



2015

Community Needs Assessment

It is the mission of Lakes & Pines Community Action Council to build prosperous communities by serving local families and individuals in their pursuit of self-reliance.

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2/10/2015

Overview

Background Information

Every two years, Lakes and Pines conducts a survey of clients and community members to assess the needs of east central Minnesota, specifically the counties of Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine. Lakes and Pines has been conducting surveys to collect similar data since its inception in 1965. The methodology of the data collection has varied from door to door surveys to mailed surveys. The data was and is used to establish programming priorities and strategically guide planning.

Purpose

The survey, also known as the *Community Needs Assessment*, is used to evaluate the needs of the area and it assists Lakes and Pines in planning for future services based on the data collected. The goal is to identify the specific needs throughout the service area and use the data to evaluate current services and programs and how each can be adjusted to fulfill the needs identified.

Survey Population

Three populations were surveyed: **low-income residents**, **community members** and **businesses/vendors** that have received payments through the programs and operations of Lakes and Pines.

Low-income residents are selected from Lakes and Pines' database of program participants. A computer system was used to randomly select 1,400 program participants from the 9,572 overall program participants (70% of total surveys mailed).

Community members are selected from Lakes and Pines' database of individuals, agencies and organizations that have a direct or indirect relationship with the low-income sector, such as: government officials, social service professionals, economic development professionals, law enforcement, religious entities, education professionals and day care providers. A computer system was used to randomly select 400 community members from the 924 overall community members in the database (20% of total surveys mailed).

Businesses or vendors are selected from Lakes and Pines' database of vendors that have a direct or indirect relationship with the low-income sector, such as: landlords, local businesses, utility companies and independent contractors. A computer system was used to randomly select 200 vendors from the 3,485 overall vendors in the database (10% of total surveys mailed).

Surveys were **mailed** on October 10, 2014 to the randomly selected lists, along with a cover letter, a postage-paid business-reply envelope and an entry form for a chance to win a \$50 gas card if the survey was completed and returned by the due date of November 17, 2014.

Surveys were also **hand delivered** to Head Start families, presented in reception areas at Lakes and Pines' main office site, distributed at two Operation Community Connect events and made available online. The hand delivery and online method are included as options because:

- Head Start families typically in the past had a low response rate; which could be due to the fact that Head Start families account for less than 10% of overall program participants in Lakes and Pines' database. However, families with young children are a significant portion of the overall population and children often represent the age category with the highest instance of poverty [overall poverty rate for service area = 13.3%; poverty rate for ages 0-17 = 14.8% according to 2010 US Census Data], so this year the survey was targeted to obtain a higher percentage of input from this population;
- Individuals that visit the Operation Community Connect events are often within the "hardest to serve" sector of the low-income population. These events are targeted to people with many barriers to self-sufficiency and the high instances of homelessness (no permanent address). When the population that utilizes emergency housing assistance services is randomly selected from Lakes and Pines database, the surveys frequently are returned undeliverable because the recipient is no longer residing at the residence where assistance was received and frequently these households do not leave a forwarding address. Therefore, to ensure that the section of the population that is at-risk of homelessness was targeted, surveys were being made available at the Operation Community Connect events.
- The availability of the survey online allows input from those that are visiting the website during the survey timeframe or those that have "liked" Lakes & Pines' facebook page and were made aware of the survey through that media. There is some limited ability to make a survey online to produce non-replicated data, and this idea is being further researched with the increase of mobility and electronic communication.

Data Processing

The survey consisted of fourteen questions, half of which requested demographic information from the respondent. Thirty categories of topics were presented, and survey respondents were asked to select five (5) of their current needs and also to select five (5) overall needs of residents in their community. In response to the needs selected, survey respondents were given choices to select the greatest cause of those needs and potential solutions to address the needs. Eleven categories were also presented and survey respondents were asked to select the top three (3) issues for children ages five (5) and younger. Data was collected and entered into a spreadsheet where the responses were tallied using formulas. No weighting of answers was used.

Survey respondents were allowed to submit responses to open-ended questions and those responses were tallied based on topic. These candid responses can also be found throughout the report and give insight to the daily struggles many individuals and families have in their pursuit of prosperity.

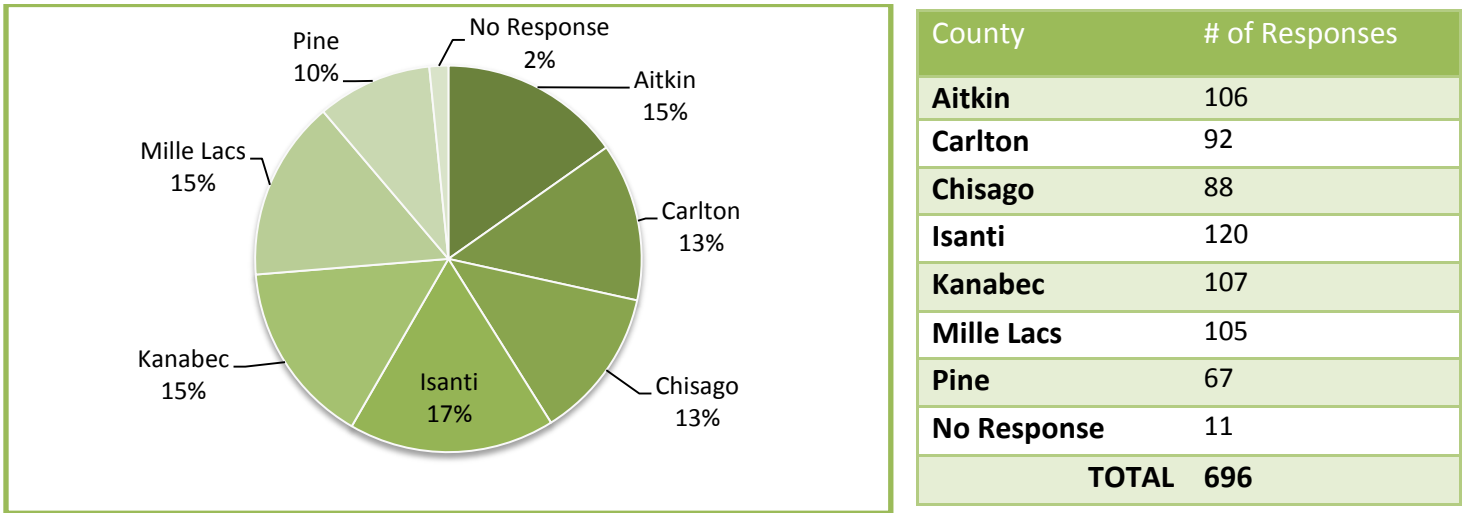
Response Rate:

A total of 2,314 surveys were distributed:

- 1991 mailed (82%)
- 441 handed out (18%)
- 281 returned undeliverable via postal system (12%)
- 696 surveys were returned completed for an overall 32% return rate.

Overall Demographics

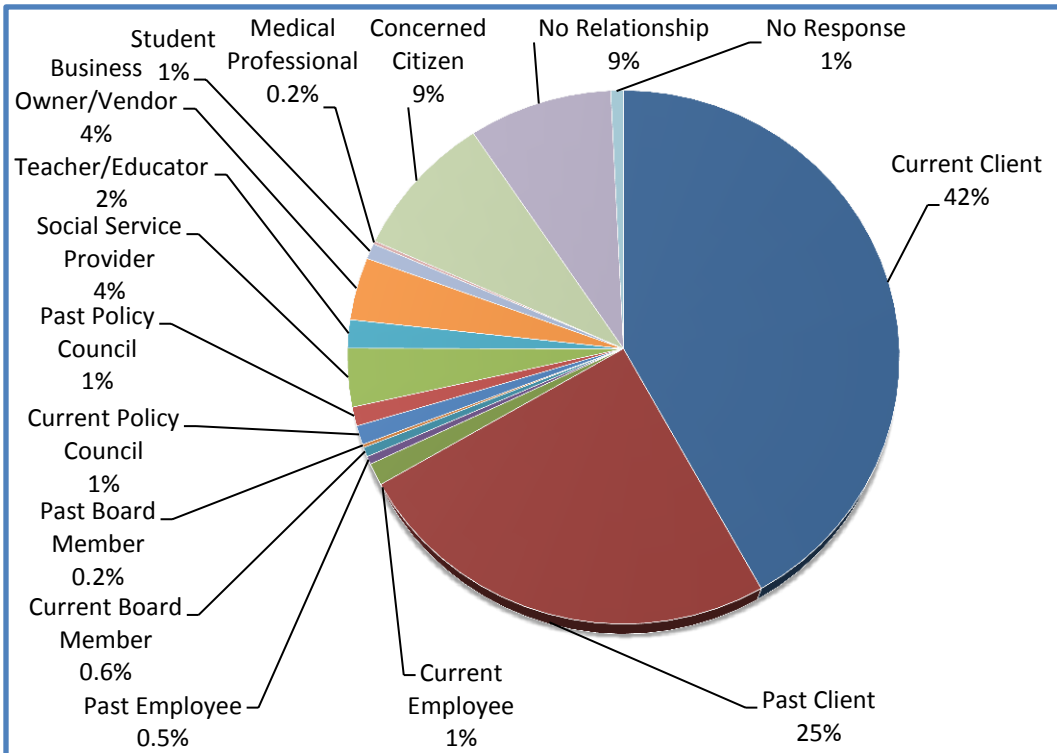
County of Residence:



There was representation from all counties in the service area. Pine County had the lowest response rate of 67 surveys completed and Isanti County had the highest with 120 surveys completed. **Pine County went from being the highest responding county in 2013 (246 surveys) to the lowest in 2015.**

Relationship to Lakes and Pines:

Each survey distributed was the same so survey respondents were asked to identify their relationship with Lakes and Pines and/or the community.

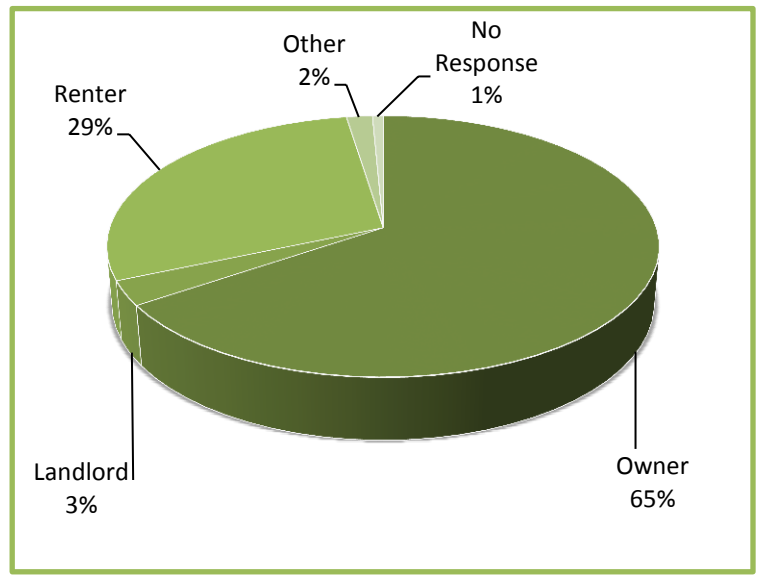


Overall, clients of Lakes and Pines represented roughly 67% of all survey responses, and this was a decrease from the previous survey in 2013 where the low-income sector accounted for 70%.

This is proportionate to the percentage of surveys that were mailed to the different populations (70% to low-income; 20% to community organizations; 10% to business owners).

Housing:

To continue to gauge if the methodology was continuing to reach the non-homeowner sector of the populations, the survey requested respondents to indicate whether they were a homeowner, landlord, renter or other. In 2013, 60% of survey respondents were homeowners; 32% renters, 2% were landlords and 6% did not indicate their housing status. The percentage of renters responding to the survey in 2014-2015 decreased by 3%, quite possibly due to the fact that the survey was not distributed in all counties at Operation Community Connects where the hardest to serve individuals and families were reached in the survey of 2013.



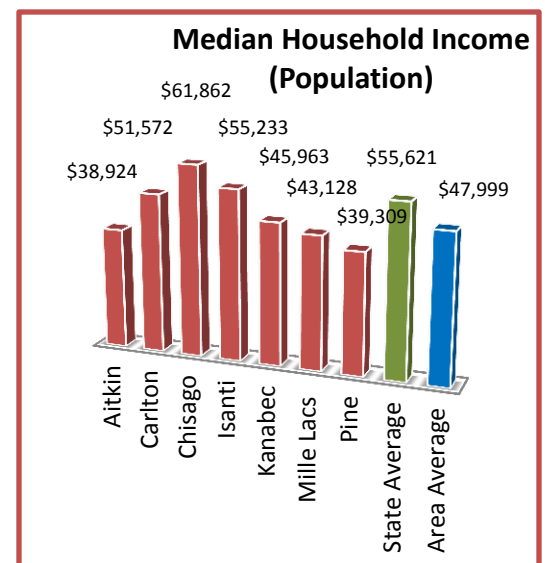
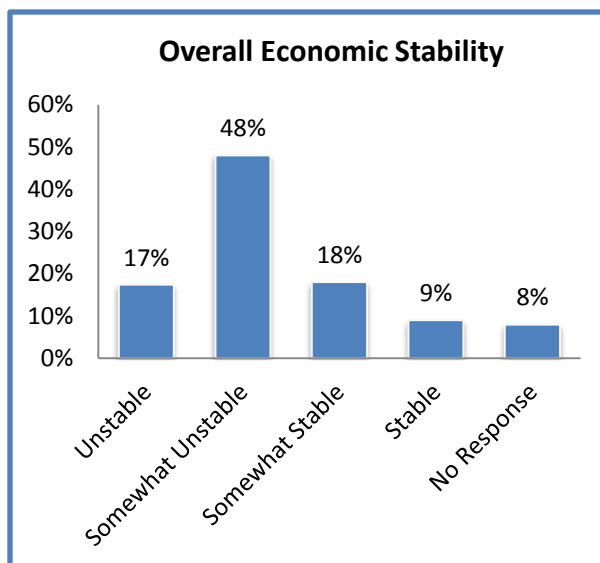
According to the 2010 Census, homeowners made up the following percentages of the population by county:

Aitkin	Carlton	Chisago	Isanti	Kanabec	Mille Lacs	Pine	Service Area	Statewide
39.5%	31.2%	31%	30.8%	32.9%	31.3%	31.8%	31.9%	29.1%

This concludes that the survey is still disproportionate in reaching renters.

Economic Stability:

The economic stability of all survey respondents was surveyed. This not only encompasses the low income population but the middle income wage earners and business owners; giving a true sense of the economic stability of the community.

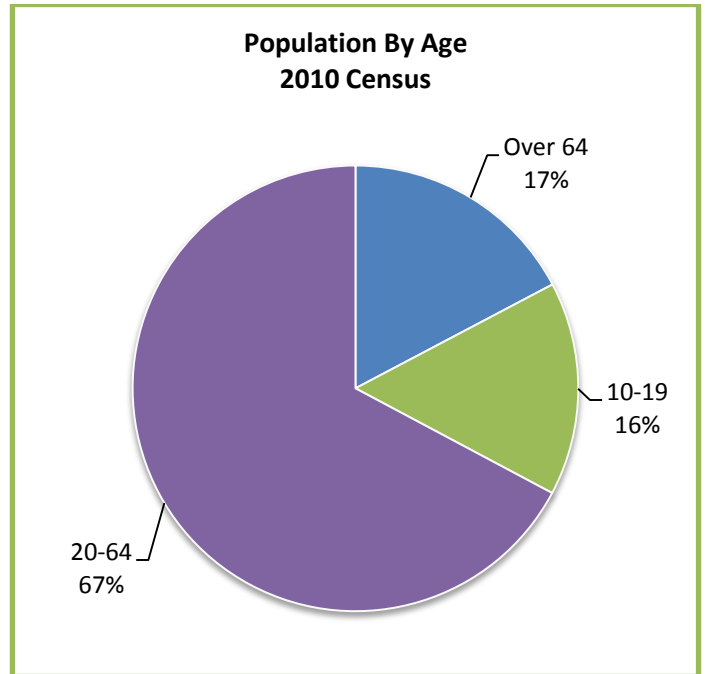
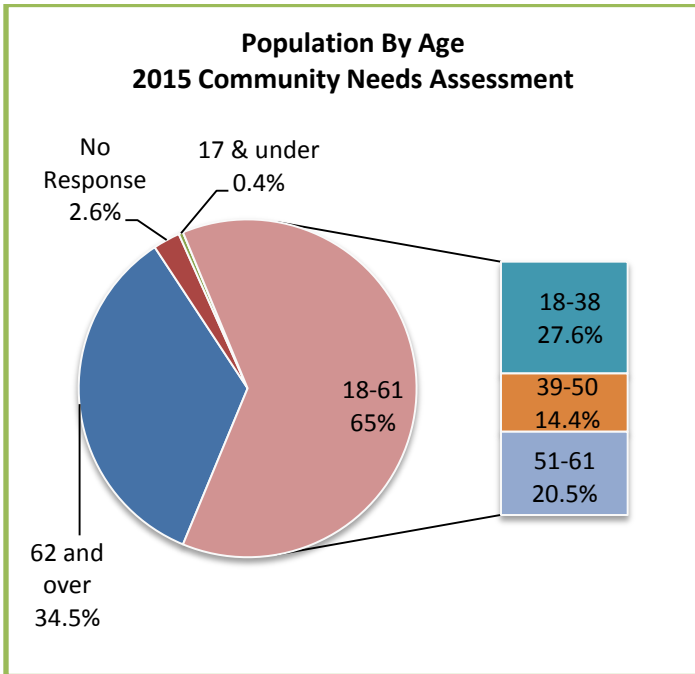


65% of survey respondents reported to struggle financially. This is no change since the last survey in 2013.

Unstable = Unable to pay bills; Somewhat Unstable = Living paycheck to paycheck; Somewhat Stable = One month of income saved; Stable = 3+ months of income saved.

Household Demographics:

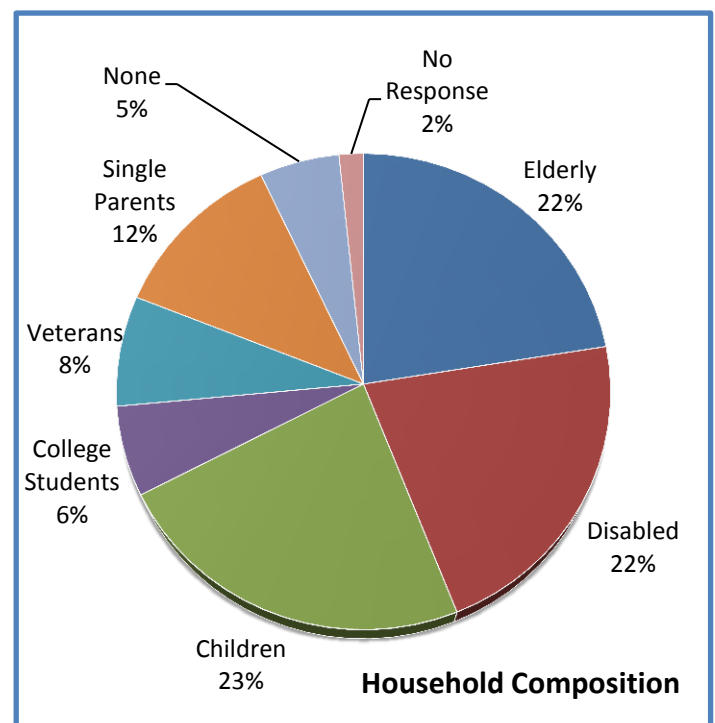
Age was requested to determine if the demographics of the surveyed population corresponded accurately with the make-up of the service area population. When compared to the 2010 Census data, there was a discrepancy in responses from the youth population (0.4% of the total responses, only up 0.1% from 2013) and the senior populations. **Outreach to the youth population should be improved upon to gather input from this portion of the population that often is most susceptible to the effects of poverty.** The senior population continues to grow as the baby boomer generation ages, therefore comparing proportions to five year old census data might not be the best guide.



Survey responders were asked if their household had any members that were **elderly, disabled, veterans, students and dependent children**. This question helped to solidify that the survey population was diverse and spanned sectors that can be susceptible to income-based issues.

In the report area, the overall poverty rate is 13.3% (2010 Census); however, children have a higher poverty rate of 14.7% and seniors have a slightly lower poverty rate of 8.2%.

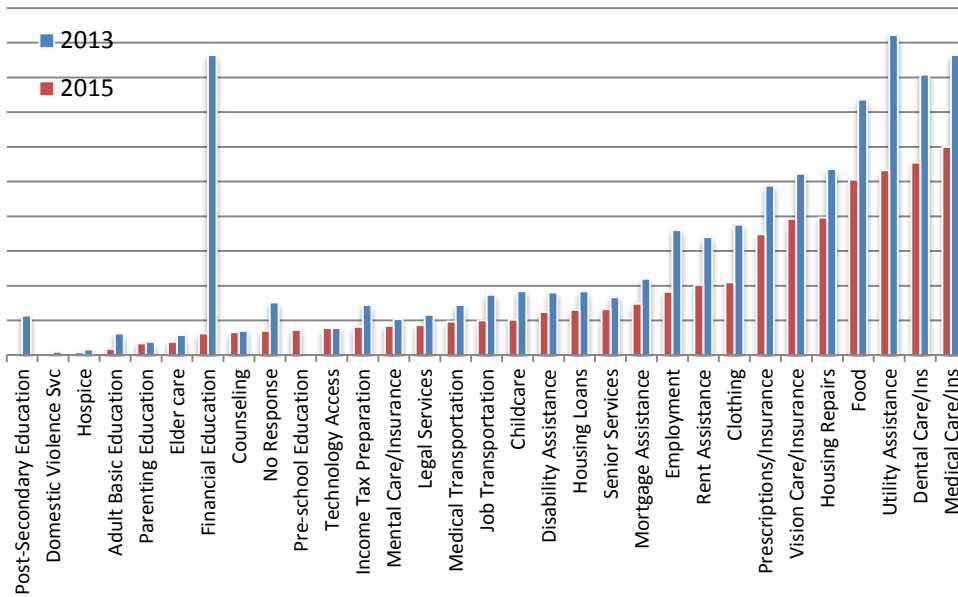
Since the household composition of the survey responders correlate with the census data on households in poverty, the survey reached a diverse mix of the population.



Overall Community Needs

The population surveyed was asked to identify the top five needs of their own household, the top five needs of their community and what factors and greatest cause of those needs were.

What Are the Top Five Needs of Your Household?



Top Five Needs of Households

Medical Care/Insurance
 Cannot afford premiums/co-pays/deductibles; Insurance not offered through employment

Dental Care/Insurance
 Cannot afford premiums/co-pays/deductibles; Insurance not offered through employment

Utility Assistance
 Help with heating costs and general utilities (electric, gas, water, sewer)

Food
 Rising costs of food; limited access to food shelves

Housing Repairs
 Unable to afford repairs, Improvements to allow seniors to stay in their homes

Top Five Factors of Household Needs

Employment/Wages/Income
 Cannot find employment; Wages/Hours available not enough; Overall lack of income

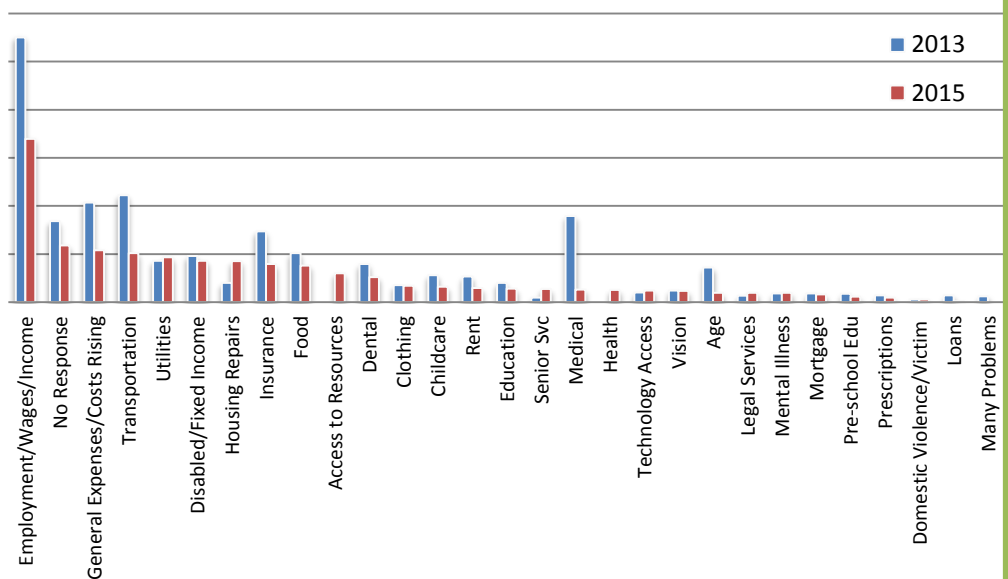
Expenses/Costs Rising
 Cost of living increases but income does not increase at same rate

Transportation
 Rising costs of fuel; Vehicle is not reliable & requires repairs; Public transit hard to access

Utilities
 Costs to heat home rise faster than wages or assistance can keep up with

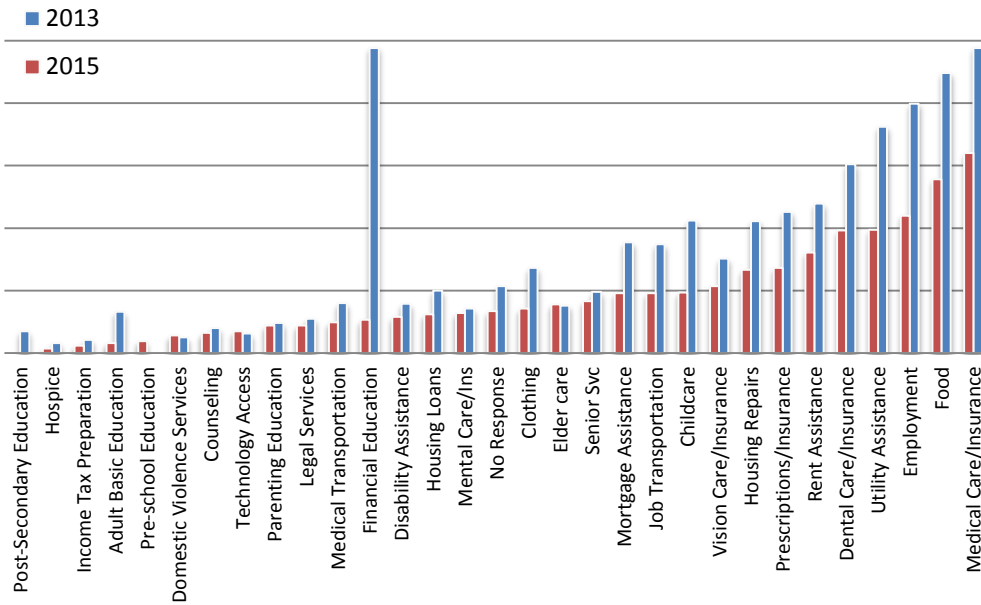
Disabled/Fixed Income
 Limited resources for those on disability; Unsure of where to get services or additional help

What Makes it Hard to Meet These Needs?



It is noticeable that *Financial Education* is not one of the top five identified needs, replaced by a **need for Housing Repairs**. A **lack of resources or services for those on disability** emerged as a factor, in addition to a new category “**Access to Resources**” which appeared this year but did not register as a factor at all in 2013.

What Are the Top Five Needs of Your Community?



Top Five Needs of the Community

Medical Care/Insurance
 Cannot afford premiums/co-pays/deductibles; Insurance not offered through employment

Food
 Rising costs of food; limited access to food shelves

Employment
 Cannot find employment; Wages/Hours available not enough; Overall lack of income

Utility Assistance
 Help with heating costs and general utilities (electric, gas, water, sewer)

Dental Care/Insurance
 Cannot afford premiums/co-pays/deductibles; Insurance not offered through employment

Top Five Factors of Community Needs

Employment/Wages/Income
 Cannot find employment; Wages/Hours available not enough; Overall lack of income

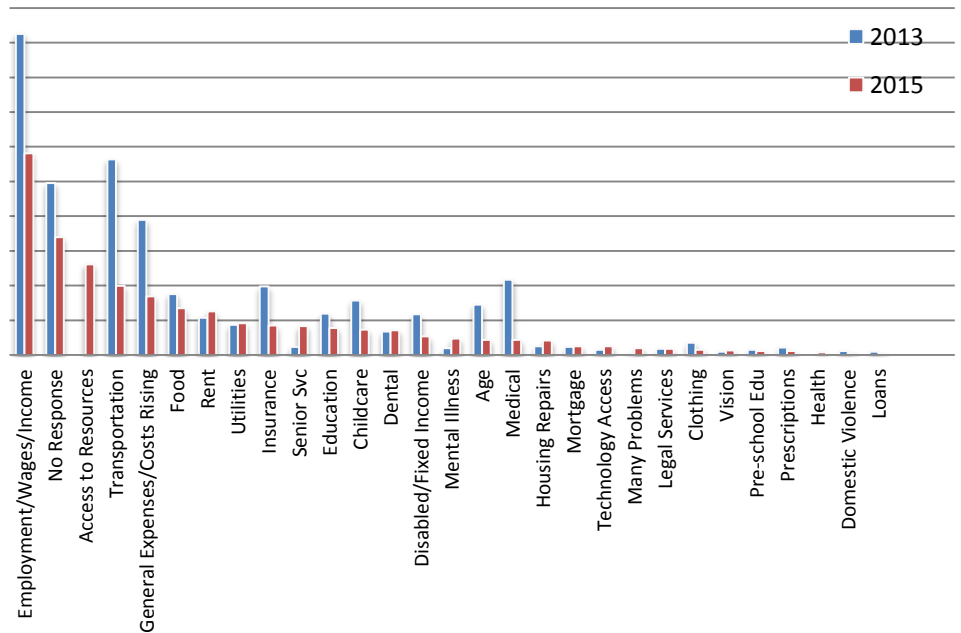
Access to Resources
 Unsure of where to ask for help; Lack someone to get advice from; Cannot physically get to resources

Transportation
 Rising costs of fuel; Vehicle is not reliable & requires repairs; Public transit hard to access

Expenses/Costs Rising
 Cost of living increases but income does not increase at same rate

Food
 Rising costs of food; limited access to food shelves

What Factors Cause the Community Needs?



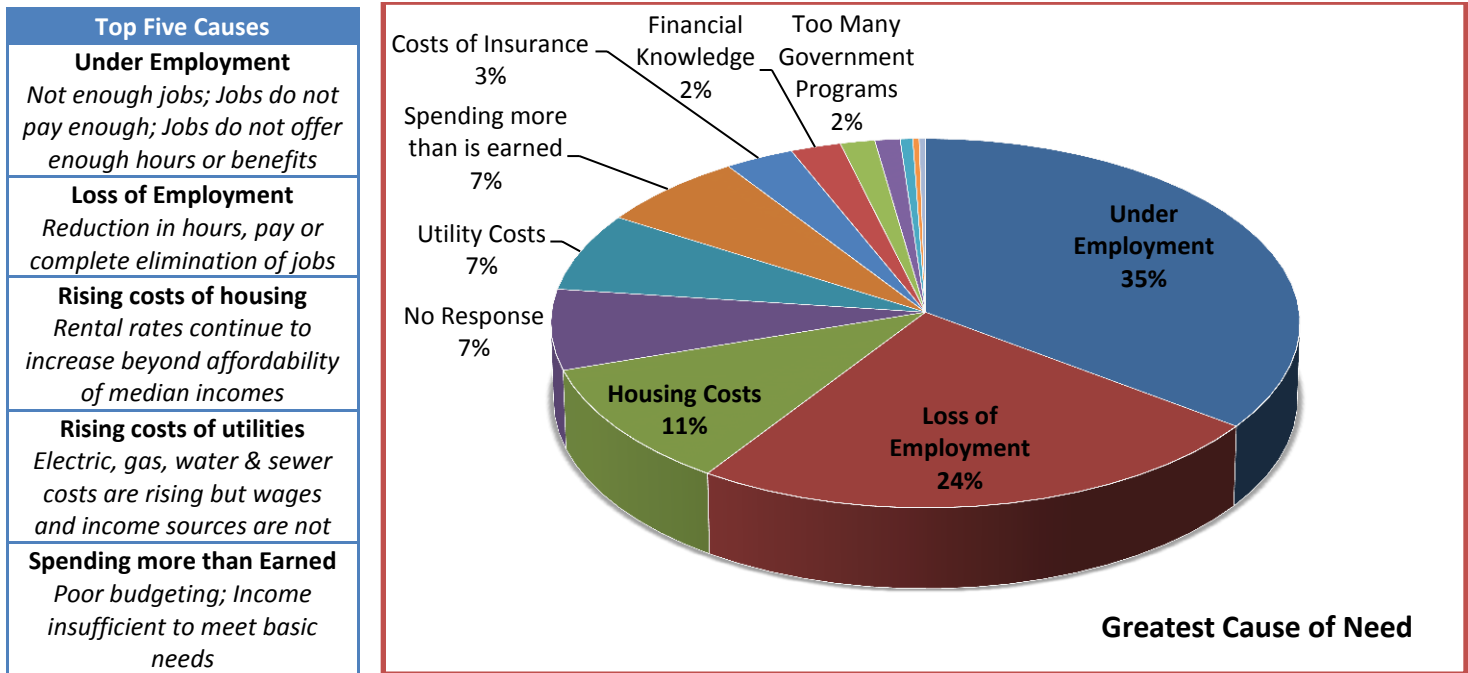
Again, *Financial Education* dropped significantly down the list of community needs, replaced by a need of **Dental Care**. A lack of **Access to Resources** emerged as a new factor, in addition to the cost of **Food**.

Basic needs such as **medical insurance, food, utilities and dental insurance** are difficult to afford with the employment options available in the area, as **transportation & general living costs continue to increase**. The community also needs to evaluate the ability to **create more living wage jobs with benefits** and offering more ways to **access resources** or offer **support to those that are disabled**.

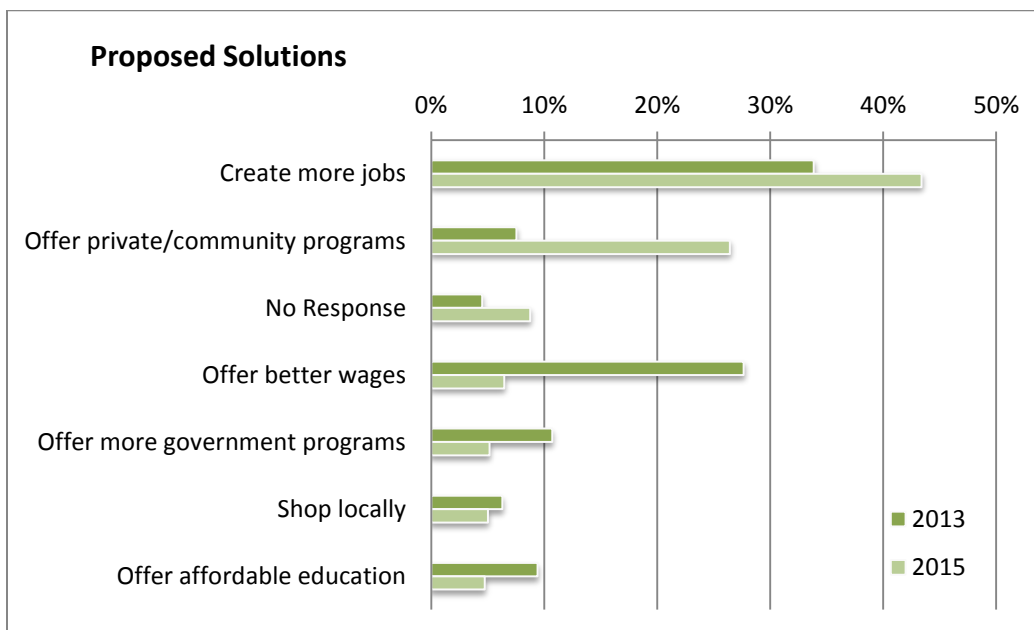
Overall Causes & Solutions

The population surveyed was asked to select what they felt was the reason or the cause of their household's needs and the community's needs and also what solution could alleviate the need. Knowing the needs of the community and its residents is not useful unless the reason **why** those needs exist is determined. Once the perceived reason of the need is established, a solution can be formed to address the need.

Greatest Cause of Overall Needs:



Proposed Solutions:



Top Solutions

Create more jobs

More jobs are needed to meet the demand for employment or to address the issue of under-employment and un-employment.

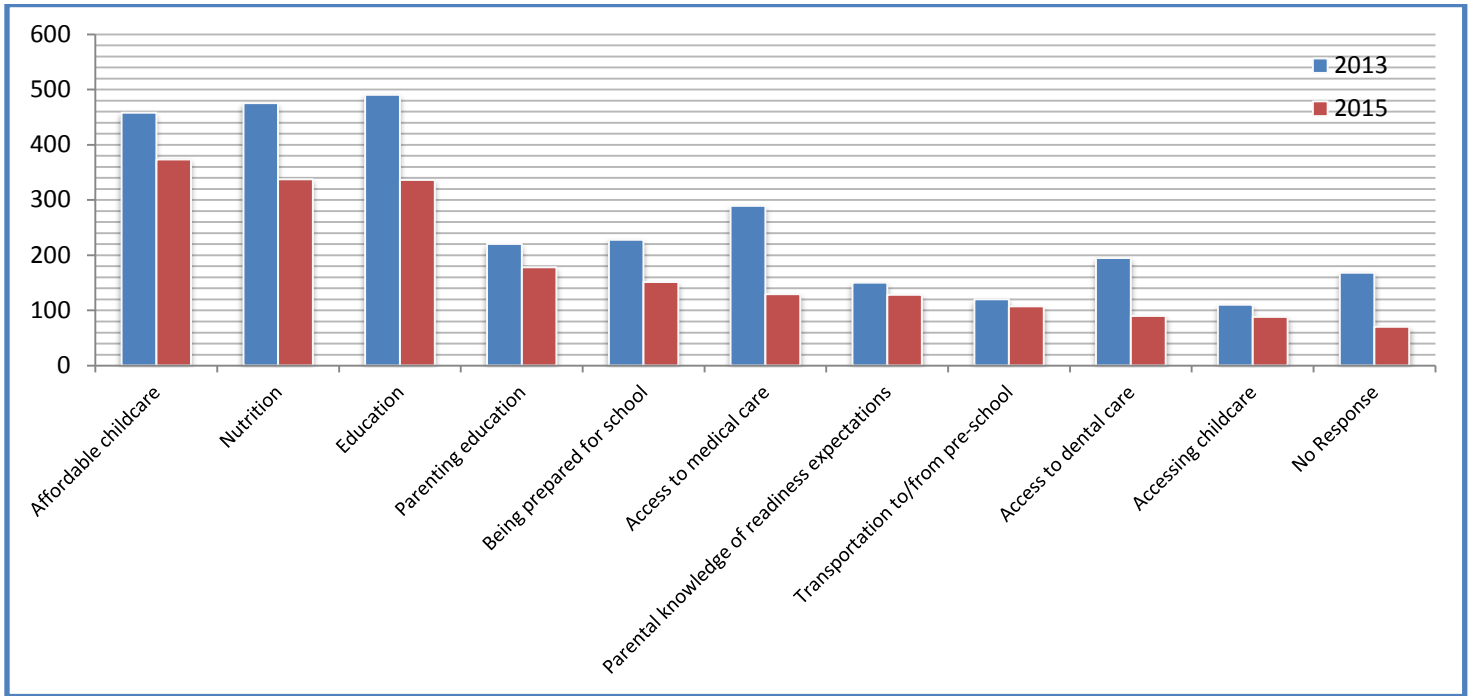
Offer more Private/Community Funded Programs

More connections are needed to resources within the community so everyone knows where to go to ask for help, advice, and counseling.

Early Childhood & Family Development

To assist with the Early Childhood & Family Development’s planning for programming, the following question was asked of survey respondents:

What are the top three (3) issues for children ages five (5) and younger?



Top Three Issues for Children Less Than Five (5) Years of Age

Affordable Childcare

Families may not qualify for childcare assistance; or there are waiting lists

Nutrition

Food that is nourishing, available & affordable

Education

Preschool education that is effective, accessible & affordable

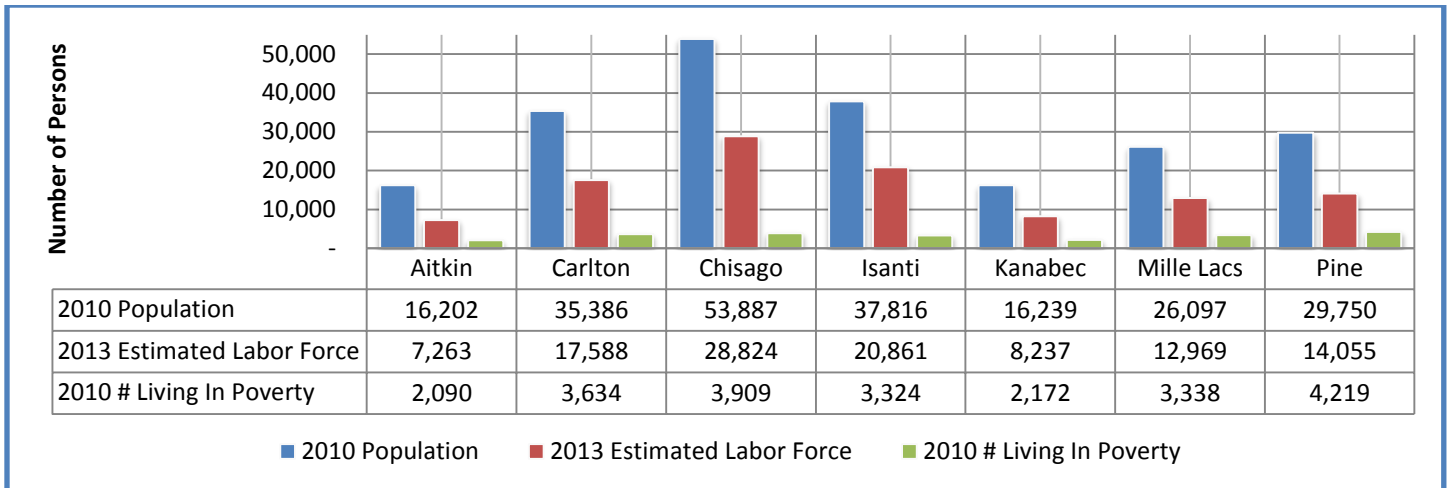
The survey indicates that **affordable childcare** is an emerging need within the community; families may not be qualifying for or fully know how to access childcare assistance; or the demand for childcare is driving up the costs because providers have waiting lists and can set rates based on the high demand; or the combination of low wages and high costs of housing, utilities and transportation as outlined in the overall community needs assessment is causing a further strain on family’s budgets.

Nutrition also appears as a top need for children, as **food** did in the overall community needs assessment; access to food that is nourishing and affordable is a recurring theme throughout the needs assessment for all populations.

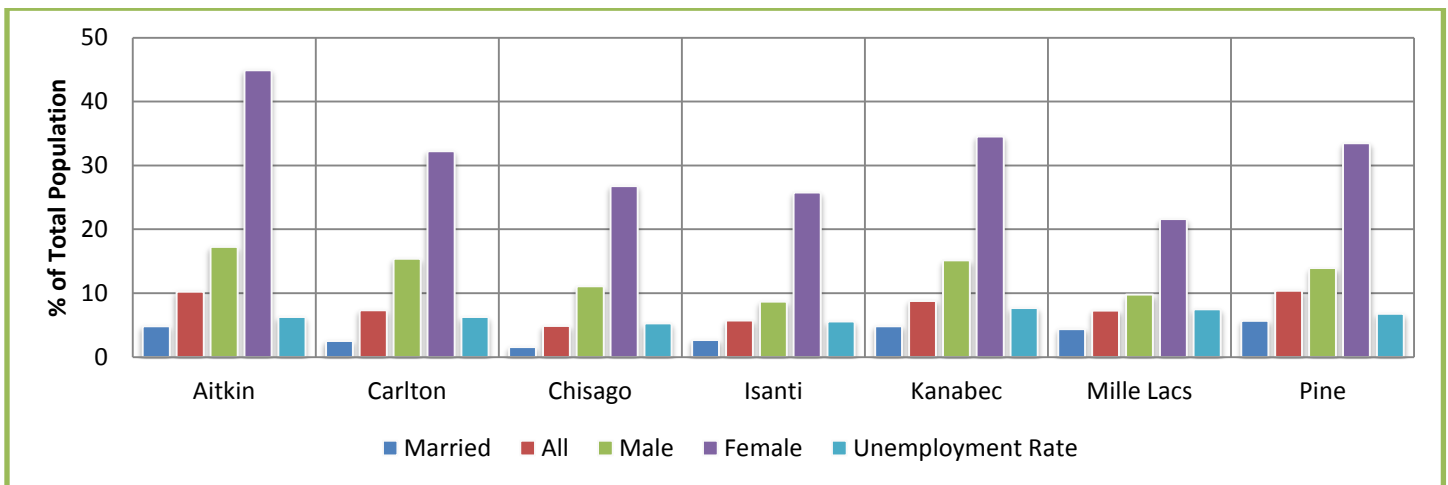
2010 Census Data

The data supplied below was collected from the US Census Bureau, Census 2010, released in February 2011.

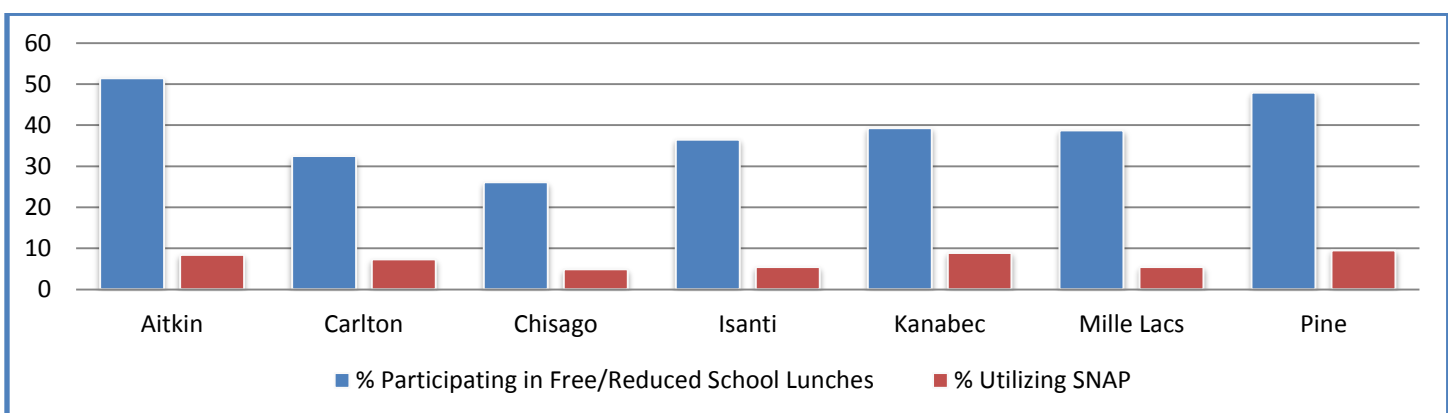
Population – Labor Force – Poverty:



Unemployment Rate and Poverty Rate by Family Type:



% Utilizing Food Support Resources of those eligible:



Household Analysis

The chart below takes each one of the **top five low-income household needs** and determines the level of the need (individual, agency or community), the possible root causes of each need and what resources currently exist within the community to address the need (on the following page). Lastly, the chart outlines what steps could be taken to address the root causes or meet the need for each level identified.

Top Household Needs:	Medical Care - Insurance	Dental Care - Insurance	Utility Assistance	Food	Housing Repairs
Level of Need:	Families and individuals struggle to maintain coverage because it is expensive	Families and individuals struggle to maintain coverage because it is expensive	Families and individuals struggle to pay utility bills because costs continue to increase	Families and individuals struggle to pay for food because costs continue to increase	Families and individuals struggle to pay for maintenance and repairs on their homes because other costs continue to increase
		The community lacks dentists that accept public dental insurances.	The community median incomes are lower than average so many struggle to pay utility costs.	Community food shelves have policies and hours that do not accommodate the working poor, disabled and those with limited transportation options	Increased program regulations cause an administrative burden in delivering housing rehabilitation programs
			Energy assistance income guidelines keep some households from receiving assistance that struggle to pay utility bills.	Families and individuals lack capabilities or knowledge on how to apply for help	Competitive application processes limit the amount of funding opportunities for local households that can be helped with grants
Root Causes:	Individuals do not earn enough wages or have a fixed income and are unable to afford health insurance	Individuals do not earn enough wages or have a fixed income and are unable to afford dental coverage	Individuals do not earn enough wages or have a fixed income and are unable to afford increases to utility bills	Individuals do not earn enough wages or have a fixed income and are unable to afford adequate food	Individuals do not earn enough wages or have a fixed income and are unable to afford to pay for housing repairs
	Individuals do not know how to access health care coverage	Dentists choose NOT accept public dental insurance	Individuals do not know how to budget on limited income amounts	Food shelf requirements can make food hard to access	Individuals do not have the skills or the capabilities to make repairs themselves
	Individuals do not know how to manage medical debt	Transportation costs to Dentists that accept public coverage is expensive	There are very few secondary options for energy sources, so consumers must pay the costs regardless of affordability or risk having no heat or power.	Some people have limited knowledge of how to grow food; limited availability to gardening space; limited time to devote to growing food	Individuals do not have good credit or enough equity to obtain a loan to pay for the repairs

Top Household Needs:	Medical Care - Insurance	Dental Care - Insurance	Utility Assistance	Food	Housing Repairs
Community Resources:	MNsure Navigators	Head Start Dental Day	Energy Assistance Program	Food Shelves	USDA-Rural Development
			Reach Out for Warmth	SNAP Outreach & Application Assistance	Small Cities Development Program
			Salvation Army Heat Share	Gardening Clubs/Nutrition Educators	Minnesota Housing Finance Agency
			Caring Members	Community Gardens	
Next Steps:	Lakes & Pines should continue to conduct outreach on the availability of affordable health insurance through MNsure	Lakes & Pines should continue to deliver dental services to Head Start families	Lakes & Pines should continue to offer financial literacy classes and budgeting sessions to all Energy Assistance Program applicants	Lakes & Pines should partner more actively with food shelves to strengthen the food shelves abilities to serve local residents food needs	Research training and employment programs to teach homeowners skills to repair their own homes
		Community discussions should be initiated with local dentists to find out why some do not accept public dental insurance	Lakes & Pines should conduct targeted outreach on the benefits of budgeting and “pre-buying”	Lakes & Pines should continue to conduct outreach and awareness on the benefits of SNAP to the whole community	Lakes & Pines should continue to offer financial education workshops but target them to homeowners to help with budgeting, debt reduction and credit restoration
			Lakes & Pines should research alternative energy resources for homeowners to utilize so they have secondary options when rates increase	Community partnerships should be established with local gardening clubs to encourage more families to grow their own food	Lakes & Pines should work on building the capacity of the housing repair programs.

Priorities for Household Needs

Based on the above analysis of the **top five household needs** the following should be considered a prioritization for Lakes & Pines and its community members to establish a plan to address the needs:

1. Explore and develop ways to **conduct thorough outreach** so that all members of the community are aware of what services may be available to those with basic needs. It is common throughout the analysis that outreach, awareness and general knowledge of resources needs to be expanded upon to help low-income individuals and families step out of poverty → **MNsure navigation; Budgeting sessions; Food resources; Home repairs**
2. **Start community dialogues** and **create additional partnerships** to explore reasons why some resources are difficult to access → **Dental care; Alternative energy resources; Training & employment programs**

Community Analysis

The chart below takes each one of the **top five community needs** and determines the level of the need (individual, agency or community), the possible root causes of each need and what resources currently exist within the community to address the need (on the following page). Lastly, the chart outlines what steps could be taken to address the root causes or meet the need for each level identified.

Top Community Needs:	Medical Care – Insurance	Food	Employment	Utility Assistance	Dental Care - Insurance
Level of Need:	See analysis on previous pages	See analysis on previous pages	Individuals cannot find employment	See analysis on previous pages	See analysis on previous pages
	The jobs available do not always have adequate benefits and wages				
	The workforce is under skilled for higher paying jobs				
Root Causes:	Individuals need affordable, dependable transportation to attain and maintain employment				
	See analysis on previous pages	See analysis on previous pages	There are limited employment opportunities in the community.	See analysis on previous pages	See analysis on previous pages
	Training and education programs are expensive				
	Training and education programs are hard to access for those with barriers				
	Current transportation programs are unreliable and do not cover the days and times needed for evening work shifts				
Community Resources:	See analysis on previous pages	See analysis on previous pages	Central MN Jobs & Training Services	See analysis on previous pages	See analysis on previous pages
	Pine Technical & Community College				
	Anoka-Ramsey Community College				
	MN Department of Employment & Economic Development				
	Employment & Training Centers/Workforce Centers				
	GPS 45:93				
	East Central Economic Development Commission				
Next Steps:	Public Transit: Timber Trails; Heartland Express; Arrowhead Transit				
	Vehicle Donation Program				
	See analysis on previous pages	See analysis on previous pages	There are several resources in the community and state that help to develop jobs and work on transportation issues, all of these resources need to collaborate and partner to a greater extent to train & educate the workforce; create more living-wage jobs; create accessible transportation options for the working poor	See analysis on previous pages	See analysis on previous pages

Priorities for Community Needs

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2. **Start community dialogues** and **create additional partnerships** to explore reasons why some resources are difficult to access → **Dental care; Alternative energy resources; Training & employment programs**

Summary of Overall Needs

The analysis of the 2015 Community Needs Assessment data revealed that the root causes of poverty in this community lie within the rising costs of basic needs (housing, utilities, food, medical/dental insurance and transportation), compared to the low wages of local jobs, scarcity of local jobs and limited resources for those on fixed incomes (retired and disabled populations).

Further analysis revealed that there is a disconnection between what resources are available to those that are struggling, and where to go to ask for/apply for help.

The recurring needs of utility assistance, food and employment further begs the community to take a step back, research and determine what methods are currently working to address these needs; who is missing from the partnerships and what other options are out there to provide alternative solutions:

- If as a community we have no control over the costs of utilities and the guidelines of utility assistance programs, can we look into alternative energy resources and begin offering programs to help with the installation of these alternative sources (solar panels, wind energy, ground source)?
- If food assistance utilization rates are low but people report to struggle to purchase food, is it because they don't know how to apply for assistance? Why they are not using food shelves? Are they unable to get to a food shelf during the hours of operation?
- If the average wages and education levels are lower than the state average, how can we work with the employment and training resources to increase education levels and attract higher paying jobs? What is the biggest barrier for local individuals to attain higher education or advanced training? Is it cost? Is it location? Is it lack of transportation?

While the perceived need for financial education dropped significantly for both low-income households and the community the way the benefits of knowledge around budgeting, debt reduction and credit repair is communicated with the community should be improved. Lastly, as the poor gain dental coverage, they still lack the ability to access services as few local dentists will accept public dental insurance. There should be some research conducted to determine why this is and take steps to improve access.

Direct From the Individuals:

What makes it hard or difficult for you or your family to meet the needs you identified?

I can't afford dental. I can't afford vision and glasses. I am barely making it on what I get from Social Security Disability. I am two months behind with rent, car maintenance and utilities; I am left with \$40 for food.

Having no driver's license makes it hard to get to food shelves.

Who in the world has enough money to pay a dentist?

Limited access to a broken website to apply for healthcare.

Money. I need a job so I can make money.

Nobody takes {state assisted dental coverage} in this area for people who need a dentist.

Live on a fixed income which is \$4 per month over the income limit for food support.

I need a real warm coat. I freeze most of the time.

We get milk from our dairy cow and meat we raise but anything that can't be grown in a garden is hard to pay for.

Not knowing what is available.

I am 82 years old, bipolar and live of \$332/month. It is hard to pay for my prescriptions because I can't afford insurance.

Where does a person go for advice and support?

Lack of employment in the area; higher than minimum wage or \$10/hour with no benefits.

My utilities are so high here; I can't keep up with them. My lot rent increases yearly but my wages don't. I have many housing repairs but not enough money to do them. I drive a 1999 car, when it dies I don't how I will afford a new one.

Food shelves have waiting lists.

Applying {for help} is confusing.

Poverty.

Senior services are expensive.

Minimum wage is joke.