



Community Needs Assessment

TEXOMA REGION 2025-2027

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TCOG | SHERMAN, TX

2025 – 2027 Community Needs Assessment



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Executive Summary

The 2025 Community Needs Assessment (CNA) was created to better understand the challenges faced by individuals and families across the Texoma region, which includes Cooke, Fannin, and Grayson Counties in north-central Texas. This assessment follows guidance from the Texas Department of Housing and Community Affairs and includes detailed information about poverty to offer a more complete picture of life in our communities. Grayson County, the most urban and populated of the three, contrasts with the more rural landscapes of Cooke and Fannin.

Every three years, the Texoma Council of Governments (TCOG) conducts a community needs assessment as part of its role as a public agency funded through the Community Services Block Grant (CSBG). This effort is part of a national requirement from the U.S. Department of Health and Human Services and serves as the foundation for TCOG's five-year strategic plan and its yearly Community Action Plan.

By combining data with input from community members, service providers, and local leaders, this report helps us identify the most pressing needs in the region—and informs the programs and partnerships designed to meet them.

Data Collection Methods

The 2025 Community Needs Assessment (CNA) utilized a combination of **qualitative and quantitative research methods** to gain a comprehensive understanding of community needs across the Texoma region.

Qualitative data were collected through interviews, focus groups, and surveys of local organizations. These sources offered valuable, experience-based insights from service providers, community leaders, and residents. **Quantitative data** were drawn from the 2-1-1 call assistance database and official government sources, including the U.S. Census Bureau's *American Community Survey (ACS) 2022* and Community Commons mapping tools, which primarily leveraged ACS data.

To evaluate and prioritize the identified needs, a **weighted scoring methodology** was applied:

- 5 points for the top-ranked need
- 4 points for the second
- 3 points for the third
- 2 points for the fourth
- 1 point for the fifth

This assessment examined poverty from both **demographic** and **geographic** perspectives—identifying which groups are most affected and where poverty is most concentrated. While overall poverty rates in Cooke, Fannin, and Grayson Counties are similar to state and national averages, disaggregated data reveal deeper disparities.

Ultimately, the data revealed **five core regional needs** and **five county-specific priorities**, which are critical to informing strategic plans and designing targeted interventions to address poverty and related challenges in the Texoma region.

The top regional needs identified through the assessment are:

- **Housing**
- **Mental Health**
- **Child Care**
- **Medical Health and**
- **Education**

While these represent the overarching priorities across the Texoma region, the individual counties identified slightly different priorities, as outlined below.

Cooke County

- **Mental Health**
- **Housing**
- **Employment/Jobs**
- **Child Care**
- **Food Insecurity**

Fannin County

- **Housing**
- **Mental health**
- **Child Care**
- **Food insecurity**
- **Education**

Grayson County

- **Housing**
- **Child Care**
- **Education**
- **Medical Health**
- **Mental health**

Organizational Profile

Texoma Council of Governments (TCOG) is a voluntary association of local governments representing Cooke, Fannin, and Grayson counties in north-central Texas. Since its founding in 1968, TCOG has worked to promote efficiency and coordinated planning through a wide range of community and economic development initiatives.

TCOG delivers essential services both directly and through contracted providers. These include housing assistance, utility assistance, and weatherization programs for low-income households, as well as eldercare services through its Area Agency on Aging. Additionally, TCOG manages and distributes grant funding for homeland security, criminal justice, and community development projects.

Working in partnership with both public and private entities, TCOG supports programs that enhance the health, stability, and future of the Texoma region. Staff collaborate closely with elected officials, service providers, and community leaders to implement sustainable and economically viable solutions across the tri-county area.

TCOG's initiatives are largely funded through federal and state allocations. These funds support a variety of efforts, including:

- Homeland security initiatives
- Criminal justice programs
- Rural community development block grants
- Regional projects such as household hazardous waste collection

As the designated Economic Development District for the region by the U.S. Economic Development Administration, TCOG also produces the Comprehensive Economic Development Strategy (CEDS) every five years.

TCOG provides a broad portfolio of direct social services through its administration of the Community Services Block Grant (CSBG) program. This federally funded program supports education, employment, advocacy, and economic opportunity for low-income individuals and families, with a focus on promoting self-sufficiency.

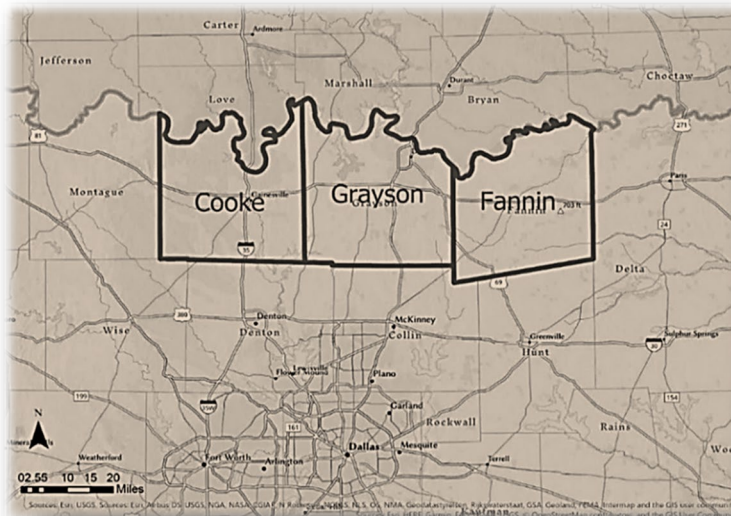
Other key services include:

- Section 8 rental assistance
- Benefits counseling
- Elder and disability care coordination
- Caregiver support
- Senior volunteer programming
- Comprehensive information and referral services (including 2-1-1)

Through both planning services and hands-on support, TCOG has played a vital role in shaping the growth and resilience of the region for more than five decades—touching lives and transforming communities.

Texoma Region Overview

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



The Texoma region encompasses three counties in north-central Texas—**Cooke**, **Fannin**, and **Grayson**—each of which borders the Red River and the state of Oklahoma (see Figure A). While these counties share common regional challenges, each exhibits distinct demographic and economic characteristics.

Grayson County is the most populous and urbanized, with a population of 140,596. It features major retail centers, industrial employers, medical facilities, and institutions of higher education such as Grayson College and Austin College. The county seat, Sherman,

is the region’s largest city with 43,671 residents, followed by Denison with 24,460—a key hub located near Lake Texoma.

Fannin County, located to the east, is more rural and agriculturally focused. It has a population of 33,020, with its county seat, Bonham, home to approximately 10,408 residents. The county also includes three correctional facilities that house nearly 2,000 incarcerated individuals.

Cooke County, the westernmost in the region, has a population of 41,107. Its economy is shaped by oil and gas production and related industries. The county’s principal city is Gainesville (population 17,380), which also hosts North Central Texas College, the only post-secondary institution in the county.

American Community Survey 2018-2022 and US Census Bureau QuickFacts

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

- ❖ Judy Fullylove, BA, NCRI Energy Services Director
- ❖ Molly Guard, MA Contractor

The Needs Assessment was presented for approval at a regular meeting of the Texoma Council of Governments Governing Board on Thursday, July 18, 2024 and published August 2025.

Data Sources

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

Source	Descriptions
US Census American Community Survey, 2018-2022	The United States Census American Community Survey, 2018-2022 (ACS 2022) 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 or unmet community 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 and Key Interviews by County	Following guidance from the Texas Department of Housing and Community Affairs' <i>Community Needs Assessment Guide</i>, the research team developed standardized focus group prompts to gather input from participants across all three counties. The same TCOG staff members facilitated each session, ensuring consistency in both format and delivery. Focus group participants were primarily staff from service provider agencies. Key informants included elected officials and leaders from local agencies and communities. Participants reflected a diversity of ages, genders, racial backgrounds, and family situations. They were encouraged to speak openly and candidly about the needs they observed. Each focus group or interview lasted approximately 60 minutes and fostered dynamic, engaging dialogue. Ultimately, participants exchanged valuable insights not only with the facilitators but also with one another.
Community Commons Data Maps	The Community Commons website, as recommended by the Texas Department of Housing and Community Affairs, was utilized to generate demographic and poverty maps for the region. These maps, based on American Community Survey data, visually illustrate the distribution of poverty across the tri-county area.
US Census Bureau	Official demographic data were sourced from the U.S. Census Bureau, including the 2022 American Community Survey (ACS) and U.S. Census Bureau QuickFacts.

Data Analysis Methodology

Poverty, by both demographic and geographic variables, was analyzed using the Community Commons mapping tool, along with frequency tables for the American Community Survey 2022 data. The community and agency survey 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 211 Information and Referral Call Data were supplied in aggregate and by county for analysis.

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.

- ❖ Population: Overall, Grayson County is the most populous and the largest in the Texoma Region, with 64.0% of the population (140,596). Cooke County has 19.5% (41,107) population, and Fannin County has 16.5% (33,020).
- ❖ Sex: 50.04% Female, 49.96% Male.
- ❖ Age Group: 58.68% 18-64 Years, 18.14% 65 and older, 17.18% 5-18 years, and 6.0% <5 years of age.

- ❖ Median Age: 40 years of age.
- ❖ Race and Ethnicities: 84.93% Caucasian, 4.74% African American, .19% Native American, .24% Asian, and 9.88% Hispanic.

Table1: Demographics for Texoma Region - Data Source: US Census Bureau, Small Area Income and Poverty Estimates. 2022.

Demographics	Cooke County		Fannin County		Grayson County		Total 3 Counties	
	Pop	%	Pop	%	Pop	%	Pop	%
Sex/Gender								
Male	20,456	49.78%	16,583	53.34%	69,188	49.13%	106,227	49.96%
Female	20,651	50.22%	16,437	46.66%	71,408	50.87%	108,496	50.04%
Total	41,107	100.00%	33,020	100.00%	140,596	100.00%	214,723	100.00%
Age								
<5 Age	2,553	6.39%	1,734	4.97%	8,731	6.15%	13,018	6.00%
5-17 Years	6,816	16.67%	5,766	16.23%	25,044	17.59%	37,626	17.18%
18-64 Years	24,074	58.01%	19,453	60.67%	81,162	58.36%	124,689	58.68%
> 65 Years	7,664	18.94%	6,067	18.13%	25,659	17.90%	39,390	18.14%
Total	41,107	100.00%	33,020	100.00%	140,596	100.00%	214,723	100.00%
Race/Ethnicities								
White	34,342	83.54%	29,158	88.30%	112,083	84.52%	175,583	84.93%
Black	1,175	2.86%	1,254	3.80%	7,379	5.56%	9,808	4.74%
Native	255	0.62%	146	0.44%	0	0.00%	401	0.19%
Asian	347	0.84%	159	0.48%	0	0.00%	506	0.24%
Hispanic	4,988	12.13%	2,303	6.97%	13,143	9.91%	20,434	9.88%
Total	41,107	100.00%	33,020	100.00%	132,605	100.00%	206,732	100.00%
Educational Attainment								
Not High School	3,080	11.20%	2,843	14.00%	8,938	9.30%	14,861	10.12%
High School Graduate	8,842	31.30%	7,697	35.00%	28,339	29.00%	44,878	30.53%
Associate's Degree	9,700	8.80%	7,209	6.70%	32,221	33.00%	49,130	33.42%
Bachelor's Degree +	6,607	15.60%	5,062	13.30%	26,451	27.00%	38,120	25.9%
Total	28,229	58.10%	22,811	69.00%	95,949	98.30%	146,989	100.00%

Poverty Rates in the Texoma Region Compared to the State of Texas

Table 2 indicates that the overall poverty rates for Cooke, Fannin, and Grayson counties are consistently lower than the statewide poverty rate for Texas. The poverty rate represents the percentage of individuals or families whose annual income falls below the federally established poverty threshold, which varies based on household size and composition.

This finding suggests that, on average, residents of these three counties experience less economic hardship than the broader Texas population. However, it is important to interpret this data within the local context. Even though the regional average may be lower, there may still be concentrated pockets of poverty within each county—such as isolated rural areas or under-resourced urban neighborhoods—where residents face significant economic challenges.

Understanding these disparities is essential for tailoring effective community services and support programs. Further analysis of disaggregated data—such as poverty rates by age, race, family structure, or zip code—can help identify and prioritize the needs of vulnerable populations within each county.

Table 2: Overall Poverty Rate by County

	Total Households	No. Households in Poverty	% Households in Poverty
Cooke County	16,196	1,857	11.5%
Fannin County	12,699	1,620	12.8%
Grayson County	52,084	5,957	11.4%
Total in Region	80,979	9,434	11.65%
Texas	10,490,553	1,401,789	13.4%

Source: Community Commons

Trends in Poverty Reduction: 2012 to 2022

Table 3 highlights the change in poverty rates across Cooke, Fannin, and Grayson counties from 2012 to 2022, using data from the U.S. Census Bureau’s Small Area Income and Poverty Estimates (SAIPE). The comparison includes the number of persons in poverty, the corresponding poverty rate for each year, and the percentage point change over the ten-year period.

Table 3: Poverty Rate change by County

Demographic Variables and Their Impact on Poverty

Several demographic characteristics—including **sex/gender**, **age**, **race/ethnicity**, **educational attainment**, and **household type**—significantly influence poverty status. Table 4 breaks down poverty distribution across these variables for each of the three counties in the Texoma region and provides a clearer picture of which populations are disproportionately affected.

Findings

Poverty by Gender

- Females experience a slightly higher poverty rate than males across all three counties.
- This aligns with national trends where women are more likely to face poverty due to factors such as wage gaps, single parenting, and caregiving responsibilities.

Poverty by Age Group

- **Children under 5 and ages 5–17 are most affected by poverty**, with rates of **13.78%** and **12.90%** respectively, highlighting the need for targeted services such as early childhood education, school nutrition programs, and family supports.
- Seniors (65+) in Grayson County show a notably higher rate (**13.63%**) than in the other counties, suggesting potential gaps in retirement income or access to affordable healthcare

Poverty by Race and Ethnicity

- **Black, Native American, and Hispanic residents experience significantly higher poverty rates**, often more than **double** that of White residents.
- For example, **Black residents in Cooke County face an alarming poverty rate of 50.47%**, and Hispanic residents also face elevated risk, especially in Cooke and Fannin counties.
- This demonstrates deep racial disparities and underscores the importance of culturally relevant outreach and policy interventions.

Poverty by Educational Attainment

- **Educational attainment is strongly correlated with poverty risk.**
- Individuals without a high school diploma are nearly **four times more likely** to live in poverty than those with a bachelor's degree or higher.
- This supports continued investment in GED programs, workforce training, and post-secondary pathways to economic mobility.

Female-Headed Households

- Female-headed households are particularly vulnerable to poverty, facing rates that exceed the general household average in each county.
- This points to the importance of childcare access, income supports, and employment opportunities tailored to single-parent families.

Conclusions and Implications

While the overall regional poverty rate may seem moderate at 11.11%, certain groups are impacted at much higher levels, revealing systemic inequities:

- Children (especially under age 5 and school-aged youth),
- Racial and ethnic minorities (especially Black and Hispanic populations),
- Individuals without high school diplomas
- Female-headed households

Addressing poverty in the Texoma region requires targeted strategies that take disparities into account such as wraparound services for children, culturally responsive outreach, educational access and workforce development.

Table 4: Demographics by Variables

Demographics by Variables	Cooke County			Fannin County			Grayson County			Total 3 Counties		
	Pop	Poverty	%	Pop	Poverty	%	Pop	Poverty	%	Pop	Poverty	%
Sex/Gender												
Male	20,456	2477	12.10%	16,583	2028	12.23%	69,188	7,239	10.46%	106,227	11,744	11.05%
Female	20,651	3002	14.50%	16,437	2209	13.44%	71,408	6,895	9.66%	108,496	12,106	11.16%
Total	41,107	5,479	13.33%	33,020	4237	12.83%	140,596	14,134	10.05%	214,723	23,850	11.11%
Age												
<5 Age	2,553	554	21.70%	1,734	251	14.47%	8,731	989	11.33%	13,018	1,794	13.78%
5-17 Years	6,816	1726	25.30%	5,766	761	13.20%	25,044	2,365	9.44%	37,626	4,852	12.90%
18-64 Years	24,074	2717	11.29%	19,453	2674	13.75%	81,162	7,282	8.97%	124,689	12,673	10.16%
> 65 Years	7,664	482	6.29%	6,067	551	9.08%	25,659	3,498	13.63%	39,390	4,531	11.51%
Total	41,107	5,479	13.33%	33,020	4237	12.83%	140,596	14,134	10.05%	214,723	23,850	11.11%
Race/Ethnicities												
White	34,342	3,693	10.75%	29,158	3233	11.09%	112,083	9,688	8.64%	175,583	16,614	9.47%
Black	1,175	593	50.47%	1,254	513	40.91%	7,379	1,211	16.41%	9,808	2,317	23.63%
Native	255	71	27.84%	146	21	14.38%	0	0	0.00%	401	92	22.94%
Asian	347	11	3.17%	159	40	25.16%	0	0	0.00%	506	51	10.08%
Hispanic	4,988	1,111	22.28%	2,303	430	18.67%	0	0	0.00%	7,291	1,541	21.13%
Total	41,107	5,479	13.33%	33,020	4237	12.83%	119,462	10,899	9.12%	193,589	20,615	10.64%
Educational Attainment												
Less than High School	3,080	602	19.54%	2,843	722	25.40%	8,938	1,346	15.06%	14,861	2,670	17.96%
High School Graduate	8,842	1,270	14.36%	7,697	1095	14.22%	28,339	3,511	12.39%	44,878	5,876	13.09%
Associate's Degree	9,700	801	8.26%	7,209	633	8.78%	32,221	2,827	8.78%	49,130	4,261	25.90%
Bachelor's Degree +	6,607	212	3.21%	5,062	211	4.17%	26,451	1,366	5.10%	38,120	1,789	12.50%
Total	28,229	2,885	10.22%	22,811	2661	11.67	95,949	9,050	9.43%	146,989	14,596	9.93%
Female Headed Households*	16,196	1,706	10.53%	12,699	1,409	11.10%	52,084	6,498	12.48%	80,979	9,613	11.87%

Data Source: US Census Bureau, American Community Survey, 2018-2022

Table 5 measures social and economic well-being, which includes three main factors: (1) Median Household Income, (2) Per Capita Income in past 60 months, and (3) Percent of People in Poverty in the 3 counties compared to nearest Metropolitan County (Collin), Texas and US. Overall, the average median household income of the three counties (\$66,272) is lower than the Collin County number (\$113,255) by 41%, and the Texas figure (\$73,035) by 10%. The Texoma region fares slightly better than the state and national averages on paper, but Collin County's 5% illustrates how urban advantage and proximity to resources can dramatically shift economic conditions.

Table 5: Measures of Social and Economic Well-Being

	Cooke	Fannin	Grayson	Avg 3 Counties	Collin County	Texas	US
Median Household Income	\$66,374	\$65,835	\$66,608	\$66,272	\$113,255	\$73,035	\$75,149
Per Capita Income 5-year estimates	\$36,274	\$33,480	\$34,364	\$34,706.00	52,653	\$37,513	\$41,261
Percentage of People in Poverty	13%	14%	11%	13%	5%	14%	11%
Source: US Census Bureau, American Community Survey 2018-22							

Households in Poverty

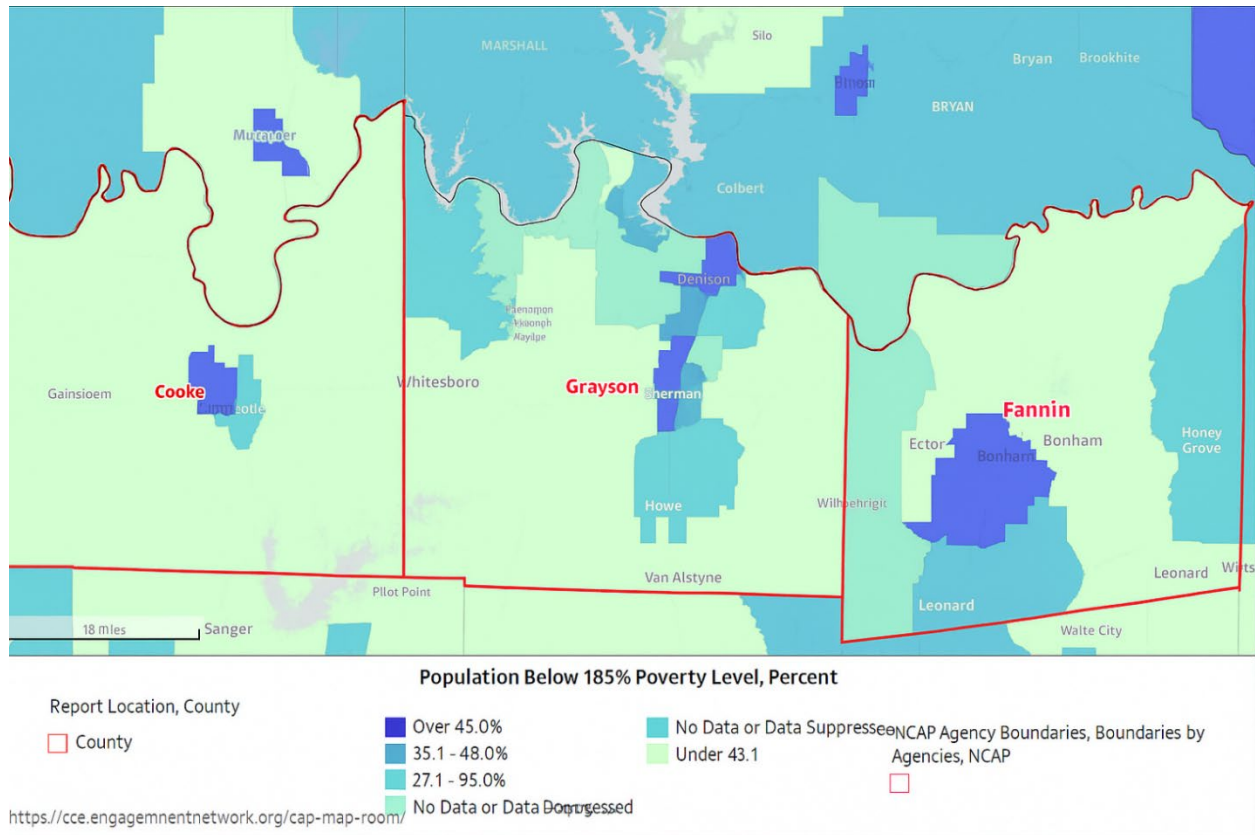
REPORT AREA	TOTAL HOUSEHOLDS	HOUSEHOLDS IN POVERTY	PERCENT HOUSEHOLDS IN POVERTY
TEXOMA REGION	80,979	9,434	11.65%
COOKE COUNTY, TX	16,196	1,857	11.5%
FANNIN COUNTY, TX	12,699	1,620	12.8%
GRAYSON COUNTY, TX	52,084	5,957	11.4%
TEXAS	10,490,553	1,401,789	13.4%

The federal poverty level (FPL), also known as the "poverty line," is the annual income threshold below which a household qualifies for certain welfare benefits. The U.S. Census Bureau determines the poverty threshold, while the Department of Health and Human Services (HHS) publishes the FPL guidelines.

While Cooke County reports the lowest overall poverty rate in the Texoma region, census tract data reveals deep intra-county disparities. In the city of Gainesville, household poverty rates range from 15% to 20%—significantly above the county average. Within Gainesville’s most distressed neighborhoods, poverty affects over one-third of children under five, more than half of female-headed households, **and** a majority of minority residents.

Fannin County has the **highest poverty rate** in the region at 12.8%, with widespread need across multiple communities. **Bonham** has more than 20% of households in poverty, and even in smaller towns like **Honey Grove, Ladonia, Leonard, and Ector**, poverty rates often exceed county averages—highlighting economic hardship despite their small populations. These rural communities face sustained challenges even though total household counts are limited.

In Grayson County, poverty is concentrated in the urban centers of **Denison and Sherman**, where **more than 20% of households** fall below the poverty line—well above the countywide rate of 11.4%. These city-level disparities stand in contrast to regional averages and underscore the need for **place-based solutions** that respond to both concentrated urban and rural poverty.



What the Map Tells Us

Cooke County

- Gainesville is shaded medium-to-dark blue, indicating high poverty concentration (>35% of population below 185% FPL).
- Outlying areas are pale or not shaded, suggesting better-off or data-suppressed tracts.

Grayson County

- Sherman and Denison are consistently medium to dark blue, which visually supports CNA findings that over 20% of households in these cities live in poverty.
- Southern Grayson (Van Alstyne, Gunter) shows much lighter shading, confirming a north-south economic divide.

Fannin County

- Bonham and Leonard both show dark blue, supporting the CNA's narrative of high need.

- Smaller towns like Ector are shaded darker as well, reinforcing the theme of rural hardship despite their small populations.

Income and Poverty: Population Living Below 185% of the Federal Poverty Level

Report Area	Total Population	Population with Income Below 185% FPL	Population with Income Below 185% FPL, Percent
Texoma Region	212,494	58,467	27.51%
Cooke County, TX	41,747	11,349	27.19%
Fannin County, TX	33,476	10,426	31.14%
Grayson County, TX	137,271	36,692	26.73%
Texas	29,016,925	8,412,893	28.99%
United States	324,567,147	84,044,244	25.89%

In the Texoma region, approximately 27.5% of individuals—or 58,467 people—live in households with incomes below 185% of the Federal Poverty Level (FPL). This threshold, commonly used to determine eligibility for assistance programs like reduced-price school meals, WIC, and LIHEAP, captures those who may not qualify as officially poor but still face persistent economic hardship.

Households under 185% FPL often struggle with unstable housing, food insecurity, healthcare costs, and transportation barriers, placing them at higher risk for health disparities, interrupted education, and workforce instability. These challenges are often invisible in standard poverty metrics but have a measurable impact on community well-being.

Fannin County stands out, with over 31% of its population below this threshold—the highest in the region. While Cooke and Grayson Counties follow closely behind, each exceeds one-quarter of their populations under 185% FPL. These statistics reinforce the importance of using broader poverty measures to understand need, allocate resources, and guide equitable program development.

Housing Costs Burden

Housing affordability remains a pressing concern across the Texoma region. Nearly 26% of all households—or approximately one in four—are considered cost-burdened, spending 30% or more of their

income on housing. This threshold, recognized by the U.S. Department of Housing and Urban Development (HUD), reflects the point at which housing costs begin to crowd out other essential needs such as food, transportation, and healthcare.

Grayson County has the highest share of cost-burdened households at 27.41%, with the greatest burden likely concentrated in urban areas like Sherman and Denison, where housing costs and rental competition are typically higher. Cooke (24.07%) and Fannin (22.15%) counties also reflect significant housing strain, especially among fixed-income seniors, single-parent families, and low-wage workers.

These findings reinforce the need for housing programs that serve a spectrum of residents—from renters at risk of eviction to homeowners struggling with maintenance costs. Cost-burdened households are more likely to experience housing instability, utility shut-offs, and difficulty affording critical services, making them a core population for LIHEAP, CSBG, and Community Action planning efforts.

Homeless Children & Youth

Report Area	Total Households	Cost-Burdened Households	Cost-Burdened Households, Percent
Texoma Region	80,979	20,987	25.92%
Cooke County, TX	16,196	3,898	24.07%
Fannin County, TX	12,699	2,813	22.15%
Grayson County, TX	52,084	14,276	27.41%
Texas	10,490,553	3,209,231	30.59%

Although capturing the full extent of homelessness is notoriously difficult, school district reports provide a window into youth housing insecurity. During the 2019–2020 school year, 888 students across the Texoma Region were identified as homeless—representing 2.57% of total enrollment. This figure exceeds the Texas statewide rate of 2.17%, and reflects the complex housing struggles families face across both urban and rural settings.

Grayson County reported the highest percentage of homeless students (2.90%), indicating notable levels of housing instability in districts likely located in or around Sherman and Denison. Fannin County followed closely with 2.60%, reinforcing concerns around rural poverty and limited shelter infrastructure. In contrast, Cooke County reported a significantly lower rate (1.10%), although slightly reduced district participation (85.7%) and student coverage (94.6%) may signal undercounting or inconsistent identification practices.

Homelessness as defined by the U.S. Department of Education includes not just those in shelters or unsheltered, but also children "doubled-up" in housing, living in motels, or in other unstable settings.

These children are more likely to face educational disruption, mental health risks, and difficulty accessing consistent support services. The Texoma region’s strong data participation (100% district reporting) positions it well to monitor trends and shape programs that directly support student housing stability and family resilience.

Report Area	Students in Reported Districts	Homeless Students	Homeless Students, Percent	Districts Reporting	Students in Reported Districts
Texoma Region	34,537	888	2.57%	100.00%	100.00%
Cooke County, TX	6,019	68	1.10%	85.70%	94.60%
Fannin County, TX	5,603	148	2.60%	100.00%	100.00%
Grayson County, TX	22,915	672	2.90%	85.70%	89.40%
Texas	5,260,718	114,263	2.17%	86.99%	98.05%

Mental Health and Substance Use Conditions

Mental and behavioral health challenges are increasingly visible across the Texoma region. According to self-reported data, 17.6% of adults in the tri-county area experience frequent mental distress—exceeding the state’s rate of 16.2%. Fannin County, the region’s most impoverished area, reports the highest age-adjusted rate (18.0%), illustrating the strong link between poverty and poor mental health.

These issues are also reflected in the region’s mortality data. Between 2018 and 2022, the Texoma Region reported 567 deaths from suicide, drug overdose, or alcohol-related illness—a combined crude death rate of 52.5 per 100,000, compared to 43.7 statewide. Rates in Fannin (54.3) and Cooke (54.2) counties were the highest in the region.

“Deaths of Despair”—fatalities from suicide, drug overdose, and alcohol-related illness—are a critical indicator of behavioral health distress and service gaps. Between 2018 and 2022, the Texoma Region recorded **567 such deaths**, with a crude mortality rate of **52.5 per 100,000 residents**, notably higher than the **Texas average of 43.7**. These losses reflect more than personal tragedy—they signal **long-standing gaps in trauma response, substance use treatment, and mental health access**, particularly in rural and under-resourced areas. This underscores the urgency of strengthening **school-based mental health programs, crisis response systems, and integrated care models** for Medicare, Medicaid, and uninsured populations.

Report Area	Total Population	Adults Age 18+ with Poor Mental Health (Crude)	Adults Age 18+ with Poor Mental Health (Age-Adjusted)
Texoma Region	218,149	16.6%	17.6%
Cooke County, TX	42,244	16.40%	17.60%
Fannin County, TX	36,569	17.00%	18.00%
Grayson County, TX	139,336	16.50%	17.50%
Texas	29,527,941	16.18%	16.21%

Deaths of Despair (Suicide, Alcohol, and Drug-Related Mortality)

Report Area	Total Population, 2018-2022 Average	Five Year Total Deaths, 2018-2022 Total	Crude Death Rate (Per 100,000 Population)
Report Location	215,983	567	52.5
Cooke County, TX	41,704	113	54.2
Fannin County, TX	36,081	98	54.3
Grayson County, TX	138,198	356	51.5
Texas	29,323,200	64,096	43.7

Child Care, Early Education and Youth Development

Affordable, high-quality child care is essential for both **child development** and **economic mobility** in the Texoma Region. For low-income families, the high cost of care often limits employment options—especially for single parents and gig workers—contributing to ongoing financial hardship. Although support exists through **Workforce Solutions** and **Head Start**, coverage is insufficient to meet community needs, particularly for **non-traditional work hours**.

The region is served by **7 Head Start programs**, translating to just **5.6 facilities per 10,000 children under age five**, below the **state average of 7.01**. **Cooke County** has the lowest access (3.72 per 10,000), with only one center for more than 2,600 children. This shortfall contributes to low **preschool**

enrollment: only **33.2% of children ages 3–4** in the region are enrolled, with **Cooke County** again **lowest at 21.1%**.

Youth disconnection is also a concern. **8.2% of teens aged 16–19** in the region are neither in school nor employed. **Grayson County** reports the highest rate at **9.75%**, underscoring the need for **career pathways, mentoring, and re-engagement strategies**.

Together, these indicators highlight a **critical need for expanded early learning programs, flexible child care services, and targeted youth support** to strengthen family stability and break the cycle of poverty in the Texoma Region.

Report Area	Children Under Age 5	Total Head Start Programs	Head Start Programs, Rate (Per 10,000 Children Under Age 5)
Texoma Region	12,501	7	5.6
Cooke County, TX	2,687	1	3.72
Fannin County, TX	1,981	1	5.05
Grayson County, TX	7,833	5	6.38
Texas	1,928,473	1,352	7.01

Note: This indicator is compared to the state average.

Data Source: US Department of Health & Human Services, [HRSA - Administration for Children and Families](#). 2022.

Education Access - Preschool Enrollment (Age 3-4)

Report Area	Population Age 3-4	Population Age 3-4 Enrolled in School	Population Age 3-4 Enrolled in School, Percent
Texoma Region	5,355	1,779	33.22%
Cooke County, TX	1,060	224	21.13%
Fannin County, TX	779	345	44.29%
Grayson County, TX	3,516	1,210	34.41%
Texas	806,839	336,497	41.71%

Note: This indicator is compared to the state average.

Data Source: US Census Bureau, [American Community Survey](#). 2018-22.

Although Head Start and preschool programs are in the region through the public school system, there are not enough to accommodate the number of children who qualify for the program.

Youth Not Working and Not in School

This indicator measures the percentage of youth aged 16-19 who are neither enrolled in school nor employed. In the report area, there are 11,520 individuals within this age group, of which 947 are disconnected from both education and employment.

Report Area	Population Age 16-19	Population Age 16-19 Not in School and Not Employed	Population Age 16-19 Not in School and Not Employed, Percent
Texoma Region	11,520	947	8.22%
Cooke County, TX	2,342	137	5.85%
Fannin County, TX	1,783	89	4.99%
Grayson County, TX	7,395	721	9.75%
Texas	1,708,397	141,153	8.26

Data Source: US Census Bureau, [American Community Survey](#), 2018-22

Medical Care

The lack of health insurance is considered a *key driver* of health status.

This indicator reports the percentage of adults age 18 to 64 without health insurance coverage. This indicator is relevant because lack of insurance is a primary barrier to healthcare access including regular primary care, specialty care, and other health services that contributes to poor health status.

Report Area	Total Population Age 18-64	Pop. Age 18-64 w/ Insurance	Pop. Age 18-64 w/ Insurance, Percent	Pop. Age 18-64 w/o Insurance	Pop. Age 18-64 w/o Insurance, Percent
Texoma Region	123,706	94,838	76.66%	28,868	23.34%

Report Area	Total Population Age 18-64	Pop. Age 18-64 w/ Insurance	Pop. Age 18-64 w/ Insurance, Percent	Pop. Age 18-64 w/o Insurance	Pop. Age 18-64 w/o Insurance, Percent
Cooke County, TX	24,076	17,957	74.58%	6,119	25.42%
Fannin County, TX	19,820	15,210	76.74%	4,610	23.26%
Grayson County, TX	79,810	61,671	77.27%	18,139	22.73%
Texas	17,678,878	13,412,770	75.87%	4,266,108	24.13%

Medical Care and Insurance Coverage - Lack of Health Insurance Coverage

Health insurance is a foundational component of access to healthcare. Adults and children without insurance are significantly less likely to receive **preventive care, manage chronic conditions**, or access **specialty services**, contributing to poorer overall health outcomes. In the Texoma Region, insurance coverage rates lag slightly behind—or mirror—statewide averages, with noticeable variation across counties.

Implications for the Region

The Texoma Region's insurance coverage rates—while broadly aligned with state averages—still leave **tens of thousands of adults and children without reliable access to medical care**. These coverage gaps create downstream impacts, including:

- **Delayed or skipped preventive care**
- **Higher emergency room utilization**
- **Worsening chronic conditions**
- **Barriers to maternal and pediatric health access**

Efforts to **expand Medicaid awareness, streamline enrollment**, and **support community clinics and navigators** will be critical to improving health access and outcomes, particularly for **Cooke County**, which consistently shows the highest rates of uninsurance across both age groups

Report Area	Total Population Age 0-18	Pop. Age 0-18 w/ Insurance	Pop. Age 0-18 w/ Insurance, Percent	Pop. Age 0-18 w/o Insurance	Pop. Age 0-18 w/o Insurance, Percent
Texoma Region	52,788	46,242	87.60%	6,546	12.40%
Cooke County, TX	10,057	8,625	85.76%	1,432	14.24%
Fannin County, TX	8,166	7,192	88.07%	974	11.93%
Grayson County, TX	34,565	30,425	88.02%	4,140	11.98%
Texas	7,709,134	6,811,006	88.35%	898,128	11.65%

Geographical Conclusions

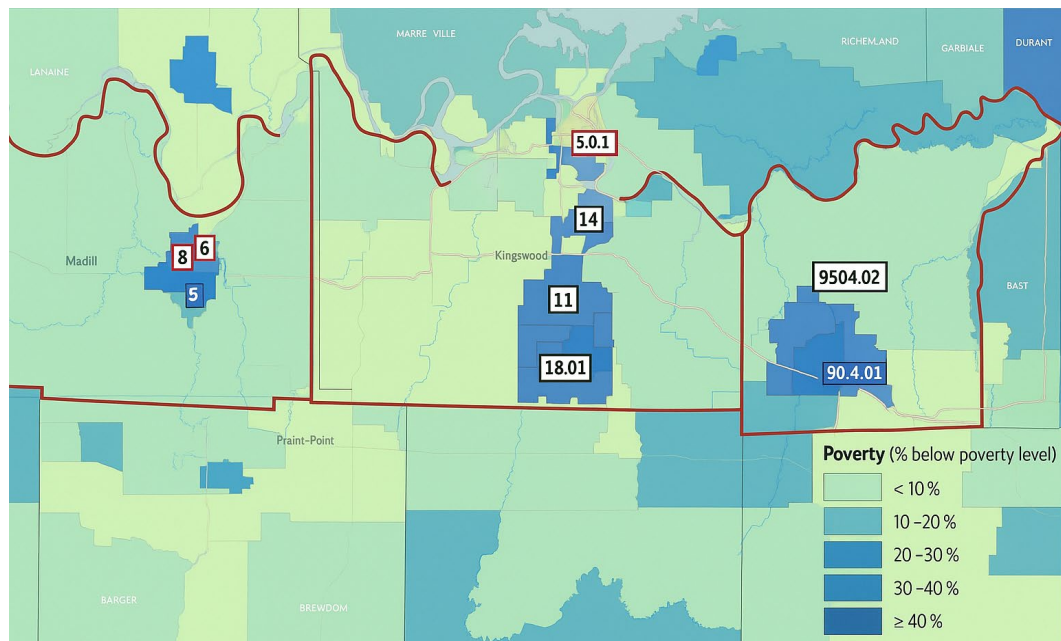
Poverty continues to be geographically concentrated in specific neighborhoods and communities across the Texoma Region. Tract-level data on income, insurance coverage, education, mental health, and cost burden confirm consistent patterns of **intergenerational hardship** in both urban centers and isolated rural pockets. Based on the most recent data and visual analysis, the areas with **highest poverty concentration** include:

- **Cooke County:**
 - **Gainesville** remains the county's primary area of concern, with poverty concentrated in **north, northeast, east, south, southeast, and central tracts**.
 - Census data shows that some neighborhoods exceed **20% of households in poverty**, with high rates among **children, single mothers, and minority residents**.
- **Grayson County:**
 - **Sherman:** Poverty is concentrated in **northwest, northeast, and southern Sherman**, consistent with elevated levels of housing cost burden, youth disconnection, and uninsured residents.
 - **Denison:** High-poverty tracts are found in the **west, north, northeast, and south** parts of the city.
 - These urban cores show the **highest rates of deaths of despair** and homeless student enrollment.

- **Fannin County:**

- **Bonham** shows continued poverty concentration in **west and south Bonham**, with over **20% of households living below the poverty line**.
- Smaller towns such as **Leonard, Ladonia, and Ector** also show disproportionate need, though small population sizes limit tract-level visibility.

These updated geographic patterns align closely with findings on **mental health risk, lack of insurance, youth vulnerability, and limited child care access**. They underscore the need for **place-based strategies** that prioritize both **dense urban zones** and **isolated rural communities**, ensuring no area is left behind.



Regional Summary

Across the Texoma region, the **map and data reinforce that poverty is not evenly distributed**—it is **concentrated in specific tracts** where structural barriers persist.

In Cooke County, the City of Gainesville and specifically census tracts 8 and 6 shows 30-40% poverty while tract 5 is more than 40% impoverished. Grayson County, census tract 18.01, Howe and Van Alstyne are 30-40% impoverished, as is the City of Sherman in tract 11 and the city of Denison in tract 14. In Fannin County the most impoverished households are concentrated in the City of Bonham, tracts 9504.02 and 9504.01. The most consistent drivers include:

- **Female-headed households** experiencing extremely high rates of poverty.
- **Children under age 5**, with many tracts showing one-third or more in poverty.
- **Educational attainment**, with residents lacking a high school diploma at significant disadvantage.

- **Minority populations (non-white)**, who are disproportionately represented among those living in poverty.
- **Low household income**, especially under \$25,000, which is strongly tied to persistent poverty.

Qualitative Data

TCOG houses the regional Texas 2-1-1 Information & Referral Center, which maintains comprehensive call data on service requests across the Texoma region. The following analysis is based on referral requests from February 1, 2024, to April 28, 2024. During this 90-day period, residents across Cooke, Fannin, and Grayson counties contacted 2-1-1 seeking assistance with a range of basic needs.

Top 10 Needs – Texoma Region (All Counties Combined)

1. Electric Service Payment Assistance
2. Food Pantries
3. Rent Payment Assistance
4. Low Income/Subsidized Private Rental Housing
5. Water Service Payment Assistance
6. Gas Service Payment Assistance
7. Central Intake/Assessment for Drug Use Disorders
8. Prescription Expense Assistance
9. Aging and Disability Resource Centers
10. Area Agencies on Aging

County-Level Rankings

- **Cooke County:** Top needs include utility assistance, housing, and non-emergency medical transportation.
- **Fannin County:** Alongside basic needs, requests included personal care and services for veterans.
- **Grayson County:** Additional top concerns include Section 8 housing vouchers and functional needs registries.

Service Category Summaries

These high-volume requests reflect a continued need for foundational support services, particularly for low-income and vulnerable populations.

Electric Service Payment Assistance

The most frequently requested service. Despite the availability of referral agencies, many households struggle to maintain electric service due to affordability issues.

Food Pantries

Calls for food support may reflect direct need or gaps in access to SNAP benefits. The prevalence of this request highlights persistent food insecurity.

Rent Payment Assistance

Ongoing demand underscores the local affordable housing crisis and residents' difficulties in maintaining stable housing.

Low-Income/Subsidized Private Rental Housing

Privately owned units offered at reduced rates based on agreements with HUD or state housing authorities remain in high demand.

Gas and Water Service Payment Assistance

These programs help prevent utility shut-offs, which are particularly destabilizing for families living on fixed or limited incomes.

Central Intake/Assessment for Drug Use Disorders

These services evaluate individuals for substance use disorders (excluding alcohol) and help connect them to limited subsidized treatment options.

Prescription Expense Assistance

Supports individuals at risk due to an inability to afford essential medications, often bridging the gap between need and emergency.

Aging and Disability Resource Centers (ADRCs)

Provide coordinated access to long-term services and supports for older adults and individuals with disabilities.

Area Agencies on Aging (AAA)

Offer services designed for individuals age 60+, including nutrition, case management, and caregiver support.

Client Satisfaction Survey

As part of the community needs assessment process, TCOG distributed an online **Client Satisfaction Survey** to individuals who had received services from TCOG programs. A total of **57 respondents** completed the survey.

One of the key questions asked clients to identify the **top five service categories** they felt were most needed in their community or county. Respondents were allowed to select multiple options. The top five categories, ranked by frequency of selection, are shown below:

Top Five Needs Identified by Clients

Service Category	Number of Selections	% of Respondents
Health Care	31	89.8%
Affordable Housing	30	17.0%
Employment	29	15.3%
Support Services	25	14.4%
Transportation	24	11.0%

This feedback illustrates that **health care access** was perceived as the most urgent community need by a large majority of clients, followed closely by **affordable housing** and **employment opportunities**. The presence of **support services** (such as case management, counseling, and financial coaching) and **transportation** in the top five also reflects ongoing challenges for families navigating service systems.

While the client responses align closely with other data sources—including the 2-1-1 referral data and agency surveys—they also emphasize a **strong personal experience lens**, which often reveals more immediate or felt needs related to health, housing, and mobility.

Agency Needs Survey

To capture the perspective of human service professionals, TCOG distributed an online **Community Needs Survey** to social service agencies, nonprofit organizations, and other community partners throughout the Texoma region. A total of **62 agency representatives** responded.

One key survey question asked agencies to identify the **top five service categories** most needed in their communities. The aggregated results are listed below:

Top Five Needs Identified by Agencies

1. **Affordable Housing** (Rank Score: 5)
2. **Employment** (Rank Score: 4)
3. **Education** (Rank Score: 3)
4. **Medical/Mental Health** (Rank Score: 2)
5. **Transportation** (Rank Score: 1)

These results reflect the **professional and system-level view** of need, based on direct service delivery, case management, and community outreach. Agency staff overwhelmingly identified **affordable housing** as the top priority across all counties, consistent with both 2-1-1 referral data and client responses. **Employment** and **education** were also seen as critical to long-term self-sufficiency and economic stability.

County-Level Rankings by Agency Respondents

Rank	Cooke County	Fannin County	Grayson County
1	Affordable Housing	Affordable Housing	Affordable Housing
2	Employment	Employment	Employment
3	Medical/Mental Health	Medical/Mental Health	Medical/Mental Health
4	Support Services	Transportation	Transportation
5	Education	Support Services	Education

These county-level results highlight consistent concern across all three counties around **housing, employment, and health**, while also revealing regional variations:

- **Fannin County** placed **transportation** and **support services** ahead of education.
- **Grayson County** respondents prioritized **transportation** more strongly, likely due to the region's size and limited transit infrastructure.
- **Cooke County** identified **support services** as a fourth priority, reflecting needs for wraparound case management and stability supports.

Key Informant Interviews

To deepen the qualitative understanding of community needs, TCOG's research team conducted **key informant interviews** across all three counties. Informants included elected officials, community leaders, and representatives from local service agencies, each offering insight based on their leadership roles and day-to-day work with residents.

Participants were asked to identify and rank the **top five community needs** in their respective counties. These responses complement survey and referral data by providing **contextual understanding and lived observations** of service gaps, barriers, and trends.

Top Five Needs Identified by Key Informants (All Counties Combined)

1. **Food Access/Insecurity** (Score: 11)
2. **Employment Opportunities** (Score: 8)

- 3. **Transportation** (Score: 7)
- 4. **Affordable Housing** (Score: 7)
- 5. **Utility Payment Assistance** (Score: 4)

These findings emphasize the **persistent strain on basic needs infrastructure**, particularly food and housing stability. Although food insecurity was not the top-ranked need in agency or client surveys, key informants—particularly elected officials and direct service providers—consistently cited it as a **visible and urgent issue** in their communities.

County-Level Priorities Identified by Key Informants

Rank	Cooke County	Fannin County	Grayson County
1	Mental Health	Child Care	Affordable Housing
2	Affordable Housing	Education	Child Care
3	Employment	Food Insecurity	Transportation
4	Food Insecurity	Medical Health	Mental Health
5	Transportation	Affordable Housing	Medical Health

These county-level rankings illustrate both **regional consistency** and **localized differences**:

- **Cooke County** key informants emphasized **mental health** as the most pressing issue, followed closely by **housing** and **employment**.
- In **Fannin County**, the lack of **child care** and **education supports** emerged as top concerns—issues not as prominently ranked in other counties.
- **Grayson County** prioritized **affordable housing** and **child care**, but also ranked **transportation and mental health access** as major barriers.

These insights reinforce the **interconnectedness of housing, health, employment, and access**, while also underscoring the importance of **geographic context** in service planning and resource allocation.

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

5. Identified Needs

- To determine the most pressing challenges across the Texoma region, findings from all qualitative and quantitative sources were compiled and analyzed. These sources included:
 - 2-1-1 referral data (February–April 2024)
 - Client and agency survey responses
 - Key informant interviews

Focus group discussions

Community-level observations

Each need was scored based on its frequency and priority ranking across the various methods and counties. The results were aggregated to identify regional trends and county-specific differences.

Table 7: Aggregate Needs Scores by Category and County

Need Category	Cooke	Fannin	Grayson	Total (All Counties)
Housing	45	8	66	119
Transportation	20	11	83	114
Medical/Mental Health	28	4	77	109
Employment	14	4	60	78
Food Insecurity	14	6	41	61
Child Care	9	6	3	18
Grand Total	130	39	330	499

Table 8: County-Level Top Five Needs (Aggregate Scores)

Cooke County	Fannin County	Grayson County
Housing (45)	Transportation (11)	Transportation (83)
Medical/Mental Health (28)	Housing (8)	Medical/Mental Health (77)
Transportation (20)	Child Care (6)	Housing (66)
Employment (14)	Food (6)	Employment (60)
Food (14)	Medical/Mental Health (4)	Food (41)

Interpretation and Analysis

The aggregated results confirm strong regional consensus around a core set of **interconnected basic needs**, while also revealing nuanced differences in need intensity between counties.

Regional Priorities

Across all three counties, the five most critical needs—ranked by total score—are:

1. **Housing:** The highest-ranked need overall, with especially acute concern in **Grayson County**, reflecting both demand for affordable units and rising cost burdens for renters and homeowners.
2. **Transportation:** A pervasive issue that affects access to jobs, health care, food, and services—particularly in **Grayson and Fannin Counties**, where public transit options are limited.
3. **Medical/Mental Health:** Service shortages, long wait times, and provider gaps continue to affect all counties, especially in rural areas.
4. **Employment:** Despite low regional unemployment, barriers such as child care access, training, and transportation limit workforce participation for many residents.
5. **Food Insecurity:** Elevated needs persist, particularly in areas where mobility or stigma inhibits access to available resources.

County-Level Nuances

- **Cooke County** shows high need across all five major categories, particularly **housing** and **health**.
- **Fannin County**, while scoring lower overall, highlights **transportation and child care** as distinct pain points, reflecting its more rural character and fewer service hubs.
- **Grayson County** exhibits high scores in nearly every category, indicating a **concentration of need** in both urban and rural areas, possibly driven by population density and uneven resource distribution.

6. Key Findings

The findings from client and agency surveys, key informant interviews, 2-1-1 referral data, and focus group discussions demonstrate strong regional alignment around a set of core challenges. While some variation exists across counties, the same fundamental needs consistently emerged across all data collection methods.

Texoma's Top Basic Needs

Need Area	CSBG Domain	Level of Need
1. Housing	Housing	Community
2. Transportation	Infrastructure	Community & Family
3. Medical/Mental Health	Health	Community

Need Area	CSBG Domain	Level of Need
4. Employment	Employment	Community & Family
5. Food	Health	Community

These priorities reflect persistent barriers to economic mobility, family stability, and equitable access to opportunity. Together, they represent the **foundation of poverty alleviation and prevention** efforts in the Texoma region.

Focus Group Insights: Causes & Conditions of Poverty

Focus groups were convened in **Cooke and Grayson Counties** to explore the root causes and conditions underlying the region's top-ranked needs. Participants included clients, frontline staff, and community members with lived experience. Several key themes emerged:

Employment

Although the region reports a low unemployment rate of **3.1%**, many individuals remain disconnected from the workforce due to:

- Limited job skills and educational attainment
- High cost or unavailability of child care
- Inadequate transportation
- Lack of on-the-job training or apprenticeships
- Apathy or disconnection among some working-age adults

Local employers and education partners are actively working to align training programs with growing opportunities in advanced manufacturing, particularly in the **semiconductor sector**. However, persistent barriers continue to exclude many residents from participating in the labor market.

Poverty

Participants emphasized that **poverty is concentrated among young adults, children, and female-headed households**. Specifically:

- **Children under age 5** are disproportionately affected
- **Women of color** face higher risks due to the intersection of race, gender, and caregiving responsibilities
- A high percentage of individuals aged **18–34** live in poverty, weakening the economic base by reducing homeownership, workforce participation, and consumer activity

Transportation

Transportation remains a cross-cutting barrier to nearly all services and opportunities:

- Many residents lack personal vehicles
- Public transit is limited, especially outside urban areas
- Para-transit is available, but not comprehensive
- Transportation barriers limit access to **employment, medical care, food, and childcare**

Food Insecurity

Food insecurity is widespread, though often a **result of poverty rather than a root cause**:

- Food pantries and meal programs exist, but many residents **cannot access them** due to transportation limitations
- Some residents experience gaps between need and SNAP benefit availability or eligibility

Synthesis

Focus group participants emphasized the **interconnectedness of poverty-related challenges**, reinforcing that no single issue can be addressed in isolation. Instead, a **coordinated, holistic response** is required—one that aligns housing, health, employment, transportation, and education strategies to support long-term stability for individuals and families.

7. Community Strengths & Weaknesses

The Texoma region benefits from strong local leadership, well-established service networks, and growing educational and workforce development infrastructure. At the same time, longstanding challenges in access to health care, affordable housing, and basic utilities continue to impact vulnerable populations—particularly in rural areas and among those living in poverty.

Community Strengths

The Texoma region—particularly Grayson and Fannin counties—has developed strong partnerships, educational resources, and community initiatives that support family stability, workforce readiness, and economic development. At the same time, longstanding challenges in access to mental health services, housing, and basic utilities remain key areas of concern. The following assets represent key opportunities for building on existing progress and deepening community impact:

1. Collaborative Leadership & Cross-Sector Partnerships

Texoma has a robust network of collaborative institutions that work across silos to address regional needs. Notable examples include:

- **Texoma Community Center**
- **Texoma Health Foundation**
- **Community Well TX**
- **Texoma Council of Governments (TCOG)**
- **Texoma Behavioral Health Leadership Team**

These organizations regularly partner with local governments, hospitals, school districts, and nonprofits to align strategies in health, housing, and poverty reduction.

2. Educational Institutions & Workforce Readiness

The region is home to three higher education institutions:

- **Grayson College**
- **North Central Texas College (NCTC)**
- **Austin College**

These institutions provide accessible pathways for degree-seeking students, vocational learners, and adults seeking upskilling. Partnerships with employers and K–12 districts support career readiness in high-demand fields such as:

- Health sciences
- Manufacturing
- Construction
- Technology

3. Workforce Development & Youth Career Pathways

Workforce Solutions Texoma delivers training, job matching, and employment services to both youth and adults. Local high schools offer **Career and Technical Education (CTE)** programs to build a skilled workforce pipeline directly from the secondary level.

4. Poverty Reduction & Empowerment Programs

Programs like **Getting Ahead in a Just-Gettin’-By World** in Grayson and Fannin Counties help individuals build financial literacy, personal resilience, and peer support. Graduates often go on to serve in advocacy or leadership roles in their communities.

5. Housing Development & Economic Growth

Local governments and development agencies are expanding housing stock in response to job growth—particularly around Sherman’s **technology corridor** and the **Bois d’Arc Lake development zone** in Fannin County. Both **single- and multi-family housing units** are in active development.

6. Mental Health Investment & Stigma Reduction

Efforts to address behavioral health needs include:

- Community awareness campaigns
- School-based outreach
- Expansion of youth-focused services

These efforts have reduced stigma and improved early intervention, though provider capacity remains limited.

7. Essential Services & Basic Needs Programs

TCOG provides critical stabilizing services including:

- Utility assistance
- Weatherization
- 2-1-1 information and referral

These services are essential to helping households remain safely housed and connected to support systems.

Community Weaknesses

Despite notable progress and strong community collaboration, several persistent challenges continue to limit the region’s ability to meet the needs of residents—especially those living in poverty, in rural areas, or with complex barriers.

1. Mental Health Provider Shortages

There is a region-wide shortage of behavioral health professionals, particularly those who specialize in children and adolescents. This is most acute in **Fannin County**, which has limited mental health infrastructure and few practicing providers. As a result, residents face:

- Long wait times for appointments
- Lack of pediatric and adolescent specialists
- Overreliance on out-of-county referrals

2. Barriers to Behavioral Health Access

Even in counties with more providers, many residents face non-clinical barriers that prevent them from accessing services, including:

- Lack of reliable transportation, particularly in rural areas
- Language and cultural mismatches between clients and providers
- Persistent stigma around mental health
- Limited public awareness of available services

These factors disproportionately affect low-income families and those in geographically isolated areas.

3. Housing Affordability and Utility Burden

While housing development is increasing—especially in Grayson County—most new units are market rate and remain unaffordable for low- to moderate-income residents. Compounding this issue:

- Many families spend **more than 30% of their income** on housing and utilities
- Energy insecurity is common, particularly in households reliant on older, inefficient housing
- Limited funding for housing assistance programs restricts the reach of current efforts

4. Geographic Disparities in Service Access

Services are unevenly distributed across the region. While Sherman and Denison offer more robust infrastructure, **rural areas in Cooke and Fannin Counties** often face:

- Fewer providers
- Longer travel times to services
- Less access to child care, early education, and job training
- Scarcer transportation options

These disparities intensify poverty and isolation in communities outside of the region's urban core.

8. Barriers to Addressing Identified Needs

While the Texoma region has made measurable progress in expanding services and strengthening partnerships, several **entrenched barriers** continue to prevent the region from fully addressing its most urgent community needs. These barriers span funding, infrastructure, workforce limitations, and systemic inequities—and they disproportionately affect rural residents, families in poverty, and historically marginalized populations.

1. Insufficient and Fragmented Funding

Critical services—including transportation, child care, housing assistance, and behavioral health—often operate under **inconsistent or inadequate funding streams**, limiting their capacity to meet growing demand. In particular:

- **Transportation services** remain underfunded, preventing access to jobs, health care, and child care
- Limited grant funding restricts the scale of **housing and utility assistance programs**
- Behavioral health providers struggle to maintain sustainable operations in rural areas

2. Gaps in Early Childhood Education Access

There is a notable lack of **affordable, high-quality early childhood education** across the region—especially in **Fannin and Cooke Counties** and among families with second- or third-shift work schedules. These gaps result in:

- Parents being unable to work or attend training
- Children missing out on early learning opportunities critical for long-term success
- Underutilization of state and federal child care subsidies due to capacity limitations

3. Limited Strategies to Address Childhood Poverty

Although multiple efforts exist to support families, the region still lacks **comprehensive, family-centered approaches** to reduce childhood poverty. Current service models may not sufficiently address:

- Stable housing, early nutrition, and developmental support in tandem
- Coordinated case management across agencies
- Parent education and engagement in high-risk communities

4. Behavioral Health Workforce Shortages

Across the region—but especially in **Fannin and Cooke Counties**—the **supply of mental health providers remains insufficient** to meet community needs. This leads to:

- Extended wait times
- Greater travel burdens for families seeking care
- Unmet needs, particularly among youth, trauma survivors, and non-English speakers

5. Concentration of Poverty in Specific Neighborhoods

Certain census tracts across the region face **compounded barriers**, including:

- High poverty rates
- Limited transportation infrastructure

- Overburdened schools and service providers
This concentration places greater strain on local systems and contributes to geographic disparities in opportunity and outcomes.

6. Structural Inequities and Systemic Disparities

Persistent inequities based on **race, ethnicity, gender, and educational attainment** continue to limit access to opportunity. These inequities manifest as:

- Higher poverty rates for women of color and female-headed households
- Lower rates of college enrollment and workforce participation among minority youth
- Compounding risk factors that require **culturally responsive**, trauma-informed approaches

9. Priority Needs & Suggested Actions Update

Drawing on survey data, key informant interviews, focus group discussions, and 2-1-1 call trends, the Texoma region has identified a core set of priority needs. These needs represent the most urgent challenges impacting low-income individuals and families and require coordinated, cross-sector responses. The actions outlined below build on existing efforts and highlight key areas for growth, investment, and collaboration.

1. Affordable Housing

Need: The shortage of affordable housing affects families across all three counties, contributing to housing instability and limiting workforce recruitment and retention.

Challenges:

- High demand and low inventory of income-restricted units
- Rising construction and rental costs
- Insufficient funding for rent assistance and utility subsidies

Actions:

- Support municipal efforts to expand single- and multi-family housing development in Sherman, Denison, and the Bois d'Arc Lake corridor
- Advocate for increased state and federal housing assistance funding
- Expand partnerships with private developers and housing authorities to increase mixed-income housing options
- Align housing development with workforce growth zones

2. Utility Assistance

Need: Energy and water insecurity place an unsustainable burden on low-income households, with many spending over **30% of their income on utilities**.

Challenges:

- High utility costs relative to income
- Aging housing infrastructure contributes to inefficiency
- Limited provider presence in the region

Actions:

- Expand outreach and enrollment in utility assistance programs
- Increase partnerships with energy providers to fund crisis and weatherization services
- Invest in energy-efficiency upgrades for low-income households through state weatherization programs
- Advocate for expanded utility vendor networks in rural areas

3. Transportation Access

Need: Transportation remains a critical barrier to employment, health care, education, and basic services—especially for the elderly, disabled, and rural residents.

Challenges:

- Sparse or nonexistent public transportation options
- Direct-transit is limited in scale and geography
- Transportation needs vary significantly across counties

Actions:

- Continue regional planning through the **Regionally Coordinated Transportation Plan (RCTP)**
- Sherman and Denison consider a feasibility study of public transit and fixed routes
- Explore micro transit or ride-share solutions for rural and underserved areas
- Expand medical transportation access, especially for seniors and individuals with disabilities
- Advocate for sustainable transportation funding to scale programs

4. Medical and Mental Health Access

Need: Mental health and primary care shortages persist across the region, particularly for youth, uninsured individuals, and rural communities.

Challenges:

- Shortage of licensed providers, especially in **Fannin and Cooke Counties**
- Stigma and lack of culturally competent care
- Fragmented referral systems and long wait times

Actions:

- Expand community education and anti-stigma campaigns
- Strengthen school- and community-based mental health partnerships (e.g., **Texoma Behavioral Health Leadership Team, Community Well TX**)
- Recruit and retain providers through loan repayment, clinical placements, and housing incentives
- Advocate for integrated care models that combine physical and behavioral health services

5. Child Care and Early Childhood Education

Need: Affordable, high-quality early learning and child care services are essential for working families and long-term economic development.

Challenges:

- Shortage of child care providers, especially in Fannin and Cooke Counties
- Limited options during second and third shifts
- Low awareness of subsidies and support programs

Actions:

- Increase funding and capacity for infant, toddler, and after-hours care
- Partner with **Workforce Solutions Texoma**, employers, and ISDs to expand early learning infrastructure
- Promote awareness of existing child care subsidies among eligible families
- Support workforce development for early childhood educators to reduce turnover

Survey Monkey completed by regional social service agencies

An online survey providing qualitative information from 62 respondents of Texoma area agencies and community organizations revealed the greatest concerns facing human service 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; 57 respondents.

2-1-1 Information and Referral

TCOG also houses the regional 211 Information & Referral program. Data were collected and analyzed for a 90-day period. The primary data focus on an individual caller's presenting need, met need, and unmet need (including services not available).

Workforce Solutions Texoma

Childcare and Employment Information

Appendices

Appendix A – Key Informant and Community Agency Interviews

Appendix A

Elected Officials Telephone Interviews

DATE	COUNTY	OFFICIAL	POSITION
6/12/2024	COOKE	John Roane	Cooke County Judge
6/14/2024	COOKE	Tommy Moore	Mayor, City of Gainesville
6/20/2024	COOKE	Andrea Grangruth	United Way of Cooke Co
6/12/2024	COOKE	Angie Williams	St Paul's Episcopal Church
6/13/2024	COOKE	Yvonne Sandmann	North Central Texas College
6/21/2024	FANNIN	Newt Cunningham	Fannin County Judge
6/18/2024	FANNIN	Allen Sanderson	Bonham City Council
6/24/2024	FANNIN	Stephanie Chandler	Community Well Texas
6/20/2024	FANNIN	Cindy Godbey	Getting Ahead Program
6/24/2024	GRAYSON	Bruce Dawsey	Grayson County Judge Social Worker, Grayson
6/12/2024	GRAYSON	Barbara Malone	College
6/26/2024	GRAYSON	Julie Rickey	Masterkey Ministries
6/24/2024	GRAYSON	Katie Eubanks	United Way

Appendix B

FOCUS GROUP PARTICIPANTS

GRAYSON COUNTY FOCUS GROUP – June 28, 2024

NAME	SECTOR	AGENCY
B K Schlesinger	Private	Salvation Army
Laurie Mealy	Private	Habitat for Humanity
Katie Eubanks	Private	United Way of Grayson County
Marsha Lindsey	Public	Workforce Solutions
Cary Wacker	Private	Austin College
Samantha Allison		
Billie Barber	Public	Department of State Health Services
Amberlee Conley	Public	Mental Health Authority
Kristina Quinlan	Private	Child & Family Guidance Center

Appendix C – Tripartite Advisory Council

Wendy Vellotti, Chair	Public Sector	Sherman ISD Trustee (Grayson Co)
Allen Sanderson	Public Sector	Bonham City Council (Fannin Co)
Debra Thompson	Public Sector	Southmayd City Council (Grayson Co)
Lani Johnston, Vice Chair	Private Sector	Private Citizen (Fannin Co)
Yvonne Sandmann, Secretary	Private Sector	North Central Texas College (Cooke Co)
Jason Myers	Private Sector	Presco Industries (Grayson Co)
Kim Starrett	Poverty Sector	Getting Ahead Graduate (Fannin Co)
Marsha Gaddis	Poverty Sector	Getting Ahead Graduate (Grayson Co)
Angela Williams	Poverty Sector	St. Paul Church (Cooke Co)