



2019-2021 Community Needs Assessment

Texoma Region, Texas

Contents

Executive Summary	3
I. Texoma Council of Governments and the Texoma Region	4
II. The Assessment Process	5
The Community Needs Assessment	5
Methodology.....	6
Data Collection Methods	7
III. Data Analysis Methods.....	8
IV. Demographics of the Texoma Region	9
V. Quantitative Data.....	10
Poverty.....	10
Demographic Variables and Poverty.....	10
Geographical Conclusions	26
VI. Qualitative Data	27
Client Lifecycle Results.....	27
Community Focus Group Findings	28
VII. Quantitative Data	29
Organization Survey	29
2-1-1 Call Data	31
VIII. Identified Needs	32
IX. Key Findings.....	35
Correlates (“Causes”) of Poverty.....	35
Conditions of Poverty.....	44
Food Insecurity.....	48
Transportation.....	51
Post Hoc Agency and Subject Matter Expert Focus Group	53
Telephone Survey of Elected Officials	54
Needs Summary.....	54
X. Community Strengths and Weaknesses	55
Organizational Strengths, Assets, and Challenges	55
XI. Barriers to Addressing Identified Needs	56
XII. Trends	56

XIII. Priority Needs and Suggested Actions.....	57
APPENDICES	58
Appendices	
Appendix 1: Community Needs Assessment Work Plan and Timeline	
Appendix 2: CNA Community Participation Group by Sector	

Executive Summary

This *2019-2021 Community Needs Assessment* was conducted following guidelines set forth by the Texas Department of Housing and Community Affairs; however, additional information on poverty is included in the report so that there is a more complete picture of poverty in the Texoma Region, and in Cooke, Fannin, and Grayson Counties. The Texoma region consists of these three counties in north-central Texas. Grayson is the most populous and most urban, while Cooke and Fannin counties have a smaller population and are more rural.

A mixed-methods approach was used to collect data for this assessment. These methods were both qualitative (TCOG Client Lifecycle study, focus groups), and quantitative (US Census data, an organization survey, and regional 2-1-1 call assistance data). Data sources for this assessment include the US Census Bureau’s American Community Survey, 2012–2016 (ACS 2016), with 2016 estimates used whenever possible, as well as Community Commons maps, with data usually from the ACS 2016.

This study took two overlapping approaches to understand poverty in the region, demographic (who is more likely to be in poverty), and geographic (where are higher rates of poverty). When addressing poverty in the region, and in the three counties, the aggregate data for poverty does not differ much from Texas and US figures; however, when disaggregated by age, race/ethnicity, education level, and family composition, a different picture of poverty in the region emerges. In all three counties “children under 5” is the age category most likely to live in poverty; in fact, data show that childhood poverty is prevalent in all three counties. Also in all three counties, people of color (Black/African American in Grayson and Fannin counties, Hispanic/Latino in Cooke County) are more likely to live in poverty. The absolute numbers are not extremely high, but the prevalence of poverty is much greater. Education level, of course, is a correlate of poverty, with those having less than a high school diploma much more likely to live in poverty than those having higher levels of education. Overall, poverty rates are higher for female-headed families with children than for married-couple families with children. In fact, female-headed households have some of the highest rates in the region. Maps from Community Commons illustrate where poverty is concentrated in census tracts by county, and by town.

The data indicate five major needs for the region, and for each county. These needs are 1) medical/mental health care providers and facilities, and more access to those that exist in the region; 2) safe, affordable, adequate housing; 3) available, accessible, reliable and affordable transportation (both public and private); 4) additional resources/programs that provide utility assistance, especially emergency assistance; and, 5) available, nutritious, affordable food (food insecurity and food deserts). Needs stemming from childhood poverty and the availability and access to early childhood education also are noted as needs. County needs are prioritized somewhat differently (below).

Fannin	Grayson	Cooke
Utility Assistance	Healthcare / Mental Health	Healthcare / Mental Health
Healthcare / Mental Health	Affordable Housing	Utility Assistance
Food	Food	Transportation
Transportation / Gas Money	Transportation / Gas Money	Affordable housing
Childhood Poverty	Utility Assistance	Food
Affordable Housing		

The *Assessment* concludes with county strengths and weaknesses, trends, barriers to addressing needs, prioritized needs and suggested actions.

I. Texoma Council of Governments and the Texoma Region

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

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

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

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

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

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

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

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



Grayson County, with the largest population (124,231, ACS 2016 estimate), is also the center for major retail, industry, medical facilities, physician specialists, and higher education (Grayson College) for the region. Sherman is the county seat of Grayson County and is the largest numerically (40,112 ACS 2016 estimate). Denison, also in Grayson County, is closest to the Red River and Lake Texoma. Denison has an ACS 2016 estimated population of 23,080.

Cooke County is the westernmost county in the region, with a population of 38,878 (ACS 2016). It has only one large town, Gainesville, with a population of 16,169 (ACS 2016). The Cooke County economy centers on oil and gas production, and associated industries.

The easternmost county, Fannin, has an estimated population of 33,757 (ACS 2016). Bonham, the county seat and largest city in the county, has an estimated population of 10,040 (ACS 2016) with an estimated 2,000 incarcerated at any given time (three prisons/jails in the town). Fannin County is more rural and more agricultural.

II. The Assessment Process

The Community Needs Assessment

The Community Needs Assessment is a component of the TCOG Community Services Block Grant (CSBG) program. The enabling legislation, the Community Services Block Grant Act, requires “an assurance that the State will secure from each eligible entity in the State ... a community action plan ... that includes a community-needs assessment for the community served.” Additional guidance is available from the US Department of Health and Human Services (USHHS), *Information Memorandum 49*, and *Information Memorandum No. 138*. *Information Memorandum 49*, issued in 2001, requires eligible entities to conduct a needs assessment and use the results to design programs to meet community needs. Issued in 2015, *Information Memorandum No. 138* established CSBG Organizational Standards, requires eligible entities to conduct a Community Needs Assessment (CNA), and use the results to develop a Community Action Plan (CAP) that addresses the identified needs.

The results from the current Community Needs Assessment will be used to develop the 2019, 2020, 2021 Community Action Plans. In addition, this Community Needs Assessment will be used in future strategic planning, as required by TDHCA, and will be disseminated to service providers, agencies, educational institutions, and other stakeholders throughout the region.

Methodology

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

Members of the Tri-Partite Board are:

- 1) Mr. Jeff Stanley – Public Sector
Mayor – City of Howe
Chairman
- 2) Mr. Joe Passanisi – Public Sector
City Commissioner – City of Ravenna
Vice Chairman
- 3) Ms. Marsha Lindsey – Private Sector
Deputy Director/EO Officer – Workforce Solutions Texoma
Secretary / Treasurer
- 4) Mr. Josh Brinkley – Public Sector
Mayor – City of Valley View
- 5) Mrs. Patty Haayen – Private Sector
Director of Research – Padic Private Investigation
- 6) Ms. Janet Karam – Ex-Officio
ADRC Program Manager – Texoma Council of Governments
- 7) Ms. Yvonne Sandmann – Poverty Sector
Office for Students with Disabilities (OSD) Advisor – North Central Texas College
- 8) Mrs. Brianna Sundberg – Poverty Sector
FSS/Homeownership Coordinator – Texoma Council of Governments
- 9) Mrs. Lou Ann Taylor – Poverty Sector
Social Services Specialist – Texoma Housing Partners
- 10) Mr. Terry Tombaugh – Private Sector
Manager of Public Affairs – Atmos Energy

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

- 1) Judy Fullylove, BA, Energy Services Director
- 2) Molly Guard, MA, GIS & Planning Program Manager
- 3) Randy McBroom, PhD, Regional Services Director; Deputy Executive Director

While Texoma Council of Governments does not have a certified ROMA trainer on staff every effort has been made to adhere to ROMA standards in the preparation of its Community Needs Assessment. Staff members Judy Fullylove and Molly Guard attended a Community Needs assessment training, March 5-7, 2018 in Dallas, Texas at the Community Council of Greater Dallas. The mandatory training was sponsored by Texas Department of Housing and Community Affairs in conjunction with Community Action Partnership. The training was presented

by two National Certified ROMA Trainers, Natalie Kramer, MSW, NCRT, Associate, Programs and Policies and Courtney Kohler, MA, CCAP, NCRT, Senior Associate, Training and Technical Assistance. Texoma Council of Governments intends to achieve at least one staff person as a National Certified ROMA Implementer in 2018.

Data Collection Methods

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

[US Census American Community Survey, 2012-2016](#)

The United State Census American Community Survey, 2012-2016 (ACS 2016) was accessed to ascertain the most recent official data on poverty and poverty variables available. These data were used extensively, as stand-alone, and in conjunction with Community Commons data and maps, to develop a detailed picture of poverty in the Texoma region, by county.

[Texoma Council of Governments Client Lifecycle Study Interviews](#)

In 2014 TCOG began a project called the Client Lifecycle Study. In-depth interviews of representative samples of TCOG clients, in all of TCOG's direct services programs, have been conducted. These in-depth interviews were designed to find the underlying, or "root" causes of client distress, as well as gaps in service, both internal and external to TCOG. For this needs assessment, existing Client Lifecycle Study interviews from September, 2017 through December, 2017 were analyzed from the Aging Services (Care Coordination, Benefits Counseling, Caregiver Services, Ombudsman, Money Management, & Senior Corp) and Client Services (211, ADRC, Energy Services, and Section 8 Housing) Departments. These interviews provide rich qualitative information on the unmet needs of at-risk individuals and families in the region.

[Community Organization & Service Agency Survey](#)

The suggested survey questions provided by the Texas Department of Housing and Community Affairs in the Community Needs Assessment Guide were used to gather information from local organizations. The primary community and service provider agencies for poor and distressed individuals and families in each of the three counties were contacted. These surveys were used to gather insight from key stakeholders on vital community needs. Respondents were asked to describe a typical client, list clients' top five needs, and report whether these needs had increased, decreased or stayed the same over the past three years. Respondents were also asked about unmet needs, and whether the poverty levels in the communities they served had increased, decreased or remained the same over the past three years. A matrix was created to analyze the qualitative data provided.

[Focus Groups in Each County](#)

Using guides from Texas Department of Housing and Community Affairs in the Community Needs Assessment Guide, the research team developed focus group prompts to gain information from focus groups in the three counties. The same TCOG individuals conducted every group, and the same prompts were used each time. Focus group participants were all current or former recipients of aid directed through TCOG. An effort was made to reach out to representatives of minority communities and women when recruiting participants. Those who came to the sessions varied in age, sex, race and family status. They were asked to be open and share their honest opinions. Each focus group lasted for approximately 90 minutes, and consisted of lively discussions. In the end, groups shared information not only with facilitators, but with each other.

[211 Information and Referral Call Data](#)

TCOG also houses the regional 211 Information & Referral program. Data were collected and analyzed for a three year period (September 1, 2015 through April 30, 2018). The primary data focus on an individual caller's presenting need, met need, and unmet need (including services not available), as well as some demographic data (county, town). The three years' worth of data represent an extensive look at the types of services Texomans are seeking. These data also provide a wealth of quantitative details for analysis, and help obtain a complete and holistic look at the needs of the residents of Texoma counties.

[Elected Official Telephone Survey](#)

A telephone survey was completed with local office holders. All three counties were represented by both county-level and city-level elected office holders.

[Post Hoc Agency Personnel Focus Group](#)

Following the data collection and analysis, the top five needs for the region were presented to a focus group composed of social service agency personnel. Results from the focus group validated the top five needs, and gave insight into the root causes of those needs, and into poverty in the region. The results will be discussed in more detail in a later section of this assessment.

[Community Commons Data Maps](#)

The Community Commons website, recommended by the Texas Department of Housing and Community Affairs, was used to provide demographic and poverty mapping information for the region. Through the Community Commons website we were able to obtain maps showing American Community Survey poverty data distributed across the region. Other maps demonstrate both the “causes” (correlates) of poverty, and the conditions of poverty.

[US Census Bureau](#)

Data from the US Census Bureau and Census studies such as the US American Community Survey 2012-2016 (ACS 2016) were used for official demographic data.

III. Data Analysis Methods

Poverty, by both demographic and geographic variables, was analyzed using the Community Commons mapping tool, along with frequency tables for the ACS 2016 data. The TCOG Client Lifecycle responses were analyzed using hyper-searches for themes and terms relating to poverty and community needs, as well as SPSS analysis. The community and agency responses were analyzed using frequency tables, as well as cross-tabulation tables. Focus groups were analyzed by qualitative methods to ascertain themes and emergent issues that were documented by the recorder as the facilitator led the groups. The 211 Information and Referral Call Data were entered into SPSS databases in aggregate, and by county, for analysis. The needs were then placed into major categories; for Cooke and Fannin counties, all needs with an n>10 were categorized. For Grayson County all needs with an n>20 were categorized.

IV. Demographics of the Texoma Region

Table 1, below shows selected demographic information for Grayson, Cooke, and Fannin Counties.

Table 1: Selected Demographic Information; Grayson County, Fannin County, Cooke County

Grayson County, Texas			Fannin County, Texas			Cooke County, Texas		
	Estimate	Percent		Estimate	Percent		Estimate	Percent
SEX AND AGE			SEX AND AGE			SEX AND AGE		
Total population	124,231		Total population	33,757		Total population	38,878	
Male	60,695	48.9%	Male	17,824	52.8%	Male	19,299	49.6%
Female	63,536	51.1%	Female	15,933	47.2%	Female	19,579	50.4%
Median age (years)	40.2		Median age (years)	41.7		Median age (years)	40.4	
18 years and over			18 years and over			18 years and over		
Total	94,619	76.2%	Total	26,629	78.9%	Total	29,454	75.8%
Male	45,442	48.0%	Male	14,237	53.5%	Male	14,448	49.1%
Female	49,177	52.0%	Female	12,392	46.5%	Female	15,006	50.9%
65 years and over			65 years and over			65 years and over		
Total	21,019	16.9%	Total	6,285	18.6%	Total	6,743	17.3%
Male	9,348	44.5%	Male	3,001	47.7%	Male	3,110	46.1%
Female	11,671	55.5%	Female	3,284	52.3%	Female	3,633	53.9%
RACE			RACE			RACE		
Total population	124,231		Total population	33,757		Total population	38,878	
One race	120,582	97.1%	One race	32,882	97.4%	One race	37,969	97.7%
Two or more races	3,649	2.9%	Two or more races	875	2.6%	Two or more races	909	2.3%
One race	120,582	97.1%	One race	32,882	97.4%	One race	37,969	97.7%
White	107,803	86.8%	White	29,734	88.1%	White	36,011	92.6%
Black or African American	7,235	5.8%	Black or African American	2,283	6.8%	Black or African American	1,027	2.6%
American Indian and Alaska Native	1,423	1.1%	American Indian and Alaska Native	114	0.3%	American Indian and Alaska Native	247	0.6%
Asian	1,439	1.2%	Asian	175	0.5%	Asian	312	0.8%
Native Hawaiian and Other Pacific Islander	76	0.1%	Native Hawaiian and Other Pacific Islander	20	0.1%	Native Hawaiian and Other Pacific Islander	44	0.1%
Some other race	2,606	2.1%	Some other race	556	1.6%	Some other race	328	0.8%
Two or more races	3,649	2.9%	Two or more races	875	2.6%	Two or more races	909	2.3%
HISPANIC OR LATINO AND RACE			HISPANIC OR LATINO AND RACE			HISPANIC OR LATINO AND RACE		
Total population	124,231		Total population	33,757		Total population	38,878	
Hispanic or Latino (of any race)	15,356	12.4%	Hispanic or Latino (of any race)	3,516	10.4%	Hispanic or Latino (of any race)	6,580	16.9%
Not Hispanic or Latino	108,875	87.6%	Not Hispanic or Latino	30,241	89.6%	Not Hispanic or Latino	32,298	83.1%
White alone	95,498	76.9%	White alone	26,906	79.7%	White alone	29,910	76.9%
Total housing units	54,395		Total housing units	14,232		Total housing units	16,675	
CITIZEN, VOTING AGE POPULATION			CITIZEN, VOTING AGE POPULATION			CITIZEN, VOTING AGE POPULATION		
Citizen, 18 and over population	90,016	72.5%	Citizen, 18 and over population	25,241	74.8%	Citizen, 18 and over population	27,073	69.6%
Male	42,880	47.6%	Male	13,442	53.3%	Male	13,294	49.1%
Female	47,136	52.4%	Female	11,799	46.7%	Female	13,779	50.9%

Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

As previously noted, Grayson County is the most populous and the largest, with 63 percent of the region's population. The median ages of the counties are very close, between 40 and 41 years. Citizens ages 65 and over form 16.9 percent of Grayson County residents, 18.6 percent in Fannin County and 17.3 percent in Cooke County. All counties have an overwhelmingly White population. Cooke County has the largest percentage of Hispanics and Latinos, at 16.9 percent, and Fannin County has the largest percentage of Black or African American residents at 6.8 percent. However, when looking at raw numbers, Grayson County has the largest number of people of color.

V. Quantitative Data

Poverty

Poverty in the Texoma region is masked by the official Census Bureau county-level findings. As shown in Table 2, below, the overall poverty level of each of the three counties is close to the poverty level of the State of Texas, and the entire United States.

Table 2: Overall Poverty Rate by County

Cooke	15.0%
Fannin	16.5%
Grayson	15.6%
Texas	16.7%
US	15.1%

Source: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

However the aggregate numbers do not tell the story of poverty in the Texoma region. Poverty in all three counties is defined by demographic variables (who you are), and geographic variables (where you are), and the two sets overlap. The result is what we term “Pockets of Poverty.” This will become apparent in the following sections of this assessment document.

Demographic Variables and Poverty

Age

Age is a major determinate of poverty throughout the region. Table 3 below shows how poverty is distributed across age categories in Grayson County.

Table 3: Poverty and Age, Grayson County

Subject	Grayson County, Texas		
	Total	Below poverty level	Percent below poverty level
	Estimate	Estimate	Estimate
Population for whom poverty status is determined	121,291	18,877	15.6%
AGE			
Under 18 years	28,968	6,490	22.4%
Under 5 years	7,531	1,853	24.6%
5 to 17 years	21,437	4,637	21.6%
Related children of householder under 18 years	28,803	6,325	22.0%
18 to 64 years	72,106	10,700	14.8%
18 to 34 years	24,620	4,773	19.4%
35 to 64 years	47,486	5,927	12.5%
60 years and over	28,130	2,433	8.6%
65 years and over	20,217	1,687	8.3%

Source: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

As shown, the age category with the highest percentage in poverty (24.6%) is under five years in fact 22.4 percent of children in Grayson County live in poverty. This issue of child poverty is pervasive throughout the region, and will be addressed further along with some of the geographic variables. Contrary to popular opinion, the elderly have some of the lowest percentages in poverty, as shown by 8.6 percent of those aged 60 and above estimated to live in poverty, and 8.3 percent for those aged 65 and above. One interesting trend found across all three counties is the percentage of age 18 to 34 years living in poverty; in the case of Grayson County, 19.4 percent. This trend is disturbing, as individuals in this age category are beginning careers, building families, and having children. In another, contemporary, project conducted by TCOG for a city in the region, this age category was significantly under-represented in relation to state and national percentages. Preliminary analysis indicates that the better educated, upwardly mobile, individuals may be moving out of some of the cities in the region, leaving the less educated, (fixed-base) individuals in these cities, and in the region. This will be demonstrated in the age/poverty tables below.

Table 4 shows the breakdown of poverty by age in Fannin County. Again, the age category with the highest percentage in poverty is under 5 years, with the same trends as Grayson County. Once more, the age category 18 to 34 years has a relatively high percentage of individuals in poverty, an estimated 20.9 percent.

Table 4: Poverty and Age, Fannin County

Subject	Fannin County, Texas		
	Total	Below poverty level	Percent below poverty level
	Estimate	Estimate	Estimate
Population for whom poverty status is determined	30,792	5,078	16.5%
AGE			
Under 18 years	7,078	1,407	19.9%
Under 5 years	1,690	386	22.8%
5 to 17 years	5,388	1,021	18.9%
Related children of householder under 18 years	7,042	1,371	19.5%
18 to 64 years	18,066	3,125	17.3%
18 to 34 years	5,631	1,178	20.9%
35 to 64 years	12,435	1,947	15.7%
60 years and over	7,700	853	11.1%
65 years and over	5,648	546	9.7%

Source: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

Table 5 shows the same data for Cooke County. In Cooke County, 25 percent of children under the age of 18 live below the official poverty line, and 28.8 percent of children under 5 years are living in poverty. In fact, all of the childhood age categories in Cooke County indicate relatively high percentages in poverty. However, only 5.2 percent of Cooke County residents 65 years and older live in poverty. The age category 18 to 34 has a relatively high percentage in poverty, 22.1%.

This trend could possibly represent the working poor, those who have only part-time jobs, or low-paying jobs without benefits. Clearly this trend deserves further investigation.

When summarized across the three counties, the most vulnerable in society, children, and especially the youngest children, are more likely to live in poverty. As noted, those in the age categories 60 and older, and 65 and older, are the least likely to live in poverty. A disturbing trend of relatively high poverty in the age category 18 to 34 years is found, which needs further investigation.

Table 5: Poverty and Age, Cooke County

Subject	Cooke County, Texas		
	Total	Below poverty level	Percent below poverty level
	Estimate	Estimate	Estimate
Population for whom poverty status is determined	38,050	5,726	15.0%
AGE			
Under 18 years	9,069	2,269	25.0%
Under 5 years	2,462	710	28.8%
5 to 17 years	6,607	1,559	23.6%
Related children of householder under 18 years	9,029	2,229	24.7%
18 to 64 years	22,484	3,121	13.9%
18 to 34 years	7,771	1,720	22.1%
35 to 64 years	14,713	1,401	9.5%
60 years and over	9,355	647	6.9%
65 years and over	6,497	336	5.2%

Source: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

Racial/Ethnic Variables

Table 6, below, shows poverty by race/ethnicity for Grayson County.

Table 6: Race and Poverty, Grayson County

Subject	Grayson County, Texas		
	Total	Below poverty level	Percent below poverty level
	Estimate	Estimate	Estimate
Population for whom poverty status is determined	121,291	18,877	15.6%
SEX			
Male	59,276	8,702	14.7%
Female	62,015	10,175	16.4%
RACE AND HISPANIC OR LATINO ORIGIN			
White alone	105,260	14,377	13.7%
Black or African American alone	7,051	2,510	35.6%
American Indian and Alaska Native alone	1,410	152	10.8%
Asian alone	1,326	277	20.9%
Native Hawaiian and Other Pacific Islander alone	76	9	11.8%
Some other race alone	2,564	604	23.6%
Two or more races	3,604	948	26.3%
Hispanic or Latino origin (of any race)	15,009	3,395	22.6%
White alone, not Hispanic or Latino	93,246	11,733	12.6%

Source: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

There is a relatively large difference in the percentage in poverty between the two numerically largest categories. The estimated percentage in poverty of Blacks (or African Americans) living in poverty is 35.6, while the estimated percentage of Whites living in poverty is 12.6 percent. Also notable are the percentages for Hispanic or Latino (22.6 percent), two or more races (26.3 percent), and some other race (23.6 percent). Thus, people of color are more likely to live in poverty than Whites – with the one exception of American Indians, with 10.8 percent in poverty. Numerically, however, 11,733 Whites live in poverty, while 2,510 Blacks are in poverty.

Table 7 shows poverty by race/ethnicity for Fannin County. Again, people of color are more likely to live in poverty.

Table 7: Race and Poverty, Fannin County

Subject	Fannin County, Texas		
	Total	Below poverty level	Percent below poverty level
	Estimate	Estimate	Estimate
Population for whom poverty status is determined	30,792	5,078	16.5%
SEX			
Male	15,122	2,474	16.4%
Female	15,670	2,604	16.6%
RACE AND HISPANIC OR LATINO ORIGIN			
White alone	27,897	3,976	14.3%
Black or African American alone	1,559	661	42.4%
American Indian and Alaska Native alone	105	22	21.0%
Asian alone	165	62	37.6%
Native Hawaiian and Other Pacific Islander alone	11	0	0.0%
Some other race alone	203	147	72.4%
Two or more races	852	210	24.6%
Hispanic or Latino origin (of any race)	2,817	679	24.1%
White alone, not Hispanic or Latino	25,392	3,440	13.5%

Source: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

In Fannin County the poverty gap between people of color and Whites is even greater, with an estimated 42.4 percent of Blacks living below the poverty level, and 13.5 percent of Whites living below the poverty line. Numerically, however, there are an estimated 3,440 Whites in poverty, and an estimated 661 Blacks in poverty.

Table 8, below, shows the same data for Cooke County. However, the information about Cooke County displays a somewhat different pattern than seen in Grayson and Fannin Counties.

Table 8: Race and Poverty, Cooke County

Subject	Cooke County, Texas		
	Total	Below poverty level	Percent below poverty level
	Estimate	Estimate	Estimate
Population for whom poverty status is determined	38,050	5,726	15.0%
SEX			
Male	18,860	2,511	13.3%
Female	19,190	3,215	16.8%
RACE AND HISPANIC OR LATINO ORIGIN			
White alone	35,389	5,176	14.6%
Black or African American alone	903	182	20.2%
American Indian and Alaska Native alone	230	37	16.1%
Asian alone	296	37	12.5%
Native Hawaiian and Other Pacific Islander alone	44	0	0.0%
Some other race alone	280	21	7.5%
Two or more races	908	273	30.1%
Hispanic or Latino origin (of any race)	6,428	2,441	38.0%
White alone, not Hispanic or Latino	29,385	2,834	9.6%

Source: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

As shown in Table 8, Hispanics have the highest percentage living in poverty, with 38.0 percent, and the number of Hispanics in poverty is relatively high, at 2,441. In contrast, the 2,834 Whites living in poverty in Cooke County are only 9.6 percent of the White population of Cooke County.

One thing is consistent across all three counties: minorities, or people of color, are more likely to live in poverty than Whites.

Education

Perhaps the strongest correlate of poverty in the Texoma region is the educational level of the residents.

Table 9 shows the percentage of each educational level in poverty status, for all three counties.

Table 9: Education and Poverty, Cooke, Fannin, and Grayson Counties

Subject	Cooke County, Texas		
	Total	Below poverty level	Percent below poverty level
	Estimate	Estimate	Estimate
Population for whom poverty status is determined	38,050	5,726	15.0%
EDUCATIONAL ATTAINMENT			
Population 25 years and over	25,657	2,674	10.4%
Less than high school graduate	3,425	940	27.4%
High school graduate (includes equivalency)	7,646	807	10.6%
Some college, associate's degree	8,994	798	8.9%
Bachelor's degree or higher	5,592	129	2.3%
Subject	Fannin County, Texas		
	Total	Below poverty level	Percent below poverty level
	Estimate	Estimate	Estimate
Population for whom poverty status is determined	30,792	5,078	16.5%
EDUCATIONAL ATTAINMENT			
Population 25 years and over	21,232	3,059	14.4%
Less than high school graduate	3,029	881	29.1%
High school graduate (includes equivalency)	7,539	1,177	15.6%
Some college, associate's degree	7,128	856	12.0%
Bachelor's degree or higher	3,536	145	4.1%
Subject	Grayson County, Texas		
	Total	Below poverty level	Percent below poverty level
	Estimate	Estimate	Estimate
Population for whom poverty status is determined	121,291	18,877	15.6%
EDUCATIONAL ATTAINMENT			
Population 25 years and over	82,185	10,209	12.4%
Less than high school graduate	10,055	2,656	26.4%
High school graduate (includes equivalency)	25,291	3,492	13.8%
Some college, associate's degree	30,147	3,169	10.5%
Bachelor's degree or higher	16,692	892	5.3%

Source: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

As shown in Table 9, those with less than a high school degree are more likely to be in poverty; those with a Bachelor's degree are much less likely. This correlation will be addressed more fully later in this report.

[Family Poverty Data](#)

Poverty status varies greatly by family status, and whether children are present in the family. Age and number of children are also variables that contribute to families living in poverty. This is demonstrated in Table 10, for Grayson County.

Table 10: Family Status, Number of Children in Household, and Poverty, Grayson County

Subject	Grayson County, Texas					
	All families		Married-couple families		Female householder, no husband present	
	Total	Percent below poverty level	Total	Percent below poverty level	Total	Percent below poverty level
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
Families	32,311	12.0%	23,795	5.9%	6,178	31.9%
With related children of householder under 18 years	15,104	20.4%	9,349	9.7%	4,226	41.6%
With related children of householder under 5 years	2,592	25.0%	1,523	10.8%	733	39.6%
With related children of householder under 5 years and 5 to 17 years	3,366	26.5%	2,328	18.4%	913	48.4%
With related children of householder 5 to 17 years	9,146	16.9%	5,498	5.8%	2,580	39.8%

Source: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

As shown in Table 10, married-couple families are much less likely to be in poverty than families with a female householder, especially if children are present. In fact, nearly half (48.4 percent) of female-headed households, with children under 5, and 5 to 17 are living in poverty. Table 11, below, shows the same data for Fannin County.

Table 11: Family Status, Number of Children in Household, and Poverty, Fannin County

Subject	Fannin County, Texas					
	All families		Married-couple families		Female householder, no husband present	
	Total	Percent below poverty level	Total	Percent below poverty level	Total	Percent below poverty level
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
Families	8,557	12.4%	6,573	7.4%	1,410	32.3%
With related children of householder under 18 years	3,681	20.4%	2,446	11.3%	926	42.7%
With related children of householder under 5 years	630	25.2%	331	8.5%	166	54.2%
With related children of householder under 5 years and 5 to 17 years	768	23.0%	581	11.0%	134	81.3%
With related children of householder 5 to 17 years	2,283	18.2%	1,534	12.1%	626	31.3%

Source: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

For Fannin County, the trends are even more disturbing. Female-headed households with no husband present are much more likely to be in poverty than married-couple households. For example 11.0 percent of married-couple families with children under 5 and 5 to 17 years are estimated to be living in poverty; 81.3 percent of female headed families with children under 5 and 5 to 17 are estimated to be living in poverty.

Table 12 shows the same information for Cooke County.

Table 12: Family Status, Number of Children in Household, and Poverty, Cooke County

Subject	Cooke County, Texas					
	All families		Married-couple families		Female householder, no husband present	
	Total	Percent below poverty level	Total	Percent below poverty level	Total	Percent below poverty level
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
Families	10,554	11.0%	8,441	6.0%	1,509	38.0%
With related children of householder under 18 years	4,599	20.5%	3,239	11.9%	1,021	47.7%
With related children of householder under 5 years	631	13.6%	398	3.5%	197	36.5%
With related children of householder under 5 years and 5 to 17 years	1,216	39.7%	809	25.8%	238	87.8%
With related children of householder 5 to 17 years	2,752	13.7%	2,032	7.9%	586	35.2%

Source: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

The same patterns persist, with female-headed families with children showing high percentages in poverty. Clearly, the most vulnerable are children in female-headed families.

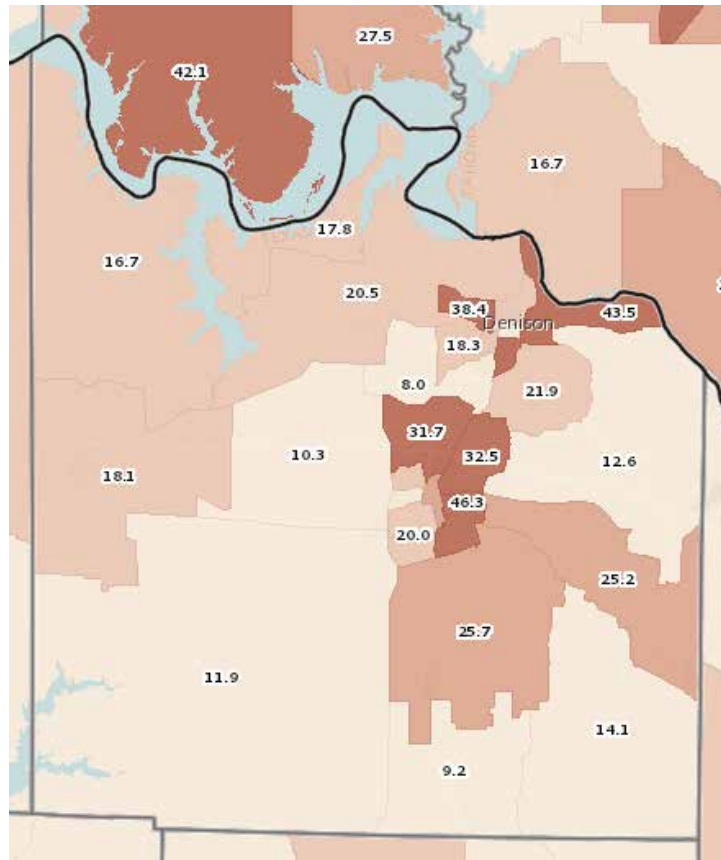
The results of this demographic analysis indicate that poverty is more pervasive among the young, the less well educated, families with children (especially female-headed households) and the non-white population of the region. Perhaps the most vulnerable are young minority, children, with siblings, in a female-headed household.

[Geographic Variables and Poverty](#)

Poverty in the Texoma region is not only defined by demographic variables, but by geographic variables as well. Poverty in Texoma is concentrated in “pockets” of poverty. These pockets can be mapped using several variables, such as childhood poverty, family poverty, and uninsured individuals. These variables, all indicators of poverty, tend to be concentrated consistently in the same areas of the counties and towns in the region. The following maps, taken from Community Commons using American Community Survey Estimates 2016, demonstrate very clearly where the pockets of poverty are in each county in the region.

[Mapping Childhood Poverty](#)

Figure B: Childhood Poverty Map, Grayson County

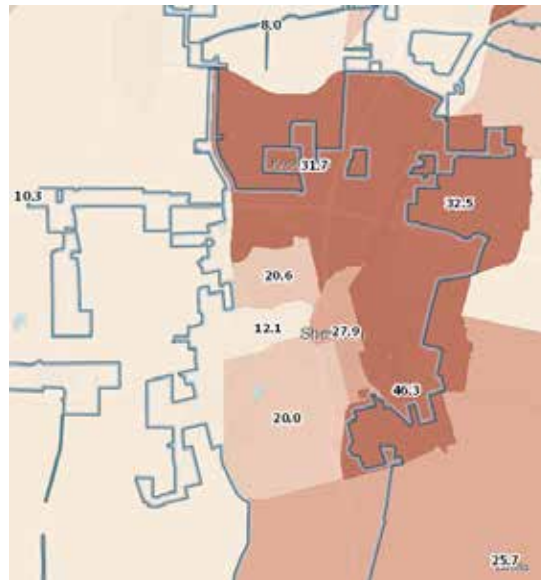


Source: Community Commons, ACS 2012-2016

For all of the childhood poverty maps, the darker the shade of brown, the higher percentage of children aged 0 – 17 estimated by the Census Bureau to be living in poverty.

As indicated in Figure B, childhood poverty is concentrated in three census tracts in north, northeast, and east Sherman, as well as south, east/northeast and west in Denison. The map below shows where these tracts are located in the City of Sherman. The two tracks with the highest percentage of children in poverty are in east Sherman (46.3%) and northeast Denison, and along the Red River.

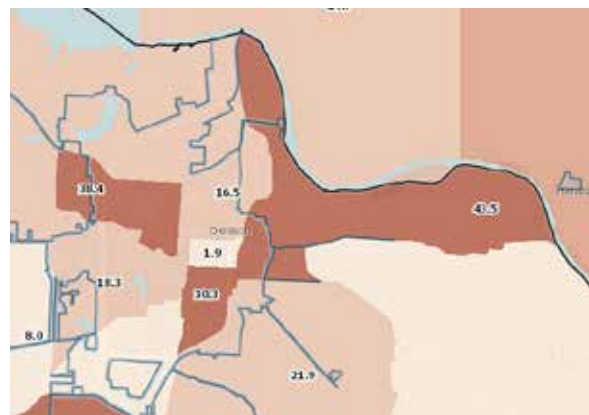
Figure B.1: Childhood Poverty Map, Sherman



Source: Community Commons, ACS 2012-2016

The census tract in the northern part of Sherman and Knollwood (tract 9.02) has an estimated 31.73 percent of children 0-17 living in poverty. The tract in the northeast part of Sherman (tract 14) has an estimated 32.49 percent of children living in poverty, while the tract in east Sherman (tract 15) indicates an estimated 46.32 of children living in poverty; data also indicate that 49.36 percent of children ages 0 – 4 in this tract live in poverty. Clearly, as measured by childhood poverty, there are distinct “pockets of poverty” in Sherman. The map below shows the same data for the City of Denison.

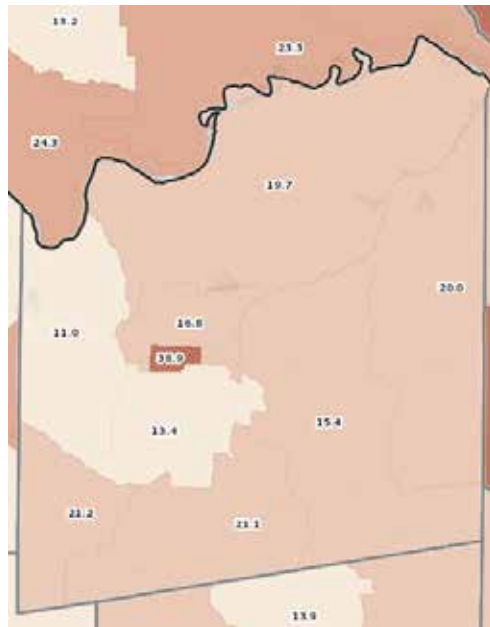
Figure B.2: Childhood Poverty Map, Denison



Source: Community Commons, ACS 2012-2016

The census tract in west Denison (tract 4), indicates that an estimated 38.44 percent of children ages 0-17 are living in poverty. The tract in the south of Denison (tract 7) shows 30.25 percent of children in poverty. The large tract in east Denison, running up to the Red River just down from the Denison Dam, and over to the Red River just below Hendrix, Oklahoma (tract 2) has an estimated 43.52 percent of children living in poverty. As in the case of Sherman, there are clear pockets of poverty.

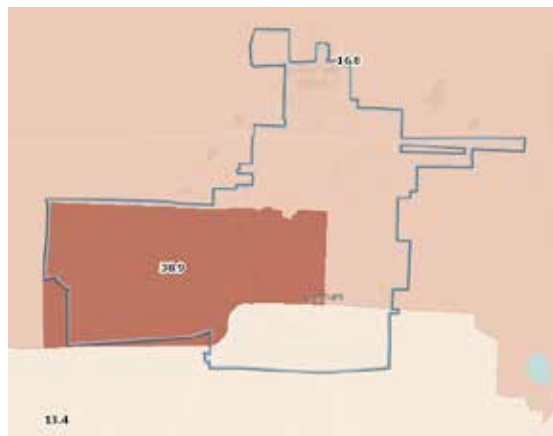
Figure C: Childhood Poverty Map, Fannin County



Source: Community Commons, ACS 2012-2016

In Fannin County, as shown in Figure C, childhood poverty seems to be concentrated in west Bonham, but other sections seem relatively high as well. The census tract in the central south part of Fannin County (tract 9507.01) has an estimated 21.1 percent of children ages 0-17 living in poverty, while the tract in the southwest corner of the county has an estimated 21.2 percent of children living in poverty. The map of Bonham, Figure C.1, below, shows where childhood poverty is concentrated in Bonham.

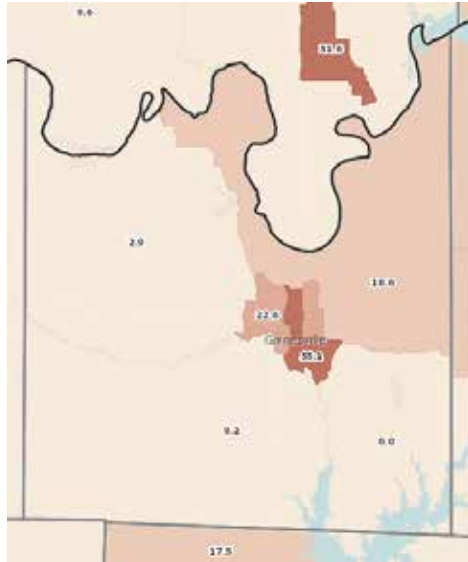
Figure C.1: Childhood Poverty Map, Bonham



Source: Community Commons, ACS 2012-2016

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

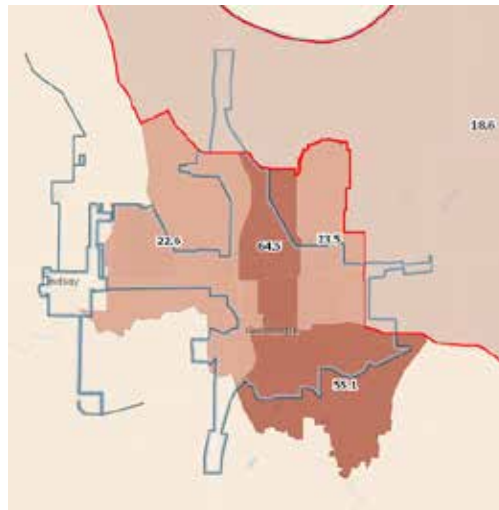
Figure D: Childhood Poverty Map, Cooke County



Source: Community Commons, ACS 2012-2016

As shown in Figure D, childhood poverty tends to be greatest in Gainesville, and concentrated in central and south Gainesville. Figure D.1, below, shows childhood poverty in Gainesville in more detail.

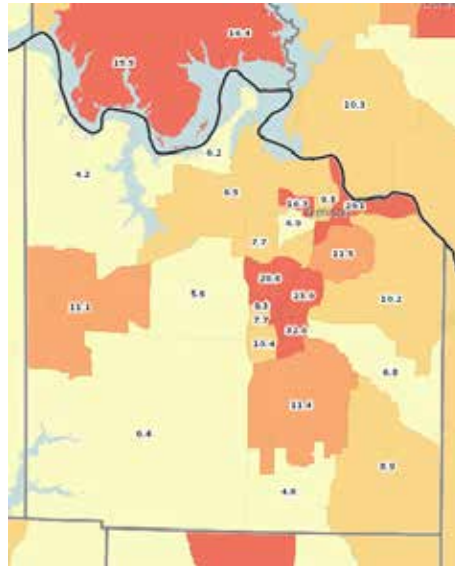
Figure D.1: Child Poverty Map, Gainesville



Source: Community Commons, ACS 2012-2016

The tract in south Gainesville, extending out into unincorporated area (tract 11), has an estimated 55.1 percent of children 0-17 living in poverty, while the tract in central Gainesville (tract 5) has an estimated 64.5 percent of children living in poverty, one of the highest concentrations in the region. Other ACS data indicate that 70.56 percent of children ages 0 – 4 in tract 5 live in poverty. The east part of Gainesville, tract 6, has an estimated 23.52 percent of children in poverty; other ACS data indicate that 32.68 percent of children ages 0 – 4 in tract 6 live in poverty. The west part of Gainesville, tract 4, has 22.60 percent of children living in poverty.

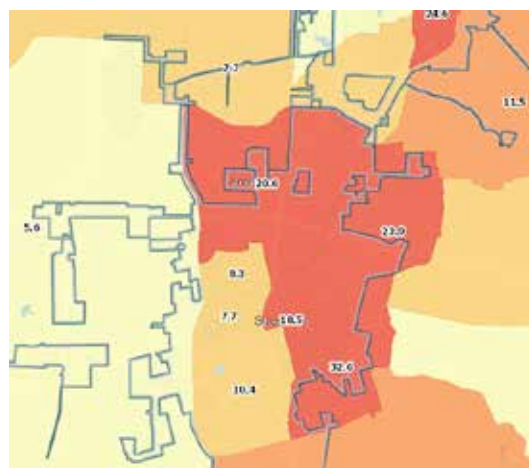
Figure E: Families in Poverty, Grayson County



Source: Community Commons, ACS 2012-2016

As expected, the same census tracts in Sherman and Denison that indicate higher levels of families in poverty also have higher levels of childhood poverty. The highest concentration of family poverty is the south-east tract in Sherman, with 32.6% of families below the poverty level. Figure E.1, below shows details of family poverty by census tract for Sherman.

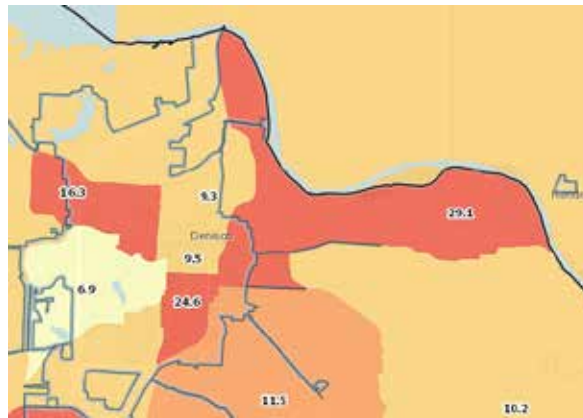
Figure E.1: Families in Poverty, Sherman



Source: Community Commons, ACS 2012-2016

Tract 9.02, in the northwest part of Sherman and Knollwood, has an estimated 20.6 percent of families living in poverty. In tract 14 in east Sherman, 23.9 percent of families are living in poverty, while in south Sherman (tract 15), an estimated 32.6 percent of families are living in poverty. Again, the same tracts having higher percentages of childhood poverty also have higher percentages of family poverty. Figure E.2, below shows the distribution of family poverty in Denison and the surrounding area.

Figure E.2: Families in Poverty, Denison

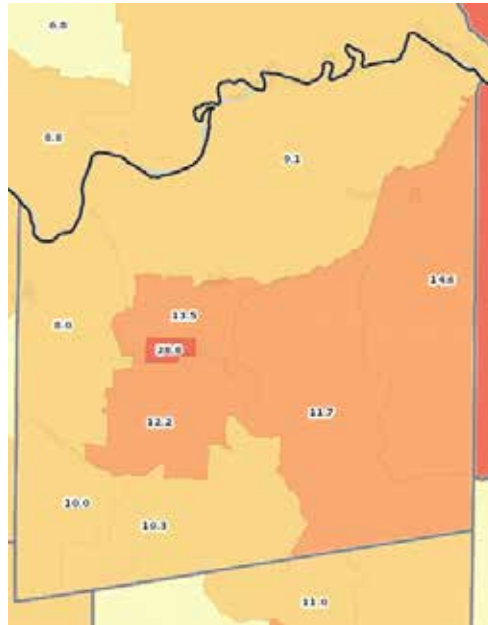


Source: Community Commons, ACS 2012-2016

As expected, family poverty tends to be concentrated in the same areas as childhood poverty. Census tract 4, in the northwest part of the city, has 16.3 percent of families estimated to be living in poverty. Tract 8, in the southeast of Denison, has an estimated 24.6 percent of families in poverty, while tract 2, in the northeast part of the city, has an estimated 29.1 percent of families in poverty.

Figure F, below, shows the areas of family poverty for Fannin County.

Figure F: Families in Poverty, Fannin County

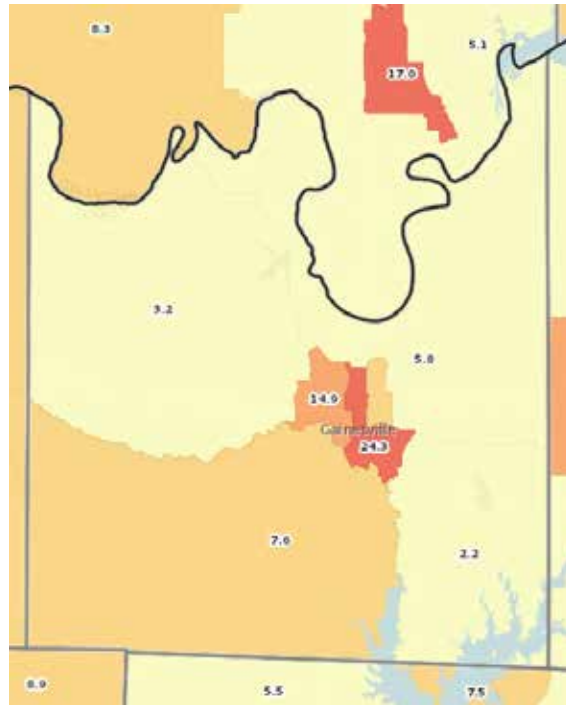


Source: Community Commons, ACS 2012-2016

Figure F, above, again indicates that family poverty is concentrated in west Bonham. This census tract (tract 9504.01) has an estimated 28.82 percent of families living below the poverty level. For this variable, tracts in the eastern part of the county show higher levels of family poverty than northern, western, and southwest parts of the county.

Figure G, below, shows family poverty distributed in Cooke County.

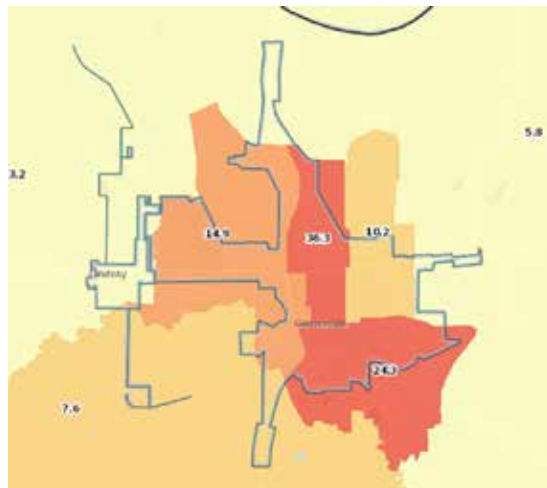
Figure G: Families in Poverty, Cooke County



Source: Community Commons, ACS 2012-2016

Again, as expected, family poverty is concentrated in the same areas of Cooke County as childhood poverty. Figure G.1, below, shows the distribution for the Gainesville area.

Figure G.1: Families in Poverty, Gainesville



Source: Community Commons, ACS 2012-2016

Again, as expected, the same tracts having higher childhood poverty also have higher family poverty. Tract 11, in the southwest part of Gainesville, has an estimated 24.32 percent of families living in poverty, and tract 5, in the central part of the city, has an estimated 36.30 percent of families living in poverty.

Geographical Conclusions

Numerous other variables indicating poverty, some found in Appendix A of this report, all validate the concept of pockets of poverty in the region. West Bonham, northwest, northeast and south Sherman, south, northeast and northwest Denison, and southeast and central Gainesville are the areas where poverty is concentrated in the Texoma region.

Table 13 below summarizes the pockets of poverty in the Texoma region by poverty variables.

Table 13: Selected Poverty Indicator Variables by Selected Pockets of Poverty Census Tracts

Poverty Variable	Grayson County						Fannin County	Cooke County			
	Sherman			Denison			Bonham	Gainesville			
	Tract 9.02	Tract 14	Tract 15	Tract 4	Tract 7	Tract 2	Tract 9504.01	Tract 11	Tract 4	Tract 5	Tract 6
Children Age 0 - 17 Below Poverty Level	31.7%	32.5%	46.3%	38.4%	30.3%	43.5%	38.9%	55.1%	22.6%	64.5%	25.3%
Number	375	383	1,126	364	314	326	281	964	125	571	278
Children Age 0 - 4 Below Poverty Level	36.7%	23.9%	49.4%	27.7%	15.0%	19.1%	27.2%	55.0%	11.1%	70.6%	32.7%
Number	102	88	464	97	46	30	56	288	24	175	133
Family Households Below Poverty Level	2.1%	23.9%	32.6%	16.3%	24.6%	29.1%	28.8%	24.3%	14.9%	36.3%	10.2%
Number	353	263	593	142	240	185	179	420	66	253	134
Female Single Parent Households Below Poverty Level	48.5%	52.1%	46.7%	20.8%	35.5%	52.8%	45.8%	46.5%	41.5%	63.9%	40.7%
Number	205	151	207	216	141	86	87	141	49	147	92
Persons with Income Under \$25,000	40.2%	55.8%	54.2%	44.3%	61.5%	57.6%	45.0%	42.9%	51.8%	61.3%	40.7%
Number	2,378	2,293	2,936	1,142	1,915	1,007	1,877	2,148	830	1,595	1,443
Households with Income Under \$25,000	28.5%	37.1%	36.4%	28.8%	42.8%	48.2%	44.3%	25.1%	29.8%	42.5%	21.2%
Number	821	579	858	375	656	448	447	583	195	569	386
Minority Population (Non-White)	22.4%	20.5%	26.0%	17.5%	26.5%	19.1%	28.0%	7.2%	22.3%	13.0%	15.4%
Number	1,513	1,058	1,931	592	1,061	464	1,345	467	454	446	714

Source: Community Commons, ACS 2012-2016

When viewed across variables, several tracts stand out. Tract 15, in Sherman, has notably high percentages, and numbers, of children in poverty, female-headed households in poverty, and personal, and household incomes under \$25,000. Tract 7 in Denison has an estimated 61.5 percent of its population, or 1,915 people, earning less than \$25,000; tract 9504.01 in Bonham has an estimated 45 percent of its population, or 1,877 people, earning less than \$25,000. Tracts 11 and 5 in Gainesville indicate some relatively high percentages and numbers for all variables in the table.

VI. Qualitative Data

Client Lifecycle Results

Table 14: TCOG Client Lifecycle Study, Presenting Problems

Presenting Problems	
1.	Health Issues / Mental Health (Availability and Access to Practitioners and Facilities)
2.	Inability to Pay Basic Household Needs, Especially Utilities
3.	Housing Issues – Access to and Availability of Safe, Affordable Housing; Rental Assistance
4.	Financial Issues Arising from Asset Poverty and Under-employment
5.	Transportation Issues, Especially to Medical Appointments or to Jobs

Source: September, 2017 to January 1, 2018 Client Lifecycle Interviews

From September, 2017 through December, 2017, staff at TCOG conducted qualitative interviews with 423 of TCOG's clients. Trends in presenting problems, unmet needs, and presence of a support system were captured, and then extracted using word search and hyper-search techniques. Table 14 above shows the five most-mentioned presenting problems. (Data were not collected by county, but TCOG staff believe these are fairly consistent across the Texoma region). As shown above, the number one area of concern centered on health issues, both availability and access to both practitioners and facilities, with mental health specifically mentioned numerous times. As will be shown, mental health issues will show up in other data below. The number two area of concern was a lack of assets to pay for basic household needs, especially utility bills, chief being electricity. (As will be noted later, living in or near poverty makes survival a series of prioritization of choices; should money this month go to medications and food, knowing there will not be enough money to pay rent, or utilities?) Availability of, and access to safe, affordable housing is a recurring theme. It is noted that the Texoma region has housing issues across all income and wealth lines, and there are some specific efforts being made to help with affordable housing. As noted above, financial issues, especially those related to asset poverty and being among the "working poor" are presented as needs. Transportation issues, especially transportation to and from medical facilities and jobs complete the top five. Clients were asked about unmet needs, or gaps in services they experience. The results are shown in Table 15 below.

Table 15: TCOG Client Lifecycle, Unmet Needs

"Gaps" in Service / Unmet Needs	
1.	Housing Issues – Access and Availability to Safe, Affordable Housing; Rental Assistance
2.	Transportation Issues, Especially to Medical Appointments or to Jobs
3.	Mental Health Concerns (Availability and Access to Practitioners and Facilities)
4.	Respite Time for Caregivers, Especially for Alzheimer's and Parkinson's
5.	Educational issues, Especially Lack of Early Childhood Education and/or Childcare

Source: September, 2017 to January 1, 2018 Client Lifecycle Interviews

Access to and availability of safe and affordable housing, including rental assistance, emerged as the top unmet need. Specifically, there is a need for safe, livable, affordable housing, again across the region, but particularly in Fannin and Grayson counties. Transportation rises to number two on the unmet needs list. This is particularly acute in Fannin and to some extent in Cooke – the physicians and health care facilities in the region are concentrated in the Sherman-Denison corridor, and the poor, disabled, and elderly in Fannin and Cooke counties have difficulty accessing these physicians and facilities. Availability of, and access to Mental health care providers and facilities, number one in presenting problems, shows on this list of unmet needs also. Respite

needs and educational issues, especially the need for expanded early childhood education, complete the top five. TCOG currently provides several respite programs, so this may be a matter of capacity. Early childhood educational issues have emerged on other, unrelated studies, and may contribute, or correlate, with the childhood poverty issues cited earlier in the report.

Clients in the Lifecycle Project were also asked about their support system. These findings are shown in Table 16, below.

Table 16: TCOG Client Lifecycle, Support System

Support System		
1.	None	159
2.	Family Member(s)	106
3.	Friends	46
4.	Church / Church Family	18
5.	Caregiver	5
6.	Neighbors	5

Source: September, 2017 to January 1, 2018 Client Lifecycle Interviews

A very disturbing finding is that the number one response was “I don’t have one.” TCOG serves vulnerable populations, and this study shows that relatively large numbers of those vulnerable clients have no support system at all. Of those who had support systems, the modal response was family, followed by friends. Also disturbing was the relatively few clients who have a church family, caregiver, or neighbors in their support systems.

Community Focus Group Findings

Focus groups were held in each county. Groups were recruited via email invitation and by telephone calls. Program participants included Section 8 Family Self-Sufficiency, MasterKey Ministries, Public Housing, Utility Assistance and Weatherization. Molly Guard, GIS Program Manager, facilitated the groups in all three counties; Judy Fullylove, Energy Services Director, recorded participant comments. Topics covered ranged from types of services received, gaps in services, satisfaction with services, and respect of clients by service providers. Focus groups were held in each county.

Focus group findings, by county, are shown in Table 17 on the following page.

Table 17: Focus Group Findings, by County

CSBG Community Needs Assessment Focus Group Summary		
Fannin	Grayson	Cooke
Utility Assistance	Childcare – Accessible/Affordable	Utility Assistance
Transportation Issues	Transportation Issues	Medical Issues
Medical issues	Medical Issues	Transportation Issues
Childhood Poverty	Lack of Access to Food	Housing Issues
Need for Jobs	Lack of Early Childhood Education	Need for Jobs
Affordable Housing	Emergency/Affordable Housing	

Source: TCOG Directed Focus Groups in Cooke, Fannin, and Grayson counties

Trend Overall

Issues with transportation issues, utility assistance, and medical issues are a near consensus for all three counties, with childhood issues (childcare, poverty, and education), and the lack of affordable and emergency housing were reported as critical needs for Fannin and Grayson counties; a need for better paying jobs was also seen as a critical need for Cooke County.

Some of the same issues emerge from the focus groups; these include transportation needs in all three counties, as well as medical issues, safe, affordable housing, and children’s issues (childhood poverty and the need for early childhood education).

VII. Quantitative Data

Organization Survey

A survey was developed from TDHCA guidelines to administer to local organizations and government officials. The survey was administered online to 182 entities, and 31 replied. The needs assessment team reached out to community service agencies, law enforcement, municipalities, educational institutions and health care providers. The aggregated results are shown in Table 18.

Table 18: Agency Needs Survey, Top 5 Needs

1.	Availability/Access to Mental Health/Medical Providers and Facilities
2.	Transportation Issues, Especially On-Demand and Emergency Gas Money
3.	Need for Affordable Housing / Home Repairs
4.	Hunger and Food Insecurity
5.	Childhood Poverty/Availability, Access and Affordability for Early Education / Childcare

Source: CNA 2018 Agency Needs Survey

Again, as in the Client Lifecycle study, mental health, transportation, and affordable housing emerge as top needs, as do childhood issues. Food also emerges as a need.

The results of the survey when disaggregated by county are shown in Table 19 on the next page.

Table 19: Agency Needs Survey, Top 5 Needs, by County

Grayson County	
1.	Availability/Access to Mental Health/Medical Providers and Facilities
2.	The Need for Safe, Affordable Housing / Home Repairs
3.	Educational Needs, both job training and early childhood
4.	Basic Needs / Hunger and Food Insecurity
5.	Transportation Issues, Especially On-Demand
Cooke County	
1.	Transportation Issues, Especially On-Demand
2.	Availability/Access to Mental Health/Medical Providers and Facilities
3.	Family Social Services
4.	Higher Paying Jobs – issue of “working poor”
5.	Education / Tech Ed jobs training
Fannin County	
1.	Availability/Access to Mental Health/Medical Providers and Facilities
2.	Hunger and Food Insecurity
3.	Inability to Pay Basic Household Needs, Especially Utilities
4.	Need for Gas Money / Transportation
5.	Housing Issues – Access and Availability to Safe, Affordable Housing

Source: CNA 2018 Agency Needs Survey

2-1-1 Call Data

TCOG houses the regional Texas 211 Information & Referral Center. Data for all calls were obtained from the Texas state-wide system, and the data set was placed into an SPSS (Statistical Package for the Social Sciences) data base. These calls were taken from September, 2015 to April, 2018. All calls for the three counties in this study were extracted, and the calls stating specific needs were analyzed. Call need categories are somewhat specific, so all calls with needs were summarized into major categories. The results of this analysis, both by county, and region-wide, are shown in Table 20 below.

Table 20: 2-1-1 Call Data

Top 5 Needs - All 211 Calls With Needs, May, 2016 - April, 2018									
Cooke County			Fannin County			Grayson County			
Total Calls With Needs	1,825		Total Calls	1,881		Total Calls	12,421		
Utility Assistance	484	27%	Utility Assistance	583	31%	Utility Assistance	2,823	23%	
Housing/Rent	222	12%	Medical Issues	179	10%	Housing/Rent	2,513	20%	
Medical Issues	214	12%	Food Insecurity	174	9%	Medicaid/Health Issues	1,600	13%	
Food Insecurity	158	9%	Housing/Rent	116	6%	Food Insecurity	1,063	9%	
Transportation	66	4%	Transportation	67	4%	Transportation	525	4%	
All Counties In Aggregate									
			Total Calls	16,127					
			Utility Assistance	3,890	24%				
			Housing/Rent	2,851	18%				
			Medical Issues	1,993	12%				
			Food Insecurity	1,395	9%				
			Transportation	658	4%				

Source: 2-1-1 Call Database

Utility assistance emerges as the top need for all three counties, and in the regional aggregate (Grayson County, with its much larger n will have overwhelming influence on the aggregate). This is a change from the 2-1-1 call analysis for the most recent Community Needs Assessment (April 1, 2012 – March, 2015). In that analysis, food insecurity was the top need, and utility assistance was second. Callers needing utility assistance are directed to the Energy Services Department at TCOG, where they are screened, and if eligible, receive assistance. The need for safe, affordable housing and rent is second in Cooke and Grayson counties, and fourth in Fannin County, and is second in the aggregate. In the previous 211 analysis, housing and rent needs came in fourth. There is a clear need for safe, affordable housing in all three counties, and the need seems to be increasing. Medical issues, especially mental health issues (availability of and access to both facilities and providers) in this study came in as the third need, the same as in the previous study. Food insecurity fell from the top need in the previous study to fourth overall, and third in Fannin County. This is a welcome trend in the region. Transportation was not a top five need in the previous study, but emerged as the fourth top need in all counties, and in the region as a whole. This probably is due to the major downsizing of the one para-transit organization in the region.

VIII. Identified Needs

Matrices

The following table (Table 21) shows the overall aggregate rankings for the five needs data collection methods. The aggregate score was obtained by assigning a score of “5” for the top ranking need in each method, a “4” for the second, and so on until a “1” is assigned for the lowest ranking need in each category. The overall aggregate shows that the availability and access to medical/health, especially mental health, providers and facilities is the top need evidenced in the region, followed by the need for safe, affordable housing, then the need for basic transportation, especially to medical appointments or/and to jobs, followed by the need for additional resources to pay basic household expenses, especially utilities and rent payments, and the need for additional resources to pay basic household expenses, especially utilities and rent payments. Two need categories, the need for additional resources to address hunger, food insecurity, and food deserts, and the need to address childhood poverty/availability, access and affordability of early education / childcare, each received a relatively low score of 4. Each regional need falls into one the following CSBG domains.

- Employment
- Education and Cognitive Development
- Income and Asset Building
- Housing
- Health and Social and Behavioral Development
- Civic Involvement and Community Involvement

Below are the identified regional needs. Each is linked to one of the above domains, and the level of need, either family or community, or both.

Availability and Access to Mental Health/Medical Providers and Facilities

Domain: Health and Social/Behavioral Development

Level of Need: Community

Safe and Affordable Housing

Domain: Housing

Level of Need: Family and/or Community

Transportation Especially to Medical Appointments or/and to Jobs

Domain: Income and Asset Building

Level of Need: Family and/or Community

Resources to Pay Basic Household Expenses, Especially Utilities and Rent Payments

Domain: Housing

Level of Need: Family and/or Community

Hunger, Food Insecurity, and Food Deserts

Domain: Health and Social/Behavioral Development

Level of Need: Family and/or Community

The Need to Address Childhood Poverty/Availability, Access and Affordability of Early Education / Childcare

Domain: Education and Cognitive Development

Level: Family and/or Community

Table 21: Overall Aggregate Rankings for the Five (5) Needs Data Collection Methods

Needs Matrix				
Aggregate				
Client Life Cycle	Client Life Cycle Unmet	Agency Survey	Focus Group Aggregate	211 Call Data
Health Issues/Mental Health	Housing	Mental Health/Medical	Transportation	Utility Assistance
Utility Assistance	Transportation	Transportation/Gas Money	Medical	Housing
Housing	Mental Health	Affordable Housing	Utility Assistance	Health/Mental Health/Medical
Financial Issues	Respite Needs	Food	Education - Childhood	Food
Transportation	Educational Issues	Education	Housing	Transportation
Score				
	20	Health/Mental Health/Medical		
	15	Housing		
	15	Transportation		
	12	Utility Assistance		
	4	Food		
	4	Education/Childhood Issues		

Multiple sources as shown in the table for each method.

The following table (Table 22), shows the aggregate for each county, incorporating focus group rankings, the organization survey results, and the 211 call data.

Table 22: County-Level Data

Focus Group		
Fannin	Grayson	Cooke
Utility Assistance	Childcare/Child Ed	Utility Assistance
Transportation Issues	Transportation	Medical
Medical Issues	Medical	Transportation
Childhood Poverty	Food	Housing
Jobs	Affordable Housing	Jobs
Affordable Housing		
	12 Transportation	
	11 Medical Needs/Issues	
	11 Utility Assistance	
	8 Childhood Issues	
	4 Housing	
Agency Survey		
Fannin	Grayson	Cooke
Mental Health/Counseling	Mental Health/Medical	Transportation
Food	Housing	Healthcare/Mental Health
Utility Assistance	Educational Needs	Family Social Services
Transportation/Gas Money	Basic Needs/Food	Higher Paying Jobs
Affordable Housing	Transportation	Education/Tech Ed
	11 Mental Health/Medical	
	8 Transportation/Gas Money	
	7 Affordable Housing	
	6 Food	
	4 Education	

211 Call Data

Fannin	Grayson	Cooke
Utility Assistance	Utility Assistance	Utility Assistance
Healthcare/Mental Health	Affordable Housing	Affordable Housing
Food	Healthcare/Mental Health	Healthcare/Mental Health
Affordable Housing	Food	Food
Transportation/Gas Money	Transportation/Gas Money	Transportation/Gas Money

15	Utility Assistance
10	Healthcare/Mental Health
10	Affordable Housing
7	Food
3	Transportation/Gas Money

COUNTY AGGREGATES

Fannin	Grayson	Cooke
Utility Assistance	Healthcare/Mental Health	Healthcare/Mental Health
Healthcare/Mental Health	Affordable Housing	Utility Assistance
Food	Food	Transportation
Transportation/Gas Money	Transportation/Gas Money	Affordable Housing
Childhood Poverty	Utility Assistance	Food
Affordable Housing		

Multiple sources as shown in the table for each method.

The aggregate results for Fannin County indicate that additional assets to address utility assistance is the number one need, followed by the need to address healthcare/medical, especially mental health needs (availability and access to providers and facilities), food insecurity/food deserts/hunger issues, basic transportation needs, with childhood poverty and the need for safe, affordable housing tying for the lowest ranking. In Grayson County the top need is availability and access to healthcare/medical facilities and providers (again with an emphasis on mental health), followed by the need for safe, affordable housing. This is followed by food insecurity/food deserts/hunger issues, then, basic transportation issues, and the need for additional assets to address the inability to pay utility bills. Interestingly, the need for assets to address utility assistance is either number one or two in Fannin and Cooke counties, but number five in Grayson. Cooke County also has the need for healthcare/medical (again with mental health needs) as number one, followed by the need for utility assistance, basic transportation needs, the need for safe, affordable housing, and food insecurity/food deserts/hunger issues.

IX. Key Findings

Correlates (“Causes”) of Poverty

The concept of “causality” in the social sciences is fraught with epistemological, methodological, and statistical issues, not to mention the complex interactions of multiple variables. However, there are several correlates of poverty that can theoretically be placed in a “causal” model; that is, one where antecedent variables can be linked to poverty (in its various forms) as a dependent variable. One such antecedent variable is education;

earlier in this report we demonstrated the direct correlation between educational level and poverty. In the sections below, we examine two variables as antecedent to poverty: childhood educational opportunities and high school completion.

Early Childhood Education

The availability and access to early childhood educational opportunities varies greatly in the Texoma region. Table 23, below shows the 2016-2017 school year enrollment, by county, in both Head Start programs and public school Pre-Kindergarten programs. This table does not take into account the number of children enrolled in private pre-kindergarten programs (not daycare). The number of unserved children shown in the table below is probably too high as it does not take into account the number of children in private programs, and the age category is from 0-4. Even with these restrictions, it is evident that there are substantial numbers of children, in each county, who are not served by Head Start or pre-kindergarten programs.

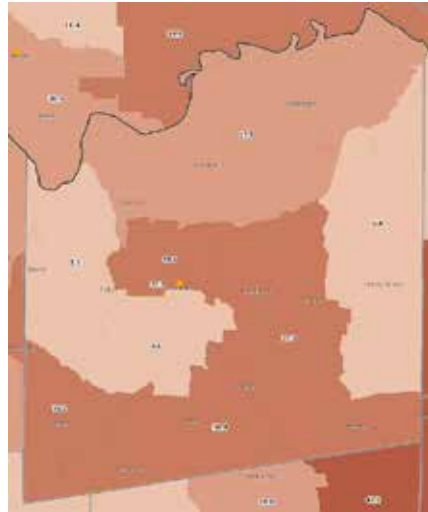
Table 23: Texoma Head Start and Pre-K Enrollment by County

Texoma Head Start, Pre-K, Enrollment, 2016-2017 School Year					
County	Head Start Enrollment	Public School Pre-Kindergarten	Total in HS and Pre-K	Total Population 0-4*	Total Population Unserved
Fannin	161	338	499	1,690	1,191
Grayson	1,029	828	1,857	7,531	5,674
Cooke	630	182	812	2,462	1,650
TOTALS	1,820	1,348	3,168	11,683	8,515

* Sources: Texas Education Agency, ACS estimates 2012-2016

Figure H, below, shows the percentage of children below the poverty level, by census tract, as well as the location of Head Start locations for Fannin County. As shown, the two census tracts in the far south-west corner of the county are some of the farthest from the single Head Start program, located in Bonham. Again, the lack of early childhood education, is seen as a problem in this county.

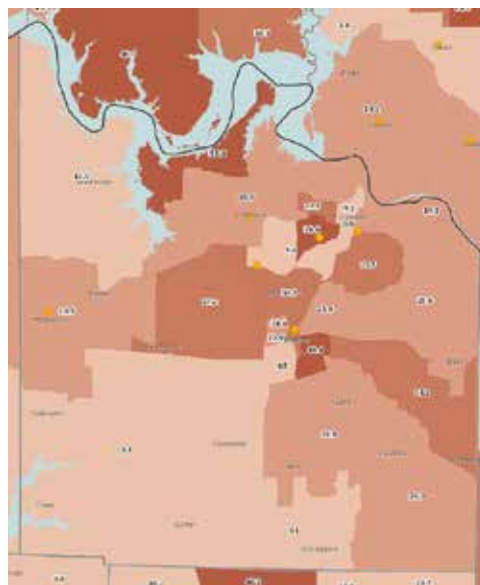
Figure H: Children Age 0-4 Below Poverty Level and Head Start Facilities, Fannin County



Source: Community Commons, ACS 2012-2016, Head Start Facilities, ACF 2018

Figure H1, shown below, shows the percentage of children ages 0-4 living in poverty, by census tract for Grayson County. While Grayson County has five Head Start locations, four are located either in Sherman or Denison. The tracts shown earlier as having the highest percentages of overall poverty, also have the highest percentages of young children in poverty. Not surprising, the tracts having the highest percentage of young children are in east Sherman (49.4 percent in poverty), and in south-east Denison (38.5 percent in poverty).

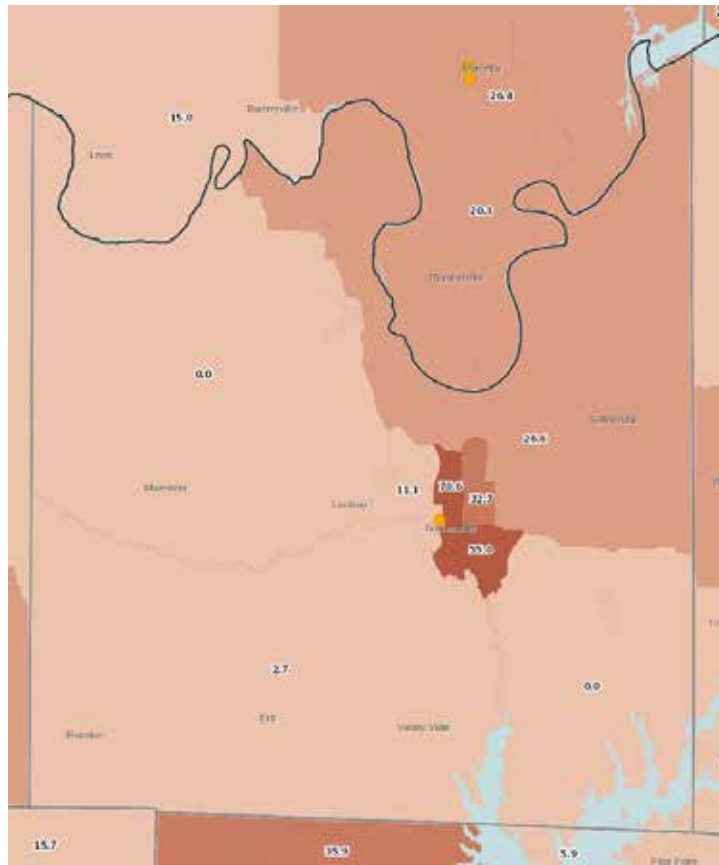
Figure H1: Children Age 0-4 Below Poverty Level and Head Start Facilities, Grayson County



Source: Community Commons, ACS 2012-2016, Head Start Facilities, ACF 2018

Figure H2, below, shows the percent of children ages 0-4 living in poverty, by census tract, for Cooke County. Cooke County has only one Head Start program location, in Gainesville. Again, the tracts previously identified as having the highest poverty rates in Cooke county, have the highest percentage of children age 0-4 living in poverty. These are the central and south-east tracks in Gainesville, having respectively, 70.4 percent in poverty and 55.0 percent in poverty. Again, the number of children in poverty is overwhelming.

Figure H2: Children Age 0-4 Below Poverty Level and Head Start Facilities, Cooke County



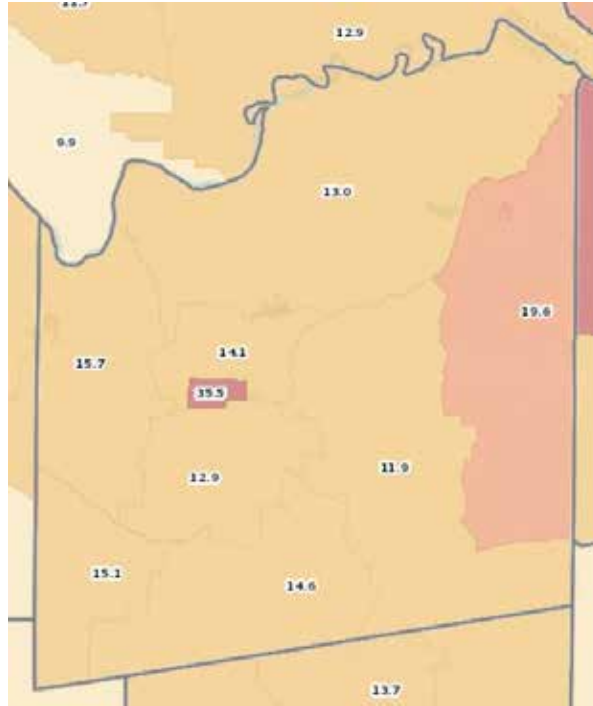
Source: Community Commons, ACS 2012-2016, Head Start Facilities, ACF 2018

The lack of opportunities, and access, to early childhood education is one of the causal factors for poverty in the Texoma region, and must be addressed to reduce overall poverty in the region.

High-School Completion

As shown earlier, having a high-school diploma lowers the probability of poverty. There is a clear correlation between high-school completion and poverty; this is demonstrated in the following Community Commons maps with ACS 2016 data. Figure I, below, shows the percentage of adults (18 or older), who do not have a high-school diploma, by census tract, for Fannin County. (The higher the percentage, the darker the color). Again, the tract having the highest level of early childhood poverty (above), and identified earlier as the census tract having the highest overall poverty rate, has the highest percentage of adults who don't have a high-school diploma (35.5 percent), with the two adjacent tracts having percentages of 14.1 and 12.9.

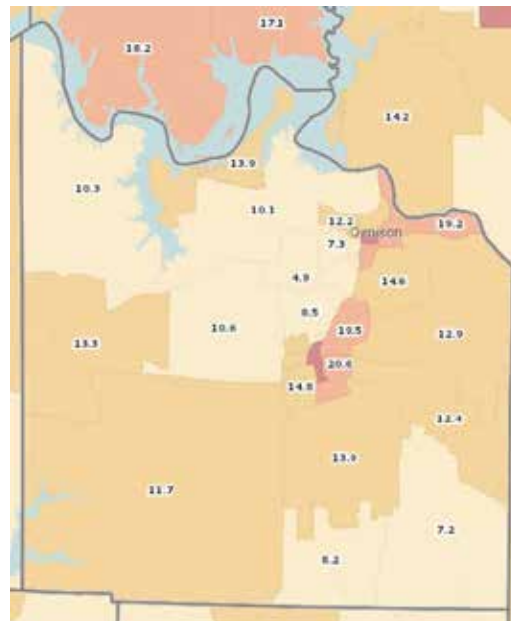
Figure I: Percentage of Adults (18 or Older) Without a High-School Diploma, Fannin County



Source: Community Commons, ACS 2012-2016

Figure I1, below, shows the percentage of adults without a high school diploma, by census tract for Grayson County. Again, the darker the color, the higher the percentage of adults without a high-school diploma. As expected, the tracts identified earlier have the highest percentages of adults without a high-school diploma.

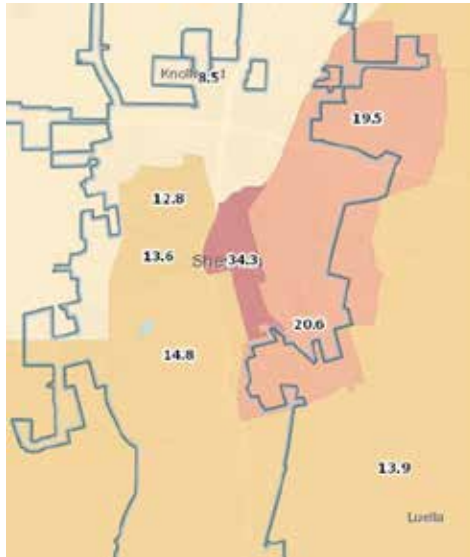
Figure I1: Percentage of Adults (18 or Older) Without a High-School Diploma, Grayson County



Source: Community Commons, ACS 2012-2016

Table I1a, below, shows the rates of high-school completion for Sherman. The tract in central Sherman, which has one of the highest rates of poverty in the region, has a very high percentage (34.3 percent) of adults without a high school diploma.

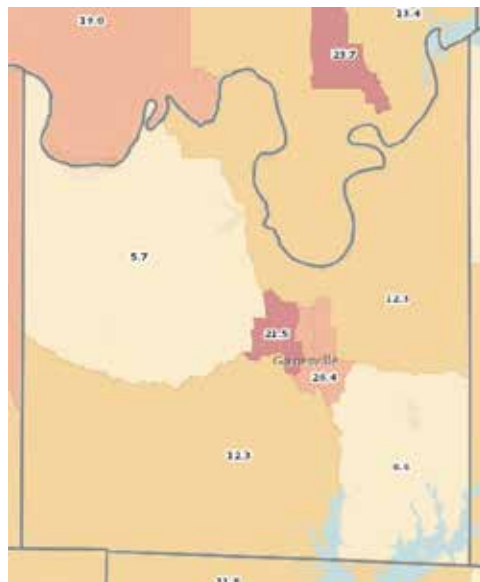
Figure I1a: Percentage of Adults (18 or Older) Without a High-School Diploma, Sherman



Source: Community Commons, ACS 2012-2016

Figure I2, below, shows the percentage of adults without a high-school diploma, by census tract, for Cooke County. Again, the census tracts with the highest rates of overall poverty are the tracts with the highest percentages of adults without a high-school diploma. The details for Gainesville are shown in Figure I2b, below. The two census tracts encompassing central and south-east Gainesville have 21.5 percent and 20.4 percent, respectively, of adults without a high-school diploma.

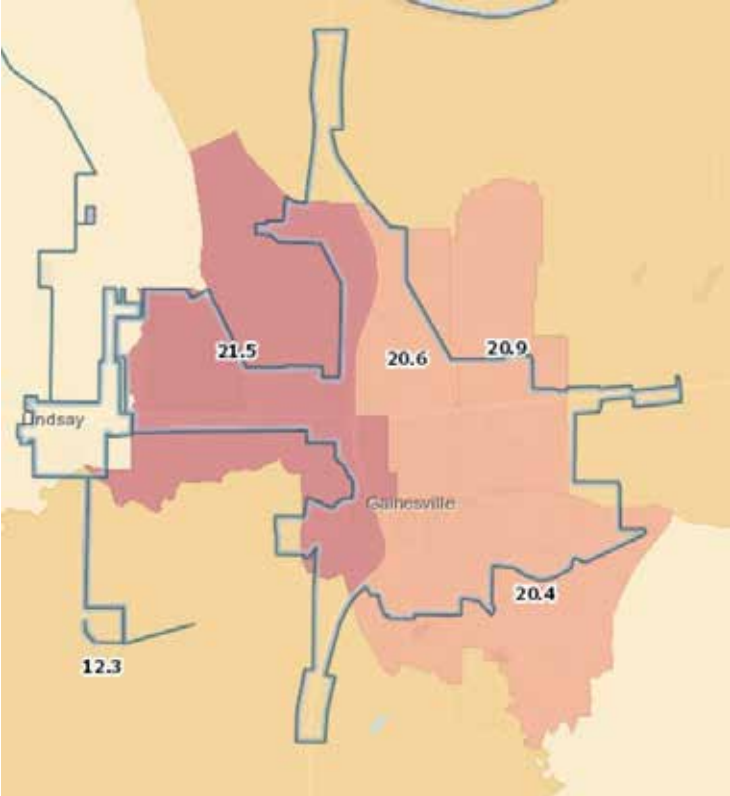
Figure I2: Percentage of Adults (18 or Older) Without a High-School Diploma, Cooke County



Source: Community Commons, ACS 2012-2016

Figure 12b, below, shows the percentage of adults without a high-school diploma, by census tract, in Gainesville. Again, the tracts with the highest rates of overall poverty have the highest rates of adults without a high-school diploma.

Figure 12b: Percentage of Adults (18 or Older) Without a High-School Diploma, Gainesville

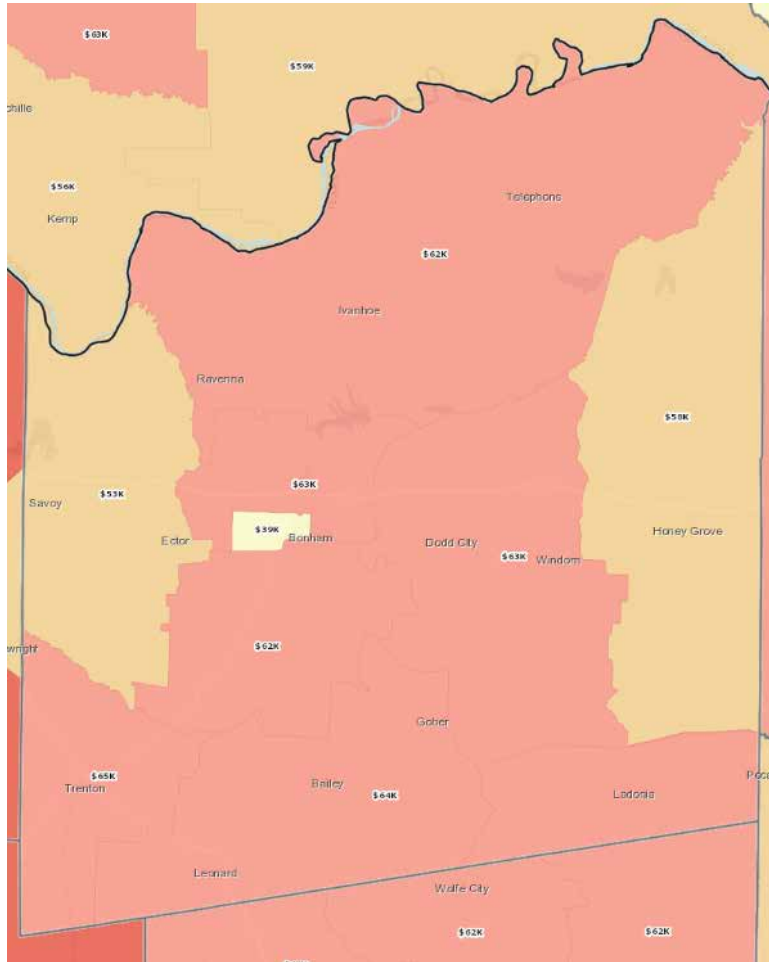


Source: Community Commons, ACS 2012-2016

Underemployment

Another causal variable for poverty in the Texoma region is underemployment. The Texoma region is currently experiencing functionally full employment (unemployment rate at or below 3 percent). However, as stated earlier, many of the available jobs are part-time, or low-wage. Figure J, below, shows the average yearly individual earnings, by census tract, for Fannin County. Again, the census tract in west Bonham, identified earlier in this report, has the lowest average yearly earnings, \$39,000. The tracts adjacent to this high-poverty tract, have average yearly earnings of \$62,000 and \$63,000.

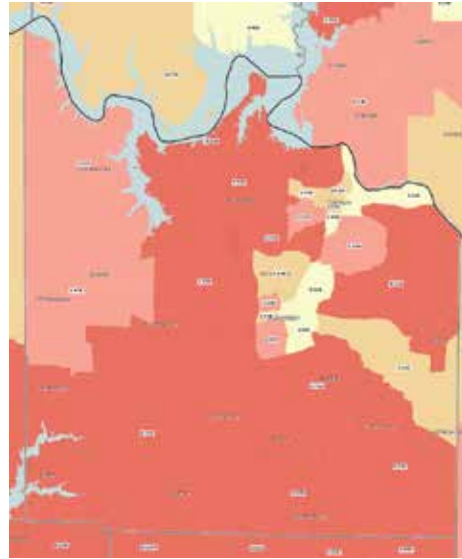
Figure J: Fannin County Average Earnings, ACS 2012-2016



Source: Community Commons, ACS 2012-2016

Figure J1, below, shows the same variable, average individual yearly earnings, by census tract, for Grayson County. The tracts identified early as having the highest rates of poverty have the lowest average earnings (the lighter the color, the lower the average yearly earnings). This implies a strong relationship between underemployment and poverty.

Figure J1: Grayson County Average Earnings, ACS 2012-2016



Source: Community Commons, ACS 2012-2016

Figure J2, below shows the same pattern for Cooke County. Those tracts identified as having the highest rates of poverty also have the lowest average individual yearly earnings.

Figure J2: Cooke County Average Earnings, ACS 2012-2016



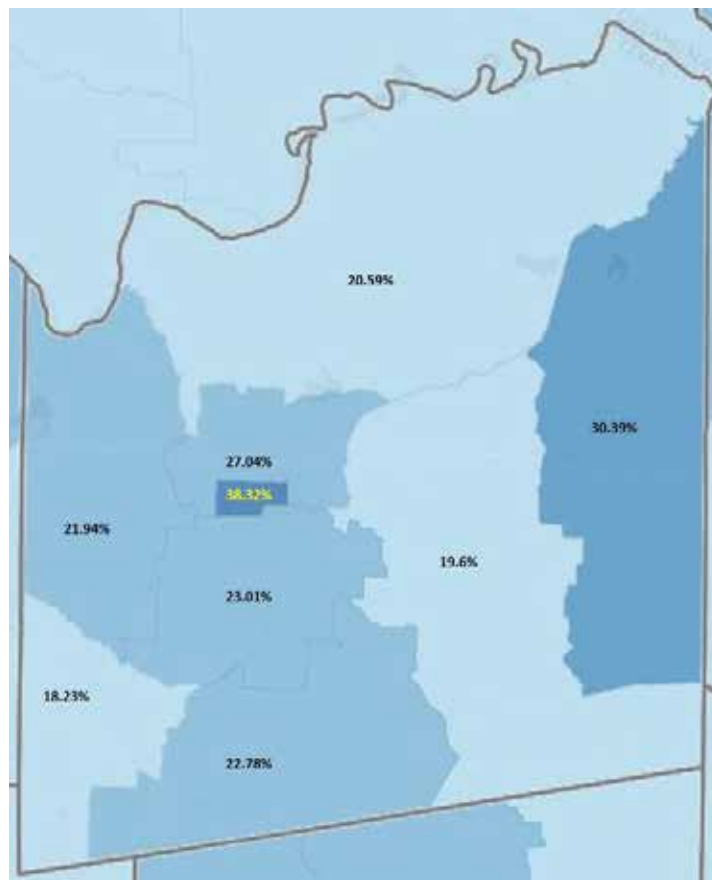
Source: Community Commons, ACS 2012-2016

As demonstrated by the maps and data, three major causal factors correlated with poverty are early childhood education, high school completion, and underemployment.

Conditions of Poverty

One of the regional conditions of poverty is housing cost burden, or the percentage of yearly income required to meet the yearly costs of having and maintain housing. Figure K, below, shows the yearly housing cost burden by census tract, for Fannin County. The highest housing cost burdens are found in the census tracts that have the highest rates of overall poverty. The tract in west Bonham has a housing burden of 38.3 percent. The conditions resulting in the lack of availability and access to mental/medical providers and facilities are shown in the tables and maps below.

Figure K: Fannin County Housing Cost Burden



Source: Community Commons, ACS 2012-2016

Table K1, below, shows the housing cost burden, by census tract, for Grayson County. Again, the highest cost burdens are found in the tracts with the highest rates of poverty. The highest is in the central Sherman tract; fully 44 percent of the yearly income goes to housing costs.

Figure K1: Grayson County Housing Burden



Source: Community Commons, ACS 2012-2016

Figure K2, below, shows the average yearly housing cost burden, by census tract, for Cooke County. Again the pattern continues; the tracts having the highest rates of poverty have the highest average yearly cost burdens. The tracts in central Gainesville have average yearly housing cost burdens of 39.6 percent and 32.5 percent.

Figure K2: Cooke County Housing Burden

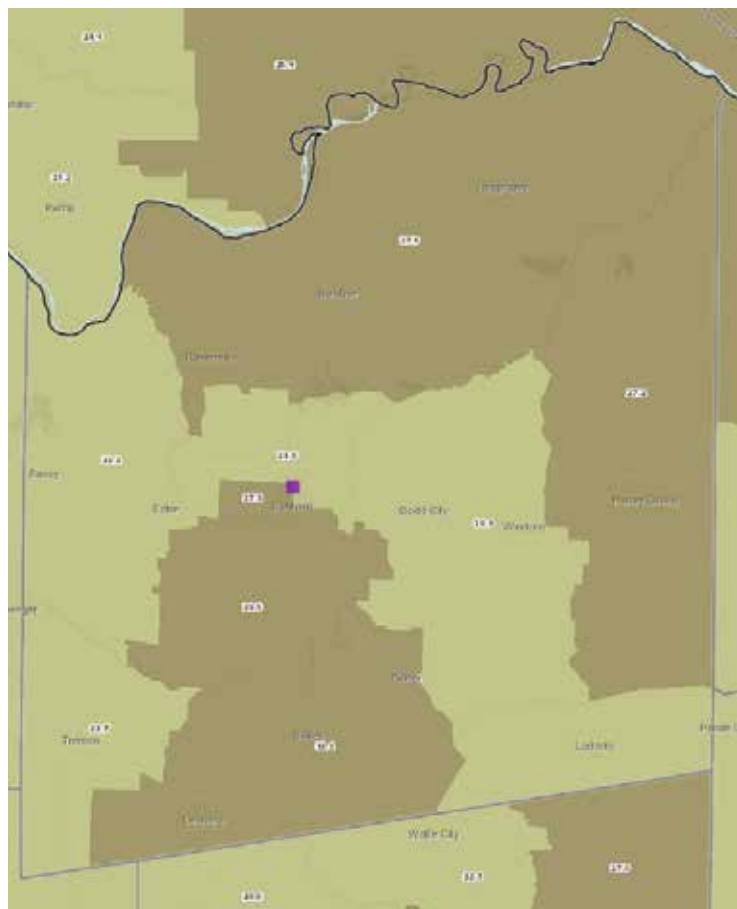


Source: Community Commons, ACS 2012-2016

As shown, one of the most costly conditions of poverty is paying for housing. As discussed earlier, one of the top needs for the region is the availability of access to safe and affordable housing. All three counties have robust public housing, but the need is much greater than the assets in place. The result is that it is expensive to be poor.

One of top demonstrated needs for the region, identified earlier, is the lack of access to healthcare facilities and providers. The maps below demonstrate the percent of the population, age 18-64 who are uninsured. The legend of Table L, below, states the location of Federally Qualified Health Centers, health facilities dedicated to Medicare and Medicaid patients. There is only one Federally Qualified Health Center in the region, located in Bonham. The pattern is somewhat different than demonstrated in earlier maps; the tract identified as having the highest rate of poverty in Fannin County has the highest rate of uninsured adults (27.3 percent), but other tracts also have high percentages of uninsured adults. This supports the identification of availability and access to healthcare facilities and providers, especially mental healthcare, as one of the top needs for the region. This pattern is found in the following maps showing the uninsured percentages in Grayson and Cooke counties.

Figure L: Fannin County Uninsured Population, Age 18-64, and Federally Qualified Health Centers, March, 2018



Source: Community Commons, ACS 2012-2016

Table L1, below, shows the percentage of the adult population who are uninsured, by census tract, for Grayson County. The highest percentages of uninsured adults are found in the tracts identified earlier as having high

percentages of poverty. Nearly one-half of the population in one of the tracts in central Sherman is uninsured (49.4 percent).

Figure L1: Grayson County Uninsured Population, Age 18-64, and Federally Qualified Health Centers, March, 2018



Source: Community Commons, ACS 2012-2016

Figure L2, below, shows the uninsured population, by census tract, for Cooke County. Again, the pattern continues, with high-poverty tracts having high percentages of the adult population who area uninsured.

Figure L2: Cooke County Uninsured Population, Age 18-64, and Federally Qualified Health Centers, March, 2018



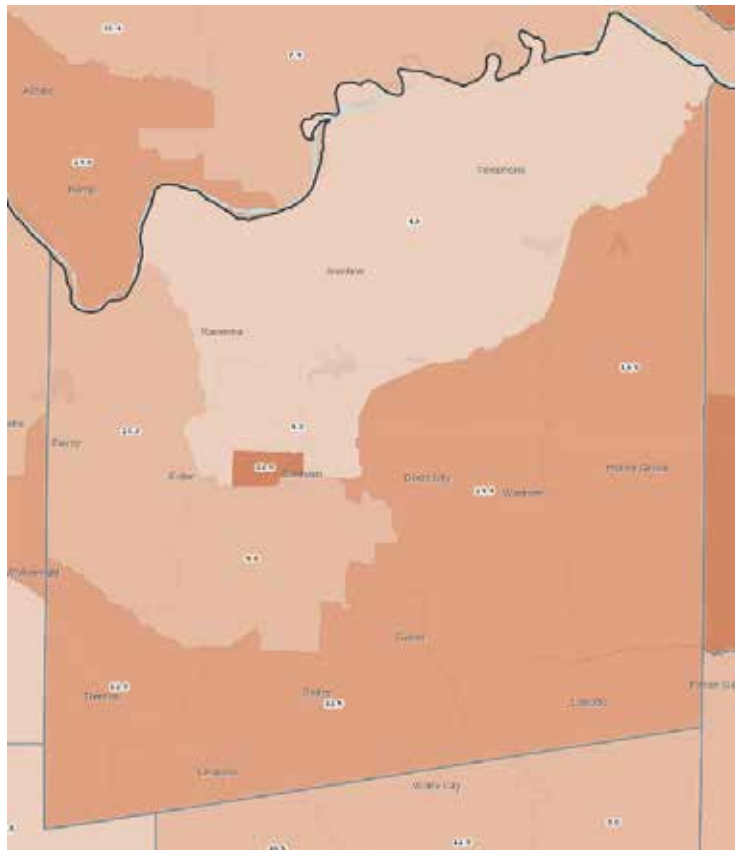
Source: Community Commons, ACS 2012-2016

The findings above showing a higher percentage of uninsured in high poverty tracts supports the identified need of access to healthcare facilities and providers.

Food Insecurity

One of the major factors indicating the need for supplemental food, as well as contributing to the overall health of individuals and families is the number of families receiving Supplemental Nutrition Assistance (SNAP). The size of a family's SNAP benefit is based on its income and certain expenses. After the allowed expenses are deducted from the gross family income, the family must be at or below the poverty level. Figure L, below, shows the percentage of working families receiving SNAP, by census tract, for Fannin County. (The darker the color the higher the percentage of working families receiving SNAP). Again, the pattern continues; the high poverty census tracts also have the highest percentages of working families receiving SNAP. These are the working poor, or, as shown earlier, the underemployed, who need assistance to have nutritious food.

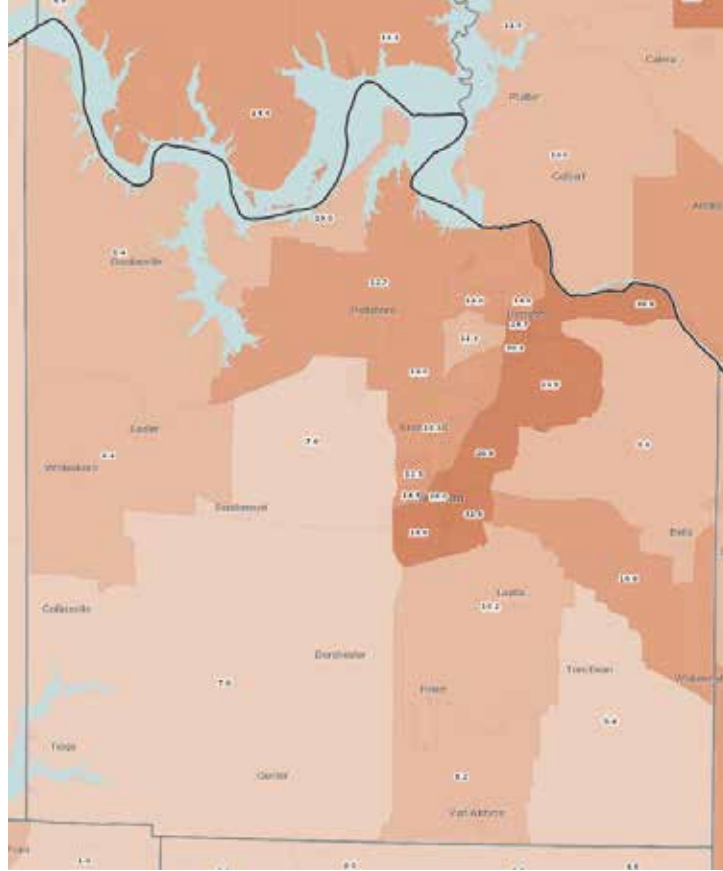
Table M: Fannin County Working Families Receiving SNAP, ACS 2012-16



Source: Community Commons, ACS 2012-2016

Table M1, below, demonstrates the percentages of working families receiving SNAP, by census tract, for Grayson County. Again, the high poverty tracts have the highest percentages of working families receiving SNAP.

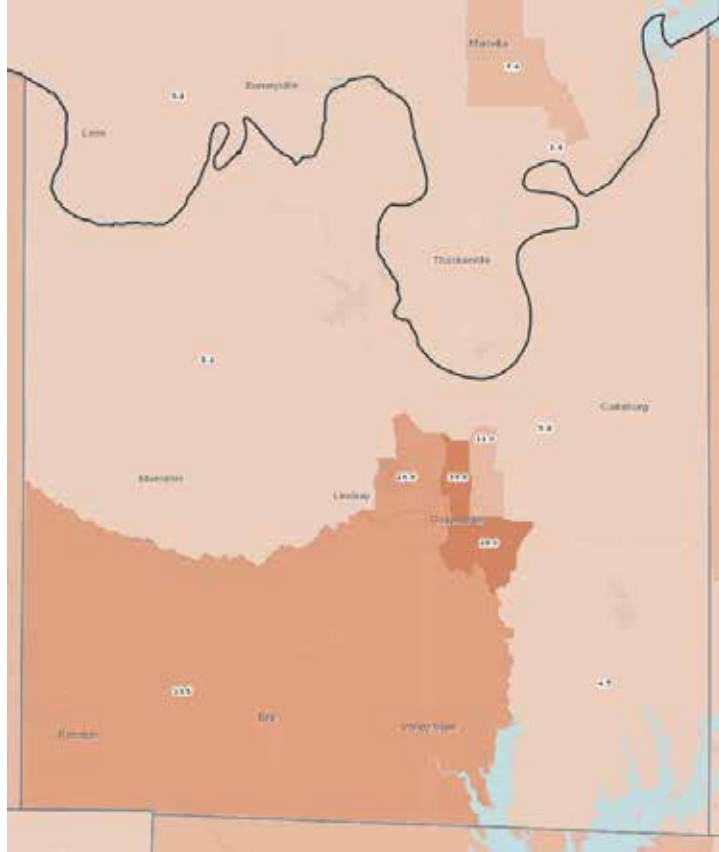
Figure M1: Grayson County Working Families Receiving SNAP, ACS 2012-16



Source: Community Commons, ACS 2012-2016

Table M2, below, shows the percentage of working families receiving SNAP, by census tracts, for Cooke County. Again, the highest percentages of working families receiving SNAP are found in the high poverty tracts.

Figure M2: Cooke County Working Families Receiving SNAP, ACS 2012-16

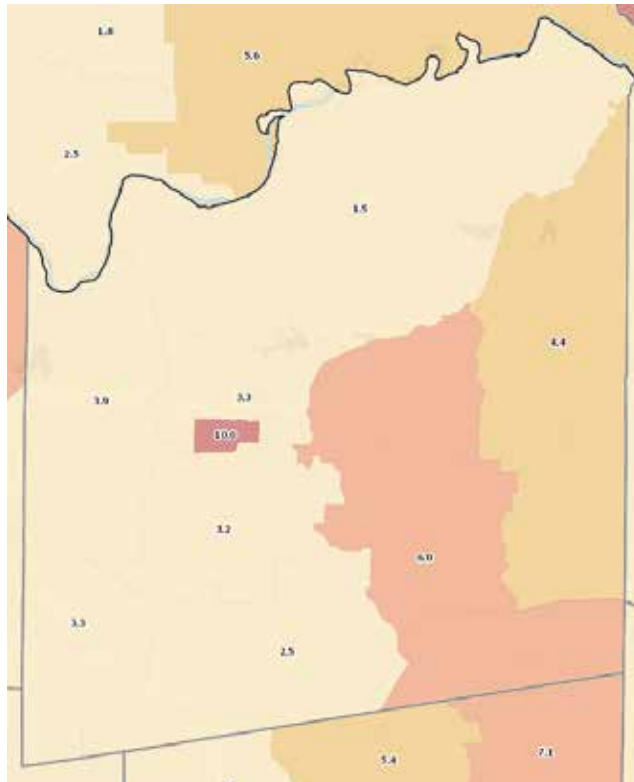


Source: Community Commons, ACS 2012-2016

Transportation

Another condition of poverty in the Texoma region is the number of households having no vehicle. These households must rely on limited public transportation, friends or family. Figure N, below, shows the percentage of households with no vehicle, by census tract, for Fannin County (the darker the color, the higher the percentage of households with no vehicle). Again, the high poverty census tracts have the highest percentage of households with no vehicle. Thus those with the highest needs have the most limited access to transportation.

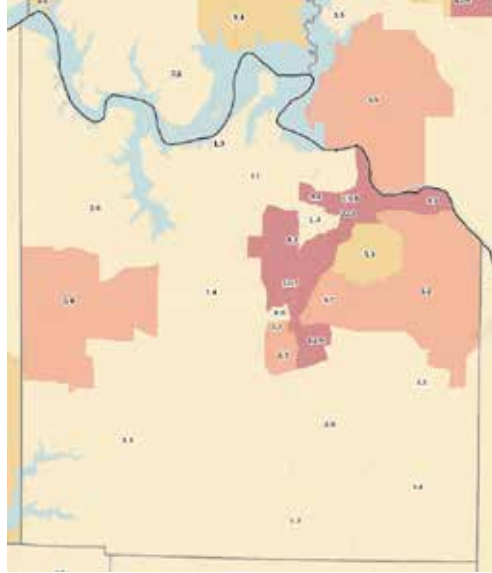
Figure N: Fannin County Households with No Vehicle, ACS 2012-16



Source: Community Commons, ACS 2012-2016

Figure N1, below, shows the percentage of households having no vehicle, by census tract, for Grayson County. The pattern continues; the households in high poverty census tracts are less likely to have a vehicle.

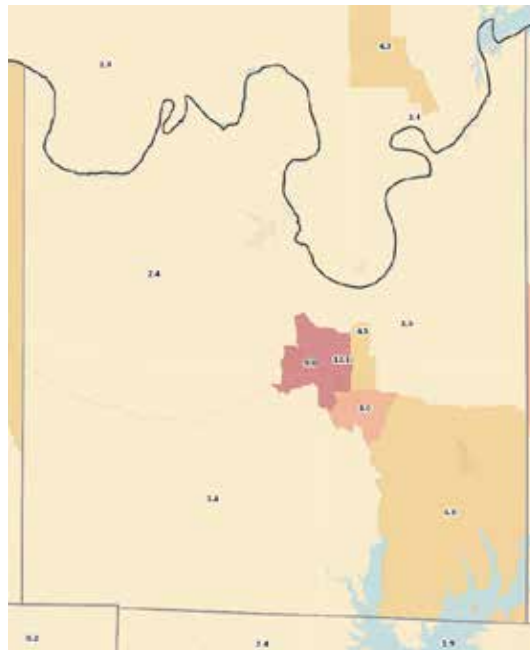
Figure N1: Grayson County Households with No Vehicle, ACS 2012-16



Source: Community Commons, ACS 2012-2016

Figure N2, below, shows the percentage of households with no vehicle, by census tract, for Cooke County. Again, the highest percentages of households with no vehicle are found in the high poverty tracts.

Figure N2: Cooke County Households with No Vehicle, ACS 2012-16



Source: Community Commons, ACS 2012-2016

Post Hoc Agency and Subject Matter Expert Focus Group

Following the determination of the county-wide and region-wide need, a focus group was assembled from agency directors and representatives, and subject matter experts. The following individuals gathered at the TCOG facility for the focus group.

- Annette Limoges, Grayson County Shelter (Community)
- Virginia Brooks, MasterKey Ministries (Faith Based)
- Major Tex Ellis, Jr., Salvation Army (Faith Based)
- Delano Smith, TCOG Client Services Director (Community)
- Marsha Wilson, TCOG ADRC Navigator (Community)
- Rhonda Ives, Workforce Solutions (Community)
- Dr. Debi Barnes Plyler, Grayson College Trustee (Education)
- Julie Craig, Workforce Solutions (Community)
- Tommy Ellis, VA Representative, Grayson College (Education)
- Judy Fullylove, Recorder (Community)
- Dr. Randy McBroom, Moderator (Community)

The participants were provided the top regional needs as determined by the processes discussed earlier in this report. First, all participants agreed on the top five needs. Structured discussions followed on the root causes of the issues, and the complex inter-relationships between these needs (and others). The following are the major findings from the focus group.

- The group agreed that the top six needs identified from data analysis were the top needs in the region.
- There is a need for additional resources to address the issues of access, availability, and affordability of healthy, nutritious food. MasterKey Ministries stated that in four years they have given away one million pounds of food in Sherman alone.
- Service agencies report that a majority of the people they serve are unemployed, people of color, single parents and elderly. (Underemployment, or the working poor),
- It was pointed out that the poor also have to pay for proper paperwork as proof of identification such as birth certificates, photo ids, and 990s.
- Service agencies report that other “causes” of poverty are the cost burdens of housing, rental deposits fees, and the fact that interest rates are higher for poor people because they often have bad credit.
- There is a lack of homes in the \$80,000 to \$100,000 range. Renters often do not have enough money to pay for housing expenses such as utilities and groceries. Food pantries reported that clients who have been moved into stable housing still come back to the food pantry once a week because they cannot afford the cost of food.
- Predatory renters were seen as one of the obstacles to obtaining safe, affordable housing, especially among the Hispanic populations.
- Generational poverty was seen as a root cause of many of the issues discussed. (TCOG is addressing generational poverty through programs such as the Section 8 Family Self-Sufficiency and Getting Ahead programs where clients are given case management.)
- Availability of mental health facilities was another identified need. It was also pointed out that treatment is expensive and many of the poor don’t have insurance, and that mental despair leads to self-medication such as drugs and alcohol.
- The cost of childcare was seen as an obstacle for single mothers’ employment. Expanded preschool and early childhood education was seen as one of the greatest needs in the region.

One agency stated there are 900 children in Sherman alone without early childhood education (this statement is supported by data presented earlier).

- Childhood poverty is seen as pervasive.
- Lack of transportation was identified as a major need especially as it relates to employment. The Salvation Army in Sherman (serving only Grayson County), has given bicycles to people to help them get to work. Other agencies reported clients who walk to work, sometimes leaving their home at 4:00 am to get to work by 8:00 am.

Telephone Survey of Elected Officials

A telephone survey of elected officials was conducted in September 2018. The findings basically supported the community needs as shown in the qualitative and quantitative analyses, and the Post Hoc Focus Group. The results show the following ranked needs for the region.

- Affordable Housing
- Transportation Needs
- Childcare
- Job Training, Education
- Utility Assistance
- English As a Second Language (ESL)

Needs Summary

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

- ü Healthcare/medical issues, especially the lack of mental healthcare facilities and providers
- ü The need for safe, affordable housing
- ü Additional assistance with utility payments (electricity, gas, telephone, water, heating), and rent
- ü The need to access/availability of basic transportation, especially to medical appointments, and to jobs (this is a new need category over the previous CNA)
- ü Food insecurity/food deserts/hunger (ranked lower than previous CNA)
- ü Childhood issues, especially early childhood issues, although not a Top 5

An area of note, underemployment, as a root cause of poverty in the region, emerged in the post hoc focus group. The Texoma region is at functionally full employment, but many of the jobs are part-time, and/or low-paying without benefits. This accounts for the working poor noted in an earlier section, with the relatively high percentage of workers earning less than \$25,000.

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

X. Community Strengths and Weaknesses

The Texoma community, especially in Grayson and Fannin counties, is already aware of the mental health needs the area faces. The Texoma Health Foundation has begun a drive to understand and address the mental health issues, with widespread support from education, government, social help agencies and the medical community. Several agencies, such as TCOG, school districts, and industry have adopted the “Okay to Say” program, making it acceptable for people to talk more openly about mental health issues. However, there are not enough mental health care facilities in the region to meet the needs.

Several cities in the region, along with economic development corporations, are addressing the housing issue, with infill lot programs, zoning, efforts to attract builders, and incentives to build more safe and affordable housing. Although progress is being made, builders in the region are often slowed by the lack of construction workers, and building specialists such as bricklayers.

Utility assistance remains an issue, with TCOG providing the major assistance, region wide, for this need. However, funding is limited and not all needs can be met. This is one area that requires much more attention region-wide.

Transportation became a regional and county issue when the major para-transit provider in the region, TAPS, went to only a fraction of their previous capacity. They are re-building, but transportation remains a need for many residents of the region. The Sherman-Denison Metropolitan Planning Organization (MPO) is addressing many of these needs in their plans, and TCOG will be addressing these needs in the implementation of the Regionally Coordinated Transportation Plan. Cities and towns are researching traffic flows and looking at becoming more sustainable and “green.”

A heartening change from the previous assessment was the reduction in need for food access. Several agencies and food banks have made a concerted effort in this area. Earlier this spring, TCOG was able to use CSBG funds to purchase two freight truckloads of FEMA surplus food for two food banks in Fannin County. The continued need is illustrated by the fact that the FEMA food is nearly gone, after only five months. This clearly remains an issue, as does the problem of food deserts in each county. Especially discouraging is childhood hunger, as evidenced by high free and reduced lunch programs in schools throughout the three counties. The problem is exacerbated in the summer, when many of these programs do not exist, and there are not enough replacement programs to fill the gap.

Organizational Strengths, Assets, and Challenges

Texoma Council of Governments is celebrating its 50th year of serving the citizens, municipalities and businesses of Cooke, Fannin, and Grayson counties. The organization has the following strengths:

- Trained, professional, competent staff, from front line to executive director, who are dedicated to improving the lives of the residents of Texoma.
- A mixture of human social service programs, as well as programs addressing the needs of regional municipalities and constituents, with a focus on strengthening communities.
- The willingness to take on new programs.
- Federal and state funded contracts that help address family and community needs.

TCOG has the following assets:

- A reputation as the “go-to” agency for problems that are region-wide.
- A strong website, along a robust social media presence.
- A welcoming, non-judgmental, organizational culture that values the worth of each individual

- Assets and personnel to perform high quality planning, research, and analysis, and to engage in continuous improvement.

TCOG has the following Challenges:

- A lack of sustainable funding outside of the Federal and State revenue streams, which would allow the CSBG programs to better address the issues of housing, homelessness, and food insecurity.
- A degree of political resistance to social service programs exists in the region.
- The needs and challenges of rural Cooke and Fannin counties relative to the more urban Grayson county, as well as the assets to address those challenges in these two counties.
- Not having a nationally certified ROMA implementer.

XI. Barriers to Addressing Identified Needs

Major barriers to addressing the identified needs are addressed in the previous section, but these are additional ones:

- ü Lack of funding, especially to meet utility and medical needs,
- ü An aging housing issue in most of the cities and counties in the region,
- ü The slow rebuilding of TAPS, with no adequate structural or functional replacement(s),
- ü Food deserts in existence for the foreseeable future; “dollar” and convenience stores building in high-poverty areas of towns (pockets of poverty),
- ü Predatory lending in high poverty areas, and marketing to low income residents,
- ü A lack of early childhood educational opportunities in the region,
- ü The continued lack of mental healthcare practitioners, especially in Fannin and Cooke Counties, as well as medical health facilities,
- ü The continued concentration of the poor in the “pockets of poverty,” as noted earlier,
- ü The continued clear overlap of poverty issues and racial/ethnic issues,
- ü The lack of programs to address the very clear early childhood poverty and education issues.

XII. Trends

An encouraging trend is the reduction in priority listing of food issues (the top issue in the most recent CNA), but food access remains a concern, and should not “fall off the radar.” A disturbing trend is the rise of poverty in the 18 – 34 age category. Also unsettling is the high percentage of children under five who live below the poverty line. As noted above, there is a lack of programs throughout the region, especially in Fannin and Cooke counties, to address early childhood poverty and education. Intergenerational poverty is one of the major issues in America, and Texoma is no exception; children born and raised in poverty are more likely to perpetuate that existence. TCOG has recently sponsored the Getting Ahead program, targeted at persons in poverty, especially intergenerational poverty. It is too early to gauge the efficacy of this program, and only TCOG has sponsored classes to date.

Another development is the increasing need for mental health care. This issue has emerged to become one of the top priorities of the region, and has been noted by law enforcement, mental healthcare providers, social service providers, and medical facilities. It is especially disturbing as, noted above, there is a dearth of both mental healthcare providers and facilities. This trend will most likely continue if these needs are not addressed throughout the region.

XIII. Priority Needs and Suggested Actions

Priority needs and suggested actions are:

- ü **Mental Health Needs** Community education about this need is the necessary first step to address this issue. Groups such as the Texoma Behavioral Health Leadership Team, and other efforts to increase the assets to address this need are underway.
- ü **Childhood Poverty** As noted above, this is a critical need to alleviate poverty. These are often the unseen, “forgotten” children who “fall through the cracks.” Clearly more efforts and assets much be brought to the forefront to address this priority need.
- ü **Housing** This is a major need, both for the families of the region, but also for the economic development (jobs) of each county. Cities are already addressing this issue, but it will remain a need for the next few years as population increases in the region.
- ü **Food Insecurity and Food Deserts** The concentration of poverty in specific geographical areas gives rise both to food deserts and insecurity, and leads to commerce that allows these areas to remain in need. This need also overlaps with childhood poverty, with children especially suffering from food issues. Summer lunch programs, as well as “green” food trucks that provide fresh produce to pockets of poverty are possible actions.
- ü **Transportation** This issue specifically affects the elderly and disabled, who cannot get transportation to medical providers and facilities. Planning efforts are underway by the local MPO, as well as the Regionally Coordinated Transportation Plan.

APPENDICES

Texoma Council of Governments

2018 CSBG Community Needs Assessment Plan Timeline

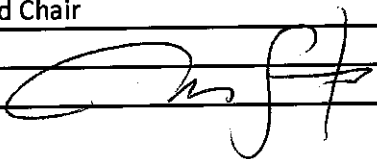
Step #	Broad Activity	Specific Activities	Persons Involved	Time Period (11 weeks)	Dates
1	Training	Provide overview of Community Needs Assessment including establishing a workplan, collection of qualitative and quantitative data, analyzing data and final report.	Energy Services Director, GIS Program Mgr, TDHCA, National Community Action Partnership	2 days	March 5-7
2	Notification	Inform CSAC Board of Community Action Plan and board involvement	Energy Services Director	2 hour meeting	March 13
3	Getting Started	Define the purpose, who will be involved, a timeline, a work plan and deliverables	Top Leadership; Staff	1 meeting, 2 hours long	March 16
4	Data Collection	Determine Quantative Data that will be used. Identify key informants and focus groups for Qualitative Data.	Energy Services Director, GIS Program Mgr, and Deputy Director	1 meeting, 2 hours long	March 16
5	Draft of Workplan; identify CSAC members to participate in workgroup	Sign draft of workplan	CSAC Chair	1 meeting	March 26
6	Clarify Direction	Define mandates, vision, mission and values	Workgroup: Energy Service Director, TCOG Deputy Director, GIS Program Mgr; CSAC members	1 meeting 2-4 hours long	April 6

7	Collect Qualitative Data	Conduct interviews with key informant and focus groups	Energy Services Director	1 hour interviews	April 9-23
8	Assess Current Situation	Identifying strengths, weaknesses, opportunities, challenges	Workgroup; Staff; Top Leadership; CSBG Board Members	1 day; half day in-depth	April 30
9	Identify Emerging Priorities	Create a master list of regional priorities	Workgroup; CSBG Board Members	1 day; 1 meeting 2-4 hours long	May 4
10	Write the Community Needs Assessment	Writing the Community Needs Assessment	Staff; Top Leadership	2 weeks; 10 - 15 hours total	May 7 - 25
11	Submission of Community Needs Assessment	Submit plan to TDHCA for Approval	Energy Services Director	1 hour	June 1
12	Final CSAC and TCOG Governing Board Board Approval	Approve submission of final Community Needs Assessment	Top Leadership; Staff: TCOG Board, CSAC Board	2 Months; Presentation of Action Item at CSAC July 17 Board meeting and August 16 TCOG Board Meeting	July 17 - August 16

Jeff Stanley

CSAC Board Chair

Signature



Date 3-26-18

Appendix 2 – Community Needs Assessment – Summary of Community Participation

Elected Official Telephone Interview Participants

Date	County	Official	Position
9/7/2018	Cooke	Josh Brinkley	Mayor of Valley View & Tripartite Board Member
8/27/2018	Fannin	Tony Rodriguez	Bonham City Council Member and TCOG Governing Board Member
8/27/2018	Cooke	Ken Keeler	Gainesville City Council Member
8/28/2018	Grayson	Jeff Whitmire	Grayson County Commissioner and TCOG Governing Board Member
9/6/2018	Grayson	Teresa Adams	Denison City Council Member and TCOG Governing Board Member
9/5/2018	Fannin	Roy Floyd	Mayor of Bonham

Post Hoc Agency Focus/Forum – Tuesday, September 5, 2018

Agency	Sector	Representative/Position
Grayson County Shelter	Community	Annette Limoges, Exec Dir
MasterKey Ministries	Community	Virginia Brooks
Salvation Army	Faith-Based	Tex Ellis, Major
Texoma Council of Governments	Community	Delano Smith, TCOG Staff
Texoma Council of Governments	Community	Marsha Wilson, ADRC - TCOG Staff
Workforce Solutions	Community	Rhonda Ives
Workforce Solutions	Community	Julie Craig
Grayson College	Education	Dr. Debi Plyler, Grayson College Board Member & TCOG Governing Board Member
Grayson College	Education	Tommy Ellis, Veterans Coordinator at Grayson College

Agency Participation – Agency Surveys Conducted April – May 2018

AGENCY	COUNTY	SECTOR
Callisburg ISD	Cooke	Education
City of Gainesville	Cooke	Public
Valley View ISD	Cooke	Education
North Texas Medical Center	Cooke	Private
Manna House	Fannin	Private
Dept. of Veterans Health Administration	Fannin	Community
Bonham ISD	Fannin	Education
Fannin Co. Community Ministries	Fannin	Faith Based
Habitat for Humanity	Fannin	Community
City of Honey Grove	Fannin	Public
Fannin Co. Children's Ctr.	Fannin	Community
City of Trenton	Fannin	Public
Fannin Co. Juvenile Services	Fannin	Community
Sherman Police	Grayson	Public
Texoma Community Center	Grayson	Community
Grayson College	Grayson	Education
Habitat for Humanity	Grayson	Community
Grayson County Juvenile Alternatives	Grayson	Community
Whitewright ISD	Grayson	Education
St. Mary's School	Grayson	Education
MasterKey Ministries	Grayson	Faith Based
True Options Pregnancy Center	Grayson	Private
Workforce Solutions	Grayson	Community
Whitesboro Housing Authority	Grayson	Community
Grayson Co. Shelter	Grayson	Community
Women Rock	Grayson	Private
4 His Glory Ministries	Grayson	Faith Based
City of Pottsboro	Grayson	Public
Wilson N. Jones Regional Medical Ctr.	Grayson	Private
The House of Hope	Grayson	Private
Housing Authority of Grayson Co.	Grayson	Community