



# Community Needs Assessment

2024

**Education   Housing   Community Services**

## Mission

**Tri-County Community Action Partnership's (TCCAP) mission is to engage the entire community to listen to and partner with low income individuals and families to expand their opportunities to move out of economic poverty and toward prosperity.**

# **Community Needs Assessment**

**2024**

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## **Executive Summary**

The mission of Tri-County Community Action Partnership, Inc. (TCCAP) is to engage the entire community to listen to and partner with low income individuals and families to expand their opportunities to move out of economic poverty and toward prosperity. The organization is a 501(c)(3) non-profit agency providing high quality services throughout Crow Wing, Morrison and Todd Counties.

The information gathered from this assessment, validates the need to continue the essential services that TCCAP provides to the low-income individuals and families in the communities that it serves and to achieve its mission. The Covid-19 pandemic has exacerbated the needs whom TCCAP serves, whether it be loss of employment, loss of childcare, food insecurities or shelter. According to the US Department of Labor, the unemployment rate in the area TCCAP serves has nearly doubled between 2016 and 2020 going from average of 5% to 9.42%. There is a shortage in childcare centers and family licensed care. According to DHS Licensing information, Licensed Family-Based Care has decreased by 132 in Crow Wing County and 98 in Morrison County. While many households are receiving Supplemental Nutrition Assistance Program (SNAP) benefits, 3,617 households below the poverty level were not receiving SNAP benefits. Homelessness continues to be a problem in our service area. The Wilder Homeless Study in Minnesota shows a need for more affordable housing and an increase in services to help those in need. Currently, TCCAP provides limited resources for seniors in its service area. TCCAP's community partners identified assistance with lawn care and snow removal (68%) as a high need for seniors. Assistance with transportation for medical appointments and shopping, household chores and Medicare applications were additional

services identified. With the help of our partners, TCCAP is prepared to address these increased needs or fill a gap along with exploring ways we can enhance our services.

## **State of Tri-County Community Action Partnership, Inc.**

TCCAP has been serving the individuals and families throughout the three-county service area since 1965. During the past fifty-four years TCCAP has assisted families through a wide variety of programs that include: Weatherization, Home Rehabilitation Loans (MHFA), Solar Energy, Small Business Loans, SNAP Outreach, MNSure Navigator, Tax Clinics, Emergency Services, Head Start, Early Head Start and Child Care Partnerships.

TCCAP Weatherization Program installs equipment, materials and repairs designed to improve the energy efficient of homes. The program employs four full-time staff and works with contractors in the local communities. Weatherization partners with MN Power, Xcel Energy, Center Point Energy, Merc, Stearns Electric, and Crow Wing Power. There were 172 households that were impacted by this program in 2019. The program continues to grow and provide services to more and more households every year.

Our military personnel have been stretched since 9/11. Morrison County houses a military base and supports both active and retired military personnel. TCCAP has implemented a new solar program to assist disabled veterans with their energy bills. The program can support up to 12 families with energy assistance using solar panels. Those participating in the program see an energy savings based on the power produced through the solar panels.

The MNSure Navigator assists individuals and families to enroll in health coverage. Most people within the service area do have health coverage, but there are still individuals that

do not currently have insurance. This past year, TCCAP assisted 54 individuals in obtaining health coverage.

The Emergency Services Program assists families and individuals in providing for one-time emergency needs. The assistance comes in many forms. It can be used to avoid utility shut-off, rent or deposit assistance or gas cards to help the family get to and from work and/or school.

TCCAP assists individuals whose annual income is below \$35,000 and families whose annual income is below \$55,000 with tax preparation services. Tax clinics begin in January and continue through the tax season. Ensuring that income tax and property taxes are filed and that families are receiving any refunds that are available to them. During the past year 1,104 clients received a total of \$1,587,234 in refunds.

Early childhood programs that TCCAP provides include Early Head Start, Head Start and Child Care Partnerships. Early Head Start serves infants, toddlers and pregnant women Services are provided in both a center-based and home-based option. The Head Start program serves children 3 to age 5 in the center-based option. Child Care Partnerships serves children birth to three in partnership with licensed family childcare homes and with licensed centers. The early childhood programs offer comprehensive services utilizing a research-based curriculum and assessment, providing child and family development and education, health screenings, assistance with dental care, nutrition services and ensuring that each child is ready for school.

The programs experienced management staff, Multi-County Board of Directors and Policy Councils level of expertise and oversight have played a significant role in the successful delivery of services for the past fifty-four years.

TCCAP receives \$9,975,802 from various funders. The Federal and State contribute most of the funds received for a total of \$8,033,553. In the past year, there have been \$3,126 received from private donations, \$6,652 from client revenues, \$9,274 from corporate, \$424,545 from other contracts and \$10,699 from other income and \$1,487,951 in non-federal match. The agency is audited annually.

## **Methodology:**

The Community Needs Assessment is based on three key data sources:

1. The Community Action Partnership Assessment Tool, which combines Community Action Program data, U.S. Census reports, the American Community Survey data, and offers comparisons for a host of measures at the county, region, state and national levels.
2. A Stakeholder Survey for community partners, clients, and staff. TCCAP conducted a survey using Survey Monkey to gain an understanding of the needs, priorities, and assets of residents in the three counties.
3. Focus Groups conducted in Morrison and Todd Counties.

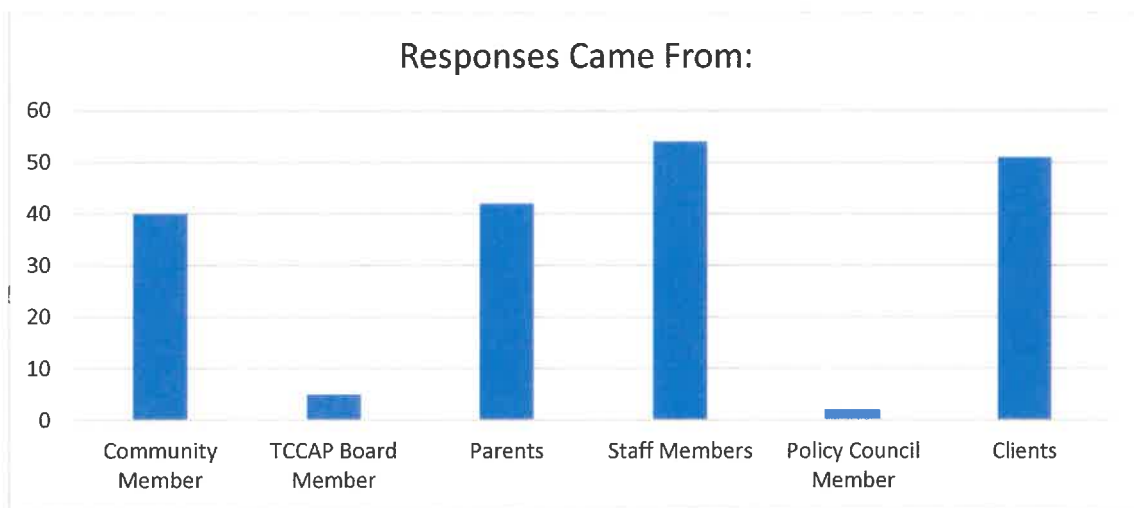
The data sources provide a mix of qualitative and quantitative information that will be used to guide TCCAP's priorities over the next three years.

## **Survey Data**

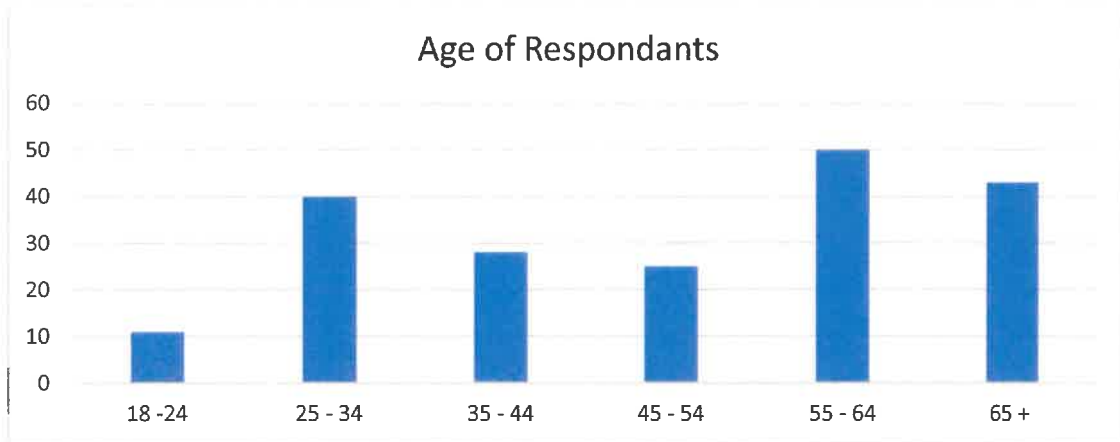
TCCAP surveyed the community using Survey Monkey to gain an understanding of the needs, priorities, and assets of residents in TCCAP's service area. Respondents included people

served by the agency, staff members, and community members. There was a total of 203 respondents who participated in the survey.

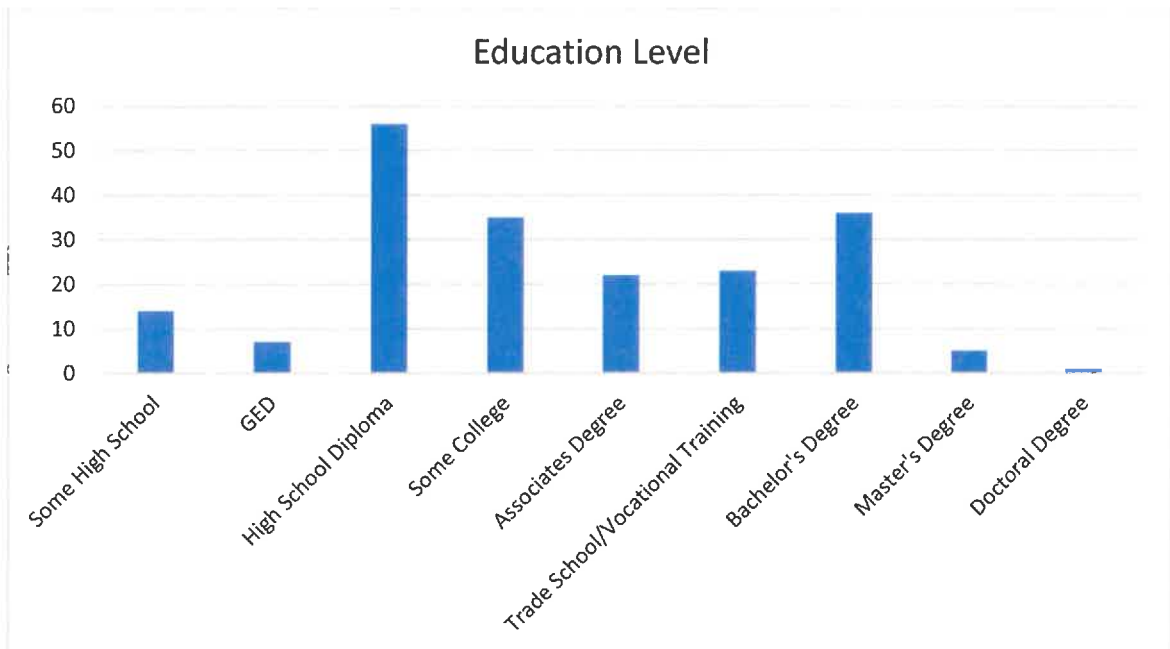
The survey responses came from the three-county service area of Crow Wing, Morrison and Todd Counties. Of the responses, 35% or 69 came from Crow Wing County. Morrison County received 36% of the responses with 72 people completing the survey. The remaining 29% of respondents (57) came from Todd County.



Of those who participated in the survey 47% came from individuals 55 year of age or older. In the rural communities, younger populations have been migrating to larger cities for economic opportunity, leaving an aging population. In Crow Wing and Morrison Counties senior citizens make up 27% of the total population and in Todd County 24% of the total population is comprised of seniors (World Population Review).



Education can boost one’s ability to move out of poverty. It is linked to economic growth, health and wellness, and reduced violence. The US Bureau of Labor Statistics reports that higher education levels lead to better prospects for earning and employment.

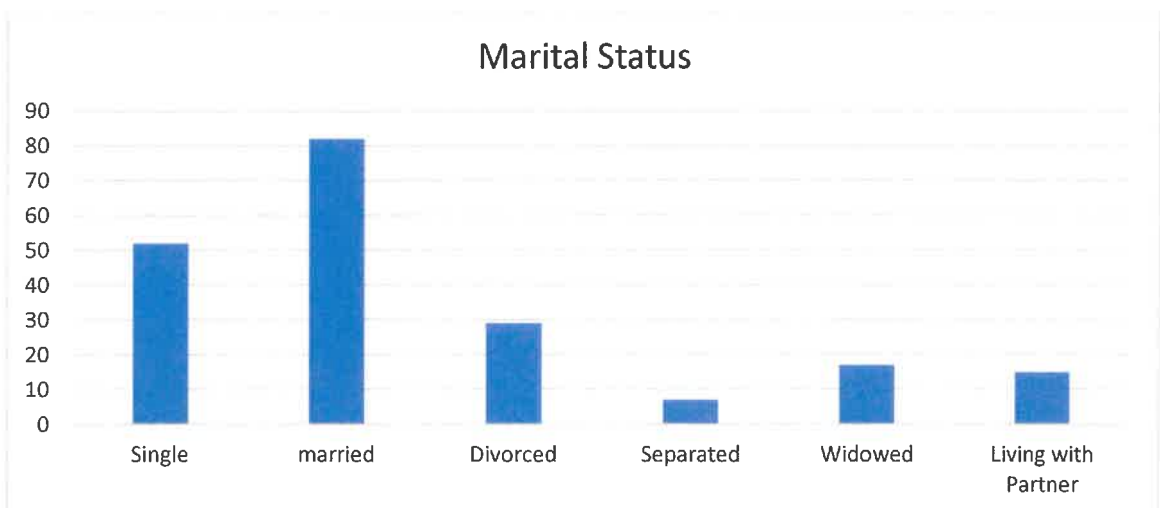


There is a mistaken assumption that families in poverty are not working. When reviewing the survey and client information, most families do work. The community survey reports 17% of respondents were unemployed, leaving the majority employed or retired.



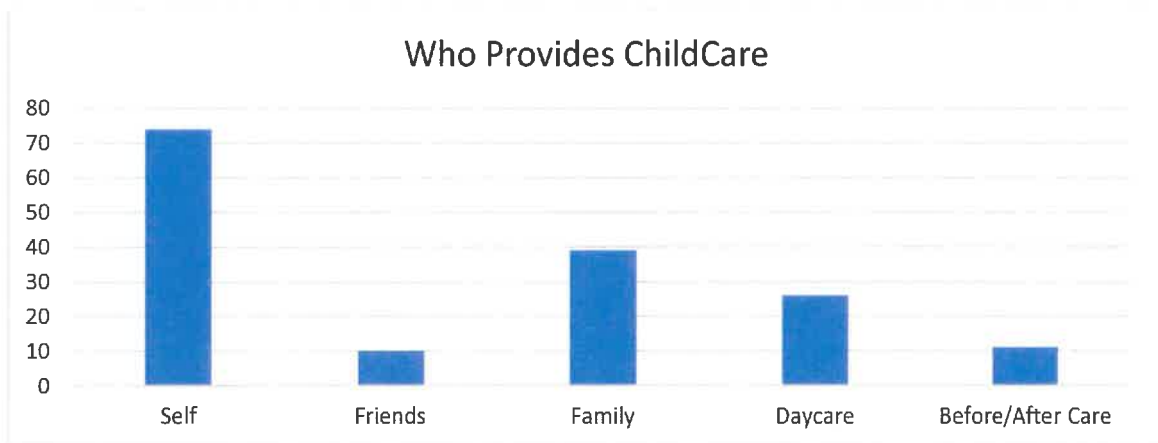
The participants that responded to the survey were mostly white followed by 4% of Latino or Hispanic ethnic heritage. There were under 2% representation from Black/African American, American Indian/Alaska Native and Asian/Pacific Islander.

Most either rent (29%) or own their own home (67%) with 2% staying with family or friends. When respondents were asked about housing services that are needed in the community, 31% indicated that rent and mortgage services are needed, 20% believed that home repair assistance is needed in their community and 15% of respondents indicated that Emergency Shelter is needed with another 5% indicating the need for transitional housing.



The Institute for Family Studies, states that marital status surpasses race, ethnicity, and age as a predictor of family poverty, and is as important a factor as education. Marital status is not a solution to poverty but in recent years it has been studied and promoted as one way to decrease poverty.

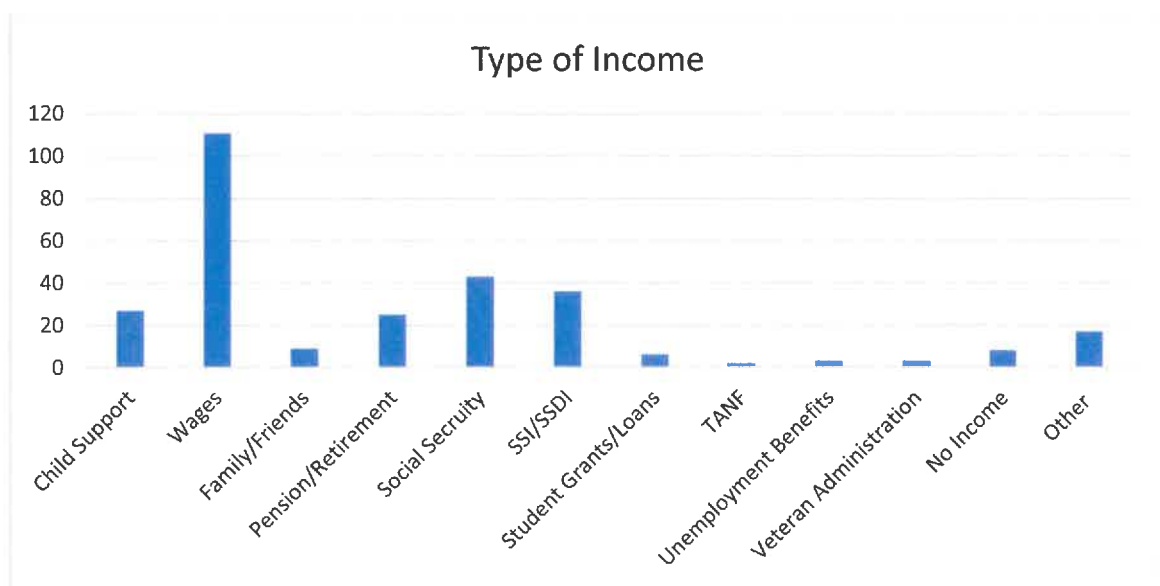
Minor children can be found in 44% of the survey participants homes with 56% of households not having children under 18 in the home. In homes where there are children, the primary caregiver is living with the child. Childcare is provided by a variety of options in the community. Families utilize multiple childcare options. When families were asked if their childcare was dependable 82% responded that they did have reliable childcare. The remaining 18% did not have reliable childcare. It should be noted that 9% of respondents are caring for adult children or seniors. Below are all the options that families use to provide childcare.



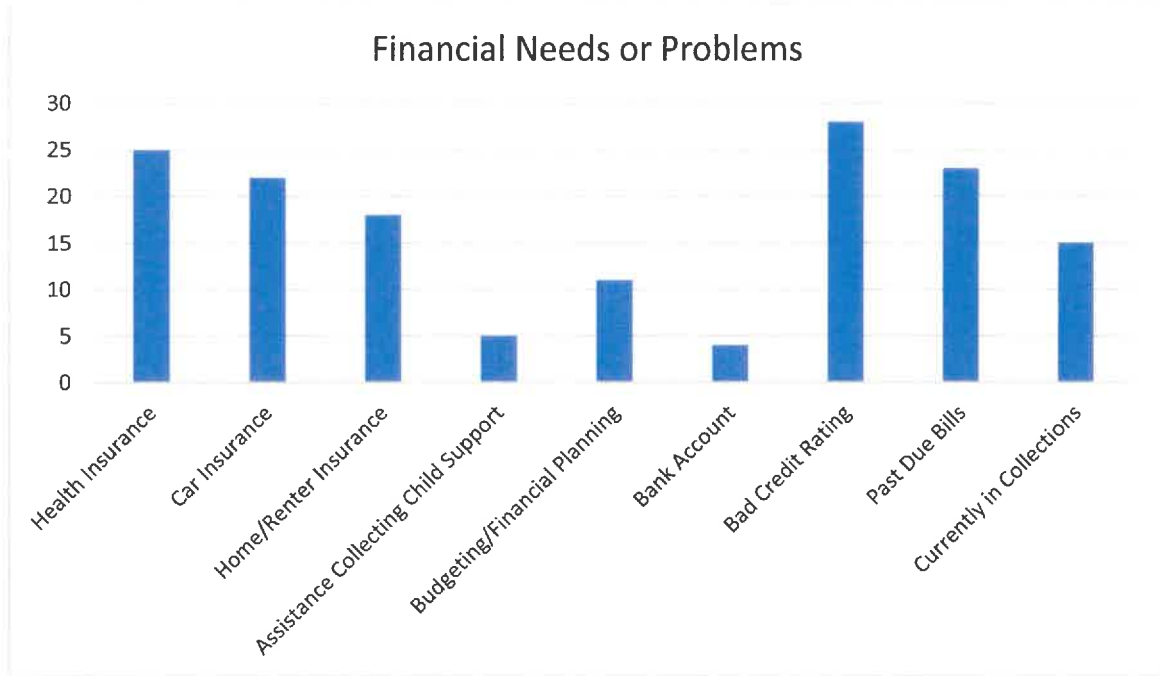
The survey reported on the opportunities in the community for children and youth. The response choices were yes, no and don't know. All received similar results with 33% stating that there are opportunities within the community for children and youth, 26% responding that there are not, and the remainder did not know if there were enough opportunities.

The Community Needs Assessment survey results indicate most respondents (92%) reported to having a checking account and 74% reported having a savings account.

Payday loans are short-term loans, usually used for individuals who need cash fast. Using payday loans may help for the immediate, but it can start a cycle of use. An individual gets paid and needs to pay off the loan, but now doesn't have enough money to make it until the next pay day. The survey reported that a small portion of respondents have applied for a payday loan (7%) whereas a larger portion have applied for bank loans (80%).

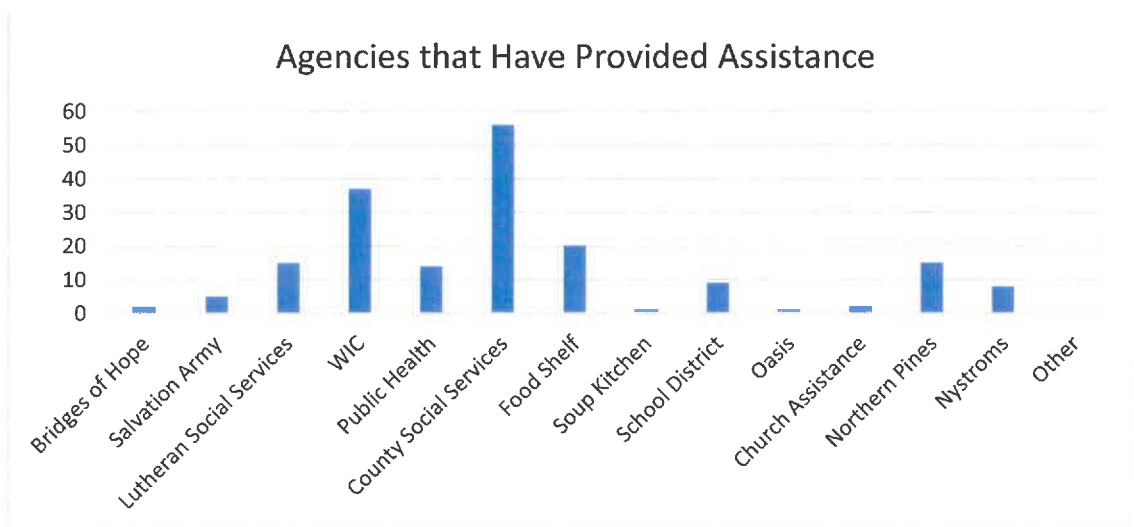


Respondents were asked whether they can meet their basic needs every month. Over half of the respondents (58%) were able to meet their basic needs without assistance every month. Some families were able to meet their basic needs with assistance from an organization every month (19%), whereas 18% were only able to meet their monthly needs sometimes and 6% were not able to meet their basic needs very often.

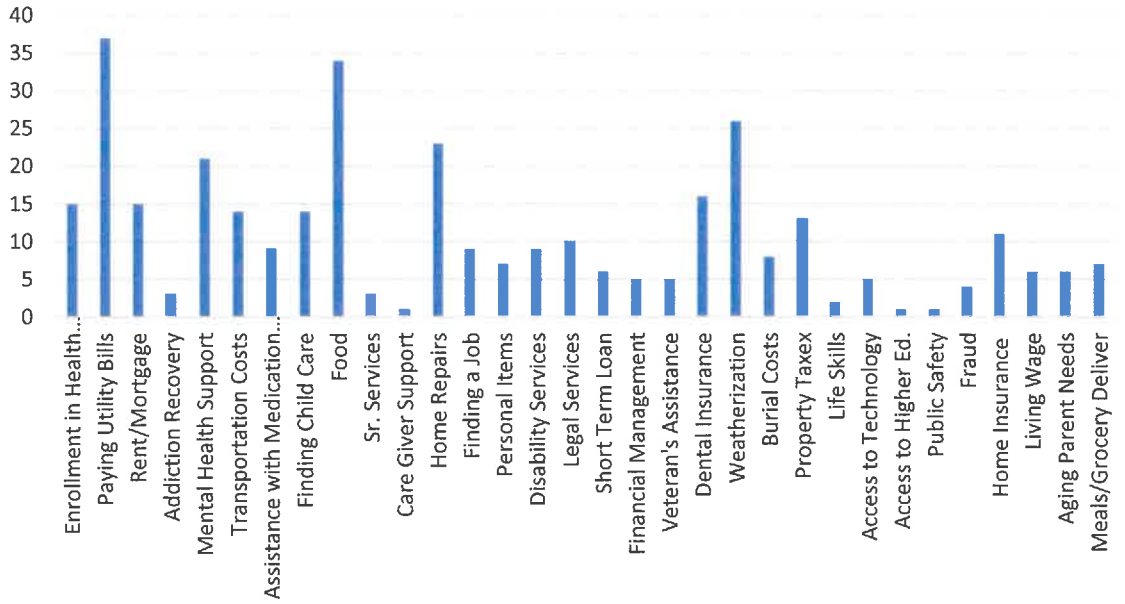


When asked about financial needs or problems, insurance and bad credit were the highest needs. Individuals are struggling with increasing their credit rating including staying current on bills. This then corresponds to budgeting and financial planning.

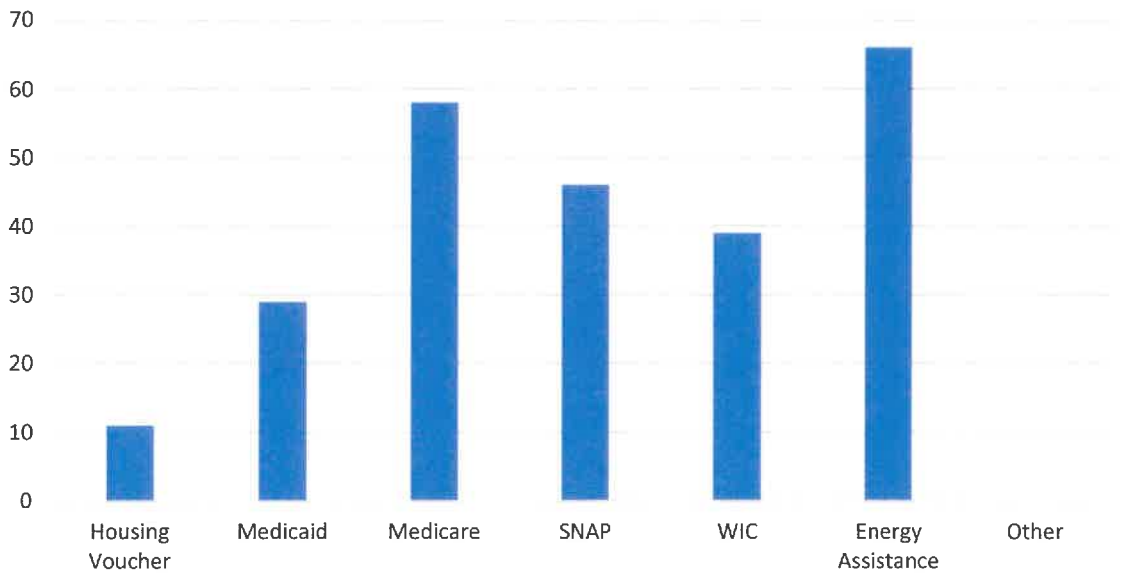
Individuals do for the most part know where to go for needed assistance (82%). They utilize agencies within the community to assist with needs.



### Needed Assistance



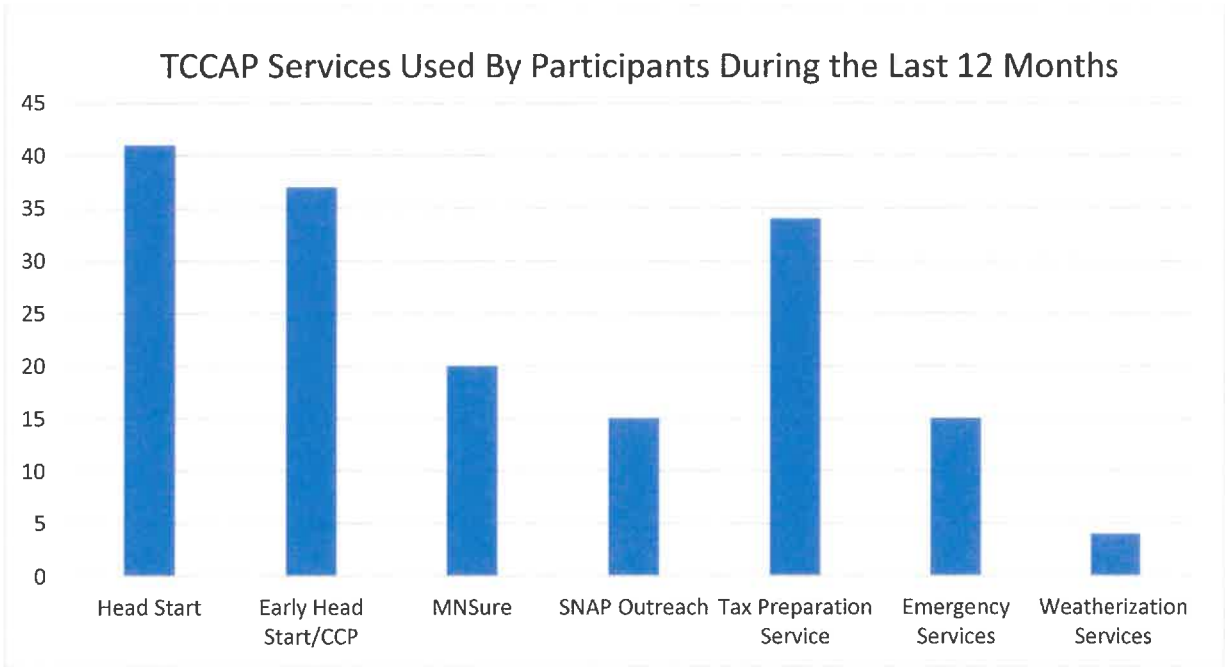
### Assistance Recieved



When asked about the assistance received, 33% of respondents in the service area received Energy Assistance. In Morrison County Energy Assistance is provided by Tri-CAP out of St. Cloud. Energy Assistance is provided by Lutheran Social Services in Crow Wing County and in Todd County the program is administered by the county.

The survey asked about transportation needs in the community. When asked if public transportation was needed 35% indicated that this was a need. Assistance with personal vehicle costs such as gas, insurance and repairs were indicated at a priority for 37% or those who responded and 8% indicated there was a need for public transportation.

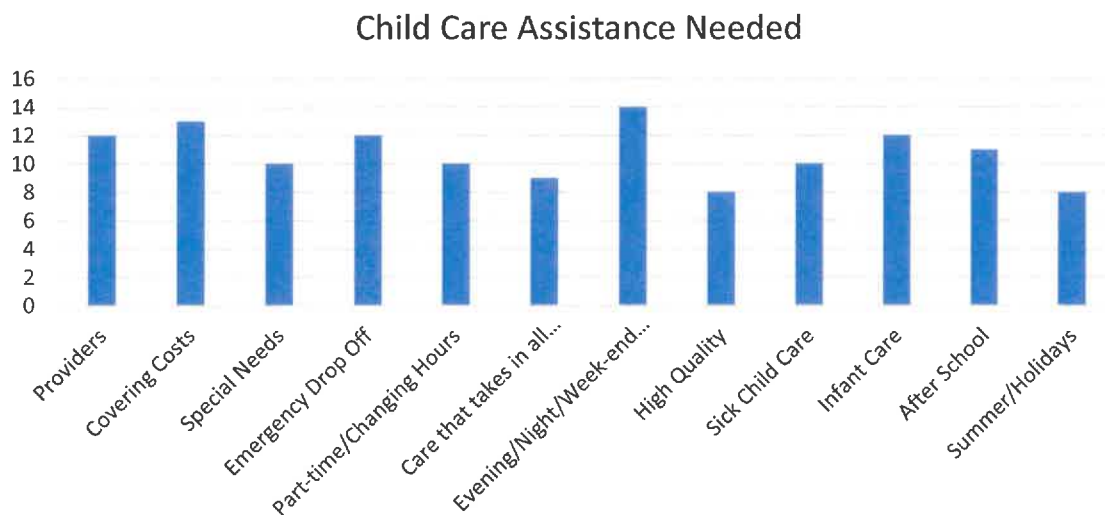
Survey results indicated that 20% of respondents were not familiar with TCCAP’s services that are offered whereas 32% were familiar with the services. The percent of respondents that are currently using TCCAP services is 16% and 26% have used services offered through the agency with the remaining 6% having not used any services that were provided by TCCAP.



In addition, a survey was sent out to community agencies in the services area. There were 17 organizations that responded to the survey. Of those that responded, 24% came from Crow Wing County, 35% from Morrison County, 12% from Todd and the remainder from neighboring counties.

The agencies that responded to the survey, provide a wide variety of services from weatherization assistance, emergency disaster assistance, educational assistance starting at infancy through High School, Mental Health assistance and Medical services whether it is dental, health or nutritional services.

When asked about needed services for children throughout the services area, the highest need was in the area of learning healthy social-emotional development and healthy forms of discipline (82%). It was also indicated that there is a need to learn about child growth and development along with assistance to transport children home from after-school activities (47%). This survey was completed prior to COVID-19 and at that time, there was a demonstrated need for tutoring (35%). Lastly there is a need for families who are raising grandchildren and blended families for support (29%).



When respondents were asked about needs for youth as defined by children ages 14 – 21, the highest need was to match the youth with an adult mentor (71%). There is also a need for employment opportunities (57%) and with tutoring after school (43%) for youth.

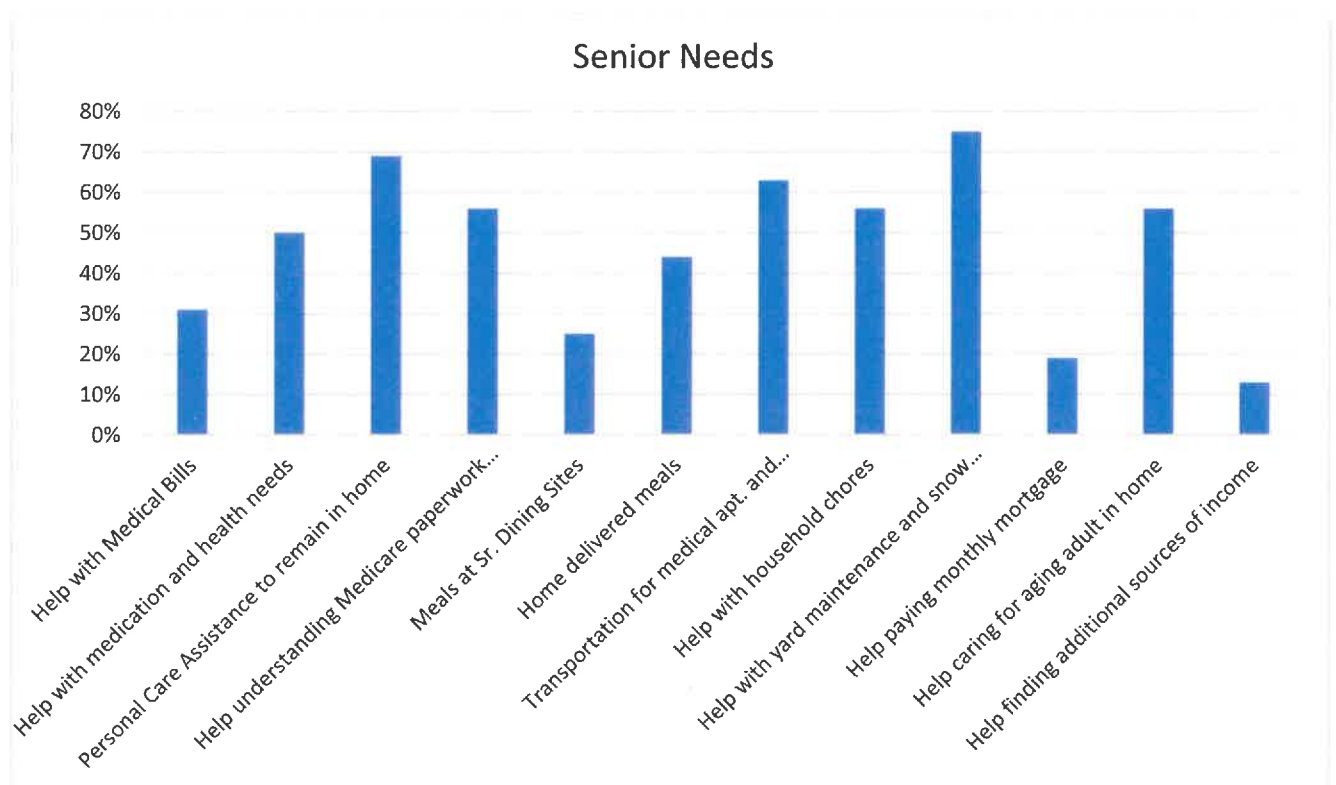
Community Partners identified current and expected additional services that are needed to assist those individuals in need throughout the service area as it pertains to housing.



When asked what type of housing is needed, the overwhelming response was affordable single family start up homes at 88%. More rental homes and homeless/transitional/emergency

housing came in second with 75% of the responses. Partners rated subsidized rental housing next with 69% responding to this as a need. Efficiency apartments and housing that accepts people with a criminal history, 38% of respondents seeing this as a need. One-third of the respondents see a need for housing that accepts people with chemical dependency or mental health concerns and 13% see a need for assisted living facilities for non-seniors.

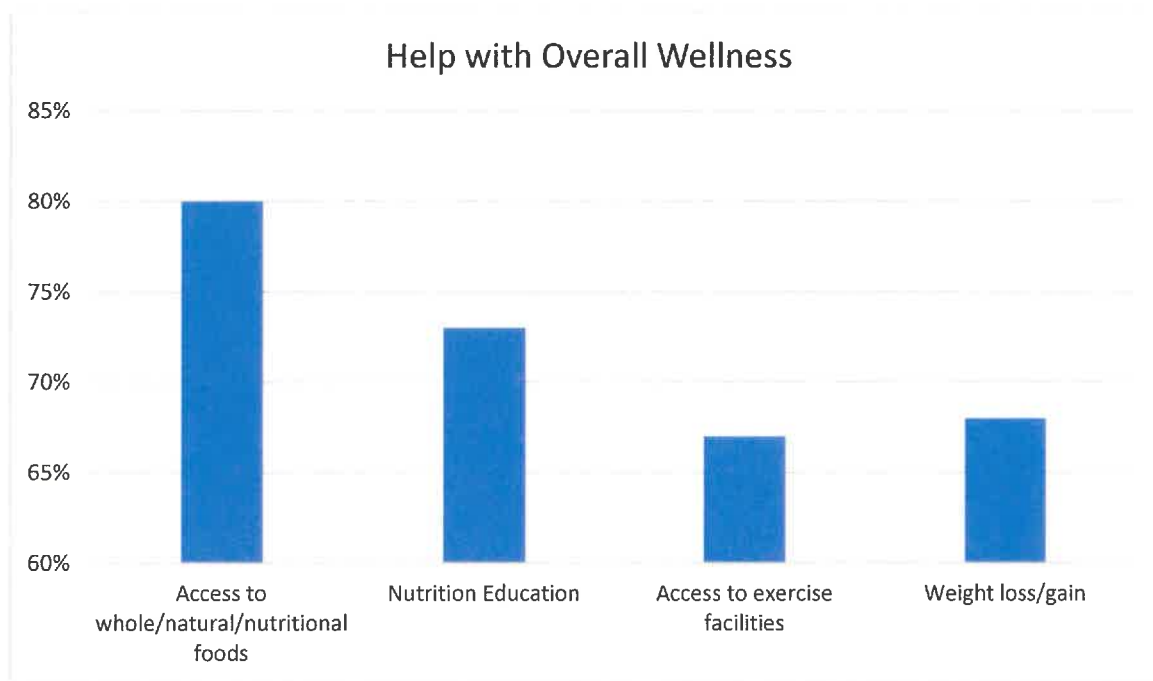
Partners were asked about the needs of seniors in the service area. They were asked what additional services they believe are currently needed and/or expected in the near future for seniors.



When the partnering agencies were asked about health needs, the top three responses included help finding and applying for affordable health insurance, assistance for family caregivers to have a break when caring for elderly/disabled family members and help

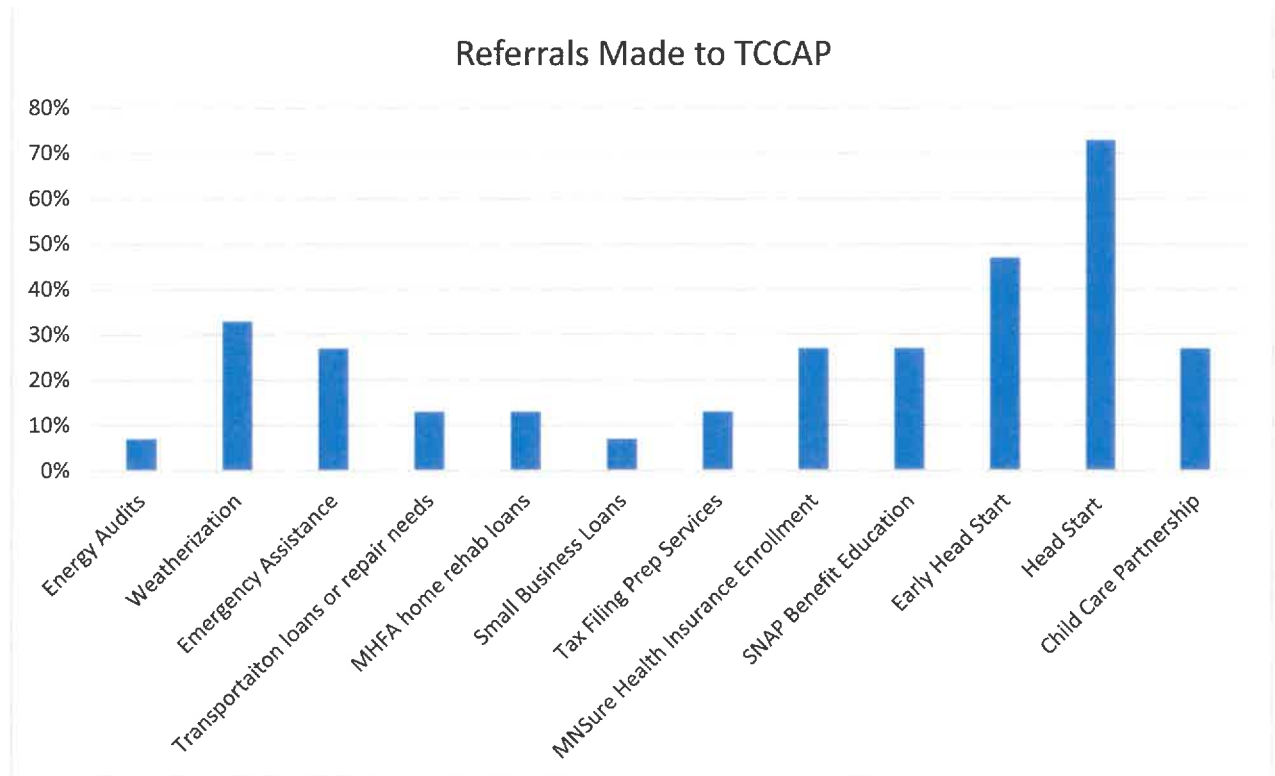
paying for perscription medication. There was also an identified need for locating dental facilities that accept Medical Assistance/MN Care as payment.

There were also identified needs for various treatments within the service area. Drug and alcohol problems were rated high along with depression and other mental health concerns. There is a need for help with overall wellness.



Community Partners were asked from their experience in their agency, what additional services are needed throughout the service area in relation to financial and legal help, the identified need was for help with budgeting and managing money (94%). Along with managing money, how to take care of bad debt (56%). There was also an identified need to help start a savings plan, buy a home, pay for further education or start a small business (38%). Partners also identified a need to help those dealing with a domestic violence situation get out of it (50%). Along with that help establishing and collecting childsupport and information on custody (38%), guardianship and vistation rights (38%).

Community Partners refer clients to TCCAP. The majority of the referrals are made to the early childhood programs that are offered.



## Service Area Data

Tri-County Community Action Partnership, Inc. services are provided in Crow Wing, Morrison and Todd Counties located in Central Minnesota. The area consists of small towns and rural areas with a combined population of approximately 120,009. The service area is spread out over 3,290 square miles. The economy within the service area consists of retail centers, medical centers, schools, government agencies, manufacturing, agriculture, and military installations.

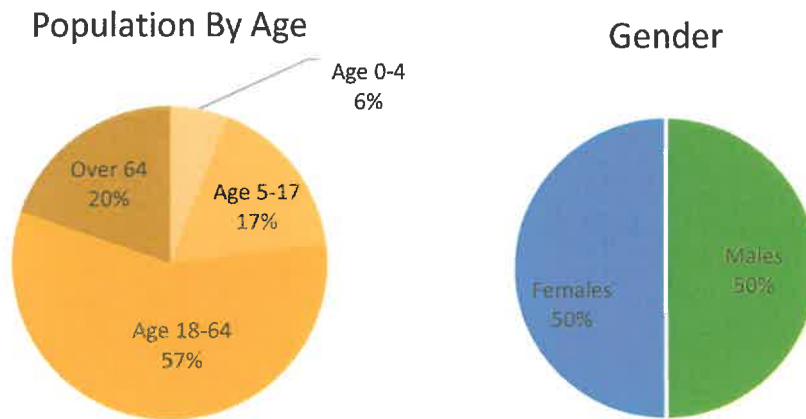
Below, greater detail regarding residents of TCCAP’s three county area is provided.

Data included in this section has been produced using the Community Action Partnership Tool, the Program Information Report and Community Services Block Grant information.

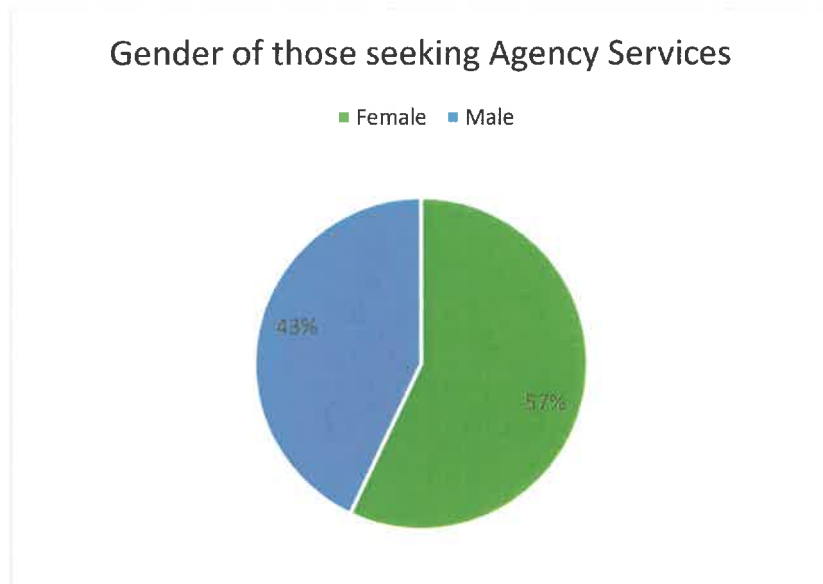
## Demographics

### Age and Gender

According to the American Community Survey 2014-2018, The estimated total population for the three-county service area is 120,009. The population by gender was split equally at 50%



*Data Source: U.S. Census Bureau, American Community Survey 2014-2018.*



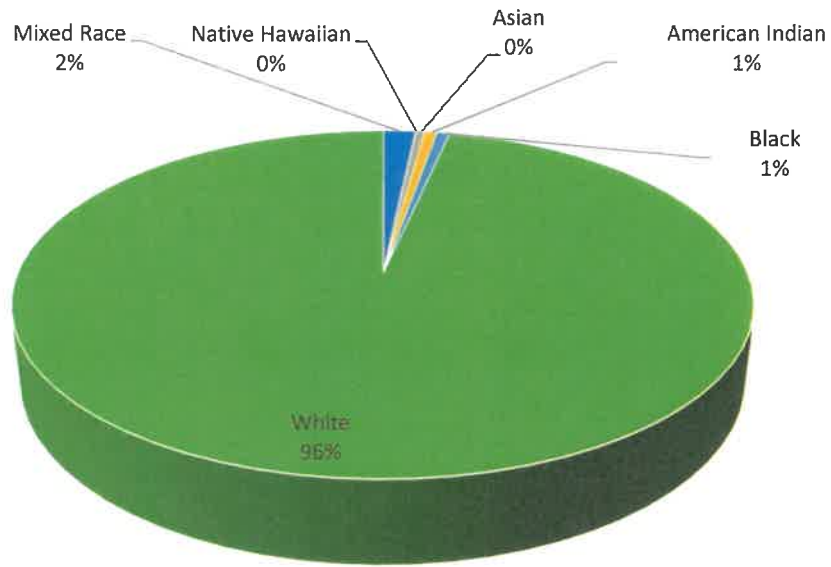
*CSBG Report 2019*

**Race:**

According to American Community Survey 2014-2018 five-year population estimates, the white population comprised 96.56% of the three-county service area. The black population represented .67%, and other races combined were 2.77%. Persons identifying themselves as mixed race made up 1.66% of the population.

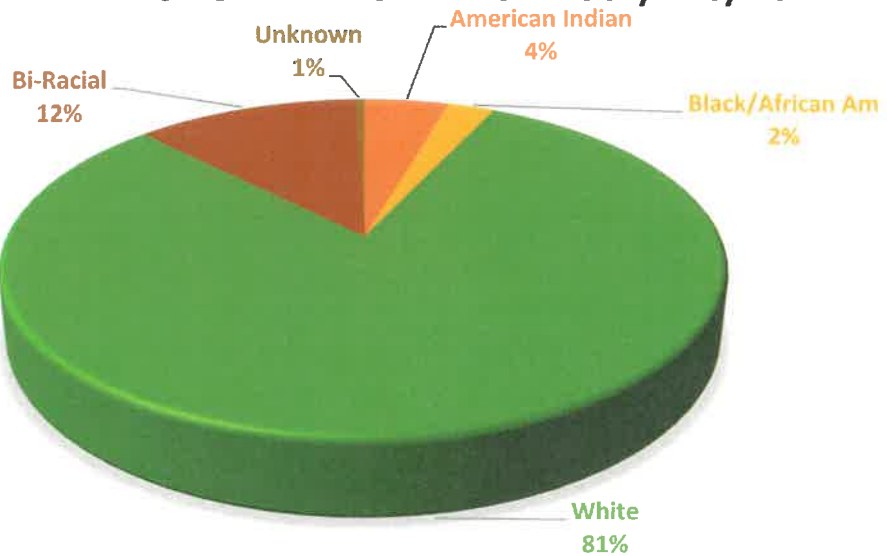
<b>Report Area</b>	<b>Population</b>	<b>White</b>	<b>Black/African Am.</b>	<b>Am. Indian</b>	<b>Asian</b>	<b>Hispanic</b>
Crow Wing	61,333	479	610	262	0	1091
Morrison	31,874	176	73	154	0	452
Todd	23,131	150	113	117	12	458

### Race of Population in the 3 County Service Area



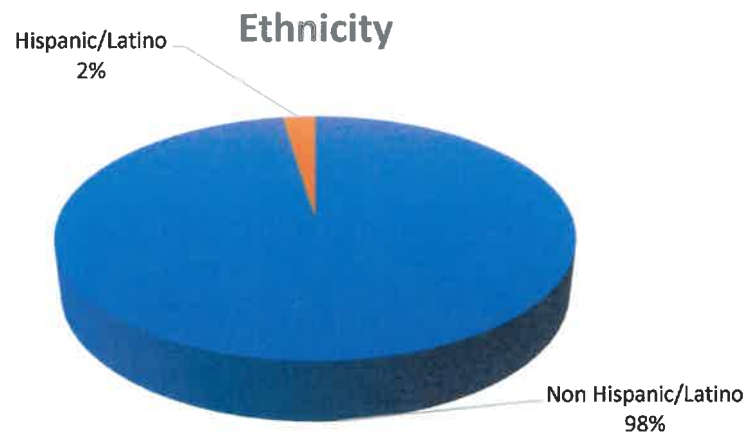
*Data Source: U.S. Census Bureau, American Community Survey 2014-2018.*

### RACE OF PARTICIPANTS IN CCP/EHS/HS

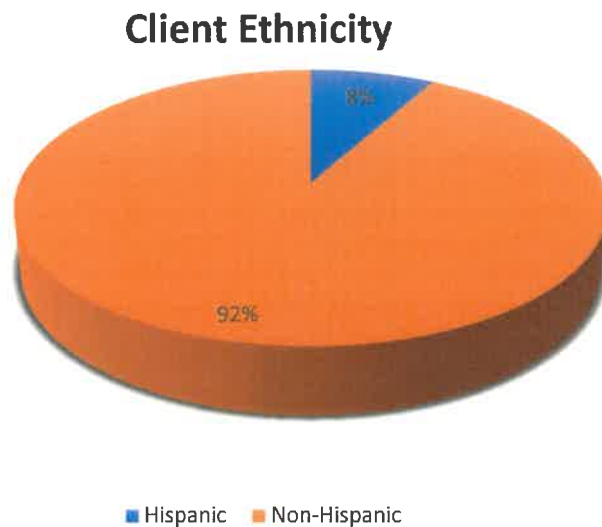


*Data Source: Program Information Report*

## Ethnicity

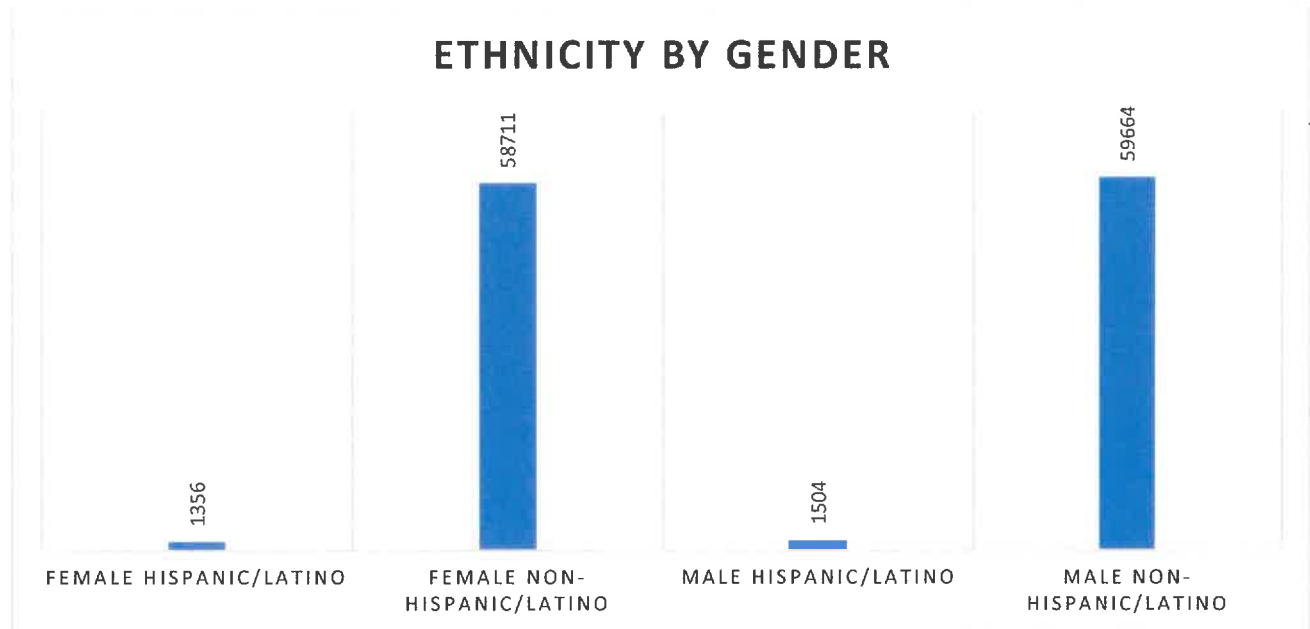


*Data Source: U.S. Census Bureau, American Community Survey 2014-2018.*



*Data Source: Program Information Report*

## Ethnicity by Gender

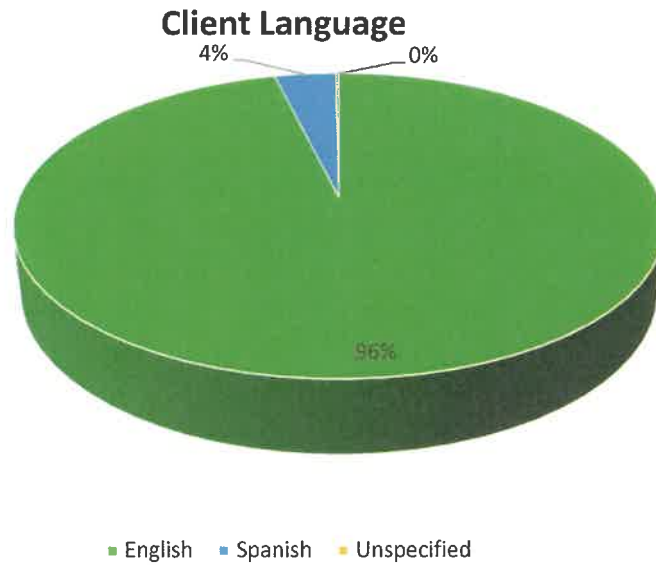


*Data Source: U.S. Census Bureau, American Community Survey 2014-2018.*

## Language

The English language outweighs any other language spoken throughout Crow Wing, Morrison and Todd Counties. Spanish is spoken in Todd County more than in Crow Wing and Morrison, but it is estimated at only 8% of the population speak Spanish.

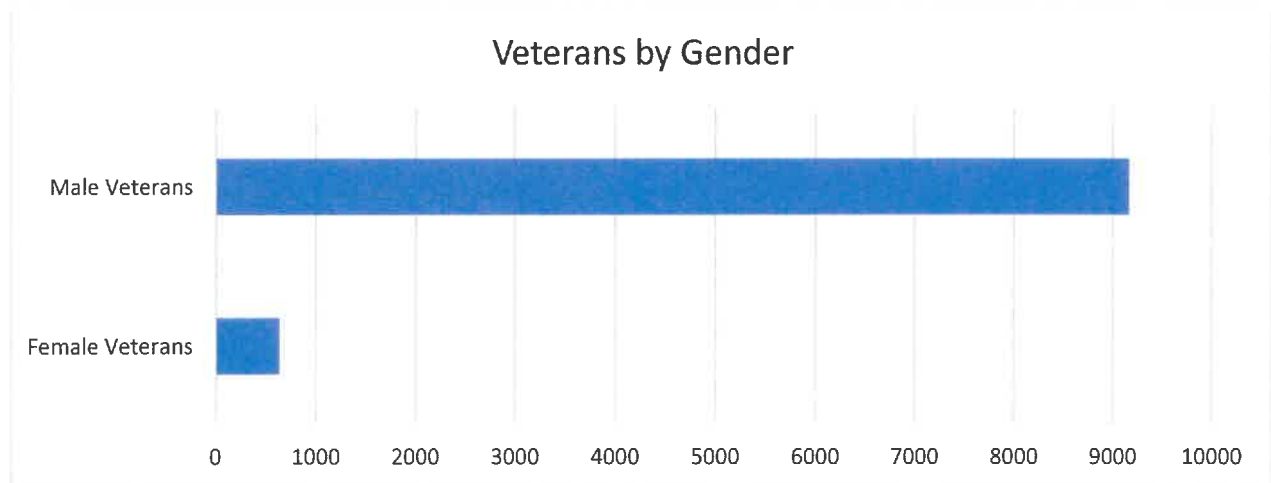
Language	Crow Wing	Morrison	Todd
English Only	98%	95%	65%
Spanish	.5%	4%	8%
Indo-European	1%	.5%	27%
Asian/Pacific Island	0	½%	0
Other Language	.5%	0	0



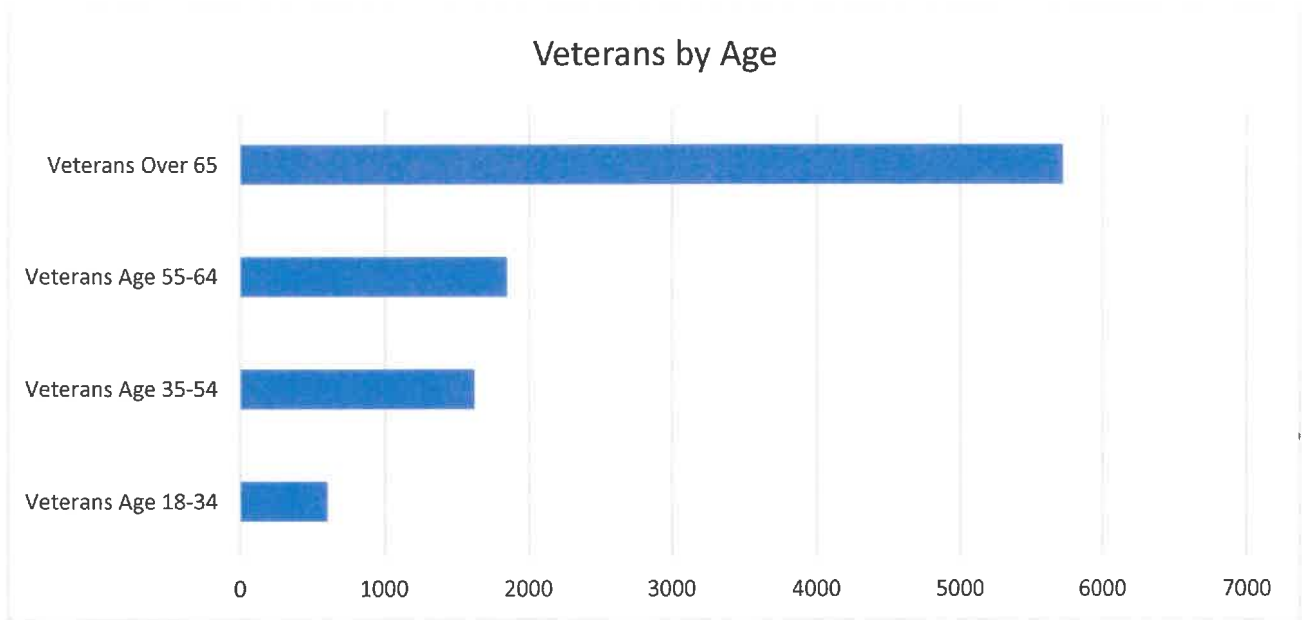
*Data Source: Program Information Report*

### Veterans, Age and Gender Demographics

According to the American Community Survey, 10.49% of the adult population in the report area are veterans, which is more than the national average of 7.49%



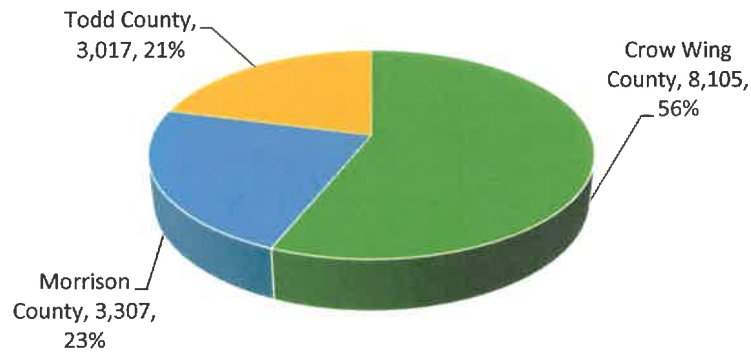
*Data Source: U.S. Census Bureau, American Community Survey 2014-2018.*



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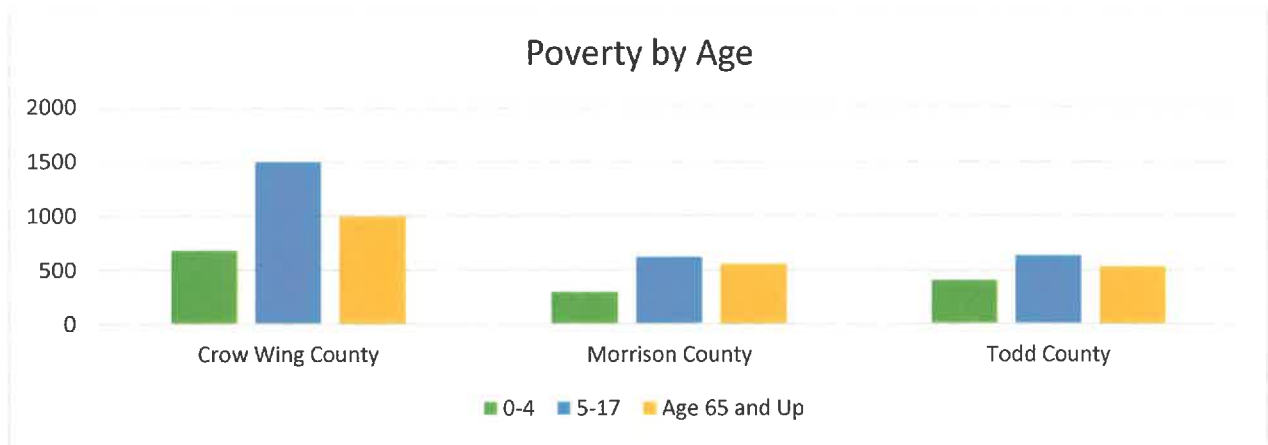
## Poverty

Poverty estimates show a total of 14,429 persons living below the poverty level in the report area. Poverty information is at 100% of the federal poverty income guidelines.



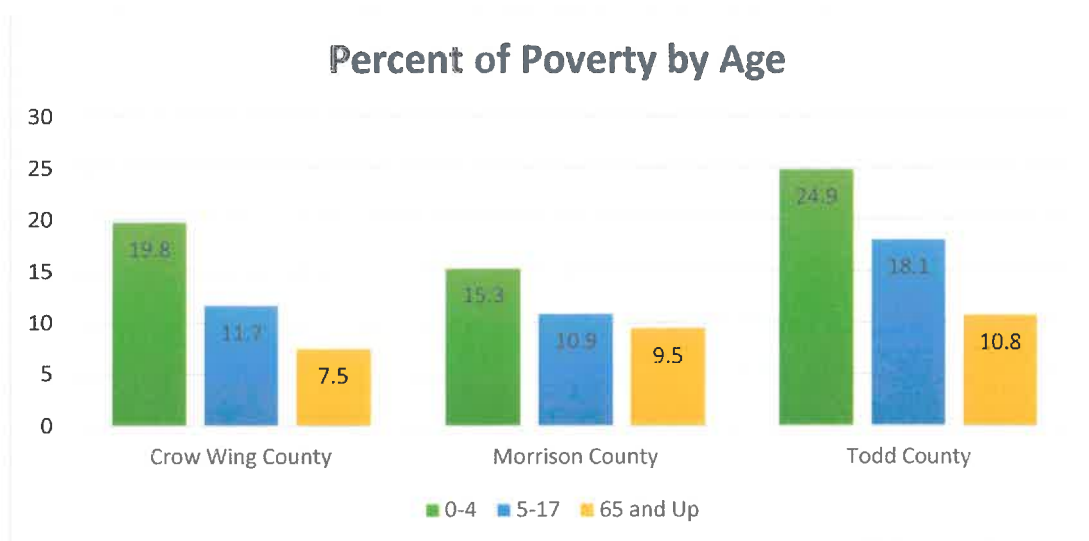
*Data Source: U.S. Census Bureau, American Community Survey 2014-2018.*

The American Community Survey 5-year data reports an average of 8.7% of people 65 and up lived in a state of poverty during the survey calendar year. The poverty rate for people living in Crow Wing, Morrison and Todd Counties is less than the national average of 9.3%. Todd County has the highest rate of seniors living in poverty at 10.8%.

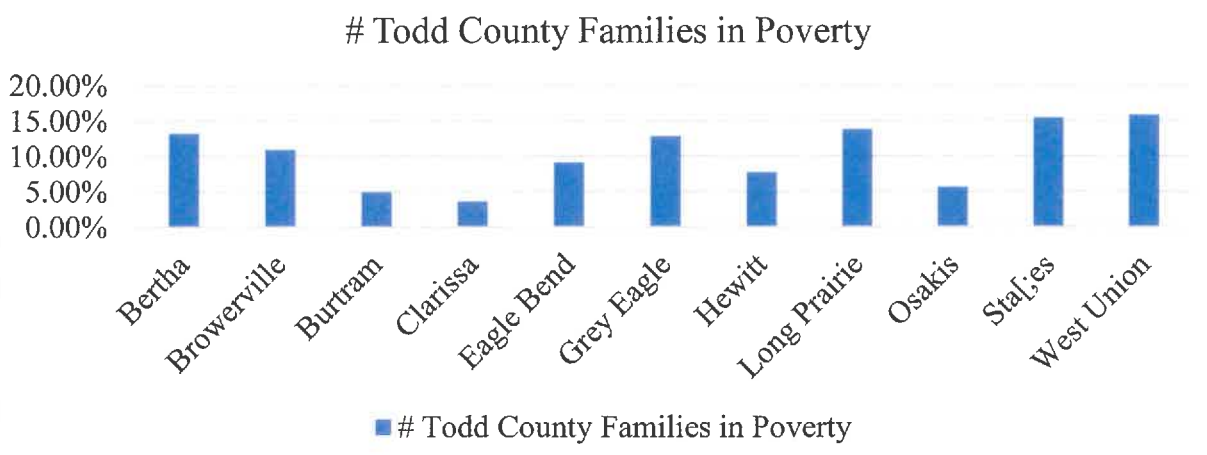
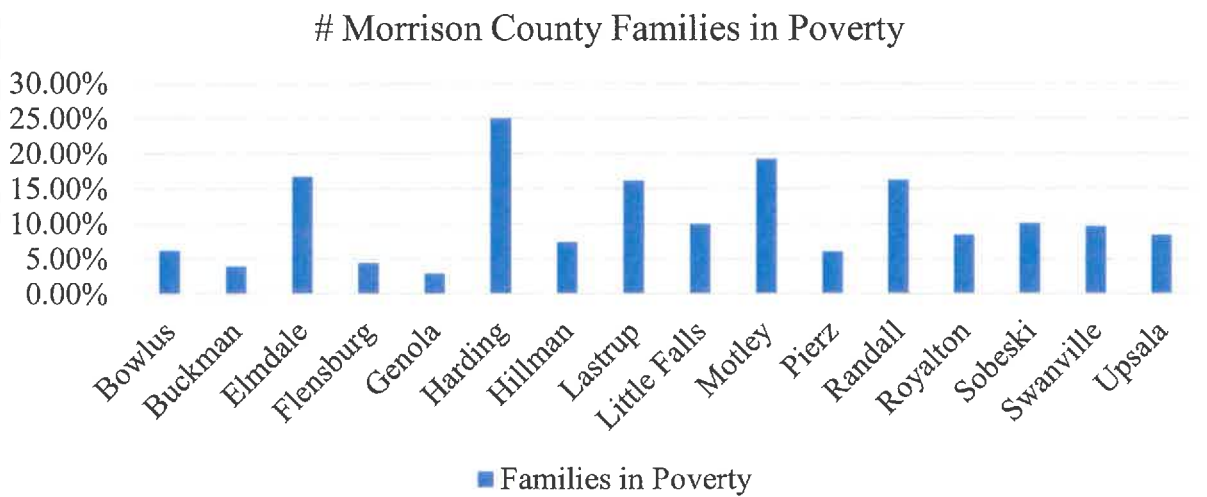
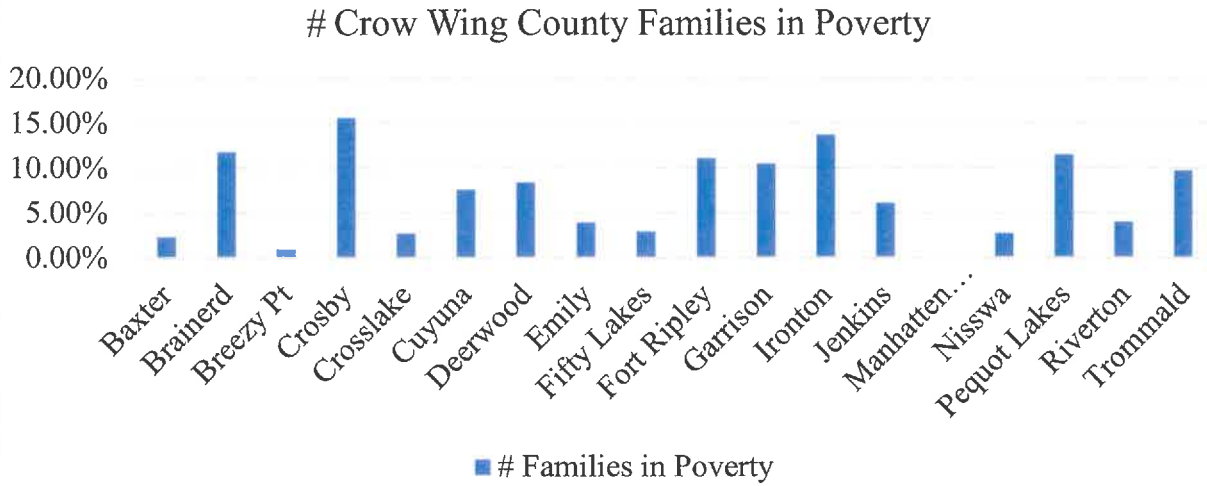


*Data Source: U.S. Census Bureau, American Community Survey 2014-2018.*

According to the American Community Survey 5-year data, the poverty rate for children living in the report is less than the national average of 21.5%

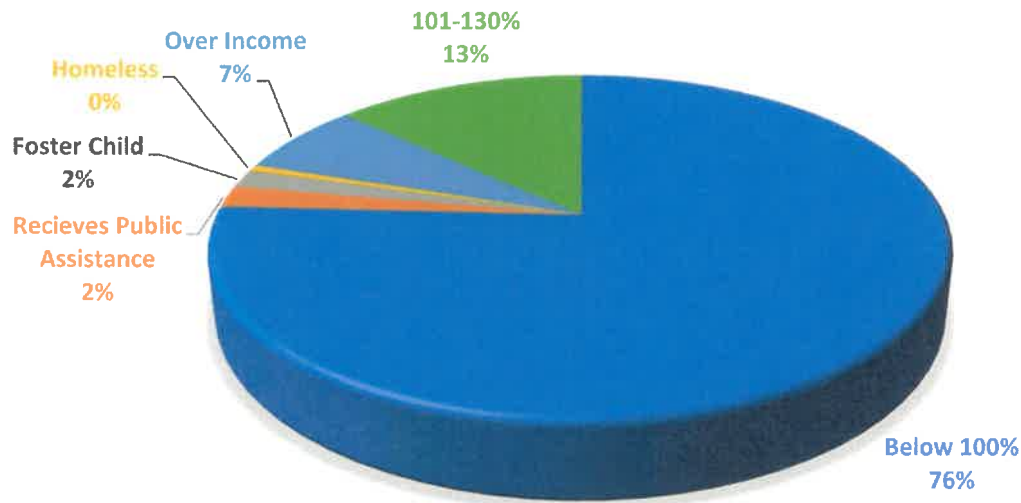


*Data Source: U.S. Census Bureau, American Community Survey 2014-2018.*



Data Source: U.S. Census Bureau, American Community Survey 2014-2018.

## INCOME OF CLIENTS



*Data Source: Program Information Report*

## Employment

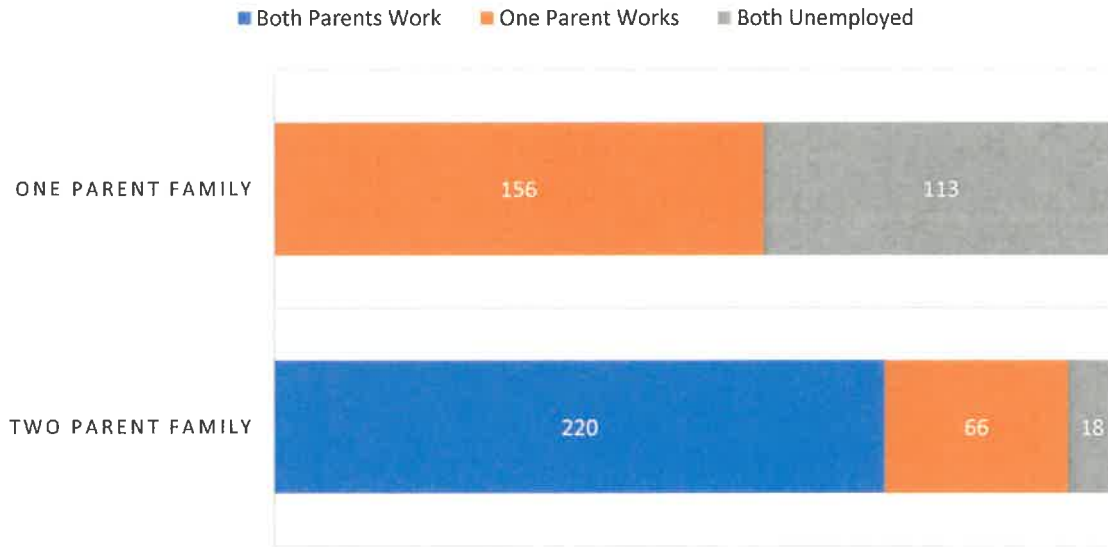
### Unemployment

Overall, the report area experienced an average 9.4% unemployment rate in April 2020.

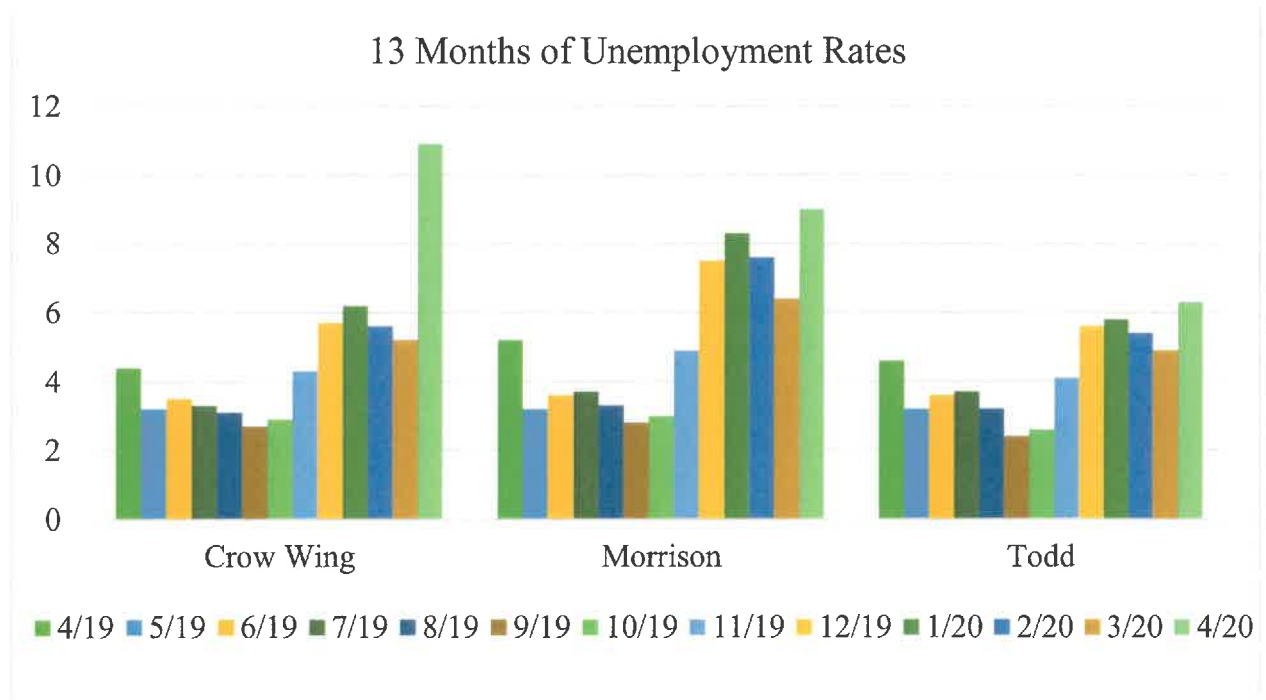
Report Area	Labor Force	Number Employed	Number Unemployed	Unemployment Rate
Crow Wing County	32,474	28,923	3,551	10.90%
Morrison County	17,541	15,965	1,576	9%
Todd County	13,405	12,560	845	6.30%

*Data Source: U.S. Census Bureau, American Community Survey 2014-2018.*

## EMPLOYMENT OF CLIENTS

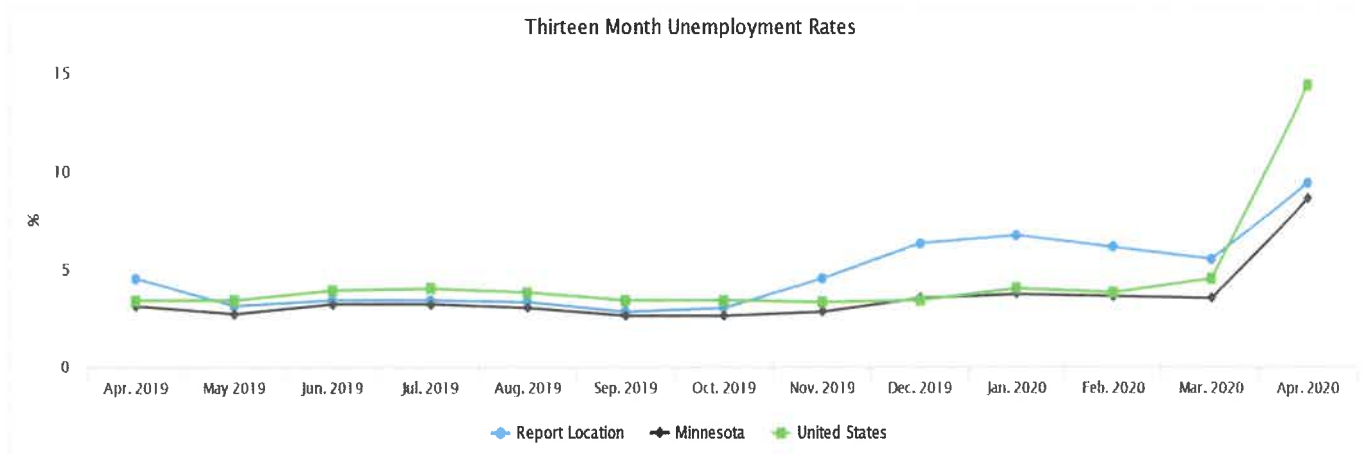


Data Source: Program Information Report



DEED, Labor Market Information Office, Local Area Unemployment Statistics

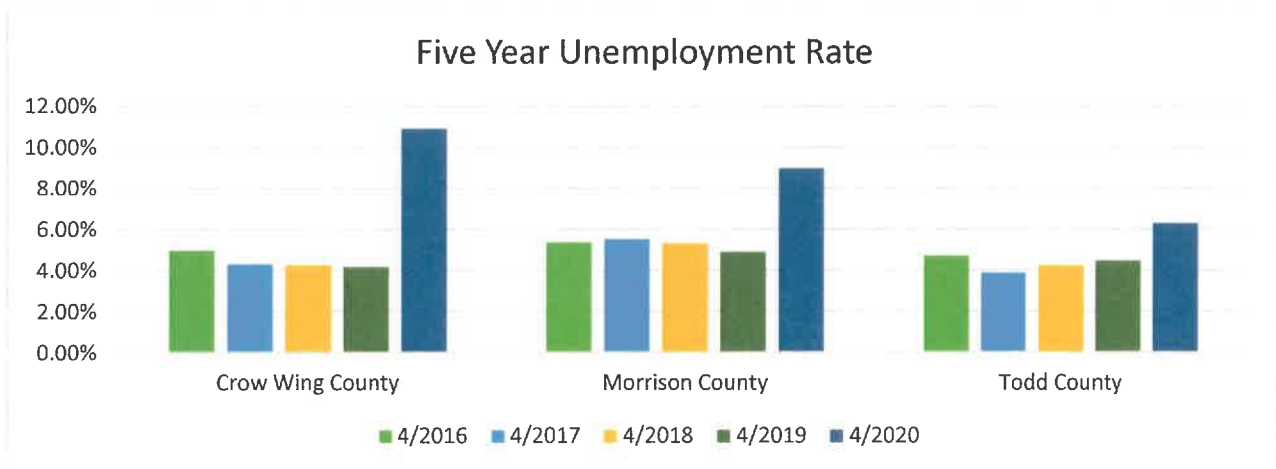
Unemployment change within the report area from April 2019 to April 2020 grew from 4.45% to 9.42%. Unemployment rates have been impacted by the COVID-19 virus. The virus shut down the state of Minnesota at the beginning of March and the unemployment rates throughout the three-county service area increased dramatically.



Data Source: U.S. Census Bureau, American Community Survey 2014-2018.

### Five Year Unemployment Rate

According to the U.S. Department of Labor, unemployment for the five-year period beginning April 2016 and ending April 2020 increased from 5.04% to 9.42%



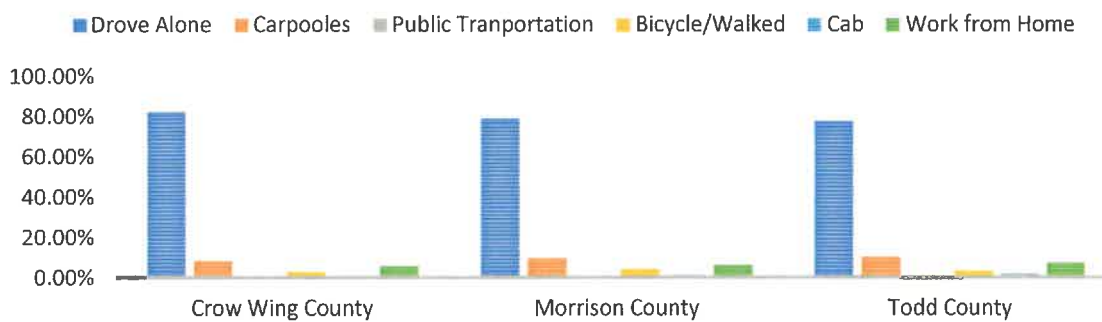
Data Source: U.S. Census Bureau, American Community Survey 2014-2018.

# Transportation

## Commuter Travel Patterns

Of the 57,078 workers in the report area, 80.7% drove to work alone, 8.9% carpooled, .4% reported using public transportation, .9% utilized cabs and 3.1% walked or rode bicycles.

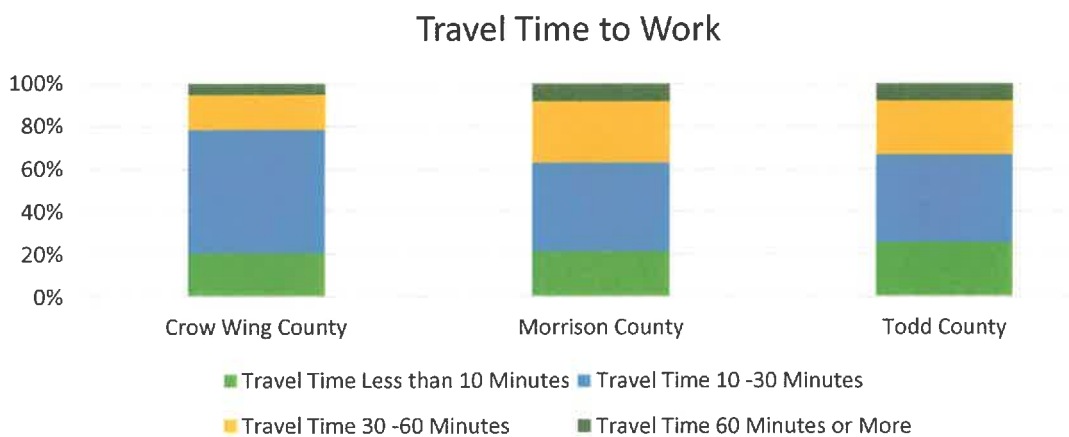
### % OF WORKERS AND HOW THEY COMMUTE



Data Source: U.S. Census Bureau, American Community Survey 2014-2018.

## Travel Time to Work







The median commute time, according to the American Community Survey (ACS), for the report area is -.56 minutes shorter than the national median commute time of 26.64 minutes.



Data Source: U.S. Census Bureau, American Community Survey 2014-2018.

## Child Care

The number of childcare centers has increased throughout the three-county area, but family licensed care has decreased or remained the same. Although there has been slight increase in childcare centers there is still a shortage. The annual cost for infant care ranges from \$5,950 - \$7,950. Family based care is less expensive, but there are not as many opportunities to enroll in family-based care. Providers of family-based care are finding other employment opportunities as requirements have changed. Preschool care can cost a family annually between \$5,700 - \$7,200. Families do have the opportunity to apply for scholarships that assist in paying for quality childcare, if their child is preschool age.

County	Licensed Center-Based Care	Licensed Family-Based Care
Crow Wing	20 	132 
Morrison	9 	98 
Todd	6 	44 

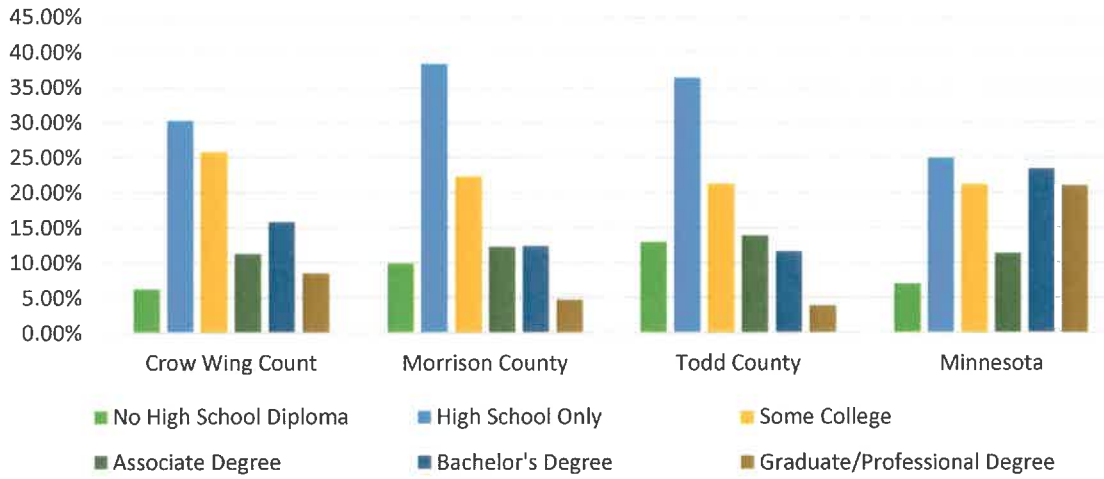
*Data Source: DHS Licensing information*

## Education

### Educational Attainment

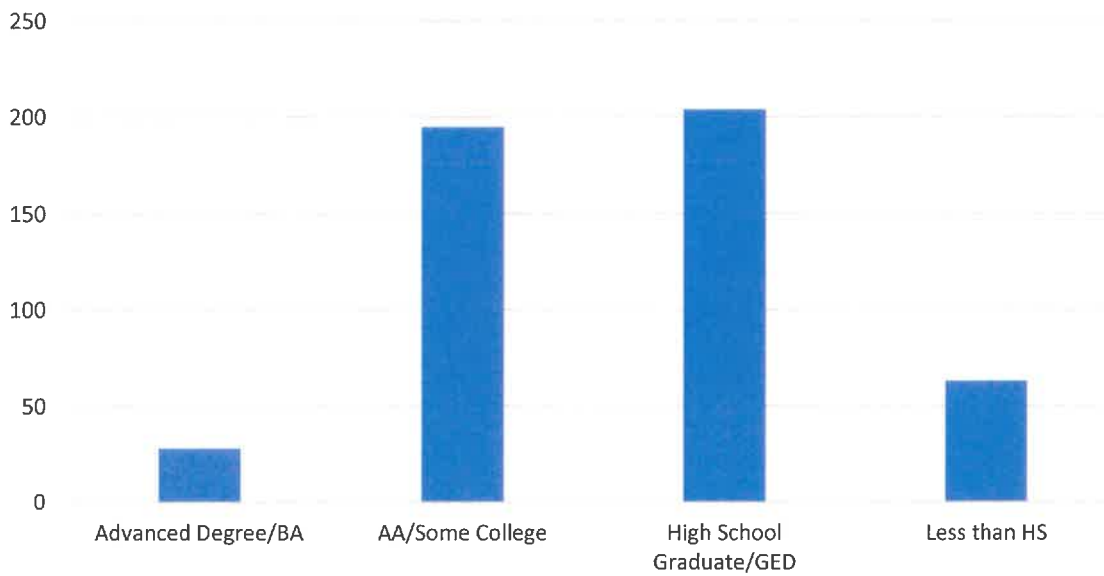
Educational attainment shows the highest level of education achieved in the report area. It is calculated for persons over 25 and is an estimated average for the period from 2014-2018. For the three-county area, 14.1% have at least a college bachelor's degree, while 33.7% stopped their formal education after high school.

### Educational Attainment



Data Source: U.S. Census Bureau, American Community Survey, 2014-2018

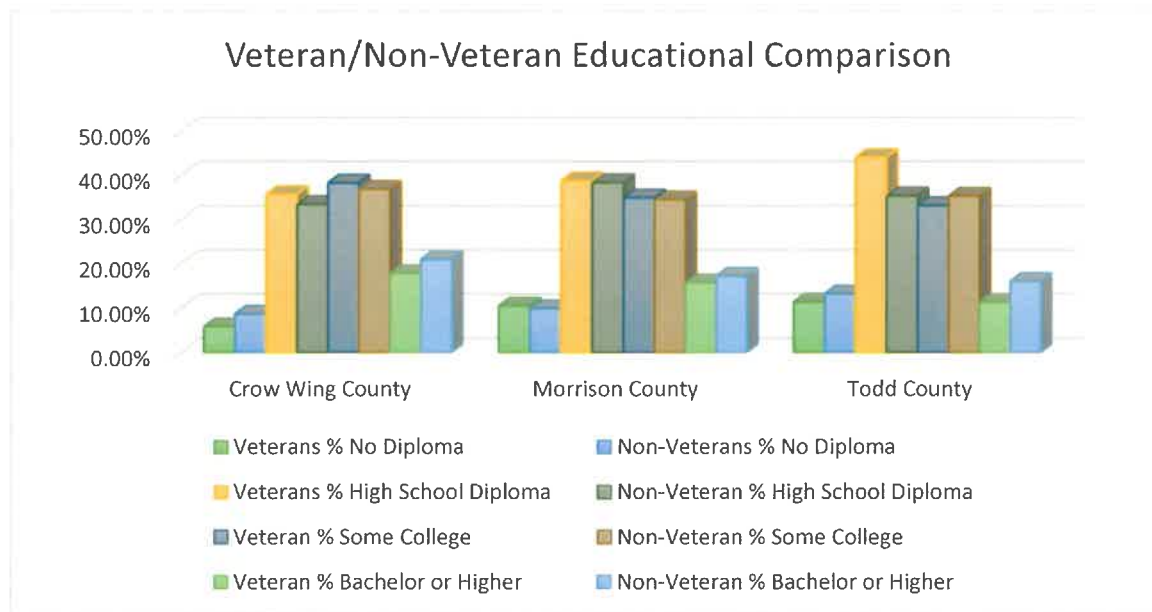
### Client Educational Attainment



Data Source: Program Information Report

## Veterans – Educational Attainment

This chart contrasts the distribution of educational attainment levels between military veterans and non-veterans in the region. It is calculated for persons over 25 and is an estimated average for the period from 2014-2018.



*Data Source: U.S. Census Bureau, American Community Survey 2014-2018.*

## Housing

### Housing Age

Housing units used in housing age include only those where the year built is known.

Report Area	Total Housing Units	Median Year Built	Median Age (from 2018)
Crow Wing County	41,606	1984	34
Morrison County	16,109	1978	40
Todd County	13,152	1974	42

*Data Source: U.S. Census Bureau, American Community Survey. 2014-2018*

## Homeowners

The U.S. Census Bureau estimated there were 38,812 owner occupied homeowners of the estimated 70,867 housing units in the report area in 2018. This is a 54.77% decrease in the amount of owner-occupied homes in 2000.

Report Area	Total Housing Units 2000	Owner Occupied Homes 2000	% of Owner-Occupied Homes 2000	Total Housing Units 2018	Owner Occupied Homes 2018	% of Owner-Occupied Homes 2018
Crow Wing County	22,250	17,732	79.69%	41,606	20,229	48.62%
Morrison County	11,816	9,672	81.86%	16,109	10,525	65.34%
Todd County	9,342	7,775	83.23%	13,152	8,058	61.27%

*Data Source: U.S. Census Bureau, American Community Survey. 2014-2018*

## Vacancy Rates

The U.S. Postal Service provided information quarterly to the U.W. Department of Housing and Urban Development on addresses identified as vacant in the previous quarter. Residential and Business vacancy rates for the report area in the second quarter of 2019 are reported. For this reporting period, a total of 6,241 residential addresses were identified as vacant in the report area, a vacancy rate of 9.8% and 729 business addresses were also reported as vacant with a rate of 17.2%.

Report Area	Residential Addresses	Vacant Residential Addresses	Residential Vacancy Rate	Business Addresses	Vacant Business Addresses	Business Vacancy Rate
Crow Wing County	36,302	3,455	9.5%	2,803	468	16.7%
Morrison County	15,721	1,231	7.8%	847	134	15.8%
Todd County	11,972	1,555	13%	589	127	21.6%

*Data Source: U.S. Department of Housing and Urban Development. 2019*

## **Number of Unsafe, Unsanitary Homes**

U.S. Census data shows 350 housing units in the report area where without plumbing in 2000 and the American Community Survey 5-year estimates show 360 housing units in the report area without plumbing in 2018.

<b>Report Area</b>	<b>Occupied Housing Units 2000</b>	<b>Housing Units without Plumbing 2000</b>	<b>Percent without Plumbing 2000</b>	<b>Occupied Housing Units 2018</b>	<b>Housing Units without Plumbing 2018</b>	<b>Percent without Plumbing 2018</b>
Crow Wing County	22,250	151	.45%	26,684	86	.32%
Morrison County	11,816	84	.61%	13,488	43	.32%
Todd County	9,342	115	.97%	9,841	231	2.35%

*Data Source: U.S. census Bureau, American Community Survey, U.S. Census Bureau, Decennial Census 2014-18.*

## **Evictions**

This indicator reports information about formal evictions based on court records. The number of evictions and eviction filings within the report area is shown below. The “filing rate” is the ratio of the number of evictions filed in an area over the number of renter-occupied homes in that area. An “eviction rate” is the subset of those homes that received an eviction judgement in which renters were ordered to leave. For the year 2016, the Eviction Lab reports that, of the 11,432 homes in the report area, there were 167 eviction filings, for an eviction filing rate of 1.46%. 81 of the eviction filings ended in an eviction, for an eviction rate of .71%.

Report Area	Renter Occupied Households	Eviction Filings	Evictions	Eviction Filing Rate	Eviction Rate
Crow Wing County	6,718	117	54	1.74%	.8%
Morrison County	2,795	41	22	1.47%	.79%
Todd County	1,919	9	5	.47%	.79%

*Data Source: Eviction Lab 2016*

## **Homelessness**

Oasis Central Minnesota provided emergency housing services in Morrison County. In 2018 Oasis reported that they had received 123 requests for emergency housing and were able to provide assistance to 41 individuals. In Brainerd, Lutheran Social Services is a State PATH provider. PATH stands for Projects for Assistance in Transition from Homelessness. The program provides services for individuals suffering mental illness and experiencing homelessness. In addition to the PATH program, LSS also provides Hope Housing Services in Todd County. Hope services work with clients to develop a housing plan. Individuals must be experiencing homelessness or at risk of becoming homeless and be willing to work on a housing stabilization plan. January 25, 2020 the Brainerd Dispatch reported on the annual point in time count, conducted nationwide to determine how many people in the United States are homeless. The Dispatch reported that in 2016 there were 669 people in central MN were housed in emergency shelter, transitional housing or unsheltered. New Pathways did provide homeless services in the Brainerd area until 2019 but has since disbanded. The nearest homeless shelter is in St. Cloud, MN.

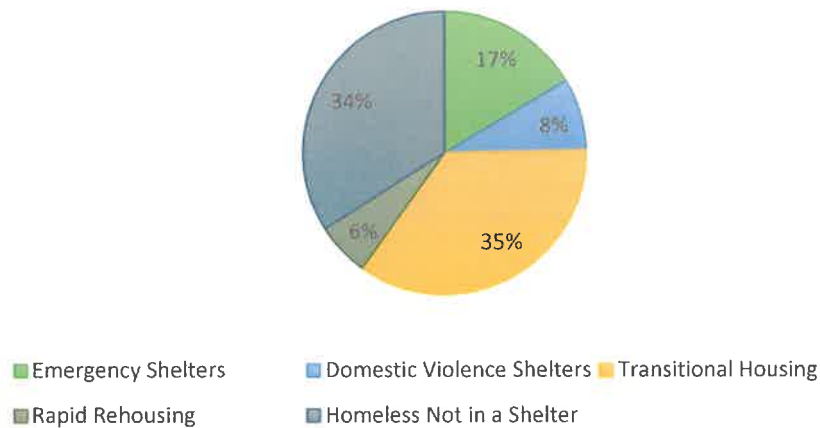
The Wilder Homeless Study in Minnesota demonstrated that homelessness increased by 10% from 2015 and 2018 with 32% being children age 17 or younger living with their parents.

The study should a need for more affordable housing and an increase in services to help those in need.

Wilder Research conducts a one-day state-wide homeless study once every three years.

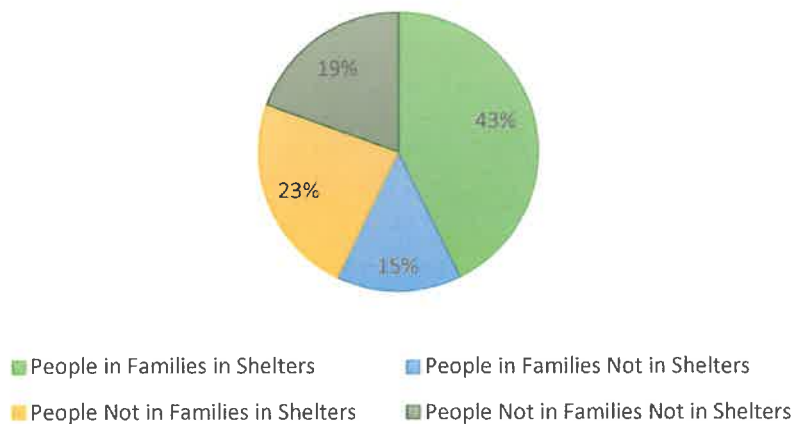
The last study occurred on October of 2018. Information on the report area is below:

# of People Experiencing Homelessness



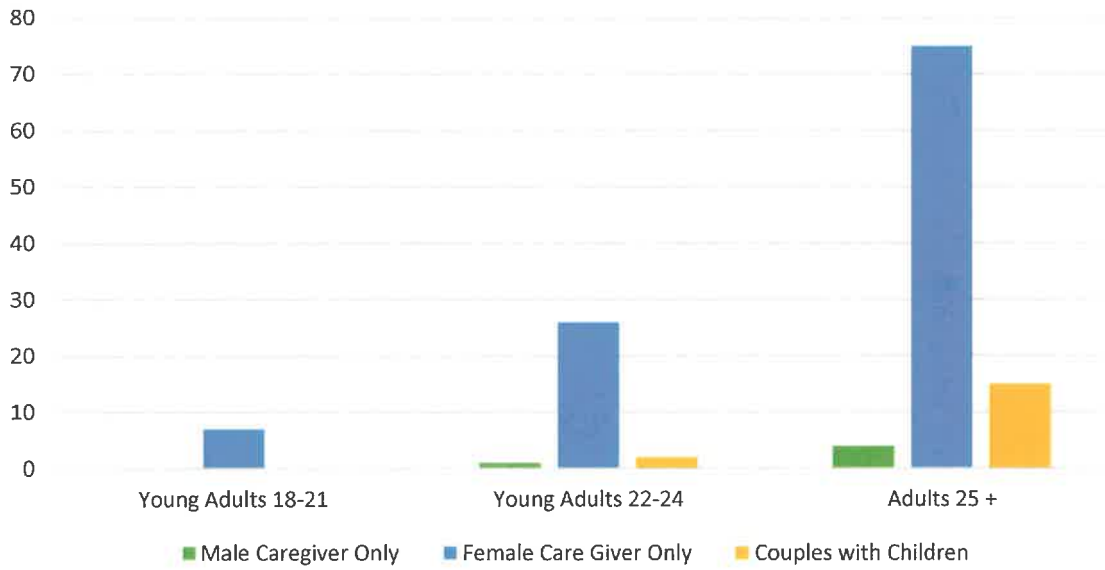
2018 Minnesota Homeless Study: Wilder Research, March 2019

Household type of those experieincing Homelessness



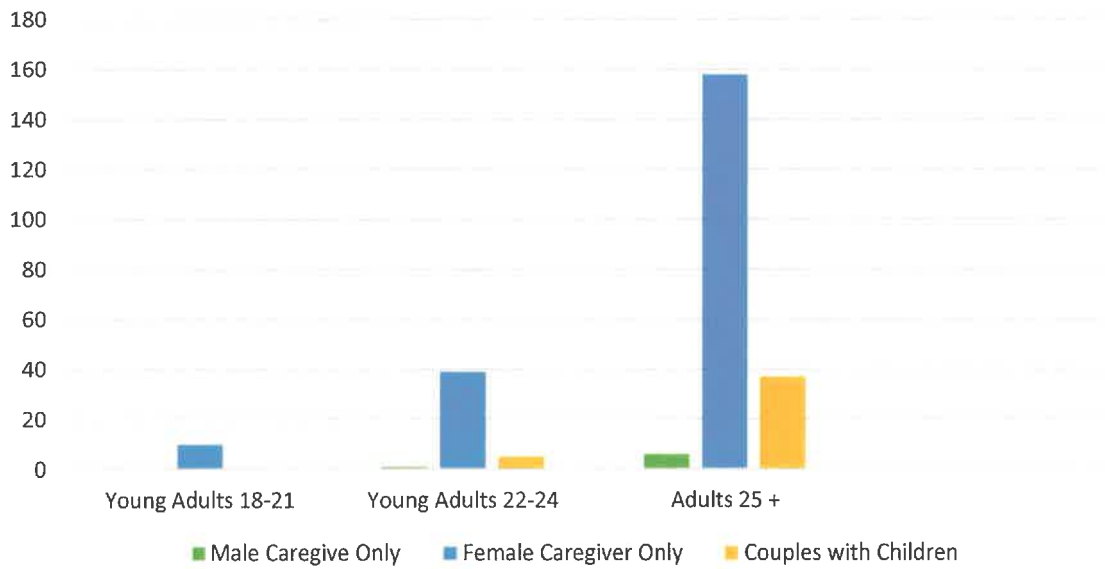
2018 Minnesota Homeless Study: Wilder Research, March 2019

### Families in Shelters Experiencing Homelessness



*2018 Minnesota Homeless Study: Wilder Research, March 2019*

### Children with Parents in Shelters



*2018 Minnesota Homeless Study: Wilder Research, March 2019*

## Income

### Median Household Income

Median household incomes in the report area are shown in the table below.

<b>Report Area</b>	<b>Estimated Population</b>	<b>Median Household Income</b>
Crow Wing County	63,855	\$53,481
Morrison County	32,949	\$57,471
Todd County	24,440	\$58,113
Minnesota	5,527,358	\$70,295

*Data Source: U.S. Census Bureau, American Community Survey 2014-2018.*

## Nutrition and Health Care

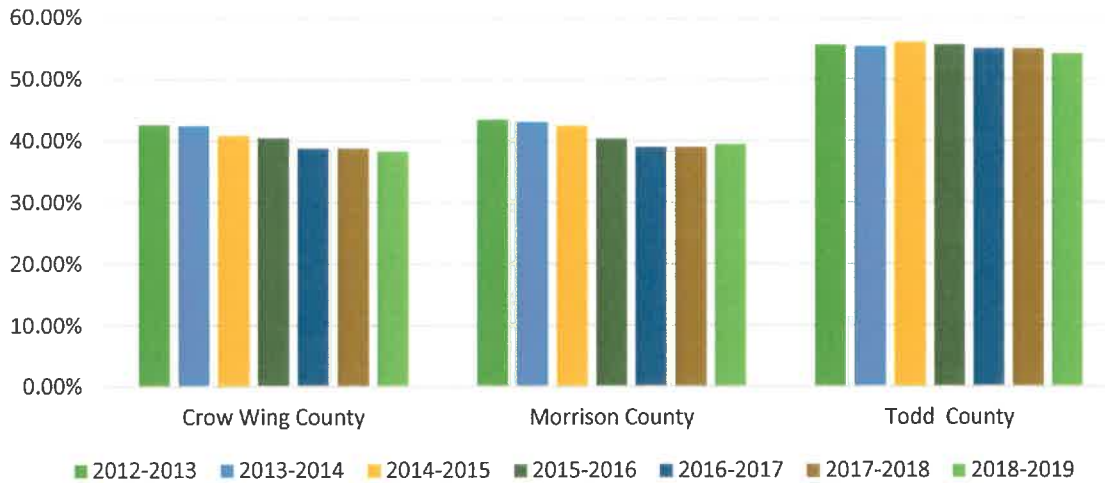
### Free and Reduced Lunch Program

The report shows that 7,588 students (or 40.99%) were eligible for free or reduced-price lunches during the 2016-2017 school year, which is less than the national average of 49.5%.

<b>Report Area</b>	<b>Total Students</b>	<b>Student Eligible for Free or Reduced Lunches</b>	<b>% of Students Eligible for Free or Reduced Lunches</b>
Crow Wing County	9,971	3,820	38.3%
Morrison County	5,767	2,263	39.2%
Todd County	2,775	1,505	54.2%

*Data Source: National Center for Education Statistics, NCES-Common Core of Data 2018-2019.*

### Trends in Free and Reduced Lunch



*Data Source: National Center for Education Statistics, NCES-Common Core of Data 2018-2019*

### Households Receiving SNAP by Poverty Status

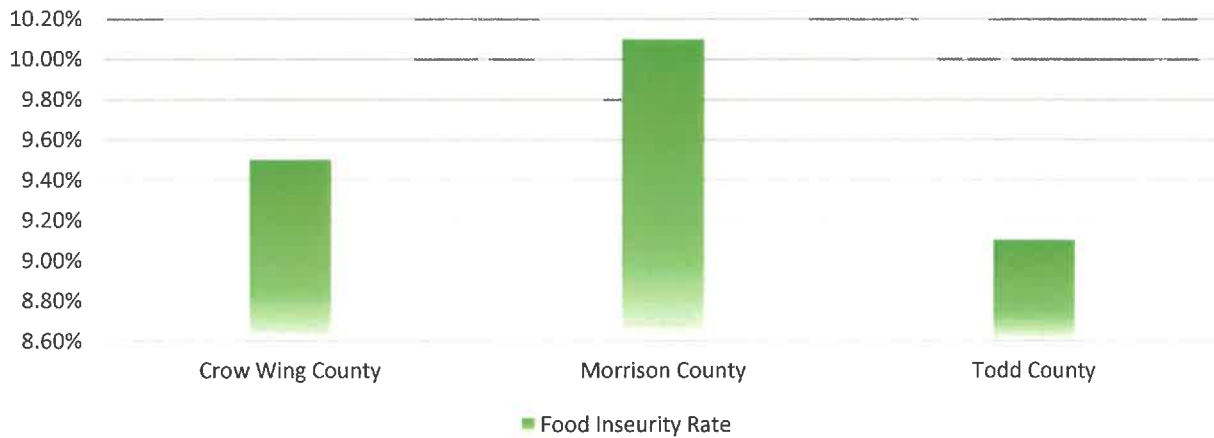
According to the American Community Survey, 4,044 households received Supplemental Nutrition Assistance Program (SNAP) payments during 2018. During this same period 3,617 households with income levels below the poverty level were not receiving SNAP payments. The National Council on Aging (NCOA) reports that three out of five adults age 60 and older are eligible for the SNAP, but they were not enrolled in it.

*Data Source: U.S. Census Bureau, American Community Survey 2014-2018.*

### Food Insecurity

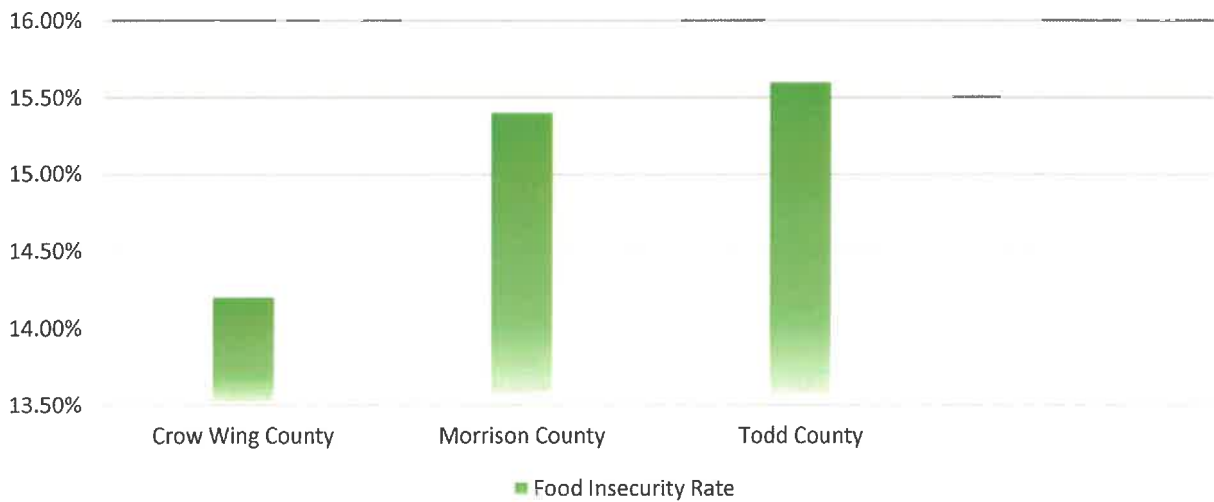
Food Insecurity is the condition of limited or uncertain access to adequate food. The chart indicates the estimated percentage of the population that experienced food insecurity at some point during the report year.

## FOOD INSECURITY RATE



*Data Source: Feeding America 2017.*

## CHILDREN UNDER 18 FOOD INSECURITY RATE



*Data Source: Feeding America 2017.*

### Medicare and Medicaid Providers

Report Area	Total Institutional Providers	Hospitals	Nursing Facilities	Rural Health Clinics
Crow Wing County	15	3	3	1
Morrison County	13	1	3	4
Todd County	15	2	3	6

*Data Source: U.S. Department of Health & Human Services, Center for Medicare and Medicaid Services, Provider of Services File. December 2019.*

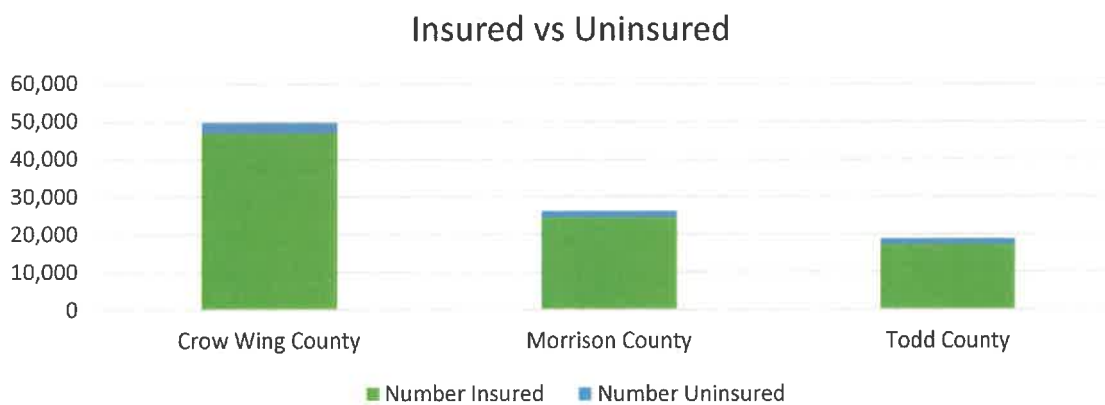
### Persons Receiving Medicare

Report Area	Persons Over 65 Receiving Medicare	Disabled Persons Receiving Medicare	Total Persons Receiving Medicare
Crow Wing County	15,173	2,030	17,203
Morrison County	6,433	1,018	7,451
Todd County	4,827	736	5,563

*Data Source: Center for Medicare and Medicaid Services, CMS Geographic Variation Public Use File.*

### Uninsured Population

The uninsured population is calculated by estimating the number of persons eligible for insurance (generally those under 65) minus the estimated number of insured persons.



*Data Source: U.S. Census Bureau, American Community Survey, Small Area Health Insurance Estimates 2019.*

## **Community Resources and Strengths**

### **Community Resources**

**Food Shelves** – Crow Wing has resources in Brainerd, Baxter, Crosslake, Crosby, Emily, Garrison and Pequot Lakes. Morrison has resources in Little Falls, Randall, Flensburg, Royalton, Sobieski, Swanville, Upsala, Fort Ripley and additional resources in Pierz and Motley. Todd County has resources in Long Prairie, Browerville and Verndale.

**Food Assistance** – Ruby’s Pantry is located in all three counties. Pop Up Pantries are also available in Brainerd and Little Falls. Crow Wing County has additional resources such as Operation Sandwich, Kids Pack Backpack, Soup Kitchen, Full Tummies Weekend. Second Harvest Heartland is also available.

**Thrift Stores** – Crow Wing has Common Goods, Mustard Seed, Dorcas, Habitat4Humanity Re-store while Morrison has New2You, Stephanie’s Consignment. Todd County has Bargain Barn and Groovy Goods

**Public Transportation** – bus transportation such as MorrTrans, Dial A Ride and Rainbow Rider. Cab companies exist in all three counties. There is availability, but all have limited routes.

**Emergency Services** – All three county human service agencies provide emergency services, along with Oasis, Lutheran Social Services, Bridges of Hope and St. Vincent DePaul, Salvation Army, Morrison County Chaplain, and local churches.

**Homeless Supports** – LSS offers homeless vouchers, Crow Wing County has placements in local hotel for homeless clients, Bridges of Hope provide services for youth suffering homelessness and Oasis assists in Morrison County. While there are supports, there are not enough to meet the need.

**Energy Assistance** – resources provided by LSS, TriCAP and Todd County.

**Child Care** – There are currently 35 licensed childcare providers throughout the service area of Crow Wing, Morrison and Todd counties as well as 274 family childcare opportunities. People seeking childcare can apply for scholarships and county childcare assistance to offset costs of childcare. However, there is not enough childcare opportunities to meet the need.

### **Strengths**

- Diverse
- Inclusive
- Longevity
- County Interagency Boards
- Relationship with other Community Agencies
- Strong Referral System
- Staff Loyalty and Retention

### **Identified Needs**

1. Employment/Childcare- Because many of the jobs in the area are in the service industry, most clients of TCCAP do not earn a livable wage, this requires them to remain on public programs and assistance. The high cost of childcare and lack of childcare providers continues to be a concern for families. Covid-19 has also impacted the unemployment rate in the all counties especially in Crow Wing County where it was over 10% as of April of 2020.

2. Affordable Housing – There is a lack affordable housing throughout the service area. Seniors especially need affordable rental options, as well as those with large families in need of three or more bedrooms.
3. Transportation- Public transportation is spotty throughout the service area especially for those in the more rural areas. Clients that do own a vehicle struggle with the cost of repairs, gas and maintaining insurance.
4. Services for Seniors – Many seniors want to remain in their homes but are challenged because of health restrictions and the high costs and of maintaining the home, especially when it comes to small repairs, snow removal and lawn care.
5. Food Insecurity – The area continues to show higher than state average need for food support. Morrison County had over ten percent of the population who experienced food insecurity at some point during the report year. Covid-19 has only increased the need as shown by long lines at local food shelves/pantries.

## **Observations and Recommendations**

Findings from the assessment are not unique to our area and in fact are very similar to many communities throughout the state especially when it comes to the challenges brought on by the pandemic. TCCAP will work with our community partners to identify ways to address gaps in services that have been identified in this assessment. An identified need that TCCAP can act swiftly on is to educate the low-income families and seniors in our communities about the benefits of SNAP and encourage enrollment. TCCAP staff will continue to play an essential role with the low income population it serves as it strives to be a leader in educating and

organizing the community on issues surrounding poverty and move forward the challenges, issues and concerns that need to be confronted.