

# 2025 ANNUAL REPORT

The Care Service supports individuals and families on their journey toward a new beginning by providing them with shelter, food, essential resources, and support. We envision a community where not one person spends a night without shelter or food.

4116 McClay Rd.  
St. Charles, MO 63304  
[www.jacares.org](http://www.jacares.org)



**The Care Service**  
Sts. Joachim & Ann

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Pamela Struckhoff

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Care Service Executive Leadership

## A Message From Our Executive Director



Dear Friends,

In 2025, The Care Service assisted over 4,000 individuals experiencing a housing crisis or food insecurity in St. Charles, Lincoln, and Warren Counties. Behind every statistic is a real person — a parent working multiple jobs to keep their family housed, or a child who simply needs enough to eat. As I reflect on the past year, I'm grateful not just for the progress we've made, but for the lives that have been changed and for everyone who helped make that possible.

The Care Service remained a trusted source of hope and stability for our community. A key part of that stability comes from helping families secure or maintain housing and offering ongoing, personalized case management. Our Case Managers spent 6,766 hours providing one-on-one support for 186 families, helping them toward stability and long-term self-sufficiency.

Housing is always at the heart of our mission. By the end of 2025, The Care Service increased the number of affordable and transitional homes we own and manage to 16. These homes are rented to eligible low-income families at affordable rates as they work toward long-term stability.

In addition to meeting everyday needs, The Care Service also responds in moments of crisis. During the SNAP benefits disruption last fall, an incredible outpouring of support from our community filled our food pantry shelves, helping us step in to fill the gap and ensuring families had consistent access to nutritious food. When Elsberry was struck by floods last summer, The Care Service partnered with local organizations to deliver both immediate relief and long-term assistance to families who lost their homes.

Everyone deserves a safe place to call home and a warm meal on the table, and it draws our staff, volunteers, and supporters together. We have proven time and again that this community takes care of its most vulnerable members. Let us continue to build a future where no one spends a night without shelter or food.

Pam Struckhoff  
Executive Director



# Our Integrated Services

The Care Service works with individuals and families facing a housing crisis or food insecurity. Our goal is to provide them with the assistance, resources, and personal support they need to map out a meaningful plan for self-sufficiency and stability. Clients work to make life-altering changes which positively impact not only their own lives, but our local communities.



Case Management is what sets The Care Service apart from other agencies. Case Managers walk alongside individuals and families to help them regain stability and achieve long-term self-sufficiency through ongoing, evidence-based professional support.



## Housing Assistance

The Housing Assistance Program provides families with financial housing assistance, case management, and housing location services designed to facilitate long-term sustainability.

Financial assistance is often coupled with strengths-based case management designed to assess and assist the family toward stability and self-sufficiency while strengthening their problem-solving and coping capabilities to create systemic change.

The Street Outreach Program engages with people experiencing homelessness who may be disconnected and alienated from services and supports.

Street outreach workers travel throughout our community to assist individuals experiencing homelessness by connecting them with available services, meeting their basic survival and emergency needs, and supporting them along their journey with an ultimate goal of permanent housing.



## Street Outreach

## Food Pantry



The Food Pantry Program strives to reduce food insecurity by providing nutritious food each week through three Client Choice food pantries.

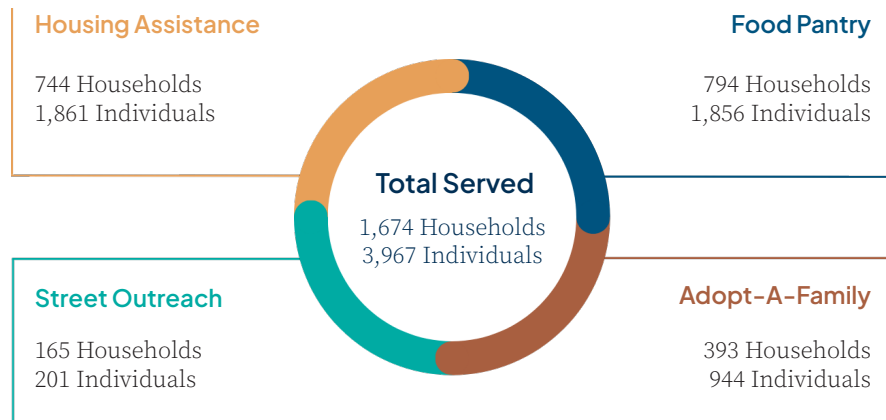
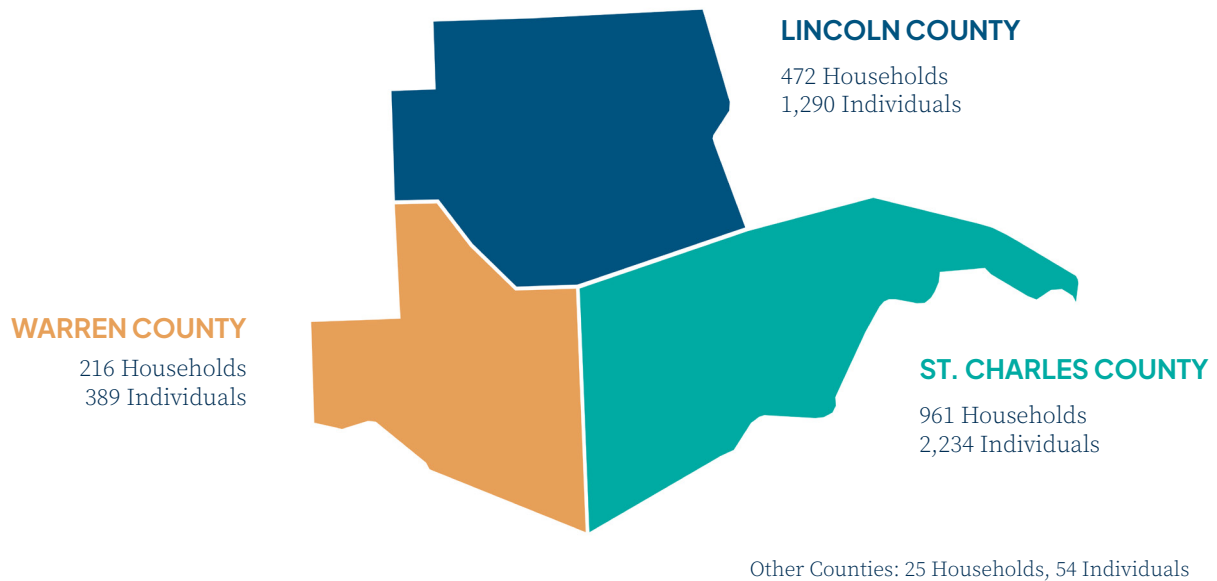
Our St. Charles and Elsberry food pantry locations distribute food, as well as much-needed hygiene and cleaning items. Our Mobile Food Pantry travels to food deserts and areas with limited transportation to meet people where they live.

The Adopt-A-Family Program provides gifts, food, and basic necessities to individuals and families during the Holiday Season through direct community involvement. The program relieves financial pressure on families, reduces stress and mental health struggles during the holidays, and enhances community connections.

## Adopt-A-Family



# Clients Served



- The families that we assist are often served through more than one program. The numbers shown above represent unduplicated services within each program but a duplication of services may exist between programs.
- The Food Pantry Program provided 4,549 food distributions throughout 2025.
- The Street Outreach program served 201 individuals leading to 665 encounters on the streets.

**3,967**  
individuals served



**6,766**

hours spent  
providing  
one-on-one  
support and  
resources

**5,602** calls screened  
& connected to  
resources

**1,861** individuals received  
housing assistance

**1,085** children served

“

We haven't worried about where we're going to stay, where we're going to sleep, or what we're going to eat. We have a roof over our heads.

- Ernestine

”



# 100%

of households that were within 21 days of an eviction remained housed three months after receiving financial rent assistance.

# 88%

of homeless families who exited the Housing program to permanent housing remained housed one year later.

# 85%

of households reported living in a place that is safe, secure, and stable three months after receiving financial housing assistance.

“

It has been amazing. I have so many people in my corner. They (case managers) will sit down and listen to me instead of making me feel like I'm burdening them. I feel like a burden all the time, so that really means a lot to me.

- Julia

”

“

I can't believe I finally have my own home and it's safe. I love staying at home! I'm extremely thankful for it everyday.

- Kylie

”



# Financial Overview

## CASH REVENUES

Public Grants	\$771,673
Private Grants	\$1,055,179
Client Fees	\$157,620
Donations	\$1,034,576
Events	\$104,478
Other Income	\$27,092
<b>Total Cash Revenue</b>	<b>\$3,150,618</b>

## STATEMENT OF FUNCTIONAL EXPENSES

Per 990 Tax Return				
	2025	% of Total	2024	% of Total
Program Expenses	\$3,018,951	84.8%	\$2,948,421	84.8%
Management & General Expenses	\$354,744	10%	\$360,919	10.4%
Fundraising Expenses	\$185,584	5.2%	\$167,896	4.8%
<b>TOTAL EXPENSES</b>	<b>\$3,559,279</b>	<b>100%</b>	<b>\$3,477,236</b>	<b>100%</b>

## IN-KIND CONTRIBUTIONS

Goods	\$779,837
Labor*	\$86,496
Professional Services	\$29,604
<b>Total In-Kind Contributions</b>	<b>\$895,937</b>

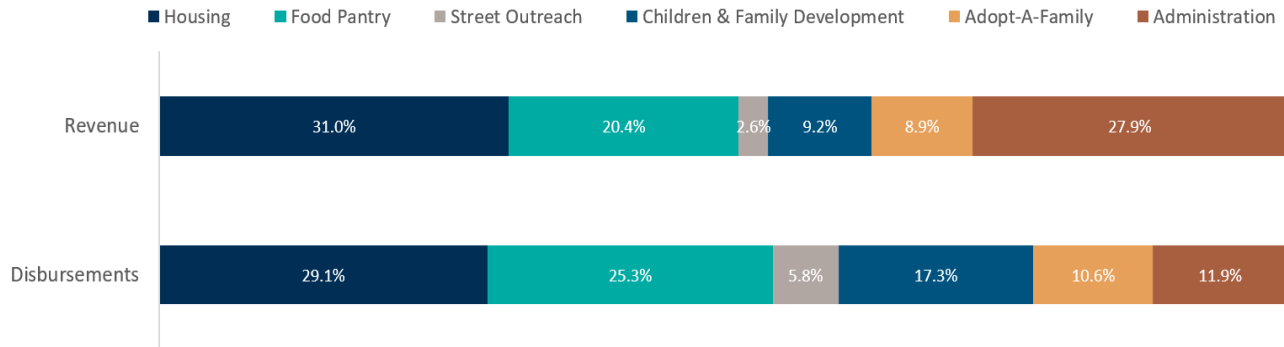
## FINANCIAL POSITION

	2025	2024
Total Assets	\$4,218,922	\$3,856,310
Total Liabilities	\$79,722	\$81,220
<b>TOTAL NET ASSETS</b>	<b>\$4,139,200</b>	<b>\$3,775,090</b>

**TOTAL REVENUES** **\$4,046,555**

\*This represents 5,406 volunteer hours. 5,808 additional volunteer hours, not reflected in our financial statements, were also provided.

## Revenue & Disbursements



CATEGORY	REVENUE	% OF TOTAL	DISBURSEMENTS	% OF TOTAL
Housing	\$1,253,090	31%	\$1,070,384	29.1%
Food Pantry	\$825,902	20.4%	\$931,679	25.3%
Street Outreach	\$103,671	2.6%	\$214,592	5.8%
Children & Family Development	\$373,671	9.2%	\$637,474	17.3%
Adopt-A-Family	\$359,669	8.9%	\$391,280	10.6%
Administration	\$1,130,551	27.9%	\$437,036	11.9%
<b>TOTAL</b>	<b>\$4,046,555</b>	<b>100%</b>	<b>\$3,682,445</b>	<b>100%</b>

Amounts include In-Kind gifts. Administration includes Operations and Fundraising.

# Meet Michelle

What does it take to permanently change someone's life?

Michelle's life turned upside down after her husband, Chris, suddenly passed away. She had always worked hard, but her income wasn't enough to support herself and her two children on her own. As bills piled up, Michelle and the kids lost their home.



Her children were able to stay with family, but Michelle had nowhere to go. She began living in her car. What weighed on her most wasn't the cramped space or the relentless noise but the loss of something most people take for granted: a bathroom of her own. Each shower meant paying \$17 at a truck stop.

Still, Michelle held onto hope and was saving up for a security deposit. When she later reached out for help, The Care Service stepped in and covered the deposit and first month's rent. "Jessica, my case manager, was amazing," said Michelle. "She got me out of my car as fast as she could."

Michelle reclaimed not just a safe home but also her dignity. Her new bathroom was small, but to her it meant everything. She could shower before work, feel refreshed, and start each day with confidence. Michelle has also started to attend support groups for people who lost their spouses. "I would like to help others in my situation too," she said.



Michelle has always loved arts and crafts. Her home is decorated with stones she collects on hikes and vases and flowers she creates from worn-out clothes and newspapers. Even in the hardest moments, she held onto the small sparks of wonder that reminded her the world still had goodness to offer.

A little bit of help was what it needed to lift Michelle out of the situation and change her life permanently. It's a new beginning, and Michelle looks forward to it.

**New beginnings every day.**

New beginnings  
every day.

## OUR MISSION

To serve those in  
crisis and to prevent  
homelessness and  
hunger.

“You find situations that are more  
than compelling at times, and  
with just a little bit of resources,  
you can permanently change a  
life. And that’s the kind of thing  
we are interested in doing.”

–Tony and Lisa Vogel, supporters  
of The Care Service



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