



# Community Action, Inc. of Central Texas

2026 Community Needs Assessment

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## Executive Summary

Community Action, Inc. of Central Texas (CAICT) conducts a Community Needs Assessment (CNA) every three years to measure the needs of residents in Hays, Caldwell, and Blanco Counties [Standard 3.1]. As a foundational component of the Community Action Results-Oriented Management and Accountability (ROMA) cycle, the CNA serves as a critical tool to guide strategic decision-making, including identifying priority needs, leveraging resources, and strengthening partnerships to address the causes and conditions of poverty within the service area.

While CAICT leads the assessment process, the findings are intended for broad community use. The results inform planning, funding priorities, and service delivery for a wide range of stakeholders, including workforce boards, public officials, economic development entities, faith-based organizations, nonprofit agencies, and other human services providers. The 2026 Community Needs Assessment will be made publicly available on CAICT's website.

To develop the assessment tools, CAICT utilized the official Community Needs Assessment Guide provided by the Texas Department of Housing and Community Affairs (TDHCA), incorporating both quantitative and qualitative methods. The quantitative survey asked respondents to identify priority needs aligned with the seven Community Services Block Grant (CSBG) domains:

- Employment
- Education and Cognitive Development
- Income and Asset Building
- Housing
- Health and Social/Behavioral Development
- Civic Engagement and Community Involvement
- Emergency Assistance

The 2026 Community Needs Assessment conducted by Community Action, Inc. of Central Texas (CAICT) provides a comprehensive, community-informed analysis of the social and economic conditions affecting residents of Hays, Caldwell, and Blanco Counties. The assessment integrates quantitative survey data, qualitative input from stakeholders and community members, and secondary data sources to identify priority needs and inform strategic planning.

A total of 346 respondents participated in the Community Needs Survey, representing residents, clients, community partners, public officials, and staff. Findings consistently demonstrate that households across the three-county region are experiencing significant and interconnected challenges driven by rising costs of living, stagnant wages, and limited access to essential services.

Across all data sources, five primary areas of need emerged:

- **Housing Stability and Affordability**, including access to affordable housing, rental assistance, and housing maintenance
- **Utilities and Basic Living Expenses**, particularly the growing burden of utility costs and essential household expenses
- **Food Security and Nutrition**, including access to affordable groceries and support through programs such as SNAP and WIC
- **Childcare and Youth Support**, including affordable childcare, early childhood education, and youth programming
- **Employment, Job Training, and Income Stability**, including access to living-wage employment and workforce development opportunities

These needs are closely interconnected and frequently experienced simultaneously. Survey responses and focus group discussions highlight that housing instability, food insecurity, utility burden, and employment challenges often reinforce one another, creating cumulative financial stress for households across the region.

The assessment also identifies important geographic differences in how needs are experienced. Hays County reflects pressures associated with rapid population growth and rising housing costs, Caldwell County demonstrates more concentrated economic challenges and lower wage levels, and Blanco County reflects barriers associated with rural communities, including limited service access and transportation constraints.

A key finding across both resident and stakeholder input is the challenge of navigating fragmented systems of assistance. Many individuals reported difficulty identifying available resources, understanding eligibility requirements, and accessing services. This highlights the critical role of case management, community outreach, and coordinated service delivery in improving access and outcomes.

Additionally, the data reveal differences in perspective between service providers and residents. While stakeholders emphasized system coordination, funding, and service capacity, residents more strongly emphasized immediate, day-to-day challenges such as food affordability, housing costs, childcare needs, and financial stress. These complementary perspectives underscore the importance of balancing systems-level improvements with direct household support.

### **Next Steps**

The findings of this assessment will guide CAICT's strategic planning efforts over the next three years. The agency will develop:

- **Community-level goals** focused on addressing systemic barriers and strengthening partnerships
- **Family-level goals** that promote economic self-sufficiency and household stability
- **Agency-level goals** that align programs, resources, and performance with CSBG and ROMA standards

Overall, the 2026 Community Needs Assessment confirms that addressing poverty in Central Texas requires coordinated, multi-sector strategies that integrate immediate stabilization services with long-term economic opportunity. By leveraging data and community voice, CAICT is well positioned to advance targeted, collaborative solutions that improve outcomes for individuals, families, and communities.

**Location of CSBG Organizational Standards Information by Standard**

<b>Standard</b>	<b>Reference Point</b>	<b>Summary of CSBG Organizational Standards related to Community Needs Assessment</b>
1.2	Pages 15-16 and Appendix D	The organization analyzes information collected directly from low-income individuals as part of the community assessment.
2.2	Pages 15-16 and Appendix D	The organization utilizes information gathered from key sectors of the community in assessing needs and resources, during the community assessment process or other times. These sectors include at minimum: community-based organizations, faith-based organizations, the private sector, the public sector, and educational institutions.
3.1	Last CNA 2023	Conducted every 3 years.
3.2	Pages 18-22 and Appendix D	Collects current poverty data and its prevalence related to gender, age, and race/ethnicity.
3.3	Pages 15-16 and Appendices	Collects and analyzes both qualitative and quantitative data on its service areas.
3.4	Pages 23-44	Includes key findings on the causes and conditions of poverty and the associated needs.
3.5	Board of Directors Meeting Approval Date; May 21, 2026	Governing body formally accepts the completed assessment.

## **Introduction**

### **Agency History**

Community Action, Inc. of Central Texas (CAICT) is a private, nonprofit corporation established in 1965 as part of the national Community Action movement authorized through the Economic Opportunity Act (EOA) of 1964, a cornerstone of President Lyndon B. Johnson's War on Poverty.

The EOA held particular significance for Hays, Caldwell, and Blanco counties, regions closely tied to President Johnson, where he was raised and educated. Recognizing the opportunity to address local poverty, Johnson personally encouraged his colleague, Dr. James McCrocklin, then president of Southwest Texas State University, to provide leadership in developing key initiatives for the region, including a Job Corps center (now Gary Job Corps), a Community Action Agency, and a Head Start program.

As an initial step, local churches mobilized volunteers to conduct door-to-door outreach in low-income communities to identify pressing household needs. Among these volunteers was Ofelia Vasquez, who would later serve as Executive Director of the agency. Through this grassroots effort, two primary needs emerged: access to healthcare and childcare.

Dr. McCrocklin subsequently convened a steering committee of fifty community leaders and hosted a town hall-style meeting. This effort led to the formal establishment of a Community Action Agency, initially housed and supported by Southwest Texas State University until administrative funding was secured through grant support. The agency's first grant funded a healthcare program, followed by a second grant that established two summer Head Start programs in San Marcos and Kyle.

Originally named Community Action of Hays County, the agency became the third Community Action Agency established in Texas and the second in the state to implement a Head Start program. Today, CAICT continues to build on this legacy as a leader in addressing poverty and improving quality of life in Central Texas.

For more than 60 years, CAICT has secured and administered an increasingly diverse portfolio of programs designed to help low-income individuals and families achieve stability and self-sufficiency. The agency is one of forty Community Action Agencies in Texas and part of a national network of more than 1,000 agencies. CAICT currently employs over 300 full- and part-time staff and operates with an annual budget of approximately \$16 million.

## **Agency Mission**

The mission of Community Action, Inc. of Central Texas is to help Central Texans improve economic self-reliance through a wide range of services and community partnerships.

## **Agency Overview**

Community Action, Inc. of Central Texas (CAICT) works to support low- and moderate-income families across Central Texas by delivering a comprehensive array of services and opportunities. The agency's primary service areas include Early Childhood Education, Community Health Services, Adult Education, Youth Services, and Community Services. Each program area is led by a director responsible for achieving outcomes aligned with the agency's strategic plan.

### **Early Childhood Education**

CAICT's Head Start and Early Head Start programs provide continuous, comprehensive child development and family support services to expectant mothers and families with children from birth to age five. These programs promote school readiness and healthy development through early learning, health and nutrition services, and family well-being supports.

Annually, CAICT serves approximately 448 pregnant women and young children across eight Head Start Child Development Centers located in Hays and Caldwell counties.

In addition, the Texas Home Visiting Program offers intensive, home-based support services for families with young children. This program serves approximately 160 families, reaching an estimated 320 children annually in Hays and Caldwell counties.

### **Community Health Services**

CAICT's Community Health Services program provides a range of essential healthcare services, including reproductive health care, breast and cervical cancer screening, and HIV/AIDS case management.

Reproductive health services for men and women include a variety of birth control options, well-woman exams, pregnancy testing, and testing and treatment for sexually transmitted infections. Services are provided on a sliding fee scale, and the program accepts Medicaid and Healthy Texas Women.

The Breast and Cervical Cancer Program offers screening services and case management for individuals diagnosed with cancer. HIV/AIDS services include case management for individuals living with HIV across the Rural Capital Area, including nine counties surrounding Travis County. These services include rental assistance and transportation to medical appointments and additional support to improve health outcomes.

## **Adult Education**

CAICT's Adult Education Program provides literacy, workforce, and career readiness services across the nine-county Rural Capital Area. The program supports individuals seeking employment, career advancement, or continued education.

Services are designed for adults with limited basic skills, those without a high school diploma, and individuals who need to improve English language proficiency. Core program offerings include High School Equivalency (HSE) preparation (GED®), English as a Second Language (ESL), and Integrated Education and Training (IET) programs that lead to industry-recognized credentials (such as Certified Nursing Assistant, bookkeeping, and HVAC certification).

Additional instruction often includes digital literacy, financial literacy, health literacy, and civic engagement, including preparation for U.S. citizenship. Participants also receive career counseling and college readiness support.

## **Community Services**

The Community Services Program provides a range of supports to help individuals and families achieve stability and self-sufficiency. Key services include energy assistance, comprehensive case management, rental assistance, and senior services.

Energy assistance programs leverage local and state funding to help households with the highest energy needs in Hays, Caldwell, and Blanco counties.

The Comprehensive Case Management program works closely with individuals and families to build self-sufficiency through goal setting, access to resources, and supportive services that promote employment and financial stability.

In response to the 2023 Community Needs Assessment, which identified housing as the most significant need in the region, CAICT launched a Tenant-Based Rental Assistance (TBRA) program in 2025. This two-year rental assistance initiative supports eligible households in securing and maintaining stable housing. The program reflects the agency's commitment to addressing housing instability through both direct financial assistance and coordinated service delivery.

To strengthen service integration and community collaboration, CAICT partners with Southside Community Center, sharing a full-time staff position dedicated to housing services. Additionally, CAICT co-locates office space with BR3T, a local housing provider in San Marcos, to enhance coordination with other housing partners and improve access to services for the community.

The San Marcos Senior Citizen Center offers congregate meals, social activities, and wellness opportunities designed to enhance quality of life, support independence, and foster community engagement among older adults.

## **Youth Services**

Community Action, Inc. of Central Texas (CAICT) administers Youth Services through the Core Four Partnership, a collaborative initiative with the City of San Marcos, Hays County, San Marcos Consolidated Independent School District, and Texas State University. Established through a 2020 city ordinance, the partnership advances the goals of the 2013 Youth Master Plan by aligning community resources and coordinating services to support youth and young adults in San Marcos and Hays County.

The program is grounded in a Positive Youth Development (PYD) framework, which emphasizes youth leadership, strengths, and active engagement in decision-making. Youth Services serves as a convener, bringing together public entities, nonprofit organizations, and youth leaders to strengthen collaboration, reduce service gaps, and ensure community-wide alignment in addressing emerging needs.

Key program components include the Youth Task Force, which promotes leadership development and civic engagement through youth-led activities; the SMTX Mental Health Coalition, which expands access to training, education, and resources related to youth mental health; and the Youth Coalition, which elevates youth voice and uses data to inform planning and priorities. The program also supports mentoring initiatives and provides training and technical assistance to community partners to strengthen PYD practices.

Youth Services is data-driven, using community needs assessments to identify priorities such as mental health, sense of belonging and safety, and college and career readiness. Through its collaborative structure and youth-centered approach, the program works to ensure that youth and young adults are healthy, engaged, and prepared to succeed as contributing members of their community.

## **Community Profile**

Community Action, Inc. of Central Texas (CAICT) provides programs and services across a 13-county region. This Needs Assessment focuses specifically on the Community Services Block Grant (CSBG) service area, which includes Hays, Caldwell, and Blanco Counties. According to the U.S. Census Bureau's American Community Survey (ACS) 2019–2023 5-Year Estimates, Hays County is the largest county in the service area, with a population of 256,429, followed by Caldwell County with 47,184 residents and Blanco County with 12,008 residents. Population growth throughout the region—particularly in Hays and Caldwell Counties—has been influenced by continued expansion within the Austin metropolitan area, rising housing costs in Travis County, and increasing migration into surrounding communities seeking more affordable housing options.

## **Hays County**

The population of Hays County (256,429) is 66.55% Non-Hispanic White, 39.06% Hispanic or Latino, 4.10% Black or African American, 1.93% Asian, 0.72 % Native American/Alaska Native, 0.12% Native Hawaiian/Pacific Islander, 20.38 % Multiple Races, and 6.20% Other Race.

Hays County has been among the top growing counties in Texas in the last few years, with a growth rate of (insert) in the last year, according to the most recent U.S. Census data. The county employs 66.7% of the population. The largest industries in Hays County include Education Services (21.8%), Management and Administrative Services (13.8%), and Accommodation and Food Services (12.2%).

According to the (data hub), Hays County has 29,858 residents living below 100% of the Federal Poverty Level, which is estimated to be 12.02% of the total population of 256,429. Furthermore, there is a gender disparity when comparing the females and males living in poverty in Hays County. Females are more likely to live in poverty: 13.58% (16,873) of females compared to 10.46% (12,985) of males. There is also a disproportionate number of Hispanics living in poverty compared to non-Hispanics. Among Hispanic households in Hays County, 13.77% live in households with income below the federal poverty level, compared to 10.89% among non-Hispanic households. Lastly, when analyzing poverty level by race, more Black and African American residents (19.44%) and “Other Race” residents (16.59%) live in poverty than White Residents (11.18%).

Hays County has a large variety of social service agencies, non-profits (including CAICT), sliding-scale medical facilities, and local houses of worship in the Wimberley, San Marcos, Kyle-Buda, and Dripping Springs area to combat poverty with emergency one-time rent, utility assistance, food distribution assistance, medical assistance, and other services on a limited basis. There are large hospitals in San Marcos and Kyle, and requests for medical services are rapidly expanding across the county from Austin and San Antonio.

As a result of this growth, the counties have experienced new home construction, traffic congestion, and a greater demand for public services. School districts in Hays County include San Marcos Consolidated, Dripping Springs Independent, Wimberley Independent, and Hays Consolidated Independent. Higher education in Hays County includes one four-year institution, Texas State University, in San Marcos. Austin Community College operates three distance learning centers that offer basic and Early College Start classes, as well as testing centers for online classes. Each main urban area has libraries but lacks adequate public transportation for low-income accessibility. Hays County officials are working to address the lack of affordable housing, which is driving a dire need for rental assistance in these communities.

## **Caldwell County**

The population of Caldwell County (47,184) is 57.81% non-Hispanic White, 4.29% Black or African American, 0.68% Asian, 0.54% Native American or Alaska Native, 0.0% Native Hawaiian or Pacific Islander, 27.35% Multiple Race, and 9.34% Other Race. By ethnicity,

Caldwell County has a population of 43.70% non-Hispanic White and 56.30% Hispanic or Latino.

Caldwell County is transitioning from a more rural to a more suburban county due to the influx of people from Austin. There also appears to be a significant economic development in the county, with top industries showing growth over the last 10 years. According to the U.S. Bureau of Labor Statistics, 21,158 are in the labor force, and the unemployment rate is 3.7%, which is below Texas's overall unemployment rate of 4.2%. However, the average annual wage per worker is \$30,497.05, significantly lower than the median household income of \$68,503. This is also lower than the median income in Hays and Blanco counties. It is unclear whether this is due to an education or skills gap or to other local cost-of-living variables. The U.S. Census Bureau reports that 82% of the Caldwell County population has a high school diploma, and 19.3% has a bachelor's degree or higher.

Of the 45,008 for whom poverty status is determined in Caldwell County, 6,238 (13.86%) live below the 100% threshold of the Federal Poverty Level. Of the females living there, 13.54% (3,004) live in poverty: 14.17% (3,234) of males. Unlike Hays County, there is a disproportionate number of Hispanics living in poverty compared to non-Hispanics. Of all Caldwell County residents, 10.5% (1,650) live in households with income below the federal poverty level.

CAICT has several community partners in Caldwell County who provide resources to low-income families in need of assistance. Nonprofits and other human service organizations in the county include WIC, All Saints' Episcopal Church Loaves and Fishes program, Caldwell County Salvation Army, Society of St. Vincent de Paul, Alpha Seventh-Day Adventist program, Seton Healthcare Network of Caldwell County, Caldwell County Christian Clothing Closet, Lockhart Housing Authority, and many others.

## **Blanco County**

The population of Blanco County (12,008) is 80.66% Non-Hispanic White, 18.40% Hispanic or Latino, 0.77% Black or African American, 11.98% Multiple Race, % Asian, 5.73% Other Race, 0.50% Native American/Alaska Native, and 0% Native Hawaiian/Pacific Islander. Blanco County has a population of 12,008, of whom 1,104 are in poverty. Of the females living in Blanco County, 11.70% (705) live in poverty compared to males at 5.58% (326). By ethnicity, 9.78% of Hispanics who live in Blanco County live in poverty compared to 8.44% of non-Hispanics. On race and poverty, 8.56% of Whites live in poverty compared to 2.94% of African Americans, and 13.66% of those of multiple races.

The economy of Blanco County employs 6,605 people, 55% of the total population. The largest industries in Blanco County are Construction (961), Educational Services (54), and Health Care and Social Assistance (287). The highest paying industries are Construction (\$80,585), Government (\$63,204), and Health Care and Social Assistance (\$63,951). The median household income in Blanco County is \$87,564. Males in Blanco County have an average income that is 1.75 times higher than that of females, at \$30,228. The income inequality in Blanco County (*measured using the Gini index*) is 0.4503, which is slightly lower than the national average.

There are a variety of resources in the Blanco County area with which we partner to provide services to low-income residents, including the Good Samaritan Center in the City of Blanco. The Center has relocated to a larger facility to house a Food Pantry, Thrift Store, and an administrative office, where financial assistance (when available) is provided to families in emergency situations to help cover utility and rental bills.

Another CAICT partner in Blanco County is the Community Resource Centers (CRC) of Texas Inc. Their mission is to raise the standard of living in rural communities by helping identify the population's present needs. Types of service connected the CRC can provide include mental health, employment, education, food pantry, transportation, affordable housing, family crisis, health care, services for older adults, and services for children. The Johnson City Christian Food Pantry has moved into the CRC to continue serving the hungry alongside other agencies addressing food needs in the county. CRCTX also operated Older Adult Rural Services (OARS), which helps older adults maintain independence and quality of life through solutions such as transportation and immediate financial assistance. Additionally, organizations such as the Area Agency on Aging and the Alzheimer's Association support the needs of older adults.

## **Data Collection**

Community Action Inc. of Central Texas (CAICT) used both quantitative and qualitative data collection methods to determine the needs of Hays, Caldwell, and Blanco Counties. The quantitative survey questions were taken directly from the Texas Department of Housing and Community Affairs guidance tool "The 6 Steps to Creating a Community Needs Assessment". The data was collected from February to March 2026. We analyzed qualitative survey including questionnaires and focus group responses using inductive coding through AI platform. Coded data were tabulated to create a frequency distribution of prioritized "top needs" for each data source. A comparative analysis was completed to examine variations in frequency among data sources.

### **Quantitative Data Collection Method: Needs Assessment Survey**

The Community Needs Assessment is based on the 7 CSBG domains outlined in the CSBG report. The categories of needs in the survey include the following:

- Employment Needs (Assistance finding work, assistance gaining job skills, etc.)
- People Needing Assistance (finding food, childcare, income tax prep, etc.)
- Case Management Needs (Assistance finding resources in the community, assistance moving off of public assistance, etc.)
- Education Needs (GED & ESL classes, computer skills, etc.)
- Family Support Needs (financial education, parenting classes, affordable childcare, classes on health, etc.)
- Counseling Services (drug/alcohol, couples counseling, counseling services for adults, etc.)

- Support for Seniors (programs & activities for seniors, meal deliveries, assisted living, etc.)
- Support for people with disabilities (disability evaluation, medical equipment, etc.)
- Housing Needs (access to affordable housing, assistance paying rent, utility assistance, etc.)
- Medical Needs (help signing up for Medicare, help paying for medical/dental bills, etc.)

The Top 5 community needs were identified through analysis of responses from residents, clients, students, CAICT employees, local public officials, board members, volunteers, and community partners who completed the Community Needs Assessment survey across Hays, Caldwell, and Blanco Counties. Respondents rated a range of service needs using a standardized scale, and responses marked as “Needed” or “Very Needed” were combined and aggregated for each category. The total number of responses for each need category was then ranked from highest to lowest, and the five categories with the greatest number of responses were identified as the Top 5 needs. These findings were further validated through alignment with themes from open-ended survey responses, confirming that the results reflect the most pressing concerns within the service area.

Demographic information and other data were also collected in the survey, including age, race, gender, type of respondent (current CAICT low-income client/student, CAICT employee, local official, board member, volunteer, or resident), and the county in which they currently reside. The survey was distributed using Microsoft forms, an online application with easy-to-use reporting functions that allow users to quickly compile data into charts and graphs.

The link to the survey form was emailed to over 200 community partners, including board members, school district staff, community-based organizations, key stakeholders, churches, public officials, and low-income residents and clients [OS 2.2]. Low-income residents were identified and invited through CAICT’s existing client base and outreach to community partners serving low-income residents in our 3-county region [OS 1.2]. The survey link was also posted on social media and put on our CAICT website to encourage anyone who visited our homepage to take the survey.

### **Qualitative Data Collection Method: Focus Group, Questionnaires**

Two types of qualitative data were collected: focus group, and questionnaire data. These data were used in tandem with the survey to provide a more thorough picture of the needs in our 3-county service area. Questionnaire data was gathered from board members, elected officials, community partners, and employees. Open-ended questions addressed the variety of resources each interviewee provides, the population they primarily serve, what challenges they face, and what they believe could improve the outcomes of the people they serve.

A focus group was conducted to further investigate the causes and conditions of poverty in our service area, focusing on the top 5 needs identified in the quantitative survey data. Cheri Hatcher, a doctoral student in the Department of Adult, Professional, and Community Education at Texas State University, facilitated this focus group and assisted with data analysis. Potential focus group participants were identified through a question on the Microsoft Needs Assessment

survey. Seventy-four respondents indicated that they would be interested in attending a focus group. In the end, 10 respondents participated in our focus group. The moderator used the TDHCA Needs Assessment guide for the focus group protocol, including a discussion of the causes and conditions of poverty.

Once the data were collected, the qualitative data were thoroughly reviewed. Participant responses were organized by the topics and questions addressed during the focus groups. Data were then aggregated to identify themes. Secondary data were also utilized to support the qualitative findings and generate recommendations for future CAICT programs.

## Secondary Data

Community Action, Inc. of Central Texas collected and analyzed secondary data from national, state, and local sources. We relied on secondary data to craft our community profile and to provide context for the community assessment data we collected. We used US Census data, including the American Community Survey (ACS), Community Action Partnership Data Hub, the County Health Rankings & Roadmaps, the Texas Department of State Health Services, Texas Health Data, Texas Health and Human Services Health Status of Texas Report, and other standard datasets that were provided to us, and we supplemented them with additional information. A complete list of secondary data sources is available in Appendix A.

## Statistical Analysis of Poverty in our Service Area

During the survey period (February 2026-March 2026), there were a total of 346 respondents: 13 (4%) local officials, 42 (12%) client/students, 219 (63%) residents, 50 (14%) community action employees, 10 (3%) volunteers, and 8 (2%) community action board members. Among the overall highest needs, CAICT selected the top 5 community needs. The following table shows the top needs identified by county.

Table 2: Top Needs by County

County	Need	CSBG Domain
Blanco	1. Childcare Availability	People Needing Assistance
	2. Housing & Home Support	Housing Needs
	3. Healthcare & Resource Navigation	Medical Needs
	4. Utilities	Housing Needs
	5. Food & Nutrition	People Needing Assistance
Caldwell	1. Housing & Rent Assistance	Housing Needs
	2. Utility Assistance	Housing Needs
	3. Food & Basic Needs	People Needing Assistance
	4. Childcare & Family Support	People Needing Assistance
	5. Healthcare Access	Medical Needs
Hays	1. Housing Stability & Affordability	Housing Needs
	2. Utilities & Basic Cost of Living	Housing Needs
	3. Food Security	People Needing Assistance
	4. Childcare & Youth Programs	People Needing Assistance
	5. Employment, Job Training & Income	Employment Needs
	6.	

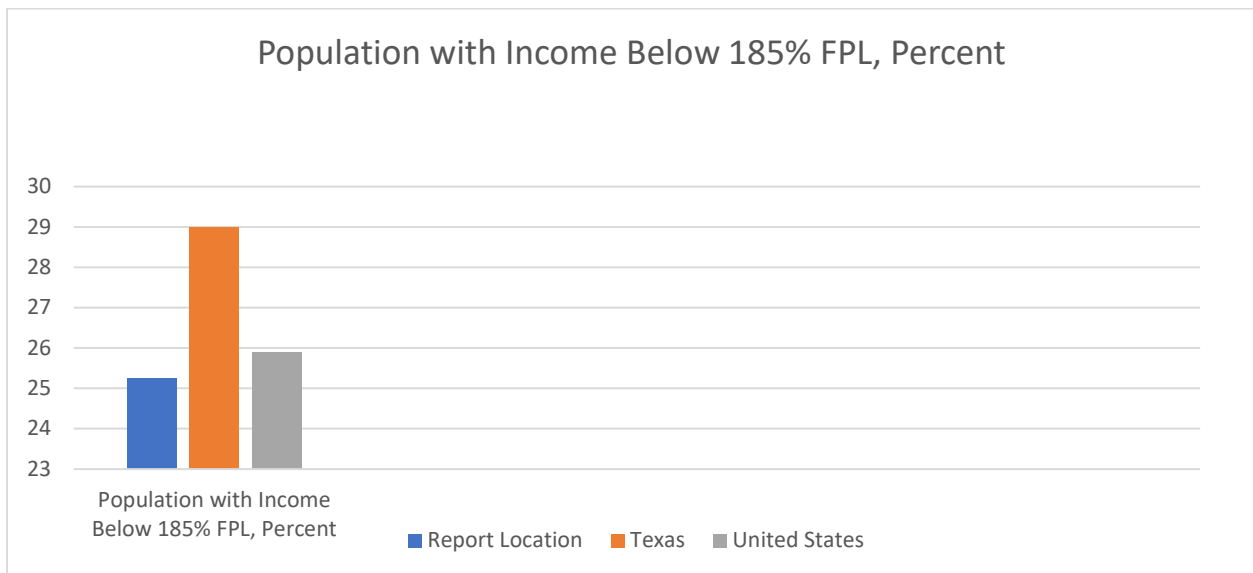
## Poverty: Population Below 185% Federal Poverty Level (FPL)

In the report area, 25.25% of the 77,093 individuals for whom poverty status is determined are living in households with income below 185% of the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access to health services, healthy food, and other necessities that contribute to poor health outcomes.

Table 3: Population Below 185% FPL

Report Area	Total Population	Population with Income Below 185% FPL	Population with Income Below 185% FPL, Percent
<b>Report Area</b>	<b>305,332</b>	<b>77,093</b>	<b>25.25%</b>
Blanco County, TX	11,872	2,075	17.48%
Caldwell County, TX	45,008	14,082	31.29%
Hays County, TX	248,452	60,936	24.53%
Texas	29,016,925	8,412,893	28.99%
United States	324,567,147	84,044,244	25.89%

Figure 1: Population Below 185% FPL Comparison



Note: The total population figures for poverty reports are lower because the poverty data collection excludes people in group quarters.

## Poverty – Population Below 100% FPL

Within the report area, 12.16% (37,127 individuals for whom poverty status is determined) live in households with incomes below the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access to health services, healthy food, and other necessities that contribute to poor health status.

Note: The total population figures for poverty reports are lower because the poverty data collection excludes people in group quarters.

## Population in Poverty by Gender

This indicator reports the population in poverty in the report area by gender. The percentage values could be interpreted as, for example, “Of all the male population within the report area, the proportion living in households with income below the federal poverty level is (value).”

Table 4: Population Below 100% FPL

	<b>Total Population</b>	<b>Population in Poverty</b>	<b>Population in Poverty, Percent</b>
<b>Report Area</b>	<b>305,332</b>	<b>37,127</b>	<b>12.16%</b>
Blanco County, TX	11,872	1,031	8.68%
Caldwell County, TX	45,008	6,238	13.86%
Hays County, TX	248,452	29,858	12.02%
Texas	29,016,925	4,005,417	13.80%
United States	324,567,147	40,390,045	12.44%

Figure 2: Population Below 100% FPL Comparison

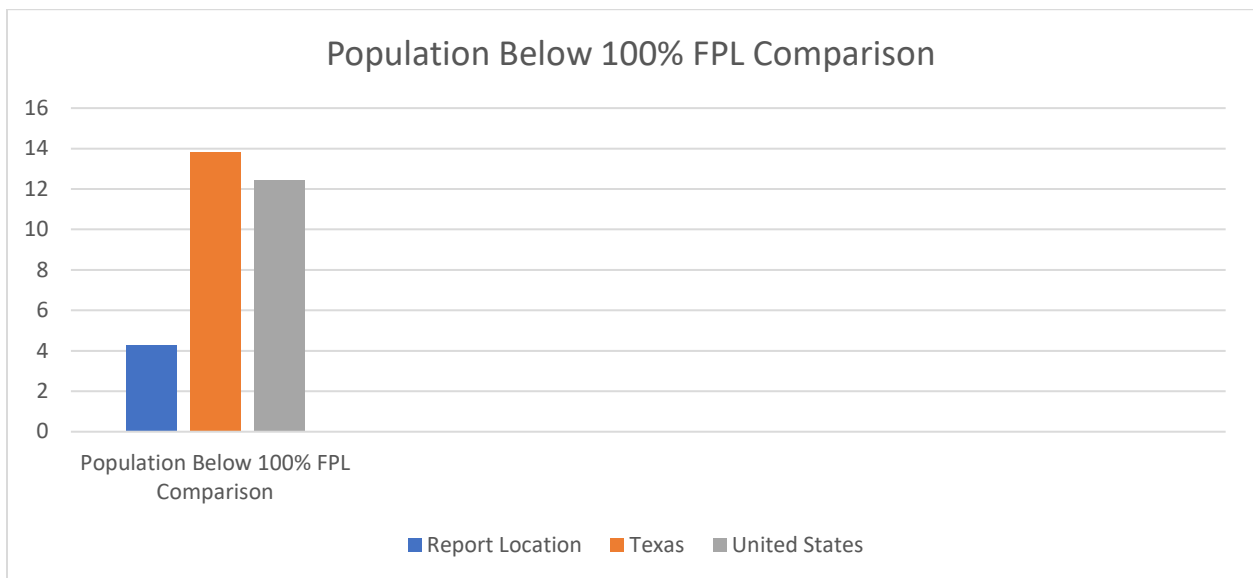


Table 5: Population in Poverty by Gender

<b>Report Area</b>	<b>Male</b>	<b>Female</b>	<b>Male Percent</b>	<b>Female Percent</b>
	<b>16,545</b>	<b>20,582</b>	<b>%</b>	<b>%</b>
Blanco County, TX	326	705	5.58%	11.70%
Caldwell County, TX	3,234	3,004	14.17%	13.54%
Hays County, TX	12,985	16,873	10.46%	13.58%
Texas	1,789,828	2,215,589	12.44%	15.15%
United States	18,016,757	22,373,288	11.26%	13.60%

## Population in Poverty by Ethnicity Alone

This indicator reports the population in poverty in the report area by ethnicity alone. The percentage values could be interpreted as, for example, “*Of all the Hispanic population within the report area, the proportion living in households with income below the federal poverty level is (value).*”

Table 6: Population in Poverty by Ethnicity

	Hispanic or Latino	Not Hispanic or Latino	Hispanic or Latino	Not Hispanic or Latino
Report Area	16,545	20,582	%	%
Blanco County, TX	213	818	9.78%	8.44%
Caldwell County, TX	4,035	2,203	15.65%	11.46%
Hays County, TX	13,423	16,435	13.77%	10.89%
Texas	2,145,892	1,859,525	18.66%	10.62%
United States	10,467,411	29,922,634	16.89%	11.39%

## Population in Poverty by Race Alone

This indicator reports the percentage of the population in poverty in the report area by race alone. The percentage values could be interpreted as, for example, “*Of all the white population within the report area, the proportion living in households with income below the federal poverty level is (value).*”

Table 7: Population in Poverty by Race

	White	Black/African-American	Native American/Alaska Native	Asian	Native Hawaiian/Pacific Islander	Other Race	Multiple Race
Report Area	%	%	%	%	%	%	%
Blanco County, TX	8.56%	2.94%	0.00%	0.00%	No data	1.92%	13.66%
Caldwell County, TX	12.60%	38.44%	3.56%	0.00%	No data	16.69%	12.82%
Hays County, TX	11.18%	19.44%	2.65%	12.06%	0.00%	16.59%	12.43%
Texas	11.05%	18.91%	15.65%	9.11%	17.94%	19.55%	16.97%
United States	9.85%	21.28%	21.81%	9.93%	17.18%	18.24%	14.70%

## Poverty – Children Below 200% FPL

In the report area, % or # children live in households with incomes below 200% of the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access to health services, healthy food, and other necessities that contribute to poor health outcomes.

Note: The total population figures for poverty reports are lower because poverty data collection excludes people in group quarters.

Table 8: Children Below 200% FPL

Report Area	Total Population Under Age 18	Population Under Age 18 Below 200% FPL	Population Under Age 18 Below 200% FPL, Percent
Blanco County, TX	2,117	472	22.30%
Caldwell County, TX	11,012	4,954	44.99%
Hays County, TX	57,145	15,986	27.97%
Texas	7,393,288	3,043,500	41.17%
United States	72,472,636	26,544,399	36.63%

### Poverty – Children Below 100% FPL

In the report area, % or # children aged 0-17 are living in households with income below the Federal Poverty Level (FPL). This indicator is relevant because poverty creates barriers to access to health services, healthy food, and other necessities that contribute to poor health outcomes.

Table 9: Children Below 100% FPL

Report Area	Total Population	Population < Age 18	Population < Age 18 in Poverty	Population < Age 18 in Poverty, Percent
Blanco County, TX	11,872	2,117	247	11.67%
Caldwell County, TX	46,527	11,012	1,922	17.45%
Hays County, TX	248,452	57,145	5,499	9.62%
Texas	29,016,925	7,393,288	1,398,542	18.92%
United States	324,567,147	72,472,636	11,829,878	16.32%

Figure 4: Children Below 100% FPL Comparison

### Seniors in Poverty

Population and poverty estimates for persons age 65 and up are shown for the report area. According to the American Community Survey (ACS) 5-year data, an average of 10 % of people lived in poverty during the survey calendar year. The poverty rate in the report area is lower than the national average of 10.4%

Table 10: Seniors in Poverty

Report Area	Ages 65 and Up Total Population	Ages 65 and Up in Poverty	Ages 65 and Up Poverty Rate
Blanco County, TX	3,000	360	12.0%
Caldwell County, TX	6,822	775	11.4%
Hays County, TX	30,103	2,841	9.4%
Texas	3,816,349	445,317	11.7%
United States	54,579,391	5,654,531	10.4%

## Poverty Status by Age and Gender 18 Years and Up

Table 11: Poverty Status by Age and Gender

	<b>Blanco County</b>	<b>Caldwell County</b>	<b>Hays County</b>
<b>Total</b>	<b>12,301</b>	<b>46,527</b>	<b>282,519</b>
<b><i>Income in the past 12 months below the poverty level</i></b>	<b>1,038</b>	<b>6,133</b>	<b>33,994</b>
<b>Male:</b>	432	2,830	13,080
18 to 24 years	15	724	4,497
25 to 34 years	3	206	1,943
35 to 44 years	27	254	2,571
45 to 54 years	80	136	1,083
55 to 64 years	71	295	410
65 to 74 years	44	347	390
75 years and over	113	68	409
<b>Female:</b>	606	3,303	20,914
18 to 24 years	19	589	10,511
25 to 34 years	71	481	2,899
35 to 44 years	20	200	2,542
45 to 54 years	33	161	380
55 to 64 years	110	260	611
65 to 74 years	173	157	678
75 years and over	55	333	730
<b><i>Months at or above poverty level</i></b>	<b>11,263</b>	<b>40,394</b>	<b>248,525</b>
<b>Male:</b>	5,580	20,440	127,243
18 to 24 years	277	1,770	12,492
25 to 34 years	683	2,997	18,236
34 to 44 years	618	2,974	20,252
45 to 54 years	677	2,587	17,068
55 to 64 years	1,013	2,549	13,169
64 to 74 years	955	1,767	9,933
75 years and over	431	1,026	5,825
<b>Female:</b>	5,683	19,954	121,282
18 to 24 years	248	1,572	7,623
35 to 34 years	520	2,536	16,827
35 to 44 years	561	2,849	19,361
45 to 54 years	786	2,669	17,053
55 to 64 years	1,106	2,605	13,268
65 to 74 years	873	2,086	11,684
75 years and over	572	1,317	6,919

## Findings

The data revealed strong consensus on areas of need (1, 2, 3, 4). Each of these will be discussed in greater detail in this section. During the next three years, we will address these needs at the individual/family and community levels.

The following sections present a comprehensive, community-informed assessment of the social and economic conditions affecting residents of Hays, Blanco, and Caldwell Counties. Findings are drawn directly from the Community Needs Survey (346 respondents as of 4/14/26) and are intended to identify both immediate household challenges and broader systemic conditions influencing community well-being. Together, these narratives highlight the interconnectedness of economic stability, access to essential services, and the overall quality of life across the region.

The purpose of these sections is to translate survey results into a clear, accessible narrative that supports community planning, strategic development, grant applications, funding proposals, program evaluation, and regional collaboration. Rather than presenting data only in terms of percentages or frequencies, the findings contextualize resident responses within broader patterns of financial strain, service gaps, and ongoing regional growth pressures across Central Texas.

Survey findings consistently showed five primary areas of concern across the region:

1. **Housing Stability and Affordability** – including affordable housing, rental assistance, mortgage assistance, homelessness prevention, and home repairs or modifications. This emerged as the most dominant theme throughout both checkbox and open-ended survey responses.
2. **Utilities and Basic Living Expenses** – including utility assistance for electricity and water, rising energy costs, and difficulty covering essential household expenses. These concerns were frequently discussed alongside housing instability and overall financial strain.
3. **Food Security and Nutrition Assistance** – including challenges related to finding affordable groceries, accessing nutritious food, meal programs, and supports connected to SNAP, WIC, and other nutrition-related services.
4. **Child Care and Youth Support** – including affordable childcare, afterschool care, Head Start access, summer programming, and youth activities, particularly for working families balancing employment and caregiving responsibilities.
5. **Employment, Job Training, and Income Stability** – including job placement, workforce development, GED, college and trade programs, and access to employment that provides a sustainable living wage. Many respondents directly connected employment instability to housing insecurity and difficulty affording utilities and other necessities.

Each section focuses on these key themes, which were repeatedly identified by respondents as urgent or high-priority concerns affecting both daily life and long-term household stability. The narratives are intentionally structured to emphasize the relationships between community needs rather than treating them in isolation. Survey responses demonstrate significant overlap among

housing instability, utility burden, food insecurity, transportation barriers, employment challenges, and limited access to supportive services. As a result, the findings highlight how multiple forms of hardship often occur simultaneously and reinforce one another, particularly among lower-income households, working families, older adults, and rural residents.

While the three counties share common concerns about affordability and access to services, the findings also reveal important differences in local conditions. Variations in population growth, economic opportunity, transportation infrastructure, rurality, and service availability shape how these challenges are experienced across Hays, Blanco, and Caldwell Counties. This context helps ensure the assessment reflects the region's diversity of experiences.

### **Housing Stability & Affordability**

The Community Action, Inc. Needs Survey for residents of Hays, Blanco, and Caldwell Counties highlights significant concerns about housing affordability, housing stability, and the financial pressures of maintaining safe, sustainable housing. Survey responses suggest that housing instability is closely connected to broader economic conditions, including low wages, rising housing costs, utility burdens, and limited access to supportive services.

Across the three-county region, respondents consistently identified affordable housing and rent assistance as major unmet needs. The survey findings reflect growing pressures within the rapidly developing Central Texas corridor, where population growth, rising property values, and increased rental costs have outpaced wage growth for many households.

### **Housing Affordability Conditions**

Survey respondents identified affordable housing access as one of the most significant community concerns. Among respondents who answered the housing-related questions:

- Approximately 43% identified affordable housing as either “Needed” or “Very Needed.”
- About 39% reported that assistance paying rent was either “Needed” or “Very Needed.”
- Many respondents also expressed concerns about utility affordability, home repair needs, and energy-efficiency costs.

The survey responses suggest that residents are struggling not only to obtain housing but also to maintain it over time. Households facing rising rent and utility costs may experience ongoing housing insecurity even if they are currently housed.

The strongest responses appeared in the “Very Needed” category, indicating that many residents view housing support as an urgent issue rather than a future concern. In follow-up sections of the survey, affordable housing and rental assistance continued to rank among the highest priority needs.

## **Causes of Housing Instability**

The survey results indicate that housing instability in Hays, Blanco, and Caldwell Counties is driven by several interconnected factors.

### **Rising Cost of Living**

Many respondents reported that their household incomes were insufficient to cover rising housing costs. Economic growth in the Austin–San Antonio corridor has increased housing demand, particularly in Hays County, where rapid population growth and development have driven up rental and homeownership costs. As housing costs increase, lower-income and working-class households experience greater financial strain. Residents may be forced to spend disproportionate shares of their income on rent, utilities, transportation, and food, reducing their ability to build savings or respond to emergencies.

### **Limited Affordable Housing Supply**

The survey findings suggest that the supply of affordable housing units does not meet regional demand. Respondents identified a need for additional affordable rental options and support for maintaining existing housing. In rural portions of Blanco and Caldwell Counties, housing challenges may also include limited housing inventory, aging housing stock, and fewer available support services. These conditions can contribute to overcrowding, deferred maintenance, and increased housing vulnerability.

### **Utility and Maintenance Burdens**

A substantial number of respondents identified assistance with utility bills, home repairs, and energy efficiency improvements as needed services. These responses indicate that housing instability extends beyond rent payments alone. Households struggling to afford utility bills or necessary repairs may face unsafe living conditions, increased risk of displacement, or long-term financial hardship. Older homes, especially in rural areas, may require repairs that exceed household financial capacity.

### **Employment and Wage Challenges**

The survey also revealed broader economic concerns that directly affect housing stability. Respondents identified needs related to:

- Employment assistance
- Better-paying jobs
- Job skills development
- Transportation access

These findings suggest that housing instability is closely tied to workforce instability. Residents who lack stable employment or sufficient wages are more likely to experience difficulty maintaining consistent housing.

## **Differences Across Counties**

Although the survey was analyzed collectively, the responses suggest important regional differences.

### **Hays County**

Hays County respondents represented the largest share of survey participants. Housing affordability concerns appeared especially pronounced due to rapid growth and rising market prices associated with expansion from the Austin metropolitan area. Respondents in Hays County appeared more likely to identify rent assistance and affordable housing as urgent needs.

### **Caldwell County**

Caldwell County respondents expressed concerns about lower-income households and limited economic opportunities. Housing instability in Caldwell County may be more closely connected to wage limitations, transportation barriers, and aging housing stock.

### **Blanco County**

Blanco County respondents reflected challenges common in rural communities, including limited housing inventory, service access barriers, and affordability pressures for fixed-income households.

## **Relationship Between Housing and Other Community Needs**

The survey demonstrates that housing instability is deeply interconnected with other social and economic challenges.

Respondents who identified housing-related needs frequently also reported needs related to:

- Food assistance
- Health care access
- Transportation assistance
- Childcare
- Utility assistance
- Employment support

These overlapping needs suggest that many households are experiencing cumulative financial stress. Housing instability often functions as both a cause and a consequence of broader economic hardship. For example, households paying high housing costs may reduce spending on food, medical care, or transportation. Similarly, transportation barriers can limit employment opportunities, making it more difficult to maintain stable housing.

## **Implications for Community Planning and Services**

The survey findings indicate a need for coordinated regional strategies that address both immediate housing needs and long-term economic stability.

Potential strategies include:

- Expanding affordable rental housing inventory
- Increasing emergency rental assistance programs
- Supporting utility assistance and weatherization programs
- Investing in workforce development and living-wage employment
- Expanding transportation access
- Increasing home repair assistance for aging housing stock
- Strengthening partnerships between housing providers, nonprofit agencies, and local governments

The results also suggest that housing interventions should be integrated with broader social services. Residents experiencing housing instability often require multiple forms of support simultaneously.

## **Conclusion**

The Community Needs Survey reveals that housing affordability and housing stability are major concerns for residents across Hays, Blanco, and Caldwell Counties. Respondents identified affordable housing, rental assistance, utility support, and housing maintenance as urgent needs that affect overall household well-being.

The causes of housing instability appear closely tied to rising living costs, insufficient wages, limited affordable housing inventory, and broader economic pressures across the Central Texas region. The survey further demonstrates that housing instability is interconnected with food insecurity, transportation barriers, employment challenges, and access to health care.

Collectively, the findings indicate that addressing housing instability in the three-county region will require coordinated, multi-sector approaches focused on affordability, economic opportunity, and long-term community resilience.

## **Utilities & Basic Living Expenses**

The Community Needs Survey for residents of Hays, Blanco, and Caldwell Counties identified utility affordability and basic living expenses as major concerns affecting household stability across the region. Respondents frequently reported difficulty paying for essential household costs, including electricity, water, gas, and other utilities. Utility assistance emerged as one of the most consistently found needs throughout the survey.

The findings suggest that many households are experiencing ongoing financial strain amid rising living costs across Central Texas. Utility burdens appear closely tied to housing instability, food insecurity, transportation costs, and income limitations. Many respondents indicated that utility assistance is not an isolated need but part of a broader pattern of financial hardship affecting household well-being.

### **Conditions Related to Utilities and Household Expenses**

Survey responses demonstrated significant concern regarding the affordability of utilities and other essential household expenses. Among survey participants:

- Utility assistance was frequently identified as either “Needed” or “Very Needed.”
- Respondents commonly reported challenges paying electricity, water, and energy-related costs.
- Many residents also identified difficulties covering basic household expenses alongside housing and food costs.

The survey findings indicate that households are struggling to keep pace with rising utility and energy costs while also managing housing and daily living costs. The responses further suggest that utility insecurity may contribute to broader household instability. Families facing high utility costs may delay payments, reduce spending on food or medical care, or risk service interruptions that negatively affect health and safety.

### **Causes of Utility and Financial Instability**

The survey responses point to several interconnected factors contributing to financial strain from utilities and household expenses.

#### **Rising Cost of Living**

Respondents frequently described challenges associated with increasing living costs across the region. Rapid population growth and economic expansion in the Austin–San Antonio corridor have driven up prices for housing, utilities, transportation, and consumer goods. As household expenses increase faster than wages for many workers, residents may struggle to maintain financial stability. Utility bills become especially burdensome for households already spending large portions of their income on rent or mortgage payments.

#### **Income and Wage Limitations**

The survey findings suggest that many households do not earn sufficient income to consistently meet basic living expenses. Respondents identified employment assistance, higher wages, and job training as important needs connected to financial stability. Households with unstable employment, low wages, part-time work, or fixed incomes may struggle to manage fluctuating utility costs, especially during periods of extreme weather or economic hardship.

## **High Energy Costs and Aging Housing Stock**

Many households in the three-county region may live in older homes with poor insulation, outdated heating and cooling systems, or inefficient appliances. These conditions can increase energy consumption and utility costs. In rural areas of Blanco and Caldwell Counties, older housing stock and limited access to energy-efficiency improvements may contribute to disproportionately high utility burdens. Respondents who identified home repair needs often also identified utility assistance as a priority.

## **Seasonal and Weather-Related Pressures**

Extreme temperatures in Central Texas create additional pressure on household utility budgets. During periods of intense summer heat or winter storms, electricity usage and utility bills may increase substantially. Lower-income households may struggle to absorb seasonal increases in energy costs, particularly when combined with rising food, transportation, and housing expenses.

## **Relationship Between Utility Costs and Housing Stability**

The survey findings demonstrate a strong relationship between utility affordability and housing stability. Respondents who identified needs related to utility assistance frequently also reported:

- Rental assistance needs
- Affordable housing concerns
- Food assistance needs
- Transportation barriers
- Employment instability
- Health care affordability concerns

These overlapping responses suggest that households experiencing housing stress are also vulnerable to utility insecurity. High utility costs may increase the risk of eviction, service disconnection, overcrowding, or unsafe living conditions. For many households, utility expenses function as a secondary housing cost that significantly affects overall affordability. Even households able to secure housing may struggle to remain stably housed if they cannot consistently afford electricity, water, and other essential services.

## **Differences Across Counties**

Although the survey results were analyzed collectively, the findings suggest different patterns of financial stress across the region.

### **Hays County**

In Hays County, rapid population growth and rising housing costs likely contribute to higher overall household expenses. Residents facing elevated rents and property costs may have fewer financial resources available for utilities and other necessities.

## **Caldwell County**

Caldwell County respondents appeared to reflect concerns associated with lower household incomes and economic instability. Utility assistance needs may be more closely connected to wage limitations, employment instability, and aging housing infrastructure.

## **Blanco County**

Blanco County respondents reported challenges common in rural communities, including higher transportation costs, limited access to services, and aging homes that may require costly energy-related repairs or upgrades.

## **Impact on Household Well-Being**

The survey findings indicate that utility insecurity affects multiple dimensions of household well-being. Households struggling with utility costs may experience:

- Increased financial stress
- Reduced food security
- Health and safety risks
- Difficulty maintaining stable housing
- Limited access to communication or technology
- Emotional and mental health strain

Utility disconnections or inability to adequately heat or cool homes may disproportionately affect vulnerable populations, including older adults, children, individuals with disabilities, and households with chronic medical conditions. The survey responses suggest that financial instability related to utilities contributes to cumulative hardship across multiple areas of daily life.

## **Implications for Community Planning and Services**

The survey findings indicate a need for coordinated regional strategies that address utility affordability and broader household financial stability. Potential strategies include:

- Expanding utility assistance programs
- Increasing access to weatherization and energy-efficiency services
- Supporting home repair and rehabilitation programs
- Improving access to emergency financial assistance
- Expanding workforce development and living-wage employment opportunities
- Strengthening financial literacy and budgeting support services
- Coordinating utility support with housing and food assistance programs

The results suggest that utility assistance programs are most effective when integrated with broader economic and housing supports.

## **Conclusion**

The Community Needs Survey demonstrates that utility affordability and basic living expenses are major concerns for residents across Hays, Blanco, and Caldwell Counties. Respondents frequently identified utility assistance, energy costs, and help paying household bills as urgent needs connected to broader financial instability. The causes of utility insecurity appear closely tied to rising living costs, insufficient wages, aging housing infrastructure, and regional economic pressures. The survey further indicates that utility affordability is closely linked to housing stability, food security, employment, and overall household well-being.

Collectively, the findings highlight the need for coordinated strategies that address both immediate utility assistance and the underlying economic conditions contributing to household financial hardship.

## **Food Security & Nutrition**

The Community Needs Survey for residents of Hays, Blanco, and Caldwell Counties identified food insecurity and access to nutrition assistance as major concerns affecting households across the region. Respondents frequently reported difficulty affording groceries, accessing nutritious food, and obtaining assistance through food programs and community meal resources.

The survey findings indicate that food insecurity is closely connected to broader economic challenges, including rising living costs, housing instability, transportation barriers, and insufficient household income. Many respondents identified food assistance needs alongside concerns related to utility costs, employment, childcare, and health care affordability. The responses suggest that many households in the three-county region experience ongoing financial stress that affects their ability to consistently access adequate and nutritious food.

## **Conditions Related to Food Security**

Survey respondents consistently identified food-related assistance as an important community need. Among participants:

- Food assistance and help affording groceries were frequently identified as “Needed” or “Very Needed.”
- Respondents expressed concerns related to meal programs, nutrition support, and access to affordable food.
- Many residents also identified the need for assistance connected to SNAP, WIC, and other nutrition-related services.

The findings suggest that food insecurity affects a broad range of households, including working families, older adults, households with children, and residents living on fixed or limited incomes. Respondents frequently linked food insecurity with other forms of financial hardship, indicating that many households must make difficult trade-offs between food, housing, transportation, utilities, and medical expenses.

## **Causes of Food Insecurity**

The survey findings point to several interconnected causes contributing to food insecurity and difficulty accessing nutritious meals.

### **Rising Cost of Living and Groceries**

Respondents expressed growing concern about the rising cost of groceries and household necessities. Inflation and rising food prices have placed additional strain on families already facing high housing and utility costs. As the cost of living increases across Central Texas, many households may struggle to maintain adequate food budgets. Food insecurity appears especially severe among households with limited disposable income after paying for rent, utilities, transportation, and health care.

### **Income and Employment Challenges**

The survey findings suggest that many households lack sufficient income to consistently afford nutritious food. Respondents frequently identified needs related to:

- Better-paying jobs
- Employment assistance
- Job training and workforce development
- Financial support services

These responses indicate that food insecurity is closely tied to economic instability. Households with low wages, inconsistent work schedules, part-time employment, or fixed incomes may experience chronic difficulty affording groceries.

### **Transportation Barriers and Food Access**

Transportation challenges emerged throughout the survey as a significant issue affecting access to essential services, including food. In rural areas of Blanco and Caldwell Counties, limited transportation options and longer distances to grocery stores or food distribution sites may create additional barriers to obtaining affordable, nutritious food. Residents without reliable transportation may face difficulty:

- Traveling to grocery stores
- Accessing food pantries or meal programs
- Reaching SNAP or WIC offices
- Obtaining fresh produce and healthy foods

Transportation limitations may lead to greater reliance on convenience stores or on more expensive food options.

## **Housing and Utility Burdens**

The survey findings suggest that food insecurity is closely connected to housing affordability and utility costs. Households experiencing high rent, mortgage, or utility expenses may reduce food spending in order to maintain housing stability or avoid service disconnection. Respondents frequently identified food assistance needs alongside requests for rental assistance and utility support. These overlapping needs indicate that many families are experiencing cumulative financial pressure, limiting their ability to consistently meet basic nutritional needs.

## **Nutrition Assistance and Community Support Needs**

The survey responses indicate continued demand for nutrition assistance programs and community food resources. Respondents identified needs related to:

- SNAP enrollment and support
- WIC services
- Food pantry access
- Community meal programs
- Emergency food assistance
- Nutritional support for children and older adults

These findings suggest that public assistance and nonprofit food programs remain critical safety-net resources for many households across the region. The survey also indicates that awareness, accessibility, and transportation may affect residents' ability to fully utilize available food assistance services.

## **Differences Across Counties**

Although the survey findings were reviewed collectively, the responses suggest regional differences in food insecurity patterns.

### **Hays County**

In Hays County, rapid population growth and increasing living costs may contribute to food insecurity among working households facing rising rent and housing expenses. Respondents in Hays County appeared more likely to experience affordability pressures associated with urban and suburban growth.

### **Caldwell County**

Caldwell County respondents reflected concerns associated with lower household incomes and economic limitations. Food insecurity in Caldwell County may be more strongly connected to poverty, wage instability, and transportation barriers.

## **Blanco County**

Blanco County respondents reflected challenges common in rural communities, including limited food access points, transportation challenges, and service accessibility concerns. Rural households may face additional barriers obtaining nutritious and affordable food due to longer travel distances and fewer available resources.

### **Relationship Between Food Security and Overall Well-Being**

The survey findings demonstrate that food insecurity affects multiple dimensions of household and community health. Respondents experiencing food insecurity frequently also identified needs related to:

- Housing assistance
- Utility assistance
- Health care access
- Transportation services
- Employment support
- Childcare assistance

These overlapping responses indicate that food insecurity is part of a broader pattern of economic hardship affecting many households in the region. Limited access to nutritious food may contribute to:

- Poor physical health outcomes
- Increased chronic disease risk
- Stress and mental health challenges
- Educational and developmental difficulties for children
- Reduced household financial stability

The survey responses suggest that food insecurity both contributes to and results from broader financial instability.

### **Implications for Community Planning and Services**

The findings indicate a need for coordinated regional strategies to improve food security and access to nutrition assistance. Potential strategies include:

- Expanding food pantry and meal distribution programs
- Increasing outreach for SNAP and WIC enrollment
- Improving transportation access to food resources
- Supporting mobile food distribution in rural communities
- Expanding partnerships between schools, nonprofits, and food providers
- Increasing workforce development and living-wage employment opportunities
- Integrating food assistance with housing and utility support services

The survey findings suggest that food insecurity is most effectively addressed through comprehensive approaches that also strengthen household financial stability.

## **Conclusion**

The Community Needs Survey demonstrates that food insecurity and access to nutrition assistance are major concerns for residents across Hays, Blanco, and Caldwell Counties. Respondents frequently reported difficulties affording groceries, accessing nutritious food, and obtaining food assistance. The causes of food insecurity appear closely tied to rising living costs, insufficient wages, transportation barriers, housing instability, and broader economic pressures throughout the region. The survey further indicates that food insecurity is closely linked to housing, utilities, employment, transportation, and health care needs. Collectively, the findings highlight the importance of coordinated regional strategies that address both immediate nutritional needs and the broader economic factors that contribute to food insecurity.

## **Childcare & Youth Support**

The Community Needs Survey for residents of Hays, Blanco, and Caldwell Counties identified affordable childcare and youth support services as major concerns affecting families throughout the region. Respondents frequently reported challenges related to the affordability and availability of childcare, afterschool programs, summer activities, and early childhood education services.

The survey findings suggest that working families across the three-county area are experiencing increasing difficulty securing reliable and affordable care for children. Respondents identified childcare support as closely connected to employment stability, financial security, transportation access, and overall family well-being.

The results indicate that many households require additional support services to balance work responsibilities, child supervision, educational enrichment, and household financial obligations.

## **Conditions Related to Childcare and Youth Support**

Survey respondents consistently identified childcare and youth-related services as important community needs. Among participants:

- Affordable childcare was frequently identified as either “Needed” or “Very Needed.”
- Respondents expressed concern regarding access to afterschool care and summer youth programs.
- Many residents also identified the need for expanded youth activities, mentoring opportunities, and educational support programs.
- Early childhood services, including Head Start and school readiness programs, were also identified as important community resources.

The findings suggest that many families struggle to locate affordable, reliable, and accessible care options that align with work schedules and household budgets. Families with young children

appear particularly vulnerable to financial strain when childcare costs consume a significant portion of household income.

## **Causes of Childcare and Youth Support Challenges**

The survey responses indicate several interconnected factors contributing to childcare instability and unmet youth service needs.

### **High Cost of Childcare**

Respondents frequently identified affordability as one of the largest barriers to obtaining childcare services. As housing, utility, transportation, and grocery costs continue to rise across the Central Texas region, many families may struggle to absorb the additional financial burden of childcare expenses. Working families with limited incomes often face difficult decisions regarding:

- Paying for childcare
- Reducing work hours
- Leaving the workforce temporarily
- Relying on informal care arrangements

The survey findings suggest that childcare affordability is a major factor affecting family economic stability.

### **Limited Availability of Childcare Providers**

Respondents also indicated concerns regarding the availability of childcare and youth programs, particularly in rural or underserved areas. Families may experience:

- Long waitlists for childcare centers
- Limited afterschool program availability
- Insufficient summer programming
- Lack of care options during nontraditional work hours
- Transportation barriers to accessing programs

In Blanco and Caldwell Counties, limited provider availability and geographic distance may further restrict access to licensed childcare and youth services.

### **Workforce and Employment Pressures**

The survey findings indicate that childcare access is closely tied to workforce participation and employment stability. Respondents frequently identified needs related to:

- Employment assistance
- Better-paying jobs
- Flexible work opportunities

- Transportation support

Families unable to secure reliable childcare may experience disruptions in employment, reduced work hours, or difficulty maintaining stable income.

The lack of affordable childcare may particularly affect single-parent households, lower-income families, and households working multiple jobs or nontraditional schedules.

### **Limited Access to Youth Enrichment Opportunities**

Respondents also emphasized the importance of afterschool programs, summer activities, and structured youth engagement opportunities. Limited access to these programs may create challenges for:

- Working parents needing supervision for children outside school hours
- Youth development and educational enrichment
- Social connection and mental well-being
- Safe recreational opportunities

The survey findings suggest that many families view youth programming as an essential support service rather than an optional recreational activity.

### **Early Childhood Education and Head Start Needs**

The survey responses indicate ongoing demand for early childhood education services and school readiness programs.

Respondents identified needs related to:

- Head Start enrollment
- Affordable preschool access
- Early intervention and developmental support
- School readiness programs
- Family-centered educational services

These findings suggest that many households require additional support during the early childhood years to promote educational stability and long-term child development.

Limited access to affordable early childhood programs may disproportionately affect lower-income households and rural families.

### **Differences Across Counties**

Although the survey was analyzed collectively, the responses suggest different patterns of need across the region.

## **Hays County**

In Hays County, rapid population growth and rising living costs may contribute to increased demand for childcare and youth services. Working families facing high housing expenses may struggle to afford formal childcare while maintaining financial stability.

## **Caldwell County**

Caldwell County respondents expressed concerns about lower household incomes and limited economic opportunities. Childcare challenges in Caldwell County may be more closely linked to affordability, transportation barriers, and limited-service availability.

## **Blanco County**

Blanco County respondents reported challenges common in rural communities, including fewer childcare providers, longer travel distances, and limited access to youth programs. Families in rural areas may face additional barriers to locating affordable, reliable care close to home or work.

## **Relationship Between Childcare and Overall Family Stability**

The survey findings demonstrate that childcare access is closely interconnected with broader household and economic stability. Respondents identifying childcare needs frequently also reported:

- Housing affordability concerns
- Utility assistance needs
- Food insecurity
- Transportation barriers
- Employment instability
- Health care access challenges

These overlapping needs indicate that many families are experiencing cumulative financial and logistical pressures. Inadequate access to affordable childcare may contribute to:

- Reduced workforce participation
- Household income instability
- Increased financial stress
- Reduced educational opportunities for children
- Greater reliance on informal or inconsistent care arrangements

The survey findings suggest that childcare supports both economic and family well-being.

## **Implications for Community Planning and Services**

The survey findings indicate a need for coordinated regional strategies to improve access to childcare and youth support services. Potential strategies include:

- Expanding affordable childcare programs
- Increasing Head Start and preschool enrollment capacity
- Supporting after-school and summer youth programs
- Expanding transportation access for families and youth
- Increasing workforce supports for childcare providers
- Developing partnerships between schools, nonprofits, and community organizations
- Providing financial assistance for working families with childcare expenses

The results suggest that investments in childcare and youth services may also strengthen workforce participation, educational outcomes, and long-term community stability.

## **Conclusion**

The Community Needs Survey demonstrates that affordable childcare and youth support services are major concerns for residents across Hays, Blanco, and Caldwell Counties. Respondents frequently identified needs related to childcare affordability, afterschool care, summer programs, Head Start access, and youth development opportunities.

The causes of these challenges appear closely tied to rising living costs, insufficient household income, limited provider availability, transportation barriers, and broader economic pressures affecting working families throughout the region.

The survey further indicates that childcare access is closely linked to employment stability, housing affordability, transportation, and overall family well-being. Collectively, the findings highlight the importance of coordinated regional strategies that support working families, expand youth programming, and strengthen early childhood education systems.

## **Employment, Job Training & Income Stability**

The Community Needs Survey for residents of Hays, Blanco, and Caldwell Counties identified employment stability, workforce development, and income adequacy as major concerns affecting households throughout the region. Respondents frequently reported the need for job placement assistance, skills training, educational opportunities, and employment that provides a living wage.

The survey findings suggest that many residents are experiencing economic instability connected to low wages, inconsistent employment, limited advancement opportunities, and barriers to workforce participation. Respondents consistently linked employment challenges to broader concerns involving housing affordability, utility insecurity, food access, transportation barriers, and overall financial hardship.

The results indicate that economic instability is a significant underlying factor contributing to many of the social and household challenges identified throughout the survey.

### **Conditions Related to Employment and Income Stability**

Survey respondents consistently identified workforce and income-related services as important community needs. Among participants:

- Employment assistance and job placement services were frequently identified as “Needed” or “Very Needed.”
- Respondents expressed strong interest in job skills development and workforce training opportunities.
- Educational advancement services, including GED completion, college access, vocational education, and trade programs, were also identified as important needs.
- Many respondents emphasized the importance of obtaining work that pays a living wage and provides long-term financial stability.

The findings suggest that many households are struggling not only with unemployment but also with underemployment and insufficient wages that fail to meet rising living costs. Respondents frequently connected employment concerns to the ability to maintain stable housing, pay utility bills, and afford basic necessities.

### **Causes of Employment and Income Instability**

The survey findings indicate several interconnected factors contributing to economic instability across the region.

#### **Insufficient Wages and Rising Living Costs**

Respondents frequently identified difficulty maintaining financial stability despite employment. As housing, utility, and transportation costs, and grocery prices increase throughout the Central Texas corridor, many workers may struggle to earn enough income to meet basic household needs. The survey findings suggest that some residents are employed but remain financially vulnerable because wages have not kept pace with regional cost-of-living increases. Households with insufficient income may experience:

- Housing instability
- Utility insecurity
- Food insecurity
- Difficulty accessing health care
- Limited ability to save for emergencies

These responses indicate that employment alone does not necessarily guarantee financial stability when wages are inadequate.

## **Limited Access to Workforce Training and Education**

Respondents frequently identified the need for educational and workforce development opportunities. Survey participants expressed interest in:

- GED programs
- College access and completion support
- Vocational and trade training
- Career advancement services
- Job readiness and employment counseling

These findings suggest that many residents face barriers to obtaining higher-paying employment due to educational limitations, lack of credentials, or limited access to workforce development programs. Residents in rural or underserved areas may face additional challenges accessing educational institutions, training programs, and employment resources.

## **Transportation Barriers**

Transportation concerns emerged repeatedly throughout the survey and appear closely connected to employment stability. Respondents experiencing transportation barriers may face difficulty:

- Traveling to work consistently
- Accessing training or educational programs
- Reaching childcare services
- Maintaining reliable employment schedules

Limited transportation infrastructure in rural portions of Blanco and Caldwell Counties may further reduce access to employment opportunities and workforce programs. Transportation instability may contribute to job loss, reduced work hours, or inability to pursue higher-paying opportunities.

## **Childcare and Family Responsibilities**

The survey findings suggest that childcare availability and affordability significantly affect workforce participation. Respondents frequently identified childcare support as an important need connected to employment stability. Families lacking reliable childcare may experience difficulty:

- Maintaining full-time employment
- Participating in training programs
- Working nontraditional schedules
- Advancing educational goals

The lack of affordable childcare may disproportionately affect single-parent households and lower-income working families.

## **Relationship Between Employment and Housing Stability**

One of the strongest themes emerging from the survey was the direct relationship between employment instability and housing insecurity. Respondents frequently linked employment challenges to:

- Difficulty paying rent or mortgage costs
- Utility payment struggles
- Increased financial stress
- Food insecurity
- Risk of displacement or eviction

The findings suggest that inadequate wages and unstable employment contribute significantly to housing instability across the three-county region. Households experiencing inconsistent income may struggle to maintain long-term financial security, particularly in areas where housing and living costs continue to increase. The survey responses indicate that employment support and housing stability should be addressed through coordinated strategies rather than separate service systems.

## **Differences Across Counties**

Although the survey findings were analyzed collectively, the responses suggest regional differences in employment-related challenges.

### **Hays County**

In Hays County, rapid economic growth and population expansion have created both opportunities and affordability pressures. While employment opportunities may be more available, rising housing and living costs may reduce the financial stability of lower-wage workers. Respondents in Hays County appeared more likely to express concerns regarding affordability despite employment.

### **Caldwell County**

Caldwell County respondents reflected concerns associated with lower household incomes, limited local employment opportunities, and transportation barriers. Residents may face additional challenges accessing higher-paying jobs or workforce training opportunities located outside the county.

### **Blanco County**

Blanco County respondents reflected challenges common in rural communities, including fewer nearby employment options, transportation limitations, and reduced access to educational and workforce development services. Rural households may experience additional barriers to career advancement and economic mobility.

## **Relationship Between Employment and Overall Community Well-Being**

The survey findings demonstrate that employment stability is interconnected with many other community needs. Respondents identifying employment concerns frequently also reported needs related to:

- Housing affordability
- Utility assistance
- Food security
- Childcare access
- Transportation services
- Health care affordability

These overlapping responses suggest that economic instability affects multiple aspects of household well-being simultaneously. Limited access to living-wage employment may contribute to:

- Chronic financial stress
- Reduced household stability
- Poorer physical and mental health outcomes
- Reduced educational opportunities for children
- Increased reliance on public assistance programs

The survey findings indicate that workforce stability is a foundational factor affecting overall community resilience.

## **Implications for Community Planning and Services**

The survey findings indicate a need for coordinated regional strategies focused on workforce development and economic stability. Potential strategies include:

- Expanding job placement and employment assistance programs
- Increasing access to GED, college, and vocational training opportunities
- Supporting workforce partnerships with local employers
- Expanding transportation services for workers and students
- Increasing access to affordable childcare
- Promoting living-wage employment opportunities
- Providing career advancement and financial literacy services

The results suggest that employment interventions are most effective when integrated with housing, transportation, childcare, and financial assistance services.

## **Conclusion**

The Community Needs Survey demonstrates that employment stability, workforce development, and income adequacy are major concerns for residents across Hays, Blanco, and Caldwell

Counties. Respondents frequently identified needs related to job placement, skills training, educational advancement, and access to employment that provides a living wage.

The causes of employment instability appear closely tied to rising living costs, insufficient wages, transportation barriers, limited workforce development access, and broader economic pressures affecting households throughout the region.

The survey further indicates that employment challenges are strongly interconnected with housing instability, utility insecurity, food insecurity, transportation barriers, and overall household well-being. Collectively, the findings highlight the importance of coordinated regional strategies that support workforce participation, educational advancement, and long-term economic stability.

### **Limitations and Future Considerations**

- Develop a plan for earlier outreach; CAI stakeholders discussed starting a year before the reporting deadline.
- Reach low-income individuals who are not Community Action Inc. clients by holding table talks or World Cafés in service areas, at high-traffic locations, or at community events.
- Ask school districts to share the survey with all high school students and staff, as well as all Head Start parents and staff.
- Create a cross-partner marketing effort for greater reach
- Seek focus group participants among guests in emergency homeless shelters, including individuals experiencing homelessness.
- Since housing instability is a persistent need, hold a focus group with landlords and property managers to hear from representatives of private-sector and non-profit organizations who can speak to the unique housing challenges in our community.
- Targeted focus group participants specifically toward youth and school personnel. Ask personnel to help recruit low-income students or students who could speak to the specific needs of the low-income community.
- Hold multiple focus groups in diverse locations, across all counties in the CAI service area. Offer multiple Zoom focus groups across a 2–3-week term to include more online participants. Offering incentives for participation.

### **Community Stakeholders and Partners Survey**

Across all survey questions, stakeholders consistently identified a small set of interconnected issues as the most pressing needs facing low-income and vulnerable residents. The strongest themes were affordable housing, transportation, healthcare access, and financial stability. Respondents emphasized the need for more flexible funding to support housing stabilization, prevent homelessness, and expand affordable housing options for high-barrier populations. Transportation was repeatedly described as a major obstacle to stability, particularly in rural areas, with calls to expand CARTS services through smaller vehicles, on-demand models, and improved access to regional medical destinations. Participants also highlighted the importance of

bringing services directly to residents through in-person assistance, such as CEAP application support and hot meal delivery programs.

A second major theme was the need for stronger coordination, communication, and system integration across agencies. Many respondents noted that services are fragmented, difficult to navigate, and often underutilized due to limited awareness, complex eligibility requirements, and siloed provider operations. Suggested improvements included centralized service hubs, coordinated entry systems (especially for homelessness services), shared referral networks, and stronger collaboration among community organizations, churches, and government partners. Increased staffing, funding, and case management capacity were also seen as essential to help residents successfully access and maintain services.

Finally, respondents emphasized outreach, education, and infrastructure barriers that compound service gaps. These include limited digital access and literacy, language barriers, and lack of public awareness about available resources. Participants recommended expanded outreach through advertising, enrollment fairs, multilingual communication, and community partnerships, along with investments in internet access and workforce support. Overall, the feedback points to a need for a more coordinated, better funded, and more accessible system that reduces fragmentation and improves residents' ability to connect with essential services.

### **Limitations and Perspective Gaps Between Resident and Stakeholder Responses**

While the stakeholder and partner survey findings aligned strongly with resident survey responses on several major issues — particularly housing affordability, transportation barriers, healthcare access, and financial instability — important differences emerged between the perspectives of service providers and those of residents directly experiencing hardship. These differences should be considered when interpreting the findings and planning future community response efforts.

Stakeholders and organizational partners tended to frame community needs primarily through a systems-level lens, emphasizing service coordination, agency collaboration, funding limitations, staffing capacity, and improvements to referral and navigation systems. Their responses focused heavily on structural barriers such as fragmented services, lack of integrated case management systems, transportation infrastructure limitations, and the need for stronger interagency coordination. These perspectives reflect the operational realities faced by organizations attempting to meet growing demand with limited resources.

In contrast, resident and family responses focused more directly on immediate day-to-day survival challenges and the emotional, financial, and practical burdens associated with navigating those systems. Residents described urgent concerns related to food insecurity, utility shutoffs, rising grocery and fuel costs, medical debt, housing instability, home repairs, childcare affordability, and the inability to consistently meet basic household needs. While stakeholders acknowledged many of these issues, the depth and immediacy of these experiences were more pronounced within resident responses.

Several specific gaps emerged between the two perspectives:

- **Childcare and family support:** Residents placed substantially greater emphasis on childcare affordability, after-school care, summer programming, and support for working families than stakeholders did. For many residents, childcare access was directly tied to workforce participation and economic survival.
- **Workforce development and education:** Residents discussed educational and workforce needs in greater detail, including GED programs, ESL classes, vocational training, scholarships, technology education, job placement assistance, and pathways to higher-paying employment. Stakeholders generally referenced workforce development more broadly and from a programmatic perspective.
- **Quality-of-life concerns:** Residents identified several community connection and quality-of-life needs that were less visible in stakeholder responses. These included senior socialization opportunities, youth recreation and activities, disability accommodations, culturally relevant services, safe public spaces, sidewalks, and community engagement opportunities.
- **Eligibility and accessibility barriers:** Residents frequently described challenges associated with being “in-between” eligibility thresholds for public assistance, where household income exceeds program limits but remains insufficient to meet actual living costs. Residents also more frequently discussed barriers related to disability, caregiving responsibilities, immigration concerns, transportation reliability, and digital access limitations.
- **Mental health and crisis support:** Although both groups identified mental health as a concern, residents framed these needs more personally and urgently, particularly regarding affordable counseling, youth mental health services, family stress, crisis intervention, and emotional burnout associated with ongoing financial instability.

These differences do not represent disagreement between stakeholders and residents; rather, they reflect the distinct vantage points from which each group experiences community conditions. Stakeholders often view needs through service delivery systems, organizational capacity, and policy constraints, while residents experience those same systems through the realities of daily survival, household stress, and unmet basic needs.

Additionally, stakeholder participation was generally stronger and more consistent throughout the assessment process than direct resident participation in certain engagement activities, including focus groups. As a result, systems-level perspectives may be more heavily represented in portions of the qualitative findings. Although resident survey participation provided substantial lived-experience insight, future assessments may benefit from additional targeted resident engagement strategies designed specifically to elevate underrepresented voices, including rural residents, low-income working families, seniors, individuals with disabilities, immigrants, and households experiencing housing instability.

Together, the resident and stakeholder analyses provide a more comprehensive understanding of community conditions across Hays, Blanco, and Caldwell Counties. The combined findings suggest that future planning efforts should balance long-term systems-level reforms with direct investments in immediate household stabilization, accessible family support services, workforce development opportunities, transportation access, and community-based quality-of-life improvements.

## Community Focus Group

A regional focus group was conducted as part of the Community Needs Assessment process to gather qualitative feedback from residents, service providers, nonprofit leaders, healthcare professionals, and local government representatives across Hayes, Caldwell, and Blanco counties. Participants discussed major community challenges related to housing, utilities, food security, childcare, youth services, employment, transportation, and access to resources.

Housing affordability emerged as the most urgent concern throughout the discussion. Participants consistently described rising housing costs, limited affordable housing options, and increasing financial strain on working families, seniors, and young adults. Many noted that households are spending the majority of their income on rent and utilities, leaving little for other necessities. One participant summarized the situation by stating, “All of the cash is going just to the rent,” while another noted that many families are “one month before becoming homeless.” Participants also discussed poor housing conditions, rising home repair costs, and limited availability of housing assistance programs.

Transportation was identified as a major barrier affecting nearly every area of need. Participants explained that residents often struggle to access housing, healthcare, childcare, employment, grocery stores, and social services due to limited transportation options, especially in rural areas and among older adults or individuals with disabilities. One participant emphasized simply, “Transportation is a big issue.”

Food insecurity was also discussed extensively. While food banks and grocery stores are available in some areas, participants noted that access to affordable, healthy food remains difficult for many households because of transportation barriers, mobility limitations, and rising food costs. Some rural residents rely heavily on convenience stores and dollar stores for groceries, limiting access to fresh produce and nutritious foods. Healthcare professionals described encounters with homebound individuals who lacked consistent access to food.

Childcare affordability and availability were identified as significant barriers for working families. Participants explained that many parents must choose between paying for childcare and meeting other basic needs. One participant stated that childcare costs consumed “probably half my income.” Participants also discussed limited youth programming and the need for more structured recreational opportunities, safe gathering spaces, and affordable family activities for adolescents and teenagers.

Employment and workforce concerns included limited local career opportunities, low wages, and difficulty securing stable employment. Participants noted that many residents commute outside the area for work and that competition for professional jobs is high in the local labor market. Workforce development programs, apprenticeship opportunities, and vocational rehabilitation services were viewed positively, particularly when combined with case management and supportive services.

A recurring theme throughout the discussion was the need for expanded case management and resource navigation support. Participants repeatedly emphasized that many residents are unaware

of available services or struggle to navigate fragmented systems of assistance. One participant stated, “Case managers are vital,” highlighting the importance of individualized guidance and long-term support for families facing multiple barriers.

Overall, the focus group demonstrated that community challenges are highly interconnected. Housing instability, transportation barriers, food insecurity, childcare access, healthcare access, and employment concerns were consistently described as overlapping issues that require coordinated, holistic solutions. Participants expressed a strong desire for increased collaboration among agencies, expanded support services, and more accessible systems to help residents achieve long-term stability and improved quality of life.

### **Cross-Cutting Themes and Overall Findings**

Throughout the focus group discussion, participants consistently emphasized that community challenges are deeply interconnected. Housing instability, transportation barriers, childcare access, food insecurity, healthcare access, and employment challenges were repeatedly described as overlapping issues rather than isolated concerns.

One participant summarized this interconnectedness by noting:

“It’s not just the mortgage or the rent, right? It’s just the other things too.”

Another participant highlighted the broader context of community well-being:

“It’s not just simply about child development, it’s about family well-being.”

A recurring theme throughout the discussion was the need for stronger service coordination, expanded case management, improved resource navigation, and more accessible information systems. Participants repeatedly emphasized that many residents are unaware of available services or struggle to navigate fragmented support systems.

Overall, the focus group reflected a strong commitment among local organizations and residents to improving community conditions, while also revealing significant ongoing challenges related to affordability, access, service coordination, and long-term economic stability across the region.

### **Focus Group Limitations**

Several limitations should be considered when interpreting the findings from the focus group component of the Community Needs Assessment. While the discussion provided valuable qualitative insight from engaged community stakeholders and service providers, participation and scheduling constraints limited the breadth of perspectives represented.

The focus group was conducted on a single day during the lunch hour, with lunch provided to encourage attendance and reduce participation barriers. Multiple dates and times were initially offered to potential participants; however, as is common with community-based engagement efforts, no single date accommodated all interested individuals. To maximize participation,

organizers consolidated responses from those expressing the greatest availability and selected the date and time that accommodated the largest number of respondents.

A total of eleven participants attended the focus group. Participants included community stakeholders, nonprofit partners, healthcare professionals, local government representatives, and service providers working directly within Hays, Blanco, and Caldwell Counties. Although these individuals brought significant professional expertise and frontline experience regarding regional community needs, no general community residents or unaffiliated clients attended the session. As a result, the findings primarily reflect the perspectives of organizations and professionals serving the community rather than direct resident lived experiences.

To address potential scheduling and accessibility barriers, a second focus group session was offered virtually through Zoom on a different evening after normal working hours in an effort to accommodate residents and individuals unable to attend during the daytime session. However, no participants attended the virtual session. This outcome may reflect ongoing challenges associated with community engagement, scheduling limitations, transportation and technology access, competing work and family responsibilities, or general participation fatigue among residents and stakeholders.

Additionally, because focus groups are qualitative in nature, the findings are not intended to be statistically representative of the entire population across the three-county region. Rather, the focus group findings are intended to supplement survey data by providing contextual insight, professional observations, and deeper discussion regarding the conditions affecting households and service systems throughout the region.

Despite these limitations, the focus group provided meaningful information regarding regional trends, service gaps, emerging challenges, and opportunities for collaboration. The consistency between focus group discussions and survey findings strengthens confidence in the broader themes identified throughout the Community Needs Assessment process.

## **Conclusion**

The 2026 Community Needs Assessment conducted by Community Action, Inc. of Central Texas provides a comprehensive, community-informed analysis of the social and economic conditions affecting residents of Hays, Caldwell, and Blanco Counties. Drawing on quantitative survey data, qualitative feedback, and secondary data sources, the findings consistently demonstrate that households across the region are experiencing significant and interconnected challenges related to economic stability, housing affordability, and access to essential services.

Across all data sources, five primary areas of need emerged: housing stability and affordability, utilities and basic living expenses, food security and nutrition, childcare and youth support, and employment, job training, and income stability. These needs are closely linked and often occur simultaneously, reflecting ongoing financial strain for many households. Rising living costs, stagnant wages, and limited access to affordable services continue to create barriers that impact housing stability, workforce participation, health outcomes, and overall quality of life across the three-county service area.

The assessment further highlights that while core needs are consistent across counties, the way these challenges are experienced varies by geography. Hays County reflects pressures associated with rapid population growth and increasing housing costs, Caldwell County demonstrates concentrated economic challenges and lower wage levels, and Blanco County reflects the added barriers often associated with rural communities, including limited service access and transportation constraints. These differences underscore the importance of both regional coordination and locally tailored responses.

A key finding of this assessment is that services alone are not sufficient without coordinated delivery. Residents and stakeholders consistently identified challenges related to navigating available resources, understanding eligibility, and accessing services across fragmented systems. Strengthening case management, improving outreach and communication, and enhancing coordination among community partners will be essential to improving outcomes and reducing gaps in service delivery.

### **Next Steps**

The findings from this Needs Assessment will serve as the foundation for the development of Community Action, Inc. of Central Texas' next three-year strategic priorities. As part of this process, the agency will:

- **Develop Community-Level Goals** focused on addressing systemic barriers, strengthening partnerships, expanding access to services, and improving coordination across the regional service network.
- **Establish Family-Level Goals** that support households in achieving economic stability, housing security, improved health outcomes, and long-term self-sufficiency through integrated, client-centered services.
- **Define Agency-Level Goals** that guide program development, resource allocation, staffing capacity, and performance outcomes aligned with CSBG Organizational Standards and Results-Oriented Management and Accountability (ROMA) principles.

In addition, CAICT will continue to collect and integrate qualitative data through focus groups, questionnaires, and ongoing community engagement efforts to ensure that future planning reflects both lived experience and emerging trends.

Overall, this assessment reaffirms CAICT's critical role in addressing poverty and improving quality of life across Central Texas. By aligning data-driven insights with community voice and strategic planning, the agency is well positioned to implement targeted, coordinated, and sustainable solutions that support individuals, families, and communities in achieving long-term stability and resilience.

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## Appendices

### Appendix A: Secondary Data Resources

<b>NATIONAL DATA SOURCES</b>
Feeding America’s Map the Meal Gap 2019
Feeding America’s The Impact of Coronavirus on Food Insecurity
Robert Wood Johnson Foundation and the University of Wisconsin Population Health Institute County Health Rankings & Roadmaps
U.S. Bureau of Labor Statistics Economy at a Glance
U.S. Census Bureau American Community Survey, 2021
U.S. Health Resources & Services Administration HRSA Data Warehouse
MIT Living Wage Calculator
Community Action Partnership Data Hub
<b>STATE DATA SOURCES</b>
Texas Department of Transportation
Texas Department of State Health Services
Texas Health Data
<b>LOCAL DATA SOURCES</b>
Every Texan
The Greater Austin-San Antonio Corridor Council

## **Appendix B: Community Stakeholders and Partners Survey Summary**

SQ1. From your perspective, what are the most pressing needs currently facing low-income or vulnerable residents in our community?

The most pressing themes centered on improving access to essential services through transportation, housing support, and coordinated community assistance. Respondents repeatedly emphasized the need for more flexible funding to stabilize housing, prevent homelessness, and expand affordable housing partnerships for high-barrier populations. Transportation barriers were also identified as a major concern, with recommendations to expand and redesign services such as CARTS by introducing smaller vans, on-demand transportation models, and more localized options for rural counties like Blanco County. Several comments highlighted the value of bringing services directly to residents, including in-person assistance with CEAP applications and the return of hot meal delivery programs. Respondents also stressed the importance of stronger coordination among organizations, including shared referral systems, centralized service hubs, coordinated entry for homelessness services, and collaborative grant and funding efforts to reduce duplication and improve efficiency.

Secondary but still significant priorities focused on outreach, communication, workforce capacity, and technology access. Many participants noted that agencies often operate in silos and called for stronger partnerships among community-based organizations, churches, and stakeholders. Increased public awareness through advertising, enrollment fairs, multilingual outreach, and culturally appropriate communication was viewed as essential because many services remain underutilized or unknown within the community. Respondents also identified digital access and literacy as growing needs, including improving internet access in underserved areas and helping residents navigate online resources and applications. Additional recommendations included hiring more staff to connect residents with services, improving English language skills for clients, and continuing successful programs such as community paramedicine, which has already reduced barriers to care and improved service access.

SQ2. Where do you see the greatest gaps in services or supports for the populations you serve or interact with? (What needs are not being met, or where do residents tend to fall through the cracks?)

The most pressing themes centered on improving access to essential services through transportation, housing support, and coordinated community assistance. Respondents repeatedly emphasized the need for more flexible funding to stabilize housing, prevent homelessness, and expand affordable housing partnerships for high-barrier populations. Transportation barriers were also identified as a major concern, with recommendations to expand and redesign services such as CARTS by introducing smaller vans, on-demand transportation models, and more localized options for rural counties like Blanco County. Several comments highlighted the value of bringing services directly to residents, including in-person assistance with CEAP applications and the return of hot meal delivery programs. Respondents also stressed the importance of stronger coordination among organizations, including shared referral systems, centralized service

hubs, coordinated entry for homelessness services, and collaborative grant and funding efforts to reduce duplication and improve efficiency.

Secondary but still significant priorities focused on outreach, communication, workforce capacity, and technology access. Many participants noted that agencies often operate in silos and called for stronger partnerships among community-based organizations, churches, and stakeholders. Increased public awareness through advertising, enrollment fairs, multilingual outreach, and culturally appropriate communication was viewed as essential because many services remain underutilized or unknown within the community. Respondents also identified digital access and literacy as growing needs, including improving internet access in underserved areas and helping residents navigate online resources and applications. Additional recommendations included hiring more staff to connect residents with services, improving English language skills for clients, and continuing successful programs such as community paramedicine, which has already reduced barriers to care and improved service access.

SQ3. What do you think are some of the gaps or barriers to services in the community? Please share any suggestions for addressing these challenges.

Respondents identified several major gaps and barriers to services within the community, with affordable housing, transportation, healthcare access, and system coordination emerging as the most significant concerns. Affordable housing shortages were repeatedly described as a critical issue, particularly for low-income residents, individuals with prior evictions or low credit, and those experiencing homelessness. Participants noted long waitlists for low-income housing, restrictive local ordinances limiting housing development, and insufficient emergency shelter options, including a lack of homeless shelters. Transportation barriers were also consistently highlighted, especially in rural communities where limited CARTS schedules and inadequate routes prevent residents from accessing healthcare, employment, food resources, and social services. Many respondents expressed confusion about how transportation services operate and recommended expanding routes, increasing service frequency, offering transportation to specialty clinics, and improving public awareness of available transit options. Gaps in healthcare and behavioral health services, including limited specialty care, mental health treatment, and substance abuse programs for uninsured individuals, were also identified as major barriers to stability.

In addition to service shortages, respondents emphasized broader systemic and informational barriers that prevent residents from accessing support. Fragmented service systems, limited coordination among agencies, and lack of centralized entry points for homelessness services were viewed as major challenges that leave residents struggling to navigate available resources. Participants also cited insufficient funding for housing, food, transportation, and supportive services, particularly in underserved counties such as Caldwell County. Language barriers, immigration-related restrictions, lack of internet access, and limited digital literacy further restricted access for many vulnerable populations. Several respondents stressed the importance of increasing public awareness through advertising, community outreach, and visible informational campaigns about available resources such as transportation, food assistance, and healthcare services. Suggested solutions included expanding affordable housing programs, increasing funding for rental and utility assistance, improving behavioral health and substance

abuse treatment capacity, strengthening case management and benefits navigation services, restoring hot meal delivery programs, and creating stronger partnerships among agencies to coordinate services and reduce duplication of assistance efforts

SQ4. What barriers most commonly prevent residents from accessing services or achieving stability? (For example: eligibility requirements, awareness, transportation, staffing capacity, system complexity.)

The most pressing themes centered on improving access to essential services through transportation, housing support, and coordinated community assistance. Respondents repeatedly emphasized the need for more flexible funding to stabilize housing, prevent homelessness, and expand affordable housing partnerships for high-barrier populations. Transportation barriers were also identified as a major concern, with recommendations to expand and redesign services such as CARTS by introducing smaller vans, on-demand transportation models, and more localized options for rural counties like Blanco County. Several comments highlighted the value of bringing services directly to residents, including in-person assistance with CEAP applications and the return of hot meal delivery programs. Respondents also stressed the importance of stronger coordination among organizations, including shared referral systems, centralized service hubs, coordinated entry for homelessness services, and collaborative grant and funding efforts to reduce duplication and improve efficiency.

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SQ5. How could your agency or the broader community better support your work in addressing these needs? (What role could we play in filling gaps, improving coordination, or leveraging resources more effectively?)

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## **Appendix C: Focus Group Design and Question Format**

### Community Needs Assessment Focus Group Guide

*Estimated Time: 75–90 minutes*

#### *Warm-Up Question*

- “Tell us your name and a little about yourself; or maybe what a typical week looks like for you or your household?”

#### **1. Housing Stability & Affordability (15 minutes)**

##### *Core Questions*

2. “What challenges have you or others you know faced in finding or keeping affordable housing?”
3. “How do housing costs affect other parts of your life?”
4. “Have you or anyone you know ever needed help with rent, mortgage, or home repairs? What was that experience like?”
5. “What kinds of housing support would make the biggest difference for you or others in your community?”

##### *Probes*

- Rent increases, eviction risk
- Overcrowding or moving frequently
- Waiting lists or barriers to assistance
- Trade-offs (food, bills, healthcare)

#### **2. Utilities & Basic Living Expenses (10–15 minutes)**

##### *Core Question*

1. “How manageable are monthly bills, like electricity, water, and other household expenses?”

##### *Follow-Up Questions*

2. “What challenges have you or anyone you might know experienced with utility costs?”
3. “Have you or anyone you know ever had to choose between paying bills and other essentials?”
4. “What types of assistance have you used, if any?”
5. “What would make it easier to keep up with basic living expenses?”

##### *Probes*

- Seasonal spikes (summer/winter bills)
- Late fees, shutoff risks
- Awareness of assistance programs
- Budgeting vs. income limitations

### **3. Food Security & Nutrition (10–15 minutes)**

#### *Core Question*

1. “How easy or difficult is it to access enough food for your household?”

#### *Follow-Up Questions*

2. “What challenges do you or others you know face when trying to afford groceries or meals?”
3. “What programs or resources (like food banks, SNAP, WIC) have you used/aware of?”
4. “Are there barriers that make it harder to use these resources?”
5. “What would improve access to food in your community?”

#### *Probes*

- Transportation to stores or food sites
- Quality vs. quantity of food
- Cultural or dietary needs
- Stigma or application barriers

### **4. Child Care & Youth Support (10–15 minutes)**

#### *Core Question*

1. “What has your experience been with finding and affording childcare or youth programs?”

#### *Follow-Up Questions*

2. “What challenges do families face when trying to access childcare?”
3. “How do childcare needs affect yours or other's ability to work or manage daily responsibilities?”
4. “What types of youth programs or supports are available—and what’s missing?”
5. “What would make childcare or youth services more accessible or helpful?”

#### *Probes*

- Cost and availability
- Waitlists
- Hours that don’t match work schedules
- Quality and trust

- Needs for teens vs. younger children

## **5. Employment, Job Training & Income Stability (15 minutes)**

### *Core Question*

1. “What has your experience been with finding stable, well-paying work?”

### *Follow-Up Questions*

2. “What barriers have you or others faced in getting or keeping a job?”
3. “Have you or anyone you know participated in job training, education, or workforce programs? What was helpful or not?”
4. “How does your income affect your ability to meet basic needs like housing and utilities?”
5. “What kinds of job or training support would make the biggest difference for you?”

### *Probes*

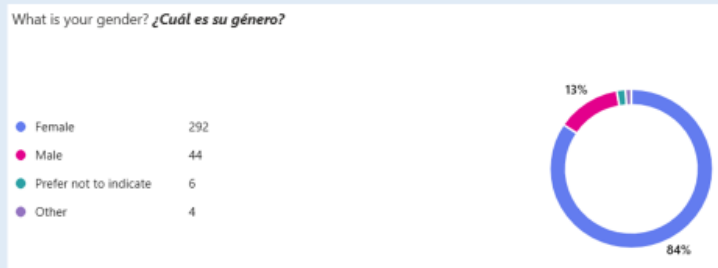
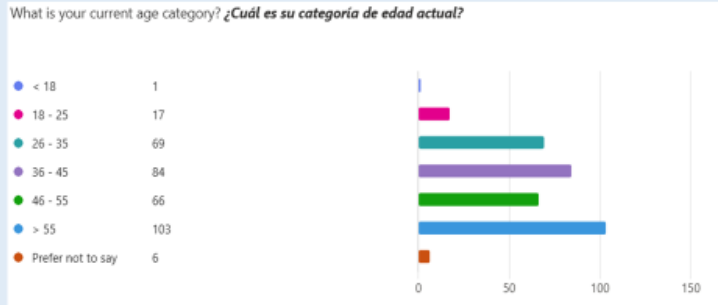
- Wages vs. cost of living
- Transportation or scheduling barriers
- Childcare and work conflicts
- Skills mismatch or credential barriers
- Desire for career advancement vs. immediate income

## **6. Cross-Cutting Reflection (10 minutes)**

1. “Which of these challenges feels most urgent in your life right now?”
2. “How do these issues—housing, bills, food, childcare, and work—connect to each other in your experience?”
3. “If you could change one thing in your community to improve people’s lives, what would it be?”

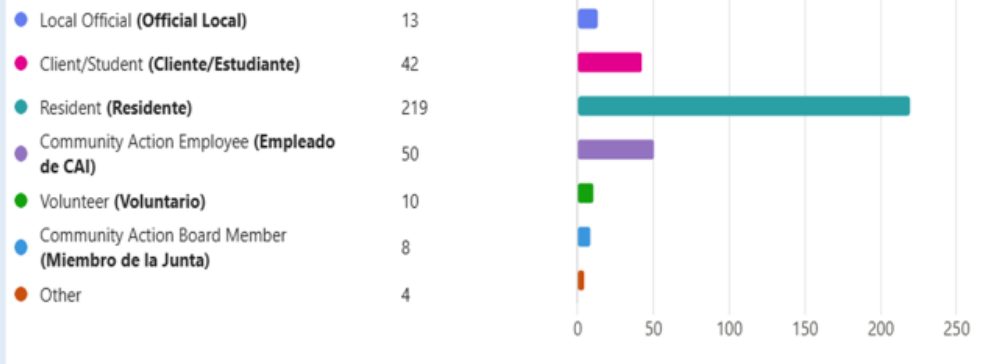
## Appendix D: Graphs of Survey Data

### Age and Gender of Respondents



### Individuals that Completed Survey

Please select the primary role that applies to you: *Por favor, seleccione su función principal que le corresponda:*



# Annual Income of Residents, Clients, and Students



Group	% ≤200% FPG
Residents	55%
Clients/Students	81%



# Income Status of Clients and Residents at or Below 200% FPG, by County

Summary Table

County	Total Respondents (Residents + Clients)	≤200% FPG	% ≤200% FPG
Hays	170	105	61.8%
Caldwell	14	9	64.3%
Blanco	27	10	37.0%

