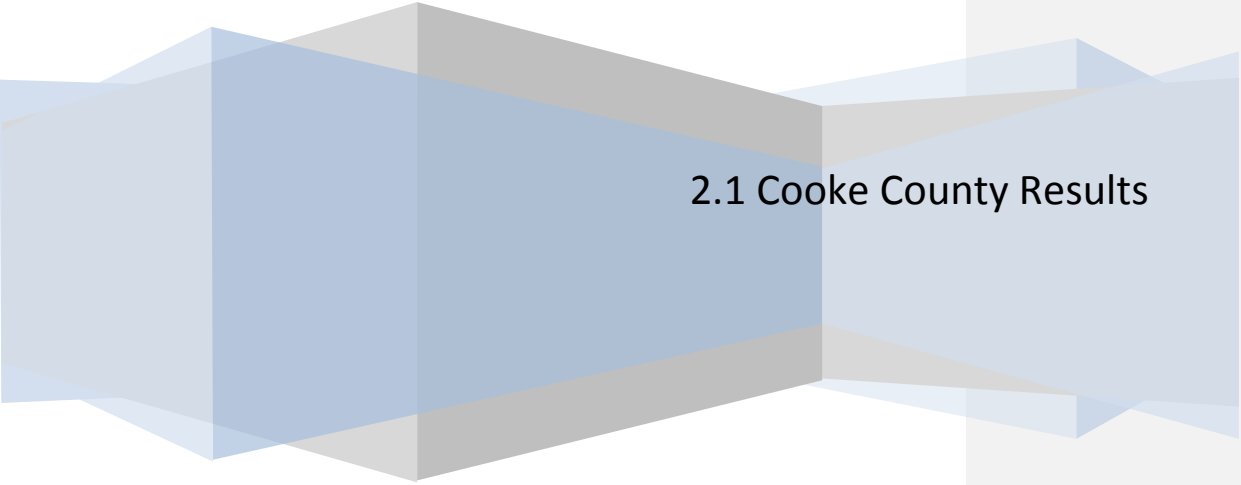


Texoma Council of Governments

2011-2015 Texoma Needs Assessment

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



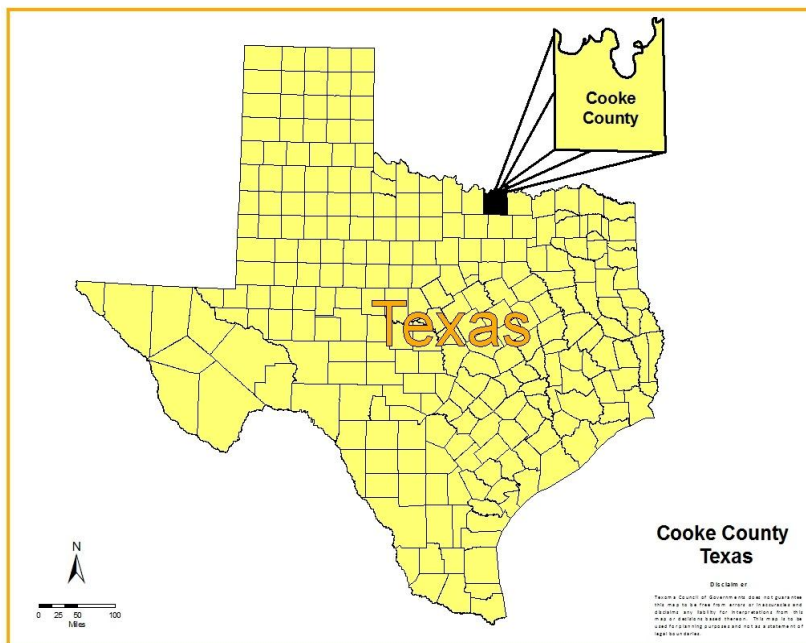
2.1 Cooke County Results

2. RESEARCH RESULTS AND ANALYSIS

2.1 Cooke County

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

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



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

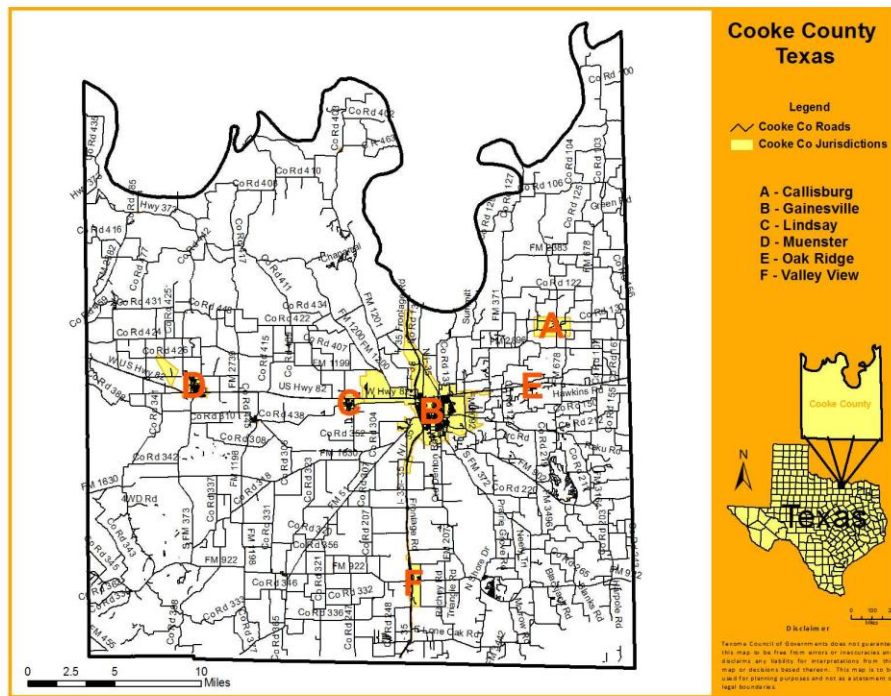


Figure 1 Map of Cooke County Jurisdictions

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

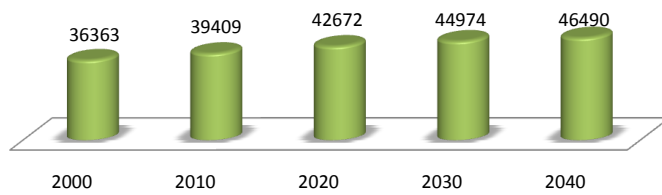


Figure 2 Cooke County Population Projections

2.1.1 Profile of Public Statistics

Housing

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

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

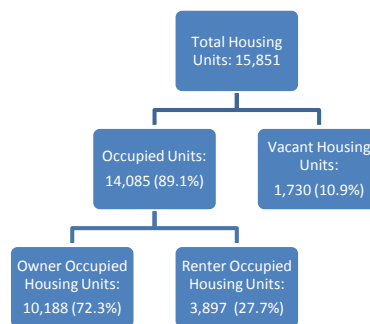


Figure 3. Cooke County Housing Characteristics, American Community Survey 2006-2008, U.S. Census

Comment [KC1]: Define 'household' and 'family' in a footnote

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

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

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

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

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

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

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

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

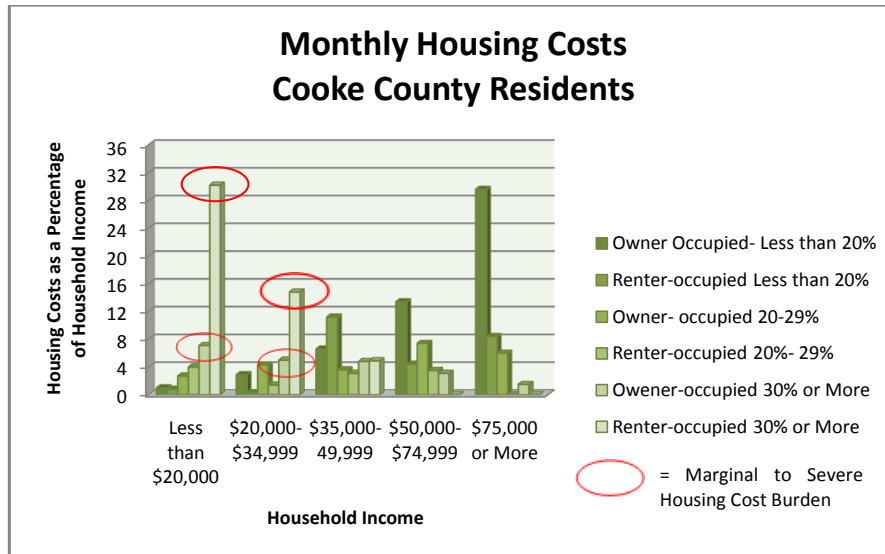


Figure 4 Monthly Housing Costs as a Percentage of Household Income of Cooke County Residents. Source: ACS 2006- 2008.

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

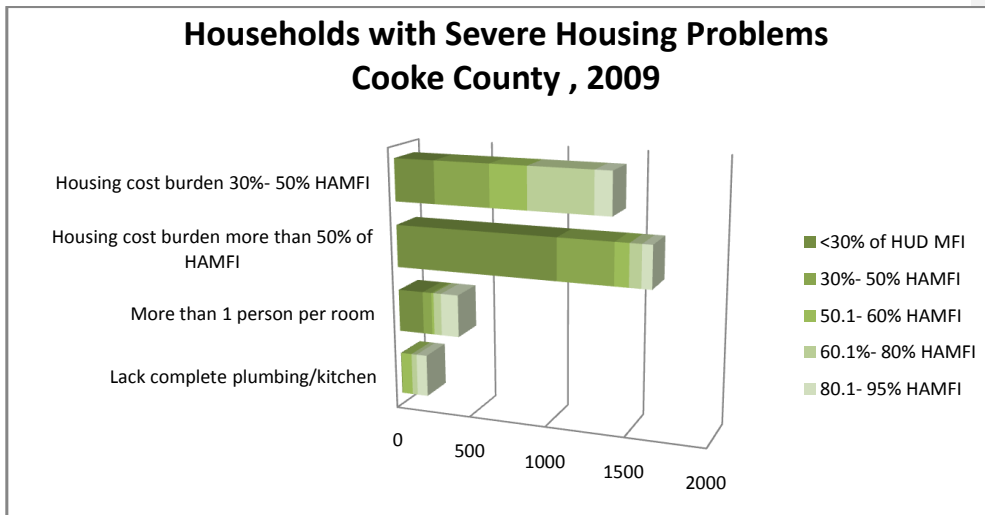


Figure 5 Households with Severe Housing Problems Cooke County 2009. HAMFI- Household Adjusted Median Family Income.
Source: HUD CHAS2009 Data Set.

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

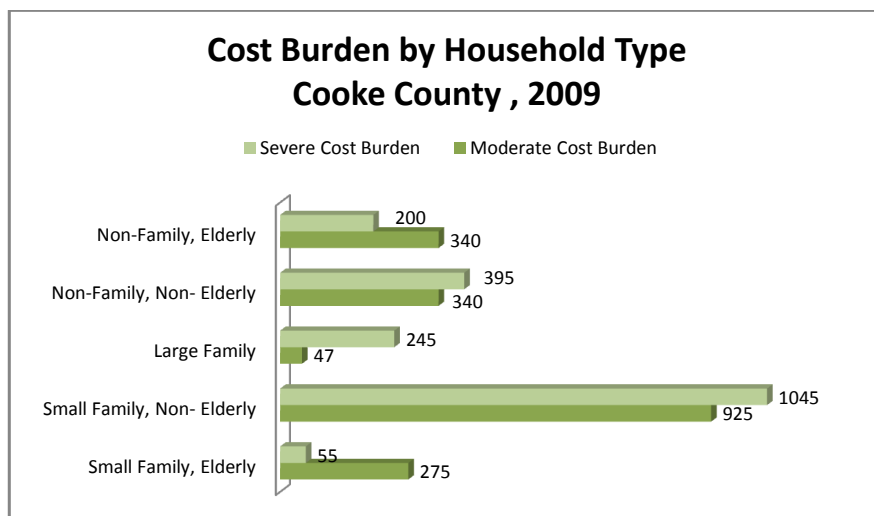


Figure 6 Cost Burden by Household Type Cooke County 2009. Source: HUD CHAS 2009 Data Set.

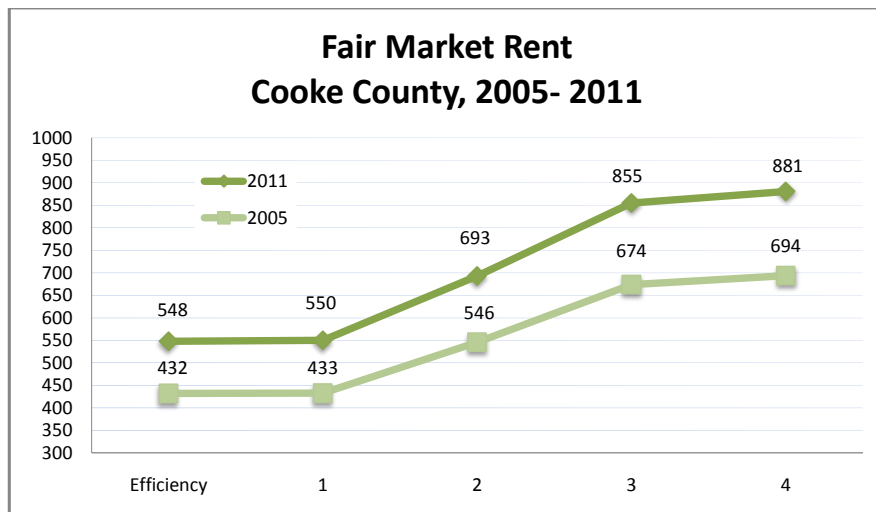


Figure 7 Fair Markets Rents Cooke County 2005- 2011. Source: HUD Fair Market Rent. NOTE: FMR is the 40th percentile rent of the standard- quality rental housing units in the defined location and includes shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television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

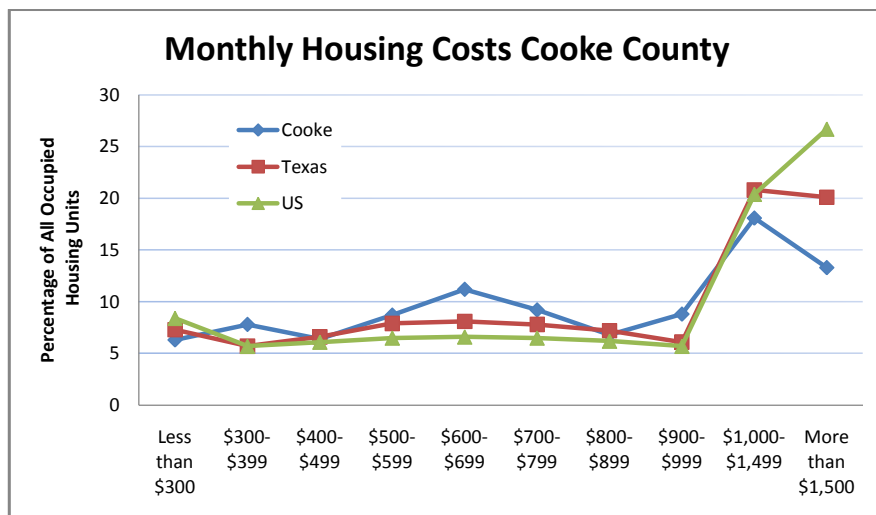


Figure 8 Cooke County Monthly Housing Costs for All Occupied Housing Units 2006- 2008. Source: ACS 2006- 2008.

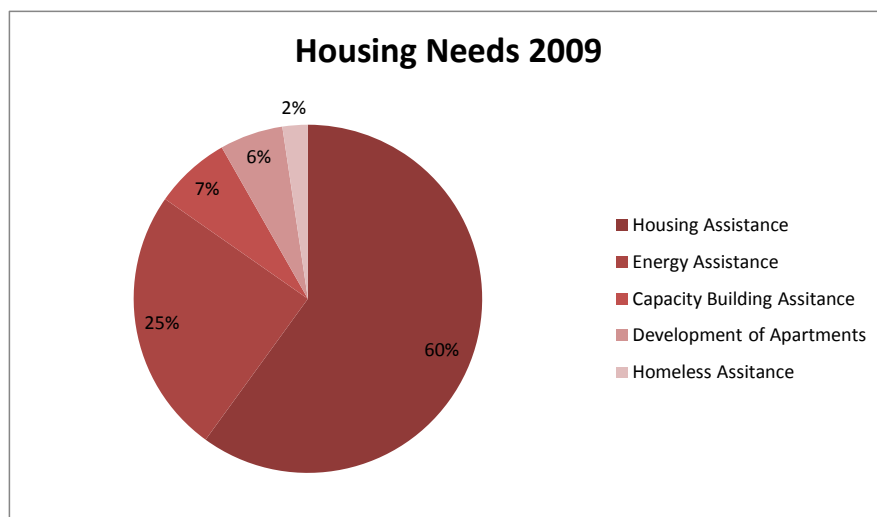


Figure 10 Housing Needs 2009. Source: Texas Department of Housing and Community Affairs, 2010 State of Texas Low-income Housing Plan and Annual Report.

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

Comment [KC2]: Need to discuss rural v. urban housing problems because these figures include the DFW Metroplex, an area that has different low-income housing issues. Discuss should describe what is similar and different about urban and rural housing issues so that reader has an idea how to interpret the numbers presented from the CNS.

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

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

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

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

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

Household Economic Security

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

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

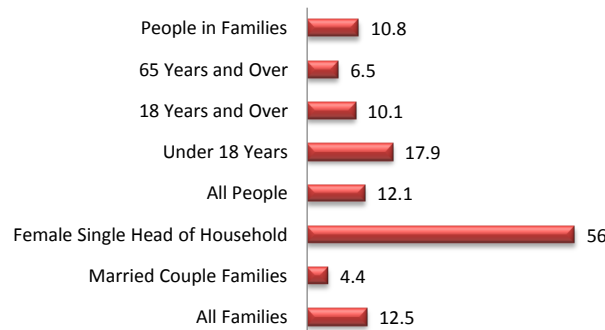
There is a significant disparity between the FPL for a family of one, two or three people.

Agencies and professionals who try to apply the FPL to their eligibility standards find the

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

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

Percent of Cooke County Population Living in Poverty



Insurance Program sets their eligibility at 300% of FPL and

the Texoma Council of Government's Utility Assistance Program

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

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

Comment [JH3]: Did what?

95

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

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

Comment [JH4]: Only 38000 people in Cooke County, with a poverty number around 5000

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

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

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

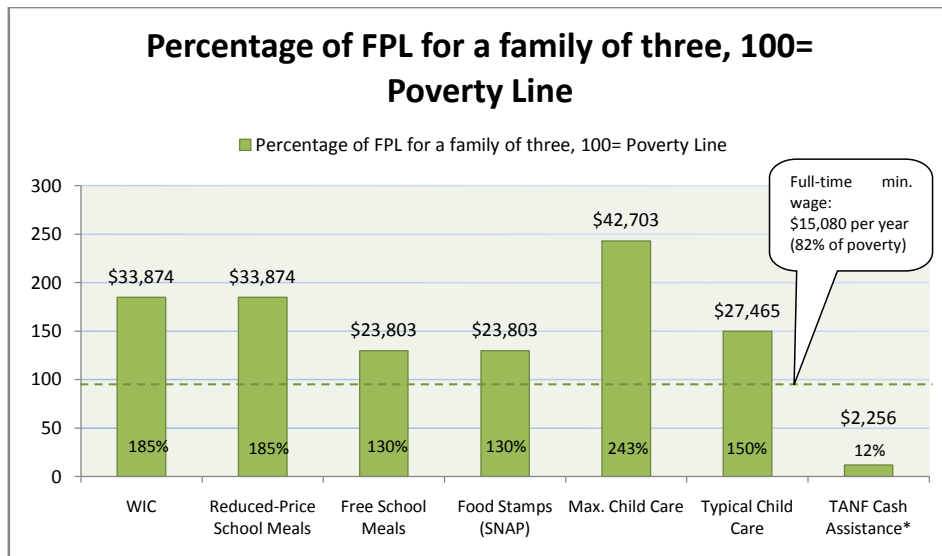


Table 1 Texas Eligibility for Family Support Programs. *Income limit shown is for applicants only. Once on TANF, some families with earnings disregards and other allowances for work related expenses can have higher incomes yet continue to receive some cash assistance. Source: Center for Public Policy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

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

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

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

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

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

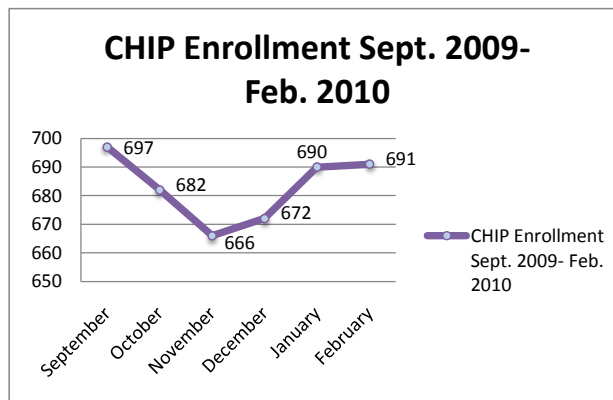


Figure 12 CHIP Enrollment Cooke County, Source: Texas HHSC.

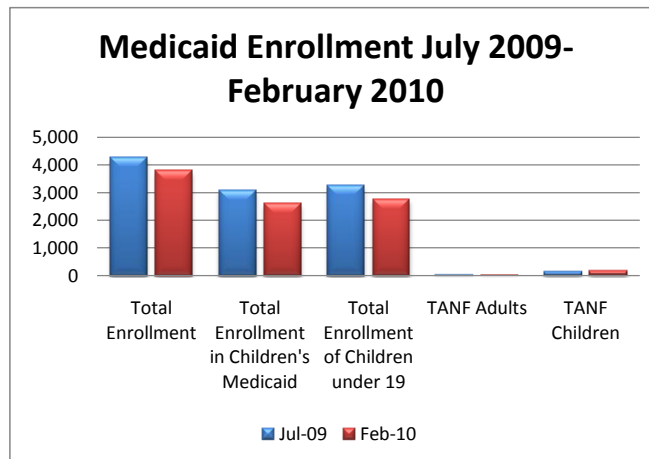


Figure 13 Medicaid Enrollment Cooke County, Source: Texas HHSC.

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

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

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

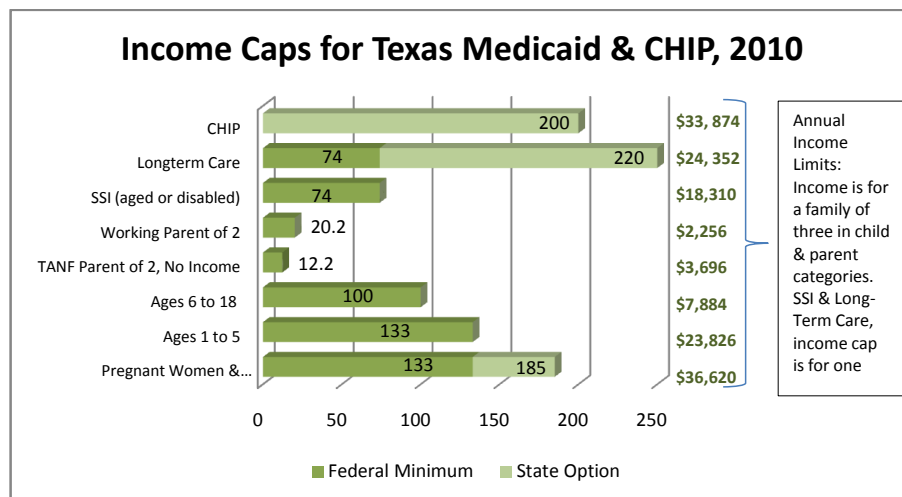


Table 2 Income Caps for Texas Medicaid and CHIP, 2010. Source: CPPP Policy Point, [Poverty 101](#), September 28, 2010.

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

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

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

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

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

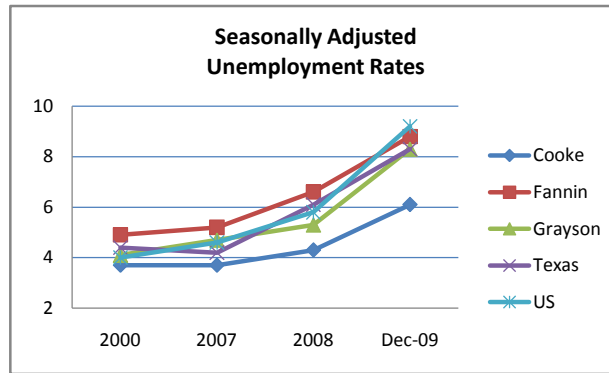


Figure 15. Source: Texas Workforce Commission, LCMI TRACER

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

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

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

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

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

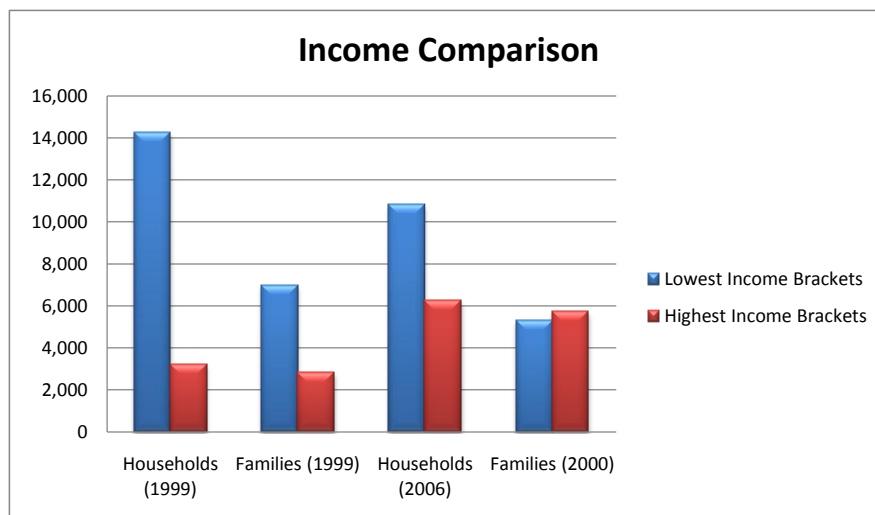


Figure 17. Source: 2000 U.S. Census and ACS 2006-2008

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

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

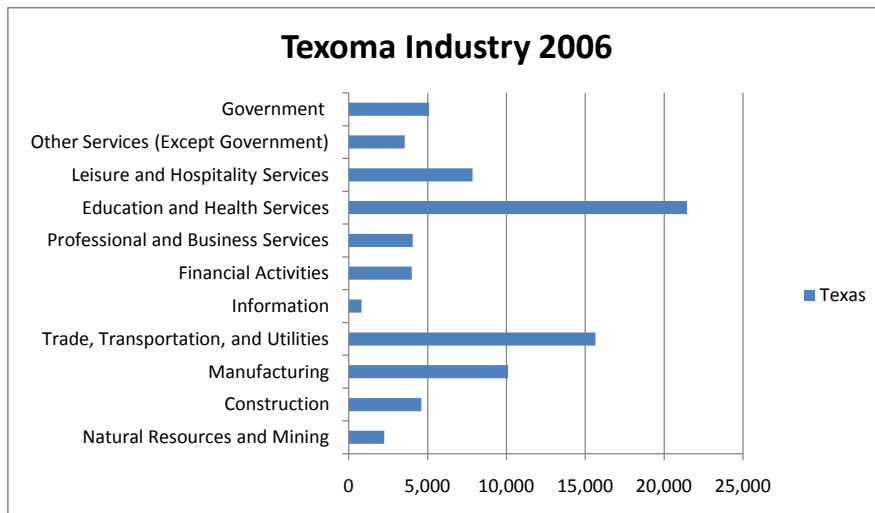


Figure 18. Source: Texoma CEDS

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

Comment [KC5]: Need to make this an actual graph so we can format the table. This is a picture file.

Education and Literacy

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

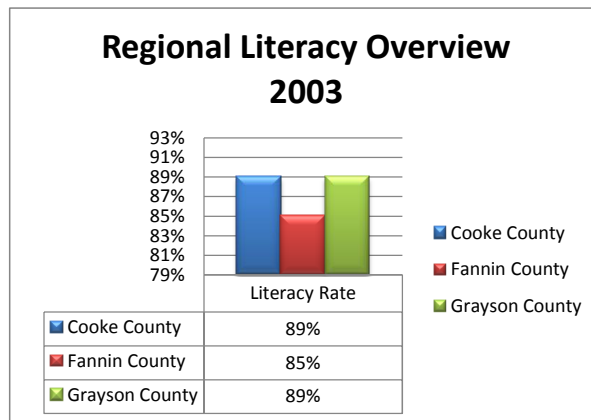


Figure 19. Source: NAAL

understand basic written information in English

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

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

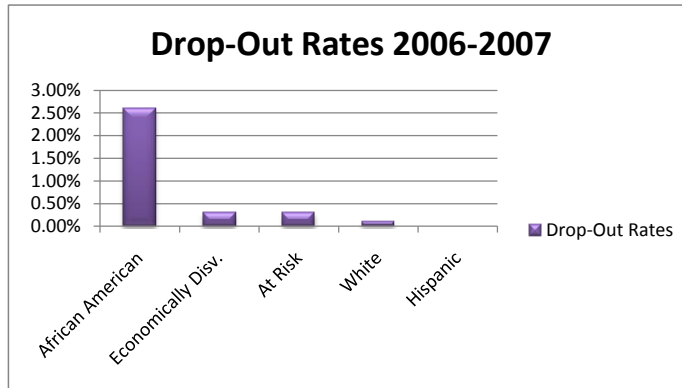


Figure 20. Source: TEA Annual Drop-Out Report

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

The population of children three and older enrolled in School in Cooke County is 9,414 students. In the 2006-2008 period, the group that accounted for the most students enrolled was elementary school (grades 1-8) with a total of 4,128. This number could reflect the age of the population in Cooke County, but is also explained by the fact that students begin to dropout at the high school level. The number of students enrolled in college or graduate school is 1,576 total students. This number can be explained,

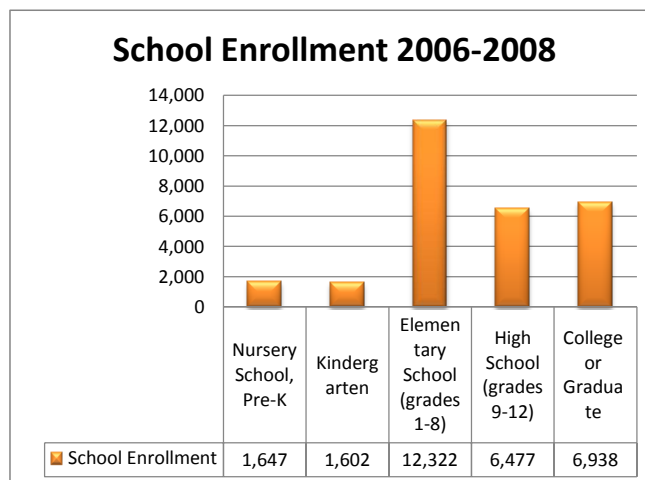
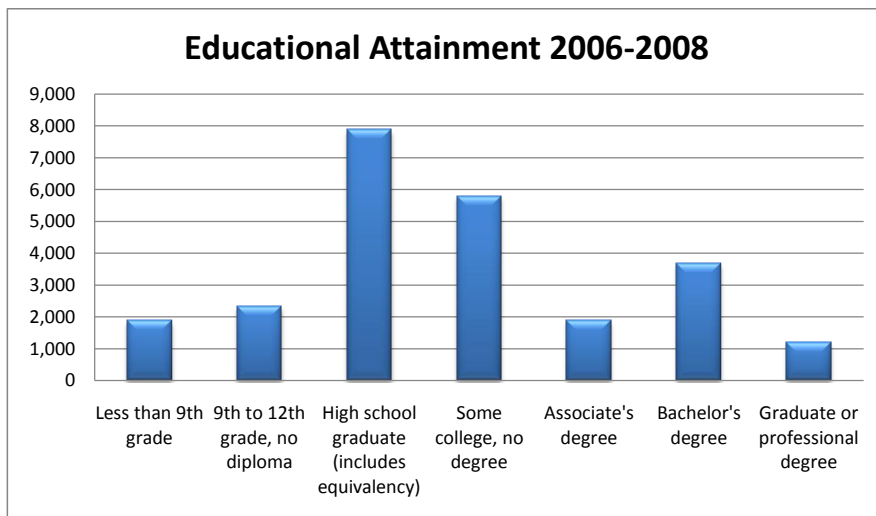


Figure 21. Source: ACS 2006-2008

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



In terms of ethnic breakdown of school enrollment, Hispanic ethnicity makes up the highest percentage in Gainesville ISD, Cooke County's largest school district, with 48.0% of students K-12 reporting. The next largest ethnicity was Caucasian (white) with a 41% of students reporting. African American accounted for 9.30% of the total population followed by Asian/Pacific Islander and Native American reporting 1.10 and .50 percent respectively. There is a significant change occurring in Cooke County that is evident by the ethnic breakdown in the school population. The Hispanic population has grown significantly over a four-year period. This growth is reflected in the particularly large number of students enrolled in certain programs such as ESL, English as a Second Language. The total population of Hispanic students in the 2005-2006 school year was 36.5% compared to the 48% of the school population that it now accounts for in the School population of Gainesville ISD. This is relatively proportional with figures for the state of Texas, which report similar figures of 47.9% of all students reporting a Hispanic ethnicity.

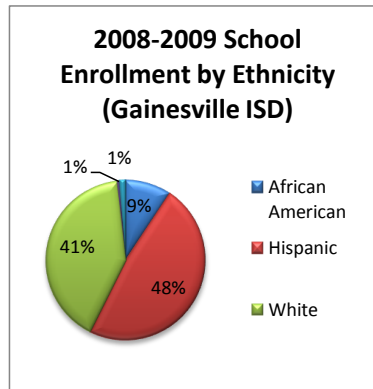


Figure 22. Source: TEA Annual Report

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

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

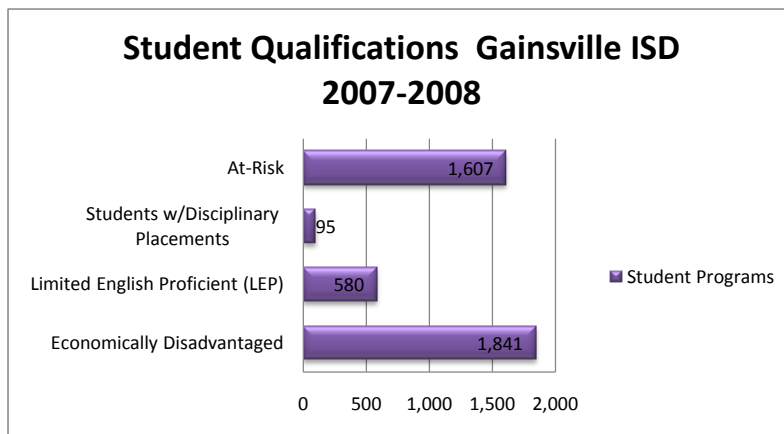


Figure 23. TEA Annual Report

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

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

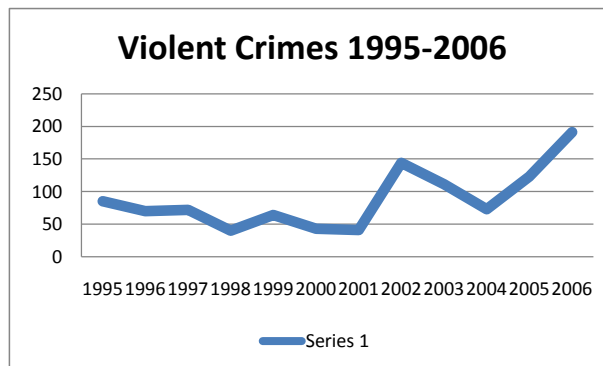
United States Department of Agriculture funds this program and provides the following description of its service:

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

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

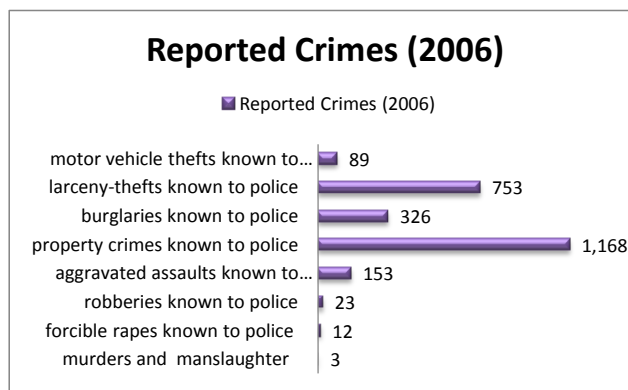
Crime, Family Violence, and Child Abuse

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



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

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



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

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

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

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

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

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

Child Abuse Statistics:

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

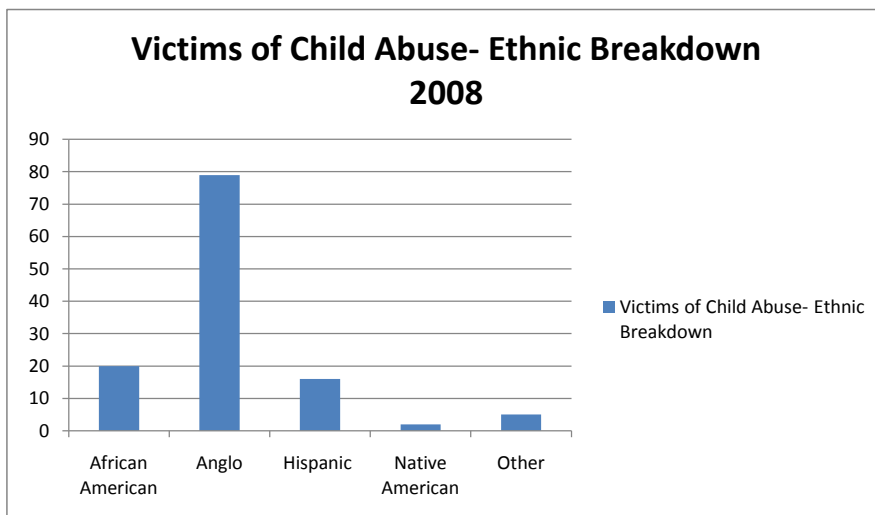


Figure 26. Source: Texas Dept. of Family and Protective Services

Teen Pregnancy

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

Child Care Statistics

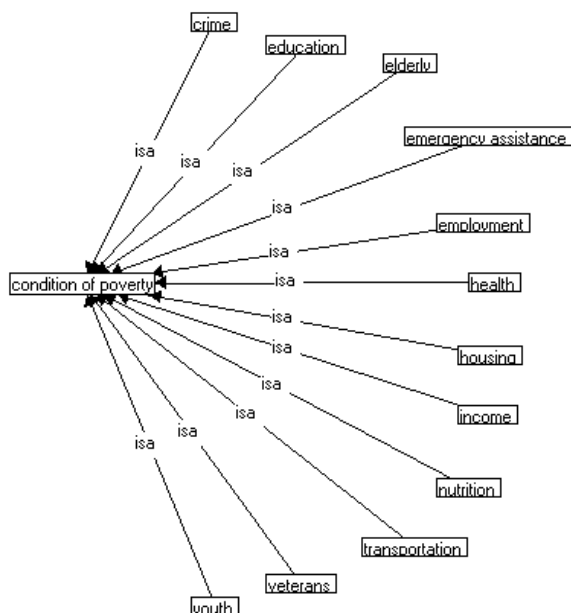
According to the Sherman Homelessness Coalition, in 2008 the population of children age 0 to 13 was 7,435. The number of licensed day care operations in the county was 19 with a total capacity to care for 700 children. The number of registered childcare homes was 15. There is, also, only one residential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

2.1.2. Key Informant Interviews Cooke County

Organizations Interviewed

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

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



Conditions of Poverty

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

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

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

Crime

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

¹² <http://www.cencomfut.com/>

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

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

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

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

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

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

Crime Relationship to Other Conditions

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

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

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

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

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

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

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

Education

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

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

Education's Relationship to Other Conditions

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

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

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

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

Elderly

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

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

Emergency Assistance

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

Emergency Assistance and Other Conditions

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

Employment

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

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

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

Employment and Other Conditions

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

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

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

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

Health

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

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

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

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

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

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

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

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

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

Housing

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

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

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

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

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

Housing and Other Conditions

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

Income

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

Nutrition

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

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

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

Transportation

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

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

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

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

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

Transportation and Other Conditions

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

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

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

Youth

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

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

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

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

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

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

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

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

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

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

Youth and Other Conditions

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

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

Unique Observations

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

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

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

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

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

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

Top Client Needs

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

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

Services Outside of the County

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

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

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

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

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

Frequently Needed Services Outside of Cooke County

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

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

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

Comment [JH6]: Contradictory

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

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

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

Changes in the last five years

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

Community Contribution

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

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

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

Changing Demographics

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

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

Elected Officials

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

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

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

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

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

Small Community

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

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

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

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

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

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

Critical Needs

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

Assistance for Spanish Speakers

Children's Services

Health Clinic

Emergency Dental Care

Foster Homes

Housing

Hunger

Information on Services

Lack of Recreational Activities for Youth

Secure Communication for Victims of Crime

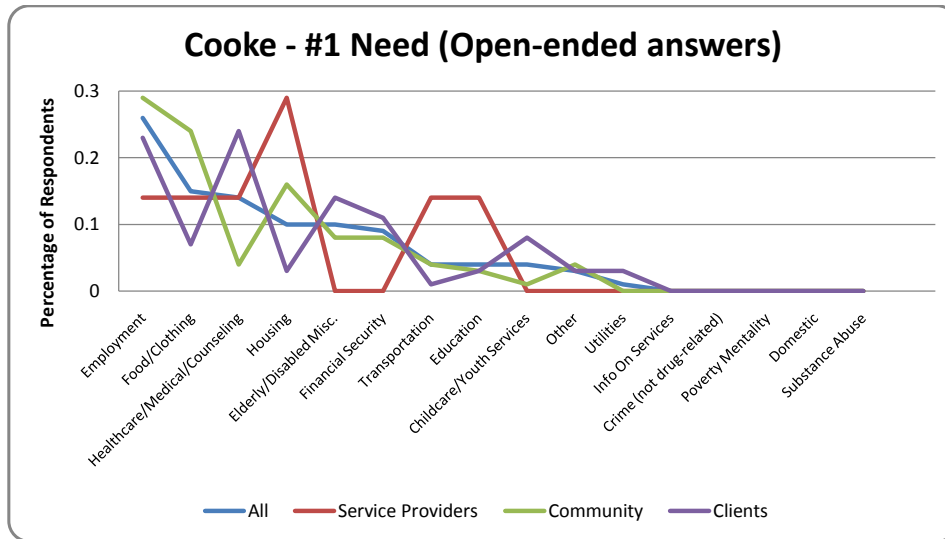
Crisis Shelter Capacity

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

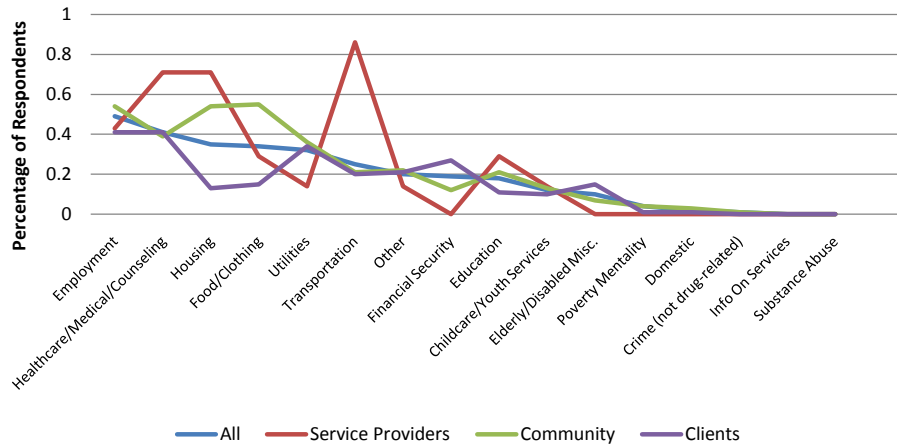
Affordable Treatment for Catastrophic Illnesses

2.1.3 Survey Results and Analysis

A full list of tables appears in Appendix F.



Cooke - Top Five Needs (Open-ended answers)



Client Top Needs by Hopefulness-Cooke

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

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

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

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