Root Policy Research
6740 E Colfax Ave, Denver, CO 80220
www.rootpolicy.com
970.880.1415

Jefferson County

Community Needs Assessment

PREPARED FOR:

Jefferson County Human Services
900 Jefferson County Parkway
Golden, CO 80401
www.jeffco.us/human-services
303.271.1388

FINAL

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SECTION I.

COMMUNITY NEEDS ASSESSMENT PROCESS

SECTION I.
Community Needs Assessment Process

The Community Needs Assessment for Jefferson, Park, and Teller counties explores the magnitude and nature of poverty in the counties, identifies needs from the perspective of residents and stakeholders, and concludes with priorities for directing resources to help residents build better, safer lives through early childhood education, adult and child protection, job training, food assistance, Medicaid, and other programs—addressing the causes and conditions of poverty.

COVID-19 Pandemic

Development of the Community Needs Assessment paused in April and May 2020 as County staff and local partners channeled their efforts into supporting the community response to the COVID-19 pandemic. While the full extent of the economic, social, and cultural impacts of the pandemic are not yet fully known, we believe that the need for assistance with housing costs, landlord/tenant mediation, and employment assistance has only grown since implementation of statewide shutdowns of most industries. In late June 2020, the Root team facilitated discussions with the Jeffco Community Needs Task Force and the HSAB to deepen our understanding of current needs in the counties and how frontline human service providers would prioritize their CSBG resources to address urgent needs. Findings from these discussions are incorporated throughout the balance of the needs assessment.

Data Sources

To develop the needs assessment, the study team relied on:

- The most current data available from the American Community Survey (ACS)—the 2018 5-year ACS data;
- Data from the Bureau of Labor Statistics;
- Data from the Department of Housing and Urban Development;
- Resident and stakeholder community engagement conducted from November 2019 through March 2020;
- Weekly situation reports compiled by the Jeffco Community Needs Task Force, an interdisciplinary team activated to coordinate the response to the COVID-19 pandemic; and
- Local needs assessments and studies conducted by other organizations, including:

- Aging Well in Jefferson County, Colorado, 2018 and 2018 Annual Reports
- The 2019 Comprehensive Homeless Survey, Jefferson County
- County Health Rankings and Roadmaps, 2020 County Health Rankings Report for Colorado
- Creating a Path Forward for Colorado's Kids, Kids Count in Colorado! 2020 Colorado Children's Campaign
- The Decade Report, Triad Early Childhood Council's 2020 Community Needs Assessment
- Jeffco Bright Future Roadmap, December 2019
- #RealCollege Survey Report, Participating Colleges in Denver, September 2019

2018 Poverty thresholds. Each year, the U.S. Census Bureau publishes Poverty Thresholds by size of family. Figure I-1 presents the poverty thresholds for 2018, the most recent year county-level poverty data are available from the ACS. All poverty-related data from the 2018 5-year ACS is calculated by the Census Bureau using these thresholds. Analyses drawn from the resident survey include residents in poverty as well as those on the verge of poverty (150% to 185% of the Federal Poverty Level, also referred to as a Poverty Ratio by the Census Bureau) and are approximated by two income categories: those with household incomes less than $25,000 and those with household incomes of $25,000 up to $50,000. By design, participants in resident focus groups had household incomes that ranged from below the poverty threshold up to 185 percent of the poverty threshold—approximately $52,000 for a renter household with two adults and two children.

Figure I-1.
2018 Poverty Thresholds by Size of Family and Number of Related Children Under 18 Years (in dollars)

Size of family unit	Related children under 18 years								
	None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual):									
Under age 65	13,064								
Aged 65 and older	12,043								
Two people:									
Householder under age 65	16,815	17,308							
Householder aged 65 and older	15,178	17,242							
Three people	19,642	20,212	20,231						
Four people	25,900	26,324	25,465	25,554					
Five people	31,234	31,689	30,718	29,967	29,509				
Six people	35,925	36,068	35,324	34,612	33,553	32,925			
Seven people	41,336	41,594	40,705	40,085	38,929	37,581	36,102		
Eight people	46,231	46,640	45,800	45,064	44,021	42,696	41,317	40,967	
Nine people or more	55,613	55,883	55,140	54,516	53,491	52,082	50,807	50,491	48,546

Source: U.S. Census Bureau.

Community Engagement Elements

Community engagement for the needs assessment included focus groups and interviews with residents and stakeholders and a resident survey.

Timing of community engagement and COVID-19. Survey data collection closed on March 30, 2020, a few days after the State of Colorado's first "shelter in place" or "stay home" orders to support social distancing in response to the COVID-19 crisis. As such, the survey data characterize housing, economic, community, and human service needs at the onset of the COVID-19 economic and social shutdowns. Consider the needs demonstrated as the lower bound estimate of current need, as it does not include the effects of the pandemic. Focus groups occurred in November 2019 through February 2020, and also reflect needs prior to the COVID shutdowns.

Focus groups and interviews. The Root team moderated five focus groups—three with residents and two with stakeholders. Jefferson County, Root of Courage, Jefferson Center for Mental Health, Senior's Resource Center, and Metro West hosted the following focus groups:

- Domestic violence survivors—nine participants;
- Residents with mental health difficulties—two participants;
- Low income residents—nine participants;
- Family caregivers and older adults—5 participants;
- Jefferson County Human Services Advisory Board (HSAB) members—16 participants; and
- Jefferson County Human Services staff and leadership—11 participants.

In addition to the focus groups, leadership and staff from Family Tree participated in an in-depth interview.

Resident survey. Residents of Jefferson, Park, and Teller counties had the opportunity to share their experiences with housing choice and community resources through a resident survey. Offered in English and Spanish, the resident survey was available online and in a postage-paid mail version. A total of 1,029 Jefferson County residents participated in the resident survey. Only four residents of Park County participated and none from Teller County. The Park County respondents are included in the Jefferson County analyses. The survey instrument included questions about residents' current housing and financial situation, housing and transportation challenges, community resources, and experience with housing discrimination.

Sampling note. The survey respondents do not represent a random sample of Jefferson County. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results however, with an understanding of the differences of the sample from the larger population.

Sample size note. When considering the experience of members of certain groups, the sample sizes are too small (n<40 respondents) to express results quantitatively. In these cases, we describe the survey findings as representative of those who responded to the survey, but that the magnitude of the estimate may vary significantly in the overall population (i.e., large margin of error). Survey data from small samples are suggestive of an experience or preference, rather than conclusive. Figure I-2 presents the resident survey sample sizes.

Figure I-2. Resident Survey Sample Sizes

Note:

Responses from Arvada and Lakewood residents are included in the Jefferson County data.

Source:

Root Policy Research from the 2020 Jefferson County Resident Survey.

Resident Survey Sample Sizes	Arvada	Lakewood	Jefferson County
Total Responses	**216**	**318**	**1,029**
Household Composition			
Households with children	45	68	184
Households with a member over age 60	74	121	351
Households with a member with a disability	43	74	202
Race/Ethnicity			
Minority	20	43	106
Non-Hispanic White	128	198	594
Tenure			
Homeowner	147	204	711
Renter	37	88	231
Precariously housed	20	24	64
Household Income			
< $25,000	21	45	115
$25,000 - $50,000	30	40	121
$50,000 - $100,000	48	76	216
$100,000+	48	66	222

Balance of Report

Section II examines the extent of poverty in Jefferson, Park, and Teller counties, and includes demographic and geographic analyses. Section III presents resident perspectives on human service needs, and Section IV describes resources and gaps in the spectrum of human services in the counties and discusses the impacts of the COVID-19 pandemic on service availability and delivery as of June 2020. Section V presents key findings and recommendations.

SECTION II.

POVERTY IN CONTEXT

SECTION II.
Poverty in Context

Using the most recent data available, this section presents the extent of poverty in Jefferson, Park, and Teller counties through a geographic and demographic lens. The analyses rely on a variety of data sources and present key indicators of each county's economy, housing market, and the characteristics of residents in poverty prior to the COVID pandemic. As of this writing (June 2020), unemployment is still high, many businesses are closed or only partially reopened, and Colorado eviction protections are slowly being eased, so the impacts of the crisis may continue to deepen.

Primary Findings

Prior to the COVID-19 pandemic:

- Unemployment rates in each county were very low, and ranged from 2 to 2.5 percent;
- The market for housing to rent and buy was tight, and the share of housing affordable to people with low and moderate incomes grew increasingly scarce, especially in Jefferson County.
- Poverty rates had been slowly declining or static since 2010, and in 2018 ranged from 5 percent in Park County, to 7 percent in Jefferson County, and 8 percent in Teller County. A total of 41,438 Jefferson County residents lived below the poverty line in 2018, as did 947 residents of Park County and 1,980 Teller County residents.
- Geographically, clusters of higher proportions of residents living in poverty are found in each county, but it is also true that residents in poverty live throughout each county.
- The greatest demographic variations in poverty rates include:
    - Single mothers are three times more likely than other families with children to live in poverty;
    - Children ages four and younger and adults ages 18 to 34 have higher poverty rates than other county residents in Jefferson, Park, and Teller counties. In Park County, children age four and younger are nearly three times more likely to be in poverty than other Park County residents;
    - In Jefferson County, African American and Native American residents experience poverty at twice the rate of other county residents, and Hispanic residents and those who identify with two or more races also have higher poverty rates;

- People with a disability are twice as likely as those without a disability to live in poverty; and
- About one in five people who are unemployed in each county live in poverty.

Economic Landscape

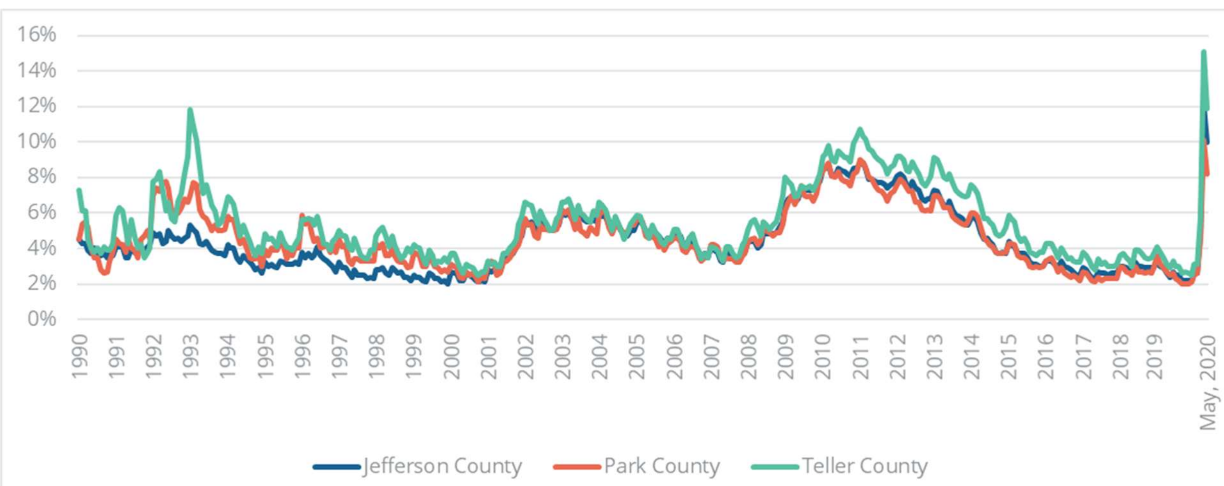
The following measures of economic opportunity and the housing market provide useful context for understanding the scope of poverty and near-poverty in Jefferson, Park, and Teller counties prior to the COVID 19 pandemic.

Unemployment rate. Figure II-1 presents the monthly unemployment rate for Jefferson, Park, and Teller counties from January 1990 through May 2020. As shown, the unemployment rates in each county are fairly similar, although Teller County tends to have a slightly higher unemployment rate than Park and Jefferson counties.

In January 2020, unemployment rates in each county hovered around 2.2 to 2.5 percent.

By April 2020, unemployment reached its highest rate in 30 years—12 percent in Jefferson County, 10 percent in Park County, and 15 percent in Teller County. By the end of May, these rates had begun to fall—to 10 percent, 8 percent, and 12 percent respectively—as the State of Colorado began the phased reopening of the economy.

Figure II-1.
Monthly Local Area Unemployment Rate, January 1990 – May 2020



Source: Colorado Department of Local Affairs, Local Area Unemployment Statistics.

Figure II-2 presents the top three industries of resident employment for each County. As shown, Educational Services, and Health Care and Social Assistance is the industry employing the greatest number of residents of Jefferson, Park, and Teller counties. In Park and Jefferson counties, Retail Trade is the second or third largest industry in terms of employment, while for Teller County residents, the second largest industry is Arts, Entertainment, and Recreation, and Accommodation and Food Services. Both non-grocery retail and the entertainment, recreation, hotel and restaurant businesses experienced lengthy closures during the statewide shutdowns; some remain closed and others are partially reopened.

Figure II-2.
Employment, Top Three Industries of Employment and County Average, Annual Wage, 2017

	Jefferson County	Park County	Teller County
Employed population (ages 16+)	312,767	9,038	11,679
Top 3 industries of resident employment			
#1 Educational services, and health care and social assistance	62,766		
#2 Professional, scientific, and management, and administrative and waste management	48,649		
#3 Retail Trade	33,814		
#1 Educational services, and health care and social assistance		1,287	
#2 Retail Trade		1,142	
#3 Professional, scientific, and management, and administrative and waste management		1,056	
#1 Educational services, and health care and social assistance			2,382
#2 Arts, entertainment, and recreation, and accommodation and food services			1,626
#3 Professional, scientific, and management, and administrative and waste management			1,221
Average annual wage per employee	$59,055	$39,613	$39,496

Source: 2018 5-year ACS and Bureau of Labor Statistics, Average Annual Wage per Employee, 2018.

Figure II-3 compares the number of jobs in each county (Employed in the County) that are held by county residents or by residents of other counties who commute in for work (in-commuters). About three out of five Jefferson County jobs were held by in-commuters. Residents of Park and Teller counties comprise a larger share of each county's jobs (49% and 53% respectively) than is found in Jefferson County (40%). Residents of each county are more likely to travel outside the county for work, as shown in the second panel of Figure II-3, which looks at the location of employment held by county residents. In the future, commuting patterns may change significantly if the shift away from office-based work to home-based work persists.

Figure II-3.
Job Inflow and Outflow, by County, 2017

Job Inflow/Outflow	Jefferson County		Park County		Teller County	
Employed in the County	220,139	100%	2,162	100%	6,670	100%
In-commuters	132,385	60%	1,102	51%	3,138	47%
Resident workers	87,754	40%	1,060	49%	3,532	53%
Living in the County	272,958	100%	6,044	100%	9,620	100%
Out-commuters	185,204	68%	4,984	83%	6,088	63%
Resident workers	87,754	32%	1,060	18%	3,532	37%

Note: Includes primary jobs only.

Source: US Census Bureau Longitudinal Employer-Household Dynamics, 2017.

Housing. As shown in Figure II-4, home values increased significantly from 2010 to 2018, particularly in Jefferson County. Rents in Jefferson and Teller counties also increased, while the median contract rent in Park County fell from $1,025 in 2010 to $878 in 2018. Since these data are based on 5-years of data, this may indicate that Park County's recovery from the Great Recession occurred more slowly than in Jefferson and Teller Counties.

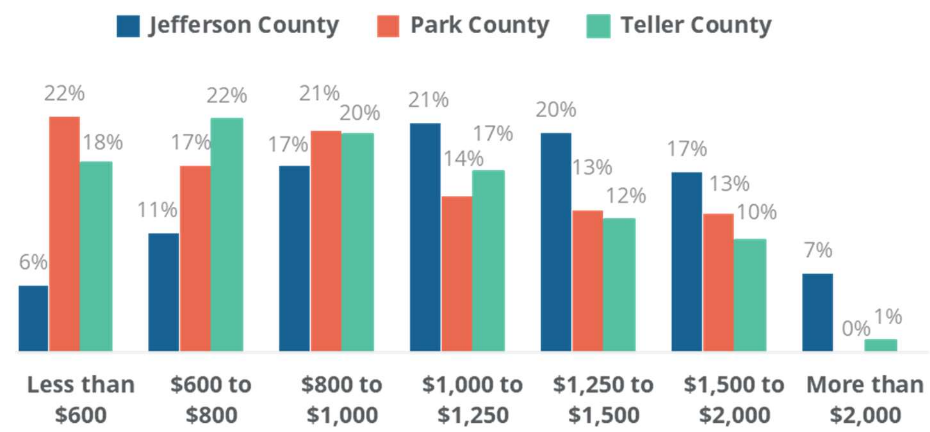
Figure II-4.
Median Home Values and Contract Rent, 2010-2018

Source:
2010, 2015, and 2018 5-year ACS.

	Jefferson County	Park County	Teller County
Median Home Value			
2018	$440,200	$284,800	$279,100
2015	$279,500	$244,800	$239,000
2010	$259,300	$245,800	$226,000
% Change 2015 to 2018	57%	16%	17%
% Change 2010 to 2018	70%	16%	23%
Median Contract Rent			
2018	$1,183	$878	$913
2015	$934	$858	$797
2010	$785	$1,025	$676
% Change 2015 to 2018	27%	2%	15%
% Change 2010 to 2018	64%	-8%	23%

Figure II-6 presents the 2018 rent distribution across the rental housing stock in each county. As shown, rental units affordable to low income tenants (less than $600/month) comprise a greater share of the rental housing stock in Park and Teller counties than in Jefferson County.

Figure II-5.
Rent Distribution, by County, 2018



Source: 2018 5-year ACS.

People experiencing homelessness. The 2019 Comprehensive Homeless Survey for Jefferson County identified 997 persons experiencing homelessness. Of those, 52 percent were unsheltered, and 21 percent were chronically homeless. In the 2014-2015 school year, 2,800 Jeffco Public Schools students identified as homeless under the McKinney-Vento Act definition, which is broader than that used by HUD. Of these students, about 75 percent lived in doubled-up situations due to financial hardship.[1]

Although Park and Teller counties are included in the 2019 State of Colorado Balance of State Point-In-Time (PIT) Count the study does not include data breakouts for Park or Teller counties.[2] Overall, the Balance of State PIT identified 2,302 homeless men, women, and children, of which 798 were unsheltered, in the 56 counties included in the Balance of State. McKinney-Vento data on students experiencing homelessness in Park and Teller county school districts is not publicly available.

Priority housing needs. Jefferson County's forthcoming 2020-2024 Consolidated Plan[3], a document required by HUD to guide CDBG expenditures based on housing, economic, and

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1 https://www.jeffcopublicschools.org/UserFiles/Servers/Server_627881/File/Jeffco%20PS/Programs/Diversity%20&%20Inclusion/Homeless%20Services/CFC%20Brochure.pdf

2 https://www.coloradocoalition.org/sites/default/files/2019-06/2019%20CO%20BOS%20CoC%20PIT%20Final%20Report.pdf

3 As non-entitlement communities, Park and Teller counties are included in the State of Colorado's Consolidated Plan to HUD. At this time, the 2020-2024 State Consolidated Plan is not publicly available.

community development needs of the County's low and moderate income households, identified the following high priority housing needs that existed prior to the pandemic:

- Affordable rental housing countywide (including housing for those transitioning out of homelessness), accessible housing for people with disabilities and ownership opportunities for low- and moderate-income residents who would like to buy homes.
  - Cost burden and severe cost burden are the most common housing problems in the county. HUD's data indicate that African American, Hispanic, and Native American households in Jefferson County have some disproportionate need compared to the jurisdiction as a whole.
  - The housing tables in this section demonstrate steep trends in housing market appreciation. These conditions have made it very difficult for low and moderate income residents to afford to remain in the county without public assistance.
- Residents with additional challenges—e.g., victims of domestic violence who have children and single-household income levels, persons who need accessibility improvements for a disability—have a very limited supply of housing from which to choose and are disproportionately impacted by rising housing costs.

Poverty by the Numbers

As discussed in Section I, the Census Bureau publishes poverty thresholds by size of family. For example, in 2018, the poverty threshold for a family of four was $25,900 and $12,043 for a senior living alone. Figure II-6 presents the poverty rate for each county from 2000 to 2018. Since the Great Recession, both Teller and Jefferson County's poverty rates remained higher than pre-recession levels, while by 2018, the Park County poverty rate was lower than in 2000.

Figure II-6. Poverty Rate by County, 2000-2018

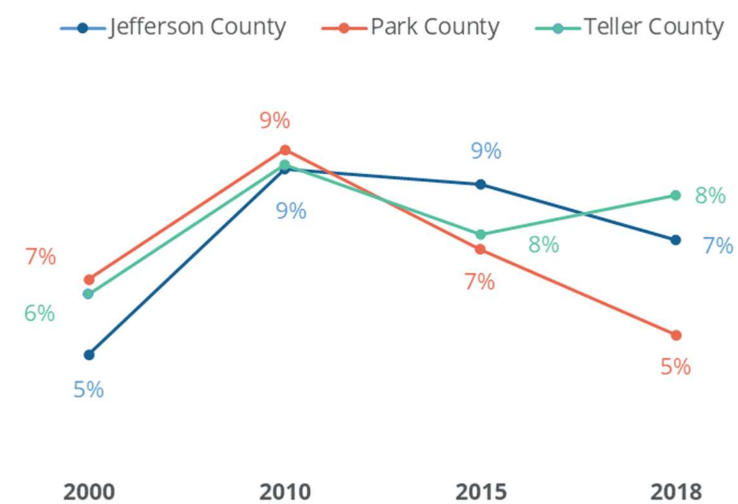
Note:

Poverty rate is the share of population below the 100% Federal Poverty Level (FPL).

Value labels are rounded.

Source:

U.S. Decennial Census for 2000 and 2010, and 2015, 2018 5-Year ACS.



In addition to the poverty threshold, the Census Bureau calculates poverty ratios to measure the number of households with incomes fractionally above the poverty threshold. For example, a family of four with a poverty ratio of 150% has an income of 1.5 times the poverty threshold, or $38,850. Figure II-7 presents a cumulative look at the share of each county's population that falls below different poverty ratios.

Figure II-7.
Cumulative County Population Below Federal Poverty Ratios

Note:

These poverty levels are also referred to as Poverty Ratios by the Census Bureau.

Source:

Root Policy Research from the 2018 5-year ACS.

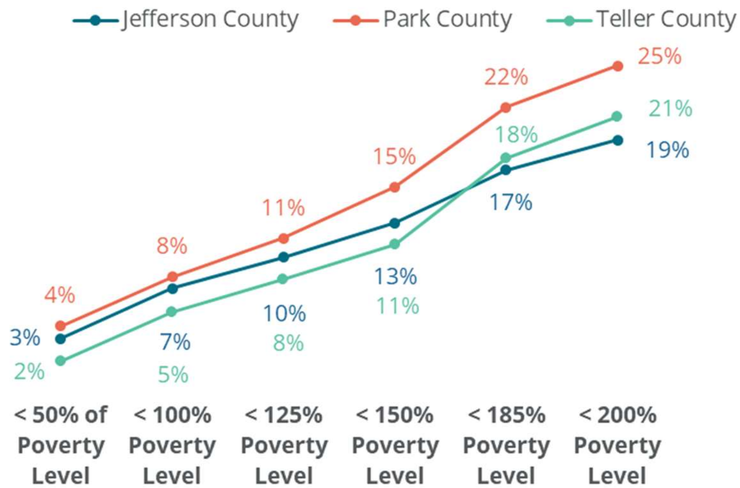


Figure II-8 presents the number and share of the county population for each poverty ratio. As shown, 41,438 Jefferson County residents, 947 Park County residents and 1,980 Teller County residents have incomes below the poverty level (<100% of the poverty threshold).

Figure II-8.
County Population by Poverty Ratio, 2018

	Jefferson County		Park County		Teller County	
	Number	%	Number	%	Number	%
County Population	561,206	100%	17,240	100%	23,899	100%
County Population by Federal Poverty Level (FPL)						
Population < 50% FPL	19,202	3%	281	2%	1,056	4%
Population > 50% and < 100% FPL	22,236	4%	666	4%	924	4%
Population >= 100% and < 125% FPL	13,801	2%	454	3%	732	3%
Population >= 125% and < 150% FPL	15,076	3%	475	3%	959	4%
Population >= 150% and < 185% FPL	23,299	4%	1,157	7%	1,496	6%
Population >= 185% and < 200% FPL	13,401	2%	566	3%	788	3%
Population >= 200% FPL	454,191	81%	13,641	79%	17,944	75%
Total Population Below the 100% FPL	**41,438**	**7.4%**	**947**	**5.5%**	**1,980**	**8.3%**

Source: Root Policy Research from the 2018 5-year ACS.

Geography of Poverty

Figures II-9 through II-11 map poverty rates by neighborhood (block group) for each county. Where the previous analyses compared county households to ratios of the federal poverty threshold, these analyses compare the density of poverty in neighborhoods relative to the county's poverty rate. Examining the geography of poverty provides insights into the extent to which poverty is concentrated or disbursed throughout a community.

Jefferson County. Figure II-9 maps the poverty rate by block group in Jefferson County. Not surprisingly, the share of neighborhood residents in poverty varies throughout the county. Residents in poverty are less likely to live in south Jefferson County and the neighborhoods on the county's eastern boundary adjacent to Denver include a greater number of neighborhoods with higher poverty.

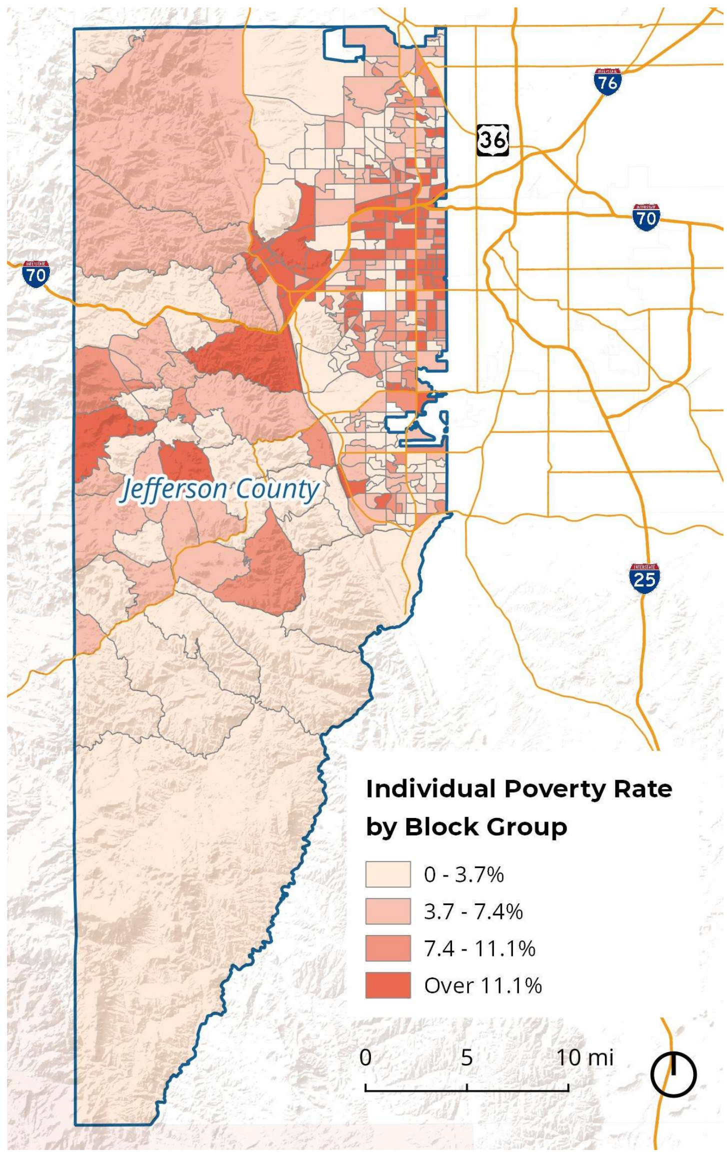
Figure II-9. Poverty Rate by Block Group, Jefferson County, 2018

Note:

Breaks in block group shading represent 50%, 100%, 150%, and >150% of the County poverty rate. In Jefferson County, the 2018 poverty rate was 7.4%.

Source:

Root Policy Research from the 2018 5-year ACS.



Park County. In Park County, the distribution of poverty by block group is more binary (lowest rate, highest rate) than found in Jefferson or Teller counties. As shown, Park County residents in poverty are most likely to live in the county's more centrally located block groups or the south central block group.

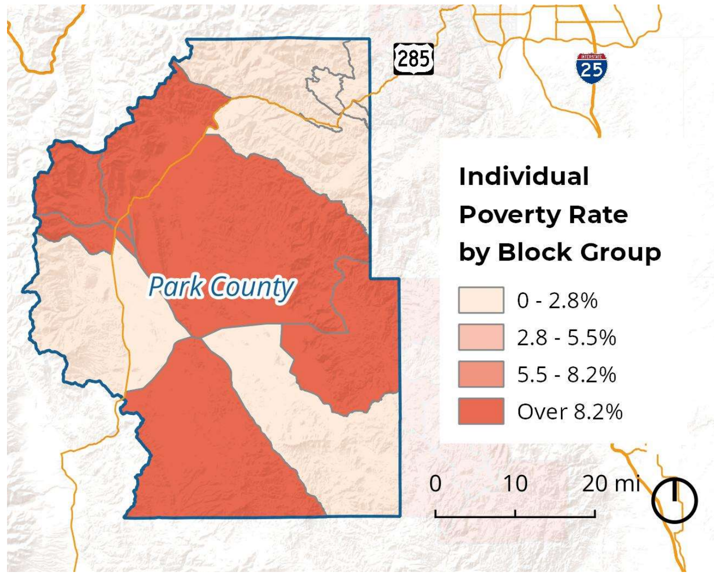
Figure II-10. Poverty Rate by Block Group, Park County, 2018

Note:

Breaks in block group shading represent 50%, 100%, 150%, and >150% of the county poverty rate. In Park County, the 2018 poverty rate was 5.5%.

Source:

Root Policy Research from the 2018 5-year ACS.



Teller County. Figure II-11 depicts the distribution of poverty in Teller County. Only one block group's poverty rate is less than half the county rate and two exceed 1.5 times the county rate.

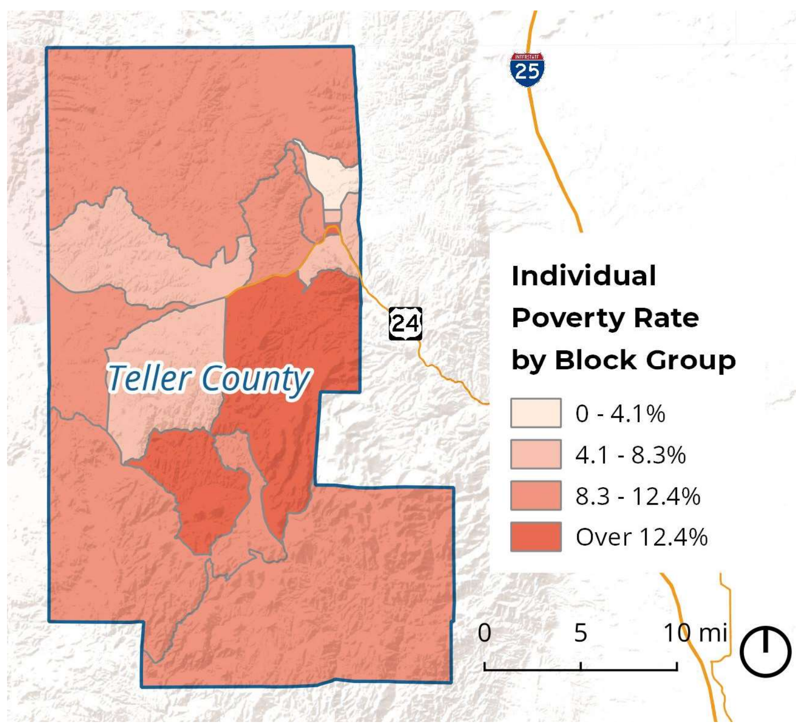
Figure II-11. Poverty Rate by Block Group, Teller County, 2018

Note:

Breaks in block group shading represent 50%, 100%, 150%, and >150% of the county poverty rate. In Teller County, the 2018 poverty rate was 8.3%.

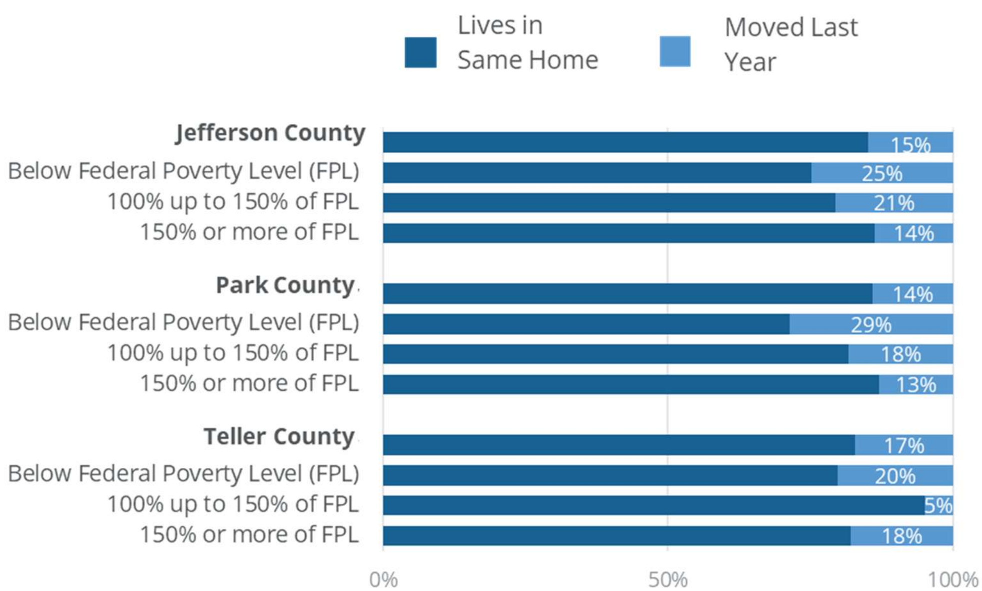
Source:

Root Policy Research from the 2018 5-year ACS.



Mobility. Figure II-12 presents the proportion of households who lived in the same home a year ago for each county overall and for those in or near poverty. In Jefferson County, one in four households in poverty had moved in the previous year. In Park County, residents in poverty are twice as likely as county residents overall to have moved in the last year (29% vs. 14%). In contrast, Teller County residents in poverty are about as likely as other Teller residents to have recently moved (20% vs. 17%). In Jefferson and Park counties, the odds of having moved decreases as income rises.

Figure II-12.
Share of Residents Living in the Same (or Different) Home as a Year Ago, By County and Federal Poverty Level, 2018



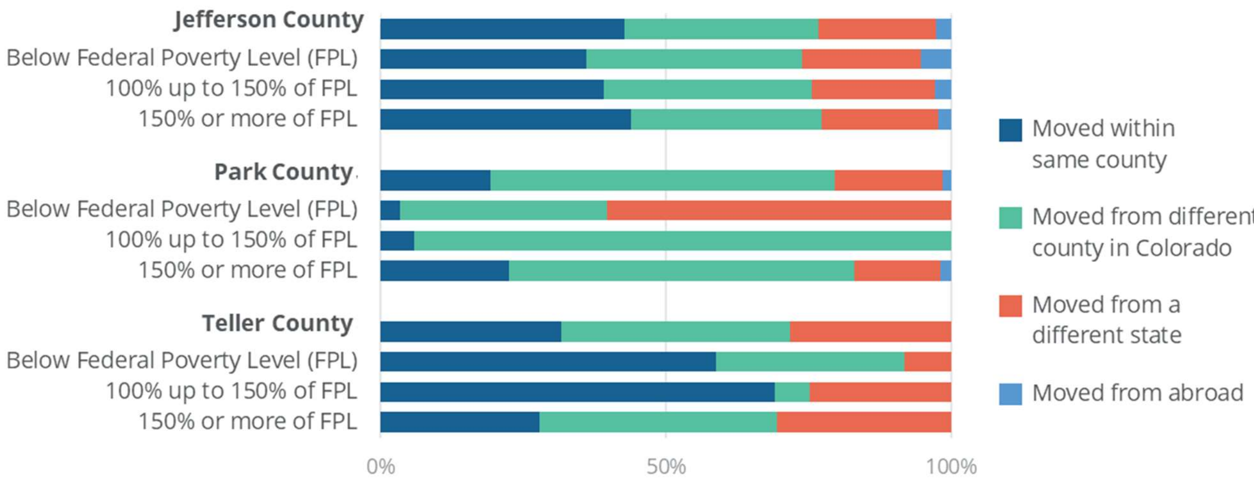
Source: Root Policy Research from the 2018 5-year ACS.

For those households that moved in the past year, Figure II-13 depicts the location of their prior residence—the same county where they currently reside, a different Colorado county, a different state, or abroad. As shown, the results are different for each county:

- Jefferson County movers are most likely to have lived most recently in Jefferson County, and this is fairly consistent among the county's lowest income residents;
- Residents of Park County who lived in a different home last year are most likely to have moved to Park County from another Colorado County. However, those with incomes below the poverty level are most likely to have moved to Park County from out of state; and
- Teller County movers are about as likely to have previously lived in Teller County as they are to have lived in another Colorado county or out of state. In contrast, Teller County

residents in poverty or near poverty are much more likely to have previously lived in Teller County.

Figure II-13.
Prior Place of Residence Among Residents Who Moved in the Past Year, by County and Poverty Ratios, 2018



Source: Root Policy Research from the 2018 5-year ACS.

Demography of Poverty

This section explores how poverty rates vary by resident and household characteristics.

Individual and family. As shown in Figure II-14, individual poverty rates tend to be higher than family poverty rates across all three counties.

Figure II-14.
Individual and Family Poverty, Number and Rate, 2018

Source:
2018 5-year ACS.

Poverty	Individuals		Families	
	Number	%	Number	%
Jefferson County	41,438	7%	6,349	4%
Park County	947	5%	119	3%
Teller County	122	8%	417	6%

Family type. Poverty rates vary by family type, as shown in Figure II-15. For example, in each county, families headed by single mothers are about three times more likely than other families with children to live in poverty.

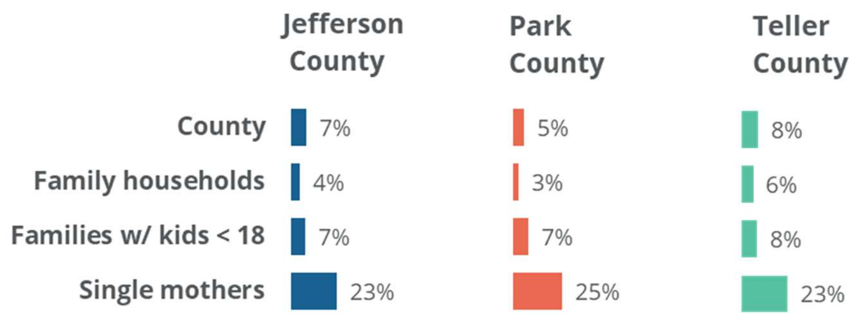
Figure II-15. Poverty Rates by Family Type

Note:

County individual poverty rate and family poverty rates by type of family household.

Source:

2018 5-year ACS.



Age. Figure II-16 presents individual poverty rates by age. In Park County, children under age 4 or younger are nearly three times more likely to be in poverty than other County residents (15% vs. 5%), and the age group most likely to parent those children (18 to 34 year olds) are twice as likely as the average resident to live in poverty. In Teller and Jefferson counties, the variation of poverty by age is more muted, but the youngest children and younger adults are somewhat more likely to live in poverty. Poverty rates of seniors are either very similar to those of the county overall (Jefferson, Teller) or slightly lower (Park).

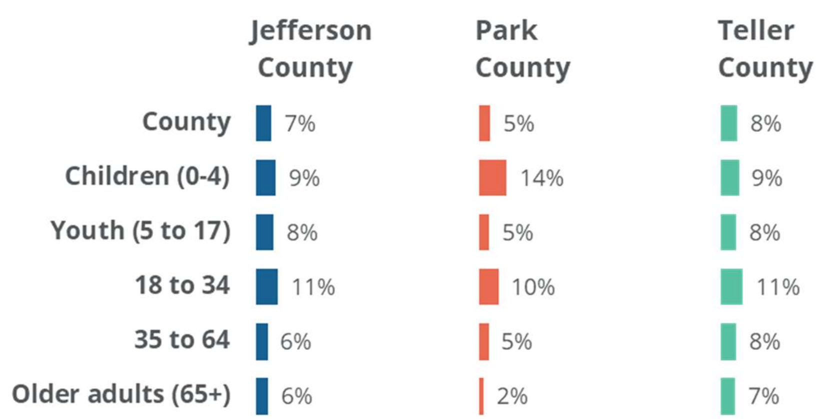
Figure II-16. Poverty Rates by Age, 2018

Note:

Individual poverty rates.

Source:

2018 5-year ACS.

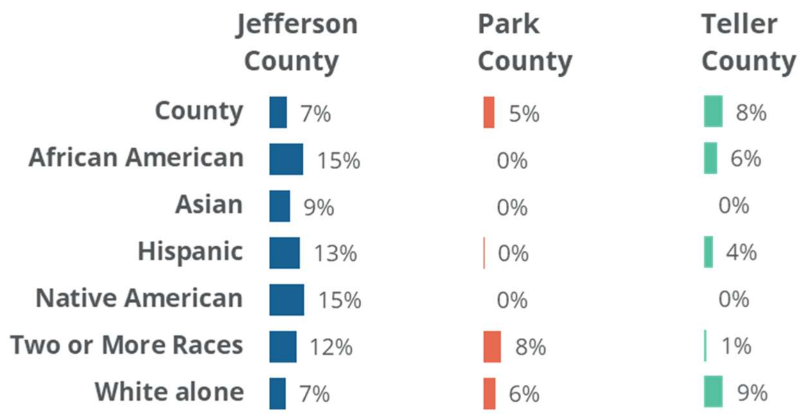


Race and ethnicity. Poverty rates by race and ethnicity are shown in Figure II-17. While poverty rates varied modestly by age in Jefferson County, examining poverty rates by race and ethnicity yields a different picture. African Americans and Native Americans living in Jefferson County are twice as likely to live in poverty than the average resident, and Hispanics and residents identifying as two or more races have similarly high poverty rates. The poverty rates of White and Asian residents are most similar to the Jefferson County average.

Figure II-17. Poverty Rates by Race and Ethnicity, 2018

Note:
Individual poverty rates.

Source:
2018 5-year ACS.

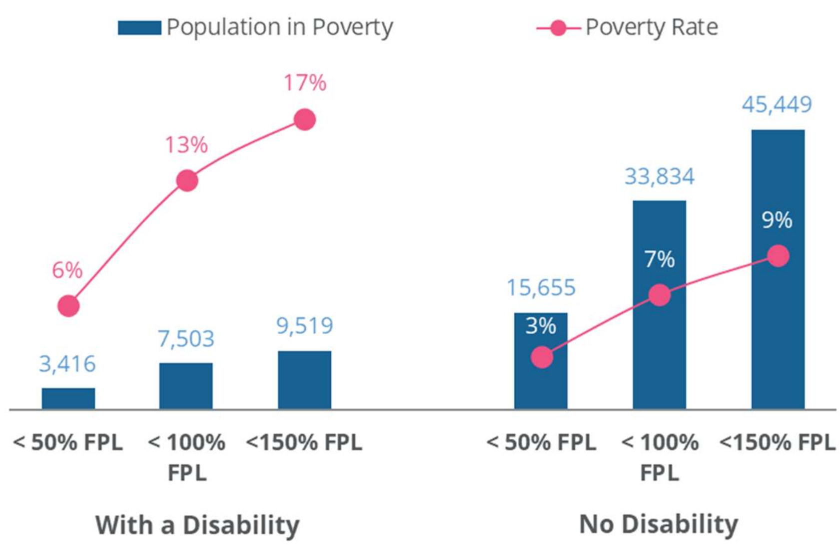


Disability. In Jefferson county, people with disabilities are twice as likely as those without disabilities to live near or below the poverty line (Figure II-18). Nearly one in five people with disabilities lives at 150 percent of the poverty threshold compared to 9 percent of residents without a disability.

Figure II-18. Jefferson County Poverty Rates by Disability Status and Poverty Ratio, 2018

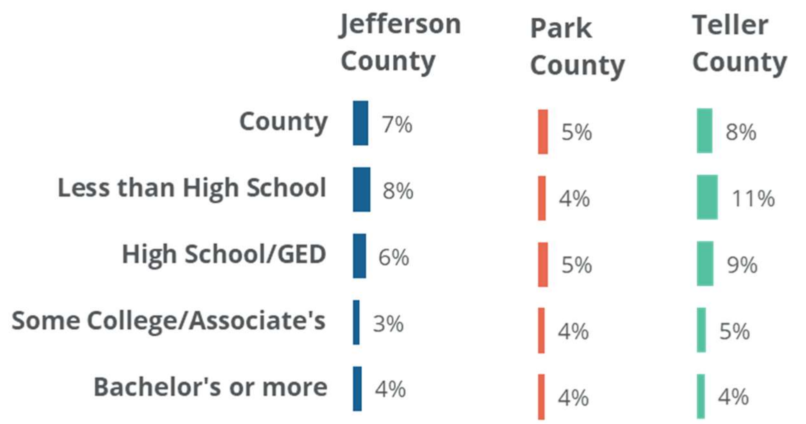
Note:
Individual poverty rates. Data are not available for Park and Teller counties.

Source:
2018 5-year ACS.



Educational attainment. Figure II-9 compares the poverty rate of residents by their level of educational attainment. Among Park County adults, poverty rates do not appear correlated with education, while in both Jefferson and Teller counties, residents whose education completed with a high school diploma/GED or less are more likely to live in poverty than those with an Associate's degree/some college or a Bachelor's degree or more.

Figure II-19. Poverty Rates by Educational Attainment, 2018



Note:

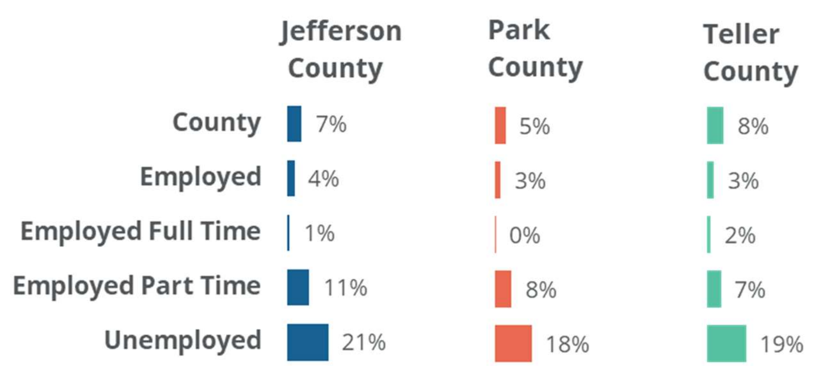
Individual poverty rates. Poverty rates for each level of education include only the population ages 25 and older.

Source:

2018 5-year ACS.

Employment. Working age residents of Jefferson, Park, and Teller counties who are unemployed are twice as likely (or more) than the average county resident to live in poverty. A small proportion of those who are employed live in poverty, and an even smaller proportion of those working full time live in poverty. Those who are employed part time and live in Jefferson or Park counties are more likely to be in poverty than county residents overall.

Figure II-20. Employment Status, People in Poverty



Note:

Individual poverty rates, residents ages 16 to 64.

Source:

2018 5-year ACS.

SECTION III.

RESIDENT PERSPECTIVES AND COMMUNITY NEEDS

SECTION III.
Resident Perspectives and Community Needs

This section considers community needs from the perspective of Jefferson County residents[1], drawn from a comprehensive survey of housing and human service needs and a series of focus groups with low income residents and special need populations. To the extent possible, survey data are presented for households in poverty and low to moderate income households, by housing tenure, and for residents who are racial or ethnic minorities, and persons with disabilities.

Through the community engagement process, residents described situations and experiences directly tied to the causes and conditions of poverty in Jefferson County. As discussed in Section I, the resident survey was available from January to March 2020, and therefore captures residents' experiences and needs just prior to the COVID-10 pandemic and statewide Stay at Home orders.

Primary Findings

- A lack of affordable housing to rent is increasingly challenging to Jefferson County's low income residents. Pre-COVID, a significant share of low income households struggled to pay their rent or mortgage.

- Many of the resident survey and focus group participants expressed their financial vulnerabilities, indicated by living paycheck to paycheck, paying bills late or for less than the amount due, borrowing money from friends or family, and borrowing money from short-term lenders like pawn shops and payday loans. All of these factors suggest that economic shocks—like sustained unemployment due to a pandemic—will push families in near crisis into deeper financial difficulty.

- In order to pay housing costs or other bills, low income residents and moderate income residents, reduced or went without dental care, needed car repairs or maintenance, and health care. Delaying dental care or health care and car repair or maintenance can lead to a health or transportation crisis with further impacts on the household's economic and social stability.

[1] While the resident survey was promoted to residents of Teller and Park counties, too few participated to report data. Focus groups were conducted with residents of Jefferson County. A more detailed discussion of methodology and can be found in Appendix A to the forthcoming 2020 Analysis of Impediments to Fair Housing Choice for Jefferson County.

- Community-wide, residents needing support or services have a difficult time identifying available resources and navigating those systems. The Human Service building is perceived as too far away from people living in the northern and mountain areas of the County. Those living in the north look to the cities (i.e., Lakewood and Denver) for services, assuming that Jefferson County services are not available to them.

- Transportation difficulties impact every aspect of life for those who are transit dependent or have unreliable vehicles. From challenges getting kids to schools to being limited to one job interview or service appointment a day because it takes hours to go to and from on the bus, transportation difficulties make achieving stability and meeting personal goals much more difficult for low income residents.

Housing Challenges and Needs

Figure III-1 presents the proportion of residents who experience a range of challenges in their current housing situation. As shown, 27 percent of residents with household incomes less than $25,000, one in four racial and ethnic minorities, and 24 percent of residents with disabilities report struggling to pay their rent or mortgage—*before* the COVID crisis. In addition, 16 percent of people with disabilities and 16 percent of very low income households need help taking care of themselves or their home. More than half of residents who are precariously housed—doubled up, staying with friends or family but not paying rent, living in transitional housing, or experiencing homelessness—want to get their own place or live with fewer people, but can't afford it.

Figure III-1.
Housing Challenges and Needs

Higher than County (>5 percentage points) | Lower than County (<5 percentage points)

Housing Challenge	Precariously Housed	Renter	Homeowner	Income < $25,000	Income $25,000 - $50,000	Minority	Disability	Jefferson County
Difficulty Making Payments								
I struggle to pay my rent/mortgage	25%	32%	7%	27%	24%	25%	24%	**14%**
I struggle to pay my utilities	17%	17%	4%	17%	18%	11%	8%	**8%**
I struggle to pay my property taxes	6%	0%	12%	18%	13%	10%	9%	**9%**
Crowded Conditions								
I want to get my own place/live with fewer people, but I can't afford it	53%	21%	2%	22%	17%	23%	14%	**9%**
My home isn't big enough for my family members	13%	12%	5%	7%	8%	12%	5%	**7%**
Special Needs								
I need help taking care of myself/my home and can't find or afford to hire someone	8%	7%	6%	16%	8%	6%	16%	**7%**
Concerns								
I worry that if I request a repair it will result in a rent increase	2%	21%	1%	12%	8%	6%	10%	**5%**
I am afraid I may get evicted or kicked out	9%	14%	0%	14%	8%	9%	10%	**4%**
I'm worried about my home going into foreclosure	2%	0%	2%	2%	3%	3%	3%	**1%**

Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Displacement. Overall, 8 percent of Jefferson County respondents experienced displacement—having to move when they did not want to move—in the past five years. Rent increases and job losses were the contributing factor for the displacement for the greatest proportions of those who were displaced. Different segments of county residents are much more likely to have been displaced, and this includes:

- Two in five (42%) precariously housed residents;
- One in four respondents with household incomes less than $25,000 (26%); and
- Nearly one in four renters (23%).

It is no surprise that such a sizeable share of the precariously housed respondents experienced displacement in the past five years. In addition to rent increases (38%), one in four precariously housed residents attribute their displacement to job loss or cuts in hours and 19 percent were evicted for being behind on the rent. One in five low income residents experienced displacement due to rent increases and the same proportion attribute their experience to job loss or reductions in hours. Eviction was a factor for one in 10.

Focus group participant perspectives. In focus groups, participants discussed affordability challenges, difficulty navigating the publicly supported housing system, and difficulty securing a place to live due to the resident's rental or criminal history. Examples include:

- *"There aren't any resources to help with application fees. Metro West has a new building, they told me if I could come that day with $40 for the application fee and a $500 deposit, I could have the place. There's resources for the deposit and the first month's rent, but nothing for the application fee. I don't know how to get the $40, so I couldn't get the place." (Domestic violence shelter focus group participant)*
- *"The Colorado Coalition for the Homeless, they do an assessment on you, and they put your name into the system. They give me a list of all the affordable housing places, and I applied to put my name on the Section 8 housing list in Englewood, Boulder, and I've applied to all the low income apartments. You have to go to each one." (Domestic violence shelter focus group participant)*
- *"Even with a Section 8 voucher, it is very hard to find a place to live; the housing waitlist is two years long. Many cannot afford to rent and cannot afford to buy." (HSAB stakeholder focus group participant)*
- *"I've called all the income-based apartments. All of them. For me, it's a three year waitlist. I'm not on disability, which is another story. I'm only on Medicaid and food stamps." (Mental health difficulties resident focus group)*

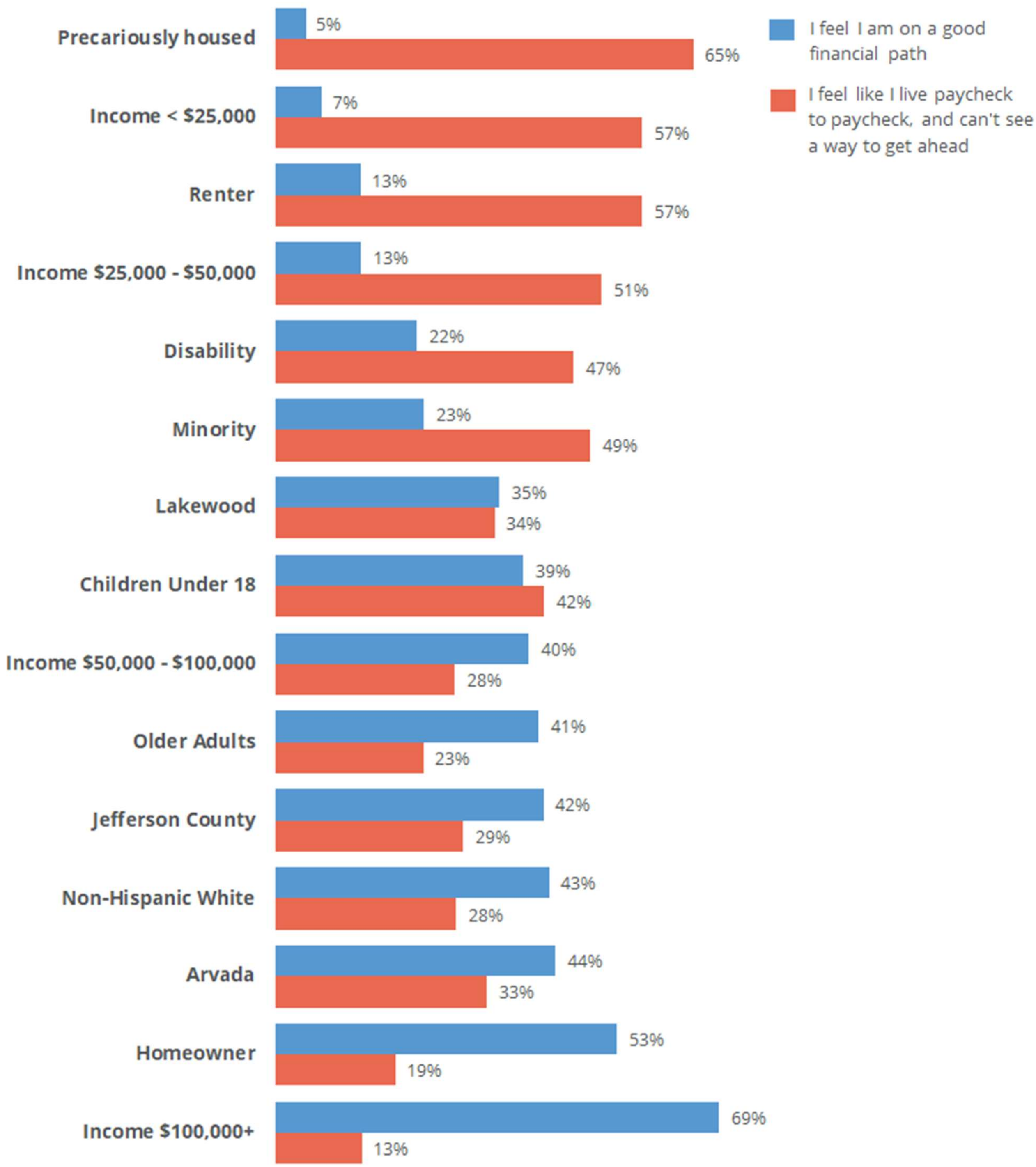
- *"I have a felony on my record, so no one will rent to me. I don't even bother to fill out applications unless they promise they have a place for me and they rent to felons. Otherwise, they're just taking the application fees with no intention to rent to me." (Domestic violence shelter focus group participant)*

Making Ends Meet

This section explores the level of financial stability indicated by survey participants as well as the major financial challenges residents face. This is particularly important as financial stability is a good indicator of a household's ability to endure unexpected shocks; households without financial stability can be severely impacted by unexpected shocks—such as the current pandemic—that can leave them in a precarious situation not only for the duration of the shock but for years to come.

Households on a good financial path. Figure III-2 below compares the percent of residents who indicated they feel they are in a good financial path with the percent that indicated they live paycheck to paycheck. As shown, the residents who are least likely to consider themselves on a good financial path include precariously housed respondents, low income respondents, renters, and moderate income households, people with a disability or a member of their household with a disability, and racial and ethnic minorities. These respondents are also most likely to say they "live paycheck to paycheck."

Figure III-2.
Financial Path



Note: n=891. Numbers do not add to 100 percent as not all potential survey responses are shown in the figure.

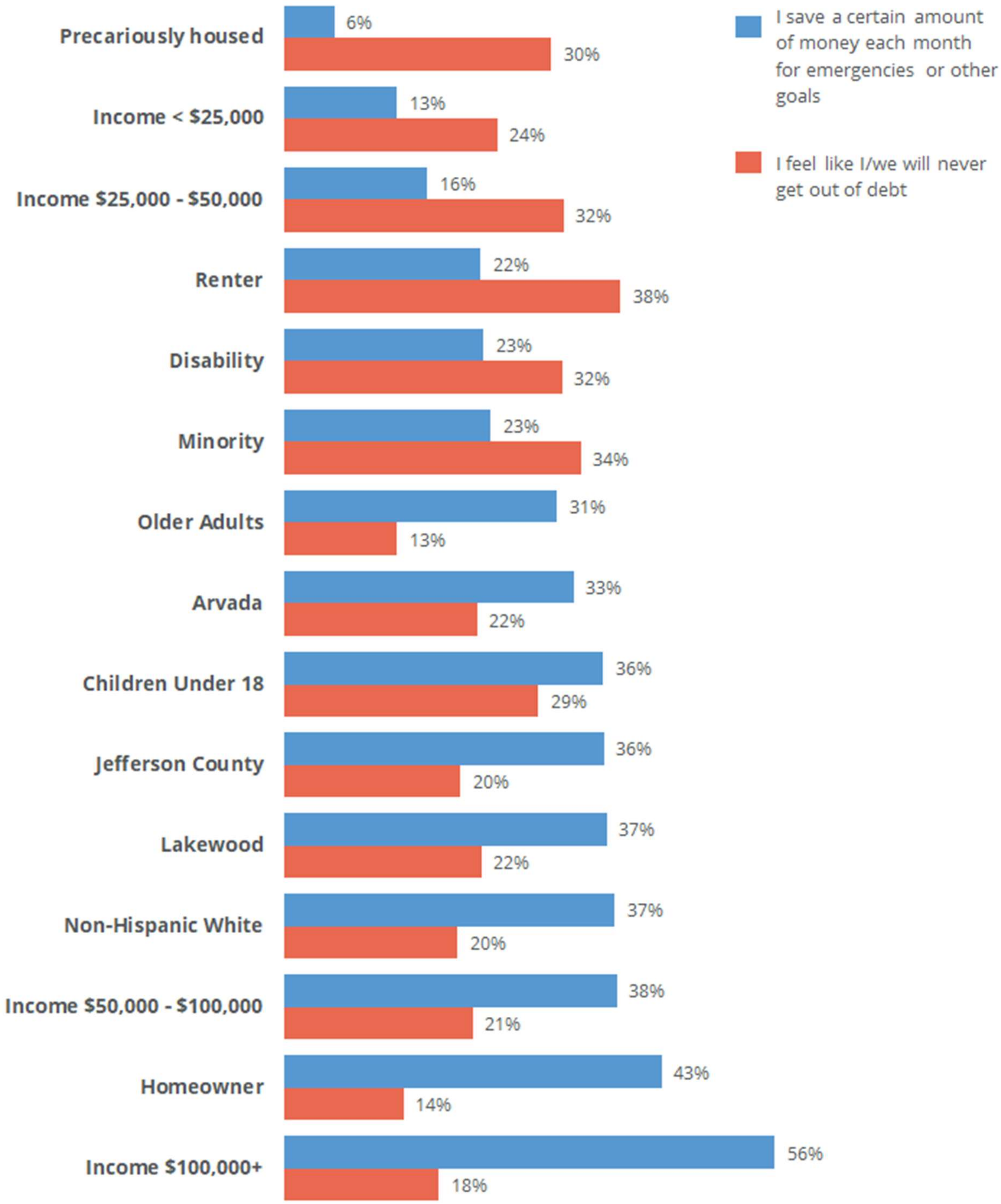
Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Indicators of financial stability. Figure III-3 compares the percent of residents who indicated they save a certain amount of money for emergencies or other goals with the percent that indicated they feel they will never get out of debt. Overall, in Jefferson County, slightly more than one in three respondents (36%) save a certain amount monthly and one in five (20%) feel like they will never get out of debt.

Precariously housed residents and residents with income below $25,000 have the lowest level of financial stability.

- Only 6 percent of precariously housed residents are able to save for emergencies and 30 percent are debt burdened.
- Only 13 percent of low income residents are able to save for emergencies and around one in four are debt burdened.
- Less than one in four renters is able to save for emergencies and almost two in five are debt burdened.

Figure III-3.
Financial Stability



Note: n=891. Numbers do not add to 100 percent as not all potential survey responses are shown in the figure.

Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Financial vulnerability indicators. Figure III-4 presents a range of indicators of financial vulnerability and stresses among Jefferson County residents. As shown, precariously housed residents, renters, and households with incomes less than $25,000 are all most likely than the typical Jefferson County resident to have financial vulnerabilities. Indicators of financial vulnerability include:

Among precariously housed residents:

- The majority live paycheck to paycheck (65%) and struggle to pay bills on time (63%) sometimes paying late or less than the amount due;
- Two in five sometimes need to borrow money from family or friends to pay housing costs or bills; and
- These households are significantly more likely than County residents to borrow money short-term from a payday lender or pawn shop to be able pay housing costs or bills (31% vs. 6%).

Among households with incomes less than $25,000:

- Two in five (42%) struggle to pay bills, sometimes paying late or paying less than the amount due;
- More than one in three (36%) sometimes need to borrow money from family or friends to pay housing costs or bills;
- One in three (34%) had an unexpected expense last year that they struggled to pay; and
- One in five (22%) sometimes need to borrow money short-term from a payday lender or pawn shop to be able to pay housing costs or bills.

Unexpected expenses. Unexpected expenses can create a big drain on the financial health of households if families turn to high cost loans such as payday loans, pawn shops, or credit cards to cover expenses.

In the past year, around 20 percent of Jefferson County residents had unexpected expense(s), like a doctor bill or car repair that they weren't able to pay or struggled to pay. The unexpected expense amounts ranged from several thousand dollars to as low as $200; and the greatest proportion of respondents attributed the unexpected expense to medical treatments and medications.

Figure III-4.
Financial Vulnerability Indicators

Higher than County (>5 percentage points) | Lower than County (<5 percentage points)

Financial Vulnerability Indicators	Precariously Housed	Renter	Homeowner	Income < $25,000	Income $25,000 - $50,000	Minority	Disability	Jefferson County
Current Struggles								
Got into credit card debt by using credit cards to meet our needs when we had no other way to pay	26%	32%	15%	14%	28%	31%	29%	**20%**
Had an unexpected expense, like a doctor bill or car repair that we weren't able to or struggled to pay.	34%	35%	12%	34%	23%	20%	30%	**18%**
Struggle to pay bills, sometimes paying late or paying less than the total amount due	63%	33%	11%	42%	31%	37%	30%	**18%**
Sometimes need to borrow money from family or friends to pay my housing costs or bills	40%	25%	6%	36%	23%	24%	20%	**12%**
Sometimes need to borrow money short-term from a payday lender or pawn shop to be able pay housing costs or bills	31%	14%	1%	22%	7%	17%	8%	**6%**
Worries and Concerns								
I worry about a potential health issue for me or a family member, which would drain my savings and put me in debt	28%	42%	28%	40%	33%	39%	48%	**31%**
I worry that if we have an unexpected expense, like a doctor bill or car repair, that we won't be able to pay for it	49%	59%	18%	56%	48%	44%	47%	**29%**
I worry about my credit score	35%	34%	9%	26%	26%	35%	34%	**15%**

Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Types of help needed in the past year. Residents were also asked if they had needed other types of help over the past year; the most common answers include:

- Help to receive mental health counseling (13%);
- Help with paying rent/mortgage (12%); and
- Help with paying for medical bills (11%).

Resident descriptions of their financial situation. Survey respondents described their current financial situation in their own words. Many residents are worried about increasing cost of living while they live on a fixed income or are about to retire and start living on a fixed income. Other residents foresee having to work several years past their retirement age in order to afford living expenses. Others worry about health insurance premiums rising and student loans not allowing them to save enough for retirement.

Overall, a wealth of comments was received; a sample include:

Living paycheck to paycheck, unable to save for emergencies:

- *"No Emergency Fund."*
- *"Every time I'm close to having the money saved to move into a place something happens that I need to take from that savings (putting me another paycheck away.)"*
- *"I am medically retired on SSDI and have trouble with expenses every month."*

Rising cost of living, stagnant incomes:

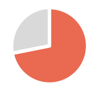
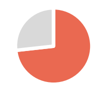
- *"My fiancé is a teacher for Jeffco and I'm a social worker, yet we are not financially secure at all. Everything is too expensive (rent, gasoline, food, utilities, etc.)"*
- *"I receive disability but it doesn't cover my rent. I am VERY disabled, but have to work to keep my home."*
- *"Retired income is not keeping up with increase in expenses."*
- *"Rising costs of prescription medications and health care."*

Financial sacrifices. In the past year, two in five (44%) Jefferson County residents reduced or went without certain goods or services due to their financial situation. Figures III-5 shows the percent of residents who have had to reduce or go without a certain item in the past year and the top five goods or services forgone or reduced. Across the board, reducing or foregoing dental care, transportation-related expenses, and medical procedures are the most common sacrifices respondents made.

Jefferson County residents most likely to have needed to reduce or go without otherwise needed goods and services include:

- Nine out of 10 (90%) households with incomes less than $25,000. Last year, the greatest proportion of these residents reduced spending or went without dental care, car repairs or maintenance, and food.
- Nearly three out of four (73%) households that include a member with a disability. These respondents were most likely to reduce or go without dental care, car repairs or maintenance, and medical procedures or appointments.
- About seven in 10 respondents with household incomes of $25,000 to $50,000. These respondents were most likely to sacrifice dental care, car repairs or maintenance, and medical procedures or appointments.

Figure III-5.
In the past year, have you or members of your household had to reduce or go without any of the following?

	Precariously Housed	Renter	Homeowner	Income <$25,000	Income $25,000 - $50,000	Minority	Disability	Jefferson County
PERCENT WHO HAD TO REDUCE OR GO WITHOUT								
	67% 	69% 	35% 	90% 	72% 	67% 	73% 	44% 
WHAT DID YOU REDUCE OR GO WITHOUT? (TOP 5 ANSWERS)								
1	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments	Car repairs or maintenance	Dental procedures or appointments	Dental procedures or appointments
2	Transportation	Car repairs or maintenance	Car repairs or maintenance	Car repairs or maintenance	Car repairs or maintenance	Dental procedures or appointments	Car repairs or maintenance	Car repairs or maintenance
3	Car repairs or maintenance	Medical procedures or appointments	Medical procedures or appointments	Food	Medical procedures or appointments	Medical procedures or appointments	Medical procedures or appointments	Medical procedures or appointments
4	Internet	Clothing	Other	Medical procedures or appointments	Clothing	Clothing	Clothing	Clothing
5	Food	Food	Clothing	Transportation	Mental health appointments	Mental health appointments	Transportation	Mental health appointments

Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Community Challenges and Needs

With respect to community challenges and needs, access to information about programs and services, assistance navigating service and housing systems, access to housing with services, and resolving transportation difficulties were common themes in both the resident survey and focus groups.

Access to information and assistance navigating systems. Among residents in need of publicly supported affordable housing or those who need assistance meeting basic needs or other human service supports (e.g., employment assistance, skill building), a lack of information about available resources and the complicated processes some must go through to receive services can be overwhelming and difficult.

- *"I've heard there's an auto-repair service through Jefferson County, but I don't know where it is or how you use it." (Low income resident focus group participant)*
- *"The shelter is not up to date on housing resources. They call it housing counseling when they hand you a packet of flyers and tell you to call or go to each one to apply." (Domestic violence shelter focus group participant)*
- After a lively discussion about whether or not employment assistance services, especially opportunities to learn basic computer skills were available anywhere in the County other than by the "Taj Mahal", one participant summed up the discussion: *"No one really knows who Jefferson County is. Seems to be more awareness at the City level." (Low income resident focus group participant)*

Access to affordable mental health care and housing. Focus group participants with mental health difficulties and participants at a domestic violence shelter underscored the importance of temporary housing supports (less than six months) with access to sufficient mental health care to stabilize their mental state is a critical piece for putting these residents on the path to greater levels of self-sufficiency. Without a safe place to live and access to needed mental health treatment, these residents described themselves as vulnerable to continued homelessness and for some, understanding why some women return to their abusers.

- *"If I just could get help with housing for six months and get my mental health under control, I could work and live and support myself. I just need a little help." (Mental health difficulties resident focus group)*
- *"We have mental health, PTSD, but we don't score high enough on the VI-SPDT to get help with housing." (Domestic violence shelter focus group participant)*
- *"30 days in a shelter is not enough. We spend the first two weeks trying to get our bearings; we've been terrified for our lives." (Domestic violence shelter focus group participant)*

Access to transportation. Transportation difficulties are a common factor leading to employment issues, missed medical or benefits appointments, and increased difficulty finding housing and accessing services. Around one in four residents experienced a transportation related challenge in the County in the past year. Over two out of five precariously housed residents experienced a transportation challenge, resulting in missed physical and mental health care appointments, work issues, and missed benefits/program appointments.

Over half of residents with income below $25,000 experienced a transportation related challenge in the last year. These challenges tended to cause them to miss medical appointments and work. In focus groups, transportation difficulties, particularly for those who are transit dependent, pose a significant impediment to accessing housing, employment, mental health care services, social services, and other opportunities in Jefferson County.

Nature of transportation difficulties. The majority of focus group participants were transit-dependent. In describing the challenges with relying on RTD bus service in Jefferson County, participants point to three primary challenges:

Unable to easily get to the places they need to go**—**difficulties with routes, service areas, distance to and between stops, digital divide for route planning and information

- *"RTD and finding public transportation is the biggest struggle for my mother." (Family caregivers and older adults resident focus group participant)*
- *"RTD is not useable for getting where you need to go." (HSAB stakeholder focus group participant)*

Unable to efficiently get to the places they need to go**—**it takes hours travel to and from key destinations, difficulties with hours of service, frequency of service, reliability

- *"If you have money or a ticket, the bus can get you where you need to go, but it takes FOREVER to get places. You can only schedule one job interview a day because you have to plan to spend hours getting there and back." (Domestic violence shelter focus group participant)*
- *"Dial-A-Ride is not reliable, often they do not show up. If RTD is late, they miss their appointment. If they miss one appointment, it can be a domino effect; you can be kicked out of a program and have to start all over." (HSAB stakeholder focus group participant)*

Cost of rides**—**insufficient funding for RTD's LiVE program and free passes, difficulties affording ride tickets, monthly passes

- "The lack of bus passes is a HUGE barrier. And, there's nowhere to go to get bus passes. They run out of the tickets here right away." (Domestic violence shelter focus group participant)*

- *"If I have a pass I take the bus. I can't afford to buy a pass. Buses go where I need to go, but I don't have any money. I'm on the LiVE program with RTD, but you're supposed to get the tickets from a nonprofit. They always run out. Today, I walked here." (Mental health difficulties resident focus group participant)*

Impact of transportation difficulties. Focus group participants described the impact of their transportation difficulties on their ability to secure or maintain employment, access housing, health care services, and human services.

Transportation difficulties—limit access to employment

- *"I turned down a job with a transgender advocacy organization because it took three hours and four buses for me to get there. And then, I had to worry about my stuff." (Mental health difficulties resident focus group participant)*

- *"I have received job offers in areas like DTC, that I cannot take because I don't have reliable transportation." (Low income resident focus group participant)*

- *"I had a job, but I couldn't get a bus pass, so I lost the job." (Domestic violence shelter focus group participant)*

- *"There are many quality jobs in Golden. The FlexRide offers services to Golden, but they are unable to drop you off closer to where the jobs are." (Low income resident focus group participant)*

Transportation difficulties—limit access to housing

- *"We qualify for the RTD LiVE, but you have to wait three weeks to get the card. We only have 30 days in this shelter, and we're supposed to get a job and a place to live. How do we do that with no transportation?" (Domestic violence shelter focus group participant)*

- *"My son has been stuck living in the mess here because they have no bus passes so we can't get out." (Domestic violence shelter focus group participant)*

Transportation difficulties—limit access to health and human services

- *"I had a doctor's appointment at 2:30. The bus was so late; it came at 2:00 when it was scheduled for 1:20. If this was for a job, I couldn't be late. Maybe when I get a job, I'll just have to leave two hours early to be safe." (Domestic violence shelter focus group participant)*

- *"Not enough connecting bus services going north to south." (Low income resident focus group participant)*

- *"You can't get the FlexRide to the Taj Mahal." (Low income resident focus group participant)*

- *"There are a lot of programs I can't participate in because of transportation." (Mental health difficulties resident focus group participant)*

SECTION IV.

RESOURCES AND GAPS

SECTION IV.
Resources and Gaps

Jefferson County's Human Services mission is to "build better, safer lives through early childhood education, adult and child protection, job training, food assistance, Medicaid, and other programs, demonstrating the County's focus on addressing the causes and conditions of poverty. In the community engagement process, resident survey respondents and focus group participants described the types of resources that would be most helpful to them and identified real or perceived (due to lack of information) gaps in services or programs.

Primary Findings

- Assistance with housing, employment, mental health care, childcare, and transportation are all needed resources among Jefferson County's low and moderate income populations.

- Addressing the digital divide—both access to the Internet and Internet-capable devices—and digital literacy is a pressing issue, particularly in light of societal shifts to prevent the spread of COVID-19. Those who may need access the most may be the least equipped to shift to the digital space for service and program delivery.

- Awareness of resources is low, partly because people do not seek resources they do not need, but also because it can be difficult to find information about housing and human service resources.

Most Helpful Resources

Figure IV-1 visually depicts the words that survey respondents used to describe the type of help that was or would have made the most positive impact on their family. The size of words in the image is correlated to the frequency with which a word was mentioned, thus larger words were mentioned more frequently.

As shown, key words associated with the most impactful types of resources relate to housing or home, jobs or employment, health, mental health, and food.

Figure IV-I.
If you experienced challenges or difficulties in the last year, what resource(s) or help made the most positive impact on you or your family? Or, if you did not receive help, what resources or help would have made the most positive impact?

Source: Root Policy Research from the 2020 Jefferson County Resident Survey and Word Cloud by https://wordart.com/create.

Health care resources. Figure IV-2 and IV-3 present the helpfulness of health care related services by jurisdiction, tenure, income, and selected respondent characteristics. On average, respondents are neutral about the usefulness of resources for health care, dental care, and mental health care. Resources for drug or alcohol problems/addiction were rated the lowest across jurisdictions.

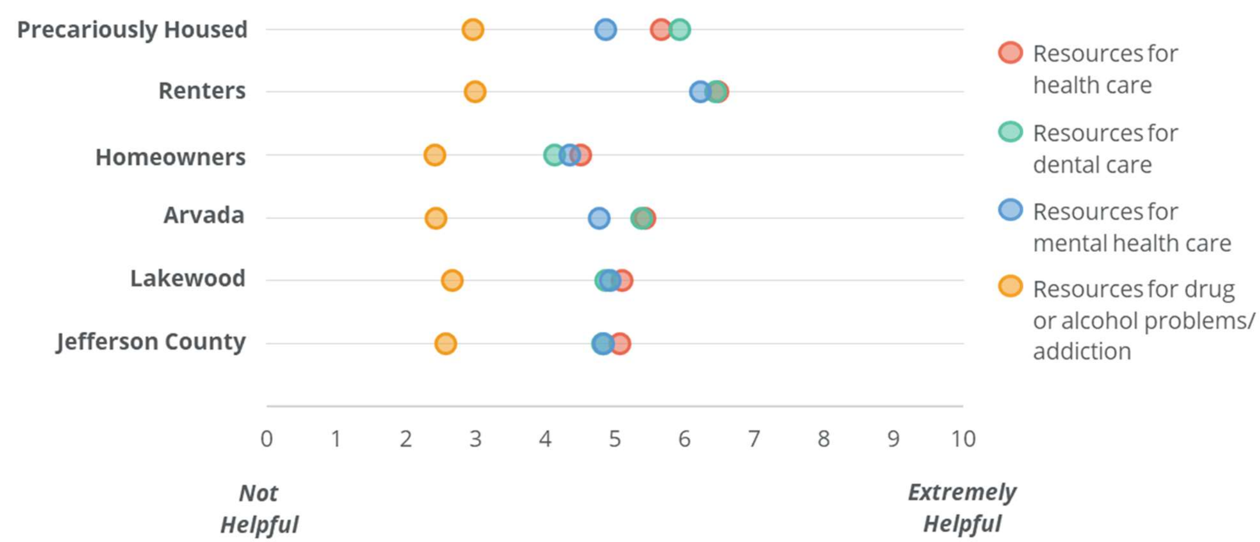
- Resources for medical care were rated the more useful by renters than by precariously housed residents.
- Low income residents consider resources for dental and health care more useful on average than any other respondent cohort.

- Among members of selected protected classes, minority residents and households with a member with a disability rated health care related resources higher than other groups including, households with older adults.

Representative examples of how survey respondents described the types of health care resources received or most needed include:

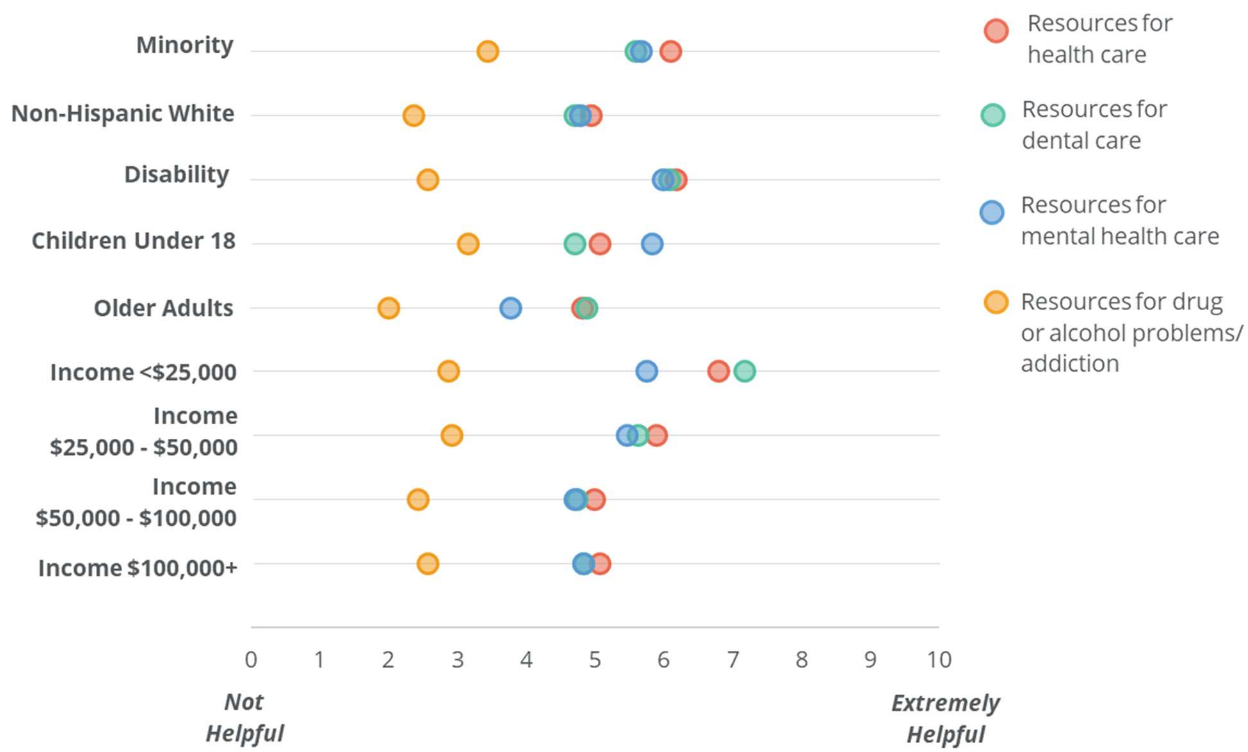
- *"A lock down drug rehab. Maybe my beautiful Nici would still be here today."*
- *"Access to mental health resources— so difficult to find, huge help once it was secured."*
- *"JCMH is helpful. Needed housing for mental ill/substance abusing young adult."*
- *"Jefferson Center for Mental Health has a Fantastic Team of Social Workers."*
- *"I need access to mental health counseling ASAP—trying to find a provider who has office hours outside of 9-5pm. I'm trying to work full time, but need mental health services!! I can't take time off for appointments."*
- *"I received help from 'Donated Dental Services.' It was a Godsend and I don't know what I would have done without their services."*

Figure IV-2.
Health Care Resources—Which of the following services would be most helpful? By Housing Tenure and Jurisdiction



Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Figure IV-3.
Health Care Resources—Which of the following services would be most helpful?
By Respondent Characteristics



Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Housing resources. Figures IV-4 and IV-5 below show results for the usefulness of housing related services by jurisdiction, tenure, income, and selected protected class.

- Less expensive housing was rated the most useful housing resource across jurisdictions and among households with incomes less than $50,000.
- As expected, renters rated less expensive housing and down payment assistance programs higher than homeowners.
- Among members of selected protected classes, minority residents rated housing related resources higher, and are more interested in down payment assistance.

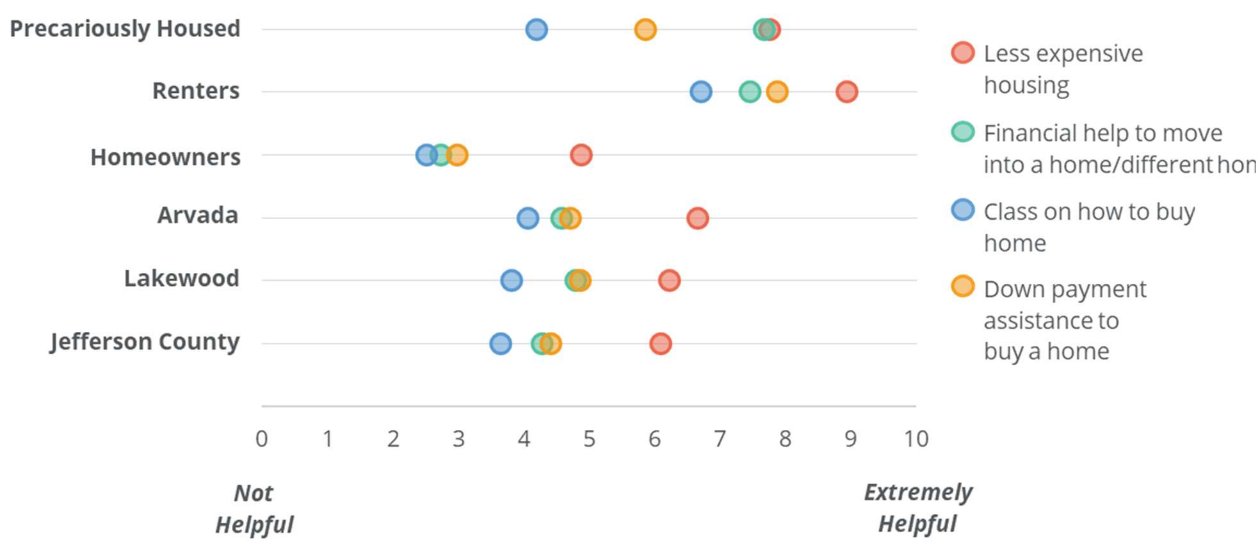
Representative examples of how survey respondents described the types of housing resources received or most needed include:

- *"Affordable housing in the rural community is a critical need."*
- *"Help with paying heat during winter (was denied for being above income limit by a few dollars)."*
- *"The help I received from the Salvation Army actually kept me alive. If they hadn't helped me with my rent and utilities I would not be here."*

In focus groups, participants expressed:

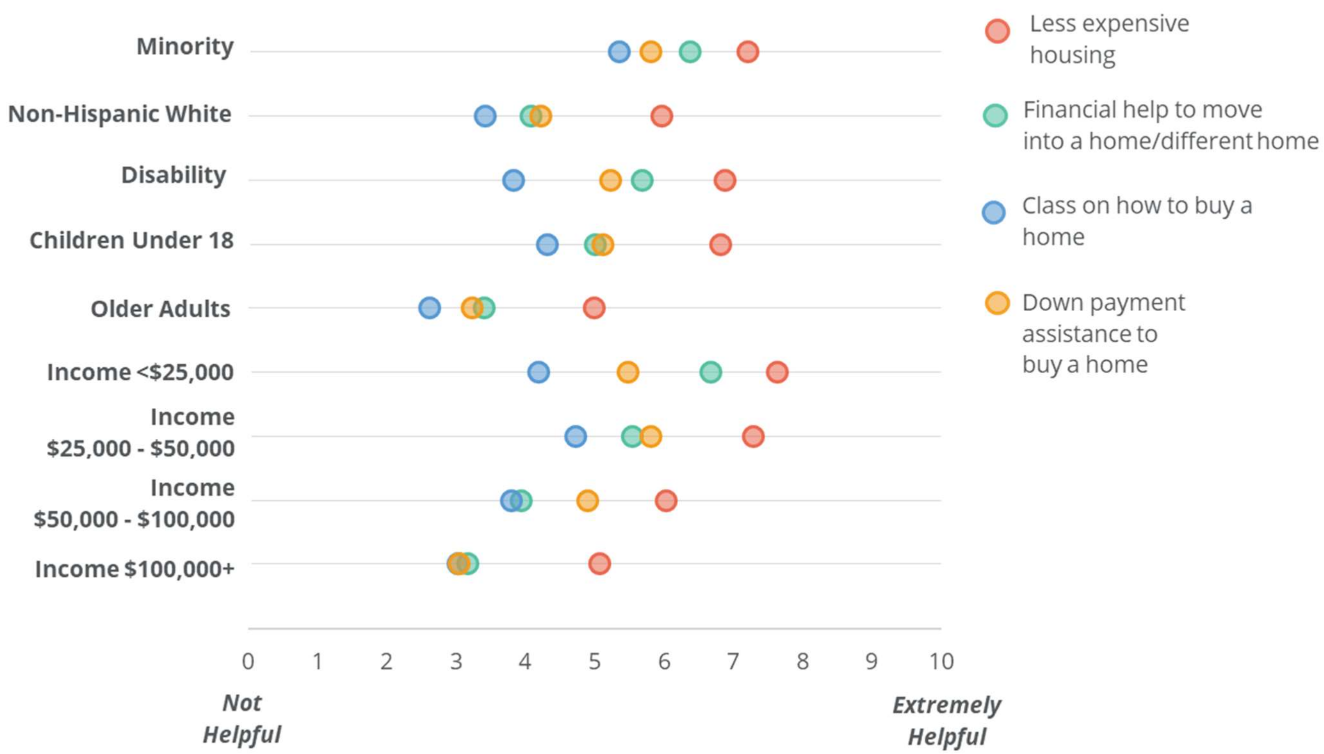
- *"The shelter is not up to date on housing resources. They call it housing counseling when they hand you a packet of flyers and tell you to call or go to each one to apply." (Domestic violence shelter focus group participant)*
- *"There aren't any resources to help with application fees. Metro West has a new building, they told me if I could come that day with $40 for the application fee and a $500 deposit, I could have the place. There's resources for the deposit and the first month's rent, but nothing for the application fee. I don't know how to get the $40, so I couldn't get the place." (Domestic violence shelter focus group participant)*

Figure IV-4.
Housing Resources—Which of the following services would be most helpful? By Housing Tenure and Jurisdiction



Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Figure IV-5.
Housing Resources—Which of the following services would be most helpful?
By Respondent Characteristics



Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

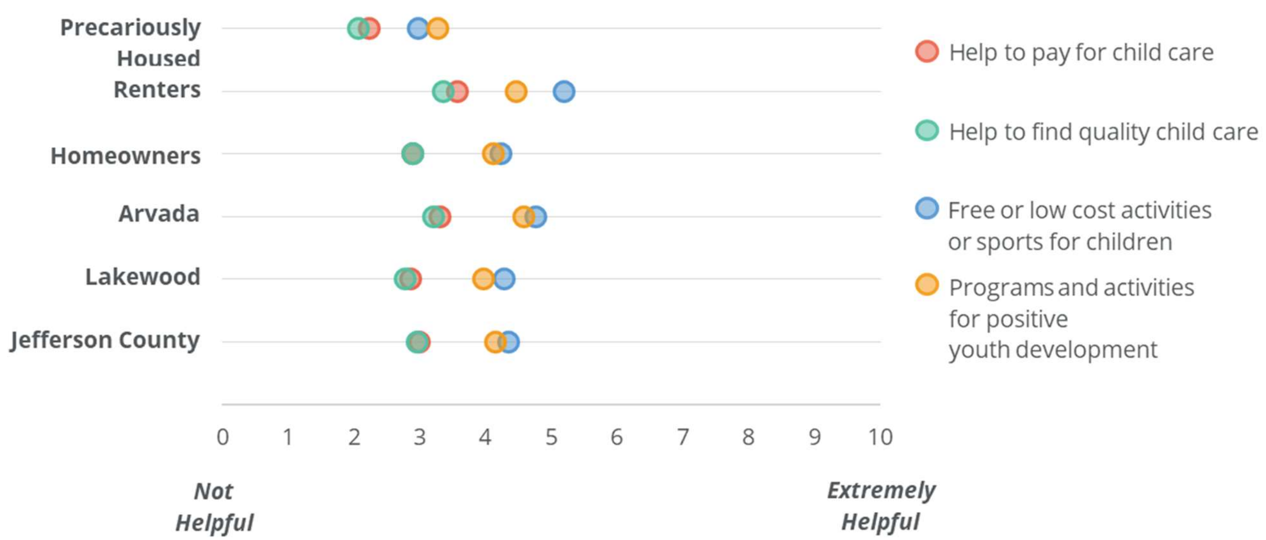
Childcare and youth resources. Figures IV-6 and IV-7 below show results for childcare and youth related services.

- With the exception of households with children under the age of 18, respondents were mostly indifferent about childcare services and youth resources. However, they showed more interest in free or low cost activities for children and programs for positive youth development.
- Households with children and renters tended to rate programs for positive youth development higher than other groups.
- As expected, households with children rated childcare and youth related resources higher than other groups; minority residents are also more likely to consider resources for children to be helpful.

Representative examples of how survey respondents described the types of childcare and youth development resources received or most needed include:

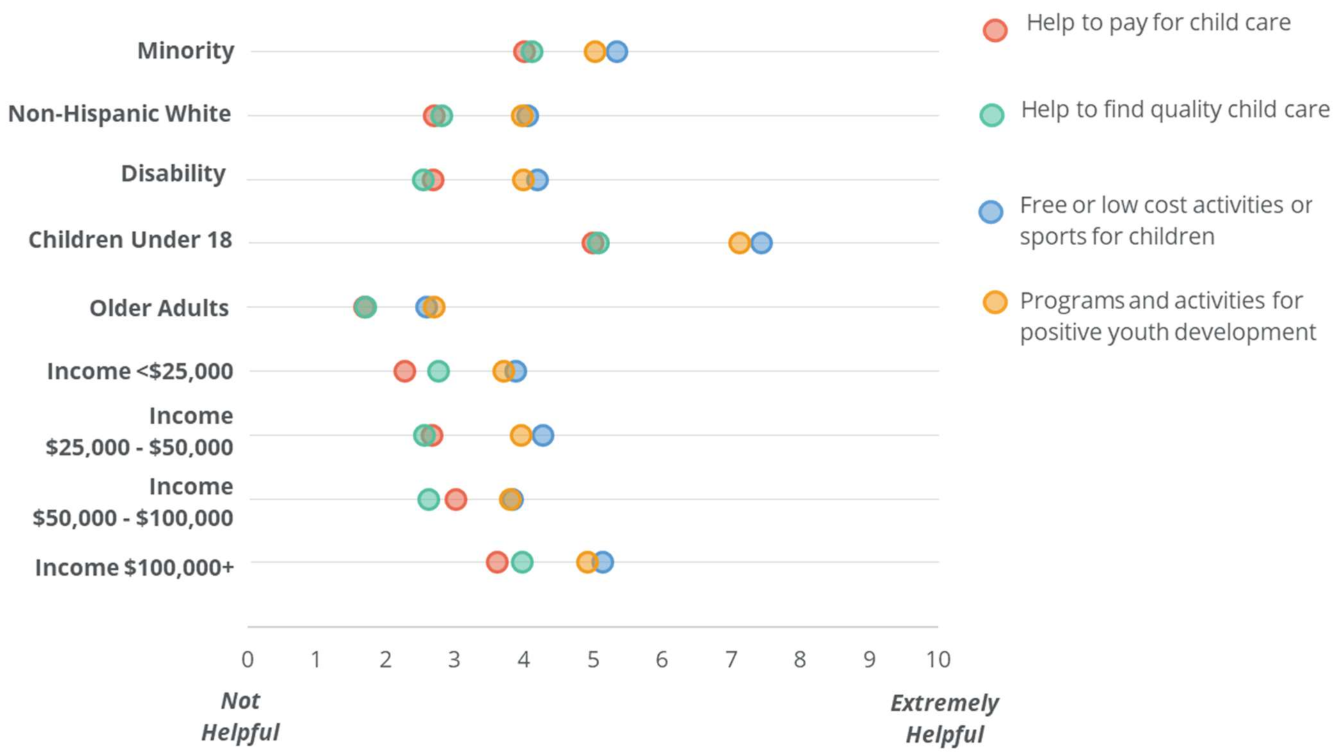
- *"Medicaid and food stamps. I don't know how we would have survived without those. If there was affordable childcare, we could be a two income household and probably come off assistance. But it's not worth going back to work if I only bring home $200 a month after childcare. I am aware of the program that helps pay for childcare, but very few providers accept it and they are all booked."*
- *"High rent, before & after school care, positive youth activities."*
- *"The help received financially to have my kids in positive summer activities at recreation centers in Jefferson County."*
- *"Our greatest challenge has been finding quality affordable childcare. I can access info and listings ,but most places are full or have a really long waiting list. I also would need a new job—was doing temp work before baby, despite having two master's degrees and a decade of experience—so it's a catch-22 situation: how to pay for childcare (and find child care) while I look for a job. Obviously paying for it while I am unemployed is not a good idea, but I can't take a job until I have some lined up. But if none is available, I can't take a job anyway."*
- *"I had a family member's child placed with me and there are NO resources available. Jeffco places him with me and never offered assistance or respite or anything to assist. I am expected to single parent a child the court decided I should have and they have had no contact with me since then unless I initiate. No financial or physical or emotional assistance unless we're destitute."*

Figure IV-6.
Childcare and Youth Development Resources—Which of the following services would be most helpful? By Housing Tenure and Jurisdiction



Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Figure IV-7.
Childcare and Youth Development Resources—Which of the following services would be most helpful? By Respondent Characteristics



Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Employment and transportation resources. Figures IV-8 through IV-9 below show results for employment and transportation related services.

- Help with car repairs was considered the most helpful resource across jurisdictions.
- Help with car repairs was considered the most helpful by renters and low income residents.
- Help with car repairs was rated the most helpful resource for households with a member with a disability.
- Minority and low income residents were on average more interested in job training opportunities than other group of residents.

Resources needed to meet employment goals. Survey respondents who wanted to meet an employment goal like getting a job or a better job were remarkably similar in what was most needed. For respondents who were unemployed or underemployed, working only part-time at the time of the survey, or had household incomes less than $25,000, the greatest proportion identified the following as the most needed resources to help them meet their employment goals:

- Financial help to pay for education, training, certificate program;
- Information about what types of careers/jobs I could get;
- Financial help to pay household expenses while taking classes/training;
- Support for getting a job after I get training; and
- Practice job interviews/mock interviews.

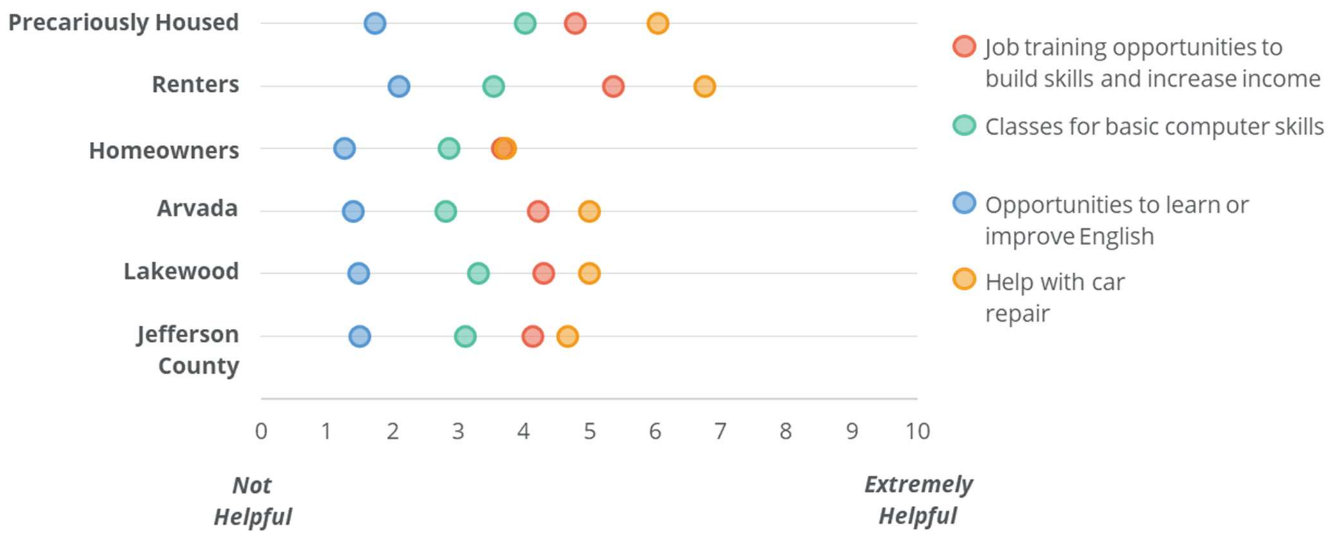
A smaller share of respondents needed better transportation options, emotional support when getting training for something new, help finding a career despite a criminal record, and access to childcare while taking classes or training.

Representative examples of how survey respondents described the types of employment and transportation resources received or most needed include:

- *"Job placement would be helpful or opportunities to meet people to help me know others in the community. My husband is an immigrant and he has found it difficult to find work even though he speaks English and has a SSN."*
- *"Job postings specific to Jefferson County area."*

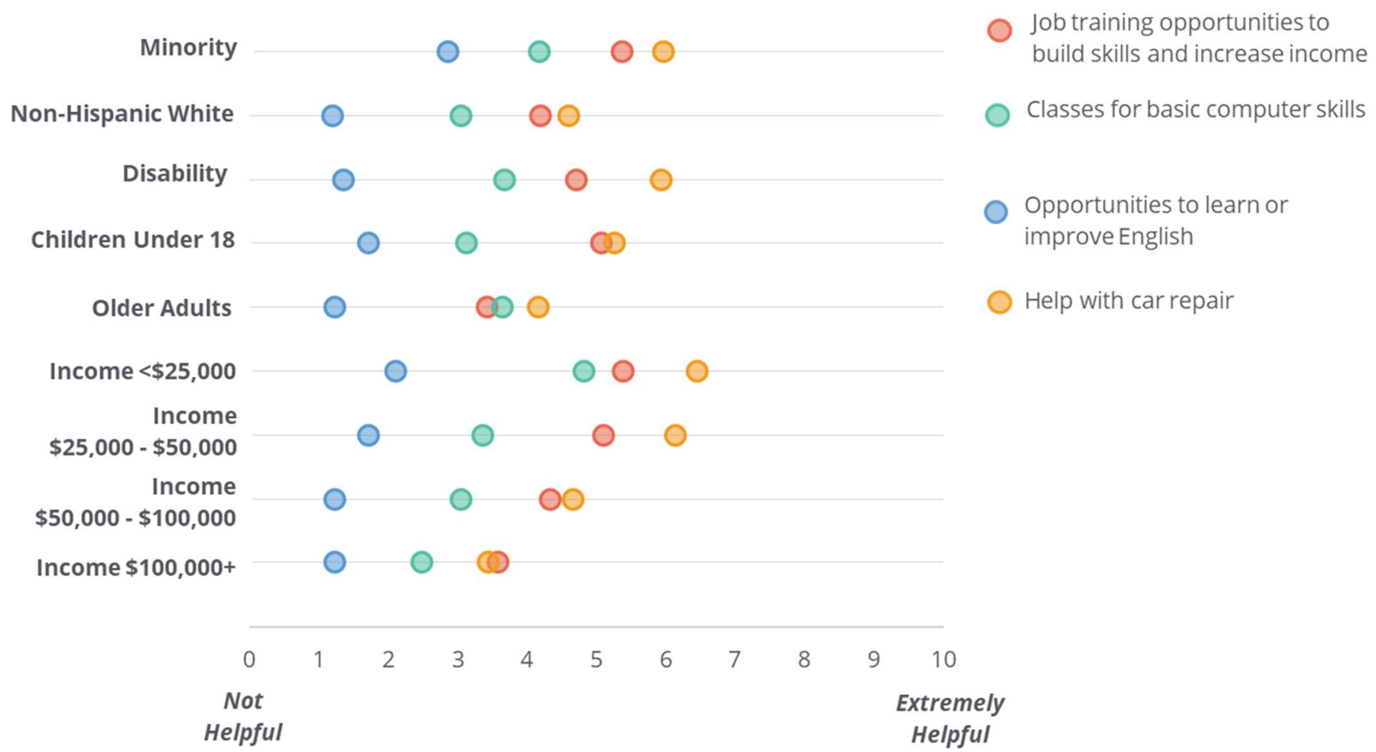
- *Job training*
- *Mock interviews. Resume re-writing help*
- *"Auto repair."*

Figure IV-8.
Employment Resources—Which of the following services would be most helpful?
By Housing Tenure and Jurisdiction



Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Figure IV-9.
Employment Resources—Which of the following services would be most helpful?
By Respondent Characteristics



Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Financial and legal resources. Figures IV-10 and IV-11 below show results for financial and legal related services by jurisdiction, tenure, income, and selected respondent characteristics.

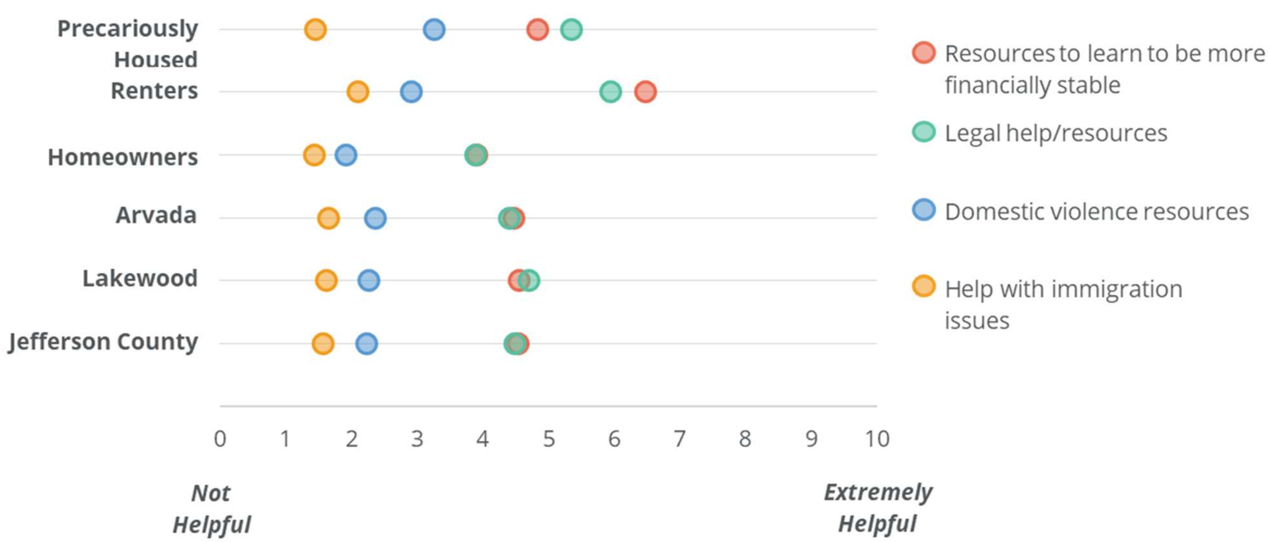
- With a few exceptions, residents were mostly indifferent about the usefulness of financial and legal resources.
    - Renters were most likely to consider resources to learn to be more financially stable and legal resources.
    - Compared to other cohorts, low income residents rated legal resources the highest.

Among members of protected classes, financial literacy resources were rated the highest for families with children, and minority residents. Legal resources were rated the highest for older adults and households with a member with a disability.

Representative examples of how survey respondents described the types of financial and legal resources received or most needed include:

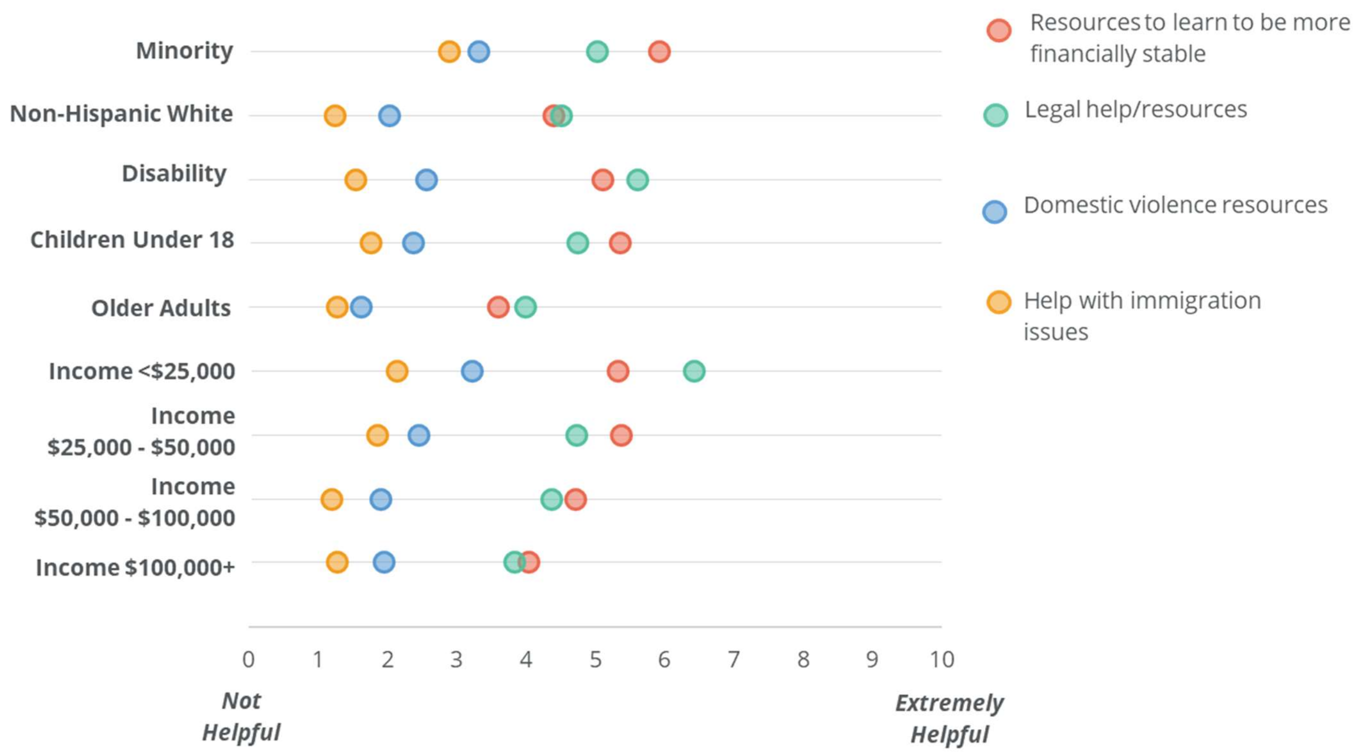
- *"Mental health and financial services."*
- *"Financial/ budget training."*
- *"Free legal consultation."*
- *"Legal help to deal with discrimination against women in the workplace. Dental health care services."*
- *"Legal help with Medicaid."*

Figure IV-10.
Financial and Legal Resources—Which of the following services would be most helpful? By Housing Tenure and Jurisdiction



Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Figure IV-11.
Financial and Legal Resources—Which of the following services would be most helpful? By Respondent Characteristics



Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

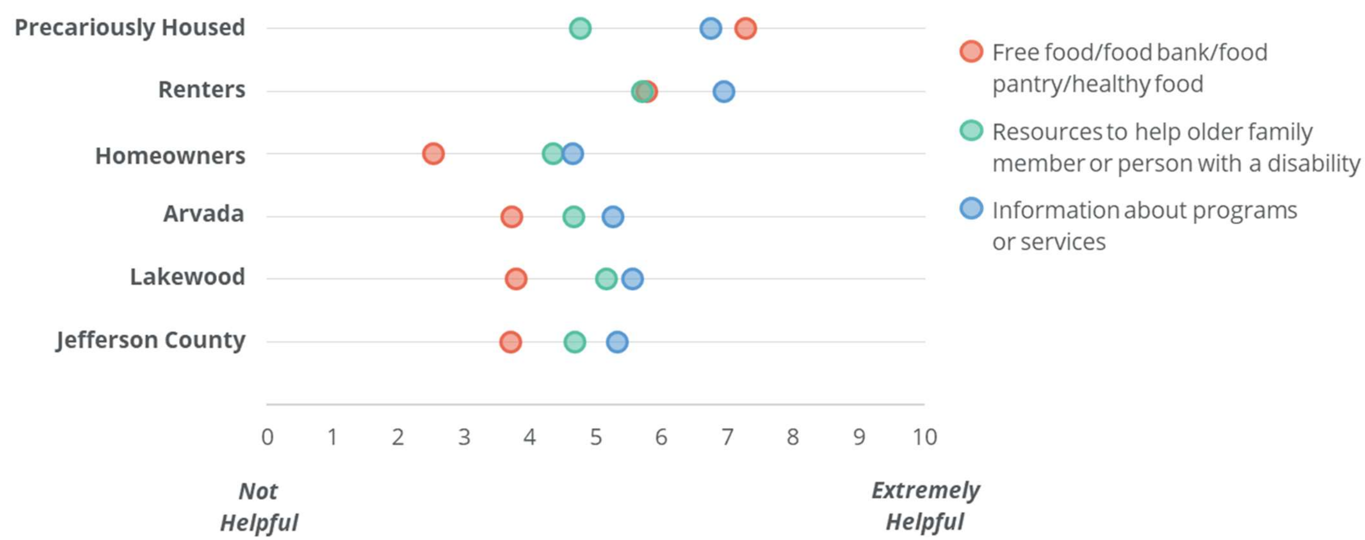
Other resources. Figures IV-12 and IV-13 below show results for the helpfulness of other services.

- Residents rated information about programs the highest across all jurisdictions.
- Precariously housed and low income residents consider information about programs and services and food resources very helpful.
- Among members of protected classes, minority residents rated information about services the highest. Households with a member with a disability rated information about services and help for a disability member about the same.

Representative examples of how survey respondents described the types of other resources needed, particularly information about programs and services and assistance navigating systems, received or most needed include:

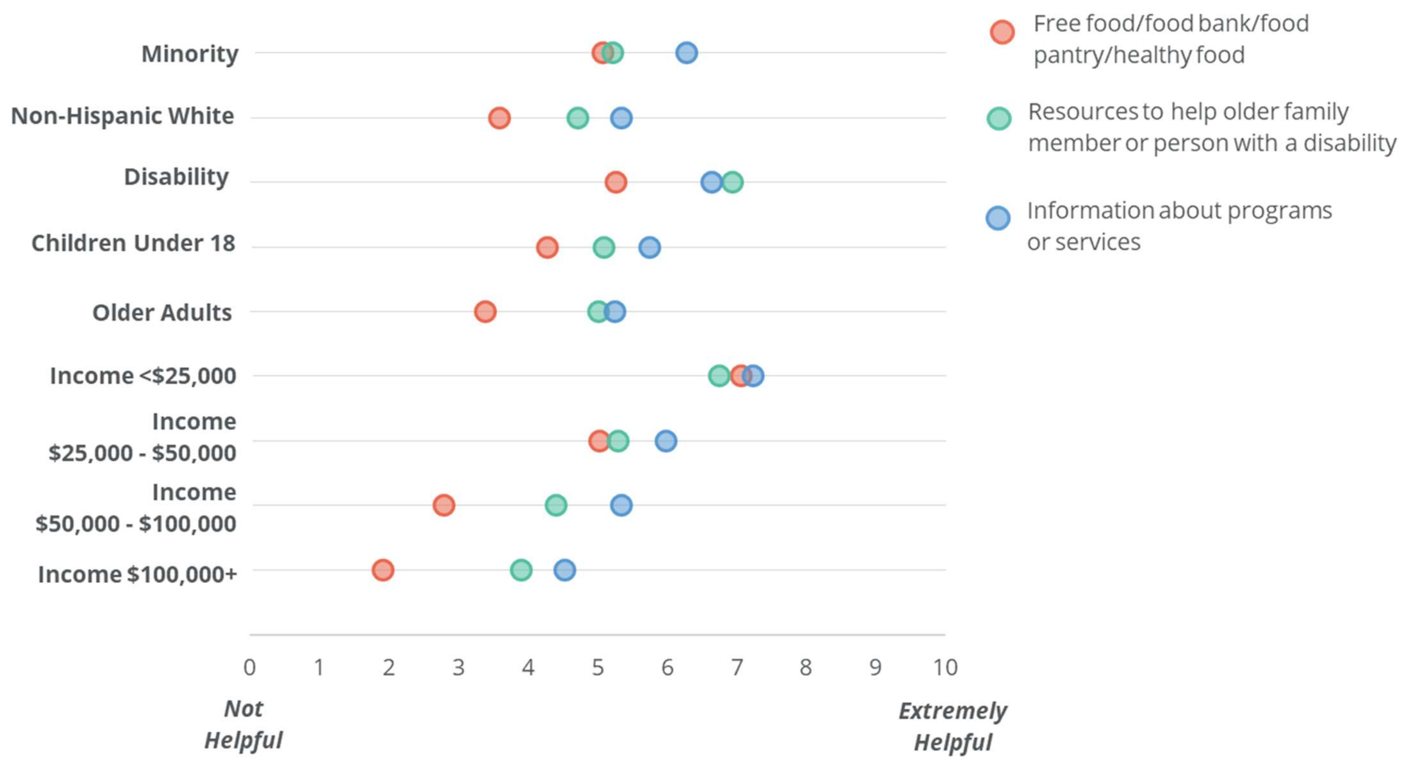
- *"Navigation services were helpful for health, mental health, disability, and food assistance."*
- *"Consistent help with less hoops to jump through to get it. It took so long getting help and now I'm homeless."*
- *"Family was the most helpful resource. I am disabled and accessing assistance is a nightmare."*
- *"I was not aware of the programs available through the County."*
- *"Improving the process to apply for Medicaid waivers (for my child) would have helped immensely. We were in the application process for over a year and a half. There is also a shortage of caseworkers to move things along."*
- *"Information about government programs to help senior citizens."*
- *"Senior resource center has been fantastic for my mother-in-law who suffers from Alzheimer's. My in-laws live in our cottage on our lot."*
- *"Senior Tax Exemption without the 10 year minimum residency in home."*
- *"None, any help has just made it harder and more stressful. With people just singing you up to receive phone calls and emails that just eat data. And end up costing you more money. When you are already struggling to keep the phone on."*

Figure IV-12.
Other Resources—Which of the following services would be most helpful?
By Housing Tenure and Jurisdiction



Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Figure IV-13.
Other Resources—Which of the following services would be most helpful?
By Respondent Characteristics

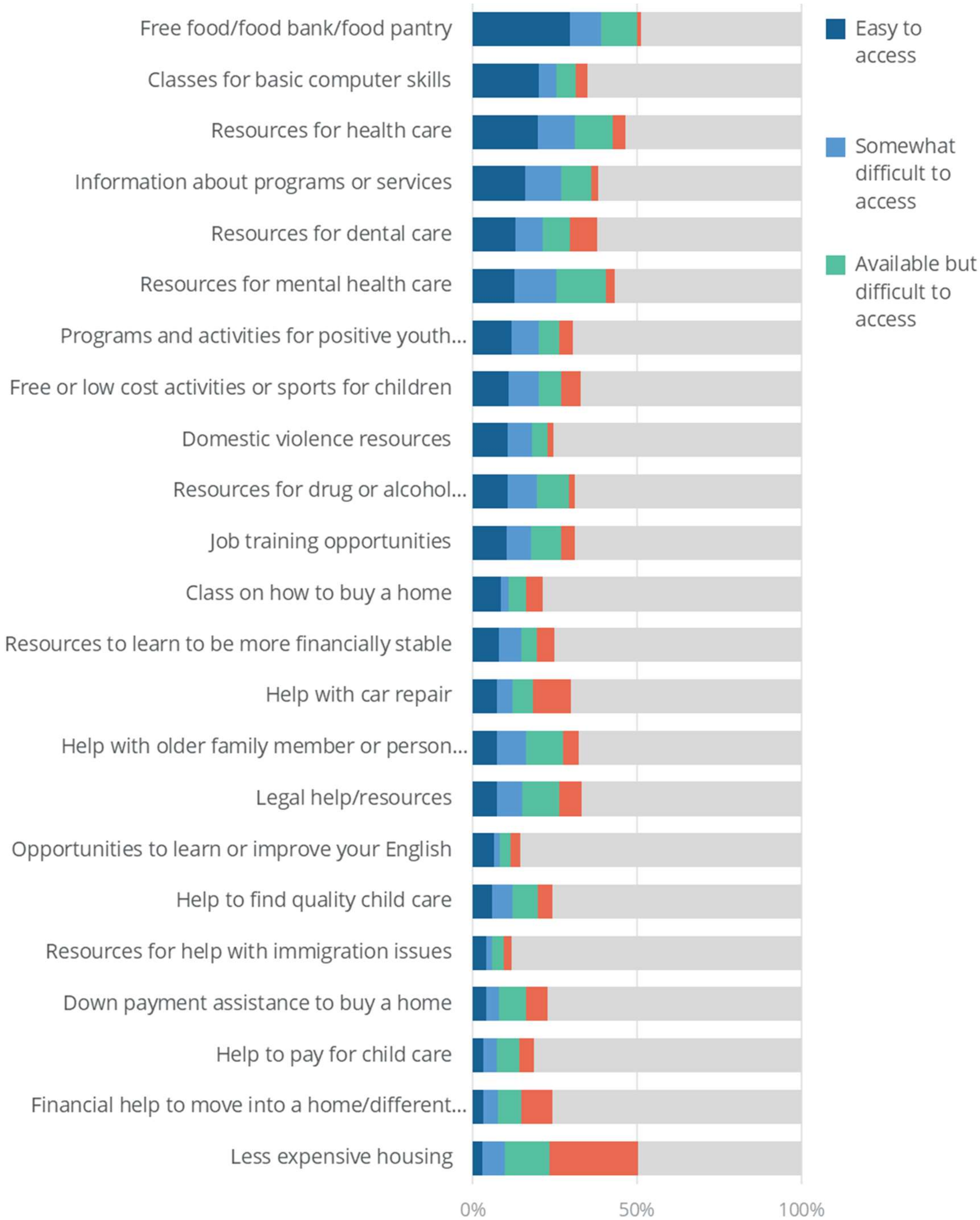


Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Resource availability—resident perceptions. Residents were also asked to indicate how easy or difficult it is to access different services. Figure IV-14 presents residents' perspectives on ease of access for the different jurisdictions. It is important to note that the represent responses from Jefferson County residents overall and not for the specific groups of residents who actually have a desire to use each of the services. In discussions with residents and stakeholders, participants often described awareness of services or programs in terms of "until you need it, you don't need to know if it's available in Jefferson County." Given this caveat, the results provide an insight into the general knowledge of Jefferson County residents of human service resources and programs. In general:

- Food related services are perceived among the easiest to access;
- Less expensive housing is considered not available for many; and
- The most common response to questions of resource availability is "don't know".

Figure IV-14.
In your experience, how easy or difficult is it to access the following resources in your community?



Source: Root Policy Research from the 2020 Jefferson County Resident Survey.

Gaps

In general, resources to address a spectrum of both housing and human services needs are available in Jefferson County, and the County benefits from the presence of strong community-based organizations and service providers. While less resourced and with significantly smaller populations, Park and Teller counties also have strong local organizations and an effective partnership with Jefferson County for delivery of many services.

Resources for housing and human services, even prior to the COVID-19 pandemic, were insufficient to meet growing needs and some programs are unavailable to residents who need assistance due to income or program qualification requirements. In addition to the demand for resources outpacing supply, four system issues make it more difficult for Jefferson County, Park County, and Teller County residents in poverty or near poverty to build better, safer lives.

Digital divide. The COVID pandemic exposed the extent of the digital divide in Jefferson County between residents with access to the Internet and Internet-capable devices and those without. Those without are much more likely to be low income, racial or ethnic minorities, residents with limited English proficiency, and older adults. As programs and services shift from in-person to online or phone, resources must be dedicated to provide devices, access to the Internet, training in digital literacy, and phone minutes beyond what is currently offered in what residents refer to as the “Obama phone” program. In focus groups, lack of access to the Internet or Internet-capable devices and lack of digital literacy were frequent topics of discussion. Many relied on public computers at libraries or service providers to use the Internet to apply for jobs, apply for housing, and apply for benefit programs. With the closure of these facilities due to the pandemic, these households are even more isolated and experience additional barriers to receiving assistance.

Ease of finding information about resources and assistance navigating systems. Both the resident survey and focus groups reveal that it is difficult for residents to find information about the types of programs or services they need, and, in general, people do not look for a resource until they need it. Those who do seek services, particularly related to larger federal programs like Medicaid, SSI or SSDI, or publicly supported housing of all types, require assistance with forms and process. People with multiple needs may require some level of case management to navigate these systems successfully.

During the week of May 23rd to May 29th, the United Way received 111 calls from Jefferson County residents seeking help for rent payment assistance (30 calls), utility assistance (18 calls), health care (16 calls), housing in general (15 calls), food or meals (12 calls), and eight other subjects. United Way also received two calls from Park County residents and one from a Teller resident. This is a snapshot of the diversity of needs for information and assistance in the county in a one week period.

Housing gaps. A lack of affordable housing to rent, either in the private market, or through a publicly supported housing program, is a pressing issue. Through the community engagement process, additional hurdles to being housed include insufficient resources available in programs that pay for deposits but also, to participants' knowledge, no program to pay for application fees. Accessing publicly supported housing is difficult because there is no central repository or single portal through which a resident can apply to live in affordable housing. Rather, the resident must, in many cases, physically go to individual properties that have rents based on income or must apply to participate in programs offered by all of the individual housing authorities in the region. Many of the focus group participants actively seeking housing at the time of the group described long days on the bus going from building to building to hand in paper applications, spending their last dollars on bus tickets and application fees only to be turned down or put on wait lists.

Transportation gaps. Transportation difficulties were one of the most common issues raised by residents who participated in the survey or focus groups. From the perspective of residents, the public transit system in Jefferson County is insufficient to meet the needs of the county's geographically dispersed population. Many residents prefer or need to rely on a personal vehicle for transportation, especially if they live or work or seek services in areas not currently or adequately served by RTD. As discussed in the previous section, financially vulnerable residents, especially those in or near poverty, often delay or cannot make needed car repairs in order to pay their housing costs or other bills. Once their vehicle becomes unusable or unreliable, these residents begin to experience employment impacts (e.g., missing work, losing jobs), miss health care appointments and human service appointments, and have increased difficulty maintaining or reaching self-sufficiency.

Gaps exposed or heightened by the COVID-19 crisis. The Jeffco Community Needs Task Force, assembled to manage the County's response to the COVID-19 pandemic produced weekly situation reports beginning in early April 2020. The situation reports demonstrate critical issues raised each week and the steps partners planned to take to address the issues. Many are pertinent to the needs assessment and include:

- Need for proactive outreach to households not currently connected to any of the partner agencies or organizations, including immigrant families;
- It is very difficult to find assistance that is available for residents who are undocumented immigrants;

- Immigrants with a legal status/documentation may be reluctant to participate in programs for which they qualify in order to avoid public charge issues that could impact their legal status;

- Need for access to the Internet and Internet-capable devices, particularly after closure of libraries. Community members also needed help with faxing and scanning benefit applications;

- The extent to which public schools return to normal operation will greatly impact workforce opportunities for families with school age children; and

- Childcare centers and family-home childcare providers are in danger of closing or remaining closed as a result of too few families seeking care, employment disruptions in families, concerns about maintaining properly disinfected operations, or uncertainty in a home-based provider's housing situation.

SECTION V.

RECOMMENDATIONS

SECTION V. Recommendations

The Community Needs Assessment provides insight into the causes and conditions of poverty in Jefferson, Park, and Teller counties.

Primary Findings

- Poverty rates had been slowly declining or static since 2010, and in 2018 ranged from 5 percent in Park County, to 7 percent in Jefferson County, and 8 percent in Teller County. A total of 41,438 Jefferson County residents lived below the poverty line in 2018, as did 947 residents of Park County and 1,980 Teller County residents.

- Demographic groups that are more likely than other county residents to experience poverty include single mothers, children under the age of five and adults ages 18 to 34, racial and ethnic minorities, people with a disability, and working age adults who are unemployed.

- The share of housing affordable to people with low and moderate incomes grew increasingly scarce from 2010 to 2018, especially in Jefferson County. Pre-COVID, a significant share of low income households who participated in the resident survey reported struggling to pay their rent or mortgage.

- Many of the resident survey and focus group participants are financially vulnerable, indicated by living paycheck to paycheck, paying bills late or for less than the amount due, borrowing money from friends or family, and borrowing money from short-term lenders like pawn shops and payday loans. All of these factors suggest that economic shocks—like sustained unemployment due to a pandemic—will push families in near crisis into deeper financial difficulty.

- In order to pay housing costs or other bills, low income residents and moderate income residents, reduced or went without dental care, needed car repairs or maintenance, and health care. Delaying dental care or health care and car repair or maintenance can lead to a health or transportation crisis with further impacts on the household's economic and social stability.

- Assistance with housing, employment, mental health care, childcare, and transportation are all needed resources among Jefferson County's low and moderate income populations. Awareness of resources is low, partly because people do not seek resources they do not yet need, but also because it can be difficult to find information about housing and human service resources, particularly for residents who are unfamiliar with online information research.

- Community-wide, residents needing support or services have a difficult time identifying available resources and navigating those systems. The Human Service building is perceived as too far away from people living in the northern and mountain areas of the County. Those living in the north look to the cities (i.e., Lakewood and Denver) for services, assuming that Jefferson County services are not available to them.
- Transportation difficulties impact every aspect of life for those who are transit dependent or have unreliable vehicles. From challenges like getting kids to school on time to being limited to one job interview or service appointment a day because it takes hours to go to and from destinations on the bus, transportation difficulties make achieving stability and meeting personal goals much more difficult for low income residents.

- Addressing the digital divide—both access to the Internet and Internet-capable devices—and digital literacy is a pressing issue, particularly in light of societal shifts to prevent the spread of COVID-19. Those who may need access the most may be the least equipped to shift to the digital space for service and program delivery.

Recommendations

The Community Needs Assessment was drafted in June 2020 in the early days of Colorado's phased reopening following the March 2020 statewide Stay at Home order. As such, these recommendations weigh heavily toward continuing to provide services and resources to help the residents of Jefferson, Park, and Teller counties maintain or achieve housing stability, employment, education and care services for children and youth, and meeting basic needs.

Recommendation 1—Prioritize housing stability. Maintaining housing stability or becoming housed in a safe environment is a necessary condition and first step toward addressing the causes and conditions of poverty. We anticipate that evictions and foreclosures will be a significant issue in the final six months of 2020 as state and federal eviction and foreclosure moratoria expire. Investing in prevention will be critical.

Recommendation 2—Proactively bridge the digital divide. Getting residents who need access to the Internet and Internet capable devices will be essential for residents to access employment opportunities, participate in training or skill development, participate in or facilitate a child's schooling, access services, and stay connected to family, social, and spiritual networks. Working to improve digital literacy will also be key, particularly for older adults, residents with limited English proficiency, and those who are unfamiliar with smart phones, tablets, or basic Internet functionality (email, filling in forms, Internet privacy and security).

Recommendation 3—Prioritize employment services. Job losses, particularly in tourism, services, restaurants, and retail may be significant due to business closures or wholesale shifts in how those industries operate. In addition, residents who were unemployed or underemployed before the crisis also need access to job training and skill development, assistance with learning about career opportunities, and resources to replace lost wages while the resident participates in training or certification programs.

Recommendation 4—Build case management capacity. Residents in crisis or who are looking to lift their family out of economic insecurity often need a high degree of personal assistance for a short period of time. Building the capacity of case management, peer coaches, or community navigators may address the information and system navigation barriers residents experience. Leveraging the interagency relationships forged through the COVID response can also help build information sharing networks.

Recommendation 5—Continue and strengthen existing programs and services. Jefferson County Human Services and its partners in Park and Teller counties provides essential leadership, services, and funding to the web of community organizations and members helping their most vulnerable neighbors build safer better lives. These comprehensive services, from childcare to eldercare, dental care to mental health care, are essential components of the system of care that addresses the underlying causes and conditions of poverty in the community.

Recommendation 6—Get creative about transportation. Transportation difficulties are an ongoing barrier to stability. RTD's services and coverage are insufficient for such a geographically diverse area. To the extent possible, begin a conversation about creative solutions to transportation difficulties, inclusive of all possibilities from rideshare services to car repair and more.