



2021
COMMUNITY
NEEDS
ASSESSMENT



AEOOA

ARROWHEAD ECONOMIC OPPORTUNITY AGENCY

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December 2021

Arrowhead Economic Opportunity Agency

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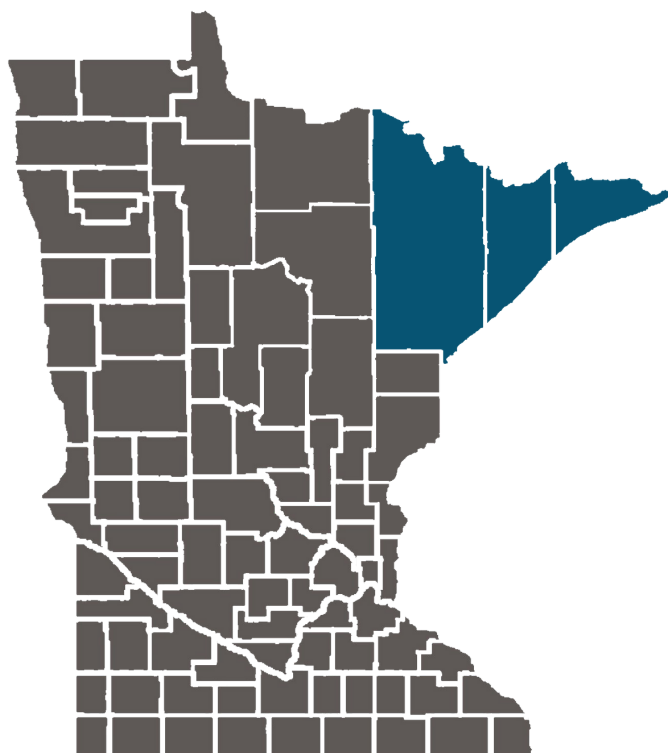
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Introduction

The Arrowhead Economic Opportunity Agency (AEOA) was incorporated in April 1965 as a 501(c)(3) non-profit organization and established as a Community Action Agency for the Northeast Minnesota Counties of St. Louis, Lake, and Cook in response to the 1964 Economic Opportunity Act. AEOA operates several programs through five service departments:

- Employment and Training
- Head Start
- Housing
- Senior and Nutrition Services
- Arrowhead Transit



As a Community Action Agency, AEOA is responsible for conducting a comprehensive community needs assessment every three years to ensure the Agency understands how people in poverty are faring and designs programming to provide relevant opportunities for those experiencing social and economic challenges in our community.

To achieve this, AEOA listens to the people it serves to understand the dynamic community needs and identify the unique causes of poverty in the Agency's federally designated core service area of Cook, Lake, and St. Louis Counties. It is with this intent that AEOA collected and analyzed qualitative and quantitative data to create this report that reviews the causes and conditions of poverty within the Agency's service area.

MISSION

AEOA strengthens communities by providing opportunities for people experiencing social and economic challenges.

VISION

All people served will make measurable progress toward self-reliance or independence.

COMMUNITY ACTION PROMISE

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

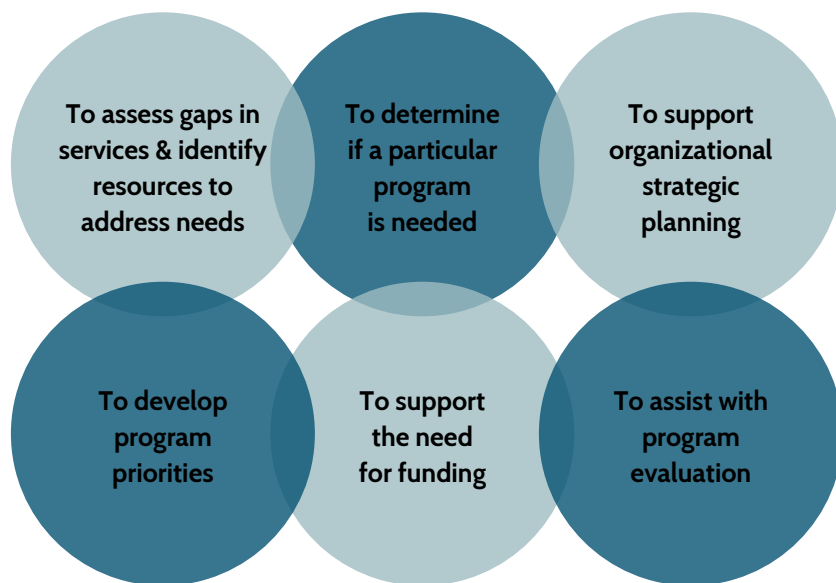
Requirements

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, “an 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.

Why do we do Needs Assessments?



For over 56 years, AEOA has worked to provide opportunities for those with limited resources so they could meet basic needs, resolve problems and improve their lives. Over those years, our work has built community - sometimes one person at a time, sometimes through social policy advocacy, and sometimes through community partnerships. Building community is about belonging. It is about being a part of the discussion and invested in the solution.

The data collected through this assessment of community needs will be utilized to guide the strategic planning and direction of Arrowhead Economic Opportunity Agency programs, resources, and services over the next three years.

Methodology

The Community Needs Assessment surveys were conducted within AEOA's legislatively designated core service area of Cook, Lake, and St. Louis Counties.

- One-on-one interviews or electronic surveys were completed by clients, community members, community partners, and AEOA staff
- Analysis of demographic, economic, housing, and social characteristics of Cook, Lake, and St. Louis Counties to identify the causes of poverty

To ensure the health and safety of our community members due to COVID-19, the process to collect data was modified. Most interviews were conducted over the phone or electronically on their own. To encourage participation, clients and community members had the opportunity to enter into random drawings for a chance to win a gift card upon completion of the survey.

- Clients had the chance to win 1 of 15 \$100 gift cards
- Community members had the chance to win 1 of 3 \$50 gift cards

Special outreach was also conducted in Cook and Lake Counties by contacting several community organizations to ensure we learn about the needs of our entire service area.

Survey Totals

- AEOA Clients: 304
- Community Members: 404
- Community Partners: 63
- AEOA Staff: 135

**All statistics found exclude responses of "Don't know" or "Refused" in the calculated percentages.

Key Findings

Below are the most common problems identified by respondents of each survey.

Client Survey

- 76% could not afford to buy clothing
- 75% could not afford to pay their bills each month
- 73% could not afford to fix up their home
- 72% could not afford to pay their debt/take care of bad debt
- 71% could not afford car repairs



Community Survey

- 64% could not afford to repair their home
- 59% could not afford fitness activities
- 57% could not afford recreational activities
- 56% could not afford to repair their vehicle
- 43% could not afford to buy clothing
- 41% struggled to pay for childcare



Senior Survey

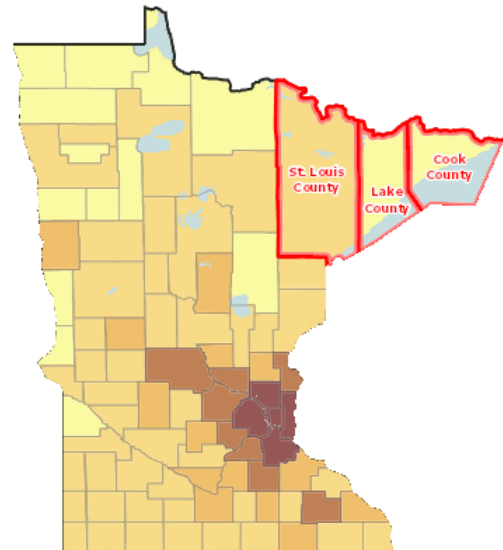
- 75% had difficulties with physical health in the last year
- 56% had difficulties performing everyday activities
- 55% feared or had a difficult time driving at night
- 53% feared or had a difficult time driving long distances
- 34% had a difficult time finding transportation to church
- 30% felt lonely, sad, or isolated in the last year



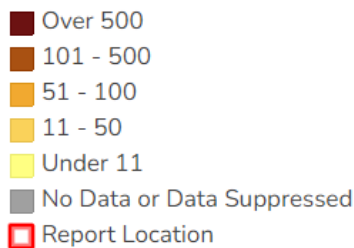
Service Area Demographics

Overall Population

AEOA's core service area has seen a slight decrease in population since 2000, whereas Minnesota and the United States have since seen an increase in population. Reviewing counties individually, the populations in Cook and St. Louis Counties have decreased, while Lake County has seen an increase. The AEOA service area is also less densely populated compared to the rest of Minnesota, with 11-50 persons per square mile in St. Louis County, and 11 persons per square mile in each of Lake and Cook Counties.



Population, Density (Persons per Sq Mile) by County, ACS 2015-19

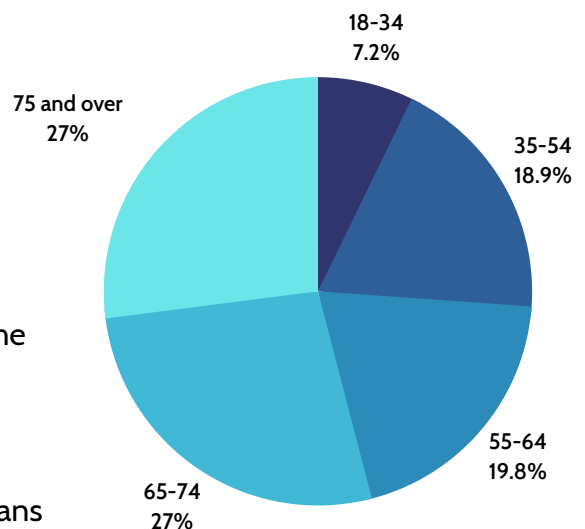


Report Area	Total Population, 2019 ACS	Total Population, 2000 Census
Report Location	215,695	216,754
Cook County, MN	5,376	5,168
Lake County, MN	10,560	11,058
St. Louis County, MN	199,759	200,528
Minnesota	5,563,378	4,919,479
United States	324,697,795	281,421,906

Veterans

Approximately 9% of the population, or 15,324 individuals, in AEOA's service area reports to be a Veteran, which is above the average of both Minnesota (7%) and the United States (7%) (American Community Survey, 2015-19).

The pie chart to the right reveals that more than half of Veterans in AEOA's service area are predominantly ages 65 and older.

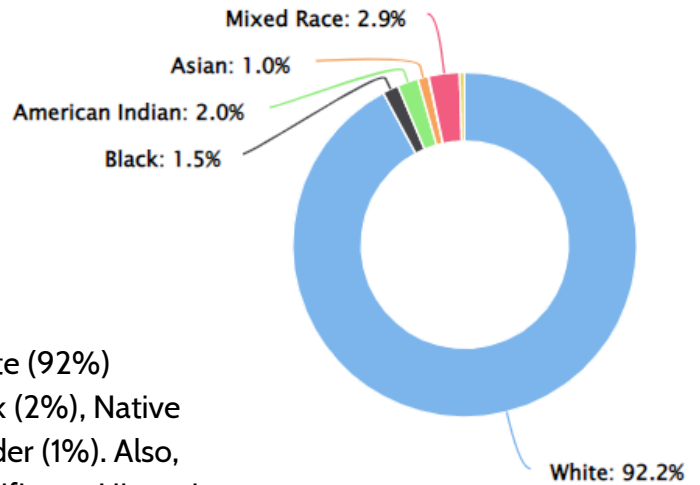
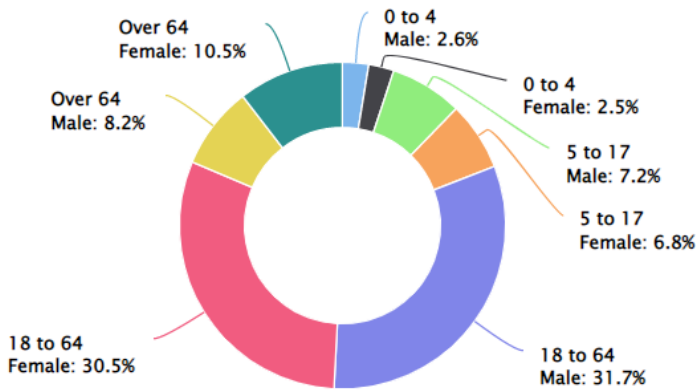
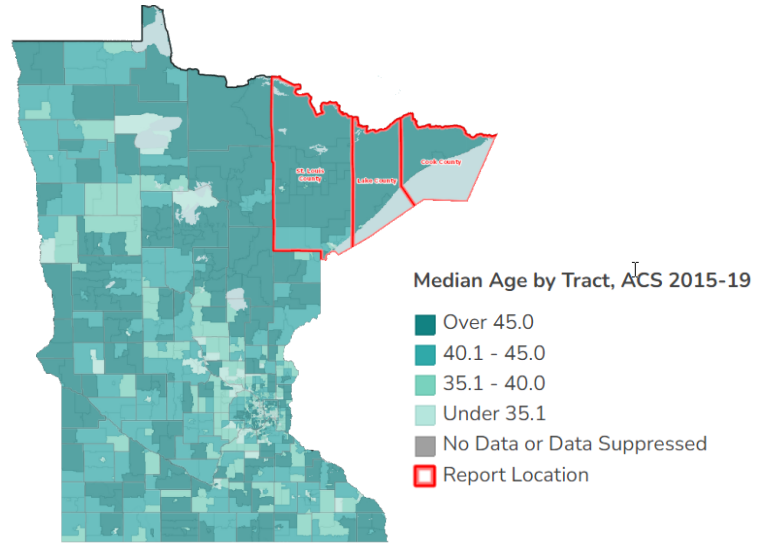


Veterans by Age in AEOA Service Area

Service Area Demographics

Age and Gender

The median age in AEOA's service area is 45 years old and older, which is older than the majority of Minnesota as a whole. Females make up 55% of the Minnesota population, and 50.3% of the AEOA service area population. The largest age group among both females and males is age 18 to 64.



Race and Ethnicity

AEOA's service area is predominantly Caucasian/White (92%) followed by Mixed Race (3%), African American/Black (2%), Native American/Alaska Native (2%), and Asian/Pacific Islander (1%). Also, 10% of the population in the AEOA service area identifies as Hispanic.

Report Area	Total Population	White Total	Black Total	American Indian Total	Asian Total	Native Hawaiian Total	Some Other Total	Mixed Race Total
Report Location	215,695	198,806	3,226	4,221	2,124	110	994	6,214
Cook County, MN	5,376	4,634	4	474	50	0	78	136
Lake County, MN	10,560	10,234	68	92	14	19	9	124
St. Louis County, MN	199,759	183,938	3,154	3,655	2,060	91	907	5,954
Minnesota	5,563,378	4,609,049	356,515	58,011	268,181	2,194	104,032	165,396
United States	324,697,795	235,377,662	41,234,642	2,750,143	17,924,209	599,868	16,047,369	10,763,902

Poverty within Service Area

It is important to understand the definition of poverty while reviewing this report. The U.S. government determines poverty thresholds, which vary based on the income and size of a family. The annual household income is compared to a set of federal poverty thresholds. Every individual living in the household is considered in poverty if their total household income is below the poverty threshold. This threshold is intended to be used to determine statistics, however, it does not fully capture what individuals and families actually need to live. In 2021, the poverty threshold, or federal poverty line, for an individual was \$12,880.

2021 Poverty Guidelines for 48 Contiguous States and the District of Columbia

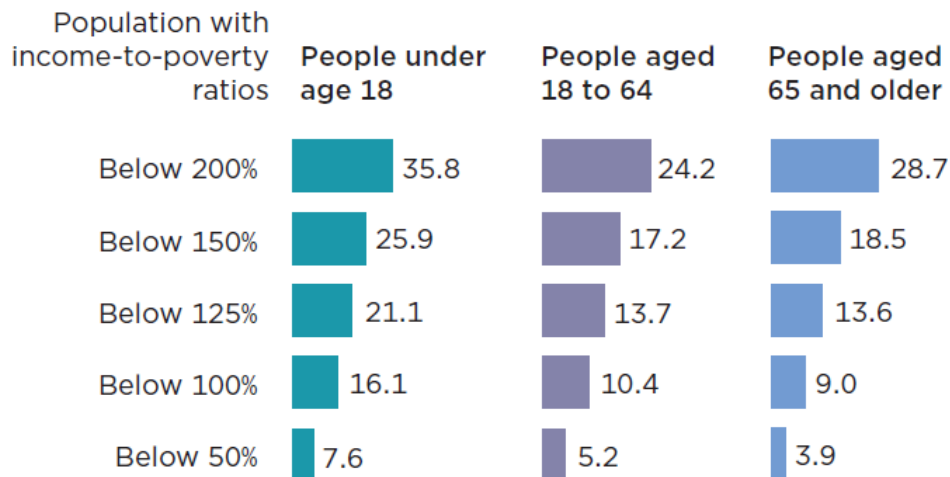
Persons in family/household	Poverty Guidelines
1	\$12,880
2	\$17,420
3	\$21,960
4	\$26,500
5	\$31,040
6	\$35,580
7	\$40,120
8	\$44,660

For families/households with more than 8 persons, add \$4,540 for each additional person.

The income threshold in the poverty guideline is the total household income before taxes and does not include any non-cash benefits the household may receive. The Federal Poverty Level (FPL) is used by AEOA while conducting the triennial Community Needs Assessment and determining a household's eligibility for AEOA programs and services.

People With Income Below Specified Ratios of Their Poverty Thresholds by Age: 2020

(In percent. Population as of March of the following year)



Poverty within Service Area

Rate of Poverty

The poverty rate in AEOA’s service area is roughly 13.8%, higher than the poverty rates of Minnesota (9.7%) and the United States (13.4%). In 2019, it was estimated that 28,563 individuals were living in poverty in AEOA’s service area (Minnesota Compass). In 2020, there were 37.2 million people in poverty, approximately 3.3 million more than in 2019 (U.S. Census Bureau).

The poverty rate of adults aged 18 to 64 increased from 2019 (9.4%) to 2020 (10.4%).

Report Area	Total Population	Population in Poverty	Population in Poverty, Percent
Report Location	207,487	28,563	13.77%
Cook County, MN	5,322	670	12.59%
Lake County, MN	10,356	902	8.71%
St. Louis County, MN	191,809	26,991	14.07%
Minnesota	5,440,087	526,065	9.67%
United States	316,715,051	42,510,843	13.42%

Cost of Living in the Arrowhead

The Minnesota Department of Employment and Economic Development (DEED) provides a yearly estimate of basic-needs costs based on federal and state data. The charts below examine seven monthly living expenses: food, housing, health care, transportation, child care, other necessities, and net taxes. The average family size in Minnesota is three persons with an average workweek of fewer than 35 hours (DEED). The chart below shows the hourly wage required for a single-parent household to meet basic needs.

	Yearly Cost	Hourly Wage	Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Cook	\$36,891	\$17.74	\$406	\$512	\$385	\$723	\$596	\$338	\$114
Lake	\$42,493	\$20.43	\$492	\$518	\$385	\$778	\$757	\$355	\$256
St. Louis	\$43,415	\$20.87	\$565	\$515	\$385	\$827	\$685	\$367	\$274
Minnesota	\$57,420	\$27.61	\$1,091	\$523	\$403	\$1,069	\$709	\$436	\$554

The chart below shows the hourly wage required for a two-parent household to meet their basic needs if one parent works full time and the other works part time.

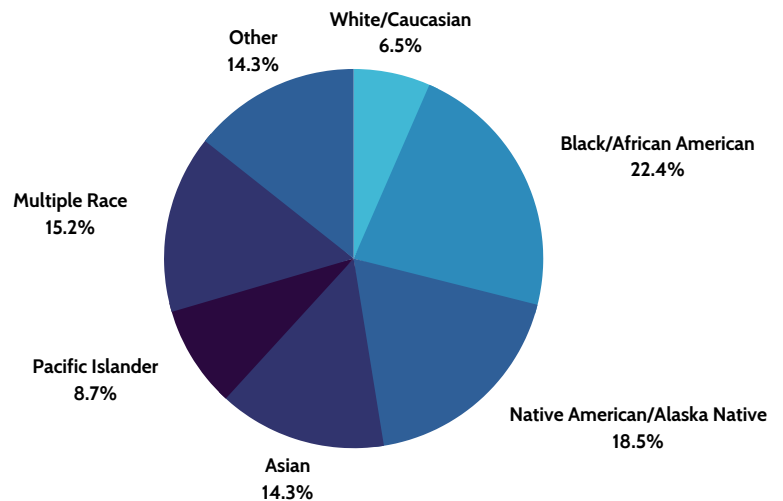
	Yearly Cost	Hourly Wage	Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Cook	\$42,859	\$13.74	\$203	\$793	\$519	\$723	\$679	\$415	\$240
Lake	\$48,242	\$15.46	\$246	\$801	\$519	\$778	\$878	\$432	\$366
St. Louis	\$48,231	\$15.46	\$282	\$797	\$519	\$827	\$789	\$444	\$361
Minnesota	\$58,800	\$18.85	\$546	\$810	\$549	\$1,069	\$819	\$515	\$592

Poverty within Service Area

Poverty by Race and Ethnicity

At 42.2%, African American/Black households were the highest poverty rate in AEOA's service area, while the poverty rate of Minnesota is less at 28.6%. Native American/Alaskan Native households had the highest poverty rate in Minnesota (31.3%) and the United States (24.9%).

Working families headed by people of color are twice as likely to wind up in poverty compared to their White counterparts. According to the 2018 Working Poor Families Project report, "In 2016, families headed by racial/ethnic minorities represented 41% of all U.S. working families, but they accounted for 60% of low-income working families. Further, Latino working families were the most likely to be low-income (50%) followed by African American families at 46%."



Poverty by Race in AEOA Service Area

Report Area	White	Black or African American	Native American or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Report Location	12.33%	42.16%	34.90%	27.01%	16.36%	27.02%	28.63%
Cook County, MN	10.82%	0.00%	13.50%	18.00%	No data	58.97%	40.74%
Lake County, MN	8.68%	43.18%	9.78%	0.00%	0.00%	0.00%	0.00%
St. Louis County, MN	12.57%	42.19%	38.42%	27.31%	19.78%	24.35%	28.98%
Minnesota	7.28%	28.57%	31.27%	13.64%	14.49%	19.66%	16.32%
United States	11.15%	23.04%	24.86%	10.94%	17.51%	21.04%	16.66%

Poverty rates were highest among American Indian (34%), Black (27%), and Hispanic (19%) households, three to four times higher than Non-Hispanic White Minnesotans (7%) (American Community Survey, 2018).

Report Area	Hispanic or Latino	Not Hispanic or Latino	Hispanic or Latino, Percent	Not Hispanic or Latino, Percent
Report Location	668	27,895	20.90%	13.65%
Cook County, MN	63	607	51.22%	11.68%
Lake County, MN	5	897	3.31%	8.79%
St. Louis County, MN	600	26,391	20.53%	13.97%
Minnesota	54,309	471,756	18.60%	9.16%
United States	11,256,244	31,254,599	19.64%	12.05%

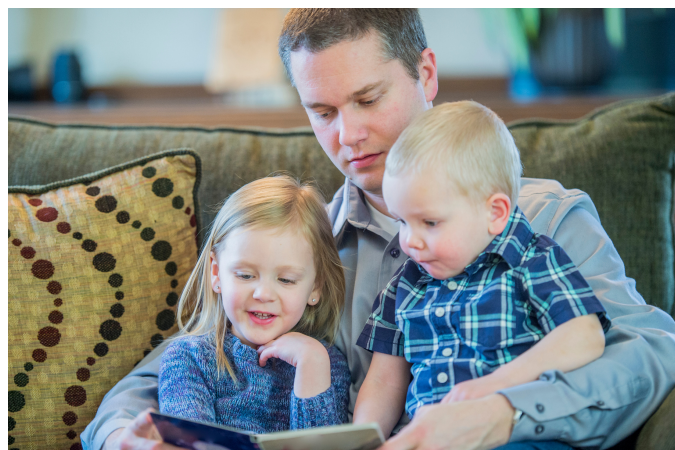
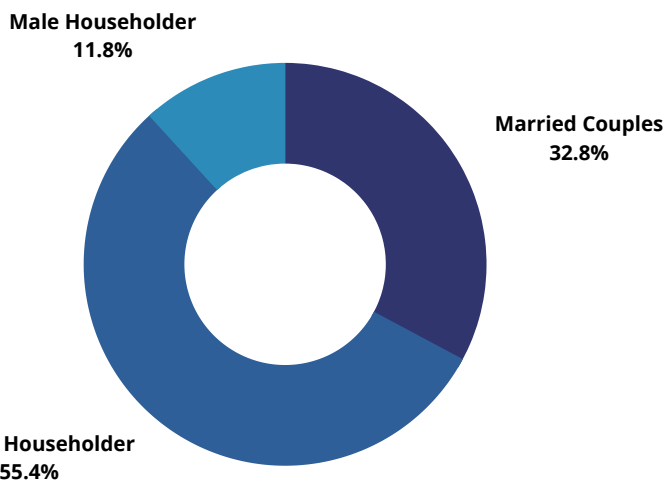
Poverty within Service Area

Poverty by Household Type

Fifty-five percent (55.4%) of female-headed households are living in poverty, which is slightly higher than the rates in Minnesota (53.6%) and the United States (52.7%).

Report Area	Total Families	Families in Poverty Total	Families in Poverty Married Couples	Families in Poverty Male Householder	Families in Poverty Female Householder
Report Location	53,545	3,898	1,279	461	2,158
Cook County, MN	1,725	136	72	5	59
Lake County, MN	3,302	172	60	24	88
St. Louis County, MN	48,518	3,590	1,147	432	2,011
Minnesota	1,401,754	82,301	29,233	8,944	44,124
United States	79,114,031	7,541,196	2,764,595	803,863	3,972,738

Compared to their male counterparts, nearly all women of all races or ethnicities face poverty more commonly. In 2020, the poverty rate for families with a female householder had increased to 23.4% compared 11.4% families with a male householder (U.S. Census).



Poverty within Service Area

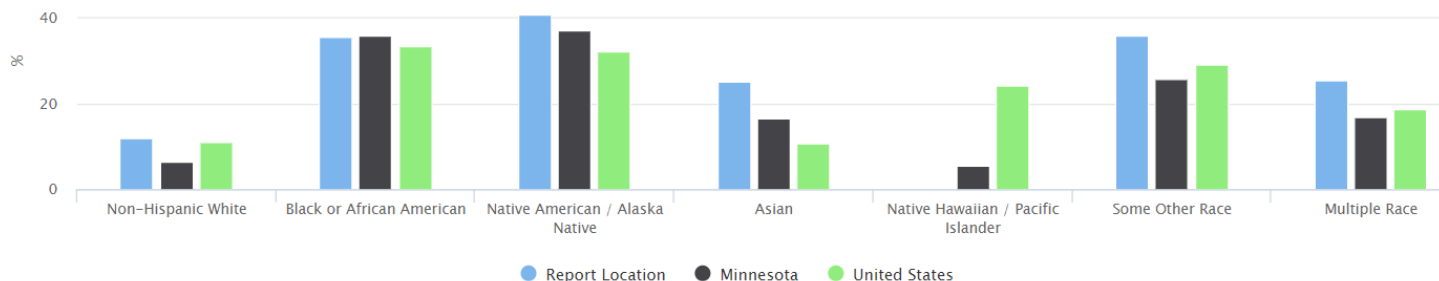
Children in Poverty

The poverty rate of children in AEOA's service area is higher than in Minnesota as a whole. The poverty rate of youth and children under 18 increased from 14.4% in 2019 to 16.1% in 2020.

Report Area	Ages 0-17 Total Population	Ages 0-17 In Poverty	Ages 0-17 Poverty Rate
Report Location	39,468	5,684	14.4%
Cook County, MN	807	126	15.6%
Lake County, MN	1,823	220	12.1%
St. Louis County, MN	36,838	5,338	14.5%
Minnesota	1,273,488	154,826	12.2%
United States	72,235,700	13,377,778	18.5%



The rate of children of color in poverty is more than double that of their White counterparts. The poverty rate for Native America/Alaska Natives is 5% higher than Black/African American children.



Poverty within Service Area

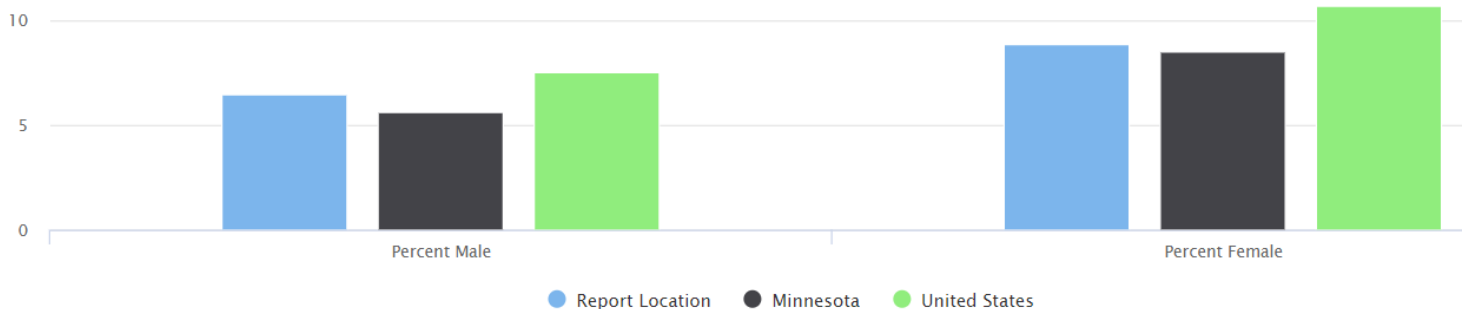
Seniors in Poverty

The poverty rate of people age 65 and older in the AEOA service area is 7.8%, more than the Minnesota rate (7.2%), but less than the United States overall (9.3%). Lake County has a 5.1% poverty rate of people aged 65 and older, while St. Louis and Cook Counties are higher at 7.9% and 8.6%, respectively.

Report Area	Ages 65 and Up Total Population	Ages 65 and Up In Poverty	Ages 65 and Up Poverty Rate
Report Location	40,124	3,115	7.8%
Cook County, MN	1,435	124	8.6%
Lake County, MN	2,587	131	5.1%
St. Louis County, MN	36,102	2,860	7.9%
Minnesota	828,594	59,701	7.2%
United States	49,488,799	4,587,432	9.3%



It is interesting to note that a higher number of females over males age 65 and older are in poverty in the United States and Minnesota, as well as the AEOA service area overall. However, Lake County does see a lower rate of poverty among females (4.4%) compared to their male counterparts (5.7%).



Respondent Demographics

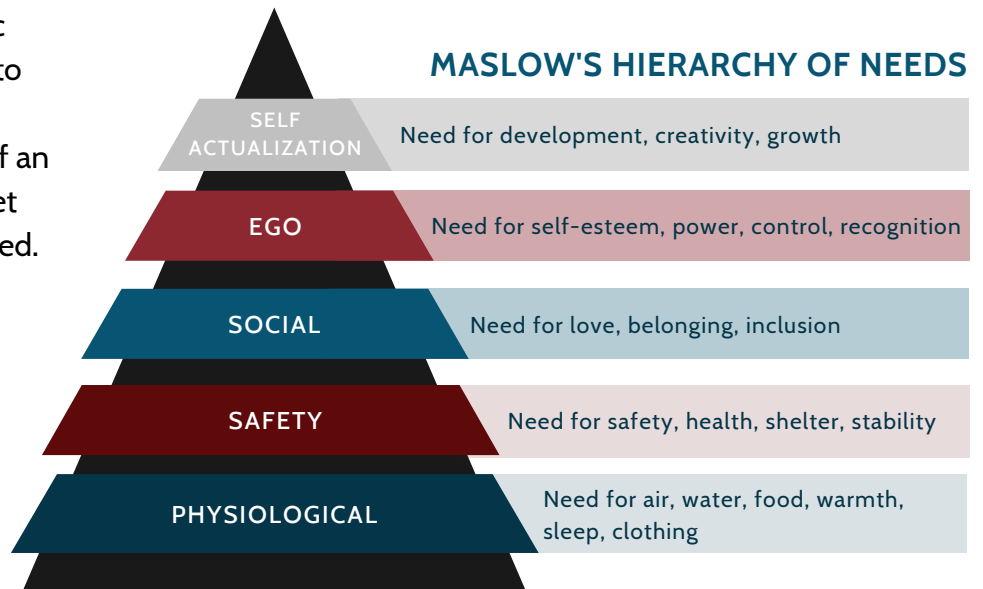
	CLIENT	COMMUNITY	SENIORS
RACE			
White/Caucasian	81%	87%	94%
African American/Black	4%	1%	0%
Native American/Alaskan Indian	6%	3%	3%
Asian/Pacific Islander	1%	1%	3%
Other	2%	1%	0%
Mixed Race	6%	7%	0%
ETHNICITY			
Hispanic	3%	4%	1%
GENDER			
Female	81%	50%*	75%
Male	18%	50%*	24%
Other	1%	-	1%
VETERAN STATUS			
Veteran	7%	13%	24%
DISABILITY STATUS			
Disability	43%	47%	48%
EMPLOYMENT STATUS			
Employed	35%	62%	1%
Unemployed	55%	20%	1%
Retired	10%	18%	98%
HEALTH INSURANCE			
Insured	95%	96%	97%
Uninsured	5%	4%	3%

*Source: U.S. Census Bureau (2019)

Quality of Life and Basic Needs

In psychology, Maslow's Hierarchy of Needs is a motivational theory that consists of a five-tier model of human needs, including physiological, safety, social, ego, and self-actualization. Often represented as a pyramid with hierarchical levels, the theory is that humans must satisfy the lowest level of needs, such as physiological and safety, before advancing to meet higher-level needs to reach self-actualization.

People must fulfill their most basic needs in order to gain motivation to progress in life to achieve self-sufficiency. Motivation decreases if an individual's basic needs are not met and will increase as they are satisfied.



Food Access

As many as 432,170 people in Minnesota are currently facing hunger (Feeding America, 2021). According to the United States Department of Agriculture (USDA) Food Security Report, 10.5% of households were food insecure in 2020. In 2019, people in Minnesota visited food shelves 3,396,706 times, setting a record high. In 2020, Minnesotans visited food shelves 3,831,293 times, an increase of 434,587 visits and a new record high. Further, 13.6% of households with children were food insecure, increasing to 14.8% of households in 2020.

- Children represent 35.7% of Minnesota food shelf visits, up 6.7% from 2019
- Adult usage overall increased 1.2% from 2019
- Seniors in Minnesota food shelf visits in 2020 increased 31% from 2019

Hunger Solutions found that if food shelves were open 24 hours a day, 365 days a year, then a minimum of 7 people would walk in the door of a Minnesota food shelf every minute (2021).

The USDA Food Security Report also found that of food-insecure households, 55% are said to participate in the Federal Nutrition Assistance Programs, including Supplemental Nutrition Assistance Program (SNAP), Women Infant and Children (WIC), or National School Lunch Program. Further, in 2020, the prevalence of food insecurity for Black householders increased from 19.1% in 2019 to 21.7%. (USDA, 2021)

Quality of Life and Basic Needs

Homelessness

On a single night in October 2018, over 10,000 people were counted as homeless in Minnesota. One in three of those people lived in Greater Minnesota, and nearly one-third of those homeless were children 17 or younger. Further, 37% of homeless adults counted were Black. Considering the Black population makes up less than 5% of Minnesota's population, this is a vast number (MN Compass, 2020).

Social Belonging

According to National Alliance on Mental Illness (NAMI), anxiety disorders are the most common mental health concern in the United States. Social anxiety causes a person to have irrational worries, which causes intense fear about social interaction with others. This disorder prevents many people from participating in conversations, contributing to discussions, offering their ideas, and often resulting in self-isolation. Commonly, forced social interaction can even cause someone to have a panic attack (NAMI, 2021).

19% of U.S. adults have an anxiety disorder



Based on Maslow's Theory, AEOA data was reviewed on whether respondents' basic physiological needs were met, so first access to food was analyzed. The need for safety was depicted by having safety and shelter, so those needs were analyzed next. Finally, social needs were reviewed by feelings of belonging or inclusion.

Client Surveys

Physiological Needs

- 65% did not eat at least four servings of fruit and vegetables each day, including potatoes
- 43% could not afford the food they want to eat
- 36% could not afford healthy food
- 23% did not have at least two complete meals a day
- 16% could not afford enough food to eat

Safety Needs

- 21% said safe housing was a problem
- 16% had been homeless in the last two years:
 - 46% were homeless for up to 3 months
 - 31% homeless for 4-12 months
 - 23% homeless for more than a year

Social Needs

- 39% had community members or service providers treat them poorly or disrespectfully because of who they are (women, a person of color, someone without money, etc.)
- 38% did not have friends or family to go to when things went wrong

Quality of Life and Basic Needs

Community Survey

Physiological Needs

- 36% did not feel they were able to afford healthy food options
- 35% could not access locally grown food
- 13% could not afford enough food to eat two meals a day

Social Needs

- 31% did not have enough support from family, friends, or community supports when something went wrong in life

Senior Surveys

Physiological Needs

- 89% received home-delivered meals in the past two months
- 59% did not eat at least four servings of fruit or vegetables each day
- 36% received help preparing meals in the past two months
- 36% could not afford enough food to eat
- 36% could not afford the food they wanted to eat



Safety Needs

- 7% had been homeless in the last two years
Of those that reported being homeless:
 - 57% were homeless for up to 3 months
 - 38% were homeless for 4-12 months
 - 5% were homeless for over a year
- 5% did not feel safe in their housing situation



Safety Needs

- 0% of experienced homelessness in the last two years

Social Needs

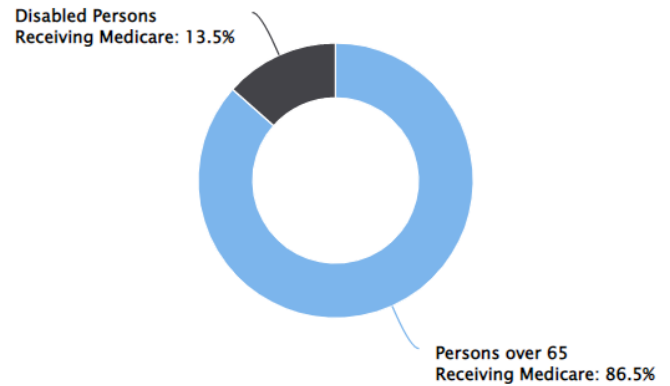
- 30% have felt lonely, sad, or isolated was a problem within the last year



Health

Compared to 2018, the amount of uninsured people in AEOA's service area has decreased to 4%. Only 4.3% of the population in St. Louis County were uninsured, Lake County's population is slightly higher at 5.5% uninsured, and Cook County has a significantly higher uninsured population (9.0%).

The Centers for Medicare and Medicaid Services (CMS) reported that 51,112 people in the AEOA service area receive Medicare. The chart to the right shows that 13% of that population are disabled persons (2019).



One of the most preventable health issues are chronic diseases and conditions can be physical and mental and significantly impact individuals' quality of life. According to the Centers for Disease Control and Prevention (CDC), 6 out of 10 adults in the US have a Chronic Disease.

PEOPLE WITH SERIOUS MENTAL ILLNESS HAVE AN INCREASED RISK FOR CHRONIC DISEASE, LIKE DIABETES OR CANCER



According to Mental Health America's Key Findings (2021), over half of adults with a mental illness do not receive treatment, totaling over 27 million adults in the U.S. who are going untreated. Further, over 60% of youth with major depression do not accept any mental health treatment. Even in states with the most significant access, nearly one in three are going without treatment. Around 50,000 Veterans are held in local jails, and over 55% report having a mental illness. (NAMI, 2021)

According to the Bridge to Health Survey 2020 Regional Report:

- 33.9% provided unpaid care for an adult family member or friend to help take care of themselves
- 29.1% delayed or did not get dental care in the past year
- 28.2% delayed or did not get medical care in the past year

1 in 5 adults experience mental illness

Health

Client Surveys

When asked how they would rate their overall health, 11% of respondents said poor, 24% said fair, and only 7% said excellent. As previously mentioned, only 5% of participants reported they are uninsured, which is a drastic change from the 2018 AEOA Community Needs Assessment where 11% of participants were uninsured. Medical Assistance was the most commonly reported health insurance at 59% of respondents, followed by 32% with MinnesotaCare as the health insurance provider, and 18% with Medicare.

Dental

- 31% were refused by a dentist or did not call a dentist because they knew they would be refused
- 49% did not have a dentist to go to
- 30% did not have dental insurance

Mental Health

- 60% had trouble doing things that they usually enjoy or feeling sad, empty, and blue
- 61% dealt with other emotional or mental health
- 26% needed mental health counseling but could not get it
 - 21 people refused to answer, which may still show evidence of stigma around mental health
- 17% reported help paying for mental health services was a problem

Other Health Concerns:

- 52% dealt with a physical health problem
- 37% could not afford to pay for eye care or repair of glasses
- 29% could not afford to pay for prescription drugs
- 19% needed help dealing with alcohol or drug problems



Health

Community Survey

Five percent (5%) of respondents rated their overall health as poor, 23% as fair, and 3% as excellent. Over the last three years, there was a one percent change in those who reported as uninsured. In 2018, less than 3% of AEOA Community Needs Assessment respondents reported being uninsured; this year, 4% said they were uninsured. Medical Assistance was the most common health insurance provider for the community at 35%, followed by Medicare at 27%, and then MinnesotaCare at 21%. When asked if respondents had access to a doctor or dentist when they needed it, 14% said they did not. 13% of respondents also said at least one person in their household struggled with an alcohol or drug problem.

Other Health Concerns:

- 25% needed mental health counseling but could not get it
 - 44 respondents refused to answer this question which again may show evidence around the stigma behind mental health
- 17% did not have access to mental health services if needed



Senior Surveys

When asked how they would rate their overall health, over 7% of seniors reported that their health was poor, 33% said that their overall health was fair, and no seniors reported that they had excellent health. The most common health insurance provider for seniors was Medicare at 64%, 9% said they used Medical Assistance, and only 2% used MinnesotaCare. Seventy-five percent (75%) of seniors said their physical health was a problem last year.

Other Health Concerns:

- 76% had a condition that substantially limits daily activities such as walking, climbing stairs, lifting
- 72% had a chronic health condition like arthritis or diabetes
- 34% had significant hearing loss
- 23% had severe vision impairment or blindness
- 21% felt depressed in the last year
- 20% needed help handling insurance claims
- 14% had fallen and injured themselves enough to need medical attention
- 13% needed dentures or other dental work but could not afford it

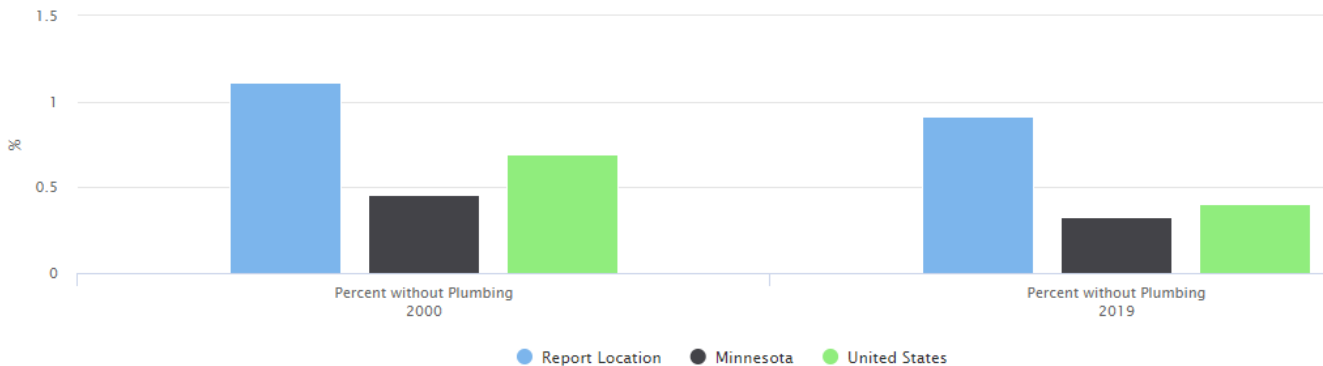
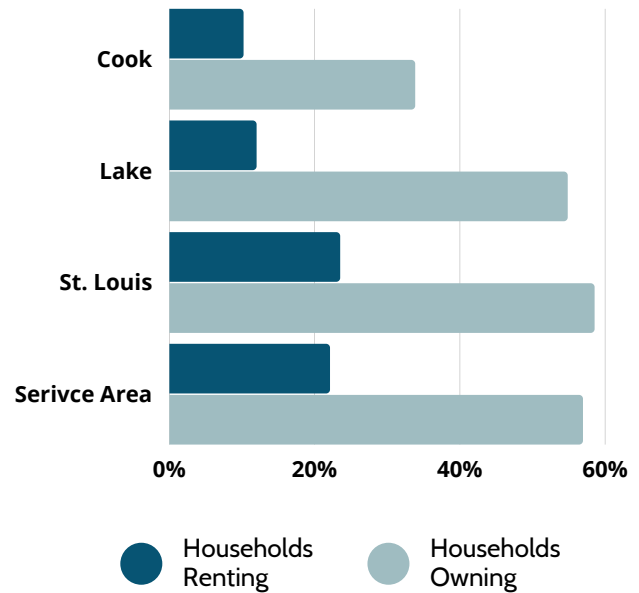


Housing

A family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States” (Habitat for Humanity, 2021).

The median rent paid in the AEOA service area is \$662. However, if you look at the breakdown by county, the median rent varies. Residents in Cook County pay a median amount of \$631 a month, Lake County residents pay a median of \$662 a month, and the St. Louis County median rent for residents is significantly higher at \$770 a month. Cost burdened households spend more than 30% of their income towards housing and roughly 26% of households are renting. In 2019, there were 91,382 cost burdened households in AEOA's service area alone (MN Compass).

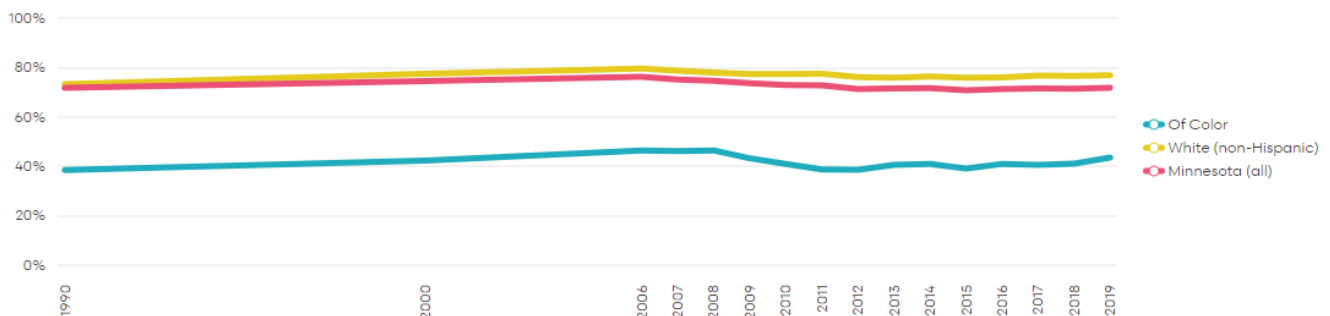
Household Renting vs. Owning



Eighty-two percent (82%) of housing units in St. Louis County are occupied, while 43.9% are occupied in Cook County, and 66.8% in Lake County. Further, 857 occupied housing units do not have plumbing in the AEOA service area, nearly double the rate of the of Minnesota. If you look at the graph below, householders that are White are 33% more likely to own a home than householders of color. (MN Compass, 2019)

Homeownership rate by race

Minnesota, 1990-2019



Housing

Client Surveys

It was found that 36% of respondents own their own home, 52% are renting, 7% are currently staying with relatives, and 2% reside in a shelter. Now, 10% of respondents said they had family or friends staying with them temporarily because they couldn't afford housing. When asked if their housing was subsidized, 47% of respondents said yes, and 22% said they spend more than half of their monthly income on their rent or mortgage payment. Majority of respondents (68%) were not happy with their current housing situation.

Other Housing Concerns:

- 74% could not get a loan to buy a home
- 71% needed help with a down payment and closing costs
- 58% needed help learning how to buy a home
- 57% struggled to make their heating, electricity, and utility payments
- 45% needed help to make their home more energy-efficient
- 44% needed help with minor home repairs
- 39% struggled to find affordable and decent housing
- 38% could not afford property taxes or house insurance
- 29% struggled to get their landlords to make repairs
- 27% was more than one month behind on their house payment
- 24% did not have enough room in their home for the people who live there
- 16% needed help to prevent eviction



Community Survey

About one-quarter (24%) of respondents said they were not satisfied with their current housing situation. In the last year, 32% had faced financial challenges related to housing. Ten percent (10%) of respondents had friends or family members staying with them temporarily because they couldn't afford housing right now. Over half (56%) did not have enough money to perform necessary repairs to their home. Of respondents who are renters, 33% said their landlords do not perform repairs when needed.

Senior Surveys

Seventy-nine percent (79%) of seniors said they owned their own home, and 21% said they rent. However, 28% of respondents said that having enough money to fix their home was a problem. Over 32% reported being more than one month behind on house payments was a problem. Having enough money to cover property taxes or house insurance was also a problem for 18% of seniors surveyed.

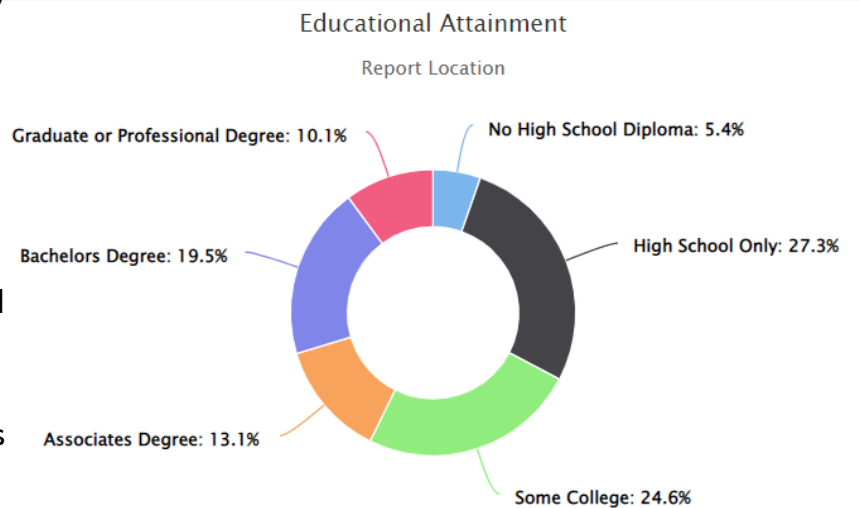


Education

To help a family thrive, not just survive, education is a great tool that can help open doors to jobs, resources, and skills that a family needs. According to the National Center of Education Statistics, 170,066 individuals over 16 lack literacy skills in AEOA's service areas seen on the chart below.

Report Area	Estimated Population over 16	Percent Lacking Literacy Skills
Report Location	170,066	5.98%
Cook County, MN	4,375	5%
Lake County, MN	9,049	6%
St. Louis County, MN	156,642	6%
Minnesota	3,852,097	6%
United States	219,016,209	14.64%

Educational attainment varies significantly by race and ethnicity in Northeast Minnesota. More than 17.8% of Asian, Black or African American, American Indian, Hispanic or Latino, and residents of Some Other Race had less than a high school diploma, compared to just 5.1% of White residents. However, over 40% of American Indians and people of Two or More Races have attended some college or earned an associate degree, and 33.1% of Asian residents had a bachelor's degree or higher, which was greater than the White population (DEED, 2021).



Report Area	No High School Diploma	High School Only	Some College	Associates Degree	Bachelors Degree	Graduate or Professional Degree
Report Location	5.4%	27.3%	24.6%	13.1%	19.5%	10.1%
Cook County, MN	2.90%	24.0%	21.5%	11.2%	27.3%	13.2%
Lake County, MN	5.34%	30.9%	21.6%	13.3%	19.6%	9.2%
St. Louis County, MN	5.51%	27.2%	24.9%	13.1%	19.2%	10.1%
Minnesota	6.86%	24.7%	21.0%	11.5%	23.7%	12.4%
United States	12.00%	27.0%	20.4%	8.5%	19.8%	12.4%

Education

Client Surveys

Of AEOA's clients surveyed, 16% did not have a high school diploma/GED, 32% had a high school diploma/GED, and 52% had attended some college. Fifty-one percent (51%) of respondents said that someone within their household would like to further their education.

Other Education Concerns:

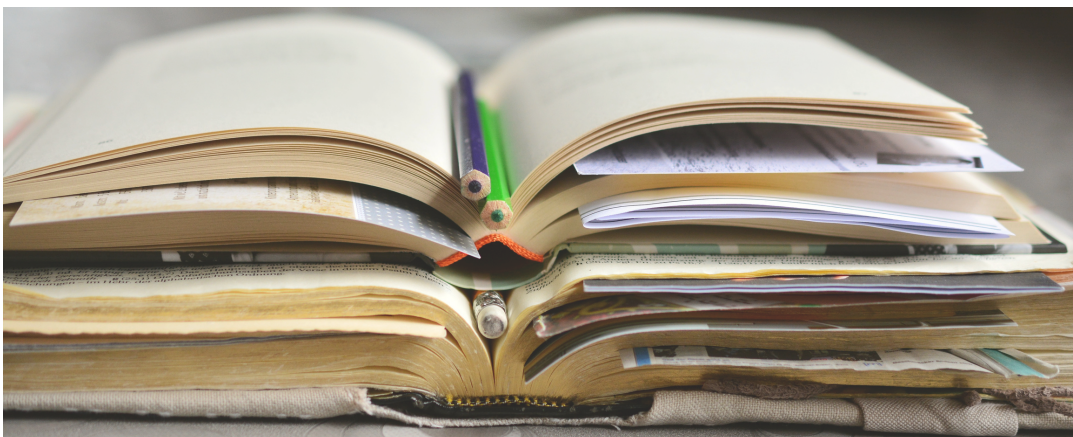
- 69% could not afford to attend training or college
- 52% needed help paying off bad debt or outstanding student loans to re-enroll in school
- 43% could not afford to purchase needed school supplies
- 38% need help to apply for financial aid or assistance to attend training/college
- 30% needed information on how to go to school
- 30% did not have access to a computer to perform school work
- 28% need help to apply to college or other training

Community Survey

- 34% had someone in their household attending or interested in attending training or education to further their ability to get a job or move up in a job.

Senior Surveys

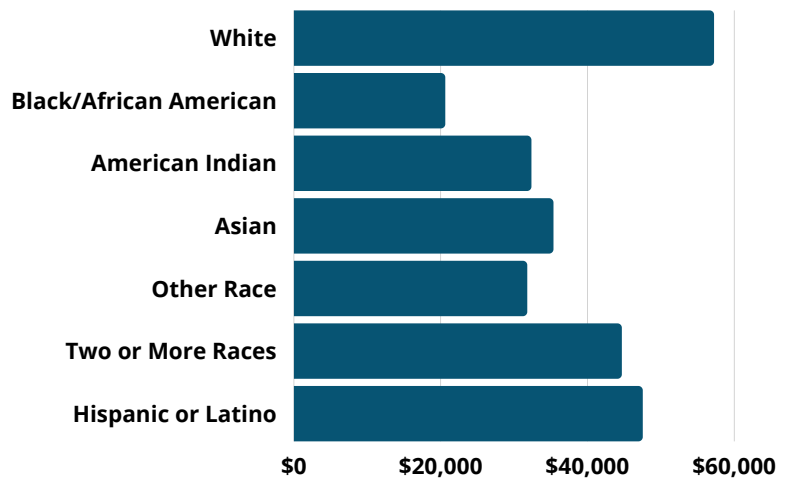
Of the seniors interviewed, 42% did not have a high school diploma/GED, 7% had a High School Diploma/GED, and 51% attended college. Eleven percent (11%) had an adult within their household that would like to further their education.



Employment

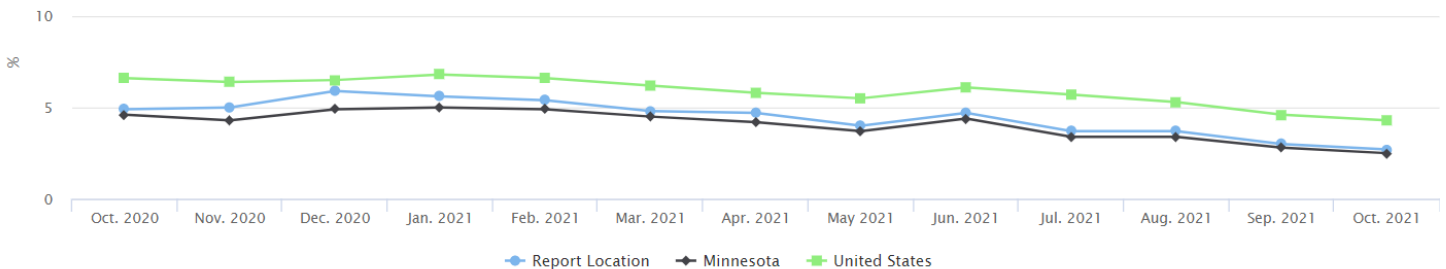
The Healthcare industry accounted for nearly 24% of total employment in the 7-county Northeast Minnesota region, making it the largest in the region, well ahead of retail trade (17,550 jobs) and accommodation and food services (14,843 jobs). The most significant number of vacancies were for registered nurses, family and general practitioners, physicians and surgeons, and physical therapists. These positions had the highest requirements, with over 90 percent requiring postsecondary education or a certificate or license, and the highest wage offers, at \$28.37. The region also had a high demand for lower-skilled and lower-wage positions, such as nursing assistants, home health aides, and personal care aides. Median wage offers hovered around \$11 an hour, and over 75 percent were part-time (DEED, 2021)

In 2019, Northeast Minnesota household incomes were vastly lower than in the rest of the state. In the Arrowhead, \$56,015 was the median household income, while \$71,306 in Minnesota and ranking last of the six planning regions in the state. Statewide, 34.8% of households had a household income below \$50,000, while nearly 45% did in the Arrowhead Region. Further, the lowest reported incomes were Black or African American households, with a median income over \$36,000 lower than White households. American Indian, Asian, Two or More Races, and Hispanic or Latino households reported lower median incomes as well (DEED, 2021).



Northeast Minnesota Median Household Income by Race, 2019

AEOA's service area had unemployment rates above Minnesota's below the United States as a whole.



Employment

Client Surveys

About 46% of respondents said they were receiving income wages or salaries, 27% were receiving Supplemental Security Income (SSI), and 22% utilized the Minnesota Family Investment Plan (MFIP). Additionally, 24% had received money from their relatives or friends, and 7% received money from the sale of goods (blood/plasma, personal belongings, recycling, illegal sales, etc.).

About 35% of respondents' total household income was less than \$12,760 in 2020.



In the last year, 35% of respondents said a household member had experienced difficulty finding a job in the previous two years. Forty-two percent (42%) of respondents said that not everyone in their home is satisfied with their employment situation. The most common reasons they were unsatisfied were that they were unemployed, received low wages, or did not have enough work hours.

Other Employment Concerns:

- 68% had a household member that needed help finding a job that pays enough to meet their needs
- 48% had a household member that could not find a job that provided health insurance
- 42% had a household member that needed help finding a job
- 36% did not have clothing to wear for interviewing or on the job
- 33% did not have the necessary skills and or training to get a job or for advancement
- 29% needed help with writing a resume and interviewing skills
- 21% had a household member that needed career counseling



Employment

Community Survey

About 62% of respondents received income from wages or salaries, 18% received Supplemental Security Income (SSI), 9% utilized the Minnesota Family Investment Program (MFIP). Additionally, 18% received retirement or pension benefits, while 26% received Social Security. About 18% said their total household income was less than \$12,760 in 2020.

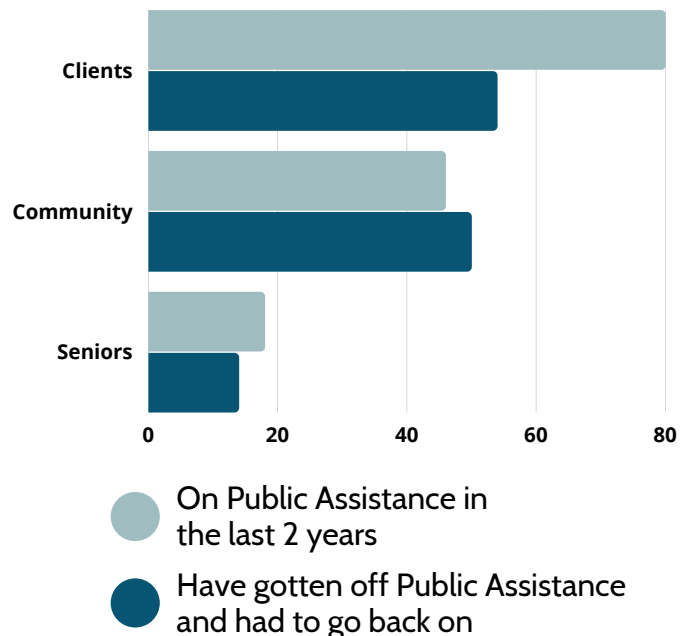
In the last year, 26% of respondents reported that a member of their household has struggled to find work, 45% are not working enough hours and at a rate of pay to meet all of the needs of their household, and 33% reported that not everyone in their home is satisfied with their employment.

Senior Surveys

Almost all seniors surveyed said they were retired (98%). Close to the same amount (97%) reported receiving Social Security, while 53% received some sort of pension or retirement, 13% received Veteran's benefits, and only 4% received a wage/salary. About 21% said their total household income was less than \$12,760 in 2020.

Other Employment Concerns:

- 21% needed help to pay their bills on time
- 19% needed help to balance their checkbook
- 15% struggled to live within their income
- 14% could not pay or take care of bad debt over the last year
- 13% could not get credit
- 5% had financial problems over the last year



Reasons People went back on Public Assistance

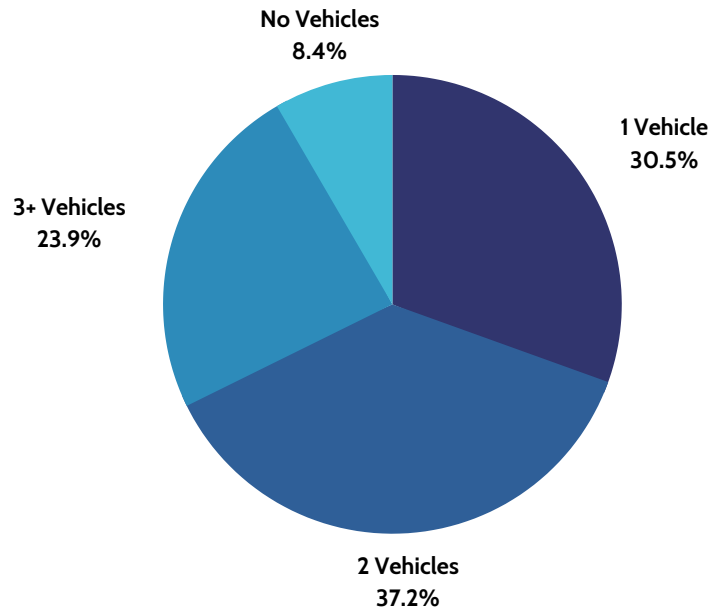
- Did Not Make Enough to Meet Basic Needs
- Health Issue
- Child Care Problems
- Laid Off
- Domestic Abuse
- COVID-19

Transportation

In 2019, 87.5% either drove or was a passenger in a car, truck, or van to work, 10.3% walked, biked, or worked from home, and only 2.2% used public transportation (MN Compass, 2021). As you can see in the chart, it is common in AEOA's service area for households to own at least one vehicle.

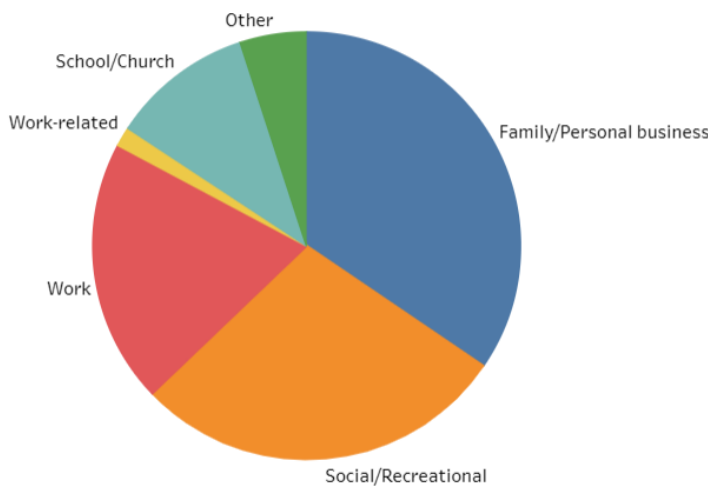
Client Surveys

Nearly 75% of respondents own a car. However, 64% said their vehicle had needed a repair in the last three months. As stated above, 71% of respondents said having enough money for car repairs was a problem. Transportation to get to work was a problem for at least one person within 44% of households, and lack of transportation has kept 35% of respondents from making it to work, school, or appointments.



Other Transportation Concerns:

- 65% could not afford to buy a car
- 60% struggled to pay for gas
- 58% struggled to pay for car insurance
- 48% struggled to pay for license tabs
- 47% did not have a reliable vehicle
- 46% said transportation for after-school opportunities for their child was a problem
- 46% did not know how to maintain a car
- 43% did not have appropriate transportation to attend training or college
- 24% had legal issues that prevents them from driving
- 22% did not know how to drive or get a driver's license



Low-income households often face transportation challenges, such as the inability to afford fuel, insurance, and vehicle repairs. Because of this, many people cannot travel for personal or work related reasons that could mean the difference between moving out of poverty.

- 35% family/personal business
- 28% social/recreational
- 20% work
- 1.5% work-related
- 11% school/church
- 5% other

Person Trips by Purpose in Minnesota
(U.S. Department of Transportation 2017)

Transportation

Community Survey

AEOA found that 20% of respondents do not have enough money to own their vehicle, and 56% responded do not have enough money to repair their vehicle. Of the individuals that said they do not own a vehicle, 30% get rides from family or friends, 22% use Arrowhead Transit or Dial-a-Ride, and 15% walk. Lack of transportation prevents 12% of respondents from making it to work, school, or appointments.

Senior Surveys

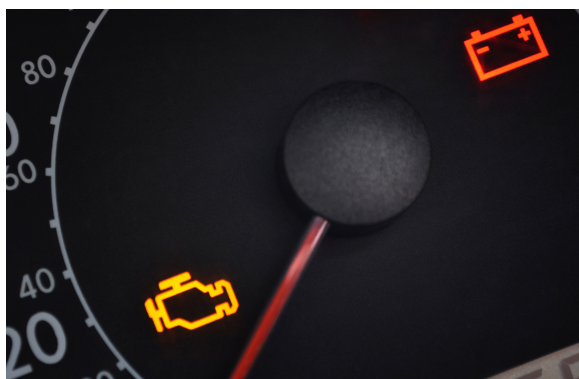
Sixty-eight percent (68%) of seniors said they own a vehicle. However, as mentioned above, over 50% of seniors had fear or difficulty driving at night or long distances. Seven percent (7%) said maintaining their vehicle was a problem, and 5% said enough money for gas, license tabs, or car insurance was a problem.

Other Transportation Concerns:

- 27% found it difficult getting transportation to church
- 21% found it difficult getting transportation to medical trips
- 20% found it difficult getting transportation for shopping
- 19% found it difficult getting transportation for personal errands or social visits

\$371.31

Average Check Engine Light Related
Car Repair Cost (Parts & Labor)
Minnesota 2019 (CarMD)



Children and Youth

Within AEOA's service area, there are 30 Head Start Programs. Because of their population, Cook County only has one program, and Lake County has two.

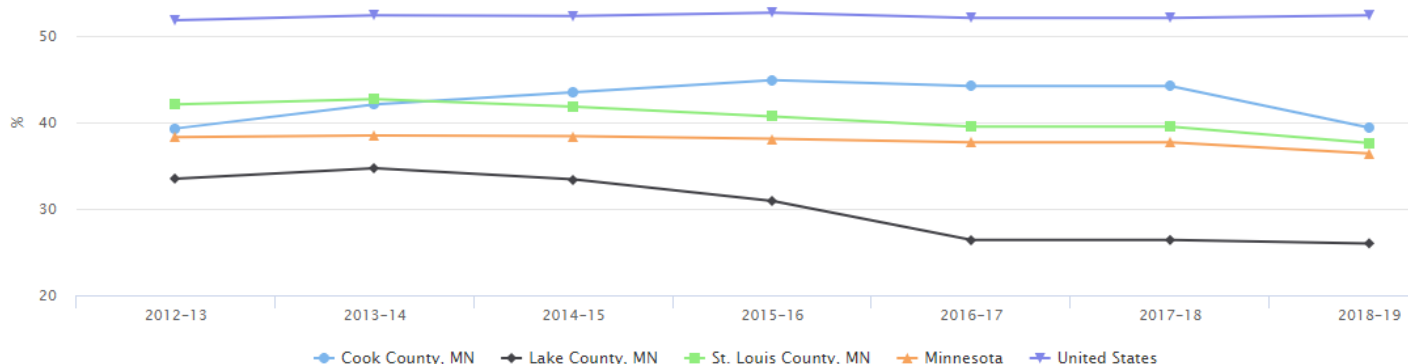
Report Area	Children Under Age 5	Total Head Start Programs	Head Start Programs, Rate (Per 10,000 Children)
Report Location	11,783	30	25.46
Cook County, MN	218	1	45.87
Lake County, MN	584	2	34.25
St. Louis County, MN	10,981	27	24.59
Minnesota	355,504	405	11.39
United States	20,426,118	21,511	10.53



According to the Center for Centers for Disease Control and Prevention (2021), children of all racial, ethnic, and socioeconomic groups ages 3-17 in the US, one in six have a developmental disability.



Free or reduced lunches are served to students in families with income between under 185% (reduced price) or under 130% (free lunch) of the US federal poverty threshold. In AEOA's service area, 9,687 children used this program in 2020 (National Center of Education Statistics, 2020).



Children and Youth

According to Child Care Aware (2021), "In Minnesota, single parents pay 52.7% of their income for center-based infant child care. The annual price of center-based child care for two children would cost married-couple families living at or below the federal poverty level more than 100% of annual household income. The average price of center-based infant child care in Minnesota is more than the average annual tuition and fees at a public four-year college or university."

Percent of Income Spent on Child Care		
Center		Home
15.3%	Infant child care - married couple family	8.0%
27.1%	Two children - married couple family	15.4%
52.7%	Infant child care - single parent	27.7%
93.3%	Two children - single parent	53.0%
113.7%	Married family with two children at the poverty line	64.6%

Client Surveys

Out of the 304 clients that took the survey, 62% have children or young people under 18 in their household. It was reported that 25% have children participating in Early Head Start, 3% in Head Start, and 34% in Special Education. Forty-seven percent (47%) of those with children said that a child in their family has been diagnosed with or suspected of having a disability.

The most common disabilities are:

- Attention-Deficit/Hyperactivity (57%)
- Learning Disability (46%)
- Emotional/Behavior (43%)
- Autism (34%)

Sixty percent (60%) said it was a problem finding reliable childcare, while 27% reported that lack of childcare keeps them from making it to work, school, or appointments, and 66% could not afford child care. Only 19% of those who use childcare said they bring their children to licensed centers, while 58% used adult relatives, and 40% used neighbors.

- 54% struggled to find child care for a sick child
- 54% struggled to find night/weekend child care
- 48% worked hours that made it difficult to find care
- 40% struggled to find care for a child with disabilities
- 32% struggled to find infant care

Community Survey

Like AEOA clients, childcare is an area of concern for the general public. Forty-one percent (41%) of respondents struggle to pay for childcare. Many families (67%) have family watches their children, while only 19% use a formal childcare facility. One-half (50%) of respondents had children/young people under the age of 18 in their household, and 27% of those children are either diagnosed or suspected to have a disability.

The most common disabilities are:

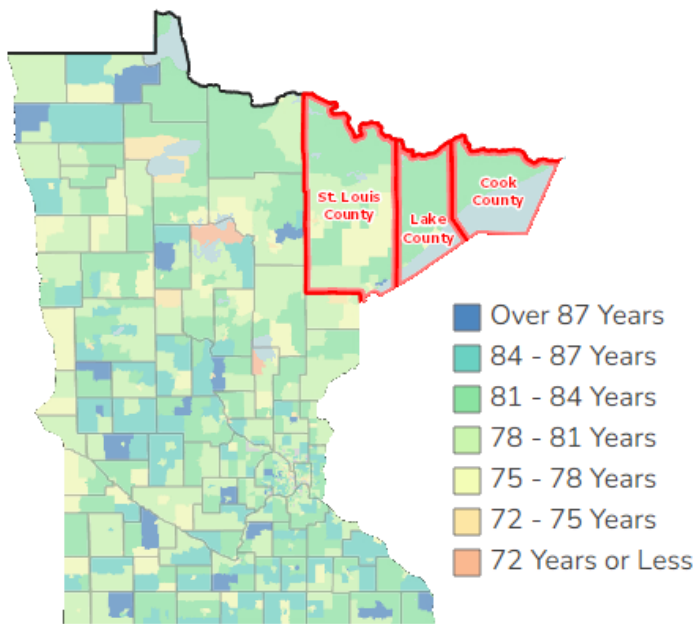
- Attention-Deficit/Hyperactivity (47%)
- Autism (33%)
- Learning Disability (14%)

Seniors

There are many direct and indirect effects that come with poverty, including lack of food, medical care, and stable housing, as well as chronic conditions, and increased mortality rates. Nearly 86% of seniors have at least one chronic condition in the United States. The per capita spending on chronic conditions was \$1,956 for seniors with no chronic condition or one condition just on the Medicare side alone. A senior with two or three conditions increases up to \$5,663. It only takes one serious medical crisis for a senior living in affordable housing to fall behind on bills and experience poverty (Senior Living, 2021).



For most adults age 65 and older, Social Security accounts for approximately 30% of their income. For 12% of men and 15% of women, Social Security accounts for 90% or more of their income. In 2019, the average monthly benefit was \$1,569. The average per month was \$1,750 for men and \$1,383 for women. As of December 2020, nearly nine out of ten people age 65 and older were receiving a Social Security benefit. (Social Security, 2021).



Life Expectancy in Minnesota

Client Surveys

Within this survey, 10% of respondents said that they were 65 years or older. When asked what their greatest challenge will be over the next 5 years, the most common responses were staying alive, staying healthy, and being able to take care of their home.

Other Seniors Concerns:

- 38% could not walk around without accommodations
- 33% struggled to remember to take medication
- 27% have mouth problems that make it hard to eat
- 24% said bathing, showering, toileting, getting in/out of bed, and doing laundry is a problem
- 12% did not know how to use a computer

Seniors

Community Surveys

Twenty-three percent (23%) of participants said they have adults 65 or older living in their household. When asked the most fulfilling aspect of aging, the most common responses were spending time with loved ones, their grandchildren, and not being on a schedule.

Other Senior Concerns:

- 75% engage in community activities such as church volunteering, sporting events, civic gatherings, etc. as much as they wish to
- 30% said there are times they do not see or speak with others for more than two days
- 15% don't have family, friends, neighbors or someone who checks in on them from time to time



6 in 10 Adults in the U.S.
Have a Chronic Disease



Senior Surveys

Almost all (90%) senior respondents were over the age of 65, and the most common age was 70 years old. When asked what will be your greatest challenge over the next five years, the most frequent responses were related to staying alive, their health, having enough money, and remaining independent.

The most fulfilling aspects of aging consisted of grandkids, still being alive, having time to volunteer, and not having a schedule. The most helpful things for seniors to remain in their home were Senior Dining/Meals on Wheels, assistance with home improvements, and transportation.

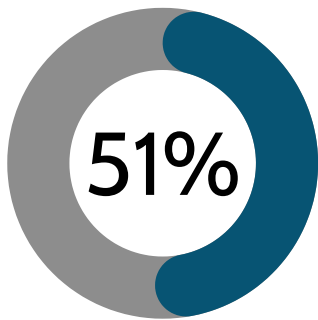
Other Senior Concerns:

- 75% went to a family member when they need help, and 32% went to friends
- 74% cannot do yard work or snow shoveling
- 67% cannot do interior or exterior repairs
- 53% received help from a home health aide, friend, or family member in the last two months
- 52% received shopping help in the last two months
- 50% needed help with heavy housework like moving furniture or washing windows
- 21% needed help getting sufficient exercise
- 18% worried about outliving their financial resources
- 17% needed help managing their healthcare

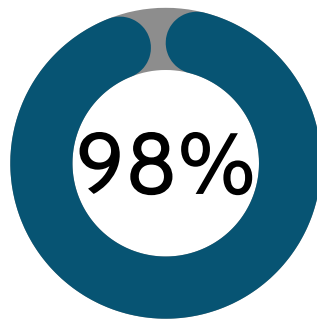
COVID-19 Impact

Adults in Minnesota experienced and continue to experience several challenges throughout the pandemic. Below are a few challenges faced related to food, housing, medical care, and employment.

- 8% sometimes or often did not have enough to eat in the last seven days in December 2020. By October 2021, that number decreased to 4.1% of adults
- 36% were not current on rent or mortgage, where eviction or foreclosure in the next two months was very or somewhat likely
- 41% delayed getting medical care due to the pandemic
- 49% (2,082,627) had someone in their household lose employment income since March 2020. Two months prior, a 10% increase in households who lost income
- 41,012 households with income of less than \$25,000 experienced loss of employment income
- 66,414 households with income of \$50,000-74,999 experienced loss of employment income
- 224,318 females experienced the loss of employment income, while 158,884 males lost income



Clients Felt Isolated
Due to COVID-19



Seniors Felt Isolated
Due to COVID-19



Client Surveys

- 50% struggled to pay bills
- 41% struggled to afford food
- 36% struggled to afford transportation costs
- 33% income loss
- 30% struggled to attend medical appointments
- 24% struggled to attend mental health appointments
- 23% job loss
- 16% cannot afford internet for school and work from home
- 14% struggled to afford childcare
- 13% cannot afford computers for school and work from home
- 10% struggled to afford medical care

Senior Surveys

- 33% attending medical appointments due to the COVID-19 pandemic
- 2% had difficulty with transportation costs and paying bills
- Another typical response was that they were scared to go anywhere or visit with anyone

Community Partners

AEOA has a strong and proud history of collaboration within the Arrowhead Region and has developed many partnerships with service providers and public entities across the Agency's service area. AEOA sees collaboration as a way of doing business, and from the Board of Directors to direct service staff, AEOA weaves collaborative efforts into the Agency's vision and client service strategies. It was important to learn what AEOA's community partners witness in their work to better understand any additional challenges community members experience.

Top 5 Client Trends Identified

1. Housing Instability
2. Mental Health Issues
3. Substance Use
4. Transportation Barriers
5. Criminal Background Issues

Top 5 Most Valuable AEOA Programs Identified

1. Meals on Wheels
2. Housing Services
3. Transportation
4. Head Start
5. Energy Assistance

Client Barriers to AEOA Services

1. Transportation
2. Awareness of AEOA Programs
3. Technology

AEOA's Strengths

- Reputation
- Compassionate, Knowledgeable Staff
- Variety of Programs

All 63 Partners View AEOA as a Valuable Partner.

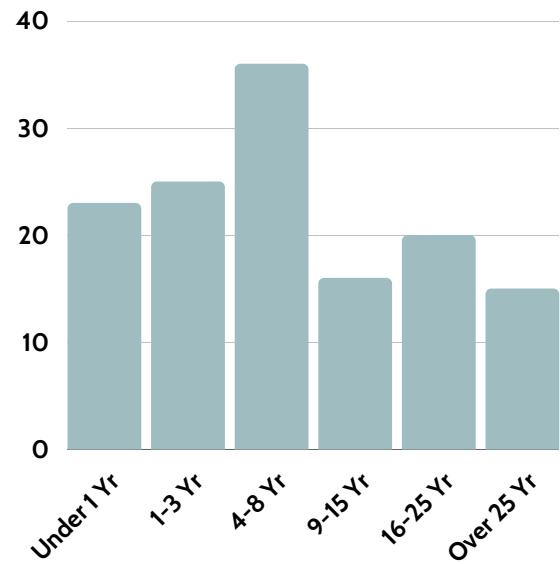


AEOA Staff

It is vital for AEOA to understand what staff witness in their work with clients, so we asked AEOA staff to take a survey to learn any trends they were seeing with clients.

Trends Staff are Noticing

- Clients are facing various transportation challenges (Over 1/3 staff respondents mentioned)
 - Vehicle repairs
 - Fuel
 - Vehicle insurance and licensing
 - Many can only afford collision insurance
 - Fines and fees
- People are experiencing stress and mental health issues, especially with COVID-19 restrictions
 - Child behavior concerns
 - Staff are experiencing burn out
- Need for assistance with cost of vehicle repairs
- Fewer people are tapping into education
- More youth are being released into homelessness from placement or jail
- Affordable computer and/or internet and skills training
- Children come from homes that don't have much food
- Need for all types and sizes of clothing
- Volunteers are getting older



Length of Time Employed at AEOA

Greatest Barriers Clients Face

1. Transportation
2. Money
3. Mental Health
4. Understanding How to Access Services
5. Support System
6. Housing

Top 10 things clients would benefit from that AEOA does not provide:

1. Child Care
2. Transportation
3. Mental Health Services
4. Vehicle Repairs, Loans, etc.
5. Food
6. Housing Options
7. Technology
8. Clothing
9. Budgeting Classes
10. Respite Services

AEOA Staff

Pandemic Challenges

“Not being able to see clients as often and build relationships face to face.”

“My students are in-person learners, not online learners. Many students struggled with online learning. Some gave up and now face having to pay back a large school debt.”

“Communication is the biggest challenge during the normal course of business, but when staff are remote working it takes more of an effort to keep everyone in the loop.”

“Connecting with clients who cannot meet in person, but don't have the technology to meet virtually.”

What Motivates Our Staff

“Daily. I love my job and what I get to do.”

“It's a great feeling watching people accomplish their goals no matter how big or small they are.”

“Every time when I get to hand keys over to someone and they are so thankful they finally have a place to live.”

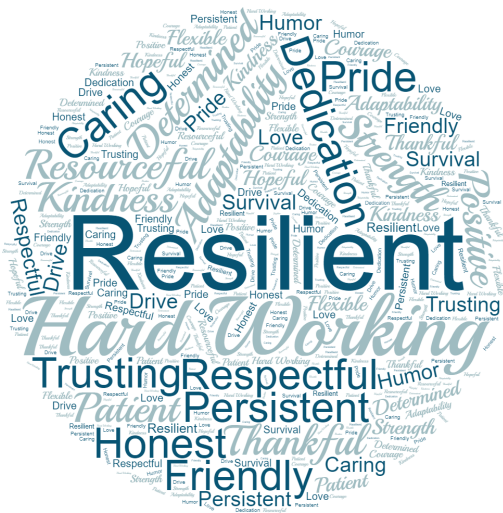
“I love working with kids and making a positive difference in their lives”

“When I'm educating clients and they have a “lightbulb” moment as they start to really understand information.”

“Helping people be independent, successful individuals.”

“It is very motivating to see the joy in a parent's eyes when you tell them that you can assist with their rental emergency. I have been able to assist and stop evictions for several parents and it is always a great feeling to see the relief that they will not be homeless with their children because of an unforeseen emergency.”

Client Strengths Staff Identified



What Clients Need to Live Happy, Healthy, Productive Lives...



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