

**Target Need Area:**  
*Self-sufficiency/Basic Needs*

## Overview

The U.S. Census Bureau reports that at the close of the 20<sup>th</sup> century, 12.4 % of the U.S. population, or 33.9 million people, reported family incomes that were below the poverty thresholds, down from 13.1 percent ten years before. The incidence of poverty varied considerably across regions, states, counties, and cities, and some groups experienced higher rates of poverty than others. Despite declines, the child poverty rate in 1999 still surpassed rates for adult age groups. For example, in 1999, the poverty rate for people 18-64 was 11.1 percent, the poverty rates for people ages 65-74 and those 75 and over were 8.5 percent and 11.5 percent, respectively; for those under 18 the rate was 16.6 percent. The statistics of people in poverty in Texas suggest that in 1999, there were 3,117,609 or 15.4 percent of the state's population living at or below the poverty level. This was a 2.7 percentage point change from 1989 when the 3,000,515 people in poverty were 18.1 percent of the state's population.

The U.S. Census Bureau's statistics on poverty provide an important measure of the country's economic well-being and are sometimes used to determine the need for various types of public assistance. Funds for food, health care, and legal services are distributed to local agencies based on data about elderly people with low incomes. Data about poor children are used to apportion Title I funds to counties and school districts. Other uses of this information include Low-Income Home Energy Assistance Program, Head Start Act, Child Welfare and Services Program, the Vocational and Applied Technology Act, and the Public Housing/Section 8 Certificate and Housing Voucher Allocation Programs. (<http://www.census.gov/prod/2003pubs/c2kbr-19.pdf>)

The State of Texas Children 2000 reports that one in four Texas children (25.4%) were uninsured in 1998 and the state ranked 48<sup>th</sup> in the nation for children without proper immunizations. Children growing up in families that are poor or near poor are more likely to: have no health insurance, lack full immunizations, have health problems, go to school hungry and unprepared to learn, attend schools with inadequate resources and poor performance, and live in unsafe neighborhoods. Teenagers living in poverty are more likely to: drop out of school, receive inadequate training to enter today's more technical workplace, become teen parents, be unemployed or underemployed, and become the victims and/or perpetrators of criminal activities.

The percentage change in Temporary Assistance for Needy Families (TANF) recipients in Texas, 1999-2000 was -1.4% and the percentage of state residents receiving food stamps in 2001 was 6.4%. The average monthly Temporary Aid for Needy Families (TANF) cash assistance per family in 2000 was \$170. The average monthly benefit per participant in Women, Infant and Children (WIC) Special Nutrition Program in 2001 was \$26.79. (<http://www.window.state.tx.us/comptrol/wwstand/wwstand.html>)

## Part I. Summary of the Results

**Part I. Summary of the Results** are presented in charts that show converging perspectives on key indicators used to explore the Target Need Area. Key indicators are presented in the chart along with a brief summary conclusion based on an analysis of patterns of convergence between different perspectives used in this study. Key indicators are pieces of information, facts, or statistics that provide insight into the condition of a Target Need Area in the community. The intent of this section is to summarize the analysis of the key indicators from all the different methods used in this project. Brief findings are found in the left column of the chart. More detailed findings are presented in **Part V. Findings and Conclusions**.

Specific indicators were selected based on previous research. A brief review of key indicators selected for inclusion in this chart follow:

- **Indicators of Basic Needs**

Temporary Assistance to Needy Families Program (TANF) is the only public cash assistance for the very poor. In recent years, Texas and the nation's welfare systems have been undergoing a major strategic transformation. The focus is on moving individuals and households from a life of dependence to one of self-sufficiency. The explicit goal of this new strategy is to reinforce development of a work ethic rather than welfare dependence. Accordingly, regular declines in the welfare resources do not portend negative impact on household alone, however such declines in combination with low opportunities for families to reach a level of self-sufficiency leave few options for truly needy families. The indicators of basic needs selected for this report are:

- Temporary Assistance for Needy Families (TANF)
- Food Assistance
- Emergency Assistance
- Bankruptcy/Assistance with Bills
- Transportation to Work

- **Indicators of Financial Independence**

Self-support in our county is largely based upon income. Income for most individuals is based upon adequate employment. Many divorced parents also depend upon child support. Families need adequate incomes to pay for necessary items and parents need jobs to develop their incomes. The rate of unemployment and uncollected child support determine family income and self-sufficiency. The indicators of financial independence selected for this report are:

- Poverty Rates
- Transportation
- Job availability/living wage jobs

- **Indicators of Housing and Shelter**

Shelter is one of the basic needs of any person or family. Along with food and clothing, housing is a necessity. For any community to be healthy and stable, both renters and homeowners need to be able to find and afford safe adequate housing. Some lower income families pay too large a proportion of their income for shelter (over 30% according to guidelines established by the US Department of Housing and Urban Development) and not enough money is left to adequately cover the cost of other necessities such as food, child care and health services. Families who pay too much for housing are in constant danger of eviction. Without affordable housing, families face the stress of moving often, changing schools and

adjusting to new neighborhoods. Housing issues often result in temporary and perhaps long- term homelessness. The indicators of housing and shelter selected for this report are:

- Homelessness
- Available emergency shelter
- Affordability of Home Ownership
- Affordability of Rent

- **Indicators of availability of Assistance with Crisis Management**

Individuals are often confronted with crises that severely impact their ability to maintain basic needs for shelter and food, especially when such individuals live at or below the poverty level. Any change in income or expenditures, like loss of a job or increases in insurance premiums can have a devastating effect. The availability and accessibility of assistance for dealing with a crisis are measures of the assistance actually provided to truly needy individuals. The indicators of assistance with Crisis Management selected for this report are:

- Contact with Social Service Agencies.

Concern	Personal Perspectives		Archival Context	
<u>Self Sufficiency Basic needs</u>	<u>Citizens<sup>1</sup></u>	<u>Informants</u>	<u>Archival</u>	<u>State/National</u>
<p><b>Keeping up with bills</b> <i>The poverty rate of citizens in the 12CR is almost 27% higher than in the entire state.</i></p> <p><i>Bankruptcy rates are lower in the 12CR (2.46/1000) than in the state (3.56/1,000). This statistic might be confusing given the disparity of poverty rates between the state and the 12CR. Traditionally, different ethnic groups and income groups view bankruptcy differently as an option for debt amelioration.</i></p>	<p>Up to 10.6% of citizens reported being unemployed for a period during the past 12 months.</p> <p>Up to 30.1% of respondents report not having enough income to keep up bills.</p>	<p>41% of KI report that help for financial crises is largely unavailable and difficult to access.</p> <p>66% of KI report that individuals in their communities generally seek assistance with financial crisis from family members.</p>	<p>19.3% of individuals in 12CR have incomes below the poverty level.</p> <p>Personal bankruptcy filings for the 12CR were 2.46 cases per every 1,000 in population.</p>	<p>15.4% of Texas residents have incomes below the poverty level.</p> <p>Personal bankruptcy filings for the 12CR were 3.56 cases per every 1,000 in population.</p>
<p><b>TANF Food Assistance</b></p> <p><i>Seven of the counties have a higher percentage of children receiving free or reduced lunches than the state; 73% of children in Brooks County receive free/reduced lunch and 84% receive WIC. Families in the 12CR are 1.4 times more likely to receive food stamps than residents of the overall state.</i></p>	<p>Up to 21.6% of respondents have been unable to buy enough groceries for their families.</p>	<p>Only 19% of KI reported that individuals would ask for help from a social service agency when they were in a severe financial crisis.</p> <p>71% of KI reported that people needed more information on available help in the area of food or housing assistance.</p>	<p>7.55% of the families in the 12CR with children receive TANF.</p> <p>In 11 of the counties approximately half of the children receive nutrition assistance in the form of free or reduced lunches.</p> <p>In 9 of the counties, the percentage of children receiving nutrition assistance in the form of WIC is the same or exceeds the state percentage.</p> <p>13.1% of families in the 12CR receive food stamps</p>	<p>45.4% of the families in Texas with children receive nutrition assistance in the form of free or reduced lunches.</p> <p>35% of the families with children receive nutrition assistance in the form of WIC.</p> <p>9.3% of Texans receive food stamps.</p>
<p><b>Job Availability/ Living Wage Jobs</b></p> <p><i>The rate of unemployment in the 12CR increased at a</i></p>	<p>Up to 12.8% of responding citizens claim to have a household member who has two or more jobs that result in that person</p>	<p>79% of KI report that the availability of only low wage jobs that are often characterized as 'below living wage' presents a negative</p>	<p>Unemployment rate in the 12CR increased by only .5% points from 2002-2003.</p> <p>The average wage per</p>	<p>Unemployment rate increased by .4% from 2002-2003 in the State of Texas.</p> <p>The average wage per</p>

<b>Concern</b>	<b>Personal Perspectives</b>		<b>Archival Context</b>	
	<b><u>Citizens<sup>1</sup></u></b>	<b><u>Informants</u></b>	<b><u>Archival</u></b>	<b><u>State/National</u></b>
<p><b><u>Self Sufficiency Basic needs</u></b></p> <p><i>slightly greater amount than in the state. Citizens in the 12CR earn approximately 34% less than the state and national average. Low wages offer little incentive to work for many residents of the 12CR.</i></p>	<p>working more than 45 hours each week.</p>	<p>incentive to work.</p>	<p>job in the 12CR is \$23,450.</p>	<p>job in is \$35,285 in Texas and \$35,550 nationally.</p>
<p><b><u>Recent Homelessness crisis</u></b></p> <p><i>Up to 5.9% of respondents described experience of homelessness in the past 12 months; 56% of Key Informants described homelessness as a major problem in their community. Homeless shelters are available for temporary crisis in the 12CR</i></p>	<p>Up to 5.9% of respondents described experience of homelessness in the past 12 months.</p> <p>Up to 19.5% of citizens have contacted Social service agency in past year.</p> <p>Up to 35.4% of citizens described difficulty seeking help because of cost.</p> <p>Up to 18.4% reported an inability to get an appointment for help.</p>	<p>56% of KI describe homelessness as a major problem in their community.</p> <p>74% of KI agree that finding temporary shelter for families with children is a major challenge.</p> <p>28% describe that help with temporary crises such as homelessness is unavailable or difficult to access.</p>	<p>Currently, there are 3 homeless shelters in Corpus Christi</p>	<p>There are 35 homeless shelters listed in the state.</p>
<p><b><u>Transportation</u></b></p> <p><i>Transportation is a major problem for many families in the 12CR. This is especially the case for poor and elderly who depend solely on public modes of transportation to work or health appointments. When this is coupled with many of the other living conditions, such as lack of available work in their immediate community, commuting times represent an additional hurdle that especially vulnerable citizens must face. About 70-78% of the</i></p>	<p>Up to 16.2% described lack of transportation as a barrier in their lives.</p>	<p>62% of KI have experience with individuals that have been prevented from receiving the medical attention they need because of transportation difficulties.</p> <p>77% of KI report transportation as a major difficulty for senior citizens.</p> <p>34% of KI describe transportation assistance is unavailable and difficult to access.</p>	<p>About 70-78% of individuals in the 12CR rely on an independent mode of transportation.</p> <p>About 20-22% rely on carpooling to travel to work.</p> <p>Only .25% of 45,415 workers over the age of 16 use public transportation to go to work. Five of the counties in the 12CR do not have any workers using public transportation.</p>	<p>State rates of independent transportation to work are about the same as at the 12CR.</p> <p>1.9% of 9,157,875 workers over the age of 16 use public transportation to go to work.</p>

Concern	Personal Perspectives		Archival Context	
<b><u>Self Sufficiency Basic needs</u></b>	<b><u>Citizens<sup>1</sup></u></b>	<b><u>Informants</u></b>	<b><u>Archival</u></b>	<b><u>State/National</u></b>
<p><i>population in the 12CR has independent transportation that they depend upon to get to work. Only .25% of 45,415 workers over the age of 16 use public transportation to go to work. Five of the counties in the 12CR do not have any workers using public transportation.</i></p>				
<p><b>Housing Support</b>  <i>Housing is relatively affordable in the 12CR when compared to Texas and especially when compared to the national housing market. Only half of the programs that provide assistance to homeowners in the state are available to those in the 12CR. to those in the 12CR.</i></p>	<p>Up to 21.6% of citizens report having had difficulty paying rent.</p> <p>Up to 30.2% of citizens claim their income is not enough to satisfy household needs.</p>	<p>75% of KI reported difficulties buying or renting a house because of financial considerations (not being able to afford the rent, not being able to get a loan).</p>	<p>Median value of homes \$44,700, which is 60% of the value of an affordable house according to the median household income of \$29,600. According to HUD, a house is affordable when its purchase price does not exceed 2.5 times the annual household income.</p> <p>Texans in the 12CR are able to receive assistance from approximately 4 of Texas Department of Housing and Community Affairs' (TDHCA's) programs or services.</p>	<p>Median value of homes \$82,500, which is 83% of the value of an affordable house according to the median household income of \$39,927.</p> <p>Texans are able to receive assistance from approximately 8 of Texas Department of Housing and Community Affairs' (TDHCA's) programs or services.</p>

## Part II. Archival Analysis

**Part II. Archival Analysis** is a synthesis and update of previous research concerning the Target Need Area. An extensive review has been conducted and pertinent findings are detailed in this section along with a brief narrative. The intent of this section is to provide a wider context for considering the issue. Primary data sources are provided here and also in the **Sources** section at the end of the report. Readers are encouraged to consult these primary sources for more details.

This chart shows the number and percentage of citizens in poverty and the amount and percentage of related children under the age of 18 living in poverty. The median percentage of individuals in poverty for the 12 county area is 20.3%, well above the average for the state of Texas at 15.4%. Brooks County has the highest percentage of citizens in poverty and related children under 18 years of age in poverty with rates over 40% and 50%, respectively.

Area	All People in Poverty		Related children under 18 years	
	Number	Percent	Number	Percent
<i>Aransas</i>	4,429	19.9	1,636	31.0
<i>Bee</i>	5,932	24.0	2,451	33.8
<i>Brooks</i>	3,160	40.2	1,281	51.7
<i>Duval</i>	3,389	27.2	1,346	35.9
<i>Jim Wells</i>	9,352	24.1	3,837	31.8
<i>Kenedy</i>	61	15.3	17	15.6
<i>Kleberg</i>	8,028	26.7	2,976	35.5
<i>Live Oak</i>	1,769	16.5	605	22.2
<i>McMullen</i>	176	20.7	56	28.6
<i>Nueces</i>	56,097	18.2	20,822	24.0
<i>Refugio</i>	1,369	17.8	491	24.2
<i>San Patricio</i>	11,804	18.0	4,813	23.5
<i>Texas</i>	3,117,609	15.4	1,162,141	20.2

Source: Economic Research Service/US Department of Agriculture (1999)

<http://www.ers.usda.gov/data/povertyrates/PovListPct.asp?ST=TX&view=Percent>

The following shows the 1999 median household income for each of the 12 counties and the percent of state median household income. All 12 counties have a median household income that falls below the state average of \$39,927. Nueces County has the highest median household income of \$35,959 or 90.1% of the State Median Household Income. Brooks County has the lowest median household income of the area at 46.6% or \$18,622.

<b>Area</b>	<b>Median Household Income</b>	<b>% of State Median Household Income</b>
<i>Aransas</i>	\$30,702	76.9%
<i>Bee</i>	\$28,392	71.1%
<i>Brooks</i>	\$18,622	46.6%
<i>Duval</i>	\$22,416	56.1%
<i>Jim Wells</i>	\$28,843	72.2%
<i>Kenedy</i>	\$25,000	62.6%
<i>Kleberg</i>	\$29,313	73.4%
<i>Live Oak</i>	\$32,057	80.3%
<i>McMullen</i>	\$32,500	81.4%
<i>Nueces</i>	\$35,959	90.1%
<i>Refugio</i>	\$29,986	75.1%
<i>San Patricio</i>	\$34,836	87.2%
<i>Texas</i>	\$39,927	100%

Source: Economic Research Service/US Department of Agriculture (1999)

<http://www.ers.usda.gov/data/unemployment/RDList2.asp?ST=TX>

The chart below shows the number of citizens that receive social assistance for food and medical expenses (TANF, food stamps, and Medicaid). In 1999, there were 105,566 people in poverty in the surrounding 12 county area while only 18,699 people were receiving TANF assistance, 72,118 people were receiving food stamps and 74,990 people received Medicaid. The median number of citizens in the 12 CR receiving TANF assistance is 839.5, food stamp assistance is 2,917, and Medicaid assistance is 6,233 for the 12 county area.

Temporary Assistance for Needy Families (TANF) is the monthly cash assistance program for poor families with children under age 18. To qualify, a family of three (usually a mother and two children) may qualify if their gross income is below \$784 a month and assets are worth less than \$1,000. The participants have a limit of four years of cash assistance support. Work is a major component of TANF; adult recipients with a child over age one are required to participate in a work activity. Recent years have experienced a decrease in families receiving this assistance, however any decrease is likely the result of policy and economic factors rather than decreases in need.

<b>Counties</b>	<b>TANF Recipient</b>	<b>Food Stamp Recipients</b>	<b>Medicaid Recipients</b>
<i>Aransas</i>	823	2,716	3,057
<i>Bee</i>	894	3,876	4,094
<i>Brooks</i>	856	2,661	2,524
<i>Duval</i>	820	3,218	3,176
<i>Jim Wells</i>	1,827	7,673	7,833
<i>Kenedy</i>	0	5	12
<i>Kleberg</i>	1,574	5,528	4,911
<i>Live Oak</i>	242	915	1,077
<i>McMullen</i>	10	30	37
<i>Nueces</i>	9,494	35,818	38,784
<i>Refugio</i>	228	988	972
<i>San Patricio</i>	1,931	8,690	8,513
<i>Total Area</i>	18,699	72,118	74,990

Source: Texas Institute for Health Policy Research (1999)

<http://66.241.202.7/index.cfm>

The following chart shows the percentage of children receiving nutrition assistance in the form of free or reduced lunch at schools and through the federal Women, Infants and Children Program (WIC). In 11 of the counties, approximately half of the children receive nutrition assistance in the form of free or reduced lunches. In nine of the counties, the percentage of children receiving nutrition assistance is the same or exceeds the state percentage 35%. The median percent of children receiving nutritional assistance in the form of free or reduced lunch is over half. For children in the 12 county area that receive WIC, the median is 39.5%.

<b>Children Receiving Nutrition Assistance</b>		
<b>County</b>	<b>Free/Reduced Lunch</b>	<b>WIC</b>
<i>Aransas</i>	45.8%	34.9%
<i>Bee</i>	63.3%	68.9%
<i>Brooks</i>	73.1%	84.8%
<i>Duval</i>	9.7%	1.0%
<i>Jim Wells</i>	64.2%	52.4%
<i>Kenedy</i>	42.3%	35.9%
<i>Kleberg</i>	64.2%	50.6%
<i>Live Oak</i>	41.8%	31.1%
<i>McMullen</i>	50.6%	27.0%
<i>Nueces</i>	55.6%	43.0%
<i>Refugio</i>	47.2%	46.9%
<i>San Patricio</i>	54.4%	47.7%
<i>Texas</i>	45.4%	35.0%

Source: State of Texas Children 2003 (2002) WIC (2001)

[http://factbook.cppp.org/county\\_select.asp](http://factbook.cppp.org/county_select.asp)

The chart below displays the 2002 Annual Unemployment number and rate, and the 2003 August Unemployment number and rate for the 12 count region. The median unemployment rate for the region is 6.2%, slightly below the state rate of 6.3%. The number of unemployed in the area increased by 1,988 people between the year 2002 and August 2003. Six of the Coastal Bend counties reported an unemployment rate that was higher than the state rate of 6.7% for August 2003, with Jim Wells County reporting 14.2% unemployed in August 2003, which doubled from the 2002 Annual Unemployment Rate.

<b>Area</b>	<b>2002 Annual Unemployment</b>	<b>2002 Annual Unemployment Rate</b>	<b>2003 August Unemployment</b>	<b>2003 August Unemployment Rate</b>
<i>Aransas</i>	662	6.5	736	7.0
<i>Bee</i>	601	5.8	769	7.3
<i>Brooks</i>	263	7.4	357	9.5
<i>Duval</i>	510	10.5	448	9.4
<i>Jim Wells</i>	1,377	7.9	1,449	14.2
<i>Kenedy</i>	8	3.8	6	2.9
<i>Kleberg</i>	824	6.4	842	6.5
<i>Live Oak</i>	130	3.0	183	4.2
<i>McMullen</i>	9	3.1	5	1.8
<i>Nueces</i>	9136	6.1	10,574	6.8
<i>Refugio</i>	125	4.7	95	3.4
<i>San Patricio</i>	1,874	6.4	2,043	6.7
<i>Texas</i>	680,864	6.3	748,058	6.7

Source: Bureau of Labor and Statistics (2003)

<http://data.bls.gov/labjava/outside.jsp?survey=la>

The number of personal bankruptcy filings for the Coastal Bend Region has averaged 2.28 cases per every 1,000 in population. This average falls below the Texas average of 3.56 cases per every 1,000 in population. The median number of personal bankruptcy filings is 2.46 per every 1,000 in population. Although these latest statistics show levels below the average for the state of Texas, data recently released by Texas A&M University reported in the *Corpus Christi Caller Times*, found that personal bankruptcy filings rose by 23.2 percent in the region, compared with a 15 percent rise overall in Texas, and 5.3 percent rise nationally. The increase was the largest increase of bankruptcy filings nationwide.

<b>Area</b>	<b>Personal Bankruptcy Filing (Per 1,000 population)</b>
<i>Aransas</i>	2.63
<i>Bee</i>	2.24
<i>Brooks</i>	2.50
<i>Duval</i>	2.62
<i>Jim Wells</i>	2.81
<i>Kenedy</i>	2.34
<i>Kleberg</i>	2.42
<i>Live Oak</i>	2.46
<i>McMullen</i>	Na
<i>Nueces</i>	3.00
<i>Refugio</i>	1.86
<i>San Patricio</i>	2.44
<i>Texas</i>	3.56

Source: Administrative Office of the US Courts (2002)

[http://www2.fdic.gov/recon/ovrpt.asp?CPT\\_CODE=NBR&ST\\_CODE=48&RPT\\_TYPE=Tables](http://www2.fdic.gov/recon/ovrpt.asp?CPT_CODE=NBR&ST_CODE=48&RPT_TYPE=Tables)

The chart below shows the percentage of individuals who rely on public transportation to travel to work. As seen in the chart, the rate of public transportation use is very low (less than 1% for most counties). The exceptions are McMullen and Nueces (1.5% and 1.9% respectively). An estimated 70- 78% of individuals in all counties drive themselves to work. About 22-30% have some type of a carpooling arrangement. Lack of adequate transportation is often described as a barrier for many citizens.

<b>Area</b>	<b>Percent of Individuals relying on public transportation for work</b>
<i>Aransas</i>	.2%
<i>Bee</i>	.6%
<i>Brooks</i>	0%
<i>Duval</i>	0%
<i>Jim Wells</i>	.3%
<i>Kenedy</i>	0%
<i>Kleberg</i>	.2%
<i>Live Oak</i>	0%
<i>McMullen</i>	1.5%
<i>Nueces</i>	1.9%
<i>Refugio</i>	0%
<i>San Patricio</i>	.2%
<i>Texas</i>	1.9%
<i>National</i>	4.7%

Data Source: U.S. Census Bureau  
<http://factfinder.census.gov>

### **Part III. Citizens’ Perspectives**

**Part III. Citizens’ Perspectives** contains some of the results of the 1000+ random telephone surveys, the 18 Community Listening sessions, and the 18 Community Response sessions. The highlights of these components of the study are detailed in the next section. For more detailed information about the survey results or the community sessions, the reader should consult the appendices of this report

Participants in the survey were asked about personal crises that interrupt their day-to-day living. Four percent of the respondents indicated that they had experienced a temporary crisis like homelessness. Of them, 34% sought help in dealing with their crisis. Almost a quarter, 24%, reported that they sought help in dealing with their crisis from an independent professional. Almost twenty percent turned to friends and social service agencies (19% each). Fourteen percent accessed a family member for help.

When asked about barriers to needed support they experienced when dealing with a crisis, almost one third (31%) reported that the expense was a barrier to getting help. Other obstacles were not getting an appointment and managed care problems (15%) each. Other issues such as past negative experiences, not knowing where to go for help, waiting too long and transportation issues were also cited as barriers to receiving the help they needed.

**Randomly selected citizens were asked about temporary crisis like homelessness:**

4% responded they experienced this crisis

34% sought help

**When asked where they sought assistance citizens indicated:**

Family Member	14%
Friend	19%
Social Service Agency	19%
Independent Professional	24%
Church Organization	0%
Other	24%

**When asked what barriers they experienced respondents indicated:**

Could not get an appointment	15%
Managed care hassles	15%
Sought help before but not satisfied	8%
Do not know where to go for help	8%
Help cost too much	31%
The wait is too long	8%
Transportation problems	8%

Participants to the survey were asked about their transportation arrangements. Thirteen percent of the respondents reported that lack of transportation for many life tasks prevented them from accessing needed help. While most people use an automobile for transportation (92%), four percent use friends or relatives, two percent use public transportation, and one percent use a cab or a volunteer organization.

**Citizens were asked about transportation:**

**13% reported transportation being a barrier**

**Primary means of transportation are described in the following table:**

Automobile (car or truck)	92%
Cab	1%
Bus	2%
Walk	0
Ride with a friend or relative	4%
Bicycle	0
Volunteer organization	1%
Other	0

Respondents to the survey were asked about their incomes. More than one quarter (26%.) reported that their incomes were not enough to satisfy their needs. Forty percent reported that they were not better off today than they were five years ago. Fourteen percent were not very confident that they would have enough money to meet their needs five years from now. Over the past 12 months, 18% reported that having enough money to buy groceries was a problem for them.

**Randomly selected citizens were questioned about income status:**

**How well does the amount of income the household members received satisfy their needs?**

Not enough	26%
Enough	58%
More than enough	15%
DK / NR	1%

**Would they say that they were better off financially than they were five years ago?**

Yes	56%
No	40%
DK / NR	4%

**Thinking about 5 years from now, how confident are they that they will have enough money to meet their needs in the future?**

Very confident	42%
Somewhat confident	37%
Not very confident	14%
DK / NR	7%

**Keeping up with rent of house payments and other monthly bills can make it hard for some people to buy enough groceries. In the household, over the past 12 months has buying needed groceries been no problem at all, a minor problem, or a major problem?**

No problem at all	82%
A minor problem	15%
A major problem	3%
NR / DK	1%
Refused	0

When asked about where they would turn if they needed money, just over one quarter (27%), said they would turn to relatives or friends. Many said they would turn to a bank (17%). Seeking public assistance was an option for 8%.

**If they really needed money, where would they turn?**

Relatives or friends	27%
Public Welfare	8%
Other public agency	1%
Faith-based organization	2%
Work	2%

Bank	17%
Pawn shop	1%
Other loan institution	2%
No place to go	3%
Other	0

Sixteen percent of the respondents indicated that over the last 12 months they had contacted a social service agency for help or information.

**Have they contacted a social services office or agency about a problem, request for service, or for information in the past 12 months?**

Yes	16%
No	84%
DK / NR	0

Citizens were asked to rank where they would go for help in a variety of circumstances, most of which would involve a personal crisis. The primary source for help for general issues, financial issues and emotional crises was family. The primary resources for family issues were friends while for a medical crisis most would turn to an independent professional. Social service agencies would be the top choice in safety and eldercare issues.

With the exception of medical issues, individuals most often turn to their families. Next, they turn to social service agencies and friends.

	<b>General issue</b>	<b>Financial Crisis</b>	<b>Emotional Crisis</b>	<b>Family Crisis</b>	<b>Medical Crisis</b>	<b>Safety Issues</b>	<b>Eldercare Issues</b>
<b>1<sup>st</sup> source</b>	Family	Family	Family	Friend	Independent Professional	<i>Social Service</i>	<i>Social Service</i>
<b>2<sup>nd</sup> source</b>	Friend	<i>Social Service</i>	Friend	Family	<i>Social Service</i>	Family	Family
<b>3<sup>rd</sup> source</b>	Faith	Friend & Faith-based (Tie)	<i>Social Service</i> & Faith-based (tie)	Faith-based	Family	Friend	Independent Professional
<b>4<sup>th</sup> source</b>	<i>Social Service</i>	Other	Independent Professional	<i>Social Service</i>	Friend & Faith-based (Tie)	Other	Faith-based
<b>5<sup>th</sup> source</b>	Independent Professional			Independent Professional	Other	Independent Professional	Friend

**Citizens’ Perspectives: Qualitative Data**

Citizens in the Community Listening Sessions felt that lack of transportation, particularly in rural areas and smaller communities, was a serious barrier to accessing all types of services. While small transportation companies are providing limited service in rural areas, particularly to get residents to medical appointments,

such services were generally perceived as insufficient to meet the need. Affordable housing was also seen as a regional need, with participants often citing several families living in single-family dwellings. Lack of shelter facilities in crisis situations, including disasters or domestic abuse situations, was also mentioned.

### Part IV. Key Informant Perspectives

**Part IV. Key Informant Perspectives** contains some of the findings from the survey of Key Informants and also the nine focus groups with some of these people. Key Informants are community leaders who can draw on their experiences in the community. For more detailed information about the responses from Key Informants, the reader should consult survey results and qualitative data contained in the appendices of this report.

Key Informants were asked about the accessibility and desirability of help for basic needs. Eighty-four percent of the Key Informants indicated that people need more information on available assistance for these needs. Seventy-two percent believed that barriers to access were preventing people from taking full advantage of the available resources for things like food and housing. Many (71%) believe that people are reluctant to seek help, or they don't think they need help. Sixty-nine percent reported that affordable housing was not available for the very low-income family.

#### Key Informants Perspectives about Self-sufficiency and Basic needs:

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion
People need more information on the available assistance for food, housing and transportation	29%	55%	15%	0	1%
Due to difficulty accessing services, people are not taking full advantage of the available help currently being provided in the area of food and housing	22%	50%	23%	2%	3%
Barriers exist that prevent people from obtaining food assistance, transportation assistance and housing assistance.	21%	48%	26%	1%	3%
People are reluctant to seek or do not perceive the need for help from available sources	17%	54%	24%	2%	4%
Affordable and decent housing is not available in the area for the very low-income family.	29%	40%	26%	3%	3%

Key Informants were asked to rate the availability of services for members of their communities. Key Informants reported that help with financial matters, keeping up with monthly bills (36%) and managing money (31%) was unavailable and inaccessible. Assistance with day to day chores, such as running errands and transportation to and from appointments (34%), shopping (26%) and doing housework and laundry (23%) were also unavailable and difficult to access. Similarly, help with taking medication (20%) along with help with toileting, bathing and dressing (18%), and walking (16%) and eating (13%) were reported as unavailable. With all of these issues, most of the respondents reported that assistance was somewhat available and accessible (60-41%). But significant numbers found help unavailable and difficult to access.

**Key Informants rated the adequacy of available services for assistance with the following activities in your community.**

Some community members need help with:	Assistance is:			
	Highly Available & Accessible	Somewhat Available & Somewhat Accessible	Unavailable & Difficult to access	Don't Know or No Opinion
Preparing meals	7%	66%	10%	17%
Shopping	6%	50%	26%	19%
Doing housework and laundry	4%	54%	23%	19%
Using a telephone	9%	52%	15%	23%
Taking medication	6%	56%	20%	19%
Managing money	7%	42%	31%	20%
Toileting, bathing and dressing	6%	59%	18%	17%
Walking	7%	59%	16%	19%
Eating	7%	60%	13%	20%
Keeping up with monthly bills (e.g., rent, utilities, and groceries)	4%	41%	36%	19%
Running errands, transportation to appointments	5%	47%	34%	15%

Key Informants described some of the problems that individuals face in accessing available resources. Many felt that cost of services (64%), lack of availability (58%) and difficulties in arranging for help were significant barriers to access of resources. Past negative experiences in getting help and the stigma of asking for help were identified as barriers by 40% of the Key Informants. Twenty-nine percent of the Key Informants reported that they believed that people don't know where to go for help.

**Key Informants perceptions about the MOST frequent factors that prevent people from accessing services in their community:**

- 58% Availability of services.
- 64% Cost of services.
- 29% Do not know where to find services.
- 40% Have asked before for help but not been satisfied with the outcome.
- 40% Stigma associated with asking for help.
- 52% Difficulties/hassles arranging for receipt of the help.
- 92% Other

## Key Informant Perspectives: Qualitative Data

Participants in the Key Informants' Sessions said that lack of temporary shelters for people experiencing crises or disaster situations was a problem that needed to be addressed. Transportation resources are generally seen as inadequate to meet the region's needs, particularly in the rural areas and for the purposes of helping people access medical services or career opportunities. Additionally, participants said they felt the amount of Section 8 housing was insufficient to meet the regional need. Generally, sources of food for those in need are perceived as adequate.

## Part V. Findings and Conclusions

### • Indicators of Basic Needs

#### ○ Temporary Assistance for Needy Families (TANF)

7.55% of the families in the 12CR have children who receive TANF.

#### ○ Food Assistance

Seven of the counties have a higher percentage of children receiving free or reduced lunches than the state; 73% of children in Brooks County receive free/reduced lunch and 84% receive WIC. Families in the 12CR are 1.4 times more likely to receive food stamps than residents of the overall state.

#### ○ Emergency Assistance

41% of Key Informants reported that help for financial crises is largely unavailable and difficult to access.

#### ○ Bankruptcy and Assistance with bills

Bankruptcy rates are lower in the 12CR (2.46/1000) than in the state (3.56/1,000). This statistic might be confusing given the disparity of poverty rates between the state and the 12CR. Traditionally, different ethnic groups and income groups view bankruptcy differently as an option for debt amelioration.

Up to 30.1% of respondents reported not having enough income to keep up bills. Up to 21.6% of respondents have been unable to buy enough groceries for their families in the last 12 months.

#### ○ Transportation to Work

Transportation is a major problem for many families in the 12CR. This is especially the case for poor and elderly who depend solely on public modes of transportation to work or health appointments. When coupled with many of the other living conditions, such as lack of available work in their immediate community, commuting times represent an additional hurdle that especially vulnerable citizens must face. About 70-78% of the population in the 12CR has independent transportation that they depend upon to get to work. Only .25% of 45,415 workers over the age of 16 use public transportation to go to work. Five of the counties in the 12CR do not have any workers using public transportation.

- **Indicators of Financial Independence**

- Poverty Rates

- The poverty rate of citizens in the 12CR is almost 27% higher than in the entire state.

- Job Availability/ Living Wage Jobs

- The rate of unemployment in the 12CR increased at a slightly greater amount than in the state. Citizens in the 12CR earn approximately 50% less than the state and national average. Low wages offer little incentive to work for many residents of the 12CR.

- **Indicators of Housing and Shelter**

- Homelessness

- Up to 5.9% of respondents described experience of homelessness in the past 12 months; 56% of Key Informants described homelessness as a major problem in their community. Homeless shelters are available for temporary crisis in the 12CR.

- Available emergency shelter

- 74% of Key Informants agree that finding temporary shelter for families with children is a major challenge.

- Affordability of Home Ownership

- Housing is relatively affordable in the 12CR when compared to Texas and especially when compared to the national housing market. Only half of the programs that provide assistance to homeowners in the state are available to those in the 12CR.

- Affordability of Rent

- Up to 21.6% of citizens reported having difficulty paying rent.

- **Indicators of availability of Assistance with Crisis Management**

- Contact with social service agency

- Up to 19.5% of citizen respondents have contacted a social service agency in the past year. Up to 35.4% of citizens described difficulty seeking help because of cost and up to 18.4% reported an inability to get an appointment for help.