



COMMUNITY NEEDS ASSESSMENT

Poverty is not just a lack of resources,
but a complex web of interconnected challenges.

*As the designated community action agency in Bucks County, the Bucks County Opportunity Council (BCOC) is dedicated to building a community where every individual has the **opportunity** to thrive.*

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In the third wealthiest county in Pennsylvania,
there are **38,058 (5.9%)** residents living at an income level below the Federal Poverty Level (FPL) --
\$31,200 for a family of four.

The Guidelines are out-of-sync with the financial realities that families face today.

Although many workers make above Pennsylvania's minimum wage (\$7.25/hour), that rate has not changed since 2009. Yet, the cost of living has soared 46% during the same timeframe.

As this CNA Report illustrates, BCOC clients and the stakeholders that help them have expressed hopelessness and frustration with an economy and a system that makes it almost impossible to find safe, affordable housing and still provide other daily essentials.

Many of those who are struggling lack the education and training needed to earn a *true* living wage.

Bucks County At A Glance:

Population: 646,249, an increase of 3.4% since 2010.

Income Demographics: 3rd highest median income in the state (behind Chester and Montgomery counties); Median income in Bucks County: \$86,055; Median family income is \$109,235.

People in Poverty: 38,058 (5.9%); 16.97% of children under the age of 18 are living in a household that is under 200% of the Federal Poverty Level (FPL); 5.4% of senior citizens over the age of 65 are considered below 100% FPL.

Unemployment Rate: 2.6%; lower than the PA State average of 3.4%.

Health Insurance: 25,215 (3.9%) of Bucks County residents are uninsured.

Living Wage: for a family of 4 is \$45 per hour.

Housing: 45.24% of renters pay more than 30% of their income for rent (rent burdened); Wages necessary to afford a modest, 2-bedroom apartment of \$1,800 per month is \$35/hour. Vacancy rate for rental units is 0.99%. **This is the first time we have seen vacancy rates below 1%.**

Race: 85% White; 4.8% Asian; 4.2% Mixed Race; 3.9% Black; 1.8% other.

Education: 5.32% of people over age 25 do not have a high school diploma. In Lower Bucks, four school districts have free/reduced lunch rates over 50% of their student body.

Child Care Costs: \$62.95 average daily cost, full-time, per child.

Why conduct a Community Needs Assessment (CNA)?

The purpose of a Community Needs Assessment (CNA) is to gather information on how Bucks County residents, service providers, partners, and other affiliated groups view our community's strengths and needs. The assessment is required every three years to receive Community Services Block Grant (CSBG) funding.

The results of the survey inform our strategic planning. For example, after the 2021 audit, BCOC made changes in programs and priorities, realigned staff, and developed new programming to address pressing needs that were identified in the CNA.

It is notable that among respondents in this 2024 report, as well as those responding in 2018 and 2021, the top challenge remains the same: **affordable housing**. Specifically, high rents and a lack of availability, but also noted along a continuum were homelessness, eviction, mortgage and utility rates, and housing repair costs. Employment opportunities that pay a living wage and affordable health care were also listed consistently in all three survey years among all groups.

In 2018, and then again in 2021, drugs and opioid addiction were cited as a top challenge moving forward, but that issue did not take the same priority rank this year. (This could be explained partly by the widespread media attention on the opioid epidemic during previous surveys.) Transportation, senior services, and food access continue to be listed among challenges, but new issues like mental health specifically, dental needs, and child care (especially for 2nd and 3rd shift workers) emerged.

Poverty is not just a lack of financial resources, but a complex web of interconnected challenges.

For that reason, some of the responses in this study overlap among categories. Not having safe and affordable housing affects every aspect of our clients' lives and creates immeasurable stress; poverty and poor health are linked; a shortage of nutritious food affects health, and the ability of children to focus in school; limited transportation makes it difficult to look for jobs and commute once you have found one, or to get to a doctor's office. Lack of training/education make it difficult to find a job that pays a living wage and offers benefits like health care and sick leave.

Survey Methodology

BCOC conducted its community needs assessment in late March/early April 2024. Surveys were circulated among the general public as well as key stakeholders: BCOC clients, staff and board members; government officials and department heads within the County; local officials; service providers; businesses; and food pantry organizers. Surveys were available online and via social media; paper copies were available at all BCOC sites and at some partner agencies. BCOC staff shared surveys with clients in all of our programs to encourage participation from those who need our help.

A total of 721 surveys were collected via Survey Monkey: **669 general population surveys** and **52 surveys from key stakeholders**—those most directly working with low-income clients. Half (51.92 %) of the key stakeholder responses were from community-based organizations/non-profit service providers; 21% public sector (local, state or federal government offices or agencies); and 13.46% in the private sector (for-profit businesses). Other responses came from faith-based organizations, the healthcare industry, educational institutions, and BCOC board members.

When the 669 general population respondents were asked if they or their family had ever received BCOC services, 184 opted out of the question and 485 answered it. Of those 485, 184 had received services. **Significantly, of those who received BCOC services, 55.91% were very satisfied and 30.11% satisfied, totaling 86.02% satisfaction.** In addition, 93.59% responded they were likely or very likely to recommend BCOC to others.

General Population Survey Profile

Respondents of the general population survey represented all areas of the county, with the highest responses drawn from the Central Bucks School District area, followed by Bristol Township, Pennsbury, Quakertown, and Neshaminy. The lowest percentage of responses came from the New Hope/Solebury area.

The household income levels of the general survey respondents were wide-ranging and fairly evenly divided among six income groups, ranging from \$0-\$10,000 to a high of \$100,000 or more. The ages of the respondents also were wide-ranging, from 18 through 75 or older, with lower representation among the 18-24 and 75 and over groups.

Key Stakeholders Profile

Most key stakeholders work county-wide, with a slightly higher number in Lower Bucks specifically, and slightly less work only in Central Bucks. The respondents either work generally with low-income individuals and families, or specifically with women, men, single parent households, senior citizens, veterans, persons with physical disabilities, persons with mental health/intellectual disabilities, the LBGTQ community, immigrants, job seekers, or individuals with substance use disorders.

Focus Groups

In addition to the surveys, **three focus groups** were assembled to gather feedback from BCOC clients, mostly those in our Economic Self-Sufficiency Program (ES). Groups met in Bristol, Quakertown, and online. Summaries of those conversations, including direct quotes, are in Appendix 1.

Assessment Results

The results of this report are being shared with BCOC board members, clients, and staff, as well as partner agencies, government officials, and the media. They are also available on our website, www.bcoc.org.

What are the most critical priorities that Bucks County should address?

(Respondents were asked to choose up to five.)

General Population Responses:

Affordable Housing	70.76%
Employment Opportunities that offer a livable wage	42.69%
Food Access	36.88%
Healthcare Access and Affordability	31.66%
Senior Citizen Services	29.90%

Affordable child care	27.74%
Transportation (Private / Public)	27.57 %
Rental Assistance	24.25% *
Poverty	22.09%
Drug Addiction	18.94%
Utility Assistance	16.94%
Decreasing Crime	16.78%
Recreational Opportunities for Youth	15.45%
Education (K-12)	15.45%
Employment Training	12.29%
Re-entry Post-incarceration	8.80%
Racial Injustice	7.64%
Post-secondary educational opportunities	5.81%

**Adding rental assistance (24.25%) to the affordable housing response total further indicates the need for housing related supports.*

Stakeholder Responses:

When stakeholders were asked to assign priority levels to a list of issues facing the county's families, their answers to the first two highest priorities were the same as the general population: affordable housing and increasing living wage employment opportunities. Health care was named by both groups,

but in different positions. The general population listed food access third, followed by health care access, then senior citizen services. The stakeholders listed increasing access to affordable child care third, then access to healthcare, followed by greater access to rental assistance/eviction prevention services.

	Low	Moderate	High
Expanding Affordable housing*	1.92%	5.77%	92.31%
Increasing living wage employment opportunities	6.00%	22.00%	72.00%
Increasing access to affordable child care	2.00%	28.00%	70.00%
Expanding access to healthcare+	3.92%	31.37%	64.71%
Greater access to rental assistance/eviction prevention*	7.84%	33.33%	58.82%

**If rental assistance/eviction prevention services responses were combined with the top priority, expanding affordable housing, that combination would further demonstrate this critical need.*

+In addition to general health care needs, respondents noted specifically the need for mental health services and addiction specialists in this category.

If the moderate and high priority categories were combined for **transportation**, it would appear among the top five on the list. Other priorities identified by stakeholders were improving *quality* of healthcare, increased access to food assistance, and improved access to Medicare and Medicaid.

Affordable Housing

The critical need for affordable housing was identified clearly and resoundingly within all three groups: general population, key stakeholders, and the focus groups.

In the general population survey, 44.92 % of those who responded indicated that either they or someone in their immediate family experienced housing challenges in the last two years.

Difficulty affording utilities, 81.05%

Rental rates, 77.69%

Heat, 69.01%

Home repairs, 57.85%

Lack of subsidized housing, 55.13%

Other challenges noted were lack of senior housing, rental deposits and security deposits, homelessness, eviction, deliberate gentrification reducing the number of affordable housing units, and limited access to emergency shelters.

“There is assistance, just not enough.”

“Having to pay the first and last month rent and security deposit is a barrier.”

Stakeholders identified the most severe housing challenges as difficulty affording rental rates, 88.46%; access to housing, 84.31%; and homelessness, 47.06%.

“Diminishing supply of affordable housing/deliberate gentrification.”

“Limited access to emergency shelter services; you are required to be ‘literally’ homeless.”

Employment opportunities that offer a living wage

Among the general survey respondents, 229 of the 721 who answered the question said that they or a family member had faced severe employment challenges in the last two years.

Lack of living wage jobs, 88.58%

Difficulty finding employment that matches my skills, 77.98%

Lack of affordable job training opportunities, 56.81%

Difficulty finding affordable child care, 40.38%

Difficulty finding available child care for 2nd and 3rd shift workers, 34.63%

“My paycheck is less than my rent and monthly bills. It’s crazy!”

“I worked 75 hours a week at two full-time jobs. It became too much and I was burned out. It wasn’t healthy.”

Stakeholders linked severe childcare challenges to employment-related challenges, and especially noted the lack of childcare for 2nd and 3rd shift workers, 68.63%, and lack of affordable child care 61.54%. They also named lack of living wage job opportunities, 56.86%.

Food Access

The responses to the challenge of food access were mixed. Among the **general population**, only 89 of the 669 surveyed responded “yes,” that they or their family had experienced food insecurity. Food insecurity only came up three times among the 52 stakeholders when **stakeholders** were asked for the three greatest challenges in the community. In a different question about the greatest strengths in our community, food access was high on the list, at number 4.

In the **focus groups**, food was mentioned only briefly in a conversation about the high cost of living. (Several spoke positively about Fresh Connect, and visited our sites, “when I can get a ride” –another reference to transportation needs.)

There are over 70 food providers across Bucks County, and four Fresh Connect sites. In addition, residents can attend community dinners throughout the county, and seniors can participate in the Senior Food Box Program distributed across 23 sites. BCOC coaches also provide food gift cards to clients in need. Many generous community groups organize food drives throughout the county. Our assumption is that people who work with us are aware of how to get food, and therefore did not identify that as a pressing need. The challenge is to get the word out to those in need in the county who are unaware of food distribution programs and other services we offer.

Healthcare access and affordability

In the **general population survey**, 49.20% indicated that either they or a member of their family had experienced healthcare challenges in the last two years. Among the challenges most noted were:

Lack of dental insurance, 84.91%

Difficulty affording health insurance and/or co-pay, 75.19%

Difficulty affording prescriptions, 59.13%

Lack of acceptance of Medicare/Medicaid by health practices, 52.24%

Lack of primary care doctors, 43.03%

Stakeholders also identified affording dental services as a severe challenge, 50.00%; followed by the cost of prescriptions, 38.75% and not having healthcare insurance, 26.00%. On the mental health question specifically, stakeholders named the inability to get a timely appointment as the highest challenge.

“My son is 34 and has had to have six front teeth extracted due to dental care we cannot afford.”

“I do not know where a free clinic is located.”

Access to Mental Health Services: When asked specifically about mental health services, general population respondents named the need for access to treatment for adults and children; the inability to get an appointment in a timely manner; and the high cost of mental health services. A smaller number within the group listed the need for weekly support groups for those who have experienced trauma.

“Many families are unable to move toward self-sufficiency due to mental health/addiction issues.”

Senior citizen services

Of those who responded to the needs of seniors, specific challenges identified were: difficulty of affording produce, 69.13%; affordable housing for seniors, 61.54%; and difficulty meeting basic needs, 55.86%. Difficulty finding reliable transportation to needed services and limited availability of needed medical care followed closely behind.

Issues identified by the stakeholders included: affordable housing, 61.22%; scams and predatory lending practices targeting seniors, 48.00%; and transportation to needed services, 42.86%. Elder abuse, inadequate knowledge regarding estate planning, and inability to meet basic needs were also noted.

Access to affordable child care

The difficulty of finding child care was listed as a barrier to finding employment in a previous category, and when the specific question of child care was raised, general and stakeholder respondents again named needing to find affordable child care, availability of child care, additional subsidized child care for low and moderate income families, and specifically child care for parents who work 2nd and 3rd shifts.

Access to transportation

Although transportation did not appear in the top five list in either the general population or stakeholders surveys, it followed shortly afterward for both groups and was a top topic during focus group discussions.

In the general survey, 37.21% responded that they or family members had experienced transportation challenges in the last 2 years. Specific areas of transportation challenges were: Difficulty affording car repairs, insurance and general maintenance, 89.32%; Difficulty affording private transportation, 83.67%; Difficulty affording car insurance, 78.61%; Limited or no access to a reliable car, 74.35%; and difficulty accessing public transportation, 62.50%.

Stakeholders identified three transportation issues they feel are severe challenges: access to public transportation, 63.46%; private transportation affordability for those without driver's licenses, 53.85%; and having a reliable vehicle, 47.06%.

Other challenges surveyed

Education

Although education issues at the K-12 and post-secondary levels did not reach a high level of concern with general population respondents, those who did respond named lack of available and affordable pre-school opportunities and lack of adequate educational resources for children with special needs.

Stakeholders noted a lack of full-day kindergarten in some public schools; inadequate resources for special needs children; and a lack of parental involvement.

Adult education challenges centered around the difficulty of affording additional training and education, difficulty navigating financial aid, and the lack of information on potential training opportunities.

“The challenge is making sure that people are aware of the resources available to them and of their ability to physically or virtually access them.”

Internet Access

The affordability of Internet access and lack of a computer in the home were noted in each group. A senior in the focus group talked about how BCOC provided a notebook and training that opened up her world to find resources and connect with others, reducing her isolation.

Crime or Social issues

When asked if crime or social issues have been a challenge for themselves or a member of their family in the last two year, 123 of the 669 general population respondents answered “yes.” The most severe challenges were bullying, adult drug abuse, alcohol abuse, and domestic violence. In the stakeholders survey, opioid addiction, alcohol abuse, and preventable diseases were named.

Youth issues

Respondents noted the difficulty of affording community youth programs, events, and after-school programs. Bullying was also noted and several women in the focus groups talked about how their children were bullied for being poor—“not wearing the right labels, not shopping at the name-brand stores.”

What do you feel are the three greatest strengths of our community?

General population:

Community Organizations	39.22%
Access to education	21.75%
Faith	20.39%
Food access	20.19%
Availability of resources	19.42%
Volunteerism	19.22%

Key Stakeholders:

By a wide margin, key stakeholders commented on effective community partnerships among non-profits and governmental agencies—the strength of the programs and the people leading them. They also noted a strong volunteer base in an affluent and generous community that values community spirit and pride.

What do you feel are the three greatest challenges that will face our community in the next 3 years?

General Population:

Affordable housing, 58.06 % (homeless as a separate category drew an additional 16.50%)

Earning a living wage, 33.59%

Access to mental health services, 26.80% (Access to affordable healthcare drew an additional 20.58%; Drug abuse/drug addiction, 26.41%)

Key Stakeholders:

Key stakeholders overwhelmingly cited housing challenges along the continuum from homelessness and eviction, the availability and affordability of housing, and senior housing specifically. Health, specifically mental health, drew the most second responses, but addiction, the stress of poverty, and social isolation also were listed. Economic conditions like the need for good-paying jobs, and the cost of living to meet basic needs also were cited.

What are your suggestions for building resources for low income residents?

An open-ended question asking the general population and stakeholders for suggestions on how to increase resources to help residents with low-incomes improve the quality of their lives and move toward self-sufficiency drew many responses.

General population Responses

Among the 254 responses from the general public, most listed issues with housing, several commented specifically on the long wait for housing vouchers (two mentioned being on the list for over 2 years); others identified the need for food, computers, home repair help and car maintenance.

“They need to up the bracket for what you can make and still receive some financial support.”

Key Stakeholder Responses

Comments of key stakeholders focused on increasing educational opportunities, increasing funding for employment training and workshops, job search assistance, organizing a “campaign to raise the seriously outdated federal poverty guidelines,” and to reclaim, refurbish and repurpose currently vacated school buildings as low-income housing units. Several talked about gentrification and suggested that construction of affordable housing units should be balanced on a one-to-basis with luxury homes (>\$600K).

Expanding the model of targeted case management, offering classes on financial management, providing child care and transportation assistance, increasing cash assistance programs, and creating a database to help nonprofit organizations that serve similar populations access client information were also suggested.

Next Steps

Housing

As this survey indicates, and our most recent strategic plan confirms, housing is the number one challenge for low-income residents in Bucks County along a continuum of housing-related challenges that include homelessness, eviction, lack of access and affordability, and housing related costs like repairs and utilities.

BCOC is working on a more robust eviction prevention and diversion program because we know that once a family is homeless, a downward spiral can begin that affects all aspects of their lives. Our goal is to focus on reducing the number of court ordered eviction filings in three districts by 25%. With assistance from our partners at Legal Aid of Southeastern PA and the Bucks County Bar Association, the Court Mediation Program is already operationalized in the Morrisville District Court. Our plan is to begin offering it in Bensalem and Falls Township District Courts within the next few years.

In the last three years, BCOC has added staff in the housing area for street outreach and housing locator roles, and worked cooperatively with other non-profits working on housing-related issues. We have formed solid relationships with new landlords who are willing to give our clients a second chance.

This year, we plan to train all case management staff in the diversion practices that housing staff have used since 2014. Diversion is a conflict resolution technique designed to address the needs of people who are recently homeless or are at imminent risk of homelessness. It is a conversation by a trained professional who can help identify resources and connections to help a person avoid shelter by either staying in their current home or finding an alternative housing option.

Our goal is to house people within 45 days of becoming homeless, which is the national standard and tied to HUD funding for the county. With increased federal funding, we are positioned to decrease utility shut-offs by 25%, and by increasing the number of homes we weatherize by 50%, clients can save on utility bills.

We will expand our collaboration with partner organizations to develop housing options for the most vulnerable through master leases, agency-owned properties, tiny houses/manufactured/mobile homes, and rent to own programs with business partners.

Employment Opportunities that offer a living wage

Through BCOC's work with clients in our highly successful Economic Self-Sufficiency Program (ES), we have learned that the surest path to self-sufficiency for clients is to acquire the additional skills needed to be competitive for jobs that pay a living wage. For example, in the most recent ES graduating class, clients who obtained additional education/training were earning on average over \$46,000, an increase from the \$17,000 average they were earning when they began the ES program. All graduates are off all forms of government subsidies, have health insurance, and are safely housed.

Our new Coaches on Campus Program supports students at Bucks County Community College who are pursuing higher education, but in danger of dropping out for financial reasons. Our goal is to increase student completion rates for students who participate in Coaches on Campus by 25%; it is currently at 14%. Currently, we are working with 73 students in our Coaches Program and 42 of them have entered our formal ES Program. Our plan is to double that number on the Bucks campus as well as support other clients pursuing education/training elsewhere in the county.

Healthcare Access and Affordability

Families in poverty live in constant stress, worrying about how they will pay their bills, get to a doctor, or feed their families. Addressing these issues holistically within all of BCOC's programs will help clients lead healthier, more productive lives.

Good health can be linked to access to healthy food, as participants in our Fresh Connect program have testified. We know that when food is scarce, clients make less healthy food choices because they are less expensive. Participants in our Fresh Connect program have reported better health outcomes (lower blood pressure, lower cholesterol and sugar numbers, increased energy) since participating in Fresh Connect. Our school produce program helps provide nutrition to students in schools with a high number of families that are under-resourced. Our new Strategic Plan details how we will prioritize growing our food distribution network, and that growth will positively affect health and health equity across Bucks County.

A new program in partnership with St. Mary Hospital will provide prenatal food boxes to pregnant women who are working with St. Mary Medical Center's Bensalem Clinic. This program aims to provide essential items to promote a healthy pregnancy and birth.

We plan to work more closely with healthcare partners to formalize the use of our five Certified Community Health workers, all of whom have been certified by PA to improve health equity for low-income households. Local hospital health programs also have identified the need for smoking cessation, diabetes prevention, heart health, and routine primary care visits to help improve health outcomes.

We will continue to partner with mental health providers and work collaboratively with them to provide seamless case management that includes housing assistance, job search support, and transportation to medical appointments.

Appendix 1. Focus Groups: Our clients speak out

Just as there is no one typical client at BCOC, the focus groups included men and woman of varying ages (from their 20s to 70s), education and skill levels, health challenges, physical limitations, and backgrounds. At least one had been a victim of domestic violence. A few were disabled and living on a fixed income. Some were facing additional challenges such as having been in prison. One mentioned living in a hotel while BCOC helped him locate more permanent housing. Mental health issues and depression were also discussed. In total, 22 clients participated in the focus groups. They are the people behind the statistics, and their generous input motivates us to continue our work to improve their lives.

Affordable Housing

By far, the topic most discussed by clients in the focus groups was housing. Several had experienced homelessness (some more than once), others had been released from prison (Section 8 housing is not available to those who have committed certain offenses), and were homeless or living in hotels. Another had been facing eviction when they reached out to BCOC.

Those who are housed were struggling to pay their rent, and the chaos of their lives keeps them anxious and unsettled. The frustration was evident with many, whose rent was way out of proportion to what they earn. After paying their rent, there is little left for everything else.

“I make \$12 an hour. How can I afford rent, let alone other things like food, clothing, a car, insurance?”

“My rent takes 80% of my wages, even working overtime. How can I stretch that other 20%? I can’t afford a haircut.”

“Late fees are steep, adding to my stress.”

Lack of public transportation/Expenses of owning a car

Second only to housing issues was the discussion of transportation. Most did not own a car, and if they did, some talked about the expenses to keep it in working order, the stress when it breaks down, the expense of insurance and gas. Comments were prefaced with:

“If I can get a ride,”

“When a family member will loan me their car if they are not working,”

“I have a car, but it breaks down and I can’t afford a repair, or insurance.”

“I woke up one morning and asked my wife where she had parked the car, and learned it had been repossessed overnight.”

Two clients at one of the evening focus group sessions called Uber and Lyft for a ride home. An older woman spoke of walking home from work because she would have to wait 1½ hours for the one bus (in Upper Bucks) that traveled her route. During her walk from work one day, she fell on the side of the road and separated her shoulder, losing work time and creating more challenges.

The “Cliff Effect”

The “cliff effect” is described by sociologists as what happens when a pay raise, even a small one, triggers a disproportionate loss of government assistance, often quickly and without notice. The loss of perhaps housing or food benefits leaves the worker with less money than if they had not worked hard to get a promotion or raise. **It is a disincentive to work and discourages economic self-sufficiency.**

Although not one of the clients in the focus groups used the term “cliff effect,” it was evident in their frustrations as they expressed how difficult it is to get ahead because of low-paying jobs, the cost of housing and transportation, government policies, extensive application processes and delays, and time-consuming paperwork.

“They are not setting us up to succeed.”

“I am on Medicaid, and a raise could mean that my benefits end. I take one really expensive prescription drug that might not be covered. I would be worse off.”

What does it look like when things are going well?

Responses to this question were wide-ranging depending on the client’s current situation. Some, acknowledging a struggle with depression, were happy when they got out of bed early and started the day; another agreed that trying to stick to a routine and have a reason to get up in the morning was the start of a good day. Keeping a routine and having good people around you meant a good day for another.

“When things are going well, things are calm. My kids are doing well in school. The laundry is clean and folded. Work is good and my bills are paid. In short, I am not constantly putting out fires.”

“I have a sense of peace. As a single parent, I am always thinking, planning, figuring things out: are the children okay at school? How do I get to this appointment? Without a car, I am stranded; it is a great sense of stress.”

“Things will be going well when I can get out of the hotel and have a place of my own—a new beginning.”

“When I am independent and can take care of myself. It is hard to ask for help.”

“Things are going well when I have a job and can pay all my bills.”

Things were going well for one client in the group because she had just been awarded a car through the “Wheelz2Work” program, and her life has gotten much easier. *“Before, I could only go where a bus would take me. Now I don’t have to ask others for a ride to the grocery store or the drug store to pick up my medication.”*

Not one client in a focus mentioned a vacation, or a special dinner, or any number of quality of life treats that others take for granted. This group is struggling just to afford the basics.

What does it look like when things are *not* going well?

"I am anxious from the minute I wake up. Will my child care show up so I can get to work on time? Will the paperwork for food stamps (SNAP) finally come through? Can I make my car payment this month?"

"I'm lost. My life is a mess. It's super-chaotic. I don't make enough money. How can you pay \$1,500 in rent, make a car payment, and still afford other necessities?"

"There is no down time. I am scared to call in sick and dragged myself to work even as I recuperated from surgery for fear of losing my job."

"My pay, working two full-time jobs, is staying the same, but my expenses keep getting higher."

Another 70-year-old client was doing okay, sharing her home with a partner. But they became guardians to a grandchild when the child's mom passed away from COVID. Now, finances are strained by the expenses of school extras, clothing, legal fees and trying to afford simple things that would improve the child's quality of life. The paperwork to qualify for benefits is really difficult, especially if you are not computer savvy and don't have Internet access.

"Just looking for a job can be expensive. Applications, copies, fees for clearances, security checks."
Since many lack reliable transportation, getting to a job interview can be expensive. And their job search is limited to work places along a bus route.

"Housing takes your whole paycheck."

"You have to wait years for Section 8 housing."

"It is hard to keep asking for help. I would love to have my children in a music or dance class, but the extra expenses, like material for a costume, make that impossible. They feel left out."

Several parents talked about how difficult it is when a child is bullied at school for not having the "right" clothes or sneakers. Or when their boss does not follow-up with the raise they were promised after a three-month trial period.

"People can be really harsh. They beat you down and make you feel like a loser."

"There is always something else to worry about... one step forward, two steps back. A visit to urgent care is \$250!"

"I worked 75 hours a week at two full-time jobs. It became too much and I was burned out. I wasn't healthy."

"I am going to school for medical training, but with my school schedule, I work less hours, so there is no extra cash."

"I had to learn the hard way about managing my money."

What personal barriers do you have to achieving self-sufficiency?

Transportation

Low pay (“But if I get a raise, everything gets taken away, and I am worse off”)

Lack of job training

Lack of year-round child care (“*Before and after school care is expensive, but if school starts at 9 and you have to be at your job at 7, you are left with little choice.*”)

No support system

Criminal History (“*If you have a record, and they have taken your driver’s license away, it is hard to find a job. If you can’t get a work permit, it breaks you down. Even jobs that don’t require driving ask if you have a car and insurance.*”)

“No one wants to ask for help”

“It takes courage and it is embarrassing and humbling.”

“I feel like I am bothering people and am a burden.”

“I would rather be helping people than be asking for help myself.”

In fact, within each focus group, clients were anxious to help one another. A camaraderie developed when participants recognized that another person in the group was facing a situation that they too had experienced and solved. This speaks to the resourcefulness, resiliency, and talents of our clients and their willingness to share information and support each other.

Since many had been faced with the search for affordable housing, the names of apartment complexes were offered: “*Have you tried the ... apartments? I helped my mom get in there and she loves it.*” “*You can find a lawyer through this group...*” Another participant, who had learned car maintenance at an early age, talked to the group about how to talk to a mechanic, and the importance of learning to do simple maintenance yourself to save money and keep the car in working order. When several clients seemed discouraged, an older client offered this advice to the group: “*Find the thing you love, that you really want to do. It will bring you joy. There will be pitfalls, but keep fighting.*”

How focus group participants felt about BCOC

Most of the participants in the focus groups were working regularly with BCOC coaches, and they were grateful. Some were discouraged by ‘the system’ in the past when they had reached dead ends and felt that people were poorly trained or just “pushing papers.” Many complimented BCOC staff for their kindness and knowledge of resources that could help them move forward and be successful:

“Without BCOC, I would be homeless.”

“My coach helped me find a job.”

“They told me about Fresh Connect and it is great; I go there whenever I can find a ride.”

“Without the Opportunity Council, I would be in a shelter.”

“They are helping me find an apartment.”

Among the clients in our HORP (Housing Opportunities for Re-Entry Population) Program, two readily offered:

“If it were not for BCOC’s HORP, I would most likely be back in prison.”

BCOC has helped focus group clients with housing related issues like homelessness, evictions, utility payments, donated cars through Wheelz2Work, referrals to mental health services, childcare expenses, holiday gift-giving, and food. But, perhaps most critical to their progress, several clients pointed out that their coach was kind, kept them focused and “really cared.”

Food Insecurity

Discussion of food insecurity was minimal during all three focus group sessions. Participants talked about how it, and everything else, has become more expensive, but they were also aware of Fresh Connect, free meals in their community (if they could get a ride), food pantries (there are over 74 in Bucks County), and senior meal programs.

Children as the driving force to become self-sufficient despite the additional challenges/expenses

Several focus group participants with children talked about the expenses related to school and all the added fees if your child wants to be involved in music, for example; costume fees for participating in a play; or sports teams and equipment. These extracurricular activities were simply out of the question for most, and the children suffered. A few mentioned their children being bullied because of where they shopped and what they wore. Budget grocery stores were the norm.

A few mentioned how having children was a motivating force to make a better life for their family. They want to be a good example for them and show them a way out of poverty.