



COMMUNITY NEEDS ASSESSMENT

2024

Table of Contents

Introduction	3
Requirements	4
Methodology	5
Key Findings	6
Service Area Demographics	8
Poverty within Service Area	12
Respondent Demographics	17
Quality of Life and Basic Needs	19
Health	22
Housing	25
Education	27
Employment	29
Transportation	31
Children and Youth	33
Aging Adults	36
Community Service Providers	38
AEOA Staff	39
References	41

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Arrowhead Economic Opportunity Agency

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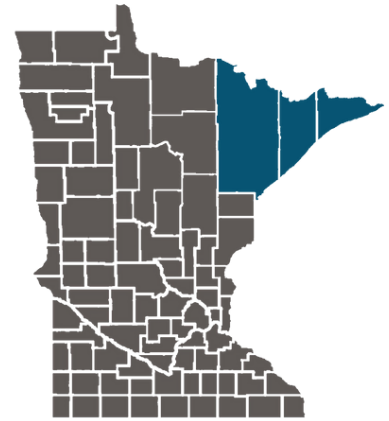
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Introduction

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 six service departments:

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



As a Community Action Agency, AEOA is responsible for conducting a comprehensive community needs assessment (CNA) once 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.

VALUES

Respect

We value and respect the people we serve. When they succeed, we succeed.

Stronger Together

We believe in local wisdom and build coalitions with partners that move our mission forward.

Believe

We believe in our mission and support each other in our work.

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.



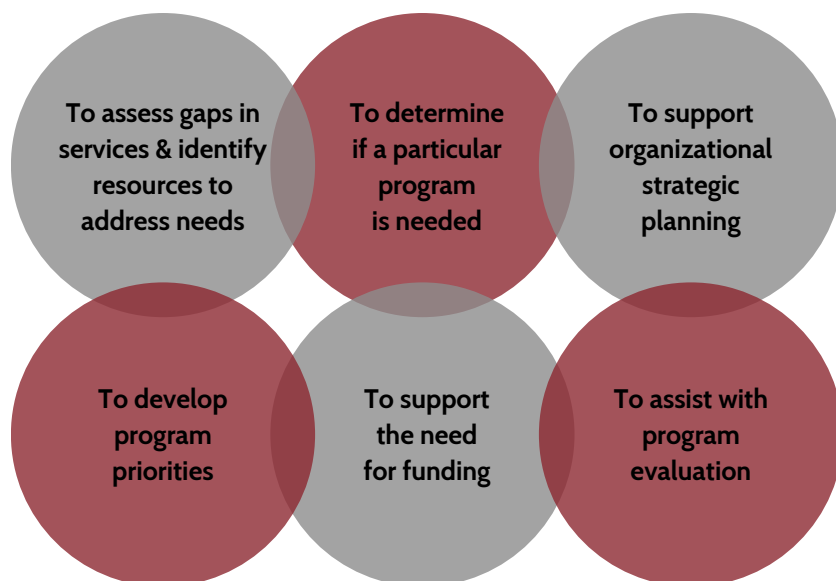
Requirements

A comprehensive CNA is not only best practice but is required by the Community Services 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 CNA was provided as part of the National Organizational Standards adopted by Minnesota’s Office of Economic Opportunity. These guidelines were developed in partnership with 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 CNA.

Why do we do Needs Assessments?



A CNA is a vital tool for understanding the needs and priorities of the communities we serve. By conducting a CNA, we can identify gaps in service and assess whether existing programs effectively address these needs. This process ensures that our resources are directed where they are most impactful and helps uncover additional resources or partnerships to fill unmet needs. The CNA also plays a crucial role in organizational strategic planning, guiding the development of program priorities and ensuring alignment with community expectations. Furthermore, the assessment supports the need for funding by providing data-driven evidence of community challenges and program outcomes, which is essential for securing grants and other resources. Finally, it assists in evaluating current programs to determine their relevance and effectiveness, ensuring we continuously improve and adapt to changing community needs.

Methodology

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

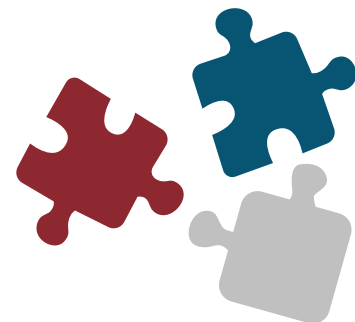
- Electronic surveys completed by clients, community members, service providers, and AEOA staff.
- Analysis of demographic, economic, housing, and social characteristics to identify the causes of poverty.

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 upon completion of the survey for a chance to win a gift card. Respondents had the chance to win 1 of 20 \$75 gift cards.

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

Surveys, community reports, and other relevant data were reviewed and analyzed for trends within the community, assisting with goal and program planning. The following reports and data sources were used to paint a picture of the community and understand the unique needs within the service area.

- U.S. Census Bureau
- Minnesota Compass
- Community Action Partnership - Community Needs Assessment Tool
- Centers for Disease Control and Prevention
- Hunger Solutions - Food Shelf Statistics Report
- Minnesota Department of Health and Human Services
- Minnesota Department of Employment and Economic Development
- Minnesota Office of Higher Education
- Mental Health America - State of Mental Health Report
- University of Minnesota Research
- U.S. Department of Agriculture
- Wilder Research
- World Health Organization



Survey Totals

AEOA Staff: 118

Community Service Provider: 56

Community Members: 824

- 53.76% (443) - Client or user of AEOA services currently or previously
- 4.13% (34) - Volunteer for AEOA (including Board members)
- 42.11 (347) - No relationship, but I live or work in Northeastern MN

County of Residence	Number of Respondents	Percentage of Respondents
Cook	101	12.26%
Lake	52	6.31%
St. Louis (excluding Duluth)	605	73.42%
St. Louis (City of Duluth)	66	8.01%

Key Findings

Below are the most common problems identified by community service providers, partners, community members, and AEOA staff who participated in the 2024 CNA survey. Evidence supporting these key findings is detailed throughout this report.

Money

Financial challenges were the top concern across the community, with key issues including the cost of college, vehicle repairs, a down payment for a house, and dental care. Over half of respondents reported struggling to make ends meet. The financial strain was even more evident for those at or below 100% of the Federal Poverty Guideline (FPG). This population identified affordability issues in 11 of 15 areas asked in the CNA survey, with top challenges including a down payment for a house, college tuition, vehicle repairs, purchasing a vehicle/vehicle repairs, child care, and affording enough healthy food.

Money-related needs, such as paying bills, managing debt, and handling emergencies, were identified as the most urgent needs by the community. Financial challenges were also reported as the greatest barrier by community partners and ranked as the third most significant obstacle by AEOA staff.

Transportation

Transportation and vehicle repairs are a significant and widespread concern throughout AEOA's service area, highlighted by community members, community service providers, and AEOA staff. Transportation-related needs, including vehicle maintenance, driver's education, licensing, and insurance ranked as one of the top urgent needs for the community. This need was even more emphasized by those living at 100% or under FPG. This population struggles to afford vehicle repairs or purchase a vehicle, lacks access to reliable transportation, or feels their vehicles are unsafe.

Community partners identified transportation as a major barrier, especially the lack of services outside standard hours. AEOA staff echoed this concern, highlighting off-hours transportation and vehicle repair or loan programs as key unmet needs.

Affordable Housing

Affordable housing remains a pressing issue in the community, as highlighted in the CNA. Many respondents, particularly those living at or below FPG, reported significant challenges in securing housing that fit their financial means. Barriers such as the inability to afford down payments, difficulty obtaining loans, and high monthly housing costs strain household budgets and limit access to stable housing. A substantial number of community members face housing instability, with some experiencing homelessness in recent years.

The need for affordable housing is recognized as a top priority by community members and service providers. Many see it as a key factor in reducing poverty and fostering healthier, more productive lives. AEOA staff identified housing as the most critical resource for clients need to live happy, healthy, productive lives. Addressing these challenges is essential to creating a stable, thriving community where families and individuals can build better futures.

Food Security

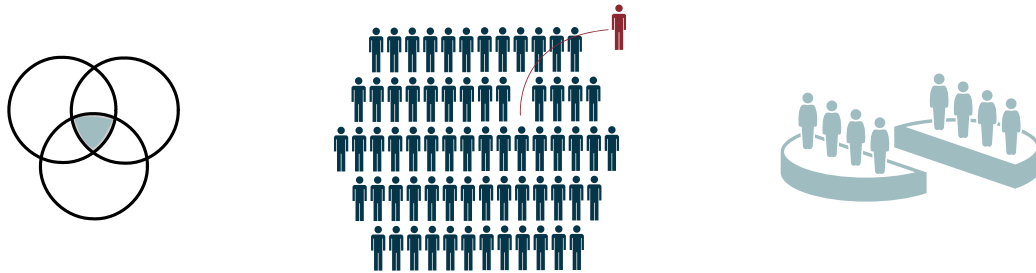
Access to healthy, affordable food is a critical need within the community, as identified by respondents in the CNA survey. A significant gap in food assistance is evident, particularly for households living below the FPG who are not receiving Supplemental Nutritional Assistance Program (SNAP) benefits. Many community members report struggles with affording enough food, especially nutritious options, and a notable portion is unaware of available food resources when they are in need.

For those at or below the poverty line, the challenge is even greater, with a large number unable to afford sufficient food or healthy alternatives. This highlights the urgent need for increased access to affordable, healthy food options and better awareness of food assistance programs. Addressing these gaps is vital for improving the health and well-being of individuals and families in the community.

Key Differences in Experiences

Demographics

- St. Louis County has a notably higher proportion of residents aged 18-24, who make up 12.56% of the population, compared to Minnesota's 9.02% and significantly more than Cook County at 4.81% and Lake County at 5.81%.
- Residents aged 65 and older make up 20.9% of AEOA's service area population, surpassing both the Minnesota average (16.49%) and United States average (16.53%). Cook County has the highest proportion of seniors at 29.3%, followed by Lake County at 26.93%, and St. Louis County at 20.33%.
- About 13.3% of AEOA's service area's population is living at or below 100% of the FPG, which is greater than Minnesota (9.3%) and the United States (12.5%).
- 38.01% of the American Indian/Alaska Native population in the AEOA service area lives in poverty, the highest rate among all races, with Black or African American close behind at 31.91%.
- Among different household types, female-headed households have the highest poverty rate, with 55.1% living below the FPG. This is significantly higher than male-headed households, at 11.4%, and married couple households, at 33.6%.
- In AEOA's service area, 28.29% of the population is classified as low-income with limited access to food.
- The U.S. Census Bureau has forecasted that the population of those aged 65 and older will grow by 18% and those over age 75 will grow by 30% between 2023 through 2030.



CNA Surveys

- 25.89% of total respondents identified as single parents, this figure rose to 49.11% among those living at or below 100% of the FPG. 53.01% of BIPOC respondents are single parents compared to 25.92% of White respondents.
- 12.37% of total respondents reported being homeless in the last three years. This rate was significantly higher among those at or below 100% of the FPG, at 23.66%. 9.92% of White respondents reported homelessness in the past three years, compared to 24.10% of BIPOC respondents.
- 8.92% of White respondents lacked health insurance compared to 16.87% of BIPOC respondents.
- 25% of total survey respondents felt they had been treated poorly by others for who they are, with a higher percentage among those at or below 100% of the FPG (30.36%). 21.81% of White respondents reported feeling treated poorly, compared to 45.78% of BIPOC respondents.
- 66.63% of total respondents reported that someone in their household experienced emotional and/or mental health challenges, a rate that increased to 77.68% among those at or below 100% of the FPG.
- 44.90% of total respondents reported being unable to get a loan to buy a home, compared to 78.57% of those at or below 100% of the FPG. When broken down by race, 40.93% of White respondents could not get a loan, while 74.70% of BIPOC respondents faced the same challenge.
- 20.27% of all respondents expressed interest in learning how to buy a house, with this desire increasing to 37.05% among those at or below 100% of the FPG. Among White respondents, 17.28% were interested in learning how to buy a home, while 45.78% of BIPOC respondents were interested.
- 65.16% of White respondents reported owning their own home, while only 20.48% of BIPOC respondents own their own home.
- 9.49% of White respondents reported needing technology training, compared to 20.48% of BIPOC respondents.

Service Area Demographics

Land Description & Composition

St. Louis, Lake, and Cook Counties in Northeastern Minnesota present a mix of urban and rural environments, each with distinct characteristics and challenges. Duluth, located in St. Louis County, is the region's largest city and serves as a hub for medical services, higher education, and retail often unavailable in the surrounding rural areas. As a result, residents from across the three counties frequently travel to Duluth for essential services, especially healthcare, which is a strain for many in areas like transportation and accessibility for those living farther from the city. The region's industries vary, with St. Louis County historically rooted in mining and manufacturing, especially in the Iron Range communities, while tourism drives much of the economy in Lake and Cook Counties, where natural attractions like the Boundary Waters and Lake Superior bring visitors.

Despite these economic engines, much of the area remains rural, with dispersed populations facing significant challenges related to poverty, access to services, and infrastructure limitations. Public transportation options are limited, and the rugged terrain can make travel difficult, particularly in winter. This predominantly white population is aging, with young people often leaving for urban centers, intensifying the need for healthcare, senior services, and sustainable economic development in these counties. The rural isolation and aging demographic contribute to higher rates of poverty and barriers to service access, highlighting the need for targeted community support and resources across Northeastern Minnesota.



Service Area Demographics

Overall Population

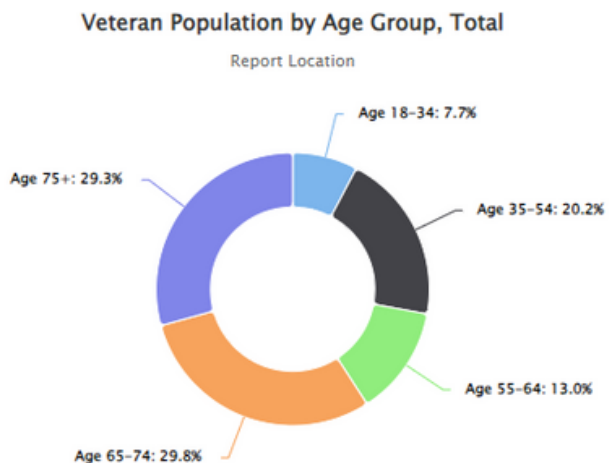
The total population for AEOA’s core service area has decreased by 106 individuals since the 2021 CNA, which reported a population of 216,754. When examining individual counties, Cook County experienced a slight increase of 448 people, while Lake County saw a decrease of 143 individuals, and St. Louis County experienced a larger decrease of 406 individuals. Overall, the AEOA service area remains less densely populated compared to the rest of Minnesota, with St. Louis County averaging 11-50 persons per square mile, and Lake and Cook Counties averaging 11 or fewer persons per square mile.

	Size (sq mi)	Population	Pop. per sq mi	Median Age	Median HH Income	Poverty Rate
Report Area	9,809.79	216,648	22	-	-	14.13%
Cook	1,452.57	5,611	4	52.2	\$71,937	9.2%
Lake	2,109.11	10,915	5	49.7	\$73,860	8.4%
St. Louis	6,248.12	200,122	32	41.2	\$66,491	14.6%
Minnesota	79,631.58	5,695,292	72	38.5	\$84,313	9.6%

Data Source: US Census Bureau, American Community Survey. 2018-22

Veterans

Approximately 7.8% of the population, or 13,624 individuals, in AEOA’s service area, report being a Veteran, which is a decrease of 1,700 veterans from 2021 (15,324 veterans). AEOA’s service area has a Veteran population that is above the average of both Minnesota (5.7%) and the United States (6.1%) (American Community Survey, 2022 5-Year Estimates). Veterans can face unique challenges that increase their risk of poverty, including physical or mental health issues, unemployment, and difficulty accessing support services. Providing targeted resources and support is essential to help veterans achieve financial stability and thrive post-service.



Data Source: US Census Bureau, American Community Survey. 2018-22

Service Area Demographics

Gender

Females make up 49.82% of the Minnesota population, and 49.47% of the AEOA service area population. Women are often disproportionately affected by poverty due to factors such as wage gaps, caregiving responsibilities, and higher rates of single-parent households, all of which impact the types of support and services needed.

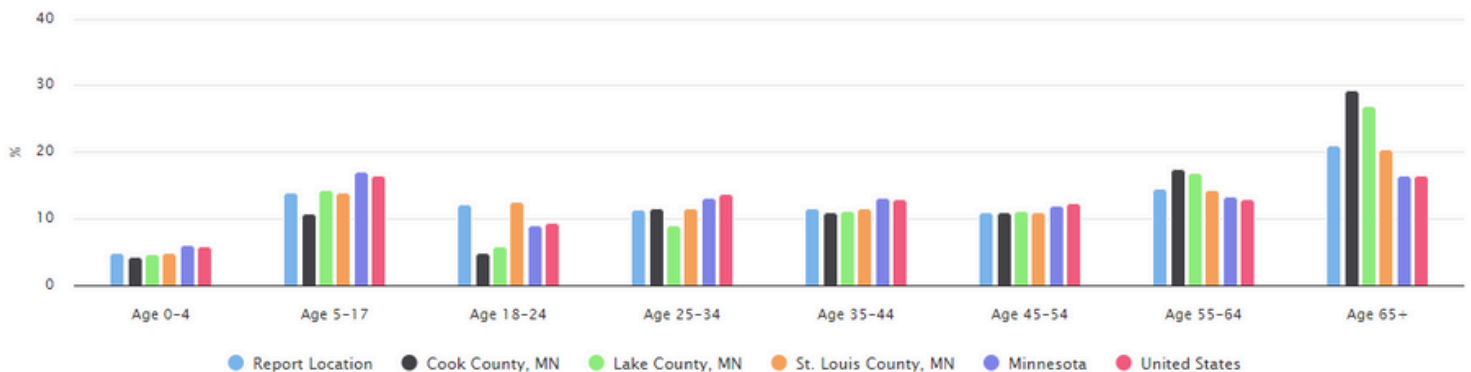
Report Area	Male	Female	Male, Percent	Female, Percent
Report Location	109,462	107,186	50.53%	49.47%
Cook County, MN	2,804	2,807	49.97%	50.03%
Lake County, MN	5,608	5,307	51.38%	48.62%
St. Louis County, MN	101,050	99,072	50.49%	49.51%
Minnesota	2,857,964	2,837,328	50.18%	49.82%
United States	164,200,298	166,897,295	49.59%	50.41%

Data Source: US Census Bureau, American Community Survey. 2018-22.

The largest age group in the AEOA service area is residents aged 65 and older, comprising 20.9% of the total population. This percentage is significantly higher than both the Minnesota average of 16.49% and U.S. average of 16.53%. Notably, the proportion of residents aged 65 and older is highest in Cook County at 29.30%, followed by Lake County at 26.93%, and St. Louis County at 20.33%. This demographic highlights the critical connection between aging and poverty in our region. Many older adults face challenges such as living on fixed incomes, rising healthcare costs, housing expenses, and limited employment opportunities, which can exacerbate financial insecurity.

St. Louis County also has a notably higher proportion of residents aged 18-24, who make up 12.56% of the population, compared to Minnesota's 9.02% and significantly more than Cook County at 4.81% and Lake County at 5.81%. This highlights a unique demographic concentration in St. Louis County that may require specific resources and services to address the needs of young adults, including education, workforce development, and housing support.

Total Population by Age Groups, Percent



Data Source: US Census Bureau, American Community Survey. 2018-22

Service Area Demographics

Race and Ethnicity

AEOA's service area remains predominantly Caucasian/White, accounting for 91.1% of the population, a slight decrease of 0.9% since AEOA's 2021 CNA. The mixed-race population has seen a notable increase, now making up 4.1%, a rise of 1.1%. Other racial demographics include African American/Black (1.5%), American Indian/Alaska Native (1.9%), and Asian/Pacific Islander (0.9%). Additionally, 1.9% of the population identifies as Hispanic.

Poverty rates often correlate with racial disparities, as systemic barriers have historically limited economic opportunities for many communities of color. These changes underscore the importance of addressing inequities to foster a more inclusive and supportive environment, ensuring all individuals have equitable access to resources and opportunities to break the cycle of poverty.

Report Area	White	Black	Asian	American Indian / Alaska Native	Native Hawaiian / Pacific Islander	Some Other Race	Multiple Races
Report Location	197,328	3,219	1,990	4,026	39	1,162	8,884
Cook County, MN	4,787	18	50	417	4	104	231
Lake County, MN	10,482	31	15	33	0	30	324
St. Louis County, MN	182,059	3,170	1,925	3,576	35	1,028	8,329
Minnesota	4,537,219	382,082	286,146	51,434	2,324	133,098	302,989
United States	218,123,424	41,288,572	19,112,979	2,786,431	624,863	20,018,544	29,142,780

Data Source: US Census Bureau, American Community Survey. 2018-22

The estimated population that is of Hispanic, Latino, or Spanish origin in the report area is 4,101. This represents 1.89% of the total report area population, which is less than the national rate of 18.65%. It is interesting to note that the highest Hispanic or Latino population is in Cook County at 2.53% compared to Lake at 1.62% and St. Louis County at 1.89%. People who identify their origin as Hispanic, Latino, or Spanish may be of any race.

Hispanic and Latino communities often experience higher poverty rates due to factors like wage disparities, limited access to resources, and systemic barriers in education and employment. Addressing these challenges is essential for fostering equitable economic opportunities and reducing poverty within these communities.

Report Area	Total Population	Hispanic or Latino Population	Hispanic or Latino Population, Percent	Non-Hispanic Population	Non-Hispanic Population, Percent
Report Location	216,648	4,101	1.89%	212,547	98.11%
Cook County, MN	5,611	142	2.53%	5,469	97.47%
Lake County, MN	10,915	177	1.62%	10,738	98.38%
St. Louis County, MN	200,122	3,782	1.89%	196,340	98.11%
Minnesota	5,695,292	327,049	5.74%	5,368,243	94.26%
United States	331,097,593	61,755,866	18.65%	269,341,727	81.35%

Data Source: US Census Bureau, American Community Survey. 2018-22

Poverty within Service Area

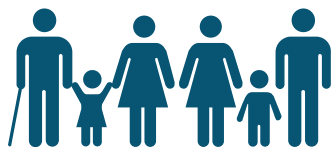
It is important to understand the definition of poverty while reviewing this report. The U.S. government determines poverty thresholds, which vary based on the income and size of a family. The annual household income is compared to a set of federal poverty thresholds. Every individual living in the household 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 need to live. In 2024, the FPG for an individual was \$15,060, which is an increase from 2021 of \$2,180.

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 FPG is used by AEOA while conducting the triennial CNA and determining a household's eligibility for AEOA programs and services.

Rate of Poverty

The poverty rate in AEOA's service area is approximately 13.33%, which is higher than both the Minnesota rate of 9.26% and U.S. rate of 12.53%. Within the service area, St. Louis County has a notably higher poverty rate at 13.73%, compared to 8.58% in Cook County and 8.6% in Lake County.

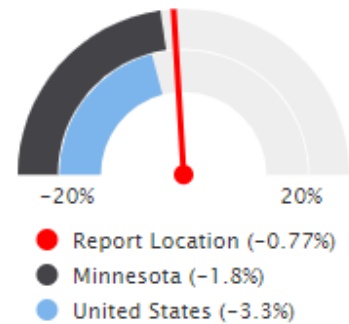
Between 2012 and 2022, the poverty rate in the AEOA service area decreased by 0.77%, according to the U.S. Census, while the national poverty rate experienced a larger decline of 3.3%. These figures highlight the persistent challenges of poverty in the region, particularly in St. Louis County, and emphasize the need for targeted interventions to address economic disparities across the service area.



Persons in Household	100%	200%
1	\$ 15,060.00	\$ 30,120.00
2	\$ 20,440.00	\$ 40,880.00
3	\$ 25,820.00	\$ 51,640.00
4	\$ 31,200.00	\$ 62,400.00
5	\$ 36,580.00	\$ 73,160.00
6	\$ 41,960.00	\$ 83,920.00
7	\$ 47,340.00	\$ 94,680.00
8	\$ 52,720.00	\$ 105,440.00

Data Source: US Census Bureau, American Community Survey. 2018-22

Change in Poverty Rate 2012-2022



Report Area	Total Population	Population in Poverty	Population in Poverty, Percent
Report Location	209,011	27,856	13.33%
Cook County, MN	5,557	477	8.58%
Lake County, MN	10,705	921	8.60%
St. Louis County, MN	192,749	26,458	13.73%
Minnesota	5,574,039	516,284	9.26%
United States	323,275,448	40,521,584	12.53%

Data Source: US Census Bureau, American Community Survey. 2018-22

Poverty within Service Area

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 in 2024: food, housing, health care, transportation, childcare, other necessities, and taxes. The average family size in Minnesota is three persons with an average workweek of fewer than 35 hours.

2024 Basic Needs Cost of Living Estimates - Single Parent Household									
	Annual Cost of Living	Hourly Wage	Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Cook	\$64,093	\$30.81	\$1,150	\$913	\$560	\$1,212	\$540	\$509	\$457
Lake	\$69,801	\$33.56	\$1,197	\$923	\$560	\$1,359	\$657	\$546	\$575
St. Louis	\$69,740	\$33.53	\$1,170	\$917	\$560	\$1,482	\$544	\$574	\$565
Minnesota	\$83,604	\$40.19	\$1,599	\$939	\$558	\$1,742	\$580	\$642	\$907

Source: *Cost of Living, Minnesota DEED, Labor Market Information, 2023

The chart below shows the hourly wage required in 2024 for a two-parent household with two children to meet their basic needs if one parent works full time and the other works part time.

2024 Basic Needs Cost of Living Estimates - Two Parent Household									
	Annual Cost of Living	Hourly Wage	Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Cook	\$67,382	\$21.60	\$575	\$1,209	\$585	\$1,212	\$915	\$579	\$540
Lake	\$75,763	\$24.28	\$599	\$1,222	\$585	\$1,359	\$1,217	\$618	\$714
St. Louis	\$72,981	\$23.39	\$585	\$1,215	\$585	\$1,482	\$923	\$645	\$647
Minnesota	\$83,676	\$26.82	\$800	\$1,243	\$583	\$1,742	\$1,014	\$715	\$876

Source: *Cost of Living, Minnesota DEED, Labor Market Information, 2023



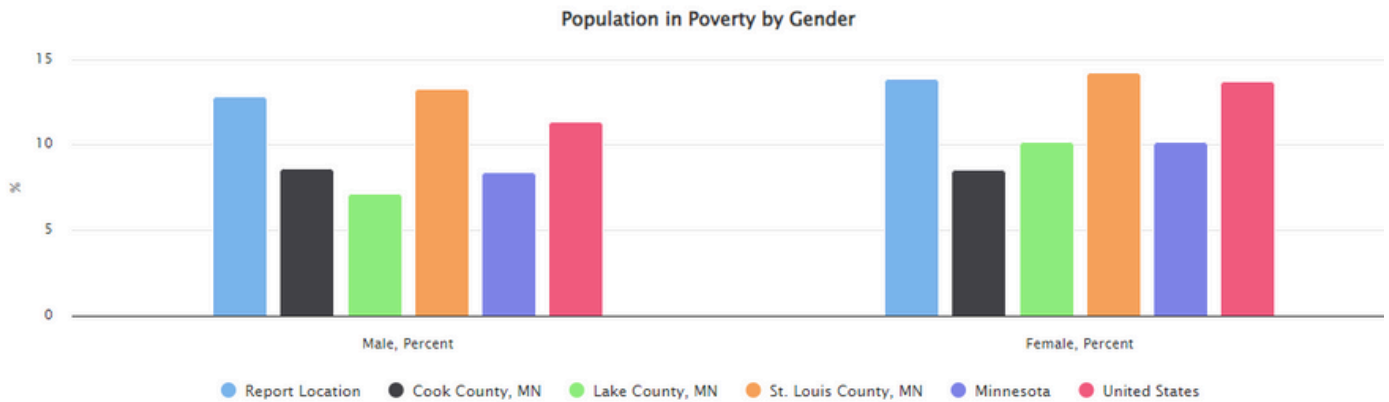
Poverty within Service Area

Poverty by Gender

In AEOA's service area, poverty rates show disparities across genders and counties. Among the population at or below 100% of the FPG, 13.9% of females and 12.8% of males struggle with poverty, highlighting a slightly higher burden on women overall.

St. Louis County stands out with the highest poverty rates in the region: 13.24% for males and 14.22% for females. This trend highlights the greater challenges women face.

Lake County, while showing lower overall poverty rates compared to St. Louis County, reveals a distinct gender disparity. Here, 10.16% of females live in poverty, significantly higher than the 7.16% of males. This difference highlights a localized issue where women in Lake County are disproportionately impacted.

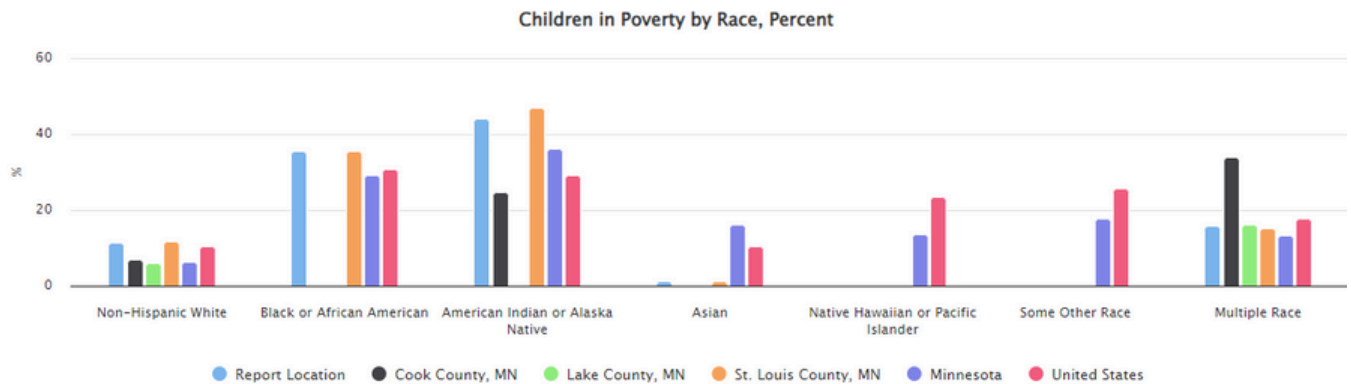
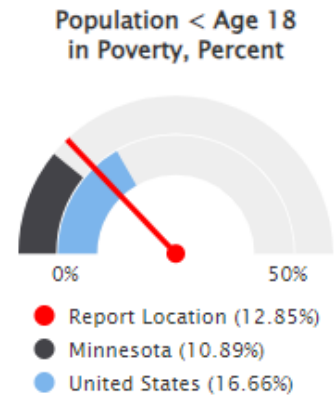


Data Source: US Census Bureau, American Community Survey. 2018-22

Poverty by Age

Children in AEOA's service area are facing higher rates of poverty compared to the rest of Minnesota, which highlights the challenges many families in the region are up against. Poverty affects 2% more children aged 0-17 here than the state average, and for kids under 5, the gap grows to 6.3%.

The disparities are even more striking for children of color, who are more than twice as likely to live in poverty compared to their White peers. American Indian/Alaska Native children face the highest rates, with 43.99% living below the FPG in AEOA's service area. Black or African American children are close behind, with 35.54% living in poverty.



Data Source: US Census Bureau, American Community Survey. 2018-22

Poverty within Service Area

The poverty rate among people aged 65 and older in AEOA's service area is 8.7%, higher than Minnesota's state average of 7.9% but lower than the national average of 10%. Within the region, St. Louis County has the highest rate at 9%, while Lake and Cook Counties are lower at 7.2% and 3.9%, respectively. Notably, the poverty level for aging adults in AEOA's service area has risen almost 1% since the 2021 CNA.



Women aged 65 and older consistently experience higher poverty rates than men across the United States, Minnesota, and the AEOA service area. Similarly, aging adults in BIPOC communities face clear disparities, being twice as likely to live in poverty. In the AEOA service area, 23.68% of American Indian/Alaska Native aging adults and 22.22% of Black/African American aging adults live below the FPG.

Report Area	Ages 65 and Up Total Population	Ages 65 and Up In Poverty	Ages 65 and Up Poverty Rate
Report Location	43,286	3,752	8.7%
Cook County, MN	1,613	63	3.9%
Lake County, MN	2,777	200	7.2%
St. Louis County, MN	38,896	3,489	9.0%
Minnesota	905,596	71,950	7.9%
United States	53,352,363	5,309,452	10.0%

Data Source: US Census Bureau, American Community Survey. 2018-22

Poverty by Race and Ethnicity

In AEOA's service area, 38.01% of the American Indian/Alaska Native population lives below the FPG, a significant increase from 34.90% reported in the 2021 CNA. This rate is also considerably higher than Minnesota's statewide percentage of 31.17%.

The Black/African American population has the second-highest poverty rate in the region, with 31.91% living below the FPG. While this marks a notable decrease from the 42.16% reported in the 2021 CNA, it remains much higher than the Minnesota average of 24.04%. Interestingly, poverty rates among the Black population vary widely within the service area. In Lake County, the poverty rate is exceptionally high for Black/African Americans at 42.11%, compared to 32.04% in St. Louis County, and 0.00% in Cook County.

Report Area	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some Other Race	Multiple Race
Report Location	12.38%	31.91%	38.01%	16.75%	7.69%	6.49%	18.07%
Cook County, MN	5.80%	0.00%	24.46%	10.00%	0.00%	34.62%	26.09%
Lake County, MN	8.31%	42.11%	31.82%	0.00%	No data	0.00%	15.43%
St. Louis County, MN	12.80%	32.04%	39.69%	17.02%	8.57%	3.69%	17.95%
Minnesota	7.19%	24.04%	31.17%	11.87%	19.05%	15.70%	12.98%
United States	10.09%	21.46%	22.60%	10.12%	16.97%	18.57%	14.76%

Data Source: US Census Bureau, American Community Survey. 2018-22

Poverty within Service Area

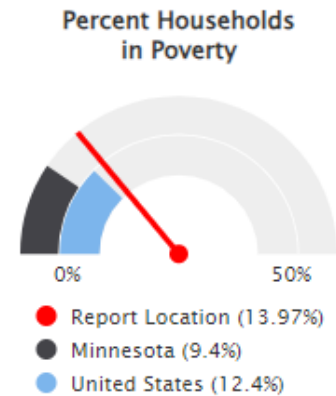
In AEOA's service area, 13.88% of the Hispanic or Latino population is living below the FPG, a significant decrease from 20.90% in 2021. The most notable change is seen in Cook County, where the Hispanic/Latino poverty rate has dropped dramatically from 51.22% in 2021 to 26.76%. Similarly, in St. Louis County, the poverty rate for Hispanic/Latino has decreased from 20.53% in 2021 to 14.00%.

Report Area	Hispanic or Latino	Not Hispanic or Latino	Hispanic or Latino, Percent	Not Hispanic or Latino, Percent
Report Location	534	27,322	13.88%	13.32%
Cook County, MN	38	439	26.76%	8.11%
Lake County, MN	2	919	1.14%	8.73%
St. Louis County, MN	494	25,964	14.00%	13.72%
Minnesota	50,930	465,354	15.89%	8.86%
United States	10,447,540	30,074,044	17.24%	11.45%

Data Source: US Census Bureau, American Community Survey. 2018-22

Poverty by Household Type

In AEOA's service area, 13.97% of households are living in poverty, which is higher than both Minnesota's rate of 9.4% and the national average of 12.4%. Among different household types, female-headed households have the highest poverty rate, with 55.1% living below the FPG. This is significantly higher than male-headed households, at 11.4%, and married couple households, at 33.6%. The poverty rate for female-headed households in the AEOA service area is also higher than the state rate of 51.2% and the national rate of 51.8%. Overall, these poverty rates in the service area have remained relatively stable since the 2021 CNA.



Report Area	Poverty Rate All Types	Percent of Poverty Married Couples	Percent of Poverty Male Householder	Percent of Poverty Female Householder
Report Location	6.7%	33.6%	11.4%	55.1%
Cook County, MN	3.6%	55.9%	0.0%	44.1%
Lake County, MN	5.2%	42.1%	1.8%	56.1%
St. Louis County, MN	6.9%	32.7%	12.0%	55.2%
Minnesota	5.5%	36.6%	12.1%	51.2%
United States	8.8%	37.3%	11.0%	51.8%

Data Source: US Census Bureau, American Community Survey. 2018-22



Respondent Demographics

The following tables provide a detailed breakdown of the demographics of the 824 community members who participated in our CNA survey. These insights cover key areas such as poverty status, gender, age, race, ethnicity, veteran status, disability, employment status, and health insurance coverage, offering a comprehensive understanding of the participants and their unique needs.

Poverty Status	Number of Respondents	Percentage of Respondents
100% or less	224	27.18%
101%-150%	138	16.75%
151%-200%	122	14.81%
201% or more	274	33.25%
Prefer not to say	66	8.01%

Gender	Number of Respondents	Percentage of Respondents
Female	689	83.62%
Male	119	14.44%
Non-binary	7	0.85%
Transgender	3	0.36%
Prefer not to say	6	0.73%

Age	Number of Respondents	Percentage of Respondents
Under 18	4	0.49%
18-24	27	3.28%
25-34	168	20.39%
35-44	199	24.15%
45-54	124	15.05%
55-59	67	8.13%
60-64	72	8.74%
65-74	122	14.81%
75 and older	41	4.98%



Respondent Demographics

Race	Number of Respondents	Percentage of Respondents
American Indian or Alaska Native	34	4.13%
Asian	2	0.24%
Black or African American	18	2.18%
Native Hawaiian or other Pacific Islander	3	0.36%
White/Caucasian	706	85.68%
Multi-Race	26	3.16%
Other	4	0.49%
Prefer not to say	31	3.16%

Ethnicity	Number of Respondents	Percentage of Respondents
Hispanic/Latino	15	1.82%
Non-Hispanic/Latino	748	90.78%
Prefer not to say	61	7.40%

Primary Language	Percentage of Respondents
English	99.03%
Spanish	0.61%
American Sign Language	0.24%

In addition to the languages listed above, the primary languages surveyed included Hmong, Somali, German, and Vietnamese. When asked about secondary languages, 14 participants identified Spanish as their secondary language, followed by Somali (1), German (4), and American Sign Language (2). Other secondary languages mentioned were Ojibwe (2), French, Brazilian Portuguese, Hindi, and Finnish.

Demographic Related Questions	Yes	No	Doesn't Apply/ Prefer not to say
Do you have a disability?	25.12%	70.39%	4.49%
Do you identify as part of the LGBTQ+ community?	7.28%	87.99%	4.73%
Are you a single parent?	28.52%	67.72%	3.76%
Are you, or anyone in your household, a veteran?	12.50%	86.53%	0.97%
Do you, and all in your household, have health insurance?	88.83%	9.59%	1.58%

Understanding these demographics is crucial to ensuring that our programs and services effectively address the unique needs of the community. By identifying factors such as disability status, LGBTQ+ identity, single-parent households, veteran status, and health insurance coverage, we can better design initiatives that are inclusive, equitable, and targeted to those who need them most. This information helps us create services that truly support and uplift all members of our community.

Quality of Life and Basic Needs

Maslow's Hierarchy of Needs is a psychological theory that outlines a five-tier model of human motivation, including physiological, safety, social, esteem, and self-actualization needs. Often depicted as a pyramid, the theory suggests that individuals must meet their basic needs—such as physiological and safety requirements—before progressing to higher levels of fulfillment and ultimately achieving self-actualization.

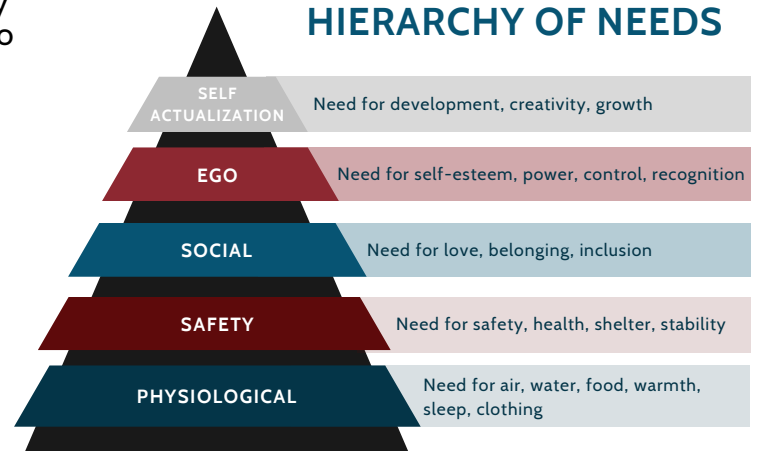
Some of the basic needs people face: shelter (safety), food access (physiological), and belonging (social) align closely with the services we provide as a Community Action Agency. By addressing these needs, we aim to help individuals build the foundation necessary for personal growth and stability.

Food Access

In 2023, food insecurity remained a significant challenge, with 37% of those affected potentially ineligible for federal programs due to income levels above the FPG. This included over 14.5 million people who struggled to make ends meet but did not qualify for federal food assistance, relying instead on the charitable food system for support (USDA, 2023). According to Feeding America's Map the Meal Gap 2024 report, 9 out of 10 high food insecurity counties are rural.

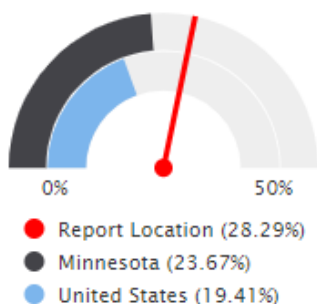
Rising food costs could be one of the causes, with a \$100 basket of food in December 2019 costing \$125 by December 2023, as well as the end of emergency SNAP benefits in March 2023, further straining households (Hunger Solutions, 2023). The American Community Survey (2018-2022) reports that in AEOA's services area, 8,255 households with income below FPG are not receiving SNAP benefits (Community Action Partnership).

MASLOW'S HIERARCHY OF NEEDS



Within AEOA's service area, food insecurity rates varied, with St. Louis County at 12%, Cook County at 11%, and Lake County at 10% (University of Minnesota, 2024). Minnesotans made over 2 million more visits in 2023 than in 2022, totaling a record 7.5 million visits to food shelves (Hunger Solutions, 2023). In AEOA's region, low-income individuals with limited food access make up 28.29% of the population—higher than both the state average (23.67%) and the national average (19.41%) (USDA, 2023).

Percent Low Income Population with Low Food Access



40.29%
said they cannot afford enough healthy food

In the service area, there are multiple resources for low-cost food options including ten food shelves, Salvation Army, Ruby's Pantry, United Way, Market Bucks at farmers markets, and several free food pantries in select communities. However, these options become increasingly limited in the more remote areas.

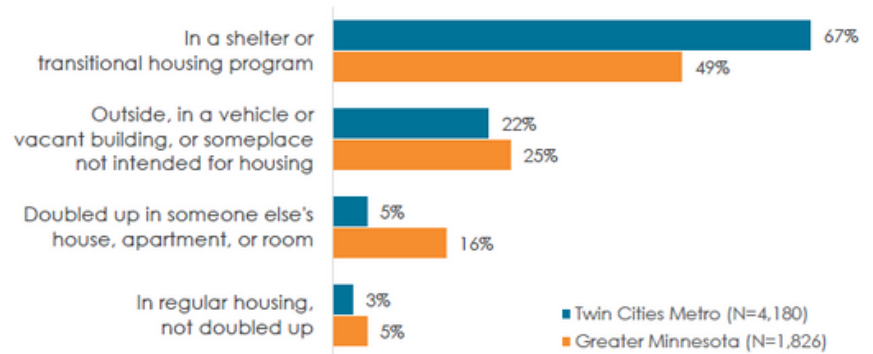
In the CNA survey, the respondents who reported being unable to afford enough food to eat reflected diverse challenges and backgrounds. Among them, 79.66% identified as White, 5.65% as American Indian/Alaska Native, and 4.52% as multiracial. Single parents made up 43.50% of this group, while 33.90% reported having a disability, and 10.73% were veterans. Employment status played a significant role, with 30.51% unemployed and 11.86% retired, highlighting the economic struggles many face in accessing basic necessities like food.

Quality of Life and Basic Needs

Homelessness

In October 2023, 10,522 people were counted as homeless in Minnesota and one-third of those individuals lived in greater MN (Wilder Research, 2024). Among those experiencing homelessness, 15% were on participating American Indian reservations, nearly a quarter were Black, and 14.2% identified as multiracial. Additionally, almost 30% were under the age of 18, emphasizing the impact on children and families (Wilder Research, 2023). Wilder Research found that people who are unhoused in Greater Minnesota are often doubled up, having to move from place to place and experiencing repeat episodes of homelessness (2024).

Sleeping situation 15+ days out of the month



Source: 2023 Minnesota Homeless Study interviews. Wilder Research

Of the respondents who took the CNA survey who answered that they were homeless in the last 3 years, the majority were in St. Louis County, excluding Duluth, accounting for 81.72%, while 9.68% were in Duluth, 6.45% in Cook County, and 2.15% in Lake County.

The CNA data shows that 40.86% of those reporting homelessness were aged 25-34, with 8.6% as American Indian/Alaska Native, 5.38% as Black/African American, and 5.38% as multiracial. Additionally, 44.09% of respondents disclosed having a disability, while 18.28% identified as part of the LGBTQ+ community. A striking 54.84% reported being single parents, emphasizing the challenges faced by families in securing stable housing.

According to the Minnesota Statewide Health Assessment report, “Some groups are especially vulnerable to these experiences, like children and people experiencing incarceration. In 2022, landlords filed 22,455 evictions in Minnesota, an increase of 33% compared to the number of pre-pandemic, historic filings (Minnesota Department of Health, 2024).

Social Belonging

Social isolation and loneliness are more than feelings; they are pressing public health concerns. According to the World Health Organization, an estimated 1 in 4 older adults and 5 to 15 percent of adolescents experience social isolation and loneliness, respectively. Research reveals that these experiences profoundly impact physical and mental health, quality of life, and longevity (World Health Organization, 2024).

The CNA survey data shows disparities in social experiences within our community. Among respondents, 58.26% of individuals aged 25-44, 82.52% of females, and 33.01% of those living under 100% of the FPG reported feeling treated poorly or disrespectfully for who they are. Additionally, barriers to social engagement were prevalent, with 38.16% of individuals with disabilities, 13.82% identifying as part of the LGBTQ+ community, 40.13% of single parents, and 45.39% living at or below 100% of the FPG stating they lack opportunities to attend social activities.



Quality of Life and Basic Needs

The table below summarizes responses from the CNA survey related to basic needs and quality of life. It provides insights into the challenges community members face in meeting essential needs and maintaining overall well-being.

Needs	Quality of Life & Basic Needs Questions	Yes	No	Doesn't apply/ Prefer not to say
Physiological	Can you afford enough food to eat?	74.03%	21.48%	4.49%
	Can you afford enough healthy food?	56.43%	40.29%	3.28%
	Do you have access to cooking supplies and kitchen equipment to prepare meals?	95.39%	2.67%	1.94%
	Do you need education on shopping for budget-friendly nutritious meals and preparing them?	12.99%	84.47%	2.55%
	Are you aware of food resources available when you do not have enough money for food?	77.79%	15.53%	6.67%
Safety	Have you been homeless in the last 3 years?	11.29%	87.26%	1.46%
	Do you feel safe in your housing arrangement?	91.38%	4.98%	3.64%
	Do you have friends or family staying with you because they cannot afford housing right now? (6 months or less)	10.56%	86.29%	3.16%
Social	Has anyone in your household been treated poorly or disrespectfully because of who you/they are (woman, person of color, someone without money, etc)?	25.00%	70.87%	4.13%
	Do you have someone you can go to when things go wrong?	78.64%	17.84%	3.52%
	Do you have opportunities to attend social activities to connect with others?	78.40%	18.45%	3.16%



“Overcoming poverty is not a gesture of charity. It is an act of justice. It is the protection of a fundamental human right, the right to dignity and a decent life.”
— Nelson Mandela

Health

The 2024 Minnesota Statewide Health Assessment revealed that 20.2% of people in Minnesota reported not seeking health care (dental, mental, prescriptions, routine medical, or specialist care) due to cost. Some groups of people were more likely not to seek care, including uninsured people; those who had individual or public insurance plans; American Indian/Alaska Native, Hispanic/Latine between the ages of 26 and 64; had a chronic condition; or had income at or below 200% of the FPG (Minnesota Department of Health, 2024).

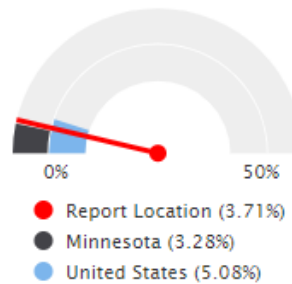
Health Insurance

According to the U.S. Census Bureau, the percentage of uninsured individuals in AEOA's service area increased from 4% reported in the 2021 CNA to 6.58% in 2022, surpassing Minnesota's state average of 6.21%. The highest uninsured rate in AEOA's services area was observed in Cook County at 8.06%. This increase may be linked to Minnesota's eligibility renewal process over the past year, which caused individuals to lose coverage if required paperwork was not submitted. Additionally, 3.71% of children in AEOA's service area are uninsured, higher than Minnesota's average of 3.28% (Community Action Partnership).

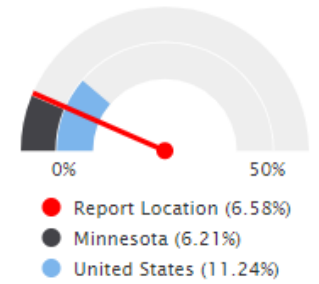
Regarding public health coverage, the Centers for Medicare and Medicaid Services (CMS) reported that in 2023, 54,957 individuals in AEOA's service area are receiving Medicare benefits, with 11.8% of these beneficiaries being individuals under age 65 with disabilities (Community Action Partnership).

The CNA survey revealed that 9.59% of respondents had at least one uninsured household member. Among those without health insurance, 10.13% were in Cook County, 2.53% in Lake County, and 82.28% in St. Louis County. Additionally, 30.38% were aged 35-44, 29.11% reported having a disability, and 18.99% were unemployed.

Percent Population Under Age 19 Without Medical Insurance



Percent Population Age 18-64 Without Medical Insurance

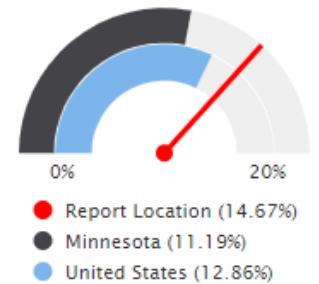


Disabled Persons

The American Community Survey (2018-2022) reports that in AEOA's service area, 14.67% of the population has a disability, exceeding Minnesota's statewide average of 11.19%. The highest population percentage is in Lake County (15.66%), followed by St. Louis County (14.66%), and Cook County (13.17%) (Community Action Partnership). This is relevant because a person with disabilities may need more targeted services or outreach.

According to CNA survey data, 85.51% of respondents with disabilities identified as White, 30.92% were single parents, 11.11% lacked health insurance, 40.58% were unemployed, 30.43% were retired, and 41.55% were living at or below 100% of the FPG.

Population with a Disability, Percent



Oral Health

The Centers for Disease Control and Prevention (2022) reported that 64.5% of adults in AEOA's service area visited a dentist in the past year, which is lower than the statewide rate of 67.5% (Community Action Partnership). The Minnesota Statewide Health Assessment also found in 2023, professional shortage areas for dental facilities in rural health clinics was 42%, highlighting the limited dental care access in rural areas.

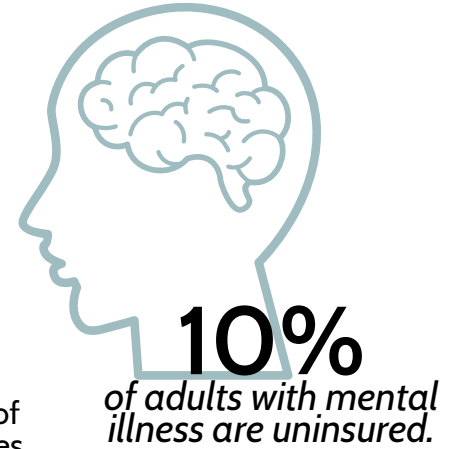
In the CNA survey, among respondents who reported not having a dentist to visit, 36.5% were living below the FPG, 34.22% were single parents, 55.13% were employed, 27.00% were unemployed, 15.59% were retired, and 22.81% had experienced homelessness in the past three years. Geographically, 82.13% of these respondents live in St. Louis County (excluding Duluth), 5.7% live in Cook County, and 3.42% live in Lake County.



Health

Mental Health

Mental Health America’s 2024 report revealed that nearly 60 million adults experienced some form of mental illness in the past year, with around 5% of them having serious thoughts of suicide. It was also highlighted that one in five youth aged 12-17 had depression last year, and approximately 56% of them did not receive treatment. Additionally, 10% of adults with mental illness are uninsured. The mental health practitioner shortage is another concern.



The 2024 Minnesota Statewide Health Assessment reports that in 2021, 12.6% of people in Minnesota reported frequent mental distress, almost double the rate from 2013. Further, 80% of Minnesota counties were classified as mental health professional shortage areas in 2022 (MN Dept of Health, 2024). According to the Centers for Medicare and Medicaid Services, in AEOA’s service area, there are 750 mental health providers, but only 7 in Cook County and 14 in Lake County (Community Action Partnership).

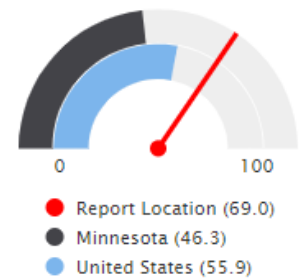
In the CNA data, among respondents who reported that someone in their household had some type of mental illness, 9.65% were from Cook County, 5.46% from Lake County, and 75.96% lived in St. Louis County (excluding Duluth). Additionally, 9.84% identified as part of the LGBTQ+ community, 35.88% were single parents, and 11.66% were veterans. 23.5% were unemployed, 31.69% lived at or below 100% of the FPG, and 30.05% lived at 201% or more of the FPG, highlighting that mental health affects individuals across all economic statuses.

Substance Abuse

Substance abuse often co-occurs with mental illness, as individuals may turn to drugs or alcohol as a way to cope with symptoms of mental health disorders, creating a cycle that can worsen both conditions. Mental Health America’s 2024 report states “18% of adults in the U.S. had a substance use disorder in the past year. Of them, 77% did not receive treatment.” It was also found that youth in the past year had a substance use disorder and are more likely to struggle with drugs than alcohol.

According to the Centers for Disease Control and Prevention (2018-2022), AEOA’s service area has a 69.0 rate of death per 100,000 population due to self-harm, alcohol-related, or drug overdose also known as deaths of despair, which is significantly higher than Minnesota’s rate of 46.3 (Community Action Partnership). Further, the White crude mortality rate from deaths of despair is 64.3 per 100,000 population, while Black or African American and American Indian/Alaska Native are at a significantly higher rate of 147.8 and 308.3, respectively (Community Action Partnership).

Deaths of Despair, Crude Death Rate (Per 100,000 Population)



Report Area	Total Population, 2018-2022 Average	Five Year Total Deaths, 2018-2022 Total	Crude Death Rate (Per 100,000 Population)
Report Location	215,507	744	69.0
Cook County, MN	5,520	13	47.1
Lake County, MN	10,773	27	50.1
St. Louis County, MN	199,215	704	70.7
Minnesota	5,666,545	13,113	46.3
United States	330,014,476	922,513	55.9

Data Source: Centers for Disease Control and Prevention, CDC - National Vital Statistics System. Accessed via CDC WONDER. 2018-2022.

Health

The table below highlights findings from our CNA survey on health, offering insights into the challenges community members encounter in meeting basic needs and sustaining overall well-being.

	Health-Related Survey Questions	Yes	No	Doesn't apply/ Prefer not to say
Oral Health	Do all in your household have dental insurance?	68.08%	29.00%	2.97%
	Do all in your household have a dentist to go to?	66.26%	31.92%	1.82%
	Has anyone in your household avoided dental work because of the cost?	52.79%	43.69%	3.52%
Eye Care	Do all in your household have an eye doctor to go to (if needed)?	81.43%	15.78%	2.79%
	Can all in your household afford eye care or glasses (if needed)?	69.17%	26.46%	4.37%
	Has anyone in your household avoided eye care because of the cost?	31.19%	65.29%	3.52%
Mental Health	Does anyone in your household experience emotional and/or mental health challenges (depression, anxiety, PTSD, bipolar disorder, schizophrenia, eating disorder, etc.)?	66.63%	29.25%	4.13%
	Do all in your household have access to mental health services?	77.31%	16.38%	6.31%
	Has anyone in your household avoided getting mental health services because of the cost?	23.54%	69.66%	7.40%
	Has anyone in your household avoided getting mental health services because of embarrassment/shame?	27.31%	65.29%	7.40%
Other Health Concerns	Can all in your household afford prescription drug costs (if needed)?	73.30%	22.21%	4.49%
	Do you think anyone in your household needs help dealing with alcohol or drug problems?	7.65%	88.35%	4.00%
	Does anyone in your household need help with insurance claims?	3.88%	92.60%	3.52%
	Have you or someone close to you who currently lives in Cook, Lake, or St. Louis Counties experienced the effects of dementia or Alzheimer's disease?	46.48%	51.46%	2.06%

"We have made it work to cover prescription costs but we are finding more things outside of our coverage than in previous years."

"I make too much for financial assistance but do not make enough to buy enough groceries, healthy food, repair my leaking roof, or fix my car when broken."

"I currently am uninsured due to making too much on unemployment, so I was denied coverage since May 2024, unless I was willing to go through MNSure and pay out of pocket to be covered which I could not afford."

"I have a high deductible healthcare plan, and have avoided healthcare for myself due to cost."



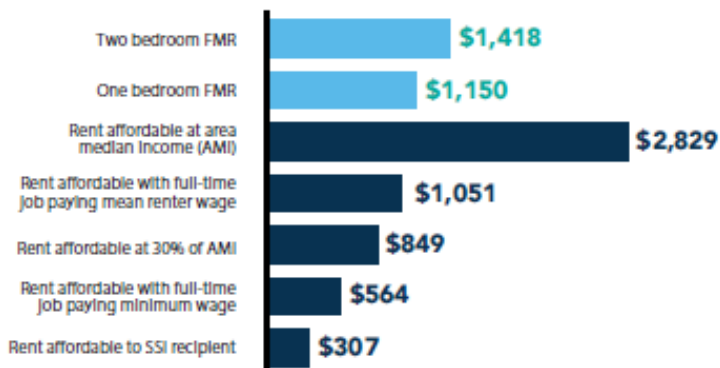
"4 years of crushing inflation wiped out savings."

Housing

Cost Burden Households

In Minnesota, the gap between wages and housing costs highlights a growing challenge for many families. According to the National Low Income Housing Coalition's 2024 report on Minnesota, a full-time worker must earn \$27.27 per hour to afford the fair market rent for a two-bedroom home. For those aspiring to purchase a home, the financial hurdles are even steeper, with an annual income of \$67,056 needed to afford a median-priced home (Habitat for Humanity, 2023).

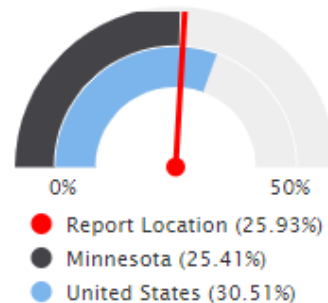
Minnesota Fair Market Rate



Data Source: National Low Income Housing Coalition - Out of Reach Report 2024

This housing crisis is even more pronounced in AEOA's service area. The American Community Survey (2018-2022) reveals that 59.12% of rental households are severely cost-burdened, spending over half of their income on housing. Overall, 25.93% of households in the region face cost burdens, dedicating more than 30% of their income to housing expenses. Statewide, one in nine households share this struggle. Oftentimes cost-burden households face the difficult decision of spending their funds on housing, food, transportation, or other basic needs costs.

Percentage of Households where Housing Costs Exceed 30% of Income



The CNA survey highlights the diverse populations impacted by housing cost burdens in AEOA's service area. Among respondents whose housing costs exceeded 30% of their income, 24.62% identified as having a disability, and 35.77% were single parents, illustrating how vulnerable groups are disproportionately affected.

The CNA survey data also showed that employment status varied for those impacted by housing cost burdens, with 66.92% employed, 16.92% unemployed, and 13.85% retired, showing that housing challenges persist regardless of workforce participation. Income levels further reinforce this issue, as 28.46% lived at or below 100% of the FPG, 21.15% fell between 101%-150% FPG, 18.85% between 151%-200% FPG, and 26.15% exceeded 201% FPG. These findings demonstrate that housing cost burdens span all economic statuses, affecting both low-income households and those above the poverty threshold.

Homeownership

Minnesota has one of the largest racial gaps in homeownership in the country. While 77% of white households own their homes, only 60% of Asian households, 50% of Hispanic households, 49% of American Indian/Alaska Native households, and just 25% of Black households can say the same (Minnesota Department of Health, 2024). This gap isn't just about numbers, it's about opportunities, stability, and the chance to build a secure future. Habitat for Humanity reminds us that homeownership is more than a roof over your head; it's a way to ensure a predictable housing cost and a sense of stability that rising rents can't offer. In 2024, AEOA provided 98 people with education and 157 people counseling on homeownership.

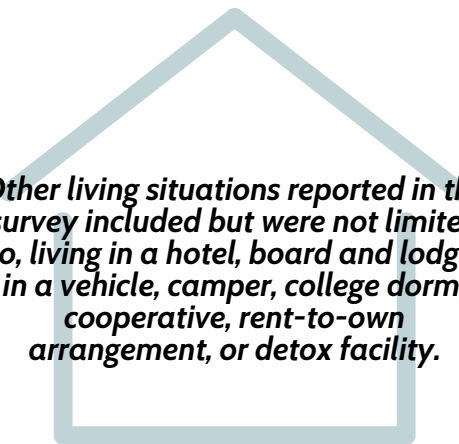


The CNA survey shows large racial disparities in homeownership. Of those who own their home, 93.12% are White, 2.23% American Indian/Alaska Native, 0.2% Asian, 0.2% Black/African American, and 0.81% multiracial.

Housing

The table below highlights findings from our Community Needs Assessment survey on housing, offering insights into the challenges community members encounter in meeting basic needs and sustaining overall well-being.

Living Situation of Respondents	Number of Respondents	Percentage of Respondents
Own a Home	494	59.95%
Rent a Home	241	29.25%
Staying with family or friends	32	3.88%
Staying in a shelter	18	2.18%
Other	39	4.73%



Other living situations reported in the survey included but were not limited to, living in a hotel, board and lodge, in a vehicle, camper, college dorm, cooperative, rent-to-own arrangement, or detox facility.

Housing Related Questions	Yes	No	Doesn't apply/ Prefer not to answer
Cannot take out a loan to buy a home	29.13%	44.90%	25.97%
Would like to learn how to buy a home	20.27%	55.58%	24.15%
Cannot afford a down payment or closing costs on a home	16.75%	53.52%	29.73%
Cannot afford heating, electricity, or utility payments	63.23%	29.49%	7.28%
Need help making their home more energy-efficient	37.26%	51.58%	11.17%
Need help with minor home repairs	37.01%	52.18%	10.80%
Cannot find affordable and decent housing	39.56%	34.71%	25.73%
Cannot afford property taxes or home insurance	52.43%	32.28%	15.29%
Pay more than 30% of their monthly income on mortgage payment or rent	31.55%	45.63%	22.82%
Have subsidized housing (Section 8)	10.32%	79.73%	9.95%
Have been more than one month behind on rent or mortgage payment in the past 12 months	16.50%	71.12%	12.38%
Have faced eviction in the past 3 years	11.53%	80.34%	8.13%
Have experienced foreclosure in the past 3 years	2.06%	87.26%	10.68%

Education

Literacy Skills

The National Center for Education Statistics reports that 79% of U.S. adults have medium to high English literacy skills, allowing them to complete tasks such as comparing information, paraphrasing, and making basic inferences. However, about 43 million people struggle with low literacy skills, and Minnesota has the second-highest state literacy rate of 94%, with only 6% of adults lacking basic literacy skills (World Population Review, 2024).



Educational Attainment

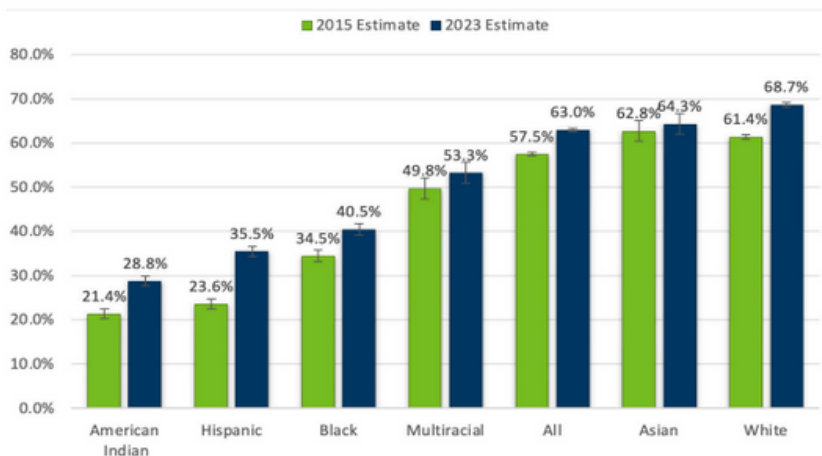
According to the American Community Survey (2018-2022), in AEOA's service area, only 5.15% of people aged 25 and older lack a high school diploma which is lower than Minnesota's rate of 6.3% and significantly below the U.S. rate of 10.9%. In the region, Cook County stands out with a remarkably low rate of 2.8%, while St. Louis County is at 5.1%, and Lake County has the highest rate at 7.1%(Community Action Partnership).

Report Area	No High School Diploma	High School Only	Some College	Associate's Degree	Bachelor's Degree	Graduate or Professional Degree
Report Location	5.15%	25.64%	24.31%	13.10%	20.18%	11.63%
Cook County, MN	2.8%	23.2%	18.0%	9.6%	28.1%	18.3%
Lake County, MN	7.1%	30.8%	21.8%	14.3%	17.0%	9.0%
St. Louis County, MN	5.1%	25.4%	24.7%	13.2%	20.1%	11.6%
Minnesota	6.3%	23.7%	20.2%	11.7%	24.9%	13.3%
United States	10.9%	26.4%	19.7%	8.7%	20.9%	13.4%

Data Source: US Census Bureau, American Community Survey, 2018-22

There are also disparities in educational attainment between genders in AEOA's service area as seen in the American Community Survey (2018-2022). Women are more likely than men to have achieved higher education: 13.4% of women have earned an associate's degree compared to 12.8% of men, 20.8% of women have obtained a bachelor's degree compared to 19.5% of men, and 13.1% of women hold a graduate or professional degree compared to 10.2% of men (Community Action Partnership).

2023 Educational Attainment Rate by Basic Race/Ethnicity by Certificate and Associate or Higher Credential



Minnesota also has disparities in educational attainment that exist between racial groups. According to the Minnesota Office of Higher Education (2023), 68.7% of White individuals have obtained a certificate, associate degree, or higher credential, compared to 64.3% of Asian, 53.3% of multiracial, 40.5% of Black/African American, 35.5% of Hispanic/Latino, and just 28.8% of American Indian/Alaska Native.

Data Source: US Census Bureau, American Community Survey, 2018-22

Education

In the CNA survey, respondents who reported having a 2 or 4-year degree or a Master's degree or higher, 16.71% resided in Cook County, 6.33% in Lake County, and 66.58% in St. Louis County (excluding Duluth). Demographic data revealed that 1.52% identified as Hispanic/Latino, 2.53% as American Indian/Alaska Native, 0.25% as Asian, 1.77% as Black/African American, 88.35% as White, and 2.78% as multiracial. Additionally, 22.78% were single parents, and only 14.18% of respondents were living at or below 100% of the FPG. A county-level breakdown of respondents' educational attainment rate is shown below.

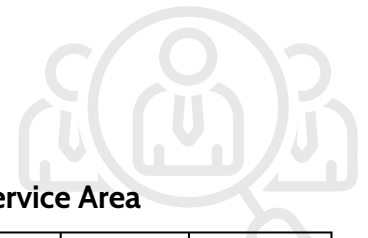
Report Area	Do not have a HS diploma/GED	HS Diploma	Some College	2 or 4 year college degree	Masters degree or higher	Doesn't apply/ Prefer not to say
Report Location	5.95%	19.90%	25.12%	40.41%	7.52%	1.09%
Cook	2.97%	8.91%	21.78%	44.55%	20.79%	0.99%
Lake	3.85%	17.31%	30.77%	44.23%	3.85%	0.00%
St. Louis	6.56%	21.76%	25.19%	39.49%	5.81%	1.19%

The table below highlights findings from the CNA survey on education, offering insights into the challenges community members encounter in meeting basic needs and sustaining overall well-being.

Education Questions	Yes	No	Doesn't apply/Prefer not to say
Would someone in your household like to obtain their GED?	6.92%	66.87%	26.21%
Would someone in your household like to further their education (training/college)?	38.11%	45.87%	16.02%
Would someone in your household benefit from an English language learning class?	0.97%	81.31%	17.72%
Is your household able to cover the costs of college or trade school?	15.17%	61.29%	23.54%
Is your household able to cover the costs of school supplies?	42.48%	29.25%	28.28%
Does someone in your household need help applying to college?	9.47%	66.99%	23.54%
Does someone in your household need help applying for financial aid or assistance for attending college?	14.56%	61.17%	24.27%



Employment



Unemployment

AEOA's service area has an unemployment rate of 2.7%, slightly higher than Minnesota's state average of 2.6% but lower than the national rate of 3.9% (U.S. Department of Labor, 2024) (Community Action Partnership).

The CNA survey found that 55.34% of respondents are employed, 19.42% are unemployed, 22.69% are retired, and 2.55% chose not to disclose their employment status. A county-level breakdown of respondents' employment status is shown in the chart to the right.

Employment in Service Area

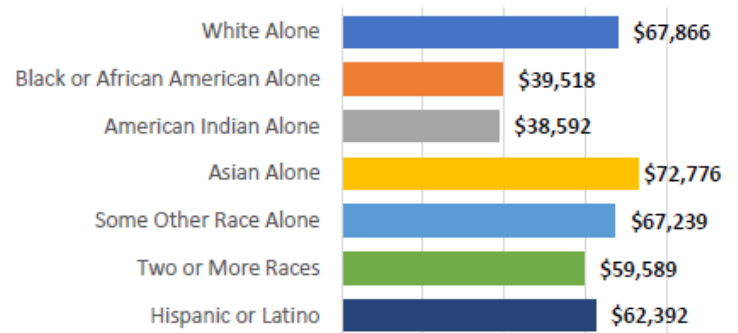
Report Area	Employed	Unemployed	Retired	Prefer not to say
Cook	59.41%	3.96%	35.64%	0.99%
Lake	28.85%	63.46%	63.46%	1.92%
St Louis	56.78%	22.80%	17.59%	2.83%

Data Source: US Census Bureau, American Community Survey, 2018-22

Income

Northeast Minnesota faces economic challenges with household incomes significantly lower than the state average. The region's median household income was \$66,576 in 2022, compared to \$84,313 statewide. Income disparities are notable across racial groups, with American Indian/Alaska Native and Black/African American households earning about 60% of the median income of White and some other race households (DEED, 2024).

Northeastern Minnesota Median Household Income by Race



Data Source: DEED Labor Market Information Office - 2024 Regional Profile

Results from the 2022 Survey of Household Economics and Decisionmaking (SHED) indicate a decline in peoples' financial well-being over the previous year. The survey found that self-reported financial well-being fell sharply and was among the lowest observed since 2016. The declines in financial well-being across several measures provided an indication of how families were affected by broader economic conditions in 2022, such as inflation and stock market declines (Federal Reserve, 2022).

Approximately 27.18% of CNA survey respondents reported a household income below \$14,580, the FPG for 2023, while 58.74% indicated their income was at or below 200% of this guideline.

Of CNA survey respondents who reported their household income, 57.89% said they were receiving wages or salaries, 9.59% Social Security Disability Income (SSDI), 21.24% Supplemental Nutrition Assistance Program (SNAP), 8.62% child support or alimony, 8.37% Supplemental Security Income (SSI), and 7.28% utilize the Minnesota Family Investment Program (MFIP). Additionally, 15.05% received retirement or pension benefits, while 20.87% received Social Security.

Labor Market

The largest job vacancies in the Northeast seven county region were Healthcare Practitioners & Technical (1,244), Food Preparation & Serving (1,043), and Healthcare Support (982) occupations. Projections show a 3.3% job growth from 2022 to 2032, adding 5,157 new jobs, with an additional 178,526 openings due to retirements and career changes. It was found that the high-paying roles in the Northeast Region are in Management, Computer & Mathematical, Legal, and Healthcare occupations, offering wages significantly above the median (DEED, 2024).



Employment



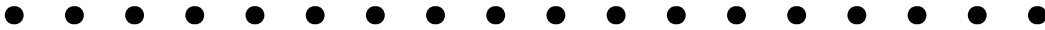
Benefits Cliff

The Federal Reserve Bank of Atlanta defines the benefits cliff as “Working families experience a variety of financial barriers that limit economic mobility. One significant barrier occurs when career advancement puts a family above the income-eligibility threshold for public assistance programs. Due to the gradual or sudden loss of these programs, career advancement may result in a family being financially worse off (a benefits cliff) or no better off (a benefits plateau) than before the wage increase.”

In the CNA survey, 28.28% said that someone in their household experienced a reduction or loss of benefits after increasing their income. Whereas 22.21% said that someone in their household has hesitated to pursue additional income or job opportunities due to concerns about losing access to essential benefits.

“As soon as I started making okay money, I lost all help and now I’m stuck. I can’t advance forward because I can’t afford school but also no longer qualify for most financial aid and I pay \$1,000 a month or more in childcare.”

“It is stressful to decided what to pay or what not to pay, what to get a late fee for, it is mentally and emotionally hard on a person and family.”



The table below highlights findings from the CNA survey on employment, offering insights into the challenges community members encounter in meeting basic needs and sustaining overall well-being.



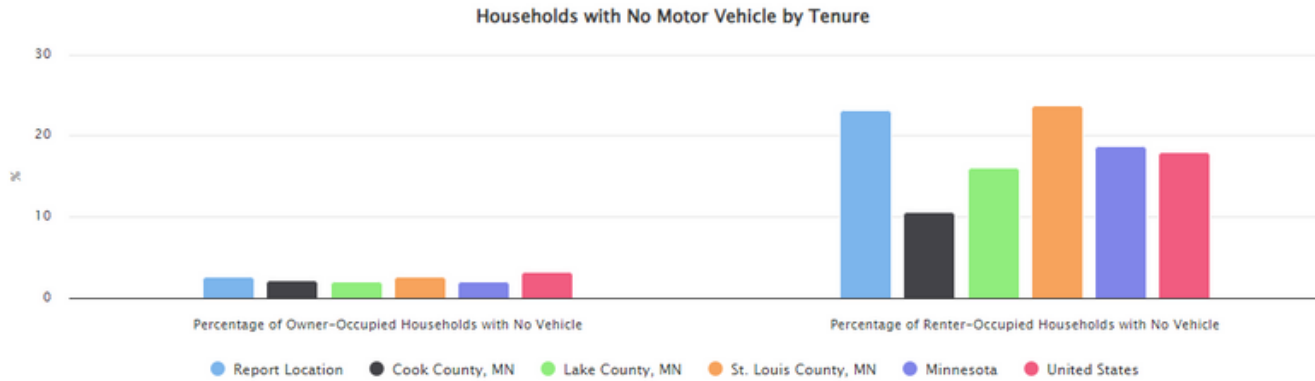
61.85%
of those who are retired said they struggle to make ends meet

Employment Questions	Yes	No	Doesn't apply/ Prefer not to say
Are you satisfied with your employment?	46.48%	18.45%	35.07%
Are you or someone in your household looking for a job?	25.73%	57.77%	16.50%
Do you struggle to make ends meet with your income?	55.70%	33.98%	10.32%
Is it difficult for anyone in your household to find a job?	23.42%	49.76%	26.82%
Does anyone in your household have a criminal record that makes it hard to get a job?	10.07%	75.49%	14.44%
Do you have clothing to wear for interviewing for a job or on the job?	59.95%	16.50%	23.54%
Do you have the necessary skills or training to get a job or for advancement?	58.50%	13.96%	27.55%
Do you need help writing a resume or learning interviewing skills?	9.47%	67.11%	23.42%

Transportation

Transportation challenges significantly impact low-income households, often limiting their ability to afford fuel, maintenance, insurance, or vehicle repairs. This can prevent individuals from traveling for personal or work-related needs, hindering opportunities to move out of poverty.

The American Community Survey (2018-2022) revealed 8.2% of households have no vehicle, while 30.6% have one, 37.1% have two, and 24.2% have three or more vehicles available (MN Compass). The graph below shows the breakdown of households who do not own a vehicle by homeowner compared to renters.



Data Source: US Census Bureau, American Community Survey, 2018-22

Although most workers rely on vehicles, 84.2% commute by car, truck, or van, while only 1.6% use public transportation, and 14.2% either walk, bike, or work from home (MN Compass). Commute times vary, with 22.3% of workers traveling less than 10 minutes, 38.7% traveling 10-19 minutes, 18.2% traveling 20-29 minutes, and 20.9% commuting 30 minutes or more (MN Compass).

In the CNA survey, of the respondents who answered that they own a vehicle, 71.92% reside in St. Louis County (excluding Duluth), 13.51% live in Cook County, and 6.91% are from Lake County. Among these respondents, 25.98% are single parents, 59.31% are employed, 25.23% are retired, and 13.21% are unemployed. Of the respondents who do not own a vehicle, 51.20% do not have transportation to get to work, school, or appointments.

For low-income households already facing financial challenges, these repair costs can be overwhelming. A check engine light not only signals potential safety or performance issues but also places significant strain on limited budgets. This often forces difficult choices between addressing vehicle repairs or meeting other essential needs, potentially impacting their ability to commute to work or access vital services.

In the CNA survey, of the respondents who owned their vehicle 53.6% could not afford car repairs, 76.88% did not have the skills to do the repairs themselves, 15.47% could not afford the cost of owning a vehicle, 18.02% did not know how to maintain a vehicle, and 17.72% do not believe that their vehicle is safe or reliable.

Most Common Causes of Check Engine Lights

- Faulty Oxygen Sensor
 - Cost: \$150-\$500
 - Loose or Damaged Gas Cap
 - Cost: \$20-\$60
 - Catalytic Converter Issues
 - Cost: \$900-\$2,500
 - Mass Airflow Sensor Problems
 - Cost: \$250-\$600
 - Spark Plug or Ignition Coil Failures
 - Cost: \$100-\$400
- Data Source: Advance Auto 2023*



Transportation

The table below highlights findings from the CNA survey on transportation, offering insights into the challenges community members encounter in meeting basic needs and sustaining overall well-being.

Transportation Questions	Yes	No	Doesn't apply/ Prefer not to say
Do you have transportation to get to work, school, or appointments?	82.16%	11.41%	6.43%
Can you afford to buy a vehicle?	37.86%	46.97%	15.17%
Do you have a vehicle that you own?	80.83%	15.17%	4.00%
Do you believe your vehicle is reliable and safe?	68.45%	19.05%	12.50%
Has any household vehicle needed repair in the last 3 months?	60.56%	28.03%	11.41%
Do you have the skills to do vehicle repairs yourself?	19.90%	71.60%	8.50%
Can you afford vehicle repairs?	33.37%	53.64%	12.99%
Can you afford the costs of owning a car, including insurance, registration, and gas?	68.69%	21.72%	9.59%
Do you know how to maintain a car?	74.15%	18.45%	7.40%
Does someone in your household have legal issues that prevent them from driving?	6.43%	84.95%	8.62%

"Adult driving lessons (non-existent) and serious car repairs when you are 37 miles from the closest grocery is difficult."

"In the past 5 months we've had to replace a car as well as put a lot of money into a fixing a car. At this point any other major car issues would really hurt us financially."

"I had a DUI in 2007 i have never been able to pay the reinstatement fee I have been sober since 8-8-15"



"The cost of buying a vehicle has gone up dramatically - even for used vehicles. We are paying off one of our vehicle's. It does feel like the moment we have the one paid off we will need to buy another vehicle and that likely will be a again increased cost.."

"I drive my dad's car. It's reliable, but I can't afford my own"

Children and Youth

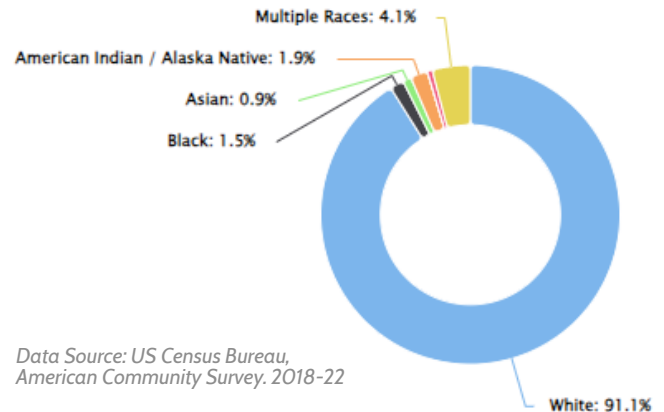
The American Community Survey (2018-2022) shows of the estimated 216,648 total population in the report area, an estimated 10,293 of the population (4.75%) are children under the age of 5, and 30,070 (13.88%) are youth between the ages of 5 and 17 (Community Action Partnership).

Population Under Age 18

Report Location	Age 0-4	Age 5-17	Age 0-17
Report Area	4.75%	13.88%	18.63%
Cook	4.15%	10.80%	14.95%
Lake	4.72%	14.29%	19.01%
St. Louis	4.77%	13.94%	18.71%
Minnesota	5.98%	16.97%	22.95%
United States	5.74%	16.37%	22.11%

Data Source: US Census Bureau, American Community Survey. 2018-22

Population Under Age 18 by Race



Data Source: US Census Bureau, American Community Survey. 2018-22

Developmental Disabilities

In the United States, approximately 1 in 5 children experience a mental, emotional, or behavioral disorder each year, including conditions such as anxiety, depression, ADHD, and disruptive behavior disorders. Despite the prevalence of these challenges, only about 20% of affected children receive care from a specialized mental health provider, according to the U.S. Centers for Disease Control and Prevention (CDC).

According to the National Alliance on Mental Illness (NAMI), students aged 6-17 with mental, emotional, or behavioral challenges are three times more likely to repeat a grade. Further, high school students experiencing significant symptoms of depression are over twice as likely to drop out compared to their peers.

Of children aged 5 and younger, 0 (margin of error 13) children had a disability in Cook County, 0 (margin of error 15) in Lake County, and 68 (margin of error 58) in St. Louis County. The next age group of children (ages 5-17), 3.5% of children in Cook County had a disability, 8.1% in Lake County, and 6.1% in St. Louis County (US Census Bureau, 2018-2022 ACS).

In the 2022-2023 school year, Arrowhead Early Head Start had 21 children with Individualized Family Service Plans (IFSP), and Head Start had 65 children who received Individualized Education Programs (IEP). Approximately 24% of children enrolled in Head Start in the school year 2022-2023 had a disability. The disabilities reported are listed in the chart below.

The CNA survey respondents who have children under age 18 in their household were asked if any children in their care had been diagnosed with a developmental disability, such as Attention-Deficit/Hyperactivity Disorder (ADHD), autism, a learning disability, or an emotional/behavioral condition. Of respondents, 39.67% reported at least one child had received such a diagnosis. This finding emphasizes the significant prevalence of disabilities among children in the community and highlights the need for accessible resources and support services.

Developmental Disabilities in Head Start

Disability Type	Early Head Start	Head Start
Autism	1	2
Developmental Delay	19	52
Speech or Language Impairment	1	11

Data Source: AEOA Head Start 2022-2023 Program Year Report

39.67%
said at least one child in their care has been diagnosed with a developmental disability.

Children and Youth

Child Care

In Cook, Lake, and St. Louis counties, families with children face significant challenges in accessing childcare compared to state averages. Approximately 48% of families experience limited access to childcare slots, with availability falling below the state average of 0.6 slots per child. Similarly, 48% of families have access to childcare facilities of lower quality than the state average of 0.3 high-quality slots per child. Additionally, about 45% of families encounter higher childcare costs, exceeding the state average of \$206.00 per week per child. These disparities highlight critical gaps in childcare accessibility, affordability, and quality within the region (University of Minnesota, 2022).

Weekly Childcare Costs in Greater MN

Age	Centers	Family Child Care
Infant	\$276.96	\$165.20
Toddler	\$251.49	\$159.48
Preschool	\$229.32	\$152.75
School-Age	\$196.46	\$137.19

Data Source: Child Care Aware, 2024

The chart above lists the average weekly costs for childcare centers and family childcare in Greater Minnesota as of April 2024. Please note, rates for part-time and drop-in care may be higher than those listed.

Early Care & Education Access

Report Location	Overall County Ranking	Nearby slots per child in County	Child Care Centers	Licensed Family Child Care	Public Providers (Head Start & Preschool)	Cost of Care
Cook	1/87	1.44	72%	28%	0%	\$217
Lake	57/87	0.42	32%	52%	16%	\$117
St. Louis	49/87	0.51	58%	25%	16%	\$139
Minnesota (avg)	-	0.6	58%	30%	12%	\$206

Data Source: University of Minnesota, 2022

Preschool Enrollment and Head Start Availability

Report Location	Children Age 3-4	Pop Age 3-4 Enrolled in School Percent	Children Under Age 5	Total Head Start Programs
Report Area	4,234	44.45%	10,462	29
Cook	104	46.15%	217	2
Lake	194	29.38%	488	2
St. Louis	3936	45.15%	9,757	25
Minnesota	138,532	45.74%	340,357	386
United States	7,958,841	45.62%	18,515,341	20,847

Data Source: US Census Bureau, American Community Survey. 2018-22

Survey Respondents' Most Urgent Need:

“Childcare. I've had to take a reduction in hours and pay due to lack of childcare.”

“More affordable childcare, I make too much to qualify for assistance but not enough to make it worth working with childcare.”

Children and Youth

The survey revealed that 44.05% of respondents reported having children aged 18 and under in their households, emphasizing the need to focus on supporting families with young children in the community.

Child and Youth Related Questions	Yes	No	Doesn't apply/ Prefer not to say
Can you afford childcare?	21.21%	48.76%	30.03%
Does a lack of childcare keep you from work, school, or appointments?	23.97%	53.72%	22.31%
Have any children in your household been diagnosed with a disability (ADHD, Autism, Learning Disability, Emotional/Behavioral, etc.?)	39.67%	53.17%	7.16%
Does your household include children being cared for by grandparents, relatives, or other family members other than their parents (often referred to as kinship care)?	21.49%	70.52%	7.99%
Do children in your household feel safe in school?	81.54%	6.34%	12.12%
Are children in your household able to participate in activities, such as sports and other after school programs or summer activities?	70.80%	15.70%	13.50%

The CNA survey data identified 48.76% of respondents being unable to afford childcare costs. This significant barrier underscores the financial strain faced by families and the need for accessible and affordable childcare solutions within the community. Further, 21.49% of respondents reported children in their household are being cared for by grandparents, relatives, or other family members. This highlights the importance of addressing unique needs and challenges faced by kinship caregivers.

The CNA survey shows that 27.00% of respondents reported that children in their households have experienced bullying. The reasons cited include differences related to disabilities, the need for additional support, or physical attributes such as weight, hair, skin color, and other distinguishing features. These findings highlight the need for increased awareness and support to address bullying and promote inclusion within the community.

Households report facing significant barriers in accessing activities for children. Among the CNA respondents, 15.70% reported children in their household are unable to participate in activities, primarily due to cost, time constraints (related to work), transportation issues, and children being too young.

The demographics showed 45.61% of the CNA respondents were aged 25-34, while 31.58% were aged 35-44, with 87.72% identifying as female. Additionally, 59.65% were single parents, a notable 75% reported being current or past clients of AEOA services, and 85.96% reported incomes at or below 200% of the FPG. This further highlights the economic challenges faced by these families and the need for accessible and affordable activities for all children and their families in the community.

"The costs will keep them from playing this year. Fees are extremely high."

"Work and can't get them there also only have one vehicle."

"We have not had the extra money to support extracurriculars."

"I do not have a vehicle and cannot afford the costs of after school sports."

"It is very challenging as a parent or grandparent has to often pick them up from school to drive them to the activity (there isn't any easy community transportation or busing for kids from school to activity) which means a adult has to leave work to make this something that the child can attend."



Aging Adults

According to the Centers for Disease Control and Prevention (CDC) (2021), the average life expectancy for Minnesota is 78.8 years. The U.S. Census Bureau has forecasted the population of those aged 65 and older will grow by 18% and those over age 75 will grow by 30% between 2023 through 2030 (US News & World Report, 2024). Of the aging population in Minnesota, 4.5% of them live in Assisted Living, and their average out-of-pocket cost is \$45,000 per year (Ann Busse, 2022).

The 5 top leading causes of death in Minnesota are:

1. Cancer
2. Heart Disease
3. Accidents
4. Alzheimer’s Disease
5. Stroke



Social Security

According to the Social Security Administration (2024), 79.3% of beneficiaries in the United States are receiving Social Security retirement benefits. As of December 2023, individuals aged 65 and older were receiving an average of \$552 per month in Social Security payments. In 2023, 74% of women and 86% of men were beneficiaries of retired workers' Social Security benefits. Looking ahead, Social Security benefits and Supplemental Security Income (SSI) payments are set to increase by 2.5% in 2025, with an average increase of \$50 per month for Social Security retirement benefits beginning in January 2025.

Can you, or the aging adult in your household do the following activities with little to no help?	Yes	No	Doesn't apply/ Prefer not to say
Manage own health care (make and keep appointments, etc...)	91.32%	3.40%	5.28%
Take medications as prescribed	91.32%	0.75%	7.92%
Get sufficient exercise (3 or more times a week)	75.85%	16.98%	7.17%
Housework (chores)	85.28%	9.06%	5.66%
Laundry	91.19%	4.53%	5.28%
Interior or exterior repairs	53.58%	33.58%	12.83%
Yard work and snow shoveling	60.00%	28.30%	11.70%
Live within your/their income	78.11%	10.57%	11.32%
Use or answer the phone without an accommodating feature or device	86.79%	6.79%	6.42%
Maintain home safety devices, such as smoke alarms and CO detectors	87.55%	5.66%	6.79%

The CNA survey respondents who were aged 65 and older were asked which services would help them remain independent or living in their own homes. The following were the most common responses.

- Senior dining, congregate meals at a local dining site
- Assistance with household tasks/general chores
- Home safety modification
- Hearing aids
- SNAP/EBT programs
- Local delivery services for groceries

Other

The CNA Survey asked community respondents to give their input on what services or resources they believe would be helpful for someone in their household. The top five services selected by respondents were:

- Credit repair or building credit
- Strategies for reducing debt
- Social opportunities
- Budgeting classes
- Education on vehicle maintenance



In an open-ended question as part of the CNA survey, respondents were asked what their most urgent need was currently. An analysis of the responses has identified the following themes or issues.

1. Money, loans, pay bills, debt, emergencies
2. Food, healthy, affordable, accessible
3. Transportation, vehicle repairs, maintenance, driver's license, driver's education, insurance, reliable
4. Home repairs, weatherization, modifications, safety
5. Housing, affordable, available, insurance, larger, quality, safe, assistance
6. Heat assistance
7. Healthcare, dental, insurance, prescriptions, substance use, affordable, accessible
8. Employment, benefits, more hours, better job, second job
9. Childcare, assistance, affordable, after school care, preschool
10. Support, social opportunities, mental health, parenting, disability
11. Education, student loans, financial aid
12. Clothing, shoes
13. Hygiene supplies, diapers, household items, furniture
14. Credit Repair, budgeting, debt counseling
15. Household chores, snow removal, outdoor maintenance
16. Christmas assistance for kids
17. Legal services



In an open-ended question as part of the CNA survey, respondents were asked if they could end poverty and how they would do it. An analysis of the response has identified the following themes or ideas.

- **Redistribution of Wealth:** Providing more funds to public programs, providing basic needs like food, housing, healthcare, and utilities, as well as Universal Basic Income.
- **Affordable Housing and Living Costs:** Affordable housing, lowering food prices, and reducing the cost of living. Many suggested building more affordable safe housing for those in need and creating more shelters.
- **Support Systems and Education:** Free or affordable education, vocational training, and financial literacy. Also creating transitional programs that help individuals find work and teach them self-sufficiency skills.
- **Health and Welfare:** Accessible and affordable healthcare (including dental and mental health).
- **Fair Wages and Job Supports:** Raising wages to meet inflation and removing barriers from employment like childcare and transportation
- **Community and Social Support:** A more compassionate society where people help people.
- **Policy and Government Change:** Things such as reducing inflation, cutting taxes for low-income groups, and shifting resources from corporate bailouts and military spending to benefit those in need.

Community Service Providers

AEOA has an extensive and rich network of partnerships with over 600 nonprofit, religious, governmental, educational, and health entities across the region. As part of this year's CNA survey, we provided our partners and other service providers in St. Louis, Lake, and Cook Counties with a survey to gather insights into the needs, barriers, and emerging trends affecting their clients. We had 56 responses to this survey.

87.50% believe embarrassment/shame and/or stigma plays a role in a customer/client's ability to ask for help

Emerging Trends Identified

- Increased Mental Health Issues
- Transportation Needs
- No Support System
- Substance Abuse
- Health Insurance Needs
- Increased Isolation
- Dental Care Needs
- Financial Debt
- Child Care Needs
- Child Behavioral Concerns
- Vehicle Repair Needs

Barriers Clients Face in Life

- Money
- Transportation
- Mental Health

Most Valuable AEOA Services

- Arrowhead Transit
- Energy Assistance
- Meals on Wheels
- Emergency & Transitional Housing
- Supplemental Nutrition Assistance Program
- Connection to Community Resources
- Medical Rides
- Head Start

Services AEOA doesn't provide they believe could benefit clients

- Transportation (off hours)
- Mental Health services
- Child Care
- Chore Service
- Vehicle Repairs and/or vehicle loans

92.86% of service providers consider AEOA valuable for the people they serve, while 5.36% were not familiar with AEOA.

How to Work Better Together

- Increased Communication
- Shared Brochures
- Collaboration with Grants
- Networking Meetings
- Directory of Existing Networks
- Host Roundtable Discussions Focused on Specific Issues

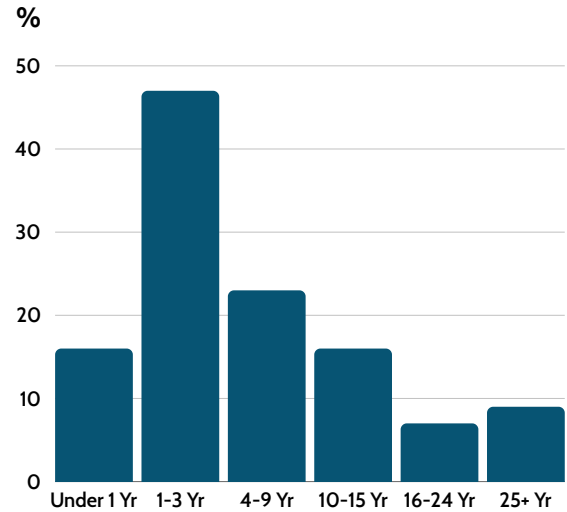
AEOA's Strengths

- Strong Community Representation
- Dedicated Compassionate Staff
- Range of Services
- Assist in Self-Sufficiency
- Community Impact

AEOA Staff

As part of the CNA, a survey was distributed to all AEOA staff to gain valuable insights into what they observe in their work. Every AEOA employee plays a vital role in delivering services and improving the quality of life in our communities, even if they are not directly working with clients. Their perspectives help us understand emerging needs, barriers, and opportunities to enhance our impact in the region.

The graph to the right shows the number of years that staff have worked for AEOA who responded to the survey.



83.9%
of staff knew AEOA's mission statement and
92.4% believe AEOA meets its mission.

Staff share why they wanted to work for AEOA

"I grew up in poverty and understand the challenges of getting ahead in life when you have everything stacked against you with little to no support system. I wanted to help others in my community who live in poverty."

"AEOA has been a pillar of the community for many years and has a great reputation. I enjoy being in the helping profession and working for a company that does so much."

"It started as a job and became a home. It became a fulfilling way to support my community and help people reach their goals."

"AEOA has helped me out a lot since I moved up her 4 years ago and I wanted to be a part of a company that makes a difference in people's lives."

Staff describe a time they felt highly motivated, engaged, and enjoyed their work.

"I enjoy helping people- An elderly lady called in need of food. Our office staff emptied their drawers of food for this lady and we were able to get her what she needed."

"I was having a really tough week; a child came up to me and told me that I am a really good teacher and that they love me. It boosted my confidence and made me feel important in these children's lives."

"When I get to help a family or individual get up on their feet again and be safe and successful."

"There have been a few times where I worked with a family and helped them apply for jobs or resources and they were successful. It is empowering to see people succeed. "

"When I was able to assist a participant recently released from prison and to see how he was when he walked in visibly shaking and teary eyed to where he is currently. I am happy to say that he is working full time at this current position."

"After initial enrollment appointments when participants leave knowing steps they can take to move forward/improve their lives."

93.2% believe embarrassment/shame and/or stigma plays a role in a customer/client's ability to ask for help

AEOA Staff

Emerging Trends Identified

- Increased Mental Health Issues
- Transportation Needs
- Child Care Needs
- Financial Debt
- Vehicle Repair Needs
- No Support System
- Criminal Background
- Substance Abuse
- Child Behavioral Concerns

Services AEOA Doesn't Provide They Believe Could Benefit Clients

- Mental Health Services
- Child Care
- Transportation (off hours)
- Vehicle Repair or Vehicle Loans
- Technology (low-cost internet, computers, cell phones, etc)

Barriers Clients Face in Life

- Mental Health
- Transportation
- Money
- Not Being Aware of Services Available
- Housing

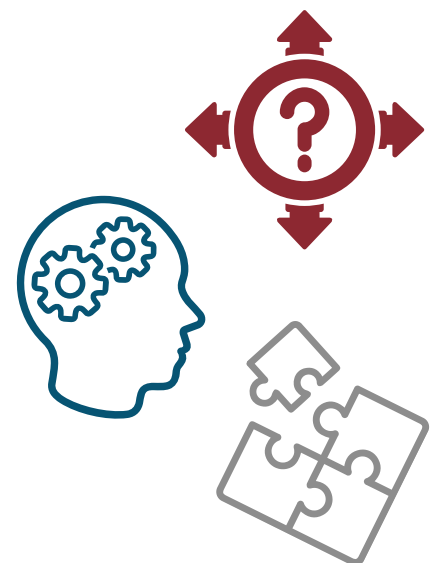
Needs of Clients to Live Happy, Healthy, Productive Lives

- Housing
- Food
- Support/Someone to Show They Care
- Mental Health Services
- Transportation

56.8% have had clients discuss concerns related to the benefits cliff when seeking assistance in the last 3 years

In an open-ended question as part of the CNA survey, staff were asked their thoughts on why people experience poverty. An analysis of the response has identified the following themes or ideas.

- **Generational Poverty:** Many grow up in poverty and lack exposure to alternative lifestyles or resources to break the cycle.
- **Economic Barriers:** High cost of living, low wages, and stagnant incomes make it difficult to cover basic needs.
- **Lack of Resources:** Insufficient access to education, job training, affordable childcare, and housing.
- **Mental Health and Addiction:** These challenges create significant barriers to stability and employment.
- **Systemic Issues:** The "benefits cliff," economic inequality, and limited social support systems perpetuate poverty.
- **Personal Circumstances:** Single parenting, tragic events, lack of family support, and poor financial decisions contribute.
- **Social and Cultural Dynamics:** Discrimination, lack of role models, and a poverty mindset can limit opportunities.
- **Inflation and Economic Trends:** Rising costs of goods and services outpace wage increases.
- **Knowledge Gaps:** Many are unaware of or unable to navigate available resources and assistance programs.



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