Title:

YOUTH UNLIMITED DEVELOPMENT AND ENRICHMENT SERVICES

Areas addressed:

1. Continue to grow Austin's Economy by Investing in our Workforce, Education Systems, Entrepreneurs and local Businesses
2. Grow and invest in Austin's Creative Economy

Dollar amount:

1. $280,660

Priority area:

1. Yes

Targeted area:

1. Low-income, at risk youth

History of the Organization:

Since the 2006-2007 academic school years, the YU program has been providing group motivational mentoring services in schools, during the school day, mostly to African-American and Latino males (and now females). The program has been implemented in five Central Texas independent school districts. In Austin ISD, this program has been implemented in: LBJ High School, Garcia and Covington Middle Schools and is presently in the Alternative Learning Center and Eastside Memorial High school. It has also been implemented in Manor. Hearne , Del Valle and Gonzales ISD's.

To date, YU has benefited over 700 students, making a difference in their lives by teaching them the value of education and character. This program has made significant impacts in the reduction in the number of referrals for inappropriate behavior, increased TAKS/STAAR and class test scores, as well as in the attitudes and behaviors of the participants. (see attached letters)

Youth Unlimited received their Federal IRS, 501(c)3 status, December 2014. Letter attached.

Project Summary:

To empower and provide At-Risk Students via a Group Motivational Mentoring program the necessary tools to build esteem and confidence, develop positive peer relationships, and incorporate team concepts in every aspect of their lives, to include but not limited to; improved grades, decreased behavioral issues, and increased positive force in society. This will be done by increasing their exposure to a diverse group of professions and professionals, businesses and opportunities and divergent learning opportunities.

Specific Problems Addressed:

Educational Gaps, Housing shortage, Business ownership, Healthy Child initiatives

Who else is working in this space:

As group motivation mentoring is a unique concept, and our multi- pronged approach to problem solving is also unique (as other programs focus on one problem at a time), no one else is working in a total comprehensive method, so no one else in working in this space. This is a Marshall plan to address the many needs of our children, and in turn our community, at the same time.

Feasibility:

1. Alignment
   This program addresses Economic Development, especially for minority Youth, as it fosters a sense of entrepreneurism and business ownership. In turn it addresses Public Safety, as the youth that become Business Owners are less likely to stay At-Risk for negative outcomes. Additionally, Our Healthy Child Initiatives will contribute to a reduction in obesity rates, high blood pressure, and diabetes.
2. Demand
   (Please see the attached Community Achievement Network attachments)
3. Implementation
   As the Youth Unlimited program is in several schools presently, this program will be an extension and expansion of services already offered, but not formalized
4. Practicality
   This program has the capacity to address more than 400 students annually. As there is a give back, profit making center under the non-profit umbrella, continued operation will require little in the way of continued funding. The continued success of this program will draw from grants and funds raised privately for continuation. With one year's full funding, we expect no further need for funding through the city. We teach our young people how to "Pull themselves up by their bootstraps", we are requesting the leather to make that happen.
5. Integration
   This is a standalone process, that will work with several community partners, e.g. Black and Hispanic contractors, UT black graduates' association, the UT Blazers and the Delta Sorority and others
6. Evaluation
   A multi-layered survey and evaluation matrix has been developed for this program by Dr. Herman Matthews, Center for Exploratory Studies. Surveys will be given to students participating in the program during the first meeting to establish baselines and to record attitudinal biases. These same evaluations will be given again at the end of the school year to document changes. As the Youth Unlimited Program is beneficial to both the individual and the overall learning environment the outcome/results annotated will reflect both changes to the individual, to the group and to the larger school environment, including non-participants. Additionally, teachers will be surveyed upon program completion.
   Reports will be compiled and provided beginning two months into the program and on a regular basis throughout the program. The assessments will demonstrate how many of the students have increased their academic scores, decreased the number of discipline infractions, and increased their overall attendance.
   Youth Unlimited will also work with the appropriate school staff to document all relevant school data (grades, STARR (standardized) scores, disciplinary actions, etc.) and changes in that data for

the students in the YU program. Our students will show marked improvements in all areas by the end of the first school semester.

Our entrepreneur programs will produce our first snow cone business and tiny home by the end of the school year, ready for summer business. Our digital design, drawing and animation program will create an interest in these forms of employment, and we will put as many as 15 students, per school, into internships by the beginning of summer.

7. Sustainability

   YU will continue to apply for grants from private foundations, government grants with the Department of Justice and the Department of Juvenile Justice Criminal Justice Divisions, and mentoring grants with the U.S. Department of Education, Center for Substance Abuse Prevention (CASP) Drug Free Communities Support Mentoring program, and the Safe and Drug Free Schools and Communities National Program. YU will also be sustained by building collaborations and partnerships with other agencies in the community that have aligned missions so that we can serve more youth. Additionally, this program will sustain itself through the profit centers created under its umbrella. Success breeds success, and our success will allow us to expand these type of program into other schools.

Youth Educational Enhancement and Entrepreneurial Program
Project Description

The goals and objectives of this program is designed to work with the most at-risk students both inside and outside of the classroom, so they become an increasingly positive influence in their schools, and their communities. The student's improved self-esteem and motivation moves the child from a pattern of disruption and failing in classroom performance, to a productive and active role, with increased positive, active participation. This program will improve student test scores, in core subjects, reduce absenteeism and greatly reduce behavior referrals. This program also reduces bullying, domestic violence and strengthens social relationships.

The purpose of the summer leadership program is to provide students a more expanded experience in college and career preparation. A unique group motivational approach enriches students' lives, and thus enables these students to fulfill their needs for positive adult contact and improved social interaction with peers. These positive supportive experiences have proven to be effective tools to help youth overcome the risk factors that can lead to problems such as academic failure, high school drop outs, involvement in gang activity and drug abuse.

Evidence has shown that students who have participated in enhanced learning and relationship experiences become more interested in goal setting, seek to pursue desired careers, and continue to identify educational pathways and career exploration pipelines. The summer program will enrich student academic preparation and preparedness, while also partnering them with higher education faculty and undergraduates, workforce development partners and other individuals who are involved in various fields of public health, science, mathematics and other STEAM related majors.

Budget Narrative

The Group Motivational Mentoring model allows one person to influence many, positively.
Three (YU) Motivating Mentors will implement this experiential program in 5 central Texas schools, 2 Middle and 3 High schools. We will identify 70 students in each middle school, and 100 students in each high school. Program year total, **440** students.

Project Director

Oversees day to day operations of Youth Unlimited. Reports to Board and directs the Classroom motivational mentoring program. Coordinates, evaluates and enhances curriculum, with the Curriculum Director. Facilitates Professional Development Classes and presents program at state and national conventions.

Evaluator

Responsible for Data Collection and Program Evaluation. Assist with the continued improvement of the YU curriculum. Maintain student files.

Volunteer Coordinator

Identify students that would benefit from one on one, wrap around services. Integrate student with volunteer. Recruit and coordinate volunteers
(e.g. UT Black Graduate Students Association and Delta sorority)

Entrepreneurial and Healthy Lifestyles Program Director

Oversee all aspects of the student business program. Educate students on the requirements to run a business, to include, but not limited to, business planning, resume writing, personal grooming and presentation. Coordinate with, and schedule outside vendors and consultants (e.g. Men's Warehouse, Dress for Success), with classroom activities. Teach healthy life styles, to include, but limited to, proper eating, identifying healthy foods, and exercise.

Administrative Assistant

Entrepreneurial Program (3 schools)

Halloween Village	
Animatronics and Robotic Materials	**$8,000**
Sound and Lighting equipment	**$2,500**
Make-up and special effects	**$2,200**
Construction Material	**$6,890**
Insurance	**$3,400**
Subtotal	**$22,990**
Tiny House Business Model Program Needs	
24-Students training classes ($200 per)	**$4,800**
Transportation to classes (7 days)	**$1,400**

8'x36' trailer	$8,877
Tiny House Kit	$8,500
Refrigerator	$ 800
Stackable Washer/Dryer	$ 900
(Composting) Toilet, Sink, Shower	$ 800
Kitchen Sink, Countertop, Cutting Board Combo	$ 300
Instant Hot Water Heater	$ 400
Solar Panels	$1,000
Contractor/Mentor/Consultants Stipends	$2,500
Tiny House Total	$30,277
-	-
Community/Parent/Business Alliance Dinners	
5 Dinners (100 people @ $12 per person)	$6,000
-	-
Entrepreneurial Program Total	$59,267
-	-
Program Consultation	
Digital Art & Animation (36 sessions @ $400 per session)	$14,400

Attachment

First 10 Sessions, Weeks 1 thru 10: "Enhanced Education through the Co-opetition Model"

This program to be facilitated and implemented by the YU President and the Curriculum Director. Modular sessions are held in school, during the school day. Each session is one hour long, with up to 7 modular sessions a day. Modules may be held for two sessions, depending on the subject matter.

Module 1: Program introduction

- Explain the rules
- Set the expectations
- Conduct initial surveys

Module 2/3: Know yourself.

- Define and know your strengths

Module 1: Introduction to A Better You.

- Use what you have, to get where you want to go in life

Module 4/5: The power of the group.

- Finding the strength and weaknesses in your friends and peers.
- Working together to make everyone better.

Module 6/7: Great Teaching/Great learning.

- Finding the (fearless) teachers that inspire, motivate and drive you, to be the best you.
- What to do when you have problems with a teacher

Module 8/9: Role Models and Mentors.

- Look to those you know outside the school, to show you the way.

Module 10: You can't sell drugs if you don't know math.

- The importance of math in your Life, (also History, language, science, and art)

<u>Second 10 Sessions, Weeks 11 thru 20:</u>

Who do you want to work for; Being an entrepreneur or working a job

Module 11: For those that want to be entrepreneurs.

- What you will need (and don't need) to do go forward

Module 12: Need a job?

- Choosing a career

Module 13: I need some money.

- Funding your dream or your career

Module 14: Location, Location, Location.
- Whether starting a business or career, where you start and finish is important

Module 15: Researching YOUR business.
- Know what you're getting into

Module 16: Know what I mean? Nope.
- What we have here is a failure to communicate. You must translate YOU

Module 17: (Consultants/Volunteers from Dress for Success, Men's Warehouse)
- Getting yourself ready for your presentation

Module 18: (Guess Speakers, Professional athletes, Dentist, Lawyers and more)

Module 19: Building your own business. Building a (Halloween Village, Tiny House) Business

Module 20: Graphic Arts, Animation and Apps. (Collaboration with Former Vice President of Motown Marketing, on starting a business from your own home)

Third 10 Sessions, Weeks 21 thru 30: Healthy Living

Facilitated by the Healthy Lifestyles Director (in collaboration with AISD and Dr. Jeames)
Module 21: Are you healthy? Assessment of self

Module 22: The importance of food

Module 23: Exercise, what kind and how

Module 24/25: Illness, what is it and how do you deal with it

Module 26: Know the body. Identifying illness/sickness in your family

Module 27: The world we live in. Living in a heathy environment

Module 28/29: Growing your own food. Starting hydroponic and community gardens

Module 30: Course Ending Surveys and Program evaluations

Summer Leadership Program

The current strategy of the Summer Leadership Institute will be to empower students to improve their lives with tools to build self-esteem, confidence, leadership, positive peer relationships and incorporation of team building through innovative activities.

Summer Leadership Institute students (10th and 11th graders from LBJ, Eastside memorial, Del Valle) will be provided with incentives (stipends) as directed by federal guidelines for educational and career summer programs. These daily activities should consist of six (6) hours of instruction and/or educative activities including entrepreneurship, when applicable.

Outline of the summer leadership experience --

- LBJ, Eastside Memorial, And Del Valle, H S Summer Leadership Institute (25 students each, in a 3 week, non-residential program)
- Timeframe: Summer 2018

WEEK 1

- Day 1 – Summer Leadership Institute orientation will be held at the respective high schools. Overview of summer program and paperwork completed by students to ascertain personal goals and desires for their participation. Forms completed for students to receive stipends. Welcome, Parent Day
- Day 2 – What is education?

Students will receive information about college entrance requirements and admission. Session conducted by reps from Texas AHEC. Students to begin writing cover letters and resume building. Session also involves students receiving journals and other materials.

- Day 3 – Who are you?

Focus group sessions conducted by reps of Communities in Schools (CIS). Participants will take part in interactive circle conversations, develop critical thinking skills through group analyses, and engage in activities that help them to ascertain their own personal values.

Other activities will include journal writing exercises and lessons on use of social media and ethics.

- Day 4 – What is a Goal?

Lessons conducted and coordinated by Youth Unlimited. Greeting by Richard Franklin and accompanying partners. Overview of methods and strategies to develop goals and aspirations, and requirements to conduct a business plan. Discussions of careers in Community Health Education, Entrepreneurship, and Project Management. Students provided with special project ideas to be completed during the summer experience. Lecture from business owner.

- Day 5 – Goal Setting continued with information about various business ventures such youth led efforts (snow cones, online computer businesses) that lead to expanded collaboration. Examples include Facebook, Amazon, Google; participants will take part in one of three, hands-on, work programs, and meet with business and community leaders during a networking event. Possibility of lecture by reps from Capitol Factory.

- Day 6 – ACC visit; tour of campus facilities and programs. Students to also learn about dual-credit process. Visit also encompasses workshops with Workforce Solutions; resume and interview skills.
- Day 7 – Entrepreneurship and Education

Students will extend their entry into lessons on business ventures by developing their own business plan; including cost of start-up and overhead for employees and/or partners. Students will receive an overview and tour of Capitol Factory offices and locations in downtown Austin.

WEEK 2

- Day 8 - Huston-Tillotson University campus orientation conducted by Admissions/W.E.B. Dubois Scholars. Campus tour of campus center, Health Center, strategic buildings in addition to meeting key faculty and staff. Admission process explained and financial aid packages provided. Students should complete applications and receive info about SAT/ACT testing dates. School of Natural Sciences at Huston-Tillotson; orientation of Kinesiology majors and its connection to health care careers. Tour and demonstrations at campus lab about use of computers to assist in physical therapy, athletic training, and occupational therapy. Afternoon will be used to work on special projects.
- Day 9 – What is respect?

Student activities will involve usage of historical references such as Civil Rights Movement. Students to learn principles of non-violent protest and civil disobedience for expanded learning of how to gain respect. Participants will be responsible for research on key figures, activities and events of social action. Collaboration from local groups such as UT Social Action and Public Policy unit.

Students to begin off campus work for entrepreneurship concept.

- Day 10 –Day 10 – UT campus trip; coordinated by Freshman Research Initiative (FRI). Students to get overview of university research methods and how to conduct research in lab facilities.

WEEK 3

- Day 11 – Budgeting and financial literacy

Student activities will focus on setting up accounts and budgeting. Students will practice mathematics skills and accounts payable. Guest speaker will be from a local financial institution.

- Day 12 – Students to present entrepreneurship idea/program graduation
- Day 13 – Off campus trip to (Rice, TSU, PV and Houston Universities)
- Day 14 – Program evaluation and portfolio reflection for upcoming school year

***Students will be housed on their respective High School campuses.

*** Special project concepts for students could involve conducting investigations about community health education, business ventures, and/or engineering as it relates to a personal preference. Final projects could be in the form of poster presentation, power point presentation, research paper or panel discussion.

The breakdown of course instruction and curriculum taught will be determined by faculty involvement, facility usage and undergraduate student availability. This would also provide an opportunity for college level students to acquire community service learning hours through supervision and mentoring.

Justification Document

Data from the Community Advancement Network 2015

17% of Travis County residents live in poverty

Indicator: Percentage of Travis County residents who earn less than 100% of the federal poverty threshold

Goal: Decrease the percent of Travis County residents who live in poverty

Target: 15% by 2020

Significance of Indicator: According to the Center for Public Policy Priorities, it takes at least two times the federal poverty level for families and individuals in Austin to make ends meet. People living below the poverty threshold face severe hardships.

Key Trends: The poverty rate in Travis County appears to have increased in 2014 for the first time since 2010. Though sample sizes are too small to be conclusive, this is a trend to watch. The American Community Survey estimates 193,753 residents of Travis County lived in poverty in 2014. The poverty threshold is set annually by the U.S. Census Bureau and varies by family type and size. In 2014, this was equivalent to $24,008 for a family of four with two adults and two children and $19,073 for a family of three with one adult and two children.

Children have the highest rates of poverty. Almost one-fourth of Travis County children live in poverty (24%), and for children under the age of 5, the rate is even higher (27%). The local poverty rates for Hispanics (27%) and African Americans (22%) are also higher than the rate overall.

what the data tells us

In 2014, about one-sixth of all Travis County residents (17%) were living in poverty, a rate that is lower than Travis County's post-recession peak of 19% in 2010. Despite this positive five-year trend, the poverty rate in 2014 did not show the clear decreasing trend line we would hope to see with the end of the Great Recession, as the rate of people living in poverty actually appeared to increase, even with more people working. Overall, the percentage of people living in poverty in Travis County in 2014 was below that of the City of Austin, equivalent to the state, and higher than the nation. Of most concern, however, is the growing number of people living in poverty. In 2014, an estimated 193,753 people in Travis County lived below the federal poverty threshold, an increase of approximately 16,833 residents from the previous year.

Plans, Data, and Reports

- In February 2015 the Martin Prosperity Institute and Richard Florida released Segregated City, a report that took a new approach to studying economic segregation in America by focusing on income, education and occupation data. The study found that Austin was the most economically segregated large metro in the nation.

- In May 2015 Raj Chetty and Nathaniel Hendren released the Equality of Opportunity Project, a study on poverty and mobility throughout the United States. The study found that Travis County is one of the

worst counties in the nation for income mobility for children in poor families, ranking above only 13 percent of counties in the nation. The New York Times released an interactive map of the data.

- In 2015, the Austin-American Statesman released a three part series about the history of inequality in the City of Austin titled, Inheriting Inequality. The series focused on the history of segregation and disinvestment in Austin which continues to cut off minority individuals from economic opportunities throughout the city as a whole.

Vulnerable populations

The Urban Institute defines people as low-income when they earn less than 200% of the federal poverty thresholds. Poverty thresholds vary by family size, number of children, and, for one-and two-person family units, age of the householder. More information on how the Census Bureau determines poverty status can be found here. In 2014, this was equivalent to $47,700 for a family of four (two parents and two children) or $39,580 for a family of three (one parent and two children). Poverty status refers to people whose incomes follow below 100% of the federal poverty thresholds. In 2014, this was equivalent to $23,850 for a family of four (two parents and two children) or $19,790 for a family of three (one parent and two children). A comprehensive analysis of poverty data by Travis County's Research and Planning Department found that the following populations are more likely to live in poverty:

- Female headed households, no husband present (with or without children)
- Young adults 18 to 24 years of age
- Individuals who are unemployed
- Individuals with less than a high school education
- Foreign born non-citizens
- Individuals who are not in the labor force
- Individuals who did not work in the previous 12 months
- Children under 5 years of age
- Black/African Americans
- Hispanic/Latinos
- Spanish speakers
- Individuals who worked part-time or part-year
- Male headed households with children, no wife present
- Children 5 to 17 years of age
- Females

36% of Travis County households are cost-burdened

Indicator: Percentage of Travis County households that are "cost burdened" (pay 30% or more of income for housing)
Goal: Decrease the percentage of households that are cost-burdened
Target: 33% by 2020
Key Trends: The total number of households in Travis County that were housing cost-burdened steadily declined from 2010 to 2013, but increased slightly in 2014. The U.S. Department of Housing and Urban Development (HUD) considers a household to be "cost-burdened" when they pay more than 30% of

total income on housing costs. The five-year trend is "better" since Travis County's post-recession peak of 41% in 2010, but issues remain as an additional 4,000 households were considered cost-burdened from 2013 to 2014 alone. An estimated 159,548 households spent more than 30% of their income on housing expenses in 2014, a reflection of Austin's escalating issues with housing affordability.

What the data tells us

In 2014, 36% of Travis County households spent more than 30% of their income on housing costs, falling short of reaching CAN's community target of 33% by 2020. Although the housing cost-burdened indicator has improved since its post-recession peak in 2010, a higher share of local residents face cost-burdens than people in the state and nation as a whole. In 2014, a higher proportion of Travis County households were cost-burdened than four of the five other major urban counties in Texas: Bexar County– San Antonio (33%), El Paso County (32%), Harris County-Houston (33%), and Tarrant County-Fort Worth (32%). Only Dallas County had a comparable rate of 36%.

89% of Central Texas students graduate from high school in four years

Indicator: % of Central Texas students who graduate from high school in four years

Goal: Increase the percentage of Central Texas students who graduate from high school in four years

Target: 95% for the Class of 2020

Key Trends: Over a five-year period, from 2010 to 2014, high school graduation rates in Central Texas increased from 84% to 89%, indicating that we are on-track to achieving the community goal of a 95% high school graduation rate by 2020. Improvements in the high school graduation rates have occurred for every racial and ethnic group, though achievement gaps remain. The greatest rate of improvement in graduation rates has been seen for Hispanic students. In the Class of 2004, only 73% of Hispanic students graduated. In the Class of 2014 86% of Hispanic students graduated from high school in four years.

What the data tells us

Graduation rates have been steadily increasing in Central Texas. Eighty-nine percent of Central Texas students graduated in four years for the Class of 2014, and graduation rates have increased 12% since the class of 2007.

The story behind the indicator

Rates of high school graduation have improved over the past five years in both Central Texas and the state as a whole. In 2014, 89% of Central Texas high school students graduated in four years. Achievement gaps by income have narrowed in recent years, though disparities persist. The E3 Alliance reports that the graduation rate for low-income students in the Class of 2014 was 84%, compared to a 96% graduation rate for moderate to high-income students, a **gap** of **12** percentage points.

Disparities in graduation rates by race and ethnicity also exist. For the Class of 2014, 96% of Asian and 94% of White students in Central Texas graduated in four years, compared to 86% of African-American

and Hispanic students. The gap between African-American and White students was 8% for the class of 2014, **unchanged** from 8% in the class of 2004. The gap between Hispanic and White students was 8% for the class of 2014, compared to 19% in the class of 2004. Even greater disparities emerge when this data is analyzed by gender. Click here for an E3 report prepared for the Greater Austin Area My Brother's Keeper Initiative on this topic.

3.2% of Travis County residents were unemployed in 2015

Indicator: Unemployment rate for Travis County

Goal: Achieve healthy unemployment rate

Target: 3.5% by 2020

Key Trends: Unemployment in Travis County has steadily declined since the last recession, reaching an all-time low of 3.2%. Workforce Solutions Capital Area estimates that another 2.7% of the workforce is underemployed, meaning they are discouraged from even seeking employment, are only marginally attached to the workforce, or are working part-time and would prefer to find full employment.

Significant disparities in unemployment exist when broken down by race, ethnicity and disability status. The unemployment rate for African Americans in Travis County is more than twice the rate for White residents and is higher than any other race or ethnicity.

Despite low unemployment, many residents continue to struggle to make ends meet. A CAN analysis of wage data from the Capital Area Council of Governments and estimates of what it takes to meet basic needs by the Center for Public Policy Priorities shows that **69% of all jobs created** between 2005 and 2015 **paid less than the hourly wage required to meet the basic needs** of a family with one adult and two children.

what the data tells us

Unemployment rates in the Austin area have experienced a steady decline since their peak following the recession in 2010, remaining far below the state and national rate. In 2015, Travis County exceeded CAN's community goal of 3.5% unemployment, by falling to 3.2%. Travis County's unemployment rate is below the 2015 annual unemployment rate of the state and the nation, but higher than the City of Austin.

the story behind the indicator

Based on the 2015 annual rate (not seasonally adjusted), Travis County's unemployment rate was 3.2%. This rate has declined from a high of 6.8% in 2010. Local jurisdictions have consistently seen lower unemployment rates than the state and nation. The Greater Austin Chamber of Commerce reports that Software Developers, Applications was the occupation with the most available job openings in the Austin MSA from February 14 to March 12, 2016. The largest year-to-year increase in jobs was for the categories Computer and Mathematical, Management and Food Preparation and Serving.

The unemployment rate includes only people who are searching for, but unable to secure, employment. It excludes individuals who have become discouraged by poor job prospects and stopped searching for work, as well as anyone who chooses not to work for pay. The employment-to-population ratio, or percent employed, includes these types of individuals. Using this measure, in 2014 73% of Travis County residents between the ages 16 and 64 were employed.

Although Travis County's overall employment picture is positive, many groups face higher unemployment than the overall population. People with disabilities have consistently higher unemployment rates than residents without a disability. Finally, the unemployment rate for Blacks is consistently higher than other groups. While both Blacks and Hispanics saw higher unemployment rates due to the recession, the Hispanic unemployment rate fell by 42%, while the Black unemployment rate has only fallen by 25%.

Significance of Indicator: A low unemployment rate indicates strong economic activity with businesses running at a high capacity. The Brookings Institution has found that unemployment causes steep reductions in family income. Rapid increases in unemployment lead to substantial increases in community poverty.