In programs held around the state to follow up on the spring 2014 Town Hall titled “Arizona’s Vulnerable Populations,” audience members were asked to participate in a Town Hall-style discussion on priorities and action items. Statements prepared from the discussions at the Outreach Programs are set forth below.

**PRESCOTT (September 9, 2014)**

As individuals and community members, there are many actions that we can take to increase the resiliency of our vulnerable populations. For example, we should take a stand against predatory lending which makes people more vulnerable. We also need to support an increase to the minimum wage and replace the childcare subsidies that have been taken away in Arizona. Childcare subsidies allow Arizonans to have greater economic opportunities and one of the ways we can assist vulnerable populations is to give them opportunities for better jobs and upward mobility. Childcare subsidies and education are both methods for improving economic opportunities for Arizonans.

Programs on financial literacy and support for savings programs are also important for giving our most vulnerable more resiliency when a crisis hits.

We should also address our prison population. Arizona has one of the highest incarceration rates in the country. This creates issues for families and children and costs taxpayers millions of dollars.

In Yavapai County we need to make efforts to improve transportation and access to health care for vulnerable populations. We should also explore expanding tax credit opportunities to increase the qualified charitable tax credits that support vulnerable populations.

We need to empower people with information. Those who are most vulnerable often do not have access to the information that can help them. We also should expand these types of Town Hall discussions to include more of those who are vulnerable. There is power in these individuals to make these solutions come alive.

Everything begins with individual actions. Individual actions can include voting, helping our neighbors or volunteering time and money.

**TUCSON (September 17, 2014)**

The following recommendations should receive priority:

- Support the expansion of financial literacy education.
- Increase spending on pre-K through 12 education in order to foster workforce development and job growth.
- Support legislation to cap interest rates for loans, especially short-term, high-interest loans such as auto title loans.
- Develop and enhance literacy across a spectrum of ages and needs, including early education, bilingual education, and adult education. Literacy does not just entail the ability to write, but also extends to financial literacy and functional or vocational literacy that allows persons to obtain job retraining or need job skills.
- Seek reforms to our civil justice system to enhance access and improve representation of persons who cannot afford lawyers.

To make the Town Hall recommendations a reality, we can take the following actions:

- Neighbors and neighborhood associations can identify opportunities to exert power and work collectively and to solve local problems, including collaboration with nonprofit organizations.
• Vote. As citizens, we choose leaders and policies that can support the needs of vulnerable populations.
• Companies can develop their own short-term or emergency lending programs to assist and reduce the vulnerability of their employees.

SIERRA VISTA (September 18, 2014)

The following recommendations should receive priority, and we can take the following actions to make the recommendations a reality.

• We can become better acquainted with the organizations in the community that connect vulnerable populations with providers of health services or social services. We can use events like this Town Hall to make connections. Sierra Vista and Cochise County, in reputation and spirit, is a place where people want to help others. We can do this most effectively when we work together, and create a shared strength.
• Our veterans programs and veterans advocacy groups provide similar assistance to veterans in vulnerable populations. All of these groups can also help connect us with sources of funding, as well as opportunities to collaborate or cooperate on problems.
• We can support specialty courts, such as veterans courts, juvenile courts, and drug courts, as a vehicle to identify vulnerable persons and help them find behavioral or mental health services.
• We can support existing job training and placement programs for persons with disabilities.
• We can support financial literacy, savings, and financial education programs for youths and young adults.
• We can support the statewide 211 system as a vehicle to educate vulnerable populations about existing resources and sources of support in their communities. It can be difficult to find members of vulnerable populations, but we can make it easier for them to find us, and people like us, who can provide support and help them find the resources they need.

DOUGLAS (September 18, 2014)

Douglas is a caring community that works together well to resolve issues with limited resources. However, Douglas does not receive the support it needs from the state and other agencies. One of the issues Douglas must deal with is those who have psychiatric problems. There are no local agencies to effectively handle people with those issues, especially if they lack insurance.

There is also little support for young adults who have drug addictions or prison records. Assisting this group with getting a fresh start would not only help them, but it would also have a positive impact on our community.

Veterans are another vulnerable population. We have parks and memorials but we do not have local resources available to help them with psychiatric issues that are specifically related to veterans.

We should help all those who are in our community with graciousness and generosity and regardless of nationality.

SHOW LOW (September 22, 2014)

People who are in a financial crisis often do not come into the bank for assistance until it’s already too late to help them. It would be better if we can find ways to step in before they are in crisis. We can start by supporting additional programs in our schools that help the members of our community learn basic financial skills.

While we have some great services for vulnerable people, there is no central entity responsible for coordinating services. We can help our vulnerable members better and more efficiently if we create a centralized way for coordinating the nonprofit services to our community. Some efforts have already been started by the
community network team and others. We should support their efforts, which include a brochure and the creation of a website with information about services.

**WEST VALLEY - SURPRISE (September 24, 2014)**

**Vulnerable Populations**

Everyone is vulnerable to a crisis that will suddenly place them in a situation that requires access to our social and government support systems. One of the challenges in addressing this issue for our communities is that many of the most vulnerable members of our community are difficult to identify. Sometimes they do not understand their own vulnerability or are subject to a sudden medical emergency that places them in crisis. Other times, pride may prevent members of vulnerable populations from letting others know what is happening in their lives.

Often those who are suddenly thrust into crisis or who are one step away from crisis have no knowledge of how to access assistance. We can help correct this problem by getting the word out better of where to find assistance. For starters, AZ 211 should have a dedicated funding stream. We should also have more “one stop shopping” whether under one roof or through resources like 211, which allow those who need assistance to more efficiently access resources.

To further reduce the number of those who are reliant on government services, we need to provide access to better education. A good education allows vulnerable populations to be more resilient to crises. It also empowers those at risk, such as our foster children. Other basic services, such as public transportation or subsidized childcare can prevent those who are vulnerable from falling into crises. We need to better support these services, which also build resiliency.

Developing and adopting financial literacy within our schools is extremely important. Our children are our future. We can rely on resources already in existence, such as programs by Junior Achievement, to meet these goals. We can also work with local civic organizations, like Rotary and our Chambers of Commerce to partner in supporting these efforts within our schools.

Employers, education organizations (including the community colleges) and individuals all have a role to play in leveraging services and opportunities available to those who are vulnerable or who suddenly find themselves in a crisis. Individually, we all have a role to play whether it is in changing policy or simply reaching out to our neighbors.

**Arizona’s Economy**

Arizona is usually the last one to feel a recession and the first one out of the recession. That’s not the case this time. There are many reasons for this. One reason is our relationship with Mexico, which has suffered tremendously due to the impression that Arizona is not friendly to the Hispanic community. We need to rebuild our relationship with Mexico and rebrand our state.

In addition, we should look at our tax code and whether it needs to be revamped to attract business to our state.

Our economy is also dependent on having a good education system. We currently rank near the bottom in most surveys of educational systems around the country, except when it comes to making the most from limited funding. To improve our economy, we need to better support our education systems. This will not only build a better workforce; it will also help attract the kind of businesses that we want. As individuals, we can have an impact on education by voting for those elected officials who support public education.
EAST VALLEY (September 30, 2014)

In our community there are a lot of community members who are functional but who are on the edge of falling into crisis. They are often not aware of services available for those like them who are not yet in crisis and they may be embarrassed to ask for help. We should improve the education of our community members about programs that provide assistance for those on the edge and support programs, like financial literacy and English classes, that build resiliency for the future of our communities and that provide a “hand up” as opposed to a hand out.

Financial literacy is critical for building resiliency in our vulnerable populations. However, we should be careful about adding one more responsibility to our already overburdened school systems. Rather, this is an opportunity for churches, community organizations, banks and employers to offer programs on financial literacy to community members. These groups can also provide or expand programs within our schools.

There are many existing programs that do a good job of assisting our vulnerable community members. We can be even more impactful through collaboration and partnerships. Collaborations and partnerships should include those who provide the same services (such as financial literacy) as well as those who provide diverse services (whether daycare, healthcare, financial literacy or housing) because often the needs, which may be siloed by providers, are closely connected for the individuals being served.

Collaboration and partnership are often recommended but can be challenging to accomplish. We should champion successful partnerships and learn from their successes. As individuals we must also be willing to affirmatively reach out to our neighbors and to those vulnerable people around us.

FLAGSTAFF (October 1, 2014)

Taking care of the youngest members of vulnerable populations can have the biggest impact on our future. We need to better support early childhood education locally and on a statewide basis. Education at all levels including higher education creates opportunity for our most vulnerable to stay out of crisis and, in some cases, prison. We need to better support education at all levels as an investment in the success of our vulnerable populations. This should include repealing Proposition 300 and offering programs on financial literacy. In addition to teaching financial literacy, we need to stop predatory lending, which traps vulnerable populations in a cycle of crisis.

There is also an opportunity for us to work together around workforce development utilizing the recommendations within the Workforce Investment Act and consider increasing minimum wage.

Collaboration is key. Non-profits, governmental organizations and others often act in silos when serving vulnerable populations. We need to collaborate better as service providers.

One important aspect of collaboration is the sharing of success stories because there are some incredibly impactful programs for serving vulnerable populations. Unfortunately we don’t always know about these programs and how they might help our community. We need to be better at sharing success stories so that other communities can replicate what is working.

As individuals, we can have a large collective impact on vulnerable populations by volunteering, supporting volunteers and by simply treating all individuals with dignity.

COTTONWOOD (October 2, 2014)

To help our vulnerable populations we need to better unite people and resources, working together as partners— not in competition but in collaboration with each other.

We have a lot of great programs in Yavapai County and very dedicated individuals but often we act in silos as providers and those we serve do not know how to best receive assistance. The more we can provide resources and information to those who need it, the greater impact we can have on individuals and families who are in crisis or on the verge of it.
Sustainable employment is also important. We need to support economic development that attracts and retains quality small businesses.

While we have great programs and very dedicated people who are the boots on the ground at the local level, it is important that our legislature address some of the structural issues that exacerbate challenges for vulnerable populations. Specifically, our state legislature needs to outlaw predatory lending, require employers to pay a livable wage and expand charitable giving tax credits.

As individuals we need to support existing programs that work and we need to be better at telling the story of why supporting vulnerable populations is good for our economy and for our communities.

We can also join as a community in collecting food for those who are hungry.

YUMA (October 15, 2014)

Education is a critical component of assisting vulnerable populations. Education begins with education about who is vulnerable. The vulnerable include our elderly, those with mental illness, members of the military, veterans, college graduates who have large loans to pay back and insufficient wages to cover their loans and parents who may be overwhelmed. Educating those who serve or work with vulnerable populations will allow us to better support them and keep them from falling into crisis.

One issue that needs to be addressed is the gap in service for those who have mental health issues but who either do not qualify for ACCESS or otherwise unable to obtain needed services. In Yuma, we need to better address this gap. We also need to more effectively empower individuals to navigate the system which can be intimidating and overwhelming.

Education also includes efforts to improve financial literacy. We should support individual development accounts and programs within the schools that support financial literacy. We should also outlaw predatory banking practices, especially those targeting young people.

Collaboration is essential. Yuma has several successful collaborative models that should be supported and expanded. They include collaborative efforts to serve vulnerable populations and efforts like the Yuma Area Nonprofit Institute that help nonprofits to operate more efficiently and effectively. We should support and expand these efforts. We should also support collaboration among non-profits in fundraising including efforts like Arizona Gives Day, which is coordinated by the Arizona Alliance for Nonprofits.

Often it is the same people who are working tirelessly on these problems which can create fatigue. We need to find ways to broaden the base of those involved. One way to accomplish this goal is to better tell the story of vulnerable populations so that everyone understands the situations that cause crisis and the solutions that can prevent them.

PHOENIX – Soroptimist (October 16, 2014)

Those who are vulnerable or in a crisis often do not know where to go to get assistance. One of the most effective actions we can take is to make it easier for them to find the resources they need. This can be accomplished through greater collaboration among providers and through more “One Stop Shopping” centers or events like “Project Connect.”

Arizona 211 is also a great tool. However, many people are unaware of it and their funding has recently been slashed. We need to find specific dependable and sustainable funding sources for Arizona 211.

We also need to get the word out about Arizona 211 to those who need it. Schools are a great starting point for publicizing information and reaching those in need. We should also support free marketing and advertising time for Arizona 211.
A unified intake form for members of vulnerable populations would also help unite a very fragmented system and make it easier for those who need assistance to navigate the systems, although we will need to be sensitive to privacy issues if the information is shared across providers. Businesses can also have an impact by employing and assisting those who are vulnerable. We should support business efforts in this regard with incentives for such actions.

Finally, we can all have an impact by becoming informed about those running for office and voting for those who support actions that allow vulnerable populations to become more resistant.