

2011- 2015 Texoma Needs Assessment

A Study of Critical Needs for Low-income
Texomans Who Seek Self-Sufficiency



Report Summary

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- ❖ Jaron Hogenson, Economic Development Intern, proofread and finished county data tables.
- ❖ Austin College Social Science Lab and Dr. Nathan Bigelow assisted with the survey data and analysis using¹ the statistics software, SPSS.



Purpose

As a recipient of the Community Services Block Grant (CSBG), the Texoma Council of Governments is required to assess and identify critical needs facing low-income residents in each county served by TCOG: Cooke, Fannin, and Grayson. This assessment is to be repeated every five years and help inform how the CSBG recipient prioritizes spending and service programming in each county of their service area.

This document is a summary of the results and findings reported to the Texas Department of Housing and Community Affairs. A full copy of the report and supporting documents can be found online at <http://www.texoma.cog.tx.us/CED/CommunityDevelopment.html>. For questions, contact Katy Cummins, Community Development Planner by phone (903) 813-3530 or email kcummins@texoma.cog.tx.us.

How The Study Was Conducted

This is a qualitative study about the critical needs facing low-income Texomans. Each research technique gathered data that informed the next research progression.

1) Contextual analysis of the *Texoma 2-1-1 Community Resources Directory* identified services not offered by local health and human service organizations, community organizations, and volunteer services. This analysis provided a list of possible ‘service gaps’ that already exist in Texoma and provided a strong overview of the current state of regional service provision.

2) Collection of county-level data included the following subject areas and existing, public sources:

Housing	HUD CHAS Data Sets
Household Economic Security	U.S. Census
Education and Literacy	Center for Public Policy Priorities
Crime, Family Violence, and Child Abuse	Texas Education Agency
Transportation	
Health	
Youth	

3) Key informant interviews with service providers in each county identified critical needs and unique circumstances in their communities. The following service providers offered their time for consultation:

Cooke County

VISTO, Abigail’s Arms, United Way of Cooke County

Fannin County

Project United

Grayson County

Sherman Housing Authority, United Way of Grayson County

Texoma (Agency serves more than 1 county)

Workforce Solutions, Childcare Assistance

TCOG Elder Rights Benefits Counselors

TCOG Section 8 Choice Vouchers and Family Self- Sufficiency Program

TCOG Utility Assistance Program

4) Community-wide surveys asked residents, human service clients, service providers, and elected officials in each county to identify the most critical needs facing low-income citizens who seek self-sufficiency.



Results

Critical Needs Identified in Key Informant Interviews

Cooke County	Fannin County	Grayson County	Texoma
Assistance for Spanish speakers	Drug rehabilitation	Drug rehabilitation facility	Affordable Housing- affordable housing for first time or young family owners/renters
Children's services (foster care and victims services)	Employment opportunities	Funding for social services (significant reductions in funding and donations)	Employment opportunities/more jobs
Health Clinic	Food bank	Housing- more public housing for elderly and affordable housing for families	Mental health treatment services
Emergency and basic dental care	Local grocery store	Employment- specifically job training/employable workforce	Reliable personal and public transportation for residents who live on the margins
Hunger	Recreational activities for children	Client motivation for self-sufficiency	Dental care
Information about services	Rural Transportation	Youth services that teach/promote healthy living, responsibility, and skills for adulthood & employment	Substance abuse- use out of boredom and few services available to deal with the causes such as counseling or rehabilitation
Lack of rec. activities for youth			Information about services- especially to the elderly
Secure communication for victims of crime			Affordable, local childcare for underemployed and working parents
Transportation for low income residents seeking Services, education, and employment			
Affordable treatment for catastrophic illness, Especially for the elderly			

For more detailed information about these results, please refer to the "Research Results and Analysis" Section of the full report.



Relevant Statistics

Note: County specific data can be found in Appendix A of this report.

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

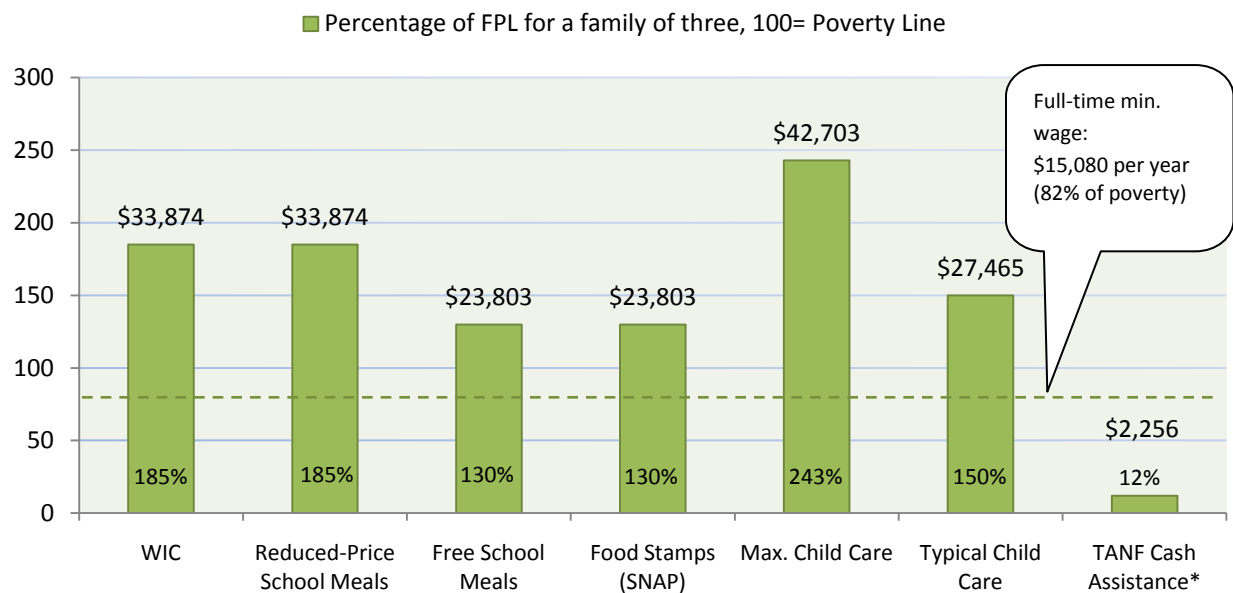


Table 1 Texas Eligibility for Family Support Programs, *Income limit shown is for applicants only. Once on TANF, some families with earnings disregards and other allowances for work related expenses can have higher incomes yet continue to receive some cash assistance; source: Center for Public Policy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



Households with Severe Housing Problems Texoma, 2009

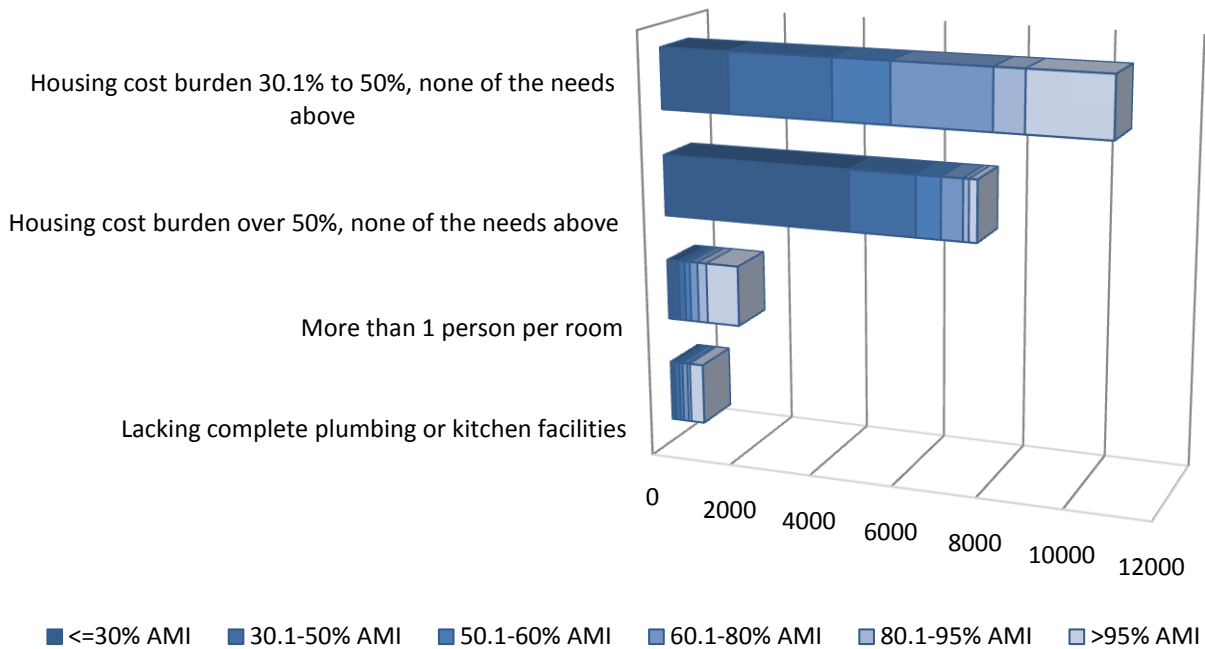


Figure 1 Texoma Households with Severe Housing Problems 2009; source: HUD CHAS 2009 Data Set.

Cost Burden By Household Type Texoma

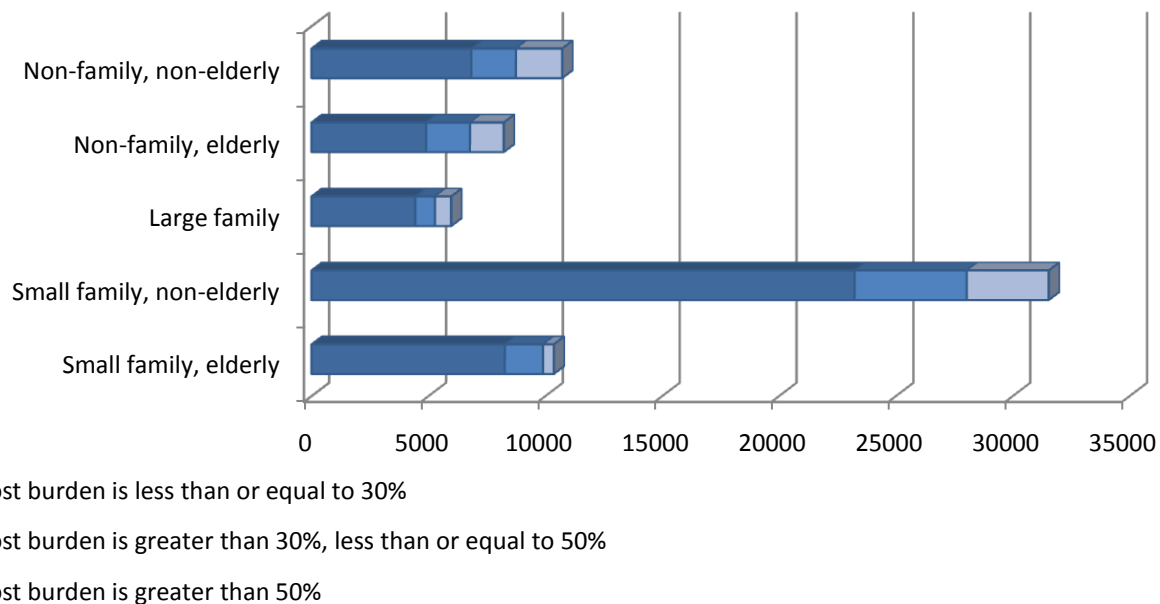


Figure 2 Texoma Cost Burden by Household Type 2009; source HUD CHAS 2009 Data Set.



Texoma, 2011 Fair Market Rent

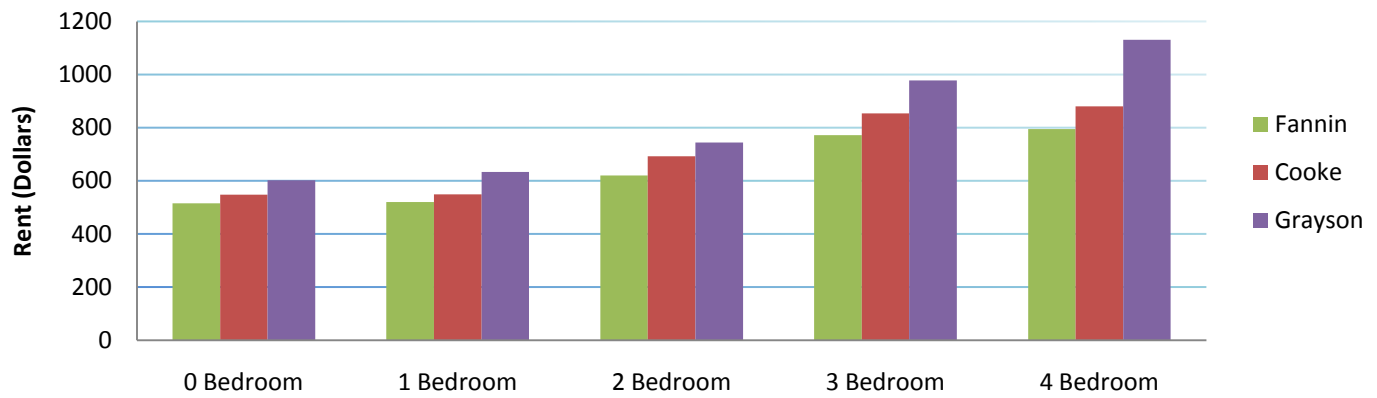


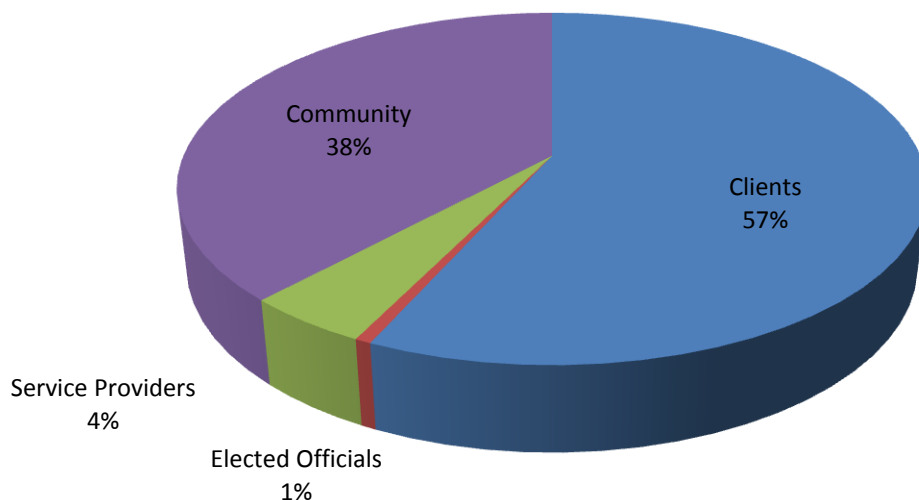
Figure 3 Fair Markets Rents for 2011; source: HUD Fair Market Rent. NOTE: FMR is the 40th percentile rent of the standard-quality rental housing units in the defined location and includes shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service.



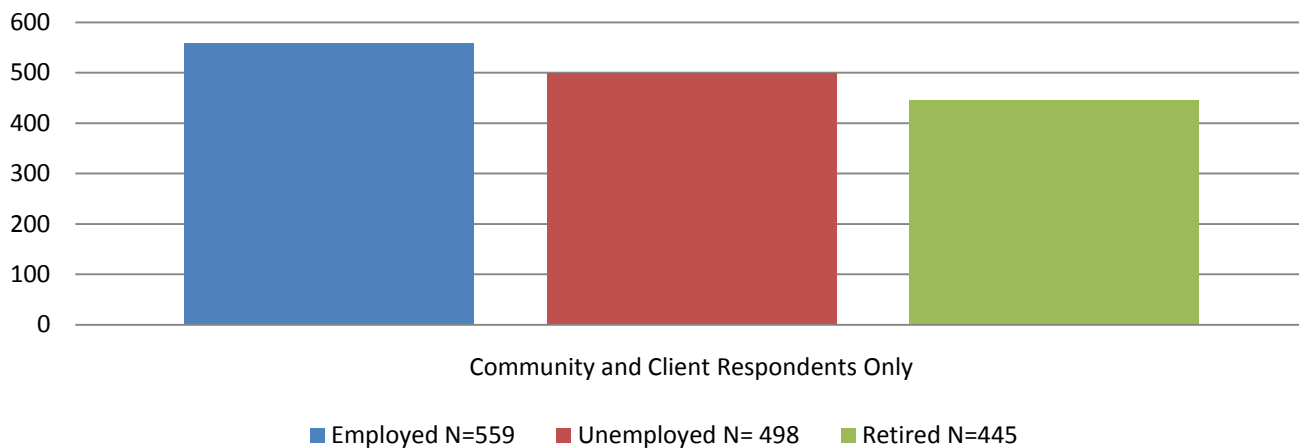
Survey Results

Note: County specific data can be found in Appendix B of this report.

Survey Responses N=1621



Respondents by Employment Status- Texoma



Note: Due to over-sampling of client respondents, unemployed and retired individuals tend to be over-represented.

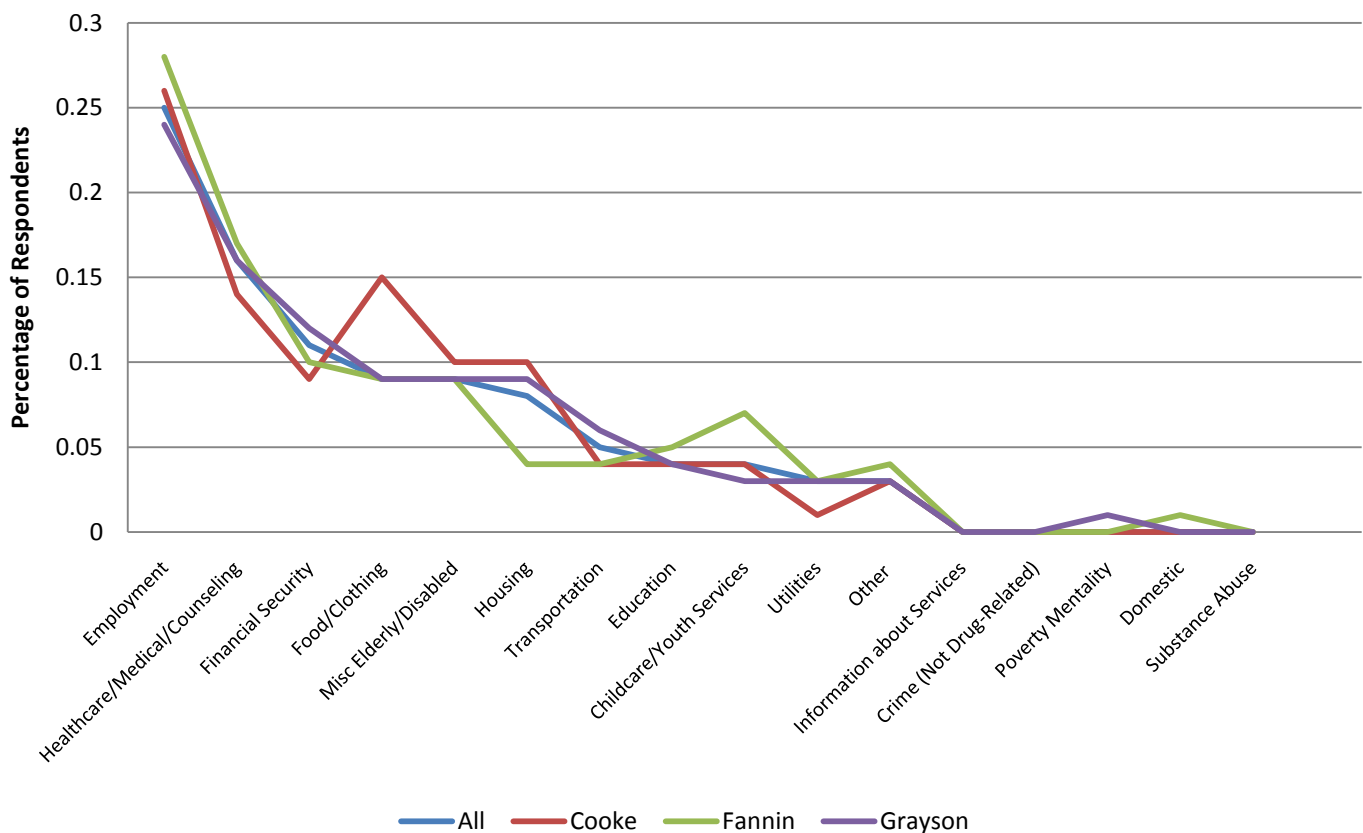


6. What are the top 5 needs facing low-income people in your community?

1.	
2.	
3.	
4.	
5.	

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

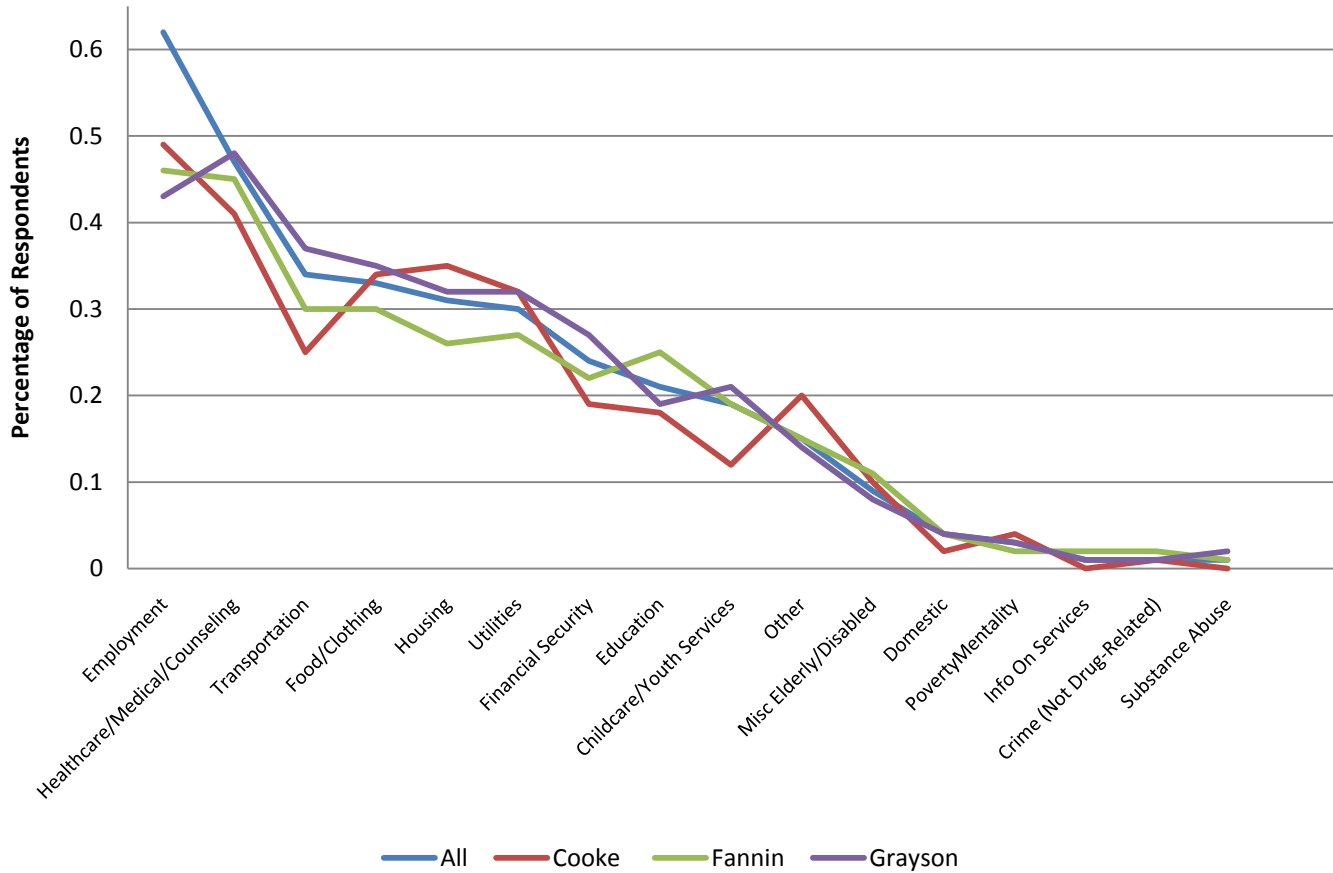
#1 Need (Open-ended answers)



Note: Sorted from highest to lowest ranking of #1 need of all respondents.



Top Five Needs (Open-ended answers)



Note: Sorted by highest to lowest ranked top five critical needs of all respondents.

The “#1 Top Need” table presents only the responses given for the first top need by respondents, whereas the “Top Five Needs” table displays the frequency of all responses given for all five top needs chosen by respondents, with no tracking of placement on an ordinal scale.

As an example, the “#1 Top Need” table can be interpreted in the following way:

“Of all Fannin County respondents, approximately 28% listed “Employment” as the most critical need facing low-income people in their community.”

As an example, the “Top Five Needs” table can be interpreted in the following way:

“Of all respondents, approximately 61% listed “Employment” as a top five needs facing low-income people in Texoma.”



Client 'Hopefulness' question:

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

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

Client Top Needs by Hopefulness-Texoma

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

Figure 4 Reflects the percentage of clients who indicated the service or solution as 'very important'.

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

As an example, this table can be interpreted in the following way:

"Of all Texoma clients who responded and were 'very hopeful' about achieving self-sufficiency within the next five years, 51% said that 'employment' was one of the top five most critical needs keeping them from being self sufficient."



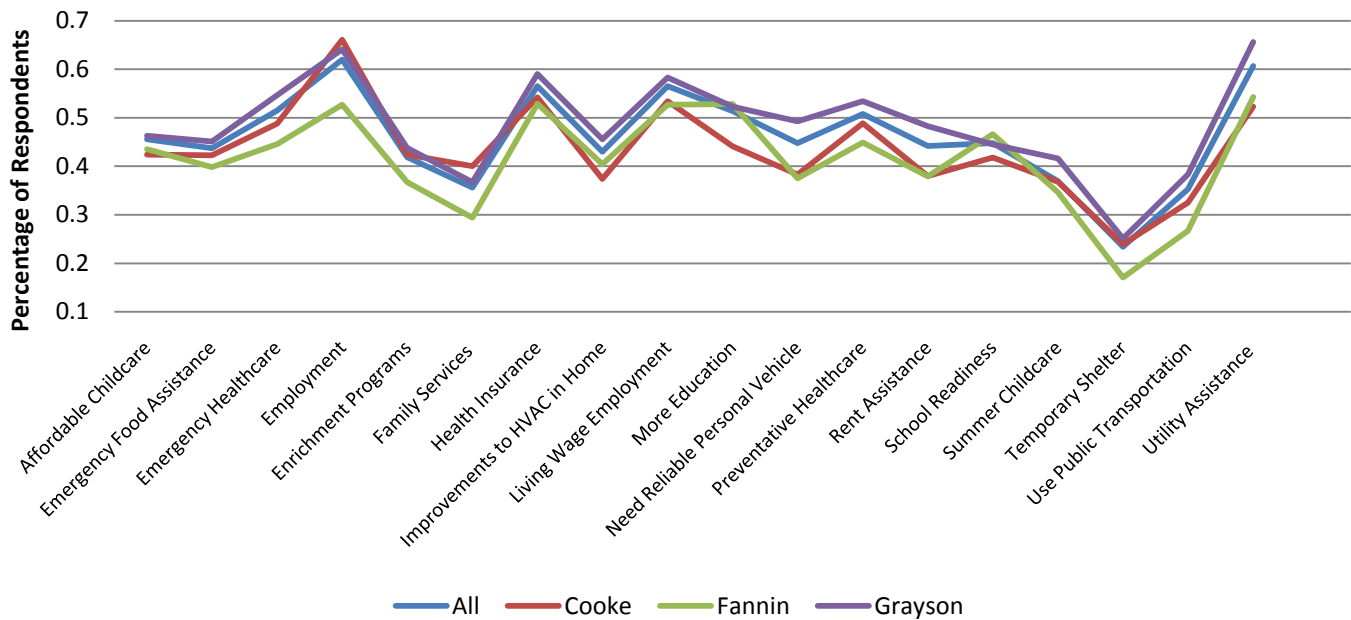
Importance of service or solution question:

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

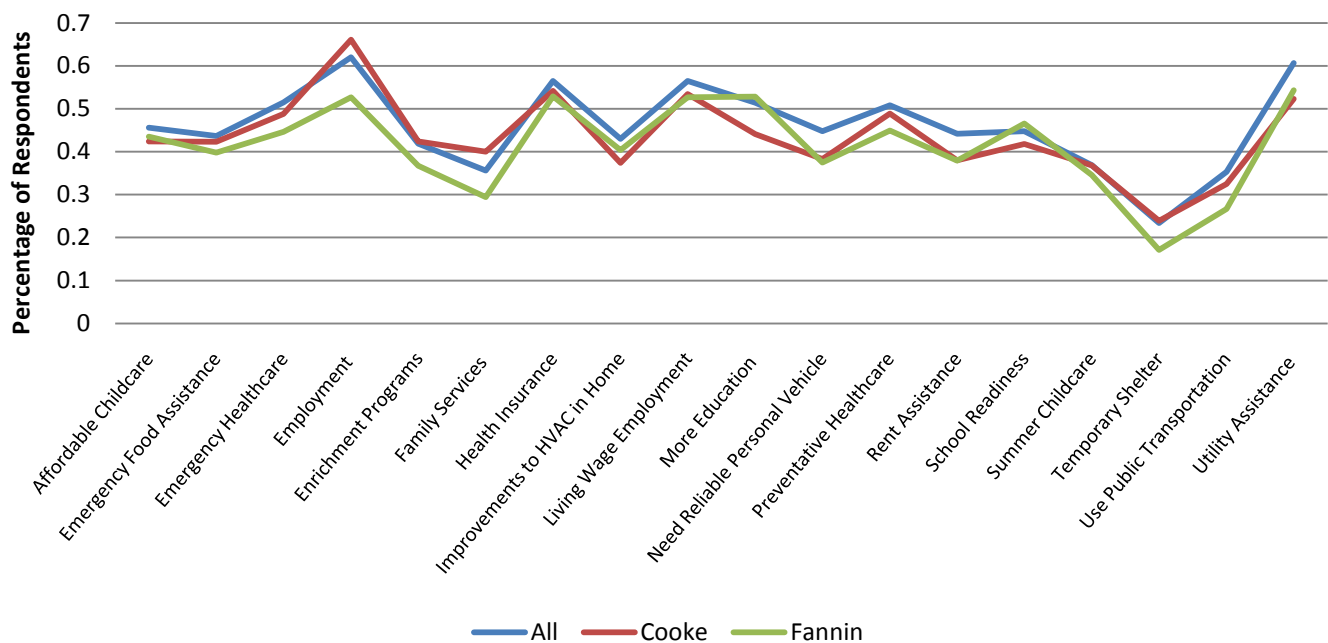
	Completely Unimportant	Unimportant	Important	Very Important	N/A
Employment (Need a job)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living Wage Employment (Need a better paying job)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>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



Most Important Services (% ranking service as 'very important')



'Very Important' Services by Employment Status- Texoma



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

Service Type	Employed	Unemployed	Retired
Employment (need a job)	69.3	60.4	47.6
Living Wage Employment (need better paying job)	67.1	50.9	43.3
More Education (for better employment)	55.3	51.1	35.2
Affordable Childcare	55.1	39	34.4
School Readiness	53.7	40.6	36
Health Insurance	52.6	60.6	57.9
Utility Assistance	51.0	69.0	63.4
Enrichment Programs for Youth	50.4	34	37.8
Emergency Healthcare	50.3	51.0	52.8
Preventative Healthcare	49.0	50.1	50.5
Summer Childcare	47.8	33.5	31.5
Use Public Transportation	43.7	30.8	36.4
Need Reliable Personal Vehicle	43.7	47.5	40.7
Emergency Food Assistance	43.5	39.9	45.2
Family Services (Crisis Center, Domestic Violence Counseling)	39.2	26.9	35.6
Rent Assistance	37.8	51.5	40.6
Improvements to Heating and AC	36.7	48.2	48.0
Temporary Shelter	22.9	18.1	24.8

Figure 5 Reflects the percentage of respondents who indicated the service or solution as 'very important'.

As an example, this table can be interpreted in the following way:

“Of all Texoma clients and community members who responded, 69.3% of those who said they were ‘employed’ also said that ‘employment’ was ‘very important’ for helping either themselves or low-income residents in their community get out of poverty and off of public services.”



Conclusions

Through the experience with applying various approaches to qualitative research, we have gained a new appreciation for the study of such a broad and complex subject. The interviews point out complicating factors that Texomans experience on a daily basis. Identifying and treating the top needs in our communities individually does not address the compounding factors experienced by families who have more than one need. Addressing just one solution for the most critical need identified in the survey analysis may not be the best course of action for every community in Texoma. More research is necessary to understand the relationship between the top needs identified in this study.

Given the opportunity to conduct additional research there are several opportunities that we would have liked to pursue:

- The scope of this study identified and quantified the critical needs and services for low income Texomans who seek self-sufficiency. There are more questions about the causes and barriers to attaining self-sufficiency. Discussions with key informants brought up unique observations and feedback on the possible causes of poverty in Texoma, but no other technique measured this subject explicitly. Causes of poverty identified in interviews tended to center around substance abuse, family violence, and a multi-generational culture of poverty. These subject did not show up in open-ended critical needs question. This is because respondents were asked to consider only the most critical needs and services in their communities.
- Explore the possibility that there is a disconnect between local perceptions of poverty and the actual experience of poverty in our communities. Several aspects of this study seem to indicate this could be an issue in Texoma. Through surveying clients, service providers, and community members extensively about the most critical services and assistance for low-income Texomans seeking self-sufficiency, there appeared to be noteworthy differences in responses. Community members and service providers indicated employment and education as not services, while clients tended to indicate direct services such as utility bill assistance and food assistance over employment and education. Studies conducted in other parts of the country have indicated there is disconnect between general thinking about poverty and the individual experience. This manifests in misperceptions on very basic trends in poverty such as the distribution of wealth as studies have shown Americans assume the distribution of wealth is more equitable than it is in reality¹.
- Investigate and identify differences in societal causes of poverty, such as large-scale, socio-economic factors, and individual causes of poverty, such as why a family can or cannot earn a family-supporting wage. The responses gathered in the primary survey questions do not lend themselves to understanding societal and individual causes of poverty. The primary survey questions that asked respondents about critical needs and important solutions do not provide sufficient insight into the respondents approach to answering the question. Although all are relevant to this study, some respondents considered macro-societal solutions, while others considered individual needs.

¹ Norton, Michael I., and Ariely, Dan; *Building a Better American: One Wealth Quintile at a Time*; accessed on October 12, 2010, <http://www.people.hbs.edu/mnorton/norton%20ariely%20in%20press.pdf>.

2011 Community Action Plan

The unmet needs and vital services identified in this study will be the basis of the Community Action Plan for services and expenditures through the year 2015. TCOG will continue to work with local jurisdictions and community organizations to create economic opportunities and improve quality of life for the Texoma Region.

CSBG funds will support the agency and the offering of direct services (including education assistance and other supportive services) to low income Texomans to help alleviate causes of poverty in our region.



APPENDIX A: County Statistics

Households with Severe Housing Problems Cooke County , 2009

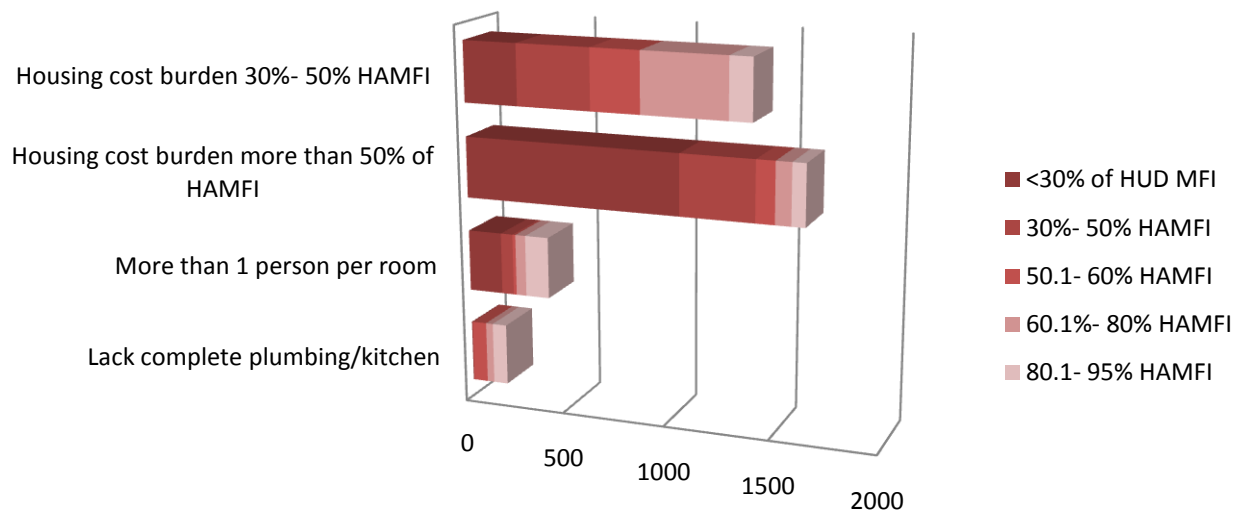


Figure 6 Households with Severe Housing Problems Cooke County 2009; source: HUD CHAS 2009 Data Set.

Cost Burden by Household Type Cooke County, 2009

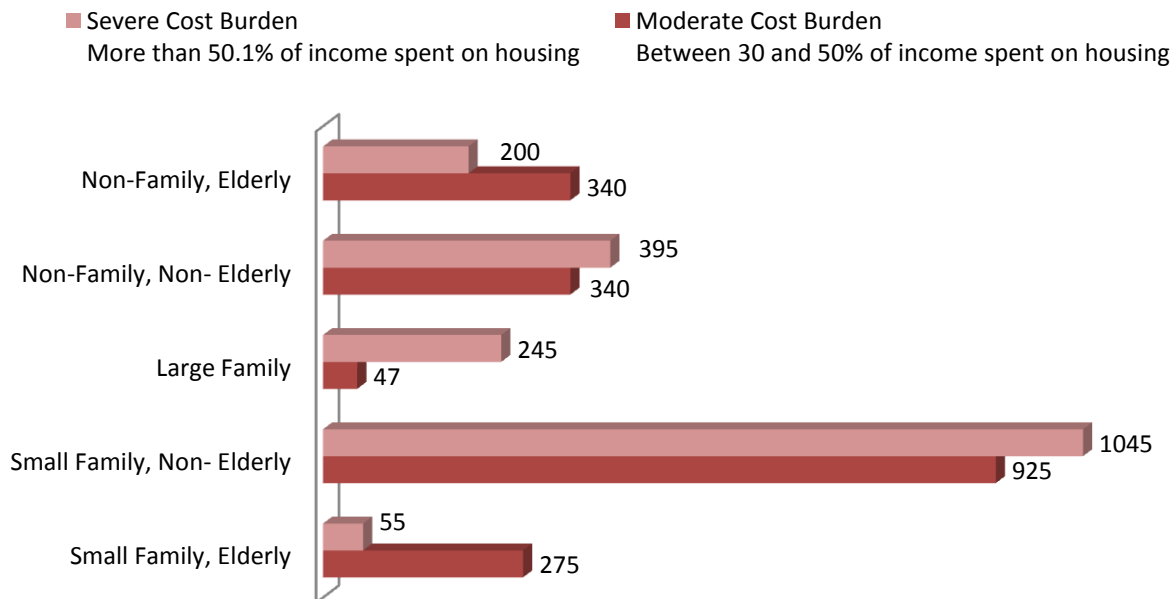


Figure 7 Cost Burden by Household Type Cooke County 2009; source: HUD CHAS 2009 Data Set.



Fair Market Rent Cooke County, 2005- 2011



Figure 8 Fair Markets Rents Cooke County 2005- 2011; *source: HUD Fair Market Rent. NOTE: FMR is the 40th percentile rent of the standard- quality rental housing units in the defined location and includes shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service.*



Households with Severe Housing Problems Fannin County, 2009

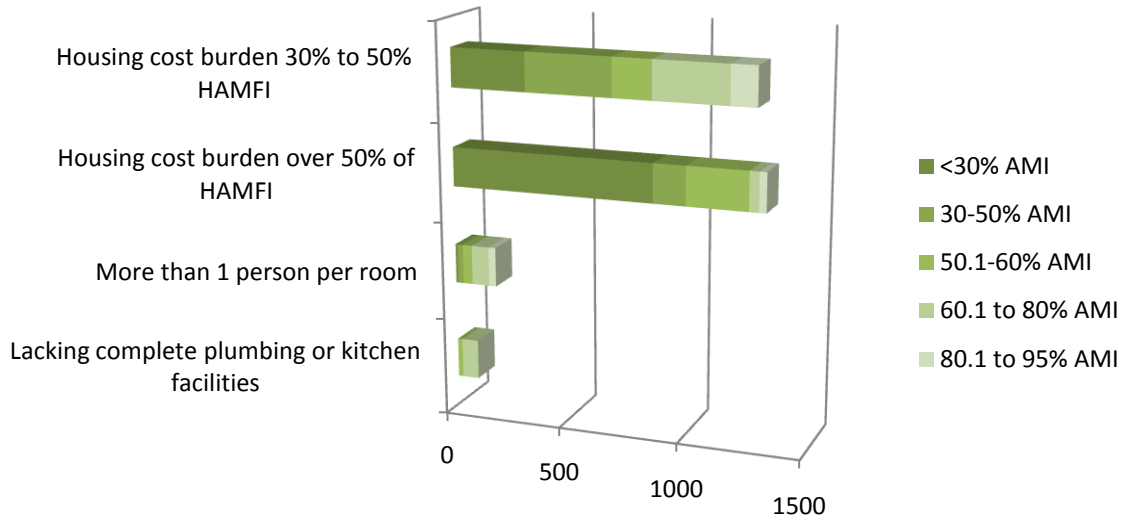


Figure 9 Households with Severe Housing Problems Fannin County 2009; source: HUD CHAS 2009 Data Set.

Cost Burden by Household Type Fannin County, 2009

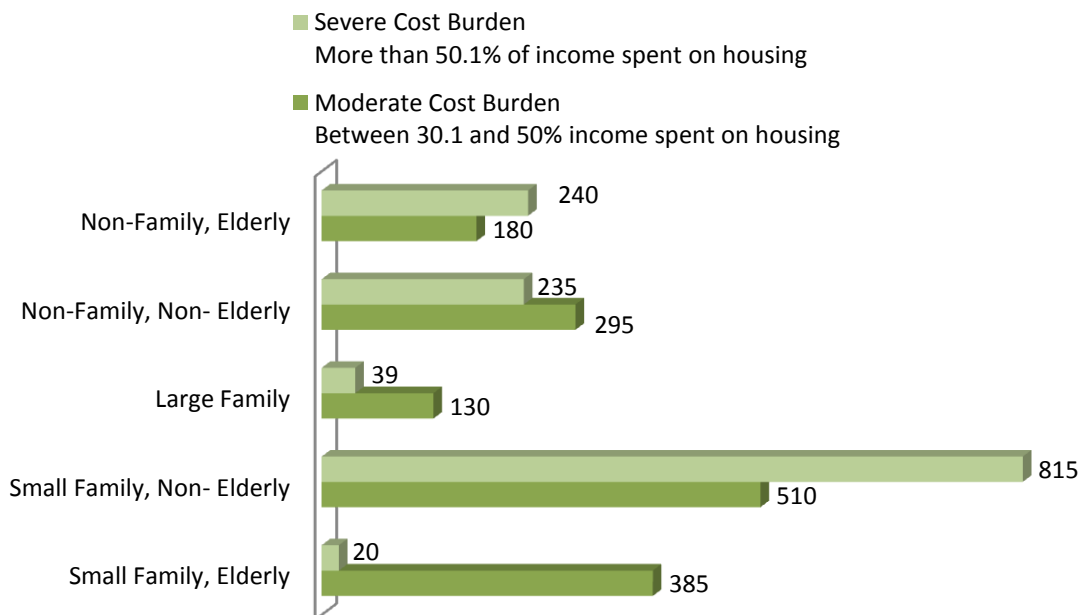


Figure 10 Cost Burden by Household Type Fannin County 2009; source: HUD CHAS 2009 Data Set.



Fair Market Rent Fannin County, 2005- 2011

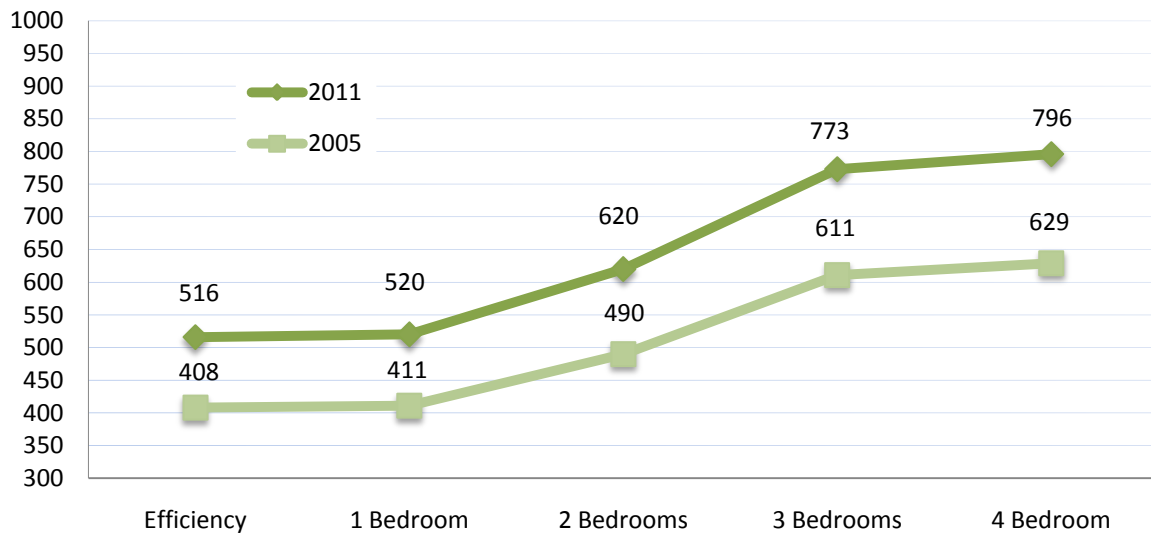


Figure 11 Fair Markets Rents Cooke County 2005- 2011; source: HUD Fair Market Rent. NOTE: FMR is the 40th percentile rent of the standard- quality rental housing units in the defined location and includes shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service



Households with Severe Housing Problems Grayson County, 2009

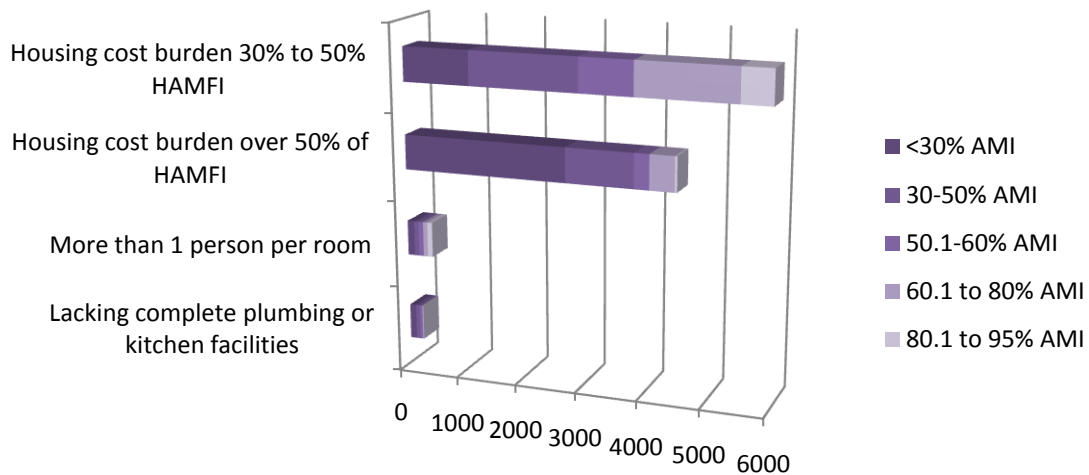


Figure 12 Households with Severe Housing Problems Fannin County 2009; source: HUD CHAS 2009 Data Set.

Cost Burden by Household Type Grayson County, 2009

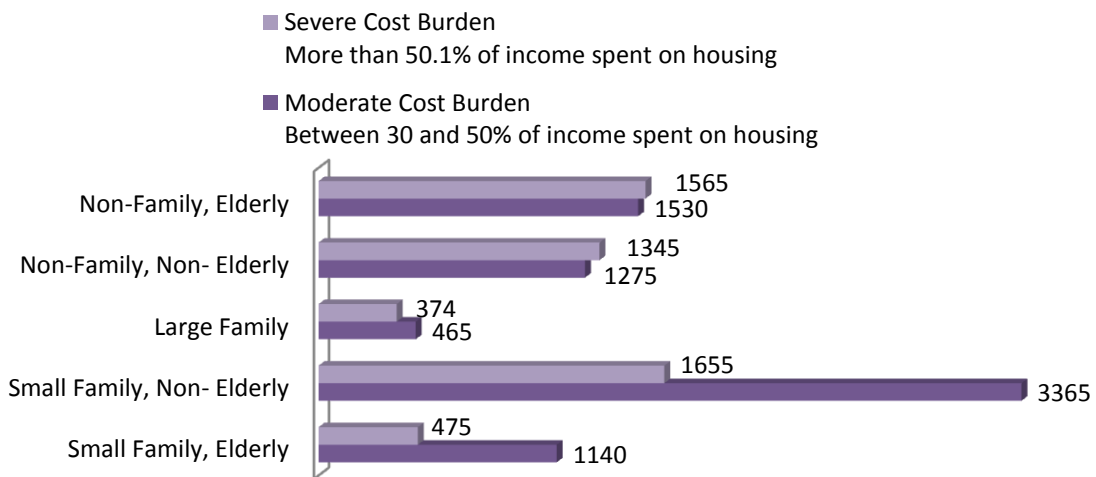


Figure 13 Cost Burden by Household Type Grayson County 2009; source: HUD CHAS 2009 Data Set.



Fair Market Rent Grayson County, 2005- 2011

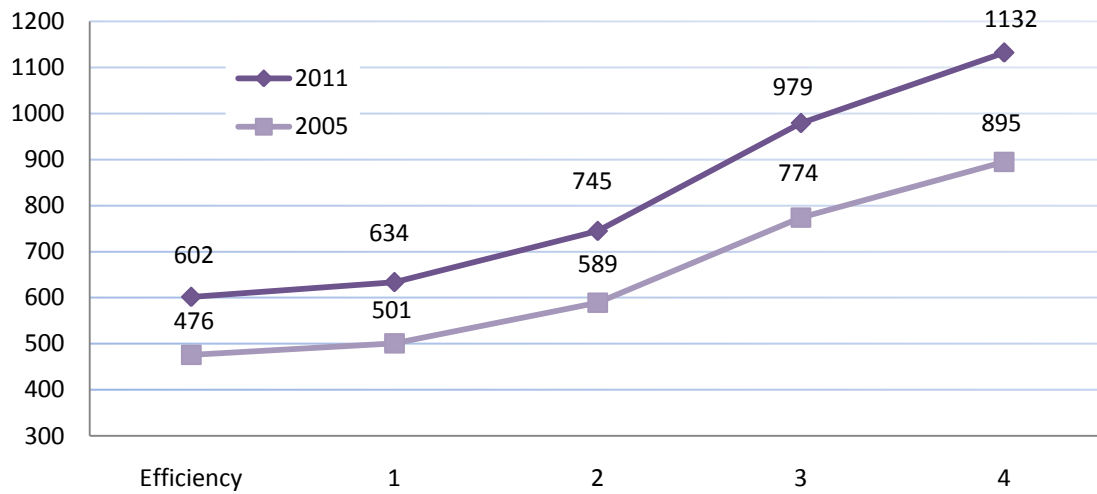
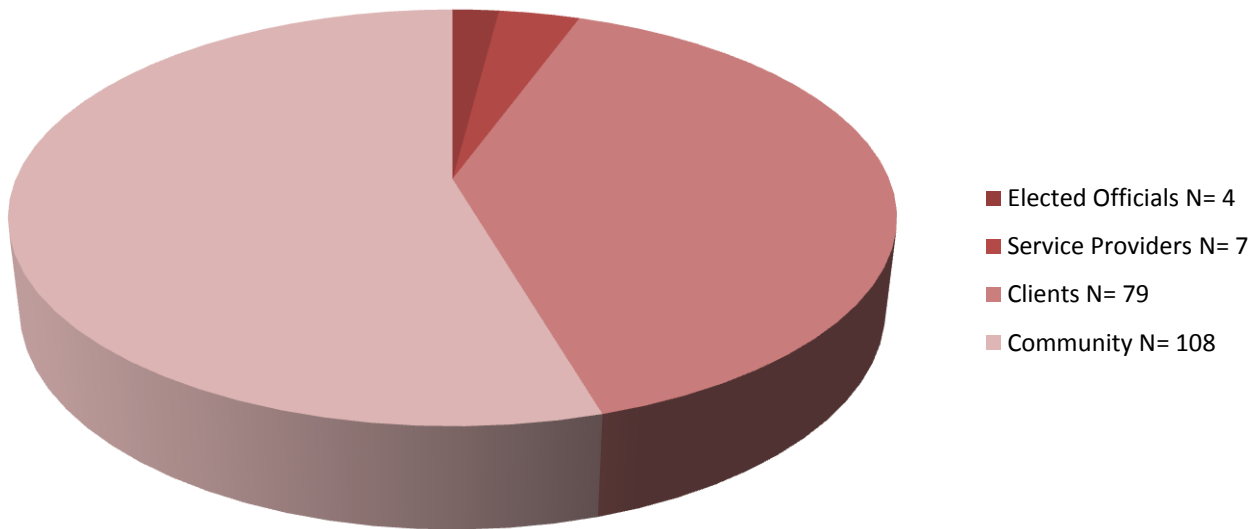


Figure 14 Fair Markets Rents Cooke County 2005- 2011. *Source: HUD Fair Market Rent.* NOTE: FMR is the 40th percentile rent of the standard- quality rental housing units in the defined location and includes shelter rent plus the cost of all tenant-paid utilities, including internet.



APPENDIX B. Survey Results by County

Cooke County Responses N=198



Respondents by Employment Status- Cooke County

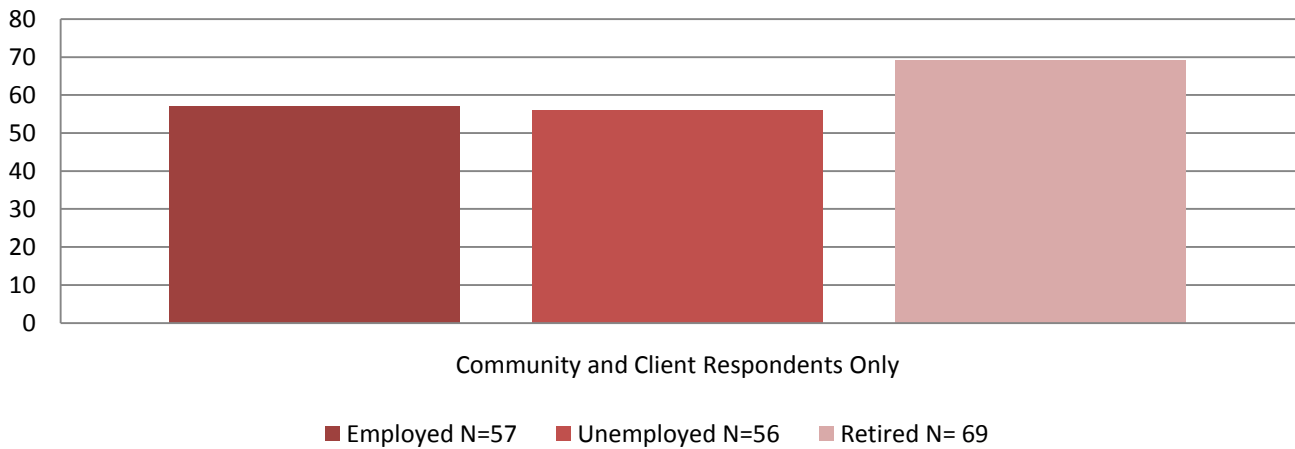
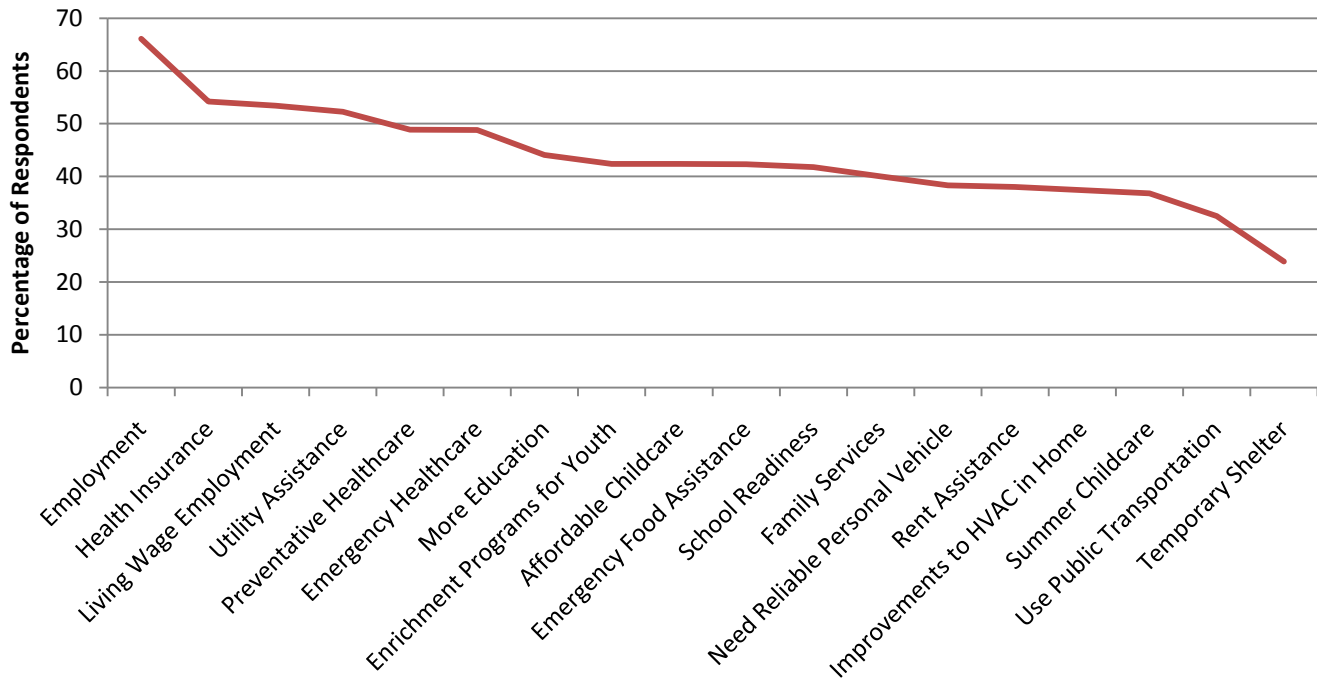


Table 2 Cooke County Top Needs, All Respondents

Cooke County	Rank
Employment	1
Healthcare/Medical/Counseling	2
Housing	3
Food/Clothing	4
Utilities	5

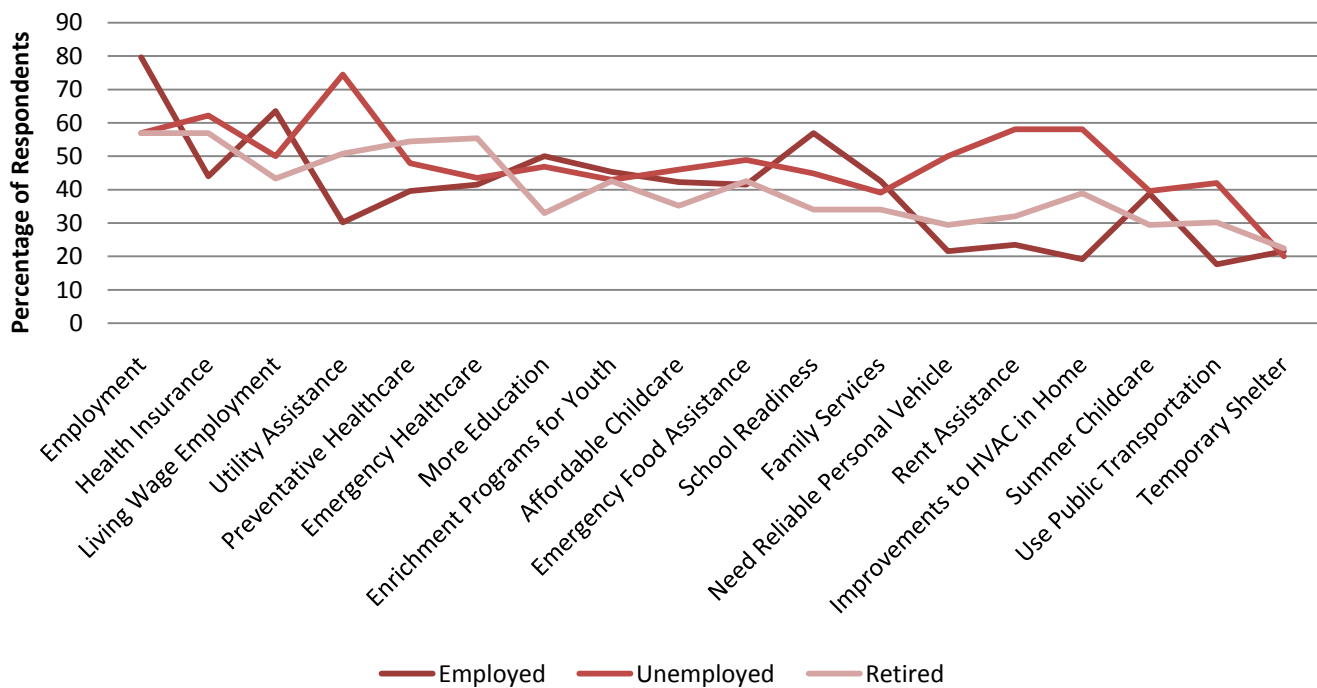
Note: Due to over-sampling of client respondents, unemployed and retired individuals tend to be over-represented.

'Very Important' Services, Cooke County

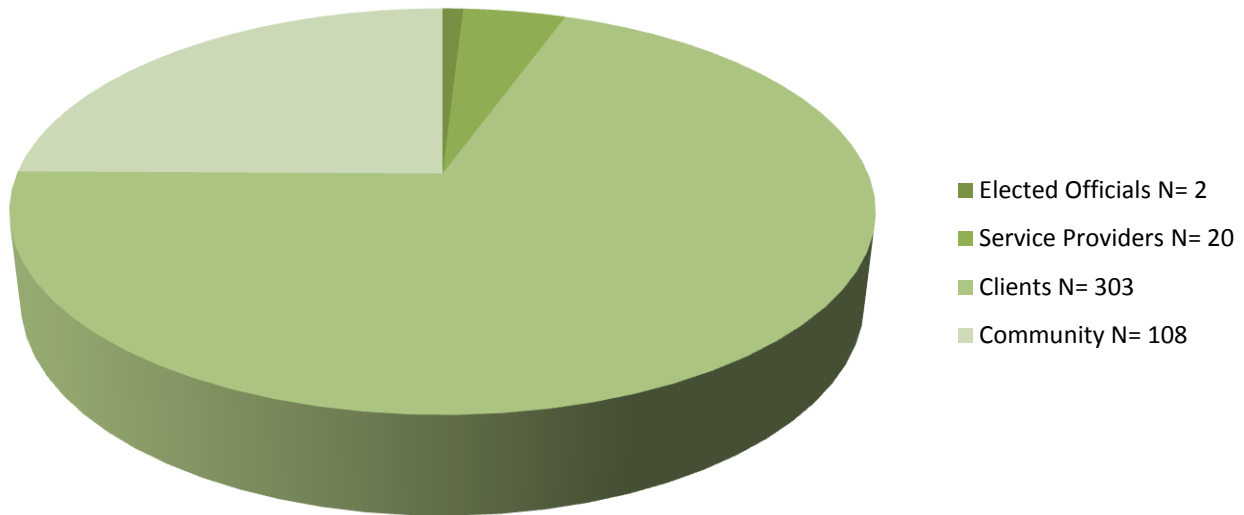


Note: Sorted by 'very important' services of all respondents in Cooke County.

'Very Important' Services by Employment Status, Cooke County



Fannin County Responses N=432



Respondents by Employment Status- Fannin County

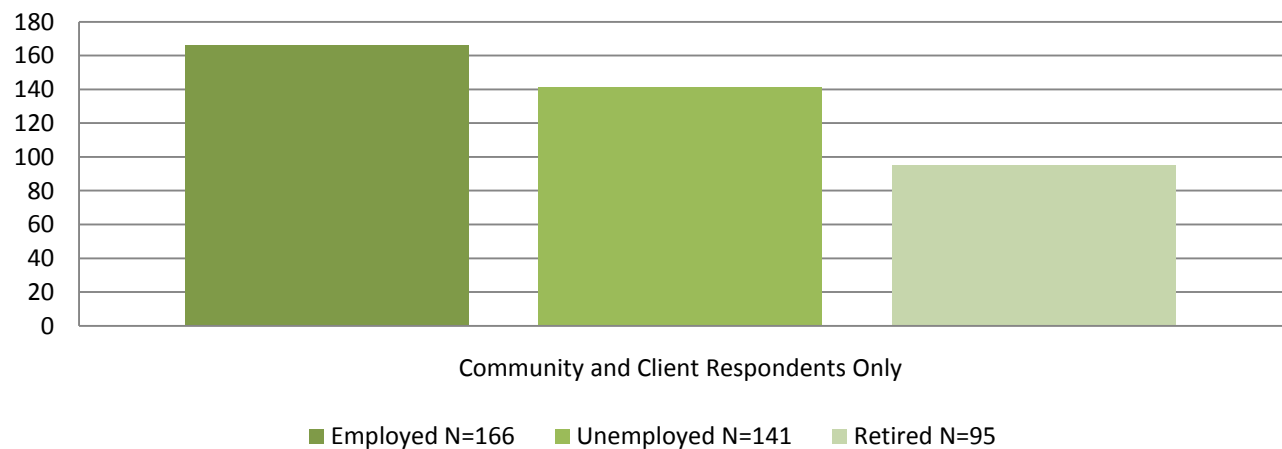
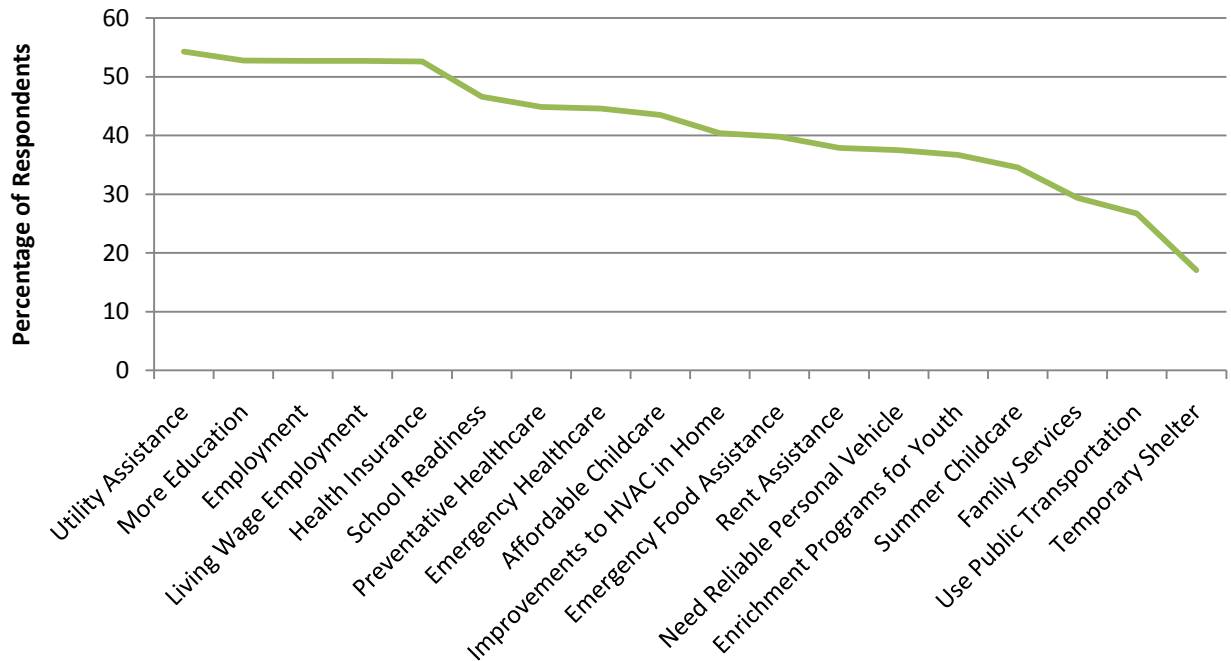


Table 3 Fannin County Top Needs, All Respondents

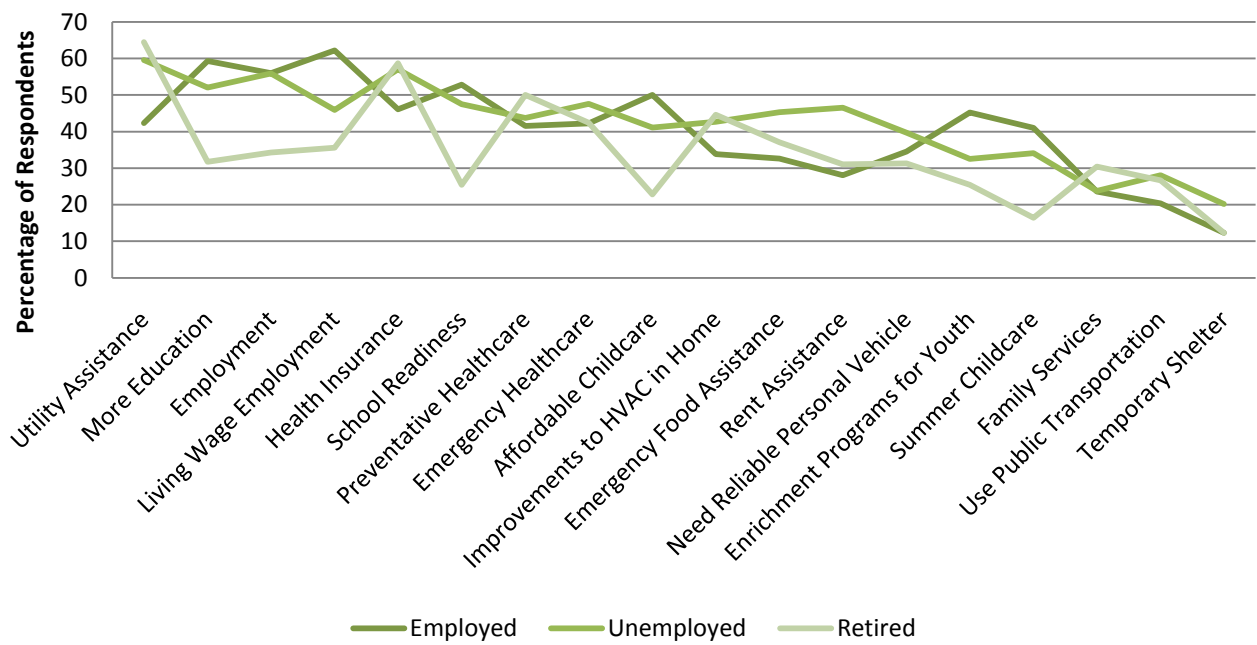
Fannin County	Rank
Employment	1
Healthcare/Medical/Counseling	2
Transportation	3
Food/Clothing	4
Utilities	5

'Very Important' Services, Fannin County

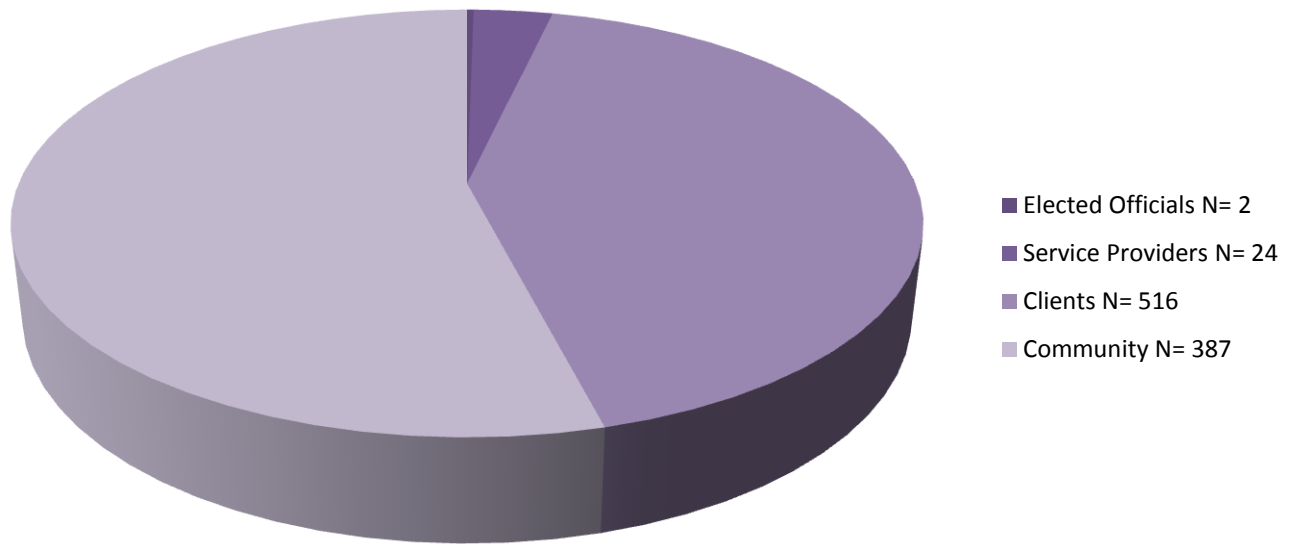


Note: Sorted by 'very important' services of all respondents in Fannin County.

'Very Important' Services by Employment Status Fannin County



Grayson County Responses N=929



Respondents by Employment Status- Grayson County

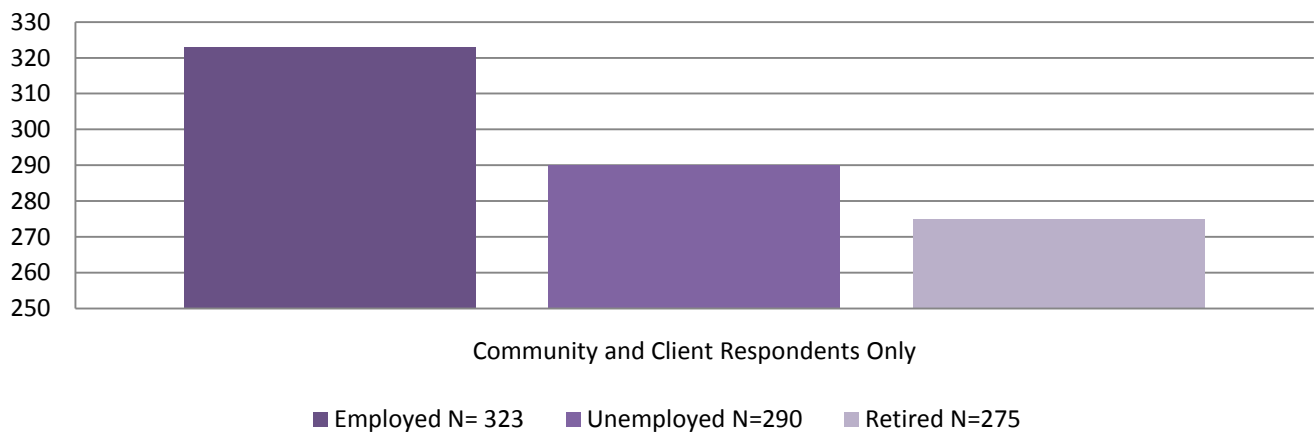


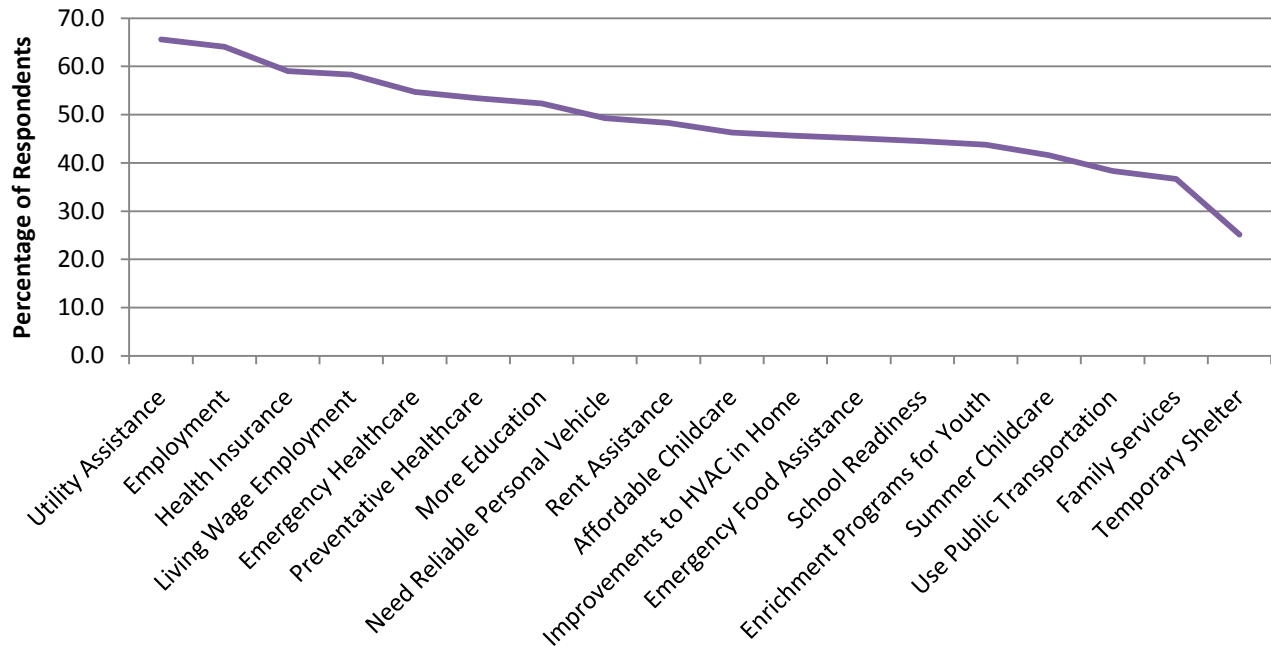
Table 4 Grayson County Top Needs, All Respondents

Grayson County	Rank
Healthcare/Medical/Counseling	1
Employment	2
Transportation	3
Food/Clothing	4
Housing	5



Note: Due to over-sampling of client respondents, unemployed and retired individuals tend to be over-represented.

'Very Important' Services, Grayson County



Note: Sorted by 'very important' services of all respondents in Grayson County.

'Very Important' Services by Employment Status, Grayson County

