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# Running on Empty: Services and Citizens Stretched to the Limit

Washington County Anti-Poverty Workgroup

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### Running on Empty: Services and Citizens Stretched to the Limit

#### Description

The Washington County Anti-Poverty Workgroup initially conducted a needs assessment in 2008. For many, this was prior to experiencing the full affect of the recent economic recession. Therefore, the workgroup wished to conduct a second assessment to explore the extent of that impact and compare findings to the earlier work. To accomplish this, individuals participating in a variety of local social services were recruited to participate in a focus groups or individual interviews. During those discussions, participants were asked to respond to questions on overall family well-being, evaluating services, economic well-being (specifically in the areas of housing and employment), and ways in which services could be improved. This report presents the findings from this project.

#### Disciplines

Social and Behavioral Sciences | Social Work

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# Running on Empty: Services and Citizens Stretched to the Limit

Washington County, Oregon

Washington County Anti-Poverty Workgroup
Don Schweitzer, PhD
July, 2012

## **Table of Contents**

Acknowledgments	3
Executive Summary	4
Key Findings	4
Over All Family Well-Being	4
What is Working	5
What can be Improved	5
Experiences with Housing	6
Experiences with Employment	6
Improving Services	7
Summary & Recommendations	8
Recommendations	8
Introduction	9
Methods	
Participants	11
Findings	
Over all Family Well-Being	
Evaluating Services	
Economic Well-being	
Experiences with HOUSING	
Experiences with EMPLOYMENT	
Improving Services	
Limitations	
Summary and Recommendations	20
Overall Family Well-Being	
Housing & Employment	21
What's Working	21
Additional Areas of Improvement	22
Addendum A	23
Addendum B	
Endnotes	26

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#### **EXECUTIVE SUMMARY**

The Washington County Anti-Poverty Workgroup initially conducted a needs assessment in 2008. For many, this was prior to experiencing the full affect of the recent economic recession. Therefore, the workgroup wished to conduct a second assessment to explore the extent of that impact and compare findings to the earlier work. To accomplish this, individuals participating in a variety of local social services were recruited to participate in a focus groups or individual interviews. During those discussions, participants were asked to respond to questions on overall family well-being, evaluating services, economic well-being (specifically in the areas of housing and employment), and ways in which services could be improved. The following is a summary of the key findings from this project.

#### **Key Findings**

#### Over All Family Well-Being

In the area of overall family well-being, participants specifically discussed the challenges of obtaining services and, once obtained, how those services are not keeping up with the costs encountered. Specifically, participants named food stamps and social security as not keeping up with the cost of living. These are not only costs for food items, but, as with the case of social security, the costs associated with medical, dental, and gas prices.

One group in particular, families, discussed challenges around health services. This group described dwindling resources including increased limitations of insurance coverage and, while their children were eligible for the Oregon Health Plan, there was little available for adults. Additionally, parents reported losing what health insurance they did have as they were losing their jobs, putting additional financial strain on families. This, together with no raises for those who were employed, lack of options for quality, affordable child care, and the rising costs of living resulted in depleted savings and family stress that was resulting in increased incidence of family conflict. Participants described how this was having a negative effect on children.

#### What is Working

Access to the internet was specifically mentioned as being helpful and making a difference. Participants described how the internet is no longer a luxury but is critical for exploring employment, housing, and services as well as staying connected to family and friends. Additionally, individual help such as bus passes, counseling, and employment services were cited as being helpful. Furthermore, the Rent Well Tenant Education program, energy assistance, and help paying for school were also specifically mentioned as critical and helpful, services. Head Start and the Preferred Workers Program<sup>i</sup> were also touted as really making a difference specifically with how they focused on the whole family.

For one particular focus group, the housing program they were currently living in is making a difference by offering them more independence, safety, and providing them with a community of peers. Moreover, the location of housing was also deemed as beneficial because it provided on-site resources as well as access to other community supports such as transportation, a community center, and some social services.

Other services specifically described as helpful by older participants were heating assistance, Veterans Administration medical care, and the Oregon Health Plan (OHP) that supplements Medicare. They also described how helpful it was when services came to them versus them having to navigate out to services and recalled how someone from the county came out to their facility to help them all with accessing heating assistance. Parents listed food stamps as helpful along with Temporary Assistance for Needy Families (TANF) and the Women, Infants, and Children program (WIC). With regards to WIC, they acknowledged the food items were really important, but they also described as helpful the education, prevention and staff teaching them how to find resources such as prenatal and child care services.

#### What can be Improved

Focus group participants also conveyed frustration in how difficult it was to connect with needed services. Because they often had to leave work to access a service, the paperwork involved, and what they viewed as stricter requirements, assessing needed services often resulted in a frustrating experience. They specifically voiced their dissatisfaction with utility companies such as gas, heating, and water and felt that these services were exploiting the current economic situation. They also

described what they called an "assistance bubble" where they were earning too much to qualify for help yet not enough to make ends meet. One group of participants discussed what they described as a bottleneck occurring in some programs. Because there are no jobs, there is no ability to acquire housing, therefore they are unable to move on and make room in the program for someone else in need.

#### Experiences with Housing

Housing, specifically the rise in the cost of housing, was a consistent theme in all focus groups and interviews. Participants in one focus group talked about how rents have been "jacked up" because of owner turnover. Each time a new owner took over, they would increase the rent \$25. Additionally, they saw that a lack of openings in affordable housing was also making it difficult to find adequate housing. They felt there were such a large number of applicants that property owners were using this to raise rents.

Aside from rising rents, participants described specific barriers to obtaining housing (aside from inadequate financial resources) were the negative impact of credit and/or criminal history. Additionally, having an eviction on their record exacerbated a negative housing experience. Combined with other barriers (e.g., low income people cannot qualify for housing based on insufficient income, the amount of paperwork involved, and rising upfront deposit requirements) left few realistic options for housing in the county.

For individuals in their senior years, the Section 8 rental voucher waiting list of 7-8 years<sup>1</sup> was not a realistic option. A major concern that was also stressed by older participants was the importance of the location of housing. Affordability was obviously important, but it also had to be close to public transportation and had to be safe (e.g. well lit, secured entry, etc.) otherwise it was not a reasonable option for them. Moreover, there is a general fear of becoming homeless among the senior population.

#### Experiences with Employment

Not surprisingly, employment was noted as especially difficult in all focus groups and interviews. Participants described how they felt the jobs were in Portland versus the Beaverton area, making

<sup>&</sup>lt;sup>1</sup> The waiting list in Washington County has now been closed due to demand.

access to public transportation especially important. They emphasized that if there is not a bus that goes to where the work is, they simply can't get the job.

Ageism came up in two of the focus groups with regards to finding employment. Some members described how they actually "worked at looking younger," (i.e. dying hair, makeup, etc.) in an attempt to combat this. In the focus group made up of seniors, participants described that they feel younger people are uncomfortable simply being around seniors. One participant stated, "They don't want to hang around with us and they certainly don't want to work with us."

Another focus group described how, because of the proliferation of the number of job seekers, they were seeing educational requirements increasing for the same jobs they had been able to get a few years ago (i.e. some level of college degree required versus a high school diploma). They also stated how there were just too many people applying for very few jobs and expressed the importance of social connections when looking for work.

#### **Improving Services**

Focus group participants described that there are many services available that people simply do not know about. Specifically mentioned was services provided by the Veterans Administration. They also mentioned that they were aware of the issue of large caseloads that social service agencies were struggling with and felt that this was resulting in inferior services. The senior focus group stated that the availability of subsidized housing needed to be increased. Again, waiting lists were described as an area that needed to be improved. Also mentioned was the need for improved access to dental care. It, along with hearing, was often left out of services and/or not covered under insurances.

Specific to utility companies, participants in one focus group describe how they felt there was an advantage to turning off utilities of low income people and that system needed to be improved. One idea was that utility companies shouldn't be allowed to charge certain fees if the individual was using public assistance dollars to get the utility turned back on.

#### **Summary & Recommendations**

Based on the findings of this study, a social safety net that was already stretched thin prior to the recession, has become effectively inadequate. Individuals and families are relying more on luck than a systematic distribution of services. With regards to benefits, for those who are lucky enough to obtain one, rarely are those benefits able to keep up with rising costs and therefore have no real lasting impact.

One key difference between the findings of this study and the one in 2008, was that in the earlier work, participants spoke of the "cliff effect" that occurs when they find themselves moving on from the social service system. The overarching theme found in this project was that people are finding it difficult, if not impossible to even access needed services. The focus of this group was on the "assistance bubble", where they were earning too much to qualify for help yet not enough to make ends meet.

#### Recommendations<sup>2</sup>

- There is still work to be done in the area of getting the word out to community members about programs and services available to them.
- Utility companies should be encouraged to review their current policies around fees charged to those who are receiving public assistance.
- To assist individuals and families in the areas of housing and employment, look at low cost and easily accessible ways to expunge criminal history records.
- Every effort should be made to expand specific programs and services noted as working well and being helpful. These included bus passes, counseling, and employment services (e.g., the Preferred Workers Program), the Rent Well Tenant Education program, Head Start, energy assistance, and help paying for school. Additionally, programs and services that teach participants how to find resources also hold promise for improving the current system (e.g., WIC).
- Seek out ways to bring services into the community to those in need.
- There must be a coordinated effort to improve access to dental and hearing care.
- Develop a low cost and easily accessible program/service to assist individuals and families
  expunge criminal history records. This will significantly reduce barriers to both employment and
  housing.

<sup>&</sup>lt;sup>2</sup> More details on these recommendations are provided in the Summary and Recommendations section at the end of this document.

#### Introduction

Beginning in 2007, the United States entered a period of economic recession not seen since the 1930s. This resulted in the national unemployment rate rising as high as 10 percent (October 2009) and is currently at 8.2 percent (May 2012)<sup>ii</sup>. Moreover, the rate is projected to remain above 8 percent until 2014, constituting the, "longest stretch of high unemployment in this country since the Great Depression." Figure 1 below reflects how local unemployment rates have trended in relation to the national rate.

A marked increase in home foreclosures was an additional blow to the economy. Reaching its height of 2.1 million in 2010, the national foreclosure rate has scarcely fallen. This is over 4 times the rate prior to the recession<sup>iv</sup>.

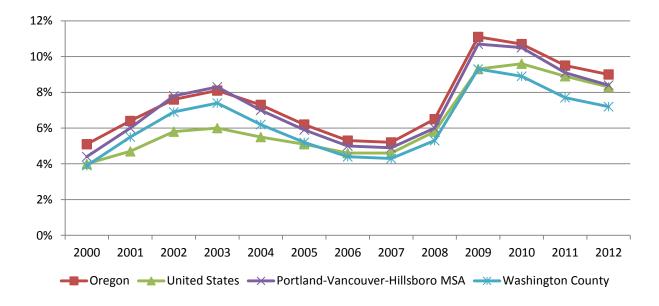


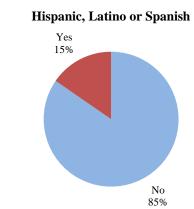
Figure 1: Oregon Labor Force data <a href="http://www.qualityinfo.org/olmisj/labforce?x=1&y=1">http://www.qualityinfo.org/olmisj/labforce?x=1&y=1</a>

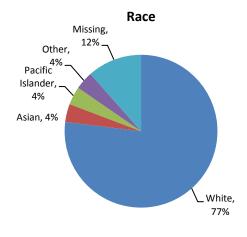
Research is beginning to find that the recession has been particularly harder on women<sup>v</sup>, young adults<sup>vi</sup>, and seniors<sup>vii</sup> in the area of employment, making these groups much more dependent on social safety net programs. Additionally, the negative impact on children may not be fully known for some time<sup>viii</sup>.

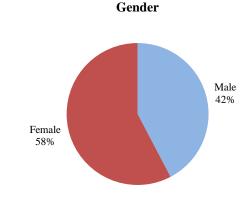
#### **METHODS**

The Washington County Anti-Poverty Workgroup is a collaboration of state, county and local service providers in Washington County. The charge of this workgroup is to develop strategic plans that address the needs of the citizens of the county. This group initially conducted a needs assessment in 2008 and found key concerns to be in the area of housing and child care costs, information on available services, concerns with successfully exiting safety net programs, and access to, and quality of, healthcare. Moreover, they specifically mentioned housing, healthcare and transportation as services most in need of strengthening. This group now wished to conduct a second assessment to compare findings as well as determine the extent of the impact of the national recession.

This study set out to find how Washington County residents had been faring during the recession. To accomplish this, individuals utilizing local social services were recruited to participate in focus groups or individual interviews. Local partner agencies were contacted to assist in recruitment of participants and a subsequent time was scheduled. Sociodemographic information was obtained from each participant through a short survey (see Addendum A), which was followed by a focus group. Each focus group took approximately 1 hour



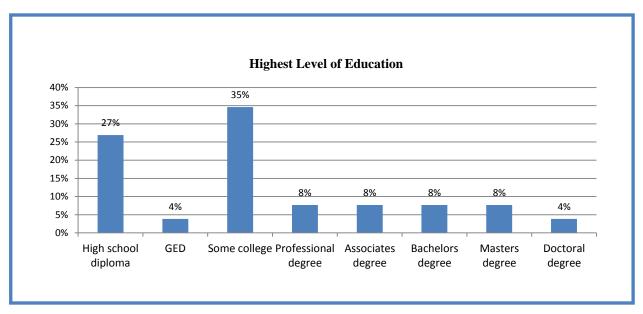


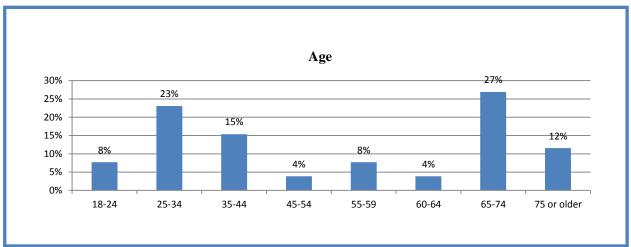


to complete and individual interviews took approximately 20 minutes. A guide was developed to ask questions to direct the focus groups (see Addendum B). Although each focus group/interview was audio recorded, major themes were documented throughout the process. Subsequently, themes were grouped using content analysis techniques.

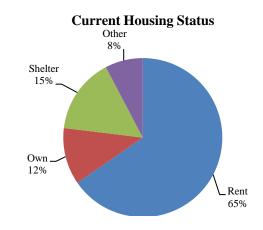
#### **Participants**

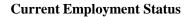
There were 26 individuals who participated in focus groups and individual interviews. Participants were mainly female (58%), white (77%) with a smaller percentage indicating Hispanic, Latino or Spanish origin (15%). There was a wide dispersion of age among participants ranging from 18-24





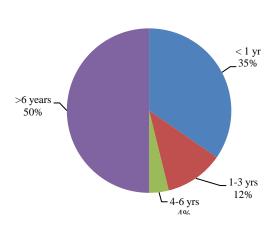
years old (8%) to older than 75 (12%) with the two main groups in the 25-34 (23%) and 65-75 (27%) ranges. There was also a wide dispersion of education among participants, however there were two distinct clusters in High School Diploma (27%) and Some College (35%). Exactly half (50%) of the participants had resided in Washington County for greater than six years. Additionally, the majority of participants rented their present housing (64%) and were currently unemployed (86%).





Unemployed 86%

# Length of Residence in Washington County?



#### **FINDINGS**

Note: Individual exemplars that may have been confusing or awkward to the reader were edited with care to insure the speaker's intent was not lost.

#### **Over all Family Well-Being**

All three focus groups listed challenges with food stamps. In one group, members described how they could not get food stamps while they were enrolled in college. In another group, they raised concerns that the amount they received in food stamps remained stagnant while the cost of food was

steadily rising. Similarly, another focus group described the challenges with Social Security not keeping up with cost of living increases. Seniors specifically cited food prices, costs associated with medical and dental, and gas prices.

Health services were mentioned specifically as a challenge for families. This group described dwindling resources including increased limitations of insurance coverage and, while there was OHP access for kids, there was little available for adults. Additionally, parents reported losing what health insurance they did have as they were losing their jobs. This was putting additional financial strain on families. There were no raises at

"You're forced to go to resources that you've probably never used before [and] it makes it even harder to get those resources because everyone else is using them too."

• • •

work and at the same time things were getting more expensive. There was little left in savings. Parents also mentioned a lack of option in the availability of quality, affordable child care. Focus group members described how stress with a family was really starting to become problematic as these demands were adding up, resulting in family conflict, sometimes fighting. They describe how this was having a negative effect on children. Participants also felt having access to more counseling services to deal with stress, depression, and anxiety around finances would be more affective and could actually be cheaper than providing medication.

Focus group participants also conveyed frustration in how difficult it was to connect the needed services. Having to leave work to access the service, the paperwork involved, and stricter requirements often resulted in a frustrating experience. They specifically voiced their frustration around services such as gas, heating, and water and felt that these services were exploiting the situation. They also described what they called an "assistance bubble" where they were earning too much to qualify for help. One focus group described a bottleneck occurring in programs (specifically shelter services). Because there are no jobs, there is

"You hear about parents hurting their children, but there's some points where you are so low you can start understanding how they started getting to that point."

• • •

no ability to acquire housing, therefore they can't move on and make room for someone else in the program.

"A lot of help out there is a once-in-a-lifetime thing. I'm sorry but the recession is not a once-ina-lifetime thing, it's an ongoing thing." Transportation was also mentioned as a critical service, especially to homeless groups. For older participants, infrequent bus service, especially at night, was concerning. Additionally, increasing car insurance premiums as they aged and the increasing cost of gas were listed as challenges.

#### **Evaluating Services**

Access to the internet was specifically mentioned as being helpful and making a difference. The internet was critical for exploring employment, housing and services as well as staying connected to family and friends. Additionally, for the shelter focus group, services such as bus passes, counseling, and employment services were cited as being helpful. Other items mentioned as being helpful were having access to a gym or some other form of exercise, academic counselors at school, and veterans' benefits.

Washington County Community Action was mentioned as being helpful and making a difference. Specifically, the Rent Well Tenant Education program, energy assistance, and help paying for school. Head Start and the Preferred Workers Program were also touted as really making a difference specifically with how they focused on the whole family.

For the senior focus group, the housing program they were currently living in is making a difference by offering them more independence, safety (which was very important to this population), and it also provided community with others their own age. The specific location of this housing was described as

[With regard to programs that teach skills AND provide a benefit]

"Those are the programs and services that really work... they really make a difference, they really do the job."

• • •

beneficial because it provided on-site resources and access to other community supports such as transportation, a community center, and some social services. And although food stamps were seen as a challenge by this group, they also noted food stamps as being especially helpful for their situation.

Other services described as helpful were heating assistance, VA medical care, and OHP that supplements Medicare. Participants also described how helpful it was when services came to them versus them having to navigate out to services and recalled how someone from the county came out to their facility to help them all with accessing heating assistance.

Parents also listed food stamps as helpful along with TANF and WIC. With regards to WIC, they

acknowledged the food items were really important, but they also described as helpful the education, prevention and staff teaching them how to find resources such as prenatal and child care services.

"Affordable housing doesn't do a whole lot of good if it's out in the middle of a field somewhere and the closest bus stop is five miles away."

#### **Economic Well-being**

#### Experiences with HOUSING

Housing, specifically the rise in the cost of housing, was a consistent theme in all three focus groups. Participants in one focus group talked about how they felt rents have been "jacked up" because of the lack of openings in affordable housing. They felt there were such a large number of applicants that property owners were using this as a tool to raise rents.

Specific barriers to obtaining housing (aside from the financial resources) were the negative impact of credit and/or criminal

"I was in an apartment I was rather satisfied with, but then they jacked the rent up and I had to move out. I looked all over the place...absolutely nothing open. I ended up homeless for a year."

history. Additionally, having an eviction on their record exacerbated a negative housing experience. If they could find available affordable housing, participants described how they felt low income people couldn't qualify based on income and that the amount of paperwork and upfront deposits were both increasing. The importance of social networks and connections were stressed as critical in all focus groups when trying to find housing.

Those in the shelter focus group described a common journey into homelessness that included the following phases. An individual would lose their own housing through eviction or foreclosure, often giving it up while still holding on to some financial resources. From there, they would move in with friends or other family members, though they mentioned this often resulted in "bad roommate" situations. Then, once their money ran out, they would be asked to leave and seek shelter services.

The Section 8 rental voucher waiting list of 7-83 years was not really an option for individuals in

their senior years. A major concern that was also stressed by older participants was the importance of the location of housing. Affordability was obviously important, but it also had to be close to public transportation and had to be safe, e.g. well lit, secured entry, etc, otherwise it was not a realistic option for them. There

"[Younger people] don't want to hang around with us and they certainly don't want to work with us."

-

<sup>&</sup>lt;sup>3</sup> See earlier note on list closure

is a general fear of becoming homeless within the senior population.

#### **Experiences with EMPLOYMENT**

Not surprisingly, employment was noted as especially difficult in all three focus groups. Participants described how they felt the jobs were in Portland versus the Beaverton area, making access to public transportation especially important. They talked about how they have to go where the work is and if there is not a bus that goes there, they simply can't get the job.

"The biggest problem for me in aging is the uncertainty. I worry that I'm going to end up on the street."

• • •

Participants also mentioned that employers were aware of shelter addresses and if an individual used a shelter address on an employment application they would be discriminated against.

Ageism came up in two of the focus groups with regards to finding employment. Some members described how they actually "worked at looking younger," i.e. dying hair, makeup, etc. in an attempt to combat this. In the senior housing focus group they described that they feel younger people are uncomfortable around seniors, "they don't want to hang around with us and they certainly don't want to work with us."

Another focus group described how educational requirements were increasing for the same jobs they been able to get a few years ago, i.e. some level of college degree required versus a high school diploma. They also stated how they were aware that so many people were applying for very few jobs and, again, expressed the importance of social connections when looking for work.

#### **Improving Services**

Focus group participants described that there are many services available that people simply don't know about. Specifically mentioned was services provided by the Veterans Administration. They also mentioned that they were aware of huge caseloads with all social service agencies and felt that was resulting in inferior services.

"Nothing covers dental care and when you reach our age, that's pretty damn important."

The senior focus group stated that the availability of subsidized housing needed to be increased. Again, aforementioned waiting lists are an area that needed to be improved. Also mentioned was the need for improved access to dental care. It, along with hearing, was often left out of services and/or not covered under insurances.

Participants in one focus group describe how they felt there was an advantage to turning off utilities of low income people and that system needed to be improved. One idea was that utility companies shouldn't be allowed to charge certain fees if the individual was using public assistance dollars to get the utility turned back on. Also discussed was the need for OHP to be expanded to include adults. Participants did not feel that the lottery system was working and suggested a sliding scale. Participants also expressed the need for the paperwork required for a service needed to be improved, specifically, less of it or the ability to share with other organizations.

#### LIMITATIONS

There are many advantages to collecting data via focus groups. They are generally economical, the quality of data can be improved from participant interaction, and they are particularly effective at distinguishing between collective versus individual perspectives. Yet there are several key limitations with focus groups that could affect reliability and validity. The chief limitations of the sampling method for the focus groups are selection bias and timing<sup>ix</sup>. In relation to timing, only those individuals who were currently receiving services in one of these programs were recruited to participate in the focus groups. Consequently, the experiences of individuals who participated in services outside this timeframe were excluded.

In regards to selection bias, the first criterion for selection was that an individual had to be receiving services from one of the partner organizations, thereby excluding individuals who are not currently receiving services. Because part of this project hoped to determine key elements of programming and services that are working particularly well and areas of improvement, understanding the perspective of those who were no longer being served or who have never engaged in a service could provide essential information and facilitate changes needed in service delivery models. Another specific limitation with focus groups includes individual participants discovering that their viewpoint does not align with the majority of group members and not speaking up. Additionally, comments that might be perceived as negative may be difficult for participants out of fear, because they currently need the program's services, or they have a sense of loyalty to the program.

Despite these limitations, this study provides valuable information about the challenges that individuals and families have been faced with during the recession, as well as ways in which services can be improved.

#### SUMMARY AND RECOMMENDATIONS

There were many similarities between the finding of this study and the previous one completed in 2008. Accessing affordable housing, the need for public transportation, and help navigating the service system are a few examples. However, there was one key difference. In the 2008 study, participants spoke of the "cliff effect" that occurs when they find themselves moving on from the social service system. The overarching theme found in this project was that people are finding it difficult, if not impossible to even access needed services. The focus of this group was on the "assistance bubble", where they were earning too much to qualify for help yet not enough to make ends meet.

#### **Overall Family Well-Being**

Based on the findings of this study, a social safety net that was already stretched thin prior to the recession, has become effectively inadequate. Individuals and families are relying more on luck than a systematic distribution of services. With regards to benefits, for those who are lucky enough to obtain one, rarely are those benefits able to keep up with rising costs and therefore have no real lasting impact.

This study found that low income families are stretched to the limit. Moreover, this is resulting in a marked increase in family stress, sometimes leading to conflict. While the current economic situation prevents resolving every challenge faced by individuals and families, there are still some things that can be done to improve services. For example, there is still work to be done in the area of getting the word out to community members about programs and services available to them. However, this could be problematic to a social service system that is already stretched beyond capacity. While work is being done in this area, services need to continue efforts to reduce paperwork through interagency collaborations and seeking out new and innovative ways to bring services to populations in need.

This study also found there is a high level of dissatisfaction with utility companies such as gas, heating, and water and participants felt that these services were exploiting the current economic situation. In light of this, current policies around payments to utility companies should be reviewed and utility companies should be limited in the amount of fees they charge to those who are receiving assistance.

#### Housing & Employment

The availability of affordable housing seems to be even more critical now than before the recession. The rise in the cost of housing, the large number of applicants, more stringent rules around credit/criminal history, combined with higher deposits leave few realistic options for housing. Additionally, for certain groups in the community, although affordability is important, housing also has to be located close to public transportation and has to be safe to be a viable option. In light of this, local planning boards should insure they are integrating access to public transportation into their community plans.

Similar to national trends, employment continues to be especially challenging for the populations interviewed for this study. Participants described how they felt the jobs they are qualified for are not available in Washington County, making access to public transportation especially important. Coupled with other barriers such as criminal history, increased educational requirements and ageism makes finding work a particularly difficult task for this group of citizens.

One proposal to assist individuals and families in the areas of housing and employment would be to look at low cost, and easily accessible, ways to expunge criminal history records. Project Clean Slate<sup>x</sup>, a collaboration between law enforcement (e.g. Multnomah County District Attorney's Office) and community organizations (e.g. the African American Chamber of Commerce), assists individuals with reinstating drivers license, minor and juvenile criminal matters, and past due child support. Although further evaluation is necessary, programs such as this have the potential to open opportunities to employment and housing for individuals and families, potentially breaking the cycle of ongoing service need.

Oregon House Bill 3376<sup>xi</sup>, signed into law in June 2011, similarly holds potential to assist individuals with criminal histories with access to housing and employment, but legal support is needed in understanding the procedures involved and it is unclear of the costs associated with completing the process.

#### What's Working

There are programs and services that are working well and every effort should be made to expand them. Access to bus passes, counseling, and employment services were specifically cited as being helpful. The Preferred Workers Program was also touted as really making a difference specifically with how they focused on the whole family. Additionally, the Rent Well Tenant Education program, Head Start, energy assistance, and help paying for school were also specifically mentioned as critical and helpful services. Programs and services that teach participants how to find resources also hold promise for improving the current system (similar to WIC).

#### Additional Areas of Improvement

There are additional improvements that can be made to reduce barriers. This study found that having services come to the individual, instead of the individuals having to navigate services holds the potential to reduce barriers as well as be more cost effective for the service provider (e.g., explaining a program/service/benefit once to an entire group versus explaining it multiple times to individuals). This study also found that programs should assess the hours they are open, making it more convenient for those requiring their services. Furthermore, there must be a coordinated effort to improve access to dental and hearing care.

#### ADDENDUM A

You are invited to participate in this focus group to find out how individuals and families have been doing over the past couple years in overall well-being, which services you find most helpful, economic well-being, and ways services could be improved. Each focus group will take approximately one hour and 30 minutes. Before we get started, we would like to take a few minutes and give you the opportunity to ask any questions and decide whether or not you wish to participate. Additionally, we are going to ask you some individual questions that will help us determine specific services that may be useful. Do you have any questions about that?

Please feel free to skip any questions you do not wish to answer and you can leave the focus group at anytime.							
Yes No	<ul> <li>I am 18 years of age or over.</li> <li>All my questions have been answered.</li> <li>I have read and understand the description of my participation duties.</li> <li>I have been offered a copy of this form to keep for my records.</li> </ul>						
	A V						
Q1. How long have you lived in Washington County?  Less than 1 year  1 to 3 years  4 to 6 years  More than 6 years  Other (please list):							
HOUSEHOLD INFORMATION							
☐ Rent ☐ Own ☐ Live in a   motel/hotel ☐ Shelter ☐ Other	Q4. In the past 2 years, have you been check all that apply)  Evicted from your home  Had your home foreclosed or  Had to file for bankruptcy	with you?					
Adults: h	Q7. How many generations live in your nousehold? (children = 1 generation, page generations, grandparents = 3 genera						

 $\Box$  Yes If yes, how many?

etc.) \_\_\_\_\_

EMPLOYMENT INFORMATION							
Q9. Current employment status:		Q10. If you are currently			If you are <b>employed</b> , in the past		
☐ Employed full-time		in the past 2 years, have	you	2 yea	rs have you		
☐ Employed part-time		☐ Been laid off			Been laid off		
□ Unemployed		☐ Exhausted une	mployment	t   [			
If employed, what is your hour	·lv	benefits			Had your pay reduced		
wage?	J				Lost any benefits		
Q12. If you are <b>employed</b> ,	Q13. If	Q13. If you are <b>employed</b> , is your job Q14. If			are <b>employed</b> , how certain do		
what benefits do you receive		☐ Seasonal you i			ı feel this job will still be available to you		
through your job?		□ Permanent a year			now?		
☐ Health insurance					4 6 0 10		
☐ Sick days	What t	ype of work do you do?			46810		
				lot likely	Very likely		
EDUCATION/SCHOOL							
Q15. Are you currently enrolle	d in				e you receiving financial aid to		
$\Box$ College				help pay	for the education program?		
☐ Training program					Yes		
Please list:					No		
SERVICES							
Q17. What services are you cu	rrently go	etting help from? (check a	ll that apply	<i>v)</i>	Q18. Compared to 2 years ago,		
	WIC		Rental assis	etance	do you feel you are;		
			Jtility assis		□ Better off		
			-		□ Worse off		
	servi		Other (pleas	se list).	☐ About the same		
☐ Section 8	Head	Start					
DEMOGRAPHIC INFORMATIO			001 11 1	. 1 1 0			
	Q20. Wh	at is your age	Q21. High	est level of	education		
☐ Female		18-24 □ 55-59	□ High	school are	duate   Associates		
□ Male		25-34					
				11	□ Bachelor's		
		35-44 □ 65-74		college			
		15-54 □ 75 or	□ Profe	ssional deg			
		older			☐ Master's degree		
611.	022 PI	1 1 1 1 0		004 T	☐ Doctoral degree		
		ase check the box of your	race.		here any other group you		
Latino or Spanish origin?		White			with? (religion, sexual on, nationality, etc.)		
□ Yes		Black		Orientatio	on, nationality, etc.)		
□ No							
		Asian					
		Pacific Islander					
		Other					
Q25. Your current zip code:		<del></del>		·			

#### ADDENDUM B

Today, we are going to ask you some questions about you and your family's overall well-being, any services you may use, and ways in which those services could be improved. **If at any time you do not want to answer the questions, please feel free to do so**.

#### Facilitator notes

Depending on the focus group, it may not be appropriate to ask certain questions or prompts. For example, if the focus group was occurring with a group of seniors in a permanent housing program, question #3 could be skipped.

#### **QUESTIONS**

#### Over all family well-being

1. What are some of the biggest challenges you and your family have had in the past 2 years?

#### Evaluating services

- 2. What really helped and made a difference for your family?
  - a. Were there any services (programs) that were especially helpful to you and your family?
  - b. What was it about them that made them helpful?

#### Economic well-being

- 3. Tell us about your experiences with housing.
  - a. Finding it, affording it, whether you feel safe in it and why, how well it meets your needs, whether it feels like "home" and why or why not, etc.
- 4. Tell us about your experiences with employment.
  - a. Finding it, wages, benefits

#### Improving services

5. If you could change something about the services you receive, what would it be?

#### **ENDNOTES**

<sup>&</sup>lt;sup>i</sup> For more information on the Preferred Worker Program see http://www.cbs.state.or.us/wcd/rdrs/rau/pwp/pwp\_index.html

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iii Congressional Budget Office. (2012. The United States is Experiencing the Longest Stretch of High Unemployment Since the Great Depression. <a href="http://www.cbo.gov/publication/42977">http://www.cbo.gov/publication/42977</a>

iv Joint Center for Housing Studies. (2012). *The State of the Nation's Housing 2012: Homeownership*. http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/son2012 homeownership.pdf

<sup>&</sup>lt;sup>v</sup> The Pew Research Center. (2011). *Two Years of Economic Recovery: Women Lose Jobs, Men Find Them*. http://www.pewsocialtrends.org/2011/07/06/two-years-of-economic-recovery-women-lose-jobs-men-find-them/

vi The Pew Research Center. (2012). *Young, Underemployed and Optimistic:* Coming of Age, Slowly, in a Tough Economy. <a href="http://www.pewsocialtrends.org/2012/02/09/young-underemployed-and-optimistic/">http://www.pewsocialtrends.org/2012/02/09/young-underemployed-and-optimistic/</a>

vii U.S. Government Accountability Office. (2011). *Older Adults and the 2007-2009 Recession*. http://www.gao.gov/products/GAO-12-76

viii The Brookings Institute. (2011). *The Recession's Ongoing Impact on America's Children: Indicators of Children's Economic Well-Being Through 2011*. <a href="http://www.brookings.edu/research/papers/2011/12/20-children-wellbeing-isaacs">http://www.brookings.edu/research/papers/2011/12/20-children-wellbeing-isaacs</a>.

ix Patton, M.Q. (2002). Qualitative research & evolution methods (3<sup>rd</sup> ed.). Thousand Oaks, CA: Sage Publications.

<sup>&</sup>lt;sup>x</sup> Project Clean Slate, http://projectcleanslate.com

xi Oregon House Bill 3376, http://gov.oregonlive.com/bill/2011/HB3376/