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# **Exploring Income Inequality & Economic Mobility in the City of Bryan: Final Report**

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## PART 1

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## **ABOUT THE REPORT**

This report is the product of a capstone project completed at Bush School of Government and Public Service at Texas A&M University. The team, comprised of students in the Master of Public Service and Administration program, conducted two semesters of research on income inequality and economic mobility in the City of Bryan. This project culminates in a final report and presentation to the client.

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- All leaders that participated in this project's community survey

We are grateful to the Bush School faculty and staff for their support on this project. We would also like to thank all of those that are helping to address income inequality and economic mobility in the Bryan/College Station area.



## KEY TERMS

The definition of terms related to income inequality and economic mobility differ and are contentious. For the purpose of this report, the following definitions will be used. These definitions are derived from academic literature, medical studies, and state and federal laws.

Term	Definition
After School Care	Care for children, usually elementary and middle school ages, that begins after normal school hours.
Alternative High School	A high school that allows for expedited graduation that accommodates all students to the best of their ability. Attempts to help students with career paths and training upon graduation. (BISD, n.d.)
Children's Health Insurance Program (CHIP)	A federally funded program to provide healthcare for children based on limited family income (THHS, n.d.).
Collaboration	When leaders from differing organizations or units within one organization plan or coordinate an event or initiate an effort through joined resources, decision making, and shared ownership to create a final product or service (Linden, 2003).
Collegiate High School	A high school that allows students to take classes classified as Advanced Placement or College Readiness. Students attending these schools plan to attend college upon graduation. (BISD)
Consumer Price Index	Data collected by the Bureau of Labor Statistics to assess the changes or (lack thereof) in prices of consumer goods in (BLS.org, 2018)
Dropout Rate	Percentage of high school students that choose to leave high school before graduating
Economic Mobility	Seen as the solution to individual income inequality. This term is defined as the ability of an individual or family to improve their income and social status in an individual lifetime or between generations (The Pew Charitable Trusts, 2012).
Gini Coefficient	Demonstrates the degree to which income (in)equality exists in a given area (OCED, 2018).
Housing Choice Voucher Program	A program that is aimed at mitigating housing costs for low income families. This program is funded through the U.S. Department of Housing and Urban Development (HUD), and administered by the local public housing agency (PHA) (HUD, n.d. "Housing Choice Voucher Fact Sheet").
Income Inequality	For the purpose of this report, defined as differentiated socioeconomic classes/statuses based on distribution of earned wealth throughout the population and perpetuated by a lack of economic opportunity, resulting from a myriad of complex internal and external factors (OCED, 2018).
Living Wage	The cost for individuals and families to meet their financial obligations.

Medicaid	A federally provided and state administered health insurance program for low income persons focusing on preventative healthcare (Benefits.gov, n.d.).
Medicare	A health insurance program for those aged 65 years or older and deemed eligible by the Social Security Administration (SSA) (SSA, n.d. "Medicare Benefits"; THHS, n.d. "Medicare").
Minimum Wage	The minimum amount that is legally allowed by the government for employers to pay their employees (MIT, n.d.).
MIT Living Wage Calculator	An online data tool that identifies the living, poverty, and minimum wages based on the different family sizes for a given area (MIT, n.d.).
Poverty Wage	The wage earned by families at which point they are considered to be impoverished and to qualify for assistance programs (MIT, n.d.).
Social Security (Disability) Income	Programs administered by the Social Security Administration (SSA) for the purposes of providing those of retirement age or with a work-preventing disability with financial assistance (SSA, n.d. "About Us;" SSA, n.d. "Benefits for People with Disabilities").
Social Services	Government funded programming to provide a form of aid to a specific qualifying group of the population.
Supplemental Nutrition Assistance Program (SNAP)	A form of assistance that subsidizes the purchase of groceries for qualifying recipients (THHS, n.d.).
Temporary Assistance for Needy Families (TANF)	A form of assistance that is a government funded cash transfer for eligible recipients based on financial hardship. Recipients of this program must typically be adults responsible for the care of related children.
Unemployment Benefits	A form of government-funded cash transfer assistance based on financial hardship caused by job loss or severe reduction in hours (THHS, n.d.).
Women, Infants, and Children Program (WIC)	A form of assistance that provides recipients with benefits to ensure the nutritional security of pregnant and breastfeeding women and children age five and under. (BVCAP, 2016).
Workforce Development	Opportunities for increasing employee and/or employer skills

## **ABSTRACT**

Although not specific to the City of Bryan, income inequality is a local reality and results in perpetuated intergenerational economic stagnation. This capstone project conducts research relating to income inequality both in general and as it relates to the City of Bryan, thus leading to recommendations for actionable responses for community stakeholders.

This report is prepared for Community Development Department Manager Alsie Bond and other key stakeholders to demonstrate how income inequality affects the residents of and the City of Bryan, and what can be done to address it. This capstone team seeks to discover and present practical responses for the city, nonprofit organizations, and private businesses in order to foster greater economic mobility for low to middle income residents.

Developing strategies for the private, public, and nonprofit sectors of the City of Bryan to better address income inequality requires a foundation of knowledge on a variety of subjects, as demonstrated by academic literature, that make a large impact on economic mobility. The capstone team specifically looked at certain topics deemed of importance for the purpose of the research project. It does not attempt to research every topic related to income inequality and economic mobility to exhaustion, but rather uses the combination of topics as support for identified action steps for the City.

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## **PART 2: INTRODUCTION AND METHODS**

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## INTRODUCTION

In Fall 2017, the initial literature review investigating income inequality provided an academic background of the complexity and depth of the topic in the United States. When pursuing research specific to this project and the City of Bryan, topics were narrowed in order to provide the most meaningful assessment of Bryan, Texas that could lead to actionable responses. First, the existence (or lack thereof) of income inequality would be critical to provide a foundation for the remainder of the project. Following this research, relevant topics relating specifically to causes of and responses to income inequality were determined. Assessing wages and cost of living was the first topic investigated, followed by the provision of social services, public education, and workforce development programming. Finally, the cross-sector collaboration of local organizations was researched to understand the existing local responses to income inequality and economic mobility.

Data collection for this project began in January 2018. Internal deadlines for research phases were established throughout the month of February with all data being finalized at the beginning of March 2018. In late January, a team presentation was given to discuss the progress already made and plans for the semester. At the end of February 2018, IRB granted approval for an original qualitative survey to be distributed among community leaders. The survey was distributed in early March 2018 and closed at the end of that month.

Each research area includes information relevant to the context of income inequality in Bryan. Given the scope of the problem, the complexity of the data, and the relatively short time frame of this project, the data collected and utilized is not necessarily comprehensive or wholly original in application. However, the research compiled is being utilized to not only develop a narrative of income inequality, but also to establish practical and effective action steps for better addressing the issue in the future.

## **LITERATURE REVIEW (ABRIDGED)**

The literature review provides an extensive background into factors that influence income inequality and economic mobility in the United States. This section outlines the research included in this project and examines the complexities of income disparities between citizens today. This provides an academic foundation to assess and address income inequality in the City of Bryan. The primary findings of the literature review discuss (1) economic factors, (2) public educational outcomes, (3) career and technical education and workforce development programs, and (4) the nonprofit sector. The main themes found from the literature review are described below.

### **Economic Factors**

Understanding the economic policies in the United States as expressed in the form of taxation and the social services it funds creates an opportunity to uncover some systematic influences that may perpetuate, if not cause, income inequality. The imposition of taxes, which are often impacted by public opinion, can influence income and wealth disparities. Such policies, as well as income inequality, are both influenced by favoring home ownership over renting, which has disproportionately affected low-income and minority populations over time. This influence was especially poignant following the bursting of the housing bubble in the early 2000s. Most notably, the Great Recession was a problem distinctly affecting local government by tightening budgets and overall decreasing spending.

While the implications of the financial crisis cannot be separated from the current state of inequality, some policy responses may exist. It is clear that through the formulation of more efficient policy and better administered resources, financial inequality could be significantly reduced. Sound policy and ample opportunity allow residents to fully seek out potential and maintain a satisfying standard of living.

### **Public Educational Outcomes**

There are a multitude of factors that can enhance education for students, but there is not one overarching idea that can solve the inequalities in education. School readiness can enhance a student's performance and has lasting effects throughout an academic career. States can implement programs to aid in-school readiness, including universal Pre-K and programs for parents that explain the importance of preparing their children for school. Once in school, resources provided by the school itself, such as the recruitment and retainment of high quality teachers and increasing the interaction of affluent and low-income students, can enhance a student's education. These factors have the ability to change students' lives and empower them to escape the cycle of poverty.

### **Workforce Development Programs**

Developing the marketable skills of the local workforce can increase the economic opportunity of community residents. These opportunities can be identified through increased awareness of the skills required for the community, networking, effective career planning and preparation services, and the promotion of advanced technical and academic education (Rojewski & Hill, 2014). As Career and Technical Education and Workforce Development programs help to prepare participants for careers tailored for the needs of their communities, developing collaborative service networks that match the institutional culture of communities can increase incomes and employment rates for its participants.

### **The Nonprofit Sector**

Nonprofit organizations serve in a variety of capacities, typically as a result of governmental



gaps contracts to outside organizations. Salamon (1987) describes the idea of market and government failures that lead to the rise of the nonprofit sector. When the private market and government both fail to supply a collective good or service, communities seek the nonprofit or “voluntary sector” to provide those “products.” As a result, nonprofits can deliver services in unique ways to meet community demands.

The complete literature review further explains the complexities of these contributing factors. The document can be found in Appendix 7.

## **ANALYSIS PLAN**

The research completed initially took the form of nine topics, but as the project progressed, it was more appropriately categorized into five research areas: income inequality, wages, and cost of living; social services; public education; workforce development; and collaborative efforts. Along with these areas of research, a survey was distributed to public, private, and nonprofit stakeholders in Bryan in order to understand the perspectives surrounding income inequality in the City. The purpose and methodology of each research area is discussed below and serves as this project's research design.

### **RESEARCH AREA 1: INCOME INEQUALITY, COST OF LIVING, AND WAGES**

The first research area combines the concepts of income inequality, cost of living, and wages in order to create a more comprehensive understanding of the intricacies associated with this project.

#### **Income Inequality**

The topic of income inequality and its existence (or lack thereof) was investigated first. The purpose of this section is to provide a factual basis for the claim that inequality exists and to better contextualize the situation in Bryan, Texas. Additionally, it will serve as the basis for and reasoning behind the recommendations and actionable steps provided later in the report. A final purpose of the topic is to define the relevant terms and contexts to create uniformity in awareness and understanding.

Data for this topic was collected primarily from the United States Census Bureau. This agency conducts analyses and publishes the Gini coefficient for various areas, including Bryan, Texas. Thus, the data used for both the City of Bryan and the State of Texas were collected directly from the analysis provided by the Census Bureau. Additional data on the socioeconomic and demographic characteristics of Bryan residents was collected from the Census Bureau's American Community Survey. The Organisation for Economic Co-operation and Development (OECD) was consulted for the creation of definitions for both income inequality and economic mobility.

#### **Cost of Living/Wages**

As a supplement to income inequality, cost of living and relevant reported wages were investigated. These topics were included in the research given that they are significant components tied to an individual or family's net income, ability to spend, and, thus, ability to live comfortably. Given the topic of the project, these findings serve to better contextualize the possibility of economic mobility of Bryan residents.

The United States Census Bureau's American Community Survey (ACS) was utilized to compile data on housing and income levels from the years 2009 - 2016. The Massachusetts Institute of Technology (MIT) provides an online "living wage calculator," which provides an assessment of the amount of money people will need to receive in income to live reasonably in a given area. MIT's calculator was the source of Bryan's living wage for the purposes of this research. Finally, the Consumer Price Index as reported by the United States Bureau of Labor Statistics was compared to the collected data to assess the changes (or lack thereof) in prices of necessary goods in comparison to wages and costs of living. Because Bryan is not a large city in comparison to other locations in Texas, the closest comparable market of Houston, Texas was used to assess this data.

## **RESEARCH AREA 2: SOCIAL SERVICES**

The second area of research assessed the provision and accessibility of social services. This section was investigated to provide an awareness of the myriad programs available to residents and to compile the requirements of each. The research is intended to both demonstrate the availability of resources as well as the potential obstacles that may be faced in their distribution. Finally, such information can be utilized to create actionable steps for the improvement of service delivery.

To collect data on social services, various sources were consulted. The United States Census Bureau provides statistics on the usage of certain social programs, albeit not all of those available or all of those studied. Information on program eligibility and specifics was typically gathered from state-sponsored websites such as the Texas Department of Health and Human Services and the Texas Workforce Commission. Some qualitative assessments of the programs were conducted through general search engine availability of information.

## **RESEARCH AREA 3: EDUCATION**

The third area of research investigated the Bryan Independent School District (BISD or Bryan ISD). This research was conducted to better understand the services available through BISD and to provide an outside perspective on the accessibility of programming. The information collected was not intended to make an assessment of curriculum or policy, but rather to provide actionable steps to make educational resources more accessible.

To research public education in Bryan, a variety of sources were utilized, primarily the Texas Education Agency (TEA), the National Center for Education Statistics (NCES), and websites for Bryan ISD and individual schools. Schools were compared by grade level (i.e., elementary schools were only compared to other elementary schools, etc.). NCES data was included to consider school performance while TEA data was included to calculate school dropout rates. Individual school websites in BISD were searched for information on the availability of before and after school programming. Bryan ISD's Pre-Kindergarten webpage was used to gather information regarding the number of schools that participate, transportation options, time of programs, and qualifications.

## **RESEARCH AREA 4: WORKFORCE DEVELOPMENT**

The fourth research area assessed workforce development programs in the City of Bryan. The purpose of the research collected is to better understand the access to workforce development (WD), both to employers and existing and potential employees. Given the relationship of WD and economic mobility, understanding the accessibility of such programs can serve to identify innovative and practical recommendations for the City of Bryan.

Research on this issue area identifies the opportunities and avenues available to businesses to provide WD programs to their employees. To investigate this topic, this section evaluates open source data on WD programs of the area and information on funding opportunities for WD programs. These three pieces will inform a narrative on the accessibility of WD programs in the area.

## **RESEARCH AREA 5: CROSS- SECTOR COLLABORATION**

Cross-sector collaboration of service provision was the final area of research. The purpose of this topic area is to investigate the different forms of partnerships among community stakeholders in large and small organizations. The research compiled does not attempt to provide an exhaustive list of all the organizations in Bryan who partner with each other, but rather to provide some examples of how various leaders collaborate.

To research this topic, informal and qualitative assessments were conducted. Interviews with community leaders helped to contextualize the previous research from the perspective of those most involved in addressing income inequality in Bryan. Additionally, these conversations developed a more comprehensive view of the way different entities in Bryan work together to achieve common goals. Data retrieved from organization websites, Guidestar, and IRS tax forms also allowed for the categorization of entities studied.

#### **RESEARCH AREA 6: PERCEPTIONS OF LOCAL LEADERS**

The survey conducted was sent to community stakeholders who work to serve low income individuals, meant to assess the climate surrounding income inequality throughout the community. It serves to record the opinions/perceptions of community leaders on the presence of and responses to income inequality in the City of Bryan. It is meant to be beneficial in order to better understand the applicability and/or feasibility of policy responses eventually presented.

#### **SUMMARY**

The research conducted for this project was primarily electronically retrieved and entirely open source. In many, if not all, cases, the collection of data was limited by availability, uniformity, and applicability to Bryan. Despite these limitations, the collected information will provide an informative foundation for the creation of practical solutions to be implemented in Bryan.

**PART 3:  
TECHNICAL REPORT**

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## **RESEARCH AREA 1: INCOME INEQUALITY, WAGES, AND COST OF LIVING**

In order to recommend how to better address economic mobility for the City of Bryan, background research was conducted on the existence of income inequality, wages, and cost of living. Researching these areas contextualizes the financial reality of Bryan residents. This foundation is necessary to formulate recommendations that fit within the setting of the City of Bryan.

### **INCOME INEQUALITY**

The first area of research was the topic of income inequality and its existence (or lack thereof). The purpose of this section is to provide a factual basis for the claim that inequality exists and to better contextualize the concept within Bryan, Texas. Initially, the research intends to define the relevant terms to create uniformity in awareness and understanding. Additionally, this research topic will serve as the basis for and reasoning behind the recommendations and actionable steps provided later in the report.

#### **Operational Definitions of Income Inequality and Economic Opportunity**

- For the purpose of this report, income inequality is defined as differentiated socioeconomic classes/statuses based on distribution of earned wealth throughout the population and perpetuated by a lack of economic opportunity, resulting from a myriad of complex internal and external factors (OCED, 2018).
- Economic mobility is seen as the solution to individual income inequality. This term is defined as the ability of an individual or family to improve their income and social status in an individual lifetime or between generations (The Pew Charitable Trusts, 2012).

#### **GINI Coefficient**

The GINI coefficient demonstrates the degree to which income (in)equality exists in a given area. This coefficient was obtained for the City of Bryan through the United States Census Bureau. This economic concept reflects on the degree of income inequality that exists (or does not exist) for a given population. It is reflected on a scale of 0 to 1, with 0 reflecting perfect equality and 1 reflecting perfect inequality (OCED, 2018). It is imperative to approach the usage of the Gini coefficient with the understanding that a value of 0 is not necessarily ideal and a value of 1 is not inherently problematic. For the context of this research, the use of the Gini coefficient is to provide the factual foundation proving the existence of income inequality.

In 2015, the Gini coefficient for the City of Bryan was 0.4744. By 2016, this value had changed to 0.4778. Comparatively, the 2015 coefficient for Texas was 0.4796, and this value had changed to 0.4803 by 2016 (USCB, n.d.). This information provides the understanding that income inequality exists in the City of Bryan. The following research seeks to contextualize this finding and provide practical solutions for the City of Bryan to increase economic mobility for its residents.

#### **Target Population**

In assessing income inequality, this research also considered the target population for future recommendations to be low-income individuals and families living in the City of Bryan. Thus, much of the research included in this report will focus on Bryan citizens in relation to the poverty line. Detailed data representing impoverished Bryan residents by

race, educational attainment, and work experience can be found in Appendix 1, Figures 1, 2, and 3 respectively.

## WAGES AND COST OF LIVING

Wages and cost of living are significant components tied to an individual or family's net income and ability to spend. Thus, cost of living and wages are significant in providing context for assessing income inequality and economic mobility in the City of Bryan. This section discusses the components shaping income and spending, which can be broken down using four measurement tools: living wage, the Consumer Price Index, median monthly housing costs, and median income levels.

### Living Wage

MIT's living wage tool uses a market-based approach to gather geographically specific expenditure data related to the likely minimum food, child care, health insurance, housing, transportation, and other basic necessary costs for a family. The tool combines these elements and takes into account taxation to determine the minimum earnings necessary to meet a family's basic needs ("Living Wage Calculator," 2018). According to the MIT living wage calculator, a household consisting of one child and two adults, one of whom earns minimum wage, earns less than 30% of a "living" wage. The living wage is described as an hourly rate that an individual must earn to support a family. If the individual is the sole provider, full time work equates to 2,080 hours per year. All values are per adult in a family or household unless otherwise noted. The wages and data specific to Brazos County are discussed below ("Living Wage Calculator," 2018).

MIT LIVING WAGE

	1 Adult	1 Adult 1 Child	1 Adult 2 Children	2 Adults (1 Income)	2 Adults (1 Income) 1 Child	2 Adults (1 Income) 2 Children	2 Adults Working	2 Adults Working 1 Child	2 Adults Working 2 Children
<b>Living Wage</b>	\$10.72	\$22.32	\$25.39	\$17.90	\$20.97	\$23.82	\$8.95	\$11.98	\$16.50
<b>Poverty Wage</b>	\$5.00	\$7.00	\$9.00	\$7.00	\$9.00	\$11.00	\$3.00	\$4.00	\$6.00
<b>Minimum Wage</b>	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25

Regardless of how many dependents an individual provides for, the state minimum wage is the same. The poverty rate is expressed as gross annual income, but has been converted to an hourly wage for the sake of comparison. As evident in the table above, the living wage in Brazos County is more than minimum wage. "Poverty wage" is associated with income tied to eligibility for financial assistance from the federal government, and getting paid above minimum wage pushes Brazos County residents farther from this assistance. The gap between living wage and real income grows in relation to the number of people in a household ("Living Wage Calculator," 2018).

### Consumer Price Index

This analysis uses Consumer Price Index (CPI) to investigate changes in the cost of goods over the last five years (August 2012- August 2017). CPI uses a constant year and gives a numerical value to other years based on inflation to compare costs of good over time (bls.gov, 2018). The Bureau of Labor Statistics creates the CPI by dividing the U.S. into metropolitan statistical areas (MSA). While the CPI does not prove the



existence of income inequality, it gives context to the research of income inequality by showing the costs of goods to live. This analysis considers the categories of food and utilities, given the fulfillment of basic needs that both categories provide. The Southwest-Houston-Galveston-Brazoria MSA is used to understand Bryan's CPI over the last five years. The MSA's costs of food and utilities should not be drastically different from the City of Bryan due to close proximity.

**CPI for Food.** Within the subsection of “food” as analyzed by the CPI, two categories exist: food at home and food away from home. Food at home is defined as food prepared at home and bought at a store such as a convenience or grocery store. Food away from home is defined as food prepared elsewhere, like fast food, premade food at convenience stores, and sit down restaurants (bls.gov, 2013).

**CPI for Utilities.** Within the utilities subsection, both housing utilities and gasoline are examined. Household utilities are defined as costs that a renter or homeowner would have to pay including, but limited to, gas, electricity, water, trash, and sewage. Gasoline is defined as the liquid that allows cars to run. Gasoline costs are important to examine because transportation is a necessary expenditure for families to be mobile (bls.gov, 2013).

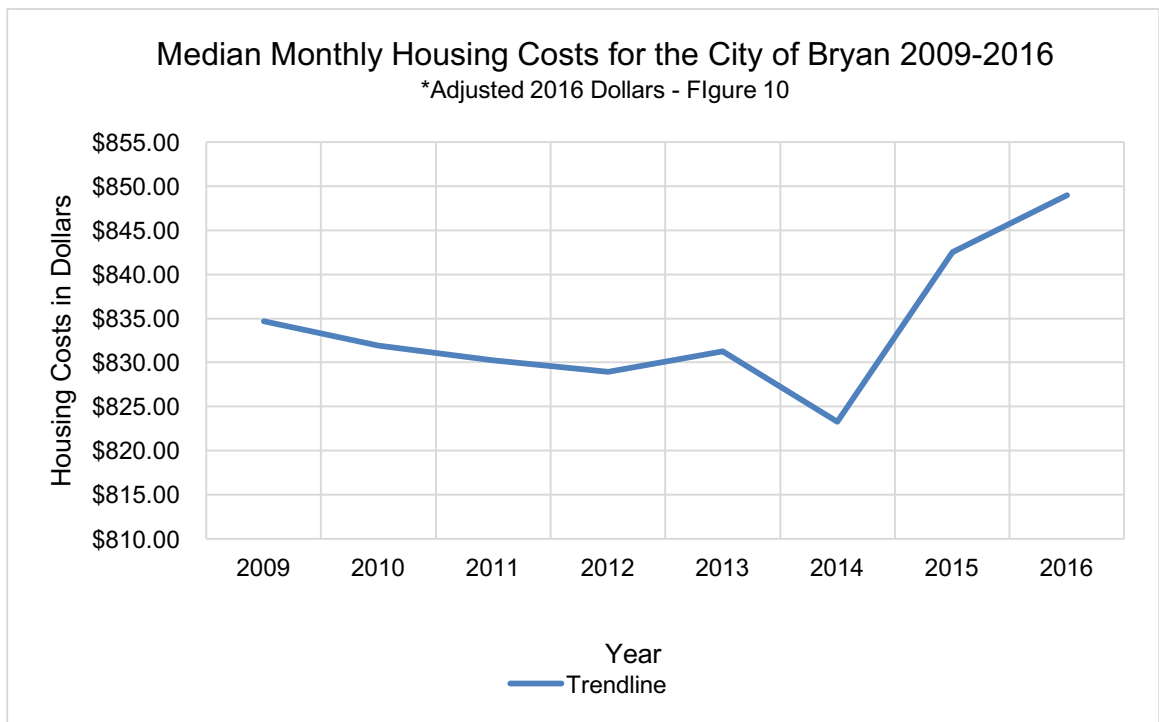
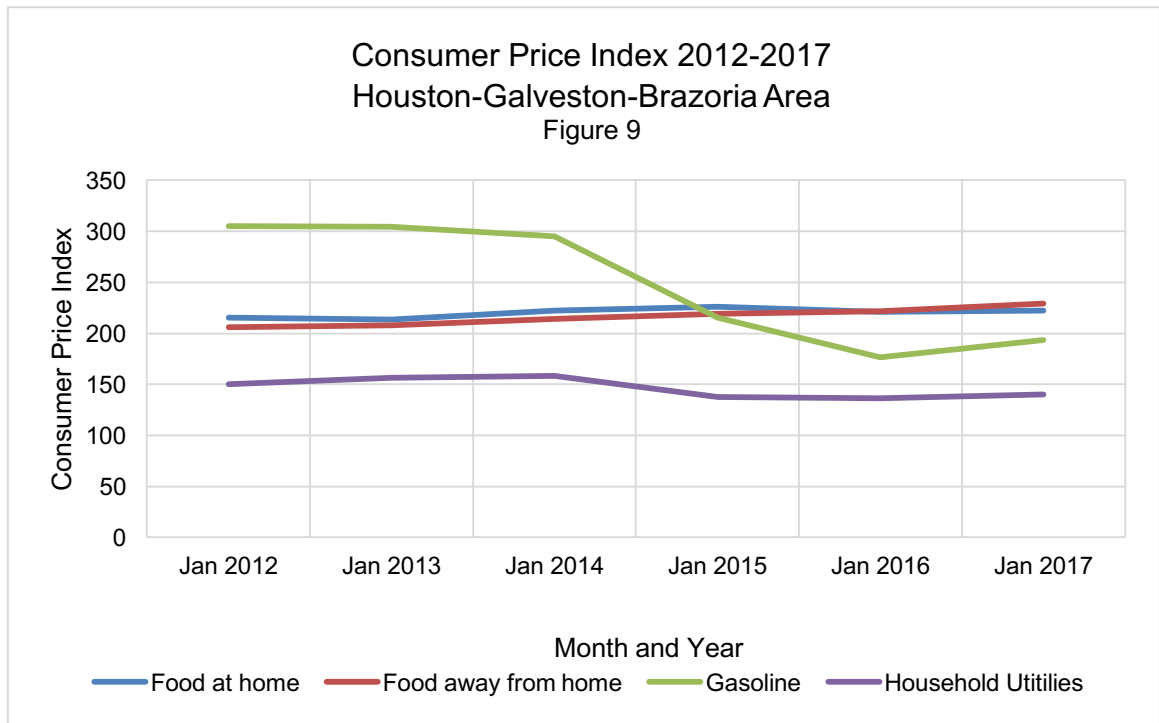
**Findings.** Other than gasoline, CPI as a whole has moderately increased over the last 5 years. Household utilities increased until August 2014, peaked, and then decreased until 2017. Gasoline was constant from August 2012-2014, declining until August 2016, but began a steady incline through August 2017. Comparing the CPI of different goods to the medium income in the Bryan area shows that goods changed and income stayed stagnant placing burdens on families.

### **Housing Costs**

In the City of Bryan from 2009 to 2016, census data reports provide average and median rental costs using the American Community Survey (ACS). These costs offer a window into an individual or family's expenditures each month. Using ACS methodology, median housing costs are calculated with a sum of monthly owner costs for mortgages, real estate taxes, insurances, utilities, fuels, mobile home costs, and condominium fees (ACS, 2016). Adjusting to 2016 dollars, Figure 9 on the next page portrays the fall and rise in costs. Between 2014 and 2016 there was a \$25.68 increase in monthly costs. The change over time equates to over \$308 a year.

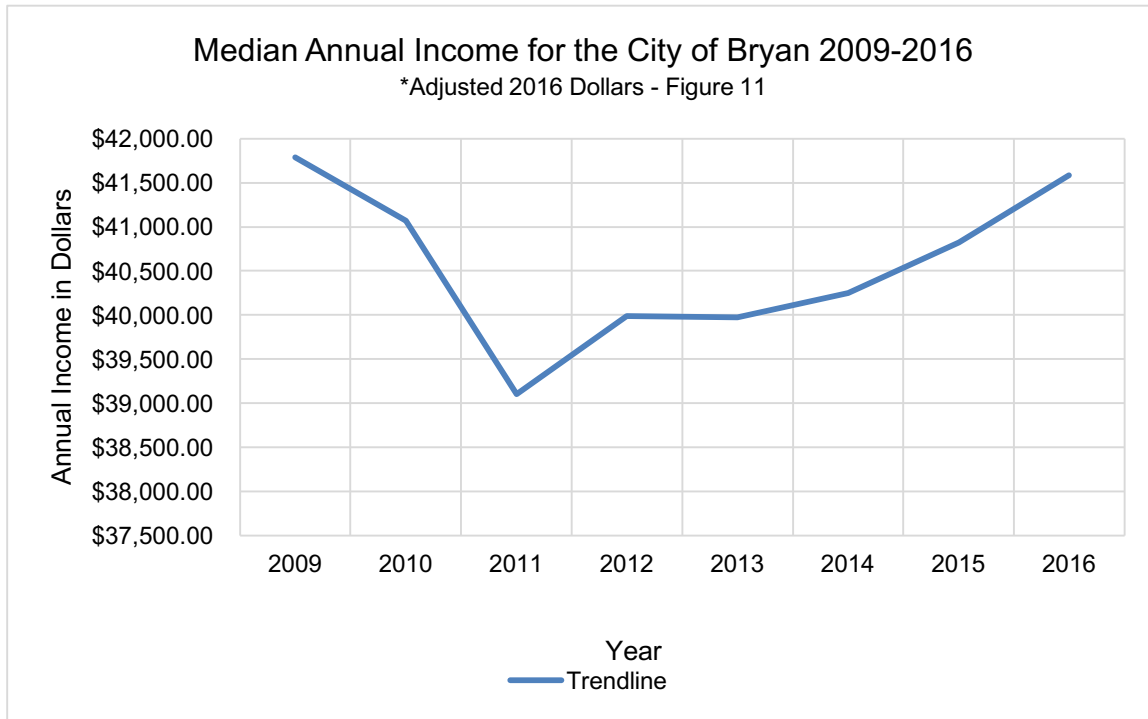
### **Income Levels**

The United States Census Bureau, through the ACS, provides data on median income levels. As seen in Figure 10 on the next page, from 2009 to 2016, the median income levels of the City of Bryan in 2009 have not reached the same level as of 2016 (adjusted for inflation). In 2009, the median income of a resident in Bryan was \$41,790.82 and in 2016 the median was \$41,587.00. Between 2014 and 2016, there was an income change of \$1,335.63. Through the six-year span of data gathered there was no overall income growth, but a decrease of \$203.82.



### Percent Change in Costs and Income

From 2009 to 2016 there was a 1.71% increase in monthly housing costs and approximately a 0.49% decline in median income. Figure 11 illustrates how the percent changes in both cost of living and income interact in the City of Bryan. Within the data included from 2009 to 2016, monthly housing costs steadily increased from 2014 through 2016, culminating in a 3.12% increase. Median income levels reflect a similar pattern of increasing each year beginning in 2013, with a 3.32% increase from 2014 to 2016.



### SUMMARY

Data collected from different sources and methodologies on monthly housing costs and CPI reflect the same overarching trend lines. Recognizing the price changes is important to recognize in comparison to income. Since the ACS data reveals negative growth in median household income and a monthly increase in housing costs, there is a heightened importance of housing and monetary assistance programs, as well as, other drivers of economic mobility.

The existence of income inequality in conjunction with data on wages and cost living provide a basic understanding of the financial realities of Bryan's residents. This understanding can thus provide a solid foundation for the research and assessment that follows. Through this research, the context of economic mobility of residents of Bryan can be more fully appreciated.

## **RESEARCH AREA 2: SOCIAL SERVICES**

In response to the existence of income inequality and the poverty that exists in society, public entities have established a number of services aimed at ameliorating the financial struggle faced by affected populations. For the purpose of this research, this report refers to such services as “social services.” Social services, although not identical, can be broadly defined for the purposes of this research as government funded programming to provide a form of aid to a specific qualifying group of the population. This research focused on the following services as they are provided in the City of Bryan: social security (retirement and disability), Medicare, Medicaid, Children’s Health Insurance Program (CHIP), housing, Supplemental Nutrition Assistance Program (SNAP), Women, Infants, and Children Program (WIC), Temporary Assistance for Needy Families (TANF), and unemployment. Each of these programs were assessed on the availability/accessibility of information regarding eligibility requirements and program information. The amount of participation in the City of Bryan, when available, is included in the research as well.

### **SOCIAL SECURITY SOCIAL SERVICES**

To understand how social security benefits are administered in the area, the federally provided Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) are discussed together in terms of the general purpose of each program and the number of people on that type of assistance in the City of Bryan.

#### **Supplemental Security Income and Social Security Disability Insurance**

The Supplemental Security Income (SSI) program and the Social Security Disability Insurance (SSDI) program are administered by the Social Security Administration (SSA) for the purposes of providing those of retirement age or with a work-preventing disability with financial assistance (SSA, n.d. “About Us”; SSA, n.d. “Benefits for People with Disabilities”). Working-aged people contribute to the programs when they work outside of the home (NASI, n.d.; SSA, n.d. “Benefits for People with Disabilities”). According to the SSA, the federal benefit rate is \$735 per month for individuals for both SSI and SSDI. In Texas, with the state supplement, the maximum monthly benefit among is \$1,103 (SSA, n.d. “SSI Benefits”). A person applies to both of these programs at once and the benefit received is categorized as either one once eligibility is confirmed. Applicants must complete a free online or in-person 60-question application (SSA, n.d. “SSI Application Process and Applicant Rights”; SSA, n.d. “Application for SSI”). Benefits are not paid for dates prior to the application date (ibid). Assessment for renewal of benefits happens for most SSI recipients every 1 to 6 years, and reviews the living arrangement, income, and resources of beneficiaries (SSA, n.d. “Redeterminations”). For additional details on eligibility requirements for SSI and SSDI, please see Figure 24 in Appendix.

**SSI and SSDI Participation in Bryan, Texas.** In the Bryan, Texas area, there is one social security administration office (SSA, n.d. “Social Security Office Locator”). According to the United States Census Bureau’s American Community Survey (ACS), in 2016, 996 of 29,065 Bryan households received SSI in the previous twelve months, while according to the SSA, in Brazos County, TX there are 3,439 recipients of SSI/SSDI (263 are categorized as retirement age and 3,176 are categorized as blind/disabled) (Census, American Fact Finder; SSA, n.d. “Research, Statistics & Policy Analysis”). Additionally, in 2016, the total aggregate SSI in the past 12 months in 2016 inflation-adjusted

dollars was \$13,836,200 for the residents of Bryan (Census, American Fact Finder). According to the ACS, in 2016, 4,336 people had a disability (Census, American Fact Finder). There is no data available via the ACS to determine the total number of people that only receive SSDI.

## **HEALTH CARE SOCIAL SERVICES**

To understand how healthcare social services are administered in the area, Medicare, Medicaid and CHIP are discussed in terms of the general purpose of each program and the number of people that are on that type of assistance in the City of Bryan.

### **Medicare**

Medicare is a health insurance program for those aged 65 years or older and deemed eligible by the Social Security Administration (SSA) (SSA, n.d. "Medicare Benefits"; THHS, n.d. "Medicare"). Medicare is divided into four different parts: Part A (hospital insurance), Part B (medical insurance), Part C (Medicare advantage, some include prescriptions), and Part D (Medicare prescription drug coverage) (SSA, n.d. "Medicare Brochure"). After submitting a Medicare application either online or in person at an SSA office, a person can then begin applying for Parts B, C, and D through the Medicare.gov site (Medicare Plan Finder, n.d. "Medicare Plan Finder"). Medicare information can be found on the SSA website or the medicare.gov website (Medicare Plan Finder, n.d. "Sign Up/Change Plans"). Please see Figure 25 in Appendix 2 for a table on general eligibility requirements.

**Medicare Participation in Bryan, Texas.** According to the Texas Health and Human Services website, the SSA's Medicare physical office in Brazos County is the Brazos Valley Agency on Aging (BVAA) housed in the Brazos Valley Council of Governments (BVCOG). According to the ACS, in 2016, 7,717 out of 79,530 people in the City of Bryan were allocated Medicare in 2012 (Census). More specifically, in 2016, 84% of males and 98% of females over the age of 65 in the City of Bryan were covered by Medicare (Census). 52% of those over the age of 65 and below 50% of the poverty line in the City of Bryan had no health insurance coverage in 2016 (Census).

### **Medicaid**

Medicaid is a federally provided, state administered, health insurance program for low income persons focusing on preventative healthcare (Benefits.gov, n.d.). In addition to being a U.S. citizen of low income, eligible individuals must be "either pregnant, a parent or relative caretaker of a dependent child(ren) under the age of 19, blind, have a disability or a family member in the household with a disability, or be 65 years of age or older" (Benefits.gov, n.d.). To apply for Medicaid in Texas, an individual must submit an online application through the yourtexasbenefits.com website. Please see Figure 25 in Appendix 2 for maximum income limits and other eligibility requirements for Medicaid.

**Medicaid Participation in Bryan, Texas.** According to the ACS, in 2016, 14,076 out of 79,530 people in Bryan were allocated Medicaid (Census). Of those 14,076 people, 1,459 were adult males between 18 and 64 years old, 1,923 were adult females between 18 and 64 years old, 9,612 were children under 18 years old, and 1,082 were people 65 years and older (Census). Texas Health and Human services reported a Medicaid caseload of 22,155 cases in Brazos County, 74% of which were children's Medicaid and 11% of which were disability-related cases (THHS, n.d.).

### **Children's Health Insurance Program (CHIP)**

The Children's Health Insurance Program, known as CHIP, is a federally funded program to provide healthcare for children raised in qualifying populations. These benefits are available to legal Texas residents who are children under the age of 18 or pregnant women. Anyone with custody of a minor child, pregnant women, and individuals 19 and younger living alone can apply, but benefits are restricted based on income levels. These income levels subsequently determine the cost of enrollment fees as well as co-pays at visits to healthcare providers. The application is processed in a 45 day period, at which point accepted enrollees will choose a healthcare plan. For children that previously had private healthcare, the waiting period is 90 days, although there are ample exceptions to this policy (THHS, n.d.).

### **CHIP Participation in Bryan, Texas**

Information on the number of Bryan residents receiving public healthcare is accessible, although such information is not necessarily specific enough to be definitively tied to CHIP. In 2016, there were 19,959 children under the age of 18 living in Bryan. Of those nearly 20,000 children, 1,728 (nearly 9%) were without health insurance. 242 of those children were under the age of six (USCB, n.d.).

## **HOUSING SOCIAL SERVICES**

The study of housing voucher accessibility and other housing programs can lead to a better understanding of ways to increase the economic mobility of the residents in the City of Bryan. As housing in lower income neighborhoods is related to lower economic opportunity, housing vouchers have the ability to place low income families in higher opportunity neighborhoods (Ludwig et al, 2013; Dawkins, 2013).

### **Housing Choice Voucher Program**

The Housing Choice Voucher Program is aimed at mitigating housing costs for low income families. This program is funded through the U.S. Department of Housing and Urban Development (HUD), and administered by the local public housing agency (PHA) (HUD, n.d. "Housing Choice Voucher Fact Sheet"). Eligibility for this program is determined by the PHA, which is The Brazos Valley Council of Governments (BVCOG) for those living in the Brazos Valley. Bryan participants in the program cannot have an annual gross income that exceeds 50% of the median income of the area (BVCOG, 2015 "Housing Choice Voucher Program"; HUD, n.d. "PHA Contact Information"). Those eligible can apply for the program via the On the BVCOG's website, yet only the waitlist for vouchers is open as of April 2018 (BVCOG, 2015 "Housing Choice Voucher Program"; BVCOG, 2015 "Housing Choice Voucher Program: FAQs"). Once a recipient of the voucher, based on information provided by BVCOG, families are not required to renew their application to continue to receive the voucher unless there are changes in income or in location of residence (BVCOG, 2015 "Housing Choice Voucher Program: FAQs").

**Housing Choice Voucher Program Participation in Bryan, Texas.** In the City of Bryan, there are 973 apartments for rent classified as "affordable" BVCOG and all section 8 housing is voucher-based. Applicants that are deemed eligible for the program are on the waitlist for an average of 7 months with Brazos County. In Bryan, TX, 56.86% of participating households are rent overburdened, 41% include children, 78% are headed by a female, 78% are headed by minorities,

65% are headed by African American, and 31% include at least one person with a disability (Affordable Housing Online, 2018).

## **NUTRITION SOCIAL SERVICES**

In conjunction with other areas of service, programs exist with the intention of ensuring that low-income individuals have access to sufficient nutrition. Based on eligibility requirements, U.S. Department of Agriculture's Food and Nutrition Service (FNS) administers the SNAP and WIC programs to reduce the burden of affording healthy foods (USDA FNS, 2017).

### **Supplemental Nutrition Assistance Program (SNAP)**

The Supplemental Nutrition Assistance Program, referred to as SNAP, is a form of assistance that subsidizes the purchase of groceries for qualifying recipients (THHS, n.d.). This program is established and funded through the federal government and dates back to 1939. The program was adopted nationally in 1974 and was renamed from Food Stamps to the existing SNAP in 2008. According to the US Department of Agriculture, SNAP is specifically responsible for a 10% decrease in food insecurity after six months of participation (USDA FNS, 2014).

Eligibility is based on income thresholds, as well as age, number of children, and some work requirements. Benefits cannot be used on tobacco, alcohol, non-food items, or bills. In Texas, benefits are received via the Lone Star Card which operates in much the same manner as a debit card (THHS, n.d.). Adults between the ages of 18 and 49 without children are typically limited to a three month benefit period in a course of three years, with the exception of those recipients meeting some work requirements, having a recognized disability, or being pregnant (THHS, n.d.). To receive benefits, recipients must apply in their county of residence (Benefits.gov, n.d.)

### **SNAP Participation in Bryan, Texas**

Participation in SNAP in Bryan was approximately 14% of the City's 29,020 households in the year 2016. 42% of recipients were female-headed households with no male presence, while less than 10% of recipients were male-headed households with no female presence. A majority of participating households are below the federal poverty line, although 4,491 households (approximately 18%) below the poverty line do not receive benefits. From a racial perspective, white-only households account for roughly 43% of benefits received while African American only households account for just below 35% of services. However, when considering the entire population of white only households in Bryan (20,048), less than 10% receive SNAP. Similarly, of the entire population of Bryan's African American only households, over 31% participate in the program (USCB, n.d.).

### **Women, Infants, and Children Program**

The Women, Infants, and Children Program (WIC) provides recipients with benefits to ensure the nutrition security of pregnant and breastfeeding women and children age five and under. Based on income eligibility requirements, recipients can receive nutritional packages, nutrition education, breastfeeding education, counseling, cash benefits for food purchases, and referrals to other complementary services. Eligible program participants are pregnant women, women breastfeeding a child younger than one year, women who have given birth within the last six months, and guardians of children under five years old. Recipients of benefits must meet income requirements, be "at nutritional risk," and be Texas residents (BVCAP, 2016).

### **WIC Participation in Bryan, Texas**

WIC resources can be accessed at the local Bryan office, located on S. Texas Ave. Participation data for the City of Bryan are not readily accessible for research, but information exists on the participation and funding of WIC programming for the State of Texas. Over the course of several years, participation rates throughout the state generally decreased. By the end of the 2016 fiscal year, over 230,000 women and 415,000 children were enrolled in Texas' WIC program. Including guardians of children also participating, the total number of Texans receiving benefits in 2016 exceeded 859,000 people. (THHS, 2018; USDA FNS, 2018)

### **CASH BENEFIT SOCIAL SERVICES**

Temporary Assistance for Needy Families (TANF) and Unemployment benefits are two programs that provide recipients with cash payments where there are no requirements on the use of benefits. These forms of income are intended to be short-term cash infusions (TANF) or replacement of lost wages (unemployment).

#### **Temporary Assistance for Needy Families (TANF)**

The Temporary Assistance for Needy Families, or TANF, program is a government funded cash transfer for eligible recipients based on financial hardship. Recipients of this program must typically be adults responsible for the care of related children. Eligibility is based on income, access to resources, value of owned assets, and the existing financial obligations of a family. In order to maintain these benefits, adult recipients must commit to requirements such as maintaining employment, not engaging in substance abuse, ensuring their child is vaccinated and attending school, and take parenting classes (THHS, n.d.). Like SNAP, TANF benefits are also distributed via the Lone Star card (THHS, n.d.).

TANF funds are distributed to families, in the event of a crisis, or to grandparents raising grandchildren. According to the Texas Department of Health and Human Services, "Crises include losing a job, losing a home, or a medical emergency" (THHS, n.d.).

#### **TANF Participation in Bryan, TX**

Participation in TANF for the City of Bryan is not readily accessible. However, the Texas Department of Health and Human Services provides monthly data for countywide benefits. With regard to the basic program, over 1,000 cases totaling nearly \$200,000 were dispersed in 2016. Benefits totaling over \$18,000 were distributed between 18 cases seeking one-time cash infusions during the same year. Finally, 6 cases providing a combined total of over \$5,000 were sought and received by grandparents in 2016 (THHS, n.d.).

### **Unemployment Benefits**

The Texas Workforce Commission administers the unemployment benefits program, which provides compensation for workers who lost all or a significant portion of their income through no fault of their own. Benefits received will be based on prior wages, cause of job separation, and "ongoing eligibility requirements" (TWC, 2017). The compensation received cannot start until a person's final day of work, but the benefits will not be dispersed until both the application has been completed and the applicant has formally requested them (prior to the application's approval). Additionally, the type of job (ex., temporary placement agencies) affects the eligibility for benefits (TWC, 2017).



Unemployment benefits must be applied for and managed entirely online or by calling a toll free number. Disbursement of funds can either come in the form of direct deposit into a bank account or through a debit card (similar to the aforementioned Lone Star Card) called a ReliaCard. Federal income taxes will continue to be deducted from this funding.

### **Unemployment Participation in Bryan, TX**

The rates at which unemployment funds are dispersed are not readily available for assessment. This creates a clear challenge in reviewing the program. However, the unemployment rate in Bryan is inherently indicative of the population that would be eligible (although it is not similarly indicative of the number of people applying for and using the program). In light of light of this relationship, it is important to note that the unemployment rate in the Bryan-College Station, as measured by the Bureau of Labor Statistics, has decreased in recent years. This steady decline in both unemployment (and the unemployment rate) has left the area with 4,284 workers unemployed in a total workforce population of 126,576. The rate of unemployment is roughly 3.4% (BLS, 2018).

### **SUMMARY OF SOCIAL SERVICES**

The social services provided to residents by the government create the opportunity for the public sector to assist the citizens of Bryan. However, limitations to both the programs and the relevant data provide significant challenges in accessibility and assessment. Each program is the result of unique historical contexts and seeks to serve a relatively specific group of the population. The benefits provided are ultimately contingent upon the revenue of the government and existing policies or legislation. Additionally, the participation in services is determined by eligibility requirements that vary by program.

Detailed eligibility requirements, income brackets, and maximum monthly benefits can be found in Appendix 2, Figures 24, 25, 26, 27, and 28.

Understanding the services provided for residents in various forms of financial need provides necessary information on the availability of resources for low-income individuals. The public sector provides far more services than those included in this research, but the aforementioned programs reflect a direct response to the recognition of income inequality.

### **RESEARCH AREA 3: EDUCATION**

Education is important in assessing income inequality in the City of Bryan because, not only does schooling have the potential to create opportunity for low income students, but also “the development of one’s well-being can be directly traced back to education” (Abraham and Kumar, 2008). Considering schools are funded and monitored at the state level, research at the city level is limited. Below outlines Bryan Independent School District (BISD or Bryan ISD) and the different programs offered at both the high school and elementary level, in order to further benefit their students beyond typical classroom instruction.

#### **BRYAN INDEPENDENT SCHOOL DISTRICT**

The Bryan Independent School District was established in 1877 when the City of Bryan voted to create a free public-school system. Although the district started small, it has continuously expanded to accommodate the growing student population in the Bryan area. In 1971 BISD was desegregated and today serves 15,741 students from diverse backgrounds from elementary through high school. The demographics show that over 50% of the student population identifies as Hispanic, 25% are White, and 20% identify as African American. Bryan ISD also serves a large population of students who come from an economically disadvantaged background, with 76% of their students living below the poverty line. The district itself is comprised of 15 elementary schools (8,279 students), four middle schools (3,396 students), and four high schools (4,066 students) (BISD, 2017). For additional information, please see Figures 29 and 30 in Appendix 3.

#### **Bryan ISD High Schools**

The four high schools within Bryan ISD are James Earl Rudder High School (Rudder), Bryan High School, Bryan Collegiate High School, and Mary Catherine Harris School (MC Harris). Both Rudder and Bryan High School are mainstream traditional campuses. Bryan Collegiate serves as the only early college high school, and MC Harris is the area’s alternative education high school. It is important to differentiate the high schools in this manner because they use varying resources to serve different purposes.

As traditional mainstream campuses, Rudder and Bryan High School are similar in programs offered, size, and demographics. Both schools offer AP classes as have college and career counseling centers to aid students who choose to attend college, along with various sports programs and clubs. Bryan Collegiate High School is application based only, but any student may apply regardless of what school or school district they are zoned to attend. As an application only campus, it is significantly smaller than a traditional high school, where it offers AP classes, college career path classes, college admissions, and testing prep. Bryan Collegiate High School’s emphasis on college preparedness is also reflected in its extensive list of scholarships and resources available to all students. With its smaller student population, Bryan Collegiate has fewer options for sports programs and clubs in comparison to Rudder and Bryan High School. MC Harris serves the students of Bryan ISD who are at risk of not completing high school. To attend MC Harris, students must be nominated by their home campus academic adviser and/or administrator. Students that attend MC Harris are those who are at risk of not completing high school. MC Harris offers computer based learning, high school equivalency programs, and certification programs. Their programs are vocational based because they serve students who may not attend college in the near future, instead they could be entering the workforce much sooner. The variation in high schools

across the district offer options for all students depending on their goals, either academically or through vocational training.

The High School Demographics in the table on the next page show the number of students in the 2015-2016 academic school year, the dropout rate from that same year, and the percentage of low income students each school serves. All four high schools serve approximately the same percentage of low income students, even though their school size and dropout rates vary significantly.

### **Bryan ISD Elementary Schools**

Bryan ISD has fourteen elementary schools that serve 8,279 students. Each of these campuses are K-5, offering programs outside of normal school hours. The programs detailed are before and after school care, and pre-kindergarten (Pre-K) programs. The table on the next page offers a summary of high school resources.

#### **Availability in Educational Programs**

Accessibility and equitable educational opportunities are increasingly important for the success of students. There are a vast amount of programs that exist, but those programs may not always be accessible. The accessibility of these programs at the elementary school level ranges broadly, especially for both before/after school and pre-kindergarten programs.

**Before/After School Programs.** Before and after school care programs not only offer assistance to parents, but also a resource for students to keep expanding their knowledge outside of school hours. They can assist working parents who are not available to pick up their children at the close of the regular school day, But are also useful in academic purposes, where parents may enroll their student, even if they have the means to pick them up by the end of the regular school day. Out of the 14 elementary schools, there is only online information on care programs for two of the schools. This means that 12 schools do not state if they provide before or after school care on their website.

After-school care in Bryan ISD is offered through AlphaBEST Education. It is offered from the time of school dismissal until 6 p.m. each day. There are a multitude of activities offered such as Homework Time, Fitness, Science and Technology, Drama, Foreign Languages, Outdoor play, and daily snacks (BISD, 2017). Additionally, AlphaBEST states on their site that they seek to enhance student learning in STEM, where these students can come away from what could just be playtime to knowing how to code. In addition to the benefits the program offers to students, the school district incentivizes participation by providing a discount for students on free/reduced lunch (AlphaBEST, 2017).

**Pre-K Program Availability.** Across the school district, the availability of Pre-K programs varies. According to BISD, not all elementary schools have pre-k program availability. For the fourteen elementary schools that the district serves, only six of those schools offer Pre-K programs for their students (BISD Pre-K, 2018). For those schools who do offer these programs, there are some limiting qualifications. To qualify a student must meet one of the following: being unable to understand the English

language, educationally disadvantaged, homeless, child of an active member of the military or a child of a an officer killed on duty, been in foster care, or eligible for the Texas Star Award (BISD Pre-K, 2018). Pre-K is also only offered for a three hour period in the morning or afternoon. Limited transportation to and from bus stops is offered for enrolled children.

It is important to note the limitations of these programs, including limitations to the accessibility of pertinent information. For parents with limited time, and some without connection to the internet, accessing this information is difficult. Some information is not readily available for both before and after school programs. There is also little in the way of alternative resources for those who do not qualify for existing programs.

### **SUMMARY**

Availability of before/after school care, and Pre-K programs are important to schools, parents, teachers, and students alike. The programs are important in enhancing the educational experience of students where education does not stop at the school gate or when school hours end. Bryan ISD offers these programs and assessing availability is important for students.

## **RESEARCH AREA 4: WORKFORCE DEVELOPMENT**

Researching workforce development (WD) opportunities for employees and employers of the City of Bryan can work to better formulate recommendations on how to increase economic mobility for Bryan citizens. Because WD programs help to cultivate human capital, they can increase a person's opportunity for economic mobility.

Research analyzes the availability WD programs to both employees and employers in the area by three different providers: Workforce Solutions of Brazos Valley, Blinn College, and Vista College. Data for this analysis is gathered through open source data, including information on Workforce Solutions' website and community reports from businesses and the Texas Workforce Commission.

### **WORKFORCE SOLUTIONS OF BRAZOS VALLEY**

Workforce Solutions of Brazos Valley (WSBV) is one of the largest workforce development providers for Bryan residents. WSBV's mission is to provide employers with a quality workforce (Workforce Solutions, n.d.). They work to fulfil their mission by offering training and assistance to employees and employers in the area. Workforce Solutions reported that from 2015-2016, there were 1,134 employers in Brazos Valley receiving workforce assistance (Workforce Solutions Board, 2018). The services provided include skills based training to equip incoming job applicants in: cognitive, physical, psychomotor, and sensory skills (Workforce Solutions Board, 2018). Workforce Solutions strives to promote regional vocational education while strengthening Workforce Solutions' relationships with employers, and increasing WSBV Board support for economic development (Workforce Solutions, n.d.).

#### **Availability of WD Programs for Employees**

WSBV's WD programs for employers are tailored to skills-focused trainings and presentations for employment seekers and employers about the importance of on-the-job and soft skills training. WSBV's WD for employees is detailed below in terms of the resources available, application process, communication methods to distribute information, financial cost, ease of participation, and performance rates.

**WD Resources Available to Job Seekers.** The numerous Workforce Solutions' programs range from federal assistance to one-on-one skills enhancement. Workforce Solutions' website provides a range of resources for job seekers such as, adult education, recruiting, job search resources, and training referrals. Other employment services they offer include access and assistance with apprenticeship training, child care services, Texas Internship program, job fairs, workshops on resume writing, interviewing techniques, among others (Workforce Solutions, n.d.).

**WD Program Application.** Most WD programs have eligibility requirements such as consistent attendance and a lengthy application process. For instance, apprenticeship training requires that an individual be able bodied, at least 16 years of age, and have a high school diploma or GED equivalent. When submitting the application for training, the applicant is referred to MyNextMove.com. However, research finds that when selecting the link posted the page cannot be found.

**Communication on WD Programs.** Workforce Solutions utilizes some external means of communication to distribute information about their services. WSBV uses their website and social media to provide information on organizations that promote skill and educational development (Workforce Solutions of Brazos Valley, 2011). Distribution of this information is unclear.

**Ease of Participation.** Research has discovered that Workforce Solutions' resources are not provided in one central location. An individual attempting to receive Workforce Solutions' services must call and visit the office because application information, is only available by phone and not online at this time. The financial cost of a program is not clearly stated in the limited online descriptions. Overall, Workforce Solutions' programs can be found in multiple locations online, yet accessing all information requires multiples searches and inquiries.

**Performance Rate.** The Workforce Solutions' Board provides a 2016-2017 performance summary report which measures employer engagement, outcomes, and participation in the numerous training programs (ranked as positive performance, meeting performance, or negative performance).

**Figure 31: WORKFORCE SOLUTIONS BRAZOS VALLEY 2016 PERFORMANCE**

	<b>Performance Status</b>	<b>Percent of Target Met</b>
<b>Claimant Reemployment within 10 Weeks</b>	Poor Performance	88.39
<b># of Employers Receiving Workforce Assistance</b>	Meeting Performance	97.67
<b>Staff Guided Entered Employment</b>	Meeting Performance	95.57
<b>At Risk Employment Retention</b>	Meeting Performance	99.06
<b>Total Job Seekers Educational Achievement</b>	Meeting Performance	100.54
<b>WIA/WIOA Youth Placement in Employment/Education</b>	Positive Performance	105.41
<b>WIA/WIOA Youth Literacy/Numeracy Gains</b>	Positive Performance	109.72%
<b>Choices Full Work Rate-All Family Total</b>	Positive Performance	109.72
<b>Average # Children Served Per Day-Combined</b>	Moderate Performance	108.08

Based on the Workforce Solutions Board Summary Report, four measures met the performance standard, while one WD program was performing negatively (Workforce Solutions Board, 2018). The target was to rehire 57% of individuals after a leave of absence or termination, but WSBV rehired 51%, falling short of their goal. Additional information is currently unavailable regarding whether Workforce Solutions is currently measuring performance for its job training programs.

#### **Availability of WD Programs for Employers**

WD for employers is discussed in terms of program eligibility requirements, other

programs available, communication methods to distribute information, ease of participation, and performance rates.

**Eligibility Requirements.** There are no eligibility requirements for private businesses to seek WSBV training.

**Other Programs.** Workforce Solutions' website explains where employers can find assistance for receiving funding from the Skills Development Fund to assist with training. Additionally, employers can see a skill level measurement resource on the website to assess what additional training the employees need, yet there is no information on how to access this resource (The Texas Workforce Commission, n.d.).

**Communication.** Considering Workforce Solutions partnerships are kept confidential it is unknown to the greater community if there are any program improvements or service implementation changes. This can lead to further information asymmetry between employer and job seeker. Workforce Solutions actively attempts to engage participation by seeking employer input, holding meetings with industry leaders, and presenting their programs at community meetings (Workforce Solutions Board, 2018).

**Ease of Participation.** Among the research there were no additional barriers to participating in Workforce Solutions' employer trainings.

**Performance Rate.** Performance data on WSBV is limited. No performance data is available on employers seeking WSBV training. In addition, data regarding the participation, recipients, and information distribution of the Skills Development Fund grant is unavailable.

#### **Summary - WSBV WD Programs**

WSBV's communication on its WD programs is not streamlined. WD program seekers do not have access to one page with complete information about WSBV's workforce training. The Workforce Solutions' report does not differentiate Brazos Valley's data and the Bryan-College Station area, which does not allow for a deep analysis of local participation.

### **BLINN COLLEGE**

Blinn College provides 4-year university transfer credit courses, workforce training programs for students, and WD assistance to employers in the Brazos Valley (Blinn College, n.d., "About"). Blinn's Bryan campus offers technical and career education, short-term courses provided on a rotational basis throughout the school year, meaning the courses are not offered throughout the entirety of the school year (Blinn College, n.d., "Workforce Education"). Technical and career course length varies from one to nine months. Skills upgrade courses take between eight and forty hours to complete (ibid). These courses are designed to equip participants for employment, by teaching them hard skills. Researching the availability of Blinn-provided WD programs to students and employers in the area can help to better investigate existing opportunities for economic mobility.

#### **Availability of Blinn WD Programs for Students**

Blinn's WD programs for students are discussed in terms of program variety, resources available, the application process, communication methods to distribute information, the financial burden, additional barriers to participation, and performance data.

**Program Variety.** There was a variety of courses provided in the 2016-2017 school year by Blinn College (Blinn College, 2017; Blinn College, 2018). Having a variety of courses increases opportunities for students to join a course that matches their career interests.

**Student Resources.** Student resources, like career assistance and financial aid, can be accessed via phone calls. The Blinn foundation offers scholarships for technical and career courses (Blinn College, 2018). Other private scholarships are career-specific. There is no direct scholarship link on the Blinn website for WD program students.

**Application Process.** Within the registration process there lacks clear information on what programs are offered on each campus (Blinn College, n.d. "Career and Technical Education Registration Form"). Additionally, participants are required to register in-person and must pay the entirety of the course upon registration. Registration and payment does not ensure that the course will be offered. Cancelled courses result in refunds to those who registered.

**Communication.** Blinn's website does not state whether or not Blinn communicates externally to Bryan residents regarding their technical and career education programs.

**Financial Burden.** The financial burden to participants is based on how many and what type of courses are selected. The WD courses offered at Blinn Bryan in 2017 ranged from \$350 to \$2,100 for one semester, with most courses costing over \$750 (Blinn College, 2018). Additional financial costs may include books and other materials needed to complete the course.

**Additional Barriers to Participation.** Although some courses are offered in the morning and the evening, others are only offered at one time and are campus specific (Blinn College, 2018). The ability of students participating in WD courses is in part dependent on the schedules and location of those courses.

**Performance Data.** The performance of Blinn's WD programs are measured by its success in employing participants of their programs. In 2015, Blinn successfully placed over 77% of Associate Degree completers and 57% of certificate completers in technical and career jobs (THECB, 2018). For additional information on performance measures see Figure 32 in Appendix 4. No information is available on why other students are not placed in jobs upon completion of the technical program and if the students placed in careers are in their area of study.

### **Availability of Blinn WD Programs for Employers**

In addition to providing WD programs to students, Blinn offers private businesses some services to help bolster their own workforce development programs. Blinn's WD programs for employers are discussed in terms of program variety, the application process, communication methods to distribute information, the financial burden, additional barriers to participation, as well as any performance data available.

**Program Variety.** Blinn works with private businesses to develop a grant application for the purposes of designing and implementing a business in-house



WD program (Blinn College, n.d. “Corporate Training”). The two types of programs that a business can apply for are a skill development fund (businesses over 100 employees) or a skills for small business fund (businesses under 100 employees). Though Blinn aids some businesses in developing their grant applications, Blinn has no authority over the final decision regarding grant approval (The Texas Workforce Commission, n.d.).

Additionally, Blinn has a Small Business Development Center (SBDC) where Blinn assists businesses with building their business infrastructure through workshops and training on different areas like Quickbooks (SBDC, 2010). In comparison to the skills development fund, SBDC is focused on starting businesses instead of building the human capital of those businesses.

**Application Process.** Blinn does not specify online what their application process is to receive grant application assistance or corporate training, but a business can call Blinn’s number and staff is available to help (Blinn College, 2018). The SBDC does not provide an application process on how to register for consultations or workshops.

**Communication.** Blinn’s website on corporate tools for workforce development has minimal information on how to become involved. There is no link from the Bill website to the Skills.TexasWorkforce.Org site that administers the grant. As for the SBDC, there is complete information online regarding how to register for individual consultations and training (SBDC, 2010).

**Financial Burden.** There is no information on Blinn’s website on the cost for obtaining assistance with grant applications for businesses. As for the SBDC, consulting is free and there is a small fee for workshops and trainings.

**Additional Barriers to Participation.** Businesses of all sizes can participate in Blinn’s assistance, but only businesses with capacity to adequately provide workforce training are provided the grant. As for SBDC resources, only small to medium business are eligible for their services.

**Performance Data.** Based on the public information available, there is no data available on the success of businesses using WD programs from Blinn College or the SBDC.

## **VISTA COLLEGE**

Vista College is a private college located in College Station that provides CTE to students in Texas, New Mexico, and Arkansas which provides career-specific courses for the purposes of employing students upon completion. It is regulated by The Texas Workforce Commission, THECB, and the Commission of the Council on Occupational Education (Vista College, n.d. “About”; Vista College, n.d. “Accreditation”; and COE, 2018). Vista College is located in College Station, but the proximity of Bryan and College Station make Vista College an available resource to residents of both cities. An evaluation of the availability of Vista’s programs to students and employers in the area can help to better develop opportunities for economic mobility.

### **Availability of Vista WD Programs for Students**

Vista College’s programs for students are discussed based on program variety,

resources available, the application process, communication methods to distribute information, and financial burden. No performance data are available, therefore, it will not be discussed.

**Program Variety.** Vista College provides both online and on-campus courses, Monday through Thursday with morning and afternoon options with a full-time course load of 14+ hours a week. Diplomas offered are in a variety of fields, such as associate of science degrees in business administration, information technology, and medical assistance (Vista College, 2017).

**Student Resources.** Vista's College Station campus has staff in student career services and financial aid. Students are provided career service assistance while attending Vista College (Vista College, n.d. "Career Services"). Vista College also provides scholarships for high school students, but it is unknown how many scholarships are awarded (Vista College, n.d. "Financial Aid"). There are no scholarships available to individuals who are not recent high school graduates.

**Application Process.** To enroll in courses, students are required to visit a Vista College Campus and apply in person after students have toured and met with various faculty (Vista College, n.d. "Enrollment Process"). There is no online application and registration process.

**Communication.** There is no College Station campus-specific website. Additionally, there is no information available online regarding the degree length, courses required, or section times.

**Financial Burden.** A financial burden exists for taking Vista courses. The average tuition for one academic year is over \$15,000 at the College Station campus (Vista College, n.d. "Financial Aid"). Traditional federal financial aid like FAFSA and Federal student loans apply to Vista courses (ibid). Vista College helps reduce the financial burden of attendance for its students by providing some course-required materials.

### **Availability of Vista WD Programs for Employers**

As Vista College focuses on employing students upon completion of their degree, research on Vista's work with the businesses in the community helps to understand the employment opportunities offered to students. The relationship between Vista College and community employers is discussed in terms of program variety, resources available, the application process, communication methods of distributing information, and the financial burden. No performance data is available, therefore, it is not discussed.

**Program Variety.** Vista College works with private businesses in two ways: pairing students with an organization for an externship and providing access to Vista's job board. The externship program gives private businesses the opportunity to host a student who will work for a week within their organization to gain career experience (Vista College, n.d. "Employers"). The student gains hands-on knowledge of the material and the business has a first look at the skills potential employees are learning within Vista programs. The second service involves allowing businesses to post on Vista's job board, which gives businesses access to technically-trained job applicants (ibid).

**Business Resources.** Other than being able to directly contact staff to answer questions on the application process, there is no information on Vista-provided resources for businesses.

**Application Process.** The application and registration process is different for the two programs. For the externship program application process, businesses must go on campus for the development and signing of the affiliation agreement. Businesses can post jobs to the job board after the completion of the online registration process (ibid). Both programs have staff personnel to help a business through the application processes.

**Communication.** Detailed information on business programs are only available in person or by phone.

**Financial Burden.** There is no direct financial burden to businesses participating in the identified Vista College programs with the Vista College Station campus.

## **SUMMARY**

The three main workforce development program providers in the Bryan area are Workforce Solutions Brazos Valley, Blinn College, and Vista College. They vary in programs available to employers and job seekers, as well as how the programs are administered. It is important to be aware of the opportunities that currently exist for the people that need them.

## **RESEARCH AREA 5: COLLABORATIVE EFFORTS**

Nonprofit collaboration is important to mention when analyzing income inequality. In the Brazos Valley the nonprofit sector is prevalent, working to provide services to the community. Supported by NCCS and qualitative data, a background detailing the different types of nonprofit organizations in the area is provided. There are different types of nonprofit collaboration, some are through leaders in organizations others are through referral programs. Two main examples of collaboration are provided, the Brazos Valley food bank, and the United Way partnership between Scotty's House and the Prenatal Clinic. Since the nonprofit sector is so large and there are many moving parts, this section takes a few important factors and flushes them out to provide a better understanding of certain types of collaborative efforts.

### **BACKGROUND OF NONPROFIT ORGANIZATIONS**

Nonprofit organizations are critical community partners that serve public interest (Nonprofit and Funding Resources 2018). Nonprofit organizations actively seek to connect and provide residents with resources that can fall outside of the purview of government or business. The following analysis provided will describe the active, registered nonprofit organizations in Bryan, College Station, and the Brazos Valley and County levels. By encapsulating all of the registered nonprofit organizations in an area that services this research project's target population, a descriptive analysis of the nonprofit service apparatus can illustrate how these identified organizations connect and provide residents with resources.

#### **Nonprofits of Interest in Bryan-College Station**

According to the most recent National Center for Charitable Statistics (NCCS) Core Files published in 2015, there were 79 active and registered nonprofit organizations in the City of Bryan and 52 in the City of College Station. Categories of nonprofits are arts, humanities, and culture, education, health, human services, international, public benefit, and religious philanthropy. Registered nonprofit organizations are organizations that file at the state or federal level to be recognized as a corporation that does not distribute income to members, directors, or board members (Texas Secretary of State 2018). These nonprofits service residents of both Bryan and College Station by providing resources, information, services, and referrals to other organizations. Unlike government agencies, nonprofits are not constrained by jurisdictional boundaries, creating the opportunity to meet needs in various geographical areas. All of the nonprofit organizations studied are 501(c)(3) IRS tax-exempt entities that vary in size, resources, and missions. This research study seeks to analyze the nonprofit organizations that service the target population to determine the extent of their available services.

In addition to the organizations registered to the cities, there are quite a few nonprofit organizations registered at the county level. Unfortunately, county level data is not included in the NCCS Core Files, which inhibits this research study from determining what classification and types of services are offered. Through general NCCS data collection, there is a total of 831 nonprofit organizations, including the organizations, both city and county level. This web tool is significantly less informative because it does not provide coding for activities per nonprofit organization, and includes many organizations that are function-specific instead of philanthropic, such as county clubs and honor societies.

The following section provides descriptions of what the city-registered organizations do, an analysis on perceived overlap, and an introduction into an analysis on nonprofit collaboration for addressing poverty.

### **Arts, Culture and Humanities**

There are 7 registered organizations in Bryan and College Station that have arts, culture, and humanities-based missions and services. Examples include performing arts organizations, small historical societies, and local access radio (Guidestar 2018).

### **Education Nonprofits**

There are 31 registered organizations in Bryan and College Station that have an education-based mission and range of services. This includes after-school programs, vocational and technical training, and adult education organizations (Guidestar 2018). Also included in this category are student fraternities and sororities, which provide philanthropic services and assistance in the form of volunteerism and fundraising for local service-providers.

### **Health**

There are 5 nonprofit organizations in the Bryan/College Station area that are designated by NCCS as health-centered organizations. Health-centric nonprofits are local organizations that provide healthcare services at little to no cost to low to moderate income residents (Guidestar 2018). There are zero listed registered health-centric nonprofits in College Station.

### **Human Services**

There are 36 nonprofit organizations in Bryan and College Station that are designated by NCCS as human service organizations. Human service organizations are those that provide a variety of services, including homelessness prevention, food bank services, and advocacy groups.

### **International**

There is one nonprofit in Bryan and College Station that is registered as an international nonprofit. These nonprofits have missions and activities that focus on providing services related to relief, human rights advocacy, and international cultural awareness (Guidestar 2018). This organization is Inheritance International, which provides international tours for interested residents to further international cultural awareness.

### **Public and Societal Benefit**

There are 26 public and societal benefit organizations in Bryan and College Station. Public and societal benefit organizations provide services for residents for community improvement, voter education, and employee associations (Guidestar 2018).

### **Religious**

There are 15 listed religious organizations and churches registered to Bryan and College Station. There is a significant number of religious organizations and churches across the Brazos Valley, including those registered at the county level. The NCCS data does not match up with the real number of religious organizations and churches. This may be an indication that there is a

discrepancy with the number of religious institutions in Bryan, College Station, and Brazos Valley in the data set. Some religious institutions do not register as nonprofit organizations, so this may be a variable that affects the number of registered religious nonprofits.

### **County Level Nonprofits**

In addition to the organizations registered to Bryan and College Station, there are nonprofits registered at the Brazos County level. The NCCS Core File data does not list these organizations in the data set because the data only includes organizations registered at the city level. Because of this procedure, it impedes this research study from determining the registered purposes of a number of large nonprofit organizations, such as the United Way of Brazos Valley, Project Unity, and the Brazos Valley Food Bank.

For the city level data collected, the organization names are listed in Appendix 5, Figures 35, 36, 37, 38, and 38 with their National Center for Charitable Statistics (NCCS) coding designation. This is used to broadly define the activities entities choose to engage. For county level, the organization names are listed in Figure 40 in Appendix 5, along with their most recent tax filing year, assets, and receipts.

### **Limitations**

There are some notable nonprofits that are registered and active 501(c)(3) organizations, but their registration is at the county and region level instead of the city level, which omits their presence from the city-specific lists pulled from the NCCS 2015 Core File. These are nonprofits such as, United Way of the Brazos Valley, Project Unity, and the Brazos Valley Food Bank. This presents itself as a perceived data flaw that is in fact a nuance that should be observed for future researchers. There are several active nonprofits registered as 501(c)(3)'s in the area and region that conduct a significant amount of work in Bryan and College Station, but will be registered to the county or region.

The vast number of nonprofit organizations service subpopulations within the City of Bryan depending on identified needs. In order to best service residents, organizational collaboration takes place to address the intersectional needs of families, individuals, the elderly, and low to moderate income residents. The following section will describe the process of collaboration between nonprofits and other sectors to address these needs.

### **COLLABORATION**

Collaborative efforts span across all three sectors, public, private, and nonprofit. The depth and range of collaboration is discretionary, therefore, it varies based on an organization's interpretation of this term. A working definition of collaboration is when leaders from differing organizations or units within one organization plan or coordinate an event or initiate an effort through joined resources, decision making, and shared ownership to create a final product or service (Linden, 2003). This concept will be discussed in terms of methods, leadership, and referral efforts.

#### **Methods of Collaboration**

Informal interviews with the Brazos Valley Council of Governments (BVCOG), the public, and nonprofit sector demonstrate that significant partnerships exist. Partnerships or collaborative efforts can be seen as financial, informational, or physical (utilizing human resources across sectors).

Workforce Solutions is the principal contact with private businesses demonstrating informational partnerships. They share numerous referral services and attend the Community Partnership Board meetings, which is mainly attended by nonprofit entities. For example, if an employer requires a candidate to have a GED, then Workforce Solutions makes a referral to other nonprofit organizations to provide that aid. Other collaborative efforts can be less formalized, where nonprofit executive directors discuss ways they can work together toward a common goal. Different individuals have varying definitions of collaboration, therefore, leader's methods to interact with other leaders and sectors range from direct socialization to a reliance on referrals.

### **Collaboration among Leadership**

Most of the collaborative efforts in the community occur through meetings, committees, boards, and commissions. This participation is often seen among leaders of large organizations, which are categorized as those who gain more than \$500,000 in revenues (IRS, n.d.). Small organizations are categorized as those in the nonprofit sector with a revenue stream of less than \$500,000 (IRS, n.d.). Small organizations may not be registered either with the Internal Revenue Service (IRS) or with other nonprofit tracking systems, such as GuideStar, which inhibits access to any record of official collaboration. Nonetheless, apart from leadership group meetings, joint programming and administrative consolidation there is evidence of collaborative effort.

### **United Way 211**

United Way of Brazos Valley (UWBV)'s 2-1-1 Texas program connects residents to community resources in the area. The program is the region's free information and referral center that puts callers in contact with trained 2-1-1 specialists to ensure needs are addressed and proper, timely referrals are completed (United Way, 2017). In 2016, 32,447 calls and referrals were received at the Bryan/College Station call center ("Needs and Trends Analysis," 2016). In 2017, from the 2,020 calls received specifically within Bryan from April to June, the top two need requests were electric service payment assistance and rent payment assistance. UWBV collaborates with the Brazos Valley Community Action Agency to refer callers to the Agency's Comprehensive Energy Assistance Program. United Way also collaborates with the Son-Shine Outreach Center Inc. and the Salvation Army to meet the second need of rent payment assistance (United Way, 2017). As United Way observes the needs and wants of the community, a bridge is created to match service provider to service seeker.

## **COLLABORATION: A CLOSER LOOK**

As hunger and health are two factors affecting especially the low income residents of Bryan, they oftentimes require collaboration. The Brazos Valley Food Bank (BVFB) and the United Way of the Brazos Valley both require collaboration to serve their target populations. A closer look at their collaborative efforts are detailed below.

### **Hunger**

As an extension of the Harris County Food bank, the Brazos Valley Food Bank serves Brazos County residents. BVFB works with volunteers, donors, and other partnerships in the hopes of ending hunger in the area. BVFB defines hunger as a craving or urgent need of food or specific nutrient, an uneasy sensation occasioned by the lack of food, or a weakened condition brought about by prolonged lack of food (bvfb.org, 2018). Hunger

impacts people of all ages, but has a big influence on the growth and development of children.

Low income families in the Brazos Valley struggle with food insecurity. In the Brazos Valley, which includes Bryan, one out of every five individuals, one third of children in the community, and nearly a third of the senior population is food insecure. According to the BVFB (2018), food Insecurity can be attributed to families making tradeoffs such as:

- 92% between food and medical care
- 90% between food and utilities
- 85% between food and transportation
- 51% between food and housing

Hunger impacts brain cognition, growth, and fatigue. Families who make tradeoffs tend to purchase food products that are less expensive, which in turn are made with fillers that contain mostly saturated fats and other dangerous levels of nutrients (bvfb.org, 2018). This can lead to serious health issues. Brazos Valley Food Bank found that 89% of households had someone in their house with high blood pressure, 51% with diabetes, 22% having poor health (bvfb.org, 2018).

The Brazos Valley Food Bank asked residents of Brazos County about how they dealt with food insecurity in their home. Ninety percent of people said they bought inexpensive, unhealthy food, sixty-seven percent had help from either a neighbor or family member, fifty-five percent admitted to watering down food and drinks to make it go further, and forty-six percent had to sell or pawn personal property to get some sort of food (Feeding America, 2018). The BVFB was able to work through a Food Bank supported partner or program in 2014/2015 to help provide meals to 55,742 individuals (bvfb.org, 2018).

### **Health**

A demonstration of collaborative partnership in the City of Bryan is the teamwork of Scotty's House and the Prenatal Clinic in applying for and receiving a grant from United Way of the Brazos Valley. This collaborative effort demonstrates how nonprofits work together to provide a service. In this case, United Way recognized the opportunity for this joint effort and encouraged the executive directors of Scotty's House and the Prenatal Clinic in collaboration. The nonprofits in this example are reapplying for the grant in 2018 with the hopes to create a lasting program benefiting the clients they serve. In order to work together successfully, nonprofits in collaboration benefit from serving a similar target population. Identifying similar target populations can be done through is through organizations missions. Below are the missions of both Scotty's House and the Prenatal Clinic:

#### **Scotty's House**

Scotty's House is the Child Advocacy Center of the Brazos Valley. The organization's mission is to provide safety, healing and justice for children victimized by abuse through professional assessment, counseling and education in a compassionate and collaborative approach (Scotty's House, 2018).

#### **Prenatal Clinic**

The mission of the Prenatal Clinic is to provide community-centered prenatal care and health education to pregnant women in the Brazos Valley. The Prenatal Clinic asserts



that comprehensive, accessible and affordable prenatal care and health education are the best ways to improve pregnancy outcomes (Prenatal Clinic, 2018).

### **United Way**

As an umbrella organization that provides funding to other nonprofits, The United Way of the Brazos Valley revolves around collaboration to create measurable impact within the community. Their goals are to help people “learn grown, aspire, an live their best lives” specifically in areas of education, financial stability, and health. Through the UWBV, more than 5000 donors, advocates and volunteers are combine efforts to develop and mobilize funds and resources to be invested into programs and partnerships within the community (United Way of the Brazos Valley, 2018).

### **Grant Process & Description**

The program itself is a guide for new mothers, refrigerator notes, simple pieces of information and advice for a crisis. This is given to new mothers at the Prenatal Clinic in order to assist them, and will hopefully in the future prevent children from needing the services of Scotty’s House.

The need for collaborations can be seen through the issue with hunger and all the elements impacted. United Way has a grant program that helps local nonprofits work together to accomplish similar goals. The United Way grant partnerships are heavy on human services specifically health and shelter, and neglecting disability services and organizations dealing with hunger.

### **SUMMARY**

Collaborative efforts are seen in various different forms throughout the nonprofit, public, and private sector. The size of the nonprofit sector in the surrounding Bryan area is large, but the collaborative efforts between the various nonprofits are not as apparent. Collaborative efforts are seen through leaders of organizations and referral efforts alike. In order to understand the culture of these efforts and the climate of the City as a whole, perceptions of local leaders were taken through an online survey and the details are reported below.

## **RESEARCH AREA 6: PERCEPTIONS OF LOCAL LEADERS**

### **PURPOSE**

Stemming from a review of the literature and the research areas investigated, a survey was developed to better understand the perceptions of community stakeholders on income inequality in the City of Bryan. The perspectives of those who work in the nonprofit, public, and private sectors offer insight into the current practices that foster economic mobility, as well as create a platform to enhance those practices or provide new opportunities and recommendations.

### **TARGET RESPONDENTS**

This survey seeks to gather information from executive and management level decision-makers within the public, private, and nonprofit sectors. Compiling the perspectives of these individuals informs recommendations to address income inequality in Bryan, Texas.

### **SURVEY THEMES**

The questions asked in the survey were informed by the literature review and written to reflect the various research areas. Eleven multiple choice and two short answer questions were asked to gain insight from decision-makers within the various sectors in Bryan.

The first two questions collected information on sector and place of employment in order to inform an analysis of associated responses. The first was required, while the remaining questions were classified as optional, allowing respondents complete discretion as to their level of participation.

The questions asked mirror the issue areas previously identified, thus addressing the perspective respondents have towards:

- Income inequality within Bryan
- Barriers to economic mobility within Bryan
- Social service programs and program accessibility
- Workforce development
- Cross-sector collaboration efforts
- Immediate needs and recommendations

### **DISTRIBUTION & RESPONSE**

The survey was created in Qualtrics and distributed via email. Using the Texas A&M Institutional Review Board (IRB) approved practices, Qualtrics housed the confidentiality statements, email introductions, anonymity of respondents, questions, responses, and the coding used for analysis.

The survey was shared via email using contact information from the Community Partnership Board (CPB) and other City contacts. Additionally, a link to the survey was attached to the Bryan-College Station Chamber of Commerce weekly newsletter. Although not directly sent to individuals, the newsletter link was helpful in trying to gain private sector responses that were otherwise difficult to access. Precautions were taken to allow only a single response per IP address, thus ensuring one response per individual.

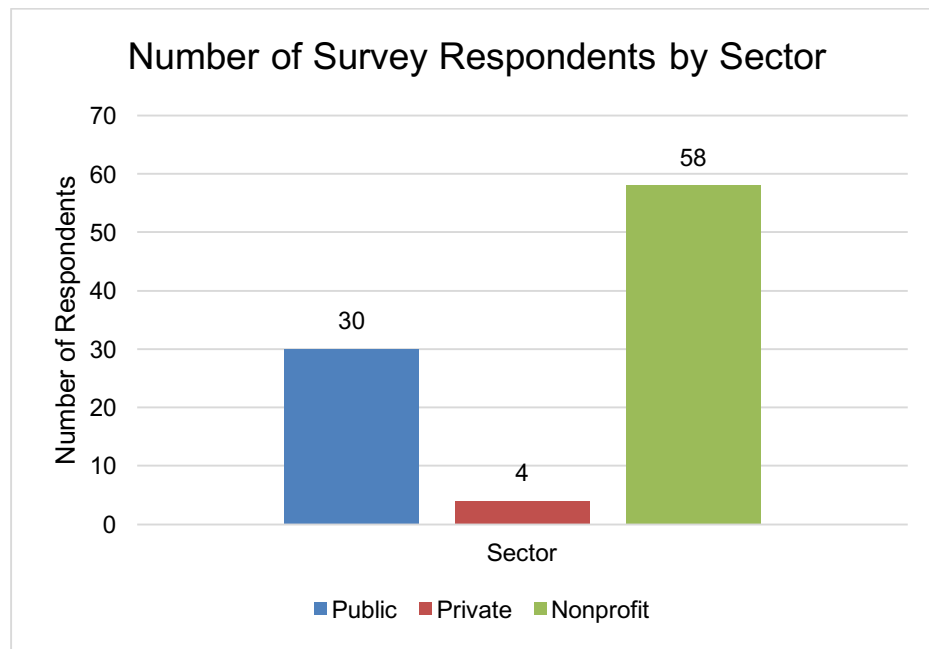
#### **Response Rate**

An initial email was sent the morning of Friday, March 9th, 2018, with a follow up email on Wednesday, March 21st, 2018. The survey was successfully distributed to over 400

individuals, and when the survey closed on Wednesday, March 28th, there were 96 responses. Although each response varies with regard to completion of the survey, the response rate was over 23% (96/414; .232).

### Response Demographics

(Question: Is your place of work in the public, private, or nonprofit sector?)



### MULTIPLE CHOICE QUESTIONS AND RESPONSES:

See the table below for an overview for survey questions and their descriptive statistics.

**Figure 41: CITIZEN SURVEY DESCRIPTIVE STATISTICS**

Variable	Description	N	Mean	SD	Mode	Min	Max
Perception of income inequality	"Do you think there is Income Inequality in the City of Bryan?"; No=0, Yes=1	83	0.952	0.214	1	0	1
Sector	"Is your place of work in the public, private, or nonprofit sector?" Public=1, Private=2, Nonprofit=3	92	N/A	N/A	3	1	3
Perception of barriers to economic mobility	"In the course of your work, which barriers to economic mobility have you observed in the City of Bryan? (Select all that apply)"; Low wages=1, Cost of living=2, Limited professional development opportunities=3, Inaccessible assistance, services,	88	N/A	N/A	8	1	12

and/or programs=4, Disqualified from receiving public assistance=5, Language barriers=6, Limited educational attainment=7, Transportation barriers=8, Insufficient collaboration between the public, private, and/or nonprofit sectors=9, I have not observed any barriers to economic mobility=10, Don't know=11, Other=12

<b>Perception of assistance accessibility</b>	“Do you think that all people in need of assistance and public services receive them?”; No=0, Yes=1	85	0.059	0.235	0	0	1
<b>Perception of barriers to public assistance</b>	“What are the contributing factors that you believe hinder access to receiving public assistance? (Check all that apply)”; Not all necessary services exist=2, Program budget constraints=4, Disqualified from receiving public assistance=5, Lack of familiarity with assistance programs=6, Inadequate resources to apply for assistance=7, Don't Know=9, Other=10	80	N/A	N/A	7	2	10
<b>Perception of resource need</b>	“Rank where you think there is the most immediate need for additional resources in the City of Bryan, 1 being the most pressing and 6 being least pressing.”; Affordable housing=1, Education=2, Social services=3, Transportation=4, Professional development=5, Financial literacy=6	90	N/A	N/A	N/A	1	6
<b>Perception of collaboration</b>	“Do you think there is adequate collaboration between public, private, or nonprofit organizations within the City of Bryan?”; No=0, Yes=1	76	0.401	0.491	0	0	1
<b>Collaboration behaviors</b>	“In which ways does your workplace collaborate with other nonprofit, public, or private organizations? (Check all that apply)”; Financial support=1, Providing a service=2, Event partnership=3, Referrals=4, Professional development opportunities=5, My workplace does not collaborate with other organizations=6, Other=8	86	N/A	N/A	2 & 4	1	8
<b>Workforce development opportunities</b>	“Do you offer opportunities for professional development within your workplace?” No=0, Yes=1	85	0.694	0.461	1	0	1
<b>Perception of living wage</b>	“Do you perceive wage rates to balance/match the cost of living within the City of Bryan?” Yes=1, No=0	78	0.256	0.437	0	0	1

### Open-Ended Questions

<b>Perception of organizations impact</b>	“Do you think your organization plays an important role in addressing income inequality?” Yes=1, No=2	71	1.28 2	0.45 0	1	1	2
<b>Suggestions</b>	“Do you have any suggestions or recommendations for addressing income inequality in the City of Bryan?”	45	N/A	N/A	N/A	N/A	N/A

### CONCLUSION OF RESULTS

Through thorough analysis, research has enhanced the value of recommendations on income inequality and economic mobility in the City of Bryan. This analysis is meant to look at as many factors as possible that can affect income inequality and the lives of low income individuals in Bryan. The six research areas are: income inequality, cost of living, and wages, social services, education, workforce development, cross-sector collaboration, and perceptions of local leaders in the form of a survey. The goal of this research is to providing informed, practical, and innovative ideas to The City of Bryan in order to inform and connect community stakeholders. Despite these limitations, the collected information will provide an informative foundation for the creation of practical solutions to be implemented in Bryan. Discussion and results to follow.

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**PART 4:**  
**DISCUSSION AND RECOMMENDATIONS**

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## **DISCUSSION ON RESEARCH AREA 1: INCOME INEQUALITY, COST OF LIVING, AND WAGES**

### **INTRODUCTION**

The distribution of wealth within a city divides citizens into socio-economic categories and, when this distribution is disproportionately divided among citizens, income inequality exists. The presence of this societal problem is foundational to the research of this project and the subsequent recommendations. As it exists in the City of Bryan, income inequality is contextualized through research and discussion of wages and cost of living. These two topics are distinct components contributing to the financial reality and well-being of Bryan, Texas residents.

### **FINDINGS**

The research presented proves that, statistically speaking, income inequality exists both in the City of Bryan and in the State of Texas. While this finding is not necessarily novel or surprising, it is important to note. Acknowledging the existence of income inequality creates the opportunity to address it effectively, thus improving the quality of life for the community.

The research demonstrates that fluctuations in costs of living, housing costs, and wages have not always occurred at the same rate or in the same direction. This is problematic when wages earned by workers do not exceed or even match the amount needed to meet financial obligations for basic expenses. Specific to Bryan, research shows that median income in 2016 was lower than it was in 2009. Following a downward trend at the beginning of the collection period, income appears to have slowly started increasing annually in 2014. While this is encouraging information, it is tempered by the finding that housing costs have continued to rise in Bryan. Thus, when wages increase but the cost of owning or renting a home increases more quickly, residents are left financially burdened. The Consumer Price Index (CPI) provides additional context on the cost of living in Bryan. While some costs remain stagnant, others have risen over time. This snapshot of the cost of goods necessary to live in the community demonstrates the complexity of financial hardship.

The MIT living wage tool allows for a more direct comparison between how much residents make and how much is required for them to live in a certain area. Findings show that, when making minimum wage, a resident of Bryan falls well below the amount calculated as necessary to live. Conversely, minimum wage puts these residents above the threshold needed to qualify for many social services. Additionally, adding people, including children, to a household exacerbates these struggles as the financial burden clearly increases, but the household income may not. Understanding this difficult situation helps to recognize the need for actionable steps taken by relevant stakeholders.

## **DISCUSSION ON RESEARCH AREA 2: SOCIAL SERVICES**

### **INTRODUCTION**

The research specific to social services aims to address financial needs of the target population. By participating in such programming, recipients have the opportunity for both greater financial stability and increased economic mobility. Though positive outcomes are theoretically possible through the provision of social services, lack of accessibility can prohibit participation. Minimizing barriers to enrollment can serve to increase the effectiveness of social services in addressing income inequality.

### **FINDINGS**

Researching and responding to the administration of social services proves difficult, initially because there is little readily available information on programs at the local level. The lack of data makes a thorough analysis of the programs' effectiveness extend beyond the scope of this research. Additionally, the federal establishment and regulation coupled with state level administration of programs and funding creates additional complexity and leaves little room for local changes to be made.

In compiling information on each of the researched programs, it became apparent that eligibility requirements, application processes, and benefit limitations are frequently arduous and ambiguous. The variety of websites that must be visited for surface level information and the frequency with which unreliable websites appear in simple search engine findings for programs create a clear barrier to ease of access to programming. With such challenges facing potential recipients of services, there seems to be a reasonable chance that such barriers may prevent some people in need of benefits to be prevented from receiving them.

## **DISCUSSION ON RESEARCH AREA 3: EDUCATION**

### **INTRODUCTION**

Education beyond traditional classroom instruction can be beneficial to students, particularly individuals from low income families. Programs such as before/after school care, Pre-Kindergarten (Pre-K), and academic resources for students can improve their educational experience. Accessibility of these programs is important for the success of students and parents alike.

### **FINDINGS**

#### **Bryan ISD High Schools**

While researching the high schools in the district, similarities in academic courses and extracurricular activities between the two traditional high schools became apparent, as well as similarities in dropout rates. Bryan Collegiate High School offers the most comprehensive set of resources aimed at college admission and has a dropout rate of zero. This disparity from the other schools was expected as the school is application-based and functions as a funnel to colleges and universities. The alternative high school heavily focuses on certificate programs in occupations such as welding, HVAC, etc. This school had the highest dropout rate. The findings show that the programs offered in each of the schools are in accordance with their goals. In conjunction with school choice in Bryan ISD, the schools are varying in the programs offered.

#### **Before/After School Care Programs**

Through browsing individual elementary school websites, a majority of the schools have little or no information on before/after school care posted. Access is important especially for low-income families, and lack of online information about these programs may limit participation. Bryan ISD partners with an outside after school care program, AlphaBEST, whose goal is to enhance student learning. AlphaBEST markets their programs as an extra educational boost for participants citing STEM and other programs, where they are not just another day care center. There are financial incentives to encourage low-income families to enroll their students, but limited access to information regarding this program can decrease participation.

#### **Pre-Kindergarten Programs**

Pre-Kindergarten (Pre-K) programs prepare a child for the beginning of their formal education, Bryan ISD offers Pre-K at six of the 14 campuses, but there are barriers to accessing the programs. To enroll, a student must meet qualifying criteria, which has the potential to exclude students that could benefit from attending. Access is especially important for low income families with limited resources.

### **Limitations**

The school websites are often lacking or do not have any information all together. This posed one of the largest limitations for assessing the availability of programming. There are discrepancies in information available from one elementary school to another. Comparisons for high schools were made based upon available resources and dropout data. Intermediate schools were left out of collection. One of the largest limitations of studying and compiling information on education is that the City of Bryan is limited in its scope to make appropriate changes.

## **DISCUSSION ON RESEARCH AREA 4: WORKFORCE DEVELOPMENT**

### **INTRODUCTION**

Workforce Development (WD) seeks to improve upon skills of employers and employees so that community residents are better equipped to contribute to the local economy. Though workforce development programs are largely provided by organizations outside of city government, investing in employers and employees of Bryan can strengthen the labor market.

### **FINDINGS**

#### **Importance of Accessibility in Workforce Development**

Workforce Solutions, Blinn College, and Vista College are identified as the main WD providers in the Bryan/College Station area with individual workforce development programs. The programs from all three providers have two target populations: people receiving training and employers in need of trained workers. With access to relevant and effective programs, employees and employers have the potential to increase their economic mobility.

#### **Limitations**

Accessibility of WD programs varies across providers. Lack of consolidated information prevents employees and employers from fully reaping the benefits that workforce development programs can produce.

## **DISCUSSION ON RESEARCH AREA 5: COLLABORATIVE EFFORTS**

### **INTRODUCTION**

When researching collaboration among the public, private, and nonprofit sectors in the city, such efforts proved to not necessarily be quantifiable. Through interviews and other qualitative research, the determination was made that organizations do work together both within and across sectors to address a need of the community. Organizations like the Community Partnership Board and The Brazos Valley Council of Governments have leaders come together and discuss ways in which they can enhance the lives of community members.

### **FINDINGS**

As shown through the mini case studies, there are further opportunities for collaboration. It is evident that information sharing is beneficial among leadership. When there is an urgent need in the community that can only be addressed by many partners, the public, nonprofit, and private sectors can work together.

## DISCUSSION ON RESEARCH AREA 6: PERSPECTIVES OF LOCAL LEADERS

### INTRODUCTION

Perspectives on income inequality and economic mobility within the City of Bryan were gathered through a short survey completed by 96 local leaders. The survey questions and responses offer insight into their perceptions. Overall, public and nonprofit sector responses were similar for almost every question. Given the comparatively few responses from private sector leaders, their responses are not discussed in detail.

### FINDINGS

#### *Do you think there is Income Inequality in the City of Bryan?*

Respondents overwhelmingly recognized the presence of income inequality in the City of Bryan. Of all respondents, 95% believe income inequality exists. Please see Figure 44 in Appendix 6 for a graphical representation

#### *In the course of your work, which barriers to economic mobility have you observed in the City of Bryan?*

The public and nonprofit sector respondents both selected transportation, low wages, and the cost of living as the top three barriers to economic mobility within the City. Also, the two sectors' responses continued to mirror each other with language barriers and limited education as the next two barriers they have observed. Please see Figure 45 in Appendix 6 for graphical representations.

#### *Do you think that all people in need of assistance and public services receive them?*

Ninety-five percent of all respondents do not think all people in need of assistance and public services receive them. Consensus across sectors was evident from responses: over 92% of public and nonprofit respondents answered "No," not all people in need receive the assistance and public services. Please see Figure 46 in Appendix 6 for a graphical representation.

#### *What are the contributing factors that you believe hinder access to receiving public assistance?*

The public and nonprofit sector respondents most frequently chose "Inadequate resources to apply for assistance (i.e., technology, time, literacy, transportation, etc.)" as a factor hindering access to public assistance. The next two factors picked most frequently selected were "lack of familiarity with assistance programs," and "program budget constraints." Please see Figure 47 in Appendix 6 for a graphical representation.

#### *Rank where you think there is the most immediate need for additional resources in the City of Bryan, 1 being the most pressing and 6 being least pressing.*

The most immediate need for additional resources, according to public and nonprofit respondents, is affordable housing. Comparatively, the least immediate need was perceived to be in the area of professional development. Please see Figures 48, 49, and 50 in Appendix 6 for a graphical representation.

#### *Do you think there is adequate collaboration between public, private, or nonprofit organizations within the City of Bryan?*

A majority of public and nonprofit respondents answered that they do not believe adequate collaboration across sectors exists within Bryan. Just under 40% of respondents do believe that existing collaborative efforts are adequate. Please see Figure 51 in Appendix 6 for a graphical representation.

*In which ways does your workplace collaborate with other nonprofit, public, or private organizations?*

Public and nonprofit respondents chose “referrals” and “providing a service,” as the top ways their workplace collaborates with other organizations. “Financial support” and “professional development,” were the next two most common forms of collaboration stated by public and nonprofit leaders. Please see Figure 52 in Appendix 6 for a graphical representation.

*Do you offer opportunities for professional development within your workplace?*

Nearly 76% of public respondents and 67% of nonprofit respondents stated that they offer professional development opportunities within the workplace. Although some organizations or may not offer professional development within the workplace, the possibility of outside development opportunities may exist but was not addressed by this question. Please see Figure 53 in Appendix 6 for a graphical representation.

*Do you perceive wage rates to balance/match the cost of living within the City of Bryan?*

Seventy-five percent of respondents between the public and nonprofit sector answered that they do not perceive wage rates in Bryan to balance or match the local cost of living. Although the majority in both sectors responded “No,” a greater proportion of nonprofit respondents (83%) perceive an imbalance compared to the public respondents (61%). Please see Figure 54 in Appendix 6 for a graphical representation.

*Do you think your organization plays an important role in addressing income inequality?*

Seventy-six percent of public sector respondents and 69% nonprofit respondents believe their organization plays an important role in addressing income inequality. Please see Figure 55 in Appendix 6 for a graphical representation.

## **CONCLUSION**

The survey offers an important perspective on the perceptions of community leaders, primarily those working in the public and nonprofit sectors, regarding the presence of and needed responses to income inequality. Responses were helpful in further understanding the City of Bryan, thus allowing this capstone team to formulate appropriate and practical recommendations. In combination with the academic and quantitative research, qualitative information helped to provide an informed foundation for the forthcoming recommendations.

## RECOMMENDATIONS

The following 5 goals and tactics work together as recommendations for the City of Bryan. Their adoption is meant to aid in development of a community framework to address income inequality and economic mobility for Bryan residents. These goals are founded in research on the city and build off of existing available resources in Bryan. By providing a roadmap, these goals help to establish core values while allowing the city and its partners flexibility in how they formulate and implement their efforts to address income inequality and economic mobility.

### **GOAL 1: Increase public awareness of income inequality and economic mobility in Bryan**

This goal works to establish a common understanding of income inequality and economic mobility by minimizing the stigma associated with poverty and low income individuals. This goal should be approached sensitively, with special care taken to be accusatory or alienating. The two tactics below are for the City's consideration.

#### ***Tactic 1a: Create and disperse an infographic on income inequality in Bryan***

Using the data collected from existing sources, i.e. community surveys, the City of Bryan can create an infographic to distribute to the community. Creating this document can fit a variety of communication mediums. It can be distributed through social media, letters, posters, mailings, etc. Through posting this information in public places (parks, schools, City Hall, etc.), sharing it on social media, and giving it to nonprofit partners to distribute to their networks, the City of Bryan can maximize the information's exposure. The purpose of creating and distributing this infographic is to generate both awareness and involvement of the community in taking further steps to alleviate income inequality.

#### ***Tactic 1b: Collect information on community perceptions***

Assessment and collection of information through participatory practices can help to facilitate conversation on income inequality. Building off of existing resources may create an opportunity for the city to engage its residents, collect data, and utilize personal testimonies to build momentum for addressing the subjects of income inequality and economic mobility. A community assessment can be used to chronicle and learn about community perceptions and keep decision makers informed.

### **GOAL 2: Increase access to information on social services**

This goal works to increase ease of access to social services by providing information on eligibility and benefits, application processes, and program limitations in a central hub. Establishing an accessible and consolidated medium for Bryan residents can ease the burden of seeking out services. The following tactic is for the City of Bryan's consideration.

#### ***Tactic 2: Creating a One-Stop-Shop with all information on social services***

Develop an online web portal where all information related to governmental social services is stored, made accessible, and streamlined for all residents seeking social services. The administration of these services would be centrally located, thus minimizing information overlap. The city has multiple options to create this portal: (1) in-house implementation through internal information technology departments, (2) in collaboration with nonprofits, (3) contracting out to private entities, and/or (4) creating a project similar to this capstone.

### **GOAL 3: Increase access to information on educational programs in Bryan ISD**

This goal is meant to increase access of continued learning opportunities for parents and



students. By increasing access to information on the BISD website, parents will be able to find and enroll their children in those educational opportunities. Investing in the education of BISD students today will contribute significantly to the City's future workforce capacity. The following two tactics can be employed to make progress toward this goal.

***Tactic 3a: Provide complete information on all BISD School websites***

This tactic suggests that all schools have easily accessible information on programs such as before/after school care and Pre-Kindergarten availability. This tactic can be implemented in a variety of ways that build on available resources. This can ensure that all information on these school programs is accessible and updated regularly. This can help to streamline the search for information by parents, students, faculty, and staff.

***Tactic 3b: Print and distribute information in both English and Spanish***

By providing information on educational programs in both English and Spanish, the school district can increase access of information to Spanish speaking families. This tactic breaks down a language barrier and increases accessibility for parents who only speak Spanish. In addition to having this information online, providing the information in printed form and through community outreach can create dialogue between students, parents, and their school.

**GOAL 4: Build the capacity of Bryan industries and workers**

This goal is necessary in addressing economic mobility for Bryan residents now and in the future. By developing the capacity of employers and employees, the city can better its economy through furthering career opportunities. Through a public private partnership, the city and the business community can expand the entire economic base. The following are tactics the city can consider to build capacity.

***Tactic 4a: Develop a city-led, ongoing needs-assessment program***

By developing a system of continuous evaluation of the economic needs of its residents, the city can better target its economic and workforce development efforts to relevant industries and future needs. The city can conduct annual needs assessments by utilizing Tactic 1b's survey tools. This can help to assess the existing workforce capabilities of residents while using existing networks such as the Chamber of Commerce. The city can capitalize on the staff's ability to assess and recommend targeted resource allocations. Doing so may help in bolstering workforce development training and educational opportunities for residents.

***Tactic 4b: Streamline complete information on workforce development websites***

Consolidating relevant information on the workforce development program provider's website can reduce the burden on staff and increase accessibility for potential participants. It could also be achieved in a manner similar to the social services site as proposed in Tactic 2.

***Tactic 4c: Capitalize on workforce development grants***

Through a coordinated effort to capitalize on funding opportunities for employers, the city can assist in applying for and receiving grant opportunities. This effort can be structured through collaboration with workforce development providers, high-impact employers, and other appropriate Texas governmental agencies.

**GOAL 5: Continue to foster an environment of collaboration in the City of Bryan**

Addressing income inequality and economic mobility for Bryan residents requires a multi-

pronged approach where all stakeholders work together toward a common goal. Sharing the responsibility and planning among organizations and leaders can produce innovative strategies and partnerships the city can emphasize. The City of Bryan can continue to foster this collaborative environment through the use of the following tactics.

***Tactic 5a: Establishing a universally accessible collaboration platform***

The City of Bryan can collaborate to create a digital platform to be used for the dissemination of information regarding services offered by governmental, nonprofit, and private entities alike. Access to one collaborative platform increases the ability for residents to learn about and be referred to other resources when necessary. This has the ability to increase the success of collaboration, while simultaneously fostering a sense of agency among community stakeholders.

***Tactic 5b: Forming a long-term working group or subcommittee***

Similar to how communities form long-term recovery groups following a localized disaster, the City of Bryan can lead the community's partners by establishing a long-term working group or subcommittee specifically for addressing income inequality and economic mobility. Creating a group of invested partners who have knowledge of the subject can enhance the space for interactivity between local organizations and the city. This subcommittee will be in place to create feasible plans of action pertaining to increasing economic mobility. This tactic can enable the sense of true partnership and collaboration.

## **SUMMARY OF RECOMMENDATIONS**

The 5 goals presented work in concert to provide the City of Bryan and other entities with suggestions grounded in academic research on the subject of income inequality and economic mobility. Though some recommended tactics to achieve goals are broad, these strategies can be tailored to organizational needs and capacity. Customizing the activities by communicating across agencies and sectors to determine the best tactics for pragmatic implementation can lead to a more coordinated effort. Thus, these recommendations provide the city and its partners the opportunity to move forward in the ongoing endeavor to build a strong, secure, and robust community.

## **PART 5: REFERENCES AND APPENDICIES**

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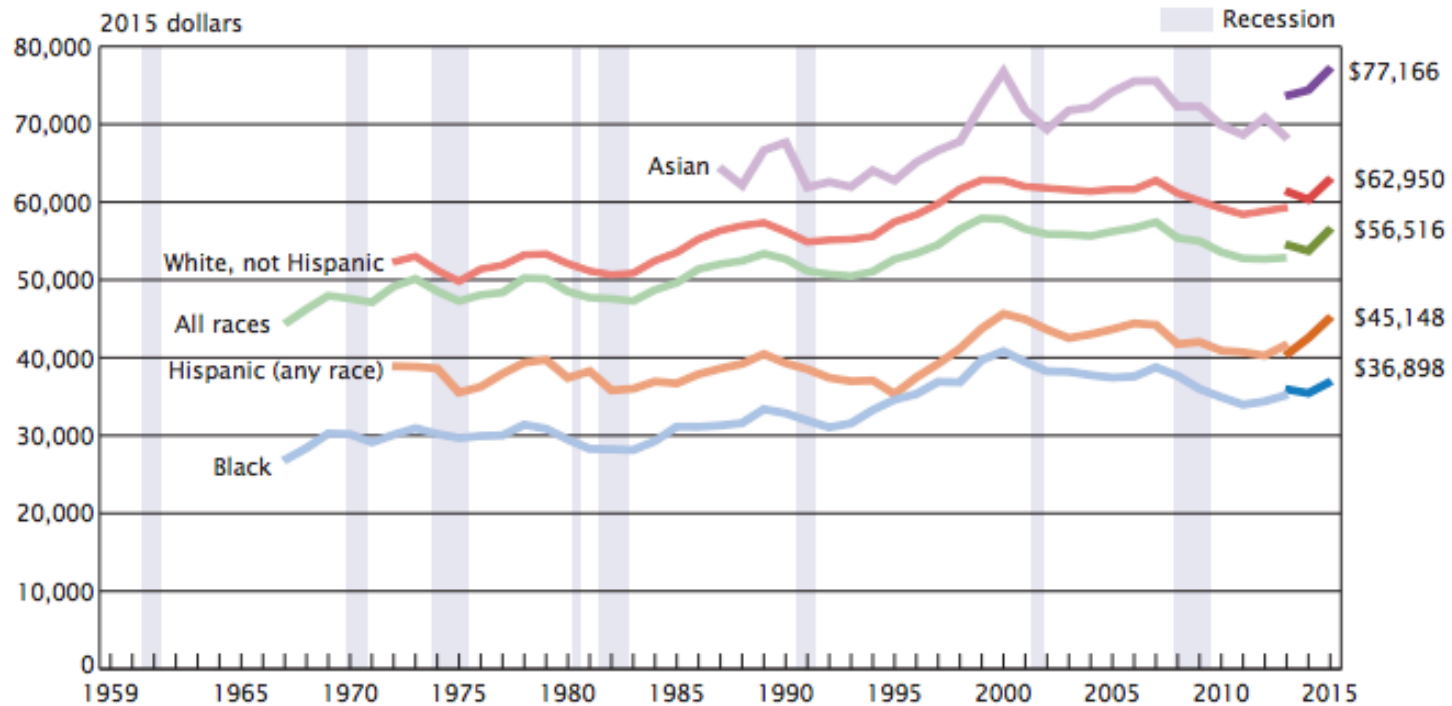
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## APPENDIX 1: INCOME INEQUALITY, COST OF LIVING, AND WAGES

Figure 1.  
**Real Median Household Income by Race and Hispanic Origin: 1967 to 2015**



Note: The data for 2013 and beyond reflect the implementation of the redesigned income questions. The data points are placed at the midpoints of the respective years. Median household income data are not available prior to 1967. For more information on recessions, see Appendix A. For more information on confidentiality protection, sampling error, nonsampling error, and definitions, see [www2.census.gov/programs-surveys/cps/techdocs/cpsmar16.pdf](http://www2.census.gov/programs-surveys/cps/techdocs/cpsmar16.pdf).

Source: U.S. Census Bureau, Current Population Survey, 1968 to 2016 Annual Social and Economic Supplements.

Figure 1

<b>POVERTY IN BRYAN BY RACE</b>				
	<b>Total Population</b>		<b>Total Below the Poverty Level</b>	
	<b>Estimate</b>	<b>Margin of Error</b>	<b>Estimate</b>	<b>Margin of Error</b>
<b>Population of Bryan</b>	77,083	+/- 433	18,790 (24.4%)	+/- 1,533 (2%)
<b>White Alone</b>	49,566	+/- 1,1714	9,379 (18.9%)	+/- 1,146 (2.2%)
<b>Black/African American Alone</b>	12,534	+/- 940	4,594 (36.7%)	+/- 879 (6.0%)
<b>American Indian/Alaska Native Alone</b>	298	+/- 226	0 (0.00%)	+/- 30 (11.8%)
<b>Asian Alone</b>	1,889	+/- 572	624 (33.0%)	+/- 318 (14.1%)
<b>Native Hawaiian/Pacific Islander Alone</b>	37	+/- 36	11 (29.7%)	+/- 20 (51.7%)
<b>Some other Race Alone</b>	9,596	+/- 1,485	3,175 (33.1%)	+/- 750 (7.3%)
<b>Two or More Races</b>	3,163	+/- 793	1,007 (31.8%)	+/- 388 (11.2%)
<b>Hispanic/Latino (Any Race)</b>	30,093	+/- 1,051	7,910 (26.3%)	+/- 1,125 (3.7%)
<b>White alone, not Hispanic/Latino</b>	31,354	+/- 1,003	5,096 (16.3%)	+/- 730 (2.3%)

Figure 2

POVERTY IN BRYAN BY EDUCATIONAL ATTAINMENT				
	Total Population		Total Below the Poverty Level	
	Estimate	Margin of Error	Estimate	Margin of Error
<b>Population of Bryan</b>	77,083	+/- 433	18,790 (24.4%)	+/- 1,533 (2%)
<b>Population 25 Years and Older</b>	45,592	+/- 896	7,720 (16.9%)	+/- 669 (1.4%)
<b>Less than High School Graduate</b>	9,942	+/- 791	2,873 (28.9%)	+/- 451 (4.2%)
<b>High School Graduate (And equivalent)</b>	11,287	+/- 683	2286 (20.3%)	+/- 398 (3.1%)
<b>Some College, Associate's Degree</b>	11,609	+/- 789	1,688 (14.5%)	+/- 333 (2.7%)
<b>Bachelor's Degree or Higher</b>	12,754	+/- 822	873 (6.8%)	+/- 271 (2.1%)

Figure 3

POVERTY IN BRYAN BY WORK EXPERIENCE IN PAST 12 MONTHS				
	Total Population		Total Below the Poverty Level	
	Estimate	Margin of Error	Estimate	Margin of Error
<b>Population of Bryan</b>	77,083	+/- 433	18,790 (24.4%)	+/- 1,533 (2%)
<b>Population 16 Years and Over</b>	59,310	+/- 762	12,849 (21.7%)	+/- 1,045 (1.7%)
<b>Worked Full-Time and Year Round</b>	26,198	+/- 844	1,766 (6.7%)	+/- 354 (1.4%)
<b>Worked Part-Time or Part-Year</b>	17,257	+/- 1,045	5,716 (33.1%)	+/- 744 (3.6%)
<b>Did Not Work</b>	15,855	+/- 900	5,367 (33.9%)	+/- 622 (3.0%)



Figure 4

POVERTY RATIOS IN BRYAN		
	Total Population	
	Estimate	Margin of Error
Population of Bryan	77,083	+/- 433
50% of Poverty Level	9,083	+/-1,016
125% of Poverty Level	22,981	+/-1,555
150% of Poverty Level	28,012	+/-1,700
185% of Poverty Level	34,294	+/-1,833
200% of Poverty Level	36,792	+/-1,821
300% of Poverty Level	50,312	+/-1,540
400% of Poverty Level	58,454	+/-1,428
500% of Poverty Level	65,372	+/-1,215

Figure 5

INCOME BRACKETS IN BRYAN				
	Households	Families	Married-couple families	Nonfamily households
<b>Total</b>	29,020	17,646	11,428	11,374
<b>Less than \$10,000</b>	11.30%	5.50%	2.60%	21.20%
<b>\$10,000 to \$14,999</b>	5.40%	4.90%	1.80%	7.90%
<b>\$15,000 to \$24,999</b>	12.20%	12.30%	4.40%	15.00%
<b>\$25,000 to \$34,999</b>	11.90%	11.20%	9.40%	13.30%
<b>\$35,000 to \$49,999</b>	15.90%	13.90%	14.00%	15.10%
<b>\$50,000 to \$74,999</b>	17.00%	17.60%	19.70%	15.60%
<b>\$75,000 to \$99,999</b>	10.80%	13.70%	18.00%	6.00%
<b>\$100,000 to \$149,999</b>	9.40%	13.00%	18.20%	3.40%
<b>\$150,000 to \$199,999</b>	2.90%	4.10%	6.30%	1.30%
<b>\$200,000 or more</b>	3.00%	3.80%	5.70%	1.10%

Figure 6

MIT'S WAGE ESTIMATES										
	1 Adult	1 Adult 1 Child	1 Adult 2 Children	2 Adults (1 Working)	2 Adults (1 Working) 1 Child	2 Adults (1 Working) 2 Children	2 Adults (1 Part- Time) 1Child	2 Adults Working	2 Adults Working 1 Child	2 Adults Working 2 Children
<b>Living Wage</b>	\$10.72	\$22.32	\$25.39	\$17.90	\$20.97	\$23.82	\$15.63	\$8.95	\$11.98	\$16.50
<b>Poverty Wage</b>	\$5.00	\$7.00	\$9.00	\$7.00	\$9.00	\$11.00	-	\$3.00	\$4.00	\$6.00
<b>Minimum Wage</b>	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	-	\$7.25	\$7.25	\$7.25

Figure 7

**POVERTY THRESHOLDS IN DOLLARS FOR 2016 – BASED ON FAMILY SIZE AND RELATED CHILDREN**

	Related Children Under 18 Years									
	Weighted Average Threshold	None	1	2	3	4	5	6	7	8+
<b>One Person Households</b>	12,228									
<b>Under Age 65</b>	12,486	12,486								
<b>Aged 65 and Older</b>	11,511	11,511								
<b>Two People Households</b>	15,569									
<b>Householder Under Age 65</b>	16,151	16,072	16,543							
<b>Householder aged 65 and Older</b>	14,522	14,507	16,480							
<b>Three People</b>	19,105	18,774	19,318	19,337						
<b>Four People</b>	24,563	24,755	25,160	24,339	24,424					
<b>Five People</b>	29,111	29,854	30,288	29,360	28,643	28,205				
<b>Six People</b>	32,928	34,337	34,473	33,763	33,082	32,070	31,470			
<b>Seven People</b>	37,458	39,509	39,756	38,905	38,313	37,208	35,920	34,507		
<b>Eight People</b>	41,781	44,188	44,578	43,776	43,072	42,075	40,809	39,491	39,156	
<b>Nine People or More</b>	49,721	53,155	53,413	52,702	52,106	51,127	49,779	48,561	48,259	46,400

Figure 8

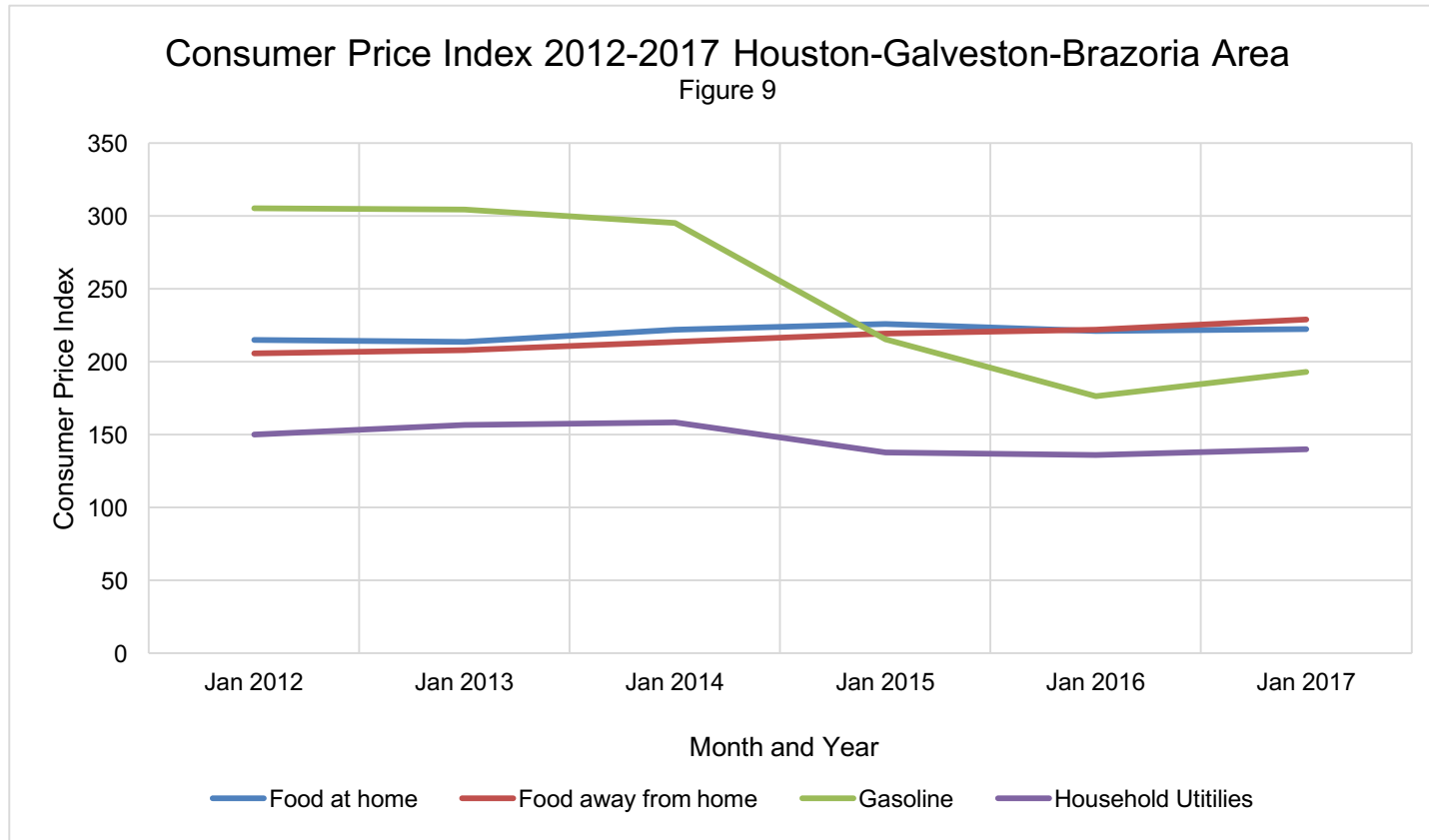


Figure 9

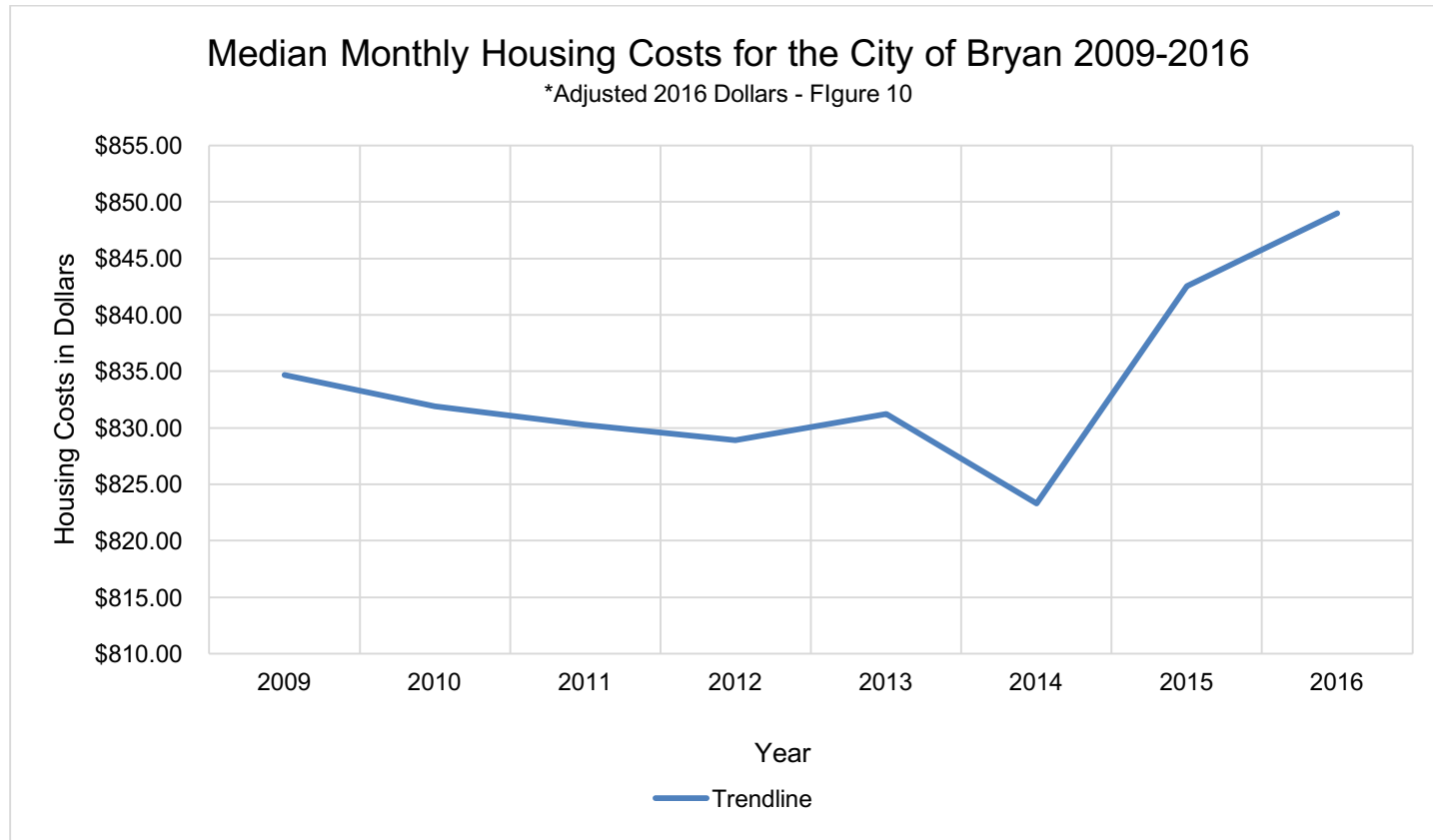


Figure 10

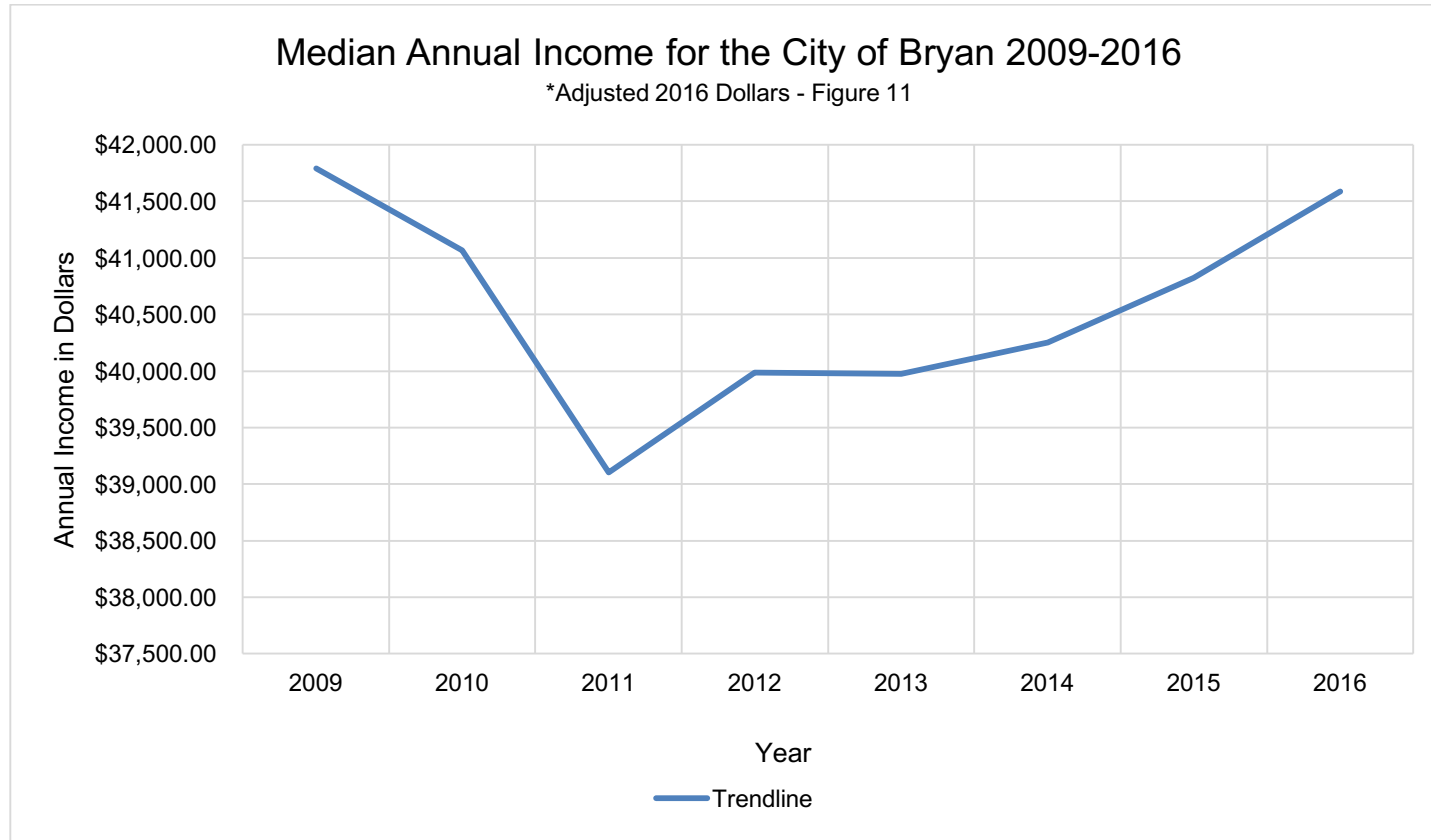
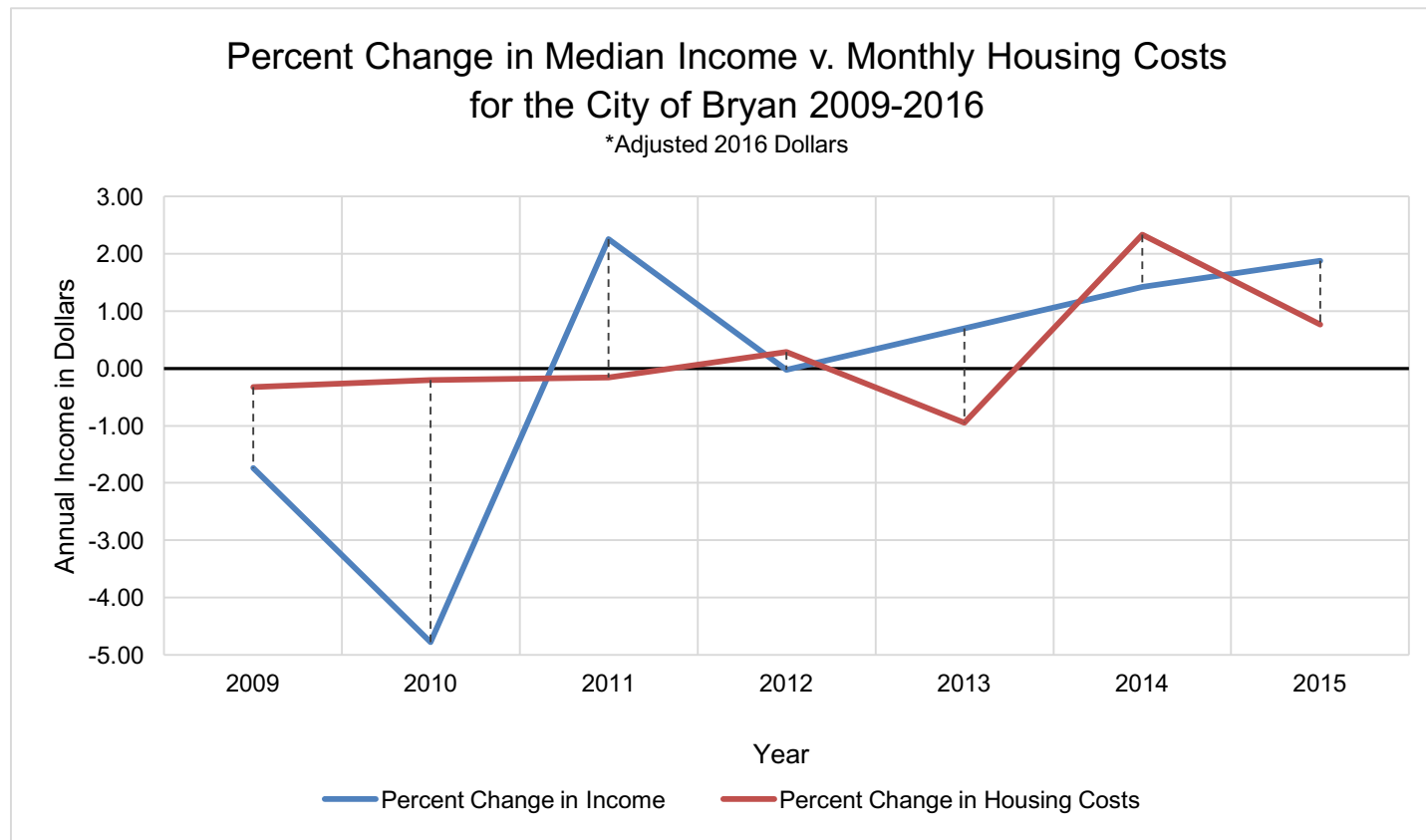


Figure 11





## APPENDIX 2: SOCIAL SERVICES

Figure 12

### SSI TOTAL ALLOCATION FOR BRYAN, TX HOUSEHOLDS IN 2016

	Estimate	Margin of Error
Total Households	29,065	+/- 1,596
With SSI	996	+/- 575
With No SSI	28,069	+/- 1,684

Figure 13

### SSI AND SSDI RECEIPIENTS IN BRAZOS COUNTY TEXAS IN 2016

	Category			Age Distribution		
	Total	Over 65 Years Old	Blind/Disabled	Under 18	18-64	Over 65
Texas	657,899	104,744	553,155	137,546	342,024	178,329
Brazos County	3,439	263	3,176	1,037	1,893	509

Figure 14

### MEDICARE TOTAL ALLOCATION FOR BRYAN, TX RESIDENTS IN 2016

	Estimate
Total Residents	79,530
Allocated Medicare	7,717
Not Allocated Medicare	71,813

Figure 15

**HEALTH INSURANCE COVERAGE BY POVERTY RATE AND AGE FOR BRYAN, TEXAS IN 2016**

Poverty Threshold	Under 18 Years			18 – 64 Years		65 Years and Older	
	Total	With Insurance	No Insurance	With Insurance	No Insurance	With Insurance	No Insurance
<b>Under 50%</b>	8,111	1,887	110	4,218	971	446	479
<b>50% – 99%</b>	11,514	5,032	260	3,611	2,139	472	0
<b>100% – 137%</b>	5,335	1,567	130	1,523	1,141	817	157
<b>138% – 149%</b>	1,771	155	0	1,266	41	309	0
<b>150% – 199%</b>	11,362	2,098	935	3,542	3,843	944	0
<b>200% – 249%</b>	8,536	2,330	143	4,235	837	991	0
<b>250% – 299%</b>	6,982	1,173	150	3,061	2,030	568	0
<b>300% – 399%</b>	2,824	937	0	331	431	1,125	0
<b>400% +</b>	20,075	3,052	0	12,874	1,345	2,804	0

Figure 16

**MEDICARE RECIPIENTS BY SEX AND AGE FOR BRYAN, TEXAS IN 2016**

	Males			Females	
	Total	With Medicare	No Medicare	With Medicare	No Medicare
<b>Under 18</b>	19,959	0	10,066	139	9,754
<b>18 – 64</b>	50,459	718	25,195	684	23,862
<b>65 and Older</b>	9,112	3,399	636	5,000	77

Figure 17

**MEDICAID TOTAL ALLOCATION  
FOR BRYAN, TX RESIDENTS IN 2016**

	Estimate
<b>Total Residents</b>	79,530
<b>Allocated Medicaid</b>	8,961
<b>Not Allocated Medicaid</b>	70,569

Figure 18

MEDICAID RECIPIENTS BY SEX AND AGE FOR BRYAN, TEXAS IN 2016					
	Males			Females	
	Total	With Medicaid	No Medicaid	With Medicaid	No Medicaid
<b>Under 18</b>	19,959	5,503	4,563	6,238	3,655
<b>18 – 64</b>	50,459	1,329	24,584	1379	23,167
<b>65 and Older</b>	9,112	649	3,386	774	4,303

Figure 19

CHILDREN'S HEALTH INSURANCE COVERAGE IN BRYAN, TEXAS IN 2016					
Age	Total Estimate	Insured Estimate	Uninsured Estimate	Percent Insured Estimate	Percent Uninsured Estimate
<b>Under 18 Years</b>	19,959	18,231	1,728	91.3%	8.7%
<b>Under 6 Years</b>	7,832	7,590	2,42	96.9%	3.1%
<b>6 to 17 Years</b>	12,127	10,641	1,486	87.7%	12.3%

Figure 20

BRAZOS COUNTY JULY 2016 MEDICAID CASELOAD								
	Caseload by Risk Group						Caseload by Age	
	Aged & Medicare Related	Disability-Related	Parents*	Pregnant Women	Breast and Cervical Cancer	Children's Medicaid	Medicaid Clients Under 21**	Medicaid Clients 21 and Older
<b>Number of Cases</b>	1,547	2,513	781	842	15	16,457	17,529	4,626

\*Parents includes TANF Adults and Medically Needy

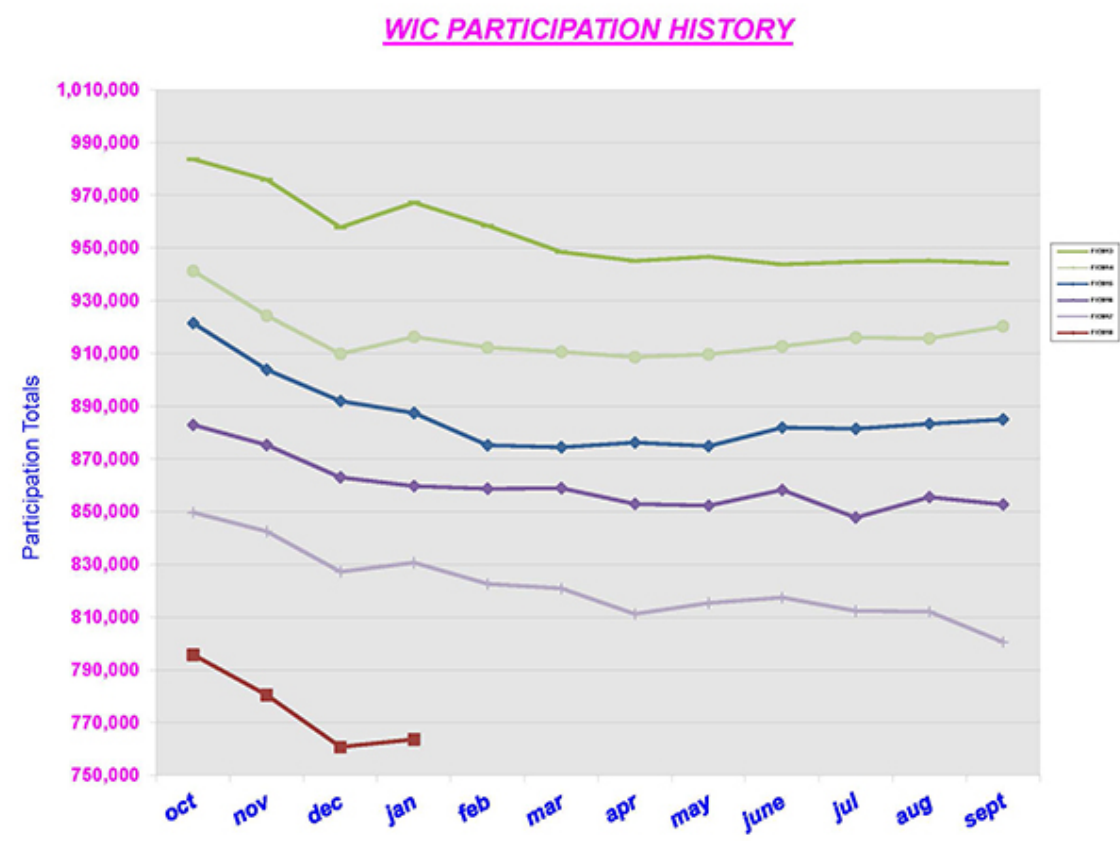
\*\*Includes all full benefit Medicaid clients under 21 (includes Medicare related, Disability, Pregnant Women)

Figure 21

**HOUSHOLDS RECEIVING FOOD STAMPS FOR BRYAN, TEXAS IN 2016**

	<b>Total</b>	<b>Households receiving food stamps/SNAP</b>	<b>Households not receiving food stamps/SNAP</b>
<b>Households</b>	29,020	4,202 (14.5%)	24,818 (85.5%)
<b>With one or more people in the household 60 years and over</b>	7,969 (27.5%)	1,017 (24.2%)	6,952 (28.0%)
<b>No people in the household 60 years and over</b>	21,051 (72.5%)	3,185 (75.8%)	17,866 (72.0%)
<b>HOUSEHOLD TYPE</b>			
<b>Married-couple family</b>	11,428 (39.4%)	1,057 (25.2%)	10,371 (41.8%)
<b>Other family:</b>	6,218 (21.4%)	2,165 (51.5%)	4,053 (16.3%)
<b>Male householder, no wife present</b>	1,655 (5.7%)	399 (9.5%)	1,256 (5.1%)
<b>Female householder, no husband present</b>	4,563 (15.7%)	1,766 (42.0%)	2,797 (11.3%)
<b>Nonfamily households</b>	11,374 (39.2%)	980 (23.3%)	10,394 (41.90%)
<b>With children under 18 years</b>	9,548 (32.9%)	2,893 (68.8%)	6,655 (26.80%)
<b>Married-couple family</b>	5,314 (18.3%)	926 (22.0%)	4,388 (17.7%)
<b>Other family:</b>	4,118 (14.2%)	1,967 (46.8%)	2,151 (8.7%)
<b>Male householder, no wife present</b>	844 (2.9%)	336 (8.0%)	508 (2.0%)
<b>Female householder, no husband present</b>	3,274 (11.3%)	1,631 (38.8%)	1,643 (6.6%)
<b>Nonfamily households</b>	116 (0.4%)	0 (0.0%)	116 (0.5%)
<b>No children under 18 years</b>	19,472 (67.1%)	1,309 (31.2%)	18,163 (73.2%)
<b>Married-couple family</b>	6,114 (21.1%)	131 (3.1%)	5,983 (24.1%)
<b>Other family:</b>	2,100 (7.2%)	198 (4.7%)	1,902 (7.7%)
<b>Male householder, no wife present</b>	811 (2.8%)	63 (1.5%)	748 (3.00%)
<b>Female householder, no husband present</b>	1,289 (4.4%)	135 (3.2%)	6,655 (4.6%)
<b>Nonfamily households</b>	11,258 (38.8%)	980 (23.3%)	10,278 (41.1%)
<b>POVERTY STATUS IN THE PAST 12 MONTHS</b>			
<b>Below poverty level</b>	6,737 (23.2%)	2,246 (53.5%)	4,491 (18.1%)
<b>At or above poverty level</b>	22,283 (76.8%)	1,956 (46.5%)	20,327 (81.9%)
<b>DISABILITY STATUS</b>			
<b>With one or more people with a disability</b>	6,714 (23.1%)	1,705 (40.6%)	5,009 (20.2%)
<b>With no persons with a disability</b>	22,306 (76.9%)	2,497 (59.4%)	19,809 (79.8%)
<b>RACE AND HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER</b>			
<b>White alone</b>	20,048 (69.1%)	1,818 (43.3%)	18,230 (73.50%)
<b>Black or African American alone</b>	4,695 (16.2%)	1,463 (34.8%)	3,232 (13.0%)
<b>American Indian and Alaska Native alone</b>	64 (0.2%)	21 (0.5%)	43 (0.2%)
<b>Asian alone</b>	777 (2.7%)	0	777 (3.1%)
<b>Native Hawaiian and Other Pacific Islander alone</b>	12 (0.0%)	0	12 (0.0%)
<b>Some other race alone</b>	2,390 (8.2%)	746	1,644 (6.6%)
<b>Two or more races</b>	1,034 (3.6%)	154	880 (3.5%)
<b>Hispanic or Latino origin (of any race)</b>	8,715 (30.0%)	1,840	6,875 (27.7%)
<b>White alone, not Hispanic or Latino</b>	14,343 (49.4%)	802	13,541 (54.6%)
<b>HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2016 INFLATION-ADJUSTED DOLLARS)</b>			
<b>Median income (dollars)</b>	41,587	23,048	47,868
<b>WORK STATUS</b>			
<b>Families</b>	17,646	3,222	14,424
<b>No workers in past 12 months</b>	1,761 (10.0%)	329	1,432 (9.9%)
<b>1 worker in past 12 months</b>	6,228 (35.3%)	1,939	4,289 (29.7%)
<b>2 or more workers in past 12 months</b>	9,657 (54.7%)	954	8,703 (60.3%)

Figure 22



Source: Texas Department of Health and Human Services

Figure 23

**TANF CASE AND PAYMENT SUMMARY FOR BRAZOS COUNTY TEXAS IN 2017**

<b>Month</b>	<b>Basic</b>		<b>State Program</b>		<b>One Time Payment</b>		<b>Grandparents</b>		<b>Total</b>
	<b>Cases</b>	<b>Payments</b>	<b>Cases</b>	<b>Payments</b>	<b>Cases</b>	<b>Payments</b>	<b>Cases</b>	<b>Payments</b>	<b>Payments</b>
<b>Jan.</b>	106	\$17,515.01	4	\$990.07	1	\$1,094.74	0	\$ -	\$19,599.82
<b>Feb.</b>	96	\$17,975.35	4	\$1,382.15	6	\$6,363.64	0	\$ -	\$25,721.13
<b>Mar.</b>	83	\$15,055.51	4	\$1,050.85	1	\$1,065.57	0	\$ -	\$17,171.94
<b>Apr.</b>	77	\$14,297.69	2	\$768.14	0	\$ -	0	\$ -	\$15,065.83
<b>May</b>	74	\$13,396.89	0	\$ -	0	\$ -	0	\$ -	\$13,396.89
<b>Jun.</b>	80	\$15,121.94	1	\$158.42	1	\$1,065.42	2	\$2,363.64	\$18,709.42
<b>Jul.</b>	83	\$15,101.27	2	\$657.96	2	\$2,160.71	0	\$ -	\$17,919.94
<b>Aug.</b>	83	\$15,144.42	2	\$726.57	3	\$3,235.71	1	\$942.31	\$20,049.01
<b>Sep.</b>	85	\$16,156.97	1	\$358.48	0	\$ -	0	\$ -	\$16,515.45
<b>Oct.</b>	96	\$17,702.42	1	\$357.44	2	\$2,203.70	2	\$2,307.69	\$22,571.26
<b>Nov.</b>	99	\$20,198.95	2	\$363.07	0	\$ -	0	\$ -	\$20,562.03
<b>Dec.</b>	100	\$20,082.03	2	\$662.73	1	\$1,083.33	0	\$ -	\$21,828.10
<b>Total</b>	1,061	\$197,748.46	25	\$7,475.88	18	\$18,272.83	6	\$5,613.64	\$229,110.81

TANF Basic is the assistance program for qualifying child-only or single parent families funded with Federal dollars.

TANF State Program assists qualified 2 parent families and is funded with State General Revenue dollars.

One-Time TANF is a cash-only alternative to Basic or State Program and is available to qualifying families once a year.

Grandparent TANF is a cash-only supplement to Basic or State Program benefits, and is available to grandparents responsible for raising their qualifying grandchild or grandchildren

Figure 24

**ELIGIBILITY REQUIREMENTS OF SOCIAL SECURITY SOCIAL SERVICES**

<b>SSI and Disability</b>		<b>Social Security (Retirement)</b>
<b>Age Requirements</b>	Yes, at least 65 years old for able-bodied individuals. No age requirements for the Blind or Disabled.	A person can received retirement benefits at any time, but those under "full retirement age" have deductions in their benefits. For anyone born after 1960, the full retirement age is 67 years old. For those born before 1960, retirement age can is between 65 and 67 years old. A person can calculate their full retirement age using the SSA's "Retirement Age Calculator."
<b>Income Requirements</b>	In 2018, a person must have less than \$770 a month in unearned income to receive SSI benefits. A couple can get SSI if they have unearned income of less than \$1,145 a month in 2018. Because a larger portion of earned income isn't counted, a person who gets SSI can earn up to \$1,585 a month (\$2,335 for a couple) and still get SSI.	Yes for those younger than the full retirement age, for every \$2 earned above the annual income limit of \$17,040, \$1 of retirement benefits is deducted. In 2018, the limit on a person's earnings for the months before full retirement age is \$45,360. After the month a person turns their full retirement age, there are no income limits.
<b>Work Requirements</b>	No work requirements. Those receiving benefits are allowed to work so long as they make less than the earned income limit of \$1,585.	Anyone born in 1929 or later needs 10 years of work to be eligible for retirement benefits.
<b>Citizenship/Residency</b>	Must be a citizen of the U.S. or a qualified alien, i.e. a lawfully admitted resident.	Must be a U.S. citizenship or lawful alien status if not born in the U.S.
<b>Limits on benefits</b>	Monthly payouts are \$750 for individuals, \$1,125 for couples, and \$376 for essential persons. There is no lifetime benefit limit.	The maximum monthly benefit received depends on the age you retire. For example, if a person retires at full retirement age in 2018, the maximum benefit received would be \$2,788. If retired early before full retirement age, that benefit would be lower, and it would be higher if retired years after full retirement age. There is no lifetime benefit limit.
<b>Benefits Received</b>	A monthly lump sum of money.	A monthly lump sum of money.

Figure 25

ELIGIBILITY REQUIREMENTS OF HEALTH CARE SOCIAL SERVICES			
	Medicare	Medicaid	CHIP
<b>Age Requirements</b>	Yes, 65 years or older; if under the age of 65, must be disabled.	Yes, 65 years or older; under the age of 19 years old; or pregnant, a parent, or takes relative care of a child under 19 years old.	Children 18 and younger, any adult living at least half of the time with the uninsured child, children 19 and younger living alone, and pregnant women can apply
<b>Income Requirements</b>	N/A	Varies on Household size. 1 \$23,879 2 \$32,155 3 \$40,432 4 \$48,708 5 \$56,984 6 \$65,261 7 \$73,537 8 \$81,814	Benefits are determined by family income
<b>Work Requirements</b>	For no deductions to Medicare benefits, a person must have contributed to Medicare for 30 working quarters.	No work requirements.	None explicitly stated
<b>Citizenship/Residency</b>	U.S. national, citizen, permanent resident, or legal alien	U.S. national, citizen, permanent resident, or legal alien	Must be a Texas resident and U.S. citizen or permanent resident
<b>Limits on benefits</b>	N/A	There is no lifetime benefit limit.	45-day waiting period after application, 90 day waiting period for children that previously had private coverage (with a myriad of exceptions), enrollment fees and co-pays charged
<b>Benefits Received</b>	Part A (hospital insurance), Part B (medical insurance), Part C (Medicare advantage, some include prescriptions), and Part D (Medicare prescription drug coverage)	Health Insurance Assistance	Public health insurance for uninsured children



Figure 26

<b>ELIGIBILITY REQUIREMENTS OF HOUSING SOCIAL SERVICES</b>	
	<b>Affordable Housing Choice</b>
<b>Age Requirements</b>	None
<b>Income Requirements</b>	The family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live.
<b>Work Requirements</b>	None
<b>Citizenship/Residency</b>	Must be a U.S. citizenship or lawful alien status if not born in the U.S.
<b>Limits on benefits</b>	None
<b>Benefits Received</b>	A voucher to be used for housing.
	Affordable Housing Choice
<b>Age Requirements</b>	None
<b>Income Requirements</b>	The family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live.
<b>Work Requirements</b>	None
<b>Citizenship/Residency</b>	Must be a U.S. citizenship or lawful alien status if not born in the U.S.
<b>Limits on benefits</b>	None
<b>Benefits Received</b>	A voucher to be used for housing.

Figure 27

ELIGIBILITY REQUIREMENTS OF NUTRITION SOCIAL SERVICES		
	SNAP	WIC
<b>Age Requirements</b>	Available to adults age 18-49, although adults receiving benefits aged 16-59 must meet work requirements	Eligible applicants are pregnant women, women breastfeeding a baby under one year, women who have had a baby in the past six months, and parents and guardians of children under five years old.
<b>Income Requirements</b>	Benefits determined by income and family size	YES - cannot exceed 185% of the federal income guidelines without being found “adjunctively income eligible”
<b>Work Requirements</b>	Adults 16-59 must either be employed, looking for work, or in an approved work program and may not quit an existing job.	N/A
<b>Citizenship/Residency</b>	None explicitly stated	Must live in Texas, but does not need to be a U.S. Citizen
<b>Limits on benefits</b>	one 3 month period every 3 years for most adults age 18-49 (may be extended for those working 20+ hours per week or disabled adults)	Must apply for benefits in person, bring various forms of documentation, and undergo a physical examination.
<b>Benefits Received</b>	Cash for food and classes on budgeting, healthy eating, etc. provided by food banks	Benefits include nutritional education, foods, and referrals to support services.

Figure 28

<b>ELIGIBILITY REQUIREMENTS OF CASH BENEFIT SOCIAL SERVICES</b>		
	<b>TANF</b>	<b>Unemployment</b>
<b>Age Requirements</b>	Families with/guardians of children age 18 and younger	N/A – Of legal working age
<b>Income Requirements</b>	Chart to be included, but considerations for eligibility include: "(1) the amount of money a family has, (2) the value of things they pay for or own, and (3) the amount of money paid for child care or child support."	YES - benefits determined by previous income
<b>Work Requirements</b>	Parents or relatives of a child benefitting from TANF must train or look for a job and not quit a job they hold. Additionally, the CHOICES program through the Texas Workforce Commission is an intensive welfare-to-work program which requires active participation in order to maintain benefits (including TANF).	Benefits can be received until returning to full time work or until benefits are exhausted. Recipients must be available to return to full time work or must participate in sanctioned reemployment activities.
<b>Citizenship/Residency</b>	Must be a resident of Texas and a U.S. citizen, legal alien, or permanent resident.	Must be a U.S. citizen, legal resident, or authorized to work in the U.S.
<b>Limits on benefits</b>	Maximum monthly benefits are determined by the number of children and the number of caretakers in a household. TANF benefits have a 60-month lifetime limit, one-time TANF crisis funds are not available more than once per year, and one-time TANF funding specifically for grandparents may be given only once regardless of the number of grandchildren.	Federal income taxes are withdrawn from payments, other forms of social service payments may affect the amount of benefits, and benefits are exhausted after 52 weeks or once 27% of base pay has been reached.
<b>Benefits Received</b>	Monthly cash payments.	Weekly cash payments (or direct deposits)

## APPENDIX 3: EDUCATION

Figure 29

**BRYAN ISD HIGH SCHOOL DEMOGRAPHICS FOR THE 2015-2016 SCHOOL YEAR**

	<b>Rudder High School</b> (traditional campus)	<b>Bryan High School</b> (traditional campus)	<b>Bryan Collegiate High School</b> (application only)	<b>Mary Catherine Harris High School</b> (referral only)
<b>Number of Students</b>	1787	2290	438	399
<b>Number of Dropouts</b>	40	31	0	92
<b>% Economically Disadvantaged</b>	69.6%	63.9%	67.2%	78.6%

Figure 30

**BRYAN ISD HIGH SCHOOL RESOURCE CHART AS OF APRIL 2018**

	<b>Rudder High School</b> (traditional campus)	<b>Bryan High School</b> (traditional campus)	<b>Bryan Collegiate High School</b> (application only)	<b>Mary Catherine Harris High School</b> (referral only)
<b>In School Programs</b>	AP Classes, Dedicated Counseling Center, Dual Credit Classes, College & Career Resources, Testing Resources, Career & Tech Ed.	AP & IB Classes, 8 Academic Advisors, Career & Tech Ed, Counseling Center, College & Career Resources, HS Student-Run Website with all important info.	AP Classes, College Career Path Classes, GO Center College Prep, College Admissions Testing Prep, Counseling Services, Career & Tech Ed.	Computer Based Learning, HS Equivalency Programs, LOTE Programs, Certification Programs (CAN, Machinists & Welding).
<b>After School Programs</b>	Sports Programs, Various Clubs & Orgs.	Sports, UIL Academic Competition, 27 Clubs & Organizations	Few Sports Programs and Activities compared to other high schools.	Only Men of Honor & Women of Distinction Programs.
<b>Parental Resources</b>	Yes, some resources on webpage. General Bryan ISD Parent Portal.	Yes, some resource on webpage. Highly involved PTSO organization.	Yes, some resources on webpage. General Bryan ISD Parent Portal.	Yes, some resources on webpage. General Bryan ISD Parent Portal.
<b>Available Online Info</b>	Yes, all website pages have appropriate information.	Yes, all website pages have appropriate information.	Yes, all website pages have appropriate information.	Some pages were there, but some pages were marked as "under construction."
<b>Scholarship Database</b>	Yes, but the spreadsheet has not been updated for the current year.	Yes, and is currently updated as of 2/16/18.	Yes, huge scholarship database on website.	No, and no appropriate link on the website for scholarships.

## APPENDIX 4: WORKFORCE DEVELOPMENT

Figure 31

### WORKFORCE SOLUTIONS BRAZOS VALLEY 2016 PERFORMANCE

	Performance Status	Percent of Target Met
<b>Claimant Reemployment within 10 Weeks</b>	Poor Performance	88.39
<b># of Employers Receiving Workforce Assistance</b>	Meeting Performance	97.67
<b>Staff Guided Entered Employment</b>	Meeting Performance	95.57
<b>At Risk Employment Retention</b>	Meeting Performance	99.06
<b>Total Job Seekers Educational Achievement</b>	Meeting Performance	100.54
<b>WIA/WIOA Youth Placement in Employment/Education</b>	Positive Performance	105.41
<b>WIA/WIOA Youth Literacy/Numeracy Gains</b>	Positive Performance	109.72%
<b>Choices Full Work Rate-All Family Total</b>	Positive Performance	109.72
<b>Average # Children Served Per Day-Combined</b>	Moderate Performance	108.08

Figure 32

### 2017 WSBVB Integrative Plan Summary

GOALS	Action Steps				
<b>1. Grow and sustain a competitive workforce</b>	Focus on Employers	Engage in partnerships	Increase visibility and promote the workforce center	Utilize social media/technology	Quarterly monitor job seekers
<b>2. Align programs with employer needs</b>	No Texas Workforce Commission System partner strategy	Work with DARS staff for disability training	Work with local service providers	Quarterly meetings with the Regional Economic Development Forum	
<b>3. Integrate system services</b>	Share resources such as self-service and distance learning options	Improve services in rural areas	Contract with: the Texas Center for the advancement of Literacy and Learning, the Training Resource, and Innovation Network	Automation and social media strategy	Implement Texas Rising Star program for childcare
<b>4. Leverage partnerships</b>	Improve and expand access to employment, training, education, and support services	Extend educational and vocational services to ex-offenders	Referral system with agency partners or nonprofits	Address educational deficiencies	Collaborate with Career Navigators and the Texas Workforce Commission's entire database

## APPENDIX 5: COLLABORATIVE EFFORTS

Figure 33

### City of Bryan Registered Nonprofit Organizations

NCCS Core Data 2015 - Total Organizations: 79

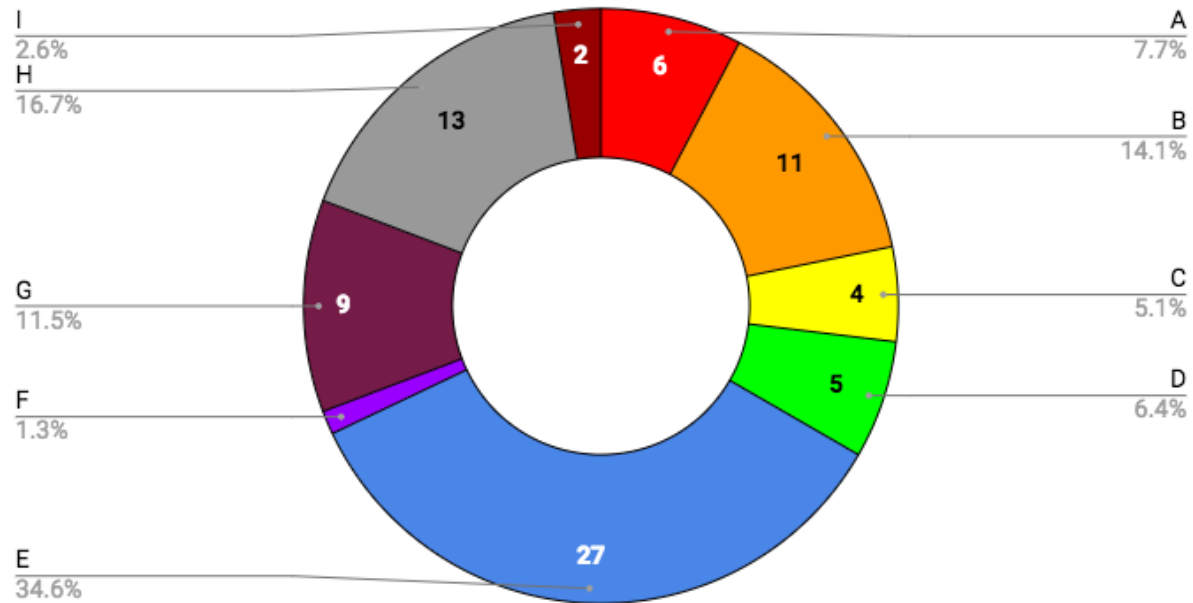


Figure 34

### City of College Station Registered Nonprofit Organizations

NCCS Core Data 2015 - Total Organizations: 52

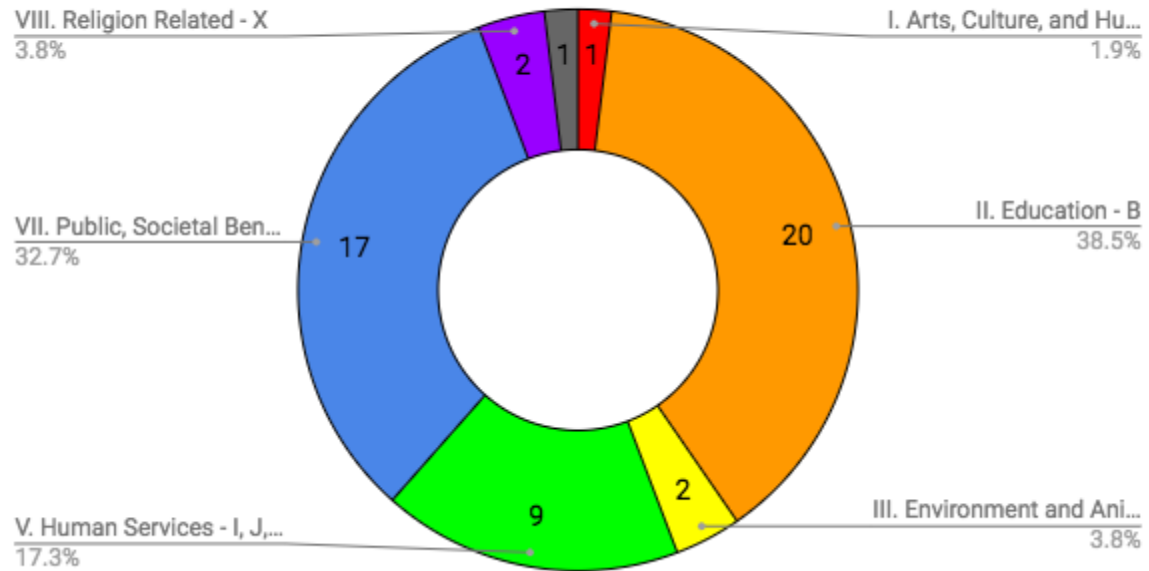


Figure 35

**EDUCATIONAL NONPROFITS IN THE BRYAN-COLLEGE STATION AREA**

<b>Nonprofit Organization Name</b>	<b>NCCS Code Designation</b>	<b>Broad Activity Definition</b>	<b>CITY</b>
<b>BRYAN VIKING BAND BOOSTERS INC</b>	B11	Monetary support	Bryan
<b>RWP EDUCATION FOUNDATION</b>	B11	Monetary support	Bryan
<b>BRYAN COLLEGE STATION ORIGINALS INC</b>	B42	Undergraduate college	Bryan
<b>TURKEY CREEK CONSERVATION AND RECREATION PRESERVE</b>	B70	Library	Bryan
<b>AMERICANA FAMILIA FOUNDATION</b>	B82	Scholarships/Student Loans/Student Housing Activities	Bryan
<b>GRATITUDE INITIATIVE</b>	B82	Scholarships/Student Loans/Student Housing Activities	Bryan
<b>ALPHA KAPPA ALPHA SORORITY INC</b>	B83	Fraternity or sorority	Bryan
<b>IGLESIA ALFA Y OMEGA ASAMBLEAS DE DIOS DE BRYAN-CS INC</b>	B83	Fraternity or sorority	Bryan
<b>TEXAS TAU PARENTS ASSOCIATION</b>	B83	Fraternity or sorority	Bryan
<b>ARTHUR L DAVILA PTO</b>	B94	Parent or parent-teachers association	Bryan
<b>BRYAN COLLEGIATE HIGH SCHOOL PTO</b>	B94	Parent or parent-teachers association	Bryan
<b>BRYAN COLLEGE STATION HOME BUILDERS ASSOCIATION INC</b>	B03	Professional Societies & Associations	College Station
<b>GAMMA PHI BETA SORORITY INC ZETA RHO CHAPTER</b>	B83	Student Sororities & Fraternities	College Station
<b>CHI OMEGA FRATERNITY XI KAPPA CHAPTER</b>	B83	Student Sororities & Fraternities	College Station
<b>DELTA OMEGA HOUSE CORPORATION OF KAPPA ALPHA THETA FRATERNITY</b>	B83	Student Sororities & Fraternities	College Station
<b>TEXAS ETA CHAPTER OF PI BETA PHI HOUSE CORPORATION</b>	B83	Student Sororities & Fraternities	College Station
<b>ZETA LAMBDA CHAPTER ALPHA DELTA PI HOUSE CORPORATION</b>	B83	Student Sororities & Fraternities	College Station
<b>PI KAPPA PHI FRATERNITY DELTA OMEGA CHAPTER</b>	B83	Student Sororities & Fraternities	College Station
<b>GAMMA ALPHA HOUSE CORPORATION OF DELTA DELTA DELTA</b>	B83	Student Sororities & Fraternities	College Station
<b>KAPPA ALPHA ORDER EPSILON DELTA CHAPTER</b>	B83	Student Sororities & Fraternities	College Station
<b>DELTA TAU DELTA FRATERNITY ZETA SIGMA CHAPTER</b>	B83	Student Sororities & Fraternities	College Station
<b>PI BETA PHI FRATERNITY TEXAS ETA CHAPTER</b>	B83	Student Sororities & Fraternities	College Station



<b>ETA ALPHA HOUSE CORPORATION OF KAPPA DELTA SORORITY</b>	B83	Student Sororities & Fraternities	College Station
<b>KAPPA SIGMA FRATERNITY 232 MU GAMMA CHAPTER</b>	B83	Student Sororities & Fraternities	College Station
<b>XI KAPPA OF CHI OMEGA HOUSE CORP</b>	B83	Student Sororities & Fraternities	College Station
<b>KAPPA DELTA SORORITY ETA ALPHA</b>	B83	Student Sororities & Fraternities	College Station
<b>SIGMA ALPHA MU FRATERNITY GAMMA KAPPA CHAPTER</b>	B83	Student Sororities & Fraternities	College Station
<b>PHI GAMMA DELTA FRATERNITY FIJI ALPHA MU CHAPTER</b>	B83	Student Sororities & Fraternities	College Station
<b>BETA THETA PI FRATERNITY TEXAS A AND M</b>	B83	Student Sororities & Fraternities	College Station
<b>PI KAPPA ALPHA FRATERNITY THETA THETA CHAPTER</b>	B83	Student Sororities & Fraternities	College Station
<b>SIGMA CHI FRATERNITY ETA UPSILON CHAP TX AM UNIV COLLEGE</b>	B83	Student Sororities & Fraternities	College Station

Figure 36

**HEALTH NONPROFITS IN THE BRYAN-COLLEGE STAION AREA**

<b>Nonprofit Organization Name</b>	<b>NCCS Code Designation</b>	<b>Broad Activity Definition</b>	<b>CITY</b>
<b>ORGANIZATION FOR THE STUDY OF SEX DIFFERENCES</b>	E05	Research Institutes & Public Policy Analysis	Bryan
<b>HISPANIOLA MEDICAL CHARITY</b>	E11	Health Care: Single Organization Support	Bryan
<b>ST JOSEPH REGIONAL HEALTH PARTNERS</b>	E30	Health clinic	Bryan
<b>LIZZIES HAND HELPING ABANDONED &amp; NEGLECTED DOGS</b>	G51	Voluntary Health Associations and Medical Disciplines	Bryan
<b>HELPING HEROES BURN FOUNDATION INC</b>	G9B	Voluntary Health Associations and Medical Disciplines	Bryan

Figure 37

**HUMAN SERVICES NONPROFITS IN THE BRYAN-COLLEGE STATION AREA**

Nonprofit Organization Name	NCCS Code Designation	Broad Activity Definition	CITY
<b>WOMEN'S COUNCIL OF REALTORS-BRAZO VALLEY</b>	L03	Professional societies and Associations	Bryan
<b>ARBOR OAKS AT CRESTVIEW RESIDENTS ASSOCIATION</b>	L22	Housing for the aged	Bryan
<b>THE URBAN INTERFACE</b>	M23	Rescue and emergency service	Bryan
<b>BRAZOS VALLEY FAIR AND EXPOSITION</b>	N52	Fair	Bryan
<b>BCS MARATHON</b>	N60	Amateur athletic association	Bryan
<b>LONGORIA BOXING CLUB</b>	N60	Amateur athletic association	Bryan
<b>WALKER SETTLEMENT CEMETERY ASSOCIATION</b>	N60	Amateur athletic association	Bryan
<b>BRAZOS VALLEY BASKETBALL CLUB</b>	N62	Other sports clubs	Bryan
<b>IT TAKES A VILLAGE - HELP A CHILD</b>	O12	Fundraising and fund distribution	Bryan
<b>MENTORING PLATFORM FOR ADVANCE EDUCATION</b>	O30	Adult & Child Matching Programs	Bryan
<b>RUDDER FFA BOOSTER CLUB</b>	O52	FFA, FHA, 4-H Club, etc	Bryan
<b>TEXAS 4-H</b>	O52	FFA, FHA, 4-H Club, etc	Bryan
<b>TEXAS 4-H</b>	O52	FFA, FHA, 4-H Club, etc	Bryan
<b>TEXAS 4-H</b>	O52	FFA, FHA, 4-H Club, etc	Bryan
<b>TEXAS 4-H</b>	O52	FFA, FHA, 4-H Club, etc	Bryan
<b>TEXAS 4-H</b>	O52	FFA, FHA, 4-H Club, etc	Bryan
<b>TEXAS 4-H</b>	O52	FFA, FHA, 4-H Club, etc	Bryan
<b>TEXAS 4-H</b>	O52	FFA, FHA, 4-H Club, etc	Bryan
<b>REFUGEE EQUALITY EDUCATION &amp; AWARENESS</b>	P018	Welfare systems	Bryan
<b>DUAL AFTER SCHOOL PROGRAM</b>	P33	501(k) Child Care	Bryan
<b>HORIZON TRANSITIONAL LIVING INC</b>	P60	Emergency assistance	Bryan
<b>EVERY VICTIM EVERY TIME</b>	P62	Gift or grants to individuals	Bryan
<b>HOSPICE HELPER</b>	P74	Hospices	Bryan
<b>BRAZOS INTERFAITH IMMIGRATION NETWORK</b>	P84	Ethnic and Immigration Center	Bryan
<b>BCS DEAF CHURCH</b>	P87	Aid to the handicapped	Bryan
<b>AROUND THE CORNER OUTREACH MINISTRIES INC</b>	P99	Supplying money, goods, or services to the poor	Bryan
<b>GILLESPIE HOUSE</b>	P99	Supplying money, goods, or services to the poor	College Station
<b>TEXAS A AND M LETTERMENS ASSOCIATION</b>	J40	Labor Unions	College Station
<b>INTERNATIONAL SOCIETY OF ARBORICULTURE (ISA) OF TEXAS</b>	K20	Agricultural Programs	College Station
<b>TEXAS BISON ASSOCIATION</b>	K20	Agricultural Programs	College Station
<b>INTERNATIONAL ASSOCIATION OF FIRE FIGHTERS 4511 COLLEGE STATION PROFESSIONAL</b>	M03	Professional Societies & Associations	College Station
<b>BRAZOS COUNTY A AND M CLUB INC</b>	N50	Recreational Clubs	College Station
<b>TEXAS FLYING CLUB INC</b>	N50	Recreational Clubs	College Station

<b>BRIARCREST COUNTRY CLUB INC</b>	N60	Amateur Sports	College Station
<b>TEXAS SKI COUNCIL INC</b>	N68	Winter Sports	College Station
<b>RESEARCH VALLEY PARTNERSHIP INC</b>	P75	Supportive Housing for Older Adults	College Station

Figure 38

**PUBLIC AND SOCIETAL BENEFIT NONPROFITS IN THE BRYAN-COLLEGE STATION AREA**

<b>Nonprofit Organization Name</b>	<b>NCCS Code Designation</b>	<b>Broad Activity Definition</b>	<b>CITY</b>
<b>TEXAS ASSOCIATION FOR COMMUNITY TRANSIT</b>	S21	Community coalitions	Bryan
<b>BCS ECONOMIC DEVELOPMENT CORPORATION</b>	S30	Attracting new industry or retaining industry in an area	Bryan
<b>ROTARY INTERNATIONAL</b>	S80	Community Services organization	Bryan
<b>ROTARY INTERNATIONAL</b>	S80	Community Services organization	Bryan
<b>H O P E OUTDOOR ADVENTURES</b>	S80	Community Services organization	Bryan
<b>ETERNAL ROSEROCK FOUNDATION INC</b>	T20	Fundraising	Bryan
<b>BRAZOS VALLEY DETACHEMENT 1391 MARINE CORPS LEAGUE INC</b>	W30	Veterans activities	Bryan
<b>FOG FOUNDATION</b>	W30	Veterans activities	Bryan
<b>JAMES C TAYLOR ASSOCIATION</b>	W30	Veterans activities	Bryan
<b>US NATIONAL COMMITTEE OF CIGRE</b>	S01	Alliances & Advocacy	College Station
<b>TEXAS TURFGRASS ASSOCIATION INC</b>	S024	Management & Technical Assistance	College Station
<b>CUSTODIAL MANAGEMENT ASSOCIATION OF TEXAS</b>	S024	Management & Technical Assistance	College Station
<b>EMERALD FOREST COMMUNITY IMPROVEMENT ASSOCIATION</b>	S22	Neighborhood & Block Associations	College Station
<b>BRAZOS VALLEY CONVENTION AND VISITORS BUREAU</b>	S30	Economic Development	College Station
<b>BRIDAL ASSOCIATION OF THE BRAZOS VALLEY</b>	S40	Business & Industry	College Station
<b>BETTER BUSINESS BUREAU OF BRAZOS VALLEY INC</b>	S40	Business & Industry	College Station
<b>TEXAS FOOD PROCESSORS ASSOCIATION INC</b>	S41	Chambers of Commerce & Business Leagues	College Station
<b>TEXAS INDEPENDENT MEAT PACKERS ASSOCIATION</b>	S41	Chambers of Commerce & Business Leagues	College Station
<b>SOUTHWEST MEAT ASSOCIATION</b>			
<b>UNITED STATES JUNIOR CHAMBER OF COMMERCE</b>	S41	Chambers of Commerce & Business Leagues	College Station
<b>INTERNATIONAL HACCP ALLIANCE</b>	S41	Chambers of Commerce & Business Leagues	College Station
<b>INTERNATIONAL ASSOCIATION OF LIONS CLUBS 1539 COLLEGE STATION</b>	S80	Community Service Clubs	College Station

<b>ROTARY INTERNATIONAL COLLEGE STATION ROTARY CLUB</b>	S80	Community Service Clubs	College Station
<b>INTERNATIONAL ASSOCIATION OF LIONS CLUBS 1538 COLLEGE STATION MORNING</b>	S80	Community Service Clubs	College Station
<b>KIWANIS INTERNATIONAL INC K02572 COLLEGE STATION</b>	S80	Community Service Clubs	College Station
<b>INTERNATIONAL ASSOCIATION OF LIONS CLUBS</b>	S80	Community Service Clubs	College Station
<b>FEDSTAR CREDIT UNION</b>	W61	Credit Unions	College Station

Figure 39

**RELIGIOUS NONPROFITS IN THE BRYAN-COLLEGE STATION AREA**

<b>Nonprofit Organization Name</b>	<b>NCCS Code Designation</b>	<b>Broad Activity Definition</b>	<b>CITY</b>
<b>DECLARATION CHURCH</b>	X20	Church	Bryan
<b>GREATER FAITH OUTREACH CORPORATION</b>	X20	Church	Bryan
<b>GRIND4GOD MINISTRIES</b>	X20	Church	Bryan
<b>JOYCE NIES AND PETER WITT FOUNDATION</b>	X20	Church	Bryan
<b>KINGDOM FOCUS MINISTRIES INCORPORATED</b>	X20	Church	Bryan
<b>LIFE GIVING SPRING OF THE MOTHER OF GOD RUSSIAN ORTHODOX CHURCH</b>	X20	Church	Bryan
<b>MERCY MEALS INC</b>	X20	Church	Bryan
<b>MINISTERIO DE RESTAURACION EBENEZER INC</b>	X20	Church	Bryan
<b>NEW COVENANT CHRISTIAN MINISTRIES</b>	X20	Church	Bryan
<b>SEGNER MINISTRIES INC</b>	X20	Church	Bryan
<b>CASA DE DIOS MINISTRIES</b>	X21	Protestant ministries	Bryan
<b>COLLABORATIVE CATHOLIC FORMATION MINISTRIES</b>	X22	Roman Catholic ministry	Bryan
<b>WINDFIRE MINISTRIES INC</b>	X99	Other religious activities	Bryan
<b>AGGIE ANGEL NETWORK INC</b>	X20	Christianity	College Station
<b>INTELLIGENT TRANSPORTATION SOCIETY OF AMERICA ITS AMERICA ITS TEXAS</b>	X99	Religion-Related N.E.C.	College Station

Figure 40

**BRAZOS COUNTY NONPROFITS**

<b>Nonprofit Organization Name</b>	<b>Broad Activity Definition</b>
<b>Brazos Valley Food Bank</b>	Distributes food
<b>United Way</b>	Health, education, financial support, community services
<b>Project Unity</b>	Health, family support, domestic violence rehabilitation, community services
<b>BVCOG Housing Choice Voucher Program</b>	Housing assistance, financial support

## APPENDIX 6: PERCEPTIONS OF LOCAL LEADERS

Figure 41

CITIZEN SURVEY DESCRIPTIVE STATISTICS							
Variable	Description	N	Mean	SD	Mode	Min	Max
<b>Perception of income inequality</b>	“Do you think there is Income Inequality in the City of Bryan?”; No=0, Yes=1	83	0.952	0.214	1	0	1
<b>Sector</b>	“Is your place of work in the public, private, or nonprofit sector?” Public=1, Private=2, Nonprofit=3	92	N/A	N/A	3	1	3
<b>Perception of barriers to economic mobility</b>	“In the course of your work, which barriers to economic mobility have you observed in the City of Bryan? (Select all that apply)”; Low wages=1, Cost of living=2, Limited professional development opportunities=3, Inaccessible assistance, services, and/or programs=4, Disqualified from receiving public assistance=5, Language barriers=6, Limited educational attainment=7, Transportation barriers=8, Insufficient collaboration between the public, private, and/or nonprofit sectors=9, I have not observed any barriers to economic mobility=10, Don't know=11, Other=12	88	N/A	N/A	8	1	12
<b>Perception of assistance accessibility</b>	“Do you think that all people in need of assistance and public services receive them?”; No=0, Yes=1	85	0.059	0.235	0	0	1
<b>Perception of barriers to</b>	“What are the contributing factors that you believe hinder access to receiving public assistance? (Check all that	80	N/A	N/A	7	2	10

public assistance	apply)”; Not all necessary services exist=2, Program budget constraints=4, Disqualified from receiving public assistance=5, Lack of familiarity with assistance programs=6, Inadequate resources to apply for assistance=7, Don't Know=9, Other=10						
Perception of resource need	“Rank where you think there is the most immediate need for additional resources in the City of Bryan, 1 being the most pressing and 6 being least pressing.”; Affordable housing=1, Education=2, Social services=3, Transportation=4, Professional development=5, Financial literacy=6	90	N/A	N/A	N/A	1	6
Perception of collaboration	“Do you think there is adequate collaboration between public, private, or nonprofit organizations within the City of Bryan?”; No=0, Yes=1	76	0.40 1	0.49 1	0	0	1
Collaboration behaviors	“In which ways does your workplace collaborate with other nonprofit, public, or private organizations? (Check all that apply)”; Financial support=1, Providing a service=2, Event partnership=3, Referrals=4, Professional development opportunities=5, My workplace does not collaborate with other organizations=6, Other=8	86	N/A	N/A	2 & 4	1	8
Workforce development opportunities	“Do you offer opportunities for professional development within your workplace?” No=0, Yes=1	85	0.69 4	0.46 1	1	0	1
Perception of living wage	“Do you perceive wage rates to balance/match the cost of living within the City of Bryan?” Yes=1, No=0	78	0.25 6	0.43 7	0	0	1

#### Open-Ended Questions

<b>Perception of organizations impact</b>	“Do you think your organization plays an important role in addressing income inequality?” Yes=1, No=2	71	1.28	0.45	1	1	2
<b>Suggestions</b>	“Do you have any suggestions or recommendations for addressing income inequality in the City of Bryan?”	45	N/A	N/A	N/A	N/A	N/A

Figure 42

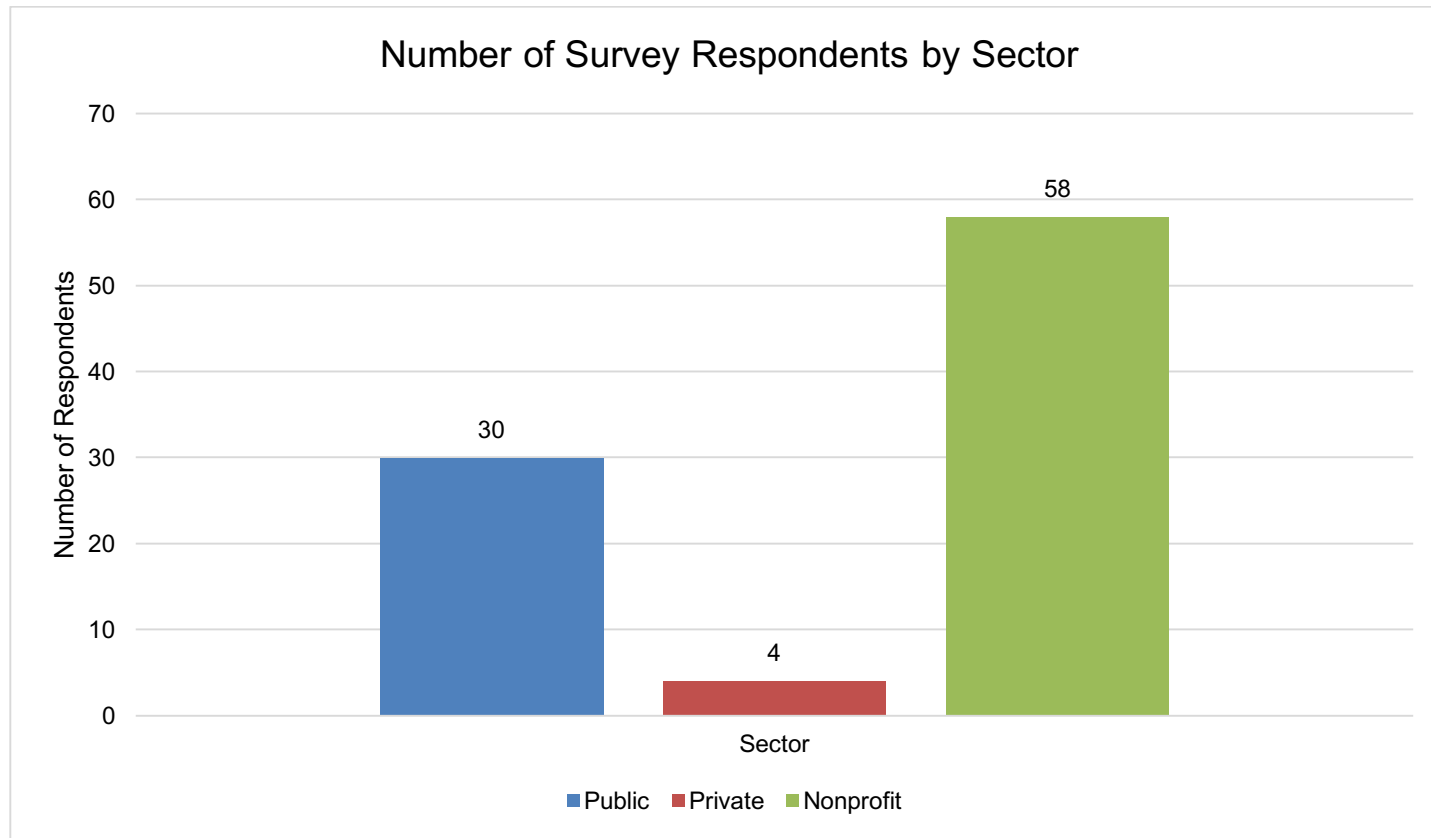


Figure 43

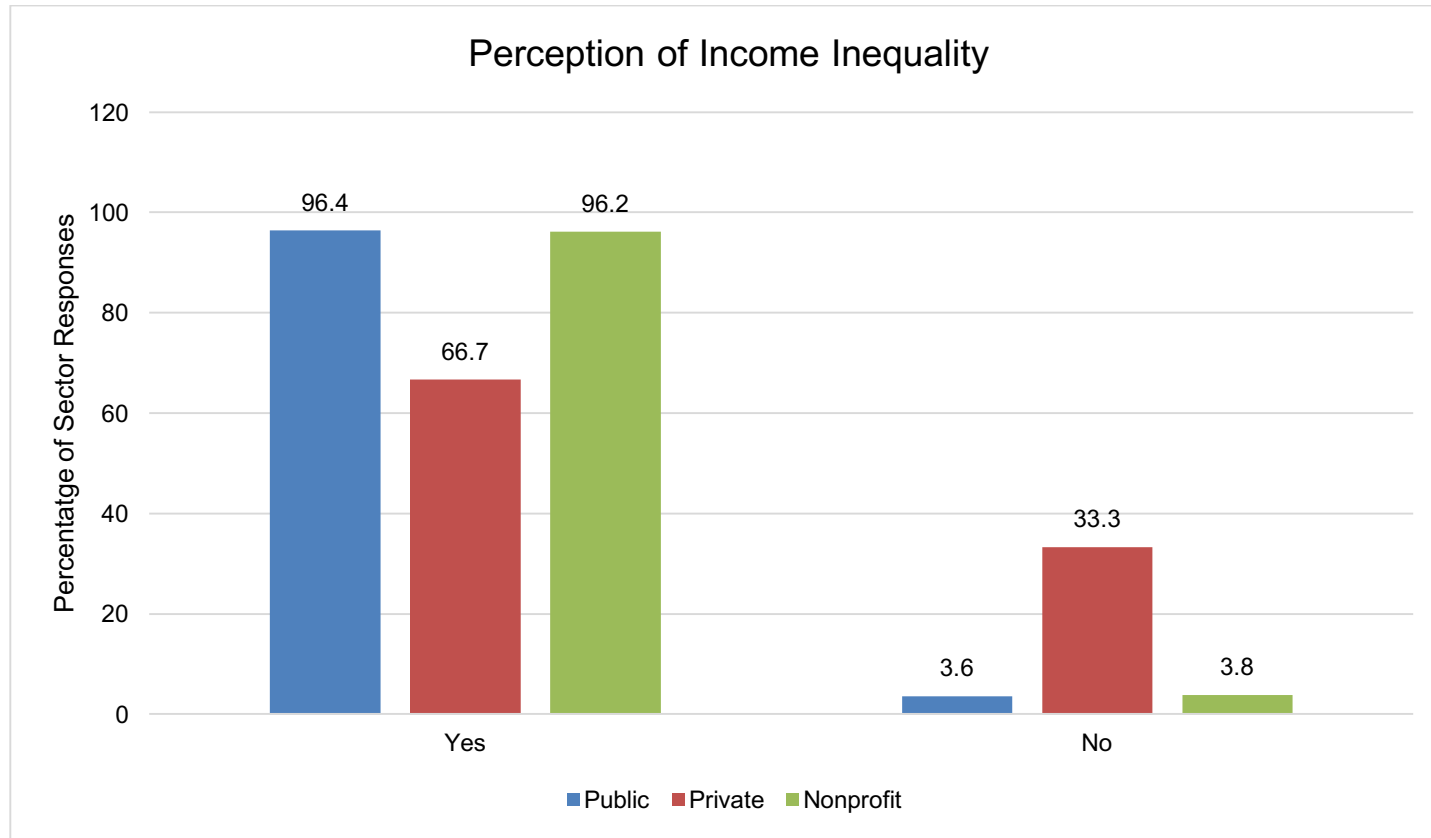




Figure 44

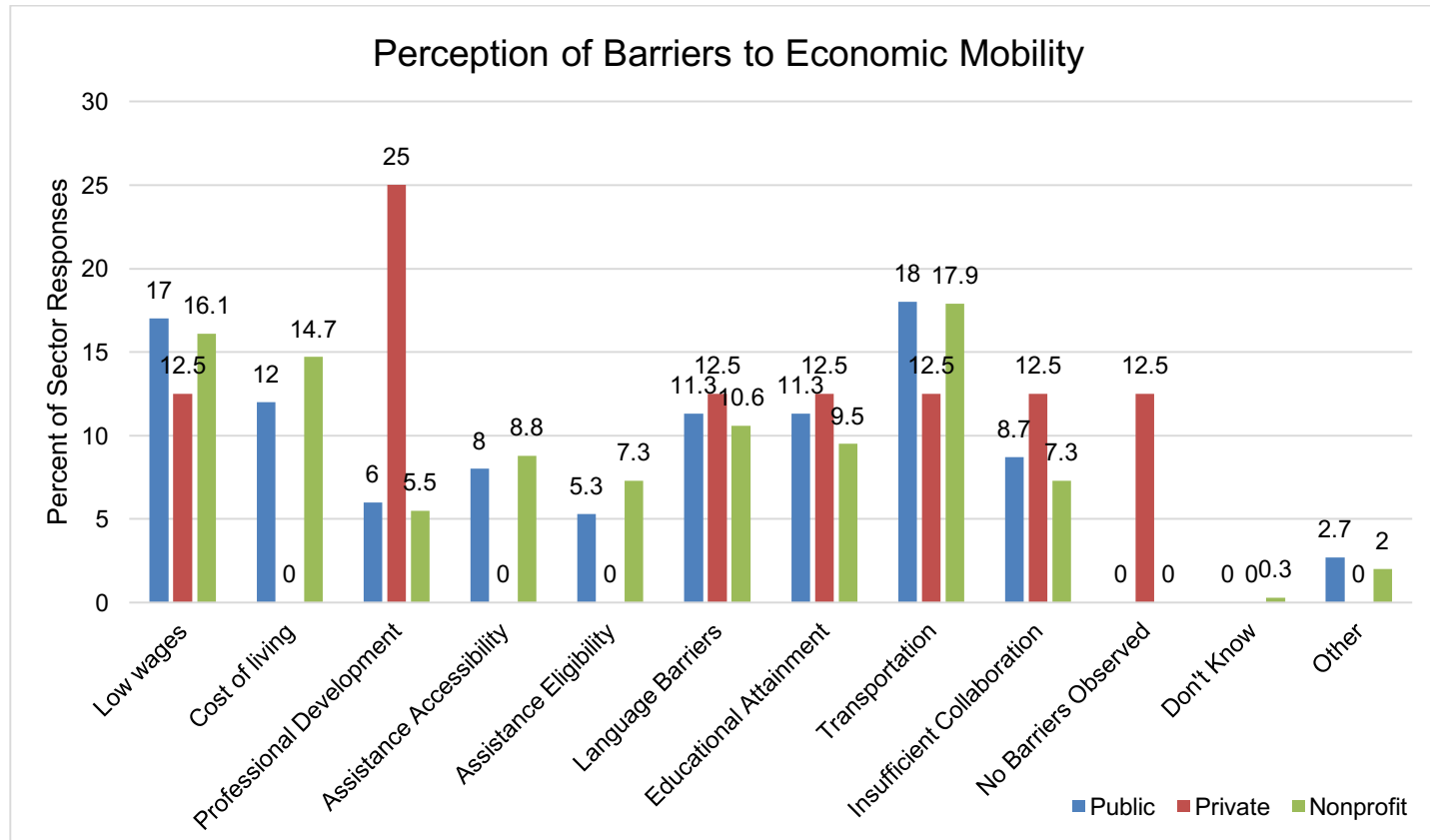


Figure 45

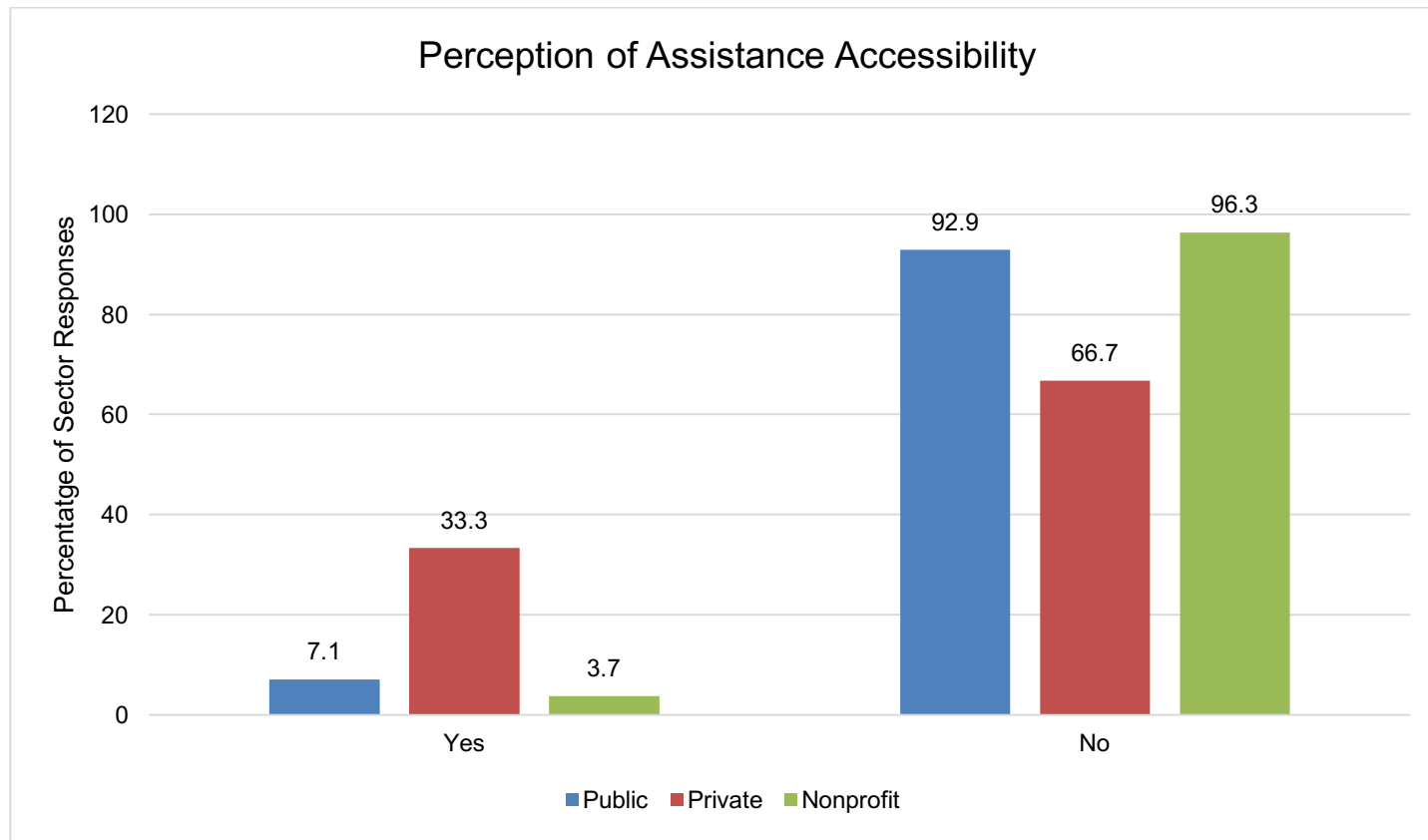


Figure 46

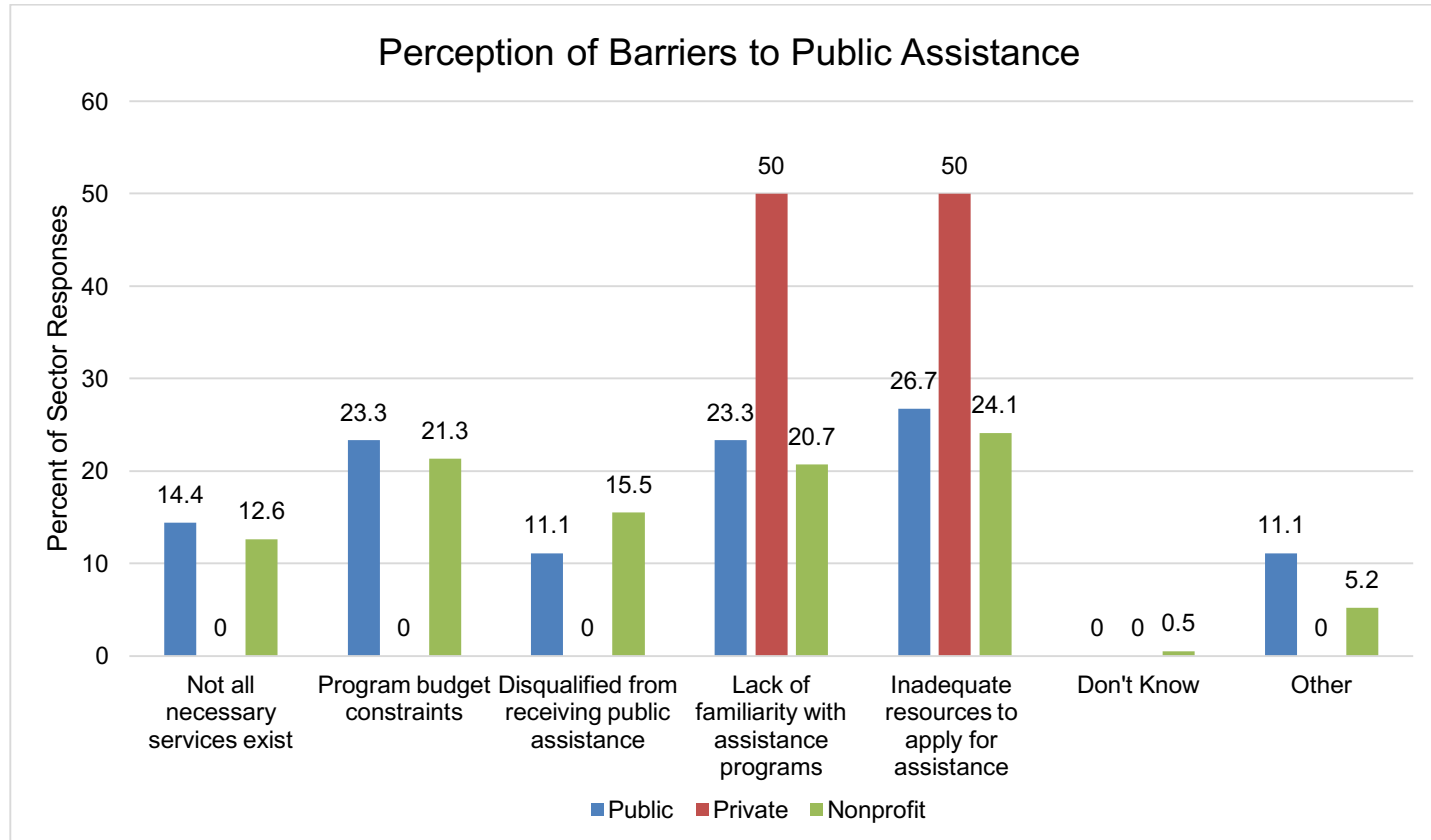


Figure 47

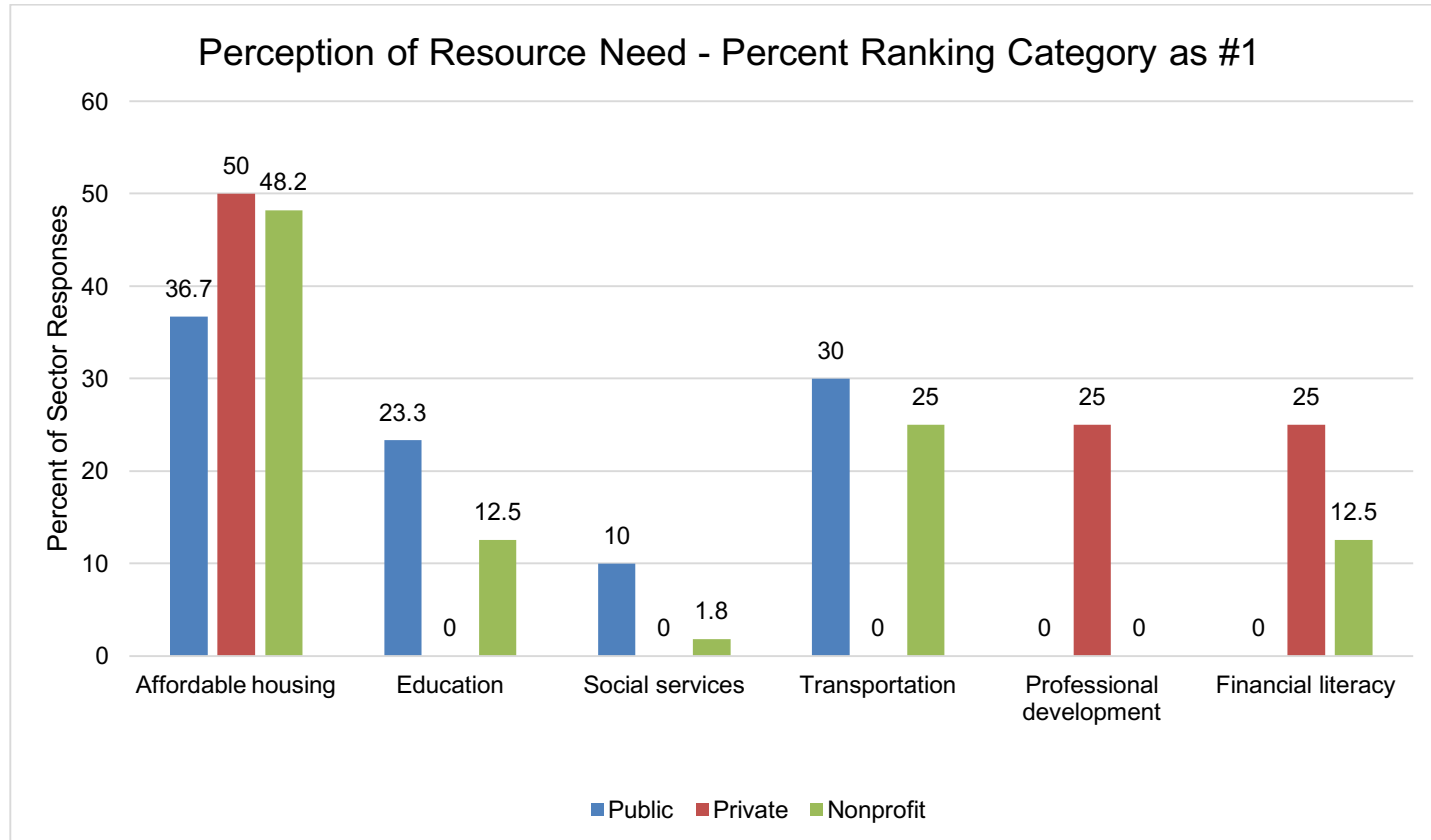


Figure 48

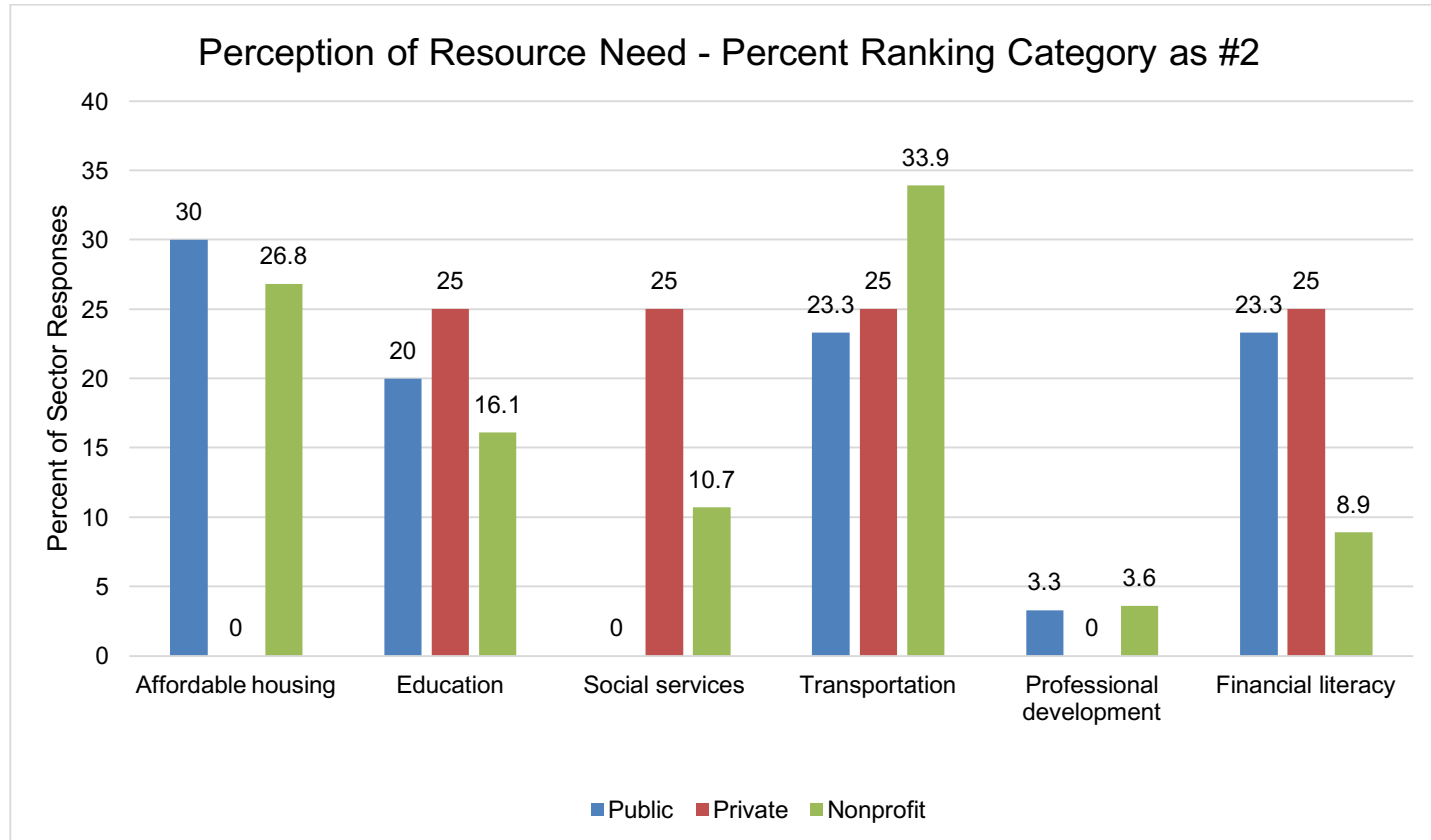


Figure 49

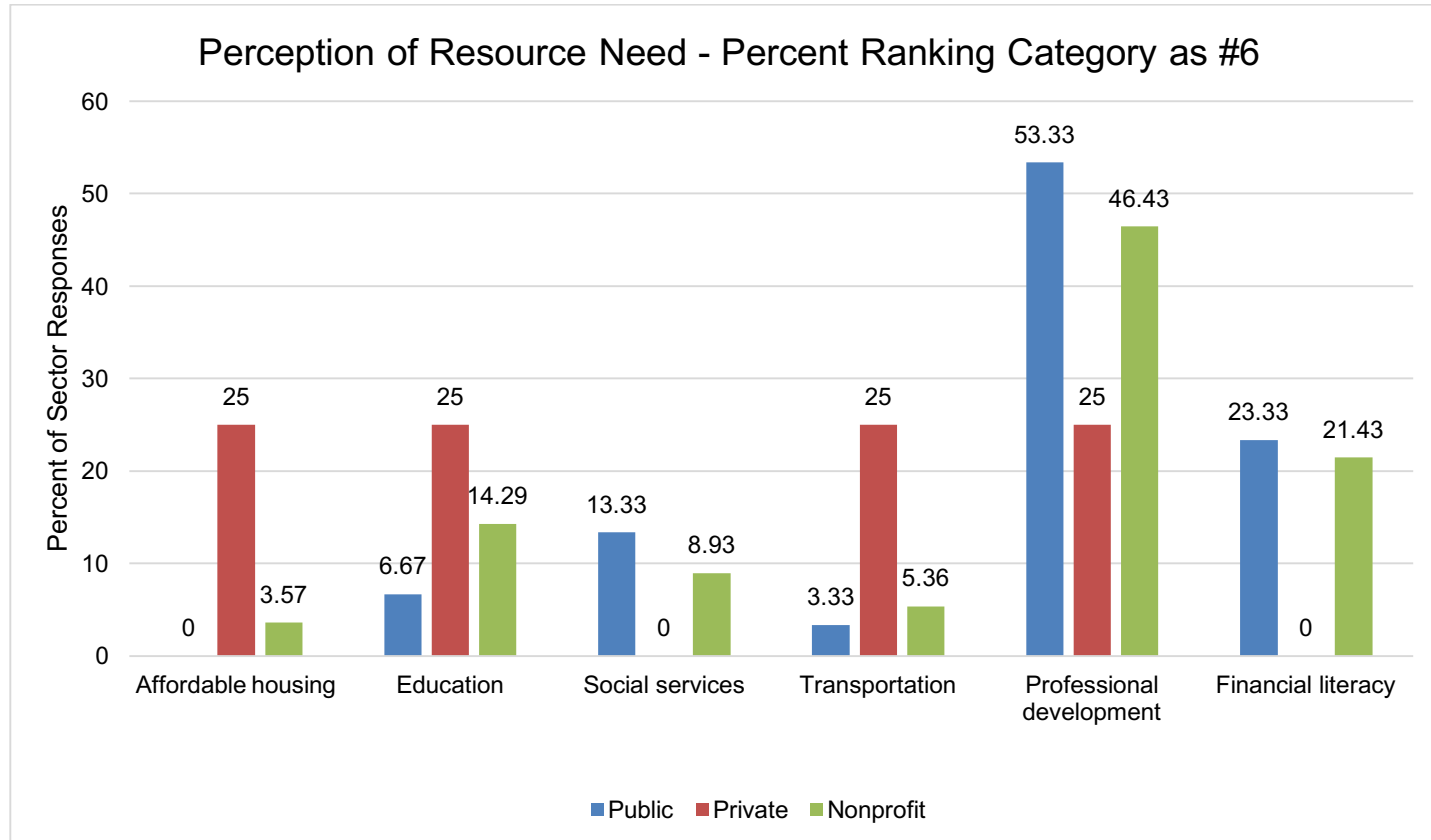


Figure 50

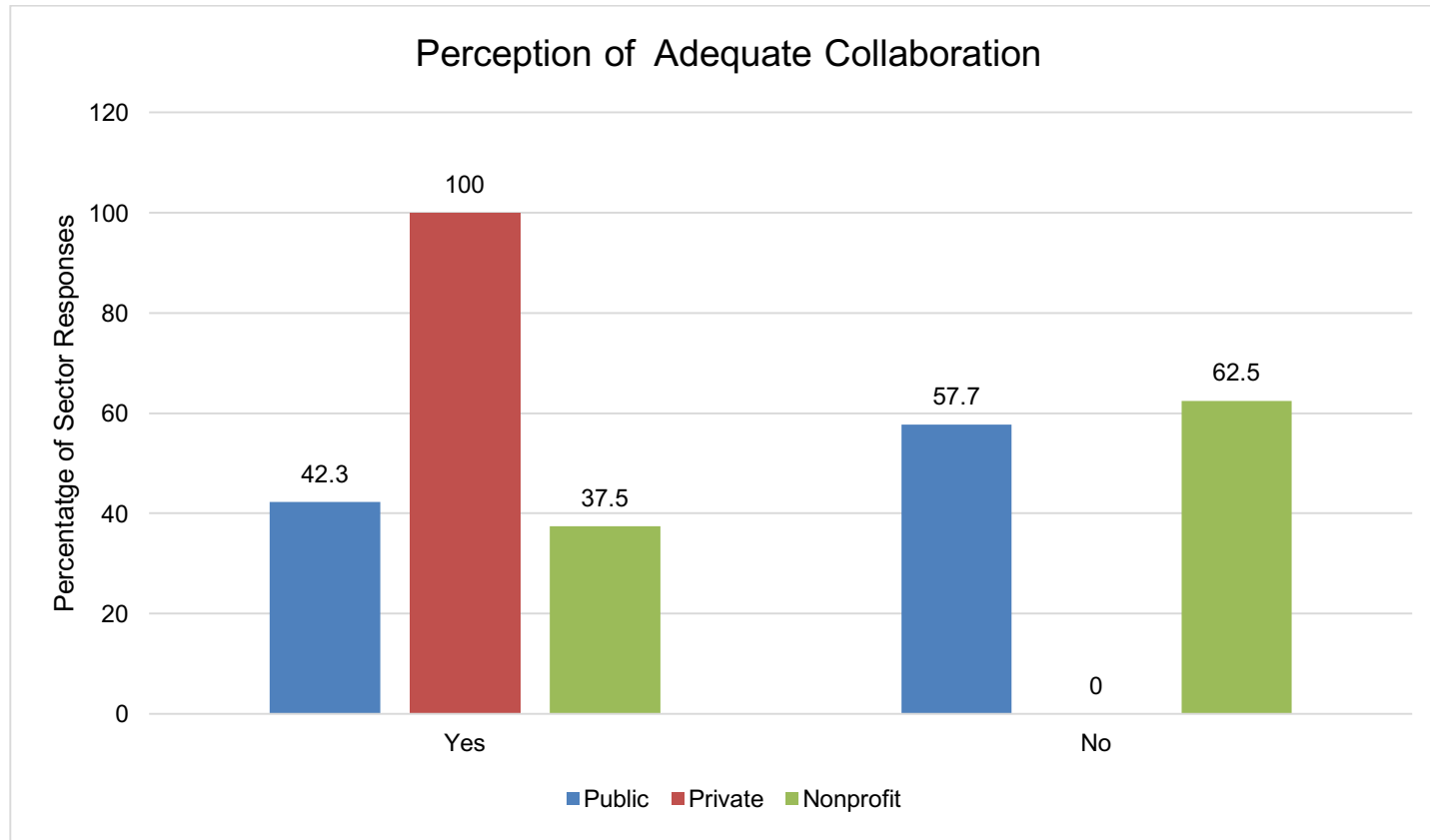


Figure 51

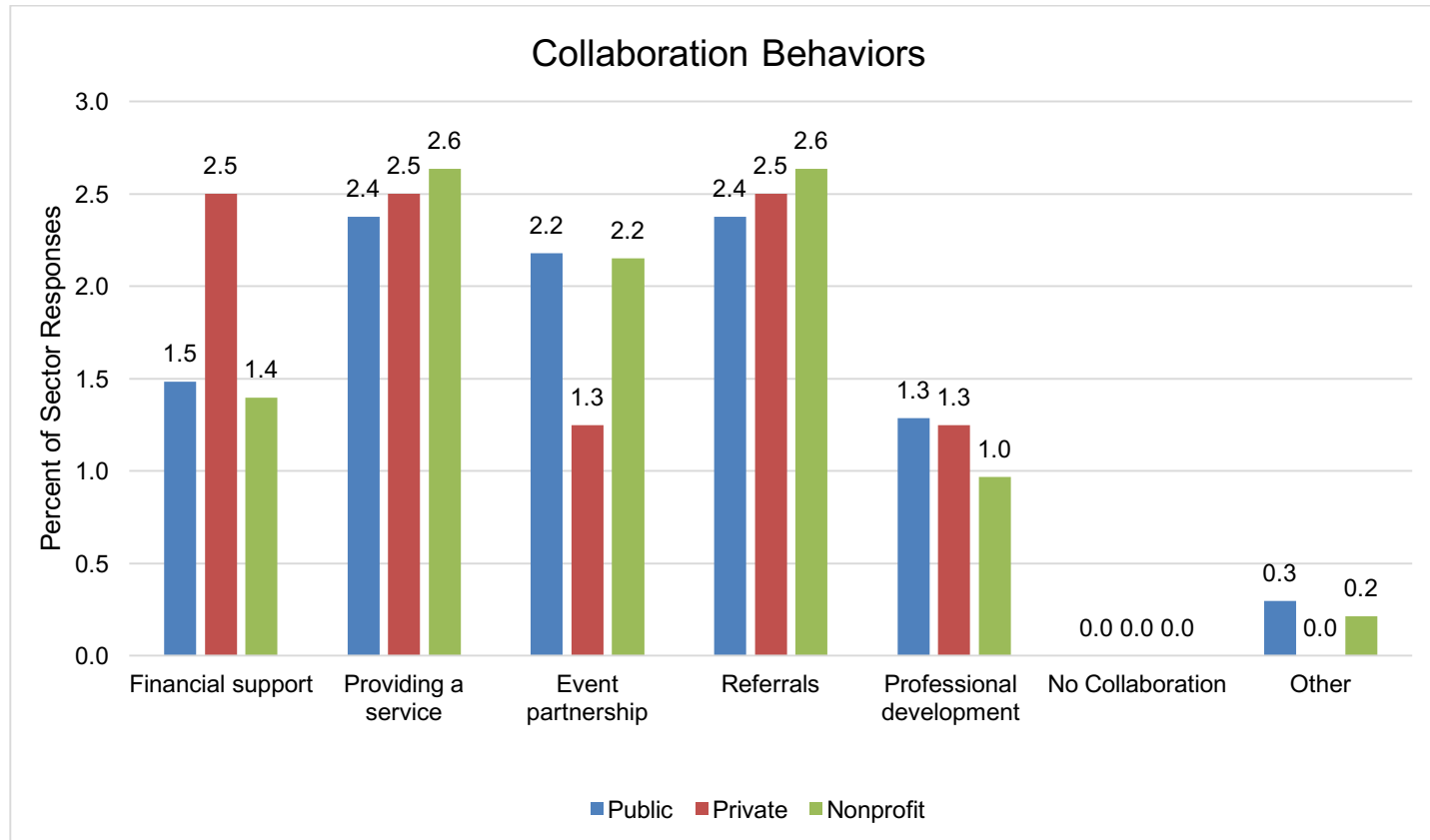




Figure 52

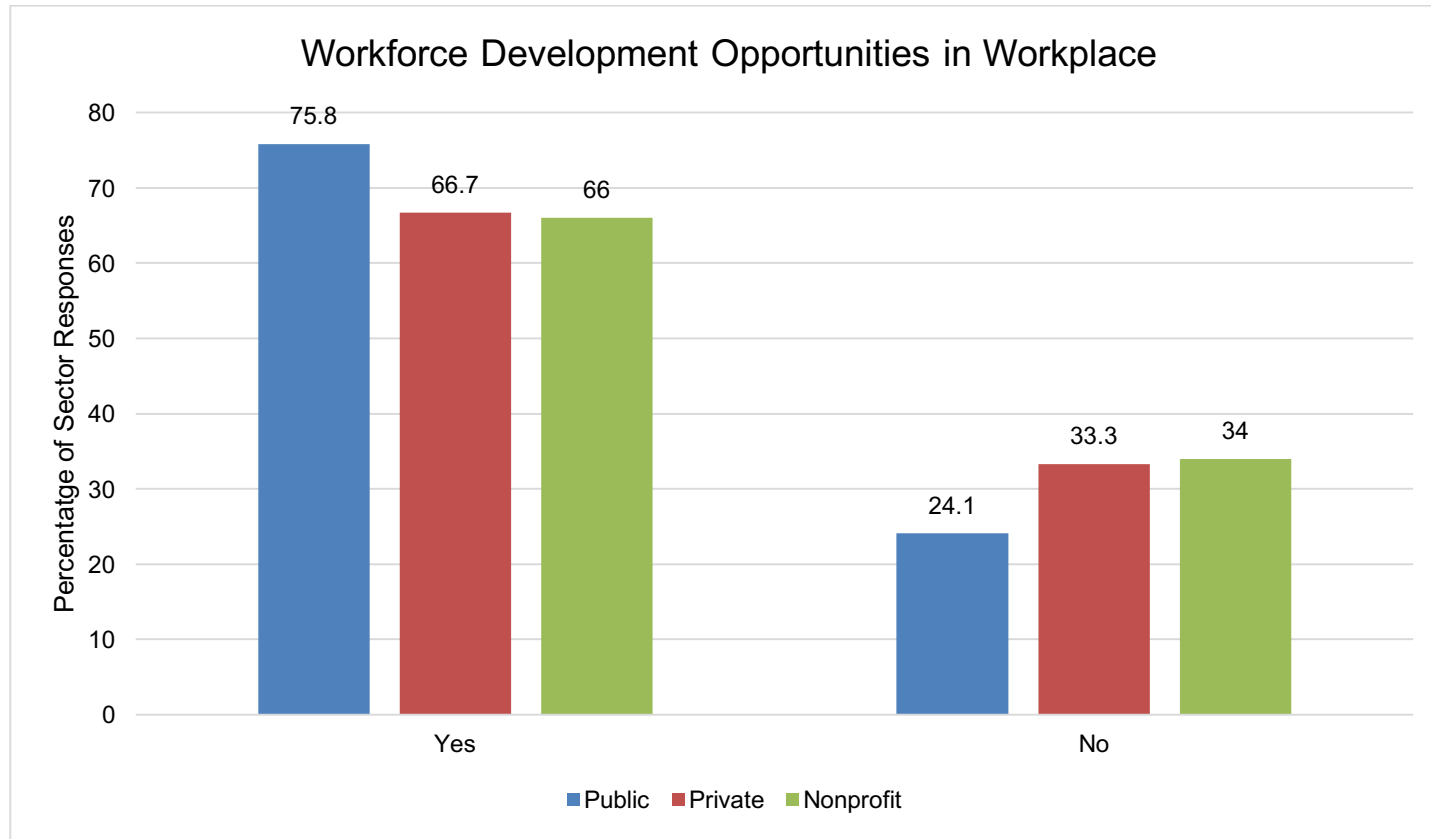


Figure 53

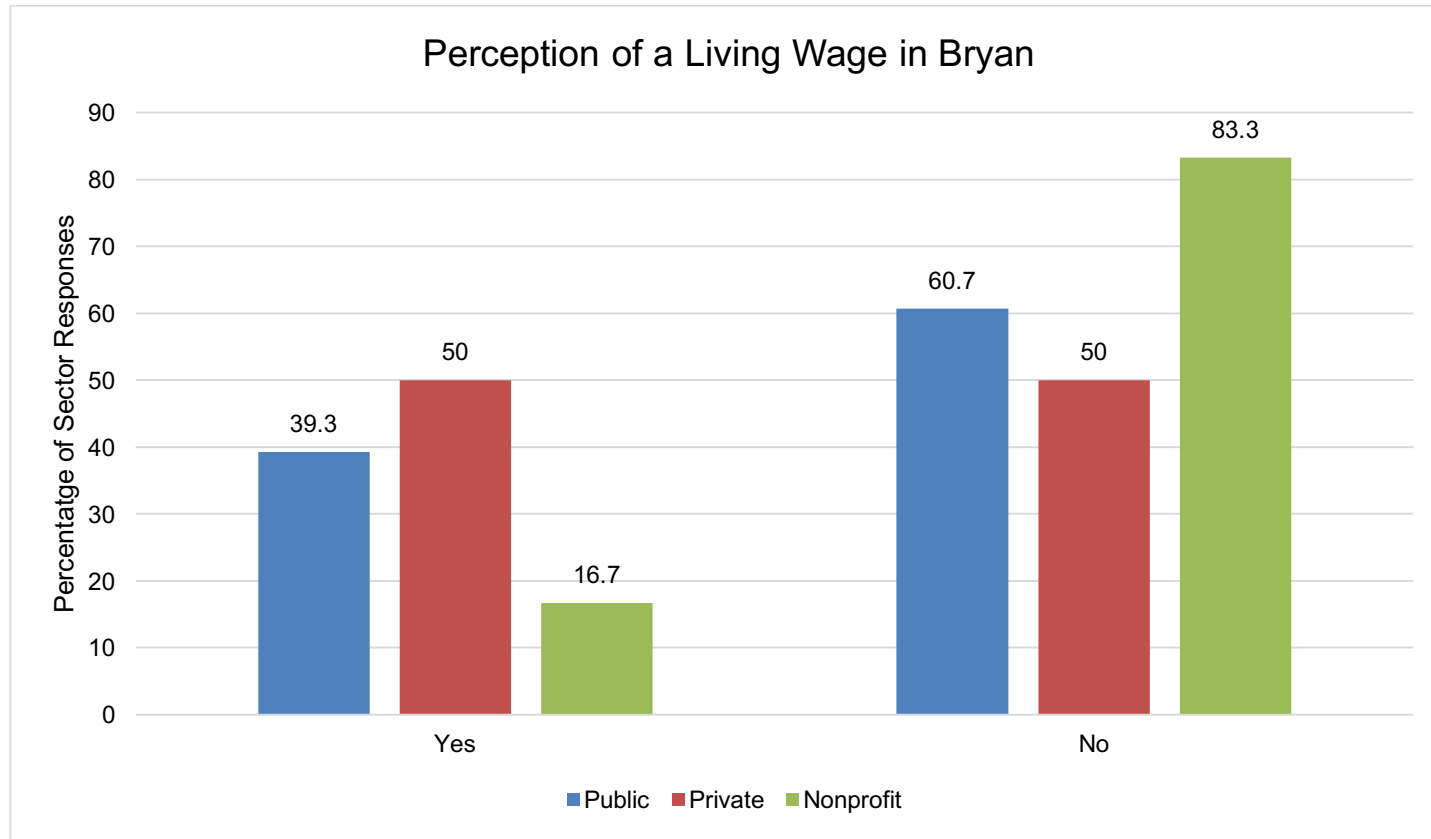
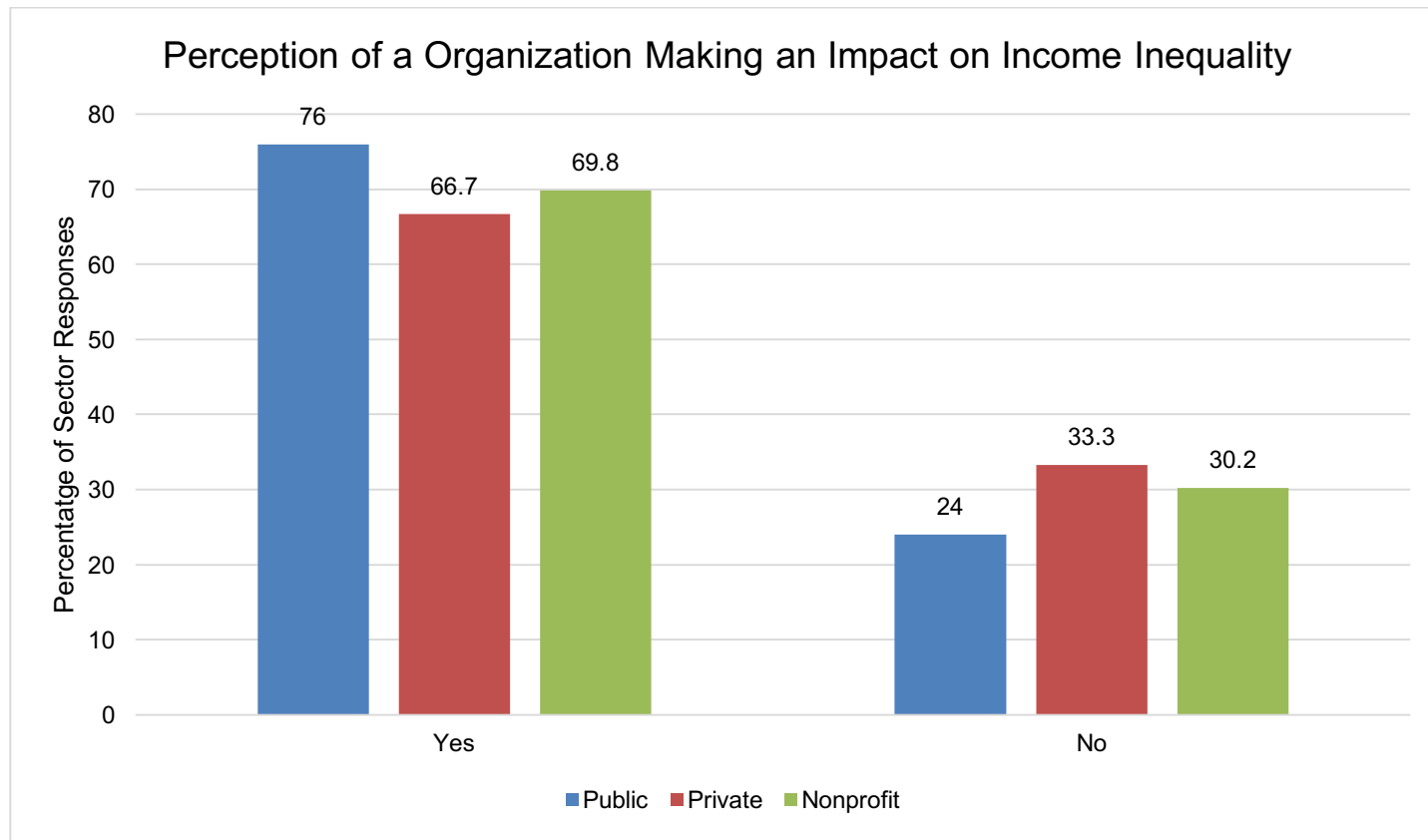


Figure 54



## APPENDIX 7: LITERATURE REVIEW

### INTRODUCTION

With the ideals of the American Dream engrained in United States culture, there are still many barriers to economic mobility causing countless income disparities between citizens today. This report presents a background and historical context delving into some factors surrounding income inequality in the United States, these are; (1) economic factors, (2) the private sector, (3) public educational outcomes, (4) career and technical education and workforce development programs, and (5) the nonprofit sector. The overarching goal of this report is to understand how the public, private, and nonprofit sectors address income inequality.

#### Defining Income Inequality

For the purpose of this report, income inequality is defined as; *differentiated socioeconomic classes/statuses based on distribution of earned wealth throughout the population and perpetuated by a lack of economic opportunity, resulting from a myriad of complex internal and external factors* (OCED 2015).

#### Defining Economic Mobility

Economic mobility is seen as the solution to individual income inequality. The PEW Charitable Trust (2010) defines economic mobility as; *the ability of an individual or family to improve their income and social status in an individual lifetime or between generations*.

### BACKGROUND

#### United States Income Demographics

Through 2016 Census data, income is divided into five quintiles, each representing a subsection of the distribution of wealth and household income levels in the U.S. Families in the lowest quintile earned \$24,002 or less, while families in the second quintile ranged from \$24,002 to \$45,600 (Semega et al., 2017). The second quintile classifies households at a low to moderate income level. Appendix 1 Table 1 provides a comparison of the threshold from 2013 to 2016 in order to demonstrate a widening gap between low and high income families (Semega et al., 2017). In 2016, the median household income was \$59,000, a ten percent increase from 2013 (Semega et al., 2017). Thus, families who earned \$55,000 in 2013 were considered middle class, yet in 2016 they fell within a lower income group. Comparing 2013 to 2016, the number of families in the upper income group decreased because of a higher threshold at this quintile, a shift from \$105,000 to 121,000 (DeNavas-Walt et al., 2014). The increase in threshold shows a trend in a widening gap between the lowest quintile and the upper income group.

#### Population Growth

The population growth of cities contributes to income disparity on a smaller scale compared to the national level. Based on a study about Cities economic successes, Wogan (2017) demonstrates that a slow growing city sustains a better quality of life based on measures of per capita income, poverty rates, and unemployment. Thus, a city's rapid growth does not directly correlate to less income inequality. Founder of Strong Towns, Charles Marohn, states that a city's success is contingent on community unity, not population growth (Wogan, 2017). Migration to and from large metropolitan areas can also have implications for income inequality. Lawson Clark (2012) examines what brings citizens from larger population areas to smaller population areas. She finds that "availability and safety of low-income public housing is a main contributing factor to the decision to leave city areas and the loss of amenities such as public transit are

outweighed by the perceived benefits and lower costs of living in more remote areas” (Clark, 2012). However, the lack of public transit and a smaller job market can only exacerbate the status of someone who is low-income. Population growth is influenced by the economic movement that either hinders or boosts a family’s quality of life.

### **Wealth Gap**

The contributing effects of the gap between high and low income families have micro level implications. It is difficult to compete economically due to a wealth gap that draws certain households into an impoverished circumstance (Freeley, 2016). Those with higher earnings see capital gains, while the majority (middle class) have static living standards (Muñoz, 2015). The distribution of wealth in 2013 exemplified that the top five percent of American households reported having 63% of their wealth share, while the lower half income group held one percent of wealth (Yellen, 2016).

The Federal Reserve’s triennial survey demonstrates that the wealth gap has grown since 1989 (Bricker et al., 2014). The low-income group greatly depends on their housing assets as a share of wealth, therefore, changes in home prices impact their overall wealth (Yellen, 2016). Rebounding housing prices in 2013 and 2014 allowed the bottom income group to gain housing wealth. Therefore, three-fifths of the low-income families’ wealth attributes to their home’s value (Yellen, 2016). This is not necessarily the case for households in the top five percent due to the fact that their assets are based on bonds, mutual funds, and private pensions.

## **ECONOMICS AND FINANCIAL POLICY**

Understanding the economic policies in the United States as expressed in the form of taxation and the social services it funds, creates an opportunity to uncover some systematic influences that may perpetuate, if not cause, income inequality. The priorities reflected in tax structures, the public perception of taxation, the use of government revenue, and many more aspects of U.S. economic and financial policy can provide further insights into the state of income inequality.

Economic policy and opportunity significantly impact the financial situation of residents in a community. Sound policy and ample opportunity allow residents to fully seek out potential and maintain a satisfying standard of living. Included in such sound policies are social services through which people in need can receive the appropriate assistance. Additionally, economic opportunity is determined by a number of factors: access to transportation, education level, health, family situation, etc. Given the multifaceted impact that economic climates can have on the financial health and security of a population, it is clearly a complex and fragile subject to address. Thus, a critical reflection on economic policy and social resources is a necessary component of better understanding income inequality and economic mobility.

### **History of Tax Policy**

Measurement of a tax’s degree of effectiveness or progressivity can vary across researchers. For example, Mathews (2016) describes methods used by Kakwani, Suits, Stroup, and Mathews to measure progressivity while Musgrave/Thin and Reynolds/Smolensky employ measures to judge redistributive capacity. Thus, the effectiveness of a tax policy is tied to the desires of those who analyze it—whether they place more value on a tax burden equally distributed across the population or if more value is found in an equality of services received as a result of tax collection (Mathews, 2016). Additionally, the degree of progressivity that exists can determine the political salience of the redistribution of government revenue. High progressivity creates the

perception of “a zero sum [sic] game and conflicts over ‘who gets what’ intensify” while low progressivity results in an overlap of taxpayers and program beneficiaries, so “redistributive struggles become...less salient” (Beramendi and Rehm, 2016). Ultimately, the tax structure as it exists today has been said to do little to actually reduce both income and wealth inequality (Looney and Moore, 2016).

### **Effects of Taxes**

In order to gauge the degree of income inequality that exists, many studies analyze pre-tax financials. However, Looney and Moore (2016) found that studies of after-tax reporting leads to a better understanding of the effects of taxes on income, disposable funds, and wealth. These authors find that, for families in the bottom 90% of income earners, their after-tax wealth increase peaked at 1.7 percentage points in 1992, but declined to 0.2 percentage points by 2013.

Conversely, those in the top one percent of income earners experienced a decline in after-tax wealth until 2007, but have since seen after-tax wealth outpacing their pre-tax wealth (Looney and Moore, 2016). A significant determinant of the effect of taxation has been tax cuts in recent history, which have served to widen the already existing disparity between earners. These tax cuts, however, are not the only significant factor resulting in inequality. Wage disparities, which are later tied to how much individuals pay in taxes, are another primary contributor to the existing lack of equality and economic mobility (Kaymak and Poschke, 2016).

Taxes (or a lack thereof) on estates, capital gains, and tax-deferred assets are among some of the largest contributors to the existing state of inequality. Kaymak and Poschke (2016) report that a combination of corporate income tax and estate tax cuts combined led to a “8.5 percent decline in the average tax rate applied to incomes between 99th and 99.5th percentiles and a 35.5% decline for the top 0.01 percent.” The capital gains tax has recently lowered the effective tax rate on the top 1 percent of earners, which Looney and Moore (2016) argue is a “primary reason for the muted effectiveness of the current income tax system in reducing wealth inequality.” While tax-deferred assets have traditionally been held primarily by members of the highest income bracket, a recent trend reflects that the lower 90% of families have increased their share of such assets from 5 percent to 8 percent, given a rise in the number of retirement funds (Looney and Moore, 2016).

### **Public Preferences**

When analyzing and discussing fiscal policy, it is important to gain a clear understanding of the opinions and preferences of the citizens being taxed. Enrick, as cited by Gideon (2017), made the point that, “if we do not know people’s tax consciousness, how can we know the extent to which changes in their tax burden will affect their behavior?” In addition to understanding the preferred tax scheme of a specific citizenry, it is also necessary to learn about the preferences the tax base has for spending. This research has typically been completed by linking the two aforementioned concepts together. Thus, spending on technically redistributive programs was given a relatively negative connotation. Ballard-Rosa et. al (2017) chose to separate these concepts in their study. They found that the majority of people typically support progressive taxation schemes, not much different from the existing U.S. income tax structure, although they generally choose a scheme resulting in less government revenue. Citizens generally supported social programs characterized as redistributive when the spending was introduced separately from taxing. They also found that the most profound disagreement, usually predicted by partisan affiliation, was on the rate at which to tax the wealthiest tax brackets (Ballard-Rosa et. al, 2017).

### **Individual Taxation**

Taxes can typically be described or characterized most easily through their degree of progressivity (or, its opposite, regressive taxes). Progressive taxes are those that tax people differently according to their income— tax rates increase as income increases. This structure varies across states (O'Brien, 2017). Research has stated that such a structure is determined by the perceived homogeneity, or lack thereof, of the “in-group” which determines a given tax structure. This same research has stated not only that government revenue collection is likely determined by who is perceived to use the services that will eventually be funded, but that taxation is directly related to “the transmission of (dis)advantage across generations” (O'Brien, 2017; Chetty et al, 2014;Chetty and Hendren, 2015). Finally, a significant predictor of the progressivity (or lack thereof) is the portion of minority populations, specially Latinx groups, and the community's perception of immigration status, whether founded or not (O'Brien, 2017).

### **Corporate Taxes**

A hotly contested issue in taxation policy is typically that of corporate taxes. After the passage of the 16th Amendment to the United States Constitution, the first effective corporate tax of 1% on earnings exceeding \$5,000 was imposed in 1909. The existing corporate tax rate in the U.S. currently far outpaces the worldwide average at 35% and 25%, respectively (Previti et al., 2017). In the United States, the corporate tax rate dropped significantly between 1960 and 2010, both in statute and effect (Kaymak and Poschke, 2016). Despite this reduction, however, many of the highest earning companies that are sources of potential tax revenue invest significant effort into (legally) evading paying such a high rate of taxes (Onofrei et al., 2016). Thus, many companies practice permanent deferral of earnings or engage in “tax inversion,” where they become subsidiaries of a parent company located internationally and thus only pay taxes on U.S. income or on foreign income when (or if) it is repatriated to the United States. Although the federal government is actively working to slow, if not halt, inversion practices, it is estimated that about \$966 billion is permanently invested outside of the United States by major domestic corporations. Thus, when viewed from the perspective of the Laffer Curve effect, current U.S. corporate tax policy “is working against the best interests of the United States” (Previti et al., 2017).

### **Income and Wealth Inequality**

The stark disparities existing in both wealth and income have grown over the last fifty years and are positively correlated with one another (Berman, et al., 2016). Wage disparities have been associated more closely with problematic inequality in income, while tax cuts and thus less progressive taxing structures have been blamed for wealth inequality (Kaymak and Poschke, 2016). While tax cuts in recent years have served to reduce the effective tax, they have consequently served to expand Social Security and Medicare programs. This expansion led to disincentive among the lower and middle classes to save, thus furthering the existing wealth inequality (Kaymak and Poschke, 2016). Additionally, Kaymak and Poschke (2016) find that the wage dispersion, which is a driving factor of income inequality, is significantly determined by “skill biased technical change.” Thus, Berman et al. (2016) find that the “results imply, therefore, that controlling income inequality is an impractical tool for regulating wealth inequality.”

### **Housing Crises**

The existing tax structure by which government raises revenue strongly favors, if not openly encourages, home ownership. In fact, this policy priority to define homeownership as an

achievement in the journey towards the “American Dream” has had disproportionate effects on low-income and minority populations over time.

### **Favoring Private Housing**

Beginning with the expanded ownership of cars, and thus mobility, an “ownership society” led to a cultural shift in which homeownership was perceived as a measure of success, as well as means of promoting community stability (Clark, 2013; Martin, 2011). Because the tax structure commonly favored is a progressive one, but home rental (as opposed to owner-occupied housing) is not considered highly valuable, research has pointed to times in which up to 75% of the lowest earning households (under \$25,000 annually) were contributing over 30% of their earnings to home payments (Clark, 2013). The discussion of the importance of homeownership often neglects consideration of other forms of housing- specifically, public housing. However, policymakers thus far have considered homeownership to be socially beneficial given its theoretically reduction in welfare costs (i.e., public housing) (Clark, 2013).

### **Implications of the Housing Bubble**

One of the farthest-reaching events in modern American memory that affected economic health was the housing market collapse and subsequent financial crisis in the early 2000s. While poverty was already known to be not only concentrated, but also racially disproportionate, the resulting wave of home foreclosures served to further concentrate racial minorities in poverty. (Glasmeier et. al, 2014). In the early 2000s, the housing market was experiencing rising prices and the financial services industry began offering more opportunities to higher risk buyers. These high-risk loans, also known as sub-prime loans, instigated the trend of increasing home ownership, especially among the low-income minorities that previously would have been unable to purchase their own residence (Martin, 2011; Cox, 2011). In the wake of the bubble bursting under sub-prime mortgage bundling, houses were foreclosed upon. This disproportionately affected the low-income residents who lost equity on their homes, often to the point that they were underwater on their mortgages (Clark, 2013). In fact, Clark (2013) states that “by 2009, 15-20% of minority households had negative equity...”

The impacts of the housing crisis also had disproportionate impacts on different generational cohorts. Specifically, younger populations who had just purchased a home were immediately finding themselves with negative home equity, entirely underwater on their new mortgages. These young families experienced the greatest variation in home equity given the very short period of time they had had to begin paying off their purchase, thus leaving a majority of their mortgages leveraged against them (Rosnick and Baker, 2010). Baby boomers specifically saw a marked reduction in wealth as a result of the bubble’s burst. This generation was far more likely to have paid off their home, meaning that the drop in housing values significantly decreased their wealth, as measured by non-income assets. For members of this cohort that had seen the previously swelling housing market as an opportune time to move, the market crash left them with unpaid mortgages at retirement age. This occurrence resulted in retirement-age populations experiencing far less mobility given a lack of equity (Rosnick and Baker, 2010).

The disadvantages faced by the baby boomer generation as a result of this crisis extends beyond their home equity and encompasses the utilization of social security funds. The collapse in resources, specifically in the wealth of the baby boomer



generation resulted in the likelihood that this generation will not draw from income or wealth sources other than social security upon their retirement. This increases the likelihood of impoverished elderly and will likely strain the program for years to come. Because governments were financially unprepared to sustain themselves throughout such a large-scale financial crisis which distorted the distribution of entitlement benefits, many states were unable to provide these payments. In fact, most states were forced to borrow from the federal government if they were still in need after draining their already scarce reserve funds in order to provide programs to which their citizens were entitled (Rosnick and Baker, 2010).

### **The Great Recession**

The housing crisis that resulted in the Great Recession was not a phenomenon limited to the United States. Rather, it was far more universal than the housing value crisis, and this universality was felt on a profoundly local level. It reflected a global problem that Glasmeier et. al (2014) posits was felt most profoundly at the local level. Because of the dynamics that exist in American governance, localities are primarily responsible for the provision of some of the most crucial public services. In the wake of overwhelming debt from risky investment, and ultimately unsuccessful gambles with the American economy, city budgets took a significant decrease while the population in need of services increased. The recession necessitated the passage of the Troubled Asset Relief Program (TARP), which cost U.S. taxpayers \$73 billion in an effort to mitigate the financial crisis (The Pew Charitable Trusts, 2010). However, this federal bailout led to strained local budgets, which in turn called for “austerity measures” to be in place in order to compensate for the financial strain (Glasmeier et. al, 2014).

While this decrease in spending may not seem concerning on its face, especially given the lower amounts of money available to be spent, the spending in this case would be that money dedicated to basic services used by all residents, as well as the critical services utilized by the most vulnerable populations. Grovum (2013) explained that these budget cuts were distinctly experienced by programs like public education and transportation, which he cited the National Association of State Budget Officers (NASBO) as characterizing as ‘considered politically sacrosanct.’ Glasmeier et. al (2014) discussed many of the implications of these budget reductions, including the threat that the situation posed to local democracy as cities often hired unelected administrators to solve budgetary problems, meaning cuts to necessary service provisions. To compound this concern, significant drops in home valuation, home ownership, and spending power would significantly reduce the tax base from which school funding is drawn. Thus, services relied on by all citizens were significantly impacted by the financial crisis (Glasmeier et. al, 2014; Yellen, 2016).

### **Opportunities**

While the implications of the financial crisis cannot be separated from the current state of inequality, some policy responses may exist. It is clear that through the formulation of more efficient policy and better administered resources, financial inequality could be significantly reduced. Current Chair of the Board of Governors of the Federal Reserve System Janet Yellen outlined four notable sources of economic opportunity that she believes can increase the access to equality: “the resources available for children in their most formative years, affordable higher education, private business ownership, and inheritances (Yellen, 2016).” The first two of these opportunities are the most feasible in terms of government response, while the last two criteria rely far more on personal circumstances. By not only increasing funding for education, but

upholding standards for effective education, local government is particularly suited to affect change in this area. Additionally, while local government may not have the resources to influence the cost of obtaining a post-secondary education, there are certainly many possibilities available to make obtaining these qualifications more feasible, specifically for low-income and/or vulnerable populations.

In addition to such formal educational responses as previously noted, simply increasing the financial literacy of individuals in the community may be a first tangible step toward creating equal financial opportunity. West and Friedline (2016) researched the impact of financial education on low-income millennials to better understand the perpetuation of the cycle of poverty and potential responses to it. This work found that simply teaching millennials about better financial habits, especially those in situations likely to be financially volatile or fragile with no family to provide emergency funding if needed, substantially increased these millennials' likelihood of exhibiting healthy financial behavior (West and Friedline, 2016).

## **PUBLIC EDUCATION**

Public education is a widely studied topic when it comes to equalizing opportunities for students throughout the United States. "The development of one's well-being can be directly traced back to education" (Abraham and Kumar, 2008). It is important to discuss K-12 education and the reasons why income inequality affects the achievement of students. An analysis of these reasons are detailed in this section as follows: (1) poverty's effect on education of individuals, (2) the public school system, and (3) higher education and the impact of a college degree. This is not an exhaustive list of what connects income inequality to education, but will give a strong background of the issues.

State policies are meant to provide the resources to public education in order to achieve equality of educational opportunities for all students, regardless of their economic backgrounds or learning needs (Sala, Knoepfel, and Marion, 2017). The overarching research agrees that education is the great equalizer and as such, all 50 states have public education systems. "One cannot underestimate the importance of education in an individual's life, knowledge being a foundation on which a nation's future is built" (Paraschiv, 2017).

## **Poverty Effects on Education**

Poverty holds students back from achieving educational successes. Research details educational attainment is a means to get individuals out of the cycle of poverty. There are many positive externalities of education, both public and private benefits. With a good quality education, individuals have the opportunity for better paying jobs, which benefits their lives and also the economy as a whole. Family background, school readiness, and student characteristics are a few factors that will be discussed below.

### **Family Background**

It is important to discuss low-income families when analyzing poverty through the education system. "Evidence over many decades shows that family background continues to be a major determinant of educational outcomes" (Raffo et al., 2009). Considering the numerous benefits to education, it is hard to understand that students from low-income households do not have the opportunity to completely utilize them. Raffo et al. (2009) discusses how unsatisfactory educational outcomes stem from a variety of sources, shaping the socially excluding factors impacting young people. They include, but are not limited to, lack of jobs and infrastructure in poor neighborhoods, and poor opportunities for developing networks of trust within and between communities. In a study conducted by Kellet (2008), young people from poorer backgrounds had few, if

any, of the opportunities that young people from affluent backgrounds had including; routine support for homework, favorable environment for reading and writing, absence of distractions, and opportunities to talk about literacy. Part of the problem is that these “could be” benefits of education do not transpire with students from poorer backgrounds, and this failure calls for explanation and intervention (Raffo et al., 2009).

### **School Readiness and Academic Achievement**

Further research describes a link between poverty and low income academic achievement. Between 30% and 40% of children entering Kindergarten in the United States are estimated as “not ready for school” (Engle and Black, 2016). When risks occur during preschool years they have lasting effects and are critical to later academic achievement (Lee and Burkman, 2002). This is even more apparent for low-income children because they are already at an increased risk of leaving school without graduating (Engle and Black, 2016). “The poorer the child’s family, the less likely they are to do well in the education system (Raffo et al., 2009).” Developing ways to reduce poverty can have a huge impact on students throughout their life. Over the past four decades there has been convincing evidence that, improving school readiness and children’s development reduces poverty-related disparities (Zigler, Gilliam, and Jones, 2006).

### **Public School System**

Research on the public school system in the United States is extensive, but for the purposes of measuring inequality this section will outline resource disparities between schools and the surrounding issues. Resource disparity is heavily apparent in the public school system between district income segregation, teacher quality, student body composition, and governmental investment.

**Income Segregation.** Owens (2016) asserts that school income segregation may lead to resource disparities, which impacts economic achievement and attainment gaps. She details that between-district income segregation leads to inequalities in the financial resources available to school districts. Income segregation between both schools and districts affects the socioeconomic composition of the student body (Owens, 2016). She finds that schools that serve low income populations tend to have scarce instructional resources, less rigorous curriculums, and teachers with fewer formal qualifications. This ultimately affects student body composition and student achievement, while schools that draw from a more affluent tax base attract better quality teachers, school environment, and peer interactions (Owens, 2016).

Documenting school and district income segregation is an important part of identifying explanations for educational inequalities. Recent research shows a growing achievement gap in the U.S. between children in high and low-income families, a trend that contrasts with the decline of racial achievement gaps over the past 50 years (Owens, 2016). This has significant implications for low-income families who may not have the resources to send their students to other schools, or there are no other accessible educational options. Most findings suggest that, “rising income inequality plays a role in economic school segregation, but other factors are also important. In particular, changes in education policies over time likely contribute to growing income segregation” (Owens, 2016).

**Resource Disparity.** Property tax is the primary source of local revenue for school districts and property wealth varies significantly between districts within a state (Ladd et al. 1999). Because of this, local school districts bear significant responsibility for raising revenue for schools (Ladd et al., 1999). Verstegen (2011) suggests that additional poverty weights in school funding

formulas would direct funds to districts. The funds provide them the capacity to devise programs or structures that have been proven to recruit, retain, and train teachers and administrators to work with students living in poverty. The way schools can make a difference is influenced by the compositional makeup of the school, and poverty exerts constraints on the nature of the educational market in those areas (Raffo et al., 2009).

**Teacher Quality.** Teachers are the primary driver in student learning, which is why school districts try to recruit and retain high-quality individuals. High-quality teachers have the ability to propel students to levels of high academic achievement. In general, schools in low-performing districts tend to have difficulties attracting and retaining teachers, yet they are in the greatest need for more experienced and effective teachers (Clotfelter et al., 2006). More experienced and highly qualified teachers tend to be in schools that are high performing, affluent, white, and suburban; while inexperienced, less qualified teachers work in schools that are low performing, poor, and mainly minority (Pelayo & Brewer, 2010).

### **Higher Education**

When it comes to educational attainment for low-income students, achieving a higher degree has the ability to break individuals free from the cycle of poverty. Although there are many resources for low income students to attend college, they have difficulty accessing them. Current research on this subject looks at the issue not just through the lens of poverty, but a cultural perspective as well.

**College Preparation.** College preparation programs are a policy solution geared toward increasing opportunities for students who have been historically underrepresented in postsecondary education (Tierney & Venegas, 2005). The main issue is most low-income students lacking information on higher educational resources. Large public high schools in low-income areas tend to lack systematic communication about college, career plans, and financial aid. Typically, these schools have one college counselor who serves a population ranging from 1,000 to 5,000 students (De La Rosa, 2006). “This lack of attention is a cause for concern because financial aid is more likely to determine college choice and enrollment for low-income students than for any other group” (Gladieux, 2004). De La Rosa (2006) asserts that, plans and behaviors about going to college are connected with an awareness of affordability.

**Cultural Barriers.** There are also cultural barriers to understanding the resources available for attending college. A research study conducted by Tomás Rivera Policy Institute suggests a low level of financial aid awareness among a sample of Latinos/Latinas. The results indicated that 75% of the young Latino adults that were not currently enrolled, would have been more likely to attend college if exposed to better information about financial aid. In the study, more than 50% of all Latino Parents and 43% of Latino young adults could not name a single source of financial aid (Lee, 2004).

### **Opportunities**

The call to action for discussing public education and poverty cannot be broad. There are a multitude of factors that can enhance education for students, but there is not one overarching idea that can solve the inequities to education. School readiness can enhance a student’s performance and has lasting effects on a student throughout their academic career. States can implement programs in order to aid in-school readiness such as universal pre-k and programs for parents that explain the importance of preparing their children for school. Once in school, resources provided by the school itself can enhance a student’s education such as, increasing interactions with low-income and more affluent students, and recruiting and retaining high quality teachers. In order to push these students beyond a high school degree, it is important to

make sure that they have access to the necessary resources to inform them about college affordability programs. These small factors have the ability to change students' lives and empower them to escape the cycle of poverty.

## **CAREER AND TECHNICAL EDUCATION AND WORKFORCE DEVELOPMENT**

Career and technical education (CTE) and workforce development (WD) programs work to increase the economic opportunities of participants. CTE and WD programs are derivatives of federal legislation, namely the Workforce Innovation and Opportunity Act of 2013 (WIOA) (GAO-16-870R). WIOA replaced the Workforce Investment Act of 1988 as a means to provide federally funded CTE and workforce development programs through the use of community courses and adult literacy programs (WIOA, 2013). This legislation continues to be the foundation of CTE and WD programs across the U.S. as it provides a framework for career-specific services provided by state and local agencies (GAO-16-870R). Though there are oversight costs, the societal benefits of this legislation includes increased economic opportunity for participants in WIOA programs, which can prove useful in bettering economic mobility for mid to low income individuals (Levesque, 2008). The following section details how adoption of effective career and technical education and workforce development programs better the economic health of a community through enhanced economic mobility opportunities.

### **Career and Technical Education**

Career and technical education (CTE) works to employ participants in technical skill-based careers upon completion. CTE achieves its goals of increasing employability of its participants through the use of informal and formal classroom instruction, typically with hands-on learning (Levesque, 2008). CTE courses vary from trade-specific, such as plumbing, welding, and computer based programming (Levesque, 2008; Dougherty, 2016). A discussion of CTE's impacts and best practices can help to understand how CTE works to improve economic mobility of participants, and the economic well-being of the surrounding community.

#### **CTE Impact**

Research shows that CTE programs in secondary education better prepare high school students for life after graduation through increased academic achievement. High schools that integrate CTE courses in their curriculum are correlated with greater academic achievement based on standardized testing (Park et al, 2016; Wagerner et al., 2016). As CTE provides a mechanism for students to apply their knowledge to career-based behaviors, CTE course integration correlates with an increase in student standardized math scores (Park et al, 2016). In addition to raw increases in standardized test scores, concentrating on CTE courses during high school is correlated with attending post-secondary education and college immediately upon graduation (Dougherty, 2016). The direct association between CTE participation and increased academic performance may be due to the interdisciplinary nature of CTE courses and coursework. This approach can act a bridge between academic classroom learning and career objectives. Career-specific CTE has positive employment impacts for high school students with learning disabilities as they are better prepared to make the transition from high school to the workforce (Wagner et al., 2016). CTE participation in high school by women and minorities has been shown to increase levels of self-motivation and academic engagement within women (Aragon et al., 2013). CTE, however, receives some push back from college-preparation resources as the classes take up academic resources (Handley & Braley, 2012). CTE can increase a student's cross-discipline preparedness, exposure to the surrounding job market, and establish career pathways (Stone, 2005).

Having CTE programs within a community correlates with increased employment of area residents. As shown by the success of Job Corps, a federally run CTE program, structured training can lead to mitigating the education and skill disparities of low-wage workers (Schochet & McConnell, 2008). Job Corps specifically works with area employers to understand the labor demand to develop employees with skills that meet the needs of high-demand jobs. In-resident CTE programs like Job Corps correlate with higher incomes for participants than nonparticipants upon completion of the program (Lee, 2009). In-resident programs' lack of flexibility limits non-traditional job-seekers that have families and responsibilities, inhibiting them from joining the program. CTE programs led by community colleges provide flexibility that in-resident programs do not, all while having the opportunity to engage community employers (Dougherty, 2003). These programs provide area employers with a direct link to trained employees, which makes CTE a well-established method for stimulating local economies.

### **CTE in Secondary Education**

CTE in secondary education provides students with interactive learning which increases positive externalities surrounding the programs. Implementing CTE programs in public secondary education is often left to the school districts. An analysis done by the National Center for Educational Statistics and the Department of Education found that in 2005, 98% of high school students graduated having taken at least one CTE course (Levesque, 2008). These courses were predominately general business and technological education. Additionally, this analysis found that larger high school programs had a capacity better suited to offer more CTE courses (Levesque, 2008). In order to increase post-secondary preparedness in both academic and career paths, implementing curriculum that involves CTE programming in core courses, provides students with interdisciplinary experience that translates to useful skills for life after high school (Park et al., 2017). Lastly, though CTE instructors in secondary education have been shown to lack the appropriate understanding of academic institutions, they typically have high confidence in their abilities to teach CTE all while being highly motivated to see students succeed (Stephens, 2015). Integrating CTE with academic courses and increasing the involvement of CTE instructors can complement the positive impact that CTE has on student academic performance.

### **CTE in Post-Secondary Education and Technical Institutions**

CTE provided in two and four year colleges, as well as, technical institutions further develop high school students' career skills. Students take CTE courses more often in two year institutions than in four year institutions. Two year institutions provide career-specific certificates more often than the four year programs. Though these four year colleges, do provide CTE courses, their larger mission may place CTE as second to their goals (Dougherty, 2003). Understanding that community colleges have different missions than specific CTE programs, technical institutions are seen as alternatives for two year colleges and the provision of CTE. Technical Institutions solely focus on different areas of CTE, mitigating potential mission drift and working with the surrounding labor market to create a pipeline from education to workforce (Spangler, 2002).

### **Workforce Development Programs**

Workforce Development (WD) Programs are designed to enhance a person's employability through hard and soft skill development. Workforce development programs can be seen as a short-term investment for a long-term wage increase for those that participate in the program. These programs can range from basic core services, like resume writing and interview skill development, to vocational training. WD program design varies from state to state and locality to

locality as they are unique to the culture and needs of its community. Programs like these provide disadvantaged people with more economic opportunities in the job market. WD programming equips them with the skills needed to secure higher-earning positions (Rojewski & Hill, 2014).

### **WD Impact**

WD programs are associated with increased participant income. Workforce development programs, across all services correlate with a modest increase in wages for participants (Acs & Nichols, 2007; Decker & Berk, 2011; Holzer, 2009; Schochet & McConnell, 2008). Participants receiving a core service from a WD program, like a resume builder or interviewing class, have higher earnings in the first three quarters after the program experience than nonparticipants (Decker & Berk, 2011). The one-stop nature of workforce development programs and the ability for residents to receive most information they need about employment in one place, allows for greater information access by community residents in need of assistance.

### **Residents**

Workforce development programs can increase participation by engaging different types of low-wage workers with little to no cost, which increases the economic reach of the agency (Acs & Nichols, 2007; Decker & Berk, 2011). As demonstrated by the flexibility WIOA funding provides, training agencies that allow for worker choice have increased participation rates (Decker & Berk, 2011). As the workplace becomes more connected via the internet, the use of virtual learning communities for WD programs, allows even more flexibility to those that cannot make it out to on-site classes (Garza Mitchell, 2017; Allen & Lewis, 2006). Insight given by different resident groups that allow for planning increases the access to those that are barred from engaging the WD programs.

### **Employers**

Employers are often reluctant to participate in poverty-reduction strategies because there may be a negative stigma attached to such practices (Holzer, 2009). Employers of low income workers, disproportionately from the hospitality industry, act as demanders of employees and definers of the employment opportunity community. Understanding the types of firms in a community help to aid in the advancement of adequate workforce development programs (Acs & Nichols, 2007; Holzer, 2009).

## **The Intersection of CTE and WD Programs**

Understanding the impact felt by communities as a result of CTE and WD programs requires additional attention as it can prove to reveal better collaboration techniques between these two programs. Through targeting distinct populations, both work to increase the economic mobility of communities. Due to their mutual goals, the study of collaborative programs provides potential opportunities of increased economic mobility of participants.

### **Collaboration**

Collaboration of multiple sectors works to better address access of programs. Integrated service networks can work to reduce redundancy of services and increase quality through human and financial capital (Park & Rethemeyer, 2012). These service networks can successfully be implemented across the public, private, and nonprofit sectors so long as the goals of the service network are identified and leadership is defined. Public managers can have a lead role in integrating services across sectors by matching policy goals with those of the organizations involved (Campbell, 2012). Moreover, these organizational networks can be structured in a way that best matches

the needs of the community. For example, identified and successful network structures can take form of one-stop centers based in nonprofit organizations, a centralized network hub as managed by city staff, and relying on competitive “consumer-choice” to drive innovation among service providers (Herranz, 2007).

### **Additional Collaborative Opportunities**

Engaging community leaders in discussions surrounding potential implementation of CTE and WD programs can better equip a community to enhance the economic opportunity and mobility of its residents. Communities wishing to use CTE and WD programs to better the income opportunities of its residents could consider the use of integrated service networks as a means to achieve training among residents. Increasing the communication between all parties involved (the employers, job seekers, and program providers) in WD and CTE, a community can better hope to reduce the redundancy in service provision and better the quality of service. (Provan & Lemaire, 2012). To increase the communication between stakeholders, communities must overcome organizational and policy barriers (Bragg et al., 2012). Studying a community's organizations and objectives through case studies and in depth analysis can work to increase the understanding of effective CTE and WD program collaboration.

### **Opportunities**

It is through increased awareness of the skills required for the community, exploration of links to increase employability, effective career planning and preparation services, and the promotion of advanced technical and academic education, that service networks can increase the economic opportunities of its community residents (Rojewski & Hill, 2014). As CTE and WD programs help to prepare participants for careers tailored for the needs of their communities, developing collaborative service networks that match the institutional culture of communities can increase incomes and employment rates for its participants.

### **NONPROFIT ROLE IN SERVICE PROVISION**

The expansion of nonprofit organizations (NPOs) since the 1950's has had large implications for public service provisions. Over 90% of organizations that exist today were created since 1960; they are also “the most rapidly growing types of organizations in the world” (Hall, 1987). There are 29 types of NPOs which are be defined as; groups that are declared “tax-exempt” according to the Internal Revenue Code Section 501(c) 3, those that provide a “public benefit” (NCCS, 2016). According to the National Center for Charitable Statistics (NCCS), there are more than 1.5 million nonprofit organizations registered in the U.S. (2016).

#### **Types of Nonprofits**

Many NPOs step in to aid the millions burdened by poverty or experience barriers to economic mobility. *Public charities* represent many forms of direct service provision, such as; hospitals, colleges, human service organizations, and museums. *Private or community foundations* are an indirect service as funding sources not only for the issues deemed important, but also, as a way for donors to deduct taxes for their charitable contributions, examples being: The Bill and Melinda Gates Foundation or the Walton Family Foundation (most are family foundations). Lastly, there are *social welfare organizations* that serve as both direct and indirect service agencies mainly in the form of advocacy groups or civic organizations (NCCS, 2016).

#### **Why Nonprofits?**

Nonprofit organizations serve in a variety of fields, especially due to governmental gaps



or government contracts to outside organizations. Salamon (1987) supports the idea of market and government failures which lead to the fruition of the nonprofit sector. When the private market and government come up short in supplying collective goods, the communities that lack such goods seek the nonprofit or “voluntary sector” to provide those “products.” When a government entity is burdened by political strife, or a private business does not have the demand coming from clientele or sales, they may decrease or be unable to serve the entire population. As a result, NPOs can deliver services in unique ways to meet the demands, formerly unsatisfied.

### **Economic Impact**

Nonprofits represent a significant portion of the economy, contributing to the nation’s GDP. Geller, Salamon, and Sokolowski (2012) calculated that 10.7 million people were employed in the nonprofit sector in 2012 which equates to 10.1% of total employment in the U.S. These findings place the nonprofit sector in third behind retail trade and manufacturing as the largest industries of employment within the U.S. (Geller, Salamon and Sokolowski, 2012). As a result of greater employment, those individuals can thus stimulate the economy with their added income and spending habits. Moreover, the nonprofit share of GDP was 5.4 percent in 2014, which sums to an estimated \$878 billion to the U.S. economy. Lastly, with over \$3 trillion in assets, economically, there is a justified impact coming from this sector (NCCS, 2013).

### **Community Impact**

Nonprofits help millions of individuals and families every day, acting in multiple roles to protect, feed, heal, shelter, educate, and nurture (NCON, 2016). From the local Parent Teacher Associations to Harvard, a neighborhood health clinic to the American Red Cross, or the local community theatre, within any community it would be hard to find anyone who has not been touched in some way by a nonprofit organization, whether they knew it or not (NCON, 2016). Besides solely those individuals and families involved in the services offered by an organization, many stakeholders come in other forms such as volunteers or donors. The NPO sector allows those individuals to develop a sense of public-unity around issue within a community, by donating their time or money. 25.4%, of adults in the U.S. volunteered with an organization in 2013. The number of hours volunteers contributed is estimated to be 8.1 billion, representing approximately \$163 billion worth of work (McKeever and Pettijohn, 2014). Furthermore, individual donors represented the single largest contributor to the sector in 2016, totaling \$281.86 billion or 72% of all contributions made (Giving USA, 2017). NPOs offer a space for the needs of the impoverished, as well as, an opportunity for individuals and families not so impacted by poverty to serve in their community or elsewhere.

### **Service Provision Approaches**

There are a variety of approaches that nonprofit organizations take to address inequality. Depending on the context, we can understand the organizational behaviors of nonprofits. Social services are often provided in response to issues such as income inequality. There are multiple perspectives to understand nonprofits’ approaches in the community, a few will be detailed below.

### **Community Ties**

Establishing relationships between constituencies and nonprofits provide for more community success. Wolport (2002) states that NPOs offer greater insight into under-resourced populations than that of the public or private sector. With the locale of many NPOs being directly within the communities they serve, organizations can better

communicate with their target populations and shape services offered. Understanding the population is a significant advantage. With such insight, an NPO can act as an advocate and voice for disenfranchised individuals and families surrounding the issues and conditions that they face (Cohen, 2008). Through flexible, less rigid organizational structures and bureaucracy, NPOs can develop creative intervention strategies that may not be as accessible for a government entity to provide due to political and other stakeholder dynamics (Wolport, 2002). The ground-level knowledge NPOs possess, informed service-provision is more accessible, but not always available.

### **Resource Acquisition**

Considering the political context when serving communities in need is important because topics like income inequality are addressed by the government, and also the nonprofit sector. The behaviors of organizations regarding how they engage in the community, at times, may strongly be affected by legislation. The 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) allocated more power to the states regarding welfare policy; thus there were implications for nonprofit organizations combating this issue at the state and local level, creating competition among sectors (Sanger, 2001). In a way, this strengthened nonprofit's drive to serve low-income communities. Additionally, resource dependency determines an organization's internal capability to combat inequality because financial and human resources are consistently scarce and sought after. Thus, many organizations prefer unrestricted partnerships for decision-making flexibility. Resources are precious and must be allocated efficiently for maximum achievement. A professionalized management system commits to greater efficiency, which can lead to better outcomes that positively affect many members of the community. Resources may not be as stressed if there is community involvement and effort, thus allowing an organization to expand their reach (Gronbjerg, 1990). Overall, community ties and assessing the surrounding environment of a nonprofit organization provide the capabilities for service provision enabling programs to affect income inequality.

### **Collaborative Efforts**

When NPOs collaborate with various public and private entities, the efforts produce a greater impact. A collaborative effort involves multiple perspective and diverse resources, all factors in developing impactful programs.

### **Private & Nonprofit Collaboration**

Wallace (1999) claims community and economic development initiatives can be seen through collaborative efforts between the public and private spheres. One example of such efforts can be emulated through social entrepreneurship ventures. These are businesses that; "protect, produce and enhance people's basic capabilities...centered on productive social justice, which produces [and] distributes community wealth...not just what is given to each client, but also, what is given by each client, according to his or her skills and abilities" (Wallace, 1999, p. 171). Social purpose enterprises operate just like any other commercial business and provide a product or service independent of, but in conjunction with, their charitable intentions. The profits are returned to the social organization or community in the form of direct services or grants to service-targeted populations. Wallace extends the discussion to claim that organizations tapping into the local populations, can promote community economic development through such ventures. These ideas can be used as a springboard for new research or expansion of local organizations. Other private and nonprofit partnerships can be rendered similarly to

public collaborative efforts, with contracts and/or sustainable funding agreements (donations), which will be discussed in the next section.

### **Public & Nonprofit Collaboration**

Salamon (1987) supports the vitality of government partnerships with NPOs, stating that they are in the best spot to support the organizations financially. Within the human service subsector alone, government agencies have approximately 200,000 formal contracts or grants with over 33,000 organizations. These grants total to over 65% of total revenue and 60% of organizations that do have grants or contracts, state the government as their largest funding source (Boris et al., 2010). When partnerships are formed, NPOs have the capacity to expand their programming, improve data collection and analysis, program evaluation, identify and strengthen communication and collaboration with traditional and non-traditional stakeholders, beyond the government, but with other human services organizations, educational institutions, and the private sector (NHSA, 2015). Connecting service delivery to citizens through the collaborative efforts of local governments and NPOs allows for a more resource abundant, informed approach to improving economic mobility.

### **Other Collaborative Opportunities**

Another promising, collaborative effort to break the poverty cycle is using a two-generation approach that the Aspen Institute employed in 2012. The “Ascend” program is; “a strategy of thinking about programs, policies, systems, and research, [drawing] on the history of efforts to address the needs of both children and parents while capitalizing on the implications of what recent scientific studies have proven: The development of children and parents is inextricably linked” (p2). Through significant support from various foundations, the program created space for leaders in policy development, research, program design, evaluation, and community engagement to share knowledge, identify promising programs, and expand the conversation around new approaches to move families beyond poverty (Aspen Institute, 2012). The two-generation programs seek to integrate parent-focused service provision (e.g. vocational, educational, parent-training, health coaching) with high-quality child-focused programming (e.g. childcare, home visiting, child health, adolescent mentoring) (AI, 2012). The National Human Services Assembly (NHSA) supports the “Ascend” approach, significant success can come when organizations confront the complex needs of families living in poverty by utilizing two-generation strategies, but barriers to expanded implementation still exist (NHSA, 2015).

The main areas the Aspen Institute seek to address are education, economic supports, and social capital. Parents’ level of educational attainment is a strong predictor of economic mobility. As a result, *Education* is a focus, more directly in the form of skill development linked to high-demand jobs with opportunities for advancement, as well as, early childhood education for at-risk children. *Economic supports* such as housing, transportation, financial education and asset-building, tax credits, child care subsidies, student financial aid, health insurance, and food assistance are all stabilizing factors that can help build a family out of poverty. When these support systems are in place, families can then use their time and resources towards better jobs and longer-term financial stability. *Social Capital* manifests through: peer support, contact with family, friends, and neighbors, participation in community and faith-based organizations, school and workplace contacts, leadership and empowerment programs, case managers or career coaches, and other social networks such as cohort models and learning communities. Social capital offers a space for community, strength, and resilience for families, to diminish thoughts of hopelessness and bolster the aspirations parents have for their children. NPOs provide such opportunities for civic involvement and community-development (Aspen Institute, 2012, p3). Expanding off of the Aspen Institute’s approach, is it evident that through greater private or

public collaborative ventures, there is a greater opportunity to impact poverty and offer steps for economic mobility.

## **CONCLUSION**

After careful analysis, the public, private, and nonprofit sectors have the opportunity to effect change in the lives of low income individuals. This report is a preliminary outlook on income disparities and how low income individuals can find opportunities to become economically mobile. These analyses will be used in accordance with a project to aid the City of Bryan, Texas in their combating of income inequality.