

# BI-COUNTY COMMUNITY ACTION PROGRAMS, INC 2013 COMMUNITY NEEDS ASSESSMENT

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## PROJECT BACKGROUND:

Community Action Agencies, such as BI-CAP, are periodically required to complete a needs assessment of low-income residents served by the Agency. **Goals of the needs assessment include: [1] documenting the existing needs of community residents, with particular attention given to those who have lower incomes, [2] assess whether the needs of low-income residents have changed, and [3] help determine whether new programs need to be created to assist area residents.** The often-used format of a needs assessment survey of low-income residents and a random sample of area residents provides the data to meet the goals stated above. Low-income respondents include Agency clients, as well as other low-income residents who are not necessarily BI-CAP clients but have needs that are served by other agencies. Additionally, an assessment of the views of BI-CAP Staff and Board members, as well as Community Partners, regarding client needs was also obtained.

## BI-CAP AREA

**DEMOGRAPHICS:** Table 1 shows the U.S. Census population figures for the two counties, along with the State population. While there is a projected growth of less than 1000 people in Beltrami since 2010, there is a projected loss of just over 200 residents for Cass County during the same period. While Beltrami County is larger than

TABLE 1  
POPULATION COMPARISONS  
BY COUNTY AND STATE

Geographical Area	2010 Population	Est. 2012 Population
Beltrami County	44,442	45,375
Cass County	28,567	28,357
Minnesota	5,303,925	5,379,139

TABLE 2  
SELECT U.S. CENSUS DATA OF BI-CAP  
COUNTIES AND STATE COMPARISON

Trait	Beltrami County	Cass County	MN
Persons 65+	13.7%	22.7%	13.6%
% American Indian	20.3%	11.6%	1.3%
% Hispanic or Latino	1.7%	1.4%	4.9%
BA degree or Higher, age 25+ 2008-2012	28.0%	19.7%	32.2%
Homeownership Rate 2008-2012	70.8%	81.6%	73.0%
Median Household Income 2008-2012	\$44,038	\$43,992	\$59,126
Persons below Poverty level 2008-2012	20.7%	16.5%	11.2%

Cass County by 500 square miles, it also has greater density, with 18 people per square mile compared to 14 per square mile in Cass County.

Table 2 reflects county differences, with Cass County having a larger percent of older residents than Beltrami or the State. Cass County also has a higher percentage of homeownership, and while both counties have a higher percentage of persons below poverty than the State as a whole, the poverty rate in Cass is lower than in Beltrami. Percentages of Native Americans are a good deal higher in both counties than the State as a whole, because the Red Lake Indian Reservation is primarily located in Beltrami County, while the Leech Lake Indian Reservation is largely in Cass County. Although the percentage of Latinos in the BI-CAP area is lower than that for the State, there has been some increase in the 2-county area among Hispanic residents in recent years. The median household income is comparable between the two counties, but considerably less than the State median.

While higher educational differences exist between the two counties--Cass County has 20% of their population with a B.A. or higher, while the comparable figure for Beltrami County is 28%—with both lower than the State percentage of 32% for the period. The importance of education is noted in a recent report that found 39% of MN job vacancies required post-secondary education in 2008, while that figure for 2012 has increased to 44% and is expected to be at 70% in 2018.[1] Acknowledging these facts, a recent announcement of a UMN program to lower barriers to low-income students and assist them to obtain their degree, offering “financial literacy,” expanded academic advising, and peer tutoring as aids to complete their degree.[2]

TABLE 3  
UNEMPLOYMENT RATES FOR  
NOVEMBER, 2009-2013

	2009	2010	2011	2012	2013
Beltrami	7.5	7.7	7.0	6.5	5.6
Cass	10.5	10.9	7.4	8.5	7.5
MN	7.8	7.1	6.0	5.5	4.6
US	9.6	9.8	8.6	7.8	7.0

Table 3 continues the descriptive comparison between the two counties and the State on the unemployment rate through a good portion of the Great Recession. Table 3 also provides us the opportunity to compare county and state unemployment rates with the national unemployment rate. Clearly, employment opportunities are improving, though slowly, although job openings vary between the two counties, with the recovery in Cass County lagging behind that of Beltrami. While the State unemployment rate has been lower than the national rate throughout this period, neither Cass nor Beltrami Counties have been able to match the lower State unemployment rate.

Information from the JOBS NOW’s updated **Cost of Living in Minnesota** research notes that **39% of the jobs in MN pay less than a family-supporting wage of \$14.03 per hour (for a family of four).[3] In Region 5 (which includes Cass County), two workers in the family must earn \$12.20 per hour, but 45% of the jobs in this region pay less than that amount. For Beltrami County, in Region 2, the family of four with two workers would need each worker to earn \$12.37 per hour, but 46% of the jobs in this region pay less than \$12.37 per hour.** If only one adult in a family of four is employed, the hourly rate must be \$14.41 in Cass, and \$15.42 in Beltrami County, but 57% of jobs in Region 5 pay less than that, while 61% of the jobs in Region 2 pay less. **While there is**

**considerable press on families to have both adults employed, that pressure is stronger when average wages are low, as is the case in Beltrami and Cass Counties.**

The September 2013 **Job Vacancy FACT SHEET** from JOBS NOW Coalition noted that MN had 72,600 job openings.[4] Forty-five percent of those jobs are part-time. **There are at present, 155,000 unemployed job seekers for 40,000 full-time positions, with job seekers outnumbering full-time openings 4-to-1. More than half of all available jobs are in a few occupations—sales, janitorial, food preparation and serving, office support, personal care, production, and healthcare support—with the median wage in these positions at \$9.33 per hour; none offers a median wage higher than \$11.07 per hour.**

#### **THE 2013 COMMUNITY NEEDS**

**SURVEY:** The 2013 questionnaire for Low-Income and General Population BI-CAP area residents contained a one-page cover letter, and four-pages of questions that for the most part could be answered with a check mark or a circled answer. The first page of questions focused on household information, including county of residence, annual income, educational attainment of household adults, etc. The next two pages requested information on whether a specific statement was a need (i.e. Help with home repairs), and if so, whether that need was moderate or important. Page 5 in the questionnaire asked respondents to check which services they have used, and which were helpful. At the bottom of page 5, a boxed square open-ended question asked what services would be helpful to the respondent that were lacking in the community. On the last page, another boxed square asked for comments, concerns or suggestions. In large print, respondents were thanked for their assistance and

provided the BI-CAP telephone number for the respondent to call if they or anyone they knew could use assistance.

The 2013 questionnaire was used to obtain information from both the general public and a separate sample of low-income residents. The general public questionnaire was mailed to 200 area residents, drawn randomly from a phone book, although 40 of these mailed questionnaires were returned for lack of a current address. All mailed questionnaires had a stamped-addressed return envelope enclosed that could be used to return the completed questionnaire. A total of 39 mailed questionnaires were returned for a completion rate of 27 percent.

An additional 250 questionnaires were distributed to low-income residents through BI-CAP and other area social service agencies. Since these questionnaires were completed at the various agencies, no return envelope was provided to individual respondents. Instructions on the cover page asked for the completed questionnaire to be returned by November 25, but in reality questionnaires were still being distributed to prospective clients in early-to-mid-December.

The cover of the five-page Community Needs Assessment questionnaire used for data collection had the BI-CAP logo, agency name, addresses, and phones at both the Bemidji and Walker offices printed at the top. The letter was sent with the signature of Deb Allison, Executive Director of BI-CAP. The cover letter information indicated that the agency was responsible for a periodic assessment of the needs of area residents, and that the information would help BI-CAP plan services to meet those needs. The cover letter provided instructions to complete the questionnaire, with a request that the completed form be returned by

November 25<sup>th</sup>. While the contractor was not identified on the cover, those who were returning the questionnaire by mail would be aware of that information because the company name and address were on the return envelope.

Information on the BI-CAP cover letter also stated: “If you have questions about this questionnaire, or if you want to find out more about any of our programs, please call us at 218-751-4631. Also, please call us if you need help completing this questionnaire.”

In addition to the 39 returned questionnaires from the general population, there were 93 questionnaires returned from low-income residents of the two counties. Of the 132 returned resident questionnaires, 47 were from Cass County, with 85 from Beltrami County, as shown in Table 4. Most respondent households were white (93 of the 132, or 70%), while there were four Black households, one Hispanic, 24 Native American, and no Asian respondent households.

TABLE 4  
RETURNED QUESTIONNAIRES FROM ALL RESPONDENTS IN CASS AND BELTRAMI COUNTIES

Sample	Beltrami	Cass	Total
General Population	23	16	39
Low-Income	62	31	93
Total	85	47	132

The data analysis showed there was a fairly even distribution of ages of household members, ranging from 19-37 respondents in each age category. However, **younger adults tended to dominate the Low-Income sample, while in the General Population, most respondents were older**

**adults.** Table 5 shows the distribution of household type or family pattern, reflecting some of the needs of low-income households in the BI-CAP area.

TABLE 5  
HOUSEHOLD TYPE BY SAMPLE

Household Type	General Population	Low-Income
Single Parent-Female	--	27
Single Parent-Male	1	2
Single Person	5	1
2-Parents w/C	7	30
2 or more Adults/ no children in house	27	7
Grandparents raising grandchildren	--	3

One question to all respondents was whether their family was a blended family—i.e. a family created when parents bring their children into a new family. Table 6 shows that blended families tend to be more prevalent among low-income respondents in this sample.

TABLE 6  
BLENDED FAMILIES IN GENERAL POPULATION AND LOW-INCOME SAMPLES

Sample	Blended Family	Not a Blended Family
General Population	3	35
Low-Income	14	52

Regardless of whether the respondent was from the General Population or the Low-Income sample, most respondents (85% vs. 61% respectively) reported that at least one family member had health insurance.

Respondents were also asked their income for all household members from all sources, which is reported in Table 7.

TABLE 7  
REPORTED INCOME FOR ALL  
RESPONDENTS BY SAMPLE

Income	General Population		Low-Income Sample	
	Count	Percentage	Count	Percentage
\$35,000-\$47,000+	24	68%	7	11%
\$11,000-\$35,000	7	20%	29	47%
\$0-\$11,000	4	11%	26	42%

Low-Income respondents have the lowest percentage of high-earner family units, but are well represented in the middle and lower income categories, where they comprise at least 83% of all respondents for whom we have financial information.

TABLE 8  
SOURCES OF INCOME BY SAMPLE

Sources of Income	General Population	Low-Income
Employment	17	41
Self-Employment	7	8
Workers Compensation	--	--
Unemployment Insurance	1	6
Pension	18	2
Social Security	21	5
Disability (SSDI)	4	12
MFIP	--	10
Child Support	--	14
Alimony	--	--
General Assistance	--	6
SSI	--	7
MSA	--	--
No Income	--	2

The needs of BI-CAP area residents (particularly those receiving disability and child support) are further reflected in the data regarding the sources of income, as shown in Table 8.

TABLE 9  
ADDITIONAL (OTHER) MEANS OF  
SUPPORT BY SAMPLE

Other Support	General Population	Low-Income
Employment/Training Participation	--	2
Medical Assistance	2	48
MN Care	2	6
Heating Fuel Assistance	6	26
Food Support	2	39
WIC	1	27
Rental Assistance	--	14
Childcare Assistance	--	6

Table 9 follows up the sources of income by comparing the use of additional means of support between the General Population and Low-Income respondents. Not only are there more Low-Income respondents using each means of support, but they are the only users of some supports (i.e. rental assistance, childcare assistance, and employment training).

**In each county, Low-Income respondents report more disabled persons in their households than in the General Population.** For example, in Cass County, two disabled household residents are reported from the General Population, while six are reported from the Low-Income respondents. In Beltrami County, those respective figures are three and seven.

There are six households where a respondent cares for an aging parent, with four of these

households from the General Population and two from the Low-Income sample.

Table 10 shows that while most respondents live in single-family homes, mobile homes are also popular. **Low-Income respondents live in a greater variety of housing arrangements, including shelters, than respondents from the General Population.**

TABLE 10  
HOUSING TYPE BY SAMPLE

Housing Type	General Population	Low-Income
Single family house	33	32
Apartment	--	8
Duplex	--	4
Mobile home	4	16
Boarding house	--	--
Shelter	--	6
Hotel / Motel	--	1

Data on the year that their residence was built ranged from older homes to those recently built, with respondents from the General Population and the Low-Income sample broadly distributed in all ages of homes.

Regarding home ownership, most of the General Population respondents were homeowners (37 of 39, while 29 of Low-Income respondents were homeowners, and nearly an equal number (28) were renters. Some Low-Income respondents lived in a shelter, some lived with others but didn't pay rent, and three were homeless, not living in a shelter.

Respondents were also asked how long they had lived in their current residence, with at least 20 Low-Income respondents being short-timers and in their current residence five years or less. The average (mean)

number of years of residence for Low-Income respondents was six years, while the mean length of residence for those from the General Population was 19 years.

TABLE 11  
COMPLETED EDUCATION BY SAMPLE

Completed Education	General Population	Low-Income
Some H.S.	5	20
H.S. / G.E.D.	14	35
Some College / Tech. School	9	18
Voc. / Tech. Diploma / Certificate	13	9
B.A. Degree	16	7
M.A. / Ph.D.	5	--

As shown in Table 11, there is a strong relationship between the samples and completed education for adults in the BI-CAP area. In essence, respondents from the General Population are more likely to have completed vocational training or have a college degree than Low-Income area residents. Low-Income respondents prevail with some high school, completion of high school, or attaining some college or technical school.

**IMPORTANT NEEDS IDENTIFIED BY RESPONDENTS:** The next two pages of the questionnaire focused on needs (housing, health, childcare, employment, transportation, and financial/legal needs) that respondents identified. Analyzing the data from the two samples that reported a particular component as being an important need reflects the difference between respondents from the two samples.

**HOUSING:** Table 12 shows that Low Income respondents have strong needs in several areas, including the need for

assistance with utility payments (energy assistance), as well as a rent/or a security deposit. Note that for the Low-Income respondents, six of the housing issues had more than 40% of the respondents reporting that the issue was an important need, while none of the responses for the General Population reached 25%. Thus, compared with the low percentages of General Population respondents reporting a housing issue being an important need, **numerous housing issues are highly significant, and needed, for those BI-CAP area residents who have low incomes.**

TABLE 12  
HOUSING NEEDS IDENTIFIED AS  
“IMPORTANT” BY SAMPLE

Housing need	General Population	Low-Income
Locating an Emergency Shelter	4%	30%
Energy Assistance	22%	57%
Foreclosure prevention assistance	4%	12%
Affordable housing	--	48%
Help buying a home	4%	22%
Help with home repairs	15%	31%
Energy efficiency	14%	43%
Getting landlord to make repairs	4%	24%
Rent/ security Deposit	--	49%
Mortgage/rent Payments	--	45%
Increase the # of safe rentals.	4%	41%
Increase home Ownership Opportunities	4%	37%

**HEALTH / NUTRITION:** The health issue with the largest “important need” response for Low-Income respondents was finding good health insurance that was affordable (41%). This issue also generated the largest health response from the General Population as well, at 38%. Ongoing or emergency mental health care was also very important for 24% of the Low-Income respondents, but for only 12% of the General Population. The other health need topics generated responses of 10-34% for Low-Income respondents, while the identified range for the same issues for the General Population varied from 0-17%.

**HEAD START / CHILDCARE /**

**PARENTING:** None of the topics in this area was identified as an important need for General Population respondents. The situation was different for respondents from the Low-Income sample, where no issue had a response below 16%, and five issues reached 20%+, with the highest at 27%. The issue deemed an important need for the largest percentage was “Preschool (ages 3-5) programs”.

**EMPLOYMENT:** Table 13 shows the comparison in sample responses to the issues focusing on employment. **Of great importance for Low-Income respondents is the issue of “finding a full-time job at a wage that will support my family” (48%), but as can be quickly observed, that issue also generated the largest response (26%) from the General Population sample as well.**

TABLE 13  
EMPLOYMENT NEEDS IDENTIFIED AS  
"IMPORTANT" BY SAMPLE

Employment Issue	General Population	Low-Income
Knowing what jobs are available	21%	34%
Training for the job I want	17%	33%
Clothing / tools for work	14%	31%
Finding full-time work at a wage that will support my family	26%	48%
Learning how to Interview, or complete a job application	14%	28%
Help start or grow my business	4%	24%
Employment opportunities for youth ages 16-24	4%	20%

**TRANSPORTATION:** As might be expected, transportation issues were significant to Low-Income respondents, and considerably less so for respondents from the General Population. The issue that generated the largest percentage of Low-Income respondents (55%) related to having funds to pay for car expenses, including insurance and license tabs. That same issue only generated a response from 12% of the General Population respondents. Having access to public transportation was an important need for 27% of the Low-Income respondents, but not at all for the General Population. "Having funds to pay for car repairs" was also an important need for 46% of the Low Income respondents, but for only 12% of the General Population.

**FINANCIAL / LEGAL ISSUES:** Most of the financial / legal responses marked as "important needs" were made by Low-Income respondents. The two issues generating the largest percentages of respondents viewing the issue as an important need were "Help with ways to raise my income" (33%) and "Help saving money for the future" (32%). These same issues generated identical responses from 14% and 9% (respectively) from the General Population.

**RATING GENERAL NEEDS:** Table 14 provides the percentages and ranking of the general needs. As shown, both samples ranked employment as the greatest need, and for Low-Income respondents, housing ranked 2<sup>nd</sup>, while transportation ranked 3<sup>rd</sup>. For the General Population, health/nutrition and financial/legal issues were as important as transportation, and more important than housing and childcare/parenting.

TABLE 14  
RANKING OF GENERAL NEEDS  
IDENTIFIED AS "IMPORTANT" BY  
SAMPLE  
(in percentages and ranked)

General need	General Population	Low-Income Sample
Housing	4% / 5.5	48% / 2
Health / Nutrition	12% / 3	31% / 5.5
Head Start / Childcare / Parenting	4% / 5.5	31% / 5.5
Employment	17% / 1	53% / 1
Transportation	12% / 3	45% / 3
Financial / Legal	12% / 3	33% / 4

**SERVICES USED:** There were 36 services identified for respondents to check if used, and if helpful. Six of the services were used by five or fewer individuals, including Senior Programming, Foreclosure Prevention Assistance, Budget / Credit Counseling, Adult Education, Vocational Rehab, and Appliance Replacement. In contrast, some services were frequently noted as being used, including Energy Assistance, Medical Assistance, WIC, and Food Support. **Among those services identified as being very helpful were: Energy Assistance, early Childhood Education, Public Health Services, Medical Assistance, Head Start, Food Shelf, WIC, and Food Support.**

Some services were used exclusively by Low-Income respondents, including Senior Programming, Emergency Services for help with rent, Budget / Credit Counseling, Information and Referral, Family Planning, Alcohol / Drug Counseling, and Domestic Violence Counseling, as well as others. Some of the services were used by respondents in both the General Population and Low-Income samples. When respondents from both samples used the service, Low-Income respondents were the more frequent users. One example of differential use would be Food Supplement, where two General Population respondents reported use that was helpful, while among Low-Income respondents, seven reported using the service only, two checked that the service was helpful only, while 26 reported that they had used the service and found it helpful.

**SERVICES THAT WOULD BE HELPFUL THAT ARE LACKING IN THE COMMUNITY:** **Affordable housing and more housing support for homeless were the two most frequently identified services that respondents believed were**

**lacking in the community. Access to transportation, and employment services, were also noted as needed services among respondents.** Low-Income respondents reported 20 services that were lacking, while the General Population identified six. While some comments were from respondents in only one sample, other areas of need—including yard / home maintenance, dental resources, and affordable housing—were identified by respondents in both samples.

#### **OTHER RESPONDENT COMMENTS, CONCERNS, OR SUGGESTIONS:**

Additional areas of need were identified in the comment section, including the need for transportation options, more Section 8 housing options, more childcare options, as well as weatherization for homes.

**MEETING THE GOALS OF A NEED ASSESSMENT:** As noted, the goals of a needs assessment are: [1] **Document** the needs of low-income residents. Recognizing that the obtained data used in the analysis are not exhaustive, but illustrative of the needs of Low-Income respondents, Tables 5-14 show the differences between the sample from the General Population and the sample of Low-Income respondents. **In virtually every table, the differences are clear, Low-Income respondents have more needs than the General Population respondents.** [2] **Determine** if the needs of low-income residents have changed. Table 15 shows that US Census data on poverty from the 2010 BI-CAP Needs Assessment Report are **lower** than the most recent Census data for the same area. Whether the increase in poverty is entirely the result of the Great Recession is not clear, but **continuing difficulties, particularly the need for employment, and adequate compensation are important factors in helping Low-Income residents obtain self-sufficiency.** [3] **Help determine** whether

new programs should be created to assist BI-CAP residents. **Several issues confronting BI-CAP residents have been identified in this report, including the following:**

- (1) projected population growth in Beltrami County is low, while the projected loss of 200 residents from Cass County could be a concern;**
- (2) both counties continue to have higher percentages of residents below poverty than the State as a whole;**
- (3) post-secondary educational attainment is lower than the State percentage, which is particularly true for Cass County;**
- (4) unemployment continues to remain high in the BI-CAP area, particularly in Cass County;**
- (5) more than 50% of all jobs in the two counties pay less than a supporting wage for one employed adult family member;**
- (6) employment needs register at high levels for both Low-Income respondents, as well as those from the General Population;**
- (7) some low-income BI-CAP area residents are homeless or live in a shelter; and more affordable options or more housing support for the homeless were identified as helpful services that were currently lacking;**

(8) some respondents identified services that were lacking, but in reality were available through BI-CAP, which would indicate that some programs are either not well-known, or some individuals—whether newcomers or otherwise—are unaware of their availability; and

(9) several Low-Income respondents receive Energy Assistance, Head Start, WIC, and/or Food Support. Although some of these programs were used by respondents from both samples, other helpful services were used exclusively by Low-Income respondents.

**TABLE 15  
COMPARISON OF PERSONS BELOW  
POVERTY IN THE BI-CAP AREA IN  
2008 AND 2012**

	Beltrami County	Cass County	MN
Persons below poverty 2012	21%	16.5%	11%
Persons below Poverty 2008	17%	14.5%	10%

**COUNTY DIFFERENCES IN NEEDS:**

While we earlier noted some demographic differences between Beltrami and Cass Counties, the question arises as to whether there are significant differences in need between Low-Income respondents from these counties. Table 16 shows the client household types for each county, with Beltrami County being more diverse, and having a substantially larger percentage of single parent-females than Cass County. On the other hand, Cass County has the majority of their respondents in the 2-Parents with children category. As a result of these county differences, we might anticipate greater needs stemming from Beltrami County, which is what we observe in Tables 17 and 18.

**TABLE 16  
LOW-INCOME HOUSEHOLD TYPES BY  
COUNTY**

Household Type	Beltrami County	Cass County
Single Parent-Female	48%	26%
Single Parent-Male	5%	---
Single Person	3%	---
2-Parents w/C	30%	61%
2 or more Adults/ no children in house	10%	10%
Grandparents raising grandchildren	5%	3%

Larger percentages of the **Low-Income respondents in Beltrami County express greater housing and employment needs in almost every need category compared with Low-Income respondents from Cass County**, as shown in Tables 17 and 18. Differences between the two counties are also reflected in income, with 44% of Cass County respondents in the 0-\$16,999 income category, compared to 79% of the Beltrami County respondents reporting income in that range (data not shown).

**TABLE 17  
EMPLOYMENT NEEDS IDENTIFIED AS  
“IMPORTANT” FOR LOW-INCOME  
RESPONDENTS BY COUNTY**

Employment Issue	Beltrami County	Cass County
Knowing what jobs are available	31%	38%
Training for the job I want	37%	27%
Clothing / tools for work	34%	27%
Finding full-time work at a wage that will support my family	53%	41%
Learning how to Interview, or complete a job application	29%	27%
Help start or grow my business	25%	23%
Employment opportunities for youth ages 16-24	24%	15%

**BI-CAP STAFF, BOARD, AND COMMUNITY PARTNERS ASSESS LOW-INCOME NEEDS:**  
A total of 54 BI-CAP Staff, Board, and Community Partners (professionals) completed a brief questionnaire with their

**TABLE 18  
HOUSING NEEDS IDENTIFIED AS  
“IMPORTANT” FOR LOW-INCOME  
RESPONDENTS BY COUNTY**

Housing need	Beltrami County	Cass County
Locating an Emergency Shelter	40%	12%
Energy Assistance	65%	46%
Foreclosure prevention assistance	17%	4%
Affordable housing	62%	28%
Help buying a home	26%	17%
Help with home repairs	30%	32%
Energy efficiency	47%	38%
Getting landlord to make repairs	32%	12%
Rent/ security Deposit	62%	31%
Mortgage/rent Payments	53%	35%
Increase the # of safe rentals.	51%	25%
Increase home Ownership Opportunities	44%	25%

views about how important specific needs were for area low-income households (housing, health / nutrition, etc.). Those needs were the same as identified on pages 3-4 of the General Population and Low-Income questionnaire. On absolutely each item for every need, a higher percentage of professionals identified the item as an “important need” than Low-Income respondents, who were generally higher than the General Population. Two tables, Tables 19 and 20, illustrate this outcome. Table 19 shows a familiar table, focusing on employment issues, while Table 20 shows the data for the transportation statements.

TABLE 19  
GENERAL POPULATION, LOW-  
INCOME, AND PROFESSIONAL VIEWS  
OF EMPLOYMENT ISSUES AS AN  
“IMPORTANT NEED”

Employment Issue	Gen. Pop.	Low-Income	Prof.
Knowing what jobs are available	21%	34%	59%
Training for the job I want	17%	33%	65%
Clothing / tools for work	14%	31%	44%
Finding full-time work at a wage that will support my family	26%	48%	85%
Learning how to Interview, or complete a job application	14%	28%	65%
Help start or grow my business	4%	24%	26%
Employment opportunities for ages 16-24	4%	20%	52%

**SUMMARY AND CONCLUSIONS:** The 2013 BI-CAP Needs Assessment was initiated in the Fall of 2013, focusing on two samples, one from the General Population (randomly drawn from an area phone book), and one of Low-Income residents who were being served by BI-CAP and/or other agencies.

TABLE 20  
GENERAL POPULATION, LOW-  
INCOME, AND PROFESSIONAL VIEWS  
OF TRANSPORTATION ISSUES AS AN  
“IMPORTANT NEED”

Transportation Issue	Gen. Pop.	Low-Income	Prof.
Having access to public transportation.	---	27%	72%
Having dependable transportation to/ from school/work.	9%	44%	89%
Having transportation for medical appointments.	9%	38%	72%
Having funds to pay for car repairs.	12%	46%	70%
Having transportation to get school age children to child care or other activities.	---	36%	68%
Having funds to pay for car insurance, license tabs, or other vehicle expenses.	12%	55%	63%

Several features of the two counties were identified, including population shifts of limited growth in Beltrami County and a projected loss of 200 residents from Cass County. Each county has more than 10% American Indian population, and both counties register a larger percentage of persons below poverty than the State. Unemployment is higher in both counties than the State average, which has been true for several years.

There were 93 questionnaires returned from low-income residents of the two counties. Of all returned questionnaires from both samples (132), 31% were from Cass County. Sixty-six percent of all respondents were white, 28% were Native American, while Black respondents comprised five percent and Hispanic respondents were one percent of all respondents.

Noted earlier in this report was that younger adults tended to characterize the Low-Income sample, while older adults largely comprised the General Population. The majority of General Population respondents earned \$35,000 or more, while the great majority of the Low-Income sample earned less than \$35,000. Also noted was the fact that General Population respondents were more likely to have completed vocational training or have a college degree, while most Low-Income respondents had some high school or a high school diploma (or GED).

**Employment was characterized as the greatest need by Low-Income respondents, as well as for the General Population. Recovery from the Great Recession is not complete yet, and unemployment remains high in the BI-CAP area, particularly in Cass County. Housing and transportation were ranked 2<sup>nd</sup> and 3<sup>rd</sup> as “important needs” for Low-Income respondents.**

Compared with the recent past Table 15 reflected on the fact that US Census data showed more people below poverty in 2012 than in 2008 for the State as a whole, but

also for the BI-CAP area, with the higher rate in Beltrami compared to Cass County.

Tables 16-18 in the Report comprised a separate cross-tabulation of employment and housing needs for Low-Income respondents only. Beltrami County Low-Income respondents indicated that their identified needs were considerably greater in virtually all topical areas of employment and housing. Finding full-time work, getting the training for a desirable job, and getting help to learn how to interview or complete a job application were major needs for Beltrami County-Low-Income residents in the sample.

The organization goals and tasks for BI-CAP are made more difficult with a difficult economy and slow recovery from the Great Recession. Helping people prepare for limited employment opportunities is difficult, and BI-CAP staff will need to remain positive and supportive for residents who have needs. Whatever BI-CAP can do to assist in economic development, or create programs that will assist their clients to be prepared for new employment opportunities will be extremely useful to area residents.

#### ENDNOTES:

- [1] [www9.Georgetown.edu/grad/gppi/hpi/cew/pdfs/Minnesota.pdf](http://www9.Georgetown.edu/grad/gppi/hpi/cew/pdfs/Minnesota.pdf)
- [2] Lerner, Maura. 2014. Program to aid poorer students coming to U. Minneapolis **StarTribune**, January 16, p. B8.
- [3] [www.jobsnowcoalition.org](http://www.jobsnowcoalition.org)
- [4] Ibid.

