

DISCUSSION GUIDE:

YOUTH
JANUARY 2015

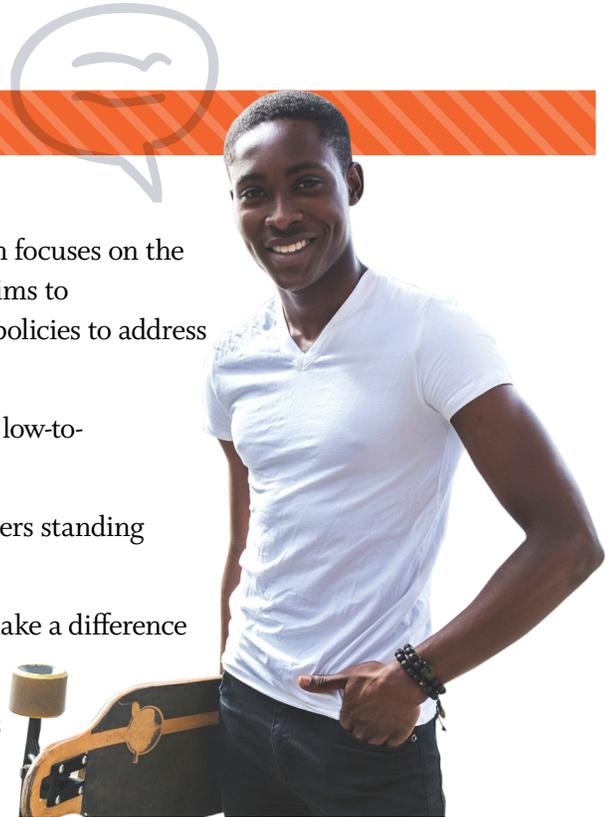
Creating economic opportunity for low-to-moderate income families in St. Louis

 PURPOSE

This *Discussion Guide* is part of a project called *For the Sake of All*, which focuses on the health and well-being of African Americans in St. Louis. The project aims to inform the public, engage and learn from the community, implement policies to address the issues, and evaluate the impact of project activities.

This *Discussion Guide* focuses on the project's recommendation to "help low-to-moderate income families create economic opportunities."

- The guide will help you understand the issues involved and the barriers standing in the way of this goal.
- The companion *Action Toolkit* will provide action steps to help you make a difference in your community.
- A digital version of both the *Discussion Guide* and the *Action Toolkit* is available at <http://forthesakeofall.org>, along with more links and resources. Check it out!

 BACKGROUND

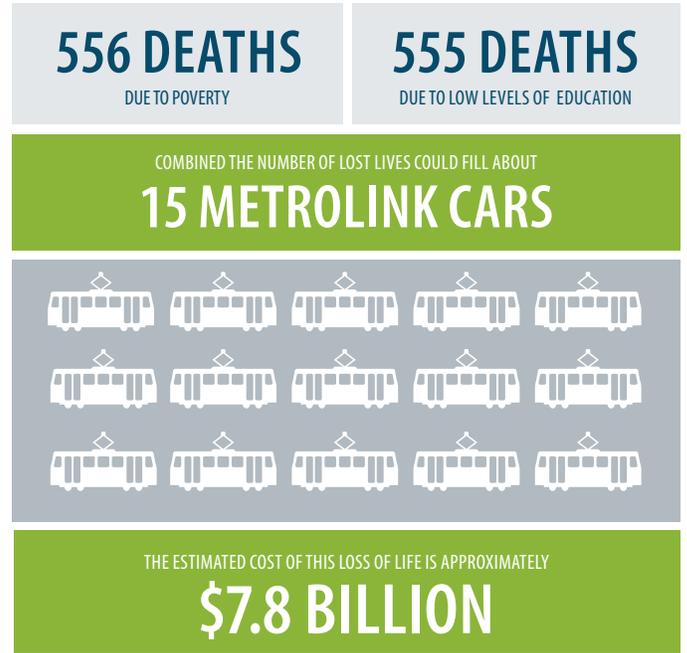
What factors shape our health?

- Neighborhood quality, education, and financial resources all play an important role in how healthy we are.
- Most Americans believe everyone should have equal opportunities to live healthy lives, but living in a neighborhood with high poverty makes that much harder to do. Why?
 - > *These neighborhoods are more likely to have lots of fast food restaurants and convenience stores instead of grocery stores with fresh fruits and vegetables.*
 - > *These areas are less likely to have safe parks, banks, and other services.*
 - > *Individuals living in these areas often have greater exposure to pollution and violent crime.¹⁻³*

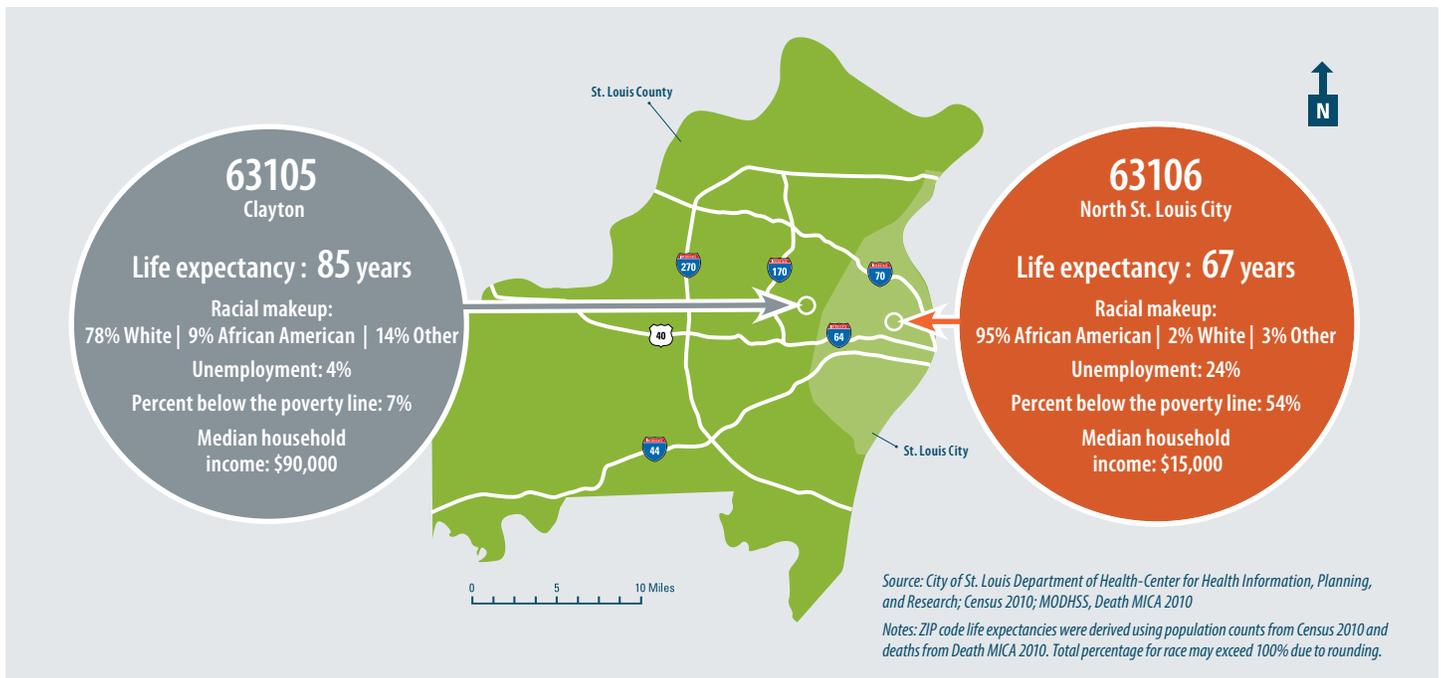
How does having less education and economic opportunity affect health?

- In 2012, 11,949 adults (25 and older) died in St. Louis.
 - > 1,111 of these deaths — nearly 1 out of every 10! — were due to poverty and low levels of education.
- This loss of life has an economic impact on the St. Louis region of approximately \$7.8 billion.
- Research shows that U.S. adults without a high school diploma are likely to die 9 years sooner than those who graduate from college.⁴
- When students drop out of high school, they are likely to earn \$7,000 less per year than those who graduate — totaling a loss of \$347,000 to \$739,410 over a lifetime!
- There has been a persistent gap in unemployment for African Americans compared with whites in St. Louis. Recent data shows that the unemployment rate among African American youth ages 16 to 19 in St. Louis is almost 2.5 times higher compared with white youth (41% among African American youth and 17% among white youth).⁵

The economic impact of the loss of life from poverty and low education was \$7.8 billion in 2012 alone



Check out the differences in life expectancy, unemployment, racial makeup, and income between Clayton and North St. Louis City⁶



→ STRATEGY

How can we make college a reality for everyone?

- Children who have college savings accounts in their names are 3 – 4 times more likely to attend college and to graduate.⁷
- Individuals and communities can explore options like Child Development Accounts (CDAs) — savings or investment accounts for long-term development goals, including college. These accounts are often supplemented by public and private matching funds.

Model programs include:

- [Beyond Housing](#) offers a [\\$500 MOST](#) (Missouri Saving for Tuition) 529 college savings account, called a Promise Account, for students entering kindergarten in the Normandy School District.
- [First Community Credit Union](#) offers rewards for students of all ages who create a Saver's Account, including free movie tickets for making the honor roll at school.

How can our community better train individuals for jobs and develop our workforce?

- Besides 4-year degrees, students can get other types of education after high school, including certifications, associate degrees, and apprenticeships.
- Young people need pathways to careers — like internships and resources — to help develop their skills.

Local examples include:

- [STL Youth Jobs](#) trains St. Louis youth to be skilled workers and fill jobs that are needed in the region. The program serves youth ages 16 to 23 and targets neighborhoods with high rates of youth unemployment, poverty, juvenile crime, and low graduation rates.



- [Jobs for Missouri Graduates](#) (JMG) serves youth ages 14 to 21 and provides youth with classroom and work-based learning experiences that will lead to a quality job and career after high school graduation. Services include tutoring, summer employment opportunities, leadership development, occupational-skill training, and guidance and counseling.

Why is financial advice important?

Finances can be confusing for anyone, so it's important for low-to-moderate income families to have opportunities to get trustworthy advice.

- A 2012 report called the [St. Louis Neighborhood Market DrillDown](#) found that 1 in 3 households in northern St. Louis County and St. Louis City did not have a credit record (a history of payments on loans and credit cards).
- Another study showed that 29% of African Americans in St. Louis were “unbanked” (don't have their own bank accounts), one of the highest rates in the country.⁸

Local examples include:

- The [St. Louis Community Credit Union](#) operates mini-branches in social service agencies to provide financial counseling.
- St. Louis City's treasurer, [Tishaura Jones](#), has been working to form an Office of Financial Empowerment. This will connect people with banks and introduce financial education into STL Youth Jobs.

SUMMARY OF KEY POINTS

- In St. Louis, the unemployment rate among African American youth ages 16 to 19 is almost 2.5 times higher compared with white youth.⁵
- Students who drop out of high school earn \$347,000 to \$739,410 less over a lifetime when compared with high school graduates.
- The high number of deaths due to poverty and low levels of education has a large impact on the region, estimated at \$7.8 billion.

QUESTIONS

- 1 What is the most surprising part of this Discussion Guide to you?
- 2 Why do you think the connections between income, education, and health are so strong?
- 3 How should St. Louis think about providing opportunities for everyone to succeed financially?
- 4 What are some reasons why people of different races living in different parts of St. Louis have different health outcomes?
- 5 How are you and your community affected by the inequality in the region?
- 6 What can be done specifically in the African American community to provide more economic opportunities?
- 7 Do you think that if more lower income students attend college, we will reduce the gaps of income and health in St. Louis?

Resources

Visit <http://forthesakeofall.org> to access an interactive version of this discussion guide and find links to additional resources.

References

1. Block JP, Scribner RA, Desalvo KB. Fast food, race/ethnicity, and income: a geographic analysis. *Am J Prev Med.* 2004;27(3):211-7.
2. Moore DJ, Williams JD, Qualls WJ. Target marketing of tobacco and alcohol-related products to ethnic minority groups in the United States. *Ethn Dis.* 1996;6(1-2):83-98.
3. Laveist TA, Wallace JM. Health risk and inequitable distribution of liquor stores in African American neighborhood. *Soc Sci Med.* 2000;51(4):613-7.
4. Virginia Commonwealth University Center on Society and Health. Education: It matters more to health than ever before. 2014. Available at <http://societyhealth.vcu.edu/DownloadFile.ashx?fileid=1739>.
5. US Census Bureau. Social Explorer. 2013 American Community Survey 1-Year Estimates, Sex by Age by Employment Status for the Population 16 Years and Over. St. Louis County, Missouri & St. Louis City, Missouri.
6. US Census Bureau. Social Explorer. 2008-2012 American Community Survey 5-Year Estimates, St. Louis County, Missouri & St. Louis City, Missouri.
7. Elliott W. Small accounts, big potential. Lawrence, KS: Assets and Education Initiative University of Kansas, School of Social Welfare. January 16, 2013. Available at <https://assetsandedu.drupal.ku.edu/sites/assetsandedu.drupal.ku.edu/files/docs/Small%20Accounts,%20Big%20Potential%20-%20AEDI%20Brief%201-13.pdf>.
8. Federal Deposit Insurance Corporation (FDIC). Appendices H and I of the 2011 FDIC National Survey of Unbanked and Underbanked Households. 2011. Available at: <https://www.fdic.gov/householdsurvey/>.



Funding for this project was provided in part by Missouri Foundation for Health. The Foundation is a resource for the region, working with communities and nonprofits to generate and accelerate positive changes in health.