



2020 Community Needs Assessment  
&  
2021 Head Start Needs Assessment  
Update

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# Executive Summary

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 are approximately 30-40 minutes. Participants are 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

1. 79% of participants reported that it was a problem **having too much stress in their daily lives.**
2. 69% of participants reported that having **money to fix up their home** was a problem.
3. 64% of participants reported that it was a problem to **have enough money each month to pay bills.**
4. 63% of participants reported that it was a problem to have the **ability to pay debt or take care of bad credit.**
5. 61% of participants reported that **dealing with emotional or mental health issues** was a problem.
6. 57% of renters reported that **getting a loan to buy a home** was a problem
7. 59% of participants reported that having **enough money to afford a car** was a problem.
8. 59% of participants reported that having **enough money to afford clothing** was a problem.
9. 57% of participants reported that **affordable recreation** was a problem.
10. 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 drug or alcohol problems** was an issue 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 drug 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 two times more 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 two times more 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 more 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 more 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 two times more likely to report **plumbing or electrical problems in their home** than households in poverty (56% compared to 29%).

# Introduction

As a Community Action Agency, KOOTASCA Community Action is responsible for understanding the changing needs of the communities and people it serves as well as to ensure the voice of low-income peoples in its leadership and service design. In order to accomplish this, KOOTASCA conducts an in depth process of study, listening, and community engagement every three years to understand the needs of community.

For that purpose, KOOTASCA has assembled here a comprehensive review of the conditions and causes of poverty in our service area. In addition, KOOTASCA's most recent Head Start Community Needs Assessment can be found beginning on page 64.

## Requirements

OEO Instructions 6320-1: In developing its strategies and plans, the Community Action Agency shall take into account the areas of greatest community need, the availability of resources, and its own strengths and limitations.

Economic Opportunity Act of 1964, Section 201(a): To stimulate a better focusing of all available local, State, private, and Federal resources upon the goal of enabling low-income families, and low-income individuals of all ages, in rural and urban areas, to attain the skills, knowledge, and motivations and secure the opportunities needed for them to become self-sufficient.

## Methodology

- 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 Community Needs Assessment interviewers  
Focus groups were conducted with agency partners in Itasca and Koochiching Counties, as well as with KOOTASCA Clients. Focus groups were conducted either by KOOTACSA staff or outside consultants.
- 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 as well as all members of their households. Information was collected for 360 individuals in the 124 households surveyed. Qualitative surveys were also collected from 21 Community Needs Assessment interviewers.

## Needs Assessment Survey

To assess KOOTASCA's service area, 124 one-on-one interviews with low income residents were conducted by KOOTASCA staff interviewers. Typical interview times were between 30 minutes and 1 hour. Participants were given a \$10 cash incentive for participating.

A convenience sample of client and non-client participants were sought at community events, human service centers, and through existing KOOTASCA programming. Survey participants were asked to provide demographic, income, and service needs information for themselves as well as all members of their households. Respondents were asked to answer questions regarding quality of life, health, housing, employment, education, transportation, children and youth, and senior issues.

**Table 1: Survey household demographic data**

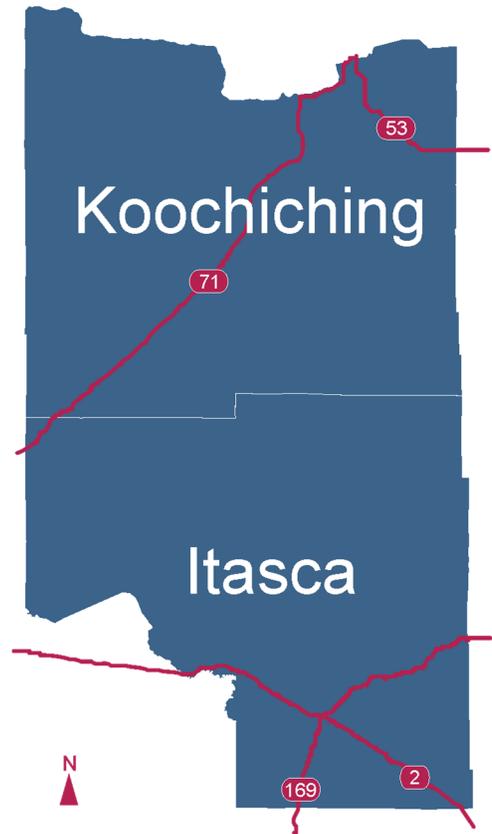
	Survey Household Data		Census Data (Residents in Poverty)			
	#	%	Itasca County	Koochiching County	Minnesota	United States
<b>Population in Poverty</b>			5,856	2,029	547,442	44,257,979
<b>Gender</b>						
Male	160	46.6%	46.6%	45.9%	45.2%	44.6%
Female	182	53.1%	53.4%	54.1%	54.8%	55.4%
Other	1	0.3%	-	-	-	-
<b>Age</b>						
Under 18 years	146	42.3%	29.7%	28.9%	29.9%	31.9%
18 to 34 years	71	20.6%	26.5%	21.2%	31.2%	27.8%
35 to 64 years	111	32.2%	29.3%	37.9%	28.3%	30.3%
65 years and over	17	4.9%	14.5%	11.9%	10.6%	10.1%
<b>Race / Ethnicity</b>						
White alone	280	83.6%	84.3%	82.2%	63.0%	60.4%
Black or African American alone	4	1.2%	0.5%	1.6%	18.3%	21.4%
American Indian alone	30	9.0%	9.2%	9.1%	3.2%	1.5%
Asian alone	5	1.5%	0.5%	1.3%	6.8%	4.5%
Some other race alone	0	0.0%	0.3%	0.0%	3.9%	8.1%
Two or more races:	16	4.8%	5.3%	5.8%	4.8%	4.0%
<b>Education 25+ years of age</b>						
Less than high school	6	3.4%	11.8%	19.6%	21.2%	28.0%
High school or equivalent	73	41.2%	37.6%	39.9%	33.7%	33.5%
Some college, associate's degree	70	39.5%	39.9%	28.5%	30.8%	25.9%
Bachelor's degree or higher	28	15.8%	10.8%	12.1%	14.4%	12.6%
<b>Disability Status</b>						
With a disability	79	22.9%	26.7%	21.5%	20.2%	18.9%
Without a disability	266	77.1%	73.3%	78.5%	79.8%	81.1%

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

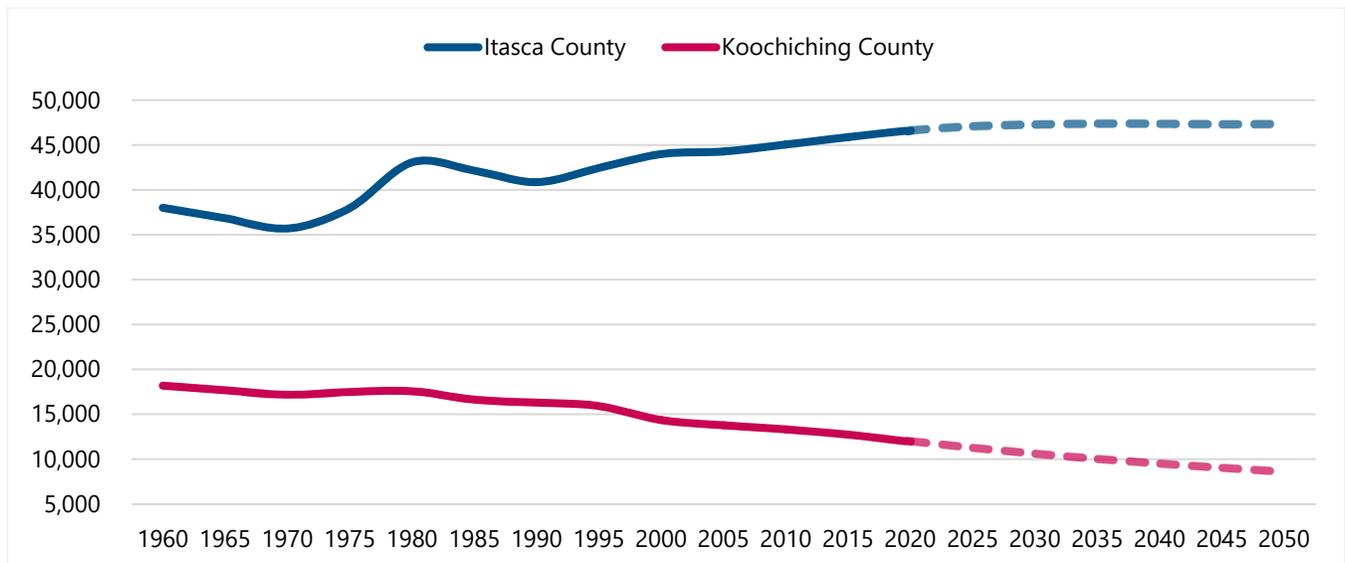
# Community Demographics

KOOTASCA Community Action’s service area includes Itasca and Koochiching counties. The total size of KOOTASCA’s service area is 5,771 square miles and is larger than the state of Connecticut or the country of Northern Ireland. The distance from the southern border of Itasca County to the northern border of Koochiching County is 140 miles. Providing human services in an area this large with low population density can be challenging, as many low-income families have trouble maintaining transportation and telephone or internet service.

Itasca County is 2,928 square miles in size and is the third-largest county in the state of Minnesota. Itasca County’s population of approximately 45,203 is widely scattered among 16 small cities and 42 organized townships. The county seat is Grand Rapids, with a population of 11,140. Located in the south-central portion of the county, Grand Rapids serves as a regional center drawing many workers, shoppers, visitors, and tourists from outlying areas. Nearly two-thirds of the population of Itasca County lives within 10 miles of Grand Rapids. *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.



**Figure 1: Historical population and population projection**



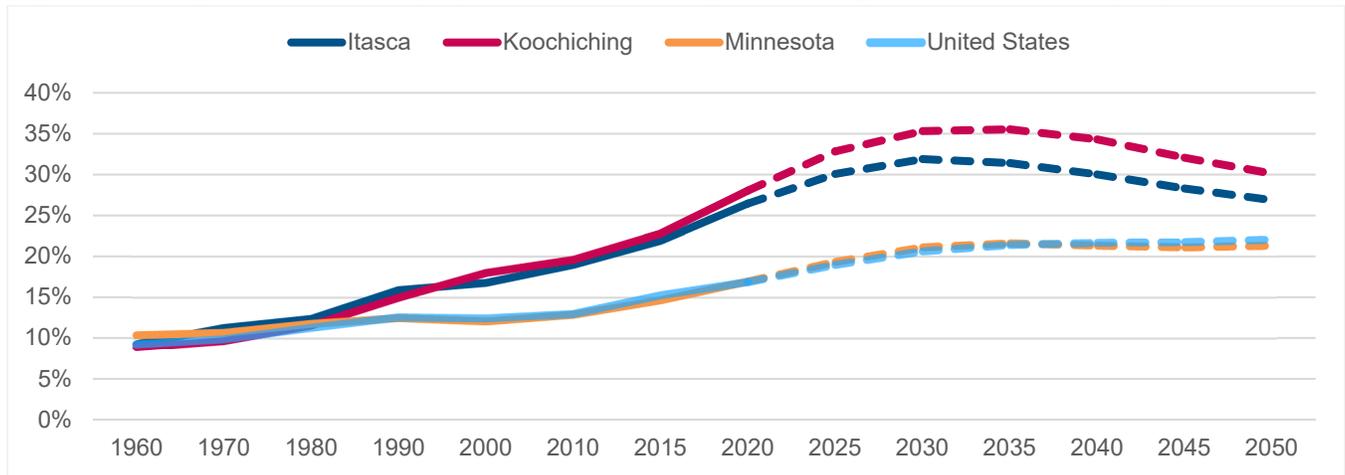
Source: Assembled from Minnesota State Demographic Center, Historical Population Data and Projections

At 3,154 square miles in size, Koochiching County is the second-largest county in the state. Koochiching County is a sparsely populated county located along Minnesota’s border with Canada. It’s county seat and largest city, International Falls, is located on the US/Canadian border and has a population of 6,043. Other small cities in

the county include Littlefork, Big Falls, Northome, and Mizpah. There are no organized townships in Koochiching County. The total county population is 12,644. *Koochiching County has experienced population decline since the 1980s, which is projected to continue through 2050* under current population estimates provided by the Minnesota State Demographic Center, as shown in Figure 1.

While the two counties have many characteristics in common, they have disparate qualities that can lead to varied outcomes for their residents. When possible, care has been taken to differentiate the two through relevant analysis and presentation of comparative information.

**Figure 2: Proportion of the population over 65 years of age historical and projected**



Source: Minnesota State Demographic Center, County population projections by age and gender 2015-2050; US Census Bureau, Decennial Census and Population Estimates

As displayed in Figure 2, *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*. The proportion of the population of Itasca and Koochiching Counties that are 65 years of age or older is currently considerably greater than the State of Minnesota as a whole. This demographic shift will cause considerable economic and labor force changes as well as increased demand for social and senior services.

As the senior age population grows, increased consumption of health care resources and other services will cause the demand for labor to grow in these areas. Meanwhile, the supply of labor will decrease as these individuals transition into retirement and semi-retirement reducing the labor participation rate.

## Demographic Characteristics and Trends

- 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.
- The proportion of the population of Itasca and Koochiching Counties over the age of 65 is increasing, it 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 aging population.
- The population of KOOTASCA's Service Area is substantially less diverse than the state of Minnesota.

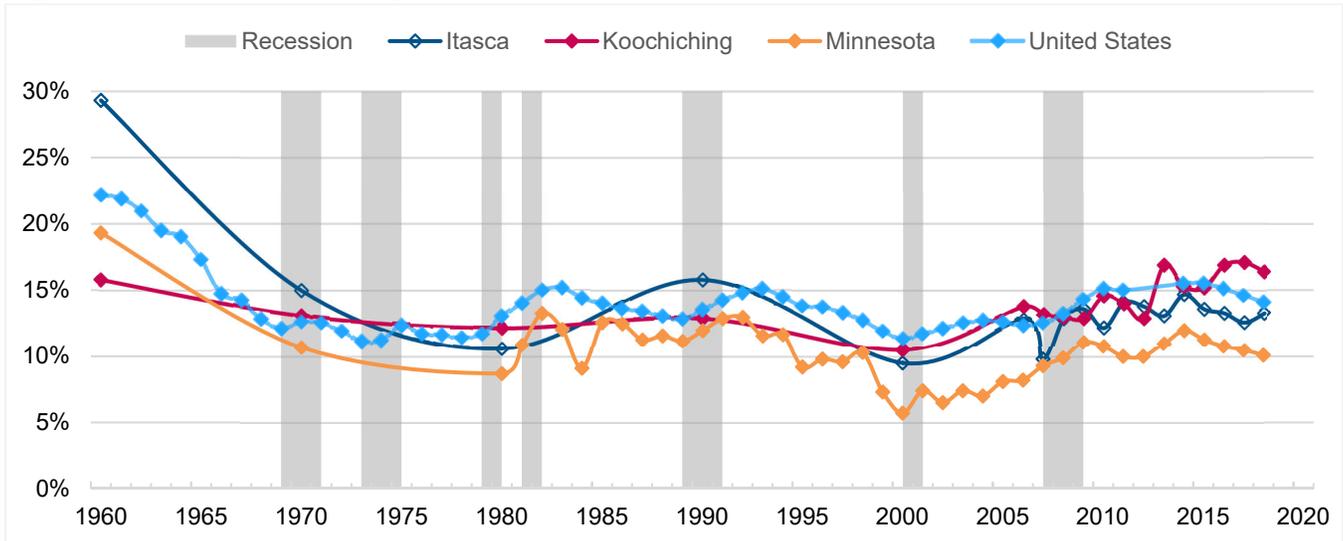
Key community demographic information can be found in Table 5 on page 16, along with comparative information for the State of Minnesota and the United States.

## Poverty in Itasca and Koochiching County

Over the previous 60 years, trends in the rate of poverty in Itasca County have largely mirrored State and National trends in poverty growth and reduction. Following a significant period of poverty reduction through the 1960s and 1970s from a high poverty rate of 29.3% in 1960 to 10.6% in 1980, the poverty rate in Itasca County has maintained a rate typically 2-4% above the statewide rate. *Itasca County saw upward growth in its poverty rate from 2000 to 2014 peaking at 15.5%, a 20 year high, before declined slightly from 2015 to 2017, and increasing to 14.1% in 2018.*

In Koochiching County, the rate of poverty had been historically less reactive to economic trends experienced by neighboring Itasca County, the State of Minnesota, and the United States as a whole. Of particular note, Koochiching County's poverty rate of 15.8% in 1960 notes significant affluence for the time. Especially, when compared to neighboring Itasca County where 1 in 3 residents lived in conditions of poverty. Since the year 2000, Koochiching County's poverty rate has more closely matched local, state, and national poverty trends. Alarming, *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.*

**Figure 3: Historical Poverty Rate**



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

While useful for historical purpose, the federal poverty guidelines (FPG) are generally considered an unrealistic estimate of what families need to meet their basic needs. *It is generally considered that to meet a family's basic needs requires income that is 200% of the poverty income guidelines, i.e. income that is double the federal poverty guidelines.*

## Poverty Level and Low-Income Limits

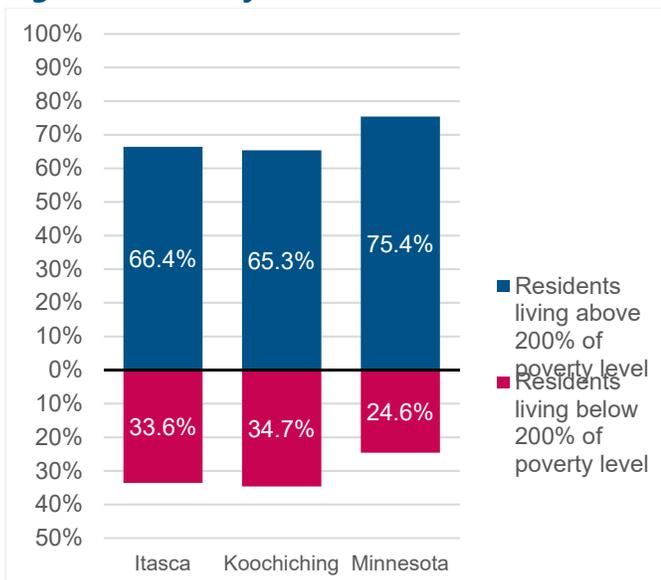
KOOTASCA utilizes the Federal Poverty Guidelines (FPG) and Low-Income Limits (LIL) for Community needs Assessment as well as for eligibility determination for many of our services. Both serve as measures of income and are proxies for a family’s ability to meet its needs.

The Federal Poverty Guidelines are displayed in Table 2. The federal poverty guideline is used to qualify people for various state and federal programs. For example, to receive free lunch in school, the eligibility threshold is 130% of the poverty guidelines.

The Low-Income Limits, shown in Table 3, established by the Department of Housing and Urban Development (HUD) are based on Area Median Income (AMI) and are adjusted for family size as well as geographical variations in the cost of housing. Generally considered a more relevant measure of relative poverty than the federal poverty guideline, the low income limits are commonly used to measure a family’s ability to meet basic needs as well as qualify for various state and federal housing programs, such as Section 8 Housing Choice Vouchers or housing rehabilitation services offered by KOOTASCA.

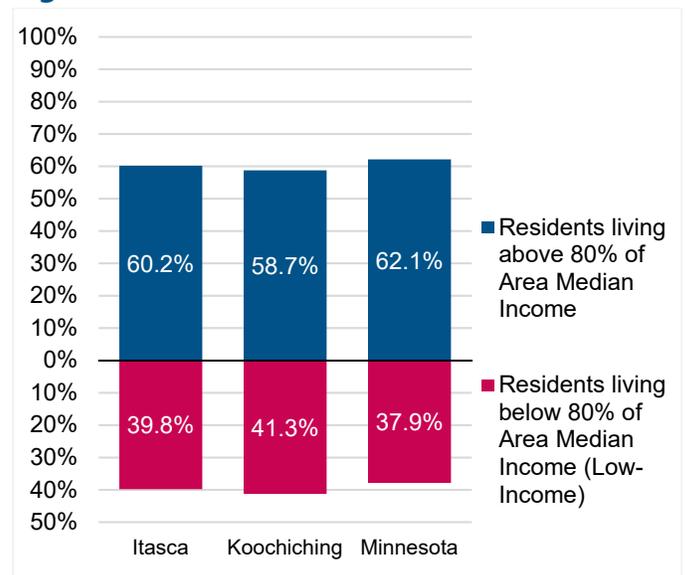
As shown in Figure 4, *Itasca and Koochiching Counties have significantly higher rates of individuals living below 200% of the poverty rate than the State of Minnesota, with 37.4% more of their residents living below 200% of the poverty rate than statewide.*

**Figure 4: Poverty Status of Residents**



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

**Figure 5: Low-Income Status of Residents**



Source: U.S. Department of Housing and Urban Development, LMISD

**Table 2: 2020 Federal poverty guidelines**

Poverty Guideline	Persons in Family							
	1	2	3	4	5	6	7	8
Poverty Guideline	\$12,760	\$17,240	\$21,720	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
200% of Poverty Guideline	\$25,520	\$34,480	\$43,440	\$52,400	\$61,360	\$70,320	\$79,280	\$88,240

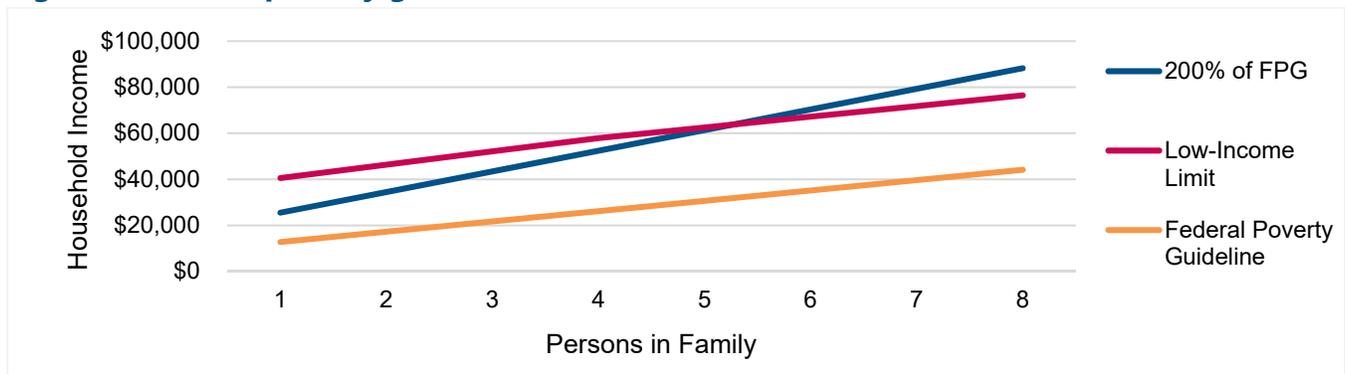
Source: U.S. Department of Health and Human Services 2020

**Table 3: 2019 Low income limits for Itasca and Koochiching Counties**

Income Limit	Persons in Family							
	1	2	3	4	5	6	7	8
Extremely Low Income Limit (30% of AMI)	\$15,200	\$17,400	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430
Very Low Income Limit (50% of AMI)	\$25,350	\$29,000	\$32,600	\$36,200	\$39,100	\$42,000	\$44,900	\$47,800
Low Income Limit (80% of AMI)	\$40,550	\$46,350	\$52,150	\$57,900	\$62,550	\$67,200	\$71,800	\$76,450

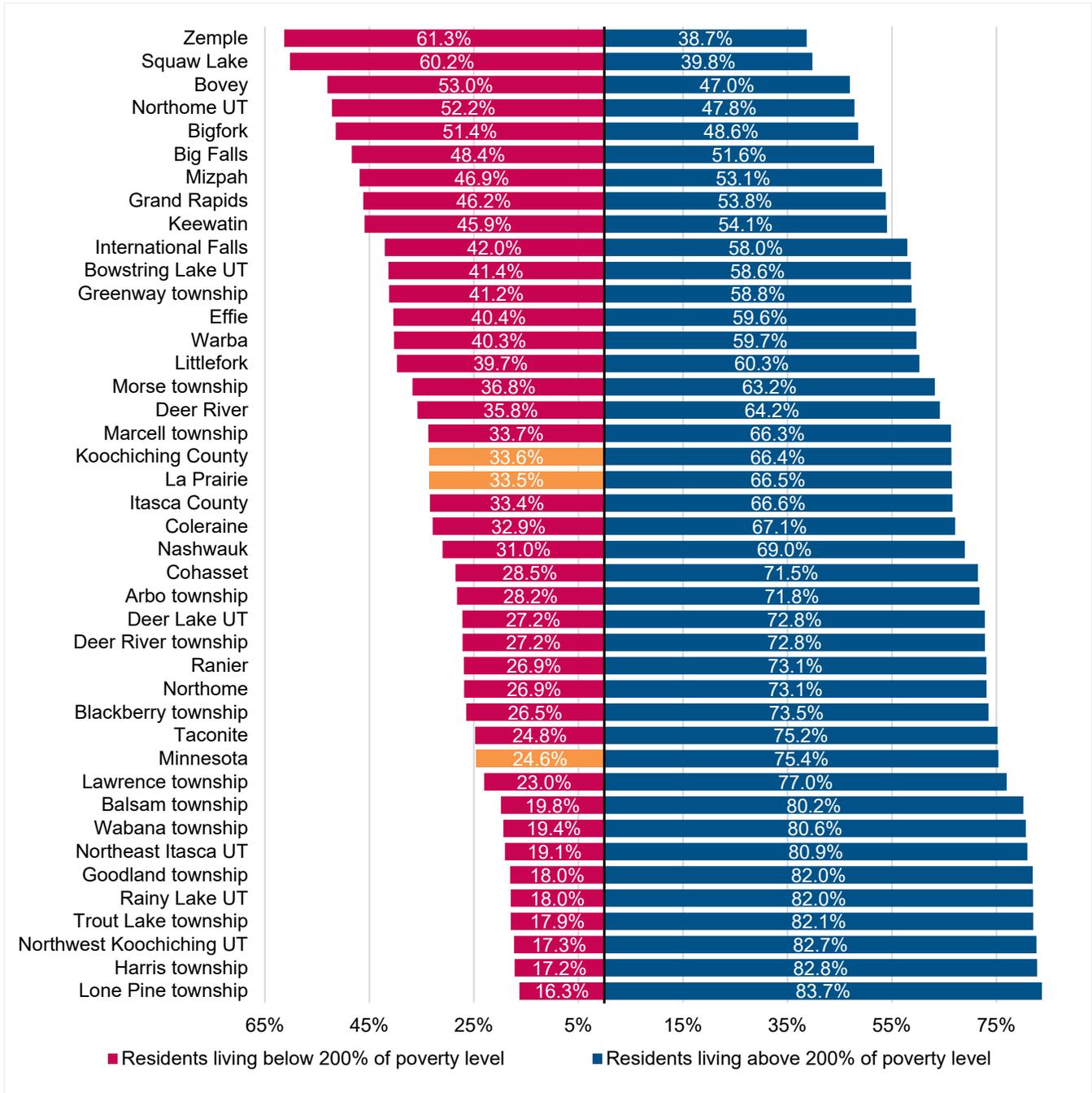
Source: U.S. Department of Housing and Urban Development, FY 2019 Income Limits Documentation

**Figure 6: Federal poverty guidelines and low income limits**



Source: U.S. Department of Health and Human Services 2020; U.S. Department of Housing and Urban Development, FY 2019 Income Limits Documentation

**Figure 7: Poverty status of residents in KOOTASCA service area by city and township\***

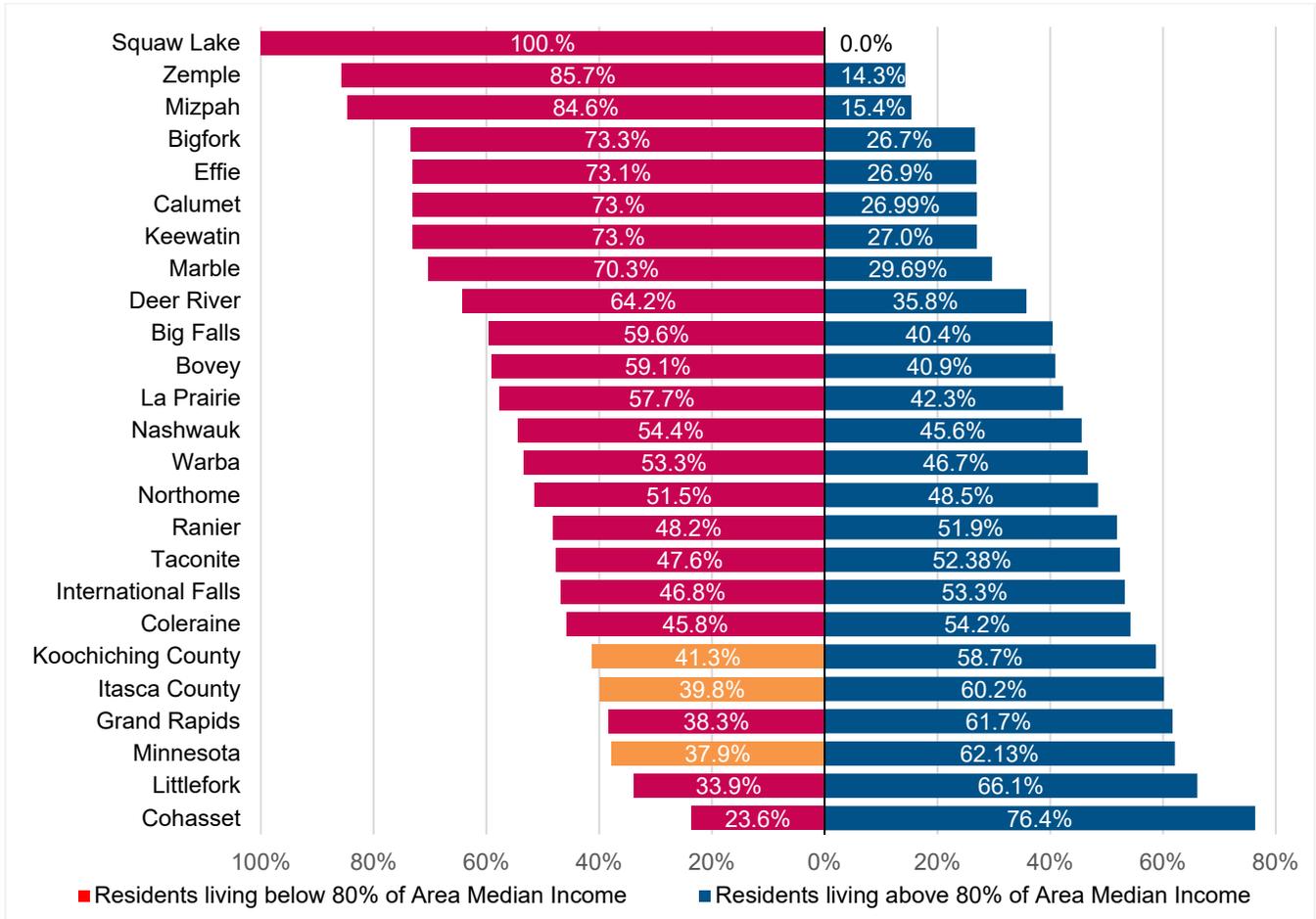


Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates  
 \*Townships and unincorporated townships (UT) with less than 400 residents were excluded.

Within Itasca and Koochiching counties the rate of poverty varies significantly by geography with significant economic disparities between some communities, as shown in Figure 7.

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 8: Low income status of residents in KOOTASCA service area by city**



Source: Department of Housing and Urban Development, LMISD Information

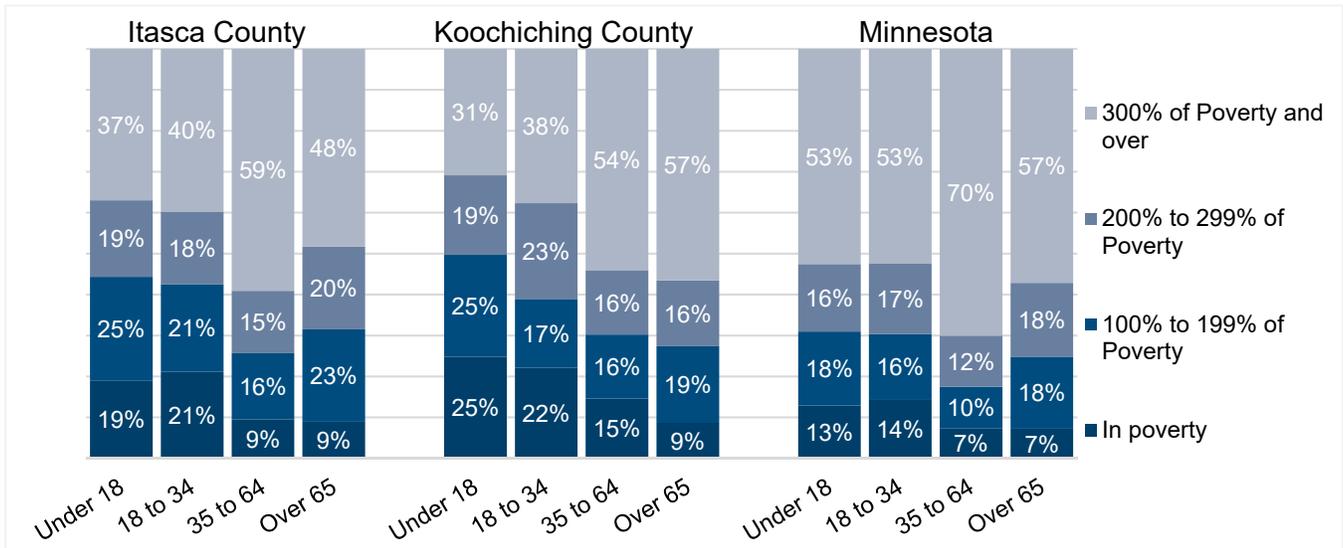
The rate of poverty by gender, age, race, educational attainment, and disability status for residents in Itasca and Koochiching Counties can be found in Table 6 on page 17, along with comparative information for the State of Minnesota and the United States.

## Poverty and Age

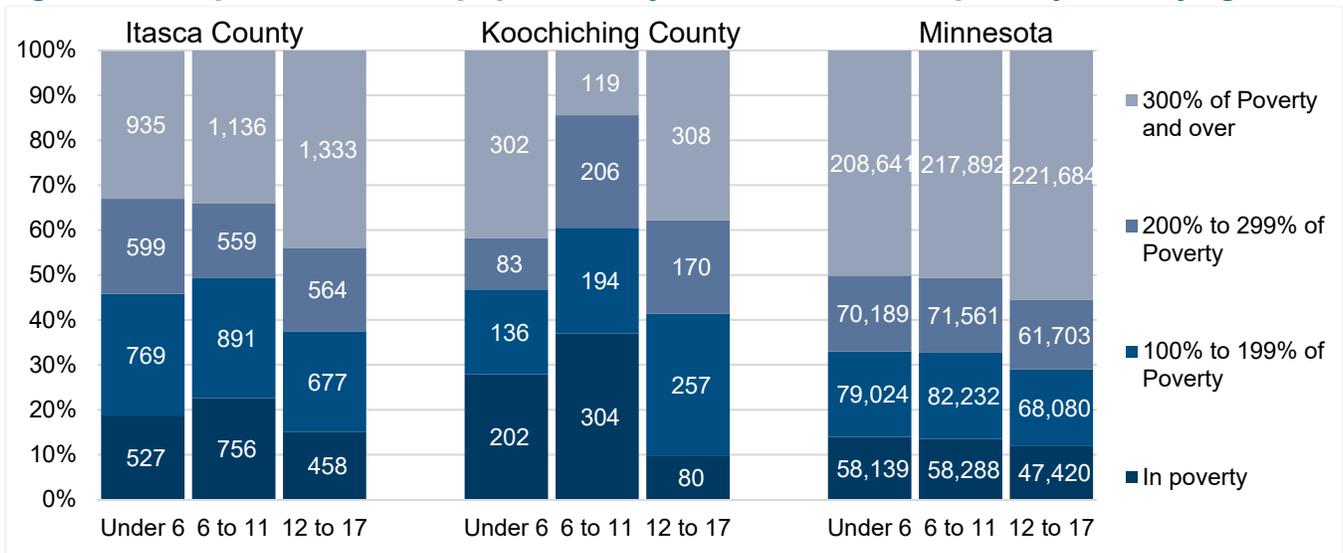
Poverty tends to decrease with age as the earning power of individuals and families increases. Concerningly, this means that children in the most vulnerable and important stages of healthy growth and development are most likely to suffer from impoverishment as well as a lack of access and exposure to important resources and experiences. Figure 9 displays the proportion of population by ratio of income to poverty level by age.

While children under 18 years of age account for 20.5% of the population in Itasca and Koochiching Counties, they account for 30.0% of the population in poverty. As shown in Figure 10, the rate of child poverty and the degree of impoverishment also tends to decrease with age. Concerningly, 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.

**Figure 9: Proportion of population by ratio of income to poverty level by age**



**Figure 10: Proportion of child population by ratio of income to poverty level by age**



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

## Race and Poverty

Less racially and ethnically diverse than the state as a whole, the population of KOOTASCA's Service Area is 93% white. This is substantially more homogenous than the state of Minnesota, which is 83% white, and the United States, which is 73% white, as shown in Table 4. American Indians, the largest population of color in Itasca and Koochiching Counties, account for 4% of the population, compared to 1% statewide and 0.8% nationally.

From an economic perspective, having a diverse population (in age, sex, and ethnicity) to draw upon for a labor force is beneficial for creating a more diversified economy and for meeting labor demands of employers. A diverse population increases the availability and variety of skills, knowledge, and work histories of workforce candidates in the labor pool than that of more homogenous populations.

**Table 4: Race and poverty**

	<b>Itasca County</b>	<b>Koochiching County</b>	<b>Minnesota</b>	<b>United States</b>
<b>Population</b>	44,164	12,377	5,403,634	314,943,184
<b>Race by Proportion of Population</b>				
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%
<b>Rate of Poverty by Race</b>				
White alone	12.0%	14.4%	7.6%	11.6%
Black or African American alone	19.9%	100.0%	30.4%	24.2%
American Indian alone	35.1%	41.6%	31.3%	25.8%
Asian alone	18.3%	50.0%	14.5%	11.5%
Some other race alone	-	-	6.2%	13.5%
Two or more races	29.7%	51.1%	17.2%	17.5%

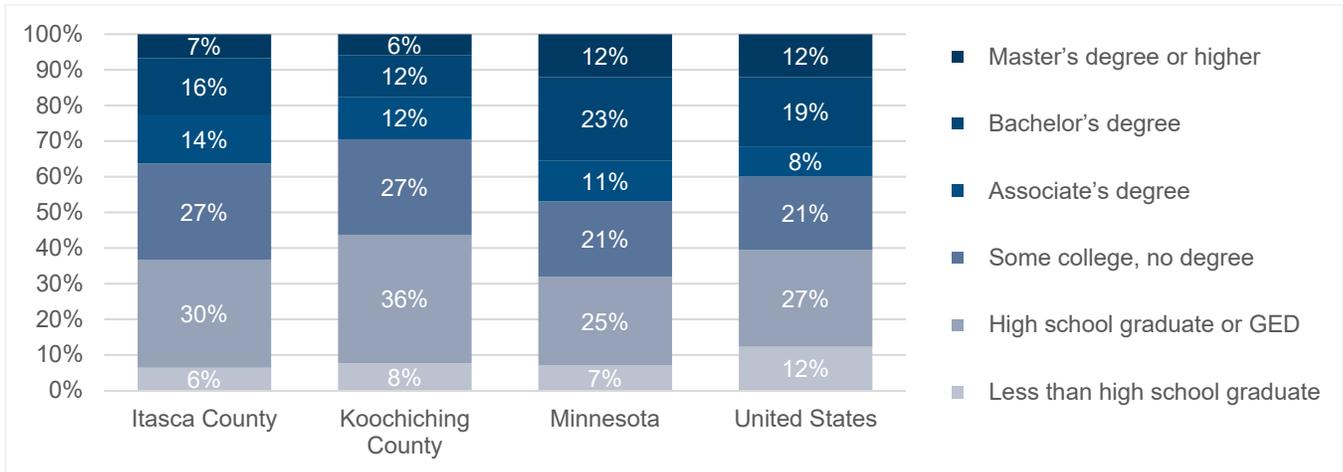
Source: US Census Bureau, 2018 American Community Survey 5-Year Estimates

As shown in Table 4, *Persons of Color and Native American residents in Itasca and Koochiching Counties are significantly more likely to experience poverty than White residents.*

## Educational Attainment

*Itasca and Koochiching Counties have a significantly lower degree of post-secondary educational attainment (36% and 33%, respectively) than the state of Minnesota (47%), as shown in Figure 11. Further, the proportion of residents with a high school education or less (36% in Itasca County and 44% in Koochiching County) is significantly higher than statewide (32%). This suggests potentially poorer local educational outcomes and/or the lack of an economy capable of attracting or retaining residents with higher educational levels, when compared to the State or Nation.*

**Figure 11: Educational Attainment of Population 25+ Years of Age**

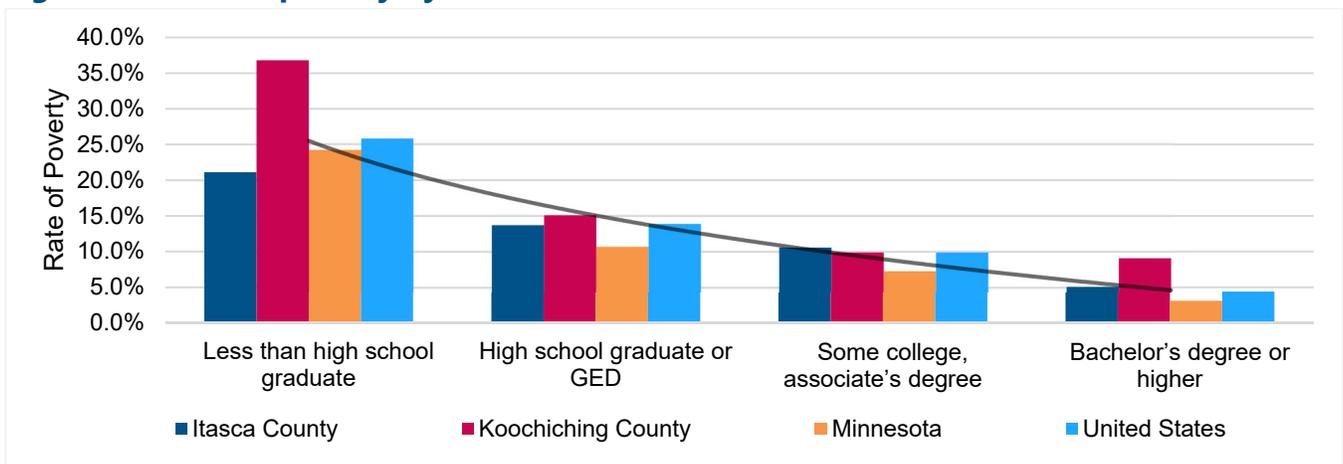


Source: US Census Bureau, 2018 American Community Survey 5-Year Estimates

Educational attainment is significantly related to individual and family poverty due to the increased earning potential that education grants over a lifetime. *In Itasca County the rate of poverty for individuals with less than a high school degree is 21.1%, substantially less than in Koochiching County (36.8%), and significantly less than in Minnesota (24.2%), or the United States (25.8%).*

*The rate of poverty for individuals with a bachelor's degree in Koochiching County (9.1%) is significantly higher than the rate in Itasca County (5.1%), Minnesota (3.1%), or the United States (4.4%).*

**Figure 12: Rate of poverty by level of educational attainment**



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

**Table 5: Community demographic characteristics**

	<b>Itasca County</b>	<b>Koochiching County</b>	<b>Minnesota</b>	<b>United States</b>
<b>Population</b>	44,164	12,377	5,403,634	314,943,184
<b>Gender</b>				
Male	50.7%	50.0%	49.8%	49.2%
Female	49.3%	50.0%	50.2%	50.8%
<b>Age</b>				
Under 18 years	20.8%	19.1%	23.5%	23.0%
18-34 years	16.6%	15.8%	22.2%	22.7%
35-64 years	41.0%	42.6%	39.5%	39.1%
65 years and over	21.5%	22.6%	14.8%	15.2%
<b>Race</b>				
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%
Hispanic or Latino origin (any race)	1.3%	0.3%	5.3%	17.9%
White alone, not Hispanic or Latino	92.4%	93.7%	80.5%	61.2%
<b>Education (25+ years of age)</b>				
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%
<b>Poverty Status</b>				
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 extreme 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.

**Table 6: Rate of poverty by selected characteristics**

	<b>Itasca County</b>	<b>Koochiching County</b>	<b>Minnesota</b>	<b>United States</b>
<b>Population</b>	44,164	12,377	5,403,634	314,943,184
<b>Rate of Poverty by Gender</b>				
Male	12.2%	14.9%	9.2%	12.8%
Female	14.3%	17.9%	11.0%	15.3%
<b>Rate of Poverty by Age</b>				
Under 18 years	18.9%	24.8%	12.9%	19.5%
18-34 years	21.1%	22.1%	14.3%	17.2%
35-64 years	9.5%	14.6%	7.3%	10.9%
65 years and over	8.9%	8.6%	7.2%	9.3%
<b>Rate of Poverty by Race</b>				
White alone	12.0%	14.4%	7.6%	11.6%
Black or African American alone	19.9%	100.0%	30.4%	24.2%
American Indian alone	35.1%	41.6%	31.3%	25.8%
Asian alone	18.3%	50.0%	14.5%	11.5%
Some other race alone	-	-	6.2%	13.5%
Two or more races	29.7%	51.1%	17.2%	17.5%
Hispanic or Latino origin (any race)	31.6%	15.6%	20.0%	21.0%
White alone, not Hispanic or Latino	11.9%	14.3%	7.2%	10.0%
<b>Rate of Poverty by Education (25+ years of age)</b>				
Population over 25 years of age	10.9%	13.6%	7.8%	11.1%
Less than high school graduate	21.1%	36.8%	24.2%	25.8%
High school graduate or GED	13.7%	15.1%	10.7%	13.9%
Some college, associate's degree	10.6%	9.9%	7.3%	9.9%
Bachelor's degree or higher	5.1%	9.1%	3.1%	4.4%

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

# Community Assessment Survey

In order for KOOTASCA to understand the conditions of poverty and the experiences of people in poverty within our community at a greater level of detail, it is key to know who the people in poverty in our communities are and what they are experiencing. Assessment results are divided into 7 sections: Employment, Education, Quality of Life and Basic Needs, Health, Housing, Transportation, and Children and Youth.

Response information from the Community Assessment Survey is displayed for All Respondents, Households in Poverty,<sup>1</sup> Low-Income Households not in Poverty,<sup>2</sup> Households with Children, Households without Children, Households including White members<sup>3</sup>, and Households including Native Americans and Persons of Color.<sup>4</sup> The reader is encouraged to consider sample size when interpreting the information included here.

Occasionally the comparison of some results have been drawn with KOOTASCA's 2016 Community Needs Assessment. The reader is encouraged to compare these reports side by side to examine changes over time.

Table 1: Survey household demographic data on page 4 reports the demographic characteristics of the households that participated in the Community Needs Assessments and should be referenced to understand the composition of respondent households as well as the comparability of provided information.

## Overall most prevalent challenges for participant households

1. 79% of participants reported that it was a problem having too much stress in their daily lives.
2. 69% of participants reported that having money to fix up their home was a problem.
3. 64% of participants reported that it was a problem to have enough money each month to pay bills.
4. 63% of participants reported that it was a problem to have the ability to pay debt or take care of bad credit.
5. 61% of participants reported that dealing with emotional or mental health issues was a problem.
6. 57% of renters reported that getting a loan to buy a home was a problem
7. 59% of participants reported that having enough money to afford a car was a problem.
8. 59% of participants reported that having enough money to afford clothing was a problem.
9. 57% of participants reported that affordable recreation was a problem.
10. 56% of participants reported that having enough money to buy gas was a problem.

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<sup>1</sup> "Households in Poverty" are those respondent households whose annual income is below 100% of federal poverty guidelines.

<sup>2</sup> "Low-Income Households not in Poverty" are those respondent households whose annual income is above 100% of federal poverty guidelines but below the Low-Income Limit, that is 80% of AMI.

<sup>3</sup> "Households including White members" are those respondent households for which at least 1 household member reported their race as White alone.

<sup>4</sup> "Households including Native Americans and Persons of Color" are those respondent households for which at least 1 household member reported their race as Black or African American alone, Native American or American Indian alone, Asian or Pacific Islander alone, some other race alone, or two or more races.

# Employment

- The job market has improved in the 3 years since our last Community Needs Assessment. 32% of participants reported that finding a job was a problem for someone in their household, compared to 46% in 2016. Unfortunately, 55% reported that finding a job that pays enough to meet basic needs was a problem (59% in 2016).
- Households in poverty were 2 times more likely to be dissatisfied with their current employment situation than low-income households above the poverty line.
- There is a growing employment disparity between the poor and working poor; 42% (46% in 2016) of households in poverty reported experiencing difficulty finding a job, while only 13% of low-income households not in poverty reported the same (26% in 2016).
- 60% of participant households earned income through employment. Of households without employment income, 42% received Supplemental Security Income<sup>5</sup> and/or Social Security Disability and 24% received Social Security, veteran's benefits, and/or pension/retirement income.
- 39% of households with children reported that their work hours make it difficult to find child care.
- 11% of participants reported that the criminal record of a member of their household has affected their ability get a job

## Income

As shown in Figure 13, *60% of participants earned income through employment opportunities. Of the 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.*

Other sources of income participants reported included student loans, unemployment payments, child support, and rental income.

In addition, clients were also surveyed regarding whether they received certain income assistance benefits, this information is included in Figure 13. SNAP, the Supplemental Food and Nutrition Program, was the most common benefit with 46% of respondents reporting as receiving, followed by Minnesota Family Investment Program (11%), General Assistance (8%), and Minnesota Supplemental Aid (5%)

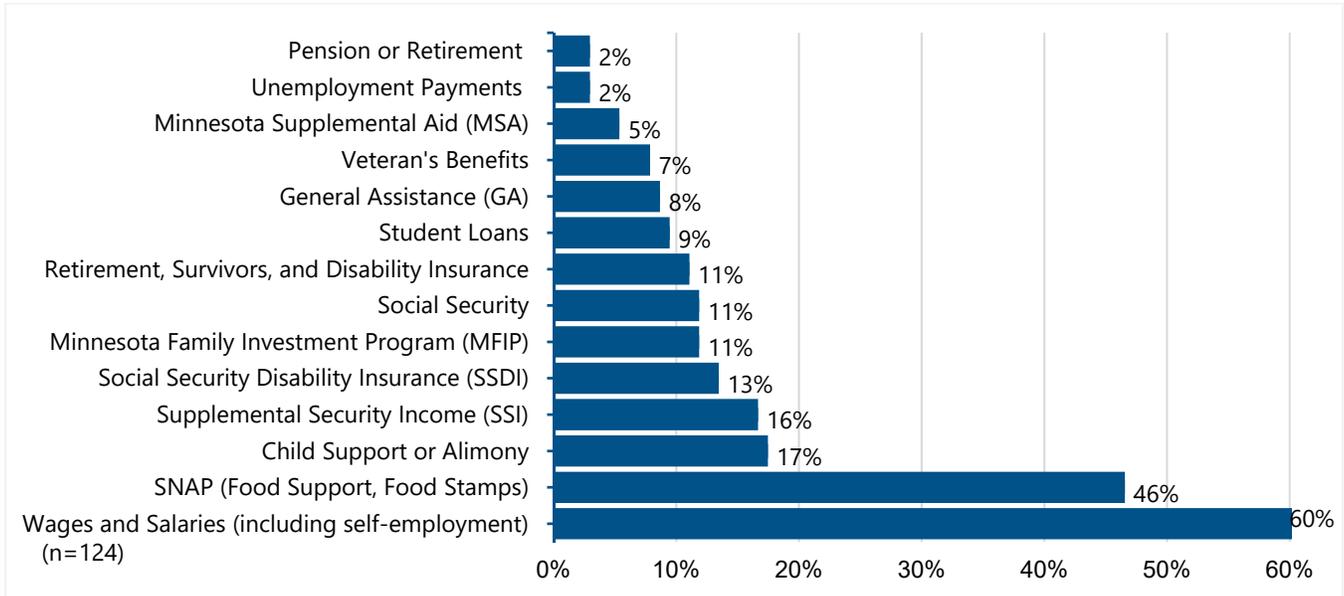
Minnesota's minimum wage is \$9.65 per hour for large employers and \$7.87 for small businesses, which is greater than the federal minimum wage of \$7.25.

A full time minimum wage worker in Minnesota will earn \$386 per week or \$20,072 per year.

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<sup>5</sup> Supplemental Security Income (SSI) is a Federal income supplement program funded by general tax revenues designed to help blind, elderly, and disabled who have little or no income to meet basic needs for food, clothing, and shelter.

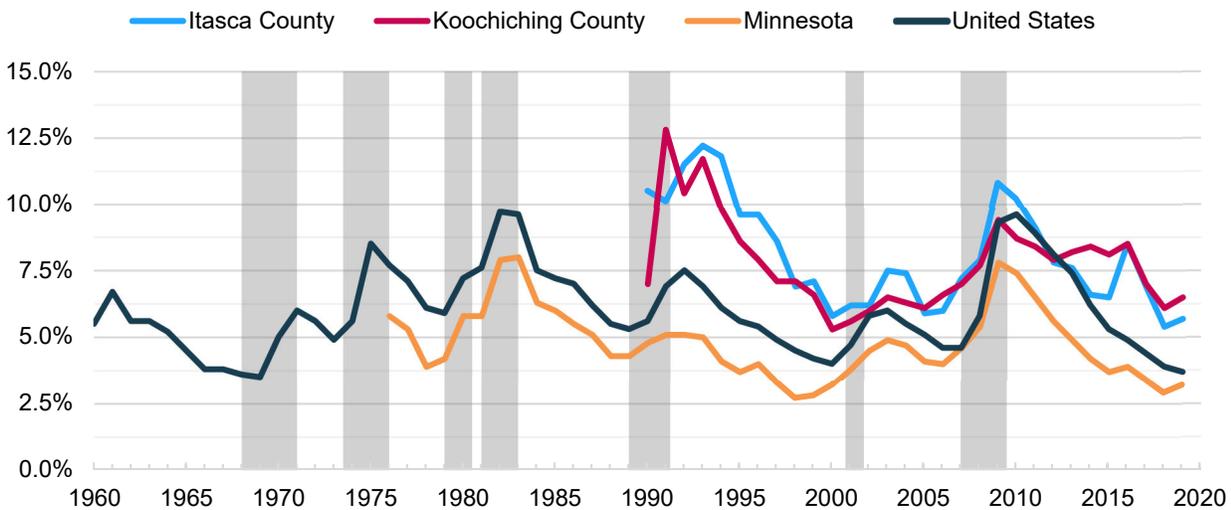
**Figure 13: Participant sources of household income**



## Barriers to Employment

The job market has improved in the 3 years since our last Community Needs Assessment. *32% of participants reported that finding a job was a problem for someone in their household, compared to 46% in 2016. Unfortunately, 55% reported that finding a job that pays enough to meet basic needs was a problem (59% in 2016).*

**Figure 14: Historical unemployment rate in Itasca and Koochiching Counties**



Source: United States Department of Labor; Historical Employment Statistics Information and Local Area Unemployment Statistics (Seasonally Adjusted Annual Averages)

As shown in Figure 14, annual unemployment has steadily been in decline since 2010 for Itasca and Koochiching Counties as well as the state of Minnesota. According to the U.S. Department of Labor, a recent increase 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.

32% of participants reported that finding a job was a problem for someone in their household. When asked why they or someone in their household had a hard time finding employment, participants reported:

- Lack of desirable work experience
- Lack of required educational qualifications
- Criminal history
- Physical disability or health challenges
- Unable to find childcare or work that accommodates family needs
- Transportation while job searching
- Lack of good-paying jobs

Participants did not report a lack of available jobs or excess competition for open positions as barriers to employment, as was reported in the 2016 Community Needs Assessment.

22% of participants reported that the criminal record of a member of their household has affected their ability find housing or a job.

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*“There are no jobs available that I am qualified to do. I went from earning \$45,000 to \$36,000 to \$30,000. It felt like I needed to ‘know someone’ to get a job, which turned out to be the truth 2 times.”*

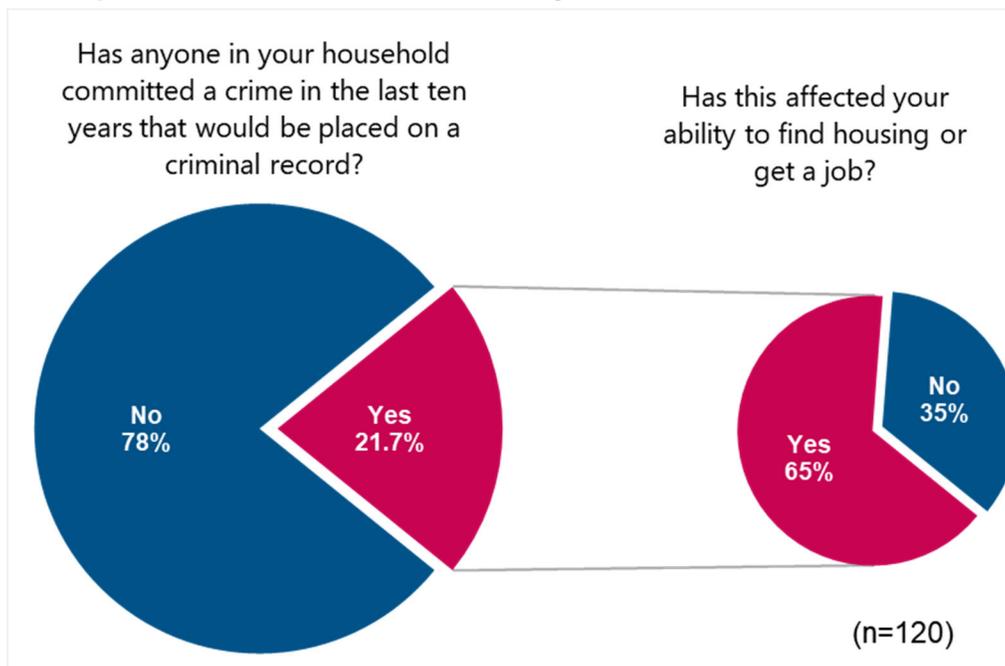
*“My health has limited my physical ability to function and employers don’t like to deal with that.”*

*“I can only get part-time work. I can’t stand for a long time.”*

*“I can’t afford childcare, so I have to find a job that I can work in the hours my children are in school”*

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**Figure 15: Participant household criminal history**



## Employment Satisfaction

33% of households were dissatisfied with their current employment situation. *Households in poverty were 2 times more likely to be dissatisfied with their current employment situation than low-income households above the poverty line.*

When asked why they were dissatisfied, respondents reported:

- Not receiving enough work hours
- Not getting paid for all time worked
- Wage theft
- Being sent home when there is not enough work
- Earning minimum wage or insufficient pay to support themselves or their family
- Disability or medical limitations
- Discrimination against job seekers with disabilities
- Workplace harassment and bullying

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*"I wish my body could handle working more hours."*

*"I love my job, but it doesn't pay enough to support my family."*

*"The jobs I get don't pay much and I have no transportation."*

*"I look for ways to work for cash."*

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*67% of respondents reported job satisfaction, compared to only 53% in 2016, a significant increase.*

Of note, survey respondents reported particular difficulty and challenges with employment regarding wage theft and not being paid for all of their time worked and they also reported being unable to get enough work hours.

**Table 7: Employment issues and needs**

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n=124)	Households in Poverty (n=76)	Low-Income Households not in Poverty (n=29)
Finding a job that pays enough to meet your needs	 55%	 62%	 52%
Finding a job that provides health insurance	 42%	 42%	 48%
Transportation to get to work	 33%	 39%	 28%
Finding a job	 31%	 42%	 14%
Loan to start your own business	 28%	 36%	 19%
Necessary skills and/or training to get a job or for advancement	 26%	 29%	 24%
Clothes to wear for interviewing or on-the-job	 23%	 32%	 17%
An employer that treats you well	 21%	 22%	 21%
Work hours make it difficult to find child care	 21%	 25%	 17%
Information about starting your own business	 15%	 18%	 14%
Help with resume writing and interviewing skills	 13%	 18%	 7%

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	Households with Children (n=59)	Households without Children (n=65)	HH incl. Native Americans and Persons of Color (n=29)	HH incl. White members (n=111)
Finding a job that pays enough to meet your needs	 61%	 49%	 52%	 55%
Finding a job that provides health insurance	 42%	 42%	 38%	 44%
Transportation to get to work	 34%	 32%	 38%	 32%
Finding a job	 25%	 37%	 31%	 31%
Loan to start your own business	 34%	 22%	 22%	 29%
Necessary skills and/or training to get a job or for advancement	 22%	 29%	 24%	 26%
Clothes to wear for interviewing or on-the-job	 20%	 26%	 21%	 23%
An employer that treats you well	 19%	 23%	 17%	 21%
Work hours make it difficult to find child care	 39%	 5%	 31%	 21%
Information about starting your own business	 12%	 18%	 10%	 16%
Help with resume writing and interviewing skills	 14%	 12%	 14%	 13%

# Education

- 49% of participants reported adults in their household would like to further their education.
- Significant barriers exist to continued education in both time and money for many families. 61% of households with children reported not having enough time to attend college or training, compared to only 25% of households without children. Further, having appropriate childcare in order to attend training or college is a problem for 36% of households with children.
- 53% of participants reported that being unable to afford training or college was a problem for someone in their household.

## Educational Attainment and Aspirations

**Table 8: Educational attainment of adults (25+ years of age)**

<b>Educational Attainment ( 25+ years of age)</b>	<b>N=177</b>
Less than high school	3.4%
High school or equivalent	41.2%
Some college, associate's degree	39.5%
Bachelor's degree or higher	15.8%

Participants reported high levels of high school completion. As shown in Table 8, 97% of surveyed adults over age 25 had achieved a high school degree or equivalent; however, only 16% had achieved a bachelor's degree or higher.

**Table 9: Aspirations for continued adult education**

<b>What type(s) of further education?</b>	<b>N=73</b>
Other short-term certificate such as ServSAFE, CNA, CDL, Paraprofessional etc.	20%
High School Diploma or GED	14%
1 or 2 year degree	38%
4 year degree	28%
Beyond a 4 year degree	12%

When asked if any adult members of their household would like to pursue additional education, 49% of participants reported adults in their household would.

The most popular choices for continued educational opportunities were 1 or 2 year college degree programs followed by 4 year degree programs, and short term certificate programs, as shown in Table 9.

**Table 10: Aspirations for training and careers**

<b>What industry are you most interested in obtaining training or a career?</b>	<b>N=62</b>
Healthcare (Including home health)	32%
Education	23%
Office Related Work	21%
Early Childhood/Childcare	11%
Natural Resources and Mining	11%
Construction	11%
Manufacturing	11%
Hospitality	10%
Corrections/Law Enforcement	5%
Transportation	5%

When asked what industry participants were most interested in obtaining a career or training in, participants responses were highest infields of healthcare, education, and office related work as shown in Table 10.

Participants were least interested in careers in transportation, and corrections/law enforcement.

## Barriers to Education

- 53% of participants reported that having enough money to attend training or college was a problem.
- 44% reported having enough money to afford school supplies was a problem.
- Significant barriers exist to continued education in both time and money for many families. 61% of households with children reported not having enough time to attend college or training, compared to only 25% of households without children. Further, having appropriate childcare in order to attend training or college is a problem for 36% of households with children.

*Approximately half of participants reported a desire to pursue additional education for themselves or another adult in their household.*

When asked what challenges and barriers their household faced in getting further education, participants reported:

- Not having enough time
- Education is too costly
- Difficulty managing work, family, and education
- Unable to find or afford childcare
- Existing unpaid student loans

*Participants did not report uncertainty in the job market or uncertainty in the value of potential training opportunities or degree programs, as was reported in 2016.*

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*“Our son will be going to college in two years, I fear there is no way we can afford it.”*

*“I didn’t get good grades in high school, and with a learning disability it’s really hard to go back to school”*

*“Transportation and housing simply have to come first.”*

*“I’m working and going to school at the same time and I can barely afford books.”*

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**Table 11: Education issues and needs**

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n=124)	Households in Poverty (n=76)	Low-Income Households not in Poverty (n=29)
Having enough money to attend training or college.	53%	46%	66%
Money to purchase needed education supplies.	44%	45%	52%
Having enough time to attend training or college	42%	37%	59%
Local training or college opportunities that meet your needs	31%	33%	31%
Past college debt which prohibits future attendance in new training	31%	34%	28%
Finding education or training opportunities worth investing in	28%	32%	28%
Appropriate transportation to attend training or college.	27%	32%	17%
Applying for financial aid or assistance to attend training or college	27%	29%	24%
Access to a computer to perform school work.	25%	32%	21%
Academic advising to know what field of study to choose to meet your needs	24%	25%	24%
Accessing the internet to search for work or educational opportunities	21%	28%	17%
Applying to college or other training.	20%	26%	14%
Appropriate childcare in order to attend training or college.	18%	24%	14%

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	Households with Children (n=59)	Households without Children (n=65)	HH incl. Native Americans and Persons of Color (n=29)	HH incl. White members (n=111)
Having enough money to attend training or college.	53%	54%	38%	57%
Money to purchase needed education supplies.	44%	45%	38%	47%
Having enough time to attend training or college	61%	25%	45%	44%
Local training or college opportunities that meet your needs	27%	35%	24%	33%
Past college debt which prohibits future attendance in new training	34%	29%	31%	33%
Finding education or training opportunities worth investing in	29%	28%	21%	30%
Appropriate transportation to attend training or college.	27%	28%	28%	29%
Applying for financial aid or assistance to attend training or college	22%	31%	24%	28%
Access to a computer to perform school work.	24%	26%	17%	27%
Academic advising to know what field of study to choose to meet your needs	25%	23%	28%	26%
Accessing the internet to search for work or educational opportunities	17%	25%	10%	22%
Applying to college or other training.	15%	25%	14%	20%
Appropriate childcare in order to attend training or college.	36%	2%	28%	17%

# Quality of Life and Basic Needs

- 79% of participants reported that it was a problem having too much stress in their daily lives.
- 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.
- 57% of participants reported that having enough money to buy clothing was a problem.
- 57% of participants reported that affordable recreation was a problem.
- 55% of participants reported that it was a problem to have the ability to get credit.
- 51% of participants reported that having enough money to buy food was a problem.
- 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.
- 22% of households in poverty reported that dealing with drug or alcohol problems was an issue for at least one member of their household. Of all participant households, only households with incomes below 100% of poverty reported dealing with drug or alcohol problems.





**Table 12: Quality of life issues and needs**

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n=124)	Households in Poverty (n=76)	Low-Income Households not in Poverty (n=29)
Having too much stress in your daily life	79%	87%	72%
Having enough money each month to pay your bills	64%	72%	62%
Ability to pay your debt or take care of bad debt	63%	71%	57%
Enough money to buy clothing	56%	62%	66%
Affordable recreation	56%	67%	55%
Ability to get credit	55%	68%	41%
Enough money to buy food	51%	57%	54%
Having community members treat you poorly or disrespectfully	39%	45%	38%
No one to talk to when things go wrong	39%	49%	31%
Access to legal help	32%	41%	24%
Understanding and filling out tax forms	27%	30%	28%
Understanding disability benefits and how to apply	24%	33%	17%
Dealing with alcohol or drug problems	14%	22%	0%
Establishing or receiving child support	13%	17%	3%
Support in raising grandchildren or another relative's child	4%	3%	11%

**Table 13: Food affordability**

Percent of households who responded "Yes," when asked if within the past week their household has...	All Respondents (n=124)	Households in Poverty (n=76)	Low-Income Households not in Poverty (n=29)
Been able to afford enough food to eat?	81%	80%	79%
Had at least two complete meals a day?	79%	75%	83%
Been able to afford healthy food?	61%	57%	66%
Been able to afford the food you wanted to eat?	59%	53%	59%

**Table 14: Quality of life issues and needs cont.**

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	Households with Children (n=59)	Households without Children (n=65)	HH incl. Native Americans and Persons of Color (n=29)	HH incl. White members (n=111)
Having too much stress in your daily life	76%	82%	79%	79%
Having enough money each month to pay your bills	68%	60%	69%	64%
Ability to pay your debt or take care of bad debt	66%	61%	68%	66%
Enough money to buy clothing	49%	63%	52%	58%
Affordable recreation	61%	52%	48%	59%
Ability to get credit	54%	55%	55%	59%
Enough money to buy food	43%	58%	48%	53%
Having community members treat you poorly or disrespectfully	31%	46%	41%	39%
No one to talk to when things go wrong	39%	38%	34%	39%
Access to legal help	22%	40%	21%	35%
Understanding and filling out tax forms	12%	42%	14%	29%
Understanding disability benefits and how to apply	10%	37%	17%	25%
Dealing with alcohol or drug problems	12%	15%	10%	15%
Establishing or receiving child support	24%	3%	14%	15%
Support in raising grandchildren or another relative's child	3%	5%	11%	3%

**Table 15: Food affordability cont.**

Percent of households who responded "Yes," when asked if within the past week their household has...	Households with Children (n=59)	Households without Children (n=65)	HH incl. Native Americans and Persons of Color (n=29)	HH incl. White members (n=111)
Been able to afford enough food to eat?	80%	82%	76%	80%
Had at least two complete meals a day?	85%	74%	69%	79%
Been able to afford healthy food?	68%	55%	66%	60%
Been able to afford the food you wanted to eat?	60%	57%	66%	58%

# Health

- 110 of 123 participants reported having health care.
- 71% of participants reported their health as good, very good, or excellent.
- 48% of households reported that dealing with a physical health issue was a problem.
- Participants reported key challenges to their personal health: weight, smoking, chronic pain, mental illness, and depression.
- 60% of all households and 69% of households with children reported that dealing with emotional or mental health issues was a problem.
- 52% of households reported that having trouble doing things that you normally enjoy or feeling sad, empty, and blue was a problem for someone in their household.
- There is a significant gap in dental coverage for low-income households not in poverty who do not have employer provided coverage and who do not qualify for government assisted dental coverage. 45% of low-income households not in poverty had problems with dental insurance coverage, while only 33% of households in poverty did.

## Access to care

### Dental Care

45% of low-income households not in poverty reported **dental insurance coverage** as a problem; however, only 33% of households in poverty reported it as a problem. This suggests a significant gap in dental coverage available between those directly in poverty and those near to poverty.

Further, *26% of participants have been refused dental care or did not seek dental care because they believed they would be refused.* When asked why they were refused dental care or believed they would be refused, participants reported:

- Unaccepted type of insurance
- Lack of dental insurance
- Inability to pay out of pocket or arrange a payment plan
- Turned away in the past
- Too many missed appointments
- Dentists avoid poor patients

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*“Due to missed appointment the dentist may not see me now. For the boys it’s finding a dentist that takes their insurance...”*

*“Grand Rapids dentists won’t take UCare, so I have to go out of town.”*

*“I get told they’re ‘Not taking any new patients right now’ whenever I ask.”*

*“I’ve missed too many scheduled appointments because of transportation.”*

---

White households were nearly two times more likely to report that having a dentist they can go to and being refused dental care was a problem as households with Native American members or Persons of Color.

## Medical Care

27% of households reported that medical insurance coverage was a problem.

*13% of households reported being refused medical care or not seeking medical care because they believed they would be refused.*

When asked why they were refused care or believed they would be refused, participants reported:

- Unaccepted medical insurance provider
- Lack of health insurance
- Inability to pay out of pocket or being required to pay for care "up front"
- Turned away in the past

White households were two times more 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 more 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%).

## Mental Health Care

Dealing with mental and emotional health challenges for oneself or family members was one of the most common issues reported. These issues were also reported as significant challenges and barriers to success in other life areas. *8% of households reported being refused mental health care or not seeking mental health care because they believed they would be refused.*

- 60% of all households and 69% of households with children reported that dealing with emotional or mental health issues was a problem.
- 79% of participants reported that it was a problem having too much stress in their daily lives.
- 52% of households reported that having trouble doing things that you normally enjoy or feeling sad, empty, and blue was a problem for someone in their household.
- 69% of households without children reported dealing with emotional or mental health as a problem compared to only 51% of households with children.

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*"I have struggled with getting proper medication management. Doctors have labeled me as a drug seeker and look at me with disgust, even though I am struggling with chronic health issues."*

*"Because I was told to take anger management, and I refused - so he wouldn't put a cast on my broken wrist."*

*"Sometimes I think some services might be refused or I feel embarrassed to have county help because of stigma."*

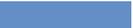
*"Insurance wouldn't cover what I needed."*

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**Table 16: Health issues and needs**

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n=124)	Households in Poverty (n=76)	Low-Income Households not in Poverty (n=29)
Dealing with other emotional or mental health problems	 60%	 64%	 59%
Having trouble doing things that you normally enjoy or feeling sad, empty, and blue	 52%	 57%	 52%
Dealing with a physical health problem	 48%	 53%	 45%
Enough money to pay for eye care or repair of glasses	 37%	 32%	 52%
Dental insurance coverage	 35%	 33%	 45%
A dentist you can go to	 31%	 38%	 21%
Enough money to pay for prescription drugs	 27%	 26%	 38%
Health insurance coverage	 27%	 22%	 38%
Medical or mental health professionals not listening to you	 23%	 28%	 17%
Help filling out insurance forms for billing and payments	 19%	 20%	 24%
A doctor you can go to	 19%	 17%	 21%
Help paying for mental health services	 14%	 14%	 10%
Assistance taking care of an elderly or disabled person	 3%	 1%	 7%

**Table 17: Health issues and needs cont.**

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	Households with Children (n=59)	Households without Children (n=65)	HH incl. Native Americans and Persons of Color (n=29)	HH incl. White members (n=111)
Dealing with other emotional or mental health problems	51%	69%	66%	59%
Having trouble doing things that you normally enjoy or feeling sad, empty, and blue	46%	58%	52%	53%
Dealing with a physical health problem	37%	57%	55%	47%
Enough money to pay for eye care or repair of glasses	37%	37%	41%	37%
Dental insurance coverage	32%	37%	31%	35%
A dentist you can go to	22%	38%	17%	33%
Enough money to pay for prescription drugs	24%	31%	14%	28%
Health insurance coverage	34%	20%	28%	28%
Medical or mental health professionals not listening to you	15%	31%	34%	24%
Help filling out insurance forms for billing and payments	15%	23%	7%	21%
A doctor you can go to	17%	20%	21%	17%
Help paying for mental health services	17%	11%	10%	14%
Assistance taking care of an elderly or disabled person	3%	3%	0%	4%

# Housing

- 45% of households reported having problems making their heating, electricity or utility payments.
- 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.
- 18% of participants reported that unsafe housing was a problem they faced.
- 12% of participants were staying with friends or relatives on a temporary basis or have friends or relatives staying with them on a temporary basis.
- 63% of households reported moving within the last 3 years. 10% reported moving 5 times or more in the last 3 years.
- 42% of renters and 22% of homeowners in Itasca County spend more than 30% of their income on housing and are considered cost burdened.
- 51% of renters and 17% of homeowners In Koochiching County spend more than 30% of their income on housing and are considered cost burdened.

## Homeowner Issues

- 94% of low-income homeowners not in poverty reported that having money to fix up their home was a problem.
- 13% of homeowners and 43% of single-female parent homeowners reported that being more than one month behind on their house payment was a problem.
- 61% of homeowners reported that making heating and utility payments was a problem.
- Low-income households not in poverty were two times more likely to report plumbing or electrical problems in their home than households in poverty (56% compared to 29%)

## Renter Issues

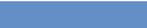
- As rental vacancy rates remain below 5% in Itasca and Koochiching Counties and the rate of cost burdened renter households remains high, homeownership presents a significant opportunity for low-income families to build wealth and reduce housing costs. Unfortunately, 58% of renter's reported that getting a loan to buy a home was a problem.
- 17% of households in poverty reported that housing discrimination was a problem they faced.

**Figure 20: Housing issues and needs**

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n=124)	Households in Poverty (n=76)	Low-Income Households not in Poverty (n=29)
Having costly heating, utility, or electricity payments	50%	51%	62%
Making your heating, electricity, or utility payments	45%	51%	45%
Affordable and decent housing	44%	51%	41%
Help making your home more energy efficient	41%	38%	52%
Help with major home repair	38%	34%	54%
Help with minor home repairs	35%	37%	38%
Help with inside or outside household chores	30%	32%	41%
Making changes to better meet the needs of your household	22%	22%	32%
Enough room in your home for the people who live there	22%	28%	17%
Housing that is safe to live in	18%	25%	7%

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	Households with Children (n=59)	Households without Children (n=65)	HH incl. Native Americans and Persons of Color (n=29)	HH incl. White members (n=111)
Having costly heating, utility, or electricity payments	56%	45%	59%	50%
Making your heating, electricity, or utility payments	53%	38%	55%	45%
Affordable and decent housing	42%	46%	48%	48%
Help making your home more energy efficient	47%	35%	48%	40%
Help with major home repairs – like replacing you roof, siding, w	39%	38%	34%	38%
Help with minor home repairs	31%	38%	45%	33%
Help with inside or outside household chores	20%	38%	21%	32%
Making changes to better meet the needs of your household	14%	30%	24%	22%
Enough room in your home for the people who live there	24%	20%	38%	21%
Housing that is safe to live in	14%	22%	24%	17%

**Figure 21: Homeowner issues and needs**

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n=51)	Households in Poverty (n=21)	Low-Income Households not in Poverty (n=16)
Money to fix up your home	 69%	 71%	 94%
Plumbing or electrical issues in your home	 37%	 29%	 56%
Mold or mildew in your home	 24%	 33%	 20%
Money to cover property taxes or house insurance	 18%	 19%	 31%
Being more than one month behind on your house payment	 12%	 14%	 19%
Lead or asbestos in your home	 6%	 10%	0%

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	Households with Children (n=33)	Households without Children (n=18)	HH incl. Native Americans and Persons of Color (n=12)	HH incl. White members (n=45)
Money to fix up your home	 70%	 67%	 50%	 69%
Plumbing or electrical issues in your home	 33%	 44%	 25%	 38%
Mold or mildew in your home	 25%	 24%	 25%	 23%
Money to cover property taxes or house insurance	 15%	 22%	 25%	 16%
Being more than one month behind on your house payment	 15%	 6%	 8%	 13%
Lead or asbestos in your home	 6%	 6%	0%	 7%

**Figure 22: Renter issues and needs**

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n=67)	Households in Poverty (n=48)	Low-Income Households not in Poverty (n=12)
Getting a loan to buy a home	 58%	 64%	 42%
Help getting your landlord to make repairs	 33%	 40%	 25%
Learning how to buy a home	 27%	 27%	 25%
Being denied rental housing because of who you are	 24%	 34%	0%
Help to prevent eviction	 17%	 21%	 8%
Housing discrimination	 12%	 17%	0%

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	Households with Children (n=30)	Households without Children (n=37)	HH incl. Native Americans and Persons of Color (n=18)	HH incl. White members (n=59)
Getting a loan to buy a home	 62%	 54%	 56%	 66%
Help getting your landlord to make repairs	 30%	 35%	 33%	 36%
Learning how to buy a home	 22%	 31%	 35%	 31%
Being denied rental housing because of who you are	 21%	 27%	 22%	 26%
Help to prevent eviction	 7%	 24%	 17%	 17%
Housing discrimination	 10%	 14%	 11%	 12%

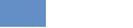
# Transportation

- 57% of participants reported that money to buy a car was a problem.
- 56% of participants reported that money to buy gas was a problem.
- 54% of participants reported that money to pay for car insurance was a problem.
- 55% of participants reported that assistance in maintaining a vehicle was a problem, including 79% of households with Native American members or Persons of Color.
- 81% of respondents reported that their household owned a car.
- 7% of households that owned a car reported being unable to drive the car that they own.
- 32% of participants reported using Arrowhead Transit.
- 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%).



KOOTASCA Wheels to Work

**Table 18: Transportation issues and needs**

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n=124)	Households in Poverty (n=76)	Low-Income Households not in Poverty (n=29)
Money to buy a car	 57%	 62%	 59%
Money to buy gas	 56%	 66%	 48%
Assistance in car maintenance and/or repairs	 55%	 64%	 48%
Money to pay for car insurance	 54%	 59%	 55%
Money to pay for license tabs	 46%	 53%	 38%
Reliability of your vehicle	 40%	 47%	 28%
Reliable transportation to meet household needs like shopping,	 37%	 49%	 21%
Learning how to maintain a car	 37%	 37%	 45%
Knowing how to drive or getting a driver's license	 17%	 22%	 10%
Legal issues that prevent you from driving	 15%	 21%	 3%

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	Households with Children (n=59)	Households without Children (n=65)	HH incl. Native Americans and Persons of Color (n=29)	HH incl. White members (n=111)
Money to buy a car	 62%	 52%	 68%	 58%
Money to buy gas	 53%	 60%	 66%	 58%
Assistance in car maintenance and/or repairs	 54%	 55%	 79%	 55%
Money to pay for car insurance	 53%	 55%	 59%	 56%
Money to pay for license tabs	 46%	 46%	 48%	 47%
Reliability of your vehicle	 44%	 35%	 52%	 40%
Reliable transportation to meet household needs like shopping,	 31%	 43%	 41%	 37%
Learning how to maintain a car	 36%	 38%	 38%	 37%
Knowing how to drive or getting a driver's license	 10%	 23%	 17%	 17%
Legal issues that prevent you from driving	 10%	 18%	 21%	 13%

# Children and Youth

- 58% of households with children had problems paying for after-school opportunities.
- 32% of households with children reported that transportation for a child to after-school opportunities was a problem.
- 30% of households with children reported that finding infant care was a problem.
- 38% of households with children reported that money to pay for childcare was a problem.
- 31% of households with children reported that bullying in school was a problem. 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.
- White households were three times more 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%).
- 58% of households with children had problems paying for after-school opportunities.
- 20% of households with children reported that having safe community spaces for youth was a problem.

## Child Care

As shown in Table 19, participants with children reported that Head Start, Invest Early, and Early Head Start were the most common source of formal child care for their families. 15% of participants with children reported using family based child care and 7% reported utilizing center based childcare.

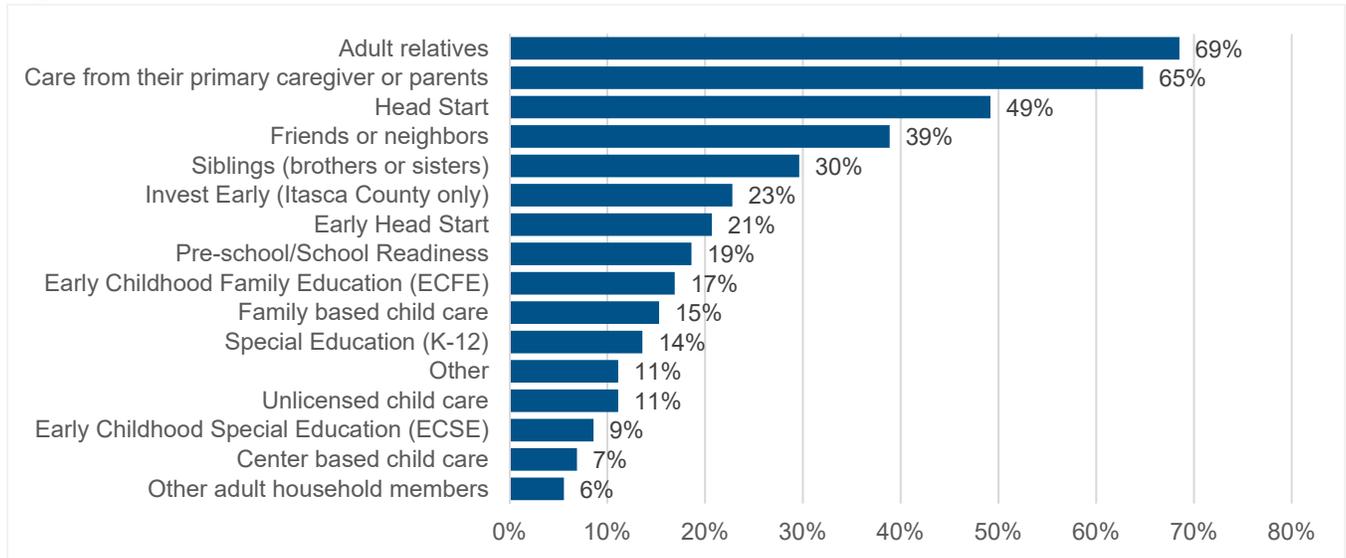
**Table 19: Participation in formal child care**

Program	n=59
Head Start	49%
Invest Early (Itasca County only)	23%
Early Head Start	21%
Pre-school/School Readiness	19%
Early Childhood Family Education (ECFE)	17%
Family based child care	15%
Special Education (K-12)	14%
Early Childhood Special Education (ECSE)	9%
Center based child care	7%

Informal arrangements with relatives, friends, and social connections were a key source of child care. As shown in Figure 23, adult relatives (69%) were the primary source of care for children followed by care from the primary caregiver (65%), Head Start (49%), friends or neighbors (39%), siblings (30%), Invest Early (23%), and Early Head Start (21%).

*11% of households with children reported using unlicensed child care.*

**Figure 23: Reported sources of care for children**



**Table 20: Children and youth issues and needs**

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	Households with Children (n=59)	Households in Poverty with Children (n=37)	Low-Income Households not in Poverty with Children (n=29)	HH incl. Native Americans and Persons of Color with Children (n=16)	HH incl. White members with Children (n=55)
Money to pay for after-school programs or activities	58%	54%	71%	69%	58%
Recreational opportunities during the school year at a low cost	49%	51%	64%	38%	49%
Care for your children so you can get a break (respite)	42%	57%	29%	38%	40%
Transportation for a child to after-school opportunities	32%	32%	50%	19%	33%
Non-athletic after-school opportunities	31%	38%	29%	31%	33%
Transportation for a child from after-school opportunities	31%	32%	43%	19%	31%
Bullying in school	31%	32%	29%	44%	31%
Money to pay for child care	27%	38%	14%	31%	25%
Finding evening/night or weekend child care	27%	38%	14%	31%	27%
Summer activities for your children	27%	35%	21%	25%	27%
Child care that is reliable	24%	32%	14%	20%	24%
Finding child care for a sick child	24%	30%	21%	19%	24%
Summer child care	24%	30%	21%	31%	24%
After-school care or activities for children	22%	30%	14%	25%	24%
Child care in a convenient place	20%	27%	14%	13%	18%
Jobs for teens	20%	16%	21%	19%	22%
Safe and secure community spaces for youth	20%	22%	29%	19%	22%
Finding infant care	19%	30%	0%	19%	20%
Helping teens stay out of trouble	17%	14%	36%	6%	18%
Driver's education for teens	17%	5%	43%	19%	18%
Assistance with parenting concerns	15%	14%	29%	19%	15%
Child care that is safe	14%	19%	0%	13%	15%
Help with school work (tutoring)	14%	14%	14%	0%	15%
Helping teens understand the consequences of alcohol and drug	10%	8%	21%	13%	11%
Finding child care for a child with special needs (disabilities)	8%	11%	7%	6%	9%

# Client Focus Group

## KOOTASCA Client Focus Group October 15, 2019

KOOTASCA hired Laura Connelly and Ed Zabinski of unTapped, LLC to facilitate a focus group of people who have utilized KOOTASCA services to help inform the organization's community needs assessment. A total of 10 people gathered on the evening of October 15, 2019 to provide input. The group was asked: (1) What would it take for you to feel you could openly talk about accessing services you need without any stigma attached? (2) How are you treated in the community? (3) What challenges or barriers do you face getting the resources you need? (4) Is there anything KOOTASCA could do differently or better to help you and others? The following is a summary of the focus group participants' input and insights.

### ***In general, community service providers are welcoming and helpful.***

Focus group participants felt the agencies with which they are in contact have treated them very well, as evidenced by the following comments:

"I have felt very welcomed by local agencies, and the people who have helped me did so with open arms."

"In my job, I only have one day off per week, with limited time during work hours to call for help. When I come up to the Kiesler Center, they're very helpful and take into consideration all the things I have going on and that my time is limited."

### ***Some people have negative experiences with local providers.***

Participants did talk about times when their experiences with local providers left something to be desired and impacted the participants negatively. These sentiments are reflected in the following comments:

"The (unnamed) counseling center I used to go to liked to judge me; they labeled you, and that's frustrating. They would have really good employees who would end up getting let go. So I could be working with someone that I really trusted and then the next thing I knew they were gone and I was forced to work with someone else. They have a long history of over-medicating people, and even tried to over-medicate me, but I knew enough to advocate for myself. I eventually moved on to a new center that I love."

"The Resource Center has those glass windows, and it's hard to hear sometimes. And the glass makes me feel like I am a criminal. The receptionists don't all project their voice well enough so you can hear them, and it just feels humiliating standing there yelling to them so they can hear you."

"When I call First Call for Help (211), sometimes they can't help and they don't follow up. I wish they were a little more friendly and willing to help problem solve."

"Some of the good employees at the counseling center have been terminated without explanation. I built up a relationship with them, and then they're gone. The new caseworker doesn't

understand my medications, and there is no one checking or helping with cross-medication problems.”

“When I went to the Resource Center, I asked for a reminder about my appointment, and they weren’t helpful. I have a problem remembering things, and I asked if they would call my phone, or text me or send something in the mail, and they couldn’t do it.”

“Some agencies don’t give you much leeway when you need to respond to an application. They don’t give you much consideration. I am someone who needs help with forms and filling out paperwork.”

“The VA was not informative; I found out more by talking to friends.”

### ***KOOTASCA is doing a great job.***

When asked specifically about KOOTASCA, participants unanimously said they were treated very well, and were very grateful for the help they received. This is reflected in the following participant comments:

“I had a great experience: funding was available, they provided home visits, helped me set goals and did good follow-up.”

“My experience working with KOOTASCA has been wonderful. I used fuel assistance, and the people are friendly and will help you quickly and they always call you back, which is so important because other places I have worked with don’t call back so I have to keep trying to get a hold of them and this feels like I don’t really matter to them, but not KOOTASCA. They call back within minutes lots of times.”

“The talks KOOTASCA organizes are so important, and the Circles of Support facilitators are very respectful. They do a great job with this.”

“At KOOTASCA, there are 100% call-backs every time and they will help you with paperwork. They are very kind and they reach you at your level; they give you hope. This means a lot to someone who doesn’t really know or understand how the system works.”

“The people in Circles of Support are kind, and they don’t forget you. That group is like my community. I work full time but the one day I refuse to work is the night of the Circle’s group. It is such a great thing to be able to be with other people and feel welcomed and seen. I love that group.”

“KOOTASCA helped with my utility bills; it provided a nice cushion. The staff are so respectful, when you leave there you get to maintain your dignity. This is huge, because it is hard to ask for help.”

“Without Kiesler House and Circles of Support, I would never have made it this far. They are kind and don’t make you feel like an idiot. When you’re here, you feel part of a club. You get filled up at Circles of Support, and it’s easier to go back into the world and deal with life.”

“KOOTASCA has helped me out a lot: I used to live in a van at Walmart, but now I own my own house, all thanks to the help that this agency gave me over the years.”

“KOOTASCA’s first time home buyers’ course was very helpful!”

### ***A few things could be improved.***

As seen in the following comments, participants also had a few suggestions for ways to improve services they have received.

“My case manager didn’t tell me about all the wonderful things KOOTASCA does; why didn’t she tell me? I want to learn independently, but they need to let us know about these services.”

“I’m above the income guidelines for a lot of the programs, but just barely, like by twenty bucks or so. How often do they revisit the guidelines? I wish they wouldn’t just look at your income because I have a lot of expenses, primarily a lot of healthcare expenses.”

“Constantly evaluate the income guidelines and figure out how to help people who are right on the line. They need the help, there has to be more flexibility. And it is hard when you can only access certain assistance once in your life.”

### ***Public transportation isn’t sufficient to meet people’s needs.***

Most focus group participants use the public transportation available locally, the Arrowhead (AEOA) bus. The ways in which having a very limited public transportation option impact participants’ lives can be seen in the following comments:

“Transportation is a huge barrier to getting what I need! I might have to wait an hour or two for a bus. I have called in the morning and then they don’t show up and so I call back and they say that it wasn’t marked anywhere to pick me up. I can’t tell you how many times I have had to walk home from Walmart with all my stuff because the bus never showed up.”

“The buses leave a lot to be desired. There was more than once that I had to wait over one and a half hours to get picked up after work. This is stressful because your time is already so limited.”

“Even if I call, I have to wait 75 minutes or more. And it’s worse on weekends. Some drivers do what they want, and if you complain or ask to be dropped off somewhere by a certain time, they make it hard on you and seem to purposely make you late.”

“Some of the bus drivers are nice, some are not. But I will say that Arrowhead is amazing compared with service I used to get in the Cities. It just takes some planning.”

“Arrowhead dispatchers should be more consistent; some let you schedule rides the day before and others will tell you to only call the day of the ride.”

### ***The greater community often does not understand people in need.***

Participants discussed the ways in which they felt “judged” or misunderstood by the greater community. This is reflected in the following comments.

“People have told me I’m ‘milking the system’ because I get fuel assistance.”

“I had a bad experience with a local employer. I get seizures—not bad ones—and my employer fired me. I filed an unemployment claim, and the employer fought it; she lost. But that’s what I have to deal with. I’m not complaining, but it’s hard.”

“You get funny looks when you use your SNAP cards in the grocery store line. People judge you for having to use assistance for food.”

There were multiple participants who talked about experiencing negative stigma because of their mental illness.

"I feel there's a stigma when you tell people you receive any counseling services. Eventually it gets to you. I am already insecure and don't like to feel that from people. It isn't my fault that I have a mental illness, it's not like I wanted to have one."

"I just tell people I'm nuts; I don't care what they think."

"There is a lot of ignorance out there about mental illness. When employers tell you you're 'not working out' with no other explanation, I think it's because they can't deal with my mental illness."

"One of my pastors once made a disparaging comment about the length of time it took for me to grieve about losing my wife."

"The police, sheriff's office, emergency room and the courts treat people with mental health issues with brutality and cruelty. It's a good old boys' network that wants to pretend they're Mayberry RFD, but it's not that way. Having mental illness doesn't make you a criminal, but we're treated as though we are. I would do anything before calling the cops."

"It would be helpful if we could do more informing of the general public and people in power about the challenges people with mental illness face."

"We need to figure out ways to teach the McMansion people that mental illness is a blameless illness. I have experienced straight out discrimination because of my mental illness."

"Even though we have a mental illness, we deserve to maintain our dignity. We have a lot to swallow already; don't make it worse. I wish the community could understand that."

# Partner Focus Group - Itasca County

## KOOTASCA Agency Partner Focus Group Summary

September 30, 2019

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KOOTASCA hired Laura Connelly and Ed Zabinski of unTapped, LLC to facilitate a focus group of local agency partners to help inform KOOTASCA's community needs assessment. A total of 13 agency leaders gathered on September 30 to provide input. The group was asked: 1) about the institutional and systemic barriers to ending poverty; 2) to discuss what is happening at a local level that may be contributing to the high rates of poverty; 3) about what occurs locally to create advantages for some groups and disadvantages for other groups of people; 4) to discuss any change in rhetoric or consciousness in regards to people living in poverty. The following is a summary of the focus group participants' input and insights.

### ***1. Problematic Government Assistance Programs Guidelines***

Focus group participants reported that many people on government assistance continue to struggle when they reach a point where they begin to earn enough of an income that pushes them past the point where they qualify for assistance, but not to the level of a livable wage. The system would be strengthened if rather than cut people off just as they began to stabilize, we could allow people more time to earn an income and receive assistance simultaneously. As one partner noted: "We need to give people a longer runway so they have a better chance of getting off the ground and flying off."

### ***2. The System is Hard to Navigate & Places Many Demands on People Living in Poverty***

Participants talked about the fact that systems created to address the social welfare of our communities are hard to navigate and aren't designed to be flexible or to easily take into consideration the context of people's lives.

Also noted was that in order to access services from a local agency, a person living in poverty will be asked to do five things. They are also being asked by a handful of other places to do five more things to comply with their requirements as well. Suddenly you have one person--struggling to get by--being asked to accomplish 10, 15 or even 25 things that would be difficult to accomplish for even someone with all their basic needs met.

Also mentioned was the volumes of paperwork and documentation that need to be completed by people living in poverty simply to assess if they qualify for social benefits. This often deters people from getting the help they need. As well, a rule that you can only access certain emergency assistance funds available locally once in your lifetime results in many people going without help at very difficult times in their lives since people can move in and out of poverty multiple times throughout their life.

### ***3. Employment Issues***

Participants identified the lack of available local employment options for a worker to earn a livable wage, the minimum income necessary for a person to meet their basic, essential needs. Participants talked

about the reality that many people are forced to “cobble together” multiple jobs to make ends meet and are still barely getting by. Participants also noted that many small employers can’t afford to pay people a livable wage and/or offer benefits.

Another barrier identified was the hiring requirement of some employers that applicants must pass a drug test. Some questioned if this was really necessary in all cases. For example, you have to take a drug test to work at Aldi, but not to be a teacher or a doctor.

There was \$47 million less paid in wages in Itasca County from 2015 to 2018 (fewer jobs and lower paying jobs). This is problematic for people living in poverty because while the Health and Human Services budget continues to grow, our tax base and employment future looks grim (UPM, Enbridge, Minnesota Power all have publicly discussed long-term plans for those operations). The group questioned where the money will come from to assist people in need.

Participants also identified the fact that more and more people are working later in life to afford to pay for benefits. We have an aging population and need to prepare for the fact that elderly people in poverty will be a much bigger issue over the next 20 years.

#### **4. *Involvement with the Criminal Justice System***

Having any criminal history makes it extremely hard to climb out of poverty. It becomes even more challenging if you have a felony conviction; you are then deemed “unemployable” and excluded from employment options within whole segments of the work world. You are also no longer able to qualify for housing assistance programs and can no longer vote. These factors disproportionately affect people living in poverty.

Other issues were noted for people involved in the criminal justice system such as: high bail amounts required for pretrial release, court fees and fines, the cost of an ankle bracelet, possible loss of driver’s license, and the high cost of a private attorney (being involved in the criminal justice system has an even greater adverse effect on people living in poverty). According to one participant, “People are pleading guilty because they can’t afford to plead not guilty.” Another noted “the disproportionately high rates of Native American people in the criminal justice system as well as the child protection system.”

#### **5. *Rural Isolation, Social Exclusion and Advocacy***

Living in rural communities means you may have to drive great distances to access services, jobs and face time with decision makers; this poses a special challenge for people living in poverty. If you don’t have gas money, or even a car, how do you get where you need to go to get the help you need?

Another aspect identified was living in poverty can result in social exclusion. For example, not everyone can afford to play a sport in school, not everyone has access to broadband and students now use ipads at home, not everyone has a cell phone. Or, if you don’t have any food, chances are you won’t attend the local church potluck.

The group identified the need for rural voices to be louder: rural poverty looks different than urban poverty, but we need to advocate more effectively with decision makers in St. Paul and Washington and even at the County level.

## **6. Lack of Affordable, Quality Childcare Options**

Affordable childcare is an unmet need in many cases:

- Infant care
- Childcare for families experiences a lot of trauma
- Pay attention to the quality of care

## **7. Lack of Public Transportation**

We have Arrowhead transportation buses, but the times and locations they serve don't work for a lot of people.

## **8. Lack of Affordable Housing**

We do not have enough affordable housing available to meet the needs of local people living in poverty.

## **9. Rhetoric and Social Consciousness About People in Poverty**

The group identified that many biases still exist around people living in poverty. They still hear old rhetoric like: "people in poverty are lazy, make poor decisions, and have no money but a bigger TV than me." Agencies think they understand the issues of structural poverty better than the general public, but also know they can learn, too. More organizations are training their employees to understand issues related to living in poverty; focusing efforts to promote diversity, equity and inclusion; and working to instill greater empathy within their workplaces.

# Partner Focus Group - Koochiching County

KOOTASCA Staff with assistance from the Salvation Army facilitated a focus group of local agency partners in Koochiching County on October 3<sup>rd</sup>, 2019. A total of 14 agency leaders gathered to provide input. Their responses are collected below as close to verbatim as possible. Responses recorded verbatim have been marked with quotation marks.

## 1. In your work as an agency partner to KOOTASCA, what do you see as the institutional & systemic barriers to ending poverty?

- We have so many different programs that have different qualifiers
- So many people are just over income
- It is hard to get ID and verifications for benefits in this community.
  - People have to travel to Bemidji or (risk) sending original documents through the mail
- We've got a million little pots of money. "Oh we can help you with this, if you're in this timeframe, in this income, and meet xyz."
- Library sees people as having learned helplessness and just wanting to be served
  - "People are just pulling away from doing anything for themselves"
  - Blaming people for not knowing how to do things (use a copier, print things off their phone)
  - People need to be able to access forms and applications on their own and do it on their own. We don't want to help them or see their private data (fear of risk).
- The disabled and elderly have a hard time serving themselves.
- To access resources you need to have access to stuff.
- Transportation to get help is difficult. Hard to afford. Car ownership is expensive. Public transit can be too and has other costs.
- There is a lack of access to retail in Koochiching or a lot of services and amenities that larger communities have.
  - The Learning Tree bought 128 pairs of shoes at K-mart this year, where are we going to do that next year.
  - The mental and financial cost of simply attaining basic necessities is heightened in this community
  - To get things like medical supplies; you need to call ahead, schedule, wait, and then show up on the day and time to pick up what you need.
  - Higher income folks are able to go out of town to shop or can order off of amazon because they have access to transportation, the internet, or can spare 3 hours.
    - "I shop at small businesses but it's not cheap stuff."
    - "I can take that once a month trip to do some big shopping."
    - "I've got vacation time and flexibility to take those trips or family support to shop or leave the kids with someone."
- Our county and communities are so remote that even though people qualify for service, it's difficult to actually get services because there are no service providers.

- Services like, home care, PCA, Meals, homemaking, chore services, disability supports. If those services are provided they're called "Choice" and the eligible client has to come up with the provider or hire that "person" themselves. Sometimes that service they can't get might be the only service they need to be able to stay in their home. Especially so for the elderly population as their so isolated- physically and socially.

## **2. What do you see happening at a local level that may be contributing to the high rates of poverty experienced by local residents?**

- When I was an eligibility worker for the county, it was the rules and qualifications in place for the services that contributes to the high rate of poverty.
  - People have the benefits cliff/the perception of the benefits cliff.
- Our programs are so well-defined so boxed, that we can't support people who need it or the clients succeeding. Our systems and funders punish people for succeeding.
- We need to incentivize people for doing better, not punish them because they get more hours for a couple months.
- Lack of stability in employment scheduling. How do you budget and live with that much volatility and stress. So much effort has to go to managing hundreds of little things that non-low-income people don't face.
- "It's easier to stay in that poverty because you know where you are."
- Lack of affordable, safe, quality housing. So much of the housing is substandard and expensive.
  - This directly effects the local employment
- High-rent burden and low-vacancy rate.
- The seasonal employment here is a big issue, so many more people are able to get hired in the summer as the economy expands and then they then lose benefits and have to reapply as they lose employment. Conversely the forest industry is winter employment heavy vs summer tourism.
- Seasonal employment is more volatile than other employments (tourism swings, forestry swings etc.)
- Year round jobs seem like they are drying up. And at the same time there is a big employment challenge. And there's no housing for local workers.
- We're in a catch-22 people here don't have the skills that may be needed, and people who have the skills don't often come here or stay here. (Lack of amenities, except in the summer).
  - Stranded spouses
- Unless you can afford hockey or other sports there is nothing for kids to do on a regular basis. International falls has way more resources, but there is nothing at Indus, Littlefork, Northome, Etc.
- Koochiching has one of the highest child poverty rates but the schools haven't been able to qualify for the F/RL supports that come at x% (40 or 50%)
- "This community doesn't have the means to support the people here" "we're an impoverished community"
- Young people have to leave this community to get an education and they don't typically comeback. If you're not able to leave the community you don't necessarily have access to opportunities that could improve your life
- Local work is inflexible, there is a lack of childcare, and childcare is so expensive that it's often more feasible to stay home with your children.

- “What we see at the hospital frequently is a lot of turnover in those lower paying jobs. A lot of it is that the people who get the job don’t have the skills to keep the job. The lack of infrastructure for them to keep the job is so severe (childcare issues, transportation issues, high stress, lack of benefits, no vacation, no insurance, no pension, no sick days).”

### **3. Are there any local policies or practices that appear to be creating advantages for some and disadvantages for other groups of people?**

- We do a lot of intakes over the phone because we have so many people who have transportation issues, but we don’t advertise that. It’s something we do when it makes the most sense. So since it’s not advertised if someone doesn’t know about that they may self-select out
  - We’d need to make a lot of invests in capacity to really make a difference here.
- Since a lot of people don’t have addresses or stable contact information it can be really hard to reach out to them.
- The county isn’t allowed to have Facebook. That is a huge population we’re not able to reach because of that. Nowadays a lot of people are texting or messaging or instead of coming in.
- My home base is St. Paul and what they suggest there isn’t really what can happen up here. What they are asking us for isn’t always meaningful or applicable here.
- The families that have solid support systems, families, or social supports are more successful. It’s not about someone to give them things but someone to emotionally and mentally support them.
  - Just having someone that they can drop the kids off with for something is huge.
- Even if you have decent childcare and workhours that fit with childcare providers. If your kid is sick you can’t take them to daycare and you miss work. That can be the difference between losing your job every six months.
  - This is also an issue for elder care and respite care for seniors.
  - What is the support system like for people helping their parents at home? A lot of things just aren’t available.
    - Sometimes the different adult facilities will take these seniors on a daily basis, if they have the space, if you have the money, if you know about this.
- For seniors, those who are willing to reach out and ask for help tend to do a lot better. Those that close themselves off have a lot worse outcomes. If they’re not reaching out for help, we (as providers) are completely unaware of them. So when those who haven’t reached out finally have to, they are in a much worse place.
- For our young people, because so many of their friends are leaving the community, is this affecting their social and emotional support systems? This seems to be a negatively reinforcing cycle.
- Support is also getting harder and harder to access because there are simply fewer people to spread that out among.
- For seniors, a lot have to move out of the community because they are moving to be close to their children/ there is not suitable or supportive housing for them in this community.

#### 4. Can you identify any ways you have noticed a change in rhetoric or consciousness in regard to people living in poverty?

- There is still a stigma around F/RL. Hard to know whether this is a stigma that the parents feel or the kids feel.
  - Parents maybe not wanting to fill out the form.
- 4-H robotics is at Backus because so many kids go to the summer lunch program. This makes participation much easier for those kids. I've been eating now with them down there to help normalize that and reduce the stigma.
- Kids wouldn't go to the community café to get free food, but they would take fruit or snacks left for them.
- There is a division. There are those who have incomes and are busy with their families, doing recreational opportunities on the weekend, etc.
- Falls football coach is concerned that his players aren't getting proper nutrition. He's seeing where his athletes are not having food. Kids don't get off the busses at food stops because they don't have money. The majority of our community would have no idea that is happening. If they did, I think they'd step up.
- I think overall we have a generous community. Lots of benefits. Typically these are healthcare related, cancer benefits, etc.
- We have so many things that are filled with volunteerism. Someone should study our economy of small town giving and volunteerism.
- There has been a change in awareness around homelessness and housing. We used to get a lot more comments of "there are no homeless here."
  - The hardest thing I hear now is the sense that we're a community on decline.
    - Part of this perception is possibly due now to the increased awareness of those in poverty in our community.
- When you're in an isolated community you tend to have the perspective of what's just happening in our county and don't necessarily see how that is happening to everyone else as well.
- Many low-income folks are holding out that we're still a meritocracy and if you work hard enough you can succeed. Not only does this thinking cause damage to themselves, it more so leads to negative perceptions of other people in poverty.
- There is a lot of perception that poverty is a failure of these particular people.
  - They sometimes hear this message sometimes directly for people.
  - The continued failure to achieve or access resources perpetuates this (fake apartment for rent ads in the paper, because even though the apt don't have vacancies it's easier for them to just run the ad continuously, so renters apply or waste resources exploring those opportunities). If you feel that you should be doing much better than you are and it's your failure to do that you're much more likely to give up.
  - There is a perception among providers of generational poverty. Similarly, "my grandfather worked in the mill." I'm going to work in the mill."
  - People have the feeling that opportunities are not here so they moderate their expectations and efforts (a sort of fatalism).
  - There was a time when working at the grocery store was a stable income and you could raise a family on one income. If you were on management that was never a question.

## 5. What thing do you think could be done locally to help end poverty?

- Coming into the area, being new, there seems to be a lot of good people and good supports. I feel I need to start small. What can I do to help? What small changes can I make in my life to help?
- I would look forward to more community conversations around the topic. I think it would spur more opportunity to address the issues and seek collaboration.
- I'm excited to see conversations like this.
- I've only been here since the end of June. What's struck me is just the welcome atmosphere. People here are just generally kind to each other- is what I've experienced. In our work what goes a long way is that sense of kindness.
- One thing that I'd like to see is more like education opportunities for the people that are low-income. What I see is that they do work hard, they just don't make enough. They don't budget well, don't take care of their home. I think that'd be a big helping hand.
- I feel like we need to find a way to bring all of the opportunities that we do have to those needs.
  - I often come back to Circles of Support, where they were pairing middle-income families with low-income families so they can teach them middle class skills.
    - \*Perspective that we need to resocialize people to fit into our system\*
- It starts with the individual person to change their mindsets or change their actions. The more we can as provider collaborate, work together, and not compete. Not compete- when we can target different populations and try to think of how together we can serve more.
- When Rachel printed out all of the summer programming for youth in one-packet it was something we talked about for a long time so we weren't overlapping completely. So we spread things out and make things available.
- I agree with collaborate instead of compete.
- I guess what I kind of learned today is that we have a lot of great programs that help people to pitch through to get to the next level, but they don't help people build their life. In the middle you have to pick yourself and there is assistance for that if you know how to find it. There is some need for education and for businesses to collaborate with the systems that prepare people for the workforce and support their continued employment. Some of the programs that are stop gap measure need to find ways to incentivize people to get these skills. We need to train people to value coming into work every day \*over their other priorities and needs\*. The gap we have in our community needs to be filled not just by social service providers.
- There needs to be a better way to bring people who want to do something (about this issue) and those who need something done. The other thing is making it very easy for people to donate. Those go fund me pages on Facebook can raise \$20,000 in a matter of hours.
- There are a lot of people in our community who want to help but don't know how or where. Just speaking from personal experience. Being in a smaller county we still have big things to work on but being smaller than big cities we just have way less to work on those issues, so I need collaboration with those here. Overall good things are happening to help shift the narrative about our community, Change is happening.

# Interviewer Comments

Perceptions of what is or isn't a problem or serious problem varies between participants.

The impact on children in single-parent households with non-custodial, uninvolved fathers.

Several participants talked a lot about how their mental health and physical disabilities impact their ability to work and interact with society.

Participants feeling discriminated against due to being an outsider/cultural differences.

Medical debt was a significant issue faced by some participants.

How hard this single Mom works, she also works full-time. She wants to be self-sufficient, but struggles and juggles her finances monthly.

Homeless participants often felt helpless. This is exacerbated by the lack of rental housing and options for housing locally.

Participants are regularly concerned and worrying about the general and financial well-being of their families.

There is a lack of available and affordable childcare, especially for infants and toddlers. There are not enough providers in the area.

Many participants were worried about finances. Even with a job or two there was not enough money to pay bills.

Health care was a big concern. About 80% had healthcare in place but high deductibles prevent them from being able to afford basic healthcare.

Participants largely did not have much interest in continuing education.

Finding affordable housing or any housing was a significant trend. Finding housing with a criminal history is particularly difficult.

Many parents are experiencing a lot of anxiety and stress, and feeling overwhelmed by/with their workload and life's demands on their time.

Childcare and livable wage employment continue to be major issues for many families.

Each participant was so willing and wanting to better our community.

Participants struggle to balance working to earn income against losing benefits that are difficult to attain. Many are making just enough to qualify for limited support yet still do not earn enough to support their family's basic needs.

Lack of transportation, particularly bus hours being insufficient.

Participant has lived here for 9+ years, but still feels like an outsider. Unhappy with the treatment by law enforcement, feeling like they side with 'townies.'

Concern about the larger community wellbeing-housing, jobs, etc.

Participant felt discriminated against by a lot of people in town-has disabilities and was born and raised here.

Participants seemed to have a good sense for managing their money.

Some participants were frustrated with the job situation in the area. Finding full-time work and affording necessities without steady work is likely to be a growing problem.

Participants appreciated that they were asked to give input and felt valued for being asked about their views and opinions although some were hesitant to tell their personal stories.

Mental health challenges and criminal backgrounds can really affect the livelihood of participants.

The majority of participant's income goes toward their mortgage, taxes, and insurance.

She was very appreciative and grateful for what she can do with her disabilities and that there are others worse off than her.



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**Supplement to the  
2020 KOOTASCA Community Action  
Community Needs Assessment**

**2021 Head Start  
Community Assessment Update**

*September 2021*

*KOOTASCA Community Action, Inc.*

*201 NW 4th St – Suite 130, Grand Rapids, MN 55744*

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# Executive Summary

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

This Head Start Community Assessment is an annually updated supplement to KOOTASCA's 2020 Community Needs Assessment, incorporated therein, and to be read in conjunction with that document and its findings. This annual update is performed to capture key information to describe the context in which KOOTASCA's Head Start and Early Head Start programs operate. It is through this process that we are able to address needs of the families we serve and maximize our efforts to support the children of our community. Trends throughout our service area become apparent and we are able to use that knowledge to guide program needs as well as training opportunities for families and staff.

KOOTASCA Community Action is annually using surveys with parents, staff and community agencies to measure not only satisfaction levels but to monitor needs and areas of concern. This information then directly flows into our planning and program delivery efforts.

Based on the data collected from the multitude of sources, there is a continued need to focus on the following both in the community and throughout our Head Start program:

- Affordable childcare, especially for infants and toddlers
- Transportation
- Housing and homelessness
- Health & Wellness
- Drug and Alcohol addiction and a continuing opioid epidemic
- Mental health including issues brought on by the COVID-19 pandemic

## Requirements

Head Start Program Performance Standards 45 CFR Chapter XIII, §1302.11 (b): To design a program that meets community needs, and builds on strengths and resources, a program must conduct a community assessment at least once over the five-year grant period.

# Demographic make-up of Head Start eligible children and families

According to the 2019 American Community Survey 5-year Estimates, table B17024 the average number of Head Start and Early Head Start eligible children in Itasca and Koochiching Counties in the preceding 5 year survey period was estimated to be 837- that is, 837 children under 6 years of age living below 125% of the Federal Poverty Level.

A breakdown of eligibility by school district is shown in Table 1.

**Table 1: Head Start and Early Head Start Estimate of Eligibility**

School District	Population under 6 years of age	Population Under 6 years below 125% of Poverty	Percent under 125% of Poverty	Head Start Eligible Children	Early Head Start Eligible Children
Greenway 316	542	187	35%	94	94
Deer River 317	318	45	14%	23	23
Grand Rapids 318	1,860	288	15%	144	144
Nashwauk-Keewatin 319	176	42	24%	21	21
Itasca Total	2,896	562	19%	281	281
International Falls 361	474	234	49%	117	117
Littlefork-Big Falls 362	108	24	22%	12	12
South Koochiching 363	68	17	25%	9	9
Koochiching Total	650	275	42%	138	138
<b>Total</b>	<b>3,546</b>	<b>837</b>	<b>24%</b>	<b>419</b>	<b>419</b>

**Source: US Census Bureau, 2019 American Community Survey 5-year Estimates, Table B17024**

Note: To arrive at the estimated number of children income eligible for Head Start, *Population Under 6 years below 125% of Poverty* is multiplied by 3/6 (representing ages 3, 4, and 5). To arrive at number of children income eligible for Early Head Start, the *Population Under 6 years below 125% of Poverty* is multiplied by 3/6 (representing ages birth to 1, 1, and 2).

## Languages Spoken at Home

**Table 2: Language Spoken at Home for the Population 5 Years and Over in Poverty**

	Itasca County	Koochiching County	Total
5 to 17 years	<b>1,104</b>	<b>356</b>	<b>1,460</b>
Speak only English	1,078	314	1,392
Speak Spanish	4	0	4
Speak other Indo-European languages	22	42	64
Speak Asian and Pacific Island languages	0	0	0
Speak other languages	0	0	0
18 years and over	<b>3,923</b>	<b>1,232</b>	<b>5,155</b>
Speak only English	3,774	1,135	4,909
Speak Spanish	16	11	27
Speak other Indo-European languages	55	22	77
Speak Asian and Pacific Island languages	19	15	34
Speak other languages	59	49	108

Source: US Census Bureau, 2019 American Community Survey 5-year Estimates, Table B16009

## Children in Foster Care

**Table 3: Number of children in out-of-home care by age and agency, 2019**

	Birth - 2 years	3 - 5 years	6 - 8 years	9 - 11 years	12 - 14 years	15 - 17 years	18 or older	Total children
Itasca County	47	40	24	31	51	78	9	280
Koochiching County	7	15	15	12	9	17	3	78
<b>Total</b>	54	55	39	43	60	95	12	358

Source: Minnesota Department of Human Services. Minnesota's Out-of-Home Care and Permanency Report, 2019 (Oct. 2020)

**Table 4: Number of children in out-of-home care by race, ethnicity, and agency, 2019**

	African American / Black	American Indian	Asian or Pacific Islander	Two or more races	Unknown /declined	White	Total children	Hispanic (any race)
Itasca County	*	37	*	44	*	194	280	*
Koochiching County	*	*	*	*	*	72	78	*
<b>Total</b>						254	345	

Source: Minnesota Department of Human Services. Minnesota's Out-of-Home Care and Permanency Report, 2019 (Oct. 2020)

\*The number of children is less than seven and is omitted to prevent identification of individuals.

## Children Experiencing Homelessness

Every three years, Wilder Research conducts a statewide homelessness study to better understand the prevalence of homelessness in Minnesota. The 2018 study took place on October 25, 2018. For the Northeast Region (Itasca, Koochiching, Lake, Cook, and Carlton Counties) 2 unaccompanied homeless minors and 55 children under age 18 accompanied by their parents were identified as homeless.

One of the most comprehensive sources of information on Homelessness in Minnesota, the study captures homelessness information from (1) People staying in all known emergency shelters, domestic violence shelters, and transitional housing sites throughout the state and (2) people experiencing homelessness who were found through outreach in non-shelter locations such as encampments, hot-meal programs, and other drop-in service locations. The study does not contain estimates of the uncounted or unidentified homeless population.

For more information visit [mnhomeless.org](http://mnhomeless.org).



## Children with disabilities

During the 2020-2021 school year, a total of 46 Head Start children in Itasca and Koochiching counties had an Individualized Education Program (IEP), indicating that they had been determined eligible to receive special education. The diagnosed disabilities among this group were speech or language impairments, 3; hearing impairment (including deafness), 1; and non-categorical/developmental delay, 42.

According to the US Census Bureau, 2019 American Community Survey 5-year estimates, 63 ( $\pm 54$ ) children four years old or younger had a disability in Itasca County and 7 ( $\pm 10$ ) children four years old or younger in Koochiching County had a disability.

### ***Community agencies providing services for children with disabilities***

Services for children with disabilities in Itasca and Koochiching counties include Itasca County Health & Human Services, Koochiching County Public Health and Human Services, Early Childhood Special Education, KOOTASCA Community Action, Interagency Early Intervention Committees, Northern Lakes Special Education Co-op, and the Forget-Me-Not Foundation.

Other agencies that provide services to children with disabilities include:

### ***Statewide resources***

**The PACER Center** – A Minnesota coalition concerned with education of children and youth with physical, mental, emotional and behavioral disabilities.

**The University of Minnesota Extension Service** – Provides information and resources as requested by professionals and families.

**Disability Hub MN** - Is a free statewide resource network maintained by the Minnesota Department of Human Services that “helps people with disabilities solve problems, navigate the system and plan for the future.”

**Table 5: Data regarding the education, health, nutrition, and social service needs of Head Start children and their families**

<b>Head Start</b>	<b>2017-2018 School Year</b>	<b>2020-2021 School Year</b>
Number of children with household income below 100 percent of federal poverty line.	101	119
Number of children with health insurance.	215	171
Number enrolled in Medicaid and/or CHIP.	186	146
Number of children with chronic condition.	24	19
Number of children overweight.	36	32
Number of children obese.	50	33
Number of children who had an Individualized Education Program or Individualized Family Service Plan.	56	46
Number of families who received emergency/crisis intervention.	102	42
Number of families who received housing assistance.	81	27
Number of families that experienced homelessness.	16	5

**Highest level of education obtained by the child's parent(s)/guardian(s)**

An advanced degree or baccalaureate degree	10	14
An associate degree, vocational school, or some college	118	88
High school graduate or GED	70	48
Less than high school graduate	6	8

**Source: 2017-2018 KOOTASCA Community Action Head Start PIR, 2020-2021 KOOTASCA Community Action Head Start PIR**

# Other child development and childcare programs that are serving Head Start eligible children

## School Readiness and Early Childhood Family Education

The school districts in both Itasca and Koochiching counties provide School Readiness and Early Childhood Family Education (ECFE) programming. School Readiness is specifically designed for high-risk children ages 3-5 and consequently serves many Head Start eligible children. ECFE is provided to all children ages 0-5, however, it also serves a high percentage of Head Start eligible children.

## Invest Early

Another significant program that provides child development programming in Itasca County is Invest Early. Invest Early is a collaboration between the four Itasca County school districts, KOOTASCA Community Action, Itasca County Health and Human Services, Itasca Community College, Bemidji State University, and the Blandin Foundation.

The Invest Early partnership together provided nearly 500 early childhood slots for children six weeks old to kindergarten. The participating early childhood programs require a common application, and a team works to rank applications based on income and additional risk factors. Once applications are ranked, children are prioritized into the funding stream that best meets their needs. All Head Start income-eligible slots are filled first, then slots funded by the Blandin foundation, and finally School Readiness slots are filled. If a family drops from Head Start during the year, any income eligible child served through one of the other funded streams or on the Head Start Waiting list is placed into the Head Start slot.

More than 50 Invest Early slots have been dedicated to infants and toddler. At any one time, approximately 98% of the infants and toddlers served by Invest Early are Head Start eligible.

## Child Care Centers

**Table 6: Licensed Childcare Center Capacity in Itasca and Koochiching Counties**

Child Care Centers*	City	County	Capacity	Ages Served	Full school-day care?
Our Redeemers Little Lambs Preschool	Cohasset	Itasca	54	Preschool	Half-day
Little Red Wagon Child Care Center	Cohasset	Itasca	84	Infants, Toddlers, Preschool	Yes
St Joseph's Preschool	Grand Rapids	Itasca	16	Preschool	Yes
St. Andrew's Preschool	Grand Rapids	Itasca	16	Preschool	Half-day
Stepping Stones Preschool	Grand Rapids	Itasca	20	Preschool	Half-day
Rockin Round The Clock II	Grand Rapids	Itasca	52	Infants; Toddlers; Preschool; School age	Yes
YMCA/Wee Folksgarten	Grand Rapids	Itasca	90	Infants; Toddlers; Preschool; School age	Yes

**Source: Minnesota Department of Human Services Licensing Lookup (June 2021) and direct contact**

\*Excludes KOOTASCA Head Start and Invest Early Child Care Centers.

## Family Child Care

**Table 7: Licensed Family Childcare Capacity**

City	Type of License				Total Licensed Capacity	Total Family Childcare Providers
	Church-based Care	Commercial Space	Employer-based Care	Residential dwelling		
Bigfork		14		12	26	2
Bovey				46	46	4
Cohasset				10	10	1
Coleraine				24	24	2
Deer River				32	32	3
Grand Rapids		10		459	469	40
Hill City				22	22	2*
Marble				14	14	1
Nashwauk				36	36	3
Taconite				12	12	1
<b>Itasca Total</b>	<b>0</b>	<b>24</b>	<b>0</b>	<b>667</b>	<b>691</b>	<b>59</b>
International Falls		10**		150	160	13
Littlefork				24	24	2
Northome				20	20	2
<b>Koochiching Total</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>194</b>	<b>204</b>	<b>17</b>
<b>Grand Total</b>	<b>0</b>	<b>34</b>	<b>0</b>	<b>861</b>	<b>795</b>	<b>76</b>

**Source: Minnesota Department of Human Services Licensing Lookup (June 2021)**

\*Provider is located in Itasca County.

\*\* Provider is located within KOOTASCA's International Falls Office and Service Center.

# Community Resources that could be used to address the needs of Head Start eligible children and families:

KOOTASCA Community Action	Invest Early	Boys & Girls Club
Itasca County Health and Human Services	Planned Parenthood	Grace House
Koochiching County Community Services	Salvation Army	Servants of Shelter
University of Minnesota Extension	Northland Counseling	Baby Steps Boutique
Second Harvest Northcentral Food Bank	Legal Aid	Bigfork Food Shelf
Early Childhood Family Education	Minnesota Chippewa Tribe	First Call for Help 211
Arrowhead Economic Opportunity Agency	Ross Resources	Project READ
Advocates for Family Peace	Falls Hunger Coalition	Project Care
North Homes Children and Family Services	Area medical clinics	Support Within Reach
Itasca County Family YMCA	New Beginnings	

These resources are generally widely available and affordable; however, a lack of transportation or awareness can create accessibility challenges for some. In addition, a lack of insurance or medical assistance can make it difficult to obtain medical treatment.

