2013 COMMUNITY NEEDS ASSESSMENT
# Table of Contents

Executive Summary .................................................................................................................. 3

BACKGROUND ....................................................................................................................... 5
  Overview .......................................................................................................................... 5
  Community Snapshot ........................................................................................................ 5
  Population ......................................................................................................................... 5
  Education .......................................................................................................................... 8
  Ethnicity/Race .................................................................................................................. 10
  Housing ............................................................................................................................. 11
  Employment ....................................................................................................................... 16
  Unemployment ................................................................................................................. 17
  Household Income ............................................................................................................ 18

INTRODUCTION TO SURVEY RESULTS .............................................................................. 23

METHODOLOGY ..................................................................................................................... 24
  Survey Respondents .......................................................................................................... 25

DATA ANALYSIS ................................................................................................................... 26
  Education and Training Needs ........................................................................................ 26
  Food Security ..................................................................................................................... 30
  Barriers for Success and Self-Reliance ............................................................................. 31
  Services Being Utilized ...................................................................................................... 35
  Health Care ....................................................................................................................... 38

KEY FINDINGS & RECOMMENDATIONS ................................................................................. 41

COMMUNITY ACKNOWLEDGEMENTS .................................................................................. 43

RESOURCES ........................................................................................................................... 44
Executive Summary

The Economic Opportunity Act passed by Congress in 1964 began America’s War on Poverty. The CAP Agency was founded in 1965 as part of President Lyndon Johnson’s initiative to alleviate poverty at the local level and to improve the quality of life for people with low incomes.

The mission of the CAP Agency is to assist and empower people to achieve social and economic well-being by providing services in partnership with our communities. Our vision is to create a strong community with healthy individuals and families, quality education, safe and affordable housing and work that dignifies.

The Scott Carver Dakota CAP Agency successfully manages 24 programs and serves three counties. The agency has an annual budget of $19,491,000 and 170 employees. We serve over 50,000 people annually. The CAP Agency programs serve individuals of all ages living in our service area in the following areas: education; community outreach; crisis prevention; safe and stable housing; food and nutrition.

The three county service area of the CAP Agency is split between rural farmlands and 22 growing cities with a population as diverse as its geography. Two of our counties (Scott and Carver) are among the fastest growing counties in Minnesota. Scott County had nearly a 50% increase in population between 2000 and 2009. The diversity of our clients is much greater than the community overall. Each community has distinctive characteristics, strengths and needs that include multiple levels of housing, including low income housing, apartments, and mobile home parks.

Major employers include hospitals, shopping malls, automotive dealers, and medical centers. Large retailers, such as Target and Best Buy, provide job opportunities for local residents. Entertainment venues include Hazeltine National Golf Course in Carver County, Mystic Lake Casino in Scott County, and Buck Hill Ski Resort in Dakota County. Numerous lakes, rivers, and parks located throughout the three counties are widely used and provide relaxation and a variety of recreational opportunities for area residents and visitors.

The community survey completed during the spring of 2013 assisted the CAP Agency in understanding the greatest needs of residents in our service area. Survey respondents indicated a lack of dental services, health care, jobs paying a livable wage, access to childcare, and safe and stable housing to be the greatest needs of all families in the community.

Also interesting is the number of our clients who are receiving multiple services through our various programs. It shows a deep need for community support during a time when many families are struggling with under or unemployment, rising costs of rent, and lack of medical or dental insurance.

Future forecasts for our entire area show dramatic increases in population through 2030. Both Scott and Dakota Counties are expected to have close to 25% minority population. This change could potentially have a dramatic impact on the need for more interpreters for both written and verbal communications in the schools and by employers. The variety and number of primary languages spoken in the home is increasing dramatically, and by all indications is expected to continue as evidenced by students attending district public schools. A 2009 survey done by Wilder Research reported an increase
in African Americans and Spanish speaking residents in Dakota County homeless shelters from previous years.

In 2009, a “Hunger Solutions Minnesota” article indicated that many Minnesotans have less income for food due to the current economic environment. Food shelf use increased by 60% from 2000 to 2008. The primary users of a food shelf were the elderly, disabled and working poor. In the last few years, the number of middle class families accessing the food shelf has increased. Even with the increased use in Food Support programs, the State estimates that only 68% of those eligible for Food Support are participating in the program. Approximately 80% of seniors are not enrolled due to a variety of barriers and misconceptions about eligibility. The number of children receiving free or reduced price meals is a great indication of the struggles families are experiencing. The percentage of free and reduced price meals in public schools have increased between 3% and 7% from 2006 to 2010 in all three counties served by the CAP Agency.

In each of the communities in our service area, the average monthly rent amounts are far greater than the average amounts listed as “favorable” by the Minnesota Housing Coalition. The lowest average monthly rents are often in communities where employment opportunities are limited. The median cost of child care in our service area is often unaffordable to low income families. 36% of parents with low incomes report that child care expenses and locating child care have prevented them from accepting or keeping the kind of job they want.

This Community Needs Assessment describes the needs of people with low incomes from our service area and an internal assessment of the agency. We analyzed over a thousand survey responses from staff, community partners, and adult residents in our three county service area and used extensive secondary sources of information to arrive at conclusions about community needs. Annual assessment and planning are integral parts of the process we use to set goals and make changes or adjustments to improve outcomes and service delivery for our clients.

In addition to our internal process, discussed in greater detail under Methodology, members of our organization met with community leaders, county administrators, and professionals where these meetings served as a catalyst for our planning, action, and execution of the assessment. These conversations will continue as we shape our future strategic goals around meeting our mission and vision.
BACKGROUND

Every three years Community Action Agencies complete a comprehensive community needs assessment and internal evaluation, and develop recommendations for a plan of action (strategy) for the next 3 years that builds on organizational strengths and responds to identified community needs.

Overview

The following offers a summary of the questions that the Community Assessment Planning Committee must answer about the community in order to meet the planning needs of the agency, as well as the requirements of the Government Performance and Results Act of 1993:

- What has happened for low-income people in the past three years, particularly in terms of the ability to be self-sufficient and to achieve their full potential?
- What has happened for our community in the past three years?
- What needs of the low-income population is the community able to meet? Which ones not?
- What threats and opportunities for the community at-large and for people with low incomes in particular, can we foresee in the next three years?

Community Snapshot

Our three county service area covers 22 cities with an array of very unique and different landscapes that vary from rural farming communities with limited industry to urban areas that include large industrial areas, shopping malls, apartment complexes and golf courses.

Population

Within each community, there are distinctive characteristics, strengths and needs that include multiple levels of housing units such as single family homes, shelters, low income housing, apartment complexes and mobile home parks.

Carver County is the 11th most populated county in the state of Minnesota. In 2010, the median household income was $80,280. 4.7% of the county residents (in 2010) were living in poverty. The median age for Carver County residents is 36.3 years. In 2010, the largest racial/ethnic group is White (90.7%) followed by Hispanic (3.9%) and Asian (2.7%). In 2010, 29.9% of the county was under age 18 and 8.5% were over age 65.

Dakota County is the 3rd most populated county in the state. In 2010, the median household income of Dakota County residents was $72,850 and 5.6% of the residents live in poverty. In 2010, the largest racial/ethnic groups were White (82.3%) followed by Hispanic (6%) and Black (4.6%). And in 2010, 26.4% of the county population was under age 18 and 10% were over age 65. Dakota County’s population grew by 12 percent from 2000 to 2010 while the state population grew by eight percent during the same period. Dakota County represents an estimated 7.5% of the state’s population. Dakota County covers an array of developmental areas including over 246,000 acres of farm land.
Scott County is the 9th most populated county in the state of Minnesota out of 87 counties. In 2010, the median household income was $82,190 and was slightly more than households in Carver County. The median age in Scott County is 34.8 years. In 2010, the largest racial/ethnic group was White (84.5%) followed by Asian (5.6%) and Hispanic (4.4%). Also in 2010, 30.2% of the county was under age 18 and 7.7% were over age 65.

Data from new U.S. Census reports indicate that Minnesota’s overall minority population has grown to 17 percent. Between 2010 and 2012, Minnesota’s minority population grew by about 6 percent. Asians are the fastest-growing ethnic group in the state.

2012 population estimates by community within our service area compared to the population in 2009 are depicted in the next graph.

County population from April 2010 through July 2011 is portrayed by percent of change in the graph below.
Population forecasts by community within our service area are shown below as estimated by the Metropolitan Council as of 1/1/12 through 2030. According to the data, Lakeville appears to be the community with the greatest gain in households while Mendota Heights, South St. Paul and West St. Paul will remain level through 2030.

The next two graphs represent the percentage of county population by age group as determined through the 2010 US Census.
Within our service area, there are 18 public school districts that range in enrollment from 573 students in ISD 195 (Randolph) located in Dakota County to 26,715 students in ISD 196 (Rosemount-Apple Valley-Eagan) also located in Dakota County.

Educational attainment by County as well as City is available through the 2012 Census Data and is portrayed in the next two graphs. When comparing the three counties, Scott County had the lowest rate for both high school graduation as well as attending college.
Through an assessment of the data by city within our service area, Jordan, in Scott County, has the lowest rate of high school graduation while Mendota Heights, in Dakota County, has the highest rate of high school graduates. When reviewing data for college attendance, South St. Paul in Dakota County has the lowest rate of students attending college while Chanhassen in Carver County has the highest rate of students enrolled in college.

Public school enrollment by county is portrayed below.
Public school enrollment by school district follows. (Central Norwood, Watertown, Waconia & Eastern Carver County are in Carver County. Randolph through Rosemount Apple Valley-Eagan are in Dakota County and Belle Plaine through Shakopee are in Scott County.)

**Ethnicity/Race**

When reviewing US Census Data on Ethnicity by Race, it is apparent that smaller, rural communities are predominately White, while the urban communities are more diverse. Within our three county service area, the community of West St.Paul has the greatest percentage of Hispanic population; Shakopee the greatest percentage of Asian population and Burnsville the greatest percentage of Black population.
Minnesota Housing Partnership released a report by county in 2013 titled, “Home for All” with detailed information on household expenses, rental options and employment options. The report states, “when parents cannot afford safe housing, kids do not reach their full potential”. Following are graphs that depict the information from the report.
The Minnesota Housing Partnership reports indicate that the median sales price for non-foreclosed homes in Carver County is about $249,709 which is a real decrease of about 14% since 2006.* The housing affordability by occupation as displayed in the graph on the next page presents a picture of why many of our clients have difficulty being able to afford rent. The average income needed to rent a 2 bedroom apartment in Carver County is $34,293. Renters make up 18% of the county’s households as sited in the 2010 US Census. (*MN Department of Revenue Sales Ration Study, 2006 & Jan-Sept/2012)

In Dakota County, the median sales price for non-foreclosed homes is about $202,730 which is a real decrease of about 24% since 2006*. The average income needed to rent a 2 bedroom apartment in Dakota County is $38,880. 2010 US Census data indicates that renters make up 24% of Dakota County households. (*MN Department of Revenue Sales Ration Study, 2006 & Jan-Sept/2012)

In Scott County, the median sales price for non-foreclosed homes is approximately $225,020 which is a real decrease of about 19% since 2006*. The average income needed to rent a 2 bedroom apartment in Scott County is $40,439. Renters make up 16% of the county’s households. (*MN Department of Revenue Sales Ration Study, 2006 & Jan-Sept/2012)

The minimum wage earner would have to work 98 hours per week to afford the $920 rent for a 2-bedroom apartment.
The Metropolitan Council released a report in January 2011 that states, “Affordable housing is essential for stable families, vibrant neighborhoods, a strong economy and a healthy region. Housing is affordable when a family with a moderate or low income pays no more than 30-40% of its monthly income for housing”. The percent of income spent on housing by county, as per 2010 US Census Data, as well as the percent of income spent on housing by CAP Agency clients/participants is depicted in the graph below.

In review of the 2010 Census data on Median Household Income, Dakota County, the most populated of the three counties in our service area, has the lowest median income.
The percentage of individuals that are homeowners is portrayed below by county.
By city within our service area, the percentage of homeowners is shown in the next chart. The greatest percentage of homeowners is in Victoria (Carver County) while the smallest percentage is in West St. Paul (Dakota County).
Unemployment

Unemployment rates continue to plague our service area as much as the rest of the country. Although the percent of unemployed may have dropped, there continues to be many people that have either stopped searching for employment or have taken jobs that pay lower wages or minimum wage.

Unemployment statistics are available at www.positivelyminnesota.com and are portrayed in the graph below for the period of July 2010 through July 2013.

---

**Scott County, 2012, Employment by Industry**

- Wholesale Trade: 5%
- Retail Trade: 10%
- Accommodation and Food Services: 17%
- Healthcare and Social Assistance: 10%
- Educational Services: 9%
- Construction: 7%
- Arts, Entertainment, and Recreation: 6%
- Administrative and Waste Services: 5%
- Professional and Technical Services: 5%
- Public Administration: 6%
- Other Services: 4%
- Other Employment: 2%
- Transportation and Warehousing: 3%

---

**Unemployment by County**

Bar chart showing unemployment rates in Scott, Carver, and Dakota counties from 2010 to 2013.
Household Income

The Minnesota Department of Health in 2011 released a document regarding household income that states, “a person’s or family’s (household) income affects their ability to pay for the basic needs of daily life (including) housing, food, clothes, health care, and education. Higher incomes allow access to better quality housing materials that reduce the risk of contact with lead, asbestos, mold, rodents, and dust. Looking at household income in a community can help planners find areas that would benefit from better access to jobs, training, and improved job stability. While we usually think of a disease, injury, or chemical as causing a health problem, a person’s or family’s income can indirectly affect their health. Employment, more education, and higher incomes are all closely linked to improved health. Low income is linked to higher rates of illness and death. Studies show that people with low household income living in communities with varied levels of household income tend to be healthier than people with low income who live in communities where everyone’s income is low. Low income communities tend to have more businesses that sell fast food, alcohol, and cigarettes. Over reliance or abuse of these products can cause serious health problems”.

Graphs portraying median income by county; median income by community; hourly wage versus living wage; living wage calculation and typical hourly wage are portrayed on the following pages.

The St. Paul Pioneer Press on 9/19/13 released an article that states, “Median household income held steady in Minnesota, at about $58,900, but after adjusting for inflation, the typical household was still bringing in $2,000 less than it was in 2008. Incomes have been stagnant since 2000, said state demographer Susan Brower, and the median household income figure is also affected by the rising number of single-person households, particularly among the elderly”.

![Median Household Income by County](image)
Household type by county is portrayed in the three pie charts that follow.

**Scott County - Household Type (2010 Census)**

- Married families with children: 35%
- Lived alone: 18%
- Non-family household: 6%
- Families without children: 32%
- Unmarried families with children: 9%

**Carver County - Household Type (2010 Census)**

- Married families with children: 34%
- Lived alone: 21%
- Non-family household: 5%
- Families without children: 32%
- Unmarried families with children: 8%
Dakota County - Household Type (2010 Census)

- Married families with children: 26%
- Lived alone: 24%
- Unmarried families with children: 9%
- Non-family household: 6%
- Families without children: 35%
INTRODUCTION TO SURVEY RESULTS

The survey we conducted among clients from our three county service area tells a story. When we analyze the data, we recognize that our clients are not just numbers. They are families – working parents, retired seniors, children at the start of their educational journey. As an agency that specializes in addressing their needs, it is imperative that we listen. We must adapt and change as an agency in order to align ourselves with our mission and vision while responsibly addressing the needs of the people in the communities where we work and live.

As we become more familiar with the concept of suburban poverty, we are able to discover that while the geography may change, the need remains the same. Safe and stable housing, crisis prevention, education, food and nutrition, and community outreach are as critical in our three-county suburban area as they are in the cities they surround. The CAP Agency must continue to meet these needs, despite decreased funding and large-scale economic realities.

CAP will continue to seek opportunities to empower our clients, and help them move towards stabilization and mobilization. The primary goal for our agency and our clients is working with them to reach self-sufficiency. In that process, we must review the data on the following pages and recognize that before self-sufficiency, our clients need our assistance. Health care, housing, childcare, education and training – these are all themes from our survey where we have an opportunity to improve the lives of the people in our community. It is only after we consider these needs, and offer them through our comprehensive service delivery model, that we can help our clients reach their ultimate goal.
METHODOLOGY

The Community Needs Assessment is primarily intended to inform the CAP Agency’s strategic investment decisions. This report will be used by the CAP leaders as the basis for future strategic planning. The needs assessment report is the first step in creating a strategic plan. The findings are organized and published in order to identify priorities for the agency.

Three surveys were developed in an effort to collect data from our key stakeholders. It was determined that the CAP Agency had three strategic stakeholders: community members, staff, and community partners.

Before the survey was developed and distributed, a Community Needs Assessment and Strategic Planning Committee was created. This committee, comprised of CAP employees and Board members, was tasked with developing the survey questions after conducting the initial planning process.

After the survey development, the committee determined appropriate sample size, desired return rate, and a distribution plan for collecting the survey data. Information was gathered by the comprehensive surveys, designed to collect relevant and applicable data from the community, staff, and community partners.

The three surveys were distributed through multiple channels after being designed using Survey Monkey. Many agency employees assisted in the survey distribution process, which included delivering them to clients, offering translation services for non-English speaking community members, and providing either paper or electronic copies of the survey. Paper surveys were entered into our online analysis tool with the help of staff.

After the deadline for the surveys had passed, initial analysis of the data commenced. The Community Needs Assessment and Strategic Planning Committee was divided into three sub-committees, each focusing on a different stakeholder survey. A rubric was developed to provide consistent analysis and recommendations. Each sub-committee brought their initial analysis and recommendations to the larger committee, at which time these recommendations were prioritized while considering:

- What issues/needs can Community Action address on its own and which not?
- What internal strategies and goals shall we adopt?
- What new linkages should be developed to address priority need areas?

We understand that an effective needs assessment involves a complex process, requiring leadership buy-in, detailed strategic planning, and skilled analysis. The process is the first step in a comprehensive effort to address needs, identify gaps, and create as dynamic and effective a community organization as possible.

Approached from this broader perspective, the process itself can shed light on aspects of the community never before identified and pave the way to truly address the needs, resources and environment of the target population. In short, a comprehensive community needs assessment is much more than an onerous legislative requirement; it is the most effective way to ensure that our organization is on-track and addressing the greatest needs in our community.
This year, we received a total of 1282 survey responses through the distribution of three surveys: community members, staff, and community partners. Of those responses, the breakdown of participants is as follows:

- 805 community members
- 130 staff
- 347 community partners

We received a blend of responses from all three counties we represent:

- 479 Dakota County participants
- 459 Scott County participants
- 180 Carver County participants

The demographics for our survey participants are as follows:

- 78% White
- 14% African American/Black
- 11% Hispanic/Latino
- 3% Asian
- 3% multiracial
- 2% Native American/Alaskan Native

We received responses from a broad age range. Participant age ranges are as follows:

- Age 25-61: 56%
- Age 62-100: 34%
DATA ANALYSIS

Education and Training Needs

Q8 What is your level of education?

<table>
<thead>
<tr>
<th>Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School diploma</td>
<td>33.70%</td>
</tr>
<tr>
<td>Some College</td>
<td>23.70%</td>
</tr>
<tr>
<td>2 year degree</td>
<td>11.28%</td>
</tr>
<tr>
<td>9th-12th grade (did not...)</td>
<td>9.24%</td>
</tr>
<tr>
<td>GED</td>
<td>7.61%</td>
</tr>
<tr>
<td>4 year degree</td>
<td>7.47%</td>
</tr>
<tr>
<td>0-8th grade</td>
<td>5.03%</td>
</tr>
<tr>
<td>Master degree</td>
<td>1.49%</td>
</tr>
<tr>
<td>Head Start/Pre-school</td>
<td>0.41%</td>
</tr>
</tbody>
</table>

The survey data indicates that while over a third of respondents have completed high school, many of our constituents have not achieved a college degree, either 2-year or 4-year. However, a number of respondents have some college experience. There were 14 write-in survey responses that indicated completion of special vocational training such as beauty school or a specialized trade school or apprenticeship.

This is in stark contrast to the three-county average for high school graduation rates (94.5%), as well as the percentage of students who go on to complete college course work (39.2%). Only 23.8% of our clients have had the opportunity to complete some college course work, with a very low rate of college graduation at 7.8% for a 4-year degree. The average percent of Minnesotans who have attained a 4-year degree is 31.5%.

Demonstrated in this data is a clear and continued achievement gap that exists for low-income individuals.

---

**Housing & Expenses**

Safe, stable and affordable housing is an issue that continues to grow in the three-county service area. While this chart demonstrates that most of our clients rent, and shows a low rate of homelessness, many clients provided write-in answers. A total of nearly 10% of clients are homeless, living in temporary shelter, or are living with friends. However, combining categories and taking the written answers into account, a significant number of our clients are struggling with finding permanent housing.

Out of 26 write-in comments, five additional participants wrote that they are experiencing homelessness, or living in a hotel. Eleven respondents had other unique living situations, such as living rent-free in a home owned by a family member, paying for only lot-rent in a mobile home park, or sleeping on the couch of a friend or relative. Other write-in comments pointed to additional living situations, including senior housing or church-owned housing. A number of clients shared that their homes are not worth what they owe, and they are struggling to avoid bankruptcy, eviction, or foreclosure.

![Bar chart showing housing status in the past 12 months](chart.png)

- Rent: 58.48%
- Own: 26.19%
- I have Section 8 or other: 14.11%
- Living with family or friends: 7.06%
- Sheltered Homeless: 1.49%
- Lost home due to foreclosure: 1.22%

**Q13 Housing status In the past 12 months: (Choose all that apply)**

Answered: 737  Skipped: 45
While many of our clients are single females, or single females with children, the highest percentage of clients served at our agency are couples with children.

This graphic demonstrates that a significant portion of our clients’ income goes directly to the most basic housing needs. Families that are paying two-thirds or more of their income on basic housing can find that other expenses, even food or health care needs, can cause a hardship on the family’s financial situation.
Student loans and paying medical debt are both significant expenses for our clients. Daycare is another cost that can cause a hardship on a family seeking childcare in order to work full-time. Between these expenses and basic housing costs, a family could quickly find themselves overwhelmed.

Q31 Do you feel safe in your neighborhood/town?

Fortunately, our clients feel very safe in their neighborhoods. This factor is critical in maintaining safe and stable housing.
This graphic demonstrates our client’s food security. Food security remains a critical issue to our clients, and continues to grow. Most of our clients have received food benefits in the form of SNAP, food shelf distributions, WIC, free and reduced lunch, or senior nutrition services. The previous graphs (discussing primary household expense and debts that many of our families are carrying) highlight some of the reasons why our clients are in need of food support.
For many of our clients, physical disability is a primary reason for their inability to gain regular and stable employment. Another issue that is reflected in the responses is low pay – many households may need to hold multiple jobs in order to provide for their family, and sometimes holding multiple jobs is difficult or impossible depending on scheduling conflicts, the needs of children in the home, and other factors. However, another key issue that is revealed in this graph includes a lack of available and affordable childcare services during work hours. Both of these factors showing a high percentage of response on the survey may indicate a correlation. Some of our clients aren’t able to make enough income at their job to pay for necessary daycare, so staying home is a more affordable and viable option. In other circumstances, affordable daycare isn’t available, which then creates the barrier to employment.
For many of our clients, transportation is not a major hurdle. While there are some transportation issues due to a limited public transit system, the majority of our clients do have a car, or access to transportation to work, school, or shopping for basic needs. However, despite having access to transportation, high gas costs continue to be a barrier for reliable transportation. In other circumstances, clients have access to a vehicle, but the vehicle is in need of repair – which is an option many of our families cannot afford.
As many of our survey respondents do not use childcare services due to their age bracket, cost is far and above the primary issue for those seeking childcare. In addition to prohibitive cost leading to underemployment, those who can afford childcare often are working jobs that require them to work non-standard hours. These individuals have had difficulty finding childcare during the hours they require assistance.
A significant percentage of our survey respondents are retired, or of retirement age. As a result, there is a high percentage of participants that receive social security benefits. While this graphic indicates that nearly 50% of our clients earn wages from a job, this number is slightly skewed towards our older respondents. If we remove the 62-100 age bracket from the survey results, the number of our clients that receive earnings from a job is 68.2%. This number, in conjunction with our other response data, reflects the fact that our clients are hard-working individuals, whose wage may not support their housing, food, childcare and medical expenses costs. This information can help dispel the myth the recipients of public assistance do not work.
Services Being Utilized

This graphic continues to demonstrate the importance of our agency food security programs. Many of our clients are in need of basic food staples, and depend on public assistance to achieve this need. In addition to food security, our energy assistance program provides critical assistance with energy costs, helping to lower the cost families are spending on basic housing needs. As reviewed in a prior graphic, most of our clients are spending two-thirds of their income on housing expenses. Our programs help lower that ratio so clients can “catch-up” and move towards self-sufficiency.

In addition, it is important to note that many of our clients are seeking and receiving assistance from our agency through multiple programs. This could be due to a recent job loss, wages that are not livable, rising rental costs as renters surpass homeowners in the Twin Cities area, etc. This is why the CAP Agency’s comprehensive service delivery model is so important. It allows us to serve clients in any number of ways, without forcing them to seek help from multiple touch points in their community.

In 2013, CAP began the implementation of a new Client Management System. This system will make our service delivery model even more robust, and will allow us to meet the needs of clients in a more efficient and helpful way.
The CAP Agency’s vision is to provide families of our three-county area with the tools to help them achieve self-sufficiency. This graphic indicates that many of our clients are only in need of our services for a short time, or during a difficult period in their life. This graphic also points towards the common assumption that people receiving assistance have a tendency to rely solely on that assistance rather than their own abilities and opportunities. As indicated above, many of our clients are not using our agency resources as a crutch – they are using it to develop a level of stability that will allow them to grow in their independence.
Financial Factors

Q32 In general, do you feel in the LAST 12 months you are financially _____________?

Answered: 738 Skipped: 44

- Better off than 1 year ago: 11.92%
- Worse off than 1 year ago: 30.76%
- About the same as 1 year ago: 57.32%

Q33 In general, do you feel in the NEXT 12 months you will be financially _____________?

Answered: 725 Skipped: 57

- Better off: 29.66%
- About the same: 59.03%
- Worse off: 11.31%

While are clients are struggling and a significant number of them are in a worse financial position than they were in last year, many maintain a strong sense of optimism and hope. A very high percentage of respondents feel that they will be much better off within the next year. It is critical for us as an agency to provide them with the tools they need to be successful and to realize this goal.
Healthcare access continues to be a struggle for many of our clients, most of whom are currently relying on public insurance and Medicare. A percentage of our clients (13%) are without health insurance. This issue may be addressed significantly by the use of the health insurance exchange being enacted by MNSure at the start of October, 2013. The success of that program will be reflected in part by the results of our 2016 community needs assessment as compared to this year’s responses. Our agency, in anticipation of healthcare access remaining a major issue throughout the state, is partnering with both Dakota County and MNCAP to ensure we are a partner and resource for the MNSure process.
Access to healthcare through MNSure will also address many of the current health needs of our families. The need for dental services is a critical area of care that a large percentage of our clients cannot afford to maintain. Our agency addresses this issue in part by providing a location site for a mobile dental clinic that provides cleaning and other services to children receiving our services.
We are very happy to report that despite our need for growth and expanded services, our clients feel strongly that our agency is an asset to our three-county community. In addition, we are careful to ensure that our programs and services align closely with our mission, and our clients agree – with 89% of our clients agreeing that we adhere to our mission with each program we offer.
KEY FINDINGS & RECOMMENDATIONS

The survey results have made it clear that while our Agency has provided critical services to the three-county area, our work will need to grow to meet the future needs of our community. We asked survey participants what sort of expenses and issues they anticipated dealing with in the next year. This gave our clients an opportunity to write-in what their critical needs were. These write-in responses were then categorized in order to provide a consistent reporting opportunity.

The primary concern for our clients in the next year was meeting basic needs, such as food and shelter, with 23% of participants indicating their concern. Closely following at 21% were individuals who were interested in finding a job that paid better than their current position or finding a 2nd job in order to meet their basic needs. Another major concern for our clients was the affordability of health care, medication, and medical bills. 65% of our clients are in need dental services but cannot afford them, while 60% need medical services, and 51% need vision services.

Because of this continuing need for basic services, our primary recommendation is that we do not see any of our 24 programs discontinuing. In fact, we see expansion. In addition to the current services offered by CAP, we identified opportunities for potential growth.

One of the areas where we see the best opportunity for growth is through strengthened community services into Dakota County. Dakota, which has seen some of the most drastic population growth and change in our three-county service area, is in need of additional community resources in order to meet the need of the population. Our initial recommendations for Dakota County would include a food shelf modeled after our Scott County food shelf, as well as a Thrift Store. There is also some indication that the community would benefit from additional community services such as our Hope for the Holidays program or Backpack Distribution. While we would like to see these services expand into Dakota County, we recognize that for the 2013 Hope for the Holidays season in Scott County, we had a record number of applicants – many that had to be redirected to our Toy Drive program.

Affordable childcare was a frequent write-in request from many of our clients, and these comments were included under questions about education, income source, and employment. Many parents cannot afford expensive daycare fees while being employed full time in order to provide for their families. As a result, daycare is not a viable option – which limits many families in their employment opportunities. One participant noted that she would have the opportunity to make more money if she was able to work evening shifts at her job. Unfortunately, daycare options for those who work evenings are not common, and not very affordable for her. As a result, she is unable to achieve a higher level of income to provide for her children. Clients also wrote in to indicate that they did not have any daycare assistance resources for children with special needs.

As we conducted the survey itself, we received multiple requests for the survey to be translated into a number of languages. These requests reflect the multicultural population that is growing in each county, and the CAP Agency is well positioned to offer cultural awareness education to our community, as well as civic and business partners. This cultural awareness effort could take the shape of helping our three counties build cultural competency, as well as becoming an advocate in the community around issues of the culture of poverty.
Affordable housing continues to be a challenge in our community. In addition to CAP clients spending 73.7% of their income on housing costs (with the three county average only 28.6% of income), the number of people owning homes has decreased across the community. In the 2000 census, 83% of people across Carver, Scott and Dakota counties were homeowners. In 2010 that number decreased by 3%, and has continued to fall. Among our clients, only 26% are homeowners. A much higher percentage of our clients are renters at 58%. Meanwhile, renters have increased – which has created a demand on the rental market. This has driven prices up, making previously affordable options non-viable for many of our clients. Safe and stable housing is a pillar to our clients’ obtaining self-sufficiency, and it is a focus for our agency. As a result, we have to continue our work providing shelter for clients, while looking for opportunities to grow our housing programs. Federal and state dollars for housing resources continue to decrease, while agencies are unable to meet the growing need. This survey will allow our agency an opportunity to develop a funding strategy to bridge this gap in our community.

Job security and employment services are in high need, and many of our clients are looking for additional work training opportunities. What this survey has shown our agency is that at CAP, our clients WANT to work. They are interested and willing to obtain full time employment. However, there are still hurdles to our clients achieving this goal – one of these hurdles is a lack of professional training. This suggests that what our clients need from us is an opportunity to get the educational and development resources that they require to gain long-term and fair-wage employment.

While most of our clients do have access to transportation, those who are still struggling wrote comments about increased transportation options. While we are not positioned to start a transportation program through our agency, it is possible that the CAP Agency could play a role in service coordination and advocacy for our clients.

Throughout our survey, clients commented on feeling stuck financially due to medical bills, bad credit, past financial mistakes, and under or unemployment. One potential recommendation for CAP is to provide a degree of financial literacy education to our client services. Many of our clients have not been educated in managing bills, household expenses, and responsible budgeting. And despite their efforts, they are still borrowing and extending credit in order to pay for basic goods and services. 41% of our clients have borrowed money from friends and family in recent months for basic care, while 20% have a credit rating too low to get a loan or reasonable interest rate. Nearly 20% are regularly relying on credit cards in order to pay for food and other staples. Teaching our clients how to manage the money they do have, helping them navigate banking and avoid predatory lending practices, as well as providing an education around broader financial concepts could provide them with a skillset that will serve them as they work towards self-sufficiency.
COMMUNITY ACKNOWLEDGEMENTS

The Scott, Carver, Dakota CAP Agency would like to thank a wide-reaching group of people who worked together to ensure CAP had the resources it needed to carry out the 2013 comprehensive Community Needs Assessment.

Carver County Administration
Scott County Administration
Dakota County Administration
Office of Economic Opportunity (OEO)
CAPLAW
Minnesota Community Action Partnership
Minnesota Head Start Association
Scott, Carver, Dakota CAP Agency Head Start Program
Scott, Carver, Dakota CAP Agency Board of Directors

The efforts behind this survey were led by our Community Needs Assessment & Strategic Planning Committee. This committee, an ad-hoc group lead by Board Chair Liz Carlson and President/CEO Carolina Bradpiece, consisted of staff and Board members – all of whom contributed to the recommendations listed in this document. The members were divided up into three sub-committees, each of which focused on one of our survey areas:

Client/Community
Susan Hilla
Terry Hassan
Annmarie Zemke
Linda Leininger
Liz Carlson
Jim Ische

Community Partners
Joe Vaughan
Kathy Busch
Barbara Marschall
Lee Shimek
Bill Rudnicki
Dave Menden

Staff
Christie Rossow
Denise Loesch
Michelle Franke
Mary Korthour

Committee Co-Chairs
Liz Carlson & Carolina Bradpiece

Committee & Assessment Coordination
Mandi Morgart

The CAP Agency is also appreciative of the thousands of individuals who took the time to complete our surveys. Our clients, community partners, and staff have been invaluable to this process, and we are proud to have such an interconnected community. Additional thanks to our staff members who took the time to seek out clients for survey participation, and were invested in the survey and its results.
RESOURCES

In addition to community-driven environmental scans, data were also compiled from various statewide and national sources including:


Greater Twin Cities United Way: https://www.gtcuw.org/community_news/county_information/

Opportunity Index: http://opportunityindex.org/


Scott County Health & Human Services Plans: http://www.co.scott.mn.us/CountyGov/ReportsStudies/Countyplans/hhs/Pages/HealthHumanServices.aspx

Scott County Studies: http://www.co.scott.mn.us/CountyGov/ReportsStudies/studies/Pages/home.aspx

Wilder Foundation – Research: http://www.wilder.org/Wilder-Research/Pages/default.aspx

Minnesota Council of Nonprofits – Research http://www.minnesotanonprofits.org/research


Charts/Data: http://confrontingsuburbanpoverty.org/action-toolkit/charts-data/

Pew Research – Social Trends
http://www.pewsocialtrends.org/

NBC News – In Plain Sight: Poverty in America:
http://inplainsight.nbcnews.com