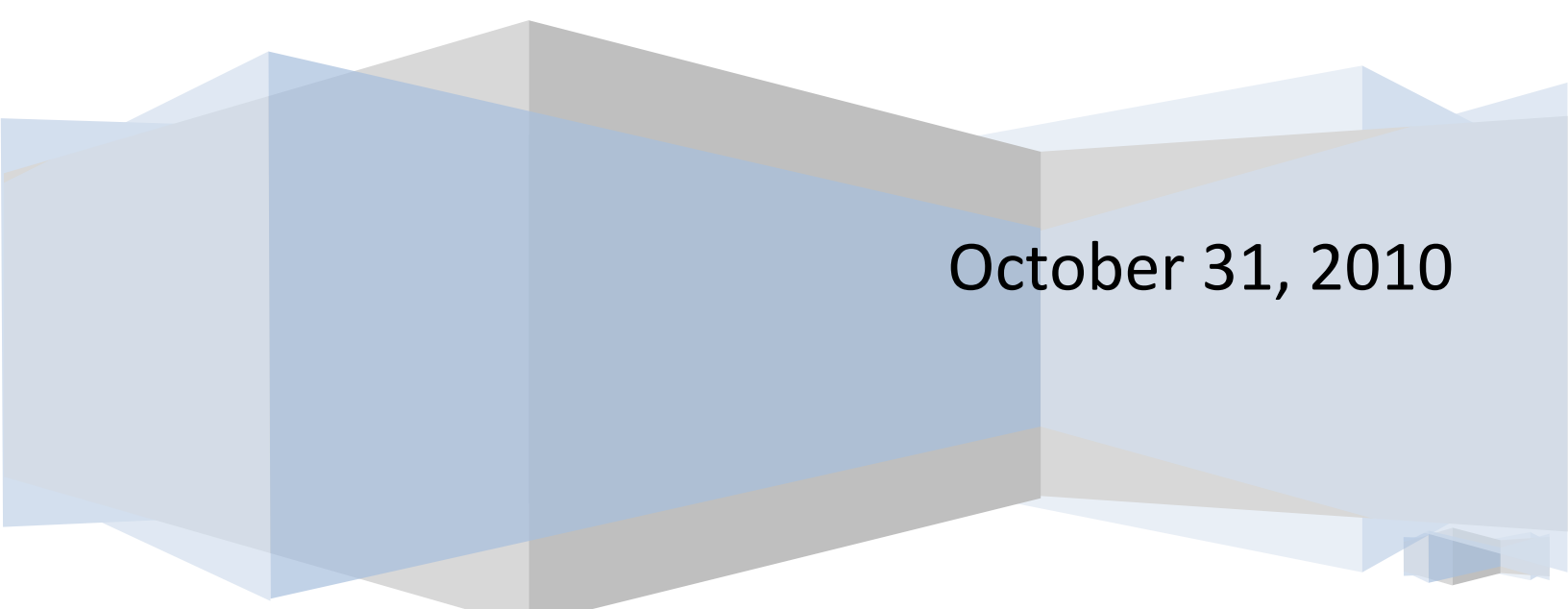


Texoma Council of Governments

2011-2015 Texoma Needs Assessment

A Study of Unmet Needs for Low-Income
Texomans who Seek Self-Sufficiency



October 31, 2010

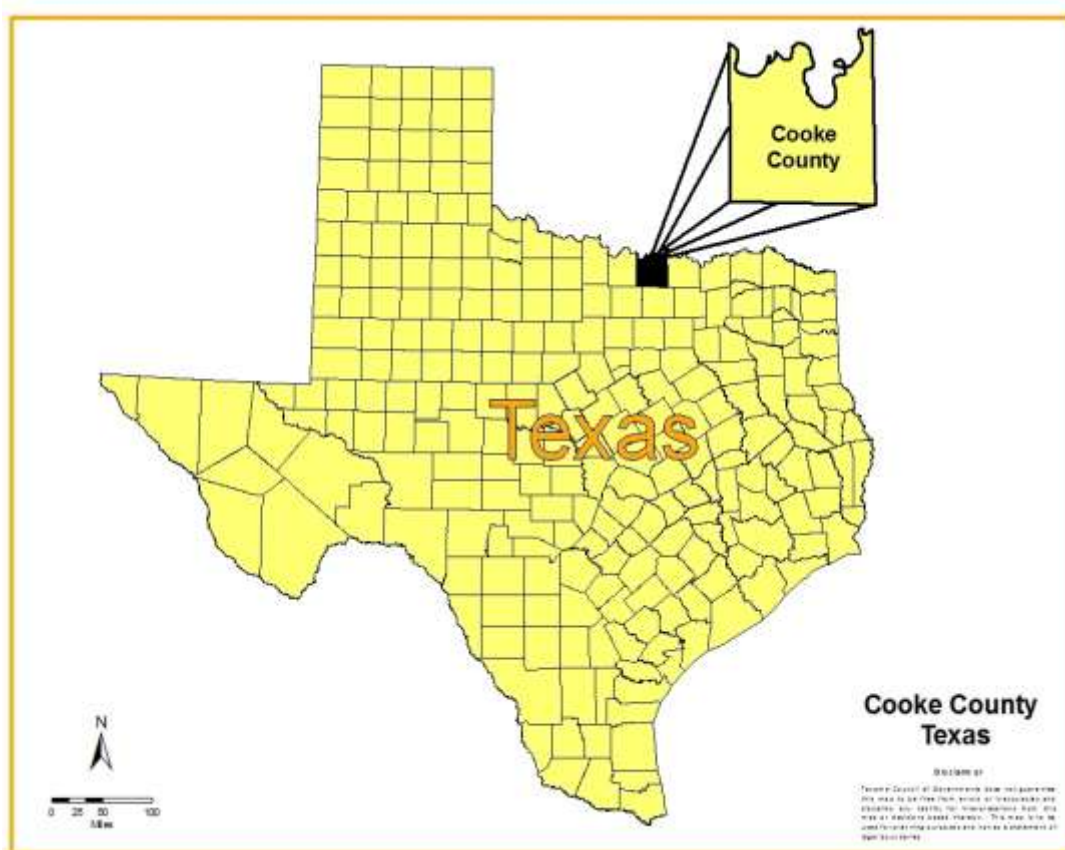
2. RESEARCH RESULTS AND ANALYSIS



2.1 Cooke County

Cooke County is located in north Texas near the Texas-Oklahoma border. The county is dissected in to four quadrants by US Highway 82 running east and west and Interstate 35 running north-south. Flowing along the side of I-35 is the Burlington Northern Santa Fe (BNSF) railroad, which, along with the many cargo trains, runs AMTRAK's Heartland Flyer. The Heartland Flyer is a passenger train that runs between Oklahoma City and Ft Worth.

The county seat of Cooke County is Gainesville. The population is approximately 39,000 residents and covers nearly 900 square miles, of which 874 square miles is land and 25 square miles is water.



As of the 2000 census, there were 36,363 people, 13,643 households, and 10,000 families residing in Cooke County but those numbers have increased sharply with an estimated population of 38,847 in 2005. This 6.5 percent growth ranks Cooke County 60 out of 254 counties in Texas for growth. With the influx from the ever-growing Dallas Fort Worth Metropolis and the ease of access to Interstate-35, Cooke County is set for even more growth in the future.



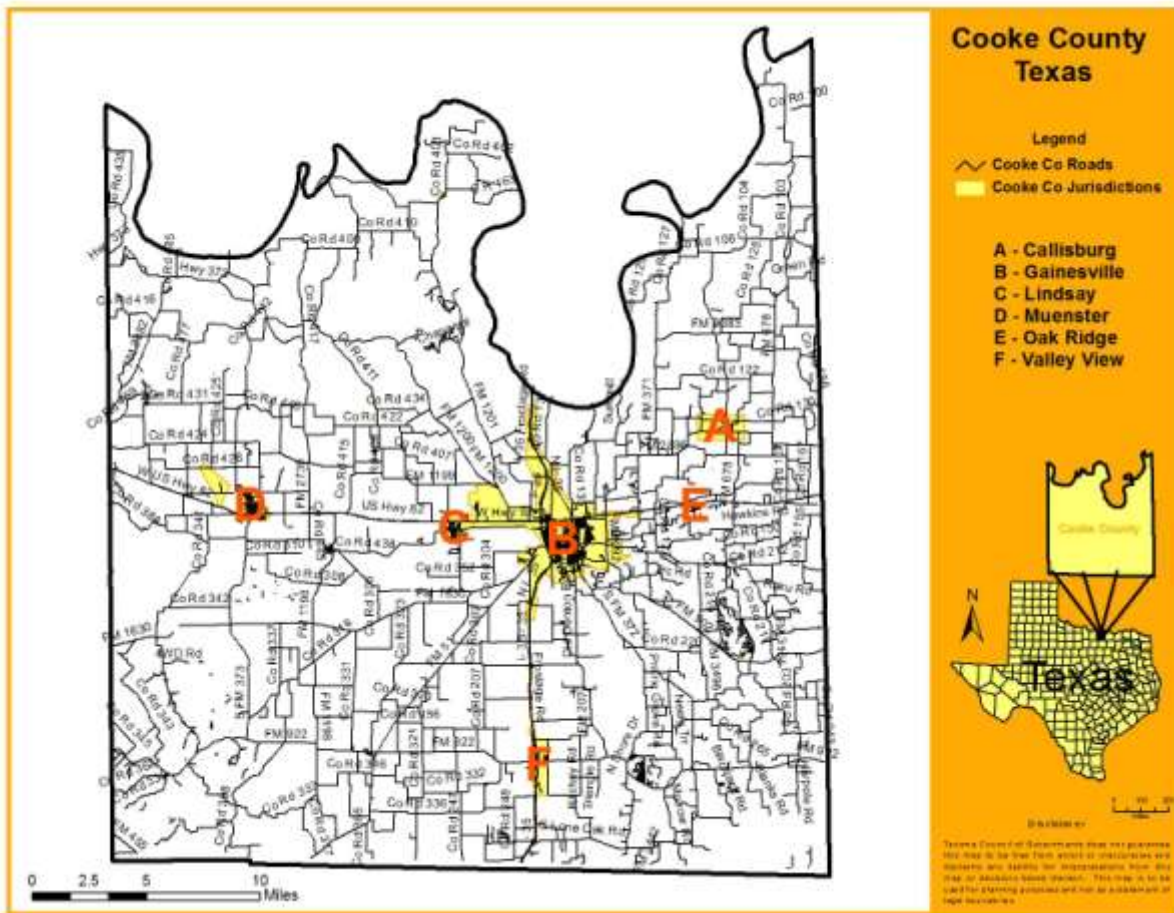


Figure 1 Map of Cooke County Jurisdictions

Map Location	Entity	Type	Population (05-07 est.)
A	Callisburg	City	365
B	Gainesville	City	15,583
C	Lindsay	City	788
D	Muenster	City	1,556
E	Oak Ridge	City	224
F	Valley View	City	737



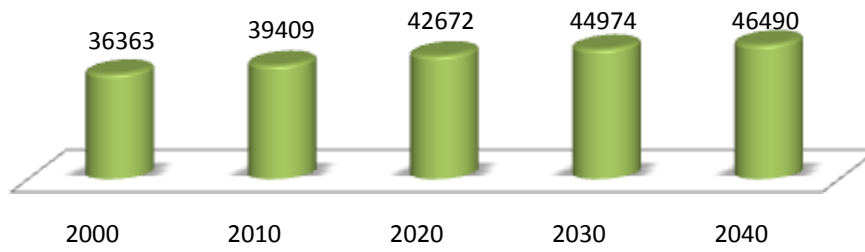


Figure 2 Cooke County Population Projections



2.1.1 Profile of Public Statistics

Housing

Housing is one of the most important measures of individual or household self-sufficiency. The recent economic recession has shown how volatile the housing market and home prices can be. Though owning your own home is often considered a sound investment, many cannot afford the associated rents and mortgage in their communities.

In 2008, there were 15,815 housing units in Cooke County.¹ Approximately 89.1 percent of these units were occupied, while remaining 10.9 percent were vacant. Of the total 14,085 occupied units, 72.3 percent were owner occupied, while 27.7 percent were rented by the occupant. The homeowner vacancy rate in Cooke County is 2.2 percent and about 4.4 percent of rental units remain vacant. The average household size is 2.68 persons, while the average family size is 3.12 persons². The average household size of owner occupied housing units is 2.70 while the average household size for renter occupied housing units is 2.62. The majority of houses in Cooke County are valued \$50,000 to \$99,000 with 2,972 owner-occupied units being reported at this dollar amount. The median house value for the county is \$109,600.³

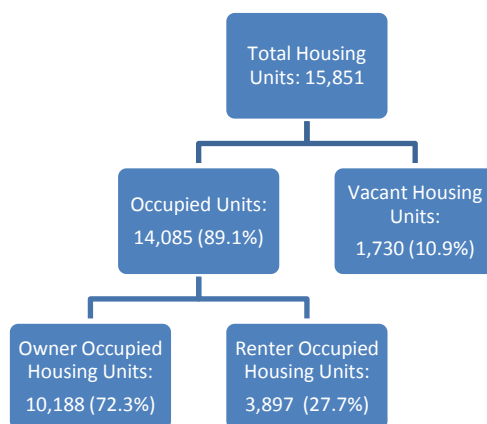


Figure 3. Cooke County Housing Characteristics, American Community Survey 2006-2008, U.S. Census

¹ American Community Survey 2006- 2008, U.S. Census Bureau.

² The U.S. Census defines a family as a group of two or more people who reside together and who are related by birth, marriage, or adoption. A household is defined as including all the people who occupy a housing unit as their usual place of residence.

³ This figure represents the home value that separates the higher half of all home values in Cooke County from the lower half.



The following data was gathered using the 2009 State of Texas Low-income Housing Plan and Annual Report⁴. This report is broken up into 13 distinct geographical regions known as Uniform State Service Regions. This report uses data collected from the 2006 State of Texas Community Needs Survey (CNS). Cooke, Fannin, and Grayson Counties appear in region 3 along with 15 other counties. Although and therefore have the same data for the following issues. However, this data is useful as it creates a regional profile for housing in this area.

Cost burden is a ratio rent or mortgage to household income and is used to interpret financial stability of households. The industry standard in new home financing usually provides affordable mortgages for homebuyers who earn approximately one third or greater of the cost of the home. Household cost burdens that are above 30 percent experience great financial strain and have less financial flexibility for unforeseen costs and financial emergencies. Based upon a cost burden of 30 percent, only 41.9% of families in Cooke County can afford the median price of a single family home in Cooke County (\$109,600). The extreme cost burden for renter households is 206,011, while the extreme cost burden for owners is 216,038. These extreme cost burdens pose a significant problem for low-income individuals in the county. However, this data should be taken lightly as it applies to an area much larger than Cooke County individually. Extreme cost burden affects low-income individuals due to the up-keep and miscellaneous expenses that are associated with this cost burden. These expenses, in turn, create areas of need.

More specific information about housing affordability and housing problems in Texoma can be found in the U.S. Department of Housing and Urban Development's (HUD) Comprehensive Housing Affordability Strategy (CHAS)⁵. CHAS data was sought after interesting findings when the researchers put together income and housing cost burden data from the U.S. Census.

⁴ Website: Texas Department of Housing and Community Affairs, *2010 State of Texas Low-income Housing Plan and Annual Report*, accessed April 30, 2010, available from <http://www.tdhca.state.tx.us/housing-center/docs/10-SLIHP.pdf>.

⁵ HUD CHAS data and other housing information can be accessed on the HUD USER website, *Data Set* page: <http://www.huduser.org/portal/datasets/pdrdatas.html>.



Monthly Housing Costs Cooke County Residents

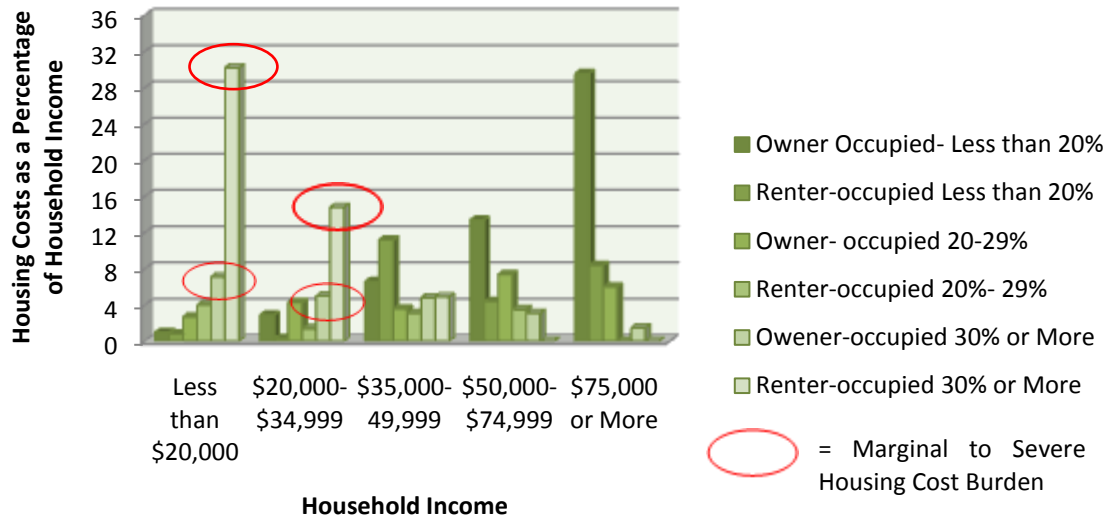


Figure 4 Monthly Housing Costs as a Percentage of Household Income of Cooke County Residents. Source: ACS 2006- 2008.



HUD CHAS data indicates that the poorest households in Cooke County tend to experience marginal to severe housing costs burden more than they tend to experience marginal to severe housing costs burden more than households that earn closer to the local median family income.

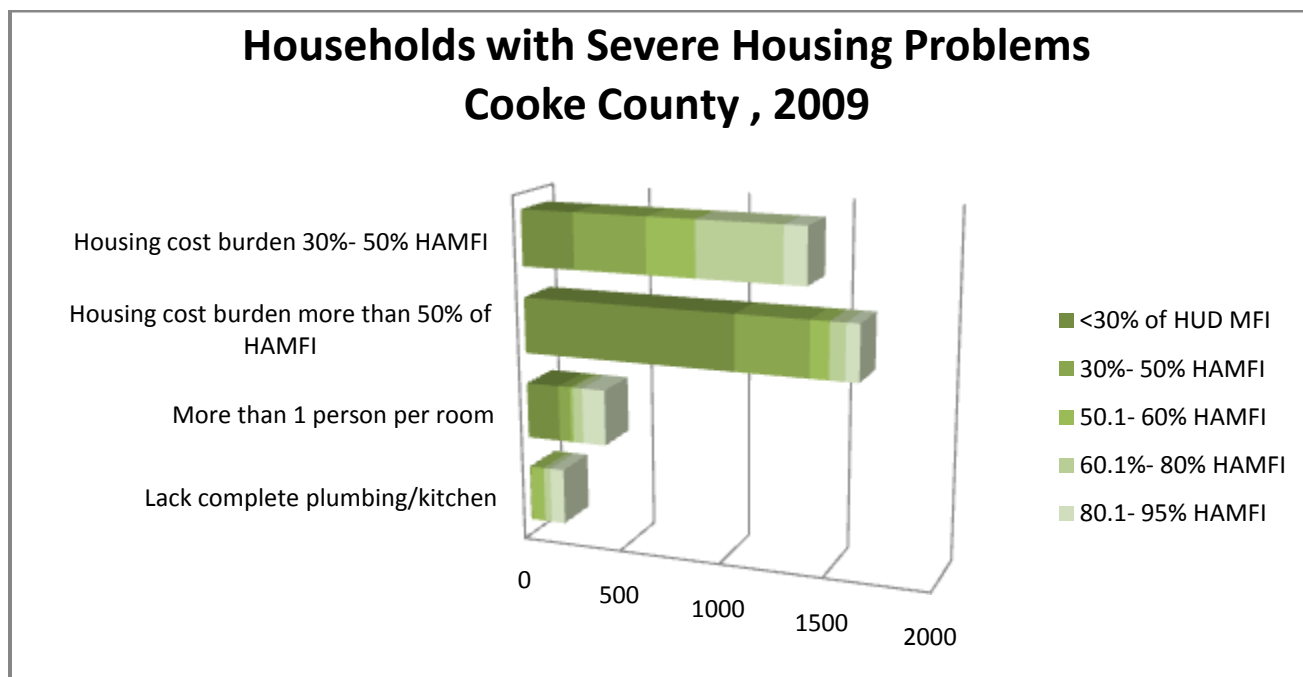


Figure 5 Households with Severe Housing Problems Cooke County 2009. HAMFI- Household Adjusted Median Family Income.
Source: HUD CHAS2009 Data Set.



Of the households that are experiencing moderate to severe housing cost burden in Cooke County, a large proportion of those households are small families (with 2-4 persons). Single parent households with a female head of household have the single highest poverty rate of any family-type according to the US Census Bureau (reported in the next section of this report). This household type falls within the definition small family and can explain why small families in Cooke County have much higher numbers of housing cost burden.

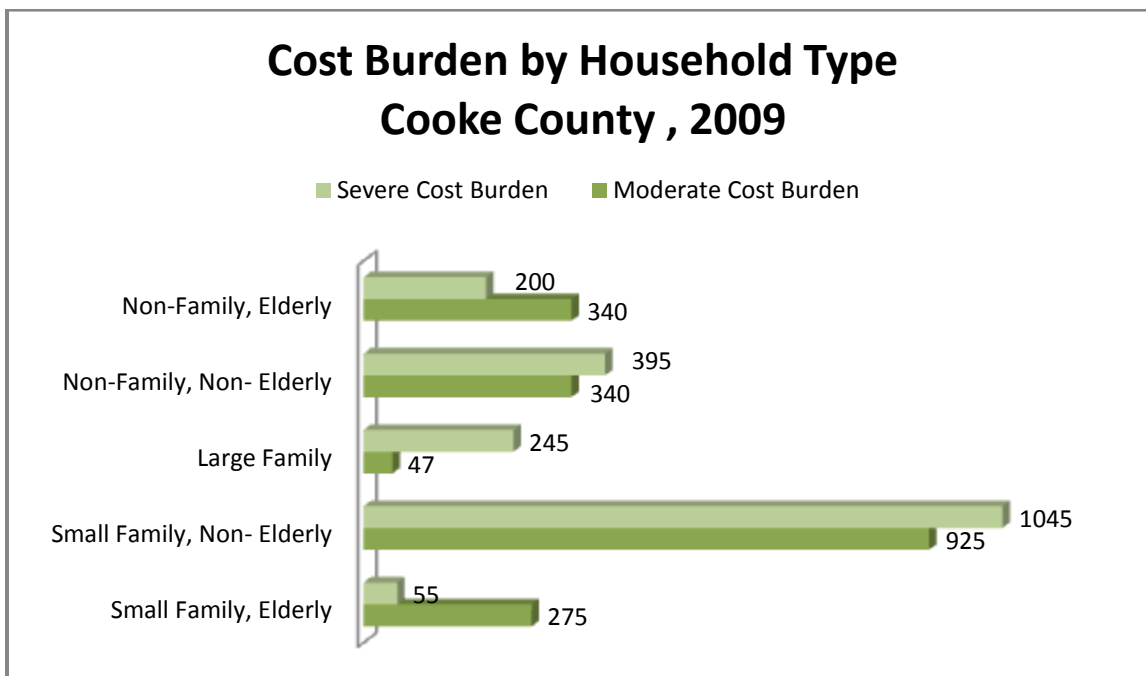


Figure 6 Cost Burden by Household Type Cooke County 2009. Source: HUD CHAS 2009 Data Set.



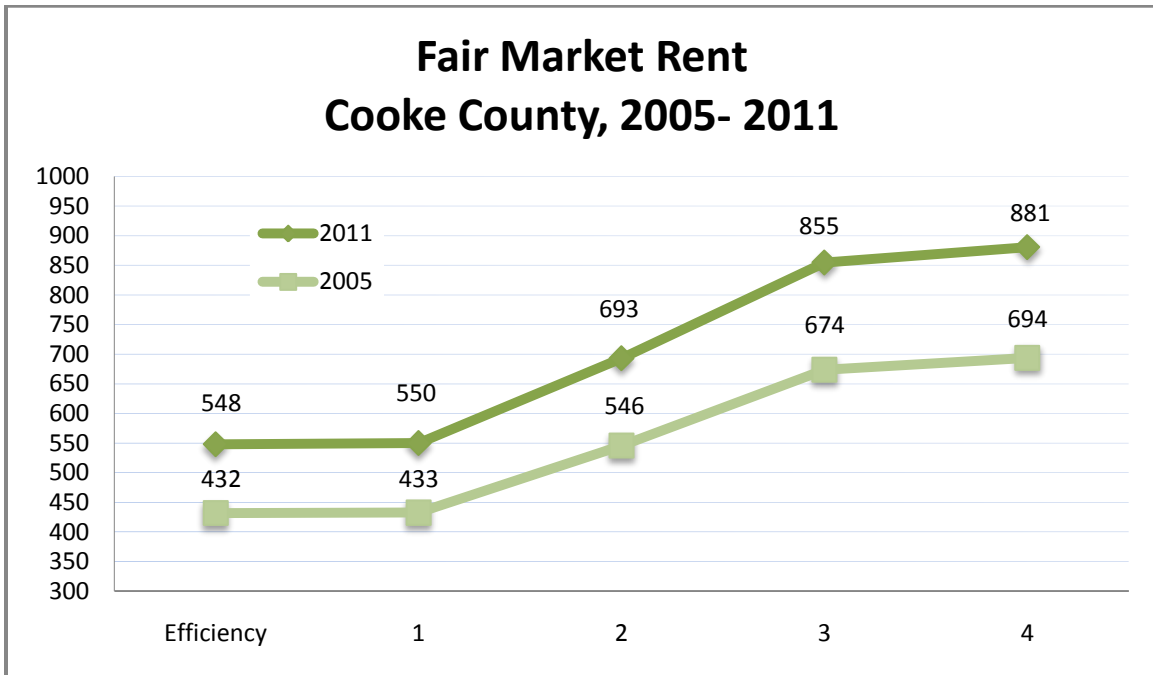


Figure 7 Fair Markets Rents Cooke County 2005- 2011. Source: HUD Fair Market Rent. NOTE: FMR is the 40th percentile rent of the standard- quality rental housing units in the defined location and includes shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service.

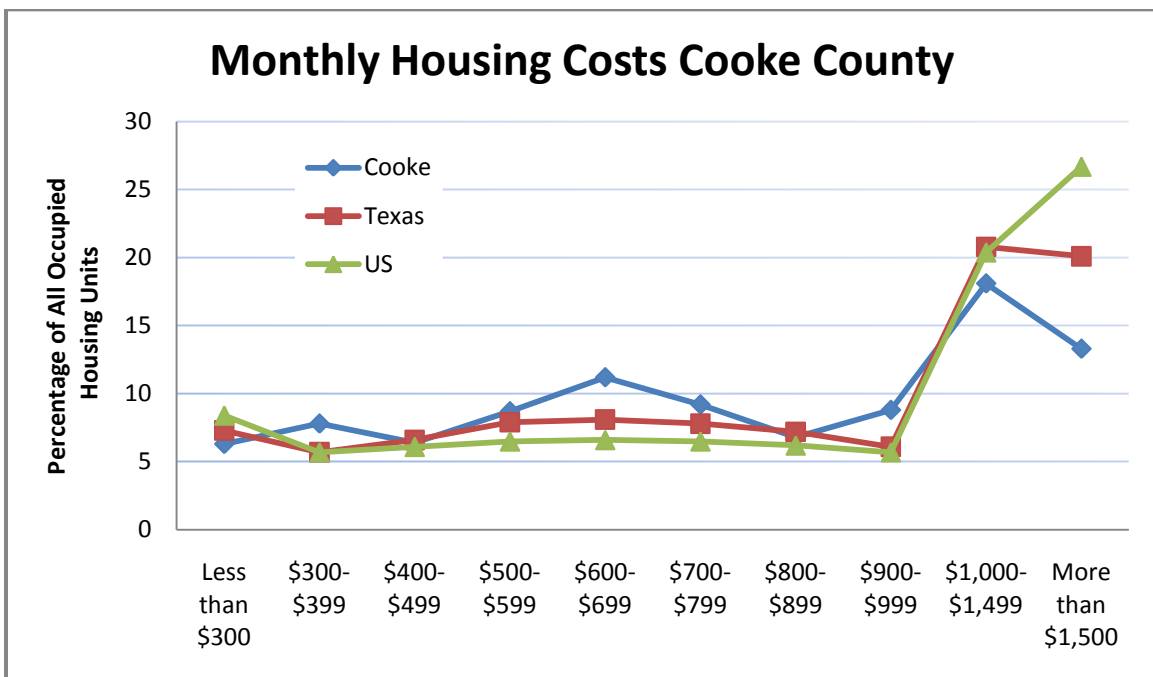


Figure 8 Cooke County Monthly Housing Costs for All Occupied Housing Units 2006- 2008. Source: ACS 2006- 2008.



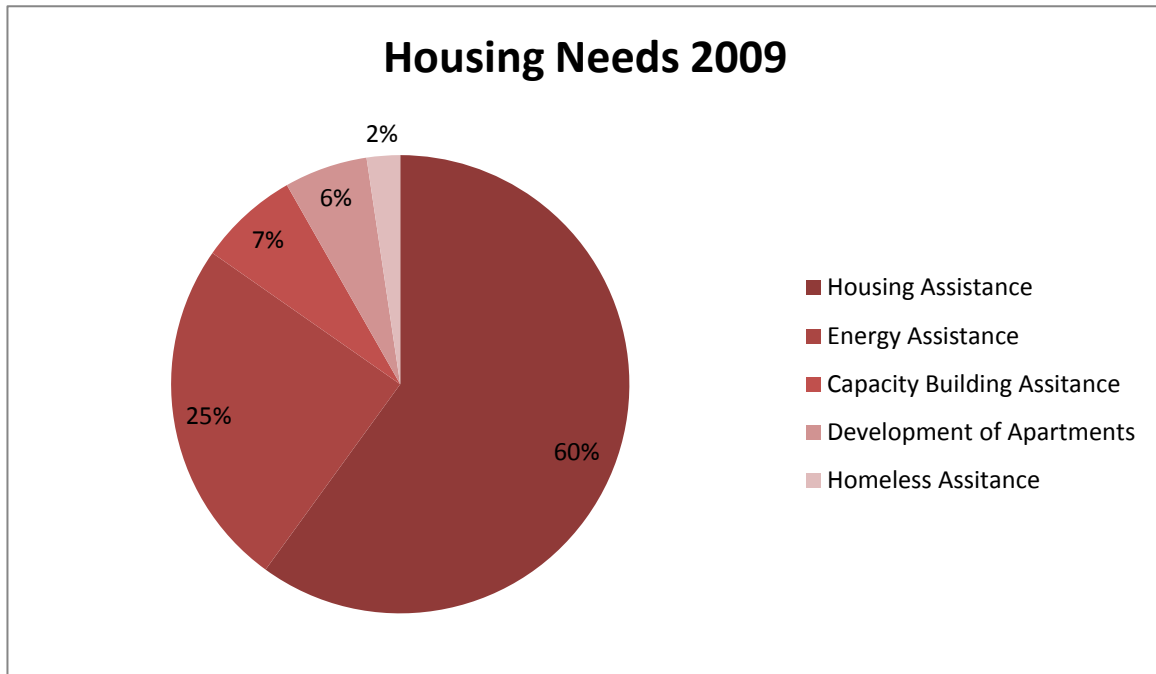


Figure 10 Housing Needs 2009. Source: Texas Department of Housing and Community Affairs, 2010 State of Texas Low-income Housing Plan and Annual Report.

According to the 2006 CNS, one of the two greatest needs for this region was housing assistance with 51 percent of respondents reporting in this need. The next highest area of need was energy assistance with 21 percent of respondents reporting on this need. Of the remaining respondents, approximately 6 percent indicated that capacity building assistance was the priority need, 5 percent of respondents indicated that the development of apartments was the priority need and only 2 percent indicated that homeless assistance was the priority need. Overall, out of the 1,988,135 households in the region, 610,655 owners and renters have housing problems; this represents 30.7 percent of all households. However, this figure encompasses both rural and urban housing developments and therefore is open to room for interpretation. There are distinct differences between rural and urban housing needs. For instance, development of apartments is a greater need in urban areas than in rural areas. This is due to the fact that there are more socioeconomically disadvantage people, generally, living in urban areas as compared to rural areas. Housing assistance, it seems, is a need that affects both rural and urban housing development. There are a number of multifamily units in the region financed through state and Federal sources such as TDHCA, HUD, PHAS, Section 8 Housing



Choice Vouchers, USDA, and local HFCs including the Texas State Affordable Housing Corporation. The total number of these multifamily units in this region is 144,504 units, which make up 27.5 percent of the total number for the state of Texas.

There are multiple aspects of owning or renting a home for which data is not readily available, but which can play an important role in the long-term sustainability of a family's housing situation. The Center for Neighborhood Technology argues, however, that you must factor in the cost of transportation associated with the location of homes to gauge their affordability.

Value-to-income ratio: This is the cost of a median house divided by the median-family income (both from census data). Depending on interest rates, a value-to-income ratio of less than 2 is generally affordable while a ratio greater than 3 is unaffordable.

Payback period: This is the number of years that a median-income family would need to pay back a loan equal to 90 percent of a median home value at prevailing mortgage interest rates. Fewer than 10 years is very affordable, 10 to 20 is affordable, 20 to 30 marginal, 30 to 40 unaffordable, and more than 40 severely unaffordable.

House price index: The Department of Commerce maintains a home price index for every metropolitan area extending as far back as 1975. This is an index of changes in the value of individual homes and thus does not reflect changes in size or quality over time as some other measures do.



Household Economic Security

The federal measure of poverty, better known as the Federal Poverty Line (FPL), was developed in the 1960s and was based solely on the food budget necessary to meet basic nutritional needs since the average family at that time spent nearly one third of their budget on food. Clearly, there are many more costs associated with a family living today depending upon family constellation

and other costs that include housing, transportation, childcare, health care and taxes.

There is a significant disparity between the FPL for a family of one, two or three people.

Agencies and professionals who try to apply the FPL to their eligibility standards find the threshold to be too low causing families with at least one worker in the household who cannot meet their own needs to be turned away from assistance. For this reason, many agencies adopt a level of income qualification using a multiple of the FPL. For instance, Children's Health

2010 Federal Poverty Guidelines			
Family Size	Annual Income*	Monthly	Hourly**
1	\$10,830	\$902	\$5.20
2	14,570	1,214	7.00
3	18,310	1,525	8.80
4	22,050	1,837	10.60
5	25,790	2,149	12.39
6	29,530	2,460	14.19

Percent of Cooke County Population Living in Poverty

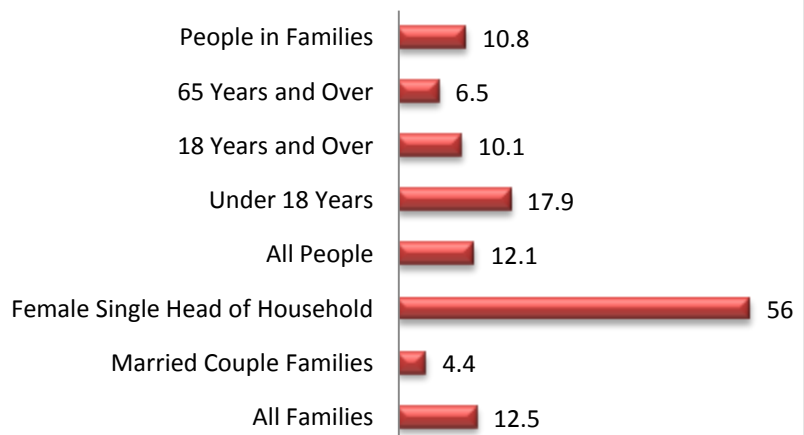


Figure 11 Percent of Cooke County Population Living in Poverty. Source: 2006-2008 ACS.

Insurance Program sets their eligibility at 300% of FPL and

the Texoma Council of Government's Utility Assistance Program

In 2006, 12.1 percent of people in Cooke County were living at or below the federal poverty level. Of all families in the county, 12.5 Percent were living at or above the federal poverty

level. As far as age brackets, the under 18 years bracket has the highest percent of people living in poverty with 17.9 percent of people living below the federal poverty line. The next highest level is the 18 and over bracket with 10.1 percent of people living in poverty. The most staggering statistic is that families with a female-headed household, no husband present, represent more than 50 percent (56.0%) of households living in poverty. As evident by the data, women who run households with the absence of a husband struggle significantly with poverty. There are approximately 1,108 families in Cook County that have female-headed households and are living at or below the federal poverty level⁶. Of these households, 774 of these families include children under the age of 18⁷. (1999)

The ethnic breakdown of poverty in Cooke County is very similar to patterns at the state and national level. In regards to minority ethnic groups, Hispanic Americans are experiencing the highest rate of poverty, with 3,475 people at or above the federal poverty level. The next highest group is African Americans with 953 living in poverty. American Indian and Asian were the next highest groups with 153 and 99 people living in poverty respectively. There are approximately 31,497 people living in poverty who categorize themselves as white.

Title Cash Assistance programs are an area of particular interest in regards to poverty in Cooke County. Enrollment levels of such programs are often used as socioeconomic indicators. Enrollment requires that an individual or family meet certain income qualification standards. In the last eighteen months, national enrollment in assistance programs have hit all-time highs as income qualifications are raised, allowing more families to qualify for services and more families are feeling the effects of a national recession.

⁶ This figure comes from the U.S. Census Bureau data from 1999

⁷ This figure comes from the U.S. Census Bureau data from 1999



Percentage of FPL for a family of three, 100= Poverty Line

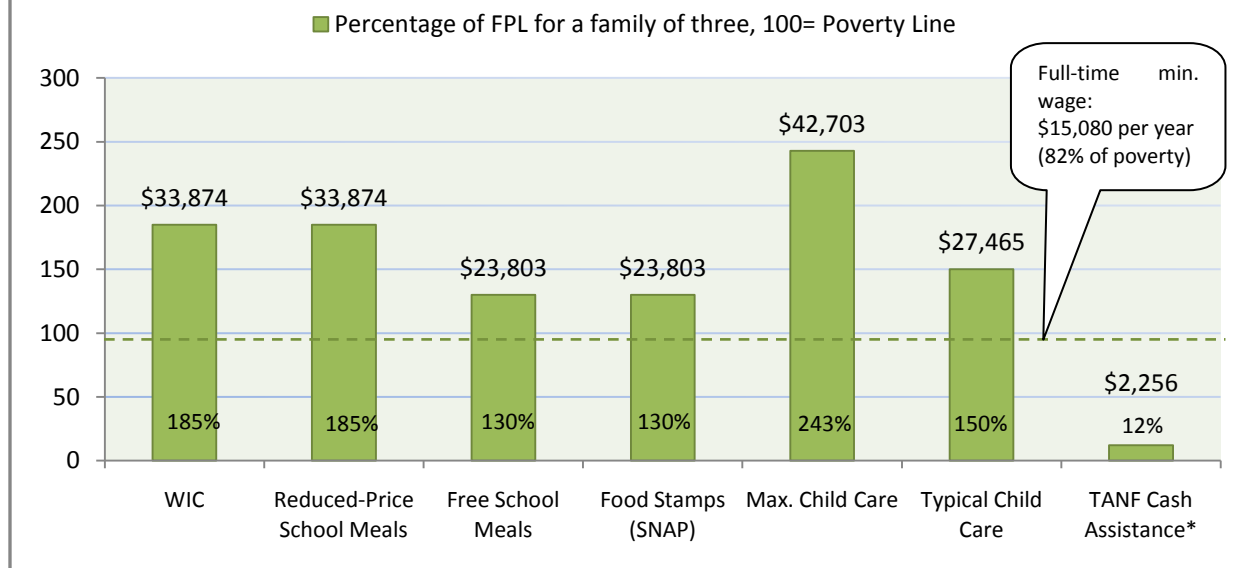


Table 1 Texas Eligibility for Family Support Programs. *Income limit shown is for applicants only. Once on TANF, some families with earnings disregards and other allowances for work related expenses can have higher incomes yet continue to receive some cash assistance. *Source: Center for Public Policy Priorities (CPPP) Policy Point, [Poverty 101](#), September 28, 2010.*



The Texas Health and Human Services Commission (HHSC) is the oversight agency for the state's health and human services system. HHSC also administers state and federal programs that provide financial, health, and social services to Texans. The major HHSC programs for the state are⁸:

- 1) Children's Health Insurance Program (CHIP): Designed for families who earn too much money to qualify for Medicaid health care, yet cannot afford private insurance.

- 2) Temporary Assistance for Needy Families (TANF): Program provides basic financial assistance for needy children and the parents or caretakers with whom they live. Caretakers must sign and abide by a personal-responsibility agreement. Time limits for benefits have been set by both state and federal welfare reform legislation.

- 3) Medicaid: This program provides healthcare coverage for one out of three children in Texas, pays for half of all births and accounts for 27 percent of the state's total budget.

- 4) Food Stamp: This program is a federally funded program that assists low-income families, the elderly and single adults to obtain a nutritionally adequate diet. Those eligible for

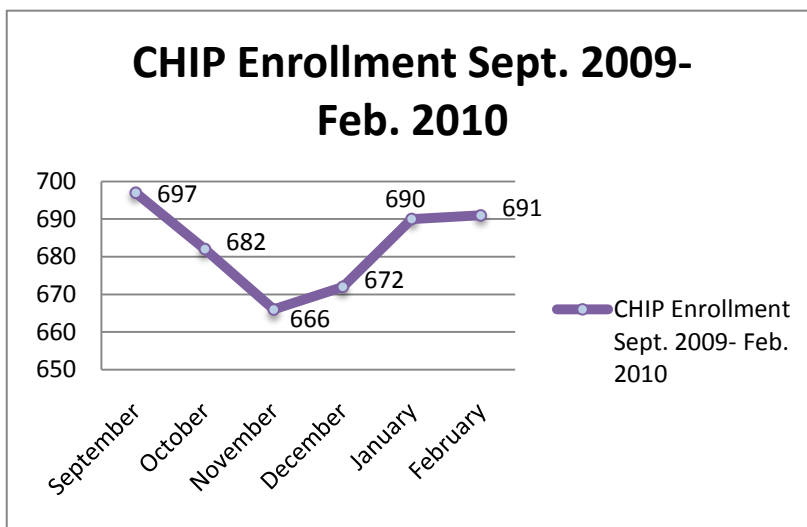


Figure 12 CHIP Enrollment Cooke County, Source: Texas HHSC.

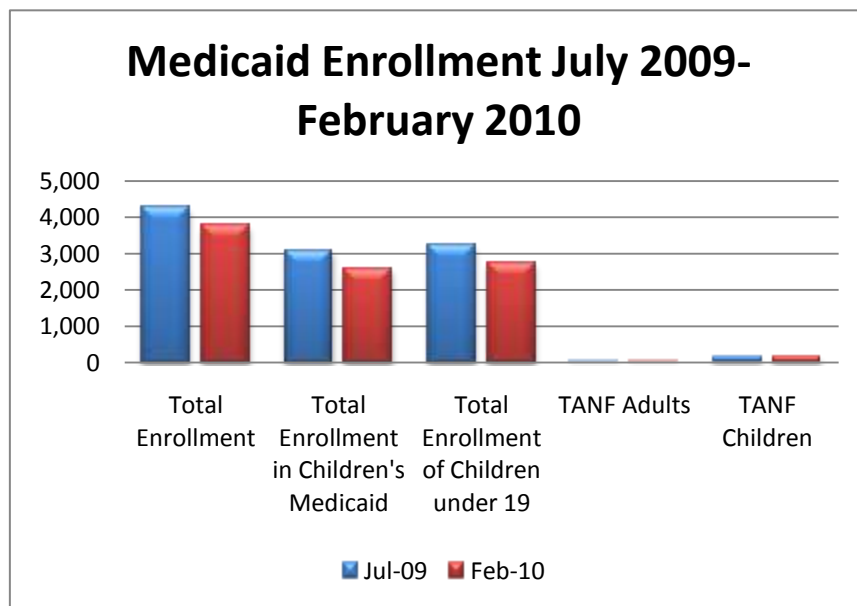


Figure 13 Medicaid Enrollment Cooke County, Source: Texas HHSC.

⁸ Detailed tables of historical enrollment and payments size data can be found in Appendix F.



food stamps include households receiving TANF or federal Supplemental Security Income benefits and non-public assistance households having income below 130% of the poverty level.

- 5) WIC and Retail Grocery Stores: This program is a supplemental nutrition program for infants, children, and mothers who are at nutritional risk. The program provides nutritious snacks, nutrition counseling, and referrals to health care and social services. WIC serves, on the yearly bases, about 8.1 Million People and is available in all 50 states.

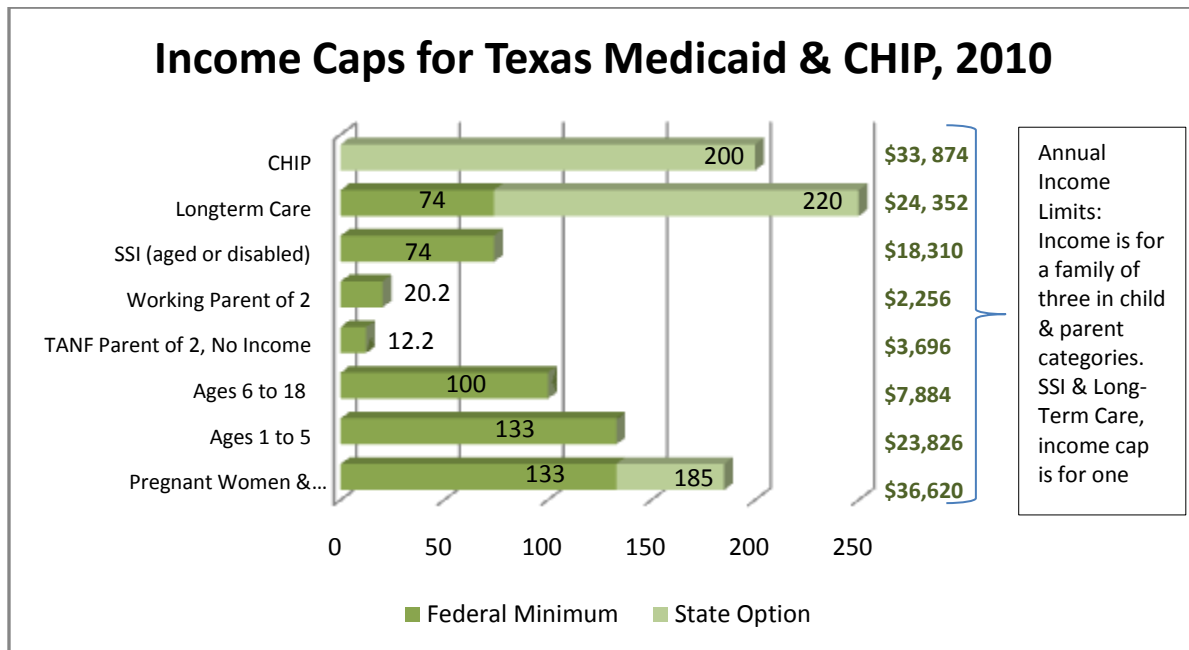


Table 2 Income Caps for Texas Medicaid and CHIP, 2010. Source: CPPP Policy Point, [Poverty 101](#), September 28, 2010.

Cooke County's participation in these programs is quite significant. There were 4,098 people registered for CHIP from September 2009 to February 2010. As evident from the graph, the participation in CHIP began to decrease in September and hit its lowest point in November with enrollment reported at 666 people. However, the number began to rise steadily the next month and has continued with this pattern. Average monthly enrollment in TANF for the County was 63 recipients, which make for an approximate yearly figure of 756 recipients. Comparatively, the state of Texas reports an average monthly figure of 104,693 recipients of TANF enrollment for the state as a whole. Total enrollment in Medicaid for Cooke County in July 2009 was 4,267 recipients. This figure had decreased significantly by February with 3,784 recipients enrolled in the program. Total enrollment in children's Medicaid for July 2009 was 3,234 compared with

the 2,599 children that were enrolled in February 2010. Food stamp enrollment in Cooke County for a six-month period (September 2009 to February 2010) was 21,170 recipients. As evident by the graph, enrollment in the food stamp program was on a decline and reached its lowest point in December of 2009. However, the figures then began to steadily increase for the next few months. A particular trend in all four of these programs is that they all experienced a particular decrease of enrollment for the month of December and then experienced an increase in enrollment for the next few months. The only program that had a slightly different experience was TANF enrollment that simply experienced a significant decrease in enrollment over time.

Homelessness is a particular area of poverty that is certainly experienced in Cooke County. A survey conducted by the Texoma Homelessness Coalition studied the condition of homelessness in Texoma and other surrounding counties. The survey used a sample size of 92 respondents and was conducted through the help of local agencies that deal directly with homelessness, such as the Red Cross. The majority of these respondents were male, white, and single individuals. However, the difference between the number of homeless men and women was not very significant. Another significant finding from this data is that 2/3 of the respondents were veterans. The majority of these veterans tour of duty was in Korea with 10 of the 92 respondents reporting this figure.

There are also a significant number of children that are in the legal custody of their grandparents. This is likely a financial burden due to the fact that many elderly people rely on assistance programs such as social security and Medicare. There are approximately 1,276 grandparents living with their grandchildren who are under that age of 18. 676 of these grandparents are legally responsible for their grandchildren, which are 52.3% of all grandparents living with grandchildren. The majority of these grandparents, 26.8%, have been responsible for their grandchildren for less than a year. About 63% of these grandparents are female and 73.10% of these grandparents are married.

Figure 14. Source: Texas HHSC



According to the American Community Survey for 2006-2008, the Cooke County Civilian Labor Force was 19,848. This figure reflects the total available workforce age 16 and over in Cooke County. The number employed within the civilian labor force for the county was 18,808, which means the number of unemployed workers within the civilian labor force in Cooke County is 1,040,

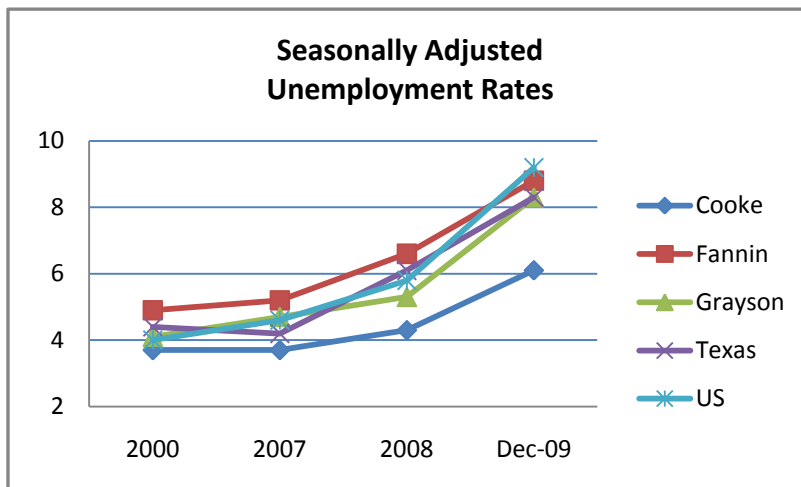


Figure 15. Source: Texas Workforce Commission, LCMI TRACER

or 3.5% of the workforce. While the unemployment rate is quite low, employment figures are on the rise in Cooke County. Figure 3 shows the seasonally adjusted unemployment rates reported by the Texas Workforce Commission LCMI Department. Cooke County has seen the largest rise in unemployment rates over the last decade that started around the time of the national economic recession. The Bureau of Labor Statistics reports that the 24-month average unemployment rate for Cooke County from January 2008 to January 2010 is 4.90 percent. This 24-month period matches closely the period of increases in unemployment seen in Figure 3. Again, although there has been a steady increase in unemployment in Cooke County, figures remain below national, state, and regional percentages.

24-Month Average Unemployment Rate (period ending 01/10)		%
Cooke County		4.90
Fannin County		7.33
Grayson County		6.78
Texoma Region		6.40
U.S.		7.73
Source: Bureau of Labor Statistics		

Based on income data for Cooke County, the percent of people living in poverty is 12.6 percent. The following data is based on U.S. Census Data for the year 1999. The number of households in the three lowest income brackets totals to 14,320 households. The number of households in the three highest income brackets totals to 3,202 households. The number of families in the three lowest income brackets totals to 6,977 families. The number of families and households in the three highest income brackets totals to 2,800. Based on the data, it becomes very

apparent that there is a significant gap in sheer number of families and households in the lowest strata of income, compared with those in the highest strata of income. When the mid-range of income strata is analyzed with the lowest income bracket, there does not appear to be as high of a discrepancy.

The ACS 2006-2008 reports the same income data with notable differences in results. The number of households in the three lowest income brackets totals to 10,787 households. The number of households in the three highest income brackets totals to 6,250. The number of families in the three lowest income brackets totals to 5,293 families. The number of families in the three highest income brackets totals to 5,733 families. Based on the data, the conclusion can be drawn that the gap between the gap between both families and households in the highest and lowest income brackets narrowed significantly in a seven-year period. This decrease can be explained, partially, by changes in industry that occurred between 1999 and 2006.

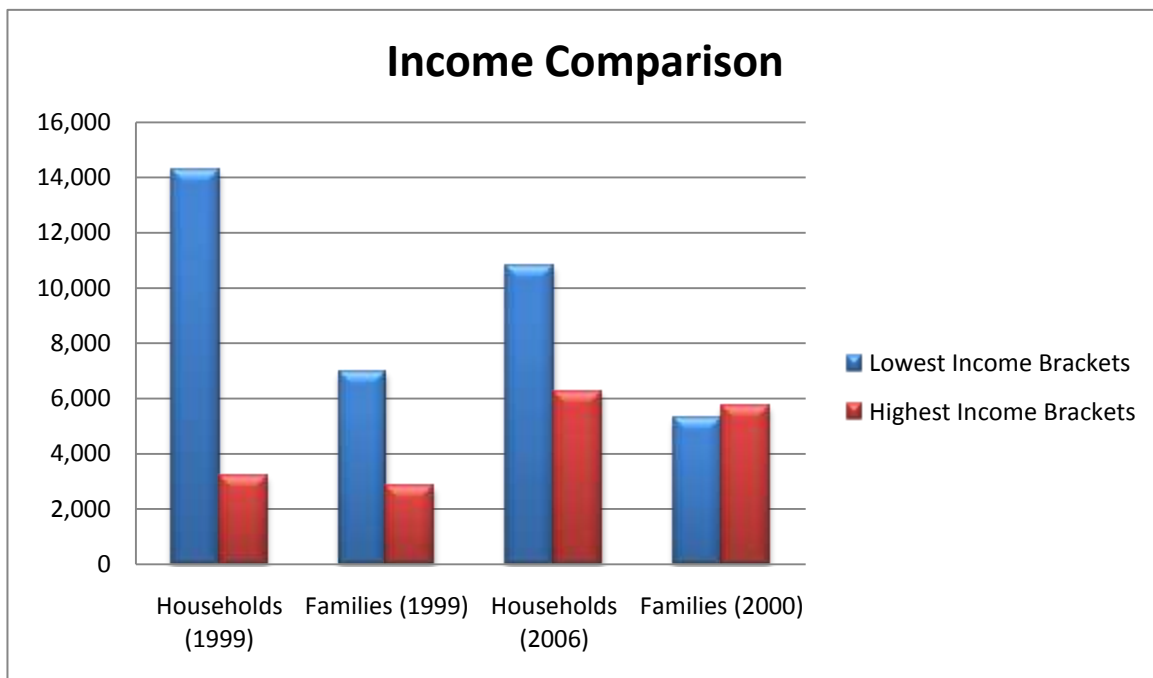


Figure 17. Source: 2000 U.S. Census and ACS 2006-2008



In an order to combat this loss, area leaders have worked on capitalizing on the economic development and growth of Lake Texoma. Lake Texoma is a major tourist attraction that generates about 6 million dollars worth of tax revenue every year. Therefore, much effort has been put into developing this region. This development is reflected in the chart with a 761 increase in the number of workers from 2000 to 2006 in the leisure and hospitality sector.

The Texoma Area has historically had a strong manufacturing base with several nationally recognized companies including Oscar Mayer, Johnson & Johnson, Pillsbury, ALCOA, and others. In the First Quarter of 2000, Manufacturing made up 21% of the labor market with almost 13,000 jobs. By the First Quarter of 2004 Manufacturing jobs had dropped to just over 9,300, 15% of the local labor market. According to First Quarter 2008 statistics, Manufacturing has dropped to just over 9,100 jobs and 14% of the labor market. The Location Quotient Report shows the current competitive advantage for the area, in an attempt to determine which industries hold the most promise for the future.

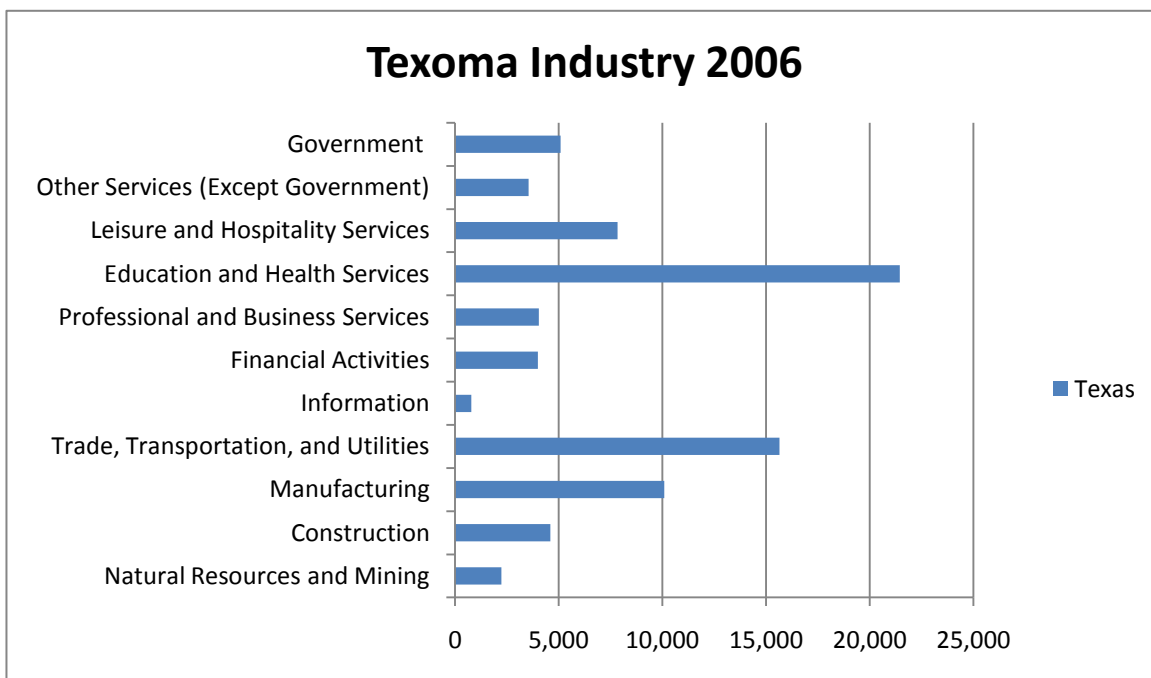


Figure 18. Source: Texoma CEDS



One sector, Leisure and Hospitality shows a slight competitive advantage for the Area in both lists, and appears to be increasing according to the 2000 – 2008 comparison. Members of the Texoma Regional Consortium recently held a Lake Development Summit to discuss proposed development around Lake Texoma. The members of the Regional Consortium have determined Accommodation & Food Services should be a targeted industry as the area becomes more of a destination.



Education and Literacy

Individuals seeking self-sufficiency must have a certain level of pre-employment skills and competencies. Basic literacy, as understood by the National Assessment of Adult Literacy (NAAL), means an adult is able to read and

understand basic written information in English

including the ability to locate easily identifiable information in short, commonplace prose text. The NAAL calculates that, in 2003, 89.7 percent of Cooke County Residents have prose literacy skills at a basic or higher level. This figure is based upon the NAAL Basic Prose Literacy Skills, or BPLS. The NAAL is a nationally representative assessment of English literacy among American adults age 16 and older. The Assessment also includes the literacy rate for the state of Texas, which is 81% (2003) of the adult population. Therefore, the literacy rate for Cooke County is well above the national average. However, this figure is lower than the national average of 99% (2003) of all US adults.

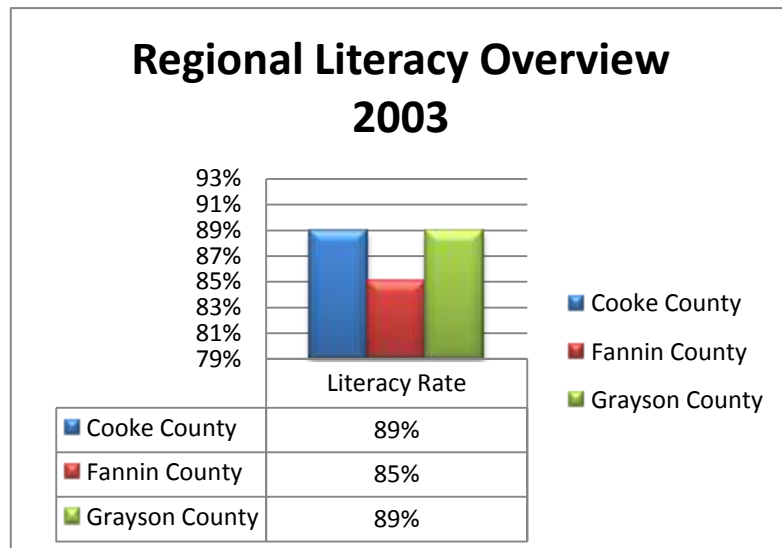


Figure 19. Source: NAAL



According to the Texas Education Agency annual report on dropout and completion rate, the dropout rate for Cooke County in the 2006-2007 school year was 0.2% for grades 7-12. The highest dropout rate in terms of student

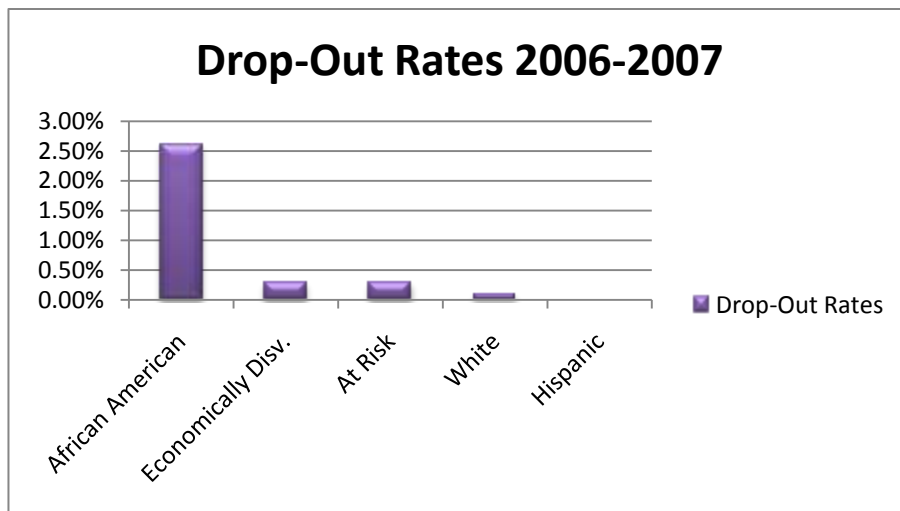


Figure 20. Source: TEA Annual Drop-Out Report

groups was African Americans with a dropout rate of 2.6% that year. The next highest groups were the economically disadvantaged and at risk both reporting dropout rates of 0.3%. White and Hispanic group's dropout rates were reported at 0.1% and 0.0% respectively.

The population of children three and older enrolled in School in Cooke County is 9,414 students. In the 2006-2008 period, the group that accounted for the most students enrolled was elementary school (grades 1-8) with a total of 4,128. This number could reflect the age of the population in Cooke County, but is also explained by the fact that students begin to dropout at the high school level. The number of students enrolled

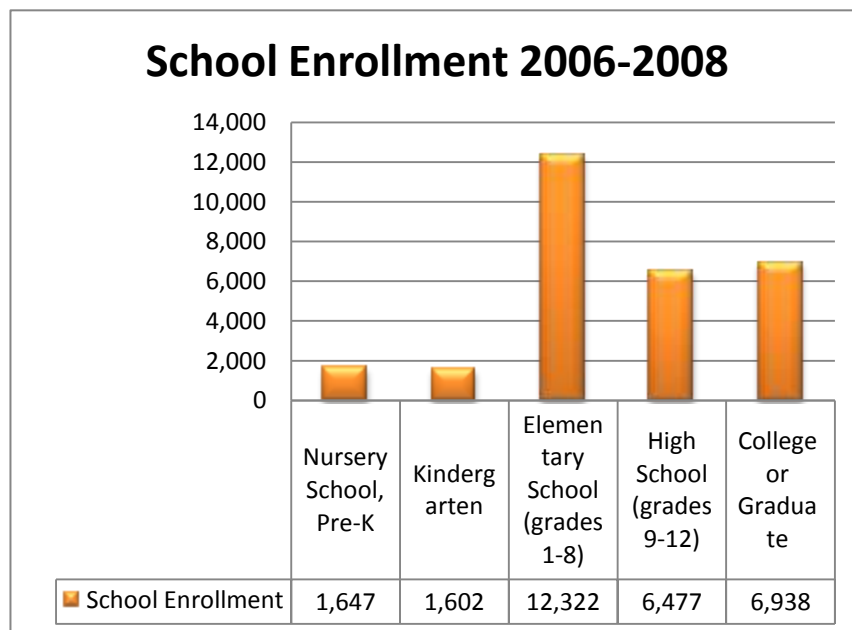
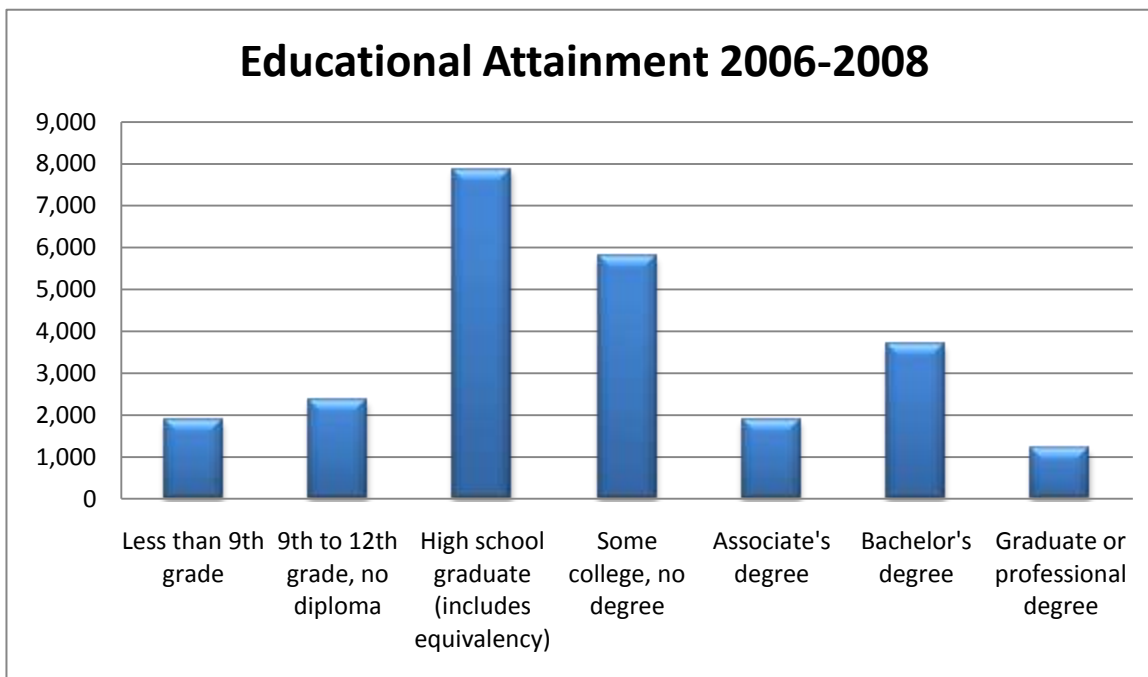


Figure 21. Source: ACS 2006- 2008

in college or graduate school is 1,576 total students. This number can be explained,

predominantly, by Cooke County's proximity with Grayson County College in Grayson County. Overall households and demographics featuring high levels of educational attainment are also among the highest in household income and wealth. Therefore, educational attainment can be used as an indicator of personal self-sufficiency. There are approximately 24,632 Cooke County residents over 25 years of age. Based on this population, the American Community Survey estimates there are 7,871 total high school graduates in Cooke County over the age of 25, including equivalency markers such as the GED. This translates to about 31 percent of the adult population in Cooke County with only a high school education. Approximately 23 percent of residents have some college and 24 percent have at least an Associate's degree. As expected, the number of residents with graduate and professional degrees is the smallest group of educational attainment is graduate or professional degree, which totals at 1,193 people. The next lowest level of educational attainment is completing less than the 9th grade, which totaled at 1,870 people.



In terms of ethnic breakdown of school enrollment, Hispanic ethnicity makes up the highest percentage in Gainesville ISD, Cooke County's largest school district, with 48.0% of students K-12 reporting. The next largest ethnicity was Caucasian (white) with a 41% of students reporting. African American accounted for 9.30% of the total population followed by Asian/Pacific Islander and Native American reporting 1.10 and .50 percent respectively. There is a significant change occurring in Cooke County that is evident by the ethnic breakdown in the school

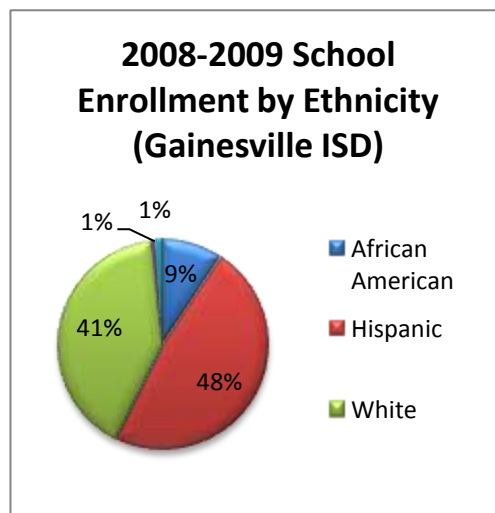


Figure 22. Source: TEA Annual Report

population. The Hispanic population has grown significantly over a four-year period. This growth is reflected in the particularly large number of students enrolled in certain programs such as ESL, English as a Second Language. The total population of Hispanic students in the 2005-2006 school year was 36.5% compared to the 48% of the school population that it now accounts for in the School population of Gainesville ISD. This is relatively proportional with figures for the state of Texas, which report similar figures of 47.9% of all students reporting a Hispanic ethnicity.

Approximately 12.1 percent of Cooke County residents live below the established federal poverty line, which is based on household and income and number of persons occupying the household. This number reflects, along with the increased Hispanic population in schools, accounts for the particularly high amount of students in the following categories: economically disadvantaged, Limited English Proficiency (LEP), Students with Disciplinary Placements, and At Risk students. Economically disadvantaged is a term to describe the percent of economically disadvantaged students is calculated as the sum of the students coded as eligible for free or reduced-price lunch or eligible for other public assistance, divided by the total number of students. Approximately 69.10% of students in Gainesville ISD qualify as economically disadvantaged. Students in the LEP program are identified as limited English proficient by the Language Proficiency Assessment Committee (LPAC) according to criteria established in the

Texas Administrative Code. Not all pupils identified as LEP receive bilingual or English as a Second Language (ESL) instruction, although most do. Approximately 21.8% of students are placed in this program, which almost directly matches the number of students that are enrolled in ESL, which is 21.60%. At risk students are identified as at risk of dropping out of school based on state-defined criteria, and 60.30% of students in Gainesville ISD qualify under these conditions. Students with Disciplinary Placements are students placed in alternative education programs and total out to 3.0% of the school population Gainesville ISD.

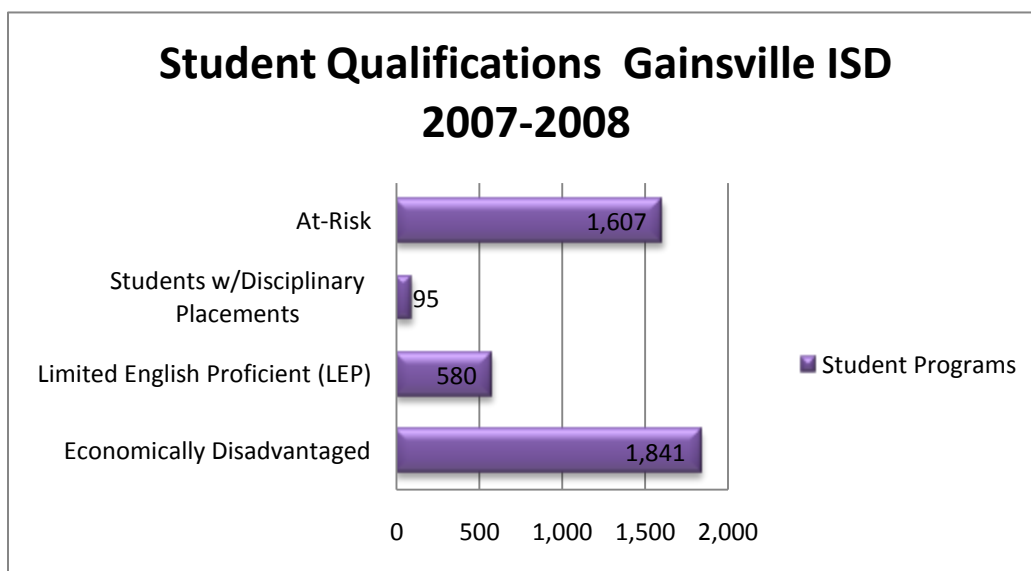


Figure 23. TEA Annual Report

Student Enrollment also partially reflects the influx of Hispanic students over the past few years to Gainesville ISD. The enrollment in the ESL program was 21.6% in the 2008-2009 school year. Other noteworthy programs were Career and Technical Education and Gifted and Talented Education with enrollment at 14.5% and 7.40% respectively. Enrollment in the Special Education Program accounted for 11.3% of students in the district.

Another socioeconomic indicator concerning education is enrollment in free or reduced lunch programs. The National School Lunch Program (NSLP) is a federally assisted meal program operating in more than 99,800 public and non-profit private schools across the nation. The



United States Department of Agriculture funds this program and provides the following description of its service:

It provides nutritionally balanced, low-cost or free lunches to more than 2.3 million Texas school children each school day. In 1998, Congress expanded the National School Lunch Program to include reimbursement for snacks served to children in after-school educational and enrichment programs to include children through 18 years of age. School lunches must meet the applicable recommendations of the Dietary Guidelines for Americans, which recommend that no more than 30 percent of calories come from fat and less than 10 percent from saturated fat. Regulations also establish a standard for school lunches to provide one-third of the Recommended Dietary Allowances of protein, vitamin A, vitamin C, iron, calcium and calories. School lunches must meet federal nutrition requirements, but decisions about the specific foods to serve and their preparation are made locally. A student cannot be charged more than 40 cents for a reduced-price lunch. After-school snacks are provided to children on the same income eligibility basis as school meals. However, programs that operate in areas where at least 50 percent of students are eligible for free or reduced-price meals serve all snacks free. In the 2008-2009, the state served 791,708,247 total meals as a part of the free or reduced lunch program⁹.

⁹ United States Department of Agriculture: Report on National School Lunches: http://www.squaremeals.org/fn/render/channel/items/0,1249,2348_2363_0_0,00.html



Crime, Family Violence, and Child Abuse

The number of violent crimes known to the police in 2006 was 191 cases, according to the U.S. Census Bureau. The number of violent crimes reported to the police in 2006 for the state of Texas was 121,468. The number of crimes

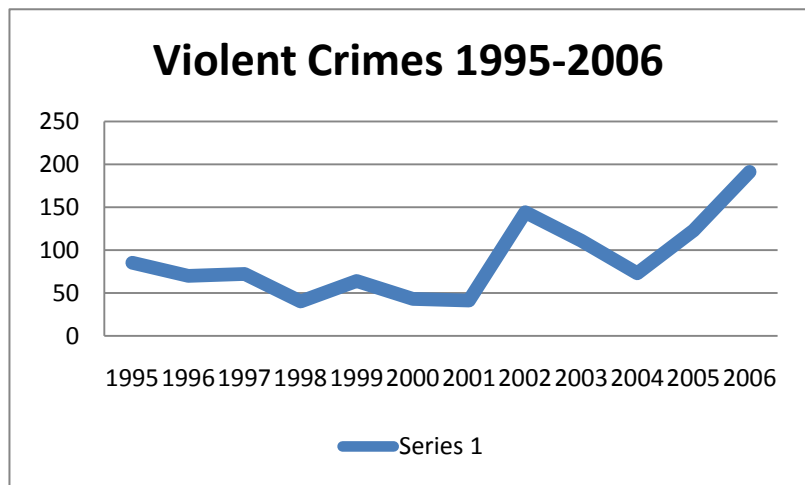


Figure 24. Source: U.S. Census Bureau

fluctuated between 1995 and 2001, but showed an overall decrease. However, this number spiked again in 2002 and began to steadily rise which ended in an all time high for 2006. Robberies and aggravated assaults have experienced the biggest increase in reported cases since 1995. Burglaries have also steadily increased overtime with 326 cases being reported in 2006. Some offenses, such as motor-vehicle theft and larceny theft, were experiencing a steady increase until 2006 with both figures rapidly decreased.

Although hard data are difficult to obtain because of the covert nature of the problem, there is a known link between violence against women and poverty. According to the Children's Advocacy Center of Sherman, one in three women are a victim of violent abuse. The

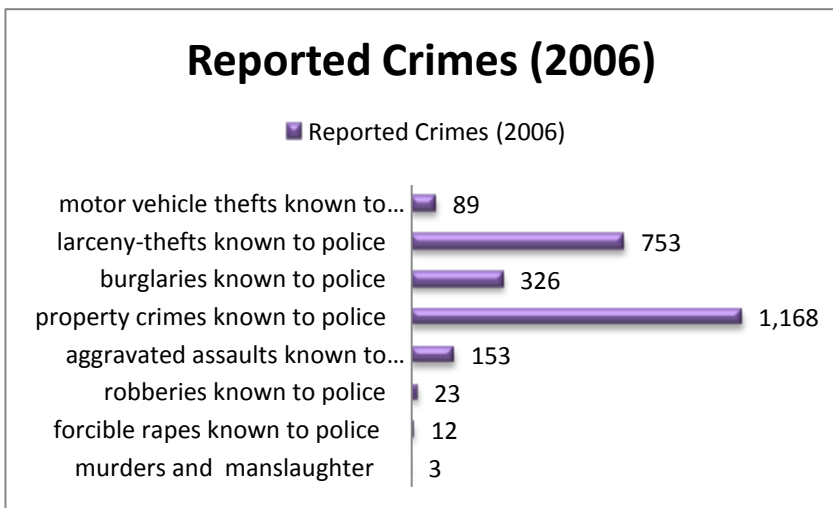


Figure 25. Source: ACS

number of these cases that go unreported are 1 in 4. This data relates to the current state of

conditions for women and children in Texoma and was gathered in 2009. There were between 1000 and 2000 law enforcement arrests involving abuse in this year. 800 victims and children were seen at the advocacy center, and these victims included both men and women. However, the center deals primarily with women and children who are suffering from abuse. The actual number of abuse incidents, both reported and non-reported, in 2009 was almost 2000 cases.

In the United States, domestic violence is conclusively linked to homelessness among women and children. The American Civil Liberties Union (ACLU) reports that domestic violence was cited by 50% of U.S cities surveyed in 2005 as a primary cause of homelessness.¹⁰ Further, the ACLU notes that 50% of homeless women in San Diego, California, reported being the victims of domestic violence, and that in Minnesota, one-third of homeless women indicated that they left their homes to escape domestic violence. Overall, according to the National Network to End Domestic Violence, 92% of homeless women in the United States have at some point been the victims of severe physical and/or sexual abuse.

The 2005 version of VAWA enhanced the provisions of its earlier version, with increased funding for violence-prevention programs, emergency shelter for women and children, and long-term housing solutions for low-income women and their children. The act also mandates that abused women be allowed to take ten days off from work each year to attend court or to look for housing, and it provides greater access to law enforcement and the justice system for abused immigrant woman who would otherwise have no legal recourse and might have to leave the country with abusive partners. Because violent relationships tend to affect poor women disproportionately in the United States, the provisions of the VAWA that allow time off from work and help for immigrant women mean that more poor women will be able to keep their jobs and remain in the country while they arrange to leave and/or prosecute their abusers.¹¹

¹⁰ <http://www.aclu.org/pdfs/dvhomelessness032106.pdf>

¹¹ Department of Justice, Office on Violence Against Women. Available from <http://www.ovw.usdoj.gov/index.html>.



Child Abuse Statistics:

There were 122 confirmed cases of child abuse/neglect in Cooke County in 2008. That is 12.4% confirmed cases per 1000 children. There were 376 completed CPS investigations. There were no child abuse related fatalities reported in Cooke County in 2008. There were 90 children in that year that were the legal responsibility of the state. There were 85 children in substitute care and 58 children in foster care. Substitute care refers to a home that includes children that are over the age of 18. There were 60 paid childcare clients in this year, which totaled to \$786,525 in foster care expenditures for the state. The ethnic breakdown of abuse includes all 122 children for which abuse has been confirmed. The majority of these children are Anglo with 79 victims. The next highest ethnic group was African Americans with 20 victims.

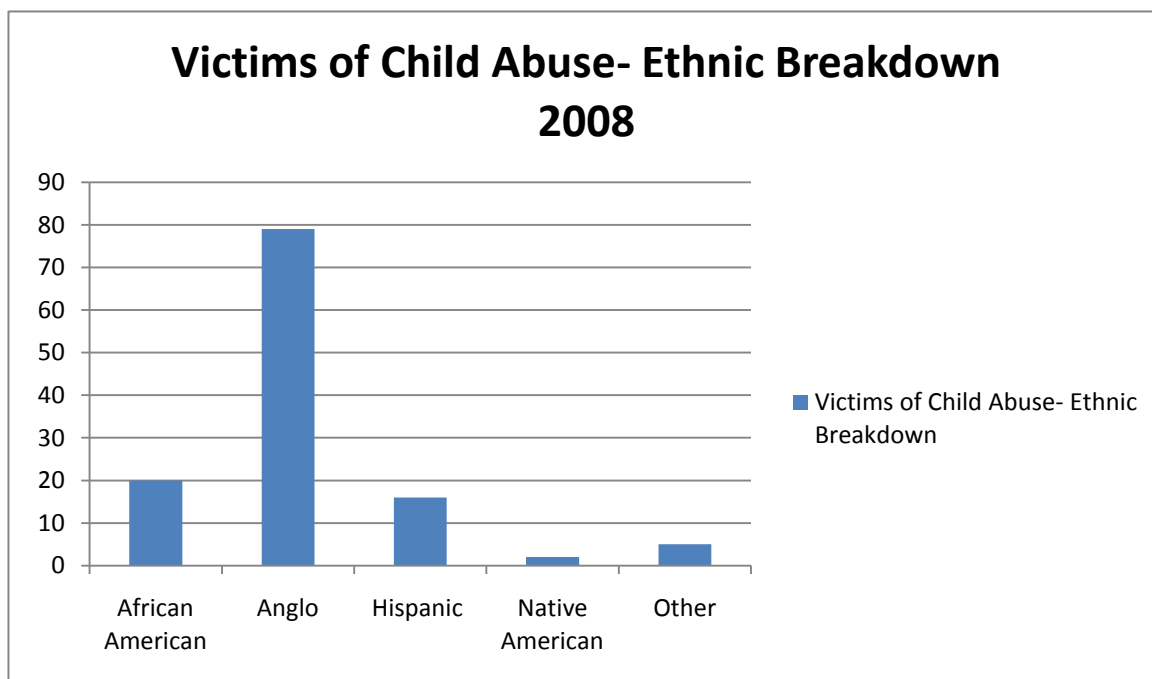


Figure 26. Source: Texas Dept. of Family and Protective Services



Teen Pregnancy

There were 53 reported births to teens age 15 to 17 in Cooke County in 2005, according to the Texas Department of Health and Human Services.

Child Care Statistics

According to the Sherman Homelessness Coalition, in 2008 the population of children age 0 to 13 was 7,435. The number of licensed day care operations in the county was 19 with a total capacity to care for 700 children. The number of registered childcare homes was 15. There is, also, only one residential licensed 24-hour care operation for the county.



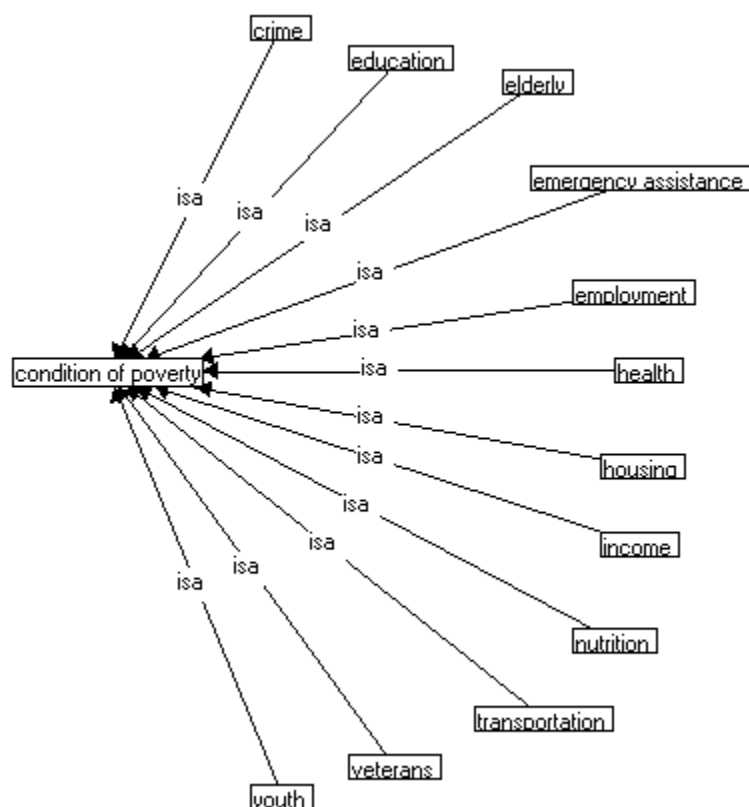
2.1.2. Key Informant Interviews Cooke County

Organizations Interviewed

The organizations interviewed were Abigail's Arms of the Cooke County Family Crisis Center, Cooke County United Way, and Volunteers in Service to Others (VISTO).

The three organizations interviewed were contacted through snowball sampling. This type of sampling uses existing study participants to recruit future participants from among their acquaintances. Both contacts at Abigail's Arms and United Way Cooke County were retrieved via snowball sampling. The researcher obtained a list of contacts from TCOG Utility Assistance recommendations. Three respondents were interviewed at Abigail's Arms: the executive director, the shelter project manager and the primary prevention specialist. The respondent interviewed from Cooke County United Way was the executive director. The shelter project manager at Abigail's Arms recommended that the researchers contact VISTO. This contact from VISTO was also obtained through snowball sampling. The respondent interviewed at VISTO was the executive director. For more information about each organization, see Appendix B.





Conditions of Poverty

As explained in the methodology section, according to Jim Masters, President of the Center for Community Futures, analyzing poverty issues can be separated into two components: the causes of poverty and the conditions of poverty. The conditions of poverty are the result of the causes of poverty. They are the representation, or static snapshot, of the problem within the community. They represent the people who are actually “in”

poverty and the problems they face.¹² While Masters discusses statistical representations of conditions, in these interviews the researchers attempted to qualitatively describe poverty in their communities and the Texoma region through separate condition domains. Each condition domain reflects aspects of a poverty that affects the residents who live on the margins. The complete list of condition domains can be found in the Methodology section.

This section includes the conditions of poverty and the services provided to address each condition domain. The conditions mentioned in the interviews are included below:

Crime

Abigail’s Arms is the only non-profit organization assisting victims of crime in Cooke County and provides services to any victim of crime, regardless of age, race, or sex. Abigail’s Arms offers counseling for crime victims in the form of a part-time therapist, a victim’s rights therapist, and

¹² <http://www.cencomfut.com/>



a liaison for judicial services. The executive director described some of their other current programs, such as the Batterers Intervention Program, in which Abigail's Arms works with the actual perpetrators. Before, batterers had to go to Denton for intervention services, but now Abigail's Arms can provide intervention services for batterers in the region. Abigail's Arms recently formed a sexual assault response team, which takes victims to Denton for crime assistance services, including forensic interviews.

In terms of public assistance, Abigail's Arms can assist crime victims by sending them a letter verifying that the client is in a domestic violence situation and is in need of housing. At that point, the client can receive crime victim compensation.

Abigail's Arms has a direct prevention specialist who works with the community to address issues such as sexual violence, dating, and domestic violence. This program uses strategies such as raising awareness, prevention, and intervention. Her outreach includes working with Hispanic parents in the Latinos con Fuerza program, schools, and business owners, in order to promote understanding about Abigail's Arms and crime prevention. In regards to the Hispanic community, the direct prevention specialist said that domestic violence and sexual assault are critical issues.

Abigail's Arms commented further on the organization's relationship with elected officials. The direct prevention specialist said that elected officials view Abigail's Arms as a political and monetary asset. Meanwhile, the shelter project manager said that county officials only see the bottom line. They perceive Abigail's Arms as being a positive aspect of the budget since the county does not have to spend as much on prison because of Abigail's Arms' services. And yet, county officials are reluctant to discuss violent crime occurring in Gainesville as they fear it will impede new business. Meanwhile, the shelter project manager argued that it is not the amount of violent crime occurring in a city that matters. Rather, what is important is how the city reacts to that violent crime.



With regard to changes in crime statistics over the last five years, Abigail's Arms said that their organization analyzed changes that took place between 2004 and 2008. The shelter project manager said there was an average 9% increase in violent crime since 2004, which included an increase in the number of reported child sexual assault cases. There was also a statistical increase in both reported domestic violence and sexual assault cases.

VISTO's respondent also mentioned that domestic violence is an issue in Cooke County and their organization refers clients suffering under domestic violence to Abigail's Arms.

Crime Relationship to Other Conditions

Drug-related crimes were mentioned as being, statistically, the largest crime occurring in Cooke County. These crimes often include burglary and theft carried out by individuals wanting money for drugs.

Drugs also affect victims of crime. There have been numerous assault cases in which the victim is either under the influence or otherwise mentally impaired due to drug-use. The victims, often female, are unable to give consent when impaired by drug-use. One example of this would be a female claiming that she has been raped, but because she was impaired at the time, she was unable to give consent. Because of the victim's impairment, the incident cannot be made into a legal case.

Additionally, the shelter project manager of Abigail's Arms said that the vast majority of perpetrator participants in the organization's Batterers Intervention Program have a history of substance abuse. So, before perpetrators can even enroll in the Batterers Intervention Program, they must be drug-free and complete treatment programs such as Narcotics Anonymous and Alcoholics Anonymous. Furthermore, if these perpetrators are on probation, then they receive random drug tests. These are the only options for perpetrators with substance abuse problems in Cooke County.



There is no drug court in Cooke County, but there is interest in forming one that serves mothers with substance-abuse problems. However, the lines of communication with the district judge are closed at this time. This lack of having a drug court is common in all of Cooke County and Gainesville, in particular, because it is such a small community. Not to mention, there is only one district judge. Occasionally, the attorney's offices, the probation officers, and Abigail's Arms are disconnected. However, the executive director said that the relationship between these agencies is generally positive.

The executive director of Cooke County United Way mentioned that at one point in time, there had been a drug trafficking problem along the border of Oklahoma at the intersection of Highway 82 and Highway 35.

With regard to youth and crime, there is a need for youth enrichment programs in Cooke County. As mentioned previously, Children who are not participating in school activities such as UIL, 4H, FFA or athletics need to have other extracurricular outlets. Cooke County does not have a mall or a movie theater. She went on to say that having a lack of youth enrichment programs contributes to problems, such as: teen pregnancy, substance abuse, and juvenile truancy.

Also in regards to youth, the executive director at Cooke County United Way pointed out that youth gangs used to be a problem in the past, but now she simply does not hear about gang violence anymore. It may possibly still be a big problem, but she has not heard of it.

Education

As mentioned previously, Abigail's Arms was unable to place approximately 79 women and children in shelters either because there was no space, or because there would be ramifications if these women and children were placed in shelters outside of the county. In addition to a loss of jobs, the loss of education was also mentioned as a ramification. Women and their children



can either lose their ability to continue their education, or they could not afford gas travel from their new shelter to school in Cooke County.

Education's Relationship to Other Conditions

Employment is related to education. As mentioned previously, Cooke County United Way's executive director said that North Central Texas College (NCTC) started offering vocational technology classes again after a prolonged absence. In response to this, the executive director thought it was valuable for people to learn the skills necessary for becoming a mechanic or learning another trade skill, rather than focusing solely on becoming doctors and engineers. VISTO's executive director also felt that clients should be encouraged to obtain job training at North Central Texas College.

Another aspect of education that relates to crime reduction is the work done by the direct prevention specialist at Abigail's Arms. Because of the large increase in the size of the Hispanic community in Gainesville, this specialist tries to facilitate educational programs that deal with domestic violence and sexual assault within the Hispanic community, where those are big issues.

Nutrition is also important for youth in education. The direct prevention specialist at Abigail's Arms noted that many children in the county qualified for free or reduced lunches at school. Cooke County United Way also confirmed this. The direct prevention specialist said there was an unbelievable percentage of children qualifying for free and reduced lunch in the Gainesville, Valley View, and Callisburg Independent School Districts.

Transportation affects education. The direct prevention specialist at Abigail's Arms also mentioned that the Gainesville trolley provides transportation for students living at NCTC and is particularly valuable since many of the students there do not have their own personal, reliable transportation. The trolley travels to Downtown Gainesville, along highway 82 to the mall, and to and from the college.



Elderly

Cooke County United Way refers elderly clients in need of assistance to the TCOG Area Agency on Aging. When a client calls the Cooke County United Way executive director, she asks the client for his/her age. If the client is elderly, then the executive director refers that client to the Area Agency on Aging.

VISTO pointed out funding priority disparities between Grayson and Cooke Counties. The executive director said that although there are more elderly people in Cooke County, Grayson still gets a larger percentage of funding. At VISTO, clients are usually served by multiple agencies; for example, if VISTO is helping an elderly client, most likely, that client is also being helped by the TCOGs' Area Agency on Aging.

Emergency Assistance

VISTO provides emergency assistance, in the form of energy assistance, food assistance, housing assistance, and medical bill assistance. Abigail's Arms also mentioned that VISTO possesses emergency funds to assist the elderly and households with infants. They help pay for emergency shelter for clients, as well. Abigail's Arms is working towards building an emergency shelter for crime victims. Currently, they provide emergency shelter for a very limited number of nights in a motel.

Emergency Assistance and Other Conditions

According to VISTO, emergency healthcare assistance is lacking and that emergency dental care is unavailable in Cooke County.

Employment

Employment as a cause of poverty factored strongly for all three service providers interviewed in the way that they work with clients. The shelter project manager at Abigail's Arms said that, in 2009, Abigail's Arms was unable to place approximately 79 women and children in shelters



either because there was no space or because there would be ramifications if these women and children were placed in shelters outside of the county. The loss of jobs was mentioned as a ramification because clients could not find jobs as easily in a new area, or because clients could not afford gas to drive from the new shelter to their job in Cooke County. Also, the shelter project manager at Abigail's Arms commented on clients' ability to gain employment. She said that clients must be mentally prepared to take the next step to gain employment, even if they were already relatively prepared financially, with a good FICO credit score and no-interest loans. Furthermore, the program manager stated that clients must have the skills necessary to maintain a job because clients that lack job skills will lose his/her job within two weeks. For this reason, it is difficult for service providers to simply tell clients to get a job.

The executive director of Cooke County United Way commented on the state of jobs in the county. While there were few jobs available in Cooke County, the executive director was still surprised to find clients who thought that Cooke County had many jobs available. She thought this might be due to the fact that Gainesville is at the crossroad between Highway 35 and Highway 82 and because it is midway between Oklahoma City and Fort Worth. She suggested that clients who are looking for jobs continue their search south towards Fort Worth. The executive director was surprised that people expect Cooke County to have more jobs and housing than it actually does. In addition to Cooke County lacking in job opportunities, she said that there was a lack of highly skilled workers, but many low-skilled, blue-collar workers.

Employment and Other Conditions

The executive director of Cooke County United Way saw a relationship between transportation and employment. She pointed out that Gainesville has a trolley system that has been improving in service, but that public transportation in the area is still insufficient. The trolley service is limited. TAPS Public Transit only accepts calls in advance for rides. Not to mention, TAPS closes at 6:00 PM.



Employment is also related to education. Cooke County United Way's executive director said that NCTC started offering vocational technology classes again after a prolonged absence. In response to this, the executive director thought it was valuable for people to learn the skills necessary for becoming a mechanic, rather than focusing solely on becoming doctors and engineers. VISTO's executive director also felt that clients should be encouraged to obtain job training at North Central Texas College.

Employment is also related to housing. VISTO's executive director said that there has been an increase in the number of people on wait list for public housing in neighboring counties and, as a result, people have begun to move to Cooke County in search of available public housing in Cooke County. However, the consequence of this is that clients are on multiple wait lists for public housing and the people who manage to get on the wait list for Cooke County will continue to be on wait lists in other counties at the same time. Furthermore, as people move to Cooke County in search of public housing, they find that there are even fewer jobs available and a lack of resources in Cooke County, as compared to other counties.

As for employment as it relates to health, VISTO's executive director mentioned the most in demand jobs were to be found in nursing.

Health

According to Cooke County United Way's executive director, dental care assistance is a critical need for many adults in Cooke County. If someone is elderly, he/she can be covered by Social Security Income (SSI). If someone is a child, then he/she is covered by CHIP. But, there is not a dental care assistance program for adults.

As mentioned before, there are major health concerns surrounding youth today. Cooke County United Way pointed out various fundraisers taking place in the community for children with health conditions such as cancer or leukemia. Many children in this community experience catastrophic illnesses and they have since died. The Cooke County United Way executive



director said that she gets a lot of calls from parents or other people affected by these childhood health issues asking them what they can do to help.

The Cooke County United Way executive director said that she has seen support groups rise up in the community. This is in response to the lack of support, particularly financial support that The American Cancer Society or the patients' doctors have provided. She explained that service providers in the area do not have the tools necessary to address this type of client concerns. Cooke County United Way has clients that are either insured or uninsured. However, most of the organization's clients are either uninsured or with limited insurance coverage.

VISTO provides emergency assistance to cover medical expenses. And yet, according to the executive director, 40% of VISTO's client deaths are a result of suicide. People lose hope and they face compounding problems, most of which are medical. VISTO's respondent said that Cooke County has a critical need for a full-service clinic. There is no preventative or emergency dental care available at this time in Cooke County. VISTO refers clients to St. Joseph Hospital in Fort Worth and the Texas Women's University (TWU) in Denton for dental cleanings. Currently, the hospital emergency room is the only functioning clinic in Cooke County. And, as a result, this is the only option for clients who cannot afford to see a doctor. Some clients have Medicare or Medicaid, but many clients do not. With that said, even if a full-service clinic were to be built in Cooke County, encouraging clients to use the clinic's services would be a challenge.

Drug-related crimes were mentioned as being, statistically, the largest crime occurring in Cooke County. These crimes often include burglary and theft carried out by individuals wanting money for drugs.

Drugs also affect victims of crime. As mentioned previously, there has been numerous assault cases in which the victim either is under the influence or otherwise mentally impaired due to drug-use. The victims, often female, are unable to give consent when impaired by drug-use. One example of this would be a female claiming that she has been raped, but because she was



impaired at the time, she was unable to give consent. Because of the victim's impairment, the incident cannot be made into a legal case.

Additionally, the shelter project manager of Abigail's Arms said that the vast majority of perpetrator participants in the organization's Batterers Intervention Program have a history of substance abuse. So, before perpetrators can even enroll in the Batterers Intervention Program, they must be drug-free and complete treatment programs such as Narcotics Anonymous and Alcoholics Anonymous. Furthermore, if these perpetrators are on probation, then they receive random drug tests. These are the only options for perpetrators with substance abuse problems in Cooke County.

Housing

According to the shelter project manager at Abigail's Arms, housing is one of the top critical needs facing Cooke County. This category includes emergency housing, transitional housing and permanent housing. She explained that many of her clients did not know when they would be moving from transitional to permanent housing. She also commented on the lack of skills that clients had regarding housing, such as not knowing how to sign a lease. She said that housing is available in Gainesville, but work that goes into buying a house and moving in is too much for some clients to handle. Financial, emotional and mental stability are all necessary for securing permanent housing.

The executive director of Cooke County United Way also commented on the state of housing in Cooke County. She was surprised to find clients who expected Cooke County to have adequate housing, but she speculated that this might be the case because Gainesville is at a major highway intersection with highway 82 and highway 35 and because it is midway between Oklahoma City and Fort Worth.

The executive director observed how the loss of housing can compound with other problems facing clients. She mentioned an elderly client whose wife had died. He spent most of his



money on her funeral and was now unable to make housing payments. As a result, he was being evicted. Not to mention, he was in desperate need of dental care but could not afford it either. While Cooke County United Way does not provide services to clients directly, the organization does refer clients to the Gainesville Housing Authority, which is the only avenue for clients seeking affordable or transitional housing in the area.

VISTO's executive director noted that rent in Cooke County has increased, as well as the need for public housing, which reflects an overall increase in the need for housing. She also mentioned that VISTO's definition of homelessness is different from the State's definition of homelessness. VISTO defines homelessness as "a client not knowing where he/she is going to sleep that night, or living somewhere not fit for long-term human habitation."

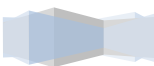
Housing and Other Conditions

Housing relates to employment. As mentioned previously, the executive director of VISTO said that public housing wait lists have increased in size for adjacent counties and, as a result, clients move into Cooke County. However, those clients then realize that there are even less jobs and resources available in Cooke as compared to other counties.

Income

While income is a criterion for eligibility at VISTO, it is not a criterion for eligibility at Abigail's Arms. Abigail's Arms does not actively track client income, but it does estimate income while clients are applying for grants. Furthermore, Abigail's Arms estimates that 75% of its clients are low-income and that their clients do actually provide income levels or the fact that their children receive free lunches at school. The executive director of Abigail's Arms said that if a client is jobless, they feel threatened when asked to fill out an application asking how much income they make.

Nutrition



Nutrition is important for the entire population. Cooke County United Way executive director said that throughout the state, 1 out of 5 people live in hunger. In Cooke County, 1 out of 3 people live in hunger. She went on to explain that a large number of those people in Cooke County are elderly.

Nutrition affects youth. As mentioned previously, the direct prevention specialist at Abigail's Arms noted that many children in Cooke County qualified for free or reduced lunches at school. Cooke County United Way also confirmed this. The direct prevention specialist said there was an unbelievable percentage of children qualifying for free and reduced lunch in the Gainesville, Valley View, and Callisburg Independent School Districts.

VISTO has a special interest in hunger. The executive director said that childhood hunger is a problem across the entire State of Texas. Getting food is a daily struggle for those living in poverty. In order to receive food assistance services, most people have to travel to Sherman, which is not financially feasible for most people. She went on to say that food stamp enrollment has recently increased and that food stamps, TANF and WIC all need major improvements.

Transportation

Transportation was identified as the biggest need in Cooke County, according to the shelter project manager at Abigail's Arms. Transportation is a key factor for preserving client livelihood. As stated previously, Abigail's Arms was unable to place approximately 79 women and children in shelters either because there was no space, or because there would be ramifications if these women and children were placed in shelters outside of the county. In addition to a loss of jobs, the loss of education was also mentioned as a ramification. Women and their children would either lose their ability to continue their education, or they could not afford gas to travel from their new shelter to school in Cooke County.

Transportation is a burden to those who need access to services within Cooke County, especially for individuals and families that do not speak English. For example, because Abigail's



Arms does not have a complete Spanish-speaking staff, the organization cannot facilitate all of its services for Spanish-speaking families. As a result, these families must travel to Denton to obtain the services that they need. Abigail's Arms has seen an overall increase in referrals for Spanish-speaking clients, which now make up 1 out of 4 clients that the organization sees.

The executive director of Abigail's Arms said that TAPS public transit is the only transportation service available in the area. It has improved, but the main problem is that there is not a regularly scheduled bus service available to the whole community. In order to use their transportation services, one must call TAPS 24 hours in advance to make an appointment. However, scheduling an appointment is not possible for people who need immediate, urgent services. Additionally, the TAPS public transit has limited hours of use. So, for example, this service is unavailable for clients who need transportation at 3 AM or for clients who have had a court docket change and need immediate transportation as a result.

VISTO's executive director confirmed the need for transportation in Cooke County. VISTO's clients often use TAPS, but cannot always get transportation provided. TAPS routes do not always go across the county. However, VISTO's executive director did say that their organization's clients have not had many problems with TAPS in the past. She did note that clients treat TAPS like a cab service. For a short time, VISTO had a cab service on Fridays for clients to run errands, but this did not last long. Also, VISTO will pay client bus fares when they ride on TAPS. The executive director commented on the trolley in Gainesville, saying it had been created for tourism, not community use. Furthermore, if transportation is unavailable, clients cannot get to VISTO for food assistance. As a result of transportation barriers, VISTO's executive director said that many of the organization's clients must travel to Sherman for services. This is both time consuming and financially unfeasible for clients.

Transportation and Other Conditions

Cooke County United Way also commented on transportation needs, saying that transportation relates to employment. The executive director re-emphasized that that public transportation is



improving, but still limited. She also felt that Gainesville's trolley system limited and mentioned the time constraints associated with using TAPS as being an issue for people with jobs. For example, she mentioned a client who had a job at WinStar Casino, but had no way to get there.

Transportation affects education. As mentioned before, the Cooke County United Way executive director said the Gainesville trolley does help students living at North Central Texas College since many students there do not have transportation. The trolley travels to Downtown Gainesville, down highway 82, to the mall, and to the college.

Youth

The direct prevention specialist at Abigail's Arms commented on youth, specifically with regard to the Hispanic community. She said that there are children who now have a dance team at schools. Moreover, she tries to educate teens on sexual violence and parents on crisis intervention. Another issue among youth is the rising numbers of teen pregnancy.

In terms of children's services, there is no children's center or children's services for crime victims in Cooke County. Court Appointed Special Advocates (CASA) may only take children's cases when appointed by a judge. Abigail's Arms cannot provide counseling to youth if they have a court case coming up. Until the case is settled, Abigail's Arms can only offer educational services to youth involved. If there is no court case, then Abigail's Arms can provide therapy for children. When Abigail's Arms new shelter opens, there will be a child therapy play area, which will be dedicated to serving children with a greater capacity than previously. Once the shelter opens, Abigail's Arms may become a Children's Advocacy Center. Abigail's Arms wants to include forensic interviews as well.

These comments highlight the fact that there is no advocacy agency specifically for children in Cooke County. Child Protective Services will sometimes send cases to the Sherman Children's Advocacy Center. Abigail's Arms said they prefer to send their cases to the Lewisville Children's



Advocacy Center. One of the investigators at the Lewisville Children's Advocacy Center is on the board of directors of Abigail's Arms.

MHMR was mentioned as an agency that clients have frustrations with, because clients do not like to drive to Sherman and then wait for their services. MHMR is an example of frustrations that some service providers in Cooke County have against service providers in Grayson County. This issue is addressed in more detail in the Unique Observations section.

Regarding CPS, Abigail's Arms respondents noted that there had been problems with long wait lists and a generally over-burdened system within Cooke County.

Abigail's Arms respondents pointed out the need for foster homes and foster parents in Cooke County. Children are being uprooted and taken away from individuals and support groups that they trust. For example, if a child has a trusting relationship with a teacher, taking that child out of the county and to a foster home in a different county would mean ripping that child away from a source of support. The executive director at VISTO also mentioned this as being a problem.

The executive director of Cooke County United Way said that a notable youth organization called Muenster Youth Council illustrates a particular small community's attitude toward outside service providers. The Muenster Youth Council handles all youth activities in Muenster, including: baseball, softball, swimming, and boys and girls scouting programs. Any child can register for free for any of these programs. The Muenster Youth Council (MYC) is an example of a small community taking care of its own.

The Cooke County United Way executive director explained that there is a need for youth enrichment programs. Children who are not participating in school activities such as UIL, 4H, FFA or athletics need to have other extracurricular outlets. Cooke County does not have a mall



or a movie theater. She went on to say that having a lack of youth enrichment programs contributes to problems, such as: teen pregnancy, substance abuse, and juvenile truancy.

Youth and Other Conditions

Nutrition is important for youth. As mentioned before, the direct prevention specialist of Abigail's Arms said that many children in Cooke County qualify for free or reduced lunches at school. Cooke County United Way also confirmed this. There are an enormous percentage of children who qualify for free and reduced lunch in Gainesville, Valley View, and Callisburg ISDs. She said that VISTO's Backpack Buddies program helps to provide food for children and their families on the weekends.

There are also major health concerns surrounding youth today. Cooke County United Way pointed out various fundraisers taking place in the community for children with health conditions such as cancer or leukemia. Many children in this community experience catastrophic illnesses and they have since died. The Cooke County United Way executive director said that she gets a lot of calls from parents or other people affected by these childhood health issues asking them what they can do to help.

Unique Observations

The causes of poverty in Cooke County were not discussed in depth. Instead, during the interviews many aspects of service provision in Cooke County were discussed, such as services provided, funding, politics, etc. There are three main reasons why the causes of poverty were not included in the Cooke County interviews.

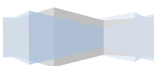
First, the interviews were only somewhat structured in nature. While the interviewer had an interview guide with a broad list of topics, the interviewer never felt obligated to focus on every potential topic, especially due to the organic nature of topics arising from the flow of conversation between two individuals.



Secondly, service provision in Cooke County is sparse. There are only a handful of service providers in Cooke County and the three service providers interviewed (Cooke County United Way, Abigail's Arms and VISTO) can be considered the three largest in Cooke County. The interviews frequently referenced the need for client travel assistance in order to obtain specific services. Therefore, the larger issue of being able to address needs broadly is difficult because of the sparse nature of services available. Services are not localized.

Finally, due to the sparse nature of services and client needs, many service providers allocate assistance for emergencies. This means that service providers will serve clients sparingly and when the client has a very specific emergency. In contrast with other counties, Cooke County service providers do not provide long-term assistance to clients. Therefore, when working with clients on a long-term basis, there is more interaction and, thus, a greater likelihood of discussing the causes behind that client's poverty situation because the service provider involved sees that particular client on a regular basis. At that point, the service provider can begin to take note of certain patterns, behaviors, or situations that impact the client's long-term causes of poverty. On the other hand, when service providers work with clients in need of emergency (or short-term) assistance, the service providers have less interaction and less likelihood of discussing the causes of poverty for that particular client. This is because the service provider does not have regular interaction with clients receiving emergency assistance. This entire dilemma is compounded by the fact that services in Cooke County are spread out sparsely. Overall, the interviews focused on immediate services being provided and the obstacles in providing these types of services in Cooke County.

Although the causes of poverty were not directly addressed, the executive director of Abigail's Arms mentioned a program called Pathways, which is run jointly by VISTO and Abigail's Arms. Pathways is a comprehensive program designed to bring victims out of crime and the cycle of poverty. Clients attend workshops and meet with a life coach twice a month.



In the interview with the executive director of VISTO, self-sufficiency was mentioned briefly. The executive director said that building a food pantry on every street corner will not solve hunger. Self-sufficiency needs to be taught to and understood by clients. However, she did not go into depth on the definition of self-sufficiency or how to teach self-sufficiency to clients so that they understand and apply it to their lives.

Top Client Needs

Abigail's Arms composed a list of the top client needs. The first top need was transportation. The second top need was emergency housing, transitional housing, and permanent housing. The third top need was permanent, secure communication. The respondent explained that one of the challenges in doing follow-up with clients is that many clients have access to a cell phone or landline, but that it can either be accessed by perpetrator, or could be turned off due to nonpayment. The respondent said that one potential solution to this problem would be acquiring community voicemail, in which the victim could dial in a 1-800 number from any location to access their personal voicemail to check for messages from caseworkers or attorneys. The concept of community voicemail was originally developed for homeless shelters. However, one problem specific to Cooke County is a lack of phone numbers available within the county. Furthermore, facilitating community voicemail for approximately 2,500 clients within the tri-county area is something that may not be feasible either since there is not a phone system capable of handling such a capacity in the area.

VISTO's representative spoke on clients' use of TAPS public transit. As mentioned previously, VISTO pays for bus fare for its clients. In theory, the clients should be able to call TAPS 24 hours in advance and schedule a ride, but this does not always happen. In addition, TAPS is supposed to be willing to travel across the county to transport clients, but this has not always been the case. However, the executive director did mention that VISTO's clients have not faced many problems using TAPS. Although, on occasion, clients treat TAPS as if it is a taxicab service as opposed to public transit.



Services Outside of the County

Abigail's Arms, VISTO, and United Way of Cooke County addressed the issue of sending clients to receive services outside of the county. These agencies expressed concern about the strain and discouragement caused by the length of travel required to get services from agencies that operate out of Grayson County. There are high levels of dissatisfaction surrounding this topic because clients from Cooke must drive to Sherman and wait to receive assistance that they cannot receive anywhere else nearby.

The executive director of Abigail's Arms spoke on behalf of some agencies in Cooke County regarding their frustrations towards Grayson County. They see a lot of service providers moving into Grayson County and staying there. While these service providers may send representatives to Cooke County once or twice a week, it is not enough. The executive director thought this was most likely due to the fact that Grayson County has a much larger population. However, Cooke County residents have to go to Grayson County to get services over and over again because outsiders believe that Cooke County does not have enough clients to merit receiving more services. The executive director said Cooke County does have a large enough number of clients in need of services. However, frustration is high at this point because when Cooke County residents go to get services, they have to drive over to Grayson County and wait. Clients do not want to do this.

In addition, the shelter project manager at Abigail's Arms said that in her conversation with the county judge, county officials were hesitant to cede power through TCOG to Grayson County on issues such as water. Elected officials saw an unequal partnership with TCOG. She said there is a very definite feeling, just by talking to people in the area, that because Grayson County gets all the money, they have all the resources and power.

VISTO also pointed out funding priority disparities between Grayson and Cooke Counties. The executive director said that although there are more elderly people in Cooke County, Grayson still gets a larger percentage of funding.



United Way Cooke County's respondent shared the view that, regarding some of the agencies that are managed out of the county, Cooke County service providers feel like they get the leftovers. There is a long established view that Grayson County gets most of the grant money, while Cooke County only gets a small percentage. Despite this, United Way Cooke County executive director said that attitudes towards Grayson County have greatly improved in recent years. Still, Cooke County has learned from the experience, saying, we will take care of our own.

Frequently Needed Services Outside of Cooke County

VISTO's respondent stated that Cooke County is in need of a general clinic. The hospital emergency room is the only option for many clients because they cannot afford to see their own doctor. However, VISTO's executive director did mention that getting clients to actually use the clinic services would be another challenge, as well.

Abigail's Arms works with the Sherman Crisis Center in Grayson County and, when necessary, Abigail's Arms uses the Sherman Crisis Center as an emergency shelter. The Sherman Crisis Center shelter is the first choice for Abigail's Arms because it receives the Regional Assistance Victims grant. Abigail's Arms also use space from the shelters in Denton, Ardmore, and Fort Worth.

As previously mentioned, there are no children's services for crime victims in Cooke County. There is a gap in crime victimization services for children. For example, Court Appointed Special Advocates (CASA) only takes children's cases, unless a judge or court refers a documented case to the agency. Even though there is not a Children's Advocacy Center in Cooke County, Child Protective Services (CPS) will occasionally send Cooke's cases to the Children Advocacy Center in Grayson County. The executive director of Abigail's Arms said that their organization prefers to send its cases to the Lewisville Children's Advocacy Center.



Abigail's Arms refers many clients to Weatherization and Utility Assistance at TCOG, which operate out of Sherman. Abigail's Arms mentioned that TCOG came to Gainesville in late 2009 and had a good response from clients. However, at this point in time, accepted clients have to travel to Sherman for assistance.

VISTO said that Cooke County has a critical need for a full-service clinic. There is no preventative or emergency dental care available at this time in Cooke County. VISTO refers clients to St. Joseph Hospital in Fort Worth and the Texas Women's University (TWU) in Denton for dental cleanings.

Regarding substance abuse, clients may come to Abigail's Arms under the influence of drugs and/or alcohol, in which case the organization will not provide those individuals with assistance until they are sober. Even still, there are limited resources to refer these individuals to. Abigail's Arms cannot fund therapy intervention for these clients due to grant restrictions.

Changes in the last five years

Regarding crime statistics and changes within the last 5 years, Abigail's Arms said that for its own purposes, the agency analyzed changes that took place between 2004 and 2008. The shelter project manager said there was an average 9% increase in violent crime since 2004, which included an increase in reported child sexual assaults. There was also a statistical increase in both reported domestic violence and sexual assault cases. For the number of clients that Abigail's Arms sees versus the total number of reported cases, there is a 67% rate of underreporting of crime in the county.

Community Contribution

Abigail's Arms has volunteer attorneys that assist clients. For example, the agency has an attorney from Arlington that comes up to their office on Wednesdays. He serves rural counties to provide legal aid free of charge. Also, Abigail's Arms holds its Batterers Intervention Training



Program at a local church. As for the Pathways program jointly run by Abigail's Arms and VISTO, life coaches volunteer their time to work with clients.

Volunteerism and community contribution are at the core of Cooke County United Way. The executive director does her part in contributing to the community by referring clients to various service providers in Cooke County. Cooke County United Way does not directly provide services to clients.

Changing Demographics

Abigail's Arms observed that the clients it sees are not reflective of Cooke County demographics. It has very few black clients, but their Hispanic clients are fairly reflective of Hispanic demographics in the county. Abigail's Arms increased its Hispanic client base and, now, 1 out of 4 of its clients is Hispanic and has considered requesting grant funding to serving ethnic minorities. However, in order to receive that type of funding, the agency must already serve a predominantly ethnic community.

Multiple respondents noted that the Hispanic community was starting to come out and be a part of the community, as a whole. Before, Hispanic citizens were not very involved in the community. She said the children have a dance team now through the school. She stressed that it takes time to gain their trust and to join the community. She tries to educate them on sexual violence, because they have seen an increase in teen pregnancy. They are trying to do crisis intervention, educating parents on what is available.

Elected Officials

As mentioned previously, Abigail's Arms commented on its relationship with elected officials. The direct prevention specialist said that the county officials view Abigail's Arms as a political and monetary asset. The shelter project manager said that county officials only see the bottom line, like Abigail's Arms having a positive impact on the budget since the county does not have to spend as much money on prison as a result. Yet, county officials are reluctant to discuss



violent crime taking place in Gainesville because they believe it will ward off businesses. However, the shelter project manager argued that it is not about the amount of violent crime in a city that matters, it is about how the city reacts to that violent crime.

As mentioned previously, Abigail's Arms has been trying to convince the county judge to support their programs. The agency's argument is that if services such as drug rehabilitation and educational programs about substance abuse and parenting were available, then agencies, their clients and the city would benefit. Agencies will work together and the city will save money on prison expenses and court cases. However, it is still an uphill battle. Unless these types of programs are implemented, the impact they can have will not be seen.

The respondent from Abigail's Arms said that county officials were hesitant to cede power to TCOG. Elected officials were said to express concerns about an unequal partnership with TCOG. The respondent said there is a very definite feeling, just by talking to people in the area, that because Grayson County gets all the money, they have all the resources and power.

Cooke County United Way had a somewhat different view on elected officials. The executive director had very strong relationships with municipalities and counties. She said that in a small community, it is necessary to form personal relationships and that makes it easier to get things done. However, she did believe that, as a general statement, municipalities and the public do not understand what non-profits have to offer or how they function. If cities are not supporting service providers, then the problems that service providers would otherwise address end up on the city's doorstep. Service providers are saving cities thousands of dollars by offering their services. If the non-profits are not there, then people who are in need will go to churches, cities, and the county for support.

Small Community

The theme of small community appeared many times throughout the interviews. The main reference to small communities came from Cooke County United Way. The respondent



explained that there are small communities in Cooke County that have a strong, traditionalist bent. These populations tend to have strong cultural differences from the rest of Texoma. A non-profit organization or business from the outside coming in would find it difficult to do business in a community like Muenster, for example. In that particular community, an individual must be from there and live there in order to gain the acceptance of the community. Small communities are interested in relationships. They are interested in who you are, where you are from and what do you want to do with the locals.

The executive director from Cooke County United Way believed that Abigail's Arms is the only agency that has ventured out into the smaller communities in Cooke County. It is possible that a small community may be reluctant to allow service providers to come in because that community may not want to face the realities of the problems that its population is facing. In towns with strong cultural traditions, they may not want to hear about statistics on alcoholism. Substance abuse prevention in Gainesville has worked well, but in smaller communities, the issue is very personal. Discussing negative issues with a small community may be very personal because it affects someone's family member or close friend. The most closely-knit, multi-generational, small communities with strong cultural traditions tend to be very self-reliant, especially if that community is located over an hour away from the nearest large town.

According to Cooke County United Way executive director, the key to working with small communities is understanding the audience, working with that audience, and finding a commonality between your agency and that audience to build upon. She explained that in small communities, it is necessary to form personal relationships if you want to get things done. She went on to say that in these small communities, there is resentment towards the cities of Denton and Dallas. Small communities view such cities as big, corporate, and wealthy.

Another characteristic of small communities that arose highlighted the fact that there is no duplication of human services, which is often typical in larger communities. For example, there may be several non-profit home hospices in Tarrant County and Dallas County, but there is only



one home hospice in Cooke County. Therefore, agencies are not competing with another for funding to provide the same goods and services to clients.

Critical Needs

Below is a list of critical needs provided by the service provider respondents from Cooke County:

Assistance for Spanish Speakers

Children's Services

Health Clinic

Emergency Dental Care

Foster Homes

Housing

Hunger

Information on Services

Lack of Recreational Activities for Youth

Secure Communication for Victims of Crime

Crisis Shelter Capacity

Transportation for Low Income Residents Seeking Services, Education, and Employment

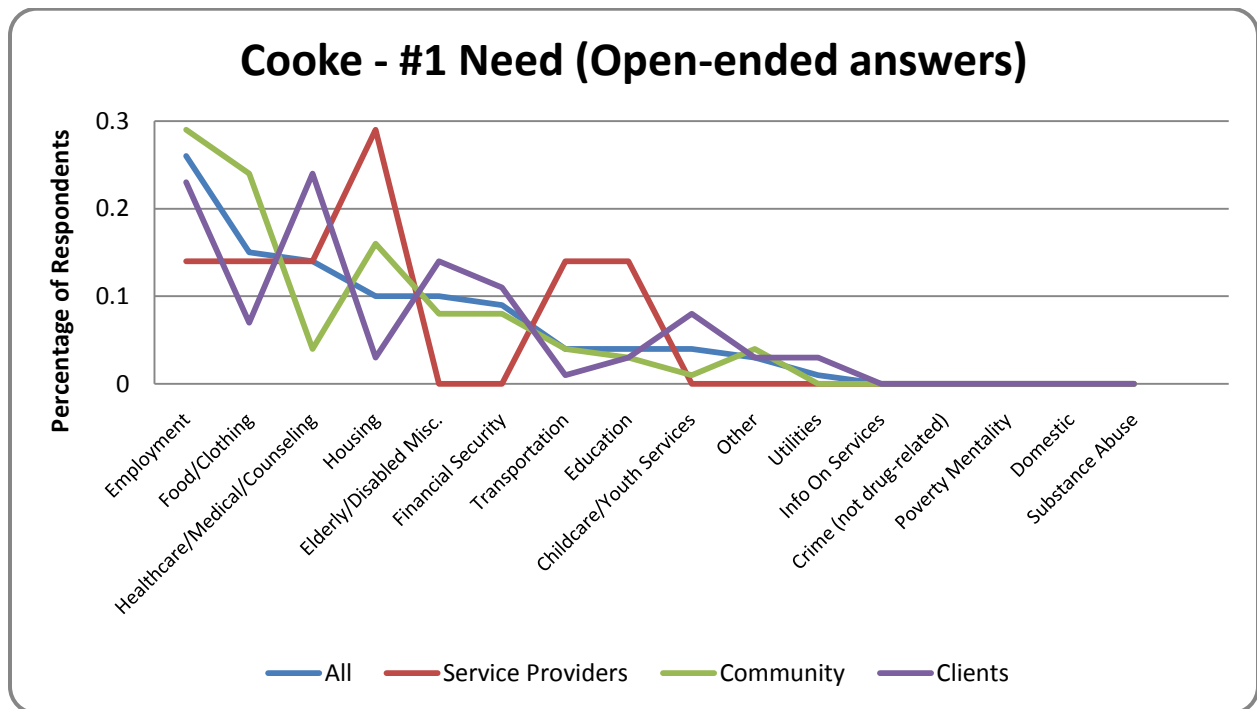


Affordable Treatment for Catastrophic Illnesses

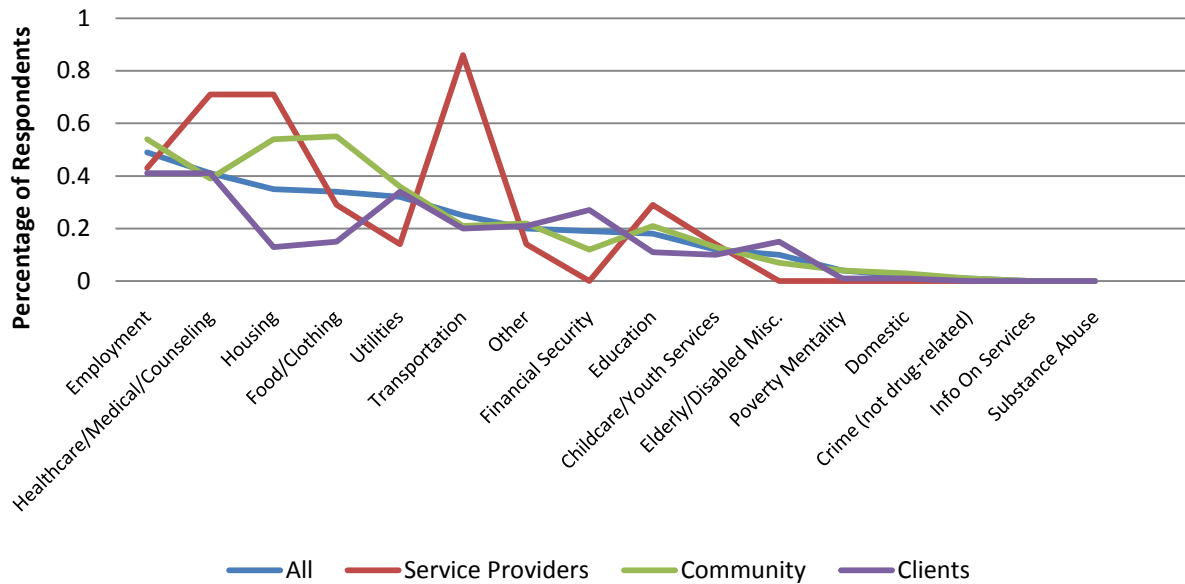


2.1.3 Survey Results and Analysis

A full list of tables appears in Appendix F.



Cooke - Top Five Needs (Open-ended answers)



Client Top Needs by Hopefulness-Cooke

	Unsure	Not at All Hopeful	Somewhat Hopeful	Very Hopeful
Employment	0.17	0.5	0.5	0.48
Financial Security	0.42	0.14	0.33	0.22
Housing	0.08	0.14	0.17	0.11
Healthcare/Medical/Counseling	0.5	0.64	0.42	0.22
Transportation	0.08	0.07	0.33	0.26
Education	0.08	0	0.25	0.15
Food/Clothing	0.17	0	0.17	0.19
Info On Services	0	0	0	0
Childcare/Youth Services	0.08	0.07	0.08	0.15
Utilities	0.33	0.29	0.08	0.41
Elderly/Disabled Misc.	0.08	0.21	0.17	11
Crime (not drug-related)	0	0	0	0
Poverty Mentality	0	0	0	0.04
Domestic	0	0	0.08	0
Substance Abuse	0	0	0	0
Other	0	0.43	0.42	0.11
N Value	12	14	12	27

Rank #1 Rank #2 Rank #3 Rank #4 Rank #5



'Very Important' Services by Employment Status (Employed, Unemployed, Retired) - Cooke

Service Type	Employed (%)	Unemployed (%)	Retired (%)
Employment (need a job)	79.6	56.9	56.9
Living Wage Employment (need better paying job)	63.5	49.0	43.3
More Education (for better employment)	50	46.9	33.3
Enrichment Programs for Youth	45.3	42.9	42.6
School Readiness	51.9	44.9	34.0
Affordable Childcare	42.3	46.0	35.2
Summer Childcare	38.8	39.6	29.4
Family Services	42.6	39.1	34.0
Use Public Transportation	17.6	42.0	30.2
Need Reliable Personal Vehicle	30.2	50.0	29.4
Temporary Shelter	21.6	20.0	22.4
Rent Assistance	23.5	58.1	32.0
Utility Assistance	30.2	74.5	50.8
Improvements to Heating and A/C in home	19.2	58.1	38.9
Emergency Food Assistance	37.7	43.5	42.6
Emergency Healthcare	41.5	48.9	55.4
Preventative Healthcare	39.6	47.9	54.4
Health Insurance	44.0	62.2	56.9



2.2 Fannin County

2.2.1 Profile of Public Statistics

Housing

Housing is one of the most important measures of individual or household self-sufficiency. The recent economic recession has shown how volatile the housing market and home prices can be. Though owning your own home is often considered a sound investment, many cannot afford the associated rents and mortgage in their communities.

According to the American Community survey for 2006-2008, there were a total of 13,571 housing units in the county. Of these 13,571 housing units, 11,425 (84.2%) are occupied, while 2,146 (15.8%) are vacant. Of the 11,425 occupied units, 8,369 (73.3%) are owner-occupied units, while 3,056 (26.7%) are renter-occupied units. There is a homeowner vacancy rate of 2.6% and a renter vacancy rate of 8.5%. The average household size is 2.68 in an owner occupied unit, and 2.79 in a renter occupied unit, while the average family size was 3.14 persons¹³. The majority of houses in Fannin County are valued \$50,000 to \$99,000 with 3,361 owner-occupied units being reported at this dollar amount. The median house value for the county is \$77,500. The Industry standard in new home financing usually provides affordable mortgages for homebuyers who earn approximately one-third or greater of the cost of the home based upon this standard of

affordability, only 25.5% of families, therefore, could afford

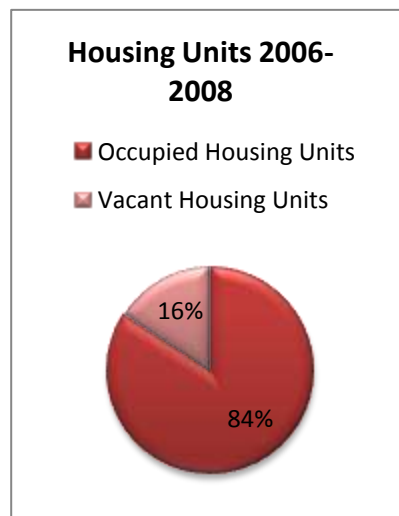


Figure 27 Housing Units in Fannin County. Source: 2006- 2008 ACS.

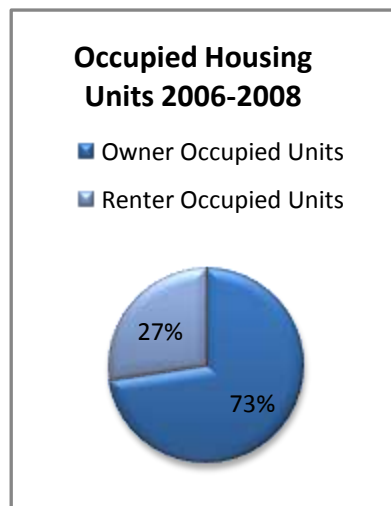


Figure 28 Occupied Housing Units Fannin County. Source: 2006- 2008 ACS.

¹³ A family is defined as a group of two or more people who reside together and who are related by birth, marriage, or adoption. A household is defined as including all the people who occupy a housing unit as their usual place of residence (U.S. Census Bureau).

the median price of a single family home in Fannin County. This number was gathered using the accepted rate among banks and mortgage lenders of a family, or person, needing an income of at least a third of the actual price of the house. Less than 25 percent of families in Fannin County meet this criterion.

The following data was gathered using the 2009 State of Texas Low-income Housing Plan and Annual Report. This report is broken up into 13 distinct geographical regions known as Uniform State Service Regions. This report uses data collected from the 2006 State of Texas Community Needs Survey (CNS). Cooke, Fannin, and Grayson Counties appear in the same region (region 3) along with 15 other counties, and therefore have the same data for the following issues. However, this data is useful as it creates a regional profile for housing in this area.

The extreme cost burden is calculated and understood by the CNS, to be the extreme cost of upkeep of both owner and rental property. The extreme cost burden for renter households is 206,011, while the extreme cost burden for owners is 216,038. These extreme cost burdens pose a significant problem for low-income individuals in the county. However, this data should be taken lightly as it applies to an area much larger than Fannin County. Extreme cost burden affects low-income individuals due to the up-keep and miscellaneous expenses that are associated with this cost burden. These expenses, in turn, create areas of need. According to the 2006 CNS, one of the two greatest needs for this region was housing assistance with 51 percent of respondents reporting in this need. The next highest area of need was energy assistance with 21 percent of respondents reporting on this need. Of the remaining respondents, approximately 6 percent indicated that capacity building assistance was the priority need, 5 percent of respondents indicated that the development of apartments was the priority need and only 2 percent indicated that homeless assistance was the priority need. Overall, out of the 1,988,135 households in the region, 610,655 owners and renters have housing problems; this represents 30.7 percent of all households. However, this figure encompasses both rural and urban housing developments and therefore is open to room for interpretation.



There are distinct differences between rural and urban housing needs. For instance, development of apartments is a greater need in urban areas than in rural areas. This is due to the fact that there are more socioeconomically disadvantaged people, generally, living in urban in areas as compared to rural areas. Housing assistance, is seems, is a need that affects both rural and urban housing development. There are a number of multifamily units in the region financed through state and Federal sources such as TDHCA, HUD, PHAS, Section 8 Housing Choice Vouchers, USDA, and local HFCs including the Texas State Affordable Housing Corporation (TSAHC). The total number of these multifamily units in this region is 144,504 units, which make up 27.5 percent of the total number for the state of Texas.

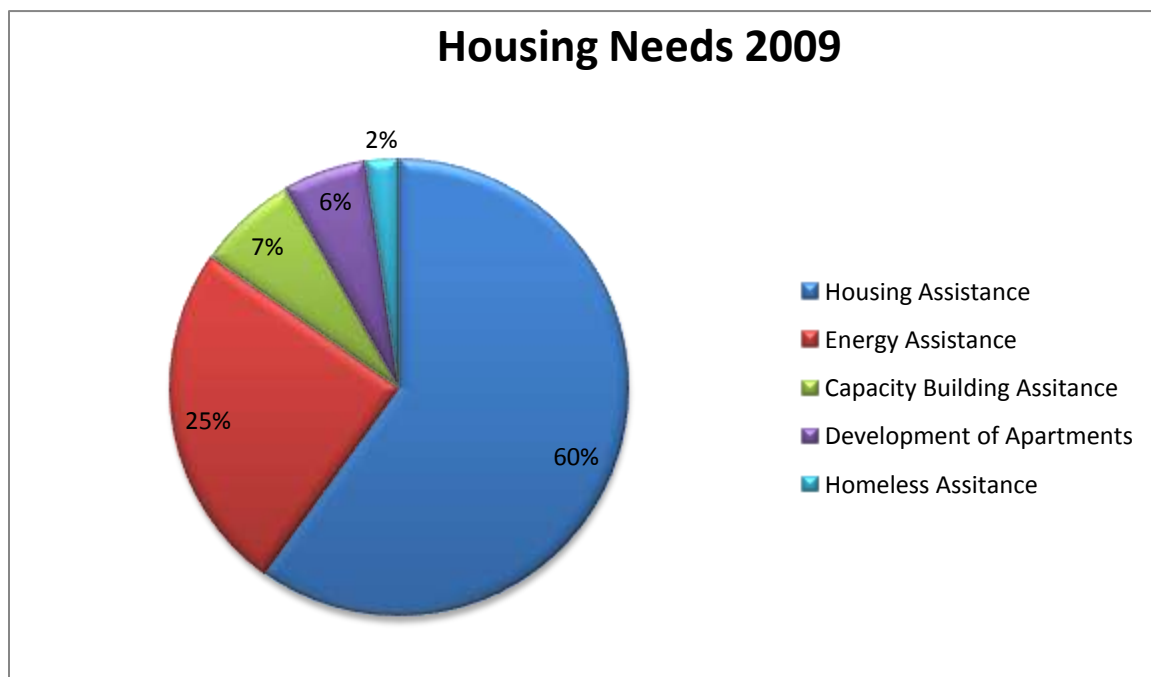
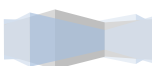


Figure 27 Housing Needs for Region 3 of Texas. Source: 2009 Texas CNS.

There are multiple aspects of owning or renting a home for which data is not readily available, but which can play an important role in the long-term sustainability of a family's housing situation. The Center for Neighborhood Technology argues, however, that you must factor in the cost of transportation associated with the location of homes to gauge their affordability.



Value-to-income ratio: This is the cost of a median house divided by the median-family income (both from census data). Depending on interest rates, a value-to-income ratio of less than 2 is generally affordable while a ratio greater than 3 is unaffordable.

Payback period: This is the number of years that a median-income family would need to pay back a loan equal to 90 percent of a median home value at prevailing mortgage interest rates. Fewer than 10 years is very affordable, 10 to 20 is affordable, 20 to 30 marginal, 30 to 40 unaffordable, and more than 40 severely unaffordable.

House price index: The Department of Commerce maintains a home price index for every metropolitan area extending as far back as 1975. This is an index of changes in the value of individual homes and thus does not reflect changes in size or quality over time as some other measures do.



Household Economic Security

The FPL was developed in the 1960s and was based solely on the food budget necessary to meet basic nutritional needs since the average family at that time spent nearly one third of their budget on food. Clearly, there are many more costs associated with a family living today in Howard County. Depending upon family constellation, other costs include housing, transportation, childcare, health care and taxes. There is a significant disparity between the FPL for a family of one, two or three people and the Self Sufficiency Standard especially when considering the family constellation and whether it includes children requiring childcare.

2010 Federal Poverty Guidelines			
Family Size	Annual Income*	Monthly	Hourly**
1	\$10,830	\$902	\$5.20
2	14,570	1,214	7.00
3	18,310	1,525	8.80
4	22,050	1,837	10.60
5	25,790	2,149	12.39
6	29,530	2,460	14.19

In 2006, 16.3 percent of people in Fannin County were living at or below the federal poverty level. Of all the families in the county, 12.8 percent were living in poverty. As far as age brackets, people under the age of 18 accounted for the highest percent of people living in poverty with a total of 19.7 percent of the population. The next highest bracket is people over the age of 18 with a total of 14.7 percent of the population. The most staggering statistics is that families with a female

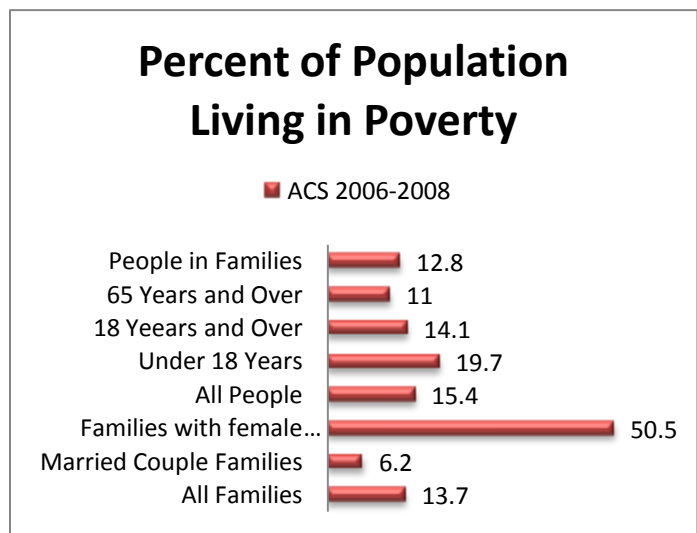


Figure 28 Percent of Population Living in Poverty Fannin County. Source: 2006- 2008 ACS.

lead household, no husband present, are experiencing more than 50 percent (50.5%) of households living in poverty. As evident by the data, women who run households with the absence of a husband face struggle significantly with poverty. There are approximately

1,108 families that have female lead households and are living at or below the federal poverty level.¹⁴ Of these households, 774 of these families include children under the age of 18.¹⁵

The ethnic breakdown of poverty in Fannin County is very similar to patterns at the state and national level. In regards to minority ethnic groups, Hispanic Americans are experiencing the highest rate of poverty, with 1,342 people at or above the federal poverty level. The next highest group is African Americans with 1,330 living in poverty. American Indian and Asian were the next highest groups with 262 and 7 people living in poverty respectively. There are approximately 2,923 people living in poverty who categorize themselves as white.

Title Cash Assistance programs are an area of particular interest in regards to poverty in Cooke County. Enrollment levels of such programs are often used as socioeconomic indicators. Enrollment requires that an individual or family meet certain income qualification standards. In the last eighteen months, national enrollment in assistance programs have hit all-time highs as income qualifications are raised, allowing more families to qualify for services and more families are feeling the effects of a national recession.

¹⁴ This figure comes from the U.S. Census Bureau data from 1999

¹⁵ This figure comes from the U.S. Census Bureau data from 1999



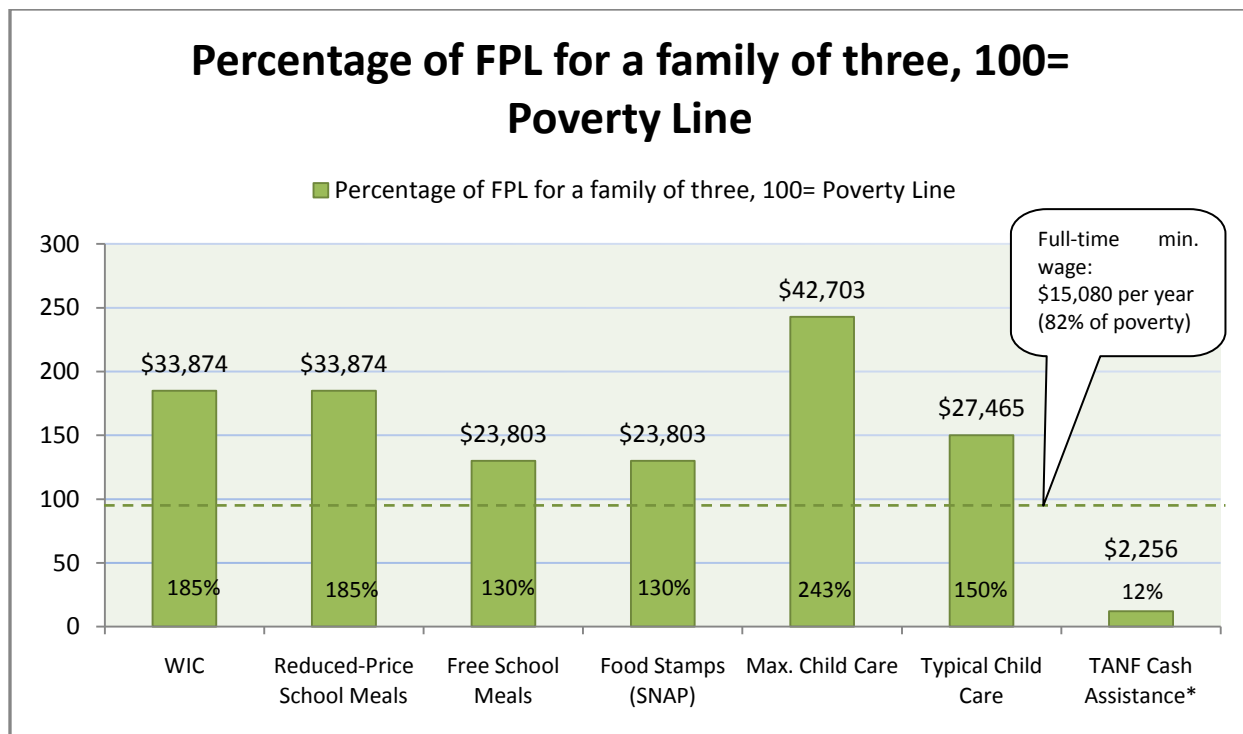


Table 3 Texas Eligibility for Family Support Programs. *Income limit shown is for applicants only. Once on TANF, some families with earnings disregards and other allowances for work related expenses can have higher incomes yet continue to receive some cash assistance. Source: Center for Public Policy Priorities (CPPP) Policy Point, [Poverty 101](#), September 28, 2010.

The Texas Health and Human Services Commission (HHSC) is the oversight agency for the state's health and human services system. HHSC also administers state and federal programs that provide financial, health, and social services to Texans. The major HHSC programs for the state are:

- 1) Children's Health Insurance Program (CHIP): Designed for families who earn too much money to qualify for Medicaid health care, yet cannot afford private insurance.
- 2) Temporary Assistance for Needy Families (TANF): Program provides basic financial assistance for needy children and the parents or caretakers with whom they live. Caretakers must sign and abide by a personal-responsibility agreement. Time limits for benefits have been set by both state and federal welfare reform legislation.
- 3) Medicaid: This program provides healthcare coverage for one out of three children in Texas, pays for half of all births and accounts for 27 percent of the state's total budget.



- 4) **Food Stamp:** This program is a federally funded program that assists low-income families, the elderly and single adults to obtain a nutritionally adequate diet. Those eligible for food stamps include households receiving TANF or federal Supplemental Security Income benefits and non-public assistance households having income below 130% of the poverty level.
- 5) **WIC and Retail Grocery Stores:** This program is a supplemental nutrition program for infants, children, and mothers who are at nutritional risk. The program provides nutritious snacks, nutrition counseling, and referrals to health care and social services. WIC serves, on the yearly bases, about 8.1 Million People and is available in all 50 states.

Fannin county's participation in these programs is quite significant. As evident by the graph, there were 2,884 people registered for the CHIP program from September 2009 to February 2010. There was a steady increase in participation in the program from October to December. The data then experienced a leveling off and has remained such since December. Although, membership for January dropped more than in the two preceding months.

Average monthly enrollment in TANF for the County was

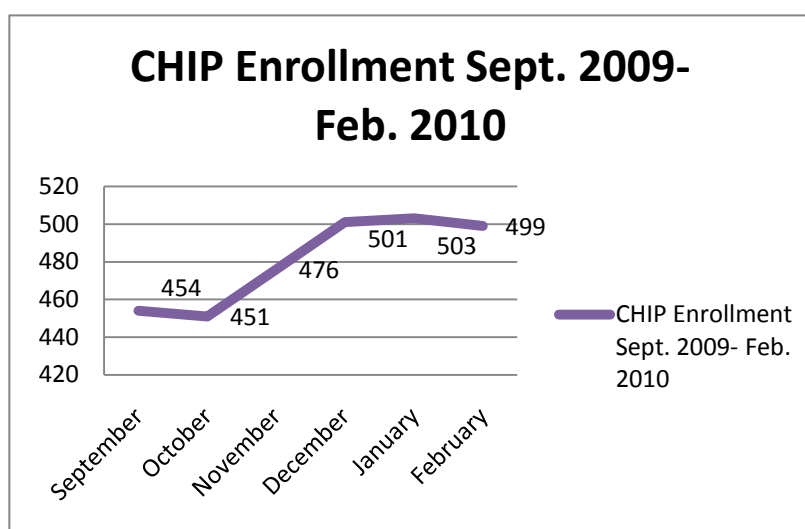


Figure 29. Source: Texas HHSC

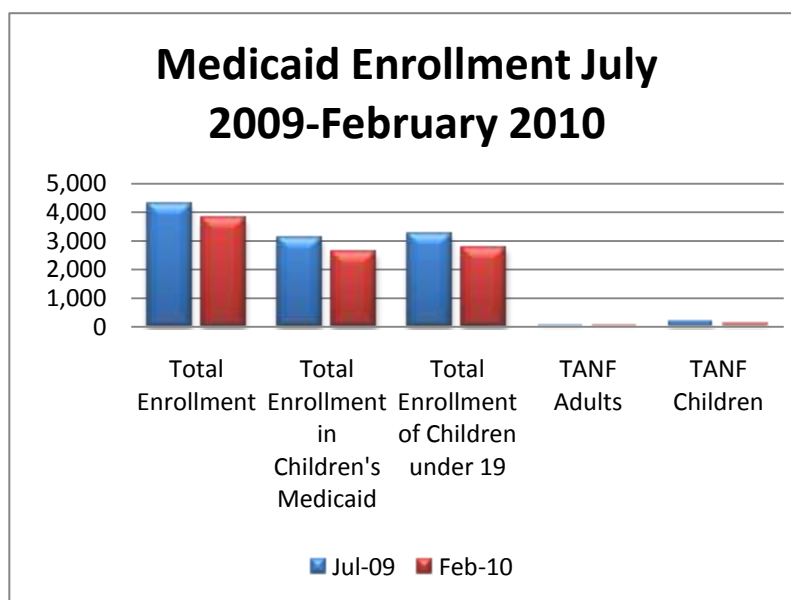


Figure 30. Source: Texas HHSC

96 recipients, which make for an approximate yearly figure of 1,152 recipients. Comparatively, the state of Texas reports an average monthly figure of 104,693 recipients of TANF enrollment for the state as a whole. Total enrollment in Medicaid for Fannin County in July 2009 was 3,837 recipients. This figure had decreased slightly by February with 3,559 recipients enrolled in the program. Total enrollment in children's Medicaid for July 2009 was 2,319 compared with the 2,007 children that were enrolled in February 2010. Food stamp enrollment in Fannin County for a six-month period (September 2009 to February 2010) was 20,669 recipients. As evident by the graph, enrollment in food stamps began to steadily decrease from September 2009 to January 2010 and experienced its lowest enrollment in this month. However, enrollment started to increase again in February.

Homelessness is a particular area of poverty that is certainly experienced in Fannin County. A survey conducted by the Texoma Homelessness Coalition studied the condition of homelessness in Texoma and other surrounding counties. The survey used a sample size of 92 respondents and was conducted through the help of local agencies that deal directly with homelessness, such as the Red Cross. The majority of these respondents were male, white, and single individuals. However, the difference between the number of homeless men and women was not very significant. Another significant finding from this data is that 2/3 of the respondents were veterans. The majority of these veterans tour of duty was in Korea with 10 of the 92 respondents reporting this figure.

There are also a significant number of children that are in the legal custody of their grandparents. This is likely a financial burden due to the fact that many elderly people rely on assistance programs such as social security and Medicare. There are approximately 695 grandparents living with their grandchildren who are under that age of 18. 363 of these grandparents are legally responsible for their grandchildren, which are 52.2% of all grandparents living with grandchildren. The majority of these grandparents, 23.0%, have been responsible for their grandchildren for less than a year. About 59.0% of these grandparents are female and 66.7% of these grandparents are married.



According to the American Community Survey for 2006-2008, the Fannin County Civilian Labor force was 14,914. This figure reflects the total available workforce age 16 and over in the county. The number employed within the civilian labor force for the county was 13,940, which means the number of unemployed workers within the civilian labor force in the county was 974 or 3.7 percent of the population. While the unemployment rate is quite low, employment figures are on

the rise in Fannin County. Figure 3 shows the seasonally adjusted unemployment rates reported by the Texas Workforce Commission LCMH Department. Fannin County has seen a significant rise in unemployment rates over the last decade that started around the time of the national economic recession. The Bureau of Labor Statistics reports that the 24-month average unemployment rate for Fannin County from January 2008 to January 2010 was 7.33 percent. This 24-month period matches closely the period of increases in

24-Month Unemployment Rate (period 01/10)	Average Unemployment Rate ending %
Cooke County	4.90
Fannin County	7.33
Grayson County	6.78
Texoma Region	6.40
U.S.	7.73
<i>Source: Bureau of Labor Statistics</i>	

unemployment seen in Figure 3. Again, although there has been a steady increase in unemployment in Fannin County, figures remain below national, state, and regional percentages.

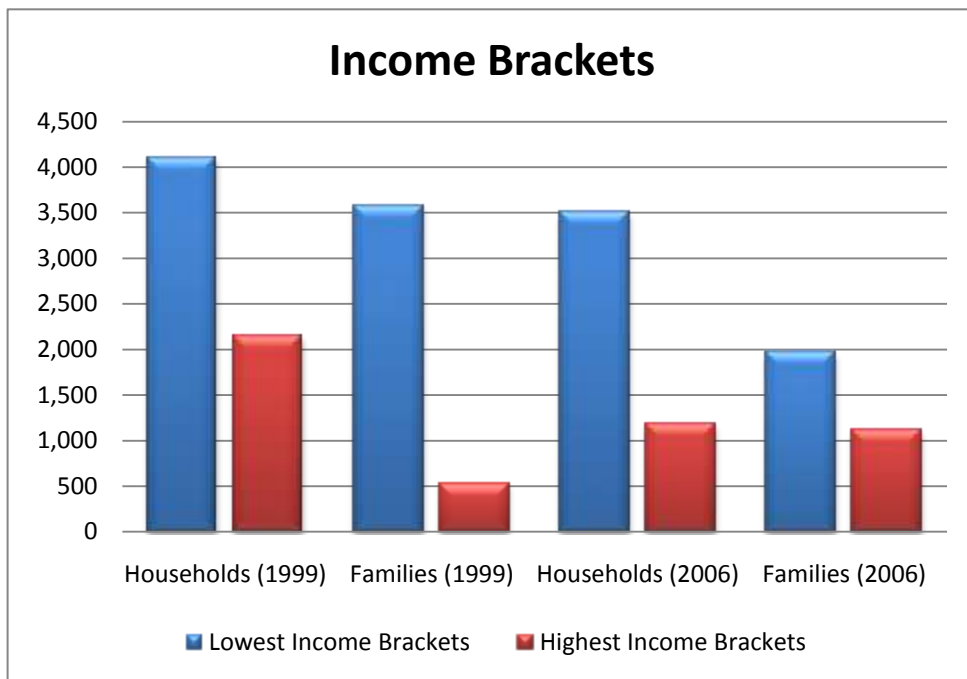
Based on income data for Fannin County, the percent of people living in poverty is 15.4 percent. The following data is based on U.S. Census Data for the year 1999. The number of households in the three lowest income brackets totals to 4,109 households. The number of households in the three highest income brackets totals to 2,148 households. The number of families in the three lowest income brackets totals to 3,583 families. The number of families and households in the three highest income brackets totals to 534. Based on the data, it becomes very apparent that there is a significant gap in sheer number of families and households in the lowest strata of income, compared with those in the highest strata of income. However, this discrepancy seems



to be worse in the data concerning families. When the mid-range of income strata is analyzed with the lowest income bracket, there does not appear to be as high of a discrepancy.

The ACS 2006-2008 reports the same income data with notable differences in results. The number of households in the three lowest income brackets totals to 3,503 households. The

number of households in the three highest income brackets totals to 1,191. The number of families in the three lowest income brackets totals to 1,962 families. The number of families in the three highest



income brackets totals **Figure 31 Income Brackets Fannin County. Source: 2000 Decennial Census and 2006-2008 ACS.**

to 1,119 families. Based on the data, the conclusion can be drawn that the gap between families in the highest and lowest income brackets narrowed significantly in a seven-year period. This decrease can be explained, partially, by changes in industry that occurred between 1999 and 2006. However, the discrepancy between households has increased slightly between the two surveys.

Industry in Fannin County has experienced a significant amount of change between the 2000 and 2006-2008 American Community Surveys respectively. Between these two periods, the manufacturing industry experienced a loss of 701 workers. This is due to the fact that Cooke, Fannin, and Grayson counties are experiencing a change from an economy largely based on the manufacturing industry. This is due to the lack of expansion and growth in this sector over the



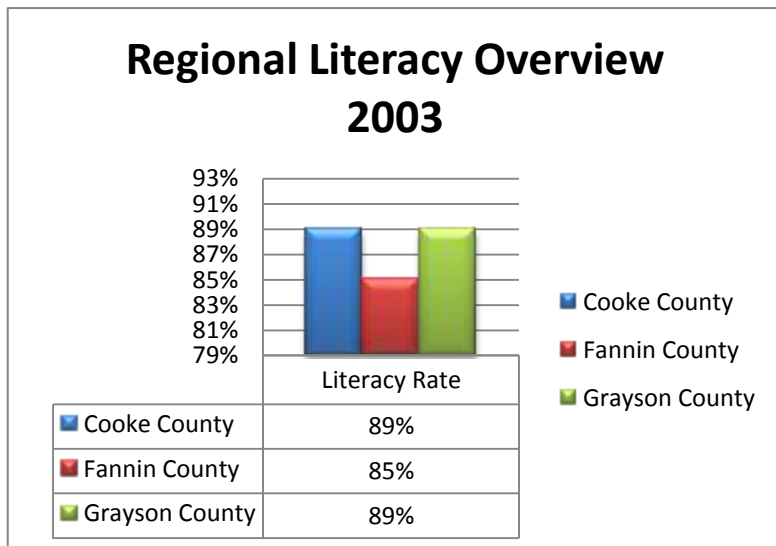
past decade. The region has experienced many closures of major manufacturing plants such as Johnson & Johnson and The Pillsbury Corporation.

In an order to combat this loss, area leaders have worked on capitalizing on the economic development and growth of Lake Texoma. Lake Texoma is a major tourist attraction that generates about 6 million dollars worth of tax revenue every year. Therefore, much effort has been put into developing this region. This development is reflected in the chart with a 761 increase in the number of workers from 2000 to 2006 in the leisure and hospitality sector.



Education and Literacy

Individuals seeking self-sufficiency must have a certain level of pre-employment skills and competencies. Basic literacy, as understood by the National Assessment of Adult Literacy (NAAL), means an adult is able to read and understand basic written information in English including the ability to locate easily identifiable information in short, commonplace prose text.



The NAAL calculates that, in [Figure 32. Source: NAAL](#)

2003, 85 percent of Fannin

County residents have prose literacy skills at a basic or higher level. This figure is based upon the NAAL Basic Prose Literacy Skills, or BPLS. The NAAL is a nationally representative assessment of English literacy among American adults age 16 and older. The Assessment also includes the literacy rate for the state of Texas, which is 81% (2003) of the adult population. Therefore, the county's literacy rate is slightly above the state average. However, this figure is lower than the national average of 99% (2003) of all US adults.



According to the Texas Education Agency annual report on dropout and completion rate, the dropout rate for Cooke County in the 2006-2007 school year was 0.0% for grades 7-12. Given the relatively small number of children that are enrolled in school between these grade years, it is not surprising that the dropout figures would be extremely low or none existent.

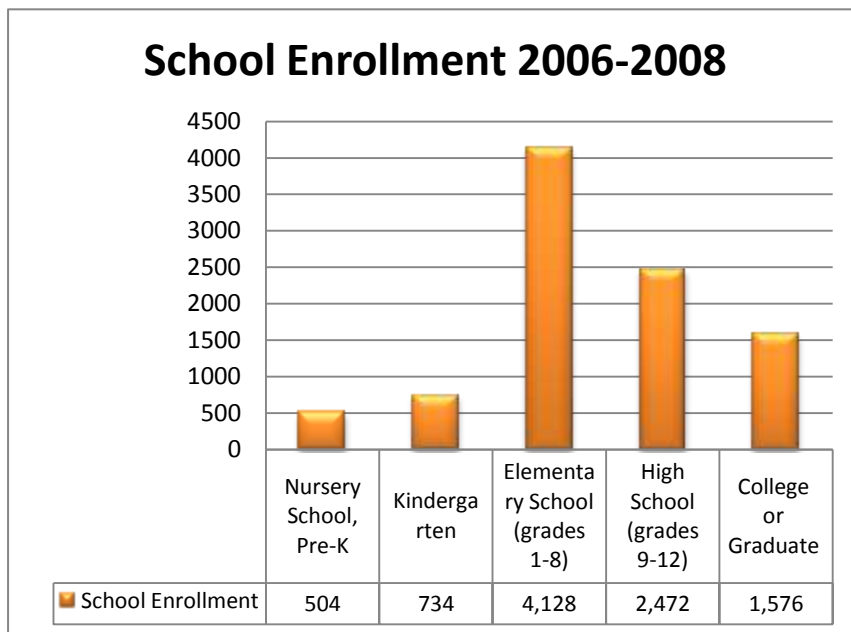


Figure 33 School Enrollment Fannin County. Source: ACS

The population of children that are enrolled in Fannin County, 2006-2008 period was 7,081 students. During this period, the age group of students that accounted for the highest percent of enrollment was elementary school (grades 1-8) with 3,501 students. This number could reflect the age of the population in Fannin County, with the fact that there are significantly larger numbers of elementary age children in the county as compared to other age brackets. The number of students enrolled in college or university in the county was 907 students. This number can be explained, predominantly, by Cooke County's proximity with Grayson County College in Grayson County. Overall households and demographics featuring high levels of educational attainment are also among the highest in household income and wealth. Therefore, educational attainment can be used as an indicator of personal self-sufficiency. There are approximately 22,638 Fannin County Residents over 25 years of age. Based on this population, the American Community Survey estimates there are 9,003 total high school graduates in Cooke County over the age of 25, including equivalency markers such as the GED. This translates to about 39.8 percent of the adult population in Cooke County with only a high school education. Approximately 20.3 percent of residents have some college and 6 percent

have associates degrees. However, 10.4 percent of the population held a college degree and graduate and professional degrees are at 4.3 percent.

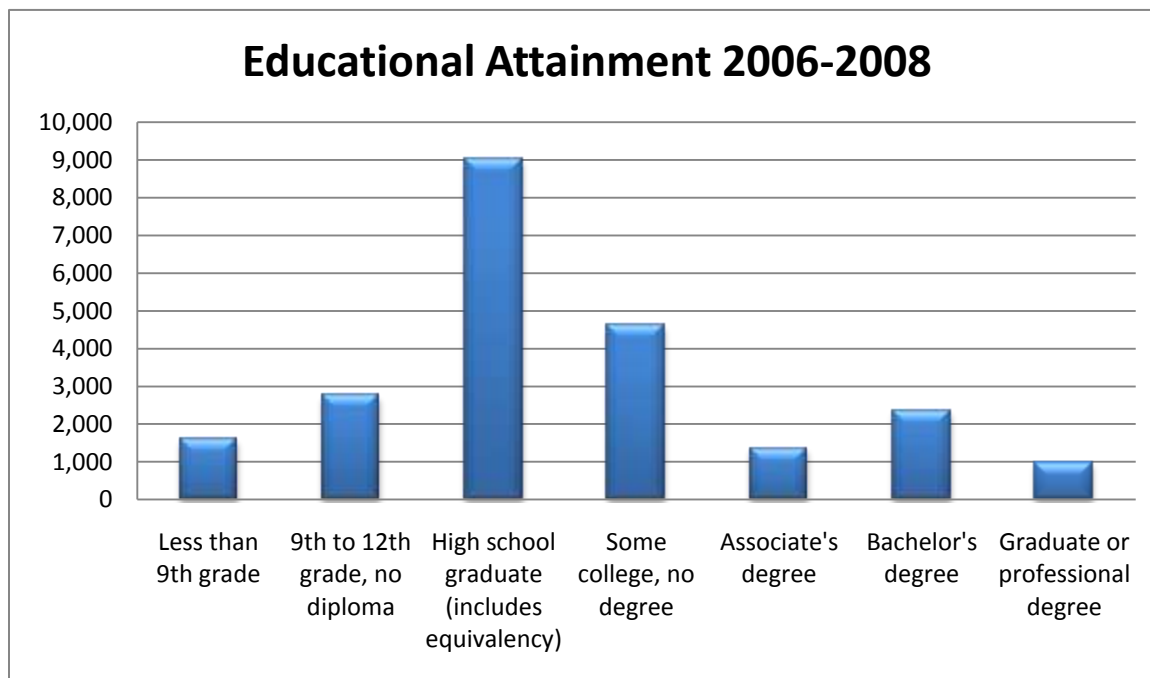


Figure 34 Source: ACS

In terms of Ethnic breakdown of students enrolled in school, Caucasian ethnicity makes up the highest percentage in Bonham ISD, Fannin County's largest school district, with 74.90 percent of students K-12 reporting. The next largest ethnicity was Hispanic with 15.7 percent of students reporting. African Americans accounted for 7.5 percent of the population, followed by Asian/Pacific Islander and Native American with percentages of 1.3 percent and .7 percent respectively.

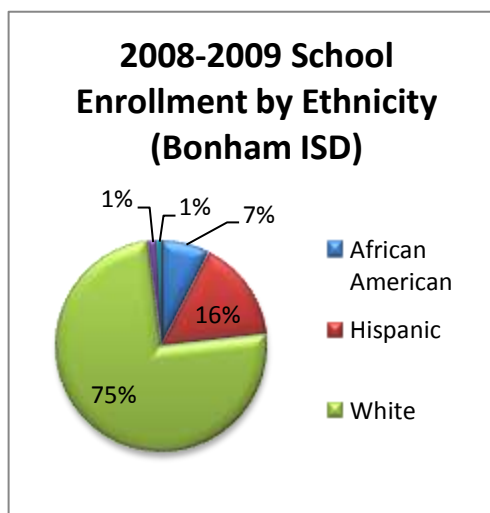


Figure 35. Source: TEA Annual Report

Approximately 15.4 percent of residents living in Fannin County are living below the federally established poverty line. This is based on household and income and number of persons



occupying the household and reflects, along with the slight increase of the Hispanic population in schools, the particularly high amount of students in the following categories: economically disadvantaged, Limited English Proficiency (LEP), Students with Disciplinary Placements, and At Risk students. Economically disadvantaged is a term to describe the percent of economically disadvantaged students is calculated as the sum of the students coded as eligible for free or

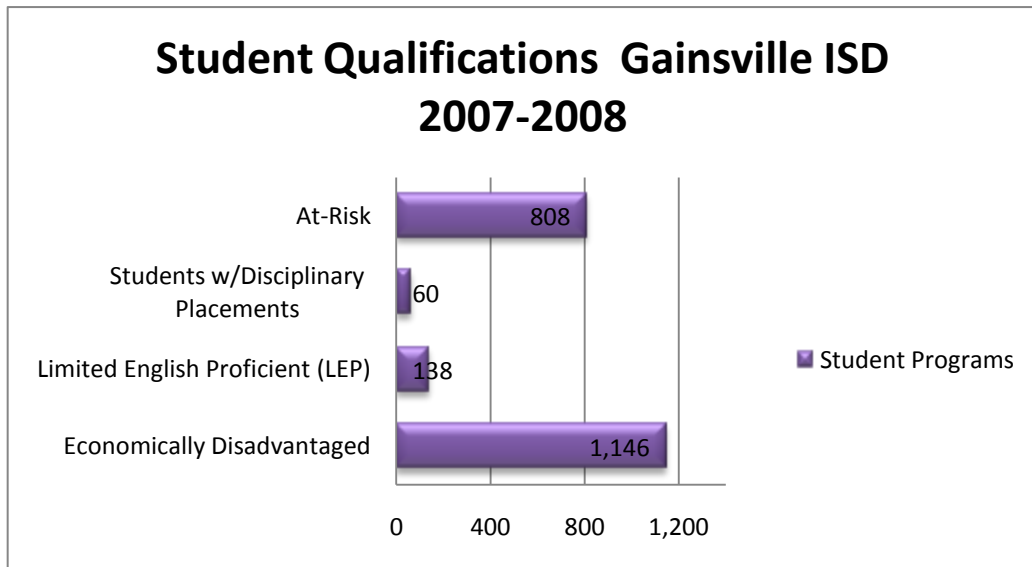
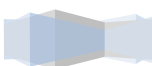


Figure 36. Source: TEA Annual Report

reduced-price lunch or eligible for other public assistance, divided by the total number of students.

Approximately 56.10 percent of students in Bonham ISD qualify as economically disadvantaged. Students in the LEP program are identified as limited English proficient by the Language Proficiency Assessment Committee (LPAC) according to criteria established in the Texas Administrative Code. Not all pupils identified as LEP receive bilingual or English as a second language instruction, although most do. Approximately 6.8 percent of students in Bonham ISD are placed in this program, which almost directly matches the number of students that are enrolled in ESL, which is 6.6 percent. At risk students are identified as at risk of dropping out of school based on state-defined criteria, and 39.6 percent of students in the district qualify under these conditions. Students with Disciplinary Placements are students placed in alternative education programs and total out to 2.6 percent of district students. Other noteworthy programs were Career and Technical Education and Gifted and Talented Education with enrollment at 24.9 percent and 4.40 percent respectively. Enrollment in the Special Education Program accounted for 13.1 percent of students in the district.



Another socioeconomic indicator concerning education is enrollment in free or reduced lunch programs. The National School Lunch Program (NSLP) is a federally assisted meal program operating in more than 99,800 public and non-profit private schools across the nation. The U.S. Department of Agriculture funds this program and provides the following description of its service:

It provides nutritionally balanced, low-cost or free lunches to more than 2.3 million Texas school children each school day. In 1998, Congress expanded the National School Lunch Program to include reimbursement for snacks served to children in after-school educational and enrichment programs to include children through 18 years of age. School lunches must meet the applicable recommendations of the Dietary Guidelines for Americans, which recommend that no more than 30 percent of calories come from fat and less than 10 percent from saturated fat. Regulations also establish a standard for school lunches to provide one-third of the Recommended Dietary Allowances of protein, vitamin A, vitamin C, iron, calcium and calories. School lunches must meet federal nutrition requirements, but decisions about the specific foods to serve and their preparation are made locally. A student cannot be charged more than 40 cents for a reduced-price lunch. After-school snacks are provided to children on the same income eligibility basis as school meals. However, programs that operate in areas where at least 50 percent of students are eligible for free or reduced-price meals serve all snacks free. In the 2008-2009, the state served 791,708,247 total meals as a part of the free or reduced lunch program.¹⁶



Crime, Family Violence, and Child Abuse

The number of violent crimes known to the police in 2006 was 73 cases, according to the U.S. Census Bureau. The number of violent crimes reported to the police in 2006 for the state of Texas was 121,468. The number of violent crimes in

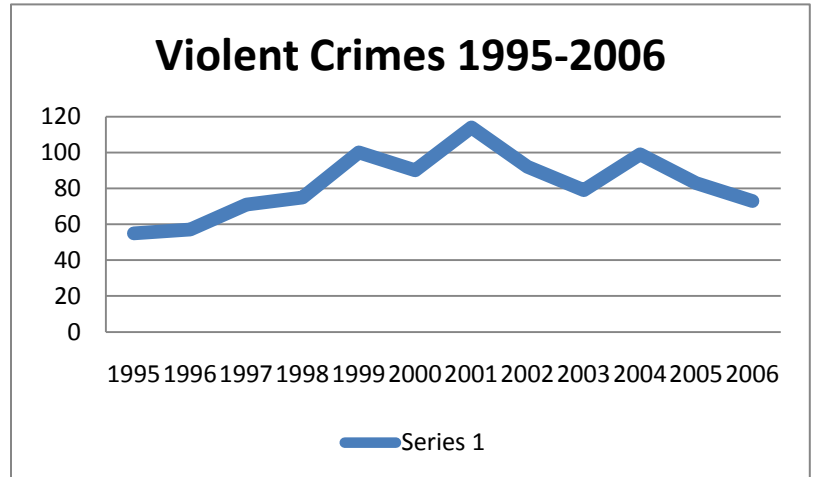


Figure 37. Source: U.S Census Bureau

Fannin County from 1995 to 2006 has increased at a steady rate with a few yearly decreases occurring within the data, but has now begun a dissent. The first decrease occurred in 2000 but quickly increased again in 2001. However, violent crimes experienced a two-year decrease between 2002 and 2003. This number rose again in 2004 but has now started a steady decrease.

Aggravated assault and larceny theft have steadily increased in this eleven-year period. In 2006, the numbers of aggravated assault and larceny theft were 63 and 404 respectively. Although hard data are difficult to obtain because of the covert nature of the problem, there is a known link

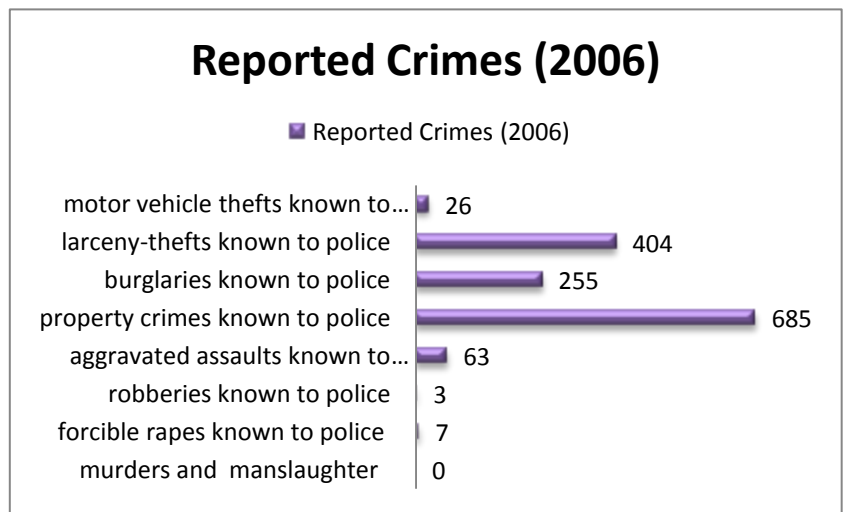


Figure 38. Source: ACS

between violence against women and poverty. According to the Children's Advocacy Center of Sherman, one in three women are a victim of violent abuse. The numbers of these cases that go unreported are 1 in 4. This data relates to the current state of conditions for women and children in Texoma and was gathered in 2009. There were between 1000 and 2000 law enforcement arrests involving abuse in this year. 800 victims and children were seen at the advocacy center, and these victims included both men and women. However, the center deals

primarily with women and children who are suffering from abuse. The actual number of abuse incidents, both reported and non-reported, in 2009 was almost 2000 cases.

In the United States, domestic violence is conclusively linked to homelessness among women and children. The American Civil Liberties Union (ACLU) reports that domestic violence was cited by 50% of U.S cities surveyed in 2005 as a primary cause of homelessness. Further, the ACLU notes that 50% of homeless women in San Diego, California, reported being the victims of domestic violence, and that in Minnesota, one-third of homeless women indicated that they left their homes to escape domestic violence.¹⁷ Overall, according to the National Network to End Domestic Violence, 92% of homeless women in the United States have at some point been the victims of severe physical and/or sexual abuse.¹⁸

The 2005 version of the Violence Against Women Act (VAWA) enhanced the provisions of its earlier version, with increased funding for violence-prevention programs, emergency shelter for women and children, and long-term housing solutions for low-income women and their children. The act also mandates that abused women be allowed to take ten days off from work each year to attend court or to look for housing, and it provides greater access to law enforcement and the justice system for abused immigrant woman who would otherwise have no legal recourse and might have to leave the country with abusive partners. Because violent relationships tend to affect poor women disproportionately in the United States, the provisions of the VAWA that allow time off from work and help for immigrant women mean that more poor women will be able to keep their jobs and remain in the country while they make arrangements to leave and/or prosecute their abusers.¹⁹

Child Abuse Statistics:

There were 116 confirmed cases of child abuse/neglect in Fannin County in 2008. That is 24.9% confirmed cases per 1000 children. There were 269 completed CPS investigations. There were

¹⁷ <http://www.aclu.org/pdfs/dvhomelessness032106.pdf>

¹⁸ <http://www.nnedv.org/pdf/Homelessness.pdf>

¹⁹ Department of Justice, Office on Violence Against Women. Available from <http://www.ovw.usdoj.gov/index.html>.



two child abuse related fatalities reported in Fannin County in 2008. There were 80 children in that year that were the legal responsibility of the state. There were 75 children in substitute care and 68 children in foster care. Substitute care refers to a home that includes children that are over the age of 18. There were 69 paid childcare clients in this year, which totaled to \$763,058 in foster care expenditures for the state. The ethnic breakdown of abuse includes all 116 children for which abuse has been confirmed. The majority of these children are Anglo with 68 victims. The next highest ethnic group was African Americans with 31 victims.

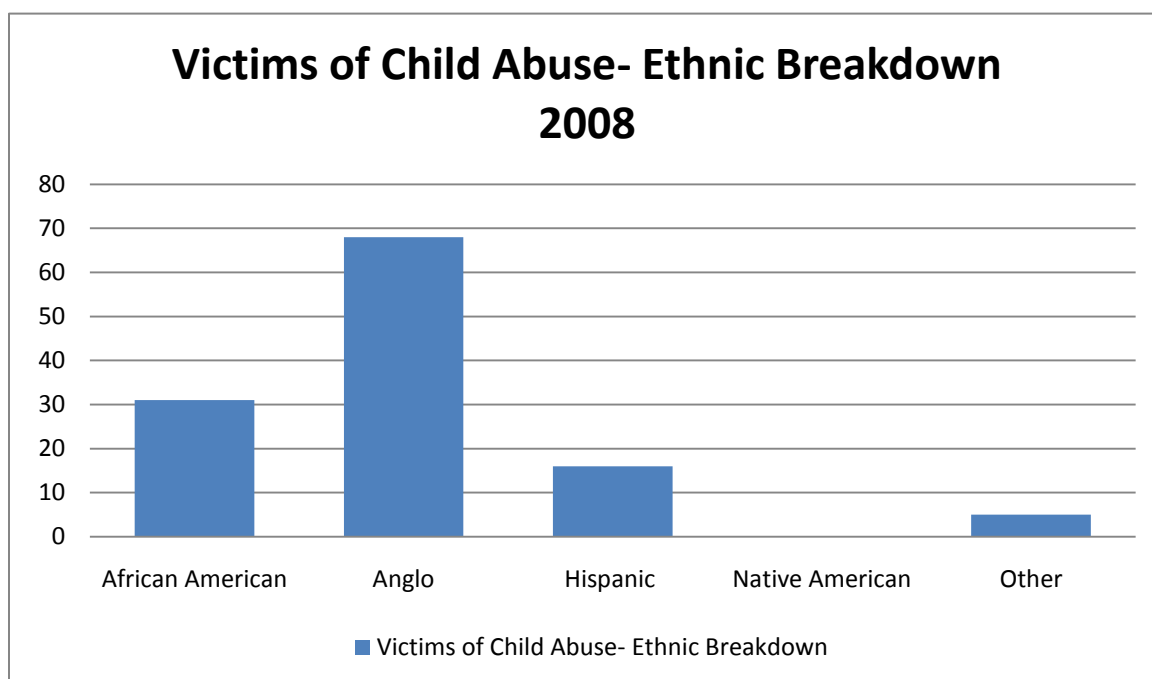


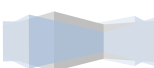
Figure 39. Source: Texas Dept. of Family and Protective Service

Youth

Teen Pregnancy

There were 24 reported births to teens age 15 to 17 in Fannin County in 2005, according to the Texas Department of Health and Human Services.

Child Care Statistics



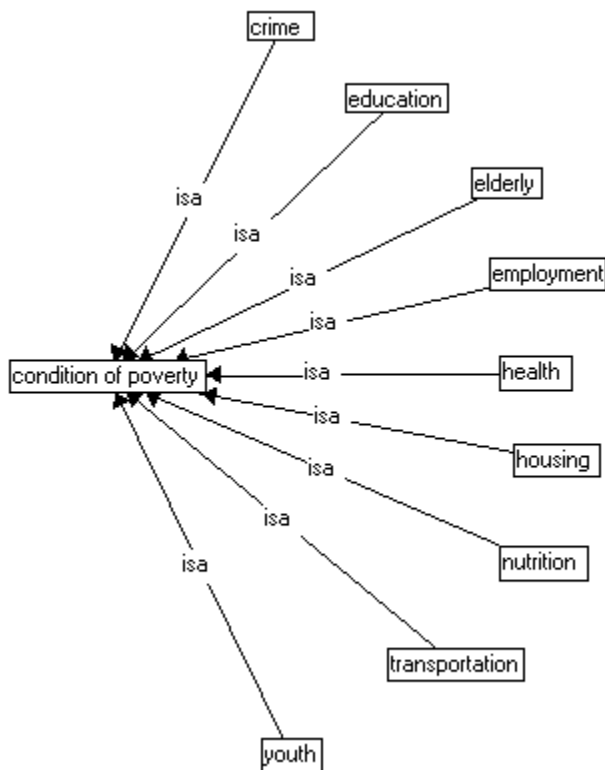
According to the Sherman Homelessness Coalition, in 2008 the population of children age 0 to 13 was 7,435. The number of licensed day care operations in the county was 19 with a total capacity to care for 700 children. The number of registered childcare homes was 15. There is, also, only one residential licensed 24-hour care operation for the county.



2.2.2 Key Informant Interviews Fannin County

Organizations Interviewed

Only one interview was conducted for Fannin County service providers due to time constraints. The organization interviewed was the Project United branch in Honey Grove, Fannin County.



Conditions of Poverty

As explained in the methodology section, according to Jim Masters, President of the Center for Community Futures, analyzing poverty issues can be separated into two components: the causes of poverty and the conditions of poverty. The conditions of poverty are the result of the causes of poverty. They are the representation, or static snapshot, of the problem within the community. They represent the people who are actually “in” poverty and the problems they face.²⁰ While Masters discusses statistical representations of conditions, in these interviews the researchers attempted to qualitatively

describe poverty in their communities and the Texoma region through separate condition domains. Each condition domain reflects aspects of a poverty that affects the residents who live on the margins. The complete list of condition domains can be found in the Methodology section.

This section presents the conditions of poverty that were mentioned in the interview taken in Fannin County.

²⁰ <http://www.cencomfut.com/>



Some conditions of poverty were mentioned in the context of the services that Project United provides. These include the condition domains of the elderly and housing. These conditions were mentioned in the context of Project United's planned services for the community. Although these services are still being planned, the fact that they are included in the organizational growth structure still reflects important needs in the community. For example, the respondent mentioned that while the organization is focused on services for children right now, it is also providing educational services for senior citizens. Project United also hopes to expand housing opportunities through a variety of methods, such as transitional housing for the homeless and housing for senior citizens.

Also, there are other conditions of poverty mentioned in detail in the interview that require further elaboration. The descriptions include the direct experiences of the respondents to the condition domains and what the respondents see in the community. In addition, the descriptions will highlight the relationships between the conditions of poverty.

Crime

Crime was mentioned in the interview, but specifically in the context of youth and juvenile delinquency. Both respondents believe that Project United has a positive effect on juvenile delinquency. They both link juvenile delinquency with children having a lack of positive programming and direction in their lives. The president and volunteer feel that Project United's program provides children both of these things.

Youth

Positive communication and thinking skills were important to both respondents. The volunteer commented on the state of youth in Honey Grove. He said that children in Honey Grove had no direction because there were no opportunities for them. Adopting the perspective of the children he worked with, he said the scariest thing for children was looking into a future with no opportunities for themselves. He went on to explain that some people in the community



held the view that, when children turn 17 years of age, parents are no longer responsible for those children.

Project United told the interviewer that it conducted a small community needs assessment in Honey Grove in order to determine what services were needed in the community. The respondents said that the following complaint they heard again and again was, “children do not have anything to do.” Project United’s focus on youth is a direct response to what they perceive is needed in the community.

Youth and Other Conditions

Project United’s focus on youth affects crime. The volunteer from Project United commented on the relationship between youth and law enforcement, since some of Project United’s clients included youth delinquents. The volunteer said that Project United had a good relationship with Fannin County law enforcement. Juvenile delinquency rates went down, potentially in part because of Project United’s youth program. For example, the volunteer mentioned that there had been a youth vandalizing an old high school building, which is now the Project United building. However, after Project United arrived in Honey Grove, the vandalism stopped. The volunteer personally works with children who have gotten into trouble with the law, such as those recently released from juvenile hall.

Education

The main program provided by Project United is an after-school program based in Honey Grove. The president of Project United felt that the organization provides positive programming for children, as well as an outlet for children whose parents are busy with work or school. The president works with schools to inform individuals about the outreach program. The schools that Project United interacts are mostly in Honey Grove, although program participants come from all around Fannin County. A major part of Project United’s relationship with the schools is how it works with teachers. The Honey Grove teachers themselves come to the center to volunteer. The president said that the teachers volunteer at the after-school program because



they find value in being able to spend more time with their students. Teachers would explain that, during the school day, they did not get to spend enough time with their students, especially if some of the students had issues that needed to be addressed.

Education and Other Conditions

Project United has a programmatic focus on education that ties into truancy and crime prevention. By providing youth with constructive after school and weekend activities, they reinforce academic learning and promote good life-skills in an environment where they are less likely to get into trouble. Their education programs include after-school programs, mentoring relationships, and constructive recreational activities.

Employment

Employment was mentioned as a community need and as a future service that could be provided by Project United. When asked about critical needs in Fannin County, the respondent said that the area needs more jobs and more businesses to provide those jobs. With regard to future plans, Project United intends to create programs that encourage employment for adults in the community. These programs would focus on topics such as job training and career development. Although these types of programs have not yet been implemented, the fact that they exist as plans represents a need for them in the community.

Generational Differences

The president started the Project United branch in Honey Grove because he, himself, grew up in Honey Grove and felt a personal connection to the community. At the beginning of the interview, he commented on some changes he saw in youth today. When he was a child, he felt like the entire town of Honey Grove was his playground, but observed that children do not have that luxury now. He believed that children should have a centralized area for recreation. Also, he observed how important technology is for youth today. Children stay inside their homes more than when he was a kid. Children playing video games and spending their time sending text messages throughout the community. He went on to say that, children do not seem to



work well in groups anymore, whereas, when he was a kid, he engaged in group activities with other children that helped him build communication skills and feel comfortable in large groups. These generational differences are part of what motivated the respondent to create the community center in Honey Grove. The center is a centralized location where children can work on positive communication and thinking skills, which is what he believed children today need most.

Health

Project United runs programmatic activities for health, such as exercise for teenagers and nourishment for mothers and young children. However, the respondent admits that these programs are not at the level they should be.

Nutrition

Nutrition came up sparingly during the interview. Project United does provide food for children during the after-school program, but like Project United's health programs, the respondent said that the levels of these types of nutritional programs are not where they should be. The volunteer commented that he sees children come to the community center hungry, which reflects a need for nutrition in the community.

Substance Abuse

As mentioned in the Methodology section and for the purposes of this Community Service Needs Assessment, issues relating to drugs and substance abuse are categorized under the condition domain of health.

The respondent mentioned that there was a major substance abuse problem in Fannin County. To some degree, he attributed this problem to a lack of recreational activities for both adults and children. And, as a result, substance abuse in Fannin is seen as a hobby or a form of leisure.



Substance Abuse and Other Conditions

Regarding drugs and rehabilitation, the respondent said that transportation is a barrier for individuals who need substance abuse rehabilitation because the facilities for this are located outside of Fannin County.

Transportation

Transportation was a need cited by the respondent. In order to facilitate children coming to the community center, Project United provides transportation for these children. He said that in the community, most families only have one car. People are limited if they cannot drive, especially if they are elderly or disabled.

Case management and Service Delivery

According to the president of Project United, trust is important for effective case management. An example he gave was drug rehabilitation. He said that clients who need rehabilitation may not trust the caseworker enough to actually get the help that they need. The respondent said he knew of clients who saw agencies and caseworkers as simply providing services in order to make income from it. As a result, clients felt as though they were being treated like numbers. Ultimately, some clients may not improve because, ultimately, the agencies do not care if their clients improve or not. The respondent wanted non-profit organizations to be accountable and to provide services for reasons other than solely earning an income from these activities.

Causes of Poverty

This section addresses the questions: what causes poverty and what keeps poverty in place? The previous section addressed the conditions of poverty, or what poverty looked like in the community. This section explains how this community came to be afflicted by poverty.



When asked what they believed to be the causes of poverty, the volunteer immediately said it was the community's mindset. This reflects a multi-generational pattern of thinking that coincides with the concept of a cycle of poverty. The volunteer explained that, for example, if a grandmother and mother were low-income, then most likely the children and children's children will be low-income, as well. This type of dilemma stems from mindsets about life that are passed down from generation to generation. The volunteer explained that agencies can continue to provide services to clients, but people will not be lifted out of poverty unless those agencies can help to change the mentality that low-income individuals have. One solution is to provide counseling about positive thinking skills for low-income individuals.

Unique Observations

Elected officials

The president said that Project United faces opposition from elected officials. He pointed out that many of the elected officials were the same church members who opposed the community center. The president said that, even if a project is going in a positive direction, unless certain individuals in the community have control over that project, they will struggle with its existence. This is the reality of small communities in Texas.

Familiarity complex

The president explained that there is a need for a grocery store in Honey Grove, but not a local brand. The community needs a neighborhood Wal-Mart due to the familiarity complex. Rather, the community will support a corporation like Wal-Mart because it is familiar to them. If an individual from outside the county moved in and opened a grocery store, the community would not feel comfortable shopping there because the owner is from outside the area. The familiarity complex is endemic to small communities. The president said that a grocery store should come as a service to the community, not as a way to generate income.

Role of Churches



The president said that although Project United is an outreach ministry of his church, churches in Honey Grove do not cooperate with the organization. Often, churches want to use the community center, but do not take responsibility for cleaning up after their activities or assist in paying utility bills. They want to use the community center to further their own organizations. But, the president does not want churches to make the community center into a church. However, Project United does facilitate prayer services in the community center. The president felt Project United faces opposition from churches because churches do not want the community center to take people away from their church services. The churches may feel this way because Project United provides services to the community that churches would otherwise provide to their own members. If church members are asked to do something that does not benefit their own church directly, then they do not do it, even if it is for the good of the community, as a whole. He hated to admit this, especially because he is a pastor, himself.

Critical Needs

Below are Fannin County's top needs according to the interview respondents:

Drug rehabilitation facility

Substance abuse is a major problem in Fannin County due in part to the lack of other recreational activities. Adults and teens turn to substance abuse as a hobby or as a form of leisure. Rehabilitation facilities are outside the county and are so spread out that it is difficult for clients to get to the facilities, especially if they do not have reliable, personal transportation.

Employment opportunities

There needs to be more businesses that come into the area and create a large amount of jobs.

Food bank

The respondent noted that many children come to the community center hungry. The community center does help by providing snacks to children during its after-school program, but there is more that could be done to address this issue.



Grocery store

Honey Grove needs a corporate grocery store that will be familiar to the community. Outside individuals who come into the community and set up a grocery store will be less welcome by the community. The grocery store needs to operate as service provider rather than an income generator.

Recreational activities

A recurring theme throughout the interview was the lack of recreational activities for both children and adults, which had connections to substance abuse and delinquency. There needs to be more recreational activities such as a movie theater, sports facilities for volleyball, tennis, a gym, and others.

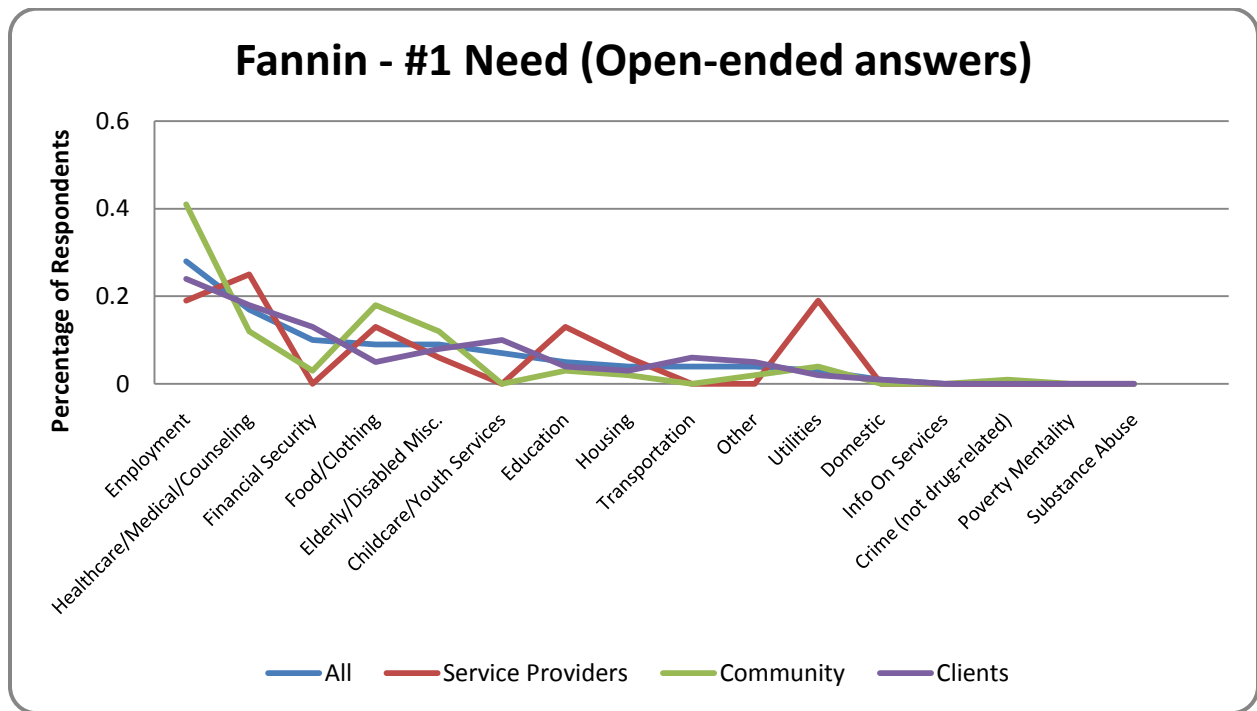
Transportation system

As the respondent said, most families only have one car, which limits family members from going to places. Also, the elderly and disabled have no other means of transportation.

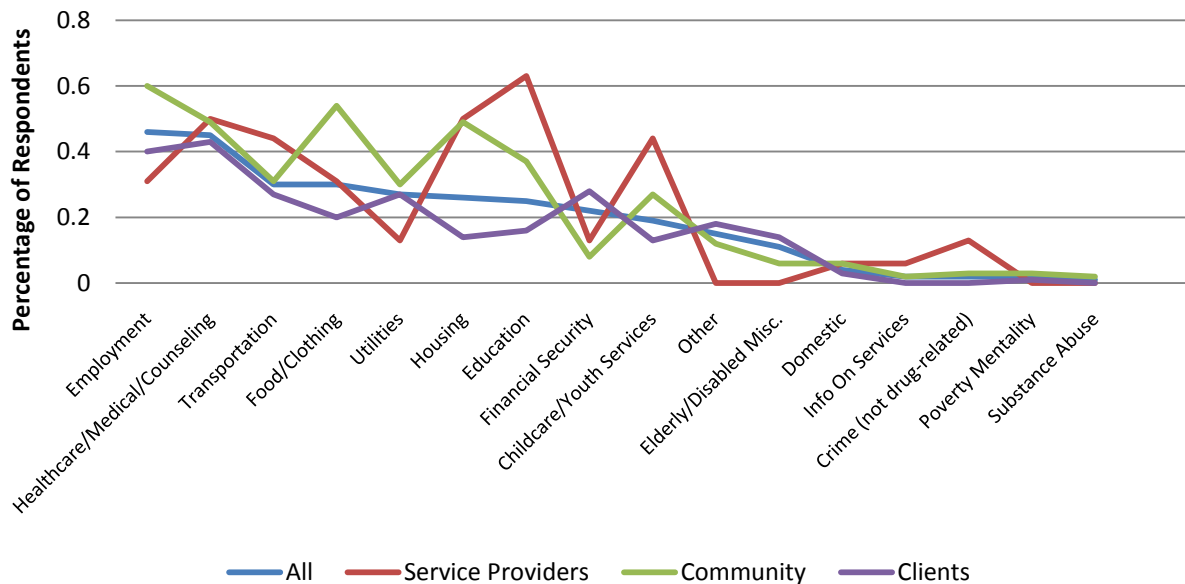


2.2.3 Survey Results and Analysis

A full list of tables appears in Appendix F.



Fannin - Top Five Needs (Open-ended answers)



Client Top Needs by Hopefulness-Fannin

	Unsure	Not at All Hopeful	Somewhat Hopeful	Very Hopeful
Employment	0.21	0.21	0.49	0.54
Financial Security	0.16	0.21	0.29	0.37
Housing	0.18	0.12	0.17	0.12
Healthcare/Medical/Counseling	0.63	0.67	0.27	0.31
Transportation	0.21	0.23	0.34	0.29
Education	0.05	0.05	0.2	0.25
Food/Clothing	0.26	0.28	0.17	0.16
Info On Services	0	0	0	0.01
Childcare/Youth Services	0.03	0.07	0.12	0.22
Utilities	0.26	0.3	0.29	0.26
Elderly/Disabled Misc.	0.24	0.33	0.07	0.05
Crime (not drug-related)	0	0	0	0
Poverty Mentality	0.03	0	0	0.01
Domestic	0	0.02	0.02	0.04
Substance Abuse	0	0.02	0	0
Other	0.13	0.14	0.22	0.19
N Value	38	43	41	93

Rank #1

Rank #2

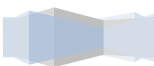
Rank #3

Rank #4

Rank #5

'Very Important' Services by Employment Status (Employed, Unemployed, Retired) - Fannin

Service Type	Employed (%)	Unemployed (%)	Retired (%)
Employment (need a job)	56	55.9	34.3
Living Wage Employment (need better paying job)	62.2	45.9	35.6
More Education (for better employment)	59.3	52	31.7
Enrichment Programs for Youth	45.2	32.5	25.4
School Readiness	52.8	47.5	25.4
Affordable Childcare	50	41.1	22.8
Summer Childcare	41	34.1	16.4
Family Services	30.6	23.8	30.4
Use Public Transportation	20.4	28.1	26.7
Need Reliable Personal Vehicle	34.5	39.7	31.3
Temporary Shelter	12.3	20.2	12.3
Rent Assistance	28.1	46.5	31.0
Utility Assistance	42.3	59.5	64.5
Improvements to Heating and A/C in home	33.8	42.7	44.6
Emergency Food Assistance	32.6	45.3	37.1
Emergency Healthcare	42.2	47.6	42.4
Preventative Healthcare	41.5	43.7	50.0
Health Insurance	46.1	57.0	58.7



2.3 Grayson County

2.3.1 Profile of Public Statistics

Housing

Housing is one of the most important measures of individual or household self-sufficiency. The recent economic recession has shown how volatile the housing market and home prices can be. Though owning your own home is often considered a sound investment, many cannot afford the associated rents and mortgage in their communities.

According to the American Community Survey for 2006-2008, there are a total of 51,733 housing units in Grayson County. Of these, 44,630 (86.3%) are occupied, while 7,103 (13.7%) are vacant. Of the 44,630 occupied units, 31,741 (71.1%) are owner occupied, while 12,889 (28.9%) are renter occupied. There is a homeowner vacancy rate of 3.3 percent and a rental vacancy of 7.6 percent. The average household size is 2.55 persons²¹. The average household size of owner occupied housing units is 2.61 while the average household size for renter occupied housing units is 2.43. The majority of houses in Grayson County are valued \$50,000 to \$99,000 with 11,795 owner-occupied units being reported at this dollar amount. The median house value for the county is \$93,300. Industry standard in new home financing usually provides affordable mortgages for homebuyers who earn approximately one third or greater of the cost of the home based

Housing Units 2006-2008

- Occupied Housing Units
- Vacant Housing Units

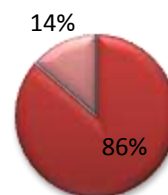


Figure 42 Housing Units Grayson County. Source: 2006-2008 ACS.

Occupied Housing Units 2006-2008

- Owner Occupied Units
- Renter Occupied Units

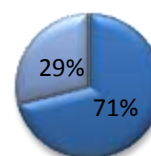


Figure 43 Occupied Housing Units Grayson County. Source: 2007-2008 ACS

²¹ A family is defined as a group of two or more people who reside together and who are related by birth, marriage, or adoption. A household is defined as including all the people who occupy a housing unit as their usual place of residence (U.S. Census Bureau).

upon this standard of affordability, only 35.8% of families, therefore, could afford the median price of a single family home in Grayson County.

The following data was gathered using the 2009 State of Texas Low-income Housing Plan and Annual Report. This report is broken up into 13 distinct geographical regions known as Uniform State Service Regions. This report uses data collected from the 2006 State of Texas Community Needs Survey (CNS). Cooke, Fannin, and Grayson Counties appear in the same region (region 3) along with 15 other counties, and therefore have the same data for the following issues. However, this data is useful as it creates a regional profile for housing in this area. The extreme cost burden is calculated and understood by the CNS, to be the extreme cost of upkeep of both owner and rental property. The extreme cost burden for renter households is 206,011, while the extreme cost burden for owners is 216,038. These extreme cost burdens pose a significant problem for low-income individuals in the county. However, this data should be taken lightly as it applies to an area much larger than Grayson County individually. Extreme cost burden affects low-income individuals due to the up-keep and miscellaneous expenses that are associated with this cost burden. These expenses, in turn, create areas of need.

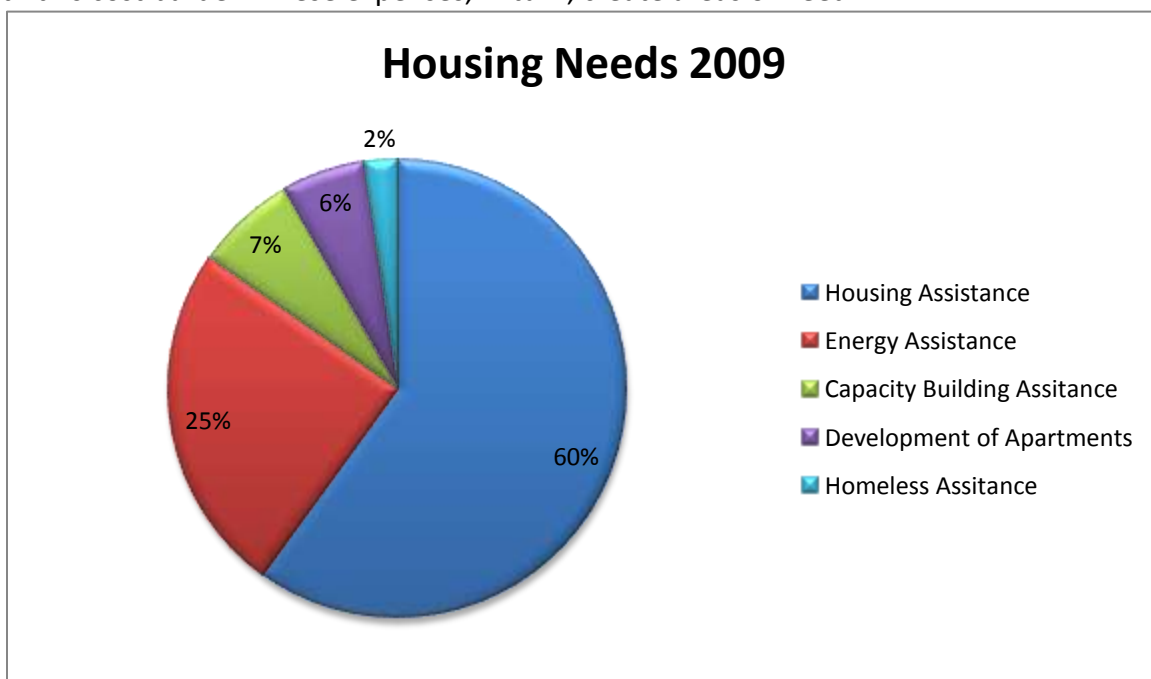


Figure 40. Source: Texas CNS

According to the 2006 Texas CNS, one of the two greatest needs for this region was housing

assistance with 51 percent of respondents reporting in this need. The next highest area of need was energy assistance with 21 percent of respondents reporting on this need. Of the remaining respondents, approximately 6 percent indicated that capacity building assistance was the priority need, 5 percent of respondents indicated that the development of apartments was the priority need and only 2 percent indicated that homeless assistance was the priority need. Overall, out of the 1,988,135 households in the region, 610,655 owners and renters have housing problems; this represents 30.7 percent of all households. However, this figure encompasses both rural and urban housing developments and therefore is open to room for interpretation. There are distinct differences between rural and urban housing needs. For instance, development of apartments is a greater need in urban areas than in rural areas. This is due to the fact that there are more socioeconomically disadvantaged people, generally, living in urban in areas as compared to rural areas. Housing assistance, it seems, is a need that affects both rural and urban housing development. There are a number of multifamily units in the region financed through state and Federal sources such as TDHCA, HUD, PHAS, Section 8 Housing Choice Vouchers, USDA, and local HFCs including the Texas State Affordable Housing Corporation. The total number of these multifamily units in this region is 144,504 units, which make up 27.5 percent of the total number for the state of Texas. Because Grayson County is a much more urban area in relation to the other counties incorporated in Region3, housing needs such as capacity building assistance and development of apartments is probably a much bigger issue in this county compared to others. The population in Grayson County is certainly larger than the other counties, and therefore would need more apartments and building capacity. Homeless assistance is more than likely, a bigger problem in Grayson County than the other counties simply due to the fact that it encompasses the most urbanized cities in the area, which include the cities of Sherman and Denison. People that have become homeless are more likely to migrate to Sherman due to the resources that are available in comparison with smaller towns with less resources that are in the area.

There are multiple aspects of owning or renting a home for which data is not readily available, but which can play an important role in the long-term sustainability of a family's housing situation. The Center for Neighborhood Technology argues, however, that you must factor in



the cost of transportation associated with the location of homes to gauge their affordability.

Value-to-income ratio: This is the cost of a median house divided by the median-family income (both from census data). Depending on interest rates, a value-to-income ratio of less than 2 is generally affordable while a ratio greater than 3 is unaffordable.

Payback period: This is the number of years that a median-income family would need to pay back a loan equal to 90 percent of a median home value at prevailing mortgage interest rates. Fewer than 10 years is very affordable, 10 to 20 is affordable, 20 to 30 marginal, 30 to 40 unaffordable, and more than 40 severely unaffordable.

House price index: The Department of Commerce maintains a home price index for every metropolitan area extending as far back as 1975. This is an index of changes in the value of individual homes and thus does not reflect changes in size or quality over time as some other measures do.



Household Economic Security

The FPL was developed in the 1960s and was based solely on the food budget necessary to meet basic nutritional needs since the average family at that time spent nearly one third of their budget on food. Clearly, there are many more costs associated with a family living today in Howard County. Depending upon family constellation, other costs include housing, transportation, childcare, health care and taxes. There is a significant disparity between the FPL for a family of one, two or three people and the Self Sufficiency Standard especially when considering the family constellation and whether it includes children requiring childcare.

2010 Federal Poverty Guidelines			
Family Size	Annual Income*	Monthly	Hourly**
1	\$10,830	\$902	\$5.20
2	14,570	1,214	7.00
3	18,310	1,525	8.80
4	22,050	1,837	10.60
5	25,790	2,149	12.39
6	29,530	2,460	14.19

In 2006, 12.6 percent of people in Grayson County were living at or below the federal poverty level. Of all families in the county, 10.2 Percent were living at or above the federal poverty level. As far as age brackets, the fewer than 18 years bracket had the highest percent of people living in poverty with 18.0 percent of people living below the federal poverty line. The next highest level is the 18 and over bracket with 10.8 percent of people living in poverty. The most staggering statistics is that families with a female lead household, no husband present, are experiencing more than 30 percent (31.3%) of households living in poverty. As evident by the data, women who run households with the absence of a husband face struggle significantly with poverty. In

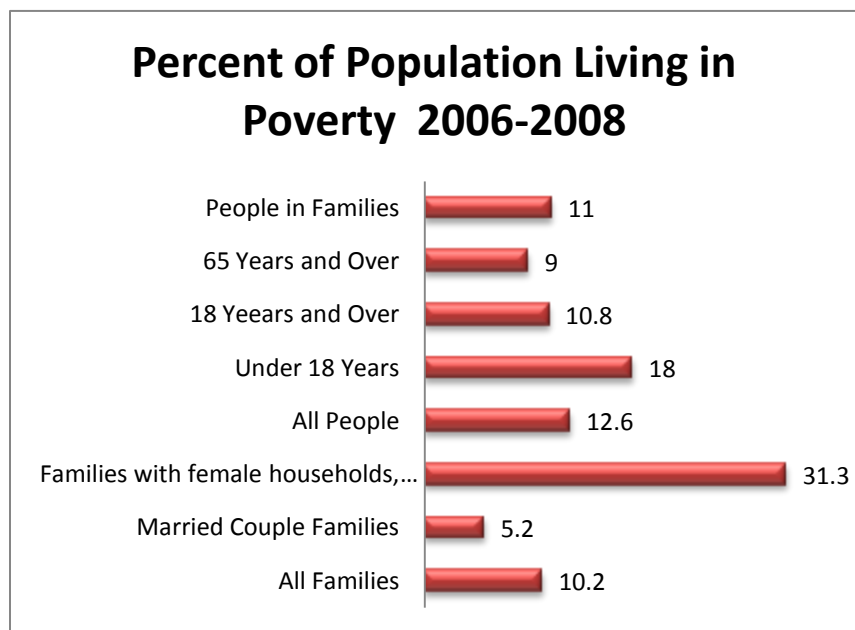


Figure 41 Poverty by Household Type Grayson County. Source: ACS

1999, there were approximately 1,117 families in Cook County that have female lead households and are living at or below the federal poverty level²². Of these households, 1,009 of these families include children under the age of 18²³.

The ethnic breakdown of poverty in Grayson County is very similar to patterns at the state and national level. In regards to minority ethnic groups, Hispanic Americans are experiencing the highest rate of poverty, with 3,475 people at or above the federal poverty level. The next highest group is African Americans with 953 living in poverty. American Indian and Asian were the next highest groups with 153 and 99 people living in poverty respectively. There are approximately 31,497 people living in poverty who categorize themselves as white.

Title Cash Assistance programs are an area of particular interest in regards to poverty in Cooke County. Enrollment levels of such programs are often used as socioeconomic indicators. Enrollment requires that an individual or family meet certain income qualification standards. In the last eighteen months, national enrollment in assistance programs have hit all-time highs as income qualifications are raised, allowing more families to qualify for services and more families are feeling the effects of a national recession.

²² This figure comes from the U.S. Census Bureau data from 1999

²³ This figure comes from the U.S. Census Bureau data from 1999



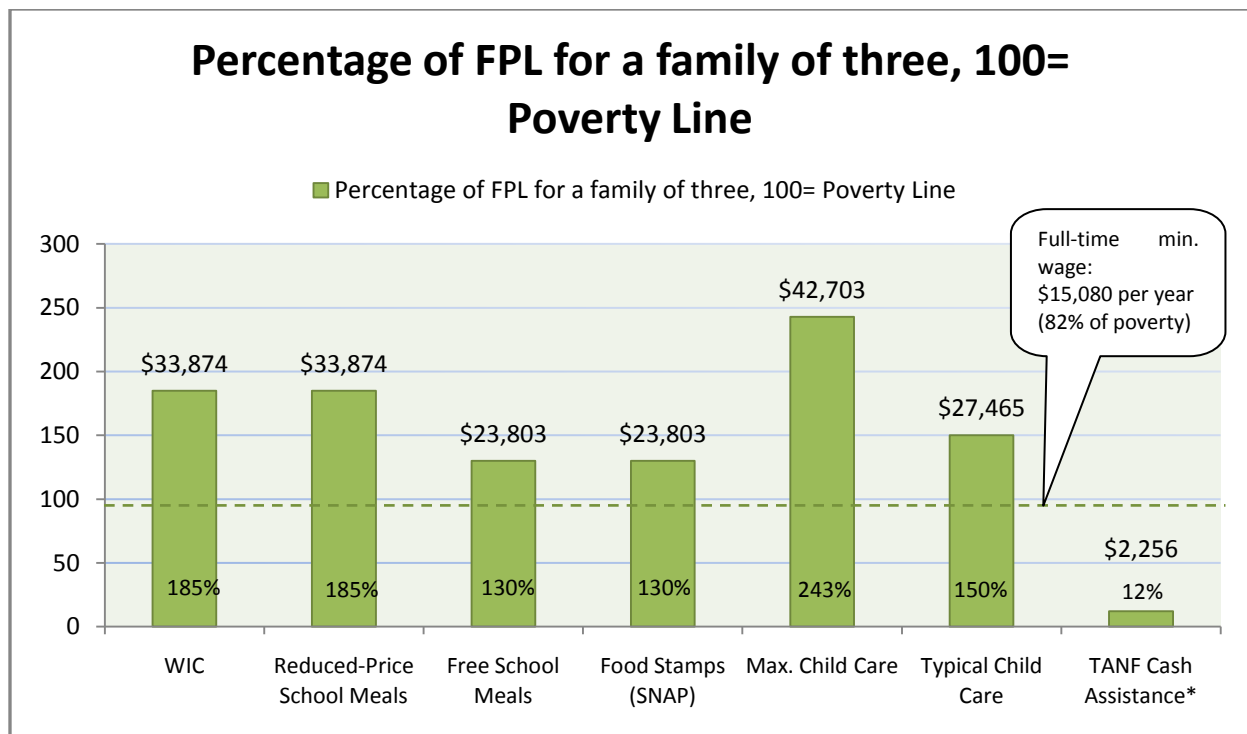


Table 4 Texas Eligibility for Family Support Programs. *Income limit shown is for applicants only. Once on TANF, some families with earnings disregards and other allowances for work related expenses can have higher incomes yet continue to receive some cash assistance. *Source: Center for Public Policy Priorities (CPPP) Policy Point, [Poverty 101](#), September 28, 2010.*

The Texas Health and Human Services Commission (HHSC) is the oversight agency for the state's health and human services system. HHSC also administers state and federal programs that provide financial, health, and social services to Texans. The major HHSC programs for the state are:

- 1) **Children's Health Insurance Program (CHIP):** Designed for families who earn too much money to qualify for Medicaid health care, yet cannot afford private insurance.
- 2) **Temporary Assistance for Needy Families (TANF):** Program provides basic financial assistance for needy children and the parents or caretakers with whom they live. Caretakers must sign and abide by a personal-responsibility agreement. Time limits for benefits have been set by both state and federal welfare reform legislation.
- 3) **Medicaid:** This program provides healthcare coverage for one out of three children in Texas, pays for half of all births and accounts for 27 percent of the state's total budget.



- 4) **Food Stamp:** This program is a federally funded program that assists low-income families, the elderly and single adults to obtain a nutritionally adequate diet. Those eligible for food stamps include households receiving TANF or federal Supplemental Security Income benefits and non-public assistance households having income below 130% of the poverty level.
- 5) **WIC and Retail Grocery Stores:** This program is a supplemental nutrition program for infants, children, and mothers who are at nutritional risk. The program provides nutritious snacks, nutrition counseling, and referrals to health care and social services. WIC serves, on the yearly bases, about 8.1 Million People and is available in all 50 states.

Grayson County's participation in these programs is quite significant. There were 2,884 people registered for CHIP from

September 2009 to February 2010. As evident from the graph, enrollment in CHIP was on a steady increase from October to December. However, it leveled off in January and started a slight decline in February. Average

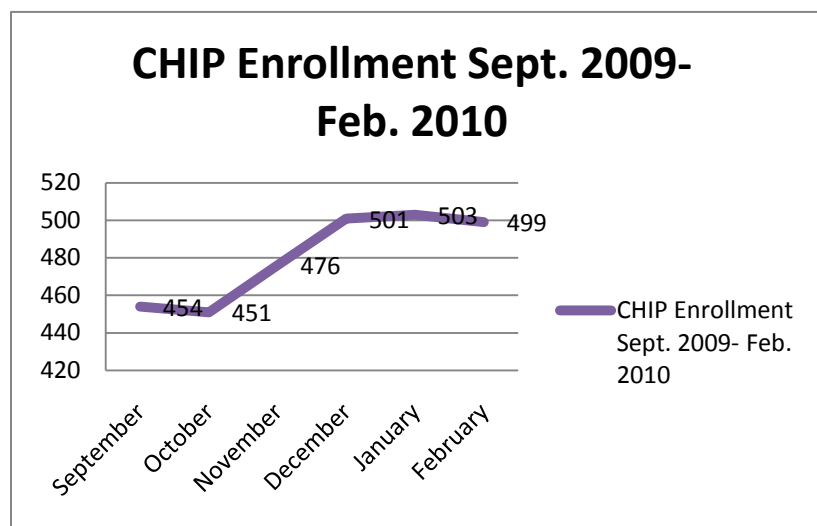


Figure 42. Source: Texas HHSC

monthly enrollment in TANF for the County was 184 recipients,

which make for an approximate yearly figure of 2,208 recipients. Comparatively, the state of Texas reports an average monthly figure of 104,693 recipients of TANF enrollment for the state as a whole. Total enrollment in Medicaid for Grayson County in July 2009 was 13,414 recipients. This figure had decreased significantly by February with 12,500 recipients enrolled in the program. Total enrollment in children's Medicaid for July 2009 was 8,558 compared with the 7,814 children that were enrolled in February 2010. Food stamp enrollment in Grayson County for a six-month period (September 2009 to February 2010) was 20,970 recipients. As evident by the graph, enrollment in the food stamp program is on a steady decline starting in September of 2009 and continuing on though February of 2010. All HHSC programs seem to be on a decline at this particular moment. However, there could be a spike in enrollment during the summer

months due to the fact that summer is about to start and energy and food prices, due to children being home from school, will be much higher for families already living in poverty. Enrollment of children in the WIC program in Grayson County consists of 2,867 children of 35.9 percent of the child population in the county. This figure reflects children ages one to four.

There are also a significant number of children that are in the legal custody of their grandparents. This is likely a financial burden due to the fact that many elderly people rely on assistance programs such as social security and Medicare. There are approximately 2,495 grandparents living with their grandchildren who are under that age of 18. 1,428 of these grandparents are legally responsible for their grandchildren, which are 57.2% of all grandparents living with grandchildren. The majority of these grandparents, 15.6%, have been responsible for their grandchildren for one to two years. About 60.9% of these grandparents are female and

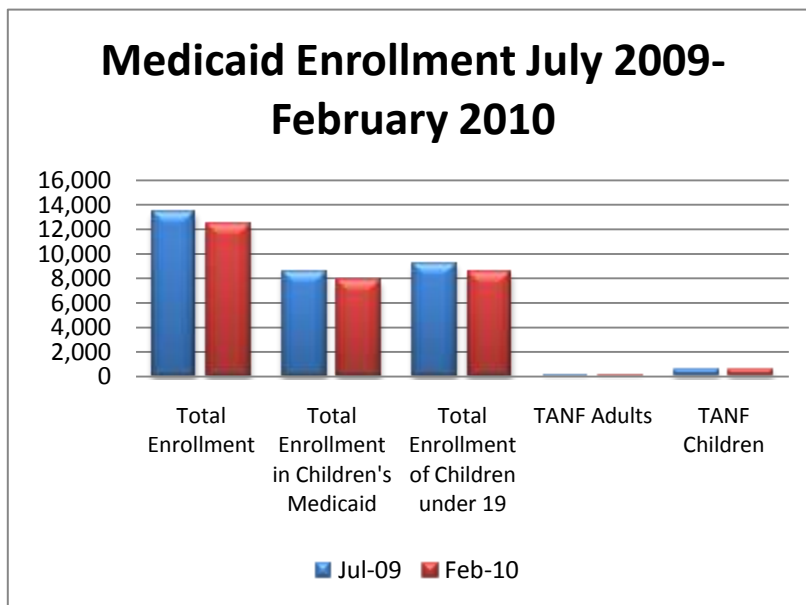


Figure 44. Source: Texas HHSC

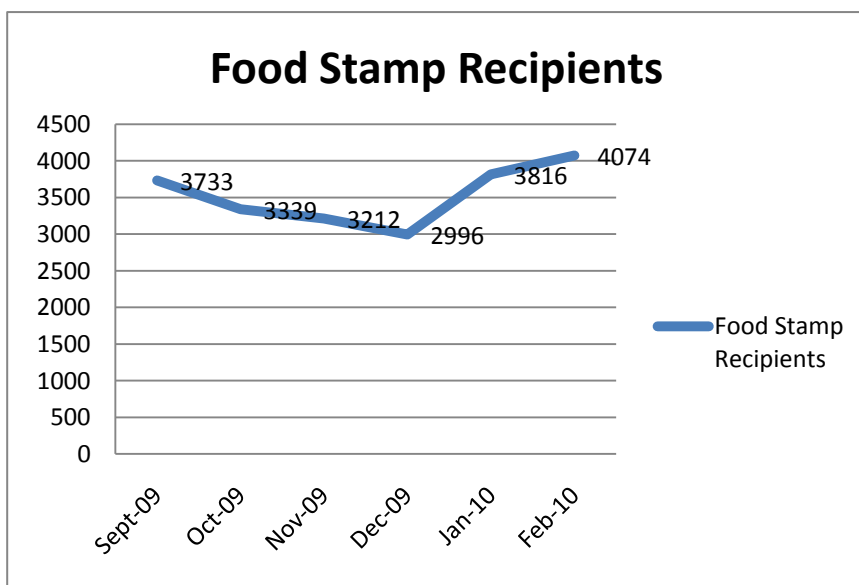


Figure 43. Source: Texas HHSC

64.0% of these grandparents are married.



According to the American Community Survey for 2006-2008, the Grayson County Civilian Labor Force was 59,821. This figure reflects the total available workforce age 16 and over in Grayson County. Approximately 35.6 percent of residents over 16 are not counted. This can be explained in a variety of ways. First, housewives would certainly account for a large

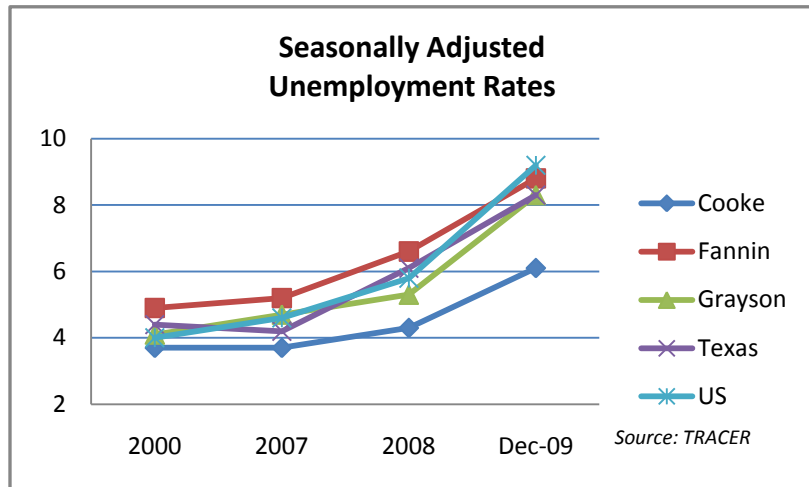


Figure 46. Source: Texoma CEDS

percentage of this figure. However, disabled and elderly people, still under the age cap for the civilian labor force, would certainly account for a percentage of this figure. Approximately 1,400 students attending Austin College in Sherman, Texas make up a percentage of people in the county not participating in the workforce. These students are considered residents of the county, and thus members of the civilian workforce, by the

24-Month Average Unemployment Rate (period ending 01/10)		%
Cooke County		4.90
Fannin County		7.33
Grayson County		6.78
Texoma Region		6.40
U.S.		7.73

Source: Bureau of Labor Statistics

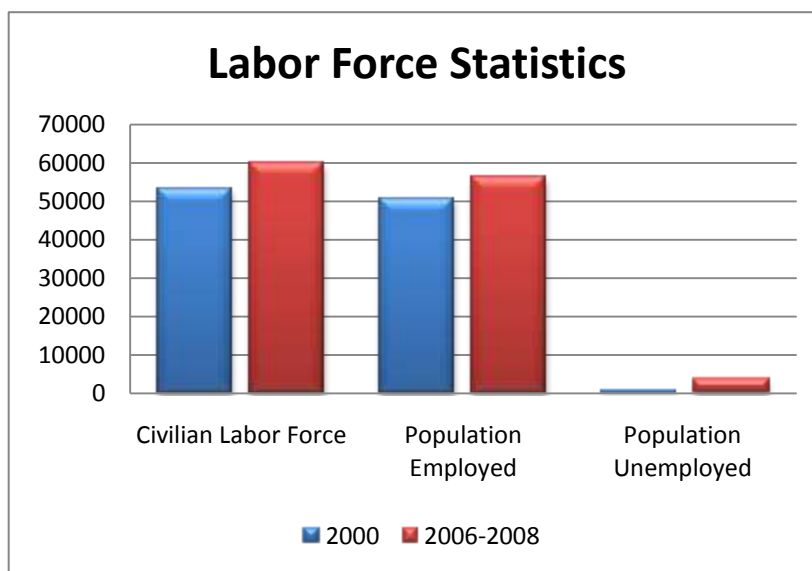


Figure 45 2000 Decennial Census and ACS

U.S. Census Bureau due to the fact that they spend the majority of their time at their address in Grayson County. While the unemployment rate is quite low, employment figures are on the rise in Grayson County. Figure 3 shows the seasonally adjusted unemployment rates reported by the Texas Workforce

Commission LCMI Department. Grayson County has seen the largest rise in unemployment rates over the last decade that started around the time of the national economic recession. The Bureau of Labor Statistics reports that the 24-month average unemployment rate for Grayson County from January 2008 to January 2010 was 6.78 percent. This 24-month period matches closely the period of increases in unemployment seen in Figure 3. Again, although there has been a steady increase in unemployment in Grayson County, figures remain below national, state, and regional percentages. However, the recent, 2008 financial crisis has more than likely effected workforce data in Grayson County as it has in the rest of the country. Therefore, unemployment in the county could potentially be steadily increasing.

Based on income data for Grayson County, the percent of people living in poverty is 12.6 percent. The following data is based on U.S. Census Data for the year 1999. The number of households in the three lowest income brackets totals to 14,320 households. The number of households in the three highest income brackets totals to 3,202 households. The number of families in the three

lowest income brackets totals to 6,977 families. The number of families and households in the three highest

income brackets totals to 2,800. Based on the data, it becomes very apparent that there is a significant gap in sheer number of families and households in the lowest strata of income, compared with those in the highest strata of income. When the mid-range of income strata is analyzed with the lowest income bracket, there does not appear to be as high of a discrepancy. Therefore, the majority of the population exists in the middle range of income earnings.

The ACS 2006-2008 reports the same income data with notable differences in results. The number of households in the three lowest income brackets totals to 10,787 households. The number of households in the three highest income brackets totals to 6,280. The number of

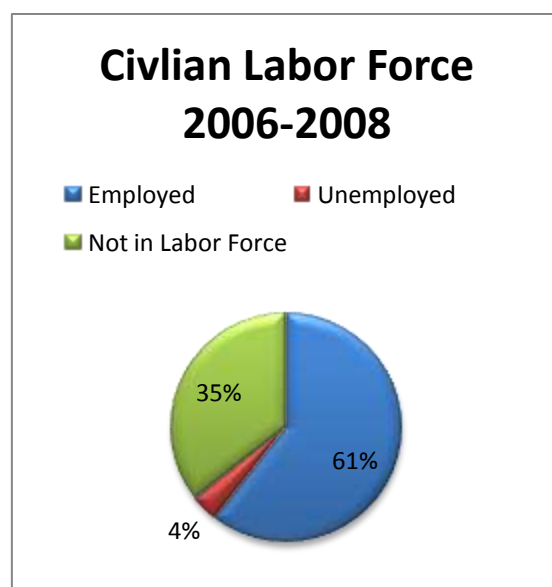


Figure 47. Grayson County Civilian Labor Force. Source: ACS

families in the three lowest income brackets totals to 5,293 families. The number of families in the three highest income brackets totals to 5,733 families. Based on the data, the conclusion can be drawn that the gap between the gap between both families and households in the highest and lowest income brackets narrowed significantly in a six-year period. This decrease can be explained, partially, by changes in industry that occurred between 2000 and 2006.

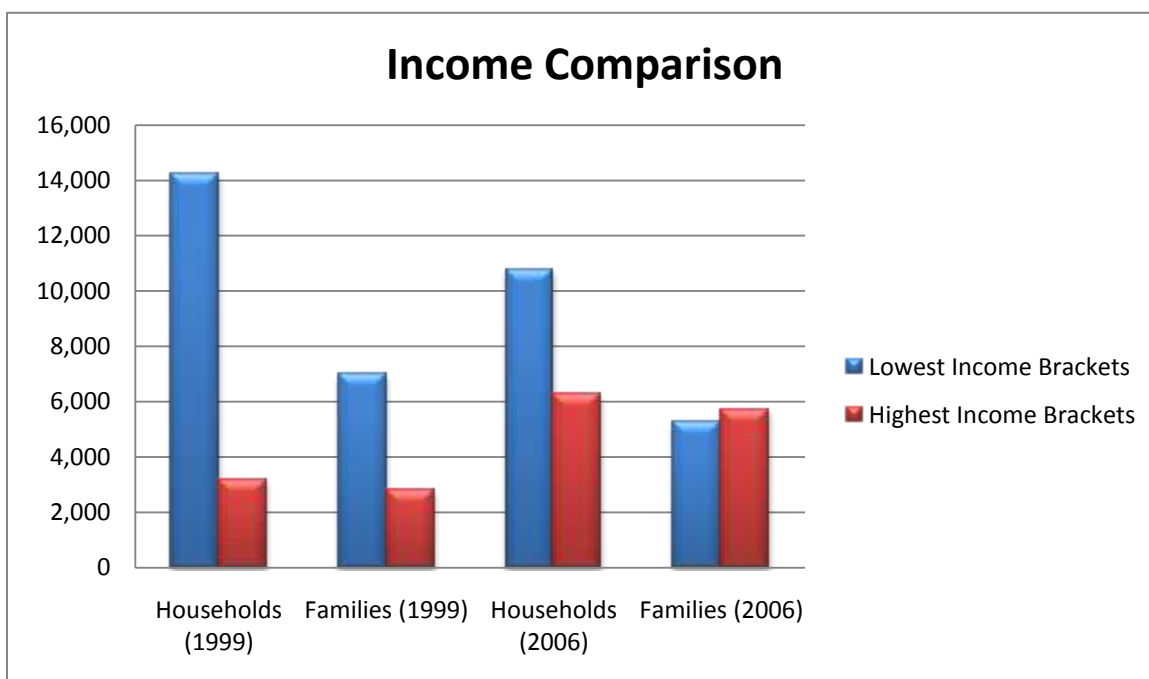


Figure 48. Source: ACS

Industry in Grayson County has experienced significant changes in certain sectors between 2000 and 2006 (see attachment B). There was a significant decrease in the number of workers in the manufacturing industry with a loss of 3516 workers from 2000 to 2006. This is due to the fact that Cooke, Fannin, and Grayson counties are experiencing a change from an economy largely based on the manufacturing industry. This is due to the lack of expansion and growth in this sector over the past decade. The region has experienced many closures of major manufacturing plants such as Johnson & Johnson and The Pillsbury Corporation.

In an order to combat this loss, area leaders have worked on capitalizing on the economic development and growth of Lake Texoma. Lake Texoma is a major tourist attraction that



generates about 6 million dollars worth of tax revenue every year. Therefore, much effort has been put into developing this region. This development is reflected in the chart with a 761 increase in the number of workers from 2000 to 2006 in the leisure and hospitality sector. The benefits reaped from this transformation would certainly be felt primarily in Sherman as the part of the lake that is on the Texas side of the Texas-Oklahoma border is located within the Grayson County limits. Money that is spent here by tourist using the lake generates tax money that is then available to the county. Further development of this region could ultimately lead to the creation of new jobs and a vast amount of economic resources for the county. There was also an increase in people working in industries that provided for a mid-level of income earnings. This can mostly be explained by population growth, but partially by increases in certain industry sectors such as health and human services. Many insurance companies, such as the Cigna Corporation, have moved into the area and created jobs for many people within the county. The new hospital, which opened at the beginning of this year, Texoma Medical Center, also certainly has the potential to create new jobs and provide an economic resource for the county

The mission of Texoma Workforce Solutions is to provide educational, job training and employment opportunities to employers, job seekers and future workers. Their overall purpose is to create workforce solutions within Texoma. TWS provides workforce solutions for employers, job seekers and economic developers. The three primary goals and initiatives of the Texoma Workforce Development Board, in coordination with local partners, are as follows:

1. Coordinate Regional Planning
2. Literacy
3. Aligning Education and Industry

With these goals in mind, The Development Board identified its target industries in relation to Texas Workforce Commission (TWC)/ Labor Market and Career Information (LMCI) target industries. These target industries include, but are not limited to, the Governor's industry clusters. This list of target industries was created through talking with the major local economic development organizations to determine which industries they are currently targeting. Economic Development Corporations take direction from their city council, and therefore the industries they are targeting have been adopted in conjunction with their city's



strategic planning. For this part of the analysis, Workforce Solutions Texoma consulted with Sherman Economic Development Corporation (SEDCO), Denison Development Alliance (DDA), Bonham Economic Development Corporation (BEDCO), and Gainesville Economic Corporation (GEDCO). In order to develop a comprehensive list of industries from which to begin the targeting analysis, Workforce Solutions Texoma utilized three existing lists, the North American Industry Classification System (NAICS), Texas Governor Rick Perry's Industry Cluster Initiative and Ray Perryman's list of targeted industries in his report Texas Our Texas. Economic developers were asked to indicate the industries on the NAICS and Perry lists they are targeting. In addition to input provided by the economic development partners, the occupations included on Workforce Solutions Texoma's current Demand Occupations List was reviewed to more fully analyze the industries²⁴.

Target Industries, Sectors, and Occupations:

Between March, 2000, when Beatrice Foods announced it would be closing its Denison Facility, and mid 2005, the Texoma Workforce Development Area saw over 4,700 workers laid off – over 2,600 of those layoffs were due to plant closures. Because of this, Workforce Solutions Texoma saw a need to compare the First Quarter of 2000 with the First Quarter of 2006 in order to create “before” and “after” pictures of the local labor market.

The Texoma Area has historically had a strong manufacturing base with several nationally recognized companies including Oscar Mayer, Johnson & Johnson, Pillsbury, ALCOA, and others. In the First Quarter of 2000, Manufacturing made up 21% of the labor market with almost 13,000 jobs. By the First Quarter of 2004 Manufacturing jobs had dropped to just over 9,300, 15% of the local labor market. According to First Quarter 2008 statistics, Manufacturing has dropped to just over 9,100 jobs and 14% of the labor market. The Location Quotient Report shows the current competitive advantage for the area, in an attempt to determine which industries hold the most promise for the future.

²⁴ Texoma Workforce Board: Workforce Texoma Strategic and Operational Plan Fiscal Years 2009-2010

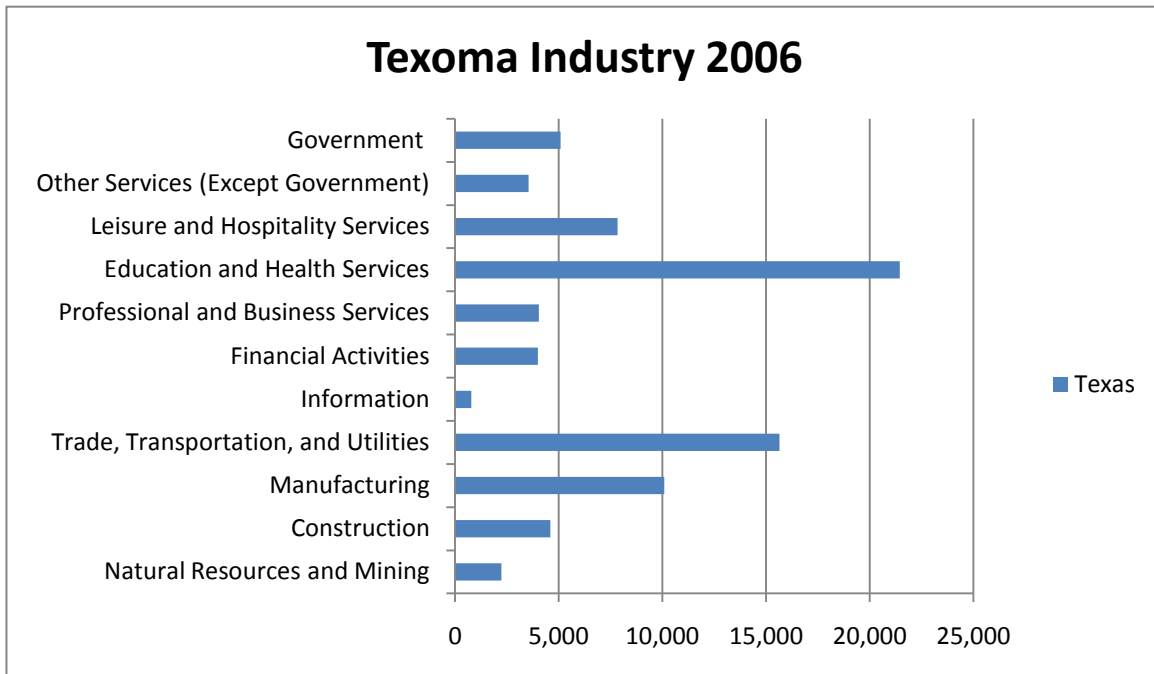


Figure 49. Source: Texoma CEDS

One sector, Leisure and Hospitality shows a slight competitive advantage for the Area in both lists, and appears to be increasing according to the 2000 – 2008 comparison. Members of the Texoma Regional Consortium recently held a Lake Development Summit to discuss proposed development around Lake Texoma. The members of the Regional Consortium have determined Accommodation & Food Services should be a targeted industry as the area becomes more of a destination.



Education and Literacy

Individuals seeking self-sufficiency must have a certain level of pre-employment skills and competencies. Basic literacy, as understood by the National Assessment of Adult Literacy (NAAL), means an adult is able to read and understand basic written information in English including the ability to locate easily identifiable information in short, commonplace prose text. The NAAL calculates that, in 2003, 89 percent of Grayson County Residents have prose literacy skills at a basic or higher level. This figure is based upon the NAAL Basic Prose Literacy Skills, or BPLS. The NAAL is a nationally representative assessment of English literacy among American adults age 16 and older. The Assessment also includes the literacy rate for the state of Texas, which is 81% (2003) of the adult population. Therefore, the literacy rate for Grayson County is well above the national average. However, this figure is lower than the national average of 99% (2003) of all US adults.

The slightly higher level of

literacy in this county can be attributed to the resources that are available in this county in comparison with surrounding counties. The county encompasses two colleges and a variety of industries, which would explain a higher literacy rate than other counties in the area.

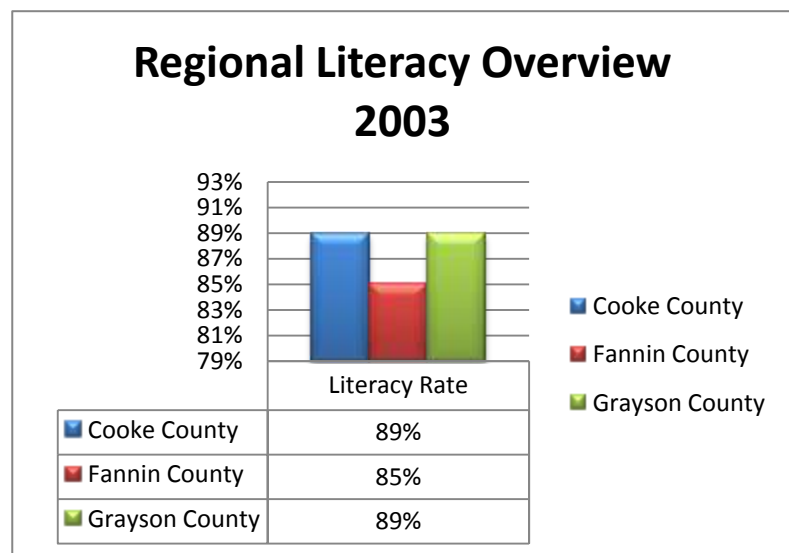


Figure 50 Literacy Rate Grayson County Source: NAAL.



According to the Center for Public Policy Priorities (CPPP) annual report on dropout and completion rate, the dropout rate for Grayson County in the 2009-2010 school year was 10.5% percent. This number is based on the following definition of dropout and completion rates that is available on the (CPPP) website and is based on TEA guidelines and definitions.

Graduation status for entire cohort of 9th students at the time the class graduates. Includes the following four categories: graduated, dropped out, GED, and continued.

TEA began rolling introduction to the NCES dropout definition with the class of 2006. Because the methodology is new, comparisons to rates for Class of 2005 or earlier are invalid. Furthermore, dropout rates for the classes of 2006, 2007, 2008, and 2009 cannot be compared to each other because the new definition is being implemented on a rolling basis. In other words, the 2006 longitudinal dropout uses the old state definition for the freshman through junior years and the new definition for their senior year²⁵.

The definition of a dropout, in regards to the 2009-2010 rate, can be understood then as “the number of students enrolled at a single point in time in the fall of the school year, or "snapshot" enrollment. Under the TEA definition, the denominator is the cumulative number of students in attendance at any time during the school year.”²⁶

The population of children three and older enrolled in School in Grayson County is 29,986 students. In the 2006-2008 period, the group that accounted for the most students enrolled was elementary school (grades 1-8) with a total of 12,322. This number could reflect the age of the population in Grayson

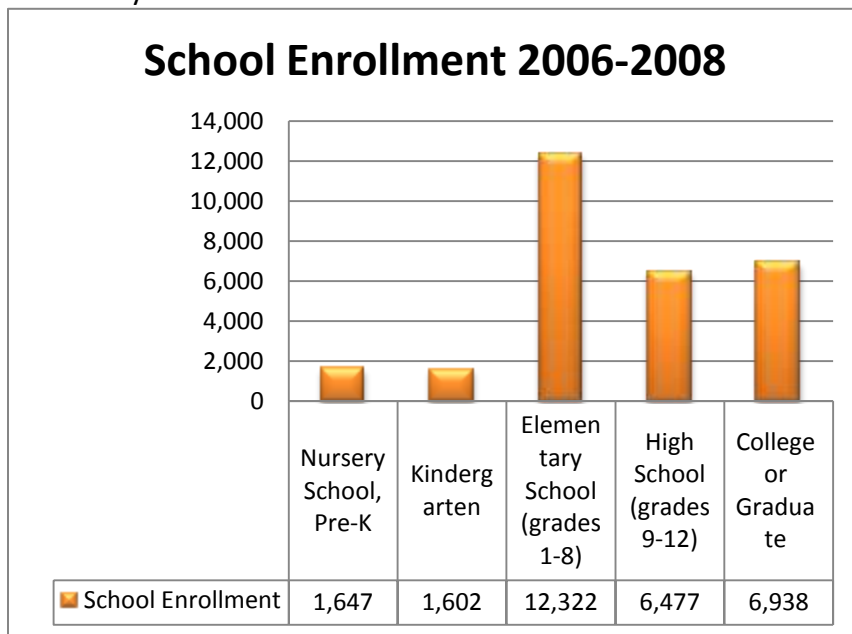


Figure 51 School Enrollment Grayson County. Source: ACS

²⁵ “The Texas Kids Count Project”. Center for Public Policy Priorities, Austin, TX

²⁶ Secondary School Completion and Drop-outs 2007-2008 Report. Texas Education Agency.



County, but is also explained by the fact that students begin to dropout at the high school level. The number of students enrolled in college or graduate school is 6,938 total students. This number can be explained, predominantly, by the presence of Grayson County College and Austin College in Grayson County. Overall households and demographics featuring high levels of educational attainment are also among the highest in household income and wealth. Therefore, educational attainment can be used as an indicator of personal self-sufficiency. There are approximately 78,541 Grayson County residents over 25 years of age. Based on this population, the American Community Survey estimates there are 26,861 total high school graduates in

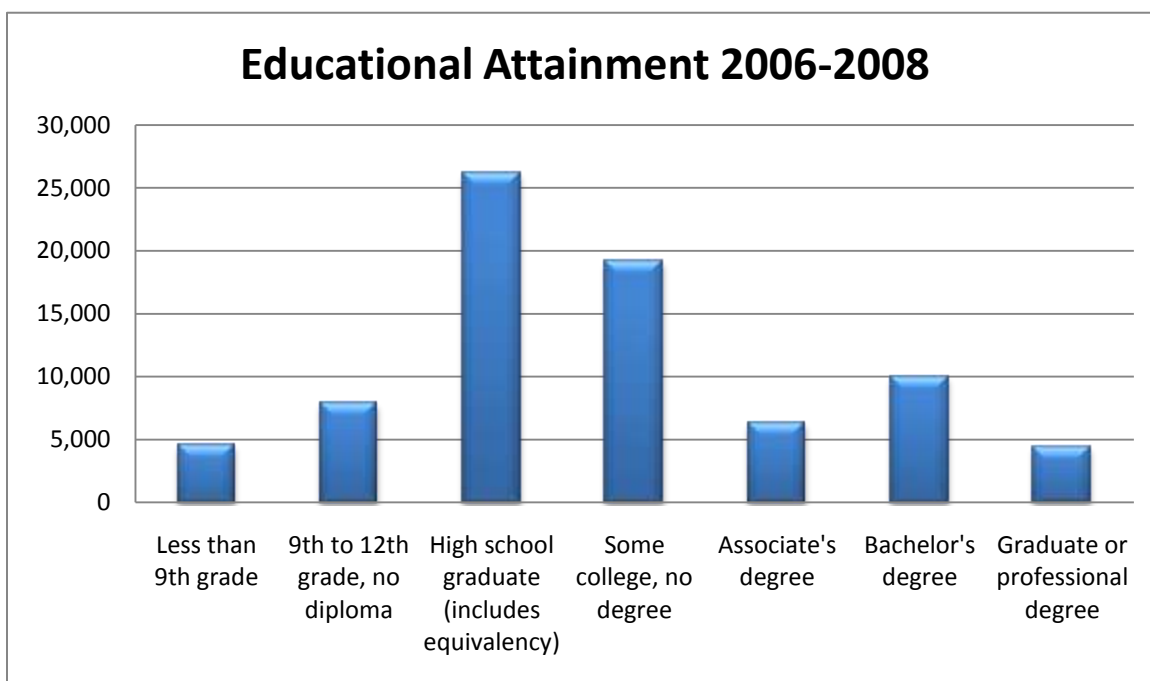


Figure 52. Source: ACS



In terms of ethnic breakdown of school enrollment, Caucasian ethnicity makes up the highest percentage in Sherman ISD, Grayson County's largest school district, with 52.50% of students K-12 reporting. The next largest ethnicity was Hispanic with 29.0% of students reporting. African American accounted for 15.40% of the total population followed by Asian/Pacific Islander and Native American reporting 1.90 and 1.20 percent respectively. There is a significant amount of growth among the Hispanic ethnicity in the school population. There has been a steady increase in the growth of the Hispanic

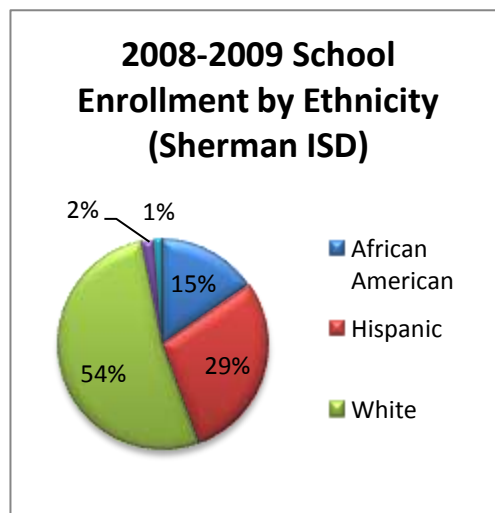


Figure 53. Source: TEA Annual Report

population within the school system since the 2003 school year. Therefore, there has been an increase in enrollment in programs geared primarily toward Hispanic students. In the 2008-2009 school year, approximately 14.4 percent of the school population was enrolled in ESL (English as a Second Language)²⁷. The Language Efficiency Program also focuses primarily on Hispanic students. "Students in the LEP program are identified as limited English proficient by the Language Proficiency Assessment Committee (LPAC) according to criteria established in the Texas Administrative Code. Not all pupils identified as LEP receive bilingual or English as a second language instruction, although most do."²⁸ Approximately 14.6 percent of students in Sherman ISD are placed in this program, which almost directly matches the number of students that are enrolled in ESL, which, again, is 14.4 percent.

Approximately 12.6 percent of residents living in Grayson County are living below the federally established poverty line. This is based on household and income and number of persons occupying the household. This number reflects the particularly high amount of students in the following categories: economically disadvantaged, Students with Disciplinary Placements, and

²⁷ Number and percentage of students in all grades receiving bilingual or English as a Second Language (ESL) instruction. CPPP "The Texas Kids Count Project". Definition Provided by TEA.

²⁸ TEA Glossary for The Academic Excellence Indicator System 2008-2009 <http://ritter.tea.state.tx.us/perfreport/aeis/2009/glossary.html>



At Risk students.²⁹ Economically disadvantaged is a term to describe the percent of economically disadvantaged students is calculated as the sum of the students coded as eligible for free or reduced-price lunch or eligible for other public assistance, divided by the total number of students. Approximately 57.60 percent of students in Sherman ISD qualify as economically disadvantaged. At risk students are identified as at risk of dropping out of school based on state-defined criteria and 47.2 percent of students in the district qualify under these conditions. Students with Disciplinary Placements are students placed in alternative education programs and total out to 1.80 percent of district students.

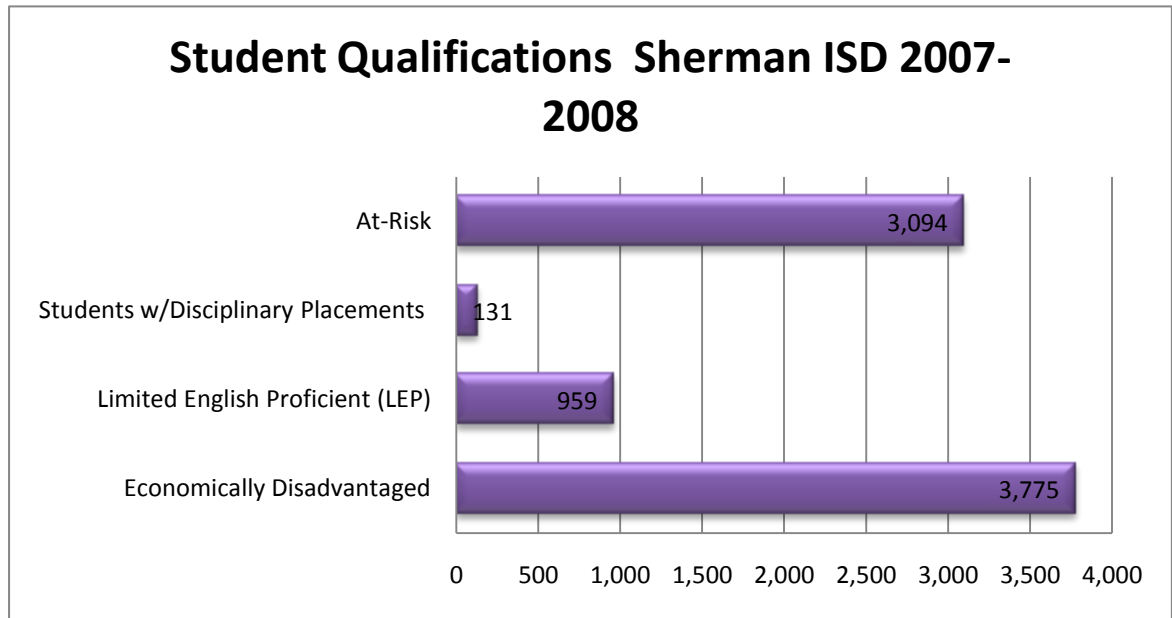
Other noteworthy programs within Sherman ISD were Career and Technical Education and Gifted and Talented Education with enrollment at 18.30 percent and 10.5 percent respectively. Enrollment in the Special Education Program accounted for 13.0 percent of students in the district.

²⁹ The statutory criteria for at-risk status include each student who is under 21 years of age and who:

1. was not advanced from one grade level to the next for one or more school years;
2. is in grades 7, 8, 9, 10, 11, or 12 and did not maintain an average equivalent to 70 on a scale of 100 in two or more subjects in the foundation curriculum during a semester in the preceding or current school year or is not maintaining such an average in two or more subjects in the foundation curriculum in the current semester;
3. did not perform satisfactorily on an assessment instrument administered to the student under TEC Subchapter B, Chapter 39, and who has not in the previous or current school year subsequently performed on that instrument or another appropriate instrument at a level equal to at least 110 percent of the level of satisfactory performance on that instrument;
4. is in prekindergarten, kindergarten or grades 1, 2, or 3 and did not perform satisfactorily on a readiness test or assessment instrument administered during the current school year;
5. is pregnant or is a parent;
6. has been placed in an alternative education program in accordance with §TEC 37.006 during the preceding or current school year;
7. has been expelled in accordance with §TEC 37.007 during the preceding or current school year;
8. is currently on parole, probation, deferred prosecution, or other conditional release;
9. was previously reported through the PEIMS to have dropped out of school;
10. is a student of limited English proficiency, as defined by §TEC 29.052;
11. is in the custody or care of the Department of Protective and Regulatory Services or has, during the current school year, been referred to the department by a school official, officer of the juvenile court, or law enforcement official;
12. is homeless, as defined by 42 U.S.C. Section 11302 and its subsequent amendments; or
13. resided in the preceding school year or resides in the current school year in a residential placement facility in the district, including a detention facility, substance abuse treatment facility, emergency shelter, psychiatric hospital, halfway house, or foster group home.

(Sources: PEIMS, Oct. 2008; Texas Education Code, 79th Texas Legislature)





Another socioeconomic indicator concerning education is enrollment in free or reduced lunch programs. The National School Lunch Program is a federally assisted meal program operating in more than 99,800 public and non-profit private schools across the nation. The U.S. Department of Agriculture funds this program and provides the following description of its service:

It provides nutritionally balanced, low-cost or free lunches to more than 2.3 million Texas school children each school day. In 1998, Congress expanded the National School Lunch Program to include reimbursement for snacks served to children in after-school educational and enrichment programs to include children through 18 years of age. School lunches must meet the applicable recommendations of the Dietary Guidelines for Americans, which recommend that no more than 30 percent of calories come from fat and less than 10 percent from saturated fat. Regulations also establish a standard for school lunches to provide one-third of the Recommended Dietary Allowances of protein, vitamin A, vitamin C, iron, calcium and calories. School lunches must meet federal nutrition requirements, but decisions about the specific foods to serve and their preparation are made locally. A student cannot be charged more than 40 cents for a reduced-price lunch. After-school snacks are provided to children on the same income eligibility basis as school meals. However, programs that operate in areas where at least 50 percent of students are eligible for free or reduced-price meals serve all snacks free. In the 2008-2009, the state served 791,708,247 total meals as a part of the free or reduced lunch program³⁰.

³⁰ United States Department of Agriculture: Report on National School Lunches: http://www.squaremeals.org/fn/render/channel/items/0,1249,2348_2363_0_0,00.html

Crime, Family Violence, and Child Abuse

The number of violent crimes known to the police in 2006 was 301 cases, according to the U.S. Census Bureau.

The number of violent crimes reported to the police in 2006 for the state of Texas was 121,468. The number of crimes

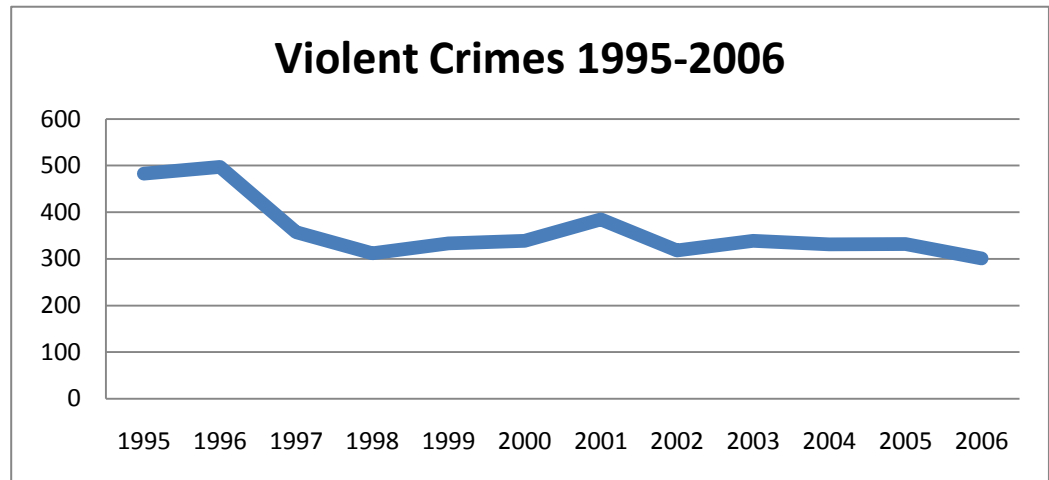


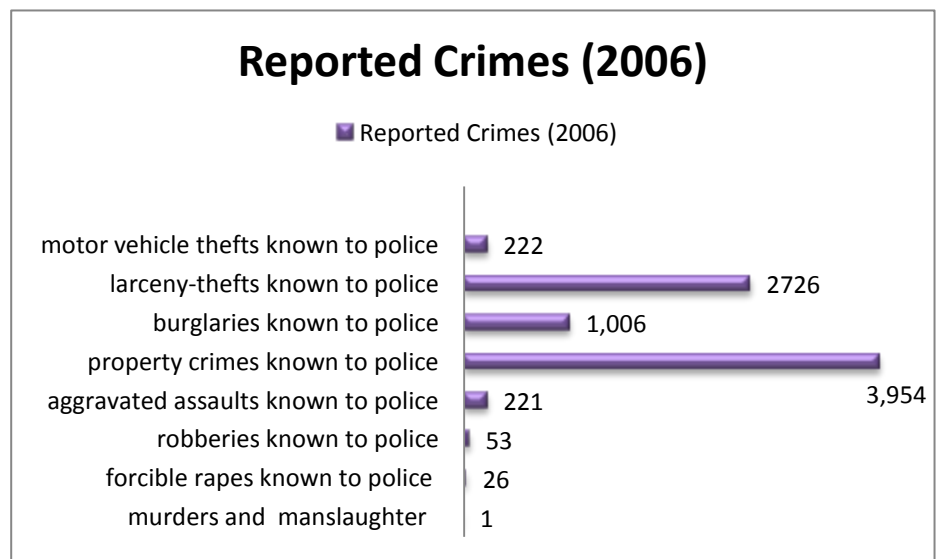
Figure 54 Source: ACS

fluctuated

between 1995 and

2001, but showed an overall decrease. However, this number spiked again, slightly in 2001 but then decreased and has leveled off since 2002. Every area of crime has decreased during this eleven-year period but has remained stagnant at the 2002-year mark.

Although hard data are difficult to obtain because of the covert nature of the problem, there is a known link between violence against women and poverty. According to the Children's Advocacy Center of Sherman, one in three women is a victim of violent abuse. The number of



these cases that go unreported are [Figure 55 Source: ACS](#)

1 in 4. This data relates to the current state of conditions for women and children in Texoma



and was gathered in 2009. There were between 1000 and 2000 law enforcement arrests involving abuse in this year. 800 victims and children were seen at the advocacy center, and these victims included both men and women. However, the center deals primarily with women and children who are suffering from abuse. The actual number of abuse incidents, both reported and non-reported, in 2009 was almost 2000 cases.

In the United States, domestic violence is conclusively linked to homelessness among women and children. The American Civil Liberties Union (ACLU) reports that domestic violence was cited by 50% of U.S cities surveyed in 2005 as a primary cause of homelessness.³¹ Further, the ACLU notes that 50% of homeless women in San Diego, California, reported being the victims of domestic violence, and that in Minnesota, one-third of homeless women indicated that they left their homes to escape domestic violence. Overall, according to the National Network to End Domestic Violence, 92% of homeless women in the United States have at some point been the victims of severe physical and/or sexual abuse.³²

The 2005 version of VAWA enhanced the provisions of its earlier version, with increased funding for violence-prevention programs, emergency shelter for women and children, and long-term housing solutions for low-income women and their children. The act also mandates that abused women be allowed to take ten days off from work each year to attend court or to look for housing, and it provides greater access to law

enforcement and the justice system for abused immigrant woman who would otherwise have no legal recourse and might have to leave the country with abusive partners. Because violent

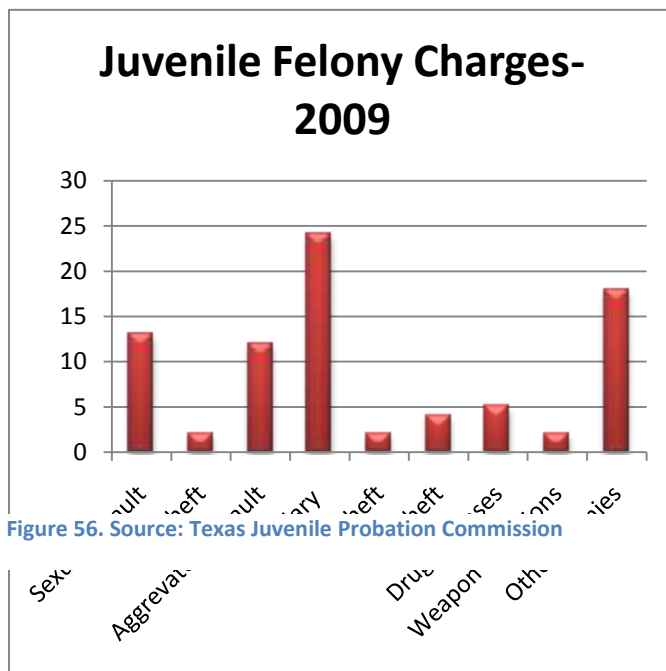


Figure 56. Source: Texas Juvenile Probation Commission

³¹ <http://www.aclu.org/pdfs/dvhomelessness032106.pdf>

³² <http://www.nnedv.org/pdf/Homelessness.pdf>



relationships tend to affect poor women disproportionately in the United States, the provisions of the VAWA that allow time off from work and help for immigrant women mean that more poor women will be able to keep their jobs and remain in the country while they make arrangements to leave and/or prosecute their abusers.³³

Juvenile crime is an area of particular importance when discussing crime statistics and poverty. There is an overwhelming correlation between the children living in poverty and committing crime. The most commonly committed felony charge that minors receive in Grayson County is for burglary. There were twenty-

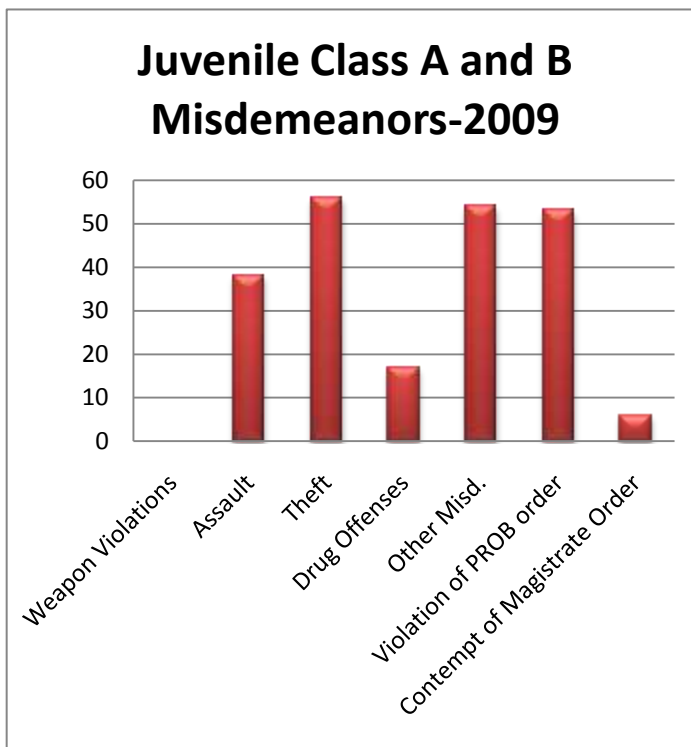


Figure 57. Source: Texas Juvenile Probation Commission

four confirmed cases of this offense in 2009 as reported by the Texas Juvenile Probation Commission. The next highest offenses were sexual assault and aggravated assault with 13 and 12 cases reported respectively. The most commonly committed class A and B misdemeanor was theft with 56 cases being reported in 2009. The next most common misdemeanors were violation of probation order and assault with 53 and 38 cases respectively. There were a total of 306 juvenile delinquents in the county in 2009. Juvenile crimes obviously refer to crimes that were committed by children under the age of 18. There is a richer amount of data in Grayson County simply due to the fact that it is a more industrialized area with more resources that are able to track and control crime data efficiently. Data is simply harder to collect in rural areas due to the fact that not all county sheriffs' offices report to the state of Texas every year with their crime rate statistics. The higher crime rate that is experienced in Grayson, in comparison with the other two counties is based on tow factor: The first obviously being that the

³³ Department of Justice, Office on Violence Against Women. Available from <http://www.ovw.usdoj.gov/index.html>.



population in Grayson is significantly greater than that of Cooke and Fannin. The second is that Grayson is a more industrialized city and with a more urban setting comes a larger amount of crime.

Child Abuse Statistics:

There were 340 confirmed cases of child abuse/neglect in Grayson County in 2008. That is 12 confirmed cases per 1000 children. There were 376 completed CPS investigations. There were no child abuse related fatalities reported in Grayson County in 2008. There were 90 children in that year that were the legal responsibility of the state. There were 85 children in substitute care and 58 children in foster care. Substitute care refers to a home that includes children that are over the age of 18. There were 60 paid childcare clients in this year, which totaled to \$786,525 in foster care expenditures for the state. The ethnic breakdown of abuse includes all 122 children for which abuse has been confirmed. The majority of these children are Anglo with 79 victims. The next highest ethnic group was African Americans with 20 victims.

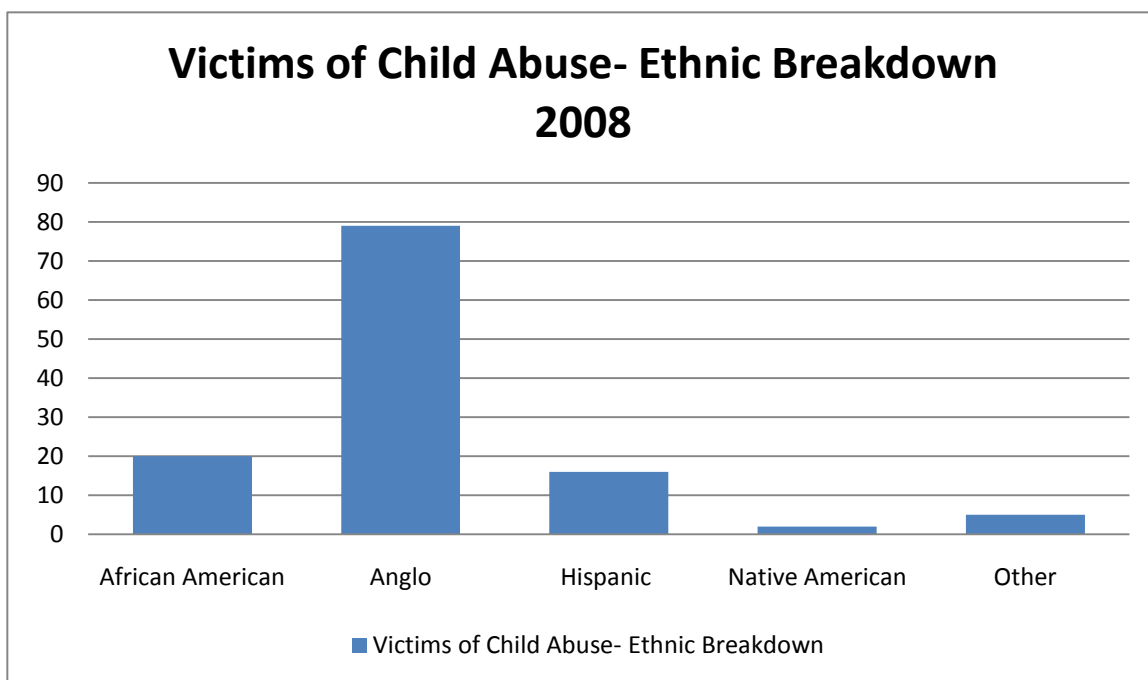


Figure 58. Source: Texas Dep. of Family and Protective Services

Youth

Teen Pregnancy:

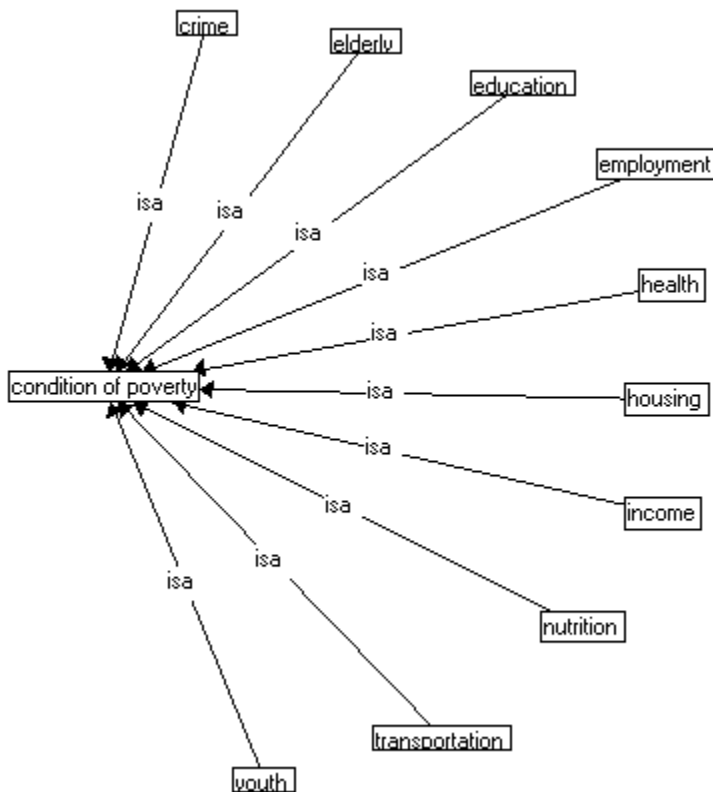
There were 250 reported births to teens age 13 to 19 in Grayson County in 2006, according to the Texas Bureau of Vital Statistics.



2.3.2 Key Informant Interviews Grayson County

Organizations Interviewed

The organizations interviewed were the Sherman Housing Authority and United Way of Grayson County.



Conditions of Poverty

As explained in the methodology section, according to Jim Masters, President of the Center for Community Futures, analyzing poverty issues can be separated into two components: the causes of poverty and the conditions of poverty. The conditions of poverty are the result of the causes of poverty. They are the representation, or static snapshot, of the problem within the community. They represent the people who are actually “in” poverty and the problems they face.³⁴ While Masters discusses statistical representations of conditions, in these

interviews the researchers attempted to qualitatively describe poverty in their communities and the Texoma region through separate condition domains. Each condition domain reflects aspects of a poverty that affects the residents who live on the margins. The complete list of condition domains can be found in the Methodology section.

This section will include the conditions of poverty and the services provided to address each condition domain. Conditions mentioned in the interviews include the following:

³⁴ <http://www.cencomfut.com/>



Crime

The executive director of United Way of Grayson County said that substance abuse leads to crimes such as child abuse and domestic violence. He also mentioned that gang violence in small rural communities is a problem. But, as with substance abuse, many small communities ignore the root of the problem.

Education

The Sherman Housing Authority runs GED and ESL programs for its residents and the general public. These programs are facilitated by the Rosa Viola Hill Smith Community Center. The Sherman Housing Authority has partnered with Grayson County College to provide these educational programs. While the executive director of the Sherman Housing Authority said that the GED program is excellent, it is still difficult to motivate people to take advantage of these educational opportunities. And yet, the ESL and GED classes still have a large turnout of participants. However, most of the participants are not residents in public housing. The executive director stressed the importance of education. She said that a lack of education results in client self-doubt and disrespect for the housing that clients reside in. The executive director explained that some clients ended up jeopardizing their leases simply because they did not have respect for themselves. This type of mindset encourages multi-generational poverty.

She explained that many successful clients pursued post-secondary education at Grayson County College (GCC). For example, she mentioned one particular female client that ended up pursuing nursing studies at Grayson County College. This client received direct assistance from GCC representatives who came to the Sherman Housing Authority to help Sherman Housing Authority clients pursue their career interests.

The executive director of United Way of Grayson County also placed great importance on education. Education is a critical need for United Way clients, especially with regard to youth. He explained that United Way of Grayson County promotes education in the form of job training and works with a program called Skills for Workforce Advancement (SWAT). He said



that because many clients lack a high school diploma they are intimidated by formal institutions and classroom settings. So, United Way of Grayson County decided to hold the SWAT programs at local Boys and Girls Clubs. Doing so resulted in the additional advantage of being able to provide a flexible schedule and childcare.

Education and Other Conditions

The executive director of United Way of Grayson County brought up the relationship between schools and substance abuse, which are located within the condition domain of health. The executive director said he was aware that drug dealing occurs in high school classrooms and that there are certain adults who turn a blind eye to these illegal activities. The executive director makes a point of talking with schools about the dangers of substance abuse.

Employment is an important condition related to education because many adult clients from both the Sherman Housing Authority and United Way of Grayson County obtain job training at educational centers. This type of training includes the GCC representatives who come to speak to residents about career training and help clients register for appropriate classes and United Way of Grayson County's support of the SWAT program.

Elderly

Public housing at the Sherman Housing Authority caters to elderly needs, with two-thirds of its housing units being reserved for the elderly and disabled. For the elderly and disabled, public housing is often their permanent home, as compared to other types of clients. Turnover in the public housing units is usually a result of elderly and disabled clients leaving public housing to go to assisted living or nursing homes. The executive director also referenced the elderly as being victimized and likely to jeopardize their public housing leases. Elderly clients may live in single-occupancy apartments, but if their adult children want to move in with them, then the elderly clients usually do not say no. This type of situation jeopardizes elderly clients' lease agreements.



Housing

Public housing is the main service provided by the Sherman Housing Authority. The executive director said that the agency manages 298 public housing units, with two-thirds of the units reserved for families and the remaining one-third of the units reserved for the elderly and the disabled. The housing property types ranges from efficiencies to 4 bedroom apartments.

Public housing tenants have a utility expenditure allowance in order to accommodate clients who are already indebted to utility companies. As mentioned previously, there are also incentive programs for tenants, such as the Earned Income Disallowance, to prevent tenants from spending too large of a percentage of their income on housing. Eligibility for public housing is based on federal poverty income guidelines. If clients do not have a regular source of income, then they must report it to the Sherman Housing Authority.

Wait lists are a common problem for people who are in need of public housing. The executive director of the Sherman Housing Authority said that wait lists are longer than usual because of the recent economic downturn. To make matters worse, there are no new public housing developments being built due to a lack of funding. If clients are unable to receive public housing assistance from the Sherman Housing Authority because they are on a wait list, then the executive director points them to other resources such as TCOG, Bonham Housing Authority, and the Grayson County Housing Authority. The executive director said clients should stay on multiple wait lists if they are in need of public housing.

Housing was cited by the executive director of the Sherman Housing Authority as a pressing need in the community. There is a need for more family and elderly public housing units, but, ultimately, this translates into a need for more funding.

Income

Income factored most strongly with the Sherman Housing Authority in the way that it assists clients. The executive director of Sherman Housing Authority pointed out that, regardless of



whether or not clients are employed, the agency still accepts those who have a source of income. If a client does not have a regular source of income, then he/she must report how much he/she has earned each month. Furthermore, if a client does not have a regular source of income or works less than 30 hours a week, then he/she is required to perform community service. This typically means volunteering at the Rosa Viola Hill Smith Community Center, which is part of the Sherman Housing Authority.

For public housing residents, there are incentive programs, such as the Earned Income Disallowance, which is run by the U.S. Department of Housing and Urban Development. This program allows the Sherman Housing Authority delay taking client income into account for a certain period of time when charging clients rent. This type of program is available to clients who have been unemployed for 12 months, on TANF, or in school for training. At some point, the Sherman Housing Authority will begin to take 50% of earned income into account when determining payment for rent. This type of program makes moving into public housing more manageable for clients because they do not have to spend their entire income on housing. Income also relates to client eligibility for public housing.

Nutrition

Nutrition is a need addressed by the Rosa Viola Hill Smith Community Center and the Sherman Housing Authority. Several churches bring food banks to the community center. Also, the community center provides snacks to children who participate in the after-school program, but these contributions are funded through the community center, not donations. The community center has two staff members who work in the kitchen to feed the children.

As for United Way of Grayson County, it ranks child nutrition as one of the top critical needs for Grayson County.

Nutrition and Other Conditions

In these interviews, youth and nutrition were complimentary condition domains of poverty.



Substance Abuse

United Way of Grayson County places great importance on substance abuse. The executive director said that, upon conducting its own needs assessment, United Way of Grayson County determined that substance abuse is a huge problem. Their survey respondents frequently cited a lack of good jobs as a major need in the community. However, when United Way of Grayson County spoke with human resource departments, it found that there is not a lack of jobs. Rather, the issue is that job applicants do not pass drug tests. When people cannot pass drug tests to get employment, it becomes clear that substance abuse is a problem.

The executive director of United Way of Grayson County said that substance abuse impacts many other issues, such as domestic violence, child abuse, and the need for counseling. Furthermore, there are no substance abuse facilities in Grayson County. The closest facility is in Fort Worth. This is a major problem because for someone needing immediate rehabilitation going to Fort Worth means a turnaround of 30-45 days, which is too long. He said that a critical need of Grayson County is a treatment facility that will work with patients on a daily basis.

The executive director mentioned that there is a facility called the Four Rivers Outreach that is new to the area. He said United Way is giving Four Rivers Outreach a total of \$50,000 over the next four years in order to build a transitional housing program. This means that, instead of getting out of prison and going right back into a negative environment with drugs and alcohol, individuals with substance abuse problems can go to Four Rivers and get treatment. At this time, recently released inmates with drug charges have no place to go.

Substance abuse is a problem among youth as well. Drug dealing goes on in classrooms and children are overdosing on drugs. The executive director of United Way of Grayson County says certain adults turn a blind eye and say, “kids will be kids.” The executive director went on to say that the drugs being abused are not just methamphetamines, but now prescription drugs are being abused by youth. This type of substance abuse is even harder to detect because the drugs



are originally obtained through legal means. In addition, youth face peer pressure regarding substance abuse and drug trafficking. He mentioned one young girl who was trying to improve her life, but was still pressured by friends to traffic kilos of marijuana to Dallas. These individuals would insist that marijuana is not an illegal drug, which represents delusion and misinformation on their part.

United Way of Grayson County executive director tries to deal with this problem by working with programs such as Services to At-Risk Youth (STAR) and North Texas Youth Connection. He also focuses on communicating with the court systems and schools about substance abuse.

The executive director recognizes the challenges associated with impeding substance abuse in small rural communities. Other United Way branches in small rural communities deal with substance abuse problems, but, often times, the community refuses to admit that the problem exists. The executive director said that denying that substance abuse is a problem starts with elected officials and continues on into the community itself. On the other hand, small rural communities that do recognize the problem still do not attempt to resolve the problem because they believe that their communities are too small to make a difference.

Transportation

The Rosa Viola Hill Smith Community Center at the Sherman Housing Authority was built at a centralized location where residents can enjoy activities and programming. The location of the community center eliminated the need for transportation to distance locations, such as Grayson County College, that people without reliable, personal transportation could not get to easily. The community center's location is also convenient because it helps reduce the need for public transportation.

Lack of transportation is an obstacle for clients who need substance abuse rehabilitation and treatment. As mentioned previously, the executive director of United Way of Grayson County said there are no substance abuse rehabilitation facilities in Grayson County and the closest one



is in Fort Worth. Even if transportation were available, the turnaround time of 30-45 days is too long for a patient to receive daily ongoing treatment.

Youth

The Sherman Housing Authority and the Rosa Viola Hill Smith Community Center offer youth programming to the public. They offer a “Kids Club” where children can do their homework and use the computer lab. The executive director of the Sherman Housing Authority said that many children take full advantage of the community center, as they come right to the center after-school. Many times, the center provides snacks to children during the after-school program.

After filling out a community need assessment, the respondent from United Way of Grayson County said that it placed youth services at the top of the list of critical needs for the community. The executive director believes that the future rests with today’s youth. For this reason, youth services are the largest portion of investment within United Way of Grayson County’s program funding.

Youth and Other Conditions

The executive director of United Way of Grayson County had a lot to say about youth and substance abuse, which relates to the condition domain of health. He said that drug dealing goes on in the classroom, and some adults do not care. United Way of Grayson County supports youth substance abuse treatment programs such as the Substance Abuse Treatment and Recovery (STAR) and the North Texas Youth Connection. Furthermore, the executive director tries to inform the court systems and schools about substance abuse programs that are offered.

The executive director mentioned how youth are susceptible to substance abuse and peer pressure because drugs are perceived to be such a common activity. He knew of one client who was pressured to traffic marijuana to Dallas, with the perpetrators insisting that the drug was not illegal.



Youth also relates to the condition domain of education. The Sherman Housing Authority supports an after-school program and United Way of Grayson County supports youth-related educational activities.

Unique Observations

Causes of Poverty

The executive director of the Sherman Housing Authority observed that many of their clients lack self-respect, which ultimately prevents self-sufficiency and keeps these clients in poverty. As a result of this lack of self-respect, clients begin to disrespect their housing environment. She said she saw a trend of young mothers who possessed no practical skills and were unaware of social mores, such as coming to the rental office in appropriate clothing. She said these types of clients are the hardest to get to cooperate with the lease.

Clients who lack self-respect “burn bridges” with the Sherman Housing Authority and these clients’ housing applications are rejected. The executive director said that clients will lie on their application about where they have lived, in order to get into public housing. Although, why people lie about these types of things is unknown. The executive director did not know where these clients end up after getting rejected by the Sherman Housing Authority.

The executive director went on to say that the cause of the lack of self-respect she saw in clients was an effect of poor education. She felt that young mothers were not aware of their situation and how to solve it because they were too consumed by their own problems. For example, a young mother may allow her boyfriend to move in with her, even though this jeopardizes her leasing agreement.

From the perspective of United Way of Grayson County executive director, repetition of learned behaviors is the cause of the cycle of poverty. He said that clients who are in poverty are often people who keep doing something the same way and expect a different result. These clients learn behaviors from their families, such as the experience of growing up on welfare and



government assistance. He said there was a stark difference between a family who expects welfare checks from the government to put food on the table, as opposed to families who work and earn the food that they put on the table.

Self-sufficiency and solutions

The executive director of Sherman Housing Authority said that, despite imagining a scenario where she had unlimited funding and collaboration, the challenge of solving poverty is trying to motivate people to become self-sufficient. This lack of motivation to achieve education and self-respect has resulted in generations of families in poverty.

In addition, the executive director said that public housing is not a permanent solution, but rather a step along the road towards self-sufficiency. For this reason there is generally more funding available to Section 8 programs than to public housing programs.

The executive director of United Way of Grayson County said that one solution that could stop the cycle of poverty is awareness. People lose hope and feel as though the American Dream is no longer achievable. He wants to help people believe in the American Dream and know that it is alive and well. He wants to instill hope in people. Changing the mindset of clients will create hope, but people must stop depending on government assistance and manipulating government assistance. People must adopt responsibility, accountability, and ownership of their own behaviors and actions. The executive director called responsibility, accountability and ownership core American values, but said that a strong work ethic, pride in hard work and reaping the benefits of hard work are core values too. He said that ending the cycle of poverty starts with the youth. If children hold themselves accountable and stop blaming the system, then the country will get on track.

Clients at Sherman Housing Authority



Clients and the experience of being a client were an important point of interest for the service providers interviewed. The Sherman Housing Authority works directly with clients who need public housing assistance. In order to receive public housing, clients must fill out an application. Client eligibility is determined based on client income categories. Next, clients are interviewed and told their position on the Sherman Housing Authority wait list. When this interview was conducted, the Sherman Housing Authority's wait list was closed and there was a 3-4 month wait to receive public housing. The wait list for single occupancy units is longer than the wait list for units for elderly or disabled individuals.

Clients who do not have a regular source of income are required to report their monthly earnings and budget to the Sherman Housing Authority. The executive director considers every client to have a source of income regardless of whether or not he/she is employed, since contributions could be made by family members, Social Security, or disability payments. Clients who do not have a regular source income or work less than 30 hours a week are required to do community service. Community service is usually done at the Rosa Viola Hill Smith Community Center. Exceptions to the community service rule are made for students, the elderly, and the disabled. Initially, there was a great deal of resistance to this program, even though it provides many benefits to the community.

With regard to client population, many applicants for public housing at the Sherman Housing Authority come from the area homeless shelter.

Rosa Viola Hill Smith Community Center

Clients take advantage of the many activities provided by the Rosa Viola Hill Smith Community Center. There is a "Kids Club" where children can do their homework and use the computer lab. On Tuesdays and Thursdays, there are arts and crafts classes, open computer lab times, and resident meetings. Many residents use the community center to watch television. Children who



attend the after-school program receive snacks and the Community Center holds GED and ESL classes for adults. These classes are run by the Grayson County College.

Services Provided Outside of County

Grayson is the most populous county in the Texoma region and includes service providers that facilitate assistance to Fannin and Cooke Counties. The executive director of the Sherman Housing Authority said that if it cannot provide assistance to clients, then those clients can seek assistance from the Bonham Housing Authority in Fannin County as an alternative option. Public housing is a critical need for low-income individuals in the region and many clients are willing to relocate outside of Grayson County just to find affordable housing.

A few of the organizations that are supported by United Way of Grayson County include Meals on Wheels, Workforce Solutions Texoma, the Red Cross, and Home Hospice. These organizations provide services to the entire Texoma region. They recognize the needs of the entire region, not just Grayson County.

Challenges Working with Clients

The executive director of Sherman Housing Authority mentioned two challenges that occur when working with clients. As mentioned previously, some clients “burn bridges” with the Sherman Housing Authority, while others lack self-respect. Some clients lie on their applications about past places of residence and property destruction, which resulted in their applications being rejected. Meanwhile, others would “burn bridges” because they broke their lease agreements for various reasons and refused to ask for help. In the past, the executive director took a more relaxed approach to client applications, but realized that by loosening the guidelines the Sherman Housing Authority was no longer providing safe housing to clients. Furthermore, many clients exploited the fact that receiving public housing is a privilege and not an entitlement. In recent years, the executive director admitted that she has tightened the guidelines for public housing application acceptance to address this issue.



As mentioned previously, the executive director of the Sherman Housing Authority observed that many lack self-respect, which ultimately prevents self-sufficiency and keeps clients in poverty. As a result of this lack of self-respect, clients begin to disrespect their housing environment. She said she saw a trend of young mothers who possessed no practical skills and were unaware of social mores, such as coming to the rental office in appropriate clothing. She said these types of clients are the hardest to get to cooperate with the lease.

The executive director of the Sherman Housing Authority said that even if she had unlimited funding and collaboration to implement new programs for her clients, the challenge for her program would always be motivating people to attend. She gave the example of the GED certification program. While it is an excellent program, the executive director has always had difficulty in motivating people to attend. Now, the goal is to help children realize the opportunities that education provides and motivate them to pursue those opportunities.

From the perspective of the executive director of United Way of Grayson County, repetition of learned behaviors of poverty is typical of clients who face generational poverty. Clients who are in poverty are often people who keep doing something the same way and expect a different result. Clients learn behaviors and mindsets of poverty from their families. Often times, this manifests itself in the experience of growing up on welfare and government assistance. He said there is a stark difference between a family who expects welfare checks from the government to put food on the table and families who work to earn the food that they put on the table.

Caseload

The caseload at Sherman Housing Authority increased in size due to the recent economic downturn. As a result, the wait list is longer than before. More people have lost their jobs and have turned to public housing. These new applicants include persons who worked in factories, which have closed. All of these new applications were previously unfamiliar with the public housing system.



Changes in the Last 5 Years

The Sherman Housing Authority respondent said that funding and other policies affecting social services, including public housing, change with each presidential administration. As a result, the organization has lost many grants, including a direct prevention grant. They have not received this grant since the start of the Iraq War in 2003. Despite these changes in funding, the respondent said that the organization has delivered the same quality of services to clients and the organization still offers educational training programs such as GED and ESL classes.

As mentioned previously, the economic downturn has affected the caseload of the Sherman Housing Authority. The caseload has increased in size as a result of the economic downturn. The wait list is longer than before, with more people losing their jobs and having to turn to public housing as a result. These new applicants include individuals who have lost their jobs at plants, which are now closed. All of these new applications were unfamiliar with the public housing system when they applied.

In 2005, United Way of Grayson County had a traditional funding procedure, meaning that the organization funded entire agencies based on the number of clients that those agencies served. However, United Way of Grayson County reconsidered its use of this model because the number of clients served at an agency does not imply effective service delivery for clients, or whether children were prepared to go to school. For this reason, the organization shifted its funding to subprograms of agencies, rather than providing funding to entire agencies themselves. Essentially, United Way of Grayson County adopted a business approach to providing financial assistance to service agencies. The organization determined its desired outcomes through the use of specific tools. At that point, the organization contacted its donors and showed them the methodology the organization uses to provide agency funding.

Other changes in policies for United Way of Grayson County within the past five years included the introduction of online applications for agencies to receive funding and online submittal of



program reports. At first, the agencies involved strongly opposed the online process because of their reluctance to change. However, with time the agencies have come to accept the change and now they welcome it. This is especially true since many other grant applications are now online. Because of this, the agencies involved feel that they are ahead of the curve compared to other service providers in other regions.

Community Contribution

There organizations interviewed have numerous examples of ways that they have contributed to the community. The Sherman Housing Authority's Rosa Viola Hill Smith Community Center recruits volunteers from within the area. For example, students from Austin College volunteer at the Kids Club and help children do their homework. There is a church group that rakes leaves at elderly residents' housing units. As mentioned previously, there is also a mandatory community service requirement for Sherman Housing Authority residents who work less than 30 hours a week. The exceptions to this requirement include clients who are in school, the elderly, and the disabled. Community service done by clients mostly involves attending educational programs at the Community Center. However, even though community service is supposed to benefit the clients, there is a lot of resistance to the requirement.

As mentioned previously, community contributions are an important part of United Way of Grayson County. The executive director said that in 2005, the organization changed the way it operated. In the past, the organization used a traditional funding model. In this scenario, United Way of Grayson County was the middleman between donors and agencies. However, the organization found that it had lost the true core of its mission: fundraising. Therefore, the new focus is getting donors to understand what United Way does and why it supports agencies primarily through fundraising.

United Way of Grayson County interacts with a wide variety of stakeholders. For example, the executive director works with clients, but not in the way that service agencies traditionally provide assistance to their clients. Rather, the organization publicizes success stories from



individual clients in order to raise money for funding. Clients can tell their story and convince donors to help the people who are in need.

United Way is volunteer-driven organization. The Board of Directors is entirely made up of volunteers from a cross-section of the community and that takes into account the importance of representing differing ethnicity, gender, demographics, geography, salary and industry. The Board consists of 24 individual members.

Regionalism

Regionalism is a tactic used by service providers to increase funding marketability. The executive director of United Way Cooke County said that the organization works with the County, but, despite his desire for regional cooperation, Cooke County has a very independent mindset. People in Cooke resent outside influence because they had been doing things in their own way for decades. The executive director said that the next big project for United Way is to provide service provider funding in Fannin County, as well. He felt that it is necessary for Cooke County to understand that the positive benefits of regionalizing.

Critical Needs

Below are the top critical needs of Grayson County, according to the interviewees.

Drug Rehabilitation Facilities

Funding to Maintain Level of Service

Housing

Information about services

Jobs

Client Motivation for Self-Sufficiency

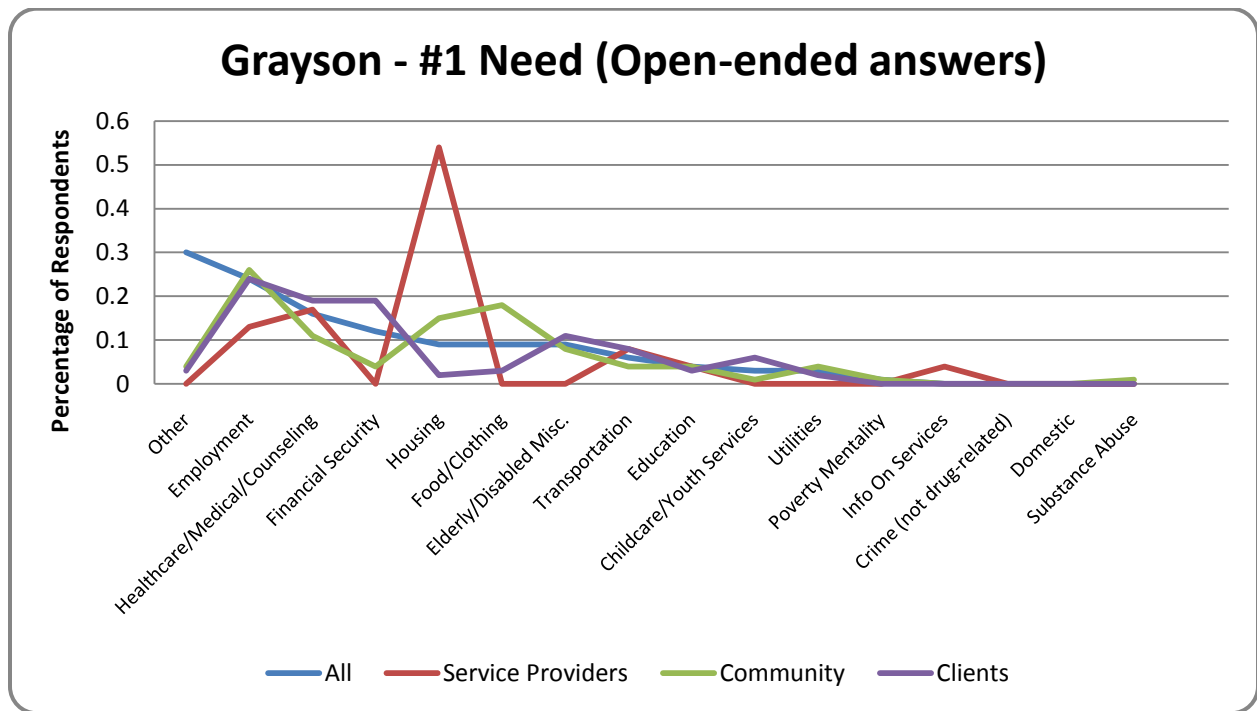


Youth Services and Activities

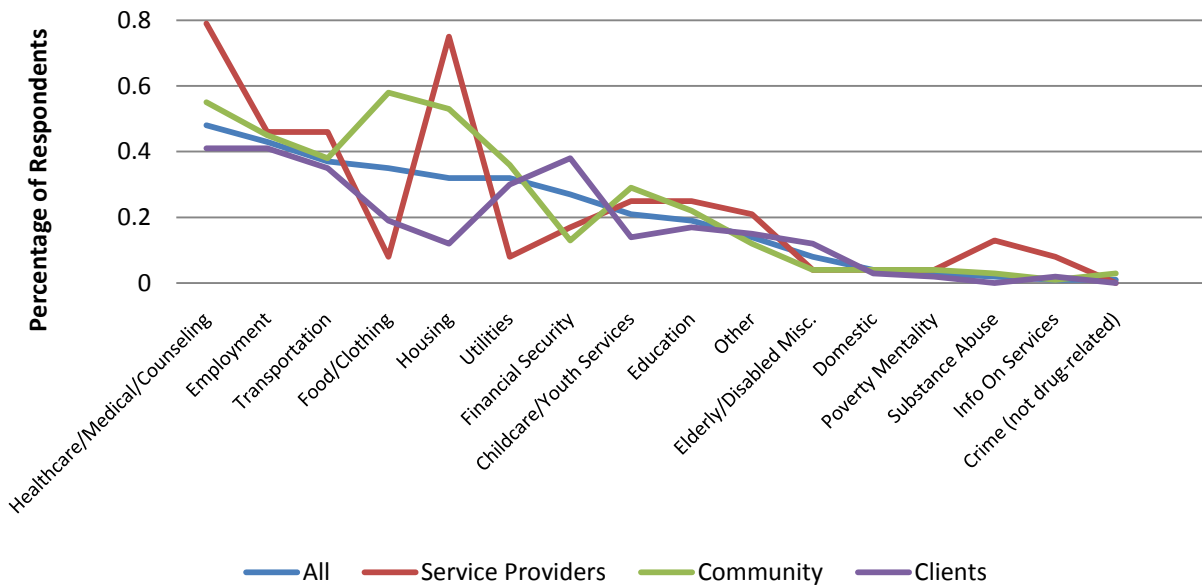


2.3.3 Survey Results and Analysis

A full list of the results appears in Appendix F.



Grayson - Top Five Needs (Open-ended answers)



Client Top Needs by Hopefulness-Grayson

	Unsure	Not at Hopeful	All	Somewhat Hopeful	Very Hopeful
Employment	0.31		0.2	0.48	0.51
Financial Security	0.34		0.51	0.3	0.38
Housing	0.1		0.14	0.15	0.12
Healthcare/Medical/Counseling	0.48		0.69	0.41	0.3
Transportation	0.3		0.37	0.33	0.38
Education	0.16		0.01	0.23	0.21
Food/Clothing	0.16		0.2	0.12	0.22
Info On Services	0		0.01	0	0.02
Childcare/Youth Services	0.1		0.07	0.13	0.19
Utilities	0.34		0.19	0.34	0.32
Elderly/Disabled Misc.	0.13		0.24	0.13	0.07
Crime (not drug-related)	0		0	0	0
Poverty Mentality	0.05		0	0.02	0.02
Domestic	0.02		0	0.03	0.05
Substance Abuse	0		0	0	0
Other	0.18		0.14	0.12	0.14
N Value	61	70	86	209	

Rank #1

Rank #2

Rank #3

Rank #4

Rank #5

'Very Important' Services by Employment Status (Employed, Unemployed, Retired) - Grayson

Service Type	Employed (%)	Unemployed (%)	Retired (%)
Employment (need a job)	73.8	63.6	49.8
Living Wage Employment (need better paying job)	69.7	53.5	45.8
More Education (for better employment)	62	52.5	37.3
Enrichment Programs for Youth	54.2	34.1	40.7
School Readiness	54.1	36.6	40.2
Affordable Childcare	60.1	36.5	38
Summer Childcare	52.1	32.2	36.7
Family Services	42.5	26.1	38.1
Use Public Transportation	41.8	29.7	40.9
Need Reliable Personal Vehicle	50.2	50.6	46.8
Temporary Shelter	27.4	17	29.2
Rent Assistance	44.7	54.2	45.3
Utility Assistance	58.6	73.0	66.5
Improvements to Heating and A/C in home	40.7	49.2	51.6
Emergency Food Assistance	48.8	36.6	48.9
Emergency Healthcare	55.5	52.1	55.5
Preventative Healthcare	54.6	53.8	50.0
Health Insurance	57.3	61.3	58.6



2.4 Texoma (Tri-County)

2.4.1 Contextual Analysis

Contextual analysis is a qualitative technique that is used to familiarize one's self with the topic area that is being researched and is done before investing time and other resources in the collection of original data, secondary or already available sources of information about specific settlements or populations in which one is interested.³⁵ The researchers used this technique in two ways. The first was to obtain a list of the most requested services received by the Texoma Area 2-1-1- call center that refers callers to service providers and agencies based upon the caller's needs. This was simply a starting point for reviewing possible needs for residents of Texoma. The second contextual analysis involved examining the taxonomy of the 2-1-1 Texoma Resource Guide and noting the local agencies that provided each service. This analysis was used as a preliminary step in our study for two purposes. The first purpose was to identify the services and specific agencies in Texoma that are beneficial to low-income individuals and families. Many of these agencies would also be contacted later in the study for interviewing or surveying. The second purpose was to conduct a rudimentary analysis of the possible service gaps that exist in Cooke, Fannin, and Grayson Counties by noting what types of services outlined in the 2-1-1 service taxonomy are not locally available. The service-types that are part of the 2-1-1 taxonomy that did not list a local service provider are listed and outlined. An important distinction to remember is that no notes were taken on whether these services were of need locally, only that the service was not offered.

³⁵ Peter Ward, *Research Methods and Qualitative Analysis in the Social Sciences*



2-1-1 Taxonomy Statistical Report (2008)

The 2-1-1 Taxonomy Statistical Report is a record kept by the 2-1-1 Department at Texoma Council of Governments. 2-1-1 “provides information and referral services to persons of all ages who are seeking help from Health and Human Services agencies in Cooke, Fannin, and Grayson counties.”³⁶ Clients can call the 2-1-1 center at Texoma Council of Governments and receive information about various services in the regional area. The 2-1-1 Taxonomy Statistical Report is a breakdown of every type of service that was a documented request by a client in a year. The report is categorized by the amount of calls received for a particular service, which means that the report is ordered greatest to least based on call volume. The following list is a breakdown of the top twenty services that were requested in both 2008 and 2009. A corresponding list of available services offered in the tri-county area appears with every requested service.

1) Electric Service Payment Assistance:

2334- Total Calls

2333- Referred

1- Unmet

County Breakdown:

Grayson: 1729

Fannin: 308

Cooke: 196

Service Providers: Public Utility Commission of Texas, Volunteers in Service to Others (VISTO), Lakeway Christian Resale Barn, Salvation Army of Grayson, Texoma Council of Governments (TCOG), Salvation Army Service Unit- Van Alstyne, Van Alstyne Ministerial Alliance, Ministerial Alliance of Whitewright

2) Prescription Expense Assistance:

³⁶ Texoma Council of Governments. “2-1-1 Information”. <<http://www.texoma.cog.tx.us/Housing/2-1-1.html>>.



684- Total Calls

664- Referred

20- Unmet

County Breakdown:

Grayson: 603

Fannin: 35

Cooke: 26

Service Providers: DSHS- Texas Department of State Health

3) Food Pantries:

549- Total Calls

511- Referred

38- Unmet

County Breakdown:

Grayson: 432

Fannin: 44

Cooke: 35

Service Providers: Bells- Savoy Community Care Center Food Pantry, Calvary Baptist Church- Manna House, Fannin County Community Ministries, INC. Food Pantry, Fannin County Food Pantry, Denison Helping Hands, New Beginnings Fellowship Church, Calvary Baptist Church Food Pantry, Volunteers in Service to Others, East Sherman Baptist Church Food Pantry, Fairview Baptist Food Pantry, Harmony Baptist Church Food Pantry, First Baptist Church of Tom Bean, Your Neighbor's House- Food Bank, First Baptist Church of Whitewright Community Food Pantry

4) Rent Payment Assistance:

508- Total Calls

464- Referred

44-Unmet



County Breakdown:

Grayson: 447

Cooke: 12

Fannin: 5

Service Providers: Lakeway Christian Resale Barn, Salvation Army of Grayson County

5) Medicaid:

503- Total Calls

467- Referred

36- Unmet

County Breakdown:

Grayson: 378

Fannin: 49

Cooke: 40

Service Providers: HHSC- Texas Health and Human Services Commission, Gainesville Health Services- Cooke County, HHSC- Cooke County, Grayson County Health Department, HHSC- Grayson, Planned Parenthood- Grayson County, DSHS- Texas Department of State Health Services, DSHS- Fannin, HHSC- Fannin, HHSC- Cooke, HHSC- Grayson

6) Gas Service Payment Assistance:

361- Total Calls

353- Referred

7- Unmet

County Breakdown:

Grayson: 277

Fannin: 46

Cooke: 30

Service Providers: None (At time of access date 06/09/10)



7) Community Clinics:

351- Total Calls

338- Referred

13- Unmet

County Breakdown:

Grayson: 316

Fannin: 17

Cooke: 5

Service Providers: Bonham Community Health Service Agency, Greater Texoma Health Clinic, Bonham Community Health Service Agency, Community Dental Center, Wilson N. Jones Medical Center.

8) Food Stamps:

279- Total Calls

250- Referred

29: Unmet

County Breakdown:

Grayson: 214

Fannin: 27

Cooke: 9

Service Providers: None (At time of access date 06/09/10)

9) Pro Bono Legal Aid Volunteer Opportunities:

221- Total Calls

218- Referred

4- Unmet

County Breakdown:

Grayson: 234

Fannin: 21



Cooke: 20

Service Providers: Legal Aid of Northwest Texas- Fannin, Legal Aid of Northwest Texas- Cooke, Legal Aid of Northwest Texas- Colin, Legal Aid of Northwest Texas- Grayson,

10) Section 8 Housing Vouchers:

221- Total Calls

218- Referred

4- Unmet

County Breakdown:

Grayson: 203

Fannin: 12

Cooke: 3

Service Providers: Texoma Council of Governments- Fannin, Housing Authority for the City of Gainesville, Housing Authority of Grayson County, Texoma Council of Governments- Grayson

11) Housing Authorities:

213- Total Calls

206- Referred

7- Unmet

County Breakdown:

Grayson: 170

Fannin: 27

Cooke: 9

Service Providers: Texoma Council of Governments- Fannin, Housing Authority for the City of Denison, Housing Authority for the City of Gainesville, Housing Authority for the City of Leonard, Housing Authority for the City of Sherman, Housing Authority of Grayson County, Housing Authority for the City of Whitesboro

12) Water Service Payment Assistance:



192- Total Calls

189- Referred

3- Unmet

County Breakdown:

Grayson: 185

Cooke: 4

Service Providers: Volunteers in Service to Others (VISTO), Lakeway Christian Resale Barn, Salvation Army Service Unit- Van Alstyne, Van Alstyne Ministerial Alliance

13) Food Stamp Applications:

184- Total Calls

174- Referred

10- Unmet

County Breakdown:

Grayson: 153

Fannin: 11

Cooke: 10

Service Providers: None (At time of Access Date 06/09/10)

14) Dental Care:

175- Total Calls

172- Referred

3- Unmet

County Breakdown

Grayson: 141

Fannin: 17

Cooke: 14

Service Providers: DSHS- Texas Department of State Health- State, Texas Dental Association- TXDDS Program, Bonham Community Health Service Agency, Sunshine College of Dentistry,



Baylor College of Dentistry, TWU Dental Hygiene Clinic, Bonham Community Health Service, Community Dental Center, Hometown Dental, Kool Smiles.

15) Dental Associations:

171- Total Calls

171- Referred

0- Unmet

County Breakdown:

Grayson: 149

Cooke: 14

Fannin: 8

Service Providers: DSHS- Texas Department of State Health- State, Texas Dental Association- TXDDS Program, Bonham Community Health Service Agency, Sunshine College of Dentistry, Baylor College of Dentistry, TWU Dental Hygiene Clinic, Bonham Community Health Service, Community Dental Center, Hometown Dental, Kool Smiles.

16) Holiday Gifts/Toys:

153- Total Calls

137- Referred

16- Unmet

County Breakdown:

Grayson: 131

Cooke: 5

Fannin: 1

Service Providers: Bonham Fire Department, Denison Lion's Club, Boys and Girls Club of Cooke County, Jaycee's, Home Instead Senior Care

17) Area Agencies on Aging:

130- Total Calls



120- Referred

10- Unmet

County Breakdown:

Grayson: 105

Fannin: 13

Cooke: 9

Service Providers: Texoma Council of Governments- Cooke, Fannin, and Grayson

18) Benefits Assistance:

120- Total Calls

120- Referred

0-Unmet

County Breakdown:

Grayson: 95

Cooke: 15

Fannin: 11

Service Providers: Texoma Council of Governments- Fannin, Texoma Council of Governments-
Cooke, Texoma Council of Governments- Grayson

19) Adult Protective Services:

119- Total Calls

118- Referred

1- Unmet

County Breakdown:

Grayson: 102

Fannin: 10

Cooke: 6

Service Providers: DADS- Texas Department of Aging and Disability Services- Fannin, Cooke,
Grayson, Stanford House, Texoma Council of Governments- Grayson, DFPS- Texas Department



of Family and Protective Services- Austin, Fannin, Cooke, Grayson, Grayson County Women's Crisis Line INC.

20) Home Delivered Meals

113- Total Calls

112- Referred

1- Unmet

County Breakdown:

Grayson: 98

Cooke: 9

Fannin: 5

Service Providers: Tri-County Senior Nutrition Project, INC., DADS- Texas Department of Aging and Disability Services, Texoma Council of Governments (TCOG)



2-1-1 Taxonomy Statistical Report (2009)

1) Electric Service Payment Assistance:

3060- Total Calls

2959- Referred

1- Unmet

County Breakdown:

Grayson: 2423

Cooke: 277

Fannin: 259

Service Providers: Public Utility Commission of Texas, Volunteers in Service to Others (VISTO), Lakeway Christian Resale Barn, Salvation Army of Grayson, Texoma Council of Governments (TCOG), Salvation Army Service Unit- Van Alstyne, Van Alstyne Ministerial Alliance, Ministerial Alliance of Whitewright

2) Food Pantries:

743- Total Calls

720- Referred

23- Unmet

County Breakdown:

Grayson: 619

Fannin: 52

Cooke: 49

Service Providers: Bells- Savoy Community Care Center Food Pantry, Calvary Baptist Church- Manna House, Fannin County Community Ministries, INC. Food Pantry, Fannin County Food Pantry, Denison Helping Hands, New Beginnings Fellowship Church, Calvary Baptist Church Food Pantry, Volunteers in Service to Others, East Sherman Baptist Church Food Pantry, Fairview Baptist Food Pantry, Harmony Baptist Church Food Pantry, First Baptist Church of Tom



Bean, Your Neighbor's House- Food Bank, First Baptist Church of Whitewright Community Food Pantry

3) Food Stamps:

657- Total Calls

594- Referred

63- Unmet

County Breakdown:

Grayson: 483

Fannin: 57

Cooke: 54

Service Providers: None (At time of access date 06/09/10)

4) Prescription Expense Assistance:

646- Total Calls

633- Referred

13-Unmet

County Breakdown:

Grayson: 587

Fannin: 28

Cooke: 18

Service Providers: DSHS- Texas Department of State Health

5) Rent Payment Assistance:

595- Total Calls

562- Referred

33- Unmet

County Breakdown:

Grayson: 512



Cooke: 40

Fannin: 10

Service Providers: Lakeway Christian Resale Barn, Salvation Army of Grayson County

5) Medicaid:

469- Total Calls

429- Referred

40- Unmet

County Breakdown:

Grayson: 329

Cooke: 53

Fannin: 47

Service Providers: HHSC- Texas Health and Human Services Commission, Gainesville Health Services- Cooke County, HHSC- Cooke County, Grayson County Health Department, HHSC- Grayson, Planned Parenthood- Grayson County, DSHS- Texas Department of State Health Services, DSHS- Fannin, HHSC- Fannin, HHSC- Cooke, HHSC- Grayson

6) Pro Bono Legal Aid Volunteer Opportunities

410- Total Calls

406- Referred

4- Unmet

County Breakdown:

Grayson: 341

Fannin: 33

Cooke: 32

Service Providers: Legal Aid of Northwest Texas- Fannin, Legal Aid of Northwest Texas- Cooke, Legal Aid of Northwest Texas- Colin, Legal Aid of Northwest Texas- Grayson,

6) Dental Care:



403- Total Calls

367- Referred

40- Unmet

County Breakdown:

Grayson: 337

Fannin: 37

Cooke: 21

Service Providers: DSHS- Texas Department of State Health- State, Texas Dental Association- TXDDS Program, Bonham Community Health Service Agency, Sunshine College of Dentistry, Baylor College of Dentistry, TWU Dental Hygiene Clinic, Bonham Community Health Service, Community Dental Center, Hometown Dental, Kool Smiles.

7) Community Clinics:

381- Total Calls

367- Referred

14- Unmet

County Breakdown:

Grayson: 339

Fannin: 23

Cooke: 5

Service Providers: Bonham Community Health Service Agency, Greater Texoma Health Clinic, Bonham Community Health Service Agency, Community Dental Center, Wilson N. Jones Medical Center.

8) Housing Authorities:

327- Total Calls

323- Referred

4- Unmet

County Breakdown:



Grayson: 277

Fannin: 24

Cooke: 22

Service Providers: Texoma Council of Governments- Fannin, Housing Authority for the City of Denison, Housing Authority for the City of Gainesville, Housing Authority for the City of Leonard, Housing Authority for the City of Sherman, Housing Authority of Grayson County, Housing Authority for the City of Whitesboro

9) Gas Service Payment Assistance:

326- Total Calls

316- Referred

10- Unmet

County Breakdown:

Grayson: 242

Fannin: 46

Cooke: 28

Service Providers: None (At time of access date 06/09/10)

10) Section 8 Housing Choice Voucher

310- Total Calls

305- Referred

5- Unmet

County Breakdown:

Grayson: 276

Fannin: 15

Cooke: 14

Service Providers: Texoma Council of Governments- Fannin, Housing Authority for the City of Gainesville, Housing Authority of Grayson County, Texoma Council of Governments- Grayson



11) Benefits Assistance:

299- Total Calls

300- Referred

0- Unmet

County Breakdown:

Grayson: 241

Fannin: 30

Cooke: 29

Service Providers: Texoma Council of Governments- Fannin, Texoma Council of Governments- Cooke, Texoma Council of Governments- Grayson

12) Water Service Payment Assistance:

281- Total Calls

273- Referred

8- Unmet

County Breakdown:

Grayson: 260

Cooke: 11

Fannin: 2

Service Providers: Volunteers in Service to Others (VISTO), Lakeway Christian Resale Barn, Salvation Army Service Unit- Van Alstyne, Van Alstyne Ministerial Alliance

13) Area Agencies on Aging:

227- Total Calls

222- Referred

5- Unmet

County Breakdown:

Grayson: 190

Cooke: 18



Fannin: 14

Service Providers: Texoma Council of Governments- Grayson

14) Adult Protective Services:

224- Total Calls

217- Referred

7- Unmet

County Breakdown:

Grayson: 185

Fannin: 21

Cooke: 11

Service Providers: DADS- Texas Department of Aging and Disability Services- Fannin, Cooke, Grayson, Stanford House, Texoma Council of Governments- Grayson, DFPS- Texas Department of Family and Protective Services- Austin, Fannin, Cooke, Grayson, Grayson County Women's Crisis Line INC.

15) Holiday Gifts/Toys:

224- Total Calls

223- Referred

1- Unmet

County Breakdown:

Grayson: 210

Fannin: 9

Cooke: 4

Service Providers: Bonham Fire Department, Denison Lion's Club, Boys and Girls Club of Cooke County, Jaycee's, Home Instead Senior Care

16) Weatherization Programs:

188- Total Calls



185- Referred

3- Unmet

County Breakdown:

Grayson: 159

Fannin: 14

Cooke: 12

Service Providers: Texoma Council of Governments

17) SSI (Social Security Insurance):

172- Total Calls

170- Referred

2- Unmet

County Breakdown:

Grayson: 149

Cooke: 12

Fannin: 9

Service Providers: National Organization of Social Security, Social Security Administration-
Texoma

18) Prescription Drug Patient Assistance Programs:

155- Total Calls

151- Referred

4-Unmet

County Breakdown:

Grayson: 136

Fannin: 10

Cooke: 5

Service Providers: DSHS: Texas Department of Health Services



19) WIC:

153- Total Calls

144- Referred

9- Unmet

County Breakdown:

Grayson: 122

Fannin: 16

Cooke: 6

Service Providers: Outreach Health Services- Fannin, Cooke, Grayson County Health Department, Cooke, County Ministerial Alliance

20) Local Transportation:

151- Total Calls

150- Referred

1- Unmet

County Breakdown:

Grayson: 112

Fannin: 26

Cooke: 12

Service Providers: TAPS Public Transportation



Examination of Gaps in Service

A vital part of the Community Needs Assessment (CNA) is to understand existing gaps between needed services and service providers. This report highlights services that are not available through service providers in one or more of the three counties. The needed services are broken down into different subcategories based on known needs in the three counties. The analysis is further broken down into services that are needed but not provided. The information was collected using two separate, but related sources: 2-1-1 Texoma, and The AIRS/211 LA County Taxonomy of Human Services. 2-1-1 Texoma provides a breakdown of services offered in the Texoma region. The services are divided up into general service categories and then further divided into sub-categories. However, the particular taxonomy of these divisions depends on the particular definition of the service being rendered. This definition is provided by The AIRS/211 LA County Taxonomy of Human Services.

***The Italicized items that appear in the text are courtesy of: The AIRS/211 LA County Taxonomy of Human Services. Accessed online on 15 June, 2010 <http://www.211taxonomy.org/>.**



I. Housing

IA. Affordable Housing



1) **Affordable Housing Incentives-** *Incentive program for builders and developers to build houses that are geared toward low-income individuals in terms of pricing and upkeep.*

-Unavailable in Cooke, Fannin, and Grayson Counties

2) **Home Construction Loans-** *Programs that provide loans for people who want to build their own homes*

- Unavailable in Cooke, Fannin, and Grayson Counties

3) **Housing Down Payment Assistance-** *Programs that provide cash grants or loans for people who want to purchase or build a home and need all or a portion of the amount that is required to make a down payment on the home or property. Included are conventional loans, deferred loans (in which payments are deferred until the home is sold) and forgivable loans (in which all or a part of the loan is forgiven if the borrower resides in the home for a specified period of time).*

-Unavailable in Cooke, Fannin, and Grayson Counties

4) HUD Approved Counseling Agencies- *Agencies funded by the federal Office of Housing and Urban Development to provide pre-purchase and mortgage default counseling, home equity conversion (reverse mortgage) counseling and information about the HUD rent assistance program for current and prospective purchasers and tenants.*

- Unavailable in Cooke, Fannin, and Grayson Counties

5) USDA Rural Home Purchase Loan Programs- *Programs offered by the U.S. Department of Agriculture's Rural Housing Service that make home loans and loan guarantees available to rural families with an income below 80% of the median income level in the communities where they live and do not qualify for a conventional loan. Direct loans are made for the purchase of a new home or for new home construction including site preparation. The loan guarantee program guarantees loans made by private lenders. Under the terms of this program, families may borrow up to 100% of the appraised value of a home eliminating the need for a down payment, a barrier to home ownership frequently faced by families with low-incomes.*

-Unavailable in Cooke, Fannin, and Grayson Counties

6) Home Barrier Evaluation/Removal- *Programs that provide assistance in the form of labor and supplies for people with disabilities who need to install ramps, elevators, stair glides or lifts; widen doorways; install grab bars in showers and bathrooms; lower kitchen and other cabinets; or make other modifications in their homes or apartments to make them accessible. Also included are programs that assess the accessibility of homes and apartments of people who have disabilities and make recommendations regarding necessary modifications.*

-Unavailable in Cooke, Fannin, and Grayson Counties

7) Rent Payment Assistance- *Programs that make rental payments for people who are at risk of eviction without assistance. Rent payment assistance programs may have age, income, disability, need or other eligibility requirements.*

-Unavailable in Cooke and Fannin Counties



B. Up-Keep Assistance:



1) **Home Rehabilitation Loans-** *Programs that provide loans for income-eligible people who want to repair or modify their homes or mobile homes to make them energy-efficient, attractive, safe and free of health hazards; or which help eligible individuals find loans for this purpose. Most loan programs cover major repairs, system upgrades and replacements (e.g., plumbing, heating or electrical systems) but not minor repairs. Included are conventional home rehabilitation loans, deferred loans (in which payments are deferred until the home is sold) and forgivable loans (in which all or a part of the loan is forgiven if the borrower resides in the home for a specified period of time). The forgiven part of a forgivable loan amounts to a contingent grant. If the borrower sells the home prior to the specified time period, all or part of the loan is due. A common variation is to have portions of the loan forgiven gradually over a period of years.*

-Unavailable in Cooke, Fannin, and Grayson Counties

2) **Low Cost Building Materials/Supplies-** *Programs that provide access to building materials at below market costs. In many cases, the materials have been recovered from obsolete buildings by building deconstruction programs and made available for reuse by communities as an alternative to purchasing new materials.*

-Unavailable in Cooke, Fannin, and Grayson Counties. The closest programs offering this service are Habitat for Humanity of Denton and Habitat of Humanity of Plano

3) **Weatherization Programs-** *Programs that provide assistance in the form of labor and supplies to help people improve the energy efficiency of their homes and protect them from the*

elements. The program provides ceiling insulation, attic venting, double glazed windows, weather-stripping, minor housing envelope repairs, low-flow showerheads, evaporative cooler vent covers, water heater blankets, pipe wrap, duct wrap, switch and outlet gaskets, caulking, and other related energy conservation measures. Weatherization programs may have age, income, disability or other eligibility requirements.

-Unavailable in Cooke and Fannin Counties

4) Furniture/Home Furnishings Donation Programs- *Programs that accept new or secondhand sofas, chairs, tables, beds, dressers, rugs and other necessary home furnishings, refurbish them if necessary, and keep them for use in their own programs, donate them to other community-based organizations for distribution to the people they serve, or sell them to raise money for agency programs.*

-Unavailable in Cooke and Fannin Counties



II. Unemployment:

A. Unemployment Assistance:



1) **Utility Assistance-** *Programs that provide financial assistance for people who are at risk for having their utilities shut off; offer discounted utility services; provide disconnection protection; arrange for notification regarding pending disconnection; make available special services such as large print utility bills or levelized energy bill payment arrangements which support people's ability to make their payments; or supply wood, propane, butane or other fuel for heating or cooking purposes in situations where people have no other means of acquiring them. Utility assistance programs may have age, income, disability, need or other eligibility requirements.*

-Unavailable in Cooke, Fannin, and Grayson Counties

2) **Utility Bill Payment Assistance-**

-Unavailable in Cooke, Fannin, and Grayson Counties

3) **Disability Related Center Based Employment-** *Programs that provide opportunities for individuals with disabilities to learn and practice work skills in a separate and supported environment. Participants may be involved in the program on a transitional or ongoing basis, and are paid for their work, generally under a piecework arrangement. The nature of the work*



and the types of disabilities represented in the workforce vary widely by program and by the area in which the organization is located. Individuals participate in center-based employment for a variety of reasons including severity of disability, need for additional training or experience, need for a protected environment and/or lack of availability of community-based employment.

-Unavailable in Cooke and Fannin Counties



B. Employment Preparedness



1) **Employment Preparation-** *Programs that provide assistance for people who need information, guidance and/or training in specific job-related skills to make appropriate occupational choices and secure and retain positions that effectively utilize their abilities.*

-Unavailable in Cooke, Fannin, and Grayson Counties

2) **Supported Employment-** *Programs that find paid, meaningful work in a variety of community-based settings for people who have disabilities and which assign a "job coach" to work side-by-side with each client to interface with the employer and other employees, and provide training in basic job skills and work-related behaviors, assistance with specific tasks as needed and whatever other initial or ongoing support is required to ensure that the individual retains competitive employment. Included are individual placement models in which a job coach works on-the-job with a single individual and group models such as enclaves (which are self-contained work units of people needing support) and mobile work crews, in which a group of workers with disabilities receives continuous support and supervision from supported employment personnel. In the enclave model, groups of people with disabilities are trained to work as a team alongside employees in the host business supported by a specially trained on-site supervisor, who may work either for the host company or the placement agency. A variation of the enclave approach is called the "dispersed enclave" and is used in service industries (e.g.,*

restaurants and hotels). Each person works on a separate job, and the group is dispersed throughout the company. In the mobile work crew model, a small team of people with disabilities works as a self-contained business and undertakes contract work such as landscaping and gardening projects. The crew works at various locations in a variety of settings within the community under the supervision of a job coach.

-Unavailable in Cooke, Fannin, and Grayson Counties

3) Training and Employment Programs- Programs that provide job development, job training, job search, job placement, specialized job situations and other supportive services for individuals and groups who are having difficulty finding paid employment. These programs especially target people who have minimal job skills, veterans, older workers, youth, ex-offenders, public assistance recipients, refugees/immigrants, members of minority groups and others who are vocationally disadvantaged. Included are government-subsidized programs and those offered through the private sector.

-Unavailable in Cooke, Fannin, and Grayson Counties

4) Comprehensive Job Assistance Centers- One-stop centers that provide an array of employment and training services in a convenient, easily accessible location. Services may include job counseling, testing and assessment; résumé preparation assistance, interview training and other pre-employment guidance services; job matching and referral; unemployment insurance and job registration; labor market and career information; information on financial aid for education and training; and referrals for job training, transportation, child care, personal and financial counseling, health care and other human services resources in the community.

-Unavailable in Cooke or Fannin Counties

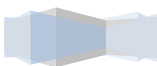
5) Disability Related Center Based Employment-Programs that provide opportunities for individuals with disabilities to learn and practice work skills in a separate and supported environment. Participants may be involved in the program on a transitional or ongoing basis, and are paid for their work, generally under a piecework arrangement. The nature of the work and the types of disabilities represented in the workforce vary widely by program and by the area in which the organization is located. Individuals participate in center-based employment for a variety of reasons including severity of disability, need for additional training or experience, need for a protected environment and/or lack of availability of community-based employment.

-Unavailable in Cooke and Fannin Counties

7) Job Corps- A nationwide, government-subsidized youth training program that provides remedial education, vocational training and useful work experience including on-the-job training for low and moderate-income, disadvantaged youth who have poor job skills.

-Unavailable in Cooke, Fannin, and Grayson Counties

8) Job Readiness- Programs that provide individual or group training for people who want to learn the behaviors and techniques that are required for job retention. The training addresses



regular attendance, punctuality, appropriate dress, adapting to supervision, employee rights and responsibilities and other similar topics. Included are job readiness programs for people who are seeking employment and post-employment programs that help people keep their jobs.

-Unavailable in Cooke and Fannin Counties

9) Job Training formats- *Programs that offer apprenticeships, training through business practice firms, classroom training, internships, on-the-job training, work experience or other formats for training that prepares people for specific types of employment. The training may feature formal instruction in an institutional classroom setting, hands-on experience at a job site under varying arrangements or a combination of the two as the means by which trainees acquire the skills required to perform the job.*

-Unavailable in Cooke and Fannin Counties

10) Pre-job Guidance- *Programs that provide instruction for people who need to acquire the basic "soft skills" and tools that are required to successfully apply for and secure employment and retain a position once they have been hired. These programs provide information and guidance regarding preparing a résumé, writing job application letters, completing job application questionnaires, responding to job ads and taking employment tests; offer tips regarding appropriate dress, personal appearance and interview techniques; and address other similar topics.*

-Unavailable in Cooke, Fannin, and Grayson Counties

11) Special Needs Job Development- *Programs that seek out and create job opportunities in various fields for individuals with special needs, limitations and abilities. Activities may include development of jobs that can be done in a home setting; development of markets for crafts and other items produced in the home; and identification of other work projects of benefit to the community that individuals with special needs, limitations and abilities are uniquely qualified to pursue.*

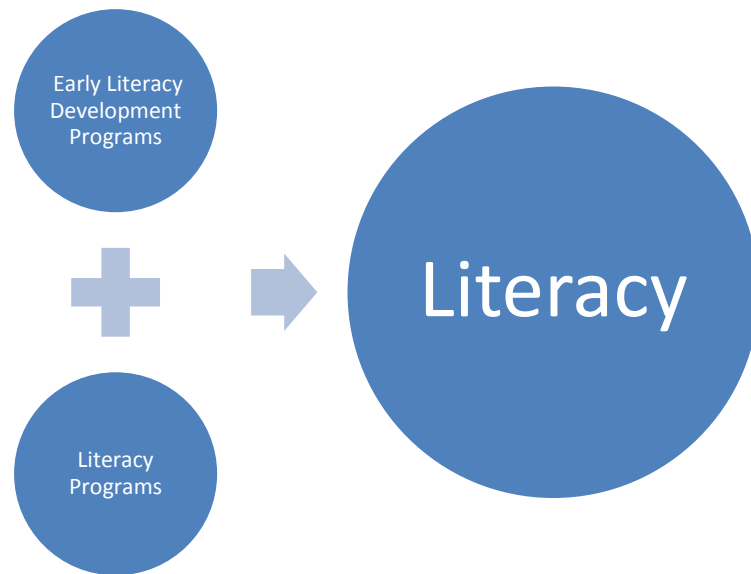
- Unavailable in Cooke, Fannin, and Grayson Counties

13) Unemployment Insurance Benefits Assistance- *Programs that provide assistance for people who are having difficulty understanding and/or obtaining the full benefits to which they are entitled by law through their State's Unemployment Insurance program. The programs may help people understand the eligibility criteria for unemployment insurance benefits, the benefits provided by the program, and the rights of beneficiaries; provide consultation and advice; help them complete unemployment application forms; negotiate on their behalf with unemployment insurance benefits staff; prepare a written appeal; and/or represent them in administrative hearings or judicial litigation. Included are organizations that offer a range of advocacy services as well as legal aid programs, which offer more formalized legal assistance.*

-Unavailable in Cooke, Fannin, and Grayson Counties



III. Education and Literacy:



A. Literacy:

1) Early Literacy Development Programs- *Programs that promote pre-literacy and language development skills in children from birth to age five with the objective of preparing them to read. Program activities are both educational and social and focus on helping participants develop oral language skills, expand their vocabulary, develop the concept of a word, have exposure to printed words and connect them to stories, develop phonological and phoneme awareness (sounds associated with letters and words), and recognize letters of the alphabet and connect them to words. Specific activities that promote early literacy development include reading aloud, summarizing stories read, conversations and dialogue, learning new words, exposure to books, rhyming and singing, imitating sounds, identifying syllables, writing and naming letters, attaching sounds to letters, and recognizing words. Programs may be formal or informal, and may include parent participation. Classes are often held at schools, churches, libraries and community recreation centers.*

-Unavailable in Cooke and Fannin Counties

2) Literacy Programs- *Programs that provide reading and writing instruction for individuals of all ages who are unable to read or write at a functional level. Some programs interpret literacy more broadly and also help people develop speaking, computation and problem solving skills with the objective of ensuring that they develop levels of proficiency necessary to become self sufficient and well-functioning members of society.*

-Unavailable in Cooke and Fannin Counties



B. Educational Services:



1) **Outreach Programs-** Organizations that make an effort to increase the availability and utilization of community services by specific target populations by providing direct services for targeted individuals in their homes or other convenient locations or by making special efforts to ensure that a particular group is aware of available services and encouraged to participate. Included are programs that do outreach regarding their own services as well as those which encourage a target population to use a wide variety of services.

-Unavailable in Cooke, Fannin, and Grayson Counties

2) **Special Education Advocacy-** Programs that work to ensure that children and youth with disabilities receive a free, appropriate, public education often by providing assistance for parents who need support in seeking and obtaining needed early intervention, educational, medical or therapeutic services for their children.

-Unavailable in Cooke, Fannin, and Grayson Counties

3) **Adult Basic Education-** Programs, usually offered by community adult schools or as evening classes at local high schools that provide instruction in fundamental learning skills for adults who have never attended school or have interrupted formal schooling and need to raise their level of education to increase their self-confidence and/or prepare for an occupation. Emphasis is placed on basic reading, language and mathematics to strengthen functional skills in communication, computation and personal-social interaction.

-Unavailable in Cooke and Fannin Counties



4) **Alternative Education-** *Educational programs at all levels within or outside the formal education system that provide innovative and flexible instruction, curriculums, grading systems, learning environments or degree requirements, a return to traditional educational values, or other alternatives to the ordinary system of instruction.*

-Unavailable in Cooke and Grayson Counties

5) **Continuing Education-** *Programs, usually offered as adjuncts to community college, college or university programs that provide credit-granting and/or non-credit courses for adults who are seeking specific learning experiences on a part-time or short-term basis for personal, academic or occupational development.*

-Unavailable in Cooke, Fannin, and Grayson

6) **High School and Vocational Training-** *Programs within the regular high school curriculum that provide an opportunity for students to learn basic skills in occupational areas such as shop, auto mechanics and business.*

-Unavailable in Cooke and Fannin Counties

7) **Subject Tutoring-** *Programs that provide individualized or small group instruction for people who need assistance in learning one or more components of a prescribed curriculum. Tutoring usually supplements a regular school program and may be provided at school, in the person's home or at a community agency site.*

-Unavailable in Cooke and Fannin Counties

8) **Dual-Credit Programs-** *Programs that allow qualifying high school students (generally juniors and seniors) to take more rigorous, college-level courses and to earn both high school and post-secondary credit for those they successfully complete. Dual-credit programs may be offered at a high school or local community college, or taught through distance education; and may include courses with a technical/vocational focus as well as those that are more academic. Dual-credit options must either be legislated by the State or established through a written agreement between the high school and the post-secondary institution*

-Unavailable in Fannin and Grayson Counties

9) **Drop-Out Prevention-** *Programs that develop educational strategies and practices, including special instructional methods and materials, learning activities and diagnostic and assessment procedures which encourage children and adolescents to maintain an acceptable grade point average, avoid excessive absenteeism or disruptive behaviors which put them at risk for suspension or expulsion and remain in school through completion of their elementary and secondary education. Included are school-based dropout prevention and academic intervention programs which lead to improved performance in the areas of academic achievement, attendance, and discipline; and community-based programs, often staffed by representatives from a variety of organizations including the school, the police, the probation department, family counseling agencies and delinquency diversion agencies, which monitor and/or investigate a young person's school attendance and jointly develop and implement interventions*



which encourage the young person to remain in school or to return to school if already a dropout.

10) Tuition Assistance- *Programs that provide cash assistance for people who need additional financial support to pursue an educational or vocational program of study.*

-Unavailable in Cooke and Fannin Counties



IV. Crime:

A. Prevention and Outreach:



1) **Crime Prevention**- *Programs that help individuals and the general public protect themselves against crime or prevent its occurrence.*

-Unavailable in Cooke County

2) **Criminal Justice Association**- *Organizations whose members are police officers, sheriffs, constables, marshals, probation officers, corrections workers, court-appointed special advocates, victim/witness advocates or other law enforcement professionals who have affiliated for the purpose of promoting mutual interests; interacting with their peers; and participating in professional development activities such as law enforcement conferences, seminars and issues forums.*

-Unavailable in Cooke and Fannin Counties

3) **Criminal Law**- *Programs that provide legal assistance (generally advice and representation in criminal investigations, plea negotiations, trials and appeals) for people who have been charged with an offense made criminal by federal or state laws or municipal or local ordinances and punishable by death, imprisonment, fines, restitution or other specified sanctions; individuals released on probation as an alternative to incarceration; or people who have been released on parole following a period of incarceration and remain in the legal custody of the correctional*

system which has the authority to suspend and revoke the parole of any parolee for violations of the law or parole rules.

-Unavailable in Cooke, Fannin, and Grayson Counties

4) Gang Programs- *Programs offered by community and law enforcement agencies that attempt to reduce the incidence of gang violence by providing counseling, recreational activities and other preventive alternatives; and/or by establishing direct contact with gang members, mediating inter-gang disputes, facilitating inter-gang communication and mobilizing the community to support gangs in finding nonviolent ways to reconcile their differences.*

-Unavailable in Cooke and Fannin Counties

5) Citizens' Police Academies- *Programs that operate academies that provide opportunities for community residents to get an inside look at local law enforcement through a series of courses which focus on tactical operations, search and seizure laws, the use of deadly force, crime scene investigations, K-9 and special operations, domestic violence, juvenile crime, vice, firearms training and other related topics. Participants may also be given ride along experiences with on-duty police personnel. The purpose of citizens' police academies is to increase appreciation for and understanding of local law enforcement through education and interaction with individual officers and to dispel suspicions and misconceptions. Most academy programs are for adults age 18 and older though some communities have youth academies for individuals age 14 to 18 and special academies for businessmen and women.*

-Unavailable in Fannin and Grayson Counties

5) Crime Prevention Equipment- *Programs that operate personal property identification registries and/or supply devices that can be used or installed on their property which help to deter criminal activity.*

-Unavailable in Cooke and Fannin Counties



B. Victim Services:



1) **Crime Victim Support**- Programs whose objective is to help victims of crime and their families recover from the trauma of their experience, get medical assistance when required, make their way through the legal system, have an opportunity to provide input to parole or clemency hearings, take appropriate steps, where relevant, to avoid becoming re-victimized, access the benefits to which they are entitled and rebuild their lives.

-Unavailable in Cooke and Grayson Counties

2) **Child Abuse Prevention**- Programs, often offered in the schools or in other community settings, that attempt to protect children from physical, sexual and/or emotional abuse or exploitation through a variety of educational interventions which may focus on children of various ages, parents, people who work with children and/or the community at large. The sessions may offer suggestions for children and/or parents regarding ways of avoiding or handling an abusive or potentially abusive situation and/or information about the indicators and incidence of abuse, requirements for reporting abuse and community resources that are available to children who have been abused and to their families.

-Unavailable in Cooke, Fannin, and Grayson Counties

3) **Domestic Violence Hotlines**- Programs that provide telephone crisis intervention services for women and men who have experienced domestic abuse which may include steps to ensure immediate safety; short-term emotional support; assistance with shelter; legal information and



advocacy; referrals for medical treatment; on-going counseling and/or group support; and other related services.

-Unavailable in Cooke and Grayson Counties

4) Domestic Violence Support Groups- *Mutual support groups whose members are individuals who have been involved in physical or emotional abuse involving a spouse or other partner. The groups meet in-person, by telephone or via the Internet; provide emotional support, information and resources for those who participate; and may be structured for victims of domestic violence or those responsible for battering them*

-Unavailable in Cooke and Grayson Counties

5) Family Violence Legal Services- *Programs that provide information, guidance and/or representation in court proceedings for individuals who have been abused in an intimate relationship and/or for people who are facing a misdemeanor or criminal charge for perpetrating abuse. Included are domestic violence law clinics and other legal assistance programs that represent victims of domestic abuse at restraining order hearings or in other civil or criminal actions involving charges against an abuser. Most also represent the person's interests in complexities that arise as part of the legal process such as restitution, payment of debts or child support, custody and visitation and property control. Some programs may also represent victims of domestic abuse who have been charged with a crime and/or handle cases involving accusations of child abuse filed by one parent against the other, abuse of an elderly person by an adult child or abuse of an adult child by a parent.*

-Unavailable in Cooke, Fannin, and Grayson Counties



V. Poverty:



A. Assistance

1) **Emergency Food**- *Programs that provide a limited amount of food for individuals or families during times of personal crisis, or for people who have no food or cannot afford to purchase food at retail costs.*

-Unavailable in Cooke, Fannin, and Grayson Counties

2) **Summer Food Services Program**- *Programs that operate during the summer when school is not in session and provide congregate nutritional meals (breakfasts, snacks, lunches and/or dinners) for children and youth. Summer food service programs are generally available to youth age 18 and younger who live in designated low-income areas; and may be federally funded or funded by other entities*

-Unavailable in Cooke, Fannin, and Grayson Counties

3) **Welfare to Work**- *Programs operated by state agencies or local jurisdictions that offer employment training and supportive services (such as child care, transportation costs, ancillary expenses and personal counseling) for people who are receiving public assistance through the TANF program in an effort to help them become self-supporting. Private organizations, often*



under contract with a public agency, may be involved in both the provision of training and on-the-job work experience (including volunteering in non-profit agencies). Public assistance recipients are required to participate in designated program activities a minimum number of hours per week in order to receive their monthly income support payment and supplemental payments for support services.

-Unavailable in Cooke, Fannin, and Grayson Counties

4) Unemployment Insurance Benefits Assistance- *Programs that provide assistance for people who are having difficulty understanding and/or obtaining the full benefits to which they are entitled by law through their State Unemployment Insurance program. The programs may help people understand the eligibility criteria for unemployment insurance benefits, the benefits provided by the program, and the rights of beneficiaries; provide consultation and advice; help them complete unemployment application forms; negotiate on their behalf with unemployment insurance benefits staff; prepare a written appeal; and/or represent them in administrative hearings or judicial litigation. Included are organizations that offer a range of advocacy services as well as legal aid programs, which offer more formalized legal assistance.*

-Unavailable in Cooke, Fannin, and Grayson Counties

5) Christmas Baskets- *Programs, generally supported by donations from the community, that attempt to facilitate enjoyment of the Christmas season by low-income community residents through distribution of food baskets which usually contain a ham, turkey or other meat and all of the trimmings for a Christmas dinner (or vouchers to purchase these items) and occasionally gifts for children or other family members.*

6) Homeless Shelters- *Programs that provide a temporary place to stay (usually three days to two weeks), generally in dormitory-style facilities with very little privacy, for people who have no permanent housing. Also included are programs that provide motel vouchers for people who are homeless.*

-Unavailable in Cooke and Fannin Counties



IV. Other Related Issues:

A. Teen Pregnancy



1) **Teen Family Planning Programs-** *Programs that offer family planning services including pregnancy counseling, birth control and pregnancy testing which are especially designed to meet the needs and concerns of teenage individuals who are pregnant or are concerned about becoming pregnant or impregnating.*

-Unavailable in Fannin Counties

2) **Teen Pregnancy Prevention Programs-** *Programs that provide a variety of informational and supportive services which promote healthy teen attitudes and behaviors regarding sexuality with the objective of heightening their awareness of the consequences of sexual activity and helping teens to avoid an unwanted pregnancy. Topics may include peer pressure, parent/teen communications, male/female relationships, values clarification, self-esteem, human reproduction, birth control and sexually transmitted diseases, including AIDS. The goal of many of these programs is to help young people develop the knowledge, autonomy and skills they will need to make the transition to adulthood in good sexual health.*

-Unavailable in Cooke and Fannin Counties

3) **Teen Expectant/New Parent Assistance-** *Programs that provide classes, workshops or other educational opportunities that prepare teens who are or are about to become parents to be effective in their parenting roles.*



-Unavailable in Grayson County



B. Child Abuse:



1) **Child Abuse Prevention-Programs-** *Often offered in school or in other community settings that attempt to protect children from physical, sexual and/or emotional abuse or exploitation through a variety of educational interventions, which may focus on children of various ages, parents, people who work with children and/or the community at large. The sessions may offer suggestions for children and/or parents regarding ways of avoiding or handling an abusive or potentially abusive situation and/or information about the indicators and incidence of abuse, requirements for reporting abuse and community resources that are available to children who have been abused and to their families.*

-Unavailable in Cooke, Fannin, and Grayson Counties

2) **Child Abuse Reporting/Emergency Response-** *Programs that accept and respond to reports of child abuse or neglect. Services include assessment of the initial referral, assignment of an appropriate response time, and consultation with the family to determine the nature of the problem and do initial case planning and emergency placement services if the child is removed from the family by the police.*

-Unavailable in Cooke, Fannin, and Grayson Counties

3) **Family Violence Counseling-** *Programs that provide individual, conjoint, family or group treatment for people who are experiencing physical and/or emotional abuse in the context of an*

intimate relationship. Included are programs that provide therapeutic interventions for perpetrators and/or for individuals who have been victimized.

-Unavailable in Cooke and Fannin Counties



2.4.2 Key Informant Interviews Tri-County

Organizations Interviewed

Service providers who offer programs and services across the region included TAPS Public Transportation in Sherman, Workforce Solutions Texoma in Sherman, Texoma Homeless Coalition in Sherman, and the agencies of TCOG, which include Elder Rights, Section 8 Choice Voucher, Family Self-Sufficiency, and Utilities Assistance in Sherman.

The seven organizations and programs interviewed were contacted through a combination of snowball sampling and convenience sampling. Snowball sampling uses existing study participants to recruit future participants from among their acquaintances and convenience sampling which involves taking a sample from the part of the population that is readily available and well-situated. The first respondent was the Program Manager at TCOG Energy Assistance. The researcher worked directly under the Program Manager for the Community Needs Assessment, so that interview was selected through convenience sampling. The Program manager at TCOG Energy Assistance provided the researcher with a list of contacts. This led to contacts with other departments housed inside TCOG. The respondent at TCOG Elder Rights was the Elder Rights Benefits Counselor. The respondent at Section 8 was the Program Manager. The respondent at Family Self-Sufficiency was the Family Self-Sufficiency Coordinator. The respondent at Workforce Solutions Texoma was the Child Care Program Manager. The respondent at Texoma Homeless Coalition was the AmeriCorps VISTA. More information about these organizations can be found in Appendix A.

Conditions of Poverty

Education

TCOG Family Self-Sufficiency offers home buyer education classes. Clients must possess a Section 8 housing voucher, so that TCOG has an idea of the type of client that the program is working with. The voucher means that TCOG is already paying a 6 month to 1 year lease for these families. Therefore, in order to be in the home buyer program, a family must be in the



self-sufficiency program as well. The family completes a home buyer education class on the extensive process of buying a home as well as paying for that home once it is purchased. Other staff members teach classes on foreclosure and other relevant topics. According to TCOG Section 8, Family Self-Sufficiency also provides budgeting, couponing, and gift workshops.

TCOG Energy Assistance also offers assistance with job training through its Tuition Payment Program. It is funded by the Community Service Block Grant (CSBG). Clients who are interested in furthering their education at the local community college can get their tuition paid for by TCOG Energy Assistance. The entire household is eligible based on their income and the client must be accepted to the school. Clients can obtain medical-related certification such as pharmacy technician certification. TCOG Energy Assistance views job training as essential to the case management process.

TCOG Family Self-Sufficiency assists with school supply donations for children. School supplies are funded through the Family Self-Sufficiency Program in order to encourage both children and adults. The first day of school is often disheartening for children because they are often treated differently because they cannot afford school supplies. The supplies motivate children to work harder in school and the supplies encourage parents since their children are receiving help. This is a major expense as school supplies cost between \$35-85 per child. Supplies are donated by partner organizations within the community. One year, insurance companies competed to see who could raise the most school supplies.

TCOG Section 8 helps facilitate a Survivor School training class sponsored by the Texas Department of Health and Human Services and Child Protective Services (CPS). The class includes a series of 10 workshops that cover parenting, budgeting, how to clean a house, and other skills.

EMPLOYMENT



As mentioned previously, the TCOG Family Self-Sufficiency program offers job training for clients. The program entails meeting with clients to establish goals for getting families off of social welfare programs and assisting those families with job training in order to help clients attain self-sufficiency.

As mentioned previously, TCOG Energy Assistance also offers assistance with job training through its Tuition Payment Program. Clients who are interested in furthering their education at the local community college can get their tuition paid for by TCOG Energy Assistance. Clients can obtain medical-related certification such as pharmacy technician certification. TCOG Energy Assistance views job training as essential to the case management process.

As mentioned previously, Workforce Solutions Texoma also offers job training. The Workforce Solutions Texoma Board wants to ensure that once a client goes through training, that client will find a job and make a living wage. The organization wants to support training that will be ultimately productive. For example, the organization will work with clients who want to become registered nurses, but not certified nurse assistants because certified nurse assistants do not make a living wage and there is high turnover for that profession.

Employment and Other Conditions

(Employment/Health)

TCOG Family Self-Sufficiency discussed the relationship between health and employment. Lack of dental care affects employment opportunities. As mentioned previously, there is no free dental care available in Grayson County with the exception of a free clinic that clients can visit once a year. Dental care is vitally important for individuals in search of jobs because employers are less likely to hire people who have an offensive dental situation. In addition, lack of dental care can cause pain, which can affect one's quality of life.

(Employment/Substance Abuse)



Another issue that TCOG Family Self-Sufficiency discussed is substance abuse, which can greatly affect one's ability to work and maintain membership in different programs. At this time, there are more rehabilitation locations available, including the Four Rivers' rehabilitation center which has helped significantly in meeting needs relating to substance abuse. The TCOG Family Self-Sufficiency coordinator said that many users take drugs out of boredom, to fit in, or as a means of coping with traumatic experiences.

Elderly

TCOG Elder Rights helps elderly clients with Medicaid/Medicare problems, applications, and prescription drug plans. TCOG Elder Rights counselors also help clients find legal guidance, but they cannot provide legal assistance since benefits counselors do not practice law. Now, the program points clients to the Texas Hotline and Northwest Texas Legal Aid. These two groups provide financial planning and guidance, as well as advice on medical power of attorney and advanced directives.

The financial assistance that TCOG Elder Rights provides mostly involves medical bill assistance. The TCOG Elder Rights counselors send charity write-off letters to inform companies and hospitals that the client in question cannot afford normal, daily expenses and, thus, cannot afford to pay the medical bill. Most of the time, those bills are written off.

Elderly clients who contact the TCOG Elder Rights Benefits Counselors tend to be overwhelmed with handling medical bills and prescription drug plans. The counselors help elderly clients manage their money and take a plan of action to change the situation. For example, payments on prescription drug plan benefits may fluctuate from one year to the next and elderly clients may not know that they can change their prescription drug plans annually. One counselor helped a particular client saved hundreds of dollars a year by switching from Medicare to a Medicaid health plan.



The TCOG Elder Rights benefits counselor for Grayson County had a total caseload of 400-500 elderly clients. Some of them contact him every month; some of them contact him once a year; and some of them the counselor has helped for nearly 10 years. Some clients he never sees face to face, but helps them via phone. There is no limit to how many people the counselors could help. There is also no limit to how much time a counselor could spend speaking with a client and there is no limit on how many times a client could call.

The TCOG Elder Rights counselors identified information as the most critical need for the elderly in the Texoma region. If Elder Rights had the funding to create an information sheet with every resource available for elderly clients to contact and then mail that information sheet to every address in each of the three counties, then that need would be met. Currently, if the elderly have a need and call, they get referred from organization to organization. Elderly clients get very frustrated when they have to “talk to one more machine” over the phone. Information resources for the elderly are not being made readily available to those who need it most. Medicaid policies change constantly. Elderly clients simply do not know what resources are available to them. Many elderly people in the region do not know that services such as TCOG Elder Rights even exist.

TCOG Elder Rights engages in outreach to the elderly by the services they provide. "Senior Beware" is a 5-7 minute television video that runs on the local Channel 12 news on the last Monday of every month. Many senior citizens watch Channel 12 news religiously because of its local coverage. Other methods of outreach include newspaper articles and public service announcements on the radio. However, many elderly people did not listen to FM, but AM radio. There are AM stations in Bonham and Gainesville.

Their outreach is somewhat effective. The TCOG Elder Rights program faces challenges in reaching every single household in the tri-county area. Fannin County has a newspaper called the *Fannin County Special* that is mailed to every address within that county. Placing advertisements in this newspaper is an effective way to reach out to people. Three ways they



advertise with this newspaper are through the “Elder Rights in the Fannin County Special” – on the front page, next to the grocery advertisements, and the back page. This is effective because of the advertisements’ proximity to other newspaper sections that interest elderly. TCOG Elder Rights broadcasts TV and radio notices and visits senior centers. A few months ago, the counselors held training sessions for home healthcare and assisted living agencies to teach people how to enroll in Medicare Part D. The goal was to reach out to 50-75 people.

TCOG Elder Rights makes a number of referrals for their clients. The key is knowing where to refer elderly clients who are in need. Often, the Ministerial Alliance can help elderly clients. If there is a safety-related concern, clients are referred to Adult Protective Services (APS). APS can do what no other agencies are able to do. For example, if a patient's bill is unpaid because the Medicare payment has not arrived, APS will tell a nursing home not to worry.

TCOG Section 8 program sponsors a special program called Mainstream. The Mainstream program, in cooperation with MHMR, works with the disabled. At least 40% of Section 8 clients are disabled and/or elderly. Because of this fact, there is a high demand for Mainstream. The TCOG Family Self-Sufficiency program also sees a significant number of elderly and disabled clients.

TCOG Energy Assistance caters its case management model to the elderly. This model allows case managers to work with needs specific to the elderly. Elderly households should apply for food stamps and other eligible programs. Some elderly people do not take advantage of these services because they are embarrassed. But, the respondent noted that \$15-25 can go a long ways in buying food every month. The program manager at TCOG Energy Assistance continued to comment on the situation of their elderly clients. Typically, older clients are homeowners with their mortgages paid off. But elderly female widows who have never worked outside the home receive minimum Social Security payments. Sometimes these payments are less than \$500 a month. Additionally, the elderly face obstacles in gaining self-sufficiency from society.



Elderly and Other Conditions

(Elderly/Transportation)

TAPS tells all schedulers to track the reasons why riders are on the bus. The largest portion of subsidized rides was medical-related. The medical rides involve all kinds of people since Medicaid serves all kinds of clients with the majority of riders being elderly and disabled. TAPS also assists elderly clients by working with Supplemental Nutrition Assistance Program (SNAP) centers. The operations coordinator at TAPS commented that many elderly and disabled people are trying to save money to buy their personal, reliable transportation. These individuals call TAPS and tell them they have their own transportation, so public transportation is no longer a necessity for them.

The director of TAPS also discussed her views on generational change regarding elderly riders. When the director started working at TAPS, most clients never had drivers' licenses before because theirs was a generation that did not typically get licenses. However, there has been a drop in the number of senior citizens serviced by TAPS because these elderly individuals have gotten their drivers' licenses, so there are more 70-80 year olds still driving. The staff at TAPS believes this has been a generational change amongst the elderly.

(Elderly/Employment)

According to the Texoma Homeless Coalition, employment is a critical need in the Texoma region. The organization works with the Workforce Investment Act program at Workforce Solutions Texoma, which offers financial assistance for unemployed individuals to return to school. The Americorps VISTA commented on the state of the workforce. Some people in the community were not socialized for the workforce and were not educated about interviewing practices.

TCOG Section 8 commented on unemployment in Fannin County. A tremendous amount of young people apply for assistance in Fannin County simply because the high paying jobs are not there. The types of clients that apply for assistance are mainly women with small children. Most



of them have never been married and they are raising children on their own. There is a large portion of the population in Grayson County that is the same way, but it is a major problem in Fannin County because there are so many other obstacles for individuals to deal with, primarily the lack of jobs.

HEALTH

TCOG Family Self-Sufficiency discussed the relationship between health and employment. The lack of dental care affects employment opportunity. There is no free dental care available in Grayson County with the exception of a free clinic that clients can only visit once a year. Dental care is vitally important because employers are less likely to hire people who have a disagreeable dental situation. In addition, the lack of dental care can cause pain, which can affect the quality of one's work.

Another issue that TCOG Family Self-Sufficiency discussed is substance abuse, which can greatly affect one's ability to work and maintain membership in different programs. There are more places available now for rehabilitation, including the Four Rivers rehabilitation center which has helped significantly in meeting this need. The Family Self-Sufficiency Coordinator saw people abusing drugs simply out of boredom, to fit in, or as a means of coping with traumatic experiences. Unfortunately, there are no available services available to deal with these types of causes.

TRANSPORTATION

TAPS offers subsidized rides for workers needing public transportation to get to their jobs. The operations coordinator said there were 57 people riding from Sherman to the Peterbuilt Plant in Denton, and that the route also picks up passengers along the way. There are also rides from Honey Grove and Bonham to the Trailblazer plant in Sherman. Employees took the initiative on establishing the routes. Employees have to buy a monthly pass for \$80 a month and, with that pass, they can ride to their workplace every day.



TAPS tells all schedulers to track the reasons why riders are on the bus. In all counties, the average rate of employment-subsidized rides was 30% and growing. Employment ridership had the largest percent increase in growth, especially because of the economic downturn.

The respondents at TAPS had a clear view of how unemployment affected their riders, as many of their riders have no jobs and no vehicles. TAPS get a call once in a while informing them that different plants are shutting down to save money. These plants are definitely cutting back local production. There are layoffs in all areas of business. The transportation coordinator even shared the fact that TAPS has employees that are underemployed. The drivers take these jobs because there few alternative options. TAPS employs a lot of retired and semi-retired people, as well.

YOUTH

Section 8 commented on the lack of child care as it affects parents' search for employment, particularly in Fannin County. Child care needs to be provided so that parents can search for work. Clients cannot afford daycare, which can cost over half of take home pay a week.

According to Workforce Solutions Texoma, the main barrier to undergoing vocational training or employment is child care expenses. This affects roughly 90% of the organization's low-income families. The Child Care Program manager believed that the high cost of child care is the reason why many parents do not go to work. Parents felt that they work just to pay for the cost of child care. In this case, many parents would rather stay at home. The Child Care Assistance Program is specifically designed to help parents going to work or school with child care so they can meet their self-sufficiency goals.

As far as eligibility for the Child Care Assistance Program, each parent of a family must be either in training or working for a minimum of 25 hours a week. The interviewer had to clarify that clients must be seeking continuing education or training, and the respondent added that applicants can also just be employed. However, especially with the economic downturn, many



parents are unemployed or underemployed, which the Child Care Assistance Program defines as working less than 25 hours a week. Parents cannot receive Child Care Assistance if they do not have a job. There will always be an unmet need because the program's funding restrictions do not allow unemployed clients to receive child care. Furthermore, there is very limited funding to help clients who want child care while finding job training or being unemployed. However, if a client has a disability that only allows them to work for 10 hours a week and that client can get medical certification to prove his/her disability, then he/she may be eligible for child care.

Housing

Affordable housing is a need mentioned by multiple agencies. TCOG Section 8 addressed the need for affordable housing and ethical landlords. Landlords who charge high prices are unreasonable because they have fixed rate mortgages that are only half of what they are charging tenants and keeping the rest as profit. If landlords decide to increase rent, Section 8 needs to see proof of taxes and insurance rates. TCOG Section 8 faces a problem with landlords consistently raising rent prices. TCOG Section 8 keeps track of rent price records for unassisted properties in the area so that the organization can ensure that landlords charge reasonable rent prices. TCOG Section 8 tries to keep Fannin landlords on track by reminding them that TCOG Section 8 cannot pay as much for Fannin County as it can for Grayson County.

The Texoma Homeless Coalition considered affordable housing to be the foremost need in the Texoma Region. There is very little affordable public sector housing in every community in the area. Even though agencies work with landlords, there is still limited affordable housing. For clients that make minimum wage, finding housing that costs only 30% of their monthly income is very difficult.

Regarding solutions for affordable housing, the Texoma Homeless Coalition offered some ideas. The representative from Texoma Homeless Coalition attended a stakeholders meeting in Dallas that came into being from the Hearth Act that President Obama signed into law. The U.S. Inter-



agency Council on Homelessness went to service providers and asked what they needed. One of the best solutions at the meeting was to create an incentive tax program that gives the private sector motivation to build affordable housing, because he felt non-profits did not know how to build affordable housing. Non-profits can buy the houses for reduced prices, or they can be run by the private sector. Either way, the housing must be affordable.

TCOG Section 8 discussed the housing situation in Cooke and Fannin Counties. The Gainesville Housing Authority oversees Section 8 in Cooke County. TCOG Section 8 oversees the program in Grayson and Fannin Counties. TCOG Section 8 has expressed interest in taking over the Section 8 program in Cooke County, but has not actually made an offer yet.

The Program manager at TCOG Section 8 discussed discrimination in Fannin County. TCOG Section 8 brought the first fair housing coalition to Fannin County, but a few landlords try to discriminate against clients based on race. TCOG Section 8 has promoted fair housing and counseled landlords about fair housing laws. However, it seems that these particular landlords do not care what the law states. The TCOG Section 8 respondent said it took her 4-5 years before the organization could get more landlords in Fannin County that would abide by fair housing practices. Before this time, Section 8 housing was not available for African-Americans in Fannin. At that time, if there was a house with African-American tenants, it was often burned out. She said this problem was a prime example of backward thinking with no progress in mind.

The Section 8 Program manager pointed out that there are also towns in Fannin County, such as Leonard and Honey Grove, which have a large African-American population. This is the opposite of Bonham. It took a lot of work in Fannin County to change landlords' backward mindsets and bring them more into compliance with the law. Today, there is much better response and TCOG Section 8 respondent is able to work with programs in Fannin County. The problem TCOG Section 8 faced was that there were many properties in South Bonham for rent, but no one was willing to rent those homes. So, TCOG Section 8 used this situation as an opportunity to change the way landlords think, one landlord at a time.



TCOG Section 8 discussed the rent stock in Grayson and Fannin Counties. Around 60-70% of TCOG Section 8 clients rent homes in Sherman, Denison, and Bonham. The remaining 30% of clients live in rural areas. There is a tremendous difference between rent housing in Fannin and Grayson Counties. The housing in Grayson tends to be older, but most have been built since the 1970s. In Fannin County, most houses were built during the 1900s, 1920s, or 1940s. It is rare to find a brand new house. Inspections differ across housing authorities. TCOG Section 8 uses U.S. Department of Housing and Urban Development standards. Grayson County Housing Authority uses a more specialized standard list because their housing stock is not as old.

The Texoma Homeless Coalition had mixed sentiments about its past interactions with TCOG Section 8 and public housing authorities in the area. When the Americorps VISTA asked whether TCOG Section 8 and the housing authorities recognized the need for transitional housing in the area, both organizations replied that they had no additional transitional housing spaces available. There was no mindset of “our community needs this now” with those programs. They seemed to just be doing their jobs.

A recent development in the Section 8 program is that other programs, such as Veterans Affairs (VA) and Mental Health Mental Retardation (MHMR) can also receive Section 8 vouchers from HUD. The Program manager thought that HUD is starting to spread the Section 8 vouchers out because they see a greater service need. Other agencies, however, do not have experience with distributing vouchers, so they call the Program manager for assistance. For example, the VA wants to transition veterans out of homelessness, but because the Program manager’s focus is Section 8, the Program manager cannot meet this particular need. But the VA calls the Program manager about once every 3 months for assistance.

Housing and Other Conditions



(Housing and Education)

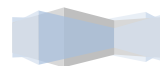
Family Self-Sufficiency runs home ownership classes. The Family Self-Sufficiency Program Coordinator teaches clients about credit and discusses client readiness for purchasing homes. The Section 8 Program manager teaches classes on budgeting, long-term planning, taxes, and energy efficiency. A staff member from TCOG Energy Assistance teaches about foreclosures and the consequences associated with purchasing a home.

(Housing and Emergency Assistance)

As mentioned previously, TCOG Energy Assistance, along with the Grayson County Shelter and the North Texas Youth Connection, jointly applied for the homelessness prevention grant. TCOG Energy Assistance wanted to apply for funds but did not have designated targets for the funding. The Grayson County Shelter wanted to use the grant to help people at the shelter move out and live on their own. Since receiving the homelessness prevention grant funding, the three organizations have helped 25 families and spent \$60,000 since September 2009. They will run out of money 2-3 months from this interview date. The funds received from the joint grant application resulted in TCOG providing short-term assistance, mostly to clients who were at risk of eviction. Some clients who were helped by short-term assistance are now in the same situation as before. Meanwhile, other clients affected include two recently released inmates who received rent assistance. They moved out of the shelter, and found both jobs and housing. The funding also helped a family from East Texas that recently moved to Sherman and was living in a dangerous environment. This family was able to find an apartment with the assistance of TCOG after the father found a job at Tyson.

(Housing and Homelessness)

The Texoma Homeless Coalition supported the “point in time” count performed by the Texas Homeless Network on January 28, 2010. This count was done in order to get an estimate of the number of homeless individuals in rural areas and what those individuals’ needs are. The Texas Homeless Network did a sheltered and unsheltered count. The sheltered count is typically higher because there are rarely “street homeless” in rural areas. The count collected 92



surveys, including reports from bigger shelters. Only 3 unsheltered homeless individuals were counted because on January 28 there was inclement weather. Out of 6 counties, only 3 counties participated. 90 sheltered homeless individuals were counted, with 20% of these individuals coming from outside of the service area. Therefore, 80% of people serviced were from the area. Children were not required to be counted, but the Texas Homeless Network respondent said that, at the time of the count, there were 6 children sheltered at North Texas Youth Connection.

There are no shelters for transitional housing in Cooke and Fannin Counties. In Grayson County, there are more shelters opening, such as Heaven's Helpers and Four Rivers. North Texas Youth Connection was able to get a transitional living program funded a year ago.

The Texas Homeless Network received funding from the Continuum of Care to create a Homeless Management Information System (HMIS) database for shelters and case managers to use. Implementing this type of program has been difficult to do in the Texoma region. For example, the Salvation Army does not use a HMIS database since it is a national organization. Because the Salvation does not use this database, it cannot apply for HUD/Continuum of Care funding.

The Texoma Homeless Coalition discussed “mom and pop” shelters in the Texoma region, or very informal shelters run by a few individuals. “Mom and pop” shelters just pop up and are often started by a Christian organization or Christian person. Individuals see a need and start a shelter with their own money and time. However, the “mom and pop” shelters’ informal startup process makes it difficult for them to work with other agencies, since they do not view themselves as agencies. Most shelters use tracking and file systems, except one particular shelter in a rural area. The shelter owner does not track clients and seems to be “anti-funding.” At one point, his shelter burned down and some people housed there died. As a result, someone associated with a particular coalition wrote a newspaper article attacking the shelter. Ever since then, the shelter owner dislikes coalitions, including the Texas Homeless Coalition.



Although the shelter owner helped the respondent to count the homeless in his shelter, he will not track the clients that are housed in his shelter and he does not want funding due to religious reasons.

Case managers at most shelters give long-term assistance to the homeless. For example, at the Grayson County Shelter, case managers track clients' needs and efforts towards self-sufficiency.

In its attempts to raise awareness about homelessness, the Texoma Homeless Coalition would try to get city government representation at Coalition meetings. City of Sherman policy states that due to lack of funding and staff, the city cannot directly aid the homeless, but will do whatever it can to assist non-profits that are charged with assisting the homeless. The Texoma Homeless Coalition representative spoke at a Sherman City Council meeting and a representative from the City of Sherman will start attending Texoma Homeless Coalition meetings in the near future.

(Housing and Transportation)

TAPS Public Transit and area housing authorities work together to provide transportation for low-income clients in public housing.

(Housing and Veterans)

The Texoma Homeless Coalition discussed veterans and homelessness. At the most recent Texoma Homeless Coalition meeting, a VA Hospital representative discussed veteran services. When veterans leave the Bonham VA Hospital they often do not have anywhere to go. There are no shelters with beds set aside for veterans in the Texoma area. However, the VA representative made it clear that if beds at shelters were set aside for veterans, then those shelters would be eligible for additional grant funding.

(Housing and Youth)



Family unification is a special TCOG Section 8 program that works with CPS to place clients in housing immediately. Clients work with counselors in order to keep families intact. One of most integral parts of the program is permanent housing. CPS will not reunite a family if permanent housing is unavailable. Starting approximately 15 years ago, vouchers could be used towards family unification. The importance of this program is that ensuring that children are not displaced and relocated to live with other families, but rather able to stay with their own families. This unique program has helped to stabilize the entire TCOG Section 8 program.

Transportation

TAPS is a growing organization with new buses and new sources of funding. An average week's ridership amounts to about 700-800 people. During a typical week, there are 57 people riding from Sherman to the Peterbuilt Plant in Denton. This route also picks up people along the way. There are also rides from Honey Grove and Bonham to the Trailblazer Health in Sherman. As for the fixed routes, the Roo Route and the Viking Route have a weekly ridership of about 20 people, with an average of 100 people riding every month.

TAPS serves Grayson, Wise, Montague, Cooke and Fannin Counties. The organization provides rural ridership from Fannin County and the border of Grayson and Cooke County. It has been receiving more and more calls from little towns in Fannin County, such as Callisburg and Collinsville.

TAPS occasionally has to deny rides to clients since there is not enough demand in certain areas to facilitate transportation there. Clients in low-demand rural areas are the most affected by this problem. These clients may want the bus to arrive at a certain time, but TAPS usually cannot always accommodate. If clients have flexible pick-up times, then TAPS can usually get to their area.

TAPS targets low-income individuals by working with SNAP centers and the housing authorities. The interviewer asked if SNAP centers in small towns could receive TAPS services. The



respondent said that TAPS will help small town SNAP centers if they call. The respondent went on to say that he saw many elderly and disabled clients trying to save money to buy a car. When these riders purchase their own personal, reliable transportation, TAPS loses them as clients because public transportation is no longer a necessity for these individuals. TAPS does very little advertising to low-income groups because TAPS is already the sole provider of public transportation in the region. The interviewer agreed, saying the best marketing TAPS can do is drive its buses around the city.

Until 1993, TAPS was only available to senior citizens. However, once TAPS transitioned more towards providing public transportation in 1993, it started to attract different populations. Now the organization serves all kinds of people, even children. There is greater awareness of public transportation within the community. The Roo Route and Viking Route have increased the number of young college students who now think it is cool to ride the TAPS buses.

Changes in last 5 years for TAPS include new counties served. TAPS is not the designated transportation service for these regions, but now goes into Wichita County, Lamar County, McKinney, and Dallas. These rides generally facilitate trips to medical locations.

Service changes include a new computer system that allows TAPS to provide much more efficient transportation. Before, TAPS did not have the capability to facilitate many rides. There were only 2 scheduling dispatchers at the time. Plus, the old computer system could not automatically compute rides. Now, the new computer system takes all buses into account and schedules the entire operation. However, this system is not perfect and must be tweaked daily for hours at a time. A management change at TAPS has also been very beneficial. TAPS has 14 more buses than before. Overall, the organization has 92 buses. These new buses have made a significant difference because some of the older buses had very high mileage or were constantly in need of repair.



TAPS partner organizations include United Way of Grayson County. TAPS subcontracts with Texoma Tours and predominantly works with United Way to do outreach in Wise County. Further examples of outreach include the Boot Scootin' Ball, the Peanut Festival, Frontier Days in Pottsboro, and the Grayson County Crisis Center's Seeds of Hope. TAPS also transports many Grayson County Crisis Center clients.

TAPS has new plans to provide additional services in Grayson, Cooke, and Fannin Counties. The organization has also discussed adding a Grayson County-DFW ride and a Bonham-Sherman-Durant loop.

TCOG Section 8 identified transportation as a major concern in Grayson County. However, the TCOG Section 8 program manager believes that TAPS and Grayson County transportation are improving. Transportation is also major concern in Fannin County. Clients from TCOG Section 8 will choose to live in a home in a rural area, but then complain about gas prices when driving back and forth.

TCOG Family Self-Sufficiency believes that the lack of available public transportation is a barrier to self-sufficiency for clients. Even if families obtain a vehicle, the maintenance costs often makes personal transportation unsustainable due to the lack of family finances. There are programs that donate cars to needy families, but these programs are not available in the immediate area. The Low Income Protection Plan (LIPP) used to offer free car repair, but this program is no longer available. The program's finances were not being utilized correctly and, therefore, its funding was redirected to pay overdue rent.

TAPS recognizes the importance of transportation for self-sufficiency. The TAPS operations coordinator found that second to having a home, transportation is the strongest indicator of self-sufficiency. Transportation can also help people gain self-sufficiency in many ways. For people in abusive relationships, the abuser usually has control of the car, so the victim has to have access to public transportation if he/she wants to get out of that abusive situation.



Transportation and Other Conditions

(Transportation/ Employment)

TAPS offers subsidized rides for individuals needing public transportation to get to work. As mentioned previously, there are 57 people who ride from Sherman to the Peterbuilt Plant in Denton. This route picks people up along the way. In addition, TAPS transportation is available from Honey Grove and Bonham to the Trailblazer plant in Sherman. Employees took the initiative to establish these routes and can buy a monthly bus pass for \$80 a month. With this pass, people can ride the buses to work every day.

TAPS tells all schedulers to track the reasons why riders are on the bus. In all counties, the average rate of employment-subsidized rides was 30% and growing. Employment ridership had largest percent increase in growth, especially because of the economic downturn.

The respondents at TAPS have a clear understanding of how unemployment affects their clients, as many of clients do not have jobs or reliable, personal transportation. Every now and then, TAPS is informed that different plants around the area have shut down to save money. There are layoffs in all areas of businesses. The transportation coordinator said that even TAPS has employees that are underemployed. The organization employs a lot of retired and semi-retired people, as well.

(Transportation/ Health)

TAPS works with MHMR to transport patients and provides Medicare subsidized rides in some areas.

(Transportation / Veterans)

TCOG Elder Rights said that veteran services in the Texoma region are lacking. The Elder Rights benefits counselor in Grayson County felt that he can help veterans because he is a veteran himself. He referred clients to the local Veteran Services coordinator in Grayson County.



However, the TCOG Elder Rights benefits counselor criticized the VA Clinic. He knows clients have been denied service due to technicalities, even though all veterans should be able to be seen at any location if they have a VA card. TCOG Family Self-Sufficiency program also sees a significant number of clients who are veterans.

Youth

The Workforce Solutions Texoma Child Care Assistance program provides child care in the region. Admission to the program is income-based and there is a wait list. The program also helps mothers who go to school by providing child care for them on a case-by-case basis. According to the Child Care Program manager, the majority of participants are single parents. The program does have participants that are two parent families, but usually only one parent's education or skill level is high enough to retain a job and pay for child care.

Workforce Solutions Texoma has one case manager who is the clients' primary contact for this particular program. That case manager helps clients set up child care and make decisions about their child care providers.

If the Workforce Solutions Texoma Child Care Assistance program is unable to supplement child care for a client, then he/she can be referred to child care providers who can supplement child care or provide discounts. Some churches may provide scholarships. If for-profit child care providers give discounts, they do not advertise it. There is a non-profit daycare in Gainesville that works with parents in need of child care assistance.

With regard to program policy changes, the only suggestion that the program manager has includes making child care available to families that have a parent who is completely disabled. The Program manager maintains the stipulation on parents having to work at least 25 hours per week or be continuing education in targeted fields.



The Workforce Solutions Texoma Child Care Assistance program encourages parents to join Head Start or Early Head Start, as stated in the Workforce Solutions Texoma Strategic Plan. The respondent said that one major problem with Head Start is that most school districts run a part-day program and this is a problem if parents work full-time. They do not want their 2-3 year old children bused somewhere else. Parents want their children to be in a single daycare. Parents attending college may be able to adjust their schedules to accommodate this dilemma or, perhaps a relative can pick up the child. But most working parents cannot accommodate this schedule. The respondent also pointed out another disadvantage of Head Start. Even if districts provide full-day early childhood programs, there are still school breaks such as spring break and summer break. During these periods, parents may not have anyone to look after their children.

TCOG Section 8 made several observations regarding youth in Fannin County. A tremendous amount of young people apply for assistance in Fannin simply because there are few high-paying jobs in the County. The clients that apply for assistance are primarily women with small children. Most of them have never been married and they are raising children as single parents. There is a large population in Grayson County that is the same way, but it is an even larger problem in Fannin County because there are fewer jobs and less public transportation available. Young women and single mothers in Fannin County take advantage of TCOG Energy Assistance. The TCOG Section 8 program manager constantly refers these clients to TCOG Energy Assistance.

Critical needs in Fannin County include child care for parents who are seeking employment and youth services. Child care must be provided in order for parents to be able to look for work. Clients cannot afford daycare for their children because it takes up most of their income to even do so. In terms of youth services, there should be a youth community center in every city in Fannin County. The towns in Fannin County have no movie theater, no skating rink, and no mall. An after-school program would greatly enrich the lives of children and parents all over the county. The Program manager said that mothers worry a great deal about their children in this regard. Children ride the bus home from school and get home to an empty house. They can get



in a lot of trouble when there is nothing productive for them to do in the community during these periods of time.

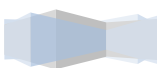
In Grayson County, a difficulty faced by service providers is providing counseling to teenage clients. Teenage clients face all kinds of issues at school, not just drug-related problems, but violence as well. The respondent said that she has 1-5 junior high and/or high school aged clients that need help because they are acting out in a violent way.

The Program manager at TCOG Energy Assistance regarded youth attitudes as central to solving the cycle of poverty. One solution to end poverty is telling young women, especially single others, that how they feel does not matter as much as how they act. Poor people tend to think in a self-defeating manner. Many low-income people do not see a way out of their situation and think that their actions do not matter. As a result of this mental barrier, they do not work or want to work. There is a prevalent, unfortunate attitude that if people cannot attain a certain standard of living, then they might as well have no standard of living. Regarding this attitude, young people really need encouragement to take action, because no one else encourages them.

Youth and Other Conditions

(Youth/ Education)

As mentioned previously, TCOG Family Self-Sufficiency assists with school supply donations for children. School supplies are funded through the Family Self-Sufficiency Program in order to encourage both children and adults. The first day of school is often disheartening for children because they are often treated differently because they cannot afford school supplies. Having school supplies motivates children to work harder in school and the supplies encourage parents since their children are receiving help. However, this is a major expense as school supplies cost between \$35-85 per child. Supplies are donated by partner organizations within the community. One year, insurance companies competed to see who could raise the most school supplies. The community helps provide school supplies.



(Youth/ Employment)

According to Workforce Solutions Texoma, for approximately 90% of their low-income families, the main barrier to receiving vocational training or employment is child care expenses. The Child Care Assistance program manager believed that the high cost of child care is the reason why many parents do not work. They feel that they are working just to pay for the cost of child care. In this case, parents would rather stay at home. The Child Care Assistance program is specifically designed to help parents go to school and/or work with child care costs covered so that the parents meet self-sufficiency goals.

As far as eligibility for the Child Care Assistance Program, the parent of a family must be either in training or working minimum of 25 hours a week. The interviewer clarified that clients must be seeking continuing education or training and the respondent added that parents can also be employed full-time to be eligible. However, many parents are unemployed or underemployed, especially with the recent economic downturn. Unemployed or underemployed is defined by Workforce Solutions Texoma as working less than 25 hours a week. Parents cannot receive Child Care Assistance if they do not have a job. Some needs continue to be unmet because funding restrictions do not allow unemployed clients to receive child care assistance. Funding is limited for clients who would like child care assistance to find job training or because they are unemployed. However, if a client is disabled, but can work 10 hours a week and has medical certification to prove the disability, then that individual may be eligible for child care.

Unique Observations

Causes of Poverty

The program manager at TCOG Energy Assistance has strong opinions about the causes of poverty. It is important to teach people a mentality of self-sufficiency at a young age. People can ask for help, but, ultimately, they need to be self-sustaining. It is not an issue of work ethic; rather, it is a question of how people value themselves. Self-sufficiency and dignity go hand in hand. As a whole, our society would be very different if these facts were more readily



understood. The program manager sees either desperation or apathy in her clients and, in young people, there is no in-between.

TCOG Energy Assistance case managers recognize the challenges clients face in their struggle to escape poverty. Energy Assistance caseworkers focus on documentation and topics that families bring up. The case managers try not to make assumptions about clients' circumstances. Rather, they believe it is important to get to know clients. The program manager felt that other service providers do not always have the same attitude. Several other service providers do not give clients time to be who they are without bias or judgment. There is a great deal of discrimination and many people are not served because of their appearance.

TCOG Section 8 discussed self-sufficiency efforts for clients. The program manager felt that she could relate to clients because of her own personal experiences. However, often clients are very easy to see through. She noted that it is surprising the things that clients do because they feel scared and desperate. However, the best way to address these fears is through counseling. The program manager firmly believes that there is much more that needs to be done to solve poverty. Ensuring that clients are pointed in the right direction is what most TCOG Section 8 staff spend their time on. When service providers are separate and dispersed, people get lost going from one office to the next. Despite this, the program manager believes that clients themselves are the problem. If a need is not being met, it is because the clients themselves are not following through to do what needs to be done. The program manager has not found a single agency in Grayson County that was unwilling to help, as long as clients are cooperative. Aside from the elderly and disabled, the rest of the clients are the ones who need to learn what their priorities are and how to handle them responsibly. Meanwhile, the program manager realizes that her job exists because of irresponsible people. She thinks that perhaps these clients have never been taught better and that they need someone to guide them.

The very goal of the TCOG Family Self-Sufficiency program is self-sufficiency. The purpose of this program was and is to get families off of social programs and show clients that there is a



better quality of life available to them. These programs give families the ability to buy and have the things that they need to survive. The main hindrance of self sufficiency for these families is a lack of transportation. Even if these families obtain a vehicle, the maintenance and upkeep often makes them unusable for families. There are programs that give donated cars to needy families, but these programs are not available in the immediate counties. A program called the Low Income Protection Plan (LIPP) used to offer free car repair, but has since gone out of business. TAPS has been helpful; however, the routes and pick up times for these buses are often not meant for people looking for and/or maintaining employment.

As mentioned previously, medical care is another self-sufficiency barrier. There is no free dental care available in Grayson County, except a once a year free clinic. Dental care is crucial and can affect one's employment opportunities, as employers are less likely to hire people who have an offensive dental situation. Also, lack of dental care can cause pain which can affect quality of work.

Substance abuse also affects self-sufficiency. It can greatly affect one's ability to work. Substance abuse rehabilitation is more readily available than in the past. Organizations such as the Four Rivers rehabilitation center have helped significantly in meeting this need. Often, people use drugs recreationally, because of peer pressure, or as a means of coping with trauma.

The TCOG Family Self-Sufficiency program coordinator believes that many people stay in poverty because it is a familiar situation. They have dealt with this type of lifestyle for generations and are afraid of the possibility of a new life. It is important for case managers to help these clients get motivated. The TCOG Family Self-Sufficiency program coordinator often sends encouraging postcards to clients. These clients need encouragement because they have lived in poverty for generations. Now, clients have a better understanding of the way their lives could be and are working to make this change.



Service Provider Outreach

TCOG Elder Rights provides outreach to the elderly with its "Senior Beware" video. This is a 5-7 minute TV advertisement that runs on the local news channel on the last Monday of every month. This is effective because many senior citizens watch the local news avidly. Other methods of outreach include local newspaper articles and public service announcements on the radio.

While TCOG Elder Rights' outreach has been occasionally effective, the program is unable to reach every single household in the area. *The Fannin County Special* is a newspaper that is mailed to every address in the county and Elder Rights advertises in this newspaper. TCOG Elder Rights also runs TV and radio advertisements and visits local senior centers.

On April 5, 2010, TCOG Elder Rights' counselors trained home health care and assisted living agencies to enroll people in Medicare Part D. The goal of this program was to reach out to 50-75 people.

TCOG Energy Assistance engages in new client outreach by posting radio announcements and visiting senior centers.

TAPS works with United Way of Grayson County to do outreach in Wise County. Further examples of local outreach include the Boot Scootin' Ball, the Peanut Festival, Frontier Days in Pottsboro, and the Grayson County Crisis Center Seeds of Hope. TAPS also transports many Grayson County Crisis Center clients.

The Texoma Homeless Coalition has been trying to get city government representation at Coalition meetings to raise awareness about homelessness. While the City of Sherman cannot directly aid the homeless, it can assist nonprofits that are charged with helping the homeless.

Importance of Knowledge and Information



TCOG Elder Rights counselors identified information accessibility as the most critical need for the elderly in Texoma. If the program had enough funding to mail an information sheet listing elderly resources to every address in each of the three counties, then the need for information accessibility would be met. At present, if an elderly person calls TCOG Elder Rights for information, those individuals are referred from organization to organization. Not to mention, elderly clients dislike dealing with automated voice recordings over the phone. Information about the resources available to the elderly is not sufficiently accessible. For example, many elderly people do not even know that TCOG Elder Rights exists and can assist them.

TCOG Energy Assistance also promoted the importance of distributing information to clients. With regard to energy usage, TCOG Energy Assistance gives practical advice to clients in the form of handouts from energy company websites.

Case Management Approach

The Section 8 client intake begins by determining the client eligibility, which is based on income. Then, the client is put on a wait list by the date and time of application. If there are other special purpose programs they qualify for, such as Family Unification or Mainstream, then clients can enter these programs immediately. Clients undergo a one hour voucher briefing session to provide housing guidance. Clients are given HUD information and, then, they receive counseling on finding units and financial limitations. As a side note, most housing authorities do not have an intake process. Rather, they just tell clients how much assistance they will receive and tell them to go find a house.

TCOG Section 8 uses a “back door calculation,” which is based on the utility schedule, the area, and the payment standard. Using this calculation, TCOG Section 8 gives clients a general price range for homes they can look for. Section 8 developed a total sheet that they give to clients and includes that individual’s maximum rent amount and other important figures. In the long-run, this saves everyone time because people can easily determine which housing units they



are eligible for. At that point, clients seek housing that meets HUD Standards, their financial limitations and request landlord approval. TCOG Section 8 housing contracts are for one year, which include inspection and recertification.

TCOG Section 8 verifies clients' earned income and housing authority histories. The program has many sister agencies, such as the Grayson County Housing Authority, the Sherman Housing Authority, the Denison Housing Authority, and Texoma Housing. Before, HUD did not have a client database, so TCOG Section 8 was unable to verify client application information effectively. This was not a good practice. Eventually, the TCOG Section 8 respondent set up a faxing system for the local area. With this system, agencies can fax other local housing agencies to request client history reports. These fax reports list the client's name, Social Security Number, and any reasons why the client would not qualify.

Once a client is accepted into the program, he/she can even move to areas outside of TCOG's jurisdiction, even though Section 8 has payment standard limitations. If TCOG Section 8's budget numbers were incorrect, the program could get sanctioned by HUD. For this reason, TCOG Section 8 cannot provide assistance to out-of-region residents whose rent is high because the program is intended to help clients within Texoma.

Clients have one case manager who is the client's primary contact. The case manager helps clients set up child care and make decisions about child care providers. Other staff members in the Child Care Assistance program go through the technical process of contacting the providers. Workforce Solutions Texoma believes having one case manager as a client's primary contact is a good system. Ultimately, clients do not care who is paying for the child care; they just need the service. The case manager finds out clients' child care needs and then contacts the appropriate personnel who know more about child care provision.

The TCOG Energy Assistance case management process identifies families that qualify for the program in terms of income and household makeup. The primary goal is to teach clients how to



save money on energy. Part of the case management model educates clients on basic household budgeting. Clients fill out a form detailing their household budget. Then, case managers calculate the percentage of income clients spend on utilities. Some families discover that they spend over 30% of their monthly incomes on utility payments.

This case management model allows case managers to work according to the needs of each unique household. Working families should take stay in touch with case management and continue to participate in the co-pay program. Elderly households should be sure to apply for food stamps and other programs they may be eligible for. Some elderly people do not take advantage of these services because they are either embarrassed that they are receiving assistance or because they think that the benefits might be not be worth the hassle. However, \$15-25 can go far in buying additional food each month.

TCOG Energy Assistance case managers recognize the challenges clients face in their struggle to get out of poverty. TCOG caseworkers deal with documentation and address topics that families bring up. The case managers try not to make assumptions about clients' circumstances. Rather, they believe it is important to get to know clients. The TCOG Energy Assistance program manager felt that other service providers sometimes place judgment on clients, without giving clients the time to be themselves. There is a great deal of discrimination and many people are negatively affected as a result.

The TCOG Elder Rights benefits counselor for Grayson County has a unique approach to case management. He loves helping people and enjoys being approachable. As a result, he often receives new referrals from clients he has helped in the past. The respondent valued his reputation for helping "satisfied customers."

Program Goals for the Next Five Years

TAPS plans to increase its service provision in Grayson, Cooke, and Fannin Counties. Of these plans, TAPS may add a Grayson County-DFW route and a Bonham-Sherman-Durant route.



The program goals for the Texoma Homeless Coalition include encouraging multiple agencies to apply for Continuum of Care funding. The Grayson County Shelter, in particular, should apply for this funding because it is starting to outgrow its location. It was also starting a transitional living program. There needed to be conference calling between organizations so that every county participates in meetings.

TCOG Elder Rights had two particular program goals. The first is to add a fourth benefits counselor to act as a floater between the three counties. Adding another benefits counselor would mean that always having a counselor at the telephone if one counselor happened to be away. The second program goal is to have employees on contract at every senior center in the tri-county area during open enrollment.

Inter-Agency Communication

The North Texas Youth Connection was eligible to receive federal homelessness prevention grant and wanted to apply for these funds. However, the organization was unsure of what to do with the funds if it received them. The Grayson County Shelter wanted to use the funding to help clients at the shelter move out and live on their own. Ultimately, TCOG Energy Assistance, Grayson County Shelter and North Texas Youth Connection all submitted a joint application for the homelessness prevention grant. Since receiving the grant in September of 2009, they have helped 25 families and spent \$60,000.

However, according to TCOG Energy Assistance, there is very little inter-agency communication. TCOG Energy Assistance refers all clients, especially the elderly, to 2-1-1. Regional coordination is primarily comprised of personal connections, such as a case manager connecting with a hospital through a friend. The case managers themselves were unaware of how clients are referred to TCOG Energy Assistance and 2-1-1.



The Texas Homeless Network VISTAs aims to build coalitions throughout rural areas of Texas to build collaboration with service providers and meet the needs of the rural homeless. The Texoma Homeless Coalition meetings are an example of inter-agency collaboration. The meetings facilitate agency collaboration and help to prioritize the needs of the community as a whole, rather than the needs of a particular agency. However, regional collaboration to address the needs of the homeless is inadequate overall. In this region, agencies do what is necessary to expand. Foremost, agencies want to take care of their own. Then, they take care of the community. This is probably due to job security concerns. So, if an agency is not doing well, then, most likely, it will not go out of its way to help other agencies or step outside its target population.

An example of successful inter-agency communication is Heaven's Helper's relationship with other shelter programs in the area. The director of Heaven's Helper came to a Texoma Homeless Coalition meeting and asked for help to start a shelter. She talked with the directors of existing shelters and connected with their organizations. Now, the Heaven's Helper director runs a substance abuse rehabilitation center and transitional housing for women.

Agency collaboration with across counties has proven difficult because of the time and transportation costs associated with meeting together. For example, the Americorps VISTA in Gainesville would like to start conference call meetings so that representatives from every county can more easily attend and participate.

REFERRALS

TCOG Energy Assistance refers and receives clients from the U.S. Department of Health and Human Services, the cities of Bonham, Gainesville, Sherman, and Denison, United Way, VISTO, 211, and APS.

Adult Protective Services and TCOG agencies refer patients to each other. APS works with CPS to reunite families; hospitals, for when people get discharged, they refer them to TCOG if they



find out they will have no electricity and/or heating when they return home; United Way; Utility companies; Veterans Affairs Centers/Hospitals; and Home Hospice.

The Child Care Assistance Program at Workforce Solutions Texoma gives clients who they deny child care referrals to other providers. Some churches may provide scholarships. There is a non-profit daycare in Gainesville that will usually work with parents in need. Other youth-oriented organizations named by the program manager include after-school programs such as Boys and Girls Club and Girls Inc.; CASA; Child Protective Services; and the Children's Advocacy Center.

TCOG Elder Rights refers clients to TCOG Energy Assistance, weatherization or 2-1-1. He also refers clients to the Ministerial Alliance and Adult Protective Services.

Changes in the Last 5 Years

Changes in last 5 years for TAPS include new counties served. TAPS is not their designated transportation service, but they now go into Wichita County, Lamar County, McKinney, and Dallas. They are primarily medical rides.

Changes in services include a new computer system that allows TAPS be much more efficient and faster in their rides. Before, TAPS did not have the capability to process that many rides. They were scheduling with only two dispatchers, who were doing all the work. The old computer system would not automatically compute the rides. Now, the new computer system will take all the buses into account and schedule the entire ride. The system is not perfect, however, and they must tweak the system daily for hours. The management change at TAPS has also been very beneficial. In addition, TAPS has received more buses. They received 14 buses: 9 from McKinney, and 2 from Corsicana. They are now up to 92 buses. These new buses are essential because some of the older buses had very high mileage or were constantly inoperable, and were not dependable.



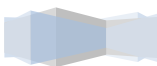
At TCOG Energy Assistance, stimulus funding helped to triple the energy assistance budget. Therefore, there are many new clients. Energy Assistance can now serve people if their income is 200% of the poverty level. Before, income eligibility was 125% of the federal poverty level. New clients are made up of working households that need help. In regards to the Heat/Cool Program beginning 2 years ago, the program can now spend a maximum of \$5000 per household. It had been \$3000 for many years.

At TCOG Section 8, there have been several major changes that have occurred in the last five years. Everything has expanded. There are more referrals and more agencies to refer clients to. Even though funding has remained consistent, there has not been an increase in funding. In the future, however, additional funding for vouchers will be available, which has not happened in eight years. Also, the program will no longer offer straight vouchers. With new grants, the government is tying in housing vouchers with other programs, such as Continuum of Care and Balance of State funding. She explained that HUD puts funding in a super notice of funding availability (super NOFA). When Section 8 receives the NOFA, they could apply for straight vouchers with no other programs attached to them. Now, there are other programs like Veterans Affairs and MHMR who can get Section 8 vouchers. Most likely, HUD is starting to spread the vouchers out; they are doing this because they saw a greater need in services.

Economic Downturn

At TAPS, employment ridership had largest percent increase in growth, from 25% to 30% due to the economic downturn and increased employment and underemployment.

Especially with the economic downturn, many parents were unemployed or underemployed, or working less than 25 hours a week. Parents cannot receive Child Care Assistance if they do not have a job. That will always be an unmet need because their funding restrictions simply did not allow unemployed clients to receive child care. There is very limited funding to help clients who want child care while finding job training or being unemployed.



Attitudes

The TCOG Section 8 Program manager observed that there are some issues with dispersed, separate services, such as MHMR and juvenile agencies being separate services. People sometimes got lost going from office to office. However, the Program manager believed that clients themselves were the problem. If a need is not being met, it is because the clients themselves are not following through to do what needs to be done. The Program manager has not found anyone in Grayson County that was unwilling to do what needs to be done, as long as client is cooperative. The 60% of clients that are not elderly or disabled are the ones who need to learn what their priorities are and how to handle them responsibility. She realizes she has a job because of irresponsible people. She thinks maybe these clients have never been taught, and that they need someone to guide them.

The Family Self-Sufficiency Program Coordinator believes that many people stay in poverty because it is a familiar situation. They have dealt with this type of lifestyle forever and are scared by the possibility of a new life. It is important for case managers to help these clients get motivated. The Family Self-Sufficiency Program Coordinator often sends positive postcards so that the client stays motivated and has encouragement. They often need this encouragement because they have lived in poverty for generations and do not know any other way of life.

The Program manager at TCOG Energy Assistance had strong opinions about the attitudes of her clients. It is important to instill, early on in life, the attitude that a person can do whatever they set out to do. This will take hard work. A person can ask for help, but they ultimately need to do it on their own. This is not simply an issue of work ethic, but rather, it is a question: "How do I value myself?" It has to do with a person's dignity, not their hair, clothes or materials owned. Society would be much different if this were the case. Regarding her clients, the Program manager sees either desperation or apathy regarding their situation. In young people, there was no in-between.



The Program manager at TCOG Energy Assistance regarded youth attitudes as central to solving the cycle of poverty. She sees the solution for ending poverty is telling young women, especially single mothers, that it does not matter how they feel, but it is what they do that matters. Those in poverty think in a self-defeating manner. Because they do not see a way out of their situation and think anything they do does not matter, they do not work. There is a prevalent and unfortunate attitude that if you do not have a certain standard of living, then you have absolutely no standard of living. Regarding these attitudes, young people really need encouragement to take action, because no one else encourages them. People are written off if they have a hard period in life, and they write themselves off. Society should encourage people and treat people with respect.

Elderly people face obstacles in gaining self-sufficiency from society. Society treats them like they have hit their peak in earning income. No one tells them that they have done their best, and even when they have done their best, it is still not enough.

Community Contribution

TCOG Family Self-Sufficiency assists with school supply donations for children. This is a major expense as school supplies cost about \$35-85 per child. Supplies are donated by partner organizations within the community. One year, insurance companies competed to see who could raise the most amounts of school supplies. Therefore, the community is helping to pay for these school supplies. Another program is the winter coat drive which operates similar to the school supplies program. There is also a furniture and house items program that is geared towards families that are in the home buyer program.

For clients who are unable to receive child care through Workforce Solutions Texoma, the Child Care Assistance Program manager refers them to churches and non-profit daycares in Gainesville and other locations. :

Differences between Fannin and Grayson Counties



The TCOG Section 8 described the differences between Grayson and Fannin Counties like night and day. These differences were readily apparent even when following the guidelines of the U.S. Department of Housing and Urban Development (HUD).

For Fannin County, the payment standard for a two bedroom home is approximately \$500. For Grayson County, the payment standard for a 2 bedroom is approximately \$700. The problem is trying to keep Fannin County landlords on track with the fact that Section 8 cannot pay as much for Fannin County as they do for Grayson County. She said the economic structure in Fannin is so much lower than in Grayson. The high paying jobs are not there. In Fannin County, unemployment is higher, and the median income is lower.

Even the people in Fannin County are different. People are more laid back, and everything runs slower with less urgency. Fannin County is much more closely tied socio-economically and culturally to the American South than Grayson and Cooke Counties. The program manager brought the first fair housing coalition to Fannin County. People in Fannin County used to be very racial, and in some cases still continue to be very racial. For example, she would have a black client wanting to rent in south Bonham. Before, the landlord would say they did not want a black client. She was trying to promote fair housing and having to counsel with landlords about fair housing laws, but she did not want to step on the landlords' toes. She thought the landlords did not care what the law said because that was the way they did things. The respondent said it took her 4-5 years before they had good landlords. Before, there were no houses for African Americans. If a house had black tenants, it would often be burned out.

The program manager believed that this was an example of backward thinking, with no progression. It took a lot of work in Fannin to change their thought process and bring them more into compliance with the law, such as having to fill out many housing discrimination complaint forms. Now, there is much better response, and she is able to work with programs in Fannin County. The problem they faced was that there were many properties in South Bonham to rent, but they could not rent them out. So they tried to change the way landlords think, one



landlord at a time. If a landlord asked what if people burn them out if they housed a black tenant, then Section 8 would ask if the landlord had insurance.

Many people in Fannin County like to live in rural areas. In Grayson County, there are a few people who live in the country, but not as many compared to Fannin County. She characterized all Fannin County residents as “country people.” The program manager at Section 8 was also from a small town in Texas, so she could somewhat relate to Fannin County, but ultimately she could not condone or fully understand their mindset.

Section 8 then discussed the rent stock in Grayson and Fannin Counties. Around 60-70% of their clients of Section 8 rented from Sherman, Denison, or Bonham. The remaining 30% live in rural areas. There is a tremendous difference between the two counties. In Grayson County, they have older properties, but most properties were built since the 1970's and later. In Fannin County, houses are often built during the 1900s, 1920s, or 1940s. You rarely find a brand new house. Inspections differ across housing authorities, though there has to be a broad spectrum. Section 8 uses U.S. Department of Housing and Urban Development standards. Grayson County Housing Authority uses a more specialized list because their housing stock is not as old. However, they do have a house that was built in the 1800's in Ivanhoe.

TCOG Section 8 had several observations regarding youth in Fannin County. A tremendous amount of young people apply for assistance in Fannin County simply because the high-paying jobs are not there. The types of clients that apply for assistance are mainly women with small children. Most of them have never been married, and they are raising children on their own. There is a large population in Grayson County that is the same way, but it is a major problem in Fannin County because there are so many other obstacles, especially the lack of jobs and transportation. The youth in Fannin County, especially women and single mothers, do take advantage of TCOG Energy Assistance, with the Section 8 Program manager constantly referring clients to Energy Assistance.



TCOG Energy Assistance described the challenges that women in Fannin County face in obtaining employment. Out of all the three counties, Fannin women, mostly single mothers, have the most difficulty in finding jobs. One way that Energy Assistance helps these women is by helping them gain nurse aid certifications.

Differences in Cooke County

TCOG Energy Assistance found that the lowest percentage of their clients is located in Cooke County. Cooke County residents are very independent. Energy Assistance tried to reach out to Cooke County residents before, because they know people in the community do need these services. They linked up with two community resource centers to increase outreach in Cooke County. The residents themselves decided they did not need those programs. Sometimes, the community itself is a hindrance in providing needed services.

For Texoma Homeless Coalition's outreach efforts, agency collaboration involving counties other than Grayson was difficult because some people did not want to drive all the way to Sherman. An example he gave was VISTO in Gainesville. The director did not always have time to attend meetings.

The Child Care Program manager at Workforce Solutions Texoma observed a higher percentage of Spanish-speaking families in Cooke County compared to the other two counties. There is a higher need for Spanish translators. These families were primarily coming from Gainesville. Workforce Solutions Texoma had Spanish speaking case managers and used a language line for translation needs.

Differences between Rural and Urban Areas

TCOG Elder Rights faces special challenges working in rural areas compared to the needs of more urban areas such as Dallas. There were 5 benefits counselors in the North Central Texas COG in Dallas. Between the 5 of them, they helped 186 people during open enrollment.



However, in the same period, the counselor personally assisted with 211 cases in Grayson County. He never says he cannot help a client, and does not set any boundaries for himself. He pointed out that he probably could not do the Dallas counselors' jobs, and they could not do his job.

The Texoma Homeless Coalition experienced differing attitudes in rural areas. Rural areas were more likely to have “mom and pop” shelters. They would just pop up, often started by a Christian organization or Christian person. These individuals simply see a need and start a shelter with their own money and time. This makes it hard for these shelters to work with other agencies, since they do not even see themselves as agencies. They had a “chip on the shoulder” attitude, as if they were the only ones who care in their area. They resent Sherman, the big city, getting all the funding. The respondent thought this was ironic since Sherman was not even a big city.

Critical Needs

The following are critical needs for the Texoma region, which includes Cooke, Fannin, and Grayson Counties:

Affordable Housing. According to Texoma Homeless Coalition, affordable housing in private sector is very low in every community in the area. When agencies try to work with landlords, there is still very limited affordable housing for clients that make minimum wage, finding housing that is 30% of your income is very difficult.

More jobs. Texoma Homeless Coalition named this as a critical need for the region.

Transportation. The TCOG Family Self-Sufficiency Program described the main hindrance of self sufficiency for these families as the lack of transportation. Even if these families obtain a vehicle, the maintenance costs often makes them financially unsuitable to the family. There are programs that give donated cars to needy families, but these programs are not available in the



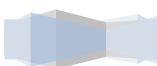
immediate counties. A former program, LIPP, offered free car repair. However, the money in this program was not being utilized and therefore its funding was then directed to paying overdue rent. TAPS has been helpful in the aspect of transportation; however the routes and pick up times of these buses are often not effective in finding and maintain employment.

Dental care. According to Family Self-Sufficiency, there is absolutely no free dental care avail be in Grayson County with the exception of a once a year free clinic. Dental care is vitally important because it can affect employment as employers are less likely to hire people who have an offensive dental situation. Also, the lack of dental care can cause pain which can affect quality of work.

Substance abuse. According to Family Self-Sufficiency, substance abuse can negatively affect ability to work and maintain memberships into programs. Often, people use drugs out of boredom, to fit in, or as a means of coping with traumatic experiences. Unfortunately, there are no available services to deal with these causes, such as counseling or victim services.

Information about services. According to TCOG Elder Rights, information on what is available to the elderly is simply not getting to the elderly who need it the most. Medicaid policies were always changing by the minute. Elderly clients simply do not know what is out there for them. He knew that many elderly did not know a service such as Elder Rights existed. Currently, if elderly people have a need and call, they get bounced around. Elderly clients are angry when they have to talk to "one more machine." If Elder Rights had the funding to create an information sheet with every resource available to elderly clients and who to contact, and mail that information sheet to every address in each of the three counties, then that need would be met.

Child care for unemployed and underemployed parents. Especially with the economic downturn, many parents were unemployed or underemployed. Parents cannot receive Child Care Assistance from Workforce Solutions Texoma if they do not have a job. That will always be an unmet need because their funding restrictions simply did not allow unemployed clients to



receive child care. There is very limited funding to help clients who want child care while finding job training or being unemployed.

The following are critical needs for Fannin and Grayson Counties:

Affordable housing is a need, according to TCOG Section 8. There needs to be landlords that will not gouge prices. The respondent thought this was unfortunate because many the landlords have fixed rate mortgages, so their payment is only half of what they' are receiving in this market. There is a problem with landlords consistently raising that rent. It is hard to enforce “rent reasonableness,” She keeps records of unassisted properties in the area so that she can make sure that when client turns in a unit, she knows that rent is reasonable for that area.

The following are critical needs for Grayson County, according to TCOG Section 8:

Additional funding, particularly for programs by TCOG Section 8. There is never enough funding for housing and more vouchers.

Better transportation. It would be ideal to have a bus transit system with set stops.

The following are critical needs for Fannin County, according to TCOG Section 8:

Better job opportunities.

More businesses coming into area.

Better transportation, especially for rural areas. Clients will choose out a house in the rural area, and then complain about gas prices when driving back and forth.



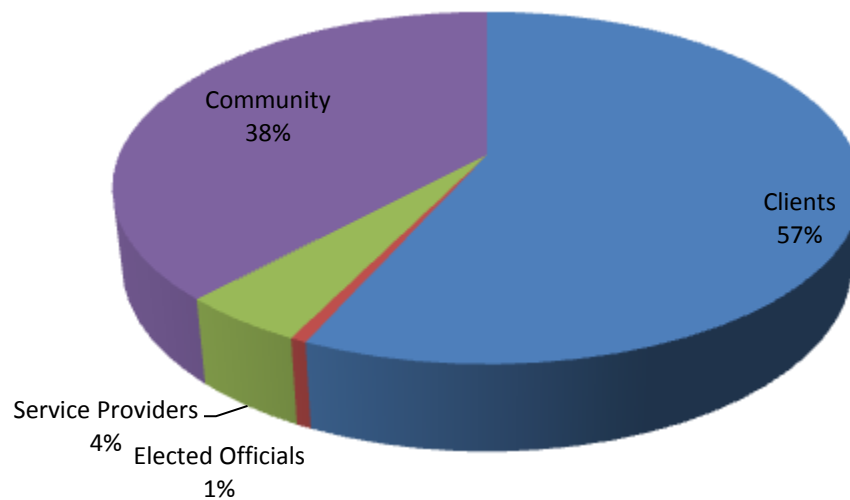
Child care. The main obstacle with child care is that child care needs to be provided so that parents can actually look for work. Clients often cannot afford daycare, which can be over half of take home pay a week.

Youth services. In Fannin County towns there is no movie theater, no skating rink, and no mall. An after-school program would be very beneficial for children and parents. When children go home on the bus by themselves and arrive in an empty house, they can get in a lot of trouble.

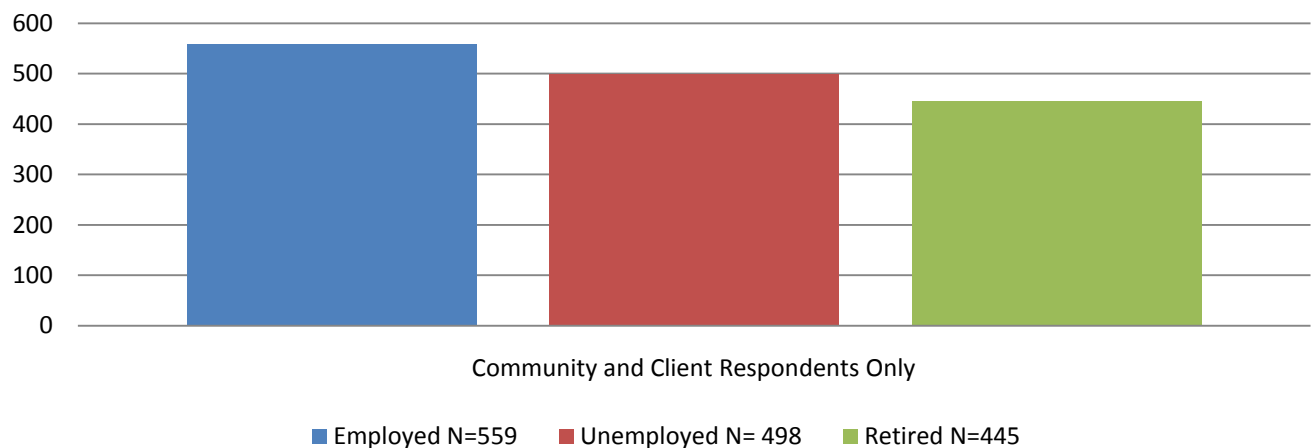


4. Survey Results and Analysis

Survey Responses N=1621



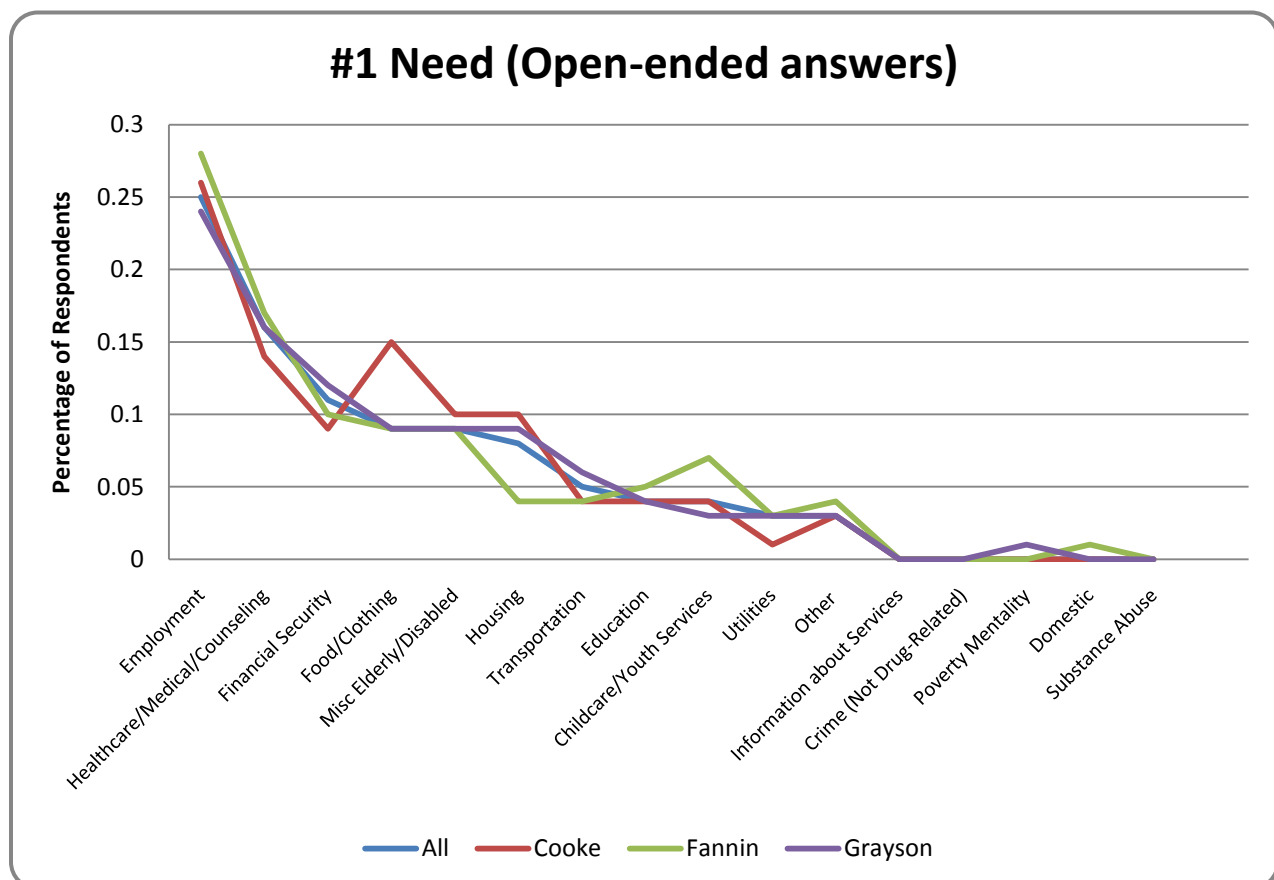
**Respondents by Employment Status-
Texoma**



6. What are the top 5 needs facing low-income people in your community?

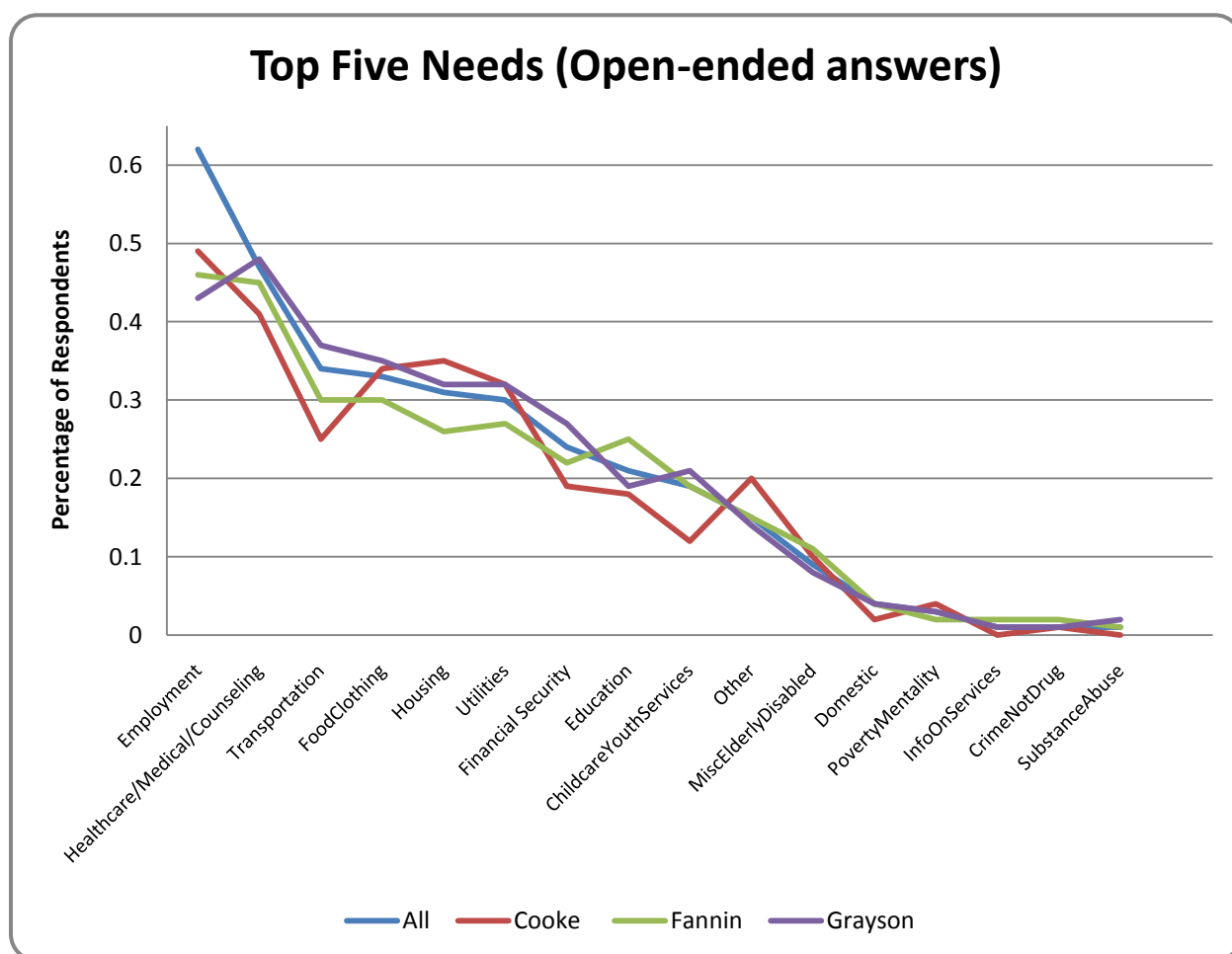
1.	
2.	
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#1 NEED	
Cooke County	Employment
Fannin County	Employment
Grayson County	Employment



Taking into account all answers listed as a need, number one through number five, the following indicates which types of needs respondents listed the most often. Please remember that the order of importance is not taken into consideration.

Ranking	Cooke	Fannin	Grayson
1	Employment	Employment	Healthcare/Medical/ Counseling
2	Healthcare/Medical/ Counseling	Healthcare/Medical/ Counseling	Employment
3	Housing	Transportation	Transportation
4	Food/Clothing	Food/Clothing	Food/Clothing
5	Utility Bills	Utility Bills	Housing



Client 'Hopefulness' question:

6. How hopeful do you feel about achieving self-sufficiency (being out of poverty and living without assistance) within the next 5 years?

- ☐ Very hopeful
- ☐ Somewhat hopeful
- ☐ Not at all hopeful
- ☐ Unsure

Client Top Needs by Hopefulness-Texoma

	Unsure	Not at All Hopeful	Somewhat Hopeful	Very Hopeful
Employment	0.26	0.23	0.48	0.51
Financial Security	0.29	0.37	0.3	0.36
Transportation	0.24	0.29	0.33	0.34
Utilities	0.32	0.23	0.3	0.31
Healthcare/Medical/Counseling	0.53	0.68	0.37	0.29
Education	0.12	0.02	0.22	0.21
Food/Clothing	0.2	0.2	0.13	0.2
Childcare/ Youth Services	0.07	0.07	0.12	0.19
Other	0.14	0.17	0.17	0.15
Housing	0.13	0.13	0.16	0.12
Misc Elderly & Disabled	0.16	0.27	0.11	0.07
Domestic	0.01	0.01	0.04	0.04
Poverty Mentality	0.04	0	0.02	0.02
Information about Services	0	0.01	0	0.02
Substance Abuse	0	0.01	0	0
Crime (not drug related)	0	0	0	0
N Value	111	128	141	337

Rank #1 Rank #2 Rank #3 Rank #4 Rank #5



Importance of service or solution question:

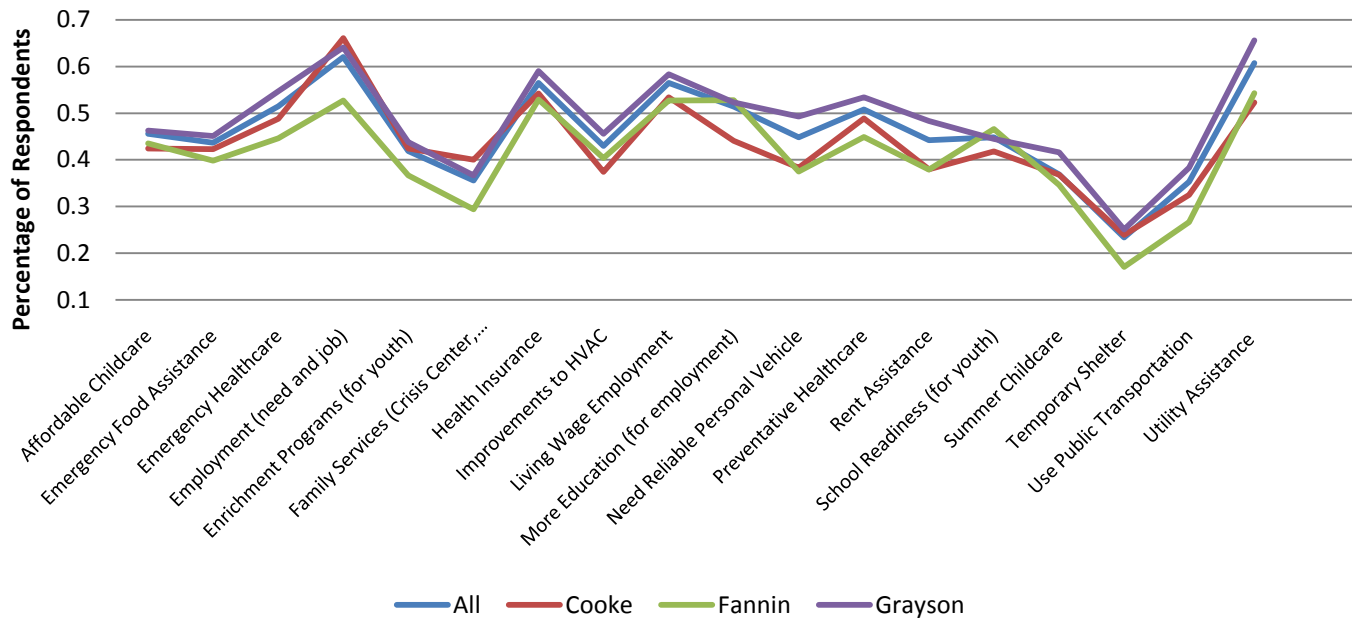
7. How important are the following services in helping people in your community get out of poverty and off of public services?

	Completely Unimportant	Unimportant	Important	Very Important	N/A
Employment (Need a job)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living Wage Employment (Need a better paying job)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
More Education (For better employment)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Enrichment Programs for Youth (Positive environment and skill building)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
School Readiness (for children)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Affordable Childcare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Summer Childcare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Family Services (Crisis Counseling, Domestic Violence Services, etc...)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use Public Transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Need Reliable Personal Vehicle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Temporary Shelter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rent Assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Utility Assistance (Water Bill, Electric Bill, etc...)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improvements to heating and air conditioning in home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Emergency Food Assistance (Do not know where next meal will come from)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Emergency Healthcare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Preventative Healthcare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health Insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

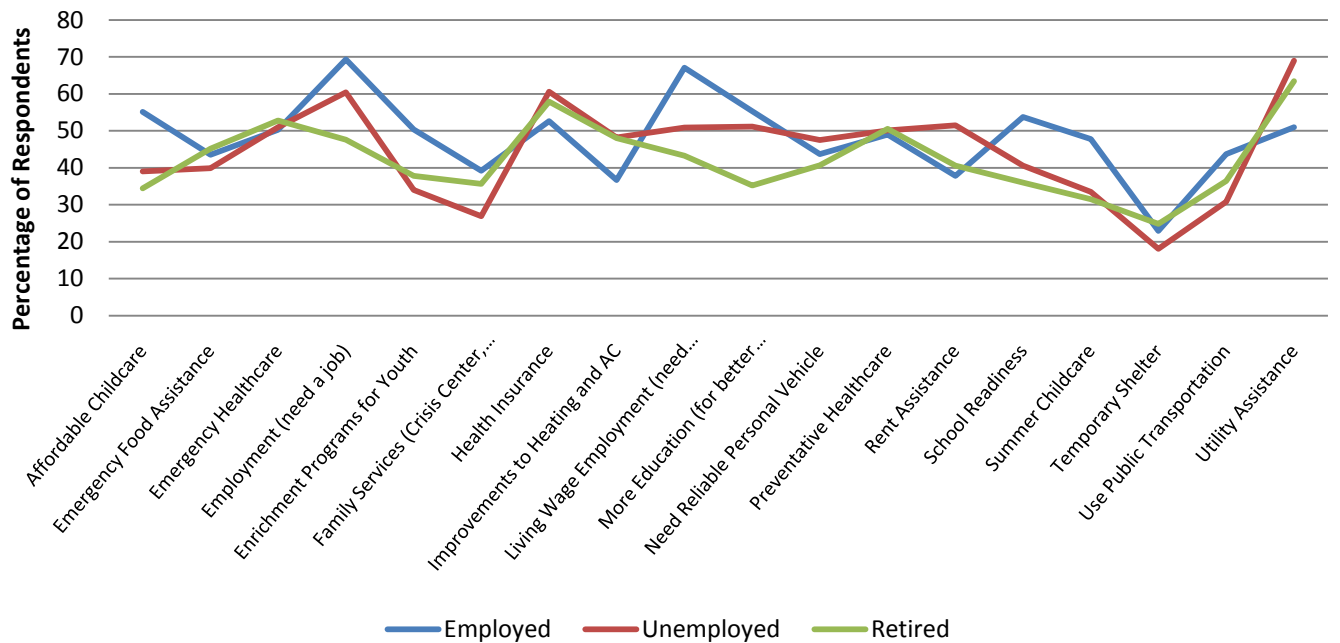
Other (please specify)



Most Important Services (% ranking service as 'very important')



'Very Important' Services by Employment Status- Texoma



'Very Important' Services by Employment Status (Employed, Unemployed, Retired) - Texoma

Service Type	Employed (%)	Unemployed (%)	Retired (%)
Employment (need a job)	69.3	60.4	47.6
Living Wage Employment (need better paying job)	67.1	50.9	43.3
More Education (for better employment)	55.3	51.1	35.2
Affordable Childcare	55.1	39	34.4
School Readiness	53.7	40.6	36
Health Insurance	52.6	60.6	57.9
Utility Assistance	51.0	69.0	63.4
Enrichment Programs for Youth	50.4	34	37.8
Emergency Healthcare	50.3	51.0	52.8
Preventative Healthcare	49.0	50.1	50.5
Summer Childcare	47.8	33.5	31.5
Use Public Transportation	43.7	30.8	36.4
Need Reliable Personal Vehicle	43.7	47.5	40.7
Emergency Food Assistance	43.5	39.9	45.2
Family Services (Crisis Center, Domestic Violence Counseling)	39.2	26.9	35.6
Rent Assistance	37.8	51.5	40.6
Improvements to Heating and AC	36.7	48.2	48.0
Temporary Shelter	22.9	18.1	24.8

