



# Dubuque Community Equitable Poverty Reduction And Prevention Plan

## Overview

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

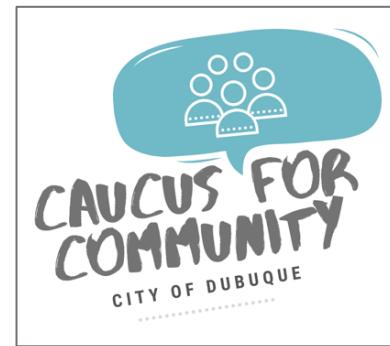
Yet, despite all of our good works, our collective impact hasn't reduced the level of poverty in our community. It has been and continues to rise. In the spirit of gaining a deeper understanding of poverty in our community, how people are experiencing it and our ways of addressing it, the City engaged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

## 1. Process of Collaboration

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

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

Public Works also produced a video describing poverty's impact through the lives of Dubuque residents experiencing it. The video became the centerpiece of these caucuses. Overall, more than 400 Dubuquers informed this report. Once the consultants analyzed census data on poverty, applied an equity lens, and reviewed the literature on poverty prevention programs, they aligned what they learned with the results of the community engagement work held in Dubuque. They then conducted a national search identifying fifty-seven "Promising Practices" relevant to the unique needs and resources of the Dubuque community that would strengthen and enhance the development of an Equitable Poverty Reduction & Prevention Plan. Finally, the team synthesized all that was learned throughout the project and produced the City of Dubuque's Equitable Poverty Reduction & Prevention Plan for consideration by community stakeholders cited throughout the report, City Council and the Mayor.



## **2. Understanding Poverty**

### **A. Defining Poverty**

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

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

### **B. Measuring Poverty**

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

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

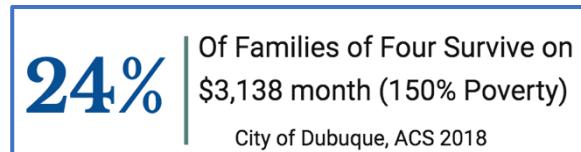
A key task of the Equitable Poverty Reduction & Prevention Plan was to analyze and assess what is the best, most equitable way of measuring poverty so that the City can accurately and fairly determine the scope of need among those who are experiencing poverty and respond accordingly. The team reviewed four different ways of measuring poverty and recommends that the City use between 1.5 to 2.0 times the Official Poverty Measure (OPM) to determine how many people are experiencing poverty in the city.

The table below depicts the four measures, their financial threshold and the percent of Dubuquers impacted for each measure (2018).

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

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

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



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

Surveys among the public and service provider agencies reveal that the majority believe poverty is a "large" or "very large" problem facing the community of Dubuque. Nearly three out of four

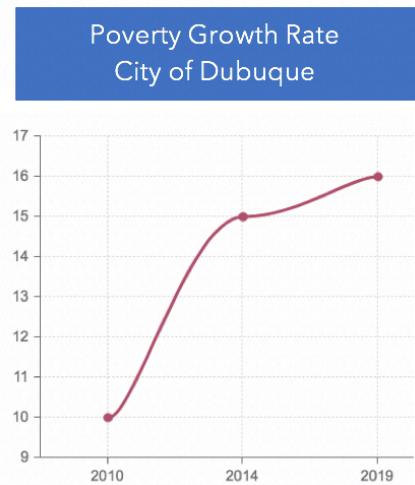
<sup>1</sup> [Data.census.gov](https://data.census.gov), Official Poverty Measure & Poverty. Based on population of 54,856.

respondents in the public survey saw poverty as a “problem,” while younger people (18-34 years) saw it as a “very large problem,” more than any other age group (30 percent vs. 20 percent).

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

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

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



#### D. Racial Disparity and Poverty

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

Categories of Asian and Pacific Islanders, Two or More Races and Latinx account for 3 percent each.

Since ninety percent of the population in the city is White, it’s not surprising to see such a high number of Whites comprising the total number of persons in poverty. But what is distressing is the profound disproportionate level of poverty endured by Blacks and other minority

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

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

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

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

Source: [Iowa Census Data 2018](#)

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

populations, especially considering that the Black community represents five percent of the total population (2018, ACS).

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

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



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

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

#### The Four Core Poverty Determinants

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

#### Building Upon Our Strengths

The community of Dubuque has an unprecedented number of organizations addressing poverty, directly or indirectly, for its size. The team was asked to develop a matrix of agencies so that the City could gain a greater understanding of work being done. Over 200 organizations were identified, and among them, 120 were focusing directly on benefiting those experiencing poverty. Beyond their work, the numerous initiatives by City departments, businesses, employers, educational

institutions, faith-based and philanthropic organizations, human service organizations, health care entities, and advocates – many of whom who are cited throughout the report – bodes well for the many possibilities this report proposes. The “Promising Practices” can enhance the good work that is already being done.

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

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

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

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

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

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

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

## In Closing

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

### **Best Practice Highlights by Determinants**

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

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

## Early Learning & Child Care

Promote Employer Child Care Assistance; Advocate for 4-Year Old full-time pre-school; Create Task Force on Child Care Deserts & Child Care Worker Shortage; Support the Every Child Reads initiative to unify community action around early care & education; Promote adoption of city-wide framework for Early Learning; Sponsor a Youth Summit to address young people's prosperity.

## Affordable & Safe Housing

If strategies to encourage acceptance of Housing Vouchers aren't engaged in six months, pass a Source of Income Ordinance; develop Resident Housing Inspectors; Adopt Inclusionary Zoning; Consider passing a Just Cause Eviction Ordinance; Create an Eviction Study Group; Support increased legal aid for renters facing eviction; Enhance Housing Trust Fund; Pursue Rapid Re-Housing practices; Expand Aggressive Testing for Fair Housing pilot; Implement Fair Housing Impediments Plan.

## Health: Brain and Physical

Promote partnerships that increase the cadre of Community Health Workers especially among Blacks and People of Color; build data capacity to assess health outcomes by race, income level in concentrated poverty neighborhoods working with health care providers, schools, social services; continue support of the Mental Health Stakeholder group and Brain Health Coalition; continue support of culturally competent work with Marshallese and Latinx population.

## Food Security

Develop a Food Access App (example Plentiful) that is interactive, so that people can be notified of real-time availability of food and enhanced coordination among pantries; assess transportation routes & gaps that could expand people's access to healthy affordable foods; create jobs along the food distribution chain (e.g. composting, community gardens, agri-hoods); encourage health care providers to write "food prescriptions."

## Education & Skills Training

Offer trauma-centered care training related to poverty for all City staff serving low-income populations; continue to sponsor and invest in career-oriented programming for youth and programs working with minority youth and their families; hold a Youth Summit that focuses on needs of teens and mentoring of freshmen in colleges who are among the first generation to attend college; continue to support, facilitate partnerships of the workforce training programs reaching out to low income and minorities.