



# West Central Minnesota Communities Action Inc. Community Needs Assessment 2020



Approved January 28<sup>th</sup>, 2020

# Introduction

West Central Minnesota Communities Action, Inc. (WCMCA) is located in Elbow Lake, MN and has been in existence since 1965, serving low income households primarily in Douglas, Grant, Pope, Stevens and Traverse counties in West Central Minnesota.

**WCMCA Mission:** Partnering to build community and empower people to overcome poverty and achieve their full potential.

**WCMCA Vision:** Partnering to end poverty in rural Minnesota.

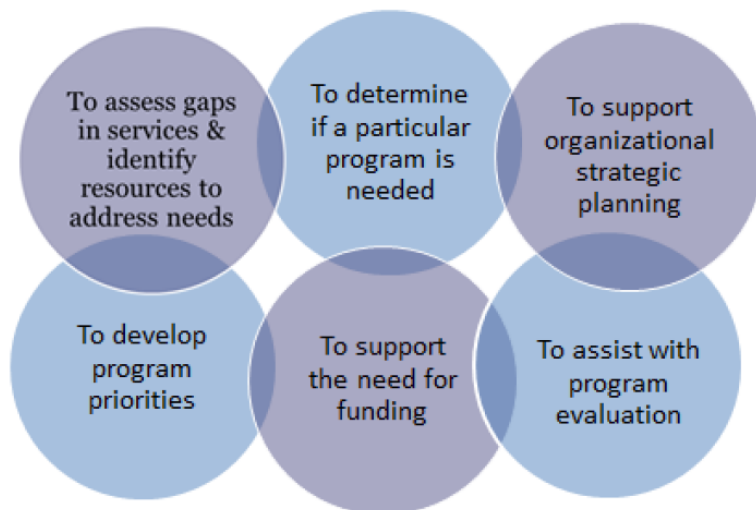
**Community Action Promise:** Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.

WCMCA currently operates programming in the areas of energy assistance, affordable housing development, housing rehabilitation, weatherization, Head Start, homeless services including FHPAP, long term homeless, transitional housing and rapid rehousing programs, supervised visitation, free tax preparation, asset development, financial education, benefits assistance including MNsure navigation services, and transportation services. WCMCA has a vast network of partners throughout the service area and has a history of collaborative work.

As a Community Action agency receiving Community Service Block Grant (CSBG) dollars, a comprehensive community needs assessment is not only best practice but is required by the CSBG authorizing statute.

The needs assessment evaluates the cause and consequences of poverty within WCMCA's legislatively-designated Community Action area of Douglas, Pope, Stevens, Grant and Traverse Counties.

## Why do we do Needs Assessments?



A product of the New York State Community Action Association

# Methodology

WCMCA performed the triennial community needs assessment October, November and December 2019. The agency utilized several methods to reach low-income and elderly households, as well as the larger community.

The process included the following:

- A review of demographic, economic, housing and social characteristics of Douglas, Pope, Stevens, Grant and Traverse Counties. Links to data reports used in this review are provided in the resource section of this report;
- Electronic surveys of the general community populations, community partner agencies, and WCMCA staff;
- Paper surveys at each office location with private drop-boxes;
- Focus groups which included Head Start Policy Council, a local Elder Volunteer Network, program participant panels, county jail residents and WCMCA's Board of Directors.

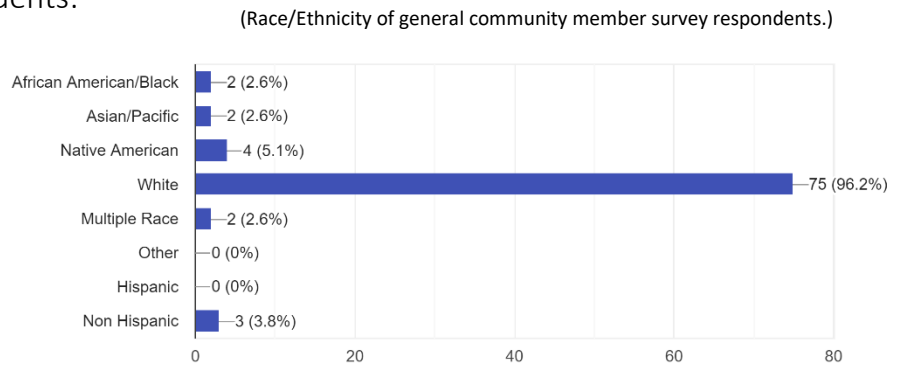
## Surveys

Three separate surveys were created to capture the input of those in the community. A senior survey for those 55 and older, and a general community member survey were distributed and participants were asked to answer survey questions based on *“what’s happening in their households now”*, by selecting areas in which they felt they had a need among a wide range of topics such as Employment and Education, Children and Youth (Ages 0-12 and Ages 13-22), Housing and Energy, Financial and Legal, Health and Family Planning, Transportation, Food and Nutrition, Seniors (Aged 55 and Older), Veterans and Other Needs.

In addition, a link to the Community Needs Assessment Survey was accessed by community partners that work closely with individuals and families in our area. Community Partners were asked to complete the electronic survey indicating areas they saw a need for more resources and/or services. Surveys were distributed via email blasts, on our Facebook page, and via paper surveys available in the Elbow Lake and Alexandria offices.

## Characteristics of Survey Respondents:

- Average income of general community member respondents: \$33,000/household
- Of all respondents, 51% live in Douglas County, 9% Pope County, 25% Grant County, 8% Stevens County and 7% Traverse County.
- 31% of respondents have a member of their household with a disability.



\*\* Findings from the survey reflect only the opinions of those persons responding from each county and are not necessarily representative of the opinions of the county-wide population. The survey serves as a key informant survey and, as such, survey results are informative about local conditions and needs.

## Focus Groups

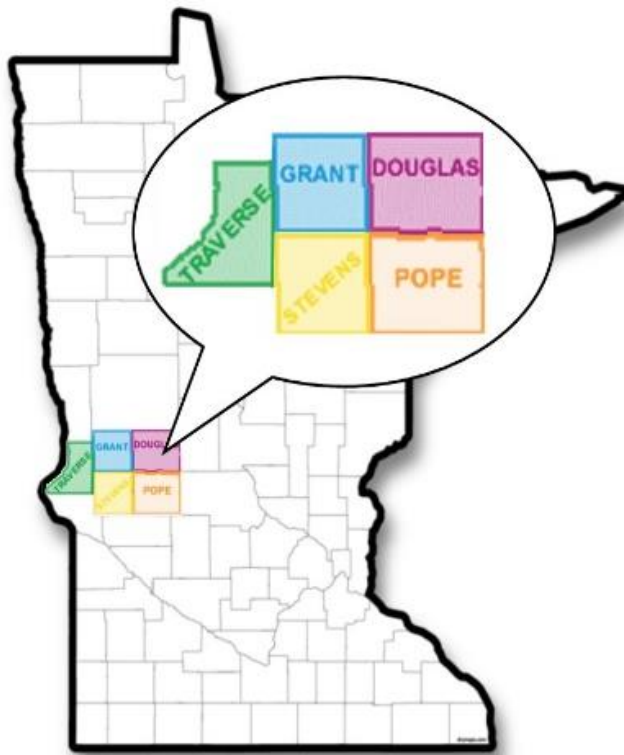
Four focus groups were held at various locations. The groups were asked to discuss what they thought were the most significant problems affecting families in their community, what resources were available to address the issues, and what actions, programs and strategies they thought would make the biggest difference in their community. The facilitator guided the conversation only to keep it on task, while a note-taker collected what was said during the discussion.

Together, the survey data (client and community partners), focus groups and demographic data provides a broad perspective of issues and information relevant to our Agency for assessing the needs and analyzing the conditions of poverty within our communities.

# Community Profile

WCMCA serves the counties of Douglas, Pope, Stevens, Grant and Traverse. The service area is located (as our namesake states) in the West Central part of Minnesota, with Traverse county neighboring the South Dakota boarder. The total population is approximately 67,000 people across the 2,993 square miles. The economy of central Minnesota, like that of the United States as a whole, has largely shifted from agriculture and mining to industry and service in recent years. Agriculture is still important in the region, especially in the southern and western part of the region, where the land and soil is conducive to growing crops such as corn and soybeans. Dairy farms also dot the region in areas where crops cannot easily be grown, but their numbers have been drastically dwindling in recent years.

The ethnic makeup of central Minnesota is largely representative of the first settlers who came to the region. People of German and Scandinavian heritage by far make up the majority of the region's residents.



# Population

The total population of West Central Minnesota Communities Action Inc's service area is 67,332. Over half of this population is located in Douglas County. The largest city in Douglas County is Alexandria with a population of 13,203.

Below is a breakdown of the population of the largest cities in each county in WCMCA's service area:

Douglas	Pope	Stevens	Grant	Traverse
Alexandria: 13,203	Glenwood: 2,521	Morris: 5,326	Elbow Lake: 1,283	Wheaton: 1,508

## Population Change

According to the Minnesota State Demographers office:

- Minnesota's total population is estimated to exceed 6 million by 2032 and grow to nearly 6.8 million by 2070.
- In the coming two decades, the under 18 population will grow modestly, gaining about 32,000 between 2015 and 2035. Meanwhile, the state's 65 and older population will grow much more rapidly, adding more than half a million people (510,000+) over those same years. As a result of this growth, in 2035, the age 65+ group is expected to eclipse the under 18 population for the first time in our state's history.
- The share of the total population that is age 18 to 64 will fall from 62% in 2015 to 57% by 2028.
- The percent of Minnesota's population represented by people of color (those self-identifying as one or more races other than White, and/or Latino) is projected to grow from 14 percent in 2005 to 25 percent by 2035.

Below is a table showing the population change per county between 2008 and 2018. The shift in population is consistent with the regional trend of declining and aging population in rural communities, while regional hubs are quickly growing.

Geography Name	Year	Population	Households	Percent change
Douglas	2018	38041	16495	5%
	2008	36,151	15,540	
Grant	2018	5975	2641	0%
	2008	5,993	2,521	
Pope	2018	11046	4875	0%
	2008	11,073	4,703	
Stevens	2018	9680	3720	0%
	2008	9,693	3,873	
Traverse	2018	3316	1484	-12%
	2008	3,724	1,617	

The population by age and gender is shown in the tables below. According to ACS data estimates for 2018, Males made up 50.2% of the service area population and females made up 49.8%. Males made up 45.3% of all WCMCA customers while females represented 54.7% of all WCMCA customers. The median age in the service area is well above the median age for the state of Minnesota, except for in Pope County where it is 4 years younger than the State median.

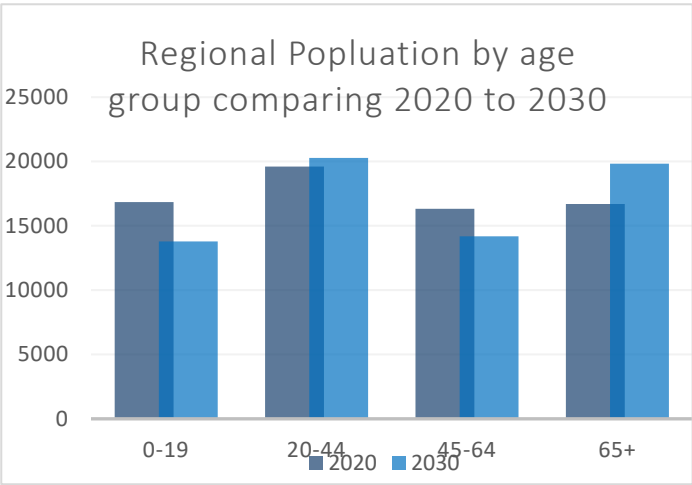
	Minnesota	Douglas	Grant	Pope	Stevens	Traverse	WCMCA Customers
<b>Male</b>	2,751,748	18,607	3,020	5,562	4,910	1,644	6,054
<b>Female</b>	2,775,610	18,596	2,918	5,418	4,874	1,693	7,310

ACS 5-year data estimates 2018

	Minnesota	Douglas	Grant	Pope	Stevens	Traverse
Under 5 years	351,740	2,084	359	627	533	160
<b>5 to 9 years</b>	<b>363,928</b>	<b>2,328</b>	<b>351</b>	<b>676</b>	<b>584</b>	<b>207</b>
10 to 14 years	361,496	2,284	422	619	562	172
<b>15 to 19 years</b>	<b>356,498</b>	<b>1,940</b>	<b>263</b>	<b>565</b>	<b>1,002</b>	<b>196</b>
20 to 24 years	361,934	2,030	308	491	1,270	194
<b>25 to 34 years</b>	<b>752,944</b>	<b>4,321</b>	<b>603</b>	<b>1,264</b>	<b>1,148</b>	<b>284</b>
35 to 44 years	685,568	3,942	652	1,116	930	344
<b>45 to 54 years</b>	<b>725,714</b>	<b>4,465</b>	<b>695</b>	<b>1,293</b>	<b>936</b>	<b>420</b>
55 to 59 years	393,455	2,937	520	901	688	270
<b>60 to 64 years</b>	<b>343,969</b>	<b>2,686</b>	<b>392</b>	<b>863</b>	<b>462</b>	<b>257</b>
65 to 74 years	470,691	4,393	714	1,393	778	350
<b>75 to 84 years</b>	<b>243,085</b>	<b>2,563</b>	<b>429</b>	<b>745</b>	<b>524</b>	<b>285</b>
85 years and over	116,336	1,230	230	427	367	198
<b>Median age (years)</b>	<b>37.9</b>	<b>44.1</b>	<b>45.2</b>	<b>45.9</b>	<b>33.3</b>	<b>48.4</b>
Under 18 years	1,291,607	7,975	1,324	2,298	2,051	693

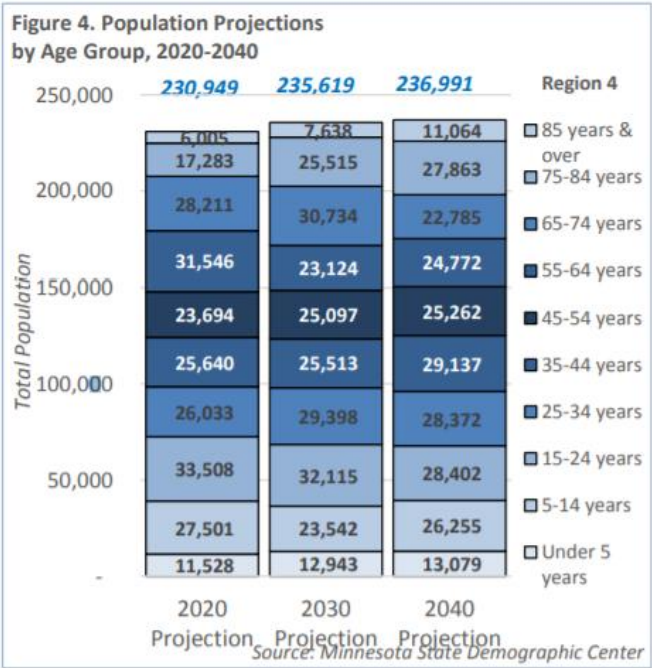
ACS 5-year data estimates 2018

The shift in age of the population will be the most notable change to the service area over the next 10 years. The population of those age 65 and older is expected to grow from 16,697 to 19,843; a 15% increase.



According to the MN DEED Labor Market Information office, in the Economic Development Region 4, over one-third (34%) of the regional population is over the age of 55, compared to 28.8% statewide. The region has a smaller percentage of people in the 25-54-year age group- typically considered the “prime working years”.

The projected population change varies by age. The region is expected to add residents between the ages of 25 and 54, and a corresponding increase in young children. Conversely, major losses are expected to occur in the age groups from 55 to 74 years, as the Baby Boom generation ages out of those cohorts. However, this will also lead to over 15,000 more residents aged 75 years and over, a 67.2 percent expansion (throughout the entire region which includes WCMCA’s service area plus Clay, Wilkin and Becker County.)

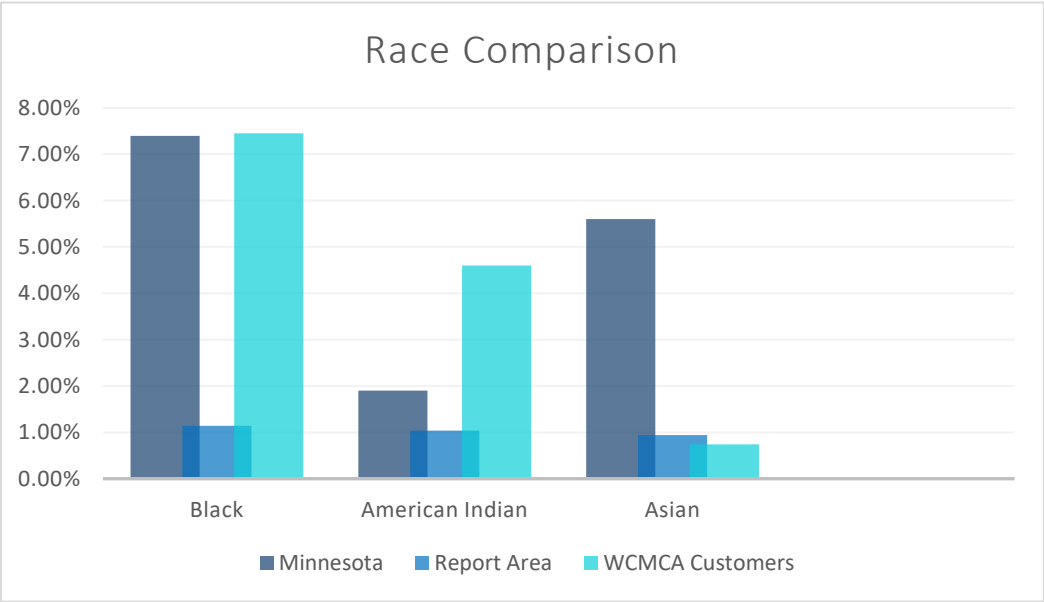




# Race Demographics

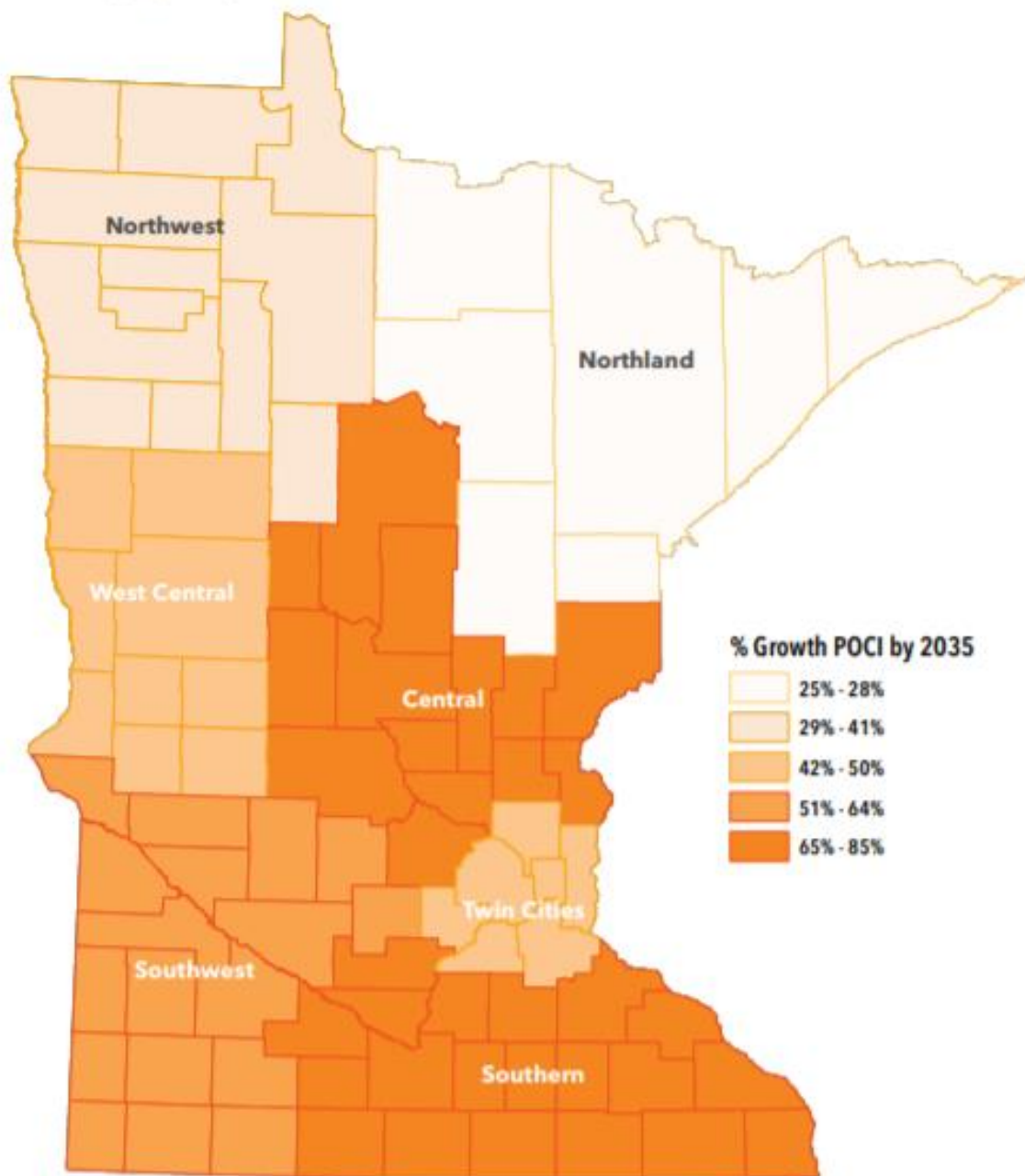
Population by racial group within the service area is shown below. According to ACS 2018 population estimates, the white population comprised 96.5% of the report area, black population represented 1.14%, and other races combined were 2.36%. In comparison to the general population in the broader community, the agency customer base is far more diverse, with 79.18% of the population served identifying as white. We also see much higher percentages of Black and American Indian population identified within our customer base. These number directly correlate with the racial disparity of poverty we see across our community and state.

	Minnesota	Douglas	Grant	Pope	Stevens	Traverse	WCMCA Customers
White	85.90%	98.30%	99.00%	98.10%	93.40%	93.70%	79.18%
Black or African American	7.40%	1.00%	0.70%	1.00%	1.70%	1.30%	7.45%
American Indian and Alaska Native	1.90%	0.70%	1.20%	0.70%	2.30%	6.00%	4.60%
Asian	5.60%	0.70%	0.60%	0.80%	2.30%	0.30%	0.74%
Native Hawaiian and Other Pacific Islander	0.10%	0.00%	0.00%	0.10%	0.90%	0.40%	0.12%
Some other race	2.00%	0.70%	0.50%	0.70%	1.40%	0.40%	1.34%



Communities in West Central Minnesota are expected to see anywhere from a 30-40% increase in people of color and Indigenous people by 2035.

### Growth in Population for People of Color and Indigenous People: Increase by region by 2035



Minnesota Housing Partnership-2019

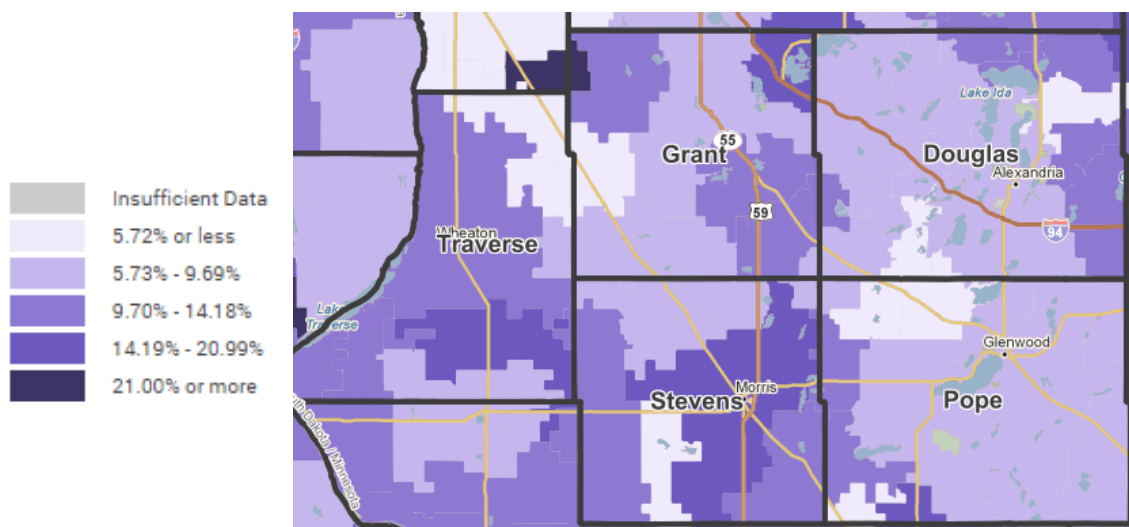
# Poverty

In 2017, a total of 6,342 persons residing in the five-county area had annual income below the federal poverty level (FPL). This is 9.7% of the regional population. (MN Compass) Another 6,034 people had annual incomes between 100 and 200% FPL.

2020	FEDERAL POVERTY LEVELS					2020
Size of Household	138%	150%	200%	250%	300%	400%
1	\$17,236	\$18,735	\$24,980	\$31,225	\$37,470	\$49,960
2	\$23,336	\$25,365	\$33,820	\$42,275	\$50,730	\$67,640
3	\$29,435	\$31,995	\$42,660	\$53,325	\$63,990	\$85,320
4	\$35,535	\$38,625	\$51,500	\$64,375	\$77,250	\$103,000
5	\$41,635	\$45,255	\$60,340	\$75,425	\$90,510	\$120,680
6	\$47,734	\$51,885	\$69,180	\$86,475	\$103,770	\$138,360
7	\$53,834	\$58,515	\$78,020	\$97,525	\$117,030	\$156,040
8	\$59,933	\$65,145	\$86,860	\$108,575	\$130,290	\$173,720

(Federal Poverty Levels for reference)

Estimated percent of population living below poverty level, between 2014-2018.- *Polycymap.cpm*



Douglas County has a slightly higher percentage of seniors in poverty than the State of Minnesota, while the other counties have a lower percentage than the State.

	Minnesota	Douglas	Grant	Pope	Stevens	Traverse
<b>Percent in poverty: 65 years and over</b>	7.20%	8.00%	6.70%	5.70%	6.10%	5.60%

The table below shows that families headed by a single female with young children are particularly prone to low incomes below the FPL. Poverty rates are generally much higher for these single parent families when all children are under 5 years of age.

	Minnesota	Douglas	Grant	Pope	Stevens	Traverse
<b>Families with female Head of Household, no husband present, with related children of the householder under 18 years</b>	30.90%	24.70%	37.50%	19.60%	35.90%	55.00%
<b>With related children of the householder under 5 years only</b>	38.30%	12.30%	88.20%	40.00%	38.20%	94.10%

*ACS 2018 5-year data- Percentages of female single parent families in poverty*

## Financial & Legal Survey Results

### Agency Partner Survey Top 3 Needs

1. HELP WITH BUDGETING AND MANAGING MONEY.
2. TAKING CARE OF BAD DEBT OR REDUCING DEBT.
3. MAKING OUT A WILL OR HEALTH DIRECTIVES

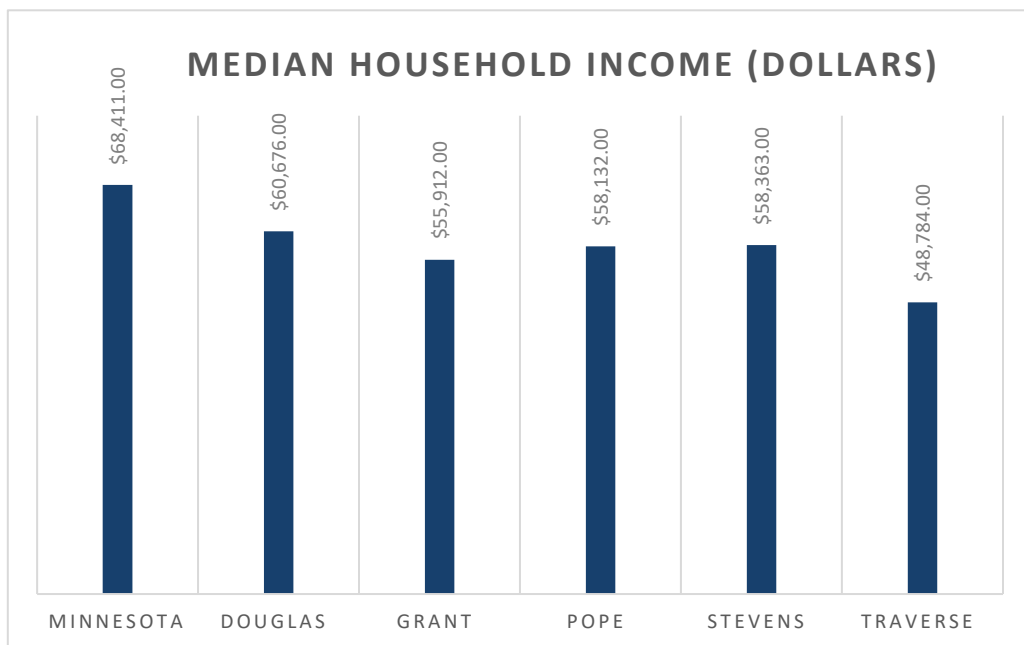
### Community Member/WCMCA Customer Top 3 needs

1. TAKING CARE OF BAD DEBT OR REDUCING DEBT.
2. HELP WITH BUDGETING AND MANAGING MONEY
3. MAKING OUT A WILL OR HEALTH DIRECTIVES

# Income and Employment

## Median Household Income

WCMCA's entire service area has a lower median annual household income than the State of Minnesota as a whole. Within the 5-county area, incomes



## Unemployment

	Minnesota	Douglas	Grant	Pope	Stevens	Traverse
Unemployment Rate (2018)	3.90%	3.00%	4.00%	2.70%	2.30%	2.90%

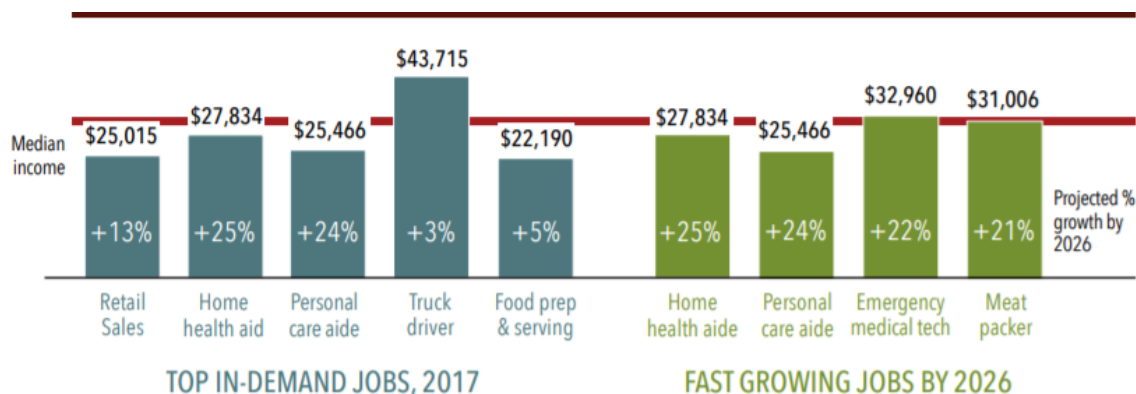
Currently, the majority of WCMCA's service area is experiencing unemployment rates less than the State's 3.9% unemployment rate. This is expected to continue; according to MN DEED Labor Market Information, there is a projection of a 1.2% loss in workforce numbers, as more of the Baby Boom generation leaves the labor force. The projected decline estimates a loss in the number of teenaged and entry-level workers and workers aged 55-64 years by 2030, against smaller gains among those 65 years and over. The area has gotten used to labor force growth, so the anticipated contraction may lead employers to adapt their hiring and management practices in order to compete.

## Cost of Living:

Economic Development Region 4 – West Central Annual Costs: **\$44,604** Hourly Rate: **\$14.30**. In West Central Minnesota, a typical family of two adults and one child, one adult working full-time and one part-time for a combined 60 work hours per week, needs to earn an estimated family income of \$44,604 per year and \$14.30 per hour per worker to maintain a simple living that meets basic needs for health and safety. The estimated monthly costs are: child care \$236, food \$752, health care \$396,

housing \$715, transportation \$752, other necessities \$429, and taxes \$437. The median wage paid to workers across all occupations in West Central Minnesota is 112 percent of the cost of living, while the median wage offer for job vacancies is 83 percent of the cost of living.

The top 5 in demand jobs in the region include personal care aides, tractor-trailer truck drivers, retail salesperson, food preparation and serving workers, and home health aides. The annual median income earned by the top jobs ranges from \$22,190 (food preparations and serving) to \$43,715 (tractor trailer truck drivers), but an employee in the region would need to earn from \$27,880 to \$32,560 to afford rent for a two-bedroom apartment at fair market rent. (MHP State of the State's Housing 2019)



Top 10 Occupations in Demand by Economic Region (2016-2026)

- Personal Care Aides
- Truck Drivers
- Retail Salespersons
- Food Prep/Servers
- Home Health Aides
- Nursing Assistants
- Elementary School Teachers
- LPN Nurses
- Stock Clerks
- Cashiers

## Income and Employment Survey Results

### Agency Partner Survey Top 3 Needs

1. JOBS THAT OFFER A LIVABLE WAGE FOR FAMILIES.
2. HELPING INDIVIDUALS WITH 'SOFT SKILLS' (INTERPERSONAL, TRANSFERABLE, SOCIAL SKILLS)
3. HELPING INDIVIDUALS FIND JOBS

### Community Member/ WCMCA Customer Survey Top 3 Needs

1. AFFORDABLE AND RELIABLE ACCESS TO THE INTERNET/TECHNOLOGY
2. I NEED A JOB WHICH PAYS ENOUGH TO MEET MY BASIC NEEDS
3. I NEED HELP FINDING A FULL TIME JOB THAT HAS BENEFITS

# Education, Children and Youth

## Graduation Rate

4-Year Graduation Rate for districts in WCMCA's service area-(MN Dept of Education 2018)

Organization	Graduated	Dropped		Unknown
		Continuing	out	
Statewide	83.2%	8.7%	4.6%	3.6%
Alexandria Public Schools	88.0%	5.8%	5.5%	0.6%
Morris Area Public Schools	93.3%	0.0%	2.7%	4.0%
Minnewaska School District	93.9%	1.2%	2.4%	2.4%
West Central Area	97.9%	0.0%	2.1%	0.0%
Brandon-Evansville Public Schools	90.0%	3.3%	6.7%	0.0%
Ashby Public Schools	100.0%	0.0%	0.0%	0.0%

## Educational Attainment

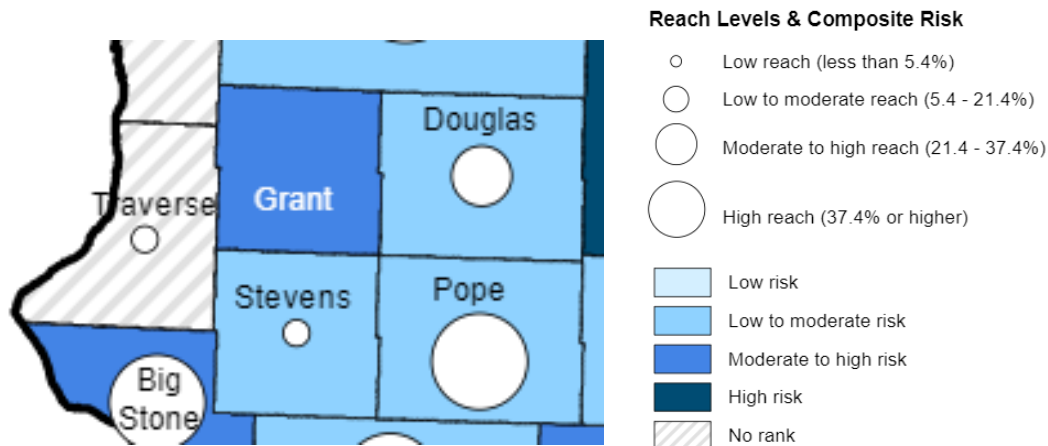
Educational Attainment shows the distribution of educational attainment levels in the report area. Educational attainment is significantly lower than the general population with only 53% having a high school degree or higher, compared to 94% of the report area population.

	Report Area	WCMCA Customers
Less than high school	6.00%	18.11%
High school diploma or GED	30.50%	45.91%
Some college or associate degree	39.40%	7.98%
Bachelor's degree	17.30%	18%
Graduate or professional degree	6.80%	0.10%
High school graduate or higher	94.00%	53.89%
Bachelor's degree or higher	24.10%	18.10%



## School Readiness

According to mncompass.org, School Readiness is a public-school early childhood education program open to children from age 3 to enrollment in kindergarten. The goal of the program is to help preschoolers gain skills and behaviors for school success. Statewide, about 14 or 15 percent of children age 3 and 4 are served by the School Readiness Program.



MN Compass also says that reading proficiency by the end of third grade is often a predictor for future academic and life success. Through third grade most students are learning to read, but in fourth grade they begin “reading to learn”—to gain information and think critically in all other subject areas. About 3/4ths of students who are poor readers in third grade will remain poor readers in high school. Students with limited reading skills area also more likely to exhibit behavioral problems, repeat a grade, and eventually drop out.

Third grade students achieving reading standards- Minnesota Department of Education

West Central	2013	2014	2015	2016	2017	2018	2019
Percent meeting or exceeding standards in 3rd grade reading (MCA-III test specifications)	60.10%	64.90%	63.80%	61.40%	57.50%	58.70%	54.60%
Minnesota	2013	2014	2015	2016	2017	2018	2019
Percent meeting or exceeding standards in 3rd grade reading (MCA-III test specifications)	57.20%	58.10%	58.70%	57.30%	56.50%	55.70%	54.60%



## Adverse Childhood Experiences (ACEs)

According to the CDC, Adverse Childhood Experiences (ACEs) are potentially traumatic events that occur in childhood (0-17 years). Approximately 61% of adults surveyed across 25 states reported that they had experienced at least one type of ACE, and nearly 1 in 6 reported they had experienced four or more types of ACEs. 9 different types of ACE have been studied:

1. Physical abuse
2. Sexual abuse
3. Verbal abuse
4. Mental illness of a household member
5. Problematic drinking or alcoholism of a household member
6. Illegal street or prescription drug use by a household member
7. Divorce or separation of a parent or guardian
8. Witnessing domestic violence or neighborhood violence.
9. Incarceration of a household member

---

**ACEs can have lasting, negative effects on health, well-being, and opportunity. These experiences can increase the risks of injury, sexually transmitted infections, maternal and child health problems, teen pregnancy, involvement in sex trafficking, and a wide range of chronic diseases and leading causes of death such as cancer, diabetes, heart disease, and suicide.**

-Center for Disease Control

---

### Minnesota Student Survey Adverse Childhood Experiences data 2019

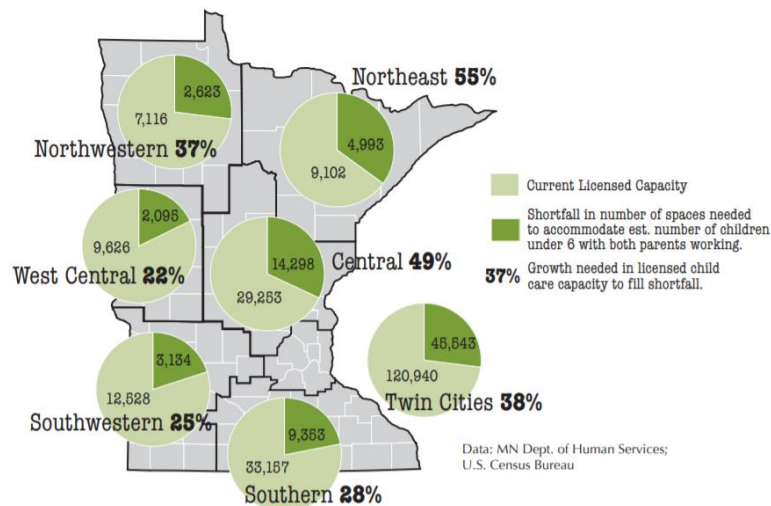
	9th Grade				
	Douglas	Pope	Stevens	Grant	Traverse
None	45%	55%	37%	34%	59%
One	24%	19%	37%	31%	19%
Two	13%	7%	11%	10%	15%
Three	6%	8%	15%	14%	0%
Four or More	12%	11%	0%	10%	7%

## Child Care

According to the Center for Rural Policy and Development (CRPD), there is a serious lack of child care throughout the state of Minnesota. The CRPD report estimates that there is a shortage of 35,447 slots outside of the Twin Cities metropolitan area. Two-parent households that would like to have both parents working, but lack child care end up having to make the choice between career advancement and family well-being. Parents sometimes withdraw from the workforce or move to a different community where they can find child care. Single-parent households face impossible choices when child care is unavailable.

A large piece of the child care shortage puzzle is ensuring that the providers we do have decide to stay in the field. Greater Minnesota lost 15,000 licensed, family-based child care slots between 2006 and 2015, according to the CRPD. Family-based child care is a challenging, labor-intensive field that requires licensure and ongoing training and long hours. It demands child development and business skills, and, despite the strain on family budgets to pay for their child's care, the compensation for front-line child care workers is typically low and offers few if any benefits. Supporting the field as a whole, both existing providers and those considering entering this work, is as important as promoting expansion.

### Rural Reality: Child care shortage.



## Education, Children and Youth Survey Results

### Agency Partner Survey Top 3 Needs

1. HELP OBTAINING MENTAL HEALTH SERVICES FOR FAMILIES.
2. HELP FINDING QUALITY CHILD CARE
3. FINDING EVENING/WEEKEND CHILD CARE

### Community Member/ WCMCA Customer Survey Top 3 Needs

1. HELP PAYING FOR CHILD CARE COSTS
2. NEED HELP WITH SCHOOLWORK/TUTORING
3. HELP FINDING QUALITY CHILD CARE

# Housing

## Homeownership

Approximately 75% of housing units in WCMCA's service area are owner-occupied, while 25% are rental units. In 2019, approximately 43% of WCMCA's customers owned their home, 50% of customers rented, and 5% lived in temporary housing or were considered homeless.

While Minnesota homeownership rate is higher than the national average, the disparity in homeownership between whites and people of color is the highest in the nation. Three-quarters of the white population in Minnesota own their own homes, while less than a quarter of African Americans are homeowners.

The median household income in Alexandria, MN is \$56,347. The median listing price of homes in Alexandria is \$265k. In order for this mortgage to be affordable, a household would need to earn at least \$75,000 annually and have access to a \$15,000 down payment. The top 5 in demand jobs in Douglas County have an annual salary between \$22,000-\$44,000. An affordable mortgage for a household earning \$32,000 would be around \$110,000. Currently there are 6 homes for sale in Douglas County within that price range, and zero within the City of Alexandria which is where the majority of the population is employed. Throughout West Central Minnesota, there are currently 6,156 job openings. The median wage for these openings is \$14.01. These figures remain similar throughout WCMCA's service area.

The age of the housing stock throughout West Central Minnesota is also of concern. According to MN Compass, approximately 40% of homes were built before 1969. 21% built between 1940-1969 and 19% built before 1939. The age of housing stock is an important indicator for housing market going forward. Aging homes require remodeling and renovations, as these structures are, for example, less energy-efficient than new construction. The Pope County Housing Study which was

### Homeownership Gap by Region:

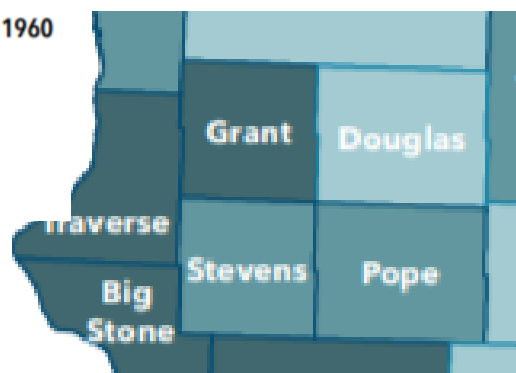
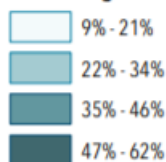
Percentage gap between white homeowners and POC homeowners

Ranking	Region	% white homeowners	% POC homeowners	Home Ownership Gap
1	Twin Cities	75%	39%	36%
2	Central	79%	46%	34%
3	Southwest	78%	46%	32%
4	Southern	77%	45%	32%
5	Northland	76%	45%	31%
6	West Central	77%	46%	31%
7	Northwest	78%	50%	28%
	<b>State</b>	<b>76%</b>	<b>41%</b>	<b>36%</b>

### AGING HOUSING STOCK:

Percentage of single family and multi-family housing built before 1960

#### % housing built before 1960

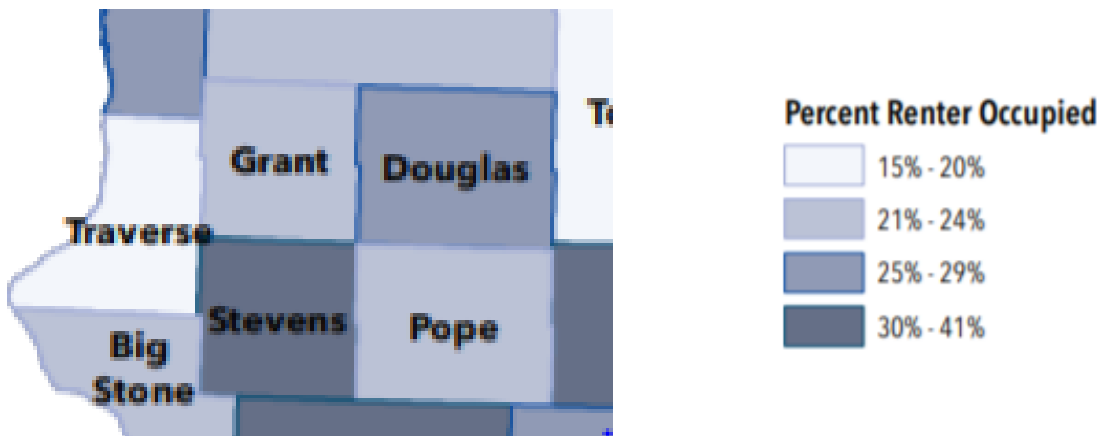


completed in April 2018 stated that the preservation of older housing stock will be important to offering affordable housing in the area.

## Rental

### RENTAL VS OWNER OCCUPIED:

Percentage of households that are renting vs. owning in 2017

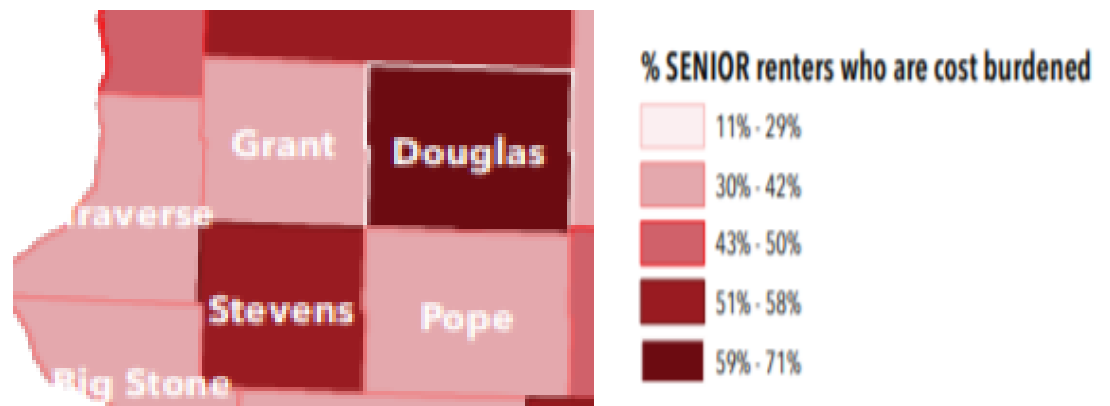


According to Minnesota Housing Partnership's State of the State's Housing Report, West Central Minnesota contains the highest percentage of severely cost burdened renters, with 24% of renters paying more than *half* of their income on housing. Stevens County has the highest cost-burdened renters in the

stat, with 34% of it's renters paying more than half of their income on housing. The West Central Region also contains the second highest percentage of senior renters in the state, and 56% of those senior renters are cost burdened.

### Senior Renter Cost Burden:

Senior renter households paying 30% or more of income for housing in 2017



Vacancy rates in the five-county area remain very low. Both the City of Alexandria and Pope County recently completed a housing study. The Alexandria housing study showed that there is less than a 2% vacancy rate within the city limits, and less than a 1% vacancy rate for low-income rental housing. Pope County's study revealed an overall vacancy rate of 3.7% however, there were no vacancies of one-bedroom or three-bedroom units and the vacancy rate for two-bedrooms was only 1.1%. The

community of Steven's County is slightly different than the other four counties due to it being the location of a major University. The rental vacancy rate varies depending on the time of the year and is not uncommon to see vacancy rates between 10 and 15%.

Median rent prices in Douglas, Pope and Stevens county rose 27% from 2000-2017, and 14% in Grant and Traverse Counties, while the average income of renters has increased an average of 18% over that same time period.

Fair Market Rent

## Homelessness

Homelessness in WCMCA's service area looks much different than it may in metropolitan areas.

Every three years, Wilder Research conducts a one-day statewide study to better understand the prevalence of homelessness in Minnesota, as well as the circumstances of those experiencing homelessness. The 2018 study took place on October 25, 2018 and included two components that captured information on that date: 1) face-to-face interviews with people throughout the state who meet a federal definition of homelessness, and 2) a count of people experiencing homelessness. The data include: People staying in all known emergency shelters, domestic violence shelters, and transitional housing sites throughout the state. People experiencing homelessness who were found through outreach in non-shelter locations such as encampments, hot-meal programs, and other drop-in service locations. This report does not contain estimates of the uncounted or unidentified homeless population. Point-in-time counts, and surveys can never completely include all people experiencing homelessness, especially those not using shelters.

2018 interview data show that the most common reasons adults (age 18 or older) left their last housing were because they were evicted (39%), they could not afford their housing (38%), or they lost their job or had their hours cut (31%). Over half (56%) of those experiencing homelessness said they had difficulty finding housing because there was nothing they could afford.

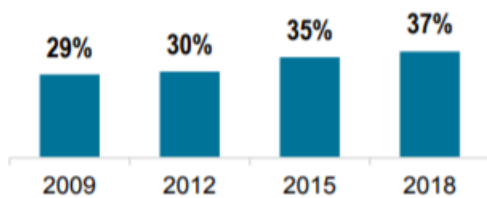
Initial findings show that:

- ▶ Availability of **affordable housing** is still a critical issue.
- ▶ More of the homeless population is staying **outside of a formal shelter setting**.
- ▶ African Americans, American Indians, and youth who identify as LGBTQ are particularly **over-represented** among the homeless population.
- ▶ Nearly one-third of homeless adults are **employed**, the same as in the last study.
- ▶ The majority of the homeless population has a **chronic mental or physical health condition**.
- ▶ Homelessness is often preceded by **adverse childhood experiences**.
- ▶ **Violence and abuse** often continue past childhood, especially among women experiencing homelessness.

The total number of people found to be homeless in the 2018 study for West Central Minnesota (which includes Clay, Wilkin and Becker Counties as well as WCMCA's five counties) was 341 people. This number includes family, individual, and youth households.

West Central MN Communities Action Inc. has seen an increase in homeless individuals in recent years. Part of this noted increase could be due to increased outreach efforts and the agency being more well known for providing services to homeless individuals. One of the biggest causes of homelessness WCMCA staff see's is domestic violence.

#### HOMELESS WOMEN FLEEING DOMESTIC VIOLENCE, BY STUDY YEAR



Currently, there are no homeless shelters within 60 miles of the service area and the only resources available to serve the immediate need for housing homeless families and individuals are hotel vouchers that are funded by the state of Minnesota and administered by WCMCA. This funding typically runs out with 6-8 months and leaves 6-4 months out of the year with no resources to serve homeless people.

## Housing Survey Results

### Community Partner Survey Results

1. NEED FOR HOMELESS/TRANSITIONAL/EMERGENCY SHELTER
2. NEED FOR SUBSIDIZED RENTAL HOUSING
3. TENANT EDUCATION ABOUT LEASES AND LANDLORD/TENANT RIGHTS

### Community Member/WCMCA Customer Survey Results

1. NEED FOR SUBSIDIZED RENTAL UNITS
2. HOUSING WHICH IS LARGE ENOUGH FOR MY FAMILY
3. HELP PAYING A DAMAGE DEPOSIT



# Transportation

Transportation in WCMCA's service area continues to be one of the biggest barriers for customers year after year. Solutions to transportation issues in rural Minnesota prove to be very expensive and often too complex for one program or service to fix. For most people who live in rural areas, public transportation is not available to them, or is too expensive to use. Things like route schedules, hours of operation, and the inability to cross county lines are big barriers to people being able to use public transportation.

Below is information from Minnesota Compass on transportation in the counties of Douglas, Pope, Stevens, Grant and Traverse.



## Transportation

### — Vehicles per household (2013-2017)

No vehicles	1,413	4.9%
1 vehicle available	7,741	26.9%
2 vehicles available	11,477	39.8%
3 or more vehicles available	7,917	27.5%

### — Transportation to work (2013-2017)

Workers (16 years and older)	33,853	100.0%
Car, truck, or van (including passengers)	29,899	88.3%
Public transportation	<i>suppressed</i>	
Walked, biked, worked at home, or other	3,755	11.1%

### — Travel time to work (2013-2017)

Total workers age 16+ (not home based)	31,721	100.0%
Less than 10 minutes	9,992	31.5%
10-19 minutes	11,187	35.3%
20-29 minutes	5,346	16.9%
30 minutes or longer	5,196	16.4%

The Department of Transportation recently created Regional Transportation Coordination Councils (RTCC) across the state, one of which is led by WCMCA. The RTCC's end goals are to 1. Create a directory of transportation providers that serve West Central Minnesota. 2. Create a 1 call, 1 click center that any community member can call to get information on their best option to get from point A

to point B. 3. To expand the Car Care Program (a program that provides free repairs and gives away donated vehicles to those in need) to additional counties.

Transportation for seniors also remains to be a big issue to seniors in West Central Minnesota. WCMCA’s “Ready Ride” program, which provided low to no cost rides utilizing volunteer drivers for those 65 and over, was not re-funded in 2019, which caused the program to dismantle and left many seniors without an affordable transportation option.

According to WCMCA’s Transportation Systems Integrator, “transportation is a big challenge especially in Osakis and Kensington because there are few options and even if Rainbow Rider comes to their area with it being on a fixed schedule, it’s difficult for elderly people to stay the duration until it’s pickup time.” She said that people are missing doctor appointments because they simply don’t have a way to get to them. In some cases, in smaller communities, private providers won’t take residents to appointments right in town, but they would take them to appointments in a neighboring larger town because that would be more miles and therefore, worth their while for the trip.

The dilemma is public transit is affordable, but people are stuck on the providers schedule. Private transportation allows you to have more say in the schedule but it’s costly.

## Transportation Survey Results

### Community Partner Survey Results

1. AFFORDABLE VEHICLE REPAIRS
2. BETTER PUBLIC TRANSPORTATION
3. GETTING HELP WITH TRANSPORTATION COSTS (GAS, CAR INSURANCE, BUS PASSES)

### Seniors

As presented above, the expected change in population of seniors over the next 10-30 years will have an enormous impact on West Central Minnesota. The landscape of the entire economy will see a large shift and will need to be ready to make necessary adjustments. Everything from employment and housing, to healthcare will be affected by the major increase in individuals over 65. In order for WCMCA to get a better idea of what seniors in our community are in need of, a separate survey was conducted with this specific population. The results are as follows:

- If there are seniors 55+ living in your home, what are their highest needs at the moment?

### Community Member/WCMCA Customer Survey Results

1. AFFORDABLE REPAIRS FOR MY CAR
2. GETTING HELP WITH TRANSPORTATION COSTS (GAS, CAR INSURANCE, BUS PASSES)
3. FINANCIAL HELP BUYING A CAR

\*SENIORS NOTED THEIR LARGEST TRANSPORTATION NEED WAS ASSISTANCE GETTING TO MEDICAL APPOINTMENTS



1. Help understanding Medicare part-d coverage
  2. Transportation to get to the doctor or appointments
  3. Assistance with minor home repairs
  4. Assistance with snow removal, yard maintenance and minor housekeeping
- For you, what has been the most difficult part of getting older?
    1. Being alone/losing loved ones
    2. Declining health/memory
    3. Decreased physical ability to do things myself
    4. Keeping up with technology and avoiding scams
  - Over the next five years, what do you think your greatest challenge will be?
    1. Staying in my own home, finding someone to help do things around the house.
    2. Staying healthy, active, and fit
    3. Downsizing, finding a smaller affordable place to live.
  - What is one thing that would be most helpful for you to be able to stay in your home for as long as you would like?
    1. Handyman
    2. Assistance with lawn care and snow removal
    3. Home care
    4. Transportation for appointments and groceries

### Long-term care costs

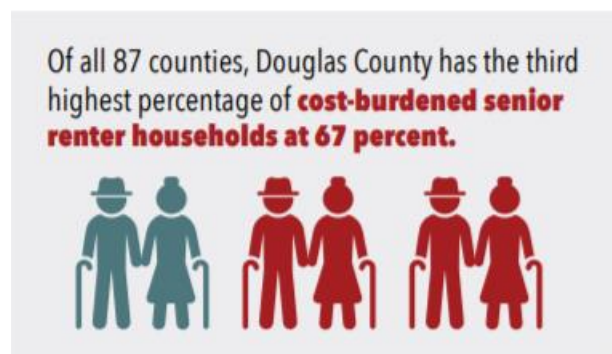
Seniors may need to turn to paid caregivers if they have no one to support them or the people that support them are no longer able to provide for all their needs. This type of long-term care

#### Community Partner Survey Results

of care for a year is:

- 1. ASSISTANCE WITH SNOW SHOVELING OR YARD MAINTENANCE
- \$60,000 for an average of 44 hours per week of home care in your home.
- 2. ASSISTANCE WITH MINOR HOUSE REPAIRS
- About \$48,000 in an assisted living facility (this cost does not include services and additional fees).
- 3. ASSISTANCE WITH PERSONAL CARE TO STAY HOME
- Over \$60,000 for care in a nursing home.

Not only is cost an issue for skilled nursing facilities and assisted living centers, but space will be an issue as well. As more seniors grow older and live longer, there will be less availability of nursing home “beds” and people may be forced to utilize home care or move in with family members. The cost of senior rental housing for is extremely high in West Central Minnesota. West Central MN has the highest percentage of severely cost burdened senior renters in the state, with an average of 56% of renters paying over half of their income towards housing each month and in Douglas County, that number is 67% of all senior rental households.



#### Important things to note about seniors in MN

- Statewide, [nearly one in three older adults \(65+\) have a disability](#), but prevalence of disability among older adults has declined slightly since 2008. The most common disability type among older adults involves [ambulatory limitations](#), or serious difficulty walking or climbing stairs. [Hearing difficulty](#) is the second-most common disability.
- Between 2010 and 2030, the [number of adults age 65+](#) is expected to nearly double, while the [number of younger residents](#) will increase only modestly. Around 2020, Minnesota's age 65+ population is expected to surpass the 5-17 school-age population for the first time. This major demographic shift will have widespread impact on our economy, workforce, housing, health care system, social services, and civic institutions.
- At \$47,054, the median income of older adult-headed households in Minnesota is higher than the U.S. as a whole, but considerably lower than most other age groups in Minnesota.
- 3 in 10 seniors in Minnesota live on only Social Security alone.

## Food and Nutrition

### Food Insecurity Rate

This indicator reports the estimated percentage of the population that experienced food insecurity at some point during the report year. Food insecurity is the household-level economic and social condition of limited or uncertain access to adequate food.

Data source: Feeding America 2017

County, State	Total Population (13-17 ACS)	Food Insecurity Rate (2017)	# of Food Insecure Persons (2017)
Douglas County, Minnesota	36,891	8.4%	3,120
Grant County, Minnesota	5,923	9.1%	540
Pope County, Minnesota	10,932	7.9%	870
Stevens County, Minnesota	9,759	10.1%	990
Traverse County, Minnesota	3,357	8.9%	300

## Population Receiving SNAP Benefits

This indicator reports the estimated percentage of households receiving the Supplemental Nutrition Assistance Program (SNAP) benefits. This indicator is relevant because it assesses vulnerable populations which are more likely to have multiple health access, health status, and social support needs; when combined with poverty data, providers can use this measure to identify gaps in eligibility and enrolment.

County	Households Receiving SNAP Benefits	Percent Households Receiving SNAP Benefits
Douglas	1058	6.7%
Pope	323	6.7%
Stevens	204	5.7%
Grant	241	9.5%
Traverse	154	10.0%

## Children enrolled in free and reduced lunch program in area schools

County	Total Students Enrolled	Free Lunch Eligibility	Reduced Price Lunch Eligibility	Total FRPL Eligibility Percent
Douglas	5,460	1,083	551	29.90%
Stevens	1,521	220	188	26.80%
Pope	1,317	267	157	32.20%
Traverse	520	176	59	45.20%
Grant	1,116	308	104	36.90%

## Focus Groups

In an effort to better understand the needs of our customers, WCMCA held four focus groups at various locations. The groups were asked to discuss what they thought were the most significant problems affecting families in their community and what actions, programs and strategies they thought would make the biggest difference in their community. A summary of their responses to each question are provided below.

### What are the most significant problems affecting families in your community?

- Lack of safe, affordable housing.
  - Hard to fill jobs due to lack of housing. Seniors staying in their homes long due to not being able to afford apartments/homes in town.
  - Little to no housing in Pope County
- “Cliff Effect”
  - Effects all business, creates households who “can’t” work.
  - Making just enough to be off of programming but it doesn’t balance out.
- Mental Health
  - Accessing mental health services is difficult
  - Stigma
  - Transportation is a barrier to accessing services
  - Not enough addiction treatment support
- Child Care
  - Expensive
  - Hard to find trustworthy daycare
  - Make too much to qualify for Child Care Assistance
- Food programs
  - SNAP money is often not enough
  - Many food shelf or food drop items “charity” are not of quality
  - Adequate for small families but not large
- Transportation
  - Rural areas not able to be served
  - Insurance, repairs and gas—unaffordable
  - Public transportation is basically unavailable
- Employment
  - Many available jobs don’t pay well enough and don’t offer benefits
  - Factory jobs pay well but they have harsh rules for attendance
  - When you get raises at work, your benefits go down.
- Seniors
  - Seniors staying in their homes long due to not being able to afford apartments/homes in town.
  - Rural clinics, home care agencies struggle to find and keep staff.
  - Transportation is a barrier for getting anywhere- trouble walking up the stairs of Rainbow Rider buses.
  - Need door to door services, not curb to curb.
  - Shame of taking charity.

- Need for chore services, snow removal and yard work- often city ordinances require snow removal within 48hrs.
- Need an available, reasonably priced handyman, help lifting heavy things.
- Education on technology and avoiding scams

What actions, programs strategies do you think would make the biggest difference in your community?

- Reducing the stigma for accessing resources/programs and mental health.
- Reliable transportation
- Programs with slightly higher income requirements
- Universal health care
- Advocacy for ending “Cliff Effect”
- Make services more accessible instead of customers needing transportation to come in
- Resource guide book
- Chore service/handyman for seniors
- Partner with high schools to provide chore services for seniors

## Other Survey Results

Additional comments/concerns from agency partners.

- We need to address the needs of our seniors.
- Housing that is affordable for single people with children. Also not trailer homes or old homes full of mold. Mold is a high concern in lake heavy areas for causing toxins from mild reactions to full blown hospitalization. It causes many issues that can cause adrenal hormone diseases and also exacerbate other health issues that people already have. Doctors here seem to all say mold cannot cause many

health issues, which is counterproductive to finding a cure for what is a real and factual underlying cause of many health problems.

- Thanks for all you do! The Energy Program is wonderful. The seniors really miss ReadyRide. Transportation is currently the biggest issue that I hear from seniors. Another area is the seniors who need some extra money and they aren't able to secure any part time work.
- Transportation issues and paying for prescription drugs are the most problematic issues now that seniors report to me.
- NEED A LOCAL HOMELESS SHELTER
- Affordable housing and affordable health insurance are both difficult in our 5 counties. Transportation, particularly in rural farm areas is a challenge for some seniors and many low-income families.
- 

Survey respondents were asked to name one thing that would help the most to meet the needs of their family.

The top needs identified were as follows

1. Housing
  - a. Assistance with rent
  - b. Assistance with obtaining a loan to purchase a home, credit repair
  - c. Assistance with home repairs
  - d. Upgrades to home to help winterize it
  - e. Help with utility and other bills
2. Transportation
  - a. Availability of transportation to appointments
  - b. Help with car repairs and other expenses
  - c. Better public transportation
3. Health Care
  - a. Access to affordable health care
  - b. Universal Health care
  - c. Help paying medical bills/prescriptions
4. Employment
  - a. Finding a job that works with my availability
  - b. Higher pay/benefits

## Community Needs Assessment Summary

Community-level data, key indicators of the causes and conditions of poverty.

1. **Aging Population-** The expected change in population of seniors over the next 10-30 years will have an enormous impact on West Central Minnesota. The landscape of the entire economy will see a large shift and will need to be ready to make necessary adjustments. Everything from employment and housing, to healthcare will be affected by the major increase in individuals over 65.

2. **Safe, Affordable Housing (all markets)**- West Central Minnesota contains the highest percentage of severely cost burdened renters, with 24% of renters and 56% of senior renters paying more than *half* of their income on housing. The rental vacancy rate is less than 2%, compared to a healthy vacancy rate of 5%. There are little to no quality homes for sale at an affordable price for WCMCA's customers and other community members.
3. **Rural Transportation**- The cost to run public transportation in rural areas is very expensive, which is why availability is limited however there is a high need for seniors and adults. The typical commute for a working person in WCMCA's service area is between 10 and 19 minutes by car. A person living this far from work does not have the option to walk or take a bike to work, medical appointments or to the grocery store.
4. **Living wage jobs**- The median wage offer for current job vacancies is only 83 percent of the cost of living. The top 5 in demand jobs in the region include personal care aides, tractor-trailer truck drivers, retail salesperson, food preparation and serving workers, and home health aides. The annual median income earned by the top jobs ranges from \$22,190 to \$43,715.

#### Focus group and Survey Responses

1. **Safe, Affordable Housing** – There is little to no *safe and affordable* housing throughout the service area. Often if a unit is affordable, it is not safe or sanitary. Seniors especially are in need of affordable rental options, as well as those with large families in need of three or more bedrooms.
2. **Employment**- Jobs that are pay well and are flexible. Many of the jobs that are held by those that WCMCA serves do not pay a livable wage, which requires them to remain on public programs and assistance. Flexible schedules are necessary for people in our community, especially those that are single parents. The lack of, and high cost of child care for families f
3. **Transportation**- Reliable transportation is a barrier throughout WCMCA's entire service area but especially for those who do not live in "town". Many community members own their own vehicles but the cost of owning them is very high with repairs, insurance and gas.
4. **Resolution of the "Cliff Effect"**- Many respondents expressed frustration with making just enough to not qualify for some services that are still needed and the dilemma it causes when asked to choose between working more hours or getting a raise, and continuing to receive assistance such as SNAP, Energy Assistance, or Medical Assistance. This in turn effects local businesses and their ability to hire and keep full time employees.
5. **Handyman and Chore Services for Seniors** – Many seniors who wish to remain in their homes are having difficulty doing so due to the high costs of maintaining the home, especially when it comes to small repairs, snow removal and lawn care. It is unaffordable for them to move to a rental unit in town.