

ALICE

Listening Sessions Final Report

March 2023 | Central Oregon Health Council | Prepared by Quon Design and Communication, Inc.



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General Summary

On behalf of the Central Oregon Health Council, the Address Poverty and Enhance Self-Sufficiency Regional Health Improvement Plan Workgroup has been working to better understand the needs of ALICE [Access Limited Income Constrained Employed] residents in Central Oregon. Through a series of 11 in-person listening sessions, the workgroup – in partnership with Quon Design and Communication – has gathered personal stories about the barriers and frustrations faced by those living above the federal poverty level, but earning less than what it costs to make ends meet in our region. In addition, listening session participants shared insights about opportunities, and possible solutions to help improve living conditions. There were 92 total listening session participants (3 of whom did not attend in-person, but sent their responses via email).

Each participant received \$50 in cash and dinner from a local business for their participation. Some community resource information was made available for those who were interested.*

**In compiling resource information, QD+C found there were very few county-based support services for those living above the federal poverty level.*

Participants were asked:

- How are you currently getting by day-to-day?
- What are your biggest frustrations?
- What existing resources have been helpful?
- How would you spend money in your community to improve living conditions for you and your loved ones?

Purpose

The insights from the listening sessions will be used to help guide the allocation of funding for services and resources in the future.

Summary of listening session feedback

Many listening session participants expressed tremendous gratitude for the opportunity to be heard, to be compensated for their time (\$50), and to have dinner provided. While many of the barriers and frustrations were centered around larger systemic issues, participants were still able to offer ideas and suggestions that could improve the quality of life for ALICE residents.

Listening session dates and locations

La Pine: September 15, 2022

Location: La Pine Library

Total Participants: 11

Redmond: September 27, 2022

Location: Redmond NeighborImpact

Total Participants: 7

Bend: September 29, 2022

Location: Bend NeighborImpact

Total Participants: 5

Prineville: October 18, 2022

Location: Prineville Library

Total Participants: 5

Madras/Spanish: October 21, 2022

Location: Latino Community Association

Total Participants: 14

Sisters: November 1, 2022

Location: Sisters Library

Total Participants: 8

Madras: November 2, 2022

Location: COCC Madras

Total Participants: 10*

*3 participants via emailed questionnaire

Bend/Spanish: November 11, 2022

Location: Latino Community Association

Total Participants: 5

Redmond/Spanish: November 12, 2022

Location: Better Together Offices

Total Participants: 5

Prineville/Spanish: November 18, 2022

Location: St Joseph Catholic Church

Total Participants: 14

The following is a snapshot of the MOST COMMON answers to our questions:

HOW ARE YOU CURRENTLY GETTING BY DAY-TO-DAY?

- Working multiple jobs (including under-the-table projects/labor and selling personal items)
- Postponing healthcare/Rx to pay for food, rent, utilities (“robbing Peter to pay Paul”)
- Relying on food bank sources that do not require proof of income
- Living with family (multi-generational households) and/or living farther out of town or off grid

Working
multiple jobs

Postponing
healthcare

Multi-family
households

Food
banks

WHAT ARE YOUR BIGGEST FRUSTRATIONS?

- There is a **disincentive to work hard** (people feel penalized) because there are little to no resources/subsidies for working people (healthcare, housing, food)
- **Federal poverty level qualifications** are based on national cost of living data which do not align with Central Oregon (also estimated before taxes)
- **High cost of housing and groceries/food** (again, no subsidies for working people)
- **High cost of healthcare and prescriptions**

Disincentive
to work

National federal
poverty level

High cost for
essentials

High cost for
healthcare

WHAT EXISTING RESOURCES HAVE BEEN HELPFUL?

- Food banks and organizations that don’t require proof of income
- Family Access Network (FAN)
- NeighborImpact
- Faith-based organizations

Food
banks

Family Access
Network

NeighborImpact

Faith-based
organizations

HOW WOULD YOU SPEND MONEY IN YOUR COMMUNITY?

- **ALICE advocates** to help residents who are working and/or on disability find and access resources
- **Subsidies for working people** (healthcare, pharmacy, rent, childcare, groceries, fuel and transportation)
- **Income-based rentals** (sliding scale)
- **Incentives** for property/business owners who offer discounts to working people (rent, groceries, childcare, etc.)

ALICE
advocates

Subsidies for
working people

Income-based
rentals

Incentives

The following pages include additional detail related to listening session feedback.

The big picture: state and federal systemic issues

Participants shared frustration about how the federal poverty level is calculated:

- Before taxes (gross income)
- Based on nation-wide income/cost of living averages (not areas like Central Oregon that have a higher cost of living)
- Does not account for/include adult family members as dependents (even when multi-generational families are living together under one roof to get by)

As a result of the current federal poverty level calculations, ALICE residents who live only slightly above, say they do not qualify for financial support including:

- Subsidized housing (Section 8)
- Oregon Health Plan
- Food stamps
- Subsidized childcare

Opportunities

State and federal advocacy

- COHC workgroup members can serve as a voice for ALICE residents by seeking opportunities to lobby for state/federal systemic change and/or testify at hearings that address the big picture needs of the ALICE population, including subsidies for: housing; healthcare (physical, mental, dental, vision, prevention); food; childcare; and transportation.

A shift in either the federal poverty level calculations, or a slight increase in the minimum income requirements, could be significantly impactful to ALICE residents, allowing them to access affordable housing, healthcare and some level of food security (though it was mentioned that food stamps do not cover enough to feed families given the cost of groceries, particularly in rural areas or “food deserts” without large supermarket chains).

Central Oregon: services, subsidies and incentives for working people and those receiving disability support

- Participants feel that they are penalized for working or being on disability because it disqualifies them for financial aid and many of the essential health and human services available to lower-income and non-working residents.

Opportunities

Subsidies for low-income working residents

- Providing low-income working residents with subsidies for housing, healthcare, food, childcare, after school activities and transportation (fuel and public transit) would not only benefit individuals, but it could also improve community health, manage overall healthcare costs and help address some of the current workforce shortages in the region. In addition, incentives for working people could ultimately create greater self-sufficiency by allowing them to accept additional work hours, promotions and pay raises.*

**Several listening session participants shared that they have turned down promotions, raises, and/or extra hours in an effort to qualify for the Oregon Health Plan. They do this because they can't afford healthcare premiums, medications and/or paying out-of-pocket for healthcare services.*

- On the flip side, other participants shared that they are working multiple jobs to get by and while they are still struggling, they are not able to spend time with loved ones. Because of this, their mental and physical health is suffering. Some participants have come out of retirement and are working full-time to make ends meet, which is taking a physical and emotional toll on them and their loved ones. ALICE residents earning disability benefits are also not working because they are afraid of losing those benefits.

Incentives for property owners/managers, small business owners (grocery), healthcare providers.

- Providing incentives to those who offer affordable rent, products and services to working people could increase accessibility, strengthen the overall local economy, and help build trust and grow a stronger sense of community.

Other overall opportunities for all communities:

Basic needs vouchers

- Vouchers specifically for working people with good credit to help supplement groceries, sundries, utilities, fuel, pharmacy and transportation

Healthcare/childcare allowances

- Financial support and/or vouchers to access affordable, high-quality care

Rental assistance

- Both income-based rent options and support with paying moving costs (first/last month's rent + security deposit)

ALICE advocates (bi-lingual)

- People to help ALICE residents navigate challenges and find support/resources

Creation of community centers/networks (without religious affiliations)

- Places where people can network, share resources/ services, barter, carpool and support each other

Expanded parenting education (bi-lingual)

- Financial and emotional learning options to support healthy family environments and break poverty cycles

Expanded transportation systems

- Upgrades to current systems that accommodate work schedules (more timely, longer hours)

Childcare options

- Quality childcare providers that accommodate work schedules (longer hours, sick child care)

Income-based rental housing

- Sliding scale rental options for working people

Expanded food bank programs

- Additional food bank options that don't require proof of income, offer fresh, high-quality food (not expired) and are open/available to accommodate work schedules (eves and weekends, or food delivery)

Incentives for home improvement

- Home maintenance and improvement subsidies for working people who do not meet income requirements to qualify for existing resources (e.g. NeighborImpact programs)

After school/extracurricular activities for kids/teens

- Enrichment programs for kids/teens that accommodate parents' work schedules

Social/family activities and entertainment

- Vouchers for family outings and activities

LatinX communities: equity and communication

While LatinX participants share many of the same frustrations and challenges of other listening session participants, they expressed an even greater sense of isolation and struggle due to language barriers and racism. They pointed to a large gap in availability of Spanish language information and services in Central Oregon. Of the services that do exist, many are not known about and/or utilized. In addition to feeling isolated (particularly in Prineville where there are fewer LatinX community members), some of the LatinX participants shared experiences with bullying and racism, in some incidents from employers.

Opportunities

Expanded opportunities for adult literacy (Spanish & English)

- Classes for adult English Language Learners would help improve communication and reduce isolation.

Expanded English/Spanish translation services

- More translation resources for local community agencies and schools looking to enhance engagement with LatinX community members.

Diversity, Equity and Inclusion awareness opportunities

- Opportunities for non LatinX and LatinX community members to connect, socialize and learn together could start building bridges to help reduce feelings of isolation and increase a sense of belonging.

ALICE LISTENING SESSION

La Pine, Oregon

Session Date: September 15, 2022

Location: La Pine Library

Total Participants: 11

Age/Gender

- Age Range (26 to 74)
- Female (7)
- Male (4)

Race/Ethnicity

- White (9)
- American Indian/Alaska Native (2)
- Multiple Race/Ethnicity (1)
- Identify as Hispanic/Latino (1)

Numbers may not match number of total participants due to participant(s) checking multiple boxes and/or not responding. See note on chart if applicable.

Language of Choice

- English (8)
- Rather not say (3)

Disabilities

- Yes (2)
- Rather not say (2)

Cities

- La Pine (7)
- Crescent (2)
- Gilchrist (2)

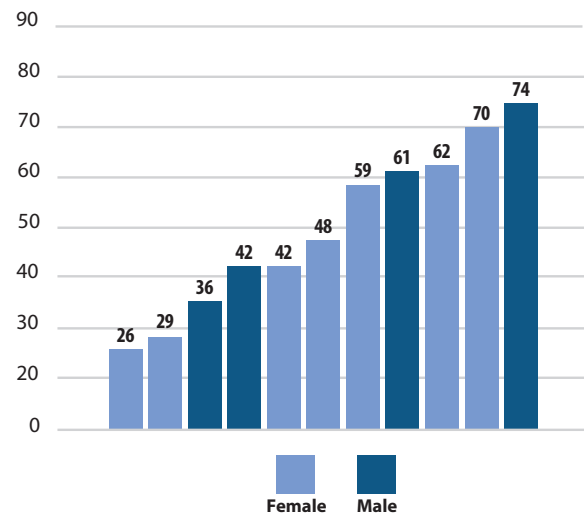
Counties

- N. Klamath (7)
- Deschutes (4)

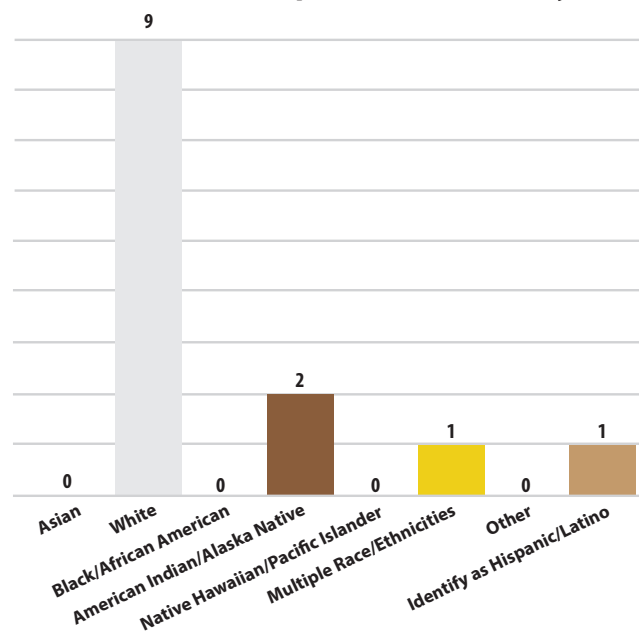
Zip Codes

- 97733 (1)
- 97737 (2)
- 97739 (8)

La Pine Participant Age & Gender



La Pine Participant Race/Ethnicity



Note: One participant identified as American Indian/Alaska Native and White.

La Pine Summary

The listening session in La Pine was well-attended and participants shared openly about challenges and frustrations. The conversations were highly political and critical of the current government/leadership. While most participants stated that they earn too much to qualify for assistance, 2 talked about being enrolled in OHP and one couple stated that they qualify for food stamps and WIC. Participants represented a diverse age range from 26 to 74 years.

Overall, listening session participants reported that the increase in the cost of living (including health care, housing, rental, food and fuel costs) is making it difficult to get by day-to-day. All said they are continuously juggling and making difficult choices to make ends meet, such as choosing between food and healthcare (including medications for chronic diseases like diabetes). The cost of health insurance and/or services for those who are paying for health care without insurance coverage was a common theme.

There was also discussion around the concept of universal healthcare, which was not a welcome option. One participant stated that the quality of healthcare in other countries who offer universal care was poor, another advocated for free market healthcare and the ability to choose coverage options without mandates (e.g. family planning, birth control...etc.). Those receiving disability support expressed concerns about working and reporting income which would result in penalties/reduced disability income. The cost of groceries and supplies at local rural supermarkets was another big concern and traveling to Bend to shop was a hardship with rising fuel costs.

The older participants expressed frustration about homeownership creating barriers to financial support, and property taxes that continue after homes are paid for are adding to the challenges. One couple reported that their adult children and grandchildren are living with them because they can't afford housing on their own, creating additional financial and relationship strains. In addition to making difficult choices between food and medication, one young couple said they are not able to participate in family activities/recreation (including trips to McDonalds) or events/activities outside of the area due to increasing costs and fuel prices.

All participants appreciated the opportunity to share their concerns and also hoped that their input would be useful for meaningful change.

What are you doing to get by?

- Making difficult choices between food and health care (including medications)
- Returning to work full-time after retirement (physical/emotional strain + decrease in quality of life)
- Stretching/meal planning
- Side jobs (working under the table, buying/selling items)
- Lying (about disability/income)
- Recycling (collecting cans/bottles and turning in for \$)
- Living off grid (solar/pumping water)
- Moving outside of La Pine (Crescent, Gilchrist)
- Eliminating all fun (family/social activities, eating out)

What are your biggest frustrations?

HEALTHCARE

- High health insurance costs
- High cost of healthcare if you can't afford/don't have insurance
- Government mandating health care benefits makes healthcare less affordable to all
- Cost of living increases on Medicare are not keeping up with the actual cost of living
- Not enough support for mental health/addiction/drugs

HOUSING

- High housing prices
- High rental prices
- Having to move outside of La Pine (outskirts) for slightly less expensive housing/rent
- Extended families living together because all can't afford housing (often moving in with grandparents who are living on social security/retirement putting strain on finances and family relationships)
- Commuting to Bend for work because can't afford to live and work in Bend
- Driving to Bend in bad weather
- Commuting and high fuel prices
- Homeownership = no financial support
- High property taxes (including after house is paid for)
- Homelessness (and what it does to the community)
- Population growth in La Pine (driving increase in housing costs)

INFLATION

- High price of groceries in La Pine (and less selection). People are driving to Bend to shop and the high fuel prices are making that expensive as well
- High fuel prices

EMPLOYMENT

- Businesses want younger workers making it hard to find jobs
- Having to go back to work after retirement to make ends meet
- Increasing (mandated) minimum wage so entry level workers are making close to what skilled/tenured employees make
- Workforce shortage
- Can't work when you're on disability because you lose benefits (disincentive to work)

FOOD SECURITY

- Food in community food boxes is not good quality and doesn't include food people actually eat (like snacks) and some is expired (St. Vinnies)
- Food stamps are not enough/don't = the cost of food

OTHER

- Current government spending on people coming from outside of country is taking away from middle class American citizens
- Only 2 classes (rich and poor) middle class is becoming obsolete
- Attempts to create voting rights for non-citizens
- Not living well under a liberal government (concerns about Biden administration)
- Bureaucracy
- Increasing cost of fun (family activities, eating out)
- Not enough childcare providers (preschool)
- Talking about change doesn't = change

Ideas/solutions

- Property tax breaks for homeowners
- Fuel/mileage vouchers
- Individual health plans for employers (more consumer choice vs mandated coverage)
- Rewards vs. penalties for working when on disability
- More access to quality pre-school
- Better quality food donations
- Recreation vouchers
- Transportation vouchers
- Shuttles for errands/work in Bend+
- More opportunities to learn trades/skills
- Rent subsidies/assistance
- Barter system
- Affordable healthcare
- Food assistance
- Household supply vouchers (diapers/clothes)
- Childcare assistance

Redmond, Oregon

Session Date: September 27, 2022
Location: Redmond NeighborImpact
Total Participants: 7

Age/Gender

- Age Range (27-55)
- Female (5)
- Male (2)

Race/Ethnicity

- White (6)
- Black/African American (1)
- Multiple Race/Ethnicities (2)

Numbers may not match number of total participants due to participant(s) checking multiple boxes and/or not responding. See note on chart if applicable.

Language of Choice

- English (7)

Disabilities

- Yes (1)
- Sometimes (1)

Cities

- Redmond (5)
- Terrebonne (2)

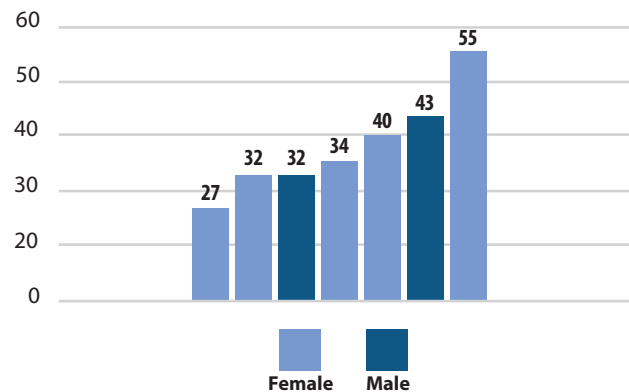
Counties

- Deschutes (5)
- Jefferson (2)

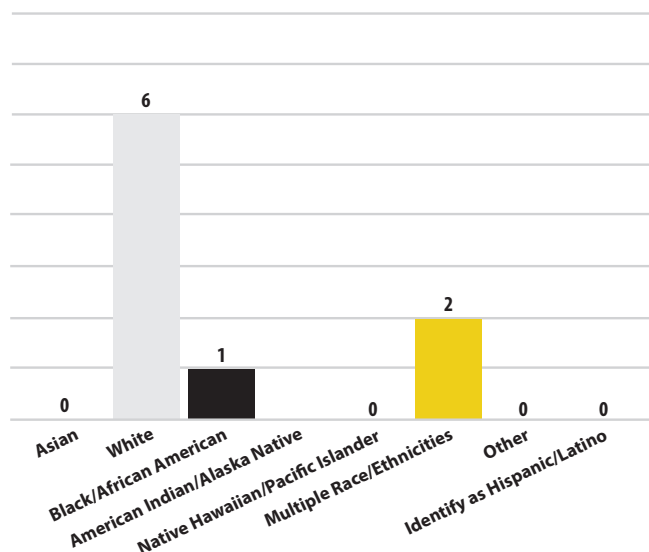
Zip Codes

- 97756 (5)
- 97760 (2)

Redmond Participant Age & Gender



Redmond Participant Race/Ethnicity



Note: One participant identified as Black/African American, White, and Multiple Race/Ethnicities.

Redmond Summary

The listening session in Redmond included 7 participants who shared openly about challenges and frustrations. All participants stated that they earn too much to qualify for assistance. Participants represented a diverse age range from 27 to 55 years.

Overall, participants reported that the increase in the cost of living (including health care, housing, rental, food and fuel costs) is making it difficult to get by day-to-day. All said they are continuously juggling and making difficult choices to make ends meet. “Robbing Peter to pay Paul” was an expression used to demonstrate deciding which bills to pay and what to give up. Giving up their own mental and physical health care was a choice some parents are making in order to provide for their kids.

Others sacrifices included not using air conditioning or heat, and spending less time with family and friends (due to high fuel costs) and working multiple jobs. Some participants have had to draw from their retirement accounts to pay rent, bills and find housing (first/last month rent/deposits), and one participant for fertility treatment. Some use apps, sell belongings (family jewelry) and/or work under the table to earn extra money that is not taxed or factored into disability income. Others are living on credit cards and growing debt.

All reported they have to give up recreation/fun, including extracurricular activities for their kids. Several are working multiple jobs (60 hours per week) even those who have worked for the same company for several years are having to take on hours at Walmart to make ends meet. General feeling: they simply can’t get ahead.

What are you doing to get by?

- Making choices between food and health care
- Working while caring for disabled family members
- Side jobs (working under the table, buy & sell items)
- Using coupons/shopping “bag sales” at thrift stores
- Buying the cheapest food (including pet food)
- Cutting back on air/heat
- Spending less time with family/friends (cost of fuel)
- Drawing from retirement
- Living on credit/growing debt
- Using apps to earn extra money
- Living off grid (BLM land)
- Eliminating all fun (family/social activities, eating out)

What are your biggest frustrations?

HEALTHCARE

- High health insurance, co-pay and Rx costs
- Fertility treatment not covered

- Veterans services are not taking care of disabled vets
- Depression

HOUSING

- High housing & rental prices and increases
- Moving costs (first/last months rent/deposits)
- RV parks won’t accept older RVs
- Can’t rent out rooms if you are a renter

INFLATION

- High cost of food/supplies/fuel

EMPLOYMENT

- Can’t work when you’re on disability because you lose benefits (disincentive to work)
- Wages are not increasing with inflation
- Income of working teens/young adult children is factored into income when applying for financial aid

FOOD SECURITY

- High cost of gas to get food from food banks
- School lunches/meals are not free for middle class
- Food bank schedules don’t align with work schedules

OTHER

- Shame
- Credit scores are required for auto insurance

Ideas/solutions

- Figure income *after* taxes/deductions for aid eligibility
- Financial assistance/rewards/incentives for working
- Food for ALL kids at school/food cards for families
- Unrestricted healthcare coverage
- Food/gas assistance for working families
- Medical care assistance (co-pays) for working families
- Penalties for companies that are price gouging
- Rental cost controls (increases, first/last rent)/deposits)
- Rental assistance for working people
- Remove penalties for early withdrawal from 401K
- Medical tax breaks for working families
- More affordable housing for working families
- Childcare/eldercare assistance for working families
- Free extracurricular kid activities for working families
- Add sales tax (sans food)
- Reduce income/property tax
- More advocates for middle class (ALICE)
- Better public transportation

Bend, Oregon

Session Date: September 29, 2022

Location: Bend NeighborImpact

Total Participants: 5

Age/Gender

- Age Range (37-54)
- Female (5)
- Male (0)

Race/Ethnicity

- White (4)
- American Indian/Alaska Native (1)
- Identify as Hispanic/Latino (1)

Numbers may not match number of total participants due to participant(s) checking multiple boxes and/or not responding. See note on chart if applicable.

Language of Choice

- English (5)

Disabilities

- Yes (1)

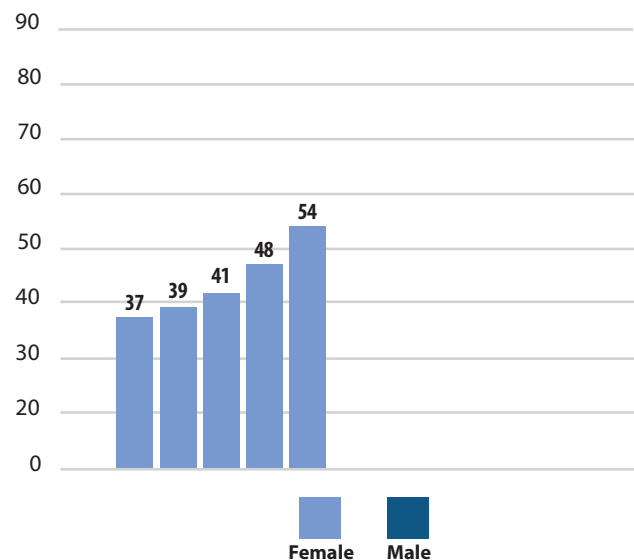
County

- Deschutes (5)

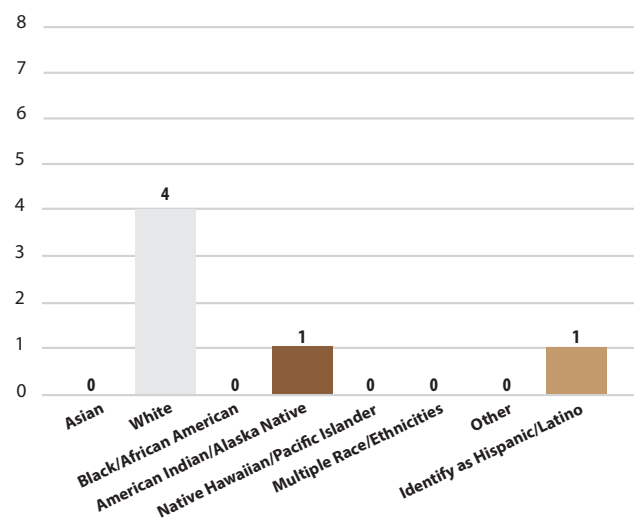
Zip Codes

- 97701 (2)
- 97702 (1)
- 97703 (2)

Bend Participant Age & Gender



Bend Participant Race/Ethnicity



Note: One participant identified as White and Hispanic/Latino

Bend Summary

The listening session in Bend included 5 participants who shared openly – and emotionally -- about challenges and frustrations. Four individuals who RSVP'd did not attend. All participants stated that they earn too much to qualify for assistance. Participants represented a less diverse age range from 37 to 54 years.

All of the participants were mothers (some with children with special needs) and some grandmothers. Some had fled abusive relationships and were struggling as single parents. Others had grown children and shared in childcare or were raising grandchildren for their incarcerated or formerly incarcerated adult children. Affordable childcare was among the most mentioned needs (particularly the need for extended hours for working parents), as well as affordable housing (rent), transportation and food security.

Participants felt they were constantly “hustling” to make ends meet, including working under-the-table, working multiple jobs, working opposite schedules as partners (eliminating opportunities for family time and connection). Some mentioned having to choose between food and medication/healthcare/mental healthcare. Living on credit/growing debt and not being able to save money was another common theme.

One working mom had to decline a raise at work and additional hours (working less) in order to maintain disability support for her special needs child. One of the most notable aspects of the Bend session was the networking and support the participants demonstrated for each other (exchanging phone numbers, offering to help each other with childcare/transportation...etc).

What are you doing to get by?

- Choosing between food and medications/healthcare/mental healthcare
- Living on credit/growing debt
- Working different schedules from partners (for childcare)
- Declining raises/additional hours (working less) to avoid impacting disability
- Working under the table
- Eliminating social and extracurricular activities (including children's' activities/sports)
- Using “buy nothing” Facebook site
- Buying/selling on Facebook Marketplace
- Working multiple jobs
- Using NeighborImpact services/education programs to try to start a childcare business

What are your biggest frustrations?

HEALTHCARE

- High health insurance costs
- High co-pay and Rx costs
- Traveling to PDX for specialized healthcare
- Medical debt
- Disability makes it difficult to qualify for financial assistance (food stamps/section 8 housing)
- Slow to no medical reimbursement (including mileage)

HOUSING

- High housing prices
- High rental prices
- Rental availability
- Moving costs (first/last months rent/deposits/application fees)
- The threat of eviction so landlords can increase rent
- Monthly paychecks that don't coincide with rent payment due dates

INFLATION

- High cost of food/supplies/fuel

EMPLOYMENT

- Can't work when you're on disability because you lose benefits if you're working (disincentive to work)
- Unemployment due to pandemic
- Difficulty getting/keeping a job with criminal record and probation requirements (missing work to meet with probation officers)
- Gross income (before taxes) is used to qualify for financial assistance
- USDA average is used as income cap for services (cost of living in CO is higher than national average)

FOOD SECURITY

- High cost of gas to get food from food banks
- School lunches/meals are not free for middle class
- Food bank schedules don't align with work schedules
- Difficulty getting to food banks if you don't drive, have young children and work (hours are not aligned with schedules for working parents)

CHILDCARE

- Cost/availability/hours: Lack of affordable, quality childcare for working parents (including extended hours and school holidays)
- Childcare provider workforce shortage (daycares closing when can't meet provider/child ratios)

OTHER

- Transportation: hours don't work for working families, wait times too long, bus stop closures and moves not communicated (websites are not kept up-to-date), dial-a-ride takes a long time (multiple stops)
- Student loan debt
- 2-1-1 not helpful
- High income taxes in Oregon
- No FAN services at Alyce Hatch

Ideas/solutions

- Childcare support + longer hours for working families (including after school and school holidays/closures)
- Transportation for working families
- Income-based housing for working families
- Food delivery from food banks
- Matched savings programs (like NeighborImpact)
- Resources for people who don't drive
- Volunteer network (individual vs organizations) so people can help each other more
- A community center where people can connect and support each other (without religious affiliation)

Prineville, Oregon

Session Date: October 18, 2022

Location: Prineville Library

Total Participants: 5

Age/Gender

Age Range (46-92)

Female (5)

Male (0)

Race/Ethnicity

White (3)

Black/African American (1)

Hispanic/Latino (1)

Numbers may not match number of total participants due to participant(s) checking multiple boxes and/or not responding. See note on chart if applicable.

Language of Choice

- English (5)

County

- Crook (5)

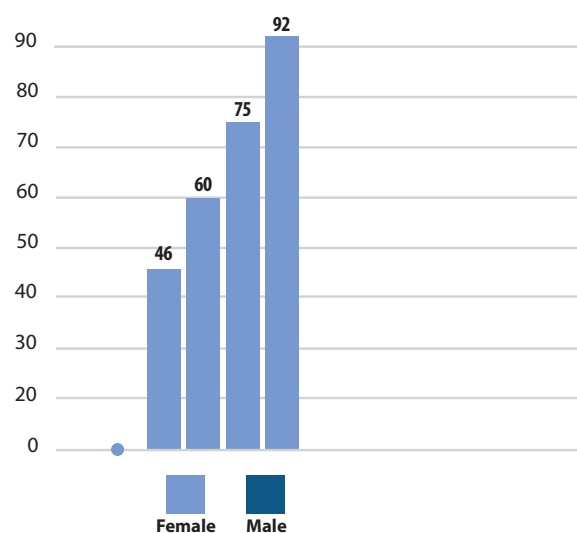
Disabilities

- Yes (2)

Zip Code

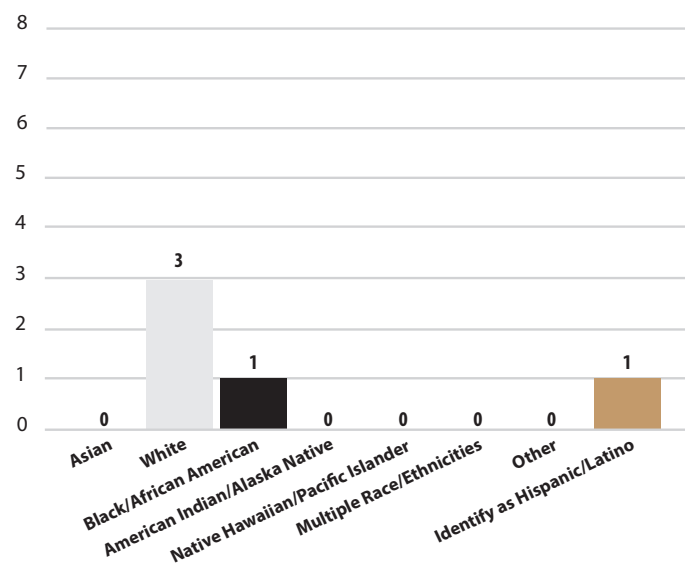
97754 (5)

Prineville Participant Age & Gender



Note: One participant would rather not say age.

Prineville Participant Race/Ethnicity



Note: One participant did not indicate Race/Ethnicity but identified as Hispanic/Lati

Prineville Summary

The listening session in Prineville included 5 participants (3 people who RSVP'd didn't attend). Participants shared openly -- and emotionally -- about challenges and frustrations. All participants stated that they earn too much to qualify for assistance. Participants ranged in age from 46 to 92 years. One participant opted not to share their age.

Hopelessness, exhaustion and stress were consistent themes with some feeling like they are on a constant roller coaster. There were 2 single working mothers. One drives from Prineville to Redmond or Bend during the week to work at dental offices. She stated that a recent \$3 hourly increase in pay has disqualified her for food stamps and OHP, which is challenging because she has had several health issues. She is not able to pick up free food boxes during distribution hours because she is working. On many days, she eats snacks provided by her employer instead of lunch. The other working mom owns a bakery in Prineville and works a variety of other odd jobs to get by. One participant is on disability with health issues and chronic pain and the 92-year-old lives on Social Security, stating that all but \$55 of her SS income goes towards rent. All participants talked about rent increases being very difficult. They mentioned the following helpful resources: *Affordability Connectivity*; *COVID relief*; *food stamps (when they qualify)*; *Medicare*; *Free bus service*; *Thrive*; *Council on Aging*; and *WIC*.

What are you doing to get by?

- Being as frugal as possible
- Growing debt (living on credit)
- Eating employer-provided snacks at work instead of bringing or buying lunch
- Carpooling
- Eating less and stretching food as much as possible
- Buying cheaper clearance food
- Recycling cans
- Declining social invitations
- No travel
- 2+ jobs and working graveyard shifts
- Renting single rooms in houses
- Selling personal items
- Buy Nothing Facebook groups
- Living in cars (BLM land and truck stops)
- Discount wifi
- Gifted food/clothing
- 2 bank accounts: saving 10% of earnings in savings when possible (for emergencies)

What are your biggest frustrations?

HEALTHCARE

- High healthcare costs, low coverage, high copays
- Depression/mental health issues caused by stress
- Chronic pain

HOUSING

- Rent = almost entire Social Security check
- Rent increases coming in January
- Condescending landlords

EMPLOYMENT

- Working overtime or earning more = less opportunity for financial support

FOOD SECURITY

- Ineligible for food stamps (or eligible but not enough)
- Free food boxes not always good for restricted diets
- Hard to pick up free food boxes when working

OTHER

- Honesty = less chance of assistance
- Feels like there is no break/constant roller coaster
- Profit before people
- No alternative options

Ideas/solutions

- Insurance options for people who don't qualify for OHP but can't afford healthcare
- Community advocates for ALICE population
- Income-based rental options (sliding scale)
- Rent discounts for good tenants
- Tax breaks for landlords who offer affordable housing
- Raise the threshold for food stamps and OHP to accommodate people just above the federal poverty level
- Emergency support for people living day-to-day
- Option to decline employer policy to qualify for OHP

Sisters, Oregon

Session Date: November 1, 2022

Location: Sisters Library

Total Participants: 8

Age/Gender

- Age Range (39-68)
- Female (4)
- Male (4)

Race/Ethnicity

- White (5)
- Hispanic/Latino (2)
- Multiple Race/Ethnicity (1)

Numbers may not match number of total participants due to participant(s) checking multiple boxes and/or not responding. See note on chart if applicable.

Language of Choice

- English (7)
- Spanish (2)

Note: One participant indicated both English and Spanish as language of choice

Disabilities

- Yes (1)
- Rather not say (1)

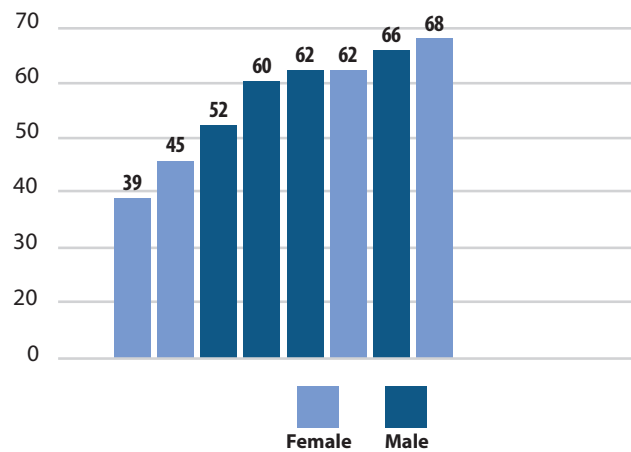
County

- Deschutes (8)

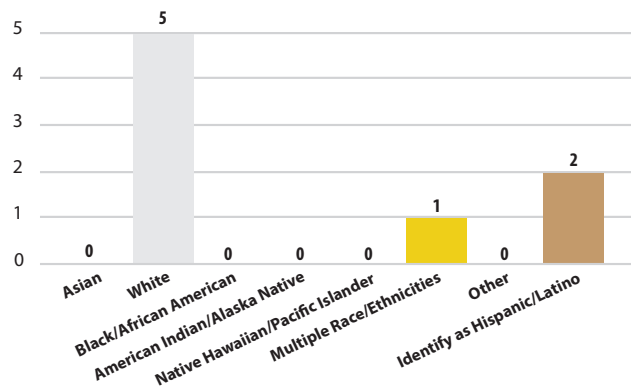
Zip Codes

- 97703 (2)
- 97759 (6)

Sisters Participant Age & Gender



Sisters Participant Race/Ethnicity



Sisters Summary

The listening session in Sisters included 8 participants (1 came and left because he qualifies for financial assistance). Participants shared openly about challenges and frustrations. All participants stated that they earn too much to qualify for assistance. Participants ranged in age from 39 to 68 years.

Affordable housing and healthcare were among the greatest concerns voiced in this group. One couple is living in the forest (Cold Springs) in a small travel trailer with their 3 children. Both parents work at a local restaurant (one is manager). Another couple lives in a Habitat for Humanity home with their children. Another participant is a senior widow with multiple health issues living on social security and a small pension from her belated husband, putting her just above the poverty threshold so she doesn't qualify for assistance. She has multiple health issues including Parkinson's Disease.

Sisters was one of the most personal listening sessions. Participants shared details of history, struggles and also appreciation for the support they've received from community members and organizations. They mentioned the following helpful resources: *Wellhouse Church (food/clothing)*; *Habitat for Humanity, Seed to Table, Mosaic Medical, Kiwanis (food)*, *NeighborImpact (energy assistance/food)*, *Pallet (Youth Build) FAN*, *other churches and Camp Sherman Fire (holiday boxes)*.

What are you doing to get by?

- Living in a travel trailer in the forest
- Using up savings
- Buying only the basics
- Church, community, family, employer support
- OHP
- Subsidized housing
- Receiving alimony
- Making/selling food
- Social Security/disability
- Renting out rooms
- Picking up work on the side
- Recycling
- No travel, fishing license, eating out, etc.
- Adjusting/"getting used to it"

What are your biggest frustrations?

HEALTHCARE

- High healthcare costs, low coverage, high copays
- No healthcare
- Long waits for disability
- Depression
- Paying for Rx and Physical Therapy

HOUSING

- High rent costs and no sub-renting rooms allowed
- Bad credit scores make housing difficult to get (even if you have \$ to pay monthly rent)
- Landlords kicking tenants out so they can raise rents
- Moving costs
- High cost of housing (purchase)

COST OF LIVING

- High grocery and fuel/propane prices
- High taxes

CHILDCARE

- High childcare costs

EMPLOYMENT

- Pay increases make it harder to get assistance
- Working more creates more barriers to assistance
- Unfair labor practices and bullying by employers

FOOD SECURITY

- High grocery costs (Rays in Sisters)
- Close to expired donated food

OTHER

- No stability
- Living paycheck to paycheck
- No emergency funds for health, house, car, etc.
- Some public high school classes have fees
- Holidays are hard with kids
- \$1,600+ per month in Social Security makes you ineligible for aid

Ideas/solutions

- Community advocate to help navigate resources
- Network for helping each other (like churches do)
- More affordable housing for working people
- More modular homes (like Youth Build)
- Better transportation to Bend/Redmond
- Affordable healthcare/daycare for working people
- An affordable grocery store option in Sisters
- More days/hours for food box pick up
- More shared housing (affordable)
- Vouchers for propane/gas

Madras, Oregon

Session Date: November 2, 2022

Location: COCC Madras

Total Participants: 10*

Age/Gender

- Age Range (39-69)
- Female (10)
- Male (0)

Race/Ethnicity

- White (8)
- Hispanic/Latino (3)
- Other (1)
- Rather not say (1)

Numbers may not match number of total participants due to participant(s) checking multiple boxes and/or not responding. See note on chart if applicable.

Language of Choice

- English (8)
- I'd rather not say (2)

Disabilities

- Yes (1)

County

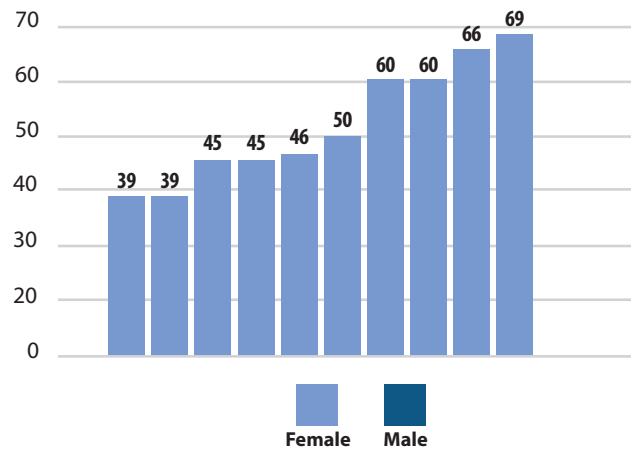
- Jefferson (10)

Zip Code

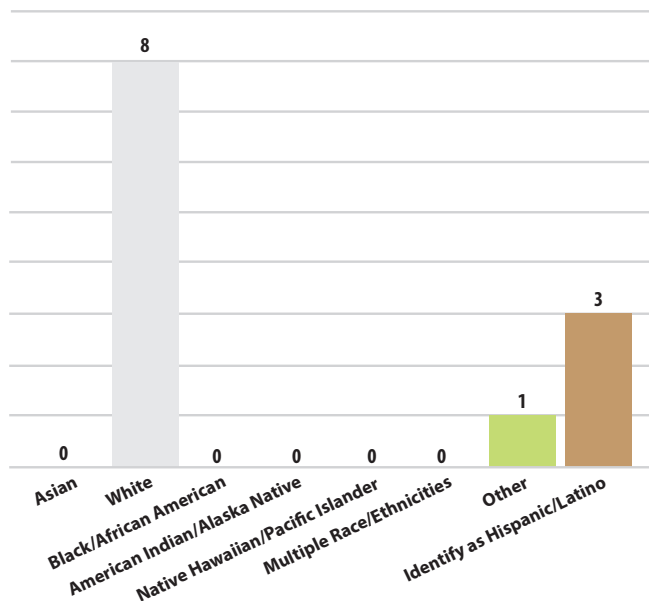
97741 (10)

*3 participants via emailed questionnaire

Madras Participant Age & Gender



Madras Participant Race/Ethnicity



Note: One participant identified as Other and Hispanic/Latino. One participant identified as White and Hispanic/Latino.

Madras Summary

The listening session in Madras included 7 in-person participants plus 3 people who couldn't attend but agreed to respond to questions via email. Conversations began at a more global level about the Madras community vs. individual needs/concerns (including increased crime, growth and homelessness). Participants ranged in age from 39 to 69 years.

The high cost of groceries with limited selection and access to affordable, quality fresh produce was a prevalent concern. Access to affordable healthcare, pharmacy/Rx and dental care was also among the greatest concerns in Madras. There was a single mother/business owner who talked about feeling overworked, burnt out and stressed. There was also a retired educator. The other participants didn't share as much personal information, but chimed into the discussion expressing frustration about the "huge gap" in financial assistance for those living barely above the poverty level, particularly around access to OHP and food stamps.

They mentioned the following helpful resources: Church food banks; Jefferson County Food Bank; LINC (clothes/gas vouchers/utilities); NeighborImpact (weatherization and IDA programs for home maintenance, car...etc); Kids Club; Jefferson County School District 509J (21st Century and weekend food program); Habitat for Humanity; Housing Works; FAN (food/clothing); Jefferson County Health Department.

What are you doing to get by?

- Making sure I get to work every day, no matter what
- Robbing Peter to pay Paul
- Borrowing money from friends
- Food bank (including sharing of boxes with family/friends/neighbors)
- COVID relief \$
- Buying things on sale
- No travel/vacation
- LINC
- Working multiple jobs
- Working under the table (odd jobs/driving)
- Giving up activities
- Selling personal belongings/pawning items
- Recycling bottles and cans
- Giving up treats
- Giving up pride
- Buying higher quality clothing that lasts longer
- Asking family to care for kids
- Giving up personal time
- Deferring home maintenance
- Teachers helping when they can

What are your biggest frustrations?

HEALTHCARE

- Medical coverage is so expensive
- Overpriced pharmacy/RX
- Long pharmacy waits and short hours (staffing shortages?)
- Not enough medical providers
- Not enough dental care providers

HOUSING

- No payment flexibility (with landlords and utility companies)
- Increasing rent
- Landlords don't allow paying rent in advance
- High utility prices
- High cost of homeowner insurance

EMPLOYMENT

- There is a disincentive to work more because of OHP threshold
- Low hourly pay = short staffing
- Not getting enough hours
- Overworked trying to make ends meet
- Employers want younger employees

FOOD SECURITY

- No affordable/quality choices for groceries in Madras
- Driving to Redmond to shop
- Empty shelves in grocery stores
- Don't qualify for food stamps
- Can't afford any treats

TRANSPORTATION

- High gas prices
- Commuting outside of Madras for work
- High cost of auto insurance
- Rural community transportation limited

OTHER

- Living paycheck to paycheck
- Threshold for assistance is based on gross income (also threshold is not keeping up with the cost of living)

- Huge gap between financial assistance and those who need it
- Overall increases in cost of living
- Not seeing family because of working too much
- Kids are alone because parents are working
- Burnout/stress
- Forced to “play small” re: career/business growth so you can qualify for OHP
- No accountability for child support
- Childcare costs
- High lumber costs
- School attendance and bullying
- Not enough police funding
- Potential growth = more crime
- No financial support if you’re caring for a family members’ kids (without any additional child support) and you earn above the threshold

Ideas/solutions

- Healthcare supplements
- More insurance options (expand OHP levels – sliding scale)
- Senior services (housing)
- Supplements/support for food and gas
- Multi-generation housing
- More doctors
- More pharmacy options
- More dentists
- Parent education (including early childhood education)
- Home economics and financial education in schools
- Affordable/quality childcare
- More scholarships for kids’ activities
- Affordable/quality dental care
- A community advocate for people above poverty but struggling
- More CTE programs/trade schools
- State needs to keep up with inflation when determining threshold for financial assistance

Madras, Oregon

Session Date: October 21, 2022
Location: Latino Community Assoc.
Total Participants: 14

Age/Gender

- Age Range (22-74)
- Female (6)
- Male (8)

Race/Ethnicity

- Hispanic/Latino (14)

Numbers may not match number of total participants due to participant(s) checking multiple boxes and/or not responding. See note on chart if applicable.

Language of Choice

- English/Spanish (1)
- Spanish (8)
- Unmarked (4)

Cities

- Madras (13)
- Metolius (1)

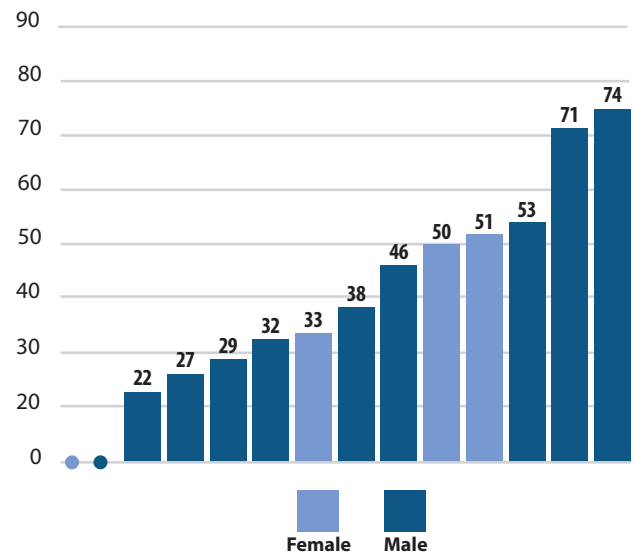
County

- Jefferson (14)

Zip Code

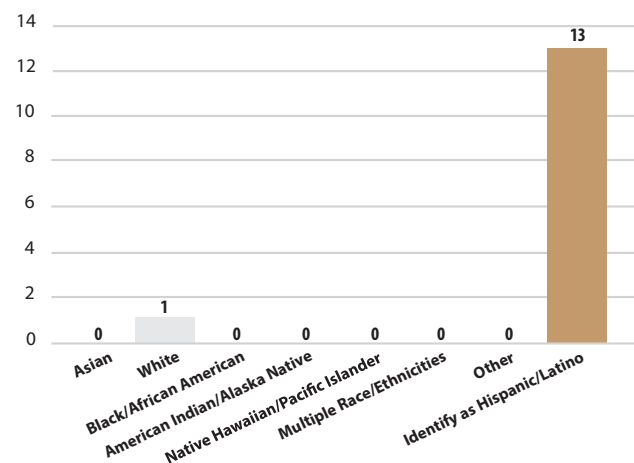
- 97741 (14)

Madras Spanish Participant Age & Gender



Note: Two participants would rather not say age.

Madras Spanish Participant Race/Ethnicity



Note: 13 participants did not indicate Race/Ethnicity but identified as Hispanic/Latino. One participant indicated White and identified as Hispanic/Latino. One participant chose not to respond.

Madras/Spanish Summary

The Spanish listening session in Madras had more people than registered, resulting in a total of 14 participants who ranged in age from 22 to 74 years. Some identified as undocumented, others as US residents and one as a US citizen. Most were the only income earners in their home and all shared openly about the challenges they face in their community.

Community building and connections were common tools to help make ends meet (asking neighbors for rides, errands, money...etc.). Some participants shared that they stretch their money every month by paying a portion of their bills to avoid disconnection and penalties.

Lack of communication and misinformation such as not knowing about existing resources, having the wrong information about services and challenges with language barriers were frustrations mentioned several times during the listening session. There was also an attendee who works for Mosaic Medical in Madras. She was able to share information about health resources and clarified information for others. She also mentioned the challenges Mosaic faces as an organization reaching the Spanish-speaking community.

Participants also highlighted situations in which they felt taken advantage of including landlords charging high rents and employers threatening to report immigration/citizen status. The group also expressed appreciation for the opportunity to have a safe space to discuss this topic and to be paid for their time (with cash - not gift card). One attendee said that the money would help pay their electricity bill.

What are you doing to get by?

- Working seasonal jobs
- Sharing/searching for resources (food banks)
- Saving as much as possible
- Working a second job/multiple jobs
- Picking up free food boxes to save money which can be used to pay bills, medical expenses and living expenses
- Paying half or part of the bills to keep services from getting disconnected
- Carpooling to work
- Always keeping in mind that you have to start from the bottom
- Trading with others ("I'll babysit if you give me a ride" etc.)
- Living with others (roommates)

What are your biggest frustrations?

HEALTHCARE

- You cannot work if you are sick
- Medical access - process, payments, regular check-ups (if it's not the emergency room then there are not many places to go)

HOUSING

- Lack of affordable places to live
- To qualify for a place to live, you need a social security number and credit score. Some people have to ask someone to use their name and SSN to get on a lease. Not only is that a hard thing to find, it is also a lot to ask of someone.
- Multiple people living in small areas/one room

EMPLOYMENT

- Little to no employment opportunities
- Winter creates even fewer work opportunities in agriculture

FOOD SECURITY

- Access to affordable, quality food

TRANSPORTATION

- No local transportation (besides taxis)

IMMIGRATION

- Immigration status/papers can make residents ineligible for support "We can't get help to cover bills"

CULTURAL BARRIERS

- Lack of information/education on where and what resources are available, as well as a lack of understanding about processes/requirements to obtain them
- Lack of bilingual and patient staff to help with preparing paperwork/documentation to obtain services
- Limited or no literacy
- Threats by bosses/people in charge is creating fear
- Knowing how to navigate conversations about needs (what questions to ask or information to look for, who to ask, general education on time, paperwork, visits, signatures and processes to get access to resources)
- Individuals with "contracts" who come into the country with work permits are told one thing but upon arrival find a different situation

OTHER

- Limited technology access and knowledge
- There is no main location to go and get information or ask questions

Ideas/Solutions

- Better communication and sharing of information regarding resources
- Rent assistance for undocumented communities
- Community housing using ITIN numbers
- Effective public transportation
- STAFFING/ADVOCATES to provide support with documentation and paperwork processing
- Communication/outreach outside of social media or phone (word of mouth, community events)
- Create safe spaces to raise our voices
- Workers' compensation
- Education/information about rights related to laws and resources in Oregon
- Programs in regard to health assistance (OHP)
- Information about OSHA including who they are, what they do, who to talk to, how to file complaints without being penalized (anonymously)
- Healthcare/medical services and information for those who earn too much to get help, but too little to afford insurance.
- Information about workers' compensation (how to access, who is covered and how much is available)

Bend, Oregon

Session Date: November 11, 2022
Location: Latino Community Assoc.
Total Participants: 5

Age/Gender

- Age Range (30-79)
- Female (5)
- Male (0)

Race/Ethnicity

- Multiple Race/Ethnicity (1)
- Hispanic/Latino (5)
- Other (1)

Numbers may not match number of total participants due to participant(s) checking multiple boxes and/or not responding. See note on chart if applicable.

Language of Choice

- English/Spanish (1)
- Spanish (4)

Note: One participant indicated both English and Spanish as language of choice

Disabilities

- Yes (1)

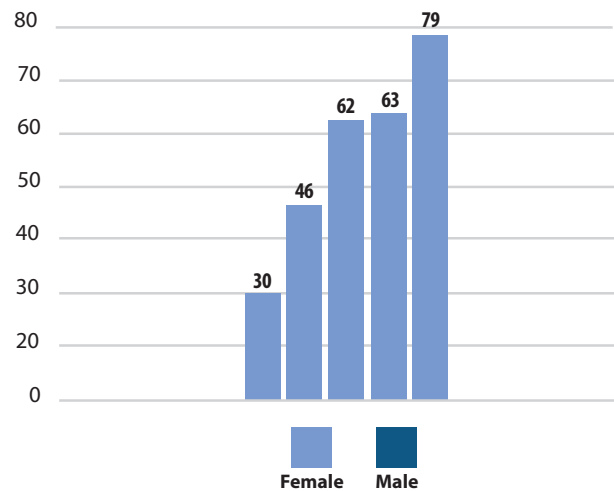
County

- Deschutes (5)

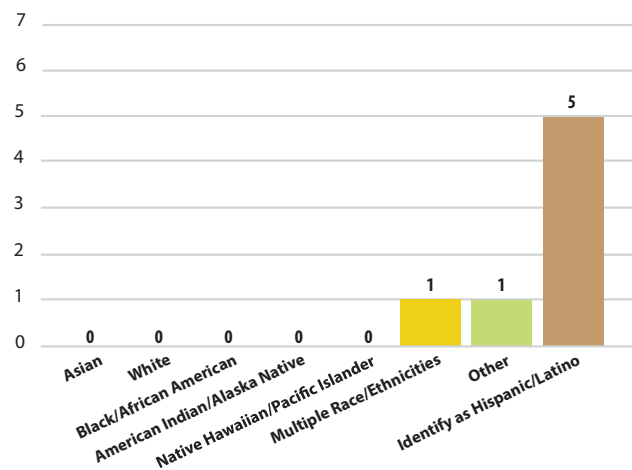
Zip Codes

- 97701 (1)
- 97702 (2)
- 97703 (2)

Bend Spanish Participant Age & Gender



Bend Spanish Participant Race/Ethnicity



Note: Two participants did not indicate Race/Ethnicity. One participant identified as Other. One participant identified as Multiple Race/Ethnicities. All participants identified as Hispanic/Latino.

Bend/Spanish Summary

The listening session in Bend included 5 participants, all of whom were women, including an employee from the Latino Community Association who brought insights from her experiences at work. Participants ranged in age from 30 to 79 years. Most participants shared openly about their struggles, particularly during the pandemic. Housing, high rents and the declining quality of life in Bend were among the topics discussed. Some everyday problems mentioned included access to healthcare, poor transportation and debt. Some participants share that they are not able to have a better lifestyle because of the healthcare system. "It's like the healthcare system wants me to be in debt," said a participant who has been in medical debt for over 8 years due to undergoing surgery without medical insurance. To make ends meet, participants, said they limit expenses, work under the table, use food banks (*NeighborImpact*, *LCA*), reduce utility usage and live in multi-generational households. Most of the attendees utilize public transportation and suggest funds to be focused on that, as well as on basic education for adults and youth. Housing accessibility and health support (more clinics, financial aid) were among the priorities of the group..

The Spanish-speaking community in Bend was described as close and connected. Participants used the session to share some of their biggest fears and vent about different issues.

What are you doing to get by?

- Cooking at home
- Always turning lights off when not in use
- Buying solar panels (conserving electricity)
- Not eating out/going out
- Taking advantage of food banks, community pantries and vouchers
- Working multiple jobs
- Getting paid under the table/cash
- Living in a trailer park community
- Share living space (multi-family or roommates)
- Moving farther out of town

What are your biggest frustrations?

HEALTHCARE

- Earning too much to qualify for assistance but too little to pay for insurance
- Insurance coverage is limited and some important expenses are considered esthetic (braces/glasses)
- Can't get another job because it can mean losing medical assistance (OHP)

HOUSING

- Credit score/social security number required to apply
- Having to come up with 4X the rent to apply
- Limiting housing
- Increasing housing expenses
- Increasing food costs
- Increasing gas/electricity costs

SECURITY

- People passing through are bringing crime/theft
- Worrying about crime/theft (having to lock doors and not being able to leave valuables in vehicles)

OTHER

- Limited assistance/help for the houseless and veteran communities
- Finding and understanding how to apply for assistance from organizations (*NeighborImpact's* weatherization and insulation for homes, pregnancy support)
- Changes in the public transportation system due to COVID (people not following rules, houseless people sleeping on buses)
- Not enough support for small business owners

Ideas/solutions

- Small, affordable housing options (easy to maintain)
- Education for adults (continuing education, literacy for all ages)
- A welcoming information center
- Transportation improvements (more access to timely routes and better communication to users)

Redmond, Oregon

Session Date: November 12, 2022
Location: Better Together Offices
Total Participants: 5

Age/Gender

- Age Range (26-65)
- Female (4)
- Male (1)

Race/Ethnicity

- Hispanic/Latino (5)

Numbers may not match number of total participants due to participant(s) checking multiple boxes and/or not responding. See note on chart if applicable.

Language of Choice

- Spanish (5)

Cities:

- Redmond (4)
- Terrebonne (1)

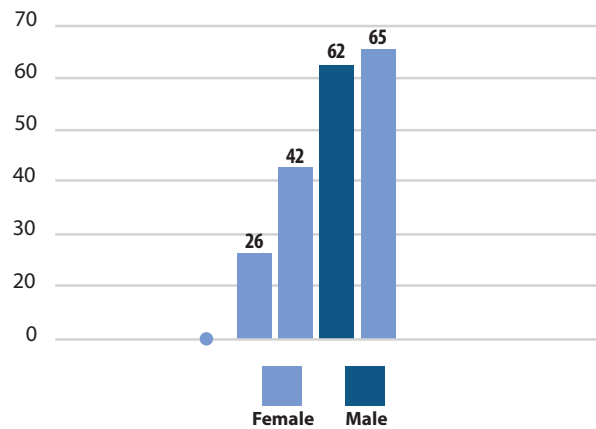
County

- Deschutes (5)

Zip Codes:

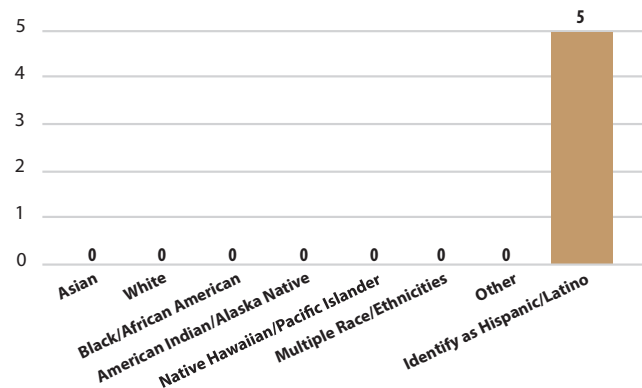
- 97756 (4)
- 97760 (1)

Redmond Spanish Participant Age & Gender



Note: One participant would rather not say age.

Redmond Spanish Participant Race/Ethnicity



Note: All participants did not indicate Race/Ethnicity but identified as Hispanic/Latino.

Redmond/Spanish Summary

The Redmond listening session was intimate with 5 participants, all of whom have been living in the community for a few decades and have seen the area evolve. Most identified as undocumented residents and felt open to sharing their needs and challenges. Most of the participants were women (mothers) between the ages of 26 and 65 years. Having lived in Redmond for a long time, most shared that they know where to find some resources and rely on connections with other community members to help them get by (exchanging services/favors including child care or cleaning). Health insurance and medical services are everyday challenges, particularly for people with special conditions who do not have legal residency.

Information about education, school meetings, after-school activities and parent engagement was a topic of interest for one of the moms. She shared that she is not involved in her daughter's elementary school because it feels inaccessible. She has a hard time starting these types of conversations and stated there are no resources in her language at the Redmond School District. In general, the session in Redmond provided good information and participants were very straightforward.

What are you doing to get by?

- Food banks and support from churches (helping to save money for clothes, medication, etc)
- Getting clothing from second-hand stores
- Not going out
- Cooking at home more
- Carpooling with coworkers
- Doing everything in one trip
- Asking for favors or help from friends
- Paying a portion of a bill can help keep services from being cut off

What are your biggest frustrations?

HEALTHCARE

- Medical visits can be hard to get, appointments are too far out and it is difficult to find doctors
- Limited medical assistance
- The stress of living/surviving and the impact on health

HOUSING

- Limited help with finding affordable places to live (LCA is the only place available for the Hispanic community)

SAFETY

- Bend, Redmond, and Prineville can still feel unsafe
- Cars get broken into or damaged
- Racism: "I've gotten flipped off when driving", "People glare at me"
- People with guns can make it feel unsafe
- Thefts in our neighborhoods
- Houselessness
- Stolen and abandoned cars
- Knowing our rights when interacting with police

EDUCATION

- School system can be difficult to navigate
- Not understanding how to file complaints for discrimination from schools, organizations and others (or give feedback)

OTHER

- Living expenses
- The cost of obtaining a driver's license (paying \$5 per test)
- Understanding technology is a problem and a necessity

Ideas/solutions

- Transportation improvements
- Houseless assistance
- Assistance for undocumented individuals
- Utility assistance
- Medical bill assistance ("I was told I did not owe enough money to ask for help")
- Domestic violence support/assistance
- Accessible extracurricular programs for youth (dance, theater, sports)
- Security/safety improvements
- Drug addiction centers
- Parenting education (screen time, best way to navigate conversations, how to help our children)
- Local informational meetings/centers (instead of having them in Bend)

Prineville, Oregon

Session Date: November 18, 2022
Location: St. Joseph Catholic Church
Total Participants: 14

Age/Gender

- Age Range (32-60)
- Female (14)
- Male (0)
- Rather Not Say Gender (1)

Race/Ethnicity

- Hispanic/Latino (13)
- White (3)
- Other (3)
- Other: Ispaña (2)

Numbers may not match number of total participants due to participant(s) checking multiple boxes and/or not responding. See note on chart if applicable.

Language of Choice

- Spanish (10)
- English (3)
- English/Spanish (1)

Disabilities

- Yes (1)

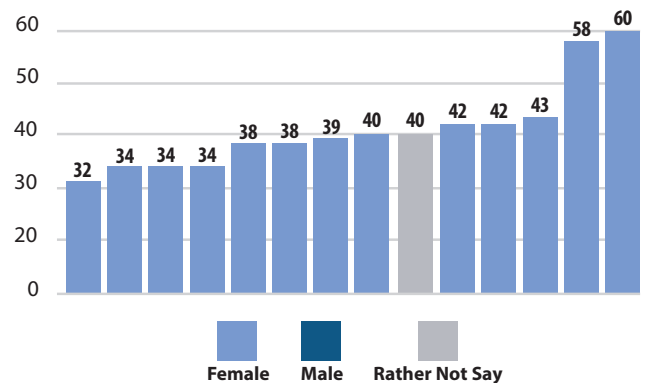
County

- Crook (14)

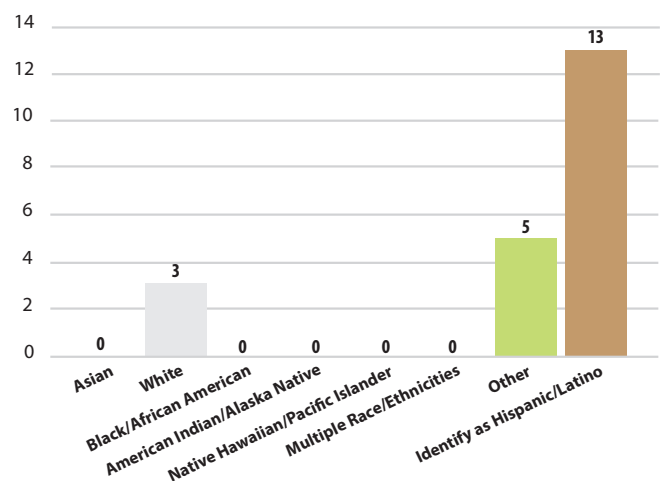
Zip Codes

- 97754 (14)

Prineville Spanish Participant Age & Gender



Prineville Spanish Participant Race/Ethnicity



Note: Six participants did not indicate Race/Ethnicity. Two participants identified as White and Hispanic/Latino. Two participants identified as Other: Ispaña

Prineville/Spanish Summary

The Spanish-language session in Prineville happened in collaboration with Better Together's family groups. All of the attendees identified as female, most of whom are head of their households. Participant ages ranged from 32 to 60 years. Participants had a difficult time identifying the needs that affect them directly, but once they heard more about the challenges in other towns, they started to share. Participants shared that the gap in resources for LatinX residents in Prineville is huge in comparison to Bend. Most participants said they have to travel to Bend for basic grocery shopping, medical appointments and entertainment.

While participants said they are starting to see more places for their community to gather in Prineville, there is still a need for more help. We were able to provide resources such as information to obtain a driver's license, mental health services (*Raíces de Bienestar*) and communication outlets to find general information. The main way participants said they are making ends meet is by saving money and limiting their expenses. Because work in the area is limited, some said they have to work outside of Prineville (Terrebonne, Redmond, Bend and Madras) which highlights transportation challenges. There is no city transportation so they depend on walking, rides and Uber.

Racism – and how to navigate it – was a topic that was mentioned. One family shared an example of how she was denied a service because she doesn't speak English and she had to rely on her daughter to translate, instead of the institution providing that help. Another challenge that affects families with kids and youth is the lack of recreational activities and programs after school (they said the few that exist are expensive and inaccessible). They often refer to Latino Community Association, but it's not their first or main option.

What are you doing to get by?

- Miracles (it can be a difficult thing to save money)
- Working multiple jobs
- Going out less
- Working more hours
- Buying only what is needed
- There is not much money to spend or many places to spend it (limited entertainment, things to do)
- Looking for assistance

What are your biggest frustrations?

TRANSPORTATION

- Public transportation, there is no city public transportation (only to leave Prineville)
- Limited taxis/ubers
- Cost of living (everything is expensive)
- Limited options can make things more expensive
- Daycare is limited

HEALTHCARE

- Limited options for healthcare
- Mental health support (more culturally appropriate services and education is needed)
- Limited assistance

OTHER

- The community seems to be spread out (everyone is on their own)
- The radio signal is not the best out here (La Bronca)
- Lack of youth recreational activities and after-school programs
- Racism - how to navigate situations
- There are no Spanish services available
- Limited information outreach (outside of Bend)

Ideas/solutions

- Low cost animal shelter/veterinary clinics
- Affordable recreational activities for adults and youth
- Affordable living areas
- Affordable groceries stores
- Utility assistance/help (gas, water, electric)
- Small business resources/help
- Tourism to improve economy for small businesses
- Higher education support (first generation guidance)
- Bi-lingual professionals to teach skills (computer literacy classes)