

Community *Action* **OF SOUTHEAST IOWA**

Poverty in Southeast Iowa #2

Tuesday, September 28, 2021

Agenda

- Introductions
- Southeast Iowa poverty data
- What is self-sufficiency?
- Myths and worldviews
- Why poverty?
- Resources
- Wrap up



Zoom Class Objectives

- Raise poverty awareness in southeast Iowa
- Encourage equity and opportunities
- Provide resources for further learning and growth



Housekeeping

- Muted
- Questions
 - Chat/unmute
 - My contact at end
 - I'll stick around after for questions
- Overview vs semester college course



Planning Director Rachel Albrecht BASW, NCRT

- Communications
- Grants
- Office Staff, Assist Executive Director
- Equal Employment Opportunity Officer
- SEIA native

Mission:

Community Action of Southeast Iowa is dedicated to alleviating the conditions and causes of poverty by building partnerships and strengthening people through quality services.





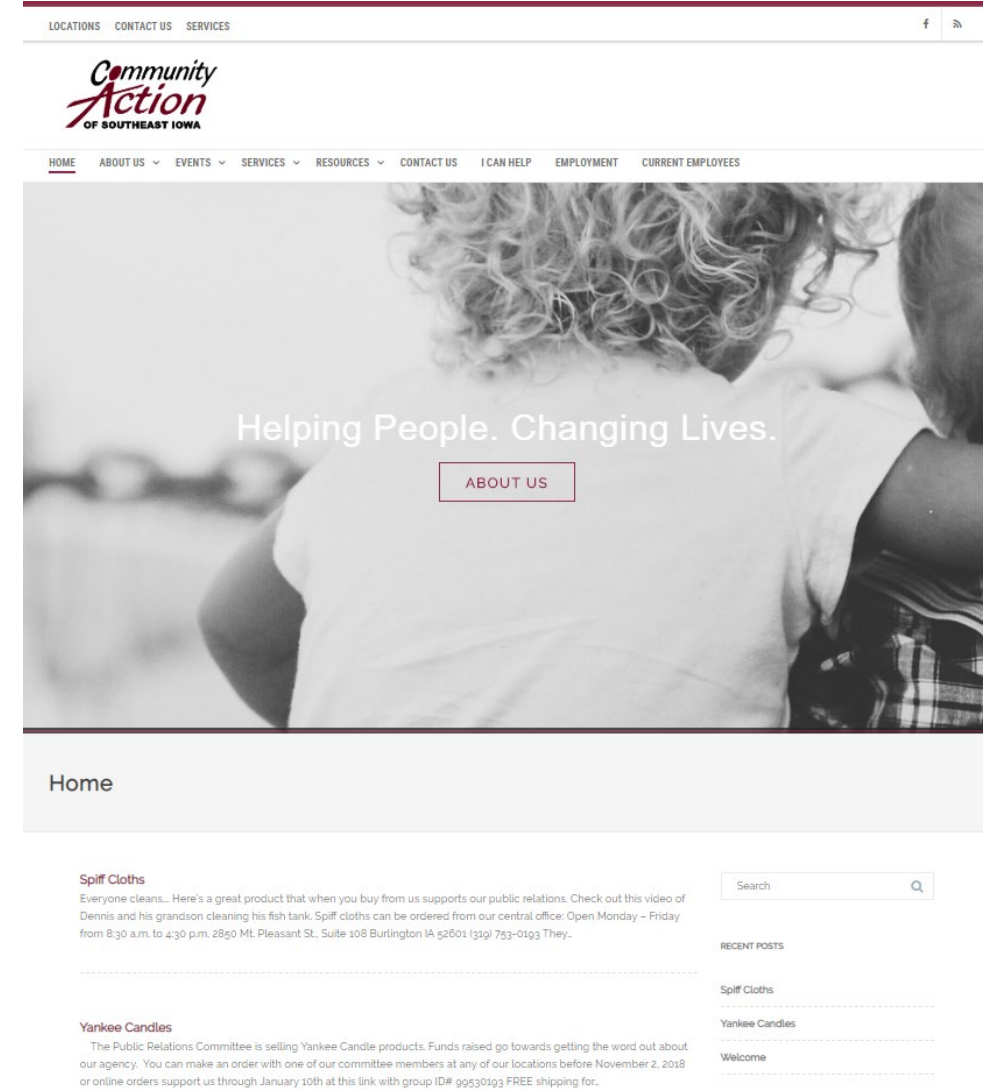
Our **VISION** is for people in southeast Iowa to have the opportunity to reach their maximum potential.

20+ Programs and Services
Helping People, Changing Lives

Community
Action
OF SOUTHEAST IOWA

About Us and More

- Website: <https://caofseia.org/>
- Facebook:
<https://www.facebook.com/CommunityActionofSoutheastIowa/>
- Monthly E-Newsletter
 - [Sign-up on our website](#)
- Links and Resources at end of slides



Introductions

Unmute yourself

Name

Work/Connection to Poverty



Poverty Data

Southeast Iowa

Poll

What percentage of the population in Southeast Iowa is under 200% of the Federal Poverty Level (FPL)?

12.2%

33.14%

51.5%

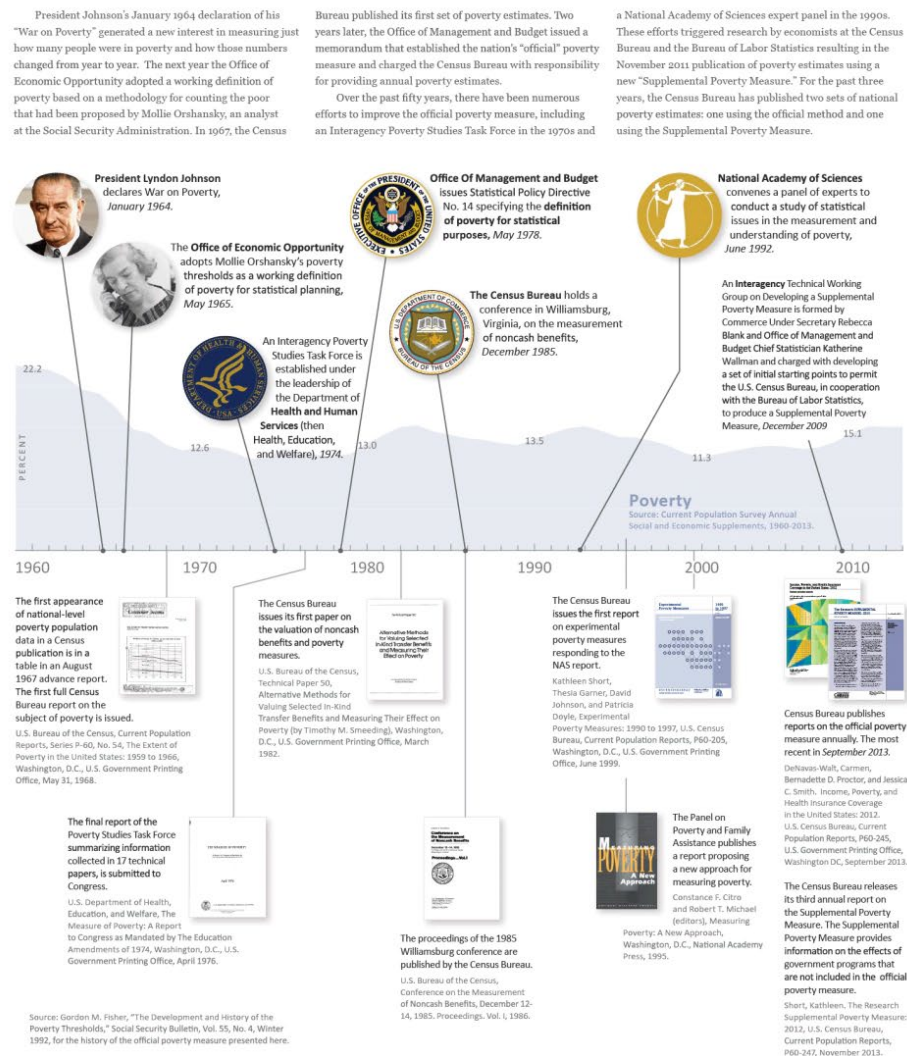
Answers

What percentage of the population in Southeast Iowa is under 200% of the Federal Poverty Level (FPL)?

- 12.2% - below 100%
- **33.14% - below 200%**
- 51.5% - families eligible for free or reduced lunch

**What does that
percentage mean?**

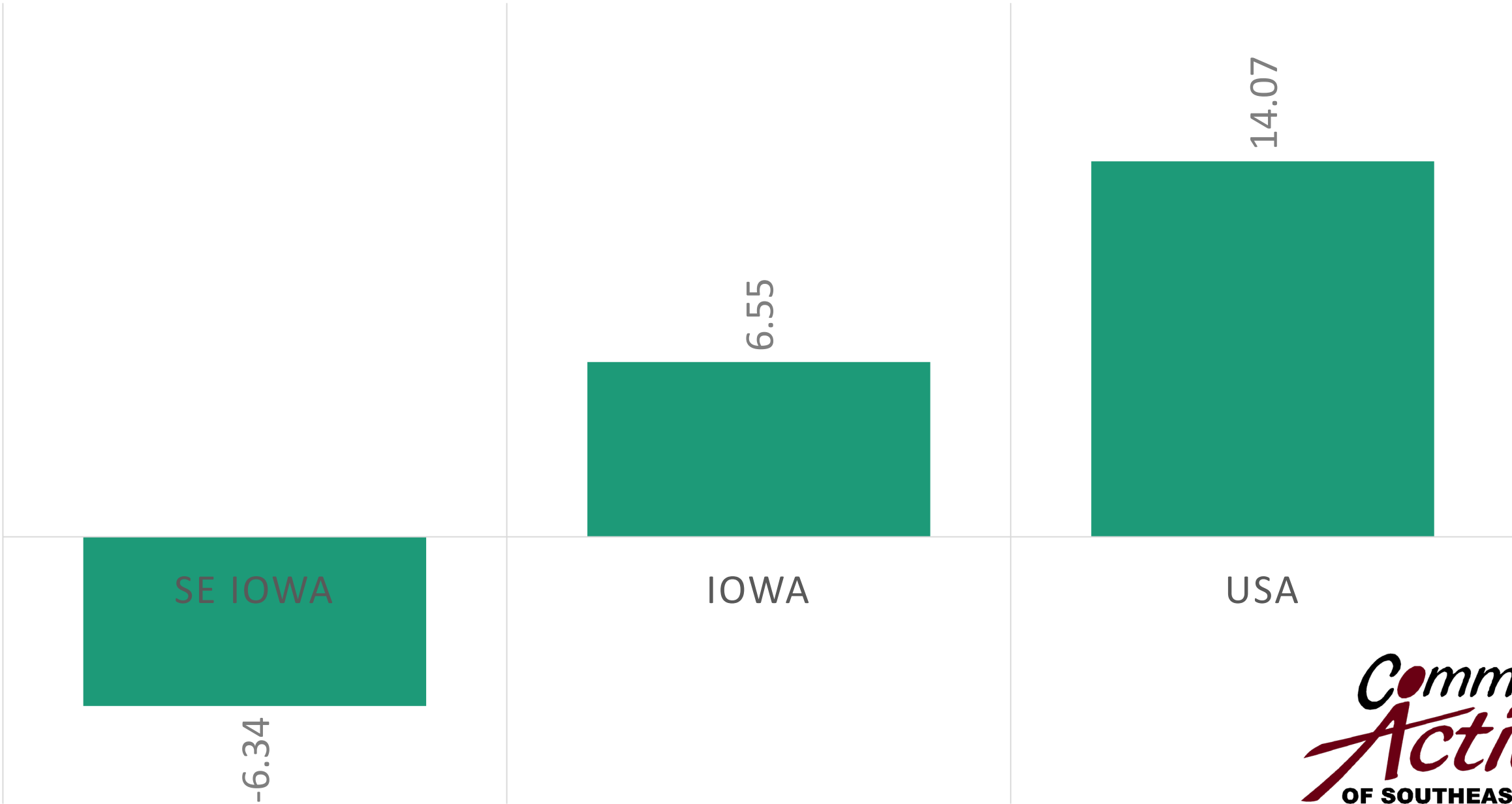
Poverty: The History of a Measure



- The official poverty measure was developed in the mid-1960s, and it has remained mostly unchanged since then.
- The official poverty measure compares an individual's or family's pretax cash income to a set of thresholds that vary by the size of the family and the ages of family members. These official poverty calculations do not take into account the value of in-kind benefits such as nutrition assistance, housing and energy programs or tax credits like the earned income tax credit or stimulus payments. They also do not consider regional differences in living costs or expenses such as housing. - Census
- Poverty: The History of a Measure
 - https://www.census.gov/library/visualizations/2014/demo/poverty_measure-history.html
- Supplemental and Official Poverty Measures
 - <https://www.census.gov/newsroom/blogs/random-samplings/2021/09/difference-between-supplemental-and-official-poverty-measures.html>

<div> <div>2020 Annual Federal Poverty Guidelines</div> <div>all states (except Alaska and Hawaii)</div> </div>					
Household /Family Size	*100%*	125%	175%	185%	200%
	Head Start	Centers	Energy Assistance	WIC	Weatherization, COVID-19 programs
1	\$12,760	15,950	22,330	23,606	25,520
2	\$17,240	21,550	30,170	31,894	34,480
3	\$21,720	27,150	38,010	40,182	43,440
4	\$26,200	32,750	45,850	48,470	52,400
5	\$30,680	38,350	53,690	56,758	61,360
6	\$35,160	43,950	61,530	65,046	70,320
7	\$39,640	49,550	69,370	73,334	79,280
8	\$44,120	55,150	77,210	81,622	88,240
Source: Federal Register January 1, 2020					

POPULATION CHANGE 2013 - 2017



Poverty has increased in SE Iowa



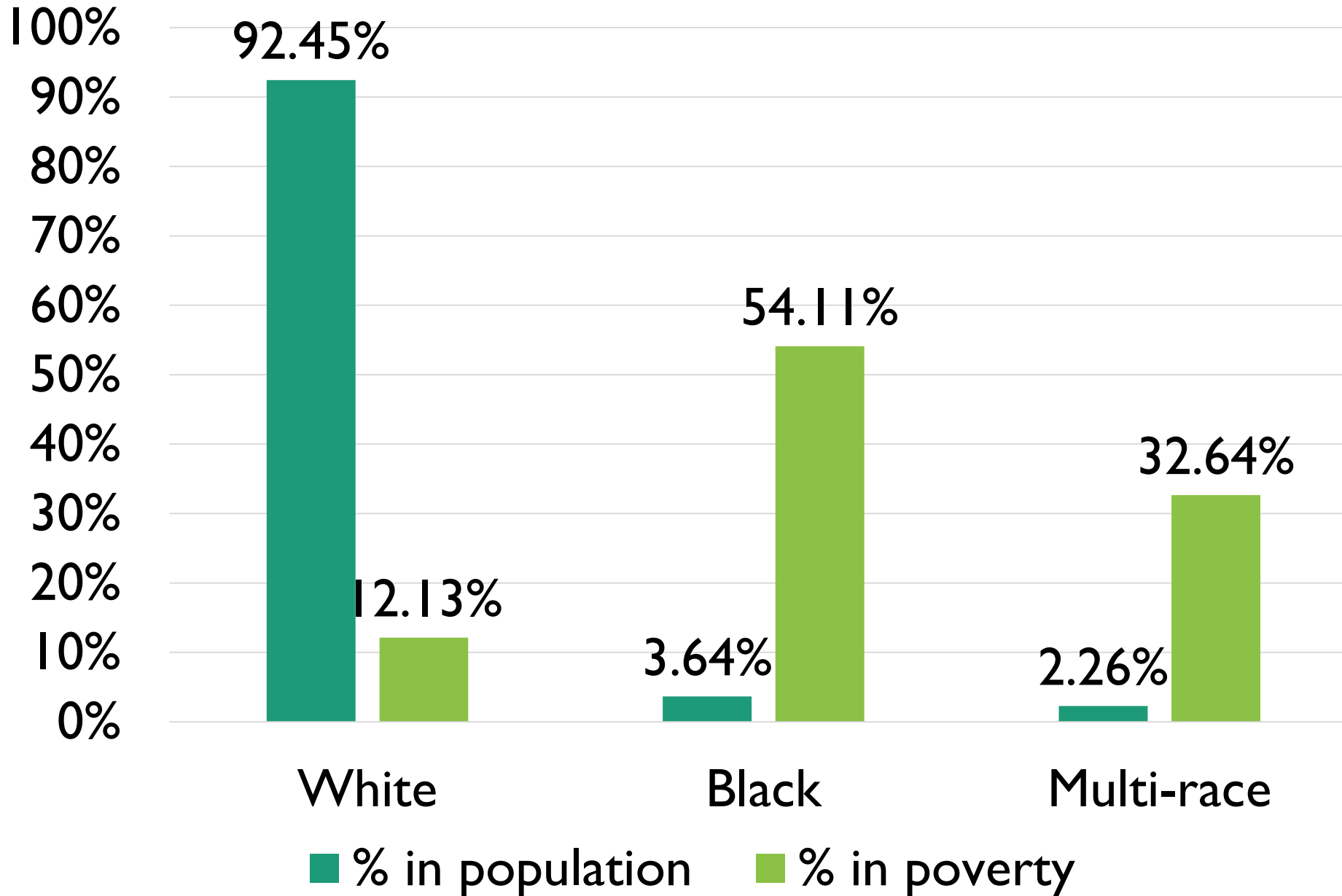
State Average 2.5%

National Average 2.1%

*Community
Action*
OF SOUTHEAST IOWA

- Small Area Income & Poverty Estimates 2000-2017

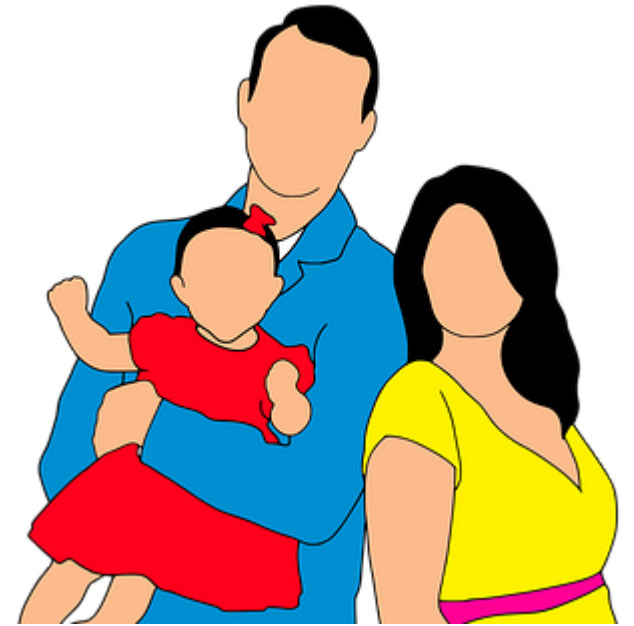
Race and Poverty in Southeast Iowa



- 7.55% of the total population are minorities - Census
- 20.33% of those in poverty (100% FPL) are minorities - American Community Survey 2014-2018
- 21.92% of our clients were minorities in FY2020

Statistics Represent People

- 12.2% below 100% FPL = 12,848 individuals
- 33.14% below 200% FPL = 33,660 individuals
- Families in poverty by family type
 - Male HH – 12%
 - Married couples – 31%
 - Female HH – 57%
- CA Stats FY 2019
 - 19% are 55+
 - 39% are single HHs
 - 75% are on some kind of social security (SSI, SSDI, retirement)



Poverty is....

- Lack of something
- Economic poverty
 - Financial inability to meet basic needs
- Basic Needs
 - Housing
 - Utilities
 - Transportation
 - Childcare
 - Healthcare
 - Food
 - Household expenses
 - Clothing, telephone, bed, cleaning/laundry, hygiene items, repairs



[- Basic Budget, Iowa Policy Council 2019](#)

How needs are generally met

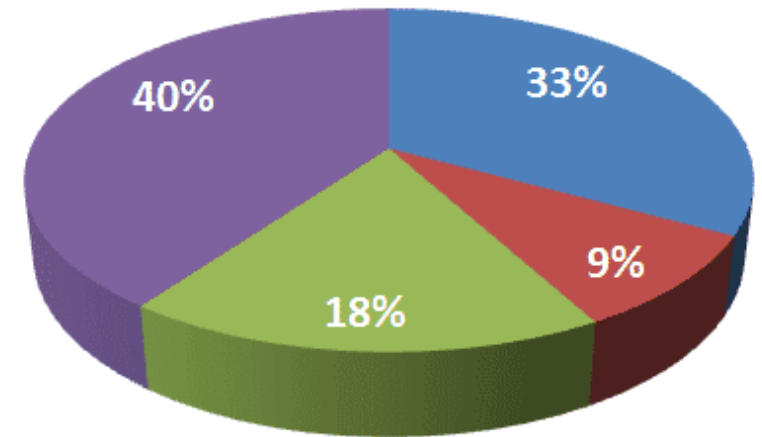
- Labor Market (Jobs)
- Through Family
- The State



Not the Labor Market

- Children, elderly, disabled
 - 6 out of every 10 people living in poverty - [ICAA](#)
 - **Can't rely on the labor market/work**
 - Those people are most willing to help
- 42% of our client households had disability income

Percentage of Poverty Population, 2016

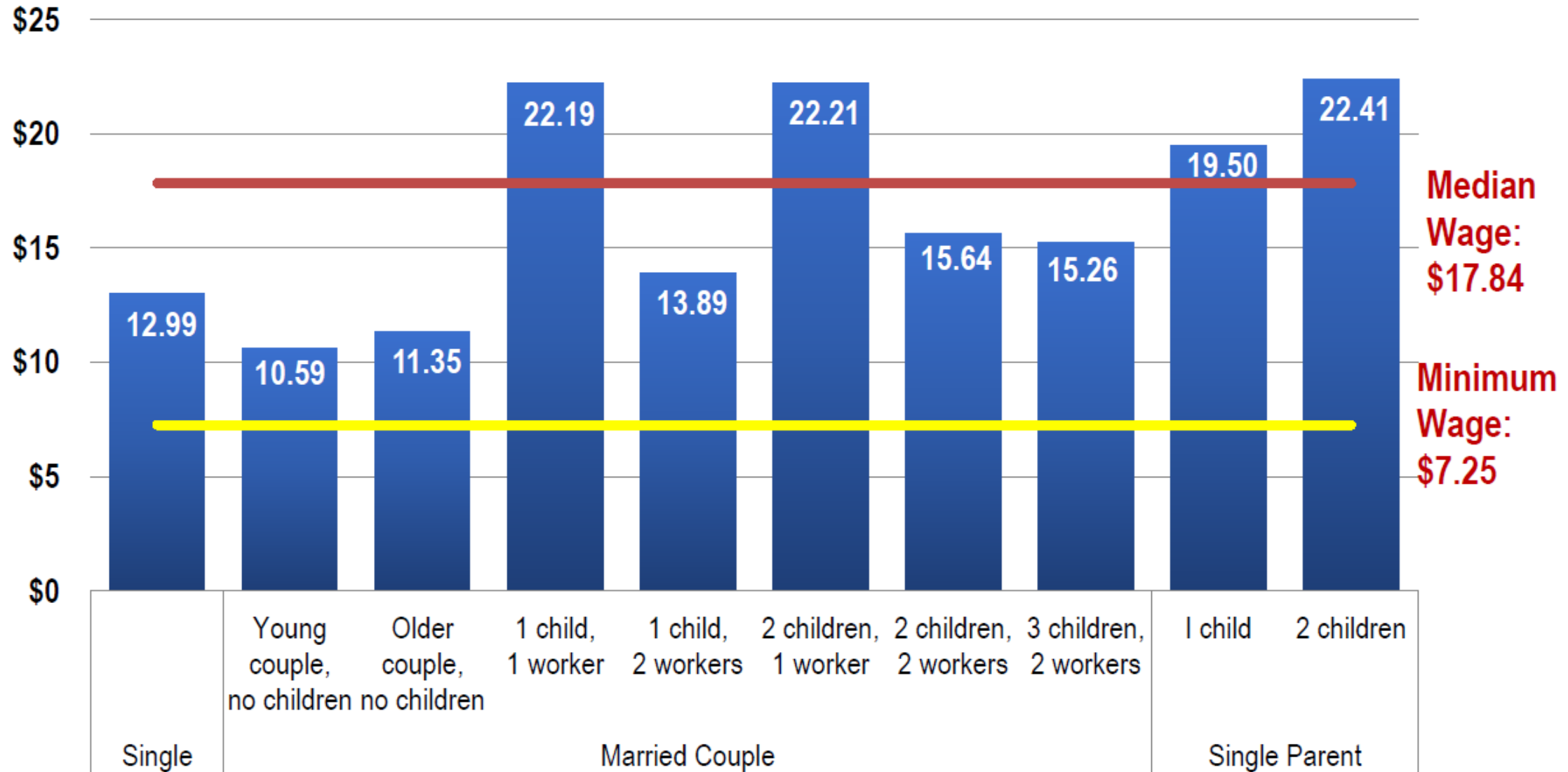


Labor Market, 40%

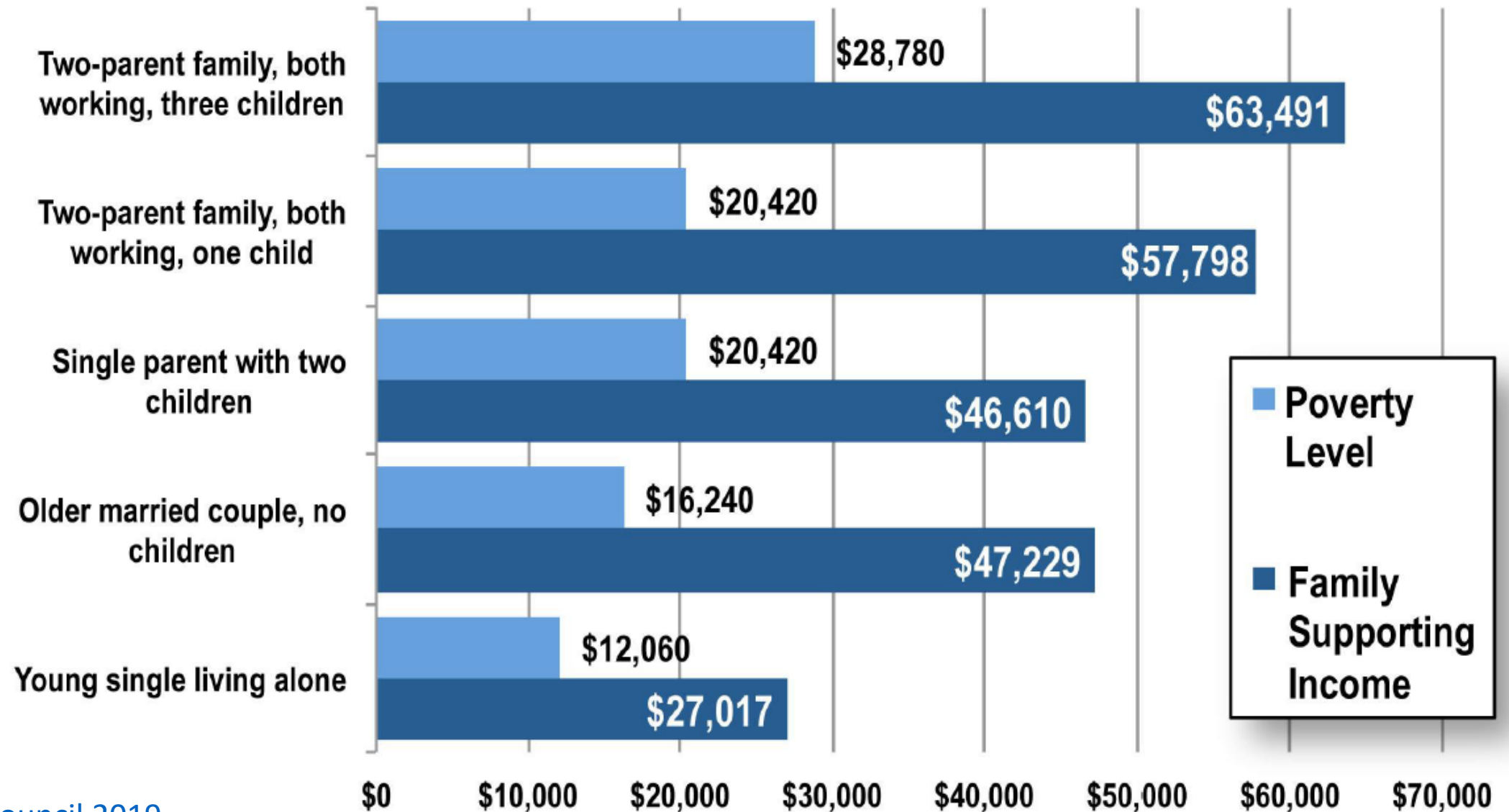
- Low wage jobs
 - Estimated LIVING wage in Iowa
 - \$10.59 - \$22.41 depending on HH size – [Iowa Policy Council](#)
- Lack of benefits
 - Time off
 - Sick leave
- Disabilities
 - And invisible ones
- Families need flexibility



Wage needed to meet basic needs is well above the minimum wage



Basic needs budget is 2 to 3 times poverty level



Discussion Groups

Debrief

Poll:

What is self-sufficiency?

No help from government resources

No assistance from charities/churches

Never asking anyone for any kind of help

Only getting help that's not related to money



SINCE 1828

GAMES & QUIZZES | THESAURUS | WORD OF THE DAY | FEATURES | S

self-sufficient


Dictionary

Thesaurus

self-sufficient adjective



Save Word

self-suf·fi·cient | \ ,self-sə-'fi-shənt  \

Definition of *self-sufficient*

- 1 : able to maintain oneself or itself without outside aid : capable of providing for one's own needs
// a self-sufficient farm
- 2 : having an extreme confidence in one's own ability or worth : HAUGHTY, OVERBEARING

Synonyms & Antonyms for *self-sufficient*

Synonyms

independent, self-dependent, self-reliant, self-subsistent, self-subsisting, self-supported, self-supporting, self-sustained, self-sustaining

Antonyms

dependent, reliant

Community
Action
OF SOUTHEAST IOWA

“Without outside aid”

- Examples:
 - Lawnmower
 - Cancer
 - Car repairs
- Economic poverty
 - Without state aid
 - Retirement Social Security
 - Family, job benefits
- Stigma
 - Acceptable help and not
 - Family vs state, disability
 - Labor benefits



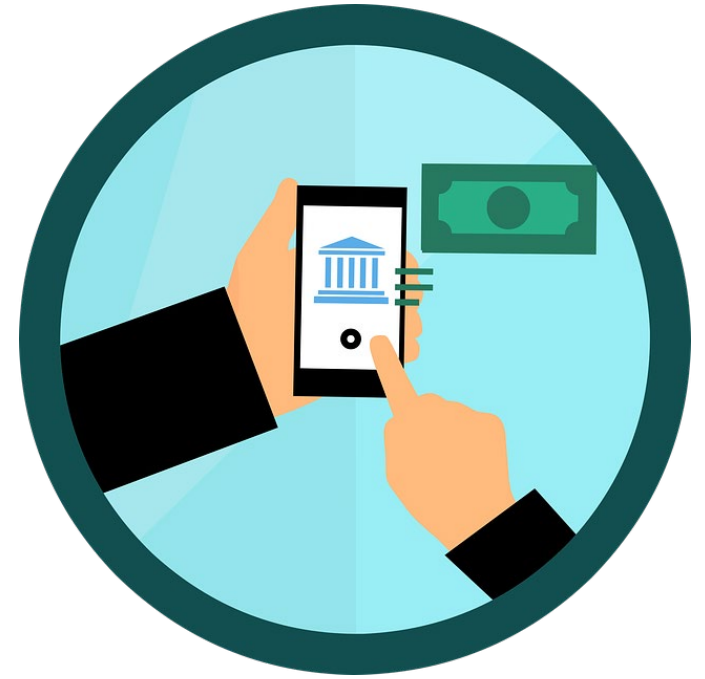
Relating to the Family

- Generally not frowned upon
- Family limits are all different
 - No cost living at home during college
 - Buy first car
 - Pay for college
 - Stay on their health insurance through work
- Familial/informal help/supports
 - Grandparents babysit sick kids
 - Parents let borrow their car when yours breaks down
 - Underwear and socks as Christmas gifts
 - Emergency loans vs payday loans



State Support

- Supplemental Social Security, SSI
 - Need based
 - Not based on work history
 - 65+ or disability
 - As of 2021 is at \$794 for an individual and \$1,191 for a couple
- Social Security
 - Retirement, disability, survivor benefits
 - Based on wages paid in/work history



“Welfare”

- TANF = Temporary Assistance to Needy Families (federal name)
- FIP = Federal Investment Program (Iowa state name)
- Cash assistance, welfare
- 3.5% of our clients had TANF/FIP income – 2020 NIFCAP
 - Work requirements
 - Promise jobs
 - Must have a dependent child
 - Relative FIP
 - Max of 5 years in lifetime (60 months)
 - FIP amounts



FAMILY INVESTMENT PROGRAM

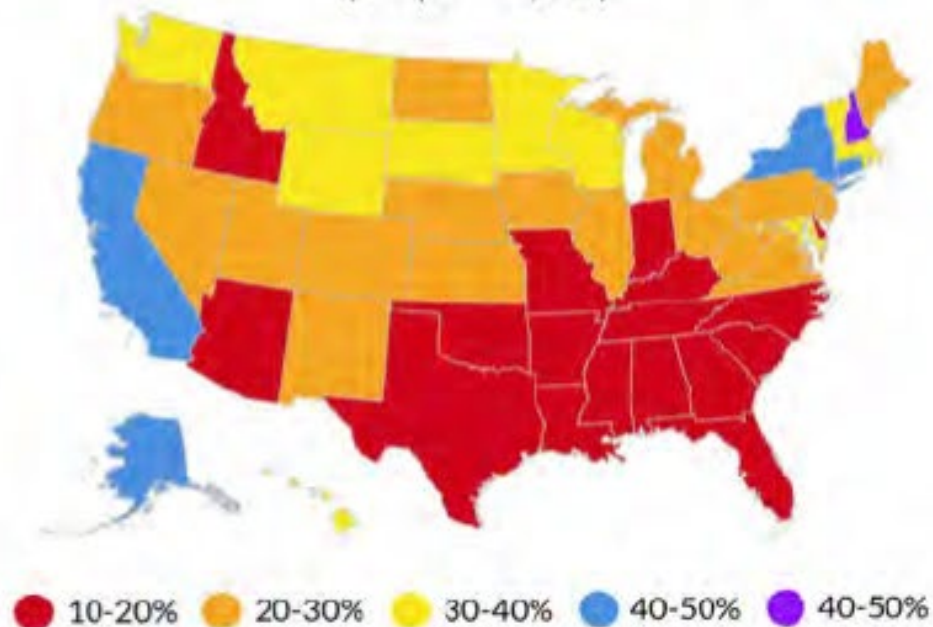
Iowa's Maximum FIP Payment

- [Iowa Workforce Promise Jobs Orientation](#)

Family Size	1	2	3	4	5	6
Per Month	\$183	\$361	\$426	\$495	\$548	\$610
Per Year	\$2196	\$4332	\$5112	\$5940	\$6576	\$7320

TANF Benefit Levels as a % of Federal Poverty Level

(Family of Three, 2017)

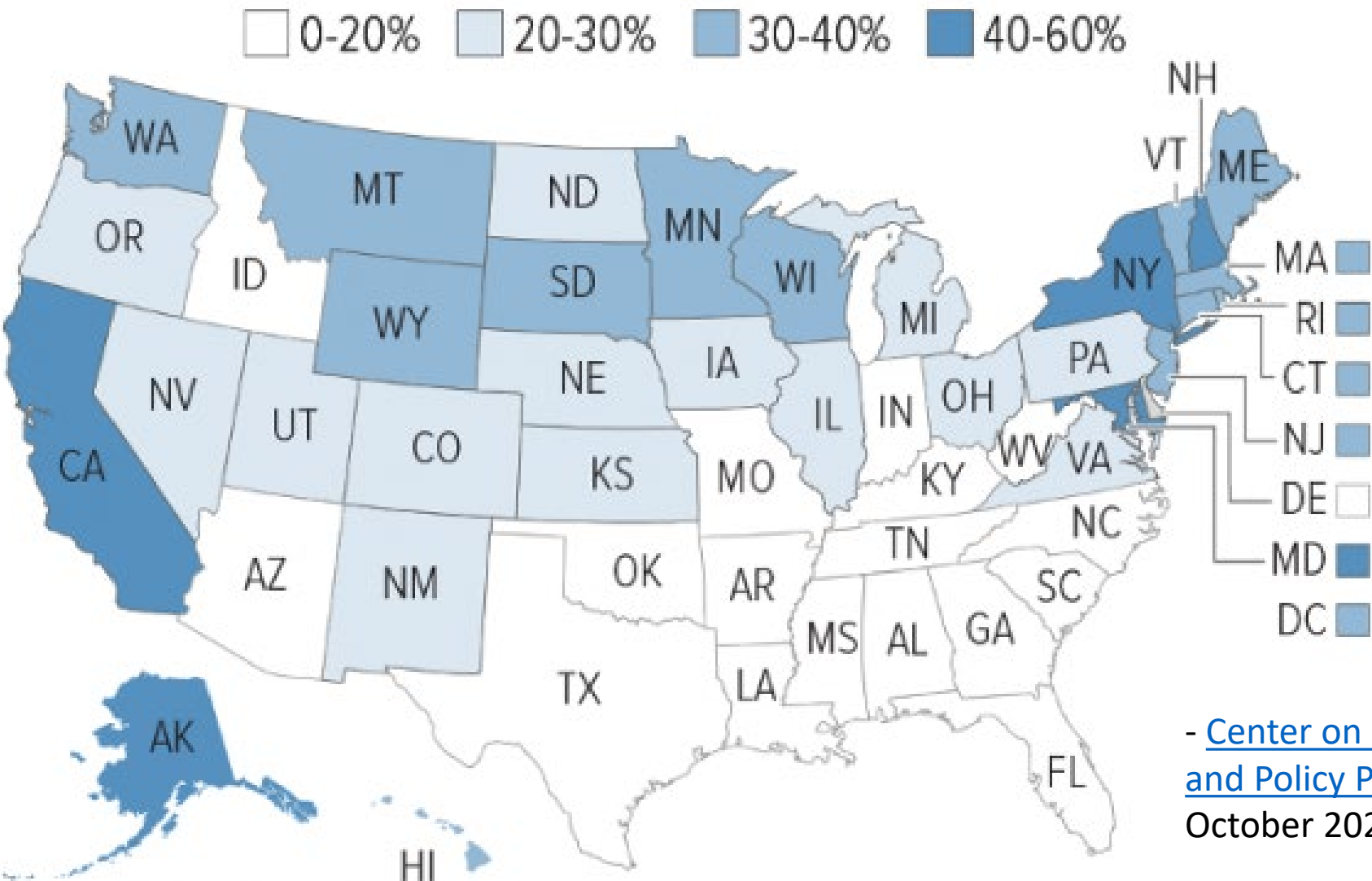


FIP Benefits in Iowa have not increased since 1989. The average Iowa FIP Cash Assistance payment is \$331. If the benefit would have been adjusted for inflation it would be \$686 today (a 48.3% erosion in buying power).

State	FIP Payment (HH3)	% Poverty	Wage Equivalent*
Mississippi	\$170	9.8%	\$1.31
New Hampshire	\$1,039	60.0%	\$7.99
Iowa	\$426	24.6%	\$3.28
*FIP payment, annualized/30 hours per week			

Maximum TANF Benefits Leave Families Well Below Federal Poverty Line

Maximum TANF benefit as a percent of poverty line (for a family of three)



- [Center on Budget and Policy Priorities](#),
October 2020

The Others

- 2.5% of our clients had no income – [2020 Annual Report](#)
 - Variety of causes, long term out of work, “unqualified” or undiagnosed disability, family support, students, etc
 - How many are affected by substance abuse, mental health issues, domestic violence, factory closings, health problems, or other barriers to gainful employment
- SMALL percent



Discussion Groups

Debrief

Myths and Worldviews

Myth: a widely held but false belief or idea

Worldview: a particular philosophy of life or conception of the world

Stereotype: a widely held but fixed and oversimplified image or idea of a particular type of person or thing



Poll:

Have you personally heard people say these things or maybe once believed them yourself? Select all that apply.

- Poor people are lazy
- They're all on welfare
- They keep having kids so they don't have to work
- It's their own fault they're poor
- They just waste all their money
- They just need to get a job and they'd get out of poverty
- Everyone starts on a level playing field
- All of the above

Views and Actions

- How we view poverty
- How we help those who are low income
- Policies we advocate for
- Politicians we elect
- Charities we support or don't



Poverty won't happen to me.

- It can happen to anyone.
- *“Emma” sustained serious injuries after a bad car accident in November 2017. During her time recovering, she also became diagnosed with a rare health condition that forced her to step down from her successful nursing career. Shorter after, her husband abandoned her and her two young boys. Emma was forced to move back into her parents’ home in Stokes county.*
- Emma’s life went from stable to poverty in a matter of months. Although we want to think that our savings and safeguards will prevent us from poverty, the truth is something as simple as a long-term illness, disability or even an uncontrollable change in the economy can put you at risk of poverty.
- <https://www.nccaa.net/post/10-myths-about-poverty>
- Loss of labor, state, family

Poverty doesn't affect me.

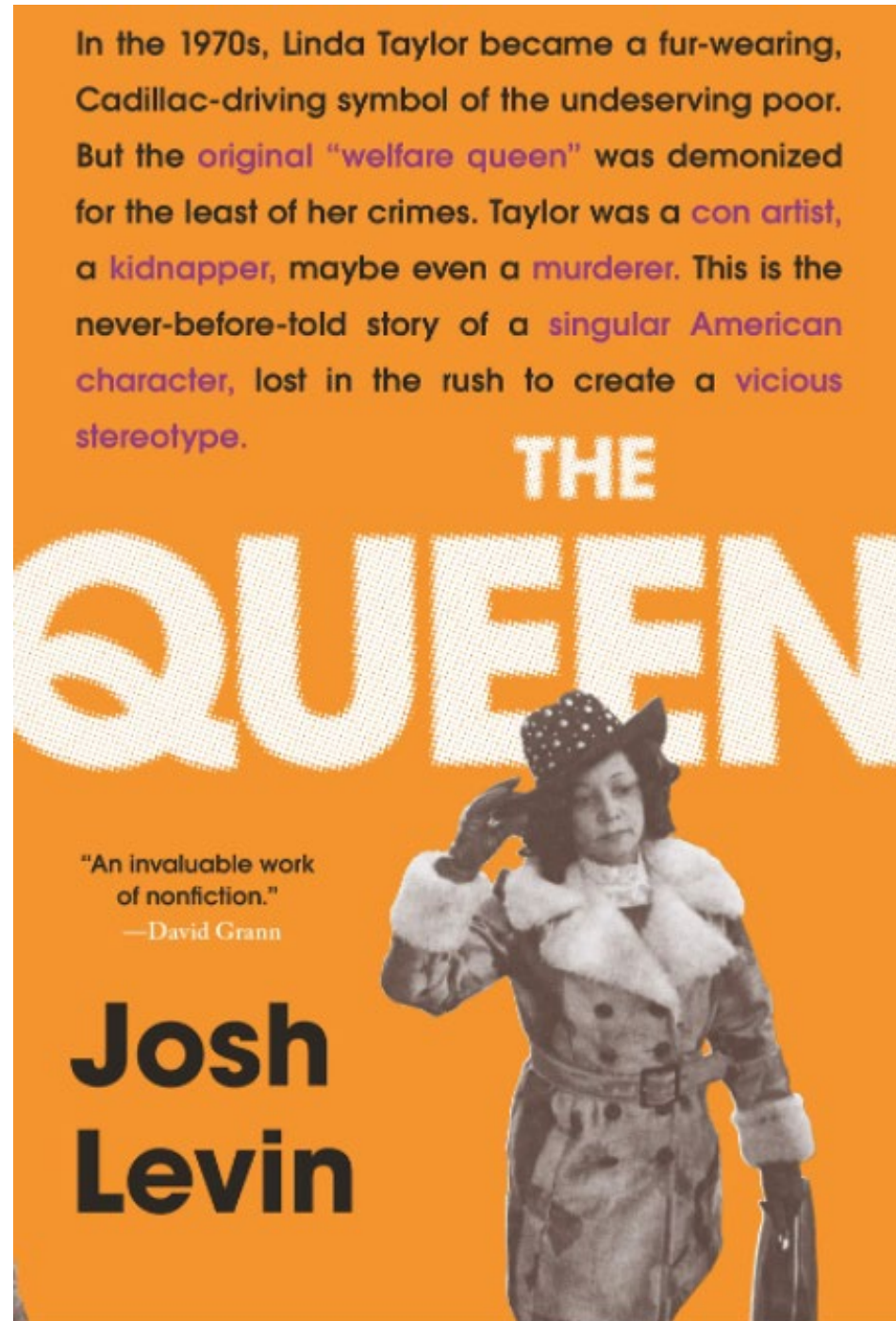
Poverty affects all of society

- Taxes
- Children
 - Schools, classrooms
- Friends
- Business
 - Employees, coworkers
- ACEs – [2020 Iowa ACEs 360 Report](#)
- Crime
- Drugs
- Community
- Housing values
- Neighborhood
- Systems
 - Healthcare
 - Utilities
 - County funding, roads, water

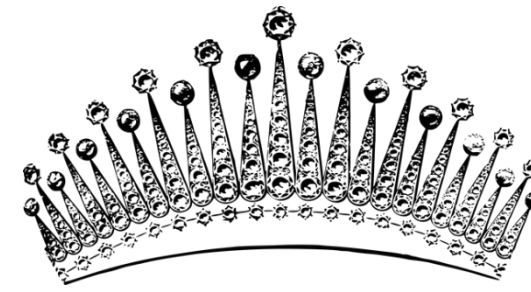


Oversimplification Stereotypes

- Welfare Queen
- Wasting Money
- American Dream
- Success stories
 - If one can, anyone can
 - Unique situations
- Pull yourself up from your bootstraps
- Jim Crow Laws – “separate but equal”
 - Legally abolished in 1964



Welfare Queen



The "Welfare Queen": You may have heard someone say that women on welfare try to have more babies to receive more welfare. But the welfare queen is largely a creature of myth. Welfare recipients, on average, have no more children than other women. There is no evidence that being on welfare encourages out-of-wedlock child-bearing (non-marital child bearing has increased for all women, not just those on welfare). Further, nations with more generous welfare have lower rates of teen pregnancy and fewer out-of-wedlock childbirths.¹⁹

- Think back to poverty section on FIP/TANF – LOW payments
 - \$361 for a family of 2 (single parent 1 child)
 - \$610 for a family of 6
 - Single mom, additional 5 kids, \$300/month...diapers, laundry, gas

- Masnick, George, and Mary Jo Bane. The Nation's Families, 1960-1990. Boston: Auburn House Books, 1980.

Waste Their Money

- Budgeting
 - Lack of \$ to budget, not enough to go around
 - Understanding basic need budgets
 - Poverty level and support levels
 - From family, labor market, state
 - Expected to make it on small amount
- Predatory lending
 - Payday loans
 - Rent-a-centers



What's included in a basic family budget?



Child Care: full-time licensed home care, before/after school program depending on age



Health care: insurance and out-of-pocket costs; average employee share of premiums or Silver plan



Household expenses: clothing, telephone, home furnishings, appliances, cleaning and personal care supplies, repairs



Housing, utilities: fair market rent from US Dept. of Housing & Urban Development



Food: all meals prepared at home, USDA low-cost family food plan



Transportation: cost of owning, operating a car for driving to work and other uses

Food



Food Assistance and Obesity: There is no evidence of a causal relationship between food assistance (food stamps) and obesity. People who receive food assistance are no more likely to be obese than anyone else.²⁰ The greatest rates of increase in obesity are not among the poor, but rather, are found in the middle class. Poor families do lack access to high quality food, however. High calorie, high fat, high sugar foods tend to be cheaper and more shelf-stable than nutritionally-rich foods, and transportation and other barriers often limit access to fresh fruits and vegetables.

- U.S. Department of Agriculture , Food and Nutrition Service, Office of Analysis, Nutrition and Evaluation, "Obesity, Poverty, and Participation in Food Assistance Programs," Alexandria, VA: 2004.

	SNAP Household Expenditures		Non-SNAP Household Expenditures	
Category	Rank	% of Expense	Rank	% of Expense
Meat, Poultry, Fish	1	19.2	1	15.9
Sweetened Beverages	2	9.3	5	7.1
Vegetables	3	7.2	2	9.1
Frozen Prepared Food	4	6.9	8	5.1
Prepared Desserts	5	6.9	6	6.4
High Fat Dairy/Cheese	6	6.5	3	7.9
Bread and Crackers	7	5.4	7	6.3
Fruits	8	4.7	4	7.2
Milk	9	3.5	9	3.8
Salty Snacks	10	3.4	10	3.1
Prepared Foods	11	3.1	14	2.2
Cereal	12	2.8	11	3.0
Condiments/Seasoning	13	2.7	12	2.8
Fats and Oils	14	2.4	13	2.4
Candy	15	2.1	15	2.2

- US Department of Agriculture, "Foods Typically Purchased By Supplemental Nutrition Assistance Program (SNAP) Households," 2011.
<https://fns-prod.azureedge.net/sites/default/files/ops/SNAPFoodsTypicallyPurchased-Summary.pdf>

Stereotypes

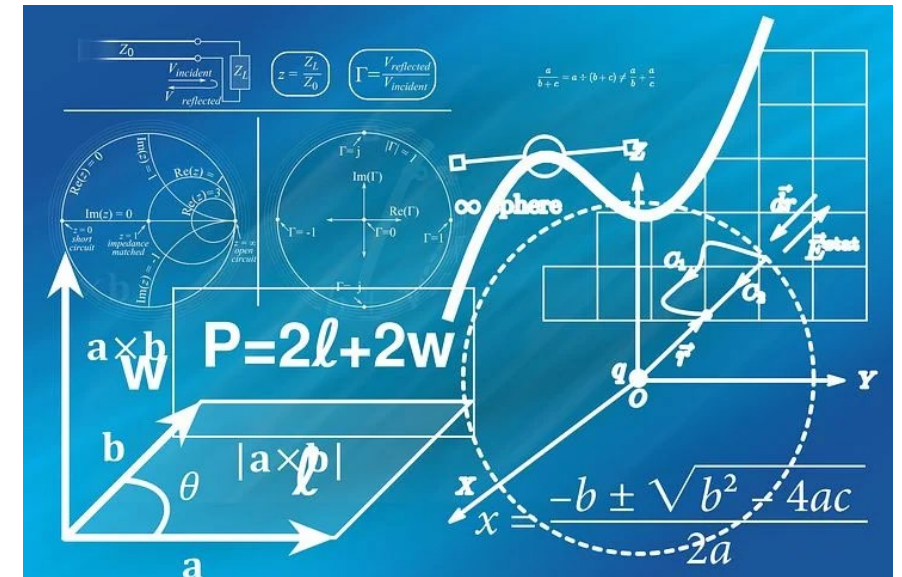
- Character problem
- Lazy/Don't want to work
- Pull yourself up from your bootstraps
 - “If you really wanted to get out of poverty you would”
 - “You just have to work hard (Level playing field)”
- Having kids so can sit at home and get “rich”
 - Welfare Queen
- All racial/ethnic minorities
- Lack education
- Not my neighbors/friends/church members/coworkers



Causes and Conditions

It's not as simple as stereotypes

- Family
- Labor Market
- The State
- Individual Situations
- Each play a role
 - Support or not
 - Kinds of jobs
 - Education/assistance available



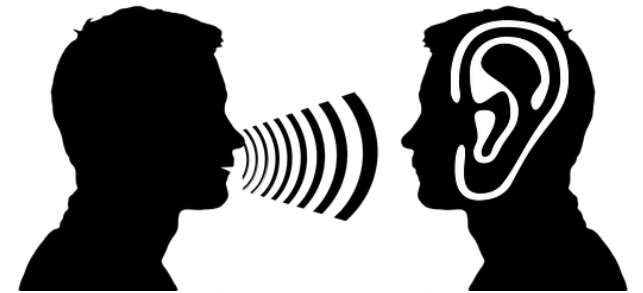
How we think about poverty affects how we address poverty and what we do to help people in poverty

- Waste food money on soda and junk food
 - Highly regulated SNAP options
 - Limited on who is eligible
- Feed their children by buying similar options as others
 - Cash assistance
 - EBT accepted anywhere food is sold
 - Dollar General and gas station only food options, food deserts
- Lazy
 - Job programs
 - Wrap around services, mental health, case management, college



Dispelling Myths

- Listen, ask questions
- Understanding the causes behind the condition of low income
- Understanding history and barriers
- Examining bias, tradition, privilege
- Strengths based
- Family directed
 - Parents want to care for their kids, see them succeed, move beyond them
- Opportunity for their goals
- Offering assistance



Moving Forward

- Creating opportunity
- Positive connections
- A way out – more later
- Systemic change
 - Childcare
 - Healthcare
- Life paths & personal choices
- Example:
 - Abuse, despair, ->drugs, sex trade, lose children, couch surfing, rehab
 - Abuse, despair, ->healthy support, college assistance, mental health, job connection



Discussion Groups

Debrief

Why poverty?

How did we get here?

Remember

What percentage of the population in Southeast Iowa is under 200% of the Federal Poverty Level (FPL)?

- 12.2% - below 100%
- 33.14% - below 200%
- 51.5% - families eligible for free or reduced lunch

Economic Poverty

- Labor
 - State
 - Family
-
- Economic poverty
 - Lack of finances to meet basic needs
-
- Not a one size fits all
 - Unique situations
 - Combination of the 3



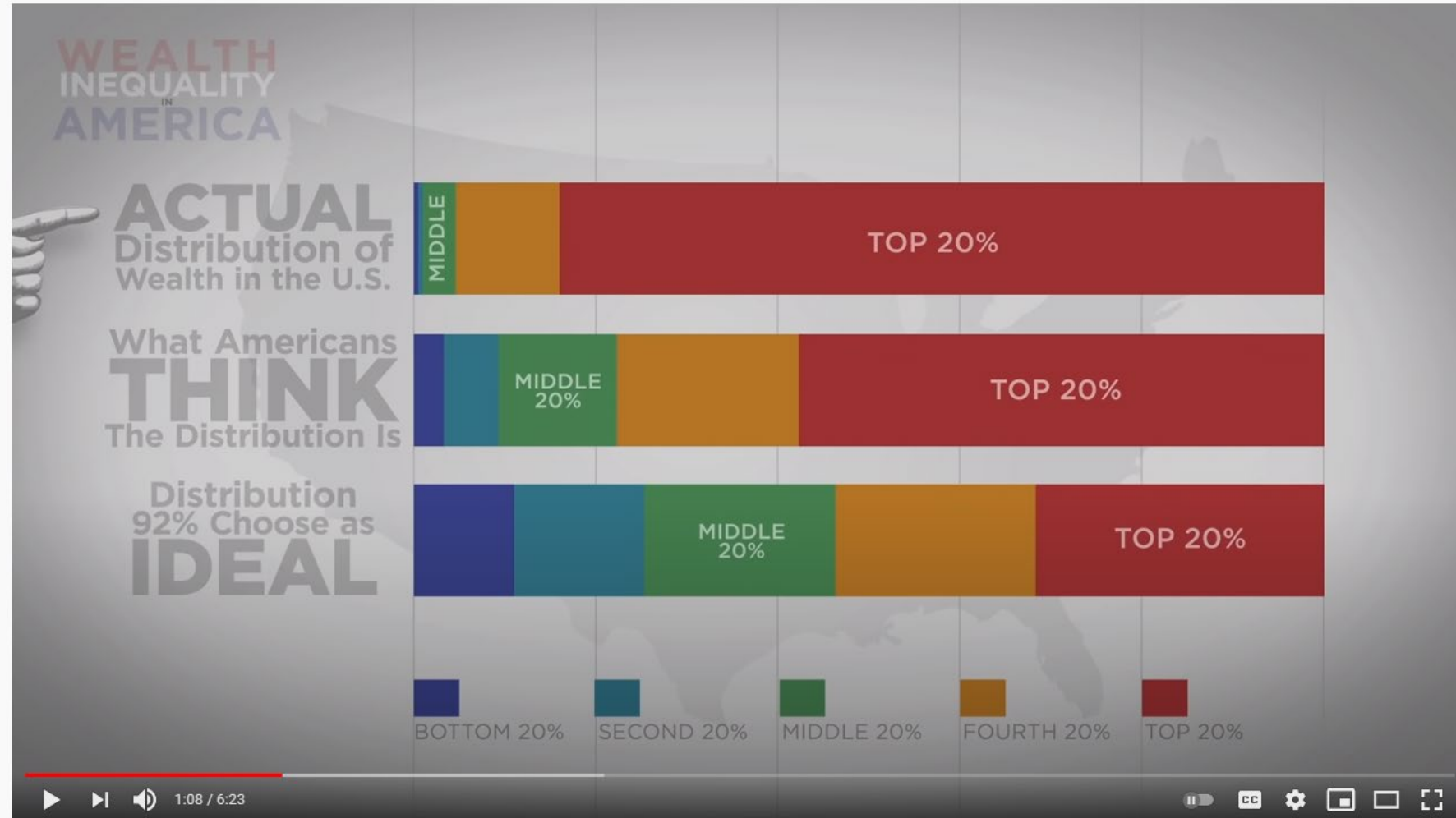
Labor

- Jobs
- Living wages
- Flexibility
- Benefits
- Supports
- Options
- Promotions



Inequity

- [Wealth Inequality in America](#) – 6 minute video
- Average CEO makes 380x the average worker's pay.
- Wasn't always like this



Wealth Inequality in America

23,785,328 views • Nov 20, 2012

211K 19K SHARE SAVE ...

ACTUAL Distribution of Wealth in the U.S.

15.1%

POVERTY LINE

7%

"THE POOR"

IDEAL

THINK

"THE MIDDLE CLASS"

"THE RICH"

"THE WEALTHY"

"THE
1%"



0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

Labor, it's not cut and dry

- Capitalism
 - Checks and balances
 - Labor laws: minimum wage, child labor, OSHA
 - Monopolies
 - Greed
 - Office of Equal Opportunity
 - <https://www.consciouscapitalism.org/>
- Jobs because of who we know...
- Starting with nothing
 - Generational wealth
 - \$ and resources
 - American slavery



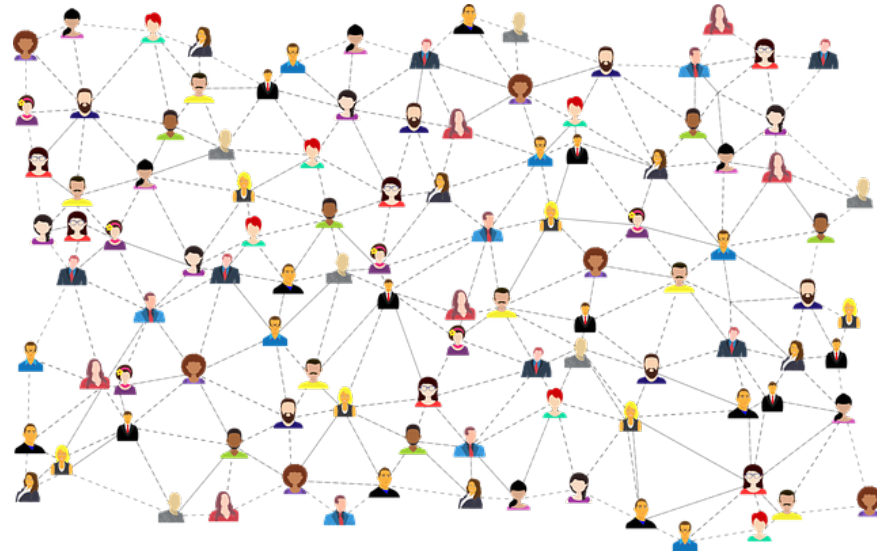
State

- Programs aren't enough to cover the basics
 - Low amount of support/\$
 - Can't get into low-rent
 - Background, eviction, felony
 - Laborious applications
 - Closed applications/limited times
 - \$15 food assistance
 - Don't qualify
 - Cliff affect – childcare assistance



Family

- American individualism
- Moving
- “Black sheep”
- Generational resources
- Generational lack of resources
- “Luck”
- Social connections/capital or lack of



Ways Out - Support

- Social connections/capital/support
- Bridges Out of Poverty mentorship
- Supportive state programs, raise limits, cliff affect – housing, food ([\\$30 experiment](#)), childcare
- Individual support
- Structural support examples
 - Medicaid for all
 - Minimal income
 - Housing credits
 - Tax credits
 - Childcare at businesses



Ways Out - Ed



- More \$
 - More education/training/better job leading to more \$
- Not cut and dry
- Varying individual circumstances

2020 Median Household Income – [Census.gov](https://www.census.gov)

Educational Attainment of Householder¹

No high school diploma

● \$29,547

High school, no college

● \$47,405

Some college

● \$63,653

Bachelor's degree or higher

\$106,936 ●

Ways Out - \$

- California experiment with \$500 universal income in below median HH income neighborhoods – [NPR](#)
- Stimulus payments, # lifted out of poverty – [SPM Census](#)
- Where does it come from? Labor, State, Family/Social



Ways Out

- Less bills/expenditures/debt
- Health care/support (including mental health)
 - Eagleview in school
 - Vocational Rehabilitation
- Less stress (neuroscience of poverty)
 - Maslow's Hierarchy of Needs
- Investments
 - Home ownership
 - Savings/emergency fund (avoids predatory lenders/payday loans)



Hope

- World hunger: “Hunger is caused by poverty and inequality, not scarcity.” – [Huffington Post](#)
- There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold and laid it at the apostles’ feet, and it was distributed to each as any had need. – Acts 4:34-35
- There are helps and solutions.
- Things can get better.
- Resiliency, strengths based
- [Preventing ACES video](#) – 4 minutes [CDC](#)



Discussion Groups

Debrief

Resources

Poll

In what area do you feel southeast Iowa needs more resources?

Food

Housing

Employment

Case management

Transportation

Budgeting

Debt management assistance

Connection events



Resources

- Inter-agency directories
- Food
 - Pantry lists (6 in Burlington, 10 in Lee County)
- Housing
 - Landlord lists
 - Section 8, Low rent, apartment complexes
 - Homeless resource guide
- Employment
 - Iowa Works
 - Goodwill, Career center
 - Vocational Rehabilitation
 - Employment Counseling



- Case management
 - Mental health providers
 - Medicaid providers
 - Integrated Home Health
 - Bridges Out of Poverty
 - Younhouse
 - MORE
- Transportation
 - SEIBUS
 - Burlington Urban Services
 - Medicaid/Medicare
 - Medical appointments
 - Taxi

- Car repair
 - (Bridges & Jeff's Automotive)
 - Convenient
- Budgeting
 - Budget counseling
 - Banks
 - Online resources
 - Personal responsibility

- Debt management
 - Communication with lenders
 - Utilities, credit, consolidation, medical providers, etc
- Connection events
 - Churches/religious groups
 - City events
 - Family programs
 - Volunteering
- All of the above
 - Individual needs
 - Unique needs/barriers/advocate
 - Child Abuse Prevention Council



Community
Action
OF SOUTHEAST IOWA

Our Programs & Services



**Is your life affected by poverty?
We're here to help.**

Programs may vary by center, have income guidelines,
and may have limited funding available.

- * Budget Counseling
- * Child and Adult Care Food Program (CACFP)
- * Children's Bed Program
- * Clothing Assistance
- * Disaster Assistance
- * Early Head Start
- * Emergency Rent and Utilities
- * Employment Counseling
- * Energy Crisis Assistance (Project Share)
- * Family Development and Self Sufficiency Program (FaDSS)
- * Food Pantry
- * Furnace Repair and Replacement
- * General Information and Referral
- * Head Start
- * Homeless Assistance
- * Housing Assistance
- * Low Income Home Energy Assistance Program (LIHEAP)
- * Parents as Teachers (PAT)
- * Preschool Scholarships
- * Rent Reimbursement Form Assistance
- * Senior Home Repair
- * Transportation Assistance
- * Weatherization
- * (WIC) Special Supplemental Nutrition Program for Women, Infants and Children

More details on our website or contact your local center.

Community Action Centers

Burlington, Mt Pleasant, Ft Madison, Keokuk

Open weekdays 8:00 a.m. to 4:30 p.m.

Columbus Junction (open M, T, Th)

CAOFSEIA.ORG



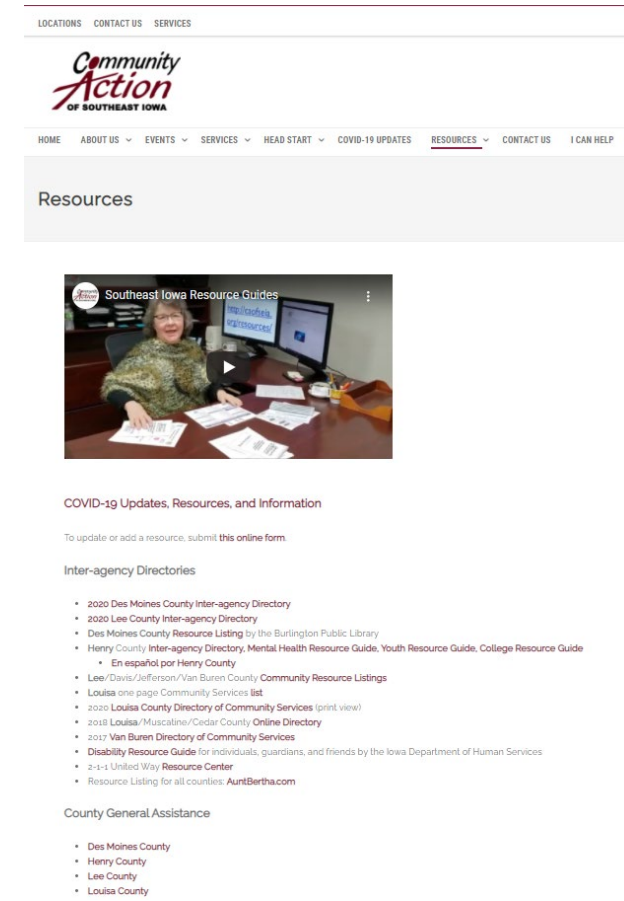
Central Office 2850 Mount Pleasant, Suite 108 Burlington IA 52601 (319) 753-0193

Community Action of Southeast Iowa Programs are open to all eligible persons regardless of race, color, creed, national origin, religion, pregnancy, sex, gender identity, sexual orientation, age, physical or mental disability, genetic information, veteran's status, uniformed service, or any other characteristic protected by federal, state or local law. July 2021

Our Website Resource Page

<https://caofseia.org/resources/>

- Inter-agency directories by county
- County General Assistance by county
- Food resources
- Housing
- Community Action resources
- Adults
- Older Adults
- Veterans
- Money
- Children/Teens
- Mental Health
- Addiction
- Other
- Inter-agency emails
- People/advocate



Discussion Groups

Debrief

Wrap Up

Further Learning Resources

- Free 5 minute online [Poverty Simulation](#) from Urban Ministries of Durham: Walk in someone else's shoes and see if you can make it through the month.
- [Resource Library](#) from Iowa Community Action Association
- Demystifying Poverty and Creating Community Action Champions recorded webinar July 16, 2020, details [here](#).
- Community Action of Southeast Iowa [Website](#)
 - [Resource page](#)
 - [Programs and Services](#)
 - [Report page](#) with lots of data
 - [Community Needs Assessment](#)

- [Iowa ACES Report](#)
- [True Charity Initiative](#)
- Iowa Community Action Association, [A Brief History of Poverty in America](#), interactive learning
- Iowa Policy Council 2019, The Cost of Living, Wages and Cliff Effects in Iowa, [Slides](#) or [webinar](#).
- [Analyzing the Causes and Conditions of Poverty](#), Center for Community Futures, Community Action, PDF slides
- Books:
 - [Broke in America](#) by Joanne Goldblum and Colleen Shaddox, published Feb 2021
 - [Evicted: Poverty and Profit in the American City](#), by Matthew Desmond, published March 2016

What you can do

- Help
 - Learn resources & help navigate
 - Help others professionally or personally – loans, place to stay, watch their kids, rides, safety/security, Maslow's Hierarchy of Needs
 - Support – students, education, promotions, good companies
- Community
 - Takes a village to raise a child
 - Promote connections, events, make friends
- End discrimination, create opportunity
 - Jobs post wages, share information/post in uncommon areas
 - Personal – Relationships are the doorway to systemic change – [Simple Interactions](#)
 - Systemic, advocacy
- End exploitation
 - Bad loans - Credit card, payday, car, student
 - Bad business practices - Give benefits, full time work, living wages

Zoom Class Objectives

- Raise poverty awareness in southeast Iowa
- Encourage equity and opportunities
- Provide resources for further learning and growth
- Share?



Evaluation

- <https://www.surveymonkey.com/r/PovZoomEval2>
- Link in Chat
- Follow up email
 - Evaluation link
 - Slides
 - Discussion questions
- Feel free to share or use
- Reach out with questions



**SOCIAL WORK:
BASICALLY, WE
HELP ANYONE WHO
WILL LET US.**



Thank you!

Rachel Albrecht

Community Action of Southeast Iowa

rachel.albrecht@caofseia.org

Phone: 319-753-0193

Website: caofseia.org

Facebook:

[CommunityActionofSoutheastIowa](https://www.facebook.com/CommunityActionofSoutheastIowa)

Community
Action
OF SOUTHEAST IOWA