

# 2026/2027 Community Needs Assessment and Community Action Plan

## Sacramento Employment and Training Agency



## Contents

Introduction .....	3
Purpose .....	3
Federal CSBG Programmatic Assurances and Certification.....	3
State Assurances and Certification .....	3
Compliance with CSBG Organizational Standards.....	4
What's New for 2026/2027? .....	4
Checklist.....	5
Cover Page .....	6
Public Hearing(s).....	7
Part I: Community Needs Assessment Summary .....	9
Narrative .....	11
Results.....	14
Part II: Community Action Plan .....	16
Vision and Mission Statements .....	16
Causes and Conditions of Poverty .....	16
Tripartite Board of Directors .....	19
Service Delivery System .....	20
Linkages and Funding Coordination.....	22
Monitoring.....	28
ROMA Application.....	29
Federal CSBG Programmatic Assurances .....	31
State Assurances.....	34
Organizational Standards.....	35
Part III: Appendices .....	37

## Introduction

The Department of Community Services and Development (CSD) has developed the 2026/2027 Community Needs Assessment (CNA) and Community Action Plan (CAP) template for the Community Services Block Grant (CSBG) Service Providers network. CSD requests agencies submit a completed CAP, including a CNA, to CSD on or before **June 30, 2025**. Changes from the previous template are detailed below in the “What’s New for 2026/2027?” section. Provide all narrative responses in 12-point Arial font with 1.15 spacing. A completed CAP template should not exceed 65 pages, excluding the appendices.

## Purpose

Public Law 105-285 (the CSBG Act) and the California Government Code require that CSD secure a CAP, including a CNA from each agency. Section 676(b)(11) of the CSBG Act directs that receipt of a CAP is a condition to receive funding. Section 12747(a) of the California Government Code requires the CAP to assess poverty-related needs, available resources, feasible goals, and strategies that yield program priorities consistent with standards of effectiveness established for the program. Although CSD may prescribe statewide priorities or strategies that shall be considered and addressed at the local level, each agency is authorized to set its own program priorities in conformance to its determination of local needs. The CAP supported by the CNA is a two-year plan that shows how agencies will deliver CSBG services. CSBG funds are by their nature designed to be flexible. They shall be used to support activities that increase the capacity of low-income families and individuals to become self-sufficient.

## Federal CSBG Programmatic Assurances and Certification

The Federal CSBG Programmatic Assurances are found in Section 676(b) of the CSBG Act. These assurances are an integral part of the information included in the CSBG State Plan. A list of the assurances that are applicable to CSBG agencies has been provided in the Federal Programmatic Assurances section of this template. CSBG agencies should review these assurances and confirm that they are in compliance. Signature of the board chair and executive director on the Cover Page certify compliance with the Federal CSBG Programmatic Assurances.

## State Assurances and Certification

As required by the CSBG Act, states are required to submit a State Plan as a condition to receive funding. Information provided in agencies’ CAPs will be included in the CSBG State Plan. Alongside Organizational Standards, the state will be reporting on [State Accountability Measures](#) in order to ensure accountability and program performance improvement. A list of the applicable State Assurances is provided in this template. CSBG agencies should review these assurances and confirm that they are in compliance. Signature of the board chair and executive director on the Cover Page certify compliance with the State Assurances.

## Compliance with CSBG Organizational Standards

As described in the Office of Community Services (OCS) [Information Memorandum \(IM\) #138](#) dated January 26, 2015, CSBG agencies will comply with the Organizational Standards. A list of Organizational Standards that are met by an accepted CAP, including a CNA, are found in the Organizational Standards section of this template. Agencies are encouraged to utilize this list as a resource when reporting on the Organizational Standards annually.

## What's New for 2026/2027?

**Due Date.** The due date for your agency's 2026/2027 CAP is June 30, 2025. However, earlier submission of the CSBG Network's CAPs will allow CSD more time to review and incorporate agency information in the CSBG State Plan and Application. CSD, therefore, requests that agencies submit their CAPs on or before May 31, 2025.

**ROMA Certification Requirement.** CSD requires that agencies have the capacity to provide their own ROMA, or comparable system, certification for your agency's 2026/2027 CAP. Certification can be provided by agency staff who have the required training or in partnership with a consultant or another agency.

**Federal CSBG Programmatic and State Assurances Certification.** In previous templates, the federal and state assurances were certified by signature on the Cover Page and by checking the box(es) in both federal and state assurances sections. In the 2026/2027 template, CSD has clarified the language above the signature block on the Cover Page and done away with the check boxes. Board chairs and executive directors will certify compliance with the assurances by signature only. However, the Federal CSBG Programmatic Assurances and the State Assurances language remain part of the 2026/2027 template.

**Other Modifications.** The title page of the template has been modified to include your agency's name and logo. Please use this space to brand your agency's CAP accordingly. CSD has also added references to the phases of the ROMA Cycle i.e. assessment, planning, implementation, achievement of results, and evaluation throughout the 2026/2027 template. Additionally, there are a few new questions, minor changes to old questions, and a reordering of some questions.

## Checklist

- ☒ **Cover Page**
- ☒ **Public Hearing Report**

### **Part I: Community Needs Assessment Summary**

- ☒ **Narrative**
- ☒ **Results**

### **Part II: Community Action Plan**

- ☒ **Vision and Mission Statements**
- ☒ **Causes and Conditions of Poverty**
- ☒ **Tripartite Board of Directors**
- ☒ **Service Delivery System**
- ☒ **Linkages and Funding Coordination**
- ☒ **Monitoring**
- ☒ **ROMA Application**
- ☒ **Federal CSBG Programmatic Assurances**
- ☒ **State Assurances**
- ☒ **Organizational Standards**

### **Part III: Appendices**

- ☒ **Notice of Public Hearing**
- ☒ **Low-Income Testimony and Agency's Response**
- ☒ **Community Needs Assessment**

## Cover Page

<b>Agency Name:</b>	Sacramento Employment and Training Agency
<b>Name of CAP Contact:</b>	Julie Davis-Jaffe
<b>Title:</b>	Workforce Development Manager
<b>Phone:</b>	916-263-3929
<b>Email:</b>	Julie.Davis-Jaffe@seta.net

<b>Date Most Recent CNA was Completed:</b> (Organizational Standard 3.1)	April 14, 2025
---	----------------

### **Board and Agency Certification**

The undersigned hereby certifies that this agency will comply with the [Federal CSBG Programmatic Assurances \(CSBG Act Section 676\(b\)\)](#) and [California State Assurances \(Government Code Sections 12747\(a\), 12760, and 12768\)](#) for services and programs provided under the 2026/2027 Community Needs Assessment and Community Action Plan. The undersigned governing body accepts the completed Community Needs Assessment. (Organizational Standard 3.5)

\_\_\_\_\_  
**Name:**

\_\_\_\_\_  
**Name:**

<b>Title:</b>	<b>Executive Director</b>	<b>Title:</b>	<b>Board Chair</b>
<b>Date:</b>		<b>Date:</b>	

### **ROMA Certification**

The undersigned hereby certifies that this agency's Community Action Plan and strategic plan document the continuous use of the Results Oriented Management and Accountability (ROMA) system or comparable system (assessment, planning, implementation, achievement of results, and evaluation). (CSBG Act 676(b)(12), Organizational Standard 4.3)

\_\_\_\_\_  
**Name:**

Pamela Moore

<b>ROMA Title:</b>	Workforce Development Program Officer
<b>Date:</b>	April 14, 2025

### **CSD Use Only**

Dates CAP		Accepted By
Received	Accepted	

## Public Hearing(s)

California Government Code Section 12747(b)-(d)

### State Statute Requirements

As required by California Government Code Section 12747(b)-(d), agencies are required to conduct a public hearing for the purpose of reviewing the draft CAP. Testimony presented by low-income individuals and families during the public hearing shall be identified in the final CAP.

### Guidelines

#### Notice of Public Hearing

1. Notice of the public hearing should be published at least 10 calendar days prior to the public hearing.
2. The notice may be published on the agency's website, social media channels, and/or in newspaper(s) of local distribution.
3. The notice should include information about the draft CAP; where members of the community may review, or how they may receive a copy of, the draft CAP; the dates of the comment period; where written comments may be sent; date, time, and location of the public hearing; and the agency contact information.
4. The comment period should be open for at least 10 calendar days prior to the public hearing. Agencies may opt to extend the comment period for a selected number of days after the hearing.
5. The draft CAP should be made available for public review and inspection approximately 30 days prior to the public hearing. The draft CAP may be posted on the agency's website, social media channels, and distributed electronically or in paper format.
6. Attach a copy of the Notice(s) of Public Hearing in Part III: Appendices as Appendix A.

#### Public Hearing

1. Agencies must conduct at least one public hearing on the draft CAP.
2. Public hearing(s) must be held in the designated CSBG service area(s).
3. Low-income testimony presented at the hearing or received during the comment period should be memorialized verbatim in the Low-Income Testimony and Agency's Response document and appended to the final CAP as Appendix B in Part III: Appendices.
4. The Low-Income Testimony and Agency's Response document should include the name of low-income individual, his/her testimony, an indication of whether or not the need was addressed in the draft CAP, and the agency's response to the testimony if the concern was not addressed in the draft CAP.

### **Additional Guidance**

For the purposes of fulfilling the public hearing requirement on the draft CAP, agencies may conduct the public hearing in-person, remotely, or using a hybrid model based on community need at the time of the hearing.

### **Public Hearing Report**

Date(s) the Notice(s) of Public Hearing(s) was/were published	April 14, 2025
Date Public Comment Period opened	April 14, 2025
Date Public Comment Period closed	May 14, 2025
Date(s) of Public Hearing(s)	May 14, 2025
Location(s) of Public Hearing(s)	925 Del Paso Blvd., Sacramento, CA
Where was the Notice of Public Hearing published? (agency website, newspaper, social media channels)	Agency website, social media, e-distribution list
Number of attendees at the Public Hearing(s)	



## Part I: Community Needs Assessment Summary

CSBG Act Section 676(b)(11)

California Government Code Section 12747(a)

### Helpful Resources

A community needs assessment provides a comprehensive “picture” of the needs in your service area(s). Resources are available to guide agencies through this process.

- CSD-lead training – “Community Needs Assessment: Common Pitfalls and Best Practices” on Tuesday, September 10, 2024, at 1:00 pm. [Registration is required](#). The training will be recorded and posted on the Local Agencies Portal after the event.
- Examples of CNAs, timelines, and other resources are on the [Local Agencies Portal](#).
- [Community Action Guide to Comprehensive Community Needs Assessments](#) published by the National Association for State Community Service Programs (NASCS).
- [Community Needs Assessment Tool](#) designed by the National Community Action Partnership (NCAP).
- National and state quantitative data sets. See links below.

Sample Data Sets		
<b>U.S. Census Bureau</b> <a href="#">Poverty Data</a>	<b>U.S. Bureau of Labor Statistics</b> <a href="#">Economic Data</a>	<b>U.S. Department of Housing and Urban Development</b> <a href="#">Housing Data &amp; Report</a>
<b>HUD Exchange</b> <a href="#">PIT and HIC Data Since 2007</a>	<b>National Low-Income Housing Coalition</b> <a href="#">Housing Needs by State</a>	<b>National Center for Education Statistics</b> <a href="#">IPEDS</a>
<b>California Department of Education</b> <a href="#">School Data via DataQuest</a>	<b>California Employment Development Department</b> <a href="#">UI Data by County</a>	<b>California Department of Public Health</b> <a href="#">Various Data Sets</a>
<b>California Department of Finance</b> <a href="#">Demographics</a>	<b>California Attorney General</b> <a href="#">Open Justice</a>	<b>California Health and Human Services</b> <a href="#">Data Portal</a>
<b>CSD</b> <b>Census Tableau</b> <a href="#">Data by County</a>		<b>Population Reference Bureau</b> <a href="#">KidsData</a>
<b>Data USA</b> <a href="#">National Public Data</a>	<b>National Equity Atlas</b> <a href="#">Racial and Economic Data</a>	<b>Census Reporter</b> <a href="#">Census Data</a>

Sample Data Sets		
<b>Urban Institute</b> <a href="#">SNAP Benefit Gap</a>	<b>Race Counts</b> <a href="#">California Racial Disparity Data</a>	<b>Rent Data</b> <a href="#">Fair Market Rent by ZIP</a>
<b>UC Davis Center for Poverty &amp; Inequality</b> <a href="#">Poverty Statistics</a>	<b>University of Washington Center for Women's Welfare</b> <a href="#">California Self-Sufficiency Standard</a>	<b>University of Wisconsin Robert Wood Johnson Foundation</b> <a href="#">County Health Rankings</a>
<b>Massachusetts Institute of Technology</b> <a href="#">Living Wage Calculator</a>	<b>Nonprofit Leadership Center</b> <a href="#">Volunteer Time Calculator</a>	<b>Economic Policy Institute</b> <a href="#">Family Budget Calculator</a>

## Narrative

CSBG Act Section 676(b)(9)

Organizational Standards 2.2, 3.3

ROMA – Assessment

Based on your agency's most recent CNA, please respond to the questions below.

1. Describe the geographic location(s) that your agency is funded to serve with CSBG. If applicable, include a description of the various pockets, high-need areas, or neighborhoods of poverty that are being served by your agency.

SETA serves Sacramento County in various capacities. It is the funding area for all of its programming, including but not limited to CSBG, disability and refugee services, WIOA, and Head Start programs under its purview. Thirteen Sacramento Works Job Centers of California are located in low-income areas throughout Sacramento County. CSBG services target low-income areas as well, as outlined in the attached community needs assessment.

2. Indicate from which sources your agency collected and analyzed quantitative data for its most recent CNA. (Check all that apply.) (Organizational Standard 3.3)

### Federal Government/National Data Sets

- ☒ Census Bureau
- ☐ Bureau of Labor Statistics
- ☐ Department of Housing & Urban Development
- ☒ Department of Health & Human Services
- ☒ National Low-Income Housing Coalition
- ☐ National Equity Atlas
- ☐ National Center for Education Statistics
- ☒ Academic data resources
- ☐ Other online data resources
- ☐ Other

### Local Data Sets

- ☐ Local crime statistics
- ☒ High school graduation rate
- ☐ School district school readiness
- ☐ Local employers
- ☒ Local labor market
- ☐ Childcare providers
- ☒ Public benefits usage
- ☐ County Public Health Department
- ☒ Other (2024 Point-In-Time Count)

**California State Data Sets**

- ☒ Employment Development Department
- ☒ Department of Education
- ☒ Department of Public Health
- ☒ Attorney General
- ☒ Department of Finance
- ☐ Other

**Surveys**

- ☒ Clients
- ☐ Partners and other service providers
- ☒ General public
- ☐ Staff
- ☐ Board members
- ☐ Private sector
- ☐ Public sector
- ☐ Educational Institutions
- ☐ Other

**Agency Data Sets**

- ☐ Client demographics
- ☐ Service data
- ☐ CSBG Annual Report
- ☐ Client satisfaction data
- ☐ Other

3. Indicate the approaches your agency took to gather qualitative data for its most recent CNA.  
(Check all that apply.) (Organizational Standard 3.3)

**Surveys**

- ☒ Clients
- ☒ Partners and other service providers
- ☒ General public
- ☐ Staff
- ☐ Board members
- ☐ Private sector
- ☐ Public sector
- ☐ Educational institutions

**Interviews**

- ☐ Local leaders
- ☐ Elected officials
- ☐ Partner organizations' leadership
- ☐ Board members
- ☐ New and potential partners
- ☐ Clients

**Focus Groups**

- ☐ Local leaders
- ☐ Elected officials
- ☐ Partner organizations' leadership
- ☐ Board members
- ☐ New and potential partners
- ☐ Clients
- ☐ Staff

☒ **Community Forums**☐ **Asset Mapping**☐ **Other**

4. Confirm that your agency collected and analyzed information from each of the five community sectors below as part of the assessment of needs and resources in your service area(s). Your agency must demonstrate that all sectors were included in the needs assessment by checking each box below; a response for each sector is required. (CSBG Act Section 676(b)(9), Organizational Standard 2.2)

**Community Sectors**

- ☒ Community-based organizations
- ☒ Faith-based organizations
- ☒ Private sector (local utility companies, charitable organizations, local food banks)
- ☒ Public sector (social services departments, state agencies)
- ☒ Educational institutions (local school districts, colleges)

## Results

CSBG Act Section 676(b)(11)

California Government Code Section 12747(a)

Organizational Standards 4.2

State Plan Summary and Section 14.1a

ROMA – Planning

Based on your agency's most recent CNA, please complete Table 1: Needs Table and Table 2: Priority Ranking Table.

Table 1: Needs Table					
Needs Identified	Level (C/F)	Agency Mission (Y/N)	Currently Addressing (Y/N)	If not currently addressing, why?	Agency Priority (Y/N)
Low-income families lack adequate funds for basic necessities such as housing, food, utilities, child care, and transportation.	F	Y	Y	Choose an item.	Y
Youth lack the life skills needed to function as self-sufficient and self-actualized adults.	F	Y	Y	Choose an item.	Y
Low-income adults, including single mothers, lack education and job skills.	F	Y	Y	Choose an item.	Y
Low-income families lack housing.	F	N	Y	Choose an item.	Y
Survivors of domestic violence lack the resources and knowledge to successfully transition to a better life.	F	N	Y	Other	Y
Older adults and people with disabilities lack the resources to maintain self-sufficiency.	F	Y	Y	Other	Y

**Needs Identified:** Enter each need identified in your agency's most recent CNA. Ideally, agencies should use ROMA needs statement language in Table 1. ROMA needs statements are complete sentences that identify the need. For example, "Individuals lack living wage jobs" or "Families lack access to affordable housing" are needs statements. Whereas "Employment" or "Housing" are not. Add row(s) if additional space is needed.

**Level (C/F):** Identify whether the need is a community level (C) or a family level (F) need. If the need is a community level need, the need impacts the geographical region directly. If the need is a family level need, it will impact individuals/families directly.

**Agency Mission (Y/N):** Indicate if the identified need aligns with your agency's mission.

**Currently Addressing (Y/N):** Indicate if your agency is addressing the identified need.

**If not currently addressing, why?:** If your agency is not addressing the identified need, please select a response from the dropdown menu.

**Agency Priority:** Indicate if the identified need is an agency priority.

**Table 2: Priority Ranking Table**

	Agency Priorities	Description of programs, services, activities	Indicator(s) or Service(s) Category
1.	Low-income adults, including single mothers, lack education and job skills.	Potential program components include case management, career coaching, job training, job readiness workshops, resume development, support services to help maintain housing and other necessities while in the program, and follow-up once a job has been obtained.	NPI 1b, 1c, 1d SRV 1f, 1h, 1i, 1m, 1n, 1q, 2h, 7a, 7d, 7n
2.	Low-income families lack housing.	Potential program components include case management, rent payments (including first month), mortgage principal payments, utility payments, transitional housing.	NPI 4a, 4b, 4c, 4d, 4e, 4z, SRV 4c, 4e, 4i, 4m, 4n, 4o, 7a, 7d
3.	Low-income families lack adequate funds for basic necessities such as housing, food, utilities, child care, and transportation.	Potential program components include provision of rent payments, mortgage principal payments, utility payments, food, transportation assistance, employment supports, hygiene kits.	SRV 1q, 4c, 4e, 4i, 4m, 5ii, 5jj, 5oo, 7d, 7n
4.	Youth lack the life skills needed to function as self-sufficient and self-actualized adults.	Potential program components include case management, mentoring, organized events, and support services for youth education and employment.	NPI 5c, 5i SRV 2k, 7a, 7d, 7n
5.	Older adults and people with disabilities lack the resources to maintain self-sufficiency.	Potential program components include case management, job coaching and employment readiness, support services to maintain independence, support groups and group activities for social engagement.	NPI 1e, 1f, 1g, 5f, 5g, 5h, 5z SRV 5aa, 5ii, 5jj, 5ll, 5z, 7d, 7n
6.	Survivors of domestic lack the resources and knowledge to successfully transition to a better life.	Potential program components include case management, job coaching and employment readiness, support services to maintain independence, support groups.	NPI 1e, 1f, 1g, SRV 5x, 5z, 7a, 7d, 7n

**Agency Priorities:** Rank the needs identified as a priority in Table 1: Needs Table according to your agency's planned priorities. Ideally, agencies should use ROMA needs statement language. Insert row(s) if additional space is needed.

**Description of programs, services, activities:** Briefly describe the program, services, or activities that your agency will provide to address the need. Including the number of clients who are expected to achieve the indicator in a specified timeframe.

**Indicator/Service Category:** List the indicator(s) (CNPI, FNPI) or service(s) (SRV) that will be reported on in Modules 3 and 4 of the CSBG Annual Report.

## Part II: Community Action Plan

CSBG Act Section 676(b)(11)

California Government Code Sections 12745(e), 12747(a)

California Code of Regulations Sections 100651 and 100655

### Vision and Mission Statements

ROMA – Planning

#### 1. Provide your agency's Vision Statement.

SETA vision statement: A Sacramento County where communities facing barriers can achieve their fullest potential in school, work and life.

SETA Community Action Board vision statement: A community united in the work to reduce the cycle of poverty.

#### 2. Provide your agency's Mission Statement.

SETA mission statement: SETA transforms lives by supporting programs and partners that empower people to thrive.

SETA Community Action Board mission statement: Coordinating community resources to reduce the cycle of poverty in Sacramento County.

### Causes and Conditions of Poverty

Organizational Standards 1.1, 1.2, 3.2, 3.4

ROMA – Planning

#### 1. Describe the key findings of your analysis of information collected directly from low-income individuals to better understand their needs. (Organizational Standards 1.1, 1.2)

SETA's community needs survey yielded the most comprehensive information directly from low-income individuals. These surveys showed a need for help with basic necessities such as rent, food, child care, and utilities. Housing, particularly affordable housing was listed repeatedly as a need. Help securing employment and the job skills to obtain employment also came up high on the list of expressed needs.

#### 2. Describe your agency's assessment findings specific to poverty and its prevalence related to gender, age, and race/ethnicity for your service area(s). (Organizational Standard 3.2)

Poverty data related to gender, age, and race/ethnicity are evaluated to determine relative prevalence in the service delivery area. This information contributes to the formation of priority populations and geographic areas within the service area, which in turn are used as the basis of CSBG funding priorities



and programs. A summary of findings from the needs assessment is included here.

Females continue to experience greater rates of poverty than males. Single mothers are more likely to be in poverty than single fathers or married couples. Females earn less than males with comparable education attainment.

Compared to a 12.6% poverty rate among the general population in Sacramento County, the poverty rate among youth aged 0-17 is higher (16.1%). In a reversal of previous years, youth aged 0-4 are doing better than the entire age group of minors. Reasons for this reversal are unclear. Older adults are becoming an increasingly large percentage of Sacramento County's overall population. While the poverty rate is lower than the general population (10.5% versus 12.6%), 24,407 people 65 and older remain in poverty.

People of color continue to experience poverty at a disproportionately higher rate than Caucasians. Black/African Americans represent 9.5% of the Sacramento County population, but 14.3% of the population are living below the federal poverty line. This disparity is higher than in any other major racial group. The same holds true for Black/African American adults over the age of 65: at a 17.3% poverty rate, this group has a higher poverty rate than any other racial/ethnic group. Significantly, this is the only group of seniors that saw an increase in the poverty rate over the past two years. The arrest rate for youth in the juvenile justice system continues to drop, but remains disproportionately high for Black/African American youth. Black/African American youth were disproportionately represented among racial/ethnic groups in chronic absenteeism from school (a rate of 36%) and school suspensions (17.6% of all suspensions), followed by Hispanic/Latino youth (29% for suspensions and 17.3% for expulsions). In California, the unemployment rate for the fourth quarter in 2024 was 7.9% for Black/African Americans, compared to a 5.4% rate for all Californians. This population is overrepresented among the unhoused, as well, with 33% of this population identifying as Black/African American.

3. “Causes of poverty” are the negative factors that create or foster barriers to self-sufficiency and/or reduce access to resources in communities in which low-income individuals live. After review and analysis of your needs assessment data, describe the causes of poverty in your agency’s service area(s). (Organizational Standard 3.4)

Factors which create or foster poverty in Sacramento County are a combination of location, inborn or adopted characteristics which have historically presented barriers to self-sufficiency, and access to opportunities for advancement. Single mother families and their children, people with disabilities, youth and older adults of color, and low-income neighborhoods in Sacramento County continue to experience disproportionate rates of poverty. Young persons of color still account for a large majority of justice-involved persons. Socioeconomically disadvantaged youth, and youth from specific minority populations, experience a higher rate of school suspensions and expulsions. New Americans experience a higher rate of poverty than the general population as they work to gain a foothold in their new country.

4. “Conditions of poverty” are the negative environmental, safety, health and/or economic conditions that may reduce investment or growth in communities where low-income individuals live. After review and analysis of your needs assessment data, describe the conditions of poverty in your agency’s service area(s). (Organizational Standard 3.4)

As of 2023, the most recent U.S. Census data available, the rate of poverty continued its decline as reflected in fewer Sacramento County households with incomes below Federal Poverty Income Guidelines. However, persistent inflation has negatively and disproportionately impacted low-income individuals in Sacramento County. While the inflation rate has decreased from 9.1% in June 2022 to 3.0% in June 2023 and to 3.3% in June 2024, prices continued to rise, albeit at a slower pace than before. While Sacramento County experienced a 28.7% decrease in homelessness, there are still more people experiencing homelessness than in 2022. Students have returned to the classroom following the COVID-19 pandemic, but they continue to perform below grade level at higher rates than they did pre-pandemic (Comstock’s, February 2025 issue). Chronic absenteeism is a particular problem among disadvantaged youth, foster youth, and homeless youth; it contributes to lower graduation rates, which is another condition of poverty.

5. Describe your agency’s data and findings obtained through the collecting, analyzing, and reporting of customer satisfaction data.

SETA developed a customer satisfaction survey, which is offered to all recipients of CSBG services. Paper copies have been sent to all of our subgrantees for clients’ use, and an online version is also offered for those who prefer it. Both paper and online surveys are gathered and a report summarizing the findings is issued to the Community Action Board at least twice yearly.

## Tripartite Board of Directors

CSBG Act Sections 676B(a) and (b), 676(b)(10)

Organizational Standards 1.1. 3.5

ROMA – Evaluation

1. Describe your agency's procedures under which a low-income individual, community organization, religious organization, or representative of low-income individuals that considers its organization or low-income individuals to be inadequately represented on your agency's board to petition for adequate representation. (CSBG Act Section 676(b)(10), Organizational Standard 1.1)

Any low-income individual or organization representing low-income individuals may petition the SETA Governing Board directly. The SETA Community Action Board Bylaws state that every three years in the month of February, the SETA Governing Board designates up to four (4) low-income organizations from CSBG priority areas at a public meeting. These organizations will coordinate the democratic election of low-income representatives to serve on the SETA Community Action Board.

When the number of qualified low-income sector representatives interested in participating on the Community Action Board exceeds the number of seats designated for the low-income sector, the SETA Governing Board may choose not to reappoint organizations which have been represented on the board so that the opportunity to participate will be shared equitably among all interested petitioners.

2. Describe your process for communicating with and receiving formal approval from your agency board of the Community Needs Assessment (Organizational Standard 3.5).

In accordance with the public hearing requirements, the Community Needs Assessment (CNA) is published on the SETA website approximately 30 days before the Community Action Board (CAB) meeting at which the CNA is considered for approval by the CAB. CAB members are sent electronic access to the CNA along with the Board Agenda and other attachments, at least 5 days prior to that meeting. Upon review and approval by SETA's CAB, the CNA is included in SETA's Governing Board packet for review; it is discussed at the Governing Board meeting, and upon approval is submitted to CSD. Both Boards have the option of shifting the focus or the conclusions of the CNA prior to approval.

## Service Delivery System

CSBG Act Section 676(b)(3)(A)

State Plan 14.3a

ROMA - Implementation

1. Describe your agency's service delivery system. Include a description of your client intake process or system and specify whether services are delivered via direct services or subcontractors, or a combination of both. (CSBG Act Section 676(b)(3)(A), State Plan 14.3a)

SETA's service delivery system is comprised of services that are delivered by Agency staff as well as subcontractors. All potential clients are evaluated for eligibility using SETA's CSBG intake and eligibility forms, which are specifically created for this purpose. Coordinated with funds made available through grants under section 675C(a), direct service delivery systems include SETA staff who are responsible for provision of support services to clients in Sacramento County's largest self-sufficiency oriented emergency housing site, Mather Community Campus. Direct service delivery systems also include SETA staff at Sacramento Works Job Centers (SWJC) who provide support services such as rent/utilities assistance, employment support, skills and training development, transportation assistance and food assistance to members of the public who are interested in seeking employment. Through the SETA Bridge Project, with the support of SWJC, CSBG-funded SETA staff assist CSBG eligible CalWORKs recipients avoid financial sanctions for not completing state and federally mandated work requirements.

SETA's CSBG subcontractors consist of 11 independent non-profit private, governmental and faith-based delegate agencies, each having demonstrated a high level of expertise in working with Community Action Plan target groups and priority areas with a shared vision of ending poverty. Enrollment for CSBG programs is determined by an intake form which establishes the individual's income and geographical eligibility; this is balanced by an evaluation of suitability for the delegate agency's specific program parameters. Each delegate agency is required to adhere to all CSBG and SETA standards for eligibility determination, documentation, reporting, case management and efficacy. In addition to completion of the SETA CSBG intake forms, case-managed programs evaluate clients for suitability based on criteria specific to each program's design and focus area. Delegate agencies are monitored for progress, outcomes and fiscal integrity during each contract year.

2. Describe how the poverty data related to gender, age, and race/ethnicity referenced in Part II: Causes and Conditions of Poverty, Question 2 will inform your service delivery and strategies in the coming two years?

The data collected from various qualitative and quantitative resources is collected to compare and contrast conditions and symptoms of poverty. Gender, age and race/ethnicity data is collected and analyzed as a basis for SETA's service deliveries and Community Action Plan priority areas. The information informs SETA staff of the areas in which poverty affects residents the most, as well as which type of residents are affected the most by poverty conditions. This

information is used to guide staff to be more specific and intentional with service deliveries and strategies as a way to mitigate the impact poverty has within Sacramento County. Ultimately this data forms the basis for a semi-annual published Request for Proposals, which solicits program proposals to increase self-sufficiency within these populations and addresses issues such as employment, housing, and basic needs.

DRAFT

## Linkages and Funding Coordination

CSBG Act Sections 676(b)(1)(B) and (C); 676(b)(3)(B), (C) and (D); 676(b)(4), (5), (6), and (9)

California Government Code Sections 12747(a), 12760

Organizational Standards 2.1

State Plan 9.3b, 9.4b, 9.5, 9.7, 14.1b, 14.1c, 14.3d, 14.4

1. Describe how your agency coordinates funding with other providers in your service area. If there is a formalized coalition of social service providers in your service area, list the coalition(s) by name and methods used to coordinate services/funding. (CSBG Act Sections 676(b)(1)(C), 676(b)(9); Organizational Standard 2.1; State Plan 14.1c)

SETA partners with local delegate agencies and Sacramento Works Job Centers to coordinate services and funding through resource sharing, grant coordination, joint programming and referral processes.

All employment services are linked to SETA's network of 13 Sacramento Works Job Center sites. These centers are the result of a collaboration of partners that provide a full spectrum of training, employment and related services with language competency.

The Centers bring multiple partners together, from the public and private sectors, representing employment and training, education, state/local government, non-profits and other social services. Examples include the County Department of Human Assistance, the State Departments of Rehabilitation and Employment Development, the County Office of Education, local school districts, the Community College District, local Chambers of Commerce, and economic development organizations.

CSBG services are offered at Mather Community Campus (MCC) through a working relationship between SETA staff and MCC case managers. This relationship has been established through regular communication between the agencies to benefit this community of temporarily housed individuals with the provision of support services and training funds.

SETA releases a Request for Proposals for CSBG funds to encourage additional programming not addressed by service providers in the County. By working with community partners in a subgrantee relationship, SETA's CSBG program is able to extend services to additional subpopulations identified in the semi-annual Community Needs Assessment.

2. Provide information on any memorandums of understanding and/or service agreements your agency has with other entities regarding coordination of services/funding. (CSBG Act Section 676(b)(3)(C), Organizational Standard 2.1, State Plan 9.7)

The CSBG program does not utilize memoranda of understanding for subgrantees; it utilizes annual service contracts which detail agreed-upon funding, budget, monitoring standards, insurance requirements, and service projections. These contracts are reviewed prior to the annual monitoring which SETA conducts on all CSBG subgrantees.

3. Describe how your agency ensures delivery of services to low-income individuals while avoiding duplication of services in the service area(s). (CSBG Act Section 676(b)(5), California Government Code 12760)

SETA provides a variety of services to support low-income individuals in Sacramento County that help to remove obstacles and barriers to self-sufficiency. SETA ensures that services are delivered to low-income individuals through guidance, planning, support and advocacy provided by case managers working one-on-one with CSBG eligible households. Case managers are responsible for mentoring individuals and families in the process of planning, organizing and coordinating the issues clients are facing and helping them locate existing community resources and services to assist in meeting goals. Safety-net services are also provided to eligible participants that help provide transportation, rent/utility assistance, food, shelter and any other vital resources that are needed that threaten to derail a family's stability, employability or safety.

Through direct services that SETA provides, duplication of services is avoided by utilizing detailed intake forms, cross referencing client lists and internal tracking systems that track participants and types of services received. In avoiding duplication of program services, SETA considers the service gaps identified in the Community Needs Assessment and the service gap survey administered to low-income residents in Sacramento County. Service gaps are identified in the Request for Proposals, so community organizations can propose how to address the needs within the community. When considering funding for subcontractors, SETA ensures that organizations selected are representative of the needs within the community while limiting the provision of duplicate services and programs.

4. Describe how your agency will leverage other funding sources and increase programmatic and/or organizational capacity. (CSBG Act Section 676(b)(3)(C))

CSBG funding makes up less than 2% of SETA's budget. Less than half of these funds are utilized to cover SETA's administrative supports that provide the many necessary services (contracting, monitoring, case manager/service provider supports, fiscal/legal services, CSBG staff salaries, etc.) required for CSBG services to be provided throughout Sacramento County. These necessary supports, unsustainable through CSBG funding alone, are only possible through the coordination of all SETA funding sources.

About half of SETA's CSBG funds are directed, through delegate agencies and SETA staff, to provide direct community services identified in the SETA Community Action Plan. SETA's CSBG funds are used to supplement and expand upon existing programs which are funded through other sources. Although delegate agencies are not asked to provide matching funds, selected programs must demonstrate existing strong infrastructure and a history of sustained funding from public and/or private resources. It is these resources, coordinated with their award of CSBG funds through SETA, which leverage the geographic and programmatic scope of CSBG services in Sacramento County.



SETA will continue to encourage the coordination and planning for its various separately-funded programs, including Head Start, Community Services Block Grant, Refugee Assistance, and the Workforce Innovation and Opportunity Act, to improve services for clients, create increased utilization of available resources, and fill gaps in the delivery of services. Each program at SETA uses the same approach in leveraging other funding sources through existing infrastructures with other agencies, and various grant opportunities.

5. Describe your agency's contingency plan for potential funding reductions. (California Government Code Section 12747(a))

SETA is aware of the possibility of federal budgetary reductions and has implemented existing policy in preparation for such a reduction while securing additional sources of revenue to ensure that services to low-income residents would not be eliminated or reduced, and to prevent staff reductions. Efforts to increase SETA's funding base and the capacity of the agency's program operators have been successful. During the last fiscal year, SETA applied for and/or received numerous grants above and beyond its annual awards for Head Start services for 6,000+ children, Workforce Innovation and Opportunity Act services for 35,000+ job seekers and integration services for 2,000+ refugees settling in Sacramento County. SETA staff will continue to research sources of funding, assist community-based organizations in their applications for funding and develop linkages to seek additional funds for the community.

Should there be a reduction in CSBG funding, SETA will hold public hearings before the Community Action Board to assess in which areas funding can be reduced or supplemented by other grants. Collaborative efforts with community-based organizations and public and private non-profit agencies would be expanded. Public testimony will also be solicited to identify services that are essential for survival in the community, what services are most lacking in the county, and how services can be more effectively coordinated. Adjustments in funding and service level distribution will then be made accordingly. If necessary, SETA will establish a system of prioritization to serve CSBG clients who are determined to be the most vulnerable.

6. Describe how your agency will address the needs of youth in low-income communities through youth development programs and promote increased community coordination and collaboration in meeting the needs of youth. (CSBG Act Section 676(b)(1)(B), State Plan 14.1b)

SETA's youth services are delivered through collaborative partnerships at SETA's SWJC sites. A SETA year-round Youth Employment Program provides case management, mentoring, leadership, employment and educational services for youth 16-24. Additional funding provides youth with disabilities case-managed work experience programs, and collaboratively-run employment programs for disadvantaged youth in the City of Sacramento.



7. Describe how your agency will promote increased community coordination and collaboration in meeting the needs of youth, and support development and expansion of innovative community-based youth development programs such as the establishment of violence-free zones, youth mediation, youth mentoring, life skills training, job creation, entrepreneurship programs, after after-school childcare. (CSBG Act Section 676(b)(1)(B), State Plan 14.1b)

SETA CSBG funds currently help to support various community projects and programs that support the needs of youth. One example is Project Reach, a program operated through SETA's community partner La Familia. This is a school attendance and gang membership intervention/prevention program serving youth ages 10-21, who are at risk of dropping out of school, are expressing pre-gang behaviors and/or are gang-affiliated. Services include on-site programs and in-home visits to evaluate and work with the entire family towards healthy family functioning and a replacement of pre-gang/gang activities with mentoring, education, life skills training and employment related pursuits.

In partnership with Sacramento Works, youth-centered programs include the Sacramento Works for Youth that provides employment and education programs with an emphasis on serving high-risk youth. The program links youth to the Sacramento Works Job Center system and other community partners that serve youth. The US Program is another youth program offered through Sacramento Works. This Peer Specialist Training and Employment Program is available for youth who have overcome mental health and/or substance use challenges, and who would like to give back to the community. In order to increase and foster community coordination, SETA will continue to prioritize innovative community programs that support youth development within Sacramento County.

8. Describe your agency's coordination of employment and training activities as defined in Section 3 of the Workforce and Innovation and Opportunity Act [29 U.S.C. 3102]. (CSBG Act Section 676(b)(5); State Plan 9.4b)

Sacramento Works, Inc., is the local Workforce Development Board and oversees the Workforce Innovation and Opportunity Act funding for job training and employment assistance in Sacramento County. SETA is the grant administrator and designated operator of the Sacramento Works Job Center (SWJC) network which integrates academic, vocational, and social services with job training and employment. Thirteen (13) centers are located strategically throughout Sacramento County for the purpose of connecting job seekers with employers, including low-income families and individuals. In an effort to further prepare families for self-sufficiency, use of the job centers is built into the program design for SETA's employment-based Family Self-Sufficiency programs, and use of the job center system is encouraged for all CSBG program participants. In addition, CSBG safety-net services are utilized to help connect participants to longer-term workforce development services available through the SWJCs. SETA offers CSBG safety-net services in the job centers as a way to support eligible job seekers during challenging times.

9. Describe how your agency will provide emergency supplies and services, nutritious foods, and related services, as may be necessary, to counteract conditions of starvation and malnutrition among low-income individuals. (CSBG Act Section 676(b)(4), State Plan 14.4)

SETA currently provides, on an emergency basis, locally redeemable food vouchers or foodstuffs to counteract conditions of hunger and malnutrition among low-income CSBG eligible individuals and families when access to available community food and nutrition resources is unavailable. These services can be accessed at SETA delegate agencies. CSBG-funded grocery store gift card vouchers are also available at Sacramento Works America's Job Centers of California locations for people needing that support while looking for work. Healthy, nutritious food is also made available through one of SETA's CSBG subgrantees, a local food bank.

10. Is your agency a dual (CSBG and LIHEAP) service provider?

☐ Yes

☒ No

11. For dual agencies:

Describe how your agency coordinates with other antipoverty programs in your area, including the emergency energy crisis intervention programs under Title XXVI, relating to low-income home energy assistance (LIHEAP) that are conducted in the community. (CSBG Act Section 676(b)(6), State Plan 9.5)

For all other agencies:

Describe how your agency coordinates services with your local LIHEAP service provider?

Although SETA does not administer the local Low Income Home Energy Assistance Program (LIHEAP), it does augment outreach for those services by making referrals for energy-related purposes to Community Resource Project, the local LIHEAP provider. In addition, Sacramento Works Job Center staff, and SETA CSBG subgrantees, provide utilities assistance through SETA's CSBG program.

12. Describe how your agency will use funds to support innovative community and neighborhood-based initiatives, which may include fatherhood and other initiatives, with the goal of strengthening families and encouraging effective parenting. (CSBG Act Section 676(b)(3)(D), State Plan 14.3d)

CSBG funded staff directly support innovative community and neighborhood-based initiatives related to the purposes of this subtitle. Examples of this support are as follows:

- CSBG staff work collaboratively with Head Start, to improve the lives of families by offering emergency support services, case managed programs, and referral services as appropriate. Head Start serves over 6,200 children a day at over 110 sites in Sacramento County.
- Collaboration between Sacramento Works America's Job Centers and Mather Community Campus, a long-term transitional housing program preparing families and individuals for

reentry into the job market, supporting improved family functioning, income and self-sufficiency. CSBG support services are also offered to job-ready residents at Mather Community Campus, including the parents living on the Family Side of the campus.

SETA staff provide grant oversight, assist with the writing of grant proposals and participate in fund development activities that improve family functioning for low-income families and children, refugees and immigrants, housing for the homeless, food for those who are hungry, services for older adults and life skills for youth 16-24 years old.

13. Describe how your agency will develop linkages to fill identified gaps in the services, through the provision of information, referrals, case management, and follow-up consultations. (CSBG Act Section 676(b)(3)(B), State Plan 9.3b)

To develop linkages to fill identified gaps in services, SETA's CSBG staff have established quarterly meetings that include job center staff and subcontractors. The purpose of these meetings is to promote increased collaboration among partners and to create a space where services, events, and service gaps can be shared. SETA CSBG programs entail six months of follow-up, and SETA's WIOA programs require follow-up for a year.

## Monitoring

### ROMA – Planning, Evaluation

1. If your agency utilizes subcontractors, please describe your process for monitoring the subcontractors. Include the frequency, type of monitoring, i.e., onsite, desk review, or both, follow-up on corrective action, issuance of formal monitoring reports, and emergency monitoring procedures.

CSBG staff monitor all CSBG subcontractors once per calendar year, once the service numbers for the first half of the year have been recorded. Subcontractors are sent quarterly summaries of services provided compared to those projected. Technical assistance is offered as needed to ensure services are delivered as contracted, along with the option of requesting a reallocation of services if a higher need is observed in one area than in another. A “pre-monitoring” meeting is conducted with all subcontractors in which the standards and expectations for monitoring are presented in detail. In addition, formal onsite visits are conducted with each program which may incorporate observation of service delivery, desk audits, case file reviews, and interviews with program staff and participants. Monitoring reports are prepared which discuss results of the on-site visits. SETA CSBG staff work with subcontractors to rectify low performance issues in the interest of pursuing a successful outcome for the subcontractor, the program, and most importantly, the participants. If necessary, Corrective Action Plans are implemented which require the subgrantee to submit identified goals for program improvement.

A similar monitoring process takes place each year through the Fiscal Department. The assigned fiscal monitor reviews all of an agency’s programs contracted with SETA at the same time, and not only the CSBG-contracted program. As with program monitoring, Corrective Action Plans are implemented if necessary. Program monitoring takes place during the program year; fiscal monitoring takes place after the year is complete. The monthly expenditures for subcontractors is tracked. Late in the contract year, any program which is significantly underspent may be placed on corrective action until such time as the situation is reversed.

## ROMA Application

CSBG Act Section 676(b)(12)

Organizational Standards 4.2, 4.3

ROMA – Planning, Evaluation



1. Describe how your agency will evaluate the effectiveness of its programs and services. Include information about the types of measurement tools, the data sources and collection procedures, and the frequency of data collection and reporting. (Organizational Standard 4.3)

All SETA programs are monitored in four critical dimensions – Compliance with all SETA and CSBG policies and procedures – Achievement of projected program and service goals – Program management practices – Adherence to all SETA fiscal policies and standard accounting practices.

Program compliance with all SETA and CSBG policies and procedures is ongoing, but formally evaluated annually. Achievement of projected program and service goals is evaluated quarterly. During the annual monitoring visit, progress towards established outcomes is evaluated. Inadequate progress is dealt with by issuing a Program Improvement Plan or Corrective Action Plan, which require a plan to rectify the issue or concern. The monitoring visit is used as an opportunity to evaluate and revise the program mid-year, and not as a punitive measure. Program management practices are evaluated independently for program and fiscal practices, annually. Program adherence to all SETA fiscal policies and standard accounting procedures is evaluated annually.

SETA CSBG staff are responsible for ongoing program evaluation. Evaluations of CSBG delegate agencies are conducted to determine the effect CSBG services had on the lives of SETA clients and if planned goals and objectives have been met. Reports received from SETA staff and program operators, client surveys, focus groups and interviews, and participant satisfaction surveys tell if the clients' needs are being met and goals achieved, provide information on the quality of services received, and indicate the clients' satisfaction with the overall program. All reports, client interview results and surveys are summarized in a report which is shared with SETA management, the SETA Community Action Board and SETA Governing Board members for consideration, and submitted to CSD on or before required due dates. By carrying out the evaluation, SETA can assess the value and purpose of its programs and make administrative and programmatic adjustments for succeeding years.

2. Select one need from Table 2: Priority Ranking Table and describe how your agency plans to implement, monitor progress, and evaluate the program designed to address the need. (Organizational Standard 4.2)

**Need:** Low-income families lack adequate funds for basic necessities such as housing, food, utilities and transportation.

SETA will offer these emergency supports through subgrantees who submit proposals to provide these services. The subgrantees will respond to a Request for Proposals, to be published later this year, in which they describe their plan to effectively serve members of the low-income community by providing these services.

Proposals are read and reviewed by an Evaluation Team, and scores are averaged to reflect the entire team's response. All proposal results are submitted to the CAB and Governing Board in a concise document addressing funding recommendations. Once results are reviewed/approved by the CAB and Governing Board, the subgrantee is sent a contract which includes projected service provisions on a quarterly basis. Subgrantees are trained on the intake and reporting process, and submit a monthly progress and demographics report along with that month's intake forms. SETA CSBG staff communicate quarterly progress towards goals with subgrantees. If adjustments need to be made favoring one service over another on the basis of community need, that is handled through a Request for Reallocation of Funds. The subgrantee submits this form to SETA CSBG staff for review and approval, and adjustments are made to the contract as needed. Programs are monitored for contract compliance approximately 6 months into the contract. If it is determined that there is concern about the manner in which services are provided, the subgrantee will be asked to complete and follow a Program Improvement Plan or a Corrective Action Plan. The program monitor follows up to ensure that this plan is followed and that improvements are made. Services and demographic data are compiled at years' end for the CSBG Annual Report, along with any available success stories.

### Optional

- 3 . Select one community level need from Table 2: Priority Ranking Table or your agency's most recent Community Needs Assessment and describe how your agency plans to implement, monitor progress, and evaluate the program designed to address the need. (CSBG Act Section 676(b)(12), Organizational Standard 4.2)

## Federal CSBG Programmatic Assurances

### CSBG Act Section 676(b)

#### Use of CSBG Funds Supporting Local Activities

**676(b)(1)(A):** The state will assure “that funds made available through grant or allotment will be used – (A) to support activities that are designed to assist low-income families and individuals, including families and individuals receiving assistance under title IV of the Social Security Act, homeless families and individuals, migrant or seasonal farmworkers, and elderly low-income individuals and families, and a description of how such activities will enable the families and individuals--

- a. to remove obstacles and solve problems that block the achievement of self- sufficiency (particularly for families and individuals who are attempting to transition off a State program carried out underpart A of title IV of the Social Security Act);
- b. to secure and retain meaningful employment;
- c. to attain an adequate education with particular attention toward improving literacy skills of the low-income families in the community, which may include family literacy initiatives;
- d. to make better use of available income;
- e. to obtain and maintain adequate housing and a suitable living environment;
- f. to obtain emergency assistance through loans, grants, or other means to meet immediate and urgent individual and family needs;
- g. to achieve greater participation in the affairs of the communities involved, including the development of public and private grassroots
- h. partnerships with local law enforcement agencies, local housing authorities, private foundations, and other public and private partners to  
–
  - i. document best practices based on successful grassroots intervention in urban areas, to develop methodologies for wide-spread replication; and
  - ii. strengthen and improve relationships with local law enforcement agencies, which may include participation in activities such as neighborhood or community policing efforts;

#### Needs of Youth

**676(b)(1)(B)** The state will assure “that funds made available through grant or allotment will be used – (B) to address the needs of youth in low-income communities through youth development programs that support the primary role of the family, give priority to the prevention of youth problems and crime, and promote increased community coordination and collaboration in meeting the needs of youth, and support development and expansion of innovative community-based youth development programs that have demonstrated success in preventing or reducing youth crime, such as--

- I. programs for the establishment of violence-free zones that would involve youth development and intervention models (such as models involving youth mediation, youth mentoring, life skills training, job creation, and entrepreneurship programs); and
- II. after-school childcare programs.



## **Coordination of Other Programs**

**676(b)(1)(C)** The state will assure “that funds made available through grant or allotment will be used – (C) to make more effective use of, and to coordinate with, other programs related to the purposes of this subtitle (including state welfare reform efforts)

## **Eligible Entity Service Delivery System**

**676(b)(3)(A)** Eligible entities will describe “the service delivery system, for services provided or coordinated with funds made available through grants made under 675C(a), targeted to low-income individuals and families in communities within the state;

## **Eligible Entity Linkages – Approach to Filling Service Gaps**

**676(b)(3)(B)** Eligible entities will describe “how linkages will be developed to fill identified gaps in the services, through the provision of information, referrals, case management, and follow-up consultations.”

## **Coordination of Eligible Entity Allocation 90 Percent Funds with Public/Private Resources**

**676(b)(3)(C)** Eligible entities will describe how funds made available through grants made under 675C(a) will be coordinated with other public and private resources.”

## **Eligible Entity Innovative Community and Neighborhood Initiatives, Including Fatherhood/Parental Responsibility**

**676(b)(3)(D)** Eligible entities will describe “how the local entity will use the funds [made available under 675C(a)] to support innovative community and neighborhood-based initiatives related to the purposes of this subtitle, which may include fatherhood initiatives and other initiatives with the goal of strengthening families and encouraging parenting.”

## **Eligible Entity Emergency Food and Nutrition Services**

**676(b)(4)** An assurance “that eligible entities in the state will provide, on an emergency basis, for the provision of such supplies and services, nutritious foods, and related services, as may be necessary to counteract conditions of starvation and malnutrition among low-income individuals.”

## **State and Eligible Entity Coordination/linkages and Workforce Innovation and Opportunity Act Employment and Training Activities**

**676(b)(5)** An assurance “that the State and eligible entities in the State will coordinate, and establish linkages between, governmental and other social services programs to assure the effective delivery of such services, and [describe] how the State and the eligible entities will coordinate the provision of employment and training activities, as defined in section 3 of the Workforce Innovation and Opportunity Act, in the State and in communities with entities providing activities through statewide and local workforce development systems under such Act.”

## **State Coordination/Linkages and Low-income Home Energy Assistance**

**676(b)(6)** “[A]n assurance that the State will ensure coordination between antipoverty programs in each community in the State, and ensure, where appropriate, that emergency energy crisis intervention programs under title XXVI (relating to low-income home energy assistance) are conducted in such community.”



## **Community Organizations**

**676(b)(9)** An assurance “that the State and eligible entities in the state will, to the maximum extent possible, coordinate programs with and form partnerships with other organizations serving low-income residents of the communities and members of the groups served by the State, including religious organizations, charitable groups, and community organizations.”

### **Eligible Entity Tripartite Board Representation**

**676(b)(10)** “[T]he State will require each eligible entity in the State to establish procedures under which a low-income individual, community organization, or religious organization, or representative of low-income individuals that considers its organization, or low-income individuals, to be inadequately represented on the board (or other mechanism) of the eligible entity to petition for adequate representation.”

### **Eligible Entity Community Action Plans and Community Needs Assessments**

**676(b)(11)** “[A]n assurance that the State will secure from each eligible entity in the State, as a condition to receipt of funding by the entity through a community service block grant made under this subtitle for a program, a community action plan (which shall be submitted to the Secretary, at the request of the Secretary, with the State Plan) that includes a community needs assessment for the community serviced, which may be coordinated with the community needs assessment conducted for other programs.”

### **State and Eligible Entity Performance Measurement: ROMA or Alternate System**

**676(b)(12)** “[A]n assurance that the State and all eligible entities in the State will, not later than fiscal year 2001, participate in the Results Oriented Management and Accountability System, another performance measure system for which the Secretary facilitated development pursuant to section 678E(b), or an alternative system for measuring performance and results that meets the requirements of that section, and [describe] outcome measures to be used to measure eligible entity performance in promoting self-sufficiency, family stability, and community revitalization.”

### **Fiscal Controls, Audits, and Withholding**

**678D(a)(1)(B)** An assurance that cost and accounting standards of the Office of Management and Budget (OMB) are maintained.

## State Assurances

California Government Code Sections 12747(a), 12760, 12768

### **For CAA, MSFW, NAI, and LPA Agencies**

[California Government Code § 12747\(a\)](#): Community action plans shall provide for the contingency of reduced federal funding.

[California Government Code § 12760](#): CSBG agencies funded under this article shall coordinate their plans and activities with other agencies funded under Articles 7 (commencing with Section 12765) and 8 (commencing with Section 12770) that serve any part of their communities, so that funds are not used to duplicate particular services to the same beneficiaries and plans and policies affecting all grantees under this chapter are shaped, to the extent possible, so as to be equitable and beneficial to all community agencies and the populations they serve.

### **For MSFW Agencies Only**

[California Government Code § 12768](#): Migrant and Seasonal Farmworker (MSFW) entities funded by the department shall coordinate their plans and activities with other agencies funded by the department to avoid duplication of services and to maximize services for all eligible beneficiaries.

## Organizational Standards

### Category One: Consumer Input and Involvement

**Standard 1.1** The organization/department demonstrates low-income individuals' participation in its activities.

**Standard 1.2** The organization/department analyzes information collected directly from low-income individuals as part of the community assessment.

### Category Two: Community Engagement

**Standard 2.1** The organization/department has documented or demonstrated partnerships across the community, for specifically identified purposes; partnerships include other anti-poverty organizations in the area.

**Standard 2.2** The organization/department utilizes information gathered from key sectors of the community in assessing needs and resources, during the community assessment process or other times. These sectors would include at minimum: community-based organizations, faith-based organizations, private sector, public sector, and educational institutions.

### Category Three: Community Assessment

**Standard 3.1 (Private)** Organization conducted a community assessment and issued a report within the past 3 years.

**Standard 3.1 (Public)** The department conducted or was engaged in a community assessment and issued a report within the past 3-year period, if no other report exists.

**Standard 3.2** As part of the community assessment, the organization/department collects and includes current data specific to poverty and its prevalence related to gender, age, and race/ethnicity for their service area(s).

**Standard 3.3** The organization/department collects and analyzes both qualitative and quantitative data on its geographic service area(s) in the community assessment.

**Standard 3.4** The community assessment includes key findings on the causes and conditions of poverty and the needs of the communities assessed.

**Standard 3.5** The governing board or tripartite board/advisory body formally accepts the completed community assessment.

### **Category Four: Organizational Leadership**

**Standard 4.2** The organization's/department's Community Action Plan is outcome-based, anti-poverty focused, and ties directly to the community assessment.

**Standard 4.3** The organization's/department's Community Action Plan and strategic plan document the continuous use of the full Results Oriented Management and Accountability (ROMA) cycle or comparable system (assessment, planning, implementation, achievement of results, and evaluation). In addition, the organization documents having used the services of a ROMA-certified trainer (or equivalent) to assist in implementation.

DRAFT

## Part III: Appendices

Please complete the table below by entering the title of the document and its assigned appendix letter. Agencies must provide a copy of the Notice(s) of Public Hearing, the Low-Income Testimony and the Agency's Response document, and a copy of the most recent community needs assessment as appendices A, B, and C, respectively. Other appendices as necessary are encouraged. All appendices should be labeled as an appendix (e.g., Appendix A: Notice of Public Hearing) or separated by divider sheets and submitted with the CAP.

Document Title	Appendix Location
Notice of Public Hearing	A
Low-Income Testimony and Agency's Response	B
Community Needs Assessment	C
Community Needs Survey	D
Community Needs Survey Results	E

## APPENDIX A: NOTICE OF PUBLIC HEARING



### **PUBLIC NOTICE**

#### Announcement of Community Services Block Grant Public Hearing

To: ALL INTERESTED PARTIES

Since 1983, the Sacramento Employment and Training Agency (SETA) has been designated as a Community Action Agency for the purpose of administering Community Services Block Grant (CSBG) funds for Sacramento County. CSBG funds are meant to help alleviate root causes of poverty not adequately served by existing community resources. Indicators of unmet community needs will be gathered from a variety of sources including members of the community. To this end, SETA will be gathering public testimony at a scheduled public hearing before the Community Action Board (CAB). Members of the public with information or concerns regarding the delivery of poverty-related services to families and individuals in Sacramento County are welcome and encouraged to testify during the hearing.

The date and location of the public hearing is as follows:

May 14, 2025 (Wednesday), 10:00 A.M. – 12:00 P.M.

#### **Location:**

In-person: SETA Board Room  
925 Del Paso Boulevard, Suite 100  
Sacramento, CA 95815

Virtual: [Join Zoom Meeting](#)  
Meeting ID: 867 6982 9024  
Passcode: 330347

One tap mobile: + 16699006833, 86769829024# US (San Jose)  
Dial by your location +1 669 900 6833 (San Jose)  
[Find your local number](#)

Information gathered at the hearing and from other sources will be compiled in a draft of the 2026/2027 SETA Community Action Plan with copies available for public review on April 29, 2025 on the SETA website ([www.seta.net](http://www.seta.net)).

Members of the community with questions, requests for a printed copy of the draft plan, or wishing to submit written testimony, may e-mail Pam Moore at [CSBG@seta.net](mailto:CSBG@seta.net), or call her directly at (916) 263-3734.

#### GOVERNING BOARD

**Rich Desmond**  
BOARD OF SUPERVISORS  
County of Sacramento

**Eric Guerra**  
MAYOR PRO TEM  
City of Sacramento

**Patrick Kennedy**  
BOARD OF SUPERVISORS  
County of Sacramento

**Vacant**  
PUBLIC REPRESENTATIVE

**Mai Vang**  
COUNCILMEMBER  
City of Sacramento

**Anita Maldonado, Ph.D.**  
EXECUTIVE DIRECTOR

## APPENDIX B:

### LOW-INCOME TESTIMONY FROM THE PUBLIC FORUM ON FEBRUARY 12, 2025

#### V. PUBLIC FORUM FOR THE 2026-2027 COMMUNITY ACTION PLAN

Those who spoke before the Board included:

##### 1) Lisa Carr, Head Start Manager, SETA

Ms. Carr introduced herself and shared that, based on the results from the Strengths, Needs, and Interest Parent (SNIP) survey conducted with families enrolled in SETA-Operated Head Start/Early Head Start programs (approximately 2,000 families), the top needs identified are assistance with paying utility bills, accessing dental care, adult education, continuing education, financial literacy, clothing, securing better employment, and mental health services for both adults and children, particularly counseling. Additionally, there is a need for English as a Second Language (ESL) classes and immigration services. Housing instability has also emerged as a significant concern.

In response to Ms. Taylor's question, Ms. Carr noted that around 500 responses were received. She will provide information regarding the diversity of the families served to Ms. Davis-Jaffe to inform the Board.

##### 2) Olivia Keiner Assistant Program Director, Turning Point Community Programs

Ms. Keiner introduced herself and provided an overview of the program. She explained that communities face many barriers when it comes to accessing mental health services, such as homelessness, food insecurity, lack of access to benefits, clothing, employment, continuing education, transportation, and hospitalization. These basic necessities often prevent individuals in need from engaging with the mental health services offered by their program.

Ms. Keiner highlighted the success of a particular client who had a history of systemic and racial misdiagnoses, which hindered his access to care. The team identified that his most essential needs were shelter, food, transportation, education, employment, and clothing. By addressing these basic needs, they were able to engage him in mental health services, and he gradually recovered. Such successes are more attainable with funding from programs like the Community Service Block Grant (CSBG). She emphasized that fulfilling the basic necessities of life is crucial for accessing care.

In response to Ms. Espinosa's question, Ms. Keiner clarified that they incorporate a recovery model of change in their mental health services, which also addresses substance and alcohol use.

Ms. Keiner noted that they receive 500-600 referrals at each site.

##### 3) Brenda Cioli, Youth Wellness Manager, La Familia Counseling Center

Ms. Cioli introduced herself and her colleague, the Youth Case Manager for the Project REACH program. She explained that Project REACH offers positive alternatives, counseling, and supportive services for at-risk youth aged 10 to 21 through gang prevention mentoring and dropout prevention initiatives. A significant underserved population urgently needs these services, and they are genuinely grateful for CSBG funding.

At their organization, they have worked with many youth involved with the justice system, coming from various backgrounds and circumstances. These youth have been able to access services and receive guidance that helps them make better choices and develop life skills that positively impact their lives. The community knows they can rely on agencies like La Familia Counseling Center and others funded through CSBG. Programs like Project REACH provide essential support for the youth, their families, and the community as a whole.

In response to Ms. Taylor's questions, Ms. Cioli clarified that about 60 youth participants are in the Project REACH program.

**4) Maria Rosales, Director, South County Services**

Ms. Rosales introduced herself and explained that their agency serves the most rural areas of southern Sacramento County. They are seeking funding for their Safety Net Services program, which provides eviction prevention, utility assistance, gas vouchers, and emergency food delivery for families with very limited access to public transportation. South County Services partners with organizations such as Turning Point Community Programs and UC Davis to deliver essential services to the community. Additionally, South County Services assists families with the benefits application process.

In response to Ms. Taylor's questions, Ms. Rosales clarified that South County Services assists approximately 80-100 families in Isleton and around 500 families each month in the Galt area.

**5) Michael McCullough, Program Manager, PRIDE Industries, Inc.**

Mr. McCullough introduced himself and explained that he is responsible for the Ticket to Work program, which assists job seekers with disabilities in finding employment. Statistically, only 0.5% of individuals with disabilities transition off of benefits. To improve this situation, the following services are needed: rental assistance, car repairs, accessible transportation, and utility bill assistance. Additionally, funding not tied to selective services would greatly benefit immigrants. There are currently 95 individuals enrolled in the PRIDE Industries, Inc. Ticket to Work program in Sacramento.

**6) Daniel Perez, Program Manager, Lutheran Social Services**

Mr. Perez introduced himself and explained that he manages programs for transitional-age youth, which provide rental assistance for those experiencing homelessness. The goal of these programs is to help youth achieve self-sufficiency and independence by modeling life skills and positive behaviors. However, despite their efforts, helping these individuals attain true independence and afford rent after completing the programs has been challenging due to the high cost of housing.

He identified several essential needs among his clients, including assistance with utility bills, financial literacy, and support for learning how to drive and obtaining a driver's license.

Mr. Perez noted that while operations are continuing as usual, there are many uncertainties stemming from the new administration and the federally funded nature of the programs. He emphasized the importance of providing information about the implications of new administrative policies and the associated risks, doing so in a nonpartisan and non-political manner to ensure the community stays informed.



Currently, the programs he oversees support 75 transitional-age youth and their families, which include single mothers, individuals with disabilities, and people who have experienced homelessness for a year or longer before entering the program.

Mr. Perez also sought advice on reporting the services provided due to the new administration's policies.

**7) Marisol Anaya and Tanica Rangel, Folsom Cordova Community Partnership (FCCP)**

Ms. Anaya and Ms. Rangel introduced themselves and thanked the Board for the opportunity to speak today. They explained that they work on the Safety Net program provided through SETA. This program offers rental assistance, utility bill assistance, food vouchers, and other services.

Ms. Anaya emphasized that the Safety Net program plays a crucial role in the community by addressing critical obstacles many residents face. Due to inflation, high rent, and housing shortage, competitive rental pricing has a significant challenge, particularly affecting the working poor, who often live in single-income households. With a livable minimum wage still out of reach for many, affording basic needs such as rent and transportation has become a daily struggle, especially for families that do not own cars or cannot bear high gas costs. Additionally, the elderly community increasingly seeks support.

The SETA Safety Net program primarily assists individuals aged 25 to 44; 47.6% of those helped hold a high school diploma, and 21.6% have less than a high school diploma. Nearly half of the beneficiaries are African American, and the program also serves a diverse group of people, including significant representations of Caucasian, Hispanic, and multiracial individuals.

To address these issues, Ms. Anaya suggested implementing financial literacy workshops that could partner with job centers to offer budgeting and saving advice. She also recommended changing eligibility criteria to a bi-yearly basis as well as providing job and vocational training by partnering with job centers.

During the year-long support period, the Folsom Cordova Community Partnership can facilitate case management to ensure individuals receive comprehensive assistance, empowering them to become self-sufficient. This approach aims to prevent individuals from relying on one-time help each year. Such initiatives can enable individuals to achieve financial stability and improve their quality of life.

## APPENDIX C: COMMUNITY NEEDS ASSESSMENT

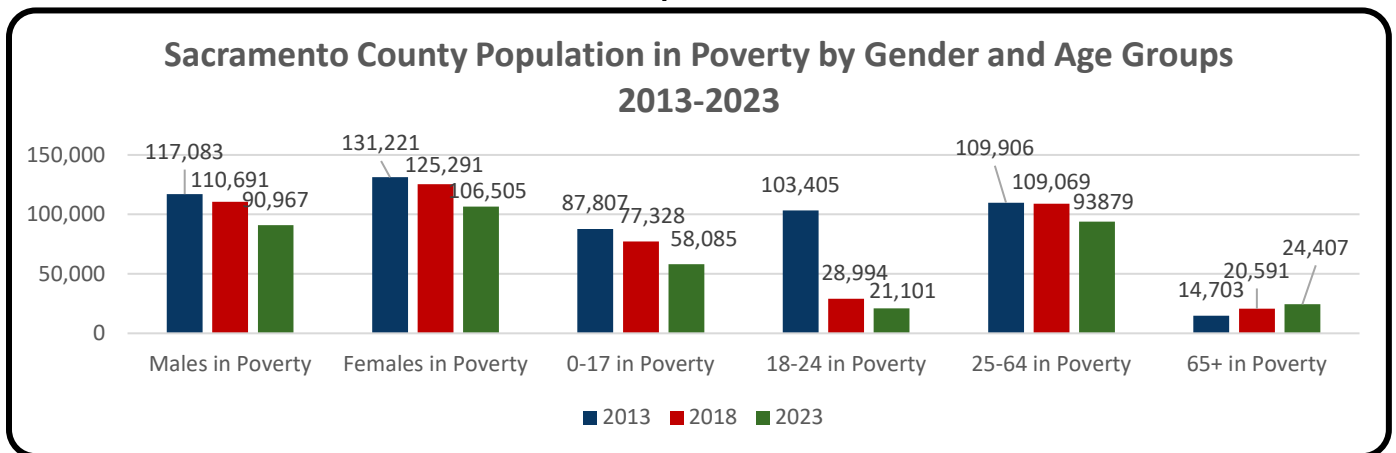
Located in the Central Valley of California, Sacramento County covers 994 square miles. It includes a Delta region in the south, which has access to the San Francisco Bay, and borders the Sierra Nevada foothills to the north and northeast. The total population is 1,584,047, an increase of 148,840 in ten years. There are seven incorporated cities, with the City of Sacramento being the largest at a population of 518,605. The California Department of Finance estimates that in 2024, the population of the unincorporated regions of Sacramento County was 597,614 people, making it the fifth largest population in the State. Sacramento County encompasses urban, suburban and rural environments, with the former two centered around the City of Sacramento. The City of Sacramento is the California capital, and State government is a major employer in the County. Other major industries include healthcare, IT, banking and finance, agriculture, transportation, and travel and leisure. The racial/ethnic breakdown of the population is 58.8% white, 9.5% Black/African American, 20.9% Asian, 17.4% Some Other Race, 10.6% two or more races, 1.8% Native Hawaiian/Pacific Islander, 3.1% American Indian/Alaskan Native, and 24% Hispanic/Latino.

The U.S. Census Bureau's American Community Survey (ACS) reports that in 2023, persons with incomes below Federal Poverty Guidelines in Sacramento County accounted for 12.6% of the total population, or 197,472 persons living in poverty. This represents a decrease of 55,287 people living in poverty, and a 4.6 percentage point decrease in the number of people living in poverty, from five years earlier. Both the number and percent of people in poverty decreased from 2018 to 2023 despite the fact that the population of Sacramento County increased by 6.2% during that same time.

In July 2024, 45,433 individuals received cash aid through participation in the CalWORKs program; of those, 66.6% (30,244) were children. The number of people receiving CalWORKs has continually decreased in recent years. In July 2019, 66,120 individuals received cash aid; of those, 77.3% (51,082) were children. In five years, the number of individuals receiving CalWORKs decreased by 19.7%.

**Graphs 1, 2 and 3** highlight the pace at which the poverty rate among vulnerable and in-crisis Sacramento County adults and children has changed over the past ten years. As of 2023, the number of people in poverty had decreased for all groups represented below, aside from people over the age of 65. The numbers below still represent a poverty rate of 17.7% for all youth under 25, and a poverty rate of 10.5% for older adults.

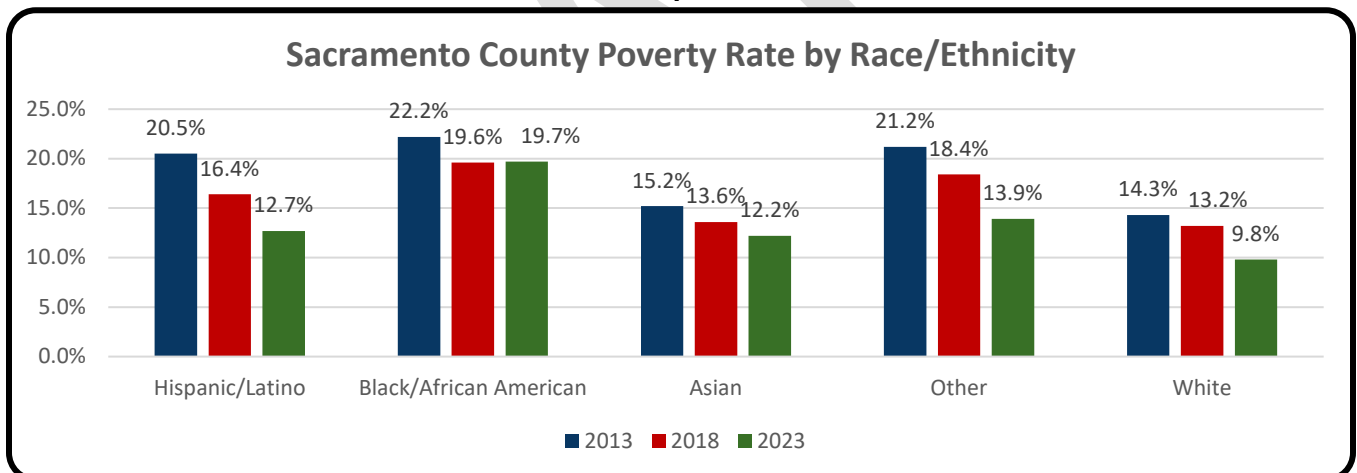
**Graph 1**



Source: US Census Table B17001, 2013, 2018 & 2023 ACS 5-Year Estimates, for Sacramento County

**Graph 2** shows the racial/ethnic breakdown of poverty rates over a ten-year period. All racial/ethnic groups shown have experienced a decline in poverty rates. However, poverty rates among minority populations, particularly Black/African Americans and people identifying as Some Other Race Alone, remain disproportionately high.

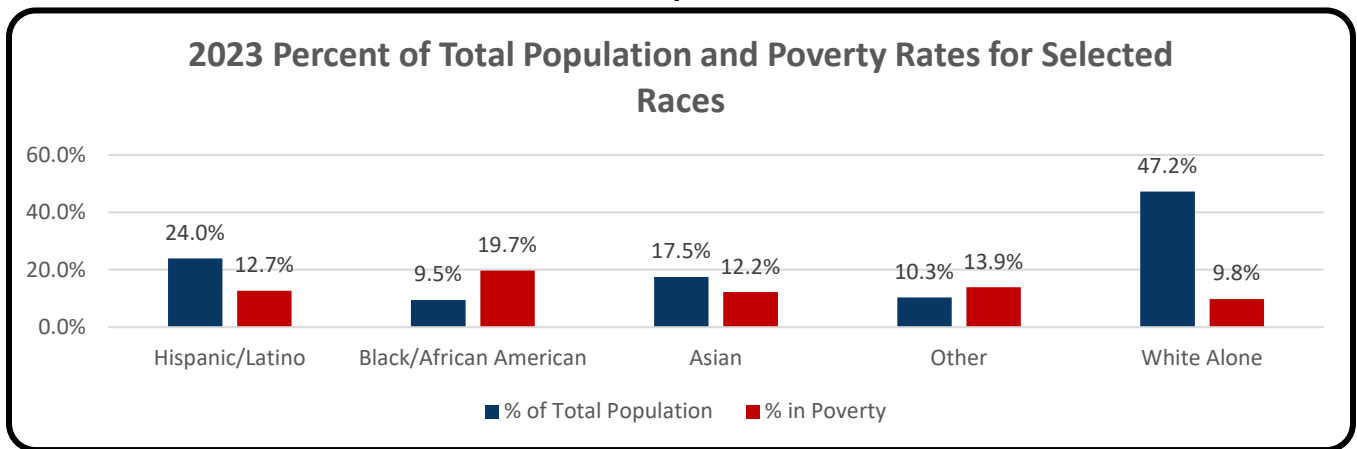
**Graph 2**



Source: US Census Table B17001, 2013, 2018 & 2023, 5-Year Estimates, for Sacramento County, breakdown by racial/ethnic group

**Graph 3** shows the percentages of racial/ethnic subpopulations in the total Sacramento County population, paired with the poverty rates of these subpopulations in the County. This graph further demonstrates the disproportionality of the presence of poverty among races and ethnic groups in Sacramento County. As demonstrated here, at 9.5% of the total Sacramento County population, the Black/African American population is particularly overrepresented among those experiencing poverty (19.7%), suggesting a greater need for services supporting this population.

Graph 3



Source: US Census Table S1701, 2023 5-Year Estimates for Sacramento County, breakdown by racial/ethnic group

In **Table 1**, below, communities listed as CSBG target areas were selected from all Sacramento County communities with populations of 10,000+ and poverty rates averaging 15% or higher, based on the most recent Census data, 2023. While all of these target areas' poverty rates have declined in the past two years, they remain high.

**Table 1**

2023 Poverty Rate by Neighborhood			
Community	Poverty Rate	Community	Poverty Rate
Lemon Hill (95824)	25.6%	Foothill Farms (95842)	18.3%
Arden-Arcade (95821; 95825)	22.4% (95821 19.5%; 95825 25.6%)	Oak Park (95817; 95820)	18.3% (95817 21.2%; 95820 17.2%)
Old North Sac (95815)	21.1%	South Sac (95832)	18.1%
Del Paso Hts. (95838)	20.1%	Rosemont (95826)	16.6%
North Highlands (95660)	19.3%	Florin (95828)	15.1%
Parkway (95823)	18.6%		

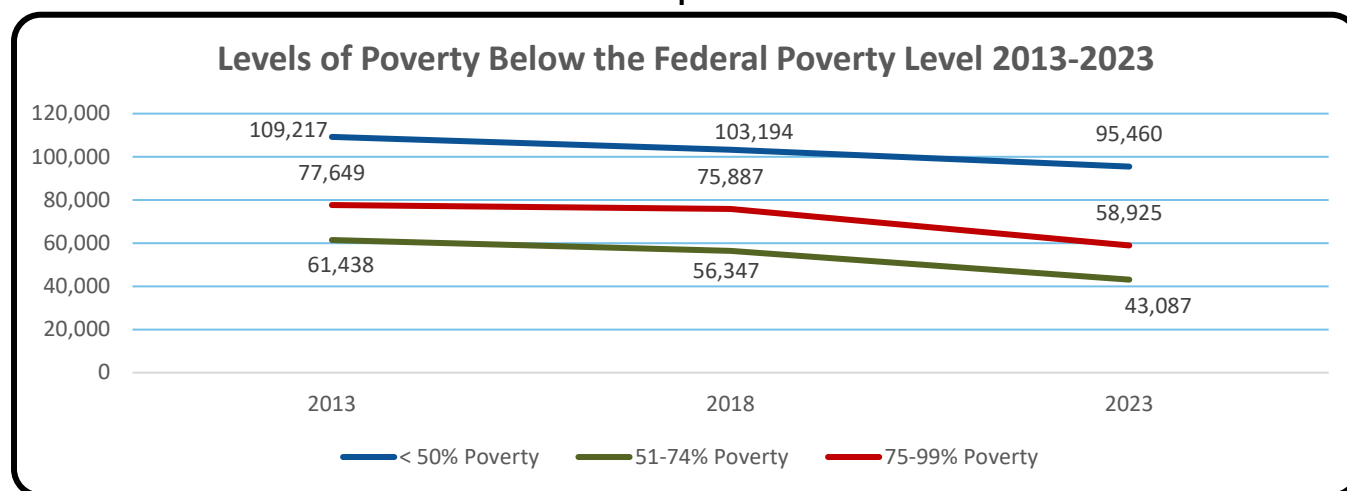
Source: US Census Table S1701, 2023, 5-Year Estimates.

Also worth mentioning are statistics that do not come out in the above parameters. While the southern, rural part of Sacramento County does not have a large population, the town of Isleton has a poverty rate of 20.2%. McClellan, in the northern part of Sacramento County, has a population of 1,665, but a poverty rate of 46.8%. On the other end of the scale, Elk Grove is a large community of almost 176,784 people. With a 7.4% poverty rate, it would be seen as a relatively comfortable area. However, 7.4% represents 13,091 people. Lastly, Oak Park is a well-established neighborhood in the City of Sacramento, with a population of 49,092. It has been identified here as 95817 (poverty rate 21.2%) and 95820 (poverty rate 17.2%), for an average poverty rate of 18.3%. Similar disparities exist in Arden Arcade, a Census Designated Place in Sacramento County with a population of 74,544. Combined, the two zip codes comprising Arden-Arcade have poverty rate of 22.4% for the area, but the area of Arden-Arcade which is in

the 95825 zip code has a poverty rate of 25.6%. Even within relatively small areas such as Oak Park and Arden-Arcade, poverty rates can vary quite a bit.

As seen in **Graph 4** below, the number of adults and children living under the federal income poverty level has declined for all levels of poverty.

**Graph 4**



Source: US Census Table B17024, ACS 2013, 2018 & 2023, for Sacramento County

The poverty rate has gone down in Sacramento County. However, one persistent tendency remains the high number of people in poverty who are experiencing extreme poverty, meaning they are living below 50% of the federal income poverty level. Among most age groups in Sacramento County, 48% of people experiencing poverty fell into the extreme poverty category. The exception was people over age 65, for whom 39.1% of those in poverty were living in extreme poverty. Over 54% of 18- to 24-year-olds living in poverty were living in extreme poverty. The 95,460 people living in extreme poverty are at particular risk of not meeting daily needs, much less reaching beyond daily living requirements to attain self-sufficiency and thrive.

According to the 2023 ACS, there are 68,840 civilian veterans in Sacramento County (about 5.7% of the general population over 18 years of age). There are 21,223 veterans living with a disability, and 18,849 of those veterans have service-related disabilities. Approximately 3,168 veterans live below federal poverty guidelines; 217 were identified in the 2024 Point-In-Time count as living in shelters or in transitional housing on any given night, with an additional 331 veterans being in unsheltered conditions.

**Definitions of Poverty:** *The poverty data used in this report and for the comparisons below represent individuals living below 100% of Federal Poverty Guidelines, the federal definition of poverty. They do not represent all individuals unable to sustain themselves and their families without public and private supports. Nonetheless, it is a primary indicator used to track the growth and effects of poverty. A broader definition of poverty can include all persons unable to minimally sustain themselves without some level of public or private supports to provide for basic family shelter, nutrition, clothing, health and safety.*

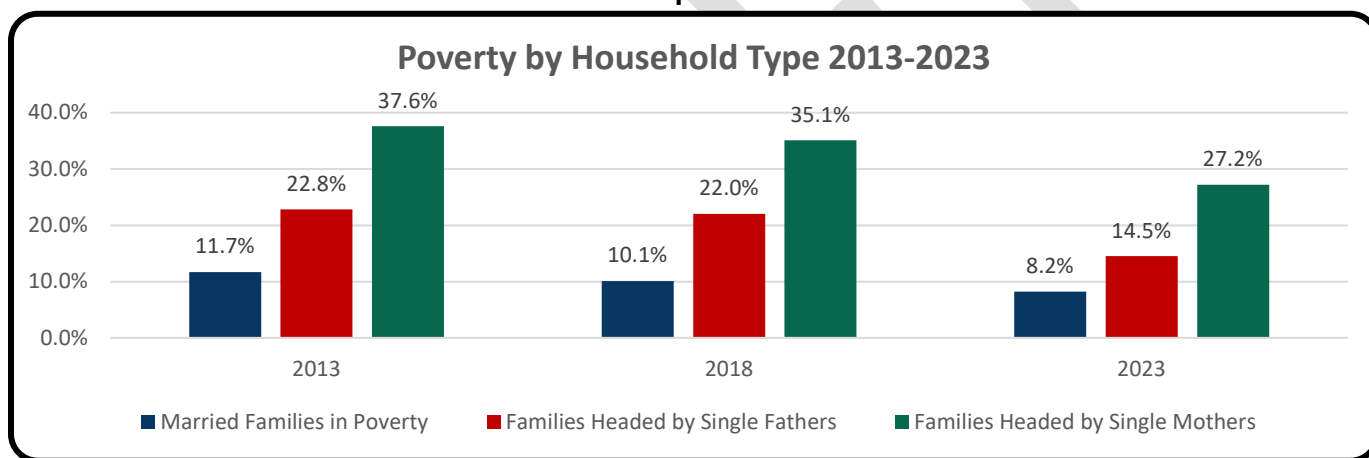
**Statistical Data** – Unless otherwise indicated, (the) 2023 American Community Survey (ACS)

5-year data was used to prepare this report. The ACS is a product of the U.S. Census Bureau and is the highest quality data source for demographic information of its kind. Data from the 2023 survey was collected in that year and released in Fall 2024.

## **SINGLE PARENT HOUSEHOLDS**

Poverty is experienced by all family types. However, it is most pronounced in families headed by a single parent. According to the 2023 ACS, 34.4% (64,407) of Sacramento County households with children under age 18 (187,431) are headed by a single parent, compared to the state rate of 31.9%. In Sacramento County, female-headed single parent households represent 70.5% of all single parent households, and they represent 81.8% of all single parent households living in poverty. As illustrated in **Graph 5**, 8.2% of two-parent families (10,063 families), 27.2% of percent of families headed by a single female (12,356 families), and 14.5% of families headed by a single male (2,752 families), were living in poverty.

**Graph 5**



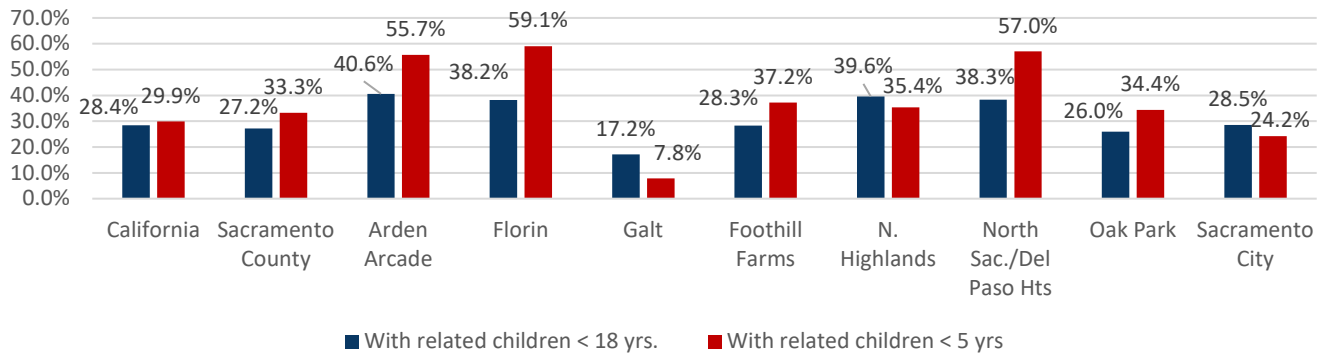
Source: US Census Table B17010, ACS 2013, 2018, & 2023, 5-Year Estimates, for Sacramento County

Among Sacramento County single parent households with children under 18, 23.5% were living below federal poverty guidelines. Among female-headed households, the rate was 27.2%, or more than three times the poverty rate for married couple families (8.2%). For female-headed households with children under 5, the poverty rate was 33.3%.

Poverty rates vary with location for all family types, and this is true for female-headed households. **Graph 6** identifies the poverty rates among single female-headed households in high-poverty areas of Sacramento County.

Graph 6

### 2023 Poverty Rates Among Female-Headed Single-Parent Households by Place

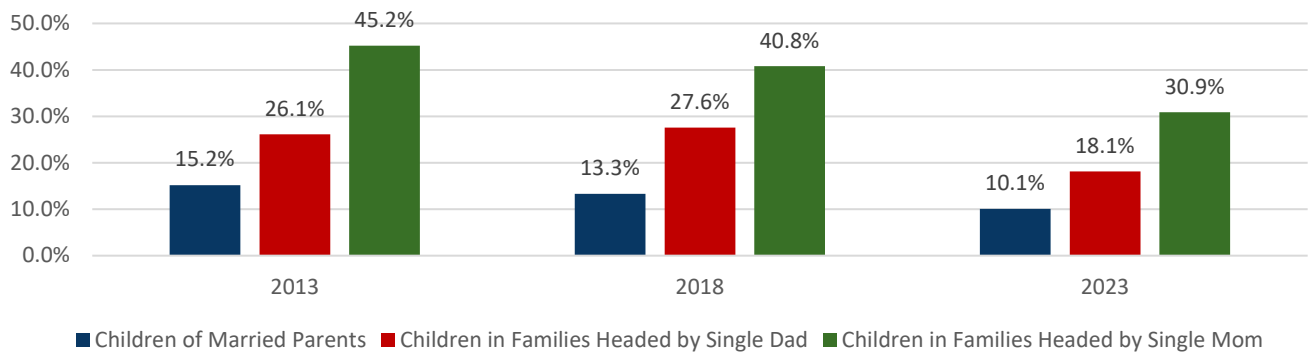


Source: U.S. Census Table S1702, 2023 ACS 5-Year Estimates for Sacramento County; North Sac./Del Paso Hts. is defined as zip code 95815 & 95838, and Oak Park as zip codes 95817 & 95820

As **Graph 7** demonstrates, children in single parent households are considerably more likely to live under the federal poverty guidelines than children in two-parent households. This is particularly true for children of single mothers, and most single parent households are headed by a single mother. The poverty rate for the *children* in any of the family types considered here is higher than the poverty rate for family types as general categories (married, single father/mother). While this is likely due to the presence of multiple children in the household, it means that these children grow up in poverty; in single parent households, the children have a greater tendency to be poor. In 2023, there were 26,083 children of single mothers and 6,170 children of single fathers living below the federal poverty level.

Graph 7

### Sacramento County Children in Poverty by Family Type, 2013-2023



Source: U.S. Census Table B17006, ACS 2011, 2016 & 2021 5-Year Estimates for Sacramento County

The income for single parent female-headed households in Sacramento County is consistently lower than other household types. The 2023 median income for households headed by a single mother was \$45,670, which was \$22,112 lower than the median income for households headed by a single father (at \$67,782) and \$82,602 lower than that of married

households with children (at \$124,437).

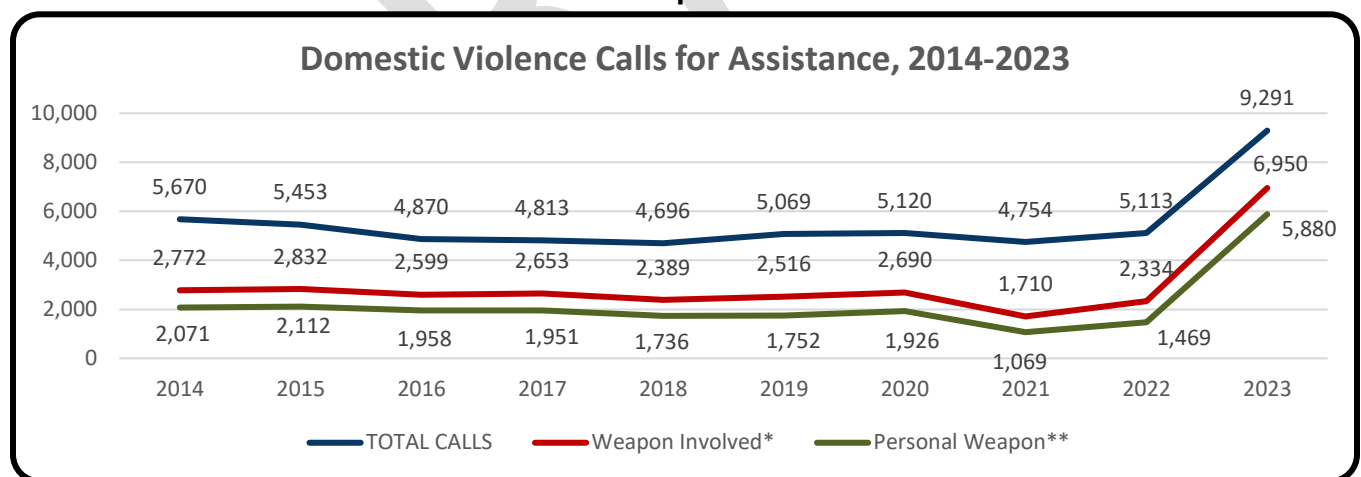
For comparison, the Living Wage Calculator for Sacramento County reports that the annual income necessary to make a single parent household with two children minimally self-sufficient is \$125,195, or \$60.19 per hour, if the parent is employed full-time. At \$45,670, the median annual salary for single mothers in 2023 was \$79,525 less than the minimum living wage income for single mothers with two children. For a two-parent household with two children and one parent working, the annual income for minimal self-sufficiency is less at \$101,192, or \$48.65 per hour, if one parent is employed full-time and the other parent provides childcare and other services for the family.

## **DOMESTIC VIOLENCE**

According to the Office of Violence Against Women, “domestic violence is a pattern of abusive behavior in any relationship that is used by one partner to gain or maintain power and control over another intimate partner.” It can involve physical, sexual, emotional, economic, psychological, or technological actions or threats of actions.

A review of Department of Justice statistics revealed a recent change in the total number of domestic violence (DV) calls for assistance. **Chart 8**, below, shows the steep rise in such calls between 2022 and 2023. The rise from 5,113 to 9,291 calls is almost entirely attributable to the rise in situations where a weapon was allegedly involved; most of that rise came from alleged use of a “personal weapon”, meaning hands, feet, etc.

**Graph 8**



Source: Open Justice.doj.ca.gov, Data Exploration, 2023 Arrests

While calls received does not equate to arrests or charges filed, a 2023 story by ABC10 News based on Sacramento Sheriff's Office data asserted that 87% of DV incidents may go unreported. The National Domestic Violence Hotline website states, “over 1 in 3 women (35.6%) and 1 in 4 men (28.5%) in the US have experienced rape, physical violence, and/or stalking by an intimate partner in their lifetime.” Regardless of the outcome, there has been a significant



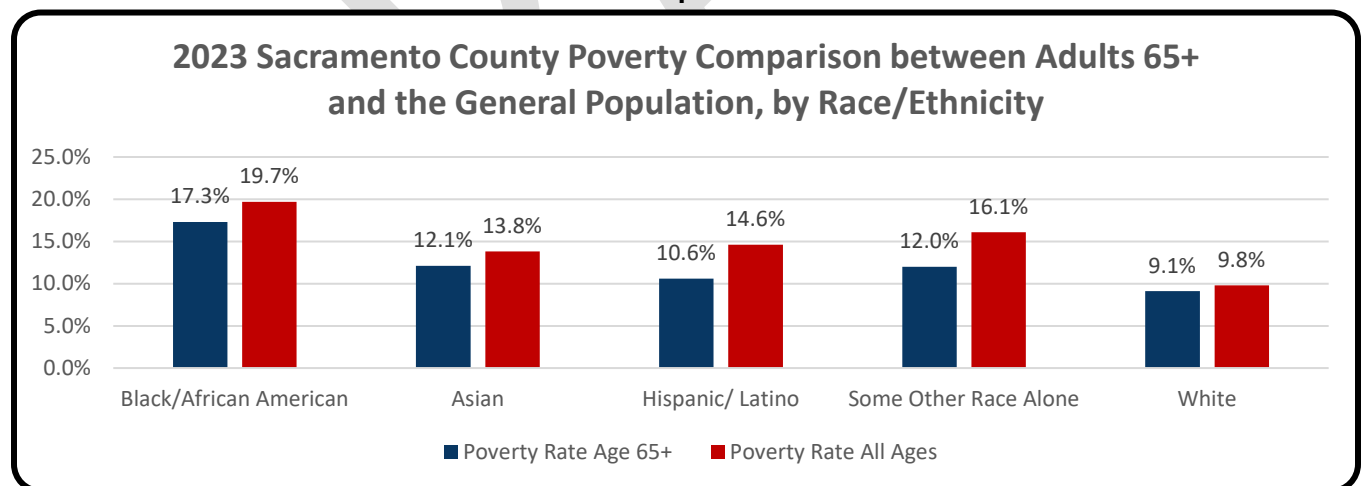
rise in the number of DV calls for assistance. Survivors may leave their domicile with nothing more than the clothes on their back, making self-sufficiency a daunting prospect. The Sacramento 2024 Point in Time Count recorded 878 adult survivors of domestic violence among the Sacramento County unhoused population; 670 of those counted were unsheltered.

### **POVERTY AMONG OLDER ADULTS**

The population aged 65 and older in Sacramento County is 232,767, or 14.9% of the general population. While the population has increased by 5.3% since 2021 (from 221,100 people), the longer-range increases are more striking: there has been a 16.9% increase in this population since 2018 (from 199,143 people) and a 30.9% increase in the ten years since 2013 (from 177,817). The general population increased by 10.4% during the same ten-year period, between 2013-2023. In 2023, the poverty rate for older adults was 10.5% of individuals 65 years and older, compared to an overall poverty rate of 12.6% for Sacramento County.

According to the 2023 ACS, the median annual household income for householders over the age of 65 is \$67,057. For 45- to 64-year-old householders, median income is \$104,465. Out of all persons over the age of 65 in Sacramento County, 7.3% (44,326) are females who are living alone. Older females are also more likely to be living in poverty than their male counterparts; while the poverty rate of males over the age of 65 is 9.7%, the poverty rate for females over 65 is 11.1%. As is true throughout most of the economy, women over 65 who are living alone have a smaller median income, \$37,996, than their male counterparts at \$41,485.

**Graph 9**



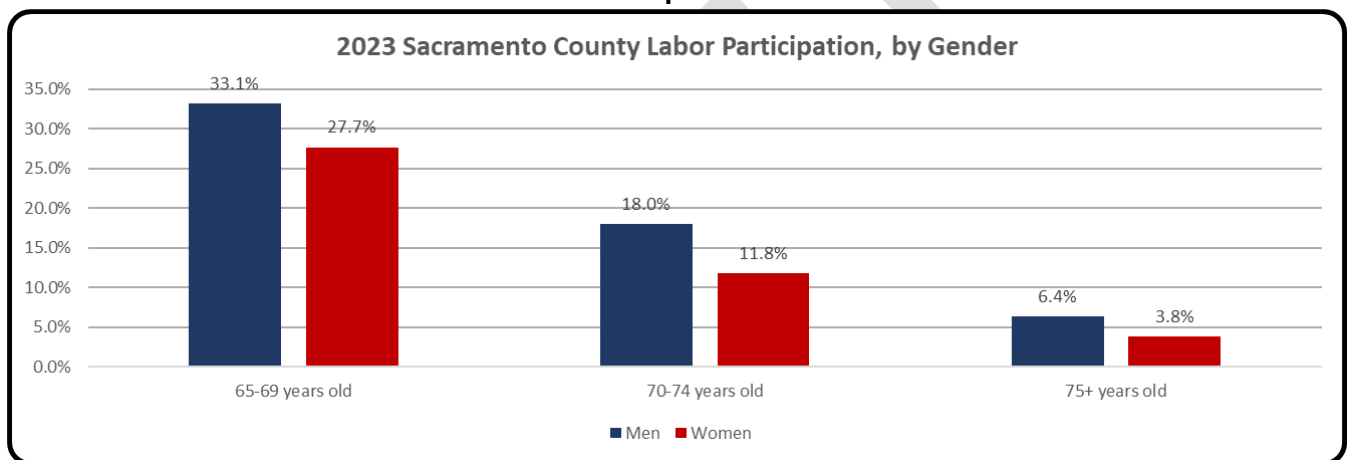
Source: U.S. Census Table B17001 Race/Ethnicity, 2023 ACS 5-Year Est.

**Graph 9, above,** compares the Sacramento County poverty rates of older adults with the poverty rate of the general population, by race. As with the general population, the poverty rate of older adults is higher for people of color than for their white counterparts.

In Sacramento County, persons over the age of 65 may not have retired, or may have had to reenter into the workforce at some point after their initial retirement. The 2023 ACS estimates that 16.8% (39,727) of persons over 65 were in the workforce; this is a 16.3% increase

from just two years previously (34,152). Of that population, 1,918 were unemployed, a higher rate than in 2021 at 1,751. Of the unemployed, 49.1% were women. By contrast, of the unemployed aged 65 and older, 57.1% were women in 2021. **Graph 10** below illustrates the percentage of individuals who are in the workforce by age and gender. As shown in the graph, 33.1% of men and 27.7% of women aged 65-69 continue to work, although 65 used to be considered standard retirement age. This could be due to not being able to receive full retirement benefits until after the age of 67. More telling, however, are the 9,786 persons between 70 and 74, and the 4,805 persons over 75, still in the labor force; most of these older men and women are actively employed, and not looking for work. This could be related to the increased cost of living. With rising costs in housing, inflation and other expenses, Sacramento's older adult population simply may not be able to afford to retire.

**Graph 10**



Source: U.S. Census Table B23001, 2023 ACT 5-Year Est.

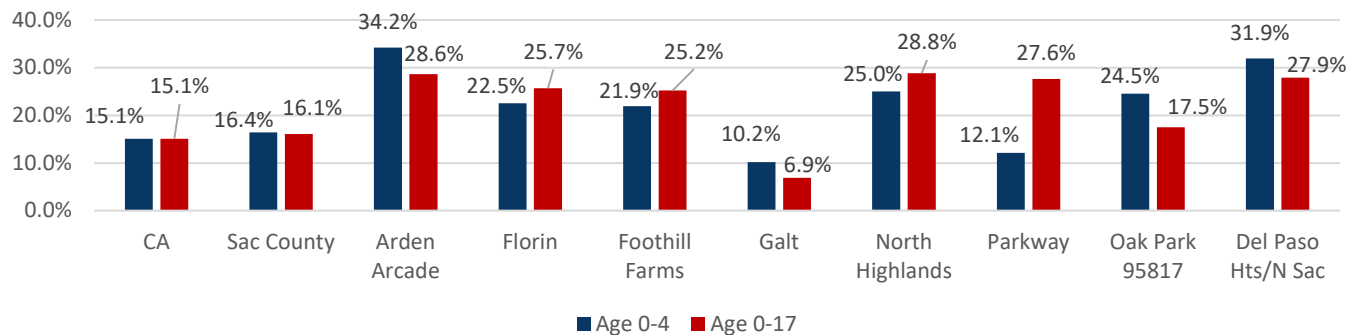
## **POVERTY AMONG YOUTH**

According to the most recent ACS (2023), children aged 0 through 17 years (361,157 individuals) comprise 23.1% of Sacramento County's total population. Among this age group, the poverty rate is 16.1%; this rate is 1.2 percentage points lower than the same poverty rate in 2022. Children under the age of 5 have traditionally maintained the highest poverty rate among children 0-17 years, but an equally high or higher rate of poverty has expanded from 0- to 4-year-olds to the 0- to 17-year-olds as a whole. The population of 0- to 4-year-olds currently has a similar rate of poverty, at 16.4%, as the 16.1% rate for all children under the age of 18.

**Graph 11** compares poverty rate data collected during 2023, for children 0-4 and 0-17, in the communities noted. These poverty rates represent hundreds, often thousands, of children in the communities listed. In Arden Arcade, for example, 6,341 youth represent the 28.6% poverty rate for 0 to 17-year-olds.

Graph 11

### 2023 Poverty Rates for Children 0-4 and 0-17 in Select Areas of Sacramento County



Source: U.S. Census Tables B17001 ACS 2023 5-Yr. Estimates, for Sacramento County

Based on the 2023 ACS, of the 361,157 children 0-17 living in Sacramento County, 58,085 of them are living below 100% of Federal Poverty Guidelines. The poverty rate for this population has steadily declined over the past four years, from 19.8% in 2019 to 16.1% by 2023, echoing the decline in the poverty rate for Sacramento County's general population. However, it remains 3.5% higher than the County's overall poverty rate.

A child's location in Sacramento County has a significant impact on the likelihood of living in poverty. Even with a County-wide poverty rate of 12.6%, 25% or more of the children in Arden Arcade, Florin, Foothill Farms, North Highlands, Del Paso Heights/North Sacramento, and Parkway are living in poverty.

Adverse Childhood Experiences, or ACEs, are traumatic experiences that may occur in children aged 0 to 17, including violence, abuse, and growing up in a family with mental health or substance abuse issues. The Cleveland Clinic website states that females, racial/ethnic minorities, and people facing socioeconomic challenges are at greater risk for experiencing four or more ACEs. ACEs can have long-term, profound negative effects on a person's physical and mental health, and researchers often cite a score of 4 or more when listing increased risk for negative health impacts. Physical effects include an increased risk for cancer and heart disease; mental and emotional effects include anxiety, depression, PTSD, substance abuse, and eating disorders. While the presence of ACEs in a child's life is not directly related to poverty, it does impact their ability to thrive and respond to challenges. The presence of ACEs has also been linked to higher levels of unemployment, education, and health insurance.

According to the 2022 Children's Report Card for Sacramento County, "more than two-thirds of households with children and/or youth report experiencing one or more traumatic experiences. One in five households (19%) in Sacramento County from 2011-2017 experienced four or more traumatic experiences. A slightly greater proportion of households in the County (67%) experience ACEs than the state average (64%)."

In a related matter, the Center for Poverty and Inequality at UC Davis released a policy brief on the rise in chronic health conditions and functional limitations among youth in April, 2025.

The two conditions include ADHD/ADD, autism, asthma, epilepsy, depression/anxiety and other emotional problems. The researchers found that the prevalence of such conditions has risen over the past twenty years, from one in five youth to one in three youth. Individuals with these health conditions were more likely to be poor, unemployed, and have public health insurance.

### **Foster Youth**

As of July 1, 2024, California had 34,314 children in the foster care system, with Sacramento County having 875 children in the system at that time. Although the number of children in foster care is still a concern within Sacramento County, recent years have shown a decrease in the number of children in foster care. The 875 children in Sacramento County foster care as of July 1, 2024 is 58.5% less than in 2014, when 2,107 children were in the foster care system. During 2023, 586 children entered foster care in Sacramento County, a 65.5% decrease over the 1,700 children who entered the system in 2014. Ninety-three youths exited the Sacramento County foster care system between October 1, 2023 and September 30, 2024, compared to the 1,408 youth who exited in 2014, making it a 93.4% decrease. Out of the 971 youth who exited the foster care system in 2021, 221 had aged out or were emancipated from foster care in Sacramento County.

Foster youth have less opportunity to gain necessary life skills, putting them at a disadvantage as they transition into adulthood and increasing the risk of being in poverty. Foster youth outcome statistics of concern from 2024 data are included here:

- 88% of exited foster youth reported having established a permanent connection to a committed adult prior to exiting from the system;
- 55% exited without obtaining employment;
- 28% reported having made housing arrangements when exited;
- 56% of youth exiting the Sacramento County foster care system earned a high school diploma or its equivalent;
- 84% reported having a savings or checking account;
- The whereabouts were unknown for 10.7% of youth during the quarter they exited the system.

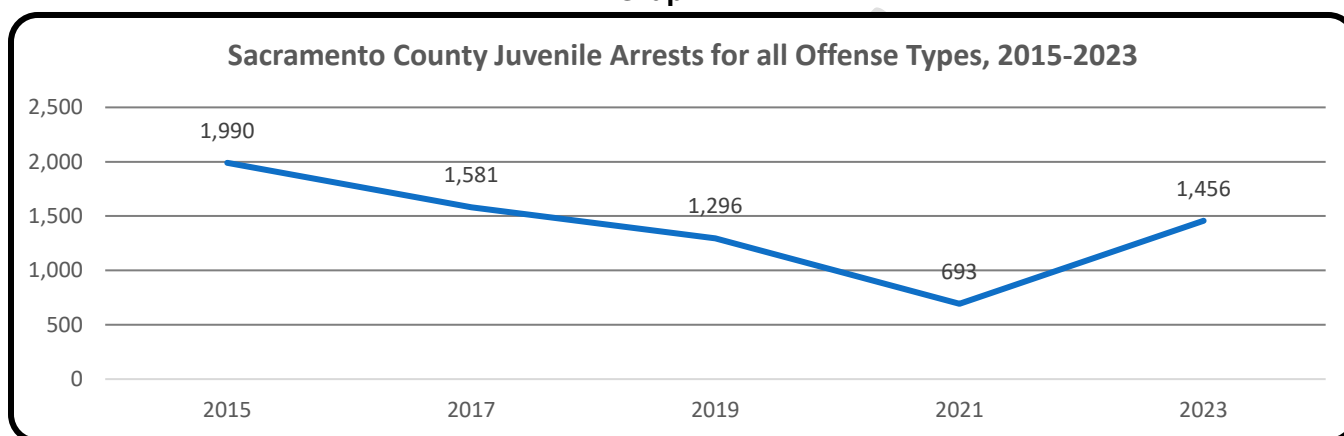
Some of the above statistics leave dozens of youth without the tools to establish self-sufficiency. Without employment, basic/secondary education, housing, or a trusted adult to guide them, these youth face significant barriers which make them in great need of intervention or safety-net support. Among Sacramento County's unhoused population, about 25% are former foster youth.

### **Juvenile Arrests**

In the juvenile justice system, not all arrests result in convictions and penalties, or can be attributed to a crime actually taking place. However, with or without an actual conviction, justice-involved youth are at an increased risk of other, long-term, negative outcomes such as mental health issues, low educational attainment and employability as an adult. In 2023, Sacramento

County had a total of 2,385 arrests for all offense types including felony, misdemeanor and status offenses. Prior to 2023, there was an overall and sometimes steep decline in felony and misdemeanor arrests. As illustrated in **Graph 12**, Sacramento County saw a steep decline in total juvenile arrests from 2019 to 2021 alone, representing a 44.7% decrease during this time period. Reasons for the decline are unclear, but may include law enforcement staffing levels, shifts in priorities or policies, or successful crime reduction strategies. The pandemic may have influenced the particularly low rate in 2021. Unfortunately, the number of arrests has again begun to climb; the period from 2021-2023 rose to almost 2017 levels – a 110% increase.

**Graph 12**

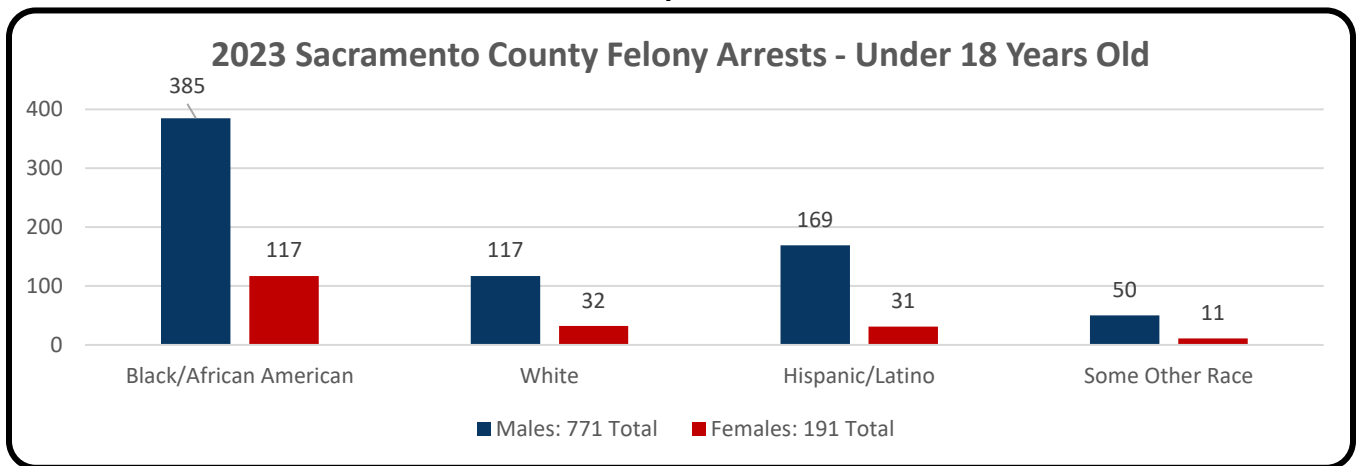


Source: Open Justice.doj.ca.gov; Data Exploration; Arrests

In 2023, the total felony arrests for males under 18 years old was 738, and for females was 191. **Graph 13** illustrates the disproportionate felony arrests by gender as well as by race/ethnicity. Based on the data, there is a high incidence of felony arrests among Black/African American male youth age 0-17 years (42.2% of male juveniles arrested) in Sacramento County.

Black/African American males (0-17) represent less than 10% of the total male population (0-17), yet they represent 41.4% of all youth males arrested for felonies for their age group in Sacramento County. The number is proportionally higher for female African Americans as well. Although the raw number of arrests has generally declined for this group over the past decade, the data continues to indicate that Black/African American males and females remain underserved by existing programs and resources.

Graph 13



Source: Open Justice.doj.ca.gov, Data Exploration, 2023 Arrests

## **HOUSING**

This section describes the current state of rental housing and its effects on low-income households in Sacramento County. According to Realtor.com, Sacramento was the top real estate market in the country in 2021. As of December 2024, Sacramento County single family homes were selling at 100.2% of their listing price (The Luxury Playbook) and home values have increased 2.5%, with a median selling price of \$466,500. At the end of January, 2025, the median sale price in Sacramento County had increased 6.1% from the previous year. Over the past decade, Sacramento has consistently attracted Bay area and Los Angeles residents who come from higher-cost areas. Covid-19 accelerated the trend of remote work opportunities, which have allowed people from cities such as San Francisco and Los Angeles to relocate to more affordable regions such as Sacramento without having to sacrifice their careers. Due to this trend, we have seen the decrease of affordable housing available. The increased activity rate of the rental housing market has also led to a limited rental vacancy rate throughout the area and has driven prices up, making housing affordability more difficult for Sacramento County residents. In 2024, Sacramento's vacancy rate was 6.8%, a rate which has increased since 2022 (3.0%). It remains a tight housing market.

Sacramento's fair market rent prices are very high compared to the national average. Fair market rent for Sacramento County is typically driven by demand and the rate of rental unit inventories available in the marketplace. The FMR is calculated as the 40<sup>th</sup> percentile of gross rents for the area. The FMR for apartments in the Sacramento-Roseville-Arden Arcade area have experienced significant increases from 2019 to 2025, according to the Department of Housing and Urban Development (HUD). As shown in **Table 2**, each unit type of apartment has increased an average of 23% from 2023 to 2025.

**Table 2**

<b>2019- 2025 Fair Market Rent Comparison for the Sacramento-Roseville-Arden Arcade Metro Area</b>				
	2019	2021	2023	2025
Studio Unit	\$853	\$1,060	\$1,277	\$1,679
One-Bedroom Unit	\$968	\$1,188	\$1,400	\$1,777
Two-Bedroom Unit	\$1,220	\$1,495	\$1,756	\$2,206
Three-Bedroom Unit	\$1,764	\$2,140	\$2,496	\$2,992
Four-Bedroom Unit	\$2,143	\$2,588	\$2,907	\$3,455

Source: RentData.org, Sacramento-Roseville-Arden Arcade Fair Market Rent, FY 2019-2025

In 2019, California enacted a limit of 5% on annual rent increases, plus the percentage change in the local Consumer Price Index, or 10%, whichever is lower. However, it applies only to current tenants, and to properties built more than 15 years ago.

In addition to the rent increases over the past couple of years, the hourly wage needed to pay for apartments in Sacramento County has not been able to keep up with rent increases, making it further beyond the reach of many residents to afford a place to live. **Table 3** displays the hourly wage needed in Sacramento County, by zip code, to afford rent in 2025. Even in the County's lower income neighborhoods, the hourly wage needed is still high. In lower income areas, such as Arden-Arcade, South Sacramento, Lemon Hill and North Highlands, the hourly wage needed for a one-bedroom apartment is, on average, 33.8% more than the county's \$16.50 minimum wage for 2025 and around 66.2% more for a two-bedroom apartment.

**Table 3**

<b>2025 Hourly Wage Needed to Afford Rent by Zip Code</b>										
	<b>95825</b> (Arden-Arcade)	<b>95828</b> (Florin)	<b>95660</b> (N. Highlands)	<b>95841</b> (Foothill Farms)	<b>95822</b> (Freeport)	<b>95824</b> (Lemon Hill)	<b>95670</b> (Rancho Cordova)	<b>95820</b> (Oak Park)	<b>95608</b> (Carmichael)	<b>95815</b> (N. Sac)
One-Bedroom Unit	\$30.00	\$29.62	\$28.85	\$28.46	\$29.42	\$24.81	\$28.46	\$28.08	\$29.81	\$25.58
Two-Bedroom Unit	\$37.31	\$36.92	\$35.96	\$35.38	\$36.54	\$30.96	\$35.38	\$35.00	\$37.12	\$31.73

Source: National Low Income Housing Coalition, Out of Reach, Two-Bedroom Housing Wage by Zip Code  
Assumes spending no more than 30% of gross income on rent

The median income for Sacramento County in 2023 was \$88,724, but large areas in the north and south parts of the City of Sacramento earned considerably below the median. While 30% is generally considered the maximum amount of gross income to be spent on rent, 52.7% of Sacramento County renters spent more than 30% of their income on rent in 2023. Furthermore, 26.6% of those renters were severely impacted, meaning they paid more than 50% of their income towards rent. This level of rent burden leaves little room for the inevitable unexpected expenses which crop up, from vehicle repairs to medical bills.



## **HOMELESSNESS**

Homelessness is a condition in which individuals lack a fixed, regular, and adequate residence over which they exercise reasonable tenants' or ownership control. Persons without housing may live in cars, parks, sidewalks, or structures that are not meant for human habitation; in this case, they would be considered unsheltered. They may also be staying in homeless shelters or other temporary housing. In a broader sense, those experiencing homelessness may also include households who find shelter with family or friends, without becoming an integral part of the household with whom they are sheltered. Chronic homelessness is a condition in which individuals have experienced homelessness for a year or longer, or in which they have had at least four episodes of homelessness in the past three years, and presence of a physical, developmental, mental illness or disability.

The most accurate count of homelessness in Sacramento County comes from the biennial *Point-In-Time Homeless Count (PIT)*, coordinated by Sacramento Steps Forward, which attempts to estimate the number of persons experiencing homelessness who are unsheltered or who are sheltered by public and private entities. The most recent count was performed on January 24, 2024, and was reported in the Sacramento Steps Forward 2024 Homelessness in Sacramento County Report, in July 2024.

During the 2024 PIT, approximately 6,615 adults and children were counted as living in shelters, transitional housing or places not meant for human habitation. The total number of people without permanent shelter decreased by 2,720 individuals since the January 2022 count – a 28.7% decrease in two years. This represents one of the most significant declines in the State. Approximately 40.4% of unhoused persons counted were safely sheltered and 59.6% were unsheltered compared to 72% and 28%, respectively, in 2022. There has been a 40.8% decrease in unsheltered persons experiencing homelessness in three years (6,664 to 3,944). According to the 2024 PIT, reasons for the decline in overall homelessness include an 84% increase in shelter and transitional housing beds from 2020-2024, a 25% increase in Rapid Rehousing slots, from 2020-2024, and a 30% increase in Permanent Supportive Housing Units from 2020-2024. Authors of the 2024 PIT attribute the slight increase (2%) in sheltered homelessness to the 84% increase in temporary shelter and transitional housing (an additional 1,611 beds) between 2020 and 2024. Due to the increased capacity and system outcomes these areas will continue to reduce the level of homelessness in Sacramento County. However, there is still much work to be done. While homelessness has decreased 28.7% since 2022, the 6,615 counted as experiencing homelessness in 2024 still exceeded the 5,570 people counted as unhoused in 2019.

Unhoused persons surveyed during the January 2024 PIT count reported the following:

- 2965 were chronically homeless individuals, down 31.3% since 2022;
- 548 were veterans. There are fewer veterans experiencing homeless in 2024 than in

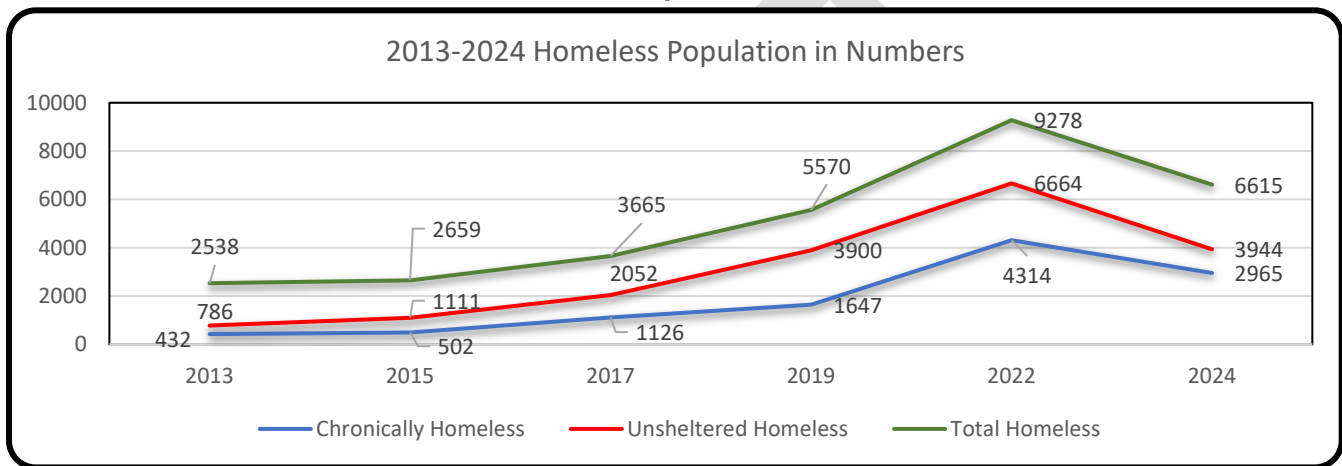


2022, when 625 veterans reported being homeless;

- 1,080 of those experiencing homelessness were families with children, representing 16.3% of all households counted. 3.3% of those adult/child households were unsheltered;
- Of the 25 child-only households counted, 52% were unsheltered;
- 1,075 were transition age youth, defined as age 18-24, (a 69% increase from 2022); 45.6% of these youth were unsheltered.

**Graph 14** presents a comparison between the general and chronic homeless populations in Sacramento County between 2013 and 2024.

**Graph 14**



The 2022 PIT revealed a steep rise in the rate of homelessness; by 2024, that rate had decreased almost to 2019 levels. The study's authors credit the increase in housing capacity, both temporary and permanent, and increased efforts in connecting people to that housing, with bringing down the number of unhoused people in the County. However the lack of affordable housing, cited in the 2022 PIT as a significant factor in the spike of homelessness rates in Sacramento County and the State of California, remains a problem. This shortage was identified as a major concern among SETA's 2025 community needs survey respondents. Sacramento continues to see increases in rental rates, as well as above-average prices for homes. State and local initiatives have been proposed to help increase the number of affordable homes. Some of the proposals include affordable housing developments, converting state offices into housing, and allowing residents to create house-scale building types with multiple units. Authors of the 2024 PIT argue that until these proposals are approved and housing rates are addressed, the homelessness crisis is likely to continue.

Mental and physical health conditions and substance abuse continue to be present in this population. According to the 2024 PIT Count, 46.9% of individuals experiencing homelessness cited having mental health issues, 31.6% had a substance use disorder, 14.8% had experienced domestic violence, and 1.7% had HIV/AIDs. Additionally, 62% of those experiencing homelessness reported having two or more of these conditions. These conditions make it harder

for individuals to find and maintain stable housing, and suggest that a need exists for mental, physical and substance use care among this population. Lastly, without a stable source of income at a living wage, it is difficult to sustain long-term housing.

Loaves and Fishes, a private sector, faith based, charitable organization located in central Sacramento, serves the area's hungry and unhoused. In its 2023 annual report, Loaves and Fishes reported services in its Maryhouse daytime shelter hospitality program to 874 women, 3 single fathers and 928 children. Also, during 2023, Genesis, Loaves and Fishes' mental health program, provided 2,624 assessments, therapy, referral, and outreach services to unhoused guests. Loaves and Fishes' Friendship Park provided 47,204 healthy breakfasts, and the organization's dining room served 125,959 hot meals. Maryhouse and Friendship Park distributed almost 112,677 supplies such as hygiene items, sleeping bags, diapers, clothing, and other items.

In March, 2025, the Sacramento County Departments of Homeless Services and Housing, and Health Services, presented a report to the Board of Supervisors on their outreach and support efforts to Sacramento County's homeless community during 2024. The outreach staff provided 25,274 services to 810 unduplicated individuals, and supported 184 unduplicated individuals with transitioning out of unsheltered homelessness. On average 31 services were provided to each individual; they included general case management (16,397); housing search/placement (1,206); vital document support (1,024); health care services (393); CalAim services (294); and Coordinated Access System referrals (351). Behavioral health services were also provided to 1,607 individuals, with 342 referrals to behavioral health services and 171 individuals linked to outpatient programs.

Unhoused students are present at all levels of the educational system. In 2023, Loaves and Fishes' Mustard Seed school reported serving 135 unhoused children (ages 3-15) with a total attendance of 1,860 pupil days, and returned 45 children to public schools. According to the California Department of Education, Sacramento County identified 12,076 public school students who were experiencing homelessness in the 2023-2024 school year. Homelessness is also prevalent in California's three higher education segments. Studies of housing issues of students in postsecondary education reveal that 11% of California State University (CSU) students, 8% of University of California (UC) students, and 24% community college students, have reported experiencing homelessness at some point during their schooling.

## **HUNGER AND FOOD INSECURITY**

Food insecurity is defined as a lack of consistent, reliable access to nutritious food. Among other complications, it can lead to chronic health conditions, poor oral health, behavior problems in children, and poor academic performance. The most current data on hunger in Sacramento County is from Feeding America, which cites 186,690 food-insecure people as of May, 2022. The U.S. Census' Household Pulse survey, which compiles data monthly at the state level, estimates food insufficiency at the county level based on local unemployment rates. As of November, 2022, this survey estimated 101,000 adults (9% of the total population) and 30,200 children (8.5% of children) in Sacramento County experience food insufficiency. However, that

figure may be much higher: based on the 448,000 community members living below 200% of the Federal Poverty Level, the Sacramento Food Bank and Family Services estimates that more than one in four of Sacramento County residents are at risk of hunger.

Food banks are reporting record numbers of people who seek their services. In 2023, Sacramento Food Bank and Family Services reported that the Sacramento food bank network saw a 17.6% increase in food distribution, to 507,363 separate services. In 2024, River City Food Bank alone reported providing food to 327,264 people in Sacramento County; 36% of them were children. While the agencies state that these figures may represent duplication in people served, they still represent large numbers of people needing help with food. 42.8% of people responding to SETA's community needs survey listed lack of food as a major problem within the previous year.

In the 2023-2024 school year, 155,138 children participated in the Free/Reduced Price Meals program in Sacramento County; that translates to 61.2% of students in Sacramento County, an increase of 15,022 students and 4.3 percentage points higher than in the 2021-2022 school year. During 2023, the California Department of Social Services' website reported that an average of 140,247 households (24.7% of all households) received CalFresh benefits in Sacramento County. In those households were 252,432 individuals who received CalFresh benefits; 35.2% (88,801) of those recipients were children, and another 19% (47,846) were older adults. The median income for CalFresh households was \$38,987. The maximum CalFresh allotment per household is \$247 per person, per month.

Women, Infants & Children (WIC) is a federally funded supplemental nutrition program operated by the United States Department of Agriculture (USDA) in all US states. The California Department of Public Health contracts with local agencies for the delivery of WIC services. This program is designed to help individuals and households improve their nutrition and health by receiving free and healthy food, nutrition education and counseling, and referrals to medical care and community support services. They also have a breastfeeding program to increase the duration of breastfeeding. As of May 2023, the total number of WIC participants in Sacramento County was 23,115.

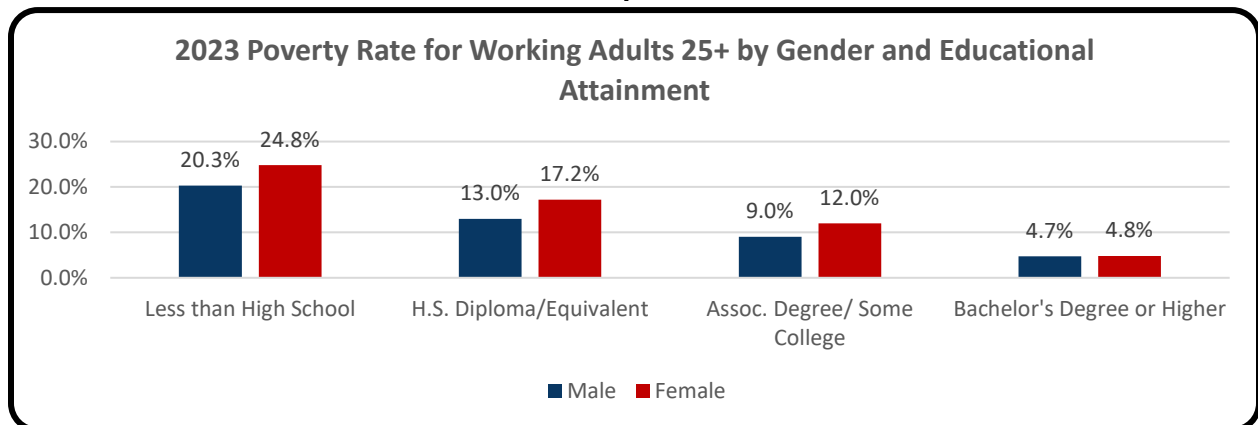
When a child reaches the age of five, participants no longer qualify for WIC services. In a UC Davis Center for Poverty and Inequality study, researchers found that aging out of the program does not have a significant effect on food insecurity among children; however, women in households where a child ages out have greater food insecurity. This suggests that women take on the role of being the protector, by consuming less food so they can provide the children in their household with more food and a higher caloric intake.

## **EDUCATIONAL ATTAINMENT**

Data from the 2023 ACS illustrates a strong correlation between level of education, median income, and poverty. It also illustrates gender and racial disparities in wages. **Graph 15**, below, demonstrates the correlation of low educational attainment and poverty by showing poverty at defined educational levels in Sacramento County. The poverty rate of persons without

a high school diploma is more than double that of all persons who have an Associate’s Degree or some college coursework.

**Graph 15**



Source: US Census Table B17003, 2023 ACS 5-Year Estimates, for Sacramento County

**Graph 15** demonstrates there is a significantly lower rate of poverty for those with a Bachelor’s Degree or higher. At all educational levels, women experienced greater incidences of poverty than men. As shown in **Graph 15**, for all Sacramento County persons over the age of 25 without a high school diploma, the poverty rate in 2023 was 20.3% for males and 24.8% for females.

**Table 4**, below, demonstrates median earnings in Sacramento County by educational attainment for 2023. At every level of education, females earned a substantially lower median income than males. This is especially true for women who did not graduate from high school, who earn 34% less than their male counterparts. Women over the age of 25 who have never graduated from high school have a median annual income of only \$23,934. HUD’s 2024 estimate of fair market rent for a 1-bedroom apartment in Sacramento County (\$1,666 a month) would consume 84% of this pre-tax income.

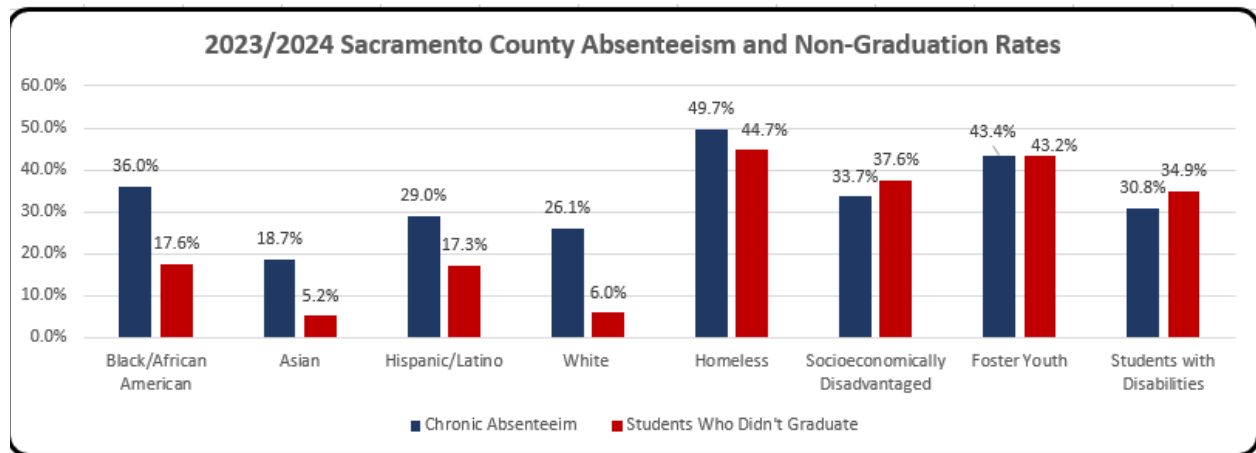
**Table 4**

<i>2023 Median Income by Educational Level</i>					
	<i>Less Than High School Graduate</i>	<i>H.S. Graduate or Equivalent</i>	<i>Some College/ Associate’s Degree</i>	<i>Bachelor’s Degree</i>	<i>Graduate or Professional Degree</i>
<i>Males</i>	\$36,612	\$45,853	\$55,327	\$82,316	\$109,133
<i>Females</i>	\$23,934	\$31,076	\$38,046	\$57,433	\$75,842

Source: US Census Table B20004, 2023 ACS 5-Year Estimates, for Sacramento County

In Sacramento County schools, both chronic absenteeism and non-graduation rates were a bigger concern among students experiencing homelessness, foster youth, socioeconomically disadvantaged students, students with disabilities, and Black/African American students. Rates for both are shared in **Graph 16**.

Graph 16



Source: California Department of Education, DataQuest, 2023/2024 Grad Cohort and Suspension/Expulsion Rate Reports

Chronic absenteeism, or missing at least 18 days of the school year, is linked to academic underachievement, delayed socioemotional development, and lower rates of graduation. Implications are particularly pronounced in the earlier grades, and it has cumulative negative effects over time (Public Policy Institute of California). The rate of chronic absenteeism in California rose during the pandemic. While it has lessened since then, the rate has not returned to pre-pandemic levels.

Lack of a high school diploma affects multiple areas of an individual's life, including poor health outcomes, increased involvement in criminal activity, family instability, and greater likelihood in engaging in risky behavior (Journal of Adolescent Health, 2017). Research shows that, compared to a high school graduate, a high school dropout costs the economy an average of \$272,000 over their lifetime. This estimate is based on lower tax contributions, heavier reliance on public assistance, and higher rates of criminal activity (Levin and Belfield, 2007). The completion of a GED does contribute to an individual's economic prospects, but it does not replace the earning potential associated with earning a high school diploma.

Suspensions and expulsions are also factors suggesting youth disengagement from the educational environment, and thus ultimately a risk factor for poverty. Both rates have declined in recent years, but they remain a factor for a considerable number of youths. While schools need access to effective disciplinary techniques, certain disciplinary practices in American schools disproportionately affect low-income, disabled students and students of color, and can ultimately lead to incarceration in what has been called the school-to-prison pipeline. **Table 5** shows the number of youths in selected groups who were suspended and expelled from Sacramento County schools during the 2023-2024 school year.

**Table 5**

<b>2023/2024 Suspension and Expulsion Rates</b>							
	<b>Black/African American</b>	<b>Hispanic/Latino</b>	<b>White</b>	<b>Socioeconomically Disadvantaged</b>	<b>Students with Disabilities</b>	<b>Homeless Youth</b>	<b>Total</b>
Suspensions	3,487 (12.9%)	4,334 (4.9%)	2,480 (3.2%)	10,533 (5.7%)	3,149 (7.9%)	1,480 (9.6%)	25,463
Expulsions	48 (0.2%)	52 (0.1%)	30 (0.0%)	144 (0.1%)	31 (0.1%)	42 (0.3%)	347

Source: CA Department of Education, DataQuest, Discipline Report, Sacramento County

## **LABOR FORCE AND UNEMPLOYMENT**

As of December 2024, Sacramento County's unemployment rate was 5.3%, compared to California's rate of 4.1%. The gap between the County and State's unemployment rate has widened: in January 2020, Sacramento's unemployment rate was 3.9% and the State's rate was 4.0%. At its height during the COVID-19 pandemic, the Sacramento County unemployment rate was 15.1% (April, 2020), representing 106,000 people. Since 2020, Sacramento's unemployment rate has decreased but remains high in certain areas. During the 12-month period from January 2024 through December 2024, as illustrated in **Table 6** below, the unemployment rate has seen a steady decline throughout the year, with Sacramento County's unemployment rate decreasing from 5.3% in January to 4.7% in December.

**Table 6**

	<b>Sac County</b>	<b>Arden-Arcade</b>	<b>Florin</b>	<b>Foothill Farms</b>	<b>Galt</b>	<b>Rancho Cordova</b>	<b>Sac City</b>
Jan-24	5.3%	6%	8.2%	6.4%	7.9%	5.2%	5.5%
Apr-24	4.6%	5.2%	7.1%	5.5%	6.2%	4.4%	4.8%
Jul-24	5.3%	6%	8.2%	6.4%	5.8%	5.2%	5.5%
Oct-24	5%	5.7%	7.8%	6%	6%	5%	5.2%
Dec-24	4.7%	5.4%	7.3%	5.7%	6.6%	4.7%	4.9%

Source: Employment Development Department, Labor Market Information Division, Historical Civilian Labor Force Data, Sacramento County

As seen in **Table 6**, most of the County's lower-income neighborhoods are experiencing higher unemployment rates than the County as a whole. Starting off the year, Arden-Arcade (6%), Florin (8.2%), and Galt (7.9%) had the highest unemployment rates compared to other areas within the County; they ended the year with 5.4%, 7.3% and 6.6% unemployment rates, respectively. Although overall unemployment rates have decreased from the beginning of the year, certain areas are still experiencing high unemployment rates, making already low-income residents less likely to gain employment and more likely to continue the cycle of poverty. In SETA's community needs survey, 40.6% of respondents listed employment or underemployment as a major problem faced within the previous year; 30.3% listed lack of job skills or training. An additional barrier to employment, lack of child care, was identified by 28% of respondents.

In Sacramento County, there are many residents who are employed, unemployed or not in the labor force who are currently living below the poverty line. **Table 7** demonstrates that there are more employed females who are in poverty than there are males, which is consistent with data that indicates women are more likely to be in poverty than men. The table also shows that those who are not in the labor force have the highest numbers of people in poverty. According to the U.S. Bureau of Labor Statistics, this category of people can include those who are retired, disabled, students, or those who are not in the workforce due to being a primary caregiver to a family member. This category encompasses a wide variety of circumstances, all of which are in need of support and resources to provide more financial stability during times they are unable to work. As **Table 7** shows, of all working males and females, the rate of poverty is relatively low at 5.3% for males and 6.3% for females. This underscores the financial advantage of employment: it benefits people to be employed over relying on retirement income or public benefits.

**Table 7**

<b>Males and Females in Poverty by Work Status</b> <b>Compared to All Males and Females in that Work Status</b>						
	Number Employed who are in Poverty	% of all Employed who are in Poverty	Number Unemployed who are in Poverty	% of all Unemployed who are in Poverty	Number Not in the Labor Force	% of all Not in the Labor Force who are in Poverty
Males	20,513	5.3%	7,101	25.2%	36,131	19.4%
Females	22,619	6.3%	6,139	26.7%	52,681	20.3%

Source: US Census Table B17005, 2021 ACS 5-Year Estimates, for Sacramento County

**Table 8** approaches the same data from a slightly different perspective, by considering the population in poverty's relation to work status. Of all people in poverty, almost a third are employed and well over half of them are not in the labor force at all. A relatively small percentage of the total number of people in poverty are receiving unemployment, perhaps an indication of the temporary nature of unemployment. Of people living in poverty, a third are working; this population has been called the working poor. The high percent of working poor is particularly significant, in that they are making every effort to attain self-sufficiency by working. Females in poverty are more likely than males to be out of the workforce entirely rather than working. This gap may be the result of the larger number of females who are primary caretaker for family, or who are over the age of 65. For both genders, the vast majority of people living in poverty are not in the work force, which may mean they are receiving long-term forms of public assistance (TANF, SSA, SSI) or that they have run out of UI and have not found another source of income.



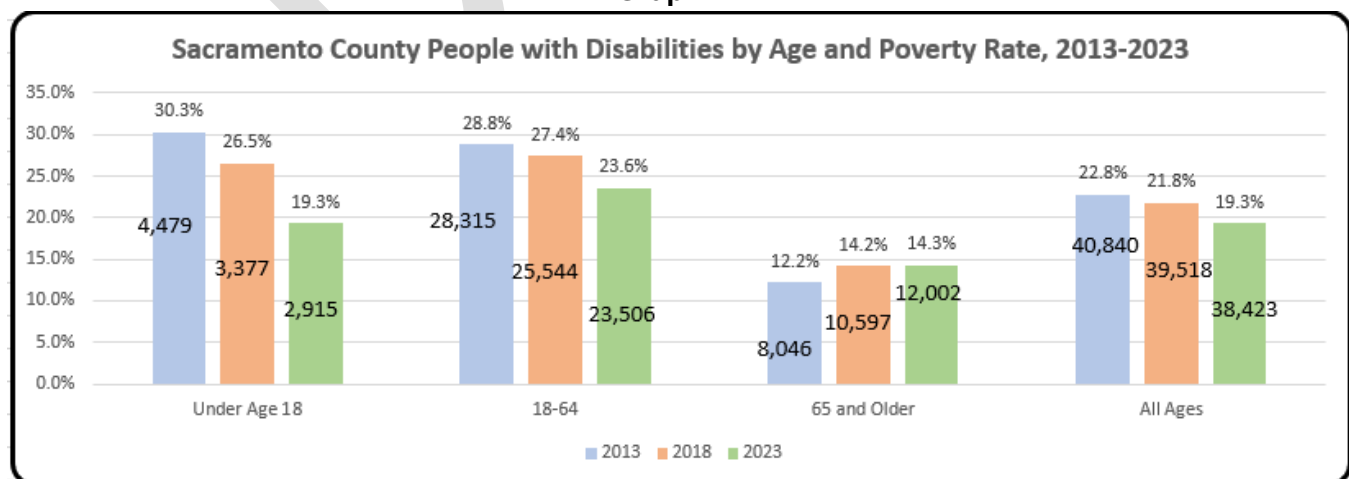
**Table 8**

<b>Poverty Rates for Males and Females by Work Status 2023</b>						
	Employed	% of Total Population in Poverty who are Employed	Unemployed	% of Total Population in Poverty who are Unemployed	Not in the Labor Force	% of Total Population in Poverty who are Not in the Labor Force
Males	20,513	32.1%	7,101	11.1%	36,131	56.6%
Females	22,619	27.7%	6,139	7.5%	52,681	64.6%

## **PEOPLE WITH DISABILITIES**

There are four main categories of disability considered in compiling the following data: hearing, vision, cognition and ambulation. A person is considered to have a disability in one or more of these categories when the disability becomes a barrier to their own self-care or interferes with their ability to lead an independent life.

The U.S. Census estimates that there are 198,748 (12.5%) people in the general population who have a disability in Sacramento County. Of those people, 38,423 live below the federal poverty level, representing a poverty rate of 19.3%. The median annual income for persons with disabilities in Sacramento County is \$36,201, which is \$2,141 higher than California's disabled (\$34,060) and \$13,804 less than that of the non-disabled Sacramento County population (\$50,005). As shown in **Graph 17**, below, the number of people under age 65 with disabilities living in poverty has steadily decreased from 2013 to 2023. For people with disabilities aged 65 and older, the number in poverty increased. Even though the poverty rate increased by only 0.1% between 2018 and 2023, an additional 1,045 people with disabilities over 65 fell below the poverty line – a 12.4% increase in numbers of people. Numerically, most people with disabilities are in the working age population; people in this age group are particularly vulnerable to any changes in socioeconomic conditions.

**Graph 17**

Source: U.S. Census Table C18130, 2013, 2018 and 2023 US Census 5-Year Estimates for Sacramento County



According to the U.S. Census Bureau, households with one or more people with disabilities account for 44.9% of the households that rely on Sacramento County's CalFresh program as a way to mitigate their food insecurity or to increase nutrition in their diet. This does not include the number of households with disabled persons that rely solely on community food closets for supplemental food and nutrition. An October 28, 2024 blog post on the Public Policy Institute of California credited safety-net programs such as CalFresh, SSI/SSP, and housing subsidies with keeping an additional 213,000 Californians out of poverty. SSI/SSP played the biggest role, followed by CalFresh.

In terms of employment, 55.6% of disabled persons in the Sacramento County are not in the labor force. This can be due to various employment barriers such as basic skill deficiencies, lack of job readiness/technical skills and little to no work experience. It can be argued that persons with disabilities generally have a more difficult time navigating a work environment and lack the soft skills needed for employment. Even after becoming employed, it is harder for people with disabilities to retain a job, especially with other factors such as housing, food and health insecurities and transportation issues. Some people with disabilities express a concern that once employed, they might lose their SSI/SSDI benefits due to earned income; this is especially problematic if they are unable to keep the position. The Public Policy Institute of California blog post cited above observed that since 2021, people with disabilities have seen significant gains in employment; the author speculated that the remote work policies created during that time made work more accessible to this population. However, with the tightening of in-person work requirements returning, people with disabilities may once again have a more difficult time obtaining and maintaining employment.

Public health care coverage plays a role in meeting the healthcare needs for most disabled persons, and the introduction of the Affordable Care Act in October 2013 contributed to a lower rate of uninsured people with disabilities. In 2023, 5.2% of Sacramento County's people with disabilities were uninsured who were under the age of 65. Despite the availability of free or greatly reduced health insurance, 5,713 Sacramento County people with disabilities remained uninsured in 2023. It should also be noted that this data only includes disabled persons who are citizens and people with legal status in the United States.

## **REFUGEES AND NEW AMERICANS**

Over 21% of Sacramento County's population is foreign-born, reflecting the great diversity of the Capital region. In 2023, 14.7% of this population was living below the federal poverty income guidelines, slightly higher than the poverty rate of Sacramento County as a whole. The poverty rate decreases with greater time spent in the United States. In 2023, of those individuals who arrived after 2010, 23.7% were living in poverty. Of those arriving even within the previous decade (2000 to 2009), those numbers drop to 13.4% for the under-45 population and 14% for the under-18 population. Of those individuals who arrived before 2000, only 10.5% were living in poverty, suggesting that poverty is not generational for this population.

With a 23.7% poverty rate, the 91,464 people who arrived after 2010 is of greater

relevance for the purpose of this needs assessment. The more recent arrivals tend to be younger, with 77.1% of those arriving after 2010 being under the age of 45 and 33.2% being under the age of 18.

According to the California Immigrant Data Portal, Sacramento has been one of the top destinations for refugees in California, with over 40% of the refugee population transplanting to Sacramento. In 2023, California had 14,055 refugees and Special Immigrant Visa holders (SIVs), followed by 15,461 in 2024. Sacramento County saw the largest number of refugee and SIV arrivals, with 5,693 in fiscal year 2024. This population is in need of the proper support and services, such as housing, English classes and workforce development services due to families and individuals typically arriving with little to no resources. Without the proper support and services, it could make it harder for Sacramento's refugee population to live above the federal poverty line. The three months of support services provided to newly-arrived refugees is a lifeline, but additional supports may be needed for people experiencing life in a vastly different culture.

### **KEY FINDINGS FROM THE 2024-2025 SETA COMMUNITY ACTION PLAN**

Single mothers continue to have among the highest rates of poverty in Sacramento County. At 27.2%, the rate of poverty is almost three times as high as the rate of married couples with children, and over double the poverty rate for the general population of Sacramento County.

By extension, this results in children of single mothers experiencing a higher rate of poverty (30.9%). In all family types, children under the age of five have traditionally experienced the highest rate of poverty among youth, but the most recent ACS data shows that the rate for all youth under 18 currently experience a comparable rate of poverty, at 16.1% (age 0-4) and 16.4% (age 0-17). However, for youth in certain areas of Sacramento County, the poverty rate hovers at around 28%; this includes Arden Arcade, Florin, Foothill Farms, North Highlands, Parkway, and Del Paso Heights/North Sacramento. The presence of four or more ACEs in a youth's life affected 19% of the youth population between 2011-201, which can have lifelong negative impacts on mental and physical health, higher levels of unemployment, and lower levels of education. This is further evidenced by the rise in chronic health conditions among disadvantaged youth.

Juvenile arrests experienced a brief decline in 2021, but the numbers have again risen almost to 2017 levels. The potential impact of the COVID-19 pandemic does not explain the rise beyond 2019 levels. Black/African American youth, especially males, continue to be arrested at a higher rate than all other racial/ethnic groups.

Older adults comprise 14.9% of the population in Sacramento County, with a poverty rate of 10.5%, as opposed to the 12.6% poverty rate of the general population. Nevertheless, with the increase in population, the number of older adults in poverty rose by over 3,000 people in just two years. The 14,591 people in the workforce over the age of 70 suggests that people continue to work to make ends meet.

There continues to be a shortage of affordable housing, cited as a major concern among Sacramento County's unhoused population. There is some good news on this front, with the Sacramento County 2024 Point-In-Time Count showing a 28.7% decline in the unhoused population from two years earlier. However, there is much work yet to be done, since this rate is still higher than it was in 2019.

Due to inflation, affording basic necessities such as rent, utilities, child care, and food have become harder than ever for the low-income community. Food, shelter, transportation and other basic necessities were cited above all others by the respondents of SETA's community needs survey. Record numbers of people are seeking assistance at the local food banks, with Sacramento Food Bank estimating that 101,000 adults and 30,200 children experience food insecurity in Sacramento County. Food was cited as a need by 42.8% of SETA's community needs survey respondents. Respondents also listed the need for rental assistance in 43.7% of surveys, transportation assistance in 39.2% of surveys, utilities assistance in 36.6% of surveys, and child care in 28.5% of surveys. Basic necessities were among the most-cited needs among survey respondents, and they were also mentioned by most of the speakers at SETA's CSBG Public Forum in February.

Adults without a high school diploma continue to have more than double the poverty rate of their degreed counterparts. Women at all levels of the educational spectrum have higher levels of poverty than their male counterparts. At the primary and secondary level, students who are unhoused, disabled, socioeconomically disadvantaged, or in the foster care system continue to have the highest rates of chronic absenteeism and lower rates of graduation.

People with disabilities (PWD) represent 12.5% of the population, but experience a 19.5% poverty rate in Sacramento County; 55.6% of PWD are not in the workforce. The remote work availability during the pandemic has been cited as bringing more PWD into the workforce, but that option appears to be on the decline, prompting concern that this population will be further shut out of the workforce. While the rate of PWD over age 65 in poverty remains about the same at 14.3%, the number of PWD 65+ in poverty has risen 12.4% (1,045), a reflection of the larger number of older adults in Sacramento County.

New Americans experience higher rates of poverty within the first 15 years of arrival, but that rate diminishes with time in the United States. For those who arrived in the United States before 2000, the rate is below that for the general population, at 10.5% versus 12.6%.

It is at the intersection of multiple factors described above where poverty becomes more pronounced: being young, or old, female, a person of color, involved in the social services or justice system, having a disability, lacking a high school diploma, living in a single parent household. Having more than one of these characteristics magnifies the likelihood of being in poverty. However, since all of these subgroups express need for similar services, the path forward rests in increasing access to basic necessities, training/education, employment guidance, and mentoring/emotional support.

## APPENDIX D: COMMUNITY NEEDS SURVEY

### **SETA Community Survey for Sacramento County**

**Dear Community Member,**

The Sacramento Employment and Training Agency (**SETA**), provides a broad variety of programs intended to help Sacramento County families become self-sufficient and thrive. You have been randomly selected to receive this survey. Our goal is to gather information about the types of services families consider important to help them during a crisis or other emergency. The results of the survey will be used to help plan future services for Sacramento County families and individuals. Thank you for helping your community by completing this survey. The QR Code to taken this survey online is to your right.



**Please provide your ZIP CODE:** \_\_\_\_\_

- 1. What are the biggest problems faced by you or your family over the past 12 months? (Check all that apply)**

<input type="checkbox"/> Lack of Food/Nutrition	<input type="checkbox"/> Health/ Mental Health Problems	<input type="checkbox"/> Drug or Alcohol Abuse	<input type="checkbox"/> Warm Clothing
<input type="checkbox"/> Transportation	<input type="checkbox"/> Criminal Record	<input type="checkbox"/> Unsafe Housing	<input type="checkbox"/> Domestic Violence
<input type="checkbox"/> Immigration Status	<input type="checkbox"/> Employment/Underemployment	<input type="checkbox"/> No Phone or Email	<input type="checkbox"/> Internet Access
<input type="checkbox"/> Child Care	<input type="checkbox"/> Elder Care	<input type="checkbox"/> Affordable Housing	<input type="checkbox"/> Crime/Neighborhood Violence
<input type="checkbox"/> Homelessness	<input type="checkbox"/> Human/Sex Trafficking	<input type="checkbox"/> Cost of Utilities	<input type="checkbox"/> Lack of job skills/ training
<input type="checkbox"/> Other (Describe): _____			

- 2. Which of the following community services would have been most useful to you or your family during the past 12 months? (Check all that apply)**

<input type="checkbox"/> Food Bank	<input type="checkbox"/> Healthcare	<input type="checkbox"/> SMUD and PG&E Help	<input type="checkbox"/> Help to Find Services
<input type="checkbox"/> Bus Passes or Gas	<input type="checkbox"/> Help w/ Criminal Records	<input type="checkbox"/> HS Diploma/GED Classes	<input type="checkbox"/> Assistance for Elderly/ Disabled
<input type="checkbox"/> Car repair	<input type="checkbox"/> Work/School Clothing	<input type="checkbox"/> Job/Career Counseling	<input type="checkbox"/> Legal Services
<input type="checkbox"/> Help with Rent	<input type="checkbox"/> Mental Health Counseling	<input type="checkbox"/> Eye Glasses	<input type="checkbox"/> Shelter
<input type="checkbox"/> Child Care	<input type="checkbox"/> Job Training	<input type="checkbox"/> Other (Describe): _____	

- 3. Current Employment Status: (check all that apply)**

<input type="checkbox"/> Employed Full-Time	<input type="checkbox"/> Employed Part-Time	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Unable to Work
<input type="checkbox"/> Retired	<input type="checkbox"/> Other (Describe): _____		

- 4. Do you want to work with a job coach to find employment? Yes ☐ No ☐**

- 5. If you would like to work with a job coach please provide:**

**Name:** \_\_\_\_\_ **Email:** \_\_\_\_\_ **Phone Number:** \_\_\_\_\_

*Please return this survey to the agency who gave it to you, or by email to [csbg@seta.net](mailto:csbg@seta.net).  
Thank you for your interest in helping your community.*

## APPENDIX E: COMMUNITY NEEDS SURVEY RESULTS

Q1: What is the biggest problem faced by you or your family over the past 12 months?											
#	%		#	%		#	%		#	%	
90	40.1%	Transportation	78	34.8%	Health/Mental Health Problems	43	19.1%	Crime/Neighborhood Violence	17	7.5%	Criminal Records
87	38.8%	Cost of Utilities	68	30.3%	Lack of job skills/training	41	13.3%	Drug or Alcohol Abuse	11	19.6%	No Phone or Email
91	40.6%	Employment /Underemployment	66	29.4%	Homelessness	59	26.3%	Immigration Status	44	22.7%	Warm Clothing
76	33.9%	Affordable Housing	64	28.5%	Child Care	55	24.5%	Unsafe Housing	51	28.5%	Elder Care
96	42.8%	Lack of food	39	17.4%	Internet Access	41	18.3%	Domestic Violence	64	11.1%	Human /Sex Trafficking
									25	4.9%	Other
Q2: Which of the following community services would have been most useful to you or your family during the past 12 months?											
#	%		#	%		#	%		#	%	
98	43.7%	Help with Rent	39	17.4%	Assistance with Elderly/Disability	62	27.6%	Mental Health Counseling	39	17.4%	Shelter
64	28.5%	Job Training	70	31.2%	Car Repair	48	21.4%	Child Care	36	16%	Help with Criminal Record
82	36.6%	SMUD/PG&E Help	72	32.1%	Job/Career Counseling	65	29%	Legal Services	46	20.5%	HS Diploma/GED classes
82	36.6%	Food Bank	81	36.1%	Help to find Services	65	29%	Work/School Clothing	6	2.6%	Other
88	39.2%	Bus Passes or Gas	59	36.3%	Eyeglasses	71	31.6%	Healthcare			
Q3: Current Employment Status?											
#	%		#	%		#	%		#	%	
90	40.1%	Unemployed	38	16.9%	Employed Part-Time	4	1.7%	Unable to Work			
54	24.1%	Employed Full-Time	13	5.8%	Retired	16	7.1%	Other			
Total Respondents 224											

Zip Code	#	Zip Code	#	Zip Code	#	Zip Code	#
95828	6	95833	4	95691	1	95835	5
95811	10	95826	7	95624	8	95821	4
95823	26	95628	5	95843	4	95691	2
95842	4	95822	8	95817	4	95825	5
95828	1	95757	4	95815	8	95610	1
95820	31	95838	7	95829	1	95747	1
95814	1	95851	1	95816	1	95818	1
95632	4	95660	3	95827	1	95834	4
95758	2	95610	2	95670	1	95831	9
95824	21	95832	7	95608	1	NO ZIP	8