomes-public-housing-residents>.

<sup>226</sup> <http://nlihc.org/article/40-years-ago-montgomery-county-maryland-pioneers-inclusionary-zoning>.

<sup>227</sup> <https://montgomeryplanning.org/planning/housing/>.

<sup>228</sup> <https://www.urban.org/policy-centers/cross-center-initiatives/opportunity-ownership/projects/cost-eviction-and-unpaid-bills-financially-insecure-families-city-budgets>.

<sup>229</sup> <http://rapwp.oaklandnet.com/issues/eviction/>.

<sup>230</sup> <http://www.oaklandtenantsunion.org/protect-oakland-renters-yes-on-jj.html>.

<sup>231</sup> <https://www.eastbayexpress.com/SevenDays/archives/2017/07/11/oakland-looks-to-close-owner-move-in-and-occupancy-loopholes-reduce-evictions-and-harmful-rent-increases>.

<sup>232</sup> <http://www.sanjoseca.gov/DocumentCenter/View/68577>.

<sup>233</sup> <http://www.sanjoseca.gov/index.aspx?NID=5518>.

the city council required landlords to cite one of a dozen reasons for eviction, distinguishing between "just causes" based on tenant actions and "no-fault just causes," which require relocation benefits paid to tenants.<sup>234</sup>

## **5. Create an Eviction Study Group**

The Eviction Study Group would assess the legal resources renters have when facing eviction and identify the most frequent circumstances surrounding eviction – what could have been done to intervene? For example, national studies show that single Black women with children experience the highest eviction rates. Are evictions related to becoming unemployed or facing a health care crisis/illness in the family? Who is monitoring the impact of COVID-19 on evictions especially when the moratorium is lifted on deferred rental and mortgage payments.

## **6. Increase Funding for Legal Representation for Renters Facing Eviction**

The harms from current evictions will last far beyond the current health and economic crisis. In an April 30, 2020 letter to Iowa Governor Kim Reynolds, the Iowa ACLU and other groups emphasized, "Critically, the aftermath of an eviction persists for decades, as tenants with prior eviction records face major obstacles to accessing future housing opportunities. Landlords routinely employ screening policies that deny housing to any renter previously named in an eviction case, regardless of whether the case was dismissed, occurred many years ago, or was filed on unlawful grounds. As a result, eviction often exacerbates and reproduces conditions of economic insecurity for low-income women and communities of color."

Preventing evictions is a key strategy of the Equitable Poverty Prevention Plan. In 2019, the Center for American Progress found that, nationwide, about 90% of landlords have legal representation in eviction cases, while only 10% of tenants do.<sup>235</sup> Eviction rates [drop](#) from 90 percent to about 50 percent when a tenant has legal representation. While individuals facing criminal charges have a right to counsel, no such right exists in civil cases, including eviction cases; many tenants are displaced from their homes because they cannot afford legal counsel and are unaware of their rights and options. In many cities, evicted tenants are disproportionately minorities: In Philadelphia, for example, from 2010 to 2015, eviction rates in census tracts where more than 80 percent of the population was Black were more than three times higher than the eviction rates in

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<sup>234</sup> <https://allincities.org/toolkit/just-cause>.

<sup>235</sup> <https://www.americanprogress.org/issues/poverty/reports/2019/10/02/475263/right-counsel-right-fighting-chance/>.

predominately White areas.<sup>236</sup> Black female renters are filed against for evictions at a rate twice as high as white (non-Hispanic) renters.<sup>237</sup>

Preventing evictions can also save cities a lot of money. A cost-benefit analysis of legal counsel for renters in New York City found that a renter's right-to-counsel program would cost about \$200 million per year, but would save the city \$320 million in costs related to housing displaced families in the homeless shelter system, the preservation of rent-regulated affordable housing, and unsheltered homelessness.<sup>238</sup>

In 2017, New York City Mayor Bill de Blasio and City Council Speaker Melissa Mark-Viverito announced that the city would become the first in the nation to provide legal assistance to all low-income tenants facing eviction. In 2014, a \$62 million pilot program in the city prevented nearly 5,000 evictions resulting in the city's lowest eviction rate in a decade.<sup>239</sup> To cover the costs of the new program, the city's eviction legal aid spending will increase by \$93 million, over the course of five years.

The Eviction Defense Collaborative in San Francisco provides pro bono assistance to tenants facing legal proceedings brought by their landlords.<sup>240</sup> The San Francisco Tenants Union provides volunteer advice and support at a regular drop-in clinic, but, like many groups, does not provide legal representation in court.

Boulder, CO, residents recently approved by a nearly-60 percent vote Ballot Issue 2B to ensure legal representation for all tenants facing eviction in the city.<sup>241</sup> Ballot Issue 2B will also establish a rental assistance fund and an education process that will notify Boulder renters of their rights.

Our understanding is that Iowa's Legal Aid provides some representation for Dubuquers facing eviction. However, the Dubuque City Council should have the benefit of city-specific research findings to assess the need and cost for providing legal representation for Dubuquers facing eviction. This may come in the form of a pilot proposal or city ordinance. Mirroring the 2019 Analysis of Impediments report and given the pandemic's impact, a tightly time-limited eviction study is needed to enable the City to access and compile data that would inform next steps.

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<sup>236</sup> <https://www.reinvestment.com/research-publications/evictions-in-philadelphia/>.

<sup>237</sup> <https://www.aclu.org/news/racial-justice/clearing-the-record-how-eviction-sealing-laws-can-advance-housing-access-for-women-of-color/>.

<sup>238</sup> [http://www2.nycbar.org/pdf/report/uploads/SRR\\_Report\\_Financial\\_Cost\\_and\\_Benefits\\_of\\_Establishing\\_a\\_Right\\_to\\_Counsel\\_in\\_Eviction\\_Proceedings.pdf](http://www2.nycbar.org/pdf/report/uploads/SRR_Report_Financial_Cost_and_Benefits_of_Establishing_a_Right_to_Counsel_in_Eviction_Proceedings.pdf).

<sup>239</sup> [http://civilrighttocounsel.org/major\\_developments/894](http://civilrighttocounsel.org/major_developments/894).

<sup>240</sup> <http://evictiondefense.org/>.

<sup>241</sup> <https://boulderbeat.news/boulder-ballot-election-2020/>.



## 7. Enhance and/or Repurpose Housing Trust Fund (HTF) Resources

HTF's are funds established by cities, counties, or states to provide dedicated, ongoing public revenue to support affordable housing. They provide an important source of financing for affordable housing preservation and development, which may not otherwise be reliably funded in a city's budget. HTFs can play a role in comprehensive equitable housing solutions by focusing on projects that provide for long-term affordability and serve very low-income households, people of color, and other historically disadvantaged communities, including those in danger of displacement.

The Iowa Legislature created the Local Housing Trust Fund program, and Dubuque is certified under this legislation. We encourage exploring the outcomes of the current trust fund and other promising practices while continuing to focus on ways to benefit local residents.<sup>242</sup> Currently, 100 percent of the funds are dedicated to local first-time home buyers and rehab of homes in the Washington Neighborhood.

Below are a few initiatives taking place across the country with Housing Trust Funds:

There are 116 city housing trust funds in thirty-three states, bolstered by another 176 jurisdictions participating in Massachusetts' Community Preservation Act, and 296 communities certified in New Jersey by the Council on Affordable Housing – a total of 588 city housing trust funds.

In 2018, housing trust fund revenues generated by cities exceeded \$1 billion. The most common revenue source collected by city housing trust funds are developer fees – used by twenty-seven city housing trust funds and all jurisdictions in New Jersey. According to the Center for Community Change 2016 Housing Trust Fund Survey Report,<sup>243</sup> the average amount of public and private funds leveraged for every dollar invested in affordable housing by city housing trust funds is \$6.00. The highest leverage reported was \$14.00 for individual trust funds.<sup>244</sup>

- In King County, Washington, the county government collaborated with Bellevue, Kirkland, Redmond, and other cities in King County to create a regional HTF to address a growing housing affordability crisis driven by strong regional economic growth and widening wealth and income gaps. Each participating jurisdiction contributes funds to the HTF and all members receive an equitable distribution of HTF resources. The partnership draws on a range of financing mechanisms and revenue sources, include general funds, federal Community Development Block

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<sup>242</sup> [All In Cities Toolkit](#).

<sup>243</sup> [https://housingtrustfundproject.org/wp-content/uploads/2016/10/HTF\\_Survey-Report-2016-final.pdf](https://housingtrustfundproject.org/wp-content/uploads/2016/10/HTF_Survey-Report-2016-final.pdf).

<sup>244</sup> <https://housingtrustfundproject.org/housing-trust-funds/city-housing-trust-funds/>

Grant funds, payments by developers, loan repayments, earned interest, fee waivers, infrastructure improvements, and contributions of land. Since 1993, member cities have committed more than \$42 million to the creation or maintenance of 3,000 units of affordable housing.<sup>245</sup>

- In 2007, Workforce Housing Trust Funds were established in Albuquerque, New Mexico to provide dedicated funds for the preservation and production of affordable housing. Eligible developments must set aside 30 percent of units for low-income households. In its first four years of operation, the fund supported the development of 11 affordable housing projects that added 402 units to the city's affordable housing inventory. The Workforce Housing Trust Fund is funded by bonds approved by Albuquerque voters; as of 2015, it had received more than \$32 million over four approved bond cycles.<sup>246</sup>
- The Topeka City Council established an Affordable Housing Trust Fund with a unanimous 9-0 vote on July 23, 2019. The Affordable Housing Trust Fund is intended to increase the supply and quality of housing options affordable to Topeka families whose budgets are less than \$43,950 a year for a household of two. The purpose of Topeka Housing Trust Fund is to encourage and support the acquisition, rehabilitation, and development of affordable rental and ownership homes, emergency shelter, and supportive services. Topeka JUMP, a grassroots organization of 50 members, plans to pursue both public and private funding sources, with a goal of at least \$1 million dollars a year. "With at least \$1 million dollars in the Trust Fund, we could see the number of families able to secure a decent place to live that is within their budget double each year," said Carol Babcock of Topeka JUMP.<sup>247</sup>
- Lawrence was previously the only city in Kansas with an operational housing fund. In November 2017, voters in Lawrence approved reallocating 1/20th of a penny of city sales tax to an affordable housing trust fund, which is estimated to generate a million dollars annually through 2027.<sup>248</sup>

The Center for Community Health and Development at the University of Kansas provides a "Community Toolbox,"<sup>249</sup> including poignant and fact-filled videos, a resource that the city might use to help everyone in the community understand why safe, affordable housing matters.

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<sup>245</sup> <http://www.archhousing.org/>.

<sup>246</sup> <http://www.cabq.gov/family/income-eligible-services/housing-services-programs/about-housing-services>.

<sup>247</sup> See [Topeka, KS Housing Trust Fund Project](#).

<sup>248</sup> <https://housingtrustfundproject.org/city-of-topeka-kansas-establishes-an-affordable-housing-trust-fund/>.

<sup>249</sup> <https://ctb.ku.edu/en/table-of-contents/implement/physical-social-environment/affordable-housing/main>.

## 8. Create a “Housing & Student School Life” Study Group

Dubuque should create a “Housing & Student School Life” Study Group that includes teachers, Home Connectors, School Principals and parents to address the relationship of housing changes to a child’s well-being and performance in school. Families in poverty move locally for a combination of reasons, including unacceptable situations; failures to make rent payments resulting in eviction; loss of job; and otherwise moving in with relatives and friends for economic reasons. Most of these moves occur throughout downtown Dubuque. Issues needing study, suggested by the Home Connector Focus Group, include why people who are poor move at the rate they do within the school district; the eviction rates within the areas served by the five Title 1 schools; transient moves of students, by school; enrollment and turnover in pre-school; the distance traveled to such programs, and the extent to which these figures are affected by affordable housing; and the impact of housing moves on children’s development.

## 9. Pursue Rapid Re-Housing

Rapid re-housing (RRH) is the provision of short-term rental assistance and services to help individuals and families quickly exit homelessness. RRH components include:

- *Housing identification* – Programs recruit landlords to provide housing for RRH participants and help households find and secure rental housing.
- *Rent and move-in assistance* – Assistance provided to help cover move-in costs and deposits as well as ongoing rent and/or utility payments.
- *Rapid re-housing case management and services* – Programs connect participants to community-based resources that can help them maintain housing stability; for example, by addressing psycho-social challenges and finding ways to increase their incomes.<sup>250</sup>

## 10. More Aggressive Testing for Fair Housing

As a result of residents reporting that they perceive potential bias and/or discrimination in public and private housing practices, the City has recently engaged in a small pilot that should remain a priority providing an external and independent fair housing testing program to identify the problems members of protected classes face when seeking housing in Dubuque.

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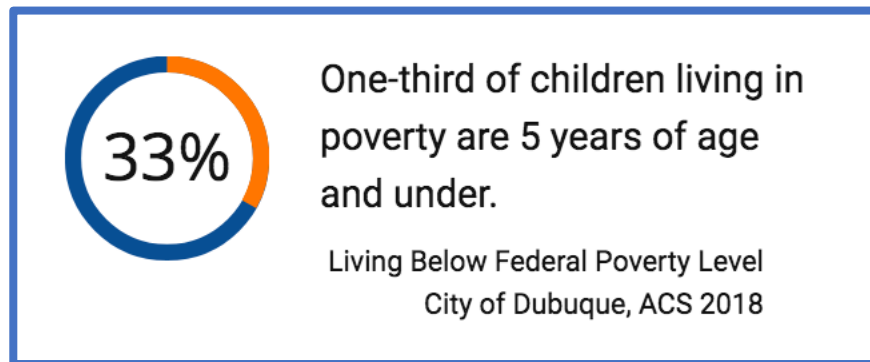
<sup>250</sup> Center for Evidence Based Solutions to Homelessness. Rapid Rehousing. <http://www.evidenceonhomelessness.com/topic/rapid-re-housing/>

## 3.7 CHILD CARE, EARLY LEARNING AND YOUTH

### Overview

Childhood poverty affects over one in five children under the age of eighteen years in the City of Dubuque. Of those children, one-third are under the age of five years. These numbers are low estimates because they are based on the Official Poverty Measure upon which a family of four subsists on an annual income of less than \$25,100 or \$2,092 per month.

We've recommended early in this report that families need an income up to twice this amount to remain above poverty. Thus, it is more likely that at least one in four children in the City of Dubuque is experiencing poverty. Unfortunately, the American Community Survey census data does not provide age breakdowns among children at the higher rates of 150 to 200 percent poverty at the city level.



Nevertheless, either estimate of the poverty rate among children in Dubuque is profound. As it is for the nation: 16.2 percent of children under eighteen years lives below the federal poverty level in the United States (2018).<sup>251</sup> Many of them live in a household with one parent in the labor force indicating that they don't make enough to rise above poverty.

<sup>251</sup> <https://www.brookings.edu/blog/up-front/2019/12/05/who-was-poor-in-the-u-s-in-2018/> Who is Poor in 2018? Brookings Institute.

The following table shows the population of Dubuque County according to children's ages.

**Table 34: County of Dubuque Children's Ages 2019**

Age Range	Number of Children	Percentage of Population
Children ages 0 to 5	7,343	7.6%
Children ages 6-9	4,783	4.9%
Children ages 10-12	3,764	3.9%

Source: Iowa Child Care Resource & Referral (CCR & R) citing Woods & Poole Population Estimates as of Dec 31, 2019.

The table above shows county figures. Within the City of Dubuque there are nearly 2,600 children under 18 years of age below the federal poverty level.

The harmful effects of childhood poverty are widely researched and reported, leading experts to claim that childhood poverty is arguably the most pressing public health problem facing America, today. Poverty relegates children to a life filled with daily stressors of food insecurity, shame in being poor, seeing parents struggle under the day-to-day stress of making ends meet and transient living as a result of moving from one home, neighborhood and school to the next.<sup>252</sup> The apartments their parents can afford are often rife with poor living conditions that place children's health at risk, asthma being one of them.

In Jeff Madrick's recent book, "Invisible Americans: The Tragic Cost of Childhood Poverty," he captures the points previously made: "Poor children move far more often than do the non-poor, and evidence shows that frequent moving is damaging. Housing instability damages educational performance and health affects children's ability to focus, and, of course, reduces days in school."<sup>253</sup> The frequent degree of moving due to evictions and high rent burden along with its harmful effects on children was further substantiated in our conversations with School Home Connectors and elementary school principals.

There is a growing body of evidence that living in poverty is, in itself, an adverse childhood experience generating the cumulative exposure of stress to behave as a toxin in the developing brain of a child. It can actually change a child's neural architecture. As

<sup>252</sup> Michelle Hughes, Whitney Tucker, Poverty as an Adverse Childhood Experience, North Carolina Medical Journal Mar 2018, 79 (2) 124-126; <https://www.ncmedicaljournal.com/content/79/2/124>

<sup>253</sup> Jeff Madrick, "Invisible Americans: The Tragic Cost of Childhood Poverty," New York: Alfred A. Knoff, 2020.

Dr. Virginia Rauh, explains in her research with colleagues at the Columbia University Center for Children's Health:

"Growing up in a poor home or neighborhood can give rise to toxic stress, which is a response to adverse experiences. Toxic stress can interact with other toxins like air pollution with consequences including cognitive deficits and emotional disorders, which in turn, help perpetuate disadvantage."<sup>254</sup>

Dr. Virginia Rauh  
Columbia University Center for Children's Health

Yet, despite these troubling findings, "a child exposed to these (stressors) is not predetermined to have a difficult life and should never be treated as such."<sup>255</sup> As Rauh further explains, "the brain is a very adaptable organ," and with responsive parenting, high-quality childcare and learning environments each act to buffer against adverse experiences.<sup>256</sup> For an excellent short video on building children's brains see the link below in the footnotes.<sup>257</sup>

### **Focus on Child Care and Early Learning**

In the spirit of nurturing the resiliency of children and reversing the toxic effects of poverty, child advocates, non-profit organizations, the Dubuque Community School District, and the Community Foundation of Greater Dubuque among others throughout the Dubuque community have initiated programs to address the needs of children experiencing poverty and their families. They have also been active in advocating for change in policies and practices at the governmental and private sector that inadvertently cause undue hardships to children and their families. Several of these initiatives will be reviewed in this section and in Promising Practices.

In our sessions with people experiencing poverty, two major themes emerged: the demand for affordable quality child care for young children and the need for full-time

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<sup>254</sup> Rauh, Virginia, "Unequal Stress: How Poverty is Toxic for Children's Brains." <https://www.publichealth.columbia.edu/public-health-now/news/unequal-stress-how-poverty-toxic-children%E2%80%99s-brains>

<sup>255</sup> Mary Bassett, NYC Health Commissioner, Ibid.

<sup>256</sup> Rauh, Ibid

<sup>257</sup> Brain Builders Video: [https://www.youtube.com/watch?v=LmVWOe1ky8s&feature=emb\\_logo](https://www.youtube.com/watch?v=LmVWOe1ky8s&feature=emb_logo)

K-4 programs. For a review of children's needs during elementary school years, see the section of Education section this report.

## **Access and Availability to Child Care**

In Dubuque, many families, especially women head of households, struggle to find affordable quality early childhood education programs and child care, and it poses a particular challenge for low-income families and communities of color.

Due to the high costs of care, many are forced to rely on family and friends for that care while they seek a job that often pays below a living wage. When students are old enough to go to school, a quarter are not reading at third-grade proficiency – a crucial indicator for future success.<sup>258</sup>

Families of young children experience what experts call “The Parent Trap,” referring to the dual responsibility between keeping a roof over your family’s head and caring for young children. Families with children under the age of five years have fewer financial resources than households without children, even after controlling for differences in age, partnership status, education, and race.

Young families have lower credit scores, less past earnings, and lower earning power. Single parent households and people of color are disproportionately impacted by unaffordable, low-quality, and inaccessible child care. Cost and access to quality child care is a barrier to employment and subsequent self-sufficiency as parents of young children need child care if they are going to work outside of the home.

The lack of affordable quality child care not only prevents families from attaining self-sufficiency, but the enormous expense is also driving families into poverty. A study by the University of New Hampshire found that one-third of families who pay for child care for their young children fall into poverty as a result of child care expenses. The study also found that among families with young children who pay for child care, that those with three or more children, those headed by a single parent, those with black or Hispanic household heads, and those headed by someone with less than a high school degree or

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<sup>258</sup> Community Foundation of Greater Dubuque, [“Every Child Reads,”](#) website posting. Visited October 10, 2020.

by someone who does not work full time are most often thrown into poverty by child care expenses.<sup>259</sup>

Access to quality affordable child care affects a parent's decision as to whether they should enter or leave the workforce. This is most true for those living in low income neighborhoods. The data below illustrates that there are shortages throughout Dubuque but that low-income tracts (1 and 5) with the highest concentration of poverty and percentage of minority residents have less access to child care.

**Table 35: City of Dubuque Early Childhood Provider, Demographic Snapshot<sup>260</sup>**

Census Tract	1	7.01	7.02	3	4	5	6
Licensed Providers	3	1	4	2	3	3	4
Family child care homes	0	1	1	2	2	3	2
Total child care capacity	56	5	464	24	70	32	224
Total Population	3014	3747	2899	1981	3941	3727	3169
Population under 5	182	175	175	93	259	373	\$206
Median family income	\$12,760	\$48,185	\$47,978	\$50,694	\$44,013	\$31,985	\$61,985
Percent of children w/all parents in workforce	47%	64%	76%	65%	75%	78%	89%
Maternal labor participation	55%	83%	78%	84%	83%	77%	89%
Percent non-Hispanic, white	58%	84%	85%	88%	94%	74%	86%
Percent non-Hispanic, Black/African American	20%	7%	3%	7%	1%	12%	8%
Percent Hispanic/Latino	9%	6%	3%	3%	1%	10%	1%
Children per licensed slot	325	35	0.38	3.88	3.7	11.66	0.92

<sup>259</sup>Mattingly, Marybeth J. and Wimer, Christopher T. Child Care Expenses Push Many Families Into Poverty. University of New Hampshire Carsey School of Public Policy.

<sup>260</sup> Source: Center for American Progress, [Child Care Deserts](#) by Geographic Location, 2020.



Not having access to quality affordable child care is a barrier to self-sufficiency for families and for women. In Iowa, 80 percent of mothers of young children participate in the labor force while nearly a quarter of Iowans live in child care deserts.<sup>261</sup> Women are the majority of Dubuque residents at over 51 percent of the population, and make up a greater share of the community's poor: 17.7 percent to 14.7 percent male.

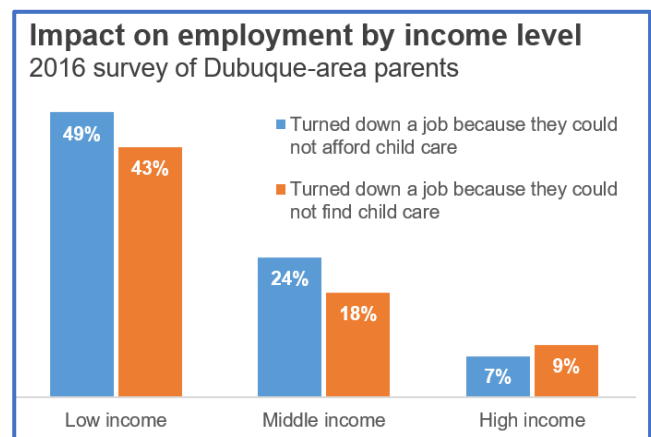
According to data from the American Community Survey (2017), families with a female householder and no spouse present make up 69.3 percent of households with one or more people under 18 years of age.<sup>262</sup>

Of the 68 child care centers in Dubuque, 41 percent are licensed centers/preschools, 44% are child development homes, and 16 percent are child care homes/ homes accepting child care assistance (not registered). Sixty-two percent of vacancies are at licensed centers/preschools, 34 percent of vacancies at child development homes, and 4 percent in unregistered child care homes.<sup>263</sup> Of the 5,753 total spaces listed with Community Child Care Resource and Referral, a total of 4,260 are DHS licensed centers/preschools, 740 are Department of Education operated preschools, 628 are registered child development homes, and 125 are unregistered child care homes.<sup>264</sup>

## The Cost of Child Care

In addition to access and availability, cost is also a significant barrier. In 2016, Project HOPE, an initiative of the Community Foundation of Greater Dubuque (CFGD), conducted a needs assessment that took a focused look at needs and barriers to economic opportunity in Dubuque. One of the areas of focus was child care.

The [Community Needs Assessment: Child Care](#) found that cost and availability of child care had a significant impact on employment status with nearly half (48.8%) of low-income respondents turning down a job because they couldn't afford child care and 43 percent did so, because they couldn't find affordable, quality child care.<sup>265</sup>



<sup>261</sup><https://childcaredeserts.org/?state=IA>

<sup>262</sup>Households and Families. Source: ACS 2017 5-Year Estimates, Census Bureau. Table S1101.

<sup>263</sup>Iowa Child Care Resource & Referral, Dubuque County

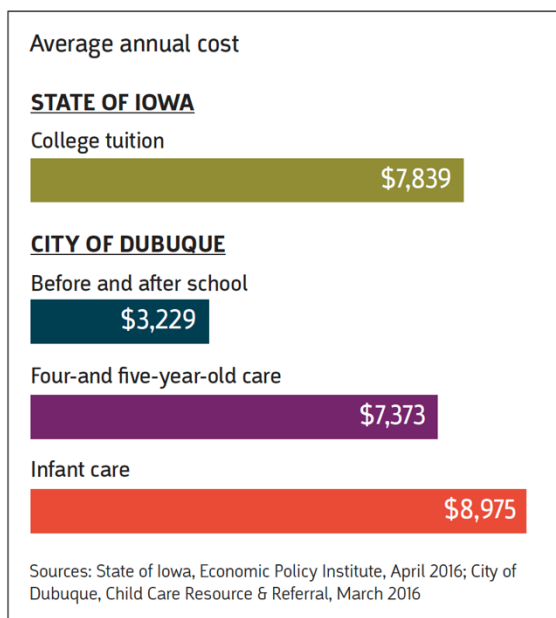
<sup>264</sup>Iowa Child Care Resource & Referral, Dubuque County July 2020.

<sup>265</sup>[https://www.dbqfoundation.org/sites/default/files/inline/files/3\\_investmentcase\\_2018.06.05\\_0.pdf](https://www.dbqfoundation.org/sites/default/files/inline/files/3_investmentcase_2018.06.05_0.pdf)

The survey further reveals, as shown by the side-graph, that low-income families have had to turn down jobs at twice the rate of middle income families and seven times greater than high-income families.

Child care is the greatest expense for many parents with young children, ahead of housing and food. Respondents to the Community Needs Assessment Survey reported cost as a barrier for all income levels with 80.7% of low-income, 67.1% of middle-income, and 51.4% of high-income participants reporting child care being too expensive.

According to the Community Needs Assessment, infant care at a licensed center costs approximately \$8,975 per year, which is \$1,136 (12.7%) more per year on average than in-state tuition for a four-year public college in the state of Iowa.



The median family income in Dubuque is \$58,602, which means a family paying for infant care is spending 15% of their income on child care. For low-income families, this burden is even higher. There are 14,239 families in Dubuque, approximately 11,638 of these families have children under the age of 18 of which 26.8 percent are under 6 years old. Among these families, 21 percent make less than \$34,999 a year.<sup>266</sup> In Iowa as a whole, child care costs make up 23 percent of the median household income and 89 percent of the income of someone making minimum wage.<sup>267</sup>

<sup>266</sup>2017 American Community Survey: S1901: INCOME IN THE PAST 12 MONTHS (IN 2017 INFLATION-ADJUSTED DOLLARS)

<sup>267</sup>[https://www.dbqfoundation.org/sites/default/files/inline/files/3\\_investmentcase\\_2018.06.05\\_0.pdf](https://www.dbqfoundation.org/sites/default/files/inline/files/3_investmentcase_2018.06.05_0.pdf)

A family earning the median income with an infant in child care would pay 10% of their income before taxes if their child was in a registered home, and 14% of their income before taxes if their child was in a licensed center. Below are self-reported rates by providers to the Dubuque County to Community Child Care Resource and Referral (CCR & R).<sup>268</sup>

**Table 36: Comparison of Child Care Rates Between Homes and Centers  
Dubuque County**

	Infant (0-12 mo.)	Toddler (13-23 mo.)	2 Years	3 Years	4-5 Years	Before /After School	FT School- Aged
Homes	\$147	\$145	\$144	\$143	\$143	\$66	\$143
Centers	\$204	\$204	\$193	\$188	\$182	\$80	\$177

COVID-19 has and will continue to exacerbate the problem of finding quality affordable child care but it will also impact the current worker shortage as workers begin to weigh whether taking a low paying job is worth taking the risk to their health and their family's. Some experts believe that without adequate federal support, child care slots are at risk of disappearing and centers at risk of closing permanently. According to the Center for American Progress, 51% of Iowa's child care supply could be lost, amounting to 78,013 slots. Prior to COVID-19, there were 1.56 children for every child care slot: post-COVID, this demand is predicted to increase to 3.18 children per slot.<sup>269</sup>

A report by students at the MIT Sloan School of Business on "Child Care Access in Greater Dubuque" cited the urgency of child care with the state of Iowa's labor shortage and recommended engaging employers in developing onsite child care solutions that would lead to high ROIs (up to 16-18% annual returns for quality ECE programs), representing a cost-effective strategy. The report recommended:

- Building a coalition to drive action on child care.
- Identifying high-impact opportunities for expanding child care supply and affordability.

<sup>268</sup> Community Child Care Resource and Referral (CCR&R).

<sup>269</sup>[https://www.americanprogress.org/issues/early-childhood/news/2020/04/24/483817/coronavirus-pandemic-lead-permanent-loss-nearly-4-5-million-child-care-slots/?utm\\_source=newsletter&utm\\_medium=email&utm\\_campaign=newsletter\\_axiosatwork&stream=business6](https://www.americanprogress.org/issues/early-childhood/news/2020/04/24/483817/coronavirus-pandemic-lead-permanent-loss-nearly-4-5-million-child-care-slots/?utm_source=newsletter&utm_medium=email&utm_campaign=newsletter_axiosatwork&stream=business6)

- Tailoring interventions to specific communities.
- Engaging employers through educating them on options for employer-led solutions and making the “business case”, such as offering a Dependent Care Spending Assistance Plan (DCAP), providing vouchers or reimbursements for employees, and reserving spots for employees at child care centers near their worksite.
- Coordinating advocacy efforts among employers, government, and the public, including advocacy for cliff-effect legislation reform calling for an increase in eligibility to 200% of the poverty line and gradual withdrawal of assistance.
- Galvanizing resources for investments in key interventions by identifying available funding mechanisms, establishing a fund for investment in child care, or facilitating innovative partnerships, such as an employer leadership table.<sup>270</sup>

Engaging the business community in child care efforts will continue to be an integral strategy for broadening access and increasing affordability. These recommendations should be heeded in a multi-pronged approach to driving action on early childhood education and care, alongside work from the Building Community Child Care Solutions (BCCCS) initiative through the Iowa Women’s Foundation and partners. When it is once again safe to gather, the Iowa Business & Child Care Coalition will be formally launched with the goal of improving businesses’ access to resources and incentives to invest in company-supported child care.<sup>271</sup>

## Early Learning

One in four third-grade students (26%) in Dubuque are **not** reading at grade level – an essential predictor for graduation rates, earnings, and well-being. Nearly three-quarters (74%) of students who are reading behind the proficiency level at the end of third grade do not graduate from high school.<sup>272</sup> As one can imagine, children from under-resourced households are disproportionately impacted.

With the impact of COVID-related learning loss and disparities in educational delivery due to the digital divide, strengthening literacy for this age group is of greater importance for long-term outcomes. Preschool and kindergarten enrollment have

<sup>270</sup>“Child Care Access in Greater Dubuque, Iowa,” Student Interns from the MIT Sloan School of Management, June 2018.

<sup>271</sup><https://www.thegazette.com/subject/opinion/guest-columnist/for-essential-workers-nothing-is-more-essential-than-child-care-20200402>

<sup>272</sup><https://www.dbqfoundation.org/initiatives/grade-level-reading#:~:text=In%20Dubuque%2C%2026%25%20of%20third,not%20reading%20at%20grade%20level.&text=Studies%20show%20that%2074%25%20of,income%20households%20are%20disproportionately%20affected.>

substantially declined, and many families lack broadband or device access necessary for remote learning. Pandemic-related learning loss is particularly important and, according to the Education Commission of the State's, is likely to disproportionately affect young students and those from low-income families.<sup>273</sup>

*Every Child Reads*, previously the Dubuque campaign for Grade-Level Reading, was established by Every Child/Every Promise, the Community Foundation of Greater Dubuque and the Dubuque Community School District in 2012 to strengthen outcomes by addressing three critical areas: summer learning, school readiness, and attendance.

Each of these are part of a larger strategy to ensure that students were on track to read at grade level by third grade. Since its first days, the Dubuque Community School District has been a key partner in this effort of which the Community Foundation of Greater Dubuque serves as the backbone agency. The school district was a charter member of this effort and has been a significant and continual contributor since the beginning.

### **The Summer Academy**

As part of the initiative, an inaugural summer program was held with district school and reading curriculum staff helping guide the format and content. Initially, a partnership program, schools also hosted afternoon wrap-around programming and daycare services for participating services. In its early years, the program was supported by a combination of district and community foundation funding sources. Throughout its evolution, outside partners have assisted in funding various components of the Summer Academy program including meals and transportation.

City resources, including AmeriCorps members and leisure services staff, provide much of the programming and extended-day services in the afternoon. The program has proven very successful with students showing marked increases in reading proficiency as a result of attending the program. While the Summer Academy looked significantly different in the summer of 2020 due to COVID-19, the district invested approximately \$120,000 to fund the program which includes both a state grant and district funds to support costs that exceed the grant amount. The district also provides the space for the City of Dubuque Leisure Services Department to provide wrap-around services to students needing them.

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<sup>273</sup>[https://ednote.ecs.org/improving-early-learning-outcomes-during-unprecedented-times/?utm\\_source=ECS+Subscribers&utm\\_campaign=de22a6e19e-Ed\\_Note\\_Daily&utm\\_medium=email&utm\\_term=0\\_1a2b00b930-de22a6e19e-53611203](https://ednote.ecs.org/improving-early-learning-outcomes-during-unprecedented-times/?utm_source=ECS+Subscribers&utm_campaign=de22a6e19e-Ed_Note_Daily&utm_medium=email&utm_term=0_1a2b00b930-de22a6e19e-53611203)

Another community partner, the Northeast Iowa Community College along with the school district have partnered to enhance the pathway to a secondary education in early childhood.<sup>274</sup>

As the Dubuque community collectively addresses early learning and care, the efforts of *Every Child Reads* will continue to play a significant role. Thus, while Dubuque faces considerable obstacles related to early learning and child care, there are many groups taking action, informed by an understanding of the needs facing the region.

### Enhancing Instruction Through Co-Teaching

Through a model of co-teaching, in which multiple teachers serve a single classroom, the district has intensified instructional support for students at its Title I elementary schools. While the amount of co-teaching varies based on the individual's needs, goals and decisions of the school leadership, the majority of these students (particularly in lower grade levels) experience co-teaching at some point throughout their school day. Some classrooms are co-taught for an entire day. This model has increased student support, especially in reading and math, and serves to significantly lower the student to teacher ratio in these schools.

Our research findings on quality child care and early learning were consistent with what we heard from the community.



### Community Engagement: What We Heard You Say

Women in our focus groups expressed that trying to track down affordable, safe and good quality child care where they'd feel comfortable leaving their children hinders them from even looking for work. Low-income and homeless women in our focus groups shared experiences of extremely long wait times to get their children into daycare.

We also heard that some higher paying jobs - including factory jobs - are inaccessible to mothers who are not able to work long or late hours. Focus group participants revealed that without consistent child care, it's very difficult to get a job, in the first place.

Some focus group participants had experiences upon which employers were not understanding of them missing work at all - even in verified emergencies - due to

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<sup>274</sup><https://www.dbqfoundation.org/initiatives/grade-level-reading#:~:text=In%20Dubuque%2C%2026%25%20of%20third,not%20reading%20at%20grade%20level.&text=Studies%20show%20that%2074%25%20of,income%20households%20are%20disproportionately%20affected.>

lack of child care, and as a result were fired. Further, high-quality child care programs that do exist, often do not meet the needs of low-income families, because these programs typically cannot accommodate the evening, weekend, or variable hours demanded of many parents working in low-wage jobs.

Our conversations with immigrants echoed these comments. Child care is particularly challenging for immigrants who do not have family/people they trust in Dubuque that they can safely leave their children with: “It’s really hard to keep a job if you are a single mother with no family to trust to leave your kids with.”

Some participants that we spoke to shared that there are child care options available that people may not know about and do not take advantage of, including child care offered at Northeast Iowa Community College. This echoes a larger theme of citizens lacking awareness of all of the resources and services available to them and struggling to make sense of a multi-layered social services landscape. This subject is discussed in more depth in our “Access” section of this report.

Focus groups and key informant interviews with community members reinforced what the data tells us: for women experiencing homelessness and low-income women and families in Dubuque, child care costs are a significant barrier to securing a living wage job and gaining economic prosperity.



### **Quotes from Focus Group Participants**

“Nursery school is only for a half day and for only four days a week. No one wants to hire you during such limited hours and without a car, I can’t drop my child off, get to work and then get back to pick my child up in such a short time slot.”

“You can’t win. I can’t accept a job unless I have child care but I can’t apply for child care unless I have a job.”

“The DHS (Department of Human Services) only covers day care for one job. I’m working two to make ends meet and the Family Investment Program only covers child care for your first child.”

“I started off with a temp agency, but it didn’t work out. They’d call you in with crazy short notice and there was no way that I could find child care or take public transit that fast to take the assignment.”

## Promising Practices

### 1. Promote Employer Child Care Assistance

A previous recommendation in the Economic Insecurity section suggests that the City award “Living Wage Certificates” to businesses providing a living wage and robust benefits: under this framework, Employer Child Care Assistance would be cited as a *criteria* for a business to earn a Living Wage Certificate. Further, child care strategies proposed from the MIT student report discussed earlier in this section involving employers and focusing on advocacy, should be adopted and prioritized. Child care in Dubuque can also be strengthened by promoting flex-time and remote work from home, and offering emergency child care vouchers that would allow parents to work while children are sick, rather than having to take the day off and forego wages.

### 2. Advocate for Full-Time Four-Year-Old Preschool

The state of Iowa’s “universal” preschool program for four and five-year olds currently funds preschool at a half-time rate.<sup>275</sup> These limited hours present tremendous obstacles for low-income families and especially for single parents who must find other child care options for the remaining hours if they want to take advantage of work opportunities. For example, preschool may be offered from 7:55 to 10:45 am, or from noon to 2:55 pm. Neither window allows many working hours to take place, especially factoring in transporting to and from the child care center and then work. For preschool offerings to be truly effective in Dubuque and the state of Iowa, families need *full-time preschool* and so do the children for their development. For maximum effectiveness, Dubuque’s local and regional advocacy efforts should prioritize full-time preschool at the state level.

### 3. Create Task Force on Child Care Deserts & the Child Care Worker Shortage

The Office of Shared Prosperity should encourage and/or help facilitate such a task force. The Child Care Coalition would be an excellent partner in pursuing this effort. Child care demand and quality can be better addressed with a deeper understanding of the issue from a data lens. Particularly, the City of Dubuque would benefit from more specific information on the challenges and needs of families in Census Tracts 1 and 5. With a stronger understanding of the challenges facing families in these areas, a Task Force on Child Care Deserts may prove extremely beneficial in improving access, quality, and affordability for families. The Task Force’s focus would be on increasing the number

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<sup>275</sup><https://www.thegazette.com/iowalideas/stories/education/with-odd-hours-and-limited-spots-who-really-has-access-to-iowas-universal-preschool-program-20201008>



of child care slots and number of skilled child care workers to meet Dubuque families' demand for quality care. The Task Force would explore with child care providers ways in which to support and incentivize a high quality child care workforce in Dubuque. Three essential partners in this effort are the non-profit Dubuque County Early Childhood (DCEC) and Child Care Resource and Referral of Northeast Iowa along with the Child Care Coalition that meets monthly addressing childhood issues and opportunities among a wide-array of agencies and programs serving the needs of children and their families.

#### **4. Support “Every Child Reads” Efforts to Unify Community Action Around Early Care and Education**

Early learning and child care is best addressed through a collective impact model applied across all city programs and stakeholders. Such an approach may identify grade-level reading proficiency as a *unifying goal* across a myriad of organizations and programs amidst the landscape of early care and education. As previously described, “Every Child Reads” collaborative sponsored by the Community Foundation of Greater Dubuque is doing valuable work on addressing early childhood literacy and the City would do well to continue its support and build upon this progress.

The campaign’s Summer Academy increased reading proficiency levels by 12 percent in one school year and collaboration between early education and secondary success is well underway. Early literacy is among the most essential predictors for later success and is of particular importance as COVID-19 contributes towards significant learning loss affecting students’ long-term outcomes, with these burdens falling disproportionately on students from low-income households and families of color.

Early learning efforts should be approached from an *equity lens* with a distinct eye on outcomes for these students. “Every Child Reads” using a collective impact process, provides a solid infrastructure for efforts dedicated towards early learning. For an impactful video on the power of the national *Every Child Reads* program also featuring the Community Foundation of Greater Dubuque, [click here](#).

Among other existing state resources and principles that can inform a collective impact framework facilitated by the Community Foundation of Greater Dubuque Every Child Reads initiative are the [Iowa Early Learning Standards](#) and Early Childhood Iowa’s focus on the first 2,000 days (the time between birth and the first day of kindergarten).<sup>276</sup>

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<sup>276</sup><https://iowaccrr.org/resources/files/BGP/53%20Center%20Handbook.pdf>

## 5. Facilitate launching a “Safe Learning Environment” Program

The nonprofit “Partnership with Children” works within schools to provide trauma-informed counseling for children and families living with toxic stress. The organization also partners with parents to encourage them to reinforce its work at home. “The antidote to toxic stress—nurturing relationships and consistent feelings of safety—works if it’s in *all* the child’s environments,” said Executive Director Margaret Crotty.<sup>277</sup>

Their full-time staff work in NYC public schools to create trauma-informed, safe and supportive environments. The consistent availability of our social workers for day-to-day guidance, crisis intervention, and mentoring is critical to help students access care and feel anchored to their school. Knowing that there is always an adult there who cares about them, knows their story, and helps them make sound choices makes a profound difference in their health and their lives. The group works in partnership with the schools and raises funds through a wide range of foundations and individual donors. This could serve as a model to also use student interns in the fields of child development, social work and psychology.

## 6. Hold a Youth Summit to Address Young People’s Prosperity

We also heard from key informant interviews and focus groups as to the need for more integrated collaboration among the multiple stakeholders providing programs to teenagers in high school and during the first year of college and/or technical school. All felt these are very vulnerable years, especially for youth experiencing poverty within their households and for those that go onto post-secondary school who remain in poverty.

Mentoring programs are seen as critical, as are programs that foster soft-skills to gain employment along with having access to career preparation through paid work that allows youth to learn in the classroom and in the field. All of these experiences bode well if the youth are also given a “bear hug” of wrap-around services and mentoring opportunities offered by all sectors of the community.

The Office of Shared Prosperity could generate seed money for such a summit that would involve young people in the planning and hosting. One feature of the summit would be to present an annual update on the needs of young people told through data and identifiable outcomes that can be quantified to measure ongoing progress. The mission of the summit in convening a wide-array of stakeholders involved with youth throughout Dubuque – along with them – would be to learn, analyze, enhance, celebrate and create innovative ways that prevent this vulnerable group from falling through the cracks, so they too, can prosper.

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<sup>277</sup> <https://partnershipwithchildren.org>

# APPENDIX

- A. PROMISING PRACTICES INVENTORY
- B. SERVICE PROVIDER SURVEY
- C. FOCUS GROUP INFOGRAPHICS



## Promising Practice Inventory

### Dubuque Community Equitable Poverty Prevention Plan

## INFRASTRUCTURE

## 1. Measuring Poverty

Several different measures of poverty were reviewed:

- A. The Official Poverty Measure (OPM) or Federal Poverty Level (FPL) at 100 percent significantly underestimates poverty. In 2018 this means a family of four is considered poor if their annual income is less than \$25,100. Using this formula means that 16% of residents in the City of Dubuque lives in poverty.
- B. Most experts agree that between 150% - 200% of the OPM represents a more reflective level of poverty. We recommend that the City adopt a poverty level within this range and encourage choosing the highest level at 200% of poverty. In this instance 32% would be considered in poverty (Family of Four survives on \$4,183 per month). If 150% is chosen, it means that 24% are in poverty based on \$3,138 per month for a family of four.
- C. The United Way has created a Household Survival Budget (ALICE) that includes those in poverty and the Working Poor who are often considered a paycheck away from poverty. This measure is based on Dubuque county census data (not the city) and in the latest data available from the ALICE project, cites that a family of four requires \$4,887 per month to remain above poverty.

## 2. Office of Shared Prosperity

A proposed Office of Shared Prosperity would be dedicated to pursuing an equitable and prosperous community for all and could be structured as follows:

- A. Leadership and Staff: The office would be staffed by a Director with outstanding skills in facilitating, problem-solving and collaborating with diverse organizations. Office staff will demonstrate strong

analytical, collaborative and project management skills and a deep understanding of poverty and barriers to racial equity.

- B. Areas of Engagement: In implementing the Equitable Prosperity Plan, the Office of Shared Prosperity will focus on: Economic Equity and Jobs, Racial Equity, Affordable and Safe Housing, Early Childhood & Youth, Transportation, Physical and Brain Health, Food Insecurity, Education & Skills Training, and Justice.
- C. Citizen Advisory Council: The Citizen Council is designed to garner citizen input on City initiatives, and to provide guidance, an authentic voice, and insights to the OSP's work. The majority of the Council will have experienced poverty within the last 3 years or currently.
- D. Anchor Collaborative: This collaborative will consist of higher education institutions, medical centers and business that employ large numbers of Dubuquers and purchase significant amounts of goods and service. The Anchor Collaborative leverages its employment, buying and investing resources to stimulate an equitable economy by building wealth in disinvested and marginalized communities.
- E. Grants Collaborative and Internship Labs: The Grants Collaborative pools resources among nonprofits, City Planning, the Community Foundation & Anchor Institutions to identify state and national funding to assist people in poverty, with the OSP's assistance in writing and processing proposals. Internship Labs for college and graduate students will assist in the work of the OSP.
- F. Data Collaborative: This collaborative includes partners like the Community Action Program (HACAP), the Community Foundation, School District, medical centers, nonprofits, and City Departments that collect data of under-served populations. The goal is to integrate City-wide data and conduct deep dive analyses to uncover trends and disparities and adopt metrics and indices to measure progress and set benchmarks.

### **3. Access to Benefits**

The following practices are recommended to support Dubuque residents in accessing services and resources that assure a path out of poverty.

- A. Develop a centralized Benefit Screening program that provides live assistance in identifying services and resources an individual/family can qualify for given their circumstances and then guide them through the eligibility process to secure those services. Trained Benefit Advisors guide people through the process of gaining access to services based on their needs and income and coach them through the eligibility and paperwork maze to ensure they gain access. HACAP is poised to take on the role of developing this program with facilitative support from the proposed City of Dubuque Office of Shared Prosperity, with the Carnegie-Stout Library playing a key role as well in assisting patrons with the platform, offering free scanning of documents, and providing technology access and

client support. The City may also convene a “Social Services Access” Task Force of providers to develop strategies to better coordinate and collaborate.

- B. Subsidize internet access in low-income neighborhoods and develop a digital equity plan. The plan would set performance targets, establish strategies, collect data, and plan coordinated activities across multiple agencies, including those responsible for information technologies, digital service providers, economic development policymakers and business, schools and teachers, social services, health care, and others. The goal of the plan would be to assure that all citizens have access to highspeed internet service within their local communities, the devices that enable them to use the internet and the knowledge and skills to navigate it.

Further, the OSP may convene a Digital Equity Work Group that includes the current Broadband Expansion Initiative members and additionally include the Human Rights Commission, the United School District of Dubuque, the Carnegie-Stout Library, Dubuque Community Schools, Hawkeye Area Community Action Program, IT staff from the City and subject matter experts along with local advocacy groups and non-profits that represent people experiencing poverty.

## ECONOMIC SECURITY

### 1. Living Wage Certificate

- A. The City of Dubuque can use local data to identify an equitable living wage for the City and facilitate discussions with business leaders to find ways to encourage and support businesses who voluntarily embrace living wage practices and principles.
- B. Office of Shared Prosperity can assist in developing other benchmarks beyond the living wage to award the certificate, for example, recognizing companies that provide child care benefits, and other family-friendly policies.
- C. The Mayor’s Office of Richmond, Virginia launched a voluntary living wage certification program awarded to businesses that provide their workers with a living wage, as determined by the City. Those businesses receive a certificate from the City, which can be publicly displayed, and encourages people to support businesses that pay a living wage.

## **2. Create a Financial Empowerment Collaborative**

- A. Project HOPE would be a likely facilitator to work with the Anchor Collaborative cited under the Infrastructure section of this report to explore social enterprise opportunities among the anchor entities of “meds and eds” institutions and major employers both in the public (City, County Government, School District) and private sector.
- B. The goal is to identify ways in which local individuals, groups, and communities can become entrepreneurs servicing their goods and services procurement needs.
- C. The Collaborative could also explore additional insights that groups have studied in Dubuque as to the Future of Work. Automation, Artificial Intelligence, and Machine Learning along with other digital technologies are predicted to displace thousands of workers during this decade.

## **3. Wealth Building Through Home Ownership**

- A. Collaborate with the Neighborhood Assistance Corporation of America (NACA), a nonprofit, community advocacy and homeownership organization that promotes home ownership by counseling working people and empowering even those with poor credit to purchase a home or modify a predatory loan with favorable terms.
- B. NACA is expanding its offices nationwide and, while they do not currently have a presence in Iowa, Dubuque should consider reaching out to them to provide their services as a way to increase home ownership rates, particularly among Dubuque’s marginalized and under-resourced populations.
- C. Dubuque residents may also be able to take advantage of some of the organization’s services without a full partnership, for example, NACA’s Homebuyer Workshops.

## **4. Banking and Financial Equity**

- A. Restart Dubuque’s local Bank On partnership, which became inactive and ceased to operate without full support.
- B. In redeveloping the program, train peer counselors to reach out to people experiencing poverty and to the Black community to yield a more successful result in getting Dubuque residents banked.

## **5. “Fair Chance Pledge” and Ban the Box | Mentoring**

- A. Implement a “Ban the Box” ordinance that prohibits job applications that require applicants to check “the box” if they have been convicted of a felony – and effectively excluding them from further consideration.
- B. Promote the “Fair Chance Pledge”, wherein companies take a pledge to make ongoing commitments to achieve the goals of promoting opportunity for all, eliminating barriers to reentry into society, and providing meaningful opportunities to succeed for formerly incarcerated individuals. With or without accompanying mandates, the City can encourage employers to voluntarily make the pledge and increase access to employment opportunities for people who have been involved in the justice system by committing to: delaying criminal history questions until later in the hiring process after the evaluation of qualifications so history can be considered on a case-by-case basis; training human resources staff on making fair and reasoned decisions regarding applicants with criminal records; making internship and job training available to some individuals with criminal records; using reliable background check providers to help ensure fairness and accuracy; and hosting a Fair Chance and Opportunity Job Fair.
- C. Build on, learn from, and support community-based organizations providing valuable mentoring and training programs, including NICC and the Fountain of Youth.

## **6. Buffer the Impact of the Cliff Effect | Advocate for Change in Rules & Regulations**

- A. Leverage online tools to provide guidance to benefit recipients, following the lead of groups doing similar work across the U.S. With support from The Boston Foundation and in partnership with Project Hope and Code for Boston, a group of volunteer coders is using Center for Social Policy research to create an online tool to help social services caseworkers and families understand and navigate how increases in earnings could affect their benefits. The City of Dubuque should follow the development of this tool, and when available, work with these organizations to leverage this resource to help low-income Dubuquers and local organizations that serve them make informed decisions for their families. This tool should also serve to inform legislators about the need for reform.
- B. Form a Cliff Effect Working Group to advocate for reform that would assess gaps and hardships caused the Cliff Effect and identify ways to fill the gaps locally until larger reforms are instituted. The group will identify ways to ameliorate the impacts and advocate for changes.



## **7. Fees and Fines Equity and Relief**

- A. Emulate the work of San Francisco's Board of Supervisors in directing the Office of the Treasurer and Tax Collector to create a Fines and Fees Task Force to study the impact of fines and fees and make recommendations.
- B. The recommendations in the report led to successful reforms that can serve as models for other cities, including: the repeal of all locally controlled fees charged to people leaving jail, as well as a range of other costs such as fees for jailhouse phone calls, allowing low-income individuals to establish payment plans for paying off motor vehicle tickets, San Francisco Municipal Transit Agency tickets, and in some cases to erase their debt through community service, abolishing locally-imposed criminal justice administrative fees and waiving criminal justice administrative fee debt for low-income San Franciscans, and conducting an analysis of revenue from fines, fees, tickets and financial penalties.

## **TRANSPORTATION**

### **1. Business Collaboration for Subsidized Transportation for Employees**

Future transportation strategies in the City of Dubuque must engage businesses in developing solutions for transporting employees and strengthening workforce participation.

- A. The City should encourage businesses to collaborate to offer subsidized Uber/Lyft rides to employees who work shifts that don't have access to public transportation to and from work. This strategy has worked well for the long-term care industry, which needs to provide transit for workers between cities and the suburbs. Businesses can also share expenses and purchase blocks of time.
- B. Any new service offerings must be accompanied by robust outreach efforts to ensure that employees are aware of the available resources and able to utilize them, and that, even with the subsidy, employees with low incomes aren't too cost-burdened to take advantage of them.

### **2. Conduct a Study on the Two-Mile Radius & Impact on School Attendance**

- A. The City should conduct a transportation-use study to analyze the impact on attendance among children walking to school and should track the rate of attendance related to four variables: inclement weather, age, child(ren) under 4 years in the home, and single mother head of household.
- B. This use study also should include meeting with School Home Connectors, school leaders, teachers and parents to fully understand the transportation needs of low-income children.

### **3. Subsidize Car Repair Insurance**

- A. Offer vehicle repair insurance that provides affordable protection for used cars, enabling workers to maintain employment when they may otherwise be unable to without a car.
- B. Examples include programs like CarShield.

### **4. A Comprehensive Approach to Transportation for all Dubuquers**

Dubuque should continue to enhance its service to community residents through:

- A. Reductions in bus fares and monthly transit passes to increase options for transit riders. The City can also examine the results of the free fixed-route Jule bus rides that have been offered to riders in response to the COVID-19 pandemic.
- B. Review additional ways to make mass transit cheaper and more convenient, like family discounts, off-peak fare cuts, and unlimited multiple hour passes. The federal Transit Check program permits employers to provide tax free monthly transit benefits to help offset the cost of commuting to work using mass transit. Transit Checks would be easier to use with the introduction of unlimited monthly and weekly passes.
- C. Undertake a comprehensive assessment of all transportation services to identify under-served neighborhoods and to allocate services so that all parts of the city can access transit options that can get them to other parts of the city – as well as major nearby employment and educational centers – more simply and rapidly.
- D. Explore offering private van and jitney service to provide flexible and customer-directed service options. This includes innovations such as a “request a stop” program that allows passengers to be dropped off closer to their destination than the regularly scheduled stop might permit; use of smaller vehicles, with more flexible routes; and a dispatching system that allows these smaller vehicles to pick up and drop off passengers where it is most convenient for the passenger. Today’s technology makes it much simpler to operate such a system – as Uber and Lyft do. Municipalities can do the same, and some, in fact, do. Through the proposed analysis of Dubuquers’ transportation needs – which may include some or all of these options – create a complete *network* of solutions that meet these needs.

## EDUCATION & SKILLS TRAINING

### 1. Promote/Co-Sponsor “Trauma-Centered Care” Training for City Staff

- A. Design programs and agencies with trauma-informed mindsets and strategies that will enable communities to thrive in both school and employment settings.
- B. Promote and/or co-sponsor poverty-induced “Trauma-Centered Care” training for City Department agencies serving low-income populations, community providers, and employers. Programming should include an increased focus on multicultural competence to equip City staff and teachers to more effectively serve diverse Dubuquers.
- C. Coordinate these efforts in tandem with trauma-informed training to teachers by the Community School District of Dubuque. The Community Foundation has received a \$50,000 grant to support social-emotional and trauma-informed learning with St. Mark Youth Enrichment and the Dubuque Dream Center through its Every Child Reads initiative and children’s brain health working group.

### 2. Create a City-Wide Prosperity Coordinating Council

- A. Service areas across Dubuque cannot be siloed and, instead, must be integrated to understand and serve the “whole person,” embedded in their family and community.
- B. The City of Dubuque should create a city-wide “Prosperity Coordinating Council” to identify opportunities for deeper levels of holistic integration among planning agencies, human service agencies, schools and health care providers. Each of these sectors, in large part, work along parallel tracks while clients try to juggle services among them.
- C. *Meaningful family engagement*, discussed in-depth in the “What We Heard” section for this topic, should be an organizing principle for understanding these intersections.

### 3. Co-Sponsor Career-Oriented Programming for Youth

- A. The City should co-sponsor Career Camps for middle school students, “Earn and Learn Projects” and On the Job work simulations for high-school students, especially through hands-on and experiential opportunities.
- B. These efforts could be explored through a higher education-aligned partnership with NICC, which has a proven track record of delivering effective career and skill training and achieved by tapping workforce funding and summer recreation funding sources.

### 4. Enhance Mentoring Programs for Those Returning from Incarceration

- A. One-to-one mentoring is an invaluable resource for those with histories of incarceration. The Fountain of Youth is well-positioned to tailor On the Job mentoring programs for employers in the

community, so that employees will be mentored and coached – as well as their supervisors – on the unique needs of a formerly incarcerated person adjusting to community and work-life.

## **5. Enhance Funding for & Build Upon Successful Strategies of Local Youth Programs**

- A. A number of organizations in Dubuque are already succeeding at serving families and meeting the needs of local children and youth: these efforts are invaluable and must continue to be supported and built upon.
- B. These groups already doing the work in the field and understanding what children and families need include the Multicultural Family Center (MFC), Dream Center, St. Mark Youth Enrichment, HEART (Housing Education and Rehabilitation Training) and the *Every Child Reads Collaborative*, among others.

# **PHYSICAL & BRAIN HEALTH**

## **1. Establish a Community Health Worker Network**

- A. The proposed Office of Shared Prosperity should encourage the continued development and expansion of health care providers and nonprofits in hiring and deploying “Community Health Workers” (CHWs).
- B. These front-line, culturally competent, public health workers serve as a bridge between under-served communities and healthcare systems. Ideally, these workers share ethnicity, language, socioeconomic status, and life experiences as do the people they serve. CHWs are a way to address shortages of health care workers. According to the CDC, “they can help people reduce risk factors for disease, manage chronic conditions, connect with local resources, and access the healthcare system.”
- C. Among interventions that CHWs can assist with are screenings, health education and prevention work, first aid and blood pressure, outreach, enrollment, and information, serving as members of care delivery teams, and serving as community organizers.
- D. Cultural competence must be an essential part of CHW training, and deliberate efforts be made to train CHWs from Black, Marshallese, and Hispanic communities.
- E. Dubuque may gain inspiration from the Community Health Worker Network of Buffalo, which works with individuals and organizations to empower communities in improving their health. The network

trains “frontline workers”— community health workers, housing organizers, parent facilitators, patient advocates, street outreach workers, and peer counselors—on how to best engage residents and community-based organizations to define their own challenges, identify strengths and opportunities, and work toward change.

## **2. Holistically Integrate & Coordinate Services Across Agencies**

City of Dubuque needs holistic integration of services and assessments to align and cohere the fragmented and largely siloed social services ecosystem. Schools, Health Care Centers and social services agencies would do well to work more closely together in addressing brain and physical health conditions in the community.

- A. The City might consider enlisting teachers who are on the front lines of working with children and their families every day, along with Home Liaisons from the school district and the Dream Center, to advise on work groups and planning sessions to create methods of integration and coordination.
- B. Greater coordination will also result in improved efficiency through stronger data sharing and reduced duplicative actions amongst agencies.

## **3. Identify “Naturally Occurring” Educators to Provide Health Education**

- A. Identify those who are already leaders and connectors in their community to provide meaningful health education to residents. These resident leaders share characteristics with their communities and are trusted figures that resonate with community members receiving the health education.
- B. One example of this is the award-winning “Shape Up Your Colon” project for Black and Latinx barbers that teaches barbers how to approach their clients about the importance of colon cancer screenings. Similar strategies have been employed engaging “naturally occurring” leaders that are hairdressers or members of church groups.

## **4. Use Data on Health Outcomes to Target Investments**

- A. The proposed Office of Shared Prosperity’s Data Collaborative would facilitate ways in which the multiple health care providers and social service agencies that collect health data on persons experiencing poverty could collect and analyze data to measure the collective impact of health programs. This would be in concert with the County Health Department’s annual health assessment but with more data at the census tract level for residents of the City.

- B. The goal is to build data capacity to assess health outcomes by race, income level, and neighborhood in order to more effectively target investments to the communities most in need of services. This data can inform city and county officials and local decisionmakers on which communities experience the worst health outcomes, and accordingly inform their distribution of resources, funding, and allocation of staff time toward healthy interventions in these neighborhoods.
- C. One example of a data-informed approach for targeting local investments is the [Neighborhoods of Focus Initiative \(PDF\)](#) in Lansing, Michigan, which conducts asset-based community development modeling to select neighborhoods that can reserve targeted investments and then jump to the top of the list for funding when new city resources become available. Leveraging data to elicit a greater understanding of health disparities will empower the City to more equitably meet the health needs of Dubuque residents.
- D. Policylink provides ten design principles for [powering health equity](#) action steps with online data tools that could also be helpful in drilling down health data to neighborhoods.

## **5. Build Off of Successful Efforts in the Community | Brain Health**

- A. Successful efforts to build off of include the Community Foundation of Greater Dubuque's convening of a Mental Health Stakeholder group, whose work in 2019-20 expanded to include a Children's Brain Health Working Group to address the specific support needed for children, including for trauma-informed care. The group's accomplishments include: completing a resource guide for brain health services in Dubuque, expanding the availability of a Mobile Crisis Unit, Wraparound Program, Mental Health First Aid Training with local law enforcement improving the 211 process for those with brain health issues, and the ongoing development of an Access Center for Dubuque County.
- B. Learn from Crescent Community Health Center's culturally-competent community health programming designed for target audiences, which has demonstrated success in building trust and educating the Marshallese community on important topics like proper use of the Emergency Department and monthly community diabetic education classes. Assuring culturally-specific and holistic approaches could be a standard benchmark required of agencies when applying for City funds as well as evidence of collaborative engagement.
- C. All health efforts should be approached from a trauma-informed framework, with the understanding that many people serving people living in poverty, including physicians, nurses, teachers, social workers, employers and service providers should be equipped with training on what it means to work with those living with trauma as a result of poverty and racism.

## RACIAL EQUITY

### 1. Racial Equity Index

- A. Create a community “Racial Equity Index” that’s developed collaboratively with stakeholders who are impacted by past and current inequities and those charged with programs, policies and services to remedy it. The City has already begun this type of work within each department of City government and it has been set as a priority by City Administration and City Council in response to sessions held with Black Lives Matter leaders earlier this year (NAACP, Switching Places, Dream Center, Black Men Coalition, Fountain of Youth, Multicultural Family Center, Fair Housing including representatives of the LATINX community).
- B. The *Racial Equity Index* will adopt a similar process as was used in the Inclusive Dubuque initiative in creating a community equity profile. Focus areas based on the eight determinants of poverty described throughout this report will be addressed by: using data presented in this report, updating local data with new 2020 census findings, hosting community dialogues on focus areas, and developing concrete strategies and benchmarks to create a *Racial Equity Index* that can be implemented and measured and embraced by community leaders and advocates.
- C. We recommend that the *Inclusive Dubuque* initiative by the Community Foundation of Greater Dubuque in spearheading the development of the *Racial Equity Index* continue to work closely with the Human Rights Commission given their breadth of experience in this field.
- D. The City of Des Moines with their [One Economy](#) initiative also provides a robust example of how they set benchmarks for their “Racial Equity Index” in five crucial areas - all of which have been addressed in this report: Financial Inclusion, Education, Health and Housing.
- E. Another resource that can assist in racial equity planning is the National League of Cities’ [Municipal Action Guide: Advancing Racial Equity in Your City](#).

### 2. School Resources Officers

- A. It would be beneficial for the City Planning or Human Rights Department or a third-party entity to spearhead a Work Group of community leaders, youth, school administrators, school counselors, disability advocates and teachers, law enforcement that includes the Police Chief and SROs to gain a deeper understanding as to how the role of SROs can best meet safety needs in the schools and foster positive outcomes from their presence and interactions with students.

- B. See this report for a set of questions that a that a work group convened by the Office of Shared Prosperity of local leaders, school resource officers, the police department, students, teachers and parents could explore in developing policy and practice as to the role of School Resource Officers, including: What is the expulsion rate of students? Did the student with prior encounters with the SRO? Are there disproportionate numbers of SRO arrests among students of color, low socio-economic status and with disability? What is the process for a teacher, parent or student to voice a concern/complaint regarding action taken by a SRO?
- C. The goal of the workgroup would be to facilitate the development of a *Policy and Practice Paper on School Resource Officers* that collaboratively identifies policy and practices that the Dubuque Community School District and the City of Dubuque Police Department would embrace.

### **3. Social Workers on the Police Force**

- A. Consider a social services unit within the police department that develops strategies to address calls related to domestic violence, mental illness, child/elder abuse, sexual abuse, substance abuse and youth and family issues.
- B. These units provide crisis intervention in situations requiring immediate assistance, short-term counseling and referrals, assist with mental health assessments, court advocacy for Orders of Protection, assistance with death notifications and grief counseling, provide victim/witness support and follow-up on incidents reported to the police that require further assistance.
- C. The social work police unit would work with mental health providers to arrange for over-night accommodations for individuals with mental and brain health conditions rather than placing them in jail or holding cells. It would be extremely beneficial for this unit to be diverse and culturally-competent with a deep understanding of trauma-informed care related to poverty and race.
- D. Examples of these units include the [Naperville Police Department](#), which operates such a unit with a master's level social worker; The [Houston Police Department](#), which deploys a licensed clinical social worker or caseworker to ride along with police officers answering emergency calls regarding people presumed to be experiencing mental health issues; [Denver's Support Team Assisted Response \(STAR\)](#), which dispatches a paramedic and social worker to minor 911 calls in a "low-key van," rather than an armed car to address mental health and substance use issues; and [Eugene, Oregon's emergency response system, called CAHOOTS](#), which sends out a medic and crisis responder with free service to anyone in a crisis; they handle approximately 20% of local 911 calls and have estimated \$6 million saved in medical services costs for a cost of \$2.1 million a year.



#### 4. Diversion Work Group

- A. We recommend that a **Diversion Work Group** with advocacy groups (e.g. NAACP, Black Men Coalition, Switching Places, Fair Housing), schools and community organizations active in the Black community convene with the City Police Department and other representatives of the justice system to review data and trends upon which policies, practices and procedures may consciously or inadvertently place Blacks and People of Color in undue jeopardy of entering the justice system and on track towards prison and a life of poverty.
- B. The Work Group will dive deeper into arrest rates among different races and ethnicities, and explore alternative sentencing opportunities, for example, performing community service activities in lieu of fines that the individual can ill-afford to pay and to conduct a review of fees, fines, penalties associated with arrests and adjudication (for example suspending a driver's license) as described in the Economic Insecurity section of this report.

#### 5. Keep Talking

- A. Continue the hard work of addressing Racial Equity by expanding on such initiatives as "Race in the Heartland," and the experiential conversations that have been held with community leaders and persons experience poverty and racial inequities sponsored by the Fountain of Youth's "Real Talk" program.
- B. The newly founded "Switching Places" group born from the Black Lives Matter movement has expressed a deep interest in furthering opportunities of heart-to-heart conversations on race, as has the Black Men Coalition and the NAACP.
- C. The Office of Shared Prosperity with the Library's "All Community Reads" initiative could begin with encouraging people to read "[So You Want to Talk About Race](#)," by Ijeoma Oluo. It's an excellent, easy-to-read book to get the conversation going with a discussion guide for groups to engage in an open, authentic dialogue.
- D. The City could create incentives (e.g. City Council Resolutions, proclamations, certificates) among employers, faith-based groups, civic organizations to hold their own book club events and include watching the "Taking on Poverty" video done for this project to also discuss the stigmatizing of people experiencing poverty among all races. The *Caucus for Community* process used to gather insights on the Equitable Poverty Prevention Plan could easily be adopted to hold such events that keep the conversation going.

## AFFORDABLE SAFE HOUSING

### 1. Build on Initiatives identified in the *Analysis of Impediments* Report

- A. The City of Dubuque's 2019 Analysis of Impediments to Fair Housing Choice, which was also developed by Public Works LLC, presents a robust list of action steps for the City to consider in addressing the wide range of impediments outlined in the report.
- B. The three most frequent housing-related challenges the EPPP team learned from focus groups among those experiencing poverty are: high rent-burden given minimum and low-wage salaries; sub-standard housing; and landlords not accepting or discriminating against those persons using housing vouchers.
- C. The plan identified four goals: 1) advance equity with fair housing advocacy, education, and enforcement, 2) increase and promote safe, affordable housing, 3) implement local government policies that encourage equity and decrease disparate impact, 4) increase access to opportunity and the building of social capital.

### 2. Enact a Source of Income Ordinance

- A. Pass an ordinance if strategies that encourage acceptance of housing vouchers aren't successful within six months of the EPPP's Report release.
- B. In terms of "Source of Income" denial of rental applications, one strategy other communities have used is passing a city ordinance that prohibits rental application denials based on this "source of income." In February 2017, the City Council made the decision not to pass a Source of Income Ordinance and instead, try other strategies. According to both City data and our citizen engagement findings, this problem persists.
- C. At the October 27, 2020 session of the Dubuque Housing Commission, the Housing and Development Department proposed an initiative to monetarily incent landlords to accept vouchers by bridging their costs for keeping housing units open for voucher holders. There was not consensus among commissioners around this approach. To bridge the lack of community consensus and avoid city ordinance battles, other communities have tried a combination of approaches. For instance, King County, Washington's "Landlord Liaison Project," is a cross-collaborative effort between the Seattle Metropolitan Chamber of Commerce, King County, and the City of Seattle. The King County Housing Authority staffs three "Owner Liaisons" who build relationships with new partners and strengthen existing partnerships with landlords to encourage participation in the HCV Program. Los Angeles County's Homeless Prevention Initiative funds the County's Homeless Incentive Program pays holding fees, rental application fees, vacancy loss claims, and damage claims for voucher holders who have been homeless.

- D. Other promising alternatives to source-of-income ordinances being tested across the country include: helping tenants pay security deposits or negotiating other arrangements regarding damages; offering bonuses to landlords for joining the program; and making it easier to complete administrative steps and communicate with the Public Housing Authority.
- E. The City could also provide a hot-line for landlords to call with problems and questions, for fast-tracking inspections, and to permit paying rent by electronic deposit.

### **3. Train Resident Housing Inspectors**

- A. We recommend a citizen-driven approach to revamping inspections in the form of Citizen Inspectors, modeled after a similar program in D.C.
- B. The District of Columbia's Department of Consumer and Regulatory Affairs (DCRA)'s launched a Resident Inspectors program as part of its reform initiative in the aftermath of an August 18, 2019 fire that killed a 9-year old boy: Housing inspectors had not followed up quickly enough on complaints. DCRA decided to take the innovative approach to "hire and train an army of citizen inspectors who can perform much-needed inspections in their spare time. Think of it as an Uber app, but for inspections." The program has created income for people serving as trained, independent contractors, *and* streamlined the inspection process.
- C. DCRA trains residents to perform housing, illegal construction, and vacant building inspections, and then pays the trained inspectors whenever they successfully complete an inspection.
- D. Trained Resident Inspectors get paid between \$30 and \$100 per inspection. More than 800 people have been trained as citizen inspectors; about one-third are women. In the first year of the program, citizen inspectors have conducted more than 2,500 inspections.

### **4. Adopt Inclusionary Zoning**

- A. Inclusionary zoning is a tool used by hundreds of jurisdictions nationwide – it requires developers to set aside a fraction of newly constructed housing units to be affordable to lower-income households. Inclusionary zoning can help to reduce racially and ethnically concentrated areas of poverty, which tend to produce negative impacts for residential health, educational achievement, and economic mobility.
- B. Montgomery County, Maryland, is the oldest example of inclusionary zoning and is widely touted for dispersing affordable units relatively evenly throughout the jurisdiction. Its moderately priced dwelling unit program requires that 15 percent of units in new developments of 50 or more dwelling units be set aside for affordability. The program has produced more than 12,500 units since it

started in 1974. The county's inclusionary zoning laws require developers to set aside 12 to 15 percent of new homes at below-market rates and allow the public housing authority to purchase a portion of these units. As a result, two-thirds of public housing residents in Montgomery County live in economically diverse, low-poverty neighborhoods.

## **5. Consider Enacting a "Just Cause" Eviction Ordinance**

- A. Just cause eviction ordinances are a form of tenant protection designed to prevent arbitrary, retaliatory, or discriminatory evictions by establishing that landlords can only evict renters for specific reasons – just causes – such as failure to pay rent.
- B. The City of Oakland passed its Just Cause for Eviction Ordinance in 2002. It includes 11 legally defined "just causes" for eviction. In recent years, average rent in Oakland more than doubled due to the Bay Area housing crisis. Facing unprecedented displacement pressures, voters passed Measure JJ in 2016 to strengthen the city's just cause protections and expand coverage to about 12,000 more units. The city council is currently considering actions to end fraudulent owner move-in evictions.
- C. In 2017, San Jose enacted the Tenant Protection Ordinance implementing just cause protections. Amid soaring Silicon Valley rents and a shortage of affordable housing, the city council required landlords to cite one of a dozen reasons for eviction, distinguishing between "just causes" based on tenant actions and "no-fault just causes," which require relocation benefits paid to tenants.

## **6. Create an Eviction Study Group**

- A. The Eviction Study Group would assess the legal resources renters have when facing eviction and identify the most frequent circumstances surrounding eviction, and ask – what could have been done to intervene? For example, national studies show that single black women with children have highest eviction rates.
- B. Questions that the Eviction Study Group may pose and explore include: Are evictions related to becoming unemployed or facing a health care crisis/illness in the family? Who is monitoring the impact of COVID-19 on evictions especially when the moratorium is lifted on deferred rental and mortgage payments.

## **7. Increase Funding for Legal Representation for Renters Facing Eviction**

- A. Preventing evictions is a key strategy to equitable poverty prevention. Our understanding is that Iowa's Legal Aid already provides representation for some Dubuquers facing eviction. However, the Dubuque City Council should have the benefit of city-specific research findings and a budget proposal to assess and increase as necessary the cost of providing legal representation for

Dubuquers facing eviction. This may come in the form of a pilot proposal or city ordinance. The proposal-building process can start with data that we have been unable to obtain. Mirroring the 2019 Analysis of Impediments and given the pandemic's impact, we've recommended a tightly time-limited eviction study to enable the city to access and compile data to inform next steps.

- B. In 2017, New York City Mayor Bill de Blasio and City Council Speaker Melissa Mark-Viverito announced that the city would become the first in the nation to provide legal assistance to all low-income tenants facing eviction. In 2014, a \$62 million pilot program in the city prevented nearly 5,000 evictions resulting in the city's lowest eviction rate in a decade. To cover the costs of the new program, the city's eviction legal aid spending will increase by \$93 million, over the course of five years.
- C. The Eviction Defense Collaborative in San Francisco, provides pro bono assistance to tenants facing legal proceedings brought by their landlords. The San Francisco Tenants Union provides volunteer advice and support at a regular drop-in clinic, but, like many groups, does not provide legal representation in court.
- D. Boulder, CO, residents recently approved by a nearly-60 percent vote Ballot Issue 2B to ensure legal representation for all tenants facing eviction in the city. Ballot Issue 2B will also establish a rental assistance fund and an education process that will notify Boulder renters of their rights.

## **8. Enhance and/or Repurpose Housing Trust Fund (HTF) Resources**

- A. HTF's are funds established by cities, counties, or states to provide dedicated, ongoing public revenue to support affordable housing. They provide an important source of financing for affordable housing preservation and development, which may not otherwise be reliably funded in a city's budget. HTFs can play a role in comprehensive equitable housing solutions by focusing on projects that provide for long-term affordability and serve very low-income households, people of color, and other historically disadvantaged communities, including those in danger of displacement.
- B. The Iowa Legislature created the Local Housing Trust Fund program, and Dubuque is certified under this legislation. We encourage exploring the outcomes of trust fund use now and consideration of enhancing and/or repurposing it for use with local residents.
- C. The Center for Community Health and Development at the University of Kansas provides a "[Community Toolbox](#)," including poignant and fact-filled videos, a resource that the city might use to help everyone in the community understand why safe, affordable housing matters.

## **9. Create a "Housing & Student School Life" Study Group**

- A. Dubuque could create a "Housing & Student School Life" Study Group that includes teachers, Home Connectors, School Principals and parents to address the relationship of housing changes to a child's well-being and performance in school.

- B. Issues needing study, suggested by the Home Connector Focus Group, include why people who are poor move at the rate they do within the school district; the eviction rates within the areas served by the five Title 1 schools; transient moves of students, by school; enrollment and turnover in pre-school; the distance traveled to such programs, and the extent to which these figures are affected by affordable housing; and the impact of housing moves on children's development.

## **10. More Aggressive Testing for Fair Housing**

- A. As a result of residents reporting they perceive potential bias and/or discrimination in public and private housing practices, the City has recently engaged in a small pilot.
- B. This pilot should remain a priority providing an external and independent fair housing testing program to identify the problems members of protected classes face when seeking housing in Dubuque.

## **EARLY CHILDHOOD LEARNING & CHILD CARE**

### **1. Promote Employer Child Care Assistance**

- A. Under the framework of the "Living Wage Certificate" discussed extensively in the Economic Insecurity section of this report, Employer Child Care Assistance would be cited as a *criteria* for a business to earn a Living Wage Certificate.
- B. Child care strategies proposed from the MIT report discussed earlier in this section involving employers and focusing on advocacy, should also be adopted and prioritized.
- C. Child care in Dubuque can also be strengthened by promoting flex-time and remote work from home, and offering emergency childcare vouchers that would allow parents to work while children are sick, rather than having to take the day off and forego wages.

### **2. Advocate for Full-Time Four-Year-Old Preschool**

- A. Dubuque should focus local and regional advocacy efforts into full-time preschool at the state level. The state's "universal" program for four and five-year olds currently funds preschool at a half-time rate.

### **3. Create a Task Force on Child Care Deserts & the Child Care Worker Shortage**

- A. This task force should be encouraged and/or facilitated by the Office of Shared Prosperity and would allow to the City to better address child care demand and quality with a deeper understanding of the issue from a data lens. The Task Force's focus would be on increasing the number of child care slots and number of child care workers to meet Dubuque families' demand for quality care. The Task Force would explore with child care providers ways in which to support and incentivize a high quality child care workforce in Dubuque.
- B. Specifically, the City of Dubuque would benefit from more specific information on the challenges and needs of families in Census Tracts 1 and 5.
- C. With a stronger understanding of the challenges facing families in these areas, a City Task Force on Child Care Deserts may prove extremely beneficial in improving access, quality, and affordability for families.

### **4. Support Community Foundation's "Every Child Reads" Efforts to Unify Community Action Around Early Care and Education**

- A. The campaign's Summer Academy increased reading proficiency levels by 12% in one school year and collaboration between early education and secondary success is well underway.
- B. Early learning efforts should be approached from a specific *equity lens*, with a distinct eye on outcomes for these students. "Every Child Reads" provides strong infrastructure for these efforts.
- C. For an impactful video on the impact of the national *Every Child Reads* program also featuring the Community Foundation of Greater Dubuque, [click here](#).

### **5. Promote the Adoption of a City-Wide Framework for Early Learning**

- A. Early learning and child care must be addressed through a collective impact model across all City programs and stakeholders. Such an approach may identify grade-level reading proficiency as a *unifying goal* across a crowded - and, at times, chaotic - landscape of early care and education.
- B. The Office of Shared Prosperity could facilitate finding and providing seed money to support an agency/entity to head up a collaborative that would seek out community solutions to address a lack of school readiness, chronic absence, and summer learning loss, and help parents succeed in their critical roles as first teacher and best advocates.
- C. Among other existing state resources and principles that the City can deploy in developing this framework are the [Iowa Early Learning Standards](#) and Early Childhood Iowa's focus on the first 2,000 days (the time between birth and the first day of kindergarten).

## **6. Annual “Youth Summit” to Address Youth Prosperity**

The Office of Shared Prosperity could generate seed money for such a summit that would involve young people in the planning and hosting. One feature of the summit would be to present an annual update on the needs of young people told through data and identifiable outcomes that can be quantified to measure ongoing progress. The mission of the summit in convening a wide-array of stakeholders involved with youth throughout Dubuque – along with them – would be to learn, analyze, enhance, celebrate and create innovative ways that prevent this vulnerable group from falling through the cracks, so they too, can prosper.

## **7. Facilitate Safe Learning Initiative**

The nonprofit “Partnership with Children” works within schools to provide trauma-informed counseling for children and families living with toxic stress. The organization also partners with parents to encourage them to reinforce its work at home. “The antidote to toxic stress—nurturing relationships and consistent feelings of safety—works if it’s in *all* the child’s environments,” said Executive Director Margaret Crotty.<sup>278</sup>

Their full-time staff work in NYC public schools to create trauma-informed, safe and supportive environments. The consistent availability of our social workers for day-to-day guidance, crisis intervention, and mentoring is critical to help students access care and feel anchored to their school. Knowing that there is always an adult there who cares about them, knows their story, and helps them make sound choices makes a profound difference in their health and their lives. The group works in partnership with the schools and raises funds through a wide range of foundations and individual donors. This could serve as a model to also use student interns in the fields of child development, social work and psychology.

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<sup>278</sup> <https://partnershipwithchildren.org>





## City of Dubuque Agency & Service Organizations Insights On Poverty Survey

Your insights as a local organization providing services to residents experiencing poverty are invaluable to us. The City of Dubuque has asked the public policy consulting group of Public Works LLC to facilitate the development of a city wide "Equitable Poverty Prevention Plan" of which this survey is a key component.

Best wishes in all that you do to enhance the quality of life among our citizenry.

### YOUR INSIGHTS ON POVERTY

Please respond to these questions in the context of prior to COVID-19. We have a few questions on the pandemic's overall impact on your services at the end of this survey.

1. Would you say that poverty has increased, stayed the same or decreased in Dubuque over the past three years?

- ☐ Increased
- ☐ Stayed the Same
- ☐ Decreased

We'd love to learn your insights as to the rationale for your answer:

2. Overall, how large of a challenge do you think poverty is in Dubuque? Would you say it's:

- ☐ Very Large
- ☐ Large
- ☐ Moderate
- ☐ Minimal
- ☐ Not sure

3. Below is the first set of common factors that contribute towards poverty. To what degree do you think each plays in causing and/or sustaining poverty among the people you serve?

	Very High Degree	High Degree	Moderate Degree	Low Degree	Not A Factor	Unsure
Generational Poverty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of Jobs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Low Wages	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of Transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of Education/Skills Training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Impaired Brain Health (Addictions, Mental Health Conditions)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Poor Physical Health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Any thoughts you'd like to share re: the above?

4. Below is the second set of common factors that contribute towards poverty. To what degree do you think each plays in causing and/or sustaining poverty among the people you serve?

	Very High Degree	High Degree	Moderate Degree	Low Degree	Not A Factor	Unsure
Systemic Bias/Racism	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of Affordable Housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Food Insecurity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of Childcare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of Early Childhood Education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living in unsafe neighborhoods & housing conditions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Any thoughts you'd like to share re: the above?

5. To what degree do you think there's a connection between poverty and race?

- ☐ High
- ☐ Moderate
- ☐ Minimal
- ☐ Not At All

Any thoughts you'd like to share with us on poverty and race?

#### ABOUT YOUR ORGANIZATION

6. Which best describes your organization? (Check those that apply)

- ☐ Non-profit 501 C 3
- ☐ Non-profit
- ☐ Faith-based entity
- ☐ Government agency (County, City, State, Federal)
- ☐ Civic Organization (e.g. an association, foundation, service club)
- ☐ For-profit Organization
- ☐ Private sector business
- ☐ Educational Entity
- ☐ Other (please specify):

7. Would you please share your organization's **Mission Statement**? Or in a few sentences describe what you do:

8. Do you provide direct services for those experiencing poverty?

- ☐ Yes
- ☐ No
- ☐ Not Sure

9. What are your organization's CORE services? (Services that are most frequently used by clients and/or consume most of your resources). Check those that apply:

- |  |  |
|--|--|
| <input type="checkbox"/> Educational Services                                  | <input type="checkbox"/> Youth Development Programs                            |
| <input type="checkbox"/> Counseling  | <input type="checkbox"/> Children Services (Adoption, Counseling, Foster Care) |
| <input type="checkbox"/> Restorative Justice Programs                          | <input type="checkbox"/> Child Day Care & After School Care                    |
| <input type="checkbox"/> Brain Health (Mental health conditions)               | <input type="checkbox"/> Transportation  |
| <input type="checkbox"/> Financial Assistance                                  | <input type="checkbox"/> Legal Services  |
| <input type="checkbox"/> Health Care   | <input type="checkbox"/> Veteran Support Services                              |
| <input type="checkbox"/> Addiction Services and/or Rehabilitation              | <input type="checkbox"/> Aging Population Support & Services                   |
| <input type="checkbox"/> Emergency Shelter/Women's Shelter                     | <input type="checkbox"/> Case Management/Information & Referral                |
| <input type="checkbox"/> Housing   | <input type="checkbox"/> Legal Services  |
| <input type="checkbox"/> Food (Pantry, Congregate Meals, Home Delivered Meals) | <input type="checkbox"/> Immigrant/Refugee/English Learners Services           |
| <input type="checkbox"/> Workforce Training & Employment                       |  |
| <input type="checkbox"/> Other (please specify)                                |  |

10. About how many **Unduplicated** people did you serve this past year (Jan - Dec 2019)? Please note that serving one person twice should still only count as one person. If you do not know the answer, skip the question.

If more than 5,000, please just enter the number:

11. About how many staff do you employ?

- |                             |                              |
|-----------------------------|------------------------------|
| <input type="radio"/> 1-5   | <input type="radio"/> 31-50  |
| <input type="radio"/> 6-10  | <input type="radio"/> 51-75  |
| <input type="radio"/> 11-20 | <input type="radio"/> 76-100 |
| <input type="radio"/> 21-30 | <input type="radio"/> 101+   |

12. Which of the following best reflects your total budget for last year?

- ☐ Under \$50,000                      ☐ \$175,001 - 200,000
- ☐ \$50,001 - 75,000                      ☐ \$200,001 - \$250,000
- ☐ \$75,001 - 100,000                      ☐ \$250,001 - \$300,000
- ☐ \$100,001 - 150,000                      ☐ \$300,001 - \$500,000
- ☐ \$150,001 - 175,000
- ☐ If more than \$500,000, please enter the number:

13. About what percent of your budget comes from the following services? If you don't know the answer, skip the question. However, it would be helpful, if you asked someone in your organization to give you the answers. Or send them to: [lrhodes@public-works.org](mailto:lrhodes@public-works.org).

	1 -20%	21-40%	41-60%	61-80%	81-100%
Public Funds (government)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Grants (e.g. from United Way, foundations, charitable organizations)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Private Donations (individual, Business Sector)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Third Party Payment (Medicaid, Medicare, Insurance)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Client out-of-pocket payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify with a percent)

14. About what percent of those that you served the past year are at or below 150% of the Federal Poverty Level? (FPL in 2020 is \$38,625 annual income for family of four). Please give your best guess, if you don't have actual data available. If you do not know, simply skip this question.

0

100

15. How do **most** of your clients learn about your organization?

- ☐ Word of Mouth
 ☐ Brochures Placed in the Community
- ☐ Agency/Case Manager Referrals
 ☐ Online Searches
- ☐ Advertising/Publicity Campaigns
 ☐ Community Events (e.g. expos)
- ☐ Other (please specify)

16. How much do each of the following statements reflect how you feel?

	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree
The hundreds of organizations serving the poor in Dubuque collaborate with each other.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Services are easy to access in Dubuque for people experiencing poverty.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
We have at least three agencies that we work closely with in serving the poor.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
We participate in outreach events that inform potential clients about our services.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Too many agencies are competing for too few resources.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
People needing services are falling through the cracks.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agencies require too many forms and eligibility criteria for clients to navigate.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

17. Do you have any suggestions on how to enhance collaboration among organizations and offer user-friendly access to those services?

18. Any thoughts on how to maximize, consolidate and/or leverage resources across agencies serving clients experiencing poverty?

**COVID-19 IMPACT ON POVERTY**

19. Since the COVID-19 Pandemic are you seeing **new** clients that you haven't served before?

- ☐ Yes
- ☐ No
- ☐ Not Sure

20. If you answered yes, could you describe the circumstances and needs of this new population?

21. Since the COVID-19 Pandemic are you seeing **more** of your regular clientele?

- ☐ Yes: A Significant increase.
- ☐ Yes: A Modest Increase
- ☐ No: It's About the Same
- ☐ No: It's less than before

Please share the rationale of your answer:

22. To what degree do you see **unemployment** as the prime reason you are seeing more clients over the last 3 months?

- |  |  |
|--|--|
| <input type="radio"/> Very High Degree | <input type="radio"/> Low Degree                       |
| <input type="radio"/> High Degree      | <input type="radio"/> No change from prior to COVID-19 |
| <input type="radio"/> Moderate Degree  | <input type="radio"/> We have no idea                  |

23. How much do you agree with the following statement?

The pandemic is going to have a very serious impact on those experiencing poverty over the course of the next 12 months.

- ☐ Strongly Agree
- ☐ Agree
- ☐ Unsure
- ☐ Disagree
- ☐ Strongly Disagree
- ☐ Any additional thoughts as to why you feel this way?

**CONTACT DATA**

24. It would be very helpful to know of the organizations that participated in this survey. Please be assured that your answers are confidential and only shared in the aggregate.

<b>Name</b>	<div></div>
<b>Organization</b>	<div></div>
<b>Title</b>	<div></div>
<b>Address</b>	<div></div>
<b>City</b>	<div></div>
<b>State</b>	<div></div>
<b>ZIP/Postal Code</b>	<div></div>
<b>Email Address</b>	<div></div>
<b>Phone Number</b>	<div></div>



# "Fountain of Youth" Focus Group on Poverty

Discussion on causes of poverty, what keeps people in it and a path forward from it.



## Mental Health

Trauma from living in poverty, mental health conditions untreated, children exposed to life of instability, lack of access to mental health services.



## Addiction

Substance abuse, Opioid use, and alcoholism rates high. Lack of treatment options. Kids grow up in households where addiction is the norm.



## Cliff Effect

As soon as you earn more income to save or get ahead, your benefits for child & health care are taken away and you're worse off.



## Low Income | Unemployed

Minimum wage is not livable. Lack of access to good jobs. Your zip code restricts opportunities. Can't pay bills. "Being poor is expensive!"



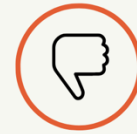
## A Path Forward

Spread the word that there is a better way to live among those in poverty. We all are accountable for addressing poverty (residents, landlords, police, politicians, civic leaders, schools, employers). Provide better access to quality mental health care. Checking the Box for "Convicted of a Crime" means no job, no student loans, no housing: remove it from applications. Create a hub for access to services. Openly discuss racism & classicism and how to address it. Change "Cliff Effect" regulations and policies. Provide mentors to help people break out of poverty and cope with "So, now you're too good for us" from family and friends who may feel threatened by their success.



## Systemic Bias

"Check the Box" (SOI) is an example of systemic discrimination. Pervasive mindset that poor have brought this on themselves. Forced into PT labor with no benefits. Lack of connections, resources & not from the "right circles," fuels the cycle of generational poverty.



## Affordable Housing

Finding **safe**, affordable housing is very difficult. Poverty is very concentrated & fuels classicism. Poor residents have few rights & resources to challenge landlords.



## Lack of Education

Inability to get student loans limits job training as does illiteracy. Lack of early childhood education & FT pre-school restricts jobs for moms.



## Lack of Transportation

Limited public transit to get to training programs and jobs. Owning used cars require expensive repairs.



# "Circle of Poverty" Focus Group

Discussion among ten people experiencing poverty on its causes, what keeps people in it and a path forward from it.



## Our Assets

We are entrepreneurial, we re-purpose, fix & sell things. "The poor help each other, we have each other's back," we share what little we have, we're good at Info/Referral. Our code: "A figure it out spirit," and you're only as good as your family.



## Food Insecurity

It's difficult navigating all the food pantry schedules, some are unpredictable and at different venues. More elderly are now coming to food pantries.



## Cliff Effect

If you earn more income to save or get ahead, your benefits fare taken away and you're worse off. Can't fight the bureaucracy, so you give up. Always struggling.



## Low Income | Unemployed

Minimum wage is not livable. Need at least \$16 phr. Lack of access to good jobs. Taking jobs out of desperation. Can't pay bills. AARP & Agency on Aging has been helpful in getting work for seniors .



## A Path Forward

A recurrent theme among this group who had been part of the "Circle of Poverty" project was the challenges they face moving up to the middle class. And if they do make it, they don't feel welcomed. Instead they see each other as "family" and have each other's back. Beyond more opportunities for good jobs for them, what would be helpful is managerial training for their supervisors who they believe don't understand their challenges. If a car breaks down or a child is sick -- they lack the resources to quickly repair the car or find someone to care for their child. They feel that there is a cultural bias among Dubuquers against the poor and a belief system that "people who are poor brought it on themselves and they don't deserve a hand-up."



## Systemic Bias

Managers at work are inexperienced, lack communication skills & empathy of workers coping with poverty. Leads to high turnover when workers aren't respected. Not from the "right circles," means you can't get a good job = no job security for us. We have more skills than what we're given credit for.



## Affordable Housing

Finding **safe**, affordable housing is difficult. Poverty is concentrated & fuels classicism. "We left Chicago to escape crime to raise our families but face racism here." Housing staff not empathetic.



## Lack of Education

Lack of early childhood education & FT pre-school restricts jobs for moms. Workforce programs aren't that helpful in securing livable jobs.



## Lack of Transportation

Limited public transit to get to training programs and jobs. Owning used cars require expensive repairs. Need more routes, especially after 4:00 pm and night.





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