



Community Needs Assessment 2023

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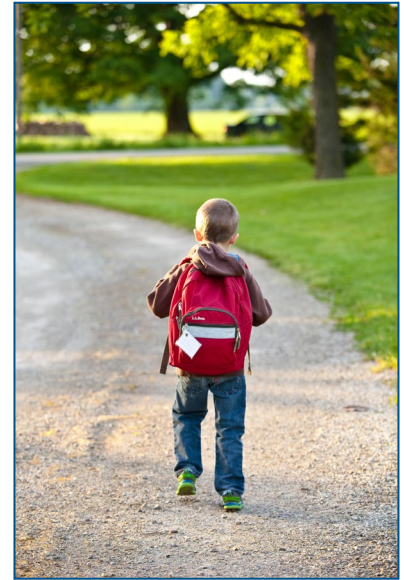
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Executive Summary

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

The Community Needs Assessment process includes:

- One-on-one interviews with low-income residents were conducted by KOOTASCA staff. Typical interview times were approximately 30-40 minutes. Participants were given a \$20 cash incentive for participating.
- Surveys of staff Needs Assessment interviewers.
- Analysis of demographical data from US Census Bureau - American Community Survey 2016-2021 (5 year), published May 2023
- Analysis of other state and local data sources, particularly Minnesota Department of Education, Department of Health, Department of Employment and Economic Development, Office of Labor, Minnesota Demographics, MN Compass
- Analysis of agency and program data



Staff interviewed 128 low-income adults in Itasca and Koochiching Counties. Participants included both KOOTASCA clients and non-clients.

Survey participants were asked to provide demographic, income, and service needs information for themselves and all members of their households. Information was collected for more than 300 individuals in the 128 households surveyed.

10 most prevalent challenges of people we serve.

1. 74% of participants reported that it was a problem having too much stress in their daily lives.
2. 68% of participants reported that dealing with emotional or mental health issues was a problem.
3. 65% of participants reported that it was a problem to have enough money each month to pay bills.
4. 61% of participants reported that was a problem affording a down payment or closing costs to buy a home.
5. 60% of participants reported that it was a problem paying debt.
6. 59% of participants reported that it was a problem having enough money to buy clothing.
7. 58% of participants reported that it was a problem finding a job that pays enough to meet their needs.
8. 56% of participants reported that it was a problem doing things they normally enjoy or feeling sad, empty, and blue.
9. 56% of participants reported that it was a problem having enough money to buy a car.
10. 56% of participants reported that it was a problem having money to attend training or college.

Key differences in experiences reported.

- 15% of households in poverty reported that **dealing with drugs or alcohol problems** was a problem for at least one member of their household. Of all participant households, 11% of households with incomes above 100% of poverty reported that it was a problem dealing with drugs or alcohol problems.
- 36% of households living in poverty reported that **being treated poorly because of who they are** was a problem. However, 38% of households without children reported this as a problem compared to 18% of households with children.
- 46% of Households with Native American members or Persons of Color reported that **bullying in school was a problem for their children** compared to 29% of households with White members.
- 65% of Households in poverty reported **being denied rental housing because of who they are**, and 52% of low-income households above the poverty line reported being denied rental housing.
- 20% of Households in poverty reported **that housing that is safe to live in was a problem**, but only 5% of low-income households above the poverty line reported this as a problem.
- 44% of White households reported that **needing assistance with car maintenance and repairs** was a problem compared to 29% of households with Native American members or Persons of Color.
- 24% of White households reported that **access to legal help** was a problem compared to 20% of households with Native American members or Persons of Color.
- 38% of White households reported **having a dentist they can go to** compared to 40% of households with Native Americans members or Persons of Color.
- 32% of White households reported **being refused dental care** was a problem compared to 12% of households with Native American members or Persons of Color.
- 18% of White households reported that **having enough money to pay for prescription drugs** was a problem compared to 17% of households with Native American members or Persons of Color.
- 17% of White households reported that **filling out insurance forms for billing and payments** was a problem compared to 12% of households with Native American members or Persons of Color.
- 20% of households with Native American members or Persons of Color reported that **helping teens stay out of trouble** was a problem compared to 12% of White households.
- 71% of households without children reported **dealing with emotional or mental health** as a problem compared to only 65% of households with children.
- Households in poverty were 3 times more likely to report that **legal issues prevented them from driving** than low-income households not in poverty (5% compared to 15%).
- 41% of Households in poverty reported that **reliable transportation** was a problem compared to 31% of low-income households not in poverty.

Introduction

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

For that purpose, KOOTASCA has assembled here a comprehensive review of the conditions and causes of poverty in our service area. Key findings are reported at the top of each section.

Requirements

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

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

Methodology

- One-on-one interviews with low-income residents were conducted by KOOTASCA staff. Typical interview times were approximately 30-40 minutes. Participants were given a \$20 cash incentive for participating.
- Surveys of Community Needs Assessment interviewers
- Surveys of agency partners in Itasca and Koochiching Counties
- Analysis of demographical data from US Census Bureau - American Community Survey 2017-2021 (5 year), published May 2023
- Analysis of other state and local data sources, particularly Minnesota Department of Education, Department of Health, Department of Employment and Economic Development, Office of Labor, Minnesota Demographics, MN Compass
- Analysis of agency and program data

Staff interviewed 128 low-income adults in Itasca and Koochiching Counties. Participants included both KOOTASCA clients and non-clients. Survey participants were asked to provide demographic, income, and service needs information for themselves and all members of their households. Information was collected for 364 individuals in the 128 households surveyed. Qualitative surveys were also collected from 9 Community Needs Assessment interviewers.

Needs Assessment Survey

To assess KOOTASCA’s service area, 128 one-on-one interviews with low-income residents were conducted by KOOTASCA staff interviewers. Typical interview times were between 30 minutes and 1 hour. Participants were given a \$20 cash incentive for participating.

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

Table 1: Survey household demographic data

	Survey Household Data		Census Data (Residents in Poverty)			
	#	%	Itasca County	Koochiching County	Minnesota	United States
Population in Poverty			4,869	1,356	512,312	40,661,636
Gender						
Male	165	47.7%	44.7%	42.4%	45.3%	44.6%
Female	181	52.3%	55.3%	57.6%	54.6%	55.4%
Age						
Under 18 years	149	42.9%	24.9%	31.3%	28.6%	30.6%
18 to 34 years	91	26.2%	23.4%	19.8%	29.3%	26.3%
35 to 64 years	93	26.8%	33.2%	37.2%	29.5%	30.9%
65 years and over	14	4.0%	18.5%	11.6%	12.7%	12.1%
Race / Ethnicity						
White alone	303	87.6%	83.7%	93.7%	62.2%	55.6%
Black or African American alone	2	0.9%	0.8%	2.4%	17.7%	21.2%
American Indian alone	11	3.2%	10.0%	2.2%	3.0%	1.5%
Asian alone	0	0.0%	0.0%	1.0%	6.6%	4.7%
Some other race alone	1	.3%	0.1%	0.0%	3.7%	8.5%
Two or more races:	28	8.1%	4.3%	1.1%	6.6%	8.3%
Education 25+ years of age						
Less than high school	6	3.6%	12.1%	18.7%	19.3%	25.3%
High school or equivalent	62	37.1%	40.2%	40.8%	34.3%	34.3%
Some college, associate’s degree	63	37.7%	33.3%	35.0%	31.0%	26.2%
Bachelor’s degree or higher	36	21.6%	14.4%	5.4%	15.3%	14.2%
Disability Status						
With a disability	77	22.3%	30.0%	29.4%	32.0%	20.8%
Without a disability	269	77.7%	70.0%	70.6%	68.0%	79.2%

Source: KOOTASCA Community Action; US Census Bureau, 2021 American Community Survey 5-Year Estimates

Community Demographics

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

Itasca County is 2,928 square miles in size and is the third-largest county in the state of Minnesota. Itasca County’s population of approximately 45,193 is widely scattered among 16 small cities and 42 organized townships. The county seat is Grand Rapids, with a population of 11,283. Located in the south-central portion of the county, Grand Rapids serves as a regional center and draws many workers, shoppers, visitors, and tourists from outlying areas. Nearly two-thirds of the population of Itasca County lives within 10 miles of Grand Rapids. *While Itasca County has experienced slight population growth since the 1990s, due to the increasing portion of residents over age 65, population growth is predicted to decline, as shown in Figure 1.*

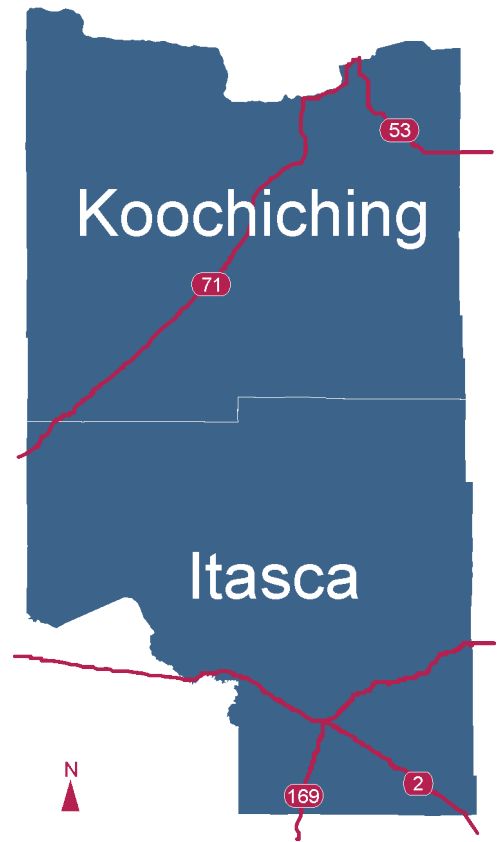
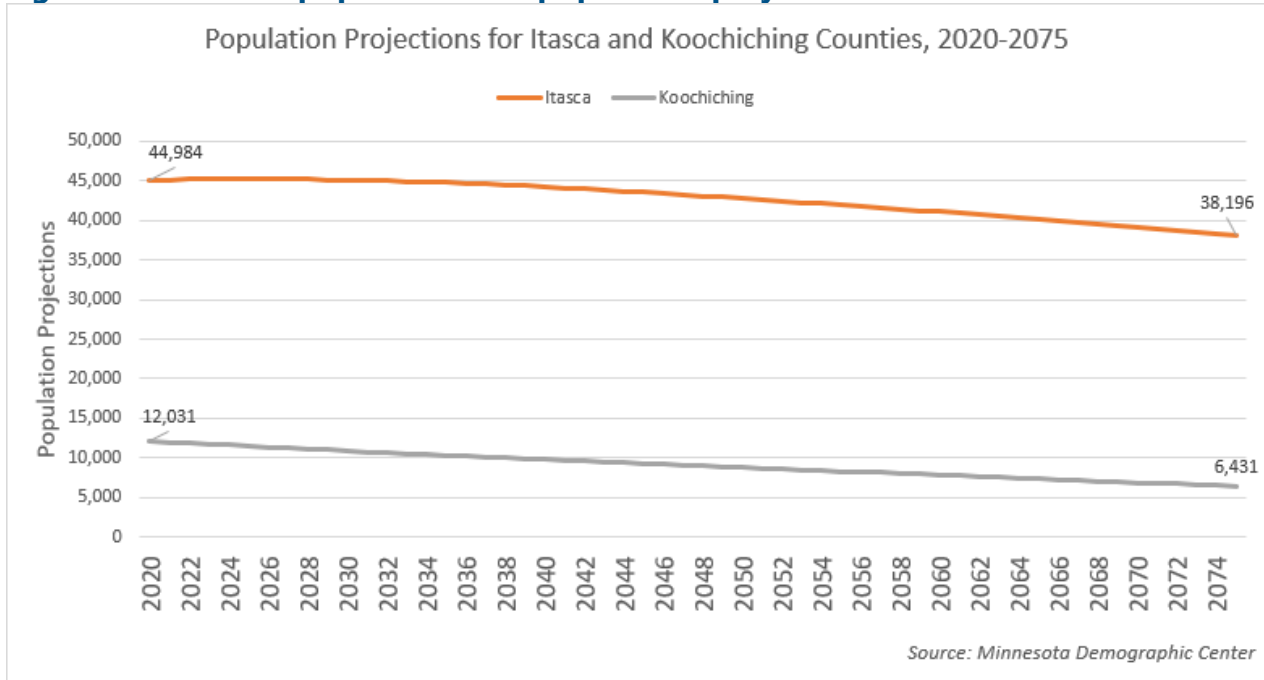


Figure 1: Historical population and population projection

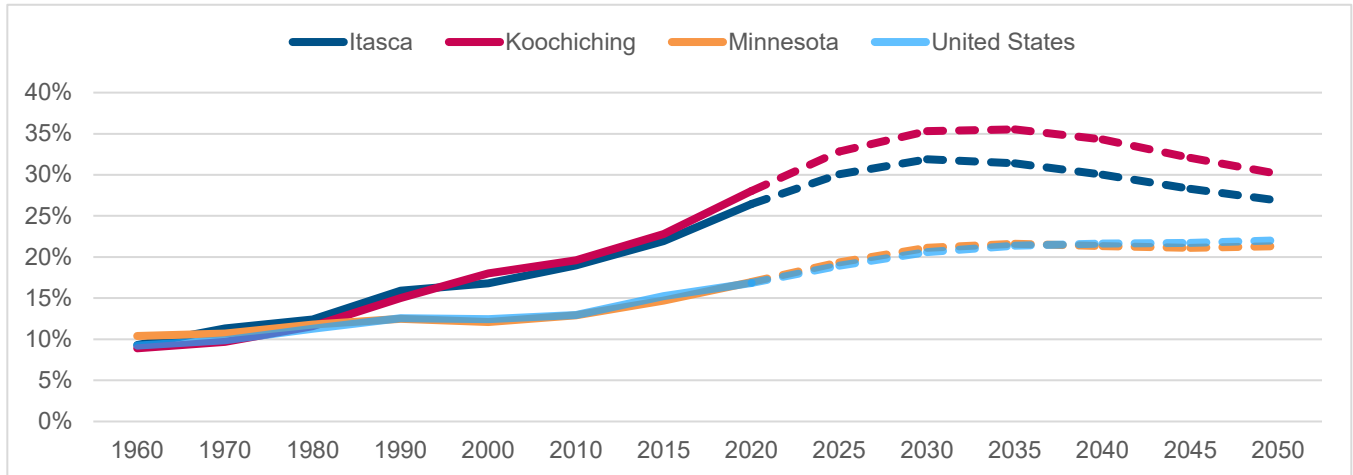


Source: Assembled from Minnesota State Demographic Center, Historical Population Data and Projections

At 3,154 square miles in size, Koochiching County is the second-largest county in the state. Koochiching County is a sparsely populated county located along Minnesota’s border with Canada. The county seat is International Falls; the largest city in the county, it is located on the Canadian border and has a population of 5,737. Other small cities in the county include Littlefork, Big Falls, Northome, and Mizpah. There are no organized townships in Koochiching County. The total county population is 11,946. *Koochiching County has experienced population decline since the 1980s, which is projected to continue through 2074* under current population estimates provided by the Minnesota State Demographic Center, as shown in Figure 1.

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

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



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

As displayed in Figure 2, the proportion of the population of Itasca and Koochiching Counties over the age of 65 is increasing and is projected to peak at 31.9% in Itasca County in 2030 and at 35.5% in Koochiching County in 2035. The proportion of the population of Itasca and Koochiching Counties that are 65 years of age or older is currently considerably greater than the State of Minnesota as a whole. This demographic shift will cause considerable economic and labor force changes as well as increased demand for social and senior services.

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

Demographic Characteristics and Trends

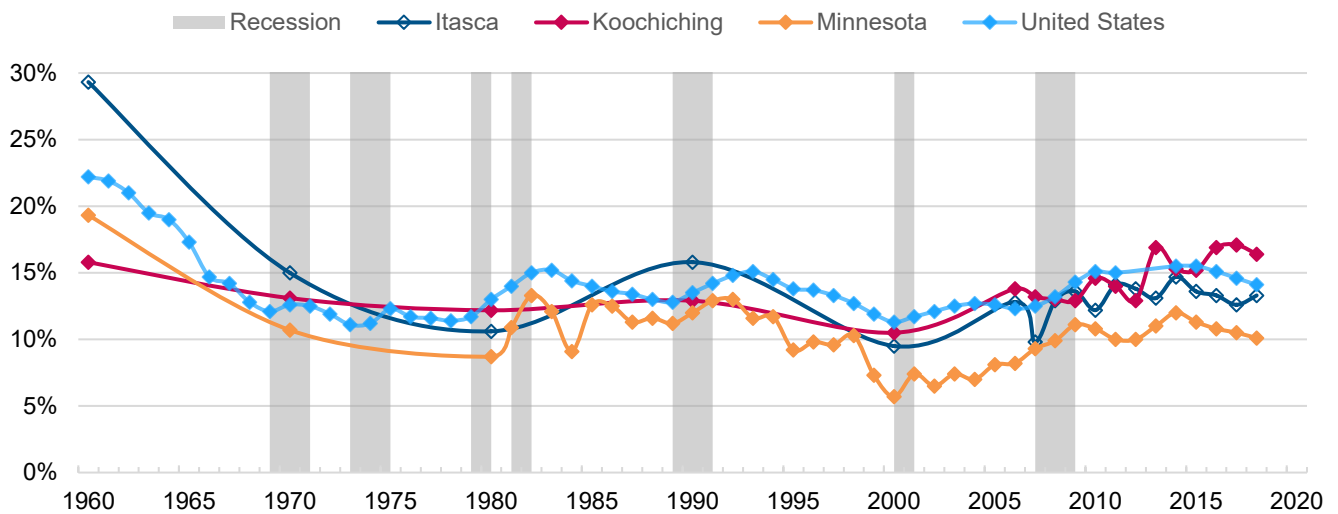
- Itasca and Koochiching counties have higher rates of individuals living below 200% of the poverty rate than the State of Minnesota, with 7.0% more residents living below 200% of the poverty rate than statewide.
- The proportion of the population of Itasca and Koochiching Counties over the age of 65 is increasing and is projected to peak at 31.9% in Itasca County in 2030 and at 35.5% in Koochiching County in 2035.
- While Itasca County has experienced slight population growth since the 1990s, due to the increasing portion of residents over age 65, population growth is expected to stop by 2030 before potentially declining, as shown in Figure 1.
- Koochiching County has experienced population decline since the 1980s, which is projected to continue through 2074, as shown in Figure 1. This is largely attributable to a lack of migration and an ageing population.
- The population of KOOTASCA's Service Area is substantially less diverse than the state of Minnesota.

Poverty in Itasca and Koochiching County

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

In Koochiching County, the rate of poverty had been historically less reactive to economic trends experienced by neighboring Itasca County, the State of Minnesota, and the United States as a whole. Of note, Koochiching County's poverty rate of 15.8% in 1960 notes significant affluence for the period. Particularly, when compared to neighboring Itasca County where 1 in 3 residents lived in conditions of poverty. Since the year 2000, Koochiching County's poverty rate has more closely matched local, state, and national poverty trends. *Koochiching County is experiencing a 61-year low in its poverty rate with 11.3% of residents living below 100% of the Federal Poverty Level.*

Figure 3: Historical Poverty Rate



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

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

Poverty Level and Low-Income Limits

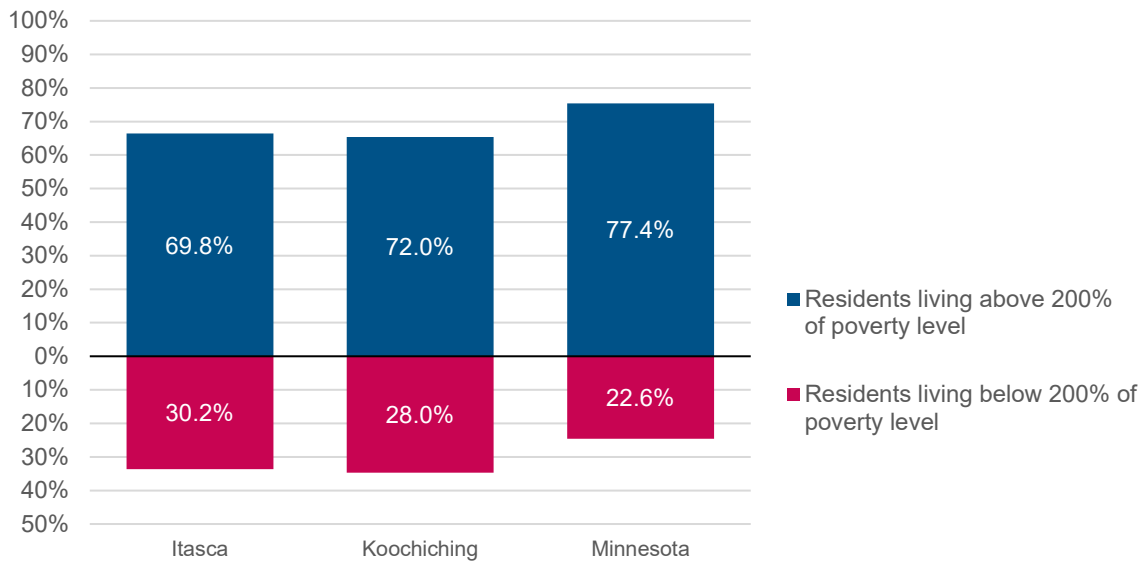
KOOTASCA utilizes the Federal Poverty Guidelines (FPG) and Low-Income Limits (LIL) for Community needs Assessment and for eligibility determination for many of our services. Both serve as measures of income and are proxies for a family's ability to meet its needs.

The federal poverty guideline is used to qualify people for various state and federal programs. To receive free lunch in school, the eligibility is 130% of the income shown.

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

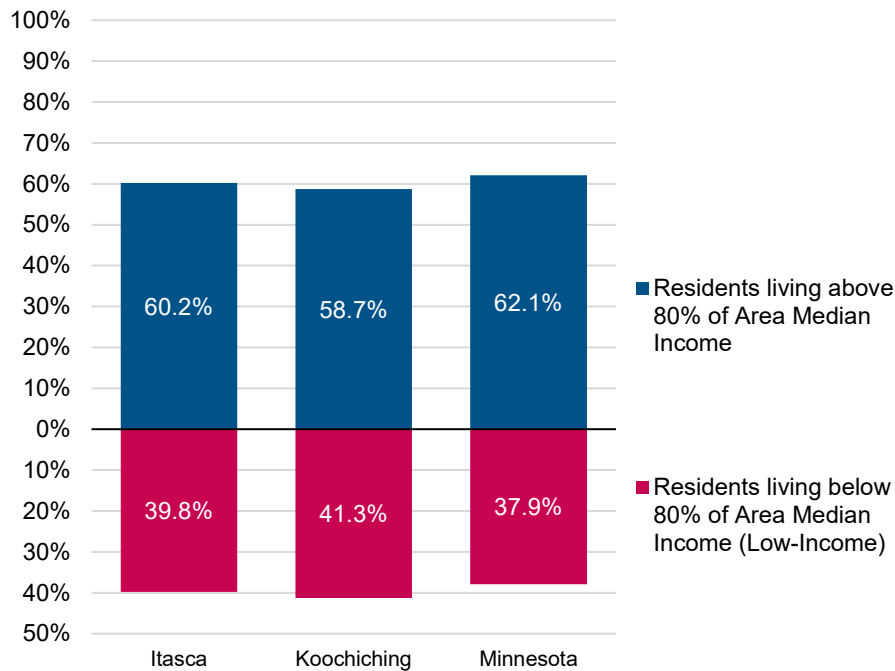
As shown in Figure 4, *Itasca and Koochiching Counties have significantly higher rates of individuals living below 200% of the poverty rate than the State of Minnesota, with 7% more of their residents living below 200% of the poverty rate than statewide.*

Figure 4: Poverty Status of Residents



Source: U.S. Census Bureau, 2021 American Community Survey 5-Year Estimates

Figure 5: Low-Income Status of Residents



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

Table 2: 2023 Federal poverty guidelines

Poverty Guideline	Persons in Family							
	1	2	3	4	5	6	7	8
Poverty Guideline	\$14,580	\$19,720	\$24,860	\$30,000	\$35,140	\$40,280	\$45,420	\$50,560
200% of Poverty Guideline	\$29,160	\$39,440	\$49,720	\$60,000	\$70,280	\$80,560	\$90,840	\$101,120

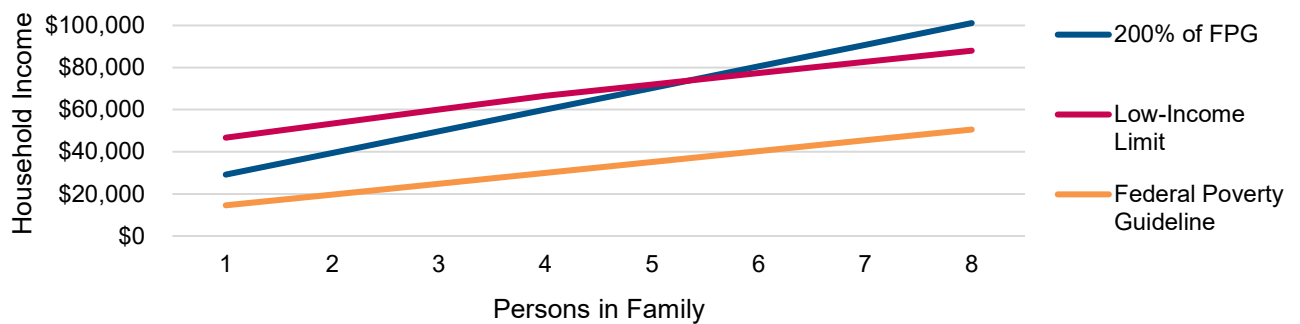
Source: U.S. Department of Health and Human Services 2023

Table 3: 2022 Low-income limits for Itasca and Koochiching Counties

Income Limit	Persons in Family							
	1	2	3	4	5	6	7	8
Extremely Low-Income Limit (30% of AMI)	\$17,500	\$20,000	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Very Low-Income Limit (50% of AMI)	\$29,200	\$33,350	\$37,500	\$41,650	\$45,800	\$48,350	\$51,650	\$55,000
Low-Income Limit (80% of AMI)	\$46,700	\$53,350	\$60,000	\$66,650	\$72,000	\$77,350	\$82,650	\$88,000

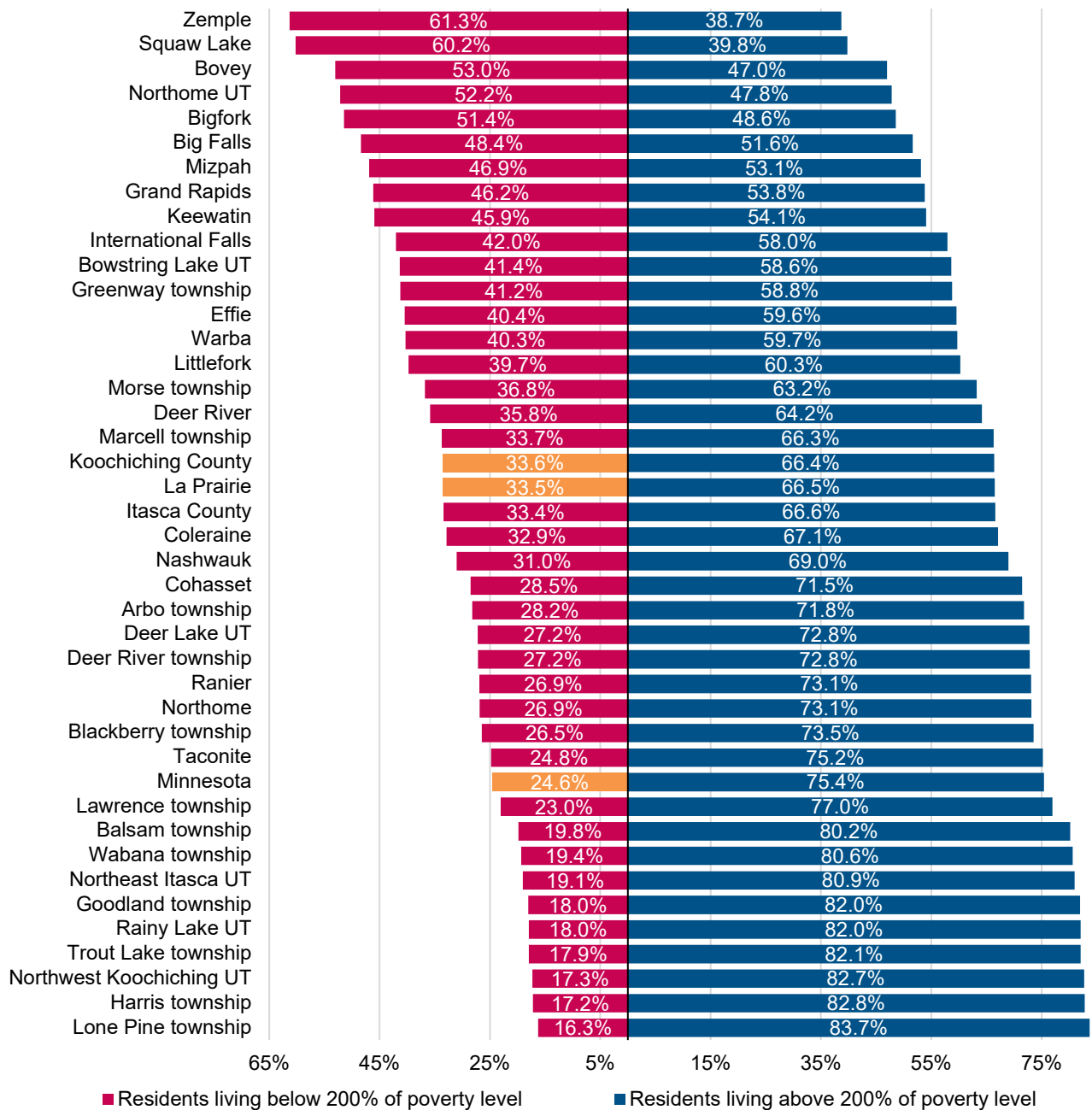
Source: U.S. Department of Housing and Urban Development, FY 2022 Income Limits Documentation

Figure 5: Federal poverty guidelines and low-income limits



Source: U.S. Department of Health and Human Services 2023; U.S. Department of Housing and Urban Development, FY 2022 Income Limits Documentation

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

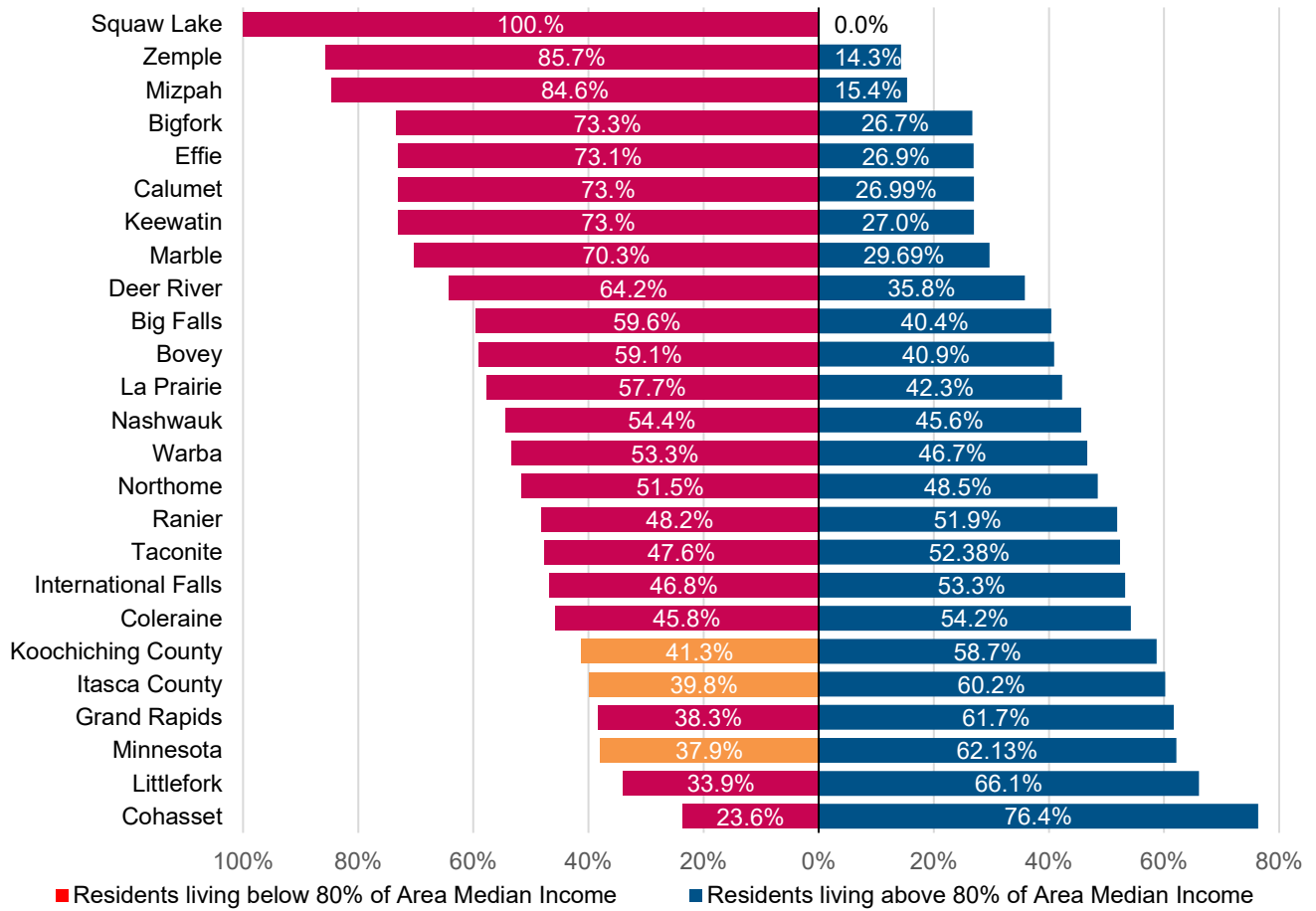


Source: U.S. Census Bureau, 20 American Community Survey 5-Year Estimates
 *Townships and unincorporated townships (UT) with less than 400 residents were excluded.

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

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

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



Source: Department of Housing and Urban Development, LMISD Information

The rate of poverty by gender, age, race, educational attainment, and disability status for residents in Itasca and Koochiching Counties can be found in Table 6 on page 28, along with comparative information for the State of Minnesota and the United States.

Poverty and Age

Within Itasca and Koochiching counties the rate of poverty varies significantly by geography with significant economic disparities between some communities, as shown in Figure 8.

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

While children under 18 years of age account for 20.5% of the population in Itasca and Koochiching Counties, they account for 30.0% of the population in poverty.

Figure , the rate of child poverty and the degree of impoverishment also tends decrease with age. Most Concerningly, *50% of children under age 6 in Itasca and Koochiching Counties are living below 200% of the poverty level, while only 33% of children statewide live below 200% of the poverty level.*

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

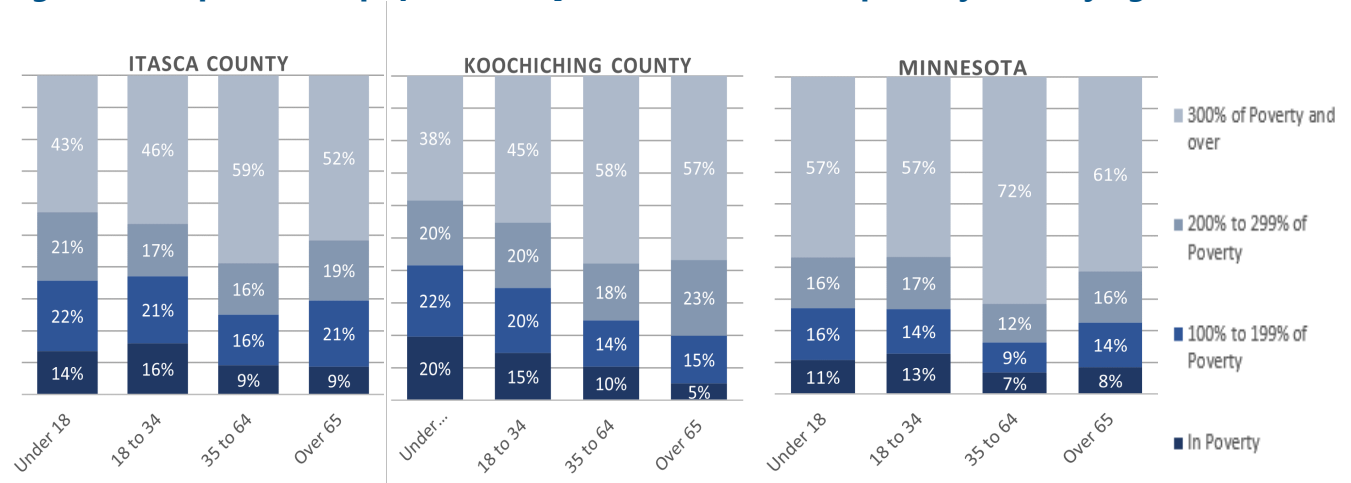
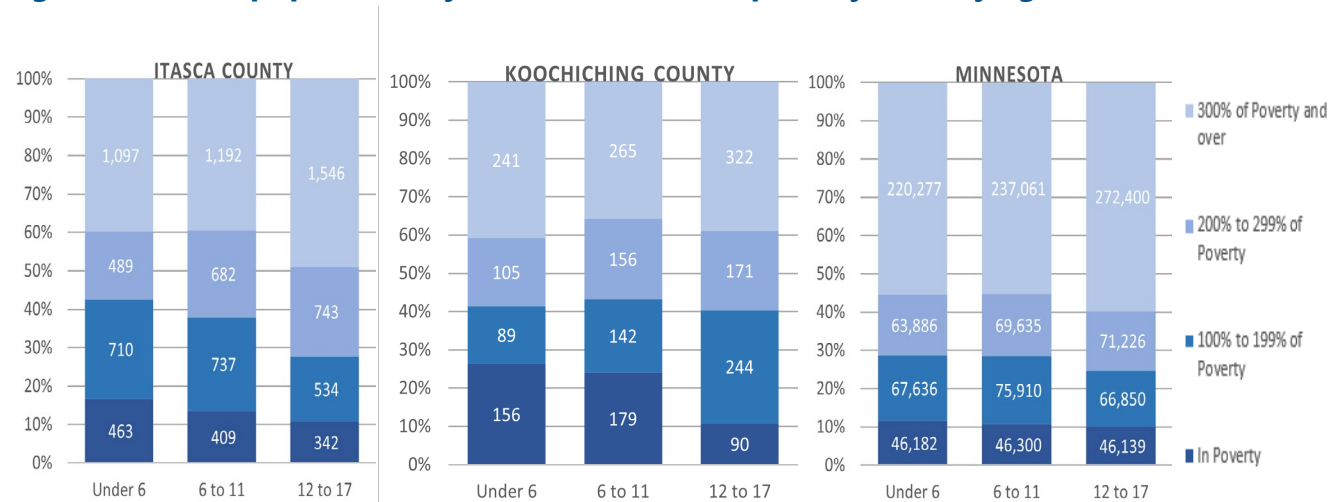


Figure 10: Child population by ratio of income to poverty level by age



Source: U.S. Census Bureau, 2021 American Community Survey 5-Year Estimates.

Race and Poverty

Less racially and ethnically diverse than the state, the population of KOOTASCA’s Service Area is 90.4% and 92.1% white in Itasca and Koochiching County, respectively. This is substantially more homogenous than the state of Minnesota, which is 80.8% white, and the United States, which is 68.3% white, as shown in Table 4. American Indians, the largest population of color in Itasca and Koochiching Counties, account for 3.2% and 2.2% of the population respectively, compared to 0.9% statewide and .8% nationally.

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

Table 4: Race and poverty

	Itasca County	Koochiching County	Minnesota	United States
Population	43,870	11,934	5,550,433	321,897,703
Race by Proportion of Population				
White alone	90.4%	92.1%	80.8%	68.3%
Black or African American alone	0.3%	.03%	6.5%	12.3%
American Indian Alone	3.2%	2.0%	0.9%	0.8%
Asian alone	0.2%	.02%	5.0%	5.7%
Some other race alone	0.6%	.06%	2.1%	5.6%
Two or more races:	5.2%	4.8%	4.5%	7.0%
Rate of Poverty by Race				
White alone	10.3%	11.6%	7.1%	10.3%
Black or African American alone	32.6%	94.3%	25.0%	21.7%
American Indian alone	34.7%	12.4%	31.2%	23.4%
Asian alone	15.3%	36.8%	12.2%	10.3%
Some other race alone	16.1%	0.0%	16.1%	19.1%
Two or more races	9.1%	2.6%	13.4%	14.9%

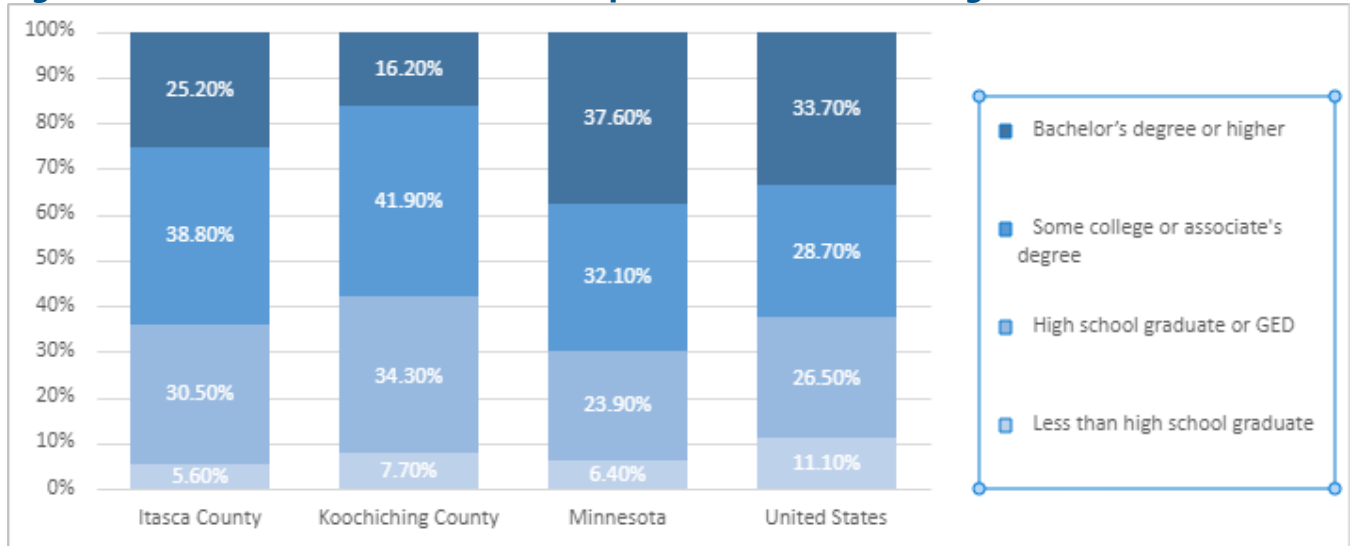
Source: US Census Bureau, 2021 ACS 5-Year Estimates

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

Educational Attainment

Itasca and Koochiching Counties have a significantly lower level of post-secondary educational attainment (25.2% and 16.2%, respectively) than the state of Minnesota (37.6%), as shown in Figure 11. Further, the proportion of residents with a high school education or less (36.1% in Itasca County and 42% in Koochiching County) is significantly higher than statewide (30.3%), suggesting potentially poorer local educational outcomes and/or the lack of an economy capable of attracting or retaining residents with higher educational levels, when compared to the State or Nation.

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

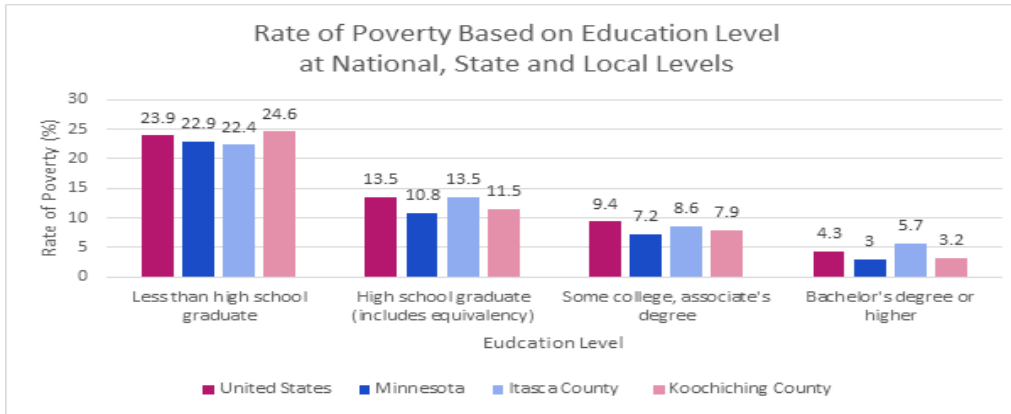


Source: US Census Bureau, 2021 American Community Survey 5-Year Estimates

Educational attainment is significantly related to individual and family poverty due to the increased earning potential that education grants over a lifetime. In Itasca County the rate of poverty for individuals with less than a high school degree is 22.4%, less than in Koochiching County (24.6%), and less than in Minnesota (22.9%), or the United States (23.9%).

The rate of poverty for individuals with a bachelor's degree or higher in Koochiching County (3.2%) is lower than the rate in Itasca County (5.7%) or the United States (4.3%).

Figure 12: Rate of poverty by level of educational attainment



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

Table 5: Community demographic characteristics

	Itasca County	Koochiching County	Minnesota	United States
Population	43,870	11,934	5,550,433	321,897,703
Gender				
Male	50.9%	50.7%	50.0%	49.2%
Female	49.1%	49.2%	50.0%	50.7%
Age				
Under 18 years	20.4%	18.1%	23.4%	22.7%
18-34 years	16.1%	15.4%	21.6%	22.2%
35-64 years	40.0%	40.8%	39.2%	39.0%
65 years and over	23.4%	25.6%	15.7%	16.1%
Race				
White alone	90.4%	92.1%	80.8%	68.3%
Black or African American alone	0.3%	.03%	6.5%	12.3%
American Indian Alone	3.2%	2.0%	0.9%	0.8%
Asian alone	0.2%	.02%	5.0%	5.7%
Some other race alone	0.6%	.06%	2.1%	5.6%
Two or more races:	5.2%	4.8%	4.5%	7.0%
Hispanic or Latino origin (any race)	1.6%	1.2%	5.6%	18.5%
White alone, not Hispanic or Latino	89.7%	91.7%	78.4%	59.5%
Education (25+ years of age)				
Less than high school graduate	5.6%	7.7%	6.4%	11.1%
High school graduate or GED	30.5%	34.3%	23.9%	26.5%
Some college, or associate's degree	38.8%	41.9%	32.1%	28.7%
Bachelor's degree or higher	25.2%	16.2%	37.6%	33.7%
Poverty Status				
200% of poverty level	30.2%	28.0%	22.6%	29.2%
Living below poverty level	11.1%	11.3%	9.2%	12.6%
50% of poverty level	5.4%	5.3%	4.1%	5.7%

Source: US Census Bureau, 2021 American Community Survey 5-Year Estimates.

Table 6: Rate of poverty by selected characteristics

	Itasca County	Koochiching County	Minnesota	United States
Population	43,870	11,934	5,550,433	321,897,703
Rate of Poverty by Gender				
Male	9.8%	9.5%	8.4%	11.4%
Female	12.5%	13.3%	10.1%	13.8%
Rate of Poverty by Age				
Under 18 years	13.6%	19.7%	11.3%	17.0%
18-34 years	16.1%	11.5%	12.5%	14.9%
35-64 years	9.2%	10.4%	6.9%	10.0%
65 years and over	8.8%	5.1%	7.4%	9.6%
Rate of Poverty by Race				
White alone	10.3%	11.6%	7.1%	10.3%
Black or African American alone	32.6%	94.3%	25.0%	21.7%
American Indian alone	34.7%	12.4%	31.2%	23.4%
Asian alone	15.3%	36.8%	12.2%	10.3%
Some other race alone	16.6%	0.0%	16.1%	19.1%
Two or more races	9.1%	2.6%	13.4%	14.9%
Hispanic or Latino origin (any race)	9.7%	3.9%	16.4%	17.7%
White alone, not Hispanic or Latino	10.3%	11.6%	6.8%	9.2%
Rate of Poverty by Education (25+ years of age)				
Population over 25 years of age	10.1%	9.6%	7.4%	10.3%
Less than high school graduate	22.4%	24.6%	22.9%	23.9%
High school graduate or GED	13.5%	11.5%	10.8%	13.5%
Some college, associate's degree	8.6%	7.9%	7.2%	9.4%
Bachelor's degree or higher	5.7%	3.2%	3.0%	4.3%

Source: US Census Bureau, 2021 American Community Survey 5-Year Estimates

Table 7: Poverty status of residents in KOOTASCA's service area by city.

City	% of people living at or below the poverty level	% of people living at or below 200% of the poverty level
Grand Rapids	14.1%	36.5%
Nashwauk	9.4%	27.9%
Keewatin	25.5%	46.9%
Deer River	19.8%	47.4%
Cohasset	5.2%	22.6%

Coleraine	11.1%	31.3%
International Falls	13.5%	29.1%
Littlefork	7.4%	39.4%
Ranier	11.0%	34.8%

Source: US Census Bureau, 2021 American Community Survey 5-Year Estimates

Community Assessment Survey

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

Response information from the Community Assessment Survey is displayed for All Respondents, Households in Poverty,¹ Low-Income Households not in Poverty,² Households with Children, Households without Children, Households including White members³, and Households including Native Americans and Persons of Color.⁴ Of note, the reader is encouraged to consider sample size when interpreting the information included here.

Occasionally the comparison of some results have been drawn with KOOTASCA's 2020 Community Needs Assessment. The reader is encouraged to compare these reports side by side to examine changes over time.

Table 1: Survey household demographic data on page 5 reports the demographic characteristics of the households that participated in the Community Needs Assessments and should be referenced to understand the composition of respondent households and comparability of provided information.

Overall, most prevalent challenges for participant households

1. 74% of participants reported that it was a problem having too much stress in their daily lives.
2. 68% of participants reported that dealing with emotional or mental health issues was a problem.
3. 65% of participants reported that it was a problem to have enough money each month to pay bills.
4. 61% of participants reported that was a problem affording a down payment to buy a home.
5. 60% of participants reported that it was a problem to have the ability to pay debt.
6. 59% of participants reported that it was a problem having enough money to buy clothing.
7. 58% of participants reported that it was a problem finding a job that pays enough.
8. 56% of participants reported that it was a problem doing things they normally enjoy.
9. 56% of participants reported that it was a problem having enough money to buy a car.
10. 56% of participants reported that it was a problem having money to attend training or college.

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

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

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

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

Employment

- The job market has stayed relatively the same in the 3 years since our last Community Needs Assessment. 33% of participants reported that finding a job was a problem for someone in their household, compared to 32% in 2020. Unfortunately, 58% reported that finding a job that pays enough to meet basic needs was a problem (55% in 2020).
- 58% of all respondents reported difficulties in finding a job that pays enough to meet their needs. However, 65% of low-income households reported this as a problem compared to 53% of households living in poverty.
- 33% of all respondents reported difficulties in finding a job. However, 44% of households living in poverty reported this a problem compared to 22% of low-income households. Furthermore, 45% of households without children reported this as a problem compared to 26% of households with children.
- 28% of all respondents reported difficulties in having transportation to get to work. However, 41% of households without children reported this as a problem compared to 17% of households with children. Furthermore, 29% of households with White members reported this as a problem compared to 11% of households with members who are Native American or Persons of Color.
- 40% of households with children reported difficulty with finding childcare to cover their work hours compared to 4% of households without children. Furthermore, 42% of households with members who are Native American or Persons of Color reported this as a problem compared to 25% of households with White members.
- 33% of households without children reported difficulty finding a job that provides health insurance compared to 21% of households with children.
- 31% of households without children reported difficulty having clothes to wear for interviewing or on-the-job compared to 17% of households with children.
- 39% of households living in poverty reported difficulty finding a job in the past three years compared to 19% of low-income households. Furthermore, 44% of households without children reported this compared to 18% of households with children.
- 70% of households with children are satisfied with their employment situation compared to 55% of households without children.
- 59% of participant households earned income through employment. Of households without employment income, 20% received Supplemental Security Income⁵ and/or Social Security Disability and 15% received Social Security, veteran's benefits, and/or pension/retirement income.
- 25% of households with children reported that their work hours make it difficult to find childcare.

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

- 33% of participants reported that the criminal record of a member of their household has affected their ability to get a job.

Income

As shown in Figure , 59% of participants earned income through employment opportunities. Of the 41% who were not employed, 20% received Supplemental Security Income and/or Social Security Disability and 16% received Social Security, veteran's benefits, and/or pension/retirement income.

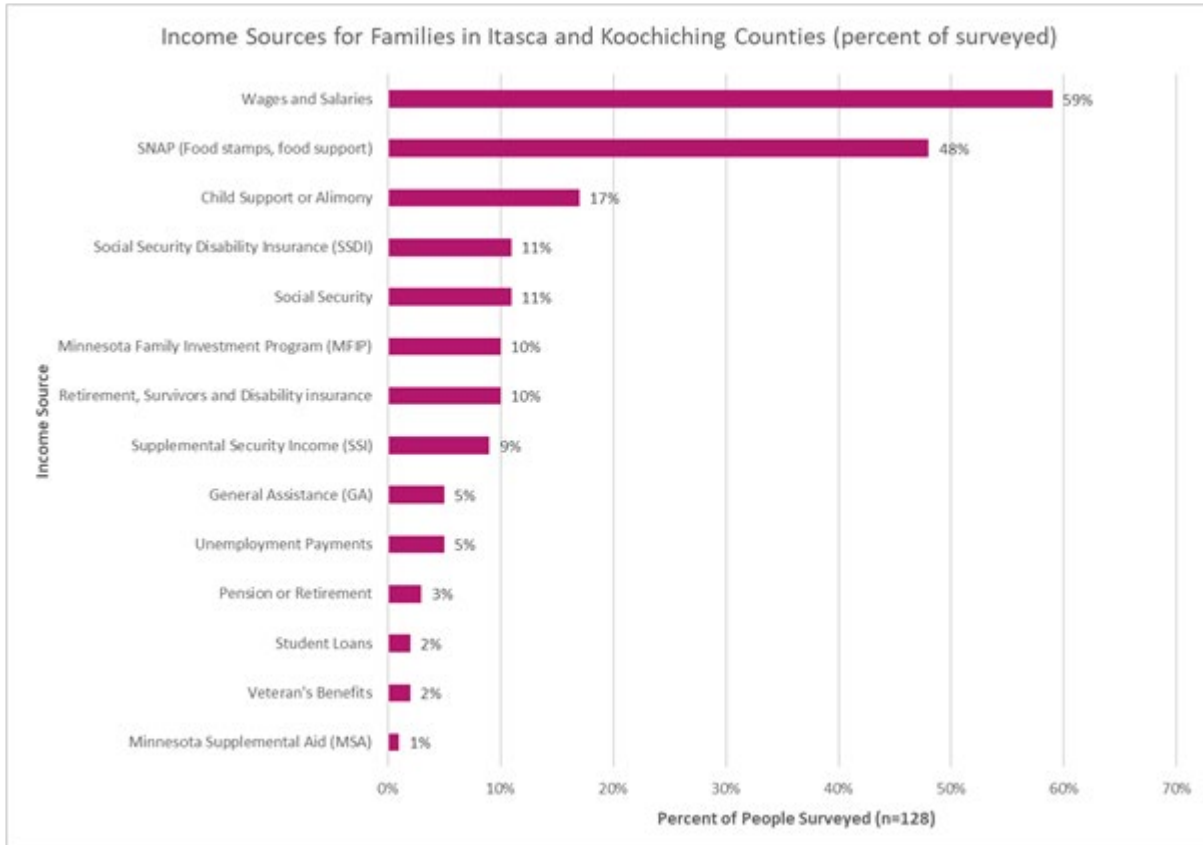
Other sources of income participants reported included student loans, unemployment payments, child support, and rental income.

In addition, participants were also surveyed regarding whether they received certain income assistance benefits, this information is included in Figure . SNAP, the Supplemental Food and Nutrition Program, was the most common benefit with 48% of respondents reporting receiving, followed by Social Security (11%), Minnesota Family Investment Program (10%), and General Assistance (5%)

Minnesota's minimum wage is \$10.59/hour for large employers and \$8.63 for small businesses, which is greater than the federal minimum wage of \$7.25.

A full-time minimum wage worker in Minnesota will earn \$423/week or \$22,027 per year.

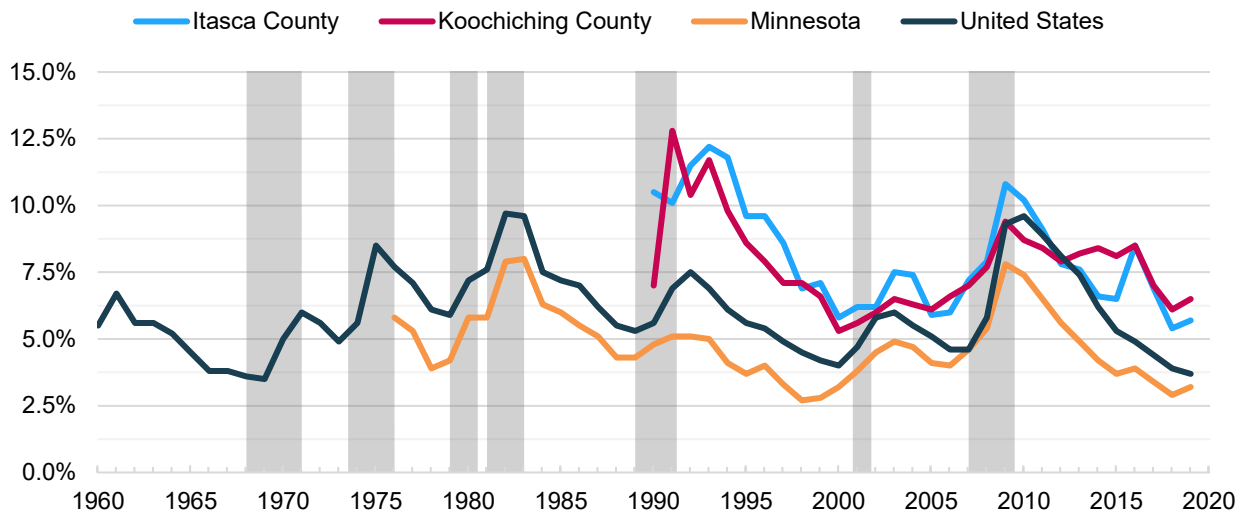
Figure 13: Participant sources of household income



Barriers to Employment

The job market has improved in the 3 years since our last Community Needs Assessment. *33% of participants reported that finding a job was a problem for someone in their household, compared to 32% in 2020. Unfortunately, 58% reported that finding a job that pays enough to meet basic needs was a problem (55% in 2020).*

Figure 14: Historical unemployment rate in Itasca and Koochiching Counties



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

As shown in Figure 14, annual unemployment has steadily been in decline since 2010 for Itasca and Koochiching Counties and the state of Minnesota. According to the U.S. Department of Labor, March 2023 unemployment rates are 4.4% in Koochiching County, 6.4% in Itasca County, and 2.8% statewide.

33% of participants reported that finding a job was a problem for someone in their household. When asked why they or someone in their household had a hard time finding employment, participants reported:

- Lack of full-time jobs
- Lack of jobs of interest and/or in field of study
- Lack of desirable work experience
- Lack of flexible scheduling
- Physical disability or health challenges
- Discrimination
- Criminal history

"I need a job that I can walk to due to lack of transportation."

"I need a job that allows me to work from home due to my on-going medical issues."

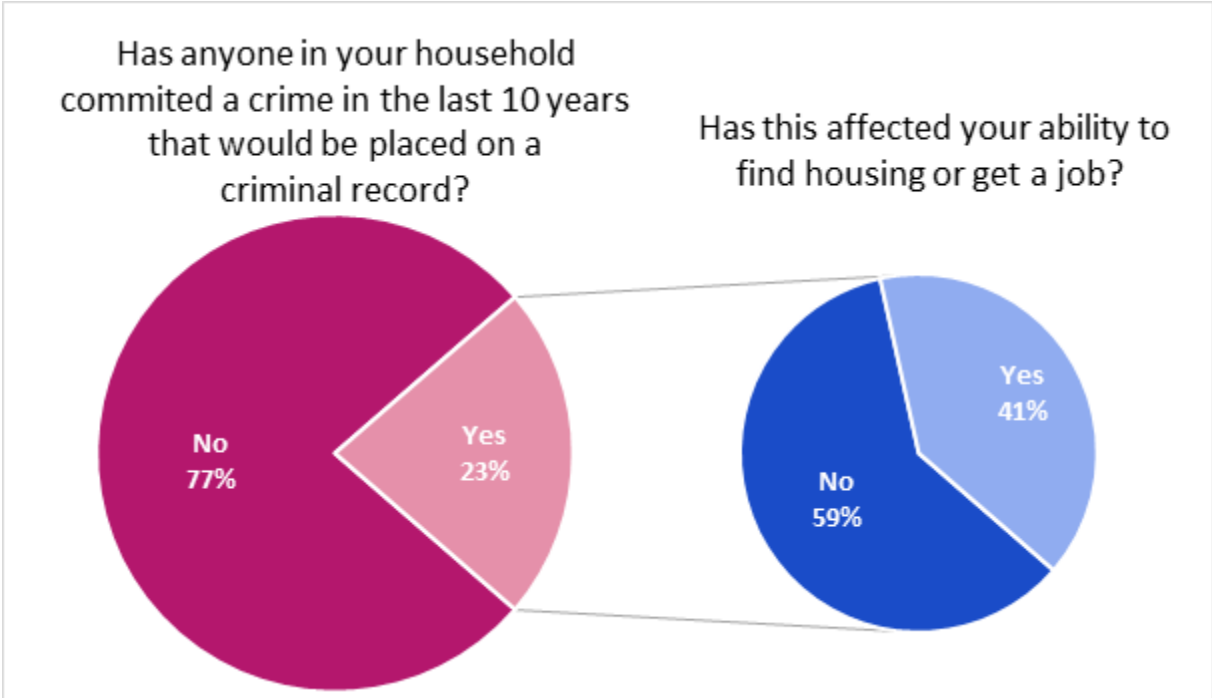
"I am having trouble finding a full-time job. I am working multiple part-time jobs."

"I'm a single mom and I need a flexible work schedule."

Participants did not report a lack of available jobs or excess competition for open positions as barriers to employment.

41% of participants reported that the criminal record of a member of their household has affected their ability find housing or a job.

Figure 15: Participant household criminal history



Employment Satisfaction

38% of households were dissatisfied with their current employment situation.

When asked why they were dissatisfied, respondents reported:

- Not receiving enough work hours
- Limited or no paid time off
- Insufficient pay to support themselves or their family.
- Increased workload due to inadequate staffing
- Management does not know how to handle crisis situations.
- Stressful interactions with management and/or co-workers

62% of respondents reported job satisfaction, compared to 67% in 2020, a slight decrease.

Survey respondents reported difficulty and challenges with employment due to the work schedule. Some need full-time work, with a flexible schedule.

"Working my job is difficult due to my mental health issues."

"I am not getting enough hours to cover my rent and bills."

"I am required to work long hours and it is effecting my health."

"My work atmosphere is very stressful and there is a lack of respect."

Table 6: Employment issues and needs.

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n=130)	Households in Poverty (n=74)	Low-Income Households not in Poverty (n=54)	Households with Children (n=71)	Households without Children (n=64)	Households including Native Americans and Persons of Color (n=24)	Households including White members (n=120)
Finding a job that pays enough to meet your needs	58%	53%	65%	56%	61%	50%	56%
Finding a job	33%	44%	22%	26%	45%	40%	31%
Transportation to get to work	28%	32%	24%	17%	41%	11%	29%
Finding a job that provides health insurance	26%	27%	25%	21%	33%	25%	25%
An employer that treats you well	25%	24%	26%	23%	27%	25%	25%
Work hours make it difficult to find childcare	25%	29%	22%	40%	4%	42%	25%
Clothes to wear for interviewing or on-the-job	23%	29%	16%	17%	31%	20%	22%
Necessary skills and/or training to get a job or for advancement	22%	22%	22%	18%	24%	10%	22%
Loan to start your own business	21%	22%	20%	20%	22%	20%	20%
Help with resume writing and interviewing skills	16%	17%	16%	14%	20%	20%	16%
Information about starting your own business	15%	17%	14%	12%	12%	15%	15%

Education

- 60% of participants reported adults in their household would like to further their education.
- 56% of all respondents reported difficulty having enough money to attend training or college. However, 55% of households with White member reported this as a problem compared to 45% of households with members who are Native American or Persons of Color.
- 49% of all respondents reported difficulties with having money to purchase needed educational supplies. However, 50% of households with White members reported this as a problem compared to 27% of households with members who are Native American or Persons of Color.
- 49% of all respondents reported difficulties in having enough time to attend job training or college. However, 59% of low-income households reported this as a problem compared to 41% of households living in poverty. Furthermore, 57% of households with children reported this as a problem compared to 38% of households without children.
- 43% of households with children reported difficulty having appropriate childcare to attend training or college compared to 10% of households without children.
- 38% of households without children reported difficulty having transportation to attend training or college compared to 19% of households with children. Furthermore 28% of households with White members reported this as a problem compared to 18% of households with members who were Native American or Persons of Color.
- 35% of households without children reported difficulty accessing a computer to perform schoolwork compared to 15% of households with children.
- 29% of households without children reported difficulty applying to college or other training compared to 12% of households with children.
- 49% of participants reported that being unable to afford training or college was a problem for someone in their household.

Educational attainment of adults (25+ years of age)

Educational Attainment (25+ years of age)	N=168
Less than high school	4.8%
High school or equivalent	37.5%
Some college, associate's degree	51.2%
Bachelor's degree or higher	6.6%

Participants reported high levels of high school completion. As shown in **Error! Reference source not found.**, 95.2% of surveyed adults over age 25 had achieved a high school degree or equivalent; however, only 6.6% had achieved a bachelor's degree or higher.

Table 7: Aspirations for continued adult education.

What type(s) of further education?	N=118
A short-term certificate such as ServSAFE, CNA, CDL, Paraprofessional etc.	25%
High School Diploma or GED	21%
1- or 2-year degree	55%
4-year degree	35%
Beyond a 4-year degree	11%

When asked if any adult members of their household would like to pursue additional education, 60% of participants reported adults in their household would.

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

Table 7.

Table 8: Aspirations for training and careers

What industry are you most interested in obtaining training or a career?	N= 111
Healthcare (Including home health)	42%
Office Related Work	15%
Construction	12%
Education	11%
Hospitality	11%
Early Childhood/Childcare	10%
Manufacturing	6%
Transportation	4%
Corrections/Law Enforcement	2%
Natural Resources and Mining	1%

When asked what industry participants were most interested in obtaining a career or training, participants were most interested in the fields of healthcare, office related work, and construction as shown in Table 8.

Participants were least interested in careers in corrections/law enforcement and Natural Resources and Mining.

Barriers to Education

- 56% of participants reported that having enough money to attend training or college was a problem.
- 49% reported having enough money to afford school supplies was a problem.
- Significant barriers exist to continued education in both time and money for many families. 57% of households with children reported not having enough time to attend college or training, compared to only 38% of households without children. Further, having appropriate childcare to attend training or college is a problem for 43% of households with children.

More than half of the participants reported a desire to pursue additional education for themselves or another adult in their household. When asked what challenges and barriers their household faced in getting further education, participants reported:

- Not having enough time
- Education is too costly.
- Unable to find or afford childcare.
- Learning disabilities
- Health and/or mental health

Participants did not report uncertainty in the job market or uncertainty in the value of potential training opportunities or degree programs.

“Going to school while working and having a family is a barrier.”

“I have young kids and I need to maintain my family’s income.”

“Homelessness makes furthering education impossible.”

“I would need a tutor and someone to assist with my reading disability.”

Table 9: Education issues and needs.

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n=130)	Households in Poverty (n=74)	Low-Income Households not in Poverty (n=54)	Households with Children (n=71)	Households without Children (n=64)	Households including Native Americans and Persons of Color (n=24)	Households including White members
							(n=120)
Having enough money to attend training or college.	56%	56%	55%	55%	58%	45%	55%
Money to purchase needed education supplies.	49%	52%	45%	45%	54%	27%	50%
Having enough time to attend training or college	49%	41%	59%	57%	38%	41%	50%
Local training or college opportunities that meet your needs	37%	34%	39%	38%	35%	38%	36%
Appropriate childcare to attend training or college.	29%	27%	32%	43%	10%	32%	29%
Academic advising to know what field of study to choose to meet personal goals.	28%	30%	23%	22%	35%	18%	28%
Applying for financial aid or assistance to attend training or college.	28%	30%	26%	23%	35%	33%	25%
Finding education or training opportunities worth investing in	27%	30%	22%	28%	26%	32%	26%
Appropriate transportation to attend training or college.	27%	29%	23%	19%	38%	18%	28%
Access to a computer to perform schoolwork.	22%	22%	23%	15%	35%	18%	22%
Applying to college or other training.	20%	22%	17%	12%	29%	23%	18%
Past college debt which prohibits future attendance in new training programs.	19%	17%	21%	21%	15%	14%	20%
Accessing the internet to search for work or educational opportunities.	12%	12%	11%	3%	22%	9%	12%

Quality of Life and Basic Needs

- 74% of participants reported that it was a problem having too much stress in their daily lives.
- 65% of participants reported that it was a problem to have enough money each month to pay bills.
- 60% of participants reported that it was a problem to have the ability to pay debt or take care of bad credit.
- 59% of participants reported that having enough money to buy clothing was a problem.
- 56% of participants reported that affordable recreation was a problem.
- 56% of participants reported that it was a problem to have the ability to get credit.
- 44% of participants reported that having enough money to buy food was a problem.
- 34% of participants reported that not having someone to talk to when things go wrong was a problem.
- 28% of participants reported that being treated poorly because of who they are was a problem.
- 28% of participants reported that understanding and filling out tax forms was a problem.
- 28% of participants reported that understanding disability benefits and how to apply was a problem.
- 24% of participants reported that access to legal help was a problem.
- 13% of participants reported that dealing with drugs or alcohol problems was a problem for at least one member of their household.

Greatest Needs

When asked what single thing they believed would most help their household meet its needs, participants reported:

- Better health / mental health
- Income or money
- Housing / safe, affordable, or livable housing
- Transportation
- Food
- Employment
- Access to childcare

A word bubble of responses is shown in 17.

"With a higher income I could pay my bills. I'm stuck in the gray area where I don't qualify for assistance because my income is a little too high."

"A vehicle that is reliable and to just be comfortable in life."

"We don't have any funds for emergencies."

"The ability to go to college and not worry about so many other things."

Table 10: Quality of life issues and needs.

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n=130)	Households in Poverty (n=74)	Low-Income Households not in Poverty (n=54)	Households with Children (n=71)	Households without Children (n=64)	Households including Native Americans and Persons of Color (n=24)	Households including White members
							(n=120)
Having too much stress in your daily life	74%	70%	78%	74%	75%	72%	75%
Having enough money each month to pay your bills	65%	72%	55%	60%	69%	68%	64%
Ability to pay your debt or take care of bad debt	60%	65%	55%	53%	66%	48%	60%
Enough money to buy clothing	59%	64%	52%	50%	69%	57%	58%
Affordable recreation	56%	57%	54%	53%	61%	64%	55%
Ability to get credit	56%	66%	44%	49%	63%	46%	56%
Enough money to buy food	44%	44%	44%	32%	58%	40%	44%
No one to talk to when things go wrong	34%	40%	25%	24%	46%	40%	34%
Having community members treat you poorly or disrespectfully because of who you are – for example a woman, a person of color, or someone without much money.	28%	36%	16%	18%	38%	40%	26%
Understanding and filling out tax forms	28%	36%	18%	21%	36%	40%	27%
Understanding disability benefits and how to apply	28%	32%	24%	24%	36%	24%	28%
Access to legal help	24%	25%	22%	19%	29%	20%	24%
Establishing or receiving child support	18%	19%	16%	29%	8%	16%	17%
Dealing with alcohol or drug problems	13%	15%	11%	10%	18%	12%	12%
Support in raising grandchildren or another relative's child	7%	8%	5%	4%	9%	4%	7%

Table 11: Food affordability

Percent of households who responded "Yes" when asked if within the past week their household has...	All Respondents (n=130)	Households in Poverty (n = 74)	Low-Income Households not in Poverty (n=54)	Households with Children (n = 71)	Households without Children (n = 64)	HH incl. Native Americans and Persons of Color (n = 24)	HH incl. White members (n = 120)
Been able to afford enough food to eat?	85%	88%	82%	89%	82%	84%	86%
Had at least two complete meals a day?	85%	88%	82%	89%	82%	84%	86%
Been able to afford healthy food?	73%	75%	71%	78%	68%	76%	73%
Been able to afford the food you wanted to eat?	62%	63%	62%	71%	52%	64%	63%

Health

- 82% of participants reported that having health insurance coverage is not a problem.
- 81% of participants have a doctor that they can go to.
- 68% of participants reported that dealing with emotional or mental health issues was a problem.
- 61% of participants have a dentist they can go to.
- 56% of participants reported that having trouble doing things that they normally would enjoy or feeling sad, empty, and blue was a problem.
- 44% of households reported that dealing with a physical health issue was a problem.

Access to care

Dental Care

21% of participants reported that dental insurance coverage was a problem.

30% of participants have been refused dental care or did not seek dental care because they believed they would be refused. When asked why they were refused dental care or believed they would be refused, participants reported:

- Unaccepted type of insurance
- Not accepting new clients
- Cannot afford it.
- Was dropped as a client due to a missed appointment.

"They had to have money upfront and I couldn't afford it."

"They are not taking on any more clients with IMcare for insurance."

"They stated that we missed our appointment and dropped us as clients."

"I'm on MA and they don't accept that type of insurance."

Medical Care

17% of households reported that medical insurance coverage was a problem.

12% of households reported being refused medical care or not seeking medical care because they believed they would be refused.

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

- Unaccepted medical insurance provider
- The type of care I needed isn't covered by my insurance.
- Feeling judged or ignored by the staff.
- Provided with the wrong type of care in the past.

18% of participants reported that it was a problem having enough money to pay for prescription drugs.

17% of participants reported that it was a problem filling out insurance forms for billing and payments.

Mental Health Care

Dealing with mental and emotional health challenges for oneself or family members was one of the most common issues reported. These issues were also reported as significant challenges and barriers to success in other life areas. *12% of households reported being refused mental health care or not seeking mental health care because they believed they would be refused.*

- 68% of all households and 71% of households without children reported that dealing with emotional or mental health issues was a problem.
- 74% of participants reported that it was a problem having too much stress in their daily lives.
- 56% of households reported that having trouble doing things that you normally enjoy or feeling sad, empty, and blue was a problem for someone in their household.

"I haven't called because we don't have health insurance and it would be too expensive."

"I was refused mental health inpatient services because I wasn't suicidal or psychotic."

"I wasn't treated well as a person and was not getting the correct treatment for my medical issues."

"My daughter was refused access to the empath unit. The doctor just laughed at her."

Table 12: Health issues and needs.

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n=130)	Households in Poverty (n=74)	Low-Income Households not in Poverty (n=54)	Households with Children (n=71)	Households without Children (n=64)	Households including Native Americans and Persons of Color (n=24)	Households including White members
							(n=120)
Dealing with other emotional or mental health problems	68%	67%	69%	65%	71%	68%	68%
Having trouble doing things that you normally enjoy or feeling sad, empty, and blue	56%	53%	60%	47%	65%	40%	58%
Dealing with a physical health problem	44%	45%	42%	36%	51%	36%	45%
A dentist you can go to	37%	44%	29%	36%	37%	40%	38%
Medical or mental health professionals not listening to what you have to say	28%	30%	25%	24%	32%	29%	29%
Enough money to pay for eye care or repair of glasses	26%	24%	29%	21%	31%	12%	27%
Dental insurance coverage	21%	24%	16%	18%	22%	32%	19%
A doctor you can go to	18%	16%	18%	18%	15%	16%	18%
Enough money to pay for prescription drugs	18%	15%	22%	13%	23%	17%	18%
Help filling out insurance forms for billing and payments	18%	23%	11%	10%	26%	12%	17%
Health insurance coverage	17%	11%	25%	15%	17%	12%	17%
Help paying for mental health services	13%	9%	19%	7%	18%	4%	14%
Assistance taking care of an elderly or disabled person	11%	12%	11%	11%	12%	0%	12%

Housing

- 37% of participants reported having problems making their heating, electricity, or utility payments.
- 38% of participants reported experiencing homelessness in the last 3 years. When last experiencing homelessness, 19% were homeless for less than a month, 25% were homeless for 1 to 3 months, 39% were homeless for 3 months to a year, and 17% were homeless for more than 1 year.
- 14% of participants reported that unsafe housing was a problem they faced.
- 6% of participants were staying with friends or relatives on a temporary basis or have friends or relatives staying with them on a temporary basis.
- 56% of households reported moving within the last 3 years. 9% reported moving 5 times or more in the last 3 years.
- 48% of all respondents reported difficulties with costly heating, utility, or electrical payments. However, 51% of households with White members reported this as a problem compared to 40% of households with members who are Native American or Persons of Color.
- 23% of all respondents reported difficulties with inside or outside household chores. However, 32% of households with members who are Native American or Persons of Color reported a problem with this compared to 22% of households with White members.
- 29% of low-income households reported difficulties with major home repairs compared to 16% of households living in poverty.
- 25% of low-income households reported difficulties with making their home more energy efficient compared to 15% of households living in poverty. Furthermore, 20% of households with White members reported this as a problem compared to 4% of households with members who are Native American or Persons of Color.
- 20% of households living in poverty reported difficulties having housing that is safe to live in compared to 5% of low-income families. Furthermore, 20% of households without children reported this as a problem compared to 7% of households with children.
- 14% of households without children reported difficulty making changes to better meet the needs of household members compared to 4% of households with children.
- 55% of all respondents reported being homeless in the last 3 years. However, 66% of households living in poverty reported this compared to 40% of low-income households. Furthermore, 72% of households with members who are Native American or People of Color reported this compared to 53% of household members with White members.
- 30% of all respondents reported feeling “satisfied” with their current housing situation. However, 40% of households with members who are Native American or People of Color reported this compared to 28% of household members with White members.
- 31% of all respondents reported feeling “neutral” about their current housing situation. However, 37% of households with children reported this compared to 26% of households without children.

- 9% of all respondents reported feeling “dissatisfied” about their current housing situation. However, 14% of households living in poverty reported this compared to 1% of low-income households.
- 33% of all respondents reported owning their home. However, 51% of low-income households own their own home compared to 20% of households living in poverty.

Homeowner Issues

- 53% of homeowners reported that having money to fix up their home was a problem.
- 11% reported that being more than one month behind on their house payment was a problem.
- 29% of homeowners reported that having money to cover property taxes and house insurance was a problem.
- 18% of homeowners reported plumbing or electrical problems in their home.
- 60% of households living in poverty reported difficulty having enough money to fix up their homes compared to 50% of low-income households. However, 57% of households with children reported this as a problem compared to 44% of households with children. Furthermore, 67% of households with members who were Native American or Persons of Color reported this as a problem compared to 53% of households with White members.
- 39% of households without children reported difficulty having money to cover property taxes or house insurance compared to 16% of households with children.
- 23% of low-income households reported difficulties with plumbing or electrical issues in their home compared to 7% of households living in poverty. However, 19% of households with White members reported this as a problem compared to 0% of households with members who are Native American or Persons of Color.
- 23% of low-income households reported difficulties with mold or mildew in their homes compared to 7% of households living in poverty.
- 20% of households living in poverty reported being more than one month behind on house payments compared to 7% of low-income households.

Renter Issues

- As rental vacancy rates remain below 5% in Itasca and Koochiching Counties, Homeownership remains a significant opportunity for low-income families. Unfortunately, 61% of renters reported that getting a loan to buy a home was a problem, and 24% learning how to buy a home is a problem.
- 16% of renters reported that housing discrimination was a problem they faced.
- 65% of households living in poverty reported difficulty with being denied rental housing because of who they are compared to 52% of low-income families. Furthermore, 62% of households including White members reported this as a problem compared to 47% of households with Native American or Persons of Color.
- 66% of households with children reported difficulty getting a loan to buy a home compared to 55% of households without children. Furthermore, 62% of White households reported this as a problem compared to 50% of households with members who are Native American or Persons of Color.

- 16% of all respondents reported difficulty getting help to prevent eviction. However, 38% of households with members who are Native American or Persons of Color reported this as a problem compared to 15% of households with White members.
- 15% of all respondents reported difficulty learning how to buy a home. However, 25% of households with members who are Native American or Persons of Color reported this as a problem compared to 12% of households with White members.
- 7% of all respondents reported difficulty with housing discrimination. However, 14% of low-income households reported this as a problem compared to 4% of households living in poverty.

Figure 21: Housing issues and needs.

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n=130)	Households in Poverty (n=74)	Low-Income Households not in Poverty (n=54)	Households with Children (n=71)	Households without Children (n=64)	Households including Native Americans and Persons of Color (n=24)	Households including White members (n=120)
	Having costly heating, utility, or electricity payments	48%	46%	53%	49%	47%	40%
Making your heating, electricity, or utility payments	38%	39%	36%	36%	38%	32%	39%
Affordable and decent housing	34%	39%	27%	31%	33%	36%	34%
Enough room in your home for the people who live there	27%	27%	27%	31%	22%	24%	28%
Help with inside or outside household chores	23%	22%	26%	24%	22%	32%	22%
Help with major home repairs – like replacing you roof, siding, windows, etc.	22%	16%	29%	22%	19%	16%	22%
Help making your home more energy efficient	19%	15%	25%	17%	20%	4%	20%
Help with minor home repairs	18%	15%	22%	14%	20%	16%	18%
Housing that is safe to live in	14%	20%	5%	7%	20%	16%	13%
Making changes to better meet the needs of household members with disabilities or older people	9%	11%	7%	4%	14%	8%	10%

Figure 22: Homeowner issues and needs.

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n = 130)	Households in Poverty (n = 74)	Low-Income (n = 54)	Households with Children (n = 71)	Households without children (n = 64)	Households including members who are Native American or Persons of Color (n = 24)	Households including members who are White (n = 120)
Money to fix up your home	53%	60%	50%	44%	57%	67%	53%
Money to cover property taxes or house insurance	29%	33%	27%	16%	39%	33%	28%
Plumbing or electrical issues in your home	18%	7%	23%	8%	26%	0%	19%
Mold or mildew in your home	18%	7%	23%	20%	13%	17%	19%
Being more than one month behind on your house payment	11%	20%	7%	4%	17%	17%	12%
Lead or asbestos in your home	9%	7%	10%	8%	9%	0%	9%

Figure 23: Renter issues and needs.

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents	Households in Poverty	Low-Income Households not in Poverty	Households with Children	Households without Children	Households including Native Americans and Persons of Color	Households including White members
Being denied rental housing because of who you are	61%	65%	52%	64%	57%	47%	62%
Getting a loan to buy a home	61%	63%	56%	66%	55%	50%	62%
Help getting your landlord to make repairs	26%	25%	25%	8%	6%	0%	8%
Help to prevent eviction	16%	15%	19%	15%	18%	38%	15%
Learning how to buy a home	15%	13%	19%	13%	18%	25%	12%
Housing discrimination	7%	4%	14%	8%	6%	0%	8%

Transportation

- 56% of participants reported that money to buy a car was a problem.
- 53% of participants reported that money to buy gas was a problem.
- 51% of participants reported that money to pay for car insurance was a problem.
- 42% of participants reported that assistance in maintaining a vehicle was a problem.
- 76% of participants reported that their households owned a car.
- 12% of households that owned a car reported being unable to drive the car that they own.
- 22% of participants reported using Arrowhead Transit.
- 11% of participants reported that legal issues prevented them from driving.
- 32% of participants reported that the reliability of their vehicle was a problem.
- 65% of households living in poverty reported difficulty with having money to buy a car compared to 44% of low-income households. Furthermore, 66% of respondents without children reported this as a problem compared to 46% of households with children.
- 64% of households living in poverty reported difficulty having money to buy gas compared to 40% of low-income households. Furthermore, 60% of households without children reported this as an issue compared to 44% of households with children. Additionally, 53% of households with White members this as an issue compared to 42% of households with members who are Native American or Persons of Color.
- 61% of households living in poverty reported difficulty with having money to pay for car insurance compared to 40% of low-income households. Furthermore, 55% of households without children reported this as a problem compared to 45% of households with children.
- 49% of households without children reported difficulty with getting assistance with car maintenance and/or repairs compared to 34% of households with children. Furthermore, 44% of White households reported this as a problem compared to 29% of households with members who are Native American or Persons of Color.
- 47% of households living in poverty reported difficulty with having money to pay for car insurance compared to 25% of low-income households. Furthermore, 46% of households without children reported this as a problem compared to 28% of households with children.
- 37% of all respondents reported difficulties with having reliable transportation to meet household needs like shopping and health appointments. However, 51% of households without children reported this as a problem compared to 23% of households with children.
- 32% of all respondents reported difficulties with the reliability of their vehicle. However, 42% of households without children reported this as a problem compared to 23% of households with children.
- 30% of households in poverty reported difficulty learning how to maintain a car compared to 16% of low-income households. However, 38% of households with members who are Native

American or Persons of Color reported this as a problem compared to 21% of households with White members.

- 15% of households living in poverty reported difficulty with legal issues preventing them from driving compared to 5% of low-income households. Furthermore, 21% of households with members who are Native American or Persons of Color reported this as a problem compared to 10% of households with White members.

KOOTASCA Wheels to Work



Table 13: Transportation issues and needs.

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	All Respondents (n=130)	Households in Poverty (n=74)	Low-Income Households not in Poverty (n=54)	Households with Children (n=71)	Households without Children (n=64)	Households including Native Americans and Persons of Color (n=24)	Households including White members
							(n=120)
Money to buy a car	56%	65%	44%	46%	66%	50%	54%
Money to buy gas	53%	64%	40%	44%	60%	42%	53%
Money to pay for car insurance	52%	61%	40%	45%	55%	46%	52%
Assistance in car maintenance and/or repairs	42%	43%	42%	34%	49%	29%	44%
Money to pay for license tabs	38%	47%	25%	28%	46%	38%	38%
Reliable transportation to meet household needs like shopping, health appointments, etc.	37%	41%	31%	23%	51%	33%	38%
Reliability of your vehicle	32%	31%	35%	23%	42%	33%	32%
Learning how to maintain a car	24%	30%	16%	20%	29%	38%	21%
Knowing how to drive or getting a driver's license	17%	19%	13%	17%	19%	21%	17%
Legal issues that prevent you from driving	11%	15%	5%	8%	15%	21%	10%

Children and Youth

- 50% of households with children reported that having safe community spaces for youth was a problem.
- 48% of households with children had problems paying for after-school opportunities.
- 29% of households with children reported that transportation for a child to after-school opportunities was a problem.
- 43% of households with children reported that transportation for a child from after-school opportunities was a problem.
- 31% of households with children reported that finding infant care was a problem.
- 49% of households with children reported that money to pay for childcare was a problem.
- 36% of households with children reported that bullying in school was a problem.
- 36% of households with teen children reported that keeping teens out of trouble was a problem.
- 35% of all respondents reported difficulty with affording summer childcare. However, 42% of low-income households reported this as a problem compared to 29% of households living in poverty.
- 30% of respondents reported difficulty with their children being bullied in school. However, 47% of households with Native American or Persons of Color reported this as a problem compared to 30% of households with White members.
- 22% of respondents reported difficulty with transporting their children to after school activities. However, 31% of low-income households reported this as a problem compared to 14% of households living in poverty.
- 33% of households with Native American or Persons of Color reported having a problem with obtaining care for their children to get a break (respite) compared to 21% of households with White members.
- 15% of respondents reported difficulty with having childcare that is safe. However, 23% of households living in poverty reported this as a problem compared to 8% of low-income households.
- 12% of respondents reported difficulty keeping their teen children out of trouble. However, 20% of low-income households reported this as a problem compared to 5% of households living in poverty.
- 12% of respondents reported difficulty with jobs for their teen children. However, 26% of households with members who are Native American or People of Color reported this as a problem compared to 10% of households with white members.

Table 14, participants with children reported that Head Start, Family-Based Childcare, and Special Education were the most common source of formal childcare for their families.

Table 14: Participation in formal childcare

Program	
Head Start	60.0%
Invest Early (Itasca County only)	17.3%
Early Head Start	20.3%
Pre-school/School Readiness	19.6%
Early Childhood Family Education (ECFE)	13.4%
Family based childcare	37.7%
Special Education (K-12)	27.7%
Early Childhood Special Education (ECSE)	20.7%
Center based childcare	9.6%

Additionally, informal arrangements with relatives, friends, and social connections were a key source of childcare. As shown in Figure , primary care giver (86%) was the most common source of care for children followed by care from adult relatives (78%), Head Start (60%), siblings (37%), and Family-based childcare (37%).

4% of households with children reported using unlicensed childcare.

Figure 23: Reported sources of care for children

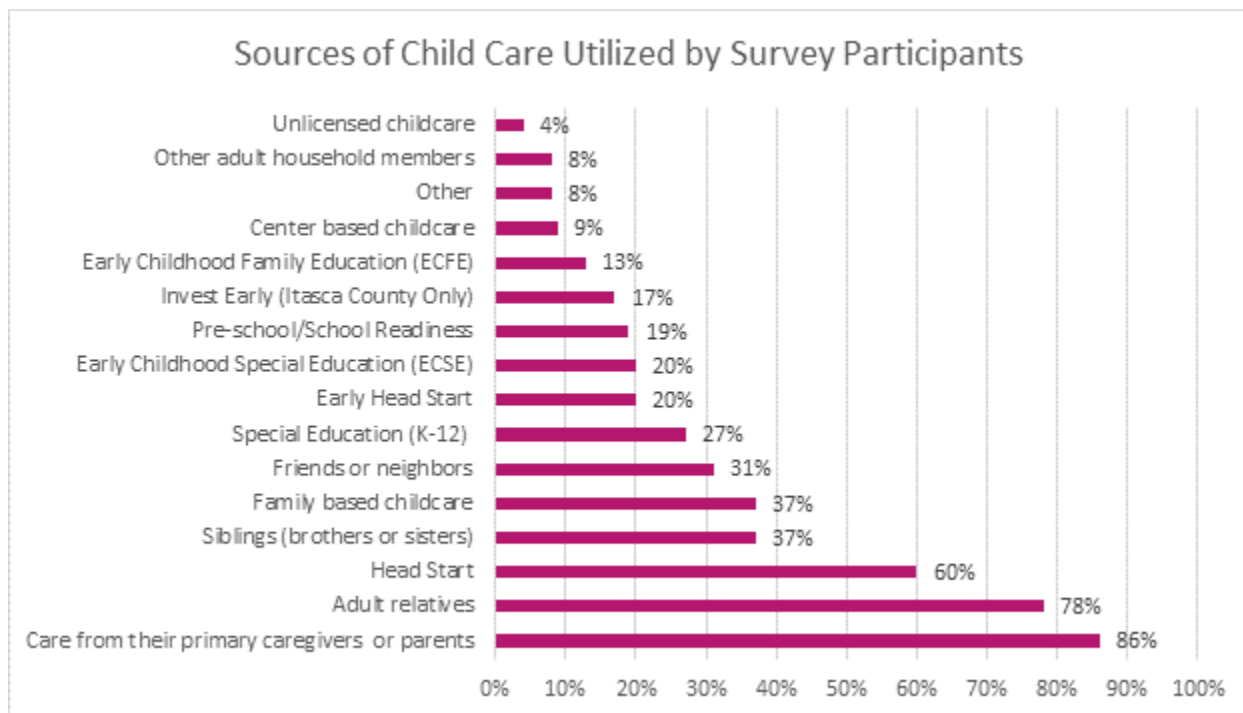


Table 15: Children and youth issues and needs.

Percent of households who reported a "serious problem" or "somewhat of a problem" for a person in their household.	Households with Children	Households in Poverty with Children	Low-Income Households not in Poverty with Children	HH incl. Native Americans and Persons of Color with Children	HH incl. White members with Children
Money to pay for after-school programs or activities	41%	41%	42%	46%	40%
Money to pay for childcare	38%	41%	39%	40%	40%
Finding evening/night or weekend child care	37%	41%	38%	40%	37%
Finding childcare for a sick child	37%	41%	38%	40%	37%
Summer childcare	35%	29%	36%	33%	39%
Recreational opportunities during the school year at a low cost	35%	35%	36%	40%	35%
Childcare that is reliable	32%	38%	33%	33%	32%
Bullying in school	30%	26%	30%	46%	29%
After-school care or activities for children	28%	26%	29%	20%	29%
Childcare in a convenient place	28%	26%	28%	26%	29%
Summer activities for your children	28%	29%	29%	26%	31%
Safe and secure community spaces for youth	27%	23%	27%	33%	25%
Transportation for a child to after-school opportunities	22%	14%	23%	20%	25%
Non-athletic after-school opportunities	22%	20%	23%	20%	23%
Transportation for a child from after-school opportunities	22%	14%	23%	20%	25%
Care for your children so you can get a break (respite)	21%	26%	22%	33%	21%
Childcare that is safe	15%	23%	15%	13%	15%
Finding infant care	15%	11%	15%	13%	15%
Helping teens stay out of trouble	12%	5%	13%	20%	12%
Jobs for teens	12%	8%	13%	26%	10%
Assistance with parenting concerns	12%	11%	13%	13%	14%
Finding childcare for a child with special needs (disabilities)	10%	5%	0%	6%	10%
Driver's education for teens	7%	5%	7%	6%	7%
Help with schoolwork (tutoring)	7%	2%	7%	13%	6%
Helping teens understand the consequences of alcohol and drug use	2%	0%	2%	0%	3%

Interviewer Comments

"A lot of kids/teens talked about housing concerns they have with families that are homeless or cohabitating. I think the survey could have had questions that would have broken down their struggles more. A couple wanted to fill the renter section out because even though they are couch hopping they had things to say."

"SNAP amounts must have gone down or at least aren't keeping up with inflation. People talked about not feeling like they are prepared or know their options or what resources are available when they are on their own after group homes or foster care or with unsupportive families."

"I had a lot of people say things like, "it's not a problem for us, but I know it's a big problem for people we know". So, if there was more time it would be nice to either follow up with the "people they know" if they were interested or have questions asking if it's a problem for anyone they personally know."

"Transportation and vehicle repair issues may not have been fully captured by the survey."

"People are really struggling with mental health this winter more than usual."

"The trends in issues I noticed were with transportation, dentist availability, Energy Assistance amounts being much lower, fuel costs being higher, and SNAP benefits decreasing."

"Two families I interviewed have been homeless for an extended period and I don't think these situations come across in the survey data."

"The trends I noticed were with renters having to pay expensive fuel oil/electric heat, and electricity costs in rentals that are old and are not well insulated. Affordable housing was also a trend. Combining a month's rent, last month's rent, and security deposit creates an extreme hardship for obtaining a rental. Also, many are purchasing old, worn-out vehicles due to low-income budgets which results in expensive car repairs. There is a need for good livable wage jobs that offer full-time benefits."

"There is a lack of area activities, especially for older kids and teens."

"Participants were eager to take the survey to receive the \$20 stipend so they could buy a couple extra grocery items."

"Participants with a felony on their record are finding it even more challenging to find a job or housing."

"I don't think the survey captures the lack of mental health resources that participants need."

"A trend I noticed was the need for childcare outside of the typical Monday-Friday work week. Also, families need housing and have a desire for more budgeting help."

"I don't feel that the survey captures generational poverty issues that I noticed when talking with participants."

Service Provider Survey Results

KOOTASCA Community Action conducted a survey of non-profit service providers throughout Itasca and Koochiching Counties to get their perspective on the needs of those living in poverty. 37 providers responded.

Service providers were asked to select the top 5 items that they feel are the most pressing issues or needs facing the people their organization serves. Results are shown in the graph below.

Addiction/Substance abuse	56.76%
Housing: finding or accessing shelter or housing	56.76%
Issues caused by a lack of income or money	51.35%
Mental health/Mental healthcare access	48.65%
Transportation	45.95%
Childcare	35.14%
Health/Healthcare access	35.14%
Housing: paying rent/mortgage, eviction/foreclosure issues	27.03%
Accessing community services/Applying for assistance	21.62%
Food access	21.62%
Social isolation/Lack of support	21.62%
Employment	13.51%
Internet and or computer access	10.81%
Adult education and workforce training supports	10.81%
K-12 education and K-12 education supports	10.81%
Domestic violence	5.41%
Heating and energy costs	5.41%
Other	5.41%
Affording winter necessities	0.00%

Insights about the needs identified by service providers include:

"The people we serve don't have the resources to meet their basic needs for many reasons including all of those above. The most pressing need is policy change so that people have what they need to survive and thrive."

"They're all compounding on each other exacerbating each other. Our lack of childcare, dental care, and mental health care, in my opinion, are aiding to a workforce shortage in our region - and of course, part of the reason we have a lack of childcare, dental care, and mental health care is BECAUSE those industries are impacted by our workforce shortage. Filling these gaps is an absolute necessity but will take long-term investment from service providers, government, businesses, etc., across the region."

"Too much dependency on the internet/computers for accessing services, goods. Etc. Not everyone wants or has access, so they are left out of things."

"There is a considerable need for employment for individuals that have good wages, not just living wages. Families have left this community due to this issue, leaving a considerable hole in the school program options (Teacher's jobs) as well as lower paying seasonal jobs not being filled that used to be filled by high school students. The housing all individuals-low income as well as those with a better income is sorely lacking and causing many that may come here to work, leave. Senior programs- Transportation, Home Health, house cleaning and management are sorely lacking and/or not accessible due to our location. People can't just drive further for work or services; they are forced to move."

"Lack of low barrier, affordable rental and homeownership is paramount. Housing that is available for people with ongoing substance use, justice involvement, and mental health challenges. Funding to help people stay stable in their housing for long periods of time. Housing repairs, and rehab for low-income homeowners that do not require state registered contractors due to the limited number of local contractors who qualify."

"Moving to a hospitalist-based hospital system, no local physician sees hospitalized clients, lack of knowledge by hospital of services out of the system, increased fear in families that they will not get care. Clients being transferred out of county hospitals due to lack of beds, and then no beds when returning to nursing homes due to lack of staffing and are then sent to out of county care centers. No local delivery of babies. Families are sent to multiple locations in the NE to deliver. No medical supply store. Pharmacy services being sold. Families and elders needing assistance to go to out of county medical services often needing overnight stays, and cost of travel to locations 2-6 hours away."

"I can't say that one issue is more pressing than the other, but I do feel that transportation is a very big problem around Koochiching County which could decrease some of the other problems people are facing."

"Lack of affordable quality housing has caused a ripple effect. It does not only impact low income or renters but has limited recruitment of employees to come to our area thus reducing services."

"There is not enough safe and affordable housing in Koochiching County."

"The pandemic illustrated just how vital access to digital assets such as reliable internet, suitable devices, literacy, and tech support are in everyday life. Although great strides have been made to ensure internet access is both available through government backed broadband projects some of these projects will not be completed for 3 years or more and gaps in coverage will remain. Through the Affordable Connectivity Program (ACP) benefit, internet access is becoming more affordable to many but adoption rates in Koochiching are very low and outreach efforts have lacked adequate funding. Likewise, although reduced cost devices are part of the ACP none of the local service provider are participating so eligible county residents are forced to utilize remote options such as PCs For People and program mandates require them to switch their internet service to T-Mobile for at least one month as part of the enrollment process."

"Drug use/addiction is increasing and snowballing into other issues due to addiction- as well as the age of using is getting younger. Housing is extremely sparse. The resources that the community has are spread out- mental health services, food shelf, social services- transportation is a huge barrier."

"Shortage of adequate homecare agencies, follow-through on appointments, no income."

"Housing for incoming seasonal workers is a major issue in the community. We have none and what little is provided is more costly than the wage seasonal workers make. As an employer in the community, we have lost more than 15 employees in the upcoming 2023 season due to lack of available housing. That's translates to lost income for the community as well. For Mental Health, there is no program for kids with mental health. i.e., support groups. For Substance Abuse, I checked this due to a high rate of drugs in the school system. There is not a successful way to manage keeping drugs out. KAPE doesn't work. That's preventative for those who are willing to show up which for kids on drugs they aren't going to walk into a KAPR room. We are missing a connection there."

"Jobs don't pay enough and with the cost-of-living people aren't able to save enough money to be stable or eventually make large purchases."

"Inflation has caused many families to struggle for necessities."

"Ensuring young people have access to the support needed to be successful in home, school, and community."

When asked about their thoughts on how community needs have changed in the last 3 years, Service Providers had the following to say:

"The population is down, and services have decreased (due to staffing in health care)."

"The pandemic brought increasing awareness of the fragile and broken safety net in the community and in the country. That awareness resulted in providing some more resources for people experiencing poverty. Now that those supports have dwindled down to pre pandemic levels we are back to struggling to provide the help people need. Increasing numbers of people are now experiencing a lack of personal resources at the same time government and charitable resources are decreasing. The public has moved on and left us trying to manage the situation without enough support."

"It seems that we are seeing many issues we've been aware of coming to a head and have reached crisis level when it comes to the limited resources in the region."

"We need more mental health help support than we did three years ago."

"Our community has gotten smaller with less services, jobs (good paying) are suffering even further, families are being forced to move to make a living and their kids to get a well-rounded education. Seniors that want to stay in their home as they age vs go to an Assisted Living or Nursing Facility are forced to move due to the lack of services provided."

"We have seen housing become less accessible and available, and our access to grocery stores has become even more limited with the monopoly of grocery providers."

"There has been a loss of dental providers, loss of shopping for car seats, breast pumps and supplies, lack of adequate affordable clothing for families, loss of specialists coming to clinics and turnover in staffing, no hospice, lack of home care in greater reaches of county, Senior linkage no longer has a local contact, Workforce has no address and is virtual...No early head start home visitor anymore...very important to continue working with parents even though there is an early head start classroom."

"The consensus of our staff is that the services previously available in the above areas have decreased dramatically (transportation, home care, housing, etc.)"

"All issues people are facing have heightened! The trust in community leadership is down/negative and people are feeling very frustrated and losing hope no matter what economic class they are in."

"It is aging. Significantly. Higher priority needs to be focused on supporting aging in place. We need to develop and fund programming now to prepare for the continued wave of older community members. To do this we will need a solid workforce and the ability to provide them with a living wage."

"Higher numbers of mental health issues."

"Because of covid and the prices of houses, a lot of people cannot afford them. Apartments and rentals are hard to find."

"Our mental health has suffered over the last three years. This is true - regardless of your age or status."

"Everything is more expensive, less housing and childcare available."

"Isolation of older adults was exacerbated during the height of the COVID pandemic and though somewhat eased is still of high concern. Respite for caregivers has been a repeatedly voiced concern. Reduced staff levels in care facilities have reduced the capacity of care facilities - both medical and supportive housing."

"Even in our scarcely populated, rural county more and more day-to-day transactions occur through technology-based solutions. This creates a significant barrier for those that do not have or do not desire to

use technology. This change impacts education, medical care, banking, employment (and unemployment), social activities and so much more."

"Increased use of hard drugs, affecting more youth ages."

"Housing costs are just so much worse and it's so hard to build housing. We need new housing and to preserve existing housing."

"Inflation Free/Reduced lunch increased."

"Pandemic changed many things for families, priorities changed, socially some young people are behind in SEL development as well as academically (depending on the home environment)."