2022-2025

Community Needs Assessment

Texoma Region, Texas

TCOG™

better leaders building better lives

TCOG™

2022-2025 Community Needs Assessment, Texoma Region

May 2021
Texoma Council of Governments

TABLE OF CONTENTS

TCOG

EXECUTIVE SUMMARY

This *2021 Community Needs Assessment (CNA)* was conducted following guidelines set forth by the Texas Department of Housing and Community Affairs; however, additional information on poverty is included in the report so that there is a more complete picture of poverty in the Texoma region, and in Cooke, Fannin, and Grayson Counties. The Texoma region consists of these three counties in north-central Texas. Grayson is the most populous and most urban, while Cooke and Fannin counties have smaller populations and are more rural.

As a public community action agency that receives Community Services Block Grant funding, Texoma Council of Governments engages in a community needs assessment every three years as mandated by the federal government, U.S. Department of Health and Human Services, information memorandums 49 and 138. The CNA is utilize to develop a five-year (5) strategic plan to address poverty as well as annual Community Action Plans.

Data Collection Methods

Data collection methods were both qualitative (interviews, focus groups, organization survey, regional 211 call assistance data, Aging & Disability Resource Center data), and quantitative (US Census data). Data sources for this assessment include the US Census Bureau's American Community Survey 2019 (ACS 2019), with estimates used whenever possible, as well as Community Commons maps, with data generally from the ACS 2019. Scoring was completed by awarding 5 points to the top need mentioned by a source, four points to the second need, three to the third, two to the fourth, and one to the fifth.

This study looked at poverty from two viewpoints, demographic (who is more likely to be in poverty), and geographic (locations of higher rates of poverty). When addressing poverty in the region, and in the three counties, the aggregate data for poverty do not differ much from Texas and US figures; however, when separated by age, race/ethnicity, education level, and family composition, a different picture of poverty in the region emerges. As in our previous needs assessment, in all three counties *children under 5* and *children from 5-18* are the age categories most likely to live in poverty. In fact, data show that childhood poverty is prevalent in all three counties. Also in all three counties, residents of African American descent are more likely to live in poverty. The total numbers are not extremely high, but the percentage of poverty is much greater.

Education level is linked to poverty, with those having less than a high school diploma much more likely to be low income than those having higher levels of education.

Overall, poverty rates are higher for female-headed families with children than for married-couple families with children. In fact, female-headed households have some of the highest rates in the region. Maps from Community Commons illustrate where poverty is concentrated in census tracts by county, and by town. The needs data indicate five major needs for the region, and for each county. These needs are:

- ✓ **Affordable housing**
- ✓ **Utility Assistance**
- ✓ **Food Insecurity**
- ✓ **Transportation Issues/Gas Money**
- ✓ **Medical/Mental Health, and**
- ✓ **Childhood Poverty and Education Issues were also noted**

County needs are prioritized somewhat differently *(below)*

Cooke County	Fannin County	Grayson County
✓ **Affordable Housing** ✓ **Food Insecurity** ✓ **Utility Assistance** ✓ **Transportation Issues/Gas Money** ✓ **Medical/Mental Health**	✓ **Affordable Housing** ✓ **Medical/Mental Health** ✓ **Utility Assistance** ✓ **Food Insecurity** ✓ **Transportation Issues/Gas Money**	✓ **Affordable Housing** ✓ **Utility Assistance** ✓ **Transportation Issues/Gas Money** ✓ **Food Insecurity** ✓ **Medical/Mental Health**

1. TEXOMA COUNCIL OF GOVERNMENTS & THE TEXOMA REGION

Organizational Profile

Texoma Council of Governments (TCOG) is a voluntary association of local governments in Cooke, Fannin, and Grayson Counties that works directly with citizens and local jurisdictions to improve and advance economic vitality and quality of life in Texoma. In collaboration with our public and private sector partners, TCOG delivers various programs and services designed to support the health, welfare, and future of our citizens, our communities, and the region as a whole. TCOG employees work hand-in-hand with elected officials and community leaders to develop sustainable and economically viable community and regional development solutions.

Many projects are funded through a state or federal funding allocation to the region. TCOG utilizes these funds for grant distribution, regional projects, and strategic development. Grant distributions fall into three major categories of homeland security funds, criminal justice grants, and rural community development block grants. Regional projects include conducting household hazardous waste collections and recycling and composting demonstration projects. TCOG also serves as the Economic Development Administration's designated Economic Development District in Texoma, producing the annual Comprehensive Economic Development Strategy for the region.

TCOG and our community partners have developed innovative projects to improve quality of life and build the region. One such project is the provision of Geographical Information Systems (GIS) support to rural communities that enhances planning, zoning and other development-related decisions. GIS is an essential emergency management tool, and many local emergency managers, 911 dispatchers, firefighters, and law enforcement officers take advantage of this innovative service. TCOG also offers training, strategic planning, and project management services.

In addition to the work we perform for our cities and counties, TCOG provides a vast array of direct social services, including the Community Services Block Grant (CSBG). This program seeks to mobilize resources to provide education, economic opportunities, and advocacy for the needs of low-income families and communities of Northeast Texas. Services offered by CSBG are designed to promote self-sufficiency.

Other social services include: Section 8 rental assistance (over 600 vouchers each year), benefits counseling, care coordination for the elderly and disabled, caregiver support services, senior volunteer programs, employment and education support, utility assistance, home weatherization, and comprehensive information and referral assistance to seniors, individuals with disabilities, and low-income families.

Collectively, through the planning and development services offered to cities and counties as well as the direct social services provided to citizens, TCOG has played a crucial role in the growth and development of the region since 1968. An Economic Impact Analysis conducted in 2011 estimated TCOG's overall impact in the region at $34 million for the 2010-2011 fiscal year, including 174 permanent jobs with $6.2 million total earnings, 182,000 volunteer hours served valued at over $4 million, and an additional $658,000 in tax revenues to local jurisdictions. Directly through our projects and services and indirectly through our overall economic impact to the region, TCOG is touching lives and changing communities.

Texoma Region

The Texoma region consists of three north-central Texas counties, all bordering the Red River and the state of Oklahoma (see Figure A). These counties are Cooke, Fannin, and Grayson; common challenges are shared by all, but each has its own distinct concerns. Grayson County is the central county, the most populous, and the most urban (Sherman/Denison Metropolitan Area). Grayson is also the largest, at 979 square miles, followed by Fannin and Cooke at 899 and 898 square miles respectively.

Figure A Texoma Region: Cooke County, Grayson County, Fannin County

Grayson County, with the largest population (131,014, ACS 2019 estimate), is also the center for major retail, industry, medical facilities, physician specialists, and higher education (Grayson College and Austin College) for the region. Sherman is the county seat of Grayson County and is the largest in population (42,432 US Census estimate).

Denison, also in Grayson County, is closest to the Red River and Lake Texoma. Denison has a 2019 US Census estimated population of 24,340.

The easternmost county, **Fannin**, has an estimated population of 34,537 (ACS 2019). Bonham, the county seat and largest city in the county, has an estimated population of 10,157 (ACS 2019) with an estimated 2,000 incarcerated at any given time (three prisons/jails in the town). Fannin County is more rural and agricultural.

Cooke County is the westernmost county in the region, with a population of 40,041 (ACS 2019). It has only one large town, Gainesville, with a population of 16,441 (ACS 2019). The Cooke County economy centers on oil and gas production and associated industries and one post-secondary institution, North Central Texas College.

2. THE ASSESSMENT PROCESS

Methodology, Timeline, and Data Collection Plan

Qualitative and quantitative data were gathered to assess the needs of low-income Texomans across the tri-county region of Cooke, Grayson, and Fannin Counties. This approach provides the ability to analyze both the quantitative (statistically relevant) and qualitative (descriptive) data collected and examine elements from several perspectives. Coupled with official demographic data, this combination provides a broader understanding of poverty in the region. The work plan for data collection efforts (Appendix A) was approved by TCOG's Governing Board as recommended by the CSBG Advisory Council (Tri-Partite Board).

Tiffany Dancer, Chair	Private Sector	Clinical Director, Child & Family Guidance Center
Julie Craig	Private Sector	Child Care Contracts Manager, Texoma Workforce Solutions
Jordan Brummett	Private Sector	Staff Member, Carrus Speciality Hospital
David Turner, Co-Chair	Public Sector	Mayor, City of Southmayd, TX
Tim La Vergne, II	Public Sector	City Council, City of Bonham, TX
Trish McElvy	Poverty Sector	Volunteer, St. Luke Episcopal Church
Shana Pless, Secretary	Poverty Sector	Getting Ahead Graduate
Yvonne Sandmann	Poverty Sector	OSD Specialist, North Central Texas College
Laura Ballard	Poverty Sector	Getting Ahead Investigator

The research team for the Community Needs Assessment included the following TCOG staff members:

Judy Fullylove, BA, NCRI	Energy Services Director
Molly Guard, MA, NCRI	GIS & Planning Program Manager
Mailinh Nguyen, MPL	Regional Project Coordinator
Catherine Krantz, MPA	Program Planner

Data Sources

The following were sources of information and data used in this needs assessment:

Source	Description
US Census American Community Survey, 2015-2019	The United State Census American Community Survey, 2015-2019 (ACS 2019) was accessed to ascertain the most recent official data on poverty and poverty variables available. These data were used extensively, both as stand-alone data, and in conjunction with Community Commons maps, to develop a detailed picture of poverty in the Texoma region by county.
Community Organization & Service Agency Survey	The suggested survey questions provided by the Texas Department of Housing and Community Affairs in the Community Needs Assessment Guide were used to gather information from local organizations. The primary community and service provider agencies for poor and distressed individuals and families in each of the three counties were contacted. These surveys were used to gather insight from key stakeholders on vital community needs. Respondents were asked about unmet needs. A matrix was created to analyze the qualitative data provided. Survey questions and a list of respondents are supplied at the end of this document.
Virtual Focus Groups in Each County and Key Informant Interviews	Using direction from Texas Department of Housing and Community Affairs in the Community Needs Assessment Guide, the research team developed focus group prompts to gain information from focus groups and individuals in the three counties. The same TCOG individuals conducted every group, and the same prompts were used each time. Focus group participants were mostly staff of service provider agencies. Key informants were elected officials and agency/community leaders. Those who participated varied in age, sex, race and family status. They were asked to be open and share their honest opinions. Each focus group or interview lasted for approximately 60 minutes, and consisted of lively discussions. In the end, contributors shared information not only with facilitators, but with each other.
Community Commons Data Maps	The Community Commons website, recommended by the Texas Department of Housing and Community Affairs, was used to provide demographic and poverty mapping information for the region. Through the Community Commons website, we were able to obtain maps showing American Community Survey poverty data distributed across the region.
US Census Bureau	Data from the US Census Bureau and Census studies such as the US American Community Survey 2019 (ACS 2019) were used for official demographic data.

Data Analysis Methods

Poverty, by both demographic and geographic variables, was analyzed using the Community Commons mapping tool, along with frequency tables for the ACS 2019 data. The community and agency responses were analyzed using frequency tables. Focus groups were analyzed by qualitative methods to ascertain themes and emergent issues that were documented by the recorder as the facilitator led the groups. The 2-1-1 Information and Referral Call Data were supplied in aggregate and by county for analysis.

3. QUANTITATIVE DATA

Community Profile, Demographics of the Texoma Region

Table 1, next page, shows selected demographic information for Cooke, Grayson, and Fannin Counties: Sex, Age, Race, and Ethnicity.

- ✓ Overall, Grayson County is the most populous and the largest in the Texoma Region, with 64.0% of the population (131,014). Cooke County has 19.5% (40,041 population), and Fannin County has 16.5% (34,537).
- ✓ Sex: 50.4% Female, 49.6% Male.
- ✓ Age Group: 58.9% 18-64 Years, 17.8% 65 and older, 17.1% 5-18 years, and 6.2% <5 years of age.
- ✓ Median Age: 40-41 years.
- ✓ Races: 86% Non-Hispanic or Latino, 14.0% Hispanic or Latino.
- ✓ Ethnicities: 87.7% Caucasian, 5.0% African American, 2.3% Native, 1.3% Asian, and 3.7% Others.

Table 1: Demographics for Texoma Region

Demographics	Cooke County		Fannin County		Grayson County		Total 3 Counties	
	Population	Percent	Population	Percent	Population	Percent	Population	Percent
Sex/Gender								
Male	19,871	49.6%	18,246	52.8%	63,944	48.8%	102,061	49.6%
Female	20,170	50.4%	16,291	47.2%	67,070	51.2%	103,531	50.4%
Total	40,041	100.0%	34,537	100.0%	131,014	100.0%	205,592	100.0%
Age								
<5 Age	2,731	6.8%	1,740	5.0%	8,271	6.3%	12,742	6.2%
5-18 Years	6,819	17.0%	5,578	16.2%	22,829	17.4%	35,226	17.1%
18-64 Years	23,222	58.0%	20,821	60.3%	76,971	58.8%	121,014	58.9%
≥65 Years	7,269	18.2%	6,398	18.5%	22,943	17.5%	36,610	17.8%
Total	40,041	100.0%	34,537	100.0%	131,014	100.0%	205,592	100.0%
Median age (years)	*40.7*		*41.3*		*39.9*			
Race								
One race	38,909	97.2%	33,395	96.70%	126,418	96.50%	198,722	96.7%
Two or more races	1,132	2.8%	1,142	3.30%	4,596	3.50%	6,870	3.3%
	40,041	100.0%	34,537	100.0%	131,014	100.0%	205,592	100.0%
Hispanic or Latino	7,269	18.2%	3,900	11.3%	17,577	13.4%	28,746	14.0%
Non Hispanic or Latino	32,772	81.8%	30,637	88.7%	113,437	86.6%	176,846	86.0%
Total	40,041	100.0%	34,537	100.0%	131,014	100.0%	205,592	100.0%
Ethnicities								
Caucasian	36,719	91.7%	30,288	87.7%	113,326	86.5%	180,333	87.7%
African American	1,125	2.8%	1,953	5.7%	7,182	5.5%	10,260	5.0%
Native	789	2.0%	728	2.1%	3227	2.5%	4,744	2.3%
Asian	344	0.9%	232	0.7%	2080	1.6%	2,656	1.3%
Others	1,064	2.7%	1,336	3.9%	5,199	4.0%	7,599	3.7%
Total	40,041	100.0%	34,537	100.0%	131,014	100.0%	205,592	100.0%

Source: American Community Survey 2019

Poverty

As shown in Table 2, below, the overall poverty level of each of the three counties is close to the poverty level of the State of Texas.

Table 2: Overall Poverty Rate by County

County	Poverty Level
Cooke	12.70%
Fannin	13.20%
Grayson	11.60%
Average (3 Counties)	12.50%
Texas	13.60%

Source: American Community Survey 2019

Table 3, below, measures social and economic well-being, which includes three main factors: (1) Median Household Income, (2) Per Capita Income in past 12 months, and (3) Percent of People in Poverty in the 3 counties compared to nearest Metropolitan County (Dallas), Texas and US. Overall, the average median household income of the three counties ($56,555), is lower than the Dallas County number ($59,607) by 5%, the Texas figure ($61,874) by 9% and the US number ($62,843) by 10%. Similarly, the Per Capita Income in past 12 months of the three counties ($28,609), is smaller than Dallas County ($32,653) by 12.4%; Texas ($31,277) by 8.5% and the US ($31,103) by 8%. The US Poverty Level is $26,500 for a family of four (HHS, 2021).

Table 3: Measures of Social and Economic Well-Being

Measures of Social and Economic Well-Being							
	Cooke	Fannin	Grayson	Avg (3 Counties)	Dallas County	Texas	US
Median Household Income (in 2019 dollars)	$60,202	$54,648	$54,815	$56,555	$59,607	$61,874	$62,843
Per Capita Income in Past 12 Months	$30,704	$27,112	$28,011	$28,609	$32,653	$31,277	$34,103
Percentage of People in Poverty	12.7%	13.2%	11.6%	12.5%	14.0%	13.6%	10.5%

Source: American Community Survey 2019

Demographic Variables for Poverty

There are several demographic variables that contribute to poverty status such as: Age, Race/Ethnicity and Education. Table 4: Poverty Demographic Variables, below, illustrates how poverty is distributed across these categories in Cooke, Grayson and Fannin Counties.
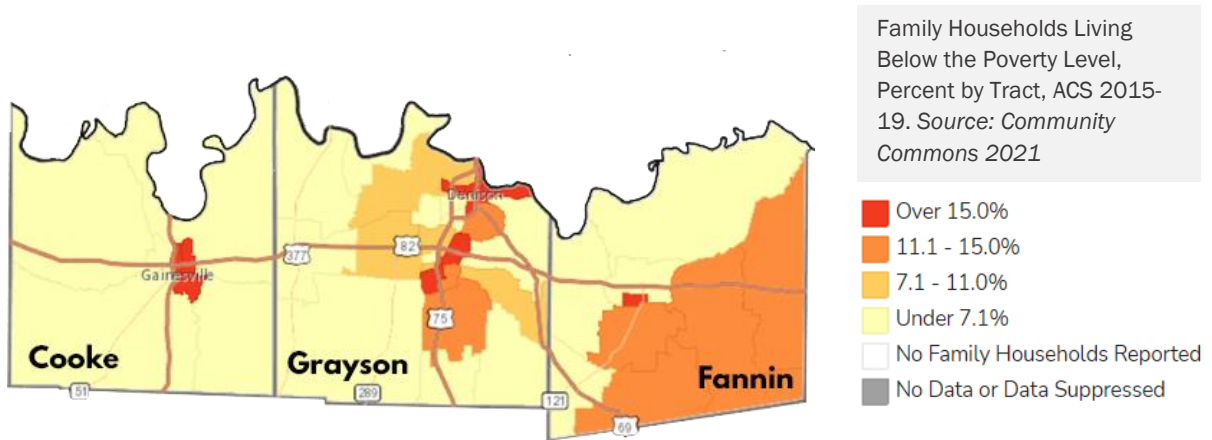
Table 4: Poverty Demographic Variables

Demographics	Cooke County			Fannin County			Grayson County			Total 3 Counties		
	Pop.	*Poverty*	*Percent*	*Pop.*	*Poverty*	*Percent*	*Pop.*	*Poverty*	*Percent*	*Pop.*	*Poverty*	*Percent*
Sex/Gender												
Male	19,348	2,054	10.6%	15,550	1,855	11.9%	62,616	7,283	11.6%	97,514	11,192	11.5%
Female	19,761	2,970	15.0%	16,027	1,941	12.1%	65,699	9,492	14.4%	101,487	14,403	14.2%
Total	39,109	5,024	12.8%	31,577	3,796	12.0%	128,315	16,775	13.1%	199,001	25,595	12.9%
Age												
<5 Age	2,545	744	29.2%	1,687	245	14.5%	8,188	1,816	22.2%	12,420	2,805	22.6%
5-18 Years	6,520	1,486	22.8%	5,553	748	13.5%	22,423	3,913	17.5%	34,496	6,147	17.8%
18-64 Years	22,992	2,339	10.2%	18,516	2,258	12.2%	75,446	9,226	12.2%	116,954	13,823	11.8%
≥65 Years	7,052	455	6.5%	5,821	545	9.4%	22,258	1,820	8.2%	35,131	2,820	8.0%
Total	39,109	5,024	12.8%	31,577	3,796	12.0%	128,315	16,775	13.1%	199,001	25,595	12.9%
Ethnicities												
Caucasian	36,013	4,239	11.8%	28,494	2,924	10.3%	111,235	13,540	12.2%	175,742	20,703	11.8%
African American	978	360	36.8%	1,233	361	29.3%	6,835	1,711	25.0%	9,046	2,432	26.9%
Asian	332	7	2.1%	225	142	63.1%	1954	156	8.0%	2,511	305	12.1%
Others	1,786	418	23.4%	1,625	369	22.7%	8,291	1,368	16.5%	11,702	2,155	18.4%
Total	39,109	5,024	12.8%	31,577	3,796	12.0%	128,315	16,775	13.1%	199,001	25,595	12.9%
Educational Attainment												
Not High School	3,632	636	17.5%	2,753	736	26.7%	9,741	2,281	23.4%	16,126	3,653	22.7%
High School Graduate	8,448	808	9.6%	7,670	973	12.7%	26,014	2,803	10.8%	42,132	4,584	10.9%
Some College, AA	9040	822	9.1%	7302	541	7.4%	33414	3273	9.8%	49,756	4,636	9.3%
BA's Degree or Higher	5,621	91	1.6%	4,069	177	4.3%	17,958	805	4.5%	27,648	1,073	3.9%
Total	26,741	2,357	8.8%	21,794	2,427	11.1%	87,127	9,162	10.5%	135,662	13,946	10.3%

Source: American Community Survey 2019

Mapping Family Poverty

Figure B: Family Household Poverty Map, Overall 3 Counties

Family Households Living Below the Poverty Level, Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- Over 15.0%
- 11.1 - 15.0%
- 7.1 - 11.0%
- Under 7.1%
- No Family Households Reported
- No Data or Data Suppressed

For all of the maps, the darker the shade of orange, the higher percentage of family households estimated by the Census Bureau to be living in poverty. See Maps in Figures C-G on subsequent pages.

Figure C: Families in Poverty Map, Grayson County

Family Households Living Below the Poverty Level, Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- Over 15.0%
- 11.1 - 15.0%
- 7.1 - 11.0%
- Under 7.1%
- No Family Households Reported
- No Data or Data Suppressed

As expected, the same census tracts in Sherman and Denison that indicate higher levels of families in poverty also have higher levels of childhood poverty. Figure D, page 13, shows family poverty by census tract for Sherman.
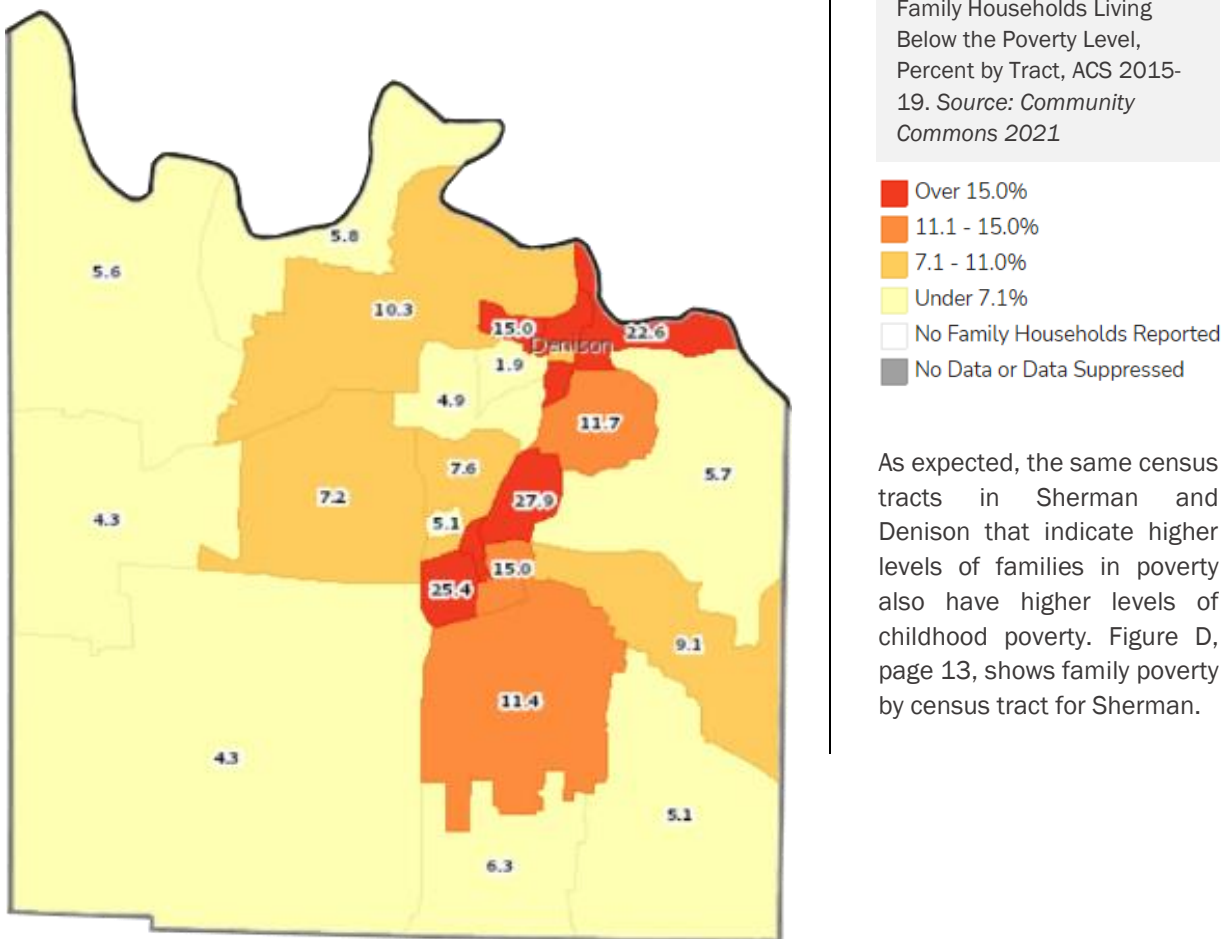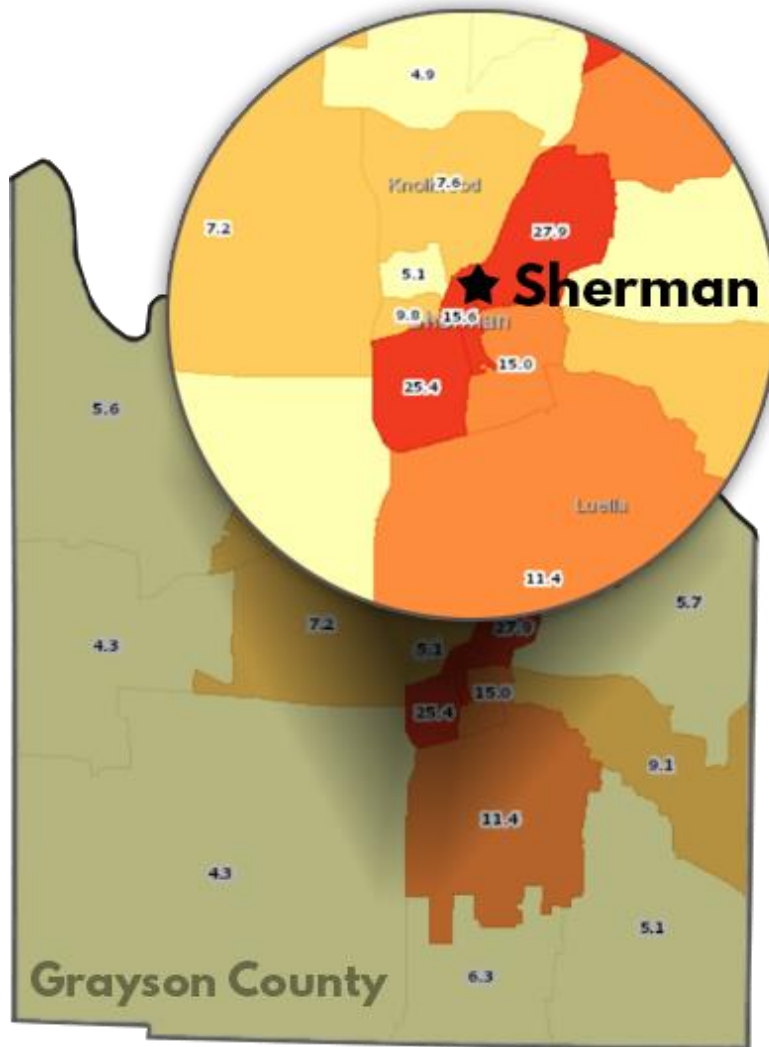
Figure D: Families Poverty Map, Sherman

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

Over 15.0%
11.1 - 15.0%
7.1 - 11.0%
Under 7.1%
No Family Households Reported
No Data or Data Suppressed

Tract 14, in the further north of Sherman, has an estimated of 27.4% of families living in poverty, while in the north and center part, tract 20, has an estimated of 15.6% and in the south east part, tract 17, has 25.4% of families living in poverty.

In the west and further southern part of Sherman, tract 15 has 15% and tract 18.01 has 11.4% of families are living in poverty. Again, the same tracts having higher percentages of childhood poverty also have higher percentages of family poverty. Figure E next shows the distribution of family poverty in Denison and the surrounding area.

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- 🟥 Over 15.0%
- 🟧 11.1 - 15.0%
- 🟨 7.1 - 11.0%
- ⬜ Under 7.1%
- ⬜ No Family Households Reported
- ⬛ No Data or Data Suppressed

As expected, family poverty tends to be concentrated in the same areas as childhood poverty. Census tract 4, in the northwest part of the Denison, has 15.0 % of families estimated to be living in poverty. Tract 5.01 has an estimated at 18.3% and tract 2 at 22.6% in the northeast part of the city. Tract 6, in the southeast of Denison, has an estimated 11.7 % families in poverty.

Figure E: Families Poverty Map, Denison
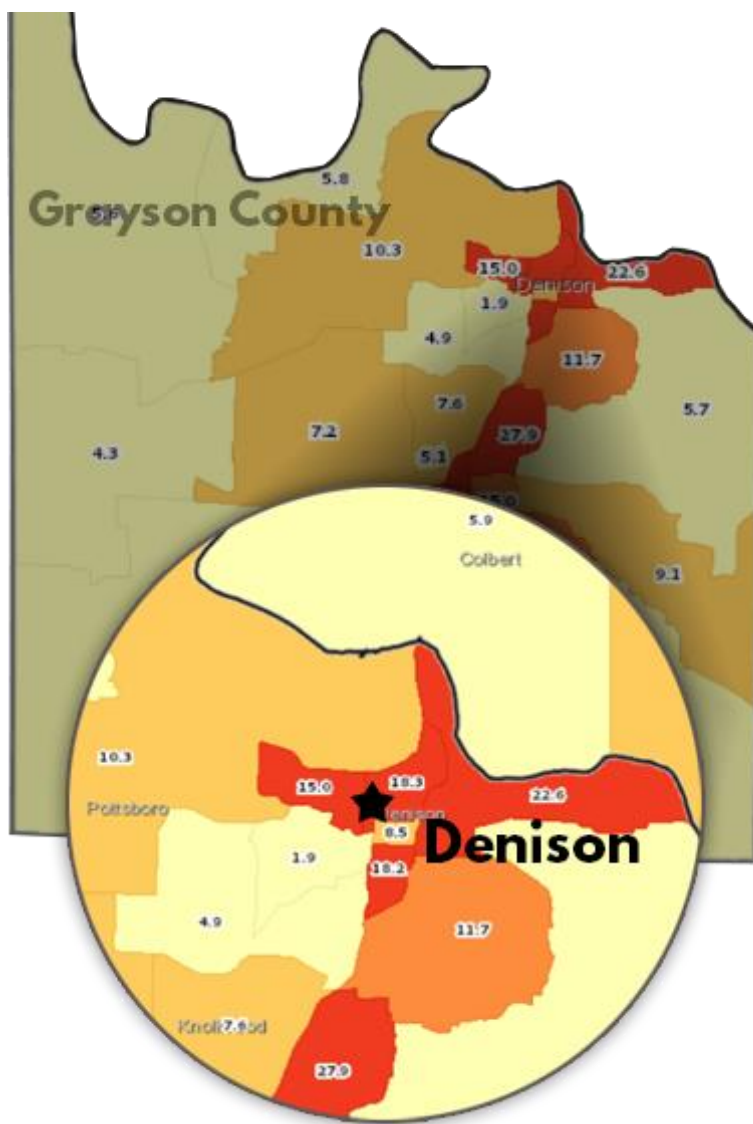
Family Households Living Below the Poverty Level, Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- ■ Over 15.0%
- ■ 11.1 - 15.0%
- ■ 7.1 - 11.0%
- ■ Under 7.1%
- ☐ No Family Households Reported
- ■ No Data or Data Suppressed
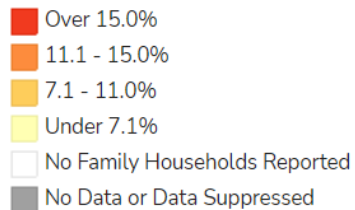
Figure F shows the areas of family poverty for Fannin County.

This Figure, again indicates that family poverty is concentrated in Bonham. This census tract (9504.01) has an estimated 20.0 % of families living below the poverty level. For this variable, tracts in the eastern part of the county show higher levels of family poverty than northern, western, and southwest parts of the county. Figure G, page 16, shows family poverty distributed in Cooke County.

Figure F: Families in Poverty Map, Fannin County
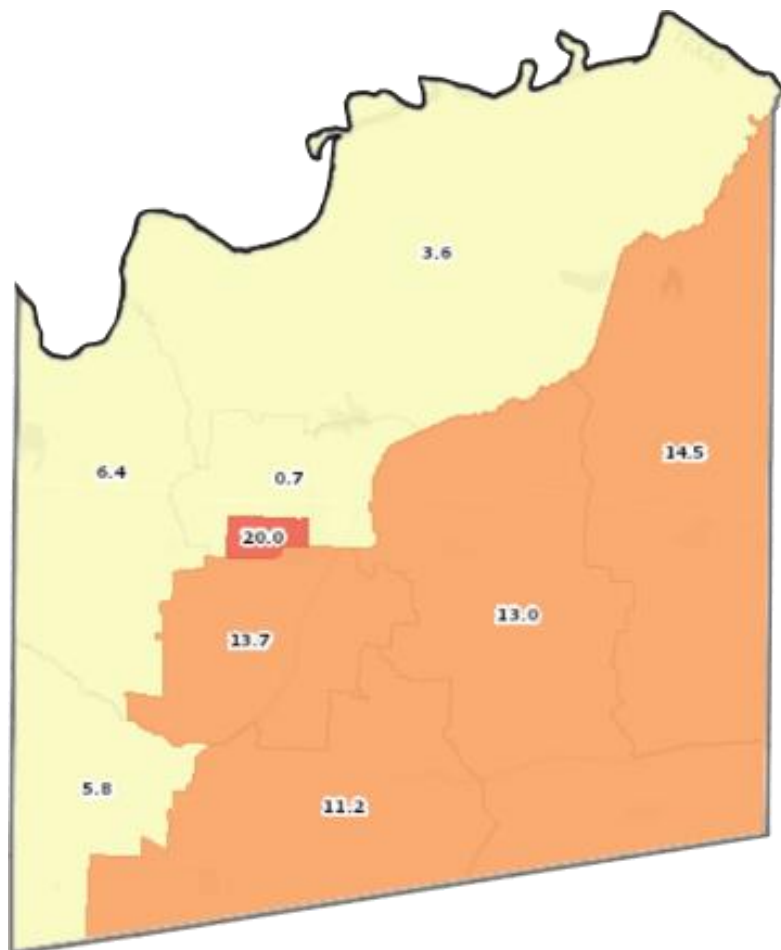
Figure G: Families in Poverty Map, Cooke County
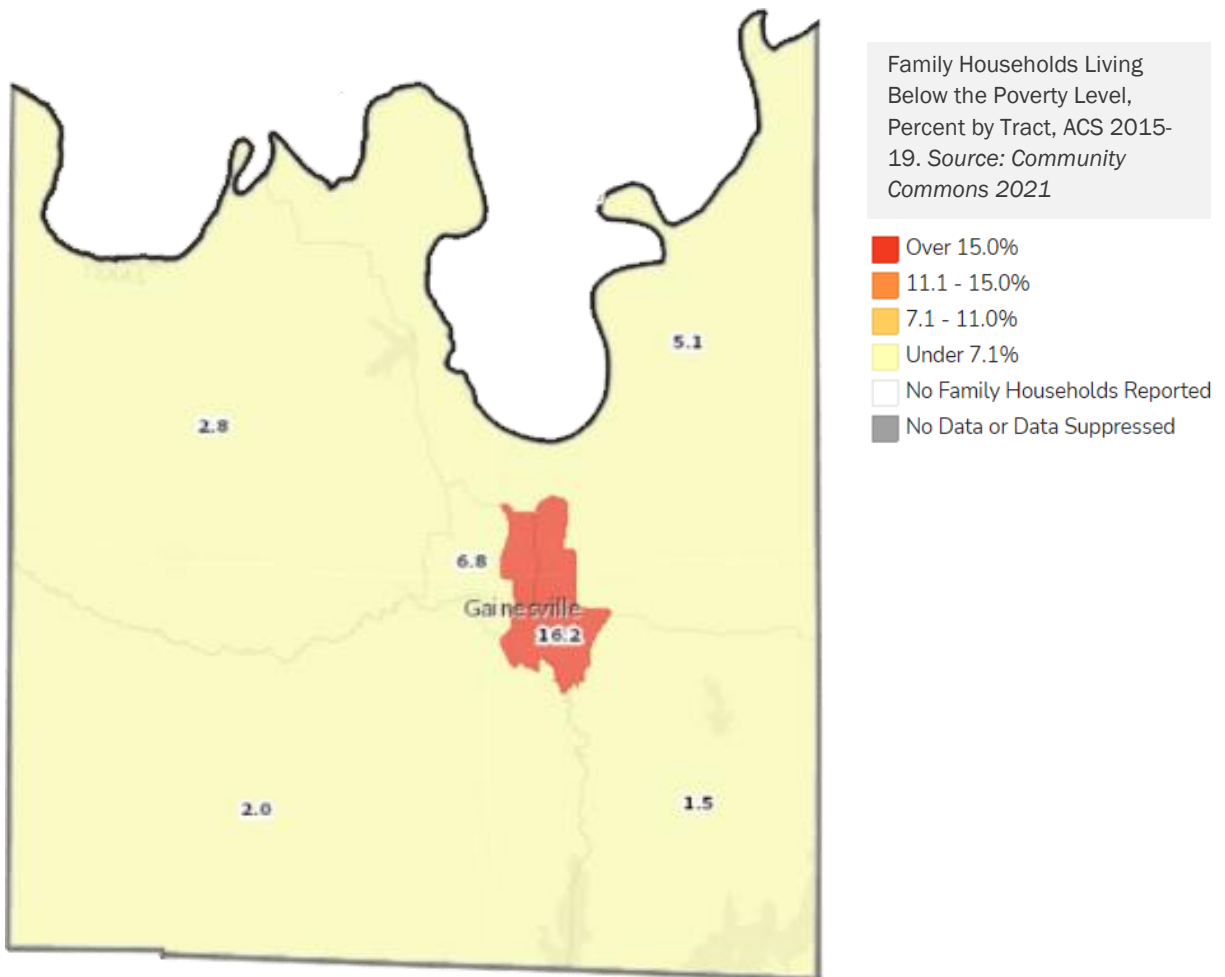
Again, as expected, family poverty is concentrated in the same areas of Cooke County as childhood poverty. Tracts 5, 6 and 11, in the center part of Gainesville, have an estimated 41.1%, 16.0% and 16.2%, respectively, of families living in poverty.

Mapping Childhood Poverty

For all of the maps, the darker the shade of brown, the higher percentage of children aged 5 - 17 estimated by the Census Bureau to be living in poverty. See Maps H-N series in the next pages.

Figure H: Childhood Poverty Map, Overall 3 Counties

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- Over 30.0%
- 22.6 - 30.0%
- 15.1 - 22.5%
- Under 15.1%
- No Population Age 0-17 Reported
- No Data or Data Suppressed

Figure I: Childhood Poverty Map, Grayson County

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- Over 30.0%
- 22.6 - 30.0%
- 15.1 - 22.5%
- Under 15.1%
- No Population Age 0-17 Reported
- No Data or Data Suppressed

As indicated in Figure I, childhood poverty is concentrated in three census tracts in north, northeast, and east Sherman, as well as south, east/northeast and west in Denison. The map below shows where these tracts are located in the City of Sherman.
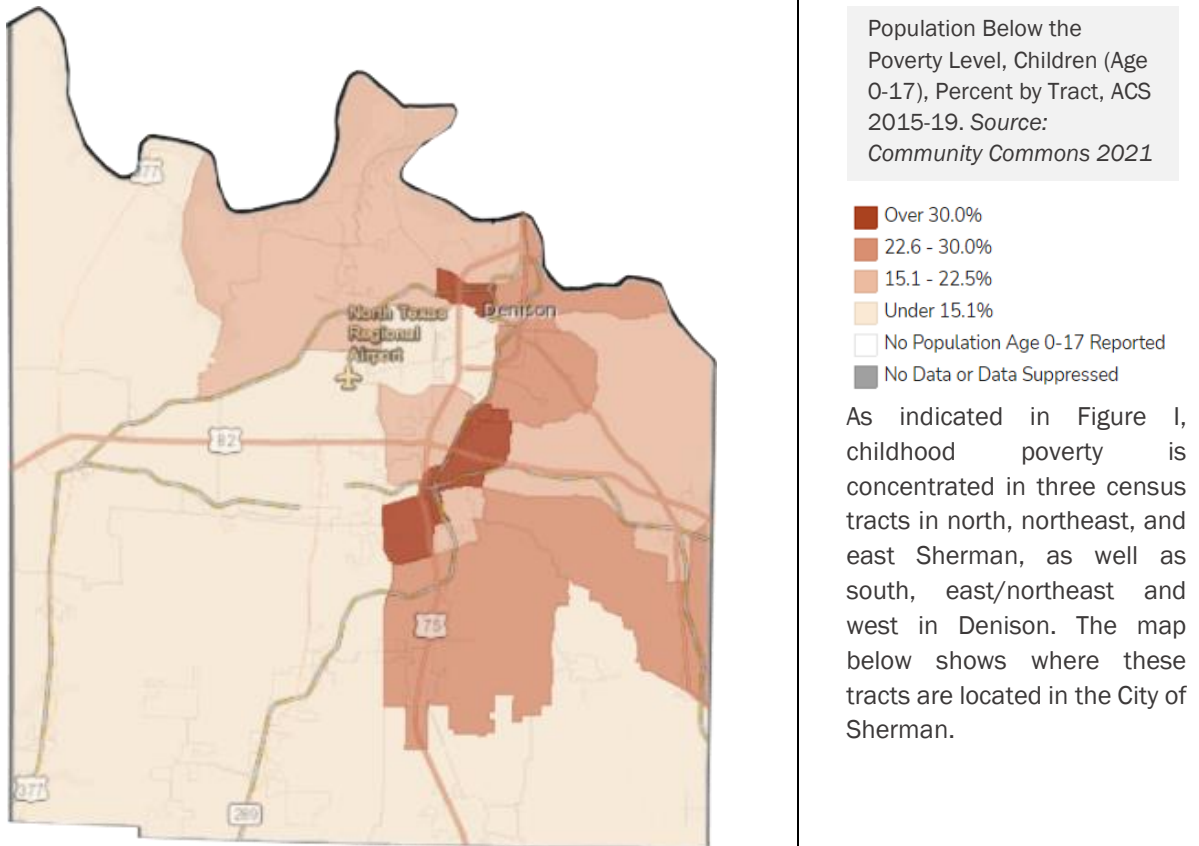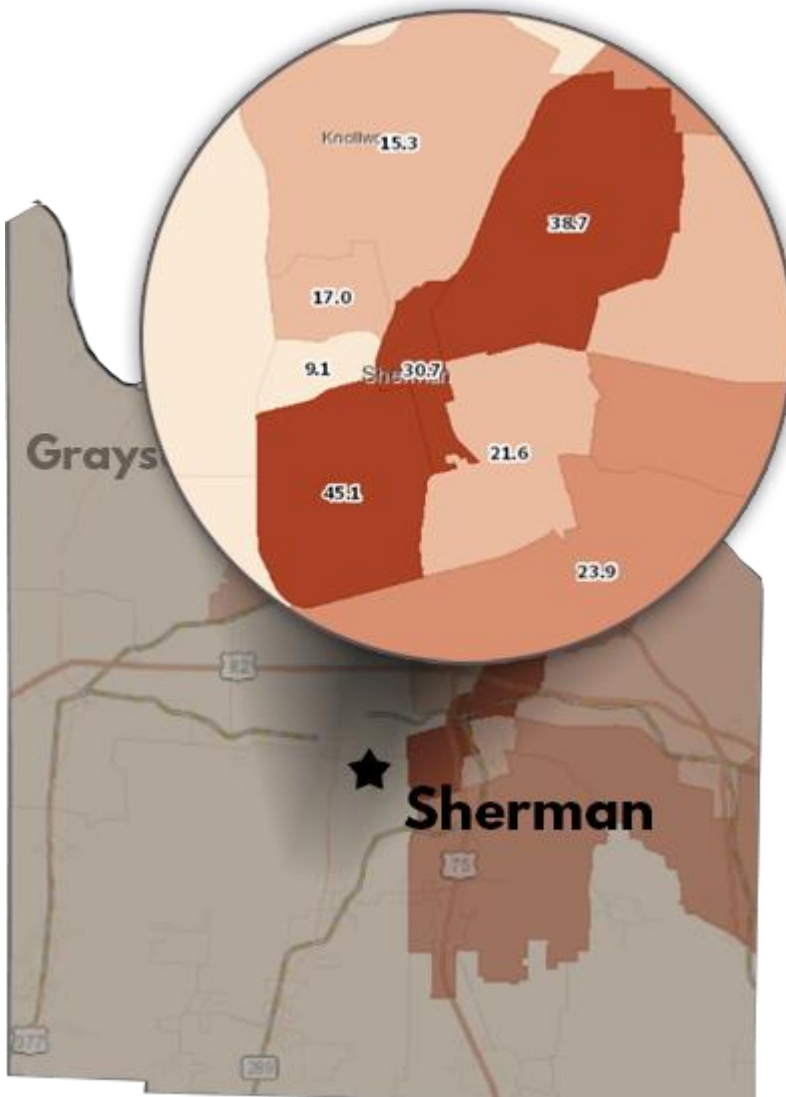
Figure J: Childhood Poverty Map, Sherman

The census tract in the northern part of Sherman and Knollwood (tract 20) has an estimated 30.7% of children 0-17 living in poverty. The tract in the northeast part of Sherman (tract 14) has an estimated 34.6% of children living in poverty, while the tract in east Sherman (tract 15) indicates an estimated 21.6 % of children living in poverty. The tract in the south part of Sherman (tract 17) has an estimated 45.1% of children living in poverty. Clearly, there are distinct areas of poverty in Sherman, the numerically largest city in the region. Similarly, Figure K shows the same data for the City of Denison

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- Over 30.0%
- 22.6 - 30.0%
- 15.1 - 22.5%
- Under 15.1%
- No Population Age 0-17 Reported
- No Data or Data Suppressed

Figure K: Childhood Poverty Map, Denison

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- Over 30.0%
- 22.6 - 30.0%
- 15.1 - 22.5%
- Under 15.1%
- No Population Age 0-17 Reported
- No Data or Data Suppressed

The census tract in west Denison (tract 4), indicates that an estimated 39.6% of children ages 0-17 are living in poverty. The tract in the south of Denison (tract 7) shows 23.7% of children in need. The large tract in east Denison, running up to the Red River just down from the Denison Dam, and over to the Red River just below Hendrix, Oklahoma (tract 2) has an estimated 28.7% of children living in poverty. As in the case of Sherman, there are clear areas of hardship.

In Fannin County, as shown in Figure L, childhood poverty (children ages 0-17 living in poverty) is concentrated in the center area of Bonham. Tract 9504.01 has an estimated of 24.8%, tract 9506 has an estimated 26.7%. The census tract in the central south part of Fannin County (tract 9507.01) has an estimated 21.5 % children in need. The map of Bonham, Figure M, below, shows where childhood poverty is concentrated in Bonham.

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

Over 30.0%
22.6 - 30.0%
15.1 - 22.5%
Under 15.1%
No Population Age 0-17 Reported
No Data or Data Suppressed

Figure L: Childhood Poverty Map, Fannin County

Figure M: Childhood Poverty Map, Bonham

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

Over 30.0%
22.6 - 30.0%
15.1 - 22.5%
Under 15.1%
No Population Age 0-17 Reported
No Data or Data Suppressed

Childhood poverty in Bonham is concentrated in the center and west parts of the city, in tract 9504.01. The data indicate an estimated 38.87 percent of children in this part of the city are impoverished. Again, there seems to be an area of poverty, as measured by childhood poverty, in Bonham.

Figure N: Childhood Poverty Map, Cooke County

Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- Over 30.0%
- 22.6 - 30.0%
- 15.1 - 22.5%
- Under 15.1%
- No Population Age 0-17 Reported
- No Data or Data Suppressed

As shown in Figure N, childhood poverty tends to be greatest in Gainesville, and concentrated in central and south Gainesville. Figure O, page 23, shows childhood poverty in Gainesville in more detail.
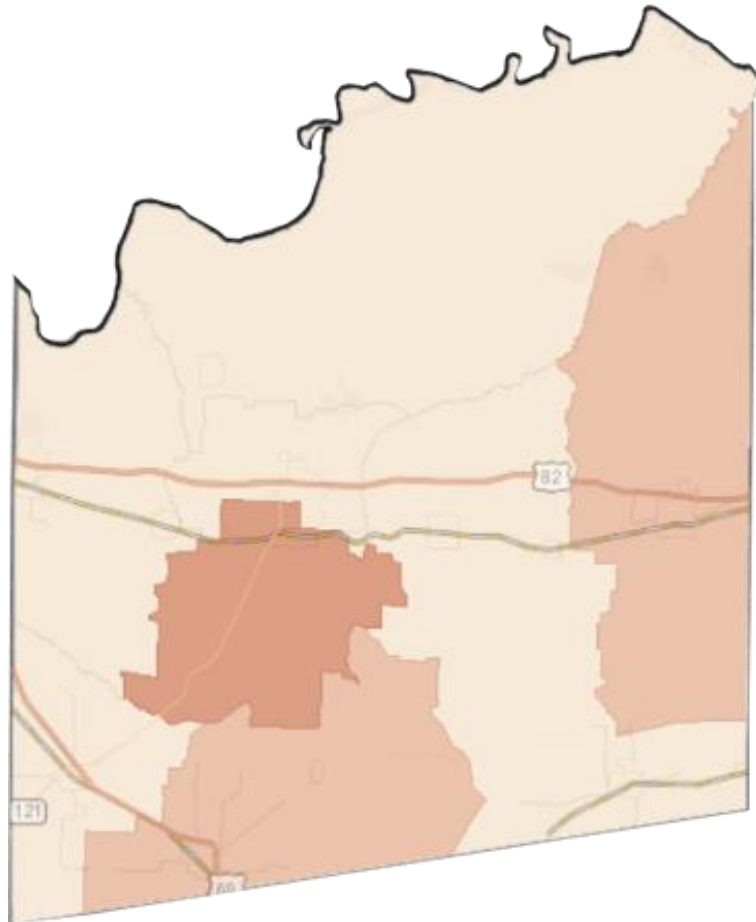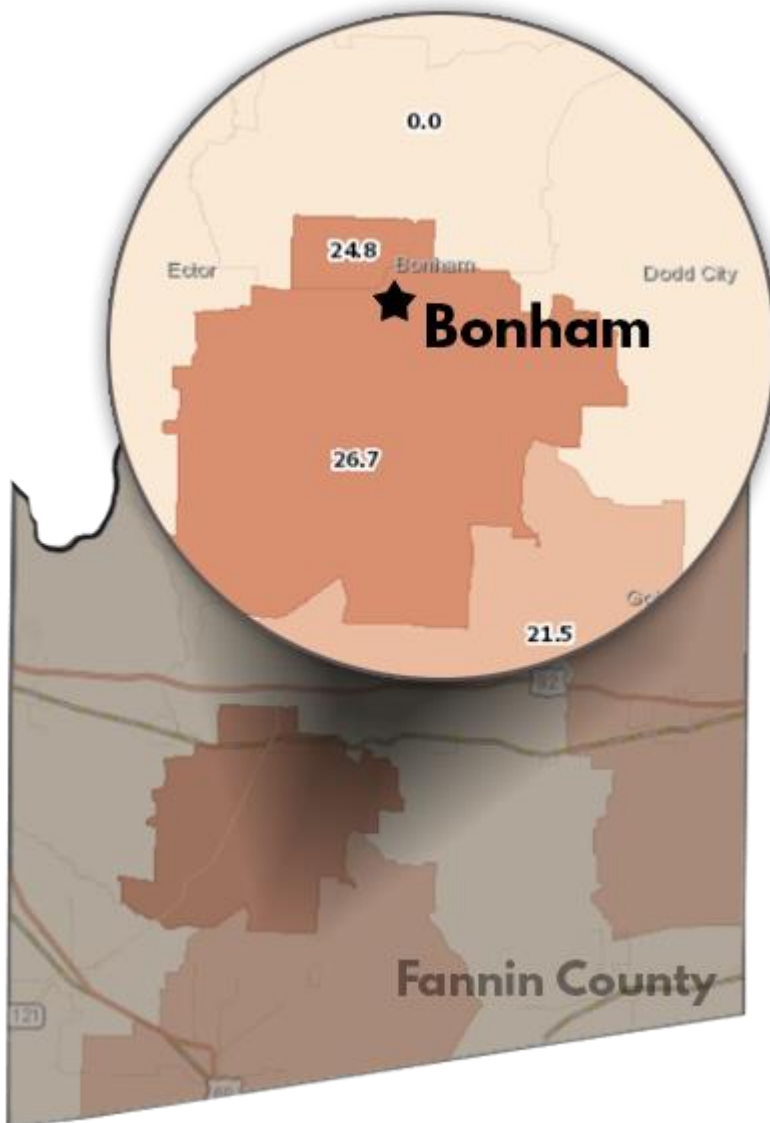
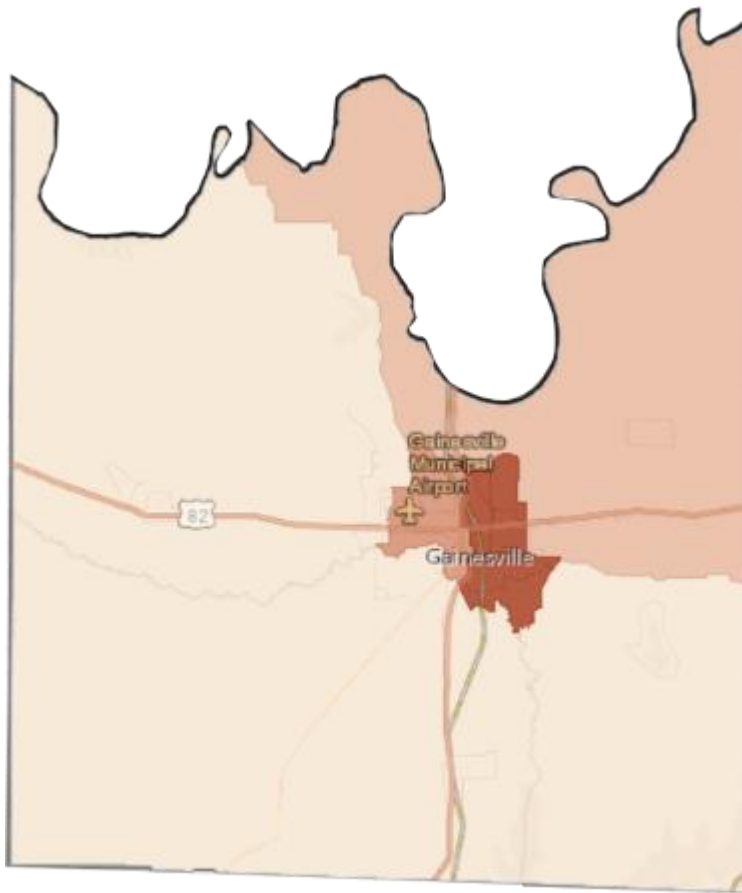*Figure O: Childhood Poverty Map, Gainesville*
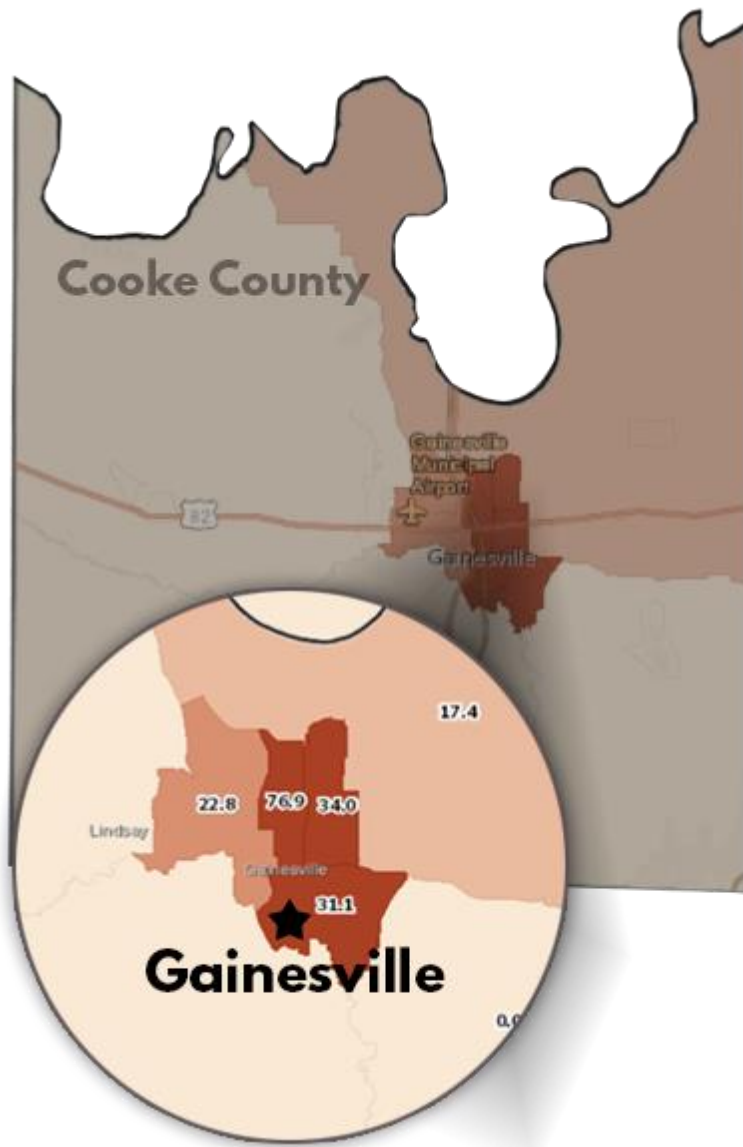
Population Below the Poverty Level, Children (Age 0-17), Percent by Tract, ACS 2015-19. *Source: Community Commons 2021*

- Over 30.0%
- 22.6 - 30.0%
- 15.1 - 22.5%
- Under 15.1%
- No Population Age 0-17 Reported
- No Data or Data Suppressed

The tract in north of Gainesville, tract 5 has an estimated of 76.9% of children 0-17 living in poverty, one of the highest concentrations in the region, while tract 6 is at 34%. South Gainesville, extending out into unincorporated area (tract 11), has an estimated 31.1 % of children 0-17 living in distress. The east part of Gainesville, tract 6, has an estimated 22.8%, and the west part, tract 4, has 22.8 % of children in poverty.

Geographical Conclusions

Numerous other variables indicating poverty all validate the concept of areas of poverty in the region. West Bonham; northwest, northeast and south Sherman; west, north, northeast, and south Denison; and north, north east, east, south, southeast and central Gainesville are the areas where poverty is concentrated in the Texoma region.

Table 5 below summarizes the areas of poverty in the Texoma region by poverty variables.

Table 5: Selected Poverty Indicator Variables by Select Pockets of Poverty Census Tracts

Poverty Variable	Cooke County			Fannin County	Grayson County							
Census Tract	11 Gainesville	5	6	9504.02 Bonham	20 Sherman	14	15	17	18	4 Denison	5.01	6
Children Age 0-17 Below Poverty Level	22.6%	90.2%	39.0%	0.0%	19.8%	33.3%	27.3%	31.4%	27.2%	27.4%	24.2%	52.1%
Children Age 0-4 Below Poverty Level	37%	70%	32%	0%	35%	42%	19%	49%	23%	46%	25%	7%
Family Households Below Poverty Level	12.2%	50.8%	27.8%	12.6%	30.7%	31.6%	15.7%	39.4%	4.7%	15.5%	24.6%	8.3%
Female Single Parent Households Below Poverty Level	59%	72%	82%	100%	100%	95%	100%	69%	91%	100%	89%	80%
Individuals with Income Under $25,000	13.4%	35.0%	20.6%	7.0%	21.5%	32.1%	16.8%	26.3%	9.1%	17.3%	27.1%	15.3%
Households with Income Under $25,000	16%	35%	22%	20%	38%	38%	21%	30%	15%	30%	38%	27%
Minority Population (Non White)	53%	24%	12%	76%	21%	13%	25%	15%	5%	28%	5%	12%
Less than High School Graduate	16.6%	40.9%	18.0%	26.7%	20.5%	36.6%	46.8%	23.5%	6.4%	32.3%	39.9%	19.0%
High school graduate (includes equivalency)	16%	20%	10%	12%	31%	16%	10%	18%	11%	11%	23%	16%

Source: Census Data, ACS 2019 (Tables: S1701, B17006, DP03)

Figure P: Census Tracts, Texoma Region
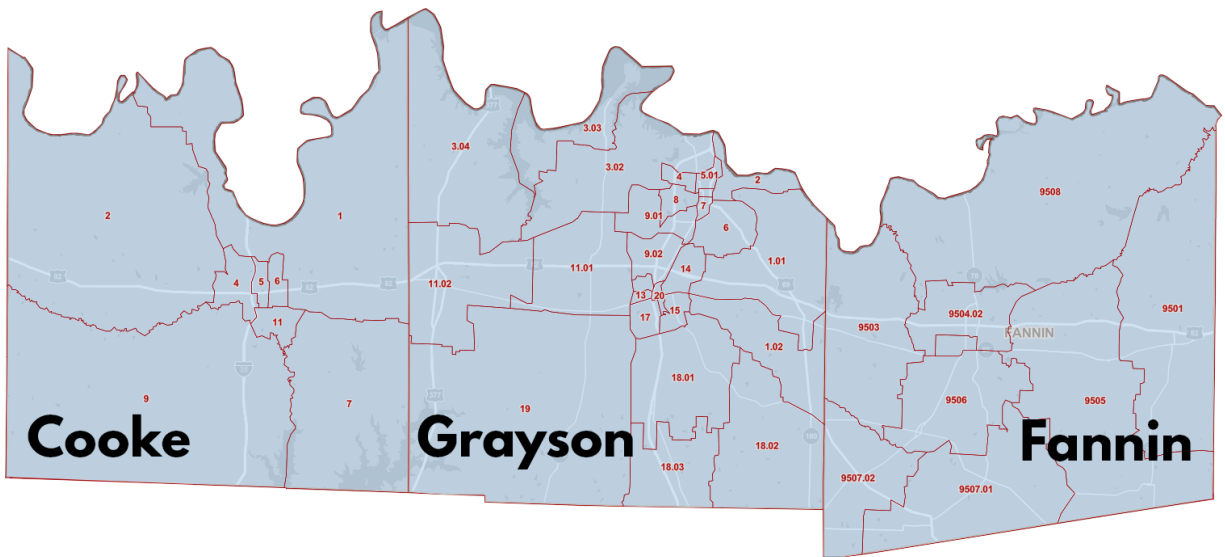
Causes of Poverty

When viewed across variables, several tracts stand out with high percentages in poverty. In the region, certain characteristics been linked to poverty in each county (below):

In Cooke County, Tract 5, 90.2% of children 0-17, in need, 71.9% of female-headed households, and 40.9% of residents with less than high school degrees are in poverty. Tract 6 also has a high percentage (39.0%) of children in poverty, and 81.9% of female-headed households in poverty. In Gainesville (tract 11) (36.7% of children under age 5, 59.3% female-headed households and 52.7% of the minority population (non-white) are living in poverty. **In these areas, and all across the region, age, female-headed households and lack of education are all causes of poverty.**

In Fannin County, among Tract 9504.02 residents, 100% of female-headed households are in poverty; 76.4% in poverty are minority population (non-white); 26.7% of the poor are less than high school graduates and 20% of the poor have incomes under $25,000.

In Grayson County throughout all tracts (20, 14, 15, 18.01, 4, 5.01) 68.8%-100% of female-headed households live in poverty. In Sherman (Tract 20), 34.8% children under age 5 are in poverty, 30.9% of high school graduates live in poverty, and 30.7% of families are below poverty level. Denison (tract 4) has 45.5% children under age 5 in poverty, 32.3% of less than high school graduates in poverty, 29.8% of households with income under $25,000, and 27.9% minority population (non-white) in poverty.

4. QUALITATIVE DATA

TCOG houses the regional Texas 211 Information & Referral Center. Data are maintained in the 211 iCarol database. A report generated from TCOG 211 call data (referral requests) is shown below. These data are generated from calls received between 1/01/2020 and 2/28/2021.

Texoma Region Top Needs	Cooke County	Fannin County	Grayson County
1. Electric Service Payment Assistance	1. Electric Service Payment Assistance	1. Electric Service Payment Assistance	1. Electric Service Payment Assistance
2. Rent Payment Assistance	2. Rent Payment Assistance	2. Rent Payment Assistance	2. Rent Payment Assistance
3. Food Pantries	3. COVID-19 Diagnostic Tests	3. COVID-19 Diagnostic Tests	3. Food Pantries
4. COVID-19 Diagnostic Tests	4. Food Pantries	4. COVID-19 Control	4. COVID-19 Diagnostic Tests
5. Water Service Payment Assistance	5. Functional Needs Registries	5. Food Pantries	5. Water Service Payment Assistance
6. Housing Authorities	6. COVID-19 Immunization Clinics	6. Functional Needs Registries	6. Housing Authorities
7. Functional Needs Registries	7. Food Stamps/SNAP Applications	7. Food Stamps/SNAP Applications	7. Gas Service Payment Assistance
8. Gas Service Payment Assistance	8. Gas Service Payment Assistance	8. Area Agencies on Aging	8. Area Agencies on Aging
9. Food Stamps/SNAP Applications	9. Talklines/Warmlines	9. Gas Service Payment Assistance	9. Food Stamps/SNAP Applications
10. Area Agencies on Aging	10. COVID-19 Control	10. Evacuation Transportation	10. Functional Needs Registries

Source: 2-1-1 iCarol database. 2020-2021, referrals by county

The Top Needs for the Texoma Region reflects a real need for basic, core services and describes services as follows:

ELECTRIC BILL PAYMENT ASSISTANCE	RENT PAYMENT ASSISTANCE	FOOD PANTRIES	COVID-19 DIAGNOSTIC TESTS	WATER SERVICE PAYMENT ASSISTANCE
This top need reflects the ongoing struggle many have for electricity, even though there are referral agencies available.	This ongoing request is from callers due to a low-income housing crisis and a constant need for housing.	May be a request for basic food or may be due to a wait time for SNAP benefits. There are many referrals for this need.	Give callers many options for testing, test results, information on the testing process, and more.	Programs that pay all or a portion of the water service expenses for people whose water has been or is at risk of being shut off.
HOUSING AUTHORITIES	**FUNCTIONAL NEEDS REGISTRIES**	**GAS SERVICE PAYMENT ASSISTANCE**	**FOOD STAMPS/SNAP APPLICATIONS**	**AREA AGENCIES ON AGING**
Reflects a need for affordable housing in the region. Although there may be referrals available, there may be wait times.	Maintain information about people who may require special assistance in the event of a disaster or crisis that will tell emergency responders or volunteers where they are located and the type of care and support they need.	May pay all or a portion of the gas service expenses for people whose gas has been or is at risk of being shut off.	Provides access to HHSC representatives who may either help with an application over the phone, or other ways to apply, such as the website or application.	Provides services for older individuals age 60 and above.

The top five needs in the region as reported by the database are:

2-1-1 Database

Top Five Needs from 2-1-1	Cooke County	Fannin County	Grayson County
1. Utility (score 15)	1. Utility	1. Utility	1. Utility
2. Rent Assistance (score 12)	2. Rent	2. Medical/Mental Health	2. Rent
3. Medical/Mental Health (score 10)	3. Medical/Mental Health	3. Rent	3. Food
4. Food (score 6)	4. Food	4. Food	4. Medical/Mental Health
5. Community Support (score 1)	5. Community Support	5. Community Support	5. Community Support

Aging and Disability Resource Center (ADRC)

ADRC uses the iCarol database as does 2-1-1. Their focus, however, is referrals for disabled individuals younger than 60.

ADRC Texoma Region Top Needs Report for 1/1/2020-2/28/2021
1. Utility Payment Assistance
2. Rent Payment Assistance
3. Affordable Housing
4. Transportation Issues
5. Medical/Mental Health
6. Undesignated Temporary Assistance
7. Food Pantries
8. Food Stamps/SNAP Application
9. Area Agencies on Aging

Top Five Needs from 2-1-1	Cooke County	Fannin County	Grayson County
1. Utility Assistance (score 15)	1. Utility (5)	1. Utility (5)	1. Utility (5)
2. Rent Assistance (score 12)	2. Rent (4)	2. Rent (4)	2. Rent (4)
3. Affordable Housing (score 9)	3. Affordable Housing (3)	3. Affordable Housing (3)	3. Affordable Housing (3)
4. Transportation Issues (score 6)	4. Transportation (2)	4. Transportation (2)	4. Transportation (2)
5. Medical/Mental Health (score 3)	5. Financial (1)	5. Financial (1)	5. Financial (1)

TCOG Client Survey

TCOG clients were asked to complete a satisfaction survey. There were 118 respondents. See below the top 5 responses to the question, *"Which service have you received from Texoma Council of Governments?"* Respondents could select multiple answers.

Service Received	Number	% of Responses
Utility Assistance	106	89.8%
Section 8 or Public Housing	20	17%
Rental Assistance	18	15.3%
Weatherization	17	14.4%
2-1-1 Information & Referral	13	11%

Top Five Needs from Client Survey
1. Utility Assistance (score 5)
2. Affordable Housing (score 4)
3. Rent Assistance (score 3)
4. Weatherization (score 2)
5. Community Support/Communications (score 1) *(Cooke County and Fannin County data unavailable)*

Agency Survey

TCOG also sent out a needs survey to social service agencies in the Texoma Region (See Appendix for agency list). To the question "What do you think are the top five key needs of low income persons in the community?" responses from the 39 respondents were as follows:

Top Five Needs from Agency Survey	Cooke County	Fannin County	Grayson County
1. Affordable Housing (score 14)	1. Food	1. Housing	1. Housing
2. Food (score 11)	2. Affordable Housing	2. Food	2. Transportation
3. Transportation Issues (score 8)	3. Utility Assistance	3. Medical/Mental Health	3. Childcare/Early Childhood Education
4. Medical/Mental Health (score 5)	4. Transportation	4. Transportation	4. Food
5. Childcare/Early Childhood Education *(Childcare and early childhood education did not appear on all lists but was rated number 3 in Grayson County)*	5. Medical/Mental Health	5. Utility Assistance	5. Medical/Mental Health

Key Informant Interviews (Elected Officials)

The research team interviewed key informants in each county. These included elected officials, county and community leaders, and representatives of service agencies. Below is the results.

Top Five Needs from Agency Survey	Cooke County	Fannin County	Grayson County
1. Food (score 11)	1. Transportation (5)	1. Housing (5)	1. Food (5)
2. Employment (score 8)	2. Food (4)	2. Employment (4)	2. Utility (4)
3. Transportation Issues (score 7)	3. Medical/Mental Health (3)	3. Community Support (3)	3. Employment (3)
4. Affordable Housing (score 7)	4. Housing (2)	4. Food (2)	4. Transportation (2)
5. Utility Payment Assistance (score 4) *(Next Top Needs are: Medical/ Mental Health, Community Support, and Rent Payment Assistance)*	5. Employment (1)	5. Medical/Mental Health (1)	5. Rent (1)

5. IDENTIFIED NEEDS

Table 6: Aggregate Needs Scores, below ,shows the overall rankings for the data collection methods.

Table 6: Aggregate Needs Scores

Most Needs	Cooke County	Fannin County	Grayson County	Total 3 Counties
Housing	17	22	26	65
Utilities	18	12	24	54
Food	21	11	16	48
Transportation	11	9	21	41
Medical/Mental Health	10	17	7	34
Rent	8	8	13	29
Employment	2	5	3	10
Childcare		2	6	8
Community Support	1	3	1	5
Financial	1	1	1	3
Weatherization			2	2
Medical/Mental	1			1
Grand Total	**90**	**90**	**120**	**300**

Source: Multiple sources as shown in the table for each method.

Table 7 shows the aggregate for each county, incorporating the focus group rankings and all other data for each county.

Table 7: Aggregate Top 5 Needs

Cooke County	Fannin County	Grayson County
Food (21)	Housing (22)	Housing (26)
Utility (18)	Medical/Mental Health (17)	Utility (24)
Housing (17)	Utility (12)	Transportation (21)
Transportation (11)	Food (11)	Food (16)
Medical/Mental Health (10)	Transportation (9)	Rent (13)

The aggregate results for Fannin County indicate that affordable housing is the number one need, followed by healthcare/medical, especially mental health, utility payment assistance, food and transportation. In Grayson County the needs are affordable housing, utilities, transportation, and food and rent assistance. Interestingly, utility assistance is either number one or two in Grayson and Cooke counties, but number three in Fannin. Cooke County has food as number one, followed by utility assistance, affordable housing, transportation, and medical/mental health.

6. KEY FINDINGS

Although there are some county variations on the rankings, the same basic needs emerge for all three counties. These are:

Texoma's Top Basic Needs

1) Affordable Housing

- ✓ CSBG Domain: Housing
- ✓ Level of Need: Community & Family
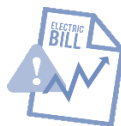
2) Help with Utilities
(electricity, gas, telephone, water, heating)

- ✓ CSBG Domain: Housing
- ✓ Level of Need: Family

3) Hunger – Food Insecurity

- ✓ CSBG Domain: Health & Social and Behavioral Development
- ✓ Level of Need: Community & Family

4) Transportation

- ✓ CSBG Domain: Infrastructure
- ✓ Level of Need: Community & Family

5) Medical/Mental Health

- ✓ CSBG Domain: Health
- ✓ Level of Need: Community

6) Childcare/Early Childhood Education
(although not always a top 5)

- ✓ CSBG Domain: Education
- ✓ Level of Need: Community

Focus Group Discussion, Causes & Conditions of Poverty

Focus groups were held in each county. Participants were given the top needs as identified in agency surveys and invited to discuss.

An area of note, because it is not a major need, is employment. Just as in other areas of the state, many residents lost wages either through job loss or reduction in work hours as a result of the pandemic. Some of these individuals have not returned to work citing a number of reasons, including but not limited to, lack of child care providers, school-age children engaged in remote learning, reliance on unemployment benefits and social service providers or because their employer has closed. Pre-pandemic, Texoma was functionally at full employment, but many jobs were part-time and/or low-paying without benefits.

Several organizations have combined forces to ensure that the local colleges and even high schools are offering the right training for high wage manufacturing jobs. *Lack of employment is a cause of poverty.*

As noted in the section on poverty, childhood poverty, especially for children under five, remains a region-wide issue. Female-headed and minority households are also much more likely to be in poverty, or at near-poverty. One disturbing trend was the percentage of people ages 18 – 34 who are living in poverty – these are the primary workers, homeowners, consumers that support the local economy. *Again, the overlap of age, minority, and female place many of the people of Texoma at considerable risk of poverty.*

Transportation concerns were mentioned by all sources. Many Texoma residents do not have personal vehicles to get to employment, the grocery store or their medical providers. Texoma Area Paratransit System (TAPS), as mentioned, is rebuilding- but still not offering- adequate services, such as fixed routes. Additionally, TAPS require an advance appointment of 24-hours. *Lack of transportation is an infrastructure issue and contributes to conditions of poverty.* The 5-Year Regional Coordinated Transportation Plan is currently being updated, which should help address this.

All sources also mentioned residents' lack of food. *Although this need scored highly, it is more a condition than a cause of poverty.* There are multiple food banks and distribution points available in Texoma, but many residents do not have the ability to get to them.

The following tables demonstrate the accuracy of the qualitative data presented in this document.

Top 5 Needs: Affordable Housing
Housing Cost Burden

Spending 30% or more of Household Income	Total Housing Units		Owner Occupied		Renter Occupied	
	Units	Percent	Units	Percent	Units	Percent
Less than $20,000	4,891	10.0%	2,621	7.7%	2,270	15.0%
$20,000 to $34,999	4,584	9.4%	1,309	3.9%	3,275	21.7%
$35,000 to $49,999	1,594	3.3%	1,337	3.9%	257	1.7%
$50,000 to $74,999	2,079	4.2%	1,333	3.9%	746	4.9%
$75,000 or more	1,121	2.3%	1,121	3.3%	0	0.0%
Total	14,269	29.1%	7,721	19.5%	6,548	43.4%

Source: American Community Survey 2019

Top 5 Needs: Hunger- Food Insecurity
Food Stamps/SNAP

Receipt of Food Stamps/ SNAP Households	Cooke County		Fannin County		Grayson County		Total 3 Counties	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
With Children < 18 years	5,080	13.0%	3,364	10.7%	17,018	13.3%	25,462	12.8%
With 18 and Over	10,481	26.8%	8,292	26.3%	32,158	25.1%	50,931	25.6%
Total	15,561	39.8%	11,656	36.9%	49,176	38.3%	76,393	38.4%

Source: American Community Survey 2019

Top 5 Needs: Medical Health
Uninsured

Not Covered	Cooke County		Fannin County		Grayson County		Total 3 Counties	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 6	1,404	44.7%	1,058	49.0%	5,156	54.8%	7,618	51.8%
6 to 18 years	4,827	69.6%	3,708	66.3%	15,612	67.0%	24,147	67.4%
19 to 64 years	20,165	89.8%	15,767	87.2%	65,048	87.0%	100,980	87.6%
65 and Over	135	1.9%	294	5.1%	756	3.4%	1,185	3.4%
Total	26,531	67.0%	20,827	65.8%	86,572	66.8%	133,930	66.7%

Source: American Community Survey 2019

Top 5 Needs: Childcare Early Childhood Education **Ratio Children Under 6 to Childcare Centers**											
	Cooke County		Fannin County		Grayson County		Total 3 Counties		Dallas		Texas	
	Number	Ratio	Number	Ratio	Number	Ratio	Number	Ratio	Number	Ratio	Number	Ratio
Childcare Facilites	9	282.8	6	281.2	20	409.4	35	354.9	1,673	14.2	11,035	47.8
Under Age 6	2,545		1,687		8,188		12,420		23,821		527,732	

Source: Axle Data USA May 2021, Childcarecenter.us, Childrenatrisk.org

All of the early childhood development centers in the Texoma Region currently have a waiting list. Texoma Workforce Solutions offers childcare assistance, but also has a waiting list. A lack of reliable child care options is one factor that makes it more difficult for parents to work (Center for American Progress, https://www.americanprogress.org/issues/early-childhood/reports/2020, accessed 5/19/21).

7. COMMUNITY STRENGTHS & WEAKNESSES

The Texoma community, especially Grayson and Fannin counties, is already aware of mental health needs. The Texoma Health Foundation has begun a drive to understand and address mental health issues, with widespread support from education, government, social help agencies and the medical community. Several agencies, such as TCOG, school districts, and industry have adopted the "Me Too" program, making it acceptable for people to talk more openly about mental health issues. However, there are not enough mental health care providers in the region to meet the needs, especially the needs of children. In a recent Texoma Behavioral Health Leadership Team needs assessment, common themes included:

- ✓ A chronic lack of providers, although this appears more significant in Fannin County, where there is a lack of individual clinicians, mental health provider organizations, and pediatricians; and
- ✓ A need to continue to focus on anti-stigma efforts to improve service engagement for children, youth, and their families (Texoma Behavioral Health Needs Assessment, Dec 2020).

Several cities in the region, along with economic development corporations, are addressing the shortage of safe, affordable housing, with a variety of strategies to build more safe and affordable housing. Progress has been slow due to a lack of support from some communities and a shortage of skilled workers. Lack of employment and low wages contribute to families' inability to find affordable, or workforce, housing. An increase in home prices in newer areas while good for the communities overall, can also be problematic.

Utility assistance remains an issue, with TCOG providing the major assistance, region wide, for this need. Unfortunately, funding is limited and not all needs can be met. This is one area that needs much more attention region-wide. The need for utility assistance is a condition of poverty, and along with rent assistance, is related to affordable housing.

8. BARRIERS TO ADDRESSING IDENTIFIED NEEDS

Most major barriers to addressing the identified needs have not changed since the previous assessment. They are:

- ✓ Lack of funding, especially to meet housing, utility and medical needs,
- ✓ The continued slow rebuilding of TAPS, with no adequate structural or functional replacement(s),
- ✓ Food deserts in existence for the foreseeable future; "dollar" and convenience stores building in high-poverty areas of towns (areas of poverty),
- ✓ A lack of early childhood educational opportunities in the region, especially in Fannin and Cooke counties,
- ✓ The continued lack of mental healthcare practitioners and facilities, especially in Fannin and Cooke Counties,
- ✓ The continued concentration of the poor in the "areas of poverty," as noted earlier,
- ✓ The continued clear overlap of sex, educational attainment, and race/ethnicity,
- ✓ The lack of programs to address the very clear early childhood poverty issues.

9. PRIORITY NEEDS & SUGGESTED ACTIONS

Priority needs and suggested actions are:

✓ **AFFORDABLE HOUSING** This is a major need, both for the families of the region, but also for the economic development (jobs) of each county. Cities are already addressing this issue, but it will remain a need for the next few years as population steadily increases in the region. Single and multi-family housing is being built now in Grayson County in the cities of Sherman and Denison and the Bois D'arc Lake region of Fannin County.

✓ **HELP WITH UTILITIES** Energy insecurity is a contributor to affordable housing as the second most costly expense to homeowners and renters. Many Texoma residents need utility assistance. More agencies could be brought into this service area.

✓ **FOOD INSECURITY AND FOOD DESERTS** The concentration of poverty in specific geographical areas gives rise both to food deserts and insecurity. This need also overlaps with childhood poverty, with children especially suffering from hunger. School backpack programs and food access points have grown more available over the past year, especially in Fannin County.

✓ **TRANSPORTATION** This problem unequally affects the elderly and disabled, who cannot get transportation to medical providers and facilities. Planning efforts are underway by the local MPO, as well as the Regionally Coordinated Transportation Plan.

✓ **MEDICAL MENTAL HEALTH NEEDS** Community education about this need is the necessary first step to address this issue. Groups such as the Texoma Behavioral Health Leadership Team and other efforts to increase the assets to address this need are underway.

✓ **CHILDHOOD POVERTY** As noted above, this is a critical need to alleviate poverty. These are often the unseen children who fall through the cracks. More attention, efforts and assets must be brought forward to address this priority need.

✓ **CHILDCARE AND EARLY CHILDHOOD EDUCATION** Childcare and early childhood education must be made more accessible and affordable. Agencies must make an effort to offer these services, while increasing awareness of services, especially in areas of poverty.

DATA SOURCES

US Census Bureau, ACS 2019, data extracted in 2021

Provides statistics for all states and counties, and for cities and towns with a population of 5,000 or more.

GIS Maps

Commons Community based on Census Tract and CARESHQ, map extracted 2021

Texas Workforce Commission Unemployment Claims

Unemployment claims by numbers from March 7, 2020 through June 6, 2020.

Survey Monkey of regional social service agencies

An online survey providing qualitative information from 53 respondents of Texoma area agencies and community organizations revealed the greatest concerns facing agencies. Participating agencies: food pantries, homeless shelters, churches and agencies that serve clients 60 and older.

Client Satisfaction Survey

An online Survey Monkey sent to TCOG clients; 128 respondents.

Community Commons 2021

Mapping of poverty variables

2-1-1 Information and Referral

TCOG also houses the regional 211 Information & Referral program. Data were collected and analyzed for a 14-month period (January 1, 2020 through February 28, 2021). The primary data focus on an individual caller's presenting need, met need, and unmet need (including services not available).

TCOG Community Needs Assessment – 2019-2021

A regional needs assessment conducted once every 3 years as part of the Community Services Block Grant.

Bureau of Labor and Statistics' Quarterly Census of Employment and Wages

Texoma Behavioral Health Leadership Team

"Community Mental Health Needs Assessment 2021"

APPENDICES

Appendix A

Data Collection and Work Plan: 2022-2025 Texoma Council of Governments Community Needs Assessment

1. Identify quantitative data to use: Community Commons, ASCI, US Census Data, 211 call data, LIHEAP (Utilities/WAP) data. February – March 2021
2. Identify qualitative data to use: Key Informant Interviews, Agency Questionnaires, Elected Official/Board Member Questionnaire and at least one focus group from each County. February – March 2021
3. Identify and interview Key Informants in each county: elected officials, law enforcement, school principals.
4. Surveys agencies. February – March 2021
5. Assignments:
   a. Molly – Identify and analyze quantitative data February – March 2021;
   b. Molly - Write Community Needs Assessment. – April 2021
   c. Judy Fullylove– Survey agencies; facilitate focus groups. February – March 2021; assist Molly as needed
   d. Catherine Krantz – Interview Key Informants – February - March 2021
   e. Bobbie McDonald – Assist Judy Fullylove as needed.
6. Present draft to TCOG Community Services Advisory Council and TCOG Governing Board May 2021
7. Submit to TDHCA June 1, 2021

Service Agencies

Abigail's Arms Cooke County Family Crisis Center

American Red Cross - Texoma Chapter

Bonham Community Health Service Agency

Child and Family Guidance Center of Texoma

Denison Helping Hands

Denison Housing Authority

Fannin County Family Crisis Center

Four Rivers Outreach, Inc.

Gainesville Housing Authority

Grand Central Station - The Dining Car

Indigent Health Care of Fannin County

Manna House - Bonham

Meals on Wheels of Texoma

Sherman Housing Authority

Texoma Community Center

Volunteers In Service To Others (VISTO)

Law Enforcement

Cooke County Department of Juvenile Services

Cooke County Sheriff's Office

Fannin County Department of Juvenile Services

Fannin County Sheriff's Office

Grayson County Department of Juvenile Services

Grayson County Sheriff's' Office

Bonham Police Department

Sherman Police Department

Denison Police Department

Gainesville Police Department

Whitesboro Police Department

Whitewright Police Department (Bo)

Whitewright Police Department (Bo)

Municipal

City of Bonham

City of Denison

City of Gainesville

City of Howe

City of Ravenna

City of Sherman

City of Valley View

Cooke County Courthouse and Services

Fannin County Courthouse and Services

Grayson County Courthouse and Services

Educational Institutions

Bonham Independent School District

Callisburg Independent School District

Denison Independent School District

Fannindel Independent School District

Gainesville Independent School District

Grayson College

Leonard Independent School District

North Central Texas College

Sherman Independent School District

St. Mary's Catholic School - Gainesville

St. Mary's Catholic School - Sherman

Whitewright Independent School District

Appendix B
Elected Officials Telephone Interviews

DATE	COUNTY	OFFICIAL	POSITION
3/26/2021	Cooke	Jason Brinkley	Former County Judge
4/5/2021	Cooke	Leon Klement	Commissioner, Precinct 4
2/15/2021	Fannin	A.J. Self	Commissioner, Precinct 2
3/9/2021	Fannin	Randy Moore	County Judge
3/12/2021	Grayson	William L. Magers	County Judge
3/11/2021	Grayson	Jeff Whitmire	Commissioner, Precinct 1
	Grayson	David Turner	Mayor, Southmayd, TX

Appendix C
Community Agency Interviews

AGENCY	COUNTY	SECTOR	REPRESENTATIVE/POSITION
Child & family Guidance Center	Grayson	Community	Tiffany Dancer, Staff & Tri-Partite Council Member
Vietnam Vets of America, Chapter 973	Grayson	Community	Charles Holcomb, President & 2-1-1 Advisory Council Member
St. Luke's Episcopal Church	Grayson	Faith-Based	Trish McElvy, Volunteer & Tri-Partite Council Member
Sherman-Denison MPO	Grayson	Government	Clay Barnett, Executive Director
Texoma Housing Partners	Fannin	Government	Susan Ensley, Deputy Director
Cooke County United Way	Cooke	Private	Andrew Grangruth, Executive Director
VISTO Food Pantry	Cooke	Private	Bekki Jones, Executive Director
North Texas Medical Center	Cooke	Health	Kristi Rigsby, Marketing Director
Cooke County Library	Cooke	Education	Jennifer Johnson-Spence
Goodwill Industries of Northeast Texas	Cooke, Fannin, Grayson	Employment	Carin Purdum

Workforce Solutions of Texoma	Cooke, Fannin, Grayson	Employment	Julie Craig, Child Care Contracts Manager, Tri-Partite Council Member
Bonham Police Department	Fannin	Government	Mike Bankston, Police Chief
Denison Development Alliance	Grayson	Economic Development	Tony Kaai, President

Appendix D
Focus Group Participants

GRAYSON COUNTY FOCUS GROUP #1				
DATE	NAME	COUNTY	SECTOR	AGENCY
4/13/2021	Jandance Williams	Cooke	Poverty	Area Agency on Aging
4/13/2021	Debra Whitfield	Grayson	Poverty	Area Agency on Aging
4/13/2021	Lois Phelps	Grayson	Poverty	Area Agency on Aging
4/13/2021	Sharon Fugett	Grayson	Poverty	Area Agency on Aging
4/13/2021	Doris McCullough	Grayson	Poverty	Area Agency on Aging
4/13/2021	Dale Rideout	Grayson	Poverty	Area Agency on Aging
4/13/2021	Pamela Smith	Grayson	Poverty	Area Agency on Aging

GRAYSON COUNTY FOCUS GROUP #2				
DATE	NAME	COUNTY	SECTOR	AGENCY
4/14/2021	Leigh Walker	Grayson	Housing	Family Promise
4/14/2021	Angela Sharp	Grayson	Housing	Texoma Family Shelter
4/14/2021	Natasha Hayden	Grayson	Housing	North Texas Youth Connection
4/14/2021	Amy McAlister	Grayson	Housing	Family Promise
4/14/2021	Shelli White	Grayson	Transportation	Family Promise
4/14/2021	Heather Mahaffey	Grayson	Housing	Crisis Center
4/14/2021	Bobbie McDonald	Cooke, Fannin, Grayson	Public	Texoma Council of Governments
4/14/2021	Barbara Malone	Grayson	Education	Grayson College
4/14/2021	Major Ellis	Grayson	Food, Housing	Salvation Army

COOKE COUNTY FOCUS GROUP				
DATE	NAME	COUNTY	SECTOR	AGENCY
4/16/2021	Cheryl Gomez	Cooke	Jobs, education, Childcare	Workforce Solutions
4/16/2021	Loren Hervey	Cooke, Fannin, Grayson	Medical	Texoma Community Center
4/16/2021	Karen Kemp	Cooke, Fannin, Grayson	Transportation	TAPS
4/16/2021	Shelli White	Cooke, Fannin, Grayson	Transportation	TAPS

FANNIN COUNTY FOCUS GROUP				
DATE	NAME	COUNTY	SECTOR	AGENCY
4/21/2021	Phyllis Kinnard	Fannin	Education	Bonham ISD
4/21/2021	Cindi Godbey	Fannin	Health	Fannin Co Clinic
4/21/2021	Julie Craig	Cooke, Fannin, Grayson	Jobs, Education, Childcare	Workforce Solutions
4/21/2021	Karen Kemp	Cooke, Fannin, Grayson	Transportation	TAPS
4/21/2021	Shelli White	Grayson	Transportation	TAPS
4/21/2021	Jordan Brummett	Grayson	Health	Carrus Specialty Hospital
4/21/2021	Trish McElvy	Grayson	Food, Clothing	St Luke's Episcopal Church
4/21/2021	Tiffany Dancer	Cooke, Fannin, Grayson	Private	Child & Family Guidance Center
4/21/2021	Chiquita Wilburn	Fannin	Education	Fannindel ISD
4/21/2021	Robert Williams	Fannin	Education	Texas A&M Commerce
4/21/2021	Delano Smith	Fannin	Government	Texoma Council of Governments
4/21/2021	Jessica Richards	Fannin	Food	Fannin County Food Pantry
4/21/2021	Tere Curtis	Fannin	Food	Feeding Fannin

TCOG

Appendix E

ONLINE AGENCY SURVEY				
ORGANIZATION	NAME	CITY, STATE	COUNTIES SERVED	SECTOR
Workforce Solutions Texoma	Cheryl Gomez	Gainesville, TX	Cooke	Job, Education, Childcare
Cooke County	County Judge	Gainesville, TX	Cooke	Public
Cooke County Commissioners Court	Commissioner, Precinct 3	Gainesville, TX	Cooke	Public
Texoma Community Center	Loren Hervey LPCS	Sherman, TX	Cooke, Fannin, Grayson	Healthcare
Angels Care Home Health	Jalise Middleton	Gainesville, TX	Cooke, Fannin, Grayson	Healthcare
Carrus Health	Jordan Brummett	Sherman, TX	Cooke, Fannin, Grayson	Healthcare
Texoma Community Center	Diana V. Cantu PhD	Sherman, TX	Cooke, Fannin, Grayson	Healthcare
Texoma Council of Governments, Client Services	Delano Smith	Sherman, TX	Cooke, Fannin, Grayson	Housing
Texoma Council of Governments, GIS & Planning	Molly Guard	Sherman, TX	Cooke, Fannin, Grayson	Income, Transportation
Texoma Council of Governments, AmeriCorps Seniors	Virginia Rhodes	Sherman, TX	Cooke, Fannin, Grayson	Job
Workforce Solutions Texoma	Glenda White	Gainesville, TX	Cooke, Fannin, Grayson	Job, Education, Childcare
Workforce Solutions Texoma	Susanna Aldaco	Gainesville, TX	Cooke, Fannin, Grayson	Job, Education, Childcare
Workforce Solutions Texoma	Marsha Lindsey	Sherman, TX	Cooke, Fannin, Grayson	Job, Education, Childcare
Aging & Disability Resource Center of Texoma	Marsha Wilson	Sherman, TX	Cooke, Fannin, Grayson	Referral
2-1-1 Texoma	Melinda Sinor	Sherman, TX	Cooke, Fannin, Grayson	Referral
Texoma Council of Governments	Beth Eggar	Sherman, TX	Cooke, Fannin, Grayson	State
Texoma Council of Governments	Miranda Harp	Sherman, TX	Cooke, Fannin, Grayson	State
Area Agency on Aging of Texoma	Rodrigo Muyshondt	Sherman, TX	Cooke, Fannin, Grayson	State
Texoma Council of Governments, Public Safety	Stephanie Davidson	Sherman, TX	Cooke, Fannin, Grayson	State

Texoma Council of Governments	Sean Norton	Sherman, TX	Cooke, Fannin, Grayson	State
Texoma Area Paratransit System	Josh Walker	Sherman, TX	Cooke, Fannin, Grayson	Transportation
Feeding Fannin	Tere Curtis	Bonham, TX	Fannin	Food
Fannin County Family Crisis Center	Carol Pillars	Bonham, TX	Fannin	Housing
First United Bank	Sarah (Whitt) Myrick	Sherman, TX	Fannin	Income
Fannin County Children's Center	Juan Rangel	Bonham, TX	Fannin	Private
Fannin County Children's Center	Heather Weemes	Bonham, TX	Fannin	Private
Fannin County Children's Center	Michelle Griffith	Bonham, TX	Fannin	Private
Fannin County Children's Center	Julie Luton	Bonham, TX	Fannin	Private
Fannin County Children's Center	Cailee Fry	Bonham, TX	Fannin	Private
Fannin County Children's Center	Sandy Barber	Bonham, TX	Fannin	Private
Bonham City Council	Tony Rodriguez	Bonham, TX	Fannin	Public
Fannin County – County Clerk	Tammy Biggar	Bonham, TX	Fannin	Public
Section 8 Housing Choice Voucher Program	Rayleen Bingham	Sherman, TX	Fannin, Grayson	Housing
Texoma Housing Partners	Allison Minton	Bonham, TX	Fannin, Grayson	Housing
Texoma Housing Partners	Lou Ann Taylor	Bonham, TX	Fannin, Grayson	Housing
United Way of Grayson County	Stephanie Chandler	Sherman, TX	Fannin, Grayson	Private
Region 10 ESC Head Start	Jackie Enfield	Denison, TX	Grayson	Education
Lakeway Christian Community Resale Barn	Julie Vier	Pottsboro, TX	Grayson	Food
Family Promise of Grayson County	Amyee McAlister	Sherman, TX	Grayson	Housing
Family Promise of Grayson County	Leah Walker	Sherman, TX	Grayson	Housing
Hambrick Triple H Investment Group, LLC	Dr. Al Hambrick	Sherman, TX	Grayson	Private
City of Sherman	Julia Craze	Sherman, TX	Grayson	Public
City of Tioga	Donna Carney	Tioga, TX	Grayson	Public