

Texoma Council of Governments

2011-2015 Texoma Needs Assessment

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



2.2 Fannin County Results

2.2 Fannin County – Research Results and Analysis

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 persons¹. 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

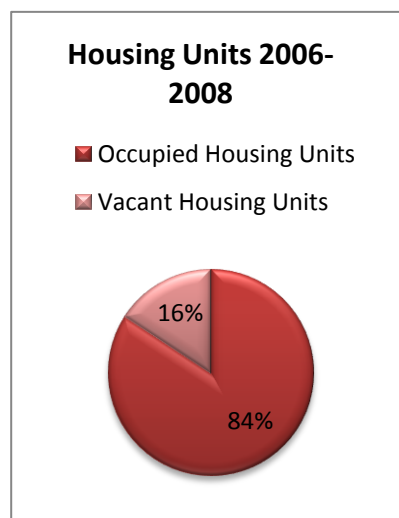


Figure 27 Housing Units in Fannin County. Source: 2006- 2008 ACS.

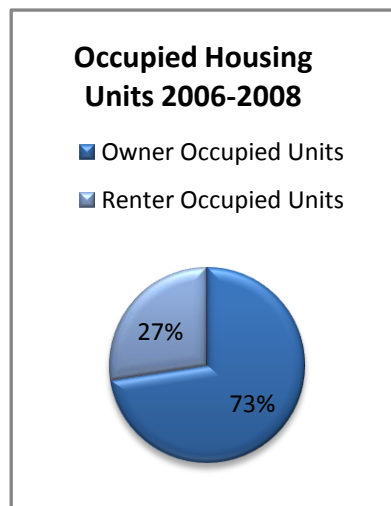


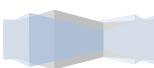
Figure 28 Occupied Housing Units Fannin County. Source: 2006- 2008 ACS.

¹ 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.

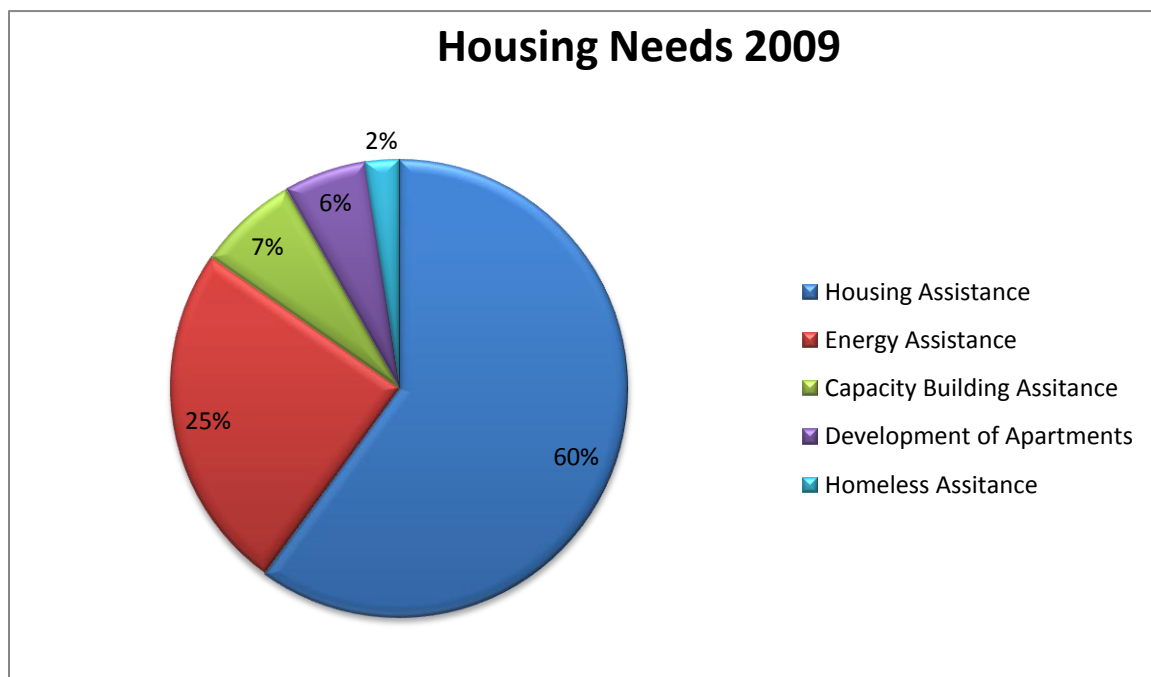


Figure 1 Housing Needs for Region 3 of Texas. Source: 2009 Texas CNS.

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

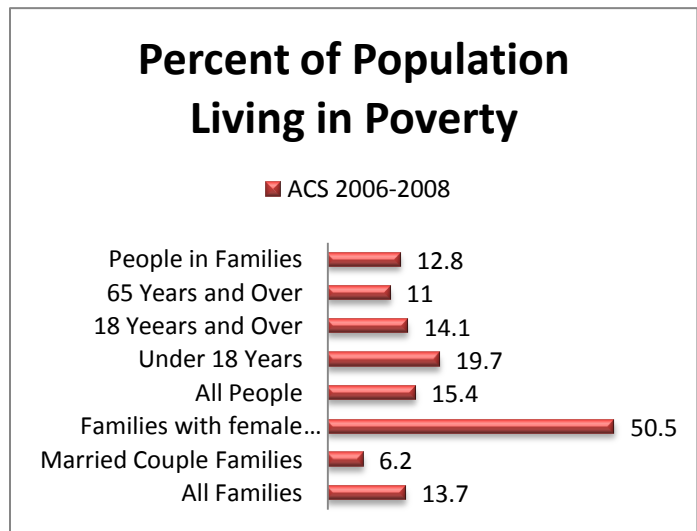
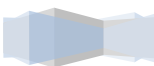


Figure 2 Percent of Population Living in Poverty Fannin County.
Source: 2006- 2008 ACS.

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.² Of these households, 774 of these families include children under the age of 18.³

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.

² This figure comes from the U.S. Census Bureau data from 1999

³ This figure comes from the U.S. Census Bureau data from 1999



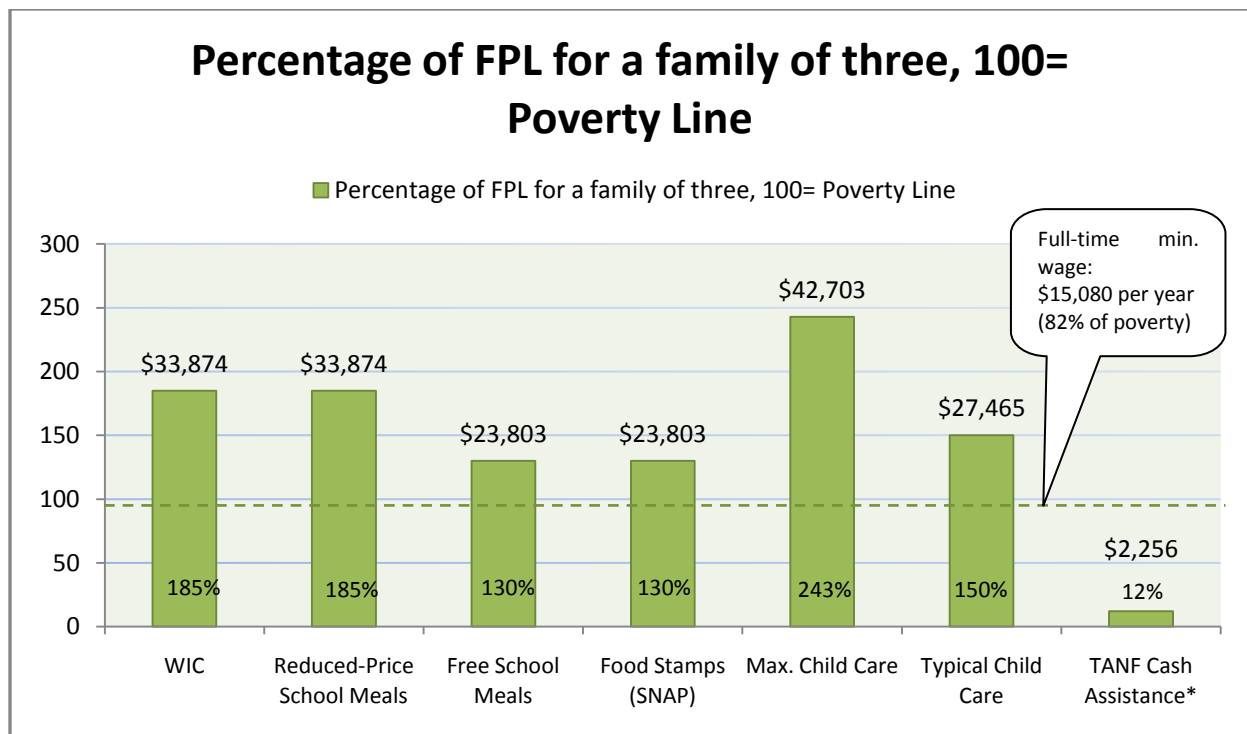
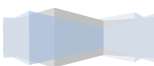


Table 1 Texas Eligibility for Family Support Programs. *Income limit shown is for applicants only. Once on TANF, some families with earnings disregards and other allowances for work related expenses can have higher incomes yet continue to receive some cash assistance. *Source: Center for Public Policy 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 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

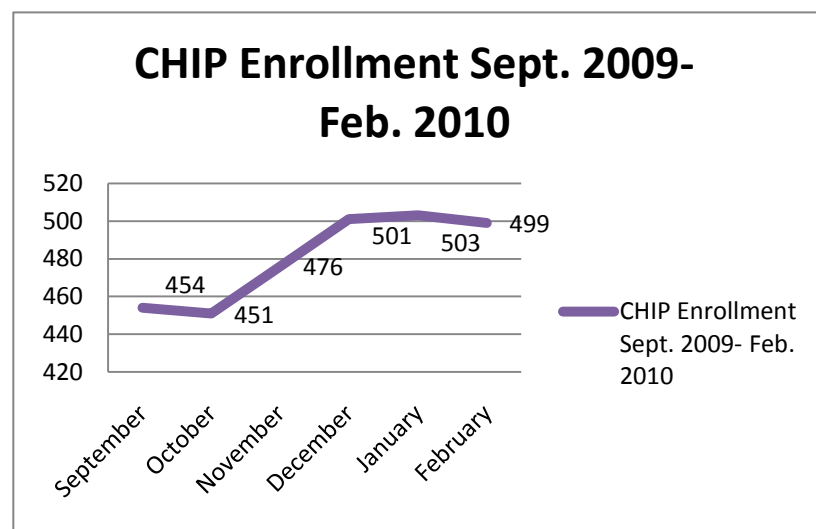


Figure 3. Source: Texas HHSC

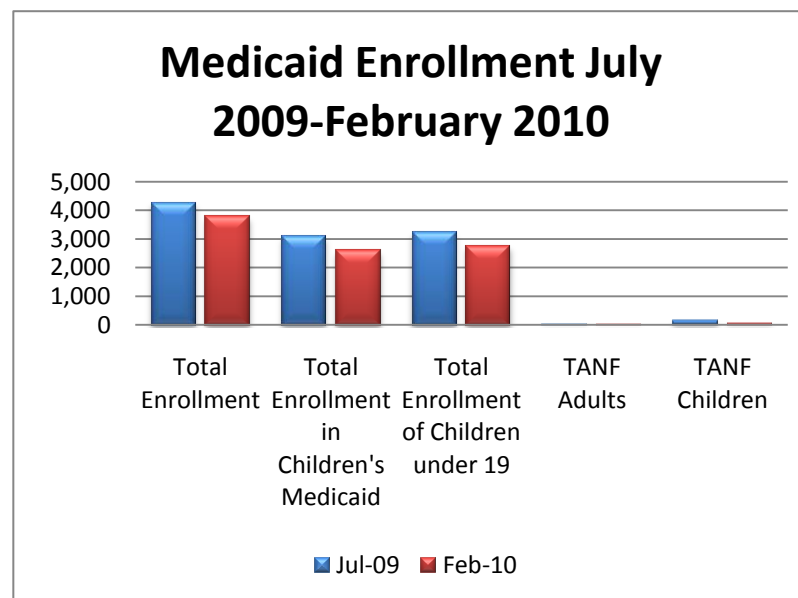


Figure 4: Source: Texas HHSC

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.

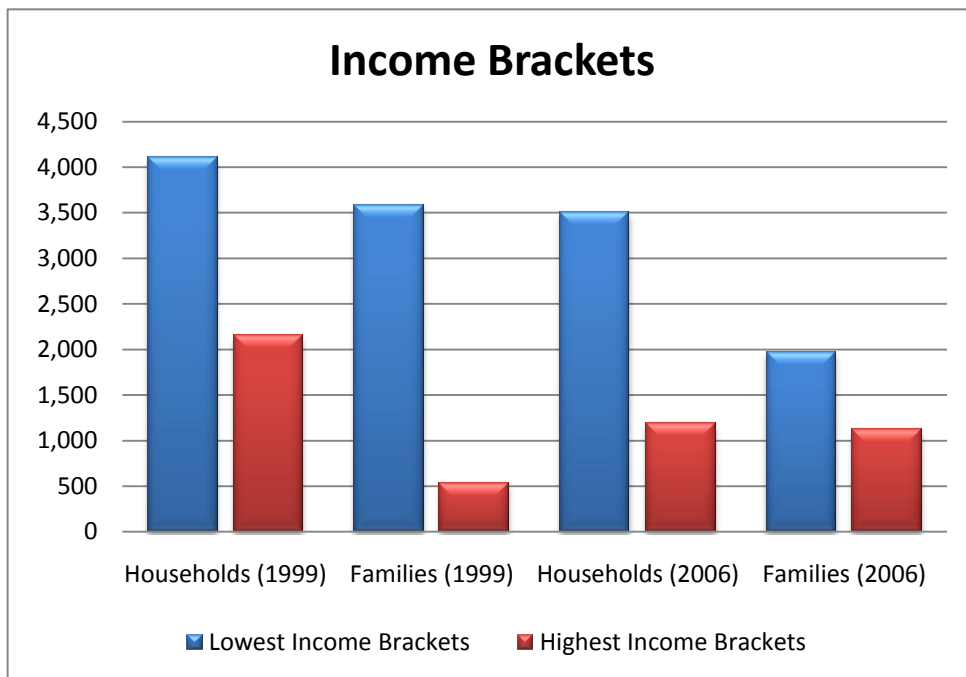
Based on income data for Fannin County, the percent of people living in poverty is 15.4 percent. The following data is based on U.S. Census Data for the year 1999. The number of households in the three lowest income brackets totals to 4,109 households. The number of households in the three highest income 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 5 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



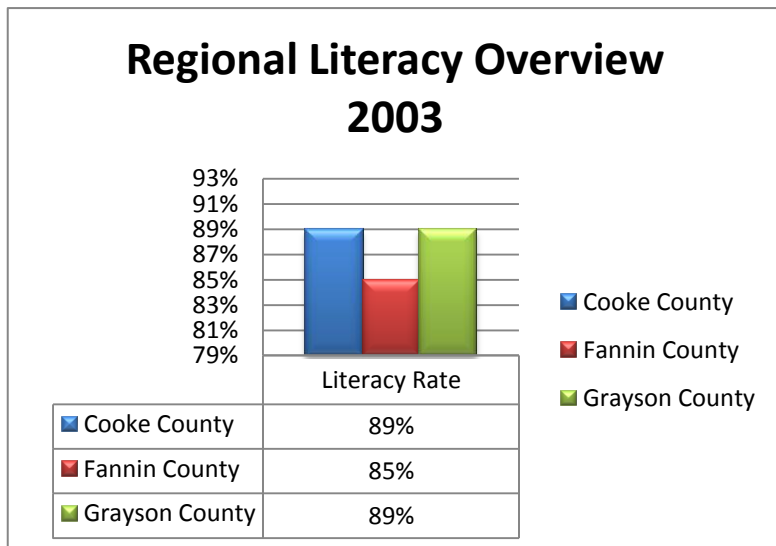
past decade. The region has experienced many closures of major manufacturing plants such as Johnson & Johnson and The Pillsbury Corporation.

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

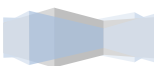
Individuals seeking self-sufficiency must have a certain level of pre-employment skills and competencies. Basic literacy, as understood by the National Assessment of Adult Literacy (NAAL), means an adult is able to read and understand basic written information in English including the ability to locate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



The NAAL calculates that, in [Figure 6. 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.

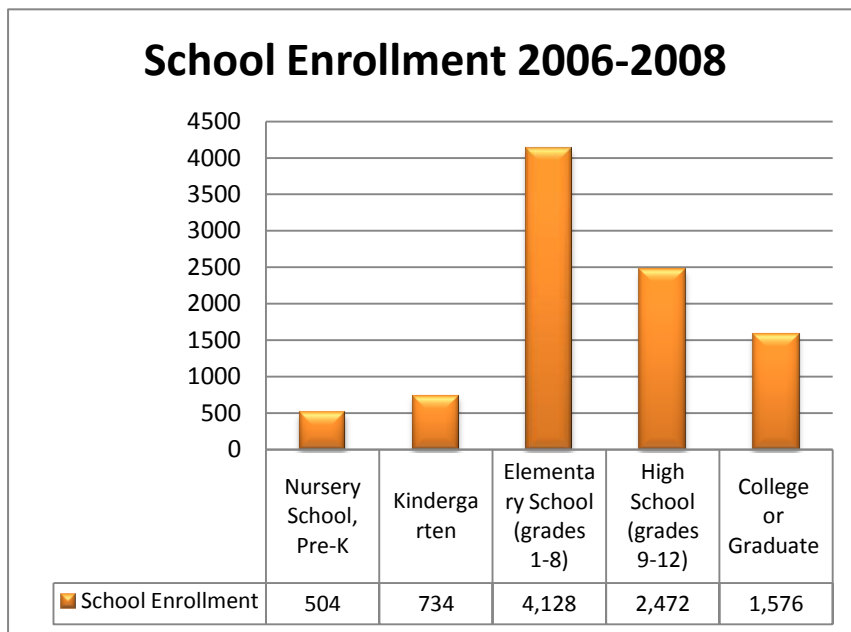


Figure 7 School Enrollment Fannin County. Source: ACS

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.

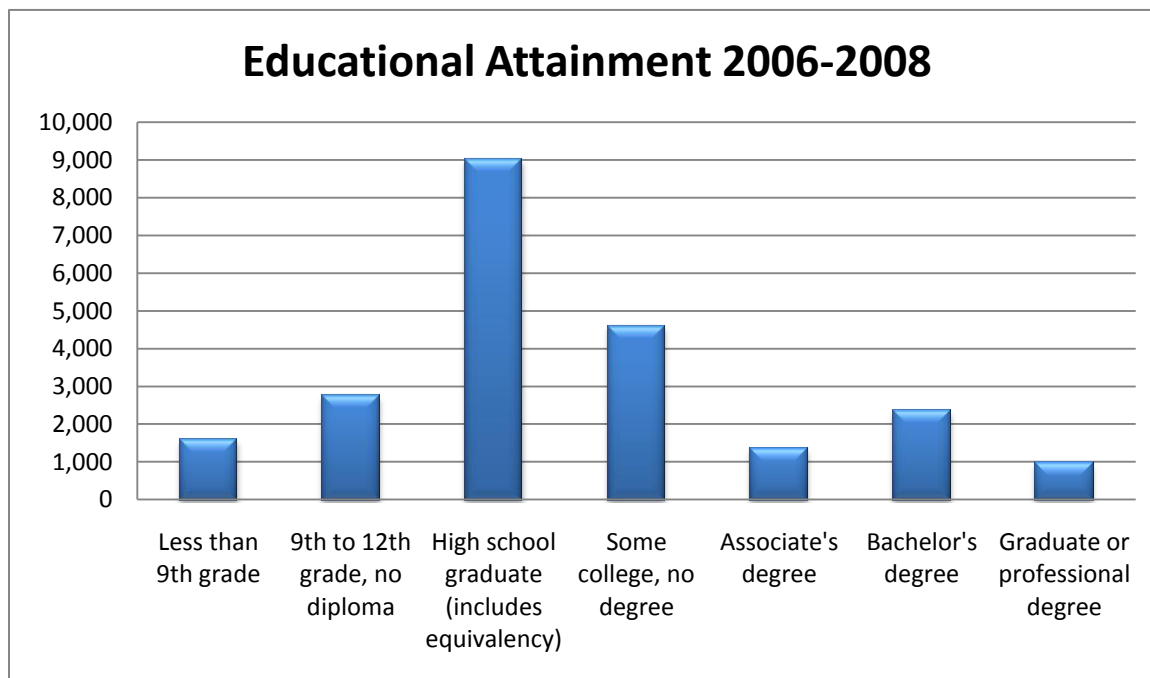


Figure 8 Source: ACS

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.

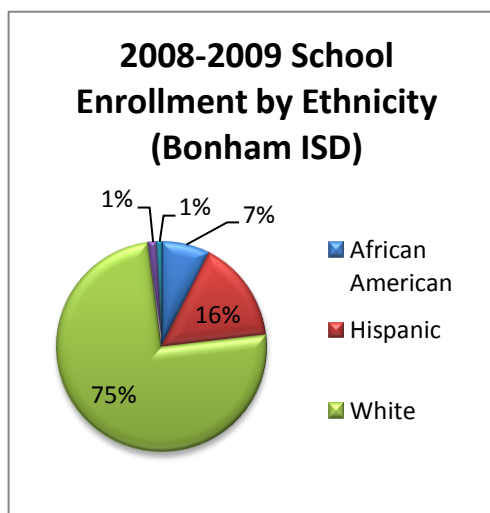


Figure 9. Source: TEA Annual Report

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

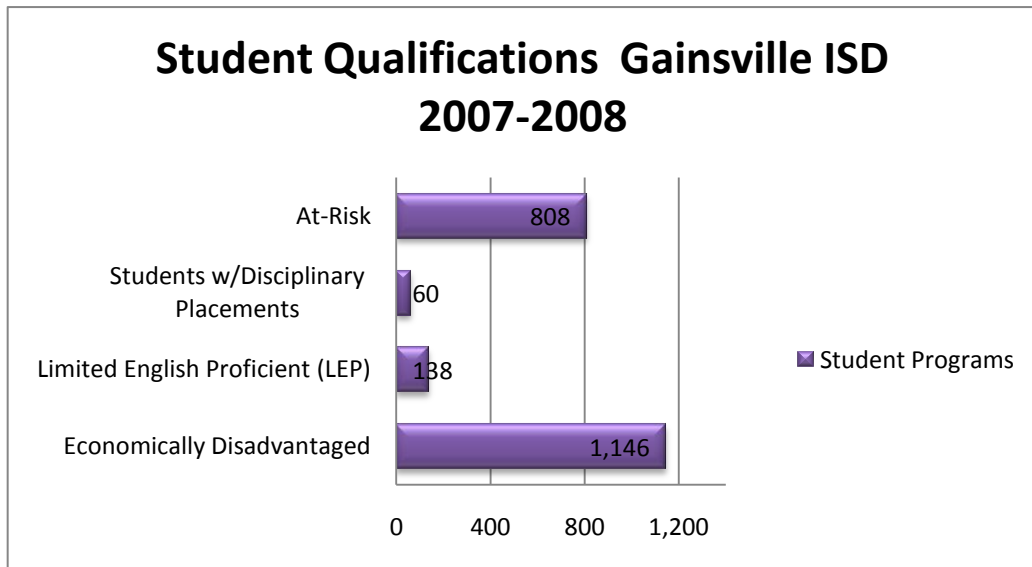
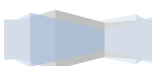


Figure 10. Source: TEA Annual Report

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.⁴

⁴ 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 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

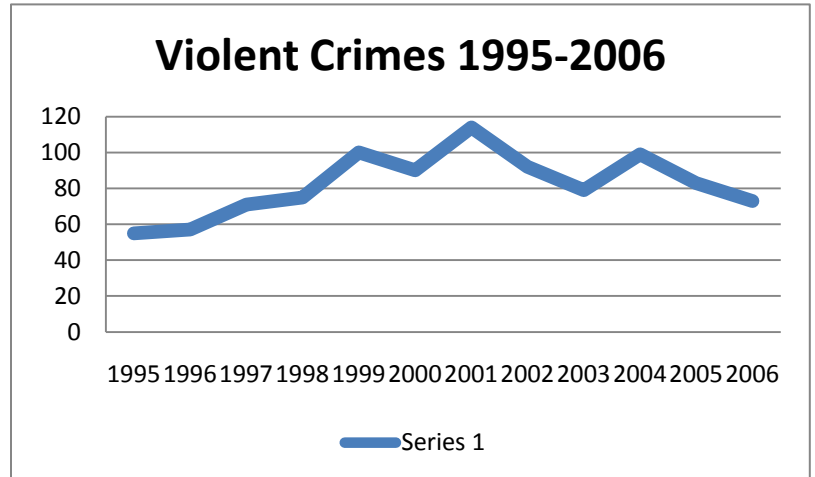


Figure 11. Source: U.S Census Bureau

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

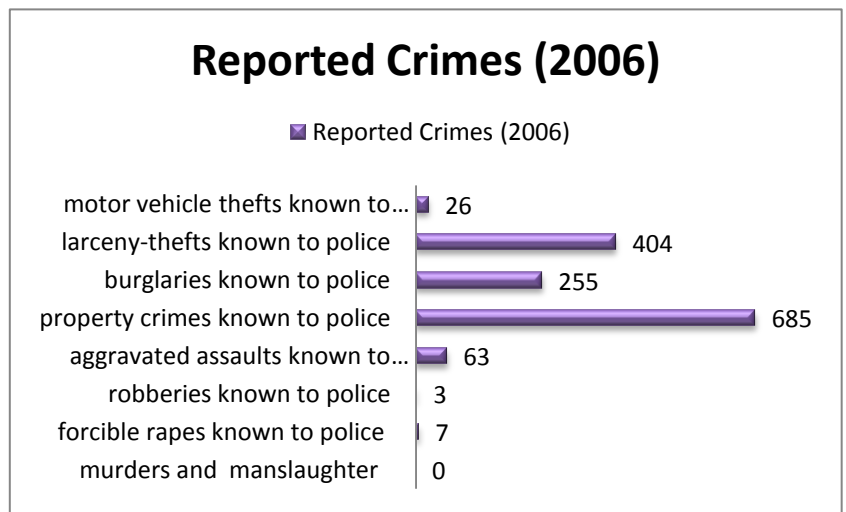


Figure 12. Source: ACS

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.⁵ 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.⁶

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.⁷

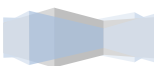
Child Abuse Statistics:

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 two child abuse related fatalities reported in Fannin County in 2008. There were 80 children in

⁵ <http://www.aclu.org/pdfs/dvhomelessness032106.pdf>

⁶ <http://www.nnedv.org/pdf/Homelessness.pdf>

⁷ Department of Justice, Office on Violence Against Women. Available from <http://www.ovw.usdoj.gov/index.html>.



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.

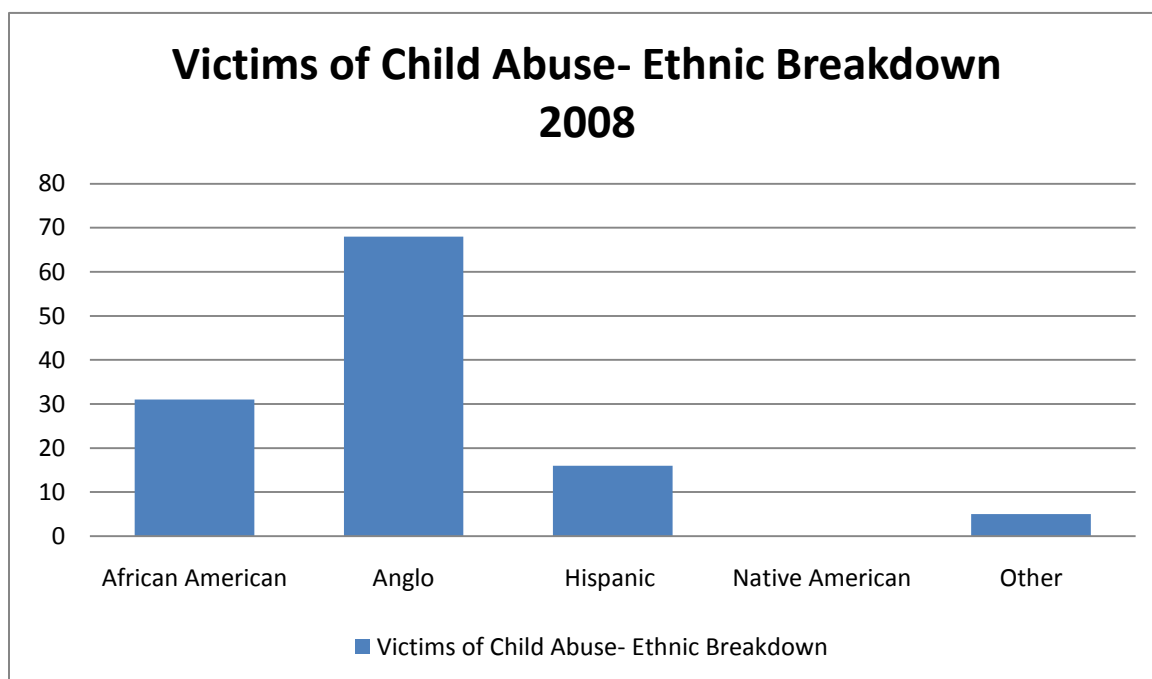


Figure 13. Source: Texas Dept. of Family and Protective Service

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



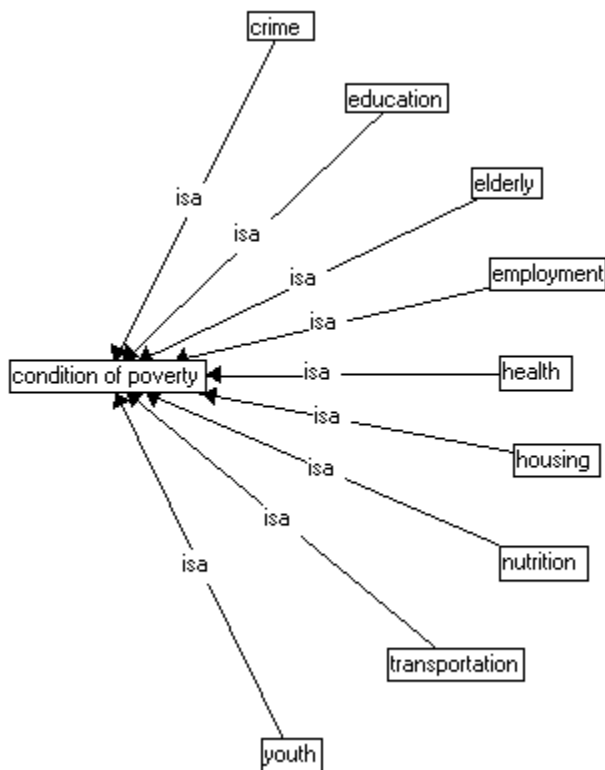
capacity to care for 700 children. The number of registered childcare homes was 15. There is, also, only one residential licensed 24-hour care operation for the county.



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.⁸ 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.

⁸ <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.

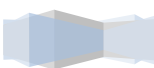
Nutrition

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.

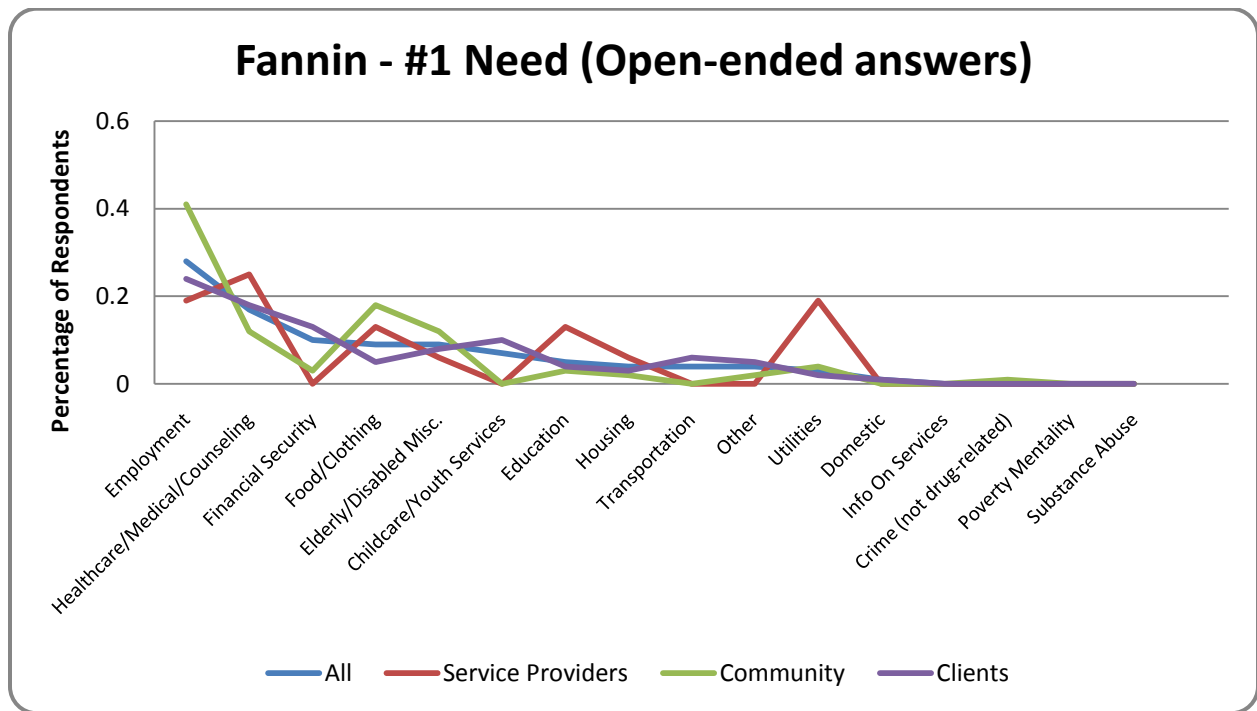
Transportation system

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.

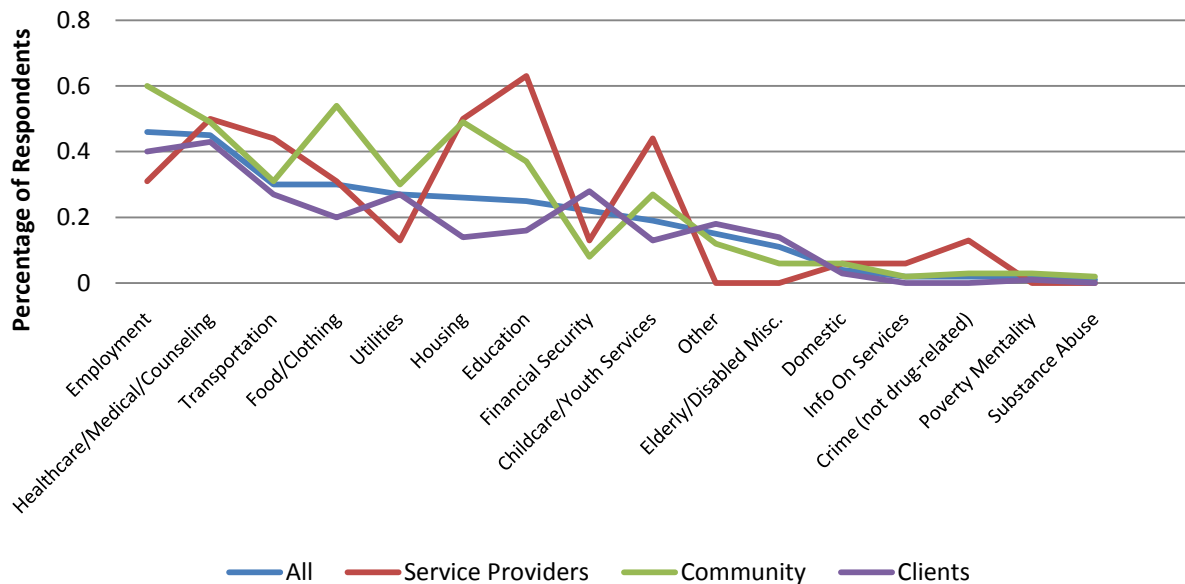


2.2.3 Survey Results and Analysis

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

