

Southeast Minnesota needs assessment

*A profile of the characteristics and service
needs of the region's residents*

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December 2008

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Summary

Introduction

Olmsted Community Action, Semcac, and Three Rivers Community Action were interested in assessing the basic needs of low-income residents in Southeast Minnesota. The 11-county region these agencies serve includes: Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, and Winona Counties. Over 660 mailed surveys were completed by area residents between July and September 2008. Wilder Research compiled and analyzed the data from these surveys; this report presents the results.

Profile of the region

Southeast Minnesota is an 11-county region served by three community action agencies: Olmsted Community Action, Semcac, and Three Rivers Community Action. The region borders Wisconsin to the east, Iowa to the south, the southern Twin Cities metro area to the north, and Southwest Minnesota to the west. A few key facts about the region:

- The region is largely rural with two main population centers: the City of Rochester (Olmsted County) and the City of Winona (Winona County).
- The population of the region grew modestly from 1990 to 2000, and modest growth is project to continue through the next several decades.
- The vast majority of the region's residents are White (95%); Hispanics are the most prevalent ethnic minority group.
- The region's residents are aging. Currently, one-quarter (26%) of the population is over the age of 55, compared with 22 percent in 1990.
- An estimated 37,828 people (8%) living in the participating agencies' service areas had incomes below the Federal Poverty Level in 2005. In 2005, the poverty threshold for a family of three was \$16,090.
- The average per capita income in Southeast Minnesota in 2006 was \$33,560, which is slightly lower than the statewide average per capita income of \$38,859.

Survey approach

The three participating community action agencies mailed self-administered surveys to a random sample of all residential addresses in low-income census tracts in the 11-county area. Wilder Research obtained the sample and analyzed the 663 completed surveys.

Findings

Respondent characteristics

Over 660 residents from the region of Southeast Minnesota participated in a mailed survey about their household's characteristics and service needs. Half of respondents were from the Semcac service area, one-quarter were from Olmsted, and one-quarter were from Three Rivers. This distribution is proportional to the distribution of the total population in the three agencies' service areas. Respondents' characteristics are presented by household income, number of children in the home, and respondents' age (see Figure 1). Please note: the groupings of respondents used in the columns of this Figure are not mutually exclusive.

It is important to note that the respondents who participated in the 2008 survey are significantly older than the respondents from the 2005 survey. Also, respondents who were surveyed in 2005 were all clients of community action, whereas respondents for the 2008 survey were randomly selected from the general population. Both of these factors indicate that caution should be used when comparing the results of the 2005 survey with the results of the 2008 survey, and attributing changes in results only to changes in the region over that period of time.

1. Respondents' characteristics

Characteristics	Respondents with HH income below 100% of the Federal Poverty Level (N=92-116)	Respondents with HH incomes between 100% and 200% of the Federal Poverty Level (N=151-194)	Respondents with HH incomes above 200% of the Federal Poverty Level (N=205-242)	Respondents age 64 or younger (N=118-131)	Respondents age 65 or older (N=390-394)	All respondents (N=448-552)
Percent of all respondents	21%	35%	44%	24%	75%	100%
Service area						
Olmsted	17%	19%	35%	34%	23%	26%
Semcac	57%	53%	43%	51%	49%	50%
Three Rivers	26%	29%	22%	15%	28%	25%
Marital status						
Single	17%	7%	14%	26%	7%	12%
Living with a partner	5%	1%	2%	32%	1%	2%
Married	12%	8%	37%	35%	20%	22%
Divorced	24%	18%	16%	24%	14%	18%
Widowed	42%	65%	30%	7%	58%	45%
Separated	<1%	<1%	<1%	2%	<1%	<1%
Race/ethnicity						
White	97%	97%	100%	96%	99%	98%
American Indian	1%	1%	-	3%	<1%	<1%
Black	1%	-	-	-	<1%	<1%
Hispanic ethnicity	-	1%	-	1%	<1%	<1%
Other	1%	-	<1%	1%	<1%	<1%
% born in U.S.	97%	98%	98%	99%	98%	98%
% who speak English at home	99%	98%	99%	99%	99%	99%
% with children living in their home	7%	3%	8%	24%	<1%	6%
Household size						
1	70%	83%	56%	47%	75%	68%
2	23%	12%	35%	30%	23%	25%
3-4	6%	4%	7%	16%	3%	5%
5+ people	<1%	2%	2%	7%	-	2%
% who are home owners	40%	59%	90%	72%	70%	69%

Respondents' overall service needs

When asked about the one thing that would help their household the most, 17 percent of respondents said home repairs/remodeling, chores, and home maintenance were the most needed services. Thirteen percent reported needing energy assistance or help with winterizing their homes. Thirteen percent of respondents reported needing general financial assistance. Six percent of respondents mentioned needing rides for elders who don't drive. On the other hand, about one-fifth (18%) of respondents indicated that everything is fine and they do not need any assistance at this time.

Housing

Over two-thirds (69%) of respondents are home owners, although the homeownership rate is lower among respondents from Three Rivers' service area. The homeownership rate is also significantly lower for respondents whose household incomes are below the Federal Poverty Level. Three housing-related needs were most salient for these respondents: help with home repairs (34%); help with making the home more energy efficient (26%), and help with household chores (25%).

Education

Very few respondents (4%) reported that their ability to read or write English was a problem. However, nearly one-third (29%) of respondents with household incomes at or below the Federal Poverty Level reported that none of the adults had a high school diploma or GED. Less than 10 percent of respondents reported a need for more education for adults in the household, including skills or training needed to find or advance in a job.

Employment

In one-third (31%) of the households participating in this study, none of the working-age adults (age 18-65) were employed, in one-third (36%) some but not all of the adults were employed, and in another third (33%) all working-age adults in the home were employed. Almost half of households (48%) where respondents reported incomes above 200 percent of the Federal Poverty Level had all adults in the home employed, compared with 10 percent households with incomes below poverty. One-quarter (26%) of respondents disagreed that stable jobs are available in their community, while another one-quarter (27%) disagreed that their job pays enough to meet their family's needs.

Income, program participation, and money management

The individuals who participated in this study have low household incomes compared with the region overall. Over half (52%) of respondents reported incomes of \$20,000 or less in 2007, and 21 percent of respondents' household incomes were at or below the Federal Poverty Level. Most of the respondents earned income from Social Security (78%); 43 percent received pension or retirement income; and over one-quarter (29%) received income from wages or salaries. With respect to income and finance items on the survey, respondents reported having the most trouble with having enough money to make ends meet.

Health care

Most respondents (80% or more) reported having no problems accessing needed health, dental, or mental health care. However, access to health care was more of a problem for respondents with incomes between 100 and 200 percent of poverty, and access to dental and mental health care was more likely to be a problem for respondents whose household incomes were at or below the Federal Poverty Level. In most respondents' households (87%), all household members had health insurance coverage. Few respondents (less than 6%) reported problems with chemical dependency or obtaining birth control; 10 percent reported moderate to serious problems filling out insurance forms.

Child care and activities for children

Only a small proportion of respondents (6%) reported having children under age 18, and of those, only half had young children under 5. Of all households with children, one-quarter (24%) said they participated in family-based child care. None of the households in this study reported current participation in the Head Start program or center-based child care. Paying for child care was a larger problem than finding quality child care or care during work hours. Accessing activities for children was also a problem for nearly half (47%) of the respondents living in family households.

Community and social supports

Most respondents, including the elderly, indicated good sources of social support. Respondents largely agreed that they are able to find someone to talk to when things go wrong, to find volunteer opportunities, and do not have a relationship problem.

Discrimination

Most respondents (96%) reported that they were treated with respect by people in their community, although 40 percent said they have experienced discrimination or prejudice. There was not a significant difference in responses to this item between White and

minority respondents. This result could be due to the fact that there were few minority respondents in this study.

Transportation

While owning a reliable car was not a problem for 83 percent of respondents, it was more of a problem among low-income respondents (22% said it was a “moderate” or “serious” problem). Nearly one-third of respondents reported a “slight” to “serious” problem in having enough money for gasoline and auto insurance. Respondents’ concern about the cost of gasoline is likely related to the time period in which this study was conducted (July-September 2008), during which gas prices reached unprecedented highs. The cost of gasoline can be a significant burden for some families, including those living in rural areas, and for low-income individuals who have to drive long distances to get to work.

Legal help

Most respondents (90%) said they did not need assistance in getting access to legal help, although those with household incomes below poverty were more likely to indicate a need for access to legal help than those with incomes above 200 percent of the Federal Poverty Level.

Comparison between 2005 and 2008 survey responses

The 2008 respondents overall appear to have fewer service needs than those who responded in 2005. However, these changes may be in part due to the fact that the 2008 respondents were more likely to be older, single-person households without children, compared with those who responded in 2005. The 2008 respondents reported fewer financial, housing, educational, and employment problems. However, they did report needs related to home maintenance, dental care, and discrimination.

Recommendations

The following recommendations address six issues (housing, health care, financial assistance, transportation, employment, and social barriers) that rise to the top after careful analysis of the needs assessment results. Given that the 2008 respondents were primarily older residents of Southeast Minnesota, these recommendations focus primarily on the needs of seniors. These recommendations were developed by Wilder Research after our review of the survey results and our general knowledge of what strategies tend to work to address various community issues. The participating community action agencies will review the survey findings and Wilder’s recommendations and will develop their own set of detailed recommendations based on their in-depth awareness of the

strengths and needs in their service areas and also with the intent of aligning the recommendations with their agencies' strategic plans.

Housing

Two housing-related concerns appear most salient for many respondents. First, home maintenance and repairs, household chores, and weatherization were reported as problems by a significant proportion of respondents. As older adults, these respondents may be less physically able to make home repairs and complete regular maintenance tasks (e.g., raking, shoveling, and painting) than others. Community action agencies can assist by continuing to provide assistance to older residents with these housing-related concerns.

Second, there was a need among some respondents for accessible housing to better meet the needs of seniors and people with disabilities. When making future plans, community action agencies might consider ways to bring more senior housing to the region and/or provide home modification assistance to better meet the needs of the elderly or those with physical limitations.

Health care

Most respondents reported few problems accessing needed health, dental, or mental health care, obtaining birth control, or filling out insurance forms. In addition, the majority of respondents had health insurance (likely Medicare in many cases). However, respondents in the Semcac and Three Rivers services areas were more likely to experience health-related problems than those in Olmsted. This may be due to the fact that Semcac and Three Rivers serve more rural areas. These agencies may want to consider ways to improve access to health care and preventative services in the region, for example, by providing screenings, services, or health assessments at convenient locations (e.g., local schools, churches, or community centers).

Financial assistance

The survey item where respondents reported the most problems in terms of income and finances was having enough money to make ends meet. In terms of helping respondents meet their day-to-day financial obligations, especially during the winter months when heating costs can put added strain on already tight household budgets, community action agencies should continue to provide clients with information and referrals to ensure that all eligible clients enroll in the financial assistance programs for which they are eligible. Older adults with fixed incomes have more difficulty adapting to increasing prices; whereas for working adults, the ability to make ends meet is directly tied to employment. Addressing underemployment, as described below, could help address the financial challenges of working families.

Transportation

The most significant transportation-related problem reported by respondents was not being able to afford gasoline or auto insurance. Respondents' concern about the cost of gasoline may be in part due to the fact that during the time period in which this study was conducted (July-September 2008) the price of gasoline reached an unprecedented high. Any transportation assistance that community action agencies are able to provide should focus on making funds available to help pay for gasoline and auto insurance. In addition, wherever possible, community action agencies may consider working with residents to facilitate carpools.

Employment

In one-third of the households participating in this study, none of the adults (age 18-65) were employed and in another third, some but not all of the adults were employed. Community action agencies may be able to better support underemployed residents by working in partnership with other regional and state agencies toward the goal of developing responsive and effective regional workforce development programs that focus both on worker training and on employers' needs and responsibilities.

Respondents from the Semcac and Three Rivers service areas reported concerns related to job stability and pay. This indicates a shortage of living-wage jobs in the more rural areas of Southeastern Minnesota. Many of these concerns can be addressed by efforts to improve the match between employer needs and worker training programs. We suggest that community action agencies especially concentrate on encouraging sector-specific training and including supportive services for their clients who are in need of training or skill development.

Social issues

Two social issues that appear to be the most problematic for respondents are related to activities for children and discrimination. Community action agencies might increase access to activities for children by creating community directories of children's activities (for children of all ages) and making them available to community members through schools, churches, and local businesses. Limited access may be partially an issue of transportation and/or affordability of programs as well, so community action agencies might want to consider providing transportation options and financial assistance for children for activities that are available. Community action agencies might also explore why such a high proportion of respondents feel discriminated against and under what circumstances. Community action agencies could consider holding discussions or forums with area residents on this issue or have informal conversations with their clients to better understand this problem.

Introduction

Olmsted Community Action, Semcac, and Three Rivers Community Action, were interested in assessing the basic needs of low-income residents in Southeast Minnesota, as a follow-up to a 2005 needs assessment survey conducted by Wilder Research. The 11-county area these agencies serve includes: Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, and Winona Counties. Wilder Research provided consultation on the design and implementation of the survey (see Appendix for the complete survey instrument), as well as analysis and reporting of the survey results.

In 2005, the surveys were administered by staff members of the two participating community action agencies. For the 2008 survey, the participating agencies mailed self-administered surveys to a random sample of all residential addresses in low-income census tracts in the 11-county area. A “low-income census tract” is defined as a tract where more than 40 percent of households have incomes below the Federal Poverty Level, unless there are not enough households in the tract, in which case the threshold is 30 percent of households below poverty. Wilder oversampled low-income households to ensure that they would be adequately represented in the pool of respondents. Over half of the 2008 survey respondents reported annual household incomes of less than \$20,000 and only 10 percent of respondents reported household incomes over \$50,000. Wilder Research analyzed 663 surveys that were returned. This report presents the results of these interviews.

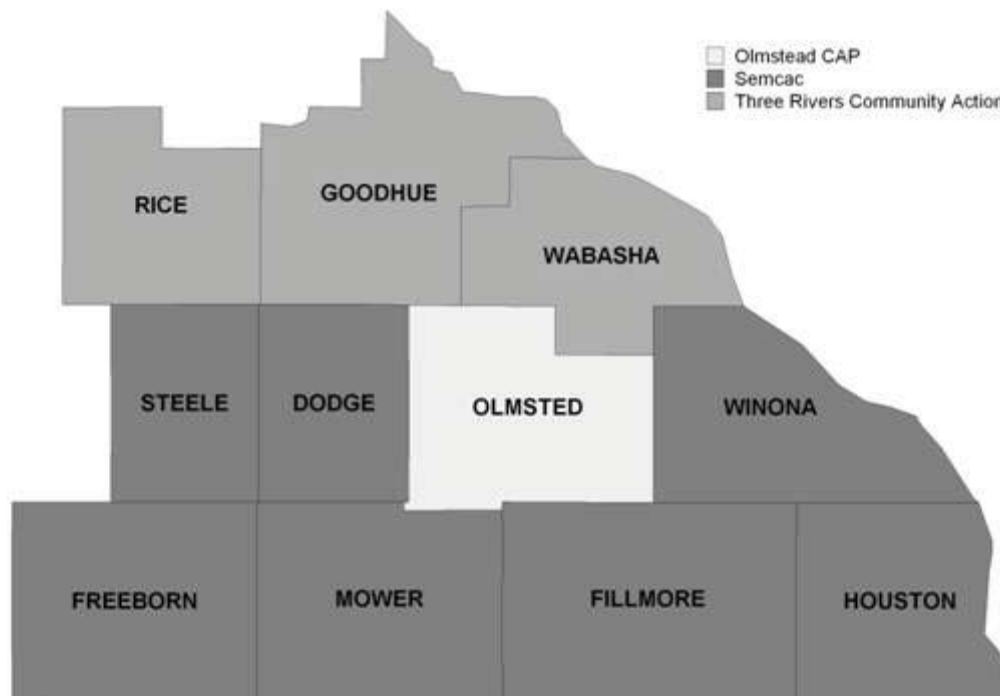
In addition to describing the results of the survey, this report also provides some background information on the characteristics of all residents in the region, using data from the State of Minnesota (Demographer’s Office and the Department of Employment and Economic Development) and the U.S. Census Bureau. Information included in this portion of the report includes population, race and ethnicity, age, poverty rate, and other information.

Profile of the region

Geography and population

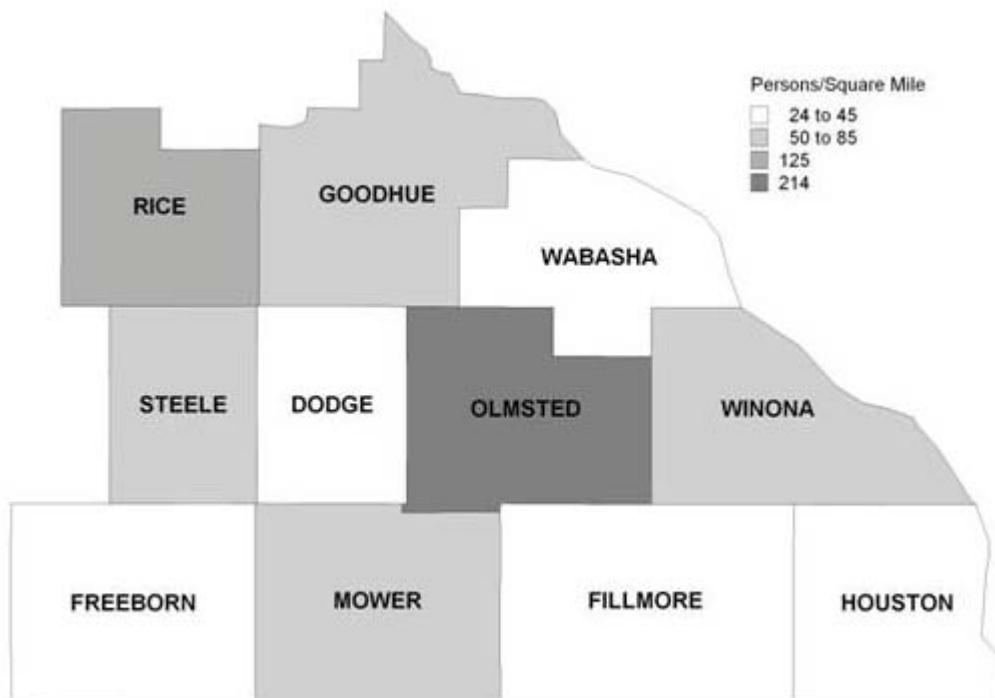
Minnesota Department of Employment and Economic Development (DEED) divides the state into six Planning Regions and 12 Economic Development Regions. The Southeast Minnesota planning region (which is also Economic Development Region 10) is comprised of 11 counties: Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, and Winona Counties. The area borders the southern Twin Cities metro area to the north, Iowa to the south, Southwest Minnesota to the west, and Wisconsin to the east. The 11-county region is served by three community action agencies, all of which participated in this study. The northeastern area of the region is served by Three Rivers Community Action, Inc., the southeast area of the region is served by Semcac, and Olmsted County is served by Olmsted CAP (see Figure 2).

2. Southeast Minnesota: counties and community action agency service areas



Nine of the 11 counties are sparsely populated, though Olmsted and Winona Counties have a higher population density due to the Cities of Rochester and Winona (see Figure 3).

3. 2007 estimated population density by county

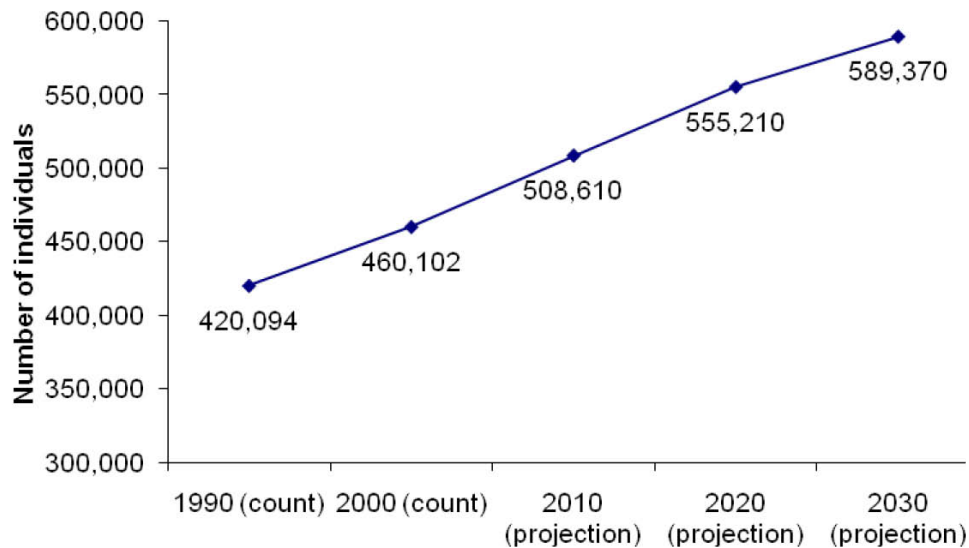


Source. U.S. Census Bureau, Population Estimates Program.

Note. Minnesota's average population density was 61.8 people per square mile in 2000, and is estimated to be 65 people per square mile in 2007.

The population in Southeast Minnesota in 2007 was 484,905 (according to the U.S. Census Bureau Population Estimates Program). The region's population has grown an average of 0.8 percent per year since 1990; whereas (according to the Bureau of Economic Affairs), the State of Minnesota's overall population has grown about 1 percent per year in that same time period. The region's population is projected to grow at a similar rate for the next decade (see Figure 4).

4. Population change in the region, 1990 to 2030



Source. 1990 and 2000 population is from census 2000. DATANET Web|Population, Household and Labor Force Projections (2005-2030)

The vast majority of the region's residents are White (95%). Hispanics are the most prevalent ethnic minority in Southeast Minnesota. Since 1990, new immigrants from East Africa and Southeast Asia have added to the diversity of the region, but the diversity is estimated (by the U.S. Census Bureau) to have remained largely unchanged since 2000. Persons of Hispanic ethnicity can be of any race (see Figure 5).

5. Race and ethnicity, 1990, 2000, and 2007

	1990		2000		2007 (estimate)	
	SE region	MN statewide	SE region	MN statewide	SE region	MN statewide
White	98%	94%	93%	89%	95%	89%
Black or African American	<1%	2%	1%	4%	2%	5%
American Indian	<1%	1%	<1%	1%	<1%	1%
Asian or Pacific Islander	1%	2%	2%	3%	2%	4%
Hispanic/Latino	1%	1%	3%	3%	4%	4%

Source. U.S. Census Bureau, 1990 and 2000, and 2007 estimates.

Note. Totals do not add up to 100% due to rounding and because Hispanic/Latino persons can be of any race.

The population of Southeast Minnesota and the State of Minnesota as a whole are aging. In 1990, over half (54%) of the population of Southeast Minnesota was under 35, whereas only 47 percent were estimated to be under 35 in 2007 and 26 percent of the population is now estimated to be 55 or older (see Figure 6).

6. Age, 1990, 2000, and 2007

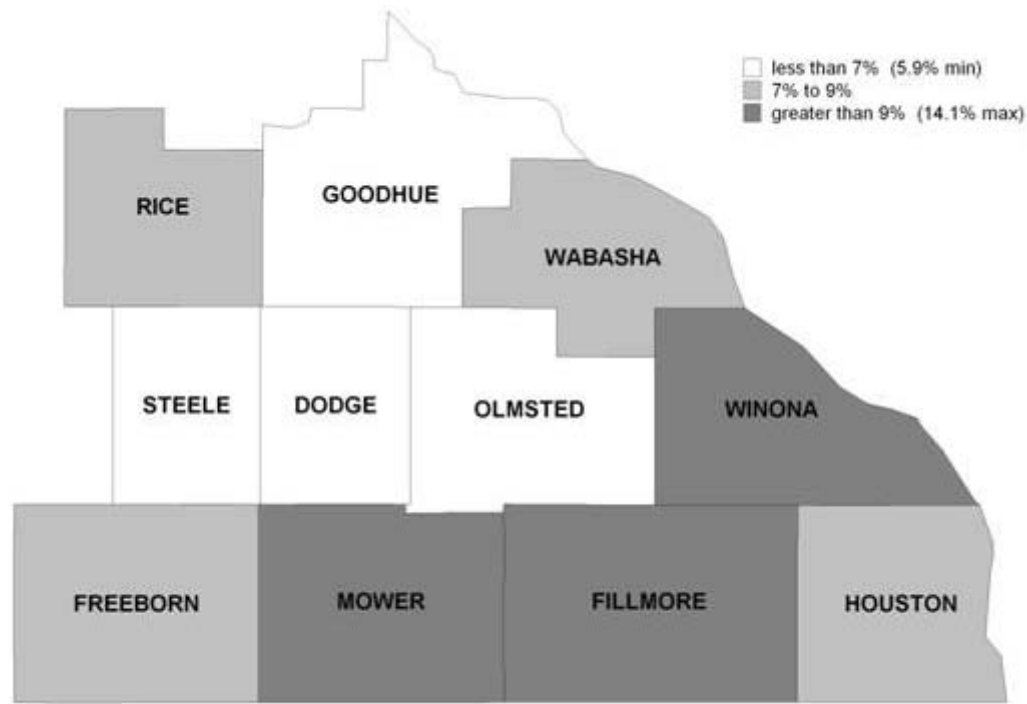
	1990		2000		2007 (estimate)	
	SE region	MN statewide	SE region	MN statewide	SE region	MN statewide
Under 20	31%	30%	29%	29%	27%	27%
20 to 34	23%	25%	19%	20%	20%	20%
35 to 44	14%	15%	16%	17%	13%	14%
45 to 54	10%	10%	13%	14%	15%	16%
55 to 64	8%	8%	9%	8%	11%	11%
65 to 74	7%	7%	7%	6%	7%	6%
75 or older	7%	6%	7%	6%	8%	6%

Source. U.S. Census Bureau, 1990 and 2000, and 2007 estimates.

Economic well-being

In 2005, the poverty threshold for a family of three was \$16,090. An estimated 37,828 people living in the 11-county region had household incomes below the Federal Poverty Level in 2005 – comprising about 8 percent of the region’s total population. In comparison, about 9 percent of Minnesota households had incomes below the Federal Poverty Level in 2005. Counties in the study area had poverty rates between 6 and 14 percent. Winona County had the highest poverty rate in the region in 2005. Two of the counties in the region had poverty rates above the Minnesota average (see Figure 7).

7. Percent of total population in poverty, 2005



Source. U.S. Census, 2005 poverty estimates.

The average per capita income in Southeast Minnesota in 2006 was \$33,560, slightly lower than the statewide average per capita income in 2006 was \$38,859 (see Figure 8).

8. Per capita income

	SE region	MN statewide
Per capita income, 1990	\$17,875	\$19,891
Per capita income, 2006	\$33,560	\$38,859

Source. Minnesota Bureau of Economic Analysis; 2007.

The number of families in the region seeking economic support over the past decade has remained fairly stable. In December 1999, there were 2,398 Minnesota Family Investment Program (MFIP) cases open in the 11-county area. In December 2007, there were 2,193 open cases, including open cases in both MFIP the Diversionary Work Program (DWP), which began in 2004.

Findings

Respondent characteristics

Summary

Respondents' characteristics are described in greater detail in the following sections of this report. This section briefly illustrates some primary respondent characteristics and highlights the demographic differences between different groups of respondents, including those whose incomes fall below the Federal Poverty Level, between 100 percent and 200 percent of the Federal Poverty Level, and above 200 percent of the Federal Poverty Level (poverty status was calculated based upon self-reported household size, income, and age; see Figure 9). The 2005 study reported summary results for respondents with children in the household, but for 2008 study, the number of respondent households with children under 18 was so few that this group cannot be separated out with any degree of reliability.

Respondents in the 2008 study were generally White, U.S.-born, female, and 65 or older. Most were widowed and indicated that they live in single-person households. Many resided in small towns or rural areas, with the main population centers being the cities of Rochester and Winona. Note: these categories are not mutually exclusive, i.e., respondents could be age 65+ and have income over 200 percent of the Federal Poverty Level.

The number of respondents who answered each question varies – the “N” reported in the tables indicates the valid number of responses for that item. Calculated percentages include only valid respondents for each survey item.

9. Respondents' characteristics by group

Characteristics	Respondents with HH income below 100% of the Federal Poverty Level (N=92-116)	Respondents with HH incomes between 100% and 200% of the Federal Poverty Level (N=151-194)	Respondents with HH incomes above 200% of the Federal Poverty Level (N=205-242)	Respondents age 64 or younger (N=118-131)	Respondents age 65 or older (N=390-394)	All respondents (N=448-552)
Percent of all respondents	21%	35%	44%	24%	75%	100%
Service area						
Olmsted	17%	19%	35%	34%	23%	26%
Semcac	57%	53%	43%	51%	49%	50%
Three Rivers	26%	29%	22%	15%	28%	25%
Marital status						
Single	17%	7%	14%	26%	7%	12%
Living with a partner	5%	1%	2%	32%	1%	2%
Married	12%	8%	37%	35%	20%	22%
Divorced	24%	18%	16%	24%	14%	18%
Widowed	42%	65%	30%	7%	58%	45%
Separated	<1%	<1%	<1%	2%	<1%	<1%
Race/ethnicity						
White	97%	97%	100%	96%	99%	98%
American Indian	1%	1%	-	3%	<1%	<1%
Black	1%	-	-	-	<1%	<1%
Hispanic ethnicity	-	1%	-	1%	<1%	<1%
Other	1%	-	<1%	1%	<1%	<1%
% born in U.S.	97%	98%	98%	99%	98%	98%
% who speak English at home	99%	98%	99%	99%	99%	99%
% with children living in their home	7%	3%	8%	24%	<1%	6%
Household size						
1	70%	83%	56%	47%	75%	68%
2	23%	12%	35%	30%	23%	25%
3-4	6%	4%	7%	16%	3%	5%
5+ people	<1%	2%	2%	7%	-	2%
% who are home owners	40%	59%	90%	72%	70%	69%

Service area

More than 660 residents from Southeast Minnesota participated in this study. Fifty percent of the respondents are from the Semcac service area (N=329). The other half are almost equally of respondents from the other two service areas; Three Rivers service area (N=169) and Olmsted service area (N=165).

Counties

Respondents represented all 11 counties in Southeast Minnesota, including: Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Waseca, and Winona Counties (see Figure 10).

10. Number of survey respondents, by county

Counties by agency	Number of respondents	Percent of total sample
Olmsted	165	25%
Olmsted	165	25%
Semcac	329	50%
Dodge	18	3%
Fillmore	40	6%
Freeborn	81	12%
Houston	20	3%
Mower	67	10%
Steele	31	5%
Winona	66	10%
County unknown	6	1%
Three Rivers	166	25%
Goodhue	85	13%
Rice	58	9%
Wabasha	23	3%
County unknown	3	<1%

Race, ethnicity, and birth nation

Almost all (98%) of the survey respondents are White. Blacks/African Americans, American Indians, Hispanics/Latinos, Asians/Pacific Islanders and persons of mixed-race make-up less than 1 percent of survey respondents each (see Figure 11). A larger proportion of respondents are White compared with the region overall (98% vs. 95%). Almost all respondents (98%) were born in the United States.

11. Race and ethnicity of survey respondents

Race/ethnicity	Olmsted (N=141)	Semcac (N=244)	Three Rivers (N=125)	All respondents (N=510)
White	99%	98%	97%	98%
Black/African American	-	-	1%	<1%
American Indian	-	2%	-	1%
Hispanic/Latino*	1%	-	1%	<1%
Asian/Pacific Islander	1%	-	-	<1%
Other/mixed race	-	-	2%	<1%

Note. Totals may not add up to 100% due to rounding.

Language spoken in the home

Most respondents (99%) said the language most commonly spoken at home is English. Seven people reported speaking a language other than English (see Figure 12).

12. Languages spoken in the homes of survey respondents

Language spoken	Olmsted (N=164)	Semcac (N=314)	Three Rivers (N=161)	All respondents (N=639)
English	98%	100%	98%	99%
Other	2%	<1%	2%	1%

***Note.** "Other" includes Czech, Hindi, Hmong, Slovak, Somali, Spanish, and Vietnamese.

Marital status

One-quarter (28%) of survey respondents are currently married or living with a partner in a marriage-like relationship. Almost half (45%) of respondents are widowed; 11 percent single and never married; and 17 percent are divorced or separated. Respondents from Three Rivers' service area are more likely to be widowed (likely related to the fact that Three Rivers' respondents are slightly older, on average) and respondents from Olmsted's service area are more likely to be single or divorced (see Figure 13).

13. Marital status of survey respondents

Marital status	Olmsted (N=165)	Semcac (N=323)	Three Rivers (N=165)	All respondents (N=653)
Widowed	36%	47%	51%	45%
Married	23%	28%	19%	25%
Divorced	22%	15%	15%	16%
Single, never married	15%	7%	13%	11%
Living with a partner	3%	2%	3%	3%
Separated	<1%	<1%	-	<1%

Note. Totals may not add up to 100% due to rounding.

Age and gender

Over half (51%) of respondents are 75 years old or older. The median age for all respondents in 2008 is 75, with respondents from the Olmsted service area having a slightly lower median age of 71 and respondents from Three Rivers having a slightly higher age at 79 (see Figure 14). Respondents are older than the region's overall population – an estimated 8 percent of residents in the Southeast region were 75 or older in 2007. This difference in age distribution may be due to the fact that the sample was selected to include low-income households, which are more likely to include seniors. In addition, older residents may have been more willing to take the time to respond to a mailed survey than younger residents.

14. Age of survey respondents

Age	Olmsted (N=134)	Semcac (N=260)	Three Rivers (N=131)	All respondents (N=525)
21 to 34	8%	2%	5%	4%
35 to 44	2%	5%	2%	3%
45 to 54	7%	5%	3%	5%
55 to 64	17%	15%	5%	13%
65 to 74	32%	19%	26%	24%
75 to 105	35%	55%	59%	51%
Mean age	68	73	75	72
Median age	71	77	79	75

Most (75%) survey respondents were female (see Figure 15).

15. Gender of survey respondents

	Olmsted (N=162)	Semcac (N=308)	Three Rivers (N=157)	All respondents (N=627)
Male	23%	28%	20%	25%
Female	77%	72%	80%	75%

Household size and composition

Two-thirds (68%) of respondent households have only one occupant, and one-quarter (25%) had two occupants (see Figure 16).

16. Respondents' household sizes

Number of occupants in household	Olmsted (N=163)	Semcac (N=315)	Three Rivers (N=161)	All respondents (N=639)
1	66%	66%	75%	68%
2	28%	27%	19%	25%
3-4	6%	5%	4%	5%
5-9	1%	2%	2%	2%

In summary, the majority of respondents are White, U.S.-born women age 65 or older. Most are widowed and lived in single-person households.

Summary of service needs

Respondents' service needs are described in greater detail in the following sections of this report. This section briefly illustrates some primary service needs and highlights differences between different groups of respondents, including those whose incomes fall below the Federal Poverty Level, between 100 percent and 200 percent of the Federal Poverty Level, and above 200 percent of the Federal Poverty Level, and age (see Figure 17). Note: these categories are not mutually exclusive, i.e., respondents could be both age 65+ and have incomes below 100% of the Federal Poverty Level.

17a. Respondents' self-reported service needs by group for housing, education, income, healthcare, and transportation

Percent of respondents who said this is a “moderate” or “serious” problem for at least one member of their household

Characteristics	Respondents with HH income below 100% of the Federal Poverty Level (N=65-112)	Respondents with HH incomes between 100% and 200% of the Federal Poverty Level (N=122-182)	Respondents with HH incomes above 200% of the Federal Poverty Level (N=157-233)	Respondents age 64 or younger (N=97-129)	Respondents age 65 or older (N=133-378)	All respondents (N=344-526)
Housing						
Ability to pay mortgage or rent	13%	9%	6%	10%	7%	8%
Ability to make utility payments	21%	15%	3%	13%	8%	11%
Enough money to fix home	41%	32%	17%	28%	21%	25%
Education						
Ability to read and write English	6%	4%	2%	3%	3%	3%
Income and finances						
Enough money to make ends meet	35%	25%	14%	31%	19%	22%
Ability to get credit	28%	10%	6%	21%	7%	11%
Ability to pay your debts	22%	12%	6%	17%	8%	11%
Ability to budget money for your household	13%	10%	5%	10%	7%	8%
Healthcare access						
Health care	12%	11%	6%	8%	9%	9%
Dentist	20%	13%	5%	12%	9%	11%
Mental health care	11%	6%	4%	9%	5%	6%
Filling out insurance forms	14%	11%	7%	7%	10%	10%
Transportation						
Owning a reliable car	22%	10%	2%	8%	6%	8%
Ability to buy gas and auto insurance	27%	15%	6%	17%	9%	12%

17b. Respondents' self-reported service needs by group for employment, community and social supports, and discrimination

Percent of respondents who disagree or strongly disagree with these statements

Characteristics	Respondents with HH income below 100% of the Federal Poverty Level (N=33-108)	Respondents with HH incomes between 100% and 200% of the Federal Poverty Level (N=45-173)	Respondents with HH incomes above 200% of the Federal Poverty Level (N=129-233)	Respondents age 64 or younger (N=108-126)	Respondents age 65 or older (N=88-365)	All respondents (N=207-513)
Employment						
Stable jobs are available in your community for adults in the household that work	49%	26%	20%	30%	24%	27%
Your job pays enough to meet your family's needs	55%	38%	18%	31%	22%	28%
Community and social supports						
You have someone you can talk to when things go wrong	12%	7%	5%	10%	6%	7%
You are able to find volunteer opportunities in your community	5%	7%	4%	9%	3%	5%
Discrimination						
You are treated with respect by the people in your community	7%	4%	4%	10%	3%	4%

When asked in an open-ended format about the one thing that would help their household the most, 17 percent of respondents said home repairs/remodeling, chores, and home maintenance (see Figure 18). Thirteen percent reported needing energy assistance or help winterizing their homes. Thirteen percent of respondents reported needing general financial assistance, although respondents' answers to survey items that address the need for financial assistance for home repair, home purchase, creation of a savings account, etc. indicate that the actual need for financial assistance is much higher than what the results from the general question indicate. Six percent of respondents requested assistance getting rides for elders who don't drive. Other needs expressed by less than 5 percent of respondents each include: rental assistance, appliances, handicapped accessible housing, home energy audit, paying for food, lower taxes, employment, better pay, health care, medical bills, health insurance, transportation, paying for gas, bus service, legal assistance, senior assistance, respite care, meals, personal care assistance, mental health, and police protection. In addition, when asked about the one thing they need most, 3 percent of respondents said, "Keep doing what is already being done." Eighteen percent of respondents said that everything is fine and they do not need any assistance at this time.

18. Respondents' self-reported service needs

Service needs	Olmsted (N=118)	Semcac (N=237)	Three Rivers (N=93)	All respondents (N=448)
Home repairs/remodeling, house work/chores, home maintenance	15%	18%	18%	17%
General financial assistance	12%	13%	15%	13%
Paying for utilities, heating bills, winterizing home	16%	14%	7%	13%
Rides for elders who don't drive	7%	5%	5%	6%

Note. Percentages were calculated based on the number of respondents who responded to the question regarding the one thing that would help the most to meet their household's needs.

Almost one-quarter (24%) of respondents said they have previously received services from the community action agency in their area (see Figure 19). Those in the Three Rivers service area were most likely to have received services; those in Olmsted service area were least likely to have accessed services.

19. Previously received services from sponsoring community action agency

	Olmsted (N=147)	Semcac (N=290)	Three Rivers (N=143)	All respondents (N=580)
Yes	10%	27%	32%	24%
No	91%	73%	68%	76%

Housing

Over two-thirds (69%) of respondents own their homes and nearly one-third (30%) rent. Respondents from the Olmsted service area are more likely to own their homes, while respondents from Three Rivers' service area are more likely to be renters (see Figure 20). Ninety percent of respondents with household incomes over 200 percent of the Federal Poverty Level own their homes, compared with 40 percent of those with household incomes below poverty.

20. Respondents' homeownership status

Homeownership status	Olmsted (N=163)	Semcac (N=307)	Three Rivers (N=160)	All respondents (N=630)
Own	79%	70%	56%	69%
Rent	20%	30%	41%	30%
Neither own or pay rent	1%	<1%	3%	1%

Totals may not add up to 100% due to rounding.

More than half (57%) of survey respondents live in single-family homes; 23 percent live in apartments; and 8 percent live in condos or townhomes. Those living in mobile homes, assisted living, duplexes, low-rent/subsidized housing, or senior cooperatives comprise less than 5 percent of respondents. Respondents from the Semcac service area are most likely to live in a single-family home, while respondents from the Three Rivers service area are most likely to live in an apartment (see Figure 21). Respondents with household incomes above 200 percent of the Federal Poverty Level were nearly twice as likely as respondents with household incomes below poverty level to be living in single-family homes. Most respondents (96%) indicated that having enough room in their home for the people who live there was "not a problem."

21. Respondents' housing arrangements

Type of home	Olmsted (N=164)	Semcac (N=312)	Three Rivers (N=161)	All respondents (N=637)
Single-family home	59%	63%	44%	57%
Apartment	14%	23%	33%	23%
Condo or town home	15%	4%	9%	8%
Mobile home	8%	2%	6%	4%
Assisted living	2%	3%	4%	3%
Duplex	1%	2%	2%	2%
Low-rent, subsidized housing	<1%	<1%	2%	2%
Ownership in senior cooperative	-	1%	-	<1%

Almost all respondents (95%) had a landline telephone, while less than half of respondents (45%) said they own a cell phone. Only one-third (33%) had Internet access at home. Respondents in the Olmsted service area were most likely to own cell phones and have Internet access at home. This may be due in part to the fact that Olmsted is less rural area and has greater access to these services (see Figure 22).

22. Respondents' telephone and internet services*

	Olmsted (N=158)	Semcac (N=315)	Three Rivers (N=154)	All respondents (N=627)
Landline telephone	94%	95%	95%	95%
Cell phone	58%	42%	39%	45%
Internet access at home	46%	31%	23%	33%

***Note.** Respondents were allowed to say yes to more than one service, so column totals may not add up to 100%.

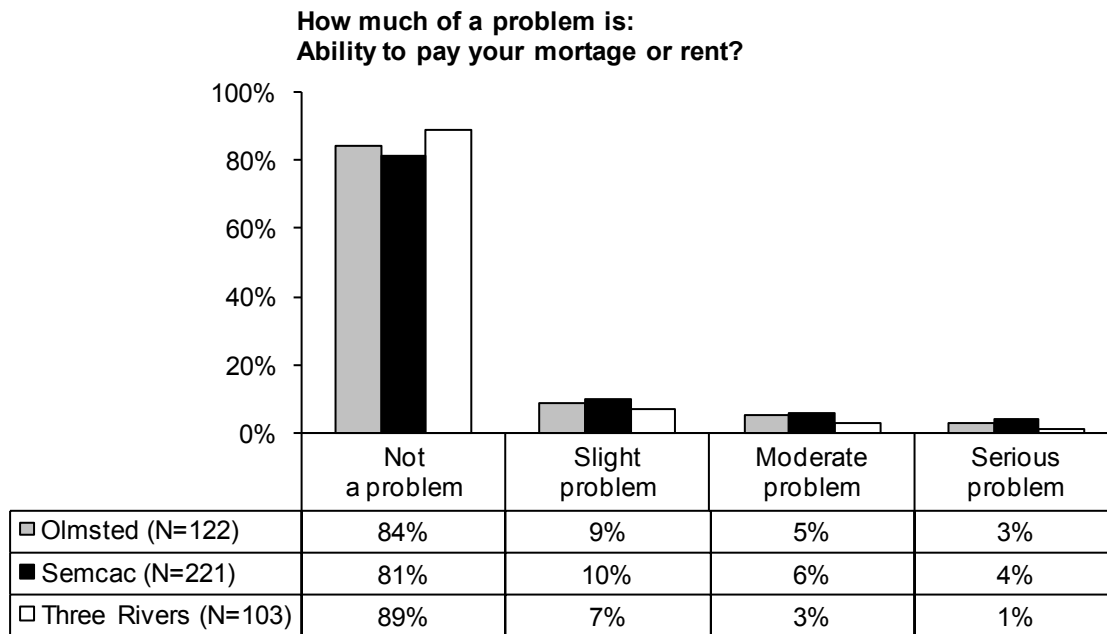
When asked whether they had moved in the last 12 months, 2 percent of respondents said “yes.” Among those respondents who had moved in the last 12 months, all had moved only one time. None of the respondents reported being homeless in the last year (see Figure 23).

23. Whether respondents moved or experienced homelessness in the past 12 months

	Olmsted (N=164-165)	Semcac (N=322-323)	Three Rivers (N=164-165)	All respondents (N=651)
Moved in the last year	2%	2%	2%	2%
Experienced homelessness in last year	-	-	-	-

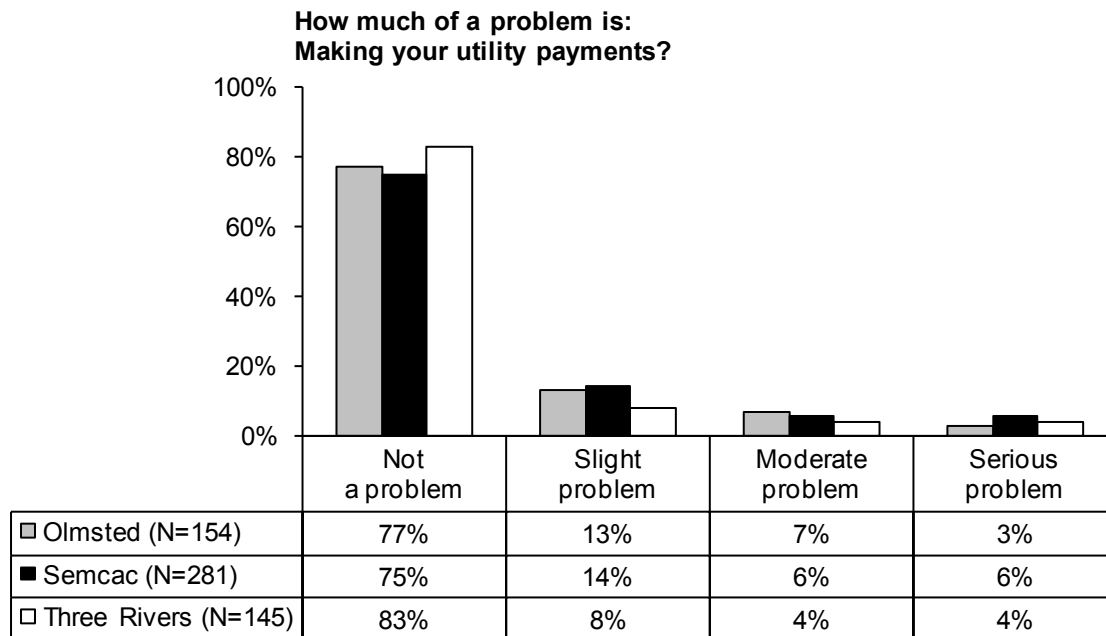
Eighty-three percent of respondents said that paying their rent or mortgage payment was “not a problem,” while 8 percent indicated that paying their rent or mortgage payments was a “moderate problem” or “serious problem.” Respondents from the Semcac and Olmsted service areas were more likely to report difficulty paying their rent or mortgage compared with those from the Three Rivers service area (see Figure 24). There was little difference between home owners and renters in terms of their difficulty paying for housing. Only 13 percent of respondents above 200 percent of poverty reported that paying their rent or mortgage was a problem, compared with 25 percent of respondents below poverty. Elderly respondents were less likely to report problems with their housing costs than younger respondents; 87 percent of those over 65 said their rent or mortgage payments were “not a problem” for them compared with 73 percent of respondents age 64 and younger.

24. Respondents' ratings of their ability to pay for housing costs



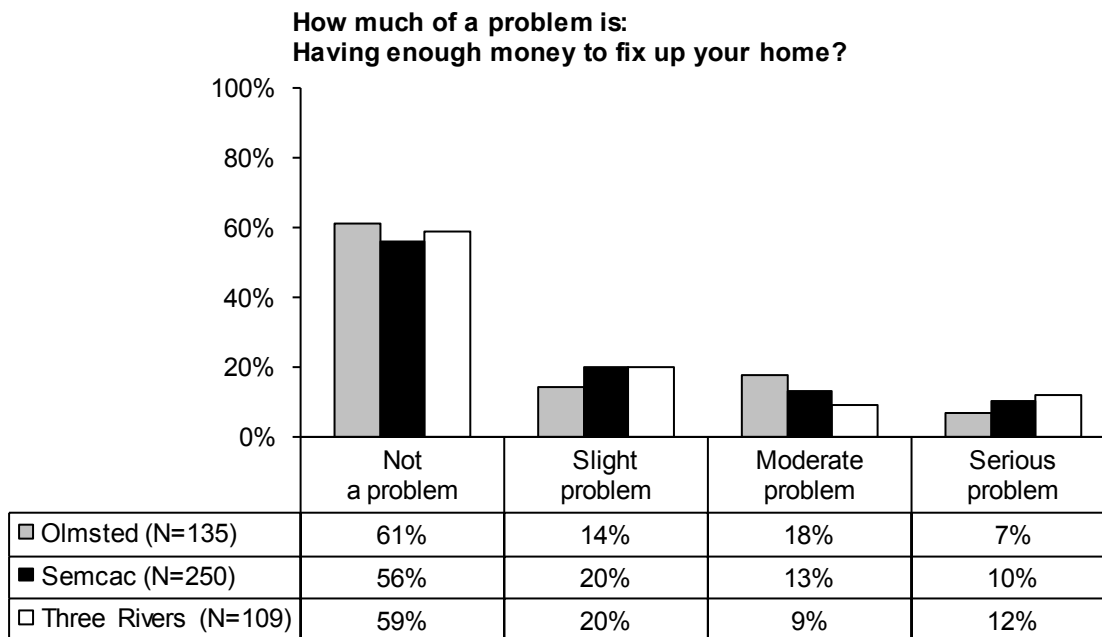
Ten percent of respondents indicated that affording utility payments was a “moderate” or “serious” problem (see Figure 25). Fifty-eight percent of respondents with household incomes below poverty level and 70 percent of respondents with household incomes between 100 and 200 percent of poverty said making their utility payments is “not a problem” compared with 90 percent of respondents with household incomes above 200 percent of the Federal Poverty Level.

25. Respondents’ ratings of their ability to afford their utility payments



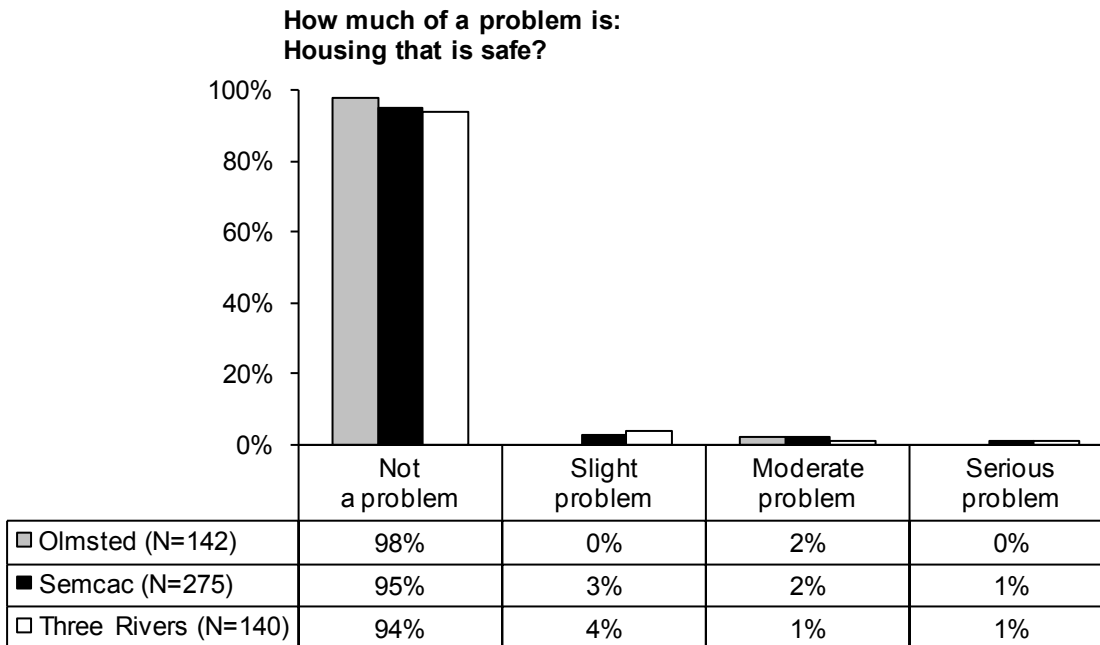
Ten percent of respondents said that having enough money to fix up their home was a “serious problem” and 14 percent said it was a “moderate problem” (see Figure 26). Respondents from Olmsted service area indicated less difficulty with affording home repairs than respondents from Semcac and Three Rivers. Sixty-five percent of respondents with household incomes above 200 percent of the Federal Poverty Level said that having enough money to fix up their home was “not a problem.” Among lower income respondents with incomes at or below 200 percent of poverty, 46 percent said it was “not a problem.”

26. Respondents' ratings of their ability to afford to fix up their home

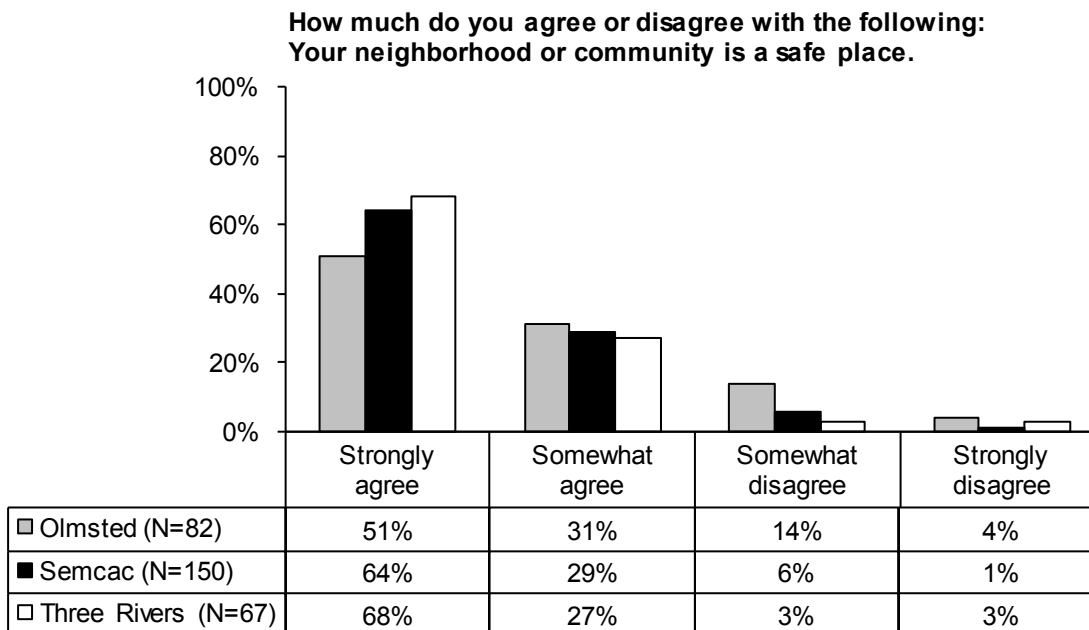


Most respondents (95%) reported that safe housing was “not a problem.” Most respondents (91%) also “somewhat agree” or “strongly agree” that their neighborhood or community is a safe place (see Figures 27-28).

27. Respondents' ratings of the safety of their housing



28. Respondents' beliefs about the safety of their neighborhood and/or community



Respondents were also asked whether or not they needed assistance with a variety of issues related to housing, including both rental and homeownership concerns. Assistance with home remodeling and repair tasks was a concern for 25 to 34 percent of respondents. Assistance with tenant-landlord interactions was needed by a small percentage of respondents. Less than 5 percent of respondents indicated a need for assistance with home-buying issues and no one reported a need for assistance in avoiding foreclosure. Finally, 14 percent reported a need for help in making home modifications for seniors or people with disabilities; 13 percent said they could use assistance with senior housing (see Figure 29).

29. Respondents' home repairs and remodeling, tenant-landlord relations, and home buying assistance needs

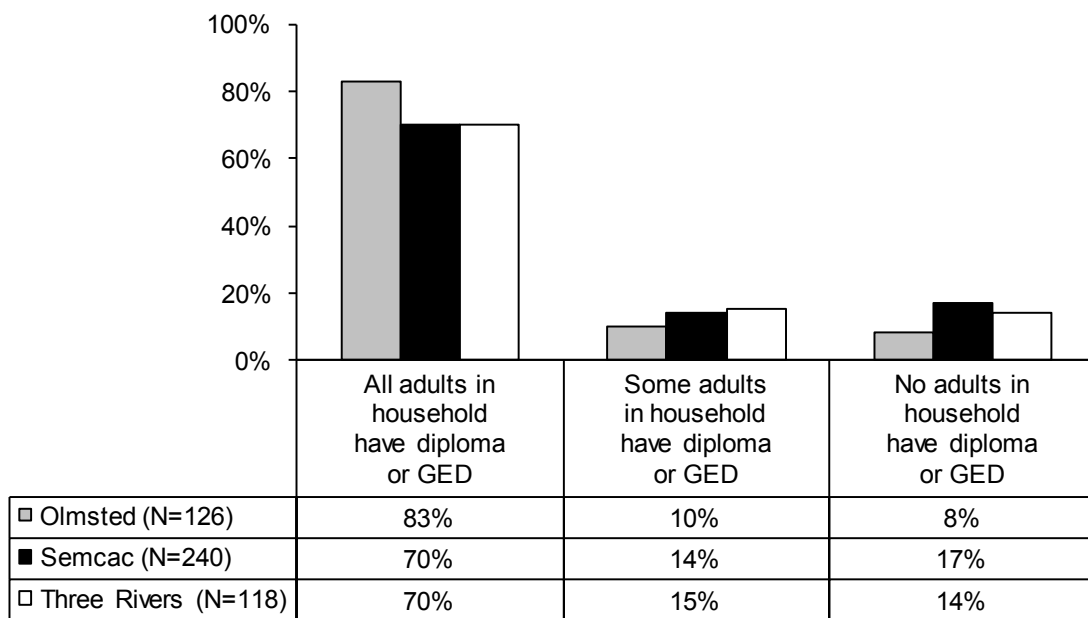
Percent of respondents who said they need the following services or assistance

	Olmsted (N=73-146)	Semcac (N=151-279)	Three Rivers (N=68-145)	All respondents (N=298-570)
Home repairs and remodeling				
Help with home repairs	33%	32%	37%	34%
Help making your home energy efficient	23%	27%	26%	26%
Help with household chores	20%	25%	29%	25%
Tenant-landlord relations				
Education about tenants' and landlords' rights and responsibilities	10%	13%	12%	12%
Help getting your landlord to make repairs	8%	7%	9%	8%
Help filing a housing discrimination claim	4%	1%	-	1%
Help with preventing eviction	1%	<1%	-	<1%
Home buying				
Help with down payment and closing costs to buy a home	5%	6%	4%	5%
Help getting a loan to buy a home	5%	6%	3%	5%
Help with learning how to buy a home	2%	4%	4%	3%
Help with preventing foreclosure	-	-	-	-
Housing for seniors or people with disabilities				
Help making home modifications to better meet the needs of household members with disabilities or older people	10%	15%	18%	14%
Senior housing	10%	12%	17%	13%

Education

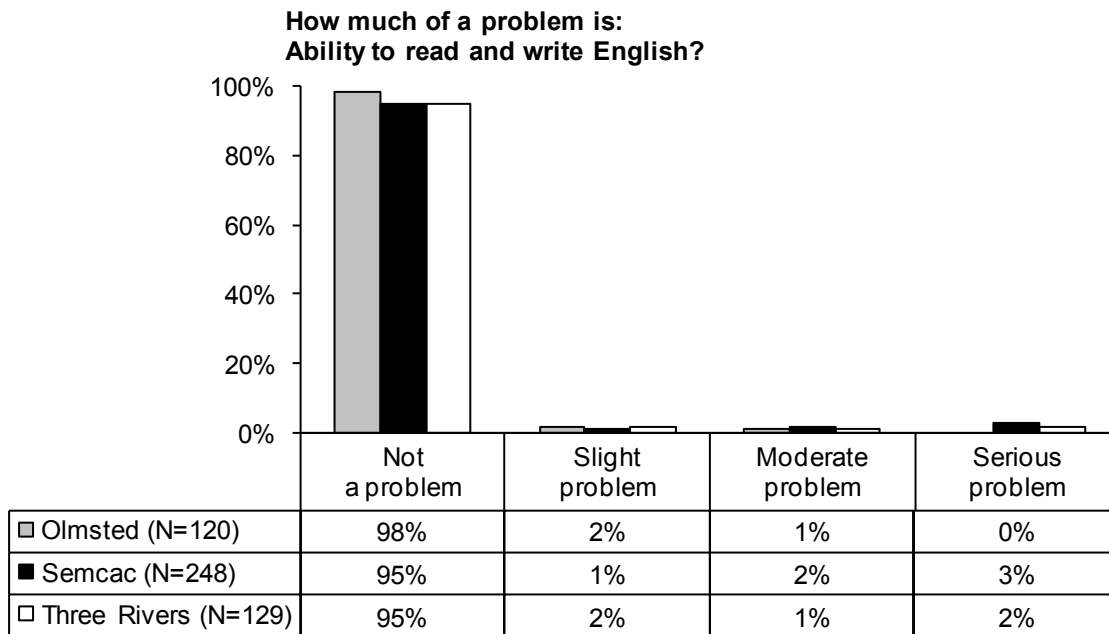
In one-quarter (27%) of the households participating in this study, some or none of the adults in the household had a high school diploma or GED (see Figure 30). Twenty-nine percent of respondents with incomes at or below the poverty level lived in households where all adults had an education level below high school or high school equivalency, compared with only 4 percent of respondents with household incomes above 200 percent of the Federal Poverty Level.

30. Education status of adults in respondents' households



When asked about their ability to read and write English, 96 percent of respondents said it was “not a problem” (see Figure 31).

31. Respondents’ ratings of their ability to read and write English



Less than 10 percent of the respondents reported needing help getting more education for adults in the household or training required to obtain a job or advance in a current job. Respondents with household incomes at or below 200 percent of the Federal Poverty Level were twice as likely to report a need for help in acquiring more education for adults in the household compared with respondents with household incomes above 200 percent of the Federal Poverty Level (13% vs. 7%). Overall, respondents from all three service areas reported similar needs for additional education (see Figure 32).

32. Respondents’ education needs

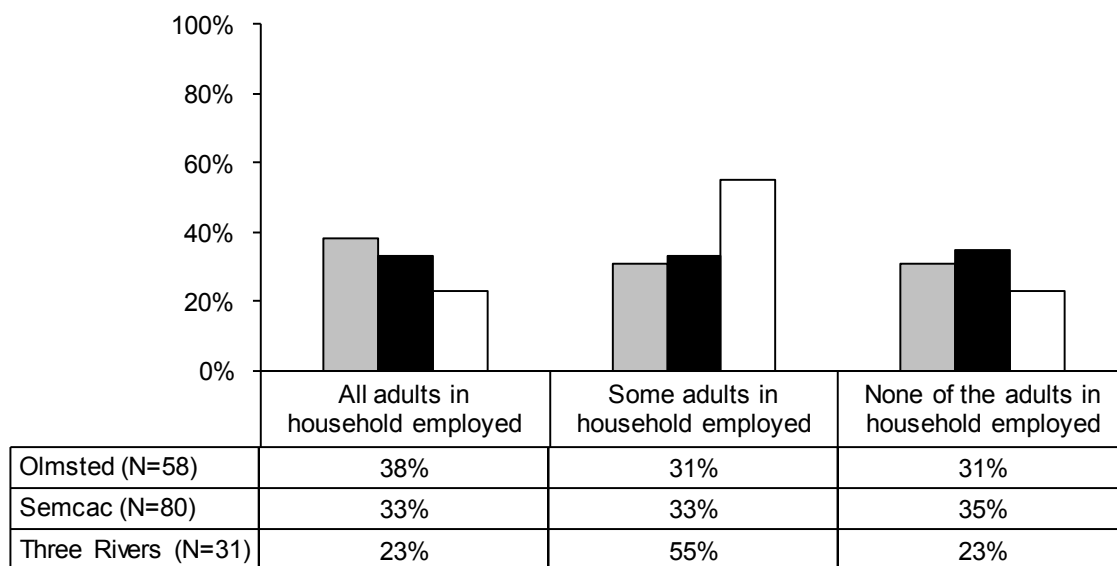
Percent of respondents who said they need the following services or assistance

	Olmsted (N=81-92)	Semcac (N=161-178)	Three Rivers (N=68-74)	All respondents (N=310-344)
Necessary skills and/or training to get a job or for job advancement	10%	9%	9%	9%
More education for the adults in the household	8%	9%	8%	8%

Employment

For about one-third (31%) of the households participating in this study, none of the adults (age 18-65) were employed, in another third (36%) some but not all of the adults were employed, and in the final third (33%) all adults in the home were employed. Respondents in Olmsted's service area were more likely to report that all the adults in the household were employed (see Figure 33). For respondents with incomes above 200 percent of the Federal Poverty Level, 48 percent reported that all adults in the home were employed compared with 10 percent of respondents with incomes at or below poverty.

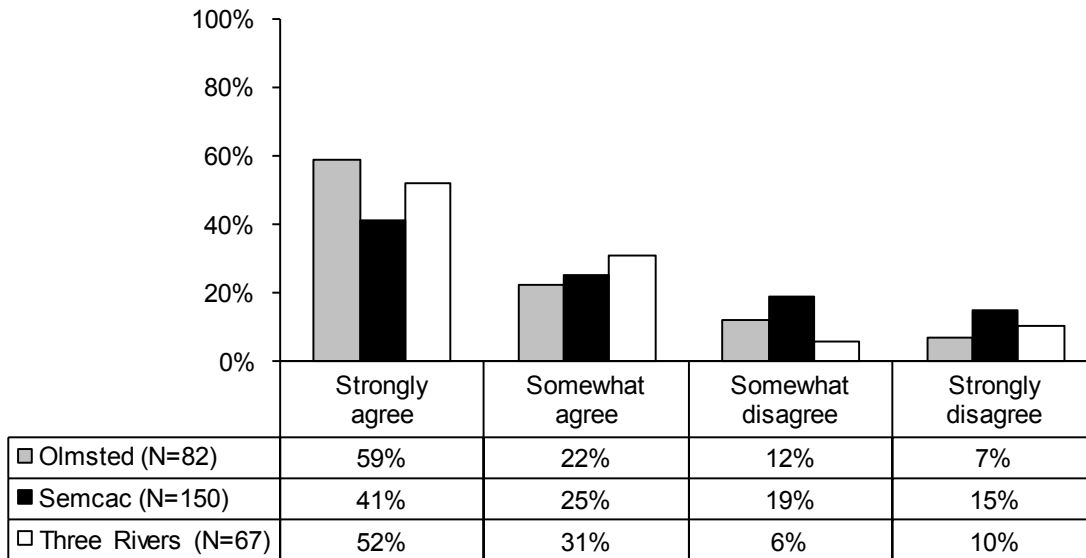
33. Employment status of adults in respondents' households



While 40 to 50 percent of respondents “strongly agree” that stable jobs are available in the community for working adults in their household or their job pays enough to meet their family’s needs, over one-quarter (26-27%) “somewhat disagree” or “strongly disagree” with these statements (see Figure 34-35). These beliefs were correlated with respondents’ income levels. Among respondents living below poverty, about half (50-55%) “somewhat disagree” or “strongly disagree” that stable jobs are available in their community for the adults in their households that work or their jobs pay enough to meet their family’s needs. By contrast, one-fifth (18-20%) of those with household incomes above 200 percent of the Federal Poverty Level “somewhat disagree” or “strongly disagree” with these statements.

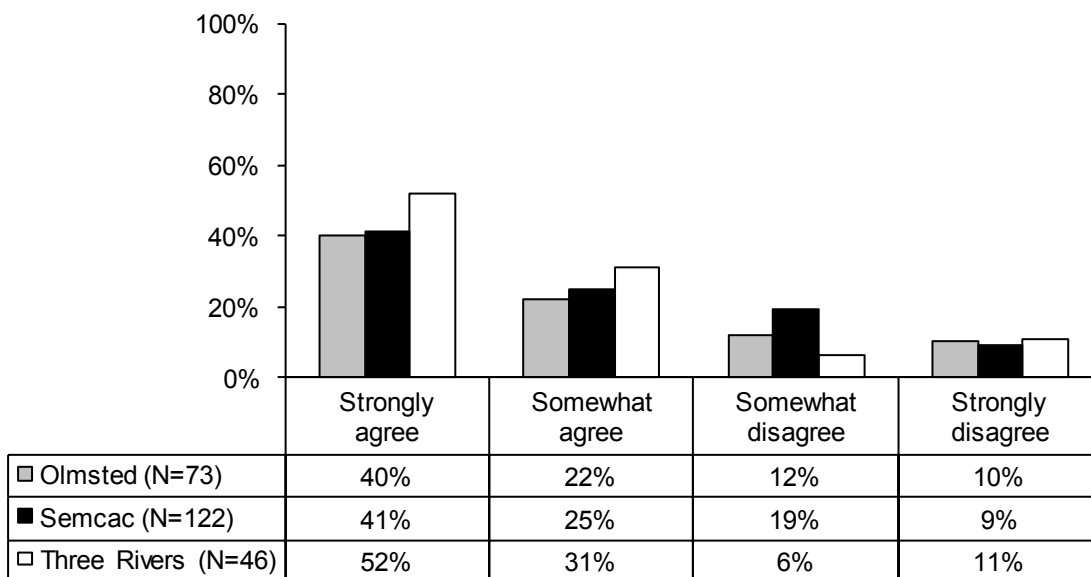
34. Respondents' ratings of job stability

How much do you agree or disagree with the following:
Stable jobs are available in your community for the adults in your household that work.



35. Respondents' ratings of job pay

How much do you agree or disagree with the following:
Your job pays enough to meet your family's needs.



Respondents were also asked whether or not they needed assistance with two items related to self-employment. Nearly all (98%) said they did not need assistance in getting information or a loan to start their own business (see Figure 36).

36. Respondents' employment needs

Percent of respondents who said they need the following services or assistance

	Olmsted (N=94)	Semcac (N=191-196)	Three Rivers (N=87-89)	All respondents (N372-379)
Getting information about starting your own business	2%	2%	3%	2%
Getting a loan to start your own business	1%	2%	2%	2%

Income and money management

Respondents were asked to report which income range best represented their total household income before taxes (gross income) in 2007. Half (52%) of respondents reported household incomes of less than \$20,000; 19 percent reported their 2007 total household income was between \$20,000 and \$30,000 (see Figure 37). At least 71 percent of respondents had incomes below the region's average. (The average per capita income for the Southeast region of Minnesota in 2006 was \$33,560.) Only 10 percent of respondents reported a total household income in 2007 of \$50,000 or higher. In addition, almost half (47%) of respondents age 65 and over had household incomes under \$15,000, compared with 21 percent of those under 65.

37. Total household income before taxes in 2007

Household income	Olmsted (N=143)	Semcac (N=282)	Three Rivers (N=143)	All respondents (N=568)
Less than \$10,000	10%	20%	18%	17%
\$10,000 to \$14,999	15%	27%	29%	24%
\$15,000 to \$19,999	9%	11%	12%	11%
\$20,000 to \$24,999	13%	10%	6%	10%
\$25,000 to \$29,999	13%	6%	8%	9%
\$30,000 to \$39,999	18%	11%	7%	11%
\$40,000 to \$49,999	9%	7%	11%	9%
\$50,000 to \$74,999	9%	6%	7%	7%
\$75,000 or more	6%	3%	<1%	3%

Based upon respondents' self-reported income and number of persons living in their household, an approximate poverty level was determined. (For perspective, a family of two with a household income of \$14,000 or below is considered below the poverty threshold for 2008.) One-fifth (21%) of respondents were at or below the Federal Poverty Level; less than half (44%) were above 200 percent of poverty. Respondents from the Semcac service area were more likely to be living below poverty than those in the Olmsted service area, which includes the City of Rochester (see Figure 38). Respondents age 65 and older were also more likely to be at or below poverty level (23% vs. 15%).

38. Federal Poverty Level

	Olmsted (N=141)	Semcac (N=273)	Three Rivers (N=138)	All respondents (N=552)
Below 100% of poverty	14%	24%	22%	21%
100-200% of poverty	26%	37%	41%	35%
More than 200% of poverty	60%	39%	38%	44%

Note. Respondents' Federal Poverty Level was determined by their household size and their self-reported 2007 gross income. However, the income categories in the survey did not exactly match the Federal Poverty Level income levels, so Federal Poverty Levels were determined by the closest approximation possible.

Almost three-quarters (71%) of respondents reported that none of the adults in their household receive income from paid jobs. Most respondents (78%) receive Social Security as part of their income. Respondents in the Three Rivers service area were most likely to receive Social Security, while those in Olmsted were most likely to receive income from wages and salaries. Two-fifths (43%) of respondents reported income from a pension or retirement account. Eleven percent received Supplemental Security Income (SSI) (see Figure 39). In addition, 25 percent of respondents with household incomes below poverty received Supplemental Security Income (SSI) compared with 6 percent of respondents with household incomes above 200 percent of the Federal Poverty Level. As expected, respondents over 65 were less likely to report income from wages and salaries and more likely to report income from Social Security.

39. Respondents' sources of household income

Source of income	Olmsted (N=161)	Semcac (N=310)	Three Rivers (N=157)	All respondents (N=628)
Social Security	73%	77%	84%	78%
Pension or retirement	45%	42%	42%	43%
Wages and salaries	38%	27%	22%	29%
Supplemental Security Income	8%	13%	10%	11%

Note. Respondents were allowed to say "yes" to more than one source of income, so column totals may not add up to 100%.

In addition to the income sources listed above, 13 percent of respondents received medical assistance and 6 percent received Food Stamps (see Figure 40). Overall, 1 to 5 percent of respondents received assistance from the following sources: General Assistance, Food Stamp Employment and Training Program, MinnesotaCare, Child Support, Veteran's Benefits, rental income, and farm income.

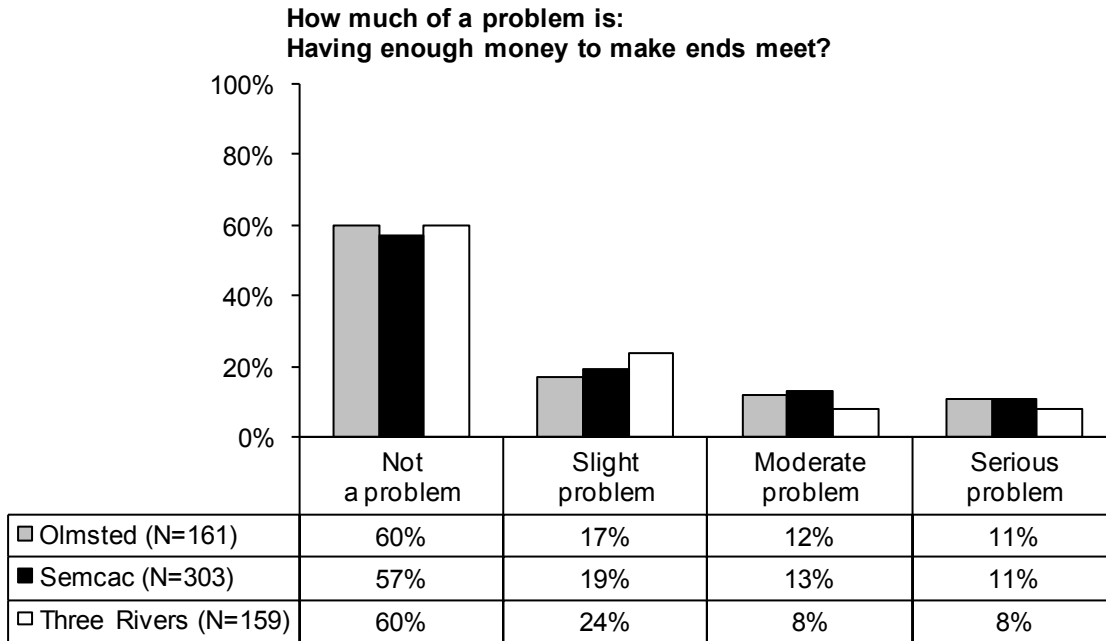
40. Other sources of support

Source of income	Olmsted (N=161)	Semcac (N=310)	Three Rivers (N=157)	All respondents (N=628)
Medical Assistance	11%	15%	10%	13%
Food Stamps	4%	9%	5%	6%

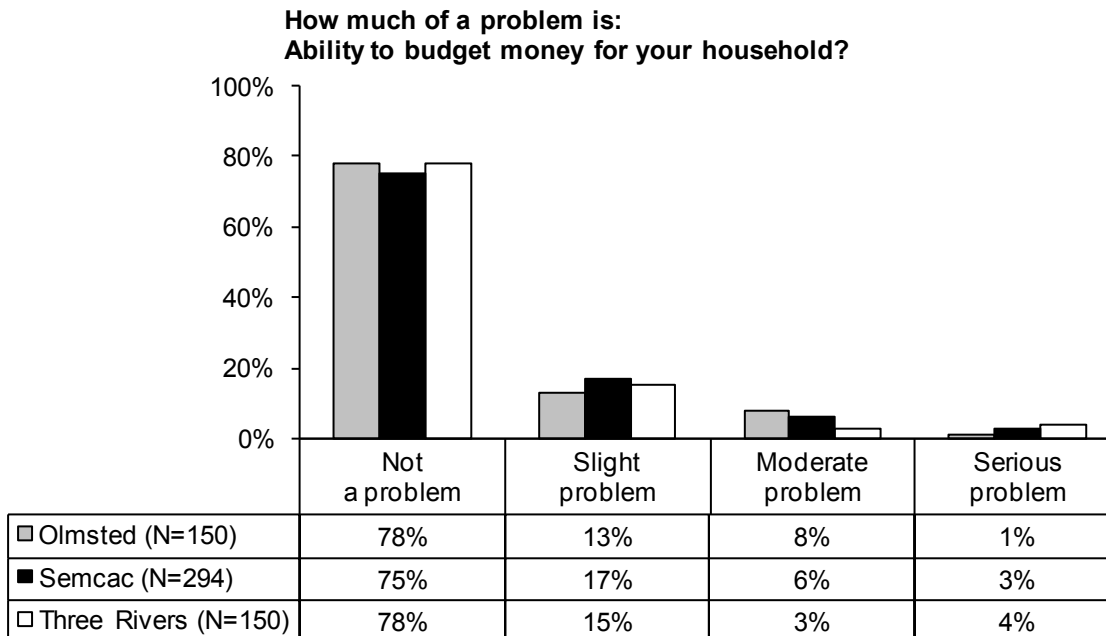
Note. Respondents were allowed to say "yes" to more than one source of support, so column totals do not add up to 100%.

Fifty-nine percent of respondents said having enough money to make ends meet was "not a problem," while one-fifth (22%) said it was a "moderate" or "serious" problem. Respondents from Semcac's service area were most likely to report that making ends meet was a problem. Eight percent of respondents said budgeting money for their household was a "moderate" or "serious" problem. Level of difficulty making ends meet and budgeting money for their household was correlated with income level. Thirty-seven percent of respondents with household incomes below poverty reported that making ends meet was "not a problem," compared with 73 percent of those with household incomes above 200 percent of poverty. Twice as many respondents with household incomes below poverty level said that budgeting money for their household was a "moderate" or "serious" problem as respondents with household incomes above 200 percent of poverty (13% vs. 5%) (see Figures 41-42).

41. Respondents' ability to make ends meet

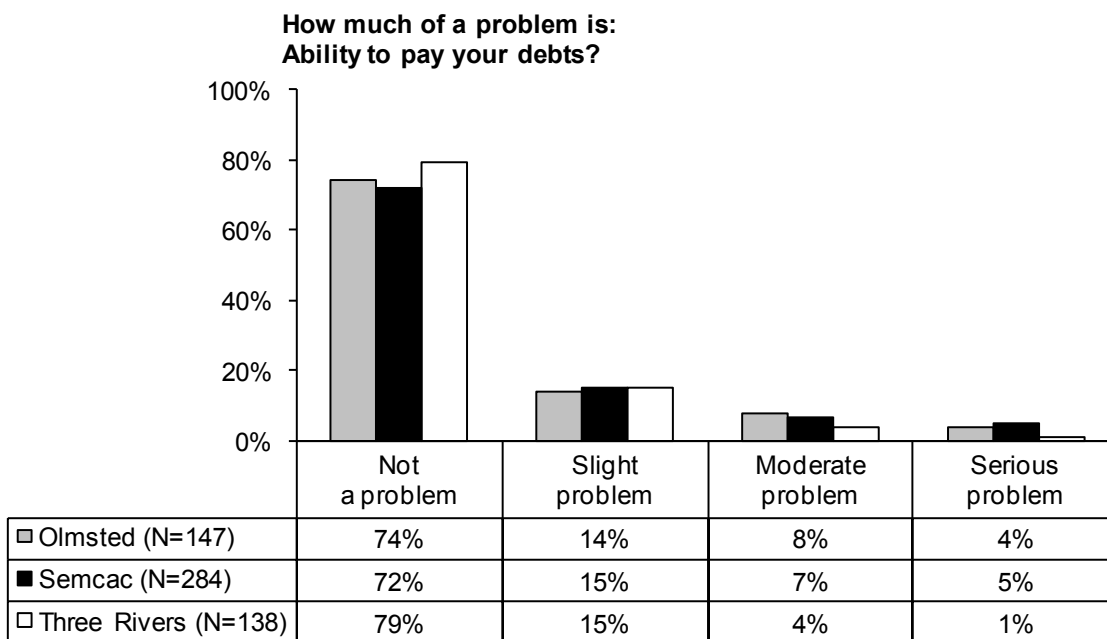


42. Respondents' ability to budget money for their households

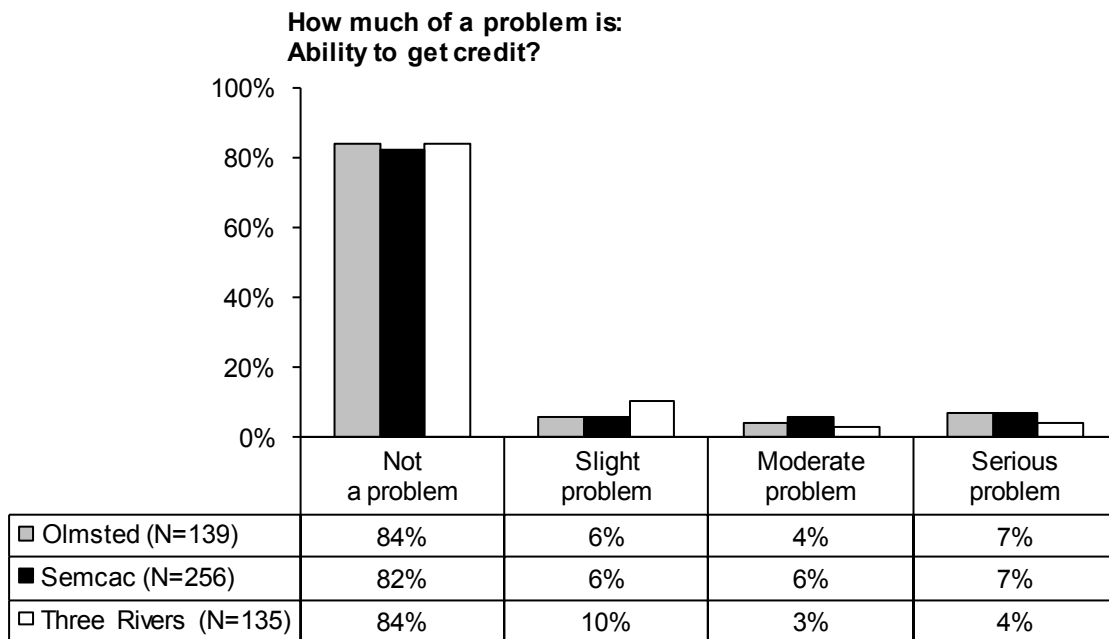


About three-quarters (74%) of respondents said paying their debts was “not a problem” and 83 percent said that obtaining credit was “not a problem.” However, 22 percent of respondents with household incomes below poverty indicated that paying their debts was a “moderate” or “serious” problem. In addition, 28 percent of respondents with household incomes below poverty said that their ability to get credit was “moderate” or “serious” problem. Respondents from the Olmsted and Semcac service areas were somewhat more likely to report problems with their ability to pay their debts or get credit than respondents from Three Rivers (see Figures 43-44).

43. Respondents’ ability to pay their debts



44. Respondents' ability to obtain credit



Most respondents (96%) did not report a need for help in starting a savings plan (see Figure 45).

45. Respondents' savings needs

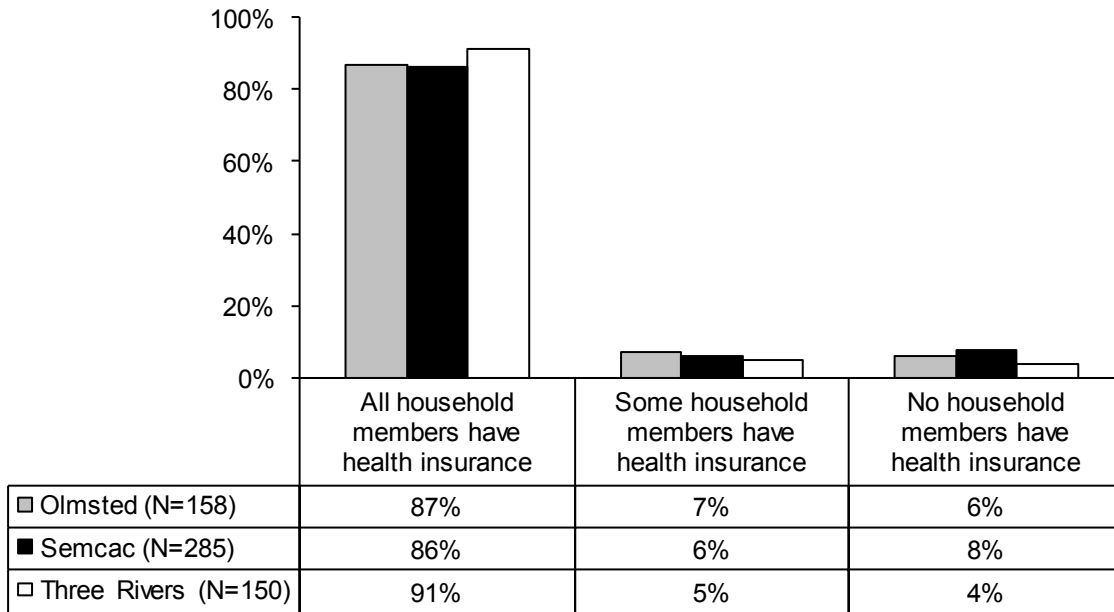
Percent of respondents who said they need the following services or assistance

	Olmsted (N=135)	Semcac (N=260)	Three Rivers (N=136)	All respondents (N=531)
Starting a savings plan	7%	4%	2%	4%

Health care

In most of the households (87%) participating in this study, all of the household members have health insurance. In 91 percent of households where respondents reported incomes above 200 percent of the Federal Poverty Level, all the household members had health insurance, compared with 76 percent of households with incomes below the Federal Poverty Level (see Figure 46). (Most respondents likely have Medicare, since most are seniors.)

46. Health insurance status of members of respondents' households



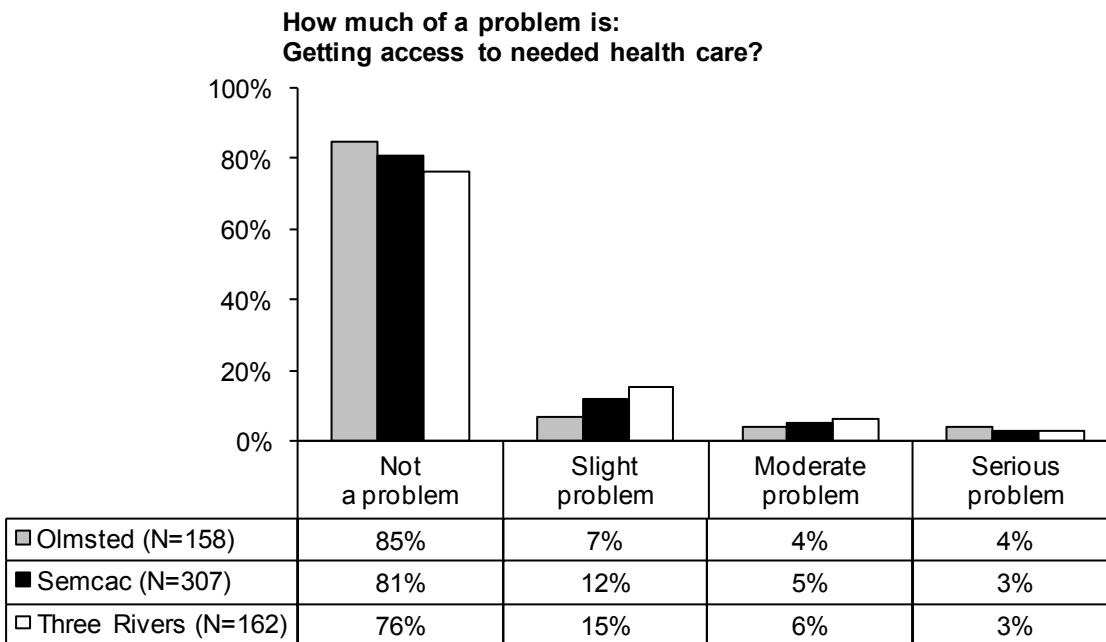
When asked to rate their health compared with other people their age, 16 percent of respondents said their health was “much better than average” and 21 percent said their health was “a little better than average.” Fifteen percent of respondents rated their health “a little below average” and 8 percent said that their health was “much below average.” Respondents from the Olmsted service area were somewhat more likely to rate their health as better than average and respondents from Three Rivers’ service were somewhat more likely to rate their health as below average (see Figure 47). Eighteen percent of respondents with household incomes below the Federal Poverty Level rated their health as better than average, compared with almost half (49%) of respondents with household incomes above 200 percent of the Federal Poverty Level.

47. Respondents' self-reported health status

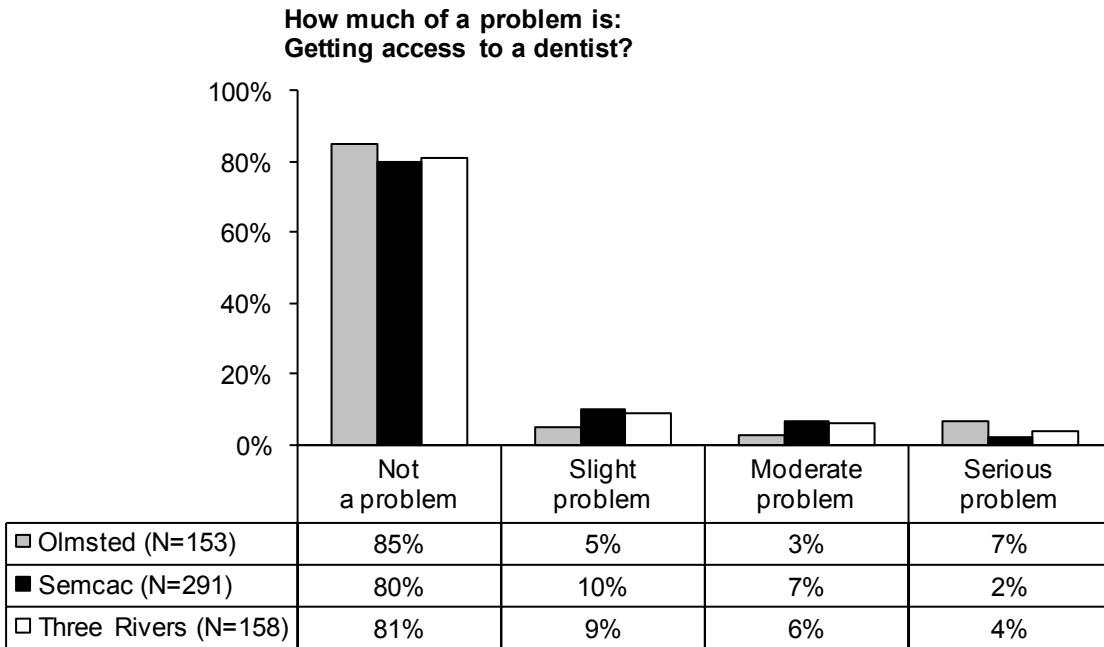
Health, compared with others who are the same age	Olmsted (N=164)	Semcac (N=322)	Three Rivers (N=164)	All respondents (N=650)
Much better than average	20%	17%	12%	16%
A little better than average	21%	20%	21%	21%
About average	38%	40%	43%	40%
A little below average	11%	17%	15%	15%
Much below average	10%	6%	10%	8%

Respondents were also asked how difficult it is for them to access needed health care. Eighty percent of respondents reported that access to health care was “not a problem,” 82 percent reported that access to a dentist was “not a problem,” and 87 percent reported that access to mental health care was “not a problem.” Respondents from the Three Rivers service area were more likely to report problems with accessing health or mental health care (See Figures 48-50). Respondents with household incomes between 100 and 200 percent of the Federal Poverty Level were most likely to report difficulty accessing health care than both respondents with incomes below poverty and those with incomes above 200 percent of poverty. Respondents with household incomes below the Federal Poverty Level were somewhat more likely than respondents with household incomes above 200 percent of poverty to report “moderate” or “serious” problems accessing a dentist (20% vs. 5%) and mental health care (11% vs. 4%).

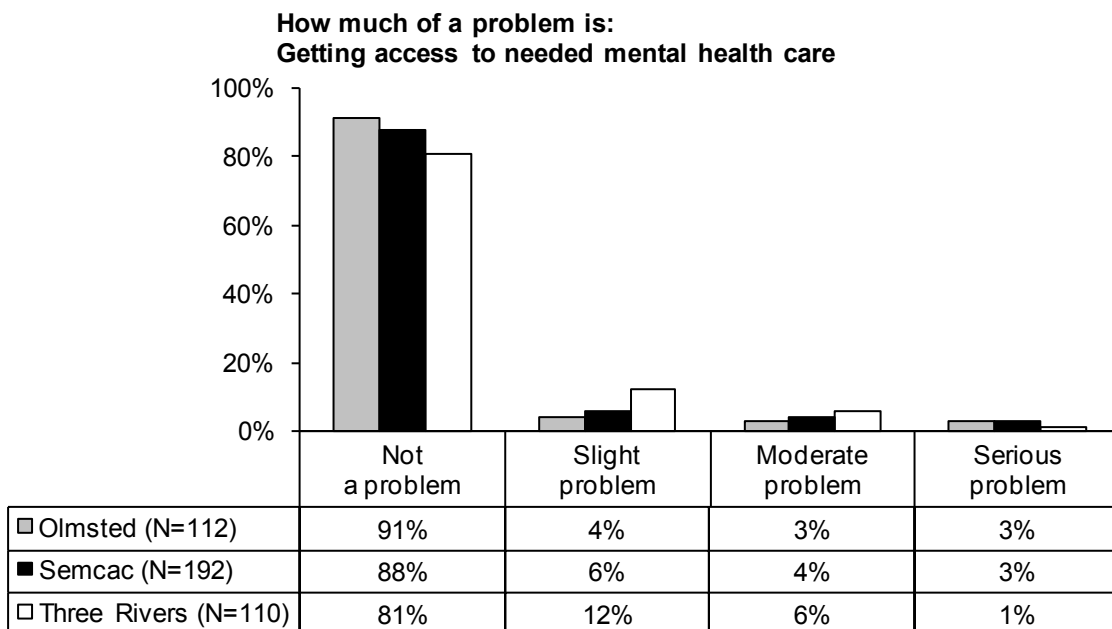
48. Respondents’ ability to access needed health care



49. Respondents' ability to access a dentist

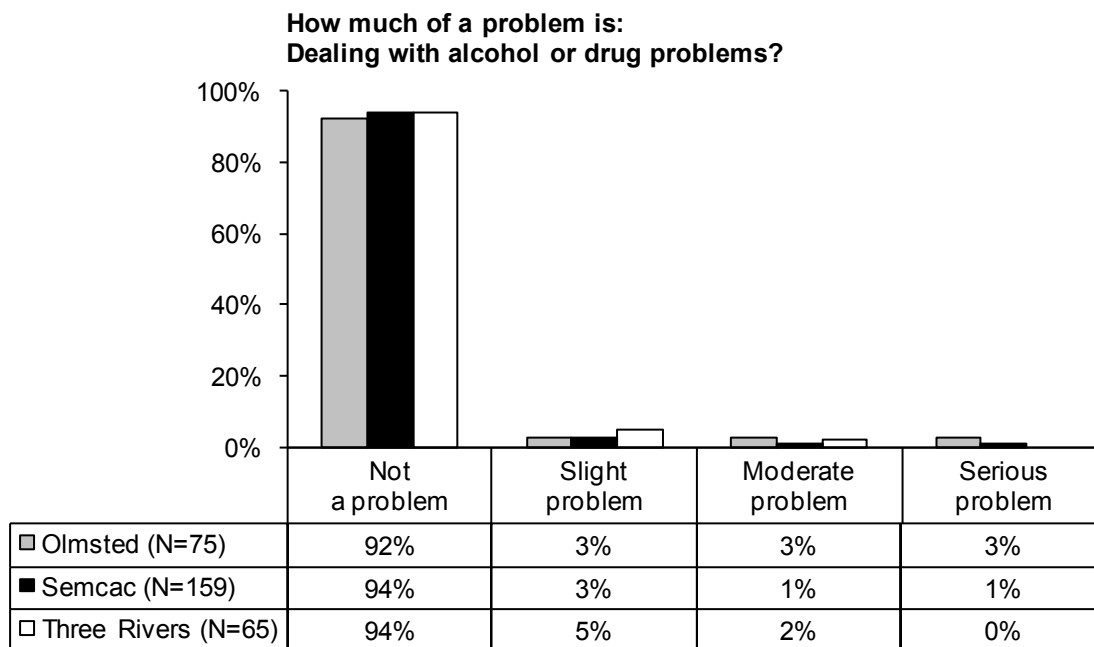


50. Respondents' ability to access needed mental health care

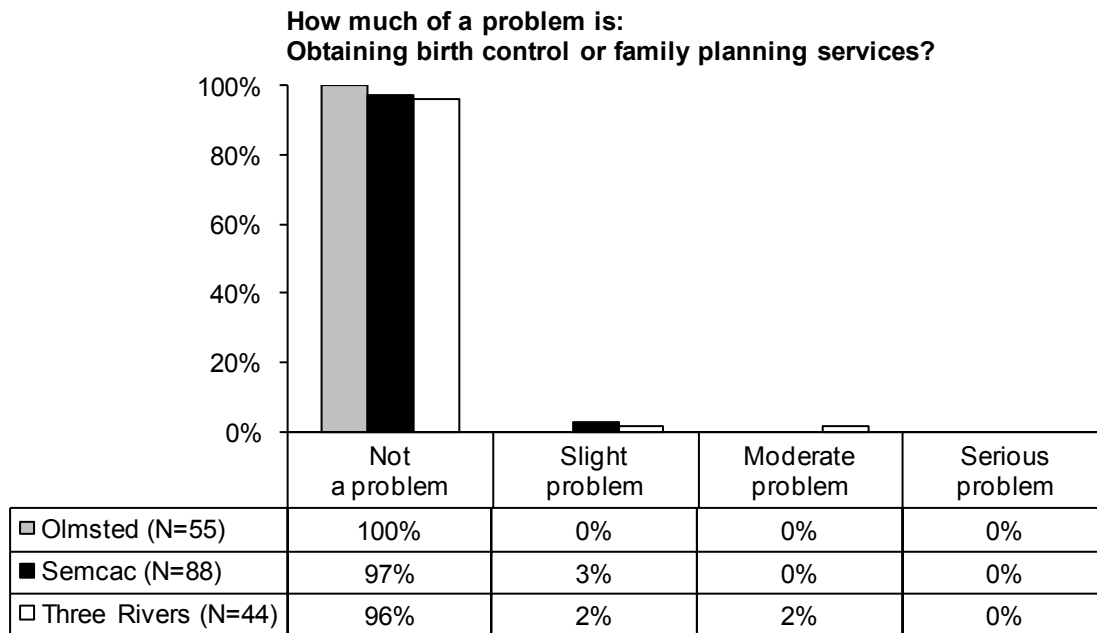


Respondents were also asked to rate their level of difficulty in dealing with drug or alcohol problems, obtaining birth control or family planning services, getting relief from caring for an elderly or disabled family member, and filling out insurance forms. Nearly all (94-97%) respondents said that dealing with alcohol or drug problems, or obtaining birth control was “not a problem.” Getting relief from caring for an elderly or disability family member was a “moderate” or “serious” problem for 5 percent of respondents. Respondents over 65 were no more likely than other respondents to report problems with caring for an elderly or disabled family member or getting personal care assistance. Ten percent of respondents said that filling out insurance forms for billing and payment was a “serious” or “moderate” problem (see Figures 51-54).

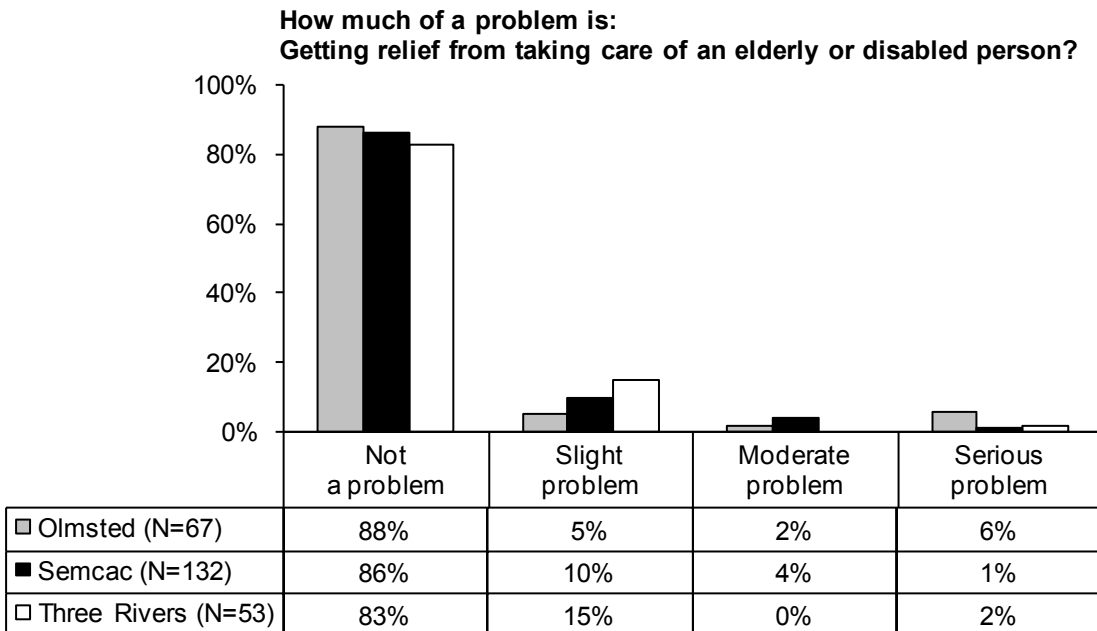
51. Respondents’ problems with alcohol or drugs



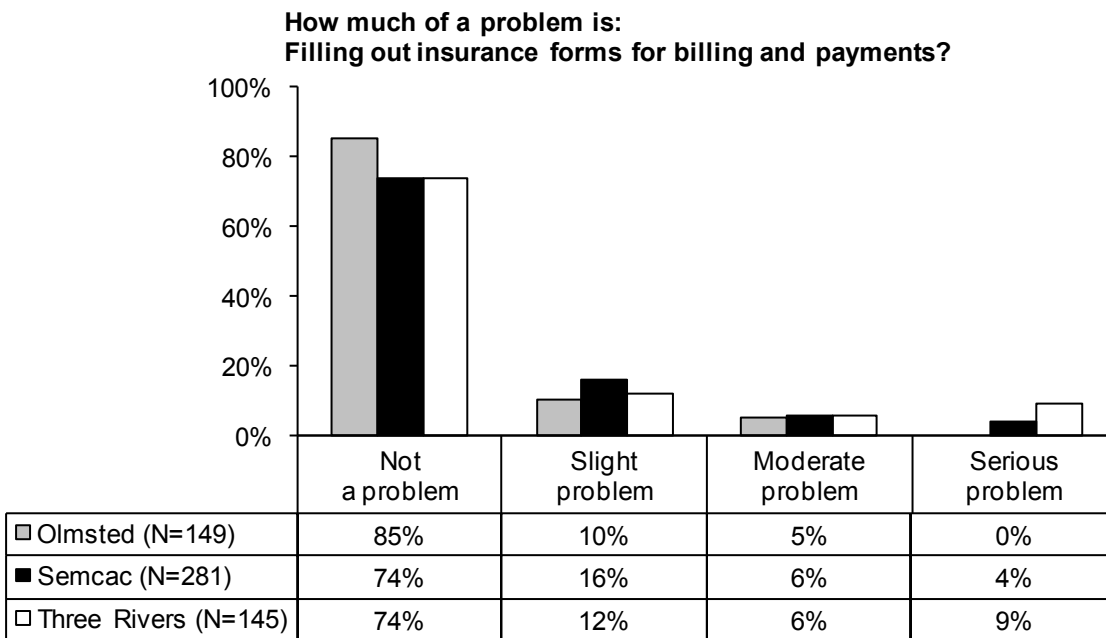
52. Respondents' ability to obtain birth control or family planning services



53. Respondents' ability to get relief from caring for elderly or disabled family members



54. Respondents' problems filling out insurance forms for billings and payments



Overall, most respondents (89-90%) said they did not need help accessing personal care assistance or nutritious food. Respondents from Olmsted's service area were least likely to report needing either of these services. One possible explanation is because they live in or near the City of Rochester (see Figure 55).

55. Respondents' health and wellness needs

Percent of respondents who said they need the following services or assistance

	Olmsted (N=120-129)	Semcac (N=229-241)	Three Rivers (N=111-120)	All respondents (N=460-490)
Personal care assistance so that you or another household member can stay at home	3%	13%	13%	10%
Help to get nutritious food you and other household members need on a daily basis	5%	11%	8%	9%

Child care, parenting, and activities for children

Six percent of respondents reported children under 18 living in the household, and of those, only half had children under the age of 5. Because such a small percentage of respondents had children under 18, data are reported for all service areas to protect the confidentiality of respondents.

One-quarter (24%) of respondents with children under 18 reported that they had children in a family-based child care setting. Sixteen percent reported that their children participated in a preschool or school readiness program, 16 percent had children in K-12 special education, and 11 percent had children in Early Childhood Family Education (ECFE) programs. Three percent reported that their children participate in Early Childhood Special Education (ECSE). None of the respondents had children in Head Start or a child care center (see Figure 56).

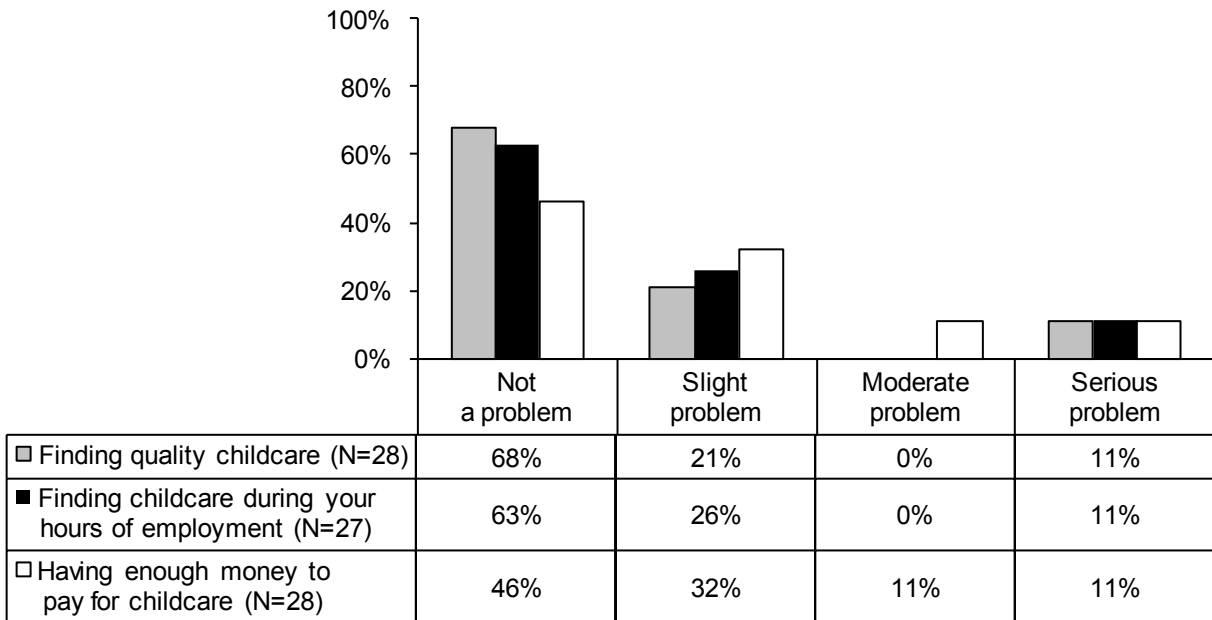
56. Respondents' participation in early childhood programs*

Programs	All respondents (N=38)
Family-based child care	24%
Preschool/school readiness	16%
Special education K-12	16%
Early Childhood Family Education (ECFE)	11%
Early Childhood Special Education (ECSE)	3%
Head Start	-
Child care center	-

***Note.** Respondents were allowed to say yes to more than one program, so column totals do not add up to 100%. Only respondents with children under age 18 were asked these questions.

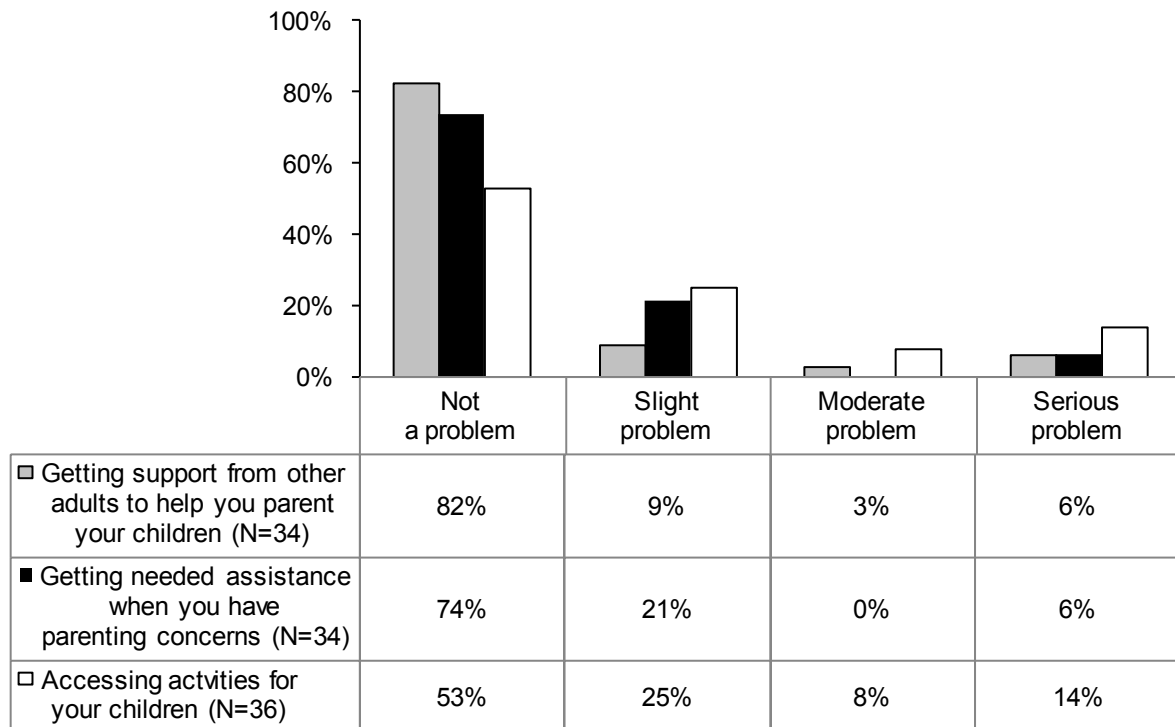
In terms of child care needs, two-thirds (68%) of respondents with children reported that it is “not a problem” for them to find quality child care and 63 percent said it is “not a problem” to find child care during their hours of employment. However, 11 percent indicated that it is a “serious” problem for them to find quality child care or find child care during their hours of employment. Affordability, not hours, seemed to be the most significant child care problem (see Figure 57).

57. Respondents' ratings of their ability to find and pay for child care



When asked whether or not there was enough support from other adults to help parent their children, 82 percent of respondents with children reported that this was “not a problem” for them. When asked if they had any problems getting assistance with parenting concerns, most respondents (74%) said this was “not a problem.” Twenty-two percent of respondents reported gaining access to activities for their children as a “moderate” or “serious” problem (see Figure 58).

58. Respondents' ratings of support and access to activities for their children



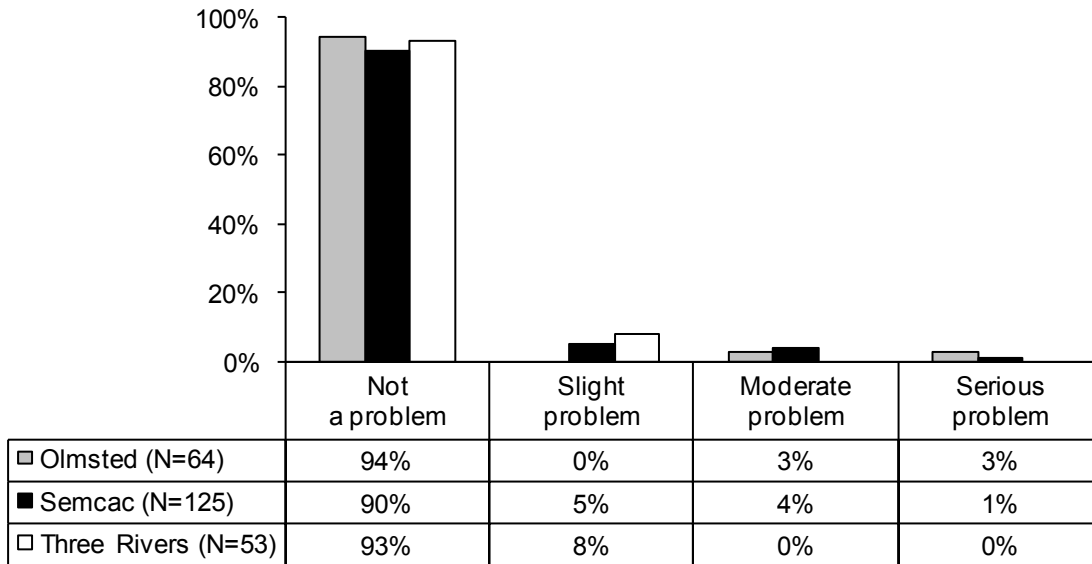
Community and social supports

Respondents appear to have strong community and social supports. When asked if they had difficulty in obtaining support to raise grandchildren or children of other relatives, 92 percent of respondents said this was “not a problem.” When asked about problems in their personal relationships, 86 percent of respondents reported that this was “not a problem.” Eight percent of respondents reported “slight” problems with relationships; 6 percent reported “moderate” or “serious” problems.

In addition, most respondents (72%) “strongly agree” that they have someone to talk to when things go wrong. Only 7 percent of respondents “somewhat disagree” or “strongly disagree” with this statement. Most respondents (74%) also “strongly agree” that they are able to find volunteer opportunities. Respondents in Olmsted’s service area are most likely to report being able to find volunteer opportunities in their community, perhaps because it is less rural (see Figure 59-62).

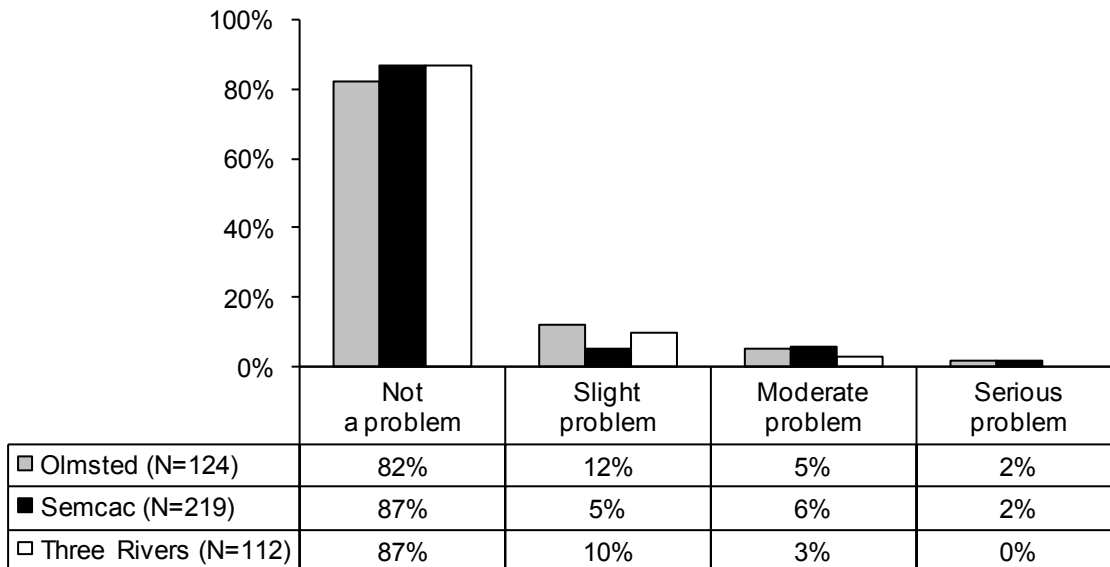
59. Respondents' support from others to raise grandchildren or others relatives' children

How much of a problem is:
Getting support in raising grandchildren or another
relative's children?

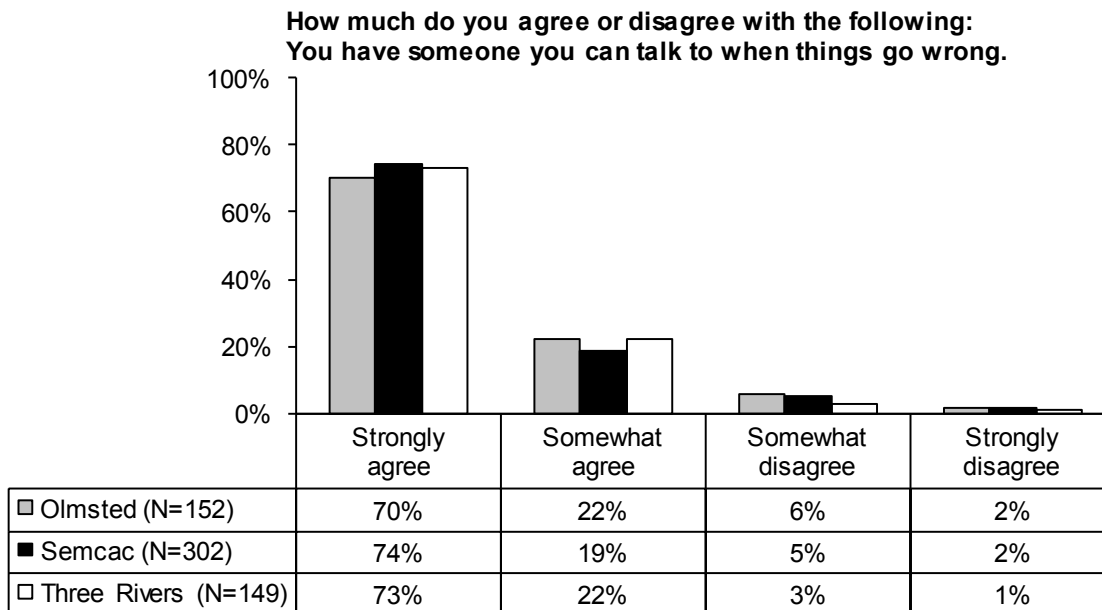


60. Respondents' relationship problems

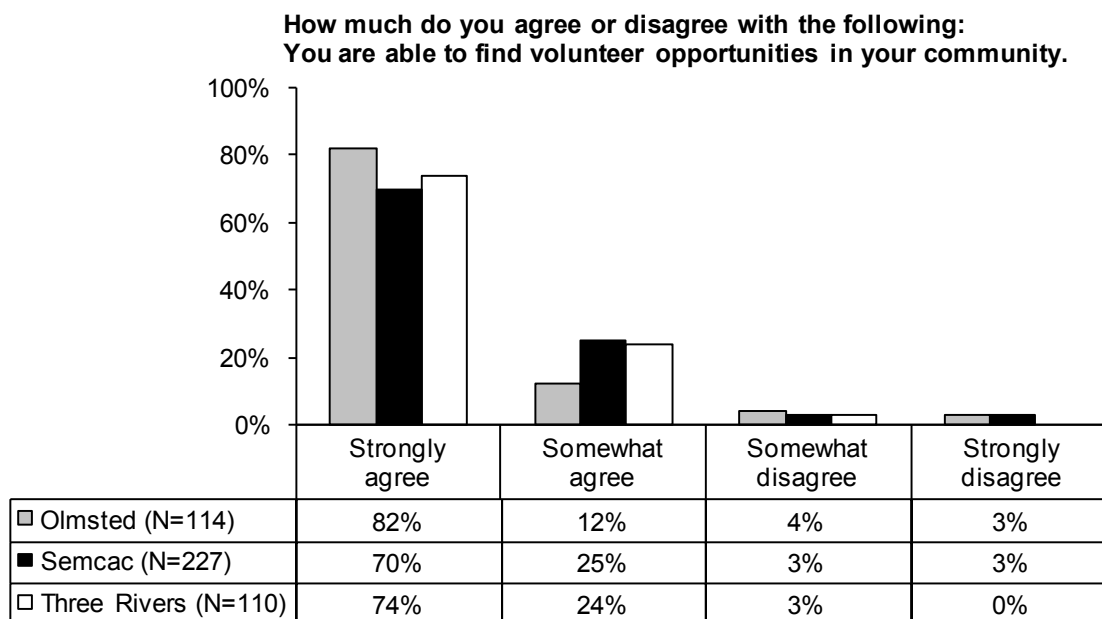
How much of a problem is:
Dealing with a relationship problem?



61. Respondents' ability to find someone to talk to when things go wrong



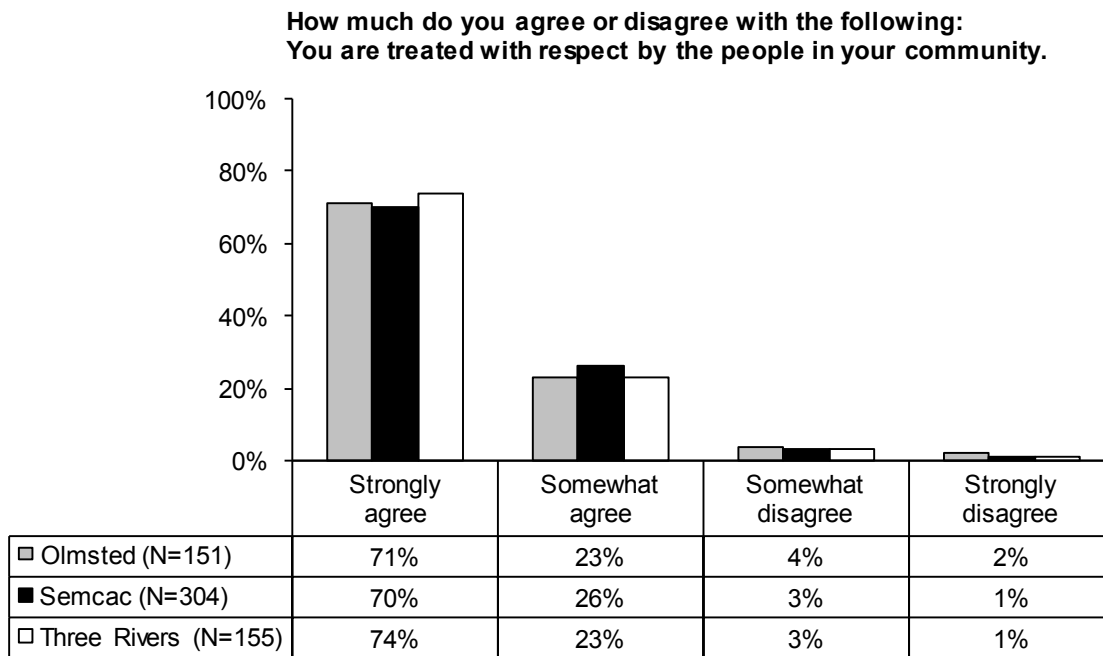
62. Respondents' ability to find volunteer opportunities in their community



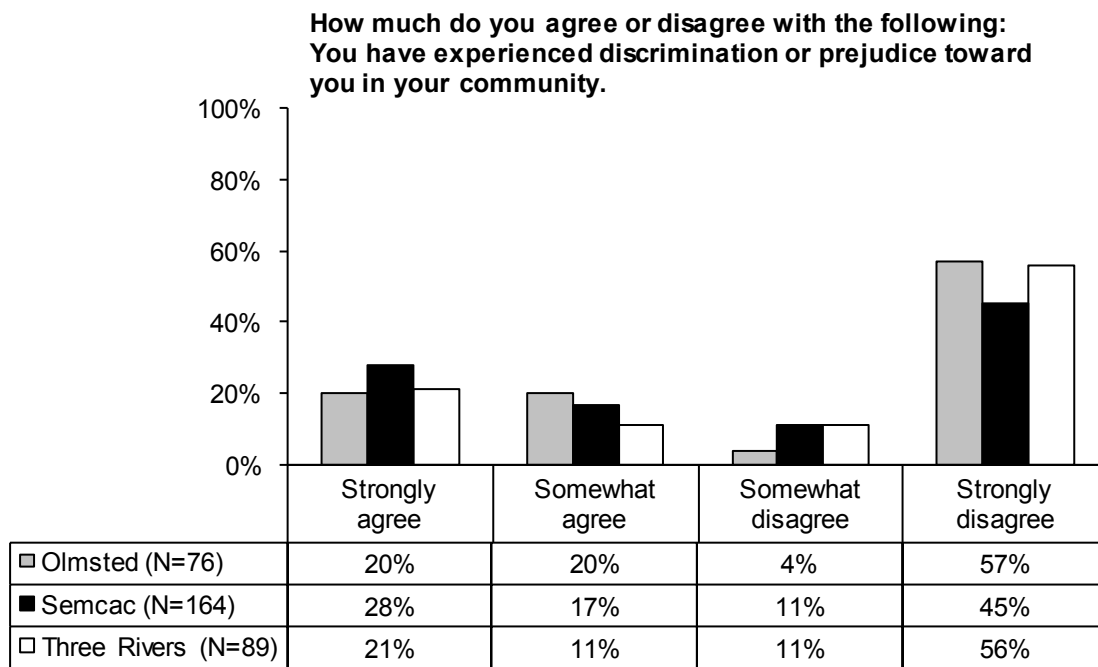
Discrimination

Respondents were asked to respond to several statements about whether or not they were treated with respect by people in the community or have experienced discrimination or prejudice. Seventy-one percent of respondents “strongly agree” that they are treated with respect by the people in their community, and 25 percent “somewhat agree.” Half (51%) “strongly disagree” that they had experienced discrimination or prejudice in their community. However, 24 percent “strongly agree” that they had experienced discrimination or prejudice at some point and 16 percent “somewhat agree.” Respondents from the Semcac service area were more likely to report having experienced discrimination or prejudice in their community (see Figures 63-64). Those who had experienced discrimination or prejudice were slightly more likely to be under 65 or have incomes below the Federal Poverty Level.

63. Respondents' self-reported treatment by community members



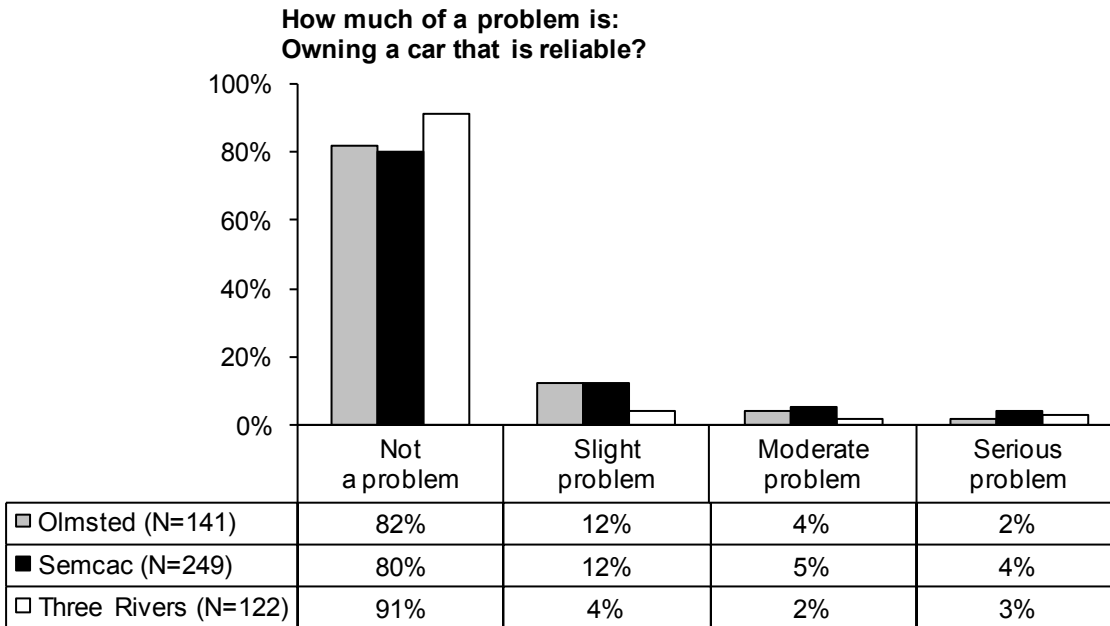
64. Respondents' self-reported experiences of prejudice or discrimination



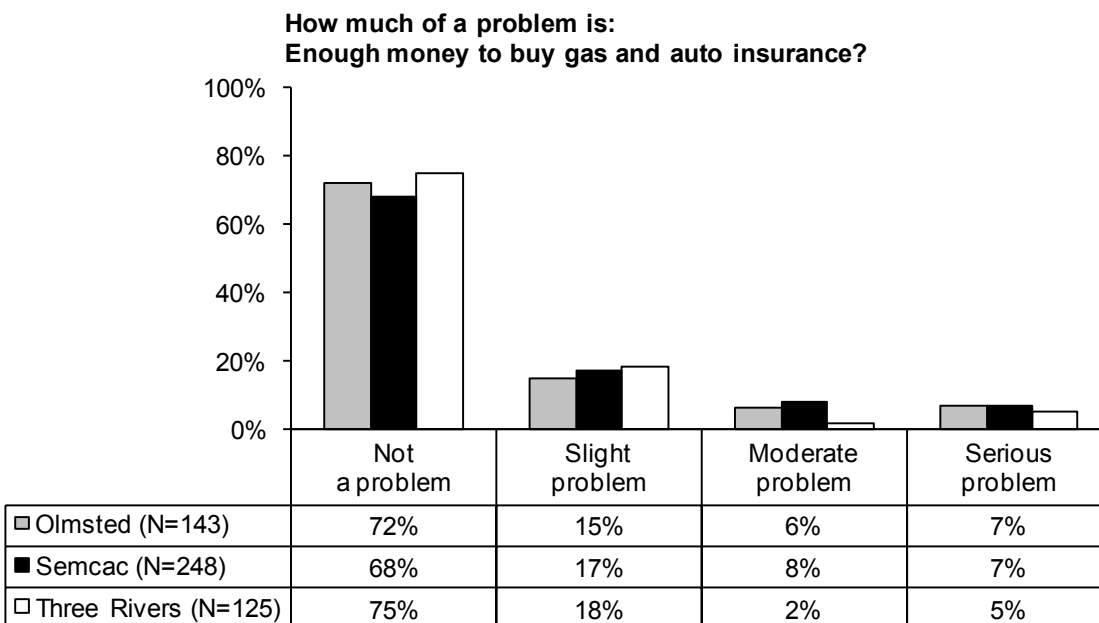
Transportation

Transportation was somewhat of a problem for survey respondents, although it appears that the cost of gasoline and insurance was more problematic than owning a reliable vehicle. Most survey respondents (83%) said that owning a reliable car was “not a problem,” whereas one-third (30%) reported difficulty paying for gasoline and auto insurance. Transportation problems were highly correlated with income; 22 percent of respondents with household incomes below poverty reported “moderate” or “serious” problems with owning a reliable car compared with 2 percent of respondents with household incomes above 200 percent of the Federal Poverty Level. In addition, 27 percent of low-income residents reported “moderate” or “serious” problems with being able to pay for gasoline or auto insurance compared with 6 percent of respondents with household incomes above 200 percent of the Federal Poverty Level (see Figures 65-66).

65. Respondents' access to reliable transportation



66. Respondents' ability to buy gas and auto insurance



Seventeen percent of respondents said they needed transportation to meet personal needs (see Figure 67). Respondents from the Semcac and Three Rivers service areas were more likely to need help with transportation compared with respondents from Olmsted's service area.

67. Respondents' transportation needs

Percent of respondents who said they need the following services or assistance

	Olmsted (N=134)	Semcac (N=250)	Three Rivers (N=119)	All respondents (N=503)
Transportation to meet your personal needs	12%	18%	19%	17%

Legal help

Most respondents (90%) said they did not need access to legal help (see Figure 68). Respondents living below poverty were twice as likely to need access to legal help than as respondents above 200 percent of the Federal Poverty Level (15% vs. 7%).

68. Respondents' legal needs

Percent of respondents who said they need the following services or assistance

	Olmsted (N=137)	Semcac (N=260)	Three Rivers (N=135)	All respondents (N=532)
Access to legal help	10%	10%	10%	10%

Comparison of 2005 and 2008 responses

Summary

Overall, the 2008 respondents appear to have fewer service needs than those who responded in 2005. However, these changes may be due to the fact that 2008 respondents were more likely to be older, single-person households without children compared with those who responded in 2005. Respondents in 2008 reported fewer financial, housing, education, and employment problems. However, they did indicate more needs related to home maintenance, dental care, and discrimination. In addition, income disparities were found in both 2005 and 2008.

Respondent characteristics

Given that the 2008 survey was conducted using a different method than the 2005 survey (mailed questionnaires vs. face-to-face using community action staff as interviewers), and included an additional service area (Olmsted Community Action), there were some differences in the characteristics of the respondents compared to 2005.

The 2008 group of respondents was more homogeneous than the 2005 group. Though most of the 2005 respondents were White, U.S. born, and spoke English at home, a larger proportion of the 2008 respondents matched these characteristics. In addition, 2008 respondents were more likely to be widowed, age 65 or older, and living alone. These characteristics should be considered when examining the differences between the 2005 and 2008 group of respondents.

Housing

The 2008 respondents were more likely to own their home and to live in a single-family home. In addition, they were less likely to have moved in the last 12 months. In 2008, no one reported being homeless in the last 12 months, compared with 8 percent. The ability to afford heating or utility costs was less of a problem in 2008, though there were still income disparities. A smaller proportion of 2008 respondents said paying for housing was a problem and there was no difference in difficulty with housing affordability between renters and home owners, as there was in 2005. Home maintenance was needed among respondents in 2008, as it was in 2005, although there were fewer tenant-landlord needs. One possible explanation is that there were fewer renters in 2008.

Education

In 2005, accessing education for adults and getting necessary skills for employment or job advancement was a problem for one-half to one-third of respondents, whereas less than 10 percent of 2008 respondents reported need education services. Reading or writing English was not a problem for either group.

Employment

Compared with 2005, a smaller proportion of 2008 respondents reported that all household members were employed; this was significantly lower for those with household incomes below the Federal Poverty Level. On the other hand, more respondents agreed that stable jobs were available for adults in their household in 2008 than in 2005. Only 2 percent of respondents in 2008 said they needed help getting information about or a loan or starting a business, compared with 40 to 53 percent of respondents in 2005.

Income and money management

Overall, 2008 respondents tended to be financially better off. Only 21 percent were at or below the Federal Poverty Level compared with 44 percent of 2005 respondents; and 44 percent were at or above 200 percent of poverty compared with 9 percent in 2005. In addition, most respondents in 2008 reported that their gross household income in 2007 was over \$15,000, whereas most of the 2005 respondents reported their household income before taxes in 2004 was under \$13,000. (These amounts are not adjusted for inflation.) Sources of income also varied between groups. In 2005, almost half of the respondents had income from wages and salaries, compared with less than one-third in 2008. In addition, 78 percent of 2008 respondents received Social Security, compared with less than 50 percent in 2005. A much higher proportion of 2008 respondents also reported pension or retirement income. These income sources are common for residents over age 65, who comprise a large portion of the 2008 respondent group.

Fewer 2008 respondents reported problems with making ends meet, getting credit, paying their debt, and budgeting money for their household, compared with the 2005 group. However, disparities by income level and poverty status remained.

Health care

The 2008 respondents were more likely than the 2005 respondents to rate their health as “better than average” compared with others their age. There were few differences in well-being between the respondent groups on other health-related survey items, although it is important to note that the question wording in the 2008 was slightly different than in 2005, which can make comparisons difficult. In general, dealing with alcohol or drugs,

obtaining birth control, getting relief caring for an elderly or disabled relative, and filling out insurance forms were not significant problems with either group of respondents. Finding a dentist appeared to be a slightly greater problem for 2005 respondents.

Child care, parenting, and activities for children

Only a small percentage (3%) of the 2008 respondents had children under age 5, compared with one-quarter of the 2005 respondents, so it is difficult to compare the two groups on these survey items. However, most 2005 respondents with young children reported participation in Head Start, compared with none in 2008. There was no difference in respondents' ability to find or pay for child care, although 2008 respondents reported that access to activities for children as more of a problem than did 2005 respondents.

Community and social supports

In terms of community and social supports, there were no major differences between the two respondent groups. However, 2008 respondents were slightly more likely to report that dealing with a relationship was “not a problem.”

Discrimination

Because of wording changes on the two discrimination-related survey items, it is difficult to make direct comparisons. However, 2008 respondents were more likely to report having experienced discrimination or prejudice (40%). So few minority residents participated in 2008 that comparison by ethnicity is not possible.

Transportation

Access to a reliable car and buying gasoline or auto insurance were less of a problem for 2008 respondents than the 2005 respondents, though the questions for the two surveys were worded slightly differently.

Legal help

In 2005, almost one-third of respondents reported that access to legal help was a problem, compared with only 10 percent of respondents in 2008.

Recommendations

The following recommendations address six issues that rise to the top after careful analysis of the needs assessment results. These include: housing, health care, financial assistance, transportation, employment, and social barriers. Given that the 2008 respondents were primarily older residents of Southeast Minnesota, these recommendations focus primarily on the needs of seniors.

These recommendations were developed by Wilder Research after our review of the survey results and our general knowledge of what strategies tend to work to address various community issues. The participating community action agencies will review the survey findings and Wilder's recommendations and will develop their own set of detailed recommendations based on their in-depth awareness of the strengths and needs in their service areas and also with the intent of aligning the recommendations with their agencies' strategic plans.

Housing

Two housing-related concerns appear most salient for respondents. First, home maintenance and repairs, household chores, and weatherization were reported as problems by a significant proportion (25-34%) of respondents. As seniors, these respondents may be less physically able to make home repairs and complete regular maintenance tasks (e.g., raking, shoveling, and painting) than other residents. Community action agencies can assist by providing staff or volunteers to help older residents address their home maintenance, chores, and weatherization needs.

Second, some respondents expressed a need for senior housing and housing modifications to better meet the needs of seniors or people with disabilities. Community action should consider providing more of these types of services and/or making more referrals to other agencies for older clients.

Health care

Most respondents reported little problem accessing needed health, dental, or mental health care, or filling out insurance forms. In addition, most had health insurance. However, respondents in the Semcac and Three Rivers service areas were more likely to experience health-related problems than those in the Olmsted area, which may be due in part to the fact that Semcac and Three Rivers are more rural. These agencies may want to consider ways of bringing health care providers to rural areas to provide preventative

services or basic health care, for example, by providing screenings, services, or health assessments at convenient locations (e.g., local schools, churches, or community centers).

Financial assistance

The respondents reported the most problem with income and finances is having enough money to make ends meet. In terms of helping respondents meet their day-to-day financial obligations, especially in order to maintain their housing during the winter months when heating costs can put added strain on already tight budgets, community action agencies should continue to provide clients with information and referrals to ensure that all eligible clients enroll in all financial assistance programs for which they are eligible. Older adults with fixed incomes have more difficulty adapting to increasing prices, whereas for working adults, the ability to make ends meet is primarily tied to their level of employment. Addressing the issue of underemployment, as described below, could help mitigate the burdens of working families.

Transportation

The most significant transportation-related problem among respondents was not being able to afford gasoline or auto insurance. Concern about the cost of fuel may be due in part to the fact that, during the time period in which this study was conducted (July-September 2008), gas prices were at an unprecedented high and rising fuel costs was a popular topic in mainstream media. Since then, gas prices have been reduced. However, the cost of gasoline may still be a burden for some, especially for those living in rural areas that have to drive long distances to get to work or access other needed services. Therefore, any transportation assistance provided by community action agencies should emphasize the strategy of making funds available to help pay for gasoline and auto insurance premiums. In addition, community action agencies may also want to consider working with residents to facilitate carpools wherever possible.

Employment

One-third of respondents participating in this study indicated that none of the adults (18-65) in the household were employed and an additional one-third said that only some working-age adults in the household were employed. Not surprisingly, respondents from lower income households also reported more unemployment among adults residents than respondents from higher income households. Community action agencies may be able to help support underemployed residents by partnering with other regional and state agencies to develop more responsive and effective regional workforce development programs focusing both on worker training and on employers' needs and responsibilities.

Survey findings suggest a lack of adequate employment in the more rural areas of Southeastern Minnesota. Many of these concerns will likely be addressed by any efforts to improve the match between employer needs and worker training programs. In previous research conducted by Wilder and others, it was found that training of low-wage incumbent workers is most effective when it is sector-specific as opposed to focused on a single employer or individualized for each participant. When training programs included support services to address personal and family barriers as well as job-related barriers, individuals who participated experienced increased hourly wages, better job stability, increased access to health insurance, and other benefits. Based upon these findings, we suggest that community action agencies concentrate on encouraging sector-specific training and including supportive services for their clients who are in need of training or skill development.

Social barriers

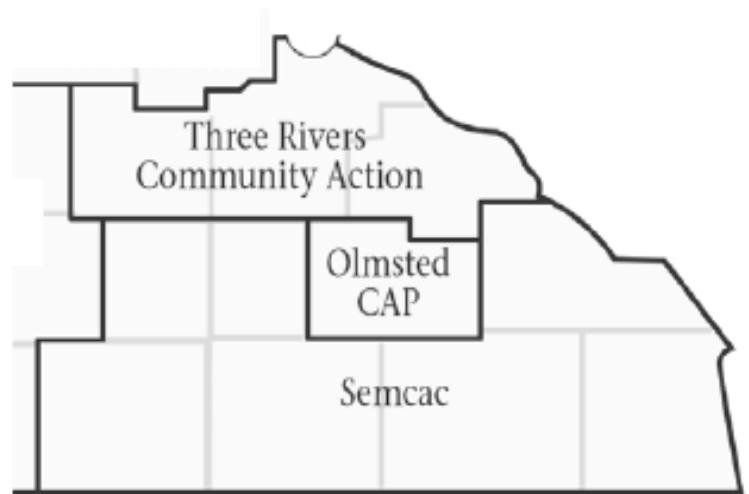
Two social barriers that appear to be the most problematic for respondents are: limited access to activities for children and discrimination. Community action agencies might address the needs for more activities for children by creating community directories of children's activities (for children of all ages), and making them available to community members through schools, churches, and local businesses. Limited access to children's activities may be partially due to lack of transportation and/or program affordability issues, so community action agencies might consider providing transportation and financial assistance for children for activities that are available.

Community action agencies might also explore why such a large proportion of respondents feel discriminated against and under what circumstances. Communities action agencies should consider holding discussions or forums with area residents and having informal conversations with their clients to better understand this problem.

Appendix

Southeast Minnesota needs assessment survey

2008 Southeast Minnesota Needs Assessment Survey



This study is being conducted by three Community Action Agencies in this region to learn more about how we can best address the needs of people living here.

We would really appreciate it if you would complete this survey and return it to us in the postage-paid return envelope. Any adult age 18 or older who is a member of your household is eligible to complete this survey. **Everyone who completes this survey will be entered in a drawing to win one of several gift cards donated by local businesses.**

This survey asks questions that will help us to plan better services in this area. The survey is voluntary and confidential – your name or other identifying information about you and your household will never be reported.

If you have any questions or concerns about this study, you may contact the following individuals:

- ▶ Lue Thao at Wilder Research (1-800-328-2972)
- ▶ Jennifer Hengel at Semcac (507-864-7741)
- ▶ Jo Siemers at Three Rivers Community Action, Inc. (507-732-8502)
- ▶ Linda Bradford at Olmsted Community Action Program (507-328-6345)

1. The following questions ask about your access to various services and other household needs. Please mark the boxes for each item to indicate if the issue is not a problem for anyone in your household, a slight problem for at least one person in your household, a moderate problem for at least one person in your household, or a serious problem for at least one person in your household.

	Not a problem	A slight problem for at least one person	A moderate problem for at least one person	A serious problem for at least one person	Doesn't apply
A. Getting access to needed health care.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
B. Getting access to a dentist.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
C. Getting access to needed mental health care.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
D. Filling out medical insurance forms.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
E. Having enough money to make ends meet.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
F. Ability to get credit.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
G. Ability to pay your mortgage or rent.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
H. Ability to pay your debts.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
I. Ability to budget money for your household.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
J. Dealing with a relationship problem.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
K. Support in raising grandchildren or another relative's child.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
L. Getting relief from taking care of an elderly or disabled person.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
M. Ability to read and write English.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
N. Housing that is safe.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
O. Enough room in your home for the people who live there.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
P. Enough money to fix up your home.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
Q. Making your utility payments.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
R. Owning a car that is reliable.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
S. Having enough money to buy gas and auto insurance.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
T. Obtaining birth control or family planning services.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
U. Dealing with alcohol or drug problems.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹

2. Do you have any children under age 18 living in your home?

☐¹ Yes → Continue with Question #3 below.

☐² No → Go to Question #5 on the next page.

3. These questions ask about your access to child care and related needs and services. Please mark the boxes for each item to indicate if the issue is not a problem for your family, a slight problem for your family, a moderate problem for your family, or a serious problem for your family.

What about...	Not a problem	A slight problem	A moderate problem	A serious problem	Doesn't apply
A. Having enough money to pay for child care.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
B. Finding child care during your hours of employment.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
C. Finding quality child care.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
D. Access to activities for your children.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
E. Getting support from other adults to help parent your children.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
F. Getting needed assistance when you have parenting concerns.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹

4. Are there any children in the household that participate in the following programs.

	Yes	No	Don't know
A. Early Childhood Family Education (ECFE)	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸
B. Early Childhood Special Education (ECSE)	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸
C. Head Start	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸
E. Preschool/School readiness programs	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸
F. Family-based childcare (childcare in someone's home; not Head Start)	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸
G. Childcare center (not Head Start)	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸
H. Special education (K-12)	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸

5. Please indicate how much you agree or disagree with the following statements.

	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	Doesn't apply
A. You are treated with respect by the people in your community.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
B. You have someone you can talk to when things go wrong.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
C. You have experienced discrimination or prejudice toward you in your community.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
D. You are able to find volunteer opportunities in your community.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
E. Your neighborhood or community is a safe place.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
F. Stable jobs are available in your community for the adults in your household that work.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹
G. Your job pays enough to meet your family's needs.	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	<input type="checkbox"/> ⁹

6. Please indicate whether you need any of the following services or assistance.

Do you currently need...	Yes	No	Don't know	Doesn't apply
A. Access to legal help?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
B. Help to start a savings plan?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
C. Help with household chores?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
D. Help with home repairs?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
E. Help making your home more energy efficient?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
F. Making home modifications to better meet the needs of household members with disabilities or older people?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
G. Senior housing?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
H. Education about tenants and landlords rights and responsibilities?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
I. Help to get your landlord to make repairs?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
J. Help to file a housing discrimination claim?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
K. Help with preventing eviction?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
L. Help with preventing home foreclosure?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
M. Help with learning how to buy a home?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
N. Help with down payment and closing costs to buy a home?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
O. Getting a loan to buy a home?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
P. Getting more education for the adults in your household?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹

Do you currently need...	Yes	No	Don't know	Doesn't apply
Q. Gaining necessary skills and/or training to get a job or for job advancement?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
R. Getting information about starting your own business?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
S. Getting a loan to start your own business?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
T. Transportation to meet your personal needs (appointments, employment, shopping, etc.)?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
U. Personal care assistance so that you or another household member can stay at home?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
V. Help to get the nutritious food you and other household members need on a daily basis?	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹
W. Any help right now to find another type of service or program that you need? Specify: _____	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ⁸	<input type="checkbox"/> ⁹

Now, there are just a few questions about your household. Remember, everything in this survey is confidential. The purpose of these questions is to help us understand which types of families are more or less likely to need various services or support.

7. What county do you live in?
- | | | |
|--|--|--|
| <input type="checkbox"/> ¹ Dodge | <input type="checkbox"/> ⁶ Mower | <input type="checkbox"/> ¹¹ Winona |
| <input type="checkbox"/> ² Fillmore | <input type="checkbox"/> ⁷ Olmsted | <input type="checkbox"/> ¹² Other, specify: _____ |
| <input type="checkbox"/> ³ Freeborn | <input type="checkbox"/> ⁸ Rice | |
| <input type="checkbox"/> ⁴ Goodhue | <input type="checkbox"/> ⁹ Steele | |
| <input type="checkbox"/> ⁵ Houston | <input type="checkbox"/> ¹⁰ Wabasha | |
8. Have you moved in the last 12 months?
- ☐¹ Yes → → How many times? _____
- ☐² No
9. Have you been homeless in the last 12 months?
- ☐¹ Yes → → How long were you without housing? ____ DAYS ____ WEEKS ____ MONTHS
- ☐² No
10. Do you have the following in your home? Mark all that apply.
- ☐¹ Landline telephone ☐² Cell phone ☐³ Internet access
11. Which of the following best describes your current marital status?
- | | |
|---|---|
| <input type="checkbox"/> ¹ Single and never married | <input type="checkbox"/> ⁴ Separated |
| <input type="checkbox"/> ² Living with a partner in a marriage-like relationship | <input type="checkbox"/> ⁵ Divorced |
| <input type="checkbox"/> ³ Married | <input type="checkbox"/> ⁶ Widowed |

12. Compared to other people your age, would you say your health is...
- ☐¹ Much better than average ☐⁴ A little below average
- ☐² A little better than average ☐⁵ Much below average
- ☐³ About average
13. Have you ever received services from Olmsted Community Action Program, Semcac, or Three Rivers Community Action, Inc.?
- ☐¹ Yes ☐² No ☐⁸ Don't know
14. Were you born in the United States?
- ☐¹ Yes ☐² No
15. What language is mostly spoken in your home?
- ☐¹ English ☐⁴ Somali
- ☐² Hmong ☐⁵ Another language, specify: _____
- ☐³ Spanish

16. For each household member, please fill in the correct information for each item in this table.

	Age	Gender (Female or Male)		Years of Education**	Employed (Full-time/Part-time/ Not employed)			Health Insurance (Yes/No)		Race/ Ethnicity***
		F	M		FT	PT	Not Emp	Yes	No	
Yourself		<input type="checkbox"/> ¹	<input type="checkbox"/> ²		<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	
HH Member 2		<input type="checkbox"/> ¹	<input type="checkbox"/> ²		<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	
HH Member 3		<input type="checkbox"/> ¹	<input type="checkbox"/> ²		<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	
HH Member 4		<input type="checkbox"/> ¹	<input type="checkbox"/> ²		<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	
HH Member 5		<input type="checkbox"/> ¹	<input type="checkbox"/> ²		<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	
HH Member 6		<input type="checkbox"/> ¹	<input type="checkbox"/> ²		<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	
HH Member 7		<input type="checkbox"/> ¹	<input type="checkbox"/> ²		<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	
HH Member 8		<input type="checkbox"/> ¹	<input type="checkbox"/> ²		<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	
HH Member 9		<input type="checkbox"/> ¹	<input type="checkbox"/> ²		<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	
HH Member 10		<input type="checkbox"/> ¹	<input type="checkbox"/> ²		<input type="checkbox"/> ¹	<input type="checkbox"/> ²	<input type="checkbox"/> ³	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	

** High school diploma or GED = 12 years

*** African American/Black (AA); Asian/Pacific Islander (A/P); American Indian (AI); White (W); Multiple Race (MR); Hispanic (H); Other (O); No Answer (NA)

17. What type of housing best describes where you live now?
- ☐¹ A single-family house ☐⁴ A condominium or townhouse
- ☐² A mobile home ☐⁵ Another type of housing arrangement, specify: _____
- ☐³ An apartment

18. Do you own or pay rent for this housing?
☐¹ Own ☐² Rent ☐³ Neither own nor rent
19. Which income category comes closest to your total household income before taxes in 2007 (gross income)?
☐¹ Less than \$10,000 ☐⁶ \$30,000 - \$39,999
☐² \$10,000 - \$14,999 ☐⁷ \$40,000 - \$49,999
☐³ \$15,000 - \$19,999 ☐⁸ \$50,000 - \$74,999
☐⁴ \$20,000 - \$24,999 ☐⁹ \$75,000 or more
☐⁵ \$25,000 - \$29,999
20. Which of the following does your household receive? (MARK ALL THAT APPLY.)
☐¹ Wages and salaries (including self-employment)
☐² Supplemental Security Income (SSI; disability benefits)
☐³ Minnesota Family Investment Plan (MFIP)
☐⁴ Social Security
☐⁵ General Assistance
☐⁶ Food Stamp Employment & Training (FSET) Program
☐⁷ Pension or retirement
☐⁸ Unemployment payments
☐⁹ Minnesota Care
☐¹⁰ Child support or alimony
☐¹¹ Veteran's benefits
☐¹² Medical Assistance
☐¹³ Food Stamps
☐¹⁴ Diversionary Work Program (DWP)
☐¹⁵ Other sources of income for your household, specify: _____
21. Finally, what is the one thing that would help the most to meet the needs of the people living in your household?

Thank you!

Please enter your name and address for a chance to win one of several gift cards donated by local businesses. You must complete this form in order to be eligible for the prizes. The drawing will take place in fall 2008.

Note: This slip will be detached from your survey responses. Your name or other identifying information will never be reported. This information will not be used for any other purposes.

Name: _____

Mailing Address: _____

Telephone (optional): _____

Email (optional): _____