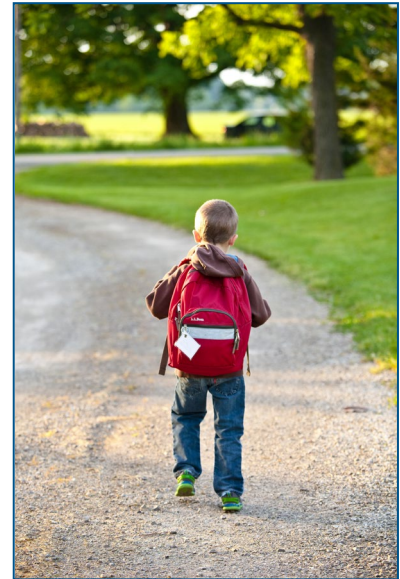


KOOTASCA Community Action Community Needs Assessment Brief

As a Community Action Agency, KOOTASCA Community Action is responsible for understanding the changing needs of the communities and peoples we serve. To accomplish this, KOOTASCA conducts a triennial Community Needs Assessment- an in depth process of study, listening, and community engagement to learn more deeply about the needs of those we serve.

The Community Needs Assessment process includes:

- One-on-one interviews with low income residents were conducted by KOOTASCA staff. Typical interview times were approximately 30-40 minutes. Participants were given a \$10 cash incentive for participating.
- Surveys of staff Needs Assessment interviewers
- Analysis of demographical data from US Census Bureau - American Community Survey 2013-2018 (5 year), published December 2019
- Analysis of other state and local data sources, particularly Minnesota Department of Education, Department of Health, Department of Employment and Economic Development, Office of Labor, Minnesota Demographics, MN Compass
- Analysis of agency and program data



Staff interviewed 124 low-income adults in Itasca and Koochiching Counties. Participants included both KOOTASCA clients and non-clients. Survey participants were asked to provide demographic, income, and service needs information for themselves and all members of their households. Information was collected for 360 individuals in the 124 households surveyed.

10 most prevalent challenges of people we serve

- 79% of participants reported that it was a problem **having too much stress in their daily lives.**
- 69% of participants reported that having **money to fix up their home** was a problem.
- 64% of participants reported that it was a problem to **have enough money each month to pay bills.**
- 63% of participants reported that it was a problem to have the **ability to pay debt or take care of bad credit.**
- 61% of participants reported that **dealing with emotional or mental health issues** was a problem.
- 57% of renters reported that **getting a loan to buy a home** was a problem
- 59% of participants reported that having **enough money to afford a car** was a problem.
- 59% of participants reported that having **enough money to afford clothing** was a problem.
- 57% of participants reported that **affordable recreation** was a problem.
- 56% of participants reported that having **enough money to buy gas** was a problem.

Key differences in experiences reported

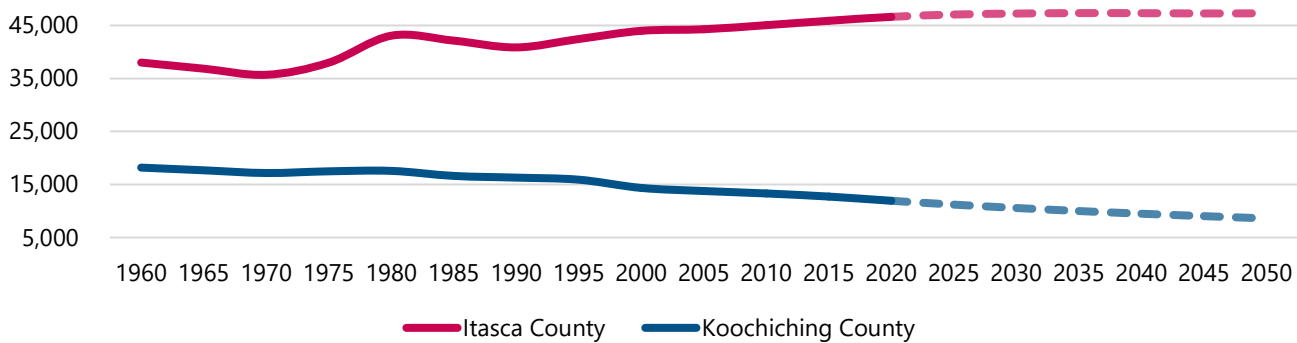
- 22% of households in poverty reported that **dealing with drugs or alcohol problems** was a problem for at least one member of their household. Of all participant households, no households with incomes above 100% of poverty reported that it was a problem dealing with drugs or alcohol problems.
- 39% of households living in poverty reported that **being treated poorly because of who they are** was a problem. However, 46% of households without children reported this as a problem compared to 30% of households with children.
- Households with Native American members or Persons of Color were 42% more likely to report that **bullying in school was a problem for their children** than households without members who were Native American or Persons of Color.
- 34% of Households in poverty reported **being denied rental housing because of who they are**, but no low-income households above the poverty line reported being denied rental housing.
- 25% of Households in poverty reported **that housing that is safe to live in was a problem**, but only 7% of low-income households above the poverty line reported this as a problem.
- Households with Native American members or Persons of Color were 44% more likely to report that **needing assistance with car maintenance and repairs** than households without members who were Native American or Persons of Color.
- White households were 42% more likely to report that **access to legal help** was a problem than households with Native American members or Persons of Color.
- White households were nearly twice as likely to report that **having a dentist they can go to and being refused dental care** was a problem than households with Native American members or Persons of Color
- White households were twice as likely to report that **having enough money to pay for prescription drugs** was a problem than households with Native American members or Persons of Color (28% compared to 14%).
- White households were three times as likely to report that **filling out insurance forms for billing and payments** was a problem than households with Native American members or Persons of Color (21% compared to 7%).
- White households were three times as likely to report that **helping teens stay out of trouble** was a problem than households with Native American members or Persons of Color (21% compared to 7%).
- 69% of households without children reported **dealing with emotional or mental health** as a problem compared to only 51% of households with children.
- Households in poverty were 7 times more likely to report that **legal issues prevented them from driving** than low-income households not in poverty (3% compared to 21%).
- Households in poverty were 2.4 times more likely to report that **reliable transportation** was a problem than low-income households not in poverty (49% compared to 21%).
- Among households that own their home, low-income households not in poverty were twice as likely to report **plumbing or electrical problems in their home** than households in poverty (56% compared to 29%).
- Households in poverty were more than 2 times as likely to be **dissatisfied with their current employment situation** than low-income households above the poverty line.

Community Demographic Trends

Age and Population

- The proportion of the population of Itasca and Koochiching Counties over the age of 65 is increasing and is projected to peak at 31.9% in Itasca County in 2030 and at 35.5% in Koochiching County in 2035.
- While Itasca County has experienced slight population growth since the 1990s, due to the increasing portion of residents over age 65, population growth is expected to stop by 2030 before potentially declining, as shown in Figure 1.
- Koochiching County has experienced population decline since the 1980s, which is projected to continue through 2050, as shown in Figure 1. This is largely attributable to a lack of migration and an ageing population.

Figure 1: Historical Population and Population Trends of Itasca and Koochiching Counties

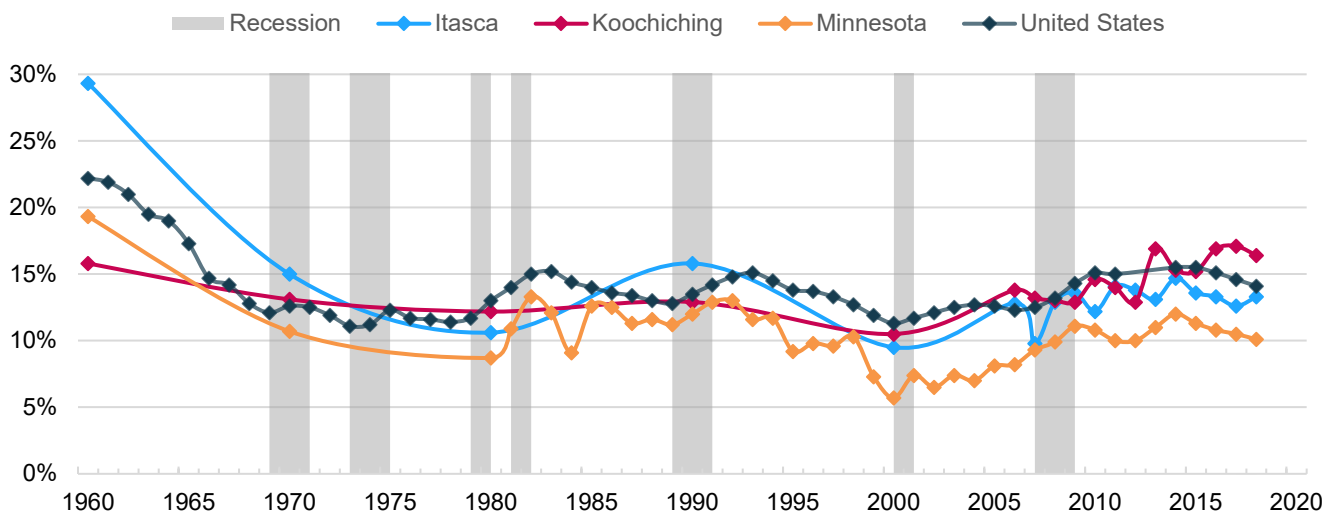


Source: Assembled from Minnesota State Demographic Center, Historical Population Data and Projections

Poverty

- Itasca and Koochiching counties have significantly higher rates of individuals living below 200% of the poverty rate than the State of Minnesota, with 37.4% more residents living below 200% of the poverty rate than statewide.

Figure 2: Historical Poverty Rate



Source: U.S. Census Bureau, Decennial Census Population Estimates, American Community Survey 5-Year Estimates

- As shown in Figure 2, Itasca County saw upward growth in its poverty rate from 2000 to 2014 peaking at 15.5%, a 20 year high. Following the Statewide trend, the poverty rate in Itasca County declined slightly

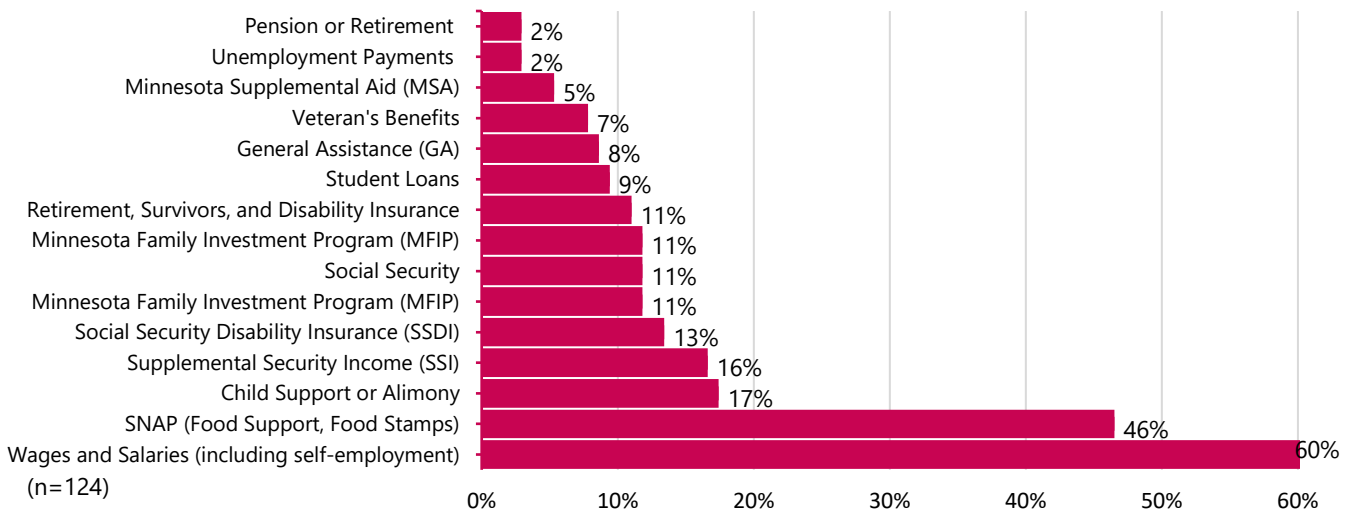
from 2015 to 2017, before increasing to 14.1% in 2018.

- As shown in Figure 2, Koochiching County is experiencing a near 60 year high in its poverty rate with 16.4% of residents living below 100% of the Federal Poverty Level.
- Children under 18 years of age account 20.5% of the population in Itasca and Koochiching Counties, yet they account for 30.0% of the population in poverty. Concerningly, nearly 50% of children under age 6 in Itasca and Koochiching Counties are living below 200% of the poverty level, while only 33% of children statewide live below 200% of the poverty level.

Employment and Income

- Annual unemployment has steadily been in decline since 2010 for Itasca and Koochiching Counties, and the state of Minnesota. A recent uptick in unemployment was seen in 2019 when annual unemployment grew to 6.5% in Koochiching County, 5.7% in Itasca County, and 3.2% statewide.
 - The job market has improved in the 3 years since our last Community Needs Assessment. While **32%** of participants reported that **finding a job was a problem for someone in their household**, 46% reported such in 2016. Unfortunately, **55%** still reported that **finding a job that pays enough to meet basic needs** was a problem (59% in 2016).
- As shown in Figure 3, 60% of participants earned income through employment opportunities. Of the remaining 40% who were not employed, 51% received Supplemental Security Income and/or Social Security Disability and 22% received Social Security, veteran’s benefits, and/or pension/retirement income.

Figure 3: Participant sources of household income



Housing

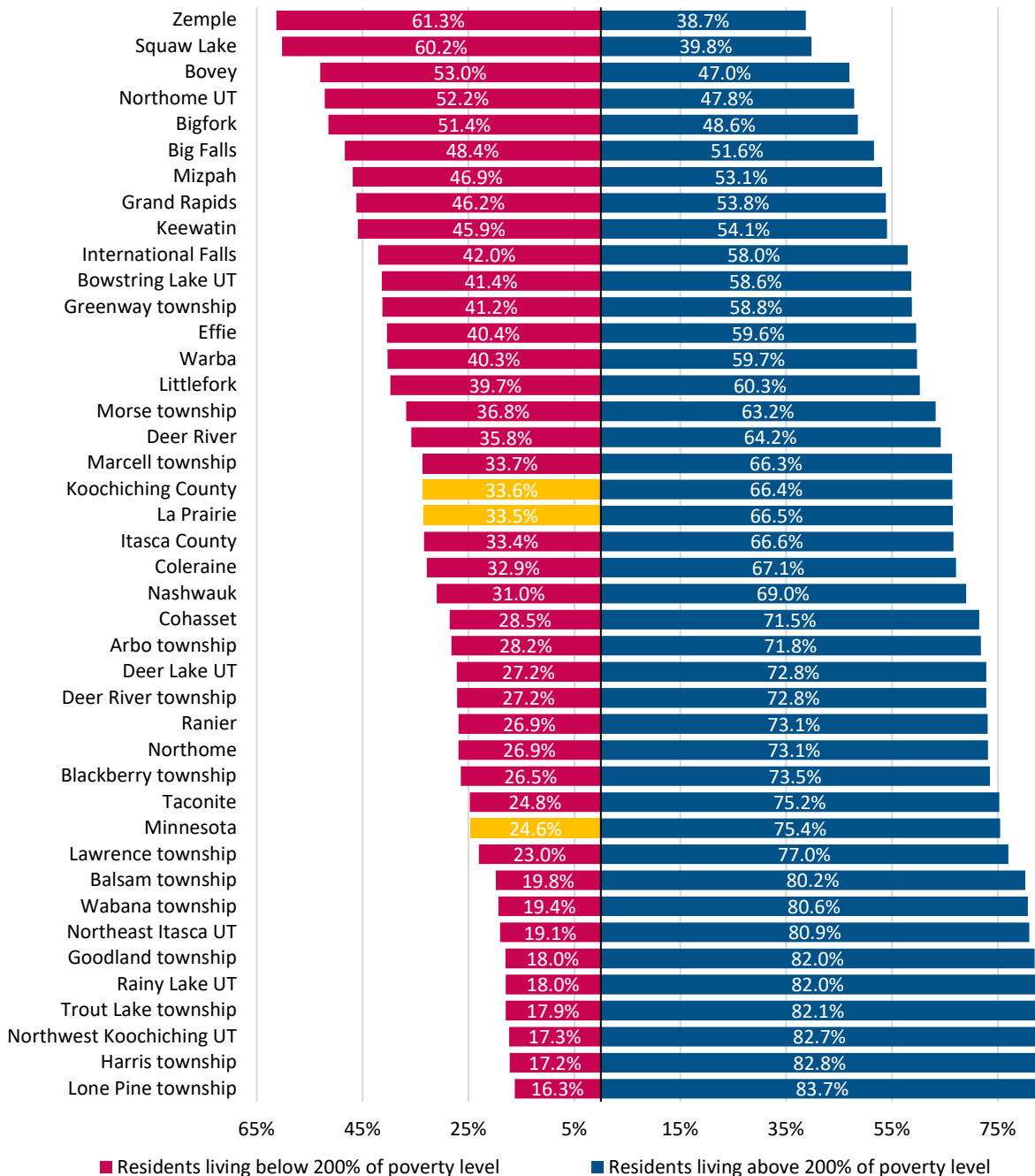
- 34% of respondents reported **experiencing homeless** in the last 3 years. When last experiencing homelessness, 21% were homeless for less than a month, 32% were homeless for 1 to 3 months, 21% were homeless for 3 months to a year, and 26% were homeless for more than 1 year.
- As rental vacancy rates remain below 5% in Itasca and Koochiching Counties, Homeownership remains a significant opportunity for low-income families
 - 42% of renters and 22% of homeowners In Itasca County are spending more than 30% of their income on housing and are considered cost burdened.
 - 51% of renters and 17% of homeowners In Koochiching County are spending more than 30% of their income on housing and are considered cost burdened.

Poverty and Geography

Within Itasca and Koochiching counties the rate of poverty varies significantly by geography with significant economic disparities between some communities, as shown in Figure 3.

While the rate of residents in poverty varies significantly between communities, the majority of residents experiencing these conditions reside within the towns and cities of the two counties. In Itasca County 58.6% of residents living below 200% of the poverty level live within a city and in Koochiching County 69.4% of residents living below 200% of the poverty level live within a city.

Figure 4: Poverty status of residents in KOOTASCA service area by city and township*



Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates

*Townships and unincorporated townships (UT) with less than 400 residents were excluded.

Additional Tables

Table 1: Community demographic characteristics

	Itasca County	Koochiching County	Minnesota	United States
Population	44,164	12,377	5,403,634	314,943,184
Gender				
Male	50.7%	50.0%	49.8%	49.2%
Female	49.3%	50.0%	50.2%	50.8%
Age				
Under 18 years	21.1%	18.9%	23.4%	22.8%
18 to 24 years	6.9%	6.8%	9.1%	9.6%
25 to 64 years	50.1%	51.0%	52.5%	52.4%
65 years and over	22.0%	23.3%	15.0%	15.2%
Race				
White alone	92.8%	93.5%	83.3%	72.7%
Black or African American alone	0.5%	0.5%	6.2%	12.7%
American Indian Alone	3.7%	3.6%	1.1%	0.8%
Asian alone	0.4%	0.5%	4.7%	5.4%
Some other race alone	0.2%	0.1%	1.8%	5.1%
Two or more races:	2.4%	1.9%	2.9%	3.2%
Education (25+ years of age)				
Less than high school graduate	6.4%	7.7%	7.0%	12.3%
High school graduate or GED	30.2%	36.0%	24.9%	27.1%
Some college, no degree	27.1%	26.8%	21.2%	20.6%
Associate's degree	13.5%	11.9%	11.4%	8.4%
Bachelor's degree	16.0%	11.6%	23.3%	19.4%
Master's degree or higher	6.8%	6.0%	12.1%	12.1%
Poverty Status				
200% of poverty level and above	66.4%	65.3%	75.4%	68.1%
Living below 200% of poverty level	33.6%	34.7%	24.6%	31.9%
Living below 100% poverty level	13.3%	16.4%	10.1%	14.1%
Living in <i>extreme</i> poverty*	5.4%	5.7%	4.4%	6.2%

Source: US Census Bureau, 2018 American Community Survey 5-Year Estimates

*** Income below 50% of the poverty level.**