

COMMUNITY NEEDS ASSESSMENT



Community Needs Assessment 2026

KOOTASCA Community Action, Inc

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Executive Summary

KOOTASCA Community Action's 2026 Community Needs Assessment examines the conditions, strengths, needs, and opportunities affecting individuals, families, organizations, and communities throughout Itasca and Koochiching Counties. Conducted as part of the Community Action planning process, the assessment fulfills Community Services Block Grant (CSBG) Organizational Standards while providing the foundation for strategic planning, Results-Oriented Management and Accountability (ROMA), program development, partnerships, advocacy, and resource allocation. Additional information about the assessment methodology is provided in Part 1, while the Community Action and ROMA frameworks are described in Appendix A.

Assessment Overview

KOOTASCA Community Action serves Itasca and Koochiching Counties in north central Minnesota. The assessment examines the conditions, strengths, needs, and opportunities affecting individuals, families, organizations, and communities throughout the region using demographic data, community input, and organizational perspectives.

Major Findings

The assessment found that the challenges facing households are closely interconnected and often reinforce one another.

Major themes include:

- Housing affordability, availability, and stability emerged as the region's most significant challenge.
- Many households experience ongoing financial strain despite employment or incomes above the Federal Poverty Level.
- Transportation barriers limit access to employment, healthcare, childcare, education, food, and other essential services.
- Mental health, behavioral health, dental care, and stress remain significant concerns.
- Families continue to face shortages of affordable childcare, after-school programming, and care during nontraditional work hours.
- Community organizations report increasing challenges related to staffing, funding, geographic barriers, and organizational capacity.
- Community partners consistently identified collaboration, strong relationships, and local commitment as important regional strengths.



Priority Needs Identified

The assessment identified nine priority community needs:

- Safe, affordable, and stable housing.
- Financial stability and opportunities to build assets.
- Accessible healthcare, dental care, and behavioral health services.
- Reliable and affordable transportation.
- Affordable, high-quality childcare and youth opportunities.
- Reduced disparities affecting Indigenous residents, older adults, people with disabilities, and residents of remote rural communities.
- Improved service coordination and resource navigation.
- Increased organizational capacity to respond to growing needs.
- Policies and systems that better support long-term financial stability and opportunity.

Using the Findings

The assessment provides a shared foundation for future planning and action. Its findings will guide KOOTASCA's Strategic Plan, Community Action Plan, ROMA implementation, partnerships, advocacy, grant development, and continuous improvement. By grounding decisions in community voice, local data, and cross-sector collaboration, KOOTASCA and its partners can better address the causes and conditions of poverty while strengthening opportunities for individuals, families, and communities throughout Itasca and Koochiching Counties.

Part 1. Introduction & Methodology

1.1 Introduction

KOOTASCA Community Action conducts Community Needs Assessments to better understand the conditions affecting individuals, families, and communities throughout Itasca and Koochiching Counties. The assessment fulfills Community Action requirements while providing a foundation for strategic planning, program development, partnerships, advocacy, and continuous improvement.

The assessment addresses four primary questions:

- What conditions shape poverty and financial hardship throughout KOOTASCA's service area?
- What needs, strengths, and opportunities are identified by households, community partners, KOOTASCA Board of Directors and leadership staff?
- What resources and service gaps exist within the community?
- How can these findings guide future planning and action?

The assessment is intended to support decision-making by KOOTASCA's Board of Directors, leadership, staff, funders, government officials, and community partners.

1.2 KOOTASCA's Service Area

KOOTASCA Community Action serves Itasca and Koochiching Counties, a largely rural service area encompassing approximately 5,772 square miles in north central Minnesota. The agency provides Community Action services throughout both counties from offices in Grand Rapids and International Falls.



1.3 Assessment Approach

The assessment uses a mixed-methods approach that combines quantitative and qualitative information from multiple sources, including:

- Demographic and public data.
- Household Survey.
- Community Survey.
- Agency Survey.
- Participant experience feedback.
- Community resource inventory.
- Cross-cutting analysis of findings.

Together, these sources provide a comprehensive understanding of community conditions by combining demographic trends, lived experience, organizational perspectives, and resource analysis.

1.4 Data Sources

The assessment draws on demographic information from the U.S. Census Bureau, Minnesota State Demographic Center, MN Compass, and other public sources, together with original data collected through household, community, and agency surveys.

A total of 352 households representing 1,079 people, 90 community stakeholders, and 18 KOOTASCA Board members and leadership staff participated in the assessment. These surveys examined household needs, community conditions, organizational capacity, participant experiences, and community resources from multiple perspectives.

Because of the rural nature of the service area, some demographic estimates and subgroup analyses should be interpreted cautiously because of small sample sizes.

1.5 Analysis Process

Survey findings, demographic information, participant comments, and community resource information were analyzed independently and then synthesized to identify recurring themes across multiple sources. These themes form the basis for the findings, need statements, and strategic implications presented throughout the report.

1.6 Community Action Framework

The assessment is informed by the Results-Oriented Management and Accountability (ROMA) framework and the National Community Action Network Theory of Change. Together, these frameworks help connect community needs with planning, service delivery, partnerships, outcome measurement, and continuous improvement.

Rather than serving as a Community Action Plan itself, this assessment provides the evidence base that informs future planning and decision-making. Additional information on these frameworks is included in [Appendix A](#).

1.7 Limitations

Survey findings reflect the perspectives of participating households, organizations, and staff and may not fully represent every community or population within the service area. Some demographic estimates are also

subject to larger margins of error because of the relatively small populations in rural counties. Despite these limitations, the consistency of findings across multiple independent data sources provides strong confidence in the major themes identified throughout the assessment.

Part 2. Community Demographics and Poverty Profile

Part 2 provides demographic, economic, and poverty-related context for understanding the findings presented throughout this assessment. Unless otherwise noted, the demographic and socioeconomic data presented throughout Part 2 are drawn from publicly available sources, including the U.S. Census Bureau American Community Survey (ACS), U.S. Census Bureau QuickFacts, MN Compass, and the Minnesota State Demographic Center.

Table 2.1 Community Demographic and Socioeconomic Summary

Indicator	Minnesota	Itasca County	Koochiching County
Estimated Population (2024)	5,793,151	45,275	11,833
Population Change (2000–2024)	+18.6%	+2.9%	–17.6%
Median Age	39 years	47 years	51 years
Population Under Age 18	23.2%	20.2%	17.5%
Population Age 65 and Older	18.3%	25.7%	28.6%
Median Household Income	\$89,062	\$68,603	\$66,940
Population Below the Federal Poverty Level	9.3%	12.2%	10.9%
Population Below 200% of the Federal Poverty Level	22.2%	29.3%	26.6%
Child Poverty Rate (Under Age 18)	10.3%	14.7%	17.6%
Older Adult Poverty Rate (Age 65+)	8.8%	8.7%	10.1%
Adults Age 25+ with a Bachelor’s Degree or Higher	38.9%	25.9%	22.0%

Collectively, these indicators describe a region characterized by an aging population, lower median household incomes, higher rates of poverty and financial hardship, and lower educational attainment than Minnesota overall. While Itasca County has remained relatively stable over the past two decades, Koochiching County has experienced sustained population decline, reflecting broader demographic trends affecting many rural communities in northern Minnesota. These demographic and socioeconomic conditions provide important context for the household, community, and organizational findings presented throughout the remainder of this assessment.

2.1 Geographic and Regional Context

The geography of KOOTASCA’s service area shapes many of the needs identified throughout this assessment. Long travel distances, dispersed populations, limited transportation options, an aging population, and constrained service infrastructure influence access to employment, healthcare, childcare, housing, food, and other essential services.

Grand Rapids serves as the primary regional center for Itasca County, while International Falls serves as the largest service center in Koochiching County. Many residents live in smaller communities and remote areas where accessing services requires significant travel.

These geographic conditions increase the complexity of service delivery while reinforcing the importance of strong regional partnerships.

2.2 Poverty and Low-Income Status

Poverty remains a significant issue throughout Itasca and Koochiching Counties, but official poverty rates do not fully reflect the number of households experiencing financial hardship. Federal Poverty Guidelines remain an important benchmark for program eligibility and reporting, yet many households with incomes above the poverty line continue to struggle with housing, transportation, childcare, healthcare, utilities, food, and other basic expenses.

Table 2.2 Population Living Below the Federal Poverty Level

Geography	Poverty Rate
Minnesota	9.3%
Itasca County	12.2%
Koochiching County	10.9%

Both counties report poverty rates above the statewide average. In Itasca County, 12.2 percent of residents live below the Federal Poverty Level, compared with 10.9 percent in Koochiching County and 9.3 percent statewide.

Official poverty rates provide an important benchmark, but they do not capture the full extent of financial hardship. When income is measured at 200 percent of the Federal Poverty Level, the share of residents experiencing financial vulnerability increases substantially.

Table 2.3 Population Living Below 200% of the Federal Poverty Level

Geography	200% Poverty Rate
Minnesota	22.2%
Itasca County	29.3%
Koochiching County	26.6%

Nearly three in ten Itasca County residents and more than one in four Koochiching County residents live below 200 percent of the Federal Poverty Level, compared with just over one in five residents statewide. These figures demonstrate that financial hardship affects many households that are not officially classified as living in poverty.

Table 2.4 summarizes the 2025 Federal Poverty Guidelines and corresponding income thresholds at 200 percent of the Federal Poverty Level used throughout this assessment.

Table 2.4. 2025 Federal Poverty Guidelines

Household Size	Federal Poverty Level	200% of Poverty
1	\$15,650	\$31,300
2	\$21,150	\$42,300
3	\$26,650	\$53,300
4	\$32,150	\$64,300
5	\$37,650	\$75,300
6	\$43,150	\$86,300

Source: U.S. Department of Health and Human Services, 2025 Federal Poverty Guidelines.

Although these guidelines are updated annually for inflation, they do not reflect differences in local living costs or the full range of expenses affecting household budgets. In rural northern Minnesota, transportation, housing, childcare, healthcare, utilities, and home maintenance can place significant financial pressure on households with incomes above the federal poverty threshold.

Table 2.5 Median Household Income

Geography	Median Household Income
Minnesota	\$89,062
Itasca County	\$68,603
Koochiching County	\$66,940

Median household income in both counties remains well below the statewide median. Lower incomes, combined with rising living costs, help explain why concerns related to housing, transportation, utilities, healthcare, childcare, and emergency savings emerged consistently throughout the assessment.

These demographic and economic indicators closely align with the 2026 Household Survey. Respondents reported difficulty building emergency savings, managing transportation and utility costs, accessing healthcare and dental care, and maintaining long-term financial stability. Many of these concerns were reported by households living above the Federal Poverty Level.

Together, the data demonstrate that financial hardship extends well beyond households officially classified as living in poverty and provide important context for the findings presented throughout the remainder of the assessment.

2.3 Population and Age Trends

Population trends across Itasca and Koochiching Counties reflect many of the demographic changes affecting rural northern Minnesota. Compared with Minnesota overall, KOOTASCA’s service area has experienced slower population growth, older populations, and smaller shares of children and younger adults. These trends have important implications for workforce availability, healthcare, housing, transportation, caregiving, and long-term community planning.

Table 2.6 Population Change Over Time

Census Year	Itasca County	Koochiching County
2000	43,992	14,355
2010	45,058	13,311
2020	45,014	12,062
2024 (estimate)	45,275	11,833

Population trends differ across KOOTASCA’s service area. Itasca County has remained relatively stable over the past two decades, while Koochiching County has experienced sustained population decline. Since 2000, Koochiching County has lost approximately 18 percent of its population, reflecting broader demographic changes affecting many rural communities in northern Minnesota.

Table 2.7 Median Age Comparison



Both counties have substantially older populations than Minnesota overall. The median age is 47 years in Itasca County and 51 years in Koochiching County, compared with 39 years statewide. These differences reflect aging residents, lower birth rates, and the continued outmigration of younger adults.

Table 2.8 Age Distribution

The age distribution data below further illustrates the aging demographic trends affecting both counties, including smaller shares of children and larger shares of older adults compared to Minnesota overall.

Age Group	Minnesota	Itasca County	Koochiching County
Under 18	23.2%	20.2%	17.5%
Age 65+	18.3%	25.7%	28.6%

Older adults account for more than one quarter of Itasca County’s population and nearly three in ten residents of Koochiching County. Both counties also have smaller shares of children than Minnesota overall. These demographic patterns will continue to influence workforce replacement, healthcare demand, transportation, housing, caregiving, and other community services. They also provide important context for the age-related poverty patterns presented in the following section.

2.4 Poverty by Age

Poverty affects residents differently across the lifespan. Examining poverty by age provides additional context for understanding how demographic trends influence community needs and service priorities.

Because county-level subgroup estimates are based on relatively small populations, they should be interpreted as indicators of broader trends rather than precise counts.

Table 2.9 Poverty Rate by Age Group

Age Group	Minnesota	Itasca County	Koochiching County
Under 18	10.3%	14.7%	17.6%
Age 18–24	18%	14.3%	*Suppressed
Age 25–34	8.6%	16.1%	13.6%
Age 35–44	7.3%	11.1%	8.6%
Age 45–54	6.6%	10.4%	9.3%
Age 55–64	8.0%	13.9%	8.6%
Age 65+	8.8%	8.7%	10.1%

*Suppressed indicates the estimate was unavailable or considered statistically unreliable because of small sample sizes within the American Community Survey. Estimates based on small populations should also be interpreted cautiously because they are subject to larger margins of error.

Poverty rates are elevated among children and several younger adult age groups. Child poverty remains a significant concern because of its long-term effects on health, housing stability, educational outcomes, and future economic opportunity. Although poverty rates among older adults are generally lower, many continue to experience financial strain related to fixed incomes, healthcare, transportation, caregiving, home maintenance, and other essential needs. These patterns highlight the importance of age-specific approaches to community planning and service delivery.

Together, these patterns highlight the importance of age-responsive approaches to service delivery and community planning. Understanding how poverty affects residents at different stages of life can help inform future resource allocation, partnerships, and support systems.

2.5 Poverty by Race and Ethnicity

Itasca and Koochiching Counties are less racially and ethnically diverse than Minnesota overall, but disparities in poverty remain an important consideration for understanding economic hardship throughout the region. American Indian and Alaska Native residents represent a larger share of the population in both counties than they do statewide, and statewide data continue to show substantial differences in poverty rates across racial and ethnic groups.

Because many racial and ethnic populations are rel-

atively small within KOOTASCA's service area, some county-level estimates should be interpreted cautiously. Even so, the available data identify important disparities that help inform community planning and service delivery.

Table 2.10 Poverty Rate by Race and Ethnicity

Race / Ethnicity	Minnesota	Itasca County	Koochiching County
White, Non-Hispanic	7.2%	11.1%	10.6%
American Indian / Alaska Native	29.3%	46.6%	20.6%
Black / African American	21.7%	30.2%	*Suppressed
Hispanic / Latino	14.8%	10.7%	20.3%
Asian	10.6%	3.7%	5.6%
Two or More Races	12.2%	13.2%	10.2%

*Suppressed indicates the estimate was unavailable or considered statistically unreliable because of small sample sizes within the American Community Survey. Estimates based on small populations should also be interpreted cautiously because they are subject to larger margins of error.

The largest disparities are evident among American Indian and Alaska Native residents, whose poverty rates exceed both statewide levels and those reported for many other racial and ethnic groups. These differences reflect a complex combination of historical, economic, and systemic factors that influence educational opportunity, employment, housing, healthcare, and income.

The 2026 Household Survey also identified differences in how financial hardship is experienced across demographic groups. Respondents identifying as People of Color reported greater concern related to utility costs, mental health and stress, debt, home repairs, and saving for homeownership. Although subgroup sample sizes within the survey were limited, these findings generally align with the broader demographic patterns presented in this section.

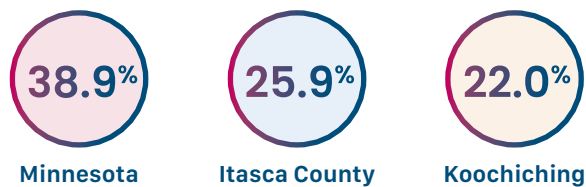
Recognizing these disparities helps ensure that community planning, partnerships, and services remain responsive to the needs of all residents throughout KOOTASCA's service area.

2.6 Educational Attainment and Economic Opportunity

Educational attainment is an important factor influencing workforce participation, income, and long-term economic opportunity. Although education alone does not determine economic success, higher levels of educational attainment are generally associated with lower poverty rates, higher earnings, and stronger workforce participation.

Table 2.11 Educational Attainment Among Adults Age 25+

Bachelor's Degree or Higher



Both Itasca and Koochiching Counties report lower rates of bachelor's degree attainment than Minnesota overall. These differences may affect workforce recruitment, earning potential, and the availability of specialized skills across the region. At the same time, many residents pursue technical education, skilled trades, workforce training, and associate degree programs that support regional employers and the local economy.

Table 2.12 Minnesota Poverty Rate by Educational Attainment (Adults Age 25+)

Educational Attainment	Poverty Rate
Less than High School Diploma	24.6%
High School Diploma or GED	12.8%
Some College or Associate Degree	8.3%
Bachelor's Degree or Higher	3.4%

Statewide data illustrate the strong relationship between educational attainment and economic stability. Poverty rates decline steadily as educational attainment increases, reinforcing the importance of education, workforce training, and career development as pathways to higher earnings and long-term financial stability.

Community and Agency Survey respondents also identified workforce shortages, recruitment challenges, and difficulty attracting and retaining younger workers and families as significant concerns. Strengthening educational opportunities, workforce training, and career pathways will remain important considerations for supporting the region's long-term economic vitality.

Together, the demographic, economic, and educational trends presented in Part 2 provide important context for the household, community, and organizational findings discussed throughout the remainder of this assessment.



Part 3. Household Survey Findings

3.1 Overview of Household Findings

The Household Survey gathered input directly from residents of Itasca and Koochiching Counties about the challenges they face, the resources they rely on, and the support they need.

A total of 352 households completed the survey, including both current KOOTASCA participants and community members who were not receiving services. Respondents described significant financial strain related to savings, transportation, utilities, mental health, and access to essential services. Although many concerns were shared across households, subgroup comparisons identified important differences by county, poverty status, family composition, and race and ethnicity.

The findings presented in this section provide direct insight into the experiences of households throughout KOOTASCA’s service area.

3.2 Top Household Needs

Respondents were asked to indicate whether a series of household issues represented a serious problem, somewhat of a problem, or not a problem for their household. Table 3.1 summarizes the issues most frequently identified as problems.

Table 3.1 Top Household Needs Reported by Survey Respondents

Rank	Household Need	% Reporting as a Problem
1	Building and maintaining emergency savings	83.7%
2	Paying for gas, car repairs, and insurance	76.4%
3	Paying for heating, electricity, and utility bills	70.9%
4	Managing mental health and stress	66.5%
5	Accessing dental care	65.1%
6	Saving for a down payment to buy a home	62.6%
7	Managing debt and bad credit	61.3%
8	Accessing help with home repairs and maintenance	57.2%

The highest ranked needs reflect both immediate financial pressures and longer-term barriers to household stability. Emergency savings, transportation costs, utility bills, and debt illustrate the difficulty many households face in meeting everyday expenses. Concerns related to homeownership and home repairs also suggest that many households face barriers to purchasing and maintaining safe, stable housing.

3.3 Written Comment Themes

In addition to rating specific household needs, respondents were invited to describe the challenges they were facing and the one change that would make the biggest difference for their household. A total of 289 households provided written comments, representing approximately 85 percent of all survey respondents.

The comments closely reflected the survey findings while providing additional insight into the daily realities of financial hardship.

Table 3.2 Most Common Themes Identified in Household Written Comments

Theme	Approximate Share of Comments
Rising cost of living and need for more income	34%
Housing costs and home repairs	21%
Reliable and affordable transportation	20%
Mental health and stress	13%
Healthcare and dental costs	5%

Representative Comments

- “ Everything costs more, and it feels impossible to get ahead.”
- “ One unexpected expense can throw everything off.”
- “ We are working hard, but there is nothing left to save.”
- “ Mental health has become a bigger challenge as the stress keeps building.”
- “ Dental care is too expensive, even with insurance.”

The written comments reinforce the survey findings while illustrating how rising costs and limited financial reserves affect daily life. Many respondents described the stress of balancing essential expenses, managing unexpected costs, and maintaining financial stability despite continued employment.

3.4 Subgroup Comparisons

To better understand how household needs vary across the region, survey responses were compared using four perspectives:

- Itasca County and Koochiching County
- Households living in poverty and low-income households above the poverty line
- Households with children and households without children
- White households and households that included People of Color

The tables below highlight the largest differences identified across each comparison group. These findings help identify disparities and provide additional insight into the causes and conditions of poverty throughout KOOTASCA’s service area.

Itasca County vs. Koochiching County

Of the 352 completed Household Surveys, 254 responses (72.2 percent) came from Itasca County and 98 (27.8 percent) came from Koochiching County.

Households in both counties reported many of the same challenges. However, respondents from Koochiching County consistently reported higher levels of concern related to utility costs, transportation, home energy efficiency, and home repairs.

Table 3.3 Comparison of Top Household Needs by County

Household Need	Itasca County	Koochiching County
Building emergency savings	79.8%	91.5%
Utility costs	65.9%	86.2%
Reliable and affordable transportation	72.9%	85.1%
Home energy efficiency	61.6%	80.9%
Home repair needs	49.7%	76.6%

These differences likely reflect a combination of older housing stock, greater geographic isolation, and more limited access to services throughout Koochiching County.

Households in Poverty and Low-Income Households Above the Poverty Line

Using household size and annual income, respondents were classified as either living in poverty (155 households, 44.0 percent) or low-income households above the poverty line (197 households, 56.0 percent). Several major needs were reported at similarly high levels by both groups, indicating that financial hardship extends beyond households officially living in poverty.

Table 3.4 Shared Household Needs by Poverty Status

Household Need	In Poverty	Low-Income Above Poverty
Building emergency savings	86.5%	80.2%
Managing mental health and stress	67.7%	66.5%
Accessing dental care	64.5%	65.5%
Managing debt and bad credit	61.9%	60.4%
Home repairs and maintenance	57.4%	57.9%

Some needs differed substantially between the two groups, particularly those related to employment, transportation, social support, and homeownership.

Table 3.5 Household Needs with the Largest Differences by Poverty Status

Household Need	In Poverty	Low-Income Above Poverty
Accessing enough work hours or steady employment	65.8%	39.6%
Accessing affordable health care or insurance	41.3%	60.4%
Reliable and affordable transportation	60.6%	45.7%
Finding a job that meets your needs	65.2%	50.3%
Feeling socially isolated or lacking support	61.3%	47.7%
Saving for a down payment to buy a home	70.3%	56.9%

One notable finding was that low-income households above the poverty line reported greater concern about affordable healthcare and insurance. This pattern may reflect insurance affordability, eligibility gaps, and benefit cliffs affecting households that earn too much to qualify for assistance but continue to struggle with healthcare costs.

The survey also examined barriers that make it harder for households to meet their needs.

Table 3.6 Comparison of Barriers to Stability by Poverty Status

Barrier	In Poverty	Low-Income Above Poverty
Reliable and affordable transportation	42.6%	16.2%
Limited job opportunities	42.6%	24.9%
Mental health challenges	47.1%	29.9%
Not knowing what help is available	38.1%	22.8%
Lack of reliable internet or phone service	21.3%	6.1%
Criminal record or background barriers	20.6%	7.1%

Two patterns emerged from this comparison. First, many challenges, including emergency savings, debt, dental care, home repairs, and mental health, were common across the broader low-income population. Second, households living in poverty reported substantially greater barriers related to employment, transportation, service navigation, internet access, and criminal background barriers. Together, these findings suggest that households living in poverty are more likely to experience multiple barriers that make long-term stability more difficult.

Households with Children vs. Households Without Children

Among survey respondents, 206 households (58.5 percent) reported having children under age 18, while 146 households (41.5 percent) did not.

Many of the highest ranked household needs were shared across both groups.

Table 3.7 Shared Household Needs by Presence of Children

Household Need	Households with Children	Households without Children
Building emergency savings	81.6%	84.9%
Reliable and affordable transportation	72.3%	81.5%
Utility costs	70.9%	71.9%
Managing mental health and stress	69.4%	63.7%
Accessing dental care	63.1%	67.8%

The largest differences centered on childcare and youth related needs.

Table 3.8 Household Needs with the Largest Differences by Presence of Children

Household Need	Households with Children	Households without Children
Accessing childcare or preschool	28.2%	3.4%
Affording after-school or summer care	38.3%	6.8%
Accessing safe activities for youth/teens	46.1%	11.6%
Accessing childcare during nontraditional hours	42.2%	9.6%

Households with children reported substantially greater concern about childcare, after school and summer care, youth activities, and childcare during nontraditional work hours. These findings underscore the unique challenges families face in balancing work, caregiving responsibilities, and child development.



Race and Ethnicity Comparison

Survey responses were also compared between White households and households that included People of Color. Of the completed surveys, 305 households (86.6 percent) were classified as White and 47 households (13.4 percent) included People of Color.

Table 3.9 Comparison of Household Needs by Race and Ethnicity

Household Need	White/Caucasian Households	Households of Color
Building emergency savings	82.6%	85.1%
Reliable and affordable transportation	76.7%	72.3%
Utility costs	69.8%	80.9%
Managing mental health and stress	65.6%	76.6%
Accessing dental care	63.3%	76.6%
Saving for homeownership	61.6%	70.2%
Managing debt and bad credit	59.3%	72.3%
Home repairs and maintenance	56.1%	68.1%

Households that included People of Color reported higher levels of concern in seven of the eight highest ranked household need areas, particularly dental care, debt, home repairs, utility costs, mental health, and saving for homeownership. Although the number of respondents was relatively small, the consistency of these findings suggests that disparities related to financial stability, housing, healthcare, and economic opportunity remain important considerations.



3.5 Barriers Contributing to Household Stability and Well-Being

Households were also asked to identify the factors that make it harder to meet their needs. Because respondents could select multiple barriers, the results illustrate how financial hardship is often shaped by several interconnected challenges rather than a single issue.

Table 3.10 Most Frequently Reported Barriers to Household Stability

Barrier	Number of Responses
Cost of living / inflation	302
Not having savings for emergencies	250
Debt or past credit problems	142
Mental health challenges	133
Low wages or not enough hours at work	128
Limited job opportunities	116
Lack of affordable housing	111
Lack of affordable healthcare or dental care	107
Not knowing what help is available	106
Reliable and affordable transportation	100
Lack of childcare	56
Criminal record / background barriers	46
Lack of reliable internet or phone service	45
Discrimination	44
Legal issues	42
Substance use	13

The rising cost of living was the most frequently identified barrier by a wide margin, followed by limited emergency savings, debt, mental health challenges, low wages, and limited job opportunities. Housing affordability, healthcare, transportation, and childcare also emerged as significant barriers for many households.

Taken together, the results suggest that financial hardship is rarely driven by a single challenge. Instead, households often face multiple economic, personal, and systemic barriers at the same time. The results reinforce the broader themes identified throughout the Household Survey and help explain why many respondents continue to struggle despite employment or incomes above the Federal Poverty Level.

3.6 Household Experiences and Resilience

In addition to rating specific household needs, respondents were invited to describe the challenges they face, the changes that would make the greatest difference in their lives, and the strengths they are most proud of. Their responses provide important context for the survey findings while highlighting both the realities of financial hardship and the resilience many households demonstrate.

Many respondents described the daily challenge of balancing rising costs with limited incomes or fixed budgets. Others explained how unexpected expenses, such as vehicle repairs, medical bills, or home maintenance, can quickly create financial instability. Several also expressed frustration that their incomes were too high to qualify for assistance programs but too low to comfortably meet basic needs.

At the same time, respondents frequently described resilience, perseverance, recovery, strong family relationships, faith, volunteerism, and a commitment to helping others despite their own challenges.

Resilience and Overcoming Adversity

“I have clawed my way out of homelessness twice in the last five years and keep on trying even when life feels very defeating.”

“I’ve had to overcome addiction and mental health issues... now I’m actually on my own being a mom to my son again... I’m so proud of myself for getting here.”

“Overcoming a meth addiction 22 years ago, quit drinking. The overall will power to overcome things that aren’t good for me.”

What Would Make the Biggest Difference

“Steady income has been the biggest struggle due to medical issues. The cost of living has skyrocketed... making it very hard to afford owning a home or living in general.”

“Being able to save for emergencies and a more reliable source of transportation.”

“Lower food prices, reliable transportation in and out of town, more help with utility bills, access to quality healthcare in town.”

Supporting Family and Community

“I support my church and volunteer in the community to the best of my ability.”

“We try to help and support my family, friends, and community in any way I am able to.”

“Resiliency and we try to help others and be of service to the community when and where we can.”

“My neighbors know I can be counted on for any help.”

The comments illustrate that, while many households face significant financial challenges, they also possess important strengths. Respondents frequently described strong family relationships, supportive social networks, recovery journeys, volunteerism, faith, and a commitment to helping others. Together, these responses reinforce the assessment findings and highlight the resilience and community connections that help households navigate difficult circumstances.

3.7 Summary of Major Household Findings

The Household Survey identified several consistent themes related to financial stability, housing, health, transportation, and access to essential services.

Key findings include:

- Most households lack emergency savings and struggle to manage rising living expenses.
- Transportation, utility costs, and debt continue to place significant pressure on household budgets.
- Mental health, stress, and access to dental care remain widespread concerns.
- Housing challenges extend beyond affordability to include homeownership, home repairs, and energy efficiency.
- Koochiching County households generally reported higher levels of hardship than Itasca County households.
- Many low-income households above the poverty line continue to experience significant financial hardship.
- Families with children reported substantial childcare and youth related needs.



- Households that included People of Color reported higher levels of concern across several key indicators.
- Despite these challenges, many households demonstrated resilience through strong family relationships, perseverance, community involvement, and informal support networks.

Together, these findings demonstrate that financial hardship is shaped by multiple interconnected challenges rather than any single issue. The household need statements that follow summarize the major conditions identified through the Household Survey and provide a bridge to the broader community findings presented in the remainder of this assessment.

3.8 Household Need Statements

Consistent with Results-Oriented Management and Accountability (ROMA) principles, the following need statements describe the major conditions identified through the Household Survey rather than proposed solutions.

- Households lack sufficient emergency savings and financial resilience.
- Households lack sufficient income to meet rising basic living expenses.
- Households lack reliable and affordable transportation to support access to employment, healthcare, education, childcare, and other essential services.
- Households experience utility and energy costs that contribute to financial instability.
- Households have unmet mental health and behavioral health needs that affect overall well-being.
- Households have unmet dental care needs because of affordability and access barriers.
- Households lack safe, decent, and affordable housing.
- Homeowners lack the resources needed to maintain safe and affordable housing.
- Families lack affordable and reliable childcare that supports child development, family stability, and workforce participation.
- Households that include People of Color experience disparities related to financial stability, housing, health, and economic opportunity.

Part 4. Community Survey Findings

4.1 Overview of Community Findings

A total of 90 community stakeholders completed the Community Needs Survey, representing a broad cross section of organizations, leadership roles, and service systems throughout Itasca and Koochiching Counties.

Respondents identified several major challenges affecting households and communities while also emphasizing collaboration, strong partnerships, and local relationships as important regional strengths.

The following sections summarize the major community needs, strengths, system gaps, and opportunities identified through the survey.

4.2 Top Community Needs

Respondents were asked to identify the five most significant community challenges facing Itasca and Koochiching Counties.

The findings point to three broad areas of concern: affordability, health and well-being, and community infrastructure. Within those areas, affordable housing, rising living costs, behavioral health, transportation, and workforce challenges emerged as the highest community priorities.

Table 4.1 Top Community Needs Identified by Survey Respondents

Rank	Community Need	% of Respondents Selecting
1	Affordable housing	83.3%
2	Cost of living	60.0%
3	Behavioral health supports	57.8%
4	Substance use	46.7%
5	Transportation	43.3%
6	Aging and senior services	31.1%
7	Workforce shortages	27.8%
8	Food security and nutrition	24.4%

Affordable housing emerged as the region's most significant community challenge by a substantial margin, with more than four out of five respondents identifying it as one of the top issues. Behavioral health, substance use, transportation, and workforce challenges were also frequently identified, reflecting the interconnected

nature of community needs. Respondents commonly noted that housing, childcare, workforce participation, and transportation influence one another and affect both households and employers.

Most Urgent Community Need

When asked to identify the single most urgent challenge, respondents most frequently identified affordable housing, followed by behavioral health, childcare, transportation, and the cost of living.

“Affordable Housing. With the current market, young people are having a hard time affording to buy a house.”

“Personally, I see lack of childcare as the most critical. I believe this shortage is affecting our attraction/retention of workers... If we had available childcare, it would be easier to recruit more medical professionals...”

“Transportation to and from help in other communities.”

“The benefits cliff would be truly life changing for EVERYONE now and forever.”

The comments illustrate how housing, childcare, transportation, and public assistance policies influence workforce participation, economic opportunity, and long-term community stability.

Populations Most Affected

Respondents also identified the populations they believe are most affected by current community challenges.

Table 4.2 Populations Most Affected by Community Needs

Population	% of Selections
Families with young children	72.2%
Seniors	38.9%
Teens and young adults	35.6%
People with disabilities	32.2%
Indigenous residents	17.8%

Families with young children were identified most frequently, followed by seniors, teens and young adults, people with disabilities, and Indigenous residents. The

survey results suggest that community challenges are not experienced equally and highlight the importance of targeted strategies for populations facing greater barriers.

The following section examines the community strengths and assets that respondents identified as supporting residents throughout the region.

4.3 Community Strengths and Assets

Respondents also identified areas where the community is performing well and the strengths that help support residents throughout KOOTASCA's service area.

Table 4.3 Community Strengths Identified by Survey Respondents

Community Strength	% of Respondents Selecting
Food access and distribution systems	45.6%
Early childhood supports	32.2%
Behavioral health supports	22.2%
Housing supports	17.8%
Transportation	16.7%

Beyond these specific strengths, respondents consistently emphasized the value of strong community relationships, collaboration across organizations, and a shared commitment to supporting residents.



Greatest Community Assets

Open ended responses identified several programs, organizations, and partnerships that respondents viewed as important community assets, including:

- First Call for Help
- YMCA and ElderCircle
- KOOTASCA Community Action
- United Way
- Nonprofit Networks
- goMARTI
- Blandin Foundation initiatives

Representative Comments

“Our community collaboration and crisis response. I don’t know of other communities who strive to work as closely as ours does...”

“Community Collaboration – It’s the best part of living in a small community!”

“So many. Our social services providers work magic together.”

“First Call for Help as a resource hub.”

These responses highlight one of the assessment’s most consistent findings. Although respondents identified significant community challenges, they also described a strong culture of collaboration, coordinated service delivery, and organizations committed to improving the well-being of residents.



4.4 System Gaps and Barriers

Respondents were asked to identify where the greatest breakdowns occur within community systems and services.

Table 4.4 Most Frequently Identified Community System Gaps

System Gap	% of Respondents Selecting
Lack of affordable housing	71.1%
Cost of living / inflation pressures	60.0%
Low wages / insufficient work hours	41.1%
Lack of affordable childcare	36.7%
Lack of awareness of available services	35.6%
Transportation gaps	27.8%
Behavioral health provider shortages	27.8%

Affordable housing, rising living costs, low wages, and childcare emerged as the most significant system gaps affecting households throughout the region. Respondents also identified transportation barriers, behavioral health provider shortages, and limited awareness of available services as ongoing challenges.

Highest Priority Gap to Address

When asked to identify the single most important system gap, respondents most frequently identified:

- Affordable housing
- Cost of living and low wages
- Mental health provider shortages
- Childcare
- Transportation
- Benefits cliffs

Representative Comments

“We struggle to provide our staff with livable wages... The low wages running the local economy aren’t sustainable, especially with the rising cost of living, i.e. rent, utilities, food, etc.”

“Housing is fundamental.”

“Mental Health Provider Shortages.”

“Affordable housing and availability.”

Several respondents also identified benefits cliffs as a significant barrier to long-term financial stability. They described situations in which modest increases in earnings can result in the loss of childcare assistance, healthcare coverage, or other public benefits, making it difficult for households to improve their financial situation.

Barriers Preventing Organizations from Meeting Community Needs

Respondents also identified the primary barriers limiting their organizations’ ability to respond to growing community needs.

Table 4.5. Organizational Barriers to Meeting Community Needs

Barrier	% of Respondents Selecting
Funding and resource shortages	71.1%
Staffing shortages	46.7%
Geographic barriers	21.1%
Limited staff time for collaboration	17.8%
Facility or space limitations	16.7%

Funding shortages and staffing challenges were the primary barriers limiting organizational capacity. Geographic barriers, limited staff time, and facility constraints created additional challenges, particularly for organizations serving rural communities.

Representative Comments

“Working in the non-profit sector, our facility is wildly underfunded. We struggle to provide our staff with livable wages... We would love to hire more people and provide better wages... but we simply can’t.”

“Workforce challenges - inability to find staff and keep staff may result in our agency looking to limit or cut services because we can’t operate them.”

“Funding for regional mental health supports.”

The results suggest that community organizations face many of the same pressures experienced by the households they serve, including rising costs, workforce shortages, and increasing demand for services.



4.5 Policy, Systems, and Collaboration Opportunities

Respondents were asked to identify the single policy or system change that would have the greatest impact on the community.

The most frequently identified priorities included:

- Policies supporting affordable housing development
- Expanded mental health and substance use services
- Improved transportation systems
- Expanded childcare and early childhood investments
- Reforming benefits cliffs and public assistance policies

Representative Comments

“A policy change that supports the construction of affordable housing.”

“Staggering off public assistance systems rather than cut-throat cancellation.”

“More mental health providers.”

Collaboration Opportunities for KOOTASCA

Respondents consistently viewed KOOTASCA as a trusted regional organization with strong collaborative relationships. They also identified opportunities to strengthen KOOTASCA’s role as a convener, educator, and collaborative partner by:

- Improving public communication and media outreach
- Increasing community awareness of KOOTASCA’s full range of services
- Convening targeted discussions around urgent community issues
- Deepening partnerships with organizations serving older adults, families, and rural communities
- Strengthening regional partnerships and information sharing among community organizations

Representative Comments

“Better communication with local media. Better social media presence with messaging.”

“Educating community on everything that KOOTASCA does.”

“Specific crisis meetings and invite leaders that can help.”

These responses reinforce KOOTASCA’s role as a trusted community partner while identifying opportunities to strengthen communication, collaboration, and regional leadership.

4.6 Summary of Key Community Findings

The Community Survey identified several consistent themes related to housing, affordability, behavioral health, organizational capacity, and community collaboration.

Key findings include:

- Affordable housing was identified as the region's most significant community challenge.
- Rising costs, behavioral health needs, and transportation barriers continue to affect household and community well-being.
- Families with young children were identified as the population most affected by current community conditions.
- Community organizations benefit from strong partnerships but face growing funding and staffing challenges.
- Respondents identified opportunities for KOOTASCA to strengthen communication, collaboration, and regional leadership.

Together, these findings reinforce the importance of coordinated community planning, cross-sector partnerships, and sustained investment to address the region's most significant challenges.

4.7 Community Need Statements

The following Community Need Statements summarize the major conditions identified through the Community Survey. Consistent with Results-Oriented Management and Accountability (ROMA) principles, they describe identified needs rather than proposed solutions and

provide a bridge to the strategic planning and analysis presented in the following sections.

- Communities lack sufficient safe and affordable housing to meet current and future needs.
- Communities lack sufficient behavioral health services and supports to meet current needs.
- Childcare shortages affect family stability and workforce participation.
- Transportation barriers limit access to employment, healthcare, education, and community life.
- Working households lack sufficient income and financial resilience to meet rising living expenses.
- Community organizations lack the staffing and financial resources needed to meet growing demand.
- Community systems face coordination and communication challenges that limit collective impact.

Together, these need statements demonstrate that housing, behavioral health, childcare, transportation, affordability, and organizational capacity are closely interconnected community conditions. They reinforce the importance of collaboration and coordinated action in addressing the causes and conditions of poverty throughout KOOTASCA's service area.



Part 5. Agency Findings and Participant Experience

Note on Qualitative Data: Selected respondent quotes are included to illustrate key themes. Quotes have been lightly edited to improve clarity and protect respondent anonymity.

The Agency Needs Survey was completed by 18 Board members and leadership staff. The survey gathered internal perspectives on KOOTASCA's organizational strengths, operational challenges, and capacity needs. This section also incorporates participant experience findings from the Household Survey to provide a broader understanding of organizational effectiveness and community impact.

Respondents expressed confidence in KOOTASCA's mission, organizational direction, and community impact. Household Survey participants similarly reported positive experiences with KOOTASCA staff and services. At the same time, both internal and external feedback identified opportunities to strengthen staffing capacity, communication, outreach, accessibility, and long-term organizational sustainability.

5.1 Organizational Strengths and Capacity

This section examines KOOTASCA's organizational strengths, operational challenges, leadership perspectives, and participant experiences to better understand the agency's capacity to respond to growing community needs.

Mission Alignment and Organizational Effectiveness

Agency respondents expressed a high degree of confidence in KOOTASCA's ability to advance its mission.

- 83.3% rated KOOTASCA as very effective or somewhat effective in advancing its mission.
- 66.7% reported that KOOTASCA's programs are very well aligned or somewhat aligned with the region's most pressing community needs.

These findings suggest that respondents view KOOTASCA as a mission-driven organization with programs that are well aligned with current community needs

Improved Organizational Culture

Many respondents described significant improvements in organizational culture, including stronger collaboration, better communication, and greater alignment among programs, leadership, and organizational priorities.

“The culture of the organization has improved greatly.”

“There is a strong sense of commitment to the mission and to one another.”

Strong Programs, Partnerships, and Community Visibility

Respondents highlighted the strength of KOOTASCA's core programs, community partnerships, and regional relationships. Many also noted increased community visibility and advocacy efforts.

“There is strong trust in KOOTASCA and solid collaboration to build on.”

“We have excellent and consistent outreach and advocacy efforts underway.”

Respondents described KOOTASCA as a mission-driven organization with strong programs, trusted community relationships, and an organizational culture that continues to improve. Participant feedback aligns with the Household Survey, where participants frequently described KOOTASCA as a supportive resource during periods of financial hardship, housing instability, and other life challenges.



5.2 Operational Challenges and Organizational Barriers

Although respondents identified many organizational strengths, they also described several challenges that affect KOOTASCA's capacity to respond to growing community needs.

Top Factors Limiting Organizational Effectiveness

The most frequently identified barriers included:

- Funding limitations
- Staffing capacity
- Community visibility and marketing
- Internal systems and technology
- Increasing complexity of community needs

Funding limitations accounted for approximately 39 percent of all responses, followed by community visibility and marketing (22 percent) and staffing capacity (17 percent). Together, these findings suggest that limited resources, workforce capacity, and organizational visibility continue to affect KOOTASCA's ability to expand services and respond to increasing community needs.

“There is always more need than we have resources to address.”

“Funding is always a challenge, especially when needs continue to grow.”

“Staff are stretched thin, and burnout is a real concern.”

Financial Sustainability and External Uncertainty

Respondents expressed generally positive confidence in KOOTASCA's financial direction while recognizing the uncertainty associated with a grant funded organization.

- 38.9% expressed confidence in KOOTASCA's financial position.
- 33.3% expressed some level of concern.

Several respondents noted that uncertainty surrounding federal, state, and grant funding continues to create challenges for long-term planning, particularly for programs supporting housing, energy assistance, early childhood services, and other community programs. At the same time, respondents also described meaningful progress in financial management, strategic planning, budgeting, and organizational sustainability.

“Financial reports are becoming clearer and budgets are more consistent.”

“The organization is doing a better job of evaluating what is sustainable and where we should focus our efforts.”

Respondents acknowledged the realities of an uncertain funding environment while expressing confidence that KOOTASCA is strengthening its financial management and long-term strategic planning.

5.3 Board and Leadership Perspectives

Respondents generally viewed the Board as engaged and aligned with organizational priorities.

- 80.6% felt the Board has at least a reasonable understanding of organizational challenges.
- 94.1% felt the Board is at least somewhat aligned with KOOTASCA's strategic priorities.

The top opportunities for Board development included:

- Greater understanding of operations and finances
- Governance and strategic planning support
- Advocacy and community ambassador roles



Representative Comments

“A better understanding of operations would help the Board provide stronger oversight and advocacy.”

“The Board may benefit from governance training opportunities. Having members serve on a committee would be helpful.”

“Overall, respondents identified governance development, strategic planning, communication, and advocacy as important opportunities to strengthen the Board’s effectiveness and community leadership.”

5.4 Customer Service and Participant Experience

The Household Survey included several questions related to customer service, communication, accessibility, and participant experience with KOOTASCA services. Responses reflected a high level of trust in KOOTASCA staff and generally positive experiences accessing programs and services.

Survey respondents included both current KOOTASCA participants and community members not currently receiving services. The most commonly used services included Energy Assistance, Food Pantry services, MNsure and Health Insurance Assistance, Crisis Housing and Homelessness Prevention services, and Head Start and Early Head Start.

Service Experience and Trust

Participants were asked how likely they would be to recommend KOOTASCA to a friend or family member using a standard 0–10 satisfaction scale, commonly referred to as the Net Promoter Score (NPS).

Responses indicated a high level of participant satisfaction and trust.

- 68.8% were classified as Promoters (ratings of 9–10)
- 19.8% were classified as Passives (ratings of 7–8)
- 11.3% were classified as Detractors (ratings of 0–6)

Using the standard Net Promoter Score methodology, KOOTASCA received an estimated score of +57, indicat-

ing a strong level of participant satisfaction and positive community perception.

Staff Interactions and Communication

Survey respondents reported overwhelmingly positive experiences with KOOTASCA staff.

- 92.2% agreed or strongly agreed that staff treated them with courtesy and respect.
- 93.4% agreed or strongly agreed that staff explained things in a way they could understand.

These findings suggest that participants consistently experience KOOTASCA as respectful, welcoming, and supportive

“They helped our family get through a few challenging times and showed so much care and respect for us.”

“Honestly, I think Kootasca is doing a great job. Navigating paperwork and asking for help can be intimidating but I have always been treated kindly.”

“Very involved people working at the Grand Rapids location. Easy to work with and does not ever judge or mistreat anyone ever.”

Service Navigation and Accessibility

Participants also provided feedback on service accessibility, navigation, and timeliness.

- 86.9% agreed or strongly agreed that the process to apply for or receive services was clear and straightforward.
- 83.2% agreed or strongly agreed that the time required to receive services was reasonable.
- 89.0% agreed or strongly agreed that service hours were convenient.
- 85.2% agreed or strongly agreed that office and program locations were convenient.

Although overall feedback was positive, respondents identified opportunities to strengthen service navigation, communication, and accessibility. Transportation barriers, rural travel distances, staffing limitations, application complexity, and increasing demand for services were identified as factors affecting access to

assistance. Some respondents also expressed a preference for more personalized support when navigating available services.

“Sometimes it’s hard to know where to start or who to talk to.”

“Bring pop-up offices and services to other areas including Northhome.”

“Having someone to sit down and talk with instead of automated messages and online questionnaires.”

These findings reinforce the importance of maintaining the organizational capacity needed to respond effectively to the community needs identified throughout this assessment.

Participant Reflections on Community Impact

Participants also identified the KOOTASCA services that had the greatest positive impact on their households.

- Energy Assistance and utility support
- Head Start and Early Head Start
- Housing and homelessness prevention services
- Food pantry and community meal programs
- Weatherization and home repair assistance
- Crisis funding and emergency support
- Assistance navigating healthcare, insurance, and public benefits

“Energy assistance is a life saver in the winter.”

“Head Start was a life changer for our family, giving us access to safe and reliable childcare.”

“Providing housing and energy assistance keeps families stable and improves lives.”

“KOOTASCA has truly helped me and my daughter get through some tough times.”

Participant feedback indicates that KOOTASCA is widely viewed as a trusted and supportive organization. Respondents also identified opportunities to improve accessibility, communication, and service capacity as community needs continue to grow.

5.5 Summary of Agency Findings

The Agency Survey and participant experience findings identified several consistent themes related to organizational capacity, financial sustainability, communication, and service delivery.

Key findings include:

- Respondents expressed strong confidence in KOOTASCA’s mission, programs, and organizational direction.
- Organizational culture, communication, and collaboration were frequently identified as strengths.
- Funding limitations, staffing capacity, and community visibility were identified as the most significant barriers to organizational effectiveness.
- Respondents emphasized the importance of long-term financial sustainability and organizational capacity.
- Participant feedback reflected high levels of trust and satisfaction with KOOTASCA’s services.
- Accessibility, communication, outreach, and service navigation remain opportunities for continued improvement.

Together, these findings suggest that KOOTASCA is well positioned to build on its organizational strengths while continuing to strengthen staffing capacity, financial sustainability, communication, and service delivery in response to evolving community needs.





Part 6. Community Resource Inventory and Gap Analysis

Parts 1–5 identified the major household, community, and organizational needs affecting KOOTASCA’s service area. This section examines the community resources, partnerships, and service systems available to address those needs while identifying opportunities to strengthen the regional response.

Many resources contribute to multiple areas of well-being. Housing, nutrition, healthcare, transportation, childcare, and benefits access often support improved health, financial stability, and family well-being. For that reason, resources are organized by their primary purpose while recognizing their broader community impact.

Because programs, eligibility requirements, and service availability change over time, this inventory is intended as a planning resource rather than a comprehensive service directory. Detailed referral information should continue to be maintained through KOOTASCA program materials, First Call for Help/2-1-1, MinnesotaHelp.info, and other resource navigation tools.

6.1 Overview of Community Resources and Partnerships

Itasca and Koochiching Counties benefit from a broad network of public agencies, nonprofit organizations, educational institutions, healthcare providers, Tribal governments, businesses, faith communities, and volunteers working to address the causes and conditions of poverty.

Community Survey respondents consistently identified collaboration and cross-sector partnerships as one of the region’s greatest strengths. Respondents described organizations working together to address housing, financial stability, transportation, childcare, healthcare access, workforce participation, and other complex community needs. At the same time, they recognized that many organizations face limited funding, staffing shortages, geographic barriers, and growing demand for services.

The following inventory summarizes the major resources, partnerships, and service systems supporting each key issue area while identifying remaining service gaps and opportunities.

5.6 Agency Need Statements

The following Agency Need Statements summarize the major organizational conditions identified through the Agency Survey and participant experience findings. Consistent with Results-Oriented Management and Accountability (ROMA) principles, they describe organizational needs rather than proposed solutions and provide a bridge to the resource inventory, analysis, and planning considerations presented in Parts 6–8.

- KOOTASCA needs sufficient staffing and organizational capacity to respond effectively to growing community needs throughout Itasca and Koochiching Counties.
- KOOTASCA needs long-term financial planning and diversified funding to sustain critical programs and facilities.
- KOOTASCA needs strong internal systems, technology, and data tools to support effective decision making.
- KOOTASCA needs strong communication, outreach, and community partnerships to address community needs effectively.
- KOOTASCA needs responsive and accessible service delivery systems that help households access and navigate services across a large rural region.

Together, these need statements describe the organizational capacity needed to respond effectively to the household and community needs identified throughout this assessment. Part 6 examines the resources, partnerships, and service systems available to address these needs while identifying remaining gaps and opportunities.

Figure 6.1. Community Resource Inventory Framework



6.2 Housing Stability and Homelessness Resources

Housing resources throughout KOOTASCA's service area include homelessness prevention, emergency and transitional housing, affordable housing initiatives, homeownership services, housing rehabilitation, and utility affordability programs.

Major resources and partnerships include:

- KOOTASCA Crisis Housing, Weatherization, Homeownership, and Housing Development services, including its leadership in organizing the Alexander Baker Apartments project
- Affordable housing development, preservation, rental assistance, and homeownership resources provided through Housing and Redevelopment Authorities, Minnesota Housing, USDA Rural Development, One Roof Community Housing, Community Land Trust partners, and other organizations
- Regional homelessness prevention and response services, including Coordinated Entry, emergency shelter, transitional and supportive housing, domestic violence services, and housing navigation
- Tribal housing systems, including the Bois Forte Housing Department and Leech Lake Band of Ojibwe Housing Authority
- Resource information, navigation, and referral services, including First Call for Help (2-1-1)

Together, these resources and partnerships help prevent homelessness, improve housing quality, reduce energy costs, strengthen housing stability, and expand access to affordable housing.

Despite these resources, the assessment identified persistent challenges related to housing affordability, limited housing availability, aging housing stock, home repair needs, and barriers to accessing services across KOOTASCA's service area.

6.3 Financial Stability Resources

Financial stability resources include income supports, workforce development, financial counseling, income-support enrollment assistance, and partnerships that strengthen long-term economic stability.

Major resources and partnerships include:

- KOOTASCA Energy Assistance and SSI/SSDI Outreach, Access, and Recovery (SOAR) services
- Public income-support programs, including the Minnesota Family Investment Program (MFIP), Social Security benefits, and other disability and income assistance
- County human services agencies that administer benefits and connect residents with financial and basic needs assistance
- Employment, workforce development, education, and career pathway resources provided through state agencies, workforce organizations, Minnesota North College, Tribal programs, and Adult Basic Education
- Emergency financial assistance, tax preparation, and financial-capability resources, including the Salvation Army and AARP Foundation Tax-Aide
- Local employers, chambers of commerce, and economic development organizations supporting employment opportunities and regional economic growth
- Resource information, navigation, and referral services, including First Call for Help (2-1-1)

Collectively, these resources and partnerships help households increase income, access public benefits, strengthen financial capability, and improve long-term financial stability.

Despite this strong network of resources, households continue to report limited emergency savings, rising

living costs, rising utility costs, debt and credit challenges, benefits cliffs, and barriers to achieving long-term financial stability. These findings suggest that existing resources remain essential but do not fully offset the gap between household incomes, program eligibility, and the actual cost of living throughout KOOTASCA's service area.

6.4 Health, Mental Health, and Well-Being Resources

Health and well-being resources include healthcare, behavioral health, public health, nutrition assistance, and community-based supports that promote overall health and well-being.

Major resources and partnerships include:

- Public health, community wellness, and aging-service systems supporting prevention, healthy aging, physical activity, and independent living
- Community-based social connection and belonging initiatives, including KOOTASCA's Circles of Support and Community Meals programs
- Regional healthcare providers, community health centers, and Tribal health programs
- Health insurance enrollment and benefits navigation, including KOOTASCA's MNsure services
- Behavioral health, substance-use, crisis-response, and victim-support services provided through county agencies and regional community partners
- Dental care providers and oral-health partnerships, including Children's Dental Services
- Food-security and nutrition resources, including KOOTASCA's food pantries, other local food shelves, Second Harvest Northland, WIC, SNAP, and school meal programs
- Resource information, navigation, and referral services, including First Call for Help (2-1-1) and the 988 Suicide & Crisis Lifeline

Collectively, these resources and partnerships improve access to healthcare, behavioral health services, dental care, food assistance, health insurance, and community supports while helping residents navigate services and reduce the financial risks associated with being uninsured or underinsured.

Even with these resources available, the assessment identified ongoing challenges related to provider shortages, limited access to affordable healthcare and den-

tal care, mental health and substance use concerns, transportation barriers, long wait times, and the growing needs of an aging population.

6.5 Transportation Resources

Transportation resources include public transit, microtransit, volunteer driver programs, medical transportation, mobility coordination, and partnerships that improve access to essential services.

Major resources and partnerships include:

- Public transit and microtransit services, including Arrowhead Transit, operated by Arrowhead Economic Opportunity Agency (AEOA), and goMARTI
- Volunteer driver programs, transportation assistance, and mobility coordination provided through aging-service organizations and regional initiatives
- Nonemergency medical transportation and Tribal transportation services
- Regional transportation planning and coordination, including the Arrowhead Regional Transportation Coordinating Council (RTCC) and Minnesota Department of Transportation (MnDOT)
- Resource information, navigation, and referral services, including MinnesotaHelp.info and First Call for Help (2-1-1)

Together, these resources and partnerships help individuals and families access employment, healthcare, education, childcare, food resources, and other essential services while reducing barriers associated with rural geography and limited transportation options.

Despite this strong network of resources, transportation challenges remain significant because of long travel distances, limited public transportation, vehicle reliability, repair costs, rising fuel expenses, and scheduling limitations.

6.6 Childcare, Early Childhood, and Family Support Resources

Childcare, early childhood, and family support resources include childcare services, early learning programs, family support initiatives, youth development opportunities, and partnerships that promote child development, family well-being, and workforce participation.



6.7 Cross-Cutting Resource Gaps and Opportunities

The Community Resource Inventory highlights both the strengths of the regional service system and the persistent gaps that continue to affect household well-being. Although communities benefit from a broad network of organizations and partnerships, the assessment identified several challenges that limit the ability of households to achieve long-term stability.

Cross-cutting gaps identified throughout the assessment include:

- Limited availability of affordable housing and housing rehabilitation resources
- Financial pressures related to rising living costs, limited household financial resilience, and benefits cliffs
- Transportation barriers associated with long travel distances, vehicle costs, and limited mobility options
- Childcare shortages, particularly for infants, toddlers, and families needing care during evenings or weekends
- Workforce shortages affecting healthcare, childcare, housing, transportation, and other essential services
- Limited organizational capacity and funding among service providers
- Challenges navigating complex service systems and accessing available resources
- Digital access and digital literacy barriers

Regional strengths supporting shared action

Collaboration is an important regional strength. Community organizations, local governments, Tribal Nations, healthcare providers, schools, faith communities, funders, volunteers, and residents contribute knowledge, relationships, facilities, and other resources.

These partnerships provide a foundation for coordinating services, responding to changing conditions, improving access, and addressing challenges beyond the capacity or authority of any single organization.

Cross-cutting opportunities identified throughout the assessment

At the same time, the assessment identified opportunities to strengthen regional systems through continued

Major resources and partnerships include:

- KOOTASCA Head Start, Early Head Start, and Teenage Parent Program (TAPP)
- Licensed childcare centers, family childcare providers, and financial supports, including the Child Care Assistance Program (CCAP)
- Early childhood education, developmental screening, and special-education services provided through school districts and regional early childhood partnerships
- Childcare-provider development and capacity-building resources, including First Children's Finance
- Tribal early childhood programs and community-based family support and youth-development organizations
- Schools, community education programs, public libraries, Boys & Girls Clubs, and other organizations providing after-school, summer, and youth-development opportunities
- Resource information, navigation, and referral services, including First Call for Help (2-1-1)

Together, these resources and partnerships support early childhood development, strengthen families, increase access to childcare, and promote workforce participation while supporting children's healthy development and long-term success.

Despite this strong network of resources, the assessment identified ongoing challenges related to childcare affordability, limited infant and toddler care, shortages of licensed providers, limited availability during evenings and weekends, gaps in after-school and summer programming, and barriers to accessing services across KOOTASCA's service area.

collaboration, improved resource navigation, workforce development, expanded transportation options, and innovative approaches to service delivery.

Expanding affordable housing, childcare capacity, behavioral health services, transportation options, digital access, and workforce development will require sustained partnerships and coordinated investment across sectors. Strengthening community hubs, integrated service models, and collaborative planning may also improve access to services while increasing the efficiency and effectiveness of the regional service system.

Understanding these cross-cutting gaps and opportunities provides important context for examining the underlying causes and conditions of poverty. Part 7 builds on these findings by exploring the systemic factors and cross-cutting themes that influence community conditions and opportunities throughout KOOTASCA's service area.



Part 7. Synthesis of Findings, Causes, and Conditions

Parts 1 through 6 presented demographic and economic conditions, survey findings, community resources, and service gaps across KOOTASCA's service area. Service gaps describe where available resources or systems do not fully address a problem, while community needs describe the conditions individuals, families, or communities need to improve. Part 7 brings this evidence together to identify the major needs affecting individuals, families, and communities and the factors contributing to them.

Within the Community Action framework, conditions of poverty are the circumstances experienced by individuals, families, and communities. Causes are the economic, social, geographic, policy, and systems factors that create or perpetuate those conditions. Immediate hardships may require direct responses, while lasting improvement may also depend on addressing their underlying causes.

The findings show that needs rarely occur in isolation. Housing, income, health, transportation, childcare, and employment influence one another. Difficulty in one area can destabilize several others, while progress in one area can strengthen household and community well-being.

7.1 Synthesis Across Assessment Sources

The assessment draws upon complementary sources:

- Demographic, economic, program, and community resource data provide context for the survey findings.
- The Household Survey documents the needs and experiences of individuals and families.
- The Community Survey identifies broader conditions, service gaps, and stakeholder perspectives.
- The Agency Survey examines KOOTASCA's organizational capacity, opportunities, and challenges.

Together, these sources identify five primary areas of community need:

- Housing and housing stability
- Financial stability and basic needs
- Health and well-being

- Childcare, youth, and workforce development
- Transportation and rural mobility

Housing was the only major issue identified consistently across all three surveys. Financial pressure, healthcare access, transportation, and childcare were especially prominent in the Household and Community Surveys. The Agency Survey identified staffing, funding, workforce recruitment, visibility, and growing demand as factors affecting KOOTASCA's capacity to respond.

Four additional needs cut across the five primary areas: equitable access, resource awareness and navigation, organizational and service-system capacity, and policy and systems barriers. These are addressed in Section 7.4.

7.2 Cross-Cutting Causes and Conditions

Several factors help explain why needs persist despite the region's substantial resources and partnerships.

Rural Geography and Distance

KOOTASCA's large, rural service area creates barriers related to distance, transportation, and geographic access. Employment, healthcare, childcare, education, and other resources are often concentrated in larger communities, requiring residents of remote areas to travel considerable distances.

Geography also increases the cost and complexity of delivering services. Organizations must cover a wide area with limited staffing, transportation options, and financial resources. The presence of a regional program therefore does not ensure that all residents can reach or use it.

Rising Costs and Insufficient Income

Rising housing, utility, transportation, food, healthcare, and childcare costs place growing pressure on households. Wages, public benefits, and fixed incomes do not always keep pace, leaving many households with limited savings and little ability to absorb unexpected costs.

These pressures extend beyond households below the Federal Poverty Level. Many working households earn too much to qualify for some assistance but not enough to consistently meet basic needs, recover from emergencies, or build assets.

Workforce and Provider Shortages

Workforce shortages affect childcare, healthcare, behavioral health, housing, social services, and other essential systems. Limited housing, geographic isolation, wage competition, childcare shortages, and demographic trends can make it difficult to recruit and retain qualified employees.

The result may be reduced service availability, longer wait times, limited program capacity, and greater travel requirements for residents.

Demographic Change

An aging population, population decline in some communities, and the outmigration of younger adults affect workforce availability, caregiving capacity, and the sustainability of community institutions. These trends can increase demand for healthcare, home-based supports, transportation, and other services while reducing the workforce available to provide them.

Regional Partnerships and Community Strengths

Collaboration is an important regional strength. Community organizations, local governments, Tribal Nations, healthcare providers, schools, faith communities, funders, volunteers, and residents contribute knowledge, relationships, facilities, and other resources.

These partnerships provide a foundation for coordinating services, responding to changing conditions, improving access, and addressing challenges beyond the capacity or authority of any single organization.

7.3 Major Community Needs

7.3.1 Housing and Housing Stability

Housing emerged as the assessment's most significant issue. Findings point to a limited supply of affordable housing, aging housing stock, substantial home-repair needs, rising housing and utility costs, energy-efficiency challenges, barriers to homeownership, and increased risk of housing instability and homelessness.

Evidence was consistent across assessment sources. Household respondents described high housing and utility costs, deteriorating homes, repair needs, and difficulty saving for a down payment. Community respondents identified affordable housing as the region's most

significant challenge. Agency respondents emphasized continued investment, partnerships, housing development, and organizational capacity.

Limited supply increases competition for available units. Older homes may require repairs that owners cannot afford, while high utility costs add pressure to household budgets. A lack of suitable housing also makes it more difficult for employers and community organizations to recruit and retain workers.

Housing stability affects health, employment, education, transportation, and family routines. The breadth of the findings supports attention to the full housing continuum, including homelessness prevention, rental housing, home repair, energy efficiency, and pathways to homeownership.

Need statement: Households lack safe, affordable, and stable housing.

7.3.2 Financial Stability and Basic Needs

Many households reported difficulty meeting basic expenses, preparing for emergencies, and building long-term financial security. Contributing factors include rising costs, limited savings, debt and credit challenges, benefits cliffs, eligibility gaps, and limited capacity to absorb unexpected expenses.

The inability to maintain emergency savings was the most frequently reported Household Survey concern. Transportation, utilities, healthcare, dental care, debt, credit, and home repairs also created substantial difficulty. Community respondents identified the cost of living, low wages, and affordability as major regional challenges.

Income alone does not fully describe financial stability. Some households can cover regular expenses but remain one vehicle repair, medical bill, housing problem, or loss of work away from crisis. Others earn too much to qualify for assistance but not enough to consistently cover expenses or build reserves.

High housing, childcare, transportation, food, utility, and healthcare costs reduce the resources available for savings and asset development. Policy and eligibility barriers may further complicate progress toward stability.

Need statement: Households lack sufficient income, financial resilience, and opportunities to build assets.

7.3.3 Health and Well-Being

The assessment identified concerns related to mental health, stress, healthcare affordability, dental care, substance use, provider access, caregiving, and aging in place.

Household respondents emphasized mental health, stress, and the affordability of healthcare and dental care. Community respondents focused more heavily on behavioral health provider shortages, long wait times, specialized-service gaps, and substance use.

Available services do not necessarily ensure access. Residents may face unaffordable costs, limited insurance coverage, provider shortages, long waits, transportation barriers, or long travel distances. Older adults, people with disabilities, and residents of remote communities may face additional difficulty reaching care or obtaining support to remain safely at home.

Financial pressure can contribute to stress and emotional strain, while unmet physical, dental, or behavioral health needs can affect employment, education, caregiving, housing stability, and quality of life. Social isolation may further affect well-being.

Need statement: Households have unmet healthcare, dental care, and behavioral health needs.

7.3.4 Childcare, Youth, and Workforce Development

The assessment identified limited affordable childcare, shortages of infant and toddler care, limited care during non-traditional work hours, after-school and summer gaps, youth programming needs, and workforce shortages within the childcare sector.

Household respondents described gaps affecting different ages and family schedules. Community respondents emphasized the effects on workforce participation, employer recruitment, education, training, and economic stability.

Childcare is both a family support and part of the region's workforce infrastructure. Without reliable, affordable care, parents may be unable to accept work, maintain consistent schedules, pursue education or training, or increase their earnings. Providers face workforce, wage, facility, and sustainability challenges that constrain supply even when demand is strong.

Youth development opportunities also support learning, belonging, leadership, and preparation for adulthood. Together, childcare, education, youth programming, and workforce development influence current family stability and the region's future workforce.

Need statement: Families lack affordable and reliable childcare and youth development opportunities that support child well-being, family stability, and workforce participation.

7.3.5 Transportation and Rural Mobility

Transportation affects access to employment, healthcare, education, childcare, food, and community services throughout KOOTASCA's rural service area. Findings point to long travel distances, limited transportation options, and high vehicle repair, maintenance, insurance, and fuel costs.

Household respondents primarily described the cost and reliability of personal vehicles. Community respondents focused on the consequences of limited transportation for employment and access to essential services. Together, these perspectives show that the issue involves both the affordability of vehicle ownership and the availability of practical alternatives.

Barriers are especially significant for older adults, people with disabilities, households without dependable vehicles, and residents of remote communities. Concerns were particularly pronounced in Koochiching County, where long distances and limited service availability can further restrict access.

Transportation determines whether residents can use existing healthcare, childcare, employment, education, and community resources. It also affects employers and service providers seeking to reach workers, participants, and clients across a large area.

Need statement: Households lack reliable and affordable transportation that supports access to employment, healthcare, education, childcare, and other essential services.

7.4 Additional Cross-Cutting Needs and Organizational Considerations

Four additional needs influence access, equity, and the capacity of organizations and systems to respond

across all five primary issue areas.

Resource Awareness and Navigation

Residents may not always know where to seek assistance or how to reach the appropriate provider. Information may be dispersed, eligibility requirements difficult to understand, and referrals dependent on contacting several organizations.

Limited technology, transportation barriers, disability-related needs, and the stress of a crisis can make navigation more difficult.

Need statement: Individuals and families face barriers related to resource awareness, navigation, and access to information.

Equitable Access

Indigenous residents, people with disabilities, older adults, households of color, and residents of remote rural communities may experience additional or different barriers related to transportation, accessibility, income, service availability, geography, technology, or experiences with public systems. Programs, partnerships, communications, and outcomes should be evaluated with these differences in mind.

Need statement: Populations and communities experiencing disproportionate barriers lack equitable access to resources and opportunities that support economic mobility and well-being.

Organizational and Service-System Capacity

Funding limitations, staffing shortages, growing demand, facility and technology needs, and the cost of serving a large area affect organizations' ability to maintain or expand services.

The existence of a program does not ensure meaningful access if an organization lacks the staffing, funding, infrastructure, or geographic reach needed to deliver it.

Need statement: Community organizations lack sufficient staffing, resources, infrastructure, and organizational capacity to respond to growing and changing community needs.

Policy and Systems Barriers

Eligibility requirements, benefits cliffs, funding structures, program rules, and fragmented systems can impede household stability, complicate service delivery, and limit the sustainability of effective responses. Some challenges therefore cannot be fully addressed through direct services alone.

Need statement: Existing policies and systems create barriers that limit financial stability, self-sufficiency, and equitable access to opportunity.

7.5 From Findings to Strategic Priorities

The assessment identifies five primary community needs and four cross-cutting needs operating at household, community, organizational, and systems levels. These findings do not prescribe specific programs or assign every need to KOOTASCA. They provide an evidence base for determining where the agency is best positioned to serve as a provider, partner, convener, advocate, developer, or source of community information.

Part 8 translates these findings into strategic priorities for KOOTASCA, opportunities for shared action, and an approach to implementation, measurement, and continuous improvement.

Part 8. Strategic Priorities and Opportunities

Part 7 identified five primary areas of community need and four cross-cutting barriers. Part 8 translates those findings into potential priorities for KOOTASCA and opportunities for shared action with community partners.

These priorities are intended to guide planning rather than prescribe programs or commit KOOTASCA to particular actions. Specific strategies, investments, roles, and outcomes will be established through KOOTASCA's Strategic Plan, Community Action Plan, Results-Oriented Management and Accountability (ROMA) cycle, and continued community engagement.

8.1 Guiding Principles for Action

Responses to the assessment findings should:

- Build upon existing community resources, relationships, and strengths.
- Focus resources where needs and service gaps are greatest, with attention to differences among populations, communities, and geographic areas.
- Balance immediate assistance with prevention, economic mobility, and systems change.
- Include the perspectives of people affected by poverty in planning and evaluation.
- Use sustainable, measurable strategies and coordinate efforts when needs cross organizations, sectors, or jurisdictions.



No single organization can address every identified need. Effective responses may combine direct services, partnerships, community development, advocacy, and systems change.

8.2 Strategic Priorities for KOOTASCA

The assessment supports five organizational priorities based on KOOTASCA's mission, services, regional role, and capacity. These priorities complement the five community needs identified in Part 7 but focus on the roles KOOTASCA may play in addressing them.

Housing Stability and Affordable Housing

Housing should remain a central organizational priority. KOOTASCA can build upon its work in homelessness prevention, crisis housing, energy assistance, weatherization, homeownership, and housing development to support stability across the housing continuum.

Future planning may consider how these efforts can be better coordinated, where service or geographic gaps remain, and which partnerships or investments could expand access to safe, affordable, and energy-efficient housing.

Financial Resilience and Economic Mobility

KOOTASCA can help households manage immediate financial pressures while building longer-term stability. Opportunities may include benefits access, emergency assistance, financial education, credit and debt support, asset development, homeownership, and connections to employment or training.

This priority should recognize that financial hardship affects households at different income levels and that progress may depend on reducing both household and systems barriers.

Accessible, Participant-Centered Services

KOOTASCA can continue improving how residents learn about, reach, and navigate its services. Opportunities may include clearer communication, coordinated intake and referrals, community access points, hybrid or mobile delivery, accessible technology, and stronger follow-up across programs.

Service design should reflect the experiences of residents facing transportation barriers, disabilities, limited technology access, language or cultural differences, and long travel distances.

Partnerships, Convening, and Community Leadership

Many identified needs extend beyond KOOTASCA's programs. KOOTASCA can connect organizations, share information, identify emerging gaps, support collaborative planning, and contribute to public education and advocacy.

Its role will vary by issue and may include serving as a direct service provider, partner, convener, advocate, developer, or source of community information.

Organizational Capacity and Sustainability

KOOTASCA's ability to respond depends on sufficient staffing, workforce development, facilities, technology, data systems, communication, funding, and program sustainability.

Investments in these areas can strengthen service quality, geographic reach, outcome measurement, partnership coordination, and the agency's ability to adapt to changing conditions.

8.3 Shared Action and Systems Change Opportunities

Some regional challenges require the expertise, authority, and resources of multiple organizations. The following areas provide opportunities for shared action.

Housing and Community Development

Local governments, Tribal Nations, housing organizations, developers, funders, employers, and service providers can coordinate housing development, preservation, rehabilitation, homelessness prevention, and homeownership efforts. These partnerships can also address how housing shortages affect workforce recruitment, essential services, and community development.

Financial Stability and Basic Needs

Human service agencies, workforce and educational organizations, financial institutions, employers, funders, Tribal Nations, and community organizations can strengthen connections among benefits, emergency assistance, employment, training, financial capability, and asset-building resources. Shared efforts can also address gaps affecting households whose incomes exceed eligibility limits but remain insufficient to consistently meet basic needs.

Healthcare and Well-Being

Healthcare providers, Tribal health systems, public health agencies, behavioral health and dental providers, insurers, and community organizations can improve access to affordable care, address provider shortages, strengthen referrals, and expand preventive and community-based supports.

Childcare, Youth, and Workforce Development

Childcare providers, schools, employers, workforce and educational organizations, economic development partners, local governments, and funders can align efforts to expand childcare and youth opportunities, strengthen the childcare workforce, and improve pathways to employment, education, training, and credentials.

Transportation and Rural Mobility

Transportation providers, local governments, health-care systems, employers, volunteer organizations, and regional planning partners can improve coordination, public awareness, and mobility options for workers, families, older adults, people with disabilities, and residents of remote communities.

Service Access and Regional Capacity

Nonprofit organizations, public agencies, Tribal service systems, funders, and other providers can strengthen referrals, resource navigation, outreach, technology, facilities, data systems, and workforce capacity. Particular attention may be needed where distance, limited technology, or limited service availability creates additional barriers.

Policy, Funding, and Public Awareness

Programs alone cannot fully address benefits cliffs, eligibility rules, workforce shortages, limited infrastructure, provider capacity, or unstable funding. KOOTASCA and its partners can use assessment findings and community perspectives to inform policy and funding discussions, demonstrate unmet needs and geographic disparities, support coordinated funding requests, promote investments and policies that expand access and economic mobility, and increase understanding of the causes and conditions of poverty.

Shared efforts should clarify which organizations are

best positioned to lead, support, fund, or evaluate each strategy. Advocacy and systems change should be grounded in reliable data, lived experience, organizational expertise, and clear objectives.

8.4 Implementation and Continuous Improvement

Before adopting specific strategies, KOOTASCA should select a manageable number of priorities and define its role in each. Through the Strategic Plan, Community Action Plan, and ROMA cycle, selected priorities can be translated into measurable goals, activities, responsibilities, timelines, and outcomes.

Implementation should identify required staffing, funding, facilities, technology, and partnerships; connect strategies to household, agency, or community-level outcomes; monitor whether services reach populations and communities experiencing the greatest barriers; and use participant, partner, and other stakeholder feedback to guide improvement. Regular review will allow KOOTASCA to adjust strategies as needs and conditions change.

The assessment also identifies important regional strengths, including resilient households, experienced organizations, strong partnerships, and a shared commitment to community well-being. Its greatest value will come from using these strengths and the findings to make focused decisions, improve systems, and expand opportunities for individuals and families throughout Itasca and Koochiching Counties.



Appendix A. From Assessment to Action: Community Action Planning and ROMA

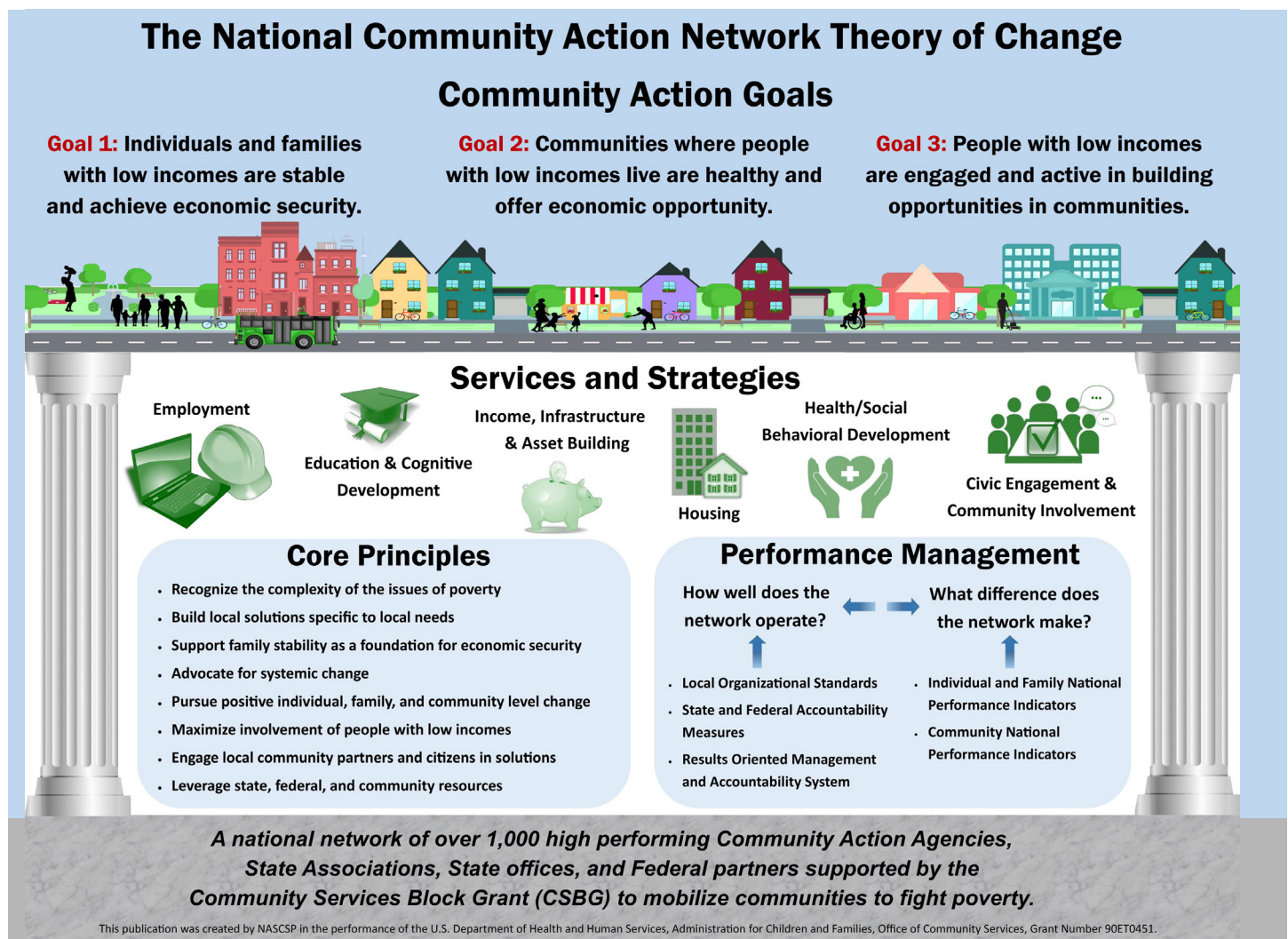
Purpose

Community Needs Assessments provide the foundation for Community Action planning. They help agencies understand local conditions, identify the causes and conditions of poverty, establish priorities, and support continuous improvement through the Results-Oriented Management and Accountability (ROMA) framework.

This appendix explains how KOOTASCA and its partners can connect the findings and need statements presented in Parts 6–8 with potential service responses, community strategies, and measurable outcomes. The alignments are intended as planning references rather than commitments to specific programs or indicators.

National Community Action Theory of Change

Figure A.1. National Community Action Theory of Change



The National Community Action Theory of Change illustrates how Community Action Agencies work with individuals, families, communities, and partners to address the causes and conditions of poverty through coordinated services, partnerships, community engagement, and systems change.

Connecting Assessment Findings to Action

Community Needs Assessments are intended to inform action. Table A.1 illustrates how selected findings from this assessment can be translated into need statements, service responses, and measurable outcomes. The examples correspond to the five interconnected issue areas synthesized in Part 7.

Table A.1. Examples of Connecting Assessment Findings to Action

Assessment Finding	Need Statement	Example Service Responses	Illustrative Outcomes
Limited affordable housing	Households lack safe, affordable, and stable housing.	Crisis Housing, Weatherization, Housing Development, Homeownership, and housing partnerships	Households obtain or maintain safe, affordable, and stable housing.
Limited emergency savings and rising living costs	Households lack sufficient financial resilience.	Financial coaching, utility assistance, benefits enrollment, case management	Households improve financial stability and increase their capacity to meet basic needs.
Transportation barriers	Households lack reliable and affordable transportation.	Transportation referrals, mobility coordination, transportation partnerships	Households experience improved access to employment, healthcare, education, and other essential services.
Childcare shortages	Families lack affordable and reliable childcare.	Head Start, Early Head Start, childcare partnerships, family support services	Children are better prepared for school and families are better able to participate in employment and education.
Healthcare and behavioral health access barriers	Households have unmet healthcare, dental care, and behavioral health needs.	MNsure enrollment, referrals, resource navigation, community partnerships	Households improve access to healthcare and services that support health and well-being.

The specific strategies selected by KOOTASCA and its partners will continue to evolve as community needs, funding opportunities, partnerships, organizational capacity, and strategic priorities change over time.

Results-Oriented Management and Accountability (ROMA)

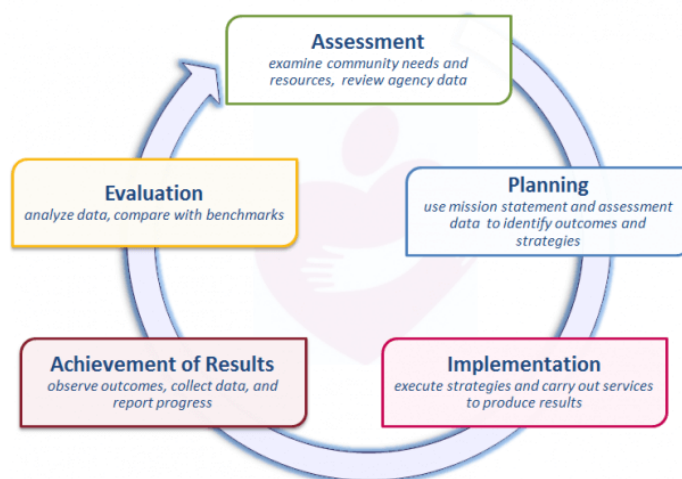
Results-Oriented Management and Accountability (ROMA) is the continuous improvement framework used throughout the national Community Action Network. It connects assessment, planning, implementation, achievement of results, evaluation, and reassessment.

Figure A.2. ROMA Cycle

The six stages of the ROMA cycle include:

- Assessment
- Planning
- Implementation
- Achievement of Results
- Evaluation
- Reassessment and Continuous Improvement

The 2026 Community Needs Assessment represents the assessment phase of this cycle. It provides the evidence base for KOOTASCA's Strategic Plan, Community Action Plan, program implementation, outcome measurement, evaluation, and continuous improvement.



Community Action Services, Strategies, and Performance Indicators

Community Action Agencies use standardized national frameworks to connect identified needs with services, strategies, and measurable outcomes:

- Service Responses (SRVs) are standardized categories describing the services, activities, and partnerships used to address identified needs.
- Federal National Performance Indicators (FNPIs) are standardized outcome measures used throughout the Community Action Network to evaluate progress toward improved outcomes for individuals, families, and communities.

Tables A.2–A.6 preserve the detailed planning alignments associated with the five issue areas in Part 7. They identify potential Community Action domains, SRVs, FNPIs, and broader community strategies for consideration. Final selections should be made through KOOTASCA’s planning process and should reflect the services, partnerships, and outcomes ultimately prioritized.

Table A.2. Community Action Alignment: Housing and Housing Stability

Area	Considerations
Potential Service Responses (SRVs)	SRV 4b Financial Coaching/Counseling; SRV 4c Rent Payments; SRV 4d Deposit Payments; SRV 4i Utility Payments; SRV 4j Utility Deposits; SRV 4n Transitional Housing Placements; SRV 4q Home Repairs; SRV 4s Healthy Homes Services; SRV 4t Energy Efficiency Improvements; SRV 3d First-Time Homebuyer Counseling
Federal National Performance Indicator (FNPI) Alignment	FNPI 4b Obtained Safe and Affordable Housing; FNPI 4c/4d Maintained Safe and Affordable Housing; FNPI 4e Avoided Eviction; FNPI 4g Improved Health and Safety Within the Home; FNPI 4h Improved Energy Efficiency and/or Reduced Energy Burden; FNPI 3e.1 Purchased a Home
Potential Community Strategies	Housing development and preservation; affordable housing expansion; housing advocacy; community planning efforts; cross-sector partnerships supporting housing stability and affordability

Table A.3. Community Action Alignment: Financial Stability, Utility Costs, and Emergency Savings

Area	Considerations
Potential Service Responses (SRVs)	SRV 3a Financial Capability Skills Training; SRV 3b Financial Coaching/Counseling; SRV 3c Financial Management Programs; SRV 3d First-Time Homebuyer Counseling; SRV 3h Health Insurance Assistance; SRV 3i Social Security/SSI Benefits; SRV 3k TANF Benefits; SRV 3l SNAP Benefits; SRV 7a Case Management; SRV 7c Referrals
Federal National Performance Indicator (FNPI) Alignment	FNPI 3a/3b Achieved and maintained capacity to meet basic needs; FNPI 3c Opened a savings account or IDA; FNPI 3d Increased savings; FNPI 3e/3e.1 Purchased an asset or home; FNPI 3f Improved credit score; FNPI 3g Increased net worth; FNPI 3h Improved financial well-being; FNPI 1h Increased income and/or employment benefits
Potential Community Strategies	Financial capability initiatives; benefits access and navigation; benefits cliff awareness and advocacy; economic mobility efforts; community education; partnerships addressing affordability challenges

Table A.4. Community Action Alignment: Mental Health, Stress, and Healthcare Challenges

Area	Considerations
Potential Service Responses (SRVs)	SRV 3h Health Insurance Assistance; SRV 5p Wellness Classes; SRV 7a Case Management; SRV 7c Referrals; SRV 7d Transportation Services; SRV 5ii Prepared Meals; SRV 5jj Food Distribution
Federal National Performance Indicator (FNPI) Alignment	FNPI 5c Improved mental and behavioral health and well-being; FNPI 5b Improved physical health and well-being; FNPI 3a/3b Achieved and maintained capacity to meet basic needs; FNPI 5f Seniors maintained an independent living situation; FNPI 5g Individuals with disabilities maintained an independent living situation; FNPI 5h Individuals with chronic illness maintained an independent living situation; FNPI 7a Achieved one or more outcomes across multiple domains
Potential Community Strategies	Behavioral health partnerships; healthcare access initiatives; transportation coordination; provider recruitment and retention efforts; community education and stigma reduction efforts; cross-sector collaboration addressing social determinants of health

Table A.5. Community Action Alignment: Transportation and Geographic Barriers

Area	Considerations
Potential Service Responses (SRVs)	SRV 7d Transportation Services; SRV 7a Case Management; SRV 7c Referrals
Federal National Performance Indicator (FNPI) Alignment	FNPI 1b–1g Employment Outcomes; FNPI 3a/3b Achieved and Maintained Capacity to Meet Basic Needs; FNPI 5b Improved Physical Health and Well-Being; FNPI 5f–5h Maintained Independent Living Situation; FNPI 7a Achieved One or More Outcomes Across Multiple Domains
Potential Community Strategies	Transportation coordination efforts; regional transportation partnerships; vehicle repair assistance partnerships; workforce transportation initiatives; healthcare transportation partnerships; advocacy related to rural transportation access and funding

Table A.6. Community Action Alignment: Childcare, Workforce Participation, and Family Stability

Area	Considerations
Potential Service Responses (SRVs)	SRV 1a Early Childhood Education; SRV 1b Early Childhood Development Services; SRV 1c Childcare Services; SRV 1d Before and After School Services; SRV 1e Summer Youth Programs; SRV 1f Youth Development Programs; SRV 1g Parenting Education; SRV 1h Family Support Services; SRV 7a Case Management; SRV 7c Referrals
Federal National Performance Indicator (FNPI) Alignment	FNPI 1a Obtained Employment; FNPI 1b–1h Employment Outcomes; FNPI 2a–2g Education and Cognitive Development Outcomes; FNPI 3a/3b Achieved and Maintained Capacity to Meet Basic Needs; FNPI 7a Achieved One or More Outcomes Across Multiple Domains
Potential Community Strategies	Childcare expansion efforts; workforce development partnerships; employer engagement initiatives; early childhood system coordination; youth development partnerships; family support initiatives; advocacy addressing childcare shortages and workforce barriers

Applying the Alignments

The tables are not intended to assign responsibility for every identified need to KOOTASCA or to predetermine the services that will be included in future plans. They can be used to support decisions about which needs KOOTASCA is best positioned to address directly, where partnership or convening roles may be appropriate, and which outcomes should be measured at the individual, family, agency, or community level.

The remaining cross-cutting need statements in Part 7 address disproportionate barriers, resource navigation, organizational capacity, and policy or systems barriers. These need statements should be considered across all five issue areas rather than treated as separate program categories.

Using This Assessment

The findings presented throughout this report will help guide:

- Strategic Plan and Community Action Plan development
- Program design, implementation, and evaluation
- Partnership and systems-change initiatives
- Grant development and resource allocation
- Advocacy and public education
- Outcome measurement and continuous improvement

As community conditions evolve, KOOTASCA will continue using assessment findings, participant feedback, community engagement, and outcome data to evaluate progress, identify emerging needs, strengthen partnerships, and refine future strategies.