

April 2020

This update to the Opportunities, Inc. Community Assessment was completed in April 2020 in response to the COVID-19 global pandemic. The focus of this report is our 6 county service delivery area (Cascade, Toole, Choteau, Teton, Glacier, and Pondera) Located in North-Central Montana

Background

In light of the global health pandemic and the resulting economic impacts, Opportunities, Inc. has recognized a significant shift in community needs and resources in the affected Montana Communities. This unprecedented crisis has not only affected every community in the United States but has also led to the most significant economic disruption since the Great Depression. For this reasons, Opportunities, Inc. is providing this initial effort to detail some emerging needs in the communities of Cascade, Glacier, Toole, Teton, Choteau, and Pondera Counties. It is also a glimpse into the potential evolution of these needs in the coming months and years as this health crisis continues to unfold.

Because of the urgent and widespread needs affecting all sectors of the community, this Community Assessment update is intended to provide some initial information to describe the scope of this crisis on our community and to support the many different responses that will be required to address emerging, evolving needs. It is likely that as needs evolve, some of those needs will not be captured in this update and therefore some necessary community responses may not connect to the needs identified in this document

(Note: for more information regarding the background of the Global and National Pandemic, please see the supplemental information attached to this document.)

Local Public Health Response

The first COVID-19 case in Montana was reported on 3/11/2020. Approximately two weeks from that date, Montana had grown to 100 reported cases. Growth has steadily increased by 100 cases every five days until reaching 300. From that benchmark, it took nine days until 400 cases were reached. As of 5/12/2020, 460 total cases have been reported in Montana with 16 deaths.

Because of the highly contagious nature of COVID-19, the alarmingly high rate of fatalities associated with it and the lack of a vaccine or treatment, the effective ways to prevent mass illness is through restricted travel, physical distancing, frequent hand washing, coughing in elbows, not touching the face, and staying at home have been enacted by Montana communities. By mid-March 2020, with the virus counts rising exponentially, local, state and federal public health officials recommend extreme measures to minimize a public health catastrophe: mass quarantine, physical distancing, and a virtual lockdown of all public gatherings and economic activity. As a result, several needed community services were shut down including public transit and para-transit services.

Since the first cases of COVID-19 entered Montana State and Local officials have been highly responsive to slowing the spread of the virus in Montana. On a local level, Cascade County Health Department ordered on March 20, 2020 that all hair, nail, and cosmetic salons/studios; All hair, nail, and cosmetic schools/training facilities; and All spa and massage services, except those massage services contained within state-licensed physical therapy or chiropractic practices would be closed due to COVID-19. This order was extended following the Governors state-wide shelter in place order a week later. On a statewide level, Montana Governor issued several orders including:

- **March 12 2020:**
Governor Bullock declares a State of Emergency in Montana related to COVID-19
- **March 13 2020:**
Governor Bullock confirms four presumptively positive Coronavirus cases in Montana
- **March 15 2020:**
Governor Bullock directs the closure of public K-12 schools for two weeks; strongly recommends social distancing measures to slow the spread of COVID-19
- **March 19 2020:**
Governor Bullock issues travel advisory to slow spread of COVID-19
- **March 20 2020:**
Governor Bullock announces closure of dine-in food service and alcoholic beverage businesses, and other activities that pose enhanced risks to curtail spread of COVID-19
- **March 24 2020:**
Governor Bullock announces extension of closures, mandates social distancing

➤ **March 26 2020:**

Governor Bullock issues stay at home directive to slow the spread of COVID-19

As of May 12, Governor Bullock has lifted the shelter-in-place order with a phased re-opening of Montana. All other mandates remain in place.

The first case of COVID-19 in our six county service delivery area was in Cascade County. On March 21, 2020 3 confirmed cases were in Cascade County (Puckett, 2020). As of May 12, 2020 there are the following cases in our service delivery area:

- Toole County – 29 cases (6 deaths)
- Cascade County – 17 cases (3 deaths)
- Glacier County – 6 cases (0 deaths)
- Pondera County – 2 cases (0 deaths)
- Teton County – 0 Cases
- Choteau County – 0 Cases

While these actions have likely reduced the transmission on a large scale in the community, they have also created unavoidable widespread economic hardship in the state and particularly our service area. This is especially the case in Toole County who (as of April 21, 2020) has reported the highest number of deaths in any county in Montana.

Demographic information On Confirmed Cases

COVID-19 Cases in Montana	
Total Number of Cases	460
Total Number of Deaths	16

COVID-19 Cases in Service Area	
Total Number of Cases	54
Total Number of Deaths	9

(Official Montana State Website, 2020)

Of the total cases in Montana, our services area has seen 57% of the deaths caused by COVID-19 and 12% of the total cases. This is especially devastating for the rural Toole County who leads the state in total deaths. As a result of this unprecedented public health crisis, Opportunities, Inc. is updating its Community Assessment because there is currently a significant impact on the community, and a number of short-, intermediate- and longer-term impacts are expected.

Immediate Impacts on the Community

While little information is available due to the newness of this virus, a number of trends nationally lend insight to commonalities that are arising in Montana. In our communities, vulnerability is highest in the following areas:

Individuals 60+ years old

While all types of people are getting sick from the disease, older adults and people of any age who experience serious underlying medical conditions are at increased risk for severe symptoms from COVID-19. The median age distribution of those hospitalized in Montana is 66 (MT COVID-19 Analysis, 2020), while this is lower than the national average, it does follow the trend of elderly individuals being at a higher risk.

People with Underlying Health Conditions

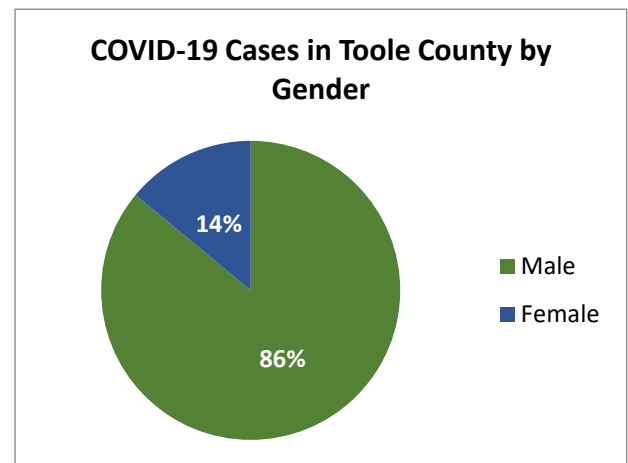
Among those with confirmed cases of Covid-19, any comorbidity showed poorer clinical outcomes than those without. A greater number of comorbidities also correlated with poorer clinical outcomes. (Guan et. al, 2020). This shows that those with preexisting conditions immediately pose a higher risk of complications from contracting COVID-19.

Low-income Individuals

Low-Income adults are almost five times as likely to report being in fair or poor health as adults with family incomes at or above 400 percent of the federal poverty level, and they are more than three times as likely to have activity limitations due to chronic illness. Low-income American adults also have higher rates of heart disease, diabetes, stroke, and other chronic disorders than wealthier Americans. (Woolf et al, 2015).

Toole County

The first cases of COVID-19 directly related to Montana were identified on March 13, 2020 and the first identified from Toole County on March 25, 2020. As of April 28, Toole County reported 29 total cases which is the highest in our service area and the 5th highest in Montana. Number of Deaths in Toole County has risen to 6 which is the highest in Montana. This is especially troubling due to the rural nature of this community.



(MT COVID-19 Analysis, 2020)

As demonstrated in the table below Montana's percentage of individuals in the high risk category of persons over the age of 65 exceeds the national average by 2.8 percent. Each of the counties in Opportunities, Inc. service area also exceeds the national average with the exception of Glacier County. In regard to the Low-Income at risk population, both Montana and Opportunities, Inc. service area

Opportunities, Inc.

exceeds the national average. It is also important to note that while disabilities in our service area are lower according census data, this only encompasses a portion of pre-existing conditions.

	Cascade	Glacier	Toole	Teton	Pondera	Choteau	MT	US
Population over 65	18.6%	12%	18.5%	22.7%	20.4%	20.4%	18.8%	16%
Disability under age 65	10.2%	8.9%	12.2%	9.8%	10.7%	7.1%	13.4%	12.6%
Persons in Poverty	13.4%	27%	15.1%	15.8%	17.8%	18.7%	13%	11.8%

(Us Census Bureau 2019 Population Estimates)

Vulnerability Foot Print

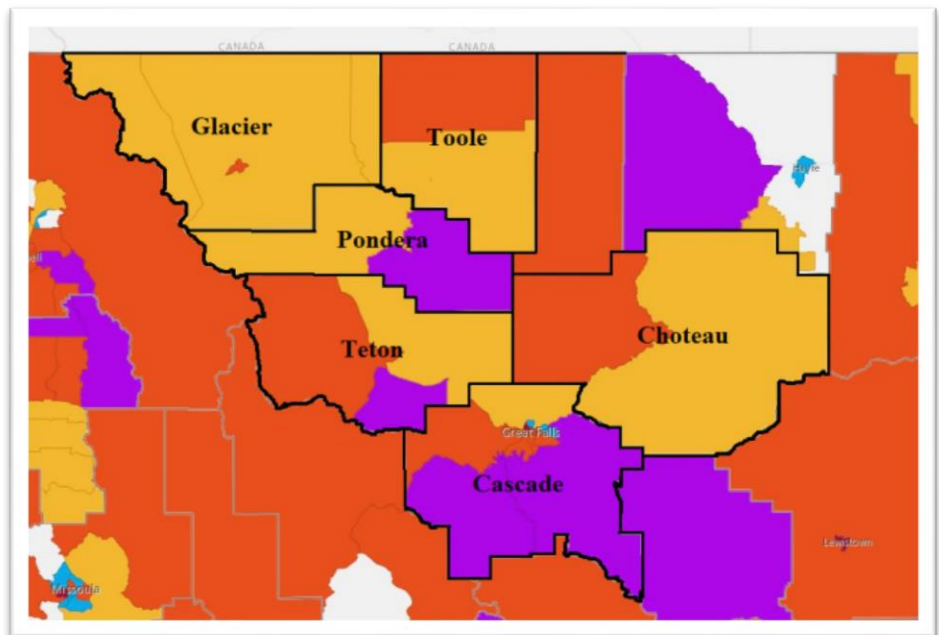
As another demonstration of at-risk populations, this vulnerability footprint above shows three distinct vulnerability characteristics of the population in the above six counties.

Yellow shaded portions represent areas within our region that have a higher than state average (7.8% in 2019) of individuals who have no health insurance.

Purple shaded portions represent areas that have an average higher than the state average (18.8% in 2019) of individuals over the age of 65.

Blue shading represents locations that have a population density greater than 200 people per square mile.

Red shading indicates an two of the above factors are shared in a given area.



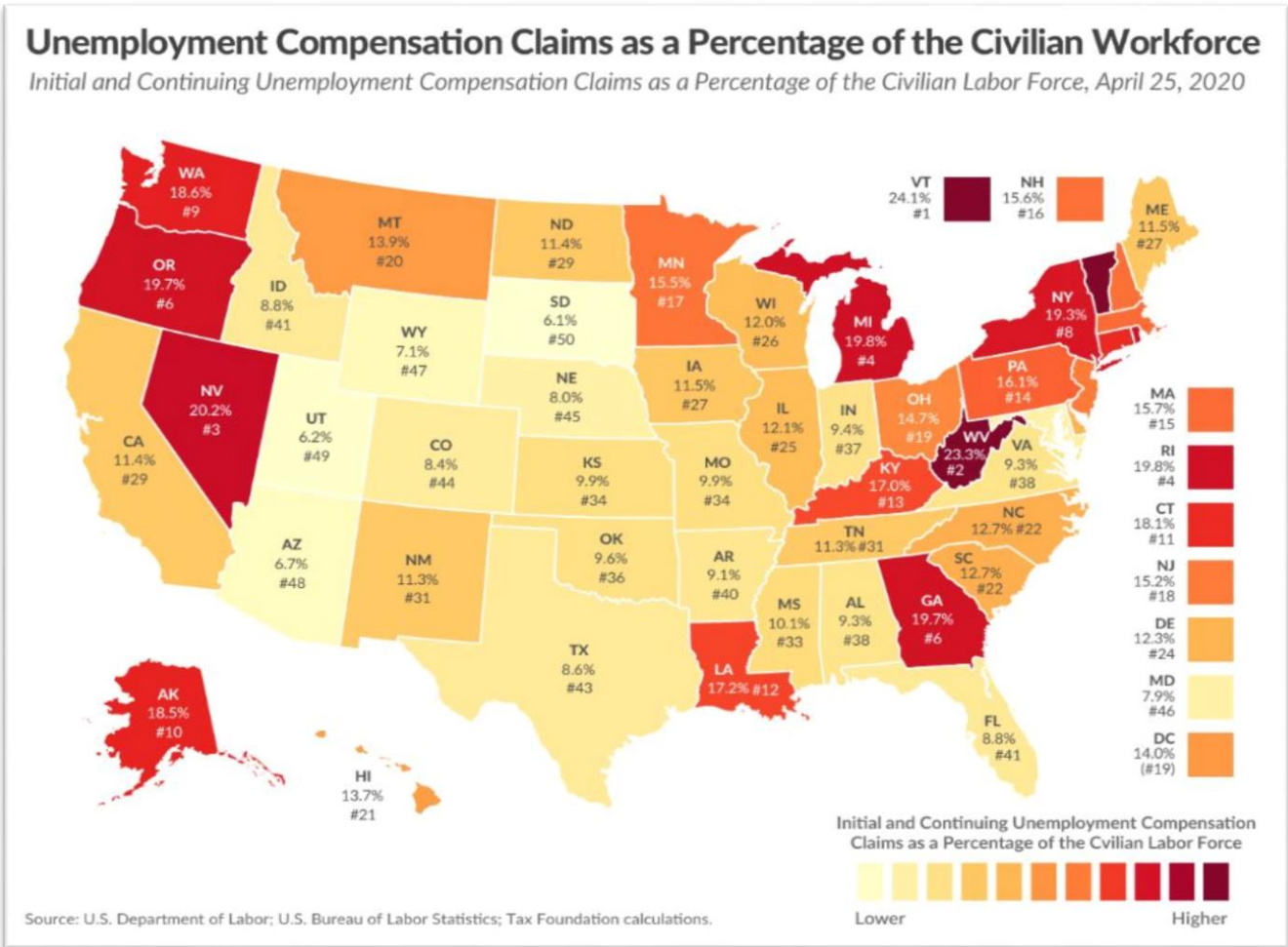
Glacier county stands out with the highest uninsured rate in our service area with 43.6% uninsured and is the second in the state to the northern cheyenne reservation in Rosebud County. This puts these residents at a significantly higher risk of having a financial complications as a result of COVID-19.

Across the sectors the following outlines the variety of impacts to the local community thus far:

The immediate impacts of COVID-19 have been felt across all sectors of society. In particular, some of the greatest impacts relevant to Opportunities, Inc.’s service area have been in the areas of employment, health, transportation, housing, and community resources.

Employment

Regarding employment, the main issues that have arisen due to the COVID-19 pandemic are unexpected unemployment for families and the strain on local businesses caused by sudden absenteeism and mandated closures. Unemployment claims have flooded the local offices as mass layoffs follow in the wake of school and non-essential business closures. Unemployment claims have seen a nearly 1,700% increase over the week of March 21, 2020 from the previous week. From the same time period in 2019 this is at 1917% increase. New claims for March 21-24 were up 18,000.



As represented in the above graphic, April of 2020 recorded an unemployment rate of 13.9% up from 3.5% in February. This is an unprecedented growth of 400% in just two months and ranks Montana as

the 20th highest unemployment rate in the country despite having one of the lowest number of COVID-19 cases.

Many local businesses that have remained open have reported trouble in keeping staff during closures and quarantine. This has left already struggling businesses in the difficult position of adapting current service models while also dealing with shortages of qualified staff. While most parents have a plan for child care during the summer months when school is out, it creates a huge burden when children must be home during the school year. Many parents are having to choose between working and providing for their families and staying home to care for their children. This of course has put the strain on businesses who must cope with high absentee issues and/or loss of qualified workers

Health

Mental Health

In the wake of the economic effects of the COVID-19 pandemic, mental health issues have become of significant concern. The Director of Montana Department of Health and Human Services, Sheila Hogan, reported that because of a dramatic increased volume of calls Montana’s Crisis intervention “Warmline” expanded its hours of operation to accommodate the influx of calls. Other call-in services such as Lifeline, 211 and the Local Crisis Line all experienced a surge of calls regarding mental health related issues such as Anxiety, Panic Attacks, etc. Furthermore, local human service agencies have reported an increase of calls from seniors who are in their home, and are scared or isolated.

Category	3/13 - 3/22	3/23 - 3/29	3/30 - 4/5	4/6 - 4/12	4/13 - 4/19	4/20 - 4/26
Mental Health	0	32	71	80	78	59

(Voices of Hope 211 report for Cascade County)

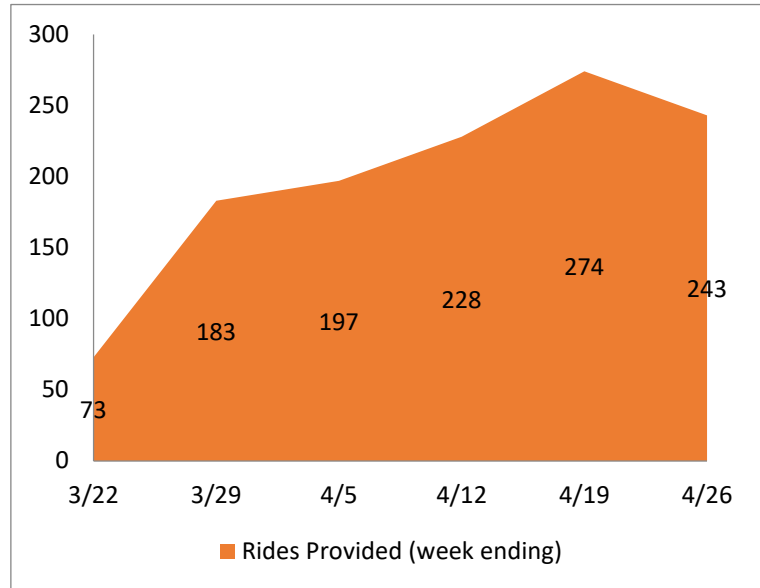
The above table represents the sudden increase in the volume of calls since the closures began in Montana and in our service area.

Toole County

As Toole County has been hit with the highest death toll in Montana, this rural community faces a unique mental health challenge. Because of the size of this close-knit community, residents are feeling the impact of the death toll on a far more personal level and are restricted from gathering for funeral or other memorial services. This presents a challenge in the much needed grieving process particularly in a community where the individuals are well-known.

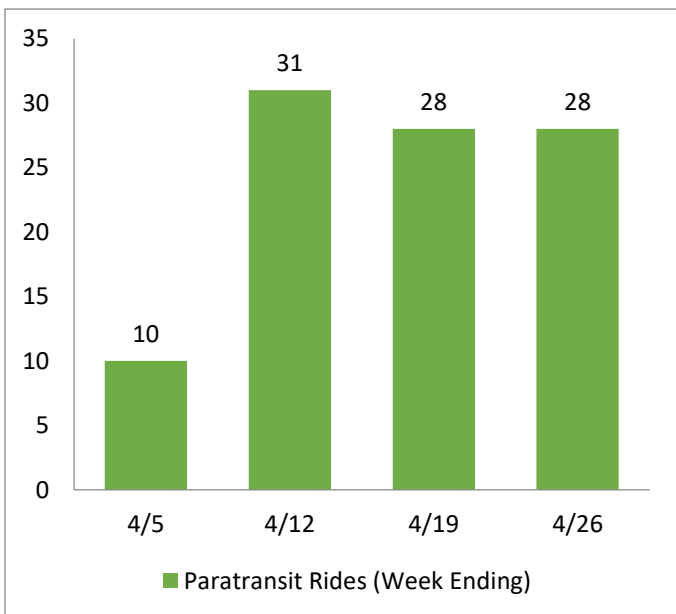
Transportation

On March 17, 2020 the Great Falls Transit Authority closed operations and suspended all public bus routes. This has since not reopened. This vital public resource provided transportation in order to help individuals get to work and complete other tasks such as grocery shopping, etc. The closure has created yet another barrier to employment as individuals who were not affected by lay-offs or COVID-19 exposure are just simply not able to find transportation to work. Moreover, while taxi services are a viable alternative, many low-income families simply cannot afford the additional cost.



(Opportunities, Inc. 2020)

As a stop-gap measure, Opportunities, Inc. was able to partner with a local taxi service to provide rides to folks who need to work. Between the dates of the closure and April 27, a staggering total of 1229 rides were provided. This is an average of 30 rides per day. This once again underscores the heightened need of folks to have affordable transportation in order to work.



(Opportunities, Inc. 2020)

Similarly, the closure of Para-Transit services on April 4 further created a transportation crisis in the local community. Individuals who were already susceptible to health related concerns were suddenly not able to go to Doctor's appointments or complete necessary tasks such as grocery shopping. In order to mitigate this effect on the community, Opportunities, Inc. expanded services to include para-transit and was able to provide 101 rides in just four weeks. For many of the individuals using this service, taxi services or other means are not possible as they typically cannot take on wheelchairs or any other special accommodations that a para-transit service can.

Housing

The financial impacts of business closures and layoffs have a significant effect on each affected individual's ability to afford bills such as rent and mortgage payments. While Governor Bullock issued an order on March 31st prohibiting foreclosures and evictions during this crisis period, this does not alleviate the obligation of renters to pay. These bills are still owed to lending authorities and renters for this time period and will likely be added onto future bills. Moreover, this moratorium will help residents in the short term but will have a dramatic impact on property owners, rental companies, who rely on this income to continue operations and manage property.

Community Resources

The impacts of COVID-19 on community resources are numerous and include a reduction in the availability of resources (access to group activities, commercial services), a scarcity of some resources (health care, food and emergency supplies) and/or needs for resources that have not previously been required in this community in any significant capacity. One significant impact is the homeless shelter in Great Falls moving to shelter in place shortly prior to the Governor's order. This has limited the ability of homeless individuals to seek shelter and necessary resources.

Local service agencies have reported that another major service need that has arisen resources for individuals experiencing domestic violence situations. Because of travel restrictions, shelter in place orders, and other closure mandates in place, victims fleeing domestic violence situations cannot find resources such as help with housing or basic needs. This makes it extremely difficult for victims to successfully leave their abusers and start fresh in a new community.

Anticipated Near- and Long-Term Impacts

The needs above are already established through initial data and anecdotal reports from customers, staff, board members and community stakeholders. Based on these already-observed events, it is likely that there will be near-term (1-3 months) and longer-term (greater than 3 months) impacts that require immediate planning. A partial, but not complete, list of the anticipated impacts includes:

Service disruptions

The disruptions in service delivery to customers are expected to continue for a substantial time. This is likely to lead to ancillary challenges for customers that may become long-term issues

Lasting Employment Issues

Sudden layoffs and other employment disruptions are being addressed by emergency response measures; however, it is anticipated that long-term recovery efforts will be required to help customers

reconnect to the workforce, particularly those for whom employment assistance has not previously been required.

- Permanent loss of employment resulting from business closures or permanent lay-offs.

Agency Capacity Issues

Policies limiting in-person staff/customer interactions may be in place for an extended period of time and agencies will need to maintain remote work and remote customer-interaction infrastructure to be responsive to these needs in a more sustainable capacity.

- Need for upgrade mobile devices (phones, tablets, laptops, etc.) as social distancing measures may be prolonged.
- Need for upgraded IT infrastructure in order to handle the potential of future tele-work and other increased demands.
- Need for upgraded phone systems in order to handle a prolonged higher phone traffic.

Community Resource/Coordination Issues

The short-term community coordination needs cited in this Assessment are presumed to continue into the long-term. Current conditions may persist for an extended period; recovery efforts will require coordination; ongoing community preparedness to guard against a future outbreak will also require ongoing convening and new community readiness strategies based on what is shown to be effective during the current crisis.

- Need for continued convening of local community partners in a format that is conducive to social distancing
- Participation in VOAD/COAD
- Further partnerships and adaptations to current community processes to ensure services are continuing

Resources

With the impacts of COVID-19, many agencies have adapted their models of business in order to address the rising needs of the people in our community. This has created an even more urgent need for coordination and collaboration of resources among the public sector, the public health sector, first responders, educators, the business community, the faith community and many others.

Community Partnerships

Opportunities, Inc. plays an important role convening organizations, people and resources to support families. This is evidenced by Opportunities, Inc.'s continued partnership with local agencies in order to adapt and provide services in this time and the participation in the COAD and VOAD boards.

Opportunities, Inc. has also led the way in developing new relationships with local businesses in order bridge the gaps created by closures. In order to offset food related burdens on the community,

Transportation

Upon the closure of the public transit service, Opportunities, Inc. partnered with a local taxi service in order to ensure that those who needed rides to work could still get them. As of April 28, 2020 this service has provided 1228 rides to local workers in the community. Additionally, a further need was created with the closure of the para-transit services. Opportunities, Inc. was able to expand this partnership to include para-transit services also.

Food and Necessities

With the financial hardships created during this time, many local organizations have developed strategies to provide food and necessities to struggling families in the community. Opportunities Inc. was able to donate many items such as milk, fresh fruit and vegetables to local food banks and the shelters. Other for-profit business have been able to donate goods for distribution to the general public including Meadow Gold dairy.

Conclusion

The overarching effect of the COVID-19 pandemic has been devastating to the state of Montana and countless businesses, families and individuals in our service area. People in every walk of life and in every sector have been touched in some manner by this global crisis and the effects appear to be long-lasting. As such, it is imperative that the impacts as reported in the employment, health, transportation, housing, and community resources domains be addressed effectively in order to mitigate the impact on families and businesses particularly vulnerable populations. With this assessment of the needs of for the counties of Cascade, Glacier, Toole, Teton, Choteau, and Pondera many positive steps are being taken as this data is a key link in our endeavor to provide the best possible services to the families and children that we serve.

Opportunities, Inc. will continue forward in our endeavor to respectfully support and educate low-income individuals to achieve self-reliance especially in the face of this global crisis.