

OZARKS AREA COMMUNITY ACTION CORPORATION



Empowering People, Enriching Communities

COMMUNITY NEEDS ASSESSMENT 2026

Approved by the OACAC Area Board on August 25, 2026

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Executive Summary

Executive Summary

Ozarks Area Community Action Corporation (OACAC) began planning for the 2026 Community Needs Assessment (CNA) in December 2025. The assessment was designed to provide a comprehensive understanding of the conditions, strengths, barriers, and emerging needs affecting individuals and families throughout OACAC's 10-county service area. The process incorporated quantitative and qualitative data and engaged low-income residents, community partners, faith-based organizations, educational institutions, public-sector representatives, and private-sector stakeholders.

Assessment Process

OACAC staff developed a structured timeline for creating data-collection tools, conducting community engagement, gathering statistical indicators, analyzing findings, prioritizing needs, and preparing the final assessment. Staff workgroups developed questions for the public survey, low-income focus groups, sector-based focus groups, and interviews. Open-ended focus group and interview questions addressed the Results Oriented Management and Accountability (ROMA) domains and allowed participants to identify community strengths, challenges, opportunities, and emerging needs in their own words.

Focus groups were conducted throughout the service area with low-income residents and representatives from community-based organizations, faith-based organizations, the private sector, public sector, and educational institutions. Interviews were also conducted with low-income individuals and representatives from these key sectors. Focus group transcripts and interview notes were reviewed by OACAC leadership and incorporated into the qualitative analysis.

A public survey was distributed throughout OACAC's service area to gather broader feedback regarding current conditions, barriers, access to resources, and services respondents believed would be needed during the next three years. Survey results were aggregated and converted into charts to identify response patterns and trends.

Quantitative Analysis

Quantitative data were collected for each of the 10 counties using established sources, including the Missouri Community Action Network, U.S. Census Bureau, U.S. Department of Agriculture, Feeding America, Missouri Department of Health and Senior Services, National Institute on Minority Health and Health Disparities, and the American Community Survey. Indicators addressed poverty and income, employment, education, housing, health and nutrition, civic engagement, environment, transportation, technology, and other cross-cutting community conditions.

Staff reviewed county-level indicators and, where available, compared them with Missouri statewide benchmarks. Particular attention was given to indicators that were notably above or below statewide rates or otherwise suggested areas of concern. Quantitative findings were then considered alongside

community feedback to determine where statistical conditions aligned with experiences reported through surveys, interviews, and focus groups.

Qualitative Analysis

Qualitative analysis focused on the experiences and perspectives of low-income residents and community stakeholders. Following focus groups and interviews, staff reviewed transcripts and notes and identified recurring words, phrases, and themes. Findings were organized across 10 domains: Employment, Education, Income, Housing, Physical and Mental Health, Nutrition, Transportation, Technology, Civic Engagement, and Environment.

Themes within each domain were organized using a Strengths, Weaknesses, Opportunities, and Threats (SWOT) framework and coded by stakeholder sector. This approach allowed OACAC to identify themes appearing repeatedly across groups while recognizing perspectives unique to specific sectors. Survey results were reviewed alongside these findings and compared with quantitative indicators to strengthen the overall analysis.

Key Findings and Priorities

The assessment identified needs that are interconnected across multiple domains. Transportation, childcare, affordability, access to services, and rural resource limitations repeatedly influenced employment, education, income, housing, health, and nutrition outcomes. Housing affordability and availability, workforce stability, healthcare and mental health access, food affordability, technology access, and opportunities for meaningful civic engagement also emerged as significant concerns.

Following analysis of the quantitative and qualitative findings, OACAC used a quadrant prioritization process that considered both anticipated community impact and the level of effort or resources required to respond. Transportation was identified as the highest overall priority, followed by Education and Health. These priorities reflect both the frequency with which the issues appeared across the assessment and their potential influence on multiple areas of individual and family stability.

Use of the Community Needs Assessment

The 2026 Community Needs Assessment provides OACAC with a data-informed and community-driven foundation for planning over the next three years. Findings will be used to guide strategic planning, program development, community partnerships, resource allocation, grant development, and measurable outcomes. The assessment also provides a baseline for monitoring changing community conditions over time.

The sections that follow provide additional detail regarding OACAC's methodology, quantitative indicators, survey results, sector-based qualitative findings, overall SWOT analysis, and prioritization process.

Key Findings: Causes and Conditions of Poverty, Barriers, Needs, and Community Linkages, and Prioritization

Potential Causes and Conditions of Poverty by Domain

The following analysis identifies factors that may contribute to poverty and describes the conditions documented through OACAC's quantitative and qualitative assessment. Because the domains overlap, many factors appear in more than one area and may compound one another at the household level.

Employment

Potential contributing causes. Low wages, seasonal employment, limited jobs with benefits, and gaps between employer requirements and available or qualified talent may limit households' ability to achieve stable earnings. Rural job scarcity can further restrict advancement, while transportation and childcare barriers can prevent residents from obtaining or retaining work even when jobs are available.

Conditions observed in the assessment. Employment conditions vary considerably across the service area. Taney County's unemployment rate is substantially above the Missouri rate, job growth has declined in approximately half of the service area, and average hourly wages in every county are below the Missouri average. Heavy reliance on driving alone to work reinforces the importance of reliable transportation to employment.

Education

Potential contributing causes. Educational attainment, affordability, childcare availability, technology access, and limited support for students with specialized needs can reduce access to credentials and skills associated with higher-wage employment. Lack of parental modeling and limited life-skills preparation may also affect educational persistence and readiness for work or postsecondary training.

Conditions observed in the assessment. Several counties fall below the Missouri high school graduation rate, and adult literacy is below the statewide rate in all but Christian and Greene counties. Bachelor's and graduate-degree attainment is concentrated more heavily in Greene and Christian counties, suggesting uneven access to advanced educational attainment across the service area.

Income

Potential contributing causes. Low-wage and seasonal employment, limited job opportunities, insufficient education or skills for available jobs, and lack of benefits can constrain household income. High housing and living costs can consume earnings, while transportation and childcare costs reduce disposable income. Stakeholders also identified inflation, stigma, and generational poverty as factors that can reinforce economic instability.

Conditions observed in the assessment. Poverty rates exceed the Missouri rate in most OACAC counties. Dallas County has the highest overall poverty rate, and poverty increased since the previous assessment in Dallas, Greene, and Lawrence counties. Women experience higher poverty rates than men in every service-area county, and child poverty exceeds the statewide rate in every county except Christian.

Housing

Potential contributing causes. High rents and utilities, limited affordable housing stock, application fees, barriers for people with felony histories, high interest rates, and limited sober-living options can make stable housing difficult to obtain or maintain. Poor housing quality can also create additional financial and health burdens for low-income households.

Conditions observed in the assessment. Housing cost burdens and quality concerns are evident across the service area. Christian and Greene counties have more than 20% of renters spending over half of income on housing, Greene County exceeds the statewide rate for housing units with one or more substandard conditions, and Greene and Taney counties report the largest numbers of homeless youth in the service area.

Physical & Mental Health

Potential contributing causes. Lack of insurance, high healthcare costs, provider shortages, long travel distances, waitlists, stigma, substance use disorders, and limited crisis services can delay or prevent treatment. Untreated physical and mental health conditions may reduce the ability to work, attend school, maintain housing, or manage household responsibilities, reinforcing economic hardship.

Conditions observed in the assessment. Several counties have uninsured rates above Missouri's rate, with Lawrence County highest. Greene County is the only county with a physician-to-population ratio above the statewide rate, indicating more limited provider availability across much of the rural service area. Infant mortality is also elevated in Dade and Dallas counties relative to the state.

Nutrition

Potential contributing causes. Rising grocery costs, food deserts, limited grocery options, transportation barriers, and gaps in knowledge about preparing fresh foods can make adequate nutrition difficult to sustain on a limited income. When assistance benefits do not stretch far enough, households may have to choose between food and other essential expenses.

Conditions observed in the assessment. Food insecurity exceeds the Missouri rate in some counties, including Dallas County. Stone and Taney counties have especially high shares of students receiving free or reduced-price school meals, indicating substantial reliance on nutrition supports among families with children.

Transportation

Potential contributing causes. The high cost of vehicle ownership, repairs, insurance, and fuel—combined with limited public transportation—can isolate low-income residents from jobs, education, healthcare, food, and other essential services. Because many rural communities require significant travel, transportation costs can directly reduce household resources and indirectly limit income opportunities.

Conditions observed in the assessment. At least 72.4% of adults in every county drive alone to work. Stakeholders consistently identified lack of rural public transportation, long bus wait times, gas prices, and vehicle maintenance costs. Transportation also appeared repeatedly as a barrier across employment, income, education, health, and nutrition.

Technology

Potential contributing causes. Limited broadband, lack of personal devices, affordability, and low digital literacy can restrict access to employment applications, education, telehealth, benefits, financial services, and community information. Rapid technology changes and scams can further disadvantage residents who have limited digital experience.

Conditions observed in the assessment. Broadband and device access remain uneven. Dallas County has the lowest broadband usage in the service area, while Dade and Webster counties have the highest percentages of households without a computer, smartphone, or tablet. Stakeholders also reported persistent rural internet-access gaps and device affordability concerns.

Civic Engagement

Potential contributing causes. Limited knowledge of how to reach leaders, lack of trust, perceived lack of action, and limited leadership capacity may reduce residents' ability or willingness to participate in decisions that affect local resources and conditions. When low-income residents have limited opportunities to influence systems, community responses may be less aligned with their needs.

Conditions observed in the assessment. Voter turnout is relatively strong across most of the service area, suggesting that civic participation is not uniformly low. However, qualitative findings repeatedly identify limited access to leadership, lack of trust, and a need for stronger advocacy skills and resident leadership development.

Environment

Potential contributing causes. Aging infrastructure, water and waste concerns, littering, environmental runoff, and uneven community investment may affect neighborhood health, safety, property conditions, and quality of life. Stakeholders also described concerns about whether communities are welcoming to people with different backgrounds and abilities, which can influence social inclusion and access to community supports.

Conditions observed in the assessment. Quantitative water-quality scores were above the Missouri statewide score in every OACAC county, so the available quantitative data do not indicate broadly poorer water-quality scores across the service area. At the same time, qualitative participants reported localized concerns about unsanitary water, improper waste disposal, agricultural runoff, littering, aging infrastructure, and development impacts.

Cross-Domain Poverty Dynamics

The combined findings suggest that poverty in OACAC’s service area is rarely the result of a single condition. Low wages may be compounded by transportation and childcare costs; limited education or technology access may restrict advancement to higher-paying work; housing and healthcare costs may consume income that would otherwise support stability; and rural distance can increase the cost and difficulty of accessing nearly every essential service. These conditions can create reinforcing cycles in which a disruption in one domain—such as a vehicle repair, health crisis, loss of childcare, or rent increase—quickly affects employment, income, food security, housing stability, and family well-being.

Barriers, Needs, and Linkages by Domain

This section translates the assessment findings into a planning framework. “Barriers” summarize obstacles reported or documented in the CNA; “needs” describe supports or resources indicated by those findings; and “linkages” identify the types of cross-sector connections that may be needed to address interconnected needs. Linkages are presented as potential coordination strategies based on the assessment findings.

Employment

Barriers. Transportation to and from work; lack of affordable or available childcare; low wages; seasonal work; limited benefits; limited rural job opportunities; reentry/ex-offender barriers; gaps in education, credentials, technology skills, resumes, and employment soft skills.

Needs. Career and certification pathways; employment and soft-skill development; resume and technology support; job-resource navigation; childcare supports; transportation and fuel assistance; reentry-friendly employment pathways; connections to jobs offering sustainable wages and benefits.

Potential linkages. Coordinate workforce providers, employers, community colleges/training programs, childcare providers, transportation resources, reentry organizations, and OACAC case management. Employer partnerships can connect training to actual vacancies, while transportation and childcare supports can be layered with employment services so participants can enter and remain in the workforce.

Education

Barriers. Higher-education cost and access; childcare; transportation; limited internet or devices; teacher retention; IEP/SPED resource gaps; adult literacy; limited parental modeling; limited awareness of higher-education and nontraditional education options.

Needs. GED/HiSET support; postsecondary and financial-aid navigation; career and technical education; nontraditional and online learning options; after-school programming; IEP/SPED navigation; life-skills education; childcare and transportation supports; technology access.

Potential linkages. Strengthen linkages among school districts, Head Start, adult education/GED providers, community colleges, universities, libraries, childcare providers, disability and special-education resources, workforce programs, and OACAC. Education navigation should be paired with transportation, childcare, technology, and financial supports to reduce barriers to completion.

Income

Barriers. Low wages; unstable or seasonal work; limited benefits; transportation; childcare; housing costs; education and skill gaps; limited rural job opportunity; stigma; rising household costs; generational poverty.

Needs. Financial literacy and financial capability supports; employment life skills; job and benefit navigation; access to direct assistance during crises; pathways to higher-wage employment; supports that reduce major household expenses such as housing, childcare, and transportation.

Potential linkages. Connect income supports with workforce development, benefits screening, financial education, housing stabilization, childcare, transportation, and education. OACAC direct assistance and case management can serve as an entry point for coordinated referrals that address both immediate financial crises and longer-term income growth.

Housing

Barriers. High rent and utilities; limited rental supply; lack of affordable and low-income housing; application fees; poor or unsanitary conditions; landlord concerns; barriers for people with felony histories; high interest rates; limited sober living; homelessness stigma.

Needs. Affordable housing development; rental and utility assistance; weatherization and home repair; housing case management; renter-rights education; landlord engagement; homelessness prevention; housing options for reentry and recovery populations.

Potential linkages. Coordinate OACAC housing, CSBG, Weatherization, HUD/Section 8 resources with local housing authorities, landlords, developers, legal-aid/renter education resources, homeless-service systems, recovery organizations, utilities, and local government. Partnerships should address both immediate housing stabilization and longer-term supply and quality issues.

Physical & Mental Health

Barriers. Cost of care; lack of insurance; provider shortages; long drives; mental-health waitlists; limited crisis care; medication costs; substance use disorders; stigma; limited resources for children; transportation; community infrastructure such as sidewalks.

Needs. Affordable physical and mental healthcare; insurance and benefit navigation; medication assistance; expanded rural and child mental-health services; substance-use treatment and recovery supports; crisis resources; prevention and wellness opportunities; social support groups.

Potential linkages. Build stronger referral pathways among health departments, hospitals, clinics, behavioral-health providers, substance-use treatment and recovery programs, schools, insurers/benefit navigators, transportation providers, recreation organizations, and OACAC case management. Mobile, telehealth, and community-based options may help bridge rural access gaps where supported by local partners.

Nutrition

Barriers. High grocery costs; food deserts; limited stores accepting benefits; limited fresh food availability; transportation; resource awareness; gaps in fresh-food preparation knowledge; stigma associated with low-income nutrition assistance.

Needs. Reliable access to affordable nutritious food; SNAP access and navigation; food pantries with fresh options; community gardens and farmers markets; nutrition and food-preparation education; school-based food supports; transportation to food resources.

Potential linkages. Link food pantries, schools, SNAP outreach, health departments, farmers markets, growers/community gardens, grocery retailers, transportation resources, and OACAC nutrition education. Coordinating food access with health and transportation initiatives can address both immediate hunger and longer-term nutrition outcomes.

Transportation

Barriers. Lack of public transportation in rural areas; vehicle purchase and maintenance costs; repair costs; insurance; fuel; long wait times; distance to essential services.

Needs. Vehicle repair and maintenance assistance; fuel support; expanded or more flexible transportation options; coordinated rides; employer and medical transportation; improved awareness of existing transportation resources.

Potential linkages. Coordinate OACAC transportation assistance with OATS, local governments, healthcare systems, employers, schools/training providers, auto repair shops, volunteer-driver or nonprofit transportation programs, and other community partners. Transportation planning should be embedded into referrals for employment, education, healthcare, and nutrition rather than treated as a stand-alone issue.

Technology

Barriers. Unaffordable or unavailable rural internet; lack of devices; device costs; low digital literacy; rapid technology changes; online scams and financial vulnerability.

Needs. Affordable broadband and devices; digital-literacy education; technology support; safe-internet and scam-awareness education; public access points; assistance using online employment, education, health, and benefit systems.

Potential linkages. Connect libraries, broadband providers, schools, workforce programs, financial institutions, senior/community organizations, and OACAC. Technology supports should be incorporated into employment, education, healthcare, and benefits navigation so lack of connectivity does not become a barrier to other services.

Civic Engagement

Barriers. Lack of knowledge about accessing leaders; limited meaningful engagement opportunities; lack of trust; perceived lack of action; limited leadership capacity to create change.

Needs. Advocacy education; resident leadership development; accessible forums with decision-makers; resource awareness; opportunities for low-income residents to participate in planning and community decisions.

Potential linkages. Use OACAC's trusted community role to connect residents with local government, boards, councils, community organizations, and other decision-makers. Facilitate nonpartisan information-sharing, listening sessions, leadership development, and structured opportunities for residents to communicate needs and participate in solutions.

Environment

Barriers. Aging infrastructure; littering and improper waste disposal; localized water concerns; agricultural runoff; limited recycling awareness or access; concerns about development impacts; stigma or lack of inclusion for people from different backgrounds and abilities.

Needs. Environmental education; community cleanups; recycling awareness and access; infrastructure advocacy; channels for residents to report localized environmental concerns; inclusive community-building efforts.

Potential linkages. Connect residents with local governments, public works, health departments, environmental and agricultural partners, schools, neighborhood groups, recycling providers, and OACAC community-engagement efforts. Localized concerns should be paired with appropriate technical or regulatory partners while community education and cleanup activities can support resident participation.

Prioritization

Following the analysis of quantitative and qualitative findings, OACAC used a quadrant analysis to move from identifying community needs to determining which issues should receive the greatest

strategic attention. The quadrant matrix considered two primary dimensions: the anticipated impact, or reward, of addressing an identified need and the level of effort required to produce a meaningful response. Effort included considerations such as staff capacity, funding, implementation time, partnership requirements, and organizational resources, while reward reflected the potential reach and benefit to individuals, families, and communities.

Through this process, Transportation, Education, and Health were identified as the three highest priorities for the 2026 Community Needs Assessment. Transportation emerged as the highest priority because it was repeatedly identified as a barrier across employment, income, education, health, nutrition, and access to other essential services. Education was selected because barriers related to educational attainment, childcare, technology, credentials, and access to training directly influence employment opportunities and long-term income stability. Health was selected because access to affordable physical and mental healthcare, provider shortages, food insecurity, transportation, insurance, and other health-related barriers can significantly affect an individual's ability to work, attend school, maintain housing, and achieve stability.

Intersection of Poverty and Demographic Characteristics

Overall Poverty Across the Service Area

Overall county poverty rates range from 7.4% in Christian County to 15.9% in Dallas County, compared with the Missouri rate of 12%. Nine of OACAC's ten counties have poverty rates above the statewide rate, with Christian County as the exception. Greene County has the largest number of residents living at or below 100% of the Federal Poverty Level, with 41,389 individuals, reflecting the county's larger population. These differences demonstrate the importance of considering both poverty rates and the number of individuals affected when assessing community need.

Gender and Poverty

A consistent gender disparity is evident throughout the service area. Women experience higher rates of poverty than men in every OACAC county. The disparity is particularly pronounced in Dallas County, where 23.5% of women live in poverty compared with 17.4% of men. Greene County reports poverty rates of 18.0% for women and 13.2% for men, while Lawrence County reports rates of 18.1% for women and 11.1% for men. Missouri overall follows the same pattern, with poverty affecting 13.7% of women compared with 11.4% of men.

These findings indicate that women experience a greater economic burden across the service area. When considered alongside other CNA findings related to childcare availability, low wages, transportation, housing costs, and access to employment, the gender disparity is an important consideration for community planning and service delivery.

Age and Poverty

Children experience disproportionately high levels of poverty throughout much of OACAC's service area. Nine of the ten counties have child poverty rates above Missouri's rate of 14.7%. Dallas County has the highest child poverty rate at 22.1%, followed by Dade County at 20.7%, Barry County at 20.2%, and Lawrence, Polk, and Stone counties at approximately 20%. Christian County is the only service-area county below the statewide child poverty rate, at 9.1%.

Poverty among older adults presents a different geographic pattern. Polk County has the highest senior poverty rate at 16.0%, followed by Dallas County at 15.25%, both substantially above Missouri's rate of 10.41%. Several other counties are closer to the statewide rate, while Greene and Lawrence counties fall below it. Taken together, the age data demonstrate that children are among the populations most consistently affected by poverty across the service area, while senior poverty is more concentrated in particular counties.

Race, Ethnicity, and Poverty

Available data also demonstrate variation in poverty rates by race and ethnicity. These findings require careful interpretation because several county-level measures are unavailable and some percentages may be based on relatively small populations.

Among the White population, Dallas County has the highest reported poverty rate at 17.2%, compared with Missouri's rate of 6.7%. Available data for Black residents show poverty rates of 20.3% in Christian County and 20.7% in Greene County, compared with 19.3% statewide. Polk County reports a 100% Black poverty rate; however, because the available data do not provide the underlying population count or margin of error, this figure should be interpreted cautiously and should not be assumed to represent a broad countywide condition.

Available Native American poverty rates also vary considerably, with Greene County reporting 25.5%, compared with 13.5% statewide. Poverty estimates for Asian, Native Hawaiian, or Pacific Islander residents vary widely as well. Dallas County reports 100%, while Stone County reports 20% and Christian County 15.6%. As with other racial categories in smaller rural counties, unusually high percentages may reflect small underlying populations and should be considered cautiously.

Among Hispanic or Latino residents, Taney County has the highest reported poverty rate at 23.2%, followed by Dallas County at 17.6%, Stone County at 17.5%, Greene County at 16.7%, and Webster County at 16.3%. The Missouri Hispanic or Latino poverty rate is 14%.

The full table can be found later in this report.

Intersectional Considerations

The data demonstrate that poverty within OACAC's service area is shaped by the intersection of geography and demographic characteristics rather than affecting all populations equally. Women experience higher poverty rates than men throughout the service area, and children experience poverty at rates exceeding the statewide level in nearly every county. Senior poverty is especially elevated in Polk and Dallas counties. Available race and ethnicity data further suggest that some populations experience elevated poverty within particular counties, although unavailable data and potentially small population sizes limit the conclusions that can be drawn.

These characteristics may also intersect with the broader barriers identified elsewhere in the Community Needs Assessment. For example, a low-income household with children may experience the combined effects of childcare limitations, transportation barriers, low-wage employment, housing costs, and limited access to services. Older adults living in poverty may experience fixed-income constraints alongside transportation limitations, healthcare needs, housing expenses, and utility costs. Race and ethnicity may further intersect with geographic and economic conditions, particularly where service availability or community resources are limited.

Introduction

Community Needs Assessment Introduction

Serving Southwest Missouri Since 1965

About OACAC

Ozarks Area Community Action Corporation (OACAC) was established in November 1965 as a nonprofit organization dedicated to addressing the causes and conditions of poverty in Southwest Missouri. More than six decades later, OACAC continues this work across its 10-county service area: Barry, Christian, Dade, Dallas, Greene, Lawrence, Polk, Stone, Taney, and Webster counties.

OACAC is funded in part through the Community Services Block Grant (CSBG). Over time, the organization has developed and adapted programs in response to emerging issues and changing community needs, strengthening its ability to serve individuals, families, and communities throughout the Ozarks. Current programs include the Community Services Block Grant, Low-Income Home Energy Assistance Program, Family Planning, Housing, Foster Grandparents, Head Start, and Weatherization.

Our Vision

OACAC envisions people living an optimal, empowered life, free from poverty.

Our Mission

Working to create lasting solutions to poverty for families and communities within Southwest Missouri.

How We Fulfill Our Mission

- Assisting individuals and families in need
- Building effective partnerships
- Generating, maximizing, and distributing resources
- Investing in children
- Listening to the community
- Providing educational and employment opportunities
- Encouraging self-sufficiency

Purpose of the Community Needs Assessment

The Community Needs Assessment provides OACAC with a comprehensive understanding of the conditions, strengths, barriers, and priorities affecting residents across the service area. By combining community input with quantitative data, the assessment identifies emerging needs, recognizes community assets, informs organizational priorities, strengthens partnerships, and guides responsive programs and strategies. These findings reflect OACAC's commitment to listening to the community and using data-informed decision-making to support lasting solutions to poverty throughout Southwest Missouri.

Data Analysis and **Methodology**

Data Collection, Analysis, and Methodology

OACAC used both quantitative and qualitative methods to develop a comprehensive understanding of community conditions across its 10-county service area. Information was collected through community surveys, focus groups, interviews, and numerical and statistical data sources. Using multiple methods allowed OACAC to examine community needs from different perspectives, compare lived experiences with available statistical indicators, and identify recurring themes across counties and stakeholder groups. The combined findings were used to inform the prioritization of community needs and guide OACAC's work over the next three years.

Quantitative Data Collection and Analysis

OACAC staff compiled numerical and statistical indicators from a variety of established data sources, including, but not limited to, the Missouri Community Action Network, U.S. Census Bureau, U.S. Department of Agriculture, Feeding America, Missouri Department of Health and Senior Services, National Institute on Minority Health and Health Disparities, and the American Community Survey.

Quantitative indicators were collected across Community Needs Assessment domains, including poverty, income, education, employment, civic engagement, and environment, as well as cross-cutting areas such as transportation and technology. After the data were compiled into tables and charts, staff reviewed county-level indicators and, where available, compared them with Missouri statewide benchmarks. Particular attention was given to indicators that were notably above or below statewide rates or that demonstrated conditions of concern within the service area.

Notable findings were documented in the quantitative data summary and considered alongside qualitative findings. This comparison helped staff determine whether concerns expressed by residents and community stakeholders were also reflected in available statistical data and provided an additional evidence base for the prioritization process.

Qualitative Data Collection and Analysis

Qualitative information was collected through three primary methods: focus groups, interviews, and a community survey. These methods were designed to capture community experiences, perceptions, strengths, barriers, and opportunities that may not be fully represented through numerical indicators alone. Responses were reviewed for recurring words, phrases, and themes and were incorporated into the sector-based analysis.

Focus Groups

Low-income focus groups were conducted with groups of eight participants or fewer to support a comfortable setting for discussion and encourage participants to openly share their experiences. Participants were comprised primarily of OACAC clients from the previous program year. Low-income focus groups were conducted from February through April 2026.

Additional focus groups were conducted with community members representing the public, private, education, faith-based, community, and low-income sectors. Many of these discussions were conducted during regularly scheduled County Advisory Committee meetings. OACAC's County Advisory Committees follow the tripartite structure of the OACAC Area Board and include public officials, private-sector representatives, and low-income individuals or their representatives. These focus groups were also conducted from February through April 2026.

Following completion of the 20 focus groups, recurring themes and key phrases were organized using a SWOT analysis. The SWOT framework categorized findings as strengths, weaknesses, opportunities, or threats. Analysis was completed across the major CNA domains, including income, employment, education, housing, health, nutrition, civic engagement, environment, and cross-cutting domains. Responses were color-coded by stakeholder sector, allowing staff to identify themes that appeared repeatedly within and across sectors.

Interviews

Interviews were conducted with individuals representing the public, private, education, faith-based, community, and low-income/client sectors. To promote consistency across collection methods, interview participants were asked the same questions used during the focus groups. Interviews were completed by telephone, in person, and through email.

Key themes and phrases from interview responses were identified and added to the same SWOT analysis used for the focus group findings. Responses were coded according to the respondent's stakeholder sector, allowing interview findings to be considered alongside focus group themes and helping staff identify areas of agreement or recurring concern.

Community Survey

A community survey was made available to gather feedback from community members throughout OACAC's service area. Survey questions addressed a broad range of topics, including income, education, employment, housing, health, nutrition, environment, and cross-cutting areas such as transportation.

The survey was available both online and in paper format. Paper responses were entered into the online survey system to allow results to be analyzed together. Surveys were collected during December and January, and results were converted into charts to identify overall response trends. Each domain included a question measuring overall satisfaction with the availability and accessibility of resources using a five-point scale. A total of 316 respondents submitted survey responses.

Integration of Quantitative and Qualitative Findings

OACAC used a mixed-method approach to strengthen the assessment process. Quantitative data provided measurable indicators of community conditions, while qualitative information provided context regarding how residents and stakeholders experience those conditions. Findings that appeared across multiple data sources or stakeholder groups were given particular attention.

The combined analysis informed the overall SWOT findings and subsequent prioritization process. By reviewing statistical indicators alongside survey, interview, and focus group feedback, OACAC was able to identify both the scale of community conditions and the ways those conditions affect residents. This approach supports a Community Needs Assessment that is data-informed, community-driven, and responsive to conditions throughout the 10-county service area.

Use of Findings

The findings from this assessment provide the foundation for identifying priority needs, informing OACAC's strategic planning, strengthening partnerships, guiding program and resource development, and establishing areas for continued measurement over the next three years. The methodology also provides a consistent framework for connecting community input with quantitative evidence and organizational decision-making.

Quantitative Data Analysis

Quantitative Data Summary by Domain

The following section summarizes selected quantitative indicators for OACAC's 10-county service area. Data are organized by Community Needs Assessment domain and highlight notable county-level conditions, comparisons with Missouri statewide rates, and areas of potential concern. These findings provide a quantitative context for the qualitative themes identified through surveys, interviews, and focus groups.

Income

Population and income indicators vary substantially across OACAC's service area. Greene County has the largest population at 298,915, while Dade County has the smallest at 7,569. Median income is highest in Christian County at \$81,245, followed by Webster County at \$69,731. Christian County also has the lowest affordability score at 22.6, while Dallas County has the highest at 86.4. All counties in the service area have a lower percentage of residents receiving food assistance than the Missouri statewide rate.

Education

Educational attainment and literacy indicators vary across the service area. Three counties—Polk, Lawrence, and Webster—fall below the Missouri high school graduation rate of 93.08%. Dallas County has the highest percentage of residents whose highest educational attainment is a high school diploma, at 46.03%. Greene County has the highest bachelor's degree completion rate at 20.69%, followed by Christian County at 20.25%. Greene County, at 12.9%, is the only county above the Missouri graduate or professional degree completion rate of 12.57%. Adult literacy rates are below the statewide rate of 92.5% in all but Christian and Greene counties, which report rates of 94% and 95%, respectively.

Employment

Employment indicators demonstrate significant variation across the service area. Taney County has the highest unemployment rate at 11.9%, compared with the Missouri rate of 4.4%. Job growth has declined in approximately half of the service area and increased in the other half. The required living wage for a single adult is below the Missouri average of \$21.27 in every county except Christian County, where it is \$21.77. All counties report average hourly wages below the Missouri average of \$30.74. At least 72.4% of adults in every county drive alone to work, while every county falls below the statewide rate of 13% for employees working from home.

Civic Engagement

Voter turnout data indicate relatively strong participation across most of the service area. Only two counties fell below Missouri's 2024 general election voter turnout rate of 67.56%: Taney County at 65.41% and Greene County at 67.11%.

Housing

Housing conditions vary significantly across OACAC's service area. Greene County has the largest number of homeowners, with 75,271 homeowners. Christian County is the only county with median rent above the Missouri median of \$1,087, at \$1,233. It is also the only county with a median mortgage cost above the statewide average of \$1,524, at \$1,559. Greene County has the highest number of homeless youth, at 1,523, followed by Taney County at

988. Greene County also has the highest percentage of housing units with one or more substandard living conditions, at 29.89%, compared with 25.51% statewide. Christian and Greene counties are the only counties where more than 20% of renters spend over half of their income on housing, at 21.05% and 20.50%, respectively.

Health and Nutrition

Several indicators point to health and nutrition challenges. Dallas County has the highest household food insecurity rate at 19.2%, compared with 15.4% statewide. Stone County has the highest percentage of students receiving free or reduced-price school meals at 60.90%, followed by Taney County at 60.10%, compared with the statewide rate of 49.23%. Several counties have uninsured rates above the Missouri rate of 9.2%, with Lawrence County highest at 15.3%. Infant mortality is 10.7 in both Dade and Dallas counties, compared with a statewide rate of 6.18. Greene County is the only county with a physician-to-population ratio above the statewide rate, at 4.04 physicians per 1,000 residents compared with 2.83 statewide.

Multiple Domains

Several indicators affect multiple areas of community well-being. Greene County has the largest number of households at 125,201, while Dade County has the fewest at 3,068. Greene County has the highest violent crime rate at 746 per 100,000 residents, followed by Dade County at 650; all other service-area counties fall below the Missouri rate of 461. Dade, Dallas, and Webster counties each have fewer than 10 licensed childcare facilities. Greene County has the highest licensed childcare costs for infants, preschool-age children, and school-age children. Greene County is home to the largest veteran population in the service area, with substantially more male than female veterans. Dallas County has the lowest broadband usage at 78.34%. Dade County has the highest percentage of households without a computer, smartphone, or tablet at 10.9%, followed by Webster County at 10.6%. Water quality scores were above the Missouri statewide score of 76.2 in every OACAC county; Taney County had the lowest service-area score at 82.8.

Poverty

Poverty remains a significant concern throughout the service area. Dallas County has the highest overall poverty rate at 15.9%. All OACAC counties have poverty rates above the Missouri rate of 12%, except Christian County at 7.4%. Dallas, Greene, and Lawrence counties experienced increases in poverty since the previous assessment. Dallas County has the highest poverty rates for both men and women, at 17.4% and 23.5%, respectively. Women experience higher poverty rates than men in every service-area county and statewide. Dallas County has the highest child poverty rate among ages 0–17 at 22.1%. Every service-area county has a child poverty rate above Missouri's 14.7%, except Christian County at 9.1%. Polk County has the highest poverty rate among residents age 65 and older at 16%, compared with 10.41% statewide. Available poverty data by race show substantial variation; several county-level racial poverty data points were not available.

Key Quantitative Findings

- Income and affordability pressures vary considerably across the 10-county service area.
- Educational attainment and graduation rates show notable county-level differences.
- Employment indicators demonstrate gaps in unemployment, wages, living-wage requirements, and remote-work access.
- Housing affordability, housing quality, youth homelessness, and rental cost burdens remain significant concerns.

- Food insecurity, uninsured rates, and selected health indicators exceed statewide rates in several counties.
- Childcare, transportation, and other infrastructure indicators affect access to employment, education, health, and essential services.
- Broadband and device access remain uneven, particularly in rural counties.
- Poverty rates exceed the statewide rate in most counties, with notable impacts among children, women, and older adults.

Quantitative Data Tables

(1) Income / Use of Income

Base Year:

2026

A – Income Area Characteristics

Characteristics	By County:										Overall Measure for Missouri
	<u>Barry</u>	<u>Christian</u>	<u>Dade</u>	<u>Dallas</u>	<u>Greene</u>	<u>Lawrence</u>	<u>Polk</u>	<u>Stone</u>	<u>Taney</u>	<u>Webster</u>	
Total Population	34,534	88,842	7,569	17,071	298,915	38,001	31,519	31,076	56,066	39,085	6,154,913
Median Income	\$56,611	\$81,245	\$49,899	\$53,177	\$57,488	\$55,849	\$56,686	\$61,323	\$58,258	\$69,731	\$68,920
Affordability Score	71.0	22.6	83.0	86.4	32.0	61.1	55.8	53.8	44.3	56.7	65.9
Rate of Population on Disability	17.9%	12.1%	17%	21.4%	13.1%	17.1%	15.1%	16.3%	15.6%	13.8%	13%
Population at or below 100% FPL	5,419	6,947	1,068	2,787	41,389	5,710	4,628	3,993	7,417	5,222	723,813
Persons receiving Temporary Assistance for Needy Families (TANF)	2.93%	1.71%	1.55%	2.03%	3.97%	2.62%	2.43%	2.2%	2.33%	1.54%	3.48%
Number of residents receiving Medicaid (total)	9,256	19,259	2,235	4,664	63,236	8,622	7,635	10,896	16,004	8,632	1,330,661
Percentage of residents receiving food stamps	12.9%	6.3%	15.2%	13.3%	10.9%	13.4%	11.7%	6.3%	11.2%	9.8	20%

(2) Education											
Base Year:		2026									
A – Income Area Characteristics											
Characteristics	By County:										Overall Measure for Missouri
	<u>Barry</u>	<u>Christian</u>	<u>Dade</u>	<u>Dallas</u>	<u>Greene</u>	<u>Lawrence</u>	<u>Polk</u>	<u>Stone</u>	<u>Taney</u>	<u>Webster</u>	
High School Graduation Rate	97.36%	97.83%	98.48%	95.12%	98.28%	92.96%	92.57%	95.71%	94.25%	92.97%	93.08%
Percent population with only a High School Education	42.98%	26.74%	42.39%	46.03%	27.83%	38.29%	34.97%	34.54%	33.46%	40.35%	30.18%
Bachelor’s Degree Completion Rate	9.64%	20.25%	10.07%	8.98%	20.69%	11.16%	13.54%	16.88%	16.47%	12.31%	13.97%
Graduate or Professional Degree Completion Rate	4.97%	12.48%	5.02%	7.46%	12.9%	5.73%	8.95%	7.95%	8.54%	6.02%	12.57%
Adult Literacy Rate	89%	94%	91%	90%	95%	90%	91%	91%	92%	92%	92.5%
Number of Child Care Facilities	22	73	2	5	251	35	40	17	28	7	3,768
Number of School Districts	7	7	4	1	8	6	6	5	7	4	519

(3) Employment**Base Year:** 2026**A – Income Area Characteristics \$**

Characteristics	By County:										Overall Measure for Missouri
	<u>Barry</u>	<u>Christian</u>	<u>Dade</u>	<u>Dallas</u>	<u>Greene</u>	<u>Law.</u>	<u>Polk</u>	<u>Stone</u>	<u>Taney</u>	<u>Webster</u>	
Unemployment Rate	4.9%	3.9%	4.2%	5.2%	3.9%	4.5%	4.3%	9.3%	11.9%	4.1%	4.4%
Job Growth*	1.8%	2.0%	-5.8%	1.1%	0.3%	-1.2%	-0.9%	-0.8%	-0.1%	7.6%	2.8%
Required Living Wage for 1 adult, 0 children	\$19.85	\$21.77	\$19.70	\$20.60	\$20.65	\$19.35	\$20.41	\$19.81	\$20.54	\$20.52	\$21.27
Required Living Wage for 2 adults (one working) and 2 children	\$36.09	\$38.47	\$36.01	\$36.70	\$36.62	\$35.46	\$36.31	\$36.79	\$37.36	\$36.72	\$37.96
Average hourly wage (2024)	\$22.04	\$21.59	\$19.02	\$17.19	\$27.52	\$22.71	\$22.18	\$18.73	\$20.15	\$21.80	\$30.74
Method of Commute	Drive alone 72.4% Work at home 10.5%	Drive alone 78.7% Work at home 10.2%	Drive alone 76.1% Work at home 10%	Drive alone 73.9% Work at home 6%	Drive alone 76% Work at home 11.4%	Drive alone 76.3% Work at home 10.4%	Drive alone 78.5% Work at home 9.3%	Drive alone 74% Work at home 11.9%	Drive alone 72.8% Work at home 9%	Drive alone 78.9% Work at home 6.5%	Drive alone 74.9% Work at home 13%

(4) Civic Engagement											
Base Year:		2026									
A – Income Area Characteristics											
Characteristics (see the Data Element suggestions under Issue Area “Use of Income	By County:										Overall Measure for Missouri
	Barry	Christian	Dade	Dallas	Greene	Lawrence	Polk	Stone	Taney	Webster	
	Voter Registration Number	22,349	65,787	5,596	11,537	201,813	25,636	21,120	25,495	38,108	
Voter Turnout Rate Missouri 2024 General Election	68.23%	73.28%	70.84%	70.42%	67.11%	69.56%	72.67%	72.86%	65.41%	74.36%	67.56%

(5) Housing											
Base Year:			2026								
A – Income Area Characteristics											
Characteristics	By County:										Overall Measure for Missouri
	Barry	Christian	Dade	Dallas	Greene	Lawrence	Polk	Stone	Taney	Webster	
Number of homeowners	10,308	26,676	2,355	5,140	75,271	10,785	8,636	11,269	15,275	10,815	1,708,413
Average Household Size	2.66	2.69	2.38	2.6	2.27	2.57	2.6	2.42	2.37	2.75	2.47
Median Rental Cost	\$740	\$1,233	\$647	\$659	\$1,032	\$816	\$875	\$779	\$880	\$904	\$1,087
Median Mortgage Cost	\$1,236	\$1,559	\$1,220	\$1,094	\$1,367	\$1,216	\$1,316	\$1,451	\$1,338	\$1,377	\$1,524
Number of homeless children ages 3 to 12 th grade	190	288	8	210	1,523	124	102	268	988	43	35,637
Housing units with one or more substandard conditions	25.5%	21.53%	21.89%	21.99%	29.89%	26.2%	25.49%	22.78%	28.56%	20.23%	25.51%
Renters paying more than 50% of income on housing	18.3%	21.05%	5.84%	11.98%	20.5%	13.83%	13.88%	16.98%	19.7%	15.59%	20.49%

(6) Health and Nutrition

Base Year: 2026

A – Income Area Characteristics

Characteristics	By County:										Overall Measure for Missouri
	Barry	Christian	Dade	Dallas	Greene	Lawrence	Polk	Stone	Taney	Webster	
Food Affordability Rate	17.2%	13.3%	16.2%	15.2%	14.5%	16.0%	16.5%	14.4%	18.1%	15.0%	13.1%
Rate of Households who are Food Insecure	17.3%	13.2%	15.9%	19.2%	16.3%	16.9%	17.6%	16.6%	17.7%	16.0%	15.4%
Number of Farmer's Markets	1	2	0	1	4	2	2	0	3	3	214
Percent students free or reduced lunch rate	58.89%	31.59%	45.37%	59.26%	46.22%	53.79%	53.46%	60.90%	60.10%	44.97%	49.23%
Rate of Individuals who are Uninsured	13.6%	8.1%	10.7%	6.7%	11.5%	15.3%	14.5%	8.7%	14.8%	N/A	9.2%
Infant Death Rate	4.88	5.03	10.7	10.7	6.36	6.35	4.62	9.13	7.2	6.56	6.18
Number of Dental Professionals per 1,000 persons	0.60	1.92	0.92	0.74	1.3	0.52	0.55	0.47	0.73	0.84	1.09
Number of Physicians per 1,000 persons	1.31	0.88	0.39	0.57	4.04	0.41	2.53	0.22	2.65	0.54	2.83
Number of Licensed Professional Counselors	13	148	2	6	527	16	19	11	44	36	7,101
Domestic Violence Victim Rate (per 1,000)	4.74	3.24	1.18	N/A	12.38	1.89	5.46	2.68	6.19	3.06	6.05
Deaths of Despair Crude rate (per 100,000)	61.25	49.81	47.16	55.79	77.46	59.52	53.35	68.76	83.09	51.61	N/A

*N/A - Not Available

(7) Multiple Domains**Base Year:** 2026**A – Income Area Characteristics**

Characteristics	By County:										Overall Measure for Missouri
	Barry	Christian	Dade	Dallas	Greene	Lawrence	Polk	Stone	Taney	Webster	
Total Households	13,645	31,645	3,068	6,209	125,201	14,787	11,712	12,783	22,272	13,575	2,414,521
Number of Licensed Child Care Facilities	22	73	2	5	251	35	40	17	28	7	3,768
Average Child Care Cost Per Day (Infant Toddler, Licensed Child Care Center)	\$53	\$55	\$53	\$55	\$60	\$53	\$55	\$58.50	\$58.50	\$55	N/A
Average Child Care Cost Per Day (Preschool, Licensed Child Care Center)	\$24	\$35.20	\$24	\$30	\$40	\$24	\$30	\$27	\$27	\$30	N/A
Average Child Care Cost Per Day (School Age, Licensed Child Care Center)	\$22	\$24.90	\$22	\$21	\$30.15	\$22	\$21	\$26.60	\$26.60	\$21	N/A
Violent Crime Rate per 100,000 population	237	100	650	124	746	185	282	153	290	247	461
Property Crime Rate (2023)	1,905	680	1,541	639	2,764	1,091	1,380	1,169	1,919	953	2,127
Number of Total Veterans	2,165	5,229	489	1,394	16,794	1,943	2,109	2,950	3,574	2,990	347,543
Number of Male Veterans	2,012	4,746	466	1,269	15,577	1,811	1,881	2,648	3,250	2,726	316,952
Number of Female Veterans	153	483	23	125	1,217	132	228	302	324	264	30,591
Broadband Usage	81.79%	91.16%	81.14%	78.34%	84.93%	84.22%	80.89%	87.99%	88.73%	80.2%	N/A

Updated 6.24.2026

Ozarks Area Community Action Corporation (OACAC)

Percent of households with no computer, smartphone or tablet	9.1%	3.3%	10.9%	7.8%	6.2.%	8.1%	8.3%	5.1%	5.1%	10.6%	N/A
Tap Water Quality Score	95.3	94.8	95.2	97.1	87.1	91.3	92.2	92.5	82.8	97.9	76.2
Total crashes involving Pedestrian or Pedal cyclist Involved Crashes	9	13	N/A	4	125	4	7	N/A	15	8	2,035

Poverty												
Base Year:		2026										
Characteristics (see the Data Element suggestions under Issue Area “Use of Incom	By County:										Overall Measure for Missouri	
	Barry	Christian	Dade	Dallas	Greene	Lawrence	Polk	Stone	Taney	Webster		
	Poverty Rate	15.5%	7.4%	14.2%	15.9%	14.1%	14.9%	14.6%	12.3%	13.6%	12.9%	12%
	Percent Change in poverty rate from last assessment	-3.5%	-0.9%	-1%	-0.7%	+0.9%	+0.3%	-0.7%	-2.3%	-2%	-2.1%	-0.7%
	Population at or below 100% FPL	5,419	6,947	1,068	2,787	41,389	5,710	4,628	3,993	7,417	5,222	723,813
	Rate of Men in Poverty	14.7%	7.3%	12.2%	17.4%	13.2%	11.1%	14.5%	13.1%	14.0%	13.8%	11.4%
	Rate of Women in Poverty	15.7%	9.0%	12.9%	23.5%	14.1%	18.0%	18.1%	14.7%	17.2%	16.7%	13.7%
	Rate of Children in Poverty (Age 0-17)	20.2%	9.1%	20.7%	22.1%	16%	20.1%	18.1%	20.1%	18.5%	19.7%	14.7%
	Rate of Seniors in Poverty (Age 65+)	11.06%	9.17%	10.85%	15.25%	10.06%	8.91%	16%	11.34%	11.08%	11.60%	10.41%
	White Population in Poverty	9.1%	5.6%	7.4%	17.2%	7.8%	10.0%	10.3%	9.8%	10.5%	10.3%	6.7%
	Black Population in Poverty	N/A	20.3%	N/A	N/A	20.7%	N/A	100%	N/A	7.9%	N/A	19.3%
	Native American Population in Poverty	N/A	N/A	N/A	N/A	25.5%	2.4%	16.3%	15.4%	N/A	13.6%	13.5%
	Asian, Native Hawaiian or Pacific Islander Population in Poverty	11.9%	15.6%	N/A	100%	14.7%	N/A	4%	20%	4.1%	N/A	7%
Hispanic or Latino Population in Poverty	13.1%	0.7%	N/A	17.6%	13.2%	16.7%	6.6%	17.5%	23.2%	16.3%	14%	

Community Survey Results Summary

Summary of Responses from 316 Survey Participants

As part of the Community Needs Assessment, OACAC collected survey responses from 316 participants across its service area. The survey gathered information about respondent characteristics, experiences, barriers, perceived community needs, and satisfaction with the availability and accessibility of resources across key domains. The following summary highlights the primary response patterns and themes identified through the survey. These results represent the experiences and perceptions of survey respondents and should be considered alongside the broader quantitative data, focus groups, interviews, and sector-based qualitative findings included elsewhere in the assessment.

Respondent Profile

Survey responses were received from all counties within OACAC's service area, although the largest share of respondents reported residing in Greene and Taney counties. Respondents were most commonly between ages 35 and 44, followed by ages 45 to 54 and 25 to 34. A substantial majority of respondents self-identified as female and as White or Caucasian. These characteristics are important when interpreting the findings, as the survey results reflect the composition of the respondent group rather than a statistically representative profile of the entire service area.

Survey Findings by Domain

Education

Respondents most commonly reported educational attainment at the high school diploma/GED, bachelor's degree, or graduate-degree levels. The leading education-related needs identified were life-skills classes, financial assistance for education, and behavioral supports for children.

Overall satisfaction: 3.53 out of 5.

Employment

Most respondents reported being employed, working full time, and earning above minimum wage. Childcare and transportation emerged as the leading employment-related barriers, with nearly half of respondents selecting these as top priorities. Other notable barriers included limited educational skills, unstable housing, and mental health concerns.

Overall satisfaction: 2.93 out of 5.

Housing

Approximately 55% of respondents reported owning their home and about 30% reported renting. While many respondents reported spending 30% or less of monthly income on housing, a substantial portion reported spending between 31% and 76% or more. Major housing needs included high rent or mortgage costs, home repair expenses, and difficulties with landlords.

Overall satisfaction: 3.11 quality/safety; 2.60 availability out of 5.

Health

Primary healthcare barriers included the cost of care, lack of insurance, lack of specialists, and limited appointment availability. Respondents identified dental care, preventive care, prescription medication assistance, shorter wait times, expansion of mental health services, and community wellness initiatives as needed resources.

Overall satisfaction: 3.33 out of 5.

Income

The most frequently reported household monthly income category was \$4,000 or more, followed by \$1,000–\$1,999. When asked about their ability to keep up with monthly expenses, the most common response was that households could meet strictly necessary obligations but were unable to save. Approximately 45% of respondents reported using government assistance within their household.

Overall satisfaction: 3.15 out of 5.

Nutrition

Nutrition-related barriers included the cost of healthy foods, difficulty accessing food assistance programs, and insufficient food pantry or community meal supports. Open-ended responses emphasized food quality, availability, affordability, and variety.

Overall satisfaction: 3.34 out of 5.

Transportation

Respondents most commonly reported traveling the greatest distances for medical care, employment, and groceries. Vehicle repair costs and fuel costs were overwhelmingly identified as the leading transportation barriers. Most respondents reported average daily travel of 11–20 miles.

Overall satisfaction: 3.60 out of 5.

Civic Engagement

The largest group of respondents rated opportunities to participate in community decisions and activities as fair, while the second most common rating was very poor. Identified needs included greater awareness of upcoming events and meetings and more opportunities to engage with local leadership.

Overall satisfaction: 2.67 access to leaders; 2.50 community input out of 5.

Satisfaction Ratings at a Glance

Domain / Measure	Average Satisfaction Rating
Education	3.53 / 5
Employment	2.93 / 5
Housing quality and safety	3.11 / 5
Housing availability	2.60 / 5
Available healthcare services	3.33 / 5
Resources to manage finances	3.15 / 5
Access to affordable fresh produce	3.34 / 5
Household transportation needs	3.60 / 5
Access to community leaders	2.67 / 5

Community input in decision-making	2.50 / 5
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Key Survey Takeaways

- Transportation and childcare were prominent barriers affecting employment and access to opportunity.
- Housing affordability and availability emerged as distinct concerns, with satisfaction with housing availability lower than satisfaction with housing quality and safety.
- Healthcare respondents identified affordability, insurance coverage, specialist access, appointment availability, dental care, and mental health services as important concerns.
- Many respondents reported being able to meet necessary household expenses but unable to save, indicating limited financial flexibility.
- Food affordability and access to healthy, varied food options remained important nutrition concerns.
- Transportation costs, particularly vehicle repairs and fuel, were significant concerns despite transportation receiving the highest satisfaction score among the measures summarized.
- Civic engagement received some of the lowest satisfaction ratings, particularly regarding community input in decision-making and access to local leadership.

Interpretation of Survey Findings

Survey results provide an important measure of how participating community members perceive access to resources and experience barriers across the CNA domains. Satisfaction ratings should be interpreted together with the specific barriers and needs identified within each domain. A comparatively higher satisfaction score does not necessarily indicate an absence of need; similarly, lower ratings can help identify areas where respondents perceive resource availability, accessibility, or responsiveness to be limited.

Because survey participation was not evenly distributed across counties or demographic groups, the findings should not be interpreted as statistically representative of all residents within OACAC's 10-county service area. Instead, the survey serves as one component of OACAC's mixed-method assessment. When considered alongside quantitative indicators, focus groups, interviews, and stakeholder-sector findings, the survey results help identify recurring needs and strengthen the evidence used to establish community priorities.

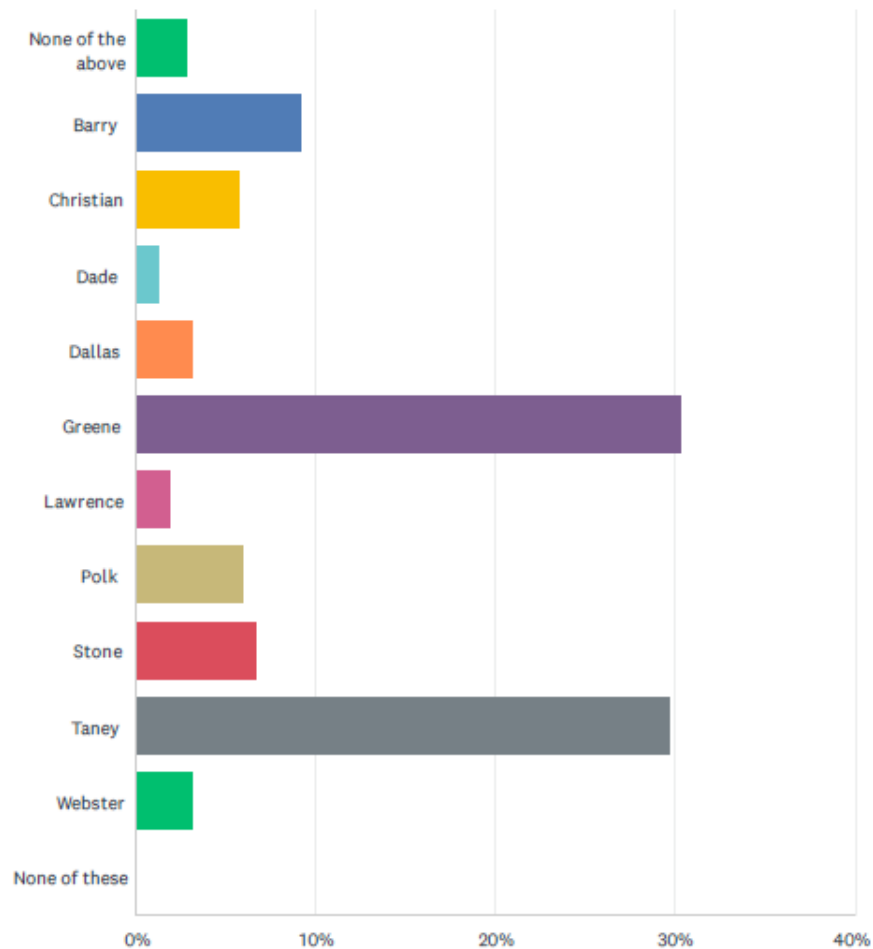
Community Survey Results Graphs

Note: Not all graphs generated from each survey question are included in this Community Needs Assessment. The graphs presented in this report were selected to provide a representative overview of the raw survey data across the assessment domains. To request a copy of the complete survey graphs, please contact swalker@oac.ac

Demographics

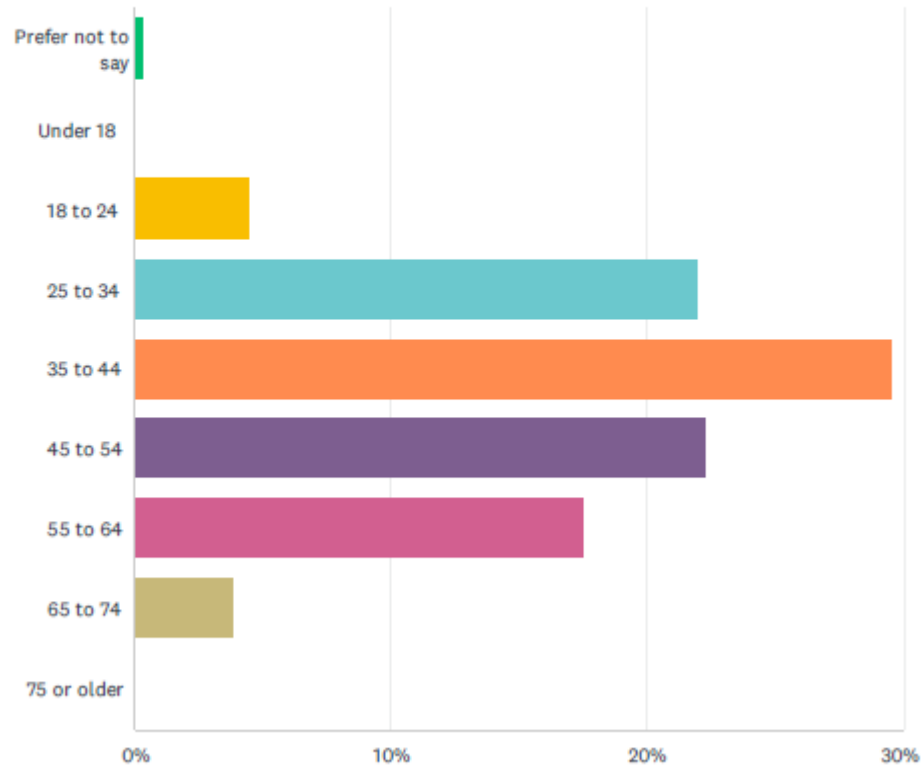
Q1 In which county do you live? If none, please select where you work or choose 'None of the above.'

Answered: 316 Skipped: 0



Q2 What is your age?

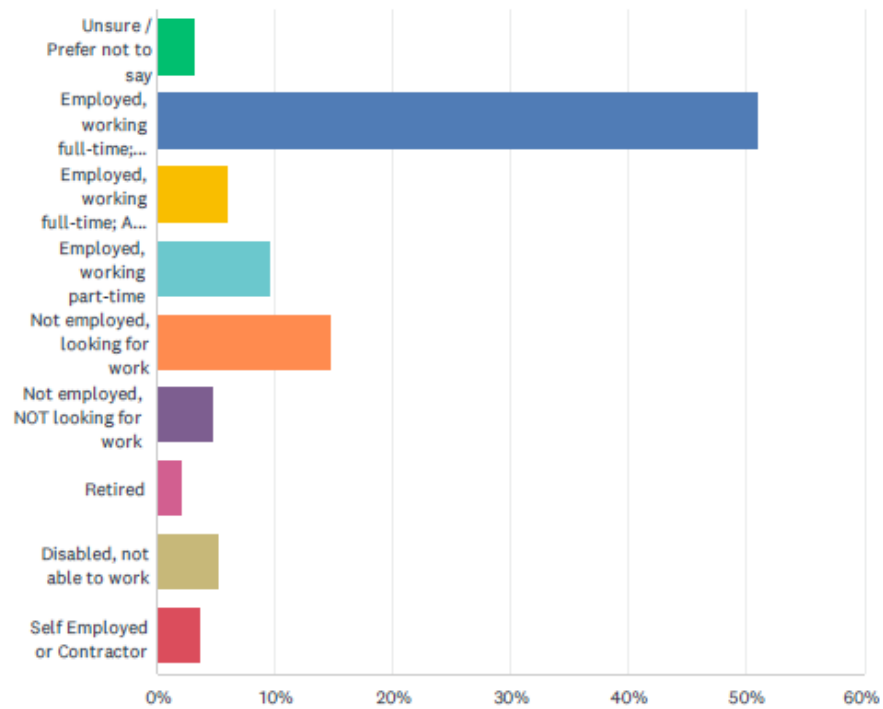
Answered: 314 Skipped: 2



Employment

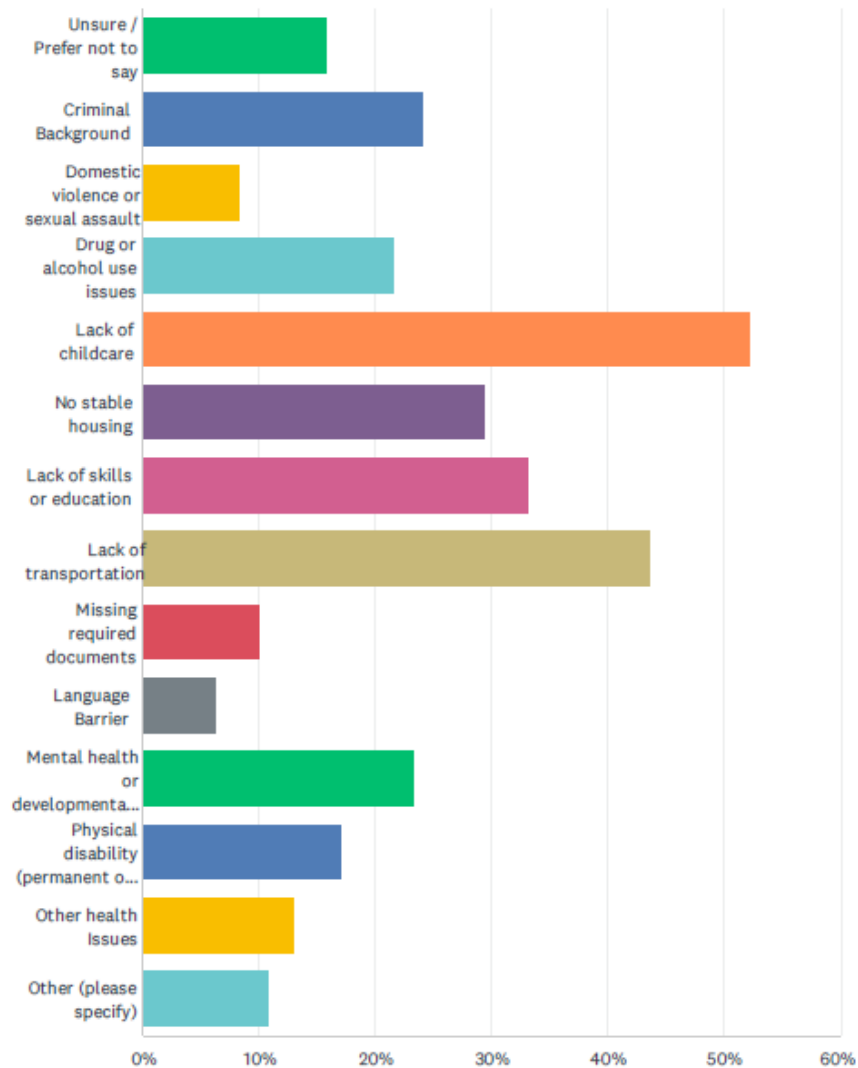
Q9 Which of the following best describes your current employment status?

Answered: 251 Skipped: 65



Q10 Which of the following factors, if any, affect your ability—or others in your community—to find better employment opportunities? (Check all that apply)

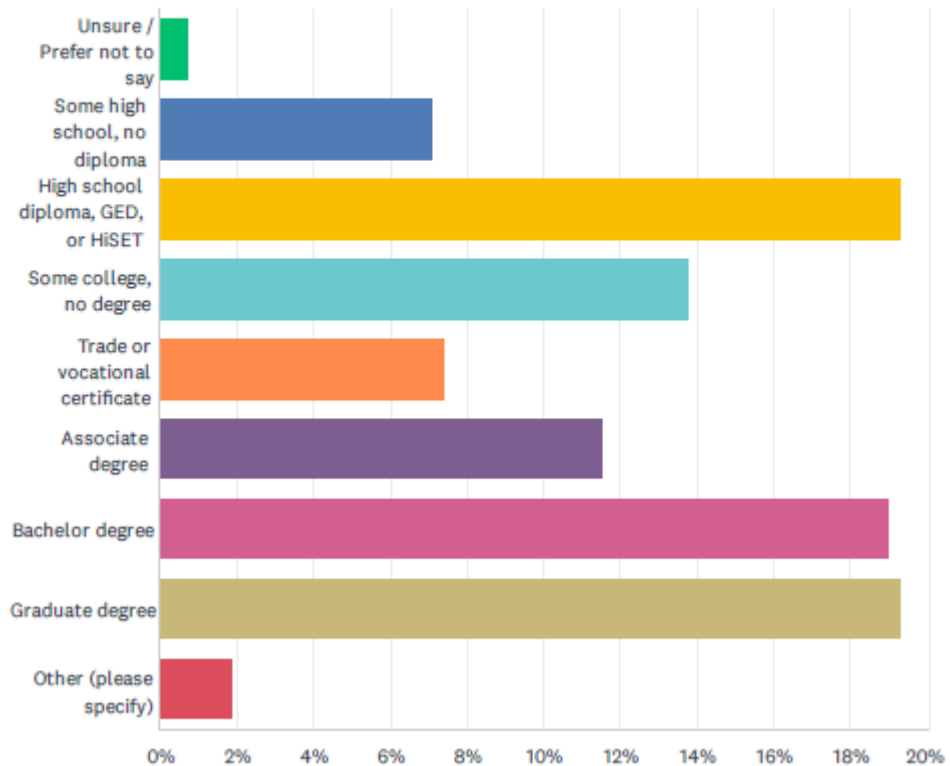
Answered: 241 Skipped: 75



Education

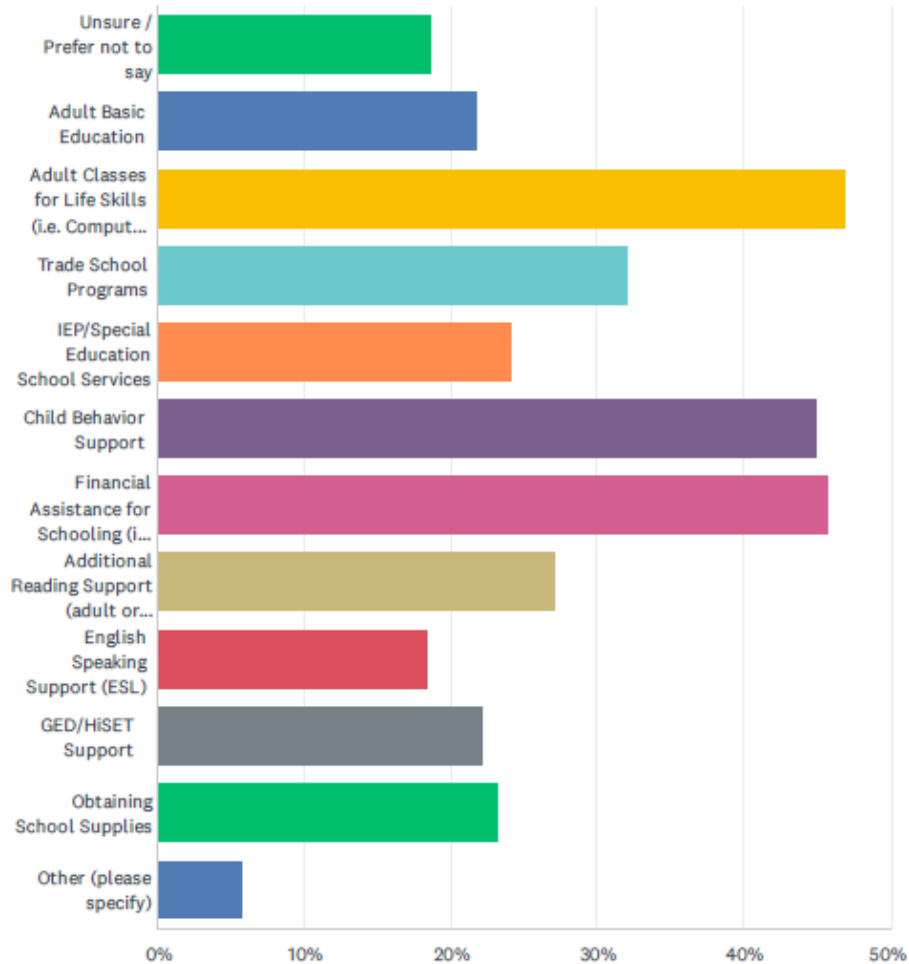
Q6 What is the highest level of school you have completed or the highest degree you have received?

Answered: 269 Skipped: 47



Q7 Which of the following educational resources, if any, does your community need? (Check all that apply)

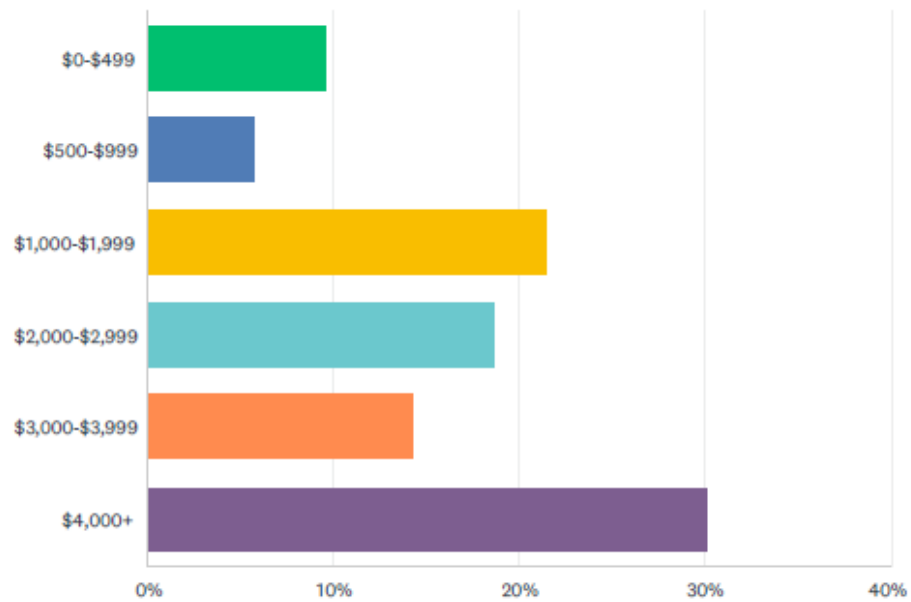
Answered: 262 Skipped: 54



Income

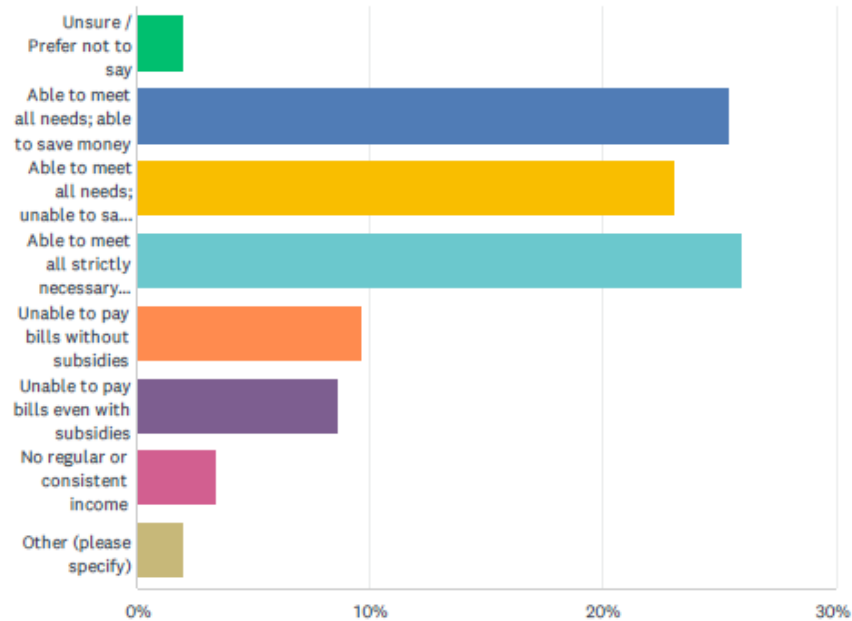
Q23 What is your approximate average monthly household income?

Answered: 209 Skipped: 107



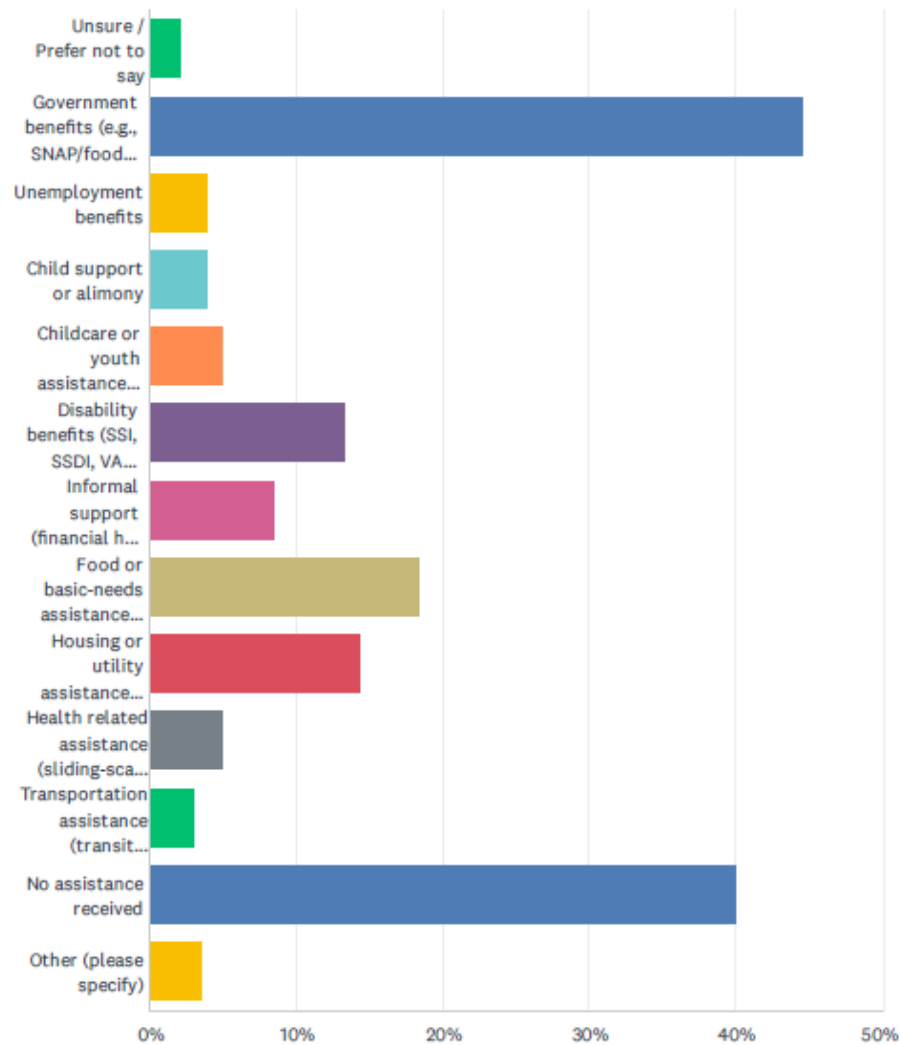
Q24 How would you describe your household's ability to keep up with monthly expenses?

Answered: 208 Skipped: 108



Q25 Which types of assistance, if any, are received by anyone in your household? (Check all that apply)

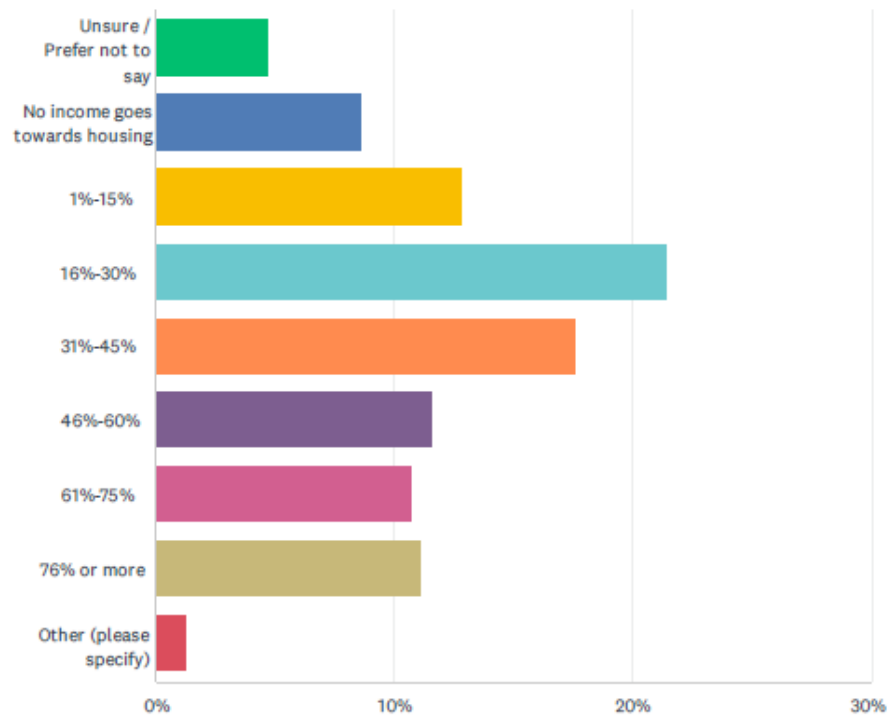
Answered: 202 Skipped: 114



Housing

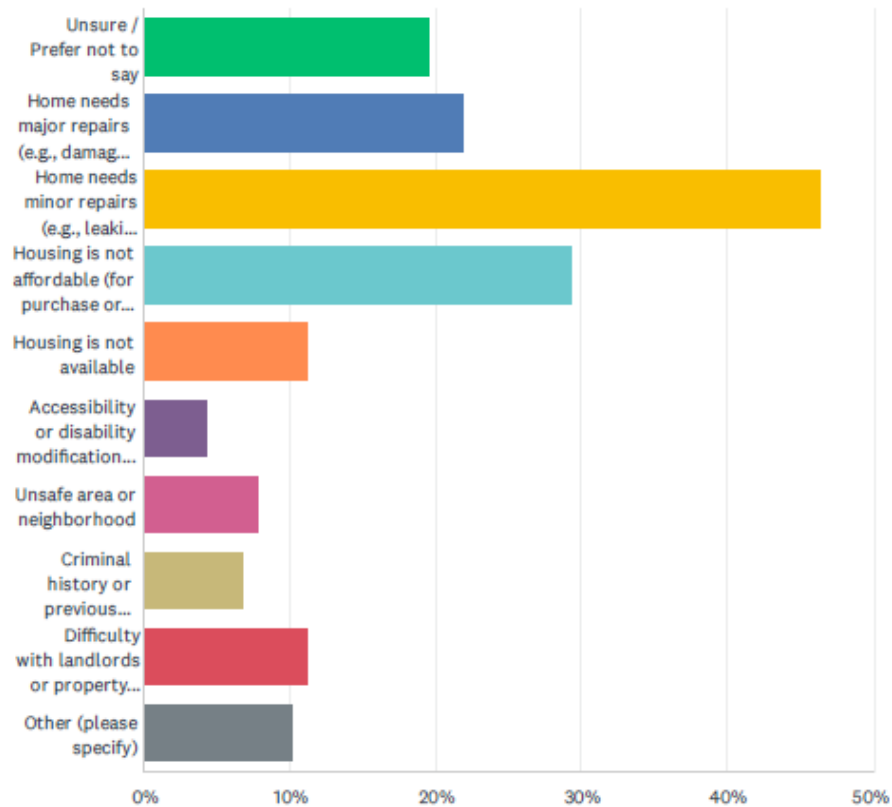
Q15 How much of your monthly income goes towards your housing?

Answered: 233 Skipped: 83



Q17 Which of the following, if any, affect your household's housing situation? (Check all that apply)

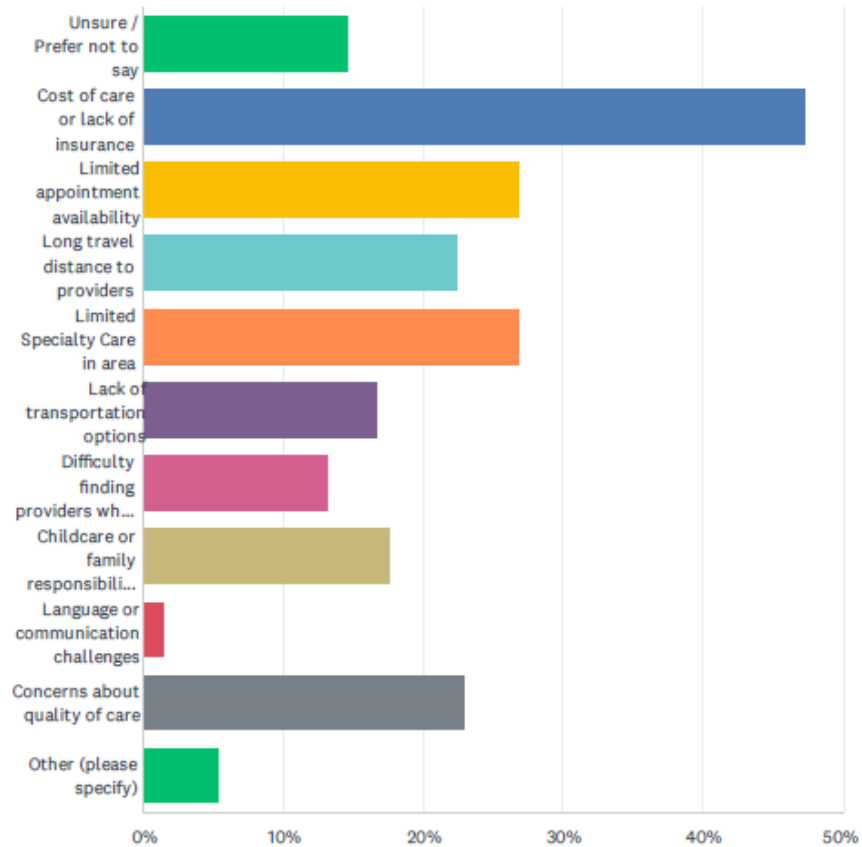
Answered: 205 Skipped: 111



Physical/Mental Health

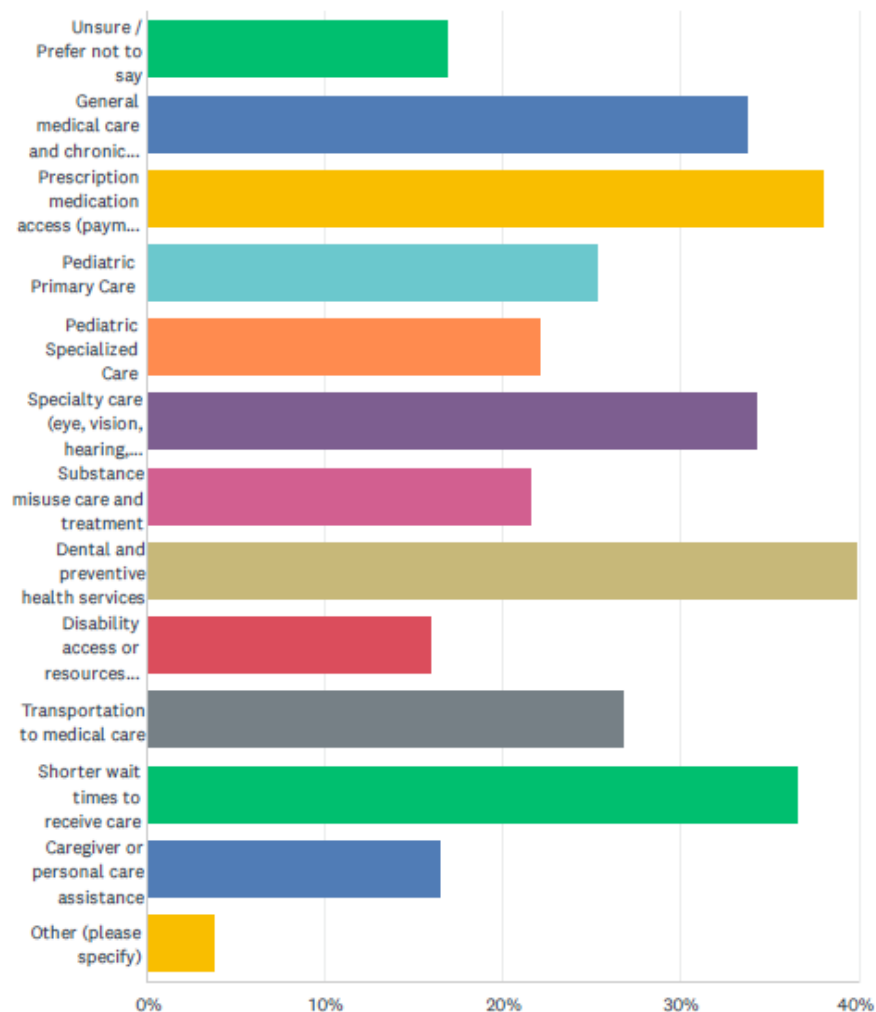
Q19 What barriers, if any, make it difficult for your household to access needed health care? (Check all that apply)

Answered: 205 Skipped: 111



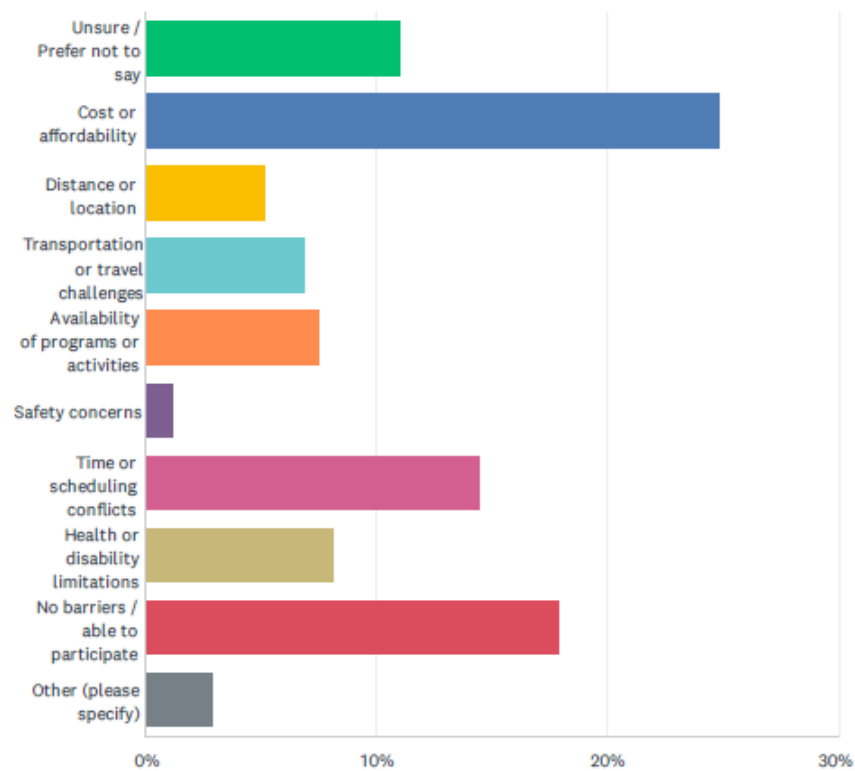
Q20 Which of the following health care resources, if any, does your community need? (Check all that apply)

Answered: 213 Skipped: 103



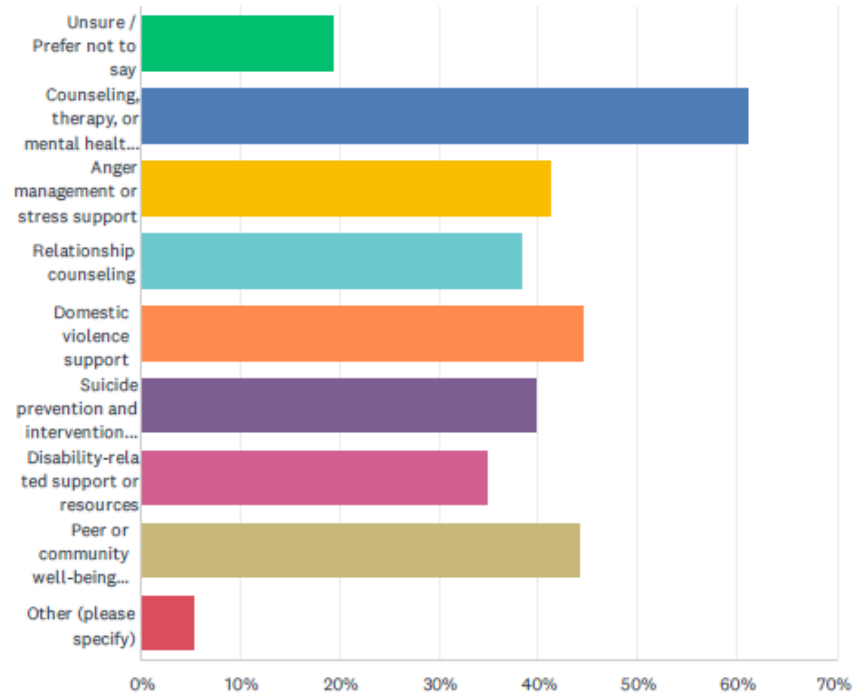
Q45 Which barriers make it difficult for you or anyone in your household to participate in physical activity, recreation, or social activities?

Answered: 173 Skipped: 143



Q21 Which of the following wellness and support resources, if any, does your community need? (Check all that apply)

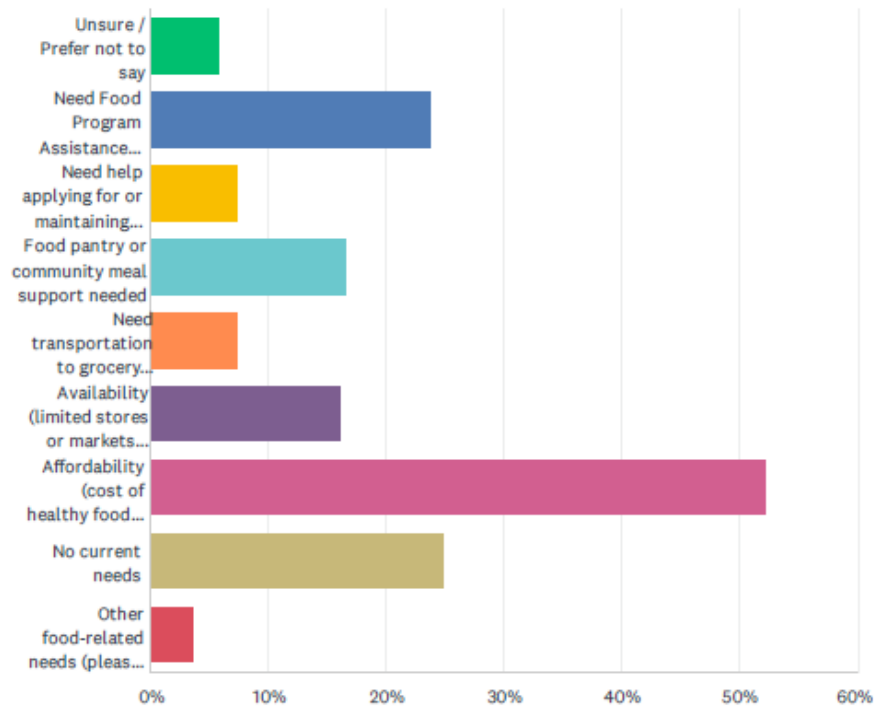
Answered: 206 Skipped: 110



Nutrition

Q27 Which of the following, if any, describe your household's needs related to accessing fresh or nutritious food? (Check all that apply)

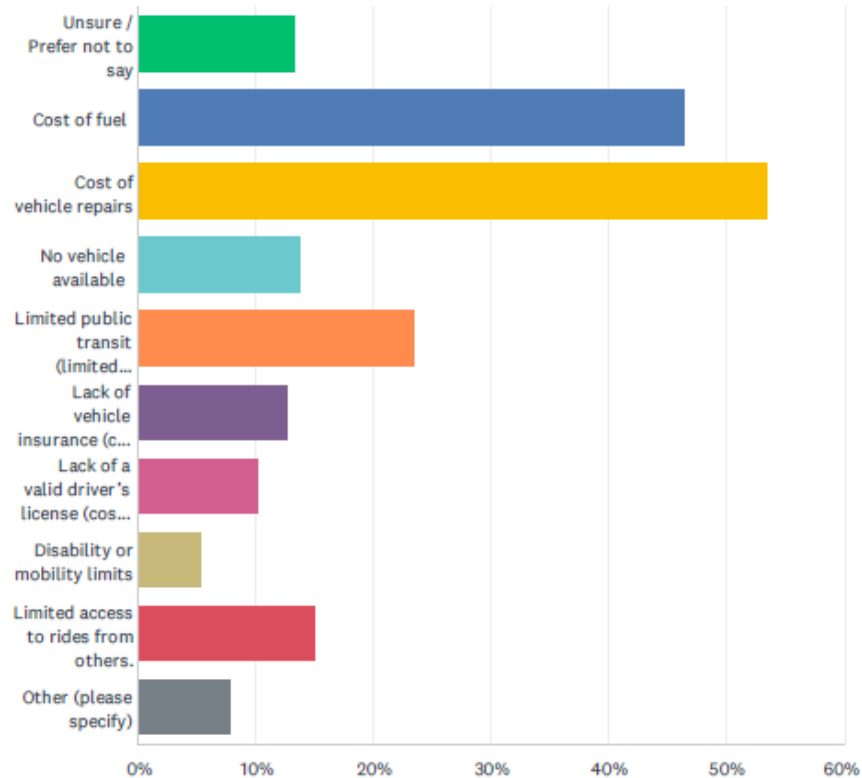
Answered: 193 Skipped: 123



Transportation

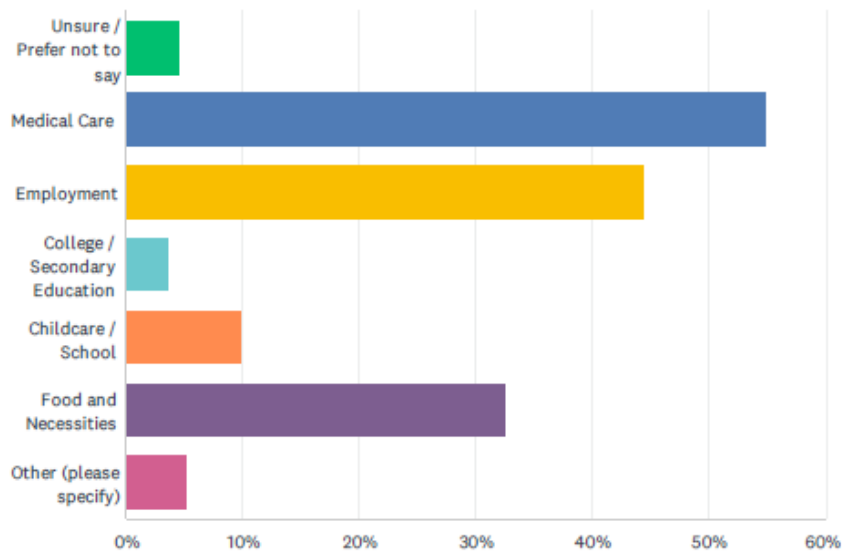
Q30 Which of the following challenges, if any, affect your household's ability to use transportation? (Check all that apply)

Answered: 166 Skipped: 150



Q32 What do you routinely travel the farthest for? (Check all that apply)

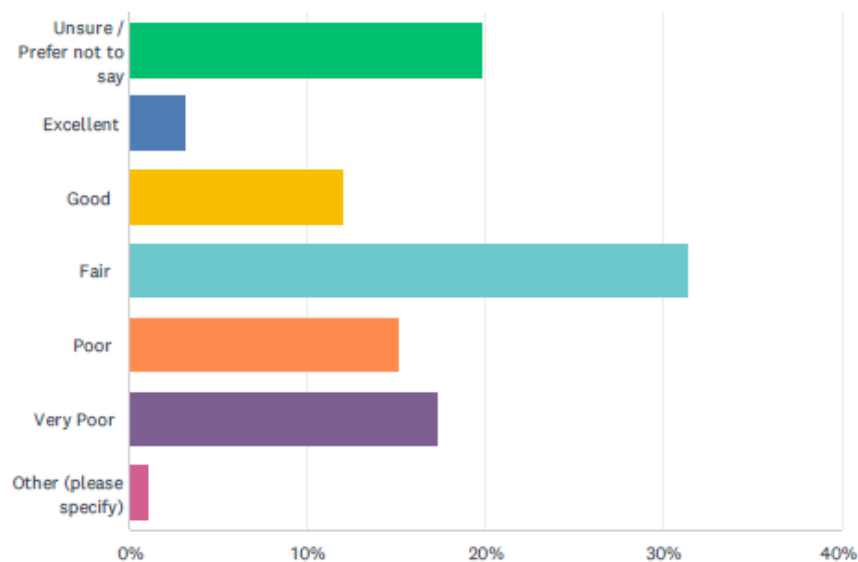
Answered: 193 Skipped: 123



Civic Engagement

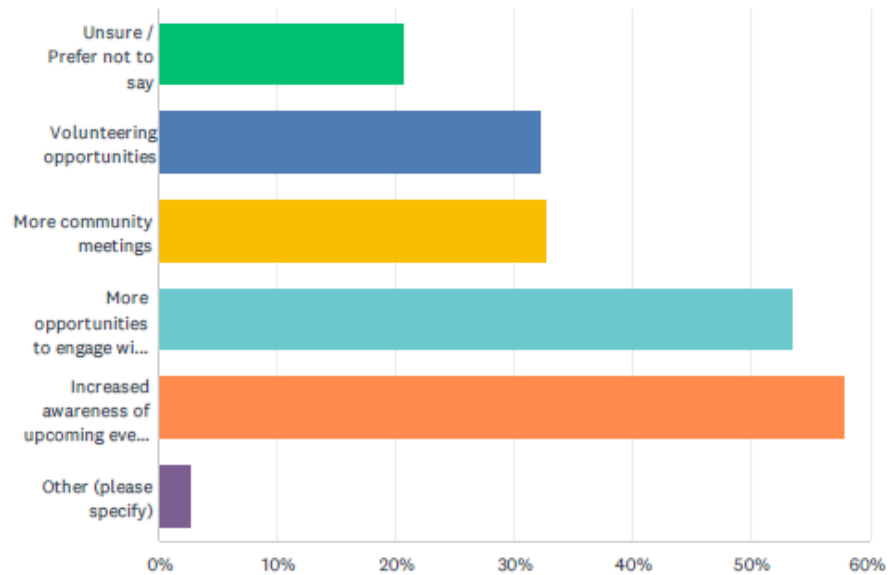
Q35 How would you rate the opportunities for residents to participate in community decisions and activities?

Answered: 191 Skipped: 125



Q36 Which of the following community engagement resources, if any, does your community need? (Check all that apply)

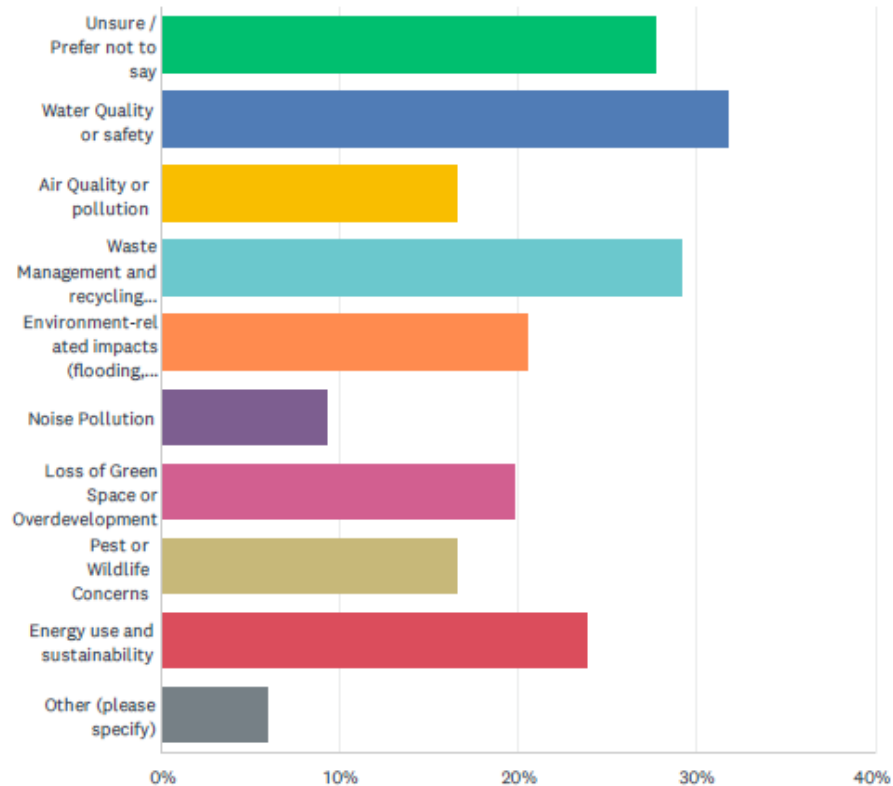
Answered: 183 Skipped: 133



Environment

Q47 Which of the following environmental concerns, if any, affect your community? (Check all that apply)

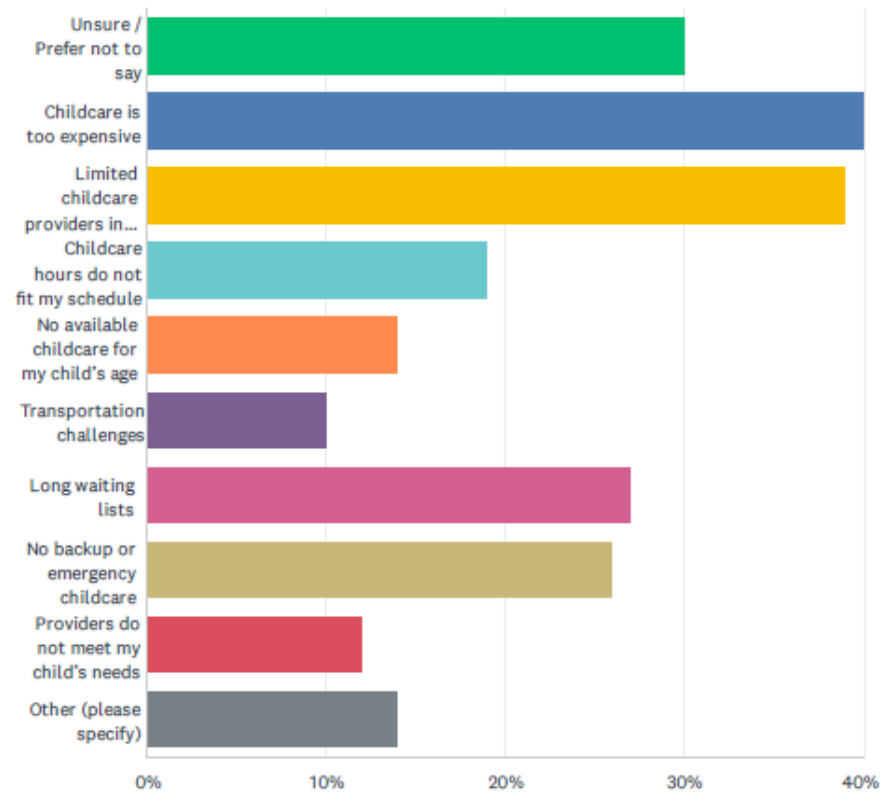
Answered: 151 Skipped: 165



Multiple Domains

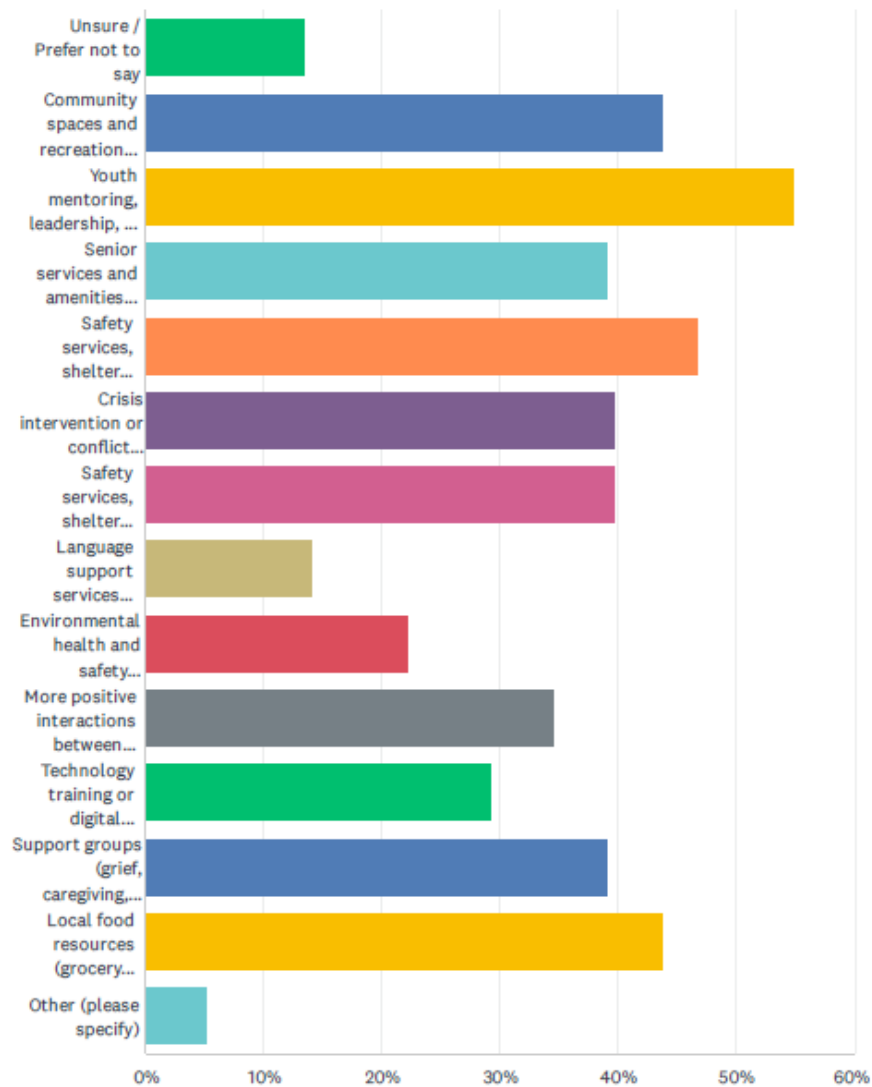
Q40 Which of the following barriers, if any, affect your household's ability to obtain childcare services? (Check all that apply)

Answered: 100 Skipped: 216



Q44 What community needs, if any, do you think should be addressed? (Check all that apply)

Answered: 171 Skipped: 145



Qualitative Data Analysis

Overall Sector-Based Qualitative Analysis

Combined Findings Across Stakeholder Groups

As part of the Community Needs Assessment process, Ozarks Area Community Action Corporation (OACAC) engaged a broad range of stakeholders through surveys, focus groups, and interviews. Participants included low-income residents, community partners, faith-based organizations, educational partners, public officials, and representatives from the public and private sectors. Participants were asked to identify the most significant barriers impacting individuals, families, and communities throughout OACAC's service area.

While each stakeholder group offered unique perspectives, several common themes consistently emerged across all sectors. The following summarizes the highest-priority needs identified through these community engagement activities. These findings represent the overall needs reported across stakeholder groups. Additional sections of this assessment provide a more detailed analysis of the perspectives shared by each individual stakeholder group.

Cross-Cutting Themes

Across the domains, several issues were repeatedly identified and are interconnected. Transportation, childcare, affordability, access to services, and rural service gaps affect multiple areas of community well-being. Employment and income stability are closely connected to housing, transportation, childcare, education, and technology. Health and nutrition are likewise influenced by affordability, transportation, service availability, and community infrastructure. These overlapping conditions suggest that community needs are interconnected and may require coordinated, multi-sector responses.

Overall SWOT Analysis by Domain

Domain	Strengths	Weaknesses	Opportunities	Threats
Employment	Current community resources; OACAC's REALL project; case management; OACAC's VOICE project.	Low wages; seasonal employment; limited jobs with benefits; gaps between employer requirements and available or qualified talent.	More career/certification opportunities; gas assistance; technology, resume, and employment life-skills; advocacy for working people.	Transportation; lack of childcare; limited job opportunities; reentry/ex-offender barriers.
Education	OACAC's REALL; Head Start; life-skills classes;	Higher education affordability/access; parental modeling;	Higher education resource awareness; GED/HiSET support; nontraditional schooling	Lack of childcare; transportation; teacher retention; lack of

	current resource awareness.	IEP/SPED resources.	resources; after-school programs.	internet/technology.
Income	OACAC direct assistance; VOICE; REALL.	Entry-level and low-wage jobs; lack of job opportunity; seasonal jobs; education needed for jobs; lack of benefits.	Financial literacy; employment life-skills; job opportunity resources.	Transportation; high housing costs; lack of childcare; low-income stigma; inflation/tariffs; generational poverty.
Housing	OACAC rental assistance; Weatherization Program; HUD Section 8.	High rent; limited housing stock/availability; lack of low-income housing; lack of felon-friendly housing; application fees; high utilities; lack of sober living.	More low-income housing; advocacy for fair-market rent caps; renters' rights education.	Slumlord/unsanitary conditions; limited rental supply; homelessness stigma; high interest rates.
Physical & Mental Health	Parks and trails; OACAC life-skills; affordable gym memberships.	Long drives to medical appointments; obesity/chronic illness; substance use disorders.	Expanding trails/recreation; social support groups; YMCA passes; advocacy; mental health training; more mental health resources, including for children.	Unaffordable physical/mental healthcare; long mental health waitlists; lack of providers; health stigma; no insurance; limited crisis care; lack of sidewalks.
Nutrition	Food pantries; OACAC nutrition education; school backpack program.	Fresh-food preparation knowledge; limited grocery options in some communities; resource awareness.	Farmers markets; community gardens; help accessing SNAP; life-skills education.	Cost of groceries; food deserts; low-income nutrition stigma; transportation.
Transportation	OACAC transportation assistance; OATS bus services.	High cost of owning/maintaining vehicles; long bus wait times; insurance costs.	Partnerships for transportation assistance; direct vehicle maintenance assistance.	Lack of public transportation; gas prices.

Technology	Expanding broadband; library internet access.	Technology literacy; lack of devices; cost of devices.	Technology resources and education programs.	Technology advancing too quickly; scams; lack of affordable rural internet.
Civic Engagement	Residents feel heard by OACAC and view it as a trusted source; accessible leaders and council members.	Lack of knowledge about accessing leaders; lack of action by leaders; limited leadership access; limited leadership capacity to make change.	Grow advocacy skills; government/organization collaboration; resident leadership development.	Lack of trust in community leaders.
Environment	Welcoming communities; OACAC is a safe place.	Concerns about welcoming diversity; aging infrastructure; littering.	Community cleanups and education; recycling awareness.	Unsanitary water; improper waste disposal; data-center development concerns; agricultural environmental runoff.

Domain-Level Analysis

Employment

Employment findings reflect the combined themes identified across stakeholder groups. Strengths include current community resources, OACAC's Real Project, case management, and OACAC's VOICE Project. Key weaknesses include low wages; seasonal employment; limited jobs with benefits; gaps between employer requirements and available or qualified talent. Opportunities identified by participants include more career/certification opportunities; gas assistance; technology, resume, and employment life skills; and advocacy for working people. Major threats and barriers include transportation, lack of childcare, limited job opportunities, and reentry/ex-offender barriers.

Education

Education findings reflect the combined themes identified across stakeholder groups. Strengths include OACAC's REALL Project; Head Start; life-skills classes; current resource awareness. Key weaknesses include higher-education affordability/access; parental modeling; IEP/SPED resources. Opportunities identified by participants include higher-education resource awareness; GED/HiSET support; nontraditional schooling resources; and after-school programs. Major threats and barriers include lack of childcare, transportation, teacher retention, and lack of internet/technology.

Income

Income findings reflect the combined themes identified across stakeholder groups. Strengths include OACAC direct assistance, VOICE, and REALL. Key weaknesses include entry-level and low-wage jobs; limited job opportunities; seasonal jobs; required education; lack of benefits. Opportunities identified by participants include financial literacy, employment life skills, and job opportunity resources. Major threats and barriers include transportation, high housing costs, lack of childcare, low-income stigma, inflation/tariffs, and generational poverty.

Housing

Housing findings reflect the combined themes identified across stakeholder groups. Strengths include OACAC rental assistance, Weatherization program, and HUD Section 8. Key weaknesses include high rent; limited housing stock/availability; lack of low-income housing; lack of felon-friendly housing; application fees; high utilities; lack of sober living. Opportunities identified by participants include more low-income housing, advocacy for fair-market rent caps, and renters' rights education. Major threats and barriers include slumlord/unsanitary conditions; limited rental supply; homelessness stigma; high interest rates.

Physical & Mental Health

Physical & Mental Health findings reflect the combined themes identified across stakeholder groups. Strengths include parks and trails, OACAC life skills, and affordable gym memberships. Key weaknesses include long drives to medical appointments; obesity/chronic illness; substance use disorders. Opportunities identified by participants include expanding trails/recreation; social support groups; YMCA passes; advocacy; mental health training; more mental health resources, including for children.

Major threats and barriers include unaffordable physical/mental healthcare; long mental health waitlists; lack of providers; health stigma; no insurance; limited crisis care; lack of sidewalks.

Nutrition

Nutrition findings reflect the combined themes identified across stakeholder groups. Strengths include food pantries, OACAC nutrition education, and the school backpack program. Key weaknesses include knowledge of fresh-food preparation; limited grocery options in some communities; and resource awareness. Opportunities identified by participants include farmers markets; community gardens; help accessing SNAP; life-skills education. Major threats and barriers include cost of groceries; food deserts; low-income nutrition stigma; transportation.

Transportation

Transportation findings reflect the combined themes identified across stakeholder groups. Strengths include OACAC transportation assistance; OATS bus services. Key weaknesses include high cost of owning/maintaining vehicles; long bus wait times; insurance costs. Opportunities identified by participants include partnerships for transportation assistance; direct vehicle maintenance assistance. Major threats and barriers include lack of public transportation; gas prices.

Technology

Technology findings reflect the combined themes identified across stakeholder groups. Strengths include expanding broadband; library internet access. Key weaknesses include low technology literacy, lack of devices, and the cost of devices. Opportunities identified by participants include technology resources and education programs. Major threats and barriers include technology advancing too quickly, scams, and a lack of affordable rural internet.

Civic Engagement

Civic Engagement findings reflect the combined themes identified across stakeholder groups. Strengths include residents feel heard by OACAC and view it as a trusted source; accessible leaders and council members. Key weaknesses include a lack of knowledge about how to access leaders; a lack of action by leaders; limited leadership access; and limited leadership capacity to drive change. Opportunities identified by participants include growing advocacy skills, government/organization collaboration, and resident leadership development. Major threats and barriers include lack of trust in community leaders.

Environment

Environment findings reflect the combined themes identified across stakeholder groups. Strengths include welcoming communities; OACAC is a safe place. Key weaknesses include concerns about welcoming diversity, aging infrastructure, and littering. Opportunities identified by participants include community cleanups, education, and recycling awareness. Major threats and barriers include unsanitary water; improper waste disposal; data center development concerns; and agricultural environmental runoff.

Sector-Based Qualitative Summary

This section presents qualitative findings gathered from low-income residents and their representatives throughout OACAC's 10-county service area. Findings are organized by community needs assessment sector and reflect themes identified through surveys, interviews, and focus groups.

For each sector, a perceived strength, weakness, opportunity, and threat (SWOT) was extracted from the data. The findings below reflect the priorities most frequently identified by low-income participants during the qualitative data collection process.

Low-Income Community Findings

Data for the low-income population was collected through surveys, individual interviews, and focus groups. Ten focus groups were conducted between January and May 2026, with sessions held in every county within OACAC's service area. Focus groups included no more than eight participants to support a comfortable environment where participants could openly share their experiences, priorities, and concerns

The low-income population and their representatives provided the following as their top answers in each domain category of the following:

Domain	Strength	Weakness	Opportunity	Threat
Employment	Current OACAC and community efforts to make employment resources known.	Low wages for available and current jobs.	More career and certification opportunities.	Transportation to and from employment.
Education	OACAC's Reality Enrichment and Life Lessons (REALL) project for local middle and high school students.	Lack of parental modeling for children.	After-school programming and care for children.	Lack of childcare providers in the area.
Income	Ability to receive direct supplemental assistance from OACAC when needed and when funding is available.	Entry-level and low-wage jobs.	More paid or stipend-based volunteer opportunities.	Transportation barriers to receiving income.
Housing	OACAC rental assistance through CSBG and Housing/Section 8 programs.	High rental costs across the service area.	Creation of additional affordable, low-income housing.	Limited rental supply.
Physical & Mental Health	Availability of parks, trails, and recreational opportunities.	Lack of medication assistance.	Expansion of trails, parks, and recreation opportunities in rural areas.	Stigma surrounding mental health and mental health services.
Nutrition	Food pantries throughout the service area.	SNAP benefits do not stretch far enough to meet family needs.	More community-led gardens.	Prohibitive grocery costs.

Transportation	Transportation assistance available through nonprofit organizations and other community partners.	High cost of owning and maintaining a vehicle.	A vehicle maintenance and assistance program.	Lack of public transportation in rural areas.
Technology	Access to computers through local libraries.	Limited access to personal devices needed to use the internet.	Technology education programs.	Technology advancing too quickly for some residents to keep pace.
Civic Engagement	OACAC is viewed as a trusted resource, and participants reported feeling heard by OACAC staff.	Limited ability to access and engage with local leadership in meaningful ways.	Building advocacy skills within communities.	Lack of trust in local leaders.
Environment	Welcoming communities.	Concerns regarding the prevalence of cannabis and other adult-oriented businesses in some communities.	Local environmental issue education and awareness.	Concerns about unsanitary water across the service area.

Community-Based Organization Findings

Data from community-based organizations was collected through surveys, individual interviews, and focus groups. Those organizations included the Barry County Health Department, Drew Lewis Foundation, Dade County Community Partnership, Charis Group, Stone County Health Department, United 211, Elevate Branson, Webster County Health Unit, Foster Adopt Connect, Community Cares Coalition, Life Change SWMO, Empower Abilities, Lawrence County Health Department, the Pregnancy Care Center, Clark Center, Christian County Health Department, Bright Beacon, Men’s Civic Club of Dade County, Polk County Health Department, Christian County Links, and Voc Rehab.

Community-based organizations provided the following as their top answers in each domain category of the following:

Domain	Strength	Weakness	Opportunity	Threat
Employment	OACAC’s Reality Enrichment and Life Lessons (REALL) project for local middle and high school students.	Low wages for available and current jobs.	Technology and resume skill building classes.	Transportation to and from employment.
Education	OACAC’s Head Start Program.	IEP/Special Education resources for children.	Higher Education resource awareness.	Educational provider turn-over and lack of teacher retention.
Income	Job coaching opportunities in the service area.	Entry-level and low-wage jobs.	More financial literacy classes for children and adults.	Transportation barriers to receiving income and gaining employment.
Housing	OACAC rental assistance through CSBG and Housing/Section 8 programs and community-based organizations.	High rental costs across the service area and lack of housing availability.	Incentives for communities and developers to create affordable housing.	“Slum Lords” who do not maintain safe and clean properties with questionable business practices.
Physical & Mental Health	Availability of parks, trails, and recreational opportunities.	Long drives to medical appointments and providers.	More mental health resources to low-income populations.	No affordable care for physical health or mental health services and long wait times.
Nutrition	The presence of food pantries in the area.	Lack of knowledge of fresh and healthy food preparation.	Expansion and creation of farmers markets.	Prohibitive rising grocery costs.
Transportation	OATS bus services.	High cost of owning and maintaining a vehicle.	Partnering with auto shops and transportation resources.	Lack of public transportation in rural areas.
Technology	Access to computers through local libraries and community organizations.	Limited access to personal devices needed to use the internet.	Technology education programs/classes.	Lack of expansion of internet access to rural areas.
Civic Engagement	Accessible local leaders and council members.	Lack of accessible local leadership access.	OACAC facilitation of discussion and promote resource awareness.	Lack of trust in local leaders by community.

Environment	Welcoming communities.	Not welcoming of diversity or those with different abilities and backgrounds.	Organized community clean ups and educational resources.	Stigma surrounding those from different backgrounds and those with differing abilities.
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Faith-Based Organization Findings

Data from faith-based organizations was collected through surveys, individual interviews, and focus groups. Those organizations included Christian Action Ministries, Elevate Branson, COM, Salvation Army, Cassville Methodist, Calvary Chapel, Glad Tidings Assemblies of God Greenfield, and other faith-based representatives on OACAC's Board.

Faith-based organizations provided the following as their top answers in each domain category of the following:

Domain	Strength	Weakness	Opportunity	Threat
Employment	Current OACAC and community efforts to make employment resources known.	Low wages for available and current jobs.	Technology and resume skill building classes.	Lack of childcare that enable parents to work.
Education	OACAC's Head Start Program.	Lack of life skills preparation for high school students.	Non- traditional schooling opportunities and supports.	Reliance on internet and technology for students.
Income	Ability to receive direct supplemental assistance from OACAC and community organizations when needed and when funding is available.	Lack of education needed for available jobs.	Expansion of financial literacy focused life skills classes.	High cost of housing using all of family's available income.
Housing	OACAC rental assistance through CSBG and Housing/Section 8 programs and community-based organizations.	High cost of utilities.	Renters rights/relations class expansion.	Hurdles to homeownership such as high interest rates.
Physical & Mental Health	Availability of parks, trails, and affordable/free recreational opportunities.	Large amount of unaddressed substance use disorders.	Social support groups for specific populations.	Lack of insurance to cover the cost of medical appointments.
Nutrition	The presence of food pantries in the area.	Lack of grocery/store options that will accept assistance benefits.	More community-led gardens.	Food deserts across the rural service area.
Transportation	OATS bus services.	High costs of owning and maintaining a vehicle.	A vehicle maintenance and assistance program.	Lack of public transportation in rural areas.
Technology	The expansion of broadband in the area.	Limited access to personal devices needed to use the internet.	Technology education programs/classes.	Lack of expansion of internet access to rural areas.
Civic Engagement	Accessible local leaders and council members.	Lack of accessible local leadership access.	OACAC facilitation of discussion and promote resource awareness.	Lack of trust in local leaders by community.
Environment	Welcoming communities.	Not welcoming of diversity or those with	More recycling centers and education.	Low-income areas expanding due to city upkeep neglect.

		different abilities and backgrounds.		
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Private Interest Findings

Data from private interest was collected through surveys, individual interviews, and focus groups. Those organizations included Central Bank, Branson Towers Hotel, White River Electric, Arvest Bank, Commerce Bank, Mid Missouri Bank, OMB Bank, Mercy Hospital, Citizens Memorial Hospital, Strickland Insurance, Dade County Chamber, Dade County City Hall and several private interest members of the OACAC Board.

Private Interest provided the following as their top answers in each domain category of the following:

Domain	Strength	Weakness	Opportunity	Threat
Employment	OACAC Case Management services.	Low wages for available and current jobs.	More career and certification opportunities.	Transportation to and from employment.
Education	OACAC's Head Start Program	Higher education affordability and accessibility.	Higher education resource awareness.	Lack of childcare and childcare resources.
Income	Ability to receive direct supplemental assistance from OACAC and community organizations when needed and when funding is available.	Lack of job opportunity in rural areas.	Expansion of financial literacy focused life skills classes.	Economy inflation and tariffs.
Housing	OACAC Weatherization Program.	High cost of rent.	OACAC housing case management	"Slum Lords" who do not maintain safe and clean properties with questionable business practices.
Physical & Mental Health	Affordable gym memberships through organizations like the YMCA.	High prevalence of substance use disorders.	Expansion of local mental health resources.	Stigma surrounding mental health and treatment.
Nutrition	OACAC Nutrition life skills classes.	Lack of knowledge of fresh and healthy food preparation.	Expansion of community-led gardens and farmers markets.	Prohibitive rising grocery costs.
Transportation	Transportation assistance available through nonprofit organizations and other community partners.	High costs of owning and maintaining a vehicle.	Partnering with auto shops and transportation resources.	Lack of public transportation in rural areas.
Technology	The expansion of broadband in the area.	Limited access to personal devices needed to use the internet.	Technology education programs/classes.	Lack of expansion of internet access to rural areas.
Civic Engagement	Accessible local leaders and council members.	Lack of accessible local leadership access.	OACAC facilitation of discussion and promote resource awareness.	Lack of trust in local leaders by community.
Environment	Welcoming communities.	Not welcoming of diversity or those with different abilities and backgrounds.	More recycling centers and education.	Improper waste disposal.

Public Official Findings

Data from public officials was collected through surveys, individual interviews, and focus groups. Those interviewed were three city and county administrators, two recorders, public defender, two assessors, and several elected officials and their appointees that are on the OACAC board.

Public officials provided the following as their top answers in each domain category of the following:

Domain	Strength	Weakness	Opportunity	Threat
Employment	Current OACAC and community efforts to make employment resources known.	Low wages for available and current jobs.	Opportunity for community leaders to promote businesses.	Transportation to and from employment.
Education	OACAC Head Start	Higher education affordability and accessibility.	Online higher education resources for rural areas.	Lack of childcare and childcare resources.
Income	Job opportunity and resource navigation	Lack of soft skills for finding employment.	Expand financial literacy class offerings.	Transportation barriers to receiving income and gaining employment.
Housing	OACAC rental assistance through CSBG and Housing/Section 8 programs and community-based organizations.	High cost of rent.	Expansion of low-income housing,	"Slum Lords" who do not maintain safe and clean properties with questionable business practices.
Physical & Mental Health	Availability of parks, trails, and affordable/free recreational opportunities.	Long drives to medical appointments.	Local government buy-in to support health initiatives.	Lack of medical staff and providers in rural areas.
Nutrition	OACAC nutrition education life skills	Lack of fresh food at food pantries.	Expansion of community-led gardens and farmers markets.	Prohibitive rising grocery costs.
Transportation	OATS bus services	High costs of owning and maintaining a vehicle.	Partnering with auto shops and transportation resources.	The price of gas is restrictive.
Technology	The expansion of broadband in the area	Lack of tech literacy in some demographics.	Technology education programs/classes.	The number of "scams" that can leave people financially vulnerable.
Civic Engagement	Accessible local leaders and council members.	Lack of action by local leadership.	OACAC facilitation of discussion and promote resource awareness.	Lack of trust in local leaders by community.
Environment	Welcoming communities.	Aging community infrastructure.	Education surrounding environmental issues.	Improper waste disposal.

Educational Institution Findings

Data from educational institutions was collected through surveys, individual interviews, and focus groups. Those organizations included OAC AC Head Start staff, Parents as Teachers, MU Extension, Buffalo School District, Everton School District, Fair Play School District, and Springfield Public Schools.

Educational institutions provided the following as their top answers in each domain category of the following:

Domain	Strength	Weakness	Opportunity	Threat
Employment	Current OACAC and community efforts to make employment resources known.	Low wages for available and current jobs.	More career and certification opportunities.	Transportation to and from employment.
Education	Current life skills class offerings.	Lack of parental modeling.	Higher Education resource awareness.	Lack of childcare and childcare resources.
Income	OACAC's Vocational Opportunity Inspiring Children in Elementary (VOICE) project.	Lack of job opportunities.	Expansion of employment focused life skills classes.	The continuing cycle of generational poverty.
Housing	OACAC Weatherization Program.	High cost of rent.	Advocacy for fair market rent caps.	The lack of rental supply.
Physical & Mental Health	OACAC's physical/mental health life skills classes.	Long drives to medical appointments.	Advocacy to bring in more physical and mental health resources to communities.	Long mental health provider wait lists.
Nutrition	Nutritional backpack program	Dollar General the only option for food within a reasonable distance.	Expansion of community-led gardens and farmers markets.	Prohibitive rising grocery costs.
Transportation	Transportation assistance available through nonprofit organizations and other community partners.	High costs of owning and maintaining a vehicle.	Partnering with auto shops and transportation resources.	Lack of public transportation in rural areas.
Technology	The expansion of broadband in the area.	Limited access to personal devices needed to use the internet.	Technology education programs/classes.	Lack of expansion of internet access to rural areas.
Civic Engagement	OACAC is viewed as a trusted resource, and participants reported feeling heard by OACAC staff.	Leadership has no capacity to make change.	OACAC facilitation of discussion and promote resource awareness.	Leadership has no capacity to make change.
Environment	OACAC is a welcoming and safe place for community members.	Not welcoming of those with different backgrounds and abilities.	Community clean up and education resources.	Littering on waterways.

Methodology Note

Qualitative findings should be presented as themes reported by participants and should not be interpreted as representative of every individual or organization within the sector. Where available, quantitative data may be used alongside these findings to provide additional context and identify trends across OACAC's service area.

Interview and Focus Group Questions

The following open-ended questions were used to guide interviews and focus groups conducted as part of OACAC's 2026 Community Needs Assessment. Questions were designed to gather participant perspectives regarding community conditions, needs, potential solutions, and the role OACAC and other community organizations may have in addressing identified issues.

1. **Employment:** What do you think are the largest issues regarding employment for individuals in your community? What issues regarding employment does your community need to come together to address? What do you think needs to be done to address employment needs for individuals and your community as a whole? In what ways do you see organizations like OACAC working to solve these issues?
2. **Education:** What do you think are the largest issues regarding education for individual children and adults in your community? What issues regarding education for children and adults does your community need to come together to address? What do you think needs to be done to address educational needs for children and adults in your community? In what ways do you see organizations like OACAC working to solve these issues?
3. **Income:** What do you think are the largest issues regarding obtaining income for individuals in your community? What issues regarding income does your community need to come together to address? What do you think needs to be done to address obtaining income for individuals and your community as a whole? In what ways do you see organizations like OACAC working to solve these issues?
4. **Housing:** What do you think are the largest issues regarding housing for individuals in your community? What issues regarding housing does your community need to come together to address? What do you think needs to be done to address housing needs for individuals and your community as a whole? In what ways do you see organizations like OACAC working to solve these issues?
5. **Mental Health:** What do you think are the largest issues regarding mental health for individuals in your community? What issues regarding mental health does your community need to come together to address? What do you think needs to be done to address mental health needs for individuals and your community as a whole? In what ways do you see organizations like OACAC working to solve these issues?
6. **Physical Health and Activity:** What do you think are the largest issues regarding physical health and activity for individuals in your community? What issues regarding physical health does your community need to come together to address? What do you think needs to be done to address physical health needs for individuals and your community?

as a whole? In what ways do you see organizations like OACAC working to solve these issues?

7. **Nutrition and Fresh Food:** What do you think are the largest issues regarding nutrition and fresh food options for individuals in your community? What issues regarding nutrition and fresh food options does your community need to come together to address? What do you think needs to be done to address nutrition and fresh food options for individuals and your community as a whole? In what ways do you see organizations like OACAC working to solve these issues?
8. **Transportation:** What do you think are the largest issues regarding transportation for individuals in your community? What issues regarding transportation does your community need to come together to address? What do you think needs to be done to address transportation needs for individuals and your community as a whole? In what ways do you see organizations like OACAC working to solve these issues?
9. **Technology:** What do you think are the largest issues regarding technology for individuals in your community? What issues regarding technology does your community need to come together to address? What do you think needs to be done to address technology needs for individuals and your community as a whole? In what ways do you see organizations like OACAC working to solve these issues?
10. **Environment:** What do you think are the largest concerns regarding environmental-related issues for individuals in your community? What concerns regarding environmental-related issues does your community need to come together to address? What do you think needs to be done to address environmental-related issues for individuals and your community as a whole? In what ways do you see organizations like OACAC working to solve these issues?
11. **Civic Engagement and Community Leadership:** Do you feel like your community leaders are accessible? Do you feel your community leaders listen to the needs and requests of the community? In what ways do you see organizations like OACAC facilitating needs regarding community leadership?
12. **Community Inclusion and Opportunity:** Do you feel your community is safe and welcoming of individuals with different backgrounds and abilities? Do you feel there are opportunities in your community for individuals with different backgrounds and abilities? In what ways do you see organizations like OACAC working to solve these issues?

Prioritization

Community Needs Prioritization

Quadrant Matrix: Effort and Reward

Following analysis of the quantitative and qualitative findings, OACAC used a structured prioritization process to identify the community needs warranting the greatest organizational attention. Because community needs are broad and interconnected while available funding, staffing, time, and organizational capacity are limited, prioritization helps identify where resources and partnerships may produce meaningful community benefit.

Prioritization Methodology

Major needs identified through the qualitative data were entered into a quadrant analysis matrix. In the matrix, the horizontal (x) axis represents the level of effort required, while the vertical (y) axis represents the anticipated reward or impact. Quantitative data were also reviewed to support and provide context for the qualitative findings. When determining placement within the matrix, staff considered the amount of time and resources required to develop a response, the projected number of individuals affected, the potential reach of the response, staff capacity, financial resources, and the likelihood that OACAC or its partners could meaningfully influence the identified need.

Understanding the Quadrant Matrix

A quadrant matrix is a decision-making tool that compares potential priorities across two dimensions. For this assessment, reward refers to the anticipated positive impact on individuals, families, or communities if a need is successfully addressed. Effort refers to the resources necessary to achieve that impact, including funding, staff time, partnership development, infrastructure, administrative requirements, implementation time, and organizational capacity.

The matrix is intended to support strategic decision-making rather than simply rank which community needs are most important. A significant community need may require a high level of effort and still warrant long-term investment. Conversely, a lower-effort strategy may provide an opportunity for OACAC to achieve meaningful results more quickly.

Quadrant	Interpretation	Planning Implication
Low Effort / High Reward	Actions that can produce substantial benefit with relatively limited resources, time, or organizational change.	Strong candidates for near-term action, pilot projects, or rapid implementation.
High Effort / High Reward	Actions with the potential for significant or transformational impact that require substantial funding, staffing, coordination, or time.	Strong strategic priorities for grant development, partnerships, phased implementation, and long-term investment.
Low Effort / Low Reward	Actions that are relatively easy to implement but are expected to produce a smaller or more incremental benefit.	May be pursued when capacity allows or when they complement a higher-impact strategy.
High Effort / Low Reward	Actions requiring considerable resources relative to their anticipated impact.	Generally lower immediate priorities unless new funding, partnerships, or changing conditions improve feasibility or potential impact.

Interpreting Priority Placement

Placement within a quadrant does not indicate that one community need is inherently more important than another. For example, a high-effort/high-reward need may represent one of the most significant opportunities identified in the assessment, but meaningful progress may require substantial investment or collaboration. Similarly, a high-effort/low-reward placement does not mean the underlying need is unimportant; rather, it suggests that the particular response being considered may require disproportionate resources relative to its anticipated impact.

Final prioritization therefore considered the matrix alongside the severity and frequency of the need, the number of residents potentially affected, impact on low-income households, available community resources, opportunities for partnership, alignment with OACAC's mission and capacity, and the potential to achieve measurable outcomes.

Priority 1: Transportation

Transportation emerged as the highest overall priority because it was repeatedly identified as a barrier across nearly all Community Needs Assessment domains. Transportation affects residents' ability to access employment, education, healthcare, nutrition resources, and other essential services. The majority of workers in the service area rely on personal vehicles to commute to work. Springfield is the only community in the service area with a municipal public transportation system, and that system is limited to Springfield city limits. OATS provides transportation services across the broader region; however, qualitative findings identified long wait times as a concern. Participants also frequently cited the high cost of owning and maintaining a vehicle. Because transportation influences outcomes across multiple domains, improvements in transportation access have the potential to create broad community impact.

Priority 2: Education

Education emerged as the second priority and was identified as an important factor within both the Employment and Income domains. Reported barriers included the affordability and accessibility of higher education, childcare affordability and availability, adult technology literacy, and limited parental support. Qualitative findings identified insufficient childcare capacity and the rising cost of care as significant barriers, with participants also reporting childcare center closures within the service area. Quantitative findings indicate that childcare costs have increased compared with the previous Community Needs Assessment. These barriers can affect educational participation while also limiting employment and household economic stability.

Priority 3: Health

Health emerged as the third priority, with recurring concerns identified across both the Health and Nutrition domains. Reported barriers included stigma associated with mental health, physical health, and chronic illness; the cost of nutritious foods; food deserts; and gaps in knowledge related to fresh-food preparation. Quantitative findings also indicate food insecurity within the service area and substantial reliance on free or reduced-price school meals. The assessment further identified increased use of this nutrition resource compared with the previous CNA and an increase in deaths of despair since CNA23. Together, these findings demonstrate the interconnected nature of physical health, mental health, nutrition, affordability, and access to care.

From Prioritization to Action

The prioritization process provides a bridge between identifying community conditions and determining where OACAC can focus future action. Transportation, education, and health should not be viewed as isolated program areas; each intersects with multiple domains and may require coordinated responses involving OACAC programs, residents, community organizations, government entities, educational institutions, healthcare providers, employers, and other partners.