United Community Action Partnership, Inc.

2018 Community Needs Assessment

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Vela Strategy
June 26, 2019
# Table of Contents

## Contents

**Executive Summary** .................................................................................................................. 1

**Overview** .................................................................................................................................. 7

  - Services Provided ..................................................................................................................... 7

**Methodology** ............................................................................................................................... 8

  - Survey Data .............................................................................................................................. 8

  - Focus Groups ........................................................................................................................... 10

**Service Area Data** ...................................................................................................................... 12

  - Demographics .......................................................................................................................... 12

  - Head Start Community Assessment Data .............................................................................. 15

  - The Shape of Poverty in the Thirteen Counties ..................................................................... 16

**Employment** ............................................................................................................................... 21

**Transportation** ............................................................................................................................ 22

**Education** .................................................................................................................................... 24

**Housing** ....................................................................................................................................... 25

**Income** ......................................................................................................................................... 27

**Nutrition & Healthcare** ............................................................................................................... 28

**Community Resources & Strengths** ......................................................................................... 30

**Identified Needs** ......................................................................................................................... 34

**Observations and Recommendations** ....................................................................................... 40
Executive Summary

Overview

United Community Action Partnership (UCAP) is a 501(c)(3) non-profit corporation established by merger in October of 2016. The two predecessor Community Action organizations were established under the Federal Economic Opportunity Act of 1964.

UCAP serves two geographic areas that cover a combined thirteen-county area in southwest Minnesota. The first of those areas is a nine-county region (Cottonwood, Jackson, Kandiyohi, Lincoln, Lyon, McLeod, Meeker, Redwood, and Renville) where UCAP provides a comprehensive set of services. The second area covers four counties (Nobles, Pipestone, Murray, and Rock) where UCAP provides more limited services.

The people served by UCAP, or those who may access services provided by UCAP, face challenges that are similar to those faced by people living in poverty anywhere in Minnesota. Some of the difficulties are more pronounced due to the rural nature of the region.

Services Provided

Comprehensive Services in Nine Counties
- Services to Homeless Individuals
- Home Weatherization Services
- Transportation and Transit Services
- Rental Assistance
- Energy Assistance Program
- Food Shelves
- Free Tax Preparation Services
- Head Start and Early Head Start
- Housing Development

Limited Services in Four Counties
- Services to Homeless Individuals
- Home Weatherization Services
- Transportation and Transit Services

Many other services are provided in several counties and include:
- Health Insurance Outreach and application assistance
- SNAP (Supplemental Nutrition Assistance Program) Outreach
- Small Cities programs for residential and commercial properties
- Youth Development
- Refugee Services
- Child Care Aware
- Family Based Services
- Vehicle Donation Program
- Thrift Shops
- Home Ownership
- Property Improvement Loans
Methodology

This Community Needs Assessment is based upon three key data sources:

1. The Community Action Partnership Tool, which combines Community Action Program data, U.S. Census reports, and American Community Survey data and offers comparisons for a host of measures at the county, region, state, and national levels.
2. A Stakeholder Survey, which UCAP conducted using Survey Monkey, to gain an understanding of the needs, priorities, and assets of residents in the entire thirteen-county area.
3. Focus Groups, conducted in each of the agency’s nine comprehensive service counties to foster a dialogue among those served by UCAP’s programs related to community needs and resources, as well as the specific support offered by UCAP across the region.

Service Area Data

The thirteen counties in southwestern Minnesota is a large geographic area and it has had a declining population for the past 17 years with a poverty rate for children that is nearly 2% higher than the average childhood poverty rate for Minnesota. This has contributed to a total of 1,410 preschool aged children being eligible for Head Start services. There are also 86 children experiencing homelessness and nearly 583 children in foster care. In 2017, there were 1,573 preschool children with disabilities.

<table>
<thead>
<tr>
<th>Area</th>
<th>2015 Population</th>
<th>Square Miles</th>
<th>Number of Cities</th>
<th>Number of Unincorporated Communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nine County Comprehensive Services Area</td>
<td>185,011</td>
<td>6,519</td>
<td>85</td>
<td>43</td>
</tr>
<tr>
<td>Eight County Transportation Services Area</td>
<td>95,827</td>
<td>5,188</td>
<td>70</td>
<td>24</td>
</tr>
<tr>
<td>Combined Thirteen-County Area of SW MN</td>
<td>234,106</td>
<td>8,911</td>
<td>122</td>
<td>55</td>
</tr>
</tbody>
</table>

The Shape of Poverty in Thirteen Counties of Southwestern Minnesota

The 2017 American Community Survey estimated that there were 10,600 households living in poverty in the thirteen-county area in southwestern Minnesota. Approximately one in four of those living in poverty in southwest Minnesota are children under the age of 18. There were 4,773 (or 7.6%) of the 62,941 households in the area that lived in poverty.
The poverty rate for children ages 0-17 was 13.7%, which is lower than the national average of 19.5% but greater than the state average of 12.5%. There were 3,370 seniors, or 8.3% of the senior population, in the thirteen-county area living in poverty.

**Employment**

Overall, the thirteen-county area of southwestern Minnesota experienced an average 4.8% unemployment rate in February 2019, higher than both the State average of 3.9% and the national average of 4.1%.

**Educational Attainment**

Nearly 11% of persons over age 25 in the thirteen-county area do not hold a high school diploma. Another 34% have a diploma but no training or education beyond high school.

**Housing**

Overall, the housing in the thirteen counties is older than that of Minnesota or the U.S. with every one of the counties reporting a median housing age older than state and national averages.

The number of owner-occupied homes remained about the same, while the number of rental units increased over the same period. Due to the overall increase in the number of housing units available, the percentage of owner-occupied homes decreased by about 11% over a 17 year period from 2000-2017.

The total vacancy rate is significantly higher in these thirteen counties than in Minnesota overall and affordable, quality housing is hard to come by, especially for families living in poverty. The vacancy rate in some larger communities, such as Marshall and Willmar, is lower than in most of the smaller communities.

U.S. Census data shows 411 housing units in the thirteen-county area were without plumbing in 2000 (0.44%) and the ACS five year estimates show 172 (0.18%) housing units in the report area were still without plumbing in 2017.

For the year 2016, the Eviction Lab reports that 39 of the 190 eviction filings in the thirteen-county area ended in an eviction. Their calculations show an eviction rate in the thirteen counties of southwestern Minnesota at 0.16%, which is lower than state rate of .59% and the national rate of 2.34%
Income

Two common measures of income are Median Household Income (MHI) and Per Capita Income (PCI). The thirteen-county area – taken as a whole – has 84% of the statewide PCI. PCI ranges from a high of $31,010 in Jackson County to a low of $24,935 in Nobles County.

Community Resources & Strengths

Several resource and strengths were cited for the communities in the area.

- Volunteerism
- High Rates of Employment
- Community Connectivity
- Informal supports
- Faith-based Supports
- Formal Support Services

Identified Needs

Infants, Children, & Youth

When survey respondents were asked to rate the level of need for children in their community, all measures were ranked as “high need” by nearly half or more of respondents. All options presented were identified as high needs, and high quality childcare was identified by the greatest number of respondents.

When asked to rate concerns related to youth in their communities, survey respondents identified the following with the greatest frequency: no place for youth to "hang out" (63%); tobacco use/vaping by youth (49%); other drug use by youth (not alcohol) (42%); and not enough after school programming for youth (41%).

Housing & Homeownership

The people of southwestern Minnesota struggle to find safe, affordable housing in the area, they also find it difficult to make the required security deposits and find housing that is large enough for their family.

Before a family can purchase a home, they need to be able to secure financing and may lack down payment funds, in addition to having trouble finding a home. Even when they become homeowners, it is a struggle to pay for necessary repairs to their homes.
Housing stock in southwestern Minnesota is considerably older than that of Minnesota or the U.S. overall, with every one of the counties reporting a median housing age older than state and national averages. The oldest median age of housing stock is found in Pipestone County, with a median year built of 1954.

The U.S. Census Bureau estimates that 77.54% of the homes were owner-occupied in the report area for the five year period from 2013 - 2017. This represents an 11% decrease in owner-occupied homes over a four-year period, even while there was little change in the overall number of owner occupied homes. One can deduce that this corresponds with an overall increase in rental occupancy.

Survey responses from people with household incomes of $40,000 or less included comments about housing challenges that included the need for assistance with: obtaining damage/security deposit funds; finding affordable housing that is safe; finding housing that is large enough for their family; assistance with home repairs; and assistance obtaining a loan to buy a home or down payment

**Transportation**

Transportation is a significant barrier for many participants, particularly those living outside regional hubs. In smaller towns, transportation options for those who do not drive is extremely limited and often requires planning well in advance. This is especially problematic for youth and elderly when it comes to getting to and from medical appointments and extracurricular activities.

While private transportation is an essential method of getting around for many in this rural region, having a reliable vehicle is an expense that many cannot afford. One in four survey respondents (22%) reported missing work or a medical appointment due to the lack of transportation.

**Nutrition, Health & Wellbeing**

Concerns about health care included a lack of providers for mental health services and the length of time people need to wait for dental visits. The high costs of medical emergency services, prescription drugs and birth control and of medical visits were all cited by participants.

When asked about needs related to food and nutrition, survey respondents identified needs that included limited opportunities to learn about shopping for or preparing nutritious meals on a budget; access to well-balanced, nutritious meals; free or reduced price school lunches for children at all times of the year; free or reduced prices lunches for seniors; and limited hours at food shelves.
Support for People Struggling Financially

The top five solutions to helping people struggling financially in the community included access to childcare; more affordable and safer housing; more jobs; more affordable healthcare options; and help reducing debt.

The observation was also made that basic needs, such as food assistance, transportation, and energy assistance remain very important, but sometimes program requirements get in the way of common-sense decisions about how to help those in need.

Observations and Recommendations for Subsequent Community Needs Assessments

- Maximize the community needs assessment process through ongoing assessment and more rigorous community engagement.
- Communication and outreach should include broad-based social media outreach and engagement as well as highly participatory, adaptive and accessible outreach to tap into the perspectives of underrepresented groups.
- Advance policy and advocate for changes that address the gender pay gap and support affordable, quality early childhood experiences.
- Demographic changes require rethinking old approaches, specifically working hard to reach men and people of color.
Overview

United Community Action Partnership (UCAP) is a 501(c)(3) non-profit corporation established upon the merger of two Community Action Agencies in October of 2016. The two predecessor organizations were established under the Federal Economic Opportunity Act of 1964.

UCAP serves two geographic areas that cover a combined thirteen-county area in southwest Minnesota. The first of those areas is a nine-county region (Cottonwood, Jackson, Kandiyohi, Lincoln, Lyon, McLeod, Meeker, Redwood, and Renville) where UCAP provides a comprehensive set of services. The second area covers four counties (Nobles, Pipestone, Murray, and Rock) where UCAP provides more limited services.

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2. A Stakeholder Survey, which UCAP conducted using Survey Monkey, to gain an understanding of the needs, priorities, and assets of residents in the thirteen counties.

3. Focus Groups, conducted in each of the agency’s nine comprehensive service counties to foster a dialogue among those served by UCAP’s programs related to community needs and resources, as well as the specific support offered by UCAP across the region.

Together, these data sources provide a mix of qualitative and quantitative information that will guide UCAP’s programmatic investments and priorities over the next three years. Below, we summarize the two primary sources of data compiled for this report.

Survey Data

UCAP surveyed the community using Survey Monkey to gain further understanding of the needs and resources in the thirteen-county area. Respondents included people served by the organization, partners, and community leaders. There were 576 respondents who participated in the survey.

The survey responses came from people served by UCAP, partners and community leaders. Most survey respondents lived in the counties of Jackson (97 respondents, 17%), Kandiyohi (106 respondents, 18%), and Lyon (112 respondents, 19%). Redwood County had 50 responses and McLeod County 51 responses. The remaining counties each had fewer than 50 responses.

The predominant group completing the survey was people between the ages of 18 and 54 with 65% of respondents, followed by 55-64 year-olds with 19% of the responses.

Most respondents lived in households without children under the age of 18 (41%). Of the households with children, the remaining respondents had:

- Two children (20%)
- One child (16%)
- Three children (13%)
- Four or more children (10%)

The ratio of female to male respondents was 4:1 with 82% of respondents identifying as female and 18% identifying as male.
Respondents lived in the following household types:

- Two parent (49%)
- Adults without children (20%)
- Single parent-female (15%)
- Single person (9%)
- Combined other categories (7%)

One in eight respondents (12%) have served on active duty in the United States Armed Forces.

95% of respondents identified English as their primary language. Spanish, Somali, Karen and Hmong were also reported as primary languages.

Overall, 50% of respondents were part of households with an annual income of less than $40,000. The following chart shows the number of respondents in each income group.
The level of educational attainment of the Respondents is shown on the chart below.

![Survey Respondents' Level of Education](chart1)

The age of the survey respondents was primarily 18-64, as shown in the chart on the left.

The age of the survey respondents varies significantly from the overall census population. The pie chart on the right shows the age distribution of the population from the census. This can be attributed to many more adults completing the survey rather than youth.

**Focus Groups**

UCAP contracted with Vela Strategy to conduct focus groups in each of UCAP’s nine comprehensive service counties and a total of 23 people attended those focus groups. The first phase of focus groups were scheduled in those counties where UCAP has the greatest
level of programing. Additional community conversations in Rock, Nobles, Pipestone, and Murray counties are in process.

Focus groups were scheduled and offered in nine counties. Eight of the 9 focus groups had 1 or more persons attending. The locations of the focus groups and the number of attendees is listed below.

- Jackson County, Jackson: 7
- Cottonwood County, Windom: 4
- Litchfield: 4
- Redwood County, Redwood Falls: 3
- Kandiyohi County, Willmar: 2*
- Lyon County, Marshall: 1
- Lincoln County, Ivanhoe: 1
- Renville County, Olivia: 1
- Hutchinson: 0

*In Willmar two adults attended, as well as one pre-school age child.

Focus group participants were asked to voluntarily identify their race and the following answers were provided.

<table>
<thead>
<tr>
<th>Which of the following categories apply to you (check all that apply):.*</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian / Pacific Islander</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Black of African American</td>
<td>1</td>
<td>4.35%</td>
</tr>
<tr>
<td>Hispanic of Latino</td>
<td>4</td>
<td>17.39%</td>
</tr>
<tr>
<td>Native American or American Indian</td>
<td>2</td>
<td>8.70%</td>
</tr>
<tr>
<td>White</td>
<td>16</td>
<td>69.57%</td>
</tr>
<tr>
<td>Other (please specify)</td>
<td>0</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

*One participant selected both white and Native American to describe themselves.

This additional information was gathered voluntarily from Focus Group participants:

- 87% (20/23) of participants speak English most of the time at home
- 70% (16/23) identified as female. All other participants identified as male
- 57% (13/23) of participants do not have minor children living at home. Of the 43% who did, two adults were in a shared household and at least one adult was the guardian for several of her grandchildren
- Just over half (52%) live with a spouse or partner
- 61% (14/23) rent their home, 35% (8/23) own their home, and 4% (1/23) live in a home furnished by their employer
- 91% (21/23) have a current driver’s license and 78% (18/23) own a car. One participant does not own his car, but has a vehicle furnished by his employer. Of
those that owned a car, several mentioned that it was unreliable or currently not operational.

**Service Area Data**

The thirteen-county area is home to 233,690 residents. Population in southwest Minnesota is declining, decreasing from 237,616 persons in 2000 to 233,690 persons in 2017, representing an overall decline of 1.65%.

Below, greater detail regarding the residents of UCAP’s thirteen-county area is provided. Data included in this section has been produced using the Community Action Partnership Tool, and more information about that Tool is available upon request.

**Demographics**

**Gender & Age**

According to ACS 2013-2017 five year population estimates for the thirteen-county area, the female population comprised 50.3% of the report area, while the male population represented 49.7%. There are more males (97,924) than females (92,534) for ages 0 to 64; among individuals over age 64, there are significantly more females (23,797) than males (17,038).

*Data Source: US Census Bureau, American Community Survey. 2013-17. Source geography: County*
Race

According to ACS 2013-2017 five-year population estimates for the thirteen-county area, the white population comprised 93.83% of the report area, black population represented 1.99%, and other races combined were 4.17%. Persons identifying themselves as mixed race made up 1.45% of the population.

Data Source: US Census Bureau, American Community Survey. 2013-17. Source geography: County

Ethnicity

Data Source: US Census Bureau, American Community Survey. 2013-17. Source geography: County
Language Proficiency

<table>
<thead>
<tr>
<th></th>
<th>Nine-County Comprehensive Service Area</th>
<th>Eight-County Transit Service Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>218,492</td>
<td>89,377</td>
</tr>
<tr>
<td>Total number of LEP persons</td>
<td>9,335</td>
<td>2,397</td>
</tr>
<tr>
<td>LEP persons as a Percentage of Total Population</td>
<td>4.27%</td>
<td>2.68%</td>
</tr>
</tbody>
</table>


In the eight counties where UCAP provides transportation services, 63% of people with Limited English Proficiency have Spanish as their primary language and 19% speak an Asian, African or Eastern European language.

Children in Poverty & Head Start Eligibility

- The rate of children in poverty in UCAP’s thirteen-county region is greater than the rate for Minnesota overall by nearly 2%
- The percentage of children living in poverty: 16% (MN overall: 14%)
- Estimated Head Start eligible pregnant women: 464
- Estimated Head Start eligible infants: 702
- Estimated Head Start eligible toddlers: 708
- Estimated Head Start eligible preschool age children: 1,410
Other key characteristics, children:

- Number of children experiencing homelessness: 86
- Number of children in shelters: 64
- Number of homeless children in non-shelters: 22
- Number of children in foster care: 583
- Number of children with disabilities 0-5: 1,573

Head Start Community Assessment Data

February 2019 data

Number of infants, toddlers, preschool age children, and expectant mothers, including their geographic location, race, ethnicity, and languages

<table>
<thead>
<tr>
<th>County</th>
<th>Child Poverty Rate (2016)</th>
<th>Estimated Eligible Pregnant Women</th>
<th>Estimated Eligible Infants</th>
<th>Estimated Eligible Toddlers</th>
<th>Estimated Preschool Age Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cottonwood</td>
<td>20.27%</td>
<td>37</td>
<td>55</td>
<td>56</td>
<td>134</td>
</tr>
<tr>
<td>Jackson</td>
<td>13.85%</td>
<td>22</td>
<td>32</td>
<td>32</td>
<td>64</td>
</tr>
<tr>
<td>Kandiyohi</td>
<td>16.97%</td>
<td>121</td>
<td>186</td>
<td>187</td>
<td>373</td>
</tr>
<tr>
<td>Lincoln</td>
<td>16.25%</td>
<td>14</td>
<td>21</td>
<td>21</td>
<td>42</td>
</tr>
<tr>
<td>Lyon</td>
<td>18.83%</td>
<td>86</td>
<td>134</td>
<td>135</td>
<td>269</td>
</tr>
<tr>
<td>McLeod</td>
<td>11.75%</td>
<td>61</td>
<td>92</td>
<td>92</td>
<td>184</td>
</tr>
<tr>
<td>Meeker</td>
<td>12.2%</td>
<td>45</td>
<td>67</td>
<td>68</td>
<td>135</td>
</tr>
<tr>
<td>Redwood</td>
<td>18.06%</td>
<td>41</td>
<td>61</td>
<td>62</td>
<td>123</td>
</tr>
<tr>
<td>Renville</td>
<td>16.19%</td>
<td>37</td>
<td>54</td>
<td>55</td>
<td>109</td>
</tr>
<tr>
<td>Nine-County Service Area Total</td>
<td>15.68%</td>
<td>464</td>
<td>702</td>
<td>708</td>
<td>1,410</td>
</tr>
<tr>
<td>Minnesota</td>
<td>13.88%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Number of children experiencing homelessness

<table>
<thead>
<tr>
<th>Number of homeless children</th>
<th>Number of children in shelters</th>
<th>Number of homeless children in non-shelters</th>
<th>Total number of homeless children in the region</th>
</tr>
</thead>
<tbody>
<tr>
<td>64</td>
<td>64</td>
<td>22</td>
<td>86</td>
</tr>
</tbody>
</table>

Number of children in Foster Care

<table>
<thead>
<tr>
<th>County</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cottonwood</td>
<td>29</td>
</tr>
<tr>
<td>Jackson</td>
<td>37</td>
</tr>
<tr>
<td>Kandiyohi</td>
<td>112</td>
</tr>
<tr>
<td>Lincoln</td>
<td>-</td>
</tr>
<tr>
<td>Lyon</td>
<td>114</td>
</tr>
</tbody>
</table>
Number of children with disabilities 0-5

<table>
<thead>
<tr>
<th>County</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cottonwood</td>
<td>114</td>
</tr>
<tr>
<td>Jackson</td>
<td>102</td>
</tr>
<tr>
<td>Kandiyohi</td>
<td>329</td>
</tr>
<tr>
<td>Lincoln</td>
<td>43</td>
</tr>
<tr>
<td>Lyon</td>
<td>280</td>
</tr>
<tr>
<td>McLeod</td>
<td>262</td>
</tr>
<tr>
<td>Meeker</td>
<td>189</td>
</tr>
<tr>
<td>Redwood</td>
<td>135</td>
</tr>
<tr>
<td>Renville</td>
<td>119</td>
</tr>
</tbody>
</table>

The following items were included in the surveys and focus groups:

- Education, health, nutrition, and social service needs of eligible children, including prevalent social or economic factors that impact their well being.
- Typical work, school, or training schedules of parents of eligible children.
- Resources available in the community to address the needs of eligible children and their families.
- Strengths of the community.

While there are some licensed childcare slots, there are currently no free, full day early childhood preschool programs available in the area.

<table>
<thead>
<tr>
<th>County</th>
<th>Current Childcare Licensed slots</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cottonwood</td>
<td>60</td>
</tr>
<tr>
<td>Jackson</td>
<td>139</td>
</tr>
<tr>
<td>Kandiyohi</td>
<td>401</td>
</tr>
<tr>
<td>Lincoln</td>
<td>0</td>
</tr>
<tr>
<td>Lyon</td>
<td>478</td>
</tr>
<tr>
<td>McLeod</td>
<td>431</td>
</tr>
<tr>
<td>Meeker</td>
<td>316</td>
</tr>
<tr>
<td>Redwood</td>
<td>60</td>
</tr>
<tr>
<td>Renville</td>
<td>178</td>
</tr>
</tbody>
</table>

**The Shape of Poverty in the Thirteen Counties**

2016 poverty estimates show a total of 23,004 persons, or nearly 10%, living below the poverty level in the thirteen-county area of southwestern Minnesota. Approximately one in four of those living in poverty in southwest Minnesota are children under the age of 18.
<table>
<thead>
<tr>
<th>Report Area</th>
<th>Persons in Poverty: All Ages</th>
<th>Poverty Rate for all Ages</th>
<th>Ages 0-17 in Poverty</th>
<th>Ages 0-17 Poverty Rate</th>
<th>Ages 5-17 in Poverty</th>
<th>Ages 5-17 Poverty Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>23,004</td>
<td>9.82%</td>
<td>7,565</td>
<td>13.40%</td>
<td>5,007</td>
<td>12.12%</td>
</tr>
<tr>
<td>Comprehensive Service 9 County Area</td>
<td>17,914</td>
<td>9.92%</td>
<td>5,388</td>
<td>12.42%</td>
<td>3,689</td>
<td>11.76%</td>
</tr>
<tr>
<td>Limited Service 4 County Area</td>
<td>5,155</td>
<td>10.77%</td>
<td>1,779</td>
<td>14.63%</td>
<td>1,177</td>
<td>13.47%</td>
</tr>
</tbody>
</table>


**Poverty Rate Change**

Poverty rates in UCAP’s area from increased 2.3% between 2000 and 2016, slightly less than the national increase of 2.7%.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>18,110</td>
<td>7.77%</td>
<td>23,004</td>
<td>10.07%</td>
<td>2.3%</td>
</tr>
<tr>
<td>Comprehensive Service 9 County Area</td>
<td>13,965</td>
<td>7.59%</td>
<td>17,914</td>
<td>9.92%</td>
<td>2.34%</td>
</tr>
<tr>
<td>Limited Service 4 County Area</td>
<td>4,145</td>
<td>8.48%</td>
<td>5,155</td>
<td>10.77%</td>
<td>2.29%</td>
</tr>
</tbody>
</table>


**Households in Poverty**

In 2017, it is estimated that there were 10,600 households living in poverty within the report area.

<table>
<thead>
<tr>
<th>Report Area</th>
<th>Total Number of Households</th>
<th>Number of Households in Poverty</th>
<th>Percentage of Households in Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>94,583</td>
<td>10,600</td>
<td>11.21%</td>
</tr>
<tr>
<td>Comprehensive Service 9 County Area</td>
<td>74,949</td>
<td>8,093</td>
<td>10.8%</td>
</tr>
<tr>
<td>Limited Service 4 County Area</td>
<td>19,634</td>
<td>2,507</td>
<td>12.77%</td>
</tr>
</tbody>
</table>

Families in Poverty by Family Type

According to ACS 2013-2017 five year estimates for the report area, there were 4,773 families living in poverty in the thirteen counties in southwestern Minnesota. The percentage of families living in poverty is nearly 8% of the families in the region; of those families living in poverty, more than half are single-parent households, with female-headed households representing more than 80% of single-parent households.

Total # of families in the thirteen counties: 62,941
Families in the thirteen-county area living in poverty: 4,773

Households in Poverty by Family Type

Data Source: US Census Bureau, American Community Survey, 2013-17. Source geography: County

Poverty Rate by Family Type

The percentage of households in poverty by household type are shown for the report area. It is estimated that [7.6%] of all households were living in poverty within the report area, compared to the national average of 10.5%. Of the households in poverty, female headed households represented [3.8%] of all households in poverty, compared to [2.9%] and [0.9%] of households headed by males and married couples, respectively.

<table>
<thead>
<tr>
<th></th>
<th>Poverty Rate All Types</th>
<th>Married Couples % in Poverty</th>
<th>Male Householder % in Poverty</th>
<th>Female Householder % in Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>7.6%</td>
<td>2.9%</td>
<td>0.9%</td>
<td>3.8%</td>
</tr>
<tr>
<td>Comprehensive Service 9 County Area</td>
<td>7.1%</td>
<td>2.8%</td>
<td>0.9%</td>
<td>3.4%</td>
</tr>
<tr>
<td>Limited Service 4 County Area</td>
<td>9.5%</td>
<td>3.1%</td>
<td>1%</td>
<td>5.5%</td>
</tr>
</tbody>
</table>

Data Source: US Census Bureau, American Community Survey, 2013-17. Source geography: County
**Poverty Rate Change (Ages 0-17)**

The poverty rate change for all children in the report area from 2000 to 2016 is shown below. According to the U.S. Census, the poverty rate for the area increased by [3.6%], compared to a national increase of 3.3%.

<table>
<thead>
<tr>
<th>Area</th>
<th>Poverty Rates Ages 0-17</th>
<th>Difference in Rate Age 0-17 2000 - 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>10.1%</td>
<td>3.6%</td>
</tr>
<tr>
<td>Comprehensive Service 9 County Area</td>
<td>9.7%</td>
<td>2.7%</td>
</tr>
<tr>
<td>Limited Service 4 County Area</td>
<td>11.7%</td>
<td>2.9%</td>
</tr>
</tbody>
</table>

*Data Source: US Census Bureau, Small Area Income & Poverty Estimates, 2016. Source geography: County*

**Childhood Poverty Rate (ACS) Ages 0-17**

Population and poverty estimates for children ages 0-17 are shown for the report area. According to the American Community Survey 5 year data, an average of [15.3%] percent of children lived in a state of poverty during the survey calendar year. The poverty rate for children living in the report area is less than the national average of 20.3%.

<table>
<thead>
<tr>
<th>Area</th>
<th>Total Population</th>
<th>In Poverty</th>
<th>Poverty Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>55,115</td>
<td>8,421</td>
<td>15.3%</td>
</tr>
<tr>
<td>Comprehensive Service 9 County Area</td>
<td>43,119</td>
<td>6,345</td>
<td>14.7%</td>
</tr>
<tr>
<td>Limited Service 4 County Area</td>
<td>11,996</td>
<td>2,076</td>
<td>17.3%</td>
</tr>
</tbody>
</table>

*Data Source: US Census Bureau, American Community Survey, 2013-17. Source geography: County*

**Child Poverty Rate (ACS) Ages 0-4**

Population and poverty estimates for children age 0-4 are shown for the report area. According to the American Community Survey 5 year data, an average of [18.1%] percent of children lived in a state of poverty during the survey calendar year. The poverty rate for children living in the report area is less than the national average of 22.5%.
Child Poverty Rate (ACS) Ages 5-17

Population and poverty estimates for children age 5-17 are shown for the report area. According to the American Community Survey five year data, an average of 14.2% of children lived in poverty during the survey calendar year. The poverty rate for children living in the report area is less than the national average of 19.5%.

<table>
<thead>
<tr>
<th>Report Area</th>
<th>Ages 5-17 Total Population</th>
<th>Ages 5-17 In Poverty</th>
<th>Ages 5-17 Poverty Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>40,180</td>
<td>5,711</td>
<td>14.2%</td>
</tr>
<tr>
<td>Comprehensive Service 9 County Area</td>
<td>31,520</td>
<td>4,418</td>
<td>14.0%</td>
</tr>
<tr>
<td>Limited Service 4 County Area</td>
<td>8,660</td>
<td>1,293</td>
<td>14.9%</td>
</tr>
</tbody>
</table>

Data Source: US Census Bureau, American Community Survey, 2013-17. Source geography: County

Seniors in Poverty

Poverty rates for seniors (persons age 65 and over) are shown below. According to American Community Survey estimates, there were 3,370 seniors, or 8.3%, living in poverty within the report area. Per the US Census Bureau Fact Finder, 9.3% of seniors lived in poverty nationally as of 2017, and 7.2% in Minnesota.

<table>
<thead>
<tr>
<th>Report Area</th>
<th>Ages 65 and Up Total Population</th>
<th>Ages 65 and Up In Poverty</th>
<th>Ages 65 and Up Poverty Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>40,683</td>
<td>3,370</td>
<td>8.3%</td>
</tr>
<tr>
<td>Comprehensive Service 9 County Area</td>
<td>32,152</td>
<td>2,618</td>
<td>8.1%</td>
</tr>
<tr>
<td>Limited Service 4 County Area</td>
<td>8,531</td>
<td>752</td>
<td>8.8%</td>
</tr>
</tbody>
</table>

Data Source: US Census Bureau, American Community Survey, 2013-17. Source geography: county
Employment

Current Unemployment

Labor force, employment, and unemployment data for each county in the report area is provided in the table below. Overall, the report area experienced an average 4.8% percent unemployment rate in February 2019, higher than both the State average (3.9%) and the national average (4.1%).

<table>
<thead>
<tr>
<th>Area</th>
<th>Labor Force</th>
<th>Number Employed</th>
<th>Number Unemployed</th>
<th>Unemployment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>129,423</td>
<td>123,244</td>
<td>6,179</td>
<td>4.8%</td>
</tr>
<tr>
<td>Comprehensive Service 9 County Area</td>
<td>103,635</td>
<td>98,426</td>
<td>5,209</td>
<td>5%</td>
</tr>
<tr>
<td>Limited Service 4 County Area</td>
<td>26,762</td>
<td>25,556</td>
<td>1,206</td>
<td>4.5%</td>
</tr>
</tbody>
</table>

Household Income

Median annual household incomes in the report area for 2016 are shown in the table below. Since this reports a median amount, so a "Report Area" value cannot be calculated.

<table>
<thead>
<tr>
<th>County</th>
<th>Estimated Population</th>
<th>Median Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cottonwood County, MN</td>
<td>11,557</td>
<td>$47,437</td>
</tr>
<tr>
<td>Jackson County, MN</td>
<td>10,163</td>
<td>$58,849</td>
</tr>
<tr>
<td>Kandiyohi County, MN</td>
<td>42,510</td>
<td>$53,034</td>
</tr>
<tr>
<td>Lincoln County, MN</td>
<td>5,793</td>
<td>$46,405</td>
</tr>
<tr>
<td>Lyon County, MN</td>
<td>25,670</td>
<td>$52,989</td>
</tr>
<tr>
<td>McLeod County, MN</td>
<td>35,926</td>
<td>$58,393</td>
</tr>
<tr>
<td>Meeker County, MN</td>
<td>23,094</td>
<td>$61,374</td>
</tr>
<tr>
<td>Murray County, MN</td>
<td>8,463</td>
<td>$52,373</td>
</tr>
<tr>
<td>Nobles County, MN</td>
<td>21,729</td>
<td>$56,069</td>
</tr>
<tr>
<td>Pipestone County, MN</td>
<td>9,285</td>
<td>$51,050</td>
</tr>
<tr>
<td>Redwood County, MN</td>
<td>15,578</td>
<td>$54,918</td>
</tr>
<tr>
<td>Renville County, MN</td>
<td>14,995</td>
<td>$56,724</td>
</tr>
<tr>
<td>Rock County, MN</td>
<td>9,554</td>
<td>$57,518</td>
</tr>
<tr>
<td>Minnesota statewide</td>
<td>5,450,868</td>
<td>$65,583</td>
</tr>
<tr>
<td>United States</td>
<td>318,558,162</td>
<td>$57,617</td>
</tr>
</tbody>
</table>

Data Source: US Census Bureau, Small Area Income & Poverty Estimates. 2016. Source geography: County

Transportation

Commuter Travel Patterns

This table shows the method of transportation workers used to travel to work for the report area. Of the 117,158 workers in the report area, 80.4% drove to work alone while 9.3% carpooled. 0.5% of all workers reported that they used some form of public transportation, while others used some optional means including 3.5% walking or riding bicycles, and 0.8% used taxicabs to travel to work.
Travel Time to Work

Travel times for workers who travel (do not work at home) to work is shown for the report area. The median commute time, according to the American Community Survey (ACS), for the report area is 9.13 minutes, shorter than the national median commute time of 25.13 minutes.

<table>
<thead>
<tr>
<th></th>
<th>Workers Aged 16 and Up</th>
<th>Percent Drive Alone</th>
<th>Percent Carpool</th>
<th>Percent Public Transportation</th>
<th>Percent Bicycle or Walk</th>
<th>Percent Taxi or Other</th>
<th>Percent Work at Home</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>117,158</td>
<td>80.4%</td>
<td>9.3%</td>
<td>0.5%</td>
<td>3.5%</td>
<td>0.8%</td>
<td>5.4%</td>
</tr>
<tr>
<td>Comprehensive Service 9 County Area</td>
<td>93,705</td>
<td>81.6%</td>
<td>8.3%</td>
<td>0.6%</td>
<td>3.5%</td>
<td>0.7%</td>
<td>5.4%</td>
</tr>
<tr>
<td>Limited Service 4 County Area</td>
<td>23,453</td>
<td>75.4%</td>
<td>13.4%</td>
<td>0.5%</td>
<td>3.8%</td>
<td>1.1%</td>
<td>5.7%</td>
</tr>
</tbody>
</table>

Data Source: US Census Bureau, American Community Survey. 2013-17. Source geography: County
Education

Educational Attainment

Educational attainment is calculated for persons over 25 and is an estimated average for the period from 2013 to 2017.

![Educational Attainment Chart]

Data Source: US Census Bureau, American Community Survey, 2013-17. Source geography: County

Adult Literacy

The National Center for Education Statistics (NCES) produces estimates for adult literacy based on educational attainment, poverty, and other factors in each county. For UCAP’s service area, 8% of the population over age 16 is estimated to lack basic literacy skills.

<table>
<thead>
<tr>
<th>Area</th>
<th>Estimated Population Ages 16+</th>
<th>Percentage Lacking Literacy Skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>181,767</td>
<td>7.73%</td>
</tr>
<tr>
<td>Comprehensive Service 9 County Area</td>
<td>143,906</td>
<td>7.34%</td>
</tr>
<tr>
<td>Limited Service 4 County Area</td>
<td>37,861</td>
<td>9.21%</td>
</tr>
</tbody>
</table>

Data Source: National Center for Education Statistics, NCES - Estimates of Low Literacy, Source geography: County
Housing

Housing Age

Overall, the housing in southwestern Minnesota is considerably older than that of Minnesota or the U.S. overall, with every one of the thirteen counties reporting a median housing age older than state and national averages. The oldest median age of housing stock is found in Pipestone County, with a median year built of 1954. Kandiyohi County has the least aged housing stock, with a median age of 42.

<table>
<thead>
<tr>
<th>Report Area</th>
<th>Total Housing Units</th>
<th>Median Year Built</th>
<th>Median Age (from 2017)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>107,863</td>
<td>No data</td>
<td>No data</td>
</tr>
<tr>
<td>Cottonwood County, MN</td>
<td>5,426</td>
<td>1958</td>
<td>59</td>
</tr>
<tr>
<td>Jackson County, MN</td>
<td>5,051</td>
<td>1956</td>
<td>61</td>
</tr>
<tr>
<td>Kandiyohi County, MN</td>
<td>19,755</td>
<td>1975</td>
<td>42</td>
</tr>
<tr>
<td>Lincoln County, MN</td>
<td>3,136</td>
<td>1958</td>
<td>59</td>
</tr>
<tr>
<td>Lyon County, MN</td>
<td>11,219</td>
<td>1971</td>
<td>46</td>
</tr>
<tr>
<td>McLeod County, MN</td>
<td>15,811</td>
<td>1973</td>
<td>44</td>
</tr>
<tr>
<td>Meeker County, MN</td>
<td>10,795</td>
<td>1972</td>
<td>45</td>
</tr>
<tr>
<td>Murray County, MN</td>
<td>4,630</td>
<td>1960</td>
<td>57</td>
</tr>
<tr>
<td>Nobles County, MN</td>
<td>8,616</td>
<td>1962</td>
<td>55</td>
</tr>
<tr>
<td>Pipestone County, MN</td>
<td>4,488</td>
<td>1954</td>
<td>63</td>
</tr>
<tr>
<td>Redwood County, MN</td>
<td>7,319</td>
<td>1958</td>
<td>59</td>
</tr>
<tr>
<td>Renville County, MN</td>
<td>7,347</td>
<td>1957</td>
<td>60</td>
</tr>
<tr>
<td>Rock County, MN</td>
<td>4,270</td>
<td>1958</td>
<td>59</td>
</tr>
<tr>
<td>Minnesota</td>
<td>2,404,624</td>
<td>1976</td>
<td>41</td>
</tr>
<tr>
<td>United States</td>
<td>135,393,564</td>
<td>1977</td>
<td>40</td>
</tr>
</tbody>
</table>

Data Source: US Census Bureau, American Community Survey, 2013-17. Source geography: County
**Homeowners**

The U.S. Census Bureau estimates there were 71,994 homeowners in the report area in 2000, and 77.54% owner-occupied homes in the report area for the 5 year estimated period from 2013 - 2017. This represents an 11% decrease in owner-occupied homes over a four-year period, even while there was little change in the overall number of owner occupied homes. One can deduce that this corresponds with an overall increase in rental occupancy.

<table>
<thead>
<tr>
<th>Report Area</th>
<th>Owner Occupied Homes 2000</th>
<th>Owner Occupied Homes 2000</th>
<th>Owner Occupied Homes 2017</th>
<th>Owner Occupied Homes 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>71,994</td>
<td>77.54%</td>
<td>71,583</td>
<td>66.36%</td>
</tr>
<tr>
<td>Comprehensive Service 9 County Area</td>
<td>56,737</td>
<td>77.44%</td>
<td>56,955</td>
<td>66.34%</td>
</tr>
<tr>
<td>Limited Service 4 County Area</td>
<td>15,257</td>
<td>77.95%</td>
<td>14,628</td>
<td>66.48%</td>
</tr>
</tbody>
</table>

*Data Source: US Census Bureau, *American Community Survey*, 2013-17. Source geography: County*

**Vacancy Rates**

For the last quarter of 2016, of 106,866 residential addresses, a total of 7,906 vacant addresses were identified in the thirteen-county area, representing a residential vacancy rate of 7.4%. This compares to state and national averages of 3.6% and 2.6%, respectively.

The total vacancy rate is significantly higher in these thirteen counties than in Minnesota overall and affordable, quality housing is hard to come by, especially for families living in poverty. The vacancy rate in some larger communities, such as Marshall and Willmar, is lower than in most of the smaller communities.

*Data Source: US Department of Housing and Urban Development*, 2016-Q4. Source geography: County

**Unsafe, Unsanitary Homes**

The number and percentage of occupied housing units without plumbing are shown for the thirteen-county area. U.S. Census data shows 411 housing units in the report area were without plumbing in 2000 (0.44%) and ACS five year estimates show 172 (0.18%) housing units in the report area were without plumbing in 2017.

Evictions

For the year 2016, the Eviction Lab reports that 39 of the 190 eviction filings in the thirteen-county area ended in an eviction. Their calculations show an eviction rate in the thirteen counties of southwestern Minnesota at 0.16%, which is lower than state rate of .59% and the national rate of 2.34%  
Data Source: Eviction Lab. 2016. Source geography: County

Income

Two common measures of income are Median Household Income (MHI) and Per Capita Income (PCI). The thirteen-county area of southwestern Minnesota – taken as a whole – is 84% of the statewide PCI. The PCI ranges from a high of $31,010 in Jackson County to a low of $24,935 in Nobles County. MHI, which is the total income in a household as opposed to the average income per person, is highest in Meeker County at $59,611 (91% of MN median and 1.03% of the national median) and lowest in Pipestone County at $48,909 (74% of MN median and 85% of the national median).

<table>
<thead>
<tr>
<th>Report Area</th>
<th>Median Household Income</th>
<th>Per Capita Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>No data available</td>
<td>$29,090</td>
</tr>
<tr>
<td>Cottonwood County, MN</td>
<td>$50,524</td>
<td>$27,206</td>
</tr>
<tr>
<td>Jackson County, MN</td>
<td>$55,122</td>
<td>$31,010</td>
</tr>
<tr>
<td>Kandiyohi County, MN</td>
<td>$56,604</td>
<td>$29,375</td>
</tr>
<tr>
<td>Lincoln County, MN</td>
<td>$51,102</td>
<td>$28,382</td>
</tr>
<tr>
<td>Lyon County, MN</td>
<td>$54,181</td>
<td>$30,203</td>
</tr>
<tr>
<td>McLeod County, MN</td>
<td>$59,869</td>
<td>$30,145</td>
</tr>
<tr>
<td>Meeker County, MN</td>
<td>$59,611</td>
<td>$29,216</td>
</tr>
<tr>
<td>Murray County, MN</td>
<td>$54,211</td>
<td>$30,553</td>
</tr>
<tr>
<td>Nobles County, MN</td>
<td>$53,267</td>
<td>$24,935</td>
</tr>
<tr>
<td>Pipestone County, MN</td>
<td>$48,909</td>
<td>$28,706</td>
</tr>
<tr>
<td>Redwood County, MN</td>
<td>$51,871</td>
<td>$27,543</td>
</tr>
<tr>
<td>Renville County, MN</td>
<td>$56,721</td>
<td>$31,215</td>
</tr>
<tr>
<td>Rock County, MN</td>
<td>$56,753</td>
<td>$29,000</td>
</tr>
<tr>
<td>Minnesota</td>
<td>$65,699</td>
<td>$34,712</td>
</tr>
<tr>
<td>United States</td>
<td>$57,652</td>
<td>$31,177</td>
</tr>
</tbody>
</table>

Data Source: US Census Bureau, American Community Survey. 2013-17. Source geography: County
Nutrition & Healthcare

Free and Reduced Lunch Program

The thirteen county area had 16,352 students (44%) eligible for free or reduced price lunches during the 2013 - 2014 school year, less than the national average of 49.21%.

*Data Source: National Center for Education Statistics, NCES - Common Core of Data. 2016-17. Source geography: Address*

Households Receiving SNAP by Poverty Status (ACS)

According to the American Community Survey (ACS), 8,060 households (or 8.5%) received SNAP payments during 2017 in the thirteen-county area. During this same period there were 6,452 households with income levels below the poverty level that were not receiving SNAP payments.

- Households Receiving SNAP Total: 8,060 / 8.5%
- Households Receiving SNAP Income Below Poverty: 4,148
- Households Receiving SNAP Income Above Poverty: 3,912
- Households Not Receiving SNAP Total 86,523 / 91.5%
- Households Not Receiving SNAP Income Below Poverty: 6,452
- Households Not Receiving SNAP Income Above Poverty: 80,071

*Data Source: US Census Bureau, American Community Survey. 2013-17. Source geography: County*

Federally Qualified Health Centers

There are two federally qualified health centers in this selected area:

- Community Health Service, Inc. in Willmar (Kandiyohi County)
- Access Family Medical Clinic / Rural Health Center in Worthington (Nobles County)

*Data Source: US Department of Health & Human Services, Center for Medicare & Medicaid Services, Provider of Services File. March 2018. Source geography: County*
Medicare and Medicaid Providers

According to the U.S. Department of Health and Human Services, there were 142 active Medicare and Medicaid institutional service providers in the report area in the first quarter of 2018. These include:

Data Source: US Department of Health & Human Services, Center for Medicare & Medicaid Services, Provider of Services File. March 2018. Source geography: County

Persons Receiving Medicare

The U.S. Department of Health and Human Services reported that a total of 47,019 persons were receiving Medicare benefits in the report area in 2017. The majority of persons receiving Medicare in UCAP’s region are over age 65 (41,718 / 89%); a far less significant portion receive Medicare benefits have a disability (5,303 / 11%).

Data Source: Centers for Medicare and Medicaid Services, 2012-16. Source geography: County

Uninsured Population

The uninsured population is calculated by estimating the number of persons eligible for insurance (generally those under 65) minus the estimated number of insured persons. In UCAP’s area, 4.7%, or 10,978, of the insurable population are estimated to be uninsured.

Data Source: US Census Bureau, American Community Survey. US Census Bureau, Small Area Health Insurance Estimates. 2016. Source geography: County
Community Resources & Strengths

Volunteerism

Volunteers are essential resources for helping rural residents get where they need to go and access the volunteer-driven programs people depend on, such as Ruby’s Pantry and informal support networks. As baby boomers move from active-volunteers to elders needing assistance for themselves, there will likely be even greater need to recruit and coordinate volunteers to offer support to those in need. One survey respondent identified older retired volunteers as a key community asset, explaining “[we have] a large number of active older adults...may increase available volunteers.”

Tax Preparation

Several participants utilized the tax preparation assistance provided by UCAP and felt that this was a very valuable service. Participants mentioned that this could be a way to reach individuals in need who may not be aware of other sources of help, such as energy assistance, senior dining, and Head Start.

Employment

Unemployment change within the report area from March 2015 to March 2019 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this five year period fell from 6.15% to 4.72%.

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Thirteen-County Area</td>
<td>6.15%</td>
<td>5.76%</td>
<td>4.88%</td>
<td>5.15%</td>
<td>4.72%</td>
</tr>
<tr>
<td>Comprehensive Service 9 County Area</td>
<td>6.4%</td>
<td>5.96%</td>
<td>5.02%</td>
<td>5.28%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Limited Service 4 County Area</td>
<td>5.16%</td>
<td>4.97%</td>
<td>4.33%</td>
<td>4.64%</td>
<td>4.43%</td>
</tr>
</tbody>
</table>


A strong majority of those responding to UCAP’s survey worked full-time (63%), while 14% reported part-time work and 11% were retired. No respondents identified themselves as unemployed or without paid work.

Most respondents work a traditional Monday-Friday daytime workweek (94%). 17% work evenings, 4% work overnights, and 16% work weekends.

Unemployment has been steadily decreasing throughout UCAP’s region – and across Minnesota – for the last several years. Across southwest Minnesota, employers are working
hard to recruit the people they need to fill key positions. Organizations invested in regional planning and economic development are supporting entrepreneurship, assisting larger companies with regional recruitment strategies, and working to align workforce needs with training opportunities. There is great opportunity in linking UCAP’s programming to these efforts, especially among teens for whom a traditional 4-year degree may not be an option or a preference.

**Resources for Young Children**

The top three resources for low income children under 5 and their families were:

- Food and nutrition programs (70%)
- Free or low cost childcare options for preschoolers (55%)
- Parenting classes and/or support (51%)

Survey respondents felt that quality education, access to Head Start, and summer activities were important community assets. Representative comments include:

- “Very family-oriented community”
- “Great for kids”
- “Very friendly and lots of children”
- “Good school programs”
- “Nice communication, school and people are really helpful”
- “Good schools”
- “In [my location] being close to Head Start”
- “[My community] has many programs for young children, health, nutrition.”
- “Programs for kids”
- “Good schools, nice parks”
- “Food support options, school supply drive, low cost or free food for school aged children, winter gear for children.”

**Community Connectivity**

Southwest Minnesota is a region of significant contrasts. While there are unmet needs among the most financially vulnerable residents, our counties are also rich with natural, social, and economic resources. Many communities have strong traditions of locally-focused philanthropy and voluntarism, strong leadership, and a spirit of neighborliness that has transcended generations. As cultural shifts move many of us away from the personal connections and interdependence known by previous generations, small towns boast the potential to capitalize on the proximity of families at the very top of the economic hierarchy to families struggling to make ends meet.
The Southwest Initiative Foundation (SWIF) has launched the Grow Our Own initiative, which seeks to foster collaborative problem-solving related to the region’s most vulnerable youth. This effort, in concert with regional efforts to plan, collaborate, and problem-solve on a number of issues across the region and the state, hold potential for UCAP to ignite new partnerships and reshape existing collaborations. Local units of government and school districts are working to find creative and collaborative solutions to the vexing challenge of providing ample, affordable, and quality childcare at the local level; reaching out to the regional development commissions, as well as local and county officials to better understand the role UCAP can play as a trusted provider of early childhood supports, may prove beneficial and timely.

Survey respondents used the following language to describe the strengths of their communities:

- “Close knit”
- “Tight-knit”
- “Helpful & caring”
- “Small but strong”
- “Sticks together”

Public Gathering Spaces & Activity Centers are important places for people who may not have strong connections to the community, a broader familial support network, or outdoor spaces for gardening and other forms of recreation. One survey respondent identified the need for socialization for seniors as especially important, highlighting the “available socialization opportunities for seniors” in their community as a key strength.

**Informal supports**

Survey respondents identified “people willing to help” both children and senior citizens. Faith-based programs, strong family connections, and a general sense of neighborliness provide support where formalized programs fall short in terms of capacity or reach. Examples of these informal supports include:

- “Help each other”
- “Very helpful and caring community”
- “Strong faith based and good schools”
- “Resilience, lots of resources and people willing to help”
- “Helping each other in times of need”
- “Community members want to help bridge the gaps in our community.”

**Faith-based Supports**

Survey respondents recognized faith communities as important nodes of support and connection, helping to mobilize and organize volunteers to meet the needs of people in every community. Representative comments include:
• “Lots of churches. People who help if asked.”
• “Most people are willing to help one another if they are able to through church or community sponsored events to help address needs in the community (winter clothing items for children).”

Churches and faith communities play an important – albeit sometimes fragmented, unreliable, and informal – role in providing fill-the gaps and emergency assistance to those in need. There are anecdotal examples of more organized or formal faith-based initiatives across the region.

**Formal Support Services**

Survey respondents identified UCAP’s services, along with those provided by other organizations, as important facets of community strength. Representative comments include:

• “Great school and library”
• “There are many available resources. It seems once an issue or situation is identified, people rally around to make good things happen which is what community is all about. The hope would be that more people would know about available resources.”
• “Public transportation, food shelf, free or reduced school lunches.”
• “Have okay places to seek help.”
• “A lot of places that help people in need.”
• “I think most agencies within the community communicate and refer people to where they need to be. It depends on that individual if they follow through on those referrals.”
• “Food shelf, thrift store, nursing home, are the best. Good stores, folks who volunteer, support the food shelf.”
• “They do have job fairs, community events, the government center.”
• “United Community Action is well-known. Always helps me.”
• “Excellent county and city services as regards to street and garbage / recycling”
Identified Needs

Children aged 0-3

When survey respondents were asked to rate the level of need for children in their community, all measures were ranked as “high need” by nearly half or more of respondents. All options presented were identified as high needs with high quality childcare identified as a high need by the greatest number of respondents (64% for ages 0-3 and 73% for ages 3-5).

<table>
<thead>
<tr>
<th>Needs of 0-3 year olds in your community</th>
<th>Not a need</th>
<th>Some need</th>
<th>High need</th>
</tr>
</thead>
<tbody>
<tr>
<td>High quality childcare</td>
<td>8%</td>
<td>17%</td>
<td>73%</td>
</tr>
<tr>
<td>Health care</td>
<td>12%</td>
<td>37%</td>
<td>49%</td>
</tr>
<tr>
<td>Healthy foods/food support</td>
<td>9%</td>
<td>40%</td>
<td>50%</td>
</tr>
<tr>
<td>Services for children with disabilities</td>
<td>13%</td>
<td>38%</td>
<td>48%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Needs of 3-5 year olds in your community</th>
<th>Not a need</th>
<th>Some need</th>
<th>High need</th>
</tr>
</thead>
<tbody>
<tr>
<td>Services for children with disabilities</td>
<td>14%</td>
<td>36%</td>
<td>49%</td>
</tr>
<tr>
<td>Health care</td>
<td>14%</td>
<td>37%</td>
<td>47%</td>
</tr>
<tr>
<td>Healthy foods/food support</td>
<td>9%</td>
<td>39%</td>
<td>51%</td>
</tr>
<tr>
<td>High quality childcare</td>
<td>9%</td>
<td>25%</td>
<td>64%</td>
</tr>
</tbody>
</table>

School-age children

When asked to rate concerns related to youth in their communities, survey respondents identified the following with the greatest frequency:

- No place for youth to "hang out" (63%)
- Tobacco use/vaping by youth (49%)
- Other drug use by youth (not alcohol) (42%)
- Not enough after-school programming for youth (41%)

Limited transportation options, participation fees and gate fees for student activities (e.g., sports) often mean that youth from low-income and single-parent households are unable to participate on par with their peers.
Backpack programs that send food home with children as they head home for the weekend appear to be prevalent in many communities. Summer food programs were also seen as a valuable resource for families struggling to get by. Not having enough to do, and the prevalence of screens and social media in the lives of kids, were seen as challenges that need to be addressed.

The limited number of participants who have experience with Head Start found tremendous value in the program, but also felt that there could be more effort made to connect Head Start families with the other services provided by UCAP.

**Housing & Homeownership**

Homeowners do not have access to the help they need to maintain their homes and make repairs. Often homeowners rely on the help of friends or family to make repairs that they cannot afford, but if the work is faulty there is no recourse. For those who can afford to hire help, it is often impossible to get a contractor to take a small job such as repairing a single window, fixing a broken door, or replacing a crumbling walkway. For rural communities with limited and high-cost senior housing options, helping the elderly stay in their homes is contingent upon affordable and available help with home repairs and maintenance. The housing in UCAP’s counties is considerably older than that of Minnesota or the U.S. overall, with every one of UCAP’s counties reporting a median housing age that is older than state and national averages.

Some affordable housing options are not seen as safe, healthy, or well-maintained, due to drug use and other criminal activities on the premises. Many of the renters who participated in the focus groups opt not to take advantage of subsidized housing options because of this.

The top four areas identified as unmet housing needs were:

- Finding affordable housing that is safe (39%)
- Assistance with damage/security deposit funds (38%)
- Finding housing that is large enough for my family (34%)
- Assistance with repairs to my home (34%)

With the shifts in population within and across counties, rental properties are in high-demand. Many residents are hard-pressed to find affordable, quality rental homes that meet the needs of their families. This is a significant challenge for southwestern Minnesota and has immediate and long-term implications for efforts to recruit workers to the area.

Survey respondents reported a lack of affordable rental units (65%), large family rental units (46%) and single family homes for sale (37%).
The following were the most frequently identified services that would best serve the housing needs in respondents’ communities:

- Down Payment Assistance (57%)
- Maintenance/Repair help or training (49%)
- Utilities Payment Assistance (Energy Assistance Program) (46%)
- Assistance making homes more energy efficient (Weatherization) (45%)

The top three issues or barriers preventing home ownership were:

- Unable to secure financing/credit issue (66%)
- Lack of down payment (63%)
- Lack of housing options (45%)

**Transportation**

Transportation is a significant barrier for many participants, particularly those living outside regional hubs. In smaller towns, transportation options for those who do not drive is extremely limited and often requires planning well in advance. This is especially problematic for youth and elderly when it comes to getting to and from medical appointments, extracurricular activities, and picking up essentials such as prescriptions and groceries.

As small towns continue to lose grocery stores and pharmacies, access to on-demand transportation services that travel beyond a single zip code is increasingly important.

Nearly 90% of respondents to UCAP’s Stakeholder Survey reported that most of their transportation needs were met by a family car. Availability of public transportation is limited in rural areas, and focus group participants reported challenges fitting their schedule / transportation needs into the pre-scheduled routes that are most available in larger towns. In the smallest towns, UCAP informants suggested that relying on neighbors and family members was an essential way to get where they needed to go. Indeed, our survey found that just 7% reported having more than 40% of their needs met by something other than the family car.

While private transportation is an essential method of getting around for many in our rural region, having a reliable vehicle is an expense that many cannot afford. One in four survey respondents (22%) reported having missed work or a medical appointment due to lack of transportation. The most common reasons for traveling were for work and shopping. As the distances individuals travel for work, medical care, and groceries increases in rural areas, having access to reliable, flexible transportation is increasingly important not only to individuals and families, but to the viability or rural communities, businesses, and institutions across the board.
Nutrition, Health & Wellbeing

When the topic of medical care emerged, most participants felt the care they access is of high-quality. The challenge lies in terms of access, and geographic limitations to getting the care they need. Treatment timelines are often lengthy, as individuals wait for sporadic availability of specialists, compounded by limited transportation options in the most rural communities. Concerns related to mental health and substance abuse far outweighed concerns related to physical care. While 12-step groups (e.g., Narcotics Anonymous, Alcoholics Anonymous) are free and available in most communities, more structured care and support is hard to come by. Methamphetamines, opioids, and marijuana were all mentioned as particularly prevalent, though in one community participants felt strongly that methamphetamine use remains the most significant problem – endangering users as well as the broader community.

Mental health care is difficult to access, with Children’s Mental Health Services a particular challenge. Stigma and pride were seen as barriers for people to access help. Addressing trauma was a problem that one participant who also works in the child protection field, asserted that there is a great need to address the multi-generational trauma that many families in need experience. She felt that this was not being sufficiently addressed by people working in the human services and mental health fields.

92% of respondents to UCAP’s survey reported that the people in their household had health insurance; 8% reported some having health insurance but not all, and 2% reported no one in the household having health insurance.

Top five identified health care services needed in the community:

- Lack of providers for mental health services/needs (39%)
- High cost of medical emergencies (38%)
- Lengthy waiting list/times for dental visits (38%)
- Affordability of prescriptions and/or birth control (31%)
- High Cost of preventative and/or illness medical visits (27%)

Survey respondents identified the following as the top six needs related to food and nutrition in their communities:

- Education about preparing or shopping for nutritious meals on a budget (41%)
- Accessing well balanced nutritious meals (37%)
- Free or reduced lunches for children (32%)
- Free or reduced summer lunches for children outside of the regular school year (32%)
- Free or reduced lunches for seniors (29%)
- Expand food shelf days/hours (29%)
Support for People Struggling Financially

Top five solutions to helping people struggling financially in the community, as identified by survey respondents:

- Access to childcare (59%)
- Offer (more) affordable and safer housing (56%)
- Create more jobs (46%)
- Offer more affordable healthcare options (35%)
- Offer help with debt reduction (34%)

Fill that gaps funding is key – bridging the gap between very low-income households that qualify for most forms of support and families who are just getting by but struggling to get ahead through multiple jobs.

Increasing awareness about the services that are available was recognized as a key challenge in many of the communities included in this study.

Ongoing support of informal networks and opportunities for social connection. Many of the identified community strengths related to specific, formal programs; however, it was clear that there is great value associated with the social connections that are offered when individuals both give and receive help. Working to embed social connection in other aspects of programming and planning will be even more important as seniors lose the ability to drive, our smallest towns become increasingly isolated, and churches, schools, and medical facilities continue the trend toward consolidation and merger.

Basic Needs

Food assistance was used by a number of participants, including EBT cards, Ruby’s Pantry, NAPs, WIC and local independent Food Shelves. For some, reliable transportation and narrow pick-up windows was the biggest barrier to utilizing these local resources. For others, they both received assistance through these programs and offered their time as volunteers to ensure the programs remain viable. It was clear that food pick-ups, while not entirely accessible, were a valued point of connection for otherwise isolated individuals.

Energy Assistance

Energy assistance was seen as a vital form of support for many focus group participants. The reviews were mixed, however, and people generally agreed that this was a fantastic resource...if you could get it. There were concerns over eligibility requirements and limitations to services that defy common sense. One elderly participant explained that she received assistance in paying her heating bill but she could not find anyone to help her fix a broken window through which much of her subsidized heat was being lost.
Differences in Identified Needs by Income Groups

Analysis was completed on several different key questions to examine differences based on income status. The responses were divided into two categories: responses from households earning $40,000 or more and households with incomes less than $40,000. Overall, respondents of both groups identified similar needs for people that are struggling financially. However, differences emerged when it came to the importance of education or training to make better choices and maximize resources. The higher income group was more likely to view this as an important form of assistance for low-income households, illuminating the belief that people with lower incomes need training or education to make better choices or maximize their resources points. UCAP might consider opportunities to advance public awareness regarding the realities of living in or close to the poverty level, and the real constraints on making ends meet, regardless of people’s level of education or motivation.
Observations and Recommendations

Maximizing the Community Needs Assessment Process

In subsequent community needs assessment processes, we recommend that UCAP integrates the assessment process into the fabric of programming over a period of at least one year. Embedding ongoing community needs assessment into the annual work plans for UCAP, and creating the time, space, and capacity to analyze data on an ongoing basis, will make the process of community needs assessment richer both in terms of the assessment results and the ongoing insight and community engagement muscle that is built as staff and board consider the shifting tides of community – and how these trends intersect with and influence programming – on a deeper level.

Communication & Outreach

Survey data suggests that social media is a powerful tool for communicating with UCAP’s audiences. The overwhelming first choice for communicating with UCAP was internet/social media (64%) with newspaper in second at 16% of respondents.

We recommend tracking social media traffic related to different posts and topics and integrating social media into the community needs assessment process.

At the other end of the spectrum, diving deep into participatory processes to identify regional and local-level strengths and challenges would offer several benefits in terms of staff engagement, partnership and collaboration, and community awareness. Specific suggestions include hosting “town hall” style discussions on vexing community challenges in partnership with faith communities, other organizations, and community and advocacy groups.

Fostering Better Policy for Children in Poverty

Single-parent, female-headed households are disproportionately represented among the region’s families living in poverty. It is likely that this is, at least in part, an expression of the persistent wage gap between male and female earners across the country. Supporting policies that address this wage gap at the state and federal levels will help to foster financial security for the region’s most financially vulnerable children. Further, supporting accessible, quality childcare is essential to improving wellbeing among children in general in our region, and children living in poverty, more specifically. Many of UCAP’s counties suffer from staggering child care shortages, often resulting in low-quality, unreliable, or unaffordable childcare options. These shortages put a disproportionate burden on single-parent households.

Demographic Changes

Southwest Minnesota is rapidly changing; the demographic shifts that were once a distant prophecy are now fully realized in many communities across UCAP’s region. Aging populations, a “hollowing out” of working-age adults, increasing numbers of first- and
second-generation immigrants, greater cultural diversity are all impacting the way organizations must respond to challenges at the local level and opportunities to improve and enhance life for all residents. The primary data collected for this assessment severely underrepresented two key demographic groups: people of color and men. Working to intentionally engage these populations in future assessments will require creative strategies. Rethinking location, time of day, and outreach tactics will be essential to gaining greater insight into how to respond to the changing needs of communities across UCAP’s region.