

United Way of Salt Lake
serving Davis, Salt Lake, Summit, and Tooele Counties
creating hope since 1904



United Way of Salt Lake Priority Area and Capacity Assessment

United Way of Salt Lake's Affected Populations Online Survey Results

Research Conducted for United Way of Salt Lake by Utah Foundation



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About the Survey

United Way of Salt Lake (UWSL) has contracted with Utah Foundation, a non-profit research organization, to conduct a “priority area and capacity assessment” with and on behalf of UWSL. The purpose of the assessment is to help UWSL complete its transition to a community impact United Way. A community impact United Way is one which focuses on and aligns all of its resources with a more limited number of objectives in order to have systemic and long-term impact on the underlying causes of problems. UWSL has asked Utah Foundation to collect data, including community feedback, in the areas of income, education, health, safety-net services, and immigrant/refugee integration.

The purpose of this survey is to collect data from affected populations that will help inform the decisions about how to allocate UWSL time and resources for maximum community impact within the areas of education, income, health, and safety-net services. In order to achieve maximum community impact it is imperative that the opinions and perspectives of populations most affected by economic and social challenges are represented in UWSL’s decision-making framework. These are the populations that use the services provided by UWSL partners and grantees and are most helped by UWSL’s advocacy efforts.

A link to the online survey was sent to AAA Fair Credit Foundation clients. The survey was open for about two weeks and a total of 136 recipients participated in the survey before it closed. The survey asked participants to rate each objective in terms of its importance in being necessary to meet the goals of four priority areas (income, education, health, and safety-net services). The rating scale was from 1 to 10, 1 being least important and 10 being most important. The survey also asked participants to fill-in what they believe are the two most significant barriers to achieving each objective.

Because UWSL will not be directing its resources to one particular immigrant/refugee area, this topic was not addressed in the online survey.

If you have questions, or would like to talk with someone from UWSL about this survey or the priority area and capacity assessment, please feel free to contact Bill Crim, Vice President of Community Impact and Public Policy at 801-736-7771 or bill@uw.org.

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Summary of Results

INCOME

On a scale of 1-10, how important is the following for individuals and families to be financially stable and independent? (1 being least important and 10 being most important)		
Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Mean Score	Rank
A job with adequate income	9.05	1
Work supports for those working in low-wage jobs (tax credits, child supports, childcare subsidies, etc.)	7.30	6
Financial education and literacy (knowledge of how to manage money)	8.84	2
Adequate savings/assets for emergencies, education, and retirement	8.83	3
Affordable housing	8.57	4
Education and skill development opportunities	8.51	5

In your opinion, what are the two greatest barriers to...

Individuals having a job that provides them with enough income to adequately support a family?

1. Low education levels
2. A limited number of jobs with good pay and advancement opportunities

Individuals accessing work supports when working in low-wage jobs?

1. Lack of awareness or knowledge of available supports
2. Schedule conflicts or time constraints (having to take time off work to access benefits)

Individuals having financial education and literacy?

1. Lack of awareness about programs and opportunities
2. Lack of interest and motivation to be financially educated

Individuals developing adequate savings and assets?

1. Inability to control spending habits
2. Low income/wages, not having enough money to save

Individuals accessing affordable housing?

1. Cost (even for homes/rental properties that are considered "affordable")
2. Unavailability of affordable housing in safe neighborhoods and close to places of work

Individuals seeking or completing some form of secondary education or skill development?

1. Competing priorities (working, caring for a family, etc.)
2. High cost of tuition

EDUCATION

On a scale of 1-10, how important is the following for individuals to reach their potential through education? (1 being least important and 10 being most important)		
	Mean Score	Rank
Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.		
Early learning opportunities (pre-kindergarten)	7.00	5
English language proficiency	8.65	3
High levels of achievement in grades K-12 (especially in math and reading)	8.07	4
A high school diploma	9.08	1
Postsecondary education (either through college or technical/trade schools)	8.78	2

In your opinion, what are the two greatest barriers to...**Individuals having early learning opportunities (pre-kindergarten)?**

1. Cost of pre-kindergarten programs
2. Apathy of parents

Individuals having English language proficiency?

1. Cultural/familial barriers (not feeling the need to learn English because family and close associates speak the native language)
2. Lack of desire/motivation to learn English

Individuals having high levels of achievement in grades K-12 (especially in math and reading)?

1. No parental support and/or positive role models
2. Lack of desire or personal motivation

Individuals receiving a high school diploma?

1. Low family/community/cultural expectations
2. Lack of desire or personal motivation

Individuals receiving postsecondary education (through college or technical/trade schools)?

1. Cost of attending postsecondary education
2. Competing priorities (working, caring for a family, etc.)

HEALTH

On a scale of 1-10, how important is the following for individuals and families to lead healthy and productive lives? (1 being least important and 10 being most important)		
Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Mean Score	Rank
Having access to quality, affordable healthcare coverage	8.65	5
Having access to comprehensive, coordinated, and continuous healthcare	8.31	6
Making good lifestyle choices by eating a healthy diet, regularly exercising, and avoiding harmful substances	9.30	2
Having healthy, safe, and nurturing relationships (being free from abuse and violence)	9.45	1
Being reasonably free from mental health pathology (getting the necessary treatment for psychological disorders)	8.76	4
Living in a healthy environment with good air quality, water quality, etc.	8.95	3

In your opinion, what are the two greatest barriers to...

Individuals having access to quality, affordable healthcare coverage?

1. High cost of health insurance
2. No access to employment-based coverage (either because the employer doesn't offer it or the person is not employed, works part-time, or is self employed)

Individuals having access to comprehensive, coordinated, and continuous healthcare?

1. Cost of accessing/receiving healthcare
2. Health system failure (lack of effective communication between providers, misaligned incentives, lack of technological support, etc.)

Individuals making good lifestyle choices by eating healthy, regularly exercising, and avoiding harmful substances?

1. Lack of knowledge/education about how to eat well, exercise, nutrition, etc.
2. Personal motivation

Individuals having healthy, safe, and nurturing relationships (free from abuse and violence)?

1. Family/cultural examples (generational abuse, cultural acceptance, etc.)
2. Personal belief system (not knowing what a healthy relationship is)

Individuals being reasonably free from mental health pathology (getting the necessary treatment for psychological disorders)?

1. Cost of mental health services
2. Embarrassment/fear of getting help due to social stigmas

Individuals living in a healthy environment with good air quality, water quality, etc.?

1. Cost of relocating to a better environment
2. Government regulations and business/development practices

SAFETY NET

On a scale of 1-10, how important are the following services for a community safety net (one that meets the short-term basic needs of those in crisis and the long-term needs of those with severe and lasting conditions that prevent self sufficiency)?		
	Mean Score	Rank
Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.		
Emergency food assistance	8.74	4
Emergency shelter	8.77	2
Basic healthcare services	8.95	1
Crisis childcare services	8.63	6
Legal assistance	7.62	8
Transportation	8.01	7
Case management	8.76	3
Long-term and comprehensive services for those with severe disabilities	8.73	5

In your opinion, what are the two greatest barriers to individuals receiving safety-net services?

1. Lack of awareness of existing services
2. Availability of services (largely due to a lack of safety-net service funding)

Survey Results and Written Responses

INCOME

1. On a scale of 1-10, how important is the following for individuals and families to be financially stable and independent? (1 being least important and 10 being most important)		
Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Mean Score	Rank
A job with adequate income	9.05	1
Work supports for those working in low-wage jobs (tax credits, childcare assistance, etc.)	7.30	6
Financial education and literacy (knowledge of how to manage money)	8.84	2
Adequate savings/assets for emergencies, education, and retirement	8.83	3
Affordable housing	8.57	4
Education and skill development opportunities	8.51	5

Question 2: Is there something not on the list above that you feel is necessary for individuals and families to be financially stable and independent? Please write your answer(s) below.

- those struggling financially to have the opportunity to be case managed like the homeless... to prevent homelessness or job loss
- Budgeting and cutting back on expenses
- experience with money
- Emotional and health support. Such as nutrition and exercise knowledge as well as health care and benefits programs.
- Compassionate social service agency workers
- More of a mindset of self-reliance. If we could teach them to be landlords rather than tenants, employers rather than employees . . . well, you get the idea.
- Affordable Health Insurance
- Knowledge of how to manage money does no good if you're not applying it. A person must regularly asses how he/she is doing against a budget.
- a support system, be it family members, friends or case workers

- Adequate insurances/risk management
- The attitude of the individual that their well-being depends on them, not on others to take care of.
- Especially for those who are receiving assistance by way of subsidized child care, being able to have some money in savings for medical or personal emergency is important.
- Job availability and affordable health care/insurance
- assisted medical care
- More health care options such as clinics, dental and mental health a lot of time these issues are not readily available for clients as well as daycare.
- Unfortunately in a rural area you need a vehicle to get to your job. It would be nice if IDA savings included that.
- financial ed. and literacy
- Good credit.
- Home-Jobs (by Internet) is also Offering a very good Opportunities to become Financial Independent.
- Reduction in healthcare costs.
- How to work with low income and stay financially stable. If that makes sense. And trying to work your way off government help.
- adequate health insurance
- Investing money. Budgeting expenses.
- At this point in time the middle class needs a boost and programs to assist them. Many programs fall outside of my income range but with the economy I still need some help.
- Family support to enable young people to get a good start.
- Training of youth at younger ages, to help them set reasonable expectations.
- Incentives for saving
- Affordable health care and access to a good, reliable transportation system.
- A tax credit for parents who do not burden the system with having large families.
- Living within their means. No debt except for a modest home or practical education.
- Educating people about how and why their choices and decisions affect their ability to be self-reliant are necessary. Teaching and mentoring someone how and why to be financially independent are important skills for them to be successful.
- Having a support system in place and a solid bank that can be trusted.
- Teaching kids in school how important money and credit are. Understanding how negative debt and credit can affect all areas in life.
- More tax breaks for the middle class. Middle class live poor because they are taxed too death. I had more disposable income when I qualified for state programs - that is sad!
- Adequate support system from family and the community.
- Role models, reasonable expectations and the inner strength to keep at it.
- **BUDGETING:** knowing that you can "make" it on any income if you budget wisely

- Psychological counseling for those who have the knowledge or education already but still make poor financial choices, to help them deal with the issues that may be the root cause of their financial problems.
- stock
- health care
- Home-buying education
- Mandatory child support from non custodial parent.
- A good work ethic.
- Free education for low income families
small class sizes in classrooms
- Realistic expectations. I'm not sure how that could be done, but somehow communicating that you don't have to wear brand name clothing, live in a huge home, have multiple cars etc to be happy.
- affordable healthcare
- incentives for saving

Question 3: In your opinion, what are the two greatest barriers to individuals having a job that provides them with enough income to adequately support a family?

1. Low education levels
2. A limited number of jobs with good pay and advancement opportunities

education	balancing work-life issues
employer bias against disability	skills to maintain employment
Finding something they love	changing jobs
desire to spend	and low wages with no promotion available
affordable education	a good job
Lack of education	High cost of housing and medical care
illegals working under the table (paid cash or fake SSN) and taking jobs that belong to US citizens	outsourcing our jobs to other countries around the world
time constraints	lack of education
Experience	Knowledge
opportunity for high paying jobs	being put together enough to get and keep job
Not enough education	Laziness
education	money for education
Child Care Affordability	Mental Health Issues/Domestic Violence
education	experience
Education	Lack of time to pursue other training due to family demands and immediate bills
Lack of support from family to better their situation	Lack of awareness about how to better their situation
cost of education	economic conditions
individuals fail to budget properly	individuals put wants ahead of needs

Cost of gas	Cost of insurance
lack of education	lack of child care
lack of awareness of available resources	economic conditions
not willing to leave their town/family	having children before education/job attained
Systemic	Individual
For single moms, having few daycare options to work full-time	Not having the skill-set for today's in-demand jobs.
Laziness	Lack of Education/Awareness
education	experience
child care support	quality job placement agencies
job market - loss of jobs	education
Education and Training	Language
Personal drive and ownership	good support system in place
Education	Not knowing where to look
Employment availability	Meeting minimum education requirements or qualifications
education	child care
education	economic conditions
The current economic system favors businesses that utilize out of country labor. Low wage jobs often compete with those, and have to keep wages low or lose market share.	Right to work rules. There is no commitment between the company and wage earners. The company can drop them any time, and the employees hop from one job to the next.
Education and skills (they aren't competitive enough for today's market)	Lack of jobs out there right now- especially ones that are full time with benefits. There is plenty of part time work, but that isn't enough.
non-union jobs	education
Low wages	Rising in cost of living
Money management skills	High housing costs
Lack of motivation of the individual (Personal)	Lack of education to improve (Personal)
inadequate wages	lack of health insurance
education	skills
education	motivation to work harder
lack of skills training in the workplace and community	lack of knowledge in building relationship skills with peers and superiors
educational funding	job availability
Education	Time
Education	Shortage of time to become aware of opportunities
time	education
childcare	high cost of living in comparison to low wages
skill	motivation
Childcare; including sick childcare	use of computers; to apply for better jobs that require online applications

inadequate education	lack of technical knowledge necessary for the current workplace
Education (money management & personal-like a masters degree)	Location (Utah isn't a great paying state, but many don't want to leave)
lack of savings	excessive debt
education	transportation
Lack of education	Lack of awareness
adequate income	Adequate day care... economy lack of jobs.
affordable health care	education support
Lack of knowledge about how to get education	Childcare issues
education	transportation
people believing something is not possible	lack of will
needs	savings
EDUCATIONAL TRAINING OR SKILL	JOB OPPORTUNITY
lack of education or working skills	systemic barriers
unforeseen expenses (medical, etc)	other emergencies (car expenses, etc)
Lack of Awareness and Lack of Confidence, and Childcare Issues.	Law wages from Jobs and bills more Expensive every time and also the Rent (house, Apartments, Duplex, etc.)
Lack of awareness	Childcare issues
finding a way to live off what you make	staying stable
Education that allows workers to meet employer's expectations	Awareness of available resources
lack of higher education	too few high paying jobs
Education	Support to recognize they are able and can become qualified.
Lack of sufficient training	Overly expensive health care
growth and advancement	working hard to make room for advancement
Poor Wages in Utah especially for working women	Lack of Education
Lack of education	Lack of motivation
Training or Education	Long term financial planning
expensive education	health issues
taxes - those that make more, pay more	time constraints - work enough to support a family, less time with them
Skills for job	Connections
poor money management	large family size
post secondary education	wages are too low in UT even for those w/degrees
High education due to financial issues.	Family is too large and they rely on the system to help in the financial needs of the family.
Reliance on other people to find income opportunities rather than creating or brainstorming their own ideas	Unwillingness to sacrifice personal pleasures for financial stability

Vocational Barriers (lack of skills or personal work habits)	Personal and cultural backgrounds where work ethic wasn't taught
Furthering education	Transportation
Credit scores	lack of awareness
lack of education	lack of adequate, well paying jobs
Economic condition	Lack of education or experience
Skills	Lack of opportunities
Education	Desire to work
Child Care	Education
salary	insurance
Education	Economy growing
knowledge of how to find jobs that match skills and offer advancement	For low wage/entry level workers, often not knowing the career path options and how to get the skills to move up
Personal appearance, speech, education.	Mental toughness to survive - keep rowing.
Job Coach and Interviewing	Experience and Education
There are too many taxes taken out to make ends meet.	We did not get a raise this year due to economy being so bad.
Lack of education	Lack of jobs that pay a decent wage
Utah's low wages	Lack of education in needed job fields
High cost of fuel	To many taxes
Lack of Skills	Lack of Educations
A limited number of jobs	Lack of marketable job skills
unstable hours	pay cuts
Lack of financial knowledge	The current recession
ease of consumer debt	ease of prepared ready to eat expensive food
Money for education/money to support family while getting education	Connections/Networking with people to find the good jobs
childcare issues	lack of awareness
lack of education	lack of access
lack of awareness	economic conditions
the individuals	no information
Not qualified	Going to school concurrently
job security	retirement
Lack of self-confidence	Lack of time to look for better opportunity
Understanding Wants verses Needs	Not budgeting
financially stable	lack of awareness
stressful economic conditions	lack of willingness to change, try something different, do better
Lack of Education	Poor Financial Management
Education	Debt

Education	Time constraints
Motivation	Skills
needing a job w flexibility to drop-off/pick-up children from school	transportation
Lack of willingness to work their way up.	education or job experience
lack of jobs	high cost of living
affordable education	cultural barriers
Legal status	Trainings
poor money management	unrealistic expectations
Language	Financial literacy training
education	citizenship-US
unequal distribution of wealth in U.S.	tax wealth not income
Education	Networking
education	opportunities

Question 4: In your opinion, what are the two greatest barriers to individuals accessing work supports when working in low-wage jobs?

1. Lack of awareness or knowledge of available supports
2. Schedule conflicts or time constraints (having to take time off work to access benefits)

awareness of available work supports	complicated qualification procedures
Lack of education around work supports and how to implement them.	poor follow through/non compliance of eligibility rules by person accessing work supports
they work so much they don't have time to educate themselves	
lack of knowing the supports	not being willing to access supports
advancing up	getting health care
Lack of awareness of programs	Bureaucracy and paperwork
paying higher taxes so illegals can free load (free healthcare, rent subsidies, welfare, WIC, etc)	lack of education
lack of knowledge	complicated guidelines
Knowledge of the programs	Idea of being on 'support' (embarrassment)
awareness of availability	intelligence
Lack of knowledge of resources	Too much hurdles to jump
transportation	child care
Non-supportive Employers	Lack of Knowledge of Resources/Work Supports
child care	scheduling
Many individuals make too much money to qualify for assistance, but not enough money to get ahead	Individuals are unaware of programs
Don't have adequate education	Don't know how to climb the ladder in business
lack of awareness	

individuals fail to research available options	individual is unwilling to rely on others for help
Not enough resources	Not enough companies that offer work supports
lack of knowledge about what's available	fatigue--low-wage earners are often working two jobs and overtime hours
time constraints	maintaining support programs and requirements while juggling work and other responsibilities
no education	not a willingness to work on finding a good job
Lack of Knowledge	Employer support
Too many confusing steps to take through the system...it's not easy to understand how/why it works the way it does.	It's difficult to find answers and/or assistance from the workers who should know the answers
No knowledge of it	Embarrassment
time awareness	
border line income qualification for most programs	too much paperwork
child care	
Knowledge of what supports are currently available	Language
good support system	personal drive
Comfort with current situation	Lack of motivation due to entitlements
Legal residency status	Meeting minimum requirements, red tape, and lack of understanding of political system
lack of reliable transportation	often people don't know what's available
education of opportunities	time to complete paperwork for them
Time. They often cannot afford to miss work to do all the paper work etc.	Complexity. The programs all have different rules. It can be frustrating for families to apply for five programs and only qualify for one. Do not understand why or how they are disqualified.
lack of education about what is out there or available to them	The process of applying for many types of aid is so backlogged that even if they would qualify they have to wait too long for the aid to be useful to them at their very worst financial times.
time	family
Low wages thus not participating in health care	Time constraints
Insufficient knowledge	
Lack of motivation of the individual (Personal)	Insecurity of communicating w management (Personal)
childcare	scheduling
knowledge of programs	lack of motivation
pride	ignorance
knowledge of who to contact for work supports	
No benefits	No sick leave or vacation
Time	Money
Again, when an individual doesn't have time, they have no way to become aware of work supports.	There is too much information to sift through; it is hard to determine what information is really helpful.

education	experience
lack of awareness	time constraints
lack knowledge on supports	motivation
transportation	un-flexible schedules
lack of affordable health insurance	lack of affordable healthcare
Not available in many low-wage paying jobs	They don't know they exist
no knowledge of programs	
education	transportation
lack of awareness	time constraints
adequate income	day care employer flexibility
affordable health care	education support
Lack of knowledge about work supports	Desire to be self-sufficient
day care	medical care
too overwhelmed to take advantage of opportunities	not sure
lack of experience	education
DESIRE	TRAINING
poverty levels to be eligible for work supports	takes a long time to find out eligibility
Lack of Education, Shortage of Knowledge, and also Depends on their Mental-Programming.	Awareness of Consciousness, Lack of Information, Lack of Self-Esteem.
Time constraints	Lack of awareness of available programs
set guide lines, being on waiting list until opening for help	Not being able to qualify due to set guidelines.
Low wages require longer hours, no time to find resources	Awareness of available resources
work supports are for very low income not moderate income families that need it	works supports services are complicated to apply for
lack of information	time to accomplish paperwork/appointments w/o being able to take time off of work
Lack of education	Pride (unwillingness to accept assistance)
work hard	Know how to make work comfortable.
People aren't aware of programs	Lack Education or Opportunity to Advance
Lack of knowledge of eligibility	Part time workers ineligibility
Knowledge of how to access additional education	Adequate assessment to help them know which training they should pursue
lack of awareness	Shame that they may be looked upon as needy
lack of education	lack of awareness of resources
Convenient access to mainstream	Lack of understanding of available services
not knowing about them	being too proud to ask about them
pride	not knowing what's available to them
Waiting to be told about work supports rather than asking about them.	Low-wage jobs do not offer work supports. They are often undesirable jobs.

Not knowing what support exists	Not taking responsibility for follow through
Lack of literacy concerning bureaucratic paperwork	Lack of time
Education	self esteem and self confidence
not enough time, since wages require more work time to make ends meet	cost
Lack of awareness	Time constraints
Pride	Hassle to get due to Federal guidelines
Don't fit guidelines for programs exactly	Unaware
Child Care Costs	Not being paid enough
lack of knowledge about programs	language barriers
Education	affordable housing
Inconsistent eligibility requirements/multiple agencies/application procedures	knowledge of range of supports available
Lack of adequate time to make contacts, improve education.	Lack of self confidence.
Ability to gain leadership skills to seek higher paying jobs	Confidence
Not getting good benefits	not getting complement on your job or incentive
child care	health care
Individual worth	to dependant on programs
Other responsibilities, such as children and childcare needs, that take time away from accessing work supports	Insufficient motivation/perks offered by employers/not penalizing workers via lost hours, etc. for using supports
illiteracy	incompetence
Ignorance	Not available in first place
dependency	entitlement attitude
lack of knowledge of work supports and how to access them	personal issues
health problems	economic condition
economic conditions	lack of awareness
time	communication
Not enough time	Not enough education
qualifying for these work supports	constantly providing
Lack of awareness	Poor time management
Schedule conflicts	Transportation
schooling	lack of awareness
Money	Laziness
Lack of Knowledge/Information	Time Constraints
No Consideration of expenses	Time to apply, submit for reviews, the process, etc
motivation	knowledge

policy changes often, confusing, requiring paperwork that client cannot access from unwilling person (EX)	state workers rude, treating clients as though they are undeserving of services
They can't afford the extra cost associated with it	Not understanding the programs
lack of awareness about available programs	lack of available programs
individual motivation	time to busy trying to keep their head above water
After taking time to complete job application, companies do not give people opportunities to be employed	Job trainings
the inability to access help, government agencies too far away, hours the same as the hours they work, lack of knowledge of what's available	unwillingness in the general population to help needy people
Unaware of the work supports	Language barriers
language	family responsibilities
time constraints	family responsibilities
Lack of knowledge	Not asking the right questions
finance	knowledge

Question 5: In your opinion, what are the two greatest barriers to individuals having financial education and literacy?

1. Lack of awareness about programs and opportunities
2. Lack of interest and motivation to be financially educated

absence of fin ed & lit during development years (k-12)	personal finance products and concepts change too rapidly for individuals to remain educated
Multi-generational lack of understanding of financial education and literacy in the family unit.	Lack of consistency in sticking to financial management principles.
time and effort	people are lazy, they need to seek after them
Pride	knowledge of where to get the information
how to handle their money	education
Lack of interest and motivation (no motivation because most don't understand how much of a difference it could make)	They don't know where to go to learn about finances
people not willing to sacrifice their wants from their needs	cost of education
lack of awareness of programs	background and family upbringing
resource availability (being willing to search it out)	Seems too complicated and too much time
lack of dedication during high education years	drug use and family input
Not enforced in schools	Parents not taking initiative
family history	money
time constraints because of multiple low-wage jobs	self-imposed beliefs
funds	knowledge of resources

Lack of time for classes and availability of educational programs	Language barrier
No tradition in family of education	No role model to look up to
wealth of previous generation	
It's not a priority. Would rather watch American Idol than study economics.	Most people are financially "literate" but lack the self control to DO what they know they ought to.
Cultural barriers	Monetary funds
they don't teach it in schools	lack of capitalistic/entrepreneurial focus in the system (govt, schools, etc)
not knowing available programs to help build education and literacy	time constraints
Children too soon	children before a job
Parental knowledge and lack of	Not adequately taught in schools
Not having the time to attend classes	Not enough classes offered in rural areas. (Tooele)
Lack of good reliable education sources	Lack of interest in something boring
awareness	money
not informed of resources	motivation
education	making it a priority
Knowledge of what programs are currently available	Language
not knowing or not seeking out the opportunities that are available	thinking that they don't need t
Not knowing they are out there	Culture of keeping up with the Jone's, Debt to get there seems to be the norm.
Lack of knowledge of available resources	Not aware of the importance of financial literacy
basic education & access to financial education	financial predators
education of opportunities	time to complete education
Taboo. If you attend you must be lousy at finances.	Complexity. A sound financial plan can seem overwhelming. Even picking a credit card and trying to compare it to the 500 other credit card offers can be hard. Learning about budgeting, savings, debt elimination, tracking, investing, credit.....takes time and effort.
They don't know what resources are out there to teach them. They aren't aware of the agencies that are reputable.	Lack of financial literacy education in public schooling. Often when they come to an agency they are already in dire situations.
opportunity	time
Not knowing where to go for help	Time constraints
No knowledge of where to receive education	Not knowing there is a better way then they are using
Not looking for opportunities	Lack of motivation of the individual
racism and prejudice against people of color	unidentified resources available
lack of motivation-poor attitudes	time constraints-higher priorities like drugs, alcohol
don't see it as a necessity	don't know where to get it
desire to implement knowledge learned	

Lack of resource awareness	Living pay-check to pay-check, no matter how much financial literacy they may have. They can't ever get past the point of being able to save and prepare for emergencies.
Time Commitment	Working to provide for the family
Many people believe financial education and literacy is common knowledge, or not something that merits a personal investment to obtain. In other words, financial education and literacy isn't as valued as other types of education.	So much information out there-- it is hard to trust the source teaching "financial education"
time	desire
lack of awareness	lack of availability
cost	don't know where to go
knowledge of services	assistance with childcare and transportation to get the education
math illiteracy	fear of money
Don't know where to go, or who to talk to	Individual doesn't realize they really need it
economy	debt
lack of awareness/determination	lack of publicity of programs
pride stigma	services well known that are supportive and non judgmental
lack of awareness	lack of time
Embarrassment about seeking education	Public fears that financial education programs are scams
economy	opportunity
fear	Too busy earning a living: no time to explore other ways.
knowledge	ability to read
LOW OPINION OF EDUCATION	OR NO EDUCATION
not aware of places that offer financial education and literacy	sometimes it costs money to attend and people don't have money for this
financial support (tuition)	lazy (personal drive)
Once again, Lack of Knowledge, Lack of Awareness, and Lack of Confidence.	some Educational-Institutes charge very Expensive, Interests, Hard time to get Student-Loans, etc.
Easy, free access from credible sources	Time constraints
finding the right resources	applying to your situation
Mentoring & role models by successful individuals	Awareness of available resources
lack of desire	financial education and literacy programs/classes are boring and lack substance
background-- parents not knowing or teaching them	don't see a need or take ownership - it's too easy to get loans, credit cards or declare bankruptcy
Environment (no training from parents)	Education (no post-high school training)
knowing where their money goes	Knowing how to invest and save for the future.

Financial education should be part of the school courses, kids don't even know the basics anymore and neither do the parents	Lack of knowledge or proper training and education
People not caring	No time to attend
Starting at a younger age	Helping them to set easier to achieve interim goals
lack of cheap education opportunities	Lack of awareness
I can't think of any barriers because if you are literate and educated, you have more opportunities	possibly time constraints for personal time - teaching others
Convenient time	Access issues: childcare and transportation
stigma attached	Format of education (workshop, etc.)
the taboo of not talking about money	not learning about it from parents/relatives, school, etc.
Financial aid for high education	No motivation
No role model to emulate	They do not know where to go to get answers to their financial questions
Their formal education didn't include it	An attitude that they are unable to change their situation
Program accessibility	lack of trust in educators
learning the hard way	lack of awareness
cost	time
Laziness	Lack of awareness
Lack of desire	Passed from generation to generation
Don't want to learn or think they don't need the information.	Not able to get the education (no time, no childcare, uninformed for where to get it.)
Time Constraints	Child Care Costs
lack of jobs	lack of budgeting knowledge
knowledge	incentives
realizing what it can do for them; understanding long term impact	easy access to appropriate instruction for their situation
Knowledge of when programs are provided.	Ability to stick with program; maybe a mentor.
Time to Understand Finances	Linking to Community Services that Provide Training
it cost too much	they keep raising tuitions
No education	No where to go for help
Many programs available but not well known	Not taught in lower grades
Not taking advantage of programs available for learning	thinking if they have money they need to spend instead of trying to save
Time constraints	Not knowing where to look
Lack of motivation to change their lives by taking time to attend classes in the community	
ignorance	lack of knowledge towards available resources
Time, money	Lack of motivation; don't care enough

unwilling to sharing money	stress out almost compulsively
family and class culture	education
school education	community
lack of awareness	time constraints
not understanding the system	communication
Not knowing about the education and literacy	not enough time
overqualified for the job	confidence
Lack of awareness	Shortage of education programs
Making it a priority	Transportation
not enough jobs	I don't know
Time	Don't know how to start getting help
lack of knowledge on how to get information	time constraints
Time for the education	willingness to learn
awareness	
motivation	not my fault syndrome,
child care	transportation
The need to start working right out of high school and not making schooling a priority	It isn't offered in school curriculum
lack of awareness about available programs	lack of available programs
individual motivation	lack of awareness
High cost of education	Legal status
lack of motivation to learn	inability to learn
Language barriers	Unaware of the opportunities for financial education
knowledge of availability	access to internet
not teaching it in school	not teaching it in the home
Lack of money	Poor community
access	education

Question 6: In your opinion, what are the two greatest barriers to individuals developing adequate savings and assets?

1. Inability to control spending habits
2. Low income/wages, not having enough money to save

lack of proper savings and financial management skills	inability to save due to debt, financial crisis, or underemployment/unemployment
Individual does not understand the important role of savings and assets in their financial world	Poor spending habits
poor education	lots of debt, don't get out of cycle
lack of an adequate job	lack of knowing how to save
not enough money	how to best handle their money

Desire for instant gratification and lack of long-term planning	Underestimation of actual costs of living
buying items on their credit cards they can't afford and then they don't pay off the debt	spending money to have the newest items/toys/electronics/cars
lack of budgeting	spending problems
Spending habits	Knowledge
lack of enough income	lack of teaching
over spending	Debt
low income jobs	education
lack of planning ahead or budgeting	instant gratification scarcity mentality
knowledge	insufficient income
Lack of money to pay the bills. savings are secondary	Lack of education about how to properly invest money
Don't know how to budget	Use all money
college education	financial education and literacy
They have failed to prepare adequately for emergencies.	They make unwise financial decisions and choose to acquire debt rather than savings.
Enticing restaurant commercials	Willpower to save
low-wage jobs	ready availability of debt
high cost of living	inadequate financial education about saving options
children too soon	children before a job
Low wages	Cost of living
Can't get ahead because of present obligations and needs RIGHT NOW	Utilities cost too much!
Spending too much money	Spending too much money
having the extra money to save	accessibility
keeping up w/ the joneses attitude	not their main objective
low income jobs	making it a priority
Living wages	Financial literacy: budgeting
poor money management skills	thinking they don't need it
Debt	Not seeing the need since Credit Cards are so available
Pressures of consumerist society	Economic fluctuations they were inadequately prepared for
high interest rates, late fees etc	not understanding why its important
knowledge of how and how much to save	low income
Mentality. They want everything now. Will not sacrifice current wants to build emergency savings (or to save to purchase rather than buy on credit).	Failure to plan in other areas. They do not have insurance, so the money constantly goes to pay medical/dental/ act.
Poor money management skills; they don't see saving as a priority. People view credit as their safety net.	Low paying jobs that meet minimum needs and not much more.
cost of living	wages

Low wages	Tight job market
Poor money management skills	insufficient income
Lack of self-control - want it now	Lack of teaching in this area
bridging over public support and being self sufficient requires SIGNIFICANT increase in money	poor credit history prevents establishing healthy credit opportunities
no enough income	lack of budgeting
belief that one cannot get by on less than they earn	
Not enough income to cover daily living expenses	Unexpected emergencies
Low Paying Jobs	Personal Debt
Poor discipline	Too many expenses already
time	consistency
low wages	high cost of housing
don't make enough to save	don't have good skills to manage money
low income clients are afraid to save money; due to loss of Medicaid	knowledge
inadequate income	lack of understanding of the importance of saving
Poor/non-existent money management skills	They have the knowledge, but they don't implement it
low paying job	debt
education	job
lack of income	lack of financial education (how)
income	poor spending habits, lack of financial education
housing costs	lack of awareness
Discipline of the individual	Individuals don't think they make enough money to save
earning enough to save some	too many bills
believing info that doesn't really work anymore: i.e. IRA's, CD's , etc.	lack of knowledge
bank account	income
POOR MANAGEMENT SKILLS	NOT ENOUGH INCOME TO COVER BASIC NEEDS
low-wage income	401Ks are almost obsolete through employers or any other retirement plans.
education	examples
Lack of Information, Lack of Self-Esteem, Lack of Awareness.	Due to the Expensive Bills that they have to pay, Expensive-Groceries, Everything is Getting very Expensive and The Wages (from Work) very Low.
Lack of awareness	Childcare issues
trying to save, but unable to due to lack of income	
A spending mindset, so many ads for stuff	Mentoring & Role models by successful individuals

If I am going in debt each month, how can I save?	easier to pay off debt so the creditor stops calling than it is to deposit money into a savings account
lack of knowledge of wants/needs	instant gratification- not being willing to wait or understanding the larger picture
Inability to earn enough to save	Lack of knowledge about debt
know how to invest	know how to budget
Lack of disposable income and the costs of items need to live	THE ECONOMY
Being able to meet other obligations first	Too many unnecessary luxury items
Helping them understand tools that can help them get there i.e. UESP for education	Having them start a younger age in saving with greater rewards for doing so
childcare costs	education costs
lack of knowledge	credit issues (little or poor credit)
Poor understanding of personal budgeting	Living paycheck to paycheck without plans for the future
overspending and not planning for tomorrow	not knowledgeable
the consumerism culture of the country	burden of credit card debt
The power to say no, or no will power in creating a savings plan	No financial education
Unwillingness to sacrifice what they want now (TIVO) in order to build long-term wealth	Unexpected costs of living, such as tax hikes, health problems, divorce, etc.
An attitude that they are unable to change their situation	Expenses that exceed income
there are always things to buy	healthcare costs
not enough income	debt
not enough money to make ends meet	low paying jobs
Lack of financial education	Poor spending habits
Controlling wants	Nothing left to save after meeting needs
Living at the extent of their income	Lack of self-discipline
Having enough money to get by and save at the same time	Not having good credit in order to purchase an asset like a house.
lack of budgeting	credit cards
knowledge	incentives
pressure of daily living costs	difficulty connecting short term action (savings) with long term impact (accumulated wealth)
Lack of money management skills.	Support from family, mentor, etc.
Understanding of how to maximize savings/investments	Ability to seek employment that pays a living wage
you don't get pay enough	not budgeting your money wisely could be an issue
Not enough education on the time value of money	Little \$ left over after basics
not setting goals	don't worry about tomorrow only the moment
Lack of information	Lack of income
Not having their money pulled out automatically in put into a savings account.	Allowing the savings/assets to be too accessible.

ignorance	fast food
Lack of self control	Unaware of the extent of benefits
unexpected expenses	Knowing where to put it
personal issues (poor money management often is a manifestation of emotional/mental issues, so educating them about how to manage their money may have no impact on the reasons why they manage their money poorly)	low income, too much debt
high education	own house
unexpected emergencies	not enough savings
economic conditions	lack of awareness
not setting goals	bad behavior
Living pay check to pay check	living beyond ones means
easy access to emergency funds	may possibly get into more debt through loans
Poor money management	Lack of awareness
Fixed costs consumers total income	Financial discipline
health care cost	single mother
Lack of planning/budgeting	not enough income
debts	lack of knowledge about financial management
Monthly bills	debt
awareness	discipline
motivation	not my fault syndrome
not enough income to support family	High child care cost- even working a 2nd job would only pay enough to cover extra child care.
They are of the mindset; I will start saving when I have some extra money.	They want the newest greatest technology
over-spending/consumerism	lack of financial education
to tight a budget	poor management skills
They need to know about the opportunities to save money without interrupt their other benefits	Financial institution needs to provide more information.
lack of self control	lack of knowledge for investing money
Cultural mistrust of financial institutions	Lack of financial literacy
goals	money and banking
having to have everything now,	not happy with what they already have
Lack of financial education	No family support
resources	education

Question 7: In your opinion, what are the two greatest barriers to individuals accessing affordable housing?

1. Cost (even for homes/rental properties that are considered “affordable”)
2. Unavailability of affordable housing in safe neighborhoods and close to places of work

not enough affordable housing	income qualifications not realistic to actual cost of living
For home-ownership: a lack of understanding of the principles of homeownership such as saving for/purchasing/maintaining a home.	For public housing: lack of knowledge about eligibility
adequate jobs	lack of affordable housing in desirable locations
a good job	and good credit
Lack of jobs close to affordable housing	Crime in neighborhoods with inexpensive housing
not meeting the income requirement	affordable- NICE housing is the problem, too many slum lords
lack of research on housing	confusion with subsidy qualification
Knowledge is huge. Not knowing the details, where to find, etc	For me lazy. I sometimes get frustrated at looking and take the quickest easiest.
I think they can get affordable housing	bad credit
Too much paperwork	Lack of knowledge
economy	availability
Lack of References	Lack of Financial Resources
economy	knowledge
The unavailability of affordable housing	The unavailability of housing programs for everyone but the desperately poor
No option for low-cost housing	Can't get low interest rates on homes
education	lack of awareness
Lack of savings and large debt to income ratios.	People feel entitled and want to achieve the "American Dream" without having to work for it.
Not knowing where to look	Not having the money
bad credit	lack of transportation
not knowing about available programs	not enough affordable housing options
not a good enough job	marriage and children too soon
Availability or lack of	How to access/find
Waiting lists are too long.	There aren't many options
location	money
time frame to qualify	not a lot of programs that are avail
availability	income
Knowledge of what programs are currently available	Financial literacy: homeowner education
not enough affordable housing available	feeling deserving of something outside of their own budget
Not knowing where they are/knowledge of opportunities	perception that they will have to live in a very undesirable area
Unaware of available resources	Paperwork and red tape involved in applications
cycle of poverty--kids who grew up on subsidies often don't learn how to be independent	low wage jobs, and no skills to get into the higher paying workforce
too few options	low income

Credit. Vulnerable populations more likely to have lower scores, judgments/collections etc. Landlords can price gouge/refuse/treat them poorly knowing they cannot find a place elsewhere.	Savings. Failure to save for a down payment often translates into a failure to develop skills that will help them avoid financial pitfalls in the future. All too often they get in a home before they are ready (no emergency savings, insurance, etc). It is hard for the home to be affordable if you don't have good credit etc.
Lack of education about what is available and also the waiting lists for subsidized housing	Individuals put themselves in loans (sometimes predatory) that they cannot afford, or that will adjust and become unaffordable. People seem to be too optimistic about their future prospects when obligating themselves to a mortgage. They do not choose their loan based on the "worst case scenario."
cost	availability location
Low wages	High housing costs
lack of affordable housing	lack of knowledge on where affordable housing can be obtained
Lack of motivation - takes easiest route	Lack of knowledge of methods
LACK of it!	affordable housing is often located far from other resources and at a detriment to families
lack of knowledge of what's available	
pride	don't know where to get it
not knowing whether if they qualify for assistance	
The ridiculously high housing market	Long waiting lists and severe restrictions for housing assistance
Cost	Ignorance
Knowledge of affordable housing	Stuck in troubleshooting mode; not able to take the time and energy required to research
having a high enough paid job	cost of housing market
lack of availability	lack of awareness
qualifying	don't know where to start
waitlist is so long; they think they wont need it by the time it comes around	mental illness
lack of availability	limited access to low income housing programs
The limits-you have to be super poor to qualify, but many people need help but barely make "too much"	Lack of truly affordable housing in UT, especially SLC
economy - interest rates	poor credit
employment	health care
lack of availability	difficulty of application
income	prior history
lack of support systems	lack of awareness
Scarcity of affordable housing	Housing is too expensive
credit history	down payment

not sure	Maybe fear of not getting it, and then they feel like they've failed.
ability to make monthly payments	past evictions
TO HIGH OF HOUSING COST	TO LOW OF INCOME TO AFFORD HOUSING
Institutions pre-approving individuals for more than they can afford.	Saving up for a house.
having understandable (non legal talk) information	
Some times due to Children issues, Debts, Poor Credits, etc.	Due to Salary Income, Lack of Information, sometimes Not meeting the Expectations from the Owner of the House, or Banks Mortgages.
Language barriers	Lack of awareness of available programs
payment to income	finding a good area to live in
Lack of affordable housing in the community	Awareness of resources to find affordable housing
bad credit scores - even if I can afford a house doesn't mean my credit score shows I can - so I get high interest rates	
underemployment lack of funding	individuals not saving or knowing how to plan for large purchases
Skewed housing markets	Lack of education
taking advantage of low interest rates	taking advantage of tax credits on house buying
Inadequate income	The over inflation of housing cost
Availability	Pressure of having more than one can afford
Knowledge of program that will help them obtain it	Communities willing to invest in affordable housing programs
shortage of affordable and safe housing	
long waiting lists (esp. for housing assistance)	credit issues - bad credit can deny one safe housing as well in a nicer neighborhood
Lack of knowledge	Down payment
lack of housing available	no knowledge of the housing that is available
lack of housing stock under \$250,000	Predatory lending the prices individuals out of the market or encourages them to buy more than they can afford.
Their desire for more house than they need.	No information on programs to assist in obtaining housing.
Define affordable housing. Cannot say.	
Low wages because of lack of skills or poor economy	Not readily available
Not knowing where the resources are	not being provided the resources to help find affordable housing
Credit	Personal debt
lack of education	lack of money
Searching (time constraints)	Lack of awareness of affordable housing
Lack of availability	Greedy landlords
Look for (and buy) what they want, not what they can afford	Market/System: increasing home values, open access to loans/money for almost anyone

Rents are so high.	Quality of living in the 'cheaper' neighborhoods is dangerous and not great.
waiting lists	drugs
supply of affordable housing (lack thereof)	knowledge of programs
Lack of supply in places also accessible to employment	knowledge of how to find/compare lending options
Contacts with agencies, counselors, low wages.	Having the cash for deposit, 1st months rent, etc.
Knowing where to go to obtain affordable housing	Access to housing vouchers
not getting information	not have knowledge on how to obtain one
Not enough subsidized housing	bad reputation of LMI renters
living above their means	not saving for a large purchase like a home
Lack of income	
having too many kids to early	not know where to go
Unprepared>not enough income, down payment	Inadequate knowledge about the process and available programs
Lack of Knowledge	additional unexpected costs
artificially inflated housing prices	scarcity of affordable housing
money	economic conditions
there is a lack of affordable housing	homes overpriced
lack of availability	lack of awareness
bad credit	bad credit
bad credit	income limited
qualifying for the home	maintaining the home
Lack of loan opportunities	Not enough income
In adequate housing stock, too many too expensive big homes	Understanding home ownership costs and responsibilities
too high of income	single parent making a few dollars too much
income	location of house they want to buy
low income	debt
Good Credit	Cost of living
income	low-risk lenders
quantity	not enough money
affordable housing is unavailable	even when you find "affordable housing" it's not really affordable, or it's in an area many people wouldn't raise their children in
It's not close to their place of work	They don't want to have to deal with the paperwork
lack of savings (see above)	high cost of housing/closing costs/down payment
high cost of housing	lack of awareness as to where to find affordable housing
High cost of Mortgages	Too many information.
No down payment	Outrageous housing cost
Unaware of affordable housing programs	Language barriers

communities that resist low income developments	lack of knowledge of programs
not enough income	housing prices too high
Lack of job opportunities	Unable to relocate
availability	knowledge

Question 8: In your opinion, what are the two greatest barriers to individuals seeking or completing some form of secondary education or skill development?

1. Competing priorities (working, caring for a family, etc.)
2. High cost of tuition

not enough income	
Poor support for education in the home	Teaching geared toward academic study rather than preparation for workplace.
time	money
lack of primary education	self esteem
money	help to do it
Difficulty balancing work and education	Personal indecision and lack of realistic goals
"not having the time"	"not having the money"
cost of education	time, need to work
Money, not having enough	Preference or learning style. (Not everyone does well in classroom, but could do great in more of an internship.)
can't afford it	lack of time and ability to keep job to pay bills
Time	Money
time	money
Child Care Responsibilities	Time & Financial Constraints
funding	not decided on what to major in
Time	Misconceptions about college funding options and campus support options
Can't get loans to live on while in school	Don't know what steps to take to get a higher education
existing long-term commitment	
It requires time, effort, and money. People want to start making money now rather than invest in education, despite the potential for an increased earning potential.	If you grow up in a low-income household you may fail to see the benefit of higher education.
Tradition	Ignorance
People just don't know where to start (what programs, financial aid, etc.)	people worry that they can't succeed in college because they didn't succeed in high school
high cost of living and escalating schooling costs	time constraints
children and marriage too soon	no money left for schooling
Financial	No close role models
Needing to cut work hours to attend	Needing childcare during school attendance

Lack of money	Cable TV
time	money
time	motivation/support
inadequate educational foundation	
Knowledge of what programs are currently available	Language
lack of drive	not making the time
Cost	Already have a family to support, hard to get started
Cost of education	Time constraints when trying to support a family
There are predatory lenders in schools, some unaccredited institutions charge high tuition for degrees that have low actual earning power. clients come out with huge loans because they're unaware of lower cost education options	affordable child care for children while they're in school
time enough to do training	childcare
Time. Low income wage earners often work multiple jobs or have all adults employed. Education has to be a night (can't afford to miss the day job).	Childcare. Difficult for them to afford childcare, in some cases for them to even find it.
Cultural expectations. I believe that a lot of individuals are not taught what is available to help them gain that extra education and are not taught to expect that for themselves.	It can be quite difficult to qualify for financial aid for those whose parents make too much for grants, but too little to really help them pay for a secondary education.
cost	time
Time constraints	Language barrier
insufficient income	insufficient time due to work and family responsibilities
Lack of motivation - too much work	For young mothers, lack of time - need to take care of family
lack of financial resources	poor experiences with education as a barrier to motivation
lack of money	not enough willpower/confidence
income/money	time
Cost of education	Knowledge of places available that offer secondary education or skill development
Financial resources	Having to hold down a full-time job while going to school for daily living expenses and school expenses
Time	Providing for the family while attending school
A lack of time	A lack of financing
time	money
cost	time
don't feel confident	cost

knowledge of applying for financial aid	knowledge of accredited vs. non accredited schools; getting back info and going to unaccredited school and owing too much money for an education that doesn't pay any more than they started at; such as medical assisting and owing \$30K
lack of funds to do so	lack of family support - there is no culture of parents helping to provide an education for their children
Time constraints	Money (cost of tuition, and cost of reduced or lost wages to complete school)
busy work schedule	lack of financial resources or aid
uni-lingual	must be employed full time
time restraints	lack of income
lack of financial support to pay for education	lack of confidence to obtain further ed
financial constraints	lack of system support
Costs of higher education	People are lazy
finances	opportunity
Too busy just trying to make ends meet, so individuals give up.	inability to take action even though we could we just don't....more fear of stepping out of the comfort zone---at least some people are like this
time	willing to learn
CULTURAL BARRIERS	LACK OF MOTIVATION OR BEING SHORTSIGHTED
no desire to get educated	tuition is too high
lazy or other life choices (kids, starting a family)	
Self-Confidence, Low Self-Esteem, Lack of Motivation, Lack of Affection, etc.	Also could be, Lack of money, Financial-issues, May be Children issues, Lack of time, Lack of Determination and Intention.
Time constraints	Childcare issues
time	no access to information
Time, childcare, etc.	No self confidence to believe they can do it
expensive	time consuming when you are working two jobs
financial need now and not understanding the sacrifice will be worth it in the future	financially stable in their job to support themselves, not realizing it will take more financially to support a family
High cost of secondary education	Lack of direction
can work any kind of job	Get a high paying job.
Lack of funding	No time to develop skills because they are too busy surviving
Unable to quit current job in order to do sec. ed.	High cost of education
Lack of knowledge on what programs exist and how they can obtain them	Better education as to how the additional training can help them
cost	and other priorities such as children or other bills
cost of education (too high)	self confidence
insufficient income	Lack of knowledge about scholarship opportunities
time	money

Some think that they can get paid a lot of money without putting in a lot of effort. They don't think they need a degree because they hear stories of someone dropping out of school and making millions of dollars. Sometimes they're not all that interested in school. Other times, they may think that their parents were all right without an education, so they should be, too.	In the case of immigrants, I think the lack of education may be due to a poor understanding of the English language. But those that take advanced ESL have been shown to go on to college and do better at work (get higher paid jobs).
Finances	There self esteem issue. They feel they are not worth it.
Inability to effectively navigate the educational system.	Inability to decide on a career and a course of action.
Attitude that they cannot do it	Unaware of the financial aid available
Time	transportation
lack of awareness	motivation
lack of time	lack of money and opportunities
Time constraints	Financial
Can't afford to leave job for school	Lack of evening availability
Family/life -caring for children, elderly, disabled, the need to work	Drugs, alcohol, and mental disabilities
Child care costs	Knowing what they want to do and how to get there.
cost of college	lack of student loans
cost	knowledge of financial help available
Hard to juggle work and education and, usually, family responsibilities	training/education directly linked to job advancement in local markets
Budgeting their time.	Support from family, employer & friends.
Time	Commitment
not having enough money	No money to pay for school.
Lack of awareness of programs	Lack of scholarships
education never has been important	expect somebody to hand everything to them
Lack of income	Lack of information
Family expectations/lack of previous higher education in the household.	Perceived financial limitations.
time	schedule
MONEY	Time>competing demands of home and work life
cost	time
lack of funds to pay for schooling, or to make up for loss of income if they would need to quit a second job to be able take the time to go to school	class or family culture against college/education
adequate time	lack of awareness
lack of time because they have several jobs/family economic conditions	cost of higher education
money	time constraints
Already working full-time	time
	The money to fund education

Time	Who will provide while gone to school
Shortage of time	Shortage of money
Tuition costs	Establishing priorities and scheduling time to the higher priority items.
lack of funds	not enough jobs
Money	Time
time constraints	lack of income
Quality childcare that is affordable	Funds to pay for school, books, fees, parking, etc.
time constraints	cost
time	money
child care	transportation
Time management	knowledge of how to get started
Time constraints	cost of education
Lack of motivation	cultural barriers
Time. Some people have to have too jobs in order to survive financially and they do not have time to go to school.	Education is too expensive.
Inability or lack of discipline to complete a degree	Lack of funds to pay tuition, books, child care, etc
Need to work to feed their families	Language barriers
childcare	money
requiring irrelevant classes extending college years	not giving financial aid to those under 24
Money	Time
resources	knowledge

EDUCATION

9. On a scale of 1-10, how important is the following for individuals to reach their potential through education? (1 being least important and 10 being most important)		
	Mean Score	Rank
Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.		
Early learning opportunities (pre-kindergarten)	7.00	5
English language proficiency	8.65	3
High levels of achievement in grades K-12 (especially in math and reading)	8.07	4
A high school diploma	9.08	1
Postsecondary education (either through college or technical/trade schools)	8.78	2

Question 10: Is there something not on the list above that you feel is necessary in order for individuals to reach their potential through education? Please write your answer(s) below.

- Education needs to be tied more closely to how skills relate to work. For example, when teachers are teaching material, they need to link that back to how that fits into skills for employment. Pathways to higher education should be available to adults who went into "unskilled" work after graduating. However, the State should not pay for this; it needs to be accomplished by individuals saving.
- having the support in the schools for them to learn...i.e. more teachers less students
- A desire to continue learning throughout life.
- Their support
- A support network and emotional counseling.
- Supportive Mentor
- Money to pay for higher education. Home support for the student.
- Healthy home environment
- Nothing top of mind
- A mentor or guide to help people realize they can do it, and to help them figure out where to start--especially for people who didn't go to college right out of high school

- Intense parental involvement. This is more important than any of the others above. When both parents work or don't care, this is much more difficult. Pre-kindergarten learning can be provided by a parent reading to a child, explaining the world, taking that child to interesting places, playing learning games, etc.
- knowing what resources are avail
- Reliable affordable child care for single mothers who would like to go back to school, reliable and affordable transportation.
- Just wanted to point out that often a technical/trade school is better for families in the long run. I have counseled far too many who went to college on "credit" come out with \$30k to \$100K in student loans and spend the next 20 years struggling to make ends meet. Those who work through college or use a more cost effective education (avoiding the debt) can be (in some cases) in a much better position.
- more teachers and more money for schools
- Financial education
- Early and engaged parental involvement in speaking, singing, reading and involving their kids in their lives. They need to work with them every day and have them participate in all their daily activities - talk to them, engage them, love them.
- Understanding that there are many ways to learn. the public education system may not accommodate the individual needs of all students
- additional head start openings;
- family support
- Availability of scholarships/grants, other financing.
- More adult resources many of our clients had to leave school in grade school and lack basic skills
- all scholarships should be open to everyone and not depend on race, religion etc
- courses on how to be in relationship; conflict resolution
- Training.
- EXTRA SERVICES FOR CHALLENGED STUDENTS
- Determination, Confidence, Setting Goals, and DREAMING BIG.
- Opportunity.
- one the job training
- Good teachers. A parent/role model to help child follow through
- Parent/family support, involvement and encouragement
- It is important to succeed at all levels of education
- Helping individuals to develop good social skills and community responsibility. Teaching them early to give back, rather than just taking.
- User friendly tool to assess educational options: e.g. vocational vs. traditional
- Access to financial aid and lower tuition.
- Parent's inability to provide the financial means for higher education. Also their parents have no interest in their kid's education.
- Opportunities to develop critical thinking and the incorporation of self-teaching as a lifelong habit.
- Opportunities to continue education as adults and/or after formal education is completed.

- Learning a 2nd language, school in Europe are taught 3 different languages
- Supportive family and community
- The format, delivery and content need to match market demand for employment and advancement. Participant needs to plan a career, not just an education component.
- Individual testing though out school years to determine if the person is really learning and retaining; or just sliding by.
- Strong role models that showcase how LMI students can achieve success through education.
- Motivational teachers, too many bad teachers
- Parents being involved raising their children
- A desire to learn. Mentors to assist them and provide direction.
- Motivation
- The education and value families place on education
- Hard work!!
- A support system. I personally find it is very difficult to find programs that offer evening classes only. I also have difficulty finding quality, affordable evening childcare programs for my child and I must hold a full time job to pay my mortgage. Paying for school is a challenge for as well. I feel like there are so many obstacles and having no family in state makes it even harder. All of the challenges I have encountered have made the process of going to school stressful and difficult to give my 100% in my courses and assignments.
- financial literacy classes
- smaller class room size and more proficient teachers

Question 11: In your opinion, what are the two greatest barriers to individuals having early learning opportunities (pre-kindergarten)?

1. Cost of pre-kindergarten programs
2. Apathy of parents

Family income	
lack of family support through income or attitude	Some families may not want their child in such a structured environment and may prefer to do pre kindergarten education themselves.
if they don't get early education, what's going to change later	
schools claiming that they prepare kids, but don't	and the wait list for headstart
parent that don't have education	money
Lack of parental involvement	High cost
kids shouldn't have to go to pre-kindergarten	kids shouldn't have to go to pre-kindergarten
cost	lack of awareness
Finding reliable and affordable places/programs	parents knowledge and education
low income family	uneducated parents
lack of knowledge	not enough opportunities
education	motivation from parents

Separation Anxieties of Parents & Children	Lacking Knowledge of Benefits & Availability
parental involvement	knowledge
Inability to pay for preschool	Lack of availability or public knowledge of available programs
No support from parents	Below average social skills with other children
parental/guardian awareness	finances
Apathy on part of parents	They are too busy watching cartoons.
Transportation	Money
money	transportation (parents are working and that limits kids' choices)
no money	children too soon
Very few quality options	Transporting child to and from such places along with managing a work schedule
Lazy, uncommitted or busy parents	Money
finances	
no state support	education of importance
Not sure	
Cultural background and upbringing	knowledge of available resources
lack of money to pay for pre-k	not knowing the benefits of prek
parents time	availability of programs
Caregivers who are working rather than interacting/teaching their children. Young children need to be taught by their mother/father.	
the ability of parents to pay for preschool	difficulty of getting into a subsidize program and often the poorer quality of those programs
age	family
Accessibility	Cost
Family lifestyle	lack of programs
Parents that don't care and won't take the time	Parents that think a paycheck is more important than their child
income barriers	transportation and scheduling problems
no good role models	parents lack of attention or caring
family	examples around them
lack of awareness	don't qualify for assistance
Family Commitment	Family Schedule/Cost
Knowledge of parents about what is available	Financial situation of parents
money	time
cost	hours of operation
cost	transportation
half day schools are difficult for working parents; if they had more full day kindergarten & headstart options, it would be easier for parents to work and have their children attend school	also its not required; and some parents don't have transportation to/from schools, possibly more buses

lack of public programs	A culture that discourages early education - look at all those empty ward houses during the week!
Desire	Lack of opportunities
no programs available in the area	too expensive
socio-economic	lack of awareness
parents lack of education	lack of parenting skills no preschool for middle class
lack of awareness	
none in area	can't afford
not enough emotional support	?
transportation	headstart programs
CULTURAL BARRIERS	POOR QUALITY PROGRAMS FOR PRESCHOOLER OR LACK OF AFFORDABILITY
Can't afford it.	
handicaps	parents not noticing the need for extra help, denial that something is wrong with their child
All start from Home, Lack of Encouragement from Parents, Affection, Motivation, and Love.	Most of the Schools Never teach how to Earn Money.
Time constraints	Childcare issues
parent not preparing kids for a early education	parents not pushing their kids to perform their best
Lack of Parental involvement in their children's learning	Role models for parents to learn from
cost - only free to really low income	scheduling - hard to coordinate with work schedules
financially paying for preschool	parents not being dedicated to work w/ kids or transport to preschool
Cultural differences	Insufficient income
for advancement	start to learn more
Lack of affordable preschools	Getting the kids to preschool when both parents work
Parents not involved	Too large of class size
Parental literacy	Availability or capacity of existing programs
lack of awareness	cost
maybe become more tired of school, quicker because Head Start is offered to 3 and 4 year olds - that's an extra 2 years of education.	statistics have shown these early programs, such as Head Start, don't show much difference (in education levels) than those who don't attend
Poverty	Lack of knowledge
money	parents not knowing about them
Parents can't afford it	Language barriers
Financial. It takes money to enroll your kids into preschool.	The lack of preschools. Also the parents are not interest in putting their kids into preschool and making the sacrifices.
Parental neglect (not caring to teach their kids)	Parental ignorance (not knowing how or what to teach)
Childcare/transportation assistance	Cultural/family backgrounds that don't stress the value of education

language barriers	poor education opportunities (failure of school system)
parents involvement	more funding for schools and teachers
cost	busy schedule of parents
Financial	Lack of knowledge on importance
Cost	Don't see the importance
family life	need for monetary assistance
Transportation	Money to get them there.
cost	too few programs
access	family interest or knowledge
insufficient public/private investment in early years: short term investment would mean long term benefits	Need stronger evidence communicated more clearly of the long term costs of not investing
Parental & family contact with individual.	Resources outside the home available.
Access to services	Finances
learning how to read	have parent get involved
Cost	Limits of Head Start
Parents not willing to take an active role	Not having someone read to them
Lack of resources	
Parents who are un-informed about basic principles of child development/Parents that don't take advantage of early teaching opportunities.	Lack of affordable and high quality establishments.
there is none	sickness
Family of origin	Geographical region
working mothers	too expensive
parent's education/English skills	parent's connection to community/knowledge of community resources
family values	cost of child care
too much television	not taking the proper time to do the homework
Both parents working	Lack of education of parents
None	None
none	none
Parents life priorities	Affordable opportunities for low to moderate income families.
Money	Available resources in their area
Lack of funding	Time constraints
Families in poverty	Parental involvement
cost	awareness
parents	
parents	A lack of qualified teachers
lack of quality pre-k education	high cost
financial barriers	quality programs in local communities

Unaware of programs	Parents inability to speak English
money	lack of quality pre-schools
can't afford it	apathetic parents
Lack of motivation	Timing issues with growing

Question 12: In your opinion, what are the two greatest barriers to individuals having English language proficiency?

1. Cultural/familial barriers (not feeling the need to learn English because family and close associates speak the native language)
2. Lack of desire/motivation to learn English

Desire to learn (i.e.: enough accommodations exist in community to allow life to continue in native tongue.)	Lack of understanding of how to access (free) services.
it's too easy to not learn English in America	fear
lack of that being the focus the first two years upon entering this country	ability to get by without learning
bad teachers or schools who past them on	parent that don't care
English not spoken in the home	Difficulty making friends with native English speakers at school/work
ILLEGALS refusing to learn the ENGLISH language	ILLEGALS refusing to learn the ENGLISH language
time	early schooling failures
Willingness and support of those around them. (not just parents but teachers too)	Fear
keep out of our country	too many illegal immigrants in education system, making system less effective
Unwillingness	Not enough programs
access to education	understanding how to get access to education
Unaware of Free ESL Programs	Lack of Time working at low-wage long-hour jobs
Desire	Culture
Education	Lack of time for school or knowledge of resources
English not first language in home	Reading not emphasized in the home
education	
Kids don't care about grades.	Parents don't support or encourage children.
The Mexican border	La migra
crappy public schools	lack of training in writing in K-12
no incentive in school	youth passed in school without skills
Too many illegal aliens	Too little reading of books
does not have a English speaking relative in family	
education opportunities	
Surrounded by family that does not emphasize	Are not forced to

Lack of family support	Knowledge of available resources
poor literacy skills in public school systems, graduates with a high school diploma often don't have reading skills above a 5th grade level	dropping out of high school
people having time	desire to learn
Caregivers working rather than speaking/interacting with children.	Lack of genuine social interaction. They text, speak in slang, do
Available public education outside of K-12 school	the programs within public education K-12 have a stigma associated with them and might make it demoralizing to participate in family
Time constraints	Transportation
family lifestyle	lack of desire to learn
Thinking they are above learning the language	Lack of motivation to do the work
racism	cost and accessibility of programs
illegal aliens	don't care
pride	inability to find programs
fear	lack of awareness and connection to the community
Speech Problems	Time taking to learn the language
Interaction with English speakers	Motivation
desire	complacency
lack of interest	should be required for employment
some refugees don't have a desire to learn ESL and prefer children translating	timing of classes
large class size in school	low barriers for proficiency in the Utah school system
Culture-they don't assimilate into American culture	Desire/need. Why learn when we as government pander to them doing everything in their native language?
no programs available	low confidence
don't want to	time/awareness
not being able to read basic correspondence	Not understanding basic requirements.
poor system support	
Time devoted to learning and practicing English	Fear
this is America and we speak English	everyone should be required to speak it to work here
not learning English as a child	?
culture	parents ability to read
EDUCATIONAL OPPORTUNITIES	LACK OF DESIRE TO LEARN
If there are individuals having a hard time learning, additional tutoring can be expensive	some form of abuse in the home

Well, most of the jobs require Fluent-English, so not having it can be a barrier in order to get certain jobs or Opportunities due to the Communication-Skills.	Not Getting the kind of Job they want to due to the Language Issue,
Lack of awareness	Time constraints
SPENDING TO MUCH TIME WITH IDIOTS	people that don't care
Time and motivation to learn English	Government documents, etc. not in English only
It is just not easy to learn a new language - really, have you tried learning Japanese, French or Russian lately?	
kids translating for parents, making the parent feel it isn't necessary to learn the language	providing translation/interpretation of forms/meetings enabling the individual to have no need to learn English
Lack of resources	No English-only requirements
can comprehend and read instructions	can communicate better
They don't want to learn English	Can't find programs to teach English
Parents not encouraging reading	Not enough focus on reading in other classes
proximity of classroom opportunity day/night	Information on what programs are available
fear to try a new language	unaware of classes available
not being bi-lingual - in our society; it is important to be proficient in more than just one language - it will help with job and advancement opportunities	immigrants - unable to advance in our society if they can't speak, write or understand English
Access to services	Convenient times and location
not knowing about opportunities to teach them	
Not enough ESL programs, lack of funding for the programs, and not enough advanced ESL (high school or college level) programs.	I think that businesses, while their intentions are good, have maybe contributed to the problem a bit. In our eagerness to tap markets and help immigrants adjust to their new homes, we have translated documents, hired bilingual employees, and created products that cater to the immigrant populations. And this is very important. But I think that sometimes, this also may encourage immigrant populations to put off learning English at the level they need. I'm not saying all immigrants do this - in fact I know they don't. But maybe some are less inclined than others, because they see businesses doing what they need to in order to serve these markets.
Not reading / digital detachment	No expectation / accountability for effective communication
Aren't aware of the available education	Haven't faced the need or desire to become proficient
none or limited ESL programs	lack of motivation to learn English
lack of education	parents involvement
fear	cost
Time constraints	Emotional barrier (scared, uncertainty)
not interested	lack of motivation

feelings of discrimination in process to learn	Can survive with English, so don't learn it.
Not enough education	Daily life barriers
waiting lists for classes in English	cost of programs
access	family interest or knowledge
Does this mean limited proficiency or actually proficiency: if the latter, access and cost	again, linking education/training with market demand
One on one teaching, mentoring, encouraging.	Self confidence.
Time	
not enough attention to reading	and writing
Not wanting to learn English	Feeling they cannot master language
Parents	society
Time constraints to learn the language	lack of information about where resources are located
Parents/guardians/caretakers that have limited proficiency.	A lack of someone to model proper English usage.
English is complicated	not knowing where the resources are
Immigration laws	Availability of help
they are catered to	no real need
lack of awareness of classes available, esp. of free classes	lack of ability to take time off work to take English classes
individuals choice to not take opportunities	lack of time
concentration	
Parents not knowing English	Lack of English training programs
Communication	Able to read and write
lack of awareness	none
Cultural barriers and the family not switching to using English as the primary language in the home.	Class availability
access to skilled teachers	money
birthplace	lack of family support
Immigrants	Not enough reading/writing programs
apathy	cost
parents	
illegal immigrants	not continuing their education
not sure	
cultural barriers	learning disabilities
Unaware of ESL opportunities	Fear that they cannot learn another language
fear of INS	isolation
illegal immigration	texting
Foreign language as primary	Not enough teaching in school for English as second language

Question 13: In your opinion, what are the two greatest barriers to individuals having high levels of achievement in grades K-12 (especially in math and reading)?

1. No parental support and/or positive role models
2. Lack of desire or personal motivation

lack of community support for public education	overcrowding and lack of class choices due to funding
lack of family support/value for education	behavior of child
parental support	not understanding importance
learning disorders	individual focus of an adult
bad teachers and schools	no parent involvement
Lack of parental involvement	Under funded education system
pushing kids too hard and too fast	teaching style
time	poor teachers
learning style	support
poor education system due to pressures from illegal immigration	teachers having to compensate for illegal immigration pressures on the education system
Not enough tutoring	class size
large class sizes	Kids get pushed through grades even if they don't understand the material.
Overcrowded Classes	Lack of Individual Support or Mentors
participation	desire
Lack of home support	Understaffed schools
No support from parents	No one-on-one help from teachers or tutors
parental support in education	
Parents don't support or encourage children.	There is too much negative influence from media to be cool rather than smart.
Not having one on one attention	Potential that is viewed as laziness
schools that are so bad all they can do is focus on behavior not academic performance	lack of competition--not enough other students who are trying to perform well
no parental support	youth passed without skills
Too little time for the homework	Teenagers just don't focus very well
Lack of Parental Involvement	Poor examples/role models
parent's reading to children	finances to afford a school to go to
lacking preschool foundation	family support
Desire- I think it comes down to wanting to challenge yourself and many high school students just want to do the minimum to graduate	AP classes are viewed as the high level and many don't want to take the risk of failure
Lack of family support	Availability of alternative learning and studying resources
poor education in the public school system	parents with low literacy & math skills, they are unable to tutor and work with their children on hard subjects

family level of interest	if child has to contribute financially to household, less time
Their parents do not read to/with them. They do not participate in at home learning/games that teach the skills.	As they get older, they have more "distractions"; the school system does not always offer courses that are interesting and applicable, especially to those planning on entering trade/crafting jobs. People like doing something they are either good at, or interested in. If they struggle with math or reading they will not use those skills because they are good at them, so we need to find ways to teach that are interesting and applicable to capture that interest and develop the skills.
Lack of a stable family environment and family support	Peer groups that do not value academic achievement
money for schools and teachers	class size
Language barriers	Lack of parent support i.e. reading w/ child; spending time working on homework
family support	responsibilities outside of school
Parents that didn't care or take the time to instill the love of learning into the child	Lack of communication, affection, involvement w the child
Undiagnosed or assisted learning disabilities.	stressful home environments
lack of motivation	no support from parents/guardians
lack of interest	lack of support
current process of communication between schools and parents (skyward is ineffective tool)	No child left behind, does not encourage students to take responsibility for their own education
lack of testing or screening for students who may be struggling and in need of additional resources	high student to teacher ratio
Family Commitment	Parents not aware of the need of a solid education or they may not have knowledge to help their children
Parenting	Lack of funding in the schools
desire	support
lack of parental involvement	bad teachers
scholarships	confidence
pregnancy at young ages; not finishing school	no children left behind act
low barriers for proficiency in the Utah school system	large class sizes
Individual desire	"No child left behind"-it's a joke, the system has lowered the standard of what is taught. Students don't learn as much as they used to, all in the name of having more graduates from high school.
lack of parental involvement	no personal attention from teachers
lack of desire	lack of early opportunities
lack of family support or value of education	Not enough tutors or out reach.
lack of system support	

Lack of family support	Negative stigma in society that school is boring/waste of time
accessibility to higher education	no more points for color
not sure	not sure
attention	patience
GREATER FOCUS ON MATH AND READING	MORE OPPORTUNITIES FOR READING THROUGH LIBRARIES IN SCHOOLS AND COMMUNITIES WITH TRAINNED LIBRAIANS OR TEACHER TO RUN THEM
some form of abuse in the home	additional tutoring can be expensive if that is needed
learning disabilities going unnoticed	
Well, Now most Companies are hiring more Prepared-People, with more Knowledge, and Competitive.	It could be Hard to Find a Higher Position due to the Lack of Knowledge, or poor Skills for that job or position.
Time	Quality childcare issues
KIDS LISTENING	DOING ASSIGNMENTS ON TIME (MOTIVATEING THEM)
Lack of Parental involvement in children's learning	Overworked teachers, not enough Aides
ineffective teachers	ineffective parents
parent/family involvement and support	funding for educational supports for struggling students
Poor home environment	Math & reading skills perceived as "geeky"
so they can have better knowledge of it	can go to colleges with a chosen degree
Not enough classes in school for children who struggle in Math or Reading. Only the very challenged or the very gifted have special. What happens to the average students who need extra help?	
Lack of determination	Class sizes too large
Having good software that allows teachers to educate students in multiple methods	Acceptance that there are more methods beyond a teacher's capacity to teach the concept, thus use of technology
lack of tutors at schools who can work one-on-one with students	language or speech barriers
inferiority complex	
family support and peer pressure	Inability to connect educational achievement with personal advancement
if students don't learn in a traditional way	
I think that sometimes learning disabilities come into play. I know I had one with math. But I also think that sometimes students aren't pushed hard enough - especially in the public school system.	Most households have parents that work, sometimes more than 40 hours a week. They might not have as much time to focus on their kids' educations like our parents did. They're too busy doing other important things to make sure their kids are studying like they should. Other parents may just be lazy. It's easier to sit their child in front of the TV or video game than to sit down and spend time reading with their child.

The education of their parents.	The school system seems to worry about financial assistance them the welfare of the children.
Lack of reinforcement from parents/mentors that they can and should succeed in school	Self-identity that does not value scholarly achievement
Low motivation to get higher than average grades	Extra help and tutoring is not readily available or the need isn't identified
lack of individual attention	general failure of the school system
education system	parents involvement
too low of expectations	not realizing while in school how important these are
Lack of interest	Lack of awareness of helpful after school programs
Not everyone excels in academics	Poor teachers in some cases
Lack of desire to do well (do their work, etc.)	don't believe they can do well or that it matters
Homework time with parents who are working - they are never around.	Time with the teacher for help when needed - class size is too large to help.
lack of motivation	large classes - no individual attention
too much focus on standardized testing, not enough on the learning process and higher level thinking	difficulty adjusting teaching to various learning styles, effect of external socioeconomic factors
One on one counseling; individual testing for proficiency	Personal self confidence and commitment.
More emphasis should be placed on education by society	Stronger role models
not getting enough help	lack of teacher or attention
Parents not reading to kids at home	Girls not encouraged to take math
Teachers attitude	Students not in right programs for their abilities
Lack of resources (e.g. tutors)	Lack of financial resources
Lack of parental involvement in education.	Not catching problems/deficiencies early on in the education process and correcting them early.
lack of worth	lack of usefulness
Commitment	Effort
no personal attention	no parental support
no family support/parental education	not enough school funds to give some kids extra attention who aren't getting reading/math help at home
negative friends	drugs
Lack of support at home	Lack of education about importance of education
None, education will improve their skills	Knowledge is power
Parent un-involvement	parental attitudes
Lack of discipline in our society today	Lack of a culture of education in the family unit
lack of parental involvement/help	laziness
lack of enthusiasm	large class sizes
Parental involvement	Specialized programs for math/reading achievement
family support	emphasis on digital media (lack of appeal)

parents	
no one available to help them with questions	a lack of interest in those area's
lack of support/involvement of parents at home	lack of personal drive/motivation to achieve
lack of personal motivation	having a variety of learning methods for students
Parental support	Study habits
parents inability to help	future vision of student
too much television	apathetic parents
No interest	No enforcement by parents

Question 14: In your opinion, what are the two greatest barriers to individuals receiving a high school diploma?

1. Low family/community/cultural expectations
2. Lack of desire or personal motivation

lack of family structure and guidance	education has not been taught to be a priority
lack of family support/value for education	behavior of child
lack of direction at an early age	parents don't help out
desire to work/earn money	self esteem
kids and parent that don't care	not enough interest in school
Lack of parental involvement	Negative peer pressure
What's so hard? - SHOW up to class and DO your homework!!	Barriers? Really? - GO TO CLASS and DO your homework!!
money, may have to work	lack of understanding
support/motivation	past experience in school (usually the good stay good and the low stay low)
low income family	laziness on part of individual who drops out
lack of support senior year	Peer pressure
family history	needing to get a job to help their family
Unable to progress at own pace = loss of interest	Needs & Wants Exceed Income = drop out to work
dropping out	not getting the grade
Life circumstances	No knowledge of adult high school programs
No support from parents	Friends who don't care about school
drugs	
Parents don't support or encourage children.	There is too much negative influence from media to be cool rather than smart.
Ignorance	Haughtiness
environmental factors in home and neighborhood (such as gangs, drugs, no food, etc)	more priority from families--make it more important to parents
no hope	only certain people are important in school
Drugs	relationships that lead to pregnancy
Drugs/Sex/Pornography	Family Stress

outside activities to keep kids active to stay in school	parents/peer support
family support	discouragement in education system
Parent involvement/caring	Not seeing the benefits/Peer pressure
Lack of family support	Financial pressures
living in a community/school system where dropping out is "normal"	teen mothers, family problems at home, gangs
family level of interest in goal	if child has to contribute financially to household
Deviant behavior: IE gangs, teen pregnancy, drugs.	Lack of parental support/influence. Parents not active/involved with children.
Drugs and alcohol involvement.	lack of a stable family environment and family support or expectations
money for schools and teachers	class size
Parent involvement w/ education	Setting expectations in early education i.e. must read each day; homework before play; limit TV/gaming
family support	personal desire
The individual not taking the responsibility to try	The parent not instilling a love of learning into the child
poverty	teen pregnancy
lack of motivation	no push from parents
lack of support at home	lack of desire
laziness by both students and teachers	Parents feeling overwhelmed at just trying to feed and clothe their children, let alone figure out how to help them with their homework, or teach them the things they're supposed to learn in school.
Family Commitment	Family Status: Financially and Emotionally
Parenting	Poverty
support	desire
bad schools	lack of parental presence
more opportunities	confidence
that the parents are not enforced in all school districts to make their children go to school (where some school districts do truancy tickets/court)	some families need the older children to stay home from school and baby sit younger children, so the parents can work
poor counseling programs in schools	
Social influence (culture, peers)	Lack of consequences (during school, and post-drop out)
societal pressures	belonging to a needy family
See #13	socio-economic
lack of value of this degree	need to make money poverty
Lack of family support	Moral issues (alcohol, pregnancy, drugs, etc)
family support	school support
neurological disorders that the school system can't fully address	not enough emotional support

knowledge	passing grades
CULTURAL BLOCKS	PERSONAL MOTIVATION FOR LEARNING
get mixed up into criminal activities as teens, possible teenage pregnancy	doing the homework
pregnancy, drugs, etc	not noticing a learning disability
Well, Most Companies require Diploma Degrees to fit certain Positions.	Not Being Able to get a Better Jobs, Better Positions.
Guidance	Lack of education motivational tools
SPENDING TO MUCH TIME WITH IDIOTS	MOTIVATION
Students don't see how what they are required to learn will help them	Need more positive role models
ineffective teachers	effective friends/outside influences taking you away from learning
lack of parent/family involvement, support	lack of preventative programs to support struggling students- academic, social, emotional supports
Poor home environment	Lack of life-skills education
form of achievement	can go to higher education
Education has taken a back seat in our homes	Children are not receiving the help in school that some need
Lack of understanding the value of a diploma	No parental support
Family stability issues	Pro-active follow-up on students who have had to leave school for various reasons
stresses outside of school such as financial or familial issues	lack of tutors
race issues	
Poverty	System that does not meet individual needs
family dynamics	not being challenged or accepted in their school
Some individuals drop out to help support their families. Or they may have families of their own they need to support. Others just aren't interested in school.	In the case of immigrant families, it could be a lack of language skills.
Parents are not supporting their children.	Children having to get jobs to help the family with financial issues.
Lack of strong parental involvement	Drugs, gangs, or other proxies for feeling good about themselves
drugs	low motivation to gain an education or don't understand the need for a diploma
outside opportunities	outside responsibilities
parents involvement	lack of knowledge, discipline
immediate financial crisis at home	other family problems
Personal situation (pregnancy, lack of motivation)	Family situation
Need for employment	trouble navigating the educational system
drugs, alcohol, violence/crime	other necessities pull them from school
too many credits required	too few class choices

inability to foresee the value long term	school systems lacking flexible scheduling, ways to teach/learn
Personal strength to stick with it.	Support from family, friends, etc.
Educational importance is not linked to financial success	
parent not getting involved	
Dropping out to work	Low initiative at time
Home life	marked by teachers
Lack of fundamental academic knowledge	Lack of educational resources
Teen parenting/pregnancy.	Household economic challenges.
children to early	lack of it's value
Commitment	Effort
no parental support	no personal attention
culture	lack of interest/inability to see how further education would help them
individual choices	social environment - family values
the family	the system
Lack of motivation	Money difficulties at home
Depending on when they are able to receive it.	Most jobs require a diploma
parent un-involvement	parental attitudes
Establishing a priority to get the diploma	Establishing a plan and following the plan to get the diploma
no motivation	peer pressure/drugs/sex
laziness	lack of realization of the consequences
Parental involvement	Education/information about choosing careers
overscheduled	time constraints due to working
motivation	
the need to start working now	support from family
lack of support/involvement of parents at home	lack of personal drive/motivation to achieve
lack of personal motivation	cultural barriers
Parental support	Study habits
drugs and alcohol	learning disabilities
too much television	apathetic parents
Pregnancy	Family status, poor, no support from family

Question 15: In your opinion, what are the two greatest barriers to individuals receiving postsecondary education (either through college or technical/trade schools)?

1. Cost of attending postsecondary education
2. Competing priorities (working, caring for a family, etc.)

income/monetary resources	
funds	disinterest
its expensive	time
finances	loss of benefits when entering school
money	high cost of this
Indecision and lack of long-term goals	High cost
SACRIFICING the individual's WANTS from paying for tuition/fees	working PT, and attending class- It can be done, I did it
cost	time
Learning style	money
their parents didn't go to college and don't give proper support	lack of money
lack of money	Career opportunities
money	time outside of work
Lack of Planning Parenthood	Blind Faith in Spousal Support
funds	knowing what to major in
Not enough time due to family obligations	Lack of funding
No family tradition of higher education	No support from parents and friends
high school performance	
Parents don't support or encourage children.	Parents set a negative example to children, and discourage them.
Not knowing where resources are	Money
not know where to start, how to enroll, how to pay for it, etc	money
no money	children too soon/marriage too soon
Loss of motivations and momentum after high school	Finding the time require to commit to the learning
Money	Lack of adequate and timely guidance counseling
finances	motivation
funding	prep in HS
Cost of tuition	Time it takes to graduate
Cost of education	Difficulty finding sustainable income
not believing they "have what it takes" to go to college	dropping out of high school, not knowing that they might qualify for grants & scholarships
cost of schooling	time

	The cost of colleges and universities. They have moved away from education. In my experience my instructors had little to now actual experience (certainly no relevant experience). They spend more time doing studies than teaching students. The cost increase almost 25% over the 4 years I was there. Excessive and ridiculous, especially when we look at money wasted in promoting program that do no self fund or benefit the majority of students (like our foot ball team).
lack of financial resources or knowledge about resources for those with low income backgrounds	lack of cultural expectation or family support
money	grants or intern or on the job training
Cost	
insufficient income	family support
Lack of motivation on the individual to try	Not interested to see what aid programs there are
income barriers	scheduling barriers needing to work attend school and support children
money	confidence
money	desire
They don't qualify for financial assistance	high educational costs
Cost	Ignorance
Financing school	Lack of motivation
money	desire
lack of jobs available in selected field	cost
cost	stress
knowing about pall grants	having someone help them apply to college and for financial aid; scared to be 1st generation college student
money	lack of family support
Lack of money (savings, tuition, not enough scholarships)	No guarantee of employment post completion
too expensive	lack of knowledge about aid available
lack of knowledge about financial aid	See #14
lack of funding	need to provide income for family school luxury for many
financial concerns	
High cost	Wanting to start a career
cant afford	don't want major debt
lack of advance planning	getting stuck in a marriage, having a kid, and a dead-end job then no time is left for them
funding	transportation
MONEY OR COST FINANCIAL ABILITY	PERSONAL MOTIVATION

tuition and books are too expensive so they have to get student loans	individual doesn't have a desire to pursue
encouragement from high school counselors	lazy
Once again, not being able to get Better Jobs, Better Positions and Better Wages (income)	Missing Opportunities due to Lack of Education.
Financial assistance	Childcare issues
TIME	ABLE TO AFFORD IT
Time and childcare (need more online classes) cost	Money to pay living expenses during school time consuming when trying to make a living
family involvement, encouragement of student's ability	student motivation
High cost of postsecondary education can have high paying job	Inability to focus on one career can easily find a job
Money	I agree with the European method of education, prior to high school you select the course you want to take the academic high school or the trade school, thus preparing you for post HS education either way
Money	Time
Complexity of getting tuition assistance	The unknown of entering that post-secondary process - first in the family
cost	lack of awareness of education programs
race issues	
Cost	Access
money	
Increasing tuition and decreasing access to financial aid	language
Finance	Parents support.
inability to navigate the bureaucracy, especially if no one in their family has been to college	Indecision, lack of commitment
lack of motivation or don't believe it would be beneficial	felt inadequate in earlier education and don't know what resources/financial aid are available
cost	time
having to juggle adult life, i.e. health insurance, rent	educational development
lack of money	lack of time, because they are working to make ends meet
Financial constraints	Lack of interest
Money	Desire
Not enough money to attend	no desire to study or think they will do fine without it
Child care costs for single parents	Support groups for people like us - we need lots of help!
cost	too few scholarships
cost and range of financial aid available	access related to transportation, childcare, hours, etc.

Finances.	Time management & family support.
Time - Working individuals need to make the time at night or on weekends which may be difficult to do.	Resources
no money	
Lack of knowledge about programs	Lack of funding
no desire	wants government to take care of them
Lack of Money	Lack of Resources
The high costs of education.	Inability to decide on a trade/major/emphasis.
class periods being available	books are way to expensive
Money, money, money	Opportunity cost of foregone earnings
funding	patience
funding	family/social culture they are from
time	cost
money	time
Lack of funding	Thinking it won't help their future
Probably getting student loans	how ever long the schooling is
parent un-involvement	lack of money
Balancing family, work and education time demands	Sacrificing now for a better future
money	no support from home
lack of motivation	lack of family support
Time	Commitment
cost	time
motivation	money
money	desire
high cost	lack of drive to pursue postsecondary education
financial costs	lack of personal motivation
Feel that there is a financial need to support a family	Insufficient funds for schooling/lack of scholarships
inadequate education in high school	money
the republican agenda too keep us down	too expensive
Money	Time

HEALTH

16. On a scale of 1-10, how important is the following for individuals and families to lead healthy and productive lives? (1 being least important and 10 being most important)		
Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Mean Score	Rank
Having access to quality, affordable healthcare coverage	8.65	5
Having access to comprehensive, coordinated, and continuous healthcare	8.31	6
Making good lifestyle choices by eating a healthy diet, regularly exercising, and avoiding harmful substances	9.30	2
Having healthy, safe, and nurturing relationships (being free from abuse and violence)	9.45	1
Being reasonably free from mental health pathology (getting the necessary treatment for psychological disorders)	8.76	4
Living in a healthy environment with good air quality, water quality, etc.	8.95	3

Question 17: Is there something not on the list above that you feel is necessary for individuals and families to lead healthy and productive lives? Please write your answer(s) below.

- education, positive family environment
- Willingness and desire to sacrifice for others
- Not having to pay taxes for illegals to live in our country. Illegals shouldn't get ANY benefits from our government. For those here legally- LEARN ENGLISH, we shouldn't be expected to learn SPANISH just for them.
- learned habits/parents
- Not that comes to mind at the moment.
- Birth Control Education, Pre-marital Counseling, Parenting Education, Flexible Work Time to Raise Children so they are not Latchkey Kids
- no
- Pretty and litter free outdoor area
- Lower stress
- Having an opportunity to help others
- a sense of pride in your life, perhaps from your work, or taking care of your family

- The workplace. Having a safe, non hostile environment. Having the flexibility to juggle family life with home. Having companies that are not cutting benefits year after year.
- The parents modeling good lifestyle choices for the children. Cooking nutritious meals and eating together, and working along with the children to teach them good work practices and good eating & fitness practices
- I have seen several individuals that need doctor appointments and lack health insurance; thus they go to the E.R. and know they can get treated - which results in unpaid medical bills; bad credit; etc. Where if they had health coverage, they could see a regular doctor not in the emergency room
- Well-designed exercise/active lifestyle centered (bike lanes, wide road shoulders, recreation centers, well-lit parks or paths).
- get rid of pre-existing everywhere
- personal mentors and coaches
- none
- Living in an Environment of Stress Free.
- NOTHING I CAN THINK OF RIGHT NOW, RIGHT NOW I REALLY DON'T KNOW THAT MUCH ABOUT THE SUBJECT MATTER ALL I KNOW THAT IT IS REALLY EXPENSIVE.
- Eating right and have a balance diet. exercise
- Geographic availability of healthcare. Usually in lower income situations, transportation is limited, so greater availability of community health centers would be important.
- I look at barriers as something negative. Therefore, I don't see any barriers that would get in the way to accessing healthcare, exercising to prevent disease, etc.
- Family dinners that are prepared at home and not take out.
- Faith, hope, and vision.
- Mentally healthy parents
- Access to healthy lifestyle requirements: unadulterated food, clean water/air, green space, etc.
- Access to health insurance if one has a pre-existing disease or community health services.
- Meaningful pursuits, talents or strengths that have been fostered/developed over the course of life.
- knowledge of healthy/safety practices
- Shared faith
- Stress reduction, enjoyable careers, vacations.
- early education on healthy choices
- limiting sexual partners and wear a seatbelt
- Public policy that promotes prevention. and a system that centers on good health not on disease

Question 18: In your opinion, what are the two greatest barriers to individuals having access to quality, affordable healthcare coverage?

1. High cost of health insurance
2. No access to employment-based coverage (either because the employer doesn't offer it or the person is not employed, works part-time, or is self employed)

cost	healthcare system that prevents access to coverage
no money	lack of education
the desire insurance has for profit	lack of jobs with insurance
money	good jobs
Over treatment along with an increase of unhealthy people driving up the cost of insurance	Greed in society as a whole but specifically greed of healthcare providers
HAVING TO PAY FOR ILLEGALS TO HAVE FREE HEALTHCARE. If they HAVE to go to the hospital they should have to pay UP FRONT CASH in FULL!!	Having to pay for illegals to have free healthcare
cost	lack of employment
Knowledge	the "don't need it" mentality
lack of job	lack of money
Legislation	Politics
money	availability
Financial Instability	Lack of Knowledge of Available Resources
Availability	Cost
Congress	Greedy insurance companies
Job without good healthcare benefits	Having an early record of poor health
access to employer programs	
People feel entitled. They think that healthcare is a right, but it isn't.	They would rather pay for cable TV and internet than pay for healthcare.
Money	Government
pre-existing conditions	cost of coverage
no money	part time low wage job
It simply isn't provided like it should be!	The premiums are too expensive and the rules too strict. such as "pre-existing conditions"
Pre-existing conditions combined with lack of employer group coverage	Not being a member of congress
border line income qualifications	too much paperwork
Cost of individual policies	Employers that do not offer benefits
The ever changing Medicaid systems are very difficult to navigate, and some people are not motivated to get work because they'll lose Medicaid and cannot afford other health care options.	health care is way to expensive, this leads to clients not perusing preventative medicine and waiting until the situation is terrible before getting any help.
cost	availability

Premiums are too high. Industry is wastes time and money coming up with new rules on how to disqualify families or not pay out on claims. Companies waste time fighting with insurances over what was covered, billing, etc.	Pre-existing conditions for items they cannot control (mental illness, disability, etc).
lack of access to careers that make healthcare affordable	lack of consistent full time employment (going between jobs consistently)
cost	government
money	
Cost	Accessibility
Cost to individual	Cost to company
lack of work sponsored programs	unaffordable
money	
make too much for Medicaid, too little to pay a co pay	don't know where to get it
Cost	availability to quality insurance
overpriced health care/insurance	Employers not being able to cover the costs of insuring their workers and families
Cost	Working low paying jobs that do not offer any health benefits.
Financing affordable coverage	Finding work that offers coverage
insurance companies	desire for money
cost	private insurance companies
access	eligibility
applying for UPP in time; and other state programs during open enrollment	knowledge of state programs
high cost of insurance	no comprehensive system of preventative healthcare
Cost	Coverage (needed specific coverage isn't offered-like pre-existing conditions)
insurance not offered through work	workers not able to afford premiums
falling through the cracks being single etc	they just barely get by no extra money for insurance
job support	government intrusion
High cost	Pre-existing conditions
There is no affordable healthcare coverage	Obama's plan...insurance company raised rates now.
greed	bureaucracy
insurance	funding
COST	PREEEXISTING CONDITIONS
too expensive	employer does not offer healthcare
benefits quality from employers	
Lack of support, Not getting enough coverage from their work.	Not having enough money to pay the Insurances or monthly payments for Healthcare Coverage.
Low paying employers	Childcare issues

FINDING THE RIGHT PLAN TO SUIT FAMILY NEEDS	FINDING SOMETHING AFFORDABLE.
Lack of quality, affordable coverage plans	Plan options determined only by employer
too expensive	good coverage not always offered by employers - can't afford secondary coverage
unemployment- don't qualify for healthcare w/ employer	inflated prices
High cost of healthcare	Difficulty in accessing primary physician
maintain a healthy life	health check-up
Cost	No affordable health care unless you get it thru your work
Preexisting conditions	Complexity of the system
Employment base that accompanies healthcare coverage	Engaging the individual's health care needs in the right level of service. ER is am expensive model
cost	unemployment or employer doesn't offer coverage
Cost	Location and times of service
it isn't available	
Premiums	Prescription costs
Parents jobs	Financial
Not living in America. Let's be honest, if you live here, you get quality health care when you need it.	Chronic illness or illness that is outrageously expensive to treat.
Unavailable from employers	Too expensive to pay for through an employer
pre-existing condition	cost
high cost	lack of knowledge
employer doesn't offer it	employee can't afford to pay for it out of pocket
money	lack of jobs with healthcare benefits
own business	simply can't afford the coverage they need
They don't have good jobs that provide healthcare coverage	No money to pay an insurance agency.
complexity of allocating costs for actual care delivered	lack of affordable options for those above Medicaid but not covered by employers
Financial barriers; no insurance or enough money for deductibles if have insurance.	Knowledge of resources.
pre-existing disease without an employer that offers coverage	ability to get health insurance independently of employment
no having a job that will offer health coverage	if you don't get paid enough to pay out of pocket
Government influence	personal life choices
Lack of Jobs	Lack of Money
High cost of healthcare.	Lack of quality employer-sponsored coverage.
ignorance	transit system
Money	Good employment
pre-existing conditions	no gov't regulation

cost	
low income	low income
High premiums	Low-paying jobs
Choosing the right one	Their company
unemployed	self-employed
Excessive medical cost today	transportation
pre-existing conditions	Money
lack of job	low income
Health insurance is too expensive	Not a lot of options for discounted insurance
cost	
they won't work for it	choose not to be covered
self employment	not offered through current employer
lack of education to get a job that would provide healthcare	employers not offering healthcare of part time employees
financial costs	location and access for health care services
Language	Unaware of available programs
having a job that provides	language and fear of govt
greedy insurance companies	lack of tort reform (medical malpractice)
Lack of job	Family size is large requiring more money

Question 19: In your opinion, what are the two greatest barriers to individuals having access to comprehensive, coordinated, and continuous healthcare?

1. Cost of accessing/receiving healthcare
2. Health system failure (lack of effective communication between providers, misaligned incentives, lack of technological support, etc.)

cost	healthcare system that does not support preventative care
current federal policy protecting insurance company profiteers	Lack of continuous coverage throughout life. - Compulsory coverage is key!
lack of employment	
lack of insurance	finances
a job that will help with it	reasonable cost
Interest in healthcare only when unhealthy	Lack of effective communication among healthcare providers
having to pay for illegals to have free health care	having to pay taxes so illegals have free health care
cost	lack of employment
Knowledge	don't need it mentality
lack of job	lack of money
lay offs	Increased premiums
not having socialized medical system	to costly

Financial Burden	Lack of Resource Knowledge
Availability	Personalized
Congress	Greedy insurance companies
Having your healthcare connected to your job constant employment	Not having steady work; changing jobs frequently
They choose to spend money on other things.	They fail to see the benefit of health insurance.
Money	Government
pre-existing conditions	
no money	part time low wage job/self employed
Not having the health insurance	It costs too much
Lack of interest/time investment to educate oneself about one's own health issues	Money
premiums are too expensive	job market/lay offs
Cost	No benefits at work
price	education
cost	availability
Health care tied to employment. They lose job, they lose health care. Stupid.	
Not being able to maintain full time employment with one employer. Having to change jobs regularly due to layoffs.	not having full time employment opportunities; having to work multiple part time jobs because those are what are available
cost	government
Cost	Pre-existing conditions
Don't need it	Don't want it
cost when uninsured	All services are not available. especially mental health
money	
don't see a need	unmotivated
Not all employers offer health insurance	cost can be prohibitive, especially older citizens
cost - even when people have insurance, they still can't afford their co pays, deductibles, and other expenses they have to pay	no benefits
Working low paying jobs that do not offer any health benefits.	Work stability
Employment health care package	Financing affordable coverage
insurance companies	money
private insurance companies	cost
eligibility	cost
no comprehensive system of preventative healthcare	cost of insurance or inability to obtain insurance from an employer (i.e. small business)
Job loss, tough job market	Costs between plans and providers
Finance. too much red tape	fear of missing work and loose job

financial costs	lack of support
High cost	Loss of healthcare insurance
Same as above.	cannot afford
as above	as above
insurance	funding
NO INSURANCE OR MIDDLE INCOME WITH LOW INSURANCE COVERAGE	MONEY
too expensive	no available to them
Not Being qualified to get free Services (paid from their Employees or Province, or Government)	Lack of Information.
Affordable healthcare	Lack of awareness
MONEY	MONEY
Costs too high	Insurance providers too restrictive
system doesn't coordinate care - too big	isn't continuous because health insurance providers change all the time to get better deal
patient accessing coordinating service providers or advocating for their needs	healthcare providers not advocating for their patients
High cost of healthcare	Poor lifestyle choices
maintaining a good and healthy diet	for more check ups
Cost	Lose of job
Cost	Access
Having them belong to a system, that can help guide them through healthcare consumption	Proximity to basic service clinics within close proximity of their homes
cost	employers not offering coverage
Cost	Location and times of service
again, it isn't available	
Insurance costs are too high. So individuals wait to go to the doctor until the problem is much worse. But they don't have a doctor, so they go to the ER. This then raises insurance costs, because everyone else has to pay for it. And the cycle continues.	Prescriptions are pricey as well. If someone has to make the choice between food and medicine, chances are they will choose food.
Parents do not care	Financial
Not working for it, waiting for a handout.	Pre-existing conditions or illness that is outrageously expensive to treat.
Don't understand the personal responsibility they have in coordinating those efforts	Lack of insurance
health problems	corporations
lack of knowledge	to much information, fine print, etc
employer doesn't offer it	employee can't afford to pay for it out of pocket
Job changes	Money
change jobs or location frequently	regular healthcare not a necessity
Doctors are too expensive	No healthcare coverage

Even for those insured, insurers change eligible providers, benefit structures, claims procedures	We spend disproportionately on high end care and too little on basic, preventive and chronic care
Lack of insurance.	Lack of knowledge of free or reasonable resources.
Insurance companies refusing to provide insurance for individuals with pre-existing conditions	Health insurance is tied to employment and if someone loses their job or gets a job from a small business that cannot afford to provide coverage for employees.
if you employer cut you out that could be a problem	
government	personal life choices
Lack of Jobs	Lack of Money
High cost of healthcare.	Pre-existing conditions.
location	location
Legislation	Economic instability
change of jobs	too complicated
cost	
language	time
Pre-existing condition issues, and using your insurance more than they want you to	Lack of regulation
Able to afford the premiums	Will the healthcare be variable or fixed
unemployed	self-employed
Mobile life style	Being in and out of health insurance programs
Money	Lack of knowing who provides it!
lack of job	low income
Good job	Cost involved
cost	
won't work for it	believe the gvt will provide
self employment	not offered through current employer
insurance companies ripping people off	high cost of healthcare
financial	location and access for health care services
Language	Unaware of available programs
cost	Docs unwilling to see Medicaid patients
no centralized system	no universal healthcare plan
No opinion1	No opinion2

Question 20: In your opinion, what are the two greatest barriers to individuals making good lifestyle choices by eating healthy, regularly exercising, and avoiding harmful substances?

1. Lack of knowledge/education about how to eat well, exercise, nutrition, etc.
2. Personal motivation

education about healthy eating and healthy lifestyles	
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bad behaviors	poor organization
poor health related education	no desire
price of food	perspective of costliness on their part
education	money
Lack of education about these choices	Laziness and lack of goal-setting
Unhealthy food is cheap- more than one way	laziness
lack of education	cost
Parents/ example	education
Intelligence quota IQ	family example and education
Lack of desire	Fast food influences
education	Good food is more expensive, cheap food is generally not as good nutritionally.
Misconceptions and fad diets	Addictive behaviors
knowing of resources	lack of healthy foods
Lack of money for nutritious food	A cycle of health through generations
Parents who don't set an example of good lifestyle choices	Not having good role models
parental guidance	peers
Poor role models (parents, peers, and media).	People are lazy and aren't well educated when it comes to healthy lifestyle choices.
Organics cost a pretty penny!	Peer pressure
time	lack of information, habits from parents
no money	no hope
Companies over-sell/advertise/market junk food to our youth	Media glorifies harmful substances
The industrial food production system that is hawking fake, processed and damaged foods as real foods	Money
money	time
Seems like the cost of fast food/junk food is lower	People do not know how to cook any more
healthy food is more expensive than junk food	education on how to cook healthy and real nutrition, not education based on the commercials on TV for diet brands etc
cost of food	time available
No incentive. The current healthcare system does not penalize those making poor lifestyle choices. It penalizes every one else who has to pay more for their premiums to keep up with accelerating conditions.	The government currently incentivises/subsidizes the soda/junk food industry with their subsidies on corn. The cheapest food is the worst food, and our government helps keep the cost of that food low with its ridiculous rules.
it is more expensive to buy quality groceries and harder to feed a family on a budget	For those struggling to make ends meet it is difficult to find the time or to make it a priority. There is also cultural influences for low income individuals to be involved in alcohol and/or drug use (legal and non-legal)
cost	education

education	
Cost of healthy foods	Time constraints - long work hrs
Lack of religion in their lives - they have nothing to live for and so just live to satisfy for the moment	Lack of discipline because of above reason
poverty	lack of medical care
knowledge of importance	Junk food is too good!
addictions	role models
Desire	Personal responsibility
Their lives are too rushed and busy, and not enough money for health foods.	Healthy food is expensive. It costs less to feed a family all the cheap, starchy foods.
Cost	Time: People are always on the go to another job
Lack of discipline	Lack of resources (time and energy) in which to make healthy decisions (i.e. no time to exercise)
cost of healthy products	desire
cost	time constraints
cost	time
Need more education re. Food stamp use. Several people who live close to a gas station and do not have a car, will go to the gas station and buy 'junk food' with their food stamps vs. going to the grocery store & run out of food stamps before the month ends	
proliferation of fast food - unhealthy and inexpensive	lack of knowledge of good health choices
Culture	Options (limited parks, bike lanes, well-light paths)
lack of resources	lack of education about healthy choices
themselves	
Cost of healthy food, lack of knowledge to prepare	Numbing themselves from current real life situation
lack of education	
Poor parental examples	Social acceptance of obesity
being taught at home	being taught at school
not sure	not sure
funding	family size
EDUCATION	SOCIAL CONDITIONING
laziness	People eat out too much because it's convenient, they don't buy groceries and make meals.
time management and being too busy	
Shortage of money, Law Incomes.	Lack of Confidence, Lack of Knowledge, Lack of Motivation.
Lack of awareness	Time constraints
MOTIVATION	FINDING SOMETHING THAT IS AFFORDABLE THAT TASTE GOOD
healthy food choices are often more expensive	lifestyles are too busy

#1 cause for death in US is heart disease but we load our vending machines with heart disease causing crap - then turn around and promote truth about tobacco and quit smoking campaigns - really?	too much marketing eat unhealthy
time and schedule- it's not a priority	Finances-- healthy foods can be more expensive to purchase, because of other financial burdens the individual spends more time at work or underemployed because of lack of education so they spend more time working and don't have time to cook healthy meals or work out.
Lack of knowledge/education	Cultural influences
looking healthy and strong	To maintain a normal life.
Education and cost of healthier food items	Drugs are everywhere, why and what are is government doing to shut it down
Personal Habits	Lack of healthy choices in fast food
Nutritional education during early years - including school lunch	Lack of available activities at school and rec programs
cost	lack of knowledge about how to eat healthy for cheaper and easier
Time	Knowledge
bad habits are ingrained	not being knowledgeable about the long term poor outcomes
Ease of access to harmful substances, as well as ease of access on how to make them.	Healthy eating choices are hard to find outside the home. It's also easier to go out to eat than make something at home - especially if you have to work a lot of hours to make ends meet. In addition, most restaurants don't make money on healthy choices, so they don't sell them.
Parents need the education on what to feed their children	Fast food is too easy.
Bad habits are hard to break.	no self-discipline
Unhealthy food is cheaper and more convenient	Government assistance pays for unhealthy food
the easy accessibility of bad choices	time for healthy lifestyle choices
daily exercise	eating habits
lack of education	lack of role models in place
Social Pressure	lack of self discipline
easier to eat unhealthy foods and sit around	addictive substances and pressures to use them
Healthy food is expensive.	peer pressure
Perception that healthy food is more expensive: it is in some cases due to present subsidy structures	No immediate consequences of poor choices: they show up later.
Lack of self worth or self esteem.	Knowledge of food products.
bad habits	addiction
not putting in effort to eat the right	not getting enough info on healthy food
Family involvement	personal choices

Lack of information	lack of Money
Lack of education/modeling from family of origin.	parental modeling,
fast food	lack of understanding in cooking
The emerging culture of "Give me everything now, and a lot of it"	Fattening foods are cheaper and easier to access--it needs to be the other way around
time	lack of education
lack of good, quality grocery stores in neighborhoods	
behaviors	lack of will power
Lack of education	Lack of income sufficient to buy healthy food, and time to exercise
Not getting into bad eating habits	Falling out of their rhythm of exercising
Time management	Lack of awareness
Culture and family traditions	Social pressure to party
Bad habits	Bad examples around them/laziness
lack of related education	time and money constraints
Education	Desire to learn
fast food is cheaper than produce due to lobbyists and subsidies for certain crops (cost)	apathy
education	money
lack of a good example	fast food is easier and less expensive
personal choice	society doesn't place enough value on healthy living
lack of personal motivation	addiction cycles
Lack of education	Examples set by parents
education money safety	family instability/ lack of parental skills
greedy republican food companies	government farming subsidies
Lazy	No motivation from family

Question 21: In your opinion, what are the two greatest barriers to individuals having healthy, safe, and nurturing relationships (being free from abuse and violence)?

1. Family/cultural examples (generational abuse, cultural acceptance, etc.)
2. Personal belief system (not knowing what a healthy relationship is)

growing up around abuse - getting stuck in the abusive cycle	not having examples of healthy relationships
generational dysfunction	poor self esteem
fear	can't leave for whatever reason
self esteem	knowing that they will be safe if leaving abuse
knowledge	education
Bad behaviors learned in early life	Guilt of victims an unwillingness to report abuse
low self-esteem	feeling of abandonment

time	lack of education
Examples	education
luck of the draw	coming from a healthy family
lack of religion	Insufficient education
family history	access to counseling
Desire to feel loved outweighs occasional violence	Lack of Knowledge that life can be any different...
history of parents	Type of media allowed in homes.
Self-esteem	Lack of mental health care and appropriate social supports
Parents who are not nurturing	Friends who are not nurturing
peers	
Poor examples in media.	Lack of family involvement (eating meals together, talking, playing, etc).
Not knowing another way of life	Tradition
not enough jail time for offenders	not enough self-image boosting activities in K-12 years for victims and abusers
children too soon	marriage too soon
Having too little confidence to find something healthy	Having no access to therapy or counseling
Pride	Bad Examples
legal system	outside support
2 parent families	Lack of parental involvement
many women feel they don't have the option of leaving an abusive situation because they don't believe they have job skills to make it (often with children) on their own	fear of the partners retaliation if they're found
family pathology	education of family
Permissive society that is all talk and no walk. We moan and groan about how the abused need help, but are unwilling to prosecute offenders, and cut funding to programs that educate/help families recovering from abusive relationships. We don't work hard enough to help them learn how to create a healthy relationship.	Expectation for relationships to fail. We encourage them to divorce/quit, rather than getting the help they need to work through it (NOT REFERRING TO ABUSIVE RELATIONSHIPS, just to those who divorce because they "don't see eye to eye" or "fell out of love".
stress and lack of time due to working low paying, high hour, jobs	broken families
society	family
self esteem	confidence
Unhealthy relationship passed down from one generation to the next	
Lack of knowledge of God - so there are no consequences	Influence of the media - stems back to no knowledge of God
poverty	history of violence
peer pressure	no positive role models
no where to turn	trust issues with everyone

Belief system	
Poverty	The violence portrayed in the media and all around us - it is totally desensitizing our entire society
Ignorance	Education
Lack of understanding of what a health, safe and nurturing relationship is	Lack of self-responsibility
support	protection
stressful jobs	lack of money
outside influences	stress
Not knowing about shelters and places that offer help; they are stuck in the cycle and scared they can't make it without their partner that abuses them.	generational abuse; they think it is 'normal'
lack of self esteem	social pressure to stay in an abusive relationship
Drugs	Alcohol
lack of education	lack of community support
lack of education	See #20
poor self esteem	poverty
nothing	
Not knowing how to control anger	Selfishness
education	support from police
lack of training in public schools	too much television as reality and role models
family upbringing	brought up by single parent
LACK OF PROPER EDUCATION	FEAR
not aware of who can help them	
stopping before it starts	knowing if it has happened to you then you are likely to doing it also and getting therapy for it
Lack of Respect, Lack of Values.	Carry on since they were children their past issues.
Fear of rejection	Lack of awareness of abuse programs
COMMUNICATION	FINDING COMPROMISE
Not being aware that these relationships are not normal	Fear of abuser's retaliation
rarely taught or developed in schools	lack of role models
lack of patients and empathy	lack of training on communication, problem solving and healthy relationships
Lack of education	Pride (unwilling to accept education/training)
Fear of leaving the relationship and being alone	Where are they going to go, lack of programs and a way out
Stress from various factors	Lack of love
Stronger education about options for abusive relationships	Additional emergency shelter service for abuse issues
stresses in the family	lack of awareness of programs that can assist them
Financial dependence on abusers	Do not know that better circumstances are possible

pressure to marry young - don't get to know the person- especially pressure from LDS church	not knowing the person they are getting into a relationship with
The cycle at home is never broken.	Children tease unmercifully, and teachers don't do anything about it. Those that are teased grow up to feel that they don't deserve healthy relationships, and therefore seek out bad ones. Or they become abusers themselves.
Financial	Living in unsafe neighborhoods. The system doesn't work; they keep children in unsafe homes.
cannot say	
Family/cultural backgrounds - don't expect to break the cycle	Don't have self-confidence or don't know the resources available to help them
there are awful people in the world	the judicial system often fails
parents	and parents
drugs and alcohol	family financial crisis
fear	no other support system
immediate family with abuse and violence issues	close family and friends with abusive/violent behaviors or problems
Education on violence and signs of it.	Having enough money to leave abuser.
lack of self-esteem, disempowerment	Lack of knowledge of how to get help
Self confidence to avoid negative contacts & relationships.	Inability to let go of old ways.
family dynamics	financial pressures and mental illness
not having info to get help	or where to get info for help/asst
upbringing	TV
Lack of information	Lack of resources
Lack of self-worth; inability to leave relationships that raise red flags early on in the relationship.	An unrealistic dependence on others for approval/validation.
self-worth	self-respect
Mental health care	Public safety nets
bad parental examples	single parents
lack of self-esteem	family lifestyle
culture	family
The abuse cycle	the devaluation of the family
Following the same pattern of abuse	Getting into another abusive relationship
Bad media	Lack of pro-activity/bad scripting
Tolerated by victim until it is dangerous	Breaking the pattern in a culture, family or individuals traditions
Quality relationships with parents/friends	good education
stress	mental issues
Having strong support networks	relationship education (parenting classes, marriage counseling, etc)
fear	low self-esteem
parents	money

fear	stress from a lack of savings
people value themselves too little and allow themselves to be treated poorly	There are simply horrible people in the world.
poor values education	fear
Examples set by parents	Lack of education
inability to leave abuse for need of financial support	low cash assistance to transition
putting materialism over spirituality	watching to much television
Unable to find something better	Unable to see reality for what it is

Question 22: In your opinion, what are the two greatest barriers to individuals being reasonably free from mental health pathology (getting the necessary treatment for psychological disorders)?

1. Cost of mental health services
2. Embarrassment/fear of getting help due to social stigmas

lack of understanding about mental health issues and how/when to seek treatment	cost of care
social discrimination	cost
not enough money for medication	
not admitting they have a problem	over 18 can not be forced to get treatment
health care	money
Denial of disorders and unwillingness to accept therapy	Lack of education about disorders
ignorance of others	feeling of shame/guilt/anger at admitting they need help
cost	lack of knowledge
Knowledge	embarrassment
getting the medical help they need	knowledge of problem
Not enough available community programs	lack of funding for research
supportive relationships	money for treatment-health care and medication
Financial Instability	Mild mental health condition is the unseen barrier.
knowledge of resources	proper medication
Money	Social support
Parents who do not help to provide treatment	No awareness of how to change their situation
education and recognition	
Lack of family involvement (eating meals together, talking, playing, etc).	
All the reality television	Distorted views by the media perceived by many as reality
Take the stigma out of treating mental illness!	better insurance payments for mental illness
no money	children and marriage too soon
Medications are too expensive	Therapy is difficult to get into

counseling is expensive	hard to find quality mental specialist
Not knowing/wanting health	Cost
Cost of health care leads to clients not getting diagnosed, no access to medication or therapy, and slipping between the cracks of the system, end up homeless or dead.	lack of a support system for a sick individual (family, friend or caseworker)
family pathology	social stigma
Insurance/Pre-existing conditions, difficult to pay for.	In some cases I think we exacerbate conditions with how we treat the condition as an excuse for certain types of behavior.
lack of education about what is normal and what could be abnormal to the point of needing to be treated	social stigmas prevent individuals from feeling accepted when seeking help with psychological disorders
cost	society
Cost	Accessibility
Lack of knowledge of God - no basis or foundation to hold onto	Parents have no substance and don't incorporate security into their kids
lack of services for the uninsured	cost
money	knowledge
don't see they have a problem	cost
Societal stigmatism	knowledge of where to access
Fear of stigma	Lack of insurance coverage for this benefit. Lack of choices and providers for type of treatment. No alternative methods are covered by insurance.
Cost	Providers
Financing treatment	Being aware of the pathology in the first place
high stress levels due to high demands	support
undiagnosed	cost
having more options for mental health providers that take state health insurance	
social stigma	lack of sufficient mental health insurance in most health plans
Don't know how to treat it-I think most issues can be helped/cured through service, not pills	Costs-many aren't covered by healthcare
no insurance coverage	no knowledge of community programs or assistance
stigma self and generational ignorance	lack of services for many \$\$\$
lack of support	lack of awareness of treatment centers
High cost	Lack of family support
not sure	money
family history	doctor visits
SOCIAL PRESSURES	MONEY OR COSTS
if they are abused in some form	
denial that something is wrong/the way others look at disorders	

May be Lack of Information, and lack of money.	Not Getting the Adequate Support.
Lack of awareness of programs	Fear of stigmas
? MONEY	?
Social stigma attached to mental health treatment	Awareness of available resources
Medication is very expensive	counseling programs are limited
fear of a social stigma or feeling they should be able to handle their problems themselves	financially being able to afford services
High cost and difficulty accessing	Social stigma
early detection	stop suicidal patients
The stigmas of mental health	Access to affordable care, programs and medications
Not knowing where to go for help	Cost of therapy
Cost and supply of necessary medical treatment	Stigma on mental health and difficulty in treating it
shame to admit they have a problem	cost of medical care
Cost	Access
stigma attached to getting help	money
The stigma attached to mental health here in this state. It's not something that's talked about. If you have to go to counseling, you're perceived as being weak.	It's easier to take a pill than it is to work the problems out, if you can afford the pill. Besides, insurance companies are more likely to pay for the pill than they are the counseling.
The parents unwilling to admit their children have a problem.	Financial
cannot say	
The issue is unidentified	Insurance
they choose to not be medicated (which is their choice, and fine)	misdiagnosis
lack of awareness	ignorance
lack of money	fear
Don't think they need help	cost of services
Not understanding the disorder/ unaware	Unable to find the correct help/no \$ for treatment, embarrassment
Healthcare or free medical	Money to pay for care
Lack of resources: even insurance usually has low caps for mental health	Dearth of low cost/free providers for mental health
Lack of nurturing, love, etc. from parents/family.	Unable to say you need help & getting it.
stress management classes info	
Drugs	society
Lack of information and resources	
Lack of education about treatment options.	Lack of awareness/acknowledgement of the disorder.
nutrition	parks
Lack of adequate insurance	Lack of understanding>not enough funding to fully understand some ailments

embarrassment	lack of funding
stigmas	
lack of information	money
Lack of mental health insurance	Lack of education about resources
Medication	How serious the disorder is
Lack of awareness	Bad scripting
Early detection	Immediate response
Access to treatment	money
fear of talking about it	lack of education about it
stress	insurance
stigma	lack of responsibility for self
desire they don't' want it	they don't' know anything is wrong
access to help	not identifying a need
lack of appropriate diagnosis	?
financial constraints	social constraints
Language	Lack of education
cost availability where do I go for help	money healthcare costs
eating junk food, artificial chemicals	watching fox news
Affordable help	Lack of medicine, research

Question 23: In your opinion, what are the two greatest barriers to individuals living in a healthy environment with good air quality, water quality, etc.?

1. Cost of relocating to a better environment
2. Government regulations and business/development practices

environmental policies that continue to reward poor stewardship of planet's resources	lack of incentive for engaging in environmentally friendly practices/behaviors
conservative politicians protecting business at all cost	lack of community action on an individual level (e.g. driving instead of taking public transportation)
pollution	
lifestyle	community
a state that cares that we have these things	people that will do there part too
Personal choice (smoking, specifically)	Pollution from cars and trucks on the roads
the illegals and white trash cooking meth in their homes	Reducing pollution
lack government regulation	cost of living in areas with quality environment
location/city	habit
developers and money and big business own our world and our air, water and environments	expense of moving to better environment
Living conditions	Wasteful use of resources
industrialization	consumerism

Financial burden of utilities, appliances	Lack of Knowledge that life can be different
Knowledge of Green Services and Products	Reduce on Pollution Creating devices
Money	Environmental regulations that don't consider residents
Can't afford to change locations	Tied to an area where job, school, or family are located
education	
Rather watch TV and play video games.	
Littering	SUVs
money	
small town whining	don't like govt telling them what to do
It costs too much to buy all the fancy air purifiers and stuff for your home	There are too many cars driving around
Lack of adequate controls on emissions/pollution	Lack of a good alternative for fossil fuels
finances	
the inversion in Salt Lake Valley	
government support	business support
Poor city planning/regulation.	Lack of incentive to create livable green areas. Reluctance of cities to buck the status quo and try something new.
cheaper housing is often in the more industrialized areas	cheaper housing is not as well maintained
society	government
Greed/status -- unnecessary big vehicles	
Lack of knowledge on individual to look for this	Lack of motivation on individual to look for this
inefficient mass transit	suburban living
government controls	
?	cost (personal or government)
government standards	apathy by individuals to take responsibility and request of government to provide for these needs
no individual accountability for recycling or reducing pollution	no population or traffic constraints for certain areas
Cost	Education
Poor societal values (i.e. we value convenience more than sustainability)	Lack of social action to improve the environment
government	land ethics
lack of interest	cost
people's lack of care about environment	?
lack of effective mass transportation	social resistance to environmentally friendly public policies
Out of control (winter inversion-can't really do anything about it)	
low income	

economy is such that everyone looks for the cheapest methods	Value of these issues appropriately
nothing	
It's such a big problem, it is hard to control	High costs
too many people	too many cars
There's more\$ in cities than in the country generally.	fewer jobs in unpolluted cities
sanitary living environment	family standard living
ECONOMIC INABILITY	INDUSTRIAL POLLUTIONS
The state making sure our water supply is clean and doesn't have impurities	Having to go to work on days when air quality is very bad and we are told to limit going out.
Once again, Money, Not being able to afford to pay for a Better Lifestyle.	Very Low Self-Esteem, Lack of Awareness, Lack of Confidence.
I think this is more a systemic issue	Systemic issue
MONEY	MONEY, THOSE THAT ARE BETTER FOR OUR PLANET TENDS TO COST MORE.
Lack of affordable alternatives to traditional ways	Special interest monopolies that restrict innovation
we don't realize we could advocate for something better - we trust politicians to decide - we are apathetic	
past pollution	the individual's choice of where they choose to live or being able to afford housing in a healthier environment
Low income (unable to afford high-quality)	Lack of education
healthy and strong person	Not taking too many medications.
Lack of public transportation to get people out or the cars	Development of clean alternative fuel products
Population increase	Degradation of inner cities
Lack of opportunities for alternative forms of transportation	Greater education of small things that can make a difference
environment	
Cost	Ignorance
overpopulation	people not caring and doing their part
The legislature's lack of concern about the environment, and eagerness to accept lobbying money from businesses that hurt the environment.	Lack of funding to enforce the laws that are already on the books.
The nation's greed. This is due to big companies due what they want and not held accountable.	Our unwillingness to stand up for what is wrong.
Facilitating environmentally conscientious waste disposal	Incentivizing reductions in consumption, waste, and pollution
Low income housing neighborhoods that aren't maintained by the city	Don't know the options to improve their environment
poor government oversight	really terribly poor government oversight
government involvement	
lack of education/knowledge	affordable housing doesn't have best environment

don't want to move	local governments
Live where you live and work--don't usually just move due to poor quality (air/water)	Home life (smokers, unclean, etc) -children can't typically just move out.
The environment and people around them.	The city they live in taking care of water etc.
polluters don't pay real costs: e.g. ruining water sources to get low grade coal	again, short vs. long term view of costs
Choice of where you live	Taking part in environmental concerns.
lack of control over government standards to eliminate pollution	
Not getting good air. people could drive less	of car pool
education	government
Lack of resources	Lack of Money
Location of employment.	Economic factors.
location	location
Ignorance	Shortsightedness: people don't think it will affect them now
price of land	lack of knowledge
government programs	housing locations
color blind	
Lack of regulation of pollution, etc.	Urban sprawl
How long can it last	Pollutants
Lack of awareness	Bad habits
Community involvement	Location/money
industries	construction
awareness of community members	carelessness of community members
poor regulation (FDA and USDA are under funded and toothless)	modern industrial era/lifestyle
none	
location	money
not enough emphasis on it at the municipal level	Environmental make-up
financial	social awareness
Lacking financial resources to afford something better	Unaware of affordable alternatives
poverty	public policy
republican policies	greedy corporations
Unable to relocate	Unable to afford devices that help improve the water, air, or environment

SAFETY NET

24. On a scale of 1-10, how important are the following services for a community safety net (one that meets the short-term basic needs of those in crisis and the long-term needs of those with severe and lasting conditions that prevent self sufficiency)?

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Mean Score	Rank
Emergency food assistance	8.74	4
Emergency shelter	8.77	2
Basic healthcare services	8.95	1
Crisis childcare services	8.63	6
Legal assistance	7.62	8
Transportation	8.01	7
Case management	8.76	3
Long-term and comprehensive services for those with severe disability	8.73	5

Question 25: Is there something not on the list above that you feel is a necessary safety-net service? Please write your answer(s) below.

- Individualized assessments & re-direction life counseling at low-cost
- Mental health support
- Energy/Heat assistance
- healthy food options subsidized or available for the same price as junk food
- Transitional housing for homeless, foreclosure, prisoner-release etc
- Continuously available educational resources. Educate people on resources available to help themselves. Teach them what and how and allow them to rise out of their situation by their own effort. Allow them to have ownership in correcting their situation.
- financial literacy and savings incentives for low-income families
- Emergency hygiene items. Clients many times need diapers and can't afford them; thus leaving their kids in dirty diapers which can lead to other health issues. Also adults and dental services; many adults on Medicaid aren't covered for the dentist and having bad teeth can affect their ability to getting a job.
- Healthcare for volunteers that is not pre-existing
- Some kind of games or entertainment to take peoples minds off their troubles.
- Psychology Support, Personal Life-Coach.

- Debt forgiveness
- Medical Debt: Credit card companies stop lending to you when you don't have income or you have a low credit score, BUT you can still accrue medical debt. Even with health insurance medical debt can bankrupt a family that is earning decent living wages. Even with health insurance co-pays and deductibles can force a family to choose to buy food or health care. Since most safety net programs help low income- a moderate income family can have so much medical debt (with insurance) that they can't afford food and don't qualify for safety net programs
- Greater focus on public-oriented transportation and less focus on individual automobile-focused transportation
- Follow up services for those in refugee status. This is a unique group who has problems often burdensome on the rest of the system, but much which could be adverted with follow up care and guidance.
- Empower individuals to become self-sufficient and reduce dependency on systems
- The ability to see that one parent is better than the other, and not putting children back in situations that they think can be solved. Accountability by the services that offer the safety nets.
- Counseling people NOT to be chronic "safety net" users/abusers.
- The question is not clear: does safety net include public and private/volunteer supports? If so, coordination, dissemination of knowledge about services is critical.
- Assistance for those individuals with critical health problems that cannot access health insurance and are exhausting all financial resources to stay alive.
- High-quality, low/no-interest short term financial assistance.
- safety
- emergency communication system

Question 26: In your opinion, what are the two greatest barriers to individuals receiving safety-net services?

1. Lack of awareness of existing services
2. Availability of services (largely due to a lack of safety-net service funding)

lack of knowledge of where to find services	Referral network poor from 1st responders.
not planning ahead	don't know where to go or don't seek it
knowledge of services	Pride
money to run them	how to find them
Lack of awareness about programs	Pride
Services should be offered only to legal citizens/residents of the USA who speak English	lack of knowledge
lack of knowledge	program complication
knowledge -knowing what is out there and can help	getting stuck in the habit
lack of knowledge of where and when to get them	bureaucratic hoops are difficult to manage
Politics	Cut in funding
decreases in public funding	not raising taxes

Caught in cycle of dependency possibly for generations as way of life	social workers bias
knowledge of resources	not knowing about self-reliance
Lack of funding for programs	No public knowledge of available programs
Don't know how to be self-sufficient	Don't have a support group of family and friends
money	outside support (from other states/provinces or countries)
Some individuals fail to become involved in their community. There are many "safety nets" already in place (churches, schools, etc), but some people are closed off and refuse involvement with others in their community.	Unaware of where to go for help.
Inefficiency of handling emergencies	Doctors taking up all the airtime instead of helping the injured people!
people are not sure where to go for help	govt programs do not encourage self-reliance--they make you feel stupid and like you have to beg, no dignity and respect
fear of others knowing	too many children
Unable to qualify for the support	Too many burdening the system by taking advantage and having no desire to change or grow
Lack of knowledge they exist	nonsensical qualification criteria
transportation	plan limitations
not knowing they are out there	funding
not knowing about services available to them	complicated systems that require an expert to help the client navigate through the system
time to research services	availability of services
Complexity of applying for services. Time/complexity for reporting/maintaining services.	Inconsistency in services. Qualifying for some may count as income that disqualifies for others. Or small increase in income may result in loss of benefits in two or three areas (meaning the family lost more ground than they gained).
lack of financial resources to those who offer such services	lack of knowledge about what services are available for those who really need them
not enough programs	not enough doctors
Lack of funding	
Lack of knowledge	Lack of motivation
eligibility requirements are LOW financial thresholds	lack of affordable housing and lack of medical coverage
money	
knowledge of services	pride
Not enough resources	Lack of awareness
Time	Cost
Awareness of the many services offered	A lack of funding for promotion of services
knowledge of where to find it	pride
time consuming to signup	lack of knowledge

lack of money to leave the situation	no transportation to get to a shelter
not knowing where these services are available	potential social stigma associates with these services
Don't know where to go	Embarrassed to ask for help
no knowledge of programs	inability to understand forms or procedure
Waiting lists	lack of knowledge of services available/ pride to ask
lack of awareness	
Lack of awareness	High cost to community
knowledge of them	being able to talk to someone that is understanding
lack of disaster planning	Lack of dollars?
us citizen	documents
RED TAPE	OVER LOADED SYSTEM
too expensive	Not available to individuals if they are barely over poverty levels.
financial	
Lacking Adequate Information,	Maybe Having a misconception about all those services.
Lack of awareness	Not having children
PEOPLE WHO NEED THE SEVICE BUT DON'T QUAILFY	PEOPLE WHO GROW DEPENDENT ON THE SERVICES AND NOT FINDING A WAY TO GET BACK ON THEIR OWN.
Awareness of qualifications to receive services	Abuse of services by persons not needing them
too much income	pride
lack of information- don't know where to look or ask for help	pride- not willing to ask for help
Availability	Lack of education
Lack of Knowledge	Access to get there to get help
Not knowing where to obtain help	Fear of the cost of services
Knowledge of how to access the system	Perception or maybe reality of space availability
do not want to admit they need help	don't know where to go for help
Access including time and location that meets needs	Awareness of existing services
not being aware of them	not enough for everyone
Organizations don't have enough money for staffing, so they can't help enough people that need it most.	Sometimes, people that are in trouble don't want to admit that they are in trouble. They think that they will be looked down upon if they get help. So they struggle to get by on their own.
Not believing they need the service.	The service doesn't work, and they have tried the services in the past.
Not knowing where to go for help	pride
Don't know what is available	Pride
Lack of government funding	lack of access
lack of knowledge	ignorance

fear	lack of knowledge or lack of availability
lack of knowledge of services	lack of services in rural areas
Individuals not invested in the services (don't want to do what it takes to get and keep them)	not many providing the services (compared to #'s that need them)
Knowing about them.	After finding them and applying getting approved quickly.
don't know where to go for what	eligibility documentation too complex and inconsistent
Finding a source of available services.	Not realizing you need help.
knowledge of how to navigate the system	Complexity of programs - Medicaid, UPP
not sure	
Not learning to work for what they get	hand out programs
Lack of knowledge about services available.	Distrust of services or "the system."
abuse of services	shame
They don't know what's available to them and whether they qualify	Current legislation from policy makers
lack of funding for services	lack of awareness
not knowing where to go	
Lack of funding for government and non-profit entities	Lack of education
The wait	Is it the right one for them
Lack of awareness	?
Duplication of services among providers increasing costs and confusion	Inability to handle all those in need.
Communication/knowledge	Money
Lack of knowing where to go for help	Fear to go for help
financial problems, serious debt	history of consistent failure
pride (willingness)	making too much \$
knowledge	desire
not sure how to access	fear
lack of awareness about available assistance	pride
red tape	quick response time
Unaware of available programs	Language
to high of income limits	
cost	lack of communication
Lack of knowledge of the services	Qualifying

Question 27: Please list any additional comments or concerns for the United Way of Salt Lake below.

- I would like you to know that I believe that it is the individual's responsibility to make their life, and take care of themselves. The family is the center, not the government, and we should not think we need to be taken care of. We need to get off our duffs!
- Keep fighting the good fight United Way! You are doing an excellent job.
- Have education for individuals that have been receiving state health care and start employment and have health care through their employer. I see too often, clients that don't understand the co pays and the deductibles and this ends up being on their credit. They have been used to free medical care for so long and may not know how employer health insurance works.
- I believe most strongly in providing a quality education to everyone. We need to find ways to provide our children with an affordable means to attend college and obtain the needed technical skills so that they can be independent, productive members of society--especially in understanding math, technology and personal finance.
- All of these services would be very important, however I feel that we should be looking into a way to help individuals become self-sufficient rather than perpetuating the problem by always providing for the needs. I think there should be government restrictions and guidelines for free enterprise; I don't think that the government should attempt to provide all of these services. The government needs to be less enabling and help the community recognize the importance of serving those among them who are in need- I think this would assist in ending perpetual generations of entitlement and help the community feel responsible for its neighbors. Emergency services should be available for crises situations and those receiving help should be giving back in some form when possible- this will increase their self confidence, prevent depression, and help the individual recognize they are earning what they get rather than being enabled. Thank you for working to compile services and resources so community members know where things are offered. THANK YOU!
- I think United Way does some good in the community. I just don't think they have the ability to reach the people.
- I think we need to evaluate who is best to handle these kinds of services -sometimes those who are providing them may not be the best to provide that service.
- The survey takes longer than 30 minutes!
- Thank you so Very Much for this Wonderful Opportunity to be heard... and also for this Beautiful Opportunity to be Able to get a chance to win \$500.00. Many Blessings.-
- Thank you for all you do United Way. Hope this survey helps,