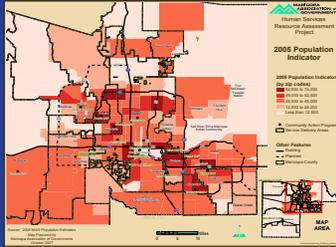


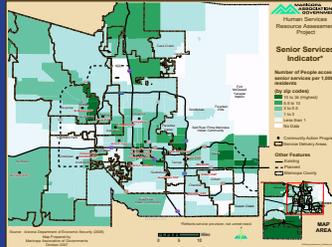


Maricopa Association of Governments

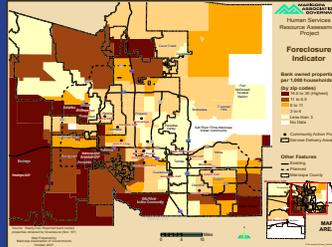
Human Services Resource Assessment Project Report



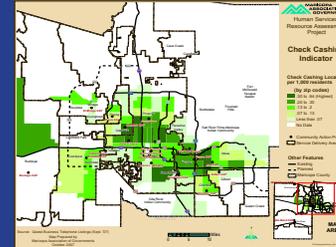
Population



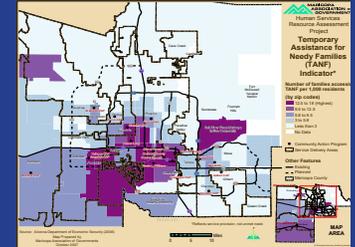
Senior Services



Foreclosures



Check Cashing



TANF Families

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Executive Summary

The Maricopa Association of Governments (MAG) Human Services Resource Assessment Project provides a current measure of human services demand to proactively assist regional program development and responsive service delivery. This is achieved through the creation of an updatable index that measures five different indicators including population, foreclosures, the number of older adults who have received services from the Arizona Department of Economic Security, the number of families receiving Temporary Assistance to Needy Families (TANF) and check cashing stores. A corresponding set of maps of resources puts the demand in context. With this tool, human services can be evaluated and adjusted to best meet the emerging needs of the community. New collaborations can be forged to help meet these growing and changing needs with existing resources.

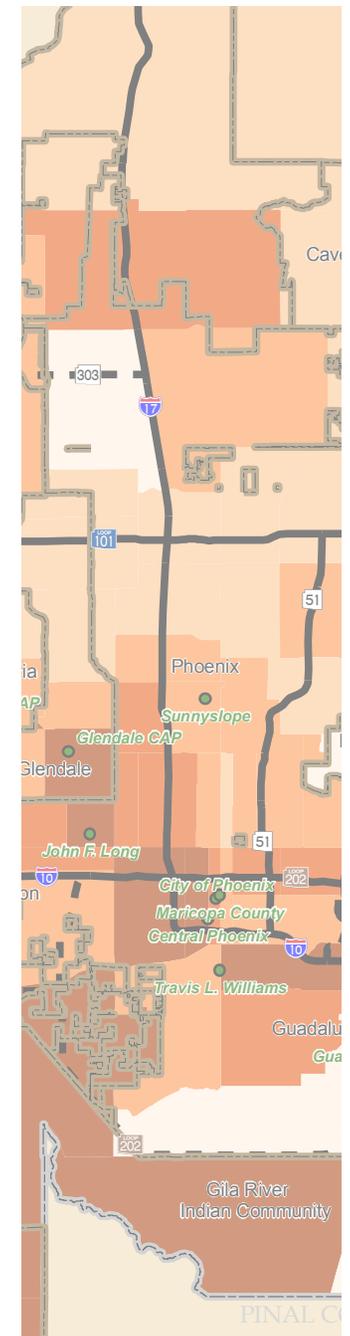
The demand for human services is not defined by poverty alone. Factors like rapid population growth and the large numbers of people entering older adulthood present both challenges and opportunities. Left unexamined, this situation can leave the region unprepared to care for its citizens. With thoughtful deliberation and analysis, however, this region is presented with a unique opportunity to proactively plan and put effective programs in place that will reap tremendous results. This will save money and strengthen communities in the future.

Overall demand in relation to this project is meant to include all aspects of human services. Everyone at some point in their life will need assistance, whether that assistance is provided through individual financial means or through subsidized services. A series of indicators were developed to measure this need through an index that can easily be updated annually.

Indicators for the project were developed based on their availability and their relevancy to the services being examined. Each of these indicators was given a per capita rate and placed into the index. These indicators were given a weight based on their accuracy and relevancy in identifying an area of demand. A composite score was then calculated that gave each zip code an overall value that was then displayed on the map showing the level of demand for human services.

The findings indicate the area with more demand is the southwestern portion of the region, while the lower demand is shown in the northeast portion. The reasons for this finding, as well as the nature and number of services being demanded, require additional analysis and explanation. Initial thoughts on these topics are included in the report. Additional findings speak to the individual indicators. Communities at the outlying areas of the region were found to experience the highest rates of foreclosure while check cashing stores and senior services demand were prevalent in several areas throughout the region.

This is the first index to be developed and it will need to be updated and adapted to current needs each year. This tool will allow the region to evaluate services within the context of the demands of the surrounding community. This will facilitate adjustments to ensure programs will best serve the growing and dynamic population.



Introduction



Resource Assessment Project

The Maricopa Association of Governments (MAG) Human Services Resource Assessment Project provides a very current measure of human services demand to proactively assist regional program development and responsive service delivery. This is achieved through the development of an updatable index that measures five different indicators. A corresponding set of maps of resources puts the demand in context.

With this tool, human services can be evaluated and adjusted to best meet the emerging needs of the community. New collaborations can be forged to help meet growing and changing needs with existing resources. Leadership and support can come from a myriad of places. Responsibility for meeting these new needs does not rest with any one sector. It will take the public sector, businesses, nonprofit agencies and faith-based organizations working together to create sustainable, healthy communities.

Factors like rapid population growth and the large numbers of people entering older adulthood present both challenges and opportunities. Left unexamined, this situation can leave the region unprepared to care for its citizens. With thoughtful deliberation and analysis, however, this region is presented with a unique opportunity to plan proactively and put effective programs in place that will reap tremendous results. This will save money and strengthen communities in the future.

Human services demand is not defined by poverty alone. Correspondingly, this demand also cannot be satisfied with any one approach. People live their lives in a spectrum of growing and diminishing ability. A person is born very dependent on others for the basic essentials of life. As people mature, they

are usually able to take on more responsibility for themselves and eventually other people. As people age, this responsibility for self-care is often shared with others as physical and mental capacities slowly diminish. While income certainly affects access to services and supports, it does not entirely supplant the effects of aging.

Sometimes unexpected events can momentarily hinder a person's self-sufficiency. Foreclosure, for example, can affect a family with no history of dependence and leave them homeless. That family may need to access services to help them with basic essentials of life. A healthy couple may give birth to a child with developmental disabilities. Regardless of income or experience, they will need services to help their child thrive. Ultimately, human services is about humans, not just services. This issue touches us all. The ability to plan for such moments of need affects the overall health of the community.

The chance that some people will need help at one time or another increases as the population grows. This region is experiencing a trend of explosive growth. In 2000, the Census reported the population of the region at a little over three million people, and by 2007 the population was reported at 3.9 million. With a little more than 100,000 new residents every year, it can be difficult to determine and track emerging needs. This is limited not only to the new people moving to the region, but also for the people moving from the central core to the outlying areas. Communities such as Buckeye, Chandler, Gilbert, north Phoenix, Queen Creek and Surprise have all climbed the lists to become some of the fastest growing areas in the nation.

Municipalities and nonprofit providers are striving to care for citizens, but fast growth has strained their resources. With the population shifting all around the region, new pockets of need are developing. The question is, where are these pockets? Within these pockets, what are the demands for human services? How can services be provided in a cost effective way to serve these new areas? Questions like these are important to ensure service areas accommodate the people that need help the most. The MAG Human Services Resource Assessment Project was created to begin to answer these questions.

All 136 zip codes in the region were analyzed in their respective demand for human services. A composite map showing each zip code and its level of demand has been created. In addition, maps have been developed for each indicator within the index to assist providers with a more specific focus. The maps also feature the locations and service delivery areas of the Community Action Programs (CAP). These offices are often the first point of contact for people in need. They provide critical benefits and services directly and offer a point of access to other programs. While the CAP offices are certainly not the only resource used to address human services needs, they are available throughout the region and have clear service areas that do not overlap. Mapping other resources such as the multitude of nonprofit and faith-based agencies was considered, but their overlapping service delivery areas would not have translated well visually.

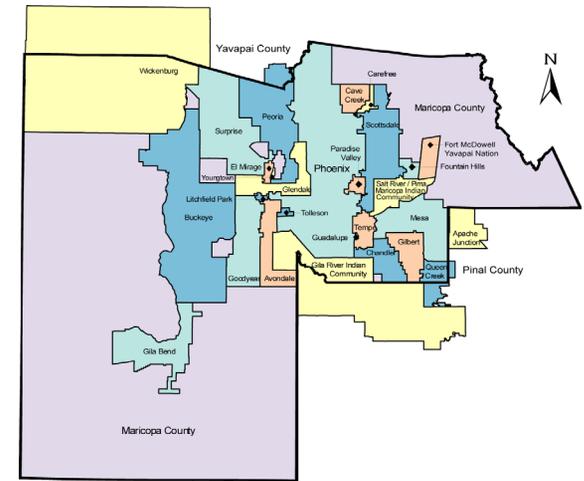
A more in-depth, geographic specific analysis of the other resources used to address human services would be of assistance for those wanting to engage in more detailed program development. This report and corresponding maps will be distributed to all MAG committees and member agencies including but not limited to municipalities and nonprofit agencies. Doing this will allow the providers to evaluate their programs and

determine if they need to adjust their services to best meet the needs of the people in their area.

This project is an important part of the regional planning effort conducted by MAG. MAG membership includes 25 municipalities, three Native American Indian communities, the Arizona Department of Transportation, the Citizens Transportation Oversight Committee, and Maricopa County. As a council of governments, MAG addresses issues that cross jurisdictional boundaries such as transportation, air quality, and human services.

As the regional planning agency, MAG coordinates all parties in a cooperative atmosphere that allows issues to not just be addressed in certain areas, but across the region as a whole. This issue involving growth and the strain of human service demand is important for the whole region to consider as human services know no boundaries. Struggles associated with aging, for example, is an issue that every community confronts to some degree.

These issues bring forth the challenge of how to capture an accurate picture of the demand for services caused by such dynamic growth. While the growth contributes to the demand for human services, it also stymies attempts to provide current and responsive analysis since data collection has not yet begun in many of the new areas. This index must be updated frequently in a consistent manner for the benefit to be fully achieved. This concern very much affected what and how the indicators were chosen to represent the demand for human services.



MAG Member Agencies Planning Areas

Human Services Demand Indicators

To address the issue of growth, a set of indicators was developed to identify what areas of the region indicate a demand for human services. While not every aspect of human services demand is represented in the index, the indicators chosen can show a representative value of need. This index also does not account for all of the services being provided already. Not having current programs embedded into the project design facilitates greater ease in using the index for new program development and adjustments to current services. This design ensures the project will enhance regional planning, maximize resources and reduce inappropriate service delivery.

Aging



Programs to assist older adults are abundant in this region. However, many of those services are provided through senior centers or community care providers, which often serve only lower income or geographically restricted segments of the population. Any indicators chosen for this population need to include all older adults, regardless of income or geography, so that the entire spectrum of those needing human services are included in the index.

The indicator developed for older adults in this project was service provisions through the Division of Aging and Adult Services through the Arizona Department of Economic Security (DES). The information obtained from DES includes programs such as meals, personal care, and health services. Using this information does not exclude any portion of the aging population that would likely be in demand of any services, and it is not restricted by income level or geography of residence. It is also very easily updated by contacting DES for the

information. However, this indicator is limited in its effectiveness as a stand alone indicator since it cannot show the unmet need for such services. Areas with a concentration of service clientele can be found, but areas where little or no accessed services may possibly demonstrate a higher unmet need. There are also many other types of services associated with older adults that are not addressed with this one indicator, so identification of specific needs would require further analysis.

Foreclosures¹

Foreclosure rates have increased dramatically in this region and throughout the country. With the explosive housing boom between 2000 and 2005, home prices became inflated. Mortgage companies were giving out larger loans at lower interest rates that were fixed for one or two years and would then increase significantly. These sub-prime adjustable rate mortgage loans were being granted without requiring large down-payments or significant financial documentation. Inflated incomes and overvalued homes qualified people for loans that they could not afford (Gellar, 2007; Markman, 2007).

The crisis is spreading all across the country, with areas that experienced the most growth often having the highest rates of foreclosures. As the interest rates on the adjustable rate mortgages increase, those that are not able to afford their increased mortgage payments may lose their homes. This affects people that have these mortgages, their neighbors, mortgage companies, and the homebuilders.

1. Foreclosure rates (bank owned properties in the final stages of foreclosure) were found using RealtyTrac.com which is a source commonly used by news agencies for foreclosure information.

Skyrocketing foreclosures causes a multitude of problems for not only those directly affected by going through the foreclosures, but also those that are indirectly affected by the consequences of high foreclosure rates.



Directly, the homeowners are forced out of their house. The homeowner then has to either move in with friends or family, find a place to rent, or become homeless. This is even further complicated here because apartment complexes were being converted into condominiums during the housing boom (Corbett, 2006). Mortgage lenders, home builders, and real estate agents are starting to lose their jobs as demand for homes has fallen and there is less need for as many people employed in these fields (Richter, 2007).

Indirectly, this has devastating effects for the community as well. The number of vacant homes in neighborhoods is further devaluing the occupied homes, causing the homebuilders to drop prices significantly. This decrease in home values also makes it more difficult for homeowners to refinance their adjustable rate mortgages (Markman, 2007). These vacant homes are also going to contribute to crime, especially in areas with clusters of vacant homes (Evans, 2007). As fewer people live in the neighborhoods, there is less chance that someone will report criminal activity.

Another indirect casualty is rental housing. Renters who were living in houses and apartment complexes bought by investors that are going through foreclosure are now finding themselves without homes (Beyer, 2007; Eaton-Robb, 2007; Evans, 2007). It is important to identify the areas with high foreclosure rates. By identifying the areas, services such as credit

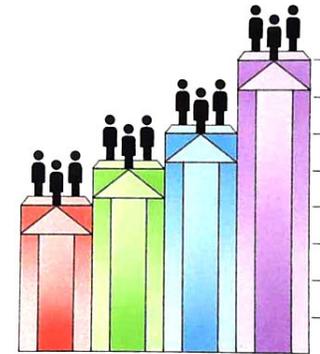
counseling, emergency housing assistance, and legal services can be directed to help people as soon as possible.

Population

Population is an important indicator as everything happens according to scale. There can be an enormous number of occurrences for any of the indicators in an area, but if that area has a very large population, it will not indicate a very large demand for that service. The same is true for smaller areas. By including population as an indicator, each area can be accurately represented without having the data skewed toward areas with higher populations.

Since it has been seven years since the last decennial census, the data from the 2000 Census are not appropriate for the needs of this project. The Census is currently the only comprehensive data collection effort of its kind, and while other efforts are in place to collect data, none are as in-depth or consistent throughout the region as the Census. Populations that are in demand of services can move throughout the region as rapidly as other population groups. Compounded with the very fast rate of growth, newcomers to the region are also likely to increase the demand for human services as well. This makes identification of areas that are in demand of services problematic. The rapid growth in outlying cities makes data collection difficult as data are just starting to be collected for these areas. Only government services are likely to have reached new areas.

Along with the rapid growth, the U.S. Postal Service has added new zip codes to the region, the latest of which were added in July 2007. Data gathered from these zip codes are not as complete as those that have been in existence longer. Even more complexity was added when the Postal Service changed



the boundary lines of several zip codes in the region at the same time. This means data were shifted from one zip code to another. There is no way to account for this shifting in a simple process that can be easily repeated in a later year. This is not as detrimental as the addition of the new zip codes, however, since the data will still be in the same general area. Including the new zip codes added this year, a total of 17 zip codes have been added to the region since 2000. These new zip codes not only signify the growth in the region, but also create problems in analysis since new data cannot be compared to old data.

Poverty



Illustration Source: U.S. Department of Health and Human Services, www.acf.hhs.gov/programs/ofa/

When a person or family has a need but cannot provide for themselves due to a limited income, they are more likely to access human services. As such, poverty can be an indicator of the demand for human services. Income would be the best indicator for poverty, but these data are not available consistently throughout the region since the 2000 Census was the last time income levels were collected. The 2005 Census Survey did not report data on income levels at all. The American Community Survey only reports data on cities larger than 60,000 people. This would exclude the smaller communities in the region. In absence of more current data about income levels, this project sought to establish other indicators to demonstrate poverty.

Studies have been done repeatedly to show how crime and low education levels are related to poverty (Crutchfield, 1989; Sandefur, 1988; Symonds, 2005). However, with such a rapid population growth, it is not possible to measure the current level of education. Crime is the only indicator that keeps pace with the population growth as it is updated daily by most police departments. Having just one indicator, however, to identify areas of poverty is not enough to accurately define the demand for human services in these areas. Even more impor-

tantly, the crime levels alone do not necessarily indicate that an area actually is in poverty. Two other indicators were developed to better locate high service demand areas. One is check cashing stores. The other is the number of families receiving Temporary Assistance for Needy Families (TANF).

Check cashing stores were chosen as an indicator because of their utilization by populations that have limited incomes and often experience financial crises. As such, these populations are more likely to need short-term loans or low-cost check cashing services. Usually banks do not offer these services to those with low credit ratings. Check cashing stores allow for an easily updatable source since listings are available through phone book directories. The directory used in this project was the Yellow Pages.

TANF is a government program available to temporarily assist low-income families until they are able to provide for themselves. It provides families with the resources needed to achieve self-sustainability as soon as possible while helping the parents with job training and placement (Office of Family Affairs, 2006). Using TANF recipients as an indicator allows specific location data on families in poverty. As a statewide program, data are consistently available for all parts of the region. It is also a source that can be updated easily by obtaining case load data from the Arizona Department of Economic Security (DES). The drawback to this indicator is that it cannot identify potential need for the service. By combining it with the other indicators in this category, it can help with identifying the overall demand for services in the region.

Methodology

The methods used in this project were chosen based on the availability and relevancy of data. Since the index is to be updated annually, the data must also be available annually. This project is designed to accommodate change and adaptability. Indicators can be eliminated or included based on the environment at the time. Had the methods chosen in creating this index been complex, tasks such as updating and adapting it would involve rebuilding the project from the ground up. This is something to be avoided. The sooner this index is distributed each year, the sooner service providers can be prepared for any changes or unexpected demands that they would need to address. Also, by having a simple design, the end product should be easy to understand and the results easy to apply.

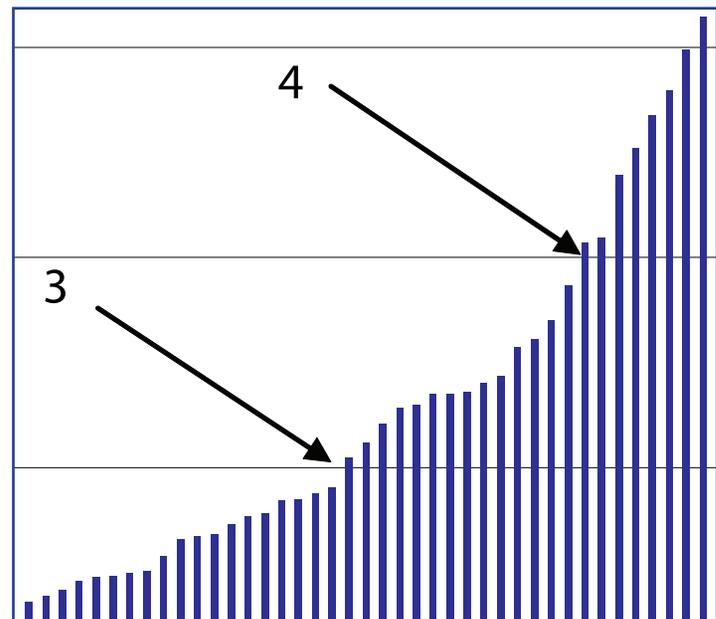
Each indicator was researched at a zip code geographic level. While census tracts are most commonly used for research such as this, the information needed for the indicators is not compiled by census tracts. Only government data through DES and the Census are available in census tract form, with the rest of the data most easily accessible by zip codes. Since government data are also available by zip codes, this was determined to be the best way to assemble the data.

The index consists of a list of all 136 zip codes in the region with a set of five values next to each zip code corresponding with each indicator. Each of the indicators remains separate on the index so that each can be evaluated individually. A sixth value was also added that provided an overall indicator value. The five indicators are as follows:

- Check cashing
- Foreclosures
- TANF

- Senior services
- Population

A scale was set up with the numbers one through five with one being the lowest level of need and five being the highest. For each indicator, the value scales were chosen based on evaluating the data on a graph and finding breaking points where there is a significant difference between two data points. An example of which is shown in *Example 1*.



Example 1: Breaking Points in Graph Data

To compile an overall score for each zip code, a weight was applied to each indicator based on their relevancy and accuracy in identifying need. The weights were applied as a percentage of the indicator value and the percentage of all the weights add up to 100. Having the weights applied to the indicators allows for less bias in the results. For example, having a higher number of a less accurate indicator will not cause the overall need of the area to skyrocket. The weights are as follow:

- Check cashing: Ten percent
- Foreclosures: Twenty percent
- TANF: Twenty-five percent
- Senior Services: Twenty-five percent
- Population: Twenty percent



Check cashing stores were given the lowest weight in the index because they are dependent upon many factors in a community such as population, primarily those with lower incomes and significant financial crises. In addition, stores are not present in nearly half the zip codes. If the weight was high, the index would form an exclusionary factor on areas that do not have check cashing stores when formulating the composite score. Foreclosures were given their weight due to the crisis that is unfolding and the relevance of being the only indicator for that type of need. TANF and Senior Services have the highest weights since they are the most accurate in identifying a group in need since both are actual distributed services. Senior services were also given the high weight due to it being the only indicator for the aging population. Population was given a mid-range weighting since the demand for human services can grow with an area's population.

Once all the values were added to the index, maps were created for each of the indicators and the composite value. All these maps can be found in the *Appendix*. The maps were

formed to give a visual profile of where the demands for human services are located. The maps representing the individual indicators are a valuable asset in making connections between the data and the composite map. Having the maps will make the findings from the research much more helpful for service providers.

Findings

This project presented many challenges from defining the issue to how to best represent the final data. The map and index need to be analyzed within context. This analysis will cover everything from the statistical products of the indicators to what each individual indicator reveals about the demand for human services in the region.

Statistical Analysis

The process began with statistical analysis. This was done to confirm that the indicators chosen for human services demand actually relate to each other and to possibly discover any other links between types of service need.

A weak relationship exists between check cashing stores and TANF cases. Check cashing stores also had a weak relationship with population. While the relationships are not very strong, there is still a relationship, meaning that check cashing stores have a tendency to be located in areas with poverty and high populations. This confirms research on the topic when choosing check cashing stores as an indicator for poverty. The relationships between the indicators were not expected to be very strong, as there are many factors that define human services demand and none can act alone.

There were no relationships found with foreclosures and senior services. Their correlation with other data was too small to find any significant relationship. Even though the relationship is not present between these indicators, they are still relevant to the project.

Each indicator represents a segment of the population that is in demand of human services. It is not required that they be related to each other for the index to indicate demand.

The entire chart of correlations is shown in *Example 2*. When conducting social science correlations, a high correlation coefficient (the number associated with the relationship between two categories) indicates there is a relationship present between the two categories. That is what is shown in the chart. Shaded boxes indicate a relationship exists between the indicators.

	Check Cash	Foreclosure	TANF	Senior Services	Population
Check Cash	-----	-----	-----	-----	-----
Foreclosure	0.0146	-----	-----	-----	-----
TANF	0.1842	0.0312	-----	-----	-----
Senior Services	0.0070	0.0018	0.0250	-----	-----
Population	0.1789	0.0082	0.0552	0.0079	-----

Statistical Analysis completed on data as of October 2, 2007.

Example 2: Statistical Analysis Table

Comparing Areas with the Least and the Most Demand

The maps all indicate a representation of the demand for human services according to the indicators chosen for this project. The composite map reflects the overall demand and in doing so, offers a starting point for planning policy and programs. An examination of the composite map reveals that while a stronger demand is reflected in southwestern portions of the region, demand for human services is varied and spread throughout the entire region. The resources, as represented by the CAP offices, are spread throughout the region as well. This reinforces the concept that the demand for human services is a regional issue and not the sole domain or responsibility of any one municipality. The index and corresponding maps do reflect variations in the level of demand as measured by the indicators chosen for this project. This offers opportunities for collaborations to provide regional support.

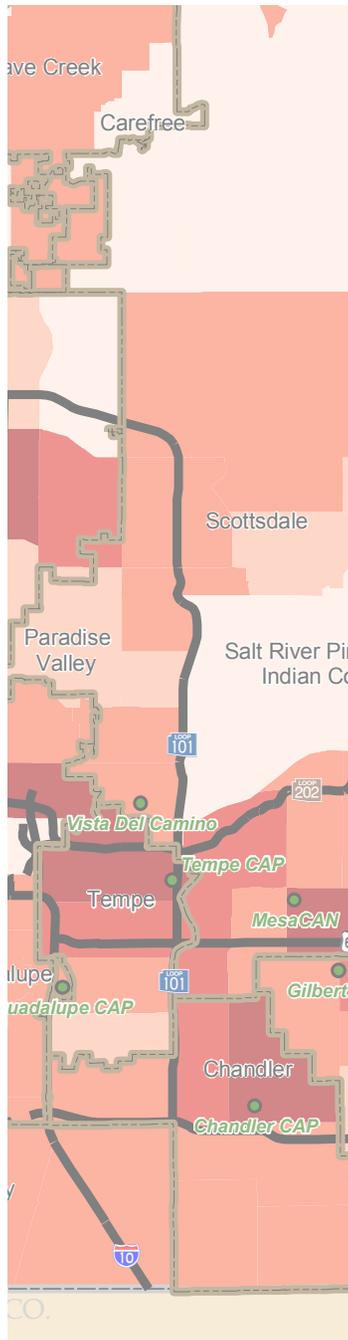
Detailed program development will require a more careful analysis of the individual indicators within the index. For example, the needs of a family facing foreclosure will be very different from the demand an older adult has for assistance. This will be very different still from the situation of a person dependent on check cashing stores. The family in foreclosure may need someone to negotiate on their behalf with the mortgage company and to provide some financial assistance to bring them current with their payments. The older adult may need help securing appropriate medical care and medications. The person using check cashing stores may benefit from financial literacy classes and assistance setting up a bank account.

While the demand for human services is represented with shades of one color, the solutions to meet these needs will require a much more complex palette. Nuances even within the

same indicator will be dramatic and be best served with more research and analysis. The demand for services is being met in some areas by state agencies or federal forms of assistance. While the demand is currently being met in some areas, the funding that supports these services may not be secure. The region has yet to determine the extent of the demand caused by some of the indicators. If the rate of foreclosures does not diminish in the near future, for example, the region has yet to experience the full consequences of that issue.

Rural Areas of the Region

An interesting point to note in the southwestern portion, though, is that a large majority of the area is still rural desert. Zip codes in this area are extremely large because of the very low density of people. One small town showing a demand for services will affect the entire area. This is the case for the Town of Gila Bend. While the city itself is not very large with a population of only about 2,000 people, it sits within one of the largest zip codes in the region and contains a very large majority of the residents within the zip code. When the index was created and maps were developed, the Gila Bend zip code indicated a high demand for services which then caused the entire zip code to be portrayed for a high level of demand. While most of the service demand is located within the small area of the town of Gila Bend, the whole zip code still indicates a high demand for services. Such a situation is not likely within the metropolitan area of Phoenix. However, on the fringes of the region, the situation is likely to repeat itself. Looking at the demand for services in those areas needs to be considered within context. One needs to assess if there are population concentrations in them that are in demand of services rather than the entire zip code. This will make program development and service delivery areas more accurate.



Check Cashing Stores

Check cashing stores proved to have some relationship to both TANF cases and population through the statistical analysis.

The relationships confirm that the two indicators were good choices in identifying areas of human services demand. TANF directly serves low-income persons and check cashing stores primarily serve low-income persons as well. The map reveals four areas in the region that have large concentrations of the stores. When comparing these areas to the overall indicator map, though, none of the areas with the highest numbers of check cashing stores show up in the highest demand areas. Some of them do, however, are reflected in the next to highest level of demand area.

Foreclosures

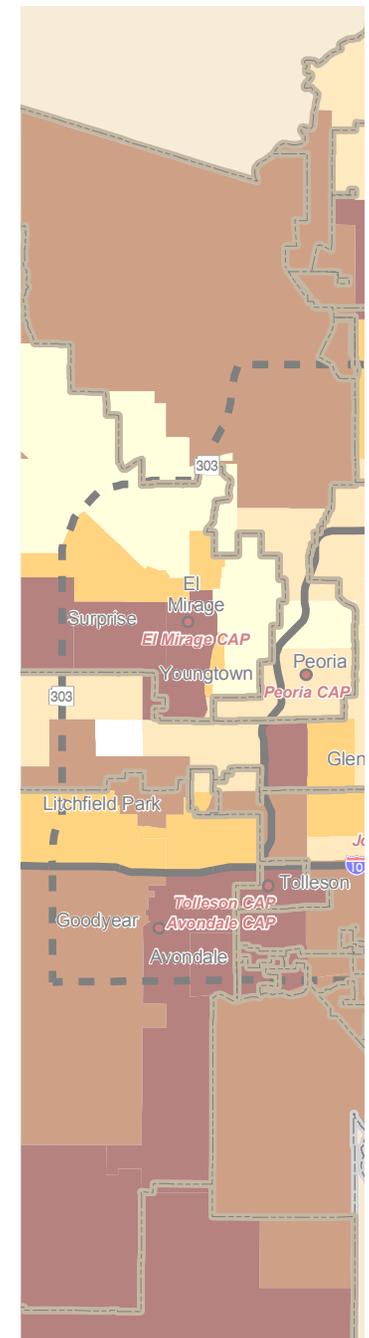
The issue of foreclosures in many communities is a rather new occurrence. It is not expected that this is going to be a primary indicator for the prolonged future, but should remain there for several years. Evaluating the region's need based on foreclosure rates is a new concern. Determining the most appropriate location of services to best help those going through, and communities affected by foreclosure will be critical in the next few years.

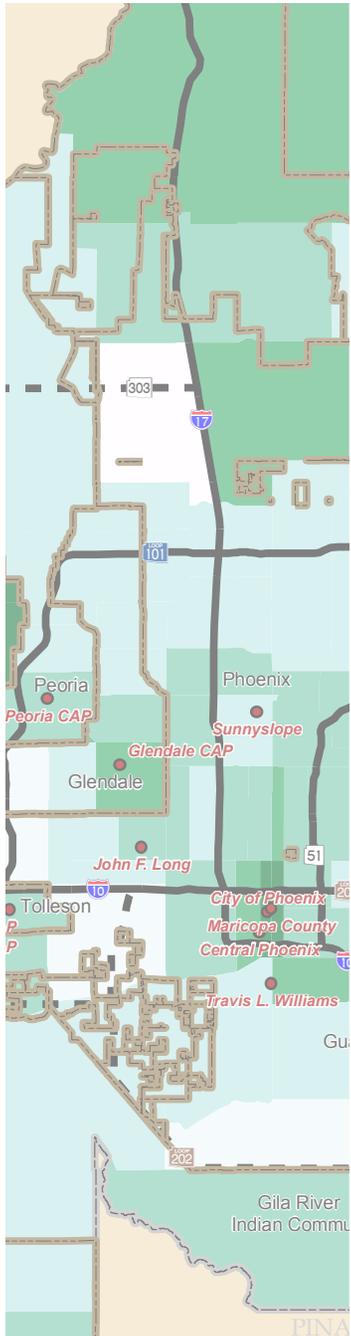
Mapping the areas in foreclosure helped significantly in identifying exactly where these events are taking place. The most significant observation is the foreclosure rates are often highest in areas that have experienced the fastest growth in the past five years. This includes places such as Surprise and Queen Creek. They are experiencing some of the highest rates of foreclosure with Surprise at close to 30 foreclosures per 1,000 houses in certain areas and Queen Creek at 26 foreclosures

per 1,000 houses. However, the rate shown also includes the foreclosures occurring in the Pinal County portion of its zip code. This rate may not be what is actually happening in the MAG coverage area of that zip code, but it should still be of concern.

Other areas showing high rates of foreclosure are portions of Avondale, Buckeye, and El Mirage, all of which have rates near 20 foreclosures per 1,000 houses. These rates are likely to change several times throughout a year. It is important that the numbers of foreclosures are watched carefully throughout the year, especially toward the beginning and middle of the year as that will still allow time to identify potential crisis areas and direct resources to them.

When conducting research on the current foreclosure issue, some interesting figures were found pertaining to the national number of sub-prime mortgages in the market right now and the expected dates for them to reset to higher interest rates. Nearly three million sub-prime mortgages are estimated to reset to higher interest rates in the next couple years. Estimates say between one to two million houses will go into foreclosure in the same period (Bloomberg, 2007; Isidore, 2007). The Joint Economic Committee released a report saying that homeowners could face a loss of close to \$71 billion in property value and states will lose \$917 million in property tax revenue due to the foreclosure problems across the nation. They are expecting 1.3 million of the 7.4 million total sub prime mortgage borrowers to go into foreclosure (Bloomberg, 2007). How much of that will affect Arizona is unclear, but RealtyTrac listed Arizona as having the seventh most foreclosures in the country (Reagor, 2007). This is an issue which will need attention from human services.





Senior Services

The older population in the region has formed pockets in the community. There are seven areas that stand out as having high concentrations of people that accessed senior services and they are spread out across the region. The areas are Buckeye, Gila Bend, central and east Mesa, north and central Phoenix, south Scottsdale, Sun City, the Wickenburg area, and Youngtown. Central Mesa, central Phoenix, and south Scottsdale are all older developments. Since older adults tend to move less often, it makes sense that older, more established neighborhoods would have a higher rate of older adults, and correspondingly, a higher demand for senior services. The communities of Sun City and Youngtown are not surprises since they are age-restricted communities. Finding concentrations of identifiable areas in newer developments is surprising. This can help senior service providers base their operations in locations that are most responsive to the demand for services.

Overall Demand and What That Means

Overall demand needs to be further clarified. It is not meant to indicate that an area with high demand is severely poor. For example, services like those provided through senior services or for foreclosures are not restricted by income. In the case of senior services, disabilities can hinder people's ability to care for themselves so they need the help of others to perform daily, weekly, or monthly tasks. While foreclosures do lead to severe financial hardship, the people affected by them may not have actually been low-income initially. The range of causes for foreclosures can affect even the most unsuspecting. That is not to say that those who are economically disadvantaged are not included as they are also in need of services. The composite map tries to equalize the effects each has on the overall demand value for each zip code.

Also, when determining how to distribute resources, the maps only serve as a guide. When the map indicates an area is in high demand, it means that a large portion of the population in that area demands services. More analysis and research needs to be conducted in order to ascertain the precise number and kind of services that would be appropriate to that area.

Conclusion

The Human Services Resource Assessment Project has the potential to greatly change the way human services are distributed. This is the first index of its kind to be created in not only the region but possibly the nation. Services can be evaluated within the context of demand in the surrounding community and adjustments made to accommodate the growing and changing population. Instead of having to wait every ten years for a comprehensive analysis of the region through the Census, this tool allows the region to remain current on where the demands for human services exist.

Efficiency is very important in the area of human services. Resources can be wasted if the needs within a community have changed and services are not located appropriately. As agencies face budget shortfalls, planning the distribution of services greatly helps in not only keeping the agency sustainable, but in making them relevant to the community. As budgets shrink and needs escalate, innovative strategies can be developed to create meaningful change. For example, the West Valley Human Services Alliance, a broad partnership of all sectors, is convening faith-based organizations and nonprofit agencies to make more medical services available to uninsured people in the West Valley. This effort taps into the strengths of organizations that have not worked with each other before. These new partnerships will ensure that an important need is met within the current constraints of funding and personnel.

As this region continues to grow and change, the demand for human services will continue to evolve. As the population and average life span increase, the number and nature of human services demand will change as well. Planning for those changes becomes a critical facet in human services delivery.

Accessibility of these services is very important to accommodate these changes. As this project evolves to accommodate change, cooperation between all the agencies involved will also need to evolve. These changing relationships will not only increase efficiency in providing the services, but also help to share resources as needed. This will keep service providers available to assist the community. Even more importantly, people in the community will be better served by doing so.

For more information, please contact the MAG Human Services Division at (602) 254-6300 or at humanservices@mag.maricopa.gov.

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Acknowledgments

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Human Services Coordinating Committee

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Vice Mayor Dave Crozier, Gilbert
Councilmember Roy Delgado, El Mirage
Councilmember Trinity Donovan, Chandler
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Human Services Resource Assessment Project

2005 Population Indicator

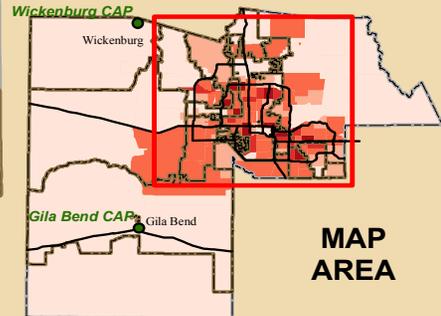
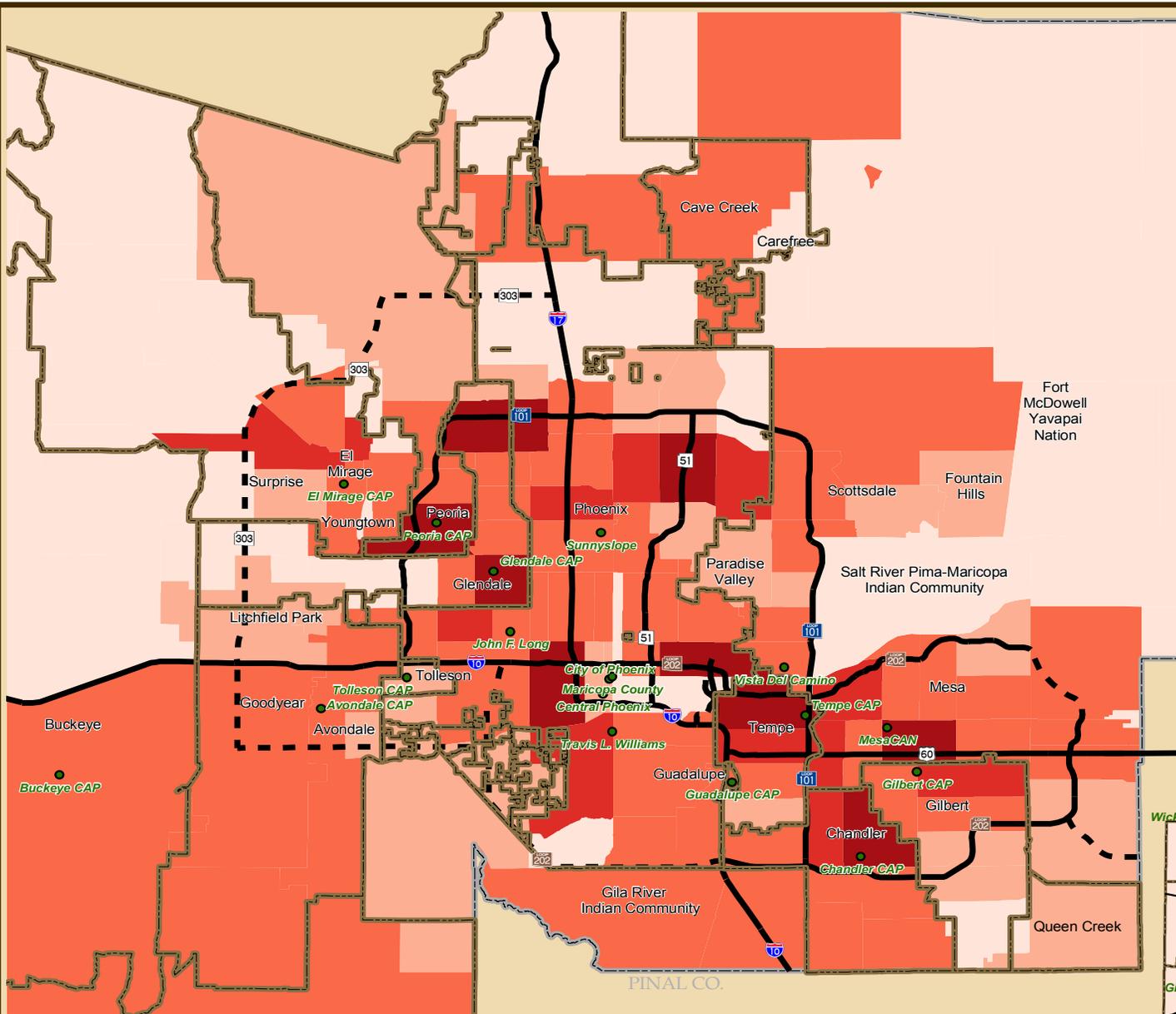
2005 Population Indicator (by zip codes)

- 52,500 to 74,000
- 45,000 to 52,500
- 25,000 to 45,000
- 12,500 to 25,000
- Less than 12,500

- Community Action Program
- Service Delivery Areas

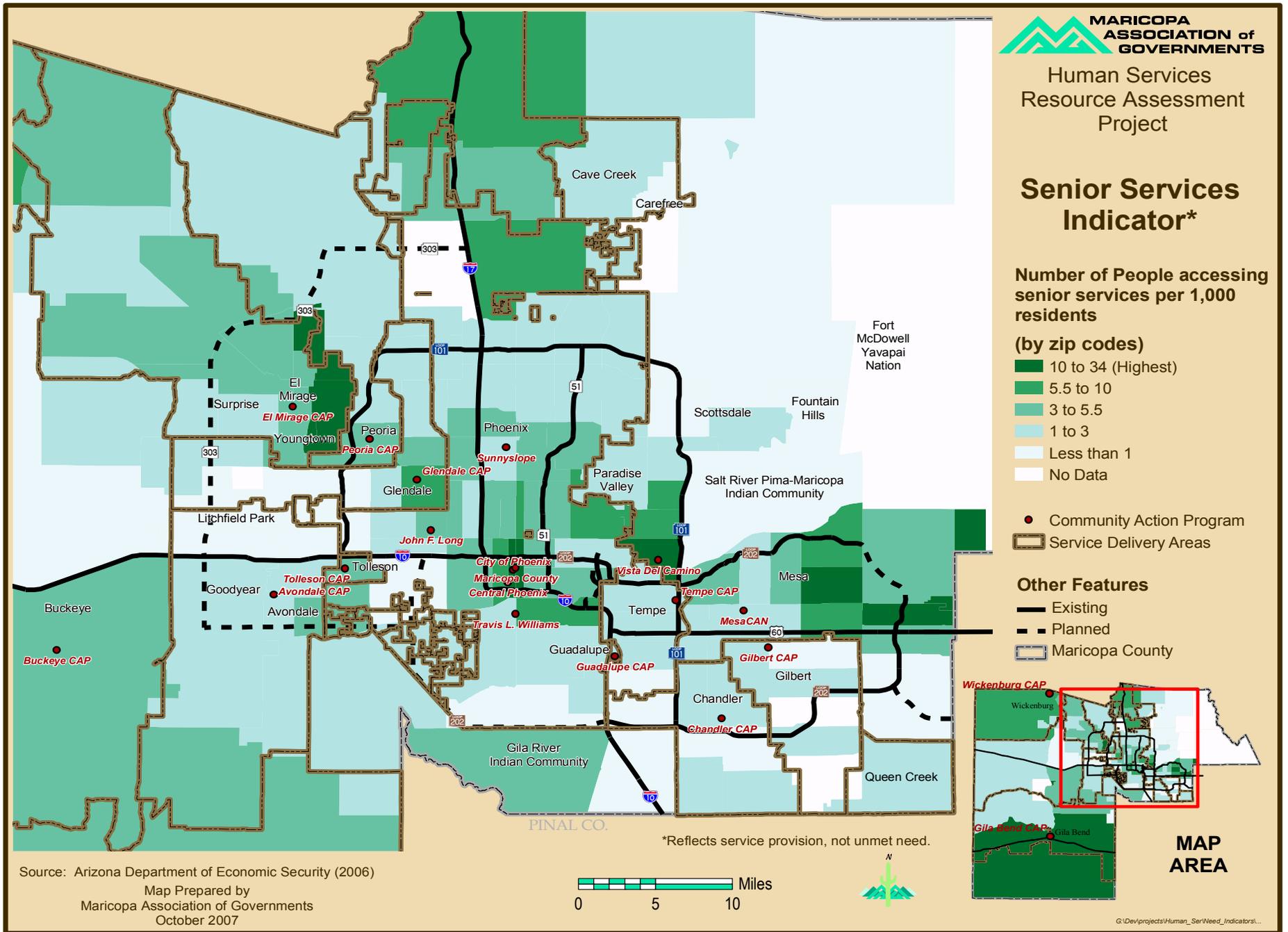
Other Features

- Existing
- Planned
- Maricopa County



Source: 2005 MAG Population Estimates
 Map Prepared by
 Maricopa Association of Governments
 October 2007







Human Services Resource Assessment Project

Foreclosure Indicator

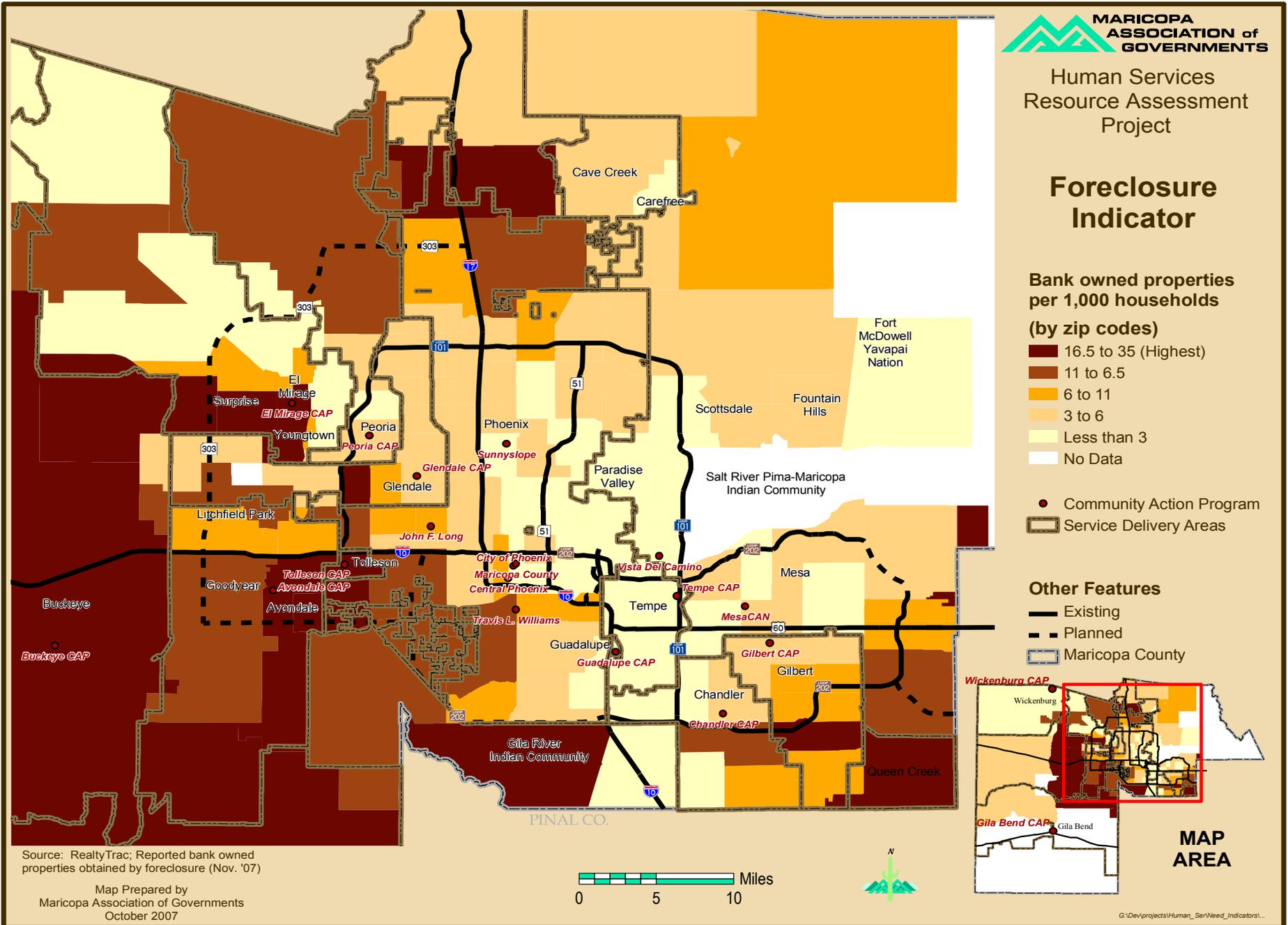
Bank owned properties per 1,000 households (by zip codes)

- 16.5 to 35 (Highest)
- 11 to 6.5
- 6 to 11
- 3 to 6
- Less than 3
- No Data

- Community Action Program
- Service Delivery Areas

Other Features

- Existing
- Planned
- Maricopa County



Source: RealtyTrac; Reported bank owned properties obtained by foreclosure (Nov. '07)

Map Prepared by
Maricopa Association of Governments
October 2007

0 5 10 Miles





Human Services Resource Assessment Project

Check Cashing Indicator

Check Cashing Locations per 1,000 residents

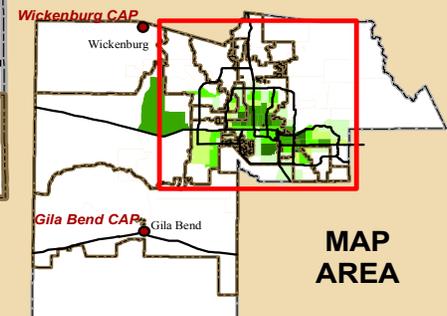
(by zip codes)

- .30 to .64 (Highest)
- .20 to .30
- .13 to .2
- .07 to .13
- Less than .07
- No Data

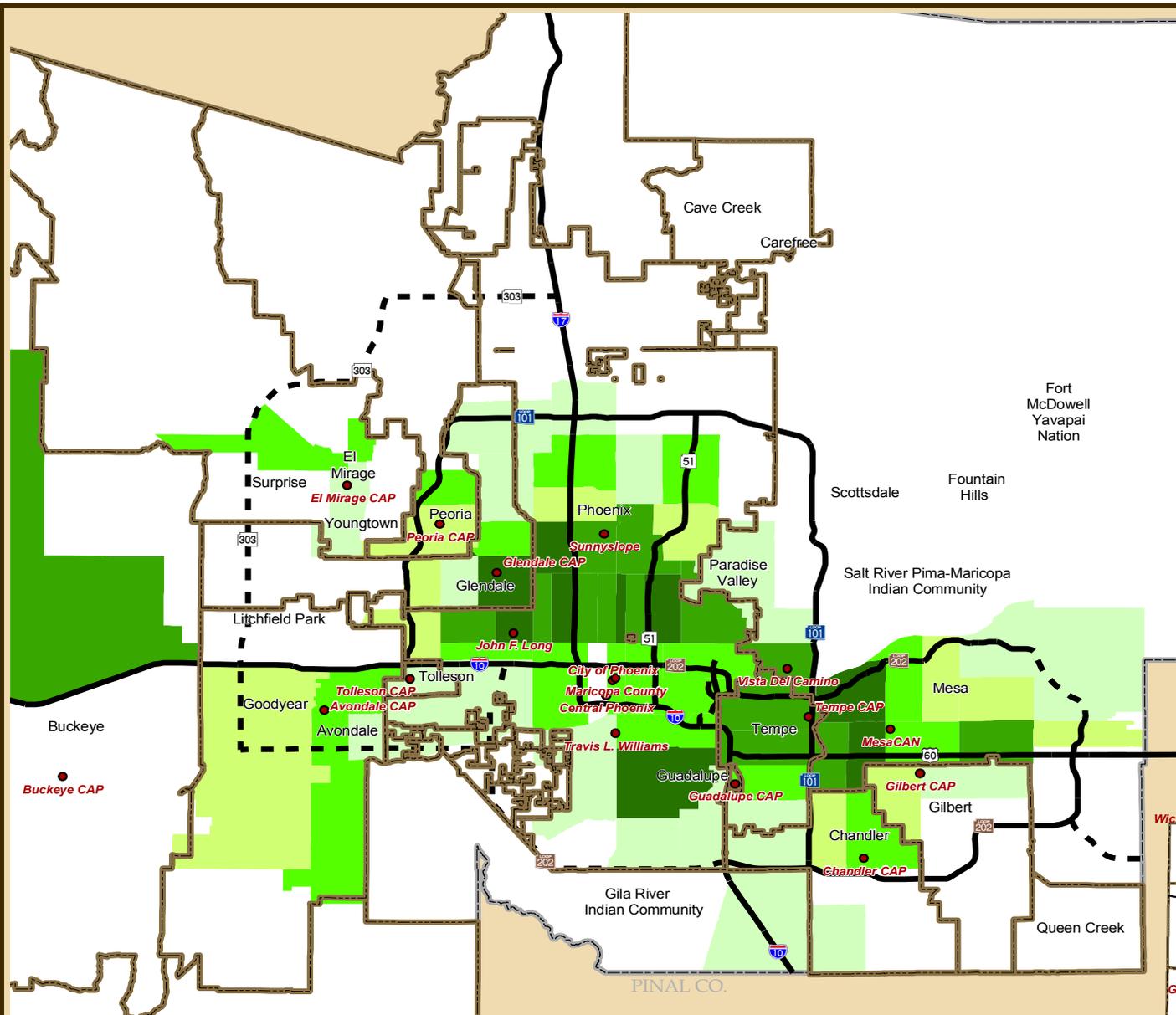
- Community Action Program
- Service Delivery Areas

Other Features

- Existing
- Planned
- Maricopa County



MAP AREA



Source: Qwest Business Telephone Listings (Sept. '07)

Map Prepared by
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Human Services
Resource Assessment
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Temporary Assistance for Needy Families (TANF) Indicator*

Number of families accessing TANF per 1,000 residents

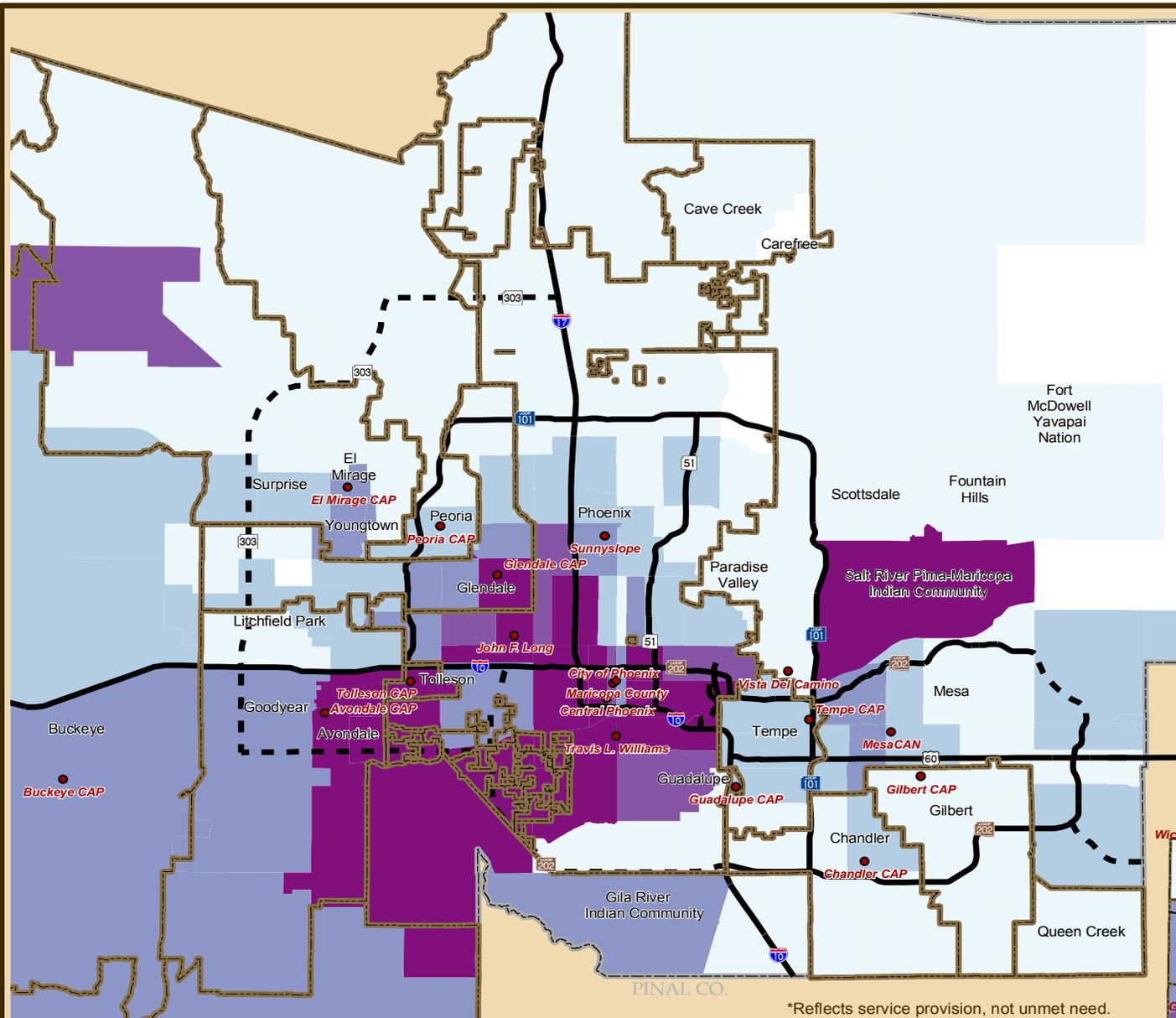
(by zip codes)

- 12.5 to 18 (Highest)
- 9.5 to 12.5
- 5.8 to 9.5
- 3 to 5.8
- Less than 3
- No Data

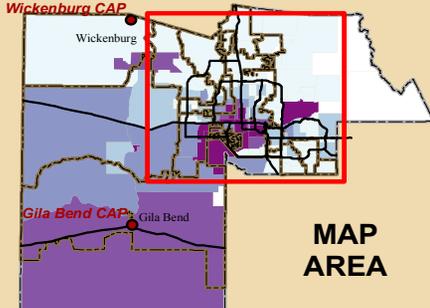
- Community Action Program
- Service Delivery Areas

Other Features

- Existing
- Planned
- Maricopa County



*Reflects service provision, not unmet need.



Source: Arizona Department of Economic Security (2006)

Map Prepared by
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October 2007



Human Services Resource Assessment Project

Composite Indicator*

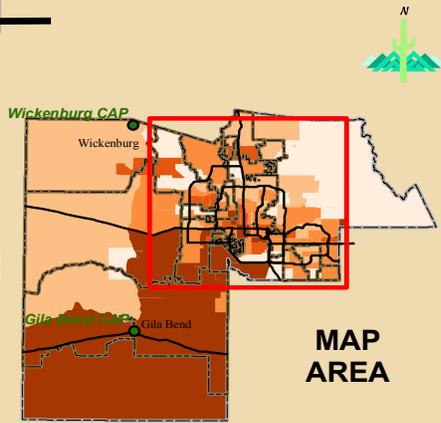
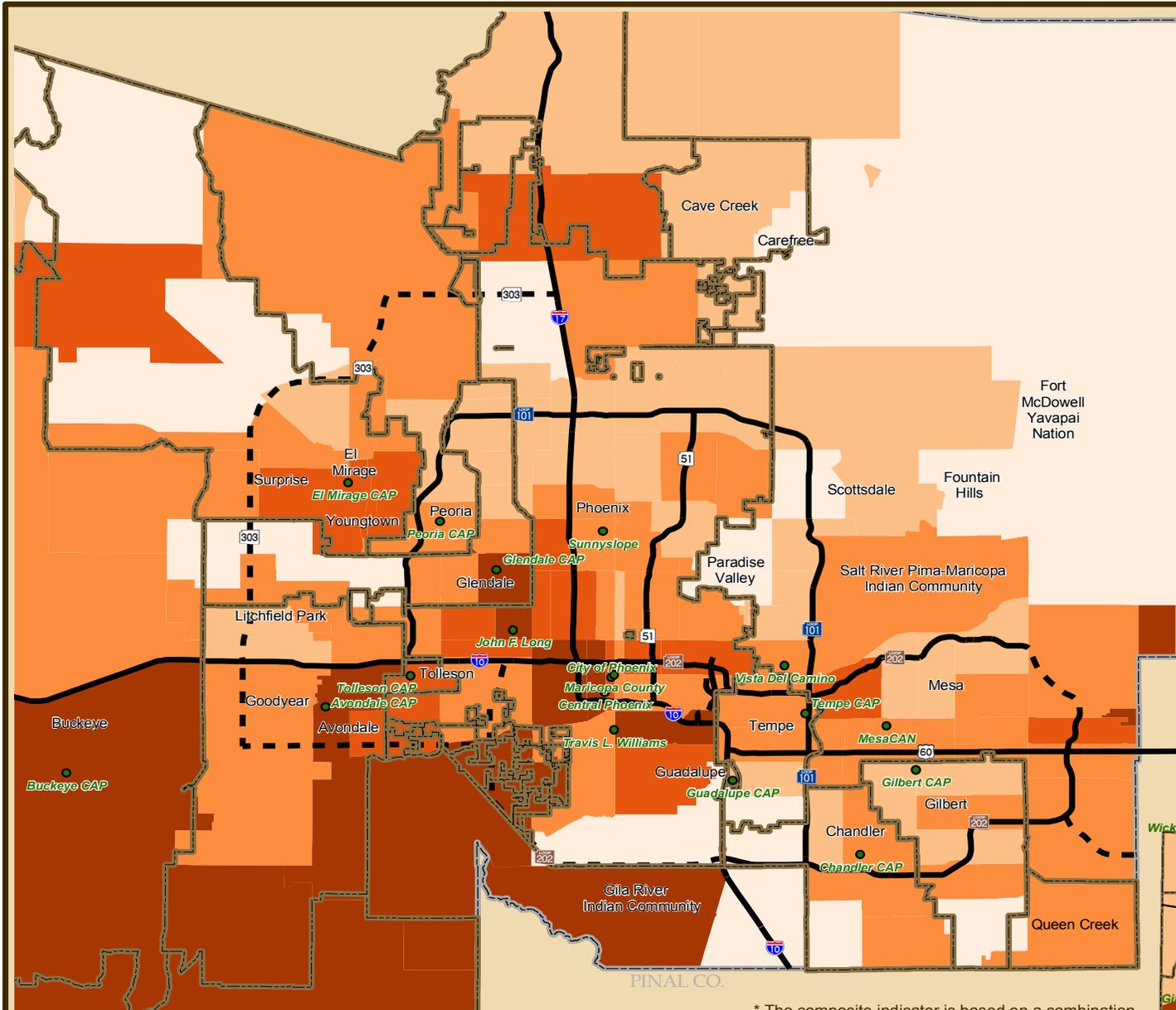
Composite Indicator (by zip codes)

- .70 - 1 (Highest Demand)
- .57 - .70
- .46 - .57
- .35 - .46
- Less than .35

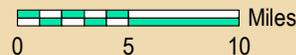
- Community Action Program
- Service Delivery Areas

Other Features

- Existing
- Planned
- Maricopa County



Source: See note explaining composite indicator
 Map Prepared by
 Maricopa Association of Governments
 October 2007



* The composite indicator is based on a combination of the weighted value of data from the following sources: Arizona Department of Economic Security, 2005 MAG Population Estimates, RealtyTrac, and Qwest Business Listings.

