



Community Needs Assessment: Ramsey & Washington Counties

Summary of Key Findings

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Introduction

Community Action Partnership of Ramsey & Washington Counties (CAPRW) is a private, locally run nonprofit dedicated to bringing together resources to reduce poverty. CAPRW is required to conduct a community needs assessment every three years as a part of federal funding. In 2015 (as in 2012), Wilder Research was contracted by CAPRW to conduct this assessment. In addition to fulfilling funding requirements, the assessment results are also being used to inform CAPRW's strategic plan, which is being developed with GrayHall, a management consulting firm.

This summary report provides the key findings from the assessment that was conducted by Wilder Research on behalf of CAPRW in summer 2015.

Study methods and participants

To engage the target population directly, Wilder Research conducted a survey of current CAPRW program participants. The survey was also made available to other low-income residents of Ramsey and Washington counties who are not CAPRW program participants.

The survey asked 19 questions about the primary needs of adults and children in participants' households. Additionally, the survey asked about participants' current use of CAPRW's social service programs, as well as challenges related to meeting their and their family's basic needs.

A total of 664 CAPRW participants completed the representative mailed survey, for a 33 percent response rate, including 297 Energy Assistance and 48 Energy Conservation participants, 168 Community Engagement and SNAP participants, and 151 Head Start parents. In addition, 72 individuals (who may or may not be CAPRW participants) completed the web survey. See Figure 1.

1. Survey respondents

	Number of total participants	Number sampled	Number who completed the survey	Response rate
Community Engagement/SNAP	701	500	168	34%
Head Start	1,198	600	151	25%
Energy Assistance	18,650	812	297	37%
Energy Conservation	86	86	48	56%
Total	--	1,998	664	33%

Participants ranged in age, half were white (51%), and the majority were female (78%). Eighty-five percent reside in Ramsey County. Figure 2 (map) illustrates the spread of respondents throughout CAPRW's service area. Details of participant demographics can be found in Figure 3.

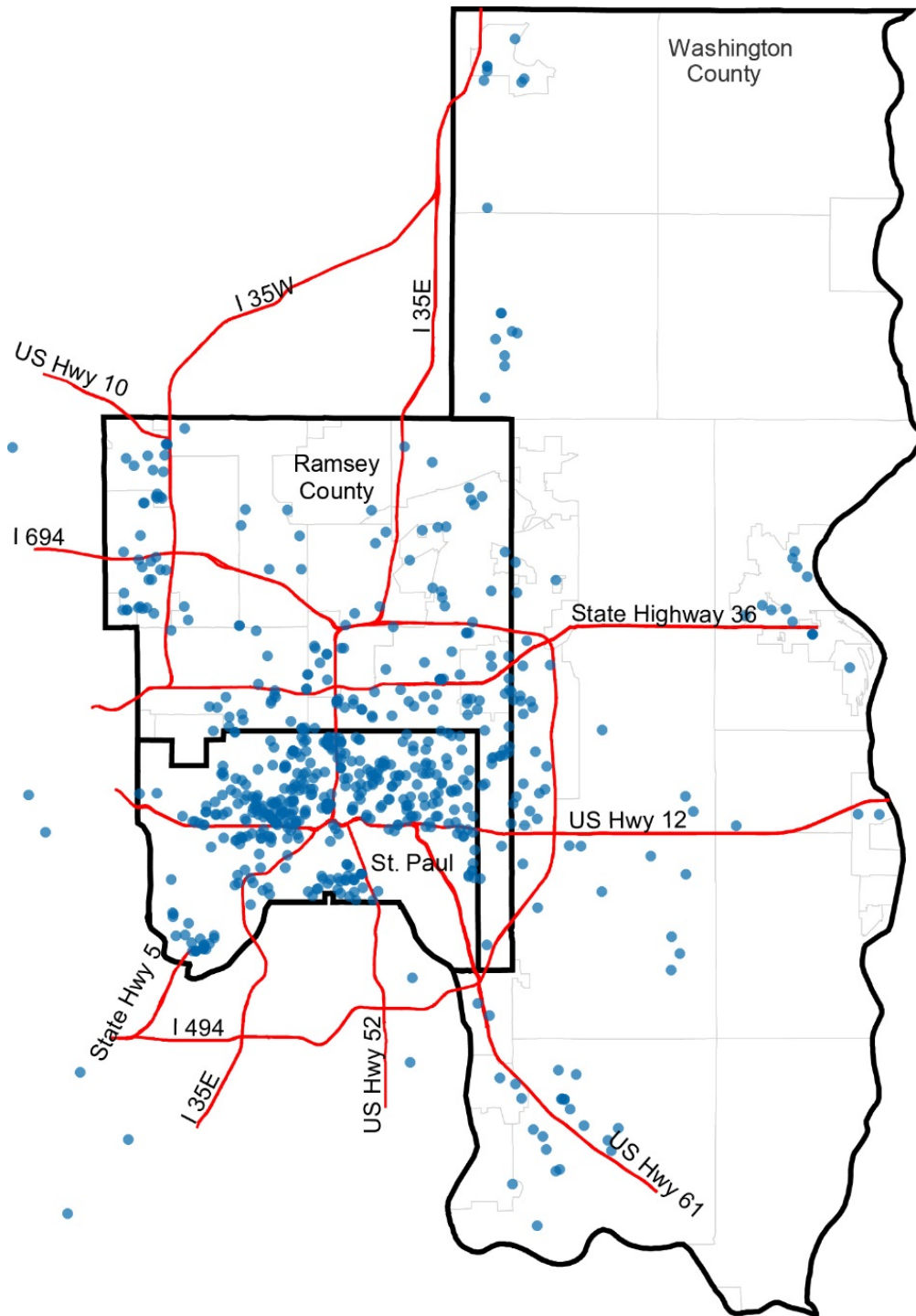
In addition to the survey, three other strategies were used to collect data to determine gaps in services for low-income residents in Ramsey and Washington counties. The first was a demographic overview of the area. Available data were used from the U.S. Census Bureau and other sources to document the characteristics of and areas of need for the population of interest. These data included unemployment rates, crime rates, housing data, educational attainment, and other similar publicly available data.

Second, we completed a field scan of organizations that provide services to low-income people in Ramsey and Washington counties, and we conducted key informant interviews with 25 representatives of these organizations. These interviews reveal the perceived top needs of low-income people as well as assets and opportunities for potential partnerships for CAPRW. Detailed findings are discussed further in this summary report.

Lastly, Wilder Research conducted a study review to identify existing data regarding gaps in services for low-income populations and for specific subgroups. When triangulated with the survey data, these data give a comprehensive description of the greatest needs and gaps in services for low-income people in Ramsey and Washington counties.

A more detailed description of the methods used and detailed data can be found in the Community Action Partnership of Ramsey & Washington Counties Needs Assessment Data Book.

2. Location of survey participants throughout CAPRW's service area



Participant demographics

3. CAPRW survey sample and respondents (demographic data do not include web survey respondents)

Characteristics	N	%
All Community Action participants	664	100%
Community Engagement/SNAP	168	25%
Head Start	151	23%
Energy Assistance	297	45%
Energy Conservation	48	7%
Opt-in web survey respondents	66	--
Race/Ethnicity		
African American or Black	138	21%
African or African-born	47	7%
American Indian or Native American	33	5%
Asian or Asian American	107	16%
Latino or Hispanic	47	7%
White	338	51%
Other	15	2%
Age		
18-24	26	4%
25-34	127	20%
35-44	139	22%
45-54	99	15%
55-64	104	16%
65 and older	150	23%

3. CAPRW survey sample and respondents (continued)

Characteristics	N	%
Gender		
Female	508	78%
Male	144	22%
Home language		
English	404	74%
Hmong	37	7%
Karen	29	5%
Spanish	24	4%
Other language	51	9%
Child status		
No children	289	45%
Single parent, 1-2 children	81	13%
Single parent, 3+ children	47	7%
Partnered parent, 1-2 children	112	17%
Partnered parent, 3+ children	113	18%
Poverty status*		
Less than 100% of poverty line	328	54%
100% to less than 125% of poverty line	127	21%
125% to 200% of poverty line	124	20%
Above 200% of the poverty line	27	4%
Geographic area		
Ramsey County (includes Saint Paul)	557	85%
Saint Paul	398	61%
Washington County	91	14%

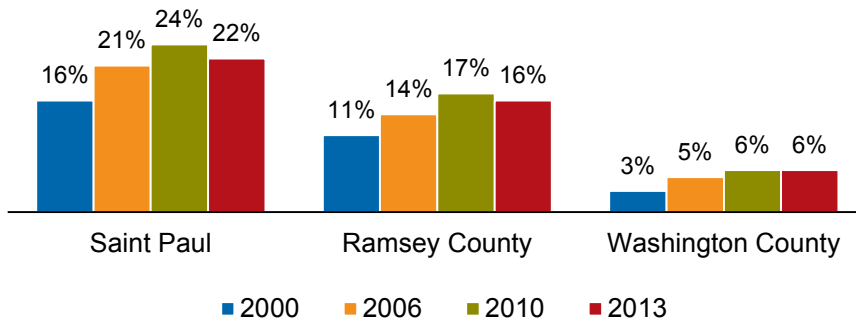
* Poverty levels have been approximated based on number of household occupants and the following income categories: less than \$10,000; \$10,000 to under \$15,000; \$15,000 to under \$20,000; \$20,000 to under \$25,000; \$25,000 to under \$30,000; \$30,000 to under \$40,000; \$40,000 to under \$50,000; \$50,000 to under \$75,000; \$75,000 or more.

Greatest needs of the low-income population in Ramsey and Washington counties

The data described in this summary report are key findings based on a triangulation and synthesis of survey data, the key informant interview and field scan, review of existing research, and demographic overview. The purpose of this report is to provide a more in-depth understanding of the needs of low-income people in Ramsey and Washington counties. This section briefly describes those needs and the following sections offer more details about the nuances regarding specific needs within each category and specific sub-groups within the population that may have greater or lesser needs in that particular area.

Since 2000, the percentage of residents living in poverty has increased in Saint Paul, Ramsey County, and Washington County. This indicates that although the size of the low-income population has grown over the past decade, there have not been substantial changes in the overall poverty rate in CAPRW’s service area since the last Community Needs Assessment was conducted in 2012. See Figure 4.

4. Poverty rates¹

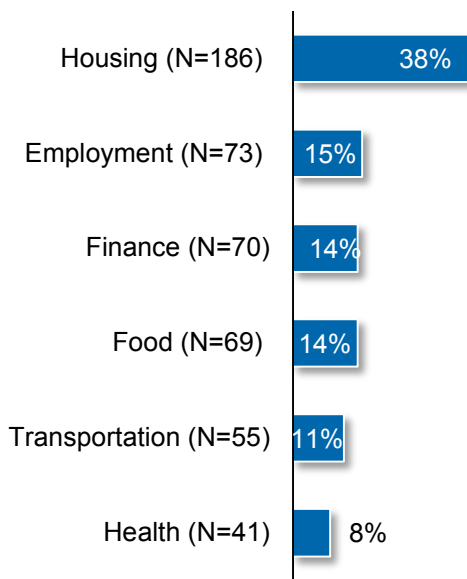


The prioritization in this report of the greatest needs of low-income people in Ramsey and Washington counties was primarily determined through two open-ended questions on the participant survey, where respondents were asked to describe in their own words, the things that would do the most to meet the needs of the adults and children in their household. Responses to these questions are illustrated in Figures 5 and 6.

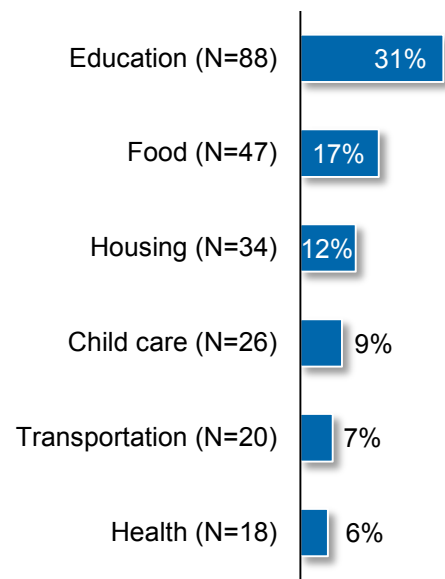
¹ U.S. Census Bureau. *Decennial Census and American Community Survey 2009-2013 5-year data*. Retrieved from <http://factfinder.census.gov/>

Overall, responses from interviews with leaders from organizations who serve low-income populations in these counties aligned with the data from the participant survey. The top two needs of the low-income adult population identified in these interviews were **housing** and **employment**. The greatest need for children is education.

5. What is the one thing that would help most to meet the needs of the adults living in your household? (4% of respondents said “nothing” in response)



6. What is the one thing that would help most to meet the needs of the children living in your household? (10% said “nothing” in response)



Housing-related needs include:

- Energy assistance – financial assistance to low-income households to maintain utility services during the winter months
- Financial assistance with housing – loans to buy a house, rental assistance, property tax assistance, and help finding affordable housing
- Help with household upkeep – chores, cleaning or repairs, improvements, and other non-financial assistance
- Energy conservation – home repairs and improvements related to temperature control, implementing weatherization strategies that can lead to a decrease in utility expenses

Employment-related needs include:

- Access to jobs
- Better jobs – better paying jobs, more hours, full-time employment, and permanent jobs that offer benefits (paid time off and affordable health insurance)

Finance-related needs include:

- Financial or economic assistance, including cash and specific benefits, such as social security and disability benefits
- Help to reduce debt, repair credit, and access credit
- Education related to and assistance with budgeting, managing, and/or saving money

Food-related needs include:

- Food assistance – financial assistance to low-income households to pay for groceries
- Access to healthy/nutritious food (noted a particular need for children in the household)

Transportation-related needs include:

- Access to a car or better transportation services
- Assistance with vehicle maintenance
- Assistance covering transportation costs
- Access to transportation for the purpose of transporting children to where they need to go (e.g., school, summer programs, day care)

Health-related needs include:

- Health insurance, including assistance with health insurance challenges related to obtaining and maintaining insurance and affordable health care or help paying for medical expenses
- Medical assistance – financial assistance to low-income households to pay for medical costs
- Access to medical supplies, medications, and medical devices

- Medical care/services, including in-home care and assistance
- Mental health care, including therapy, psychology, and counseling
- Dental care

Education-related needs include:

- Programs and activities for children – summer and afterschool programs
- Higher education – Affordable education and financial aid for education-related costs, getting financial aid and scholarships, and getting and paying off student loans

Child care-related needs include:

- Affordable child care
- Appropriate child care – Examples include child care that is higher/better quality, more conveniently located, available when needed, and able to meet the special needs of children who have them

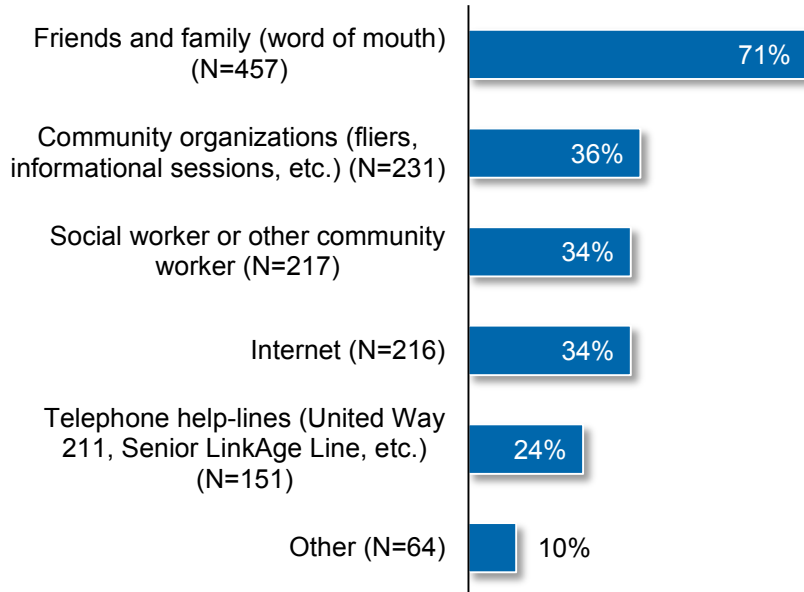
Services to meet the greatest needs

An analysis of organizations that serve low-income people in CAPRW’s service area revealed that the most common services provided align with the top needs identified from the survey results. Of 123 community organizations or agencies we identified, the most common types of services provided were housing (36%), employment (22%), youth services (17%), education (16%), and food (16%). Fewer organizations provide services related to transportation, financial assistance, and health.

How do CAPRW participants get information?

Survey participants were asked where they get information about help or services they need. Most participants (71%) said they get information from friends and family. This indicates that CAPRW could increase outreach via informal social networks and personal referrals to effectively reach eligible participants. Information from community organizations (36%) as well as social workers (34%) and the Internet (34%) were also frequently identified as places participants get information. See Figure 7.

7. Where do you get information about help or services you need?



Note: Respondents could give more than one response, therefore, the total percentage is greater than 100%

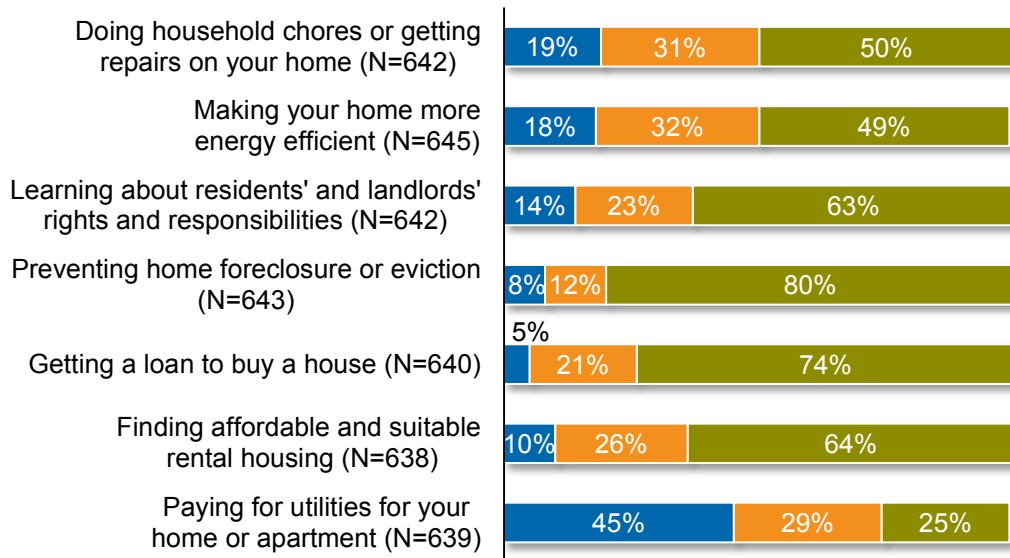
Greatest need #1: Housing

“The number one need in our community right now is affordable housing.” – Nonprofit leader in the Twin Cities

Participants were asked if they or anyone in their household needs or currently receives a range of housing-related services. Although many respondents receive these services, especially energy assistance (which is not surprising since 45 percent of respondents are CAPRW Energy Assistance participants), **responses show that there is an unmet need for housing and related services.** Rental issues affect over one-third of participants and energy assistance and utility-related needs affect up to three-quarters of CAPRW participants, compared with issues related to homeownership which affect about one-fifth of respondents. See Figure 8.

CAPRW offers services for low-income residents related to housing, such as: 1) transitional housing programs, 2) assistance paying for utilities and home energy crisis intervention, 3) energy conservation and efficiency, and 4) mentorship from housing advocates for Head Start participants.

8. Housing-related services and needs



- I or someone in my household is currently receiving this service
- I or someone in my household needs this service but is not receiving it
- No one in my household needs this service

Housing needs and services received vary by age and household type:

- Participants age 18-64 and participants with children were more likely than participants age 65+ and participants without children to be receiving help with household chores or getting repairs on their home. However, participants age 65+ were more likely to say they need this service, but are not receiving it.
- Nearly one-third of participants under the age of 65 and nearly one-third of participants with children said they need help finding affordable housing, but are not receiving it. Additionally, nearly one-third of participants with children said they need help getting a loan to buy a house.
- Participants age 65+ were less likely than younger participants to say they need help making their home more efficient.
- While 20 percent of participants with children are receiving services to learn about residents' and landlords' rights, 27 percent they need this service, but are not receiving it.

Housing is a growing need

In the 2012 CAPRW Community Needs Assessment, housing was the second greatest need after employment. In 2015, housing has risen to the number one need for low-income residents.

Housing-related needs was the most commonly mentioned area when respondents were asked about one thing that would help most to meet the needs of adults living in their household, mentioned by 38 percent of participants. Please refer to Figures 5. Some specific needs within housing were mentioned more frequently than others. Fifteen percent of respondents said energy assistance would be the most helpful and 1 in 10 respondents said they need financial assistance with housing. Types of financial assistance include loans to buy a house, paying rent, help with property taxes, and help finding affordable housing.

There is not enough affordable housing to meet the need in Ramsey and Washington counties

Twenty-six percent of CAPRW respondents said they need help finding affordable and suitable housing, but are not receiving this service. Participants of Head Start (39%), American Indian participants (41%), African-born participants (39%), and participants age 18-24 (54%) were most likely to indicate finding affordable and suitable housing as an unmet need as compared to other CAPRW program participants, racial/ethnic groups, and age groups.

According to a study done by the Minnesota Housing Partnership in 2015, there are now only 29 housing units in Ramsey County and 27 housing units in Washington County that are affordable and available for every 100 extremely low-income renters.

At the new state minimum wage of \$9 per hour, an earner would have to work 85 hours per week to afford the \$996 fair market rent for a 2-bedroom apartment, without paying more than 30 percent of income for housing.

These needs in Ramsey and Washington counties are further highlighted by findings from the 2012 Homelessness study conducted by Wilder Research. In 2012, homeless individuals who had been on a waiting list for public housing, Section 8, or some other type of housing that offer financial assistance had been waiting a mean of 11 months. Additionally, over half of respondents from the 2012 Homelessness study from both counties said they have had difficulty getting or keeping housing because there was no housing they could afford.²

² Minnesota Housing Partnership. (2015). *2015 county profiles—A place to call home*. Retrieved from <http://www.mhponline.org/publications/county-profiles/2015>

³ Wilder Research. (2013). Homelessness in Minnesota: Findings from the 2012 statewide homeless study. Retrieved from <http://www.wilder.org/Wilder-Research/Research-Areas/Homelessness/Pages/Statewide-Homeless-Study-Most-Recent-Results.aspx>

According to leaders from local organizations that serve low-income people, housing is the greatest need in Ramsey and Washington counties. They discussed the availability, cost, and systems in place that make it difficult for individuals to find affordable and appropriate housing for their families.

“Affordable housing [is the greatest need among low-income people in Ramsey and Washington counties]—having affordable housing for families to live in. The cost of rent—in order for a family to have affordable housing, the cost of rent is so expensive that it causes families to be living on top of one another with many different families or being in a homeless situation, so there is just not enough affordable housing for families...The Section 8 program takes a long time for families to get on there. If the landlord does decide to give a family housing, sometimes you deal with slumlords where they do not care about what they are giving the families.” – Nonprofit leader in the Twin Cities

Four-fifths (80%) of low-income residents in Ramsey County (including Saint Paul) and three-fifths (59%) of low-income residents in Washington County rent their homes, compared to the overall county-wide rate of 29 percent and 13 percent, respectively, of the population who are renters.⁴

Aside from affordability, energy assistance/efficiency and housing upkeep are the most common housing-related needs

When asked about **one thing** that would help most to meet the needs of adults living in their household, participants discussed several specific housing-related needs:

- **Energy assistance** – help paying for utility bills and heating.
- **Help with household upkeep** – chores, cleaning or repairs, improvement, or other non-financial assistance.
 - Respondents age 55+ and Community Engagement and SNAP program participants were more likely, compared to other age groups and programs, to need or have someone in their household who needs help doing chores or doing home repairs.
- **Energy efficiency** – temperature control (heating and cooling) and weatherization of the home.
 - American Indian and Latino respondents were more likely than participants from other racial groups to report needing help making their home more energy efficient.

⁴ U.S. Census Bureau. *Decennial Census and American Community Survey 2009-2013 5-year data*. Retrieved from <http://factfinder.census.gov/>

Greatest need #2: Employment

The proportion of adults (age 16-64) who are working has decreased since 2000 in both Ramsey and Washington counties.⁵ In 2013, the unemployment rate for those in poverty was much higher than the rate for the total population in Ramsey and Washington counties. Data from the 2013 American Community Survey were used to compare unemployment rates of the total population and the population in poverty. However, according to more recent data from the Department of Employment and Economic Development (DEED), the unemployment rate for the total population was 2.5 percent in Ramsey County and 2.3 percent in Washington County in 2015. DEED does not have data on the unemployment rate for the population in poverty.⁶ Overall, 55 percent of survey respondents are unemployed and 21 percent are only employed part-time.

9. Unemployment rate in 2013

	Population in poverty	Total population
Ramsey County	30%	10%
Washington County	28%	6%

Source: U.S. Census Bureau. 2009-2013 American Community Survey. Retrieved from <http://factfinder.census.gov/>

There is an unmet need for employment-related services in Ramsey and Washington counties

In the 2012 CAPRW Community Needs Assessment, one in four respondents cited getting and maintaining employment as the one thing that would be most helpful to meet the needs of people living in their household. In 2015, fewer (15% of respondents) said services involving employment was their greatest need -- this includes access to jobs, better paying jobs (more hours, full-time), jobs with benefits, and job training. Despite the decrease in percentage of respondents who said that employment services would be most helpful, employment should still be considered a top need as it was the most frequently mentioned need after housing.

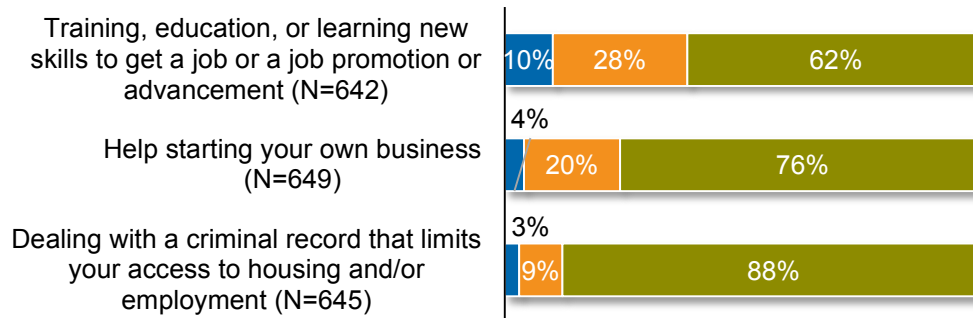
CAPRW offers employment-related services such as employment training, coaching, and post-secondary certification.

When asked about specific CAPRW services related to employment, most participants said that employment services are not a need for them or anyone in their household. Over one-quarter (28%) of participants said they or someone in their household needs job-related training or education services, but are not currently receiving them. See Figure 10.

⁵ U.S. Census Bureau. 2009-2013 American Community Survey. Retrieved from <http://factfinder.census.gov/>

⁶ Minnesota Department of Employment and Economic Development. *Local Area Unemployment Statistics (LAUS) – data tool*. Retrieved from <https://apps.deed.state.mn.us/lmi/laus/Default.aspx>

10. Employment-related services and needs



- I or someone in my household is currently receiving this service
- I or someone in my household needs this service but is not receiving it
- No one in my household needs this service

There is a need for better jobs

When asked about one thing that would be most helpful to meet the needs of people living in their household, some respondents made comments indicating the need for better jobs, including more hours (full time and permanent rather than temporary/seasonal), better pay, and jobs with benefits.

According to Minnesota Department of Employment and Economic Development (DEED), there were 49,281 vacant jobs in Ramsey and Washington counties in late 2014, of which 33 percent were part time and 10 percent were seasonal or temporary.⁷ Those in poverty are in need of full time and permanent positions. Of those who are in poverty and employed in Ramsey and Washington counties, less than 10 percent in any geographic area are employed full time, year-round.⁸

It may be that, in order to get a better job, those in poverty need more training or educational opportunities in order to qualify for those positions. In 2013, slightly more than half of vacant jobs (56%) in Ramsey and Washington counties required one or more years of experience, 44 percent required some level of postsecondary education, and 31 percent required a specialized certificate or license.⁹ In the 2011 Minnesota Skills Gap Survey

⁷ Minnesota Department of Employment and Economic Development. *Job Vacancy Survey – Minnesota job vacancies and unemployed workers quarter*. Retrieved from <http://mn.gov/deed/data/data-tools/job-vacancy/>

⁸ U.S. Census Bureau. *Decennial Census and American Community Survey 2009-2013 5-year data*. Retrieved from <http://factfinder.census.gov/>

⁹ Minnesota Department of Employment and Economic Development. *Job Vacancy Survey – Minnesota job vacancies and unemployed workers quarter*. Retrieved from <http://mn.gov/deed/data/data-tools/job-vacancy/>

conducted by DEED, 48 percent of respondents from the Twin Cities metro area said they have job vacancies due to a lack of qualified applicants.¹⁰

Of the nonprofit leaders who were interviewed, the second most commonly mentioned need among low-income residents, provided by 12 of 25 respondents, was related to employment, and specifically the lack of quality jobs.

“The recession has been really hard on people, and millennials are bearing the brunt of a lot of this, because they’re working many part-time jobs, and they lack the job experience. I know a lot of people who are younger – and millennials are parents now. They are not able to make ends meet and they’re working two or three jobs. It’s challenging.” – Nonprofit leader in the Twin Cities

Greatest need #3: Finance

Most respondents (64%) reported an annual household income below \$20,000. The top four sources of income for participants’ households include food support (50%), wages and salaries (42%), Social Security (34%), and Supplemental Security Income (SSI) (22%).

There is an unmet need for finance-related services in Ramsey and Washington counties

Fourteen percent of respondents noted help with finances as the one thing that would help the most to meet the needs of adults living in their household.

Specific needs include financial assistance (cash or benefits), budgeting, managing, or saving money, and help reducing debt and repairing credit or gaining access to credit. Nearly one-fifth of respondents said that they or someone in their household are currently receiving money management services and an additional one-quarter said that they need this service, but are not receiving it. See Figure 11.

CAPRW offers money management services through programs like Family Assets for Independence in Minnesota (FAIM), which supports asset development with a 1:3 match savings account and through the provision of case management, financial literacy, and asset specific training. CAPRW also offers tax preparation assistance via clinics taught by staff and volunteers.

¹⁰ Minnesota Department of Employment and Economic Development. *The 2011 Minnesota Skills Gap Survey*. Retrieved from http://mn.gov/deed/images/2011_Skills_Gap_Full_Report.pdf

11. Money management-related services and needs

Budgeting or learning how to manage money, repairing your credit, or starting a savings plan (N=636)



- I or someone in my household is currently receiving this service
- I or someone in my household needs this service but is not receiving it
- No one in my household needs this service

During their interviews, several nonprofit leaders addressed challenges in achieving economic self-sufficiency that low-income households face. Comments from nonprofit leaders speak to the need to focus on wealth creation among low-income households.

"In your typical family, you can actually generate assets and hold onto them, like savings. You're not going to be penalized because of it. Well what does our welfare system do? Just because you move slightly above the threshold to gain better employment, you may lose certain essential benefits like childcare subsidies, the support you need for additional training or whatever it might be. So we're good at creating situations where it's really hard to overcome." – Nonprofit leader in the Twin Cities

"What the challenge is right now is there's been a real loss of permanent wealth in this country." – Nonprofit leader in the Twin Cities

Greatest need #4: Food

In Ramsey and Washington counties nearly half (45%) of low-income households receive benefits from the Supplemental Nutrition Assistance Program (SNAP). Since 2012, food-related needs have increased for low-income residents of Ramsey and Washington counties.¹¹

Assistance with paying for food is a growing need for low-income residents

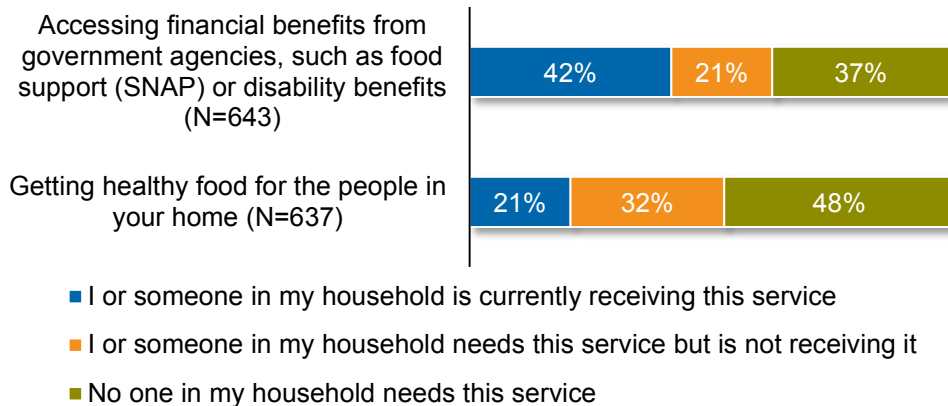
Food-related needs were not identified as a top need in 2012. Nearly half of all survey respondents reported receiving food support as part of their household income, making it the most common non-employment-related income source.

CAPRW offers services related to nutrition through the Supplemental Nutrition Assistance Program (SNAP) Outreach, which helps to increase participation in SNAP through eligibility screening, direct application assistance, and targeted marketing and outreach initiatives.

¹¹ U.S. Census Bureau. *Decennial Census and American Community Survey 2009-2013 5-year data*. Retrieved from <http://factfinder.census.gov/>

One-third of respondents said they need help accessing healthy food for their household, but are not currently receiving it and about one-fifth said they need help accessing financial benefits, including food support, but are not currently receiving it. See Figure 12.

12. Food-related services and needs



Leaders from local nonprofits were also concerned about the economic challenges low-income families are facing and the increasing difficulties families face paying for food and housing.

“People are spending 70 to 80% of their income on housing. There is no money for food. The other thing that’s happening that is causing rising demand for free food is that the government programs or other kinds of support, as well as food support, the requirements are tightening. So not only is it harder to be on food support, but it’s harder to be on child care support, it’s harder to be on MFIP – all of those kinds of things contribute to demand for food. But food is kind of the lowest common denominator. It’s the one thing we can give to everybody, so when there’s an economic issue in any one of these other areas, you see it in rising demand for food.” – Nonprofit leader in the Twin Cities

Food-related services, including access to healthy food, is one of the top needs for children of low-income families

Participants are not only concerned about having an adequate amount of food, but are also concerned about their children having healthy diets.

- When asked about one thing that would help most to meet the needs of *children* in the household, 17 percent said access to nutritious food and food assistance.
 - The need for access to healthy food was most common among respondents age 18-24 and respondents of color.

Greatest need #5: Transportation

There is an unmet need for services to help get a car or repair a car

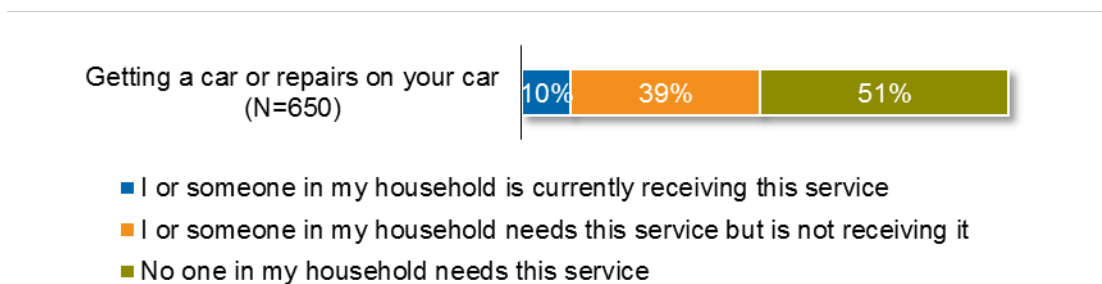
Meeting transportation needs is critical to obtaining and maintaining employment. The majority of residents in all geographic areas who are employed have an independent means of transportation to work (61% in Saint Paul, 62% in Ramsey County, 75% in Washington County).¹²

Transportation was not identified by nonprofit leaders in the Twin Cities as one of the top needs (this could be due to the fact that only four organizations interviewed provide transportation services), yet it was the fifth greatest need identified by survey respondents. More than 1 in 10 respondents (11%) said that transportation would be the most helpful thing for adults in their household and 7 percent said it would be the most helpful for children in their household. See Figures 5 and 6. Respondents mentioned some specific services needed:

- Needing a car or better transportation services
- Assistance with vehicle maintenance
- Assistance covering transportation costs
- Access to transportation for the purpose of transporting children to where they need to go (e.g., school, summer programs, day care)

When asked specifically about getting a car or repairs on a car, two-fifths of respondents said they need this service but are not currently receiving it. See Figure 13.

13. Transportation-related services and needs



CAPRW offers transportation-related services through their Car Ownership Program, which provides a zero interest car loan to eligible participants who are in need of reliable, stable transportation to retain employment.

¹² U.S. Census Bureau. *Decennial Census and American Community Survey 2009-2013 5-year data*. Retrieved from <http://factfinder.census.gov/>

There is a need for more public transportation infrastructure

For low-income residents in Ramsey and Washington counties, 8 percent ride public transportation to work versus 5 percent of the total population.¹³

A study conducted by Wilder Research in 2013 called Fostering East Side Transit Equity Conversations (FESTEC) revealed that 24 percent of respondents (residents of the East Side of Saint Paul, a subset of CAPRW’s service area where there is a high concentration of transit-dependent residents) said their household’s income is “rarely” or “never” adequate to meet their transportation needs. Additionally, when asked if they think transit in their community is fair or equitable, just half (51%) of survey respondents said they feel it is equitable.¹⁴

Leaders from organizations serving low-income people addressed the need for better transportation infrastructure. Adequate mobility is critical to connecting low-income people to jobs, child care, schools, and grocery stores.

“So the people I see that are hardest hit are actually working-class people. They have so many things going on. And because we lack the transportation infrastructure to connect people to jobs, and also because childcare is so messed up, it’s really, really hard as a young person if you’re wanting to upgrade your skills.” – Nonprofit leader in the Twin Cities

“Our transportation system has challenges – on the East Side it’s easier to get from Dayton’s Bluff to the West Side than it is to get from Dayton’s Bluff to the East Side, because of the way the bus system works. So transportation is another issue.” – Nonprofit leader in the Twin Cities

“Building transportation that is accessible, practical, useable for low-income folks, but also transportation systems that connect communities together even better.” – Nonprofit leader in the Twin Cities

Greatest need #6: Health

In 2013, 6 percent of Washington County residents and 12 percent of Ramsey County residents under age 65 lacked health insurance coverage, ranking them as 2nd and 72nd, respectively, out of all counties statewide.¹⁵

¹³ U.S. Census Bureau. *Decennial Census and American Community Survey 2009-2013 5-year data*. Retrieved from <http://factfinder.census.gov/>

¹⁴ Wilder Research. (2013). *Fostering East Side Transit Equity Conversations (FESTEC)*. Retrieved from <http://www.wilder.org/Wilder-Research/Publications/Studies/Fostering%20East%20Side%20Transit%20Equity%20Conversations%20-%20FESTEC/Fostering%20East%20Side%20Transit%20Equity%20Conversations%20Final%20Report.pdf>

¹⁵ MN Compass. (2015). *Topics: Health*. Retrieved from <http://www.mncompass.org/health/health-care-coverage#1-6912-g>

When asked about one thing that would help most to meet the needs of adults living in the household, 8 percent of participants mentioned needs related to health. This was the 6th most commonly mentioned need of children in respondents' households.

Respondents mentioned some specific health-related needs:

- Health insurance, including assistance with health insurance problems and affordable health care or help paying for medical expenses
- Medical Assistance
- Access to medical supplies, medications, and medical devices
- Medical care/services, including in-home care and assistance
- Mental health care, including therapy, psychology, and counseling
- Dental care

CAPRW Head Start and Early Head Start programs connect families to health care services for children, such as yearly physicals, dental exams, and immunizations through home visits.

Although health-related needs were not the most frequently mentioned needs by nonprofit leaders, some mentioned the unique challenges individuals face when attempting to navigate the process to obtaining and maintaining health insurance.

“Obviously insurance is a problem. Some do not have great insurance. Some people do not even have insurance...For some people they may have insurance to begin with, like medical assistance, but then they fail to complete their paperwork that they're supposed to complete for the application. Then the insurance takes it away because they did not comply with the basic requirements unless they have a case manager that'll help them.”
– Nonprofit leader in the Twin Cities

Others talked about the need for more services in the community to address the needs of those with mental health issues.

“When I think of high priority or underserved clients within our population, those with mental illness – whether diagnosed or undiagnosed or suspected – I just don't think that there are enough resources to adequately serve them in the community. I also think that they're a difficult population, if you don't have on-site services, to seek those services elsewhere, just because of the stigma that still exist around receiving services related to mental health and mental illness.” – Nonprofit leader in the Twin Cities

Greatest need #7: Education

Fifteen percent of low-income residents in Ramsey and Washington counties have completed a bachelor's degree or higher versus 40 percent of the total population in that area.¹⁶

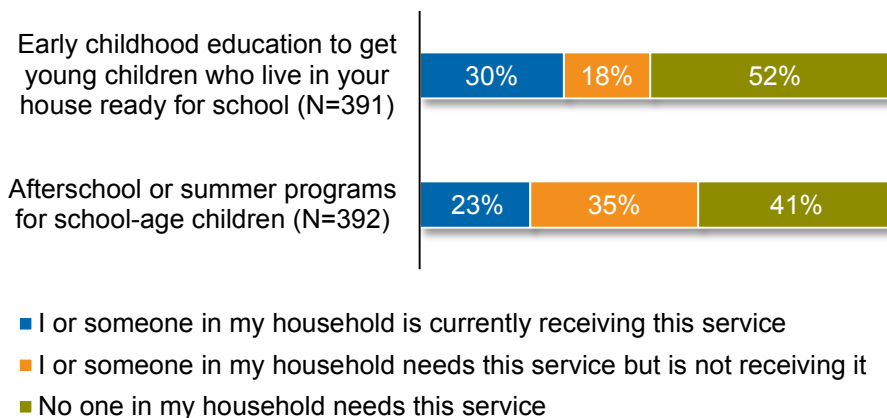
CAPRW offers education-related services, such as early childhood education and summer programming through Head Start and Early Head Start.

Children would benefit from more programs and activities and access to affordable education

A little over half (55%) of respondents have one or more children living in their household. When asked about one thing that would help most to meet the needs of children living in the household, one-third (31%) of participants mentioned needs related to programs and activities for children as well as affordable education, including access to financial aid for education-related costs and student loans and scholarships. This was the most commonly mentioned need of children in respondents' households.

Specifically, respondents most often mentioned the need for summer and afterschool programs and activities for children, the second most frequent need was for their children to receive a good education in general, and the third was for affordable education and financial aid for education-related costs. However, when asked specifically about CAPRW services, 41 percent of respondents with children said these services were not needed for themselves or anyone in their household. While 30 percent of participants with children are currently receiving early childhood education services, 18 percent said they need these services, but are not receiving them. See Figure 14.

14. Education-related services and needs



¹⁶ U.S. Census Bureau. *Decennial Census and American Community Survey 2009-2013 5-year data*. Retrieved from <http://factfinder.census.gov/>

Nearly half (10 of 25) of interviews with nonprofit leaders in the Twin Cities identified children and youth as a “high priority” group that are not currently receiving the services or intensity of services they need, making it the most commonly mentioned high priority group.

“For us, the priority is around children who are making up the opportunity gap and making sure that services are available and are aligned for them.” – Nonprofit leader in the Twin Cities

“We know that if you look at [low-income] children entering kindergarten, they are still starting behind and that is disproportionately related to income which, because of the income inequalities in our state, are disproportionately hitting children of color.” – Nonprofit leader in the Twin Cities

Greatest need #8: Child care

Families are not only looking for affordable child care, but high quality child care that meets the unique needs of their family

When asked about one thing that would help most to meet the needs of children living in the household, 8 percent of participants mentioned needs related to child care, including access to child care that is affordable and appropriate. Examples of appropriate child care given by respondents were child care that is higher/better quality, more conveniently located, available when needed, and able to meet special needs for children who have them.

Nearly 1 in 5 (17%) respondents with children are currently receiving high quality child care and 23 percent said they need this service, but are not receiving it. See Figure 15. Head Start parents were more likely than other program participants to say they are receiving these services, however, they were also more likely to say they need this service, but are not receiving it.

15. Child care-related services and needs

High quality child care for the children who live in your house (N=391)



- I or someone in my household is currently receiving this service
- I or someone in my household needs this service but is not receiving it
- No one in my household needs this service

Although not identified as one of the greatest needs by nonprofit leaders, some interviewees discussed the struggles they see families faced with in finding child care that works for their families' needs.

"The issues we see frequently are siblings taking care of siblings. We do our best to take care of children while parents are unavailable at work or otherwise...oftentimes we are not available on weekends, early morning, and late evenings. It could be an issue for families when [the organization] is not open. Where will their kids be for day care and for quality care?" – Nonprofit leader in the Twin Cities

Other needs of low-income households in Ramsey and Washington counties

Social and emotional support

Six of the nonprofit leaders we interviewed talked about the social and emotional needs of the individuals served. Many felt that, along with mental health, these kinds of needs are often overlooked in the face of material needs and crisis management.

"What I see is that there's a downward spiral when families are unable to get their basic needs met, which is the foundation for all things that can improve. So people typically think of those things as food, water, shelter, a safe place to sleep. I add to that the social and emotional needs of people, which is often missed in that basic needs analysis."
– Nonprofit leader in the Twin Cities

A network of providers and their relationship to CAPRW

What organizations serve the low-income population in Ramsey and Washington counties?

Using a primarily web-based search, Wilder Research identified 123 organizations that provide services to low-income residents of Ramsey and Washington counties. Among the organizations identified, the most common services provided were related to housing (36%), employment (22%), youth (17%), education (16%), and food (16%). Less than five organizations provide services related to transportation, child care, emergency assistance, support services, and financial services. Most of these organizations serve residents of the metro area, primarily in Ramsey, Washington, Hennepin, and Dakota counties. Twenty-three organizations provide services for residents across the state.

CAPRW has had a previous relationship with 73 of the 123 organizations identified. Key informant interviews were conducted with representatives from 25 of these organizations chosen by CAPRW. According to records from CAPRW, of the 25 organizations interviewed, 15 had a prior relationship with CAPRW and 10 did not.

Which organizations do CAPRW participants receive services from?

Survey participants were asked about other community organizations that they or others in their household are currently involved in or receiving services from. The most frequently reported community organizations were Ramsey County (83%), Washington County (14%), Salvation Army (7%), and Keystone Community Services (7%). A complete list of over 70 organizations that were named by respondents can be found in the methodology report and data book.

Relationship to and perceptions of CAPRW

Knowledge of the services provided by CAPRW is limited among other local nonprofit leaders. When asked to describe the range and types of services or programs that CAPRW provides to their clients, nearly half (11 of 25 interviewees) were able to provide at least a partial description. Some of those interviewed were unable to provide any kind of description.

"I have heard of them, but I have not been really aware of what they do." – Nonprofit leader in the Twin Cities

"I know they run Head Start programs, which are fantastic. I am also aware of Energy Assistance that they provide for families." – Nonprofit leader in the Twin Cities

When asked about their perceptions, many interview respondents shared **overall positive perceptions of CAPRW** (10 of 25 interviews). Other respondents felt they didn't have enough information to comment.

Several interviewees who had previous partnerships with CAPRW described CAPRW staff as caring and responsive and described CAPRW as an effective collaborator.

"I have a lot of respect for many of the CAP agencies and the CAP network." – Nonprofit leader in the Twin Cities

"CAPRW's appreciation of the value of the resources and the partnership and the cross referral. They realize the relationship is more than just a financial relationship." – Nonprofit leader in the Twin Cities

"They don't waste your time. They know what we can do, we know what they can do. We get together, we can operate pretty efficiently and pretty quickly." – Nonprofit leader in the Twin Cities

"I think that they're usually pretty willing to partner and willing to be part of figuring out the solutions to problems. So I've always found them very easy to work with." – Nonprofit leader in the Twin Cities

"One of the things I was particularly impressed with was when they do their staff development, they thinking of all of their staff that intersect with the children; from the bus drivers to those that help food services and things like that. Not just the teachers in the classroom because everyone has a touch point with the children. I was really impressed with that commitment." – Nonprofit leader in the Twin Cities

Very few interview respondents were able to talk about any specific challenges they experienced when partnering with CAPRW (3 of 25 interviews).

The few challenges mentioned included competing for scarce resources, navigating federal reporting and funding requirements, and communication about what services are offered.

"I'd say that the relationship could be made more effective if CAP had a communications strategy to inform people of what they are and what they're doing now." – Nonprofit leader in the Twin Cities

"When you're scrambling for resources, sometimes you can end up feeling like you're pitting against each other when there are limited resources." – Nonprofit leader in the Twin Cities

Opportunities for future partnership with CAPRW

All of the nonprofit leaders we interviewed would be interested in either working with CAPRW again or for the first time. When asked in what areas interviewees were most interested in partnering, the greatest proportion said **to support low-income families, youth, and children.**

"I think for us really looking at anything that's supporting children and low-income families. Children in low-income [families] being ready for kindergarten, addressing the opportunity gap, those kinds of issues. We would very much want to continue our partnerships specifically around that." – Nonprofit leader in the Twin Cities

"We're always looking for eligible youth in Washington County specifically. We have challenges recruiting kids into our program in Washington County...I think recruiting kids for us would be a great thing, but also having that referral system in place. So having a better understanding of what services CAPRW offers and how we can direct our families to those services when needed would be great." – Nonprofit leader in the Twin Cities

"I would say in the past 10 years, we've shifted from really competing to now we compete on paper to get the dollars, but then when we're out there delivering the services a lot more cross-referring is happening because we all recognized that the need is greater than what any of us can meet." – Nonprofit leader in the Twin Cities

"Any time you can add to your understanding of who is doing what and what people are seeing, and the role that they're playing as service providers or systems change agents, the more you might be inclined to say, 'is there an opportunity for us to work more closely, to collaborate, to even partner?' To sit at tables together in a different kind of way, or create a table that doesn't exist. Or bring our respective clients together to do some joint learning from them." – Nonprofit leader in the Twin Cities

The most frequent needs and services interviewees would like to collaborate on include:

■ **Providing referrals to CAPRW services and/or receiving referrals from CAPRW.**

"One thing would be for programs like the FAIM program, or other things like that, just having someone on-site to talk to our students about those...I always think that's really helpful, rather than just giving a cold referral. It gives students the opportunity to see someone from the organization." – Nonprofit leader in the Twin Cities

"I think [we could] collaborate more on getting our families connected up with some of the services that CAPRW offers." – Nonprofit leader in the Twin Cities

■ **Employment** – specifically services for job seekers, including job training, access to jobs, internships, career planning, and leadership training

"I know that jobs are really important—we're increasingly trying to work with organizations that help people with jobs and I know CAPRW is active in that area." – Nonprofit leader in the Twin Cities

- **Education** – specifically providing youth with opportunities to attend post-secondary education and services to help navigate the higher education system, as well as providing education to empower communities of color

Working together to meet the needs of low-income people

Current and developing partnerships

When asked how organizations and agencies can best collaborate respondents made two main suggestions:

- **Have facilitated meetings and conversations where common goals can be shared related to meeting the needs of low-income residents.**

“Sit down and understand each other’s goals and see if there’s a possible collaborative overlap. Usually when we partner with other organizations, whether they be cities or contractors or peers or service agencies, what I tell them is to write down the 5 or 6 things that you expect and things you’re trying to get done and we’ll do the same and we’ll come together and we’ll know pretty quickly, within 20 minutes, whether or not there’s a potential partnership or relationship that might be beneficial to both organizations for the people we serve.” – Nonprofit leader in the Twin Cities

“We would love to have conversations about ways we can work together.” – Nonprofit leader in the Twin Cities

“We have done this with several organizations where we do an introductory tour and discussion about existing programming on both sides. Then we identify those areas where we have common interests and common populations. Then we start to talk about the practical realities of what that might mean. Then we look at what that means from a financial perspective for both organizations.” – Nonprofit leader in the Twin Cities

- **Affect legislation that increases funding opportunities that support collaboration as well as change the funding structure to promote collaboration.**

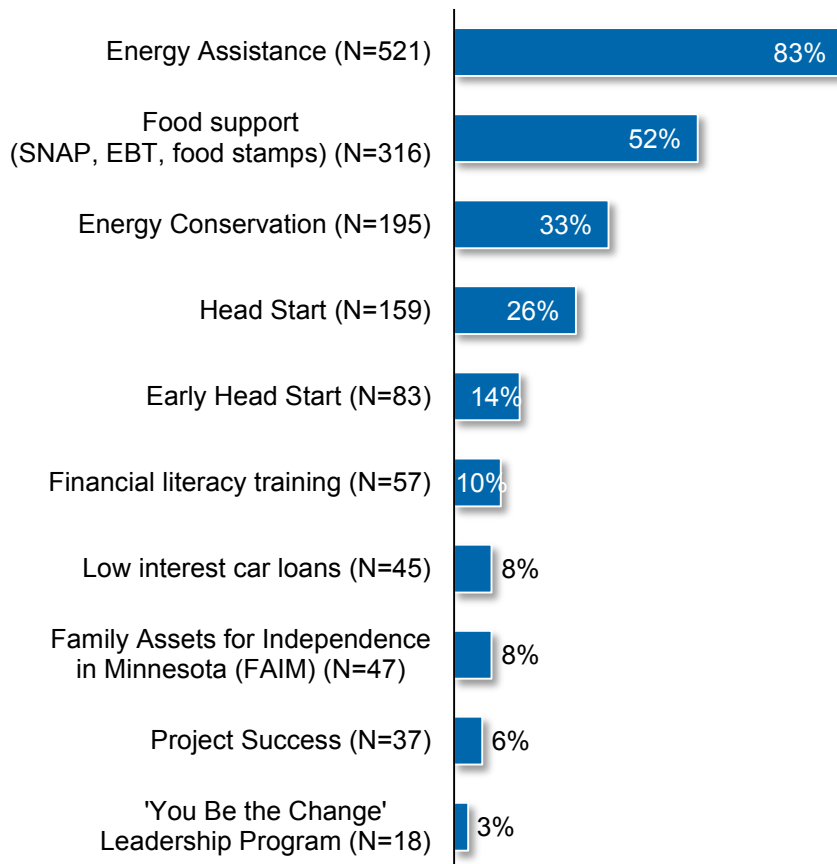
“I often try to push through the county and even up to the state about starting to create some legislation requirement that existing funding is partly about collaboration and looking to the counties and to the state to really lead that type of initiative, but it’s really hard to pull all of that together. Local workforce programs kind of all operate within their own community or services area...so some sort of regional approach or something like that ...regionalizing services is a big deal to me.” – Nonprofit leader in the Twin Cities

“From my perspective, the biggest barrier we have to collaboration is our funders. Funders who will speak about collaboration and want us to collaborate put barriers in place in terms of how they fund us, how we compete for the dollars, what’s allowable and what’s not. It sets up the barriers to collaboration.” – Nonprofit leader in the Twin Cities

Satisfaction with CAPRW services

The types of CAPRW services received by survey participants reflects in part how CAPRW participants were randomly chosen from within four program areas to participate in the survey. The greatest proportion are Energy Assistance participants. Services most commonly received by respondents were Energy Assistance (83%); food support, such as SNAP, EBT, and food stamps (52%); Energy Conservation (33%); and Head Start (26%). See Figure 16.

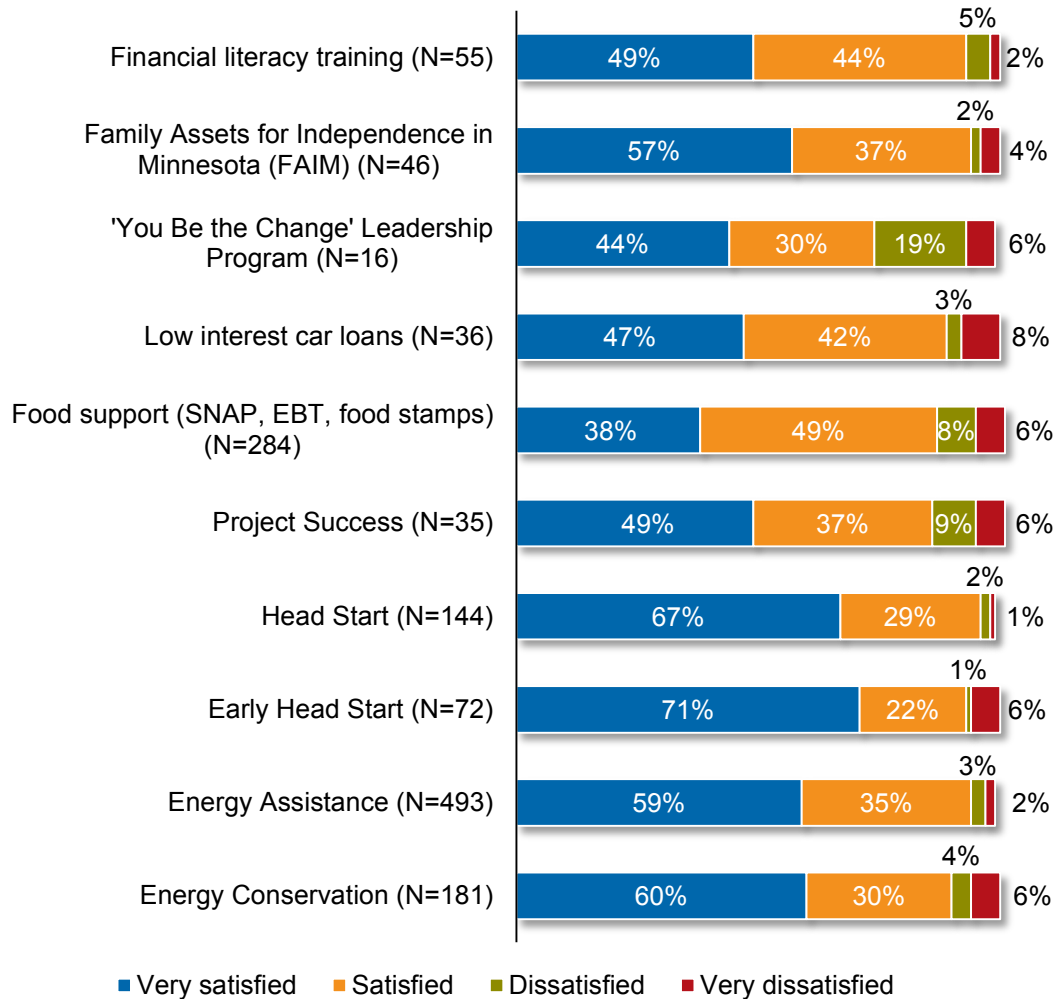
16. CAPRW services received by survey participants



Overall, participants were satisfied with the services provided by CAPRW. The highest rates of participant satisfaction were reported for Head Start, Energy Assistance, and Family Assets for Independence in Minnesota (FAIM). On the other hand, 25 percent of those who participated in the 'You Be the Change' Leadership Program and about 15 percent of respondents who participated in Project Success and food support programs reported being dissatisfied or very dissatisfied. It should be noted that only 8 percent of

respondents participate in FAIM and 3 percent of respondents participate in the ‘You Be the Change’ Leadership Program. See Figure 17.

17. Level of satisfaction with services



Moving forward

Facilitating partnerships

- Most nonprofit leaders we interviewed were unable to describe the work that CAPRW does. It was suggested by one interview respondent that CAPRW come up with an effective communications strategy to educate organizations about the types of services they provide, in the hopes of facilitating partnerships.

Partnering to meet greatest needs

- There is limited housing stock and extremely tight vacancy rates. CAPRW's Head Start program currently provides services to three Public Housing Agency (PHA) buildings and Early Head Start provides services to families in Ramsey County shelters. Additionally, CAPRW's Head Start has two staff representatives on the Minnesota Coalition for the Homeless. CAPRW may consider expanding their partnerships to other organizations and coalitions working on policy solutions (e.g., Minnesota Housing Partnership and Family Housing Fund) to address housing needs. CAPRW may also consider partnering with Saint Paul Promise Neighborhood's (SPPN) Rental Assistance Program for clients living in the SPPN service area.
- CAPRW may benefit from exploring social enterprising solutions. This would involve ownership of a business that employs CAPRW program participants, resulting in an opportunity to provide real-world job training opportunities for clients and also serve as a revenue-generator for CAPRW.
- The Community Needs Assessment revealed a relatively small number of organizations working on food-related issues. Survey respondents expressed the desire to access healthy foods for their children. Access to food, particularly healthy food, is a need that appears to be growing. The Twin Cities is rich with innovative food programs. CAPRW is currently partnering with the Hmong American Farmer's Association (HAFA) to bring healthy foods to children as part of the Head Start program. This area may deserve additional attention from organizations serving low-income people, including CAPRW.
- In exploring solutions to transportation needs of low-income households in Ramsey and Washington counties, it may be helpful to discuss revisiting or supplementing the "hub and spoke" model of public transit in the east metro (where all routes go to downtown, designed for people from the suburbs coming to the city to work, not for low-income people who often go from one suburb or urban neighborhood to another).

CAPRW may consider partnering with Transit for Livable Communities around advocacy and community engagement to ensure equity in the metro transit system and/or join the Alliance for Metropolitan Stability and Transportation Forward. Other efforts may include working to improve the affordability of car insurance and increasing access to public transportation for low-income communities.

- Transportation needs may also be addressed by working to help more low-income people learn how to use public transportation, advocating for reduced fares for low-income individuals, and advocating for better access to public transportation to meet the needs of low-income people.
- In addition to programs for young children offered by Head Start and Early Head Start, CAPRW may want to partner to explore increasing access to afterschool and summer program offerings for school-age children.
- Consider having regularly scheduled resource fairs where CAPRW and other nonprofit organizations have an opportunity to share information about the services they provide. This could also be achieved through an ongoing convening of nonprofits where liaisons from each organization bring information back to their organization and propose potential partnerships based on information gathered at each meeting.

CAPRW currently offers programming related to civic engagement, which aims to inform and engage participants and residents on issues impacting the community. The program encourages, prepares, and trains low-income community members to engage in civic matters.

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