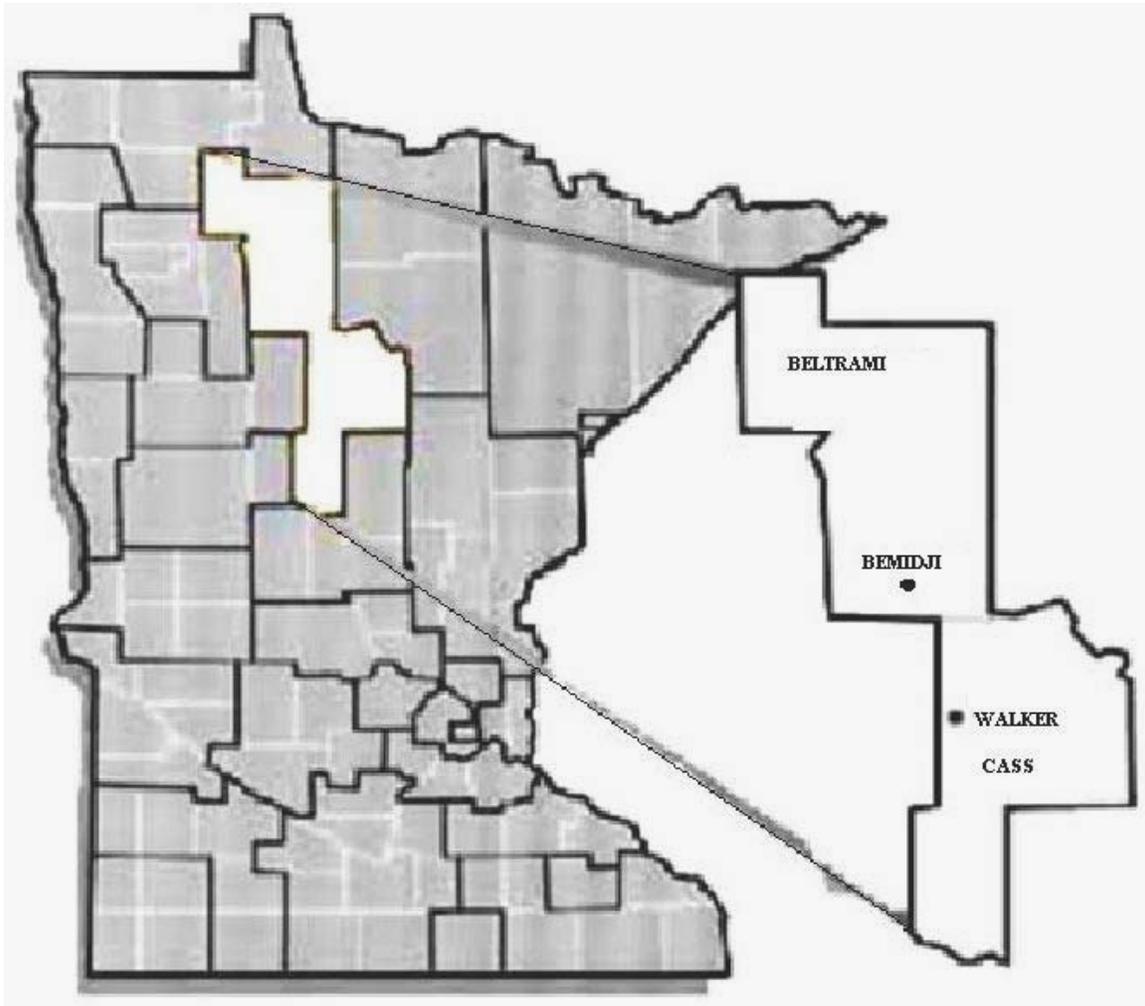


BI-COUNTY COMMUNITY ACTION PROGRAMS, INC.

COMMUNITY NEEDS ASSESSMENT

2010



OUR MISSION: Help low-income people obtain self-sufficiency.

OUR VISION: Eliminate poverty in Beltrami and Cass Counties.

BACKGROUND TO THE PROJECT:

Periodically community action agencies are required to complete a needs assessment of low-income residents in the counties served by the agency. A major goal of a community action agency needs assessment is to help determine if the needs of low-income residents have changed, or if new programs are needed to assist area residents. Client respondents, as well as respondents who are not clients, have a voice when they complete a questionnaire, and may also have a sense of contributing to the agency mission. Additional information is obtained when other area Service Providers (Community Partners) are also involved in assessing needs and services for low-income residents.

The Bi-County Community Action Program agency (BiCAP) is located in Bemidji in Beltrami County, with an office in Walker, Minnesota, which is located in Cass County.

BiCAP AREA DEMOGRAPHICS: The BiCAP area, as shown in Table 1 has an estimated population (2009) of nearly 73,000 residents. In the BiCAP area, the percentage of change in population since 2000 is equal to the anticipated growth for the state as a whole, although the expected growth for Beltrami County exceeds the state projection, while the Cass County growth is below the anticipated statewide population growth.

Table 2 shows select population characteristics for the BiCAP area. Both Beltrami and Cass Counties exceed the state percentage of residents age 65+, and compared to the state average, each county exceeds the percent of residents below the poverty level. One other characteristic of the BiCAP area is the large number of American Indian residents. In Beltrami County, 20 percent of the residents are American Indian, while that’s the case for 11 percent of the residents in Cass County. Each county is home to an Indian Reservation, with the Red Lake Reservation in Beltrami County, and the Leech Lake Indian Reservation in Cass County.

TABLE 1
POPULATION COMPARISONS BY
COUNTY, AGENCY AREA, AND STATE

Geographical Area	2000 Population	Est. 2009 Population	% Change
Beltrami	39,650	44,350	+11.9
Cass	27,153	28,534	+ 5.1
2-County Agency Area	66,803	72,884	+ 7.0
Minnesota	4,919,492	5,266,214	+ 7.0

TABLE 2
POPULATION CHARACTERISTICS BY
COUNTY AND PERSONS BELOW
POVERTY (2008 DATA)
(in percentages)

County	% under 5	% 65+	% below poverty
Beltrami	7.6	13.1	17.0
Cass	6.5	19.3	14.5
Minnesota	6.9	12.5	9.6

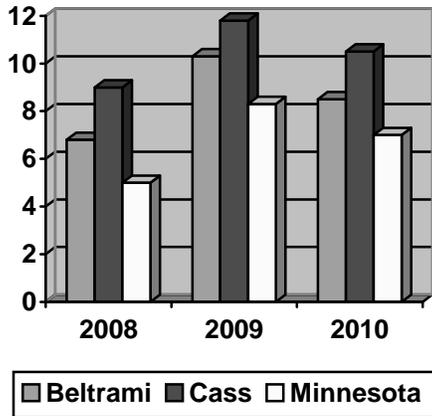
While persons of Hispanic or Latino origin comprise less than two percent of the population, other percentages of people of color are minimal, and 77 percent of Beltrami County residents and 87 percent of Cass County residents are white.

Census data indicates that private nonfarm employment increased 37 percent between 2000 and 2007 for Cass County, but only eight percent in Beltrami County. However, the financial crisis of 2007-2010 may have wiped out some of those gains in the BiCAP area as the Great Recession has done in many regions. Figure 1 (see next page) reflects the change in the unemployment rate from April of 2008, through April of 2010. Certainly the spike in unemployment appears in 2009, but in all three years both Cass and Beltrami counties exceed the State unemployment rate, with the Cass County unemployment rate consistently higher than Beltrami County.

Date are only available for one county, but Native Americans owned just over six percent of the businesses in Beltrami County.

Figure 1

Unemployment Rates for April, 2008-2010



A 2009 report titled **The Cost of Living in Minnesota**, prepared by the JOBS NOW Coalition, uses the figures in Table 3 for meeting monthly basic needs for various sizes of family units. The JOBS NOW figures differ from the federal poverty guidelines, but the tabled figures are deemed more realistic because they [1] take into account current consumption patterns, [2] consider childcare as a basic need, and [3] reflect costs that are not pegged to the cost of food. Within cells there are differences between the two counties, but substantial numbers of employers in each county pay less than the calculated minimum need.

A recent news article (Marcotty, 2010) reported that Cass and Beltrami Counties are “in the bottom 5” of health outcomes for the 85 Minnesota counties, suggesting that county residents and leaders could become proactive and change the existing conditions in their county.

THE 2010 COMMUNITY NEEDS

SURVEY: The 2010 questionnaire was distributed to a substantial sample of clients via either mail or a hand-out distribution system. Of the 600 client questionnaires, 420 clients received their questionnaire by mail, with each county having 210 recipients. The mailed questionnaires were posted on June 1, with the request that they be returned by June

18th. The hand distribution questionnaires were to be collected and returned by the same date. The reason for the specified return date was that BiCAP had a drawing for 20 \$25 food gift cards if questionnaire recipients would return the completed questionnaires by June 18th. BiCAP staff were hopeful that questionnaire recipients would volunteer to participate, and the food gift card was an incentive to get them returned promptly. Community recipients of the questionnaire were also told on the cover letter that participation in the drawing was voluntary, and that no one was obligated to provide a phone number and participate in the drawing.

TABLE 3
MONTHLY BASIC NEEDS BUDGETS BY
FAMILY SIZE (2009 DATA)
 (Beltrami County Data = top line within each cell with Cass County Data = bottom line)

Family Size	1 Adult	1 Adult + 1 Child	2 Adults + 2 Children 1 FT worker	2 Adults + 2 Children 2 FT workers
Monthly Total	\$1857	\$2625	\$2672	\$4288
	\$1844	\$2671	\$2497	\$4228
Annual Income	\$22,284	\$31,500	\$32,064	\$51,456
	\$22,128	\$32,052	\$29,964	\$50,736
Hourly Wages	\$10.71	\$15.14	\$15.42	\$24.74
	\$10.64	\$15.41	\$14.41	\$24.40
% Jobs Below Required Wage	36%	60%	61%	46%
	35%	61%	57%	45%

The questionnaire was a booklet of seven easy-to-read pages covering needs in numerous areas, including employment and education, children, transportation, financial or legal issues, housing, youth, health, seniors, food and nutrition, and quality of life

and self-help issues. Respondents were asked to check the statements in each area where they had a need. In addition to these questions, they were asked which county they lived in, whether they lived on a reservation, and whether they were currently using one or more of the BiCAP services or programs.

The same questionnaire was available for distribution to an additional 400 low-income area residents who could be given the questionnaire through other area social service providers. Both non-client and client respondents were equally eligible for the food gift drawing if they provided a telephone number.

In addition to samples of clients and non-clients, a questionnaire covering the same topics was mailed to 100 area community organization partners. BiCAP Board and staff were also asked to complete the community partner questionnaire. Community organization representatives and BiCAP Board and staff were not participants in the food gift card drawing.

All respondents who received the questionnaire by mail—whether clients, Board, staff on lay-off, or community partners—received a stamped-addressed return envelope in which to return the completed questionnaire.

The cover of the seven-page Community Needs Assessment questionnaire used for the clients and other low-income area residents had the BiCAP 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 BiCAP. 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 BiCAP plan services to meet those needs. The cover letter provided directions to complete the questionnaire, with a request that the completed form be mailed to arrive by June

18th. While the contractor was not identified on the cover, those who were returning the questionnaire by mail would be aware of that information, because of the company name and address on the return envelope.

Information on the 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.”

RETURNED QUESTIONNAIRES: A total of 179 client and general population questionnaires were returned, although there was considerable variation in completeness. For example, 23 respondents did not provide their county of residence, and 26 did not indicate if they were currently using BiCAP services. Six questionnaires were returned blank. Thus, 173 completed questionnaires returned by July 20, 2010 comprised the client / non-client low-income database.

DATA ANALYSIS: Of the 156 who reported their county residence, 105 lived in Beltrami (67%), while 51 lived in Cass County (33%). A total of 23 respondents (16%) reported that they lived on a reservation, and 63 percent of all reporting respondents (97 individuals) said they were currently using one or more of the BiCAP services.

In this report, BiCAP clients are referred to as clients, or as low-income respondents, while those who reported they were not currently using one or more BiCAP services are referenced as non-clients. Because all respondents were receiving assistance from BiCAP or another social service provider, all respondents are presumed to be low-income.

EMPLOYMENT & EDUCATION: The first statements related to whether there was a need in employment and education. A total of 35 Beltrami and 14 Cass residents reported that they needed a job, with most indicating that a higher wage position was desired. Ten

Native American respondents requested help in finding a job.

Educational interests among all respondents peaked at further education for a college degree, and advancing computer skills. Additional help was requested by more Beltrami than Cass County residents for help with resume writing and interviewing skills (11 to 1), clothes to wear for interviewing on the job (19 to 5), information and/or a loan to start a business (20 to 6), and help with financial aid to attend college or vocational school (21 to 2). In some instances (clothes to wear for interviewing, financial aid to attend school for example), respondents who were non-clients of BiCAP were more interested in assistance than those who were using BiCAP services or programs.

CHILDREN: Another topic covered in the questionnaire was the need for assistance for children. There were 53 Beltrami County residents who reported there were children ages 0-12 in their household, while 18 Cass County respondents reported children present, for a 3 to 1 ratio. The ratio for client vs. non-client respondents for children present was 1½ to 1. The analysis showed that most output tables were in identical proportions to the ratio of respondents, except in select areas. One such item was “community connections to assist with a child’s disability” where eight BiCAP users checked this item compared to only one non-client respondent. Eleven respondents from each client / non-client category requested help with childcare costs, and almost equal numbers of client and non-client respondents reported difficulty in finding the right kind of childcare.

TRANSPORTATION: Eleven statements regarding transportation needs and use were asked in the questionnaire. In some cases, non-client respondents expressed an equal or greater interest in assistance than the BiCAP low-income respondents, even though the BiCAP contingent comprised nearly two-thirds of the respondents. In other cases, the

needs of the client low-income respondents were clearly evident, as shown in Table 4.

Seven Native Americans wanted financial help buying a car, help determining whether a used vehicle was reliable before buying it, and help with repairs for a car they already owned, and 12 indicated a need for getting help with transportation costs.

TABLE 4
FREQUENCY OF SELECT
TRANSPORTATION NEEDS BY CLIENT
STATUS

Statement	Clients	Non-clients
Knowing how to drive or getting a driver’s license.	6	6
Financial help buying a car.	17	19
Affordable repairs for a car you already own.	37	18
Getting help with transportation costs.	30	20
Transportation to look for a job.	8	11
Transportation to health care appointments.	12	5

FINANCIAL OR LEGAL: Expressed needs in the financial or legal area covered 12 topics. Low-income client respondents were more likely than their counterparts to indicate a need for help starting a savings plan (20 to 14), help to complete a household budget or manage money (21 to 12), help to take care of bad debt (31 to 18), and help setting up a retirement plan (11 to 4).

HOUSING: While “housing large enough for our family” was a need for 15 clients and nine others who were not clients, needing help with a damage or security deposit was

an expressed need for only 10 clients but 14 non-client respondents. Eight Native Americans indicated a need for help with a damage deposit. Lower-income client respondents were more likely than their non-client counterparts in wanting help with a loan to purchase a home (21 to 13), help with home heating expenses (42-15), as well as help with replacing high energy appliances (21 to 6). Making their home more energy efficient was a need expressed by several respondents, regardless of whether they were clients or not (including 25% of the Native American respondents). Eight client respondents and one non-client individual reported the need for homeless/transitional emergency housing.

HOUSING FOR RENTERS: Just over 57 percent of Beltrami County respondents and one-third of Cass County respondents were renters. Among renters who used BiCAP services and programs, five respondents marked their need for help in preventing eviction, which was the case for only one individual from respondents identified as non-clients.

YOUTH: Among the 123 respondents reporting whether there were youth (ages 12-21) in their household, roughly equal percentages reported yes (33% of clients and 29% of non-client respondents). Expressed needs for youth included summer activities, recreational activities (and assistance paying for those activities), as well as youth employment opportunities. Over 60 percent of the Native American respondents who had 12-21 year-olds in their household indicated the need for employment opportunities for youth. While identified needs for several statements were infrequently checked, there was no statement that did not have a marked response from both client and non-client respondents.

HEALTH: Finding affordable health insurance, and finding a Dentist who accepts Medical Assistance/Minnesota Care as payment were the dominant needs of both samples in the health area. The dominant

need among Native Americans was finding a dentist who accepted Medical Assistance or Minnesota Care.

SENIORS: Thirty-six percent (36%) of client respondents and 19 percent of the non-clients reported that at least one person in their household was aged 60 or older. With two exceptions, most statements in the Senior area had few responses. These issues were needs expressed overwhelmingly by clients and included: the need for assistance with basic household chores, and assistance with yard maintenance and snow removal. Senior Native American respondents overwhelmingly identified a need getting personal care assistance so they could stay in their home.

FOOD AND NUTRITION: A total of 47 respondents reported a need for information and tips on ways to shop and cook while stretching food dollars, and 70 percent of these individuals were clients. Several respondents from both samples (as well as Native American respondents) wanted to increase the number of visits that could be made to a food shelf, nearly an equal number wanted more personal items to be available, and slightly fewer thought increasing the hours the food shelf was open was important. The communities proposed for additional food shelf locations were: Boy River, Backus, Bemidji, and East Gull Lake. There were 11 client respondents (and four non-client respondents) who identified a need for assistance in applying for food support programs.

QUALITY OF LIFE / SELF-HELP: Table 5 shows the array of statements that were frequently selected as needs by clients in the quality of life and self-help area. In addition, 11 low-income client respondents indicated a need for a support group to talk about common problems, with the problem areas being: financial issues, death of a spouse, family connections, single parent issues, mental illness and depression, sexual abuse, and physical illness.

TABLE 5
FREQUENCY OF MOST OFTEN
SELECTED NEEDS IN QUALITY OF
LIFE / SELF-HELP STATEMENTS BY
CLIENT STATUS

Statement	Clients	Non-clients
Affordable family recreation and community activities.	29	13
Finding an affordable place to socialize and exercise.	24	13
Help getting basic furniture and household items.	21	13
Help getting clothing.	17	12
Learning how to protect oneself against fraud, telephone scams, and identity theft.	14	10
Getting help to reduce loneliness and isolation.	14	5

Eleven of the 36 respondents who wanted help getting furniture and household items and eight of the 29 who sought help getting clothing were Native American.

Statements about having a computer in the home and internet use were also available to check in the Quality of Life area. Interest in having a computer in the home was expressed by 17 clients and 11 non-client respondents. Most would use a home computer for communication, education, or work-related tasks. Almost identical frequencies (17 to 9) expressed an interest in having access to the internet, where it would be most often used for education, work, or for accessing information.

THE COMMUNITY PARTNER

QUESTIONNAIRE: As noted earlier, a questionnaire covering the same topics as the client survey was mailed to 100 area community organizations. Members of the BiCAP Board as well as BiCAP staff were also asked to complete this questionnaire. There were responses from 43 community partners, 15 BiCAP Board members, and 67 BiCAP staff, for a total of 125 responses.

COMMUNITY PARTNER FINDINGS:

Helping individuals find jobs was deemed important for 72 percent of the community organization respondents, 47 percent of the BiCAP Board members, and 72 percent of the BiCAP staff. In the arena of concerns for children, important topics were obtaining mental health services for children, finding quality childcare providers, and getting help with childcare costs. Housing issues reflecting the concern of various community partner categories are identified in Table 6. In this table, the cell values reflect the percent of respondents who marked that particular statement; thus 67 percent of the 15 BiCAP Board respondents marked “Help make homes more energy efficient” as a client need. Note that the highest percentage of Community Partners checked homeless / transitional housing as a need, while BiCAP Board respondents were most likely to check locating safe affordable housing or educational about rental costs and utilities as the highest client housing needs, and BiCAP staff were most likely to report energy efficient needs, and loans to fix up existing homes as client housing needs.

Strong interest in three youth needs was consistently identified across all three community organizational categories. These non-ranked needs were [1] summer activities for older elementary students and young teens, [2] employment opportunities for youth, and [3] parenting education for teen parents.

TABLE 6
 FREQUENCY OF MOST OFTEN
 SELECTED NEEDS IN HOUSING BY
 COMMUNITY PARTNER RESPONDENT
 CATEGORY
 (in percentages)

Statement	Community Partner	BiCAP Board	BiCAP Staff
Help make homes more energy efficient.	53	67	66
Homeless / transitional housing.	58	67	58
Help locate safe, affordable housing.	53	80	57
Loan to fix up existing home.	42	73	66
Education about rental costs, utilities, etc.	44	80	61
Education about tenant or landlord rights.	44	67	58

Three identified transportation needs of low-income community members were identified by community organization respondents, with those needs being: [1] the need for help in determining whether a used vehicle is reliable before buying it, [2] the need for affordable repairs for a car you own, and [3] transportation to medical or dental appointments.

The dominant health need identified by various community organization respondents

focused on finding affordable health insurance, while the least need was for information on long-term care insurance. For Seniors, community organization respondents identified two major needs. One of these identified needs was for assistance with yard maintenance or snow removal, and the other was for getting personal care or household assistance so the respondent could stay at home.

Table 7 shows the largest responses to need statements in the financial / legal area, and again reflecting variation in response according to community partner respondent category.

TABLE 7
 FREQUENCY OF MOST OFTEN
 SELECTED NEEDS IN FINANCIAL /
 LEGAL BY COMMUNITY PARTNER
 RESPONDENT CATEGORY
 (in percentages)

Statement	Community Partner	BiCAP Board	BiCAP Staff
Help with completing a household budget and money management.	65	80	72
Help to remedy bad debt.	49	47	67

The largest response to food and nutrition statements was generated on the need for information on the best ways to shop to stretch food dollars, which about 50 percent of community partners and the BiCAP Board respondents identified as a need, while 72 percent of the BiCAP staff did so. A larger percentage of the BiCAP Board (67%) than either the BiCAP staff (48%) or community partners (41%) checked that there should be an increase in the number of times a family could use the food shelf each month. Having a food pantry open more hours, and carrying

more personal items were viewed as lower needs (i.e. lower frequency).

“Learning how to be a better parent / find parenting programs,” and “affordable family recreation and community activities” were the most likely identified needs of low-income residents in the quality of life / self-help area. Nearly three-fourth’s (73%) of the BiCAP Board viewed learning how to be a better parent (compared with 44% of community partners and 63% of BiCAP staff) as a client / low-income area resident need.

The last question on the community organization survey asked if there were other needs that were not covered, and if yes to list them. Nine responses were provided, six from BiCAP staff. These items were: community gardens to teach people to raise food; help racially diverse residents obtain work; increase networking between agencies; increase internet options at public locations; teach basic life skills; increase self-sufficiency education; increase outreach; increase rural housing options; and reduce isolation of single parents who have limited support.

SUMMARY: A random sample of clients from Beltrami and Cass Counties received a mailed questionnaire, with the same questionnaire distributed to other low-income residents by other social service providers. Community organization partners were also recipients of a questionnaire covering the same content.

The goal of the needs assessment was to determine if the needs of low-income residents had changed, or if new programs were needed to assist area residents. An analysis of the collected data was the means to help determine current needs of low-income citizens.

Although the majority of residents are white, substantial portions of the Beltrami (19%) and Cass county (11%) area are Native Americans. In both counties, there are larger

percentages of elderly, and impoverished residents, than for the State as a whole. The unemployment rate for the two counties also exceeds that of the State, and this has been the situation for past three years. According to **The Cost of Living in Minnesota**, at least 35 percent of the jobs in the BiCAP area pay wages below the monthly basic needs of various sized family units.

Major needs expressed by all low-income respondents included the need for work for 35 Beltrami County residents and 14 respondents from Cass County. Both completing a college degree and increasing their computer skills was important for many respondents. Meeting childcare costs, and getting help with transportation expenses or help repairing a car they already own were also expressed needs of BiCAP clients. Help starting a savings plan and taking care of bad debt, as well as assistance with damage deposit in obtaining housing were identified as important needs. Expressed needs for help for youth focused on “something to do” after school and during the summer, as well as youth employment opportunities.

Finding affordable health insurance, and finding a dentist who accepts Medical Assistance/Minnesota Care as payment were the dominant health needs. For Seniors, the expressed needs included help with basic household chores, as well as yard maintenance. Respondents were looking for ways to stretch their food dollars at the same time that food quality could be retained. Families were also looking for affordable ways for their family to participate in community and recreational activities.

Table 6 focused on views of community partner respondents about low-income housing needs, with the outcome being that among all housing issues, considerable variation in the most important needs were reflected in whether the respondent was a community partner, a member of the BiCAP Board, or a BiCAP staff member.

Community partner concerns with youth needs were consistent with those of low-income residents. Consistency between low-income respondents and community partners was also evident in identifying affordable health care as a major health concern, as well as the need to shop to stretch food dollars in the food and nutrition area.

At the time this Report is being written, housing foreclosures are prominent in the BiCAP area (107 properties in Beltrami County and 12 in Cass County). Foreclosures are part of the deep national recession the U.S. is having difficulty getting out of, and could last “for years” (Lee and Hamilton, 2010). What the present economic turmoil could create is very difficult times for those who are presently low-income and managing with some agency support. Exacerbation of their problems—without additional assistance or relief (such as a job)—might well force them to be homeless or less able to cope.

Recent BiCAP involvement under the American Recovery and Reinvestment Act, as well as additional crisis funding from Beltrami County have been instrumental in programmatic expansion. Existing BiCAP programs appear to be operating effectively to meet the existing needs of low-income residents. An enumeration of only some of the many BiCAP programs are identified here: Frail & Elderly; weatherization; Homeless Prevention and Rapid ReHouse; Small Cities Development Program; Crisis Program; Car Loan Down Payment Program, and Head Start and Early Head Start. BiCAP publishes a very informative Program Guide that describes virtually each program available to residents.

At present it is difficult for almost everyone who is unemployed to find work, so whatever BiCAP can do to assist in economic development or assist in preparing clients to be well prepared for employment interviews, the more likely they will be able to achieve their mission of helping low income people attain self-sufficiency. Perhaps BiCAP will

be able to take a leadership role in coordinating a cross-agency initiative to promote job growth in the area.

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