



WEST CENTRAL MINNESOTA
Communities Action

HELPING PEOPLE. CHANGING LIVES.

2026

Community Needs Assessment
Executive Summary

Board Approved
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Overview

West Central Minnesota Communities Action, Inc. (WCMCA) is located in Elbow Lake, MN, and has assisted low-income households since 1965. The agency provides a broad range of services across Douglas, Grant, Pope, Stevens, and Traverse Counties, with additional services extending into Clay, Wilkin, Otter Tail, and Wadena Counties.

WCMCA Services Provided

- Head Start
- Affordable Housing (CLT & Home Rehabilitation)
- RLP/ELP Loan Programs
- Weatherization
- MNsure Navigation Services
- Transitional Housing
- Aging Well Senior Services
- Low-Income Home Energy Assistance
- Vita Tax Preparation
- Plus Kids Supervised Visitation
- Family Assets for Independence in MN (FAIM)

Source and Methodology

This Community needs assessment is based on three data sources:

1. The National Community Action Partnership needs Assessment tool
2. Stakeholder and client survey data
3. WCMCA focus groups

Service Area data

WCMCA's core service area includes Douglas, Grant, Pope, Stevens, and Traverse Counties and spans 7,300 square miles. LIHEAP and Weatherization services extend into Clay and Wilkin Counties. Head Start services extend into Ottertail and Wadena County. The broader report area includes 216,247 residents with a population density of 30 people per square mile, which is less than the state average of 94 people per square mile.

Median Income

According to the US Census Bureau, American Community Survey, the overall average reported area total household median income is \$70,501 annually, with 31% of households within the reported area earning this level. In the report area, 23.58% or 49,597 individuals for whom poverty status is determined are living in households with income below 185% of the Federal Poverty Level (FPL).

Employment access

Labor force, employment, and unemployment data for the report area experienced an average 4.8% unemployment rate in December 2025.

The change in unemployment within the report area from December 2024 to December 2025. According to the U.S. Department of Labor, unemployment for this one-year time frame grew from 3.0% to 4.8%.

Education- Access

For the selected area, 21.6% of individuals have at least a bachelor's degree, while 25% stopped their formal educational attainment after high school. 6% of households in the reported area have not obtained a high school diploma.

Head Start- Access

Head Start is a program designed to help children from birth to age five who come from families at or below the poverty level. The program's goal is to help children become ready for kindergarten while also providing the needed requirements to thrive, including health care and food support. This indicator reports the number and rate of Head Start program facilities per 10,000 children under age 5. Head Start facility data is acquired from the US Department of Health and Human Services (HHS) 2024 Head Start locator. Population data is from the 2020 US Decennial Census. The report area has a total of 27 Head Start programs with a rate of 19.77% per 10,000 children under 5 years old.

Preschool age (3-4) Access

43.5% of the population aged 3-4 is enrolled in the school district. This indicator helps identify places where preschool opportunities are either abundant or lacking in the educational system.

Adult Literacy

Literacy data published by the Program for the International Assessment of Adult Competencies (PIACC) breaks adult literacy into three different "Levels". Those reported as Level 1 are at risk of not being able to understand printed material. Those at the lower end may struggle with basic vocabulary or even be functionally illiterate. Level 2 still struggles to perform text-based informational tasks but is considered to be nearing proficiency. People at this literacy level can usually be able to read printed words and digital print, as well as being able to relate and make inferences from multiple pieces of information that can be pulled from more than one document. Those reported at Level 3 are proficient in reading. People at this level can infer complex ideas and sophisticated meanings from written documents and texts.

- Between 9-16% of adults are **Level 1** and have the highest risk of unemployment.
- Between 28-37% of adults are **Level 2** and have a medium risk of unemployment.
- Between 51-60% of adults are at **Level 3**, with the lowest risk of being unemployed or underemployed.

Affordable Housing

According to the U.S. Census The number of housing units within the report area in July of each year from 2015-2024. According to the U.S. Census, there were a total of 113,784 available housing units in the report during 2024, an increase of 5,211 (or 4.8%) since 2015, compared to an 8.07% increase statewide.

The data also serves to aid in the development of housing programs to meet the needs of people at different economic levels. Of the 89,869 total households in the report area, 21,123, or 23.50% of the population where housing costs are 30% or more of their total household income, live in cost-burdened households, owner-occupied housing, and rental units.

Cost-burdened rental households (those that spent more than 30% of the household income on rental costs) represented 41.74% of all households in the report area. While in the same reported area, owner-occupied households with a mortgage cost burden of 30% or more represent 24% of the total households, and 12% of households represented are without a mortgage cost burden.

Evictions and Homelessness

According to the reports from eviction LAB, formal evictions based on court records from 48 states and the District of Columbia, compiled by the Eviction Lab. The “filing rate” is the ratio of the number of evictions filed in an area over the number of renter-occupied homes in that area. For the year 2018, the Eviction Lab reports that, of 22,895 rental homes in the report area, there were 474 eviction filings, for an eviction filing rate of 2.1. In the report area, of the 33,037 students enrolled in reported districts during the 2021-22 school year, there were 350 or 1.06% students experiencing homelessness, which is lower than the statewide rate of 1.64%.

Transportation

Based on the 5-year American Community Survey estimates. Of the 89,869 total households in the report area, 5,807 or 6.46% are without a motor vehicle.

Health and well-being

6% of adults aged 18 to 64 are without health insurance coverage. Lack of insurance is a primary barrier to healthcare access, including regular primary care, specialty care, and other health services that contribute to poor health status. 3.5% Of children are without health insurance in the report area.

Within the report area, there are 533 mental health providers with a CMS National Provider Identifier (NPI). Average of 247 providers per 100,000 in population.

In the reported area, according to the *Centers for Disease Control and Prevention, the Behavioral Risk Factor Surveillance System*. Accessed via the *PLACES Data Portal*, 15.5% of adults 18 and older reported having poor mental health in the past month.

The top four identified needs from the community need survey responses, key stakeholders, and focus group participants:

1. Lack of Affordable Housing
2. Lack of Stable Employment
3. Lack of Public Transportation Options
4. Limited Access to Mental Health Services

Proposed action to address identified needs:

1. Affordable housing

- a. In efforts to address the lack of affordable housing options, WCMCA will pursue additional funding requests from HUD Grants, pursue State housing trust funds and local development funding opportunities, and seek funding through private foundation grants.
- b. Partnering with developers and local counties to acquire affordable land, utilize the Department of Corrections work crew to build income-based housing, and/or multifamily housing units.
- c. Continue to build homes under the WCMCA Community Land Trust.

2. Stable Employment

- a. Pursue workforce innovation and Opportunity Act funding.
- b. Partner with local employers to help build work skills and on-the-job training to provide long-term job-related skills and successfully obtain long-term employment and financial stability.
- c. Offer career coaching, resume help, and job placement assistance.

3. Lack of Transportation

- a. Seek funding opportunities with agencies such as the Federal Rural Transit funding and other grant opportunities with a focus on rural transportation.
- b. Seek local state and Department of Transportation funds for mobility programs.
- c. Pursue funding opportunities with foundation grants for rural mobility, aging services, and other access to care initiatives.

4. Equitable access to Mental Health services

- a. Apply for grants through state mental health agencies, partner with local clinics for co-funded behavioral health initiatives.
- b. Research opportunities and apply for funds for trauma-informed care, youth mental health, and substance use support.
- c. Use CSGB funds to support navigation of services, case management, and peer support services.

Conclusion

These proposed actions position WCMCA to respond effectively to the most pressing needs identified by the community. By expanding funding streams, deepening partnerships, and enhancing service delivery, WCMCA will continue advancing its mission to empower people while providing services and resources that impact individuals and communities. These efforts will help advance toward seeking additional revenue and funding opportunities that support economic stability, well-being, and opportunity for all residents.

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