

**Report of the
104th ARIZONA TOWN HALL
“Arizona’s Vulnerable Populations”
Tucson, Arizona
April 27-30, 2014**

Introduction

Arizona’s future is dependent on equality of opportunity for its vulnerable populations. There are large groups of individuals and families in Arizona who live under the specter of vulnerability, which is often invisible to others. These populations may live in a state of continuing distress or may even lack awareness of their vulnerability to an impending crisis. It could be said that these populations include a majority of Arizonans and a large proportion of our workforce, including all levels of education and employment. Specific examples include the unemployed, underemployed, uneducated, undereducated, uninsured and underinsured, those with poor credit and no emergency funds, single provider households, veterans, people with disabilities and mental illness, the elderly and children.

The 104th Arizona Town Hall gathered in Tucson to consider how best to address the needs of vulnerable individuals and populations and prevent them from falling into crisis, with the attendant social costs impacting communities and the State as a whole. This report captures the consensus that emerged from those discussions. Although not every Arizona Town Hall participant agrees with every conclusion and recommendation, this report reflects the overall consensus achieved by the 104th Arizona Town Hall.

SETTING THE STAGE

Defining Vulnerable Populations

Vulnerability is a state of potential harm that may affect a broad spectrum of individuals, population groups, and circumstances. Within these populations there are degrees of vulnerability, and each individual is different. Vulnerable populations are those at systemic risk of falling into crisis at any moment, often in response to unexpected life events. Some vulnerable populations or individuals live on the border of crisis, one mishap away from disaster. Others exist slightly above the safety net, barely getting by.

Everyone faces some risk of falling into crisis. Those who are not at risk today may once have been or may someday become vulnerable. Arizona should identify vulnerabilities across the continuum of its population to help vulnerable persons and groups develop the strengths and resources they need to avoid plunging into crisis and the resiliency to weather crises successfully.

Vulnerability often strongly correlates to difficulty in acquiring or maintaining the basic systems of support that a person needs to thrive. Vulnerability may arise from unmet physical or

economic needs, or from isolation from social or community resources. For some people, vulnerability is financial, consisting of low income or the lack of adequate financial resources. For others it is the risk of losing relationships and community support. Family and community support can often determine whether an individual falls into crisis. Physical security, mental and physical health, nutrition, employment, and housing are pillars of basic security that, when absent or endangered, create vulnerability. Vulnerable populations include the poor and the working poor; children, teenagers and the elderly; undocumented immigrants; individuals, families and youth who experience homelessness; refugees; victims of domestic violence and abuse; those with mental illness and physical, mental, or developmental disabilities; veterans and their families; families of incarcerated individuals and those returning to communities after incarceration; victims of crime; single providers struggling to raise children; those in foster care; and, the food insecure. Any person whose circumstances impair the ability to provide for their own needs or navigate our complex society is vulnerable.

It can be difficult to differentiate between vulnerable populations and populations already in crisis, such as those who are lacking basic needs, such as clothing, food, and shelter. Some local communities have been effective at identifying and communicating with members of vulnerable populations. However, on a statewide basis Arizona struggles to identify vulnerable populations in a way that connects them to available services and service providers. In large part, the identification of these populations depends on self-reporting. Part of the difficulty in identifying members of vulnerable populations is that many do not want to self-identify as being vulnerable because of a feeling of embarrassment or helplessness, or because they do not even realize they are vulnerable. Arizona generally applies one-time or temporary solutions to help individuals facing problems, rather than focusing on long term approaches to fix the problem—Arizona focuses on the safety net, rather than on preventing individuals from falling and thereby needing the safety net.

Causes of Vulnerability

Many factors, alone or in combination with other factors, may cause or contribute to an individual becoming part of a vulnerable population. They may include low income; age; family characteristics; lack of access to resources such as education, healthcare, transportation, and the Internet. Some societal systems also cause or contribute to vulnerabilities, including the foster care, criminal justice, and elder care systems. Discrimination, oppression, or harassment of some communities, such as people of color, immigrants, and LGBT people, give rise to vulnerability.

An individual's life experiences, behaviors, and attitudes all play a part in his or her vulnerability. Some people are vulnerable because they are born with physical or mental disabilities. Others become vulnerable because of adverse childhood experiences. Individual behaviors, including substance abuse and criminal conduct, are also linked to vulnerable status. In some cases individual attitudes, such as unwillingness to seek or accept help, embarrassment, low expectations, and lack of information or community connection contribute to the creation and persistence of vulnerability.

Difficult family circumstances are strongly correlated with vulnerability status. Those who lack connection to a functioning family structure or extended family networks are at risk. Family dynamics also are important factors. Family tragedies, such as the loss of a loved one, can

interfere with the ability to develop relationships and build resiliency. The elderly with aging children themselves, are at risk of becoming isolated and could lack access to basic services. Children who are victims of abuse or who grow up amidst family conflict, domestic violence, or substance abuse may fail to develop important qualities that create resiliency. Children whose families are transient and therefore cannot maintain stable education and support systems are more likely to be vulnerable than children who grow up in more stable environments. Members of single provider families, who often struggle financially and are unable to obtain or provide quality childcare, affordable housing and otherwise meet their family's basic needs, are more likely to experience crises; children of such families may become vulnerable themselves later in life. These family dynamics may create intergenerational cycles of domestic violence, substance abuse or poverty.

The larger cultural context provides many circumstances that contribute to the vulnerability of individuals and populations. Our culture emphasizes short-term thinking and overconsumption in ways that lead to self-destructive behavior and health problems. Public attitudes, such as the notion that a vulnerable person should just “pull yourself up by your bootstraps,” often do not help to foster resilience for it is not easy for vulnerable persons or populations to pull themselves out of vulnerability without help. Cultural mores that dissuade vulnerable persons from reaching out for help, whether for mental health issues or basic necessities, may perpetuate vulnerability.

Economic factors also are critical. If people cannot find good, stable jobs with livable wages, they will be vulnerable. The current economic climate has made it more difficult for individuals to earn a living wage. Arizona's economy is too organized around home building and tourism and, therefore, is susceptible to boom and bust cycles. These general economic conditions make it more difficult for individuals to move out of a vulnerable population into a more secure situation. Financial systems, including aggressive or predatory credit practices and a mortgage industry in which even well-educated people made bad financial decisions leading to the mortgage crisis, have created significant vulnerability.

Educational factors also contribute to vulnerability in a variety of ways. A lack of education or barriers to adequate education or vocational training reduce economic opportunity and financial literacy. A higher education system that may steer young adults to expensive universities and high levels of student debt, also contributes to vulnerability. Our educational system should be one that people can afford. We also need to recognize that our society needs the plumber and trash collector as much as it needs the highly educated doctor. Instead of driving all students to high-cost universities we should also provide and encourage students to pursue more diverse types of vocational training and education. We should also do better to educate students with life skills to better prepare them for budgeting, planning, and saving to build resiliency, including through family and consumer sciences courses and mentorship programs. Arizona should encourage and support lifelong learning to prepare people for the jobs that will exist in 20 years, rather than just the jobs that are available today.

Effects and Contributions of Vulnerable Populations

Vulnerable populations are under stress that inhibits their ability to contribute to the well-being and prosperity of their communities. They often have less time or energy to contribute to the

social fabric or well being of their communities. This can depress the strength of communities and the state as a whole, causing a downward spiral and permanent adverse effects.

Systemic vulnerability has a fiscal and economic effect on the community. It increases a community's reliance on social services and taxpayer funds and increases the strain on our healthcare system. Systemic vulnerabilities also contribute to Arizona's long-term decreasing competitiveness in the nation, which drives many of the economic challenges facing Arizona. An example of systemic vulnerabilities is that Arizona's housing crisis brought increased foreclosures and a saturated housing market, which weakened neighborhoods and communities.

Systemic vulnerability puts a strain on families who are trying to model constructive behavior. That strain can lead to family violence, which becomes a self-perpetuating cycle. Neighborhoods of vulnerable populations may also suffer higher crime rates. Increased crime, private prisons, and mandatory minimum sentencing leads to increased incarceration rates, and the high cost of Arizona's prison system displaces funding that otherwise could be used to help support communities.

Having stated the above, we recognize that members of vulnerable populations also provide us with hope and teach us that recovery, stability, and support can be achieved. Many members of vulnerable populations add to the richness and diversity of our perspective, and bring wisdom in helping the broader community to understand resiliency and resourcefulness and how to achieve them. They are some of our finest optimists.

People who find themselves in vulnerable populations can often make positive contributions to the community in which they reside by providing a first-hand understanding of problems that exist and speaking with a powerful collective political voice. They bring practical knowledge: They know what works, and what does not. People who use social services have a lot to tell our leaders about what services are needed, which ones are not, and how to better provide needed services. Members of vulnerable populations can be among the most effective mentors and teachers. For instance, the elderly can contribute their wisdom and experience surviving difficult times in the past. Arizona's youth also have much to offer, from helping the elderly bridge the digital divide to reminding us that when confronting difficult problems it can be better to try and fail than to do nothing.

Some vulnerable populations do work that is difficult and demanding in jobs that are not well paid, such as agricultural jobs. Those who remain in rural communities can be a source of strength. The vulnerable are forced by necessity to develop unique solutions to the problems that contribute to vulnerability, and may provide wonderful examples of community leadership, from helping others to reuse and recycling of resources.

If we define our communities to include every person and every segment of society, then we are only as strong as our weakest link. Investments in vulnerable populations result in a high return on social and economic investments. By assisting vulnerable populations to become more resilient we can strengthen entire communities and the state as a whole.

EDUCATION, HEALTHCARE, THE ECONOMY AND ACCESS TO COMMUNITY RESOURCES

Education and Training Systems

Education is among the most critical links between vulnerability and either resiliency or crisis. If we don't provide excellent education, Arizona's population will not be adequately prepared to avoid or rebound from crisis.

Educational and training systems need to equip people to solve problems, build life skills and meet challenges. These systems can also help students acquire skills that might not be available from other sources in their homes or communities. The continuum of preK-12 through post-secondary and vocational education needs to be connected to careers and support advancement through progressively higher skilled and compensated occupations. Education systems can thus give students an opportunity to aspire and succeed and offer hope for a better life. The availability and quality of educational and training systems therefore has a profound effect on the resiliency of Arizona's vulnerable populations.

High quality education—in particular early childhood education—yields a high return on investment. Participation in early childhood education correlates strongly to greater resiliency and success later in life.

Access to quality education and training programs can help vulnerable people become more resilient. Ensuring quality education starts with early childhood education. The State should invest in early childhood education and make preschool available to all families, particularly those in rural communities. Elementary and secondary schools should teach skills that lead to jobs. High schools should place a greater emphasis on providing career and technical education courses that teach vocational skills and computer technology. High schools should also provide courses to all students that teach life skills as well as financial literacy and financial skills.

Educational institutions and communities should also be sensitive to the costs to individuals from vulnerable populations for tuition, books, school supplies, transportation, and childcare. They should find ways to minimize these costs for vulnerable populations, such as by subsidizing transportation and childcare costs or otherwise providing those services. Vulnerable populations suffer when educational and training resources are unavailable or unequally dispersed. There is a great skills gap that continues to grow, particularly in rural communities, where the lack of vocational and workforce training contributes to declining rural populations as people who need training move to larger communities or settle for a low wage earning job that won't allow individuals to take care of their needs.

Healthcare

The availability, affordability, and quality of healthcare (including mental health and dental care) can drastically affect the resiliency of vulnerable populations. Vulnerable populations often lack sufficiently available healthcare providers to meet the needs of the community. Preventative care is important to ensure that a health problem does not turn into an expensive

healthcare crisis. This is especially so with dental care and behavioral health, where lack of early treatment can lead to chronic conditions later in life.

Performing well at school or at work requires good health. People who are unhealthy are not properly equipped to succeed at school or work, or in other life endeavors. Individuals who do not have access to quality healthcare will unwillingly become sicker. They will not be able to go to work or take care of their families, and as a result, will become more prone to fall into crisis. This can cause serious health risks not only to the vulnerable individual, but also to the members of the community by increasing their exposure to illnesses.

The quality of nutrition is also an important aspect of the health of vulnerable populations. Proper nutrition is essential for children to be able to concentrate in school and adults to perform at work. The vulnerable often lack access to quality food, whether because of the lack of any quality food sources or the lack of transportation to reach them. This lack of access leads both to malnutrition and obesity, with their attendant health problems.

Changes in healthcare to best help vulnerable people become more resilient should include a shift in our focus from care after-the-fact to preventive care. This means redirecting how we spend our money – focusing on measures that will help prevent illness and create a healthier lifestyle. We should define healthcare to include physical and mental wellness and nutrition. Schools should promote a single integrated approach to wellness that includes science, technology, physical activity, and food. They should explore community gardens and offer nutritious healthy foods. The medical profession should be encouraged to promote healthy eating and lifestyles, and parents should be encouraged to address children's health concerns, including initial dental exams, before a child enters kindergarten. Early assessment of health conditions, including behavioral and mental health issues, is essential to shift the focus from crisis management to crisis prevention. Trauma-informed behavioral health assessment and care should be integrated into care for military veterans; the assessment of students in early education programs; and, the assessment of persons in the corrections or criminal justice systems.

Dental health is an often-ignored problem that merits attention, as the lack of early treatment often leads to the development of more chronic conditions. Even before their first tooth comes out, children should see a dentist. Elderly persons and other persons with chronic conditions are also in danger, because tooth problems can lead to direct adverse health outcomes.

All types of healthcare must be more readily available, including access to primary care, urgent care, dental care and behavioral healthcare; and, specialized care directed to specific populations with special medical needs, such as some veterans. The shortage of practitioners in rural areas should be addressed. New technologies, such as tele-health solutions, where patients need not be in the presence of a physician to be diagnosed and treated, may help to make care more available and less costly.

We should not lose sight of the fact that health is as much about other life issues as healthcare directly. The many different issues that impact the health of vulnerable populations should be addressed through a holistic, integrated approach. Our communities need to work together in a community-oriented approach to take on these challenges. Arizona should encourage greater connectivity and communication among healthcare providers and social

services agencies in order to provide a whole person approach to supply better quality healthcare. This includes educating providers about the resiliency needs of patients, delivering services to patients in their areas (such as schools, neighborhoods, workplaces), co-locating medical/dental clinics at schools and finding ways to incentivize quality treatment for vulnerable populations. Furthermore, healthcare must be made readily available. This should come through one-stop clinics, where individuals can obtain treatment for many issues in one place.

We should recognize that there is also a human element at work. We should promote trust in and effective use of healthcare options, including through community ambassadors or community-wide collaborations. We should support the growth of affordable care organizations to improve healthcare outcomes and community collaborations.

The way healthcare awareness is communicated is critical. We need to have better messaging to men, who otherwise may not follow up on their healthcare needs. Early retirees is another group who may have hidden vulnerability. These retirees may have high deductibles, and savings that have been hit hard by the economy and thus may not follow up on labs and other treatment they need. It is important to educate people who are unfamiliar with healthcare and healthcare insurance about what costs they face, including deductibles, co-pays, and the medical services provided, so that people can and do make good healthcare decisions for themselves.

Increasing resiliency through the economy

Building the resiliency of Arizona's vulnerable populations is not only a social issue, but also one of economic development. We must address several aspects of our economy to build resiliency in Arizona's vulnerable populations.

Jobs build resiliency, and long-term job creation is critical. Arizona needs a conscious, intentional investment strategy for job creation and retention, especially one that supports local businesses and economies at the regional level and through partnerships with business. The State should set intentional goals to build capacity, build talent pools, and attract the types of jobs we need to build a prosperous community. We should tailor economic development incentives, community college, and career and technical education initiatives to focus on Arizona's strengths in the global marketplace and on local and regional demand, with a focus on careers that provide sustainable incomes. Workforce programs that expand skill sets and help vulnerable populations of all ages are necessary, but especially for high school to college level students. Employers of vulnerable populations have an interest in increasing the resiliency of their employees, and programs involving these employers should be created to assist vulnerable employees, such as subsidized internships.

Improving vulnerable populations' access to jobs also requires access to quality childcare. Providers need childcare to be available when they are at work or going to job interviews. It is important to improve the quality of childcare through additional funding and through ratings systems to ensure that existing childcare centers provide quality services. The State should also promote universal preschool to reduce developmental disparity. Similarly, the availability and quality of transportation services needs to be improved to provide a means for vulnerable populations to get to work and to access other necessary services, such as medical treatment and education.

Improving job creation also requires improved business creation. Arizona should promote programs for members of vulnerable populations to start and own their own businesses. Business failure rates are high, especially in minority communities. Business incubator programs to promote knowledge about how to start and run a business can help reduce failure rates. Arizona should promote existing programs and create new ones. Access to capital, especially needs to be improved, including through more community-oriented lending institutions. Arizona should also promote policies for business to locate geographically in areas with vulnerable populations.

Vulnerable populations also need quality affordable housing. Communities should find ways to increase the availability of affordable housing. It is important to stabilize the costs of buying and renting homes. Hundreds of thousands of families are spending too much on housing and are “housing vulnerable” making them at risk of becoming homeless. In particular, the formerly incarcerated and domestic violence survivors struggle to find affordable housing. Domestic violence shelters are often used not only for safety, but also to obtain affordable housing.

Access to Community Resources

A wide variety of resources and infrastructure in communities affect the resiliency of vulnerable people in Arizona. These include physical infrastructure, such as transportation systems, schools, libraries and community centers that deliver programs and services. It also includes information infrastructure, such as high-speed Internet access that provides educational programs and information and referrals about services and resources.

Transportation is a huge issue, especially in rural communities and small towns. Mass transit routes are often not well aligned with work centers and childcare centers. Failed urban planning has allowed vulnerable populations to live in places that are cut off from resources. We need to apply the same level of planning that goes into more affluent communities to communities that are home to Arizona’s vulnerable populations. For example, in Phoenix and other Arizona cities, the public transportation system does not run 24 hours. This causes problems for many people, particularly those who work off-hour jobs. Some services are simply not available in rural areas.

A number of transportation-related improvements should be considered. In some communities instead of providing connector transportation we could implement new technology that reduces the need for transportation. Alternatively, intergovernmental partnerships can overcome the weaknesses of particular communities. For example, where one city has a transportation vehicle and another can provide a driver, those two cities could enter into an agreement that would provide the services necessary. In other communities, investing in off-hour transportation would benefit vulnerable populations by increasing income opportunities.

Communities should increase funding for public transportation and provide inter-city routes, including establishing a passenger train system that allows people to move more freely about the State. Businesses can support the development and use of public transportation by providing subsidies or other incentives for their employees to use public transportation. Efforts should be made to change the perception that public transportation is only for the poor. As a

society we should take steps to help people move away from automobile dependence, such as improving bike lanes and sidewalks to allow people to have alternative modes of transportation.

Vulnerable populations need access to the Internet, especially for high school and college students. No students should have to study at a fast food restaurant, which is far from an ideal studying environment, because they lack any other viable means of accessing the Internet. Access to high-speed Internet services should be more affordable and readily available throughout the state.

Vulnerable populations would benefit from better communication and coordination among the various agencies, business and institutions (governments, faith-based, private and public entities) that provide resources and services. For example, coordinated systems could enable vulnerable persons to provide their personal information once, and relay that information to other applicable service agencies. This would make it easier to access services while reducing the costs of duplication and waste of resources, freeing up tax dollars for other necessary infrastructure improvements. It would also be beneficial to create or more fully develop an intergovernmental portal in which people from different communities and populations can readily find information about available resources, such as the 2-1-1 system. Such interconnection should extend to faith-based and other non-governmental institutions. The interconnection system should be well funded, updated frequently, adequately staffed by trained personnel, and accessible by phone, Internet, and social media. The use of such a system should be promoted through advertising and public awareness programs.

The relationship between municipalities and schools also needs to be strengthened. Cooperation between schools and towns to make joint use of facilities is an excellent use of infrastructure to help vulnerable populations. Schools should not only be the place where we educate our children, but also should serve as community resource centers, staging grounds for volunteerism, and an outlet to youth for mentorship programs that will allow them to ask for help when they need it. School buildings that are underused and sometimes unused should be put to use delivering services and resources to vulnerable populations, including those who do not attend the school. Communities should engage in long-range planning to optimize the use of scarce resources, with an emphasis on protecting vulnerable populations. Collaborative partnerships among governments and private sector entities should be encouraged.

We also need to spend the time, money, and energy to make after-school programs more focused on life skills that will provide students with the critical skills necessary to build resiliency. But we should not forget that art programs, which provide untold benefits to students and faculty and in many ways can serve as a form of much-needed therapy, are also critically important and need to be funded.

There is a role in this effort for the business community. Employers could provide services to assist vulnerable populations in a way that will also help stabilize their workforce. For example, employers can provide time, resources and access to financial literacy and financial planning, or offer employer-sponsored housing. Positive banking practices that benefit vulnerable populations should be encouraged.

Of course, government policies and funding are important. Individuals should encourage government at all levels to continue, and in some cases restore, funding for the services needed to help prevent vulnerable populations from falling into crisis. The Legislature should restore Highway User Revenue Funds to cities and counties as part of the state budget process, and restore funding to the state housing trust fund, which helped fund affordable housing projects for vulnerable populations and sought partnerships with private investors. Arizona should support the expansion of individual development accounts, especially at the community college level, to help offset college costs or to assist with housing, and to teach financial literacy. Parks and libraries are often the core of the community: spaces where people gather, which promote community ties and the interconnectedness that creates resiliency. They should be adequately funded.

INDIVIDUALS, FAMILY DYNAMICS AND COLLABORATION

Individual Experiences and Family Dynamics

Individual life experiences, particularly when they are traumatic, often make persons susceptible to falling into a vulnerable population at some point in their lifetimes. Childhood traumas, substance abuse in the home, all types of abuse, and unhealthy relationships all may have lasting effects. Some young people have difficulty connecting with school or lack role models or mentors. Some teenagers can make poor choices, such as dropping out of school or becoming pregnant. These choices may have unintended consequences, not the least of which is membership in a vulnerable population.

Some individuals have little control over the circumstances that cause them to fall into a vulnerable population. Children, in particular, may be defined by the family situations, neighborhoods, communities and even the societies into which they are born. For example, children living in poor neighborhoods may be at risk because they are exposed to circumstances and influences that do not affect children in more affluent neighborhoods.

Families are the most important structure that individuals have throughout their lives, and family dynamics have a dramatic impact on whether someone becomes part of a vulnerable population. Shrinking family sizes and geographical dispersion can leave family members of all ages without family resources to fall back on. The loss of family traditions such as regular savings habits reduce resiliency. The family can play a role in creating trauma, such as abusing the child or spouse, or using drugs or alcohol. Family abuse and neglect often leads to a cycle of vulnerability, in which children who witness domestic violence or substance abuse more often grow up to be people who abuse. Family dynamics, including divorce, blended families, single providerhouseholds and death of a family member, may create circumstances that heighten risk or reduce resiliency.

On the other hand, families can be a powerful influence that helps to build resiliency. Strong family connections and positive role modeling are important contributors to success in life. Families also play a role in managing and eliminating traumas.

We recognize that the responsibility for recovery does not only lie with victims. Being made aware of and seeking out accessible help to address trauma can increase knowledge and resiliency.

Individuals are influenced by good role models and mentors. Community organizations, especially faith-based institutions, could help connect potential mentors with those who need mentoring. Such mentors could also be brought into schools to reach students before they drop out. Schools should promote understanding of the consequences of this choice to reduce the dropout rate. Schools also should seek to reduce teen pregnancy by providing sex education that teaches safe sex and abstinence to help young people break the cycle of teen pregnancy.

Being connected to others helps individuals find purpose, meaning and hope. Individuals can find such connections in their neighborhoods and in communities of faith and spirituality. Because positive reinforcement is a powerful tool for improvement, individuals should practice kindness as a way to build resiliency in others.

Families are the most effective way to teach and model resiliency, especially to youth. Families should strive to be stable environments that provide a strong support structure and good examples of how to live, be involved, and make good choices. When family members find themselves facing vulnerability they should seek out support from their own family, neighbors, faith-based communities, and other sources. Further, families should seek out and take efforts to intervene and help their children and individual family members to recover from trauma and difficult situations. Family members should also pass on knowledge about their family dynamics and genetics that could influence family members at some point in their lives.

Early childhood experiences are closely tied to the neighborhoods in which the children are raised. Families should focus on changing their communities to make them better places. They can do this by being positive role models, by speaking up for important causes, and by encouraging the effective use of healthcare systems. Affordable housing should be increased across all neighborhoods for families with at-risk youth by promoting landlord awareness of affordable housing programs and serving vulnerable populations.

Families also should work to make good financial decisions. They should save their money and create and grow economic assets so that they will be prepared for unexpected circumstances and so that they can be examples of proper preparedness to their children and others. Families should educate and involve their children in this process to help instill and teach financial literacy. Individuals should also understand that they need to do everything they can do to build their savings before they are thrown into crisis. Counseling and community supports are critically important to teach this skill.

School districts should continue to use community outreach programs such as Parent summits, Parent Academies, or Head Start. These programs should emphasize financial education, family planning, and comprehensive sexual health education. Such programs, which do not necessarily have to be publicly funded, can help young parents learn life skills which they can pass on to their children, providing a multigenerational benefit.

Roles of Non-Governmental Entities

The needs of vulnerable individuals and populations are unlikely to be met by the private sector without governmental support. Nevertheless, private, faith-based, and other non-governmental entities have an important role to play in assisting individuals and families to become more resilient. Private enterprise should be aware that it may be able to effect significant changes in ways that nonprofit and community groups cannot.

Nonprofits, philanthropists and community groups help vulnerable populations in a variety of ways. They connect vulnerable persons to services and resources, as well as provide direct support. For example, nonprofits may provide subsidies or emergency funds to help vulnerable families find affordable housing or meet other needs; conduct donation drives to solicit food, clothing and school supplies; and provide mentoring, training and volunteer opportunities. By providing volunteer opportunities for youth in vulnerable populations they engage youth in solving problems and instill the value of community service. Nonprofits conduct outreach efforts to vulnerable persons and to members of the community who may wish to help them. They also keep track of needs and outcomes, conduct research to identify unmet needs, and educate vulnerable individuals, policymakers and the community at large about the needs of and areas of opportunity for vulnerable populations.

Faith-based groups can help by providing a strong spiritual base of support to individuals and families to help them become more resilient. They also may help to identify persons who could benefit from programs that develop resiliency, such as health education, health screening, and financial education. Both nonprofits and faith-based organizations should be encouraged to offer financial education and resources to their own workers, as such low cost efforts can have a large ripple effect in their communities.

In addition to paying employees a living wage and otherwise providing financial support, businesses can assist in developing resiliency and ameliorating vulnerability, often without incurring significant costs. Businesses can encourage employees to serve as volunteers for causes that help assist vulnerable populations and seek out and provide their employees with information about nonprofit and community programs. Banks and many other businesses have expertise in financial planning and other critical skills needed by vulnerable persons, and can share this expertise by teaching their own employees and providing volunteers for financial literacy and funding these programs. All employers—not just private employers—should provide employees tools to develop financial literacy, such as helping to open a checking or savings account for direct deposit of paychecks, or making available financial advice in conjunction with 401(k) benefits. Employers can allow employees the latitude to manage vulnerability circumstances, such as allowing single providers to take time from work to transport children or take care of healthcare needs.

The business sector also can provide or make available programs that address the needs of vulnerable persons, such as utility partnerships that discount bills for low-income persons, weatherization programs, and charitable campaigns. In addition, professionals, such as lawyers and doctors, can continue to provide free to low-cost legal aid and medical services to individuals and families in need.

The Role of Government

Government plays a vital role in helping to solve the problems of vulnerable individuals and families. Tax revenues are used to fund government programs and non-governmental entities that address the problems of vulnerable populations. Taxation and funding at both the federal and the state levels should be adequate to ensure that Arizona's vulnerable populations receive necessary assistance. Citizens could speak up to support tax increases and/or re-allocation of revenues and assure that government fulfills its responsibility, including its special duties to protect children. Taxpayers are more likely to tolerate taxes if they understand the need, know how their tax dollars will be spent, and are assured that taxes will actually be used for programs that support vulnerable populations.

Government policies also are vital. Government support for public schools, parks and libraries, child welfare laws, and child support collection are examples of policies that directly and significantly impact vulnerable populations. Tax incentives can encourage the private sector to: fund education and training programs, build affordable housing, and give back to the community in other ways. Laws that prohibit child, domestic and elder abuse protect and benefit vulnerable persons. Conversely, policies that increase tuition, such as state funding cuts and the decision to require undocumented students to pay out-of-state tuition, make education and training less available to vulnerable populations and deprive Arizona of the contributions vulnerable persons would have made if education and training were more accessible.

To optimize the impact of available resources, all levels of government in Arizona should shift their focus toward addressing problems before a crisis actually happens and on providing for families.

State and local governments should encourage financing mechanisms and systems that tie funding for community services and programs to measurable outcomes, such as through "pay for success" bond financing and similar programs that deliver grants to community, nonprofit or government entities who meet outcomes or performance benchmarks. Local governments should help to empower their communities, neighborhoods, families and individuals by providing them ways in which they can be their own advocates, establishing liaisons between neighborhoods and the city to give neighborhoods a voice and to allow them to compete for funds to better their neighborhoods. In addition, state and local governments should abolish predatory lending and ensure that funds for core municipal public services such as fire, police, and other critical services are always sufficient.

State government should create tool kits to help pull together resources that vulnerable communities need. It should help to finance one-stop locations in local communities where Arizona's vulnerable populations can learn about and gain access to: housing, retraining and transitioning to new jobs; and financial, legal, and medical support. The success of these one-stop locations also requires educating people about the factors that lead to vulnerability so they will know if they are a member of a vulnerable population.

Local and state government should coordinate services regardless of funding source. They should also engage with community and faith-based organizations directly. The Arizona Department of Economic Security (DES) should focus on developing sustainable and innovative

solutions to allow people to move out of the system and to transition them to other services in the community. Local, regional, and state applicants for state and federal grants should coordinate to identify overfunding, remove counterproductive competition, and find gaps in funding.

Arizona should also make changes to its supportive programs that build resilience. Arizona needs to restore the previous funding levels of the State Housing Trust Fund, which helps build affordable housing and make the fund unsweepable. The state can help build resiliency in individuals and families by providing funding to eliminate the waiting list for childcare supported through the DES subsidy. We should also revisit the income and asset limits that restrict eligibility for public assistance from welfare, the Supplemental Nutrition Assistance Program (SNAP) and AHCCCS. Likewise, Arizona should seek ways to do away with limitations on the available length of use of these resources in order to provide for specific family needs. Arizona should model its child support enforcement methods on states with high collection rates, such as Minnesota, Iowa, Wisconsin, and North Dakota. Finally, the state should ensure that there is adequate funding to assist efforts to reform and redesign the agency that replaces Child Protective Services.

It is critical that state and local governments change from thinking about education as an expense to viewing it as an investment in the future that helps create self-sustaining individuals, families, and communities. Education remains perhaps the most powerful way to bolster resilience in vulnerable communities. It focuses on children and helps promote long-term resilience and well-being, which is more cost effective than funding children in crisis. Arizona should focus on finding a solution to the imbalance of funding available within local communities for the support of high quality education. The state government should expand tax credits and other incentives that will further encourage businesses to provide tuition reimbursements to employees. A state “financial resiliency tax credit” could reward taxpayers who accumulate savings and engage in other behaviors that improve their own resiliency. Arizona must also find a way to control the costs of higher education and should create a cost control formula for state tuition.

The state plays a role in the direct funding of nonprofits. Government needs to support organizations with seeding funds to conduct research that will allow the crafting of evidence-based solutions. The government should also insert requirements into grants, contracts, and scope of work requirements that incentivize nonprofit organizations to work with other organizations, and that require nonprofits to show how they are helping vulnerable populations plan to become resilient. On the other hand, the government should not micromanage public and private entities, nonprofit organizations, and faith-based organizations. Rather, government should allocate funds to classes of vulnerable populations and allow organizations to allocate and distribute the funds on their own so that they can meet the unique needs of their respective communities. Arizona should also increase the working poor tax credit for donating to nonprofit groups that assist vulnerable populations.

Tribal governments should continue to provide a strong voice in the use and allocation of funds to protect the interests of tribal communities and keep track of tribal demographics and needs in order to effectively advocate for their communities. They also should support tribal scholarship and endowment programs for higher education.

Improving Coordination and Collaboration

Cooperation among government, non-governmental organizations (NGOs), and private business is an essential way to improve their ability to assist Arizona's vulnerable populations. We can improve collaboration among NGOs through funding incentives for partnership in the delivery of services. Funders (whether governments, businesses, foundations, or nonprofit organizations) should adopt funding policies that encourage collaboration. For example, governments can specify that they will favor proposals that use a coordinated approach.

NGOs should form community-wide or countywide circles of cooperation that focus on outcomes for the people they serve. Leadership of partnering organizations should meet regularly to achieve this. As they increase their cooperation, NGOs should take a holistic approach to problem solving. Collaborating entities should hold each other accountable and should align upon and work toward shared goals. They must determine ways to make the most effective use of their funds and resources (for example by using databases that connect volunteers with NGOs seeking volunteers). Collaborating NGOs should specify the extent and length of the various organizations' involvement, and, most importantly, establish a backbone for a given collaboration system including collecting and sharing the same data for a shared outcome. Relevant non-governmental entities should meet together to coordinate and decide on future actions. In smaller communities, the municipality could convene these meetings. In larger communities, organizations already working for such coordination could convene these meetings.

Regional collaboratives also should be established to strengthen resiliency and support the needs of vulnerable populations in particular areas of the state. The state legislature should contribute funding to these collaboratives. Collaboratives should assemble information about services and solutions available in a particular area of the state, share best practices, and help develop 2-1-1 services. For example collaboratives can help educate employers and community groups about local resources, such as homeless shelters, and the continuum of care available to vulnerable populations.

Governmental entities must also collaborate more to improve their ability to assist vulnerable populations. We can improve collaboration among governmental entities by improving effective communication between agencies. Officials at all levels within organizations like AHCCCS, DES, and DHS need to meet together regularly to work together, plan, develop connections, and ensure effective communication and collaboration. Governments must be willing to make changes more quickly in and to programs that are not working—either by making changes to the program or by doing away with the program and finding an alternative solution.

Governmental entities should identify opportunities for grants that require collaborative efforts across jurisdictions or agencies, and create a central entity that coordinates these collaborations and helps define desired outcomes for the collaboration. Councils of governments or associations of governments (such as the Maricopa Association of Governments) should be asked to focus on collaborations that deliver services to vulnerable populations. Governments also can collaborate on bond initiatives and community projects that are extremely helpful to vulnerable populations.

Government entities and NGOs must also collaborate together. Governments have great power to bring together all stakeholders to craft collaborative solutions. We can improve collaboration between non-governmental entities and governmental entities by developing community-wide initiatives that partner with the government, such as formal regional collaboratives, roundtables, forums, commissions, and town halls. For example, the state should convene a statewide meeting of government entities and NGOs to focus on the 2-1-1 system, how to improve coordination around the system, and how it should be funded. The state should also establish community platforms, accessible electronically and in hard copy, that provide a collective means by which individuals, NGOs, and governmental organizations can review information about the needs of the community so that they can better direct funds, physical efforts and other resources to where the need is greatest.

State and local government should coordinate resource roundups or resource fairs that allow vulnerable populations to come to one event to learn about non-governmental and community groups. Community colleges should enable nonprofits and non-government organizations to co-locate on campuses to create one-stop shops for vulnerable populations seeking services. Public buildings and public spaces should be made available to NGOs for meetings and community services.

TAKING ACTION

Town Hall recommends that the following entities take the following actions to address the needs of vulnerable individuals and populations (in no particular order of preference) while also acknowledging an individual's responsibility to take actions to the best of their ability.

Executive Branch Actions

The Governor, as head of the Executive Branch of state government, should champion resilience in vulnerable populations by taking the following actions:

1. Create an Arizona Council for Family and Individual Resilience. The Council for Family and Individual Resilience should be responsible for spreading the word about how vulnerable populations can find help and for devising and implementing measures to keep vulnerable persons from falling into crisis. The Office also may be charged with improving Arizona's 2-1-1 program. This should be a statewide effort with seats on the Council for state, local and regional governmental officials, nonprofit entities, private businesses, the faith community, and citizens who are or have been part of vulnerable communities. Initial appointees should be bi-partisan, include participants from the 104th Arizona Town Hall, and mirror the diversity of our state's population. The Council should take the following actions:

- a. Arizona needs to use existing risk stratification tools that identify citizens in vulnerable populations to help identify citizens at high, medium, and low risk of falling into crisis. This tool needs to be weighted by risk factor and can be used by government services as well as residents to target appropriate interventions and needs of Arizona's vulnerable population. This tool can then be used to measure whether interventions have been successful.

b. Collaborate with financial institutions to develop a campaign to have families open a savings account for every child.

c. Create and adopt a financial literacy curriculum to be taught in schools statewide.

d. Promote existing, free financial fitness programs to teach financial literacy, and encourage volunteer programs to teach financial fitness.

e. Develop templates for joint use agreements that keep open school playgrounds on evenings and weekends.

f. Develop an action plan for youth aging out of the foster care system.

g. Collaborate with organizations like Drug Free Arizona to advance drug and alcohol counseling to protect children and other vulnerable persons from drugs and other harmful substances.

2. Call on the Arizona Commerce Authority to develop a cross-border economic development plan that creates living wage jobs and to create a business recognition program for companies that offer programs to increase the resilience of vulnerable employees. Distribute program materials through the Society of Human Resource Managers chapters, trade associations, and chambers of commerce.

3. Promote use of outcomes-based funding for non-governmental entities.

4. Encourage philanthropic funding of innovations to assist vulnerable populations.

5. Explore upstream investment (i.e., prevention-focused policies and interventions) as a means for governments and nonprofit organizations to collaborate on shared goals.

6. Inventory vacant public land as potential sources for community gardens.

7. Carve out a part of the existing funding stream from the Arizona Job Training Program for employer-based employee retention higher education tuition reimbursement programs that help to increase resilience in Arizona's working population.

8. Encourage individuals to collaborate with service clubs and employers to encourage volunteerism and community discourse.

9. Identify those most in need of education and establish a volunteer program to help service those communities.

Legislative branch action

The following legislative changes regarding Arizona's vulnerable populations are important actions the legislature should take that require little or no additional funding from the state budget:

1. Outlaw predatory lending practices. The Legislature should restore state law caps on interest rates. Regulation should also ensure that high interest rates are not replaced by exorbitant fees. Because capping interest rates with private institutions could limit access to financing for vulnerable populations, the legislature should establish a bipartisan committee to evaluate the feasibility of a state bank or alternative funding and lending sources for vulnerable populations.

2. Refer a ballot measure to the voters repealing Proposition 300. Repealing Proposition 300 will allow undocumented members of vulnerable populations to utilize empowerment programs. Alternatively, if Proposition 300 cannot be repealed in its entirety, the portion prohibiting access to in-state tuition for children who were brought to the United States before the age of 16 (“DREAM Act Children”) should be repealed.

3. Provide a dedicated funding stream for Arizona 2-1-1. We should also increase visibility of already existing programs, like 2-1-1, so individuals and communities know where they can get information, through an advertising campaign. Funding streams to consider include, but should not be limited to, instituting new telecommunication surcharges.

4. “Pay-for-success” bonds. The state should enable pay-for-success bond funding programs and similar outcome-based programs to deliver grants to non-governmental entities.

5. Minimum wage. The state should increase the minimum wage. While recognizing the difficulties that raising the minimum wage can have on rural and small businesses and nonprofits, nevertheless, to improve standards of living, the Legislature is encouraged to increase the minimum wage to \$10.50 per hour and to increase it appropriately in accordance with the Arizona Minimum Wage Act.

6. Review mandatory sentencing guidelines. The state legislature should review mandatory sentencing guidelines in light of the U.S. Department of Justice actions in this regard with the aim to decrease prison populations.

The following legislative changes require funding from the state, but are important steps to take to assist Arizona’s vulnerable populations:

1. Reinstate childcare subsidies and make full-time students eligible for them. This is an important step to help vulnerable working parents. The legislature should also provide tax incentives to employers who provide childcare subsidies and other childcare programs.

2. Restore funding for the Housing Trust Fund and make it an unsweepable fund. Housing trust funds should be removed from the general fund and returned to their original purpose. The state should not be able to raid this critical source for funding housing projects, which will have an impact on affordable housing statewide.

3. Increase to Arizona Working Poor Tax Credit. The state should increase Arizona’s Working Poor Tax Credit to encourage donations to charities that help members of vulnerable populations.

4. Reverse recent cuts to education funding. The state should restore education spending for preK-12, community colleges, and universities to pre-recession levels.

5. Appropriate matching adult education funds. The legislature should appropriate funds to meet the full match for adult education to ensure that Arizona receives all the federal dollars to which it is entitled.

6. Restore all-day Kindergarten and provide funding for pre-K services starting at age 4 in Title I public schools. The way to help vulnerable families is to provide them with needed services for their children at early formative years and to allow their parents this support while working.

7. Enact a refundable state financial resiliency tax credit. This would reward lower and middle-income taxpayers who engage in savings, asset planning, homeownership, and other behaviors that improve their own resiliency. There should be an upper limit on the credit to ensure that it is not used to benefit higher income people who do not need it.

8. Restore state shared revenue funding to local governments to empower local governments to effect change in their communities. Cities, counties, and municipalities can use this restored revenue to assist vulnerable populations through infrastructure and other programs.

9. Fund specialty court programs. Appropriate funds for courts to set priority and devote resources to specialty court programs to include, but not be limited to, mental health, veterans, homeless and drug courts.

10. Asset protection for mobile homes. The legislature should change the Mobile Home Residential Landlord Tenant Act to prevent park owners from evicting mobile home owners for the non-payment of rent through the expedited forcible detainer procedure in justice courts.

11. Individual Development Accounts. Promote and invest in matching funds for Individual Development Accounts as a way to promote savings and teach financial literacy.

12. Mandate law enforcement training and community engagement. Require county and local law enforcement to demonstrate competency in engaging vulnerable populations, including those with mental health challenges, the homeless, communities of color, and ethnically diverse communities through increases in cultural competency trainings and trainings focused on alternatives to arrest. Additionally, mandate that law enforcement engage in community outreach and education, including community forums.

13. Preventative healthcare. Consistent with the requirements of most commercial plans, fund preventative healthcare, including dental coverage, for vulnerable populations currently without such coverage, including, but not limited to, individuals with developmental disabilities or mental health challenges.

14. Substance abuse prevention and treatment. Provide funding for substance abuse prevention and treatment and enact policies to educate children, other vulnerable persons, and the community about the developmental and other risks of using marijuana prescription drugs and other harmful substances.

Local Government Actions

Local governments and local policymakers should create resiliency in vulnerable populations by taking the following actions:

1. Appoint local representatives to serve on the Arizona Council for Family and Individual Resilience.
2. Explore joint use agreements to keep school playgrounds open on evenings and weekends.
3. Strengthen local funding programs for non-governmental entities by encouraging evidence-based practices.
4. Inventory vacant public land and other potential sources for community gardens.
5. Encourage the League of Cities and Towns and all councils of government to promote best practices for municipal programs focusing on vulnerable populations.
6. Review and revise crime free housing designations to promote risk management over risk aversion.
7. Encourage philanthropic funding of innovation prizes to assist vulnerable populations.
8. Promote and invest matching funds in Individual Development Accounts as a way to promote savings and teach financial literacy. Engage local school districts to incorporate Individual Development Accounts education into curriculum.
9. Explore upstream investment (i.e., prevention-focused policies and interventions) as a means for governments and nonprofit organizations to collaborate on shared goals.
10. Support Volunteer Income Tax Assistance (VITA) coalition leads to incentivize vulnerable populations to save their tax refunds rather than spending that money.
11. Convene regional meetings with elected officials, business leaders, and representatives from governmental and non-governmental entities need to meet regionally to discuss the needs of vulnerable populations in their area and develop a local plan to address them.
12. Subsidize public transportation in communities, especially rural communities.

Actions by non-governmental organizations

Non-governmental organizations should take the following actions to support Arizona's vulnerable populations:

1. Collective services/partnerships. NGOs and government agencies can partner to expand existing collaborative one-stop shops and establish new ones. At these locations, multiple

direct services, intake, and enrollment assistance in both public and nonprofit programs are provided under one roof.

2. After school programs. The Arizona Center for After School Excellence and United Way will work with providers and stakeholders statewide to build support for continuous improvement for out of school programming for youth through the adoption of quality standards, the use of quality assessment tools and the provision of professional development.

3. Faith-based groups. Where they do not already exist, inter-faith councils should be established or continued and enhanced.

4. Arizona Town Hall Report. Charities and advocacy organizations should use this report to campaign for changes to help vulnerable populations. (E.g., Expect More Arizona, Children’s Action Alliance, Arizona Childcare Association, Arizona Coalition to End Homelessness and Arizona Housing Alliance).

Actions by Individuals

Individuals, particularly participants in this Town Hall, should create resiliency in vulnerable populations by taking the following actions:

1. Become educated about who are the vulnerable populations in our communities, and what those populations need from us.
2. Educate others within their spheres of influence about the vulnerable populations in our communities, and what those populations need from us.
3. Ask elected leaders and candidates to join this conversation and to take action.
4. Take ownership in the findings from this Town Hall and become ambassadors for vulnerable populations that live and work near us. Take this report to local, state and federal elected officials to try to effect change and bring the discussion to the forefront.
5. Register eligible voters to vote and educate them about key voting processes and election issues.
6. Encourage civic responsibility and a political engagement campaign among service agencies to allow those receiving services to effect change and continue the process beyond their use of services.
7. Members of vulnerable populations can create their own safety nets, with little or no government funding, such as e-money pools, to build credit and save money.

Actions by Businesses and Others

Businesses and other entities should create resiliency in vulnerable populations by taking the following actions:

1. The legal profession should strive to provide adequate, affordable civil legal services for low-income individuals. It should encourage more lawyers and other paraprofessionals to provide pro bono assistance to nonprofit organizations aiding vulnerable populations.
2. Utilities can institute an opt-in credit reporting program to report on positive credit experiences.
3. Leverage and expand anchor services (e.g., collaborative one stop shops), establishing them in non-traditional places by new organizations, such as PTOs setting them up in schools.
4. Pay employees a living wage.
5. Encourage and incentivize employees to volunteer in their communities.
6. Prioritize childcare, transportation, and education subsidies and/or vouchers to their employees.

Cooperative Actions

Town Hall recommends that organizations work together to achieve the larger goal now that this report places a spotlight on the major issues. Such cooperative efforts include the following:

1. Promote Individual Development Accounts as a way to promote savings and teach financial literacy.
2. Provide collective service partnerships where multiple resources are provided under one roof (medical, dental, arts, banking institutions educating on savings, etc. in schools).
3. Leverage and expand anchor services that already exist, such as Project Connect by Pima County in partnership with United Way. These programs serve as models for other jurisdictions.
4. Support literacy programs, such as those implemented by United Way (reading/writing & financial), educational institutions (e.g. community colleges and others), established literacy organizations (e.g., Literacy Connects), banks and credit unions (financial education services), hospitals and healthcare providers, Community Health Representation Program (tribal), and Junior Achievement (financial literacy).
5. Engage the statewide Workforce Investment Board system to disseminate information to their stakeholders, i.e. Chambers of Commerce, business, industry, K-12 administrations, colleges and universities, nonprofits, and local, state, and federal governmental agencies.

CONCLUSION

Through the educational process, Town Hall participants were struck by the knowledge that, in our state, vulnerability is pervasive, making our state vulnerable. Failure to intentionally

address the actions identified by the 104th Town Hall could cause the state economy to fall into crisis.

We cannot judge those who are in crisis. We must accept the reality that tomorrow a life event could cause any one of us to be in crisis.