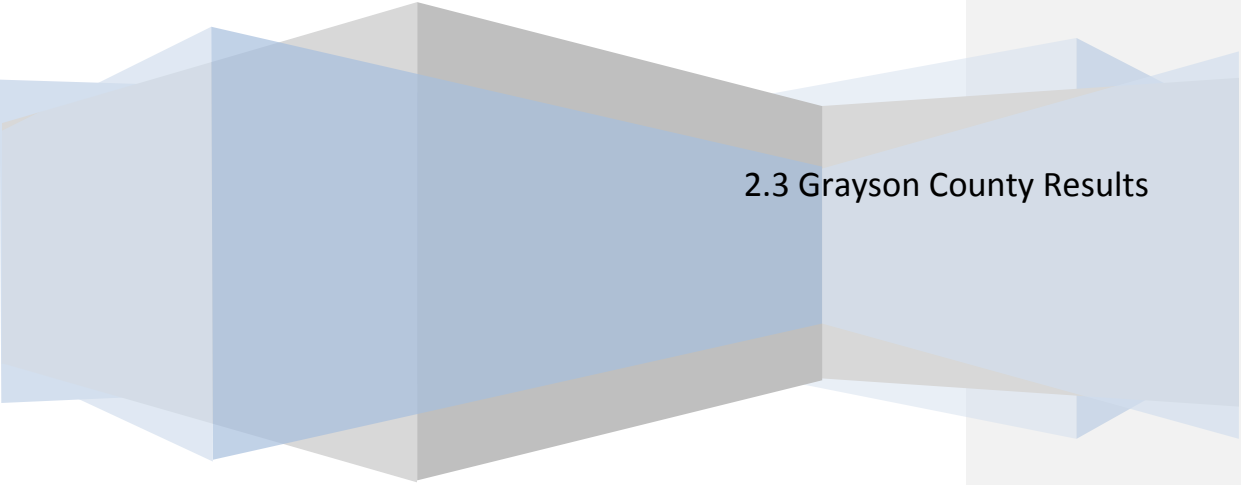


Texoma Council of Governments

2011-2015 Texoma Needs Assessment

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



2.3 Grayson County Results

2.3 Grayson County – Research Results and Analysis

2.3.1 Profile of Public Statistics

Housing

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

According to the American Community Survey for 2006-2008, there are a total of 51,733 housing units in Grayson County. Of these, 44,630 (86.3%) are occupied, while 7,103 (13.7%) are vacant. Of the 14,085 occupied units, 31,741 (71.1%) are owner occupied, while 12,889 (13.7%) are renter occupied. There is a homeowner vacancy rate of 3.3 percent and a rental vacancy of

7.6 percent. The average household size is 2.55 persons¹. The average household size of owner occupied housing units is 2.61 while the average household size for renter occupied housing units is 2.43. The majority of houses in Grayson County are valued \$50,000 to \$99,000 with 11,795 owner-occupied units being reported at this dollar amount. The median house value for the county is \$93,300. Industry standard in new home financing usually provides affordable mortgages for homebuyers who earn approximately one third or greater of the cost of the home based

Housing Units 2006-2008

■ Occupied Housing Units
■ Vacant Housing Units

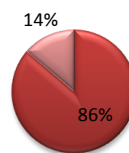


Figure 42 Housing Units Grayson County. Source: 2006- 2008 ACS.

Occupied Housing Units 2006-2008

■ Owner Occupied Units
■ Renter Occupied Units

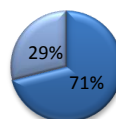


Figure 43 Occupied Housing Units Grayson County. Source: 2007-2008 ACS

¹ A family is defined as a group of two or more people who reside together and who are related by birth, marriage, or adoption. A household is defined as including all the people who occupy a housing unit as their usual place of residence (U.S. Census Bureau).

upon this standard of affordability, only 35.8% of families, therefore, could afford the median price of a single family home in Grayson County.

The following data was gathered using the 2009 State of Texas Low-income Housing Plan and Annual Report. This report is broken up into 13 distinct geographical regions known as Uniform State Service Regions. This report uses data collected from the 2006 State of Texas Community Needs Survey (CNS). Cooke, Fannin, and Grayson Counties appear in the same region (region 3) along with 15 other counties, and therefore have the same data for the following issues. However, this data is useful as it creates a regional profile for housing in this area. The extreme cost burden is calculated and understood by the CNS, to be the extreme cost of upkeep of both owner and rental property. The extreme cost burden for renter households is 206,011, while the extreme cost burden for owners is 216,038. These extreme cost burdens pose a significant problem for low-income individuals in the county. However, this data should be taken lightly as it applies to an area much larger than Grayson 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.

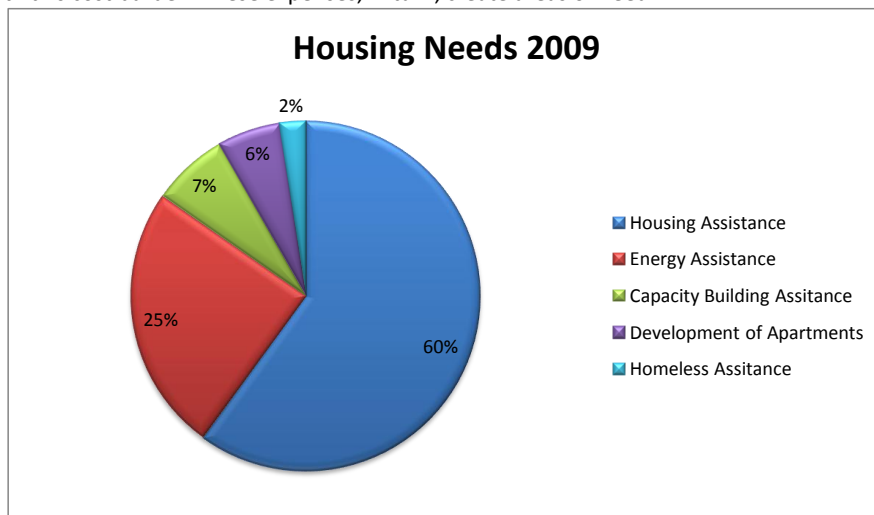


Figure 1. Source: Texas CNS

According to the 2006 Texas CNS, one of the two greatest needs for this region was housing

assistance with 51 percent of respondents reporting in this need. The next highest area of need was energy assistance with 21 percent of respondents reporting on this need. Of the remaining respondents, approximately 6 percent indicated that capacity building assistance was the priority need, 5 percent of respondents indicated that the development of apartments was the priority need and only 2 percent indicated that homeless assistance was the priority need. Overall, out of the 1,988,135 households in the region, 610,655 owners and renters have housing problems; this represents 30.7 percent of all households. However, this figure encompasses both rural and urban housing developments and therefore is open to room for interpretation. There are distinct differences between rural and urban housing needs. For instance, development of apartments is a greater need in urban areas than in rural areas. This is due to the fact that there are more socioeconomically disadvantaged people, generally, living in urban in areas as compared to rural areas. Housing assistance, 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 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. Because Grayson County is a much more urban area in relation to the other counties incorporated in Region3, housing needs such as capacity building assistance and development of apartments is probably a much bigger issue in this county compared to others. The population in Grayson County is certainly larger than the other counties, and therefore would need more apartments and building capacity. Homeless assistance is more than likely, a bigger problem in Grayson County than the other counties simply due to the fact that it encompasses the most urbanized cities in the area, which include the cities of Sherman and Denison. People that have become homeless are more likely to migrate to Sherman sue to the resources that are available in comparison with smaller towns with less resources that are in the area.

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

the cost of transportation associated with the location of homes to gauge their affordability.

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

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

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

Household Economic Security

The FPL was developed in the 1960s and was based solely on the food budget necessary to meet basic nutritional needs since the average family at that time spent nearly one third of their budget on food.

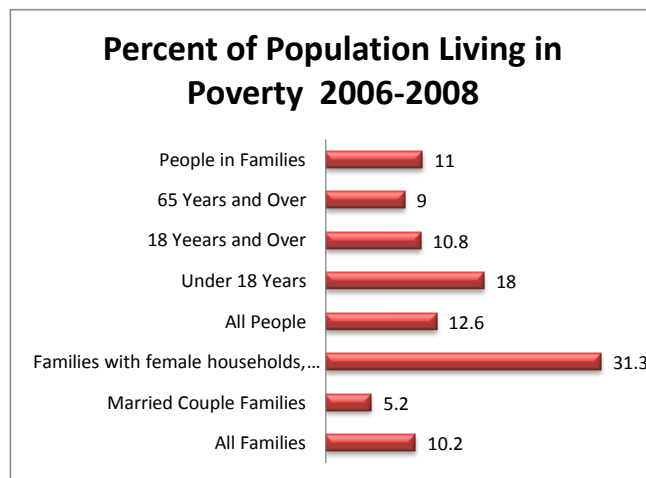
Clearly, there are many more costs associated with a family living today in Howard County. Depending upon family constellation, other costs include housing, transportation, childcare, health care and taxes. There is a significant disparity between the FPL for a family of one,

two or three people and the Self Sufficiency Standard especially when considering the family constellation and whether it includes children requiring childcare.

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

In 2006, 12.6 percent of people in Grayson County were living at or below the federal poverty level. Of all families in the county, 10.2 Percent were living at or above the federal poverty level. As far as age brackets, the fewer than 18 years bracket had the highest percent of people living in poverty with 18.0

percent of people living below the federal poverty line. The next highest level is the 18 and over bracket with 10.8 percent of people living in poverty. The most staggering statistics is that families with a female lead household, no husband



present, are experiencing more than 30 percent (31.3%) of households living in poverty. As evident by the data, women who run households with the absence of a husband face struggle significantly with poverty. In

Figure 2 Poverty by Household Type Grayson County. Source: ACS

1999, there were approximately 1,117 families in Cook County that have female lead households and are living at or below the federal poverty level². Of these households, 1,009 of these families include children under the age of 18³.

The ethnic breakdown of poverty in Grayson 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.

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

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

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

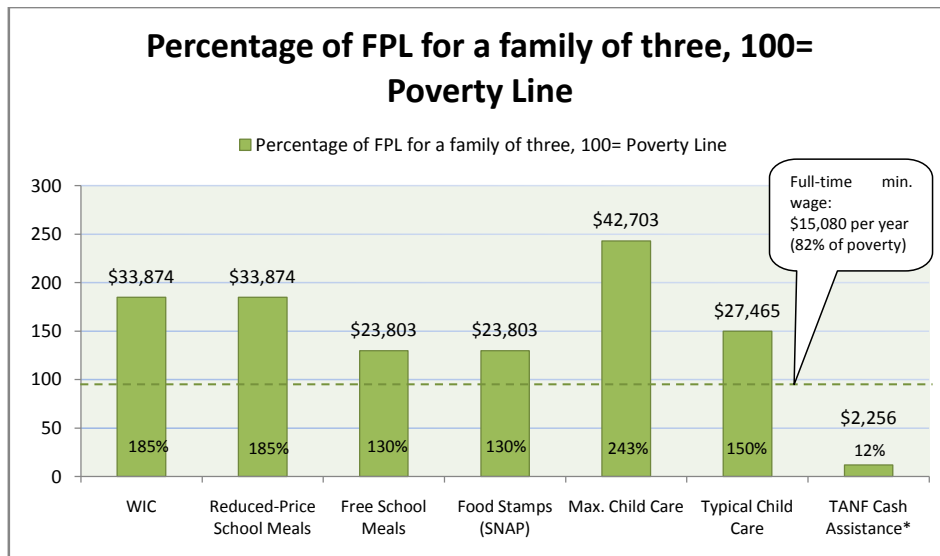


Table 1 Texas Eligibility for Family Support Programs. *Income limit shown is for applicants only. Once on TANF, some families with earnings disregards and other allowances for work related expenses can have higher incomes yet continue to receive some cash assistance. Source: Center for Public Policy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

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

- 1) Children's Health Insurance Program (CHIP): Designed for families who earn too much money to qualify for Medicaid health care, yet cannot afford private insurance.
- 2) Temporary Assistance for Needy Families (TANF): Program provides basic financial assistance for needy children and the parents or caretakers with whom they live. Caretakers must sign and abide by a personal-responsibility agreement. Time limits for benefits have been set by both state and federal welfare reform legislation.
- 3) Medicaid: This program provides healthcare coverage for one out of three children in Texas, pays for half of all births and accounts for 27 percent of the state's total budget.

- 4) Food Stamp: This program is a federally funded program that assists low-income families, the elderly and single adults to obtain a nutritionally adequate diet. Those eligible for food stamps include households receiving TANF or federal Supplemental Security Income benefits and non-public assistance households having income below 130% of the poverty level.
- 5) WIC and Retail Grocery Stores: This program is a supplemental nutrition program for infants, children, and mothers who are at nutritional risk. The program provides nutritious snacks, nutrition counseling, and referrals to health care and social services. WIC serves, on the yearly bases, about 8.1 Million People and is available in all 50 states.

Grayson County's participation in these programs is quite significant. There were 2,884 people registered for CHIP from September 2009 to February 2010. As evident from the graph, enrollment in CHIP was on a steady increase from October to December. However, it leveled off in January and started a slight decline in February. Average

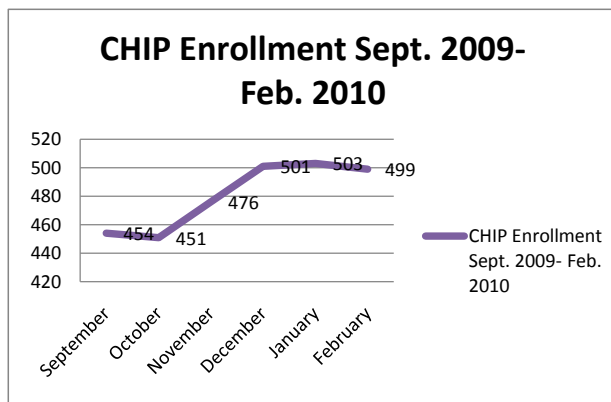


Figure 3. Source: Texas HHSC

monthly enrollment in TANF for the County was 184 recipients, which make for an approximate yearly figure of 2,208 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 Grayson County in July 2009 was 13,414 recipients. This figure had decreased significantly by February with 12,500 recipients enrolled in the program. Total enrollment in children's Medicaid for July 2009 was 8,558 compared with the 7,814 children that were enrolled in February 2010. Food stamp enrollment in Grayson County for a six-month period (September 2009 to February 2010) was 20,970 recipients. As evident by the graph, enrollment in the food stamp program is on a steady decline starting in September of 2009 and continuing on though February of 2010. All HHSC programs seem to be on a decline at this particular moment. However, there could be a spike in enrollment during the summer

months due to the fact that summer is about to start and energy and food prices, due to children being home from school, will be much higher for families already living in poverty. Enrollment of children in the WIC program in Grayson County consists of 2,867 children of 35.9 percent of the child population in the county. This figure reflects children ages one to four.

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 2,495 grandparents living with their grandchildren who are under that age of 18. 1,428 of these grandparents are legally responsible for their grandchildren, which are 57.2% of all grandparents living with grandchildren. The majority of these grandparents, 15.6%, have been responsible for their grandchildren for one to two years. About 60.9% of these grandparents are female and

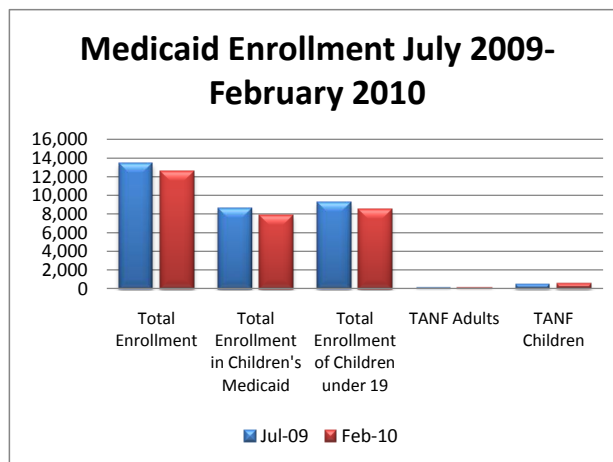


Figure 5. Source: Texas HHSC

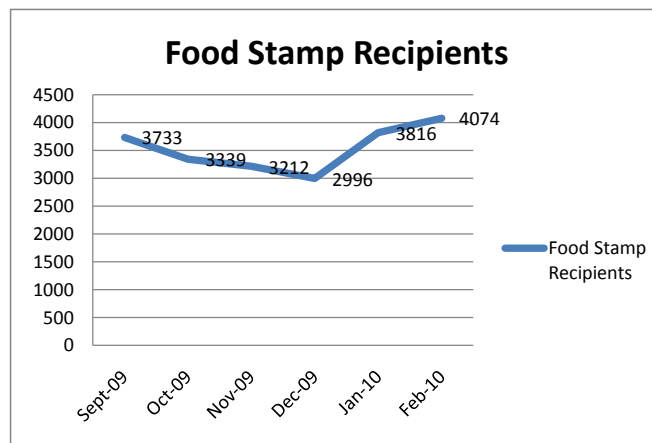


Figure 4. Source: Texas HHSC

64.0% of these grandparents are married.

According to the American Community Survey for 2006-2008, the Grayson County Civilian Labor Force was 59,821. This figure reflects the total available workforce age 16 and over in Grayson County. Approximately 35.6 percent of residents over 16 are not counted. This can be explained in a variety of ways. First, housewives would certainly account for a large

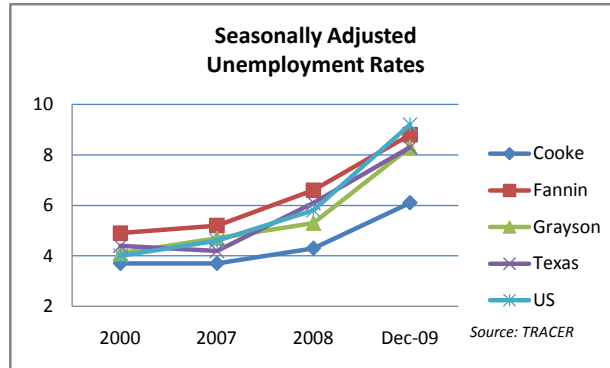


Figure 7. Source: Texoma CEDS

percentage of this figure. However, disabled and elderly people, still under the age cap for the civilian labor force, would certainly account for a percentage of this figure. Approximately 1,400 students attending Austin College in Sherman, Texas make up a percentage of people in the county not participating in the workforce. These students are considered residents of the county, and thus members of the civilian workforce, by the

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

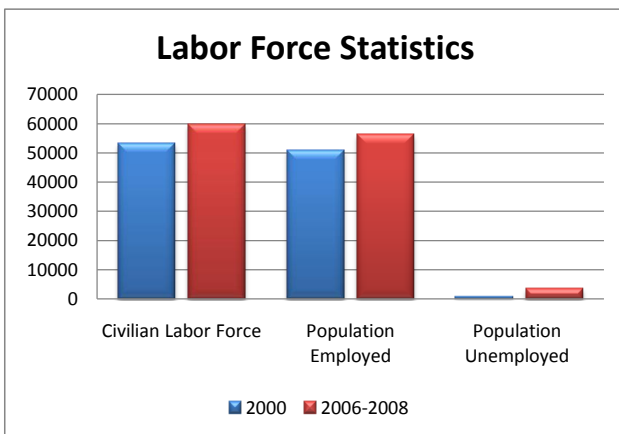


Figure 6 2000 Decennial Census and ACS

U.S. Census Bureau due to the fact that they spend the majority of their time at their address in Grayson County. While the unemployment rate is quite low, employment figures are on the rise in Grayson County. Figure 3 shows the seasonally adjusted unemployment rates reported by the Texas Workforce

Commission LCMI Department. Grayson 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 Grayson County from January 2008 to January 2010 was 6.78 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 Grayson County, figures remain below national, state, and regional percentages. However, the recent, 2008 financial crisis has more than likely effected workforce data in Grayson County as it has in the rest of the country. Therefore, unemployment in the county could potentially be steadily increasing.

Based on income data for Grayson 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. Therefore, the majority of the population exists in the middle range of income earnings.

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 6,280. The number of

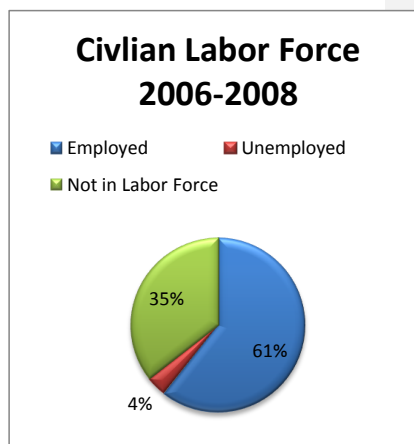


Figure 8. Grayson County Civilian Labor Force. Source: ACS

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 six-year period. This decrease can be explained, partially, by changes in industry that occurred between 2000 and 2006.

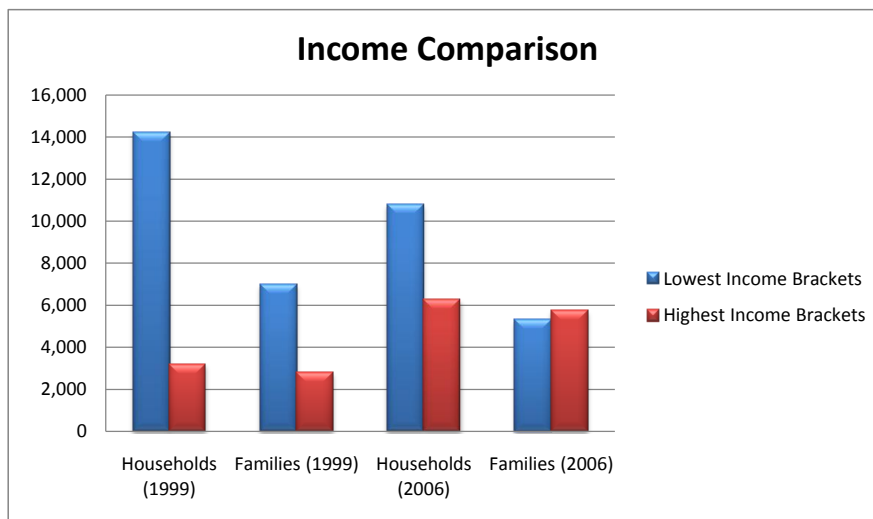


Figure 9. Source: ACS

Industry in Grayson County has experienced significant changes in certain sectors between 2000 and 2006 (see attachment B). There was a significant decrease in the number of workers in the manufacturing industry with a loss of 3516 workers from 2000 to 2006. This is due to the fact that Cooke, Fannin, and Grayson counties are experiencing a change from an economy largely based on the manufacturing industry. This is due to the lack of expansion and growth in this sector over the past decade. The region has experienced many closures of major manufacturing plants such as Johnson & Johnson and The Pillsbury Corporation.

In an order to combat this loss, area leaders have worked on capitalizing on the economic development and growth of Lake Texoma. Lake Texoma is a major tourist attraction that

generates about 6 million dollars worth of tax revenue every year. Therefore, much effort has been put into developing this region. This development is reflected in the chart with a 761 increase in the number of workers from 2000 to 2006 in the leisure and hospitality sector. The benefits reaped from this transformation would certainly be felt primarily in Sherman as the part of the lake that is on the Texas side of the Texas-Oklahoma border is located within the Grayson County limits. Money that is spent here by tourists using the lake generates tax money that is then available to the county. Further development of this region could ultimately lead to the creation of new jobs and a vast amount of economic resources for the county. There was also an increase in people working in industries that provided for a mid-level of income earnings. This can mostly be explained by population growth, but partially by increases in certain industry sectors such as health and human services. Many insurance companies, such as the Cigna Corporation, have moved into the area and created jobs for many people within the county. The new hospital, which opened at the beginning of this year, Texoma Medical Center, also certainly has the potential to create new jobs and provide an economic resource for the county.

The mission of Texoma Workforce Solutions is to provide educational, job training and employment opportunities to employers, job seekers and future workers. Their overall purpose is to create workforce solutions within Texoma. TWS provides workforce solutions for employers, job seekers and economic developers. The three primary goals and initiatives of the Texoma Workforce Development Board, in coordination with local partners, are as follows:

1. Coordinate Regional Planning
2. Literacy
3. Aligning Education and Industry

With these goals in mind, The Development Board identified its target industries in relation to Texas Workforce Commission (TWC)/ Labor Market and Career Information (LMCI) target industries. These target industries include, but are not limited to, the Governor's industry clusters. This list of target industries was created through talking with the major local economic development organizations to determine which industries they are currently targeting. Economic Development Corporations take direction from their city council, and therefore the industries they are targeting have been adopted in conjunction with their city's

strategic planning. For this part of the analysis, Workforce Solutions Texoma consulted with Sherman Economic Development Corporation (SEDCO), Denison Development Alliance (DDA), Bonham Economic Development Corporation (BEDCO), and Gainesville Economic Corporation (GEDCO). In order to develop a comprehensive list of industries from which to begin the targeting analysis, Workforce Solutions Texoma utilized three existing lists, the North American Industry Classification System (NAICS), Texas Governor Rick Perry's Industry Cluster Initiative and Ray Perryman's list of targeted industries in his report Texas Our Texas. Economic developers were asked to indicate the industries on the NAICS and Perry lists they are targeting. In addition to input provided by the economic development partners, the occupations included on Workforce Solutions Texoma's current Demand Occupations List was reviewed to more fully analyze the industries⁴.

Target Industries, Sectors, and Occupations:

Between March, 2000, when Beatrice Foods announced it would be closing its Denison Facility, and mid 2005, the Texoma Workforce Development Area saw over 4,700 workers laid off – over 2,600 of those layoffs were due to plant closures. Because of this, Workforce Solutions Texoma saw a need to compare the First Quarter of 2000 with the First Quarter of 2006 in order to create “before” and “after” pictures of the local labor market.

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.

⁴ Texoma Workforce Board: Workforce Texoma Strategic and Operational Plan Fiscal Years 2009-2010

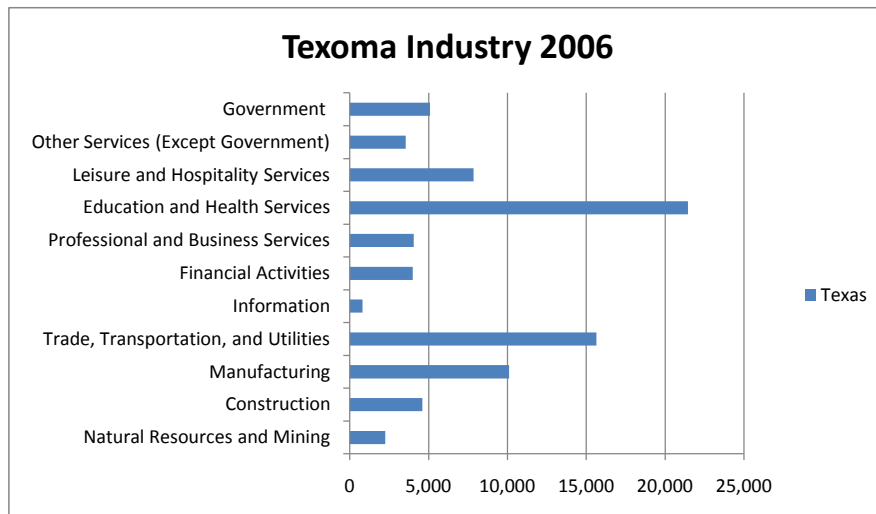


Figure 10. Source: Texoma CEDS

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 [KC1]: 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 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 percent of Grayson 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 Grayson County is well above the national average. However, this figure is lower than the national average

of 99% (2003) of all US adults. The slightly higher level of literacy in this county can be attributed to the resources that are available in this county in comparison with surrounding counties. The county encompasses two colleges and a variety of industries, which would explain a higher literacy rate than other counties in the area.

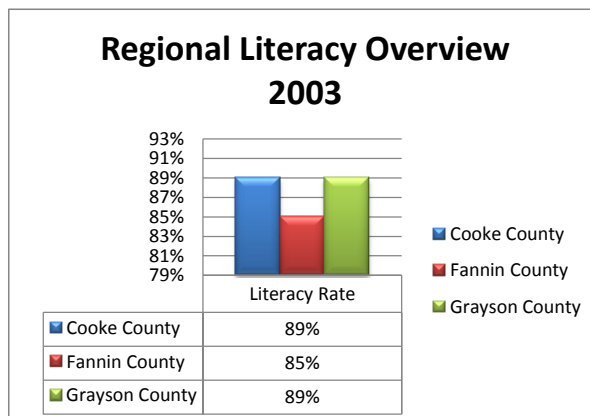


Figure 11 Literacy Rate Grayson County Source: NAAL.

According to the Center for Public Policy Priorities (CPPP) annual report on dropout and completion rate, the dropout rate for Grayson County in the 2009-2010 school year was 10.5 percent. This number is based on the following definition of dropout and completion rates that is available on the (CPPP) website and is based on TEA guidelines and definitions.

Graduation status for entire cohort of 9th students at the time the class graduates. Includes the following four categories: graduated, dropped out, GED, and continued.

TEA began rolling introduction to the NCES dropout definition with the class of 2006. Because the methodology is new, comparisons to rates for Class of 2005 or earlier are invalid. Furthermore, dropout rates for the classes of 2006, 2007, 2008, and 2009 cannot be compared to each other because the new definition is being implemented on a rolling basis. In other words, the 2006 longitudinal dropout uses the old state definition for the freshman through junior years and the new definition for their senior year⁵.

The definition of a dropout, in regards to the 2009-2010 rate, can be understood then as “the number of students enrolled at a single point in time in the fall of the school year, or “snapshot” enrollment. Under the TEA definition, the denominator is the cumulative number of students in attendance at any time during the school year.”⁶

The population of children three and older enrolled in School in Grayson County is 29,986 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 12,322. This number could reflect the age of the population in Grayson

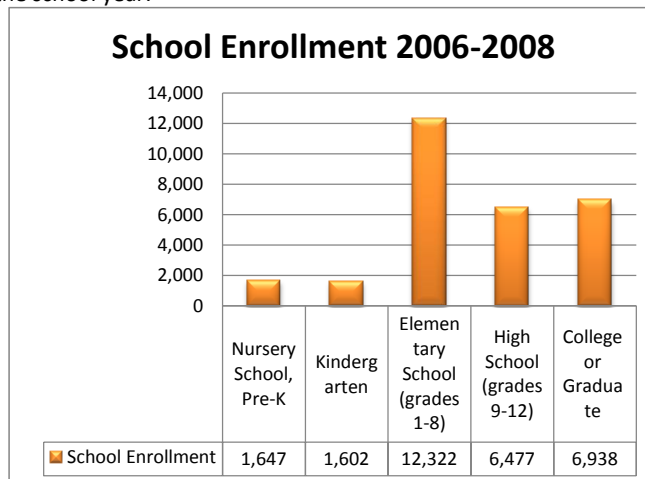


Figure 12 School Enrollment Grayson County. Source: ACS

⁵ “The Texas Kids Count Project”. Center for Public Policy Priorities, Austin, TX

⁶ Secondary School Completion and Drop-outs 2007-2008 Report. Texas Education Agency.

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 6,938 total students. This number can be explained, predominantly, by the presence of Grayson County College and Austin 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 78,541 Grayson County residents over 25 years of age. Based on this population, the American Community Survey estimates there are 26,861 total high school graduates in

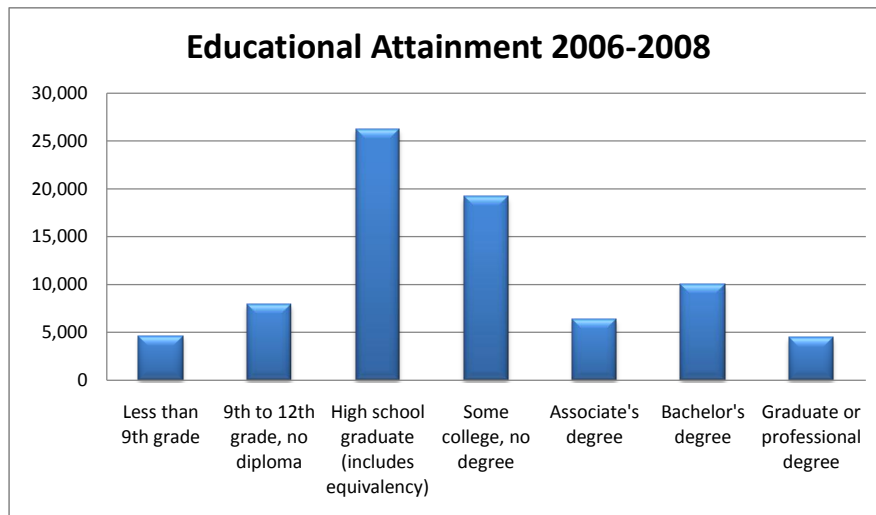


Figure 13. Source: ACS

In terms of ethnic breakdown of school enrollment, Caucasian ethnicity makes up the highest percentage in Sherman ISD, Grayson County's largest school district, with 52.50% of students K-12 reporting. The next largest ethnicity was Hispanic with 29.0% of students reporting. African American accounted for 15.40% of the total population followed by Asian/Pacific Islander and Native American reporting 1.90 and 1.20 percent respectively. There is a significant amount of growth among the Hispanic ethnicity in the school population. There has been a steady increase in the growth of the Hispanic population within the school system since the 2003 school year. Therefore, there has been an increase in enrollment in programs geared primarily toward Hispanic students. In the 2008-2009 school year, approximately 14.4 percent of the school population was enrolled in ESL (English as a Second Language)⁷. The Language Efficiency Program also focuses primarily on Hispanic students. "Students in the LEP program are identified as limited English proficient by the Language Proficiency Assessment Committee (LPAC) according to criteria established in the Texas Administrative Code. Not all pupils identified as LEP receive bilingual or English as a second language instruction, although most do."⁸ Approximately 14.6 percent of students in Sherman ISD are placed in this program, which almost directly matches the number of students that are enrolled in ESL, which, again, is 14.4 percent.

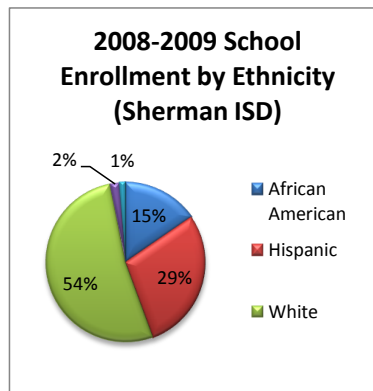


Figure 14. Source: TEA Annual Report

Approximately 12.6 percent of residents living in Grayson County are living below the federally established poverty line. This is based on household and income and number of persons occupying the household. This number reflects the particularly high amount of students in the following categories: economically disadvantaged, Students with Disciplinary Placements, and

⁷ Number and percentage of students in all grades receiving bilingual or English as a Second Language (ESL) instruction. CPPP "The Texas Kids Count Project". Definition Provided by TEA.

⁸ TEA Glossary for The Academic Excellence Indicator System 2008-2009 <http://ritter.tea.state.tx.us/perfreport/aeis/2009/glossary.html>

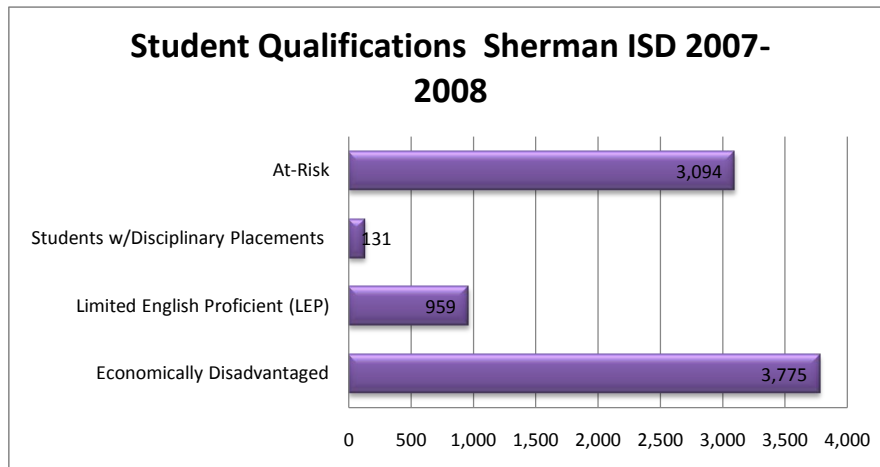
At Risk students.⁹ Economically disadvantaged is a term to describe the percent of economically disadvantaged students is calculated as the sum of the students coded as eligible for free or reduced-price lunch or eligible for other public assistance, divided by the total number of students. Approximately 57.60 percent of students in Sherman ISD qualify as economically disadvantaged. At risk students are identified as at risk of dropping out of school based on state-defined criteria and 47.2 percent of students in the district qualify under these conditions. Students with Disciplinary Placements are students placed in alternative education programs and total out to 1.80 percent of district students.

Other noteworthy programs within Sherman ISD were Career and Technical Education and Gifted and Talented Education with enrollment at 18.30 percent and 10.5 percent respectively. Enrollment in the Special Education Program accounted for 13.0 percent of students in the district.

⁹ The statutory criteria for at-risk status include each student who is under 21 years of age and who:

1. was not advanced from one grade level to the next for one or more school years;
2. is in grades 7, 8, 9, 10, 11, or 12 and did not maintain an average equivalent to 70 on a scale of 100 in two or more subjects in the foundation curriculum during a semester in the preceding or current school year or is not maintaining such an average in two or more subjects in the foundation curriculum in the current semester;
3. did not perform satisfactorily on an assessment instrument administered to the student under TEC Subchapter B, Chapter 39, and who has not in the previous or current school year subsequently performed on that instrument or another appropriate instrument at a level equal to at least 110 percent of the level of satisfactory performance on that instrument;
4. is in prekindergarten, kindergarten or grades 1, 2, or 3 and did not perform satisfactorily on a readiness test or assessment instrument administered during the current school year;
5. is pregnant or is a parent;
6. has been placed in an alternative education program in accordance with §TEC 37.006 during the preceding or current school year;
7. has been expelled in accordance with §TEC 37.007 during the preceding or current school year; or
8. is currently on parole, probation, deferred prosecution, or other conditional release;
9. was previously reported through the PEIMS to have dropped out of school;
10. is a student of limited English proficiency, as defined by §TEC 29.052;
11. is in the custody or care of the Department of Protective and Regulatory Services or has, during the current school year, been referred to the department by a school official, officer of the juvenile court, or law enforcement official;
12. is homeless, as defined by 42 U.S.C. Section 11302 and its subsequent amendments; or
13. resided in the preceding school year or resides in the current school year in a residential placement facility in the district, including a detention facility, substance abuse treatment facility, emergency shelter, psychiatric hospital, halfway house, or foster group home.

(Sources: PEIMS, Oct. 2008; Texas Education Code, 79th Texas Legislature)



Another socioeconomic indicator concerning education is enrollment in free or reduced lunch programs. The National School Lunch Program is a federally assisted meal program operating in more than 99,800 public and non-profit private schools across the nation. The U.S. Department of Agriculture funds this program and provides the following description of its service:

It provides nutritionally balanced, low-cost or free lunches to more than 2.3 million Texas school children each school day. In 1998, Congress expanded the National School Lunch Program to include reimbursement for snacks served to children in after-school educational and enrichment programs to include children through 18 years of age. School lunches must meet the applicable recommendations of the Dietary Guidelines for Americans, which recommend that no more than 30 percent of calories come from fat and less than 10 percent from saturated fat. Regulations also establish a standard for school lunches to provide one-third of the Recommended Dietary Allowances of protein, vitamin A, vitamin C, iron, calcium and calories. School lunches must meet federal nutrition requirements, but decisions about the specific foods to serve and their preparation are made locally. A student cannot be charged more than 40 cents for a reduced-price lunch. After-school snacks are provided to children on the same income eligibility basis as school meals. However, programs that operate in areas where at least 50 percent of students are eligible for free or reduced-price meals serve all snacks free. In the 2008-2009, the state served 791,708,247 total meals as a part of the free or reduced lunch program¹⁰.

¹⁰ 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 301 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

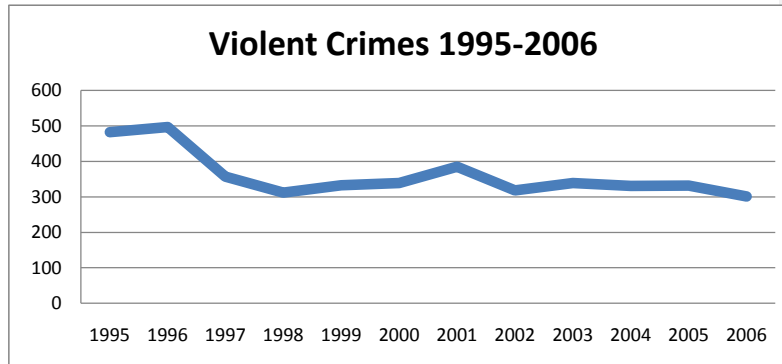


Figure 15 Source: ACS

fluctuated

between 1995 and

2001, but showed an overall decrease. However, this number spiked again, slightly in 2001 but then decreased and has leveled off since 2002. Every area of crime has decreased during this eleven-year period but has remained stagnant at the 2002-year mark.

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 is a victim of violent abuse. The number of



Figure 16 Source: ACS

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.¹¹ 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.¹²

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

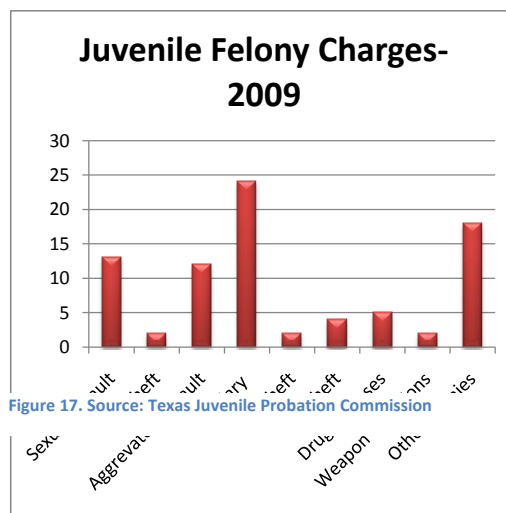


Figure 17. Source: Texas Juvenile Probation Commission

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

¹¹ <http://www.aclu.org/pdfs/dvhomelessness032106.pdf>

¹² <http://www.nnedv.org/pdf/Homelessness.pdf>

relationships tend to affect poor women disproportionately in the United States, the provisions of the VAWA that allow time off from work and help for immigrant women mean that more poor women will be able to keep their jobs and remain in the country while they make arrangements to leave and/or prosecute their abusers.¹³

Juvenile crime is an area of particular importance when discussing crime statistics and poverty. There is an overwhelming correlation between the children living in poverty and committing crime. The most commonly committed felony charge that minors receive in Grayson County is for burglary. There were twenty-

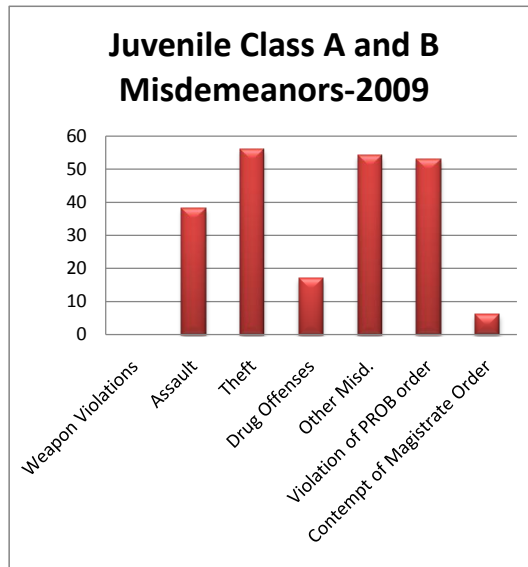


Figure 18. Source: Texas Juvenile Probation Commission

four confirmed cases of this offense in 2009 as reported by the Texas Juvenile Probation Commission. The next highest offenses were sexual assault and aggravated assault with 13 and 12 cases reported respectively. The most commonly committed class A and B misdemeanor was theft with 56 cases being reported in 2009. The next most common misdemeanors were violation of probation order and assault with 53 and 38 cases respectively. There were a total of 306 juvenile delinquents in the county in 2009. Juvenile crimes obviously refer to crimes that were committed by children under the age of 18. There is a richer amount of data in Grayson County simply due to the fact that it is a more industrialized area with more resources that are able to track and control crime data efficiently. Data is simply harder to collect in rural areas due to the fact that not all county sheriffs' offices report to the state of Texas every year with their crime rate statistics. The higher crime rate that is experienced in Grayson, in comparison with the other two counties is based on tow factor: The first obviously being that the

¹³ Department of Justice, Office on Violence Against Women. Available from <http://www.ovv.usdoj.gov/index.html>.

population in Grayson is significantly greater than that of Cooke and Fannin. The second is that Grayson is a more industrialized city and with a more urban setting comes a larger amount of crime.

Child Abuse Statistics:

There were 340 confirmed cases of child abuse/neglect in Grayson County in 2008. That is 12 confirmed cases per 1000 children. There were 376 completed CPS investigations. There were no child abuse related fatalities reported in Grayson 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.

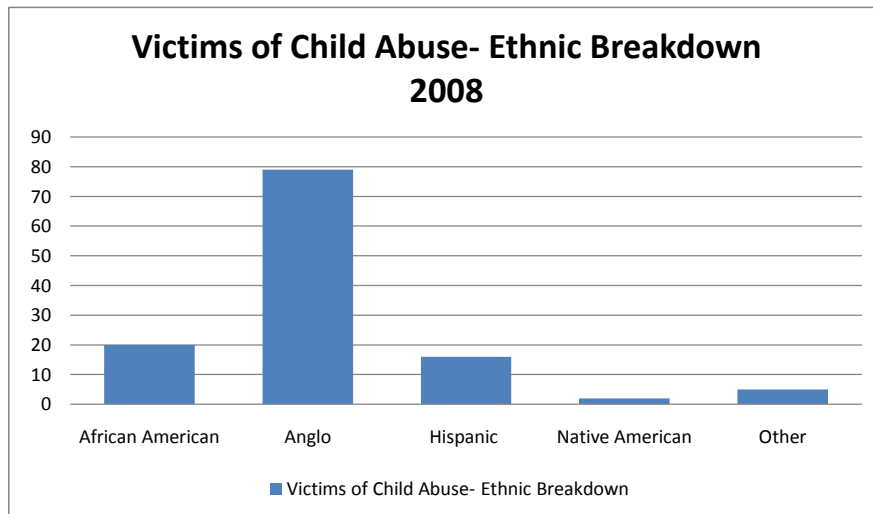


Figure 19. Source: Texas Dep. of Family and Protective Services

Youth

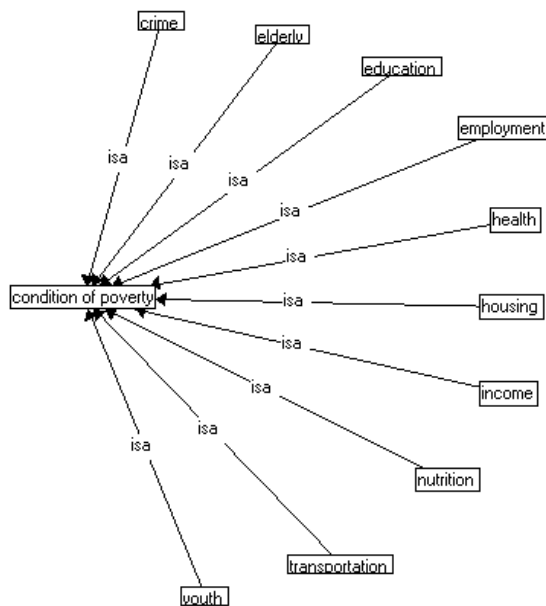
Teen Pregnancy:

There were 250 reported births to teens age 13 to 19 in Grayson County in 2006, according to the Texas Bureau of Vital Statistics.

2.3.2 Key Informant Interviews Grayson County

Organizations Interviewed

The organizations interviewed were the Sherman Housing Authority and United Way of Grayson County.



Conditions of Poverty

As explained in the methodology section, according to Jim Masters, President of the Center for Community Futures, analyzing poverty issues can be separated into two components: the causes of poverty and the conditions of poverty. The conditions of poverty are the result of the causes of poverty. They are the representation, or static snapshot, of the problem within the community. They represent the people who are actually “in” poverty and the problems they face.¹⁴ 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 will include the conditions of poverty and the services provided to address each condition domain. Conditions mentioned in the interviews include the following:

¹⁴ <http://www.cencomfut.com/>

Crime

The executive director of United Way of Grayson County said that substance abuse leads to crimes such as child abuse and domestic violence. He also mentioned that gang violence in small rural communities is a problem. But, as with substance abuse, many small communities ignore the root of the problem.

Education

The Sherman Housing Authority runs GED and ESL programs for its residents and the general public. These programs are facilitated by the Rosa Viola Hill Smith Community Center. The Sherman Housing Authority has partnered with Grayson County College to provide these educational programs. While the executive director of the Sherman Housing Authority said that the GED program is excellent, it is still difficult to motivate people to take advantage of these educational opportunities. And yet, the ESL and GED classes still have a large turnout of participants. However, most of the participants are not residents in public housing. The executive director stressed the importance of education. She said that a lack of education results in client self-doubt and disrespect for the housing that clients reside in. The executive director explained that some clients ended up jeopardizing their leases simply because they did not have respect for themselves. This type of mindset encourages multi-generational poverty.

She explained that many successful clients pursued post-secondary education at Grayson County College (GCC). For example, she mentioned one particular female client that ended up pursuing nursing studies at Grayson County College. This client received direct assistance from GCC representatives who came to the Sherman Housing Authority to help Sherman Housing Authority clients pursue their career interests.

The executive director of United Way of Grayson County also placed great importance on education. Education is a critical need for United Way clients, especially with regard to youth. He explained that United Way of Grayson County promotes education in the form of job training and works with a program called Skills for Workforce Advancement (SWAT). He said

that because many clients lack a high school diploma they are intimidated by formal institutions and classroom settings. So, United Way of Grayson County decided to hold the SWAT programs at local Boys and Girls Clubs. Doing so resulted in the additional advantage of being able to provide a flexible schedule and childcare.

Education and Other Conditions

The executive director of United Way of Grayson County brought up the relationship between schools and substance abuse, which are located within the condition domain of health. The executive director said he was aware that drug dealing occurs in high school classrooms and that there are certain adults who turn a blind eye to these illegal activities. The executive director makes a point of talking with schools about the dangers of substance abuse.

Employment is an important condition related to education because many adult clients from both the Sherman Housing Authority and United Way of Grayson County obtain job training at educational centers. This type of training includes the GCC representatives who come to speak to residents about career training and help clients register for appropriate classes and United Way of Grayson County's support of the SWAT program.

Elderly

Public housing at the Sherman Housing Authority caters to elderly needs, with two-thirds of its housing units being reserved for the elderly and disabled. For the elderly and disabled, public housing is often their permanent home, as compared to other types of clients. Turnover in the public housing units is usually a result of elderly and disabled clients leaving public housing to go to assisted living or nursing homes. The executive director also referenced the elderly as being victimized and likely to jeopardize their public housing leases. Elderly clients may live in single-occupancy apartments, but if their adult children want to move in with them, then the elderly clients usually do not say no. This type of situation jeopardizes elderly clients' lease agreements.

Housing

Public housing is the main service provided by the Sherman Housing Authority. The executive director said that the agency manages 298 public housing units, with two-thirds of the units reserved for families and the remaining one-third of the units reserved for the elderly and the disabled. The housing property types ranges from efficiencies to 4 bedroom apartments.

Public housing tenants have a utility expenditure allowance in order to accommodate clients who are already indebted to utility companies. As mentioned previously, there are also incentive programs for tenants, such as the Earned Income Disallowance, to prevent tenants from spending too large of a percentage of their income on housing. Eligibility for public housing is based on federal poverty income guidelines. If clients do not have a regular source of income, then they must report it to the Sherman Housing Authority.

Wait lists are a common problem for people who are in need of public housing. The executive director of the Sherman Housing Authority said that wait lists are longer than usual because of the recent economic downturn. To make matters worse, there are no new public housing developments being built due to a lack of funding. If clients are unable to receive public housing assistance from the Sherman Housing Authority because they are on a wait list, then the executive director points them to other resources such as TCOG, Bonham Housing Authority, and the Grayson County Housing Authority. The executive director said clients should stay on multiple wait lists if they are in need of public housing.

Housing was cited by the executive director of the Sherman Housing Authority as a pressing need in the community. There is a need for more family and elderly public housing units, but, ultimately, this translates into a need for more funding.

Income

Income factored most strongly with the Sherman Housing Authority in the way that it assists clients. The executive director of Sherman Housing Authority pointed out that, regardless of

whether or not clients are employed, the agency still accepts those who have a source of income. If a client does not have a regular source of income, then he/she must report how much he/she has earned each month. Furthermore, if a client does not have a regular source of income or works less than 30 hours a week, then he/she is required to perform community service. This typically means volunteering at the Rosa Viola Hill Smith Community Center, which is part of the Sherman Housing Authority.

For public housing residents, there are incentive programs, such as the Earned Income Disallowance, which is run by the U.S. Department of Housing and Urban Development. This program allows the Sherman Housing Authority delay taking client income into account for a certain period of time when charging clients rent. This type of program is available to clients who have been unemployed for 12 months, on TANF, or in school for training. At some point, the Sherman Housing Authority will begin to take 50% of earned income into account when determining payment for rent. This type of program makes moving into public housing more manageable for clients because they do not have to spend their entire income on housing. Income also relates to client eligibility for public housing.

Nutrition

Nutrition is a need addressed by the Rosa Viola Hill Smith Community Center and the Sherman Housing Authority. Several churches bring food banks to the community center. Also, the community center provides snacks to children who participate in the after-school program, but these contributions are funded through the community center, not donations. The community center has two staff members who work in the kitchen to feed the children.

As for United Way of Grayson County, it ranks child nutrition as one of the top critical needs for Grayson County.

Nutrition and Other Conditions

In these interviews, youth and nutrition were complimentary condition domains of poverty.

Substance Abuse

United Way of Grayson County places great importance on substance abuse. The executive director said that, upon conducting its own needs assessment, United Way of Grayson County determined that substance abuse is a huge problem. Their survey respondents frequently cited a lack of good jobs as a major need in the community. However, when United Way of Grayson County spoke with human resource departments, it found that there is not a lack of jobs. Rather, the issue is that job applicants do not pass drug tests. When people cannot pass drug tests to get employment, it becomes clear that substance abuse is a problem.

The executive director of United Way of Grayson County said that substance abuse impacts many other issues, such as domestic violence, child abuse, and the need for counseling. Furthermore, there are no substance abuse facilities in Grayson County. The closest facility is in Fort Worth. This is a major problem because for someone needing immediate rehabilitation going to Fort Worth means a turnaround of 30-45 days, which is too long. He said that a critical need of Grayson County is a treatment facility that will work with patients on a daily basis.

The executive director mentioned that there is a facility called the Four Rivers Outreach that is new to the area. He said United Way is giving Four Rivers Outreach a total of \$50,000 over the next four years in order to build a transitional housing program. This means that, instead of getting out of prison and going right back into a negative environment with drugs and alcohol, individuals with substance abuse problems can go to Four Rivers and get treatment. At this time, recently released inmates with drug charges have no place to go.

Substance abuse is a problem among youth as well. Drug dealing goes on in classrooms and children are overdosing on drugs. The executive director of United Way of Grayson County says certain adults turn a blind eye and say, “kids will be kids.” The executive director went on to say that the drugs being abused are not just methamphetamines, but now prescription drugs are being abused by youth. This type of substance abuse is even harder to detect because the drugs

are originally obtained through legal means. In addition, youth face peer pressure regarding substance abuse and drug trafficking. He mentioned one young girl who was trying to improve her life, but was still pressured by friends to traffic kilos of marijuana to Dallas. These individuals would insist that marijuana is not an illegal drug, which represents delusion and misinformation on their part.

United Way of Grayson County executive director tries to deal with this problem by working with programs such as Services to At-Risk Youth (STAR) and North Texas Youth Connection. He also focuses on communicating with the court systems and schools about substance abuse.

The executive director recognizes the challenges associated with impeding substance abuse in small rural communities. Other United Way branches in small rural communities deal with substance abuse problems, but, often times, the community refuses to admit that the problem exists. The executive director said that denying that substance abuse is a problem starts with elected officials and continues on into the community itself. On the other hand, small rural communities that do recognize the problem still do not attempt to resolve the problem because they believe that their communities are too small to make a difference.

Transportation

The Rosa Viola Hill Smith Community Center at the Sherman Housing Authority was built at a centralized location where residents can enjoy activities and programming. The location of the community center eliminated the need for transportation to distance locations, such as Grayson County College, that people without reliable, personal transportation could not get to easily. The community center's location is also convenient because it helps reduce the need for public transportation.

Lack of transportation is an obstacle for clients who need substance abuse rehabilitation and treatment. As mentioned previously, the executive director of United Way of Grayson County said there are no substance abuse rehabilitation facilities in Grayson County and the closest one

is in Fort Worth. Even if transportation were available, the turnaround time of 30-45 days is too long for a patient to receive daily ongoing treatment.

Youth

The Sherman Housing Authority and the Rosa Viola Hill Smith Community Center offer youth programming to the public. They offer a “Kids Club” where children can do their homework and use the computer lab. The executive director of the Sherman Housing Authority said that many children take full advantage of the community center, as they come right to the center after-school. Many times, the center provides snacks to children during the after-school program.

After filling out a community need assessment, the respondent from United Way of Grayson County said that it placed youth services at the top of the list of critical needs for the community. The executive director believes that the future rests with today’s youth. For this reason, youth services are the largest portion of investment within United Way of Grayson County’s program funding.

Youth and Other Conditions

The executive director of United Way of Grayson County had a lot to say about youth and substance abuse, which relates to the condition domain of health. He said that drug dealing goes on in the classroom, and some adults do not care. United Way of Grayson County supports youth substance abuse treatment programs such as the Substance Abuse Treatment and Recovery (STAR) and the North Texas Youth Connection. Furthermore, the executive director tries to inform the court systems and schools about substance abuse programs that are offered.

The executive director mentioned how youth are susceptible to substance abuse and peer pressure because drugs are perceived to be such a common activity. He knew of one client who was pressured to traffic marijuana to Dallas, with the perpetrators insisting that the drug was not illegal.

Youth also relates to the condition domain of education. The Sherman Housing Authority supports an after-school program and United Way of Grayson County supports youth-related educational activities.

Unique Observations

Causes of Poverty

The executive director of the Sherman Housing Authority observed that many of their clients lack self-respect, which ultimately prevents self-sufficiency and keeps these clients in poverty. As a result of this lack of self-respect, clients begin to disrespect their housing environment. She said she saw a trend of young mothers who possessed no practical skills and were unaware of social mores, such as coming to the rental office in appropriate clothing. She said these types of clients are the hardest to get to cooperate with the lease.

Clients who lack self-respect “burn bridges” with the Sherman Housing Authority and these clients’ housing applications are rejected. The executive director said that clients will lie on their application about where they have lived, in order to get into public housing. Although, why people lie about these types of things is unknown. The executive director did not know where these clients end up after getting rejected by the Sherman Housing Authority.

The executive director went on to say that the cause of the lack of self-respect she saw in clients was an effect of poor education. She felt that young mothers were not aware of their situation and how to solve it because they were too consumed by their own problems. For example, a young mother may allow her boyfriend to move in with her, even though this jeopardizes her leasing agreement.

From the perspective of United Way of Grayson County executive director, repetition of learned behaviors is the cause of the cycle of poverty. He said that clients who are in poverty are often people who keep doing something the same way and expect a different result. These clients learn behaviors from their families, such as the experience of growing up on welfare and

government assistance. He said there was a stark difference between a family who expects welfare checks from the government to put food on the table, as opposed to families who work and earn the food that they put on the table.

Self-sufficiency and solutions

The executive director of Sherman Housing Authority said that, despite imagining a scenario where she had unlimited funding and collaboration, the challenge of solving poverty is trying to motivate people to become self-sufficient. This lack of motivation to achieve education and self-respect has resulted in generations of families in poverty.

In addition, the executive director said that public housing is not a permanent solution, but rather a step along the road towards self-sufficiency. For this reason there is generally more funding available to Section 8 programs than to public housing programs.

The executive director of United Way of Grayson County said that one solution that could stop the cycle of poverty is awareness. People lose hope and feel as though the American Dream is no longer achievable. He wants to help people believe in the American Dream and know that it is alive and well. He wants to instill hope in people. Changing the mindset of clients will create hope, but people must stop depending on government assistance and manipulating government assistance. People must adopt responsibility, accountability, and ownership of their own behaviors and actions. The executive director called responsibility, accountability and ownership core American values, but said that a strong work ethic, pride in hard work and reaping the benefits of hard work are core values too. He said that ending the cycle of poverty starts with the youth. If children hold themselves accountable and stop blaming the system, then the country will get on track.

Clients at Sherman Housing Authority

Clients and the experience of being a client were an important point of interest for the service providers interviewed. The Sherman Housing Authority works directly with clients who need public housing assistance. In order to receive public housing, clients must fill out an application. Client eligibility is determined based on client income categories. Next, clients are interviewed and told their position on the Sherman Housing Authority wait list. When this interview was conducted, the Sherman Housing Authority's wait list was closed and there was a 3-4 month wait to receive public housing. The wait list for single occupancy units is longer than the wait list for units for elderly or disabled individuals.

Clients who do not have a regular source of income are required to report their monthly earnings and budget to the Sherman Housing Authority. The executive director considers every client to have a source of income regardless of whether or not he/she is employed, since contributions could be made by family members, Social Security, or disability payments. Clients who do not have a regular source income or work less than 30 hours a week are required to do community service. Community service is usually done at the Rosa Viola Hill Smith Community Center. Exceptions to the community service rule are made for students, the elderly, and the disabled. Initially, there was a great deal of resistance to this program, even though it provides many benefits to the community.

With regard to client population, many applicants for public housing at the Sherman Housing Authority come from the area homeless shelter.

Rosa Viola Hill Smith Community Center

Clients take advantage of the many activities provided by the Rosa Viola Hill Smith Community Center. There is a "Kids Club" where children can do their homework and use the computer lab. On Tuesdays and Thursdays, there are arts and crafts classes, open computer lab times, and resident meetings. Many residents use the community center to watch television. Children who

attend the after-school program receive snacks and the Community Center holds GED and ESL classes for adults. These classes are run by the Grayson County College.

Services Provided Outside of County

Grayson is the most populous county in the Texoma region and includes service providers that facilitate assistance to Fannin and Cooke Counties. The executive director of the Sherman Housing Authority said that if it cannot provide assistance to clients, then those clients can seek assistance from the Bonham Housing Authority in Fannin County as an alternative option. Public housing is a critical need for low-income individuals in the region and many clients are willing to relocate outside of Grayson County just to find affordable housing.

A few of the organizations that are supported by United Way of Grayson County include Meals on Wheels, Workforce Solutions Texoma, the Red Cross, and Home Hospice. These organizations provide services to the entire Texoma region. They recognize the needs of the entire region, not just Grayson County.

Challenges Working with Clients

The executive director of Sherman Housing Authority mentioned two challenges that occur when working with clients. As mentioned previously, some clients “burn bridges” with the Sherman Housing Authority, while others lack self-respect. Some clients lie on their applications about past places of residence and property destruction, which resulted in their applications being rejected. Meanwhile, others would “burn bridges” because they broke their lease agreements for various reasons and refused to ask for help. In the past, the executive director took a more relaxed approach to client applications, but realized that by loosening the guidelines the Sherman Housing Authority was no longer providing safe housing to clients. Furthermore, many clients exploited the fact that receiving public housing is a privilege and not an entitlement. In recent years, the executive director admitted that she has tightened the guidelines for public housing application acceptance to address this issue.

As mentioned previously, the executive director of the Sherman Housing Authority observed that many lack self-respect, which ultimately prevents self-sufficiency and keeps clients in poverty. As a result of this lack of self-respect, clients begin to disrespect their housing environment. She said she saw a trend of young mothers who possessed no practical skills and were unaware of social mores, such as coming to the rental office in appropriate clothing. She said these types of clients are the hardest to get to cooperate with the lease.

The executive director of the Sherman Housing Authority said that even if she had unlimited funding and collaboration to implement new programs for her clients, the challenge for her program would always be motivating people to attend. She gave the example of the GED certification program. While it is an excellent program, the executive director has always had difficulty in motivating people to attend. Now, the goal is to help children realize the opportunities that education provides and motivate them to pursue those opportunities.

From the perspective of the executive director of United Way of Grayson County, repetition of learned behaviors of poverty is typical of clients who face generational poverty. Clients who are in poverty are often people who keep doing something the same way and expect a different result. Clients learn behaviors and mindsets of poverty from their families. Often times, this manifests itself in the experience of growing up on welfare and government assistance. He said there is a stark difference between a family who expects welfare checks from the government to put food on the table and families who work to earn the food that they put on the table.

Caseload

The caseload at Sherman Housing Authority increased in size due to the recent economic downturn. As a result, the wait list is longer than before. More people have lost their jobs and have turned to public housing. These new applicants include persons who worked in factories, which have closed. All of these new applications were previously unfamiliar with the public housing system.

Changes in the Last 5 Years

The Sherman Housing Authority respondent said that funding and other policies affecting social services, including public housing, change with each presidential administration. As a result, the organization has lost many grants, including a direct prevention grant. They have not received this grant since the start of the Iraq War in 2003. Despite these changes in funding, the respondent said that the organization has delivered the same quality of services to clients and the organization still offers educational training programs such as GED and ESL classes.

As mentioned previously, the economic downturn has affected the caseload of the Sherman Housing Authority. The caseload has increased in size as a result of the economic downturn. The wait list is longer than before, with more people losing their jobs and having to turn to public housing as a result. These new applicants include individuals who have lost their jobs at plants, which are now closed. All of these new applications were unfamiliar with the public housing system when they applied.

In 2005, United Way of Grayson County had a traditional funding procedure, meaning that the organization funded entire agencies based on the number of clients that those agencies served. However, United Way of Grayson County reconsidered its use of this model because the number of clients served at an agency does not imply effective service delivery for clients, or whether children were prepared to go to school. For this reason, the organization shifted its funding to subprograms of agencies, rather than providing funding to entire agencies themselves. Essentially, United Way of Grayson County adopted a business approach to providing financial assistance to service agencies. The organization determined its desired outcomes through the use of specific tools. At that point, the organization contacted its donors and showed them the methodology the organization uses to provide agency funding.

Other changes in policies for United Way of Grayson County within the past five years included the introduction of online applications for agencies to receive funding and online submittal of

program reports. At first, the agencies involved strongly opposed the online process because of their reluctance to change. However, with time the agencies have come to accept the change and now they welcome it. This is especially true since many other grant applications are now online. Because of this, the agencies involved feel that they are ahead of the curve compared to other service providers in other regions.

Community Contribution

There organizations interviewed have numerous examples of ways that they have contributed to the community. The Sherman Housing Authority's Rosa Viola Hill Smith Community Center recruits volunteers from within the area. For example, students from Austin College volunteer at the Kids Club and help children do their homework. There is a church group that rakes leaves at elderly residents' housing units. As mentioned previously, there is also a mandatory community service requirement for Sherman Housing Authority residents who work less than 30 hours a week. The exceptions to this requirement include clients who are in school, the elderly, and the disabled. Community service done by clients mostly involves attending educational programs at the Community Center. However, even though community service is supposed to benefit the clients, there is a lot of resistance to the requirement.

As mentioned previously, community contributions are an important part of United Way of Grayson County. The executive director said that in 2005, the organization changed the way it operated. In the past, the organization used a traditional funding model. In this scenario, United Way of Grayson County was the middleman between donors and agencies. However, the organization found that it had lost the true core of its mission: fundraising. Therefore, the new focus is getting donors to understand what United Way does and why it supports agencies primarily through fundraising.

United Way of Grayson County interacts with a wide variety of stakeholders. For example, the executive director works with clients, but not in the way that service agencies traditionally provide assistance to their clients. Rather, the organization publicizes success stories from

individual clients in order to raise money for funding. Clients can tell their story and convince donors to help the people who are in need.

United Way is volunteer-driven organization. The Board of Directors is entirely made up of volunteers from a cross-section of the community and that takes into account the importance of representing differing ethnicity, gender, demographics, geography, salary and industry. The Board consists of 24 individual members.

Regionalism

Regionalism is a tactic used by service providers to increase funding marketability. The executive director of United Way Cooke County said that the organization works with the County, but, despite his desire for regional cooperation, Cooke County has a very independent mindset. People in Cooke resent outside influence because they had been doing things in their own way for decades. The executive director said that the next big project for United Way is to provide service provider funding in Fannin County, as well. He felt that it is necessary for Cooke County to understand that the positive benefits of regionalizing.

Critical Needs

Below are the top critical needs of Grayson County, according to the interviewees.

Drug Rehabilitation Facilities

Funding to Maintain Level of Service

Housing

Information about services

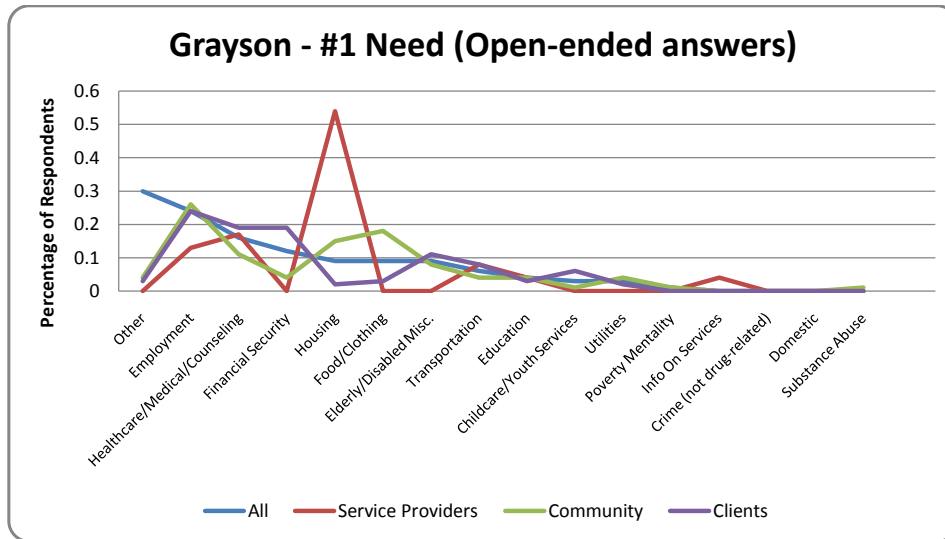
Jobs

Client Motivation for Self-Sufficiency

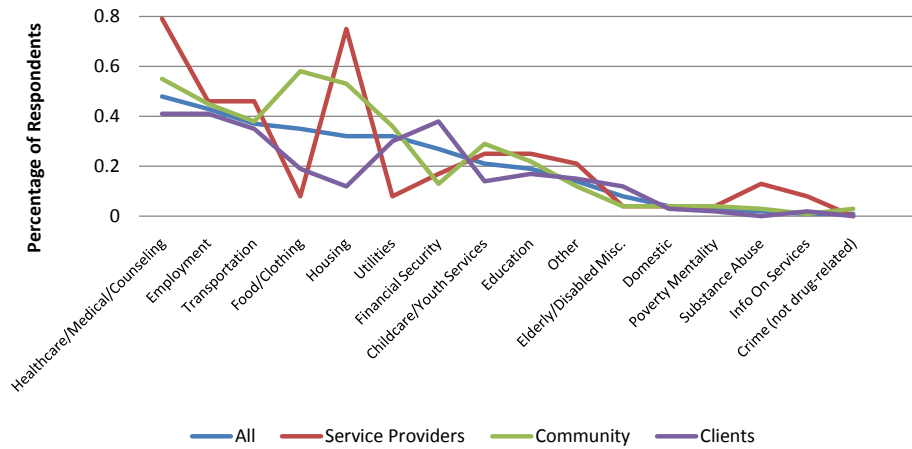
Youth Services and Activities

2.3.3 Survey Results and Analysis

A full list of the results appears in Appendix F.



Grayson - Top Five Needs (Open-ended answers)



Client Top Needs by Hopefulness-Grayson

	Unsure	Not at Hopeful	All	Somewhat Hopeful	Very Hopeful
Employment	0.31		0.2	0.48	0.51
Financial Security	0.34		0.51	0.3	0.38
Housing	0.1		0.14	0.15	0.12
Healthcare/Medical/Counseling	0.48		0.69	0.41	0.3
Transportation	0.3		0.37	0.33	0.38
Education	0.16		0.01	0.23	0.21
Food/Clothing	0.16		0.2	0.12	0.22
Info On Services	0		0.01	0	0.02
Childcare/Youth Services	0.1		0.07	0.13	0.19
Utilities	0.34		0.19	0.34	0.32
Elderly/Disabled Misc.	0.13		0.24	0.13	0.07
Crime (not drug-related)	0		0	0	0
Poverty Mentality	0.05		0	0.02	0.02
Domestic	0.02		0	0.03	0.05
Substance Abuse	0		0	0	0
Other	0.18		0.14	0.12	0.14
N Value	61	70	86	209	

Rank #1

Rank #2

Rank #3

Rank #4

Rank #5

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

Service Type	Employed (%)	Unemployed (%)	Retired (%)
Employment (need a job)	73.8	63.6	49.8
Living Wage Employment (need better paying job)	69.7	53.5	45.8
More Education (for better employment)	62	52.5	37.3
Enrichment Programs for Youth	54.2	34.1	40.7
School Readiness	54.1	36.6	40.2
Affordable Childcare	60.1	36.5	38
Summer Childcare	52.1	32.2	36.7
Family Services	42.5	26.1	38.1
Use Public Transportation	41.8	29.7	40.9
Need Reliable Personal Vehicle	50.2	50.6	46.8
Temporary Shelter	27.4	17	29.2
Rent Assistance	44.7	54.2	45.3
Utility Assistance	58.6	73.0	66.5
Improvements to Heating and A/C in home	40.7	49.2	51.6
Emergency Food Assistance	48.8	36.6	48.9
Emergency Healthcare	55.5	52.1	55.5
Preventative Healthcare	54.6	53.8	50.0
Health Insurance	57.3	61.3	58.6