



# **2016 Community Needs Assessment for Bi-County Community Action Programs, Inc.**

Serving Beltrami and Cass Counties

## **Our Mission:**

To help low income people obtain self-sufficiency.

## **Our Vision:**

To eliminate poverty in Beltrami and Cass Counties.

# TABLE OF CONTENTS

INTRODUCTION.....	1
Community Needs Assessment.....	1
ASSESSMENT PROCESS .....	2
PROFILE OF PROGRAM PARTICIPANTS .....	3
Program Participant Survey Responses .....	3
OVERVIEW OF BELTRAMI AND CASS COUNTIES .....	5
Beltrami County .....	5
Cass County .....	5
Survey Responses – Community and Household Assets .....	6
GREATEST NEEDS .....	7
Survey Responses – Greatest Needs of Adults and Children .....	7
POPULATION AND RACE/ETHNICITY.....	9
Trends.....	10
Population Projections .....	11
POVERTY .....	12
Trends.....	13
Survey Responses-Poverty .....	14
INCOME.....	16
Other Income Supports.....	17
Program Participant Survey Responses .....	18
Staff, Board and Community Partner Responses.....	19
COST OF LIVING.....	20
EMPLOYMENT.....	23
Program Participant Survey Responses .....	27
Staff, Board and Community Partner Responses.....	27
HEALTH AND NUTRITION.....	29
County Health Rankings .....	29
Early Childhood Health.....	30
Disability Status .....	31

Oral Health .....	33
Nutrition Supports.....	33
Program Participant Survey Responses .....	34
Staff, Board and Community Partner Responses.....	36
TRANSPORTATION .....	38
Program Participant Survey Responses .....	40
Staff, Board and Community Partner Responses.....	40
EDUCATION.....	42
Early Childhood .....	42
Higher Education .....	44
Program Participant Survey Responses .....	46
Staff, Board and Community Partner Responses.....	47
HOUSING .....	48
Housing Characteristics .....	48
Homelessness.....	51
Program Participant Survey Responses .....	53
Staff, Board and Community Partner Responses.....	54
AGENCY PERCEPTIONS .....	55
Program Participant Survey Responses .....	55
COMMUNITY RESOURCES .....	56
NEXT STEPS .....	57

## **Attachments**

Attachment A – Program Participant Survey Results

Attachment B – Needs of BI-CAP's Program Participants

Attachment C – Board of Directors Survey Results

Attachment D – Community Partner Survey Results

Attachment E – Staff Survey Results

Attachment F – Beltrami County Resource Guide

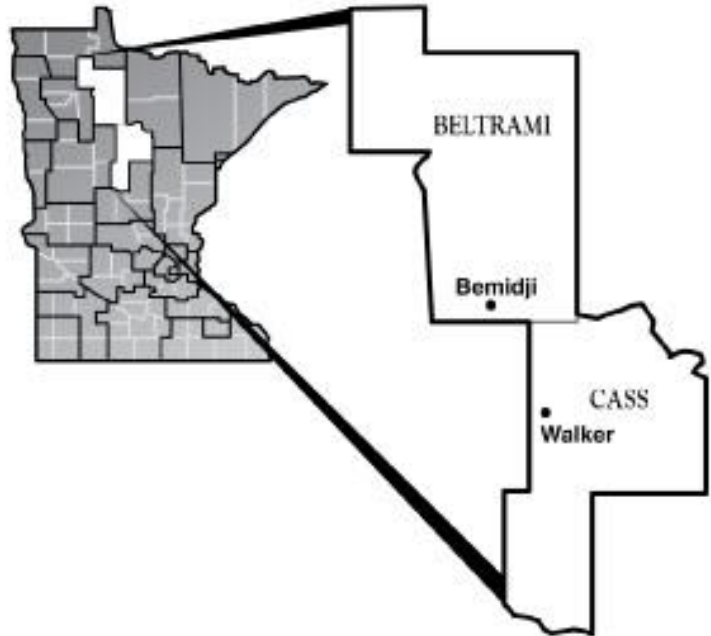
Attachment G – Cass County Resource Guide

# INTRODUCTION

BI-County Community Action Programs, Inc. (BI-CAP) is a private, non-profit organization incorporated in September 1965 as part of President Lyndon B. Johnson's War on Poverty. The general management of the corporation is vested in a 15-member Board of Directors.

BI-CAP serves individuals and families in Beltrami and Cass counties in northern Minnesota through program services which include Early Childhood Education (Head Start and Early Head Start), YouthBuild, Supportive Housing, Weatherization Housing, Energy Assistance, and Energy-Related Repair.

Administrative offices are located in Bemidji and Walker.



## Community Needs Assessment

Every three years Community Action agencies throughout the United States are required to conduct a comprehensive community assessment. The purpose of the assessment is to identify areas of greatest need, the availability of resources, and the agency's own strengths and limitations. This information, along with an analysis of indicators regarding national, state, and local performance goals, is used as a basis to prepare the agency's Strategic Plan.

# ASSESSMENT PROCESS

The 2016 assessment process included the following.

A review of:

- Demographic, economic, housing, and social characteristics for Beltrami and Cass counties from the U.S. Census Bureau, including Quick Facts and the American Community Survey. (The 2010-14 American Community Survey 5-Year Estimates were used most often because this data was the most current release available at the time of the assessment. This data set also contains the largest sample size and is considered to be the most reliable.)
- Information from Beltrami and Cass County websites.
- Statistics from the Minnesota Department of Education, Minnesota Department of Health, Minnesota Housing Authority, Minnesota Department of Employment and Economic Development, Minnesota State Demographic Center, and Minnesota Compass.
- Surveys of program participants, community partner agencies, BI-CAP staff, and members of the agency's Board of Directors.
- Agency data including Head Start Program Information Reports, ROMA National Performance Indicators, a September 2016 YouthBuild survey activity, the 2015-16 Head Start Parent Questionnaire, the BI-CAP Program Guide, and BI-CAP's county resources brochures.

950 surveys were mailed to program participants on 9-29-2016 with a requested return due date of 10-28-2016. Survey Monkey was used to collect information from the Board of Directors (13 members with 2 seats vacant), 103 BI-CAP staff, and 200 community partners.

287 completed program participant surveys were returned, along with 59 staff surveys, 9 Board surveys, and 53 surveys from community partners.

(Full survey results from all participants, with individual participant comments are provided in Attachments A-E.)

# PROFILE OF PROGRAM PARTICIPANTS

## Program Participant Survey Responses

COUNTY	Number	Percentage
Beltrami	135	47.9%
Cass	147	52.1%
<b>TOTALS</b>	<b>282</b>	<b>100%</b>
<b>No response</b>	5	---

NUMBER OF PERSONS IN THE HOUSEHOLD BY RACE OR ETHNIC GROUP	Number	Percentage
American Indian	33	6.2%
Asian	0	0%
Black (not Hispanic)	3	.6%
White (not Hispanic)	465	87.6%
2 or more races	28	5.3%
Other	1	0.2%
Hispanic or Latino	1	0.2%
<b>TOTALS</b>	<b>531</b>	<b>100%</b>
<b>No response</b>	5	---

TRIBAL BAND MEMBER	Number	Percentage
Leech Lake	2	11.1%
Red Lake	4	22.2%
White Earth	7	38.9%
Other	5	27.8%
<b>TOTALS</b>	<b>18</b>	<b>100%</b>
Living on Leech Lake Reservation	3	---
Living on Red Lake Reservation	0	---

NUMBER OF PERSONS IN THE HOUSEHOLD BY GENDER	Number	Percentage
Female	283	53.3%
Male	248	46.7%
<b>TOTALS</b>	<b>531</b>	<b>100%</b>
<b>No response</b>	4	---

<b>NUMBER OF PERSONS IN THE HOUSEHOLD BY AGE</b>	<b>Number</b>	<b>Percentage</b>
Age 0-4	30	5.7%
Age 5-17	97	18.3%
Age 18-64	242	45.7%
Age 65+	161	30.4%
<b>TOTALS</b>	<b>530</b>	<b>100%</b>
<b>No Response</b>	7	---

<b>HOUSEHOLD TYPE</b>	<b>Number</b>	<b>Percentage</b>
One person household	154	55.8%
Female with children	21	7.6%
Male with children	4	1.5%
Two or more adults – no children	66	23.9%
Two or more adults – with children	31	11.2%
<b>TOTALS</b>	<b>276</b>	<b>100%</b>
<b>No Response</b>	11	---

<b>LIVING ARRANGEMENT</b>	<b>Number</b>	<b>Percentage</b>
Apartment or condominium	21	7.7%
Boarding house	0	0%
Duplex	3	1.1%
Hotel or motel	0	0%
Mobile home	70	25.8%
Shelter	0	0%
Single family house	178	65.4%
<b>TOTALS</b>	<b>272*</b>	<b>100%</b>
<b>No Response</b>	16	---

\*One respondent chose both **mobile home** and **single family house**

<b>HOUSING ARRANGEMENT</b>	<b>Number</b>	<b>Percentage</b>
Doubled up – paying rent	1	.4%
Doubled up – no rent	1	.4%
Homeless (not in shelter)	0	0%
Own	201	73.9%
Rent	57	20.9%
Other	12	4.4%
<b>TOTALS</b>	<b>272*</b>	<b>100%</b>
<b>No Response</b>	16	---

\*One respondent chose both **own** and **other**



# OVERVIEW OF BELTRAMI AND CASS COUNTIES

## **Beltrami County**

Beltrami County, Minnesota is the 22<sup>nd</sup> largest county in Minnesota by population. Bemidji is the county seat. Portions of the Leech Lake and Red Lake reservations are located within the county. Beltrami County has a total area of 3,056 square miles of which 2,505 square miles is land and 551 square miles (18%) is water. There are 454 lakes in Beltrami County. The population density per square mile is 17.7. The most common industries in Beltrami County by number of employees are Healthcare & Social Assistance; Retail trade; and Educational Services.<sup>1</sup>

## **Cass County**

Cass County, Minnesota is the 37<sup>th</sup> largest county in Minnesota by population. Walker is the county seat. A substantial portion of the Leech Lake Reservation is located within the county. The county has a total area of 2,415 square miles of which 2,022 square miles is land and 393 square miles (16%) is water. There are 896 lakes in Cass County. The population density per square mile is 14.1. The most common industries in Cass County by number of employees are Healthcare & Social Assistance; Retail trade; and Construction.<sup>2</sup>

-----

According to the 2010-2014 American Community Survey (ACS) 5-Year Estimates, 99% of the people living in Beltrami and Cass counties are United States citizens. This is higher than the state average of 96.1% and the national average of 92.9%.

94.6% of Beltrami County residents and 97% of Cass County residents speak only English. 1.1% and .6% respectively speak Spanish or Spanish Creole. .6% and .2% speak Asian and Pacific Island languages. The remainder speak other Indo-European languages or other languages.

10.5% of the Beltrami County and 14.2% of the Cass County civilian population 18 years and older are veterans. Periods of service include the Gulf Wars, the Vietnam Era, the Korean War, and World War II.

---

<sup>1</sup> [https://datausa.io/profile/geo/beltrami-county-mn/#top\\_ind\\_num\\_emp](https://datausa.io/profile/geo/beltrami-county-mn/#top_ind_num_emp) (Accessed September, 2016)

<sup>2</sup> [https://datausa.io/profile/geo/cass-county-mn/#top\\_ind\\_num\\_emp](https://datausa.io/profile/geo/cass-county-mn/#top_ind_num_emp) (Accessed September, 2016)

## Survey Responses – Community and Household Assets

All surveys asked the question, **“What do you love about the community where you live?”**

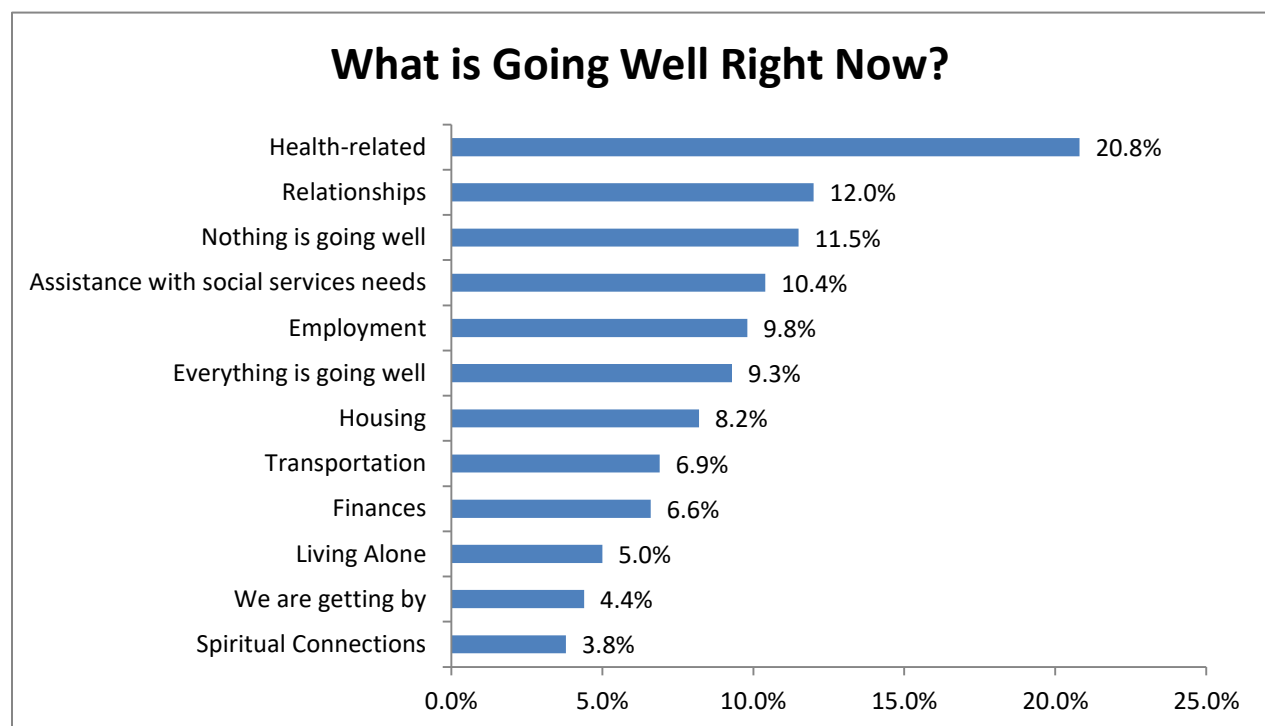
Program participant survey respondents most often mentioned their quiet and peaceful community, the people and relationships—friends, family and neighbors, the small town atmosphere, and the lakes, the forests, and the countryside.

Staff respondents mentioned the beauty of the land, the parks recreation and nature, the helpful, supporting, caring and loving communities, people and relationships, and the small town atmosphere.

Board respondents listed the beauty of the area, trails, parks, nature, community events, caring citizens, passionate service providers, quality of life, and the rural environment.

Community Partners said they live in helpful, supporting, caring and loving communities. They love the parks, recreation and nature and the small town rural atmosphere.

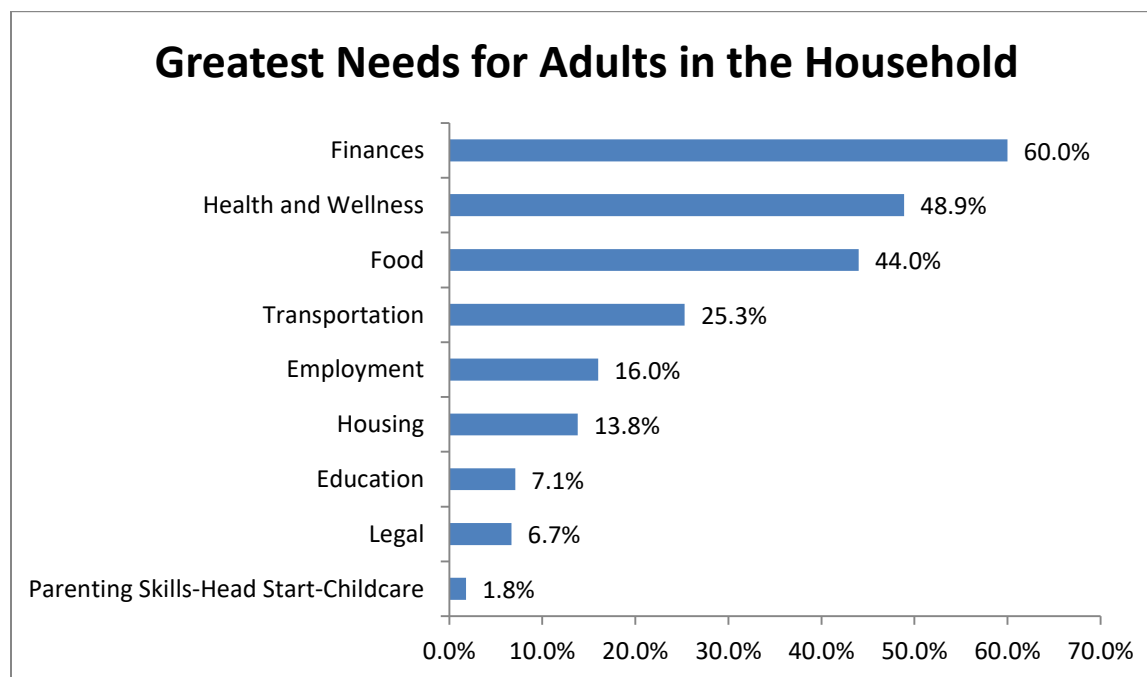
Program participants were asked about the positive aspects of their lives. **“What is going well for you and the people in your household right now?”** 180 survey participants responded to this question. Some provided multiple responses. The top 12 responses are provided in the chart below.



# GREATEST NEEDS

## Survey Responses – Greatest Needs of Adults and Children

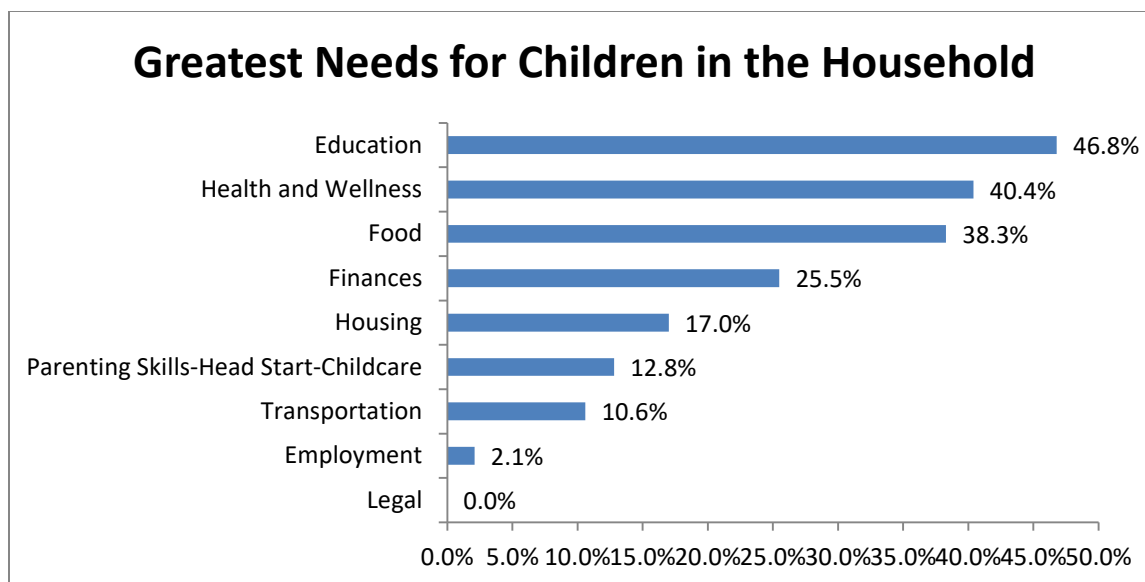
BI-CAP asked, “What are the top two or three things that would most help meet the needs of the people in your household?” Program participants were provided with a list of nine general areas from which to choose. Their responses are charted below.



A similar survey conducted in December 2015 and January 2016 identified stressors in the lives of BI-CAP’s Head Start and Early Head Start families. Of the 125 enrolled families that completed the survey, the following top stressors were identified:

- Financial – 38%
- Health – 19%
- Housing – 18%
- Transportation – 17%
- Employment – 16%

16% of respondents also shared the greatest needs of the children in the household. Responses are charted below.



When BI-CAP staff were asked, **“What do you think are the top five needs of low-income persons in the community?”** The needs most often identified were employment, transportation, housing, education or skills training, and childcare.

Board members suggested transportation, housing, childcare, employment, and health.

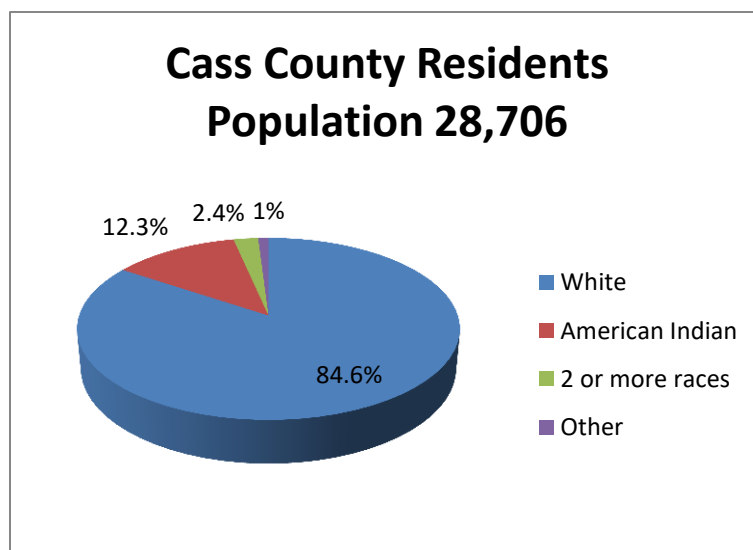
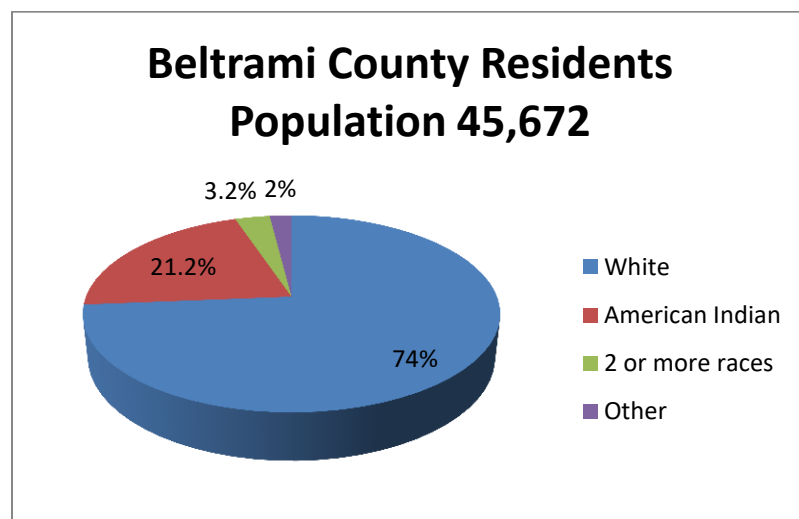
Community Partners listed housing, transportation, health, education or skills training, and employment.

Program participants were also asked if their needs are changing. **“Are your needs changing from what they were in the past?”** 44% said yes, and 56% said no. A follow-up question was, **“If yes, how are they changing?”** The top responses follow.

- ❖ Financial concerns such as higher costs on a fixed income. Costs most often mentioned were food, medicine, insurance, utilities and transportation.
- ❖ Health and medical concerns including disabilities, aging, and losing a spouse or partner.
- ❖ Housing - including increasing needs for home repair and maintenance.

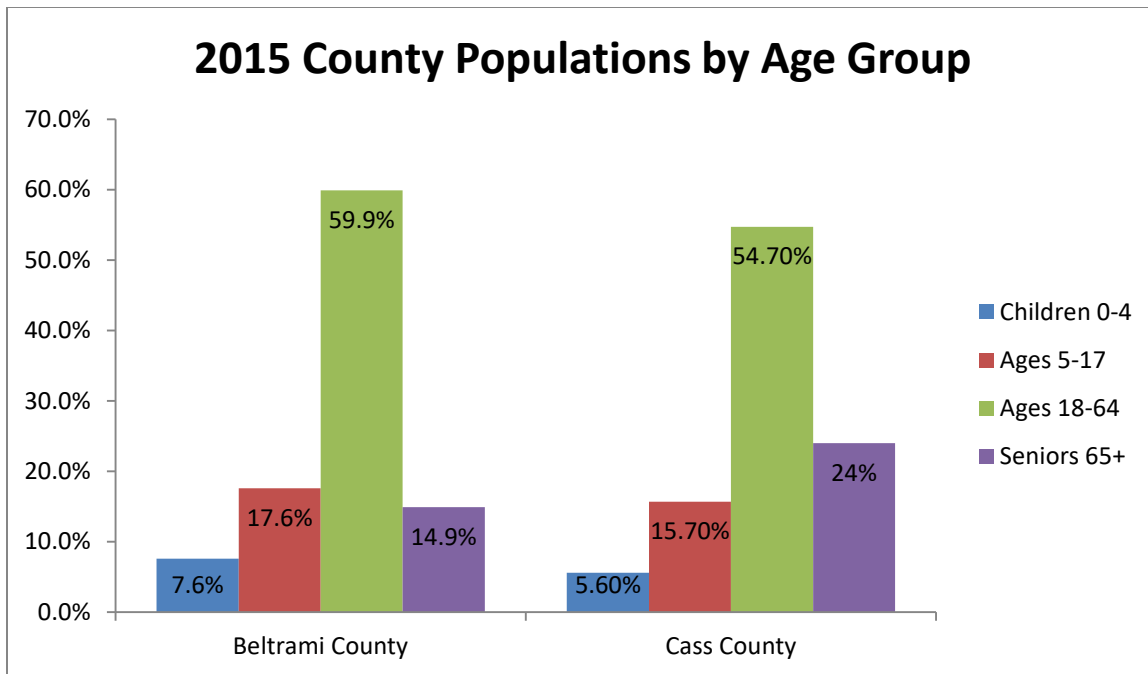
# POPULATION AND RACE/ETHNICITY

US Census Bureau QuickFacts provided information regarding the July 1, 2015 population estimates for Beltrami and Cass Counties, as illustrated in the charts below. County residents are predominately White. 21.2% of Beltrami County residents and 12.3% of Cass County residents are American Indian. Less than 2% of the populations in both counties are Black, Asian, Pacific Islander, or another race.<sup>3</sup>



In 2015, 7.6% of Beltrami County residents and 5.6% of Cass County residents were estimated to be under the age of 5. 14.9% of Beltrami County residents and 24% of Cass County residents were estimated to be 65 years of age or older, as shown in the chart below.

<sup>3</sup> U.S. Census Bureau QuickFacts <https://www.census.gov/quickfacts/> Accessed September, 2016



## Trends

The total population increase between 2010 and 2015 was 2.8% in Beltrami County, and 0.5% in Cass County, as illustrated in Table 1 below.

TABLE 1. POPULATION INCREASE			
	2010	2015	% INCREASE
Beltrami County	44,442	45,672	2.8%
Cass County	28,567	28,706	.5%

Data regarding race and Hispanic origin of county residents between 2010 and 2015 is provided in Table 2. **While the number of White alone residents in the two-county area is decreasing, the number of American Indian and Alaska Native alone, Black or African American alone, or individuals with two or more races is increasing.**

TABLE 2. RACE AND HISPANIC ORIGIN <sup>4</sup>				
	Beltrami County		Cass County	
	4-1-2010	6-1-2015	4-1-2010	6-1-2015
White alone	75.1%	74%	85.9%	84.6%
Black or African American alone	.6%	.8%	.2%	.4%
American Indian and Alaska Native alone	20.3%	21.2%	11.2%	12.3%
Asian alone	.7%	.7%	.3%	.4%

<sup>4</sup> U.S. Census Bureau QuickFacts <https://www.census.gov/quickfacts/> Accessed September, 2016

**TABLE 2. RACE AND HISPANIC ORIGIN<sup>4</sup>**

	Beltrami County		Cass County	
<b>Native Hawaiian and Other Pacific Islander alone</b>	<1%	<1%	<1%	<1%
<b>Two or More Races</b>	3.1%	3.2%	2.2%	2.4%
<b>Hispanic or Latino</b>	1.5%	2%	1.2%	1.8%
<b>White alone, not Hispanic or Latino</b>	74.4%	73.1%	85.4%	83.6%

## Population Projections

*Around 2020, Minnesota's 65+ population is expected to surpass the 5-17 school-age population for the first time. This major demographic shift will have widespread impact on our economy, workforce, housing, health care system, social services, and civic institutions.<sup>5</sup>*

The Minnesota State Demographic Center provides population projections for Minnesota and its 87 counties. The Center projects an increase of 5,843 residents for Beltrami County (+11.2%) and 1,109 for Cass County (+3.5%) by the year 2035. **By 2035, it is anticipated that 24% of Beltrami and 31% of Cass County residents will be 65 years of age or older.<sup>6</sup>**

<sup>5</sup> <http://www.mncompass.org/aging/overview>

<sup>6</sup> <http://mn.gov/admin/demography/data-by-topic/population-data/our-projections/>

# POVERTY

2016 U.S. Federal Poverty Guidelines are used as an eligibility criterion by the Community Services Block Grant program and a number of other Federal programs. The poverty guidelines are a simplified version of the poverty thresholds that the Census Bureau uses to prepare its estimates of the number of individuals and families in poverty. The guidelines are issued each year by the U.S. Department of Health and Human Services. Guidelines for 2016 are provided below.<sup>7</sup>

TABLE 3. POVERTY GUIDELINES	
2016 Poverty Guidelines for the 48 Contiguous States and the District of Columbia	
Persons in family/household	Poverty guideline
1	\$11,880
2	16,020
3	20,160
4	24,300
5	28,440
6	32,580
7	36,730
8	40,890
For families/households with more than 8 persons, add \$4,160 for each additional person.	

According to the 2010-2014 American Community Survey (ACS) 5-Year Estimates, the percentage of all people living below poverty in Beltrami County is 20.5%, with Cass County at 17%. These rates are significantly higher than Minnesota's overall rate of 11.5% for the same time period.<sup>8</sup>

**There are more females in poverty than males.** In Beltrami County, 18.9% of males and 22.1% of females are living in poverty. In Cass County, the percentages are 15.1% and 19% respectively.

The 5-year estimates also indicate that 7.3% of the Beltrami County civilian population 18 years and over for whom poverty status has been determined are veterans. 8.2% of the same population group in Cass County are veterans.

<sup>7</sup> <https://aspe.hhs.gov/poverty-guidelines> Accessed September, 2016

<sup>8</sup> <http://www.census.gov/programs-surveys/acs/> Accessed September-October, 2016



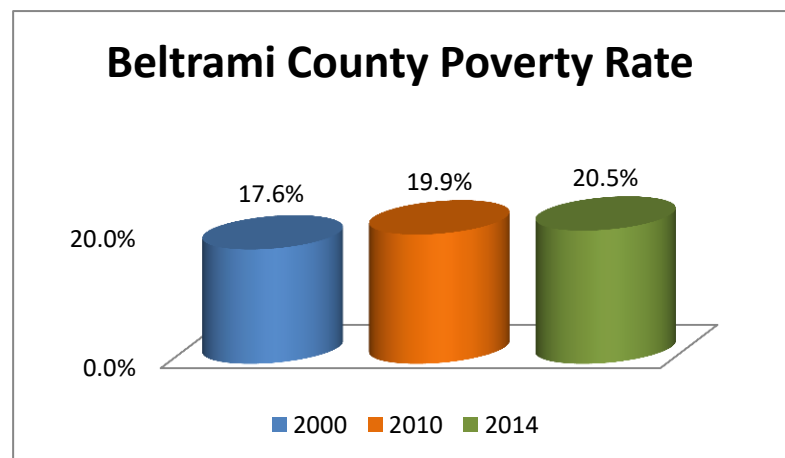
TABLE 4. RESIDENTS LIVING BELOW POVERTY – BY AGE (ACS TABLE S1701)		
	Beltrami County	Cass County
	Percent Below Poverty	Percent Below Poverty
Under 18 Years	26%	28.7%
18-64 Years	20.6%	16.5%
65 and over	9.4%	7.6%

Although the population of the Beltrami and Cass County service area is predominately White, the **percentage of Black, American Indian, and other county residents of color who are living in poverty is more than twice that of White residents.** See Table 5 below.

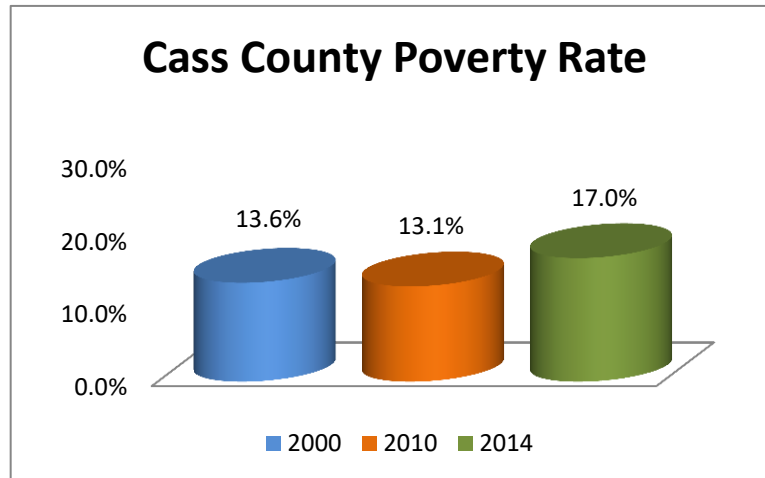
TABLE 5. RESIDENTS LIVING BELOW POVERTY – BY RACE (ACS TABLE S1701)				
	Beltrami County		Cass County	
	2010-14 Population Estimates	Percent Below Poverty	2010-14 Population Estimates	Percent Below Poverty
White	74.4%	13.9%	85.4%	12.7%
Black or African American	.9%	35.7%	.4%	46.2%
American Indian and Alaska Native	20.1%	42.4%	10.3%	47.4%
Asian alone	.9%	12.8%	.5%	24.6%
Native Hawaiian and Other Pacific Islander	.1%	73.5%	.3%	0%
Two or More Races	3.3%	24%	3.1%	34.3%
Hispanic or Latino	1.8%	63.8%	1.5%	37.2%
White alone, not Hispanic or Latino	73.7%	13.4%	84.6%	12.5%

## Trends

Since 2000, the percentage of residents living in poverty has increased by 2.9% in Beltrami County and by 3.4% in Cass County as illustrated in the following charts<sup>9</sup>.



<sup>9</sup> 2000 US Census Data and 2010-2014 American Fact Finder Data



### Survey Responses-Poverty

BI-CAP staff, and the Board of Directors were asked, **“In your opinion, what keeps families in poverty?”**

Staff responses included limited financial resources due to low-paying jobs and insufficient education or skills, generational poverty- families are not equipped with the tools to move out of their situations, limited community resources, health conditions including mental health, and difficulty working with support systems including county assistance and over-reliance on the support systems.

Board members suggested the lack of living wage jobs, generational poverty, insufficient education, life choices, debt, difficulties with financial support systems, lack of a family support system, inadequate transportation and childcare costs.

Another question posed to staff and the Board of Directors was, **“What can Bi-CAP do to support the community to eliminate poverty in the area?”**

Staff suggested that BI-CAP

- continue to offer comprehensive, high quality services,
- provide or encourage training in understanding poverty and offer or refer clients to opportunities for education including financial literacy, collaboration and referral to community resources,
- advocate for more living wage jobs in the community, and
- raise awareness regarding the situations of individuals living in poverty.

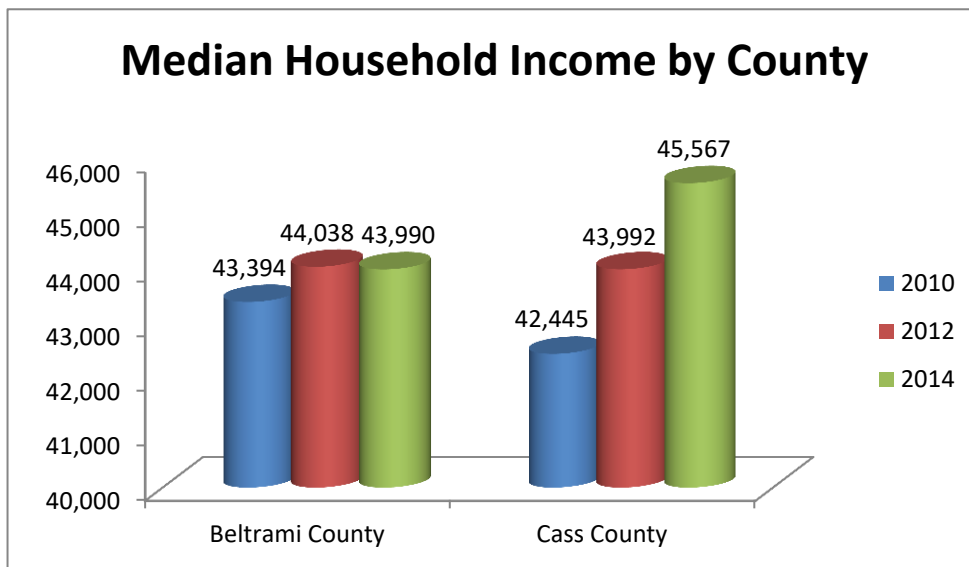
The Board of Directors said BI-CAP should

- reach out to and collaborate with area partners,

- continue to move forward with and expand agency services and programming,
- increase childcare hours and provide transportation to childcare centers and BI-CAP offices,
- support and advocate for skills training in area schools,
- hire more people of color, and
- increase work with at-risk youth.

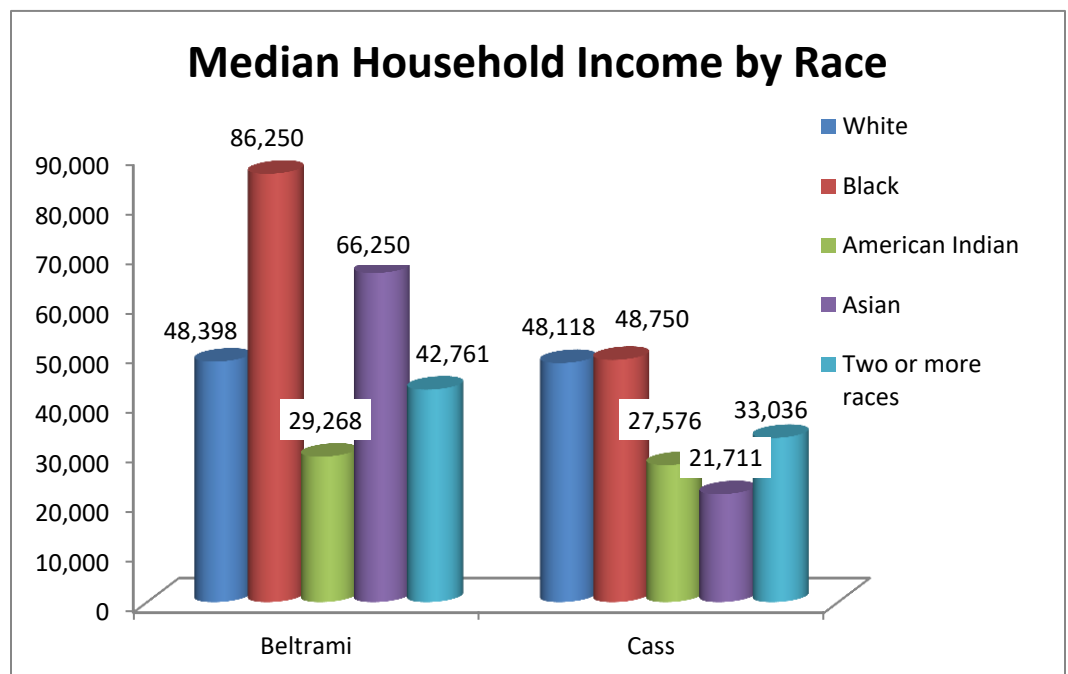
# INCOME

Median household income divides the distribution of income into two equal groups. Half of households have more income, and half have less. A comparison of median household income for Beltrami and Cass Counties between 2010 and 2014 (the most current American Community Survey estimate) is illustrated below.

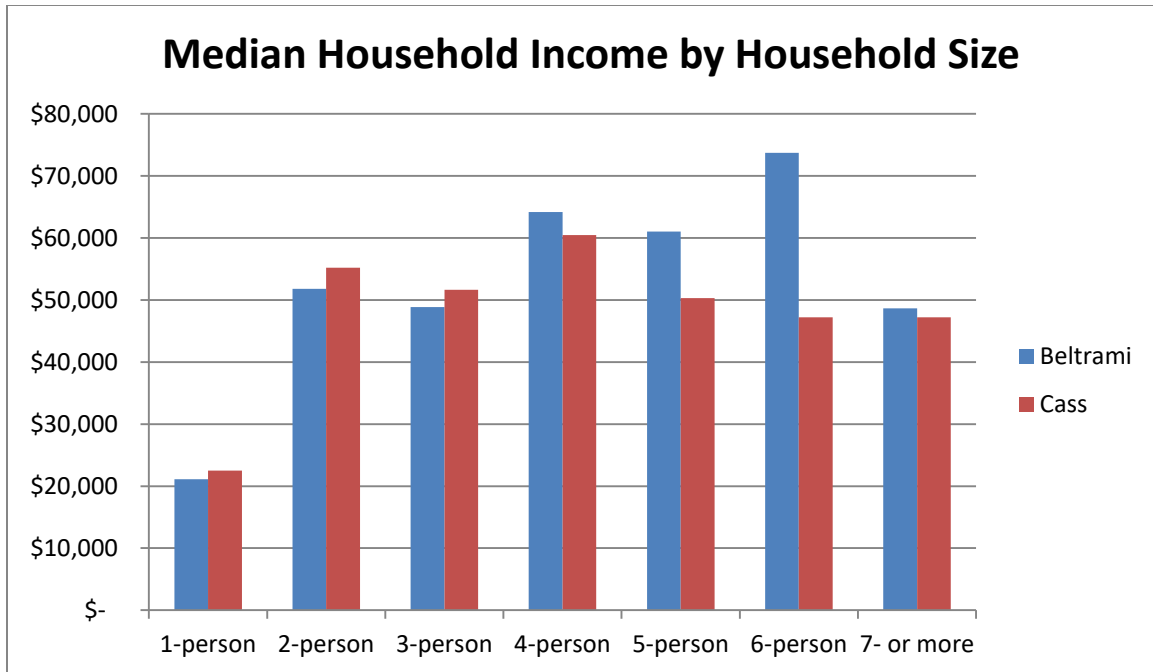


The median household income for individuals aged 65+ is \$35,566 in Beltrami County and \$39,140 in Cass County.

Median household income by race for the two-county service area is charted to the right. Note that for the American



**Indian population, median household income is 33% lower than the median in Beltrami County, and 39% lower than the median in Cass County.**



For the first quarter of 2016, the median hourly wage for all employees in the Headwaters Economic Development Region, which covers Beltrami, Clearwater, Hubbard, Lake of the Woods, and Mahnomen counties, was \$16.19 per hour (\$648/week). In the North Central Region, which covers Cass, Crow Wing, Morrison, Todd, and Wadena counties, the median hourly wage was \$15.07 per hour (\$603/week). The median hourly wage in Minnesota for the same time period was \$18.88 per hour (\$755/week).<sup>10</sup>

According to the U.S. Bureau of Labor Statistics, the average weekly wage in Beltrami County for the 3rd Quarter of 2015 was \$738 with Cass County at \$551. In comparison, the average weekly wage for the state of Minnesota was \$990, and \$974 in the United States.

On August 1, 2016, the minimum wage in Minnesota increased to \$9.50 per hour for a large employer (annual receipts of \$500,000 or more), and \$7.75 per hour for a small employer (annual receipts of less than \$500,000).<sup>11</sup>

### Other Income Supports

A listing of other income that some Minnesota residents receive is provided in Table 6 below.<sup>12</sup>

<sup>10</sup> <https://apps.deed.state.mn.us>

<sup>11</sup> <https://www.dol.gov/whd/minwage/america.htm#Minnesota>

<sup>12</sup> 2010-2014 American Community Survey 5-Year Estimates Selected Economic Characteristics DP03

<b>TABLE 6. (ACS TABLE DP03)</b>						
	<b>Minnesota</b>		<b>Beltrami County</b>		<b>Cass County</b>	
<b>OTHER INCOME SUPPORTS</b>	<b>Percent</b>	<b>Average</b>	<b>Percent</b>	<b>Average</b>	<b>Percent</b>	<b>Average</b>
<b>Cash Public Assistance</b>	3.6%	\$3,194	5.7%	\$4,241	4.9%	\$2,770
<b>Retirement Income</b>	15.8%	\$22,401	18.3%	\$23,701	23.5%	\$25,654
<b>SNAP Benefits</b>	8.8%	-	14.9%	-	12.4%	-
<b>Social Security</b>	27.3%	\$18,243	32%	\$16,535	41.4%	\$18,591
<b>Supplemental Security Income (SSI)</b>	4%	\$9,695	5.2%	\$7,897	5.4%	\$9,048

### **Program Participant Survey Responses**

The 2016 program participant survey asked the question, **“Do you need help with the following?”** Participant responses are reported below.

<b>FINANCIAL OR LEGAL SUPPORTS</b>	<b>Currently receiving help</b>	<b>Need help</b>	<b>Do not need this</b>
1. Legal help with divorce or custody issues	1.2%	3.7%	95%
2. Legal help with domestic abuse or restraining orders	1.3%	0.8%	97.9%
3. Help to solve problems with credit cards and other debt	1.2%	11.5%	87.3%
4. Help getting financial assistance – benefits / cash	5.8%	15.4%	78.8%
5. Help with finding ways to raise my income	0.4%	26.1%	73.5%
6. Help saving money for the future	1.3%	21%	77.7%
7. Help to fill out tax forms	2.9%	7.5%	89.5%
8. Getting enough money to meet your basic needs	3.7%	30.9%	65.4%
9. Dealing with a criminal record that limits opportunities for work or other needs	0.4%	3.3%	96.3%

Participants were also asked how their finances are changing. **“How do you feel about your finances in the past few months compared to a year ago?”**

11.3% said they are better off. 27.6% said they are worse off. 61.1% said they feel about the same.

When participants were asked, “**Are you interested in budgeting workshops or workshops about saving money?**” 18.7% said yes and 81.3% said no.

### **Staff, Board and Community Partner Responses**

BI-CAP staff, the Board of Directors, and community partners were asked to choose the top three **financial or legal** resources or services needed in the community.

Staff:

- 78% Information about budgeting or managing money
- 76.3% Help to solve problems with credit card and other debt
- 52.5% Legal help with domestic abuse or restraining orders.

Board:

- 88.9% Help to solve problems with credit cards and other debt
- 77.8% Information about budgeting or managing money
- 33.3% Legal help with divorce or custody issues
- 33.3% Legal help with domestic abuse or restraining orders

Community Partners:

- 76.5% Information about budgeting / money management
- 70.6% Legal help with domestic abuse or restraining orders
- 60.8% Help to solve problems with credit cards and other debt

A BI-CAP YouthBuild activity completed with 12 participants in September 2015 provided the following direction. “**Please indicate if you feel there is more need for resources and/or services in the community. Check the top three items you feel need attention.**” YouthBuilders chose the following:

- 91.7% Information about budgeting / managing money
- 66.7% Help to fill out tax forms
- 58.3% Legal help with domestic abuse or restraining orders

# COST OF LIVING

In many American communities, families working in low-wage jobs do not earn enough money to live locally given the cost of living. The Massachusetts Institute of Technology (MIT) provided living wage data for Beltrami and Cass County residents as shown in the tables below.<sup>13</sup>

The living wage shown in Tables 7 and 8 is the hourly rate that an **individual** must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). All values are **per adult in a family** unless otherwise noted. The poverty rate is typically quoted as gross annual income. MIT converted it to an hourly wage for the sake of comparison.

TABLE 7. BELTRAMI COUNTY LIVING WAGE CALCULATIONS						
Hourly Wages	1 Adult	1 Adult 1 Child	1 Adult 2 Children	2 Adults	2 Adults 1 Child	2 Adults 2 Children
Living Wage	\$9.97	\$22.34	\$27.70	\$8.38	\$12.40	\$15.16
Poverty Wage	\$5.00	\$7.00	\$10.00	\$3.00	\$5.00	\$5.00

TABLE 8. CASS COUNTY LIVING WAGE CALCULATIONS						
Hourly Wages	1 Adult	1 Adult 1 Child	1 Adult 2 Children	2 Adults	2 Adults 1 Child	2 Adults 2 Children
Living Wage	\$10.11	\$22.10	\$27.46	\$8.29	\$12.28	\$15.04
Poverty Wage	\$5.00	\$7.00	\$10.00	\$3.00	\$5.00	\$5.00

Tables 9 and 10 illustrate the individual expenses that went into the living wage estimate. Their values vary by family size, composition, and location.

TABLE 9. BELTRAMI COUNTY - TYPICAL ANNUAL EXPENSES						
Annual Expenses	1 Adult	1 Adult 1 Child	1 Adult 2 Children	2 Adults	2 Adults 1 Child	2 Adults 2 Children
Food	\$3,076	\$4,526	\$6,795	\$5,639	\$7,012	\$9,035
Child Care	\$0	\$7,158	\$12,415	\$0	\$7,158	\$12,415
Medical	\$2,125	\$5,899	\$5,699	\$4,416	\$5,699	\$5,668
Housing	\$5,736	\$8,880	\$8,880	\$6,756	\$8,880	\$8,880

<sup>13</sup> <http://livingwage.mit.edu/states/27/locations>



<b>TABLE 9. BELTRAMI COUNTY – TYPICAL ANNUAL EXPENSES</b>						
<b>Annual Expenses</b>	<b>1 Adult</b>	<b>1 Adult 1 Child</b>	<b>1 Adult 2 Children</b>	<b>2 Adults</b>	<b>2 Adults 1 Child</b>	<b>2 Adults 2 Children</b>
<b>Transportation</b>	\$4,103	\$8,098	\$9,176	\$8,098	\$9,176	\$10,808
<b>Other</b>	\$2,418	\$4,388	\$5,275	\$4,388	\$5,275	\$5,961
<b>Required annual income after taxes</b>	\$17,458	\$38,950	\$48,241	\$29,298	\$43,202	\$52,766
<b>Annual taxes</b>	\$3,272	\$7,520	\$9,382	\$5,576	\$8,372	\$10,289
<b>Required annual income before taxes</b>	\$20,730	\$46,470	\$57,622	\$34,873	\$51,574	\$63,054

<b>TABLE 10. CASS COUNTY – TYPICAL ANNUAL EXPENSES</b>						
<b>Annual Expenses</b>	<b>1 Adult</b>	<b>1 Adult 1 Child</b>	<b>1 Adult 2 Children</b>	<b>2 Adults</b>	<b>2 Adults 1 Child</b>	<b>2 Adults 2 Children</b>
<b>Food</b>	\$3,076	\$4,526	\$6,795	\$5,639	\$7,012	\$9,035
<b>Child Care</b>	\$0	\$7,158	\$12,415	\$0	\$7,158	\$12,415
<b>Medical</b>	\$2,125	\$5,899	\$5,699	\$4,416	\$5,699	\$5,668
<b>Housing</b>	\$6,000	\$8,436	\$8,436	\$6,420	\$8,436	\$8,436
<b>Transportation</b>	\$4,103	\$8,098	\$9,176	\$8,098	\$9,176	\$10,808
<b>Other</b>	\$2,418	\$4,388	\$5,275	\$4,388	\$5,275	\$5,961
<b>Required annual income after taxes</b>	\$17,722	\$38,506	\$47,797	\$28,962	\$42,758	\$52,322
<b>Annual taxes</b>	\$3,306	\$7,462	\$9,324	\$5,532	\$8,314	\$10,231
<b>Required annual income before taxes</b>	\$21,028	\$45,968	\$57,121	\$34,494	\$51,072	\$62,553

Below are the typical annual salaries for various professions in the two counties, as provided by MIT.

<b>TABLE 11. TYPICAL ANNUAL SALARIES IN BELTRAMI AND CASS COUNTIES</b>	
<b>Occupational Area</b>	<b>Typical Annual Salary</b>
<b>Food Preparation &amp; Serving Related</b>	\$19,350
<b>Personal Care &amp; Service</b>	\$23,240
<b>Building &amp; Grounds Cleaning &amp; Maintenance</b>	\$25,240
<b>Sales &amp; Related</b>	\$26,870
<b>Healthcare Support</b>	\$28,750
<b>Farming, Fishing, &amp; Forestry</b>	\$30,630

<b>TABLE 11. TYPICAL ANNUAL SALARIES IN BELTRAMI AND CASS COUNTIES</b>	
<b>Occupational Area</b>	<b>Typical Annual Salary</b>
<b>Transportation &amp; Material Moving</b>	\$33,730
<b>Production</b>	\$34,520
<b>Office &amp; Administrative Support</b>	\$36,290
<b>Protective Service</b>	\$40,890
<b>Community &amp; Social Service</b>	\$43,300
<b>Installation, Maintenance, &amp; Repair</b>	\$45,420
<b>Arts, Design, Entertainment, Sports, &amp; Media</b>	\$46,390
<b>Education, Training, &amp; Library</b>	\$46,610
<b>Construction &amp; Extraction</b>	\$52,270
<b>Life, Physical, &amp; Social Science</b>	\$61,770
<b>Business &amp; Financial Operations</b>	\$63,590
<b>Healthcare Practitioners &amp; Technical</b>	\$65,300
<b>Architecture &amp; Engineering</b>	\$72,520
<b>Legal</b>	\$79,220
<b>Computer &amp; Mathematical</b>	\$80,340
<b>Management</b>	\$99,210

# EMPLOYMENT

In July, 2016 the unemployment rate in Beltrami County was 4.8% (not seasonally adjusted). There were 23,830 individuals in the labor force (all members of a population who are able to work) with 1,154 unemployed. The Cass County unemployment rate for July was 5.5% with 14,763 in the labor force and 817 unemployed.<sup>14</sup> "Unemployed persons" refers to those not employed but available for work and actively looking, those waiting to be called back to a job from which they were laid off, or people waiting to report to a new job.

The 2010-2014 American Community Survey 5-year Estimates provided the employment status of the civilian labor force 16 years of age and older living below poverty.

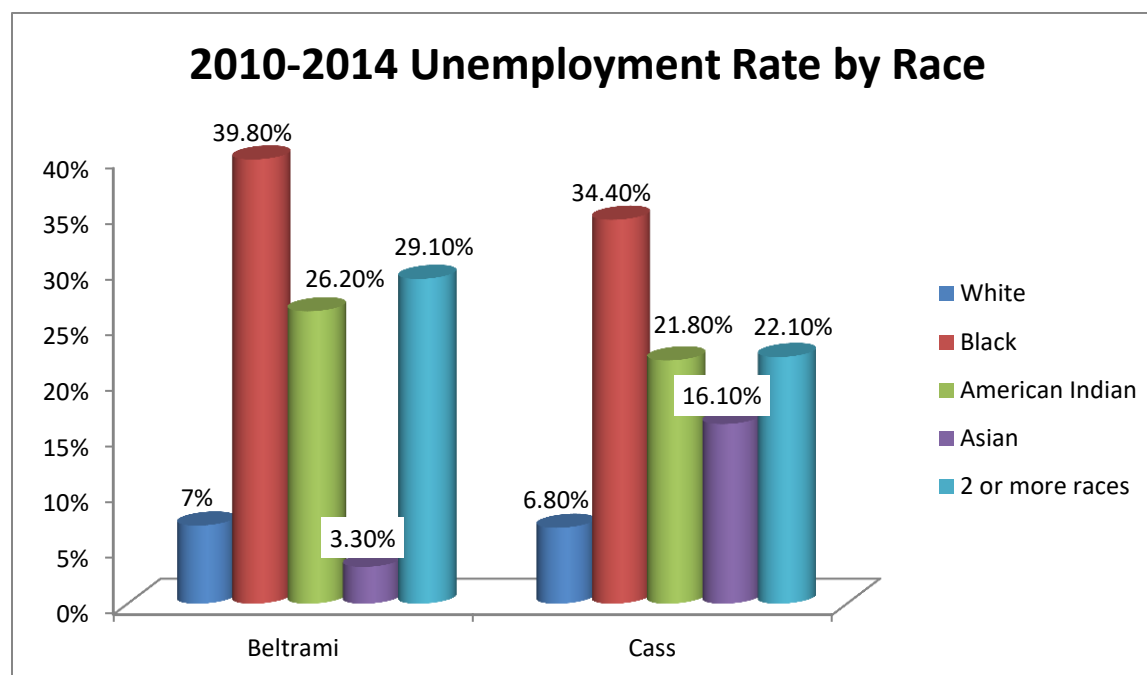
<b>TABLE 12. EMPLOYMENT STATUS OF THE CIVILIAN LABOR FORCE (ACS TABLE S1701)</b>				
<b>Employment Status</b>	<b>BELTRAMI</b>		<b>CASS</b>	
<b>Total civilian labor force 16 and older</b>	<b>22,070</b>		<b>13,235</b>	
Labor force in Poverty	3,542	16%	1,554	11.7%
<b>Total Employed</b>	<b>19,670</b>		<b>12,104</b>	
Employed in poverty	2,428	12.3%	1,114	9.2%
<b>Total Unemployed</b>	<b>2,400</b>		<b>1,131</b>	
Unemployed in poverty	1,114	46.4%	440	38.9%

The 2010-2014 American Community Survey 5-Year Estimates (Table B17004) provided information regarding the work status of individuals living in poverty. **Of those individuals 16 years and older who are in poverty and employed in Beltrami County, only 10.3% worked full-time.** 43.3% worked part-time or part-year. 46.4% did not work. **In Cass County, 10.2% of individuals in poverty worked full-time.** 40.7% worked part-time or part-year, and 49.1% did not work. In comparison, 44.2% of Beltrami County residents at or above poverty worked full-time, 28.6% worked part-year or part-time and 27.2% did not work. In Cass County, 36.6 residents at or above poverty worked full-time, 27.5% worked part-year or part-time and 35.9% did not work.

The 2010-2014 American Community Survey 5-year Estimates report that **American Indian workers and Black workers in the service area were unemployed at a greater rate when compared to White workers and Asian workers.** The overall unemployment rate for Minnesotans in this survey was 6.5%. To give perspective to disparity between races, the American Community Survey Estimates regarding the unemployment rate of

<sup>14</sup> <https://apps.deed.state.mn.us/lmi/laus/>

county residents in the labor force who were 16 years and over, by race, is provided below.<sup>15</sup>



The Minnesota Department of Employment and Economic Development - Occupations in Demand (OID) lists current career opportunities in a region of Minnesota as determined by regularly updated local labor market data. The OID list for a Minnesota region is the group of occupations that rank highest on a Current Demand Indicator, which measures short-term demand for jobs locally.<sup>16</sup>

A listing of the top 12 occupations in demand in the Headwaters Region of Minnesota, which covers Beltrami, Clearwater, Hubbard, Lake of the Woods, and Mahnommen counties, follows.

TABLE 13. TOP 12 OCCUPATIONS IN DEMAND – HEADWATERS REGION					
Job Title	Current Demand Rank	Median Wage	Planning Area Projected Openings	Education Requirements	Training Requirements
<b>Maids and Housekeeping Cleaners</b>	1	\$10.36/hr \$21,558/yr	1,030	Less than high school	Short term on the job training
<b>Registered Nurses</b>	2	\$33.01/hr \$68,652/yr	1,330	Bachelor's degree	None
<b>Cashiers</b>	3	\$9.81/hr	2,720	Less than high	Short term on

<sup>15</sup> <http://mn.gov/admin/demography/data-by-topic/economy/>

<sup>16</sup> <https://mn.gov/deed/data/data-tools/oid/>

**TABLE 13. TOP 12 OCCUPATIONS IN DEMAND – HEADWATERS REGION**

<b>Job Title</b>	<b>Current Demand Rank</b>	<b>Median Wage</b>	<b>Planning Area Projected Openings</b>	<b>Education Requirements</b>	<b>Training Requirements</b>
		\$20,411/yr		school	the job training
<b>Plumbers, Pipefitters, and Steamfitters</b>	4	\$22.74/hr \$47,289/yr	100	High school diploma or equivalent	Apprenticeship
<b>Combined Food Preparation and Serving Workers</b>	5	\$9.47/hr \$19,707/yr	2,410	Less than high school	Short term on the job training
<b>Nursing Assistants</b>	6	\$11.63/hr \$24,194/yr	910	Postsecondary non-degree award	None
<b>Licensed Practical and Licensed Vocational Nurses</b>	7	\$17.89/hr \$37,209/yr	990	Postsecondary non-degree award	None
<b>Teacher Assistants</b>	8	\$15.69/hr \$32,626/yr	770	Some college, no degree	None
<b>Heavy and Tractor-Trailer Truck Drivers</b>	9	\$19.82/hr \$41,222/yr	1,000	Postsecondary non-degree award	Short term on the job training
<b>Retail Salespersons</b>	10	\$9.51/hr \$19,783/yr	3,270	Less than high school	Short term on the job training
<b>Janitors and Cleaners, Except Maids and Housekeeping</b>	11	\$13.60/hr \$28,287/yr	970	Less than high school	Short term on the job training
<b>First-Line Supervisors of Retail Sales Workers</b>	12	\$15.90/hr \$33,070/yr	710	High school diploma or equivalent	None

A listing of the top 12 occupations in demand in the North Central Region of Minnesota, which covers Cass, Crow Wing, Morrison, Todd, and Wadena counties, is shown below.

**TABLE 14. TOP 12 OCCUPATIONS IN DEMAND – NORTH CENTRAL REGION**

<b>Job Title</b>	<b>Current Demand Rank</b>	<b>Median Wage</b>	<b>Planning Area Projected Openings</b>	<b>Education Requirements</b>	<b>Training Requirements</b>
<b>Combined Food Preparation and Serving Workers</b>	1	\$8.98/hr \$18,679/yr	2,410	Less than high school	Short term on the job training
<b>Retail Salespersons</b>	2	\$9.63/hr	3,270	Less than high	Short term on

**TABLE 14. TOP 12 OCCUPATIONS IN DEMAND – NORTH CENTRAL REGION**

<b>Job Title</b>	<b>Current Demand Rank</b>	<b>Median Wage</b>	<b>Planning Area Projected Openings</b>	<b>Education Requirements</b>	<b>Training Requirements</b>
		\$20,035/yr		school	the job training
<b>Registered Nurses</b>	3	\$31.26/hr \$65,015/yr	1,330	Bachelor's degree	None
<b>Cashiers</b>	4	\$9.26/hr \$19,253/yr	2,720	Less than high school	Short term on the job training
<b>Teacher Assistants</b>	5	\$13.62/hr \$28,324/yr	770	Some college, no degree	None
<b>Nursing Assistants</b>	6	\$11.88/hr \$24,710/yr	910	Postsecondary non-degree award	None
<b>Heavy and Tractor-Trailer Truck Drivers</b>	7	\$17.53/hr \$36,457/yr	1,000	Postsecondary non-degree award	Short term on the job training
<b>Personal Care Aides</b>	8	\$11.15/hr \$23,182/yr	1,870	Less than high school	Short term on the job training
<b>Licensed Practical and Licensed Vocational Nurses</b>	9	\$18.34/hr \$38,138/yr	990	Postsecondary non-degree award	None
<b>Maids and Housekeeping Cleaners</b>	10	\$10.43/hr \$21,704/yr	1,030	Less than high school	Short term on the job training
<b>Office Clerks, General</b>	11	\$14.08/hr \$29,284/yr	1,130	High school diploma or equivalent	Short term on the job training
<b>Secondary School Teachers, Except Special and Vocational Education</b>	12	\$27.75/hr \$57,730/yr	420	Bachelor's degree	Internship/residency

During the 2<sup>nd</sup> quarter of 2016, the Minnesota Department of Employment and Economic Development – Labor Market Information - Job Vacancy survey showed 1,275 part-time vacancies in the Headwaters Region. 7% of these positions are temporary or seasonal. There are 1,273 are full-time vacancies with 45% being temporary or seasonal.

During the same timeframe, the Job Vacancy survey showed 977 part-time vacancies in the North Central Region. 29% are temporary or seasonal. 1,348 are full-time with 25% being temporary or seasonal.<sup>17</sup>

<sup>17</sup> <https://apps.deed.state.mn.us/lmi/jvs/Results.aspx> Accessed November, 2016.

## Program Participant Survey Responses

<b>EMPLOYMENT STATUS OF ADULTS</b>	<b>Number</b>	<b>Percentage</b>
Employed 35 hours or more per week	60	19.5%
Employed less than 35 hours per week	44	14.3%
Not employed – looking for work	16	5.2%
Not looking for work (retired, disabled, stay-at-home parent, etc.)	187	60.9%

<b>EMPLOYMENT SUPPORTS</b>	<b>Currently receiving help</b>	<b>Need help</b>	<b>Do not need this</b>
1. Getting training or education for a job	2.6%	7.2%	90.2%
2. Paying for clothing or tools for work	1.3%	8.5%	90.3%
3. Finding a permanent, full-time job at a wage that will support the family	0.4%	11.2%	88.4%
4. Learning how to interview, write a resume, or complete a job application	0.4%	4.8%	94.8%
5. Finding employment opportunities for youth ages 16-24	1.8%	4.4%	93.8%
6. Reasons people might have trouble getting a job.	<b>Not a problem</b>	<b>A small problem</b>	<b>A big problem</b>
a. Criminal history	87.6%	2.3%	10.1%
b. No jobs in my field	79.4%	7.2%	13.4%
c. Need more training	80.9%	7.8%	11.3%
d. Physical or mental disability	59.3%	10.2%	30.5%
e. Need transportation	76.8%	7.6%	15.6%
f. Need childcare	89.9%	1.9%	8.2%
g. Pay is too low	68.1%	12.6%	19.3%

Participants were asked, “Are you interested in learning about starting or growing a business? 16.4% said yes and 83.6% said no.

## Staff, Board and Community Partner Responses

BI-CAP staff, the Board of Directors, and community partners were asked to choose the top three **employment** resources or services needed in the community.

Staff:

- 91.5% Finding a permanent, full-time job at a living wage
- 73.6% Job training

- 55.9% Information about writing resumes, interviews, or completing a job application.

Board:

- 88.9% Finding a permanent, full-time job at a living wage
- 77.8% Job training
- 44.4% Help to start or grow a business

Community Partners:

- 82.4% Finding a permanent, full-time job at a living wage
- 80.4% Job training
- 52.9% Information about writing resumes, interviews, or completing a job application



# HEALTH AND NUTRITION

## County Health Rankings

The 2016 County Health Rankings, a collaboration between the Robert Wood Johnson Foundation and the University of Wisconsin Population Health Institute, measure the current overall health of people in every county in Minnesota. They also look at a variety of measures that affect the future health of communities, such as high school graduation rates, access to healthy foods, rates of smoking, obesity, and teen births.

Overall, Beltrami County ranked very poorly – 86th out of 87 counties in Health Outcomes measurements: length of life and quality of life. Cass County ranked 85<sup>th</sup>.

Health Factors, which are based on scores for health behaviors, clinical care, social and economic factors, and the physical environment ranked Beltrami County 85<sup>th</sup>, and Cass County 84<sup>th</sup> out of the 87 counties. A comparison of various rankings follows.<sup>18</sup> Estimates were created using 2013 and 2014 data.

<b>TABLE 15. HEALTH FACTORS</b>		
<b>HEALTH OUTCOMES</b>	<b>BELTRAMI COUNTY</b>	<b>CASS COUNTY</b>
Length of Life	86	84
Quality of Life	85	86
<b>HEALTH FACTORS</b>	<b>BELTRAMI COUNTY</b>	<b>CASS COUNTY</b>
Health Behaviors	86	69
Clinical Care	81	87
Social and Economic Factors	82	85
Physical Environment	56	31

<b>TABLE 16. SPECIFIC HEALTH MEASURES</b>	<b>BELTRAMI COUNTY</b>	<b>CASS COUNTY</b>	<b>RANGE IN MINNESOTA</b>
<b>QUALITY OF LIFE</b>			
<b>Frequent Mental Distress</b> Percentage of adults reporting more than 14 days of poor mental health per month (2014)	10%	10%	7-13%
<b>Diabetes prevalence</b> Percentage of adults aged 20 and above with diagnosed diabetes (2012)	10%	11%	6-14%
<b>HIV prevalence</b>	27	29	10-416

<sup>18</sup> <http://www.countyhealthrankings.org>

<b>TABLE 16. SPECIFIC HEALTH MEASURES</b>	<b>BELTRAMI COUNTY</b>	<b>CASS COUNTY</b>	<b>RANGE IN MINNESOTA</b>
Number of persons living with a diagnosis of human immunodeficiency virus (HIV) infection per 100,000 population (2012)			per 100,000
<b>HEALTH BEHAVIORS</b>			
<b>Food insecurity</b> Percentage of population who lack adequate access to food (2013)	14%	12%	7-14%
<b>Limited access to healthy foods</b> Percentage of population who are low-income and do not live close to a grocery store (2010)	8%	7%	1-25%
<b>Drug overdose deaths</b> Number of drug poisoning deaths per 100,000 population (2012-2014)	12	19	4-23 per 100,000
<b>CLINICAL CARE</b>			
<b>Uninsured adults</b> Percentage of adults under age 65 without health insurance (2013)*	17%	16%	7-19%
<b>Uninsured children</b> Percentage of children under age 19 without health insurance (2013)**	9%	9%	4-11%
<b>SOCIAL AND ECONOMIC FACTORS</b>			
<b>Children eligible for free lunch</b> Percentage of children enrolled in public schools that are eligible for free lunch (2013)	48%	53%	13-62%
<b>Homicides</b> Number of deaths due to homicide per 100,000 population (2007-2013)	5	6	1-6 per 100,000

## Early Childhood Health

*The early years set the stage for future challenge or success. Children raised in a loving, stable environment that provides positive stimulation, and who receive early screening and intervention for health or developmental problems, enter school ready to do their best. Investment in those important early years will pay back over a child's entire lifetime.<sup>19</sup>*

<sup>19</sup> <http://www.mncompass.org/early-childhood/overview>

<b>TABLE 17.</b>		
<b>EARLY CHILDHOOD – COUNTY RANKING (MN COMPASS)<sup>20</sup></b>	<b>BELTRAMI COUNTY</b>	<b>CASS COUNTY</b>
<b>Percentage of children who received early childhood screening before age 5 (2015 MN Dept. of Ed.)</b>	83.4% / 62 <sup>nd</sup>	91.8% / 25 <sup>th</sup>
<b>Babies born at low birth weight (single births only) (2014 MN Dept. of Health)</b>	3.7% / 27 <sup>th</sup>	7% / 84 <sup>th</sup>

The 2015 Minnesota County Health Tables from the Minnesota Department of Health provide various birth statistics collected from Minnesota birth certificates. The majority of data are from the calendar year 2014.

<b>TABLE 18. BIRTH STATISTICS (MN COUNTY HEALTH TABLES)</b>	<b>STATE AVERAGE</b>	<b>BELTRAMI COUNTY</b>	<b>CASS COUNTY</b>
<b>Low Birth Weight of Singleton Births</b>	4.9%	3.7%	7%
<b>Very Low Birth Weight 2012-14</b>	1.2%	1.2%	1.5%
<b>Percent of Prenatal Care Received in 1<sup>st</sup> Trimester</b>	82.3%	73.7	77%
<b>Percent of Women with Live Births within One Year</b>	2.3%	3.2%	3.5%
<b>Teen Birth Rate (Rate for 15-17 year olds per 1000)</b>	7.5%	18.1%	20.1%
<b>Percent of Mothers who Smoked during Pregnancy</b>	9.7%	25.7%	33%

Statistics regarding teen birth rates and mothers who smoked during pregnancy in both Beltrami and Cass Counties are significantly higher than the State average. Many risks exist for children born to teenage mothers. Children are more likely to be born at low birth weight, and more likely to have behavioral and academic problems.

### **Disability Status**

The 2010-2014 American Community Survey 5-Year Estimates provided information regarding the disability status of the noninstitutionalized population. The ACS definition of disability is based on six questions in the following categories: hearing, visual, cognitive, ambulatory, self-care, and independent living. Respondents who report any one of the six disability types are considered to have a disability.<sup>21</sup> As illustrated in the table below, **disability percentage rates in Beltrami and Cass Counties are higher overall when compared to Minnesota percentages.**

<sup>20</sup> Compiled by Compass (mncompass.org) Accessed September 2016

<sup>21</sup> <https://www.census.gov/people/disability/methodology/acs.html>

*As a demographic category, disability is an attribute with which individuals may broadly identify, similar to race or gender. In contrast, certain federal programs narrowly define disability as the impairment or limitation that leads to the need for the program's benefit—such as the Social Security Disability Insurance program's income support for individuals who are not able "to engage in any substantial gainful activity." The agencies and organizations that provide benefits to, advocate for, or study these populations, each refer to their targeted group as people with disabilities; but because of the differences in definitions, an individual may be considered to have a disability under one set of criteria but not by another.<sup>22</sup>*

<b>TABLE 19. (ACS TABLE DP02)</b>	<b>BELTRAMI</b>	<b>CASS</b>	<b>MINNESOTA</b>
<b>Percent of the Population with a Disability (entire noninstitutionalized population )</b>	12.2%	16%	10.3%
<b>Under 18 years</b>	5.7%	6.5%	3.8%
<b>18-64 years</b>	10.6%	12.6%	8.3%
<b>65 years and over</b>	31.9%	33.6%	31.9%

*FY2015 BI-CAP ROMA National Performance Indicators report: 1585 individuals with disabilities received services from BI-CAP and maintained an independent living situation as a result of those services.*

*Volunteering provides an opportunity to build relationships, to use one's talents and to discover a sense of purpose, all of which supports the health of volunteers. A growing body of research indicates that volunteers have lower mortality rates, greater functional ability, and lower rates of depression later in life. Older adults who "give back" provide tremendous in-kind benefits to our community and secure a better future for themselves in the process.<sup>23</sup>*

*BI-CAP ROMA National Performance Indicators report: 50,839 volunteer hours were donated by low income individuals in Fiscal Year 2015.*

<sup>22</sup> Brault, Matthew W., July 2012. *Americans with Disabilities: 2010 Household Economic Studies. Current Population Reports*. Retrieved September, 2016 from <http://www.census.gov/prod/2012pubs/p70-131.pdf>

<sup>23</sup> <http://www.mncompass.org/aging/volunteerism#1-4365-g> Accessed September, 2016

## Oral Health

*Not everyone has dental benefits through an employer, and those who are unemployed face even greater problems getting necessary dental care. Sometimes there are language barriers, transportation difficulties, or simply not any dentists close by.<sup>24</sup>*

On their website, [mndental.org](http://mndental.org), the Minnesota Dental Association provided a list of dental clinics outside of the Metro area that provide dental services to patients who are on public care programs, or that offer dental services at a reduced cost. The only one listed in the BI-CAP service area was the Northern Dental Access Center in Bemidji. Additional assistance is available as well, in the form of mobile dental services and dental clinics that provide a free day of care on select days during the year. CHI St. Joseph's Health Community Dental Clinic, located nearby in Hubbard County, also will provide dental services for low income individuals.

A 2013 article by the Minnesota Department of Health Oral Health Program, [The Status of Oral Health in Minnesota](#), provided information regarding the importance of oral health and the disparities between racial and socioeconomic groups. The following two paragraphs were taken from this report.

*"Oral health is integral to overall health. The mouth not only reveals signs of poor nutrition and diseases such as infections, immune disorders, injuries, and certain cancers, but research has shown associations between chronic oral infections and heart and lung diseases, stroke, low-birth-weight, premature births, as well as diabetes.*

*Multiple factors contribute to create health disparities such as race or ethnicity, gender, education or income, disability, geographic location (rural/urban), inadequate access to health care or individual and behavioral factors. Adults with lower socioeconomic status (measured by level of education and personal income) had poorer dental health. For example, the percentage of adults 65+ who have had all their natural teeth extracted was higher in individuals who did not finish high school and was lowest in individuals with a college degree."<sup>25</sup>*

## Nutrition Supports

*For many households, one car repair or one health emergency can throw their budget into turmoil. Households don't have much control over fixed monthly expenses like the mortgage*

---

<sup>24</sup> Minnesota Dental Association: Public Resources (<https://www.mndental.org/public/dental-care/>) Accessed November, 2016

<sup>25</sup> [www.health.state.mn.us/oralhealth/pdfs/MNOraHealthStatus2013.pdf](http://www.health.state.mn.us/oralhealth/pdfs/MNOraHealthStatus2013.pdf). Accessed November, 2016

*or rent or utility bills. When things get tight, one of the first budget items cut is food. Individuals and families turn to food shelves for help making it through the month.*<sup>26</sup>

Between 2011 and 2015, the number of child visits to Beltrami County food shelves increased by 47.11%. Adult visits increased by 44.43%, and senior visits increased by 80.15%. In Cass County, child visits decreased by 19.67% while adult visits decreased by 12.62%. At the same time, senior visits increased by 43%.<sup>27</sup>

The US Census (American Community Survey-Table DP03) provided 2014 data on SNAP, the Supplemental Nutrition Assistance Program. 14.9% of Beltrami County households and 12.4% of Cass County households received Food Stamp/SNAP benefits during the past 12 months.

*BI-CAP ROMA National Performance Indicators report:  
152 low income participants obtained food assistance in Fiscal Year 2015.*

47.5% of Beltrami County children and 43.8% of Cass County children participated in the WIC program in 2015. WIC (Women, Infants, and Children) is a supplemental nutrition program to ensure proper nutrition for mothers and their children. 25.7% and 27.3% of women in Beltrami and Cass counties also participated in the program.<sup>28</sup>

As mentioned in Table 16 above, 48% of Beltrami County children and 53% of Cass County children enrolled in public schools are eligible for free lunch.

### Program Participant Survey Responses

HEALTH SUPPORTS	Currently Receiving Help	Need Help	Do Not Need This
1. Help applying for Medical Assistance or MN Care	15.9%	5.7%	78.4%
2. Help getting treatment for a drug or alcohol problem	0.4%	1.2%	98.4%
3. Help applying for disability support benefits	3.3%	8.2%	88.6%
4. Finding good health insurance that is affordable	6.9%	14.2%	78.9%

<sup>26</sup> Hunger Solutions. Food Shelf Visits 2015. <http://www.hungersolutions.org/category/reports>

<sup>27</sup> <http://hungersolutions.org/learn/mapping-hunger/>

<sup>28</sup> <http://www.health.state.mn.us/divs/fh/wic/localagency/reports/pptndemo/undup/2015county.pdf>

HEALTH SUPPORTS	Currently Receiving Help	Need Help	Do Not Need This
5. Finding a doctor, dentist, or counselor (social worker, psychologist, etc.) that accepts Medicare, MA, or MN Care	6.1%	10.9%	83%
6. Finding ongoing or emergency mental health care	4.9%	5.3%	89.7%
7. Getting health care	9%	6.6%	84.4%
8. Getting dental care	6.8%	22.3%	70.9%
9. Coping with stress or depression	10.2%	12.2%	77.6%

NUTRITION SUPPORTS	Currently Receiving Help	Need Help	Do Not Need This
1. Applying for food support benefits – SNAP/EBT	18%	7.4%	74.6%
2. Applying for WIC (Women Infant and Children) program	2.1%	1.7%	96.2%
3. Applying for Nutrition Assistance Program for Seniors - NAPS	5.7%	11.5%	82.8%
4. Applying for Meals on Wheels	2.1%	5.1%	92.8%
5. Finding a Community Table / Soup Kitchen	0.4%	1.7%	97.9%
6. Finding a Food Shelf	4.6%	1.7%	93.7%
7. Applying for Reduced or Free School Lunch	3.8%	0.8%	95.3%
8. Getting healthy food for the people in our household	1.3%	12.1%	86.6%
9. Getting <u>enough</u> food for the people in our household	1.3%	11.9%	86.9%
10. Learning how to stretch our food budget	1.3%	11%	87.8%

Participants were asked, “**Are you interested in learning more about healthy living?**”  
16.6% said yes and 83.4% said no.

Participants were also asked, “**Would you like to learn more about life skills such as grocery shopping, menu planning, cooking, parenting, etc.?**”  
7.9 said yes and 92.1% said no.

## Staff, Board and Community Partner Responses

BI-CAP staff, the Board of Directors, and community partners were asked to choose the top three **health** resources or services needed in the community.

Staff:

- 67.8% Resources for a drug or alcohol problem
- 55.9% Resources for ongoing or emergency mental health care
- 54.2% Help finding good health insurance that is affordable

Board:

- 66.7% Resources for a drug or alcohol problem
- 55.6% Help applying for Medical Assistance or MN Care
- 44.4% Resources for ongoing or emergency mental health care

Community Partners:

- 65.4% Resources for a drug or alcohol problem
- 59.6% Resources for ongoing or emergency mental health care
- 53.8% Help finding good health insurance this is affordable

In a similar survey, 12 BI-CAP YouthBuilders responded as follows:

- 66.7% Resources for ongoing or emergency mental health care
- 58.3% Help finding a doctor, dentist or counselor that accepts Medicare, MA, or MN Care.
- 50% Help applying for Medical Assistance or MN Care.

BI-CAP staff, the Board of Directors, and community partners were asked to choose the top three **nutrition** resources or services needed in the community.

Staff:

- 72.9% Information on how to stretch the food budget
- 42.4% Local Food Shelf – open more days per week
- 40.7% Free meals for children during the summer months

Board:

- 66.7% Free meals for children during the summer months
- 66.7% Information on how to stretch the food budget
- 33.3% Help to apply for food support benefits – SNAP/EBT/WIC
- 33.3% also chose the Community Table / Soup Kitchen.



Community Partners:

- 60% Free meals for children during the summer months
- 54% Local Food shelf – open more days per week
- 48% Help to apply for food support benefits – SNAP/EBT/WIC

In a similar survey, 12 BI-CAP YouthBuilders responded as follows:

- 75% Local Food Shelf – open more days per week
- 50% Information on how to stretch the food budget
- 50% Local Food Shelf – more variety of foods or personal care items
- 50% Help to apply for food support benefits (SNAP/EBT/WIC)

# TRANSPORTATION

Table 20 provides information regarding the ways in which workers 16 years and older commute to work. In contrast, Table 21 illustrates how workers living in poverty commute.

<b>TABLE 20. (ACS TABLE DP03)</b>			
<b>COMMUTING TO WORK WORKERS 16 YEARS AND OVER</b>	<b>MINNESOTA</b>	<b>BELTRAMI COUNTY</b>	<b>CASS COUNTY</b>
<b>Car, truck, or van -- drove alone</b>	71.8%	74.9%	75.9%
<b>Car, truck, or van -- carpooled</b>	8.8%	10.8%	9.9%
<b>Public transportation (excluding taxicab)</b>	3.5%	2.7%	1%
<b>Walked</b>	2.8%	3.2%	3.6%
<b>Other means-taxi, motorcycle, bicycle</b>	1.6%	1.6%	1.8%
<b>Worked at home</b>	5.2%	6.8%	7.8%

<b>TABLE 21. (ACS TABLE B08122)</b>			
<b>COMMUTING TO WORK WORKERS 16 YEARS AND OVER Below 100% of Poverty</b>	<b>MINNESOTA</b>	<b>BELTRAMI COUNTY</b>	<b>CASS COUNTY</b>
<b>Car, truck, or van -- drove alone</b>	63.8%	64%	63%
<b>Car, truck, or van -- carpooled</b>	12.2%	11%	14%
<b>Public transportation (excluding taxicab)</b>	8.1%	7%	4%
<b>Walked</b>	7.8%	7%	9%
<b>Other means-taxi, motorcycle, bicycle</b>	3.5%	5%	2%
<b>Worked at home</b>	4.7%	6%	8%

The mean travel time to work in Beltrami County is 20.1 minutes, and 22.8 minutes in Cass County, compared to 23 minutes for all Minnesota workers.

The 2010-14 American Community Survey 5-Year Estimates provided data regarding the number of vehicles available by occupied housing unit in the service area, as indicated below.

<b>TABLE 22. (ACS TABLE B25044)</b>				
	<b>BELTRAMI COUNTY</b>		<b>CASS COUNTY</b>	
<b>Vehicles Available</b>	<b>OWNER OCCUPIED</b>	<b>RENTER OCCUPIED</b>	<b>OWNER OCCUPIED</b>	<b>RENTER OCCUPIED</b>
<b>No Vehicle</b>	284	880	336	427
<b>1 Vehicle</b>	2805	2340	2554	1135

<b>TABLE 22. (ACS TABLE B25044)</b>				
	<b>BELTRAMI COUNTY</b>		<b>CASS COUNTY</b>	
<b>Vehicles Available</b>	<b>OWNER OCCUPIED</b>	<b>RENTER OCCUPIED</b>	<b>OWNER OCCUPIED</b>	<b>RENTER OCCUPIED</b>
<b>2 Vehicles</b>	5183	1315	4597	660
<b>3 Vehicles</b>	2336	394	1982	189
<b>4 Vehicles</b>	820	75	660	58
<b>5 or more</b>	330	31	271	3

Paul Bunyan Transit provides public transportation for Beltrami County and the city of Bemidji. The service area in Bemidji is a 10 mile radius from City Hall. The cost to ride the bus is \$1.50 for adults and .75 for children if they are with an adult. Children under age 3 ride for free. Monthly work passes are \$42.50. Rides from Waskish, Kelliher, Blackduck, Tenstrike and Turtle River to Bemidji are available the 1st & 3rd Thursdays of the month. A round trip ticket is \$7.50.

There is also a Volunteer Driver Program that provides rides to individuals who are on assistance or have needs that cannot be met by the public transit system. Volunteer drivers travel over 300,000 miles each year, transporting people to doctor appointments, clinics, and treatment centers, etc.

Paul Bunyan Transit is also the bus depot for Jefferson Lines, offering daily transportation to Minneapolis and Fargo.

Red Lake Transit offers services Monday through Friday from 6 a.m. to 5 p.m.

In Cass County, Pine River Public Transit provides transportation for the city, and up to three miles outside the city limits. The service is offered through the Crow Wing County Transit. The fare is \$2 round trip. Outside the city limits, the fare is \$4. Services are offered Tuesday through Thursday.

There is also a Senior Services Program available to people over 60 who live in Cass County. The service is offered only when no other means of transportation is available. The program covers medical visits, trips to the grocery store, the bank, social security or social services, and trips for legal purposes. The fee ranges from \$5 for up to 10 miles to \$30 for up to 400 miles. The program is operated by volunteers using their own vehicles and who receive reimbursement at the current federally approved rate.

## Program Participant Survey Responses

TRANSPORTATION SUPPORTS	Currently Receiving Help	Need Help	Do Not Need This
1. Getting access to public transportation	2.6%	7.2%	90.2%
2. Having a reliable car to get to and from school or work	1.7%	10.6%	87.7%
3. Having transportation to get to medical appointments	6.3%	16.3%	77.5%
4. Having transportation to get my children to child care or other activities	0.4%	2.6%	97.0%
5. Having enough money to pay for car insurance, or license tabs	0%	25.9%	74.1%
6. Having enough money to pay for gas	0.4%	23.9%	75.7%
7. Having enough money to pay for car repairs	0.4%	35.3%	64.3%

## Staff, Board and Community Partner Responses

BI-CAP staff, the Board of Directors, and community partners were asked to choose the top three **transportation** resources or services needed in the community.

Staff:

- 83.1% Public transportation
- 52.5% Help to pay for gas or car repairs
- 42.4% Information about basic car repair and maintenance

Board:

- 88.9% Public transportation
- 66.7% Information about basic car repair and maintenance
- 44.4% Transportation to get to medical appointments

Community Partners:

- 70% Public transportation
- 60% Help to pay for gas or car repairs
- 52% Transportation to get to medical appointments

In a similar survey, 12 BI-CAP YouthBuilders chose the following:

- 83.3% Financial assistance to buy a car
- 66.7% Public transportation

- 58.3% Help to pay for gas or car repairs

# EDUCATION

## Early Childhood

The Minnesota Department of Education Early Childhood Longitudinal Data System (ECLDS) provided early childhood program participant counts for children from birth to Kindergarten. The report was dated December, 2015. Some children are enrolled in more than one program.<sup>29</sup>

<b>TABLE 23. MDE Early Childhood Longitudinal Data System</b>	<b>Beltrami</b>	<b>Cass</b>
<b>Early Childhood Family Education – Birth to Kindergarten</b>	765	248
<b>Early Childhood Special Education – Birth to Kindergarten</b>	178	97
<b>School Readiness – 3 to 5 years</b>	323	190
<b>Early Head Start - Birth to Age 3*</b>	45	20
<b>Head Start – Age 3 to Kindergarten</b>	325	272

(\*The count for Early Head Start provided above may be low, and should likely be 90 or more as the BI-CAP Early Head Start program served at least 90 children in the SFY2014 timeframe, and more were likely served through Leech Lake Early Head Start.)

## Children and Youth

*All residents of Minnesota need, at minimum, a high school education. Very few jobs exist for people who do not graduate from high school. However, the loss is not just theirs; to compete economically, our state needs workers with skills beyond high school. Lack of a high school diploma puts an individual at greater risk for poor health, lower lifetime earnings, unemployment and welfare, and prison.<sup>30</sup>*

<b>TABLE 24. CHILDREN AND YOUTH (MN COMPASS)<sup>31</sup></b>	<b>BELTRAMI</b>	<b>CASS</b>
<b>3<sup>rd</sup> grade students achieving reading standards (2016 MN Dept. of Ed.)</b>	43.2%	49.7%
<b>High School students graduating on time (2015 MN Dept. of Ed.)</b>	61.7%	69.8%
<b>Students connected to a caring adult in the community (2013 MN Student Survey) (The percent of students who perceive that there are adults outside their families - including teachers, coaches, youth workers, mentors or others - who care about them quite a bit or more.)</b>	57.3%	58.6%

<sup>29</sup> County Counts of Populations and Program Participation for the Early Childhood Longitudinal Data System, December 2015 <http://eclds.mn.gov/#childDemographics/> Accessed September, 2016

<sup>30</sup> [mncompass.org](http://mncompass.org)

<sup>31</sup> Compiled by Compass ([mncompass.org](http://mncompass.org)) Accessed September 2016

<b>TABLE 24. CHILDREN AND YOUTH (MN COMPASS)<sup>31</sup></b>	<b>BELTRAMI</b>	<b>CASS</b>
<b>Students highly engaged in enrichment activities (2013 MN Student Survey)*</b>	56.4%	53.7%

\*When the school day ends, children and youth do not stop learning. Enrichment activities such as sports, arts, community service, and tutoring help them develop new skills, interests and friendships. Participation in quality out-of-school activities has been associated with better school attendance, grades, test scores, and interpersonal skills, as well as higher aspirations for college and reduced dropout rates. This measure shows what share of students have access to any enrichment activities three times a week or more, a threshold more likely to create positive outcomes.

**In Minnesota, the percentage of 3<sup>rd</sup> grade students of color meeting or exceeding reading standards is 38.3% compared to 3<sup>rd</sup> grade students who are White at 66.5%.**

**37.4% of Beltrami County and 33.3% of Cass County residents living in poverty are not high school graduates.** The educational attainment level for the population 25 years and older in poverty compared to all county residents 25 years and older at each level of education is shown in the table below.

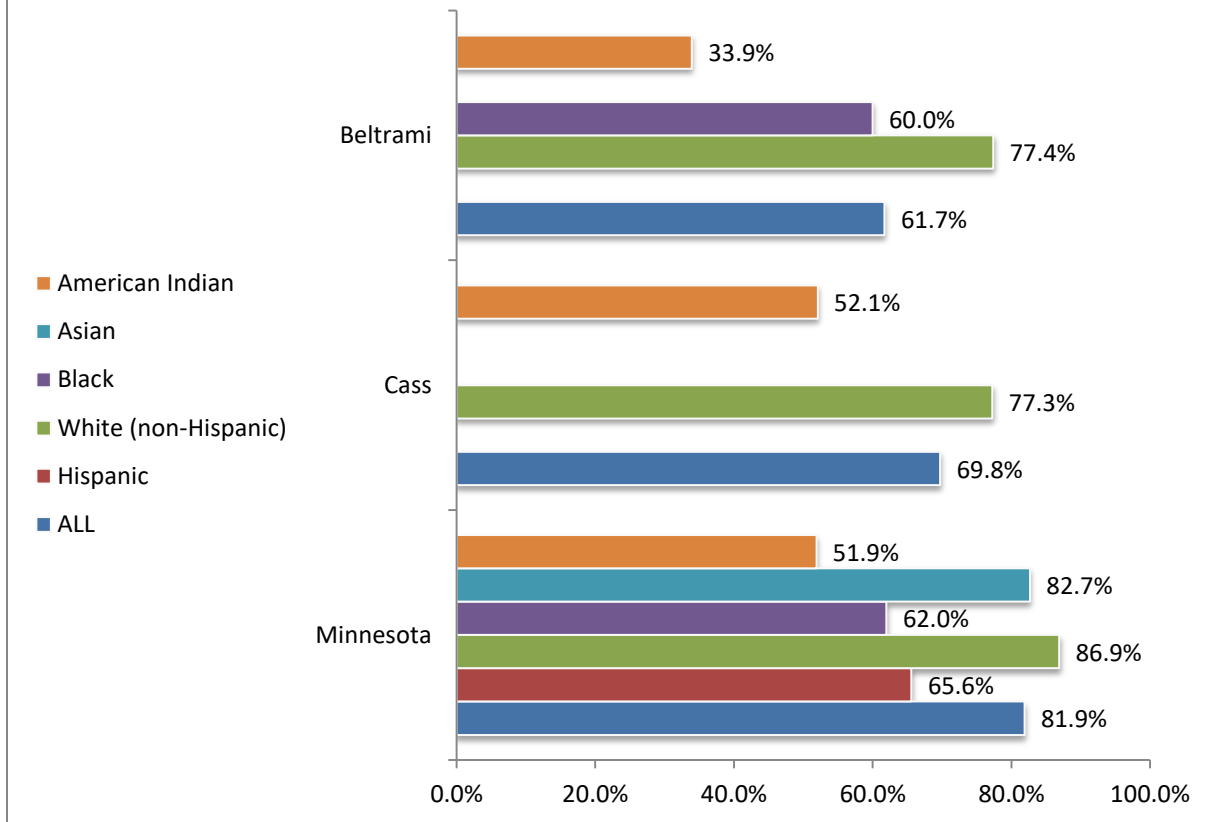
<b>TABLE 25. (ACS TABLE S1701)</b>						
<b>Educational Attainment</b>	<b>All Beltrami</b>	<b>Beltrami in Poverty</b>		<b>All Cass</b>	<b>Cass in Poverty</b>	
<b>Population 25 years and over</b>	26,871	3,865	14.4%	20,440	2,503	12.2%
<b>Less than high school graduate</b>	2,599	973	37.4%	1,766	588	33.3%
<b>High school graduate (includes equivalency)</b>	7,202	1,321	18.3%	7,392	981	13.3%
<b><u>Some</u> college, associate's degree</b>	9,836	1,287	13.1%	7,251	817	11.3%
<b>Bachelor's degree or higher</b>	7,234	284	3.9%	4,031	117	2.9%

**The percentage of Minnesota high school students graduating on time in 2015 was 51.9% for American Indian students, compared to 86.9% for White students.**

The following chart represents students that graduated within a 4-year timeframe. Some students who do not graduate on time continue to work toward a diploma for additional years. Overall, 90.1% of Beltrami County residents and 91.2% of Cass County residents age 25 and over are high school graduates.<sup>32</sup>

<sup>32</sup> <http://www.mncompass.org/disparities/>

## High school students graduating on time by racial and ethnic group (2015)



## Higher Education

*Obtaining a postsecondary credential increases economic opportunity, promotes income equality, and prepares the state to meet future workforce demands.<sup>33</sup>*

The Minnesota Office of Higher Education reports that Minnesota ranks 2nd (49%) nationally behind Massachusetts (52%) in the percentage of its population (aged 25 to 64) with an associate degree or higher<sup>34</sup>. However, rates are significantly lower in the BI-CAP service area where 39.3% of Beltrami County and 29.2% of Cass County residents have an associate's degree or higher. (American Community Survey Table DP02)

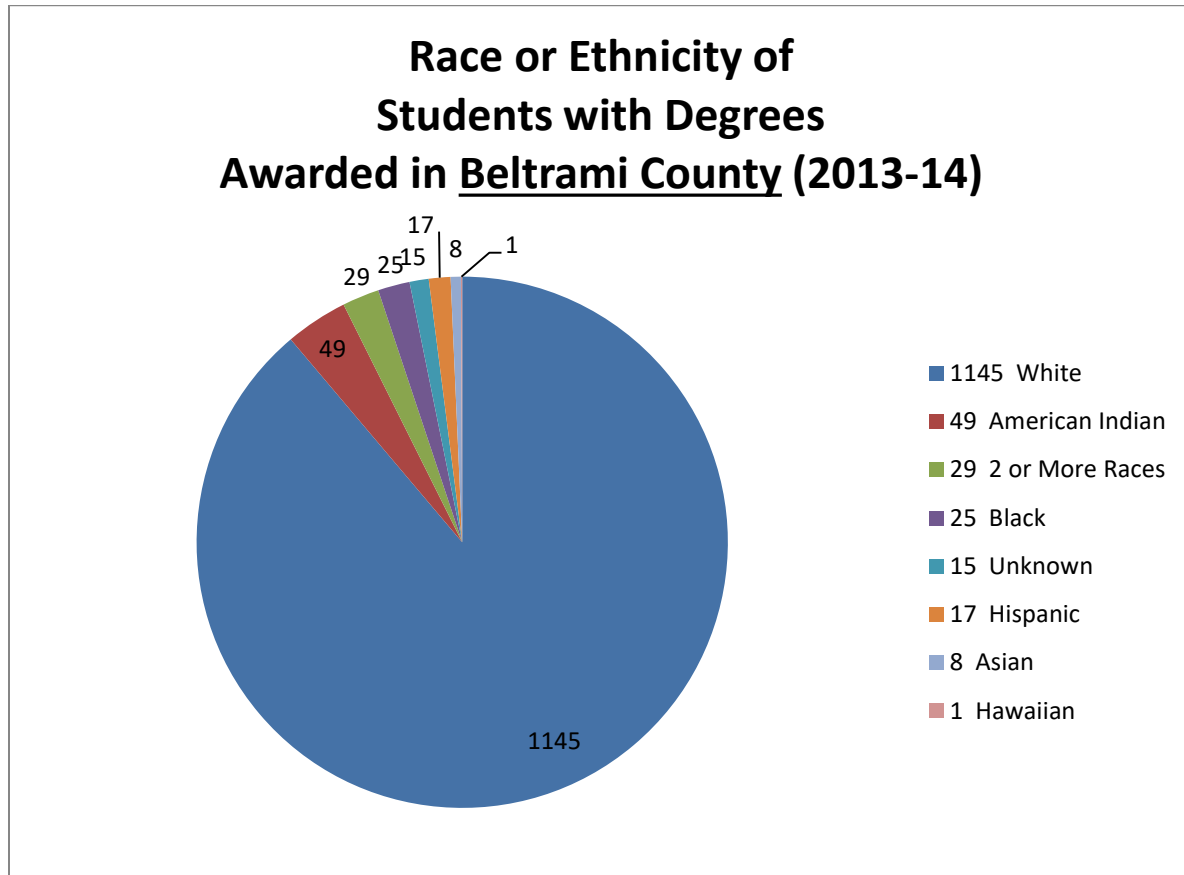
There are three institutions of higher education in Beltrami County: Bemidji State University, Northwest Technical College, and Oak Hills Christian College. There is one in

<sup>33</sup> Minnesota Measures: A 2016 Report on Higher Education Performance, MN Office of Higher Education, p. 4.

<sup>34</sup> <http://www.ohe.state.mn.us/fc/1873/pg.cfm>



Cass County: Leech Lake Tribal College. The most common race or ethnicity of students with degrees awarded in Beltrami County, MN is White, followed by American Indian.<sup>35</sup> In Cass County, the opposite is true.



<sup>35</sup> <https://nces.ed.gov/ipeds/datacenter>

### Race or Ethnicity of Students with Degrees Awarded in Cass County (2013-14)



#### Program Participant Survey Responses

LEVEL OF EDUCATION OF EACH ADULT IN THE HOUSEHOLD	Number	Percentage
Some high school – did not graduate	68	16%
High School diploma or GED	183	43.1%
Some college/tech school – did not graduate	68	16%
Vocational/Technical diploma or certificate	70	16.5%
4-year college degree	30	7.1%
Master's degree or higher	6	1.4%

PARENTING/HEAD START/CHILDCARE SUPPORTS	Currently receiving help	Need help	Do not need this
1. Parenting education	1.3%	1.7%	97.1%
2. Getting information about infant and child development	0.9%	0.9%	98.3%
3. Finding programs for children from Birth to age 3	1.3%	0%	98.7%
4. Finding preschool programs for children ages 3 to 5	0.4%	1.3%	98.3%
5. Help with a child with a disability or behavior problem	0.9%	3.4%	95.7%
6. Help paying for childcare	0.9%	2.2%	97%
7. Finding affordable childcare	0%	2.6%	97.4%
8. Finding high quality childcare	0%	1.3%	98.7%

<b>PARENTING/HEAD START/CHILDCARE SUPPORTS</b>		<b>Currently receiving help</b>	<b>Need help</b>	<b>Do not need this</b>
9.	Finding childcare that is open when I need it	0%	1.3%	98.7%
10.	Finding before and after school programs	0%	2.2%	97.8%
11.	Finding summer programs for the children	0%	3.4%	96.6%

### **Staff, Board and Community Partner Responses**

BI-CAP staff, the Board of Directors, and community partners were asked to choose the top three **parenting, Head Start, or childcare** resources or services needed in the community.

Staff:

- 52.5% Parenting education
- 44.1% Childcare that is open when parents need it
- 42.4% Help to pay for childcare costs

Board:

- 66.7% Help to pay for childcare costs
- 44.4% Preschool programs
- 44.4% Childcare that is open when parents need it
- 44.4% Summer programs for children

Community Partners:

- 56% Parenting education
- 50% Help to pay for childcare costs
- 40% Help to find quality childcare

In a similar survey, 12 BI-CAP YouthBuilders chose the following:

- 58.3% Help to pay for childcare costs
- 58.3% Help to find quality childcare
- 50% Programs for children from birth to age 3

# HOUSING

*Stable housing improves a child's chance for school success. A vibrant economy depends on a workforce that has stable, affordable housing. Housing is an essential part of life for all residents, from immigrants to youth to older adults.*<sup>36</sup>

## Housing Characteristics

The 2010-2014 American Community Survey (ACS) 5-Year Estimates provided information about the percentage of household income that homeowners and renters pay for housing as indicated in Tables 26 and 27.<sup>37</sup>

**TABLE 26. SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (ACS TABLE DP04)**

	BELTRAMI	CASS	MINNESOTA
<b>30-34.9% of income</b>	5.5%	7.8%	7.9%
<b>35% or more of income</b>	25.7%	29.3%	20.8%

**TABLE 27. GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (ACS TABLE DP04)**

	BELTRAMI	CASS	MINNESOTA
<b>30-34.9% of income</b>	9.8%	12.1%	9.3%
<b>35% or more of income</b>	41.2%	36.6%	39.7%

**In Minnesota, the share of households paying 30% or more of their income for housing is higher for people of color (43.8%) than for the White population (26.7%).**

Households paying 30% or more of their gross income for housing are considered to be cost-burdened. Housing costs for homeowners include payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Housing costs for renters include contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else).<sup>38</sup>

*The median rent paid among all renter households and housing types and sizes in Minnesota is \$821 per month. Ranked against all other states in the country, Minnesota ranks 25th for the highest median rent. Hawaii ranks first at \$1,387 and West Virginia ranks last at \$618.*<sup>39</sup>

<sup>36</sup> <http://www.mncompass.org/housing>

<sup>37</sup> <https://www.census.gov/acs/www/data/data-tables-and-tools/data-profiles/2014/>

<sup>38</sup> [mncompass.org/disparities/](http://mncompass.org/disparities/)

<sup>39</sup> <http://affordablehousingonline.com/housing-search/Minnesota/>

Table 28 compares the percentage of owners and renters in the service area and the state.

<b>TABLE 28. HOUSING OCCUPANCY (PERCENTAGE OF OWNER- AND RENTER-OCCUPIED HOUSING UNITS) (ACS TABLE DP04)</b>			
<b>Housing Units</b>	<b>BELTRAMI</b>	<b>CASS</b>	<b>MINNESOTA</b>
<b>Owner-Occupied</b>	70%	80.8%	72.1%
<b>Renter-Occupied</b>	30%	19.2%	27.9%

In Beltrami County, the average household size of an owner-occupied unit is 2.61 and 2.47 for a renter-occupied unit. In Cass County the average household size is 2.19 and 2.15 for a renter-occupied unit.

**People of color are less likely to own their own home.**

<b>TABLE 29. MN COMPASS DATA</b>	<b>NW Region (Beltrami County)</b>	<b>Central Region (Cass County)</b>	<b>Minnesota</b>
<b>Homeownership rate, of Color</b>	52.7%	51.3%	40%
<b>Home ownership rate, White</b>	78.1%	79.4%	76.7%

Table 30 provides the total number of housing units in the service area.

<b>TABLE 30. OCCUPANCY STATUS OF HOUSING UNITS (ACS TABLE B25002)</b>		
<b>Housing Units</b>	<b>BELTRAMI</b>	<b>CASS</b>
<b>Total</b>	20,635	24,934
<b>Occupied</b>	16,793	12,876
<b>Vacant</b>	3,842	12,058

Table 31 provides more detailed information regarding vacant housing units.

<b>TABLE 31. VACANCY STATUS OF HOUSING UNITS (ACS TABLE B25004)</b>		
<b>Vacant Housing Units</b>	<b>BELTRAMI</b>	<b>CASS</b>
<b>Total</b>	3,842	12,058
<b>For Rent</b>	435	108
<b>Rented, not occupied</b>	78	22
<b>For sale only</b>	76	364
<b>Sold, not occupied</b>	30	46
<b>For seasonal, recreational or occasional use only</b>	2,493	10,868
<b>For migrant workers</b>	0	8
<b>Other vacant</b>	730	642

32.5% of Beltrami County occupied housing units use electricity to heat the residence, 27.8% use utility gas, 24.5% use bottled, tank, or LP gas, and 9.9% heat with wood. 39% of Cass County occupied housing units use bottled, tank or LP gas to heat the residence, 27.3% use electricity, 16% use wood, and 12.4% use utility gas.

*BI-CAP's Energy Assistance Program provides financial assistance to households to pay a portion of their home heating and energy bills. The amount of funding depends on household size, income, fuel type, and energy usage.*

*BI-CAP ROMA National Performance Indicators report: 6,249 low-income participants obtained non-emergency LIHEAP energy assistance in Fiscal Year 2015. 2,837 participants were recipients of emergency fuel or utility payments.*

Table 32 summarizes the federally assisted housing units located in each county.

<b>TABLE 32. FEDERALLY ASSISTED HOUSING UNITS BY COUNTY</b>						
<b>County</b>	<b>Section 8</b>	<b>Section 811 Supportive Housing for Persons with Disabilities</b>	<b>Section 202 Supportive Housing for the Elderly</b>	<b>Low Income Housing Tax Credit</b>	<b>Rural Development 515</b>	<b>Senior</b>
<b>Beltrami County</b>	225	10	75	237	185	126
<b>Cass County</b>	142	-	-	172	101	8

Minnesota Housing Partnership (MHP), a team of community developers, researchers & communicators, and policy advocates working to advance local housing and community development, reports there are only 60 units affordable and available for every 100 extremely low-income renters in Cass County. Cass County ranks 27th out of 87 counties for the most units affordable/available. In Beltrami County, there are only 37 units affordable and available for every 100 extremely low-income renters. Beltrami County ranks 71st out of the state's 87 counties for the most units affordable/available.<sup>40</sup>

<sup>40</sup> <http://www.mhponline.org/publications/county-profiles/2015>

*ROMA National Performance Indicators report: BI-CAP helped 427 low income participants obtain or maintain safe and affordable housing in Fiscal Year 2015.*

## Homelessness

Wilder Research, part of the Amherst H. Wilder Foundation, has conducted a study of homelessness in Minnesota every three years for the past 25 years. The purpose of the study is *“to better understand the prevalence, causes, circumstances, and effects of homelessness.”* The most recent study was conducted on October 22, 2015. As a result of this study, Wilder reported that homelessness in Minnesota is down for the first time since 2006. Wilder also reported that *“the availability of affordable housing is still a critical issue,”* stating *“the most common reasons adults age 18 or older left their last housing: 36% could not afford it, 32% were evicted, and 30% lost their job or had their hours cut.”*

Wilder’s homeless count for the Northwest and Central Regions of Minnesota on October 22, 2015 is provided in the table below.<sup>41</sup>

<b>TABLE 33. WILDER RESEARCH HOMELESS COUNT 10-22-15</b>		
	<b>Northwest Region (Includes Beltrami County)</b>	<b>Central Region (Includes Cass County)</b>
<b>Total Number of People in Families</b>	231	404
<b>Total Number of Individuals</b>	189	383
<b>Total Number of people experiencing Homelessness on October 22, 2015</b>	420	787

Greg Owen, a Wilder Research consulting scientist, shared three points regarding what Wilder has learned from 30 years of studying homelessness in Minnesota:

- *Homelessness has become more complex.*
  - *Women and children now make up a large portion of those experiencing homelessness.*
  - *Homelessness is often associated with trauma and broken social connections.*
  - *People experiencing homelessness are burdened by multiple problems beyond poverty including physical and mental health problems.*
- *Social systems that work for most often fail to help those on the edge.*
  - *Being homeless makes it more difficult to secure and hold a job.*
  - *Homelessness is even more difficult for those exiting from incarceration.*

<sup>41</sup> Wilder Research, 2015 Minnesota Homeless Study

- *Homelessness is fixable, with a multi-pronged approach.*
- *With effort, Minnesota has made improvements*
  - *Efforts to create supportive housing opportunities are showing success.*
  - *The number of long-term homeless veterans is decreasing.*
  - *Local and statewide Heading Home plan efforts are making progress.*

There are a few resources for the homeless in BI-CAP's service area. Village of Hope is the only year-round shelter for homeless families in Beltrami County, offering housing for up to 28 people in six family units. There are no homeless shelters in Cass County. A temporary downtown Bemidji shelter called the Wolfe Center provides overnight seasonal shelter for chronic inebriates, able to take in up to 16 adults. A new homeless housing development in Bemidji is in the planning stages. The Greater Bemidji Area Joint Planning Board approved a permit for the 60-unit apartment complex with 40 dedicated to single room occupancy for chronic alcoholics and 20 efficiency apartment units for recently homeless in May, 2016.

*BI-CAP offers the following housing support services for income-qualified people in the service area:*

- Rental Assistance
- Family Homeless Prevention and Assistance
- Transitional Housing
- Foreclosure Prevention Assistance
- Beltrami County Housing Locator
- Emergency Solutions Grant – Rapid Rehousing
- HUD Scattered-Site Transitional Housing
- Department of Human Services Homeless Services Grant
- Long Term Homeless Rental Assistance
- Emergency Food and Shelter
- Permanent Supportive Housing



### BI-CAP's Weatherization Housing Programs include

- Department of Energy Weatherization, and
- Conservation Improvement Programs through:
  - Crow Wing Power
  - Ottertail Power
  - Beltrami Electric Co-op
  - Minnesota Power
  - Lake Country Power

Activities to decrease energy consumption may include air sealing, upgrading furnace efficiency, insulation for attics, walls, health and safety measures, and door and window replacement for mobile homes only.

### Program Participant Survey Responses

HOUSING SUPPORTS	Currently Receiving Help	Need Help	Do Not Need This
1. Help with paying the mortgage or rent	4.1%	12.4%	83.5%
2. Help with paying damage or security deposits	0.9%	2.1%	97%
3. Help with paying for home heating expenses	37.4%	48.3%	14.3%
4. Help with energy-related home repairs and improvements such as air sealing, furnace efficiency, insulation for attics/walls, or health and safety measures	5.6%	43.6%	50.8%
5. Help with household chores, cleaning or small repairs	5%	22%	73%
6. Help to prevent foreclosure	0%	2.5%	97.5%
7. Help to prevent eviction	0%	2.1%	97.9%
8. Finding Emergency Shelter	0%	1.3%	98.7%
9. Finding safe and affordable housing that meets my/our needs	0.8%	3.8%	95.4%
10. Getting the landlord to make repairs	0.4%	1.3%	98.3%
11. Finding safe and affordable rental units	0%	2.5%	97.5%
12. Finding affordable home ownership	0%	8.1%	91.9%

HOUSING SUPPORTS	Currently Receiving Help	Need Help	Do Not Need This
opportunities			

### Staff, Board and Community Partner Responses

BI-CAP staff, the Board of Directors, and community partners were asked to choose the top three **housing** resources or services needed in the community.

Staff:

- 50.8% Safe and affordable rental units
- 50.8% Homeless, transitional, or emergency housing
- 50.8% Affordable housing that meets a family's needs.

Board:

- 77.8% Homeless, transitional, or emergency housing
- 55.6% Affordable housing that meets a family's needs
- 55.6% Safe and affordable rental units.

Community Partners:

- 60% Homeless, transitional or emergency housing
- 60% Affordable housing that meets a family's needs
- 38% Subsidized rental housing

In a similar survey, 12 BI-CAP YouthBuilders chose the following:

- 91.7% Affordable housing that meets a family's needs
- 66.7% Homeless, transitional, or emergency housing
- 41.7% Subsidized rental housing

Program participants were asked, “**Are you interested in a Home Stretch or home buying workshop?**” 6.7% said yes and 93.3% said no.

# AGENCY PERCEPTIONS

Program participants were asked four questions regarding their perceptions about the BI-CAP agency. Following are their responses.

## Program Participant Survey Responses

<b>BI-CAP – HELPING PEOPLE, CHANGING LIVES</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Somewhat Agree</b>	<b>Disagree</b>
Would you recommend the BI-CAP agency to friends and family?	69.9%	26.5%	2.2%	1.5%
Do you think BI-CAP is an asset in the community?	78%	19.4%	1.5%	1.1%
Do you think it is pretty easy to get to the BI-CAP offices?	47%	31.8%	14.4%	6.8%
Do you think it is fairly easy to get someone at BI-CAP to help with any concerns?	55%	32.5%	9.6%	3%

Participants were also asked, “**How long have BI-CAP programs been helping you and your household?**” 0.4% said never, 5.5% said less than one year, 26.8% said 1-3 years, and 67.3% said 3+ years.

BI-CAP staff and the Board of Directors were asked, “**What do you believe are Bi-CAP's or the community's strengths when working with low-income families?**”

Staff responses included the array of services that are offered, community resources and collaboration, and respectful, caring and compassionate staff.

The Board of Directors mentioned the services that are offered specifically Head Start, Energy Assistance and Housing, community resources and networking, and compassion.

Staff and Board members were also asked, “**What do you believe are Bi-CAP's or the community's obstacles when working with low-income families?**”

Staff listed barriers such as transportation, policies and regulations, limits on funding, families resisting change, limited resources, and a transient population.

The Board of Directors mentioned funding and resources, the isolation of some families, lack of coordination between agencies, and drug abuse or mental health issues.

# COMMUNITY RESOURCES

BI-CAP provides county resource guides that contain local contact information for various social service and other agencies in Beltrami and Cass Counties. Information is available for the following topic areas: Human and Financial Services, Health Care Services, Mental Health Services, Employment Services, Resource and Referral, Education Programs, Childcare/Clubs/Youth, Housing and Emergency Shelter, Food Programs, Crisis, Clothing and Household Items, Transportation Services, Income Tax Services, and Legal Services.

Copies of the brochures are included as Attachments E and F.

*FY2015 BI-CAP ROMA National Performance Indicators report:*

*BI-CAP actively works with 200 community organizations, both public and private, to expand resources and opportunities in order to achieve family and community outcomes.*

*8,598 information and referral calls were made in FY2015.*

BI-CAP staff and Board members were asked, **“What do you think are some key community revitalization needs that would improve the conditions in which low-income people live?”**

More than 50% of staff suggested focusing on the area of housing including safe and affordable housing and emergency shelter. 12% specifically identified a focus on those who are homeless. Others suggested more attention to public transportation, reliable transportation, transportation that is available when people need it, and transportation to and from medical, dental, and other visits. 12% of respondents suggested a focus on employment opportunities, especially living wage jobs.

Board member respondents suggested affordable housing, a downtown housing development, jobs that pay a living wage, emergency assistance, and removing barriers around education needs. Another suggestion focused on the program participants being actively involved in the service being provided, such as completing skills training that would support their need: budgeting, job search, home repair, etc.

# NEXT STEPS

The community needs assessment is used to inform agency strategic planning decisions. The assessment identifies areas of greatest need, the availability of resources, and the agency's own strengths and limitations. All of the topics discussed in this document are important and have an effect on poverty and the community. Information and data should be reviewed and prioritized, after which new or additional goals and strategies may be considered.

Survey results show that while BI-CAP has provided critical services to the two-county service area, additional work may be needed to meet the future needs of low-income individuals.

*By prioritizing issues, an agency with limited time and resources can determine which issue to address, whether addressing one issue more comprehensively may help to solve other issues, and whether an agency should address an issue or let it be addressed by others. After prioritizing issues, the agency can then move on to determine goals, objectives and action steps for their strategic plan. Finally, prioritization can help the agency focus on areas for new funding, trying new strategies, developing more partnerships, integrating services and creating change.<sup>42</sup>*

---

<sup>42</sup> Comprehensive Community Needs Assessment Tool Kit (April 2009) – Missouri Association for Community Action <http://www.virtualcap.org/project/community-needs-assessments-examples-of-caa-needs-assessment-reports/> Accessed August, 2016