

2011

Community Needs
Assessment Report for Big
Horn, Carbon, Stillwater,
Sweet Grass and
Yellowstone Counties

Community

Thank you for your contribution

District 7 HRDC Community Action Agency wishes to thank those who contributed their time to assist us with the completion of the community needs assessment by attending a talking circle, completing a survey, or assisting in data collection.

Perceptions About Poverty

Community roundtable discussions asked participants to identify what they believe causes poverty in their community. Participants said that the causes of poverty were: lack of training and education; loss of hope; drug abuse and addiction; single parent households; and not enough jobs.

The Promise of Community Action

Community Action changes people's lives, embodies the spirit of home, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.



Prepared by:

Sheri Boelter, MSW, CCAP
Chief of Development & Planning
District 7 Human Resources Development Council

History of Community Action & The Process

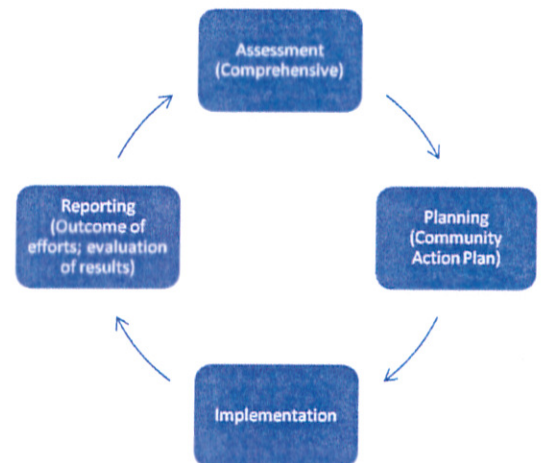
President Lyndon B. Johnson and the Congress of the United States proclaimed a national "War on Poverty" by enacting the Economic Opportunity of 1964.

To assist in fighting this "War on Poverty", local Community Action Agencies were created to provide a variety of services at the community level to help individuals achieve self-sufficiency. Today there are more than 1,000 CAAs across the United States working toward a common goal of eliminating the causes and conditions of poverty.

CAAs are private non-profit organizations that do this important work in a variety of ways—by assessing the needs and resources of low-income people; devising strategies for eliminating poverty; identifying sources of financial support for their work; advocating on behalf of low-income people; mobilizing community resources, and administering a variety of programs.

Our structure can lend itself to a multi-view understanding of poverty in a way many other organizations addressing single issues can not. Our governing board's makeup of one-third publicly elected officials, one-third representatives of low-income people, and one-third representatives of the private sector

allow for various viewpoints and expertise on both the issues and solutions affecting those in poverty. The community needs assessment helps in our planning process by providing the foundation for strategic operational planning, assessing where we are meeting the needs of our community, determining what programs or projects may have become obsolete and what programs or project may provide new opportunities for our community. It is the beginning of our comprehensive strategic planning process.



PRIORITIES

All of the issues are important and have an effect on poverty and our community.

With limited time and resources, prioritizing is necessary to determine which issue to address, whether addressing one issue more comprehensively may help to solve other issues, and whether we should address an issue or let it be addressed by others. Prioritization can help us focus on areas for new funding, trying new strategies, developing more partnerships, integrating services and creating change.

One of the first ways to begin narrowing down the multiple lists of issues is to use a nominal group process. We put on a large paper all of the issues and gave the individuals in the group three sticky dots and let them "vote" with those dots the issues of their highest priority. Individuals could place a dot on each concern or they placed all their dots on one area if they believe it is the one that is of highest priority. Counting up the dots then provided a reduced list of issues to further refine.

The final priorities are actually a balancing between looking at the various results of the tools and discussing the issues as it relates to our mission and vision, and looking at existing funding, knowledge and assets. There are no 'right or wrong' final priorities. The key to the selection of the priorities is the fact they were determined by going through an analytical process and the decision was based on a reasonable set of results.



To do this, HRDC Community Action launched the 2011 Community Needs Assessment in March of 2011, mailing 713 surveys to residents in our five county area, hosting poverty dialogue circles in five counties, and background research was conducted using secondary data available from federal, state, and local resources. We aim to capture the most pressing challenges our low-income community members face so that we can be better equipped to address those challenges.

The assessment survey and dialogue circles asked questions covering a wide range of topics including: access to child care; issues related to home ownership and household expenses; employment, income, and debt; and problems faced in meeting basic needs, access to employment and educational services, access to health and community services, safe activities for teens, and programs for the disabled.

The findings are helpful to HRDC Community Action Agency board and staff who want to better understand our low-income residents and their needs. We are using the findings to

plan new strategies and services designed to reduce poverty.

A plethora of information was obtained from these community meetings. Their comments closely paralleled the needs reported in the Needs Assessment surveys. The information has been synthesized to create an overall picture of the needs in our five county area. The survey

instrument and results are attached. Below are the top seven needs of individuals and families, as identified by low-income people themselves. The

percentages are based on the number of people who reported these needs as important:

TOP NEEDS



Executive Summary

In order to better serve the low-income residents in our community, it is important that we maintain an up-to-date picture of who they are and what they need.

Needs assessment surveys are typically written closed-ended, relatively narrow questions which are quantitatively scored. These surveys are very useful, but they can't capture all that a person is thinking or feeling. Responses in the dialogue circles were spoken, open-ended, relatively broad, and qualitative. We received more depth, nuance and variety. So even though we were more successful

HRDC Community Action Launched the 2011 Community Needs Assessment in March of 2011

at getting closer to what people are thinking as well as feeling, it is harder to score on a scale. Because of this, the data we gathered is

just that – information. The data (both qualitative and quantitative) gives a snapshot of the real and perceived conditions in our area. In putting the 'data into context' we looked at: is this particular data a result of poverty or a cause of poverty or is the community's view of poverty realistic and how might it be changed to help eliminate poverty. Understanding the root cause to an issue provides a basis for solving the problem.

Education

Education begins early and access to quality child care can make the difference between later success and failure. It has been shown that low-income children who attend preschool are more likely to graduate from high school and attend college (National Center for Children in Poverty) yet less than 60% of eligible children were served in our five counties. Every year of college increases ones ability to gain higher income. Yet those in poverty are least likely to access higher education and many do not finish high school.

According to Dr. Donna Beegle a person in the lowest income quartile was only 10% as likely to complete a bachelor's degree as a person from the highest income quartile (See Poverty, Be the Difference. Donna Beegle).



69% respondents ranked money for advanced schooling and vocational training as important.

45% are concerned about the high-school drop out rate in their community.

39% reported they felt children did not receive enough help/support from the school system.

66% responded there are not enough safe recreational activities available for teens/youth.



HEALTH CARE

Meeting health care needs created difficulties for 75% of the respondents in this survey. Access to health care and the cost of health care continue to be pressing issues.

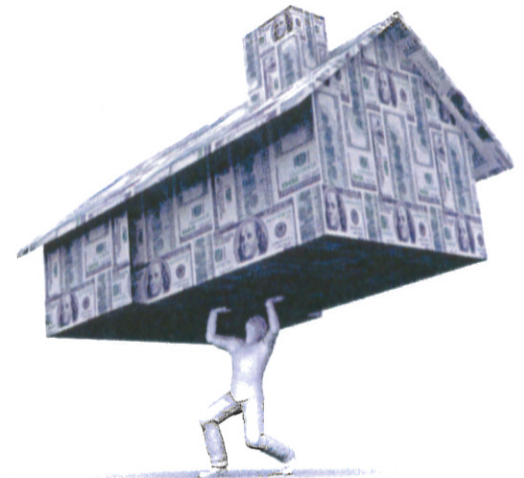
75% of respondents reported difficulties finding affordable medical, eye, and dental care.

In a number of households, individuals chose not to seek medical care because of the costs. 46% reported no health insurance. It has been reported that the poor are more than five times likely than those not to be uninsured for an entire year. Life

expectance for those in poverty is lower than those with more stable incomes. According to Families USA, 86.7 million people under the age of 65 in the United States went without health insurance.

Other health services.

In addition, respondents also described difficulties with access to other types of health services. An overall concern was access to disability services for adults (60%) and access to mental health care (47%).



INCOME & FINANCES

Employment significantly affects personal and household income. The unemployment rates are: 8.6% Big Horn County; 5.1% Carbon County; 5.6% Stillwater County; 4.2% Sweet Grass County; and 4.5% Yellowstone County. The median household income in Montana is \$43,948 (\$37,798 in Big Horn; \$47,802 in Carbon; \$54,493 in Stillwater; \$44,424 in Sweet Grass; and \$49,337 in Yellowstone).

Unemployment rates are important to know when looking at employment issues however, keep in mind that in addition to those who are unemployed there are also those who are underemployed (those who are working jobs that are below a person's capabilities) as well as those possibly working 2 to 3 jobs or multiple part time jobs that reflect additional need for well paying full time employment.

44% reported money for advanced schooling was very important (25% ranked it as important).

45% reported vocational training opportunities as very important (27% ranked it as important).



HOUSING

Finding affordable housing (both rental and housing for ownership) continues to be a challenge for many people in our community.

Safe, decent, sanitary and affordable housing provides not only shelter for low income people, but stabilization for children, and in cases of homeownership- housing becomes a way to build and retain an asset for the future. The foreclosure crisis and tightening of the lending market has added to the need for affordable rental housing as well as the need to address the vacant homes to stabilize neighborhoods. The recent crisis also has renewed emphasis on how much a family should be paying toward housing and utilities. 50% of

respondents reported paying more than 30% of their income towards housing.

75% respondents reported cost of rent or house payment as a top need. 65% reported affordable housing was not available. 51% reported need for weatherization and 52% need repairs for home. Of the respondents that reported "not being satisfied" with their housing, needed repairs or cost were cited as top reasons. 54% of respondents stated they would apply for a loan or grant to improve their dwelling unit and 50% stated they would need assistance for a down payment to purchase a home.

Many people are homeless for structural reasons: simply put, there

are more poor households than affordable housing units.

District 7 accounts for 26% of the homeless reported in annual state wide Survey of the Homeless conducted every year the last week of January. 882 individuals were homeless on January 28, 2010.

Note on Homelessness: Three factors influence homelessness. The first is structural—the interrelation of housing cost, availability and income. The second is personal vulnerability, which might include mental health, substance abuse, cognitive or physical ability. The third is social policy, which can either ameliorate or worsen the other factors. (Martha Burt, Director of Social Service Research Program of the Urban Institute, 2010).

HOMELESS YOUTH

The consequences of youth homelessness take their toll in both human and economic dimensions. Youth who are homeless as adolescents face bleak outcomes and can perpetuate a cycle of dependence on public systems that have extreme costs. Homeless point-in-time counts grossly under-estimate the number of youth who experience homelessness. They are difficult to count because they are hidden in the homes of their friends or in their cars, often they do not use the shelter system (National Alliance to End Homelessness, Analyzing policy, 2010).

Ending youth homelessness necessitates adequate community resources for youth housing models. Youth can be assisted in accessing affordable housing that is linked to trusting adults, community resources, and opportunities to build life skills and development assets. (National Alliance to End Homelessness, 2010).

HOUSING COST

Housing cost: According to National Low Income Housing Coalition data, Fair Market Rent (FMR) for a two-bedroom apartment (2010) in Yellowstone County was \$636.

In order to afford this level of rent and utilities, without paying more than 30 percent of income on housing, a household must earn \$2,120 monthly (\$25,440 annually; \$12.23 per hour). Note- minimum wage is \$7.25 per hour in Montana.

Youth Homelessness Each year 30,000 youth ages 16 and older transition from foster care to legal emancipation or "age out" of the system. One quarter of former foster youth experience homelessness within four years of existing foster care. A significant number of unaccompanied young women are pregnant or parenting.

Snapshot: School District 2 (Billings) has Identified 77 unaccompanied youth ages 13-18 .



Transportation

Access to reliable transportation can present a challenge to low-income individuals and families. The vast majority of respondents reported cost of car repairs and gas as a high priority need (65%)

Our rural environment makes transportation a challenge for many. And where the bus system is available, many times it does not run on a schedule benefiting those employed or seeking employment. Available, affordable transportation is another key element to self-sufficiency.

Financial Literacy Education

- **A key building block to financial capability is the extent to which** households build savings. 23% of individuals reported that over the past year, their household spent more than their income (not including the purchase of a new home, car or other big investment).
- **Individuals who are not balancing monthly income and expenses** are not saving and thus may find themselves struggling to make ends meet. 67% of individuals in Montana lack a rainy day fund to cover expenses for three months, in case of emergencies such as sickness, job loss or economic downturn. Individuals without this emergency savings lack a buffer against financial emergencies or shocks, threatening their financial stability.
- **37% of individuals in Montana reported using one or more** non-banking borrowing methods in the past five years. Non-banking borrowing methods are likely to come with high interest loans, and often attract individuals with poor credit histories, lack of access to more traditional credit, or both.
- **Americans demonstrate relatively low levels of financial literacy**
Study participants were asked five questions covering concepts of economics and finance expressed in everyday life. On average, individuals in Montana answered 3 of five financial literacy questions correctly. Individuals need at least a fundamental level of financial knowledge. This knowledge, paired with financial decision-making skills, can best ensure an individuals financial capability. (www.usfinancialcapability.org)

Basic Needs

Respondents were asked about personal difficulties meeting needs

In many budgets, the only flexibility lies in the food budget. Annual USDA surveys consistently show that until families reach an income level of 185 percent of the federal poverty level, they are at risk of food insecurity and hunger.

People often find it difficult at times to provide food for their families.

~ One in four people said they worried about not having enough money to put food on the table.

~ 65% said they believe hunger is a serious problem.

Children can not learn and parents find it difficult to work when hungry and undernourished. Addressing hunger and nutrition needs is basic to moving people into self-sufficiency.

Families' struggle to afford necessities follows closely on their employment status and wages – and the most basic necessity is food. The data in the Food Hardship in America-2010 report shows that food hardship – the lack of money to buy food that they need—continues to be a serious problem in 2011.

While almost all of the people who completed a survey were likely eligible for SNAP (food stamp) benefits, only 48% reported receiving them.

Talking Circles on Poverty

Community Fourms. *Chili & Chatter*

Yellowstone County

What is your experience with poverty:

- 2 parts/generational- lack of skills to improve quality of life and lack of hope
- Situational poverty –economy
- Circumstantial- some comes from lifestyle and choices
- Financial resources are lacking
- Lack of budgeting for basic needs
- One crisis can change budgets
- Lack of education
 - People in poverty live in the moment
 - Not taught how to cope with the unexpected... crisis

How has poverty affected our community?

- Not enough jobs to make ends meet
- Compassion creates enabling/in place of empowering people
- People are in survival mode
- Lack of hope-so overwhelmed with the present they cannot see what's next
- No affordable, safe or sanitary housing options for low income
- Schools not creating successful youth- loss of alternative high school huge hit on community and vulnerable youth.
- Empowering people is to teach life skills
- Need for strong personal finance
- No transportation
- No child care can affect getting to work, keeping a job, all affects the whole family

New Outcomes

- More child care assistance- GAP assistance for child care when not eligible for Best Beginnings
- Change the eligibility guidelines
- Income guidelines that match the cost of living in today's world
- Affordable housing- safe decent housing
- More Teen Pregnancy assistance
- Homeless assistance
- Assistance for application fees for housing

Improvements

- Personal Hygiene needs are unmet for homeless
- Job skills training
- Transitional housing for families and individuals
- Housing for people with mental illness
- More Dental care for low-income
- Need education to become employed at any level
- Single case managers model
- Start addressing generational poverty at an earlier age-school age
- More mental health services and better availability
- Educate educators on recognition or "unhealthy" situations
- Reconnecting families
- Medication assistance programs for prescriptions
- Payee services for mentally ill, homeless and disabled
- Home-maker programs- uses elderly to volunteer and teach life skills



Sweet Grass County

Experience with Poverty:

- Never have made enough money to pay income tax
- Exposure thro Food Bank

How poverty is affecting your community?

- Pride in the way of asking for help
- Food- seems to be lot s of help out there for help
- Unexpected needs
- No jobs, low salaries, fixed income
- Ministerial Association has seen increase in Needs over past two years
- Medical needs with no health insurance- hospital requested money due to no health insurance
- Need help with dealing with medical
- Healthcare one of the biggest issues.

New Outcomes

- Jobs
- Child care facilities- to be able to go to work.
- Homeless Vets- Bringing people together with services
- Unemployment sometimes pays more then the employers in small town can pay
- Transportation issues- have to travel to Billings for services
- Hospitality house has a bus running to billings for \$10

What services could be improved on for your community/County?

- Sharing information on programs
- Better educate on services available

Priorities

- Food
- Housing
- Senior group home
- Outreach areas for services

Carbon County

Experiences with poverty:

- Bad debt increased by 31% in 2010
- Have to look behind the scenes to find poverty in rural Montana
- Food bank usage is on the rise
- Economy is hurting families
- Extended families are once again living together in households (overcrowding)
- 28% of the families in our county work in the service industry
 - Low income childcare center for this population is needed
 - Over half of their salary is paid out for benefits
 - Still not able to qualify for assistance

How does poverty affect your community?

- Grocery shopping is painful
- Local businesses struggle when there is a lack of people to shop locally
- Lost time with families due to travel time spent going to work out of town
- Children who receive reduced lunch program are receiving meals in "off-school" time from teachers and aids, due to lack of food in the households
- People are working multiple jobs and still not making it.
- ½ of salary goes to cover child care expenses
- Living right at the line working two jobs
- Loss of pay if the ski hill closes early or has a late open.
- Lot of jobs are seasonal such as construction workers, make a good wage when able to work
- Budgets have to change with the change in weather due to the seasonality of jobs.

How visible are the services to the poor?

- People are shy about asking for help
- More programs needed to fill the gap of not qualifying for services
- People living in poverty are not telling their stories.

Priorities

- More child care assistance~ creation of a transitional child care assistance program
- Improve quality of in home providers
- Cost of living is higher in Carbon County so eligibility guidelines should be adjusted to different areas
- Healthcare and dental care
- Mental Healthcare for the rural mentally ill
- Better Resource Sharing.

Needs:

1. Commodity Program
2. Communication of programs and resources
3. Transportation

Big Horn County

Experience with poverty:

- Lack of education
- Jobs
- Transitional and regular housing
- Temporary housing assistance if lost job
- Self Confidence is lost
- Gov. or state owes me attitude
- Businesses to train workers, OJT programs
- Lack of access to grant writers
- Trying to stabilize problems, stop/gap programs
- Food
- Alcohol and chemical dependency
 - Choices of addiction over needs
 - No program to overcome the addiction
- Heating fuel /electric heating is too expensive
- Lack of Housing- overcrowding creates a lack of hope
- Manufactured housing –not sufficient or safe
- Elderly –valuable resource to younger generations
 - Lonely, no interaction with others
 - "Visiting Angels" program to elderly- opportunities for younger generation to learn from theelderly
 - Mix generation in gathering spaces to learn from each other
 - Maybe the experiences in generations can help break the cycle of poverty for some.
 - Elder abuse/neglect is on the rise, programs to assist the elderly from this happening
- Transportation
 - Buses to Medical appointments
- Job training for youth
 - Stop the pan-handling
 - Reduce the entitlements issues
 - Life skills training for youth with families
- Detox center for the county to provide resource to stop the cycle of addictions in the county.
 - Medical, Mental and spiritual help
 - Motivation programs to encourage a better path
 - Mentors program to help each other
 - Out of treatment means you drop back into your "old" lifestyle.
 - "Seven Hills" program
- Poverty is more then financial, is can be faith and community as well.
- Meet people where they are and try to understand their values.
 - Treat each person as an individual

New Outcomes for their area:

1. Educate young parents- teenage parents on parenting
2. Choices to break the cycle of poverty
3. Transitional Living with social enterprise models to teach employment skills,

Stillwater County

Experience with Poverty:

- People are not outright about their situations
- Loss of Mine jobs set out a new lifestyle for people in Stillwater county
- Community Hope has been instrumental to people in Stillwater

Priorities

- Job training program- Job service used to be in the community, now they don't come out
- Senior care programs
- Transportation issues for travel to Billings
- Food assistance to poor families, no food bank in county.