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# Community Needs Assessment 2018

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## Arrowhead Economic Opportunity Agency

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The mission of AEOA is to strengthen communities by providing opportunities for people experiencing social and economic challenges.

AEOA Planning Department, December 2018.

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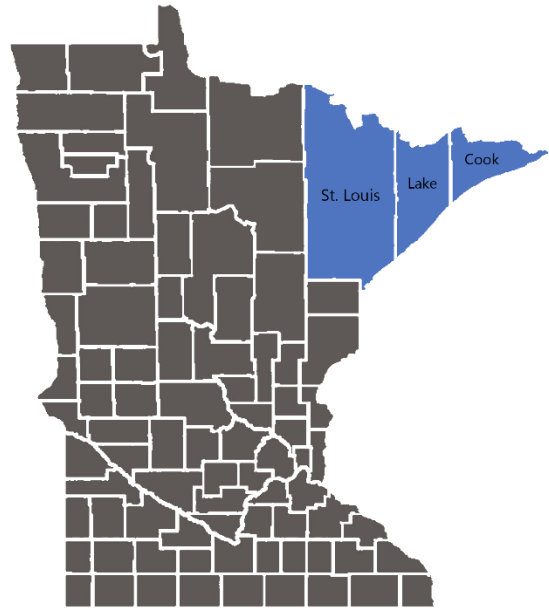
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## **Introduction**

The Arrowhead Economic Opportunity Agency (AEOA) is one of the largest private, non-profit Community Action Agencies in Minnesota. AEOA's mission is to *strengthen communities by providing opportunities for people experiencing social and economic challenges*. For over five decades, the Agency has grown in response to community needs and currently provides services to community members through five major departments including Employment and Training; Head Start; Housing; Senior Services; and Arrowhead Transit.

The Agency is governed by a 27-member Board of Directors, representing an equal cross-section of low-income individuals, public officials, and private sector parties. Employing over 440 full- and part-time employees across nine counties, AEOA is widely recognized as a primary support resource for the region's low-income population. AEOA is also a state-designated employment and training service provider, as well as a Community Housing Development Organization. Although AEOA's central office is in St. Louis County, the Agency's service area covers roughly 23,000 square miles, a geographic area larger than ten states. AEOA has staff at 119 locations dispersed throughout the region including in area WorkForce Centers, school districts, and community colleges.



AEOA's Community Action Service Area

This needs assessment, unless otherwise noted, evaluates the cause and consequences of poverty within AEOA's legislatively-designated Community Action area of Cook, Lake, and St. Louis Counties.

## **Requirements**

A comprehensive community needs assessment is not only best practice but is required by the Community Service Block Grant (CSBG) authorizing statute.

The CSBG Act, Section 676(b)(11) states, "as assurance that the State will secure from each eligible entity in the state...*a community action plan that includes a community-needs assessment for the community served*". It is expected that the needs assessment will be performed every three years.

Additional guidance on what constitutes a comprehensive community needs assessment was provided as part of the National Organizational Standards adopted by Minnesota's Office of Economic Opportunity. These guidelines were developed in partnership between the National Community Action Partnership and the National Office of Community Service, Department of Health and Human Services. *Category Three: Community Assessment* addresses requirements that agencies should follow in developing and implementing a community needs assessment.

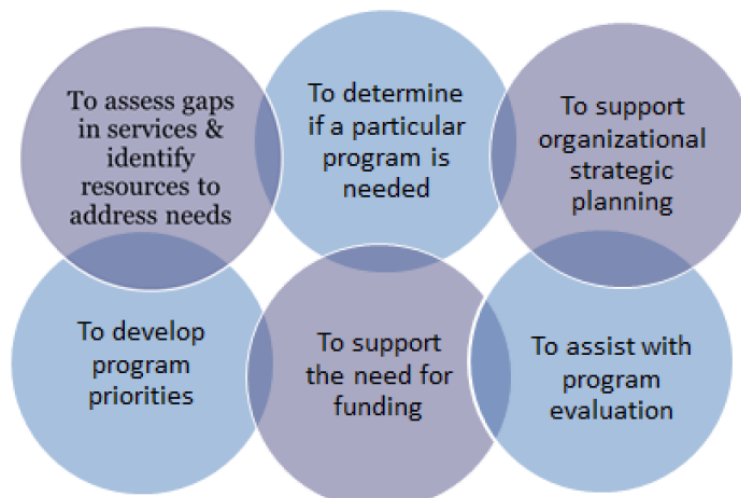
### Category Three Standards State:

- Standard 3.1** The organization conducted a community assessment and issued a report within the past 3 years.
- Standard 3.2** As part of the community assessment, the organization collects and includes current data specific to poverty and its prevalence related to gender, age, and race/ethnicity for their service area(s).
- Standard 3.3** The organization collects and analyzes both qualitative and quantitative data on its geographic service area(s) in the community assessment.
- Standard 3.4** The community assessment includes key findings on the causes and conditions of poverty and the needs of the communities assessed.
- Standard 3.5** The governing board formally accepts the completed community assessment.

There are additional standards that relate to the community needs assessment as well.

- Standard 1.1** The organization demonstrates low-income individuals' participation in its activities.
- Standard 1.2** The organization analyzes information collected directly from low-income individuals as part of the community assessment.
- Standard 2.2** The organization utilizes information gathered from key sectors of the community in assessing needs and resources, during the community assessment process or at other times. These sectors would include at minimum: community-based organizations, faith-based organizations, private sector, public sector, and educational institutions.
- Standard 2.4** The organization documents the number of volunteers and hours mobilized in support of its activities.
- Standard 6.4** Customer satisfaction data and customer input collected as part of the community assessment is included in the strategic planning process.

## Why do we do Needs Assessments?



## **Methodology**

AEOA performed the triennial community needs assessment October and November 2018. The Agency utilized several methods to reach low-income and elderly households, as well as the larger community.

The process included the following:

- A review of demographic, economic, housing, and social characteristics of Cook, Lake, and St. Louis Counties to identify the causes of poverty. Links to data reports used in this review are provided in the resource section of this report;
- One-to-one surveys of program participants from the five service departments of AEOA;
- Electronic surveys of the general community population, community partner agencies, and AEOA staff;
- Agency data including Head Start Program Information Reports, CSBG annual reporting, Agency county service grid and descriptions, and other Agency data reports.

## **Surveys**

Each department was responsible for completing a given number of one-to-one surveys with their clients and were expected to input client responses into a Survey Monkey link for data collection purposes. Departments were issued the following:

Employment and Training	75 surveys
Head Start	75 surveys
Housing	75 surveys
Senior Services	30 surveys
Rural Rides	30 surveys

In addition, the Employment and Training Department sought to perform an additional 65 surveys with community college students; and North Shore Area Partners offered to perform 50 surveys in Lake County with their clients. This brought the total anticipated one-to-one surveys to 400. With a 92% response rate, staff collected 368 responses. This is the highest response rate we have seen over the last three community needs assessments. Given survey implementation and content has not largely changed over the years, this increase in response is attributed to the current rise in community activism across Minnesota.

Respondents were asked to answer questions regarding quality of life, health, housing, employment, education, transportation, children and youth, and senior issues.



This year, a condensed on-line version of the survey was distributed to the broad community through newspapers, flyers, business cards, and social media. A total of 307 individuals responded to the on-line-only survey. While condensed for ease of use, the survey covered the same topics as the one-to-one client survey.

In addition, separate employee and community partner surveys were performed utilizing Survey Monkey links sent out via e-mail to staff and partner listservs. A flyer was also provided at functions where community partners gathered. A total of 48 responses were collected from staff and 60 responses from community partners.

**Incentive**

To encourage client participation in the survey, a \$5 incentive was distributed to individuals who completed the survey to compensate them for their time. For Agency fiscal purposes, participants were asked to sign a separate sheet of paper stating that they received the \$5 incentive. This process ensured anonymity of survey participants.

In addition, a condensed on-line version of the survey was distributed to the broad community through newspapers, flyers, and social media. To encourage individuals to participate in the survey, especially those not receiving services, a drawing for one of three \$50 gift cards was advertised as an incentive. Once the survey was complete, the participant was routed to a separate web page, detached from the survey, that collected contact information for the drawing. This process ensured that participants remained anonymous. To prevent duplication of data, Agency clients were not encouraged to participate in the on-line survey if they already completed the full survey for the \$5 incentive.

Once the survey closed, Planning Department staff combined all on-line survey participant names and three winners were randomly drawn. The three winners were notified and sent a \$50 gift card, along with a thank you from the Agency.

No incentive was provided to staff or partner agencies to complete the survey.

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### **Community Action Service Area Description**

AEOA is legislatively-designated to serve the counties of Cook, Lake, and St. Louis, Minnesota. The service area covers 12,494, mostly rural, square miles. These counties collectively are referred to as the Arrowhead Region of Minnesota. The Arrowhead is a rugged and beautiful land where people have sustained themselves for generations on its natural resources—logging, mining, and tourism. The region is strongly connected by its predominant economic industry, its isolation, its ethnic and immigrant origin, and a hardscrabble blue-collar lifestyle.

At the tip of the Arrowhead Region is Cook County, the second largest county by land area in Minnesota. Cook County boasts a population of 5,215. Given only 43% of the county is land, less than four people reside per square mile. Only nine percent (9%) of Cook County land is privately owned, with the bulk under federal and state ownership for parks or designated wilderness areas. Cook County is also home to the Grand Portage Indian Reservation which abuts Minnesota's border with Canada. Grand Portage is part of the Lake Superior Band of Chippewa but is not covered by the Treaties signed by that group.

West and south of Cook County is Lake County. The county population sits at 10,721 or roughly five persons per square mile. Within the boundaries of Lake County are four state parks, a national forest, and the internationally known Boundary Waters Canoe Area Wilderness (BWCAW). Lake County does have a mine within its borders, but it's next primary industries are shipping and timber.

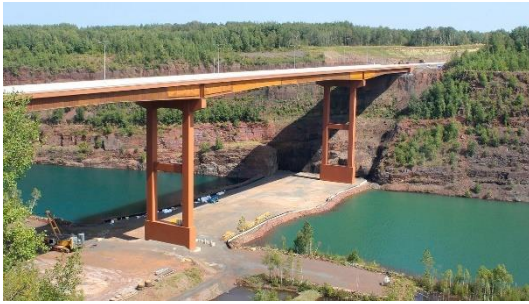
West of Lake County, St. Louis County is geographically one of the largest counties east of the Mississippi River. With a population of 200,353 across 7,092 square miles, there are roughly 32 persons per square mile. However, the county's population is concentrated around the urban centers of Duluth, Hibbing, and Virginia, with several smaller communities stretching across the Mesabi and Vermillion Iron Ranges.

St. Louis County is also home to the Bois Forte Band of Chippewa. Separated by Highway 53, the Nett Lake and Vermilion communities are home to roughly 500 individuals. A portion of the Band falls within Itasca County at Deer Creek as well. Both Grand Portage and Bois Forte were created under the Treaty of 1854.



Iron ore mining has been a chief industry in northern Minnesota since its original discovery in the late 1800s. Open pit mining provides not only a unique landscape, but unique land use systems as well. The Arrowhead is the only Minnesota region where an 1889 law permitted the State to sell surface land while retaining the mineral rights beneath. The law was eventually expanded to **require** the state to retain the mineral rights. Mineral rights are then held in trust or sold for mining exploration. For instance, the main state highway connecting the belt of small cities and townships across the Mesabi Iron Range is located on land leased from the mining companies who own the underground mineral rights. A section of that highway was recently moved to make way for additional mining efforts in the heart of the Quad Cities area.





*Highway 53 Bridge between Eveleth and Virginia, Minnesota, relocated between two dormant mine pits to allow for Cleveland Cliff’s mine expansion*

Our region is less a series of small towns and more an area with a common identity forged in the economy of the region—mining and logging. The boom-and-bust cycle of these industries creates periods of relative wealth and periods of poverty. Even in the good days, however, a dichotomy has existed between the well-paid and predominantly male mining and logging positions and most other jobs in the area. In our region, this reality has contributed to the feminization of poverty. The economy has diversified a bit over the last several years with health care and related industries coming in strong, and this has helped

Current economic prospects look promising, as several industries are looking at building in the Arrowhead. These industrial projects will affect job opportunities and housing. Preparing unskilled workers for newly-created jobs or those jobs vacated by more skilled laborers moving up the ladder could be a resource challenge. Additionally, there may well be a housing crisis created by increased demand—first from construction, and then the permanent jobs that follow. Planning for this potential boom needs to take into consideration effects on all our residents and most especially those with fewest resources.

**Poverty Definition**

To understand the data AEOA has collected, it is important to understand the two main definitions of poverty used in gathering data.

The United States Census Bureau follows the Office of Management and Budget’s Statistical Policy Directive 14. The current poverty measure was developed in the mid-1960s and is “derived from the cost of a minimum food diet multiplied by three to account for other family expenses.” There are 48 poverty thresholds used to determine the measure of need for a family. If the household income is less than the determined threshold, then everyone in that household is determined to fall within poverty, statistically. The income portion of this measure is determined on income before taxes and does not consider non-cash benefits.

AEOA utilizes the Federal Poverty Level (FPL) for sake of the community needs assessment survey and, by and large, for eligibility determination for AEOA services. These guidelines are provided by the US Department of Health and Human Services and are adjusted based on the Consumer Price Index (CPI). The FPL has standardized increments between family sizes. Limits used in defining who falls within poverty for this report are provided in the chart from HHS.

Persons in family/household	Poverty guideline
1	\$12,140
2	16,460
3	20,780
4	25,100
5	29,420
6	33,740
7	38,060
8	42,380

For families/households with more than 8 persons, add \$4,320 for each additional person.

# OVERVIEW



Helping People. Changing Lives.  
**community Action**  
PARTNERSHIP  
AMERICA'S POVERTY FIGHTING NETWORK

## THE PROMISE OF COMMUNITY ACTION

Community Action changes people's lives,  
embodies the spirit of hope,  
improves communities and  
makes America a better place to live.  
We care about the entire community,  
and we are dedicated to  
helping people help themselves  
and each other.



## Overview of the Causes of Poverty

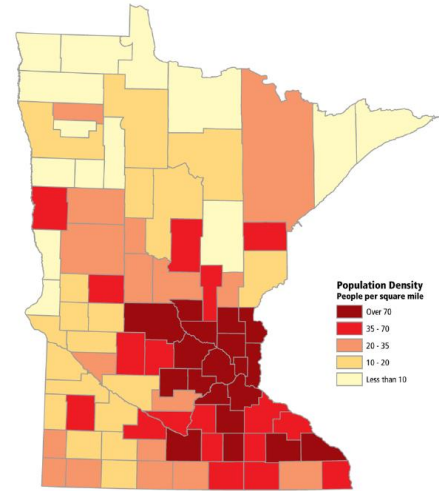
### Overall Population

As previously mentioned, most of the Arrowhead is less densely populated than the rest of Minnesota as illustrated in the map below. The 2016 American Community Survey indicates the region has a total population of 216,289 people. In addition, the area is seeing a mixture of population growth and loss, but trends well below the state of Minnesota’s anticipated population growth rate of 10.8%. Lake County has experienced a three percent (3%) population decline since 2010.

Report Area	Total Population, 2016 ACS	Total Population, 2000 Census	Population Change from 2000-2016 Census/ACS	Percent Change from 2000-2016 Census/ACS
Report Location	216,289	216,754	-465	-0.21%
Cook County, MN	5,215	5,168	47	0.91%
Lake County, MN	10,721	11,058	-337	-3.05%
St. Louis County, MN	200,353	200,528	-175	-0.09%
Minnesota	5,450,868	4,919,479	531,389	10.8%
United States	318,558,162	281,421,906	37,136,256	13.2%

Note: This indicator is compared to the state average.

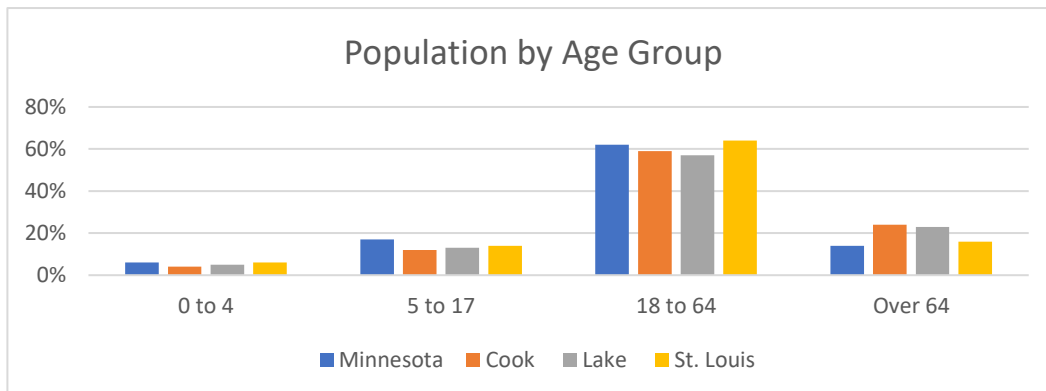
Data Source: US Census Bureau, American Community Survey, US Census Bureau, Decennial Census, 2012-16. Source geography: County → [Show more details](#)



### Age and Gender

The Arrowhead population is by and large older than the rest of the state. In addition, the American Community Survey (ACS) five-year population estimate states, females represent 50.14%, while males account for 49.86%. Last reporting cycle, fifty-eight percent (58%) of those served by AEOA programs were females.

The median age, 51-52, was consistent across counties served. Minnesota Compass reports that over the next two decades there will be little or no growth among the working-age population (18-64) in the Arrowhead. In 2017, forty-four percent (44%) of those AEOA served were age 55 or older. Demographics for the region are represented in the chart below.



**Race and Ethnicity**

According to the 2012-2016 ACS roughly one and a half percent (1.5%) of the Arrowhead population identified as Hispanic. During AEOA’s last CSBG annual report nearly two percent (2%) of the clients served by the Agency identified themselves as Hispanic. In addition, roughly two percent (2%) of the population in the Arrowhead are foreign-born.

Predominantly, AEOA serves a very white area at ninety-three percent (93%). However, people of color are disproportionately represented in the people we serve as evidenced in the last Community Service Block Grant (CSBG) annual reporting. It’s important to note that according to Minnesota Compass, Minnesota’s population of color is growing faster than most other states and that since 2010 the largest population growth has occurred among the African American/Black and Asian populations.

	White	African American or Black	American Indian	Asian	Native Hawaiian	Mixed Race
Report Area	92.9%	1.5%	2.0%	1.0%	0.0%	2.6%
AEOA Clients Served (2017 annual report)	87.5%	3.9%	4.5%	0.4%	0.2%	2.5%

According to Minnesota Compass, overall, people of color in our community are:

- More likely to live in poverty
- Less likely to graduate from high school
- Less likely to own their own home
- More likely to suffer from chronic illness

**Poverty in the Arrowhead**

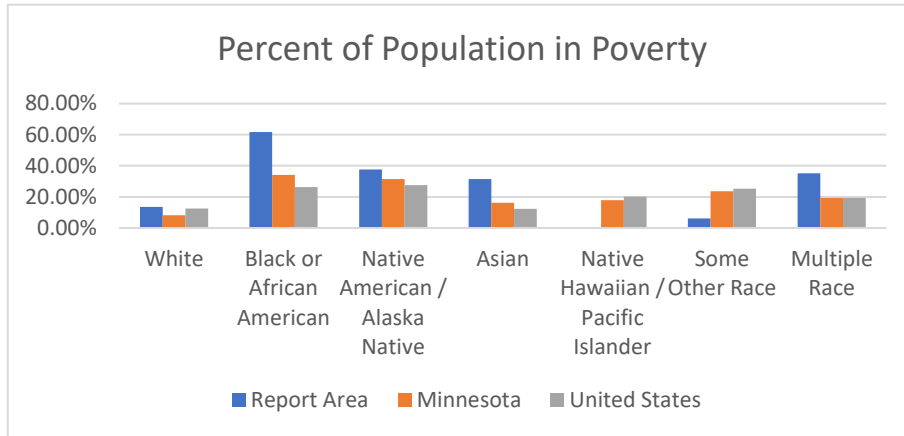
The 2016 poverty estimates show nearly fourteen percent (14%) of the Arrowhead population living at 100% of the federal poverty income guidelines. That is \$25,100 for a family of four. This is nearly four percent (4%) higher than Minnesota’s overall poverty level of ten percent (10%) and tracks with the United States’ level of fourteen percent (14%). AEOA’s clients are predominantly living below the poverty line, with fifty-seven percent (57%) of those served in 2017 reporting incomes below the Health and Human Services limits.

	Percent of Poverty Limit (HHS)			
	Below poverty	100-149%	150-199%	200% or higher
Report Area	15%	9%	9%	67%
AEOA Clients Served (2017 ROMA)	57%	22%	20%	1%

In addition, the area has seen an increase in the poverty rate over the last several years. Our region saw a five percent (5%) increase, while Minnesota and the US saw roughly a three percent (3%) increase respectively. Females are more likely to be in poverty (16.24%) than males (14.29%), as are those of Hispanic origin (17% versus 15% for non-Hispanic).

**Poverty by Race**

The poverty rates for people of color are substantially higher than that of white people in the Arrowhead. Specifically, in St. Louis County, the African American population has four and a half (4.5) times the poverty rate of white residents (62.17% and 13.69% respectively)



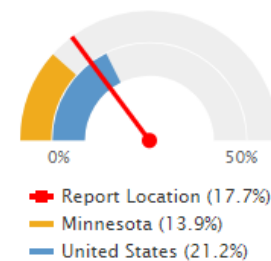
**Poverty by Household Type**

We also examined poverty by household type. Female headed households represent a disproportionate number of households in poverty. There are nine percent (9%) of all households living in poverty and the female headed households represent five percent (5%) of that compared to married couples (2.5%) and male headed households (0.9%). Last reporting period single female headed households represented thirteen percent (13%) of those served by AEOA while single male headed households were only five percent (5%). Single adults with no children represented sixty-five percent (65%) of those served by AEOA in the 2017 reporting period.

**Children in Poverty**

The poverty rate for children within the Arrowhead (18%) was higher than the state of Minnesota overall (14%), but lower than the national average (21%). Again, these rates more than quadruple if we examine the racial background of respondents.

Ages 0-17 Poverty Rate



Children in Poverty	
Race	Percentage of Poverty
Black or African American	69%
Native American or Alaskan Native	49%
Multiple Race	40%
White, Non-Hispanic	14%
Asian	4%

**Seniors in Poverty**

The American Community Survey tells us that seven percent (7%) of seniors are living in poverty within the Arrowhead. Again, women are disproportionality represented with a rate of nearly nine percent (9%) while men have a rate of six percent (6%). Additionally, seniors of color struggle more than their white counterparts.

Seniors in Poverty	
Race	Percentage of Poverty
Black or African American	51%
Asian	43%
Native American or Alaskan Native	22%
Multiple Race	9%
White, Non-Hispanic	7%

### Cost of Living in the Arrowhead

The Minnesota Department of Employment and Economic Development (DEED) provides a yearly estimate of the basic-needs costs based on federal and state data. This cost of living examines seven monthly living expenses: food, housing, health care, transportation, child care, other necessities, and net taxes. DEED states that the average family size in Minnesota is three persons with an average workweek of less than 35 hours. Based on AEOA’s last CSBG annual report, the Agency predominantly serves single individuals (44.6%) and those on Social Security (26%). The next highest family makeup is one-parent households at twenty-three percent (23%).

The chart below shows the hourly wage required for a single-parent household to meet their basic needs. On average, in the Arrowhead a single person with a child working full-time (2,080 hours) would need to make \$20.87 per hour or \$43,409 per year to meet their household’s basic needs.

According to DEED’s Occupational Employment Statistics, the median hourly wage for all occupations in the seven counties of Northeast Minnesota was \$17.72 per hour in the first quarter of 2018 this is \$2.35 below the state’s media hourly wage. The largest occupations in the region include office and administrative support, food preparation and serving, sales and related, and health care practitioner positions. Several of these are also the lowest paying jobs: food prep and serving, sales and related, personal care and service, and health care support.

	Yearly Cost	Hourly Wage	Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Cook County	\$45,116.00	\$21.69	\$710.00	\$482.00	\$269.00	\$787.00	\$652.00	\$371.00	\$489.00
Lake County	\$42,805.00	\$20.58	\$493.00	\$488.00	\$269.00	\$744.00	\$776.00	\$360.00	\$437.00
Saint Louis County	\$42,307.00	\$20.34	\$524.00	\$485.00	\$269.00	\$790.00	\$664.00	\$373.00	\$421.00

### Dealing with Unexpected Expenses

*While self-reported financial preparedness has improved substantially over the past five years, a sizeable share of adults nonetheless say that they would struggle with a modest unexpected expense.*

- Four in 10 adults, if faced with an unexpected expense of \$400, would either not be able to cover it or would cover it by selling something or borrowing money. This is an improvement from half of adults in 2013 being ill-prepared for such an expense.
- Over one-fifth of adults are not able to pay all of their current month’s bills in full.
- Over one-fourth of adults skipped necessary medical care in 2017 due to being unable to afford the cost.

### Report on the Economic Well-Being of US Households in 2017

~The Federal Reserve~

## **Overview of the Consequences of Poverty**

As previously mentioned, AEOA performed three surveys which will be reviewed throughout this report: Agency client one-to-one, community internet based, and senior services one-to-one.

### *Client Survey*

The one-to-one survey respondents were predominantly white (71%), followed by mixed race (13%), and African American and Native American (8%, respectively). On average the survey respondents had a high school diploma or GED, but fifteen percent (15%) had less than a high school equivalency while forty-eight percent (48%) had attended some college or trade school. Sixty-six percent (66%) of respondents were female; thirty-five percent (35%) had a disability; forty-two percent (42%) were working either full- or part-time; and eleven percent (11%) had no health insurance.

These survey participants reported the following primary top problems:

- 65% of participants reported that it was a problem to have ***enough money to pay bills***
- 60% of participants reported that it was a problem to have ***enough money to buy clothing***
- 59% of participants noted that it was a problem to have ***the ability to pay debt or take care of bad credit***
- 59% of participants noted that it was a problem to have the ***ability to get credit***
- 58% of participants said that having ***enough money to buy a car*** was a problem
- 56% of participants reported finding ***a job that pays enough to support basic needs*** was a problem

### *Community Survey*

The community survey respondents were also predominantly white (93%) followed by Native American and African American at two percent (2%) respectively. These demographics mimic the regional makeup more closely than AEOA's client base. Twenty-seven percent (27%) had at least one household member with a disability; seventy-six percent (76%) were working either full- or part-time; and three percent (3%) had no health insurance.

These survey participants reported the following top problems:

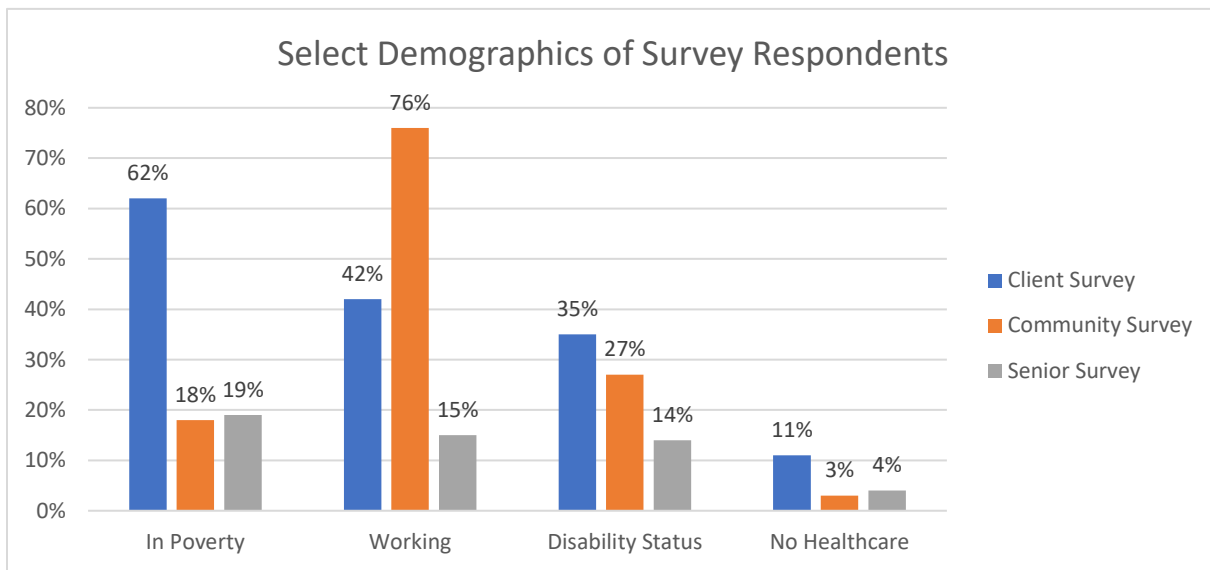
- 46% of participants reported that they do not have ***enough money to participate in fitness activities***
- 44% of participants reported that they do not have ***enough money to participate in recreational activities***
- 44% of participants reported not having ***enough money to afford repairs on their home*** if they need it
- 37% of participants reported ***facing financial challenges related to housing*** within the past year
- 36% of participants reported that they do not have ***enough money to repair their vehicle***
- 33% of participants reported that they are ***not able to afford healthy food options***

### Senior Survey

The senior survey respondents were also predominantly white (95%) with the other five percent (5%) not reporting their race or ethnic heritage, again, mimicking the regional demographics. Fourteen percent (14%) had at least one household member with a disability; fifteen percent (15%) were working either full- or part-time; and only four percent (4%) had no health insurance.

The senior survey participants reported the following top problems:

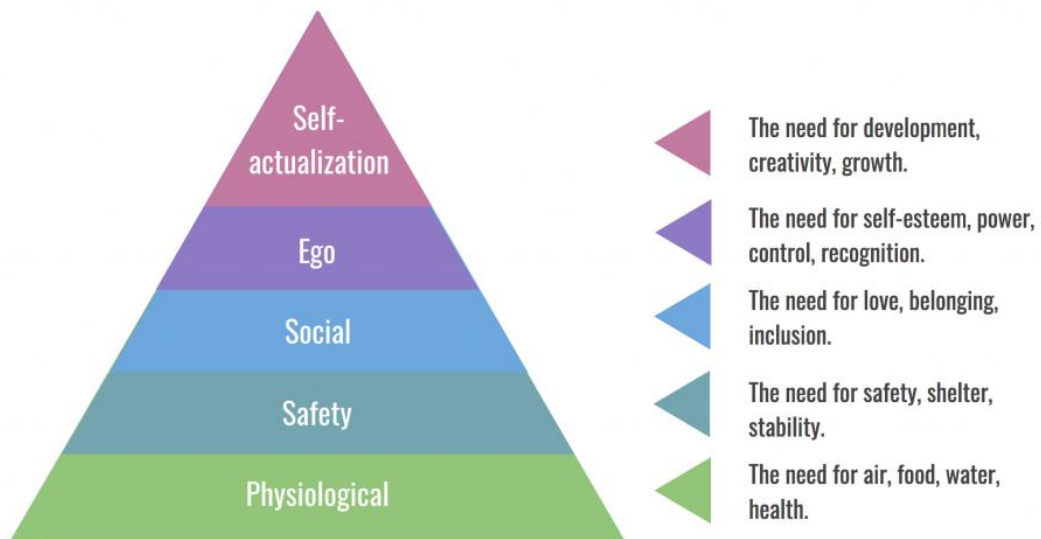
- 44% of participants reported they **had fear of or difficulty driving at night**
- 43% of participants reported they **had fear of or difficulty driving or long distances**
- 39% of participants reported that their **physical health** has been a problem
- 37% of participants reported they were **not able to afford enough food to eat**
- 37% of participants reported they were **not able to afford the food they wanted to eat**
- 35% of participants reported they are **not able to perform interior or exterior repairs to their home**





# QUALITY OF LIFE AND HEALTH

## Maslow's Hierarchy of Needs



### Causes of Poverty

The Robert Woods Johnson Foundation ranks counties across the nation for overall health outcomes and factors. There are eighty-seven (87) counties in Minnesota. Cook, Lake, and St. Louis Counties are ranked 82<sup>nd</sup>, 71<sup>st</sup>, and 74<sup>th</sup>, respectively for overall health outcomes. Of those living in St. Louis and Lake Counties, twelve percent (12%) reported having poor or fair health. Cook County was a little higher at thirteen percent (13%), but still within the trend of the state of Minnesota overall.

	Minnesota	Cook	Lake	St. Louis
<b>Health Outcomes</b>		82	71	74
Length of Life		81	73	67
Quality of Life		84	62	77
Poor or fair health	12%	13%	12%	12%
Poor physical health days	3	3.2	3.1	3.6
Poor mental health days	3.2	3.2	3	3.3
Low birthweight	6%	8%	6%	6%

The counties are also ranked 35<sup>th</sup>, 24<sup>th</sup>, 69<sup>th</sup>, in overall health factors. There were several categories that were evaluated to determine these rankings: Health Behaviors; Clinical Care; Social and Economic Factors; and Physical Environment.

### Selected Ranking Factors

	Minnesota	Cook	Lake	St. Louis
<b>Health Behaviors</b>		47	27	77
Adult smoking	15%	15%	14%	18%
Adult obesity	27%	30%	29%	28%
Physical inactivity	20%	19%	22%	22%
Access to exercise opportunities	88%	99%	84%	84%
Excessive drinking	23%	20%	20%	23%
Alcohol-impaired driving deaths	30%	100%	78%	26%
Teen births	17		30	16
<b>Clinical Care</b>		48	27	13
Uninsured	5%	8%	4%	5%
Preventable hospital stays	37	53	33	39
<b>Social and Economic Factors</b>		45	47	74
<b>Physical Environment</b>		3	13	66

While ranked well in Clinical Care, it is important to note that Cook County has higher rates of uninsured adults and children than the statewide average. In addition, several of the counties have ratios of primary care physicians and dentists to population higher than the statewide average.

### Levels of Insurance

	Minnesota	Cook	Lake	St. Louis
<b>Clinical Care</b>		48	27	13
Overall Uninsured	5%	8%	4%	5%
Uninsured adults	6%	9%	5%	6%
Uninsured children	3%	7%	4%	3%
Health care costs	\$ 8,250	\$ 7,569	\$ 8,616	\$ 8,317

### County Population to Single Provider

	Minnesota	Cook	Lake	St. Louis
Primary care physicians	1,110	580	1,060	800
Dentists	1,440	2,640	2,660	1,200
Mental health providers	470	760	1,770	470

Additionally, individuals in poverty with the Arrowhead delay dental care at high rates.

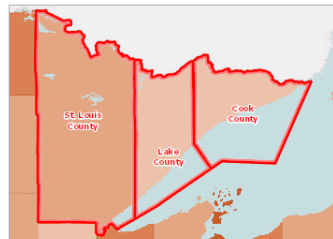
	Cook		Lake		St Louis	
	In Poverty	Not in Poverty	In Poverty	Not in Poverty	In Poverty	Not in Poverty
Delayed seeking dental care	42%	27%	29%	20%	41%	23%

	Minnesota	Cook	Lake	St. Louis
Food environment index	8.9	8	8.7	7.8
Food insecurity	10%	10%	10%	12%
Food Insecurity - age 0-17	16%	18%	20%	20%
Food Insecure - ineligible for assistance	35%	23%	30%	28%
Food insecure- ineligible age 0-17	33%	5%	31%	28%
Limited access to healthy foods	6%	10%	3%	9%

The Robert Woods Johnson Food Environment Index weighs two indicators of the food environment: limited access to healthy foods and food insecurity. A rating of zero is the worst and ten is the best. The number of youth experiencing food insecurity is double, and the number of individuals experiencing food insecurity who are not eligible for any form of assistance is nearly triple the overall rate.

The 2016 American Community Survey shows 9,811 households on the Supplemental Nutrition Assistance Program (SNAP), often referred to as food stamps. That represents ten percent (10%) of the area’s population. During that same period 7,871 eligible households under the poverty level were not receiving SNAP. African Americans (49%) and Native Americans (38%) are disproportionate users of the SNAP program in St. Louis County. Similar data is not available for Cook or Lake Counties, each of which hosts one food desert census tract. St. Louis County hosts thirty (30) food desert census tracts. In addition, the report shows that seventy seven percent (77%) percent of St. Louis County residents consume less than five (5) servings of fruit or vegetables a day. Data is not available for Cook or Lake County.

Data Source: US Census Bureau, American Community Survey, 2012-16. Source geography: County → Show more details



Households Receiving SNAP Benefits, Percent by County, ACS 2012-16

- Over 19.0%
- 14.1 - 19.0%
- 9.1 - 14.0%
- Under 9.1%
- No Data or Data Suppressed
- Report Location

According to the 2015 Bridge to Health report, forty-one percent (41%) of those at less than 200% of poverty reported food insecurity, answering “often or sometimes” to the question “During the past 12 months how often did you worry that your food would run out before you had money to buy more?” A separate question on food shelf use revealed that thirty percent (30%) of those at less than 200% of poverty had used a food shelf.

On average sixteen percent (16%) of those over the age of twenty in the Arrowhead report having no leisure time physical activity. The area does however, have a larger than average rate of individuals that bike to work: eleven percent (11%) in Cook, seven percent (7%) in Lake, and five percent (5%) in St. Louis County.

Mental health is another area of health concern with individuals in poverty experiencing higher rates of depression or problems with emotions than their counterparts. In addition, those in poverty are more likely to delay seeking care.

**Mental Health Concerns**

	Cook	Lake	St. Louis
Anxiety or panic attacks	22%	17%	22%
Depression	24%	22%	27%
Other mental health problems	9%	6%	10%

	Cook		Lake		St. Louis	
	In Poverty	Not in Poverty	In Poverty	Not in Poverty	In Poverty	Not in Poverty
Report stress, depression or problems with emotions for 14 or more days in the past month	14%	10%	17%	14%	35%	9%
Delay seeking mental health care	19%	12%	8%	11%	29%	13%

## Consequences of Poverty

### *Client Survey*

Nearly fifty percent (50%) of AEOA client respondents reported having Medical Assistance as their health insurance with twenty-five percent (25%) reporting MinnesotaCare and another fifteen percent (15%) on Medicare. There were only thirteen percent (13%) of respondents that indicated they held private insurance and five percent (5%) with employer provided health insurance. Also, a large number, eleven percent (11%), had no health insurance at all. Forty percent (40%) of respondents reported having poor or fair health. Twenty-five percent (25%) have been refused care by a dentist or didn't make an appointment because they thought they would be refused care.

Other indicators of quality of life and health concerns:

- 54% of participants reported that it was a problem to engage in ***affordable recreation***
- 48% of participants reported that it was a problem dealing with ***mental health or other emotional problems***
- 45% of participants reported that it was a problem ***having trouble doing things they normally enjoy or feeling sad, empty, and blue***
- 43% of participants reported that it was a problem to have ***a dentist to go to***
- 30% of participants reported that it was a problem to have ***dental insurance coverage***

When it comes to food access participants reported that in the week prior to the survey:

- 59% had not ***eaten at least four servings of fruit and vegetables each day***
- 45% were not able to ***afford the food they wanted to eat***
- 36% were not able to ***afford healthy food***
- 19% were not able to ***afford enough food to eat***
- 18% had not ***had at least two complete meals a day***

### *Community Survey*

Forty percent (40%) of community respondents held employer provided insurance with another twenty-three percent (23%) indicating that they held private insurance. In contrast, only twenty-one percent (21%) of community respondents reported having Medical Assistance as their health insurance with twenty percent (20%) reporting MinnesotaCare. Twenty-three percent (23%) were on Medicare. Less than three percent (3%) had no health insurance at all. Nineteen percent (19%) of respondents reported having poor or fair health.

Other indicators of quality of life and health concerns:

- 46% of participants said they do not have enough ***money to participate in fitness activities***
- 31% of participants said they do not have enough ***money to buy clothing***
- 28% of participants said they do not have enough ***money to pay for health care***
- 17% of participants said they do not have enough ***money to buy food***
- 13% of participants said they do not have ***access to mental health services if needed***
- 10% of participants said they do not have ***access to a doctor or dentist when needed***

When it comes to food access participants reported that in the week prior to the survey:

- 33% were not able to ***afford healthy food***
- 31% were not able to ***afford locally grown food***
- 9% had not ***had at least two complete meals a day***

### *Senior Survey*

Seventy-seven percent (70%) of senior respondents were on Medicare. Twenty percent (20%) indicated private insurance as well. Five percent (5%) indicated veterans' health care while only four percent (4%) had no health insurance. Thirty percent (30%) of respondents reported having fair health. No respondents reported poor health.

Other indicators of quality of life and health concerns:

- 61% of participants said they have a ***chronic health condition like arthritis or diabetes***
- 39% of participants said that their ***physical health*** was a problem
- 32% of participants said they had a condition that ***substantially limits their daily activities such as walking, climbing stairs, reaching, lifting, or carrying***
- 23% of participants ***felt lonely, sad, or isolated***
- 19% of participants ***felt confused or overwhelmed*** in the week preceding the survey
- 18% of participants have needed ***eye care or glasses and been unable to afford it***

When it comes to food access participants reported that in the week prior to the survey:

- 37% were not able to ***afford enough food to eat***
- 37% were not able to ***afford the food they wanted to eat***
- 35% were not able to ***afford healthy food***
- 32% had not ***eaten at least four (4) servings of fruit and vegetables each day***
- 31% were not able to ***afford locally grown food***

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# HOUSING



**Causes of Poverty**

According to the Minnesota Housing Partnership (MHP), the Northland Region, which includes the seven most northeast counties of Minnesota, has the third highest percentage of extremely low-income renter households. These are households that earn less than thirty percent (30%) of the area median income. The need is most severe in St. Louis County which has a shortage of 4,500 units available and affordable to ELI households.

In addition, the region has nearly 36,000 renter households, the second largest percentage of renters in the state after the Twin Cities Metro area. Forty percent (40%) of the region’s renters live in within the city of Duluth boundaries. MHP also states that nearly fifty percent (50%) of renters experience cost burden while the region sees the largest number of households paying over half of their income on housing (25%).

**Percent of Households Experiencing Cost Burden**

Income	Cook 2,627		Lake 5,010		St. Louis 85,033	
	701 27%	1,926 73%	895 18%	4,155 82%	24,721 29%	60,312 71%
	Renters	Owners	Renters	Owners	Renters	Owners
Less than \$20,000	84%	74%	84%	74%	80%	70%
\$20,000 - \$34,999	42%	41%	76%	45%	62%	41%
\$35,000 - \$49,999	10%	16%	17%	21%	23%	24%
More than \$50,000	0%	12%	0%	7%	7%	7%
Seniors	11%	20%	34%	17%	53%	21%

*Housing cost burden is when a household spends more than 30% of their income toward housing.*

An additional important housing trend is the growing cost of rent compared to renter wages. The cost of rent continues to rise while average wages are declining. The Northland Region has the second largest gap between change in rent and income in the state. Furthermore, income for families who own their homes is declining while home values continue to rise, making homeownership more and more out of reach for families.

**Income to Housing Costs**

	Cook	Lake	St. Louis
Median Rent	↑ 4%	↑ 14%	↑ 20%
Renter Income	↓ -21%	↓ -1%	↓ -4%
Home Value	↑ 64%	↑ 52%	↑ 36%
Owner Income	↑ 7%	↓ -12%	↑ 2%

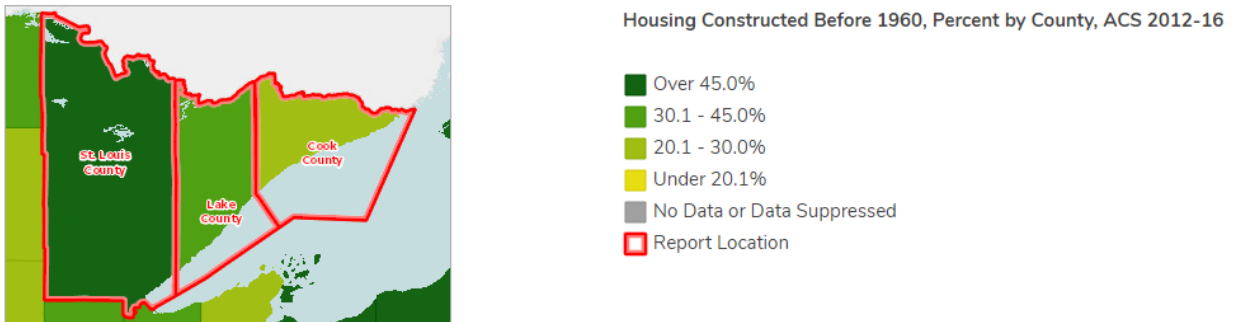
**Rental Affordability**

	Cook	Lake	St. Louis
Fair Market Rent	\$761	\$837	\$755
Median-Income Renter Can Afford	\$609	\$649	\$577

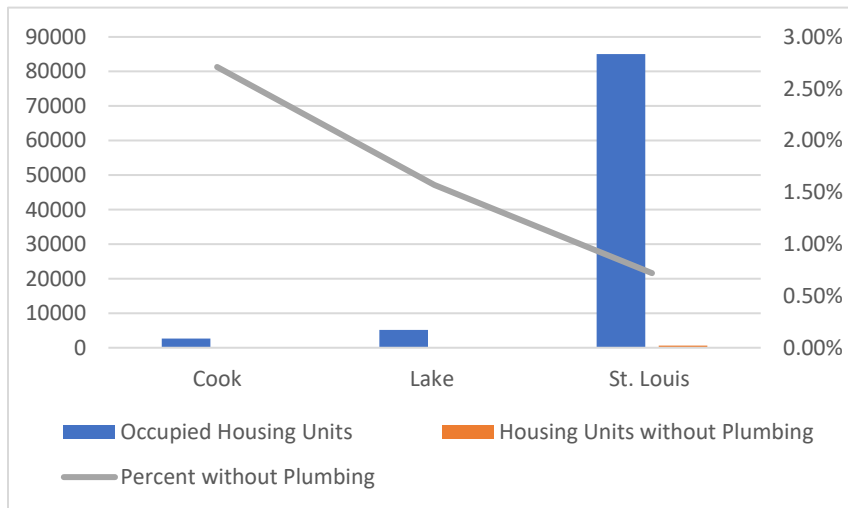
***A minimum wage worker in the Arrowhead would have to work from 55 to 61 hours a week to afford a two-bedroom apartment.***

While rates of homelessness have been trending downward across the state, there were still 811 individuals experiencing homelessness in the Arrowhead on any given night; 293 of whom were children and 64 seniors. The region has the third largest gap between the number of affordable housing units needed and the number of extremely low-income renters in need (45 units for every 100 needed).

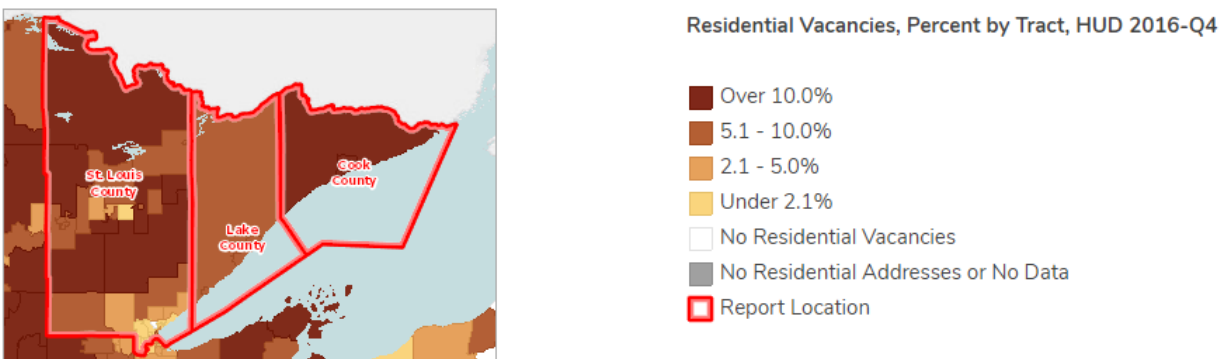
The Northland Region has the fourth oldest housing stock in the state with thirty-five percent (35%) of the area’s housing being built before 1960.



In addition, there are individuals living in unsafe, unsanitary homes (0.83%) at nearly triple the rate of the State of Minnesota (0.31%) or the United States (0.39%) as a whole. Cook and Lake Counties, with some of the most rural and remote areas, have the highest rates of homes without plumbing. Anecdotally, some of this is due to the rugged nature of community members there; those seeking refuge in the wilderness and intentionally living “off grid.”



The vacancy rate in the Arrowhead (6.1%) is nearly double that of the state of Minnesota (3.6%) and triple that of the United States (2.6%) as a whole.





## **Consequences of Poverty**

### *Client Survey*

Of AEOA's clients surveyed, five percent (5%) identified as experiencing homelessness while thirteen percent (13%) were staying with friends or family and six percent (6%) had friends or family staying with them on a temporary basis. Forty-three percent (43%) of respondents have moved within the last two years; as much as five times, but on average, twice. Seventeen percent (17%) have experienced homelessness at least once over the last two years. Also, twenty-seven percent (27%) indicated they were currently living in subsidized housing. While the average rent was 34% of respondents' monthly income several respondents indicated that they were paying over 75% of their income toward rent or mortgage each month.

Other indicators of housing concerns:

- 38% of participants said that ***finding affordable and decent housing*** was a problem (an increase of 4% from 2015 survey)
- 37% of participants said that ***making heating or electrical payments*** was a problem
- 32% of participants are ***not satisfied with their current housing situation***
- 23% of participants believed that getting ***help in making their home energy efficient*** was a problem
  
- 70% of homeowners reported that having money ***to fix up their home*** was a problem (a 5% reduction from the 2015 survey)
- 34% of homeowners reported ***money to cover property taxes or house insurance*** was a problem
  
- 50% of renters reported that getting a ***loan to buy a home*** was a problem with 26% stating it was a "serious problem" (a 6% increase from the 2015 survey)
- 41% of renters said that ***help with down payment and closing costs*** was a problem; 21% said it was a "serious problem"

### *Community Survey*

Unlike AEOA clients, only four and one-half percent (4.5%) of respondents were either experiencing homelessness or staying with friends or family and only ten percent (10%) had friends or family staying with them on a temporary basis. Only twenty-four percent (24%) had moved at least once in the last two years and seven percent (7%) shared that they had experienced homelessness over the last two years. The average instances of moving did not vary from AEOA's clients. The average monthly mortgage or rent payment was seventeen percent (17%) of respondents' monthly income with twenty percent (20%) indicating that they owned their home outright or did not pay any rent where they were living.

Other indicators of housing concerns:

- 45% of participants do not ***have enough money to perform repairs on their home***
- 37% of participants have ***faced financial challenges related to housing in the past year***
- 18% of participants were ***not satisfied with their current housing situation***
- 6% of participants do ***not feel safe in their current housing situation***

### *Senior Survey*

Seniors were more stable in their housing situation with ninety-six percent (96%) living in a home they own or rent and only four percent (4%) having friends or family living with them on a temporary basis. Additionally, no senior respondents had experienced homelessness over the last two years and only four percent (4%) had moved in that same timeframe. Seventy percent (70%) of respondents owned their home, but eleven percent (11%) indicated that they are likely to move within the next two years.

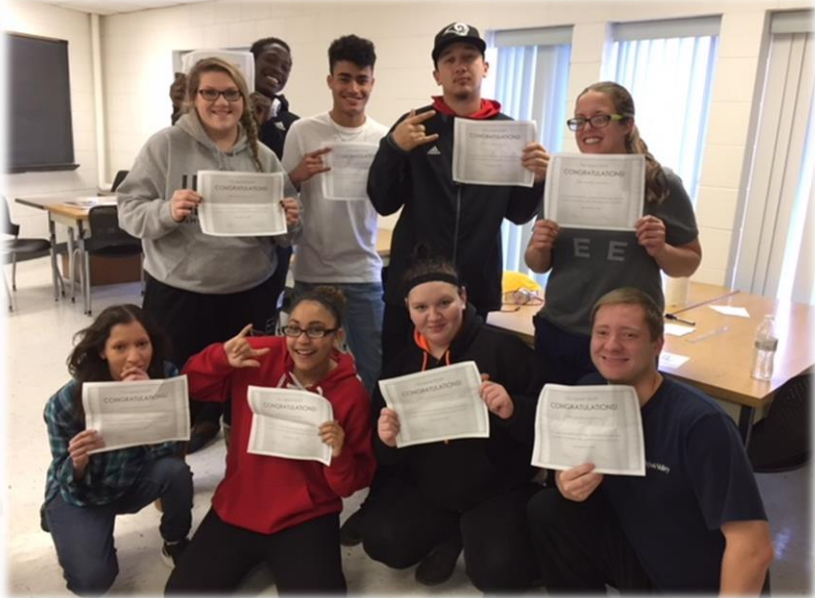
Other indicators of housing concerns:

- 32% of participants were ***not satisfied with their current housing situation***
- 23% of participants stated that getting ***help in making your home energy efficient*** was a problem
  
- 40% of homeowners reported that having money ***to fix up their home*** was a problem
- 13% of homeowners reported that ***money to cover property taxes or house insurance*** was a problem
  
- 14% of renters reported that getting a ***loan to buy a home*** was a problem with 26% stating it was a “serious problem” (a 6% increase from the 2015 survey)
- 14% of renters said that ***help with down payment and closing costs*** is a problem

***Across demographics, survey respondents who were not satisfied with their housing situation were dissatisfied due to affordability and safety issues.***

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# EMPLOYMENT AND EDUCATION



### Causes of Poverty

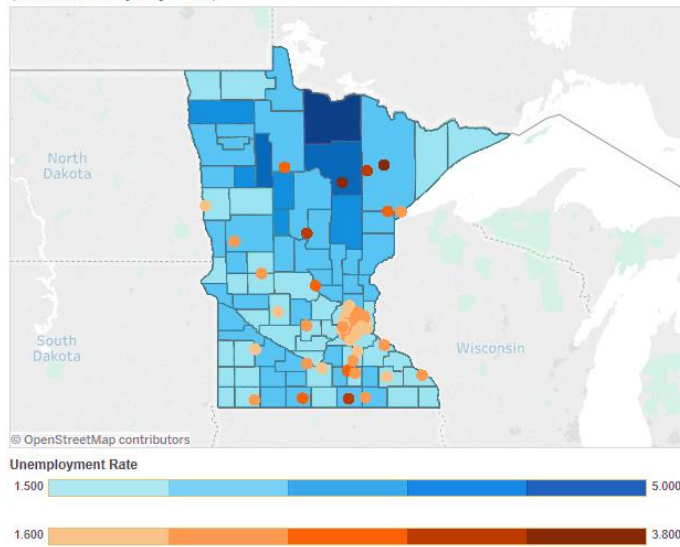
According to the US Department of Labor the unemployment rate in August of 2018 in the Arrowhead (3.1%) was lower than the US in general (4%), but higher than that of Minnesota (2.5%). However, the labor force in the seven counties of Northeast Minnesota is changing. While the region was seeing steady gains in labor force participation throughout the early 2000s, since 2017 the area’s workforce participation has seen a steady decline.

The Minnesota Department of Employment and Economic Development (DEED) states, “Increasingly tight labor markets and a growing scarcity of workers is now recognized as one of Northeast Minnesota’s most significant barriers to future economic growth. In the face of these constraints, it has become evident that a more diverse workforce in terms of age, gender, race, ethnicity, disability status, and immigration has been and will continue to be a vital source of the workers that employers need to succeed.”

“The proportion of foreign-born adults who work is only slightly below levels of employment among native-born adults (73% and 78%, respectively). For foreign-born residents who have lived in the U.S. for more than 10 years, levels of employment are statistically equivalent to Minnesota’s native-born population.”

~Minnesota Compass

County Unemployment Rates, October 2018  
(Not seasonally adjusted)



Source: DEED, Labor Market Information Office, Local Area Unemployment Statistics

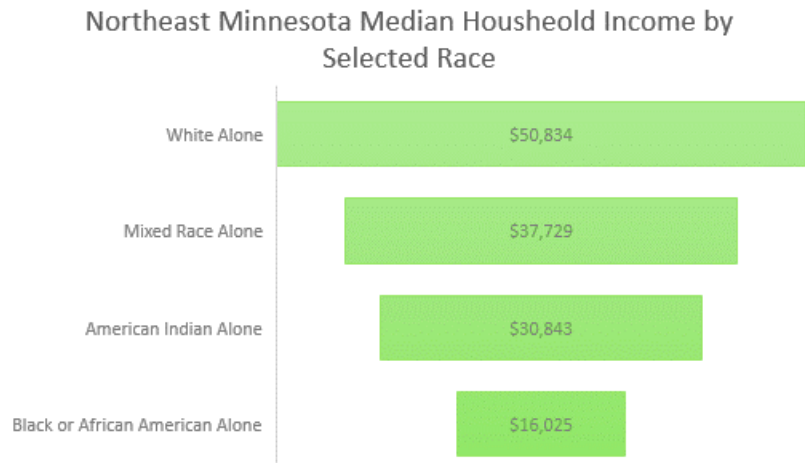
	2020 Labor Force Projection	2030 Labor Force Projection	2020-2030 Change	
			Numeric	Percent
16 to 19 years	8,838	7,814	-1,024	-11.6%
20 to 24 years	19,520	18,639	-881	-4.5%
25 to 44 years	61,904	63,430	+1,526	+2.5%
45 to 54 years	29,005	28,004	-1,000	-3.4%
55 to 64 years	29,727	20,958	-8,768	-29.5%
65 to 74 years	8,972	9,331	+360	+4.0%
75 years & over	1,317	2,022	+705	+53.5%
<b>Total Labor Force</b>	<b>159,281</b>	<b>150,198</b>	<b>-9,083</b>	<b>-5.7%</b>

Source: calculated from [MN State Demographic Center projections](#), and [2012-2016 American Community Survey 5-Year Estimates](#).

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

A full time minimum wage worker in Minnesota will earn \$386/week or \$20,072 per year. The current minimum wage is linked to a Consumer Price Index and re-evaluated yearly to raise the rate along with inflation.

Households in northeast Minnesota see significantly lower incomes than the rest of the state with a median income of \$49,709 in 2016 compared to \$63,217 in Minnesota. Twenty-five percent (25%) of households' incomes are less than \$25,000 a year with only six percent (6%) making more than \$150,000 a year. As with other economic indicators there is a disparity between households of various races with African American households making nearly \$35,000 less than their white counterparts.



Median incomes vary throughout the three counties of the Arrowhead with all still falling below the statewide average and Lake County trending higher than the national.

	USA	Cook	Lake	St. Louis
Median Household Income	\$57,617.00	\$48,884.00	\$62,746.00	\$50,156.00

The Robert Woods Johnson Foundation County Health Rankings and Roadmaps identified Cook County as having some of the highest income inequality in the state at five (5). Only two other counties in the State were higher. As the report states, "Income inequality is the ratio of household income at the 80<sup>th</sup> percentile to that at the 20<sup>th</sup> percentile. A higher income inequality ration indicates greater division between the top and bottom ends of the income spectrum"

As previously mentioned, the median hourly wage for all occupations in northeast Minnesota was \$17.72 per hour in the first quarter of 2018. This is \$2.35 below the state's media hourly wage. The lowest paying jobs in the region include: food prep and serving, sales and related, personal care and service, and health care support. These positions have some of the highest demand for employees in the region.

In contrast, the highest paying jobs: management, legal, architecture and engineering, computer and mathematical, health care practitioners, business and financial operations, and life, physical, and social science occupations have some of the lowest demand for employees. DEED also indicated that forty-four (44%) of the openings in the Northeast were part-time positions.

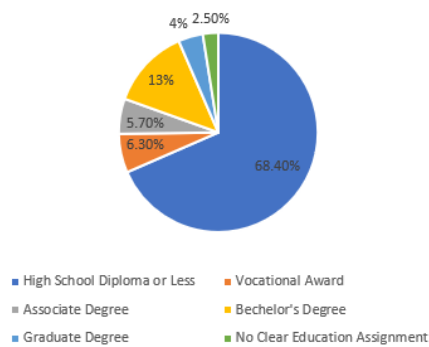
DEED also found that males hold fifty-two percent (52%) of the jobs with variances between what men and women perform for work. Women hold some of the lowest paying jobs in the region including

service, sales, and office occupations, while men hold some of the highest paying jobs in mining, natural resources, and construction.

Table 13. Northeast Minnesota Occupational Groups by Gender, 2016	Male		Female		Total
	Number	Percent	Number	Percent	Number
Management, business, science, & arts	22,134	43.0%	29,381	57.0%	51,515
Service occupations	13,698	42.4%	18,603	57.6%	32,301
Sales & office occupations	12,765	36.7%	21,996	63.3%	34,761
Natural resources, construction, & maintenance	15,827	96.4%	595	3.6%	16,422
Production, transportation, & material moving	15,792	82.9%	3,256	17.1%	19,048
<b>Total, All Occupations</b>	<b>80,216</b>	<b>52.1%</b>	<b>73,831</b>	<b>47.9%</b>	<b>154,047</b>

Source: 2012-2016 American Community Survey, 5-Year Estimates

Two thirds of jobs in the region require a high-school diploma or less for entry with an average entry wage of \$29,316.



Northeast Minnesota Share of Jobs by Educational Requirements, 2018

According to the American Community Survey, six percent (6%) of the Arrowhead population age 25 and older have no high school diploma or equivalency. This nearly mirrors the statewide average of 7.38%. In addition, a large disparity exists if we examine the number of individuals without a high school equivalency by race.

	Asian	Black or African American	Native American/ Alaska Native	Some Other Race	Multiple Race	White	Native Hawaiian/Pacific Islander
% without HS equivalency in region	24.49%	21.41%	17.83%	9.01%	15%	5.66%	0%
% without HS equivalency statewide	20.41%	18.85%	17.5%	43.43%	10.58%	5.54%	11.85%
% of total population of region	1%	1.5%	2%	0%	2.6%	92.9%	0%

Just over forty percent (40%) of the Arrowhead's population over the age of 25 have obtained an associate degree or higher and twenty-eight percent (28%) have a bachelor's degree. Both trend lower than the state of Minnesota overall at forty-five percent (45%) and thirty-four percent (34%) respectively.

Again, the American Community Survey states that, 0.97% of those living in the Arrowhead are considered linguistically isolated while 0.91% over the age of 5 have a limited English proficiency. The statewide average is drastically higher at three percent (3%) and five percent (5%) respectively. According to the Minnesota Department of Education, there are thirty-four (34) households with limited English proficiency within the thirty (30) school districts served by AEOA.

## Consequences of Poverty

### *Client Survey*

Of AEOA's clients surveyed, thirty-four percent (34%) have had trouble finding a job in the last two years. Primarily, individuals stated lack of jobs in the area; lack of transportation; needing to work multiple jobs to make ends meet; and criminal or other background issues as the main reasons they were experiencing difficulty in finding work.

Just under fifty-four percent (54%) of the households were receiving income from wages while twenty-four percent (24%) were receiving Supplemental Security Income/Disability and fifteen percent (15%) of households were on the Minnesota Family Investment Program (MFIP), often referred to as Public Assistance. Households also reported receiving income from relatives and friends (26%) or from the sale of goods, including illegal sales, (10%).

On average respondents had a high school diploma or equivalency, but fifteen percent (15%) had less than a high school equivalency while forty-eight percent (48%) had attended some college or trade school. There were fifty-six percent (56%) of respondents interested in furthering their education with most respondents wanting a 1-year, 2-year, or 4-year degree. Time and money were the two highest barriers to furthering their education. There were thirty-eight percent (38%) of respondents without a computer at home and of those respondents, eighty percent (80%) indicated that they wanted to own a computer. Ten percent (10%) of respondents did not have access to an e-mail or internet.

Other indicators of education or employment concerns:

- 47% of participants said they were ***NOT satisfied with their employment***
  - Most were dissatisfied with their employment due to low wages, not enough hours, the need to work multiple jobs to make ends meet, and the lack of reliability of hours
- 56% of participants said that ***finding a job that pays enough to support basic needs*** was a problem
- 51% of participants said that ***finding a job that provides health insurance*** was a problem
- 39% of participants said that ***transportation to get to work*** was a problem
- 38% of participants said that ***having enough money to attend training or college*** was a problem
- 38% of participants said that ***finding a job*** was a problem (a reduction of 15% from the 2015 survey)
- 33% of participants said that ***money to purchase needed school supplies*** was a problem

### *Community Survey*

Community members are having an easier time finding employment than AEOA clients with only seven percent (7%) having had trouble finding a job in the last two years. Primarily, they indicated they struggle to find work due to lack of jobs in the area or being limited by their level of educational attainment.

Seventy-eight percent (78%) of the households were receiving income from wages while twenty percent (20%) were receiving Social Security retirement and nineteen percent (19%) were receiving pensions. Only ten percent (10%) of households were on MFIP, and thirteen percent (13%) were receiving child support.

There were twenty-nine percent (29%) of respondents interested in furthering their education. Time, money, and past college debt were the leading barriers to doing so for community members.

Other indicators of education or employment concerns:

- 28% of participants said they were **NOT satisfied with their employment**
  - Most were dissatisfied with their employment due to low wages and frequent or recent layoffs
- 47% of participants said they **are not working enough or at a rate of pay to meet all their basic needs**
- 29% of participants said they do not have enough **money to pay for health care**
- 21% of participants said they do not have enough **money to pay their household bills**

*Senior Survey*

Of seniors surveyed, seventy-two percent (72%) were retired. Just under eighty-eight percent (88%) were receiving Social Security retirement and sixty-three percent (63%) were receiving a pension. Sixteen percent (16%) of respondents were receiving income from wages and veteran benefits, respectively.

On average senior respondents had a ninth-grade education, with a few having as little as two years of formal education. Only five percent (5%) of respondents were interested in furthering their education with most respondents wanting a 1-year and 2-year degree. Their age, distance from an educational institution, and money were the highest barriers to furthering their education. There were thirty-nine percent (39%) of respondents without a computer at home and of those respondents all were interested in having one. Thirty percent (30%) of respondents did not have access to an e-mail or internet.

Other indicators of education or employment concerns:

- 18% of participants have experienced **financial problems** over the last year
- 11% of participants said **they struggle to pay their bills on time**
- 7% of participants said they **struggle to live within their means**
- 6% of participants said they **struggle to balance their checkbook** on their own
- 6% of participants say being **financially exploited** is a problem

Public Assistance

AEOA asked all three demographics if they had been on Public Assistance in the last ten years. We also asked, if they had been on and gotten off the program what caused them to go back on.

	On Public Assistance in Last 10 Years	Returned to Program After Exit	Reasons for Returning to Program		
			Not Making Enough to Meet Basic Needs	Laid Off From Job	Health Issues
Client Survey	48%	41%	41%	16%	16%
Community Survey	34%	66%	58%	20%	14%
Senior Survey	14%	88%	71%	N/A	14%



# TRANSPORTATION



### **Causes of Poverty**

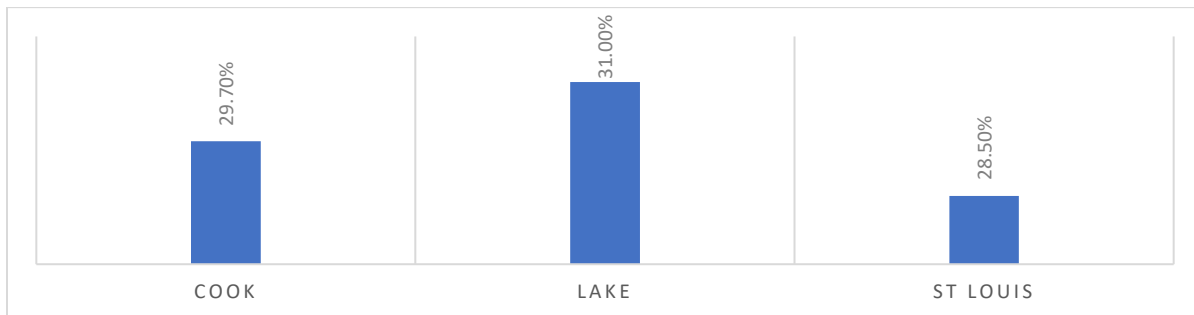
The Minnesota Department of Transportation (MnDOT) Greater Minnesota Transit Investment Plan 2017-2037 identifies key priorities over the next twenty (20) years:

- People in Greater Minnesota will remain spread out
- There will be an increase in foreign-born population
- There remains a large population with disabilities
- There are some generations driving less
- The new economy is shifting transit needs (ride share and personal vehicles)

The majority of those traveling for work in the Arrowhead are doing so alone (78%) while ten percent (10%) are carpooling. Only two percent (2%) indicate that they use public transportation. A MnDOT 2016 report indicated that per capita “out state” Minnesotan’s traveled 2,201 additional miles per year than 8-county Metro area individuals. Individuals in the Arrowhead travel an average 2,202,670 miles per day.

Minnesota Compass indicates that Arrowhead households spend on average thirty percent (30%) of their income on transportation expenses.

**Percent of Household Income Used for Transportation Expenses**



The Arrowhead Regional Development Commission’s (ARDC) Local Human Service Transit Coordination Plan from 2011 and 2016 indicated, “The highest concentration of low income workers and low wage jobs in the region is located in Duluth’s downtown, central hillside, and Lincoln Park areas. Other locations with an identifiable concentration include Cloquet, Virginia, Hibbing, and International Falls.” The plans also indicate that fifty percent (50%) of rural transit riders identify as having a disability and thirty-five percent (35%) need on and off assistance to use public transportation. ARDC also found a gap in transportation services after 6:00 p.m. and that respondents felt there was a need for more options, better affordability, and more volunteers to meet their transportation needs. Rural riders most often travel for employment, school, or shopping which differs from their urban counterparts. ARDC did find that forty-one percent (41%) of passengers were accommodated with door-to-door service.

The Blandin Foundation Rural Pulse 2016 study found that forty percent (40%) of rural Minnesotans feel public transportation is a concern and forty-two percent (42%) do not feel that the community provides adequate transportation opportunities. In Northeast Minnesota however, fifty-four percent (54%) of respondents felt the community was doing a good job in providing sufficient public transportation.

## Consequences of Poverty

### *Client Survey*

While fifty-eight percent (58%) of AEOA's client respondents own their own car, thirty percent (30%) of those individuals do not drive the car that they own. Fifty-three percent (53%) needed to repair their vehicle in the month preceding the survey with brakes, tires, ball joints, and sway bars being the top needed repairs. On average the vehicles owned by the respondents were twelve (12) years old. A large number of vehicles were early 1990s models.

Of those respondents who were Arrowhead Transit bus users, eighty-two percent (82%) were satisfied with the service they received. Predominantly when asked why they do not use the bus service respondents stated it was due to owning their own vehicle or not knowing about the service.

Other indicators of transportation concerns:

- 58% of participants said **money to purchase a vehicle** was a problem
- 49% of participants said **money to repair a car** was a problem
- 47% of participants said **money to pay for gas** was a problem
- 47% of participants said **money to pay for car insurance** was a problem
- 44% of participants said **reliable transportation to meet household needs like shopping, and health appointments** was a problem
- 42% of participants said **money to pay for tabs** was a problem

### *Community Survey*

Primarily, community members use rides from friends and family (32%) to get where they need to go if they do not own their own vehicle.

- 37% of participants said they do not have enough **money to repair their own vehicle**
- 13% of participants said they do not have enough **money to own their own vehicle**

### *Senior Survey*

Nearly all the seniors surveyed owned their own vehicle at eighty-eight percent (88%). Ninety percent (90%) of those who do own their own vehicle drive that vehicle no matter their age. Nearly eighteen percent (18%) of respondents were over the age of eighty-five (85).

- 44% of participants said **fear or difficulty driving at night** was a problem
- 43% of participants said **fear of or difficulty driving long distance** was a problem
- 18% of participants said **money to pay for gas** was a problem
- 17% of participants said **maintaining their car** was a problem

Both AEOA clients and senior respondents were asked for suggestions on improving Arrowhead Transit. The primary responses were in the following categories:

- Need for additional routes or routes to specific rural towns/locations
- Need for longer and varied hours of operation
- Requests for customer service training of staff
- Requests for additional advertising
- Concerns around length of time it takes to secure a ride and bus tardiness.

# CHILDREN AND YOUTH



**Causes of Poverty**

Minnesota Compass states that eighteen percent (18%) of the Arrowhead’s population is below the age of 18. The demographics of youth in the region mimics that of adults with ninety-two percent (92%) identifying as white, two percent (2%) having a mixed race, two percent (2%) of Native American or Alaskan Native and only one percent (1%) identifying as Black or African American. Two percent (2%) of youth identify as foreign-born. Fourteen percent (14%) of area youth have a disability.

Minnesota Compass also reports that eighteen percent (18%) of youth under the age of 18 are living in poverty. When examined by race we find that Black or African American and Native American or Alaskan Natives have substantially higher rates of youth in poverty.

Children in Poverty	
Race	Percentage of Poverty
Black or African American	69%
Native American or Alaska Native	49%
Multiple Race	40%
White, Non-Hispanic	14%
Asian	4%

The ACS reports 14,370 married-couple families and 8,412 single-person families with children throughout the Arrowhead. According to the Minnesota Department of Human Services most recent data there were 511 child-only Minnesota Family Investment Program (MFIP) cases in the Arrowhead region in 2012. At the same time there were 1,017 adult-eligible MFIP cases. There were also 7,327 mothers and children receiving WIC throughout the region in 2012 and over 40,794 family visits to a local food shelf (counted each visit) were made. Children in the Arrowhead are also receiving free and reduced lunch and food support in the form of SNAP.

	Cook	Lake	St Louis
Children receiving free/reduced	42%	35%	43%
Children receiving SNAP	14%	18%	24%

In Minnesota, in general, fourteen percent (14%) of children are enrolled in K-12 Special Education programming and sixty-seven percent (67%) and seventy-two percent (72%) of Lake and St. Louis County child care facilities serve children with special needs. Cook County has not reported as having a child care facility that cared for children with special needs to the Minnesota Childcare Resource and Referral Network. Cook County did have thirteen percent (13%) of family-based child care providers serving children with special needs. Lake County had fifty-five percent (55%) and St. Louis had twenty-eight percent (28%) family-based child care providers serving children with special needs.

Child care offerings at non-standard hours, before 6 a.m. or after 6 p.m., overnight or on weekends, is very limited in the Arrowhead. In the most recent reporting period Cook County had no non-standard hour offerings while in Lake and St. Louis County thirty-three percent (33%) and eight percent (8%), respectively, of licensed center-based facilities offered such hours.

	Cook	Lake	St. Louis
<b>Licensed Center-Based</b>			
Infant	NA	NA	\$10,300
Preschool	NA	NA	\$8,600
Toddler	NA	NA	\$9,550
School-Age	NA	NA	\$7,897
<b>Licensed Family-Based</b>			
Infant	NA	\$6,900	\$7,300
Preschool	NA	\$6,650	\$7,300
Toddler	NA	\$6,400	\$7,150
School-Age	\$8,840	NA	\$6,634

Average yearly costs of center-based and family-based care was not available for Cook and Lake County, but information in St. Louis County indicates a variance in costs associated with the differing facilities.



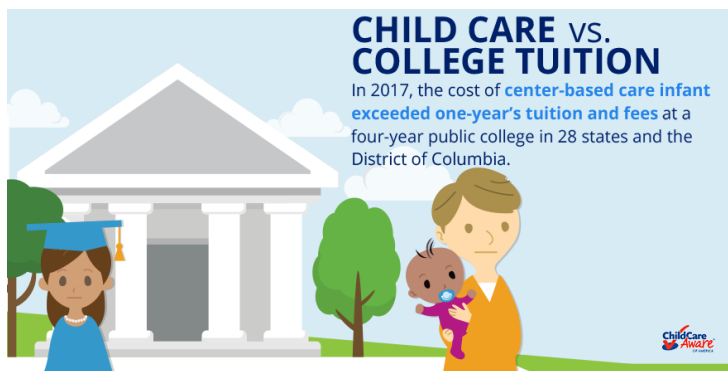
Minnesota also offers several child care assistance programs to families in need. These are: the Minnesota Family Investment Program and Diversionary Work Program Child Care Assistance Program; the Transition Year or Transition Year Extension Child Care Assistance Program; and the Basic Sliding Fee Child Care Assistance Program. In general, families are using the program to go to work, seek education, or be trained for a new job. Minnesota Compass notes that in the seven counties of Northeast Minnesota, forty-two percent (42%) of children ages 0-5 have two working parents and forty-two percent (42%) of children are enrolled in pre-school.

**Families Receiving Child Care Assistance by Activity  
Statewide Data**

	Employment Only	Education Only	Employment and Training	Other Activities	Transition Year
Sliding Scale	90%	3%	7%		
MFIP Child Care	45%	5%	10%	6%	34%

The changing composition of families is recognizable in the percent of children born to unmarried mothers: thirty-eight percent (38%) in Cook County, twenty-three percent (23%) in Lake County, and forty percent (40%) in St. Louis County. There were also a number of children born without a father listed on their birth certificate. In Cook County eleven percent (11%), Lake County five percent (5%), and St. Louis County thirteen percent (13%). Minnesota Compass found that nearly six percent (6%) of births in northeast Minnesota were considered low-weight.

Minnesota Compass reports that fifty-seven percent (57%) in the seven counties of Northeast Minnesota feel that they are connected to a caring adult while sixty-four percent (64%) felt that they can participate in enrichment activities.



***Families in the United States are overburdened by the high cost of child care. About 60% of funding for child care in the United States comes directly from parents. In comparison, families pay only about 23% of the cost of a public college education, with the remainder subsidized by state and federal funding.***

***~ChildCare Aware of Kansas~***

## Consequences of Poverty

### *Client Survey*

There were one hundred fifteen (115) AEOA client respondents who indicated that they had children under the age of 18 in their households. That represents forty-eight percent (48%). Seventeen percent (17%) of the households had a child with a non-diagnosed, suspected disability while thirty-five percent (35%) had a child with a diagnosed disability. Of those children with a diagnosed disability, thirty-eight percent (38%) had a developmental delay; thirty percent (30%) had an emotional or behavioral disability; thirty percent (30%) had a speech or learning disability; and twenty-eight percent (28%) had a learning disability. This differs from past needs assessments which the predominantly reported disability was Attention Deficit Disorder (ADD) or Attention Deficit Hyperactivity Disorder (ADHD).

Forty-eight percent (48%) of households with a child with a diagnosed disability indicated they were receiving no services at all. There were forty percent (40%) of households receiving speech therapy and thirty-eight percent (38%) receiving Early Childhood Special Education (ECSE).

Families in general were receiving the following services:

- 42% were attending Head Start
- 25% were attending Early Head Start
- 20% were attending Special Education
- 15% were attending a family-based child care (friends, family, or child care home)

Thirty-one percent (31%) of families with kids use child care of some sort. Families reported using multiple sources for care.

- 72% use adult relatives for care
- 56% use friends or neighbors for care
- 50% use a licensed facility for care

Other indicators of children and youth concerns:

- 40% of participants said that **money to pay for after-school programs or activities** was a problem
- 39% of participants said that **recreational opportunities during the school year at a low cost** was a problem
- 37% of participants said **money to pay for childcare** was a problem
- 37% of participants said **child care that is reliable** was a problem
- 36% of participants said that **finding child care for a sick child** was a problem

### *Community Survey*

There were one hundred fifty-six (156) community respondents who indicated that they had children under the age of 18 in their households. That represents fifty-two percent (52%). Eighteen percent (18%) of the households had a child with a suspected disability or diagnosed disability. Primarily parents shared that their children had Autism or ADD/ADHD.

Families reported using multiple sources for care.

- 65% use family members for care
- 41% use friends or neighbors for care
- 20% use a licensed facility for care

Other indicators of children and youth concerns:

- 40% of participants said that ***they struggle to find child care while they work***
- 34% of participants said that ***they struggle to pay for child care***
- 48% of participants said that ***they struggle to afford school activities fees for their children***

*Senior Survey*

The senior survey participants (over the age of 60) collected for this report were not parenting youth under the age of 18.

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# SENIORS



**Causes of Poverty**

The Minnesota State Demographer states that, “The number of Minnesotans turning 65 in this decade (about 285,000) will be greater than the past four decades combined.” The report also states that in 2020, the population of individuals over the age of 65 will eclipse that of those under the age of 18 for the first time in history.

As previously mentioned, the American Community Survey

indicates that seven percent (7%) of seniors in the Arrowhead are living in poverty. Women are disproportionately represented with a rate of nearly nine percent (9%) while men have a rate of six percent (6%). Seniors of color also struggle more than their white counterparts.

Seniors in Poverty	
Race	Percentage of Poverty
Black or African American	51%
Asian	43%
Native American or Alaska Native	22%
Multiple Race	9%
White, Non-Hispanic	7%

	Cook		Lake		St. Louis	
	2000	2017	2000	2017	2000	2017
Older adults (Age 65-84)	800	1,300	1,900	2,300	27,400	32,200

As the number of older adults living in the Arrowhead is increasing, demands on health care and other facilities are rising.

Minnesota Compass also found that regionally fewer older adults are working than across the state of Minnesota.

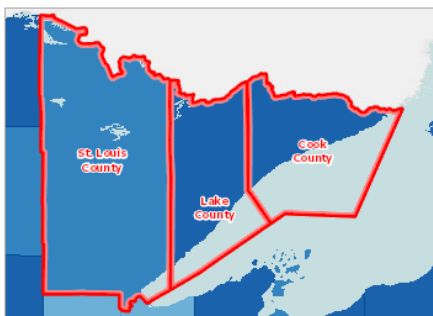
	Cook	Lake	St. Louis	Northeast	Minnesota
Adults 65+ who are working	19%	10%	13%	12%	17%
Adults 65+ living alone	20%	33%	34%	32%	30%

Additionally, the Arrowhead Region has more older adults living alone than the rest of the state. Increasingly aging in place will be key to long-term financial self-sufficiency.

**Genworth 2018 Cost of Care Survey  
Annual Median Costs**

		Duluth Area	Rest of State	Minnesota 5-yr growth	USA 5-year growth
Home	Homemaker Services	\$48,048	\$61,776	\$53,768 - 4%	\$48,048 - 2.5%
	Home Health Aide	\$57,200	\$66,352	\$54,912 - 1.9%	\$50,336 - 2.5%
Community	Adult Day Health Care	\$21,029	\$21,850	\$18,655 - 8.6%	\$18,720 - 2%
	Assisted Living Facility (1 Bdrm-Single)	\$51,000	\$48,000	\$46,131 - 2.7%	\$48,000 - 3%
Facility	Nursing Home (Semi-Private Room)	\$108,131	\$109,500	\$82,855 - 5%	\$89,297 - 3.4%
	Nursing Home (Private Room)	\$119,446	\$122,260	\$87,191 - 3.9%	\$100,375 - 3.6%

Additionally, just over 49,000 individuals received Medicare in the Arrowhead. This includes seniors over the age of 65 and disabled persons of any age. Those over the age of 65 equate to eighty-four percent (84%) of the recipients of Medicare in the region.



Insured, Medicare, Percent by County, ACS 2012-16

- Over 25.0%
- 20.1 - 25.0%
- 15.1 - 20.0%
- Under 15.1%
- No Data or Data Suppressed
- Report Location

The Minnesota Board on Aging State Plan indicates that the trend toward smaller families is impacting how well individuals can age in place. The Family Caregiver Ratio, the number of persons age 85+ per 100 females age 45-64 (typical caregiver demographic), is trending upward. This, coupled with the previously mentioned tightening workforce, will present as a significant barrier to those seeking long-term care options as they age.

**Family Caregiver Ratio Trend**

Calendar Year	State Ratio	State Female Population 45-64	85+ State Population
2000	16	537,163	85,601
2010	15	720,930	106,664
2020	17	753,020	125,410
2030	23	718,860	168,890

The State Plan also indicates that Minnesota has a disability rate around ten percent (10%), just under the national average of twelve percent (12%). Limitations in activities of daily living (ADLs) is a common measure of disability for individuals of all ages. The Older Americans Act defines an adult that is at risk of nursing home placement as a person who is unable to perform at least two activities of daily living without assistance. The Plan states that in 2011 just over 214,000 individuals age 65 or older had at least one limitation in an activity of daily living.

The Plan also identified top gaps in services for seniors across the state.

2012 (82 counties)		
Chore Service	1	65%
Companion Service	2	64%
Transportation, non-medical*	3	60%
Transportation, medical	4	58%
Adult Day Care	5	57%
Respite Care, In Home	6	55%
Respite Care, Out of Home	7	49%
Prevention/Early Interv (Beh/Cog Health)*	8	46%

***“More than 1 in 20 residents (6 percent) in rural and small-town areas are presently over 80 years old, and the state demographer anticipates the rate will continue to rise.”***

***~2017 Minnesota Statewide Health Assessment~***

***“Older adults in Minnesota experience significant racial disparities in income: the median income for white adults over age 65 in Minnesota is \$40,054; the median income for black adults of the same age is \$18,417.”***

***~2017 Minnesota Statewide Health Assessment~***

## Consequences of Poverty

### *Client Survey*

AEOA's senior client data was combined with that of the North Shore Area Partners to create information shared throughout this document under the *Senior Survey* category.

### Community Survey

Fifty-one (51) of the community survey respondents indicated that there was someone age 65 or older in the household. That represented seventeen percent (17%) of the total respondents. Nearly nineteen percent (19%) indicated that they were unable to engage in community activities such as church, volunteering, sporting events, civic gatherings, etc. as much as they wish. Twenty-one percent (21%) indicated that there are times that they do not see or speak to others for more than two days and seventeen percent (17%) do not have family, friends, or neighbors who check in on them from time to time.

When asked about the most fulfilling aspect of aging the predominant responses were related to having more time to do the things they want to, feeling less pressure to get things done, and enjoying grandchildren or other family.

### *Senior Survey*

Fifty-seven (57) respondents were over the age of 60. This represents just over two percent (2%) of the total of surveys performed across the community (400). Twenty-five percent (25%) of respondents are providing care for one or more family members or friends on a regular basis. Only nine percent (9%) of respondents were receiving home delivered meals while twelve percent (12%) have received help with shopping. Sixty-one percent (61%) of seniors were hopeful for the future.

Other indicators of senior concerns:

- 63% of participants said they could not **perform interior or exterior repairs** without some help; 28% could not do this at all
- 48% of participants said they could not perform **yard work** without some assistance
- 34% of participants said they could not perform **heavy housework like moving furniture or washing windows** without some help
- 23% of participants said **performing everyday activities such as walking or bathing** as a problem
- 23% of participants said **filling out insurance forms for billing payments** to be a problem
- 20% of participants said **providing care for another person** was a problem
- 15% of participants said they could not perform **light housework** without some assistance.

# PARTNER SURVEY

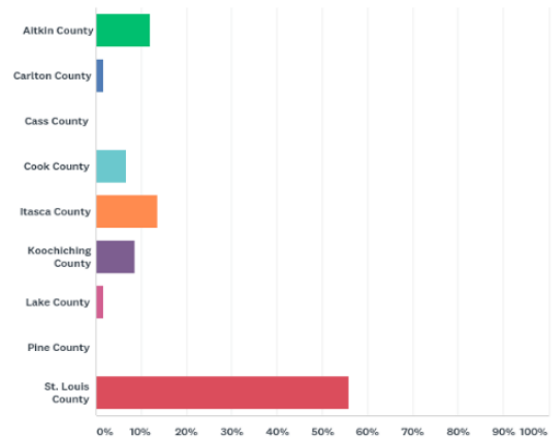


**Community Partner Survey**

AEOA has a significant number of diverse community partners throughout the Agency’s nine county service area. Of the total sixty (60) survey responses received from our partners, thirty-three (33) are in St. Louis County, four (4) in Cook County, and one (1) in Lake County. The remaining surveys were completed by partners in Aitkin, Carlton, Itasca, and Koochiching Counties.

The survey was performed to help us understand how our partners view AEOA; any barriers they face connecting their clients with our services; opportunities to improve service coordination; suggestions to improve partnerships; and emerging trends partners are witnessing within the population they serve.

Q1 In which county is your organization located?



When asked if they consider AEOA a valuable partner for people their organization serves:

- 95% of partners **consider AEOA a valuable partner**
- 3% of partners **do not consider AEOA a valuable partner**

AEOA services that our partners consider most valuable are:

- Transportation
- Housing
- Energy/Fuel Assistance
- Employment services
- Adult Education

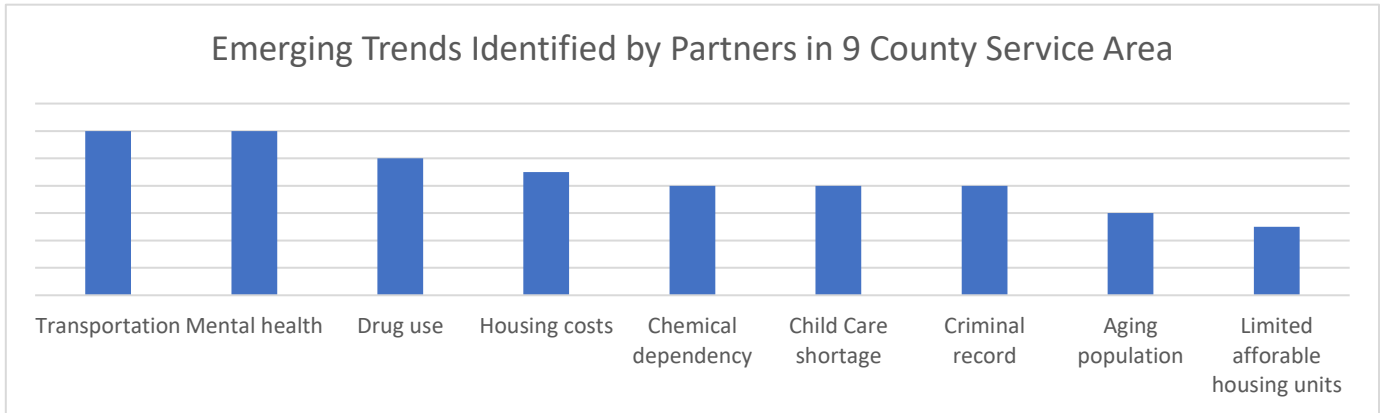


Our partners’ view of AEOA’s strengths and weaknesses:

AEOA’s Strengths	AEOA’s Weaknesses
<ol style="list-style-type: none"> <li>1. Great, compassionate staff</li> <li>2. Variety of programs</li> <li>3. Size, longevity, &amp; funding</li> <li>4. AEOA’s willingness to partner with other organizations</li> <li>5. Great programs</li> </ol>	<ol style="list-style-type: none"> <li>1. Funding</li> <li>2. Lack of a central access point</li> <li>3. Bureaucratic</li> <li>4. Staff spread too thin, compromising quality of service for clients</li> <li>5. Staff availability, lack of training, turnover, &amp; lack of empathy</li> </ol>

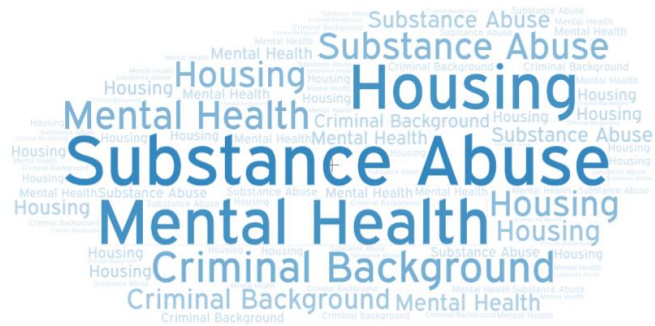


To better identify the many trends emerging across the nine counties AEOA serves, we asked partners to list up to five trends that they are noticing within the area and population their organization serves.



In Cook, Lake, and St. Louis Counties, the top four emerging trends identified by partners located in those counties are:

- Substance abuse
- Mental health
- Housing issues
- Criminal background of clients



Our partners shared key barriers they face in connecting their clients with AEOA including transportation for their clients and not being aware of the services offered at AEOA. Among other barriers stated were limited staff hours; siloed departments; lack of knowledge around where to refer; and those in need not wanting handouts. Partners suggested to improve our coordination of services AEOA should provide better communication and collaboration. Additionally, partners suggested continuous education and updates on available services at the Agency.

Of forty-two (42) responses from partners, the top suggestions for AEOA to be a better partner were to:

- Improve AEOA’s website, including a list of available services and staff directory with availability
- Provide partners with continuous program updates to ensure they stay current
- Improve/expand transportation areas and hours
- Increase effective marketing for our Agency and programs to ensure that eligible individuals are aware and informed of services offered

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*“AEOA is an asset to our region! Looking forward to continuing to partner moving forward to meet the needs to those experiencing poverty in NE MN.”*

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# AEOA STAFF SURVEY

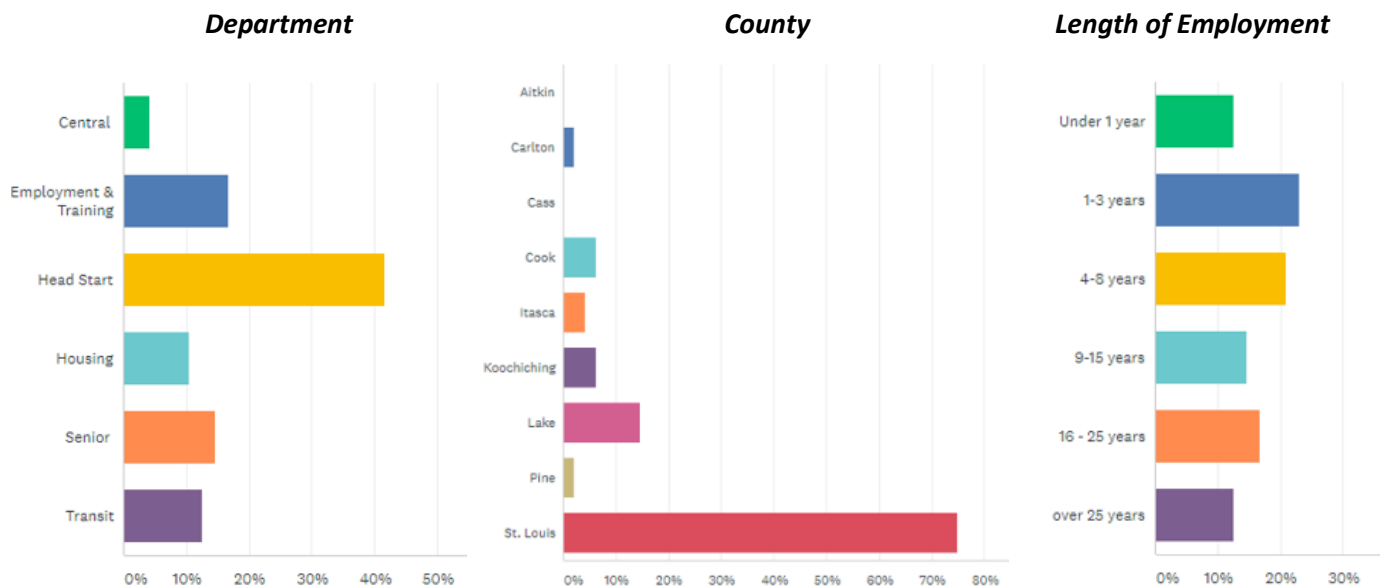




**AEOA Staff Survey**

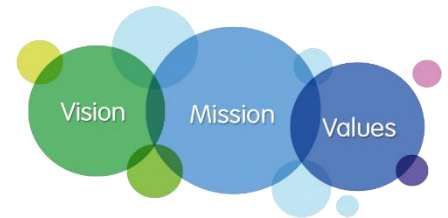
As previously mentioned, AEOA has over 440 full- and part-time employees across nine counties who work at 119 locations dispersed throughout the region, including in area WorkForce Centers, school districts, and community colleges. We were interested in learning why our staff work at our agency, what motivates them at work, and what their wishes are for AEOA. In addition, many staff work behind the scenes; however, most of our staff are on the front lines, working directly with clients every day. We feel that gaining insight from staff working in the field is key in determining barriers clients face, strengths they may have to build on, what staff believe their clients need to succeed, and if they are witnessing any trends in their work.

The following charts represent which department and county they work in and how long they have been working at AEOA. These charts only represent the 48 staff who responded to our survey and do not represent all staff working at AEOA.



***“What first attracted you to work at AEOA?”***

- 63% of staff work at AEOA because ***they believe in the mission***
- 38% of staff stated that they work at AEOA because ***it is a job***




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***“The mission of AEOA is to strengthen communities by providing opportunities for people experiencing social and economic challenges.”***

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To understand what motivates our staff at work, we asked them to describe a time that they felt highly motivated, engaged, and really enjoyed their work. Approximately half of the staff reported that their motivation is helping people. Staff also stated that they enjoy new challenges, preparing for a new year, learning from co-workers, and feeling appreciated.

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*“When you can make a difference in someone’s life.”*

*“When I had a successful family finish all their goals and continue to maintain their success.”*

*“I feel great when the families I work with have that “aha” moment.”*

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It is not beneficial to provide identical services to every individual and family in-need and expect the outcome of success. Every client in-need faces a unique situation. Because of this, it is imperative that we provide services best suited to meet the specific needs of that individual and/or family to ensure that they are on the road to success. Our staff have identified various things they believe that their clients need the most to live happy, healthy, and productive lives.

- 71% of staff stated that their clients are most in need of **supportive relationships**
- 63% of staff stated that their clients are most in need of **safe, affordable housing**
- 60% of staff stated that their clients are most in need of **access to healthy, nutritious food**
- 54% of staff stated that their clients are most in need of **transportation**
- 40% of staff stated that their clients are most in need of **money**
- 29% of staff stated that their clients are most in need of **employment**
- 23% of staff stated that their clients are most in need of **education**
- 21% of staff stated that their clients are most in need of **health care**

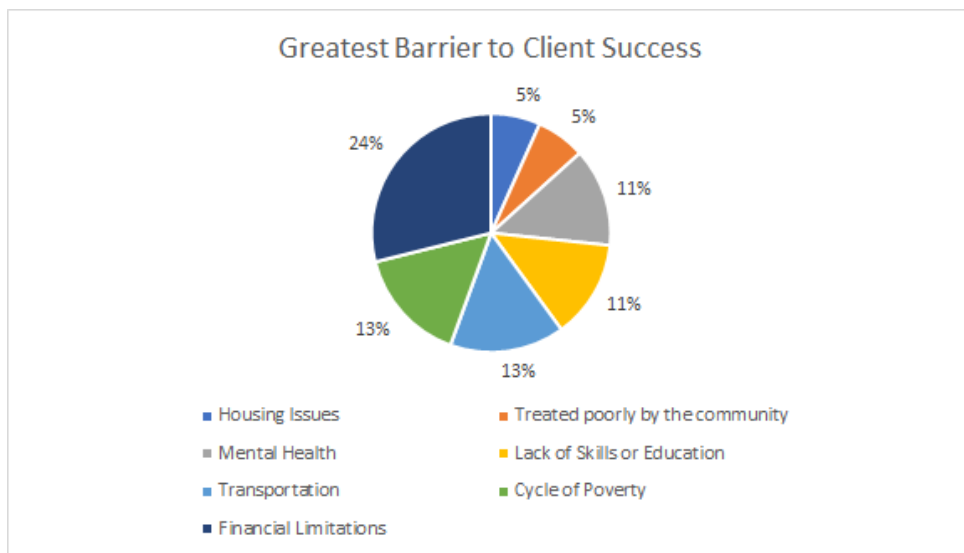
***We believe in a strength-based approach in providing services. The most prominent strengths clients have that amaze staff are...***



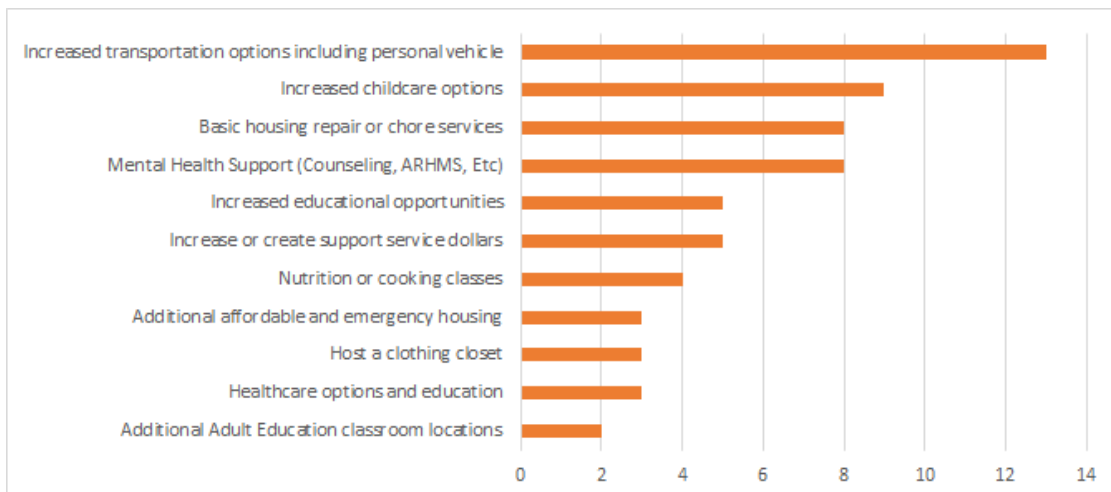
Staff believe that there are numerous things that their clients would say has been most helpful from AEOA. The leading responses were:

- 38% staff stated that their clients would say ***caring support and encouragement from staff***
- 13% staff stated that their clients would say ***energy assistance***
- 6% staff stated that their clients would say ***financial assistance***

When asked what the greatest barrier is that their clients face, twenty-four percent (24%) of staff indicated not having enough money to meet their household needs. Thirteen percent (13%) of staff felt that the cycle of poverty many families are stuck in and lack of transportation options were a barrier to client success. Staff also highlighted that many clients feel unwelcome in their communities due to their socio-economic status.



When asked to list the top three things that they believe their clients could benefit from that AEOA does not currently provide, staff listed many new services, as well as an increase or expansion of AEOA services.



By and large, staff believe that stigma plays a role in limiting their client’s ability to access services.

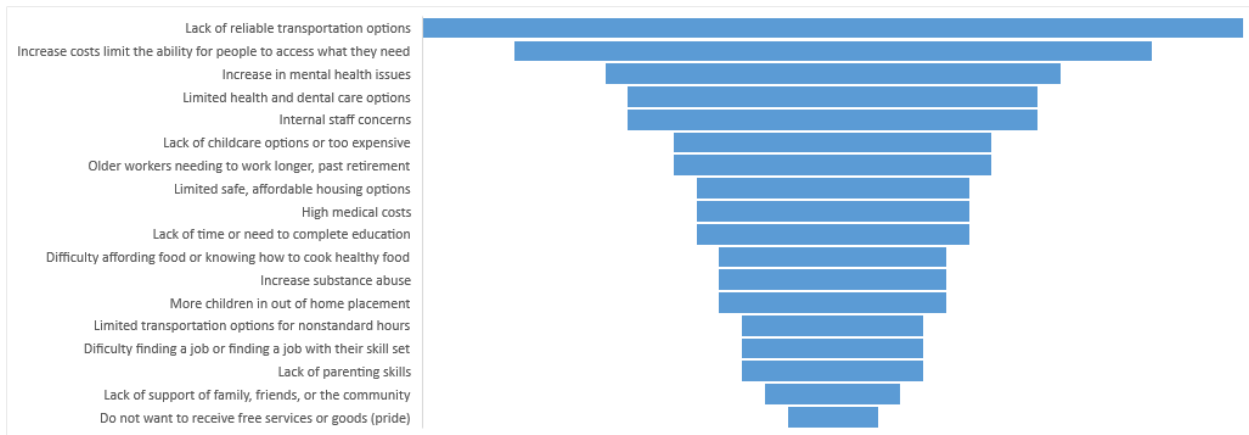
- 77% of staff believe that stigma does play a role
- 23% of staff believe that stigma does not play a role

Predominantly, staff felt that their clients feel judged when asking for services and want to feel pride about resolving issues on their own. In addition, several staff mentioned that the local community is not welcoming of those who are struggling and so clients do not want others to know that they are accessing services. It was also shared that clients often say that there are people worse off in the community who should receive the services instead of them.

**When staff hear the word  
ADVOCACY, the first word that  
comes to mind is...**



**Emerging Trends Staff are Witnessing in their Work**



**Top Staff Wishes for AEOA:**

- 46% of staff wish for **more funding for the Agency**
- 25% of staff wish for **new and/or expanded programs**
- 15% of staff wish for **more communication among staff**
- 15% of staff wish for **a new building for AEOA**
- 10% of staff wish to **help all clients in-need**
- 10% of staff wish to **have more staff at AEOA**



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