



# Community Action Board Member Training – October 2021

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Presented by:

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# PROMISE OF COMMUNITY ACTION

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***Community Action changes people's lives, embodies the spirit of hope, improves communities and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.***



# TRAINING TOPICS THUS FAR IN 2021

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- Board of Directors Roles and Responsibilities
- Organizational Performance Standards
- Tri-Partite Board Structure
- Evaluation of the Executive Director
- Fiduciary Responsibilities of Board Members
- Board Recruitment and Vacancies

# TODAY'S TRAINING TOPICS

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- Poverty in ND
- Risk Assessments

# The Agency's Risk Assessment

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# WHAT IS RISK

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- **Risk** – The possibility that an event will occur and adversely affect the achievement of objectives.
- **Risk Assessment** – A process involving the rating of each risk against two dimensions: probability and impact.
- **Risk Management** – The process used to identify and measure risk and the development of strategies to manage it.

# ORG STANDARDS AND RISK ASSESSMENT

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- Org Standard 4.6 – An organization-wide, comprehensive risk assessment has been completed within the past two years and reported to the governing board.
  - Interpretation:
    - It must be organization-wide, not just for I or a group of programs or departments.
    - It must be comprehensive, not just for one function (e.g. finance or human resources).
    - It must be reported to the board.
  - Documentation:
    - Copy of risk assessment tool and a brief narrative on its use to confirm it was applied to whole agency and comprehensive.
    - Board minutes showing the board has been provided a copy.

# WHEN TALKING ABOUT RISK

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- Risk impacts all elements of the agency and their programs, including financial and programmatic work.
- We can never eliminate all risk.
- We CAN attempt to mitigate risk to an acceptable level.
- Risk is about events that may or may not happen; risk management is planning for uncertainty.



# RISK MANAGEMENT & THE RISK ASSESSMENT

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- Risk management is a continuous process that includes assessing risks, reducing the potential that an adverse event will occur, and putting steps in place to deal with any event that does occur.
- A risk assessment is about measuring and prioritizing risks within the constraints of the defined risk levels and tolerance thresholds or acceptable risks at a point in time. It is part of the overall process of risk management.

# REASONS TO CONDUCT A RISK ASSESSMENT

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- Meet the Organizational Standard
- To ensure all federal awards are spent properly and the subrecipient complies with all applicable federal statutes, regulations, and terms/conditions.
- To identify areas of risk in which to direct resources.

# EVALUATING RISK FACTORS

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- Prior experience
- Audit results
- New personnel
- New or changed systems
- Results of monitoring/Org Standard review

# RISK FACTORS

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- **Size and complexity of grant** – Generally, the larger or more complex the grant, the higher the risk. Multiple programs pose a higher risk.
- **Size/Type of grantee** – The smaller the agency, the higher the risk. Private entities tend to be higher risk.
- **Longevity of grantee** – Generally, the newer the agency, the higher the risk. When leadership is new, risk is often elevated, too.
- **Experience and past performance** – Positive monitoring reports and reviews generally lower risk.

# RISK FACTORS

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- **Grantee management/organizational structure** – Well-developed internal controls that are adhered to reduce risk.
- **Financial health** – Well-documented policies and procedures with sound financial management and oversight tend to lower risk.
- **Audit history** – Clean audits may indicate a lower risk.
- **Complaints** – The greater the number of complaints the higher the risk.
- **Security practices** – Sound security (physical and digital) practices lower risk.

# COMPONENTS OF A RISK ASSESSMENT

## What are the components of a Risk Assessment?

1

### **Risk Categories**

Main groups regarding shared characteristics such as financial or programmatic or Board or ROMA.

2

### **Risk Factors**

One of the elements in a category that is evaluated.

3

### **Risk Scale**

The tool used to measure the risk factors based on risk tolerance.

4

### **Risk Score**

The results of the Risk Assessment.

# SCORING RISK

## Scoring Mechanism

		Severity					
		A	B	C	D	E	
		Negligible	Minor	Moderate	Significant	Severe	
Likelihood	E	Very Likely	Low Med	Medium	Med Hi	High	High
	D	Likely	Low	Low Med	Medium	Med Hi	High
	C	Possible	Low	Low Med	Medium	Med Hi	Med Hi
	B	Unlikely	Low	Low Med	Low Med	Medium	Med Hi
	A	Very Unlikely	Low	Low	Low Med	Medium	Medium

# BOARD ROLE IN RISK ASSESSMENT

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- Review management's risk assessment and risk management plan.
- Review findings from the auditor and monitoring/oversight activities.
- Review insurance policy and coverage to ensure it is adequate.
- Determine whether expert risk management consultation is required.



# RESOURCES FOR RISK ASSESSMENT

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- Community Action Partnership: Risk Assessment Toolkit
- Community Action Partnership: Quick Reference Guide to Risk Assessment Basics
- CAPLAW: Risk Management: An Organizational Flu Shot

# SOURCES FOR TODAY'S PRESENTATION

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- Community Action Partnership
  - Risk Assessment Toolkit
  - Quick Reference Guide to Risk Assessment Basics National Community Action Partnership
- NASCSP
  - CSBG Risk Assessment Tools

# Poverty in North Dakota

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# COMMUNITY ACTION IN NORTH DAKOTA



Over 20,000 North Dakotans served annually



## Region 1

Community Action Partnership – Williston

## Region 2

Community Action Partnership – Minot Region

## Region 3

Dakota Prairie Community Action

## Region 4

Red River Valley Community Action

## Region 5

Southeastern ND Community Action

## Region 6

Community Action Program Region VI

## Region 7

Community Action Program Region VII

## Region 8

Community Action Partnership - Dickinson

# COMMUNITY ACTION PROGRAMS



- Budget Counseling
- Housing
- Head Start
- Early Head Start
- Clothing/Donations
- Tenant Education
- Backpack for Kids

- Food Pantry
- Child Care
- Energy Share
- Helping Hands
- HOPWA
- Ryan White



- Sportsmen Against Hunger
- Supportive Services for Veteran Families
- Weatherization
- ND Rent Help

# WHO QUALIFIES FOR CSBG?



Family or Household Size:	125%	200%
1	\$16,100	\$25,760
2	\$21,775	\$34,840
3	\$27,450	\$43,920
4	\$33,125	\$53,000
5	\$38,800	\$62,080
6	\$44,475	\$71,160
7	\$50,150	\$80,240
8	\$55,825	\$89,320
For each additional household member add:	\$5,675	\$9,080



# WHAT DOES SELF-SUFFICIENCY MEAN TO YOU?

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Benchmark	Description of status
<i>Thriving (Self Sufficient)</i>	The ability to meet family basic needs without assistance, and to have sufficient discretionary income for savings and emergency expenses
<i>Safe</i>	The ability to meet family basic needs without public assistance
<i>Stable</i>	The ability to meet family basic needs
<i>Prevention Line</i>	
<i>Vulnerable</i>	The inability to meet all family basic needs
<i>In-Crisis</i>	The inability to meet all family basic needs, with some needs in a critical state (eviction notice expired or homeless, no food in the house, utilities shut off).

*Adapted with permission from materials created by Dr. Barbara Mooney*



# NORTH DAKOTA COMMUNITY ACTION FACT SHEET

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- **20,000+ people served annually**
  - 3,973 lacked healthcare
  - 3,059 with disability
  - 1,800 senior citizens
  - 7,471 children
  - 607 Veterans
- **48,000+ volunteer hours annually**
- **Partners:**
  - 275 non-profits
  - 510 for-profits
  - 219 Faith-based organizations
  - 108 school districts

## EMPLOYMENT

77 outcomes were obtained in the employment domain. This includes outcomes such as obtaining and maintaining a job, increasing income, and obtaining benefits.

## EDUCATION

3,763 outcomes were obtained in the education and cognitive development domain. This includes outcomes such as improved literacy skills, school readiness, and obtaining additional education and diplomas.

## INCOME

158 outcomes were obtained in the income and asset building domain. This includes outcomes such as maintaining a budget, opening a savings account, increasing assets and net worth, and improving financial well-being.

## CIVIC ENGAGEMENT

32 outcomes were obtained in the civic engagement and community involvement domain. This includes outcomes such as increasing leadership skills, and improving social networks.

## HOUSING

7,775 outcomes were obtained in the housing domain. This includes outcomes such as obtaining and maintaining housing, avoiding eviction or foreclosure, and reducing energy burden.

## HEALTH

14,507 outcomes were obtained in the health and social/behavioral development domain. This includes outcomes such as increasing nutrition skills, improving physical or mental health, and living independently.



# WHO QUALIFIES FOR COMMUNITY ACTION? FEDERAL POVERTY GUIDELINES

Family or Household Size:	125%	200%
1	\$16,100	\$25,760
2	\$21,775	\$34,840
3	\$27,450	\$43,920
4	\$33,125	\$53,000
5	\$38,800	\$62,080
6	\$44,475	\$71,160
7	\$50,150	\$80,240
8	\$55,825	\$89,320
For each additional household member add:	\$5,675	\$9,080

**CFED Reports that 11.2% of ND households are below the 100% FPL, ~35K HH**



# INCOME VERIFICATION



Paystubs

Tax Forms

Bank  
Statements

Social Security  
Payments

Child Support  
Payments

Disability  
Payments

Proof of service  
from any other  
programs

**Welfare fraud is actually less than 3%**

**Most people on public assistance are employed but their wages do not meet their basic needs**

# BENEFITS FOR FAMILIES IN NORTH DAKOTA

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**TANF** – The Temporary Assistance for Needy Families (TANF) program is designed to help needy families achieve self-sufficiency. **Participation in the JOBS Program is required.**

- Average level of assistance is ~\$400 for a single-parent family of three

**Medicaid** - Medicaid in the United States is a joint federal and state program that helps with medical costs for some people with limited income and resources. **Medicaid also offers benefits not normally covered by Medicare, like nursing home care and personal care services.**

**LIHEAP** - The Low Income Home Energy Assistance Program (LIHEAP) helps keep families safe and healthy through initiatives that assist families with energy costs. **The program partially pays the cost** of natural gas, electricity, propane, fuel oil, coal, wood, or other fuel sources.

**SNAP** – Supplemental Nutrition Assistance Program (SNAP) **offers nutrition assistance** to millions of eligible, low-income individuals and families and provides economic benefits to communities. SNAP is the largest program in the domestic hunger safety net.

- Average benefit is ~\$1.40 per person, per meal.

July 2018-June 2019	TANF	Medicaid	LiHEAP	SNAP
Williams County	86	4,487	539	2,267 (includes 1,057 children under age 18)
<b>Region 1:</b> Divide, McKenzie, Williams	111	6,567	752	3,086

July 2018-June 2019	TANF	Medicaid	LiHEAP	SNAP
Ward County	298	10,027	1,897	6,092 (includes 2,635 children under age 18)
<b>Region 2:</b> Bottineau, Burke, McHenry, Mountrail, Pierce, Renville and Ward	357	14,829	4,254	8,512

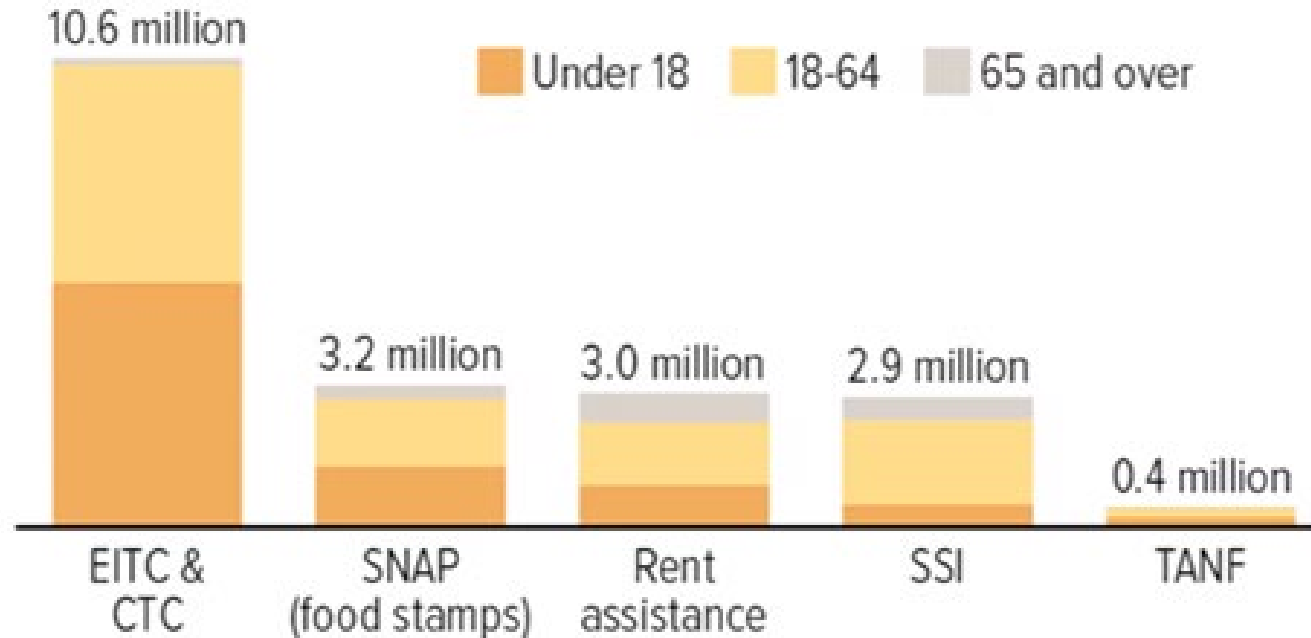
July 2018-June 2019	TANF	Medicaid	LiHEAP	SNAP
Ramsey County	110	2,526	786	1,473 (includes 613 children under age 18)
<b>Region 3:</b> Benson, Cavalier, Eddy, Ramsey, Rolette, Towner	1,750	14,286	2,920	10,618

July 2018-June 2019	TANF	Medicaid	LiHEAP	SNAP
Grand Forks County	315	10,742	2,725	6,623 (includes 2,931 children under age 18)
<b>Region 4:</b> Grand Forks, Nelson, Pembina, Walsh	383	14,305	4,841	8,539

July 2018-June 2019	<b>TANF</b>	<b>Medicaid</b>	<b>LiHEAP</b>	<b>SNAP</b>
Cass County	995	25,685	4,603	16,813 (includes 7,415 children under age 18)
<b>Region 5:</b> Cass, Ransom, Richland, Sargent, Steele, and Traill	1,142	30,735	7,476	19,852
July 2018-June 2019	<b>TANF</b>	<b>Medicaid</b>	<b>LiHEAP</b>	<b>SNAP</b>
Stutsman County	50	3,100	977	2,022 (includes 737 children under age 18)
<b>Region 6:</b> Barnes, Dickey, Foster, Griggs, LaMoure, Logan, McIntosh, Stutsman, Wells	161	8,273	3,739	4,663
July 2018-June 2019	<b>TANF</b>	<b>Medicaid</b>	<b>LiHEAP</b>	<b>SNAP</b>
Burleigh County	366	12,098	1,699	6,997 (includes 2,934 children under age 18)
<b>Region 7:</b> Burleigh, Emmons, Grant, Kidder, McLean, Mercer, Morton, Oliver, Sheridan, and Sioux	959	23,485	4,523	13,310
July 2018-June 2019	<b>TANF</b>	<b>Medicaid</b>	<b>LiHEAP</b>	<b>SNAP</b>
Stark County	80	4,716	689	2,600 (includes 1,085 children under age 18)
<b>Region 8:</b> Adams, Billings, Bowman, Dunn, Golden Valley, Hettinger, Slope, Stark	97	6,822	1,387	3,623

# Key Federal Programs Lift Millions Out of Poverty

People lifted above poverty line in 2018, by age



EITC = Earned Income Tax Credit; CTC = Child Tax Credit; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families.

Note: Reflects the Supplemental Poverty Measure, which counts major non-cash and tax-based assistance as well as cash assistance. Figures would be even higher if they included corrections for underreporting of government benefits in survey data.

Source: CBPP analysis of Census Bureau's March 2019 Current Population Survey and published Census figures



<b>Monthly Expense</b>	<b>Ramsey</b>	<b>Grand Forks</b>	<b>Ward</b>	<b>Williams</b>
Housing	\$697	\$1,002	\$1,068	\$1,009
Food	\$746	\$744	\$789	\$842
Childcare	\$943	\$2,384	\$1,166	\$1,079
Transportation	\$1,218	\$1,147	\$1,136	\$1,162
Healthcare	\$1,029	\$1,032	\$1,029	\$1,029
Other Necessities	\$582	\$704	\$749	\$747
Monthly Taxes	\$565	\$1,024	\$750	\$733
Monthly Total	\$5,782	\$8,038	\$6,688	\$6,601
Required Annual Household Income	\$69,384	\$96,462	\$80,256	\$79,218

Monthly Expense	Burleigh	Cass	Stark	Stutsman
Housing	\$867	\$808	\$902	\$737
Food	\$789	\$759	\$812	\$759
Childcare	\$2,199	\$2,135	\$1,038	\$919
Transportation	\$1,218	\$1,108	\$1,252	\$1,193
Healthcare	\$991	\$991	\$1,029	\$1,029
Other Necessities	\$668	\$632	\$692	\$604
Monthly Taxes	\$952	\$875	\$696	\$572
Monthly Total	\$7,684	\$7,307	\$6,421	\$5,813
Required Annual Household Income	\$92,210	\$87,680	\$77,055	\$69,755

SOURCE: <https://www.epi.org/resources/budget/>

\*per month to secure a modest yet adequate standard of living for a family of four

# IN 2019, CORPORATION FOR ENTERPRISE DEVELOPMENT REPORTED

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Average ND credit card debt is \$5,893

38.6% of consumers in ND have subprime credit scores (below 700)

An additional 8.9% of borrowers have debt that is 90+ days overdue

40% of ND households have could not subsist at the poverty level for 3 months because of insufficient liquid assets (~126K HH in ND could not cover basic expenses for 3 months)

6.3% of ND households have no bank account. An additional 16.7% have a mainstream account but use alternative financial services for basic transactions

<https://scorecard.prosperitynow.org/data-by-location#state/nd>

## IN 2013, NDSU AND UND REPORTED

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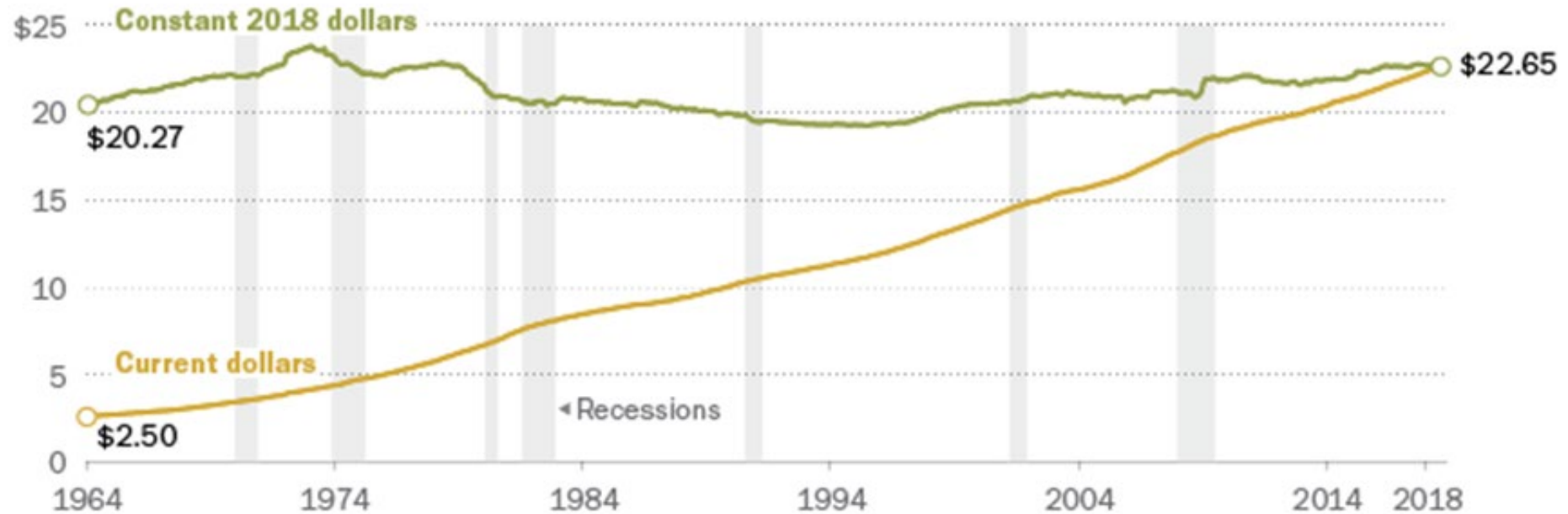
Wages for graduates have not kept up with inflation

Students borrowed an average of \$7,855 each year, a 125% increase over the past decade

Federal student loan rates doubled from 3.4% to 6.8%

# Americans' paychecks are bigger than 40 years ago, but their purchasing power has hardly budged

*Average hourly wages in the U.S., seasonally adjusted*



Note: Data for wages of production and non-supervisory employees on private non-farm payrolls. "Constant 2018 dollars" describes wages adjusted for inflation. "Current dollars" describes wages reported in the value of the currency when received. "Purchasing power" refers to the amount of goods or services that can be bought per unit of currency.

Source: U.S. Bureau of Labor Statistics.

PEW RESEARCH CENTER

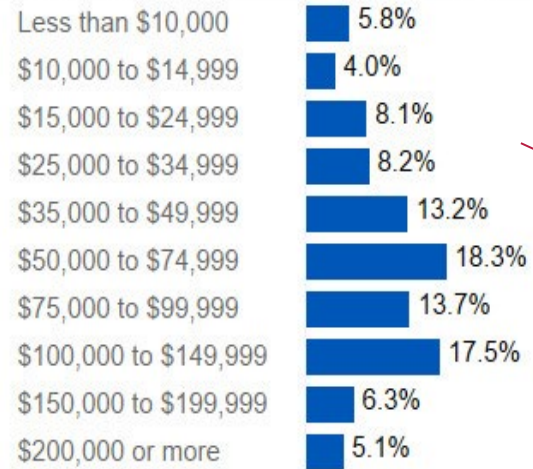
<https://www.pewresearch.org/fact-tank/2018/08/07/for-most-us-workers-real-wages-have-barely-budged-for-decades/>

# 2018 Me

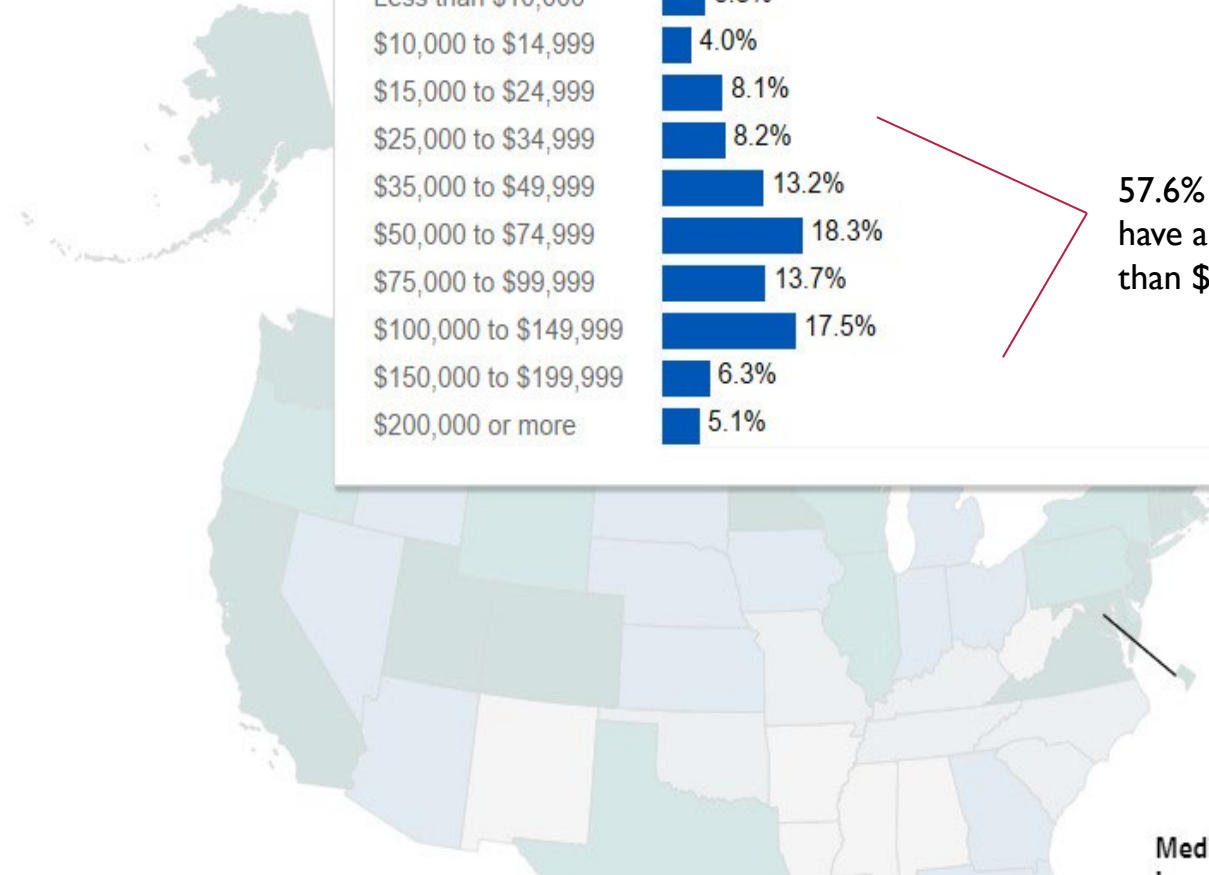
## North Dakota

Median household income (\$): 63,837 (+/-2,324)

### More Information About Household Income



57.6% of households have an income of less than \$75,000/year



Median household

# 46% OF AMERICANS CANNOT COVER \$400 EMERGENCY

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- Federal Reserve conducted study
- 46% of Americans said they did not have enough money to cover a \$400 emergency expense
- Instead, they put it on credit card, pay it off over time, borrow from friends/family or simply not cover it at all
- ~81% of people making more than \$100,000 a year reported they would be able to cover the bill, compared with 34% of those earning less than \$40,000

<https://www.washingtonpost.com/news/wonk/wp/2016/05/25/the-shocking-number-of-americans-who-cant-cover-a-400-expense/>

# ADDITIONALLY.....

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## Federal Reserve reports that in Quarter One of 2020:

- Top 1% of America's wealthy own 51.8% of all stock
- Top 10% of American's wealthy own 87.2% of all stock

## Americans for Tax Fairness and the Institute for Policies Report:

- Total wealth of American's billionaires grew 55% between 2020-April 2021

## Economic Policy Institute Report:

- From 1978-2018, CEO compensation grew 940%
- 



# ALSO.....

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## Sept 2021 Treasury Report

- Richest 1% of Americans aren't paying \$163 billion they owe in taxes each year.
- Richest 5 %,meanwhile, fail to pay \$307 billion — over half the total of unpaid taxes.
- Wealthiest Americans account for the vast majority of unpaid taxes due to their capacity to hire accountants and tax preparers who help them shield their wealth.
- Total underpayment of about \$600 billion would translate to \$7 trillion in lost tax revenue over the next decade—a "striking" sum equal to about 3% of GDP, or all the taxes paid by the lowest-earning 90% of taxpayers, the Treasury notes.
- It also attributes part of the tax gap to the lack of reporting requirements on "opaque" income sources commonly utilized by high earners, with as much as 55% of noncompliance stemming from partnerships, proprietorship and rental income.

# NEEDS ASSESSMENT RESULTS – QUANTITATIVE



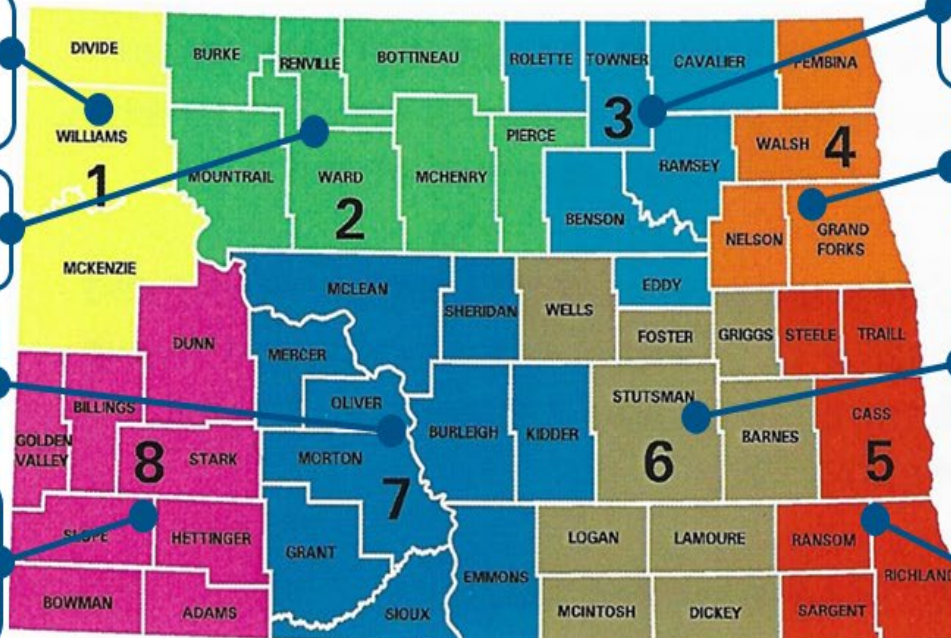
## TOP REGIONAL OVERALL NEEDS FOR LOW-INCOMES

- 1. Housing
- 2. Health and Social/Behavior Development
- 3. Income and Asset - Building

- 1. Housing
- 2. Income and Asset - Building
- 3. Employment

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- 1. Housing
- 2. Income and Asset - Building
- 3. Education

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# NEEDS ASSESSMENT RESULTS - QUALITATIVE

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The frequently mentioned causes of poverty across the state identified by analyzing the qualitative data collected are:

- Bad Record/Background
- Family Instability
- Disability, Mental Illness, Severe Anxiety/Depression, etc.
- Childcare Issue for Working Parents
- Fewer/No Skills for Jobs (with better pay and benefits)
- COVID-19
- Lack of Affordable Transportation (to and from work)
- Lack of Education
- Generational Poverty
- Lack of Employment Opportunities.

## **Question 1: How do you define poverty?**

Most of the responses for the definition of poverty are similar in that they define it as not having enough income to meet basic needs.

- “Not having enough income to meet current needs or save for future needs. Thus, many more people are in poverty than it appears.”
- “When you can't afford your basic needs.”
- “Being below a certain income, income guidelines, being poor, dealing with job loss.”

## **Question 2: What are the conditions and causes of poverty in our community?**

Lack of education was a reoccurring response as well as programs that are restrictive and a lack of programs for in between services.

- “Some causes of poverty are lack of education, which leads to lower paying jobs.”
- “Lack of accessible programs without such red tape.”
- “Those who have a lack of education are more at risk for being impoverished. Not being encouraged to attend school or college.”

## **Question 3: What keeps families in poverty?**

Lack of education was again a reoccurring response. Generational poverty and not being taught valuable skills to overcome poverty.

- “Lack of access to education to improve skills can also be a factor.”
- “Lack of education.”
- “The generational mindset, this is what my parents did so this is what I know and will do. It is a cycle that just continues through generations.”

## **Question 4: What would our community look like without poverty (or with 25%/50% reduced poverty)?**

Most didn't have an answer for this question or didn't think it was possible, but it was concluded that the community would be greatly improved without poverty.

For example:

- “The stability that would result in family's lives due to ending poverty would be amazing!”
- “I think it would lead to a happier and more peaceful community.”
- “Unsure. It's always going to occur. There is always going to be people who rely on public benefits to live and that is not living a life of quality.”

## **Question 5: What can Community Action do to support the community to achieve the outcomes to eliminate poverty in your county?**

Many responses included some form of education or skill learning.

- “More training to be responsible.”
- “Teach them skills to survive without just giving them financial assistance.”
- “I really appreciate the large variety of services that Community Action provides. Many do not know they might be eligible for some services, and they might fear the stigma of having someone know their income level.”

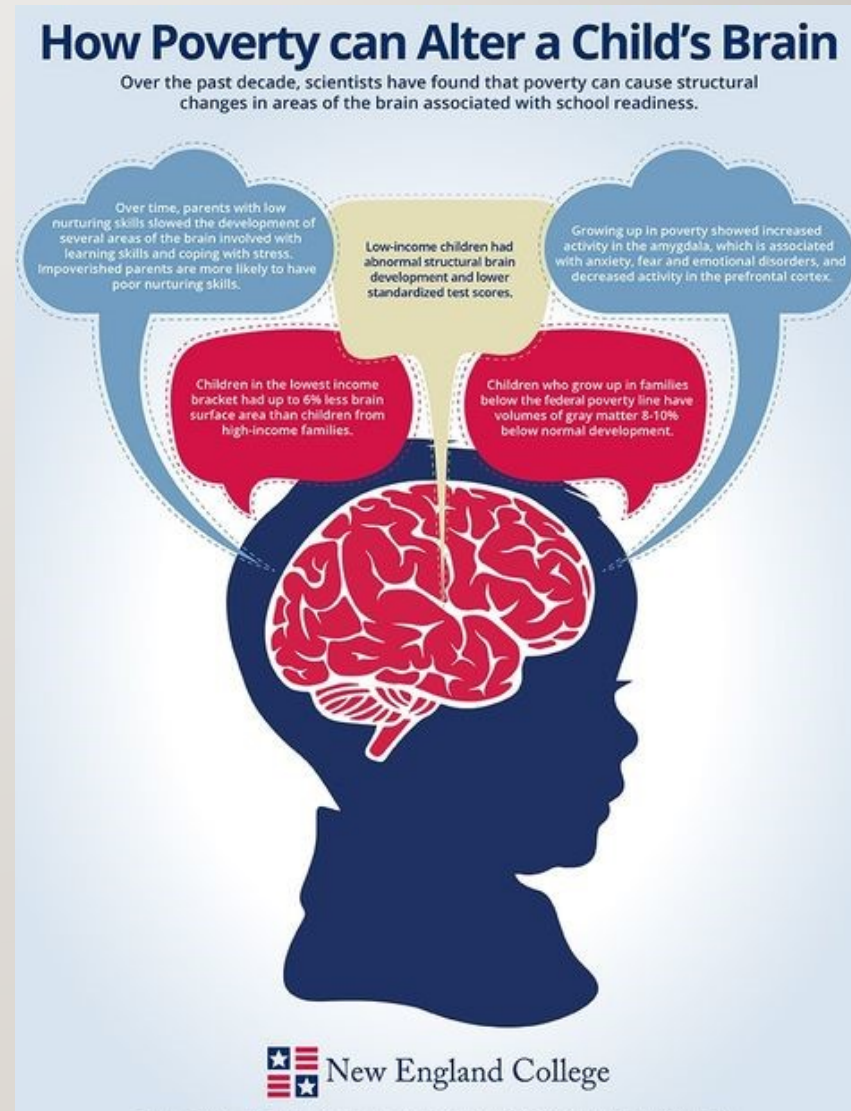
## **Question 6: Identify programs, strategies, and initiatives that have been successful in reducing poverty.**

Various responses are received.

- “Parenting classes can be a great way to also address marriage issues.”
- “The housing program I was awarded and keeping in touch with clients”

# CHILDREN AND POVERTY

- Abnormal structural brain development and lower standardized test scores
- 6% less brain surface
- Increased activity in amygdala which is associated with anxiety, fear, emotional disorders, and decreased activity in the frontal cortex



# *One in five*

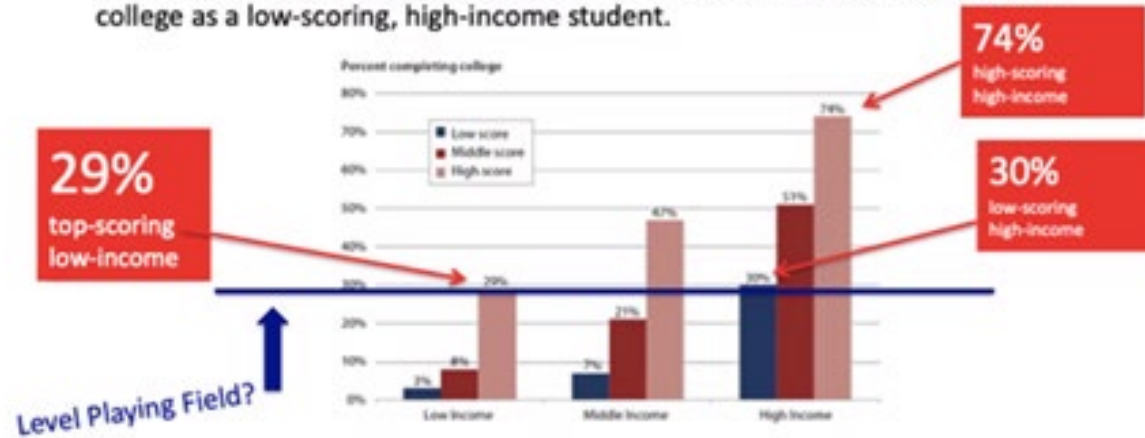
US children live in poverty, as opposed to one in eight adults, according to Census data.



# Cutting Investments in Kids Disproportionately

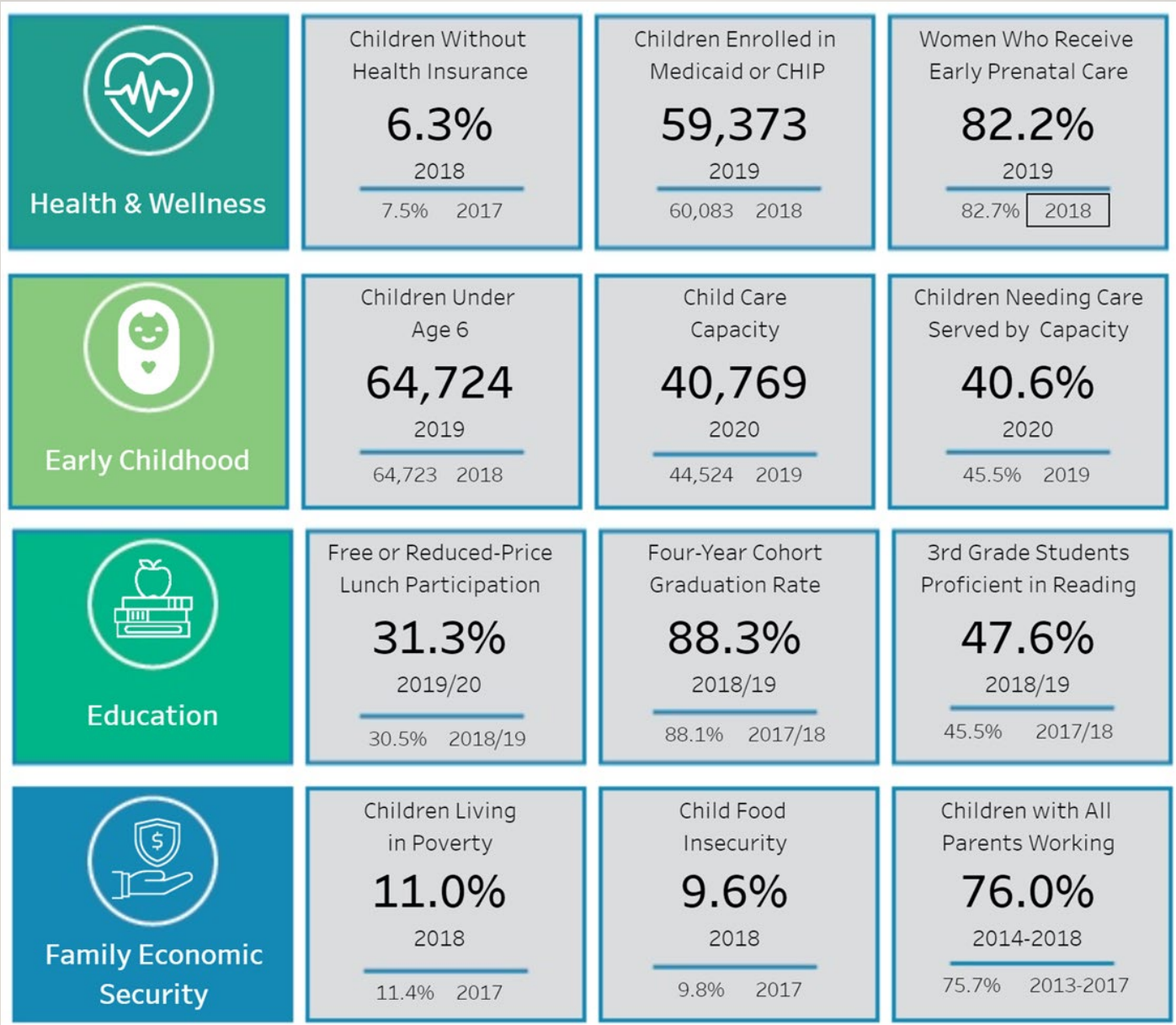
## When Excelling Isn't Enough

A top-scoring, low-income student has about the same chance of completing college as a low-scoring, high-income student.



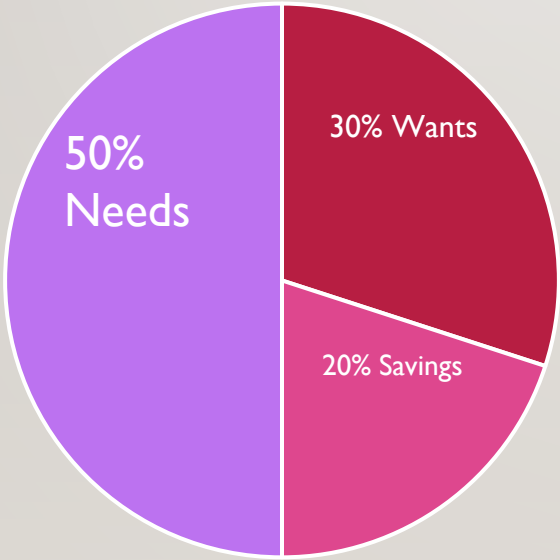
Note: Low income is defined as the bottom 20%, middle income middle 50%, and high income is top 20%.  
Source: Steve Levitt, "High-scoring, low-income students no more likely to complete college than low-scoring, rich students," *The Economic Policy Institute Blog*, March 8, 2012, available at <http://www.epi.org/blog/college-graduation-income-levels/>. See also Mary Ann Flynn, Bradley A. Connolly, and Thomas D. Sengler, "Youth Inequality 2000: Trends in the Well-Being of American Youth," (Washington, DC: U.S. Department of Education, 2005).

Source: First Focus Children's Budget 2020



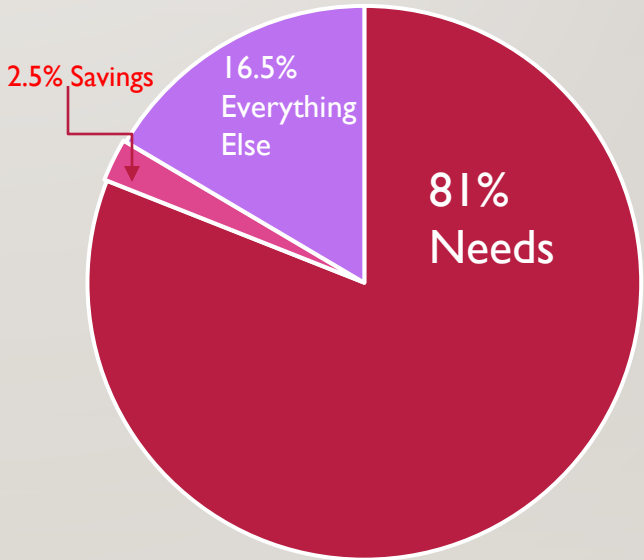
# IDEAL EXPENSE SPLIT VS. ACTUAL AVERAGE

Ideal Expense Split



■ Wants ■ Savings ■ Needs

Actual Average



■ Needs ■ Savings ■ Everything Else



# CLIFF EFFECT: Financial gain that results in hardship

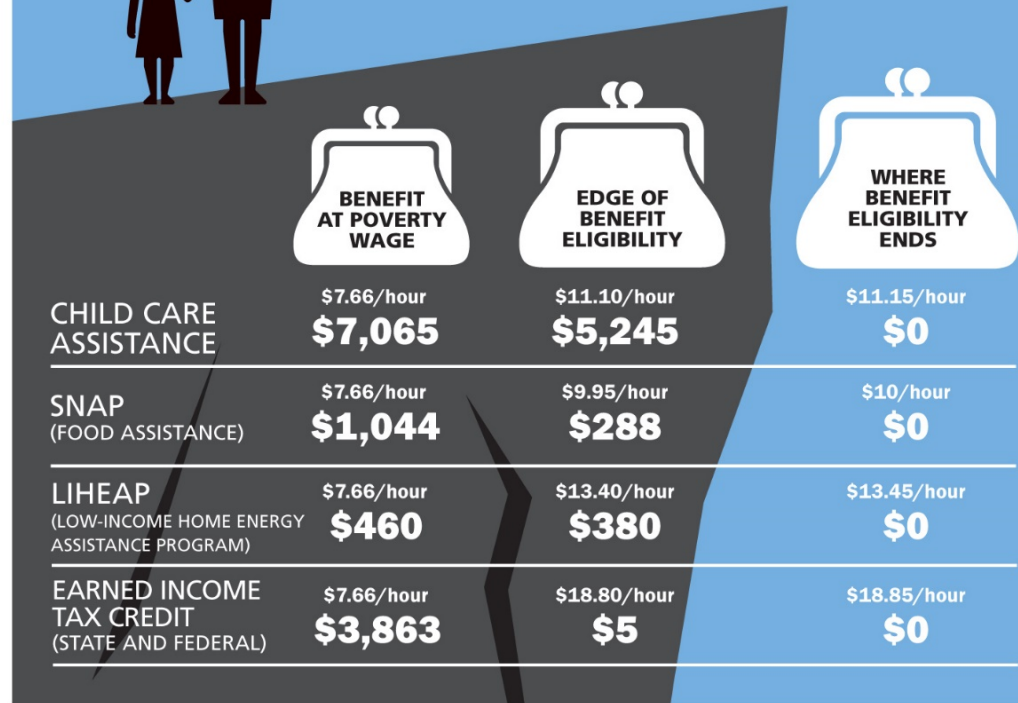
<b>Income</b>	<b>Current</b>	<b>With Pay Raise</b>
Hours per week	40	40
Hourly Wage	\$11.50	\$12.00
Monthly gross earned income	\$1,993.33	\$2,080.00
Payroll deductions	- \$199.33	- \$208.00
Monthly net earned income	\$1,794.00	\$1,872.00
<b>Expenses</b>	<b>Current</b>	<b>With Pay Raise</b>
Eligible for childcare assistance?	Yes	No
Childcare	\$108.00	\$845.00
<b>Take-home after childcare expenses</b>		
	\$1,686.00	\$1,027

-Source: Financial Health Institute and Lab

# 'Cliff effect' in federal and state benefits programs



FOR SINGLE PARENT  
WORKING FULL TIME WITH  
ONE CHILD, AGE 2 TO 3



Source: Iowa Policy Project

THE REGISTER

	POVERTY	MIDDLE CLASS	WEALTH
POSSESSIONS	People.	Things.	One-of -a-kind objects, legacies, pedigrees.
MONEY	To be used, spent.	To be managed.	To be conserved, invested.
PERSONALITY	Is for entertainment. Sense of humor is highly valued.	Is for acquisition and stability. Achievement is highly valued.	Is for connections. Financial, political, social connections are highly valued.
SOCIAL EMPHASIS	Social inclusion of people he/she likes.	Emphasis is on self-governance and self-sufficiency.	Emphasis is on social exclusion.
FOOD	Key question: Did you have enough? Quantity important.	Key question: Did you like it? Quality Important.	Key question: Was it presented well? Presentation important.
CLOTHING	Clothing valued for individual style and expression of personality.	Clothing valued for its quality and acceptance into norm of middle class. Label important.	Clothing valued for its artistic sense and expression. Designer important.
TIME	Present most important. Decisions made for moment based on feelings or survival.	Future most important. Decisions made against future ramifications;	Traditions and history, most important. Decisions mode partially on basis of tradition and decorum.
EDUCATION	Valued and revered as abstract but not as reality.	Crucial for climbing success ladder and making money.	Necessary tradition for making and maintaining connections.
DESTINY	Believes in fate. Cannot do much to mitigate chance.	Believes in choice. Can change future with good choices now.	Noblesse oblige.
LANGUAGE	Casual register. Language is about survival.	Formal register. Language is about negotiation.	Formal register. Language is about networking.
FAMILY STRUCTURE	Tends to be matriarchal.	Tends to be patriarchal.	Depends on who has money.

# COULD YOU SURVIVE....

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<b>Wealth</b>	<b>Middle Class</b>	<b>Poverty</b>
I can read a menu in 3 different languages	I know how to set a table properly	I can get by without a car
I have favorite restaurants in different countries	I talk to my children about college	I know which churches and sections in town have best the rummage sales
I have a preferred financial advisor, lawyer, and designer	I know how to use a credit card, checking account and have a 401K	I know how to keep clothes from being stolen at the laundromat
I know how to enroll my children in preferred private schools	My children know the best brand names in clothing	I know what to do when I don't have money to pay the bills
I have at least two residences that are staffed and maintained	I know how to get my children into Little League, soccer, piano, etc.	I know how to physically fight and defend myself physically

# COMMON MYTHS OF POVERTY

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**Myth:** It is the individual's fault.

**Fact:** A variety of different factors contribute to an individual's experience of poverty.

**Myth:** People experiencing poverty are lazy.

**Fact:** In order to survive, many people who experience homelessness are constantly in search for the necessities of life, such as food, shelter and a source of income.

**Myth:** All people experiencing homelessness are addicts.

**Fact:** Many people who experience homelessness do not struggle with substance abuse problems or addictions. Just like in the general population, only a percentage of those who are experiencing homelessness deal with addictions.

**Myth:** People experiencing poverty should just find a job.

**Fact:** There are already individuals experiencing poverty who are employed. Even when individuals experiencing poverty find jobs, they are often part-time or minimum wage positions. This work fails to adequately meet their needs, due to expensive housing costs.

**Myth:** There are plenty of adequate services and supports to help those experiencing poverty.

**Fact:** Many of the solutions and supports for homelessness have focused on emergency services, such as shelters and food banks. For individuals who are trying to escape a cycle of poverty and homelessness, emergency services alone are not adequate.

POVERTY  
IS...

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# RESOURCES



[www.capnd.org](http://www.capnd.org)

## Statewide Where to go for Help in North Dakota Brochure

- Legal Services
- Human Service Zones
- Aging and Adult
- WIC
- Childcare
- Housing
- Nutrition



Regional/Local Resource Lists

ND Rent Help

Food Pantries in North Dakota

Help with Heating Costs

Women's Way

First Link 2-1-1 (701-235-7335)

# RESOURCE FOR RENT AND UTILITY

“struggling to pay your rent?”

## NORTH DAKOTA RENT HELP

ND RENT HELP REPLACED THE EMERGENCY RENT BRIDGE PROGRAM ON JUNE 1, 2021.

THIS PROGRAM CAN PROVIDE UP TO 12 MONTHS OF TEMPORARY RENTAL ASSISTANCE AND OTHER HOUSING SUPPORTS TO THOSE WHO QUALIFY.

### WHO QUALIFIES?

NORTH DAKOTA RENTER HOUSEHOLDS WHO EARN NO MORE THAN 80% OF THE AREA MEDIAN INCOME.

HAS RECEIVED UNEMPLOYMENT OR HAS EXPERIENCED FINANCIAL HARDSHIP SINCE MARCH 13, 2020.

IS AT RISK OF HOMELESSNESS OR HOUSING INSTABILITY DUE TO DIFFICULTY AFFORDING HOUSING AND RELATED COSTS.

### PRIORITY IS BEING GIVEN TO:

HOUSEHOLDS EARNING 50% OF THE AREA MEDIAN INCOME OR LESS.

HOUSEHOLDS THAT INCLUDE A MEMBER WHO IS CURRENTLY UNEMPLOYED AND HAS BEEN UNEMPLOYED FOR 90 DAYS OR LONGER.



FOR QUESTIONS OR ASSISTANCE APPLYING, CONTACT YOUR AREA COMMUNITY ACTION AGENCY:

#### 1) COMMUNITY ACTION PARTNERSHIP

WILLISTON|701-572-8191

#### 2) COMMUNITY ACTION PARTNERSHIP

MINOT|701-839-7221

#### 3) DAKOTA PRAIRIE COMMUNITY ACTION

DEVILS LAKE|701-662-6500

#### 4) RED RIVER VALLEY COMMUNITY ACTION

GRAND FORKS|701-746-5431

#### 5) SOUTHEASTERN ND COMMUNITY ACTION

FARGO|701-232-2452

#### 6) COMMUNITY ACTION PROGRAM REGION VI

JAMESTOWN|701-252-1821

#### 7) COMMUNITY ACTION PROGRAM REGION VII

BISMARCK|701-258-2240

#### 8) COMMUNITY ACTION PARTNERSHIP

DICKINSON|701-227-0131





# WHAT CAN YOU DO?

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**Commit**

Commit to making a difference in the war on poverty not just for an hour, but every day.

**Educate**

The first step in helping end poverty is talking about poverty. Think critically and start a conversation.

**Volunteer**

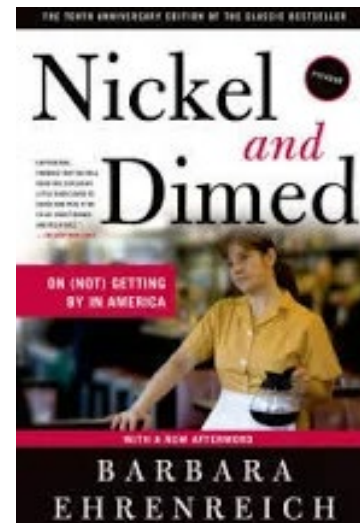
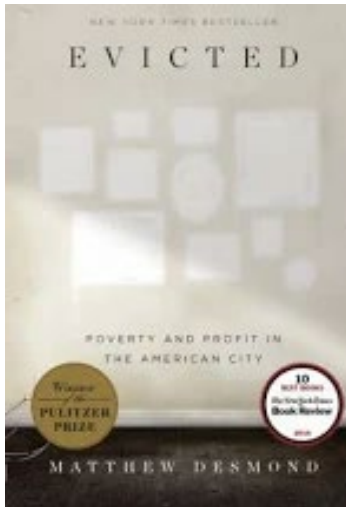
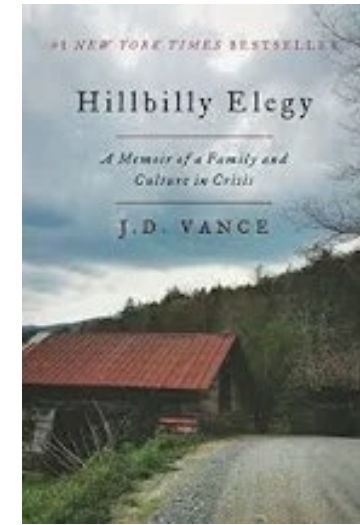
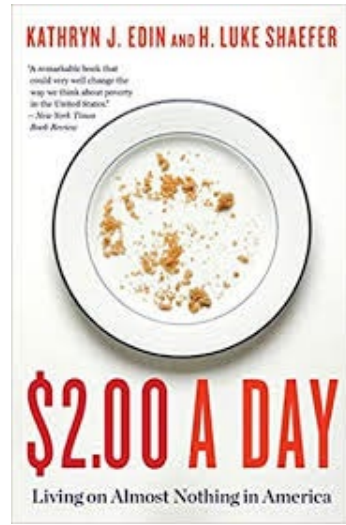
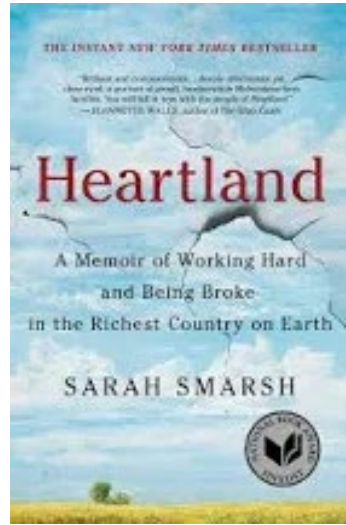
Poverty is everywhere, even in North Dakota. Find out what you can do to help, then do it.

**Write Letters**

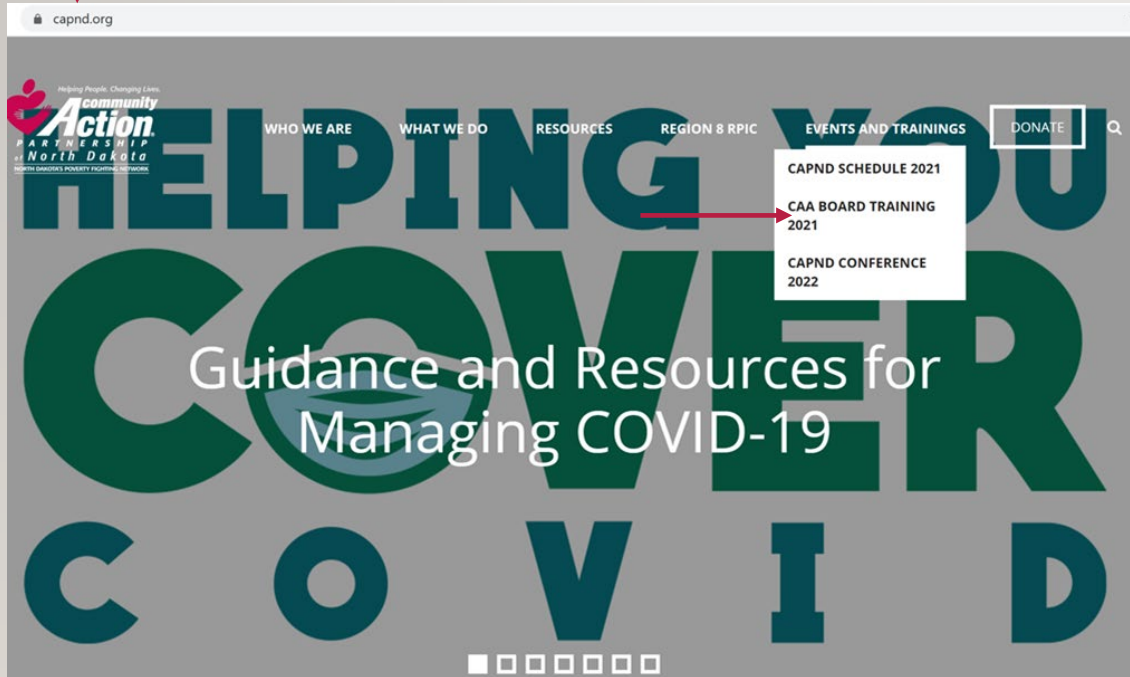
Alert government officials and local business leaders about what can be done locally.

**Socialize**

Make it a habit to meet with people of all socioeconomic backgrounds.



# ADDITIONAL BOARD MEMBER RESOURCES WWW.CAPND.ORG



- Training Materials
- Handouts and Information
- Training Dates
- CAPLAW: Tools for Top-Notch CAAs: A Practical Approach to Governance and Financial Excellence

# QUESTIONS?

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## CONTACT INFORMATION

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